



Underwriting Requests – Process in TitleFusion

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

*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
- Transaction information
 - First American is the Underwriter
 - Application Type
 - Selling Price (if applicable)
 - Mortgage information (if applicable)
- Buyer/seller information
 - Company Checkbox selected if the party is an entity
 - Last Name/Company Name
 - First Name/Company Representative's name
 - Collective Name field
 - Mailing Address
- Property information
 - Address, to include: Street Number, Street Name, City, State, Zip (5 digits), County
 - Mailing City
 - Property Type
 - Residential Type

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 **Application** screen
2. Click the **FA** link in the **Underwriter** field

NOTE: At the top of the **Underwriter Integration** screen, 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, it should display by default.

3. In the **Underwriter Integration** screen click the **Underwriter Request** tab



Your **File Number** (in the **Request Name** field), **Closing Date**, and the **Max Liability Amount** will pull from your file and populate the order fields. Review and make any necessary changes before going ahead. Required fields are marked with a red asterisk. Complete as many fields as you can.

NOTE: The **File Number** will populate by default in the **Request Name** field, but can be changed to another value, e.g., a project name.

Request Name:	JTPA-102221-A
Est. Closing Date:	10/22/2021
Max Liability Amount:	\$25,000,000.00
Transaction Type:	Purchase
Mortgage Modification?	No
Multisite Properties:	No
Current use of Land:	Commercial/ Office
Survey attached:	Yes
Survey Date:	10/11/2021
Inspection attached:	Yes
Inspection Date:	10/19/2021

NOTE: Any changes made on the order screen will not update your TitleFusion file.

4. **Over Underwriting Limit or Considered High Liability** checkbox is selected by default; de-select if applicable
5. Enter relevant details for the Over Underwriter Limit or Considered High Liability request if applicable

<input checked="" type="checkbox"/>	Over Underwriting Limit or Considered High Liability
Please enter relevant details for the Over Underwriter Limit or Considered High Liability request	
test	

6. Select the **Other Requests** checkbox if applicable
7. Enter details of the CPL modification, MLRA, Special Pricing, etc. if applicable
8. Click **Add Proposed Policies**

<input checked="" type="checkbox"/>	Other Requests (CPL Modification, MLRA, Special Pricing, etc.)
Please enter details of the CPL modification, Mechanic's Lien Risk Assessment, Special Pricing or other risk factors request	
need cpl mod, and special pricing	
ADD PROPOSED POLICIES	



- 9. Select the **Policy Type**
NOTE: The **Policy Amount** and **Name of Insured** pulls in from the file.
- 10. Select the **Estate/Interest**
- 11. Enter **Exceptions Deleted from Policy** if applicable

Add Proposed Policies and Endorsements

Property State: PA

Policy Type: PA ALTA Owner's Policy

Policy Amount: \$25,000,000.00

Name of Insured: Bett Buyer

Estate/Interest: ☒ Fee ☐ Lease ☐ Other

Exceptions Deleted from Policy:

- 12. Select Endorsements from the list
- 13. Click **Add**

Endorsements:

☐ TIRBOP-820 (ALTA 5.1-00) Planned Unit Development

☐ TIRBOP-900 (ALTA 8.1-06) Environmental Protection Lien

☒ TIRBOP-910 Environmental Protection Lien

☐ TIRBOP-1015 Open End Mortgage / Construction

☐ TIRBOP-1020 FNMA Balloon

☐ TIRBOP-1030 (ALTA 9-06) Special Risks (Restrictions, Encroachments, Mineral Rights)

CLOSE

ADD

NOTE: The Policy displays in the order window.

Policy Type	Policy Description	Policy Amount	Name of Insured	Estate/Interest	Exception deleted from policy		
PA ALTA Owner's Policy		25000000.0	Bett Buyer	Fee		X	
PA ALTA Loan Policy		1500000.0	Bank of America c/o PHH Mortgage it's successors and assigns, as their interest may appear	Fee		X	

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Repeat steps 8-13 as needed to add more policies. You can edit and remove policies if needed. Click **CLOSE** when all policies are added.

14. Click Add Supporting Documents

Document Name	Document Type	Description
---------------	---------------	-------------

No data to display

No data to paginate < >

15. Documents uploaded to the file will be listed for selection in the **Add Supplemental Documents** window. To upload other documents, click the browse button in the **Upload Doc** field

16. Select a file on your computer

17. Repeat steps 15 and 16 as needed

18. Select the supplemental documents to add to the request

19. Click **Add**

Upload Doc..

☒ 58113-0001 (3)

☒ 2660805A

CLOSE **ADD**

20. Select the **Document Type** for each Supplemental Document you added to the request

NOTE: If the proper **Document Type** is not available in the list, use the **Description** field. Click **X** to remove a document from the list.

Document Name	Document Type	Description	
58113-0001 (3)	Preliminary Rpt/Commitment		X
2660805A	Search		X

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21. Enter or edit the request contact's information

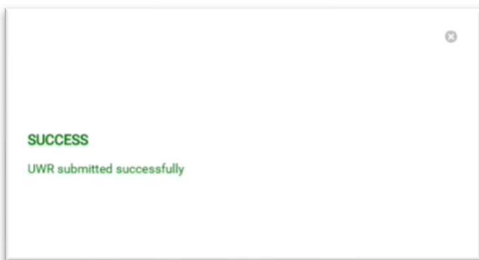
NOTE: By default, the contact information displayed is that of the user entering the request.

22. Select the **Approver** group or individual from the list

NOTE: Choose the appropriate 'state group' from the list that is associated with the state the file is in, e.g. "New Jersey Underwriting Group"

23. Click **Submit**

A message window confirms your request submission.

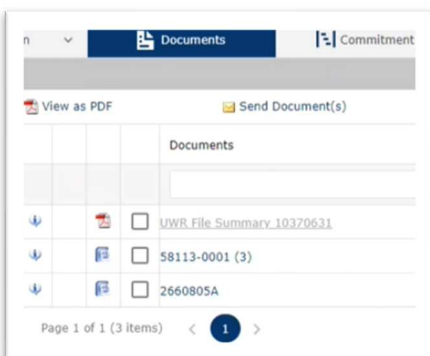


The request will display in the list at the bottom of the window.

Item	Description	Reference	Vendor Order Number	Policy / Cert Number	Order Status	Message	Requested By	Requested	Received	Voided				
UWR	UWR ordered for 123 Main Street Pittsburgh PA 55555		10370631		Submitted		JennFA	10/22/2021 1:39:23 PM						

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The **Documents** screen shows a UWR File Summary, and any documents you attached to the request.





NOTE: AgentNet allows one Underwriting Request per file. After you create the request, you'll receive a confirmation email. 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. Then you'll receive an email notification of the decision.

Review Request Details (Optional)

In the **Documents** screen of your file, open the **UWR File Summary** document to view the details of your request. The results also display here when available.

Internal Tracking (Optional)

High Liability Approval Status may be updated for tracking purposes in the **File Details & Check List** section of the **Application** Module.




Hi Li Approval status: Requested ▼

- Not Requested
- Requested
- Approved
- Approved with Conditions
- Declined
- Not Required

Response Emails

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

Request Completion

You must return to the **Underwriter Integration** window, scroll to the bottom and click the  button on the UWR item row to update the **Order Status** and import the request documents to the file **Documents** section.

Approved Request Documents Example

Prop: 123 Main Street City of Pittsburgh Allegheny Type: Purchase

Documents Commitment

View as PDF Send Document(s)

Documents			
↓	📄	<input type="checkbox"/>	UWR Results 10370621 - Approved
↓	📄	<input type="checkbox"/>	UWR Results 10370621 - Approved
↓	📄	<input type="checkbox"/>	UWR File Summary 10370621
↓	📄	<input type="checkbox"/>	Policy Letter - Owner (PA) AT0719
↓	📄	<input type="checkbox"/>	Policy Letter - Attorney (PA) AT0519
↓	📄	<input type="checkbox"/>	Policy Letter - Applicant (PA) AT0519
↓	📄	<input type="checkbox"/>	ALTA Owner Policy TIRBOP modified (06-17-2006)

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Denied Request Documents Example

reet City of Pittsburgh Allegheny Type: Purchase

Documents Commitment

View as PDF Send Document(s)

Documents			
↓	📄	<input type="checkbox"/>	UWR Results 10370619 - Declined
↓	📄	<input type="checkbox"/>	UWR Results 10370619 - Declined
↓	📄	<input type="checkbox"/>	UWR File Summary 10370619
↓	📄	<input type="checkbox"/>	JTNH-7921-B
↓	📄	<input type="checkbox"/>	SP-Search Package_2_JTPA-92121-B (1)

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NOTE: You don't have to return to the file **Documents** section to view the imported documents; they are listed in a pop-up window so you can click the document links and view them in the **Underwriter Integration** window.



Documents

	Document Name
	UWR Results 10370621 - Approved.PDF
	UWR Results 10370621 - Approved.PDF

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Underwriter Integration

AT01220211022103208583.PDF

1 / 2 | 100%

HIGH LIABILITY APPROVAL

☐ If checked, this supersedes the prior approval dated:

Transaction Name : JTPA-102121-B		Transaction ID: 10370621
Estimated Total Liability: \$25,000,000.00	Estimated Closing Date: 10/21/2021	
Transaction Type : Purchase Money Loan		
File # / Order # : JTPA-102121-B	Multisite: N/A	
Agent Stars #: 11338054	Direct BUID #:	
Other Parties Involved?: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Business Division:	
Contact Name, Title, E-mail: Jennifer Tedesco, jtedesco@firstam.com		
Phone, Fax, Cell:		
Company Name: DEMO NextGen Office/FL/Tallahassee		
Address:		

Supplemental Information

When submitting an Overlimits or Hi-Li request, we recommend attaching a copy of:

- Your commitment
- Survey and/or Inspection Report, if applicable
- Proposed policies
- Any other documents that would assist underwriting

NOTE: Texas has an additional Hi-Li document which should be completed and included with your request. The TX-specific document 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 insured 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: <input type="text"/>	
* Summary of Mechanics' Lien Risk & Brief Summary of Transaction: <input type="text"/>	
Structure & Form of Coverage	
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	
Mechanics' Lien Considerations	
Are there any mechanics' liens currently of record? <input type="text"/>	
Were there any previously recorded mechanics' liens that have been released? <input type="text"/>	
Are there any recorded notices of commencement or recorded pre-lien notices? <input type="text"/>	
Property & Construction	
* Appraised Value Upon Completion: <input type="text"/>	
* Total Cost of Construction: <input type="text"/>	
Type of Project: <input type="text"/>	
Contractor	
Contractor Name: <input type="text"/>	
Will Contractor execute an indemnity? <input type="text"/>	
Lender	
Lender: <input type="text"/>	
Amount of Loan: <input type="text"/>	
Owner	
Owner(s): <input type="text"/>	
Type of Entity: <input type="text"/>	
Will any loan guarantors execute an indemnity? <input type="text"/>	



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?	