



Investors Title

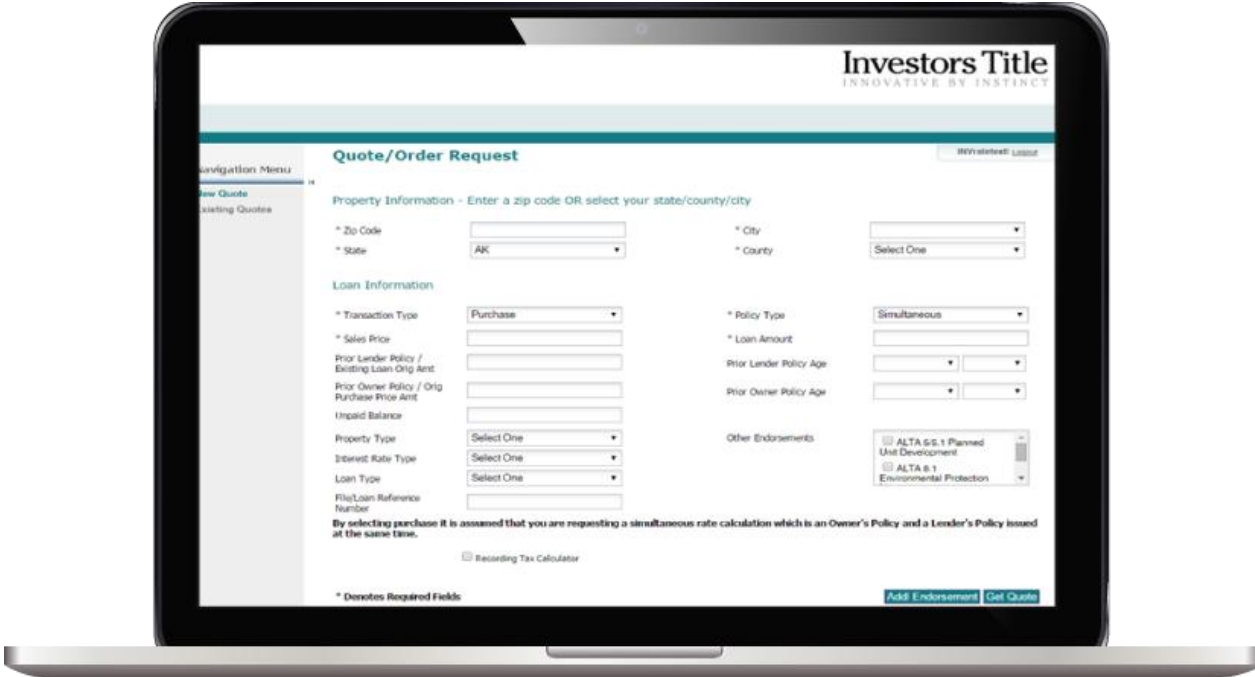
INNOVATIVE BY INSTINCT

Quoting System User's Guide

V2.0 Powered By



August 27, 2018



The screenshot shows the Investors Title Quoting System User's Guide interface. The header includes the Investors Title logo and the tagline "INNOVATIVE BY INSTINCT". The main section is titled "Quote/Order Request" and contains a form for entering property and loan information. The form is divided into two columns: "Property Information" and "Loan Information".

Property Information - Enter a zip code OR select your state/county/city

- * Zip Code:
- * State:
- * City:
- * County:

Loan Information

- * Transaction Type:
- * Sales Price:
- Prior Lender Policy / Existing Loan Orig Amt:
- Prior Owner Policy / Orig Purchase Price Amt:
- Unpaid Balance:
- * Policy Type:
- * Loan Amount:
- Prior Lender Policy Age:
- Prior Owner Policy Age:
- Property Type:
- Interest Rate Type:
- Loan Type:
- Risk/Loan Reference Number:

Other Endorsements:

- ☐ ALTA 6.5.1 Planned Unit Development
- ☐ ALTA 6.1 Environmental Protection

By selecting purchase it is assumed that you are requesting a simultaneous rate calculation which is an Owner's Policy and a Lender's Policy issued at the same time.

☐ Recording Tax Calculator

* Denotes Required Fields

Buttons: [Add Endorsements](#), [Get Quote](#)



Table of Contents

1. Overview 3

2. Login..... 3

3. Getting Started 4

4. Retrieving a Quote..... 11

TitleHound Quoting System User's Guide

1. OVERVIEW

Welcome to the system for quoting your title, settlement fees and recording costs through Investors Title and www.invtitle.com. Powered by TitleHound's unique software and nationwide database of title insurance rates and fees, your quotes will be accurate, instant, and in many cases show you just how much you can save your borrowers.

Contact Us: For any technical questions regarding our rate calculator, please call toll free 1-888-808-4644 or email productsupport@solidifi.com

2. LOGIN

Access to TitleHound's quoting system is achieved in a number of ways. Users can access our database of rates by logging directly into our website, <https://www.titlehoundonline.com> or users affiliated with a current client of TitleHound may find they are able to access the database through a link on the client website.

The screenshot displays the 'Quote/Order Request' form within the Investors Title system. The form is organized into two main columns for data entry. The left column contains fields for 'Property Information' (Zip Code, State, City, County) and 'Loan Information' (Transaction Type, Sales Price, Prior Lender Policy, Prior Owner Policy, Unpaid Balance, Property Type, Interest Rate Type, Loan Type, File/Loan Reference Number). The right column contains fields for 'Policy Type', 'Loan Amount', 'Prior Lender Policy Age', 'Prior Owner Policy Age', and 'Other Endorsements'. A checkbox for 'Recording Tax Calculator' is located at the bottom left. A note at the bottom states: 'By selecting purchase it is assumed that you are requesting a simultaneous rate calculation which is an Owner's Policy and a Lender's Policy issued at the same time.' The form includes a 'Navigation Menu' on the left with links for 'New Quote' and 'Existing Quotes'. The top right corner features the 'INVRateTest! Logout' link. The bottom right corner has 'Add Endorsement' and 'Get Quote' buttons. The Investors Title logo and tagline 'INNOVATIVE BY INSTINCT' are visible in the top right corner of the form area.

Investors Title
INNOVATIVE BY INSTINCT

Quote/Order Request INVRateTest! Logout

Navigation Menu
New Quote
Existing Quotes

Property Information - Enter a zip code OR select your state/county/city

* Zip Code * City

* State * County

Loan Information

* Transaction Type * Policy Type

* Sales Price * Loan Amount

Prior Lender Policy / Existing Loan Orig Amt Prior Lender Policy Age

Prior Owner Policy / Orig Purchase Price Amt Prior Owner Policy Age

Unpaid Balance

Property Type Other Endorsements ☐ ALTA 6/5.1 Planned Unit Development

Interest Rate Type ☐ ALTA 8.1 Environmental Protection

Loan Type

File/Loan Reference Number

By selecting purchase it is assumed that you are requesting a simultaneous rate calculation which is an Owner's Policy and a Lender's Policy issued at the same time.

☐ Recording Tax Calculator

* Denotes Required Fields Add Endorsement Get Quote



TitleHound Quoting System User's Guide

3. GETTING STARTED

Once you click the link on a TitleHound client website or log into our website, the **Quote/Order Request** screen appears. Fields marked with an asterisk* are required fields.

1. Enter the zip code for the property and press the Tab key. The system will automatically return the **City, County and State** field information. Alternately, you may select your State, County and City from the Drop down lists. If you do not know the zip code, you can choose the State, County, and City from the corresponding drop down lists.
2. Choose your **Transaction Type** from the drop down list. Available transaction types will vary per state. Press tab to move to the next field.
3. Choose your **Policy Type** from a drop down list that includes; Simultaneous, Lender or Owner. Press Tab to move to the next field.
4. Enter the **Sales Price** if your Policy Type is Owner or Simultaneous and an Owner's Policy is being quoted. Press Tab to move to the next field.
5. Enter the **Loan amount** if your Policy Type is Lender or Simultaneous. Press Tab to move to the next field.
6. Enter the **amount** of the **Prior Owner Title Insurance Policy** if applicable. This is typically the original amount of the previous loan or owner's policy. This is an important field for finding a reissue or refinance rate in many states as well as for getting accurate quotes for Recording Fees/Taxes.
7. Enter the **age** of the **Prior Lender's Policy** by choosing the month and year from the drop down lists. Typically the prior lenders policy was issued when the last mortgage loan was obtained.
8. Enter the **amount** of the **Prior Lender's Policy**. This is typically the original purchase price in a refinance transaction or the purchase price of the seller in a purchase transaction. This is an important field for finding a reissue or refinance rate in many states. Press Tab to move to the next field.

TitleHound Quoting System User's Guide

9. Enter the **age** of the **Prior Owner's Policy** by choosing the month and year from the drop down lists.
10. Enter the **unpaid principal balance of the existing loan** when applicable. In some states, this is used to calculate the reissue or refinance discounted title premiums.
 - This information will also pull through to the recording calculations screen and is needed to provide accurate pricing for a refinance transaction's recording fees and taxes.

* Zip Code

* State

* City

* County

Loan Information

* Transaction Type

* Sales Price

Prior Lender Policy / Existing Loan Orig Amt

Prior Owner Policy / Orig Purchase Price Amt

Unpaid Balance

Property Type

Interest Rate Type

Loan Type

File/Loan Reference Number

* Policy Type

* Loan Amount

Prior Lender Policy Age

Prior Owner Policy Age

Other Endorsements

☐ ALTA 5/5.1 Planned Unit Development

☐ ALTA 8.1 Environmental Protection

By selecting purchase it is assumed that you are requesting a simultaneous rate calculation which is an Owner's Policy and a Lender's Policy issued at the same time.

☐ Recording Tax Calculator

* Denotes Required Fields

[Add Endorsement](#) [Get Quote](#)

11. Select the **Property Type** from a drop down list that includes; Condo, Manufactured Housing, Townhouse, Unimproved Land, and Residential 1-4 Family. Press Tab to move to the next field.
12. Select any applicable endorsements in the **Other Endorsements** box, such as ALTA 5/5.1, ALTA 8.1, and ALTA 9. This selection ensures the appropriate endorsements are included in the quote.



TitleHound Quoting System User's Guide

13. The **Recording Tax Calculator** box *may* be selected by default; this is a client specific option. If you want the recording fees and taxes to return on the Quote screen you must select the **Recording Tax Calculator box**. You may leave this box unselected if you do not need the recording fees and taxes quoted.

Unpaid Balance

Property Type

Interest Rate Type

Loan Type

File/Loan Reference Number

By selecting purchase it is assumed that you are requesting a simultaneous rate calculation which is an Owner's Policy and a Lender's Policy issued at the same time.

☐ Recording Tax Calculator

* Denotes Required Fields

Other Endorsements

- ☐ ALTA 5/5.1 Planned Unit Development
- ☐ ALTA 8.1 Environmental Protection

[Add Endorsement](#) [Get Quote](#)

14. Click **Additional Endorsements** if you are requesting any additional endorsements. A box will appear that allows you to select from a list of additional endorsements. These endorsements can be set up based on the preferences of our clients.
15. Click **Next to Continue** to the next screen (if recording is being requested) or **Get Quote** (if recording is not being requested).

If you have selected the **Recording Tax Calculator** box, the Recording Details Screen will return, detailing the recording information.

1. **Confirm the State and Recording Office** information. These are pulled through automatically based on the zip code entered or State/County/City selected on the Quote/Order Request Screen, but should be confirmed with your borrower.

☐ Navigation Menu

- New Quote
- Existing Quotes

Recording Details

Property Information

* State	* County/Recording District	Township/City
<input type="text" value="TN"/>	<input type="text" value="Blount"/>	<input type="text" value="All"/>

TitleHound Quoting System User's Guide

- For some properties, the **Township/City field** will appear to the right of the Recording Office field and will be a required field. Please select from the options particular to that location in the drop down box.

☐ Navigation Menu

New Quote
Existing Quotes

Recording Details

Property Information

* State: * County/Recording District: Township/City:

Items to be Recorded

☒ Deed
Deed Consideration: Number of Pages:

☒ Mortgage/Deed of Trust
Mortgage Amount: Number of Pages:

☐ Other Documents (Subordination, Assignment, POA, etc.)
Number of Pages: Number of Other Documents:

☐ Release Satisfaction
Number of Pages: Number of Releases:

* Denotes Required Fields

- Defaults are in place to select the appropriate documents for each transaction type but selections can be updated to meet the requirements of the specific transaction. Select the items to be recorded and enter the required information in the fields for each item.
- Deed** – Select this for any transaction where a new deed will be recorded including a Quit Claim or Special Warranty Deed. Deeds are usually required when the title or vesting of the property is changing as is the case in a Purchase.
 - Enter the dollar amount of the **Deed Consideration**. This is usually the purchase price for a purchase transaction. If a sales price was entered on the Quote/Order Request screen, this amount will pull through automatically.
 - Enter the total number of pages for the Deed.** In most cases, a Deed is one or two pages. TitleHound currently defaults to 3 pages into this field; however, this default number can be set up per a client's specifications and can be overridden for each quote as needed.



TitleHound Quoting System User's Guide

5. **Release Satisfaction** – Select this if your transaction includes liens that need to be paid off and released of record.
 - **Note that most refinance transactions have 1 or 2 releases.** TitleHound currently defaults 1 release into the Number of Releases field. This default can also be set up per a client's specifications.
 - TitleHound currently defaults 5 pages in the Number of Pages field for your account. This default can also be set up per a client's specifications.
6. **Mortgage/Deed of Trust** – Select this for your mortgage or deed of trust to be recorded.
 - The **Mortgage Amount** will pull through from the **Quote/Order Request** screen if an amount was entered in the loan amount field.
 - The number of pages is set to default to 25 pages, but this can be edited to the number of pages of your documents. This default setting can be set up per a client's specifications.
7. **Refinance** – Select this for your refinance transactions and complete the fields. This information is necessary to receive accurate recording taxes and fees for a refinance transaction.
 - Enter the original amount of the existing loan.
 - Enter the unpaid principal balance of the existing loan. This will pull through from the **Quote/Order Request** screen if an amount was entered in the **Unpaid Balance** field, but can be edited if corrections are needed.
8. Review and **Answer any Recording Questions** that appear under the list of Items to be Recorded. Defaults can be set for any question that appears here as requested by the client.
9. Choose **“Get Quote”** at the bottom of the screen to continue.



TitleHound Quoting System User's Guide

The system will then check for Policy, Endorsement, and Settlement Fee Questions.

[INVnextest](#) | [Logout](#)

☐ Navigation Menu

New Quote

Existing Quotes

Policy Questions

[Click if Yes](#)

☐ Does the lender want an Expanded Coverage Residential Loan Policy?

[Next >>](#)

1. Review each question and click the box if the question answer is **YES**.
2. Click **Next**.

The **Rate Comparison** screen will appear providing the rate available based on user selections. Currently only one rate will appear, however this can be configured per clients' request.

Information

1. Quote #: 40373816 has been saved successfully.

Rate Comparison

The recording information has not been requested.

[New Quote](#) | [Print](#)

Title Premium Fee Detail

Label	Description	To	Paid To	Amount	Borrower Paid	Seller Paid	Lender Paid	LE	CD	Hot Line	GFE Box
Grand Totals (Expand For Details):				\$502.00	\$502.00						
Lender's Title Insurance Coverage and Settlement Fees											
Title	Commitment Fee	To	Investors Title	\$15.00	\$15.00			B	B	1104	Box 4
Title	Insured Closing Letter	To	Investors Title	\$68.00	\$68.00			B	B	1104	Box 4
Title	Lender's title insurance	To	Investors Title	\$340.00	\$340.00			B	B	1104	Box 4
Total				\$432.00	\$432.00						
Owner's Title Insurance Coverage and Associated Fees											
Title	Insured Closing Letter (Optional)	To	Investors Title	\$6.00	\$6.00			B	B	1103	Box 5
Title	Owner's title insurance (Optional)	To	Investors Title	\$124.00	\$124.00			H	H	1103	Box 5
Total				\$130.00	\$130.00						

[Detailed Premium Calculation](#)

This quote is good for 30 days from 8/27/2018.

Notices:
 In the event of a filed title rate change between the time of obtaining a quote from this system and obtaining a title commitment from an issuing office, the title rate quoted is subject to change. If you requested recording fee and tax calculations in your quote please note these figures are only guarantee for Residential transactions. Recording fee and tax calculations are not guaranteed for Commercial transactions. This calculator does not support multiple mortgage rate quotes. For a multiple mortgage rate quote please contact an issuing office.

This quote is provided based on the following input criteria:

State: NC	County: Alamance	City: Alamance	Zip:	Transaction Type: Purchase
Sales Price: \$200000	Loan Amount: \$150000	Prior Lender Policy: \$	Prior Owner Policy: \$	Unpaid Balance: \$
File/Loan Reference Number:				

TitleHound Quoting System User's Guide

A **quote ID number** is displayed at the top of the screen in the **Information box**; this number can be used to retrieve this quote at a later date.

In addition to the premium rate, any additional title and settlement fees are shown including endorsement fees. If more than one rate is returned on the results screen click on the plus sign (+) to the left of the Rate Description to see the details for that rate quote.

The information used to calculate the quote is displayed at the bottom of the results.

Select **New Quote** to return to the Quote / Order Placement screen and begin entering the details for another quote.

Select **Print** to print a copy of this quote. TitleHound will print the quote to a PDF file that you can save or print. *NOTE:* TitleHound Print works only if the user allows pop ups from www.titlehoundonline.com

The **Detailed Premium Calculation** is an additional feature available for Residential Simultaneous Transactions. The "Detailed Premium Calculation" button is located in the bottom left corner beneath the Total's Section. When selected, a pop-up window will appear providing the end user with the TRID Premium Calculation Worksheet.

The screenshot displays the TitleHound Quoting System interface. On the left, a pop-up window titled "TRID Premium Calculation Worksheet" is shown, detailing the calculation of the title insurance premium. The main window shows the quote details, including the sales price, loan amount, and various premium rates. The "Detailed Premium Calculation" button is visible in the bottom left corner of the main window.

TRID Premium Calculation Worksheet

Sales Price: \$200,000.00
Loan Amount: \$150,000.00

A1 Simultaneous Owner Premium: \$98.00
A2 Simultaneous Lender Premium: \$375.00

B1 Full Owner Premium: \$447.00
B2 Full Lender Premium: \$349.00

C1 TRID Adjusted Owner's Premium (CD): \$124.00
C2 TRID Adjusted Lender's Premium (CD): \$349.00

Closing Disclosure Credit - (If Seller to pay Owner's Premium)
Credit to Buyer: \$26.00
Charge to Seller: \$26.00

The title insurance premium for a lender's title policy is based on the full premium rate (B2). The Owner's title insurance premium is calculated by taking the full owner's title insurance premium, adding the simultaneous insurance premium for the lender's coverage, and then deducting the full premium for lender's coverage (B1 + A2 - B2 - C1).

Note: The information above is only applicable to Residential transactions

Main Quote Details:

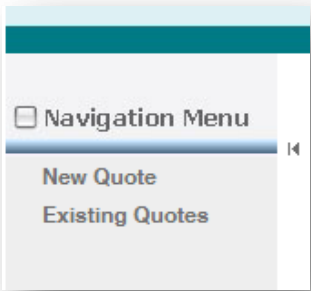
To	Paid To	Amount	Borrower Paid	Seller Paid	Lender Paid	LE	OD	Has Lien	GFE Box
		\$592.00	\$592.00						
To	Investors Title	\$15.00				B	B	1104	Box 4
To	Investors Title	\$68.00				B	B	1104	Box 4
To	Investors Title	\$349.00				B	B	1104	Box 4
Total		\$432.00	\$432.00						
To	Investors Title	\$6.00				B	B	1103	Box 5
To	Investors Title	\$124.00				H	H	1103	Box 5
Total		\$130.00	\$130.00						



TitleHound Quoting System User's Guide

4. RETRIEVING A QUOTE

To retrieve a quote that was previously created, the user should click **Existing Quotes** under the **Navigation Menu**. This will open the **Manage Orders/Quotes** screen.



1. Enter the state and quote ID number associated with the initial quote in the **Quote/Order ID** field. If you don't know your quote ID you can search by state, zip code, or a date range.
 - *Note* – In the Order/Quote field, the system defaults to Quote.
2. Click **Search** and the system will query the database and retrieve the quote.

Investors Title
INNOVATIVE BY INSTINCT

INVnextest! Logout

☐ Navigation Menu

New Quote
Existing Quotes

Manage Orders/Quotes

Search Criteria

Transaction Type: All
Vendor Type: Member
County: All
Quote/Order ID:
Order/Quote: Quote
File/Loan Reference Number:

Search

QuoteID	Order ID	State	Underwriter Rate	Order Date	Assigned Date	Expiry Date	Premium	Member	Status	Source	Files
---------	----------	-------	------------------	------------	---------------	-------------	---------	--------	--------	--------	-------

3. To view the quote, click the blue link that will appear under **Quote ID**.



TitleHound Quoting System User's Guide

4. Once the quote is retrieved there are multiple action buttons at the bottom of the screen. The user can edit the quote (i.e. change loan amount) and get a new quote by clicking **Update Quote**.
- The user can add **Additional Endorsements** to their quote by clicking **Addl Endorsement**.
 - The user can also **Print** their quote from this screen.
 - To exit the quote without making any changes to it, choose **Cancel**.

Label	Description	To Paid To	Amount	Borrower Paid	Seller Paid	Lender Paid	LE	CD	Hud Line	GFE Box
	Grand Totals (Expand for Details):		\$1,268.20	\$1,268.20						
Lender's Title Insurance Coverage and Settlement Fees										
Title	Lender's title insurance \$300000.00 Policy Investors Title Lender's Expanded Lenders	To Investors Title	\$797.50	\$797.50			B	B	1104	Box 4
Total			\$797.50	\$797.50						
Taxes and Other Government Fees										
Recording Fee	Mortgage Recording Fee	To Blount County Register of Deeds	\$128.00	\$128.00			E	E	1202	Box 7
Recording Tax	Mortgage State Tax/Stamps	To State of Tennessee	\$342.70	\$342.70			E	E	1205	Box 8
Total			\$470.70	\$470.70						

Addl Endorsement Update Quote Save GFE Print Cancel