Investors Title
INNOVATIVE BY INSTINCT

Quoting System User’s Guide

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lowest rates found.

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TitleHound Quoting System User’s Guide

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1. OVERVIEW

Welcome to the system for quoting your title, settlement fees and recording costs through Investors Title and www.invttitle.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.
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.
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.

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.
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.

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.
2. 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.

![Recording Details](image)

3. 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.

4. **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.
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 de 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.
The system will then check for Policy, Endorsement, and Settlement Fee Questions.

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.
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.titlehounonline.com](http://www.titlehounonline.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.
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.

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