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User Guide

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CLOSING AND TITLE SOFTWARE

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Closing and Title
Automation Solutions

Standard Edition
User's Guide

SoftPro

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SoftPro Standard Edition User's Guide
Version 10.0.2
July 2006

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ProForm is a productivity tool designed to help you do your job more efficiently and accurately and with less frustration. However, it is not designed to teach an inexperienced user how to complete real estate closings or title insurance orders. It is designed for use by a professional real estate closer. *If you are not experienced in handling real estate closings or title insurance, we suggest that you seek guidance from an experienced user before attempting to use ProForm.*

A Note About the User's Guide

This user's guide contains instructions and tips for using SoftPro Standard Edition on a daily basis. Other features that are used less frequently – such as setting up your file numbering format, ProForm Preferences, or SoftPro permissions – are explained in the *SoftPro Administration Guide.*

Most of the instructions contained in this user's guide are accessible from the on-line help in each SoftPro program. For example, in ProForm, click **Help/Help Topics** to access a system of over 400 searchable and printable how-to topics.

A copy of this user's guide, and the *SoftPro Administration Guide* are available in Adobe™ .pdf format on the SoftPro for Windows Documentation CD that is included in your package.

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Contact SoftPro

Thank you for using SoftPro products and services. Contact us – we can answer any questions you have about our closing and title automation solutions and how they fit you business!

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User's Guide Conventions

The following conventions are used throughout the User's Guide:

In this chapter:

On the first page of each chapter will appear a table of contents. This will contain all of the major topics that are covered in the chapter. There is of course a complete table of contents in the Introduction and a full Index in the back.

Helpful Hints

Throughout the course of the User's Guide, you will come across tips and exercises to help you learn about special features.

The megaphone announces text that you should read for important information or warnings.

The diskette symbol indicates information related to your computer, computer requirements, or software/hardware recommendations.

SEE ALSO:

Refer to the topics mentioned in the See Also sections to learn about related features.

Getting Help

? In ProForm, you can press **<F1>** in any field to view help written for that field.

? Click **Help/Help Topics** on the menu bar of any SoftPro program to access on-line help. View, search, and print hundreds of how-to topics.

Buttons on the Help Toolbar

Back   Go back to the last topic viewed.

Print   Print the current topic.

<<   Go to the previous topic in the help file.

>>   Go to the next topic in the help file.

You can search for and view hundreds of topics using the *Contents*, *Index*, and *Search* tabs.

Contents Tab

The Contents Tab contains a Table of Contents view. Help topics are pages grouped together in books.

To open a help book:

Double-click a book or click ⊞ to open it. For example:
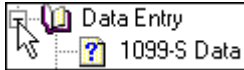
To view a help topic:

Search Tab

To search for a topic:

1. Click the Search Tab.
2. Enter the word you want to find. For example:
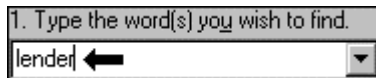
3. All of the topics that contain your word will appear.
4. Click the topic you want to view.

Index Tab

To find a topic:

The Index Tab contains a list of all key words in the help file. You can jump to a topic on the list by typing an entry. The topic that matches the words you entered will appear. For example:

Click a topic name to view it.
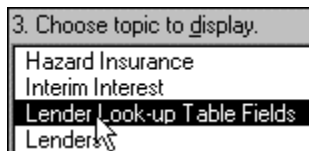
Solution Center

The SoftPro Solution Center is available to you by telephone at **800-848-0143**. The Solution Center is open 8:00 am - 5:00 pm your local time. Platinum level support hours are from 8:00 am – 10:00pm EST and on Saturday from 11:00 am – 2:00 pm EST.

Subscribing to SoftPro's Annual Maintenance Service program can extend technical support service. Subscribing to Platinum Maintenance Service gives you access to technical support for longer hours during the week and on Saturday. For more information, call SoftPro Sales at **800-848-0143**. You can e-mail SoftPro Sales at **SALES@SOFTPROCORP.COM**.

Before calling technical support, please have the following information ready:

- Program version number and date. Select **Help/About** on the menu bar of any SoftPro for Windows program to find this information.

- Text of any error message you have encountered.

- If it's a merge question, have the name and version number of the word processor you are using.

- Name and version number of your operating system (for example, Windows 98).

Visit SoftPro Technical Support on the World Wide Web.
Go to **http://www.softprocorp.com/Solution-Intro.html** for FAQ's, a Support Question Form, and more.

How to Use Chapter 3: *ProForm A to Z*

Chapter 3, *ProForm A To Z*, is a collection of instructions for entering common items in ProForm. The items appear alphabetically throughout the chapter, from *1099-S Data* to *MLS Fee* to *Zoning*.

Each entry contains information about where to enter the item in ProForm, pictures to guide you, SEE ALSO references, and Helpful Hints. For example:

Chapter 1: ProForm Basics

In this chapter:

Overview

This chapter will introduce the ProForm desktop, and describe the basics of how to get around a file. Important information about saving your work, getting on-line help, and other unique ProForm features like File Balance feedback are also explained.

Getting Around a ProForm File

ProForm files are designed like tabbed file folders.
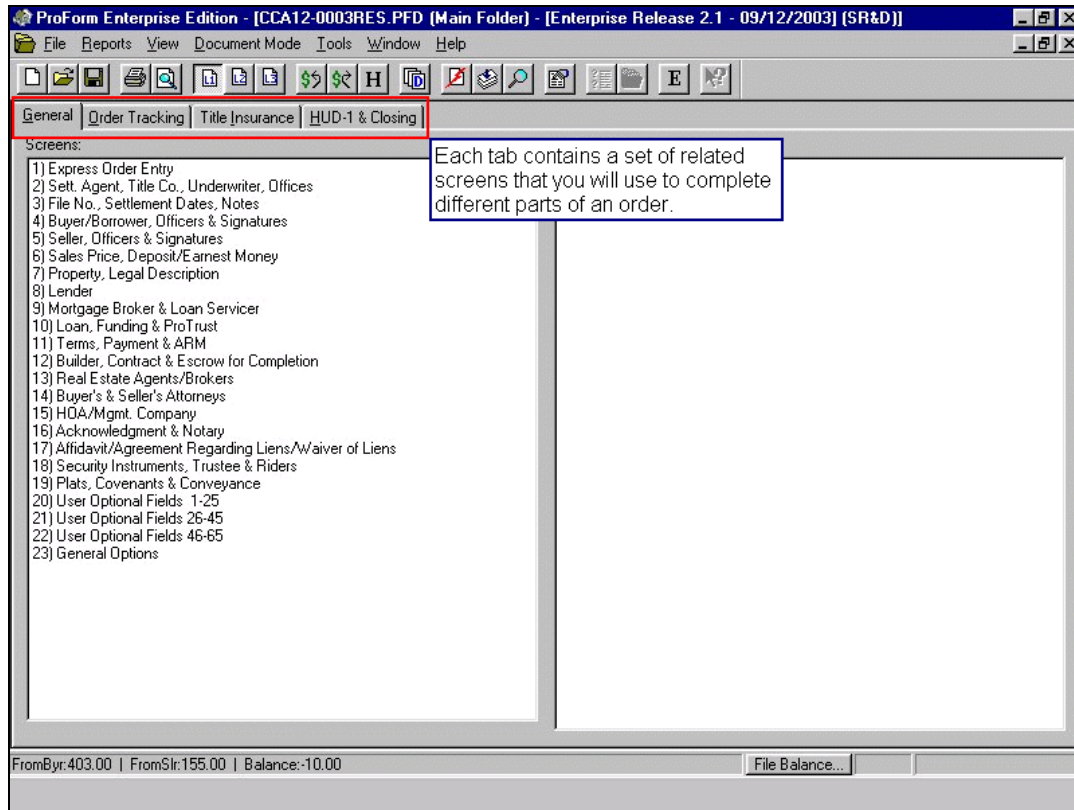
- You can have *multiple files* open at the same time.

- You can *minimize*, *maximize*, or *close* a file using the buttons on the file's title bar.
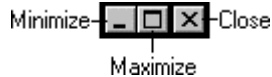
- You can *resize* a file by clicking a side and dragging it open or closed.
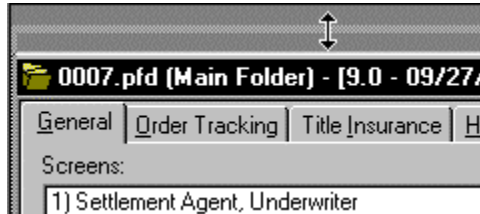
Tabs

■   The *General* tab contains screens for:

>   Up-front order information

>   Settlement date

>   Settlement agent

>   Underwriter

>   Buyer and seller data

>   Lender, Attorneys, Brokers

>   Loan information

>   Property data

■   The *HUD-1 & Closing* tab has all of the screens you need to complete the HUD-1 Settlement Statement and many other closing documents.

>   Taxes
>   Commissions
>   Loan Charges
>   Title Charges
>   Recording Fees
>   Payoffs
>   Escrows
>   File Balance

■   The *Title Insurance* tab contains screens for preparing commitments, policies, and other types of title documents.

■   The optional Trax Add-On includes the *Order Tracking* tab. It contains tracking tools and management reports to stay ahead of deadlines and monitor progress. See Chapter 11 "Tracking Your Business" for more information.

ReadyDocs
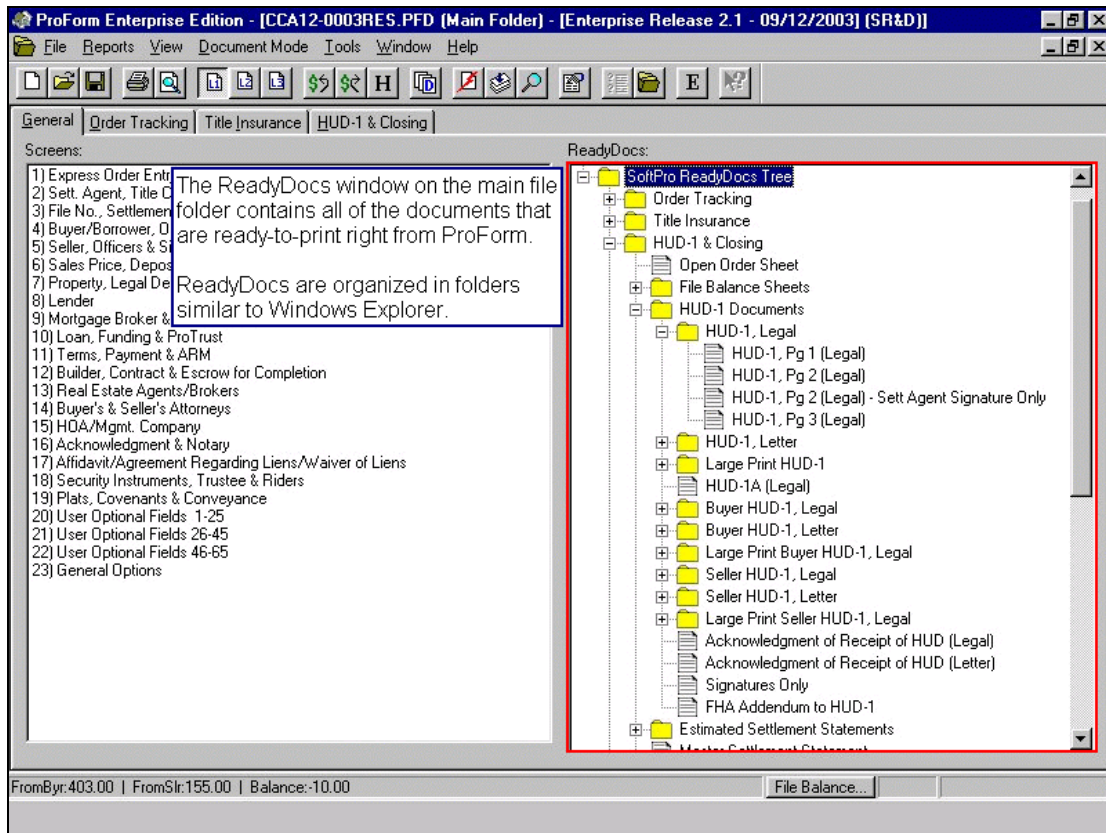
↻ SEE ALSO:

- See Chapter 8, "DocChek" to learn how to view and edit documents on screen.
- See Chapter 6, "Printing Documents" to learn how to print documents from ProForm.
- See "Creating Your Own ReadyDoc Folder" on page 155 for help creating your own collection of ReadyDocs.
- See Chapter 5, "Document and Check Management in ProForm" in the *SoftPro Administration Guide* for more advanced information about customizing the Document Manager.

Data Entry Basics

Accessing a Screen

1. Click the tab that contains the screen you want. (When you first open a file, the General tab is selected by default.)

2. Double-click the name of the screen you want to open.

Note: Instead of double-clicking a screen name, you can open a screen also by clicking it once and pressing **<Enter>**.

Moving the Cursor

Press **<Tab>** to advance the cursor to the next field. Press **<Shift+Tab>** to move back one field.

You can also move to a field using the mouse pointer. Click inside the field you want and the cursor will appear inside of it.

<F1> Help

■   Press **<F1>** in any field to display a handy help window that will explain more about the field.
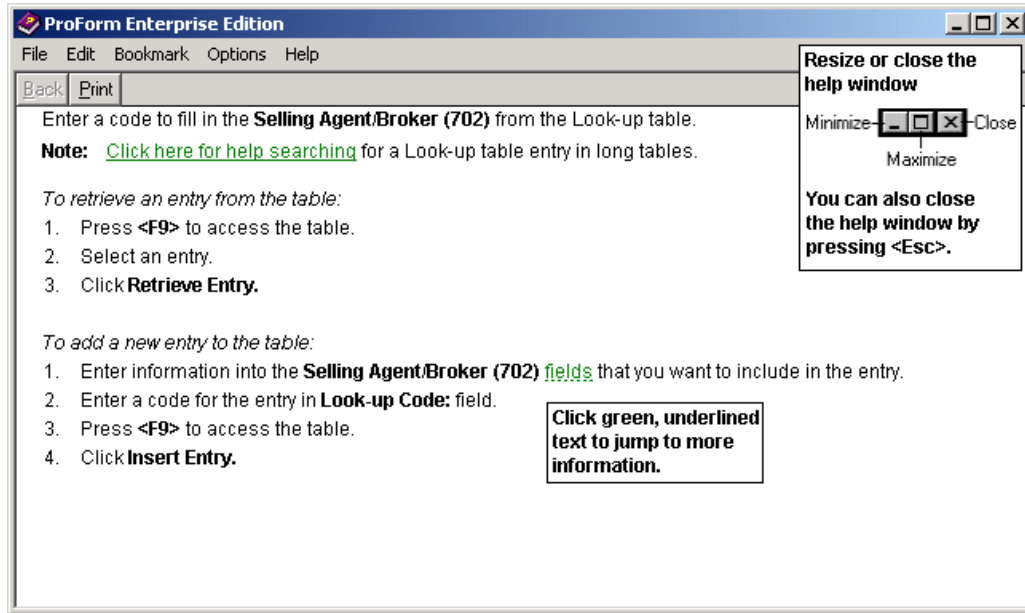
<F2> Erase

■   Press **<F2>** to clear the contents of a field.

Moving from Screen to Screen

To jump to the next screen in a tab press **<Page Down>**. Press **<Page Up>** to jump to the previous screen.

To open a screen on another tab, you must close the current screen first (press **<Esc>** or click the Close button ⌧ in the upper right-hand corner). Then select the tab you want to go to on the main folder and double-click the screen you want to open.

User-Entered Data and TypeLite

User-entered data appears in the TypeLite color. The default TypeLite color is red. You can change the color by selecting **Tools/Preferences** in ProForm. (See "Changing the TypeLite Color" on page 7.) Data that is entered for you automatically by ProForm will appear **black**.

Note: You can edit any information that ProForm enters for you. However, be aware that by editing automatic calculations, you can alter the file balance.

Changing the TypeLite Color

Helpful Hints

1. Choose **Tools/Preferences**.

2. Select the **TypeLite Color** button.

3. Select a color from the Windows **Color** palette that appears.

4. Click **OK**.

Tips:

- Pastel colors do not show well on screen.
- Do not use white as the TypeLite color.
- If you select black as the TypeLite color, you will not be able to distinguish between manual data and data that is entered automatically by ProForm.

Data Entry Keys

On any ProForm screen, use the following keys to access SoftPro features, enter data, or move around:

<F1>	Displays context-sensitive help for the current field or dialog.
<F2>	Erases contents of a field.
<F8>	Displays the SoftPro Calculator.
<F6> or <Ctrl+G>	Displays the GoTo dialog.
<F7>	Spell check the current field.
<F9> or <Ctrl+L>	Displays the Look-up Table dialog.
<Ctrl+S>	Saves the current file.
<Ctrl+A>	In scrollable fields, inserts the current date, time, and user name on a single line.
<Shift+F6> or <Ctrl+T>	Inserts current system time into time, alphanumeric, and scrollable fields.
<Shift+F8> or <Ctrl+U>	Inserts current user's initials into alphanumeric and scrollable fields at the cursor's current position.
<Shift+F5> or <Ctrl+D>	Inserts current system date into date, alphanumeric, and scrollable fields.
<Ctrl+C>	Copies selection to the Windows Clipboard.
<Ctrl+V>	Pastes selection from the Windows Clipboard to the cursor's current position.
<Ctrl+X>	Cuts selection from current position to Windows Clipboard.
<Backspace>	Deletes previous character and moves cursor one space to the left.
<Delete>	Deletes current character or highlighted text.
<Space>	Inserts space or deletes highlighted text.
<Tab> or <Enter>	Moves cursor to beginning of next field.
<Shift+Tab>	Moves cursor to beginning of previous field.
<Esc> or <Alt+F4>	Closes current dialog.
<Home>	Moves cursor to beginning of current field.
<End>	Moves cursor to end of current field.
<Up Arrow>	Moves cursor to previous character, or previous item in a combo box or radio button field.
<Down Arrow>	Moves cursor to next character, or next item in a combo box or radio button field.
<Left Arrow>	Moves cursor left one position, or previous item in a combo box or radio button field. <Ctrl+Left Arrow> moves cursor left one word.
<Right Arrow>	Moves cursor right one position, or next item in a combo box or radio button field. <Ctrl+Right Arrow> moves cursor right one word.
<PgUp>	Moves to previous data entry screen.
<PgDn>	Moves to next data entry screen.
<Alt+3-digit code>	Inserts an ASCII character.

ProForm Menus

<u>F</u>ile	Create, open, close, or save a ProForm file. Edit a Firm File Number. Overlay a file or template. Search for a file to open. Export file data. Print checks and ReadyDocs. Print a ReadyDoc to an Adobe .PDF file. Use the WordPerfect and MS Word Merge features. Send a file using Microsoft Exchange. Exit ProForm. *Keyboard shortcuts:* ■ Start a new file (**Ctrl+N**) ■ Express Order Entry (**Ctrl+E**) ■ Open a file (**Ctrl+O**) ■ Search for a file (**Alt+S**) ■ Save your work in the current file (**Ctrl+S**) ■ Print ReadyDocs using the current file (**Ctrl+P**) A list of most recently opened files appears at the bottom of the **File** menu. To reopen one, click on it.
<u>R</u>eports	Print or preview Trax order tracking reports, or access the Reports Manager. (Only for licensed Trax users).
<u>V</u>iew	Hide or show the Toolbar and/or Status bar.
<u>T</u>ools	ReadyDocs Manager, Check Printing Manager, Prompts Manager, Greatland/State Documents Field Mapping Manager, ProForm Preferences, and ProForm database utilities.
<u>W</u>indow	Arrange ProForm files, select a tab on a file to view, or access the ProForm GoTo feature. A list of currently open ProForm files appears at the bottom of the **Window** menu. To activate one, click on it.
<u>H</u>elp	Access the ProForm on-line help system and read program version information.

Using Keyboard Shortcuts

Pressing the **<Alt>** key in combination with the underlined letter can access any menu bar item or command. For instance, to access the **File** menu without using your mouse, press **<Alt>** and **<F>**.

Toolbar

Several features are accessible directly from the ProForm toolbar.

Create a new file

Open an existing file

Save the current file

Print documents

Print Preview

Express Order Entry

Overlay a file/template

Search

Document Mode (Loan 1, Loan 2, Loan 3)

GoTo Feature

View Prompts Dialog

View all documents in folder

Saving Your ProForm File

It is important to save at regular intervals while you work on an order. Power outages, network interruptions, or other computer problems can occur unexpectedly and cause you to lose unsaved work.

To save your work:

■   Select **File/Save** or click 🖫 on the ProForm toolbar.

Note: The shortcut keystroke for **File/Save** is **<Ctrl+S>**. Press **<Ctrl+S>** at regular intervals while working with a file to save your work. This is the only save option you can access while a ProForm screen is open.

To save a file with a different name or to a different folder:
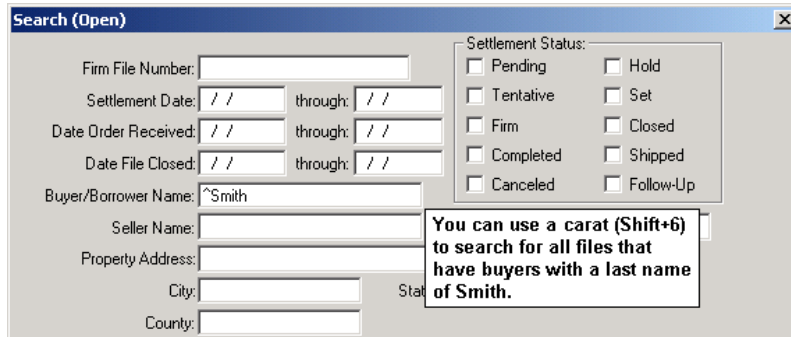
1.   Choose **File/Save As**. The **Save As** dialog will appear.
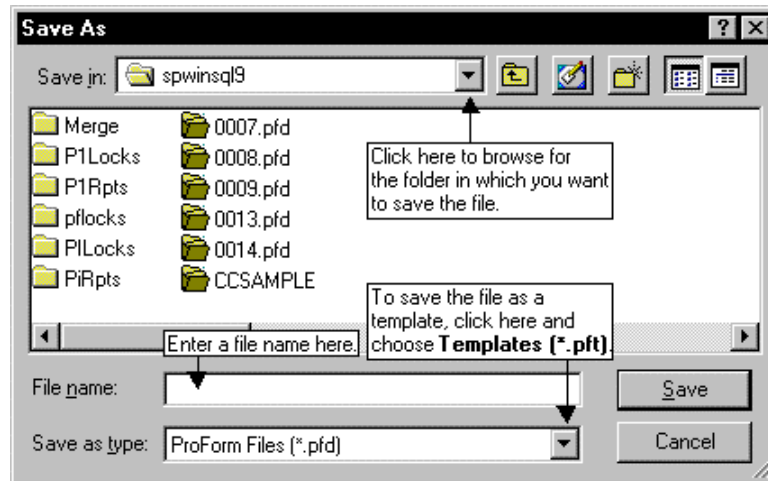
2.   *If saving with a new name*, type a file name in the **File name** field.
3.   *If saving to a different location*, the folder in which you want to save the file.
4.   Click **Save**.

Searching for a File

1. Press **<Alt>** and **<S>** together or click **Search** on the toolbar.

2. The **Search** screen will appear. Enter search criteria using as many of the fields as you like. You can use wildcards to enhance your search.
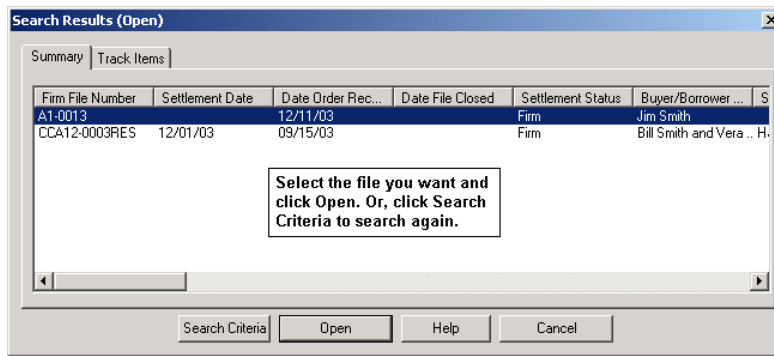
3. Click **Search**. Select the file you want and click **Open**.

Using Wildcards

The question mark (**?**) and asterisk (*****) characters are called wildcards because they can be included in a search term to represent unknown characters. The question mark represents any *single* character. The asterisk represents any *group* of characters, including no characters. The question mark and asterisk can be used before, after, or within a search term. For example:

M?ndy   *would find*…. Mindy, Mandy
Jo*ns*on   *would find*…. Johnson, Johnston, Jonson, Jonston, Johanson
Smith*   *would find*…. Smithfield, Smithville, Smithtown, Smith

The ^ (carat) is a wildcard that can be entered before a word or combination of letters to find records which have that same string of letters anywhere in the field. For example, if you were to type **^WOOD** as the **Property County**, records with "WOOD" somewhere in the county name will be found (for example: WOODCROFT, BRIARWOOD).

Search on Policy Number
You can now search for ProForm files based on the Policy Number.

1.   In ProForm, click **File>Search**.

2.   Enter the **Policy Number**.

3.   Click **Search**.

On-Line Help

Getting help when you need it is important. Every SoftPro program comes with a comprehensive on-line help system. The content of the help system is organized like a printed manual to make it easy to use. You can search for topics you need help with, and print any help topic with the click of your mouse.

■   To access ProForm on-line help, choose **Help/Help Topics** from the menu bar.

■   The ProForm help system – containing over 400 hundred topics – will appear:
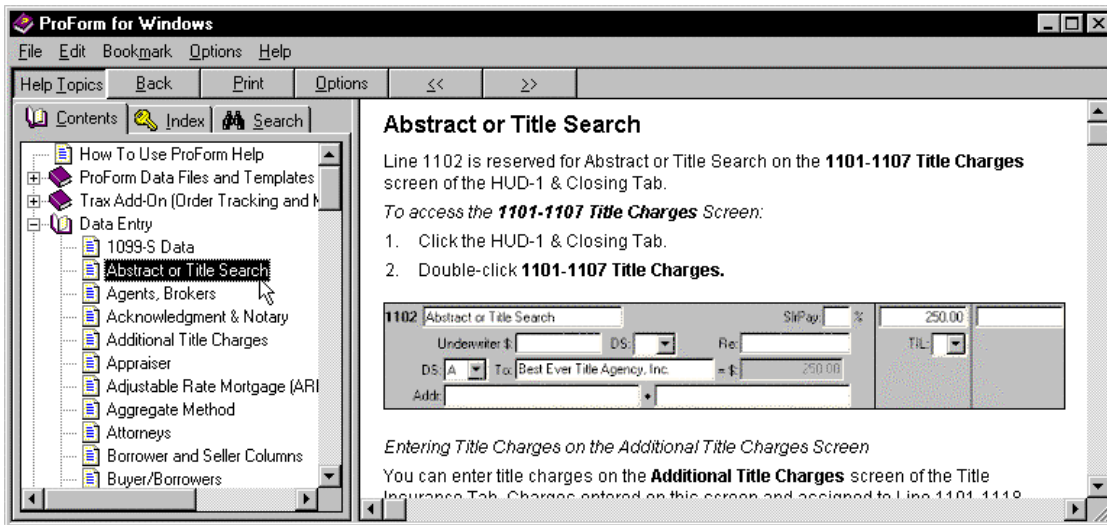
Buttons on the Help Toolbar

Help Topics	Display/hide the table of contents
Back	Display the last topic that was viewed.
Print	Print the current topic.
Options	Make an annotation to the current topic, change the font size, and other settings.
<<	Display the previous topic in the table of contents.
>>	Display the next topic in the table of contents.

How To Use ProForm Help

You can search for and view help on hundreds of topics using the Contents, Index, and Search Tabs.

Contents Tab

Help topics are pages grouped together in books. By default the Contents tab will be selected when you click **Help/Help Topics**. Double-click a book or click ⊞ to open it. For example:
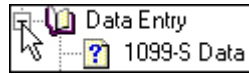
Click a topic page or name to view the topic. For example:

Index Tab

Click the Index tab to search for a topic by typing in a keyword. The topic that matches the words you entered will appear. For example:
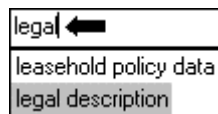
Click a topic name to view it.

Search Tab

The Search Tab contains a search engine that you can use to find a topic by typing in any word.

1.   Click the Search tab.

2.   Enter the word you want to find. For example:
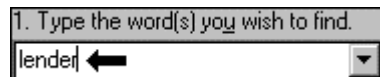
3.   Click the topic you want to view. For example:
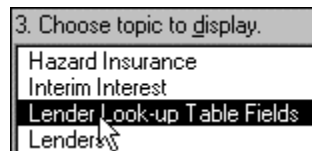
Finding and Printing On-Line Help

Follow the exercise below to learn how to find and print a help topic using the ProForm on-line help system. In the exercise, we will search for and print help on entering an MLS fee.

1.   Click **Help/Help Topics**. The help window will open.

```
ProForm for Windows                                          _ □ ×
File  Edit  Bookmark  Options  Help
Help Topics    Back       Print        Options       <<       >>

Contents | Index | Search |

  How To Use ProForm Help          How To Use ProForm Help
  ProForm Data Files and Templates  You can search for and view help on hundreds of topics using the Contents, Index, and
  Trax Add-On (Order Tracking and Man  Search Tabs.
  Data Entry
  Printing                           Contents | Index | Search |
  Secure Receipting and Disbursing
  Funds Transfers                    Click a tab in the picture to learn about how it can help you.
  WordPerfect/Microsoft Word Merge
  ProForm Database and Look-up Table Buttons on the Help Toolbar:
  ProForm Preferences                Back    Go back to the last topic viewed.
  ProForm Closing Tips               Print   Print the current topic.
  SoftPro for Windows Licensing      <<      Go to the previous topic in the help file.
  SoftPro Technical Support          >>      Go to the next topic in the help file.
```

2.   Click the **Search** tab.

```
Contents | Index | Search |

1. Type the word(s) you wish to find.

[                          ] ▼
```

3.   Enter **MLS** as the word you want to find.

```
1. Type the word(s) you wish to find.

MLS  ←                     ▼
```
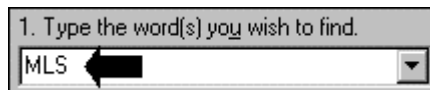
4.   Choose **MLS Fee** from the list of matching topics.

3. Choose topic to display.

Adjusting the Commission Amount
Charging the Buyer a Portion of Commi
Commissions
MLS Fee
Splitting Commission Between Two Bro
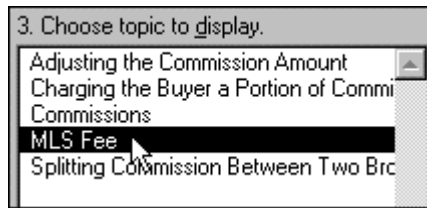
5.   The topic **MLS Fee** will appear automatically in the large help window on the right.

ProForm for Windows

File   Edit   Bookmark   Options   Search   Help

Help Topics   Back   Print   Options   <<   >>

Contents   Index   Search

1. Type the word(s) you wish to find.

MLS

2. Select matching words to narrow search.

MLS

3. Choose topic to display.

Adjusting the Commission Amount
Charging the Buyer a Portion of Commi
Commissions
MLS Fee
Splitting Commission Between Two Bro

MLS Fee

1.   On the **700 Commissions** screen, enter the percentage of the total commission to be credited to one broker and charged to another in the **MLS Fee:__%** field. The amount of the fee will be calculated and displayed in the field after the equal sign (=).

MLS Fee: 1.0000 % =   1,500.00

Note: You can enter a straight fee amount in the field after the equal sign (=).

2.   Select the broker responsible for the MLS Fee. Click **Listing/701** or **Selling/702.** The default is **Selling/702.**

The MLS Fee will be reported on the disbursements summary and on checks, but not on the HUD-1 Settlement Statement. Click **Include MLS fee on lines 701 & 702** to report the fee on the HUD-1 and have the commissions to each broker adjusted on screen.

Include MLS Fee on Lines 701 & 702.

Click below for more help with these subjects:

Adjusting a Commission Amount

Splitting Commission Between Two Brokers

Charging the Buyer a Portion of Commissions

Commissions

6.   Click **Print**.

File   Edit   Bookmark   Options   Search   Help

Help Topics   Back   Print   Options

7.   The **Print** dialog will appear. Click **OK** to begin printing.

File Balance

You can get feedback about your file's balance from the Status Bar and **File Balance Information** screen of the HUD-1 & Closing tab.

Status Bar

The HUD-1 & Closing status bar displays real-time balance information while you are working in the HUD-1 & Closing tab.

FromByr:107,123.14 | ToSlr:81,789.00 | Balance:-10.00

File Balance Information Screen

You can get more detailed information on the **File Balance Information** screen.

1. Click the HUD-1 & Closing tab.
2. Double-click **File Balance Information**.

25) File Balance Information (CCA12-0003RES.PFD)

File Balance Status & Hints

Total incoming funds ($301,885.00) less total disbursements ($301,895.00) produces a balance of $-10.00.

Check the following line items as they could be contributing to the out of balance condition: 204($10.00).

Press <F1> to access on-line help for more helpful hints.

The File Balance screen will guide you to amounts that may be causing you to be out of balance.

Deleting a ProForm File

> **Note:**   You cannot delete ProForm files when a file is open.

1. Choose **Tools/Delete Files**.

2. Enter your search criteria into the **Search (Delete Files)** window. Use as many or as few of the fields as you like. You may use wildcards in your entries. (See "Using Wildcards" on page 12.)

3. Select **Search** to begin the search. A **Search Results (Delete Files)** window will appear containing all of the files meeting your criteria. Click the **Summary** tab to view files, or the **Track Items** tab to view track items. (The **Track Items** tab will only appear if you have the Trax Order Tracking installed).

    > **Hint:**   Firm File number organizes Files. Click any of the other column headings (i.e., Settlement Date, Date File Received, etc.) to sort the list by another heading.

4. Select the file(s) you want to delete from the list and click **Delete**.

5. Answer the prompts that appear pertaining to current backups, reports, and verification of the deletion.

Chapter 2: Starting a New Order

In this chapter:

Overview

Your work requires you to enter many types of closings or title insurance orders. Some are standard types you see everyday. These can be entered in ProForm using a similar approach. However, others may be unique and require that you take advantage of all of the special features and flexibility that ProForm has to offer. Whatever an order demands, you will be able to complete it with ProForm.

This chapter contains tips that you can use when starting several types of orders. After entering the basics, refer to Chapter 3, "ProForm A to Z" to learn how to enter other items that make each file unique.

Creating a New File

- To create a new file, click **File/New**. Or, click on the ProForm toolbar.
- The **New** dialog will appear.
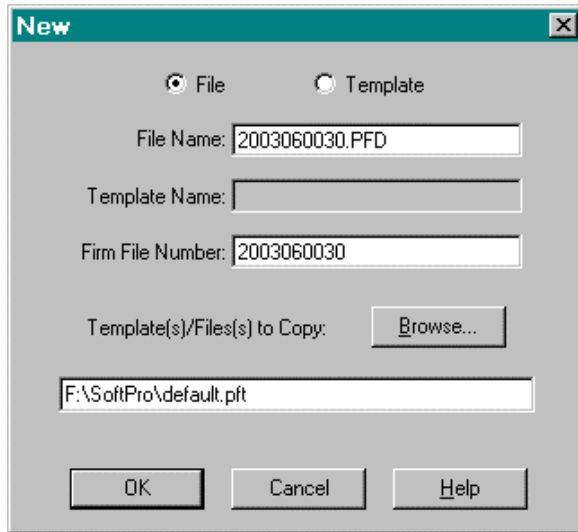
File or Template?

By default, **File** will be selected. To create a ProForm template instead, click **Template**.

A template is a *file that contains preset information* that is common to many orders. For instance, you can create a template for a specific underwriter containing names, addresses, and charges that change infrequently.

The main difference between files and templates is that templates have the extension **.PFT** instead of **.PFD** (data files). You can create as many templates as you like, each containing different preset information. ProForm templates can be edited just like data files.

File Name/Template Name
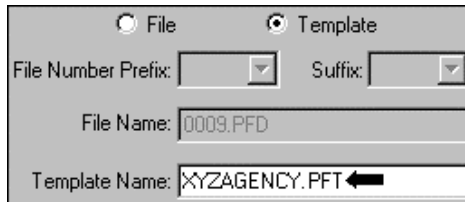
If you have the auto-numbering feature of ProTrax turned on, a file name will appear by default when you start a new order. If there is no default file name, enter one in the **File Name** field.

Names should be 1-20 characters long. They may contain any combination of letters or numbers, but may not contain any of the following characters:

\   /   ?   :   *   "   <   > |

File Extensions

Include the extension **.PFD** at the end of a file name if you are creating a new ProForm file. If you are creating a ProForm template, include the extension **.PFT** at the end of the name. For example:

Firm File Number

The Firm File Number will automatically fill in with the file name. The Firm File Number is the primary identification of every ProForm file. The ProTrust ledger that is created with the file is named after the Firm File Number.

Template(s)/File(s) To Copy

When creating a new file, you can immediately copy information from an existing file or template. This is called "overlaying". For example, you can create different templates for different underwriters. When starting a new order with a particular underwriter, you can copy that underwriter's template to begin the order.

The SoftPro for Windows template "default.pft" will appear in the **Template(s)/File(s) To Copy** field. This template contains sample data that you can delete or change.

You can copy a different file by entering the path to the file manually, or click **Browse** to search for a select the file you want.
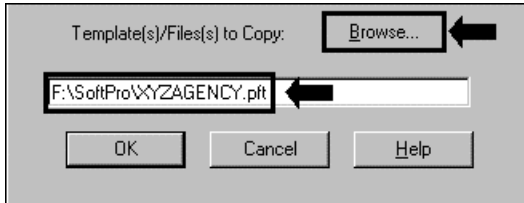
Enter a file to copy manually or click Browse to search for and select one.

↻ SEE ALSO:

- "Browsing for a Template to Copy" on page 23.
- "Editing the Default Template" on page 37.

Copying More Than One Template At A Time

You can enter or select more than one file at a time to copy. To copy more than one file or template, enter each complete path in quotation marks. For example:

Note: If you do not want to copy any file or template, put the cursor in the **Template(s)/ File(s) to Copy** field and press **<F2>** to clear it.

Browsing for a Template to Copy

On the **New** dialog, you can browse for a file or template to copy by clicking the **Browse** button.

H
e **H**
l **i**
p **n**
f **t**
u **s**
l

1. Click **Browse** on the **New** dialog.

   Template(s)/Files(s) to Copy: Browse...
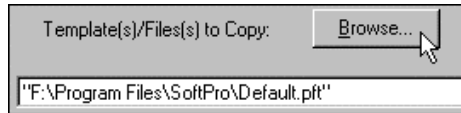
   "F:\Program Files\SoftPro\Default.pft"

2. By default, *templates* in your SoftPro folder will appear. Enter **ProForm for Windows Files (*.pfd)** in the **Files of type** field to look for a *data file* instead. For example:

   Files of type: ProForm Files (*.pfd)

   ProForm Templates (*.pft)
   ProForm Files (*.pfd)
   ProForm Text Overlay Files (*.pxt)
   ProForm for DOS Files (*.hud;*.tif;*.trx;*.ncx;*.shl)
   All Files (*.*)
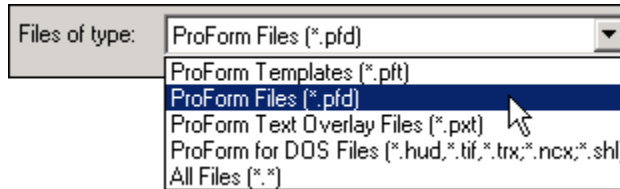
3. Browse for and select the file that you want to copy. (Hold the **<Ctrl>** key down to select multiple files.)

   XYZAGENCY.PFT

4. Click **Open**.

   Template(s)/Files(s) to Copy: Browse...

   F:\Program Files\SoftPro\XYZAGENCY.PFT
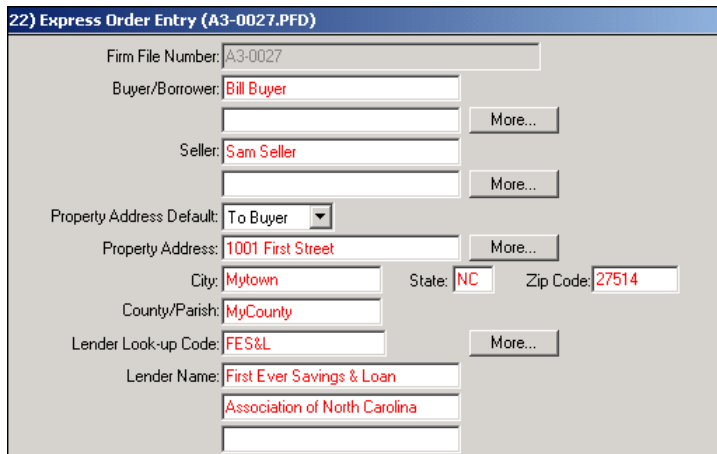
Express Order Entry

Express Order Entry is another great way to start a new order in ProForm. Express Order Entry is a feature of ProTrax, the Order Tracking and Management add-on to ProForm. *If you don't have ProTrax, call SoftPro Sales at 800-848-0143 for more information.*

With Express Order Entry, you can enter all of the information you have about a new order using one screen. After the file is created, you can always add more information as it comes in.

1. Press **<Ctrl+E>**, select **File/Express Order Entry**, or click on the toolbar.

2. The **New** dialog will appear. Select a template to copy (if necessary).

3. Click **OK**. The **Express Order Entry** screen will appear.

4. Enter information to start the order. Use the **More** buttons to access additional screens for more complete initial order entry.

◄The **Express Order Entry** screen has fields for every thing you need to start an order, from the Transaction Type and Buyer and Seller names to Marketing Source Information.

You do not need to fill in the entire screen – just enter the information you have available and close the screen to start

Express Order Entry Screen (detail)

5. Press **<Esc>** to close the **Express Order Entry** screen. The new file will appear on your desktop.

Purchase

1.   Enter the Settlement Agent and Underwriter on the **Sett. Agent, Title Co., Underwriter, Offices** screen of the General tab.

2.   On the **File No., Settlement Dates, Notes** screen, select **Purchase** as the transaction type.

Transaction Type: ⦿ Purchase ○ Refinance ○ Equity

3.   Enter the buyer on the **Buyer/Borrower, Officers & Signatures** screen.

4.   Enter the seller on the **Seller, Officers & Signatures** screen.

5.   Enter the sales price and deposit on the **Sales Price, Deposit/Earnest Money** screen.

6) Sales Price, Deposit/Earnest Money (2003060030.PFD)

Contract Sales Price: 300,000.00
Sales Contract Dated: / /
Sales Contract Expires: / /
Purchase Money/Seller Financing:
☐ Require Both Parties to Endorse Both Checks, if There are Two Sellers

Deposit/Earnest Money: 2,500.00   More...
Amount Returned to Buyer:
Deposit Retained by or Already Received by: ⦿ Incoming Fund ○ Listing Agent (701) ○ Seller ○ Settlement Agent ○ Selling Agent (702) ○ Office 1
Portion of Deposit Retained:

6.   Enter the property address on the **Property, Legal Description** screen.

6) Property, Legal Description (CC2003030004.PFD)

Property Address: 123 Country Club Drive
City: Raleigh   State: NC   Zip Code: 23456

The buyer's address will appear by default. You can enter a different address manually, or change the default on the General Options screen.

7.   Enter the Lender's information on the **Lender** screen.

8.   Enter the loan amount and loan terms on the **Loan, Funding & ProTrust** screen.

9.   Use the HUD-1 & Closing tab to enter tax, commissions, buyer and seller charges, escrows, loan payoffs, and disbursements to create a HUD-1 Settlement Statement.

Refinance

For a refinance, *do not enter a seller or a sales price*.

1. On the **Express Order Entry** or **File No., Settlement Dates, Notes** screen, select **Refinance** as the transaction type.

    Transaction Type: ○ Purchase ⦿ Refinance ○ Equity

2. If you want Saturday counted when calculating the disbursement date, select **Include Saturday in Rescission Period for Disbursement Date**. (This is found on the **File No. Settlement Dates, Notes Screen**.)

    3) File No., Settlement Dates, Notes (CC0009.PFD)

    Firm File Number: CC0009
    Transaction Type: ⦿ Purchase ○ Refinance ○ Equity   Prior File Number: [   ]
    Cash Sale: ☐   Construction: ☐
    Settlement Date: 05/15/2003   Include Saturday in Rescission Period: ☑   Right to Cancel Date: / /
    Disbursement Date: 05/15/2003   Proration Date: 05/15/2003   Recording Date: 05/15/2003

3. When entering tax information, select **No Proration/Escrow Only** as the current tax status. This will make sure that taxes are not prorated, and the monthly amount of escrows for taxes is computed.

    Tax Status and Dates

    City/Town Tax or Other Purpose: City/Town Taxes
    Status of Current Period Taxes: ○ To be Paid by Buyer ○ Pay/Paid by Seller ⦿ No Proration/Escrow Only
    Pay at Closing: ○ Total Tax Amount ○ Seller's Portion ○ Buyer's Portion
    City/Town Tax Look-up Code: RALEIGH

4. Enter loan payoffs on Lines 104 and 105.

5. If there are more than two payoffs, use the **Additional Disbursements** screens of the HUD-1 & Closing tab.

↻ SEE ALSO:

- See "Entering a Payoff on Line 104 or 105" on page 62.

Refinance With 2 Loans

1. On the **Settlement Dates, Notes** screen, select a transaction type.

Transaction Type: ⦿ Purchase   ○ Refinance   ○ Equity

2. Enter Lender information for the first loan on the **Lender** screen of the General tab.

3. To enter Lender information for the *second loan*, click **2nd Loan** on the **Lender** screen.

8) Lender (2003050002.PFD)

| 2nd Loan | 3rd Loan |

Lender Information

Lender Look-up Code: FES&L   Marketing Rep: Fran First

4. Enter the first loan amount in the **Principal Amount of Loan** field on the Loan, Funding & ProTrust screen. The funding amount will default to the loan amount.

10) Loan, Funding & ProTrust (2003050002.PFD)

| 2nd Loan | 3rd Loan |

Loan & Funding

Principal Amount of Loan: 50,000.00

Construction/Equity Line First Draw: (Enter 0 if construction/equity line but no 1st draw)

Loan Proceeds/Funding Amount: 50,000.00   Funding Type: ⦿ Gross   ○ Net

5. To enter the 2nd loan amount, click **2nd Loan**.

6. To disburse an amount entered on the HUD-1 & Closing tab to one of the Lenders, enter either **L = Lender 1st Loan** or **L2 = Lender 2nd Loan** in the **DS** field. For example:

1001 Hazard Insurance

| Agg. Payment Schedule | | Months.

DS: L ▾ To: First Ever Savings & Loan Asso

L	= Lender-1st Loan
D	= Deducted-1st Loan
B	= Mtg Broker-1st Loan
V	= Loan Svcr-1st Loan
L2	= Lender-2nd Loan

The DS: field indicates how an item is to be disbursed.

Note: See "Disbursement Status Fields" on page 139 for more.

7. To deduct an amount from a loan, enter either **D = Deducted 1st Loan** or **D2 = Deducted 2nd Loan** in the **DS** field.

Equity Line

1. On the **Express Order Entry** or **File No., Settlement Dates, Notes** screen, select **Equity** as the transaction type.

2. Enter the loan amount, first draw off the construction loan/equity line, and funding amount on the **Loan, Funding & ProTrust** screen of the General tab.

3. If there is no advance (the lender is not sending a check to closing), enter **.00** in the **Loan Proceeds/Funding Amount:** and **Construction/Equity Line First Draw** fields. (**Loan, Funding & ProTrust** screen of the General tab.)

4. Enter **Equity 1st Draw** in the description field on Line 207. Line 207 is found on the **200 Amounts Paid By or in Behalf of Borrower** screen.

5. If the lender requires you to show the remaining balance left on the construction loan/equity line, you can enter this amount on a blank line in the 200 section.

For an equity loan closing, *do not enter a seller or a sales price*.

Construction Loan

1. Select **Construction** on the **File No., Settlement Dates, Notes** screen of the General tab.

2. Enter the full amount of the construction loan in the **Principal Amt. of Loan** field. (**Loan, Funding, & ProTrust** screen of the General tab.)

3. On the **Loan, Funding & ProTrust** screen of the General tab, enter the amount of the check you receive from the lender in both the **Loan Proceeds/Funding Amount:** and the **Construction/Equity Line First Draw** fields. If the lender has deducted its fees from the first advance, *do not enter this amount* in the **Construction/Equity Line First Draw** field.

   If no loan proceeds are being disbursed at closing, enter **.00** in the **Loan Proceeds/Funding Amount:** and the **Construction/Equity Line First Draw** fields:

4. On the **Title Insurance Premium & Policy Numbers** screen of the Title Insurance tab, enter **Construction** in the **New Policy Type** field.

Note: You can access this screen from the HUD-1 & Closing tab by clicking the **Premium Calculator** button on the **1108-1113 Title Charges** screen.

Do not enter a seller. Also, a sales price is not usually entered for construction loans unless the lot is being purchased at the time the construction loan is being closed.

Purchase Money/Seller Financing

1. Enter the seller name, address, phone and fax numbers on the **Seller, Officers & Signatures** screen of the General tab.

2. Fill in the **Contract Sales Price:** on the **Sales Price, Deposit/Earnest Money** screen. Enter the total amount being financed in the **Purchase Money/Seller Financing** field.

3. If the seller is the only lender in the closing, enter the seller name in the **Lender Name** field of the **Lender** screen. This will prompt ProForm to calculate interest and mortgage tax. Also, the seller name will appear on documents relating to the loan like the HUD-1 Settlement Statement and Disbursement Summary.

4. Leave blank the **Principal Amount of Loan:** and **Loan Proceeds/Funding Amount** fields on the **Loan, Funding & ProTrust** screen.

5. The purchase money amount will appear automatically on the **200 Amounts Paid By Or In Behalf Of Borrower** screen of the HUD-1 & Closing tab.

Cash Sale

1. Click **Cash Sale** on the **File No., Settlement Date, Notes** screen of the General tab.

2. As there is no lender, you will not need to use the **Lender,** or **Mortgage Broker & Loan Servicer** screens of the General tab.

3. Leave blank the **Principal Amount of Loan** field on the **Loan, Funding & ProTrust** screen of the General tab.

Assumption

1. On the **Express Order Entry** or **File No., Settlement Dates, Notes** screen, select **Purchase** as the transaction type.

2. Enter the first loan amount in the **Principal Amount of Loan** field on the **Loan, Funding & ProTrust** screen. The funding amount will default to the loan amount.

3. To enter the 2nd loan amount, click **2nd Loan**.

4. Lines 203 and 503 are used to enter the assumption amount being assumed by the buyer. (Giving a credit to the borrower and debiting the seller.) Line 203/503 is found on the **200 Amounts Paid by or in Behalf of Borrower** screen of the HUD-1 & Closing tab.

19) 200 Amounts Paid by or in Behalf of Borrower (2003050002.PFD)		
201 Deposit or Earnest Money		
202 Principal Amount of New Loan(s)		50,000.00
203 Existing Loans Taken Subject to	Same as 503.	10,000.00

5. Enter assumption fees on the **801-810 Items Payable In Connection With Loan** and **811-820 Items Payable In Connection With Loan** screens of the HUD-1 & Closing tab.

807 Assumption Fee		1,000.00	
DS: L ▼ To: First Ever Savings & Loan Associat Re:		TIL: ▼	
Addr:	♦		

FHA Loan

1.   On the **Loan, Funding, & ProTrust** screen of the General tab, select **FHA** as the loan type. A **Mtg Ins Case Number** is required on the HUD-1 Settlement Statement.

2.   You can change the default loan origination fee on Line 801 on the **801-810 Items Payable in Connection With Loan** screen of the HUD-1 & Closing tab.

3.   Enter Mortgage Insurance Premium (MIP) on the **900 Items Required By Lender To Be Paid In Advance** screen of the HUD-1 & Closing tab.

4.   Click the **Agg. Payment Schedule** button for Line 902 to enter a payment schedule. Click **12 Equal Monthly Payments** for twelve equal monthly payments, and enter the payment amount. The monthly payment amounts will fill in automatically.

◄**Note:** To enter an extra payment, select the appropriate checkbox and enter the payment amount. Then enter the HUD-1 Settlement Statement line on which you want the payment recorded.

VA Loan

1. On the **Loan, Funding, & ProTrust** screen of the General tab, select **VA** as the loan type.

Type of Loan:	○ 1. FHA	○ 2. FmHA	○ 3. Conv. Unins.	◉ 4. VA	○ 5. Conv. Ins.
	○ 6. Perm. Construction		○ 7. Temp. Construction		
	○ 8. Other				○ None

2. You can have the VA funding fee calculated automatically as a percentage of the sales price or loan amount. Enter the VA funding fee on Line 808 on the **801-811 Items Payable in Connection With Loan** screen.

Enter a VA Funding Fee or other description.

Select Sales Price or Loan Amount.

808 VA Funding Fee

AutoCalc: 1.0000 % of ◉ Sales Price ○ Loan Amount SlrPay: % 3,000.00

DS: L ▼ To: First Ever Savings & Loan Associat Re: TIL: ▼

Addr: ◆

Enter the percentage of the VA funding fee.

Fee will be calculated automatically and will appear in the Borrower column.

1031 Exchange

1. Enter **1031 Services Exchange** (or other related description) on Line 517 on the **500 Reductions in Amounts Due Seller** screen.

2. Select the **Divert Proceeds to Line 517** option. The proceeds will appear automatically.

3. Enter the name of the third party to which the proceeds are being diverted (for example, the Exchangor) in the **To** field.

Note: You can change the title below the signature lines to reflect Exchangor in lieu of Seller. This can be changed at the bottom of the **HUD-1 Sections D, E, F, G and H** screen.

Mobile Home

If the cost of the land is separate from the mobile home:

1. Enter the purchase price of the land in the **Contract Sales Price** field on the **Sales Price, Deposit/Earnest Money** screen.

2. Enter the cost of the mobile home on the **100 Gross Amount Due from Borrower** screen on Line 102. This will debit the borrower on Line 102 and credit the seller on Line 402.

18) 100 Gross Amount Due from Borrower (2003060030.PFD)		
101 Contract Sales Price		15,000.00
102 Personal Property	Same as 402.	42,000.00

If the seller of the land and the seller of the mobile home are separate parties:

1. Enter the purchase price of the land in the **Contract Sales Price** field on the **Sales Price, Deposit/Earnest Money** screen.

2. Enter the mobile home cost on the **100 Gross Amount Due from Borrower** screen on Line 104.

18) 100 Gross Amount Due from Borrower (2003060030.PFD)		
101 Contract Sales Price		15,000.00
102 Personal Property	Same as 402.	
103 Settlement Charges to Borrower		7,550.88
104 Mobile Home Cost	Enter Mobile Home Cost or other description.	

☐ Calculate Refinance Payoff Using Principal Balance

Principal Balance: ☐ Refinance Payoff: ☐ As of: / / Per Diem: ☐

Days from: ○ Settlement ○ Proration ⦿ Disbursement ○ Recording = ☐ Days

Plus: ☐ Extra Days Interest: ☐ Plus Late Fee: ☐ After: / /

Total Additional Charges: ☐ Additional Charges

Enter the cost here. → 45,000.00

DS: S ▾ To: ☐ Re: ☐

Addr: ☐ ◆ ☐ TIL: ▾

Editing the Default Template

1. Click Open.

2. The **Open** dialog will appear. Enter **ProForm Templates (*.pft)** in the **Files of type** field.

3. Select **Default.pft**.
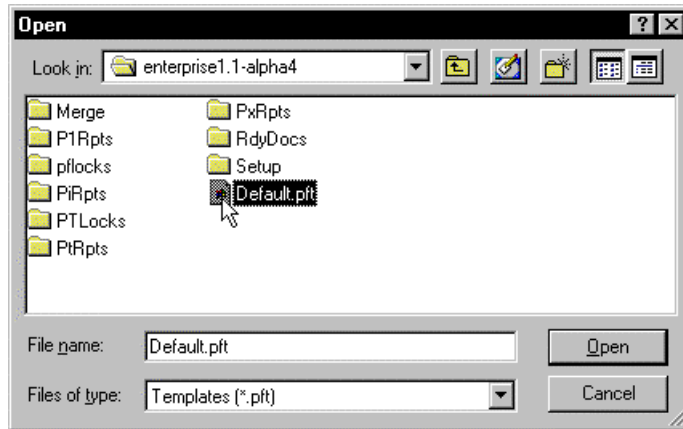
4. Click **Open**. Edit the data in the template in the same way you would in a ProForm file.
5. Click **File/Save**.

Overlaying a File or Template

You can enter data into a file by copying the contents of another file or template. This is called "overlaying". You can overlay a file or template when you create a new file, or after a file has been created. These instructions explain how to overlay a file or template to an existing file that is open.

1. Select **File/Overlay File/Template** or click on the Toolbar.

2. Browse for and select the template you want to copy. By default, template files with a .pft extension will appear. To copy a ProForm file, enter **ProForm Files (*.pfd)** in the **Files of type** field.
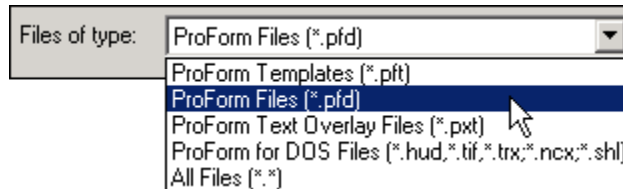
3. Select the file you want to copy. Hold the **<Ctrl>** key down to select multiple files.

4. Click **Open**.

Chapter 3: ProForm A to Z

In this chapter:

Chapter 3, "ProForm A To Z" is an alphabetical reference for entering items in ProForm. Each entry contains information about where to enter the item, pictures to guide you, SEE ALSO references, and Helpful Hints. For example:

42   Chapter 3

ABSTRACT OR TITLE SEARCH

The ✦ shows you where to go to enter the item.

HUD-1 & Closing tab, **1101-1107 Title Charges** screen, Line 1102.

1. Click the HUD-1 & Closing tab.
2. Double-click **1101-1107 Title Charges**.
3. Enter the Abstract or Title Search amount on Line 1102. For example:

1102	Abstract or Title Search		SlrPay:	%	250.00	
	Underwriter $:	DS:	Re:		TIL:	
	DS: A To: Best Ever Title Agency, Inc.	= $	250.00			
	Addr:					

↻ SEE ALSO:

SEE ALSO points you to other related topics.

♦ To disburse a portion of the charge to the underwriter below.

♦ To enter additional title charges, see "Additional Title Charges"

♦ You can change how an amount is disbursed by making a change to the **DS:** field. See "Disbursement Status Fields" on page 139.

Helpful Hints show you more advanced and useful ways to get the most out of ProForm.

Helpful Hints — **Underwriter Portion of Title Charges**

On the **Title Charges** screens of the HUD-1 & Closing Tab, you can split the amount between the agent and underwriter. Enter the amount of the Underwriter's proceeds in the **Underwriter:** field and press **<Tab>**. The net amount disbursed to the Agent will be recalculated.

1102	Abstract or Title Search		SlrPay:	%	250.00
	Underwriter $: → 100.00 DS: U	Re:		TIL:	
	DS: A To: Best Ever Title Agency, Inc.	= $ → 150.00			

For a complete list of items covered in this chapter, refer to the Table of Contents for Chapter 3 on page viii of the Introduction.

1099-S DATA

HUD-1 & Closing tab, **Division of Proceeds & 1099-S Data** screen.

1. Click the HUD-1 & Closing tab.

2. Double-click **Division of Proceeds & 1099-S Data**.

23) Division of Proceeds & 1099-S Data (CC20030003RES.PFD)

HUD-1 Settlement Statement Line 303

Cash To Buyer/Borrower

DS: [▼] To: Bill Buyer and wife, Betty Buyer   Total Cash to Buyer/Borrower: [▼   ]

Distribution(s) To Seller(s)

Total Buyer's Part of Real Estate Taxes: [   ]

Total Cash to Seller(s): 81,556.95

	Percentage of Total	Disb. Status	Cash to Seller	1099-S Proceeds	Buyer's Part of Real Estate Tax	Property Services Received	1099-S Given to Seller	1099-S Signed	Exempt from 1099 Reporting
1) Jim Seller	75.00000	S ▼	61,167.71	225,000.00		☐	☐	☐	☐
2) Jerry Seller	25.00000	S ▼	20,389.24	75,000.00		☐	☐	☐	☐
3)		▼				☐	☐	☐	☐
4)						☐	☐	☐	☐
5)						☐	☐	☐	☐
6)						☐	☐	☐	☐
7)		▼							
8)		▼				☐	☐	☐	☐
9)		▼				☐	☐	☐	☐

Enter the percentage of the proceeds that each seller should receive on the Seller, Officers & Signatures screen.

Check boxes when seller is given 1099-S and signs.

IRS 1099-S Data

1099-S Description: 123 Country Club Drive/Raleigh NC 23456   Note: IRS limit is 39 characters.

Seller Proceeds

Seller proceeds are entered as percentages on the **Seller, Officers & Signatures** screen.

4) Seller, Officers & Signatures (A3-0027.PFD)

Name	Relationship	Address	Percent
1) Sam Seller		P.O. Box 1002	Type: Male ▼
		Raleigh, NC 27609	50.00000 More...
2) Sally Seller		5 Green Street	Type: Male ▼
		Raleigh, NC 27609	50.00000 More...

Adjusting Seller Proceeds

You can adjust the share that is allotted to sellers by editing the **Proceeds** fields. For instance, if Seller 1 is to receive 75% of the proceeds and Seller 2 is to receive 25%:

1. Click the General tab.

2. Double-click **Seller, Officers & Signatures**.

3. Put the cursor in the **Proceeds** field of Seller 1 and press **<F2>** to clear it.

4. Enter **75** and press **<Tab>**.

5. Put the cursor in the **Proceeds** field of Seller 2 and press **<F2>** to clear it.

6. Enter **25** and press **<Tab>**.

H e l p f u l H i n t s

- You can *export* a ProForm file to Pro1099 to add information from a closing to your 1099-S database. See "Exporting a File from ProForm to Pro1099" on page 278.

- You can *print Substitute 1099-S forms* to submit to sellers from ProForm.

  1. Click **File/Print**.

  2. Double-click **SoftPro ReadyDocs Tree**.

  3. Double-click **HUD-1 & Closing**.

  4. Double-click **Tax Forms**.

  5. Double-click **1099 Documents**.

  6. Click **Substitute 1099-S** or **Substitute 1099-S w/Solicitation**.

  7. Click ⟩⟩. The document should appear in the **Selected ReadyDocs:** window.

  8. Click **OK**.

  9. The **Print** dialog will appear. Click **OK**.

- See "Keeping Track of Seller 1099-S Forms" on page 288 for more information.

ABSTRACT OR TITLE SEARCH

✦ HUD-1 & Closing tab, **1101-1107 Title Charges** screen, Line 1102.

1. Click the HUD-1 & Closing tab.

2. Double-click **1101-1107 Title Charges**.

3. Enter the Abstract or Title Search amount on Line 1102. For example:

1102	Abstract or Title Search				ShPay:	%	250.00	
	Underwriter $:		DS:	▼	Re:		TIL: ▼	
	DS: A ▼	To: Best Ever Title Agency, Inc.		= $:	250.00			
	Addr:			♦				

↻ SEE ALSO:

■ To disburse a portion of the charge to the underwriter, see "Underwriter Portion of Title Charges" below.

■ To enter additional title charges, see "Additional Title Charges" on page 44.

■ You can change how an amount is disbursed by making a change to the **DS** field. See "Disbursement Status Fields" on page 139.

🏠 Underwriter Portion of Title Charges

Helpful Hints

On the **Title Charges** screens of the HUD-1 & Closing Tab, you can split the amount between the agent and underwriter. Enter the amount of the Underwriter's proceeds in the **Underwriter** field and press **<Tab>**. The net amount disbursed to the Agent will be recalculated.

1102	Abstract or Title Search				ShPay:	%	250.00
	Underwriter $:	➡ 100.00	DS: U ▼	Re:		TIL: ▼	
	DS: A ▼	To: Best Ever Title Agency, Inc.		= $	➡ 150.00		

ACKNOWLEDGMENTS

✦ General tab, **Acknowledgment & Notary** screen.

1. Click the General tab.

2. Double-click **Acknowledgment & Notary**.

ADJUSTABLE RATE MORTGAGE (ARM) DATA

✦   General tab, **Terms, Payment & ARM** screen.

1.   Click the General tab.

2.   Double-click **Terms, Payment & ARM**.

3.   Click the **ARM Data** button. The **ARM Data** screen will appear. Enter your ARM data in the top section of the screen. The **TIL – Discounted and Premium Variable Rate Transaction Data** section will be calculated for you.

Type of ARM

Enter the frequency of the adjustable rate change. For example, if the adjustable rate cycle is 36 months, enter **36** in the **Type of ARM** field and click **Month**. If it is 1 year, enter **1** and click **Year**.

Round Adjusted Rate

You can choose how you want the adjusted rates rounded. Choose **No** for no rounding, **Nearest** to round the rate to the nearest percentage entered in the **%** field, or **Next** to round to the next percentage. Enter the percentage to round to in the **%** field.

Truth-In-Lending (TIL)
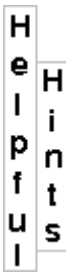
The Truth-In-Lending (TIL) Add-On to ProForm comes with a complete set of Truth-In-Lending documents and all of the screens you need to complete them (according to 12 CFR Part 226 – Regulation Z). After installing the TIL Add-on, special TIL screens will become available in ProForm to enter Annual Percentage Rate, finance charges, total amount financed, total of payments, and a payment schedule. ProForm does the work for you, calculating most of these amounts automatically once a loan amount is entered.

Note: You must purchase a license for the Truth-In-Lending (TIL) Add-On and enter your Product Key to be able to access TIL screens and documents. For more information please call SoftPro Sales at 800-848-0143.

ADDITIONAL TITLE CHARGES

Title Insurance tab, **Additional Title Charges** screen.

1. Click the Title Insurance tab.

2. Double-click **Additional Title Charges**.

3. Choose a line to enter an additional charge. (Line 1 is reserved by default for the total Endorsements entered on Screen 4 of the Title Insurance tab.)

4. Enter a description of the charge in the **Description** column (such as Title Examination Fee, Title Insurance Binder, Notary Fees). Press **<Tab>** and enter the amount in the **Amount** column.

5. Enter the policy to which the charge is to be attached in the **Policy** column. By default, **L** (Loan Policy) will appear. You can change this to **O** (Owner's Policy) or **X** (Other Policy). Policies are entered on Screen 1 of the Title Insurance tab.

You can also access **Additional Title Charges** by clicking the **Additional Title Charges** button at the top of the **Title Charges** screens of the HUD-1 & Closing tab.

Assigning a Title Charge to a HUD-1 Line

To assign an Additional Title Charge to a HUD-1 line, click the **More…** button. For example:

A new dialog will open. Click the arrow button next to the **HUD-1 Line** field and select a HUD-1 Line. You can choose from Lines 1101-1108, 1111-1118.

SlrPay% Feature

It is especially useful to enter charges on the Additional Title Charges screen to take advantage of the **SlrPay%** split feature. You can assign each additional title charge to HUD-1 Line 1101-1108 or 1111-1118.

You can then go to the HUD-1 & Closing screen and enter the percentage the Seller is to pay in the **SlrPay%** field.

Note: You can split the charge between the Agent and Underwriter. See "Splitting a Charge Between the Agent and Underwriter" on page 46.

Splitting a Charge Between the Agent and Underwriter

H e l p f u l   **H i n t s**

By default the Underwriter is disbursed 100% of the proceeds. To disburse a percentage of the endorsement to the Agent, put the cursor in the **Multiplier** field and press **<F2>** to blank it out.

Multiplier: | ➡| %

Enter the percentage of the endorsement to go to the Underwriter in the **Multiplier** field. Press **<Tab>**. The total amount disbursed to the Underwriter appears in the **Net Amount** field.

Agent/Underwriter: Underwriter ▼
Multiplier: 50.00 %
+/- Amount:
Net Amount: 25.00

Calculating the Agent's Proceeds

You can calculate the amount that is to be disbursed to the Agent by entering **Agent** in the **Agent/Underwriter** field. The **Net Amount:** then will be disbursed to the Agent.

Agent/Underwriter: Agent ▼
Multiplier:
Agent
+/- Amount: Underwriter
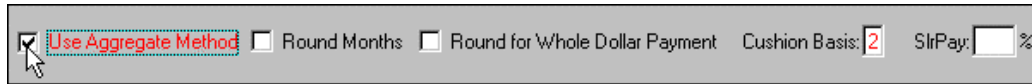
Adjusting the Net Amount

You can add or subtract a straight dollar amount from the Net Amount using the **+/- Amount** field. Enter any dollar amount you want to add, or include a minus sign before it to subtract an amount. The Net Amount will be recalculated automatically.

+/- Amount: ➡ -15.00
Net Amount: 15.00

AGGREGATE METHOD

1. Enter the date of first payment on the **Terms, Payment & ARM** screen of the General tab.

2. Go to the **1000 Reserves Deposited With Lender (Escrows)** screen.

3. Select **Use Aggregate Method.**

4. Enter the number of months of cushion selected by the lender in the **Cushion Basis** field.

Note: Do not select **Use Aggregate Method** if your lender has performed the aggregate analysis and has given you the escrow amounts to be entered manually. Enter the individual escrow amounts in the **Borrower** or **Seller** column on the appropriate lines, and then enter the adjustment in the appropriate column on line 1008.

APPRAISAL INFORMATION, APPRAISED VALUE, APPRAISER

✦   General tab, **Property, Legal Description** screen.

1.   Click the General tab.

2.   Double-click **Property, Legal Description**.

3.   Click the **Appraisal Information** button.

   [Appraisal Information]

4.   The **Appraisal Information** screen will appear.

Appraisal Information (CC20030003RES.PFD)	
Appraised Value:	300,000.00
Appraisal Date:	04/15/2003

Appraiser

Appraiser Look-up Code: AA-KALA

Appraiser Name:

State Certification/License No: State Issued:

Firm/Payee Name: Appraisal Associates

Address: 4213 W. Main Street, Suite 101 ♦ Kalamazoo, MI 49006

Phone: (616)381-8444   Fax: ( ) -

HUD-1 Line: 803 ▼   Go to HUD-1 Line...

Notes:

📢   You can fill in the information for the Appraiser using the Look-up table in the **Appraiser Look-up Code** field. You can add your most commonly used Appraisers to the Look-up table, and retrieve them by simply entering a code. See "Look-up Tables: Store and Reuse Information" on page 130.

Assigning the Appraisal Fee to a HUD-1 Line Number

You can choose the HUD-1 Line Number on which you want the Appraisal Fee recorded. Click the down-arrow next to the **HUD-1 Line** field and select from Lines 803-820, 1301-1305, or Additional Disbursement 1-50.

Note: Click the **Go to HUD-1 Line** button to jump to the line number to enter the fee.

ATTORNEYS

General tab, **Buyer's & Seller's Attorneys** screen.

1. Click the General tab.

2. Double-click **Buyer's & Seller's Attorneys**.

You can fill in the information for the Buyer's and Seller's Attorneys using the Look-up table in the **Attorney Look-up Code** field. You can add your most commonly used Attorneys to the Look-up table, and retrieve them by simply entering a code. See "Look-up Tables: Store and Reuse Information" on page 130.

ATTORNEY'S FEES

HUD-1 & Closing tab, **1101-1107 Title Charges** screen, Line 1107.

1. Click the HUD-1 & Closing tab.

2. Double-click **1101-1107 Title Charges**.

3. Scroll down to Line 1107 to enter the Attorney's Fees.

↺ SEE ALSO:

■   "Additional Title Charges" on page 44.

BUYER / BORROWER

✦ General tab, **Buyer/Borrower, Officers & Signatures** screen.

1. Click the General tab.

2. Double-click **Buyer/Borrower, Officers & Signatures**.

3. Enter the buyer name in the first field. If the buyer is couple or partnership, enter the spouse/partner in the field directly below the first name field.

4. Enter the address of the buyer in the **Address** fields. Enter the street address or P.O. Box in the first field and the city, state, and zip code in the field directly below the first. This is the address that will appear on the HUD-1 Settlement Statement. To enter a forwarding address, click **More** and use the **Additional Buyer Address** fields.

5. Click **More** to enter SSN/TIN, phone and fax numbers, forwarding address, additional notes, or to edit signature lines and corporate officers.

There is room to enter up to 9 buyers. Each buyer can be a single person, a corporation, or a pair such as a married couple or partnership.

SEE ALSO:

■ "Buyer/Borrower Additional Information" on page 52.

Type

By default, **Male** will appear in the **Type** field when a buyer name is entered. If a spouse/partner name is entered, **Plural** will appear by default.

You can change the **Type** field by clicking the arrow and choosing another selection:
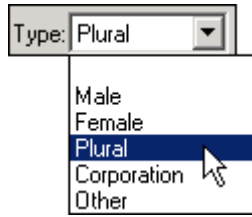
Male (default if one name is entered)
Female
Plural (default if two names are entered)
Corporation
Other

Default Buyer and Seller Relationships

When the buyer or seller type is **Plural**, the **Relationship** fields will fill in automatically. The wording that appears depends on the state that is entered in the property address.

State	Relationship 1:	Relationship 2:
NC	and wife	(blank)
OH	and	husband and wife
other	and	(blank)

To change default relationships:

1. Click the General tab.
2. Double-click **General Options**.
3. Enter the default relationship wording you want to appear.

Buyer / Borrower Additional Information

Buyer/Borrower 1 (A3-0027.PFD)

Social Security/Tax ID, Phone and Fax numbers, and Email address.

Name 1

	SSN/TIN	Work	Home	Fax
Bill Buyer		( ) -	( ) -	( ) -

Name (Long): Bill Buyer

Full buyer name.

Name (Long with Vesting): Bill Buyer and wife,

Full buyer name and relationship.

Signature Line: Bill Buyer

Enter what you want to appear for the buyer signature line. Full buyer name appears here by default

Name 2

	SSN/TIN	Work	Home	Fax
Betty Buyer		( ) -	( ) -	( ) -

Name (Long): Betty Buyer

Name (Long with Vesting): Betty Buyer

Signature Line: Betty Buyer

Combined Names

Name (Long): Bill Buyer and Betty Buyer

All buyer names.

Name (Long with Vesting): Bill Buyer and wife, Betty Buyer

Buyer names and vesting and interest language.

Click to access Corporate Officers and Signature Lines ➡ Corporate Officers...   Signature Lines...

Notes

Notes about the buyer or seller.

BUYER'S PORTION OF REAL ESTATE TAXES

✦   HUD-1 & Closing tab, **Division of Proceeds & 1099-S Data** screen.

1.   Click the HUD-1 & Closing tab.

2.   Double-click **Division of Proceeds & 1099-S Data**.

■   The default for this field is the buyer's portion of taxes appearing on Lines 106, 107, and 108.

↩ SEE ALSO:

■   "Taxes and Assessments" on page 112.

CLOSER

✦   General tab, **File No., Settlement Dates, Notes** screen.

1.   Click the General tab.

2.   Double-click **File No., Settlement Dates, Notes**.

3.   Enter the closer name in the **Closer** field. Or, if your closers are saved to a Look-up table, press **<F9>** to select one.

📢   You can add your most commonly used Closers, Title Examiners, and Escrowers to the Look-up tables. See "Look-up Tables: Store and Reuse Information" on page 130.

COMMISSIONS

✦   HUD-1 & Closing tab, **700 Commissions** screen.

1.   Click the HUD-1 & Closing tab.

2.   Double-click **700 Commissions**.

By default, broker commission will be entered on Line 700 as 6% of the sales price. (See "Sales Price" on page 104.) The total commission amount will be disbursed automatically to the Listing Agent on Line 701.

◀))   The payee names and addresses for Lines 701 and 702 copy automatically from the Listing (701) and Selling (702) Agents, entered on the **Real Estate Agents/Brokers** screen of the General tab.

Changing the Commission Rate

1. Put the cursor in the rate field on Line 700 and press **<F2>** to clear it.

2. Enter in a new rate and press **<Tab>** to recalculate commissions.

Entering Commission Manually

You can enter commissions manually instead of having them calculated as a percentage of the sales price.

1. Put the cursor in the rate field on Line 700 and press **<F2>**.
2. Enter the total commission amount in the field after the equal sign (=).

Manually entering the total commission amount:

700 Total Commissions Based on Rate: ____ % X Price: ____ = 10,000.00

Press <F2> to clear the rate %.   Enter total commission amount.

↻ SEE ALSO:

■   "MLS Fee" on page 89.

Splitting the Commission Between Two Brokers

There are two ways you can split commission between two brokers. You can change the percentage that the first broker receives, or change the total dollar amount the first broker receives.

Method 1:

1. Put the cursor in the **Commission %** field of Line 701. Press **<F2>** to clear the field.

2. Enter the new percentage the first broker is to receive. (For example, if the original rate is 6% and each broker is to receive half, enter 3.)

3. Press **<Tab>**. The remaining amount will be disbursed to the second broker on Line 702.

Change the percentage on Line 701 to split the commission amount between two brokers.

701	Adjust Commission (+/-) $:		Description:	
	Commission: 3.0000 %=	9,000.00	POC Portion:	
	DS: S ▾	To: Vacationland		
	Addr: 11933 W US 10		♦ Walhalla, MI 49458	
702	Adjust Commission (+/-) $:		Description:	
	Commission = Balance of:	9,000.00	POC Portion:	
	DS: S ▾	To: Century 22		
	Addr: 111 Realtor Road		♦ Realtorville, NC 23456	

Second broker's amount will appear automatically on Line 702.

Helpful Hints

Method 2:

1. Put the cursor in the **Commission =** field of Line 701. Press **<F2>** to clear the field.

2. Enter the amount the Listing (701) Broker is to receive.

3. Press **<Tab>**. The remaining amount will be disbursed to the second broker on Line 702.

Press <F2> and manually enter the amount broker 1 will receive.

Balance of total commission from Line 700 will automatically be disbursed to the second broker on Line 702.

Splitting the Cost of Commission Between Buyer and Seller

By default, commissions will be charged to the seller. To split the cost of commissions between the buyer and seller, use one of the following methods:

Method 1:

1. Enter the percentage to be paid by the buyer in the **ByrPay** field of Line 703.

2. Press **<Tab>**. The amounts owed by buyer and seller will appear automatically.

Enter % buyer is to pay.

Method 2:

1. Enter the amount to be paid by the buyer in the **Borrower** column of Line 703.

2. Press **<Tab>** to move the cursor to the **Seller** column.

3. Press **<F2>** to blank out the **Seller** amount. Enter the new **Seller** amount.

Additional Disbursements from Broker's Commissions

HUD-1 & Closing tab, **700 Commissions** screen, **Additional Disbursements from Broker's Commissions** button.

1. Click the HUD-1 & Closing tab.
2. Double-click **700 Commissions**.
3. Click **Additional Disbursements from Broker's Commissions**.
4. Enter a description, payee and payee address.
5. Enter the amount to be taken out of each broker's commissions. In the following example, a referral fee of $1,000.00 is deducted from the Listing Broker's commission:

Printing the Additional Disbursements from Broker's Commissions Exhibit

1. Click **File/Print**. (Or press **<Ctrl>** and **<P>**.) The **ReadyDocs Selection** dialog will appear.
2. Double-click **SoftPro ReadyDocs Tree**.
3. Double-click **HUD-1 & Closing**.
4. Double-click **Additional Disbursements Exhibits**.
5. Select **Additional Disb from Broker's Commissions**.
6. Click the **>>** button. This will make the document appear in the **Selected ReadyDocs** window.
7. Click **OK**.
8. The **Print** dialog will appear.
9. Click **OK** to print.

Showing Additional Disbursements on the HUD-1

Helpful Hints

You can mention additional disbursements from broker commissions on the HUD-1 Settlement Statement by selecting Option 12 on the **HUD-1 Options** screen.

☑ 12) Additional Disbursements from Broker's Commissions - Include reference to exhibit on HUD-1 line 703
☑ 13) HUD-1 Form - Additional line(s) of

Selecting this option will make a note appear on Page 2, Line 703 of the HUD-1 Settlement Statement. The note will read "See Add'l Disb. From Broker Comm." and will refer readers to the Additional Disbursements From Broker's Commissions Exhibit. For example:

				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL COMMISSION Based on Price	$ 300,000.00 @ 6.0000 %	18,000.00			
Division of Commission (line 700) as Follows:					
701. $ 9,000.00 to Vacationland					
702. $ 9,000.00 to Century 22					
703. Commission Paid at Settlement	See Add'l Disb. From Broker Comm.				19,500.00
704.	to				

Page 2

L. SETTLEMENT CHARGES

COMMITMENT DATA

Title Insurance tab, **Commitment Data/Insureds, TX Sched D** screen.

1. Click the Title Insurance tab.
2. Double-click **Commitment Data/Insureds, TX Sched D**.
3. Enter the commitment effective date.
4. Select the policies that are to be issued.

To enter commitment data or a second or third loan, click **2nd Loan** or **3rd Loan** buttons at the top of the screen.

SEE ALSO:

■ See "Printing ReadyDocs" on page 147 for help printing a Commitment.

CORPORATE OFFICERS

✦ Buyer Corporate Officers

1. Click the General tab.

2. Double-click **Buyer/Borrower, Officers & Signatures**.

3. Click **More**.

4. Click **Corporate Officers**.

✦ Seller Corporate Officers

1. Click the General tab.

2. Double-click **Seller, Officers & Signatures**.

3. Click **More**.

4. Click **Corporate Officers**.

CREDIT CARD PAYOFF

✦ You can enter a credit card payoff as an additional disbursement.

1. Click the HUD-1 & Closing tab.

2. Double-click **Additional Disbursements 1-12**.

3. Select a disbursement line to use. Enter **Credit Card Payoff** in the **Description** field.

4. Enter the payee name in the **To** field and the payee address. For example:

5. Enter the amount of the payoff to be paid by the **Borrower** and/or **Seller**.

📢 If you want to include per diem or late fees, enter the payoff on Line 104 or 105 instead.

↻ SEE ALSO:

- "Entering a Payoff on Line 104 or 105" on page 62.

Entering a Payoff on Line 104 or 105

1. Click the HUD-1 & Closing tab.

2. Double-click **100 Gross Amount Due from Borrower**.

3. Enter a description in the first field in the **104** or **105** section.

4. Enter the payoff in the **Refinance Payoff:** field.

5. Enter the per diem fee (if any).

6. Select a date to use to calculate the per diem total.

7. Enter any extra days, late fee amount, and date after which a late fee is to be charged.

8. The total amount of the payoff including per diem and late fees will appear automatically.

9. Enter the payee information in the **To** and **Addr** fields.

104	Credit Card Payoff		
Refinance Payoff:	2,000.00	As of: 02/01/2004	Per Diem: 5.000000
Days from:	○ Settlement ○ Proration ● Disbursement ○ Recording	= 15 Days	
Plus:	2 Extra Days	Plus Late Fee: 3.50 After: 04/15/2004	2,085.00
DS: S	To: Ohio First Credit	Re:	
Addr: 1001 Wedebit Circle	◆ Cinncinati, OH 28939		TIL:

Printing Payoff Details

Payoff details are printed on the following ReadyDocs that come with ProForm. See Chapter 6, "Printing Documents" for help printing.

- *Loan Payoff Details*
- *Additional Disbursements Exhibit*
- *Buyer Additional Disbursements Exhibit*
- *Seller Additional Disbursements Exhibit*

DEBITS AND CREDITS

✦   Seller credits are entered on the **100 Gross Amount Due from Borrower** screen of the HUD-1 & Closing tab. Buyer credits are entered on the **200 Amounts Paid by or in Behalf of Borrower** screen.

Buyer Credit / Seller Debit

For example, you can enter an amount of rent that the buyer charges the seller for residing in the property past the date of closing on Line 213.

213 Rent	Same as 513.	
Compute ○ Buyer's ⦿ Seller's Share of $:		
From: / / Through: / / = Days of: TIL: ▼		150.00

Seller Pays a Portion of Closing Costs

Another example of a buyer credit – for instance, when the seller agrees to pay $1,500.00 in closing costs, can be entered on Line 509.

209 Seller Closing Costs	Same as 509.	
Optionally enter on 209 a fixed amount of closing costs to be paid by seller		
Or enter the exact amount of cash required from buyer here:		
Or enter the exact amount of cash required to seller here:		
Or seller pays all closing costs over: Up to: 1,500.00		
Limited to: ☐ 800 ☐ 900 ☐ 1000 ☐ 1100 ☐ 1200 ☐ 1300 TIL: ▼		1,500.00

Seller Credit / Buyer Debit

To enter a credit to the seller from the buyer, use the 100 section of the HUD-1 Settlement Statement. For example, you can enter a reimbursement to the seller from the buyer for the cost of gas to fill a gas log fireplace using Line109.

109 Gas for Gas Logs	Same as 409.	
Compute ⦿ Buyer's ○ Seller's Share of $:		
From: / / Through: / / = Days of: TIL: ▼		100.00

DISBURSEMENT DATE

✦   General tab, **File No., Settlement Dates, Notes** screen.

1. Click the General Tab.

2. Double-click **File No., Settlement Dates, Notes**.

All checks will be dated with the Disbursement Date. For **Refinance** or **Equity** transactions, the Disbursement Date will be adjusted automatically to allow for a 3-day rescission period.

Note: For **Purchase** transactions, the Disbursement Date will default to the Settlement Date. If a Disbursement Date is entered that is different than the Settlement Date, it will appear on the HUD-1 Settlement Statement just below the Settlement Date on the first page. On the HUD-1A it will appear just to the right of the Settlement Date.

DISCOUNT POINTS

■   See "Loan Discount" on page 84.

DOCUMENT PREPARATION FEE

HUD-1 & Closing tab, **1101-1107 Title Charges** screen.

1. Click the HUD-1 & Closing tab.

2. Double-click **1101-1107 Title Charges**.

3. Enter the fee in the on Line 1105. For example:

1105	Document Preparation	SlrPay:	%		50.00
	Underwriter $:	DS: ▼	Re:	TIL: ▼	
	DS: A ▼ To: Best Ever Title Agency, Inc.	= $:	50.00		
	Addr:	◆			

You can split the fee between the agent and underwriter by entering the amount to be disbursed to the underwriter in the **Underwriter $** field. (See "Splitting a Charge Between the Agent and Underwriter" on page 46.) You can split the fee between the buyer and seller using the **SlrPay** field. (See "Turning on the Buyer/Seller Split Feature" on page 87.)

DOCUMENT RECORDING FEES

HUD-1 & Closing tab, **1200 Gov't Recording & Transfer Charges** screen.

1. Click the HUD-1 & Closing tab.

2. Double-click **1200 Gov't Recording & Transfer Charges**.

3. For each document, enter the *number of pages* and the *amount of cost per page*. The total will appear in the **Borrower** column.

Example: Deed

1200 Section Formulas

The 1200 Section Formulas window contains formulas used to automatically calculate deed, mortgage, and release document fees and tax/stamps. The first column describes the section number and type of document. The **Per** column explains what the unit of measurement the formula is based on (for example, the 1201 Deed formula is based on the document cost *per page*).

Most recording fee formulas contain a rate schedule based on the number of pages. For each document, enter the number of pages to which the first rate applies in the **First** column. Then enter the total cost for those first pages in the **$-Cost** column. Enter the number of pages to which the next rate applies in the **Next** column, and enter the cost per page in the **At** column.

There is a second set of **Next** and **At** columns for another rate level. Enter the cost per page for any pages over the number covered by the formula in the **RemainAt** column.

1200 Section Formulas (CCA12-0003RES.PFD)

	Per	First	$-Cost	Next	At	Next	At	RemainAt	Basis	Loan	Round
1201 Deed	Page	1	6.00					2.00			
Mortgage	Page	1	6.00					2.00			
Release	Page	99	5.00					2.00			
Other	Other										
1202 Deed									▼	▼	▼
Mortgage									▼	▼	▼
1203 Deed	500							1.0000	S ▼	▼	U ▼
Mortgage									▼	▼	▼
1204									▼	▼	▼
1205									▼	▼	▼

Default Payee

1200 Section Default Payee (to): {{County}} County Register of Deeds

Local Names

Local Names - 1202 Deed: Deed   1202 Mortgage: Mortgage

1203 Deed: Revenue Stamps   1203 Mortgage: Mortgage

1200 Section Formulas and default payees should be entered into a template (such as the default template) so that you do not have to set up formulas with each new order. See "Editing the Default Template" on page 37.

ProForm: VA Calculation Rounding

The calculations for sections 1202, 1203, 1204, and 1205 on the 1200 Section Formulas screen now accommodate 6 decimal places instead of 5. The 18 fields marked below (●) have been expanded to handle 6 decimal places.

1200 Section Formulas (0008.PFD)											
	Per	First	$-Cost	Next	At	Next	At	RemainAt	Basis	Loan	Round
1201 Deed	Page										
Mortgage	Page										
Release	Page										
Other	Other										
1202 Deed					●		●	●	▼	▼	▼
Mortgage					●		●	●	▼	▼	▼
1203 Deed					●		●	●	▼	▼	▼
Mortgage					●		●	●	▼	▼	▼
1204					●		●	●	▼	▼	▼
1205					●		●	●	▼	▼	▼

Default Payee

1200 Section Default Payee (to): Recorder's Office

Local Names

Local Names - 1202 Deed: Deed   1202 Mortgage: Mortgage

1203 Deed: Deed   1203 Mortgage: Mortgage

Basis

1202, 1203, 1204, and 1205 formulas contain **Basis**, **Loan**, and **Round** fields. Transfer charges for these sections are calculated using the figure specified in the **Basis** field. For deeds, the **Basis** field defaults to **S** (sales price). For mortgages, the **Basis** field defaults to **L** (loan amount).

Basis Code	Basis Amount =
S	Sales price
N	Sales price minus any amount entered on Line 203 owed by the buyer/borrower
L	Loan amount
H	125% of the loan amount
M	Loan amount minus any amount entered on Line 203 owed by the buyer/borrower
J	If a purchase, the basis is the loan amount minus the total amount of payoffs entered on Lines 504 and 505. If a refinance or equity loan, the basis is the loan amount minus the total amount entered on Lines 104 and 105 due from the buyer/borrower.
P	Purchase money/seller financing amount
F	Loan amount plus any amount entered on Line 203 owed by the buyer/borrower plus the purchase money/seller financing amount
Q	Loan amount plus the purchase money/seller financing amount
E	Sales price minus the loan amount
1	Construction/equity line first draw amount
R	Either the City Real Property Tax Value or County Real Property Tax Value (whichever is the higher amount).
X	Loan amount minus the sales price
G	Either the City Real Property Tax Value, County Real Property Tax Value, or Sales Price (whichever is the highest amount).

Loan

Select the loan (1, 2, 3, or All) that is to be used to compute the formula. For example, to calculate using the 1st Loan Amount, select Basis Code **L** and select Loan 1. Select **All** to use the total of the three loan amounts.

Round

Use the **Round** field to round up or chop the amount used in the calculation of the tax/stamp. Enter **U** for round up or **C** for chop.

EARNEST MONEY DEPOSIT

✦ General tab, **Sales Price, Deposit/Earnest Money** screen.

1. Click the General tab.
2. Double-click **Sales Price, Deposit/Earnest Money**.
3. Enter the amount of the deposit in the **Deposit/Earnest Money** field.

Deposit/Earnest Money Scenarios

1. The deposit retained by the broker is greater than the broker's commission, and the broker is bringing a check for the difference to closing:

   ■ The deposit will be shown as an incoming fund on the Disbursement Summary.

   ■ Enter the commission amount in the **Portion of Deposit Retained** field.

   ■ If the broker is giving the difference directly to the Seller (rather than through the settlement agent), you must enter the amount of the excess deposit on line 501 (on the 500 Reductions In Amount Due Seller screen of the HUD-1 & Closing tab).

   ■ If the settlement agent has already received the deposit, it will be labeled "Deposit held by Settlement Agent" on the Disbursement Summary.

2. A broker is retaining the deposit:

- ■ The amount retained can be more than the amount of commission only if the difference (given directly to the Seller) is entered on line 501.
- ■ Line 501 is found on the **500 Reduction In Amount Due Seller** screen of the HUD-1 & Closing tab. It should contain the amount actually retained by the broker (including any amount given by the broker directly to the Seller).
- ■ Line 501 should not include any amount returned directly to the Buyer.

ESCROWER

✦ General tab, **File No., Settlement Dates, Notes** screen.

1. Click the General tab.

2. Double-click **File No., Settlement Dates, Notes**.

3. Enter the Escrower name in the **Escrower** field. Or, if your escrowers are saved to a Look-up table, press **<F9>** to select one.

📢 You can add your most commonly used Closers, Title Examiners, and Escrowers to the Look-up tables. See "Look-up Tables: Store and Reuse Information" on page 130.

ESCROWS

✦ HUD-1 & Closing tab, **1000 Reserves Deposited With Lender (Escrows)** screen.

1. Click the HUD-1 & Closing tab.
2. Double-click **1000 Reserves Deposited With Lender (Escrows)**.

↻ SEE ALSO:

- "Aggregate Method" on page 47.

EXCEPTIONS

- See Chapter 4, "Requirements and Exceptions".

EXCESS DEPOSIT

✦ HUD-1 & Closing tab, **500 Reductions in Amount Due Seller** screen, Line 501.

1. Click the HUD-1 & Closing tab.

2. Double-click **500 Reductions in Amount Due Seller**.

3. Enter the amount of the excess deposit on Line 501.

21) 500 Reductions in Amount Due Seller (CC20030003RES.PFD)		
501 Excess Deposit	➡	1,500.00
502 Settlement Charges to Seller	Same as 1400.	19,675.00
503 Existing Loan(s) Taken Subject to	Same as 203.	

📢 Use Line 501 if a broker is holding an earnest money deposit that is greater than the broker's commission and the broker is giving the excess deposit directly to the seller. *The amount of the total deposit (including commissions) should be entered on Line 201.* Line 201 is found on the **200 Amounts Paid by or in Behalf of Borrower** screen.

FNMA/FHA/VA RIDERS

✦ General tab, **Security Instruments, Trustee & Riders** screen.

1. Click the General tab.

2. Double-click **Security Instruments, Trustee & Riders**.

3. Click the riders that are part of the loan package. For example:

FNMA, FHA & VA Riders

Security Instrument Riders: ☑ AR ☐ Condo ☑ 1 to 4 ☐ GP ☐ GE ☐ PUD ☐ VA

☐ Bi-Weekly ☐ Balloon ☐ Rate Improvement ☑ Second Home

☐ Other: [   ]

FHA/VA Riders & Allonges: ☐ ARA ☐ GPA ☐ GEA

☐ Other: [   ]

☐ Other: [   ]

VA Mtg/DT Riders: ☐ Assumption

📢 To select riders for Loan 2 or Loan 3, click **2nd Loan** or **3rd Loan** at the top of the screen first and then select riders for the loan.

GIFT MONEY

Enter gift money given to buyers towards the purchase of property on the HUD-1 & Closing tab.

1. Click the HUD-1 & Closing tab.

2. Double-click **200 Amounts Paid by or in Behalf of Borrower.**

3. Enter a description (such as **Gift Funds from Parents)** on Lines 204, 205 or 206. For example:

| 204 | Gift Funds from Parents | Credit From: | Incoming Fund | ▼ | TIL: | ▼ | 2,000.00 |

4. Enter **Incoming Fund** in the **Credit From** field.

5. Enter the amount.

GRANTOR/GRANTEE

✦ General tab, **Plats, Covenants & Conveyance** screen.

1. Click the General tab.

2. Double-click **Plats, Covenants & Conveyance**.

3. Scroll to the bottom of the screen. Click the **More** button. The **New Conveyance** dialog will appear.

New Conveyance (CC20030003RES.PFD)

Grantor & Grantee Information

Grantor: Jim Seller and Jerry Seller

Forwarding Address: P.O. Box 1002 ◆ Raleigh, NC 23456

County: Phone: ( ) -

Grantee: Bill Buyer and wife, Betty Buyer

Mailing Address: 123 Country Club Drive ◆ Raleigh, NC 23456

County:

Consideration Amount: ← Enter the sum to appear as the consideration amount on the deed.

HAZARD INSURANCE

✦ HUD-1 & Closing tab, **900 Items Required by Lender to be Paid in Advance** screen, Line 903.

1. Click the HUD-1 & Closing tab.
2. Double-click **900 Items Required by Lender to be Paid in Advance**.
3. Enter the Hazard Insurance Premium on Line 903.

Enter 1 (one-year policy) or .5 (six-month policy) to be paid in advance.

Click to see the aggregate escrow payment schedule.

Borrower amount   Seller amount

903 Hazard Insurance Premium [1.0] Years   Agg. Payment Schedule   [▼ 700.00]   [▼]
DS: [S ▼] To: [Allstate Insurance]   Re: [   ]   TIL: [▼]
Addr: [555 Allstate Avenue]   ✦ [Mytown, NC 23456]

If you have the Truth-in-Lending Add-on, enter 1 to include the Hazard Insurance Premium with prepaid finance charges.

INTEREST RATE

✦ General tab, **Terms, Payment & ARM** screen.

1. Click the General tab.
2. Double-click **Terms, Payment & ARM**.
3. Enter the interest rate in the **Annual Interest Rate** field. Press **<Tab>**. The rate will be spelled out for you in the **Spell** field. For example:

10) Terms, Payment & ARM (CC20030003RES.PFD)

[2nd Loan]   [3rd Loan]

Terms & Payment Information

➡ Annual Interest Rate: [8.2500] %   Spell: [Eight and One Quarter]   [ARM Data]
Number of Payments per Year: [12 ▼]   Plural: [months]   Singular: [month]   [TIL - Mtg. Ins. Data]
Balloon after: [   ]   Payments   [TIL - Disclosures]

📢 To enter the interest rate for Loan 2 or Loan 3, click **2nd Loan** or **3rd Loan** at the top of the screen first and then enter the interest rate for the loan.

↻ **SEE ALSO:**

INTERIM INTEREST

General tab, **Terms, Payment & ARM** screen.

1. Click the General tab.

2. Double-click **Terms, Payment & ARM**.

3. Select how you want interim interest calculated. For example:

Interim interest paid at closing. Amount of per diem interest will show on HUD-1 Line 901.

Interim interest paid with the first loan payment.

No interim interest to be calculated.

Choose from various calculation and formatting options.

Interim Interest

Interim Interest to be Paid: ⊙ On HUD-1 Line 901 ○ In First Payment ○ None

Per Diem Number of Decimal Digits: 4 ▾ ☐ Chop Calculated Per Diem Rather Than Round

Based on: ○ 360 ⊙ 365 ○ 366 Days per Year ☐ Based on 30 Day Months

From Date of: ○ Settlement ⊙ Disbursement ○ Proration

02/15/2002 To 03/01/2002 = 14 Days at: 45.205500 /Day = 632.88

Defaults to Settlement, Disbursement, or Proration Date.

Per Diem interim interest.

Total interim interest.

To enter interim interest for Loan 2 or Loan 3, click **2nd Loan** or **3rd Loan** at the top of the screen first and then enter interim interest for the loan. Interim interest for 2nd and 3rd loans will appear on lines 812 and 813 of page 2 of the HUD-1 Settlement Statement.

Per Diem Number of Decimal Digits

Select the number of decimal places (1-6) you want to include in the total interim interest. To chop rather than round, select **Chop Calculated Per Diem Rather Than Round**.

Based on

You can choose the number of days per year and month to use to calculate interim interest. Select from a 360, 365, or 366-day year. To base the calculation a 30-day month, click **Based on 30 Day Months**.

Total Interim Interest

The total amount of interim interest appears after the equal sign. Interim interest will also appear on the **900 Items Required by Lender to be Paid in Advance** screen of the HUD-1 & Closing Tab. The total amount will appear in the **Borrower** column of Line 901.

LEGAL DESCRIPTION

General tab, **Property, Legal Description** screen.

1. Click the General tab.

2. Double-click **Property, Legal Description**.

3. Scroll down to the bottom of the screen.

Brief Legal Description: Lot {{LotUnit}}

{{Subdivn}} Subdivision

{{County}} County, N.C.

Full Legal Description: Lot {{LotUnit}} {{Subdivn}} Subdivision {{County}} County, N.C.

Use the scroll bar to access the bottom of the screen.

There are two legal description fields: *Brief* and *Full*. The **Brief Legal Description** contains three fields of 30 characters each. You can search for a file using the **Brief Legal Description** fields (see "Searching for a File" on page 12). The **Full Legal Description** field is a scrollable field that can hold up to 64,000 characters of text.

Importing a Legal Description

With the Scrollable Field Editor, you can import legal descriptions into ProForm that have been saved in a text file format (.txt).

1. Click inside the **Full Legal Description** field.

You can import existing text files into the Legal Description field to save from having to retype legal descriptions over and over again.

Brief Legal Description:

Full Legal Description:

2.   Click **<Ctrl>** and **<Z>** together. The **Scrollable Field Editor** will appear.

3.   Click **Read from Text File**.
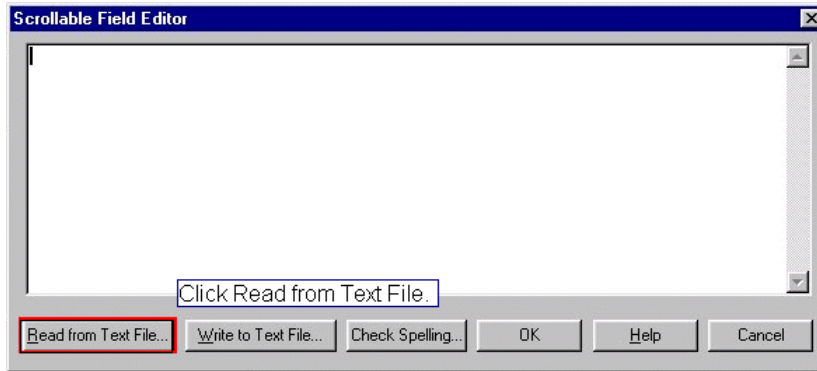
4.   Browse for and select the text file that contains the legal description.

5.   Click **Open**.
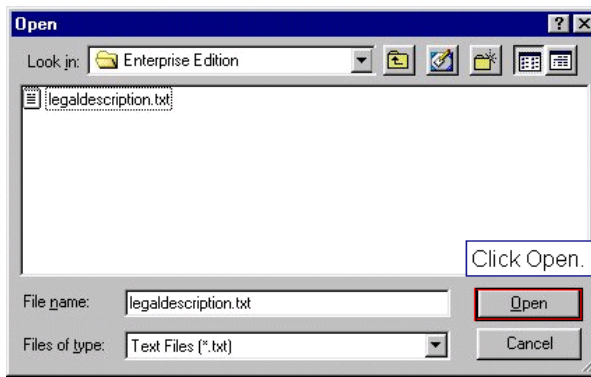
6.   The legal description will appear inside the **Scrollable Field Editor**. Click **OK**.
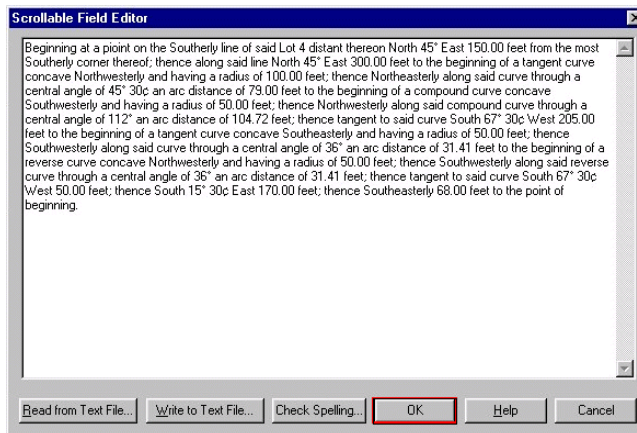
Spell Checking a Legal Description

You can spell check a legal description field using the **<F7>** key.

1.   Click inside the **Full Legal Description** field and press **<F7>**.

Brief Legal Description:	

Full Legal Description: Beginning at a pioint on the Southerly line of said Lot 4 distant thereon North 45° East 150.00 feet from the most Southerly corner thereof; thence along said line North 45° East 300.00 feet to the beginning of a tangent curve concave Northwesterly and having a radius of 100.00 feet; thence Northeasterly along said curve through a central angle of 45° 30¢ an arc distance of 79.00 feet to the beginning of a compound curve concave Southwesterly and having a

2.   The **Check Spelling** utility will appear.

Check Spelling

Not in Dictionary:
pioint

Suggestions:
point
Pont
pipit

Add words to:
userdic.tlx

[Ignore] [Ignore All] [Add] [Change] [Change All] [Suggest]

[Undo] [Options...] [Dictionaries...] [Help...] [Cancel]

The spell checker has found that the word "point" is wrong. It has suggested a replacement. To change the misspelled word, click Change.

3.   A message will appear after the spell check is complete. Click **OK**.

Spell Check

ℹ Spell check complete.

[OK]

LENDER

✦   General tab, **Lender** screen.

1.   Click the General tab.

2.   Double-click **Lender**.

📢   To enter a lender for Loan 2 or Loan 3, click **2nd Loan** or **3rd Loan** at the top of the screen first and then enter the lender.

↻ SEE ALSO:

■   See "Look-up Tables: Store and Reuse Information" on page 130.

Entering a Lender from the Look-up Table

Helpful Hints

1. Click inside the **Lender Look-up Code** field.

2. Enter the code for the lender you want to retrieve and press **<Tab>**.

3. If you don't know the code, press **<F9>**.

Lender Look-up Code:

Lender Name:

Press <F9> to access the Lender Look-up table.

4. The Lender Look-up table will appear. Double-click the entry you want.

LISTING AGENT

General tab, **Real Estate Agents/Brokers** screen.

1. Click the General tab.

2. Double-click **Real Estate Agents/Brokers.**

3. Enter Listing Agent information in the **Listing Agent/Broker (701)** section.

Listing Agent/Broker

Agent/Broker Look-up Code:	
Agent Name:	
Firm/Payee Name:	Happy Valley Agency, Inc
Address:	P.O. Box 1003 ◆ Raleigh, NC 23456
Phone: (919)555-1001	Fax: (919)555-1002
Mobile: (919)555-1003	Pager: (919)555-1004 Home: (919)555-1005
Notes:	Our resident Real Estate Agent

You can fill in the information for each broker using the Look-up table in the **Agent/Broker Look-up Code** field. You can add your most commonly used Agents to the Look-up table, and retrieve them by simply entering a code. See "Look-up Tables: Store and Reuse Information" on page 130.

LOAN AMOUNT

General tab, **Loan, Funding & ProTrust** screen.

1. Click the General tab.

2. Double-click **Loan, Funding & ProTrust**. Enter the principal amount in the **Principal Amount of Loan** field. For example:

To enter a loan amount for Loan 2 or Loan 3, click **2nd Loan** or **3rd Loan** at the top of the screen first and then enter the amount for the loan.

Construction/Equity Line First Draw

For construction loans or equity line closings, enter the amount of the first draw check sent to closing by the lender in the **Construction/Equity Line First Draw** and **Loan Proceeds/Funding Amount** fields. If there is a construction loan but no lender check is being brought to closing, enter **.00** in both fields.

The amount entered will appear on line 207 as a credit to the buyer. The description of the credit will read "Construction Draw". For example:

Adjust for Funding Net Check Option

Select this checkbox if there is a difference between the actual loan check and the net check from the lender.

Use the **Adjust for Funding Net Check Option** if you know that the lender has deducted a certain amount from the loan check, *but do not know exactly which items were deducted*. The amount of the loan check will be subtracted from the amount of the loan. This will be the amount of the adjustment. The adjustment amount will be subtracted from the lender's fees.

Note: If you know which items the lender deducted, enter them on the **801-811 Items Payable In Connection With Loan** and **812-820 Items Payable In Connection With Loan** screens of the HUD-1 & Closing tab. Enter **D** in the **DS** fields for each of these items. Use this method to verify if the lender has sent you the correct amount of money.

Loan Proceeds/Funding Amount

Enter the exact amount of the loan check in the **Loan Proceeds/Funding Amount** field. Be sure to check the amount of the loan check. The full amount of the loan may not be sent in the loan check.

Note: The Loan Amount will appear automatically in the **Loan Proceeds/Funding Amount** field unless an entry is made to the **Construction/Equity First Line Draw** field. Then, the first draw amount will appear.

LOAN DISCOUNT

✦ HUD-1 & Closing tab, **801-811 Items Payable in Connection With Loan** screen.

1. Click the HUD-1 & Closing tab.

2. Double-click **801-811 Items Payable in Connection With Loan**.

3. Enter the Loan Discount on Line 802.

You can enter a loan discount by entering a percentage in the **%** field, or a straight dollar amount in the **Borrower** column.

Note: To enter an amount that is *paid outside of closing*, manually enter the amount in the **Borrower** and/or **Seller** columns and *enter an asterisk in place of a decimal point*. For instance, enter **2,000*00** for 2,000.00 paid outside of closing. See "Paid Outside of Closing (POC)" on page 143 for more information.

Splitting Between the Borrower and Seller

1. Enter the percentage in the **Loan Discount %** field.

2. Press **<Tab>**.

3. Enter the percentage the Seller is to pay in the **SlrPay** field.

4. Press **<Tab>**.

Note: With the Buyer/Seller split feature turned on, you can manually enter the amount the Seller is to pay, and the Borrower amount will be recalculated automatically. See "Turning On the Buyer/Seller Split Feature" on page 87.

LOAN NUMBER

✦ General tab, **Loan, Funding & ProTrust** screen.

1. Click the General tab.
2. Double-click **Loan, Funding & ProTrust**.
3. Enter the Loan Number in the **Loan Number** field.

To enter a loan number for Loan 2 or Loan 3, click **2nd Loan** or **3rd Loan** at the top of the screen first and then enter the loan number.

LOAN OFFICER AND LOAN PROCESSOR

✦ General tab, **Lender** screen.

1. Click the General tab.
2. Double-click **Lender**.

Note: You can add your most commonly used Loan Officers and Processors to Look-up tables. See "Look-up Tables: Store and Reuse Information" on page 130.

LOAN ORIGINATION FEE

HUD-1 & Closing tab, **801-811 Items Payable in Connection With Loan** screen.

1. Click the HUD-1 & Closing tab.
2. Double-click **801-811 Items Payable in Connection With Loan**.

You can enter a loan origination fee by entering a percentage in the **%** field, or a straight dollar amount in the **Borrower** column. For example:

When you enter a percentage, ProForm will calculate the fee and it will appear in the **Borrower** column. The default is 1.0000%. To change the default, press **<F2>** and enter the new percentage.

Note: To enter an amount that is *paid outside of closing*, manually enter the amount in the **Borrower** and/or **Seller** columns and *enter an asterisk in place of a decimal point*. For instance, enter **2,000*00** for 2,000.00 paid outside of closing. See "Paid Outside of Closing (POC)" on page 143 for more information.

Splitting Between the Borrower and Seller

1. Enter the percentage in the **Loan Origination %** field.
2. Press **<Tab>**.
3. Enter the percentage the Seller is to pay in the **SlrPay** field.
4. Press **<Tab>**.

Note: With the Buyer/Seller split feature turned on, you can manually enter the amount the Seller is to pay, and the Borrower amount will be recalculated automatically. See "Turning On The Buyer/Seller Split Feature" on page 87.

Helpful Hints

Turning On The Buyer/Seller Split Feature

1. Click the HUD-1 & Closing tab.
2. Double-click **HUD-1 Options**.
3. Click **Calculation Option 3** to turn on the Buyer/Seller split feature.

29) HUD-1 Options (CCA8-0005.PFD)

Calculation Options
- ☐ 1) Use relationship fields in generation of HUD-1 sections D & E
- ☑ 2) Place 'b' or 's' in generated POC descriptions (RE: field)
- ☑ 3) Use the buyer/seller split feature on lines 703,801,802,808,901,905,11xx,1204 & 1205
- ☐ 4) Charge buyer for day of closing in all prorations

Select this option to turn on the split feature for Lines 703, 801, 802, 808, 901, 905, 1100-1118, 1204, and 1205. When activated, you can enter a percentage the buyer or seller is to pay in the **ByrPay** or **SlrPay** field to split any charge that has been automatically calculated and entered by ProForm.

For example, to split the commissions paid at settlement and make the buyer pay 25%, go to the **700 Commissions** screen. The total commissions paid at settlement will appear in the **Seller** column of line 703.

	Borrower	Seller
ByrPay: __ %		12,000.00

With the buyer/seller split feature turned on, enter 25 in the **ByrPay** field and press **<Tab>**. The buyer's amount will be calculated automatically and will appear in the **Borrower** column.

	Borrower	Seller
ByrPay: 25 %	3,000.00	12,000.00

LOAN SERVICER

- See "Mortgage Broker and Loan Servicer" on page 90.

LOAN TYPE

General tab, **Loan, Funding & ProTrust** screen.

1. Click the General tab.

2. Double-click **Loan, Funding & ProTrust**.

3. Click a loan type. For example:

Type of Loan:	○ 1. FHA	○ 2. FmHA	○ 3. Conv. Unins.	○ 4. VA	⦿ 5. Conv. Ins.
	○ 6. Perm. Construction		○ 7. Temp. Construction		
	○ 8. Other				○ None

MLS FEE

✦ HUD-1 & Closing tab, **700 Commissions** screen.

1. Click the HUD-1 & Closing tab.
2. Double-click **700 Commissions**.

You can enter an MLS fee as a percentage of the sales price or as a dollar amount. On the **700 Commissions** screen, enter a percentage of the sales price in the **MLS Fee** field. Then press **<Tab>** and the fee will be calculated and displayed after the equal sign (=). Or, enter a straight fee amount in the field after the equal sign (=).

Click the broker responsible for paying the MLS fee.

4) 700 Commissions (CC20030003RES.PFD)

700 Total Commissions Based on Rate: `6.0000` % X Price: `300,000.00` = `18,000.00`

MLS Fee: `1.0000` % = `3,000.00` Charge MLS Fee to ○ Listing(701) ● Selling(702) Broker

☐ Include MLS Fee on Lines 701 & 702. Otherwise MLS Fee Will Show on Checks Only.

Enter a percentage of the sales price to calculate the MLS fee, or enter the fee amount after the equals sign (=).

📢 *The MLS fee will be reported on the disbursements summary and on checks, but not on the HUD-1 Settlement Statement.* Click **Include MLS fee on lines 701 & 702** to report the fee on the HUD-1 and adjust brokers' commissions accordingly.

☑ Include MLS Fee on Lines 701 & 702.

MORTGAGE BROKER AND LOAN SERVICER

✦ General tab, **Mortgage Broker & Loan Servicer** screen.

1. Click the General Tab.

2. Double-click **Mortgage Broker & Loan Servicer**.

📢 You can fill in the Mortgage Broker and Loan Servicer information using the Look-up tables in the **Loan Servicer Look-up Code** field and **Mortgage Broker Look-up Code** field. You can add your most commonly used brokers and servicers to the Look-up table, and retrieve them by simply entering a code. See "Look-up Tables: Store and Reuse Information" on page 130.

📢 To enter brokers and servicers for Loan 2 or Loan 3, click **2nd Loan** or **3rd Loan** at the top of the screen first and then enter broker and servicer information for the loan.

MORTGAGE INSURANCE

HUD-1 & Closing tab, **900 Items Required by Lender to be Paid in Advance** screen.

1. Click the HUD-1 & Closing tab.
2. Double-click **900 Items Required by Lender to be Paid in Advance**.
3. Enter the number of months of mortgage insurance.

If the entry here is equal to the full term of the loan, the **Life of Loan** checkbox will automatically be selected. The description for Line 902 on the HUD-1 Settlement Statement will then read **MIP TotIns. for Life of Loan** (as per Regulation X). Otherwise, the description for Line 902 will read **Mortgage Insurance Premium.**

SlrPay%

If the mortgage insurance amount is calculated automatically, you can split the amount between Borrower and Seller by entering the percentage the Seller is to pay in the **SlrPay%** field. Then press **<Tab>** and the amounts owed by the Borrower and Seller will appear.

TIL

To include the amount in the Total Prepaid Finance Charges, enter **1** in the **TIL** field:

■ Mortgage Insurance escrow payments are entered on the **1000 Reserves Deposited With Lender (Escrows)** screen.

MORTGAGE PAYOFFS

■ See "Payoffs" on page 95.

NOTARY

✦ General tab, **Acknowledgement & Notary** screen.

1. Click the General tab.
2. Double-click **Acknowledgement & Notary**.

NOTARY FEES

✦ HUD-1 & Closing tab, **1101-1107 Title Charges** screen, Line 1106.

1. Click the HUD-1 & Closing tab.
2. Double-click **1101-1107 Title Charges**.
3. Enter Notary Fees on Line 1106. For example:

NOTES

✦ General tab, **File No., Settlement Dates, Notes** screen.

1. Click the General tab.

2. Double-click **File No., Settlement Dates, Notes**.

3. Enter notes about the file in the **Order Notes** field.

Use this scrollable field for miscellaneous comments about the closing file. To insert a line containing the current date, time, and user name, press **<Ctrl+A>**.

↻ SEE ALSO:

■ Like all scrollable fields, you can edit the information in the **Order Notes** field using the *Scrollable Field Editor*. See "Scrollable Field Editor" on page 144.

PARCEL ID

- See "Tax/Map ID" on page 111.

PAYMENT SCHEDULE (TRUTH-IN-LENDING)

✦ General tab, **Terms, Payment & ARM** screen.

1. Click the General tab.

2. Double-click **Terms, Payment & ARM**.

3. Click the **TIL-Payment Schedule** button.

Once the loan amount and the terms and payment information are entered, the **TIL-Payment Schedule** will be calculated for you automatically. If you want to enter your own payment schedule, click **Manual Entry of Payment Schedule**.

You can enter 17 additional payments by clicking the **Additional Payments** button at the bottom of the screen.

↻ SEE ALSO:

- "Truth-In-Lending (TIL)" on page 44.

PAYOFFS

✦ *First and Second Mortgages:*   HUD-1 & Closing tab, **500 Reductions in Amounts Due Seller** screen. Lines 504 and 505 are reserved for payoffs such as Mortgages.

504 Payoff First Mortgage

Loan Payoff: 200,000.00   As of: 02/01/2004   Per Diem: 1.000000

Days from: ○ Settlement ○ Proration ● Disbursement ○ Recording   =   15 Days

Plus: 2 Extra Days   Plus Late Fee: After: / /

200,017.00

DS: L ▼ To: First Ever Savings & Loan Associat   Re:

Addr: P. O. Box 90012   ◆ Lenderville, NC 23457

Per Diem

If there is a per diem fee on top of the payoff amount, enter it in the **Per Diem** field. The per diem total will be added automatically to the final payoff amount.

Late Fees

To enter a late fee, enter the amount of the fee in the **Plus Late Fee** field. Enter the date after which the late fee will apply in the **After** field.

✦ *Refinance Payoffs:*   HUD-1 & Closing tab, **100 Gross Amount Due from Borrower** screen, Lines 104 and 105.

✦ *Additional Payoffs:*   HUD-1 & Closing tab, **Additional Disbursements 1-12** and **Additional Disbursements 13-24** screens.

↻ SEE ALSO:

■ "Credit Card Payoff" on page 61.

PEST INSPECTION

HUD-1 & Closing tab, **1300 Additional Settlement Charges** screen.

1. Click the HUD-1 & Closing tab.

2. Double-click **1300 Additional Settlement Charges**.

3. Enter the amount of the pest inspection in the **Borrower** and/or **Seller** columns. Enter the name and address of the inspector in the **To** and **Addr** fields. The **DS** field will default to **S** (Separate Check).

Note: Enter **1** in the **TIL** field to include the inspection amount in the total prepaid finance charges.

With ProTrax Order Tracking and Management, you can track the status of the pest inspection by entering it as a Requested Track Item. See "Requested Track Items" on page 206.

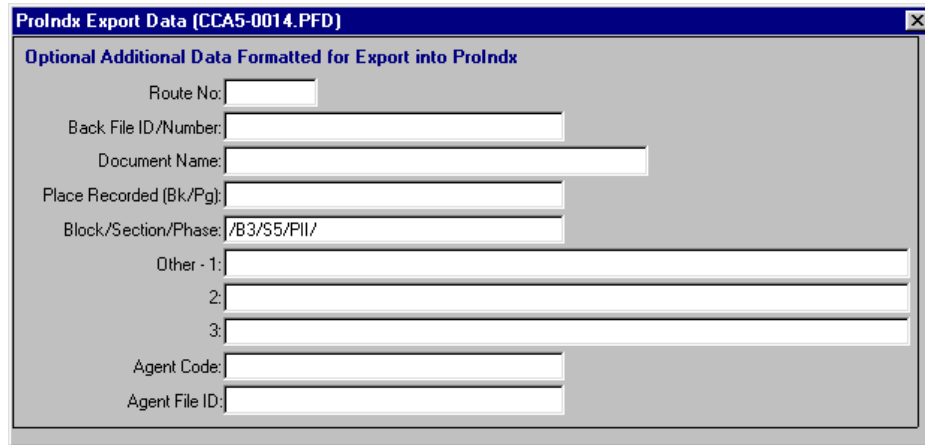# PROINDX EXPORT DATA

✦ General tab, **Property Legal Description** screen.

1. Click the General tab.

2. Double-click **Property Legal Description**.

3. Click the **ProIndx Data** button at the bottom of the screen.

```
    ProIndx Data...
```

4. Enter data to be exported to ProIndx on the **ProIndx Export Data** dialog.

↻ **SEE ALSO:**

■ Chapter 16, "ProIndx".

PROPERTY ADDRESS

General tab, **Property, Legal Description** screen.

1. Click the General Tab.

2. Double-click **Property, Legal Description**.

6) Property, Legal Description (CC2003030004.PFD)

Property Address: 123 Country Club Drive

City: Raleigh   State: NC   Zip Code: 23456

The buyer's address will appear by default. You can enter a different address manually, or change the default on the General Options screen.

Setting the Property Address Default

1. Click the General Tab.

2. Double-click **General Options**.

3. Click the arrow next to the **Property Address Default** field and make a selection.

Property Address Default: From Buyer

From Buyer
From Seller
To Buyer
To Seller
None

"From" means that the address you select will fill in the property address. "To" means that you will manually enter the property address, and this will fill in the other address you select. Select **None** to turn off the property address default option.

PROPERTY DERIVATION

✦   General tab, **Plats, Covenants & Conveyance** screen.

1.   Click the General Tab.

2.   Double-click **Plats, Covenants & Conveyance**.

3.   Use the **Property Derivation** section.

Property Derivation

Type of Instrument:	
Dated: / /	Date Recorded: / / at: : · M
Recorded At/In: Book	Page Document Nu
Place Recorded:	
Place Re-Recorded:	

PRORATION DATE

✦   General tab, **File No., Settlement Dates, Notes** screen.

1.   Click the General Tab.

2.   Double-click **File No., Settlement Dates, Notes**.

2) File No., Settlement Dates, Notes (A3-0027.PFD)

Firm File Number: A3-0027   RealEC

Transaction Type: ⦿ Purchase ○ Refinance ○ Equity

Cash Sale: ☐   Construction: ☐

Settlement Date: 01/15/2004   Include Saturday in Rescission Period: ☐   Right to Cancel Date: / /

Disbursement Date: 01/15/2004   Proration Date: 01/15/2004   Recording Date: 01/15/2004

Title Examiner: Fred   Closer: Ann   Escrower: Mkt Rep:

Note: The default for the Proration Date is the Disbursement Date.

PRORATIONS

You can divide amounts (such as property taxes, insurance premiums, rental income, and Homeowner's Association dues) between the buyer and seller proportionately to time of use *or* the date of closing.

Tax Proration

1. Select a tax status (By default, **To Be Paid by Buyer** is selected.)
2. Enter the dates that make up the current tax period.

↻ SEE ALSO:

■ "Status of Current Period Taxes" on page 113.

Prorating Rents and Other Amounts

Use the fields provided on lines 109 and 110 (amounts due from buyer), or 213 and 214 (amounts paid by buyer) for prorations. For example:

PURCHASE MONEY

✦ General tab, **Sales Price, Deposit/Earnest Money** screen.

1. Click the General tab.
2. Double-click **Sales Price, Deposit/Earnest Money**.
3. Enter Purchase Money in the **Purchase Money/Seller Financing** field. For example:

Enter any amount loaned to the Buyer/Borrower by the Seller. This amount will show on lines 208 and 508 of the HUD-1 Settlement Statement.

Note: For interim interest, use lines 213 or 214 on the **200 Amounts Paid By Or In Behalf Of Borrower** screen of the HUD-1 & Closing tab.

↻ SEE ALSO:

■ "Interim Interest" on page 75.

RIGHT TO CANCEL (RESCIND) DATE

✦   General tab, **File No., Settlement Dates, Notes** screen.

1.   Click the General tab.

2.   Double-click **File No., Settlement Dates, Notes**.

The right to cancel date is the deadline by which any cancellation notice must be sent. This date is usually calculated as three business days after the settlement date. It cannot, however, fall on a Sunday or federal holiday. This date will appear on the Notice of Right to Cancel as the cancellation date.

RECORDING DATE

✦   General tab, **File No., Settlement Dates, Notes** screen.

1.   Click the General tab.

2.   Double-click **File No., Settlement Dates, Notes**.

The recording date is used as the date of the deed or other instrument conveying the title to the property. The default for the **Recording Date** field is the Disbursement Date.

REFERRAL FEE

■   See "Additional Disbursements from Broker's Commissions" on page 58.

REFINANCE PAYOFFS

◼ See "Payoffs" on page 95.

RESTRICTIONS

✦ General tab, **Plats, Covenants & Conveyance** screen.

1. Click the General tab.

2. Double-click **Plats, Covenants & Conveyance.**

3. Scroll to the bottom of the screen. Click the **More** button.

4. Use the **Restrictions** field on the **New Conveyance** dialog that appears.

RESTRICTIVE COVENANTS

✦ General tab, **Plats, Covenants & Conveyance** screen.

1. Click the General tab.

2. Double-click **Plats, Covenants & Conveyance.**

3. Use the **Restrictive Covenants** section.

REQUIREMENTS

■ See Chapter 4, "Requirements and Exceptions".

SALES PRICE

✦ General tab, **Sales Price, Deposit/Earnest Money** screen.

1. Click the General Tab.

2. Double-click **Sales Price, Deposit/Earnest Money**.

3. Enter the sales price in the **Contract Sales Price** field. For example:

Note: You do not need to type commas or dollar signs ($) when entering prices.

SECOND AND THIRD LOANS

ProForm for Windows can accommodate three loans and one HUD-1 Settlement Statement in one file. You can generate loan-specific documents (such as a Commitment or Security Instrument) for up to three loans as well as the documents that pertain to one entire closing (like the HUD-1 Settlement Statement or Disbursement Summary).

Entering 2nd and 3rd Loan Data

To enter second and third loan data click the **2nd Loan** and **3rd Loan** buttons that appear on several screens in ProForm. The following example shows you where to enter loan data for a second loan.

1. Click the General tab.
2. Double-click **Loan, Funding & ProTrust**.
3. Click **2nd Loan**.

↻ SEE ALSO:

■ "Printing Documents for a Second or Third Loan" on page 152.

SELLER FINANCING

■ See "Purchase Money" on page 101.

SELLER

✦ General tab, **Seller, Officers & Signatures** screen.

1. Click the General tab.

2. Double-click **Seller, Officers & Signatures**.

3. Enter the name of seller in the first field. If the buyer is couple or partnership, enter the spouse/partner in the field directly below the first name field.

4. Enter the address of the seller in the **Address** fields. Enter the street address or P.O. Box in the first field and the city, state, and zip code in the field directly below the first. This is the address that will appear on the HUD-1 Settlement Statement. To enter a forwarding address, click **More** and use the **Additional Seller Address** fields.

5. If necessary, change the seller **Type**. By default, **Male** will appear for single sellers and **Plural** will appear if a second name is entered.

6. Click **More** to enter SSN/TIN, phone and fax numbers, forwarding address, additional notes, or to edit signature lines and corporate officers.

There is room to enter up to 9 sellers. Each seller can be a single person, a corporation, or a pair such as a married couple or partnership.

A large scrollable screen will open when you click **More**. Use the scroll bars to access fields at the bottom of the screen such as **Additional Seller Address / Numbers** and **Notes**. See "Buyer / Borrower Additional Information" on page 52.

Proceeds

The percentage of proceeds derived from the sale for a seller appears in the **Proceeds** field. The percentages in these fields will appear on the **Division of Proceeds & 1099-S Data** screen of the HUD-1 & Closing tab. If there is more than one seller entered, the proceeds will be apportioned equally among all sellers. The proceeds can be changed but they must total 100%.

See "Seller Proceeds" on page 40 for more information.

↻ SEE ALSO:

- "1099-S Data" on page 40.
- "Default Buyer and Seller Relationships" on page 51.
- "Buyer/Borrower" on page 50.

SELLING AGENT

General tab, **Real Estate Agents/Brokers** screen.

1. Click the General tab.
2. Double-click **Real Estate Agents/Brokers**.
3. Enter Selling Agent information in the **Selling Agent/Broker (702)** section. For example:

SERVICER

■ See "Mortgage Broker and Loan Servicer" on page 90.

SETTLEMENT AGENT

✦ General tab, **Settlement Agent, Underwriter, Offices** screen.

1. Click the General Tab.

2. Double-click **Settlement Agent, Underwriter, Offices**.

You can fill in Settlement Agent information using the Look-up table in the **Settlement Agent Look-up Code** field. You can add your most commonly used Agents to the Look-up table, and retrieve them by simply entering a code. See "Look-up Tables: Store and Reuse Information" on page 130.

SETTLEMENT DATE

✦ General tab, **File No., Settlement Dates, Notes** screen.

1. Click the General Tab.

2. Double-click **File No., Settlement Dates, Notes**.

3. Enter the Settlement Date and press **<Tab>**. The Disbursement, Proration, and Recording Dates will fill in automatically with the Settlement Date.

- Calculations that made on other screens, such as tax and title charge prorations, are based on the settlement date. Fields linked to the Settlement Date will be recalculated automatically whenever the settlement date is changed.

📢 You may edit information in a field that has been filled in automatically. *However, once you make a manual entry to such a field, it will no longer be updated automatically if the settlement date is changed.* To restore the link between the field and the settlement date, press **<F2>** in the field to clear the manual entry and then press **<Tab>**.

SETTLEMENT OR CLOSING FEE

✦ HUD-1 & Closing tab, **1101-1107 Title Charges** screen, Line 1101.

1. Click the HUD-1 & Closing tab.
2. Double-click **1101-1107 Title Charges**.
3. Enter the Settlement Fee on line 1101. For example:

1101	Settlement or Closing Fee		SlrPay: 50 %	100.00	100.00
	Underwriter $: 200.00 DS: U ▼	Re:		TIL: ▼	
DS: ▼	To: My Favorite Title Insurance Compa	= $:			
Addr:		◆			

In this example, the Settlement Fee was entered on the **Additional Title Charges** screen and assigned to HUD-1 Line 1101. Then, **50** was entered in the **SlrPay%** field to split the fee evenly between the Borrower and Seller.

↻ **SEE ALSO:**

■ To disburse a portion of the charge to the underwriter, see "Splitting a Charge Between the Agent and Underwriter" on page 46.

■ To enter additional title charges, see "Additional Title Charges" on page 44.

■ You can change how an amount is disbursed by making a change to the **DS** field. See "Disbursement Status Fields" on page 139.

SIGNATURE LINES

✦ General tab, **Buyer/Borrower, Officers & Signatures** and **Seller, Officers & Signatures** screens.

1. Click the General tab.
2. Double-click **Buyer/Borrower, Officers & Signatures** or **Seller, Officers & Signatures**.
3. Scroll down to the bottom of the screen and click **Signature Lines**.

Note: Another way to get to buyer and seller signature lines is to click **More** on the main buyer or seller screen, and then **Signature Lines**.

SURVEY

HUD-1 & Closing tab, **1300 Additional Settlement Charges** screen.

1. Click the HUD-1 & Closing tab.

2. Double-click **1300 Additional Settlement Charges**.

3. Enter the amount of the survey in the **Borrower** and/or **Seller** columns. Enter the name and address of the surveyor in the **To** and **Addr** fields. The **DS** field will default to **S** (Separate Check).

Note: Enter **1** in the **TIL** field to include the inspection amount in the total prepaid finance charges.

With ProTrax Order Tracking and Management, you can track the status of the pest inspection by entering it as a Requested Track Item. See Chapter 11, "Tracking Your Business."

TAX/MAP ID

If map and parcel numbers are required on any printed document, you can use the **Tax/Map ID** and **Parcel ID** fields. They are found on the **Property, Legal Description** screen of the General tab.

1. Click the General tab.

2. Double-click **Property, Legal Description**.

TAXES AND ASSESSMENTS

HUD-1 & Closing tab, **City/Town Taxes**, **County Taxes**, or **Assessments** screens. (Express HUD users double-click the **Taxes & Assessments** screen.)

The tax screens are for *current period* taxes only. If you have past due taxes, use Lines 1303-1305, 517, or 518.

1. Click the HUD-1 & Closing tab.

2. Double-click **City/Town Taxes, County Taxes,** or **Assessments**.

3. Enter how taxes are to be paid in the **Status of Current Period Taxes** field. (See "Status of Current Period Taxes," page 113.)

Status of Current Period Taxes:	⦿ To be Paid by Buyer	○ Pay/Paid by Seller	○ No Proration/Escrow Only
Pay at Closing:	○ Total Tax Amount	○ Seller's Portion	○ Buyer's Portion

4. Enter the Real Property Tax Amount. For example:

Tax Amounts	
Real Property Tax Amount:	2,000.00
Escrows to be Based on Tax Amount:	2,000.00

5. Press **<Tab>.**

Status of Current Period Taxes

Status of Current Period Taxes:	⊙ To be Paid by Buyer	○ Pay/Paid by Seller	○ No Proration/Escrow Only
Pay at Closing:	○ Total Tax Amount	○ Seller's Portion	○ Buyer's Portion

To Be Paid by Buyer	The buyer/borrower is responsible for paying current period taxes later in the tax period. The seller's portion of the taxes will be shown on lines 210 and 510 (city taxes), 211 and 511 (county taxes), and 212 and 512 (assessments).
Pay/Paid by Seller	The seller is to pay (or has already paid) current period taxes. The buyer/borrower's portion of the taxes will be shown on lines 106 and 406 (city taxes), 107 and 407 (county taxes), and 108 and 408 (assessments).
No Proration/ Escrow Only	No proration of taxes will be done at closing. Taxes will be escrowed.
Total Tax Amount	The total tax amount will be paid at closing. Note that the buyer/borrower's and seller's portions may be shown on Page 1 (on lines 106 and 510) or Page 2 (on lines 809 or 1303) of the HUD-1 Settlement Statement. Select where you want tax amounts shown from the **Show Tax Figures on HUD-1** field.
Seller's Portion	Only the seller's portion of taxes will be paid to the taxing authority at closing. Taxes will appear on the HUD-1 Settlement Statement according to the selection made in the **Show Tax Figures on HUD-1** field.
Buyer's Portion	Only the buyer/borrower's portion of taxes will be paid to the taxing authority at closing. Taxes will appear on the HUD-1 Settlement Statement according to the selection made in the **Show Tax Figures on HUD-1** field.

Tax Amounts

Tax Amounts				
Compute Tax Amounts Using:	☑ Rates & Values	☐ Combined Billing		Agg. Payment Schedule
Real Property Tax Amount:	2,000.00	Additional Real Amount:		For:
Seller's Non-Prorated/Personal Amount:		Additional Personal Amount:		For:
Total Tax Amount:	2,000.00	Additional Escrow Amount:		For:
Escrows to be Based on Tax Amount:	3,442.50	Prepaid Tax Amount:		

Compute Tax Amounts Using

Do not select any when you want to manually enter tax amounts. Click the **Rates & Values** checkbox to use tax rate and tax value formulas to automatically calculate tax amounts. Click the **Combined Billing** checkbox to use the combined city and county billing formula.

Real Property Tax Amount

Enter the amount of real property tax. This amount should correspond to the Current Tax Period dates.

Additional Real Amount

Enter any additional real property tax amount to be paid, such as deferred taxes. This amount will be prorated between the buyer and seller. You can enter a brief description of the amount in the **For** field.

Seller's Non-Prorated/Personal Amount

Enter the seller's total personal tax amount. This amount will not be included in the proration of taxes. It should include any amounts for which the seller alone is 100% responsible. Include any late payment amounts, past due amounts, late fees, or any amount for which the buyer should not be held liable.

Additional Personal Amount

Enter any additional personal or non-prorated amount of the seller. This amount will be added to the Seller's Non-Prorated/Personal Amount and included in the calculation of the total tax amount. You can enter a brief description of the amount in the **For** field.

Total Tax Amount

The default for this field is the sum of the real tax amounts and seller's non-prorated/personal amounts.

Additional Escrow Amount

Enter any additional escrow amount. This amount will be added to the total tax amount to calculate the **Escrows to be Based on Tax Amount** field. You can enter a brief description of the amount in the **For** field.

Escrows to be Based on Tax Amount

Enter the total amount of taxes to be escrowed. The default for this field is the sum of the **Total Tax Amounts:** and **Additional Escrow Amount** fields.

Prepaid Tax Amount

Enter the amount of taxes pre-paid by the seller. This amount will be included in the total buyer's part of real estate taxes to be reimbursed to the seller on the **Division of Proceeds and 1099-S Screen**.

Tax figures can be shown as Paid Outside of Closing (POC) by clicking **Show Tax Figures as POC**.
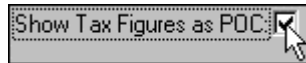
Rates & Values

■ When the **Rates & Values** checkbox is selected, taxes will be calculated according to the tax rate and value formulas set up on the **Rates & Values** screen.

■ To set up tax rates and values, click the **Rates & Values** button. The **Rates & Values** dialog will appear.

Tax Rate

The default for the **Tax Rate is per** field is 100. Enter the increments in which the tax rate is to be applied in this field. Select the checkbox **Round Tax Value Up before Using Rate** to have tax values rounded up before the rate structure is applied. Then, enter the base tax rate for the applicable jurisdiction in the **Base Tax Rate** field.

Note: The base tax rate must match the tax period.

Next, enter the amount of any additional tax rate in the **Plus Additional Rate** field. For example, if there is an add-on tax of $.05 per $100.00 to be applied in addition to the tax being entered, enter **.05** in this field. Enter a brief description in the **For** field. For example:

```
Tax Rate
        Tax Rate is per:  100    ☑ Round Tax Value Up before Using Rate
        Base Tax Rate:   0.8500
   Plus Additional Rate: 0.0500  For: Solid Waste Disposal
       Escrow Tax Rate:  1.3500
```

Enter the escrow tax rate in the **Escrow Tax Rate** field. This rate is used in the calculation of the amount of taxes to escrow the buyer/borrower. The default for this field is the base tax rate.

Tax Values

Enter the real property tax value in the **Real Property Tax Value** field. Or, enter the percentage of the sales price (in decimal equivalent) that you want to use to calculate the real property tax value in the **Sales Price X** field.

For example, if the real property tax value equals 85% of the sales price, enter **.85**. Enter the seller's personal property tax value in the **Personal Property Tax Value** field. This amount will be used to charge the seller and credit the buyer on Lines 215 and 515.

```
Tax Values
   Sales Price X: 0.850  = Real Property Tax Value:    255,000.00
                      Personal Property Tax Value:
   Sales Price X:        =    Escrow Tax Value:        255,000.00
```

Enter the escrow tax value in the **Escrow Tax Value** field. Or, enter the percentage of the sales price (in decimal equivalent) that you want to use to calculate the escrow tax value.

Combined City & County Billing

■ When the **Combined Billing** checkbox is selected, the tax rates on the city and county **Rates & Values** screens will be used to divide the tax amounts proportionately between the city and county.

■ To set up the combined billing option, click the **Combined Billing** button. The **Combined Billing** dialog will appear.

Combined City+County Billing Option	
Total Combined City+County Tax to Pay:	2,000.00
Real Property Tax Amount:	1,500.00
Personal Property Tax Amount:	500.00

Enter the total amount of city and county taxes. The default for this field is the sum of the Real Property Tax Amount: and Personal Property Tax Amount:.

Enter the amount of real property tax.

Enter the amount of the seller's personal property tax.

Tax Disbursement

Specify how taxes should be disbursed in the **Tax Disbursement** section.

Tax Disbursement		
DS: S	To: Raleigh Tax Collector	Account No./Re:

Select how the tax payment should be disbursed in ProForm. To disburse the tax payment as a separate check, enter S.

Enter the payee name.

Enter the account or parcel number required on the check for the payment of taxes (if any).

HUD-1 Page 1 Figures

HUD-1 Page 1 Figures			
HUD Line 106	/ /	to / /	
HUD Line 210	01/01/2002	to 02/16/2002	252.05

HUD-1 Page 1 Figures are entered automatically. Dates and amounts are derived from the current tax period, the number of days for which the seller is responsible (based on the **Seller's Portion is:** and **Days of** fields), and the total real property tax amount to be prorated.

Dates and amounts will appear in this section only if **Page 1** has been selected in the **Show Tax Figures on HUD-1** field. By default, **Page 1** is selected. Otherwise, tax amounts will appear on Line 809 or 1303 depending on the selection that is made. You can choose to show tax figures on Lines 809 or 1303 if you select one of the **Pay at Closing** options.

Buyer's Portion of Real Estate Taxes

If the **Status of Current Period Taxes** is **Pay/Paid by Seller**, **Pay at Closing Total Amount**, or **Pay at Closing Buyer's Portion** (see page 113), the buyer's portion of real estate taxes will appear on the **Division of Proceeds & 1099-S Data** screen.

1.   Click the HUD-1 & Closing tab.

2.   Double-click **Division of Proceeds & 1099-S Data.**

- The default for this field is the buyer's portion of taxes appearing on Lines 106, 107, and 108.

TITLE EXAMINER

General tab, **File No., Settlement Dates, Notes** screen.

1. Click the General tab.

2. Double-click **File No., Settlement Dates, Notes**.

3. Enter the Title Examiner name in the **Title Examiner** field. Or, if your examiners are saved to a Look-up table, press **<F9>** to select one.

The **Closer**, **Title Examiner**, and **Escrower** fields are great places to create Look-up tables. You can add your most commonly used Closers, Title Examiners, and Escrowers to the Look-up tables. See "Look-up Tables: Store and Reuse Information" on page 130.

TITLE EXAMINATION

HUD-1 & Closing tab, **1101-1107 Title Charges** screen, Line 1103.

1. Click the HUD-1 & Closing Tab.

2. Double-click **1101-1107 Title Charges**.

3. Enter the Title Examination on Line 1103. For example:

TITLE INSURANCE BINDER

✦ HUD-1 & Closing tab, **1101-1107 Title Charges** screen, Line 1103.

1. Click the HUD-1 & Closing tab.

2. Double-click **1101-1107 Title Charges**.

3. Enter the amount owed in the **Borrower** and/or **Seller** field of Line 1104.

4. To disburse an amount to the underwriter, enter the amount in the **Underwriter $** field.

↻ SEE ALSO:

- To disburse a portion of the charge to the underwriter, see "Splitting a Charge Between the Agent and Underwriter" on page 46.

- To enter additional title charges, see "Additional Title Charges" on page 44.

- You can change how an amount is disbursed by making a change to the **DS** field. See "Disbursement Status Fields" on page 139.

TRANSACTION TYPE

General tab, **File No., Settlement Dates, Notes** screen.

1. Click the General tab.

2. Double-click **File No., Settlement Dates, Notes.**

3. Enter **Purchase, Refinance,** or **Equity** in the **Transaction Type** field. For example:

Transaction Type: ⦿ Purchase   ○ Refinance   ○ Equity

TRUSTEE, TRUSTEE FEE AND COMMISSION

General tab, **Security Instruments, Trustee & Riders** screen.

1. Click the General tab.

2. Double-click **Security Instruments, Trustee & Riders**.

3. Enter the trustee name. The **Type** field will default to Male. To change the type, select **Female**, **Plural**, **Corporation**, or **Other**.

4. Enter the text for the "of__" clause to be printed on any document that requires a trustee name with such a clause.

5. Enter the street address or P.O. Box in the first **Address** field. Enter the city, state, and zip in the second field.

6. Enter the trustee's fee percentage and the minimum amount of commission.

```
Trustee Information
           Trustee Name: Thomas H. Trustee                    Type: Male
                    of:  Wake County, North Carolina

               Address: 51 First Street          ◆  Raleigh, NC 23456
     Second Trustee Name:                                      Type:
                    of:

Trustee's Fee Percentage: 3    Minimum Commission:      500.00
```

To enter a trustee for Loan 2 or Loan 3, click **2nd Loan** or **3rd Loan** at the top of the screen.

Hint: Trustee information is stored in the Lender Look-up table. When adding a new lender that has a standard trustee to the Lender Look-up table, enter the trustee information first before entering the lender information. Then add the lender to the Look-up table and the trustee information will be saved with it. See page 130.

UNDERWRITER

General tab, **Settlement Agent, Underwriter, Offices** screen.

1. Click the General tab.
2. Double-click **Settlement Agent, Underwriter, Offices**.

Underwriter

Underwriter/Payee Name:	My Favorite Title Insurance Company
Address:	123 Title Tower	Title Hill, NC 23456
Claims Address:	123 Title Tower	Title Hill, NC 23456
State of Incorporation:	NC
Underwriter Agency ID/Number:	
Underwriter's Logo Filename:	

You can fill in the information for the Underwriter using the Look-up table in the **Underwriter Look-up Code** field. You can add your most commonly used Underwriters to the Look-up table, and retrieve them by simply entering a code. See "Look-up Tables: Store and Reuse Information" on page 130.

USE OF PROPERTY

General tab, **Property, Legal Description** screen.

1. Click the General tab.
2. Double-click **Property, Legal Description**. Property Use, Occupation, and Zoning fields are found on this screen:

Use of Property:	⊙ Residential ○ Commercial ○ Unknown ○ Other
Property Occupied by:	⊙ Owner ○ Tenant ○ Unimproved ○ Unknown
Primary/Principal Residence:	☐
The Land is Zoned as:	Residential

Note: If you select **Other**, you can enter a brief description in the text field provided.

USER OPTIONAL FIELDS

General tab, **User Optional Fields 1-25** and **26-45** screens.

1. Click the General Tab.

2. Double-click **User Optional Fields 1-25** or **26-45** for blank scrollable text fields, or **User Optional Fields 46-65** for blank number and date fields.

You can create your own text, number, and date fields on the **User Optional Fields** screens of the General tab. These can be referenced in merge documents or custom-made ReadyDocs, other fields, or Look-up table entries.

Defining User Optional Fields

To define a user optional field, first enter a description of the field in the **Description** column. Then, enter the text, numeric value, or date for the field in the **Value** column. For example:

	Description	Value
46.	Personal property value	500.25

These fields can be referenced in your WordPerfect and MS Word merge documents and custom-made ReadyDocs just like any other SoftPro field.

Hint: You can set up optional fields in a template to save you typing time with each new order.

↻ SEE ALSO:

- ■ "ProForm Field Names" on page 138.
- ■ "Creating a Merge Document," on page 180 in the *SoftPro Administration Guide*.

YIELD SPREAD PREMIUM

With ProForm, it is easy to enter a yield spread premium, or any amount paid to the Servicer or Mortgage Broker by the Lender that is deducted from the Lender's proceeds.

1. Click the General tab.

2. Double-click **Loan, Funding & ProTrust**.

3. Enter the amount of the yield spread premium in the first **Disburse from Loan Proceeds** field. (There are two lines available for amounts to be disbursed from the Lender's proceeds to the servicer or mortgage broker.)

4. Choose either **Servicer** or **Mtg Broker** to receive the proceeds.

5. Enter **Yield Spread Premium** in the **for** field.

To enter a yield spread premium for Loan 2 or Loan 3, click **2nd Loan** or **3rd Loan** at the top of the screen first and then enter the premium for the loan.

ZONING

- See "Use of Property" on page 122.

Chapter 4: Requirements and Exceptions

In this chapter:

Overview

You can enter up to 30 requirements and 50 exceptions in ProForm Standard Edition. The **Requirements** and **Exceptions** screens are found on the Title Insurance tab.

Entering a Requirement or Exception From a Look-up Table

1. Click the Title Insurance tab.

2. Double-click the **Requirements** or **Exceptions** screen that you want.

3. Click inside the first field of the requirement or exception you want to fill.

4. Press **<F9>** to access the Look-up table.
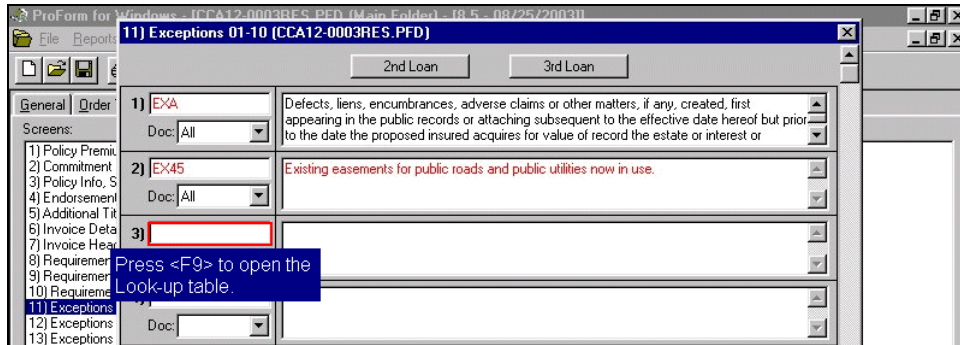
5. Double-click the selection you want.
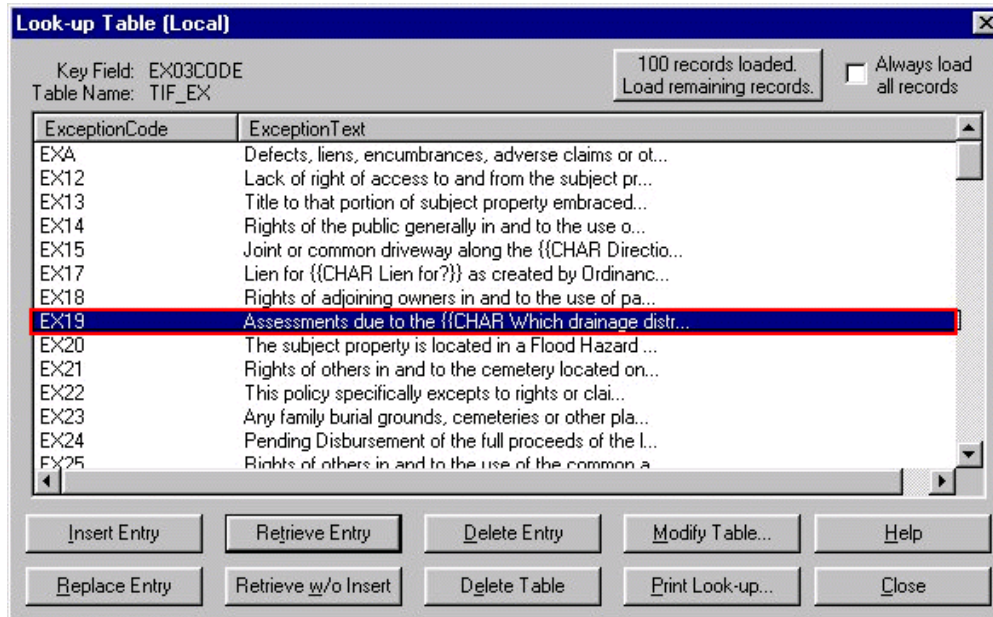
Entering a Requirement Manually

To enter requirements manually enter the text directly into the large scrollable field. Enter a code if you want to save the exception to the Look-up table.

Entering a Exception Manually

To enter exceptions manually, enter the exception text, and select the policies to which you want the exception attached. Enter a code if you want to save the exception to the Look-up table. For example:

Adding a New Requirement or Exception to a Look-up Table

1. Enter the code and text.
2. Put the cursor in the code field.
3. Press **<Ctrl+L>** or **<F9>.** The Look-up table will appear.
4. Click **Insert Entry.**

Importing Text to Fill In a Requirement or Exception
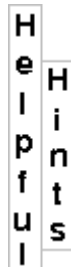
When entering a requirement or exception for the first time in ProForm, you can import text from an *existing text file* without having to retype it.

1. Click the requirement or exception text field (the larger scrollable field).
2. Press **<Ctrl+Z>** to open the Scrollable Field Editor.
3. Click **Read from Text File**.
4. Browse for the text file you want to import, select it, and click **Open**.

↻ SEE ALSO:

■ "Scrollable Field Editor" on page 144.

Chapter 5: ProForm Data Entry Tools

In this chapter:

Overview

ProForm keeps you focused on finishing the order, not repeating keystrokes. ProForm has several built-in features that take work out of your hands and give you more options to complete orders with efficiency.

Some of the features, such as Look-up tables and the Go To feature, will drastically reduce the amount of time you spend entering data. Others, like Disbursement Status and Flex Checks, make ProForm the most adaptable real estate program on the market. You will find that ProForm has the features built-in to handle any situation.

Look-up Tables

Store and Reuse Information

■ Look-up tables are important ProForm time-savers that let you save information you want to reuse from file to file.

■ You can save all of your Settlement Agents, Underwriters, Title Companies, Lenders, Attorneys, and more to Look-up tables.

■ When you want to fill in data to a field that has a Look-up table, press **<F9>** or **<Ctrl>** and **<L>** to open the Look-up table and double-click the entry that you want. Or, enter the Look-up table code for the entry you want and press **<Tab>**.

■ If a field has a Look-up table associated with it, the **LKUP** indicator will appear in the ProForm status bar. Many fields in ProForm come with Look-up tables created for them. You just have to add your entries. You can, however, create new Look-up tables for any other text field.

FromByr:107,123.14 | ToSlr:81,789.00 | Balance:0.00 { | File Balance... | LKUP | FIRMCODE

The LKUP indicator will appear when the cursor is in a field that has a Look-up table.

↻ SEE ALSO:

■ Chapter 9, "Look-up Tables" in the *SoftPro Administration Guide*.

Saving Information to a Look-up Table

1. Enter the information that you want to save as an entry to the table. For example:

Enter a code here.

Mortgage Broker
Mortgage Broker Look-up Code: MBRU   Marketing Rep: Mark Long
Mortgage Broker Firm Name: Mortgage Brokers R Us
Contact Name: Bob Broker
Address: 234 Broker Boulevard   ◆ Brokerville, NC 23457
Phone: (910)234-4587   Fax: (910)234-9877
Mobile: (910)255-1726   Pager: (910)589-3998
Email: bobbroker@mortgagebrokers.com
Notes:

Enter the information that you want to save to the table.

Some Look-up tables only contain one field, but others, such as the Mortgage Broker Look-up table, contain all of the Mortgage Broker fields. In this case, you can save information from the entire Mortgage Broker section to a single Look-up table entry.

2.   Enter a code for the entry in the **Look-up Code** field.

3.   Press **<F9>** in the **Look-up Code** field.

4.   The Look-up Table window will appear. Click **Insert Entry**.

5.   The new entry will appear at the top of the list. Click **Close** to exit the Look-up table.

6.   To save another Title Company entry, press **<F2>** in each of the Title Company fields to clear them. Then begin again by entering in new information.

You only have to make additions or edits to a Look-up table in one file.

What Fields Can I Save to a Look-up Table

The number of fields you can save to a Look-up table is determined by the structure of the Look-up table database. You can see what fields are contained in any Look-up table database by looking across the top of the Look-up Table window.
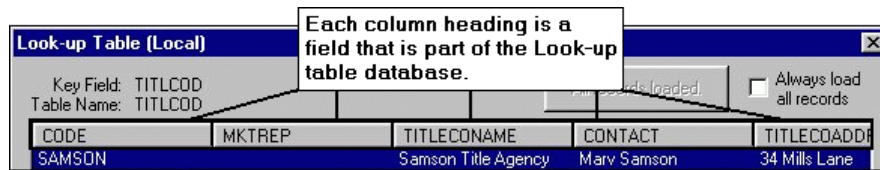
Or, you can click **Modify Table** to view a list of the fields in the Look-up table database.

Retrieving Information from a Look-up Table

1. Click inside the **Look-up Code** field.

2. Press **<F9>** to access the Look-up table.
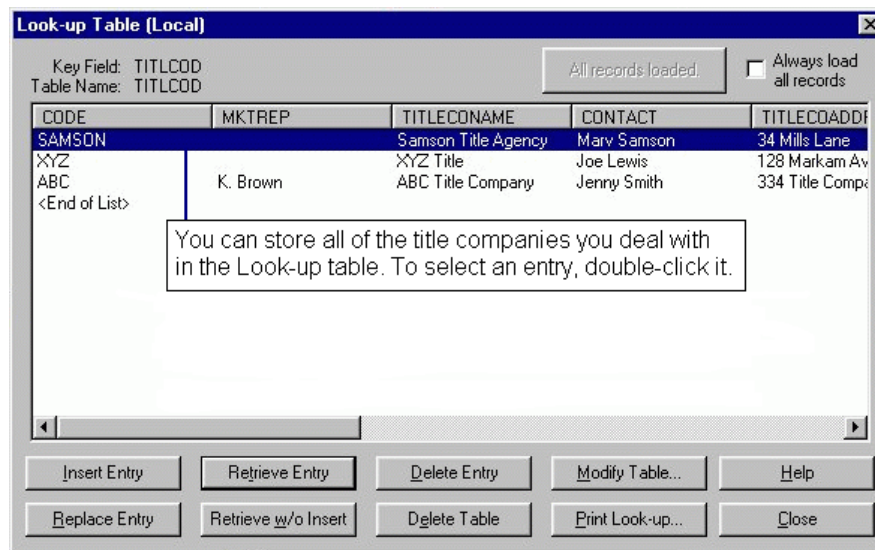
3.   Select the entry that you want from the table.

4.   Double-click the entry or click **Retrieve Entry**.

Note: Some Look-up entries, like the Title Company, fill in more than one field. ProForm comes with many blank Look-up tables already set up for you to add your entries.

Look-up Table Codes

You don't have to access the Look-up table if you know the code for the entry you want.
Enter the code in the **Look-up Code** field and press **<Tab>** to fill in the entry.

Spell Check

■ In ProForm, you can spell check *text*, *scrollable*, and *alphanumeric* fields.

1. Put the cursor in the field you want to check spelling and press **<F7>**. Or, right-click the field and select **Check Spelling**. For example:
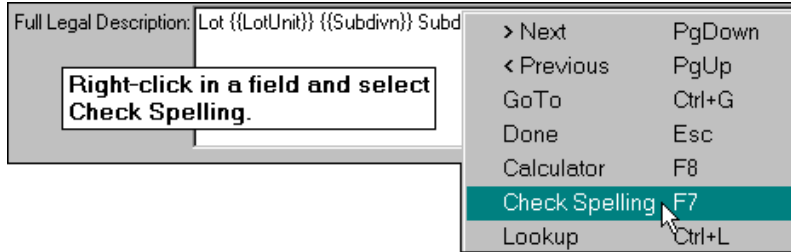
2. If an unrecognized or misspelled word is found in the field, the **Check Spelling** dialog will appear.
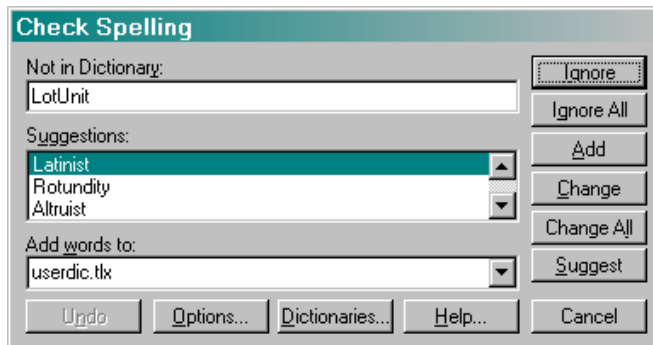
■ To change the word, click one of the suggested words and click **Change**.

■ To ignore the word, click **Ignore** or **Ignore All**.

■ You can add a word to the spell checker dictionary by clicking **Add**.

■ Click **Help** for more information about the spell checker utility.

Right Mouse Button Menu

You can access a menu of useful features by clicking the *right mouse button* in any ProForm field. For example:
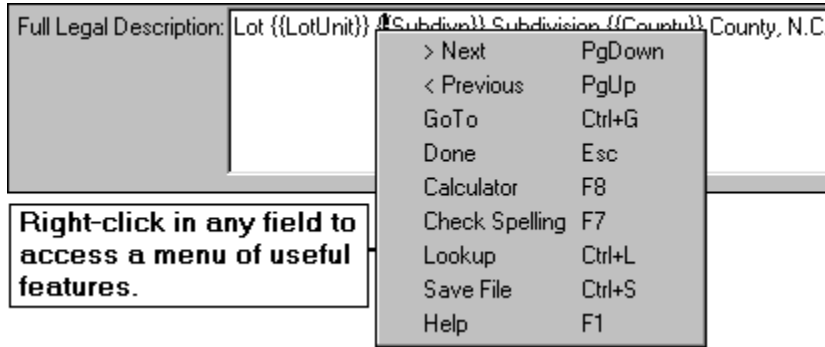
Menu Item	Keyboard Shortcut	Description
> Next	**<Page Down>**	Jump to the next screen.
< Previous	**<Page Up>**	Jump to the previous screen.
Go To	**<Ctrl+G>**	Use the SoftPro Go To feature.
Done	**<Esc>**	Close the menu.
Calculator	**<F8>**	Use the SoftPro Calculator.
Check Spelling	**<F7>**	Spell check the contents of the current field.
Lookup	**<Ctrl+L>**	View Look-up table for the current field.
Save File	**<Ctrl+S>**	Save the open ProForm file.
Help	**<F1>**	View help for the current field.

Go To Feature

Another way to move around a ProForm file is to use the Go To feature. With the Go To feature, you can jump *to* any field *from* any other field in a ProForm file. For example, let's say you wanted to jump from the first buyer name field to the first seller name field.

1. The cursor is in the first buyer name field on Screen 3 of the General Tab.

    3) Buyer/Borrower, Officers & Sig
Name
1) Bill Buyer ⬅

2. Press **<Ctrl+G>**. The **Go To** window will appear.

3. Use the scroll bar to scroll down the list of fields until you find **Seller**.

4. Double click **Seller**.

    Go To

    slr1nam1

    Requirements 21-30 (NC Bar Forms)
    Restrictive Covenants
    Right to Cancel Confirmation (TIL)
    Right to Cancel (Rescind) Date
    Sales Contract Dated
    Sales Price
    Schedule of Allowances
    Security Clause (TIL)
    Seller
    Seller Pay Closing Costs
    Seller's Attorney
    Seller's Name Combinations
    Seller's Signature Lines
    Selling Agent
    Send Original Binder To

    [Insert] [Delete]   [Go To] [Help] [Close]

    ◄You can modify the list of fields on the Go To window. See "Customizing Your Go To List," p. 137.

5. The cursor will jump to the first seller on Screen 4 of the General Tab.

    4) Seller, Officers & Signatures (C
Name
1) ⬅

Customizing Your Go To List

The list of Go To fields is completely customizable. You can add fields that you use most frequently or edit the list at any time. It is like creating a "speed dial" feature on the telephone programmed with your most popular numbers.

The list of Go To fields is completely customizable.

Adding a field to the Go To list:

1. Press **<Ctrl+G>** with a screen open, or choose **Window/GoTo**. The **Go To** dialog will appear.

2. Click **Insert**. The **Insert Go To Field** dialog will appear.

3. Enter the SoftPro field name in the **Field Name** field. Enter the label for this field that you want to appear in the Go To list in the **Label** field. (See "ProForm Field Names," p. 138.)

Enter the *field name* of the field you want the cursor to jump to.

Insert Go To Field

Label: Field Name:

Sett. Date = settdate

Enter a label for the field here. This label will appear in the Go To list.

OK Help Cancel
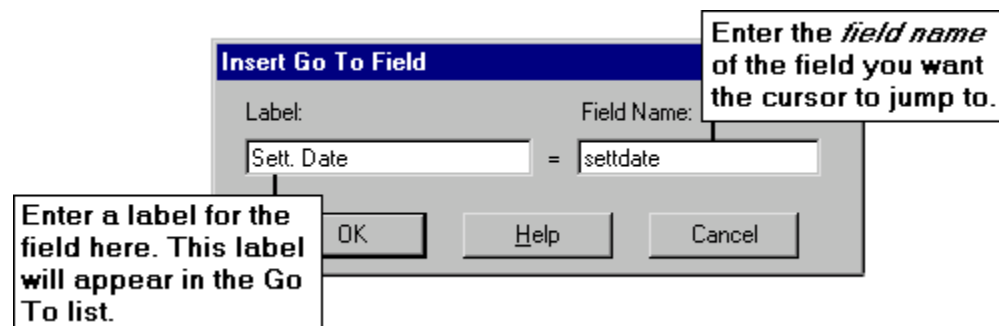
4. Select **OK**. The new entry will appear at the top of the Go To list.

Deleting a field from the GoTo list:

1. Press **<Ctrl+G>** with a screen open, or choose **Window/GoTo** from the menu. The **Go To** dialog will appear.

2. Select the field you want to delete from the list.

3. Select **Delete**.

ProForm Field Names

ProForm Field Names are used to create and edit Go To lists, Look-up tables, and are inserted into WordPerfect or MS Word documents to create merge documents.

Finding a Field Name

To find out what the field name is for any field in ProForm, click inside the field you want. The field name for the field will appear in the status bar at the bottom of the screen. (The status bar always displays the name of the current field.)
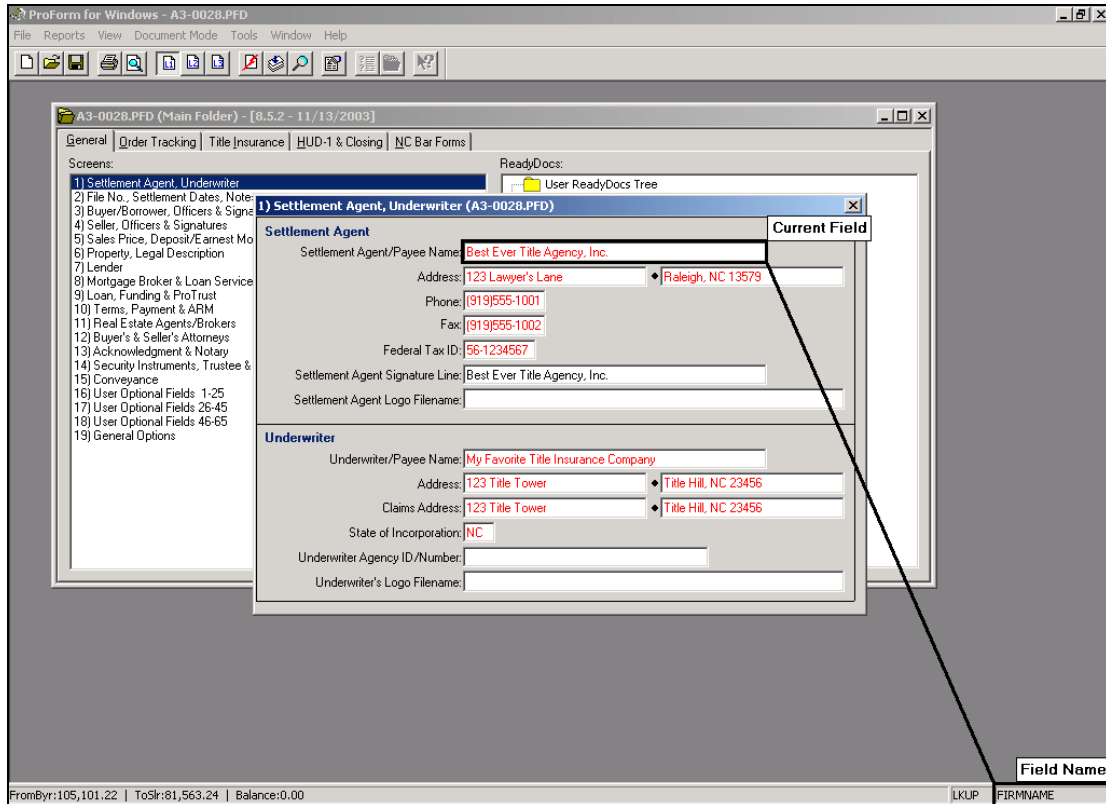
■   In the example above, the cursor is in the **Settlement Agent/Payee Name** field. The ProForm name for this field is FIRMNAME. The field name appears in the status bar next to the Look-up table indicator (LKUP).

■   You can look up field names using the *ProForm Screens and Field Names Guide*. This handy reference guide can be found in the **\Tools\Screens** directory on the SoftPro installation CD.

Disbursement Status Fields

While completing an order, you will encounter many separate disbursements made out to many different parties. Each amount, fee, charge, escrow item, and proceed is disbursed to the party entered in the **DS** (Disbursement Status) field.

Most **DS** fields automatically fill in with a code once an amount is entered. For example, the Loan Origination Fee (Line 801) is disbursed to the lender by default (**DS** code fills in with **L**).

To select or change a disbursement status code, click the down arrow next to the **DS** field and pick a code from the list provided. For example:

↻ **SEE ALSO:**

■   "Disbursement Status Codes" on page 140.

Grouped Disbursements

Each payee involved in a closing has its own disbursement status code, and all items with the same codes are combined together into grouped disbursements.

The **Grouped Disbursements** screen of the HUD-1 & Closing tab displays the disbursement totals to the Lenders, Mortgage Brokers, Loan Servicers, Settlement Agent, Underwriter, 1000 Escrows, and 1200 Fees. For example:

The DS: fields for each grouped disbursement default to S (Separate Check).

Total of all disbursements with DS code of L (Lender).

1st Loan Lender address.

Disbursement Status Codes

S	Separate, unique disbursement
L	1st Loan Lender
D	Deduct the amount from the 1st Loan funding check
B	1st Loan Mortgage Broker
V	1st Loan Servicer
L2	2nd Loan Lender
D2	Deduct the amount from the 2nd Loan funding check
B2	2nd Loan Mortgage Broker
V2	2nd Loan Servicer
L3	3rd Loan Lender
D3	Deduct the amount from the 3rd Loan funding check
B3	3rd Loan Mortgage Broker
V3	3rd Loan Servicer
A	Settlement agent
U	Underwriter
1 – 25	Funds diverted to a flex check. There are 25 flex checks available. Flex check summaries appear on Screens 25 and 26 of the HUD-1 & Closing tab.
P	Pending
H	Held
Y	Already printed/disbursed
W	Funds wired out
– (minus)	Miscellaneous adjustment, such as a – (minus) transaction in ProTrust
M	Funds manually diverted to one or more flex checks or handled elsewhere

Not all Disbursement Status Codes are available for all **DS** fields in ProForm. Click the arrow next to a **DS** field to view the list of codes you have to choose from for that field.
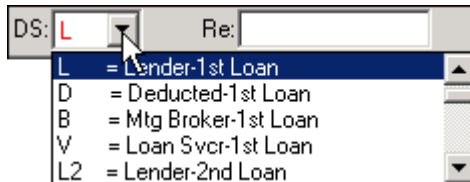
Flex Checks

In ProForm, disbursements can be diverted to or combined into any one of twenty-five flexible checks, or *flex checks*. You can combine the payments for any line items on any screen to a flex check by entering the number of the check in the **DS** field.

For example, to combine the charges from lines 1101 and 1102 into one flex check to be disbursed to the settlement agent, enter the same flex check number in the **DS** field of each line item:

- The amounts from 1101 and 1102 are automatically combined and appear on the **Flex Checks 1-12** screen on Line 1:

- The payee names for a flex check appear on the HUD-1 Settlement Statement.

1100. TITLE CHARGES		
1101. Settlement or Closing Fee	to Best Ever Title Agency, Inc.	200.00
1102. Abstract or Title Search	to Best Ever Title Agency, Inc.	250.00

HUD-1 Settlement Statement (Legal) Page 2

- The flex check amount is also included on the Disbursement Summary/Balance Sheet.

Best Ever Title Agency, Inc.	1101, 1102		450.00
Settlement or Closing Fee		200.00	
Abstract or Title Search		250.00	

Disbursement Summary/Balance Sheet (Excerpt)

Flex Check DS Fields

By default, each flex check is disbursed as a separate check (**S**). You can change how a flex check is to be disbursed by making an entry to the **DS** (Disbursement Status) field. Click the down arrow next to the **DS** field and select one of the following codes from the list provided:

S	Funds disbursed in a separate, unique check.
P	Pending.
H	Held.
- (minus)	Indicates - (minus) transaction in ProTrust.
Y	Already printed/disbursed.
W	Funds wired out.
M	Funds manually diverted to one or more flex checks or handled elsewhere.

Enter a memo or other notes about a flex check in the **Memo** field. The line item number or description of the item that was disbursed to a flex check appears in the **Memo** field by default.

Adjusting a Flex Check Amount

Helpful Hints

You can adjust a flex check amount manually by entering a dollar amount in the **+/-** field on the Flex Checks screen. Include a minus sign **(-)** before the amount to subtract from the flex check. The total amount of the check will be adjusted automatically and will appear in the **Check Amount** field.

For example, to subtract $50.00 from a flex check, enter **-50** in the **+/-** field. The check amount will be recalculated automatically:

450.00 ±	-50.00
= Check Amount:	400.00

Manually adjusting any amount in ProForm without accounting for the adjustment elsewhere in the file may cause you to be out of balance.

Paid Outside of Closing (POC)

You can enter an amount that is to be paid outside of closing by substituting an asterisk (*****) for a decimal point.

For instance, for a $50.00 POC amount, enter **50*00** (for a POC amount of $50.75, enter **50*75**). For POC amounts up to $9,999,999.00, the amount and the abbreviation **POC** appears in the **Re** field on any line in which a POC amount is entered. Refer to the example below:

Hint: Select **Calculation Option 2** on the **HUD-1 Options** screen to have a **b** (for buyer/borrower) or **s** (for seller) entered along with the amount in the **Re** field. This can help you identify which party paid the amount.

Partial POC amounts

If an amount is partially POC and the balance due is being collected at closing, enter the amount to be collected at closing in the **Borrower** or **Seller** column (using decimal points). Then manually enter the POC amount (with the abbreviation POC before it) in the **Re** field.

Note: The information in a **Re** field is printed on the HUD-1 Settlement Statement to the left of the Borrower column.

Scrollable Field Editor

Press **<Ctrl+Z>** in any scrollable field to open the Scrollable Field Editor. With the Scrollable Field Editor you can import existing text files to fill the field, save text to a file, or spell check the field.
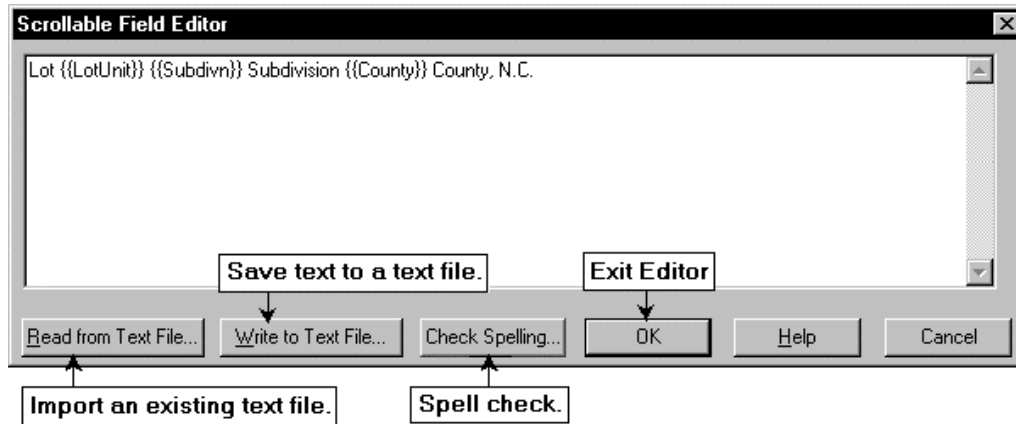
Read from Text File

Use **Read from Text File** to import text from an existing text file (*.txt) into a scrollable field.

1.   Click **Read from Text File**.

2.   Put the cursor in a scrollable field.

3.   Press **<Ctrl>** and **<Z>** together. The **Scrollable Field Editor** will open.

4.   Click **Read from Text File**. The **Open** dialog will appear.

5.   Browse for and select the text file you want to import.

6.   Click **Open**.

Write to Text File

Click **Write to Text File** to save the contents of a scrollable field to a text file. In the future, you can import the information from the saved text file to fill in data for other orders.

1.   Put the cursor in a scrollable field.

2.   Press **<Ctrl>** and **<Z>** together. The **Scrollable Field Editor** will open.

3.   Click **Write to Text File**. The **Save As** dialog will appear.

4.   Select the folder in which you want to save your text file.

5.   Enter a name in the **File name** field. By default the file will be saved with the extension .txt.

6.   Click **Save**.

Chapter 6: Printing Documents

In this chapter:

Overview

ProForm includes the HUD-1 Settlement Statement, HUD-1A, Title Commitments and Policies, and over 150 other ReadyDocs (ready-to-print documents). This chapter explains how to print ReadyDocs, how to preview them on screen and how to use ProForm's unique DocChek feature to edit a document right on screen.

Follow along with the Helpful Hints to learn how to print and edit a HUD-1 Settlement Statement and how to create your own folders in the ReadyDocs Manager to store your most frequently printed documents.

Printer Requirements

■ Windows - compatible printer with 2Mb memory. A laser printer is recommended.

■ Greatland documents print best using the HP4 printer driver. Switch to an HP4 printer driver when printing Greatland documents for optimum results.

Document Modes

With ProForm, you can enter data for up to 3 loans in the same file (to be shown on the same HUD-1 Settlement Statement). Some ReadyDocs contain information that can be different for each loan in the file. Before printing a loan-specific document (such as a Title Insurance Invoice) for Loan 2 or Loan 3, select a Document Mode. This will let ProForm know which loan you want to appear in the document.

To change the Document Mode, click the loan number that you want on the ProForm toolbar:

Loan 1   Loan 2   Loan 3
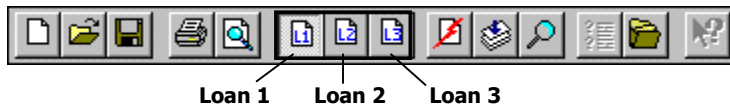
Note: You must select **L1** (Loan 1) before printing or previewing general closing documents such as the HUD-1 Settlement Statement. *By default, Loan 1 is selected.*

Printing ReadyDocs

Before printing a document select the correct Document Mode. Select **L1** for general closing documents. Click **L2** or **L3** to view documents for Loans 2 and 3 as needed.

1.   Click **File/Print**. (Or press **<Ctrl>** and **<P>**.) The **ReadyDocs Selection** dialog will appear.
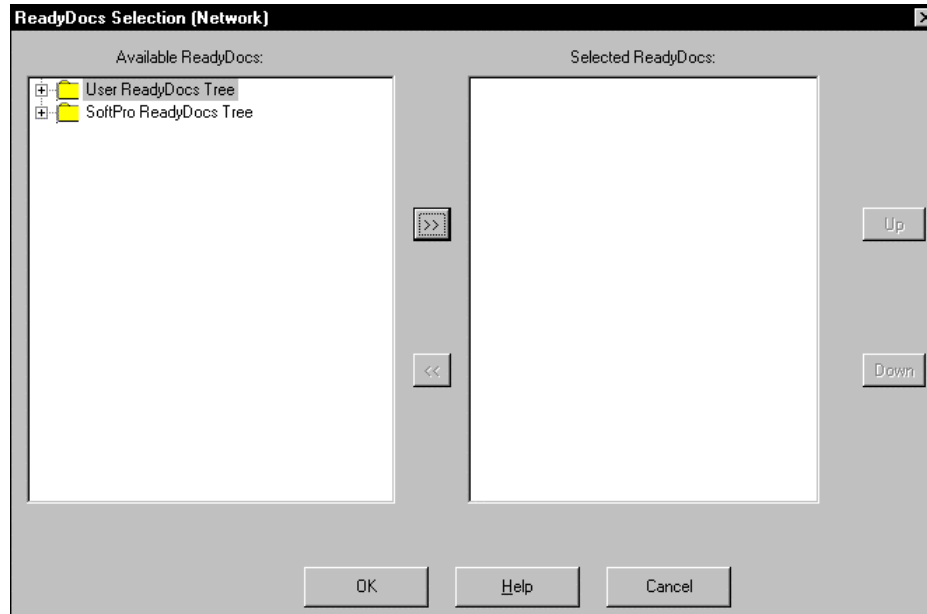
2. Browse for the documents you want to print in the **Available ReadyDocs** window. For example:
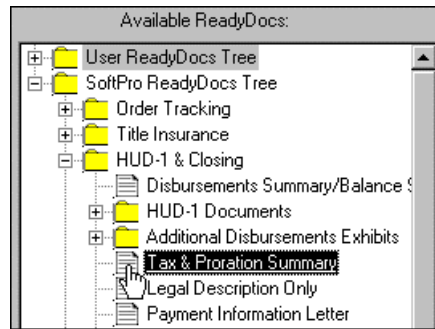
3. To select a document, click it and then click the **>>** button. This will make it appear in the **Selected ReadyDocs** window. (You can print multiple documents, but you can only select one at a time.) To print an entire folder, click the folder and then click the **>>** button.
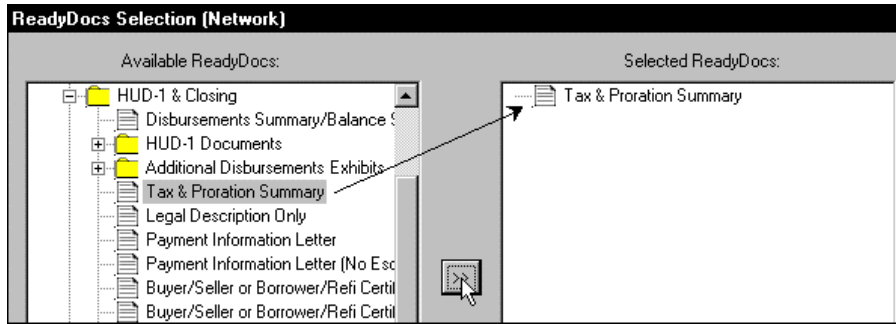
4.   After selecting documents, click **OK**.

5.   The **Print** dialog will appear. If necessary, choose a printer and the number of copies you want. Click **OK** to print.
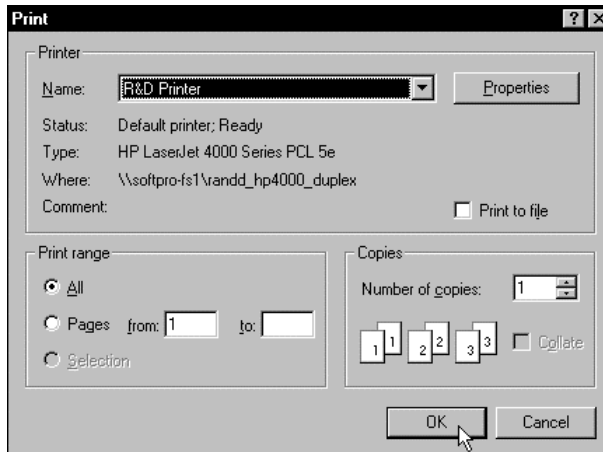
Printing a HUD-1 Settlement Statement

Follow along with the exercise below to print a HUD-1 Settlement Statement. (Actually, you can print any ReadyDoc by following the same instructions. Just substitute the document you want for the HUD-1 Settlement Statement.)

Make sure that Document Mode for Loan 1 is selected before printing the HUD-1 Settlement Statement or any other general closing document. *By default, Loan 1 is selected.* (See "Document Modes" on page 147.)

1.   Click **File/Print**. (Or press **<Ctrl>** and **<P>** together.)

2.   The **ReadyDocs Selection** dialog will appear. Double-click the folder named **SoftPro ReadyDocs Tree**.

3. Double-click the folder named **HUD-1 & Closing**.
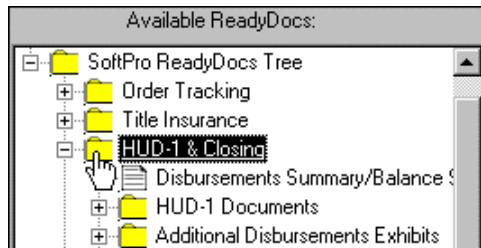
4. Double-click the folder named **HUD-1 Documents**.
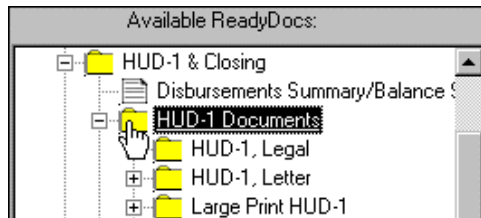
5. You can choose from a *legal*, *letter*, or *large-print* HUD-1 Settlement Statement. In this example, we will print the legal-sized document. Double-click the folder named **HUD-1, Legal**.
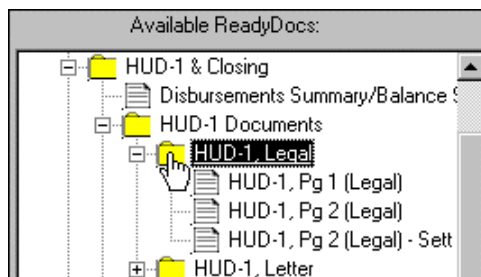
6. Click **HUD-1, Pg 1 (Legal)**.
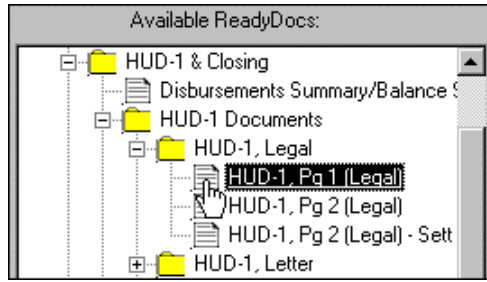
7.   Click the **>>** button. **HUD-1, Pg1 (Legal)** will appear in the **Selected ReadyDocs** window.
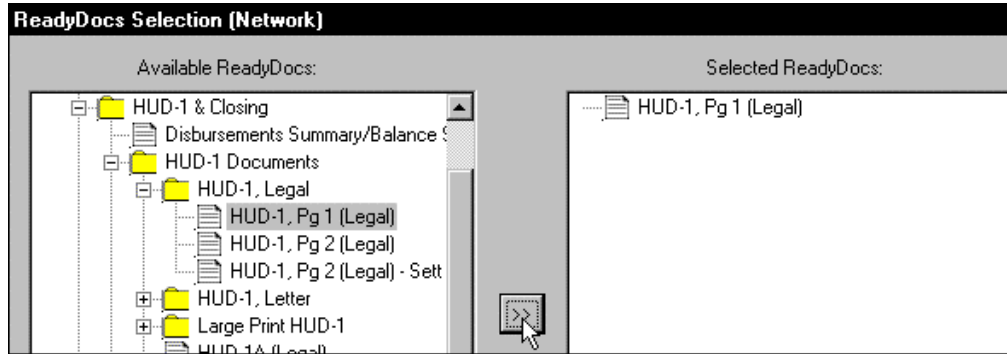
8.   Click **HUD-1, Pg2 (Legal)**.
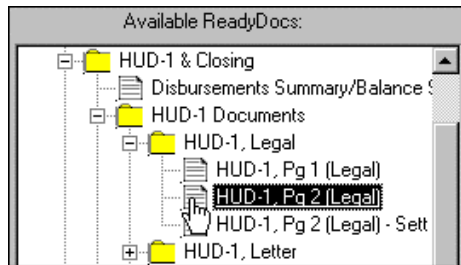
9.   Click the **>>** button. **HUD-1, Pg2 (Legal)** will appear in the **Selected ReadyDocs** window.
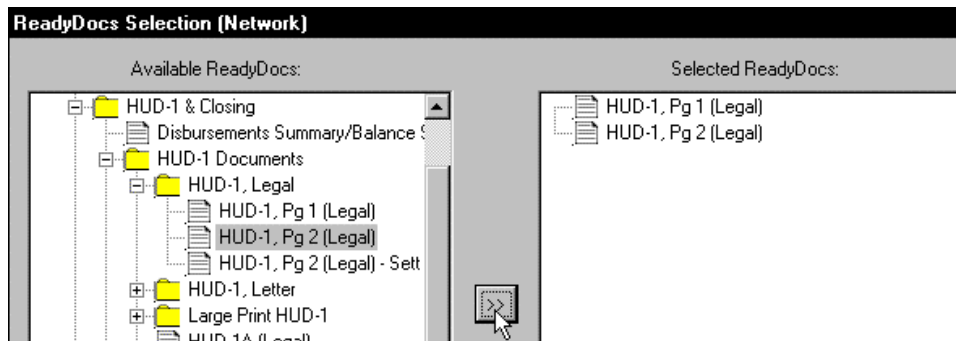
10. Click **OK**.

11. The **Print** dialog will appear. Click **OK**.
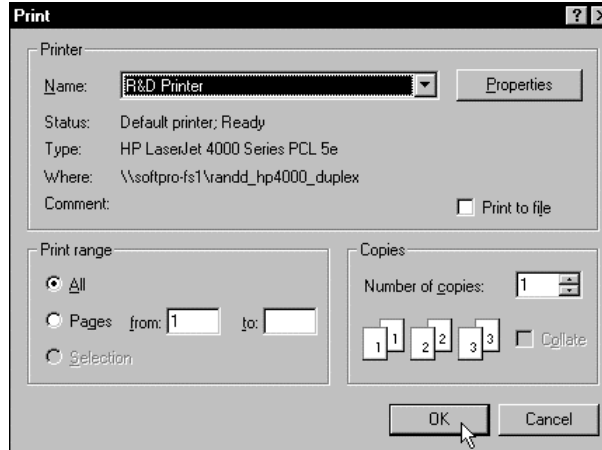
Printing Documents for a Second or Third Loan

ProForm features three Document Modes for printing loan-specific documents. With Document Modes, you can print documents that are specific to each loan in a file as well as documents that apply to the entire order.

Before printing a loan-specific document, select Document Mode 1, 2, or 3. Document Mode 1 is for the primary loan and for documents that cover the entire order. You must select Document Mode 1 *before* printing, merging, or viewing loan-specific documents for Loan 1 or documents that cover the entire order (HUD-1 Settlement Statement, Disbursement Summary).

Before printing or merging a loan-specific document for the second or third loans, select either Document Mode 2 or 3. Data specific to Loans 2 or 3 will only fill in documents if Document Mode 2 or 3 is selected. Otherwise, information from Loan 1 will appear.

For example, to print an ALTA Schedule A Commitment for the second loan:

1. Click the **L2** button on the ProForm toolbar.
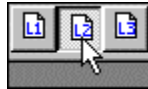
2. Choose **File/Print**.

3. Browse for and double-click **ALTA Commitment (Schedule A)**:
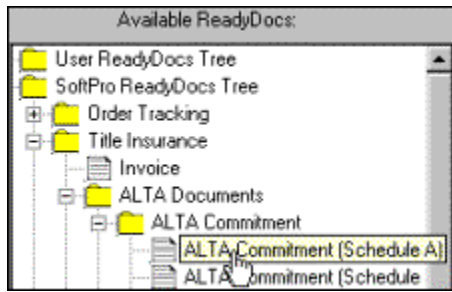
4. Click **OK**. The **Print** window will appear.

5. Click **OK**.

Print Preview

With Print Preview, you can view a document on screen before you print it.

Before previewing a document select the correct Document Mode. Select **L1** for general closing documents. Click **L2** or **L3** to view documents for Loans 2 and 3 as needed. (See "Document Modes" on page 147.)

1. Choose **File/Print Preview**. The **ReadyDocs Selection** window will appear.

2. Browse for the document that you want to preview in the **Available ReadyDocs:** window.
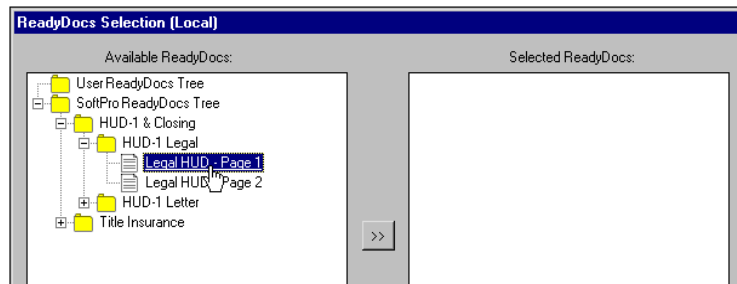
3. Click the **>>** button pointing to the **Selected ReadyDocs:** window. This adds the selected document to the **Selected ReadyDocs:** list.

Available ReadyDocs:

- User ReadyDocs Tree
- SoftPro ReadyDocs Tree
  - HUD-1 & Closing
    - HUD-1 Legal
      - Legal HUD - Page 1
      - Legal HUD - Page 2
    - HUD-1 Letter
  - Title Insurance

Selected ReadyDocs:

- Legal HUD - Page 1

◄**Tip:** You can select an entire folder in the **Available ReadyDocs:** window.

>>
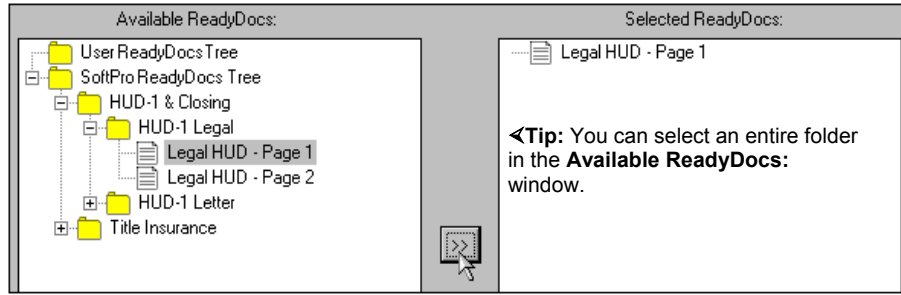
Note: To remove an item from the **Selected ReadyDocs:** list, select it and click the **<<** button.

4. Select **OK**. The document will appear in the Print Preview window.

Print | Next Page | Prev Page | Two Page | Zoom In | Zoom Out | Close

Use the buttons on the toolbar to adjust your view or print. See "Print Preview Toolbar" below.

To zoom in, click the document with the magnifying glass pointer.

Click a second time to zoom closer, and a third time to return to normal view.

Page 1
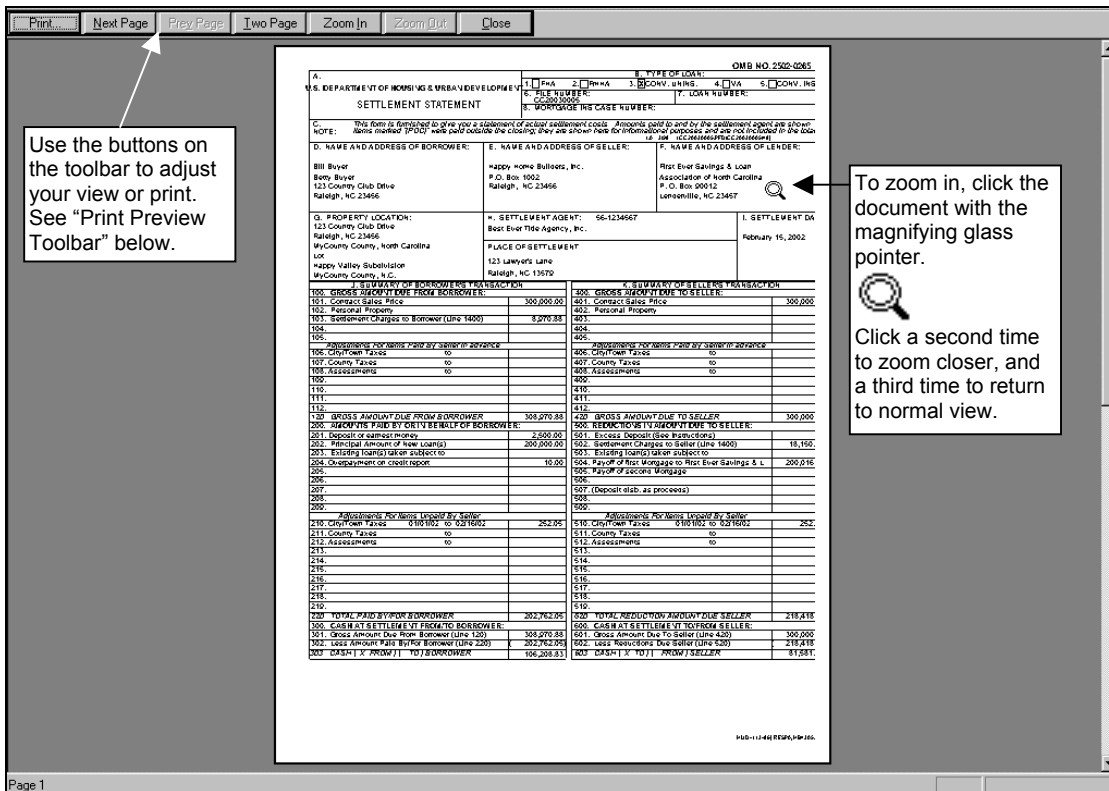
Print Preview Toolbar

Print...	Print the document or documents in preview.
Next Page	View the next page of a multi-page document. This will be grayed out when the last page is in view.
Prev Page	View previous page of a multi-page document. This will be grayed out when first page is in view.
Two Page	View two pages at once. When viewing two pages at once, this button will read **One Page**. Click **One Page** to return to a single page view.
Zoom In	Zoom in to get a closer view of the selected document. Select a second time to get even closer. This will be grayed out when maximum zoom is reached.
Zoom Out	Zoom out to return to normal view. This will be grayed out when in normal view.
Close	Exit Print Preview.

Creating Your Own ReadyDoc Folder

You can create your own folders to store the ReadyDocs that you use most often. This will save you time when browsing for a document you need to print. The **SoftPro ReadyDocs Tree** contains every ReadyDoc that comes with ProForm. If you were to copy only those documents that you use most into your own folder, you would only have to browse that folder to find the document you need.

You can create your own folders using the *ReadyDocs Manager*. In the example that follows, we will create a folder called **Daily Documents**. We will copy the legal-sized HUD-1 Settlement Statement to this folder.

1. Click **Tools/ReadyDocs Manager**.
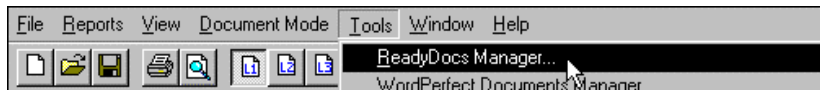
2. The **ReadyDocs Manager** will appear. Click the folder named **User ReadyDocs Tree**.
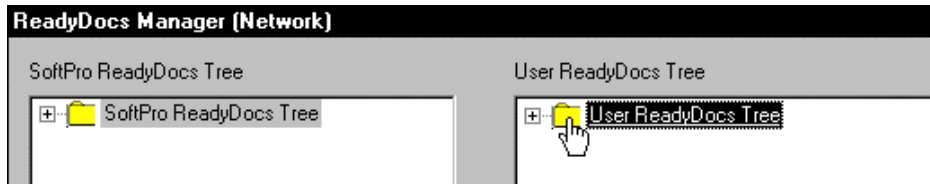
3. Click **Insert New Folder**.

4. A new folder will appear below the **User ReadyDocs Tree**.
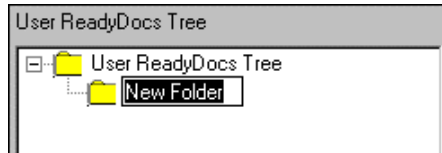
User ReadyDocs Tree

```
User ReadyDocs Tree
└──  User ReadyDocs Tree
        └──  New Folder
```

5.   Enter a name for the folder. For example:

User ReadyDocs Tree

```
User ReadyDocs Tree
└──  User ReadyDocs Tree
        └──  Daily Documents
```
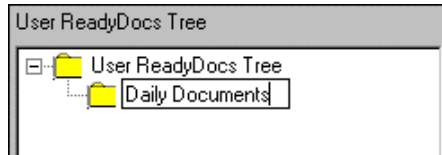
6.   Press **Enter**.

7.   The folder is created. Now, we will copy the legal-sized HUD-1 Settlement Statement from the **SoftPro ReadyDocs Tree** into the new folder. Double-click the folder named **SoftPro ReadyDocs Tree**.
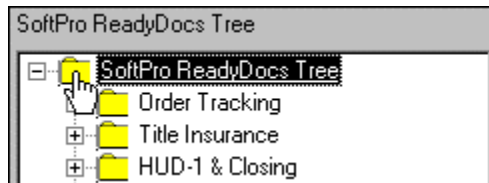
SoftPro ReadyDocs Tree

```
SoftPro ReadyDocs Tree
└──  SoftPro ReadyDocs Tree
        ├──  Order Tracking
        ├──  Title Insurance
        └──  HUD-1 & Closing
```

8.   Double-click the **HUD-1 & Closing** folder.

SoftPro ReadyDocs Tree

```
SoftPro ReadyDocs Tree
└──  SoftPro ReadyDocs Tree
        ├──  Order Tracking
        ├──  Title Insurance
        └──  HUD-1 & Closing
                ├──  Disbursements Summary/Bala
                ├──  HUD-1 Documents
                ├──  Additional Disbursements Exh
                └──  Tax & Proration Summary
```

9.   Double-click the **HUD-1 Documents** folder.

SoftPro ReadyDocs Tree

```
SoftPro ReadyDocs Tree
└──  HUD-1 & Closing
        ├──  Disbursements Summary/Bala
        └──  HUD-1 Documents
                ├──  HUD-1, Legal
                ├──  HUD-1, Letter
                ├──  Large Print HUD-1
                └──  HUD-1A (Legal)
```
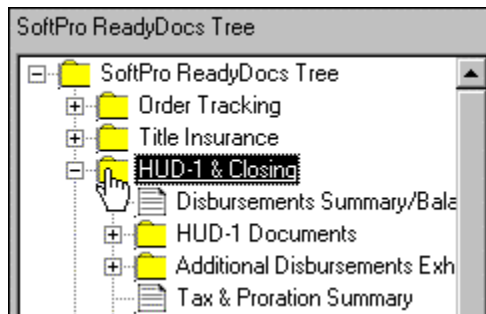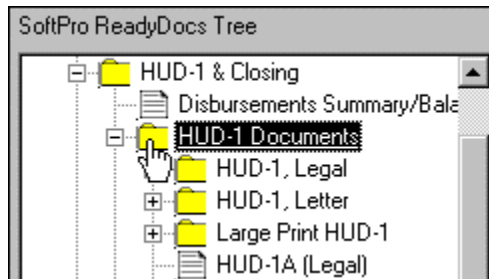
10. Double-click the **HUD-1, Legal** folder.
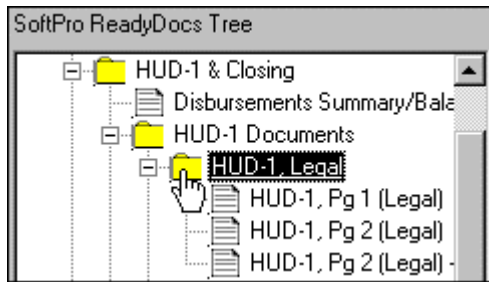
11. Select **HUD-1, Pg 1 (Legal)**.
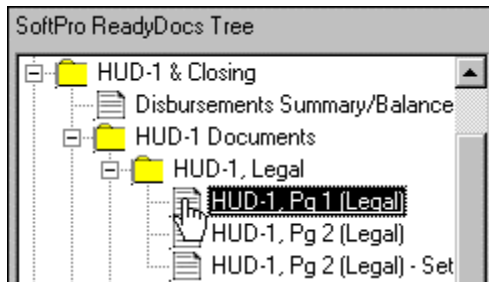
12. Press and hold the left mouse button and "drag" the document over to the **Daily Documents** folder. Release the button when the mouse cursor is over the **Daily Documents** folder.
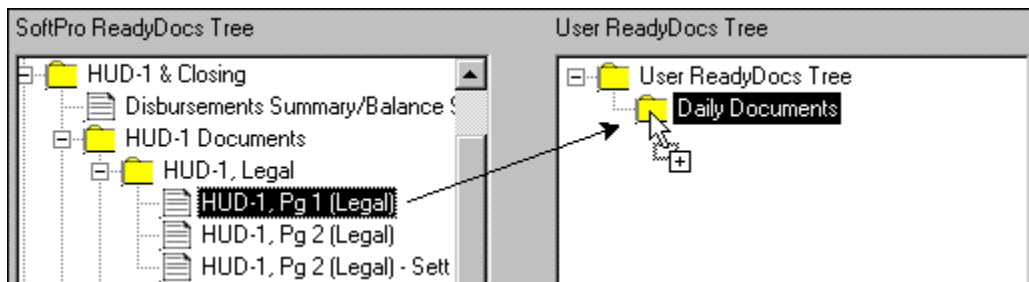
13. A plus sign will appear next to the new folder when the document is successfully copied to it. For example:
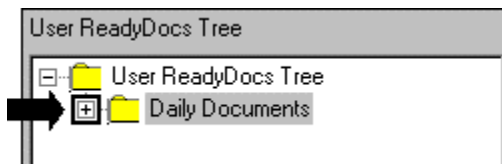
14. Drag and drop **HUD-1, Pg 2 (Legal)** to the **Daily Documents** folder in the same way. (You can drag and drop as many documents as you want using the same technique.)

15. Double-click the new folder to view the documents inside. For example:
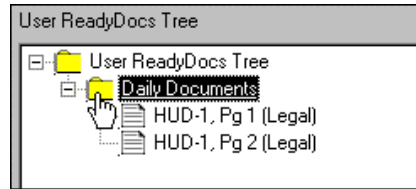
16. Click **OK** to save the new folder and close the **ReadyDocs Manager**.

Printing Documents In Your Folder

Folders you create will be stored under the *User ReadyDocs Tree*. When printing, previewing, or opening a document in DocChek, double-click the **User ReadyDocs Tree** to browse to your folder. Then double-click your folder to select a document.
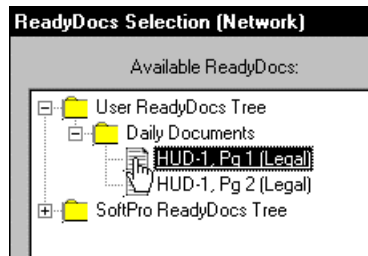
Printing All Documents In A Folder At Once

You can print an entire folder's worth of documents at once by dragging the folder to the Selected Documents window. In the example below, we will print all of the documents that were copied to the **Daily Documents** folder in the previous exercise.

1. Click **File/Print**. (Or press **<Ctrl>** and **<P>** together.)

2. Double-click the **User ReadyDocs Tree** folder.

3. Drag and drop *the entire folder* you want to print to the **Selected Documents** window.
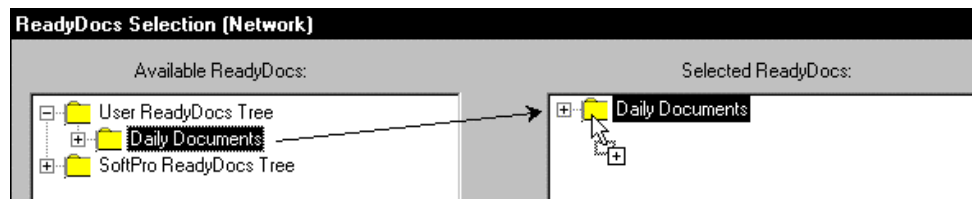
4. Click **OK**.

Faxing ReadyDocs from ProForm

You can fax any ReadyDoc from ProForm by selecting your fax driver (instead of your printer) on the **Print** dialog. In the example below, we will fax a HUD-1 Settlement Statement.

Note that you must install and set up a fax driver of your choice before you can fax ReadyDocs from ProForm.

1. Click **File/Print**. (Or press **<Ctrl>** and **<P>** together.)
2. The **ReadyDocs Selection** dialog will appear.
3. Double-click the folder named **SoftPro ReadyDocs Tree**.
4. Double-click the folder named **HUD-1 & Closing**.
5. Double-click the folder named **HUD-1 Documents**.
6. Double-click the folder named **HUD-1, Legal**.
7. Click **HUD-1, Pg1 (Legal)**.
8. Click the **>>** button. **HUD-1, Pg1 (Legal)** will appear in the **Selected ReadyDocs** window.
9. Click **HUD-1, Pg2 (Legal)**.
10. Click the **>>** button. **HUD-1, Pg2 (Legal)** will appear in the **Selected ReadyDocs** window.
11. Click **OK**.
12. The **Print** dialog will appear. Enter your fax driver in the **Name** field. (Click the arrow and select your fax device from the list.) For example:
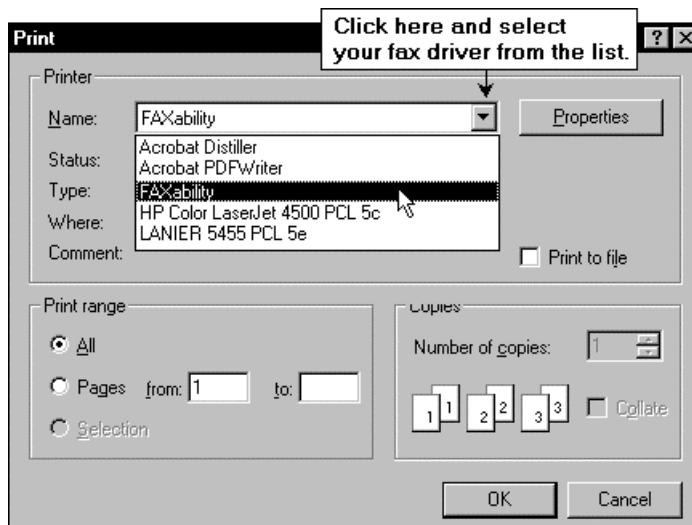
13. Click **OK**.

You can fax reports from ProForm by selecting **Reports/Print** and entering your fax driver on the **Print** dialog.

Print to .PDF in ProForm

With ProForm, you can print any ReadyDoc as a .PDF file! Portable Document Format (PDF) ™ from Adobe is the standard for secure and reliable distribution and exchange of electronic documents and forms. You can send .PDF files as attachments to e-mail messages. Anyone with Adobe Reader, which is a free utility available from **www.adobe.com**, can read and print the .PDF file.

Note: It is recommended that you use Adobe Reader Version 6.0 or higher when viewing and printing .PDF files produced with ProForm.

System Requirements for ProForm Print to .PDF
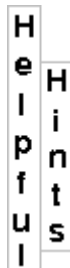
Before printing .PDF files from ProForm, each user must have permission to *load and unload device drivers*. A system error will appear if you attempt to print a .PDF file from ProForm without having this permission. If this occurs, contact your System Administrator to edit the Local Security Policy and Security Options as follows:

1. Click **Start/Programs/Administrative Tools/Local Security Policy**.
2. Double-click the **Local Security Policy** folder.
3. Double-click the **User Rights Assignment** folder.
4. Set the **Load and unload device drivers** policy for both the **Local Setting** and **Effective Setting** to **Administrators, Power Users, Users**.
5. Double-click the **Security Options** folder.
6. Set the **Prevent users from installing printer drivers** policy for both the **Local Setting** and **Effective Setting** to **Disabled**.

Printing a .PDF file from ProForm

1. Click **File/Print to .PDF**. The **ReadyDocs Selection** dialog will appear.
2. Browse for the documents you want to print in the **Available ReadyDocs** window. For example:
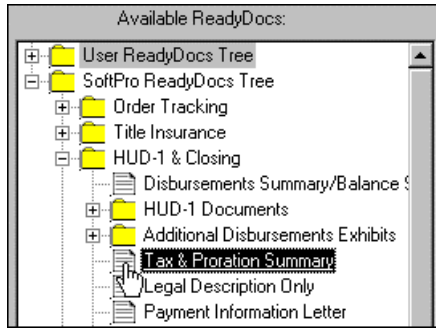
3. To select a document, click it and then click the **>>** button. This will copy it to the **Selected ReadyDocs** window. (You can print multiple documents, but you can only select one at a time.) To print an entire folder, click the folder and then click the **>>** button.
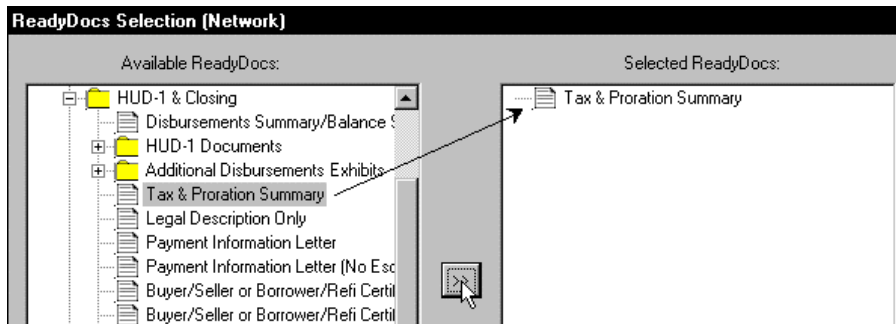
4. After selecting documents, click **OK**. The **Save As** dialog will appear.
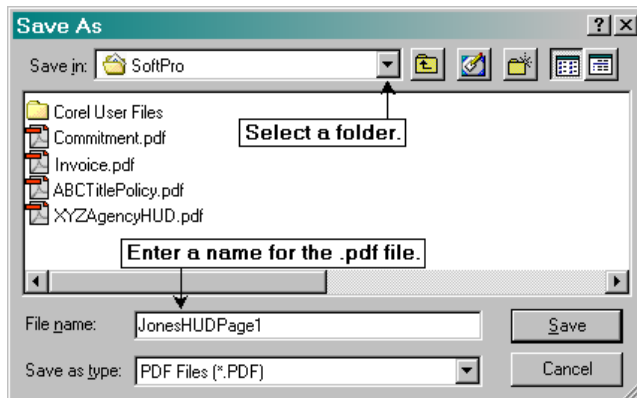
5. Enter a name for the document, select a folder to save it in, and click **Save**.

6. Once saved, you can read a .PDF file using Adobe Reader or Adobe Acrobat, or send the .pdf file as an email attachment.

Note: If you select multiple documents to print at once, they will all be included in one .PDF file. To create one .PDF file per document, print one at a time.

Email PDF Documents from ProForm

You can email directly from ProForm or ProTrust a PDF version of any document or report that you can print. Simply select **SoftPro/PDF995** as the printer.

1. Click **File/Print** in ProForm.

2. The **ReadyDocs Selection** window will appear. Select the ReadyDocs you want to email. (Multiple ReadyDocs will be sent in one PDF file.)

3. Click **OK**.
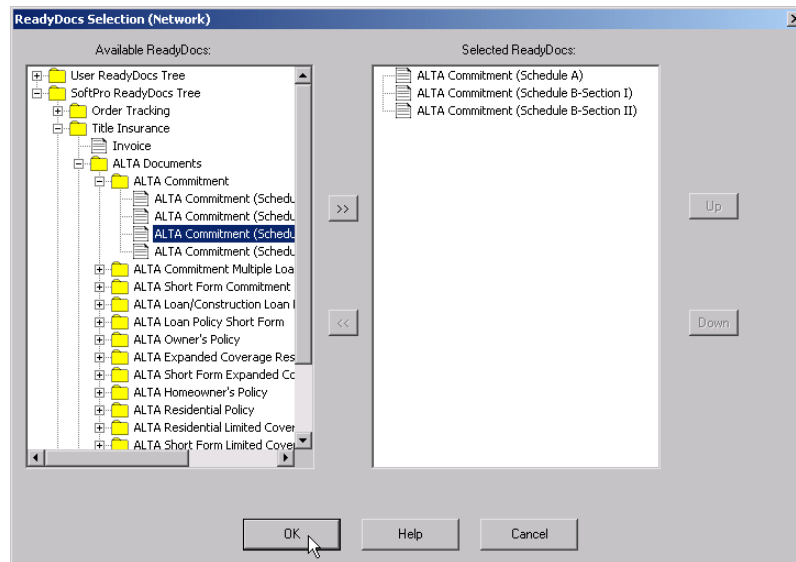
4. The **Print** dialog will appear. Select the **SoftPro/PDF995** printer.
5. Click **OK**.
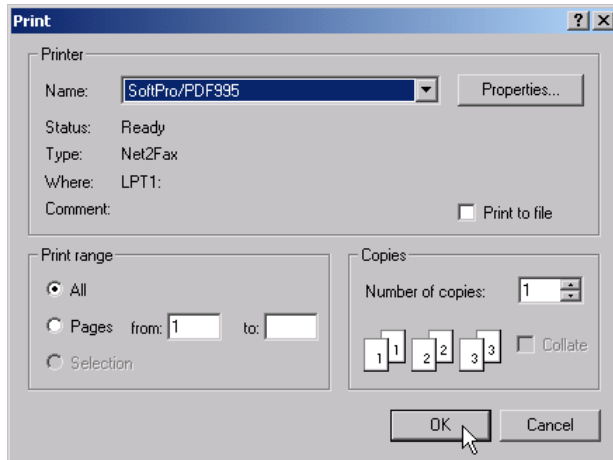
6. The **Pdf995 Save As** dialog will appear. Using this dialog, choose a folder to save a copy of the PDF file. By default, the PDF file will be named after the ProForm file. You can enter a different name in the **File name** field.
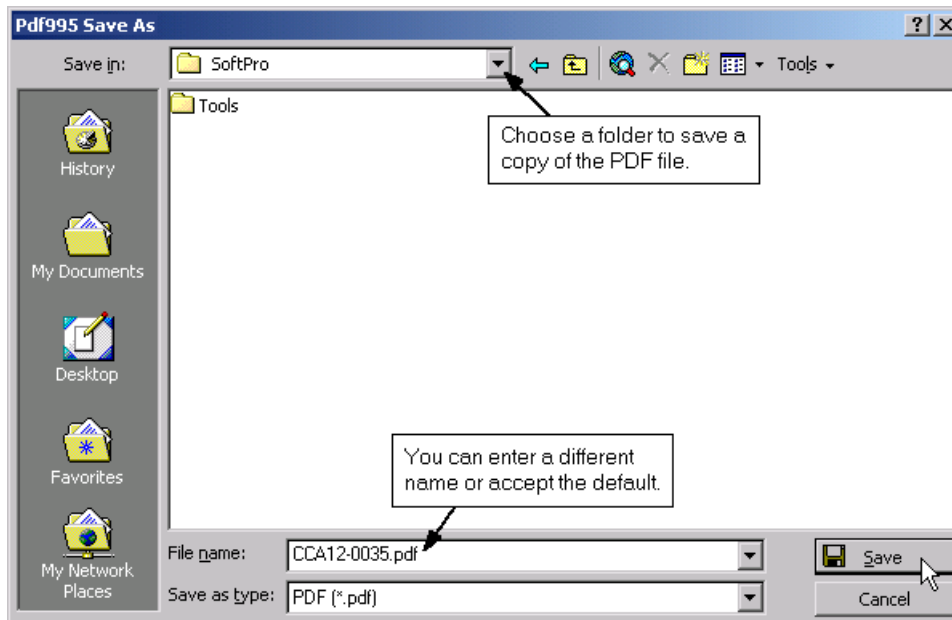
7. Click **Save**. A new email will open. The PDF file containing the selected ReadyDocs will appear as an attachment.
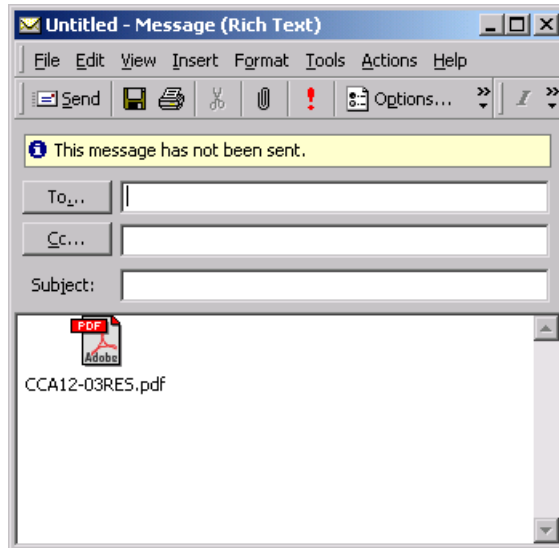
8. Enter the recipient email address, carbon copy recipients, and a subject line as necessary.

9. Click **Send**.

Chapter 7: Printing Checks

In this chapter:

Overview

You can print checks from both ProForm and ProTrust. Obviously if you only use ProForm, you will print checks from there. However, if you use both programs together in your business (exporting ProForm files to ProTrust to reconcile your trust accounts) you have a choice as to which program to use to print checks. There are advantages to each.

Printing Checks from ProTrust

- Keep track of adjustments
- No need to manually enter voided amounts.

Printing Checks from ProForm

- You can deny users the ability to print checks from files that are out of balance using the SoftPro Administrator.
- Prevents multiple users from using ProTrust at once to print checks.

Printing Checks from ProForm

1.   Choose **File/Print Checks**. The **Check Selection** dialog appears. *(See Figure 1.)*
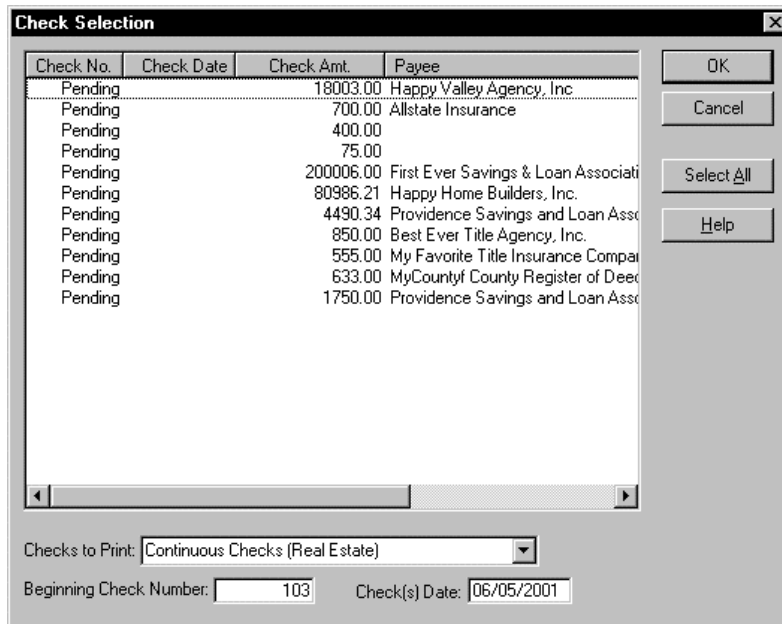
◁**Tip:** Information is organized into four columns. You can click a column heading to sort the list by that heading.

Figure 1. Check Selection Dialog

2.   Select the check(s) you want to print. Hold down the **<Ctrl>** key to select multiple checks. (To choose all checks at once, click **Select All**.)

3.   If you want to change the check style, click the down-arrow beside the **Checks to Print** field and select a different style.

4.   Choose **OK**. The **Print** dialog will appear.

5.   If necessary, enter a printer in the **Name** field.

6.   Select **OK**.

Note: Your closing file is checked for errors before printing. You will be prompted to correct any errors that need to be fixed before printing can continue.

Adjusting Checks for Printing

You can fine-tune the appearance of printed data on pre-printed checks on the **Check Setup Details** window. You can specify the amount of space (to the ten-thousandth of an inch, or .0001") to horizontally or vertically offset data printed on a check.

Select **Edit** on the Check Printing Manager to access the **Check Setup Details** window. The **Check Setup Details** dialog features **Horizontal adjustment:** and **Vertical adjustment** fields:

When editing trust account/check style details, enter the amount of space (in inches) to offset printed data using these fields. Enter inches in *positive amounts* to offset data to the right (horizontally) or down (vertically). Enter *negative amounts* to offset data to the left (horizontally) or up (vertically).

The **Horizontal adjustment** and **Vertical adjustment** fields can be used to troubleshoot checks which print with data which is misarranged.

Check Supplies Compatible with ProForm for Windows

SoftPro recommends ordering check supplies from Pro-Check Solutions, a division of ZAPP-A-FORMS. Pro-Check Solutions order forms are included in your software package when you first receive SoftPro. For additional order forms, or to order by phone, call Pro-Check Solutions at 877-901-0907 or contact them at sales@Pro-CheckSolutions.com.

↩ **SEE ALSO:**

■   Chapter 5, "Document and Check Management in ProForm" in the *SoftPro Administration Guide*.

Printing Pending Checks from ProTrust

1. Recall the ledger you want to print from. (See "Searching for a Ledger" on page 229.)
2. Choose **File/Print Pending Checks**.
3. The **Check Selection** window will appear. To print all pending checks, click **Select All**. To print a specific pending check, select the check you want.
4. Enter a transaction date and beginning check number.
5. If you want to change the check style, click the down-arrow beside the **Checks to Print** field and select a different style.
6. Choose **OK**. The **Print** dialog will appear.
7. If necessary, enter a printer in the **Name** field.
8. Select **OK**.

Creating a Combined Check

If you write a large number of checks to a particular party each month from a number of different ProTrust ledgers, you can save time by combining the amounts together and issuing just one check.

For example, suppose you write ten checks to an overnight shipping company (for example, **AirEx**) from separate ledgers of one trust account. To simplify the procedure, you can create a vendor ledger (instead of a client ledger) with the **AirEx** in the **Firm File ID** field. Each month, you can transfer funds from the separate ledgers to the one combined ledger, and then print the combined check from it.

1. Enter all transactions that are to be sent to the combined ledger as funds transfers with **Transferred Out (-)** transfer types.
2. In the vendor ledger enter a funds transfer transaction with a **Transferred In (+)** transfer type to account for each **Transferred Out (-)** transaction.
3. In the vendor ledger enter and print one pending check for the total amount of the check to the vendor.

↻ **SEE ALSO:**

- Chapter 12, "ProTrust"
- Chapter 12 "Getting Started With ProTrust" in the *SoftPro Administration Guide*.
- Chapter 14 "ProTrust Reconciliation" in the *SoftPro Administration Guide*.

Chapter 8: DocChek

In this chapter:

Overview

DocChek is an exclusive built-in feature of ProForm that takes data entry and document editing to a new level. Imagine being able to complete a HUD-1 Settlement Statement by looking at the document on screen and clicking on the document to enter data!

DocChek is a great way to enter data into a file, or to make finishing touches to a document before printing it. This chapter will show you how to view a document in DocChek, and how to use DocChek to enter data.

DocChek: Edit a Document On Screen

An effective way to complete or edit a document is to use DocChek. When you open a document in DocChek, it will contain Hot Spots. Hot Spots are areas of a document where data from a ProForm file should appear.
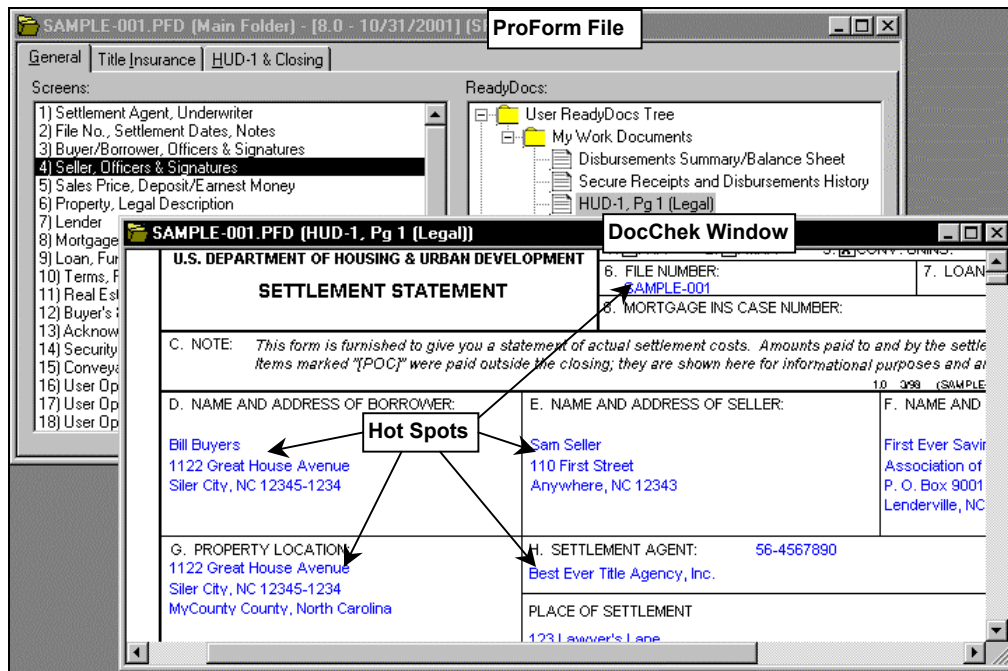
When you put your mouse cursor over a Hot Spot it will change color. When you double-click a Hot Spot, the cursor will jump to the field in the file where the information comes from. After entering (or editing) information in the file, press **<Esc>** to close the data entry screen and return to the document. Your changes will be reflected immediately on screen!

Before opening a document in DocChek select the correct Document Mode. Select **L1** for general closing documents. Click **L2** or **L3** to view documents for Loans 2 and 3 as needed. (See "Document Modes" on page 147.)

Viewing a Document in DocChek

1. Browse for the document you want to open in the **ReadyDocs** window of the file.
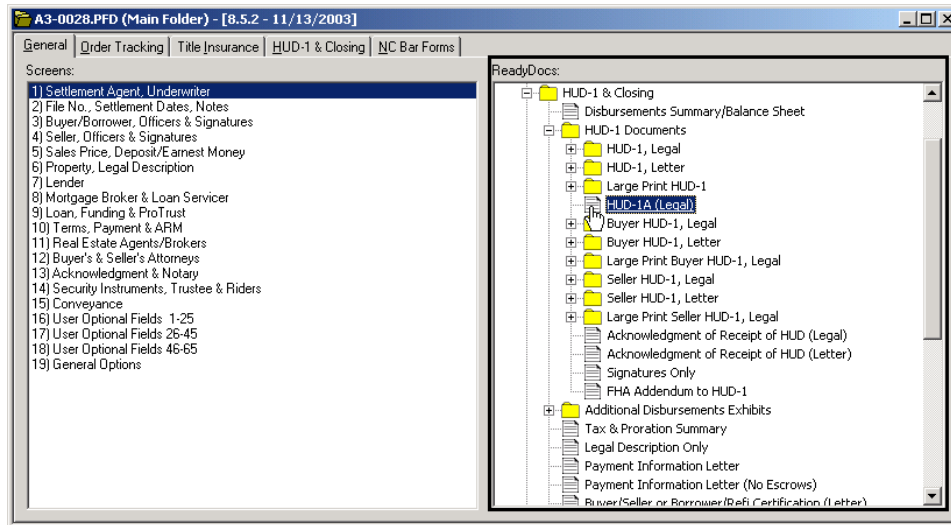
2. Double-click the document.
3. The document you selected will appear in a separate DocChek window.

The DocChek window can be resized, maximized, minimized, or closed like any other window. To close DocChek, press **<Esc>** or click ☒.

Using DocChek To Edit a File

When viewing a ReadyDoc in DocChek you can enter or edit data using the Hot Spots that appear in the document. Hot Spots are links to your ProForm data file. When you double-click on a Hot Spot, the cursor jumps to the corresponding field in the current data file.

A document Hot Spot can be identified with the mouse pointer. The pointer will change color when moved over a Hot Spot:
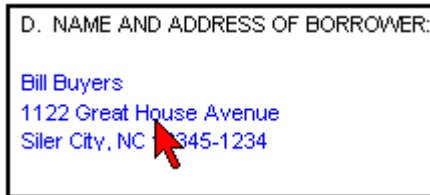
To edit data using DocChek:

1. Double-click the document you want in the **ReadyDocs:** window.
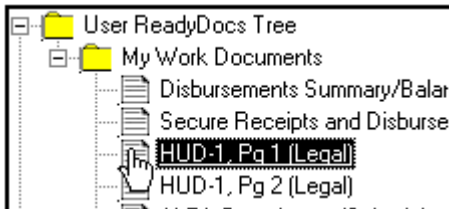
The DocChek window will open on top of your ProForm desktop.

2. Click the Maximize button on the DocChek window to expand the window to full size.
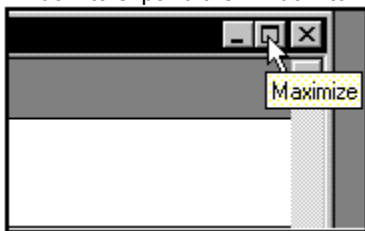
3. Double-click the HotSpot on the document that contains the data you want to edit.

4. The ProForm screen where the HotSpot data was entered will open. Make your changes to the data as needed.

5. Press **<Esc>** to close the ProForm screen and return to DocChek. The changes you made will appear instantly in the document:

Editing a HUD-1 Settlement Statement With DocChek

Helpful Hints

In the example below, we will enter an Appraisal Fee of $75.00 on Line 803 of the HUD-1 Settlement Statement using DocChek. You can enter all of the information into the HUD-1 Settlement Statement using DocChek in the same way.

1. Double-click the **SoftPro ReadyDocs Tree** folder.
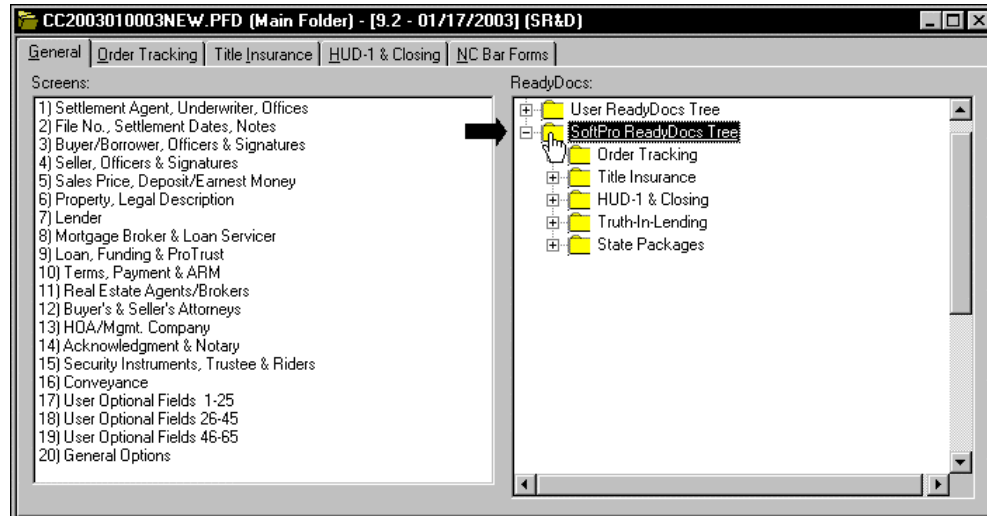
2. Double-click the **HUD-1 & Closing** folder.
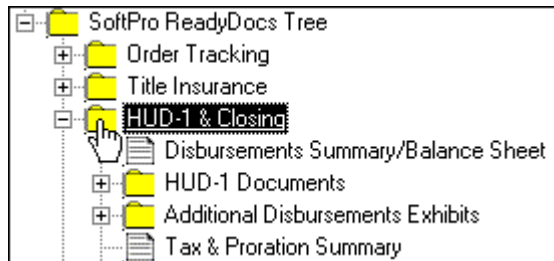
3. Double-click the **HUD-1 Documents** folder.

4. Double-click the **HUD-1, Legal** folder.

5. Double-click **HUD-1, Pg 2 (Legal)**.
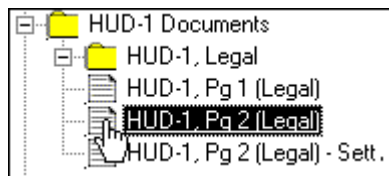
6. Page 2 will appear in the DocChek window. Move the mouse cursor over the **PAID FROM BORROWER'S FUNDS AT SETTLEMENT** column of Line 803 (Appraisal Fee).

7. Double-click the Hot Spot when the cursor changes color. Screen 5 of the HUD-1 & Closing tab will open. The cursor will appear in the **Borrower** column of Line 803. Enter **75**.

8. Press **<Esc>**. The screen will close and you will return to DocChek. The Appraisal Fee will appear on Line 803.

Chapter 9: WordPerfect and Microsoft Word Merge

In this chapter:

Overview

SoftPro comes with a library of WordPerfect and Microsoft Word documents that you can print directly from ProForm. These special documents contain *SoftPro field references* in them. When you print a Merge Document, information from the ProForm file that you have open fills in throughout the document. The completed document will open in WordPerfect or Microsoft Word (depending on the type of Merge Document you choose). You can save, edit or print the document from WordPerfect or Microsoft Word.

This chapter covers how to print both WordPerfect and Microsoft Word Merge Documents from ProForm. You will also learn how to set up your own folders to store your most commonly used Merge Documents.

WordPerfect and Microsoft Word Version Requirements

- Microsoft Word 97 or higher to print Word Merge Documents.
- Corel WordPerfect 8.0 or higher to print WordPerfect Merge Documents.

Printing WordPerfect Merge Documents

Note: WordPerfect must be registered before you can print WordPerfect Merge Documents.
See "WordPerfect Registration" on page 176 of the *SoftPro Administration Guide*.

1. Open the ProForm file that you want to print from.
2. Click **File/WordPerfect Merge**.
3. The **WordPerfect Merge Document Selection** dialog will appear.
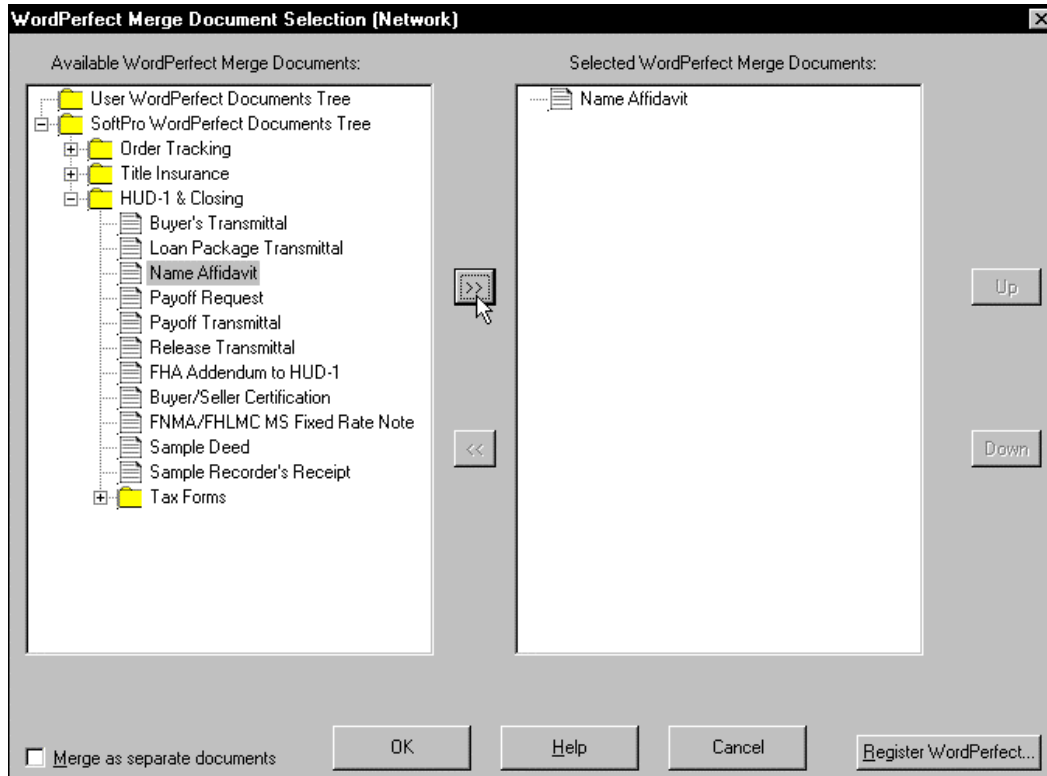
4. Browse for the documents you want to print in the **Available Documents** window. To select a
    document, click it and then click the **>>** button. This will make it appear in the **Selected
    Documents** window. (You can print multiple documents, but you can only select one at a
    time.)

5. If you are printing several documents, and want each to open in a separate document in
    WordPerfect, click **Merge as separate documents**. (Otherwise, the merged documents will be
    separated by page breaks grouped into one WordPerfect document.)

6. After selecting documents, click **OK**.

7.   If the document you selected contains a prompt, the **Prompts Dialog** will appear. Enter the required information for each prompt and click **OK** to continue. (If you are printing several documents, a separate **Prompts Dialog** will appear for each document.)

Prompts Dialog: Name Affidavit			⊠
Please answer the prompts in the Prompt Data column in the grid below.			

	Prompt ID	Prompt Text	Prompt Data
1	_SP0008	Enter all variations of names to include on the Name Affidavit.	
2	_SP0124	Enter the name, as the signature will appear.	

☐ Do Not Show Remaining Prompts

[OK]   [Help]   [Canc...]

Type information to answer prompts in the **Prompt Data** column. Then press **<Tab>** to jump to the next prompt.

8.   Click **OK** to continue. WordPerfect will open and the document will appear. Click **File/Save** to save the document, or **File/Print** to print it.

Note: If you selected **Merge as separate documents**, you should save or print each document after it opens in WordPerfect then close WordPerfect to resume the merge. Repeat until every document you selected has been merged.

Printing Microsoft Word Merge Documents

Note: The SoftPro Word Merge Macro must be installed in order to print Microsoft Word Merge Documents. See "Microsoft Word Merge and Print Macro Installation" on page 177 of the *SoftPro Administration Guide*.

1.   Close any open copies of Microsoft Word.
2.   Open the ProForm file that you want to print from.
3.   Click **File/MS Word Merge**.
4.   The **MS Word Merge Document Selection** dialog will appear.
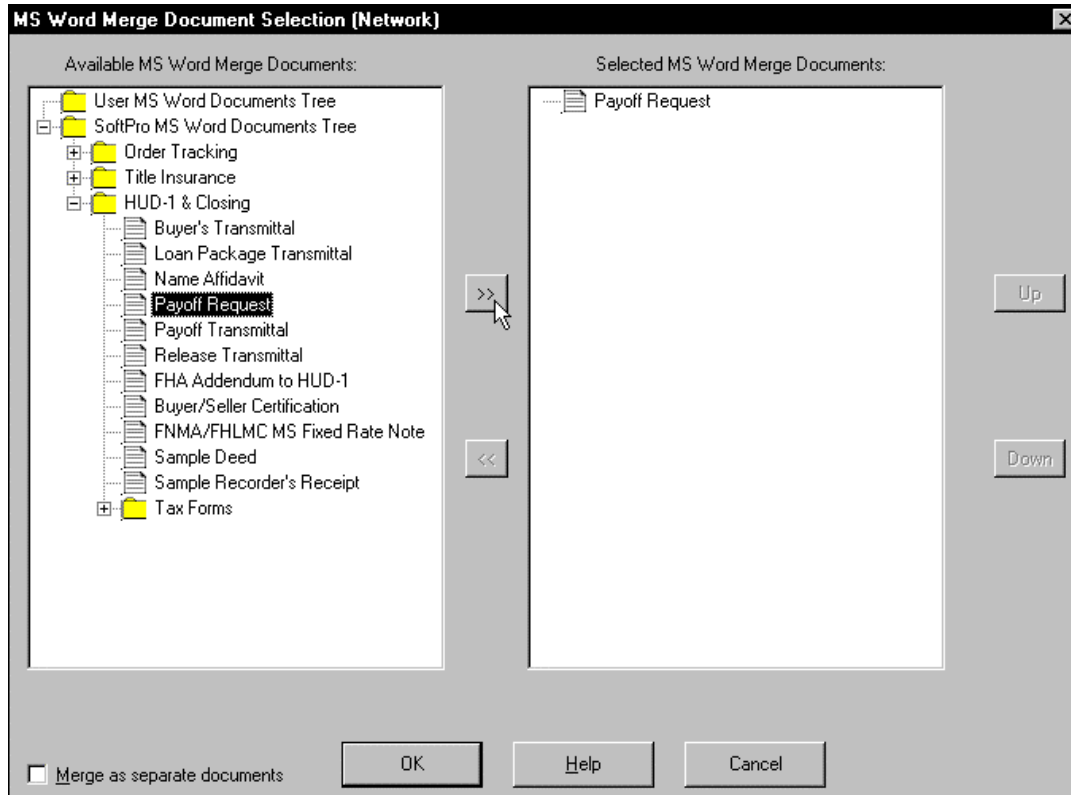
5. Browse for the documents you want to print in the **Available Documents** window. To select a document, click it and then click the **>>** button. This will make it appear in the **Selected Documents** window. (You can print multiple documents, but you can only select one at a time.)

6. If you are printing several documents, and want each to open in a separate document in Word, click **Merge as separate documents**. (Otherwise, the merged documents will be separated by page breaks grouped into one document.)

7. After selecting documents, click **OK**.

8. If the document you selected contains a prompt, the **Prompts Dialog** will appear. Enter the required information for each prompt and click **OK** to continue. (If you are printing several documents, a separate **Prompts Dialog** will appear for each document.)

Prompts Dialog

9. Click **OK** to continue. Your Microsoft Word program will open and the document will appear. Click **File/Save** to save the document, or **File/Print** to print it.

Note: If you want to print more MS Word Merge Documents from ProForm, be sure to save or print the completed documents first and close Microsoft Word.
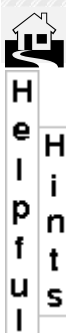
Printing a Buyer's Transmittal (Microsoft Word)

Follow along with the exercise below to print a Buyer's Transmittal in Microsoft Word format. You can print any Word Merge Document by following the same instructions. (Substitute WordPerfect for Microsoft Word to print any WordPerfect Merge Document.)

1. Click **File/MS Word Merge**.
2. The **MS Word Merge Documents Selection** dialog will appear.
3. Double-click the folder named **SoftPro MS Word Documents Tree**.
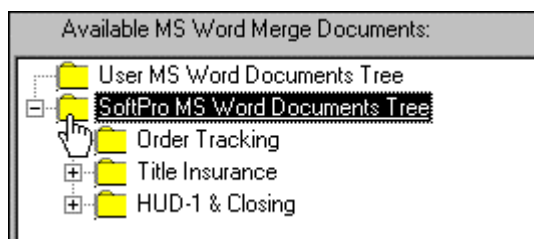
4. Double-click the folder named **HUD-1 & Closing**.
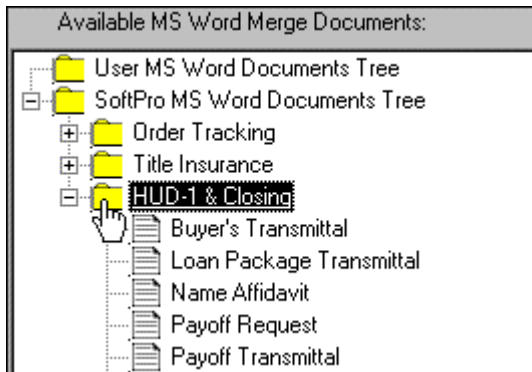
5. Click **Buyer's Transmittal**.
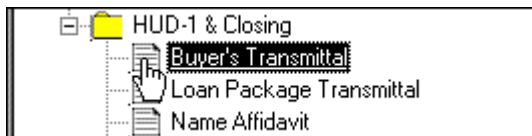
6. Click the **>>** button. **Buyer's Transmittal** will appear in the **Selected Documents** window.
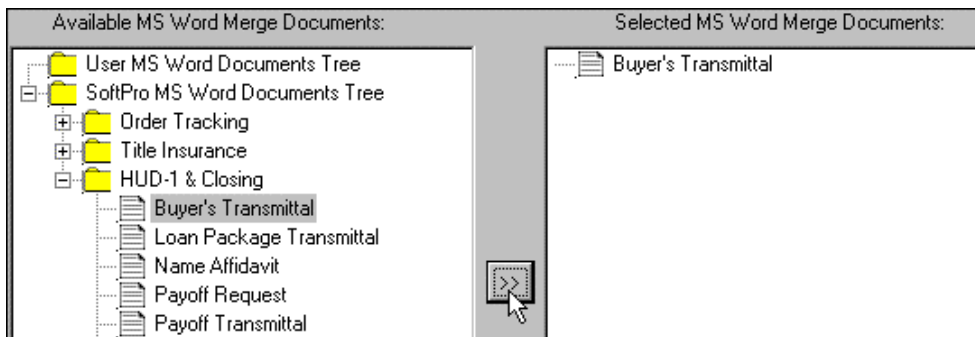
7. Click **OK**. The following message will appear:

8. Click **OK** to continue.
9. The **Prompts Dialog** will appear.

10. Complete the prompt by entering a name in the **Prompt Data** column.

11. Click **OK** to continue.

12. The Buyer's Transmittal will open in Microsoft Word.

13. Click **File/Print**. The **Print** dialog will appear.

14. Click **OK**.

Always proof your Merge Document after merging. Blank spaces will appear for information that is missing in the ProForm file. Enter the missing information in the ProForm file and then merge the document again, or, manually edit the document in Microsoft Word before printing. (However, manually editing the document in Word will not fill in missing information in the ProForm file.)

Setting Up Your Own Merge Document Folders

You can create your own folders to store the WordPerfect and Microsoft Word documents you use most often. In the example below, we will create a folder for an employee named Jane. Jane prints WordPerfect Loan Package Transmittals and Payoff Transmittals just about every day. We will create a folder for her to keep these documents using the WordPerfect Documents Manager. (For Word, substitute MS Word for WordPerfect in the instructions.)

1. Click **Tools/WordPerfect Documents Manager**.
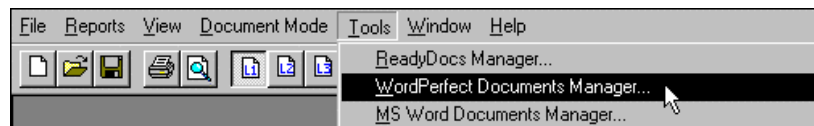
2. The **WordPerfect Documents Manager** will appear. Click the folder named **User WordPerfect Documents Tree**.
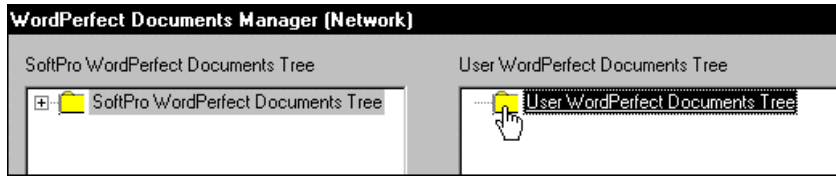
3.   Click **Insert New Folder**.

4.   A new folder will appear below the **User WordPerfect Documents Tree**.

5.   Enter a name for the folder. For example:
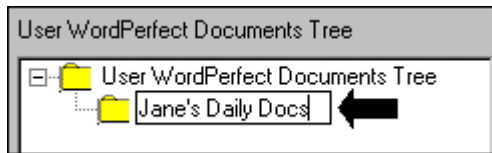
6.   Press **Enter**.

7.   The folder is created. Now, we will copy the Loan Package Transmittal and Payoff Transmittal from the **SoftPro WordPerfect Documents Tree** into the new folder. Double-click the folder named **SoftPro WordPerfect Documents Tree**.
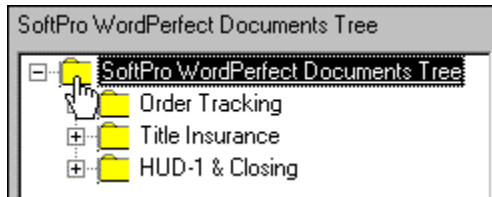
8.   Double-click the **HUD-1 & Closing** folder.
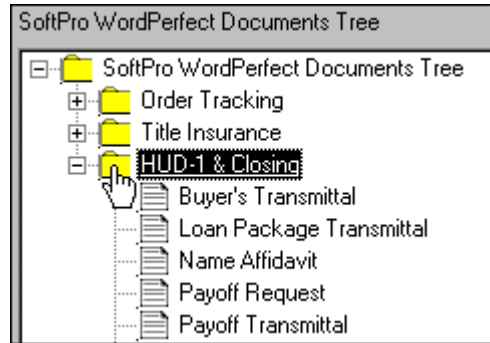
9. Select **Loan Package Transmittal** with the left mouse button.
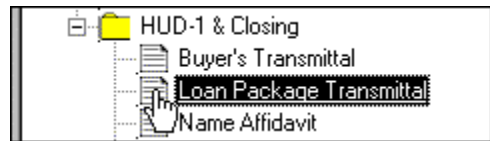
10. Press and hold the mouse button and "drag" the document over to the folder you have created. Release the button when the mouse cursor is over the new folder.
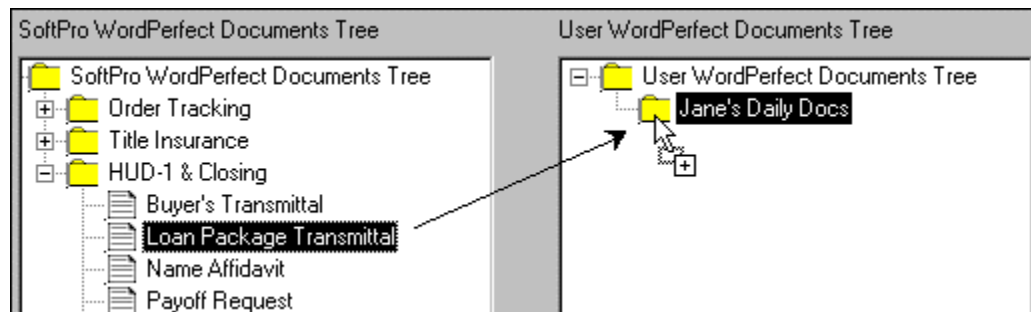
11. A plus sign will appear next to the new folder when the document is successfully copied to it. For example:
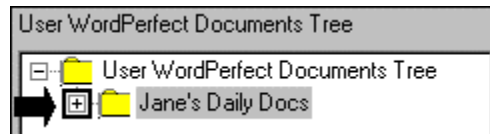
12. Drag and drop the Payoff Transmittal to the new folder just like you did the Loan Package Transmittal. (You can copy as many documents as you want using the same technique.)

13. Double-click the new folder to view the documents inside. For example:
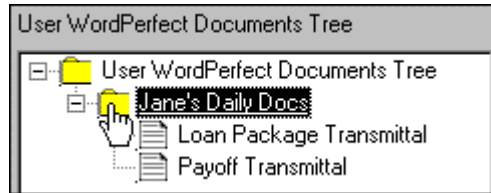
14. Click **OK** to save the new folder and close the **WordPerfect Merge Documents Manager**.

Printing All Documents In A Folder At Once

You can print an entire folder's worth of documents at once by dragging the folder to the Selected Documents window. In the example below, we will print all of the documents that were copied to **Jane's Daily Docs** folder in the previous exercise.

1. Click **File/WordPerfect Merge**.

2. The **WordPerfect Merge Documents Selection** dialog will appear. Double-click **User WordPerfect Documents Tree**.

3. Drag and drop *the entire folder* you want to print to the **Selected WordPerfect Merge Documents** window. For example:
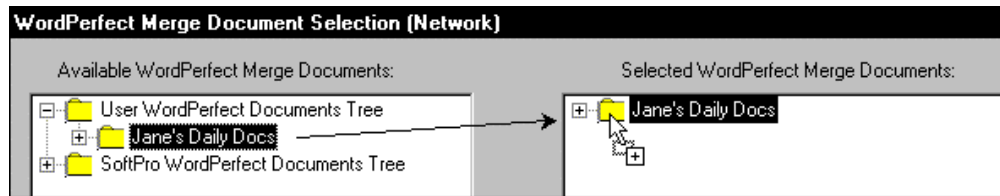
4. Click **OK**.

Note: You can create your own merge documents using WordPerfect and Microsoft Word. See "Creating a Merge Document" on page 180 of the *SoftPro Administration Guide*.

Chapter 10: Transaction Point and RealEC™ Integration

In this chapter:

TransactionPoint by SoftPro

- TransactionPoint gives anyone involved in a transaction the power to check the status of a transaction at anytime on a secure web site. TransactionPoint for SoftPro lets ProForm users offer this on-line management capability to all parties involved with real estate transactions entered in ProForm.

- Use TransactionPoint for SoftPro to post track item information, updates, and related documents to the TransactionPoint system on the web.

↻ SEE ALSO:

■ For help installing and setting up TransactionPoint by SoftPro, see Chapter 19 "TransactionPoint by SoftPro" in the *SoftPro Administration Guide*.

Setup and Communications Module
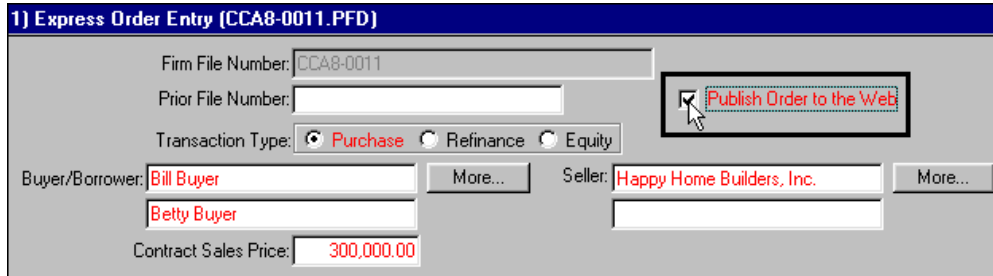
■ The Setup and Communications Module is a utility that runs outside of ProForm that sends files to TransactionPoint and monitors communications between ProForm and TransactionPoint.

■ The Setup and Communications Module should be installed and run on the network server. Once installed, you can run it, set up your send options, click **Start**, and leave it running all the time. See Chapter 19 "Transaction Point by SoftPro" in the *SoftPro Administration Guide* for installation instructions.
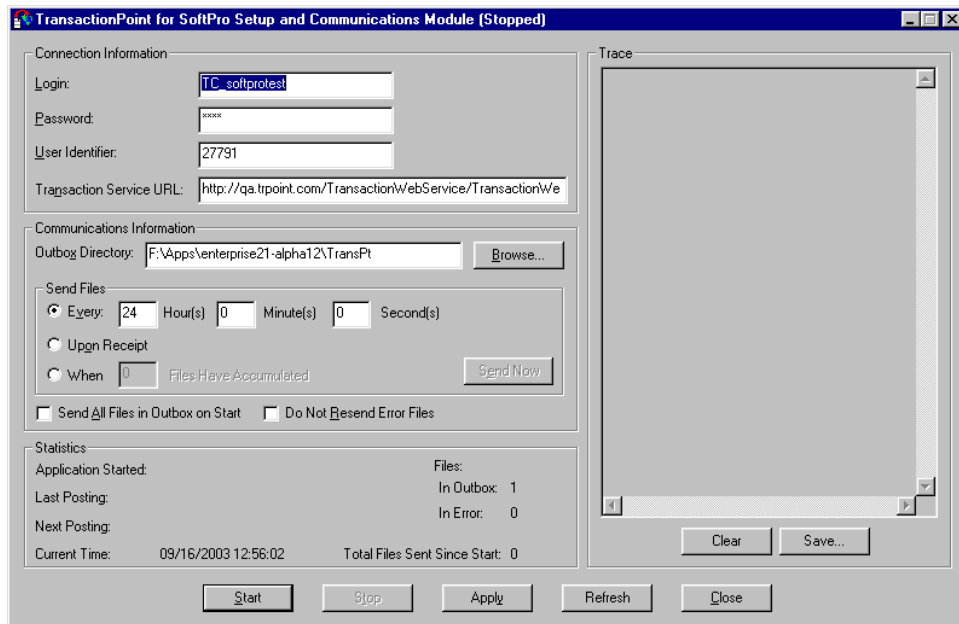
■ You can set the Module up to automatically send files to TransactionPoint. There are many ways you can set up the Module to do this.

■ Even after you set up the Module to send files at certain times, you can override the automated action and send urgent files immediately by clicking **Send Now**.

■ View posting statistics and read error logs.

Publishing an Order to the Web

To publish an order to the TransactionPoint network, you first need to select the **Publish Order to Web** checkbox on the **Express Order Entry** screen in ProForm.
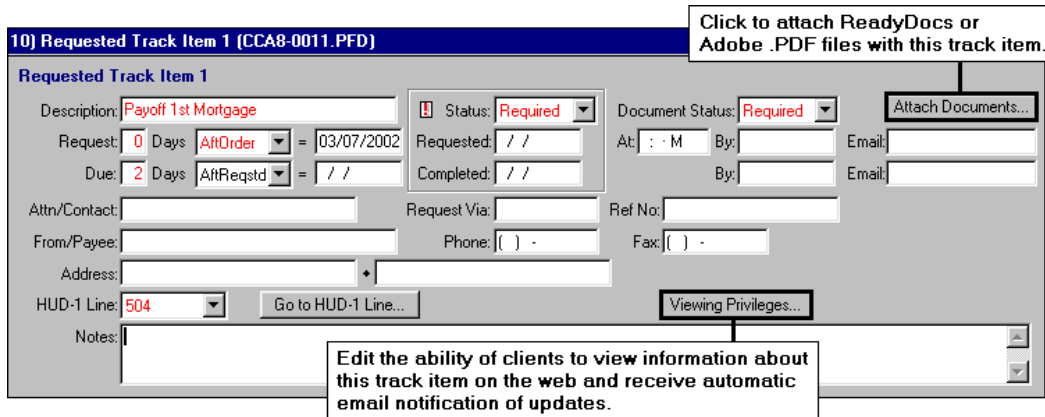
Note: You can check **Publish Order to Web** option in a template to have the option automatically checked when you copy the template to a file. Existing templates must be edited manually if you want the option checked in them.

Requested Track Item Features

On the **Requested Track Items** screens, you can attach documents to a track item before it is posted to the web, or edit the client viewing and automatic email notification privileges.

Attaching Documents to Track Items

How to Attach an Adobe .PDF File

1. Click **Attach Documents** on the Track Item window.
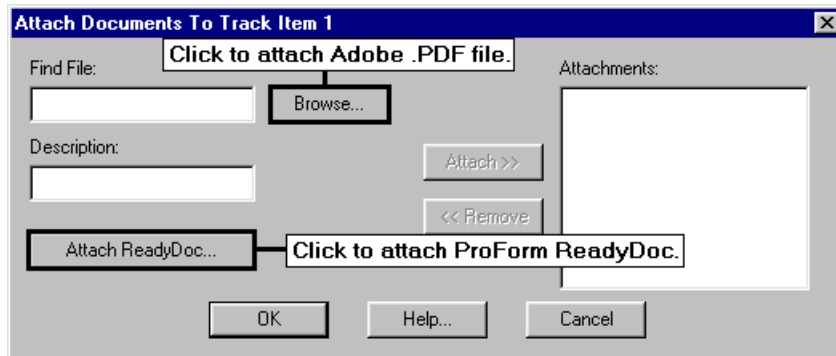
2. Click **Browse**. The **Open** dialog will appear.
3. Select the .PDF file that you want to attach.
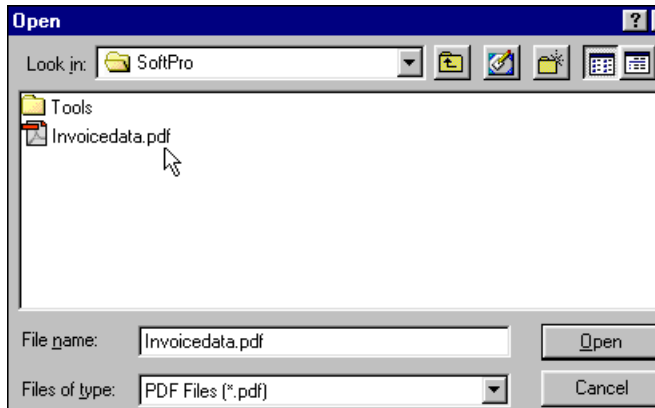
4. Click **Open**. The file will appear in the **Find File** field.

5.   Enter a description of the document in the **Description** field.
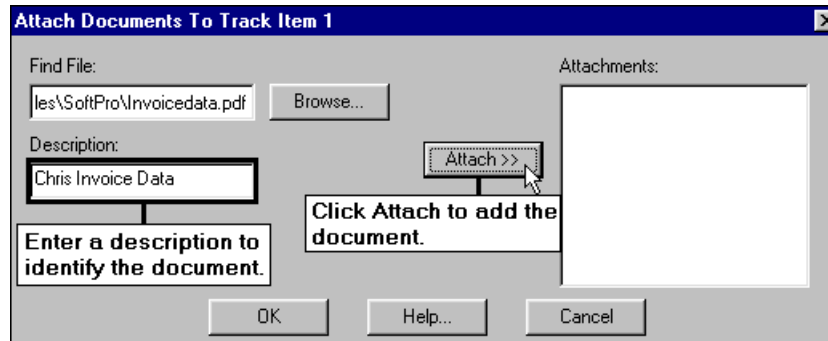
6.   Click **Attach** to add the document. The document will appear in the **Attachments** pane.
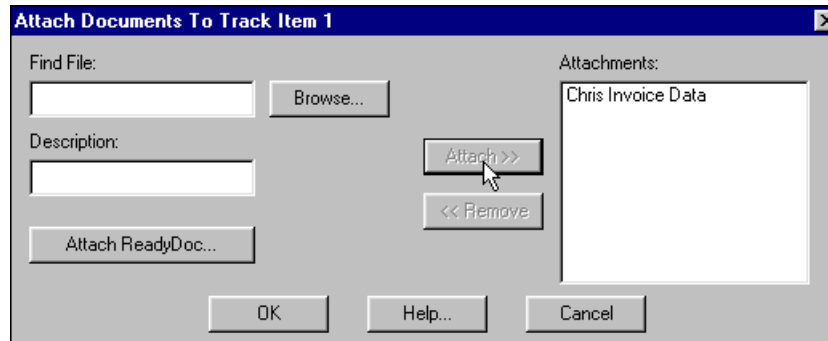
How to Attach a ProForm ReadyDoc

1. Click **Attach ReadyDoc**. The **ReadyDoc Selection** dialog will appear.

2. Select the document you want to attach.
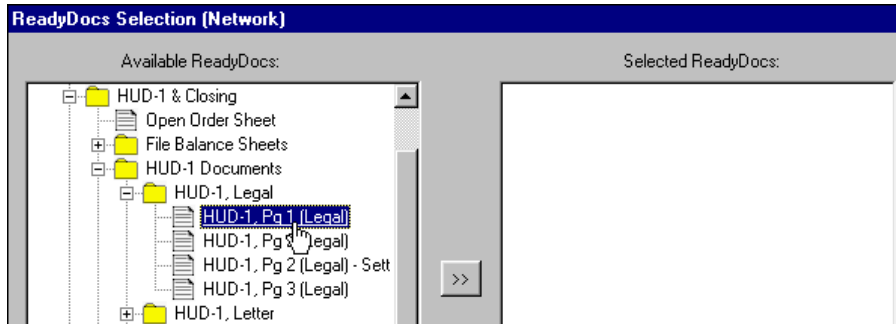
3. Click ⟩⟩ to add the document. It will appear in the **Selected ReadyDocs** pane.
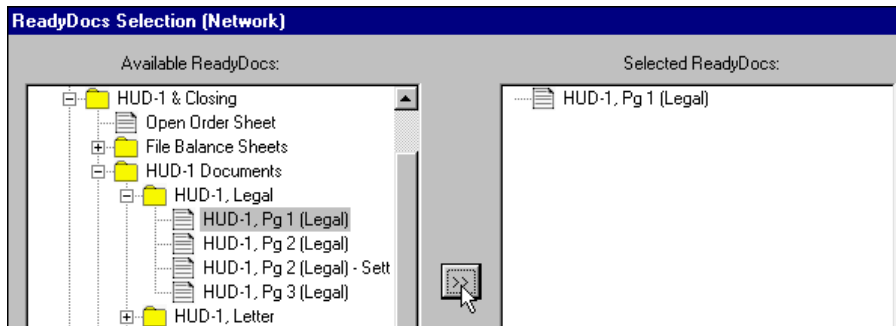
4. You can select multiple documents. For example:
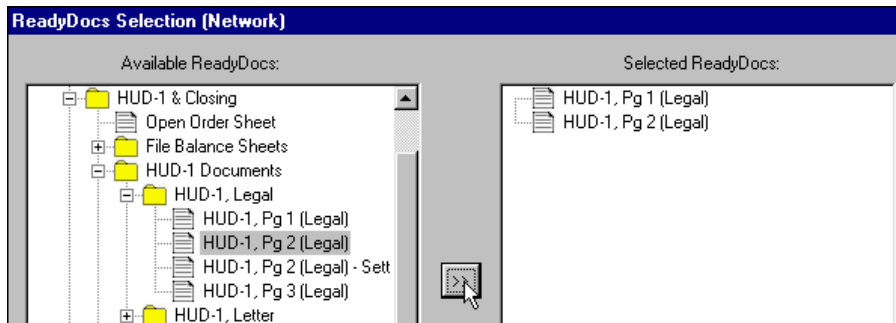
5. Click **OK** after selecting documents. The ReadyDocs will appear in the **Attachments** pane.

Attach Documents To Track Item 1

Find File:

[   ]   Browse...

Description:

[   ]

Attach ReadyDoc...

Attachments:

HUD-1, Pg 1 (Legal)
HUD-1, Pg 2 (Legal)

Attach >>

<< Remove

OK   Help...   Cancel
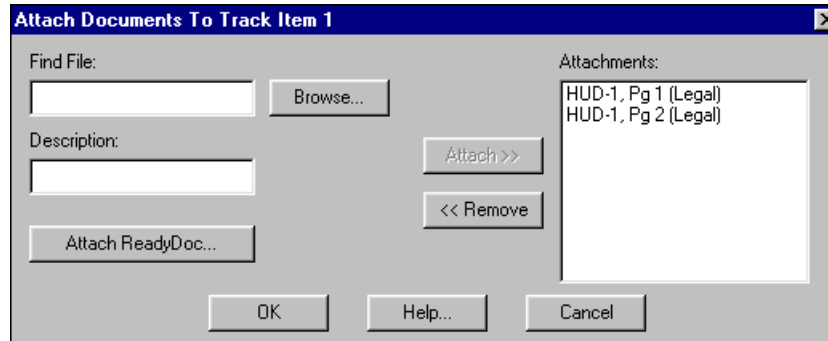
Setting Track Item Viewing Privileges

■   Click **Viewing Privileges** on a Track Item screen to set up viewing privileges and automatic e-mail updates to Transaction Point contacts.

Click to allow contact to view information about the track item that is posted on the web.

Viewing Privileges for Track Item 1

Contact	View Item	Disable Auto Email
Settlement Agent Contact	✔	
Marketing Source Contact		✔

Select All - View Item

Unselect All - View Item

Select All - Auto Email

Unselect All - Auto Email

Contacts that have email addresses entered in ProForm.

Click to disable automatic email notification of track item updates to the contact.

OK   Help...   Cancel

Posting File Updates to TransactionPoint

Each time you make modifications to track items, you will be prompted to update your TransactionPoint posting when you close the ProForm file. The **Post File to TransactionPoint** dialog will appear.

On this dialog, you can select track items to post, and attach additional documents and notes to the order. *After selecting items to post or adding documents or notes, click OK.*
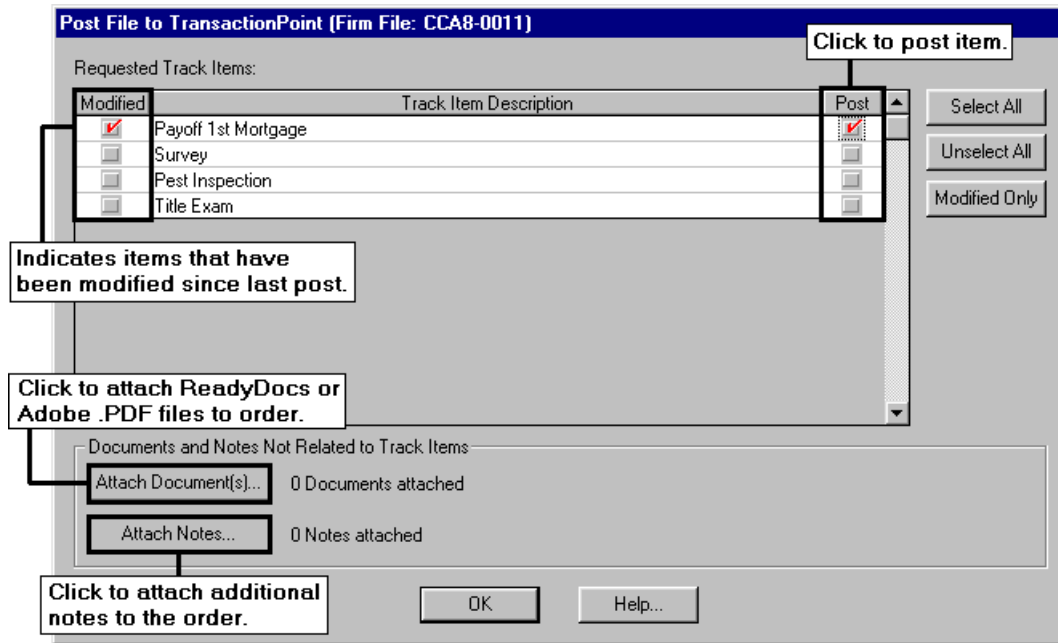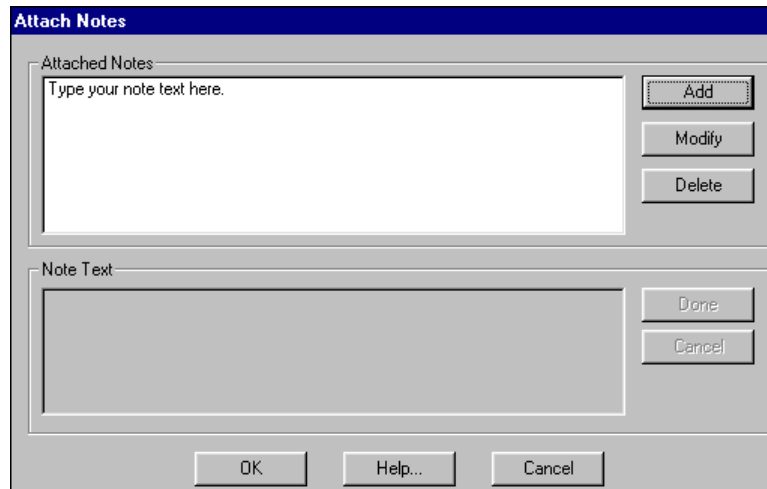

Post

To post a track item, click the checkbox in the **Post** column. A check indicates that the item will be posted to the TransactionPoint website.

How to Attach a Note

1.   Click **Attach Notes**. The **Attach Notes** dialog will appear.

2.   Click **Add**.

3.   Enter your note in the **Note Text** pane.
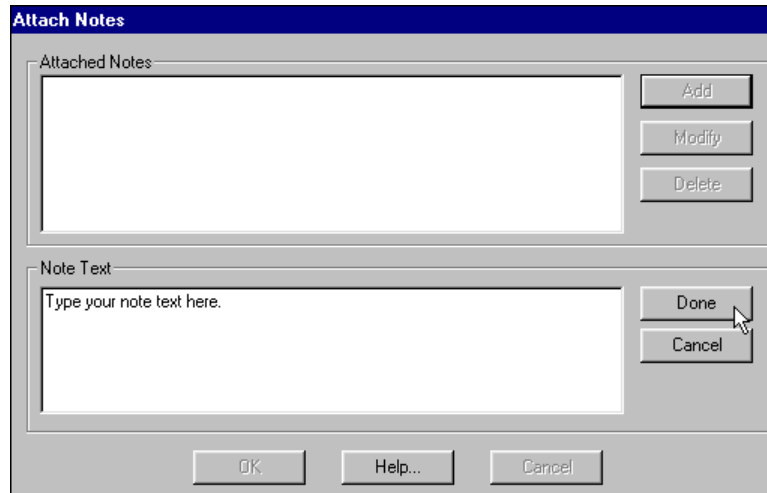
4.   Click **Done**. The note will appear in the **Attached Notes** pane.

Note: To edit a note, select it from the **Attached Notes** pane and click **Modify**. Edit the text in the **Note Text** pane and click **Done**. To delete a note, select it and click **Delete**.

RealEC™ Integration

What is RealEC?

■   RealEC Technologies™ enables the online ordering and delivery of all real estate related products and services to provide lenders and REALTORS® a complete and integrated technology solution for closing and managing real estate transactions.

■   The RealEC solution is a simple and efficient way for all participants in a real estate transaction to conduct business online. Expenses associated with tracking and managing a transaction are reduced, and redundant processes such as the re-keying of standard data are eliminated.

■   RealEC service providers can use ProForm to accept orders for service from the RealEC network and send documents and notification of completed orders back to RealEC.

↻ SEE ALSO:

■   Chapter 18, "RealEC Integration" in the *SoftPro Administration Guide*.

Checking Real EC Orders in ProForm

Orders that come from the RealEC network will be saved in your *RealEC Inbox*. You can accept or reject orders that appear in the Inbox.

■   When you *accept* an order, a notification will be sent back to RealEC and *a new ProForm file will be created*. Information from the RealEC order will be copied to the new file automatically.

■   If you *reject* an order, a notification will be sent back to RealEC.

To access the Real EC Inbox:

1.   Click **File/RealEC/Inbox** from the ProForm menu bar.

2.   The **RealEC Inbox** will open. To accept an order, click the order and click **Accept**. To reject an order, select it from the Inbox and click **Reject**. *Orders will disappear from the Inbox once they are accepted or rejected.*

3.   Click **Close** to close the **RealEC Inbox**.

Sending Documents to the RealEC Network

1.   For *title* documents, click **File/RealEC/Title/Deliver Documents**. For *closing* documents, click **File/Real EC/Closing/Deliver Documents**.

2.   The **ReadyDocs Selection** dialog will appear. Browse for and select the documents that you want to send. Click **>>** to add selected documents to the **Selected ReadyDocs** window.

3.   Click **OK**.

Notifying the RealEC Network When an Order is Complete

■   For *title* orders, click **File/RealEC/Title/Order Completed**.

■   For *closing* orders, click **File/RealEC/Closing/Order Completed**.

Chapter 11: Tracking Your Business

In this chapter:

Trax Order Tracking and Management

In this chapter, you will learn how to use Trax, the Order Tracking add-on to ProForm, to stay ahead of deadlines, monitor the workflow involved with each order, and run reports to track your business.

With Trax Order Tracking, you can:

- Begin a new order using Express Order Entry.
- Track the status of over 60 tasks with each order.
- Run Order Summary Reports to keep on top of who is doing what.
- Run Exceptions Reports and Order Reports sorted by many different criteria, and Policy Register/Liability Reports to manage your business.

Trax Order Tracking is an optional component to ProForm that you can purchase by calling SoftPro Sales at 800-848-0143.

Express Order Entry

A key feature of Trax is the ability to enter up-front information about new orders all on the Express Order Entry screen. See "Express Order Entry" on page 24 for details about using this feature to speed up your order taking process.

Checklist Track Items

A *checklist track item* is a task that is typically completed in-house such as the deed preparation, title examination, issuance of a title Commitment or Policy, or the recordation of documents. With the Trax Add-on to ProForm, you can enter up to 40 checklist track items using the **Checklist Track Items** screens on the Order Tracking tab.

Entering a Checklist Track Item

For example, we can track the preparation of a commitment on the **Checklist Track Items 01-05** screen.

1. Click the Order Tracking tab.

2. Double-click **Checklist Track Items 01-05**. Notice that Item 2 is preset for the commitment preparation.

3. Enter the item status by clicking the down-arrow button and choosing one of the options provided. To mark the task as required, click **Required.** For example:

4. Enter the due date of the task. Enter the number of days to be used in the calculation of the due date in the **Due** field. Then, select the entry in the **Days** field that best describes when this item is due in relation to the date of the order, loan approval, closing, or disbursement date.

Note: You may enter the due date manually. However, once a status is selected, a date will appear automatically based on the dates entered on the General tab.

When an item becomes past due, an exclamation point icon will appear besides the **Status** field. For example:

⚠ Status: Required ▼

Order Tracking Status Bar

With Trax, you are alerted by the status bar whenever items are due today or past due. The status bar will display checklist and requested track item status whenever the Order Tracking tab is selected. For example:

All Checklist Items Are Current. | Requested Track Items - DueToday:0, PastDue:1.

Completing a Task

To mark an item as completed, enter **Completed** in the **Status** field. A checkmark icon will appear besides the **Status** field. For example:

☑ Status: Completed ▼
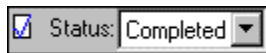
↻ SEE ALSO:

- ■ "Order Summary Report ReadyDoc" on page 208.
- ■ "Requested Track Items" on page 206.

If you do not see the Order Tracking tab, make sure that Order Tracking Tab Preference is checked on the **Preferences** screen.

Keeping Track of a Title Exam

In this example, a Title Exam is required and is to be completed 2 days after the Loan Approval Date. (The Loan Approval Date is 7/21/2003.)

Follow along with the exercise below to learn how to set up a Track Item to keep on top of the completion of the Title Exam.

1. Double-click the **Checklist Track Items 01-05 (Pre-Closing)** screen of the **Order Tracking** tab.

> **CC20030005.PFD (Main Folder) - [9.2 - 01/15/2003] (SR&D)**
>
> General | Order Tracking | Title Insurance | HUD-1 & Closing | NC Bar Forms
>
> Screens:
> 1) Basic Order Information
> 2) Checklist Track Items 01-05 (Pre-Closing)
> 3) Checklist Track Items 06-10 (Pre-Closing)
> 4) Checklist Track Items 11-15 (Pre-Closing)
> 5) Checklist Track Items 16-20 (Pre-Closing)
>
> ReadyDocs:
> Chicago Title Michigan
> SoftPro ReadyDocs Tree

2. By default, the first Checklist Track Item is reserved for the Title Exam.

> **2) Checklist Track Items 01-05 (Pre-Closing) (CC20030005.PFD)**
>
> **1)** Description: Title Exam   Status: [▼]   Assigned to: [   ]
>   Due: 0 Days AftOrder ▼ = / /   Completed: / /   Completed by: [   ]
>
> **2)** Description: Prepare Commitment   Status: [▼]   Assigned to: [   ]
>   Due: 5 Days AftOrder ▼ = / /   Completed: / /   Completed by: [   ]
>
> **3)** Description: Hazard Insurance Policy   Status: [▼]   Assigned to: [   ]
>   Due: 2 Days BfrClose ▼ = / /   Completed: / /   Completed by: [   ]
>
> **4)** Description: Flood Insurance Policy   Status: [▼]   Assigned to: [   ]
>   Due: 2 Days BfrClose ▼ = / /   Completed: / /   Completed by: [   ]
>
> **5)** Description: HOA Dues   Status: [▼]   Assigned to: [   ]
>   Due: 3 Days BfrClose ▼ = / /   Completed: / /   Completed by: [   ]

3. First, enter information to set up the due date for the Title Exam. Click the down-arrow and select the date around which the due date for the Title Exam is to be based.

For instance, if the Title Exam is due 2 days after the Loan Approval Date, select **AftApprov**. For example:

4.   Enter **2** in the **Due** field. For example:

5.   As the Title Exam is a *required* item in our sample closing, we will set the status of the Title Exam job to **Required**. Click the down-arrow next to the **Status** field and pick **Required**. (Once you enter the status, the due date will appear.) For example:

Requested Track Items

A *requested track item* such as a survey, pest inspection, or payoff is usually requested from an outside source. With the Trax Add-on to ProForm, you can enter up to 12 requested track items using the **Requested Track Items** screens on the Order Tracking tab.

Entering a Requested Track Item

For example, we can track the completion of a survey on the **Requested Track Item 3** screen.

1.   Click the Order Tracking tab.

2.   Double-click **Requested Track Item 3**. (Items 1-7 all have preset descriptions, but the defaults can be changed. Items 8-12 are blank.)

3.   Enter the item status by clicking the down-arrow button and choosing one of the options provided. To mark the task as required, click **Required.** For example:

4.   Enter the request and due dates of the task. Request and due dates can be calculated automatically. For example, to set up the screen so that the due date comes 5 days after the Order Date, enter **5** in the **Days** field and select **AftOrder:**.

You can set up all request and due dates for items you track with every order in a template.

5.   Enter the payee contact name, address, phone number, and other information right on the **Requested Track Item** screen.

6.   You can assign the item to a HUD-1 line or additional disbursement with the **HUD-1 Line** field.

Document Status

Every Requested Track Item has a **Document Status** field with which you can keep tabs of the documentation associated with the item.
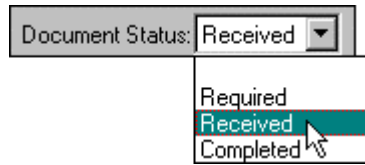
🔁 **SEE ALSO:**

- ■ "Order Summary Report ReadyDoc" on page 208.
- ■ "Requested Track Items" on page 206.
- ■ "Order Tracking Status Bar" on page 203.
- ■ "Completing a Task" on page 203.

Order Summary Report ReadyDoc

The Order Summary Report is a ReadyDoc that you can print or preview on screen. It is a great report to run to view all track items and their current status in one document.

1. Click **File/Print**. (Or press **<Ctrl>** and **<P>** together.)

2. The **ReadyDocs Selection** dialog will appear. Double-click the folder named **SoftPro ReadyDocs Tree**.
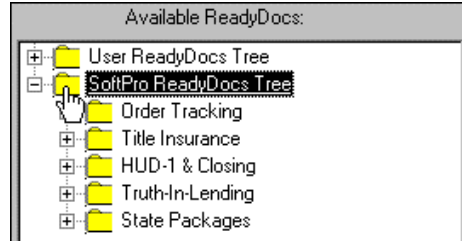
3. Double-click the folder named **Order Tracking**.

4. Double-click the folder named **Order Summaries**.

5. Select the document named **Order Summary Document**.

> **Note:**   Select **Order Summary Document w/ Notes** to include the **Order Notes** field from the **File No., Settlement Dates & Notes** screen of the General tab.

6.   Click [>>]. The document will appear in the **Selected ReadyDocs:** window.

7.   Click **OK**.

8.   The **Print** dialog will appear. Click **OK**.

Sample Order Summary Report

Order Tracking Reports

The ProForm Order Tracking option comes with a library of ready-to-print reports. Use them to monitor income from orders sorted by settlement status, lender, city/state/county, and much more.

1. Click **Reports/Print**.

2. The **Reports Selection** dialog will open.
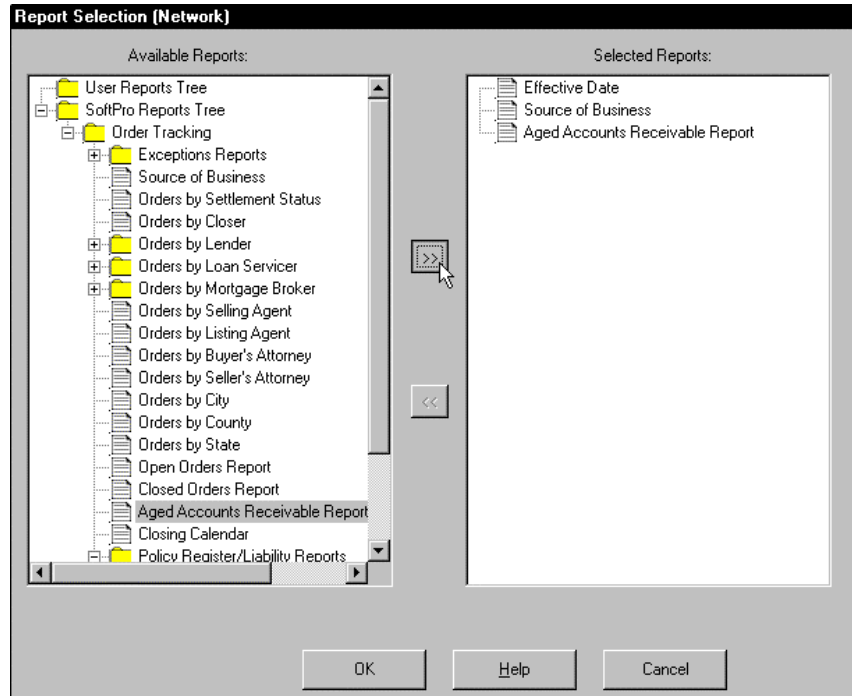
3. Browse for the reports you want to run in the **Available Reports** window. To select a report, click it and then click the **>>** button. This will make it appear in the **Selected Reports** window. (You can print multiple reports, but you can only select one at a time.)

4. After selecting reports, click **OK**.

5. The **Print** dialog will appear. Click **OK** to continue.

6. The *report criteria* dialog will appear. To limit your report to a certain date range, enter dates in the **FROM** and **THROUGH** fields. Each report will have additional criteria you can use to focus the report. After entering your criteria, click **OK** to continue. (See "Report Criteria," p. 209 for more.)

Report Criteria

The key to effective reporting is *useful report criteria*. You control the scope of a report with the information that you enter on the report criteria dialog.

In the example below, a Pre-Closing Exceptions report will be generated for closings done from the *North Hills branch office* [1], with *January Settlement Dates* [2]. Only *Checklist Track Items* [3] *(regardless of due date* [4] *)*, will be included in the report.

You choose how much information you enter as report criteria. You can leave fields blank. The more precise the information, the more focused the report will be.

Printing a Closing Calendar

1. Click **Reports/Print**.
2. Double-click the folder named **SoftPro Reports Tree**.
3. Double-click the folder named **Order Tracking**.
4. Select **Closing Calendar**.
5. Click ▣. The document will appear in the **Selected ReadyDocs:** window.
6. Click **OK**.
7. The **Closing Calendar** report criteria dialog will appear. Enter your criteria and click **Print**.
8. The **Print** dialog will appear. Click **OK**.

Running a Policy Register Report

In this exercise, we will run a simple Policy Register Report for the month of January sorted by the Effective Date of policies.

1.   Click **Reports/Print**.
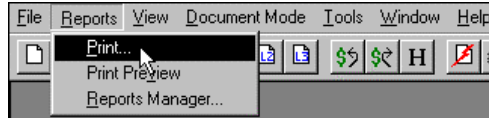
2.   The **Report Selection** dialog will open. Double-click the folder named **SoftPro Reports Tree** to open it.

3.   Double-click the **Order Tracking** folder.
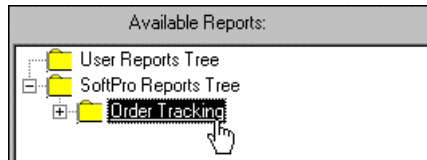
4.   Double-click the **Policy Register/Liability Report** folder.

5.   Double-click the **Basic Reports** folder. (**Detailed Reports** include Endorsement Splits.)
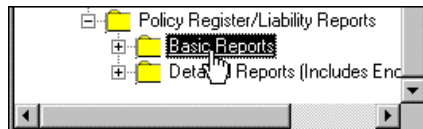
6.   Click the **Effective Date** report.

7.   Click the **>>** button in the middle of the Reports Manager. For example:
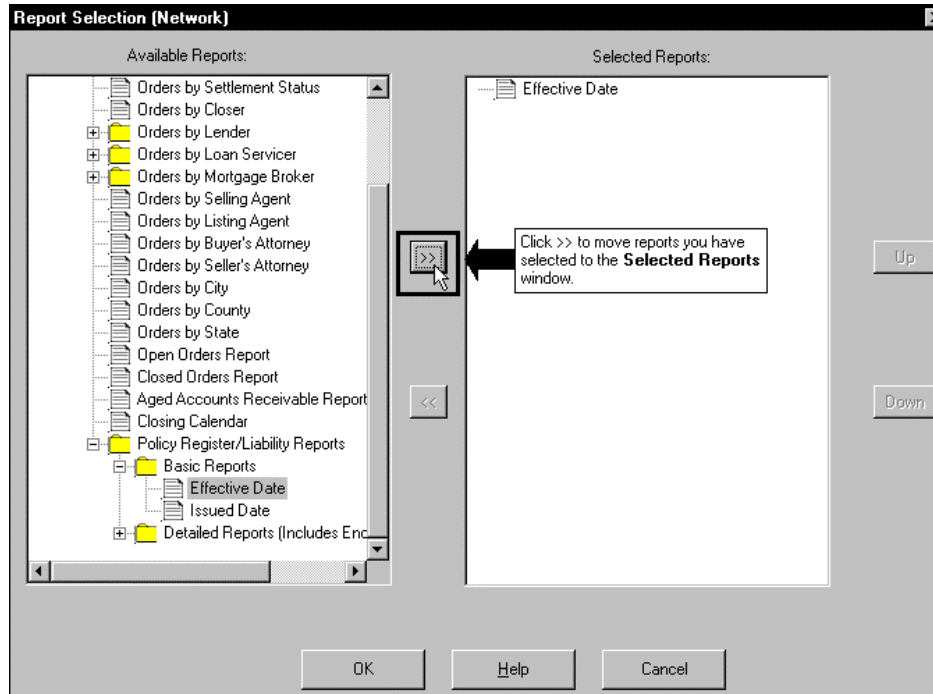
8. Click **OK**.

9. The **Print** dialog will appear. Click **OK**.

10. The report criteria dialog will appear. In this example, we want to sort policies by the Effective Dates for the month of January. So, enter **01/01/2003** (start date) in the **FROM** field and **01/31/2003** (end date) in the **THROUGH** field.
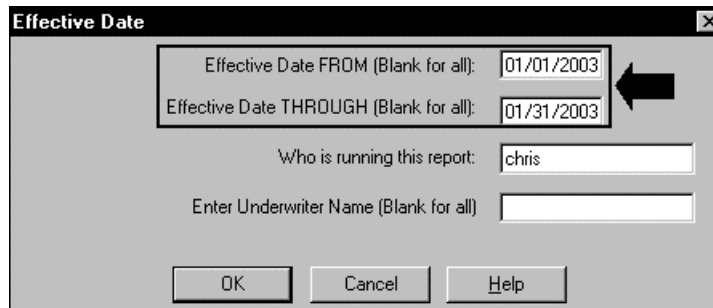
11. Click **OK** to print.

Policy Register / Liability Report - Basic (Effective Date)
My Favorite Title Insurance Company

Selection Criteria

Policy Effective Date Range: *01/01/03*   Through: *01/31/03*

Firm File Number	Insured	Amount of Insurance	Policy Number(s)	Effective Date	Transaction Code	Total Charges	Agent Portion	Underwriter Portion	Comments Prior Policy Information Number I Eff. Date I Coverage

Best Ever Title Agency, Inc.
NO AGENT NUMBER

Firm File Number	Insured	Amount of Insurance	Effective Date	Transaction Code	Total Charges	Underwriter Portion
20030001	Buyer	$235,000.00	01/10/03	Owners	$402.50	$402.50
20030001	First Ever Savings & Loan Association of North	$225,000.00	01/10/03	Loan	$387.50	$387.50
				Total	$790.00	$790.00
20030002	Johnston	$140,000.00	01/13/03	Owners	$260.00	$260.00
20030002	First Ever Savings & Loan Association of North	$125,000.00	01/13/03	Loan	$237.50	$237.50
				Total	$497.50	$497.50
JJ20030004	Buyer	$75,000.00	01/16/03	Owners	$150.00	$150.00
JJ20030004	First Ever Savings & Loan Association of North	$168,000.00	01/16/03	Loan	$302.00	$302.00
				Total	$452.00	$452.00
JJ2003010006		$150,000.00	01/13/03	Owners	$275.00	$275.00
JJ2003010006	First Ever Savings & Loan Association of North	$140,000.00	01/13/03	Loan	$260.00	$260.00
				Total	$535.00	$535.00
JJ2003010035	Buyer	$250,000.00	01/23/03	Owners	$425.00	$425.00
JJ2003010035	First Ever Savings & Loan Association of North	$230,000.00	01/23/03	Loan	$395.00	$395.00
				Total	$820.00	$820.00

Page 1 of 3

Date of Report: *01/16/03*
Time of Report: *11:27:44AM*
Report by: *chris*

Policy Register / Liability Report (sample)

Chapter 12: ProTrust

In this chapter:

Overview

ProTrust manages and reconciles one or more trust accounts. ProTrust maintains all transactions including deposits and active, voided, pending, or held checks. Reconciliation is quick and easy. Using your monthly bank statements, simply indicate which transactions have cleared on the full-screen listing of all deposits and checks (you can clear transactions one at a time or in groups). ProTrust does not delete transactions during reconciliation - as some programs do - but maintains an accurate historical record.

ProTrust also includes a wide variety of reports to assist you in your reconciliation and auditing. These include a Proofing Register, Receipts and Disbursements Register, Balances, Ledgers, and Reminders Report, Running Account Balance Report, Outstanding Checks and Deposits Register, and many more.

↻ SEE ALSO:

- Chapter 12, "Getting Started With ProTrust" in the *SoftPro Administration Guide*.
- Chapter 13, "ProTrust Group Deposits" in the *SoftPro Administration Guide*.
- Chapter 14, "ProTrust Reconciliation" in the *SoftPro Administration Guide*.

ProTrust Desktop
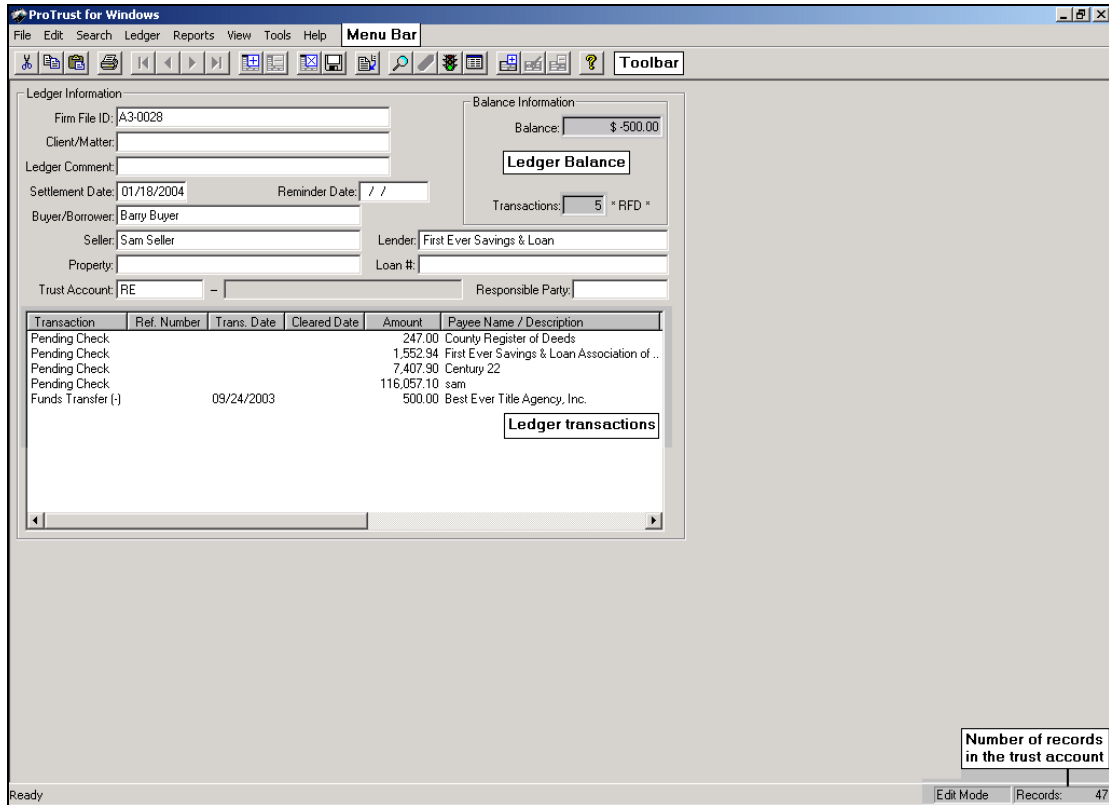
Menu Bar

Each ProTrust menu contains a drop-down list of commands. For example, you can import a ProForm file, print, or exit using the **File** menu.

Note: A menu can be selected with the mouse, or, with the keyboard by pressing **<Alt>** together with the letter in the menu name that is underlined. For instance, to access the **File** menu without using your mouse, press **<Alt>** and **<F>**.

ProTrust Menus

<u>F</u>ile	Import data from an existing ProForm for Windows data file, print or print preview the current record, adjust printer settings, print pending checks, or exit ProTrust for Windows.
<u>E</u>dit	Use Windows <u>U</u>ndo, <u>C</u>ut, <u>C</u>opy, and <u>P</u>aste commands.
<u>S</u>earch	Enter search criteria, clear the search screen, begin a search, or display a list of matching ledgers.
Le<u>d</u>ger	Add a new ledger, delete the current ledger, cancel to return to Empty Mode, save changes to the current ledger, or view the first, last, previous, or next matching ledger after a search. Also, use the <u>T</u>ransaction sub-menu to add a new transaction, edit the current transaction, delete the current transaction, change the current transaction type, or enter a funds transfer.
<u>R</u>eports	Print ProTrust reports.
<u>V</u>iew	Hide or show the Toolbar and/or Status bar.
<u>T</u>ools	Use the ProTrust Reconciliation feature, set up trust account codes, use the SoftPro database utilities to rebuild or compact your ProTrust database, or view ProTrust Preferences.
<u>H</u>elp	Access the ProTrust on-line help system or read program information about ProTrust for Windows and access system information.

Tool Bar
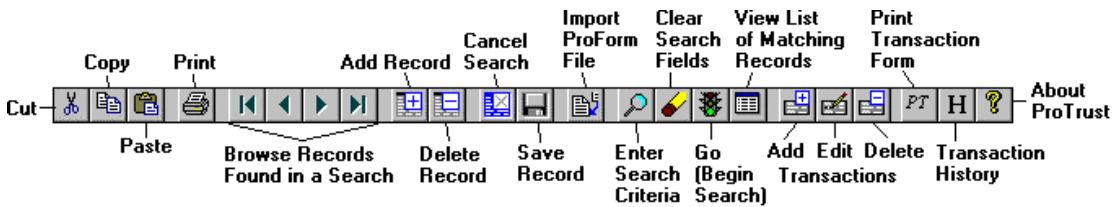
On-Line Help

Press **<F1>** or click **Help/Help Topics** on the ProTrust menu bar to access the ProTrust on-line help system. You can browse and print hundreds of how-to topics that can help you in your everyday use of ProTrust.

↻ **SEE ALSO:**

■   "On-line Help" on page 13 for instructions using the help system.

Firm Ledgers

■   When you create a ProForm file for a closing, a ProTrust ledger will automatically be created to receive trust account information from that ProForm file.

■   Ledgers should only be added manually in ProTrust to create Fee Ledgers, Transfer Ledgers, Firm Ledgers, or any other ledgers not intended to administer receipts and disbursements for a single ProForm closing.)

■   A *firm ledger* is a ledger that is created to record money for the trust account opening balance, bank service charges, and any other operating fees not related to a specific closing ledger.

Setting Up a Firm Ledger

1.   Click Add Ledger on the ProTrust toolbar, or click **Ledger/Add New Ledger**.
2.   Enter a Firm File ID.
3.   Enter a Trust Account code.
4.   The **Type** field should be blank.

5.   Enter any other information you want in the ledger fields. Firm File ID and Trust Account Code are required.
6.   Click **Ledger/Save Ledger Changes** or press **<Ctrl>** and **<S>** to save.

Adding a New Ledger

1.   Choose **Ledger/ Add New Ledger** or click on the ProTrust toolbar.

2.   Enter a file number in the **Firm File ID** field and enter the trust account code in the **Trust Account** field. These two fields are required in order to create a new ledger.

3.   Fill in the other information that you have (see the table below for help).

4.   Press **<Ctrl>** and **<S>** to save the ledger.

Use the information below to help you complete the **Ledger Information** screen. If you have imported a ProForm file to create a new ledger, many of these fields may be filled in for you with data from the imported file.

Firm File ID	Enter the ledger's firm file identification. Each ledger should have unique firm file identification. Note: If the data to create this ledger was imported from an existing ProForm file, the firm file number given to the file when it was created will appear.
Client/Matter	Enter the name of the client, a slash mark (/), and the client matter or description. For individuals, enter the last name first, followed by the first name and middle initial. For example, Doe, John B/Real Estate Closing.
Ledger Comment	Enter any comments to be printed on the stub of any SoftPro check printed from it. These may include special instructions about action required if funds are being held in escrow, or details about the ledger status. Note: If the data to create this ledger was imported from an existing ProForm file, the default for the Ledger Comment field is the 1099-S Description entered on the Division of Proceeds & 1099-S Data screen of the HUD-1 & Closing tab in ProForm.
Reminder Date	Enter a Reminder Date so you can later recall this ledger using the Reminders Report. Select Reports/Reminders Report to generate a list of ledgers with a reminder date on or before the date you specify.
Settlement Date	Enter the settlement date for the closing related to this ledger. If the data to create this ledger was imported from an existing ProForm file, the default for the ledger's Settlement Date field is the date entered in the Settlement Date field in ProForm.
Buyer/Borrower	Enter the buyer/borrower name involved with the closing. If the data to create this ledger was imported from an existing ProForm file, the last names of the buyer(s)/borrower(s) will appear in this field. If more than one, the names will be separated by slash marks (/).

Seller	Enter the seller name involved with the closing. If the data to create this ledger was imported from an existing ProForm for Windows file, the last names of the seller(s) will appear in this field. If more than one, the names will be separated by slash marks (/).
Lender	Enter the lender name involved with the closing. If the data to create this ledger was imported from an existing ProForm file, the default for this field is the name entered on the Lender screen of the General tab.
Property	Enter the property address for this closing. If the data to create this ledger was imported from an existing ProForm file, the default for this field is the address entered on the Property Address, Legal Description screen of the General tab.
Loan #	Enter the loan number.
Trust Account	Enter the trust account of which this ledger is a part. This field cannot be left blank if you want to save the ledger information.
Responsible Party	Enter the name of the party responsible for disbursement. If the data to create this ledger was imported from an existing ProForm for Windows file, the default for this field is the Escrower, or if that field is blank in the ProForm file, the Closer.

Importing ProForm Data

You can create a new ledger by importing a ProForm for Windows data file.

1. Choose **File/Import a ProForm data file**. The **Open** dialog will appear.
2. Browse for and select the ProForm file you want to import.
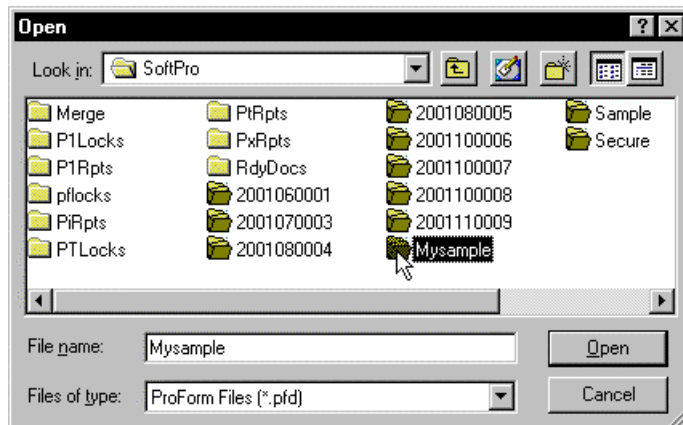
3. Choose **Open**. A ledger will be created with the appropriate ProForm file data inserted on the new Ledger Information screen.

Saving a Ledger

■   Choose **Ledger/ Save Ledger Changes**.

Hint: **<Ctrl>** and **<S>** is the keyboard shortcut to **Record/Save Ledger Changes.**

Printing Ledger Information

■   Choose **File/ Print**.

Note: You may also print the current ledger with the Single Ledger Balance Report. (See "Single Ledger Balance Report," p. 242.)

Ledger Transactions

There are four categories of transactions that can be posted to a ProTrust ledger: *Checks, Deposits, Funds Transfers,* and *Miscellaneous*. Information about each transaction in a ledger appears in the **Transaction** window. For example:

Entering a Check

1. Click **<Ctrl+A>** or choose **Ledger/Transaction/Add New Transaction**.

2. Select **Check** from the **Transaction Types** list. Click **OK**.

3. Select the new check type (**Pending**, **Check**, **Held**, or **Void**).

4. Enter a date and a check number. (Only for **Check** and **Void** types).

5. For cleared checks, enter a date in the **Cleared** field. For voided checks, enter a date in the **Voided** field.

6. Enter the payee name in the **Pay To The Order Of** field, the check amount in the **$** field, and the payee address in the **Address** field just as you would on a paper bank check.

7. Enter information into the **Memo** and **Medium** field if necessary. For a longer memo, select the **Edit Extended Memo Field** button and use the scrollable field provided.

8. Select **OK**.

Voiding a Check

1. Select the check you want to void from the transaction list.

2. Choose **Ledger/Transaction/Edit Current Transaction**.

3. Select **Void**.

4. Enter the date voided on the **Actual Voided Date** dialog. Select **OK** after entering the voided date.

5. Select **OK** to close the **Check** screen and return to the ledger.

Prepare Void Check for Re-printing

Use the **Prepare Void Check for Re-printing** feature when you want to re-print a void check. The feature will add a pending check to a ledger with a copy of the voided check information in it. This will save you from having to void a check, create a new pending check, and re-type all of the same information over before re-printing.

1. Select the Void Check you want to re-print.

2. Click **Ledger/Transaction/Prepare Void Check for Re-printing**. (Or press **<Ctrl+Alt+V>**.) A message will appear.
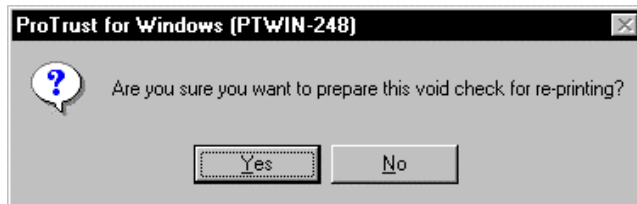
3. Click **Yes** to continue. A check window will appear with the voided check information. You can edit the information if necessary.

4. Click **OK**. A new Pending Check will be added to the ledger and will appear in the transaction window.

Changing a Check Type

1. Select the check you want to change from the transaction list.
2. Choose **Ledger/Transaction/Edit Current Transaction**.
3. Select the new check type by selecting **Pending**, **Check**, **Held**, or **Void**.
4. Select **OK**.

Note: You cannot edit ledger information when ProTrust is in **Search Mode**.

Printing Pending Checks

1. Choose **File/Print Pending Checks**.
2. To print all pending checks, click **Select All**. To print a specific pending check, select the check you want.
3. Click **Print**.
4. Enter a transaction date and beginning check number.
5. Select **OK**.

Creating a Combined Check

If you write a large number of checks to a particular party each month from a number of different ProTrust ledgers, you can save time by combining the amounts together and issuing just one check.

For example, suppose you write ten checks to an overnight shipping company (for example, **AirEx**) from separate ledgers of one trust account. To simplify the procedure, you can create a vendor ledger (instead of a client ledger) with the **AirEx** in the **Firm File ID** field. Each month, you can transfer funds from the separate ledgers to the one combined ledger, and then print the combined check from it.

1. Enter all transactions that are to be sent to the combined ledger as funds transfers with **Transferred Out (-)** transfer types.
2. In the vendor ledger enter a funds transfer transaction with a **Transferred In (+)** transfer type to account for each **Transferred Out (-)** transaction.
3. In the vendor ledger enter and print one pending check for the total amount of the check to the vendor.

Funds Transfer Transaction

1. Click **<Ctrl+A>** or choose **Ledger/Transaction/Add New Transaction**.

2. Select **Funds Transfer** from the **Transaction Types** list.

3. Choose **OK**.

4. Select a **Transfer Type**:

Transferred In (+)	The funds are coming from another ledger (in the same trust account) to this one via this transaction. A transferred out (-) transaction should be added to the other ledger to balance the account.
Transferred Out (-)	The funds are going from this ledger (in the same trust account) to another one via this transaction. A transferred in (+) transaction should be added to the other ledger to balance the account.

5. Enter the amount of the transfer in the **Amount** field.

6. Enter the payee name in the **Payee Name** field.

7. If this is a (+) transaction, enter the party from which money is being transferred in the **Transferred From** field. If a (-) transaction, enter the party to which money is being transferred in the **Transferred To** field.

8. Enter additional information about the transaction using the other fields provided on the **Funds Transfer** window. The default for the **Date** field is the current system date.

9. Select **OK**.

Hint: Click **Transfer Now** to automatically transfer the funds to another ledger.

Transferring Funds Between Ledgers

1. Select a **Funds Transfer** transaction.

2. Press **<F4>**. The **Funds Transfer Ledger File ID** window will appear.

3. Enter the firm file identification of the ledger you want to transfer funds to in the **Firm File ID** field.

Entering a Deposit

1. Click **<Ctrl+A>** or choose **Ledger/Transaction/Add New Transaction**.

2. Select **Deposit** from the **Transaction Types** list.

3. Choose **OK**.

4. Select **Pending** or **Deposit**.

5. Enter the deposit number in the **Deposit No.** field and the amount in the **Amount** field.

6. Enter the payor name in the **Payor Name** field. Enter information into the **Medium** and **Memo** fields accordingly. The default for the **Date** field is the current system date.

7. Select **OK**.

3-Way Reconciliation

The 3-Way Reconciliation feature of ProTrust provides a set of reports and features to accommodate a 3-way reconciliation of escrow accounts (based on *Escrow Trial Balance*, *Book Balance*, and *Bank Balance*).

■ 3-Way Reconciliation is a ProTrust option activated on the **Preferences** screen.

Activating 3-Way Reconciliation

1. Select **Tools/Preferences** from the ProTrust menu bar.

2. Click **3-Way Reconciliation**. For example:
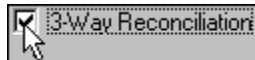
3. Click **OK**.

Guaranty and Non-Guaranty Ledgers

The Escrow Trial Balance and Book Balance figures include only funds that come from guaranty files. With 3-Way Reconciliation turned on, a **Type** field will appear on all ledger screens. This field will distinguish guaranty from non-guaranty ledgers for the computation of the Escrow Trial Balance and Book Balance:
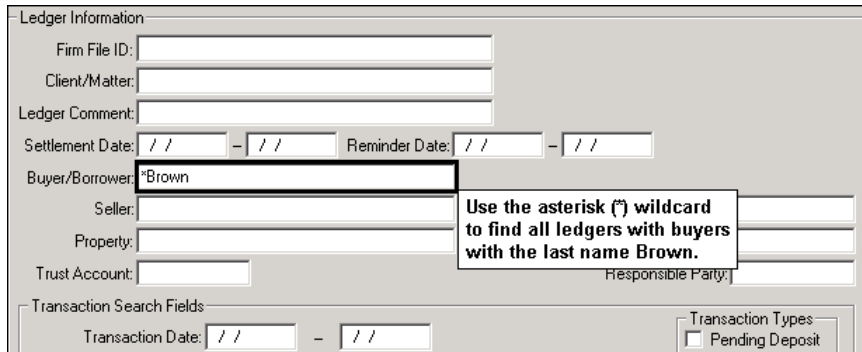
■ The **Type** field can have two values: **G** or **N**.

G	Guaranty ledger. Only Type G ledgers will be included in the computation of the Escrow Trial Balance and Book Balance. This is the default entry for all new ledgers and all ledgers imported from ProForm.
N	Non-guaranty ledger. This can be a "firm" ledger or operating ledger including service fees and other amounts not related to a specific closing.

Searching for a Ledger

1. Click **Search** on the toolbar.

2. A blank **Ledger Information** screen will appear. Enter search criteria using as many of the fields as you like. You can use wildcards to enhance your search. To recall all ledgers, leave the search criteria blank.

3. Click **Go** on the toolbar. The first ledger that matches your criteria will open. The status bar at the bottom of the screen will tell you how many ledgers matched your criteria. For example:

4. Use the arrow buttons on the toolbar to scroll between matching ledgers.
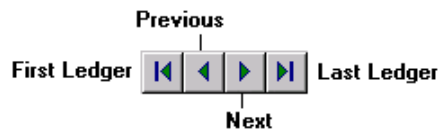
5. To view a list of matching ledgers, click on the toolbar or select **Search/List of Ledgers**.
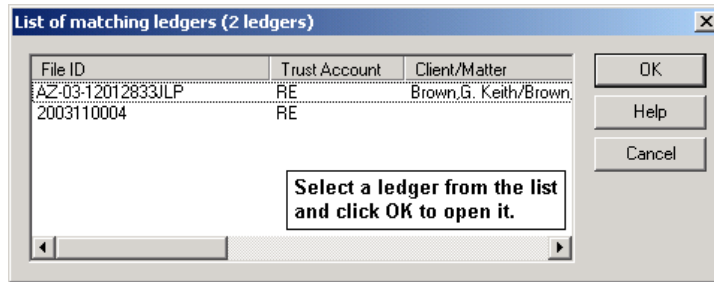
SEE ALSO:

- "Using Wildcards" on page 12.

Deleting a Ledger

1. Open the unwanted ledger in ProTrust. (See "Searching for a Ledger" on page 229.)
2. Click **Ledger/Delete Current Ledger**.

One or More Posted Transactions

If the ledger has at least one posted transaction, it should not be deleted unless it meets the following criteria:

Ready for Deletion Ledger Criteria

- The unwanted ledger balance must be equal to zero.

- There should not be any pending or held items in the ledger.

- All transactions must be cleared or voided.

- All funds transfer transactions must have offsetting funds transfer transactions in other ledgers.

- All associated ledgers containing funds transfers from the unwanted ledger or group deposits must also have a zero ledger balance and all transactions cleared or voided.

You may need to make adjustments to the unwanted ledger or associated ledgers to meet the criteria described above. Once the ledger meets the criteria, you can delete it by selecting **Ledger/Delete Current Ledger**.

Note: You can run an RFD Ledgers Report to find out which ledgers in your database satisfy these criteria. There is also a ProTrust utility that will delete all ledgers that meet this criteria simultaneously. See "Deleting RFD Ledgers" on page 231 of the *SoftPro Administration Guide*.

Chapter 13: Printing ProTrust Reports

In this chapter:

Overview

This chapter will explain how to print reports from ProTrust, and how to use the print preview feature to view reports on screen.

Printing a ProTrust Report

ProTrust comes with a wide variety of reports to assist you with your reconciliation and auditing procedures. There is also a library of daily and monthly reports that you can choose to print all at once or individually on a daily or monthly basis. And, ProTrust contains a group of reports that apply to 3-way reconciliation.

Printing reports involves selecting the report you want to print from the **Reports** menu and entering report criteria. Each report has a number of options available with it that you can adjust before printing. Using these report criteria, you can set date ranges and sort options to produce reports that suit your needs. If you desire, you can enter your report criteria and preview a report on screen using the ProTrust Print Preview feature.

1. Click the **Reports** menu and select the report that you want to print.

2. Enter your report criteria.

3. Click **Print**.

↻ SEE ALSO:

■ "Previewing a Report On Screen" on page 255.

Receipts & Disbursements Report

1.   Choose **Reports/Receipts and Disbursements Report**.

2.   Enter your report criteria on the dialog that appears:

3.   Click **Print**. The **Print** dialog will appear.

4.   Click **OK**.

Report Layout (Brief Format Sample)

Receipts & Disbursements Report - All Receipts & Disbursements

Selection Criteria

Trust Account : *RE* Trust Account Description: *Real Estate Trust Account*
Transaction Date From: Through:
Cleared Date From: Through:

Ref/Ck No.	Transaction Date	Medium	Firm File ID	Payee Name	Cleared Date	Amount
Receipts						
	05/31/02		FIRM	Firm	05/31/02	$100.00
	06/01/02		WAYNE	ProForm generated inco	06/28/02	$101,008.00
	06/04/02		BRENDLE	ProForm generated inco	06/28/02	$130,000.05
	06/04/02		BRENDLE	Charles F. Brendle and E	06/28/02	$2,826.00
	06/10/02		LIVINGSTON	ProForm generated inco	06/28/02	$40,827.18
	06/10/02		HOGUE	ProForm generated inco	06/28/02	$34,827.18
	06/22/02		RICHARDS	ProForm generated inco	06/28/02	$90,507.04
	06/23/02		THARRINGTON	ProForm generated inco	06/28/02	$102,204.96
	06/28/02	WIRE	GARRISON	Funds wired from lender		$115,500.00
	06/28/02		BARTON	ProForm generated inco		$50,000.00
	06/28/02		TINSLEY	ProForm generated inco		$94,791.50
	06/28/02		BRANTLEY ESCROW	John Brantley		$2,500.00
	06/28/02		KRAMER	ProForm generated inco		$95,802.93
20 RECEIPTS for Real Estate Trust Account						**$1,666,316.35**
Disbursements						
101	06/01/02		WAYNE	Biltmore Lending Corpora	06/28/02	$450.00
102	06/01/02		WAYNE	John C. Wallace and wif	06/28/02	$93,950.00
103	06/01/02		WAYNE	Century 22	06/28/02	$6,000.00
104	06/01/02		WAYNE	My Favorite Title Ins. Co		$200.00
105	06/01/02		WAYNE	Mycounty County Reg. o	06/28/02	$208.00
106	06/01/02		WAYNE	Smith & Smith, Surveyor	06/28/02	$200.00
107	06/04/02		BRENDLE	Charles M. Stephenson a	06/28/02	$132,300.00
250	06/28/02		TINSLEY	George Washington, RL		$200.00
251	06/28/02		TINSLEY	Alexander Exterminating		$45.00
252	06/28/02		TINSLEY	Fidelity Bank		$41,990.69
253	06/28/02		TINSLEY	Mycounty Tax Collector		$995.53
M	05/31/02	Bank Charg	FIRM	Big Bucks Bank	06/28/02	$25.00
154 DISBURSEMENTS for Real Estate Trust Account						**$1,469,825.35**
				RECEIPTS less DISBURSEMENTS:		**$196,491.00**

Deposit Ticket Report

The Deposit Ticket Report provides a summary of all Group Deposit ticket activity for a specified date. This is a good report to print along with your Daily and Monthly Receipt Activity Reports, and is useful to anyone that uses the ProTrust Group Deposit feature.

1.   Choose **Reports/Deposit Ticket Report**.
2.   Enter starting and ending dates.

3.   Click **Print**. The **Print** dialog will appear.
4.   Click **OK**.

Report Layout (Sample)

Deposit Ticket

Selection Criteria

Trust Account: *REPORTS*
Trust Account Number: *REPORTS-34355*
Starting Date: *08/01/03*

Trust Account Description: *Report Testing Bank Name*

Ending Date: *08/15/03*

Deposit Number	Deposit Date	Amount
000042	08/01/03	$12,439.00
101100021		$4,240.00
101100022		$5,000.00
101100023		$700.00
101100024		$50.00
101100025		$1,449.00
101100026		$500.00
101100028		$500.00
000043	08/03/03	$2,604.01
101100030		$1,640.93
101100031		$963.08

TOTAL of 2 Group Deposits: $15,043.01

Page 1 of 1

Date of Report: *10/7/03*
Time of Report: *01:13:03PM*
Report By: *Kris*

Transferred Funds Report

1. Choose **Reports/Transferred Funds Report**.
2. Enter a range of transfer dates or leave blank for all.
3. Choose **Totals Only** or **Full Detail**.

4. Click **Print**. The **Print** dialog will appear.
5. Click **OK**.

Report Layout (Full Detail Sample)

Periodic Totals by Ledger

1. Choose **Reports/Periodic Totals by Ledger**.
2. Enter a range of transaction dates or leave blank for all.

Periodic Totals by Ledger		☒
	Trust Account: RE	Print...
		Print Preview...
Date Criteria		Report Comment...
Transaction Date From: / / Through: / /		Help
Enter a date range or leave blank for all.		Close

3. Click **Print**. The **Print** dialog will appear.
4. Click **OK**.

Report Layout (Sample)

Periodic Totals by Ledger

Selection Criteria
Trust Account: *RE*   Trust Account Description: *Real Estate Trust Account*
Transaction Date From: Through:

Firm File ID	Client / Matter	Receipts	Disbursements
BARTON	Barton/William A./Alexandra S.	$50,000.00	$50,000.00
BRANTLEY ESCROW	Brantley/John	$2,500.00	$0.00
BRENDLE	Brendle/Charles F./Emilia J.	$132,826.05	$132,826.05
CHRISTIAN	Christian/Ryan P./Michelle S.	$75,500.00	$75,620.00
THARRINGTON	Tharrington/John R./Angela M.	$102,204.96	$2,204.96
TINSLEY	Tinsley/Gregory P./Suzanne H.	$94,791.50	$94,791.50
WAYNE	Wayne/Michael J./Susan K.	$101,008.00	$101,008.00
	TOTALS	$1,666,316.35	$1,469,825.35

Beginning Balance:	**$0.00**
Plus Total Receipts:	**$1,666,316.35**
Less Total Disbursements:	**$1,469,825.35**
Ending Balance:	**$196,491.00**

Statement Proofing Register

1. Choose **Reports/Statement Proofing Register**.
2. Enter your report criteria on the dialog that appears:

```
┌─ Statement Proofing Register ──────────────────────────────────[X]─┐
│                                                                    │
│                              Trust Account: RE          [ Print... ]│
│  ┌─ Date Criteria ──────────────────────────────┐                  │
│  │                                               │  [Print Preview...]│
│  │  ⦿ Bank Statement Date  Statement Date: / /   │                  │
│  │                                               │  [Report Comment...]│
│  │  ○ Cleared Date Range  Cleared Date From: / /   Through: / /     │
│  │                                          [ Help ]│
│  ┌─ Format Options ─────────────┐  Select either **Bank Statement Date**│
│  │  ○ Summary Page Only         │  or **Cleared Date Range**. After [ Close ]│
│  │  ⦿ Full Proofing Register (Brief Format)  selecting, you must enter either a│
│  │  ○ Full Proofing Register (Detailed Format)  bank statement date or cleared date│
│  │                              │  range.                           │
│  └──────────────────────────────┘                                  │
└────────────────────────────────────────────────────────────────────┘
```

3. Click **Print**. The **Print** dialog will appear.
4. Click **OK**.

Report Layout (Brief Format Sample)

Statement Proofing Register - Brief					

Selection Criteria

Trust Account: *RE*   Trust Account Description: *Real Estate Trust Account*
Statement / Cleared Date: *06/28/02*

======= Receipts =======

Ref/Ck No.	Transaction Date	Medium	Firm File ID	Cleared Date	Amount
	06/04/02		BRENDLE	06/28/02	$2,826.00
	06/04/02		BRENDLE	06/28/02	$130,000.05
	06/12/02		TAYLOR	06/28/02	$153,379.16
	06/10/02		PATTERSON	06/28/02	$126,985.00
	06/10/02		LIVINGSTON	06/28/02	$40,827.18
	06/10/02		HOGUE	06/28/02	$34,827.18
	06/01/02		WAYNE	06/28/02	$101,008.00
	06/15/02		CHRISTIAN	06/28/02	$75,500.00
	06/15/02		PAGE	06/28/02	$104,980.92
	06/19/02		HARROLD1	06/28/02	$100,408.00
	06/16/02		LONDON	06/28/02	$18,960.28
	06/23/02		THARRINGTON	06/28/02	$102,204.96
	06/22/02		RICHARDS	06/28/02	$90,507.04
	06/15/02		SMITHSON	06/28/02	$225,208.15

14 RECEIPTS for Real Estate Trust Account   **$1,307,621.92**

Running Account Balance Report

1. Choose **Reports/Running Account Balance Report**.

2. Enter starting and ending dates. Leave dates blank to include all.

3. Select **Daily Balances Only** or **Balances After Each Transaction**.

4. Click **Print**. The **Print** dialog will appear.

5. Click **OK**.

Report Layout (Daily Balance Only Sample)

Running Account Balance Report - Daily Balances Only

Selection Criteria

Trust Account: *RE*   Trust Account Description: *Real Estate Trust Account*
Starting Date: Ending Date:

Beginning Balance (before the following transactions): $ 0.00

Date	Ref/Ck No.	Payee Name / Description	Amount += Dep / M=Misc	Running Balance
05/31/02		Firm	$100.00 +	
		To open account		
		Big Bucks Bank	$25.00 M	$75.00
06/01/02		ProForm generated incoming funds	$101,008.00 +	
		Loan closing		
	101	Biltmore Lending Corporation	$450.00	
		Loan closing		
	102	John C. Wallace and wife, Karen M. Wallace	$93,950.00	
		Closing proceeds		
	103	Century 22	$6,000.00	
		Commissions		
	104	My Favorite Title Ins. Co.	$200.00	
		Title Charges		
	105	Mycounty County Reg. of Deeds	$208.00	
		RecFee:8;Stmps:200.00		
	106	Smith & Smith, Surveyors	$200.00	$75.00
		Survey		
06/04/02		Charles F. Brendle and Emilia J. Brendle	$2,826.00 +	
		Balance of Closing Costs		
		ProForm generated incoming funds	$130,000.05 +	
		Closing proceeds		
	233	South Central Title Co	$65.00	
		Plat Drawing		
	234	South Central Title Co	$30.00	
		Special Assessment Search		
	235	City of Hutchinson	$105.67	
		Water Bill		
	236	My Favorite Title Ins. Co.	$190.00	
		Title Charges		
	237	Mycounty County Reg. of Deeds	$421.50	
		Rec. fees & Transfer Charges		
	238	Mycounty County Reg. of Deeds	$39.00	
		Recording Fees Releases		
	239	Mycounty County Tax Collector	$440.36	$196,491.00
		Property taxes		

Ending Balance (including the above transactions): $ 196,491.00

Running Ledger Balance Report

1. Choose **Reports/Running Ledger Balance Report**.
2. Enter starting and ending dates. Leave dates blank to include all.
3. Select **Daily Balances Only** or **Balances After Each Transaction**.

4. Click **Print**. The **Print** dialog will appear.
5. Click **OK**.

Report Layout (Daily Balance Only Sample)

Reminders Report

1. Choose **Reports/Reminders Report**.
2. Enter a range of reminder dates or leave dates blank to include all.

3. Click **Print**. The **Print** dialog appears.
4. Click **OK**.

Report Layout (Firm File ID Order Sample)

Single Ledger Balance Report

1. Choose **Reports/Single Ledger Balance Report**.
2. Enter starting and ending dates. Leave dates blank to include all.
3. Select a **Sort Option**. You can sort by **Reference/Check Number** or **Transaction Date**.
4. Click **Include Approval Signature Lines** to have signature lines appear on the report.

5. Click **Print**. The **Print** dialog will appear.
6. Click **OK**.

Report Layout (Include Approval Signature Lines Sample)

Printing a Single Ledger Balance Report in a Ledger

You can quickly print a Single Ledger Balance Report for any ledger when the ledger is open.

1.   Open the ledger you want.
2.   Click the Print button on the toolbar, or select **File/Print**.
3.   Click **Print**. The **Print** dialog will appear.
4.   Click **OK**.

Multiple Ledger Balance Report (With Detail)

1.   Choose **Reports/Multiple Ledger Balance Report (With Detail)**.
2.   Enter your report criteria on the dialog that appears.

3.   Click **Print**. The **Print** dialog will appear.
4.   Click **OK**.

Report Layout (Firm File ID Order Sample)

Multiple Ledger Balances Report (With Detail) - Sorted By Ref/Ck Number

Selection Criteria

Trust Account: *RE*   Trust Account Description: *Real Estate Trust Account*

Starting Date: *06/04/02*   Ending Date: *06/15/02*

Ref/Ck No.	Transaction Date	Payee Name Memo	Medium	Cleared Date	Amount

File ID: CHRISTIAN   Ledger Comment:

Trust Account: RE   Client / Matter: Christian/Ryan P./Michelle S.

Responsible Party: Property: 7725 Colby Place/Apex, NC 27502

Settlement Date:

		Beginning Balance on 06/04/02:			$0.00

Deposits

	06/15/02	ProForm generated incoming funds		06/28/02	$75,500.00
		Loan closing			
			Total of 1 Deposit		$75,500.00

Checks

147	06/15/02	Central Carolina Bank & Trust		06/28/02	$1,011.99
		Loan closing			
148	06/15/02	Charlotte P. Ellison		06/28/02	$52,640.00
		Closing proceeds			
149	06/15/02	Ryan P. Christian and Michelle S. Christian		06/28/02	$18,218.01
		Excess cash to close			
150	06/15/02	Century 21		06/28/02	$1,579.20
		Commissions			
151	06/15/02	Champion Realty, Inc.		06/28/02	$1,680.00
		Commissions			
152	06/15/02	National Realty Brokers		06/28/02	$100.80
		Commissions			
153	06/15/02	My Favorite Title Ins. Co.			$150.00
		Title Charges			
154	06/15/02	Mycounty County Reg. of Deeds		06/28/02	$120.00
		RecFee:8;Stmps:112.00			
155	06/15/02	Mycounty County Reg. of Deeds		06/28/02	$120.00
			Total of 9 Checks		$75,620.00
			Ending Balance on 06/15/02:		-$120.00

Multiple Ledger Balance Report (Balances Only)

1. Choose **Reports/Multiple Ledger Balances Report (Balances Only)**.
2. Enter your report criteria on the dialog that appears.

3. Click **Print**. The **Print** dialog will appear.
4. Click **OK**.

Report Layout (Firm File ID Order Sample)

Missing Checks Report

1. Choose **Reports/Missing Checks Report**.
2. Enter a beginning check number.

3. Click **Print**. The **Print** dialog will appear.
4. Click **OK**.

3-Way Reconciliation Reports

Book Balance Report

1. Choose **Reports/3-Way Reconciliation/Book Balance Report**.
2. Enter a range of transaction dates. Leave dates blank to include all.
3. Choose from the **Ledger Selection Criteria** to narrow your report to specific ledgers.

4. Click **Print**. The **Print** dialog will appear.
5. Click **OK**.

Report Layout (Guaranty Ledgers Only Sample)

Book Balance Report

Selection Criteria

Trust Account: *RE*   Trust Account Description: *Real Estate Trust Account*

Transaction Date From: Through:

Ledger Selection: *Guaranty Ledgers Only*

Firm File ID	Client / Matter	Receipts	Disbursements	Voids
BARTON	Barton/William A./Alexandra S.	$50,000.00	$50,000.00	$0.00
BRANTLEY ESCROW	Brantley/John	$2,500.00	$0.00	$0.00
BRENDLE	Brendle/Charles F./Emilia J.	$132,826.05	$132,826.05	$0.00
TINSLEY	Tinsley/Gregory P./Suzanne H.	$94,791.50	$94,791.50	$0.00
WAYNE	Wayne/Michael J./Susan K.	$101,008.00	$101,008.00	$0.00
TOTALS		$1,666,316.35	$1,469,825.35	$0.00

Beginning Book Balance:	$0.00
Plus Total Receipts:	$1,666,316.35
Less Total Disbursements:	$1,469,825.35
Plus Voids:	$0.00
Ending Book Balance:	$196,491.00

Bank Adjustments Report

1. Choose **Reports/3-Way Reconciliation/Bank Adjustments Report**.
2. Enter a range of transaction dates. Leave dates blank to include all.

3. Click **Print**. The **Print** dialog will appear.
4. Click **OK**.

Report Layout (Sample)

Bank Adjustments Report

Selection Criteria
Trust Account: *RE*   Trust Account Description: *Real Estate Trust Account*
Transaction Date From: Through:

Deposits

06/28/02   BRANTLEY ESCROW   John Brantley $2,500.00

Total of Deposits: **2,500.00**

Escrow Trial Balance Report (Balances Only)

1. Choose **Reports/3-Way Reconciliation/Escrow Trial Balance Report (Balances Only)**.
2. Enter your report criteria on the dialog that appears.

Escrow Trial Balance Report [Balances Only]

Trust Account: RE   Print...

Report Print Order
○ Print Report in Firm File ID Order   Choose to sort by Firm File
○ Print Report in Client/Matter Order   ID or Client/Matter.

Help

Date Criteria
Balances as of: 06/28/2002   Enter a date or leave   lose
                              blank for all.

Ledger Selection Criteria
○ Guaranty and Non-Guaranty Ledgers
○ Non-Guaranty Ledgers Only
● Guaranty Ledgers Only

☐ Include Ledgers with Zero Balances   Click to include zero balance ledgers or to
☐ Include Approval Signature Lines   include room for signature lines.

3. Click **Print**. The **Print** dialog will appear.
4. Click **OK**.

Report Layout (Sorted by File ID Sample)

Escrow Trial Balance Report (Balances Only) - Sorted By File ID

Selection Criteria
Trust Account: *RE*   Trust Account Description: *Real Estate Trust Account*
Balances as of: *06/28/02*
Ledger Selection: *Guaranty Ledgers Only*

Firm File ID	Trust Account	Client / Matter Ledger Comment / Property	Last Activity Date	Balance	RFD
CHRISTIAN	RE	Christian/Ryan P./Michelle S.	06/28/02	-$120.00	
		Property: 7725 Colby Place/Apex, NC 27502			
FIRM	RE	Firm Service Account	06/28/02	$75.00	
HARROLD2	RE	Harrold/Michael W. & Samantha F.	06/28/02	$94,000.00	
		Ledger Comment: Purchase of Beach Property			
KRAMER	RE	Kramer/John C./Leanne R.	06/29/02	$95,676.86	
		Property: 8100 Mill Run Drive/Fuquay-Varina, NC			
RICHARDS	RE	Richards/Lawrence R./Pamela Ann Rich	06/28/02	$36.00	
		Property: 4901 Wilkshire Drive/Cary, NC 80446			
THARRINGTON	RE	Tharrington/John R./Angela M.	06/28/02	$100,000.00	
		Property: 4101 Lake Boone Trail/Raleigh, NC 27608			

Balance: $289,667.86

Escrow Trial Balance Report (With Detail)

1. Choose **Reports/3-Way Reconciliation/Escrow Trial Balance Report (With Detail)**.
2. Enter your report criteria on the dialog that appears.

3. Click **Print**. The **Print** dialog will appear.
4. Click **OK**.

Report Layout (Sorted by Ref/Ck Number Sample)

Escrow Trial Balance Report (With Detail) - Sorted By Ref/Ck Number

Selection Criteria

Trust Account: *RE*	Trust Account Description: *Real Estate Trust Account*
Starting Date:	Ending Date:
Ledger Selection: *Guaranty Ledgers Only*	

Ref/Ck No.	Transaction Date	Payee Name / Memo	Medium	Cleared Date	Amount

File ID: CHRISTIAN   Ledger Comment:

Trust Account: RE   Client / Matter: Christian/Ryan P./Michelle S

Responsible Party: Property: 7725 Colby Place/Apex, NC 27502

Settlement Date:

Deposits

	06/15/02	ProForm generated incoming funds Loan closing		06/28/02	$75,500.00
		Total of 1 Deposit			**$75,500.00**

Checks

147	06/15/02	Central Carolina Bank & Trust Loan closing		06/28/02	$1,011.99
148	06/15/02	Charlotte P. Ellison Closing proceeds		06/28/02	$52,640.00
149	06/15/02	Ryan P. Christian and Michelle S. Christian Excess cash to close		06/28/02	$18,218.01
150	06/15/02	Century 21 Commissions		06/28/02	$1,579.20
151	06/15/02	Champion Realty, Inc. Commissions		06/28/02	$1,680.00
152	06/15/02	National Realty Brokers Commissions		06/28/02	$100.80
153	06/15/02	My Favorite Title Ins. Co. Title Charges			$150.00
154	06/15/02	Mycounty County Reg. of Deeds RecFee:8;Stmps:112.00		06/28/02	$120.00
155	06/15/02	Mycounty County Reg. of Deeds		06/28/02	$120.00
		Total of 9 Checks			**$75,620.00**
		Balance:			**-$120.00**

Escrow Account Reconciliation Summary Report

1. Choose **Reports/3-Way Reconciliation/Escrow Account Reconciliation Summary Report**.
2. Enter a range of transaction dates. Leave dates blank to include all.

Escrow Account Reconciliation Summary Report

Trust Account: RE   [Print...]

Date Criteria   [Print Preview...]

Transaction Date From: / /   Through: / /   [Report Comment...]

Date fields cannot be left blank.   [Help]

[Close]
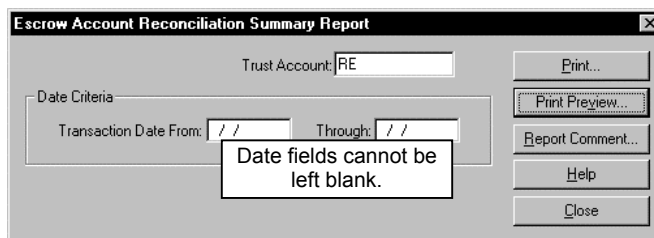
3.   Click **Print**. The **Print** dialog will appear.

4.   Click **OK**.

Report Layout (Sample)

```
                 Escrow Account Reconciliation Summary Report
        ┌──── Selection Criteria ────────────────────────────────────────────┐
        │    Trust Account: RE              Trust Account Description: Real Estate Trust Account
        │ Transaction Date From: 06/01/02                    Through: 06/28/02
        └────────────────────────────────────────────────────────────────────┘


Escrow Trial Balance
        Escrow Trial Balance as of 06/28/02 ....................................................          289,667.86


Book Balance
        Beginning Balance on 06/01/02 ..........................................................               75.00
        Plus Total Receipts ............................................................................        1,663,716.35
        Less Total Disbursements ................................................................        1,374,123.49
        Ending Balance on 06/28/02 ............................................................          289,667.86


Bank Balance
        Statement beginning balance should read  ...................................              100.00
        Statement ending balance should read   ......................................          249,011.00
        Minus outstanding checks as of 06/28/02  .........................................     315,437.57
        Plus deposits in transit as of 06/28/02 ...............................................   358,594.43
        Bank balance as of 06/28/02 ............................................................          292,167.86

Adjusted Bank Balance
        Bank balance as of 06/28/02 .............................................................          292,167.86
        Net Adjustments as of 06/28/02              ......................................................            2,500.00
        Adjusted Bank Balance as of 06/28/02  ...............................................          289,667.86
```

Helpful Hints

Previewing a Report On Screen

You can preview a report by clicking the **Print Preview** button on any report criteria dialog. For example:

Deposit Ticket Report

Trust Account: [   ]

Date Criteria

Starting Date: [/ /]   Ending Date: [/ /]

Print...
Print Preview...
Report Comment...
Help
Close
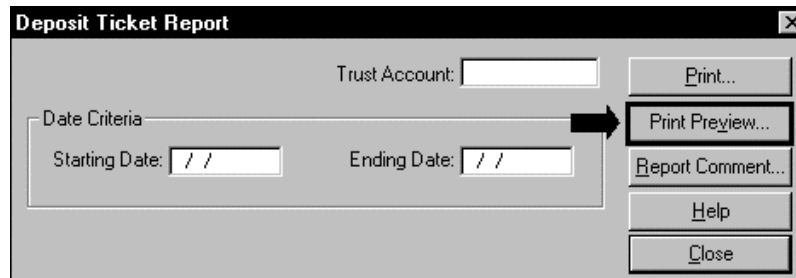
The print preview window features buttons to *scroll* through multiple pages, *print*, and *zoom*.

1 of 4   Total:174   100%   174 of 177

Use the arrow buttons to jump to the first page, previous page, next page, or last page.

Print   Adjust zoom

Click the **Maximize** button to expand to full-screen view.

Receipts & Disbursements Report - All R

Selection Criteria
Trust Account : *RE*   Trust Account Descripti
Transaction Date From: Throu
Cleared Date From: Throu

Ref/Ck No.	Transaction Date	Medium	Firm File ID	Payee Name
Receipts				
	05/31/02		FIRM	Firm
	06/01/02		WAYNE	ProForm generat
	06/04/02		BRENDLE	ProForm generat
	06/04/02		BRENDLE	Charles F. Brend
	06/10/02		LIVINGSTON	ProForm generat
	06/10/02		HOGUE	ProForm generat

Note: To close print preview, click the close button ⊠.

Optional Report Comments

Helpful Hints

You can enter an optional comment to appear on any report by clicking **Report Comment** on the report criteria dialog. For example:
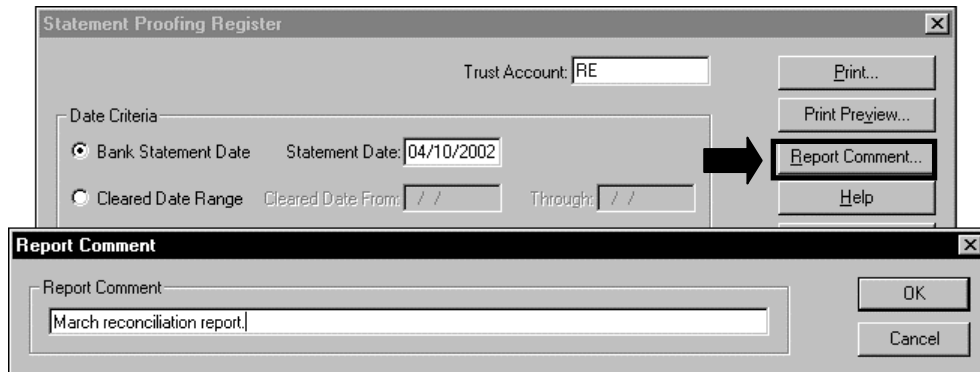
In the example above, a subtitle is being added to a Statement Proofing Register for clarification. The statement date is July 10th but the Proofing Register is for the March reconciliation.

To add the subtitle:

1.   Click **Report Comment**. The **Report Comment** dialog will appear.

2.   Enter **March reconciliation report**.

3.   Click **OK**.

4.   Click **Print** to print the report. The comment will appear directly below the report title.

     For example:

Chapter 14: Positive Pay

In this chapter:

Overview

- Positive Pay is a SoftPro utility that will create a file containing a list of checks to be authorized for payment. Before the file is made, you decide what date range of checks you want included in the file.

- Positive Pay compiles the file of all checks that fall within your date range, and then you are prompted to save it. After saving the file to the folder or disk of your choice, you can send it to your bank.

- The checks can then be authorized for payment by the bank, thus helping to prevent illicit check writing. Positive Pay is a great additional security feature to your SoftPro for Windows system.

Using Positive Pay

Run Positive Pay by running the file PTWinPPY.exe, which by default is installed to the SoftPro directory. You can run PTWinPPY.exe using Windows Explorer, My Computer, or Start/Run, or by adding a shortcut to Positive Pay on your desktop. The following instructions explain running Positive Pay using Start/Run.

1. Click **Start/Run**.

2. Enter the path to the Positive Pay program file **PTWinPPY.exe**. For example:
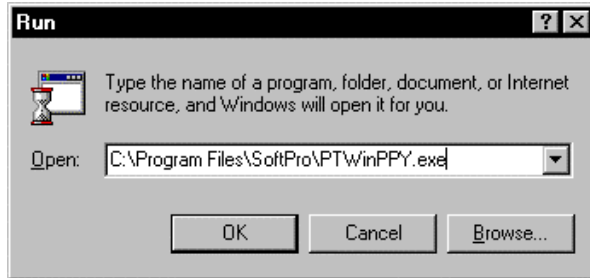
    Note: Instead of entering the path, you can search for PTWinPPY.exe by clicking **Browse**.

3. Click **OK**. The main screen will appear.
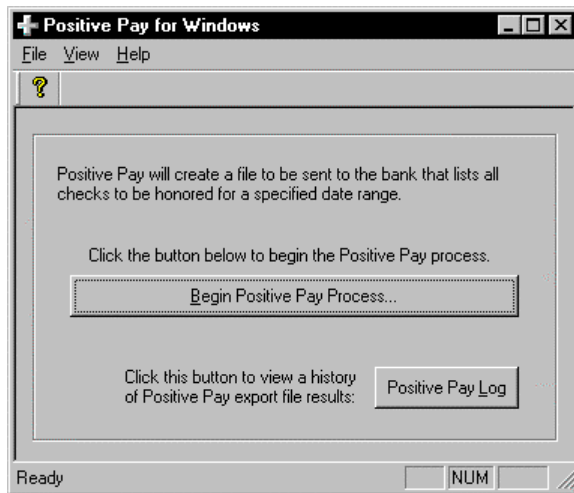
4. Click **<u>Begin</u> Positive Pay Process**. If there is more than one bank definition file detected on your system, the **Select Bank Definition File** dialog will appear.
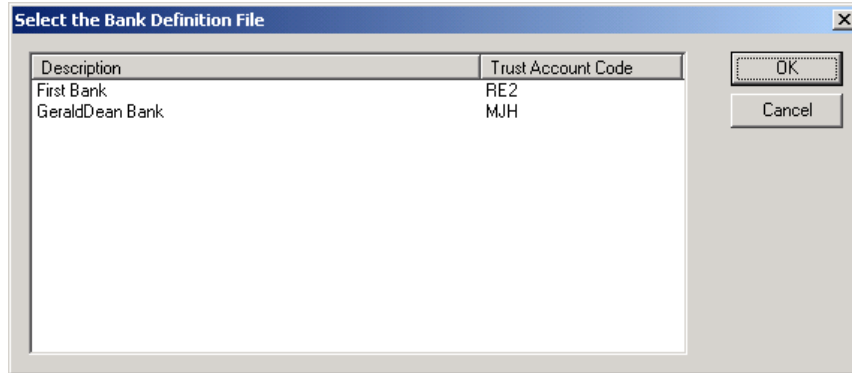
Note: If you only have a single bank definition file on your system, the **Select the Bank Definition File** will not appear. If there is no valid bank definition file detected, an error message will appear. Contact the SoftPro Solution Center if you receive this error message for assistance.

5. Click the bank account you want to use.

6. Click **OK**. The **Enter Date Range** dialog will appear.
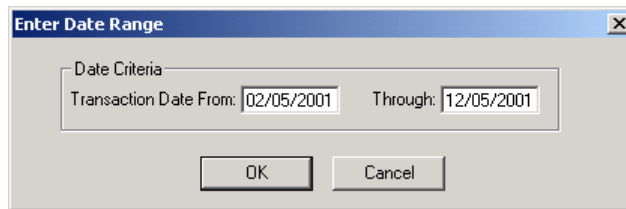
7. The current system date will appear by default in both the **From** and **Through** fields. You can change the date range as necessary to get the list of checks you want. Checks with transactions that fall within the date range you enter will be displayed.

8. Click **OK**. The **Select Checks** dialog will appear.
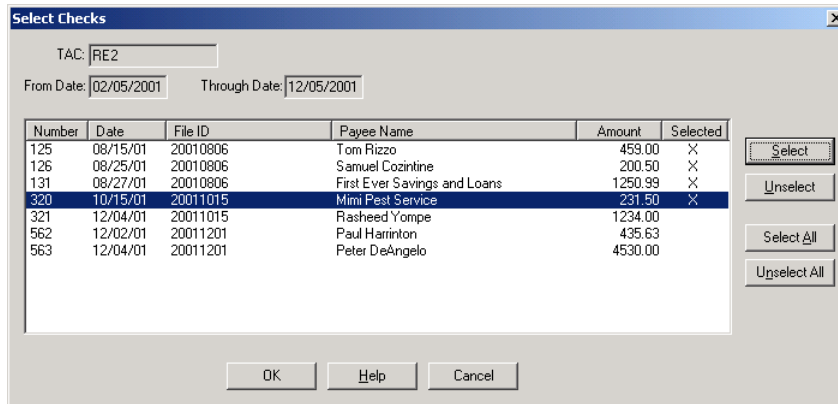
9. Select the checks that you want to include in the positive pay file that you will send to the bank. *To select a check*, click it and click **Select**. *To select all checks at once*, click **Select All**. *To undo a selection*, click a check and clicking **Unselect**. *To undo all selections at once*, click **Unselect All**.

10. After selecting checks, click **OK**. A message will appear.
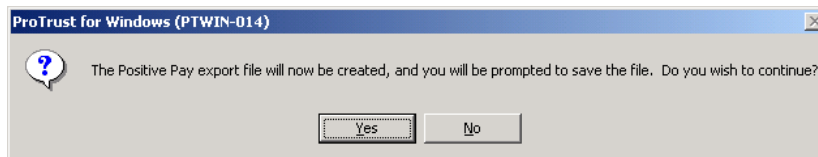
11. Click **Yes** to continue. The **Save As** dialog will appear.

12. Select the drive and folder to which you want to save the Positive Pay output file.

13. Enter the name you want to give the positive pay file in the **File name** field. It is not necessary to add an extension. By default the file will be saved with the **.txt** extension. For example:
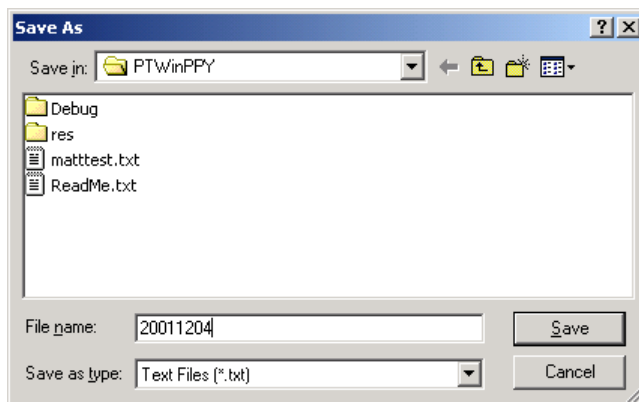
14. Click **Save**. A list of checks that have been added to the positive pay file will appear.
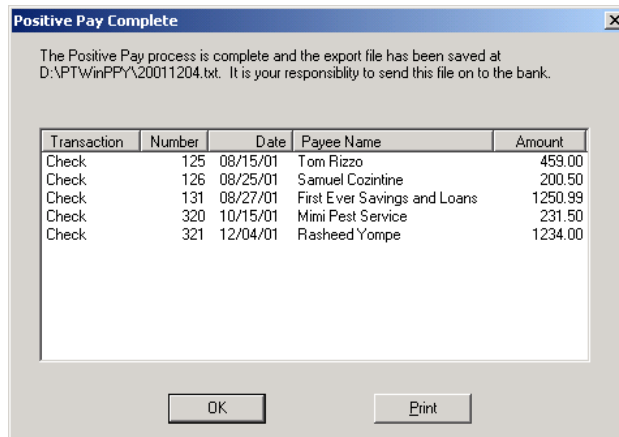
15. Click **OK** to close or **Print** to print a report of the checks that have been included.

It is your responsibility to deliver the Positive Pay file to your bank. You can copy the output file that is created to a disk, or send it as an e-mail attachment.

Positive Pay Log File

Each time you use Positive Pay, a log file is created that contains information about the checks that were included. This is a text file that can be opened by clicking **Positive Pay Log** on the main screen.

Chapter 15: ProClear

In this chapter:

Overview

With ProClear, you can import bank data files containing cleared transactions and reconcile them with ProTrust for Windows. ProClear provides comprehensive feedback to you, identifying duplicate transactions and other errors in a report that you can print and use to manually clear any problem transactions.

Bank Definition File (CTI)

The Bank Definition file (CTI) created for you by SoftPro contains information that is particular to your bank and firm. It is named with the extension **.cti** and is included on the disk you received with ProClear. Before using ProClear, this file should be copied to the SoftPro program directory (for example, **\Program Files\SoftPro**).

Bank Data File Containing Transactions

The bank data file containing transactions is the text file that you receive from your bank containing the cleared transactions that ProClear uses to reconcile your ProTrust database. This file can be copied to the directory of your choice before using ProClear.

Launching ProClear

The ProClear program file is named **PTWinCTI** and is installed to the SoftPro program directory (**\Program Files\SoftPro**).

You can run ProClear by selecting **Start/Run** and browsing for the PTWinCTI file *(see Figure 1)*, or by double-clicking the file in Windows Explorer.
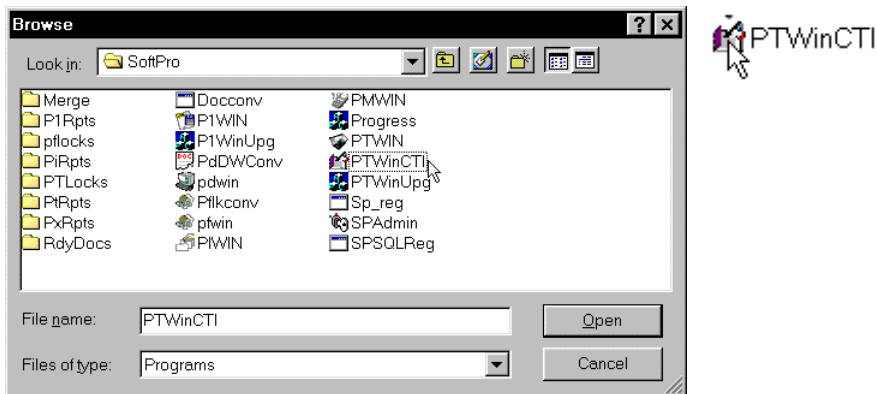
Figure 1. Browsing for the PTWinCTI program file

Main Window

After launching ProClear, the main window will appear on your desktop. *(See Figure 2.)*

It is advised that you run a *Missing Checks Report* and *Transferred Funds Report* from ProTrust before clearing transactions with ProClear. You can close ProClear by selecting **File/Exit**, run these reports with ProTrust, and
then begin again.

When you are ready to begin, select **Begin Transactions Clearing Process…** on the main window.
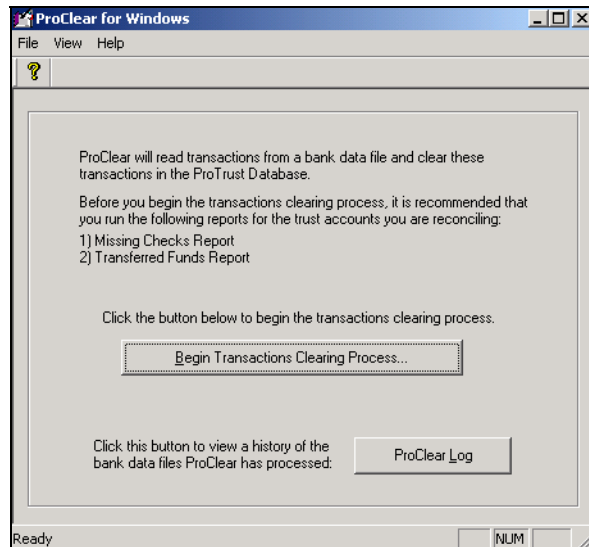
Figure 2. Main Window

Trust Account, Bank Data File, and Cleared Date Option Screen

After clicking **Begin Transactions Clearing Process…** on the main window, the **Trust Account, Bank Data File, and Cleared Date Option** screen will appear. *(See Figure 3.)*
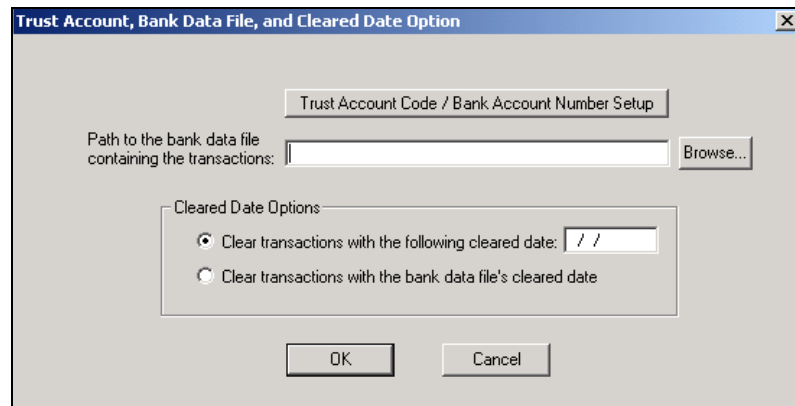
Figure 3. Trust Account, Bank Data File, and Cleared Date Option screen

Selecting a Bank Data File

Enter the path to and file name of the Bank Data File that you have received from your bank. For example:

Path to the bank data file
containing the transactions: D:\FifthThird\BankDataFile_FifthThird.txt

Or, click **Browse…**, select the bank file, and click **Open**. *(See Figure 4.)*
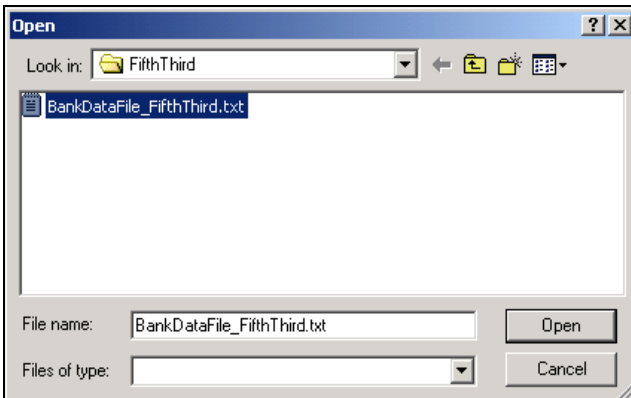
Figure 4. Browsing for the Bank Data File

Choosing a Cleared Date Option

After choosing the bank data file, select a cleared date option. You can choose to clear transactions with the date found in the Bank Data File or another date that you specify. In the example shown below, all transactions will be cleared with a 03/31/2001 date:

⊙ Clear transactions with the following cleared date: 03/31/2001

After selecting the Bank Data File and cleared date option, click **OK** to begin the clearing process.

Clearing Transactions

After you click OK to begin clearing, a series of three warning messages will appear. These warnings are there to remind you to backup your ProTrust database before clearing transactions and to be sure that all users that share ProTrust across a network save their work and exit for the duration of the clearing process. Select **OK** on each warning message to continue, or **Cancel** to abort.

ProClear will read the bank data file containing the transactions then attempt to find a matching transaction in the ProTrust database. The **Cleared Transactions Summary** screen will appear as transactions are cleared. When ProClear has finished clearing transactions, a message will be displayed recommending that you run several ProTrust reports. Click **OK** to continue. *(See Figure 5.)*
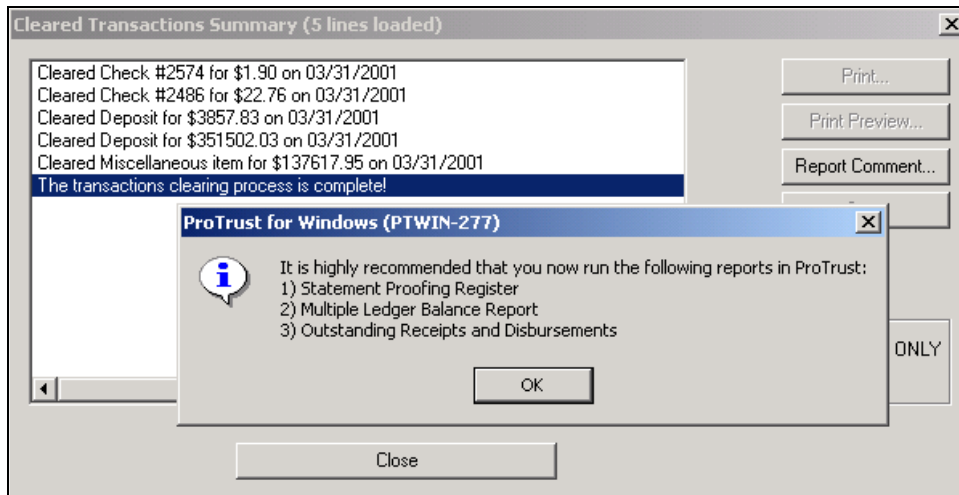
Figure 5. Cleared Transactions Summary

The Cleared Transaction Summary Screen

The **Cleared Transactions Summary** screen reports each transaction that ProClear attempted to clear. You can print and save the report by using the **Print** and **Save** buttons. SoftPro recommends printing this report if errors are reported. You can use the report to correct errors. In this example, all transactions were cleared successfully:
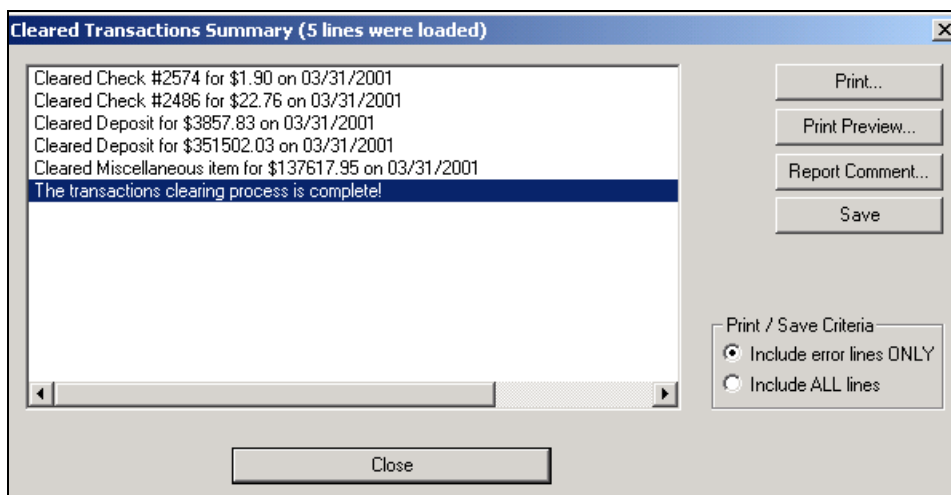
Cleared Transaction Errors

In the following example, two errors were found:
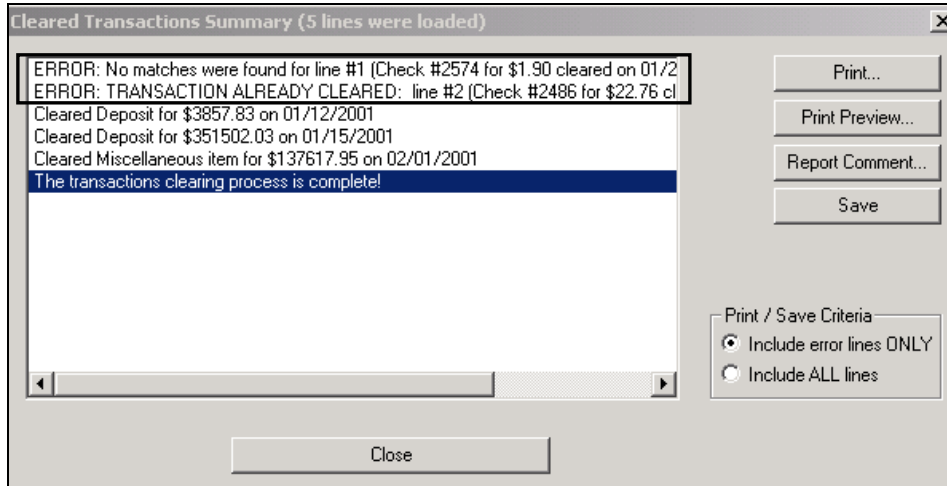
- No matches were found for check #2574.
- ProClear discovered check #2486 to be already cleared.

Troubleshooting Errors

A transaction may not be cleared for a number of reasons. One case in particular occurs when multiple deposits are found by ProClear in the ProTrust database for the same amount. The error message is as follows: **"ERROR: Unable to Clear. Multiple matches found in the ProTrust Database for line…"** ProClear is not able to determine which of these deposits should be cleared in this case, therefore it is up to the user to clear these transactions manually.

The user should investigate errors such as these further. Click **Print** to print the error report. When you are finished viewing and printing the report, select **Close** to return to the main ProClear window. Select **File/Exit** on the menu bar of the main window to close ProClear.

Chapter 16: ProIndx

In this chapter:

Overview

Create and maintain your own database of title index records with ProIndx. To compile a database of records, you can import data from ProForm files or enter records manually.

The ProIndx Search feature gives you the power to use wildcards and extensive search criteria to find the records you need when you need them. And, ProIndx comes with the ability to print a record or preview it on screen. (See page 276.) Each ProIndx record contains descriptive information about the property and instrument, including:

- Two customizable file identifications
- Buyer/borrower and seller names
- Lender name and code
- Property address, Map references, Parcel fields, Section/Township/Range data
- Document name and recording date
- Three optional fields that can be customized by the user for any purpose (for example, restrictive covenants, sales price, or loan amount)

Adding a Title Record

1. Click **Record/Add New Record**. (Or click on the tool bar.)

2. Fill in the information you want to add to the new record. For example:

3. Press **<Ctrl>** and **<S>** to save the new record.

Importing a ProForm File

1. Click **File/Import a ProForm data file**. (Or press **<Ctrl>** and **<I>** together.)

2. The **Open** dialog will appear. Browse for the ProForm file you want to import.
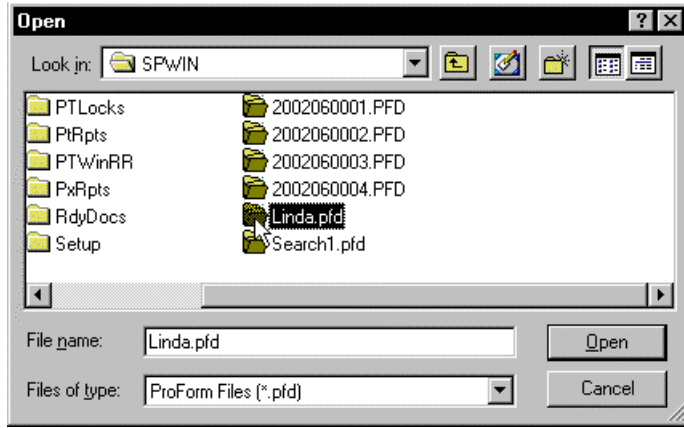
3.   Click **Open**. Data from the ProForm file will be imported.

4.   A new title record will appear.

5.   Click **File/Save** to save the new record.

Exporting a File from ProForm to ProIndx

You can export a file from ProForm to ProIndx using the ProForm Export feature.

1. In ProForm, open the file you want to export.

2. Click **File/Export**.

3. Click **Export to ProIndx Standard Edition**. For example:

Export	
☐ Export to ProTrust Enterprise Edition	
☐ Export to Pro1099 Standard Edition	
☑ Export to ProIndx Standard Edition	
OK	Help	Cancel

4. Click **OK**. ProIndx will open and a new record will appear. Press **<Ctrl>** and **<S>** to save the new record.

Searching for a Record

1. Click **Search/Enter Search Criteria**. (Or click [magnifying glass icon] on the tool bar.)

2. A blank **Title Index Record** screen will open. Enter search criteria using as many of the fields as you like. You can use wildcards to enhance your search. To recall all records, leave the search criteria blank. For example, if you wanted to find a record with a *closing date in January* with a *buyer named John Smith*, enter the following criteria:

3. Click **Go** [icon] on the toolbar. The first record that matches your criteria will open. The status bar at the bottom of the screen will tell you how many records matched your criteria. For example:

4. Use the arrow buttons on the toolbar to scroll between matching records.

5. To view a list of matching records, click [icon] on the toolbar or select **Search/List of Ledgers**.

↻ SEE ALSO:

■ "Using Wildcards" on page 12.

Menu Bar

Each ProIndx menu contains a drop-down list of commands. For example, you can import a ProForm file, print, or exit using the **File** menu.

Note: A menu can be selected with the mouse, or, with the keyboard by pressing **<Alt>** together with the letter in the menu name that is
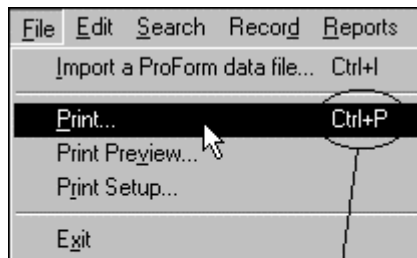
Keyboard shortcuts are available for some menu items. For example, to print, you can select File/Print or press <Ctrl> and <P> together.

underlined. For instance, to access the **File** menu without using your mouse, press **<Alt>** and **<F>**.

ProIndx Menus

File	Import data from an existing ProForm for Windows file, print or print preview the current record, adjust printer settings, or exit ProIndx.
Edit	Use Windows Undo, Cut, Copy, and Paste commands.
Search	Enter search criteria, clear the search screen, begin a search, or display a list of matching ledgers.
Record	Add a new record, delete the current record, cancel to return to Empty Mode, save changes to the current record, or view the first, last, previous, or next matching record after a search.
View	Hide or show the Tool bar and/or Status bar.
Tools	Edit the ProIndx shell record, use ProIndx database utilities or view database information, and access ProIndx Preferences.
Help	Access the ProIndx on-line help system or read program information about ProIndx for Windows and access system information.

Tool Bar
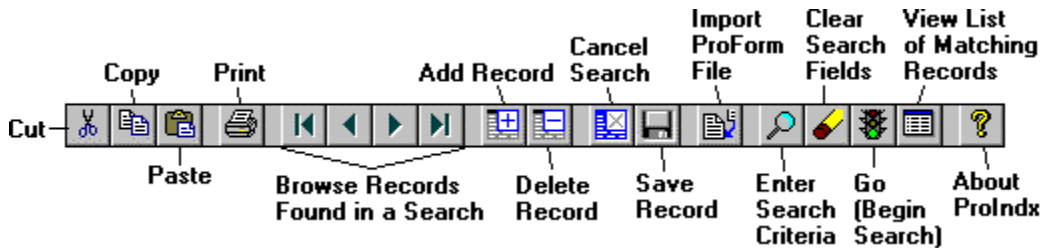
Shell Record

To avoid the job of entering the same information over and over again with each new record, enter the information once into the ProIndx Shell Record. The information you enter into the Shell Record will be copied automatically to every new record you create.

1. Select **Tools/Edit Shell Record** from the ProIndx menu bar.

ProIndx for Windows

File   Edit   Search   Record   Reports   View   Tools   Help

Edit Shell Record...

2. The **ProIndx Shell Record** screen will appear. Enter the information that you want copied to each new record.

Click to clear the screen so you can enter new information.

ProIndx Shell Record

ProIndx Shell Record

Firm File ID: _____   ID-2: _____   ID-3: _____   Clear All Shell Fields

File Date: / /   Back File ID: _____   OK

Document: _____   /Book/Page/: _____   Agent File ID: _____   Help

Recorded Date: / /   Agent Code: _____   Cancel

Seller/Plaintiff/Grantor: _____   Lender Code: _____

Enter the information that you want copied to each new ProIndx record. Use as many of the fields as you like.

Buyer/Defendant/Grantee: _____   Section / Township / Range   Click **OK** to save the Shell Record or **Cancel** to close without saving.

Lot/Unit Number(s): _____   Section: _____

Block/Section/Phase: _____   Township: _____

Addition/Subdivision: _____   Range: _____

Street Number: _____   Street Name: _____

Route Number: _____   City: _____   State: _____

Acreage: _____   County: _____

Other - 1: _____

Other - 2: _____

Other - 3: _____

NW   Parcel Fields: NE

Nw ☐☐ Ne Nw ☐☐ Ne
Sw ☐☐ Se Sw ☐☐ Se

Nw ☐☐ Ne Nw ☐☐ Ne
Sw ☐☐ Se Sw ☐☐ Se

SW   SE

3. Click **OK**.

Note: Information that is copied to a new record from the Shell Record can be edited.

Editing a Shell Record

You can edit the Shell Record at any time by selecting **Tools/Edit Shell Record**. Edit the information as necessary and click **OK** on the **ProIndx Shell Record** screen to save your changes.

Printing a Title Record Report

1. Select **Reports/ProIndx Title Index Record**.

ProIndx for Windows

File   Edit   Search   Record   Reports   View   Tools   Help

ProIndx Title Index Record...

2. The **ProIndx Title Record** screen appears. Enter your report criteria.

3. Click **Print**. The **Print** dialog will appear.

4. Click **OK**.

You can use wildcards when entering your report criteria to widen the scope of a report. See "Using Wildcards" on page 12.

Print Preview

To view a report on screen, click **Print Preview** after entering your report criteria. The report will open in a separate Print Preview window. You can use the controls on the Print Preview toolbar to zoom in and out or print the report.

Chapter 17: Pro1099

In this chapter:

Overview

Pro1099 automates the preparation of your 1099-S forms for submission to the IRS. 1099 data can be imported from ProForm, or entered manually in Pro1099. Print Substitute 1099-S forms to give to sellers, and when it is tax time, use Pro1099 to transfer all of your yearly 1099-S data to a specially formatted file. You can choose to save the file to a disk and print labels to mail your submission, or you can submit electronically using the IRS FIRE System. (See Chapter 15, "Pro1099 Submissions" in the *SoftPro Administration Guide* for help.)

As part of the initial setup of Pro1099, you must fill in the **Transmitter/Payer Information** screen in order to generate a correct "A" Record of the 1099-S form. *A 1099-S submission can be rejected if it is missing transmitter/payer information.* You can access the Transmitter/Payer screen by clicking **Tools/Transmitter/Payer Information**. See "Enter Your TCC Code" on page 259 of the *SoftPro Administration Guide*.

Adding 1099-S Records

You can add records to Pro1099 in three different ways:

- While in ProForm, you can *export* a file to Pro1099 to create a new record.
- While in Pro1099, you can *import* a ProForm file.
- Create a new record in Pro1099 *manually*.

Exporting a File from ProForm to Pro1099

Helpful Hints

You can export a file from ProForm to Pro1099 using the ProForm Export feature.

1. In ProForm, open the file you want to export.
2. Click **File/Export**.
3. Click **Export to Pro1099 Standard Edition**. For example:

4. Click **OK**. Pro1099 will open and a new record will appear. Press **<Ctrl>** and **<S>** to save the new record.

Importing a ProForm File in Pro1099

1. In Pro1099, click **File/Import a ProForm data file**. (Or press **<Ctrl>** and **<I>** together.)

2. The **Open** dialog will appear. Browse for the ProForm file you want to import.
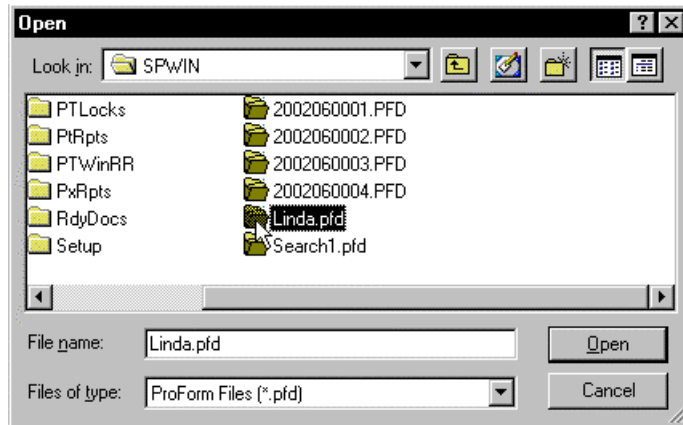
3. Click **Open**. The 1099-S data in the ProForm file will be imported.

4. A new record will appear.

5. Click **File/Save** to save the new record.

Adding a Record Manually

1. Click **Record/Add New Record**. (Or click [icon] on the tool bar.)

2. A blank 1099-S record will appear. Fill in the information you want to add to the new record. For example:

```
┌─ Information NOT submitted to the IRS ──────────────────────────────────────┐
│  ☐ 1099-S furnished to seller   Comment: [                              ]   │
│  ☐ Tax ID solicitation signed                                              │
└─────────────────────────────────────────────────────────────────────────────┘

┌─ Information submitted to the IRS ──────────────────────────────────────────┐
│            Firm File ID: [20030401SP              ]      ☐ Property or Services received │
│        IRS Name Control: [Happ    ]                                         │
│ Seller Name - Last, First: [Happy Home Builders, Inc.      ]   Tax ID / SSN: [        ] │
│       Continuation of Name: [                        ]   Tax ID / SSN: [        ] │
│                  Address: [P.O. Box 1002               ]         ☐ Foreign Address │
│                     City: [Raleigh                     ]   State: [NC ]  Zip: [23456 ] │
│        Legal Description: [123 Country Club Drive/Raleigh NC 23456 ]        │
│       Special Data Entries: [                        ]        ┌─Tax ID Type─┐ │
│          Settlement Date: [02/15/2002 ]   ┌─Correction Status──────────┐  ○ Individual │
│           Gross Proceeds: [    300,000.00 ] │ ⦿ This is not a corrected return │ ⦿ Corporation │
│     Buyer's Part of R/E Tax: [         ]    │ ○ One part or first of two part correction │ ○ Other │
│                                            │ ○ Second of two part correction │ ○ Exempt │
└─────────────────────────────────────────────────────────────────────────────┘
```

3. Press **<Ctrl>** and **<S>** to save the new record.

Note: You can add or edit information in a record by recalling it later. See "Searching for a Record" on page 283.

1099-S Record Information

Helpful Hints
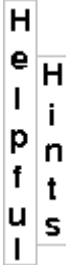
Information not submitted to the IRS

1099-S furnished to seller: Select this checkbox if a copy of the 1099-S has been furnished to the seller.

Comment: Enter any information here for record identification or general notes. This information will not be included on any IRS submission file you create with Pro1099.

Tax ID solicitation signed: Select this checkbox if the seller has signed the TIN certification.

Information submitted to the IRS:

Firm File ID: Enter the record's firm file identification. Each record should have unique firm file identification.

Property or Services Received: Select this checkbox if the transferring party received or will receive property (other than cash and consideration treated as cash in computing gross proceeds) or services as part of the consideration for the property.

Tax ID / SSN: Enter the Social Security Number (SSN) or Federal Tax Identification Number (TIN) of the seller. A Federal Tax Identification Number (TIN) is usually used for corporations, partnerships, sole proprietorships, trusts, or businesses and entities other than individuals.

Note: A second **Tax ID / SSN** field also appears on the 1099 record screen to comply with IRS regulations regarding the "Certification For No Information Reporting on the Sale or Exchange of a Principal Residence." The IRS requires that a separate Certification form be signed for each seller. If the seller is a husband and wife, both are required to sign a Certification.

IRS Name Control: Enter an abbreviation of the seller name. The default for this field is the last name of the seller.

Seller Name – Last,First: Enter the seller name involved with the closing. Enter the last name, a comma, and the first name. *Do not include a space after the comma.* (For example, for John Smith, enter **Smith,John**.)

Continuation of Name:	Enter the seller's spouse's name or a continuation of the seller name. Enter the spouse's name in last name, first name format.
Address:, City:, State:, Zip:, Foreign Address:	Use these fields for the street address, city, state, and zip code of the seller. If a foreign address, select the Foreign Address checkbox as well.
Legal Description:	Enter the property address (including street address, city, state, and zip) and legal description (including section, lot, and block information if applicable) of the property. For timber royalties, enter **TIMBER**.
Special Data Entries:	Enter any special data to identify this record during a search.
Settlement Date:	Enter the closing settlement date.
Gross Proceeds:	Enter the seller's gross proceeds.
Buyer's Part of R/E Tax:	Enter the amount of the buyer's part of real estate tax.
Tax ID Type	Select the checkbox for the appropriate tax identification type. To exempt a 1099 record from the IRS reporting file, select **Exempt Individual**.
Correction Status	If this is a corrected return, select One part or first of two part correction or Second of two part correction. The default for this field is This is not a corrected return.

Creating a 1099-S Submission File

For instructions on using Pro1099 to create a 1099-S Submission file for the IRS, see Chapter 15, "1099-S Submissions" in the *SoftPro Administration Guide*. There you will also find instructions for submitting on disk or electronically.

Searching for a Record

1. Click **Search/Enter Search Criteria**. (Or click 🔍 on the tool bar.)

2. A blank 1099-S record will open. Enter search criteria using as many of the fields as you like. You can use wildcards to enhance your search. To recall all records, leave the search criteria blank. For example, if you wanted to find a record with a *closing date in May 2003* with a *property located in Raleigh*, enter the following criteria:

```
┌─ Information NOT submitted to the IRS ──────────────────────────────────────────┐
│  ☐ 1099-S furnished to seller    Comment: [                                    ] │
│  ☐ Tax ID solicitation signed                                                   │
├─ Information submitted to the IRS ──────────────────────────────────────────────┤
│           Firm File ID: [                    ]        ☐ Property or Services received│
│      IRS Name Control: [    ]                                                    │
│  Seller Name - Last, First: [              ]      Tax ID / SSN: [          ]     │
│     Continuation of Name: [              ]         Tax ID / SSN: [          ]     │
│             Address: [                   ]              ☐ Foreign Address        │
│                City: [Raleigh]  ⬅            State: [  ]  Zip: [        ]        │
│       Legal Description: [              ]                                         │
│     Special Data Entries: [              ]                     ┌─Tax ID Type─┐    │
│       Settlement Date: [05/01/2003] – [05/31/2003]  ┌─Correction Status─┐ │☐ Individual│
│        Gross Proceeds: [  ] ⬆ – [  ] ⬆    │☐ This is not a corrected return│ │☐ Corporation│
│   Buyer's Part of R/E Tax: [  ] – [  ]     │☐ One part or first of two part correction│ │☐ Other│
│                                           │☐ Second of two part correction│ │☐ Exempt│
└─────────────────────────────────────────────────────────────────────────────────┘
```

3. Click **Go** 🚦 on the toolbar. The first record that matches your criteria will open. The status bar at the bottom of the screen will tell you how many records matched your criteria. For example:

```
Records:        2
```

4. Use the arrow buttons on the toolbar to scroll between matching records.

```
                   Previous
                      |
First Ledger   |◀  ◀  ▶  ▶|   Last Ledger
                      |
                    Next
```
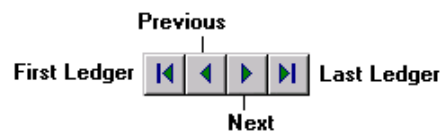
5. To view a list of matching records, click 📇 on the toolbar or select **Search/List of Ledgers**.

↻ SEE ALSO:

- "Using Wildcards" on page 12.

Menu Bar

Each Pro1099 menu contains a drop-down list of commands. For example, you can import a ProForm file, print, or exit Pro1099 using the **File** menu.

Note: A menu can be selected with the mouse, or, with the keyboard by pressing **<Alt>** together with the letter in the menu name that is underlined. For instance, to access the **File** menu without using your mouse, press **<Alt>** and **<F>**.

File	Edit	Search	Record	Reports
Import a ProForm data file... Ctrl+I
Print... Ctrl+P
Print Preview...
Print Setup...
Exit
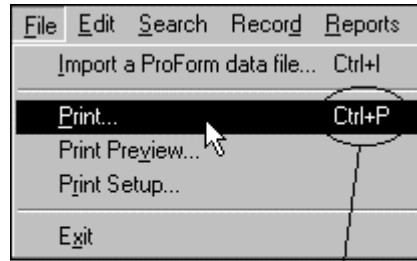
Keyboard shortcuts are available for some menu items. For example, to print, you can select File/Print or press <Ctrl> and <P> together.

Pro1099 Menus

File	Import data from an existing ProForm for Windows file, print or preview a report for the current Pro1099 record, adjust printer settings, or exit Pro1099.
Edit	Use Windows Undo, Cut, Copy, and Paste commands.
Search	Enter search criteria, clear the search screen, begin a search, or display a list of matching ledgers.
Record	Add a new record, delete the current record, cancel to return to Empty Mode, save changes to the current record, or view the first, last, previous, or next matching record after a search.
Reports	Print a List of Database Records, Exceptions Report, Substitute 1099-S Forms, or actual 1099-S Forms for a range of records.
View	Hide or show the Tool bar and/or Status bar.
Tools	Enter Transmitter/Payer data, create a 1099-S submission file, or delete multiple 1099-S records.
Help	Access the on-line help system, read program information, and access system information.

Toolbar
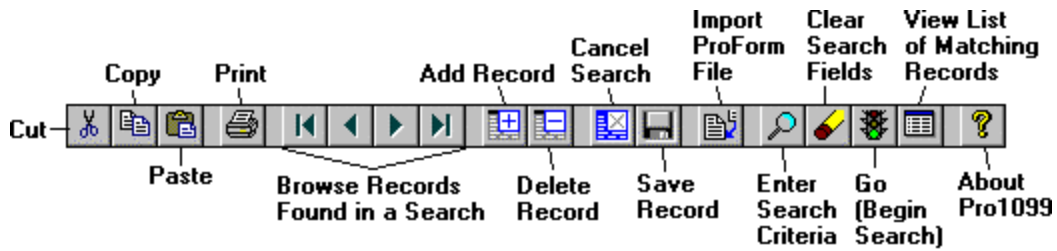
Printing Pro1099 Reports

Printing reports involves selecting the report you want to print from the **Reports** menu and entering report criteria. Each report has a number of options available with it that you can adjust before printing. Using these report criteria, you can set date ranges and sort options to produce reports that suit your needs. If you desire, you can enter your report criteria and preview a report on screen using the Print Preview feature.

1.   Click the **Reports** menu and select the report that you want to print. For example:
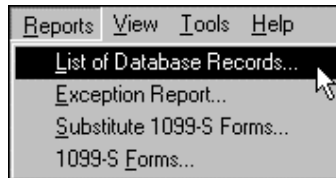
2.   Enter your report criteria. For example:
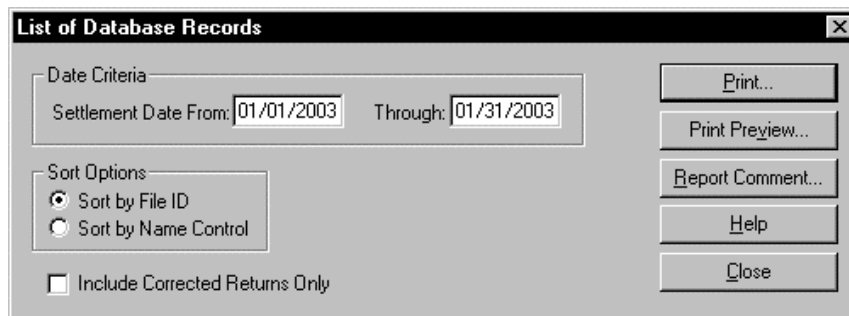
3.   Click **Print**.

Print Preview

To view a report on screen, click **Print Preview** after entering your report criteria. The report will open in a separate Print Preview window. You can use the controls on the Print Preview toolbar to zoom in and out or print the report.

Printing Substitute 1099-S Forms

H e l p f u l **H i n t s**

1. Click **Reports/Substitute 1099-S Forms**. A message will appear.

    Pro1099 for Windows (P1WIN-095a)

    ⚠ This function prints plain paper Substitute 1099-S forms. You will be asked if you want forms to be printed for EACH record in your database, or ONLY those that have an unchecked "1099-S furnished to seller" field.

    Once 1099-S form(s) have been printed for a record, Pro1099 will put a check in that record's "1099-S furnished to seller" field for you. The assumption is that once you have printed a form for a record, you will furnish a copy of the form to the seller. Pro1099 will ask you if two copies of the form should be printed for each record... One for the seller to keep, and one for the seller to sign and return to you.

    NOTES:

    This function may print a large batch of 1099-S forms! You may, however, print a 1099-S (form or substitute) for an individual record by selecting "File->Print" while in the data screen of that record.

    Corporations are exempt from reporting by a 1987 temporary reg.

    WE STRONGLY RECOMMEND THAT YOU BACKUP BEFORE USING THIS FUNCTION!!

    Click "OK" to proceed, or "Cancel" to abandon this report...

    [OK]   [Cancel]

    ---

2. Click **OK** to continue. A second message will appear.
3. Click **OK** to continue. Enter your report criteria. For example:

    Substitute 1099-S Forms

    Leave this field blank to include records in all years.

    Include records with settlement dates in tax year: 2002
    (Leave blank for ALL Years)

    Number of copies to print: 1

    Selection Criteria
    ⦿ Print ONLY those records not yet printed
    ○ Print ALL Records   Select to print all records, or only those that have not been printed already.

    Sort Options
    ⦿ Sort by File ID   Sort records by Firm File ID or IRS Name Control
    ○ Sort by Name Control

    ☐ Include the TAX ID solicitation   Include signature line for the seller to confirm the Tax ID and acknowledge receipt of a copy of this form.

    [Print...]
    [Print Preview...]
    [Help]
    [Close]

Enter **2** in the **Number of copies to print** field to print a copy for the seller to keep, and one to be signed and returned to you.

4.   Click **Print**. The **Print** dialog will appear.

5.   Click **OK**.

Note: This will print Substitute 1099-S Forms for all records that meet your report criteria. You can print a form for a *single record only* using **File/Print**. See "Printing a Report for a Single Record" on page 289.

Keeping Track of Seller 1099-S Forms

By law, you may be required to give copies of 1099-S forms to sellers. Pro1099 and ProForm both have features that can help you keep on top of this important assignment.

One option is to print Substitute 1099-S forms from ProForm instead of Pro1099. After the form is mailed to the seller (or given to the seller at closing), check **1099-S Given to Seller** on Screen 23 of the HUD-1 & Closing tab. For example:

Export the file to Pro1099 to create a 1099-S record for the closing. When you do this, the **1099-S furnished to seller** checkbox will automatically be checked for you on the new record.

If you want to print the Substitute 1099-S from Pro1099, do not check **1099-S Given to Seller** before exporting the file. After printing the form and submitting it to the seller, check **1099-S furnished to seller** *on the 1099-S record in Pro1099.* For example:

```
┌─Information NOT submitted to the IRS┐
│  ☑ 1099-S furnished to seller   Comm │
│  ☐  Tax ID solicitation signed        │
└──────────────────────────────────────┘
```

Printing a Report for a Single Record

1. Recall the record you want to print. (See "Searching for a Record" on page 283.)

2. Click **File/Print**.

3. The **Print Current Record** dialog will appear. Select the form you want to print. For example:
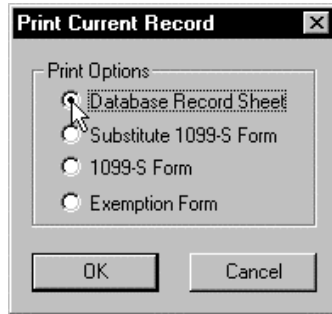
4. Click **OK**.

5. The dialog for the form you chose will appear. For example:

6. Click **Print**. The **Print** dialog will appear.

7. Click **OK**.

You can add an optional comment that will appear directly below the report title by clicking **Report Comment** before printing. (See "Optional Report Comments" on page 256 for more.)

Chapter 18: Title Insurance Premium Manager

In this chapter:

Title Insurance Premium Manager

The Title Insurance Premium Manager is a powerful tool that you will use to create and edit Rate Tables, Discount Tables, and Policy Tables.

Accessing the Title Insurance Premium Manager

■   Click **Tools/Title Insurance Premium Manager** in ProForm:

■   The **Title Insurance Premium Manager** menu contains three "Wizards": one for Rate Tables, one for Discount Tables, and a third for Policy Tables. Click the Wizard that you want to use for the job you have to do.

↻ **SEE ALSO:**

■   "Rate Table Wizard," page 293.
■   "Discount Table Wizard," page 307.
■   "Policy Table Wizard," page 311.
■   "Entering Rates and Policies in ProForm," page 319.

Rate Table Wizard

Use the Rate Table Wizard to create new Title Insurance rate tables, make changes to existing rate tables, or delete rate tables.

Creating a New Rate Table

1.   Click **Tools/Title Insurance Premium Manager/Rate Table Wizard**.
2.   The **Title Insurance Rate Table Wizard** will appear. Click **Next**.

3. The **Options** screen will appear. By default, **Create a new Rate Table** is selected. Click **Next**.
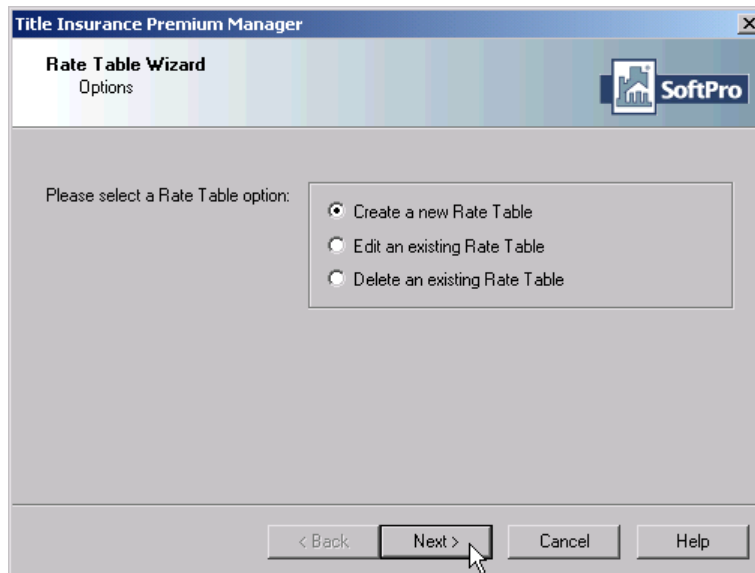
4. Enter a unique Look-up table Code and a Description. *These are required fields.*
5. Click **Next**.
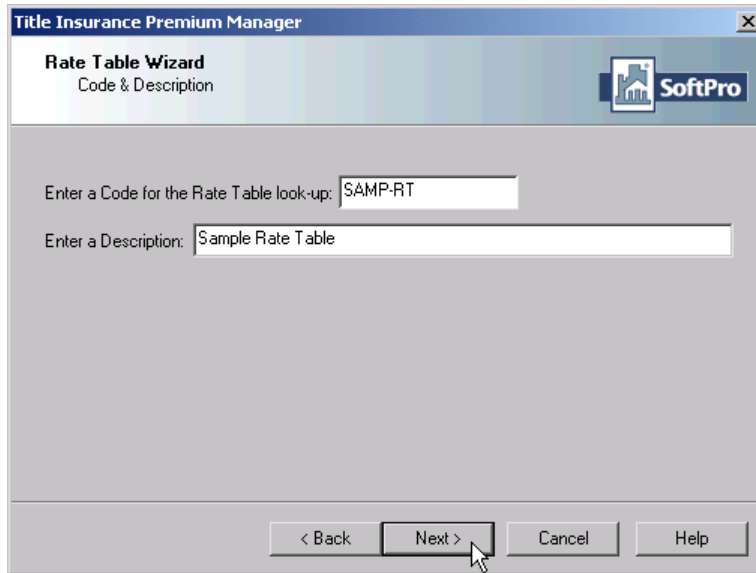
6. Enter **Calculation Information**.
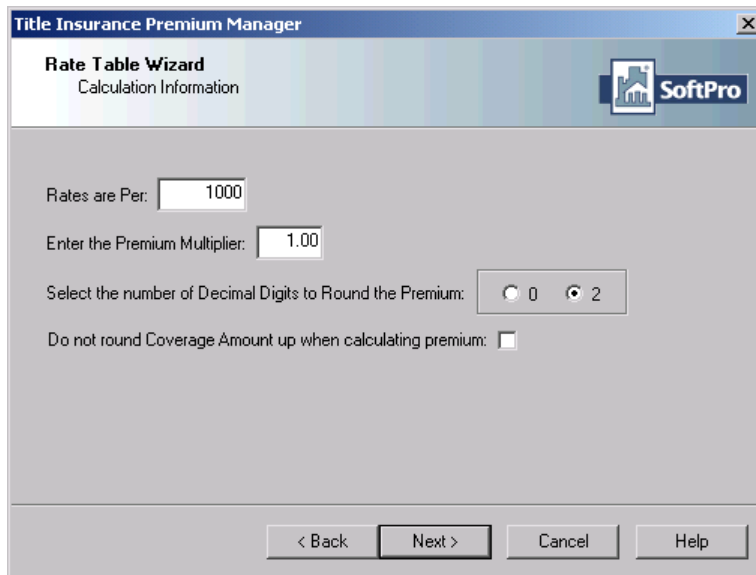
Rates are Per	Defaults to 1000.
Enter the Premium Multiplier	Defaults to 1.
Select the number of Decimal Digits to Round the Premium	Defaults to 2.
Do not round Coverage Amount up when calculating premium	Unchecked by default.

7. Click **Next**.
8. Select the **Type of Rate Table** and click **Next**.

Note: At any time before the final screen in the wizard, you can click **Cancel** to exit the Rate Table Wizard without saving changes.

Sample Formula

Up to $150,000 of liability written	$5.00
Over $150,000 and up to $250,000 add	$4.00
Over $250,000 and up to $500,000 add	$3.00
Over $500,000 and up to $10,000,000 add	$2.50
Over $10,000,000 add	$2.00
Minimum	$100.00

Sample Fixed Schedule

Unit of Insurance	Premium
10000.00	254.00
10500.00	258.00
11000.00	260.00
11500.00	264.00

12500.00	272.00
13500.00	280.00

Formula

■ Enter the minimum premium amount.

■ Enter the first line of the formula. For example, if your formula assesses $2.50 per $1,000 for any coverage amount up to $50,000:

1. Enter **2.5** in the first field, and then press **<Tab>**.

2. Enter **50000** in the **Up to Coverage Amount** field.

■ The base unit of measurement will default from the **Calculation Information** screen (see step 6). By default this is 1000.

■ The maximum coverage amount permitted at the minimum premium will appear automatically. You can change the default amount.

■ Click **Next** to continue after making your entries.

Note: At any time before the final screen in the wizard, you can click **Cancel** to exit without saving changes, or **Back** to return to the previous screen.

Formula Rate Schedule

- Each line in the table represents a range of coverage. The information from the previous screen will fill in the first line of the schedule.

- To continue the schedule, click the second column of line 2 and enter the high amount for the next range. Then, press **<Tab>** and enter the rate for the second line.

	Coverage Amount Over	Coverage Amount Up to and Including	Rate per 1000	Cost
1	20,000.00	50,000.00	2.50000	50.00
2	50,000.00			125.00
3				
4				
5				
6				
7				
8				
9				

Enter the high coverage amount for the next range here and press <Tab> to enter the rate for this range.

- Press **<Tab>** to begin line 3.

	Coverage Amount Over	Coverage Amount Up to and Including	Rate per 1000	Cost
1	20,000.00	50,000.00	2.50000	50.00
2	50,000.00	75,000.00	3.00000	125.00
3	75,000.00			
4				
5				
6				
7				
8				
9				

Enter the high amount for the new line here. Then press <Tab> to enter the rate for the new line.

- Continue adding lines until you have reached the maximum coverage amount.

- Click **Next** to continue after completing the schedule.

Note: At any time before the final screen in the wizard, you can click **Cancel** to exit without saving changes, or **Back** to return to the previous screen.

Fixed Rate Schedule

- Each line in the table represents a range of coverage. Enter the high amount for the first range in the first field. Then press **<Tab>** to enter the cost of coverage. For example:

- Click **Delete Row** to remove the selected row from the table.

- Click **Insert Row** to insert a new row above the selected row.

- Click **Import and Browse** to import a fixed rate schedule in tab-delimited text file format.

- Click **Next** to continue after completing the schedule.

Confirmation
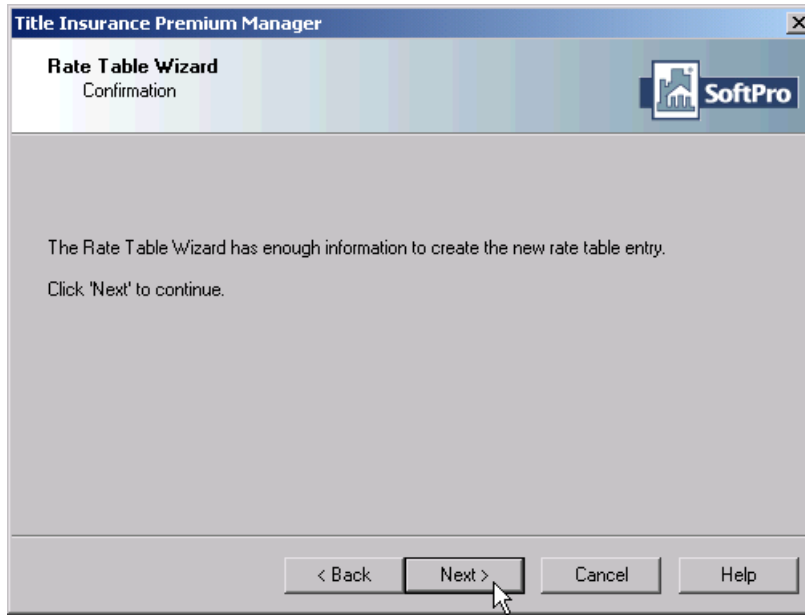
■ Click **Next** to create a rate table using the information that you have entered in the Wizard.

Note: Click **Cancel** to exit without saving changes or creating the rate table. Click **Back** to return to the previous screen.

Finish
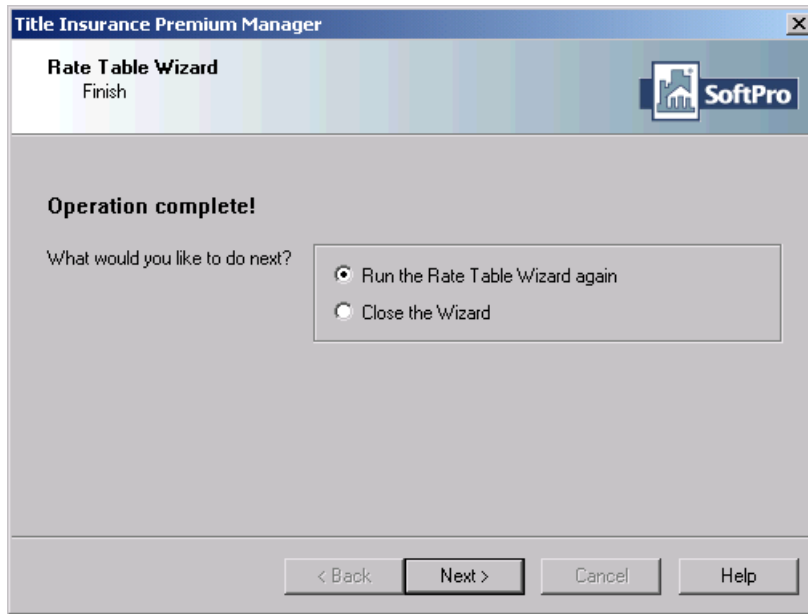
■ Click **Next** to run the Wizard again, or select **Close the Wizard** and click **Next** to exit.

Editing a Rate Table

1. Click **Tools/Title Insurance Premium Manager/Rate Table Wizard**.

2. The **Title Insurance Rate Table Wizard** will appear. Click **Next**.

3. The **Options** screen will appear. Click **Edit an existing Rate Table**.

4. Click **Next**.

5. Select a rate table.
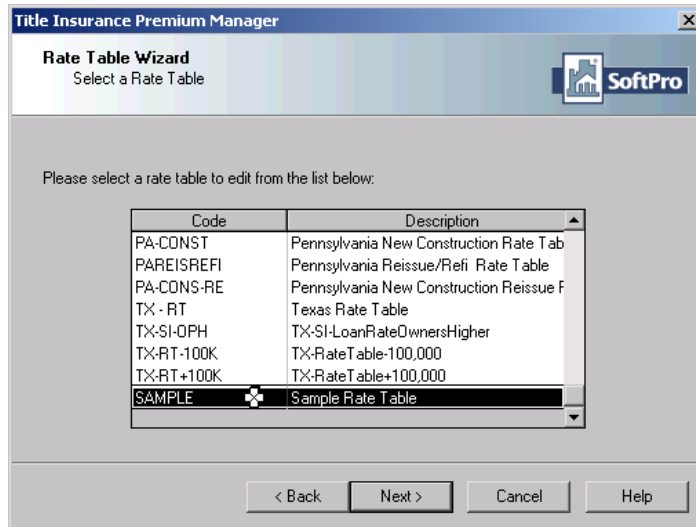
6. Click **Next**.

7. Edit the information on the Wizard screens as necessary. Click **Next** to continue after each
   screen. At any time before the final screen you can click **Cancel** to exit without saving changes
   or click **Back** to go to the previous screen.

8. Click **Next** on the **Confirmation** screen to save your changes. The **Finish** screen will appear.

9. Click **Next** to run the Wizard again, or select **Close the Wizard** and click **Next** to exit.

Deleting a Rate Table

1. Click **Tools/Title Insurance Premium Manager/Rate Table Wizard**.

2. The **Title Insurance Rate Table Wizard** will appear. Click **Next**.

3. The **Options** screen will appear. Click **Delete an existing Rate Table**.
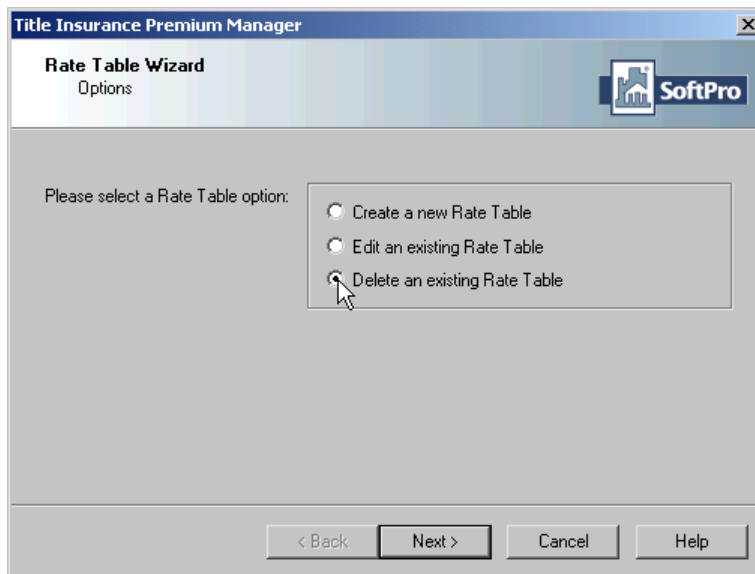
4. Click **Next**.
5. Select the rate table to delete and click **Next**.
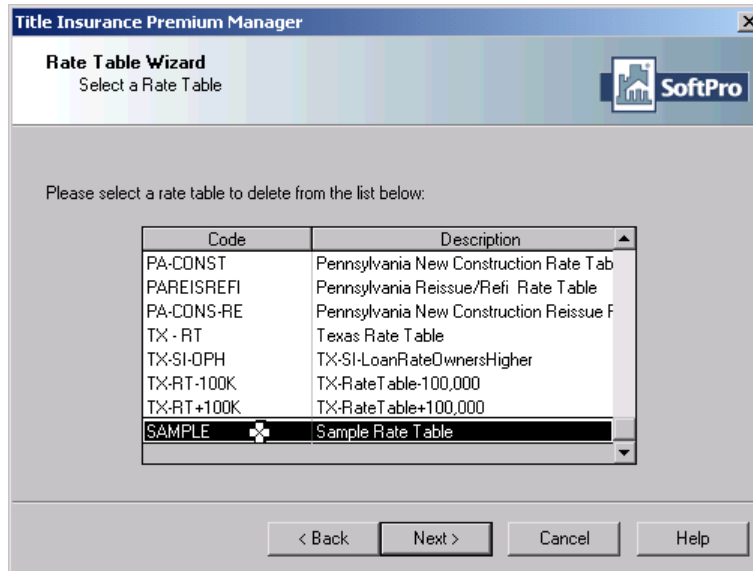
6.   The **Confirmation** screen will appear. Click **Next** to delete the selected table.
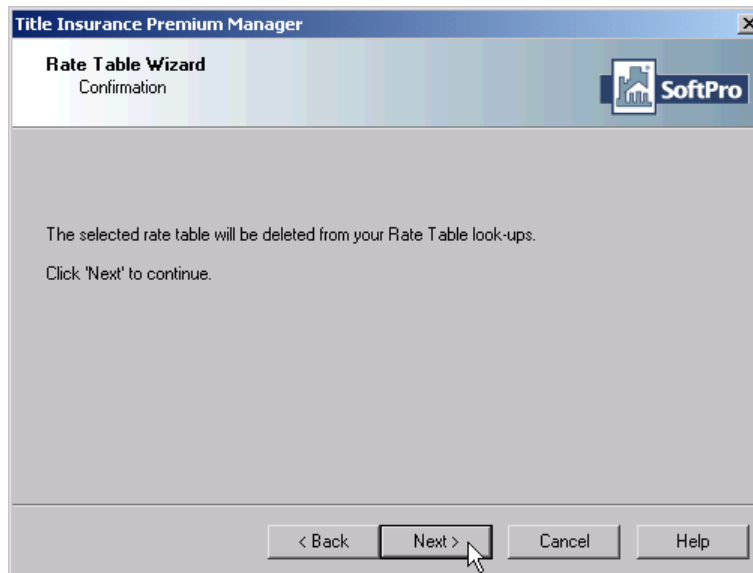
   Note: At any time before the final screen in the wizard, you can click **Cancel** to exit the
   Wizard without saving changes.

7.   The **Finish** screen will appear. Click **Next** to run the Wizard again, or select **Close the Wizard**
   and click **Next** to exit.
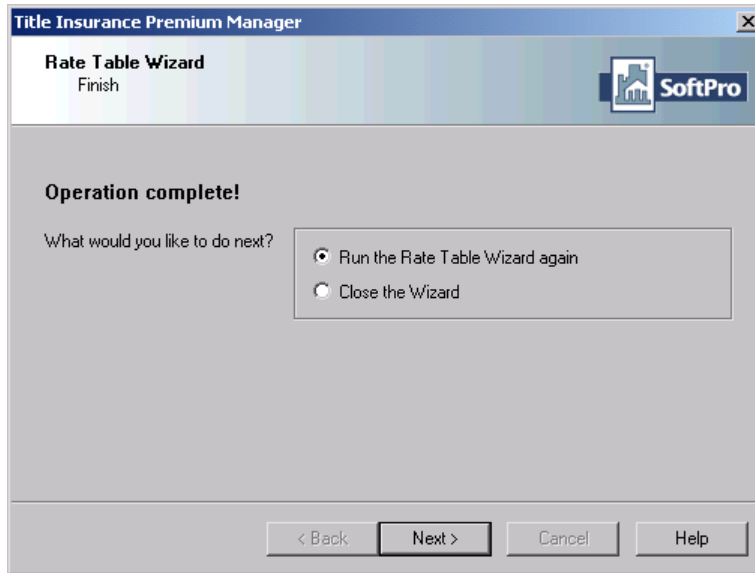
Discount Table Wizard

Use the Discount Table Wizard to create new Title Insurance discount tables, make changes to existing discount tables, or delete discount tables.

Creating a New Discount Table

1. Click **Tools/Title Insurance Premium Manager/Discount Table Wizard**.

2. The **Title Insurance Discount Table Wizard** will appear. Click **Next**.

3. The **Options** screen will appear. By default, **Create a new Discount Table** is selected. Click **Next**.

4. The **Code & Description** screen will appear.

- Enter a unique code to assign to this new Discount Table and a brief description. These are required fields.

- Select a **Method Code** for calculating the reissue premium if required.

    100   Reissue Premium = New Policy Premium - Prior Policy Premium

    NY   Reissue Premium = (New Policy Coverage * New Policy Rate) - (Prior Policy Coverage Policy Rate) + (Prior Policy Coverage * Prior Policy Rate * Discount %)

    PA   Reissue Premium = (New Policy Coverage * New Policy Rate) - (Prior Policy Coverage Policy Rate) + (Prior Policy Coverage * Prior Policy Rate * Discount %)

    TX   Reissue Premium = New Policy Premium - (Prior Policy Premium * Discount %)

    High*   Reissue Premium = Higher of the two policy premiums

    Sum*   Reissue Premium = Sum of the two policy premiums

    * Used when you need to compare two policies that are not necessarily new or prior policies.

- Enter the **Minimum Premium Amount** if required.

- Select the number of decimal places to which you want the premium rounded. The default is 2. Click 0 to round the premium to a whole dollar amount.

- Click **Next** to continue.

- If you selected a Method Code, the **Age Discount Table** screen will appear. Enter data to complete the table and click **Next** to continue. (See "Age Discount Table" on page 309.)

   Note: At any time before the final screen in the wizard, you can click **Cancel** to exit without saving changes. Click **Back** to select a different option.

5. The **Confirmation** screen will appear. Click **Next**.

6. The **Finish** screen will appear. Click **Next** to run the Wizard again, or select **Close the Wizard** and click **Next** to exit.

Hint: After creating the table with the Wizard, you can retrieve the Discount Table in ProForm by entering the code in the **Look-up Code** field for the Title Insurance Discount Table.

Age Discount Table

- In the first line of the Age Discount Table enter the number of years below which the first percentage rate applies. For example, the first line might read:

	5 Years or Under	at **40.00%** of Original Rate

This would mean that from 0 up to (and including) 5 years, the discount percentage is 40%.

- Complete the table entering in the years and discount percentage that applies to each age level. For example, a completed age table might read:

	5 Years or Under	at **40.00%** of Original Rate
Over	**5** Years and Up to **10** Years	at **60.00%** of Original Rate
Over	10 Years	at **100.00%** of Original Rate

In the example above, from 5 years up to (and including) 10 years the discount percentage is 40% (60% of the original rate), and over 10 years the discount percentage is 0% (100% of the original rate).

Editing a Discount Table

1. Click **Tools/Title Insurance Premium Manager/Discount Table Wizard**.

2. The **Title Insurance Discount Table Wizard** will appear. Click **Next**.

3. The **Options** screen will appear. Click **Edit an existing Discount Table**.

4. Click **Next**.

5. Select the discount table to edit and click **Next**.

6. Edit the information on the Wizard screens as necessary. Click **Next** to continue after each screen. At any time before the final screen you can click **Cancel** to exit without saving changes or click **Back** to go to the previous screen.

7. Click **Next** on the **Confirmation** screen to save your changes. The **Finish** screen will appear.

8. Click **Next** to run the Wizard again, or select **Close the Wizard** and click **Next** to exit.

Deleting a Discount Table

1. Click **Tools/Title Insurance Premium Manager/Discount Table Wizard**.

2. The **Title Insurance Discount Table Wizard** will appear. Click **Next**.

3. The **Options** screen will appear. Click **Delete an existing Discount Table**.

4. Click **Next**.

5. Select the discount table to delete and click **Next**.

6. The **Confirmation** screen will appear. Click **Next** to delete the selected table.

    Note: At any time before the final screen in the wizard, you can click **Cancel** to exit the Wizard without saving changes.

7. The **Finish** screen will appear. Click **Next** to run the Wizard again, or select **Close the Wizard** and click **Next** to exit.

Policy Table Wizard

Use the Policy Table Wizard to create new Title Insurance policy tables, make changes to existing policy tables, or delete policy tables.

Creating a New Policy

1. Click **Tools/Title Insurance Premium Manager/Policy Table Wizard**.

2. The **Title Insurance Policy Premium Wizard** will appear. Click **Next**.

3. The **Options** screen will appear. By default, **Create a new Policy** is selected. Click **Next**.

4. The **Code & Description** screen will appear.

- Enter a code to assign to this new policy and a brief description. *These are required fields.*

- If required, enter the number to round coverage amounts. By default, the policy coverage will not be rounded up to any amount. For example, enter 1000 to round all coverage amounts for new policies up to the next highest 1000. In this case, a coverage amount of $185,200.00 would be rounded to $186,000.00. *The round coverage amount will affect both the premium calculation and the liability amount on the policy.*

- Click **Next** to continue. (See next page for Policy Type.)

5. The **Type of Policy** screen will appear. Select a policy type.

6. Click **Next**.

7. The **Policy Information** screen will appear.

- Select a Coverage Amount basis. Your selection will determine how the coverage amount is derived. (See "Coverage Amount Basis" on page 314.)

- You can adjust the base premium by entering a Multiplier. By default, 100.00% of the base premium will be used to figure the final net premium. You can adjust this by entering a different percentage.

- You can also add or subtract an Additional Amount to the base premium. (To subtract an amount, enter a minus sign before the number.)

- Select the rate table to use to calculate the premium. Rate Tables must be created prior to creating a Policy Table. *This is a required field.*

- Select the invoice line number on which you want this premium shown. Invoice lines are itemized on the **Invoice Detail Lines** screen of the Title Insurance tab.

- By default, HUD-1 Settlement Statement line number **1108** will appear. If the premium should not appear on the HUD-1 Settlement Statement, enter **None**. Otherwise, select the line number on the HUD-1 Settlement Statement on which you want this premium shown.

- Click **Next** to continue with Prior Policy information. (See page 315 for Prior Policy.)

Coverage Amount Basis

Loan Amount	Coverage Amount is based on the Loan Amount.
Sales Price	Coverage Amount is based on the Sales Price.
Higher	Coverage Amount is based on the Loan Amount or Sales Price, depending on which is higher.
Grad/125%	Coverage Amount is based on 125% of the Loan Amount.
New York	If the New Policy Type selected is Simultaneous, and New York is selected as the Basis Code, the Loan Policy Multiplier will be 30.00%.
Loan Higher	*Available for Simultaneous policies only.* When you select the Loan Higher code, the Coverage Amount will be equal to the Loan Amount. Then, if the Loan Policy coverage is greater than the Owner's Policy coverage, the total premium will be calculated using the following formula:
	First, the difference between the Loan Coverage and Owner's Coverage is calculated. The result is run through the Loan/Mtg. Policy Rate Table at the rate of the original Loan Coverage to calculate the total premium. For example, assume that the Loan Coverage is $100,000 and the Owner's Coverage is $90,000. The difference of $10,000 is inserted into the Loan/Mtg. Policy Rate Table and calculated at the regular loan rate. The result is the total premium.

Note: Second and third loan policies will automatically be created with the same policy information as the first loan.

8. The **Prior Policy** screen will appear.

■ If there is no Reissue Rate, click **No** and then click **Next** to continue. Otherwise, select the Prior Policy Discount Table.

■ By default, the Policy Rate Table selected in step 7 will be used to calculate the Prior Policy Premium.

■ Select the policy to which the discount proceeds will be applied.

■ Click **Next** to continue with Agent/Underwriter Split calculation.

Note: At any time before the final screen in the wizard, you can click **Cancel** to exit without saving changes, or **Back** to return to the previous screen.

9.   The **Agent/Underwriter Split** screen will appear.

- The **Agent/Underwriter Split** screen is where you can specify how a premium is to be divided between the Agent and Underwriter.

    Note: If there is no split, click **No** and then click **Next** to continue. *The Underwriter will receive 100% of the premium if a split is not specified.*

- Select a Policy Rate Table to calculate the premium.

- Enter the percentage of the premium to go to the Underwriter.

- If the Agent is to receive 100% of the premium, enter 0.00 as the Underwriter's portion.

- You can also add or subtract an Additional Amount to the Underwriter's portion. (To subtract an amount, enter a minus sign before the number.)

- Click **Next** to continue.

10. The **Confirmation** screen will appear. Click **Next**.

11. The **Finish** screen will appear. Click **Next** to run the Wizard again, or select **Close the Wizard** and click **Next** to exit.

Hint: After creating the table with the Wizard, you can retrieve the policy in ProForm by entering the code in the **Look-up Code** field for Policy Information.

Editing a Policy

1. Click **Tools/Title Insurance Premium Manager/Policy Table Wizard**.

2. The **Title Insurance Policy Table Wizard** will appear. Click **Next**.

3. The **Options** screen will appear. Click **Edit an existing Policy Table**.

4. Click **Next**.

5. Select the policy table to edit and click **Next**.

6. Edit the information on the **Edit Policy** screen as necessary. Click **Save** to save your changes. You can click **Cancel** to exit without saving changes or click **Back** to go to the previous screen.

7. The **Finish** screen will appear.

8. Click **Next** to run the Wizard again, or select **Close the Wizard** and click **Next** to exit.

Deleting a Policy

1. Click **Tools/Title Insurance Premium Manager/Policy Table Wizard**.

2. The **Title Insurance Policy Table Wizard** will appear. Click **Next**.

3. The **Options** screen will appear. Click **Delete an existing Policy Table**.

4. Click **Next**.

5. Select the policy table to delete and click **Next**.

6. The **Confirmation** screen will appear. Click **Next** to delete the selected table.

   Note: At any time before the final screen in the wizard, you can click **Cancel** to exit the Wizard without saving changes.

7. The **Finish** screen will appear. Click **Next** to run the Wizard again, or select **Close the Wizard** and click **Next** to exit.

Entering Rates and Policies in ProForm

■   Every new Rate Table, Discount Table, and Policy that you create with a Wizard will be added automatically to the applicable Look-up table. To retrieve an entry in ProForm, enter the code in the **Look-up Code** field or press **<F9>** to select from the Look-up table.

Entering a Policy Table

1. Open the **Policy Premiums, Dates & Numbers** screen of the Title Insurance tab.

2. Enter the Look-up code for the rate you want in the **Look-up Code** field. Or, press **<F9>** to select a code from the Look-up table.

Chapter 19: ProScheduler

In this chapter:

About ProScheduler

ProScheduler is a calendar and tracking program designed to make your closing business more efficient. The printable Calendar will manage your closing schedule and help prevent scheduling conflicts among your various closers and room resources. The Tracking features let you sort all ProForm track items by type and due date, so you'll always be on top of your to-do list for each closing.

Getting Around ProScheduler

- ProScheduler has two modes, or views: *Calendar* and *Tracking*.

- In Calendar mode, a filter appears along the left side of the screen, and the Schedule on the right. The Schedule shows the days selected in the Calendar and the appointments booked for the resources selected in the Schedule Selector.
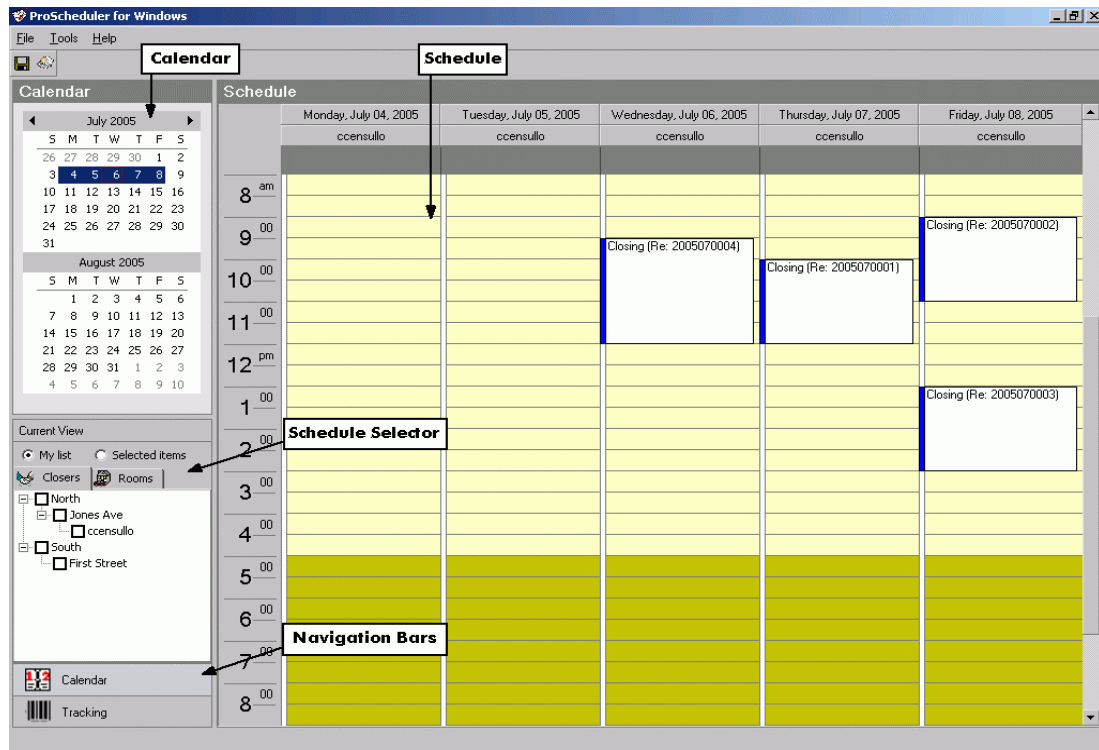
Calendar Mode

- By default, when you start ProScheduler the Schedule will display the appointments for the current day for the user that is logged in.

■   In Tracking Mode, a filter appears on the left side of the screen and the Tracking Items that match the criteria entered in the filter appear on the right.
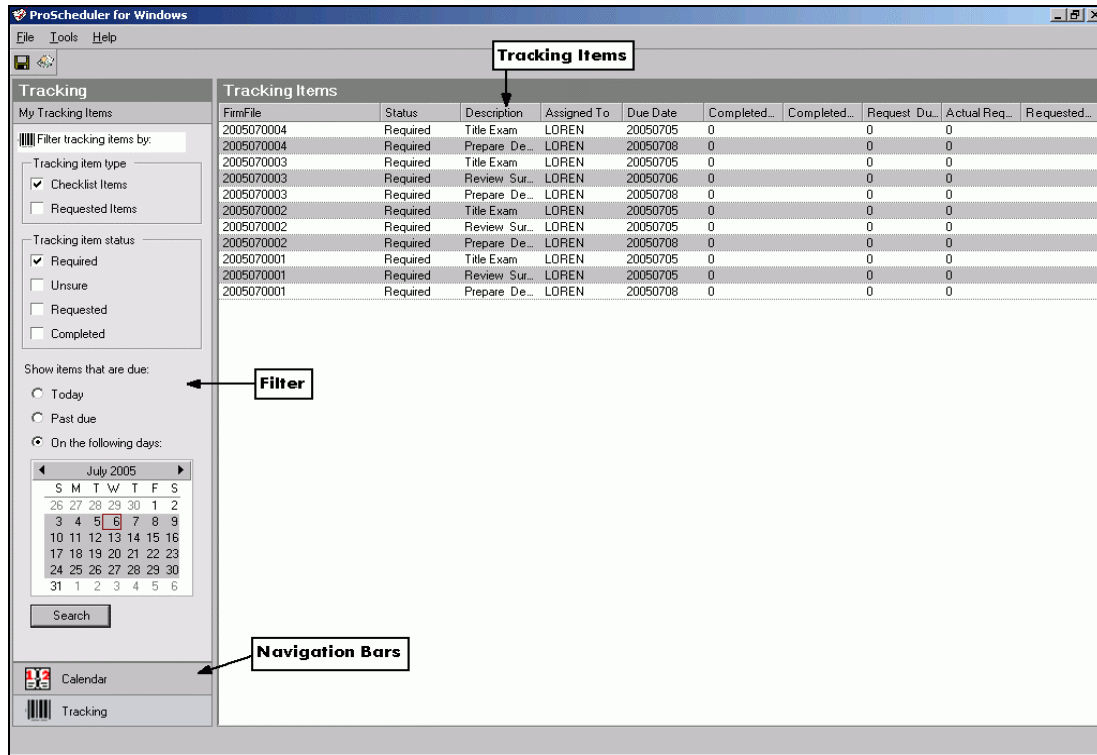
Tracking Mode

Using the Navigation Bars to Switch Views

By default, ProScheduler will open in Calendar view. Click the Calendar and Tracking navigation bars to switch between views.
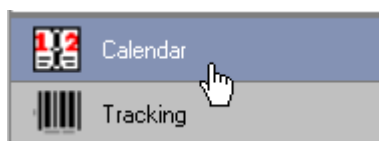
Navigation Bars

Installation and Setup Overview

- ProScheduler is installed automatically when you install SoftPro Standard Edition Version 10.0. (See the *SoftPro Installation Guide* you received with your software package for help installing SoftPro.)

- ProScheduler requires Microsoft .NET Framework 1.1. (See "Installing Microsoft .NET Framework 1.1.")

- After SoftPro and Microsoft .NET installation, enter your product key in ProScheduler to activate your license. (See "Entering Product Keys".)

- Your resources that are managed in ProScheduler, such as offices and rooms, must be added to the SoftPro Administrator. (See "Managing Resources".)

- Each closer should be assigned an office location in the SoftPro Administrator. (See "Assigning Closers to Offices".)

- SoftPro users must be given permissions to access ProScheduler in the SoftPro Administrator. (See "Granting User Permissions".)

Installing Microsoft .NET Framework 1.1

The .NET Framework version 1.1 is a component of the Microsoft Windows® operating system used to build and run Windows-based applications. It is required to run ProScheduler. You may already have .NET Framework installed on your computer. If so, skip this section and continue with "Entering Product Keys" on page 327. Use the following instructions to check for .NET Framework and install it if you don't have it.

Note: You must have full Administrator rights in order to properly install and use Microsoft .NET Framework 1.1.

1.   Click **Start/Settings/Control Panel**.

2.   Click **Administrative Tools**.
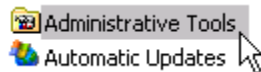
3.   Click **File/Open**.

4. Do you have Microsoft .NET Framework 1.1 Configuration and Wizards? If yes, close the Control Panel and skip to "Entering Product Keys" on page 327. If no, continue with step 5.

Name △	Size	Type	Modified
Component Services	1 KB	Shortcut	3/12/2002 11:52 AM
Computer Management	2 KB	Shortcut	2/4/2005 9:44 AM
Data Sources (ODBC)	2 KB	Shortcut	10/17/2003 1:50 PM
Event Viewer	2 KB	Shortcut	12/13/2004 9:44 AM
Local Security Policy	2 KB	Shortcut	2/4/2005 9:43 AM
Microsoft .NET Framework 1.1 Configuration	1 KB	Shortcut	12/10/2004 12:42 PM
Microsoft .NET Framework 1.1 Wizards	1 KB	Shortcut	12/10/2004 12:42 PM
Performance	2 KB	Shortcut	3/12/2002 11:54 AM

5. Click **File/Close** to close the Control Panel.

6. Click **Browse**. Browse for and select **dotnetfx.exe** found in the **\Tools\DotNet** folder on the SoftPro installation CD. (See "Note" below.)
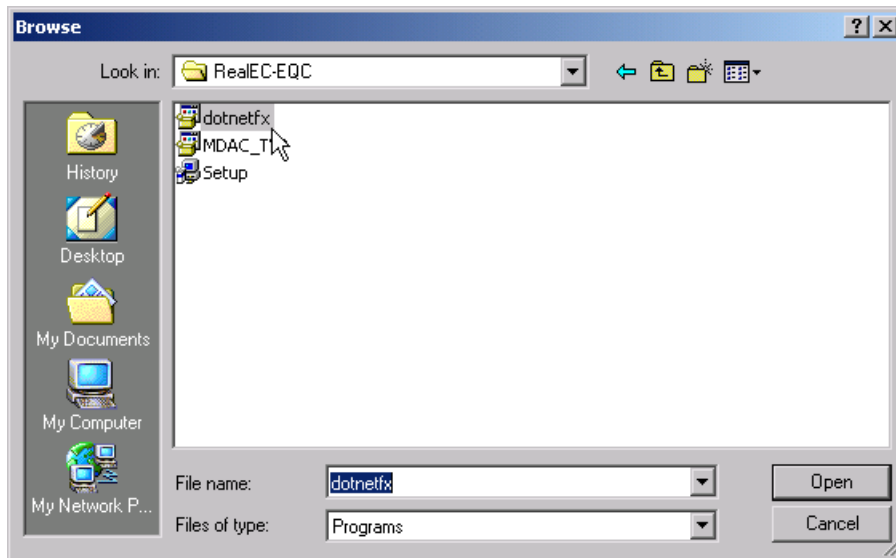
7. Click **Open**.

8. Click **Run**.

9. The **Microsoft .NET Framework 1.1 Setup** dialog will appear. Click **Yes**.
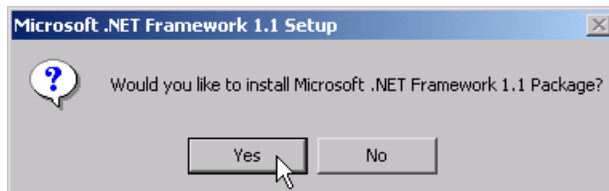
10. The **License Agreement** dialog will appear. Click **I Agree**.

11. Click **Install**. The .NET Framework files will be installed on your computer.

12. When the installation is complete, click **OK**.

Note: The setup file for Microsoft .NET Framework 1.1 (dotnetfx.exe) is copied to \Setup\Tools\DotNet in the installation folder during installation. If you do not have the SoftPro Installation CD, you can browse to the file in this folder after installing SoftPro.

Entering Product Keys

1. Run ProScheduler. Browse to the SoftPro folder and run PSWin.

2. Click **Tools/Licensing**. The **ProScheduler Licensing** dialog will appear.

3. Click **Enter ProScheduler Product Key**.

4. Enter the Product Key that appears on your Product Key receipt.

5. Click **OK**.

6. Click **Close**.

ProScheduler Setup

Managing Resources

In order to take full advantage of the Calendar system in ProScheduler, it is important to enter all of the regions, offices, and rooms in which closings take place. In ProScheduler, you can filter the Schedule to only show appointments booked for selected resources. Having all of your offices and rooms entered in the system will also help you to prevent schedule conflicts.

In ProScheduler, resources are organized into regions, offices, and rooms. In order to see your resources in ProScheduler, you must first add them to the ProScheduler Setup screen in the SoftPro Administrator.

1. Run the SoftPro Administrator and enter your Administrator password.

2. Click **ProScheduler Setup**.
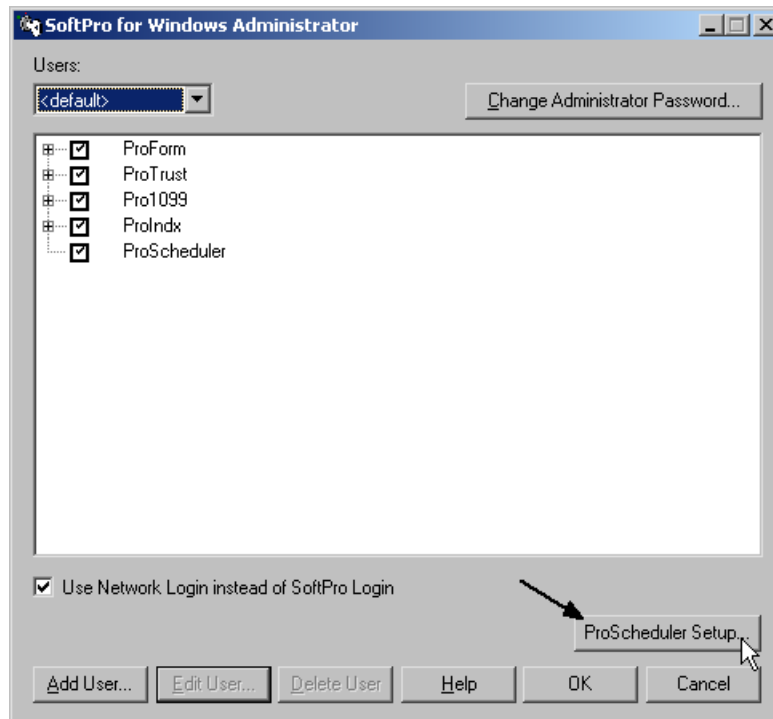
3.   Click **Add Region**.
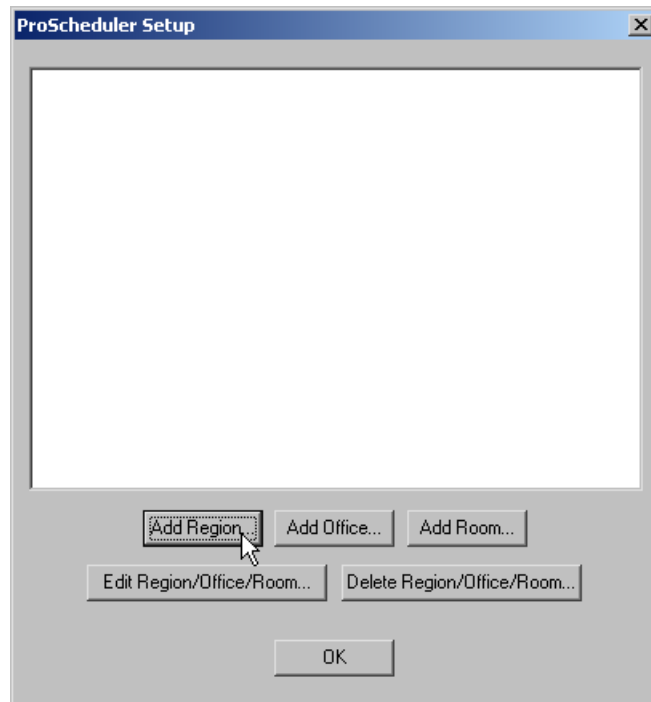
4.   Enter a name for the region and click **OK**.
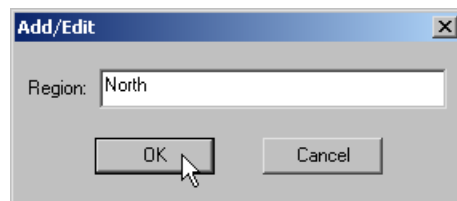
5. Select the region.
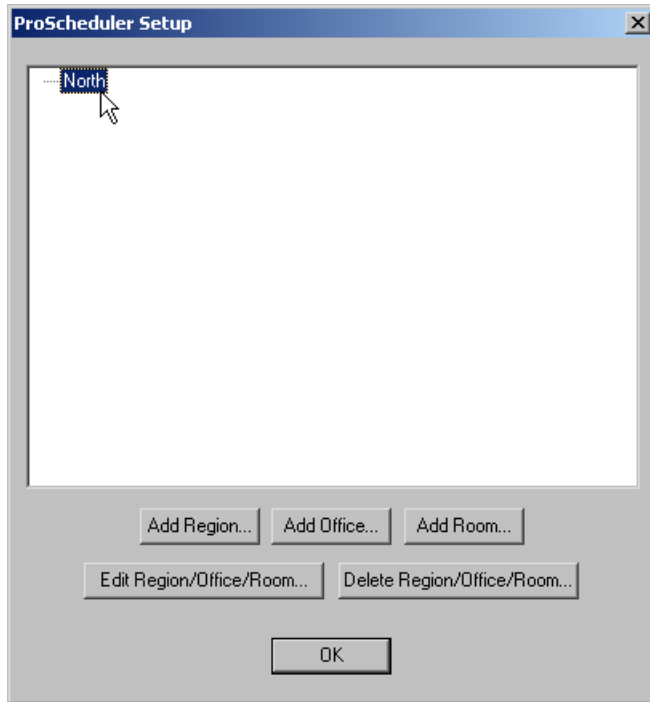
6. Click **Add Office**.
7. Enter an office name and click **OK**.

8.   Select the office.
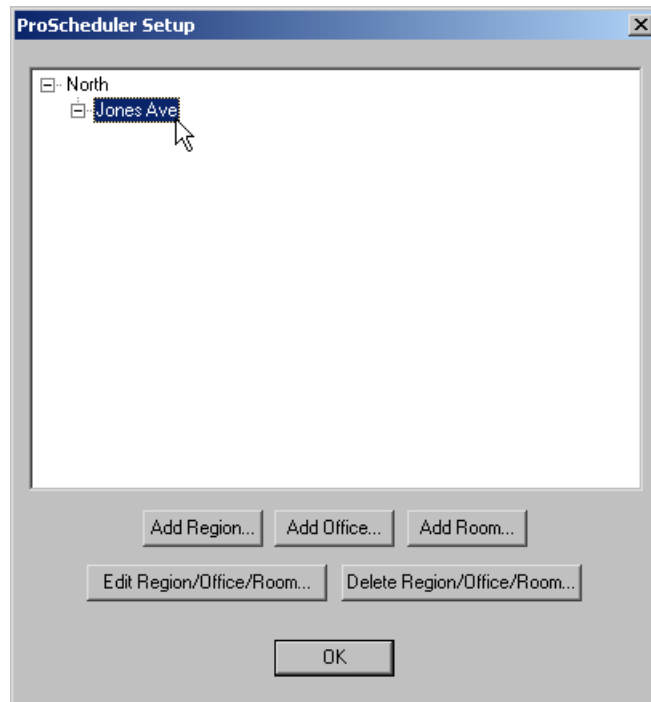
9.   Click **Add Room**.

10. Enter a room name and click **OK**.
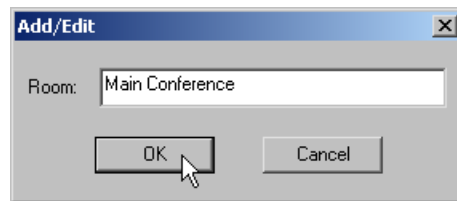
11. Repeat steps 3-10 to add additional rooms, offices, and regions as necessary.

Note: See "Adding, Editing, and Deleting Resources" for a summary of features on page 332.

Adding, Editing, and Deleting Resources

■   To add a new room, select an office and click **Add Room**.

■   To add a new office, select a region and click **Add Office**.

■   To add a new region, click **Add Region**.

■   To edit the name of a region, office, or room, select it and click **Edit Region/Office/Room**.

■   To delete a region, office, or room, select it and click **Delete Region/Office/Room**.

■   Click **OK** on the **ProScheduler Setup** screen to exit.

Note: After setting up resources, assign each closer to an office so you can see them in ProScheduler. (See "Assigning Closers to Offices" on page 332.)

Assigning Closers to Offices

After entering the names of your resources in the SoftPro Administrator, each closer should be assigned an office. By doing this, you will be able to filter the Schedule to display closings for a selected closer. Having all of your closers entered in the system will also help you to prevent schedule conflicts.

Note: Instructions are different for Microsoft Jet and SQL Server Database setups. (See page 334 for SQL Server.)

Microsoft Jet Database Engine

1.   Log in as the user.
2.   Open ProForm.
3.   Click **Tools/Preferences**.
4.   Click the arrow next to the **Office** field and select an office.
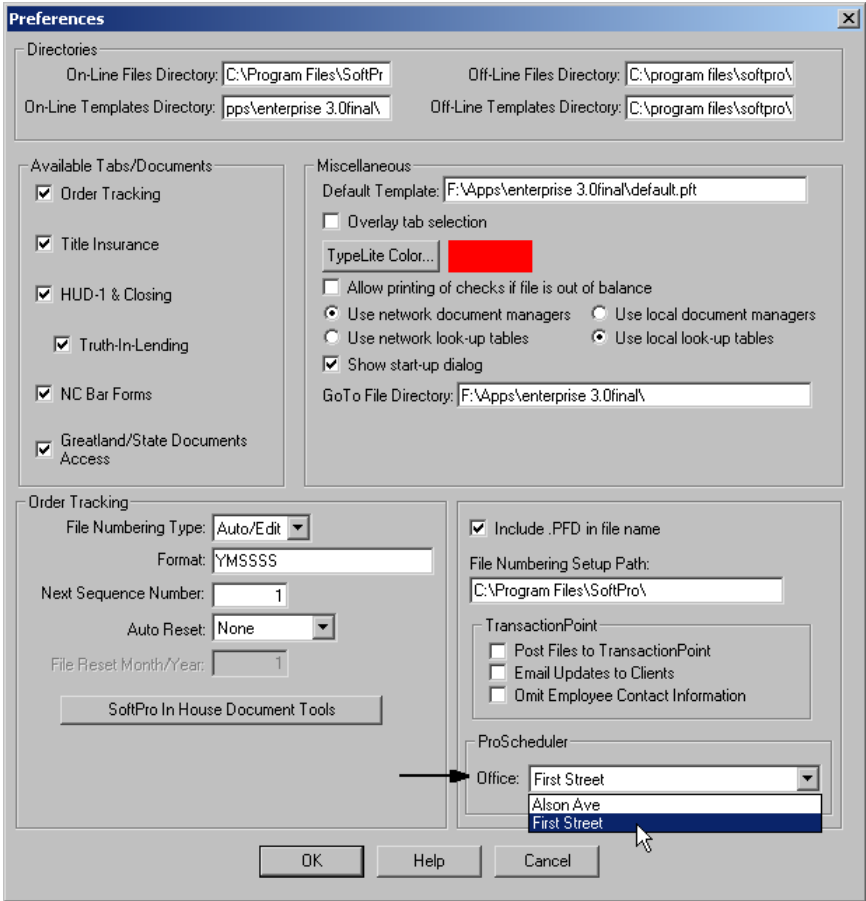
5. Click **OK**.

6. Repeat for each user.

SQL Server

1. Open SoftPro Administrator.

2. Select the user.

3. Click **ProForm Preferences**.

4. Click the arrow next to the **Office** field and select an office.
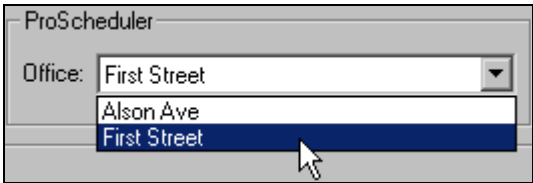
5. Click **OK**.

6. Repeat for each user.

Granting User Permissions

Each SoftPro user that requires access to ProScheduler should be given permission to do so in the SoftPro Administrator.

1. Open SoftPro Administrator

2. Select a user.

3. Click **ProScheduler**.
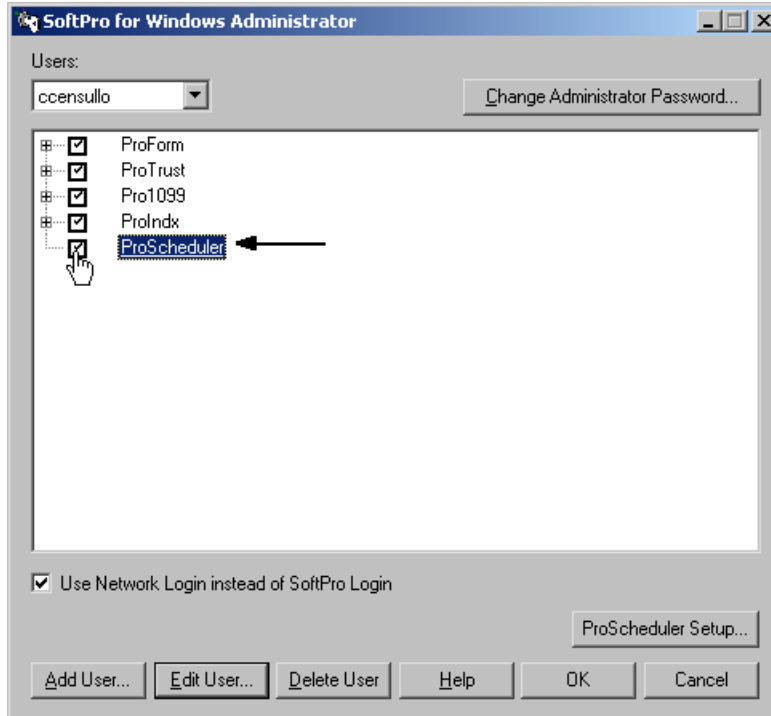
4. Repeat for each user.

Note: If a user does not have ProScheduler permissions, they will be able to post a closing to ProScheduler using the ProScheduler dialog in ProForm. (See "Scheduling a Closing" on page 339.) They will not, however, be able to open ProScheduler.

Calendar Mode

■   Calendar mode is used to view schedules and enter personal appointments.

Calendar Enhancements

File>Print Preview will display appointments entered on the Calendar from 7 a.m. to 7 p.m.
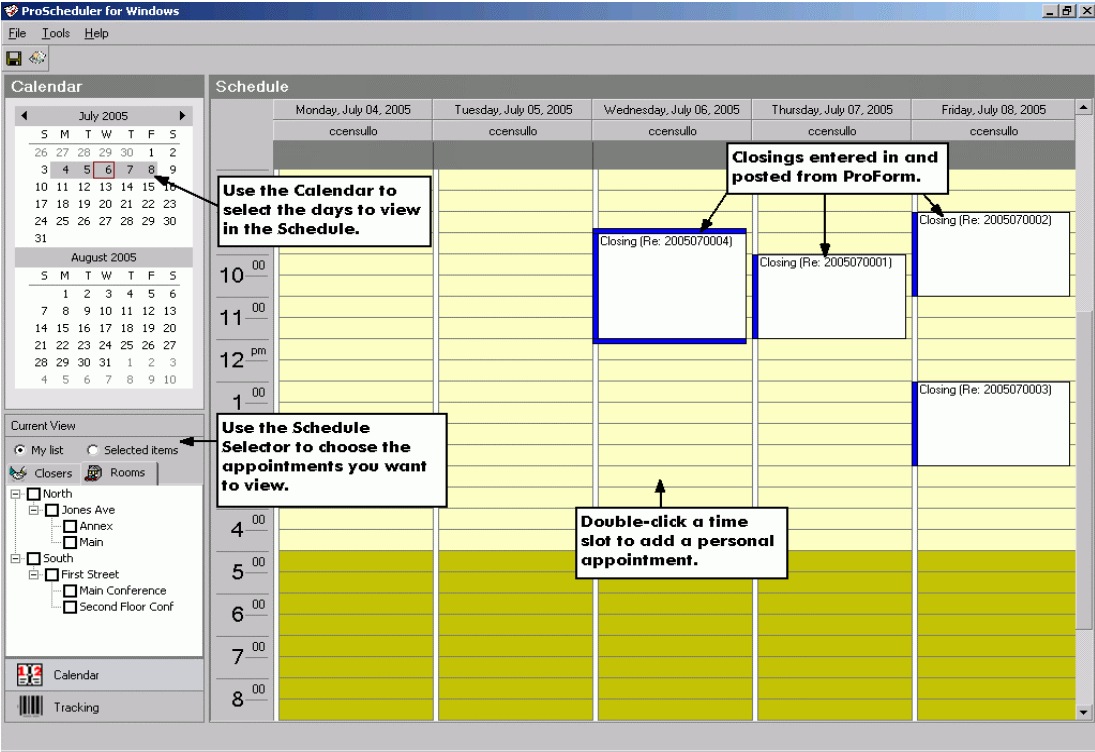
Calendar View

ProScheduler Menu

File	
Refresh	Update the displayed information with the most current data.
Print Calendar	Print the current calendar. (See "Printing a Calendar" on page 359.)
Exit	Exit ProScheduler.

Tools	
Licensing	Enter ProScheduler Product Keys.

Help	
Help Topics	Open ProScheduler help system.
About	View ProScheduler version.

Toolbar

■ Use the toolbar buttons to quickly save and refresh the Calendar or run ProForm.
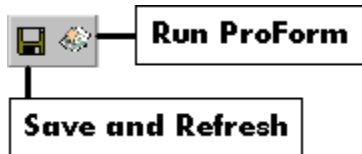
Refresh

The Refresh feature has improved response time when registering changes to the Calendar made across a network. Click **File>Refresh** when viewing or editing the Calendar to be sure you are seeing the most recent information.

Closings

- There are two types of appointments supported by ProScheduler: *closings* and *personal appointments*.

- Closings are created in ProForm. After entering a Settlement Date, you can enter information to add a closing to ProScheduler by clicking the ProScheduler button on the File No., Settlement Dates & Notes screen.
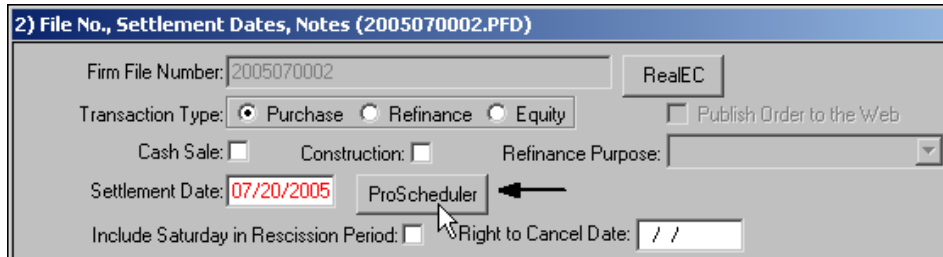
- Closings cannot be edited or deleted in ProScheduler.

Scheduling a Closing

■   You can add a closing to ProScheduler on the File No., Settlement Dates, Notes screen in ProForm.

1.   Enter a Settlement Date.

2.   Enter a Closer.

3.   Click the **ProScheduler** button.

4.   The **ProScheduler** dialog will appear. Enter a start and end time.

5.   Enter the Scheduled Closer, Office, and Room.

6.   Once all of the required information is entered, a message will appear indicating that the closing was posted.
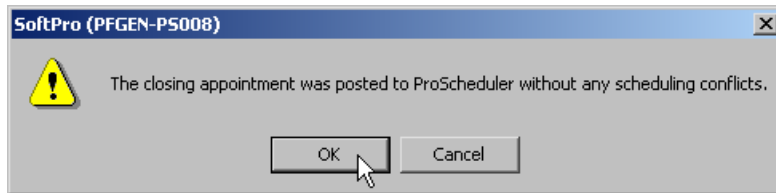
7.   Click **OK**.

Resolving a Schedule Conflict

1. As soon as you enter information on the ProScheduler dialog that causes a schedule conflict, a message will appear.
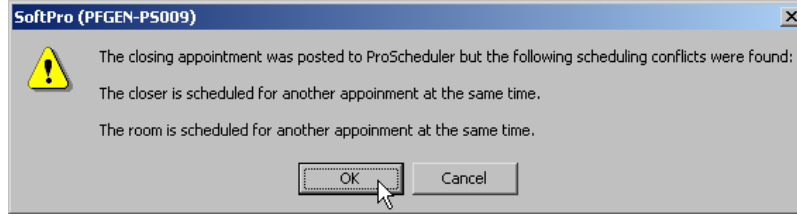
2. Click **OK**.

3. Change the Settlement Date, start/end times, Closer, or Room to reschedule.
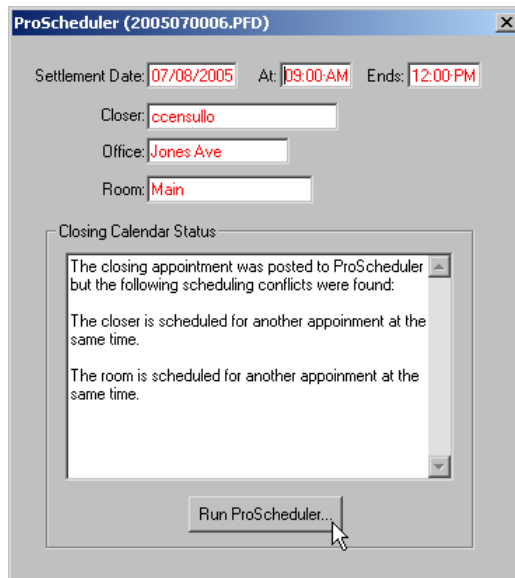
Note: Click **Run ProScheduler** to open ProScheduler and peruse the calendar itself. After looking at the calendar you can close ProScheduler, <Alt+Tab>, or click **ProForm** on the Windows toolbar to go back to ProForm to reschedule the closing.

4. As soon as the information on the **ProScheduler** dialog does not conflict with an existing appointment, the following message will appear. Click **OK**.
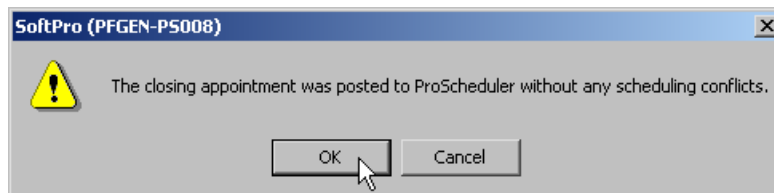
ProScheduler Dialog in ProForm

■ Access the **ProScheduler** dialog in ProForm by clicking the **ProScheduler** button on the **File No., Settlement Dates, Notes** screen.

■ The **ProScheduler** dialog in ProForm is where you enter the start and end time, scheduled closer, and book the room for a closing.

■ The Settlement Date will fill in automatically with the date entered on the File No., Settlement Dates, Notes screen.

■ You can run ProScheduler to peruse the calendar by clicking **Run ProScheduler**.
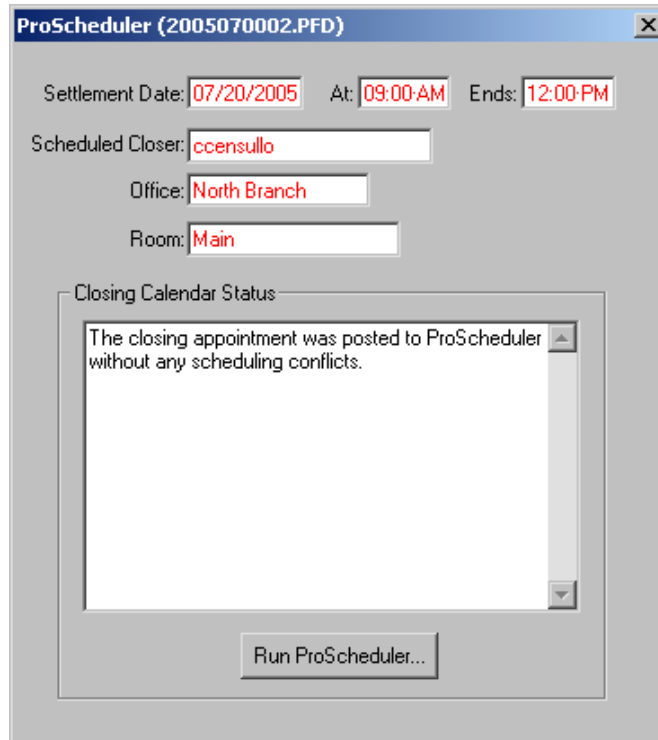
Note: Users without permission to access ProScheduler will not be able to access it using Run ProScheduler. A user without permission can still post closings to ProScheduler. The **Closing Calendar Status** window will indicate when a closing has successfully been posted, or if there is a schedule conflict.

Adding Offices and Rooms to the Look-up Table

1. To add an Office/Room combination to the Look-up table, put the cursor in the **Office** field and press <F9>.

2. The Office Look-up table will open. Click **Insert Entry**.

3. Click **Close**.

Using the Office Look-up Table

1. To enter an office from the Look-up table, press <F9> in the **Office** field.
2. Select the office you want from the table.
3. Click **Retrieve Entry**.

Personal Appointments

- Personal appointments can be added manually to the calendar and edited in ProScheduler.
- Personal appointments are not private and can be viewed by every user to prevent scheduling conflicts.

Scheduling a Personal Appointment

1. Select the appointment date on the Calendar. In this example, we are scheduling a 9:00AM appointment for August 5, 2005.

2. Double-click the start time for the appointment on the Schedule.
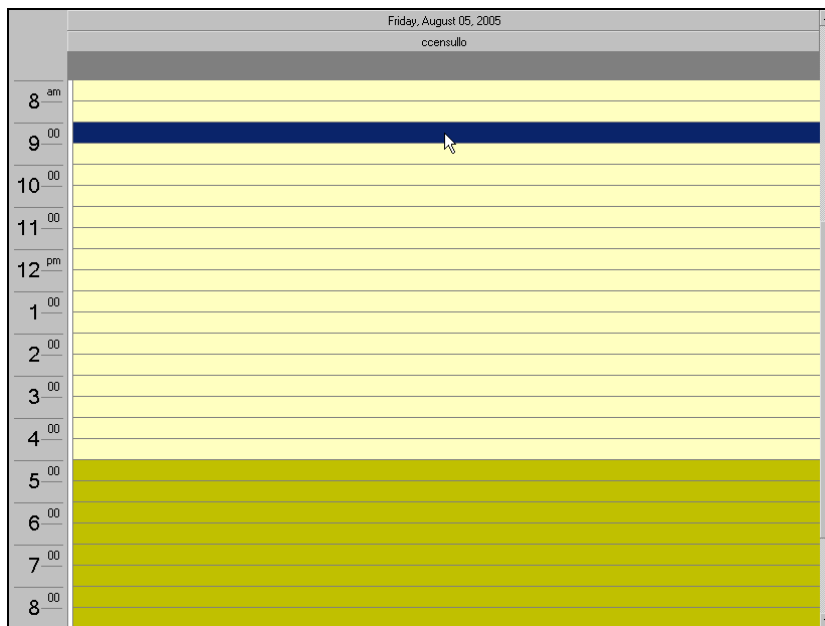
3.   Enter information on the appointment dialog including the Subject, Room, Owner, Start time, and End time. Use the large field to enter notes about the appointment.

4.   Click **Save and Close**. The appointment will appear on the calendar.
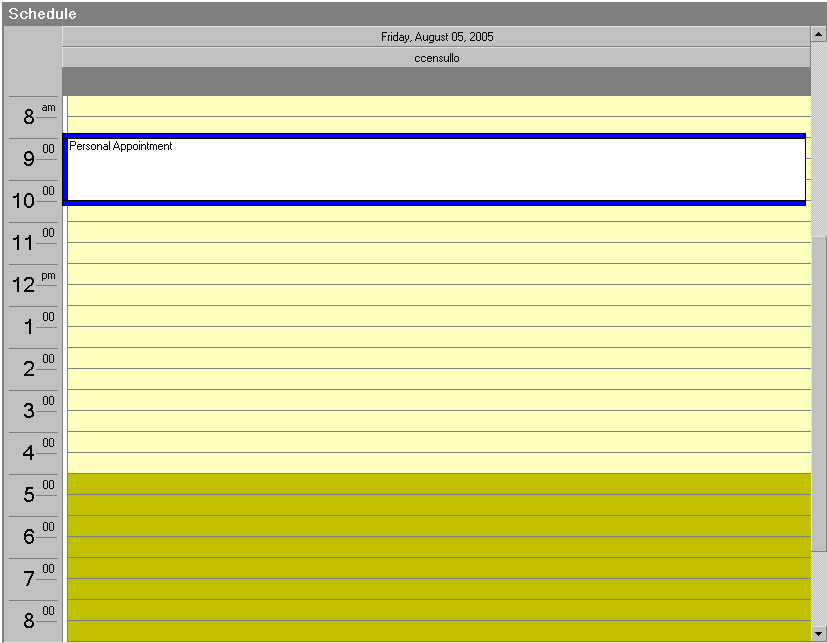
Editing a Personal Appointment

1. Double-click the appointment on the calendar.

2. Edit the information on the appointment dialog.

3. Click **Save and Close**.

Deleting a Personal Appointment

1. Double-click the appointment on the calendar.

2. Click **Delete**.
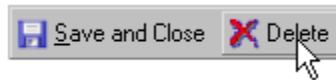
3. Click **Yes**.
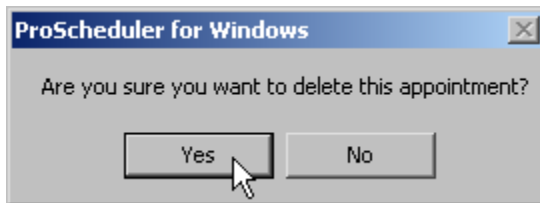
Note: Hold the <Ctrl> key down to select multiple personal appointments to delete. You cannot delete closings in ProScheduler.

Viewing Appointment Details

■   Double-click any appointment on the Schedule to view details and tracking items.
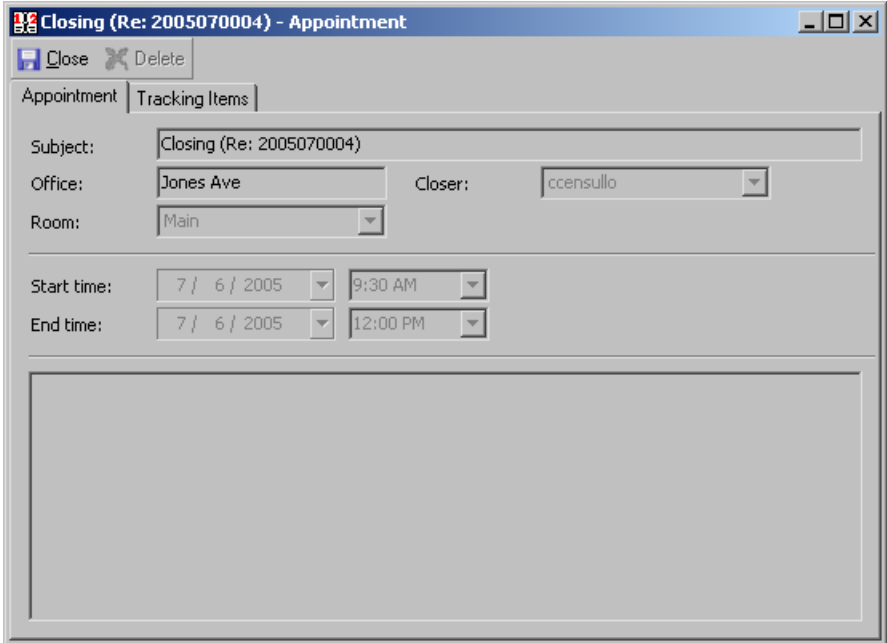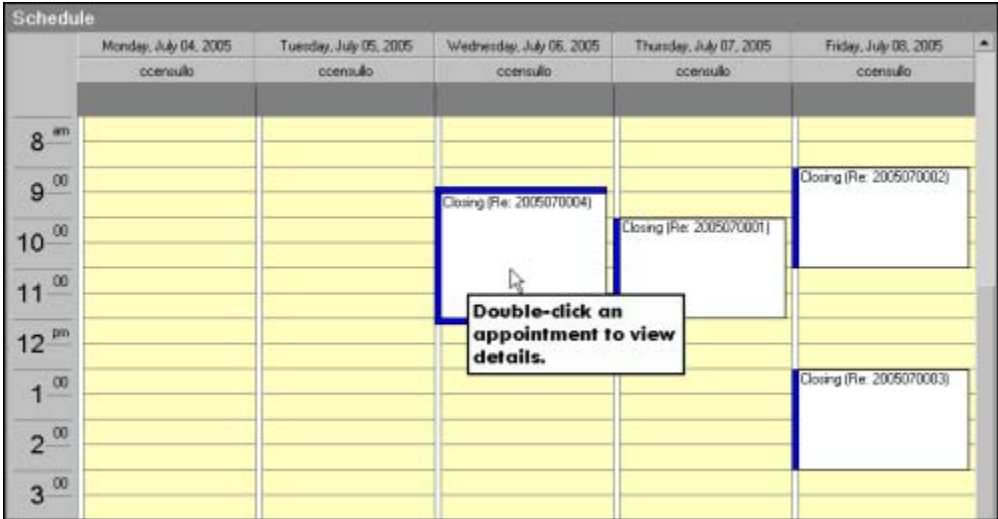
Appointment Tab

■ Click the Tracking Items tab to view track items involved with the closing.

Tracking Items Tab

Using the Calendar to Change the Schedule View

■ By default, the current day will appear in the Schedule. Use the Calendar to change the Schedule.

■ The current day will appear in the Calendar in a red box. Click a different day to view it in the Schedule.

■ You can select a range of days to view at once. In the example below, we are selecting to view July 4 – 8.
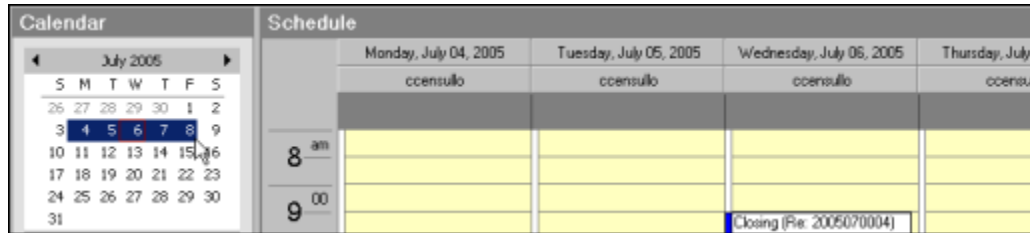
■   Press and hold the <Ctrl> key to select non-consecutive days.
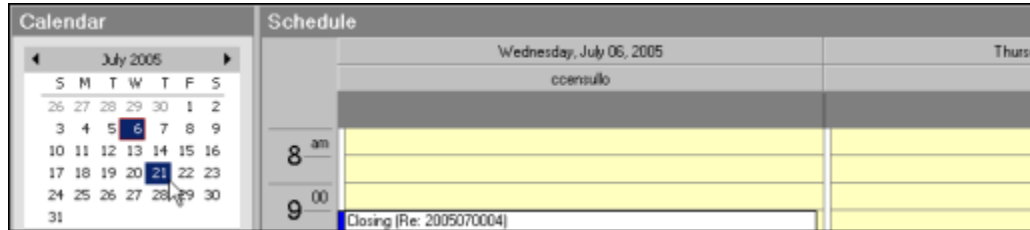
■   Click the Calendar title bar to access a menu of months. Then click a month to change the
Calendar to that month.
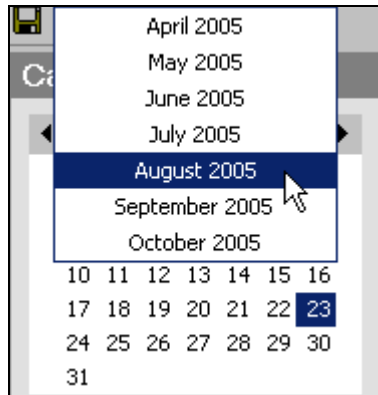
■   Click the arrows in the Calendar title bar to scroll back or forward to other months. The
Schedule view will change accordingly
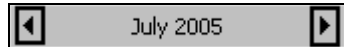
Tip: Viewing Multiple Days in the Schedule

You can view multiple days in the Schedule in *box calendar* or *row* formats, depending on how the days are selected in the Calendar.
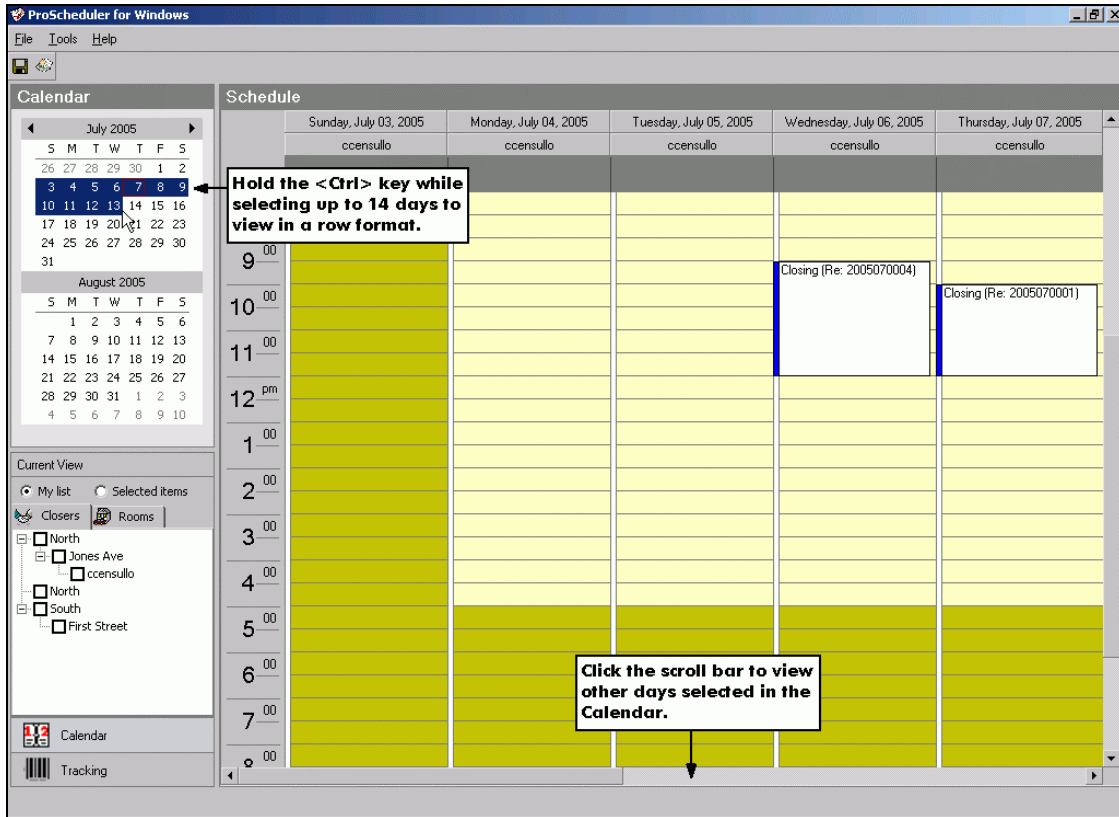
Box Calendar Format

■   Click and drag the mouse to select up to 42 days in the Calendar to view the days in a traditional box calendar format.

■   Days will appear in boxes, and will contain start and end time icons for each appointment.

Easy View One Week

■   To quickly view one week in the Schedule, click directly to the left of the Sunday beginning the
week. The entire week will be selected and will appear in the Schedule.
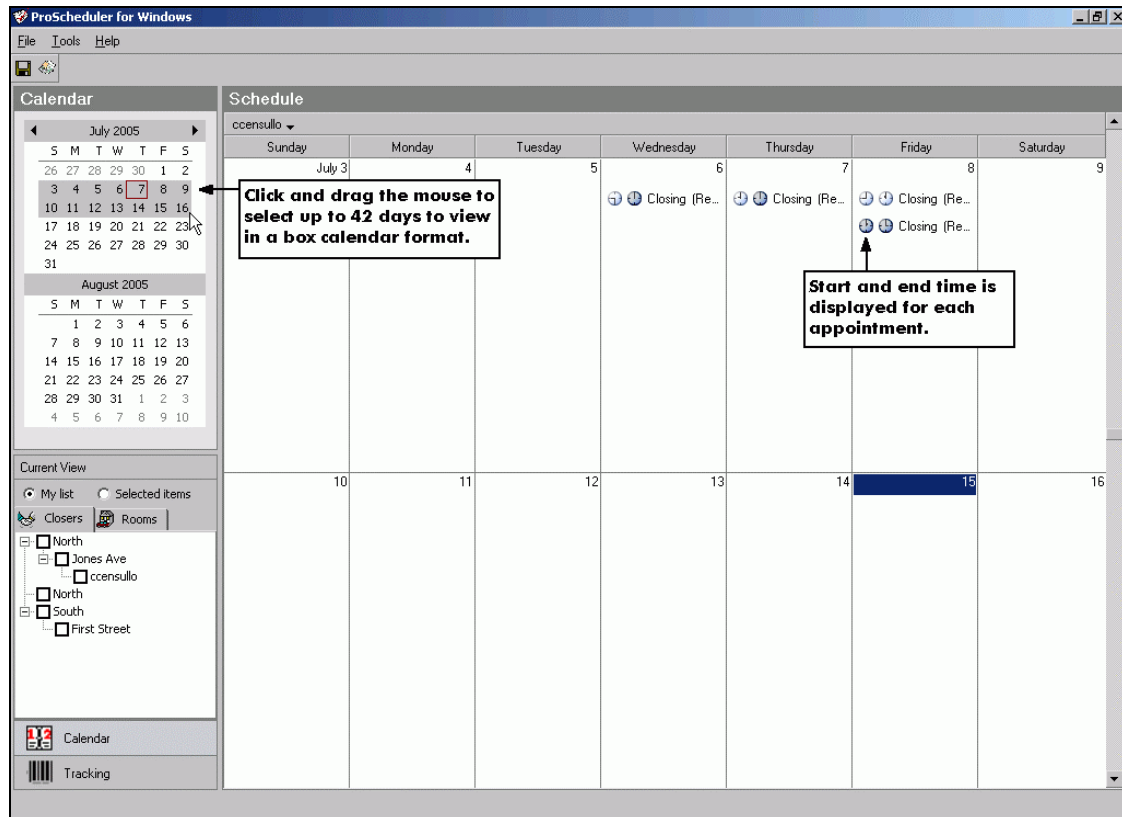
Row Format

- Hold the <Ctrl> key down while selecting up to 14 days one at a time to view the days in a single row.
- Use the scroll bar at the bottom of the Schedule to view other days.

Resizing the Calendar
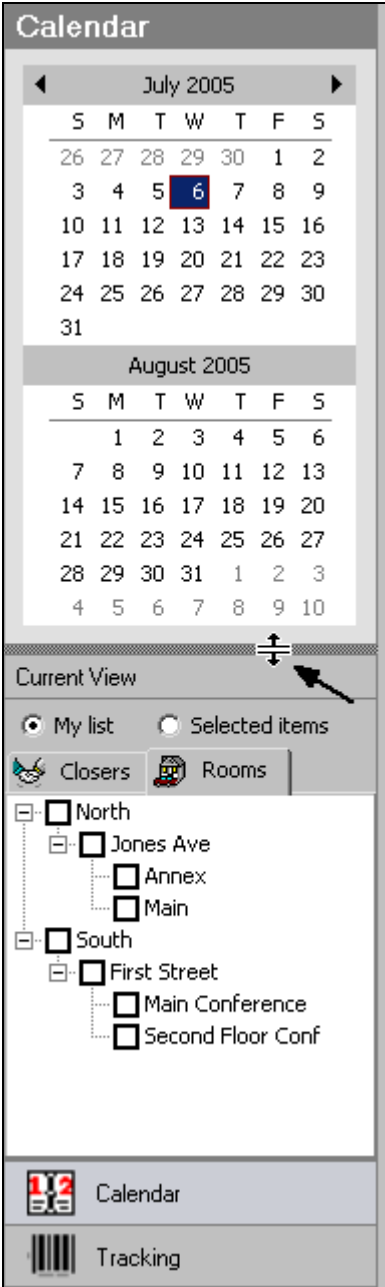
Drag the bottom border of the Calendar up or down to view one or two months at a time in the filter.

Note: Resizing the Calendar will not affect the current Schedule view.

Schedule Selector

- Use the Schedule Selector to separate out appointments that appear in the Schedule.
- You can filter the appointments in the Schedule by Closers or Rooms.
- By default, closings and appointments for the current user appear in the Schedule (My list). Once you select other items in the Schedule Selector, the Schedule will display only those items that have been scheduled for the selected rooms or closers (Selected items).

Switch view from current user appointments (My list) to appointments for all selected closers or rooms.

Click a tab to filter appointments in the Schedule by Closers or Rooms.

Select the Closers or Rooms you want to view on the Schedule.
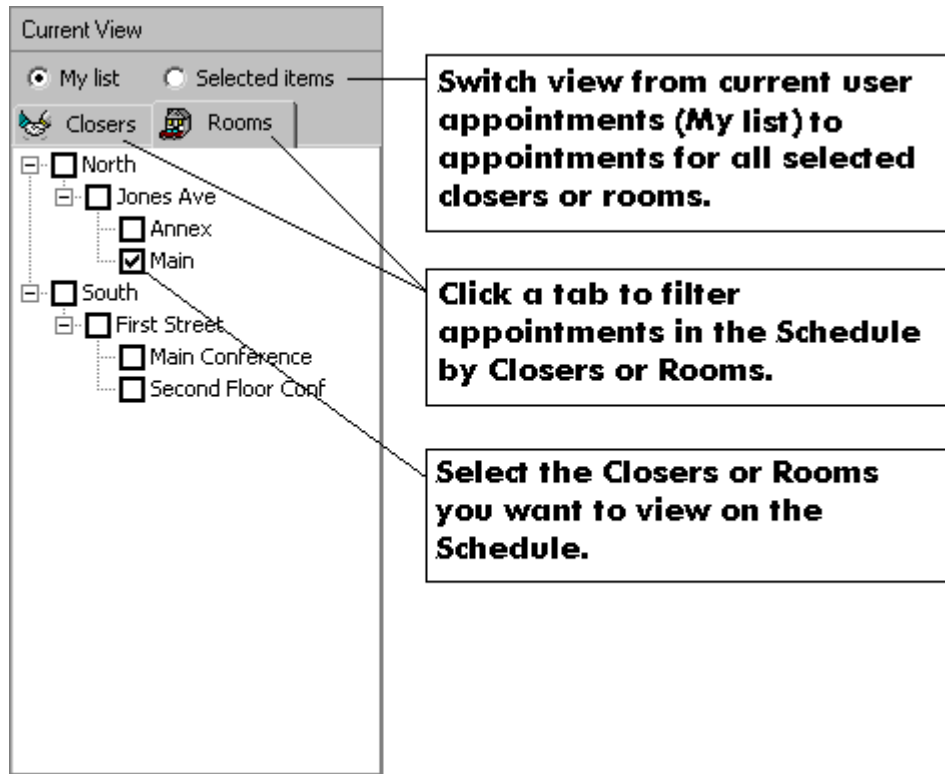
View Closings and Appointments for One Closer

■ Use the Schedule Selector to view only those closings and appointments that have been booked for a selected closer.

1. Select a day or range of days in the Calendar.
2. Click the Closers tab.
3. Click the closer.
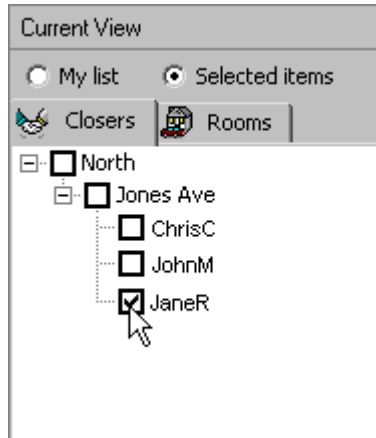
View Closings and Appointments for One Room

■ Use the Schedule Selector to view only those closings and appointments that have been booked for a selected room.

1. Select a day or range of days in the Calendar.
2. Click the Rooms tab.
3. Click the room. In the example below, we are viewing all appointments scheduled for the Main room in the Jones Ave office.
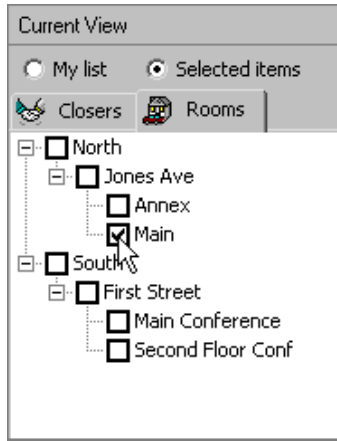
Compare Single Day Schedules for Different Rooms

- Here is a way to view a single day's worth of appointments for two rooms in a side-by-side view.

1. Select a day in the Calendar.

2. Click the Rooms tab.

3. Select the rooms you want to view. In this example, we want to view the appointments in the Annex and Main room in the Jones Ave office side by side for Friday, July 6.
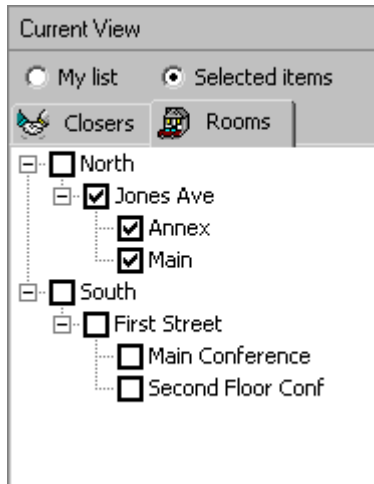
View Single Day Schedule for a Selected Room

1. Select the day.

2. Click the Rooms tab.

3. Click the room.

Printing a Calendar

1. Click **File/Print**. The **Print Preview** tool will appear.

2. Click the printer icon to print.
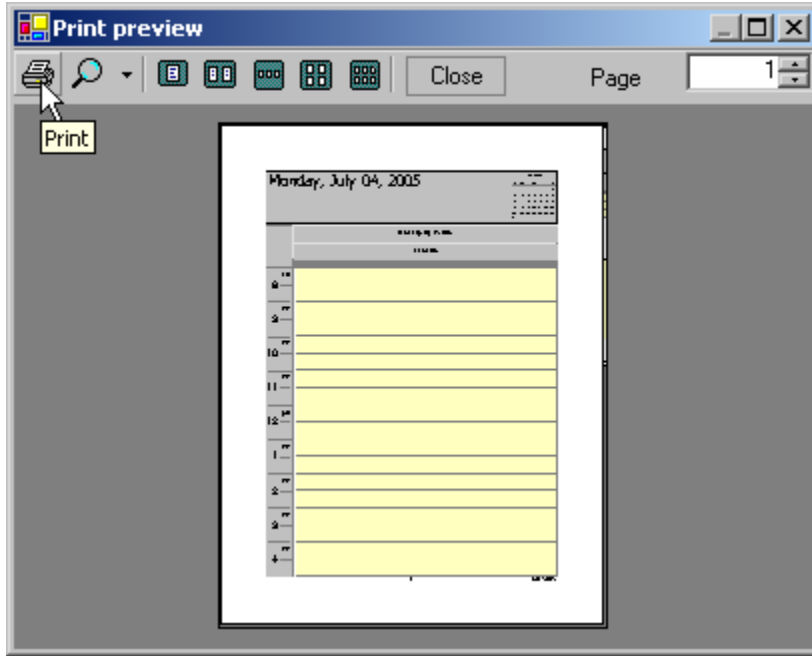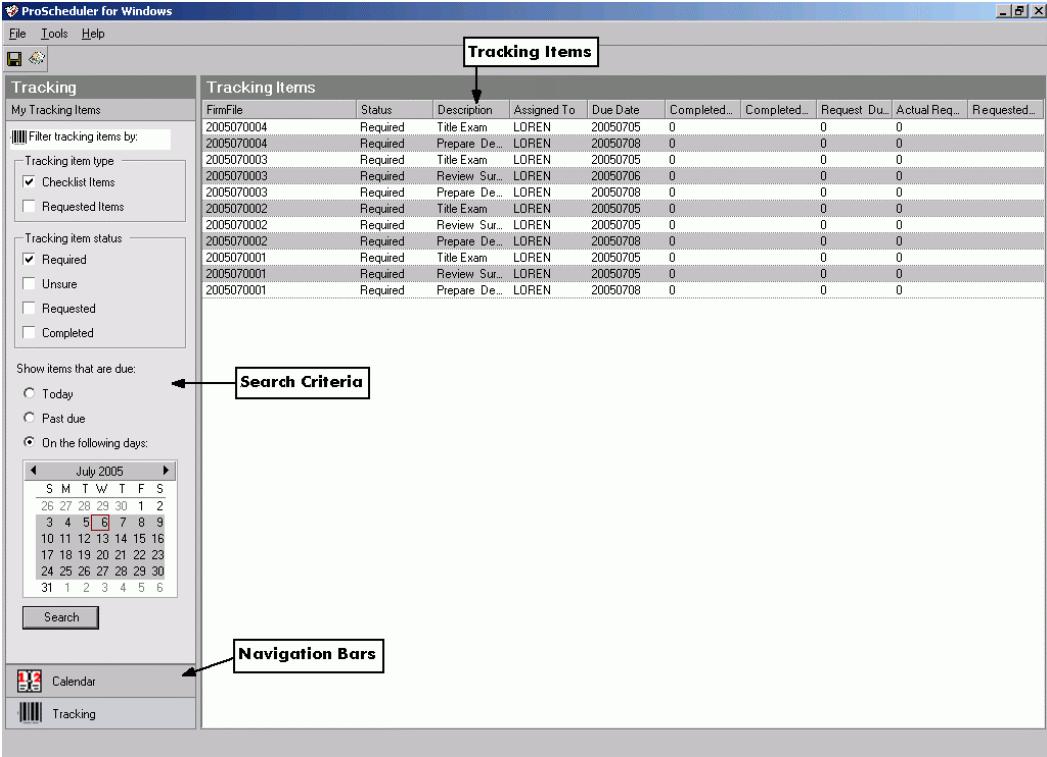
Tracking Mode

■   ProScheduler can also be used to search for ProForm track items. Click the Tracking
    navigation bar to switch to Tracking Mode.
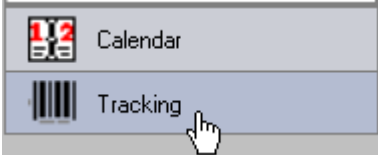
■   Tracking Mode displays search criteria along the side. Track items that match the criteria
    appear in a list.

Tracking Mode

■ You can sort the track items by clicking on any of the column headings. For example, to sort by the Firm File Number, click the FirmFile column heading.

■ You can resize columns in the Tracking Items window. Click the right border of the column you want to resize and drag the border left or right to a new width.
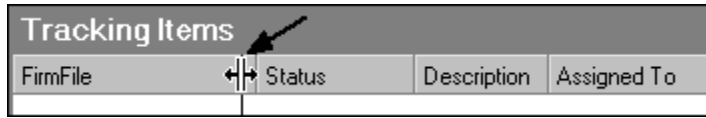
Searching for Track Items

■   Use the filter in the Tracking window to find ProForm track items.

My Tracking Items

Filter tracking items by:

Tracking item type
☑ Checklist Items
☐ Requested Items

Tracking item status
☑ Required
☐ Unsure
☐ Requested
☐ Completed

Show items that are due:

○ Today
○ Past due
◉ On the following days:

◀			July 2005			▶
S	M	T	W	T	F	S
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

Search

1.   Select **Checklist**, **Requested**, or both.

2.   Select **Required**, **Unsure**, **Requested**, **Completed**, or any combination.

3.   Enter date criteria. Click **Today**, **Past due**, or click **On the following days** and then select days on the calendar.

Note: Hold the <Ctrl> key down to select multiple days.

4.   Click **Search**.

■ The following example shows how you would search for all *required Checklist items* that are due on *July 12-14, 2005*:

1. Select **Checklist items**.

2. Select **Required**.

3. Click **On the following days**.

4. Hold the <Ctrl> key down and click July 12, 13, and 14 on the calendar.

5. Click **Search**.

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