

## Transferring Funds from One CSS Order to another CSS Order

Follow the steps in the applicable section to transfer funds from a source order to a destination order. A manager or the OAC (Operations Accounting Center) is expected to run a daily report to sign-off on all file-to-file transfers.

- › Transferring Funds Using the Settlement Statement and,
  - Showing the Transfer on the Statement
    - [When there is One Buyer/Seller](#)
    - [When there are Multiple Buyers/Sellers](#)
  - [Not Showing the Transfer on the Statement](#)
- › [Transferring Funds Using the Register](#)

### Key Items Before Transferring Funds

- › Balance your order where funds are being transferred from (source order)
- › Once funds have been posted in the source order, verify the **Order** and **Ledger** (Register) are in balance

Register			
Balance Information:			
<u>Order balance:</u>		<b>Ledger balance:</b>	<b>\$10,000,250.00</b>
Incoming funds:	\$10,000,250.00	<u>w/ Pending and Held:</u>	
Outgoing funds:	(\$10,000,250.00)	Receipts:	\$10,000,250.00
		Disbursements:	(\$10,000,250.00)
<b>Total:</b>	<b>\$0.00</b>	<b>Total:</b>	<b>\$0.00</b>

- › Never select the **A-Settlement Agent**, or the **T-Title Company** Contacts on a file-to-file transfer. The disbursement amount will be erroneously reported as revenue causing Accounting to void the transaction.

### Transferring Funds Using the Settlement Statement

1. Click the **Register** button
2. Make note of the Seller or Buyer/Borrower proceeds amount

Transactions						
Notes (0)						
<div> <div>+</div> <div>Print and Post</div> <div>!</div> <div>Actions</div> <div>Reports</div> <div>Order Transactions</div> <div>Anticipated Wires</div> <div>Options</div> </div>						
Status	Type	Ref. Number	Trans. Date	Amount	Code	Payee/Payor
<b>Receipts</b>						
Posted	Incoming Wire		08/05/2025	\$500,000.00	B	Buy-A-Lot, Inc
Posted	Incoming Wire		08/05/2025	\$4,500,250.00	B	Buy-A-Lot, Inc
Posted	Incoming Wire		08/05/2025	\$5,000,000.00	L	First Ever Savings and Loan
<b>Disbursements</b>						
Pending	Outgoing Wire			\$250,000.00	LB	Century 22
Pending	Outgoing Wire			\$2,515,600.00	P	Wells Fargo
Pending	Outgoing Wire			\$250,000.00	SB	Re/Max 4 Ever
Pending	Ledger Transfer(-)			\$6,984,300.00	S	Sells-A-Lot, LLC
Pending	Ledger Transfer(-)			\$350.00	T	Fidelity National Title Ins Co

## Transferring Funds from One CSS Order to another CSS Order

### Showing the Transfer on the Statement

#### › When there is One Buyer/Seller

1. Navigate to the **Statement Charges** screen
2. In the applicable section on the next available line, enter the,
  - a) **Description**
  - b) Select the corresponding **To-code**

**REMEMBER:** Never select the **A**-Settlement Agent, or the **T**-Title Company Contacts on a file-to-file transfer.

- c) Enter the amount to be transferred (full or partial amount of proceeds) in the applicable **[Buyer or Seller] Debit** column

Total Consideration						\$10,500,000.00	\$5,500,000.00	\$0.00 : 10,000,000.00		
	Description	Re	To	Name	C/D	Buyer Debit	Buyer Credit	Seller Debit	Seller Credit	Itemize
01	Purchase Price				<input checked="" type="checkbox"/>	\$10,000,000.00			\$10,000,000.00	<input type="checkbox"/>
02	Principal Amount of New Loan				<input type="checkbox"/>		\$5,000,000.00			<input type="checkbox"/>
03	Deposit				<input type="checkbox"/>		\$500,000.00			<input type="checkbox"/>
04					<input type="checkbox"/>					<input type="checkbox"/>
05	Transfer to 1213456		B	Buy-A-Lot, Inc	<input type="checkbox"/>	\$500,000.00				<input type="checkbox"/>

Total Consideration						\$10,500,000.00	\$5,500,000.00	\$0.00 : 10,000,000.00		
	Description	Re	To	Name	C/D	Buyer Debit	Buyer Credit	Seller Debit	Seller Credit	Itemize
01	Purchase Price				<input checked="" type="checkbox"/>	\$10,000,000.00			\$10,000,000.00	<input type="checkbox"/>
02	Principal Amount of New Loan				<input type="checkbox"/>		\$5,000,000.00			<input type="checkbox"/>
03	Deposit				<input type="checkbox"/>		\$500,000.00			<input type="checkbox"/>
04					<input type="checkbox"/>					<input type="checkbox"/>
05	Transfer to 1213456		S	Sells-A-Lot, LLC	<input type="checkbox"/>			\$6,984,300.00		<input type="checkbox"/>

3. Click the **Line** number link
4. Click the **Payees** tab
5. Check the **Separate** check box; this creates two pending disbursements to the Seller
6. Click the **Close** button

Total Consideration							
Charges for Line 05							
	Description	Re	To	Buyer Debit	Buyer Credit	Seller Debit	Seller Credit
1	Transfer to 1213456		S			\$6,984,300.00	
Details Payors Payees							
	Code	Name	%	Amount	Deducted	Held	Separate
	S	Sells-A-Lot, LLC	100.00	\$6,984,300.00	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
		Bill Code	Invoice #	Description			

#### › When there are Multiple Buyers/Sellers

1. Navigate to the **Statement Charges** screen
2. In the applicable section on the next available line, enter the,
  - a) **Description**
  - b) Select the corresponding **To-code** (i.e., **S, S2, B, B2**)

## Transferring Funds from One CSS Order to another CSS Order

**REMEMBER:** Never select the A-Settlement Agent, or the T-Title Company Contacts on a file-to-file transfer.

- c) Enter the amount to be transferred to each individual in the applicable **[Buyer or Seller] Debit** column

Miscellaneous Charges						\$0.00	\$0.00	\$4,500,000.00	\$0.00
	Description	Re	To	Name	C/D	Buyer Debit	Buyer Credit	Seller Debit	Seller Credit
01	Legal Fees				<input type="checkbox"/>				
02	Legal Fees				<input type="checkbox"/>				
03	Survey Fees		SU		<input type="checkbox"/>				
04	Transfer to 123456		S2	Blue Jacket Corporation	<input type="checkbox"/>			\$2,000,000.00	
05	Transfer to 123457		S	Sells-A-Lot, LLC	<input type="checkbox"/>			\$2,500,000.00	

3. Click the **Line** number link
4. Click **Payors** tab
5. Update the **Code** to the applicable Contact Code (i.e., S, S2, S3, etc.)

Miscellaneous Charges							
Charges for Line 04							
	Description	Re	To	Buyer Debit	Buyer Credit	Seller Debit	Seller Credit
1	Transfer to 123456		S2			\$2,000,000.00	
Details							
Payors							
Code	Name	Amount	POC	Disburse POC	For	Process As	Bill Code
S2	Blue Jacket Corporation	\$1,000,000.00	<input type="checkbox"/>	<input type="checkbox"/>	S2		
S2	Blue Jacket Corporation	\$1,000,000.00	<input type="checkbox"/>	<input type="checkbox"/>	S2		

6. Click the **Payees** tab
7. Check the **Separate** check box
8. Click the **Close** button

Miscellaneous Charges							
Charges for Line 04							
	Description	Re	To	Buyer Debit	Buyer Credit	Seller Debit	Seller Credit
1	Transfer to 123456		S2			\$2,000,000.00	
Details							
Payees							
Code	Name	%	Amount	Deducted	Held	Separate	Bill Code
S2	Blue Jacket Corporation	100.00	\$2,000,000.00	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
*				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

### Not Showing the Transfer on the Statement

1. Navigate to the **Statement Charges** screen
2. Click the **Balance Due to Seller** link (bottom of page)

Statement Charges

Buyers: Buys-A-Lot, Inc

Sellers: Sells-A-Lot, LLC

Transaction Type: Purchase

Order Status: InProcess

Total Consideration						\$10,500,000.00	\$6,500,000.00	\$0.00	\$10,000,000.00	
	Description	Re	To	Name	C/D	Buyer Debit	Buyer Credit	Seller Debit	Seller Credit	Itemize
01	Purchase Price				<input checked="" type="checkbox"/>	\$10,000,000.00			\$10,000,000.00	<input type="checkbox"/>
Subtotals										
						\$10,500,250.00	\$6,500,000.00	\$3,015,700.00	\$10,000,000.00	
<div> <div>Balance due from Buyer</div> <div>\$4,000,350.00</div> </div> <div> <div>Balance due to Seller</div> <div>\$6,984,400.00</div> </div> <div>Collected vs. Actual</div>										

## Transferring Funds from One CSS Order to another CSS Order

- Click the **Payees** tab
- Overwrite the **Amount** with the amount of the transfer; this automatically creates a second entry for the balance

**Balance Due To/From Seller**  
**Charges for Line 01**

Description	Re	To
1 Balance due to Seller		

Details Payors **Payees**

Code	Name	%	Amount	Deducted	Held	Separate
S	Sells-A-Lot, LLC	100.00	\$6,984,400.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Details Payors Payees

Code	Name	%	Amount	Deducted	Held	Separate
S	Sells-A-Lot, LLC	42.95	\$3,000,000.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
S	Sells-A-Lot, LLC	57.05	\$3,984,400.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Details Payors Payees

Code	Name	%	Amount	Deducted	Held	Separate
S	Sells-A-Lot, LLC	42.95	\$3,000,000.00	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
S	Sells-A-Lot, LLC	14.31	\$1,000,000.00	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
S	Sells-A-Lot, LLC	42.74	\$2,984,400.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If entering a second transfer,

- » overwrite the balance entry with the second transfer creating a new balance entry

**NOTE:** If additional Sellers, select the corresponding **Code**.

Details Payors Payees

Code	Name	%	Amount	Deducted	Held	Separate
S	Sells-A-Lot, LLC	57.27	\$2,000,000.00	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
S2	Blue Jacket Corporation	71.58	\$2,500,000.00	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
S	Sells-A-Lot, LLC	42.73	\$1,492,200.00	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
S2	Blue Jacket Corporation	28.42	\$992,200.00	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

- Check the **Separate** check box for each of the manually created entries

The Register reflects the disbursements entered on the **Statement Charges** screen.

- Navigate to the **Register**
- Highlight the pending disbursement you wish to transfer to the destination order
- Click the **Actions** button and select **Change Pending Transaction Type**
- From the **Change to** drop-down, select **Ledger Transfer (-)**
- Click the **OK** button

Transactions Notes (0)

Print and Post **Actions** Reports Order Transactions Anticipated Wires Options

Ref. Number	Trans. Date	Amount	Code	Payee/Payor
		\$6,500,000.00	L	First Ever Savings and Loan
	08/05/2025	\$11,500,250.00	B	Buy's-A-Lot, Inc
		\$350,000.00	LB	Century 22 Wells Cargo Sells-A-Lot, LLC Re/Max 4 Ever
				Buy's-A-Lot, Inc Fidelity National Title Ins Co

Change Pending Transaction Type...

Change Pending Transaction Type

Currently: Outgoing Wire

Change to: **Ledger Transfer(-)**

OK Cancel Help

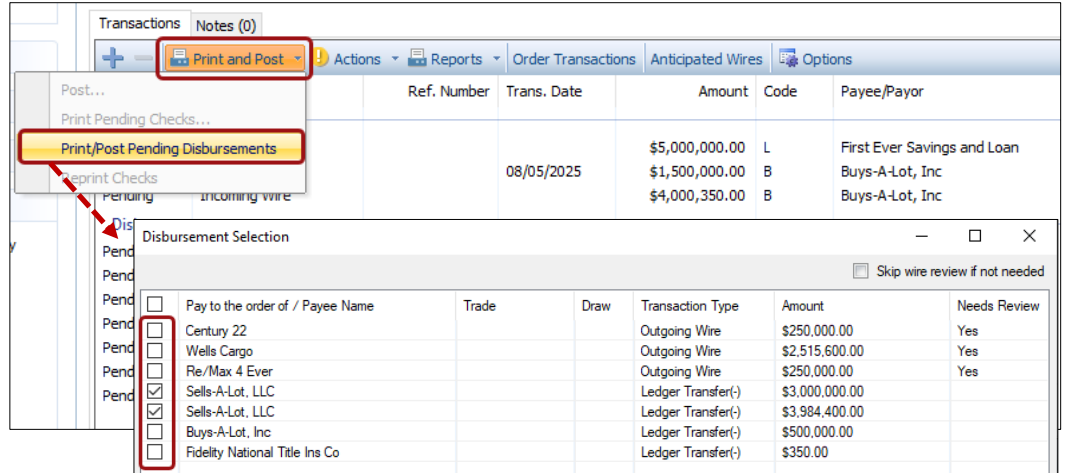
## Transferring Funds from One CSS Order to another CSS Order

11. Complete the transfer
  - » If required by your operation, complete and submit the [Funds – File-to-File Transfer FORM](#) to Accounting to complete the transfer
  - Or-
  - » If permitted, continue to next steps to post the Ledger Transfer

12. From the **Register**, click the **Print and Post** button

13. Select **Print/Post Pending Disbursements**

14. Check the corresponding check box for the appropriate **Ledger Transfer(s)**; click **OK**



The screenshot shows the 'Print and Post' menu with 'Print/Post Pending Disbursements' highlighted. Below it, the 'Disbursement Selection' dialog box is open, showing a table of transactions with checkboxes for selection.

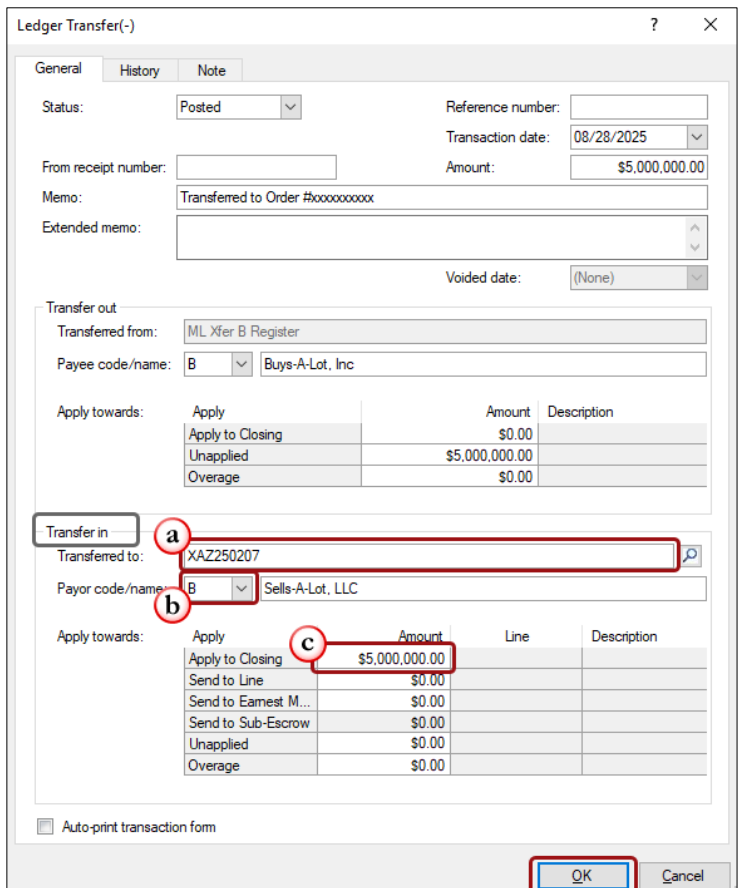
Pay to the order of / Payee Name	Trade	Draw	Transaction Type	Amount	Needs Review
Century 22			Outgoing Wire	\$250,000.00	Yes
Wells Fargo			Outgoing Wire	\$2,515,600.00	Yes
Re/Max 4 Ever			Outgoing Wire	\$250,000.00	Yes
Sells-A-Lot, LLC			Ledger Transfer(-)	\$3,000,000.00	
Sells-A-Lot, LLC			Ledger Transfer(-)	\$3,984,400.00	
Buy-A-Lot, Inc			Ledger Transfer(-)	\$500,000.00	
Fidelity National Title Ins Co			Ledger Transfer(-)	\$350.00	

15. In the **Transfer in** section

- a) **Transferred to** field, enter the order number the money is being sent to (destination order)
- b) **Payor code/Name** = Contact receiving the funds (in the destination order); this may **not** be the same payor code as the **Transfer out Payor code/name**
- c) **Apply to Closing** = amount to be transferred

16. Click the **OK** button

17. Review the destination order to confirm the **Receipts** show the **Posted Ledger Transfer**



The screenshot shows the 'Ledger Transfer(-)' dialog box with the following fields and values:

- Status: Posted
- Reference number: (empty)
- Transaction date: 08/28/2025
- From receipt number: (empty)
- Amount: \$5,000,000.00
- Memo: Transferred to Order #XXXXXXXXXX
- Extended memo: (empty)
- Voided date: (None)
- Transfer out:
  - Transferred from: ML Xfer B Register
  - Payee code/name: B Buy-A-Lot, Inc
- Apply towards:
 

Apply	Amount	Description
Apply to Closing	\$0.00	
Unapplied	\$5,000,000.00	
Overage	\$0.00	
- Transfer in:
  - Transferred to: XAZ250207
  - Payor code/name: B Sells-A-Lot, LLC
- Apply towards:
 

Apply	Amount	Line	Description
Apply to Closing	\$5,000,000.00		
Send to Line	\$0.00		
Send to Earnest M...	\$0.00		
Send to Sub-Escrow	\$0.00		
Unapplied	\$0.00		
Overage	\$0.00		

Buttons: OK, Cancel

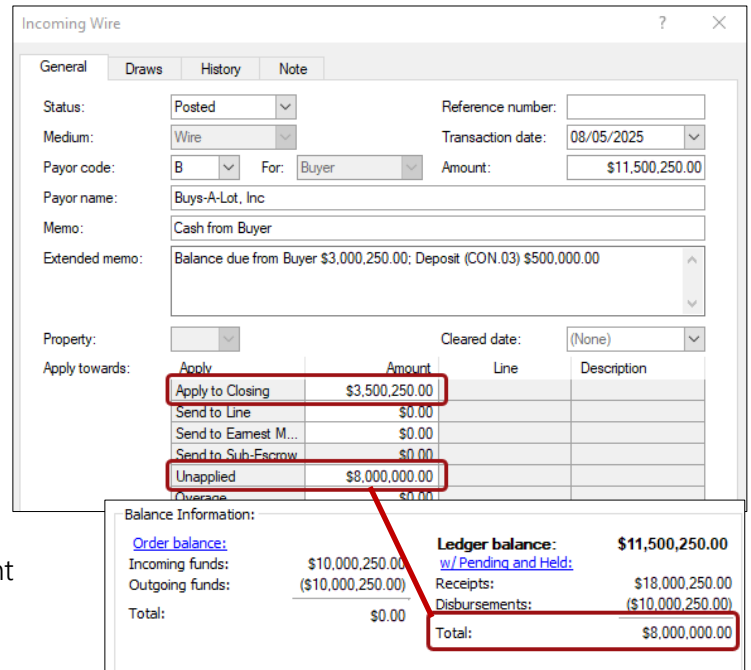
## Transferring Funds from One CSS Order to another CSS Order

### Transferring Funds Using the Register

This process is more commonly used when a Buyer sends closing funds for multiple orders in one wire.

In the source order (funds transferred from),

1. Balance your order
2. Once funds have been posted, navigate to the **Register**
3. Double-click the **Posted Receipt** or **Pending Disbursement**
4. In the **Apply towards** grid > **Apply to Closing** field, enter the amount equal to the closing funds needed (or funding required) from the Buyer, Lender, or other contact providing funding
5. In the **Unapplied** field, enter the balance of funds received (sum total of amount being transferred)
6. Click the **OK** button




The screenshot shows the 'Incoming Wire' window. The 'Apply towards' grid has the following values:

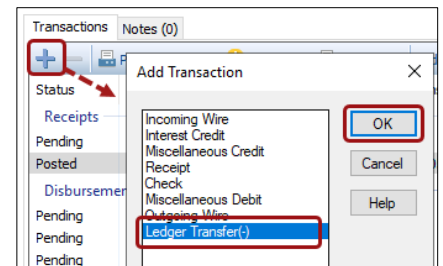
Apply	Amount	Line	Description
Apply to Closing	\$3,500,250.00		
Send to Line	\$0.00		
Send to Earnest M...	\$0.00		
Send to Sub-Earnw	\$0.00		
Unapplied	\$8,000,000.00		
Overage	\$0.00		

The 'Balance Information' section shows:

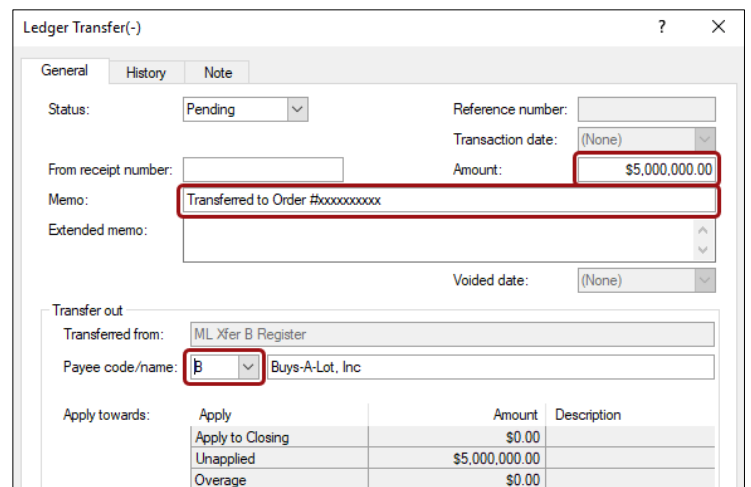
Balance Information:		Ledger balance: \$11,500,250.00	
Order balance:		w/ Pending and Held:	
Incoming funds:	\$10,000,250.00	Receipts:	\$18,000,250.00
Outgoing funds:	(\$10,000,250.00)	Disbursements:	(\$10,000,250.00)
Total:	\$0.00	Total:	\$8,000,000.00

This creates an out of balance Ledger for the same amount entered in the **Unapplied** field.

7. Click the **Add Transaction**  icon
8. From the **Add Transaction** window, highlight **Ledger Transfer(-)**; click **OK**
9. In the **Amount** field, enter amount equal to the funds needed for your destination order (closing funds or funding amount)
10. In the **Memo** field, enter *Funds transferred to Order [destination order number]*
11. From the **Payee code/name** drop-down, select the same Contact code used when funds were receipted in your source order
12. Click the **OK** button



The screenshot shows the 'Add Transaction' window. The 'Status' list on the left has 'Ledger Transfer(-)' selected. The 'OK' button is highlighted.



The screenshot shows the 'Ledger Transfer(-)' window. The 'Transfer out' section has the following values:

Transfered from:	Payee code/name:	Amount	Description
ML Xfer B Register	B Buys-A-Lot, Inc	\$5,000,000.00	
Apply to Closing		\$0.00	
Unapplied		\$5,000,000.00	
Overage		\$0.00	



## Transferring Funds from One CSS Order to another CSS Order

13. Repeat **steps 7-12** until funds are fully applied to the secondary orders and you are no longer out of balance

The **Register** shows **Pending Ledger Transfers(-)** for the corresponding secondary funding amounts.

Transactions Notes (0)						
<div> <div>+</div> <div>Print and Post</div> <div>!</div> <div>Actions</div> <div>Reports</div> <div>Order Transactions</div> <div>Anticipated Wires</div> <div>Options</div> </div>						
Status	Type	Ref. Number	Trans. Date	Amount	Code	Payee/Payor
<b>Receipts</b>						
Pending	Incoming Wire			\$6,500,000.00	L	First Ever Savings and Loan
Posted	Incoming Wire		08/05/2025	\$11,500,250.00	B	Buy-A-Lot, Inc
<b>Disbursements</b>						
Pending	Outgoing Wire			\$250,000.00	LB	Century 22
Pending	Outgoing Wire			\$2,515,600.00	P	Wells Fargo
Pending	Outgoing Wire			\$6,984,300.00	S	Sells-A-Lot, LLC
Pending	Outgoing Wire			\$250,000.00	SB	Re/Max 4 Ever
Pending	Ledger Transfer(-)			\$350.00	T	Fidelity National Title Ins Co
Pending	Ledger Transfer(-)			\$5,000,000.00	B	Buy-A-Lot, Inc
Pending	Ledger Transfer(-)			\$3,000,000.00	B	Buy-A-Lot, Inc

14. Complete the transfer

- » If required by your operation, complete and submit the [Funds – File-to-File Transfer FORM](#) to Accounting to complete the transfer

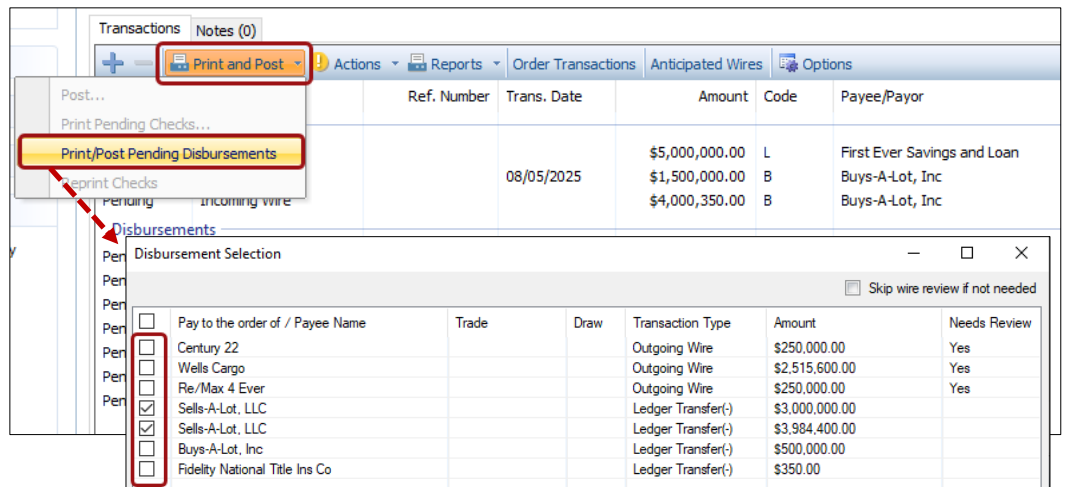
-Or-

- » If permitted, continue to next steps to post the Ledger Transfer

15. From the **Register**, click the **Print and Post** button

16. Select **Print/Post Pending Disbursements**

17. Check the corresponding check box for the appropriate **Ledger Transfer(s)**; click **OK**



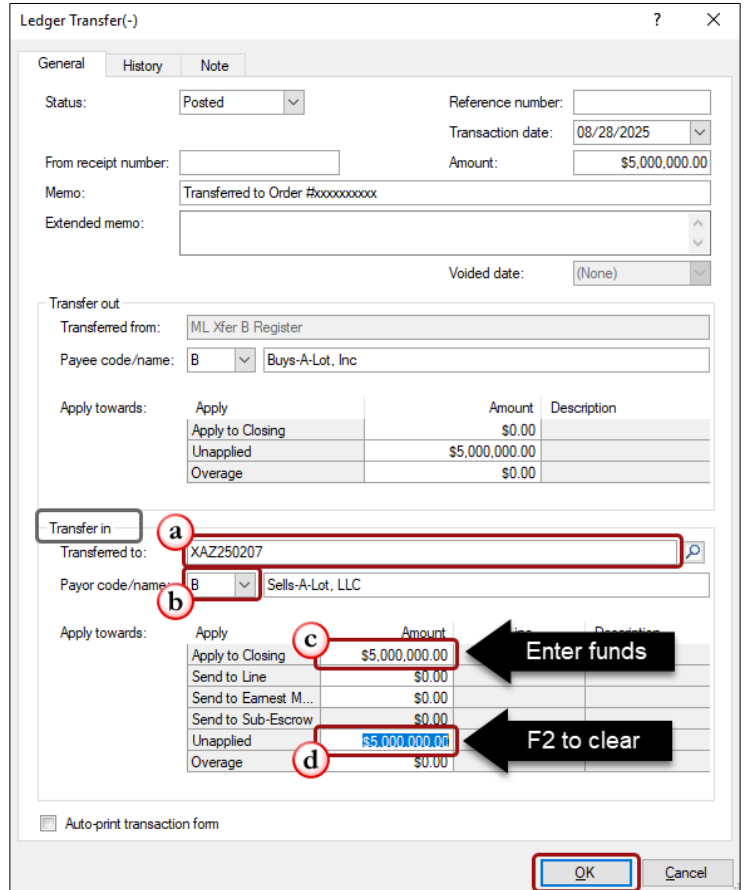
Per	Pay to the order of / Payee Name	Trade	Draw	Transaction Type	Amount	Needs Review
Per	Century 22			Outgoing Wire	\$250,000.00	Yes
Per	Wells Fargo			Outgoing Wire	\$2,515,600.00	Yes
Per	Re/Max 4 Ever			Outgoing Wire	\$250,000.00	Yes
Per	Sells-A-Lot, LLC			Ledger Transfer(-)	\$3,000,000.00	
Per	Sells-A-Lot, LLC			Ledger Transfer(-)	\$3,984,400.00	
Per	Buy-A-Lot, Inc			Ledger Transfer(-)	\$500,000.00	
Per	Fidelity National Title Ins Co			Ledger Transfer(-)	\$350.00	

## Transferring Funds from One CSS Order to another CSS Order

18. In the **Transferred in** section

- » **Transferred to** field, enter the order number the money is being sent to (destination order)
- » **Payor code/Name** = Contact receiving the funds (in the destination order)
- » Enter the funds in the **Apply to Closing** line
- » Press the **F2** key in the **Unapplied** field to clear the amount

19. Click the **OK** button



The screenshot shows the 'Ledger Transfer(-)' window with the following fields and annotations:

- General Tab:**
  - Status: Posted
  - Reference number: (empty)
  - Transaction date: 08/28/2025
  - From receipt number: (empty)
  - Amount: \$5,000,000.00
  - Memo: Transferred to Order #xxxxxxxxxx
  - Extended memo: (empty)
  - Voided date: (None)
- Transfer out:**
  - Transferred from: ML Xfer B Register
  - Payee code/name: B Buys-A-Lot, Inc
- Apply towards:**

Apply	Amount	Description
Apply to Closing	\$0.00	
Unapplied	\$5,000,000.00	
Overage	\$0.00	
- Transfer in:**
  - Transferred to: XAZ250207 (Annotation 'a' points to this field)
  - Payor code/name: B Sells-A-Lot, LLC (Annotation 'b' points to this field)
- Apply towards (Destination):**

Apply	Amount	Description
Apply to Closing	\$5,000,000.00 (Annotation 'c' points to this field)	
Send to Line	\$0.00	
Send to Earnest M...	\$0.00	
Send to Sub-Escrow	\$0.00	
Unapplied	\$5,000,000.00 (Annotation 'd' points to this field)	
Overage	\$0.00	

Annotations and actions for the destination table:

  - Annotation 'c' points to the 'Apply to Closing' amount field.
  - Annotation 'd' points to the 'Unapplied' amount field.
  - An arrow labeled 'Enter funds' points to the 'Apply to Closing' row.
  - An arrow labeled 'F2 to clear' points to the 'Unapplied' row.
- Footer:**
  - Auto-print transaction form (checkbox)
  - OK button (Annotation '19' points to this button)
  - Cancel button