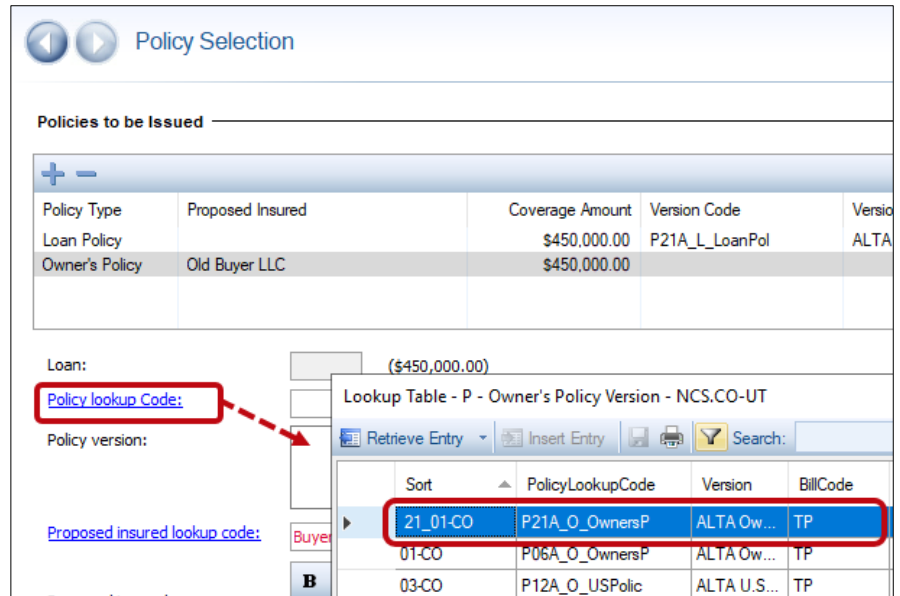


Preparing the Initial Purchase Transaction

Follow these steps to add the required policies, endorsements and verify the rates for the initial (part 1) of the purchase transaction.

1. Navigate to the **Policy Selection** screen
2. Highlight the **Owner's Policy** in the grid
3. Click the **Policy lookup code** link to select one of the Standard Owner's Policies



Policy Type	Proposed Insured	Coverage Amount	Version Code	Version
Loan Policy		\$450,000.00	P21A_L_LoanPol	ALTA
Owner's Policy	Old Buyer LLC	\$450,000.00		

Loan: (\$450,000.00)

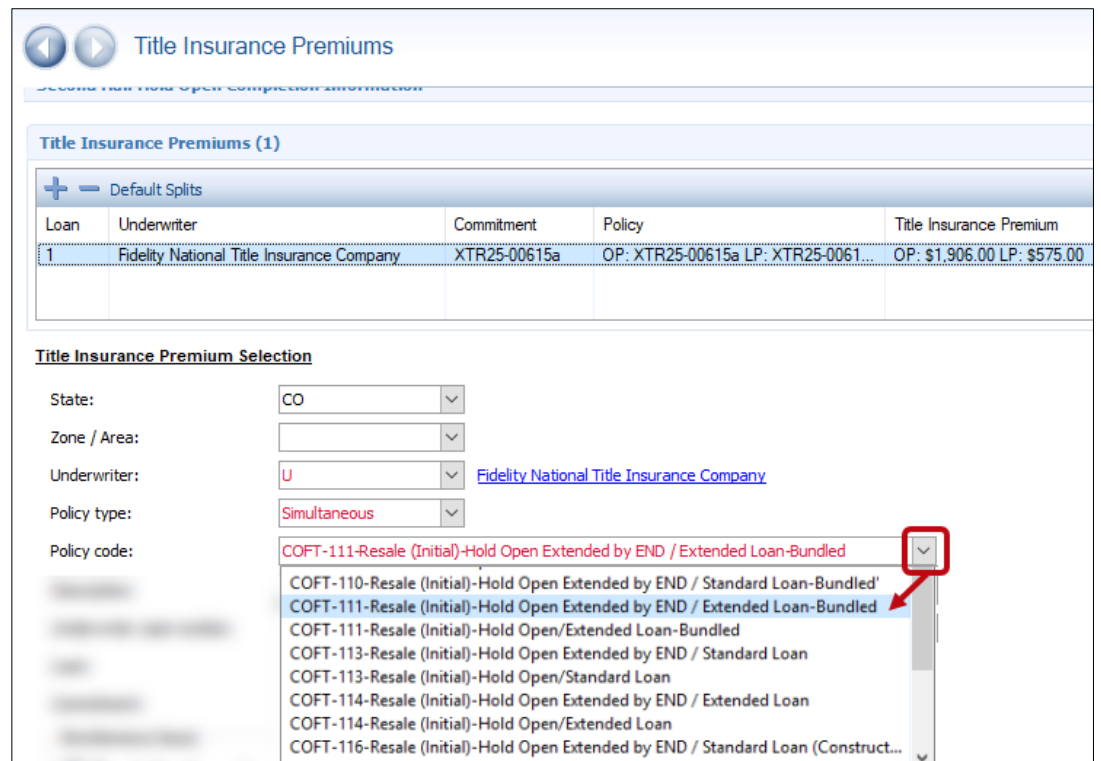
Policy lookup Code: [Lookup Table - P - Owner's Policy Version - NCS.CO-UT](#)

Policy version:

[Proposed insured lookup code:](#)

Sort	PolicyLookupCode	Version	BillCode
21_01-CO	P21A_O_OwnersP	ALTA Ow...	TP
01-CO	P06A_O_OwnersP	ALTA Ow...	TP
03-CO	P12A_O_USPolic	ALTA U.S...	TP

4. Navigate to the **Title Insurance Premiums** screen
5. Highlight the **Owner's Policy** in the grid
6. From the **Policy code** drop-down, select the applicable **Resale (Initial) – Hold Open** entry



Loan	Underwriter	Commitment	Policy	Title Insurance Premium
1	Fidelity National Title Insurance Company	XTR25-00615a	OP: XTR25-00615a LP: XTR25-0061...	OP: \$1,906.00 LP: \$575.00

Title Insurance Premium Selection

State: CO

Zone / Area:

Underwriter: Fidelity National Title Insurance Company

Policy type: Simultaneous

Policy code: COFT-111-Resale (Initial)-Hold Open Extended by END / Extended Loan-Bundled

COFT-110-Resale (Initial)-Hold Open Extended by END / Standard Loan-Bundled

COFT-111-Resale (Initial)-Hold Open Extended by END / Extended Loan-Bundled

COFT-111-Resale (Initial)-Hold Open/Extended Loan-Bundled

COFT-113-Resale (Initial)-Hold Open Extended by END / Standard Loan

COFT-113-Resale (Initial)-Hold Open/Standard Loan

COFT-114-Resale (Initial)-Hold Open Extended by END / Extended Loan


COFT-114-Resale (Initial)-Hold Open/Extended Loan

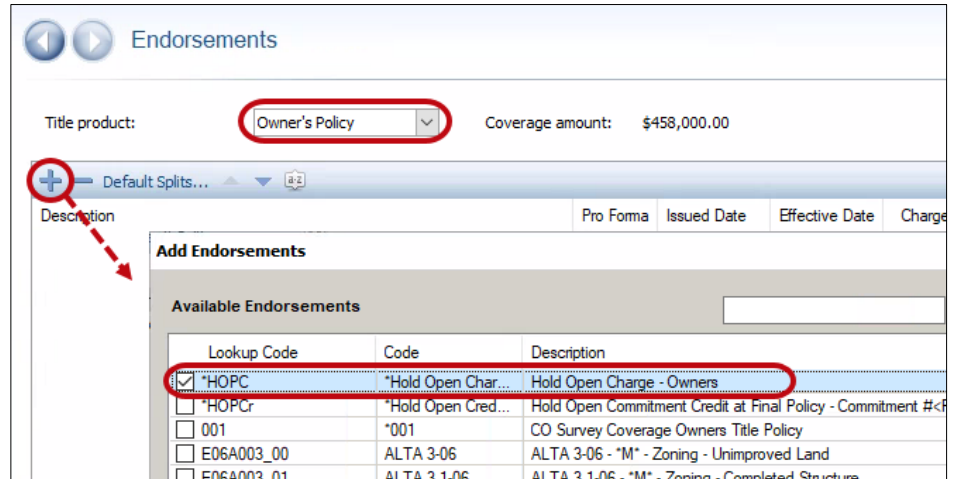
COFT-116-Resale (Initial)-Hold Open Extended by END / Standard Loan (Construct...

Preparing the Initial Purchase Transaction

7. Navigate to the **Endorsements** screen

8. Add the applicable endorsement(s)

- › Verify the **Title product** = **Owner's Policy**; select if needed
- › Click the **Add Endorsements**  icon
- › Select the ***Hold Open Charge - Owners** endorsement; click **OK**

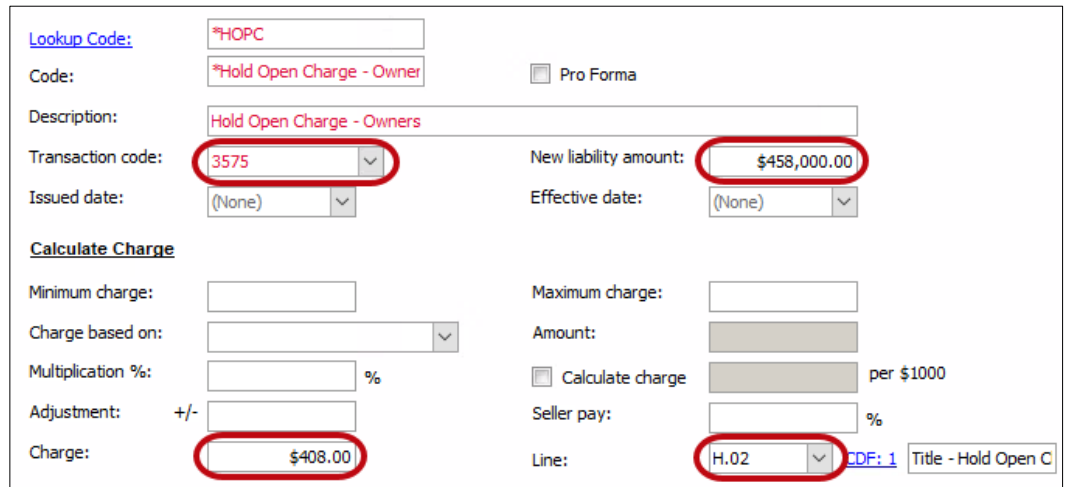


The screenshot shows the 'Endorsements' screen. At the top, 'Title product:' is set to 'Owner's Policy' and 'Coverage amount:' is '\$458,000.00'. Below this is a table of available endorsements. The first row, '*HOPC' (Hold Open Charge - Owners), is selected with a checkmark. A red arrow points to the '+ Default Splits...' button in the top left corner of the table area.

Lookup Code	Code	Description
<input checked="" type="checkbox"/> *HOPC	*Hold Open Char...	Hold Open Charge - Owners
<input type="checkbox"/> *HOPCr	*Hold Open Cred...	Hold Open Commitment Credit at Final Policy - Commitment #<P
<input type="checkbox"/> 001	*001	CO Survey Coverage Owners Title Policy
<input type="checkbox"/> E06A003_00	ALTA 3-06	ALTA 3-06 - *M* - Zoning - Unimproved Land
<input type="checkbox"/> E06A003_01	ALTA 3.1-06	ALTA 3.1-06 - *M* - Zoning - Completed Structure

Once the endorsement is added, the following fields are populated for you.

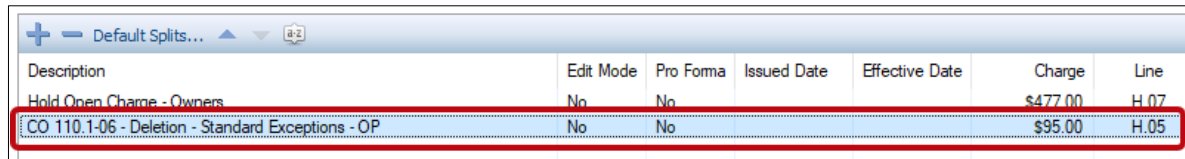
- › **Transaction code**
- › **New liability amount**
- › **Charge**
- › **Line**



The screenshot shows the transaction details form. Fields are populated as follows: 'Lookup Code:' is '*HOPC', 'Code:' is '*Hold Open Charge - Owner', 'Description:' is 'Hold Open Charge - Owners', 'Transaction code:' is '3575', 'New liability amount:' is '\$458,000.00', 'Issued date:' is '(None)', and 'Effective date:' is '(None)'. Under the 'Calculate Charge' section, 'Minimum charge:' is empty, 'Maximum charge:' is empty, 'Charge based on:' is empty, 'Multiplication %:' is empty, 'Adjustment:' is '+/-', and 'Charge:' is '\$408.00'. On the right, 'Pro Forma' is checked, 'Calculate charge' is checked, and 'Seller pay:' is empty. At the bottom, 'Line:' is 'H.02' and 'CDF: 1' is shown.

If issuing Extended Owner's Policy (as shown by selecting the "Extended by END" in step 6),

9. Add the applicable endorsement: **CO 110.1-06 Deletion – Standard Exceptions - OP**



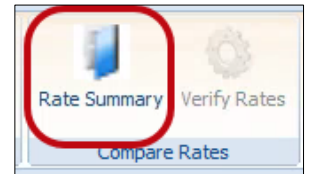
The screenshot shows a table of endorsements. The first row is 'Hold Open Charge - Owners' with 'Edit Mode' 'No', 'Pro Forma' 'No', 'Issued Date' empty, 'Effective Date' empty, 'Charge' '\$477.00', and 'Line' 'H.07'. The second row, 'CO 110.1-06 - Deletion - Standard Exceptions - OP', is highlighted with a red box. It has 'Edit Mode' 'No', 'Pro Forma' 'No', 'Issued Date' empty, 'Effective Date' empty, 'Charge' '\$95.00', and 'Line' 'H.05'.

Description	Edit Mode	Pro Forma	Issued Date	Effective Date	Charge	Line
Hold Open Charge - Owners	No	No			\$477.00	H.07
CO 110.1-06 - Deletion - Standard Exceptions - OP	No	No			\$95.00	H.05

10. Verify the **Charge**; this is credited in part 2 of the transaction

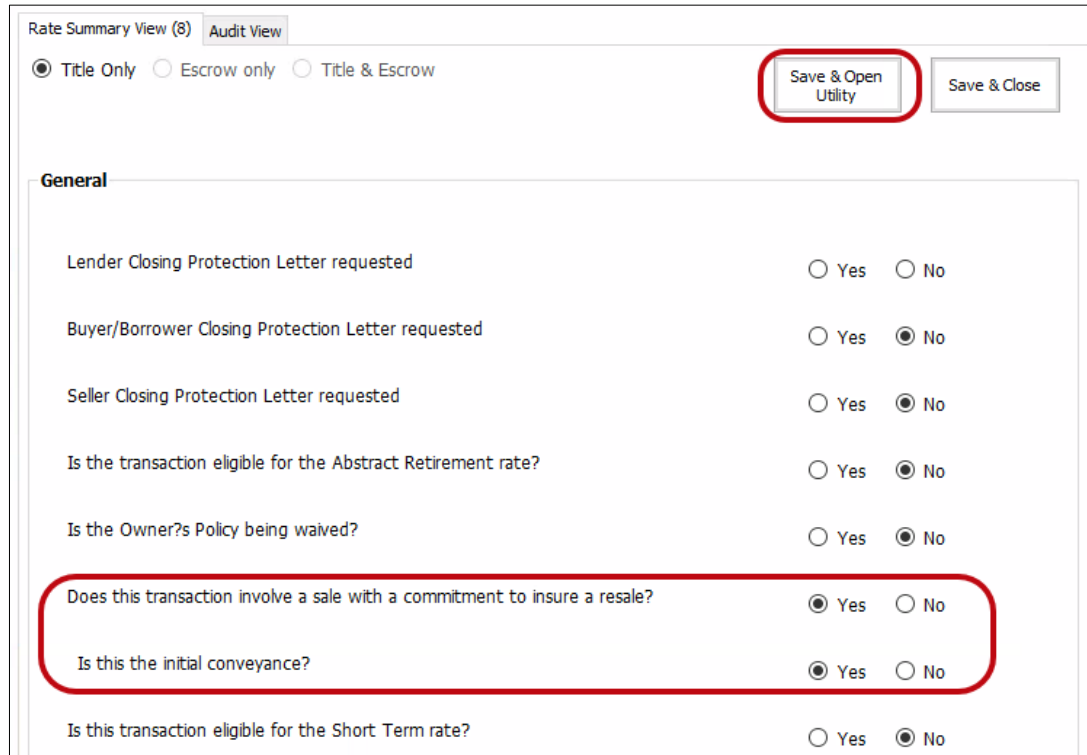
From the **Order** ribbon,

- Click the **Rate Summary** button



The resale questions default to **Yes** for you on the **Rate Summary View** tab.

- Click the **Save & Open Utility** button to run the comparison



Rate Summary View (8) Audit View

☒ Title Only ☐ Escrow only ☐ Title & Escrow

Save & Open Utility **Save & Close**

General

Lender Closing Protection Letter requested ☐ Yes ☐ No

Buyer/Borrower Closing Protection Letter requested ☐ Yes ☒ No

Seller Closing Protection Letter requested ☐ Yes ☒ No

Is the transaction eligible for the Abstract Retirement rate? ☐ Yes ☒ No

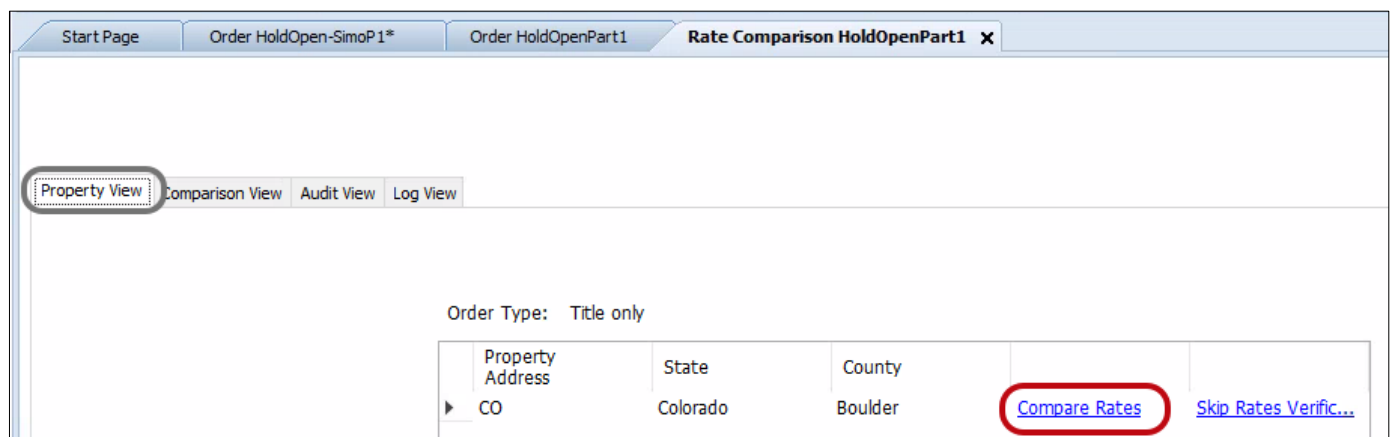
Is the Owner's Policy being waived? ☐ Yes ☒ No

Does this transaction involve a sale with a commitment to insure a resale? ☒ Yes ☐ No

Is this the initial conveyance? ☒ Yes ☐ No

Is this transaction eligible for the Short Term rate? ☐ Yes ☒ No

- When the **Property View** tab opens, click the **Compare Rates** link



Start Page Order HoldOpen-SimoP1* Order HoldOpenPart1 **Rate Comparison HoldOpenPart1 X**

Property View Comparison View Audit View Log View

Order Type: Title only

Property Address	State	County	
CO	Colorado	Boulder	Compare Rates Skip Rates Verific...

Preparing the Initial Purchase Transaction

The **Comparison View** tab shows the rates match the response from Rate Services and records the information on the **Notes** screen.

Property View
Comparison View
Audit View
Log View

Rates Match : Note added automatically

Verify Rates

Last Rates Verified Date And Time
3/10/2025 9:55:26 AM

Grand Total (with charges/fees) \$3,053.00

Matched Yes

Title Premiums
Additional Title Charges

Policy Type	Policy Code	Description	Coverage Amount	# Of Endorsements	SoftPro Premium Amount	RS Premium Amount	Matched
Simultaneous-Owners	COFT-111-Res...	Fidelity Nation...	\$450,000.00	2	\$1,906.00	\$1,906.00	Yes
					\$575.00	\$575.00	Yes

Code	Description	SoftPro Endorsement Cost	RS Endorsement Cost	Matched
*Hold Open Ch...	Hold Open Cha...	\$477.00	\$477.00	Yes
CO 110.1	CO 110.1-06 - ...	\$95.00	\$95.00	Yes

Order Notes
Buyers: Old Buyer LLC
Sellers: Warbucks

+ - View

All (1) Integration (1)

Type	Linked From	Created	Last Modified	Note
		03/10/2025 09:55 AM	Susan Rivera-Stoll	01 Rates Verified Rate Justification: Rates Match : Note added automatically Transaction Id: 50e84753abbf44c8824e8c61adba8403 Effective Date: 03/07/2025 State: CO County: Denver Order Number: XTR25-00615a Transaction Type: Purchase Order Type: Title only Negotiated Premium Applied: No Rate...

NOTE: If the rates **do not match**, click the **Pull Rates from RS into Select** button. Your Select order then aligns with Rate Services and pulls the results into your order.

Property Address CO

Last Rates Verified Date And Time
3/21/2023 7:04:19 AM

Rates Verified

Property County Boulder

Pull Rates from RS into Select

Matched No

Policy Type	Policy Code	Description	Coverage Amount	# Of Endorsements	SoftPro Premium Amount	RS Premium Amount	Matched
Owners	COCT-111-Resal...	Chicago Title-C...	\$458,500.00	2	\$1,631.00	\$1,631.00	No

Code	Description	SoftPro Endorsement Cost	RS Endorsement Cost	Matched
*Hold Open Ch...	Hold Open Cha...	\$358.00	\$408.00	No
CO 130	CO 130			

Policy Type	Policy Code	Description	Coverage Amount	# Of Endorsements	SoftPro Premium Amount	RS Premium Amount	Matched
Owners	COCT-111-Resal...	Chicago Title-C...	\$458,500.00	2	\$1,631.00	\$1,631.00	Yes

Code	Description	SoftPro Endorsement Cost	RS Endorsement Cost	Matched
*Hold Open Ch...	Hold Open Cha...	\$408.00	\$408.00	Yes
CO 130	CO 130-06 Ext...	\$95.00	\$95.00	Yes