

## User Guide: Retrieving Rate Quotes from Fidelity National Title Group As an Encompass User



1. Open 'Order Title and Closing' from the Services tab and select the FNTG brand from the 'My Title Companies' tab

## Encompass 2.0: Retrieving FNTG Rate Quotes in Encompass

2. The User Interface opens with the loan data from the Encompass order. Enter the FNTG User Name and Password.

Chicago Title

CHICAGO TITLE

Closing Order Number: **Order Pending Submission**  
Title Order Number: **Order Pending Submission**

Sign In

User Name:

Password:

☐ Remember me

**2**

**CLOSING PASSPORT**

Sign Out

Account Help

Order Information

Transaction:

Property Type:

Occupancy:

Loan Type:

Need By Date:

Est. Closing:

Loan Information

Loan Number: RatesUserGuide

Borrower: Bob Borrower

Co-Borrower:

County: Multnomah

Property Address: 123 Anywhere St  
Portland, OR 97201

Place Order | Documents | Check Status | [Get Rate Quote](#)

☐ Order Title

Service Providers:

Contact:

☐ Order Closing/Escrow

Service Providers:

Contact:

- a. *If the user can order Title or Closing/Escrow services, the user's Service Providers will be automatically entered in the 'Service Providers' fields, as shown above.*

## Encompass 2.0: Retrieving FNTG Rate Quotes in Encompass

- b. If the user works with more than one branch, the user can select the desired Service Provider for the Rate Quote. The Rate Quote Calculator will automatically pull in the title insurance policy or policies that have been set up for the user by FNTG. However, it is not necessary to select a 'Service Provider' to get a Rate Quote.

The screenshot shows the 'Place Order' window in Encompass. The 'Service Providers' dropdown menu is open, displaying a list of providers. The 'Products' section is also visible, showing a list of products. The 'General Comments' section is at the bottom.

| Service Providers                              |
|--|
| < Select Provider >                            |
| Chicago Title - EC360 - Auburn WA 98001        |
| CTIC Westechester 245 Main St NY 10601         |
| CTI KY Louisville - Direct #1246 - KY 40223    |
| CTI Vermont #1247 - VT 05401                   |
| CTI Friday Harbor WA - WA 98250                |
| Chicago Title RLC Carol Stream - 505 E North A |

| Products |
|----------|
|          |

General Comments: ☐ To Title ☐ To Closing

- c. If title or escrow/closing services had previously been ordered through the FNTG integration, it would open to the Check Status screen.

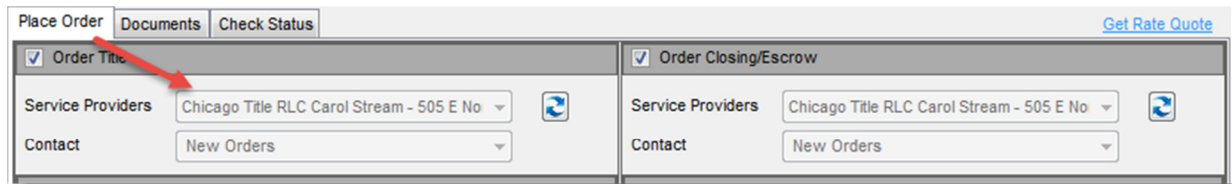
The screenshot shows the 'Check Status' window in Encompass. The 'Products & Services' table is displayed, showing a list of service requests. The 'Service Requests' column includes a green checkmark, the 'Date Requested' column shows '2/9/2016 4:09 PM', and the 'Order Number' column shows 'Requested'.

| Service Requests            | Date Requested   | Order Number |
|-----------------------------|------------------|--------------|
| ✓ Title Service -Commitment | 2/9/2016 4:09 PM | Requested    |

## Encompass 2.0: Retrieving FNTG Rate Quotes in Encompass

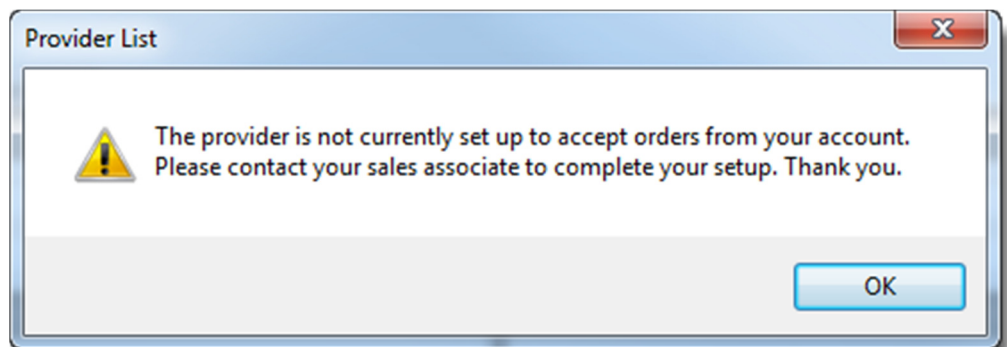
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*At the 'Place Order' tab, the 'Service Providers' fields are locked and show the branch from which Title or Closing/Escrow services were ordered.*



The screenshot shows the 'Place Order' tab in the Encompass software. It features two side-by-side panels. The left panel is titled 'Order Title' and the right panel is titled 'Order Closing/Escrow'. Both panels have a 'Service Providers' dropdown menu and a 'Contact' dropdown menu. The 'Service Providers' dropdowns are locked and show 'Chicago Title RLC Carol Stream - 505 E No'. The 'Contact' dropdowns are also locked and show 'New Orders'. A red arrow points to the 'Service Providers' dropdown in the 'Order Title' panel. In the top right corner of the window, there is a link labeled 'Get Rate Quote'.

- d. *If no providers have been configured for the user to order Title or Closing/Escrow services, the following message will appear:*



*However, it is NOT necessary for an Encompass user to be configured to order title or closing/escrow services, for the user to obtain a rate quote.*

## Encompass 2.0: Retrieving FNTG Rate Quotes in Encompass

### 3. Select 'Get Rate Quote'

The screenshot displays the Chicago Title Encompass 2.0 web application interface. The top navigation bar includes the Chicago Title logo and the text "CLOSING PASSPORT". The main content area is divided into three sections: "Sign In", "Order Information", and "Loan Information".

**Sign In:** Includes fields for "User Name" (loan.officer.en360@gmail) and "Password" (masked with asterisks), a "Remember me" checkbox, and "Sign Out" and "Account Help" buttons.

**Order Information:** Includes dropdown menus for "Transaction" (No Cash-Out Refi), "Property Type" (Detached), "Occupancy" (Primary), and "Loan Type" (Conv). It also has input fields for "Need By Date" and "Est. Closing", each with a calendar icon.

**Loan Information:** Displays fields for "Loan Number" (RatesUserGuide), "Borrower" (Bob Borrower), "Co-Borrower", "County" (Multnomah), and "Property Address" (123 Anywhere St, Portland, OR 97201).

Below the main sections is a tabbed interface with "Place Order", "Documents", and "Check Status" tabs. The "Place Order" tab is active, showing two sub-sections: "Order Title" and "Order Closing/Escrow". Each sub-section has a "Service Providers" dropdown (set to "Chicago Title RLC Carol Stream - 505 E No") and a "Contact" dropdown (set to "< Select Contact >").

A red box highlights the "Get Rate Quote" button in the top right corner of the "Place Order" tab, with a circled number "3" next to it.

## Encompass 2.0: Retrieving FNTG Rate Quotes in Encompass

4. The 'Transaction Type', 'Provider' and 'Product' will automatically populate the required information from the loan file and FNTG account. Any field may be changed based on the user's FNTG account settings.

Select 'Next'.

The screenshot shows a web application window titled "Rate Quote" with a close button (X) in the top right corner. The header features the "CHICAGO TITLE" logo and the email address "loan.officer.en360@gmail.com". Below the header, there is a "Rate Quote" tab and a "Rate Quote" icon. The main content area is labeled "Step 1 of 2" and contains three dropdown menus: "Transaction Type" set to "Refinance", "Provider" set to "Chicago Title RLC Carol Stream - 505 E North Ave #300 IL 60188", and "Product" set to "Lenders Loan Policy". A "Next >>" button is highlighted with a red rectangular box, and a circled number "4" is positioned to its left. At the bottom of the window, there is a compatibility notice: "This Rate Calculator is compatible with Internet Explorer 8 (or higher), Chrome and Firefox browsers, on Windows Vista and Windows XP and Windows 7 operation systems." and a copyright notice: "Copyright © 2015 Fidelity National Financial, Inc. All Rights Reserved."

## Encompass 2.0: Retrieving FNTG Rate Quotes in Encompass

5. At Step 2 of 2, 'Loan Number', 'Loan Amount', and property location information will automatically populate based on the loan file data.

Rate Quote

CHICAGO TITLE

loan.officer.en360@gmail.com

Rate Quote

**Step 2 of 2 : Refinance**

Loan Number: RatesUserGuide

Loan Amount: \$150,000.00

Zip Code: 97201 [Locate](#)

|                                  | City     | County    | State       |
|----------------------------------|----------|-----------|-------------|
| <input checked="" type="radio"/> | Portland | Multnomah | Oregon (OR) |

Loan Policy: ALTA Extended Coverage Loan Policy

Loan Policy Endorsements

☐ LOIRO 208.1-06 / OLTA 83.1 (ALTA 8.1) - Environmental Protection Lien

☐ LOIRO 209.3-06 (ALTA 9.3-06) - Restrictions, Encroachments, Minerals - Loan Policy

## Encompass 2.0: Retrieving FNTG Rate Quotes in Encompass

Select any required endorsements, Buyer/Seller transfer tax split, if applicable, and click 'Get Estimate'.

The screenshot shows the 'Rate Quote' window in the Encompass software. The 'Loan Policy' is set to 'ALTA Extended Coverage Loan Policy'. Under 'Loan Policy Endorsements', the following options are listed:

- ☒ OTIRO 208.1-06 / OLTA 83.1 (ALTA 8.1) - Environmental Protection Lien
- ☒ OTIRO 209.3-06 (ALTA 9.3-06) - Restrictions, Encroachments, Minerals - Loan Policy
- ☐ OTIRO 222-06 (ALTA 22-06) - Location
- ☐ OTIRO 204.1-06 (ALTA 4.1-06) - Condominium
- ☐ OTIRO 205.1-06 (ALTA 5.1-06) - Planned Unit Development
- ☐ OTIRO 207-06 (ALTA 7-06) - Manufactured Housing
- ☐ OTIRO 206-06 (ALTA 6-06) - Variable Rate Mortgage
- ☐ OTIRO 206.2-06 (ALTA 6.2-06) - Variable Rate Mortgage - Negative Amortization

Under 'Transfer Taxes', the 'Percentage of Buyer Responsibility' is set to 5. A 'Click to View Disclaimer' link is present. At the bottom, there are two buttons: '<< Previous' and 'Get Estimate'. A green box labeled 'Select Endorsements' is positioned to the left of the endorsement list, and a red box highlights the 'Get Estimate' button.



## Encompass 2.0: Retrieving FNTG Rate Quotes in Encompass

6. To save the Rate Quote and associated rate quote data to the Encompass loan file, select 'Save to Encompass Loan'.

The screenshot shows the 'Rate Quote' window in Encompass. The window title is 'Rate Quote'. Inside, there's a tab labeled 'CFPB Loan Estimate'. Below the tab, there's a 'Transaction Detail Summary' section with the following data:

|                      |                                       |
|----------------------|---------------------------------------|
| FNTG Branch Name     | CTIIL Carol Stream - Chicago Loop CPU |
| Quote ID             | 572774                                |
| Quote Date           | 2/15/2016 11:31:03 AM                 |
| Client               | loan.officer.en360@gmail.com          |
| Client's File Number | RatesUserGuide                        |
| Product              | Lenders Loan Policy                   |
| State                | OR                                    |
| County               | Multnomah                             |
| City                 | Portland                              |
| Loan Amount          | \$150,000.00                          |

Below this, there are two main sections: 'Loan Costs' and 'Other Costs'.

| Loan Costs   |            | Other Costs                          |          |
|--|------------|--------------------------------------|----------|
| A. Origination Charges (Info Only)   | \$0.00     | E. Taxes and Other Government Fees   | \$216.00 |
|  |            | Recording Charges for Multnomah      |          |
|  |            | Deed of Trust (35 Pages)             | \$216.00 |
|  |            |                                      |          |
| Title - Services   | \$1,098.00 | F. Prepaids                          |          |
| Title - ALTA Extended Coverage Loan Policy   | \$748.00   |                                      |          |
| Title - Endorsement Charges  | \$100.00   | G. Initial Escrow Payment at Closing |          |
| OTIRO 208.1-06 / OLTA 83.1 (ALTA 8.1) - Environmental Protection Lien              | \$0.00     |                                      |          |
| OTIRO 209.3-06 (ALTA 9.3-06) - Restrictions, Encroachments, Minerals - Loan Policy | \$100.00   | H. Other                             |          |
| Title - Escrow Fees  | \$250.00   |                                      |          |
| Escrow Fee   | \$250.00   |                                      |          |

At the bottom of the window, there is a green bar with a white circle containing the number '6' and a red-bordered button labeled 'Save to Encompass Loan'.

7. The resulting Data Population Record reports whether the Rate Quote .pdf file was successfully written to the eFolder and what charges and fees have been written to the Itemization form in the Encompass loan file.

Select 'Return to Encompass' and close out of the FNTG integration.

| Description          | Field Value |
|----------------------|-------------|
| Loan Title Insurance | 748.00      |
| Borrower paid fee    | 216.00      |
| Endorsement Charges  | 100.00      |
| Escrow Fee           | 250.00      |



## Encompass 2.0: Retrieving FNTG Rate Quotes in Encompass

Recording fees have been written to the 1200 section of the Itemization form.

| 1200. Government Recording and Transfer Charges |                      | Borrower<br>216.00 | Seller   | Other                               | Total<br>216.00          |
|---|----------------------|--------------------|----------|-------------------------------------|--------------------------|
|   |                      | Borrower           | Seller ? | Paid By / P / B / A / Paid To       |                          |
| 1201. Recording Fees and Other Taxes            |                      | 216.00             |          |                                     |                          |
| 1202. Recording Fees                            | <input type="text"/> | 216.00             |          | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 1203. Transfer Taxes                            | <input type="text"/> |                    |          | <input type="checkbox"/>            | <input type="checkbox"/> |
| 1204. City/County/Stamps                        | <input type="text"/> |                    |          | <input type="checkbox"/>            | <input type="checkbox"/> |

In Purchase orders, the Owner's Title Insurance Premium is written to Line 1103 and other CD Section H charges are written to Lines 1310- 1315.

|                                   |                      |          |  |                                     |                          |
|-----------------------------------|----------------------|----------|--|-------------------------------------|--------------------------|
| 1103. Owner's Title Insurance     | <input type="text"/> | 93.00    |  | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 1104. Lender's Title Insurance    | <input type="text"/> | 1,050.00 |  | <input type="checkbox"/>            | <input type="checkbox"/> |
| 1105. Lender's Title Policy Limit | <input type="text"/> |          |  | <input type="checkbox"/>            | <input type="checkbox"/> |

|       |                      |    |                      |    |                      |
|-------|----------------------|----|----------------------|----|----------------------|
| 1309. | <input type="text"/> | To | <input type="text"/> | *  | <input type="text"/> |
| 1310. | <input type="text"/> | To | <input type="text"/> | ** | <input type="text"/> |
| 1311. | <input type="text"/> | To | <input type="text"/> | ** | <input type="text"/> |
| 1312. | Sales Tax            | To | <input type="text"/> | ** | 7.72                 |
| 1313. | <input type="text"/> | To | <input type="text"/> | ** | <input type="text"/> |
| 1314. | <input type="text"/> | To | <input type="text"/> | ** | <input type="text"/> |
| 1315. | <input type="text"/> | To | <input type="text"/> | ** | <input type="text"/> |

\* Will be added to 1301 Required services that you can shop for.

\*\* Will be added to Section H on Loan Estimate and Closing Disclosure.

## Encompass 2.0: Retrieving FNTG Rate Quotes in Encompass

### The Loan Estimate Form:

Encompass automatically pushes these fees and charges to page 2 of the Loan Estimate form:

| Loan Estimate Page 2                                   |                      |  |  |
|--|----------------------|--|--|
| Loan Costs   |                      | Other Costs  |  |
| <b>A. Origination Charges</b> Sub Total 0              |                      | <b>E. Taxes and Other Government Fees</b> Sub Total 216  |  |
| 1. <input type="text"/> % of Loan Amount (Points)      | <input type="text"/> | <b>Recording Fees and Other Taxes</b> 216  |  |
| 2. <input type="text"/>                                | <input type="text"/> | Transfer Taxes <input type="text"/>  |  |
| 3. <input type="text"/>                                | <input type="text"/> | <b>F. Prepays</b> Sub Total 0  |  |
| 4. <input type="text"/>                                | <input type="text"/> | 1. Homeowner's Insurance Premium <input type="text"/> mths <input type="text"/>                            |  |
| 5. <input type="text"/>                                | <input type="text"/> | 2. Mortgage Insurance Premium <input type="text"/> mths <input type="text"/>                               |  |
| 6. <input type="text"/>                                | <input type="text"/> | 3. Prepaid Interest \$ <input type="text"/> per day for <input type="text"/> days @ <input type="text"/> % |  |
| 7. <input type="text"/>                                | <input type="text"/> | 4. Property Taxes <input type="text"/> mths <input type="text"/>   |  |
| 8. <input type="text"/>                                | <input type="text"/> | 5. <input type="text"/> mths <input type="text"/>  |  |
| 9. <input type="text"/>                                | <input type="text"/> | 6. <input type="text"/> mths <input type="text"/>  |  |
| 10. <input type="text"/>                               | <input type="text"/> | 7. <input type="text"/> mths <input type="text"/>  |  |
| 11. <input type="text"/>                               | <input type="text"/> | <b>G. Initial Escrow Payment at Closing</b> Sub Total 0  |  |
| 12. <input type="text"/>                               | <input type="text"/> | 1. Homeowner's Insurance <input type="text"/> per mth for <input type="text"/> mths <input type="text"/>   |  |
| 13. <input type="text"/>                               | <input type="text"/> | 2. Mortgage Insurance <input type="text"/> per mth for <input type="text"/> mths <input type="text"/>      |  |
| Line 13 may contain more than one line item            |                      | 3. Property Taxes <input type="text"/> per mth for <input type="text"/> mths <input type="text"/>          |  |
| <b>B. Services You Cannot Shop For</b> Sub Total 1,098 |                      | 4. <input type="text"/> per mth for <input type="text"/> mths <input type="text"/>                         |  |
| 1. Title - Endorsement Charges                         | 100                  | 5. <input type="text"/> per mth for <input type="text"/> mths <input type="text"/>                         |  |
| 2. Title - Escrow Fee                                  | 250                  | 6. <input type="text"/> per mth for <input type="text"/> mths <input type="text"/>                         |  |
| 3. Title - Lender's Title Insurance                    | 748                  | 7. <input type="text"/> per mth for <input type="text"/> mths <input type="text"/>                         |  |
| 4. <input type="text"/>                                | <input type="text"/> | 8. <input type="text"/> per mth for <input type="text"/> mths <input type="text"/>                         |  |
| 5. <input type="text"/>                                | <input type="text"/> | <b>H. Other</b> Sub Total 0  |  |
| 6. <input type="text"/>                                | <input type="text"/> | 1. <input type="text"/>  |  |
| 7. <input type="text"/>                                | <input type="text"/> | 2. <input type="text"/>  |  |
| 8. <input type="text"/>                                | <input type="text"/> |  |  |
| 9. <input type="text"/>                                | <input type="text"/> |  |  |

*Note: The amounts are rounded up in the Loan Estimate form.*

## Encompass 2.0: Retrieving FNTG Rate Quotes in Encompass

### The Closing Disclosure Form:

Fees and charges are also pushed to Sections B, E and H of the CD:

| B. Services Borrower Did Not Shop For |                                  |               |                |
|---------------------------------------|----------------------------------|---------------|----------------|
|                                       |                                  | Borrower-Paid |                |
|                                       |                                  | At Closing    | Before Closing |
| 01                                    | Title - Endorsement Charges      | To            | 100.00         |
| 02                                    | Title - Escrow Fee               | To            | 250.00         |
| 03                                    | Title - Lender's Title Insurance | To            | 748.00         |
| 04                                    |                                  | To            |                |
| 05                                    |                                  | To            |                |
| 06                                    |                                  | To            |                |
| 07                                    |                                  | To            |                |
| 08                                    |                                  | To            |                |
| 09                                    |                                  | To            |                |
| 10                                    |                                  | To            |                |
| <a href="#">Show More Lines</a>       |                                  | Total:        | 1,098.00       |

| Other Costs                       |  |               |                |
|-----------------------------------|--|---------------|----------------|
| E.Taxes and Other Government Fees |  |               |                |
|                                   |  | Borrower-Paid |                |
|                                   |  | At Closing    | Before Closing |
| 01                                | Recording Fees Deed: <input type="text"/> Mortgage: 216.00 | 216.00        |                |
| 02                                | Transfer Taxes To <input type="text"/>                     |               |                |
| <a href="#">Show More Lines</a>   |  | Total:        | 216.00         |

## Encompass 2.0: Retrieving FNTG Rate Quotes in Encompass

| H. Other                        |                                     |               |                |
|---------------------------------|-------------------------------------|---------------|----------------|
|                                 |                                     | Borrower-Paid |                |
|                                 |                                     | At Closing    | Before Closing |
| 01                              | Sales Tax                           | To            | 7.72           |
| 02                              | Title - Owner's Title Insurance (op | To            | 93.00          |
| 03                              |                                     | To            |                |
| 04                              |                                     | To            |                |
| 05                              |                                     | To            |                |
| 06                              |                                     | To            |                |
| 07                              |                                     | To            |                |
| 08                              |                                     | To            |                |
| <a href="#">Show More Lines</a> |                                     | Total:        | 100.72         |

### The Rate Quote PDF:

The Rate Quote .pdf file can be accessed from the Documents tab of the eFolder:

| Encompass360 eFolder   |    |            |             |                   |                    |                    |               |          |          |
|--|----|------------|-------------|-------------------|--------------------|--------------------|---------------|----------|----------|
| eFolder Documents Help   |    |            |             |                   |                    |                    |               |          |          |
| Documents Preliminary Conditions Underwriting Conditions Post-Closing Conditions History |    |            |             |                   |                    |                    |               |          |          |
| Documents View Standard View   |    |            |             |                   |                    |                    |               |          |          |
| Document Group (All Documents) Stacking Order None                                       |    |            |             |                   |                    |                    |               |          |          |
| Documents (1)  |    |            |             |                   |                    |                    |               |          |          |
| Alt  | Fo | Name       | Description | For Borrower Pair | Type               | Access             | For Milestone | Status   | Date     |
|  |    | Rate Quote |             | Bob Borrower      | Settlement Service | LO, LP, OP, Others | Qualification | Received | 02/15/16 |

## Encompass 2.0: Retrieving FNTG Rate Quotes in Encompass

When the user opens the .pdf file, the Rate Quote is shown:

The screenshot shows the Encompass 2.0 interface. On the left, the 'Details' section includes fields for Name (Rate Quote), Description, For Borrower (Bob Borrower), For Milestone (Qualification), Access (E.O. 1.9, CSR, Others), Conditions, ATR/GM, and Doc Groups. Below this is the 'Tracking' section with a table for Status and Comments, and checkboxes for Days to Receive, Days to Expire, Requested, Re-requested, Received, Reviewed, Ready for UW, and Ready to Ship. The top 'Files' section shows a list of files, including 'Rate Quote PDF' with a date of 02/15/16 12:38 PM and a size of 22 KB. The main content area displays the PDF content, which includes a 'Transaction Detail Summary' table and a 'Loan Costs' table.

| Transaction Detail Summary |  |
|----------------------------|--|
| FNTG Branch Name           | CTI IL Carol Stream - Chicago Loop CPU |
| Quote ID                   | 572774                                 |
| Quote Date                 | 2/15/2016 11:31:03 A.M.                |
| Client                     | loan.officer.en360@gmail.com           |
| Client's File Number       | RatesUserGuide                         |
| Product                    | Lenders Loan Policy                    |
| State                      | OR                                     |
| County                     | Multnomah                              |
| City                       | Portland                               |
| Loan Amount                | \$150,000.00                           |

| Loan Costs  |          |
|---|----------|
| A. Origination Charges (Info Only)  | \$0.00   |
| Title - Services \$1,098.00   |          |
| Title - ALTA Extended Coverage Loan Policy \$748.00   |          |
| Title - Endorsement Charges \$100.00  |          |
| OTIRO 208.1-06 / OLTA 83.1 (ALTA 8.1) - Environmental Protection Lien \$0.00                |          |
| OTIRO 209.3-06 (ALTA 9.3-06) - Restrictions, Encroachments, Minerals - Loan Policy \$100.00 |          |
| Title - Escrow Fees   | \$250.00 |
| Escrow Fee  | \$250.00 |

| Other Costs                          |          |
|--------------------------------------|----------|
| E. Taxes and Other Government Fees   | \$216.00 |
| Recording Charges for Multnomah      |          |
| Deed of Trust (35 Pages)             | \$216.00 |
| F. Prepaids                          |          |
| G. Initial Escrow Payment at Closing |          |
| H. Other                             |          |

The Rate Quote can be opened in the user's .pdf reader where it can be printed, saved to another file or attached to an email, depending on the functionality of the user's .pdf reader.

The user has now successfully retrieved a rate quote, saved it and viewed the .pdf from the eFolder.

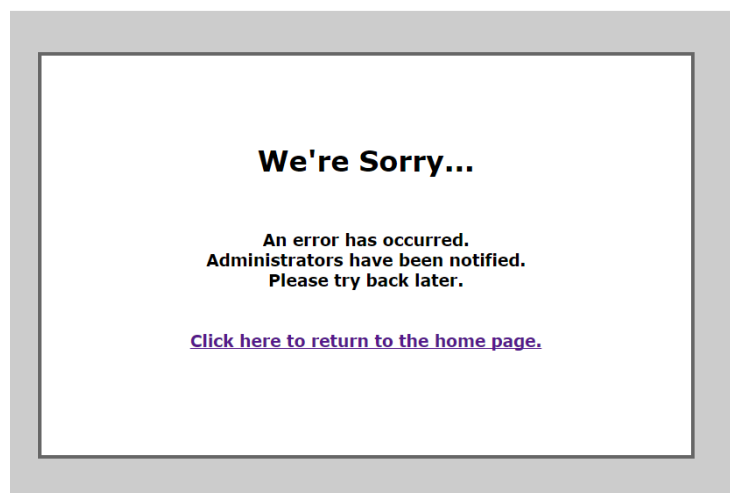


### Other info:

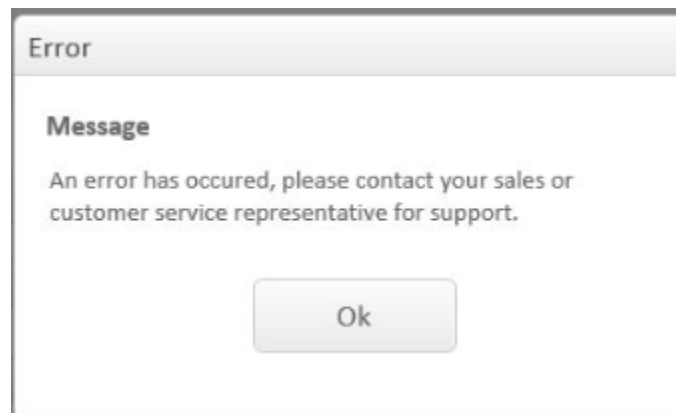
1. A user can retrieve multiple quotes. When the user selects 'Save to Encompass Loan', the new quote data will overwrite the current rate quote data in the Itemization form.
2. If the order is a Purchase, owner's policy endorsements and other title charges specific to the owner's policy will be written to the 1300 section of the Encompass Itemization form and pushed to Section H of the Loan Estimate, page 2 and the Closing Disclosure, page 2.
3. Encompass 2.0 does not support GFE/HUD-1 rate quotes. However, if a user selects 'Save to Encompass', the quote will save to the eFolder and the fees will populate the Itemization form for the HUD-1. No GFE data is written back to the loan file and Owner's endorsement fees and other policy charges will be in the 1300 section.

### Error Messages:

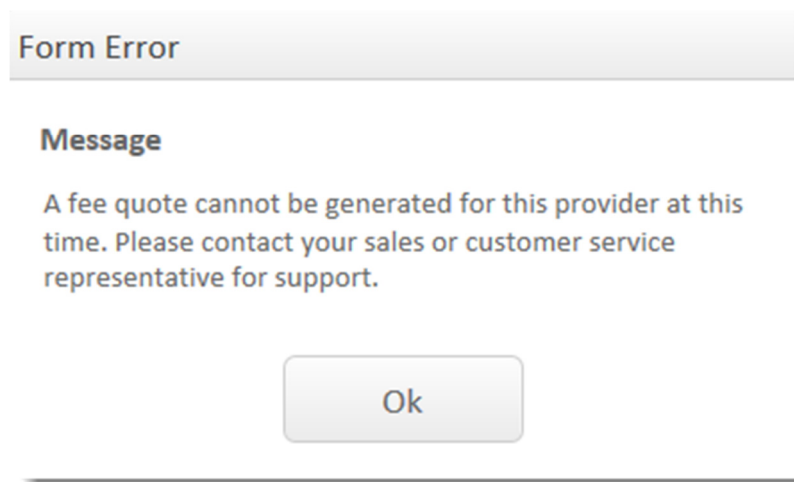
1. The following message may indicate that the Fidelity Rate Calculator or the National Rate Calculator is off line.

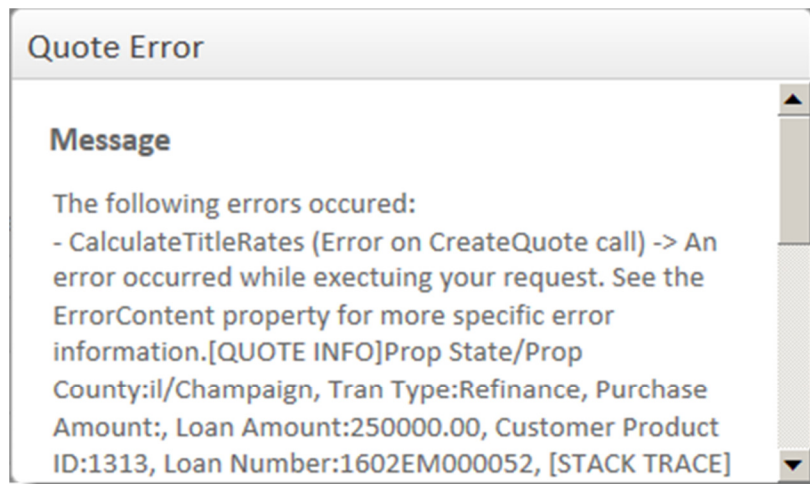


2. The following error message is usually seen after 'Get Estimate' has been selected at Step 2 of 2, and may indicate a title product configuration issue in the Fidelity Rate Calculator, or, a conflict between the data being sent to the Fidelity Rate Calculator and the data it requires to generate a quote.

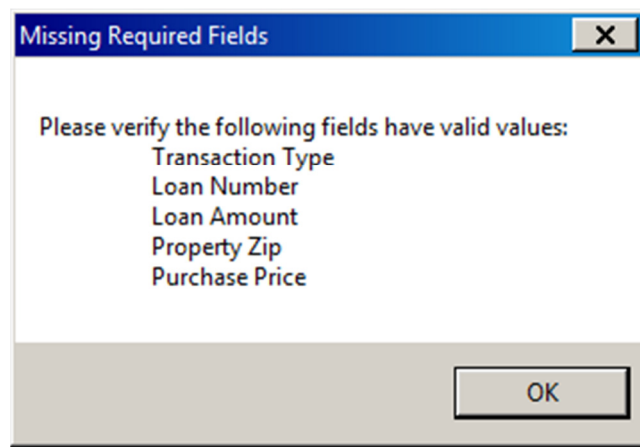


3. A 'Form Error' or 'Quote Error' may indicate that there has been an error getting title charges from the National Rate Calculator.





4. A 'Missing Required Fields' message indicates that one of the fields listed is not in the Encompass order.



### Known Issues:

1. Fidelity Rate Calculator will not return a quote where the loan number contains spaces or special characters.
2. Currently, the Fidelity Rate Calculator will not return a quote for an IL refinance rate quote.