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Automated CD Processing Integration

Informational Materials

Automatic CD Processing Integration Information Materials

Summary of Contents

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I. FAQ for FNF Direct Operations

CD Processing Integration for SoftPro 360

FAQ for FNF Direct Operations

1. What is the Pythonic CD Processing Integration for SoftPro 360?

This integration uses AI to read and interpret the data on Lender CDs. It intelligently compares the lender data with data in your SoftPro Order. Based on rules, it presents you with the relevant lender data to add to the Order.

2. Why should I use this integration?

FNF is investing in this integration to save you time. This integration makes processing Lender CDs faster and easier. It will save you time in the form of keystrokes and clicks, time in the form of 'stare and compare', and time in the form of review and analysis of lender fee descriptions. It also consistently applies settlement types and descriptions to provide better data integrity throughout your organization.

3. How fast does the integration process a CD?

Processing time averages 34 seconds. 80% of CDs are processed in 26 to 42 seconds. When processing is complete, the integration sends a "Ready" message to the SoftPro 360 queue. The 360 queue may take a minute or more to refresh on its own, so you may want to manually click 'refresh' to shorten your wait.

4. How accurate is this technology?

This technology is as accurate as a careful escrow professional. The integration cross-checks fee totals and subtotals to ensure fee amounts are accurate. It also validates fee types against supported MISMO categories.

5. How do I use this integration?

This is a SoftPro 360 integration. The integration is launched from the Settlement Services folder of the SoftPro 360 integration menu. Double-click the "Pythonic - Automated CD Processing" service when you're ready to get started.

6. How do I get help with using the integration?

There are multiple learning options for using this integration. Contact Pythonic at
fnfsupport@pythonic.ai if you need assistance locating any of the following materials/links:

- **Training webinars**: Pythonic hosts 30-minute training webinars several times each
  week. Each webinar will include a live demo of the integration with plenty of time for live
  Q&A.
- **How-to video**: Pythonic has produced a video that covers the basics of the integration
  and how to use it.
- **Pythonic documentation**: Pythonic has assembled short, topic-specific documents in an
  Information Materials packet.
- **SoftPro documentation**: SoftPro provides official documentation about this integration.

7. What are rejections, and what should I do when they happen?

CDs that cannot be processed by the integration are called "rejections". In your SoftPro 360
queue, the "Status" of the CD Review will be "Rejected" (versus "In Process" or "Ready")
should you encounter this situation. Rejections are perfectly normal, particularly early on,
when the integration is more likely to initially encounter CD variations unique to your
location or the lenders you work with.

If you experience a rejection with a CD on a particular transaction, you will need to process
this CD manually. Please continue using the integration on other transactions. The more
CDs sent to the integration, the faster the integration will be able to learn the variations
found in your office and minimize the rejection rate over the long term.

8. How do I report errors or issues?

Errors or issues with this integration can be reported to Pythonic at fnfsupport@pythonic.ai.
When emailing us, please provide the related transaction number, if applicable.

9. Who is Pythonic Corporation?

Pythonic Corporation is a software development company at the forefront of AI-driven
document understanding technology. We have developed innovative solutions to tackle the
unique challenges of processing scanned documents and PDFs in the title and escrow
industry. Our solutions automate workflows like order entry, CD processing, and post-close
document package review. Our mission is to make it simple for you to incorporate
state-of-the-art document AI capabilities into your systems and workflows.

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II. **How It Works**

# CD Processing Integration for SoftPro 360

How It Works

Step 1: Upload the CD to SmartView

Upload the lender Closing Disclosure document to SmartView by dragging/dropping the PDF or by printing to PDF. Please note the following:

- If the PDF is password protected, you cannot drag/drop.
- Do not use smartprint, and do not print then scan the document back in as this will degrade the quality of the document significantly and will likely result in a rejection.
- You can upload a CD or a document containing a CD (e.g. closing instructions); you do not need to separate the CD pages if the CD is part of a larger document package.
- The integration can process both purchase and refinance CDs.
- While it can also process loan estimates, this feature is not enabled for FNF direct operations at this time. If you submit a loan estimate, it will be rejected by the integration.

Step 2: Launch the integration

Invoke the Pythonic SoftPro 360 integration while in the Order you're processing. Select the Lender CD you uploaded to SmartView, and submit.
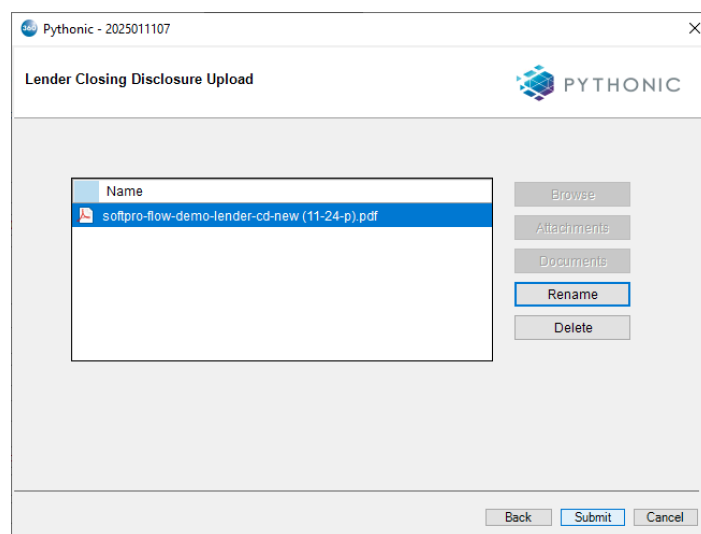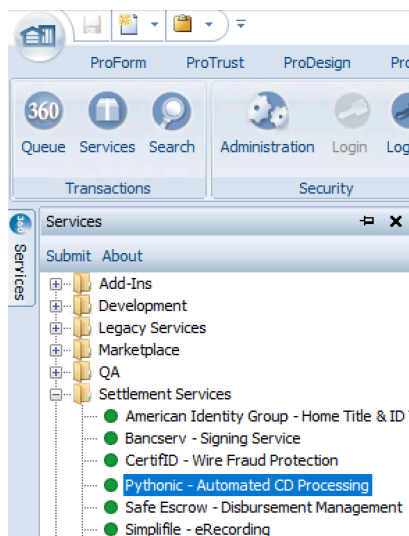
Step 3: Let Pythonic's AI tech do the work

Pythonic uses an ensemble of machine learning and computer vision AI models to read and interpret all of the information on the Lender CD.
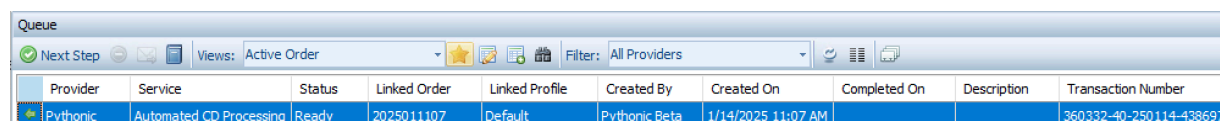
Step 4: Pythonic compares Order and Lender CD data

Pythonic aligns and compares the data in the Order with the data in the Lender CD. Any data that matches is ignored. Any differences are handled based on rules, as discussed in the next step.

Step 5: Pythonic applies rules

Pythonic applies custom rules to determine which lender differences to return to the Order for review. This rule set has been configured by your colleagues at FNF. It acts as a filter for the data sent back to the Order, so you'll only see the Lender data that matters.

Step 6: Ready for review

At this point, the Pythonic processing is complete. You'll see the item marked as "Ready" in your SoftPro 360 queue. Selecting the queue item provides you the opportunity to review the pending Lender updates prior to incorporating them into the Order.

Provider	Service	Status	Linked Order	Linked Profile	Created By	Created On	Completed On	Description	Transaction Number
Pythonic	Automated CD Processing	Ready	2025011107	Default	Pythonic Beta	1/14/2025 11:07 AM			360332-40-250114-438697

After proceeding to the "Next Step" with the queue item, you'll be presented with two review screens, in succession. On the first screen, you're able to review general updates to the order and contacts. On the second screen (see example below), you're able to review proposed lender updates to fees. Those that you select will be incorporated into Order when you click 'Finish'.

Reconcile Fees

Pythonic - 2025011107

Import Lender Unreconciled Fees

	Section	Description	Payee Code	Payee Name	Amount
☑	A	Our origination charge $1,0...			$1,000.00
☑	B	Credit Report	L ...	Pythonic Test ...	$30.00
☑	B	Flood certification	L ...	Pythonic Test ...	$165.00
☑	B	Mortgage Insurance Applic...	L ...	Pythonic Test ...	$58.00
☑	B	Other Loan Fee	L ...	Pythonic Test ...	$250.00
☑	E	Recording Fees	G...	Tulsa County T...	$140.00
☑	F	Mortgage Insurance Premium			$988.20

Keep Order Unreconciled Fees

	Section	Description	Payee Code	Payee Name	Amount
☑	C	Lender's Title Insurance	A	Acme Underwrite...	$375.00
☑	C	Settlement Fee	A	Acme Underwrite...	$215.00
☑	C	Title Notary Fee	A	Acme Underwrite...	$10.00
☑	E	County Deed Tax/Stamps	G	Tulsa County Tre...	$140.00
☑	H	Title Insurance (Owners)	A	Acme Underwrite...	$725.00
☑	K	County Taxes			$3,024.66

Accept Lender Differences

	Section	Order Description	Order Value	Lender Value
☐	B	Appraisal Fee	$32.00	$420.00

Right click on a fee to merge

[Back] [Finish] [Cancel]

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III.   All About Rejections

CD Processing Integration for SoftPro 360
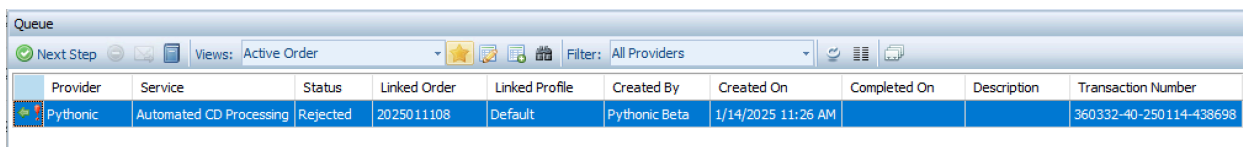
All About Rejections

What are rejections?

CDs that cannot be processed by the integration are called "rejections". Rejections are perfectly normal, particularly when you first start using the integration. In this initial onboarding period, the integration is more likely to encounter CD variations unique to your location or the lenders you work with for the first time. Don't worry, though! The integration can be fine-tuned to understand these variations so they won't occur in the future.

If you experience a rejection with a CD on a particular transaction, you will need to process that CD manually. Please continue using the integration on other transactions.

You may encounter rejections in two places: in the SoftPro 360 queue, and when proceeding with the "Next Step" from the 360 queue.

SoftPro 360 Queue Rejections

If you encounter a rejection, the most common place will be in the SoftPro 360 queue. After processing, you'll see the item with a "Rejected" status in the queue as shown below.


If you view the log of the rejected transaction (click the 'book' icon in the 360 Queue menu), you can see the reason for the rejection. 360 Queue Rejections occur for several reasons, including:

- CDs that are missing pages
- CDs that are illegible due to poor scanning
- CDs that do not follow industry standard formatting
- CDs containing information unique to your location that the integration is unable to understand
- SoftPro fails to generate a title UCD to provide to Pythonic

Pythonic is automatically notified when a 360 Queue rejection occurs. If a CD is rejected due to an inability for the integration to understand an otherwise valid document, the Pythonic team will fine-tune the integration so that similar rejections are eliminated in the future. The fine-tuning process may take several days, and we will notify you when the integration update is complete.

Next-Step Rejections

Next-Step rejections occur after clicking the "Next Step" button to perform the next operation on a SoftPro 360 queue item with a status of "Ready". This type of rejection rarer than 360 Queue rejections. They are typically due to a software bug in either Pythonic or SoftPro code. If you encounter this rejection, you will see an error message displayed shortly after clicking the "Next Step" button or double clicking on the queue item (see example, below).
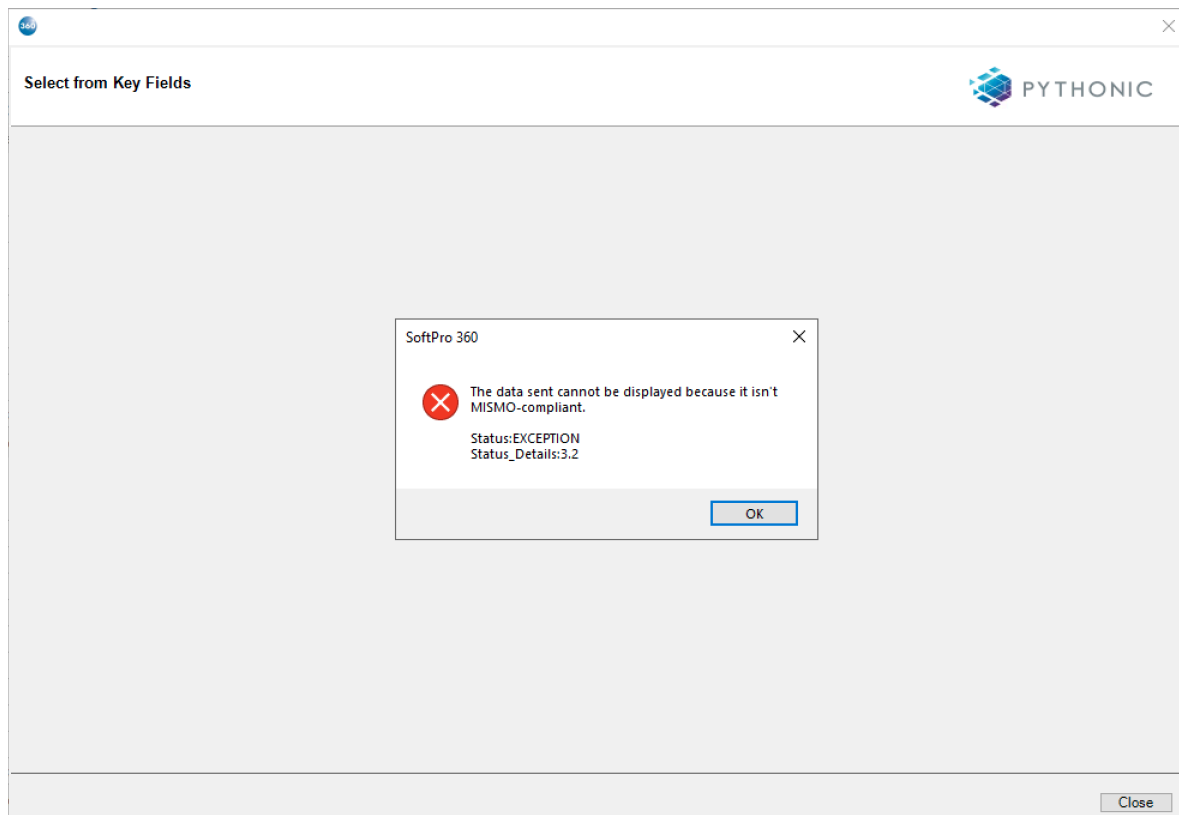
Pythonic is *not* automatically notified about Next-Step rejections. If you encounter one, please email fnfsupport@pythonic.ai and include SoftPro 360 transaction number in your message.

Minimizing the Rejection Rate

The best way to minimize the rejection rate is to keep using the integration. The more CDs sent to the integration, the faster the integration will be able to learn the variations found in your office and minimize the rejection rate over the long term.

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IV.   Default FNF Merge Rules

CD Processing Integration for SoftPro 360

FNF Lender-Title Default Merge Rules

Background

The goal of these merge rules is to minimize the number of items that require human review when importing information and fees from a Lender CD into a SoftPro Order using the Pythonic CD Processing integration. The default rules were developed by a collaboration of leaders from three FNF offices in different parts of the US. The defaults are meant to serve as a solid starting point until you are confident in your use of the integration. Additional configuration is possible on an office-by-office basis.

1. General Rules

a. If the information in the Lender CD and the Order fully match (i.e. same section, same text, same amounts), no review is required.

b. Dates are matched logically. For example, 02/09/2024 is equivalent to 2/9/24 and Feb 9, 2024.

c. Addresses are matched logically. For example 123 N Main St is equivalent to 123 North Main Street.

d. Numerical values are matched logically. For example, $1,000.00 is equivalent to $1000. (We may have isolated fields that are not included in this check)

e. For all logically matched values, the format in the Order will be preserved.

f. Order and Lender CD fee descriptions that do not also include a corresponding fee amount will be ignored.

2. Sections A, B, C, H

a. Do not import any "title fees" from the Lender CD. Keep all title fees shown in the Order.

   i. "Title fees" are those fees prefaced with the word "Title" in their description (e.g. "Title - Closing Fee") or fees paid to the Settlement Agent contact (e.g. "Courier Fee to FNF"). Additionally, we have incorporated a list of aliases into the payee names we classify as paid to Settlement Agent (e.g. "FNF" = "Fidelity National Financial"). *If you have additional aliases to include, please let Pythonic know.*

b. Non-matching lender fees from the Lender CD will be shown for review and import into the section shown on the Lender CD.

3. Section E

    a. Keep Order values; do not import Lender CD data.

4. Payee Codes

    a. In Sections A and B, the payee code will always be set to "Lender" unless the fee is payable to another contact listed in the Order or Lender CD (e.g. the "Mortgage Broker").

5. Section F. Prepaid Interest

    a. If there are `PrepaidItemPaidFromDate` and/or `PrepaidItemPaidThroughDate` values in the Order, then ignore the Lender CD values; otherwise present the Lender CD values for review.

6. Page 3 Fees

    a. Ignore all Lender CD values for prorations for taxes/HOA, the earnest money deposit, and anything else that's considered to be a title fee or in a fee category that's 'controlled' by the title side of things.

    b. Review anything new from the Lender CD (outside of 7.1, above). This could include, for example, a new lender credit, mortgage broker credit, or seller credit.

7. Contact Information (CD Page 5)

    a. For "Lender" and "Mortgage Broker" contacts, show differences between Order and Lender CD. (We have noted that the preference would be to automatically update the Order with Lender updates for these contacts; however, the current integration implementation requires these to be reviewed.)

    b. For "Real Estate Broker (B)" and "Real Estate Broker (S)" contacts, only present differences between Order and Lender CD if the Lender CD has information for a contact field that is empty in the Order.

    c. Ignore any Lender data regarding the "Settlement Agent" contact (CD section 1.4, and Page 5).

8. Special SoftPro Cases

    a. Data in the "Projected Payments" table on Page 1 of the Lender CD is sent to the Order. SoftPro does not provide a means to review this information prior to sending it to the Order.

    b. Data in the "Calculating Cash to Close" table on Page 3 of the Lender CD is sent to the Order. SoftPro does not provide a means to review this information prior to sending it to the Order.

    c. All of the checkboxes on Pages 4 and 5 of the Lender CD are sent to the Order without a means to review.

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V.   SoftPro CD Processing User Guide

Pythonic
Automated CD Processing
User Guide

May 2023

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Copyright and Licensing Information

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History

| Date	Version	Details
5.12.2023	1.0	Initial Product

Introduction

This integration between SoftPro and Pythonic will allow SoftPro users to launch an interface to upload a closing disclosure document. The closing disclosure document (pdf) will be submitted to Pythonic in which they will utilize their Optical character recognition (OCR) technology to remit back parsed organized data from the closing disclosure.

Accessing the Vendor Services

1. Select the **Services** tab
2. Click the **Settlement Services** folder to expand
3. **Double-click Pythonic – Automated CD Processing**
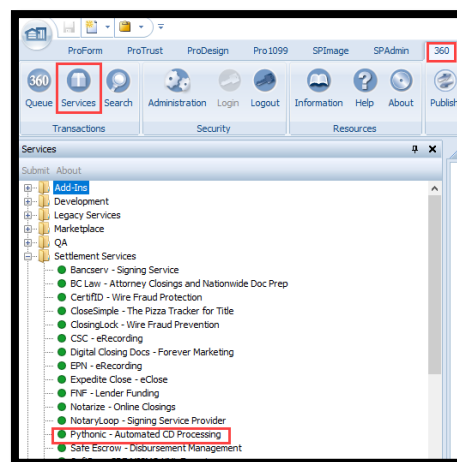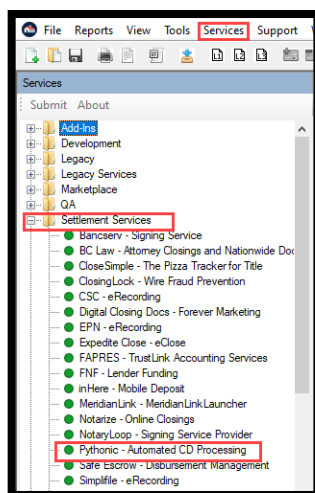
Logging into Pythonic

Pythonic offers a single sign-on process for SoftPro users. You will be presented with the Welcome screen and after clicking 'Next', the users Email Address, Serial Number, and Organization information is obtained to send to Pythonic with your request.
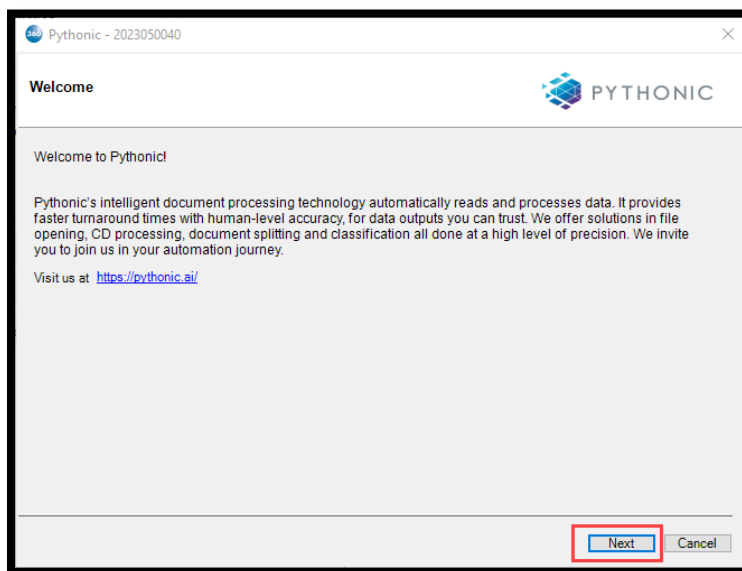
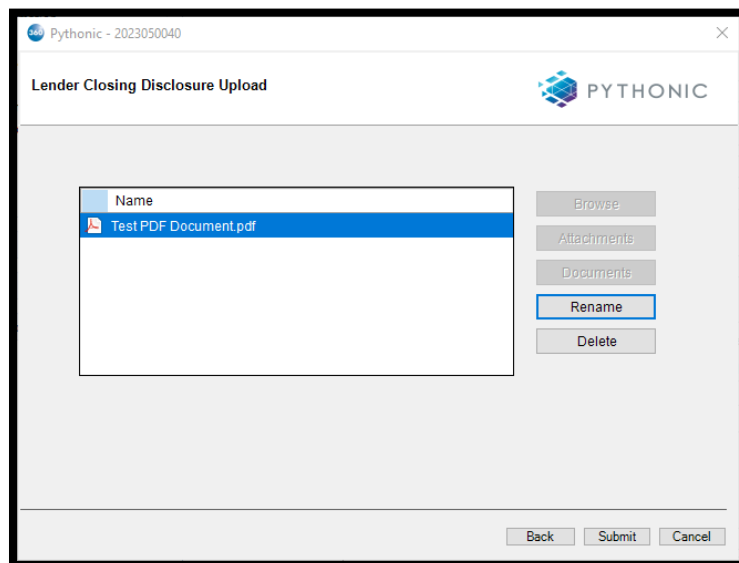Click **Cancel** to exit the **Welcome** screen.
Click **Next** to continue to the **Lender Closing Disclosure Upload** screen.

Lender Closing Disclosure Upload

The **Lender Closing Disclosure Upload** screen allows the user to submit the Closing disclosure to Pythonic to parse the data and send back to import into the SoftPro Order.

When a document is selected, you will see the document in the table where you are able to rename or delete the document.
- Browse allows you to choose a document from your local storage.
- Attachments allows you to choose attachments in your order.
- Rename allows you to rename the selected document.
- Delete allows you to delete the selected document.

NOTE: Only 1 document may be uploaded and sent to Pythonic

Click **Cancel** to exit the Documents Screen.
Click **Submit** to send your request to Pythonic.
Click **Back** to return to the Form Detail Screen.

Once your request has been submitted to Pythonic, you will receive a message 'Your request has been successfully sent to Pythonic. You can expect to receive your results in the 360 queue within minutes.' Click 'OK' to exit the integration.
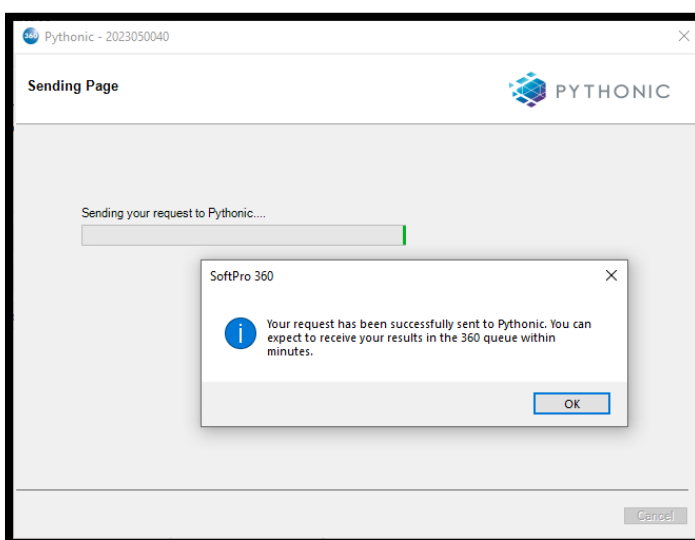
Reviewing Data sent by Pythonic (Select Fields to Import Screen)

Once Pythonic has sent the data from the closing disclosure to the order, the transaction status will change the 'Ready'. You can click on the transaction, and Next Step will activate.
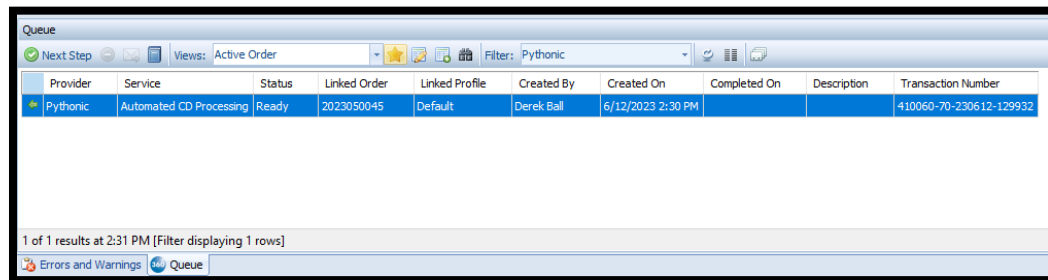
By clicking on Next Step, the **Select Fields to Import** screen will load. This screen will display all of the fields sent by Pythonic to upload into your order. Under the Show drop down, you can select to show All or Differences. All option will allow display all of the data sent by Pythonic. Differences option will allow display only the fields that are different from your ProForm order and what Pythonic has sent.
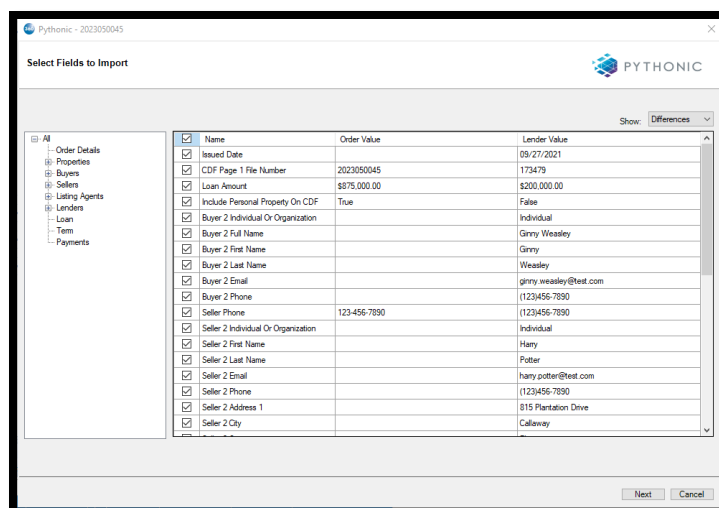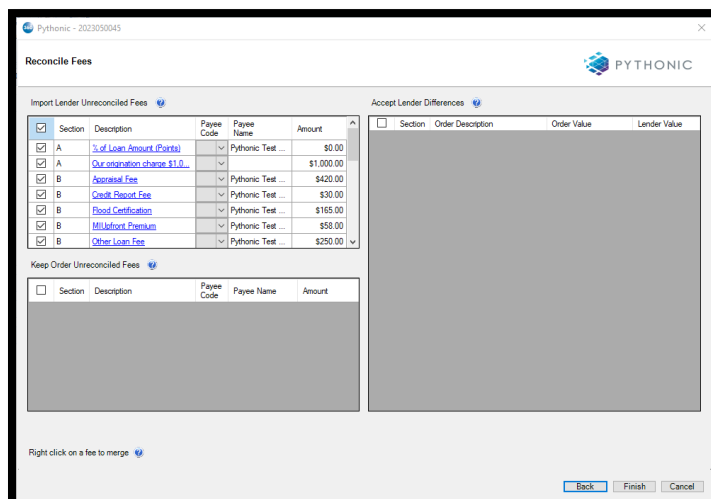
Click **Next** to continue to the **Reconcile Fees** screen.

Click Cancel to exit the Pythonic Integration.

Reconcile Fees Screen

The **Reconcile Fees** screen allows users to review fee data returned by Pythonic.

Import Lender Unreconciled Fees

This area displays fees in the lender's data that are not already in your order. Check the box to import these fees to your order. The grid displays the following fields:

- Section
    - Section of where the fees provided by Pythonic will display on the CDF
- Description
    - Description of the fee provided by Pythonic
- Payee Code
    - Contacts provided by Pythonic and Contacts listed in the ProForm order
- Payee Name
    - Payee Name provided by Pythonic
- Amount
    - Amount of the Fee provided by Pythonic
    -

Import Lender Unreconciled Fee Fields Screen

This screen will display information in regard to the selected fee. The grid displays the following fields:

- Name
    - Name from ProForm Order
- Order Value
    - Value of the Fee in the ProForm Order

Accept Lender Differences

This area displays fees that exist both in the lender's data and in your order. Fees are matched based on the fee type and CDF section. To accept all lender's changes into your order, check the box. To review details of the lender's changes, click the hyperlink. A detail screen will display to let you choose which of the lender's changes to apply. If you select some but not all of the lender's changes, the main grid will show a blue square instead of a check. If you have merged a fee, you can revert that action by right clicking the fee and selecting Under Merge. The grid displays the following fields:

- Section
    - Section of where the fees provided by Pythonic will display on the CDF
- Order Description
    - Description of the fee provided by Pythonic
- Order value
    - Value listed in the ProForm Order

- Lender Value
  - Value provided by Pythonic
  -

Import Lender Unreconciled Fee Fields Screen

This screen will display information in regard to the selected fee. The grid displays the following fields:

- Name
  - Name from ProForm Order
- Order Value
  - Value of the Fee in the ProForm Order
- Lender Value
  - Value provided by Pythonic

Keep order Unreconciled Fees

This area displays fees in your order that are not in the lender's data. Check the box to keep these fees in your order. The grid displays the following fields:

- Section
  - Section of where the fees provided by Pythonic will display on the CDF
- Description
  - Description of the fee provided by Pythonic
- Payee Code
  - Contacts provided by Pythonic and Contacts listed in the ProForm order
- Payee Name
  - Payee Name provided by Pythonic
- Amount
  - Amount of the Fee provided by Pythonic

Fee Fields Screen

This screen will display information in regard to the selected fee. The grid displays the following fields:

- Name
  - Name from ProForm Order
- Order Value
  - Value of the Fee in the ProForm Order

Click **Back** to return to the **Select Fields to Import** screen**.**

Click **Finish** to import the data to the ProForm order.

Click **Cancel** to exit the Pythonic Integration.