

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. “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.