

SOFTPRO SELECT

March 2023
RELEASE NOTES



Testing Release Date: March 2, 2023
Production Release Date: March 12, 2023

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ALL STATES/SITES

DOCUMENTS

Escrow

<i>Assignor Tax Information for 1099-MISC</i>			
New/Mod Change	Requested By CT OH	Incident No.	TFS No. 754028
Removed fax.			
Affected item(s): Assignor Tax Information for 1099-MISC			

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<i>Settlement Statement</i>			
New/Mod Change	Requested By FNF Config/CO	Incident No.	TFS No. 749184
Per Settlement, the settlement date on the seller closing disclosure should always reflect the buyer's signing/consummation date. All other documents should reflect the actual date of settlement.			
Affected item(s): Individual Settlement Statement, Legal Individual Settlement Statement, Legal (CDF) Individual Settlement Statement, Letter Individual Settlement Statement, Letter (CDF) Settlement Statements SPAdmin Settlement Statement Programming Notes			

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Escrow/Title

<i>Universal Revenue Sharing Deal Sheet (agent and branch)</i>			
New/Mod Change	Requested By FNF Support/NCS	Incident No.	TFS No. 748448
Resolved underwriter percentage issues in document.			
<u>Affected item(s):</u> Universal Revenue Sharing Deal Sheet (agent and branch)			

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Title

2021 ALTA Commitments, Policies, Endorsements			
New/Mod Change	Requested By FNTG Form Filing	Incident No.	TFS No. 716428
<p>The following new 2021 ALTA title products are being made available (if applicable*) for issuance in SoftPro Select for states where the forms have been filed: (For states that file with modifications, these will be available 'w-[ST] Mod'.)</p> <ul style="list-style-type: none"> · ALTA Commitment 2021 · ALTA Short Form Commitment 2021* · ALTA Owner's Policy 2021 · ALTA Homeowner's Policy of Title Insurance 2021 · ALTA Loan Policy 2021 · ALTA Expanded Coverage Residential Loan Policy-Assessments Priority 2021* · ALTA Expanded Coverage Residential Loan Policy-Current Assessments 2021* · ALTA Short Form Expanded Coverage Residential Loan Policy-Assessments Priority 2021* · ALTA Short Form Expanded Coverage Residential Loan Policy-Current Assessments 2021* · ALTA Short Form Residential Loan Policy-Assessments Priority 2021* · ALTA Short Form Residential Loan Policy-Current Assessments 2021* · Multiple corresponding 2021 ALTA revised Endorsements · New ALTA 34.1 - Identified Exception & Identified Risk Coverage Endorsement · New ALTA 47 series - Operative Law Endorsements* <p>*Note: Several ALTA Expanded and Short Form products are being made available only as approved by individual states' underwriting counsel.</p> <p>Endorsement Note: For purposes of enabling the appropriate Custom Fields to be displayed for each of the new 2021 version endorsements, the "-06" designation will continue to appear in the Code field only. This is a technical requirement only and the "-06" will not appear in the Description or print anywhere on the 2021 version endorsement forms.</p>			

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INTEGRATIONS

<i>Rate Validation Tool</i>			
New/Mod	Requested By	FootPrints No.	DEVOPS No.
Mod	Brad Bivens		
<p>Code Changes to pick the Rate Services supported endorsement name/code from the custom field present in SoftPro Select and send it in the Rate Services request.</p> <p>Custom field name in SoftPro Select is RS_ProductNameEnd_FNF#.</p>			

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REPORTS

Escrow

<i>1099-S Exceptions by Branch, Escrow Officer/Closer</i>			
New/Mod Change	Requested By FNF Support/CA	Incident No.	TFS No. 744487
Added "Include Seller Notes" Parameter and "Settlement Office" column.			
Affected item(s): 1099-S Exceptions by Branch, Escrow Officer/Closer			

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Order History			
New/Mod Change	Requested By	Incident No.	TFS No.
	NW IT		748890
Added picklist parameters to see what selected users changed in the file.			
Affected item(s): Order History			

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SPAdmin Users			
New/Mod Change	Requested By	Incident No.	TFS No.
	FNF Config/FNF Corporate Audit Team		746285
Added parameter "Include groups."			
Affected item(s): SPAdmin Users			

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TSE Data Export			
New/Mod Change	Requested By	Incident No.	TFS No.
	Kristin Martin		746279
Added additional columns.			
Affected item(s): TSE Data Export			

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ARIZONA

CHECKS

FNF Default Checks			
New/Mod Change	Requested By Config & Support	Incident No.	TFS No. 745275
Added EO Initials at the end of the file number on the check.			
Affected item(s): FNF Default Check Template FNF Default Check Template (Check copy, Stub, Check, Stub) FNF Default Check Template (Stub, Check, Stub) FNF Default Check Template (Stub, Stub, Check) HTC CO Check Template			

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MY SCREENS

<i>My Screen</i>			
New/Mod New	Requested By DJ Riedel	Incident No.	TFS No.

A new My Screen has been created for **Recon Dept.**

The screenshot displays the 'Choose My Screen' dialog box within the software interface. The dialog box contains the following text and elements:

- Title: Choose My Screen
- Instruction: Choose a My Screen to use for display in the current order.
- Section: Available My Screens:
- List of screens: Arizona Escrow Screens (default), Arizona 1 EPU Screens, Arizona Title Screens, AZ All Screens, AZ Commercial, AZ Commercial CSS, AZ Escrow, AZ Title, EPU Screens, NV Escrow Screens, NV Title Screens, Recon Dept (highlighted in blue and circled in red), and SoftPro Screens.
- Checkbox: Set as default My Screen
- Buttons: OK and Cancel

The background interface shows a sidebar with two main sections: 'General' and 'Escrow/Closing'. The 'General' section includes options like 'Express Order Entry', 'Existing Liens', 'Notary & Acknowledgment', 'Additional Title Charges', 'Invoice', 'Property', 'Order Contacts', 'Status', and 'Order Information'. The 'Escrow/Closing' section includes options like 'CDF Page 1' through 'CDF Page 5', 'City/Town Taxes', 'County Taxes', 'Assessments', 'Additional Taxes', 'Escrow Instructions', 'Rent Schedule', 'HOA Charges & Prorations', 'Escrow Agreement', 'Seller Proceeds & 1099-S', 'Order Transactions', 'Order Balance', 'Policy Instructions', 'Delivery & Tracking', and 'Options'.

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REPORTS

Corporate Transaction Form			
New/Mod Change	Requested By	Incident No.	TFS No.
	FNF Config/LT AZ		752697
Updated document for Lawyers Title AZ.			
Affected item(s): Transaction Form			

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SPAdmin-Custom Source of Business Export and Missing Fields			
New/Mod Change	Requested By	Incident No.	TFS No.
	Blair Conley		757026
Updated FXDG and FGCI code information.			
Affected item(s): SPAdmin-Custom Source of Business Export SPAdmin-Custom Source of Business Export-Missing Fields			

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Escrow/Title

<i>Corporate Invoice (Billing Statement)</i>			
New/Mod Change	Requested By FNF Config/ FNT San Diego	Incident No.	TFS No. 753096
<p>Added new version of corporate invoice to ProForm documents as "Billing Statement." This version of the invoice will include any entered document/amount custom fields as line items after current line items when the invoice status is "quote."</p> <p>RecordingDoc1_FNF# / RecordingAmt1_FNF# RecordingDoc2_FNF# / RecordingAmt2_FNF# RecordingDoc3_FNF# / RecordingAmt3_FNF# RecordingDoc4_FNF# / RecordingAmt4_FNF# RecordingDoc5_FNF# / RecordingAmt5_FNF# RecordingDoc6_FNF# / RecordingAmt6_FNF# RecordingDoc7_FNF# / RecordingAmt7_FNF# RecordingDoc8_FNF# / RecordingAmt8_FNF# RecordingDoc9_FNF# / RecordingAmt9_FNF# RecordingDocRem_FNF# / RecordingAmtRem_FNF#</p>			

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Title

<i>Supplemental Report</i>			
New/Mod Change	Requested By SoCal operations	Incident No.	TFS No. 752967
For Southern CA users only: New versions of the Supplemental Reports that prompt for Escrow Company, Lender and Mortgage Broker contacts only.			
<p><u>Affected item(s):</u></p> <ul style="list-style-type: none"> Supplemental Report Supplemental Report - Coverage Amount Supplemental Report - Coverage Amount and Exceptions Supplemental Report - Coverage Amount and Proposed Insured Supplemental Report - Coverage Amount and Proposed Insured - Loan Policy Only Supplemental Report - Current Owner Supplemental Report - Current Owner and Exceptions Supplemental Report - Current Owner Effective Date and Exceptions Supplemental Report - Effective Date Supplemental Report - Effective Date and Coverage Amount Supplemental Report - Endorsements Supplemental Report - Estate Interest Supplemental Report - Exceptions Supplemental Report - Legal Description Supplemental Report - Policies Supplemental Report - Property Address Supplemental Report - Proposed Insured Supplemental Report - Proposed Insured Effective Date and Exceptions Supplemental Report - Schedule A Items 			

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REPORTS

Escrow

<i>Escrow Trial Balance (with IBA Balances)</i>			
New/Mod Fix	Requested By FNF Support/CA	Incident No.	TFS No. 751948
Fixed error message when Ledger is assigned to multiple trust accounts.			
Affected item(s): Escrow Trial Balance (with IBA Balances)			

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Escrow/Title

<i>Order Exceptions</i>			
New/Mod Change	Requested By Susie Wrede/FNF Reports Team	Incident No.	TFS No. 741017
Added "Closed Order, Completed Date Mismatch" Exception for CA.			
<u>Affected item(s):</u> Order Exceptions			

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Closing By Post Date			
New/Mod	Requested By	Incident No.	TFS No.
New	FNF Config/ FNT San Diego		750082
New report for FNT San Diego.			
Affected item(s): Closing By Post Date			

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Data Download			
New/Mod	Requested By	Incident No.	TFS No.
New	FNT SD/Sho Niizuma		756466
New Data Download report FNT SD.			
Affected item(s): Data Download			

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COLORADO

DOCUMENTS

Escrow

<i>Affidavit (Real Property for a MH)</i>			
New/Mod Change	Requested By FT CO	Incident No.	TFS No. 756508
Updated to reflect most recent version.			
<u>Affected item(s):</u> Affidavit (Real Property for a MH)			

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<i>EI - Holdback (EIS)</i>			
New/Mod Change	Requested By FT CO	Incident No. INC230081220	TFS No. 756340
Addresses will no longer pull automatically to the signature section.			
Affected item(s): EI - Holdback (EIS)			

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<i>Statement of Authority</i>			
New/Mod Change	Requested By FT CO	Incident No.	TFS No. 756347
Added the order number to the top of the document.			
Affected item(s): Statement of Authority Statement of Authority (Legal)			

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<i>TC Release</i>			
New/Mod Change	Requested By CT CO	Incident No. INC230067133	TFS No. 754305
Added new dropdown for Chicago Title files.			
Affected item(s): TC Release			

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PHRASE(S)

<i>El Phrase revisions</i>			
New/Mod Change	Requested By Heritage Title	Incident No. INC230073313	TFS No. 756241
Blank HOA entry to be removed.			
Prompts revised: Code esc01/Completion Escrow - "Enter the date the parties choose" revised to "Date escrow to be completed by" Code esc02/Landscape Escrow - "Enter the date the parties choose" revised to "Date escrow to be completed by" Code repr02/Repair Escrow - "Deposits withdrawn after ____ will be delivered" revised to "Date escrow to be completed by"			

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<i>New El Phrase</i>							
New/Mod Change	Requested By Heritage Title	Incident No. INC230073313	TFS No. 756575				
New El Phrase:							
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Code</th> <th>Name</th> </tr> </thead> <tbody> <tr> <td>mhstk01</td> <td>MOBILE HOME/STOCK CERTIFICATE</td> </tr> </tbody> </table> <p><input checked="" type="checkbox"/> Is this for a Mobile Home?</p> <p>MOBILE HOME: Mobile Home to be transferred outside of closing between buyer and seller.</p> <p><input type="checkbox"/> Is this for a Mobile Home?</p> <p>STOCK CERTIFICATE(S): Stock Certificate(s) to be transferred outside of closing between buyer and seller.</p>				Code	Name	mhstk01	MOBILE HOME/STOCK CERTIFICATE
Code	Name						
mhstk01	MOBILE HOME/STOCK CERTIFICATE						

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REPORTS

Escrow

<i>Trial Balance – Not Closed</i>			
New/Mod Change	Requested By HTC CO	Incident No.	TFS No. 753106
Added Earnest Money Filter Parameter.			
Affected item(s): Trial Balance – Not Closed			

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CO SoftPro Summary Report			
New/Mod Change	Requested By Heritage Title/FNF Config	Incident No.	TFS No. 750244
Added project name to report.			
Affected item(s): CO SoftPro Summary			

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DISTRICT OF COLUMBIA

DOCUMENTS

Escrow

<i>Affidavit (Owner - DC)</i>			
New/Mod Change	Requested By CT DC NCS	Incident No.	TFS No. 755162
Updated to reflect most recent versions which updated item 14.			
<p>OWNER/SELLER AFFIDAVIT (continued)</p> <p>13. Owner has not made any improvements to the premises that have been financed, in whole or in part, through DC PACE or similar programs pursuant to Chapter 17R – Energy Efficiency Financing (Sections 8-1778.01 through 8-1778.48) of the DC Code, except: (If none, state "NONE").</p> <p>14. Owner, recognizing that funding may occur prior to the Deed or Deed of Trust being officially filed for record in the appropriate Clerk's Office, agrees that in consideration of Chicago Title Insurance Company (the "Company") issuing a policy without exception to any matters which may arise between the effective date of the commitment for title insurance and the date the documents creating the interest being insured are filed for record, which matters may constitute an encumbrance on or affect the title (the "GAP"), to promptly defend, remove, bond or otherwise dispose of any encumbrance, lien or objectionable matter to title which may arise or be filed, as the case may be, against said property during the GAP. Owner further agrees to hold harmless and indemnify the Company against all losses, expenses, costs and fees, including, but not limited to, attorney fees, which may arise out of Owner's failure to so remove, bond or otherwise dispose of any said liens, encumbrances or objectionable matters.</p> <p>15. To the best of my knowledge there are no present violations on the Property of any enforceable covenants, conditions or restrictions and no one has ever claimed the same to be the case through the providing of notice thereof to Owner.</p>			
Affected item(s): Affidavit (Owner - DC)			

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<i>Investment Memo</i>			
New/Mod Change	Requested By NCS DC	Incident No.	TFS No. 753347
Updated passthrough account numbers for Bank of America and CitiBank.			
Affected item(s): Investment Memo			

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HAWAII

DOCUMENTS

Escrow

<i>Commissioner Info Sheet</i>			
New/Mod New	Requested By Title Guaranty	Incident No.	TFS No. 755795
New documents. Please render to view in full.			
			
Affected item(s): HID1436.doc - Commissioner Info Sheet (New)			

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Form (Attorney Declaration Foreclosure-REO)

New/Mod New	Requested By Title Guaranty	Incident No.	TFS No. 755795
-----------------------	---------------------------------------	---------------------	--------------------------

New documents. Please render to view in full.



Escrow No.: [SARefNum111MS CD 2022 HI](#)

**FORECLOSING LENDER'S DECLARATION REGARDING PROPERTY
LOCATED AT [1-9-5-030-129](#) ("Property")**

_____, here by declares as follows:

1. I am a duly authorized representative of or attorney for _____, the plaintiff and foreclosing lender ("Plaintiff") in *Bill Plaintiff v. Dave Defendant*, Civil No. 2342, Second Circuit Court, State of Hawaii ("Foreclosure Action"), I make this Declaration on my personal knowledge and belief, and am competent to testify to the matters stated in this Declaration.
2. The subject property of the Foreclosure Action is located at [1-9-5-030-129](#) and more fully described in Preliminary Report, Order No. 234 ("Property").
3. Plaintiff is aware of:
 - A. the federal CARES ACT moratoriums imposed by directives from Fannie Mae, the Secretary of Housing and Urban Development (HUD), the Administrator of Veterans Affairs (VA), and Secretary of Agriculture (USDA), and the Consumer Financial Protection Bureau's (CFPB's) servicing rules, effective between March 17, 2020 and December 31, 2021 and
 - B. the Hawaii moratorium on evictions imposed by the Fifth Supplementary Proclamation Related to The Covid-19 Emergency issued by Governor David Ige effective between April 16, 2020 and August 6, 2021.
4. As an inducement to a title insurance company which is being requested to issue a title insurance policy to a buyer of the Property and the buyer's lender if any, Declarant certifies that:
 - A. Plaintiff inspected the Property prior to March 17, 2020 and confirmed that the mortgagors/defendants in the Foreclosure Action had previously vacated and abandoned the Property;
 - B. No mortgagor/defendant or tenant was evicted or ejected from the Property during the effective date of any moratorium;
 - C. To my knowledge, Plaintiff had not been contacted by the mortgagor(s)/defendant(s) or anyone representing them to resume occupying the Property, nor did they make any attempt to occupy or resume possession of the Property; and
 - D. the Foreclosure Action was conducted in compliance with the CARES ACT and Hawaii Supreme Court Emergency Rule, filed under SCMF-20-0000152 dated June 26, 2020, as extended.

At this time, the Property is still vacant.

I declare under penalty of law that the foregoing is true and correct.

IN WITNESS WHEREOF, the undersigned have executed this document on the date(s) set forth below.

Signature

Date

Affected item(s):
HID1437.doc - Form (Attorney Declaration Foreclosure-REO) (New)

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<i>Form (Commissioner Declaration Foreclosure-REO)</i>			
New/Mod New	Requested By Title Guaranty	Incident No.	TFS No. 755795
New documents. Please render to view in full.			
			
Escrow No.: SARefNum111MS CD 2022 HI			
COMMISSIONER'S DECLARATION REGARDING PROPERTY LOCATED AT 1-9-5-030-129 ("Property")			
_____, hereby declares as follows:			
1. I was the Commissioner appointed in Bill Plaintiff v. Dave Defendant , Civil No. 2342 , Second Circuit Court, State of Hawaii ("Foreclosure Action"), I make this Declaration on my personal knowledge and belief, and am competent to testify to the matters stated in this Declaration.			
2. I was appointed by the court in the Foreclosure Action on _____. I inspected and secured the Property on or about _____.			
3. At the time of my inspection(s), including the open houses held prior to the public auction, the Property appeared to have been vacated and abandoned by the mortgagor(s)/defendant(s) in the Foreclosure Action, and their tenants (if any).			
4. I completed the foreclosure sale and was discharged on or about _____.			
5. To my knowledge, no mortgagor/defendant or tenant of the Property was evicted or ejected from the Property during the period that I served as Commissioner.			
6. At the date of the closing of the Foreclosure sale, the Property was still vacant.			
7. I was never contacted by the mortgagor(s)/defendant(s) or anyone representing them, and to my knowledge they made no attempt to occupy or resume possession of the Property.			
I declare under penalty of law that the foregoing is true and correct.			
IN WITNESS WHEREOF, the undersigned have executed this document on the date(s) set forth below.			
_____ Signature		_____ Date	
_____ Print Name			
Affected item(s): HID1438.doc - Form (Commissioner Declaration Foreclosure-REO) (New)			

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<i>Letters (2) Blank Date Lines</i>			
New/Mod Change	Requested By Title Guaranty	Incident No.	TFS No. 754292
Removed logic for date and added blank line.			
Affected item(s): Letter (Form B – No Construction) Letter (TG Form D.1 – Tenant Leases and Parties in Possession)			

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<i>Letter (Cancellation)</i>			
New/Mod Change	Requested By FT HI	Incident No.	TFS No. 753312
Changed 15 days to 10 days in the last paragraph.			
Affected item(s): Letter (Cancellation)			

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<i>Letter (Final Buyer)</i>			
New/Mod Change	Requested By Title Guaranty	Incident No.	TFS No. 755233
Modified verbiage from "..., you are allowed..." to "..., you may be allowed..."			
Affected item(s): Letter (Final Buyer)			

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<i>Letter (Form B.1 - No Construction - Leasehold)</i>			
New/Mod Change	Requested By Title Guaranty	Incident No.	TFS No. 754299
Removed logic for date and added blank line. Also, updated the signature section to match "Letter (Form B – No Construction)".			
Affected item(s): Letter (Form B.1 - No Construction - Leasehold)			

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<i>Letter (Transmittal Declaration Foreclosure-REO)</i>												
New/Mod New	Requested By Title Guaranty	Incident No.	TFS No. 755795									
New documents. Please render to view in full.												
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%; text-align: center;"></td> <td style="width: 55%;">TITLE GUARANTY HAWAII</td> <td style="width: 30%; text-align: right;">235 Queen Street Honolulu, HI 99999 Phone: (800)888-8888 / Fax: (800)999-9999</td> </tr> <tr> <td colspan="2" style="padding-top: 20px;"> <p>Brian T. Buyer and Brenda T. Buyer 100 Buyer Forward Street Buyer Forward City, HI 54321</p> </td> <td style="padding-top: 20px;"> <p>Date: March 8, 2023 Title No.: TitleRefNum222 Escrow No.: SARefNum111MS CD 2022 HI Tax Key: 1-9-5-030-129 Property: 95-733 Kauanomeha Place Project Name</p> </td> </tr> <tr> <td colspan="3" style="padding-top: 20px;"> <p>Dear Brian T. Buyer and Brenda T. Buyer:</p> <p>Title Guaranty Escrow Services Inc. has been requested to issue a title insurance policy to the buyer and the buyer's lender, if any.</p> <p>To provide the title insurance policy(ies), please complete, date, sign and return the attached Declaration as soon as possible.</p> <p>Should you have any questions, please contact the undersigned.</p> <p>Sincerely,</p> <p><i>Joseph D Kirby</i></p> <p>Joseph D Kirby Title Examiner JKirby@notreal.com</p> <p>Enclosure(s)</p> </td> </tr> </table>					TITLE GUARANTY HAWAII	235 Queen Street Honolulu, HI 99999 Phone: (800)888-8888 / Fax: (800)999-9999	<p>Brian T. Buyer and Brenda T. Buyer 100 Buyer Forward Street Buyer Forward City, HI 54321</p>		<p>Date: March 8, 2023 Title No.: TitleRefNum222 Escrow No.: SARefNum111MS CD 2022 HI Tax Key: 1-9-5-030-129 Property: 95-733 Kauanomeha Place Project Name</p>	<p>Dear Brian T. Buyer and Brenda T. Buyer:</p> <p>Title Guaranty Escrow Services Inc. has been requested to issue a title insurance policy to the buyer and the buyer's lender, if any.</p> <p>To provide the title insurance policy(ies), please complete, date, sign and return the attached Declaration as soon as possible.</p> <p>Should you have any questions, please contact the undersigned.</p> <p>Sincerely,</p> <p><i>Joseph D Kirby</i></p> <p>Joseph D Kirby Title Examiner JKirby@notreal.com</p> <p>Enclosure(s)</p>		
	TITLE GUARANTY HAWAII	235 Queen Street Honolulu, HI 99999 Phone: (800)888-8888 / Fax: (800)999-9999										
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Affected item(s): HID1439.doc - Letter (Transmittal Declaration Foreclosure-REO) (New)												

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<i>Remote Online Notarization Consent</i>			
New/Mod	Requested By	Incident No.	TFS No.
Change	Title Guaranty		755830
Prompt and corresponding language regarding Schedule B exception has been removed.			
Affected item(s): Remote Online Notarization Consent			

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Escrow/Title

<i>Corporate Invoice/Consolidated Invoice</i>			
New/Mod Change	Requested By NW IT	Incident No.	TFS No. 747690
Updated "Remit to" section to include custom field ({{DepartmentName_FNFHI#}}) below the company name.			
Affected item(s): Consolidated Invoice Invoice			

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REPORTS

Batch Privacy Notice Letter			
New/Mod Change	Requested By NW IT/TG HI	Incident No.	TFS No. 748775
Removed Footer from report.			
<u>Affected item(s):</u> Batch Privacy Notice Letter			

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IDAHO

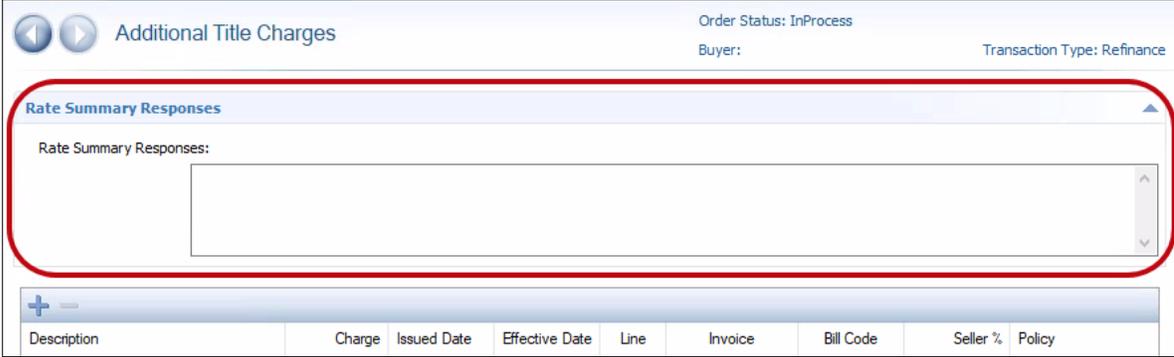
MY SCREENS

<i>Additional Title Charges Screen</i>			
New/Mod New	Requested By Penny Hoskins	Incident No.	TFS No.

The **Additional Title Charges** screen has been modified to show the **Rate Summary Responses** section expanded by default.

This change is visible when one of the following **My Screens** is selected:

- > IDMT All Screens
- > IDMT Commercial
- > IDMT Commercial CSS
- > IDMT Escrow Screens



Description	Charge	Issued Date	Effective Date	Line	Invoice	Bill Code	Seller %	Policy

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ILLINOIS

DOCUMENTS

Escrow

<i>Escrow Trust Instructions (Strict Joint Order #1 - Resi EM Under \$200K)</i>			
New/Mod Change	Requested By CT Metro	Incident No. INC230065341	TFS No. 755229
Added listing/selling agent and buyer/seller attorney information to the signature section.			
Affected item(s): Escrow Trust Instructions (Strict Joint Order #1 - Resi EM Under \$200K)			

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<i>Notary Attestation and Certification</i>			
New/Mod New	Requested By IL State Counsel	Incident No.	TFS No. 754310
New document, please render to view in full.			
<p>NOTARY ATTESTATION AND CERTIFICATION</p> <p>I, _____, a notary in and for the County of _____, State of Illinois, hereby certify that while I was physically present in the State of Illinois, Samuel S. Seller and Samantha S. Seller (name/s of person/s), also physically present in the State of Illinois, appeared before me and provided sufficient proof of his/her/their identity and signed the _____ (document) consisting of _____ pages, to which this Notary Attestation and Certification is given to Escrow Office Name to confirm that I am acting in compliance with Illinois Statute 5 ILCS 312/3-107 Journal, and the corresponding Illinois Secretary of State journal requirements implemented as administrative rules' sections 176.900, 176.910, 176.920, 176.930, 176.940, 176.950, 176.960 and 176.970.</p> <p>Subscribed and sworn to before me this _____ of _____, _____.</p> <p>_____ Notary Public</p>			
Affected item(s): ILD0566.doc - Notary Attestation and Certification (New)			

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<i>Remote Closing Cover Page</i>			
New/Mod Change	Requested By FT IL	Incident No. INC230061434	TFS No. 753464
Added a section for notes to the notary.			
Affected item(s): Remote Closing Cover Page			

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REPORTS

Escrow

<i>Disbursed Transferred Funds</i>			
New/Mod	Requested By	Incident No.	TFS No.
Change	IL OAC		741776
Added Payee Name, Extended Memo, Buyer, Seller, and Property Address Information to Excel format.			
Affected item(s): Disbursed Transferred Funds			

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<i>Pending Ledger Transfer (-) Transactions (IL)</i>			
New/Mod	Requested By	Incident No.	TFS No.
Change	IL OAC		753497
Updated payee parameter to allow wild card searches.			
Affected item(s): Pending Transactions IL			

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INDIANA

DOCUMENTS

Escrow

<i>FNT Document Disclosure (Purchase) (2)</i>			
New/Mod Change	Requested By FT IN	Incident No.	TFS No. 756495
Removed dates from signature section.			
<u>Affected item(s):</u> FNT Document Disclosure (Purchase - Legal) FNT Document Disclosure (Purchase)			

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MAINE

DOCUMENTS

Escrow

<i>Form REW-1-1040</i>			
New/Mod Change	Requested By Signature Title	Incident No. INC230025067	TFS No. 753344
Added functionality to pull Map, Block, Lot and Sub-lot from file.			
Affected item(s): Form REW-1-1040			

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<i>Notice of Availability of Title Insurance</i>			
New/Mod Change	Requested By Portland, ME	Incident No.	TFS No. 753318
Updated references of 2006 to 2021.			
Affected item(s): Notice of Availability of Title Insurance			

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MARYLAND

DOCUMENTS

Escrow

Affidavit (Owner - MD)			
New/Mod Change	Requested By CT DC NCS	Incident No.	TFS No. 755164
Updated to reflect most recent versions which updated item 13.			
<p>OWNER/SELLER AFFIDAVIT (continued)</p> <p>13. Owner, recognizing that funding may occur prior to the Deed or Deed of Trust being officially filed for record in the appropriate Clerk's Office, agrees that in consideration of Chicago Title Insurance Company (the "Company") issuing a policy without exception to any matters which may arise between the effective date of the commitment for title insurance and the date the documents creating the interest being insured are filed for record, which matters may constitute an encumbrance on or affect the title (the "GAP"), to promptly defend, remove, bond or otherwise dispose of any encumbrance, lien or objectionable matter to title which may arise or be filed, as the case may be, against said property during the GAP. Owner further agrees to hold harmless and indemnify the Company against all losses, expenses, costs and fees, including, but not limited to, attorney fees, which may arise out of Owner's failure to so remove, bond or otherwise dispose of any said liens, encumbrances or objectionable matters.</p> <p>14. To the best of my knowledge there are no present violations on the Property of any enforceable covenants, conditions or restrictions and no one has ever claimed the same to be the case through the providing of notice thereof to Owner.</p> <p>15. There have not been any improvements to the premises that have been financed, in whole or in part, through a "Home Energy Loan Program" (HELP) or "Property Assessed Clean Energy" program (PACE) of the jurisdiction in which the subject property is located, except: _____ (if none, state "NONE").</p> <p>16. This affidavit is given to induce the Company to issue its policy or policies of title insurance with full</p>			
<p>Affected item(s): Affidavit (Owner - MD)</p>			

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MINNESOTA

DOCUMENTS

Escrow

<i>Assessment Search</i>			
New/Mod Change	Requested By Commercial Partners Title	Incident No.	TFS No. 753083
Document will always pull the escrow logo.			
Affected item(s): Assessment Search			

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<i>Distribution List</i>			
New/Mod Change	Requested By Commercial Partners Title	Incident No.	TFS No. 753080
Document will always pull the escrow logo. Now looks to people grid for contact information.			
Affected item(s): Distribution List			

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MISSOURI

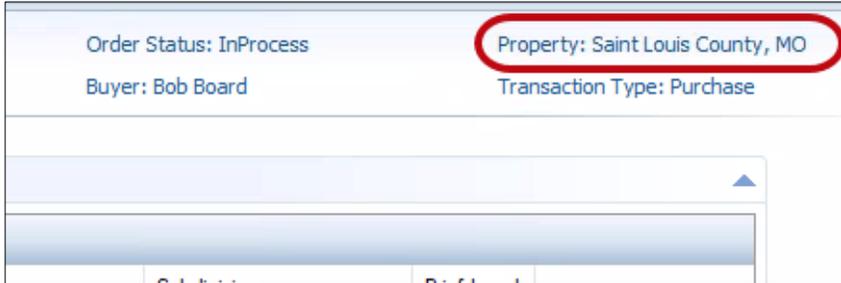
MY SCREENS

<i>All Screens</i>			
New/Mod	Requested By	Incident No.	TFS No.
Mod	Matt Schillie		

The **Property Expression** has been modified to display the,

- > **Property County**
- > **Property State**

This change is visible when the **My Screens > KC All Screens** is selected.

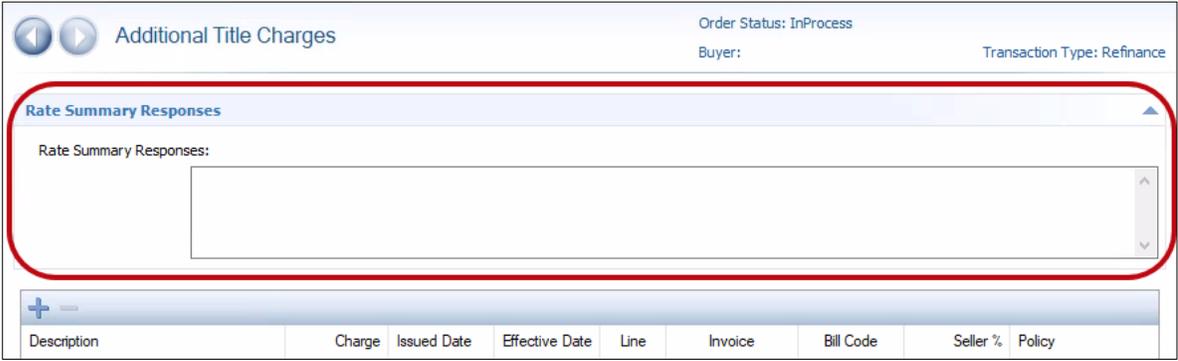


The screenshot shows a user interface with the following text: 'Order Status: InProcess', 'Buyer: Bob Board', 'Property: Saint Louis County, MO', and 'Transaction Type: Purchase'. The 'Property: Saint Louis County, MO' text is highlighted with a red oval.

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MONTANA

MY SCREENS

<i>Additional Title Charges Screen</i>			
New/Mod New	Requested By Penny Hoskins	Incident No.	TFS No.
<p>The Additional Title Charges screen has been modified to show the Rate Summary Responses section expanded by default.</p> <p>This change is visible when one of the following My Screens is selected:</p> <ul style="list-style-type: none"> > MT All Screens > MT Escrow Screens 			
			

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NEVADA

DOCUMENTS

Escrow

<i>Notice to New Manufactured Home Owners</i>			
New/Mod Change	Requested By NV Las Vegas	Incident No. INC230059500	TFS No. 753438
Updated to apply prompt for Acct. No. and revised "Treasurer" to "Assessor".			
<u>Affected item(s):</u> Notice to New Manufactured Home Owners			

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NEW HAMPSHIRE

DOCUMENTS

Escrow

<i>Affidavit (Property)</i>			
New/Mod Change	Requested By Signature Title	Incident No. INC230025067	TFS No. 753339
Added custom prompts for items 2 and 11.			
Affected item(s): Affidavit (Property)			

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<i>NH Estate Transfer Declaration (CD-57-S)</i>			
New/Mod Change	Requested By Signature Title	Incident No. INC230025067	TFS No. 753334
Various changes applied, please render to view in full.			
Affected item(s): NH Estate Transfer Declaration (CD-57-S)			

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<i>NH Inventory of Property Transfer (PA-34)</i>			
New/Mod Change	Requested By Signature Title	Incident No. INC230025067	TFS No. 753329
In Step 7 the closing date now populates to the date boxes.			
Affected item(s): NH Inventory of Property Transfer (PA-34)			

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<i>NH Real Estate Transfer Tax Declaration (CD-57-P)</i>			
New/Mod Change	Requested By Signature Title	Incident No. INC230025067	TFS No. 753332
In Step 6 the closing date now populates to the date boxes.			
Affected item(s): NH Real Estate Transfer Tax Declaration (CD-57-P)			

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NEW YORK

DOCUMENTS

Escrow

<i>Municipal Group Service Order Letter</i>			
New/Mod Change	Requested By Riverhead, NY	Incident No.	TFS No. 753076
Various changes, please render to view in full.			
Affected item(s): Municipal Group Service Order Letter			

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<i>Receipt (Generic)</i>			
New/Mod Change	Requested By CT NY	Incident No.	TFS No. 754011
Revised to now read "PLEASE EMAIL..." rather than "PLEASE SEND...".			
Affected item(s): Receipt (Generic)			

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REPORTS

Premium Income by Sales Rep			
New/Mod Change	Requested By FNF Training/Stormy Holden	Incident No.	TFS No. 757451
Fixed profile path logic in group header and footer.			
<u>Affected item(s):</u> Premium Income by Sales Rep			

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OHIO

DOCUMENTS

Title

<i>Arbitration (OH ARBD) Endorsement</i>			
New/Mod Change	Requested By OH State Counsel	Incident No.	TFS No. 753467
The Arbitration (OH ARBD) endorsement has been updated to pull the appropriate section numbers when issued for 2021 policies.			

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OKLAHOMA

DOCUMENTS

Escrow

<i>Credit Card Payments</i>			
New/Mod	Requested By	Incident No.	TFS No.
New	CT OK		754279
New document, please render to view in full.			
 CREDIT CARD PAYMENTS			
<p>Date: March 1, 2023</p> <p>As a condition of funding, the new lender requires certain credit card and installment accounts be paid through escrow. Buyer/Borrower hereby agrees, prior to close of escrow, to provide actual statements of accounts required by lender to be paid.</p> <p>In the event accounts have been paid in full or the balances reduced outside of this escrow, written evidence of payment will be provided to escrow before close. A Five Hundred And No/100 Dollars (\$500.00) fee will be charged for each disbursement of unsecured credit payoff. Borrower understands the payments will be sent via regular first class mail.</p> <p>Chicago Title Insurance Company shall not be responsible and/or liable for any balances paid on the above accounts in excess or less than amounts currently owed, or for any late charge accruals. Buyer/borrower will hold Chicago Title Insurance Company harmless and indemnify such against any losses or damages by reason of compliance with these instructions.</p> <p>IN WITNESS WHEREOF, the undersigned have executed this document on the date(s) set forth below.</p> <p>_____ Date</p> <p>Brian T. Buyer</p> <p>_____ Date</p> <p>Brenda T. Buyer</p>			
<p>Affected item(s): OKD1235.doc - Credit Card Payments (New)</p>			

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OREGON

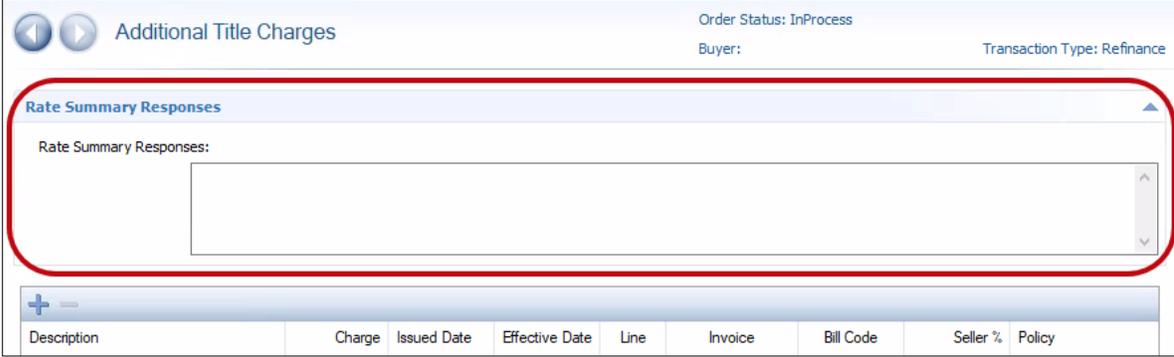
MY SCREENS

<i>Additional Title Charges Screen</i>			
New/Mod New	Requested By Penny Hoskins	Incident No.	TFS No.

The **Additional Title Charges** screen has been modified to show the **Rate Summary Responses** section expanded by default.

This change is visible when one of the following **My Screens** is selected:

- > **OR All Screens**
- > **OR Commercial**
- > **OR Commercial CSS**
- > **OR Escrow Screens**
- > **Oregon RLC Screens**



+ -

Description	Charge	Issued Date	Effective Date	Line	Invoice	Bill Code	Seller %	Policy
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TEXAS

DOCUMENTS

Escrow

<i>Buyer/Borrower's Statement</i>			
New/Mod Change	Requested By TX/FNF Config	Incident No.	TFS No. 752927
Removed "Refinance" text from Borrower's statement when the order type is Equity for all of TX.			
<u>Affected item(s):</u> Individual Settlement Statement, Legal Individual Settlement Statement, Legal (CDF) Individual Settlement Statement, Letter Individual Settlement Statement, Letter (CDF) Settlement Statements SPAdmin Settlement Statement Programming Notes			

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<i>Letter (Transaction Confirmation)</i>			
New/Mod New	Requested By Elise Kitchens	Incident No. INC230049452	TFS No. 753321
New document, please render to view in full.			
 Fidelity National Title Fidelity National Title Insurance Company 236 Quarry Road Dallas, TX 99999 Phone (800) 777-4444 * Fax (800) 444-7777			
VIA HAND DELIVERY			
Steven S. Seller and Sally S. Seller 12345 Property Street Anywhere, TX 99999		Date: March 1, 2023 GF No.: FNT-2019050008 - CP Test TX Borrower(s): Bill B. Borrower and Betty B. Borrower Property: 12345 Property Street Anywhere, TX 99999 Unique Code: 684	
Dear Steven S. Seller and Sally S. Seller: We have been asked to handle a real estate closing involving the purchase and sale of the above Property to the Proposed Buyer. This letter is part of our fraud prevention efforts. As you may know, real estate fraud sometimes occurs when a imposter poses as the owner of property and tries to sell the property to an unsuspecting buyer. To prevent a fraudulent transaction, we would like to confirm that you are, in fact, selling the property to the Proposed Buyer so that we know we are communicating with the true owner of the Property. Upon receipt of this letter, we would ask you to send an email or call us to confirm the transaction or alternatively, to inform us that you are not selling the Property to the Proposed Buyer. Please provide the Unique Code on this letter when you contact us so that we can verify that the confirmation given is from the true recipient of this letter. Thank you for your prompt attention to this matter. Sincerely, Fidelity National Title Insurance Company Melissa G Smith Closing Specialist			
Affected item(s): SSTXD00298.doc - Letter (Transaction Confirmation) (New)			

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<i>Request for Absentee Notary Signup</i>			
New/Mod Change	Requested By Elise Kitchens	Incident No.	TFS No. 755787
Removed "Bancserv" paragraph.			
Affected item(s): Request for Absentee Notary Signup			

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Title

<i>Commitment Schedule D - Park Title ONLY</i>			
New/Mod Change	Requested By Park Title	Incident No.	TFS No. 755112
<p>Park Title ONLY: Item 2(c) of Schedule D has been updated to replace "John C. Rose (Vice President/Assistant Secretary)" with "Sholeh Abedinzadeh (Vice President/Assistant Secretary)". The names "David A. Orlando (President)" and "Steven D. Tinnin (Escrow Officer)" have also been removed from the form.</p>			

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<i>T-3 Down Date Endorsement</i>			
New/Mod Change	Requested By Softpro User Group Request #209	Incident No.	TFS No. 756521
<p>The "Dated:" line above the signature has been removed for Down Date Endorsement - Loan Policy, Texas Form T-3 and Down Date Endorsement - Owner's Policy, Texas Form T-3 only, per Counsel's directive.</p> <p>Affected item(s): All Texas Endorsements All Texas Loan Policy Endorsements All Texas Owner's Policy Endorsements</p>			

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REPORTS

SWACS Order Report			
New/Mod New	Requested By SW Agency	Incident No.	TFS No. 747707
New report for SW Agency.			
<u>Affected item(s):</u> SWACS Order Report			

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UTAH

REPORTS

VT Opened/Closed Orders			
New/Mod Fix	Requested By FNT Utah/FNF Config	Incident No.	TFS No. 752769
Fixed issue where orders were not showing, if opened after 5:00 PM.			
Affected item(s): VT Opened/Closed Orders			

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VIRGINIA

DOCUMENTS

Escrow

<i>Affidavit (Owner - VA and National)</i>			
New/Mod	Requested By	Incident No.	TFS No.
Change	CT DC NCS		755165
Updated to reflect most recent versions.			
<div style="border: 1px solid black; padding: 10px;"> <p>13. Owner, recognizing that funding may occur prior to the Deed or Deed of Trust being officially filed for record in the appropriate Clerk's Office, agrees that in consideration of Chicago Title Insurance Company (the "Company") issuing a policy without exception to any matters which may arise between the effective date of the commitment for title insurance and the date the documents creating the interest being insured are filed for record, which matters may constitute an encumbrance on or affect the title (the "GAP"), to promptly defend, remove, bond or otherwise dispose of any encumbrance, lien or objectionable matter to title which may arise or be filed, as the case may be, against said property during the GAP. Owner further agrees to hold harmless and indemnify the Company against all losses, expenses, costs and fees, including, but not limited to, attorney fees, which may arise out of Owner's failure to so remove, bond or otherwise dispose of any said liens, encumbrances or objectionable matters.</p> <p>14. To the best of my knowledge there are no present violations on the Property of any enforceable covenants, conditions or restrictions and no one has ever claimed the same to be the case through the providing of notice thereof to Owner.</p> <p>15. This affidavit is given to induce the Company to issue its policy or policies of title insurance with full knowledge that it will be relying upon the accuracy of same.</p> </div>			
<p>Affected item(s): Affidavit (Owner - VA and National)</p>			

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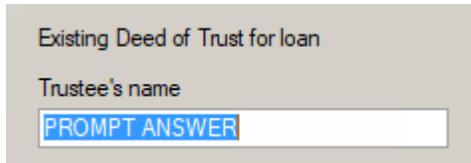
WASHINGTON

DOCUMENTS

Escrow

<i>Affidavit (Lack of Probate)</i>			
New/Mod Change	Requested By	Incident No.	TFS No.
	WA		755154
Updated to provide error if the jurat field isn't populated.			
Affected item(s): Affidavit (Lack of Probate)			

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<i>Appointment of Successor Trustee (LPB 75) (2)</i>			
New/Mod Change	Requested By	Incident No.	TFS No.
	WA		757183
Revised Grantor to pull from the mortgagee on the existing liens screen and revised grantee to pull from below prompt.			
			
Affected item(s): Appointment of Successor Trustee (LPB 75) Appointment of Successor Trustee (LPB 75) Letter			

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<i>Closing Checklist</i>			
New/Mod Change	Requested By	Incident No.	TFS No.
	CT Bellingham		753054
Updated to most recently provided version.			
Affected item(s): Closing Checklist			

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<i>Master Real Estate Excise Tax Affidavit (2023) (4)</i>			
New/Mod Change	Requested By	Incident No.	TFS No.
	WA		756335
Updated to reflect most recent version.			
Affected item(s): Master Real Estate Excise Tax Affidavit - Exempt (2023) Master Real Estate Excise Tax Affidavit (2023) Master Real Estate Excise Tax Affidavit (2023) Multiple Affidavits Master Real Estate Excise Tax Affidavit (2023) Multiple Location			

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<i>MH Real Estate Excise Tax Affidavit</i>			
New/Mod Change	Requested By	Incident No.	TFS No.
	WA		756514
Updated to reflect most recent version.			
Affected item(s): MH Real Estate Excise Tax Affidavit			

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<i>Questionnaires (8)</i>			
New/Mod Change	Requested By	Incident No.	TFS No.
	WA		755145
Added asterisks to the forbearance language to make it stand out more to the consumers.			
Affected item(s): Additional Questionnaire Additional Questionnaire Letter Questionnaire Questionnaire (Buyer-Borrower) Questionnaire (Buyer-Borrower) Letter Questionnaire (Seller) Questionnaire (Seller) Letter Questionnaire Letter			

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<i>Statutory Warranty Deed - Fulfillment (LPB 11) Letter</i>			
New/Mod Change	Requested By	Incident No.	TFS No.
	WA		757178
Revised to keep to one page and added a blank line for the date if left empty.			
Affected item(s): Statutory Warranty Deed - Fulfillment (LPB 11) Letter			

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<i>Statutory Warranty Deed (LPB 10) (3)</i>			
New/Mod Change	Requested By	Incident No.	TFS No.
	WA		755236
Removed the comma after "conveys".			
Affected item(s): Statutory Warranty Deed (LPB 10) Statutory Warranty Deed (LPB 10) - NCS Statutory Warranty Deed (LPB 10) Letter			

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MY SCREENS

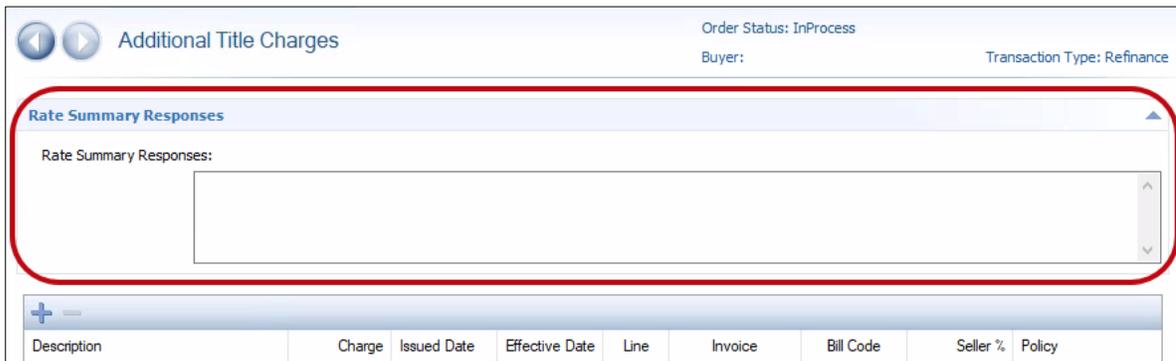
Additional Title Charges Screen

New/Mod New	Requested By Penny Hoskins	Incident No.	TFS No.
-----------------------	--------------------------------------	---------------------	----------------

The **Additional Title Charges** screen has been modified to show the **Rate Summary Responses** section expanded by default.

This change is visible when one of the following **My Screens** is selected:

- > **Washington Commercial CSS Screens**
- > **Washington Commercial Screens**
- > **Washington Escrow Screens**
- > **Washington Screen List**



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REPORTS

Escrow

<i>Outstanding Checks</i>			
New/Mod Change	Requested By	Incident No.	TFS No.
	NW IT		744220
Added register notes to excel export.			
Affected item(s): Outstanding Checks			

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<i>Potential Cash Reporting by Transaction Date</i>			
New/Mod Change	Requested By	Incident No.	TFS No.
	NW IT		750020
Added "Show register notes" parameter.			
Affected item(s): Potential Cash Reporting by Transaction Date			

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LIBERTY TITLE

DOCUMENTS

Escrow

<i>FIRPTA - SIRS Cert of Non-Foreign Status</i>			
New/Mod Change	Requested By Signature Title	Incident No. INC230025067	TFS No. 753336
Update to pull the Settlement Date for Signature Title.			
Affected item(s): FIRPTA - SIRS Cert of Non-Foreign Status			

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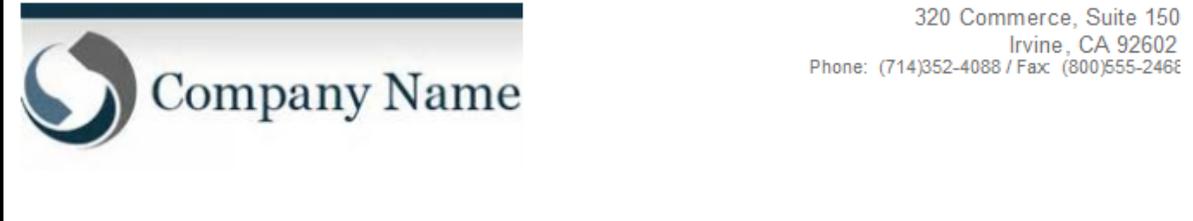
NOVARE NATIONAL SETTLEMENT SERVICES

DOCUMENTS

Escrow

<i>El Hold Back - Disclosure and Indemnity</i>			
New/Mod New	Requested By Novare	Incident No.	TFS No. 756500
New document, please render to view in full.			
 Company Name			
Melissa G Smith, Closing Specialist Escrow Office Name 100 Escrow Office Street EO City, CA 54545 Phone: (800)777-4444 Fax: (888)444-5555		Date: March 8, 2023 Escrow No.: JM CD Test 2023-MGS Property: 100 Property Avenue Property City, CA 55555	
In connection with the above referenced escrow, I/we hereby modify and/or supplement our instructions to escrow in the following particulars only:			
1. In connection with your above mentioned Escrow, you are to hold from the Seller's Proceeds the sum of _____ Dollars (\$_____), for completion of items numbered _____, as shown on the termite report dated _____, issued by _____. Upon receipt of the completion or clear termite report from _____, you are to pay their billing, if any. You are to close escrow prior to receipt of said notice or completion of corrective work, without liability on your part, as to said notice. Any excess funds held is to be paid to Samuel S. Seller and Samantha S. Seller .			
2. In connection with your above mentioned Escrow, you are to hold from the Seller's Proceeds the sum of _____ Dollars (\$_____) for _____ as shown on the report dated _____, issued by _____. Upon receipt of the completion or clear report from _____, you are to pay their billing, if any. You are to close escrow prior to receipt of said notice or completion of corrective work, without liability on your part, as to said notice. Any excess funds held is to be paid to Samuel S. Seller and Samantha S. Seller .			
Affected item(s): NOVD1227.doc - El Hold Back - Disclosure and Indemnity (New)			

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<i>Letter (Cover)</i>			
New/Mod New	Requested By Novare	Incident No. INC230073969	TFS No. 755170
New document. Please render to view in full.			
			
Brian T. Buyer and Brenda T. Buyer 100 Buyer Forward Street Buyer Forward City, PA 54321		Date: February 24, 2023 Escrow No.: MS CD 2022 Novare CA-JDK	
Dear Brian T. Buyer and Brenda T. Buyer: Please note that I have reviewed the subject property closing and particularly the settlement statement fees for closing coordination as charged by The Escrow Company, Inc. as an example of the REO closings we have closed for Citibank I have concluded that the closing coordination fees are reasonable and historically customary for the services provided. If you should have any additional questions regarding the fees being charged by The Escrow Company, Inc. , please feel free to contact me to discuss further.			
Affected item(s): NOVD1226.doc - Letter (Cover) (New)			

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<i>Letter (Thank You For Your Business)</i>			
New/Mod New	Requested By Novare	Incident No. INC230070877	TFS No. 755168
New document. Please render to view in full.			
<div style="border: 1px solid black; padding: 10px;"> <div style="display: flex; justify-content: space-between; align-items: center;">  <div style="font-size: 24px; font-weight: bold;">Company Name</div> <div style="text-align: right; font-size: 10px;"> 320 Commerce, Suite 150 Irvine, CA 92602 Phone: (714)352-4088 / Fax: (800)555-2468 </div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Brian T. Buyer and Brenda T. Buyer 100 Buyer Forward Street Buyer Forward City, PA 54321</p> </div> <div style="width: 45%;"> <p>Date: February 24, 2023 Escrow No.: MS CD 2022 Novare CA-JDK</p> </div> </div> <p>Dear Brian T. Buyer and Brenda T. Buyer:</p> <p>On behalf of Novare National Settlement Service/Ultra Escrow ("Novare/Ultra Escrow"), I would like to personally thank you for allowing Novare/Ultra Escrow to facilitate and close your transaction on 100 Property Street, Unit 100A, Somewhere, CA 19019. I realize in today's competitive market you have numerous choices of Title and Escrow Companies you could use, and we appreciate your confidence in us.</p> <p>I want to express my gratitude for allowing us to serve you and I hope your experience with Novare/Ultra Escrow and our staff of professionals exceeded your expectations. I hope that you will consider using Novare/Ultra Escrow again in the future knowing that we are licensed directly in forty-one (41) states. Please feel free to contact me anytime if you have any questions regarding this transaction or any future transactions. Our goal is to always have the better solutions for your commercial and residential national accounts.</p> </div>			
<p>Affected item(s): NOVD1225.doc - Letter (Thank You For Your Business) (New)</p>			

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TECHNICAL NOTES (FOR LOCAL IT/SUPPORT)

Any new documents or reports in this build are listed in the Title and/or Escrow User Release Notes. Due to the state-specific 'All Documents' tree, these new documents are automatically available to the users upon the push to test or production.

However, those new documents or reports may also need to be added to the operation specific tree(s) for packaging and other purposes. This is at your discretion.

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