



# What our Clients Need to Know About an Update Scheduled for Release on March 21, 2019:

Below is a quick link to each feature in this update.

## All Client updates:

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[Property Tax Summary](#)

## All Client Update:

### Tax Payee Identifier Added to SmartFees

The Tax Payee Identifier will be added to the Property Tax section of SmartFees and display in all applicable reports.

#### For API users:


```
PAYLOAD>
<GET_PROPERTY_TAXES_RESPONSE>
  <Accessor Name="DAN MCALLISTER" Address="1600 PACIFIC HWY, ROOM 162" City="SAN DIEGO" State="CA" Zip="92101" Telephone="6192363771" Website="http://www.parcelquest.com/" Lan
  <TaxLines>
    <TaxLine TaxType="CountyTax" FrequencyType="Semi Annual" NextReleaseDate="10/01/2019" AnnualCurrentTax="12331.00" ServiceProviderId="6d7e493b-6038-4ad1-9a28-4730c0fd1d59"
    <Payee Name="SAN DIEGO COUNTY" Address="1600 PACIFIC HWY, ROOM 162" City="SAN DIEGO" Zip="92101" Website="http://www.sdtreasatx.com/" TaxPayeeIdentifier="4050500"/>
    <TaxInstallments TotalInstallmentCount="2">
      <TaxInstallment DiscountDate="12/10/2017" DelinquentDate="12/10/2017" CurrentTax="6165.50" EstimatedTax="4112.83" PreferredTax="4112.83"/>
      <TaxInstallment DiscountDate="04/10/2018" DelinquentDate="04/10/2018" CurrentTax="6165.50" EstimatedTax="4112.83" PreferredTax="4112.83"/>
    </TaxInstallments>
  </TaxLines>
```



Figure 1: Tax Payee Identifier Taxing Authority and Parcel Details

Block 9 - Property Taxes				
<b>Assessor Information</b>				
Assessor Information not found.				
<b>Taxing Authority and Parcel Details</b>				
Type	CountyTax	Next Bill Release	10/01/2019	
Tax Payee Identifier	040370000	Name	SAN DIEGO COUNTY	
Address	1600 PACIFIC HWY, ROOM 162		Phone	6192362424
City, State, Zip	SAN DIEGO, CA, 92101			
Website	<a href="http://www.sdtreastax.com/">http://www.sdtreastax.com/</a>			
Parcel	Tax Year	Installment Date	Current Amount	Projected Amount
	N/A	04/10/2019	\$0.00	\$3,832.37
	N/A	12/10/2019	\$0.00	\$3,832.37
<b>Total</b>			<b>\$0.00</b>	<b>\$7,664.74</b>
<b>Property Tax Summary</b>				
Type	Current Annual Amount	Current Monthly Amount	Projected Annual Amount	Projected Monthly Amount
CountyTax	\$0.00	\$0.00	\$7,664.74	\$638.73
<b>Total</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$7,664.74</b>	<b>\$638.73</b>

Figure 2: Tax Payee Identifier Transaction Detail Report


SmartFees®  
TRANSACTION DETAIL

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**ASSESSOR INFORMATION**

Name	Phone
Address	City, State, Zip
Land Value \$0.00	
Land and	Improvement Value \$0.00
Improvement Value \$0.00	Total Appraised Value \$0.00
WebSite	

**File Information**

SMARTFEES ID: 17077719  
 REPORT ID: 17155240  
 REPORT DATE: February 28, 2019<sup>1</sup>  
 FEE MAP VERSION: 391-V18

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**PROPERTY TAXES**

Type	County Tax	Next Bill Release	10/01/2019
Tax Payee Identifier	040370000	Name	SAN DIEGO COUNTY
Address	1600 PACIFIC HWY, ROOM 162	Phone	6192362424
City, State, Zip	SAN DIEGO, CA, 92101		
WebSite	http://www/s/treastax.com/		

Tax Year	Installment Date	Current Amount	Projected Amount
N/A	04/10/2019	\$0.00	\$3,832.37
N/A	12/10/2019	\$0.00	\$3,832.37
<b>Total</b>		\$0.00	\$7,664.74

**Property Information**

ADDRESS: 6165 Greenwich Drive  
 CITY: San Diego  
 STATE: CA  
 ZIP CODE: 92122

**Loan Information**

LOAN NUMBER: 76666  
 TRANSACTION TYPE: Purchase  
 CLOSING DATE: 4/28/2019  
 LIEN POSITION: First  
 LOAN AMOUNT: \$500,000

### Title Services (Owner) and Title Services (Lender) as Required Fees

The Title Services (Owner) and Title Services (Lender) will be required on all purchase and construction-to-perm purchase transactions in all states. The Title Services (Lender) will be required for all refinance and construction-to-perm refinance transactions in all states. With this update, the Title Service (Owner) and Title Service (Lender) will automatically be selected and applied to the file (if the provider offers these fees). This may not be overridden by the user.

**Note:** These are existing Title fees within SmartFees

Figure 3: Title Insurance Provider for Purchase Transaction

File Data
Questions
Fees
SmartFees Reports
Audit Log

[◀ Back to Fees](#)

**Title Insurance Provider Details**

**TitleCAtest**

**TitleCAtest**  
 1234 American Way, San Diego, San Diego, CA 92120  
[▶ Details](#)

\$1,114.00

Save To File

Rate Details

Locations

**Rate Breakdown**

Lender's Policy(Disclosed): **\$17.00**    Owner's Policy(Disclosed): **\$80.00**    Policy Total: **\$97.00**

Lender's Policy(Actual): **\$65.00**    Owner's Policy(Actual): **\$32.00**

**The rate displayed is based on the following policies:**

Lender's Policy: **Extended - 2006 ALTA Loan Policy (6-17-06)**  
 Owner's Policy: **Expanded - ALTA Homeowner's Policy (01/01/08)**

**Make Selections Below to Adjust This Rate**

Additional Fees

Endorsements

Policies

<input checked="" type="checkbox"/> Title Services (Lenders)	<b>\$675.00</b>
<input checked="" type="checkbox"/> Title Services (Owners)	<b>\$342.00</b>

### Property Tax Updates

SmartFees will be updated to display the Tax Bill year in the Taxing Authority and Parcel Details section. This enhancement is being done so users will know which year the installment is being assessed. The "Year" label will be changed to "Tax Year", if the Tax Year is not available it will display as "N/A".

Figure 4: Taxing Authority and Parcel Details

Taxing Authority and Parcel Details				
Type	CountyTax	Next Bill Release	10/01/2019	
Name	COLLIN COUNTY	Phone	9725475020	
Address	P.O.BOX 8046	City, State, Zip	MCKINNEY, TX, 750708046	
Website	<a href="http://taxpublic.collincountytx.gov/webcollincounty/accountsearch.htm">http://taxpublic.collincountytx.gov/webcollincounty/accountsearch.htm</a>			
Parcel	Tax Year	Installment Date	Current Amount	Projected Amount
	2020	01/31/2020	\$1,701.56	\$10,293.18
<b>Total</b>			<b>\$1,701.56</b>	<b>\$10,293.18</b>
Property Tax Summary				
Type	Current Annual Amount	Current Monthly Amount	Projected Annual Amount	Projected Monthly Amount
CountyTax	\$1,701.56	\$141.80	\$10,293.18	\$857.76
<b>Total</b>	<b>\$1,701.56</b>	<b>\$141.80</b>	<b>\$10,293.18</b>	<b>\$857.77</b>

Taxing Authority and Parcel Details				
Type	CityTax	Next Bill Release	10/01/2019	
Name	GARLAND CITY C/O TAX DEPARTMENT	Phone	9722052410	
Address	P.O.BOX 462010	City, State, Zip	GARLAND, TX, 750406221	
Website	<a href="https://texaspayments.com/Home/AccountSearch">https://texaspayments.com/Home/AccountSearch</a>			
Parcel	Tax Year	Installment Date	Current Amount	Projected Amount
	2020	01/31/2020	\$742.18	\$2,864.52
<b>Total</b>			<b>\$742.18</b>	<b>\$2,864.52</b>
Property Tax Summary				
Type	Current Annual Amount	Current Monthly Amount	Projected Annual Amount	Projected Monthly Amount
CityTax	\$742.18	\$61.85	\$2,864.52	\$238.71
<b>Total</b>	<b>\$742.18</b>	<b>\$61.85</b>	<b>\$2,864.52</b>	<b>\$238.71</b>



## For API Users

SmartFees will be updated to include all tax installments from various tax bills in the `GePropertyTax` API method. This will ensure that no tax installments are missed, and the property tax is not under disclosed. The "Year" attribute will be displayed in the `<TaxBill>` element in the response (see sample below). If the Tax Bill Year is not available, the "Year" attribute will not be displayed in the response.

```
<RESPONSE xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <HEADER>
    <STATUS_CODE></STATUS_CODE>
    <TRANSACTION_ID>fdae7f93-07f9-4210-9065-b6e6f22568ac</TRANSACTION_ID>
  </HEADER>
  <PAYLOAD>
    <GET_PROPERTY_TAXES_RESPONSE>
      <Accessor Name="JEANNIE ZURMEHLV" Address="101 E MAIN ST" City="BATAVIA" State="OH" Zip="45103" Telephone="5137327150" Website="http://www.clermontauditorrealstate.org/" LandValue="11450.00" ImprovementVa
      <TaxLines>
        <TaxLine TaxType="CountyTax" FrequencyType="Semi Annual" NextReleaseDate="05/01/2019" AnnualCurrentTax="0.00" ServiceProviderId="9c8281bd-0334-4faf-91f9-fda61b7e5591">
          <Payee Name="CLERMONT COUNTY" Address="101 E MAIN ST" City="BATAVIA" Zip="45103" Website="http://www.clermontauditorrealstate.org/">
            <TaxBills>
              <TaxBill Year="2018">
                <TaxInstallments TotalInstallmentCount="2">
                  <TaxInstallment DiscountDate="02/09/2018" DelinquentDate="02/09/2018" CurrentTax="0.00" EstimatedTax="1305.61" PreferredTax="1305.61"/>
                  <TaxInstallment DiscountDate="07/06/2018" DelinquentDate="07/06/2018" CurrentTax="0.00" EstimatedTax="1305.61" PreferredTax="1305.61"/>
                </TaxInstallments>
              </TaxBill>
            </TaxBills>
          </TaxLine>
        </TaxLines>
      <HudSummary>
        <HudItem LineNumber="904" Name="County Tax" IsAPR="false" DisclosureSectionPurchase="F" DisclosureSectionRefinance="F" BuyerAmount="0.00">
          <HudPart Name="CountyTax" IsAPR="false" BuyerAmount="0.00" ServiceType="PropertyTax" ServiceProviderId="9c8281bd-0334-4faf-91f9-fda61b7e5591" PartType="PropertyTax" PartId="PrepaidCountyTax"/>
        </HudItem>
        <HudItem LineNumber="1004" Name="County Tax" IsAPR="false" DisclosureSectionPurchase="G" DisclosureSectionRefinance="G" BuyerAmount="0.00">
          <HudPart Name="CountyTax" IsAPR="false" BuyerAmount="0.00" ServiceType="PropertyTax" ServiceProviderId="9c8281bd-0334-4faf-91f9-fda61b7e5591" PartType="PropertyTax" PartId="ReserveCountyTax"/>
        </HudItem>
      </HudSummary>
    </GET_PROPERTY_TAXES_RESPONSE>
  </PAYLOAD>
</RESPONSE>
```

## First Payment Date and Property Under Construction to be Reflected on Reports

The Transaction Detail Report and the Fee Itemization Report will be updated to include the First Payment Date information from SmartFees. The Reports will also be updated to include information if the property is under construction. This information will be obtained in the User Interface and will be reflected in the reports.

Figure 5: Questions Tab

File Data	Questions	Fees	SmartFees Reports	Audit Log
<b>Required Fields</b>				
Total Loan Amount*	<input type="text" value="\$375,000"/>			
Original Cost Of Land*	<input type="text" value="\$125,000"/>			
Cost Of Improvements	<input type="text" value="\$300,000"/>			
Purchase Price*	<input type="text" value="\$425,000"/>			
Amortization Type*	<input type="text" value="Fixed"/>			
Is this property a Planned Unit Development (PUD)*	<input type="radio"/> Yes <input checked="" type="radio"/> No			
Estimated Property Value	<input type="text"/>			
Occupancy Type*	<input type="text" value="Primary Residence"/>			
Appraisal Product Name*	<a href="#">1004 Uniform Residential Appraisal Report</a>			
Property still under construction?*	<input checked="" type="radio"/> Yes <input type="radio"/> No			
First Payment Date	<input type="text" value="03/26/2019"/>			

Figure 6: Transaction Detail Report


 <b>CLOSINGCORP®</b>		<b>SmartFees®</b> <b>TRANSACTION DETAIL</b>
<b>APPRAISAL</b> as of 2/14/2019 at 2:49:13 PM PST <b>\$525.00</b>		<b>File Information</b>  SMARTFEES ID: 17076752 REPORT ID: 17155027 REPORT DATE: February 14, 2019 FEE MAP VERSION: 391-V18
Rate	\$525.00	
<b>TITLE INSURANCE</b> as of 2/14/2019 at 2:49:13 PM PST <b>\$3,090.10</b>		<b>Property Information</b>  ADDRESS: 125 Texas St  CITY:  STATE: TX  ZIP CODE: 75044  <b>Loan Information</b>  LOAN NUMBER: 94877 TRANSACTION TYPE: Purchase CLOSING DATE: 4/15/2019 LIEN POSITION: First LOAN AMOUNT: \$325,000 PURCHASE PRICE: \$450,000 CONCURRENT LOAN: No CONST-PERM: No LOAN TYPE: Conventional AMORTIZATION TYPE: Fixed OCCUPANCY TYPE: Primary Residence <b>FIRST PAYMENT DATE: March 27, 2019</b> PROPERTY IS UNDER CONSTRUCTION: Yes
Lender's Policy	\$2,122.00	
Owner's Policy	\$792.00	
<b>Lender's Endorsements</b>		
T 28 - Condominium	No Charge	
T 43 - Texas Reverse Mortgage	No Charge	
Standard exception relating to taxes not yet due (Procedural Rule P-20 / Rate Rule R-24)	\$5.00	
Standard exception relating to taxes (Procedural Rule P-20 / Rate Rule R-19)	\$20.00	
T-30 - Tax Deletion	\$20.00	
T-36 - Environmental Protection Lien	\$25.00	
T-19 - Restrictions, Encroachments, Minerals	\$106.10	
<b>Owner's Endorsements</b>		
T 28 - Condominium	No Charge	
<b>SETTLEMENT OR CLOSING FEE</b> as of 2/14/2019 at 2:49:13 PM PST <b>\$431.52</b>		
Rate	\$400.00	
<b>Additional Fees</b>		
Recording Services	\$6.52	
Courier/Messenger Fees	\$25.00	
<b>LAND SURVEY</b> as of 2/14/2019 at 2:49:13 PM PST <b>\$398.00</b>		
Rate	\$398.00	
<b>RECORDING FEES</b> as of 2/14/2019 at 2:49:13 PM PST <b>\$184.00</b>		
Deed	\$38.00	
Mortgage / Deed of Trust	\$146.00	
<b>TRANSFER TAXES</b> as of 2/14/2019 at 2:49:13 PM PST <b>\$0.00</b>		



Figure 7: Fee Itemization

CLOSINGCORP		SmartFees® FEE ITEMIZATION	
<b>LOAN NUMBER:</b>	94877	<b>SMARTFEES ID:</b>	17076752
<b>TRANSACTION TYPE:</b>	Purchase	<b>ADDRESS:</b>	125 Texas St.,TX,75044
<b>LIEN POSITION:</b>	First	<b>FEE MAP VERSION:</b>	391-V18
<b>CONCURRENT LOAN:</b>	No	<b>REPORT DATE:</b>	February 14, 2019 14:44 PM PST
<b>CONST-PERM:</b>	No		
<b>LOAN AMOUNT:</b>	\$325,000		
<b>PURCHASE PRICE:</b>	\$450,000		
<b>FIRST PAYMENT DATE:</b>	March 27, 2019 00:00 AM		
<b>PROPERTY IS UNDER CONSTRUCTION:</b>	Yes		

Loan Costs							
Section	HUD Line	Lender Fee Name	Buyer	Seller	Lender	Total	APR
<b>Appraisal</b>			<b>\$525.00</b>			<b>\$525.00</b>	
B	804	AMCFees	\$525.00	-	-	\$525.00	-
		<small>AppraisalManagementCompany*</small>	\$525.00	-	-	\$525.00	-
<b>Settlement Fees</b>			<b>\$431.52</b>			<b>\$431.52</b>	
C	1102	SettlementEscrow Service	\$400.00	-	-	\$400.00	Yes
		<small>SettlementAndEscrowService*</small>	\$400.00	-	-	\$400.00	

## Bug Fixes

### Corporate Preferred Providers Not Displaying

Users reported that their Corporate Preferred Providers were not displaying at the top of the provider list as expected.

SmartFees has been corrected. Corporate Preferred Providers will display at the top of the Service Provider list.

### Incorrect Property Tax

Users reported that the incorrect property tax amount was displaying for properties still under construction.

SmartFees has been updated to display the property tax amount for properties still under construction using the "Property Still under Construction" field.

### Construction-to-Perm Message When File Accessed After Initial Save

Users reported that when accessing a Construction-to-Perm file after the initial save, a message to "Create a New File" displayed. This message prevented the users from accessing the initial file.

SmartFees has been updated to correct the issue. User may now access a Construction-to-Perm file after initial save and the "Create a New File" message will not display.



## **What our Encompass Users Need to Know:**

### **Property Tax Summary**

SmartFees client using the Property tax feature in Encompass will see an update when fees are written to the 2015 Itemization 900 and 1000 series. In scenarios when the Actual Tax amount for the property is either \$0 or is not available, then the Estimate value will be exported back to 2015 Itemization.