



ClosingCorp Fees Product Release

May 25, 2022

Updates:

FACC Refinance/Reissue Discount questions mapping

ClosingCorp Fees will be mapping the FACC Refinance/Reissue discount questions to ClosingCorp Fees global discount questions. All new refinance transactions that are eligible for a refinance or reissue title discount with a FACC integration provider will be presented with one of the new standardized questions.

For existing refinance transactions with FACC integration provider, if there is a change in circumstance, previously selected refinance discount questions or reissue discount questions will be recategorized into one of the new standardized questions.

Note: Existing refinance and reissue question have been reworded for standardization purposes only and this change will not have an impact on rates that were previously applied.

Figure 1: Sample User Interface Old FACC Discount Question

The screenshot shows a 'Reissue Questions' dialog box overlaid on a user interface. The background interface displays loan details: Loan Purpose: Refinance, Lien Position: First, Loan Number: (blank), and Property Address: 1234 All American Way, Miami, FL 33002. The dialog box has a title bar with 'Reissue Questions' and a close button (X). It contains two input fields: 'Enter Prior Liability Amount' with a text input containing '\$ 100000' and 'Date of Prior Policy' with a text input containing '04/15/2020' and a calendar icon. At the bottom of the dialog box are two buttons: 'Cancel' and 'CALCULATE REISSUE RATE'.

Figure 2: Sample User Interface New Standardized Question

Figure 3: Sample API Old FACC Discount Question

```

<RESPONSE xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <HEADER>
    <STATUS_CODE>0</STATUS_CODE>
    <TRANSACTION_ID>924fcd12-2fc8-486a-99b0-941af55ee4b8</TRANSACTION_ID>
  </HEADER>
  <PAYLOAD>
    <GET_DISCOUNT QUESTIONS_RESPONSE SmartGFEId="52457943"
ServiceType="TitleInsurance" DiscountType="Reissue">
      <DiscountQuestions>
        <Questions Type="Reissue" DiscountAvailableFlag="Y">
          <QuestionCriteria Key="537" Name="Enter Prior Liability
Amount" Type="Number" Value="100000" Required="True" Format="Currency"/>
          <QuestionCriteria Key="1539" Name="Date of Prior Policy"
Type="Date" Value="04/15/2020" Required="True" Format="Date"/>
        </Questions>
      </DiscountQuestions>
    </GET_DISCOUNT QUESTIONS_RESPONSE>
  </PAYLOAD>
</RESPONSE>

```

Figure 4: Sample API New Standardized Discount Question

```
<RESPONSE xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <HEADER>
    <STATUS_CODE>0</STATUS_CODE>
    <TRANSACTION_ID>3f0636e8-3f67-41c6-b2b5-abb1053ad8e7</TRANSACTION_ID>
  </HEADER>
  <PAYLOAD>
    <GET_DISCOUNT_QUESTIONS_RESPONSE SmartGFEId="52457943" ServiceType="TitleInsurance"
DiscountType="Reissue">
      <DiscountQuestions>
        <Questions Type="Reissue" DiscountAvailableFlag="Y">
          <QuestionCriteria Key="TitleDisc10004" Name="Enter Prior Liability
Amount" Type="Number" Value="100000" Required="True" Format="Currency"/>
          <QuestionCriteria Key="TitleDisc10035" Name="Enter Recording Date
of Prior Loan/Policy" Type="Date" Value="04/15/2020" Required="True"
Format="Date"/>
        </Questions>
      </DiscountQuestions>
    </GET_DISCOUNT_QUESTIONS_RESPONSE>
  </PAYLOAD>
</RESPONSE>
```

Figure 5: FACC Discount Questions to Global CC Questions mapping

First American Question ID	First American Question	CC Question ID	CC Question
295	Enter Unpaid Principal Balance	10005	Enter Unpaid Principal Balance
338	Has the property been insured within the last 10 years?	1000	Enter Age of the Loan Policy in Years (adding an additional year for any partial year)
376	Enter Written Payoff Balance of 1st Prior Loan	10007	What is the written payoff balance of the prior loans?
537	Enter Prior Liability Amount	10004	Enter Prior Liability Amount
648	Enter Age of Prior Mortgage in Years	10001	Enter Age of the Original Loan Policy in Years (adding an additional year for any
655	Enter Age of Prior Policy in years	10000	Enter Age of the Loan Policy in Years (adding an additional year for any partial year)
678	Enter the total amount of the original	10003	Enter Original Loan Amount
680	Enter the greater of (1) the total face amount of all open mortgages made by or (2) the consideration paid by all or some of the current owners as shown on the last deed of	10008	Greater of the total face amount of all open mortgages made by or the consideration paid by all or some of the current owners as shown on the last deed of record (the
681	Enter Age of Prior Vesting Instrument in years	10002	Enter Age of the prior vesting instruments in Years (adding an additional year for any
712	Age of 1st Prior Policy is Within Years	10000	Enter Age of the Loan Policy in Years (adding an additional year for any partial year)
1138	Enter Written Payoff Balance of 2nd Prior Loan (if applicable)	10007	What is the written payoff balance of the prior loans?
1139	Age of 2nd Prior Policy is Within Years (if applicable) **if no 2nd prior policy, enter '8'	10000	Enter Age of the Loan Policy in Years (adding an additional year for any partial year)
1149	Enter Original Amount of Prior 1st Loan	10003	Enter Original Loan Amount
1150	Enter Original Amount of prior 2nd Loan (if	10003	Enter Original Loan Amount
1390	Enter original loan amount	10003	Enter Original Loan Amount
1522	Total Payoff Amount of 1st Prior Loan	10007	What is the written payoff balance of the prior loans?
1524	Total Payoff Amount of 2nd Prior Loan ** If no 2nd policy, enter '0'	10007	What is the written payoff balance of the prior loans?
1526	Original Amount of 1st Prior Loan	10003	Enter Original Loan Amount
1527	Original Amount of 2nd Prior Loan ** If no 2nd	10003	Enter Original Loan Amount
1528	Recording Date of 1st Prior Loan	10035	Enter Recording Date of Prior Loan/Policy
1539	Date of Prior Policy	10035	Enter Recording Date of Prior Loan/Policy
1540	Date of Prior Loan	10035	Enter Recording Date of Prior Loan/Policy

Resolved issues

Lender Paid Mortgage Tax duplicated in the audit logs

Fixed an issue with the system duplicating the audit logs for Lender Paid Mortgage Tax on Purchase and Refinance files.

When ClosingCorp Fees application is used only for Recording Fees and Transfer Taxes

Fixed an issue regarding the recording fees for the Power of Attorney and Release of Real Estate Lien documents that were added through the **Edit Recording Fees/Transfer Taxes** link on the Fees tab. There was no option to remove them, and there was no question regarding the Power of Attorney or Number of liens displayed on the Questions tab for a user to answer to add/remove those documents.

Testing Environment

These enhancements will be available on our UAT test environment on May 17th, 2022.

Environment Paths:

- ClosingCorp Fees URL: <https://uat.smartfees.com>
- API Path: <https://uatdev.smartfees.com>

To get more information on how to connect to these environments, contact your Account Manager for more details.