

SmartFeesSM

ACTUAL RATES & FEES. SMARTER DECISIONS.

Are you “guesstimating” your way through loan estimates? In today’s lending world, that’s a risk you can’t afford. SmartFees provides closing data based on real-time, actual information that helps reduce the risk of compliance variance violations and burdensome operational costs.

SMARTER APPROACH.

As the residential mortgage industry continues to evolve, lenders need solutions to improve revenue potential and mitigate risk of costly tolerance violations. The suite of solutions offered in SmartFees help streamline operations, maximize loan processing efficiencies and more.

SmartFees integrates loan file information, transfer tax, recording data, service fees and lender business rules and requirements, all in a single, seamless process and platform. With one click, and in less than a minute, loan originators can receive actual rates and fees with smart logic built in - not estimates.

THE FOLLOWING FEATURES & FUNCTIONALITY ARE AVAILABLE WITHIN SMARTFEES:

➤ Transfer Tax & Recording Data

Access Transfer Tax and Recording data with pinpoint accuracy. Used on its own or within the Smart Fees solution, the data is exact, detailed and not an estimate.

- Unique local laws and calculation methods used as needed
- First-time homebuyer exemptions (where applicable)
- Rates checked frequently directly with county recording offices and other sources
- Transfer taxes include deed, mortgage, recordation, stamp and other related taxes

➤ Fee Management

Our automated fee solution was pioneered back in 2007 with the flagship product **SmartGFE** and was significantly enhanced to support the Loan Estimate mandated by the TILA-RESPA Integrated Disclosure (TRID) rule with **SmartLE**. We are so confident in our provider management, rate and fee collection, and technology – that we offer the ClosingCorp Guarantee which protects a lender from tolerance violations.

➔ ClosingCorp Network

ClosingCorp manages the archaic and cumbersome process of collecting closing rates and fee data from service providers nationwide and continues to validate all fee data on an ongoing basis. Stay competitive by adding your preferred provider's rates and fee data (white list) while also gaining access to the overall network.

RATES FOR 30+ SERVICE PROVIDER & SUBSPECIALTY CATEGORIES:

Inspection

Asbestos Inspection
Chimney Inspection
EIFS Inspection
Home Inspection
HVAC Inspection
Leader Inspection
Mold Inspection
Pest Inspection
Plumbing Inspection
Pool & Spa Inspection
Radon Inspection
Roof Inspection
Septic Inspection
Thermal Inspection
Underground Storage Tank Inspection
Water Quality Inspection
Well Inspection

Consultants

203K Consultants
Homebuyer Counseling
Notary

Engineering & Surveys

Geotechnical Engineering
Structural Engineering
Land Survey

Title & Settlement

Title Insurance
Escrow/Settlement
Closing Attorney

Other Services

Appraisal Management Companies
Energy Audit
Home Warranty
Natural Hazard Disclosure

THE CLOSINGCORP ADVANTAGE

Real numbers. Not estimates. ClosingCorp protects and preserves the best interests of lenders by improving the status quo. We are the only industry resource that provides you with actual closing cost data nationwide upon which to generate a loan estimate document. This equates to better business decisions for you and your customers.

Get started today.

1.866.CLOSING (256.7464) | CLOSING.COM

