Exchange™
Powered by RealEC®

Settlement Agent Self Registration User Guide

Settlement Agents step by step action guide for Agency Registration

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What is Closing Insight™

Closing Insight™, a suite of Web-based technology and workflow solutions was developed by RealEC® Technologies in collaboration with several top lenders, title underwriters and settlement agents to automate the numerous multi-party processes that are required to close a loan.

This Web-based solution delivers a number of process improvements and quality controls to help lenders aggregate fees, generate disclosure documents and reconcile loan estimate data, while helping to ensure process consistency every time. Closing Insight supports the closing process by helping lenders gather loan fee information, collaborate with settlement agents, deliver secure documents within mandated timelines and validate pre-funding and post-closing data.

Closing Insight will help lenders and their business partners satisfy their obligations with CFPB's TILA-RESPA Integrated Disclosure rule.

Agency Registration

Thank you for taking a proactive stand and registering early so that you are prepared to collaborate come August 1, 2015!

The registration process has 2 parts and should not take you longer than **35 minutes**. This User Guide will walk you through every single step to get you registered properly.
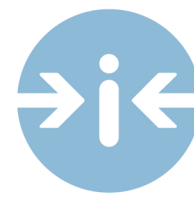
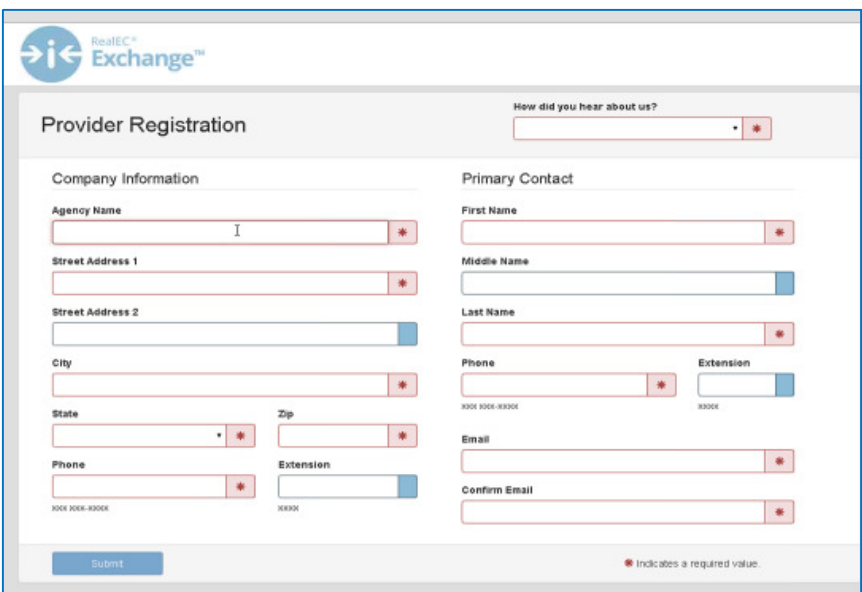Here is an overview of what this process will consist of:

1. **Individual User Registration – 5 minutes**
    a. Confirming your contact information
    b. Obtaining and saving your User ID and Password
    c. Establishing 6 security questions
    d. Acknowledging the RealEC User Access Agreement

2. **Company Registration – 30 minutes**
    a. Acknowledging the RealEC Network Access Agreement
    b. Entering company information, which includes selecting a Software company preference
    c. Establishing important company contacts
    d. Adding additional users for the website
    e. Selecting RealEC products
    f. Obtaining and saving your PartyID

It's highly recommended you review this User Guide prior to proceeding so that you are prepared with the information that you will need.
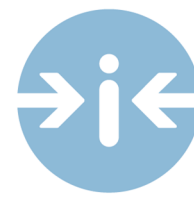
If you still have questions or have any concerns during the registration process, please feel free to contact the **RealEC Closing Insight Support line at: 1-800-893-3241.**
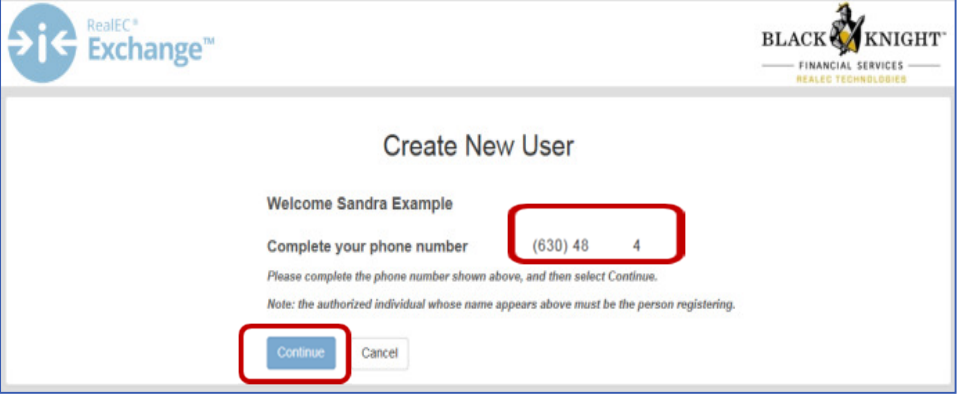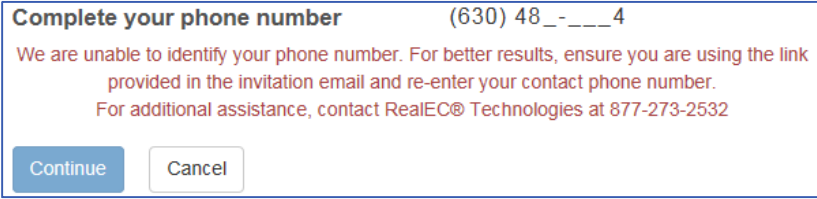
Step #	Page you are viewing with some guidance	Screen Shots with additional guidance
1	**Web Pages** Click on the following link or copy and paste to a web page to begin your registration process. http://www.bkfs.com/RealEC/DivisionInformation/ClosingInsightSettlementAgents/Pages/default.aspx • Click *Register Here*	
2	**Provider Registration** page. • Complete required information • Click Submit	
3	You will now receive an Invitation email to begin the registration process.	

4	**Invitation email:** • Click on the "***Begin Registration***" link **Note**: This link is active for 3 days	
5	**Create Your User ID** We need to verify your identity • Type in the missing digits of the phone number that you entered in the Provider Registration page (shown in Step 2) • Click *continue* **Note: You will have 5 attempts to enter the missing digits of the phone number.**	 You will receive this message if the system does not recognize the phone number you provided**.**

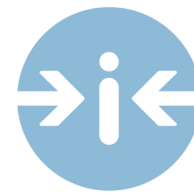| 6	**Next Steps** It's time to complete the Registration Process. **Note**: You will receive reminder emails at the 24 & 48 hour mark if the entire process has not been completed! In addition, you will have up to 30 days to complete the registration process.	Hello Sandra! Welcome to the RealEC Exchange™ registration process. Your Closing Insight Partner has requested that you, as the authorized representative for Example for Self Registering Agent, complete the online Settlement Agency registration process for RealEC Exchange™. The registration process has two parts: Individual User Registration and Company Registration. Individual User Registration is the first part and takes about 5 minutes to complete. The steps include: 1. Confirm your contact information. 2. Obtain and save your User ID. 3. Obtain your temporary password from a confirmation email. 4. Log in to RealEC Exchange™ and change your password. 5. Provide answers for several account security questions. 6. Acknowledge the RealEC User Access Agreement. Company Registration is the second part and takes about 30 minutes to complete. It consists of gathering details, such as key contact information. RealEC will provide a checklist for the second part momentarily. When you are ready to start the Individual User Registration, please select Continue. [**Continue**] [Cancel]
7	**Confirm Contact Information** • You will need to re-enter your email to confirm • If no other changes are needed then • Click *Continue*	**Please confirm your contact information** The following information was provided by Your Closing Insight Partner as part of the registration invitation. If any information is inaccurate or has changed, please update it below and then select Continue. **First Name** Sandra ✓ **Middle Name** **Last Name** Example ✓ **Email** ✓ **Confirm Email** ✳ **Work Phone** ✓ / **Extension** xxx xxx-xxxx / xxxx **Fax** / **Extension** xxx xxx-xxxx / xxxx [Continue] Back to Previous Page
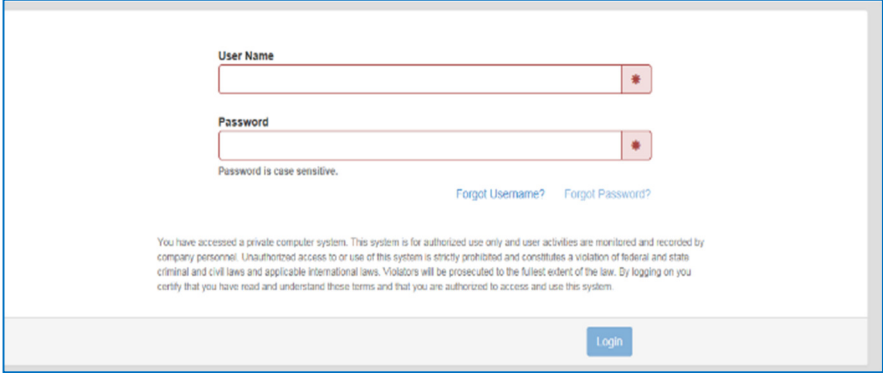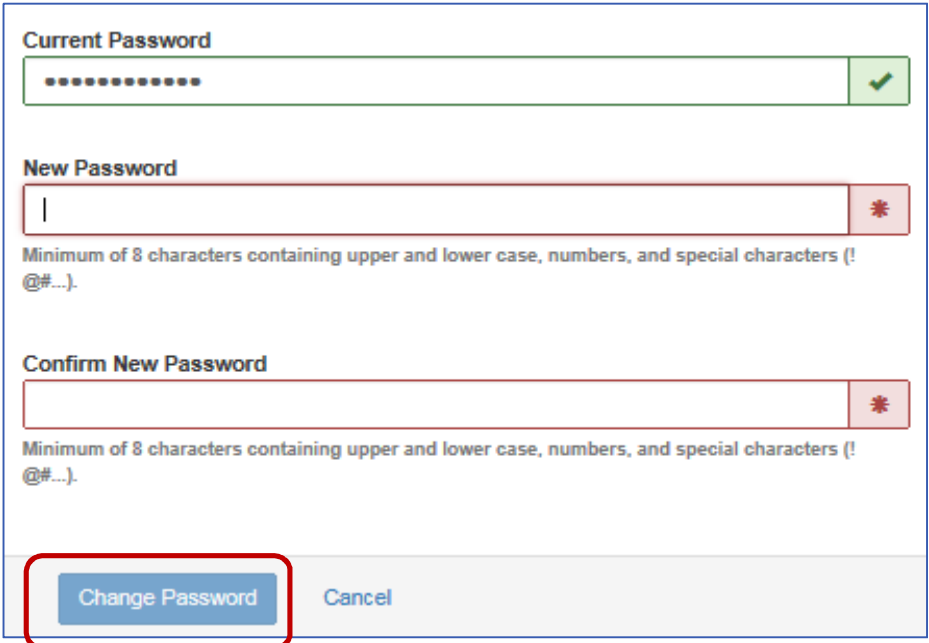
8	**Your USER ID** **Make note of it please!** You will receive an automated email message with a temporary password and a link to continue.	Thank you Sandra! We have received confirmation of your contact information and have created a new User ID for you. Your User ID is: SA_208583 Please take note of your User ID as you will need it to access RealEC Exchange™ and complete the registration process. RealEC® Technologies also sent an email to you at sandra.vizcarra@realec.com. The email contains a temporary password to use with your User ID and a link to RealEC Exchange™. Please follow the instructions in the message to finish the Individual User Registration process. You may close this page at any time.
9	**Temporary Password email** • Capture your Temporary Password • Click on the *Launch RealEC Exchange* link	Mon 4/6/2015 1:46 PM support@realec.com Black Knight Financial Services Password mail To Vizcarra, Sandra April 6, 2015 Dear Sandra Example, Here are the final instructions for completing the Individual User Registration process for RealEC Exchange™. 1. Connect to RealEC Exchange™ by selecting the link below. 2. Log in with your User ID and the following temporary password: Temporary Password: h$5i9E3Wjdpc 3. Once logged in, you will need to create a new password and provide answers to several security questions. Launch RealEC Exchange Sincerely, RealEC Technologies

10	**Login Page**	
	• Enter **User Name** and **temporary password** that was provided • Click *Login.*	

Note: You can use the ***Forgot Username?*** link if you need to retrieve your Username.
You will then be directed to a page to enter your email & last 4 digits of your phone number.
Once you click Submit, you will receive an email containing your User Name.

11	**Create your Permanent Password**	
	• Enter Temporary Password • Establish new one • Click *Change Password* **Password Requirements:** • Minimum of 8 characters • Need Upper & Lowercase & • Numbers & • Special Characters If all the criteria has been met you will see this in the upper right hand corner.	

| 12 | **Establish Your Security Questions**.

You must establish **6** Security Questions.

This will not only add an extra level of security, but will allow you to reset your own password, should you ever forget it! | RealEC uses security questions as an extra level of security. Select six unique questions and answer combinations that can be used to verify your identity.

Password

Current Questions ⓪   ➕ Add More

Submit   Cancel |

To add a question:

- Enter your NEW permanent password
- Click on the **Add More** link – you will get a pop-up
- Click on the drop down to select a question
- Enter your answer in the 2nd field
- Click *Add*

Note: **The pop-up will remain on the screen, but after you click *Add* you'll see the questions start populating in the background.** See example:

When you see 6 questions listed in the background, click *Cancel*. This will cancel you out of the pop-up & allow you to see the questions listed. Enter your new permanent password (if still needed) & click Submit when you are done.
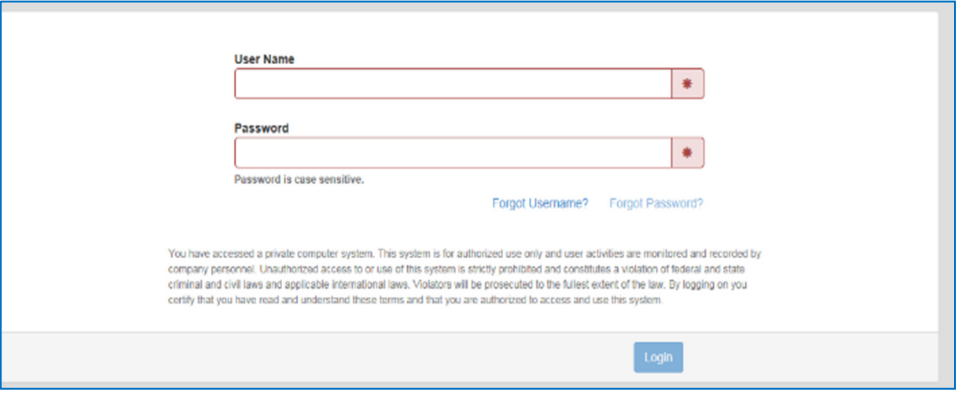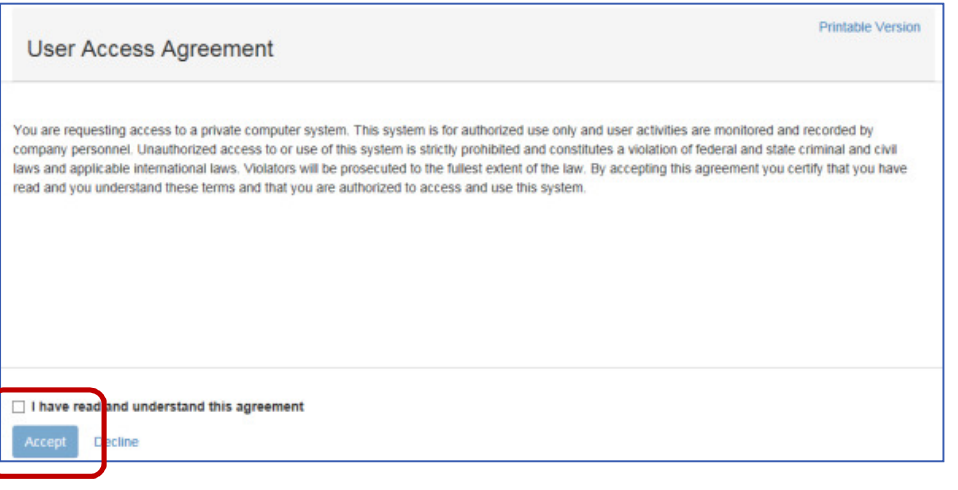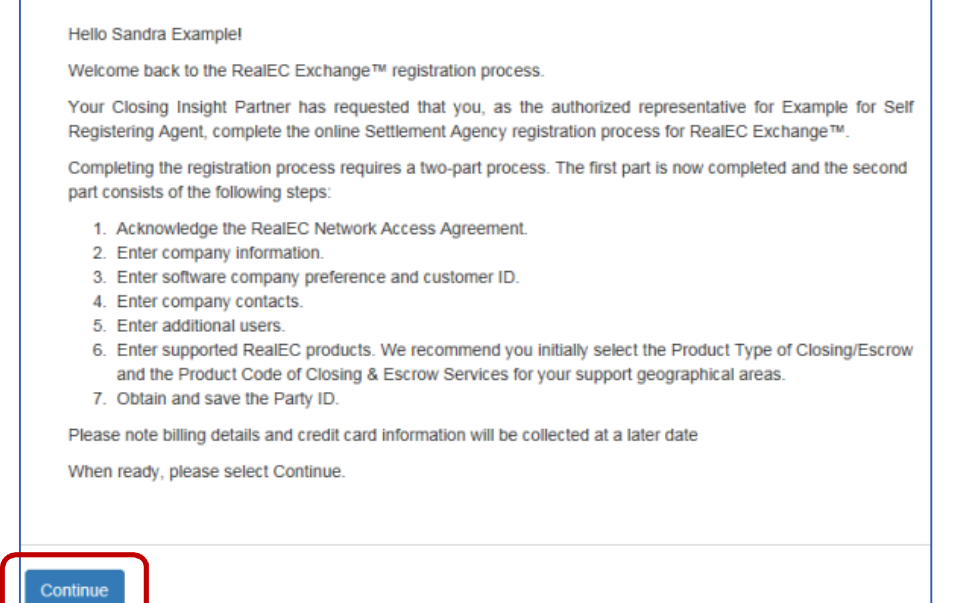
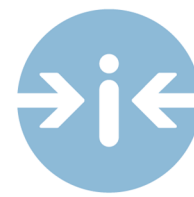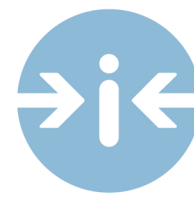| 13	**Login Screen** When you click Submit in Step 12, you will be redirected to the Login Page. • Enter your *User Name* and • *New permanent password* • Click *Login*	User Name Password Password is case sensitive. Forgot Username? Forgot Password? You have accessed a private computer system. This system is for authorized use only and user activities are monitored and recorded by company personnel. Unauthorized access to or use of this system is strictly prohibited and constitutes a violation of federal and state criminal and civil laws and applicable international laws. Violators will be prosecuted to the fullest extent of the law. By logging on you certify that you have read and understand these terms and that you are authorized to access and use this system. Login
14	**User Access Agreement** After reading the User Access Agreement, click in the box to confirm you understand, then click *Accept*. You can also click on the Printable Version link to keep a copy for your records.	Printable Version User Access Agreement You are requesting access to a private computer system. This system is for authorized use only and user activities are monitored and recorded by company personnel. Unauthorized access to or use of this system is strictly prohibited and constitutes a violation of federal and state criminal and civil laws and applicable international laws. Violators will be prosecuted to the fullest extent of the law. By accepting this agreement you certify that you have read and you understand these terms and that you are authorized to access and use this system. ☐ I have read and understand this agreement Accept Decline
15	**Next Steps** It's time to complete the Company Registration Process Click *Continue* when you are ready to proceed	Hello Sandra Example! Welcome back to the RealEC Exchange™ registration process. Your Closing Insight Partner has requested that you, as the authorized representative for Example for Self Registering Agent, complete the online Settlement Agency registration process for RealEC Exchange™. Completing the registration process requires a two-part process. The first part is now completed and the second part consists of the following steps: 1. Acknowledge the RealEC Network Access Agreement. 2. Enter company information. 3. Enter software company preference and customer ID. 4. Enter company contacts. 5. Enter additional users. 6. Enter supported RealEC products. We recommend you initially select the Product Type of Closing/Escrow and the Product Code of Closing & Escrow Services for your support geographical areas. 7. Obtain and save the Party ID. Please note billing details and credit card information will be collected at a later date When ready, please select Continue. Continue

16	**RealEC Network Access Agreement** After reading the RealEC Network Access Agreement, click in the box to confirm you understand, then click *Accept*. You can also click on the Printable Version link to keep a copy for your records.	RealEC Network Access Agreement Printable Version **RealEC Network Access Agreement** This Network Access Agreement (the "Agreement") governs the terms of use by you ("User") of the RealEC Exchange offered by RealEC Technologies, LLC ("RealEC") described herein. Please read this Agreement and indicate your acceptance by clicking the "ACCEPT" button at the end of the Agreement. This Agreement is made between you as the user and RealEC as the provider of the RealEC Exchange. You acknowledge and agree by registering as User, clicking the "ACCEPT" button and/or using RealEC Exchange (i) to be bound by all of the terms in this Agreement, and (ii) that this Agreement replaces and supersedes any previous agreement between you and RealEC governing your use of the RealEC Exchange. **Section 1. Definitions.** 1.1 "Confidential Information" means all information disclosed under this Agreement, including, but not limited to, proprietary and confidential matters concerning either party's current or proposed business operations, security and financial information, technical data, inventions, developments, research, borrower information, marketing strategies, business methods, information related to pricing, the terms and ☐ I have read and understand this agreement Accept Decline
17	**Company Information** • Complete all the required fields • Click *Continue*	Company Information Contacts Users Product Setup **Company Name** Example for Self Registering Agent ✔ **ALTA ID** **Street Address 1** 100 Just an example ✔ **Software Company** Not Listed ▾ **Street Address 2** **Provide Software Company Name** **City** Houston ✔ **Email** sandra.xxx.xxx@xxxxx.xxx ✔ **State** **Zip** TX ▾ ✔ 77046 ✔ **Confirm Email** ✱ **Phone** **Extension** xxx-xxx-xxxx ✔ xxx xxx-xxxx xxxx **Fax Number** **Extension** xxx xxx-xxxx xxxx Continue Back to Previous Page Please select your **Software Network**. If your Software Network does not appear in the list, choose the *Not Listed* option. This means you will use the RealEC Exchange website to participate in Closing Insight. **Note**: If you choose *Not Listed*, please indicate what software you use. RealEC will consider integration opportunities at a later date

18	**Primary Contacts** You need to identify the following contacts for this location: • Primary Contact • Accounts Payable Contact • Outage Notifications Contact • Technical Contact The **Primary & Accounts Payable** Contact *must* be identified. **Outage & Technical** Contacts are *optional*.	

Note: By default, you will already be listed as the *Primary Contact* within the grid. You can be both the *Primary & Accounts Payable Contact*, if this is your choice. You can simply click on the Accounts Payable box and then click *Save Contact*.
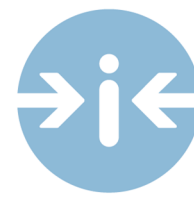
You can only have 1 Person listed per **Contact Type** of:
• *Primary,*
• *Accounts Payable, Outage* or
• *Technical Contact*

However, you **cannot** have more than 1 Person listed per Contact Type. For example, you cannot have 2 people listed as the Primary Contacts or 2 people listed as the Accounts Payable contact etc.

To add additional Contacts:
• Enter all required data for the contact, including the Contact Type. (You may hover over the question mark for a description. See example above)
• Click **Add New Contact** (This button will appear where the **Save Contact** button is on this screen shot)
• When you have completed entering all the appropriate Contacts, click *Continue*.

| 19 | **Adding Users**

Here, you may add Users from your company location that will need access to the RealEC Exchange website.

Once a User is added, they cannot be removed. However, a User can be made *Inactive* by whoever is designated as the *Administrator* through the Functional Role feature.

Note: The *Primary Contact* identified in the previous page, is automatically an *Administrator Role*, so you do not need to add yourself as a User.

These roles can be revised or Users can be added on the Exchange Administrative website. You will receive information in the coming months. | |

To add Users:
- Complete all the required fields for each user, including User Status & User Functional Roles. See note below for definition of these selections.
- Click *Add New User*
- You should see their name populate into the grid
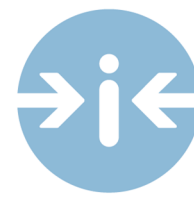- Continue this process until all users have been added
- Click *Continue*

User Status:
- **Approved** – Active and can perform functions related to Functional Role
- **Inactive** – Not active, cannot perform any function

User Functional Roles: Establishes security & privileges for each role.

- **Administrator** – This role has full access to the users for the PartyID. Administrators can add users and change user roles and status.
- **Basic** – This role has basic access to the Exchange website. Basic users can only *view* orders and documents.
- **Settlement Agent** – This role has access to the entire Closing process which includes viewing, uploading docs, sending Event messages and the Closing Insight Collaboration.

20	**Product Setup** In this section you will be adding the Products you would like to provide through RealEC. After making each selection, click *Apply* Continue this process until all Products have been selected. Click *Continue*	Product Setup Product Type Product Code State County Apply My Products | Remove	Product Type	Product Code	State	County
[x]	Title	Commitment/Prelim Rpt	IL	Kane
[x]	Closing/Escrow	Closing & Escrow Services	IL	Kane
[x]	Document Signing	Document Signing - 1 Set	IL	Kane | *For Closing Insight – at a minimum the following must be selected for atleast 1 state and 1 county.* *Note: You are able to add States and Counties at a later date if needed.* Product Type: Title Product Code: Commitment/Prelim R Product Type: Closing/Escrow Product Code: Closing & Escrow Ser Product Type: Document Signing Product Code: Document Signing - 1
21	**PartyID** Congratulations! The registration part is complete! **Make note of the PartyID for future reference.** This PartyID identifies your company to the RealEC teams and the Lenders you do business with.	Thank you for registering with RealEC® Technologies! We have received the information and created your Party ID as 13462579. Please take note of your Party ID as it identifies your company to RealEC teams, Lenders, and on transactions. If you entered additional users during the process, they have received an email asking them to confirm their contact information, reset the temporary password, provide security question answers and acknowledge the RealEC User Access Agreement.

Next Steps

Now that you have registered your company you will begin to receive RealEC communications with further instructions.

Any additional Users you entered during this process should now receive an automated email from RealEC. This email will have the user confirm their information, reset their temporary password, establish their security questions and lastly acknowledge the RealEC User Access Agreement.

You may distribute the ***Settlement Agent - Individual User Registration*** job aid to assist the Users with the steps they need to take to get their account established.