

## Policy Locator User Guide

### Policy Locator – Resource for Prior Policies

If you are an ATIDS user you are always looking for prior policies to use as base title. The Fund is pleased to inform you that one of the many benefits of The Fund's relationship with Old Republic National Title Insurance Company is access to their prior policy system. Policy Locator provides ATIDS users with access to ORNTIC's database of Florida title insurance policies. If you cannot locate a prior policy in The Fund's database take advantage of Policy Locator by going to <http://www.starslink.com>.

Fund Members are encouraged to take advantage of both of these vast resources. ATIDS and Policy Locator give you the ability to reasonably determine whether Reissue Rate applies as well as providing the information you need to produce high quality title information.

The following is a guide for registering and using the Policy Locator application.

## Getting Started

- **Access to the Policy Locator application is available only through the StarsLink website.** You must have a StarsLink user name and password in order to access the Policy Locator application. (Skip to page 4 if you've already registered in StarsLink)
- **How to Register as a StarsLink User**
  1. To access StarsLink go to <http://www.StarsLink.com> The StarsLink login window displays.
  2. Select **Click here if you are not a registered user link**.

3. The **Forum Rules and Policies disclaimer** page displays.
4. Select the **Accept** button to continue to the online registration form.
5. The StarsLink **Register New User** online form opens.

6. Complete the form with all the required field information. **In the AgentID field enter C09790.**
7. Select **Register**.

## • New Policy Locator User Request

1. Once you have completed the StarsLink registration form you will receive an email allowing you access to the StarsLink website so you can set up your user information for your **Policy Locator account**.
2. Select the **Go To StarsLink** link in the email. This opens the StarsLink home page.
3. On the StarsLink home page, select the **Policy Locator** menu selection. The **Policy Locator User Setup Information** page opens.

The screenshot shows the 'Policy Locator' user setup form for Old Republic National Title Insurance Company. The form is titled 'User Setup Information' and includes a note: 'Please complete the information below. \* indicates a required field.' The form contains the following fields:

- User Id: janedoe \*
- First Name: Jane \*
- Last Name: Doe \*
- Email Address: janedoe@placertitle.com \*
- Agency Name: Placer Title Company \*
- Agent Number: A04360 \*
- Agency Address: 4521 Anyplace Avenue \*
- Agency City: Auburn \*
- Agency State: CALIFORNIA \*
- Agency Zip: 95603 \*

At the bottom of the form are 'OK' and 'Cancel' buttons. Below the form, there is a 'StarsLink' link, a copyright notice for 2007 Old Republic National Title Insurance Company, and a recommendation to use Microsoft Internet Explorer and Adobe Reader. Logos for Microsoft Internet Explorer and Adobe Reader are also present.

4. Complete the form with all required field information. Select **OK** to submit the form.
5. Once you have submitted the form you will have immediate access to the Policy Locator application.

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## • Logging In – Accessing Policy Locator via the StarsLink website

1. To log in to the application go to <http://www.StarsLink.com>. The StarsLink login window displays.
2. Enter your **User Name and Password**. Select the **Login User** button.
3. The StarsLink home page opens. From the menu options, select **Policy Locator**.



## Important Industry News



Wells Fargo Endorses ALTA's Best Practices Guidelines



TILA-RESPA Integrated Disclosure rule implementation



ALTA Annual Conventions and Conferences are the largest networking and educational events in the land title industry.

## The Policy Locator History Search Main Page

- **Once you have logged in, the initial Policy Locator History Search page displays.** The Policy Locator History Search page, with the Property Address Search option opened by default, will be the starting point for you when you are conducting searches.

  1. From this page you can choose a search method by selecting the **Property Address Search**, the **Property Profile Search** or the **Policy Search** tab.
  2. You may at any time exit the **Policy Locator** application by simply closing the window.

## Policy Search Tips

- **The following are helpful tips and search guidelines for using the Property Address Search, the Property Profile Search and the Policy Search methods:**

1. Policy searches are conducted within the selected **state** to search. Selecting the state to search then allows you to further define the search by selecting property address criterion. Fund Members will have access to ORNTIC's database of Florida title insurance policies.
2. When searching for a policy, enter as much information about the policy as you can. This will narrow the search and reduce the number of policies that will appear in the search results. The more criteria entered to the search fields makes finding a policy much easier.
3. You can complete a search for a policy by using a wildcard character in non-drop-down box fields. Enter an **asterisk (\*)** at the end of a word or characters. This will search for all policy data that begins with those letters and characters shown before the asterisk. Add an **asterisk (\*)** at the beginning of a word or characters. This will find all policy data that ends with those letters and characters shown after the asterisk.
4. You may use the **Tab** key to move from field to field when entering search criteria.
5. Use the **Clear** button located at the lower right of the page to clear the fields and enter different search criteria to the fields.

## The Property Address Search

- Use the Property Address Search to search for a policy based on the address information associated with a property.



The screenshot shows the 'Policy Locator History Search' form. At the top, there is a navigation bar with 'Help', 'Property Address Search', 'Property Profile Search', and 'Policy Search'. The 'Property Address Search' tab is active. The form includes a checkbox for 'Search Only My Agency's Policies'. Below this are five input fields: 'State' (pre-filled with 'Minnesota'), 'County' (empty), 'City' (pre-filled with 'Select city...'), 'Street' (pre-filled with 'Select street...'), and 'Street Number' (empty). A note at the bottom states: 'Use an \* (Asterisk) as a wildcard in any text box field. State and County are mandatory search criteria.' At the bottom right, there are 'Search' and 'Clear' buttons.

### • Entering Search Criteria

1. Select the **state** and **county**. Both are required for all searches. Select the plus sign next to the fields to display a drop down list of **states** and **counties** to select from. Fund Members will have access to ORNTIC's database of Florida title insurance policies.
2. Enter the **City** to search. Select the plus sign to access a list of valid cities within the state/county selected to search. The field is an auto text search field. Entering the first letter of the city name will open the dropdown list to the city(ies) beginning with the letter.
3. Enter the **Street** to search. Select the plus sign to access a list of valid streets within the city selected to search. The field is also an auto text search field. Key the first numeral or letter of the street name.
4. In the **Street Number** field you can enter up to twenty (20) alpha/numeric characters. Street name must be selected if entering a street number to search.
5. Select the **Search** button to initiate the policy search. The **Clear** button is available to clear the field criteria and start over.

## The Property Profile Search

- The Property Profile Search is used to search for a policy based on the legal description associated with the covered property. The **Subdivision Search** section of the search page displays by default when the **Property Profile search tab** is selected. You can complete other searches by selecting the plus sign next to the **Condo Search** (Condo Name and Unit) and **Section, Township and Range Search**.

### • Entering Search Criteria

1. Select the **state** and **county**. Both are required for all searches. Select the plus sign next to the fields to display a drop down list of **states** and **counties** to select from. Fund Members will have access to ORNTIC's database of Florida title insurance policies.
2. Enter the name of the owner in the **Owner** field if you wish to search on owner name. Enter the name of lender in the **Lender** field if you wish to search on lender name.
3. Select the **Search** button to initiate the policy search. The **Clear** button is available to clear the field criteria and start over.

The screenshot shows the 'Policy Locator History Search' form. At the top, there is a navigation bar with 'Help' and three tabs: 'Property Address Search', 'Property Profile Search', and 'Policy Search'. The 'Policy Search' tab is active. Below the tabs, the form is titled 'Policy Locator History Search'. It includes a checkbox for 'Search Only My Agency's Policies'. The 'State' dropdown is set to 'Minnesota'. Other dropdowns for 'County' and 'City' are set to 'Select county...' and 'Select city...' respectively. There are sections for 'Subdivision Search' (with a 'Subdivision' dropdown), 'Book' and 'Page' text boxes, 'Block' and 'Lot' text boxes, 'Condo Search', and 'Section/Township/Range Search'. At the bottom, there are 'Owner' and 'Lender' text boxes. A note states: 'Use an \* (Asterisk) as a wildcard in any text box field. State and County are mandatory search criteria.' At the bottom right, there are 'Search' and 'Clear' buttons.

## The Policy Search

- Use the Policy Search function to search for a policy based on the policy number and/or file number. Or, select a date range in which a policy's effective date falls.
- Entering Search Criteria
  1. Select the **State, County, Policy Number, File Number, and Policy Start Date** and/or **Policy End Date**. The state is required for all searches. Selecting the state will considerably expedite the search process for you. Select the plus sign of the field to display a drop down list of states to select from. Fund Members will have access to ORNTIC's database of Florida title insurance policies.

The screenshot shows the 'Policy Locator History Search' form. At the top, there is a navigation bar with 'Help' and three tabs: 'Property Address Search', 'Property Profile Search', and 'Policy Search'. The 'Policy Search' tab is active. Below the tabs, the form is titled 'Policy Locator History Search'. It includes a checkbox for 'Search Only My Agency's Policies'. The 'State' dropdown is set to 'Illinois'. Other dropdowns for 'County' and 'City' are set to 'Select county...' and 'Select city...' respectively. There are 'Policy Number' and 'File Number' text boxes. There are 'Policy Start Date' and 'Policy End Date' date pickers. A note states: 'Use an \* (Asterisk) as a wildcard in any text box field (not including date fields).' At the bottom right, there are 'Search' and 'Clear' buttons.

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2. Enter the policy number in the **Policy Number** field if you know the number. This includes the policy prefix and the policy suffix.
3. In the **File Number** field, enter the file number.
4. To search on the policy effective date that falls within a date range, enter the **Policy Start Date** and the **Policy End Date**. Select the calendar icon to the right of the field. When the calendar opens, select the date to enter it to the field. Use the arrows to move between months.
5. Select the **Search** button to initiate the policy search. The **Clear** button is available to clear the field criteria and start over.

## The Search Results

- If a match (or matches) is found, it will be reported on the Search Results page. All policies/documents meeting the criteria will be listed on the page.
  1. The **Search Results page** displays all records or matches found and indicates the number of records found in the upper left of the page. A maximum of 200 records per page will display.
  2. Use the scroll bar to the right of the page to locate the document(s) you wish to view.



Policy Locator Search Results

Note: Results are limited to 200 rows. Please select 'RETURN TO SEARCH' and enter additional search criteria.

There are 200 results to display.  
Click column name to sort by that column.  
Click on the ▼ to filter that column.

Policy	Street Number	Street	Subdivision	City
<a href="#">EHP000298A0</a>	15955	SWALLOW ST NW		ANDOVER
<a href="#">EHP00041713</a>	14215	UNDERCLIFT CT NW	ROSELLAS ADDN	ANDOVER
<a href="#">EHL00210423</a>	14215	UNDERCLIFT CT NW	ROSELLAS ADDN	ANDOVER
<a href="#">EHL00103962</a>	1323	140TH LN NW	FOXWOODS	ANDOVER
<a href="#">W00451219</a>	1863	151ST AV NW		ANDOVER
<a href="#">W008408222</a>	14629	7TH AV NW	JOHNSONS OAKMOUNT TERRACE	ANDOVER
<a href="#">W001190830</a>	4225	153RD AV NW	INDIAN MEADOWS 3RD ADDN	ANDOVER
<a href="#">W00190946</a>	3162	NW 136TH AV		ANDOVER
<a href="#">W00216038</a>	2337	151ST AV NW	WOODLAND ESTATES SECOND ADDN	ANDOVER
<a href="#">W00211302</a>	2356	B COON CREEK DR NW	SHADY KNOLL ADDN	ANDOVER
<a href="#">W00235200</a>	1482	160TH LN NW	MAPLE HOLLOW	ANDOVER
<a href="#">W00243761</a>	2306	174TH CR NORTHWEST	WOODLAND MEADOWS	ANDOVER
<a href="#">W00249944</a>	3251	139TH LN NORTHWEST	WOODLAND CREEK	ANDOVER
<a href="#">W00255028</a>	4906	170TH LN NORTHWEST	TIMBER RIVER ESTATES	ANDOVER
<a href="#">W00266820</a>	3233	162ND LN NORTHWEST	TIMBER MEADOWS THIRD ADDN	ANDOVER
<a href="#">W00269101</a>	15635	DYCAMORE ST NORTHWEST	MOORES ESTATES	ANDOVER
<a href="#">W00269599</a>	841	160TH LN NW	CONSTANCE CORNERS	ANDOVER
<a href="#">W00286210</a>	1412	140TH LN NW	HILLS OF BUNKER LAKE 4TH ADDN	ANDOVER

3. Select the **small triangle shaped icon** located in the first column (to the left of the policy number). The policy item line expands to include additional information about the document. Select the icon again to close the policy detail.
4. If no results are returned based on the search criteria, select the **Return to Search** button to return to the **Search** screen with the previously entered search values; enter different criteria and search again.
5. Selecting the **New Search** button clears the criteria you entered to the fields of the **Search page** and allows you to enter new search criteria.
6. The second column, the **Policy** column contains the policy number as a hyperlink and when clicked on, using your mouse, displays the policy document in a PDF window. Using your mouse, hover towards the bottom of the **Policy View** window and the toolbar to **Save**, **Print**, **Page** and **Magnify** the document. By selecting the **Adobe** symbol on the far right of the toolbar, you can have the toolbar appear at the top of the window.

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The screenshot shows a 'Policy View' window with the following information:

**Schedule A**

File No.: 00025095

Name and Address of Title Insurance Company: Old Republic National Title Insurance Company  
400 Second Avenue South  
Minneapolis, MN 55401

Policy No.: LX-08187997      Loan No.: N/A

Address Reference: 28053 360th Ave, Altkin, MN, 56431

Amount of Insurance: \$ 200,000.00

Date of Policy: March 12, 2009 at 02:00 PM

- Name of Insured: Security State Bank of Altkin, its successors and/or assigns as their respective interests may appear.
- The estate or interest in the Land that is encumbered by the Insured Mortgage is Fee Simple
- Title is vested in: Glory Baptist Church, a Minnesota corporation
- The Insured Mortgage and its assignments, if any, are described as follows:  
Mortgage dated March 12, 2009, filed March 12, 2009 as Document No. 392765, executed by Glory Baptist Church to Security State Bank of Altkin, to secure \$200,000.00.
- The land referred to in this policy is described as follows:  
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF
- This policy incorporates by reference those ALTA endorsements selected below:
  - 4-06 Condominium
  - 4.1-06
  - 5-06 Planned Unit Development
  - 5.1-06
  - 6-06 Variable Rate
  - 6.2-06 Variable Rate- Negative Amortization
  - 8.1-06 Environmental Protection Lien - Paragraph 6 refers to the following state statute(s): Minn. Stat. 514.672
  - 9-06 Restrictions, Encroachments, Minerals
  - 13.1-06 Leasehold Loan
  - 14-06 Future Advance - Priority
  - 14.1-06 Future Advance - Knowledge
  - 14.3-06 Future Advance - Knowledge
  - 22-06 Location Title

- When searching on the **Property Profile** search, the results column headings are different depending on the search. The **Subdivision, Page, Block** and **Lot** headings are replaced with **Condo Name** and **Unit** for a **Condo Search** and replaced with **Section, Township** and **Range** headings for the **Section/Township/Range Search**.
- You may click on the column heading to resort the data of that column to sort in ascending or descending numerical order for the numerical fields and in alphabetical order for alpha fields.
- The columns that contain the small **filter symbol** to the right of the column name indicate that an **advanced filter option** is available for that column. Select the **filter symbol** to access a drop down box. In the drop down fields you may enter additional criteria for filtering the contents of that column.

The filter dialog box contains the following elements:

Show items with value that:

Starts with +

[Empty input field]

Filter      Clear