Settlement Agent Self Registration User Guide

Settlement Agents step by step action guide for Agency Registration
Table of Contents

Agency (Company) Registration .............................................................................................................. 2
What is the Exchange? ............................................................................................................................ 3
What is Closing Insight™ ...................................................................................................................... 3
  Base Level Product Pricing.................................................................................................................... 14
  View Billing Report ............................................................................................................................. 14
End Users ................................................................................................................................................ 21
Next Steps .............................................................................................................................................. 21
Agency (Company) Registration
Thank you for taking a proactive stand and registering with RealEC Technologies so that you are prepared to collaborate by the TRID implementation effective date.

During this process you will be registering to manage Products on the RealEC Exchange website. Within the Exchange is the Closing Insight portal that you will use to collaborate with the Lender in completing the Closing Disclosure form.

The registration process has 2 parts and should not take you longer than 15 minutes. This User Guide will walk you through every single step to get you registered properly.

Here is an overview of the process:

1. **Administrator Registration – 5 minutes**
   a. Confirming your contact information
   b. Obtaining and saving your User ID & PARTY ID
      i. The PARTY ID will be used to identify your company to Lenders and RealEC
   c. Obtaining your temporary password

2. **Company Registration – 10 minutes**
   a. Acknowledging the User Access Agreement & RealEC Network Access Agreement
   b. Entering company information, which includes selecting a Software company preference
   c. Billing information
   d. Establishing important company contacts
   e. Adding additional users for the website

**NOTE:** Only one person is required to register the company! Once this person registers the company, they will then be able to grant access for individual users within the company. Individual users will receive an email and follow steps to establish their password and create their profile.

It’s highly recommended you review this User Guide prior to proceeding with registration, so that you are prepared with the information that you will need.

The registration site is compatible with Chrome, Firefox, and IE 9 and above.

In addition, as the Administrator of your location you will have access to RealEC’s administrative website once you have registered your company. This will allow you to make changes at a later time. The URL will be provided at the end of this document.

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 or by email at providerregistration@realec.com.
**What is the Exchange?**

The Exchange is a proven, scalable technology platform that enables both efficiency and compliance with loan quality requirements as well as providing the distinct advantage lenders and providers need to meet today’s origination challenges and government mandated regulations.

This comprehensive, Web-based platform supports a lender’s and provider’s established loan quality programs to help minimize loan repurchase and drive efficiencies in the mortgage transaction. As an open platform connecting lenders with their choice of business partners, the Exchange website provides data aggregation, workflow management, centralized product ordering, and tracking for all services that are required during the loan origination process.

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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.
<table>
<thead>
<tr>
<th>Step #</th>
<th>Page you are viewing with some guidance</th>
<th>Screen Shots with additional guidance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Web Pages</td>
<td><img src="image" alt="Settlement Agent Registration" /></td>
</tr>
<tr>
<td></td>
<td>Click on the following link or copy and paste to a web page to begin your registration process. <a href="http://closinginsight.com">http://closinginsight.com</a></td>
<td><em>Click Register Now.</em></td>
</tr>
<tr>
<td></td>
<td>• Click Register Now.</td>
<td><img src="image" alt="Register Now" /></td>
</tr>
<tr>
<td>2</td>
<td>Provider Registration page.</td>
<td><img src="image" alt="Provider Registration" /></td>
</tr>
<tr>
<td></td>
<td>• Complete required information.</td>
<td><img src="image" alt="Complete required information" /></td>
</tr>
<tr>
<td></td>
<td>• Click Submit.</td>
<td><img src="image" alt="Submit" /></td>
</tr>
<tr>
<td></td>
<td>You may click on the Frequently Asked Questions links for answers to some of the most common questions!</td>
<td><img src="image" alt="Frequently Asked Questions" /></td>
</tr>
<tr>
<td>3</td>
<td>When you see this message, you may close this window. You should receive the invitation email in your inbox.</td>
<td><img src="image" alt="Exchange" /></td>
</tr>
</tbody>
</table>

Thank you for your submission. Please check your email for the registration invitation email and follow the instructions. If you do not see the registration email please check your spam or junk folders to ensure that it has not been removed from your inbox. If you do not receive the registration invitation email please contact RealEC support (800) 630-3341 or via email at providerregistration@realec.com.
Invitation email:

Contains 2 options to select from:

**Begin Registration** link

- For new agents registering the company for the first time.

**Use Existing RealEC Account** link

- If you are an Administrator setting up a new location and already have an existing account.

Only 1 user per location must register your specific location.

Note: This link is active for 5 calendar days.

Please DO NOT FORWARD this email! The links will become inactive.

Note: If clicking the link of your choice does not work properly in your email client, follow these steps:

1. Click the link. Your default web browser should open.
2. Copy the entire link address (URL) that appears in the browser’s address bar.
3. Open a new internet browser window.
4. Paste the link address (URL) in the new browser window’s address bar.

Use Existing RealEC Account link:

If this option is selected, you will be taken directly to the Exchange login page.
5 **Existing Admin**

From the drop down, you will see all the Party ID’s that you have access to.
Select *<New Party>* and click *Continue*.

6 **Create New User**

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.

*Complete your phone number*  
(630) 48_ - ___4

*We are unable to identify your phone number. For better results, ensure you are using the link provided in the invitation email and re-enter your contact phone number.*

*For additional assistance, contact RealEC® Technologies at 877-273-2632*
Welcome Message

It’s time to complete the Registration Process.

Note: You will receive reminder emails at the 24 and 48 hour mark if the entire process has not been completed!

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Hello Linda!

Welcome to the RealEC Exchange™ registration process.

As the authorized representative for Chris Test you must complete the online Service Provider registration process for RealEC Exchange™.

The registration process has two parts: Administrator Registration and Company Registration.

Administrator 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 Name.
3. Obtain and save your Party ID.
4. Obtain your temporary password from a confirmation email.

Company Registration is the second part and takes about 10 minutes to complete. It consists of gathering details, such as key contact information.

When you are ready to start the Administrator Registration, please click Continue.

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Continue  Cancel
8 Confirm Contact Information

- If no changes are needed then
- Click Continue.

Please confirm your contact information

The following information was provided as part of the registration invitation. If any information is inaccurate or has changed, please update it below and then click Continue:

First Name
Linda

Middle Name

Last Name
Jones

Email

Work Phone
XXX XXX-XXX

Extension

Fax
XXX XXX-XXX

Extension

9 Your USER and PARTY ID will be displayed

Make note of them please!

You will receive an automated email message with a temporary password and a link to continue.

Thank you Linda!

We have received confirmation of your contact information and have created a new User Name and Party ID for you. We strongly recommend that you print this page for your reference.

Next Steps:

1. Please take note of your User Name. You will use it to access the RealEC Exchange™ and complete the registration process.
   Your User Name is: Usr_212829

2. Please take note of your Party ID. It identifies your company to RealEC teams and to lenders, as well as on transactions.
   Your Party ID is: 13465018

3. Locate the email message RealEC® Technologies sent to you at sandra.vizcarra@realec.com and please follow the instructions in the message to finish the Administrator Registration process.
   The email message contains a temporary password to use with your User Name and a link to RealEC Exchange™.

4. When you are ready to continue, you may close this page.

Helpful Tip: Print this page or leave this window open while you continue with the registration. You will need the User Name to log-in, this is your permanent User Name.
**Temporary Password email**

- Capture your Temporary Password.
- Click on the *Launch RealEC Exchange* link.

**Login Page**

- Enter **User ID from step 8**. This ID is now your permanent User Name.
- Enter the **temporary password** that was provided in the email.
- Click **Login**.

**Create your Permanent Password**

- Enter the **Temporary Password**.
- Establish new password.
- Click **Change Password**.

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**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.
### Establish Your Security Questions.

You must establish **6 Security Questions.**

These questions will allow you to reset your own password, should you ever forget it!

To add a question:
- Enter your NEW permanent password
- Click on the **Add More** link – you will see a pop-up
- Click on the drop down to select a question
- Enter your answer in the 2\(^{nd}\) 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. You will also notice the **Question Count** start to increase.

When you see 6 questions listed in the background or the Question Count shows 6, click **Close.**
This will close out the pop-up and allow you to see the questions listed. Enter your new permanent password (if still needed) and click Submit when you are done.

Upon logging in and accepting the User Access and the RealEC Network Agreements you will begin entering key information regarding the company.

We will walk you through all of the tabs in the next section but they are not all required at this time.

However, at a minimum, the following sections must be completed in this order to complete the registration process:

- **Company Information** – selecting the Software Company
  - RealEC will automatically set-up the products and notifications needed based on this Software selection. We will explain what these are within each specific section.

- **Billing Information** – If you have a promo code, please have it handy. If you do not have a promo code please have a valid credit card available.

- **Contact Information** – Primary, Billing and Partner Approval
<table>
<thead>
<tr>
<th>14</th>
<th><strong>User Access Agreement</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>After reading the User Access Agreement, click in the box to confirm you understand, then click Accept.</td>
</tr>
<tr>
<td></td>
<td>You can also click on the Printable Version link to keep a copy for your records.</td>
</tr>
<tr>
<td></td>
<td>You will not be able to move forward unless you accept the terms.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>15</th>
<th><strong>RealEC Network Access Agreement</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>After reading the RealEC Network Access Agreement, click in the box to confirm you understand, then click Accept.</td>
</tr>
<tr>
<td></td>
<td>You can also click on the Printable Version link to keep a copy for your records.</td>
</tr>
<tr>
<td></td>
<td>You will not be able to move forward unless you accept the terms.</td>
</tr>
</tbody>
</table>
**Company Information**

The information will be pre-populated with an exception to *Software Company*.

- Select the **Software Company** from the drop-down.
- **Software Company ID** will be pre-populated based on the *Software Company* selection.
- Click *Next*.

Please select your **Software Company**. If your *Software Network* does not appear in the list, choose the *Not Listed* option. You will be required to indicate what software you do use.

If you are unsure, you may select *ReaIC Web*. This means you will use the RealIC Exchange website to participate in Closing Insight.

Once saved, you will not be able to make any changes.
If changes are needed you would need to call RealIC Support.

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**Important information regarding Billing**

As a courtesy for registering early, we are waiving registration fees! Please use the following promo code to take advantage of this free offer!

- **ClsInstWEB**
Billing Information

- Complete all the required fields.

- **Promotional Code:**
  If there is not a Promotional Code listed, and you have a Promotional Code, enter the code then click **Apply**.

- **Billing Preference:**
  **Paper Billing** is the default Billing Preference. Please complete the Billing address section.

- When complete, please acknowledge the **Financial Acknowledgement**
  - Click **Next**
  - Proceed to step 18

You have the option to change your **Billing Preference to Credit Card**. If you choose this option, please proceed to steps 17 – 21 for guidance on inputting credit card information.

**Note:** When the billing tab has been completed, you will receive an email confirming your registration has been completed.

The following is a description of the 3 links in the upper right hand corner:

**Frequently Asked Questions:**
Most common billing questions answered

**Base Level Product Pricing**
To check current product pricing, click the **Base Level Product Pricing** link. The RealEC Fee Schedule (PDF) will open in a new browser window.

**View Billing Report**
Click the **View Billing Report** link to open the billing report in a new browser window.
| 18 | **RealEC Secure Site**  
You will receive this pop-up informing you that you are being redirected to the RealEC Secure site |

### Enter/Edit Credit Card Information
- You will be directed to a RealEC secure site to enter your credit card information.
- Your Credit Card information must be completed in 5 minutes or your session will expire.

![Enter/Edit Credit Card Information](image)

| 19 | **Credit Card input (If applicable)**  
A form will open in a new window and allow you to enter/update credit card information.  
- Complete all of the information.  
- When you are done click Submit Transaction. |

![Credit Card Input Form](image)

**Note:** You will have 4 attempts to enter a valid credit card. After the 4th attempt, the account will be locked and you will need to contact RealEC Support to unlock.

You have 5 minutes to complete — there will be a timer in the lower right hand corner of the screen.

| 20 | **New Window**  
The system will alert you to the status of your credit card information and advise you to close the browser tab. |

**Note:** Do not close your entire browser, only close the tab where the credit card information was entered.

![New Window](image)

Upon returning to the Billing tab, you should notice the status of the Credit Card carry into the page.

**Status:**  
- **Authorized** – a valid credit card has been entered  
- **Not Authorized** – an invalid credit card has been entered. After four failed attempts, the account will be locked. Contact RealEC Support  
- **Locked** – 4 failed credit card attempts have been made. Contact RealEC Support to unlock
Financial Acknowledgement

You will need to put a checkmark in the box.

Click Next when this page is complete.

Select the Financial Acknowledgement checkbox to acknowledge the financial obligations to RealEC.

Once the Billing tab has been successfully completed, you may now use the activated tabs at the top of the page to complete the remainder of the sections. There is no specific sequence required to complete these.

Your login credentials will give you access to the Administrative website allowing you to complete the remainder of the sections at a later time.

Primary Contacts

The system will prefill and list you as the Primary, Billing and Partner Approval contact. These 3 contacts are required.

If changes are needed, please go into the individual tab to update contact information.

Though not required, it is recommended you provide details:

- Technical
- Outage

- **Primary** – receives all communications from RealEC
- **Billing** – receives all billing information from RealEC
- **Partner Approval** – approves a lender to do business with on RealEC
- **Technical** – receives technical notes and release notes from RealEC
- **Outage** – receives system outage notifications from RealEC

You may choose to make any other updates on these tabs if needed and click Update when done.
Add Users

The Users tab will allow you to add other agents from your office location, so they have their personal login credentials.

**Note:** You will already be listed as a User.

**To add Users:**
- Click on Add User (More details will be provided in the next step)

**Note:** Upload New User File is for future enhancements. Please do not use!

<table>
<thead>
<tr>
<th>Display column</th>
<th>Pending section</th>
</tr>
</thead>
<tbody>
<tr>
<td>means that the user is visible in the Lender search criteria.</td>
<td></td>
</tr>
<tr>
<td>– When adding a New User, they will be listed in the pending section until they complete their registration.</td>
<td></td>
</tr>
</tbody>
</table>

By inviting a new user, RealEC will generate an email message, similar to your invitation email (Step 4.) This individual will be required to complete similar steps as you did in steps 5-13 above.

In addition, this User will be directed to a training page where they will have access to Exchange and Closing Insight material along with short videos that will help to make them familiar with our website and allow them to practice before getting started.
Add User pop-up

Enter applicable information for each new user.

**Access Permissions:**
These will affect the type of edit (or view) rights this User will have.

Click the Save or Save & Close button when done.

- **Save** will save your progress.
- **Save & Close** will save the information and close the window.

User will receive an email to complete the registration process.

User has 5 days to complete the process. After 5 days the link in the email will become inactive.

**Description of Access Permissions:** The information you will see is driven by the *Software Company* that was selected earlier in the process. Below are details of each permission only if the selection was for RealEC Web

**Admin:** All access and rights to the Exchange, all access and rights to Closing Insight

**Closing Insight Amend:** Allows user to respond to analytics within Closing Insight. No edit rights, can view data.

**Closing Insight Edit:** Allows user full access to Closing Insight functions

**Closing Insight View:** Allows user to access Closing Insight, but view only rights within the page

**Exchange Order Access All**: Has access to view all orders for their company/branch when logged in Exchange

**Exchange Order Access My**: Restricts user to viewing only orders assigned to their user name.

**Exchange Order Edit** – Allows the user to accept and edit orders as needed, all functions allowed such as adding events, adding documents, etc.

*Exchange Order Access All or My* is view only access and **must** be combined with **Exchange Order Edit** in order for user to view and edit orders. This does not apply to Closing Insight permissions. However, if the User is participating in Closing Insight, they WILL need to select at least one Exchange role and one CI role.

<table>
<thead>
<tr>
<th>Exchange Order Access All</th>
<th>Exchange Order Access My</th>
<th>Exchange Order Edit</th>
<th>User Access</th>
</tr>
</thead>
<tbody>
<tr>
<td>x</td>
<td>x</td>
<td></td>
<td>has access to <strong>view</strong> all orders for their PartyID(s)</td>
</tr>
<tr>
<td>x</td>
<td>x</td>
<td></td>
<td>has access to <strong>view</strong> only their orders</td>
</tr>
<tr>
<td>x</td>
<td>x</td>
<td>x</td>
<td>allows the user to <strong>view</strong> and accept/edit all orders for their PartyID(s)</td>
</tr>
<tr>
<td>x</td>
<td>x</td>
<td>x</td>
<td>allows the user to <strong>view</strong> and accept/edit only their orders</td>
</tr>
</tbody>
</table>
**Products tab**

RealEC will automatically configure the products needed based on the Software platform you selected in Step 16.

You have the ability to modify a product. To do so, click on the box with a pencil for the product you wish to modify.

To add a product:
- Select the Product Type
- Product Code
- State and County, then
- Click Apply.

**Notifications**

Notifications are email messages that will be triggered by an event. These can be sent by RealEC or the Lender.

RealEC will automatically configure the notifications needed based on the Software platform you selected in Step 16. These configured notifications cannot be removed.

You may add an individual and select which event email notifications you would like them to receive by clicking Add Delivery Location.
Enter the email address.

**Note:** Check the box next to *Use User Email Address on Order* if the notification should always go to the person that placed the order.

- Select the desired **Product Types and Events**.
- Click **Add**.

Continue this process until you have selected all the events you want this user to receive.

When you are done with this User,
- Click **Save**.

If you want to add additional event notifications for Users, follow the same process listed in this step.

After clicking Save, you will notice the Notifications tab now has 2 sections listed, *Email* and *Web*. You have the ability to edit and/or remove notifications for the user(s) you input into the system.

---

**License**

This section is ONLY required for Appraisers
End Users
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, establish a permanent password, establish their security questions and lastly acknowledge the RealEC User Access Agreement.

Upon the User acknowledging the User Access Agreement, they will move from pending to active status in the Users tab.

Next Steps
As mentioned at the beginning of this document, now that you have registered your company you will have access to both the Exchange website for Providers and the Administrative site.

Use the below URL(s) to navigate to these websites. You will use the credentials you created through this process to log-in.

Exchange Admin site: https://Admin.RealECExchange.com

Exchange Provider site: https://Provider.RealECExchange.com

Upon logging into either website, feel free to use the Options menu to find a variety of training resources for the Exchange, Closing Insight and an Admin User Guide.
Statement of confidentiality

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