

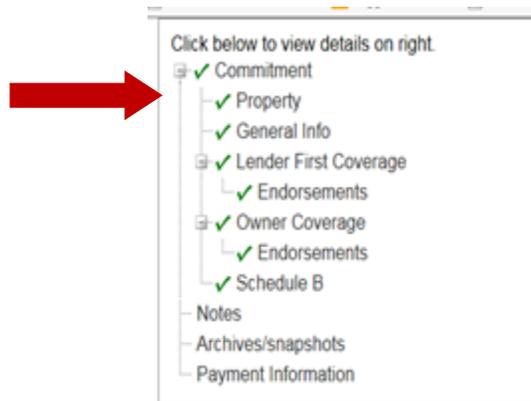


# Review and Issue a Commitment

## TITLE GUARANTY

### Printing Draft Versions of a Commitment

In the navigation bar click on **Commitment**, which brings up the screen containing an overview of the commitment next to the navigation bar. This screen includes details of the transaction, with a link back to Schedule B. Possible selections tabs appear at the top of the screen:



Click below to view details on right.

Issue Cancel Select what to preview **Preview** Send to Underwriting Send to Audit Add New Coverage Add Certificate... What's Incomplete?

**General Information**

Total Premium	Status	Create Date	Date Issued	Issued By	Transaction Type	Attorney	Abstractor(s)
\$135.00	Pending	6/26/2015 12:05:21 PM			Purchase	Jane Test - Test Law Firm	BestEver Abstract Company

**Titleholder(s)**

Name	Tenancy	Entity Type	Legal Status
Steven S. Seller and Mary M. Seller	NOTE: ITG does not purport to guarantee whether the above parties hold title as joint tenants with full rights of survivorship and not as tenants in common or as tenants in common.	Individual	

**Issue:** When clicking on Issue, the system will perform the final edit checks to verify that necessary fields have been completed and underwriting rules have been followed. The status will then change to Issued, Audit (if the processor is in Audit status) or Underwriting (if the endorsements / coverage amount / coverage date require underwriter review).

**Cancel:** When clicking on **Cancel**, the status will change to **Cancelled**.

**Note!** When cancelling a file the system requires a note stating the reason for cancellation.

**Preview:** Clicking on **Preview** brings up a pdf version of the commitment in draft format that includes Schedule A, Schedule B, and Composite Mortgage Affidavit.



# Review and Issue a Commitment

## TITLE GUARANTY

Click below to view details on right.

- Commitment
  - Property
  - General Info
  - Lender First Coverage
    - Endorsements
  - Owner Coverage
    - Endorsements

**Overview** Guaranty #: C-150000154

Issue Cancel Transaction Quote Preview Send to Underwriting Send to Audit Add New Coverage Add Certificate What's Incomplete?

General Information		Transaction Quote						
Total Premium	Lender First CPL	Create Date	Date Issued	Issued By	Transaction Type	Attorney	Abstractor(s)	
\$135.00	Pending	6/26/2015 2:05:21 PM			Purchase	Jane Test - Test Law Firm	BestEver Abstract Company	

**Preview the Transaction Quote:** Selecting **Transaction Quote** under the **Select what to preview** dropdown and then clicking **Preview** will download a PDF of the transaction quote.

**Preview the Transaction:** Selecting **Commitment** or **Lender First CPL** under the **Select what to preview** dropdown and then clicking **Preview** will download a PDF of the document. If there is more than one CPL each CPL will be previewed separately.

**Send to Underwriting:** Selecting **Send to Underwriting** indicates that you would like to have the commitment reviewed by an underwriter. You must add a Note of explanation. The ITG underwriter will review the file, if necessary contact the participant/processor with questions, and then place the commitment in pending or issued status accordingly.

**Note! Allow time for underwriter review. Review Notes for underwriter comments and suggestions.**

**Send to Audit:** Selecting **Send to Audit** indicates that you would like to have the commitment reviewed. You must add a note of explanation for the Audit staff. The audit team member will review the file and contact the participant / processor with questions, or issue the commitment.

**Note! If your file was sent to audit status ITG staff will notify you when a review is complete.**

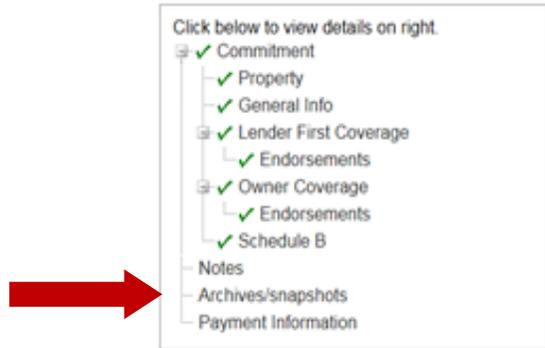
When ready to issue the commitment, click on **Issue**. Click on **OK** when asked **Are you sure you want to issue this guaranty?**



# Review and Issue a Commitment

## TITLE GUARANTY

### Print a Commitment Once Issued



In the navigation bar click on **Archives/Snapshots**. This section is divided into active and archived downloads. Each time a commitment is issued the system will move the previous commitment, CPL (if applicable) and transaction quote to the archives section. The most recent version of each file will appear in the **Active** section.

Click below to view details on right.

- ✓ Commitment
  - ✓ Property
    - ✓ General Info
  - ✓ Lender First Coverage
    - ✓ Endorsements
  - ✓ Owner Coverage
    - ✓ Endorsements
  - ✓ Schedule B
- Notes
- Archives/snapshots
- Payment Information

Active	Select	Name	Description	Upload Date
	<input type="checkbox"/>	C-150000154 Lender First CPL Issued 6/26/2015 12:46 PM	Closing Protection Letter	6/26/2015
	<input checked="" type="checkbox"/>	C-150000154 Issued 6/26/2015 12:46 PM	Commitment	6/26/2015
	<input checked="" type="checkbox"/>	Transaction Quote 6/26/2015 12:46 PM	Transaction Quote	6/26/2015

[Download Selected](#)

Archives	Select	Name	Description	Upload Date
Archives have not been created.				

To print an issued commitment, CPL or transaction quote select the box of each document to be printed and click **Download Selected**.

Each document selected will download to a zip file. The zip file can be saved and printed or emailed.

**Note!** If a commitment was issued before July 1, 2015 the transaction quote will not be available in the archives/snapshot screen. It can be printed from the commitment overview screen.

Name	Type	Compressed size	Password ...	Size	Ratio
C-150000154_Commitment_201506...	Adobe Acrobat Document	639 KB	No	1,739 KB	64%
C-150000154_TransactionQuote_20...	Adobe Acrobat Document	28 KB	No	39 KB	31%



# Review and Issue a Certificate

## TITLE GUARANTY

### Review and Issue a Certificate



In the navigation bar, click on Lender First Certificate, which brings up the screen containing is an overview of the Certificate.

Click below to view details on right.

- ✓ Commitment
  - ✓ Property
  - ✓ General Info
  - ✓ Lender First Coverage
    - ✓ Endorsements
  - ✓ Owner Coverage
    - ✓ Endorsements
    - ✓ Schedule B
  - ✓ Lender First Certificate
  - ✓ Property

**Overview** Guaranty #: L-150000154

Issue Cancel Select what to preview **Preview** Send to Underwriting Send to Audit Add Certificate... What's Incomplete?

**General Information**

Total Premium	Status	Create Date	Date Issued	Issued By	Transaction Type	Attorney	Abstractor(s)
\$135.00	Pending	6/29/2015 2:45:04 PM			Purchase	Jane Test - Test Law Firm	BestEver Abstract Company

**Titleholder(s)**

Name	Tenancy	Entity Type	Legal Status
William W. Buyer and Susan W. Buyer	NOTE: ITG does not purport to guarantee whether the above parties hold title as joint tenants with full rights of survivorship and not as tenants in common or	Individual	

This screen includes details of the Certificate, with a link back to Schedule B. Possible selection tabs appear at the top of the screen:

**Issue:** When clicking on Issue, the software will perform the final edit checks to verify that necessary fields have been completed and underwriting rules have been followed. The status will then change to Issued, or Audit (if the processor is in Audit status), or Underwriting (if the endorsements / coverage amount / coverage date require underwriter review).

**Cancel:** When clicking on Cancel, the status will change to Cancelled.

**Preview:** Clicking on **Preview** brings up a pdf version of the certificate in draft format that includes Schedule A and Schedule B.

**Send to Underwriting:** Selecting **Underwriting** indicates that you would like to have the certificate reviewed by an underwriter. You must add a Note of explanation. The ITG underwriter will review the file, if necessary contact the participant/processor with questions, and then place the certificate in pending or issued status accordingly.

**Send to Audit:** Clicking here will change the status to Audit, which indicates to the Audit team that you would like to have the certificate reviewed. You will be required to add a Note of explanation for the Audit Team. The audit team member will review the file and contact the participant / processor with questions, or issue the certificate.



# TITLE GUARANTY

**Add Certificate:** Click on this dropdown menu to add another Certificate to this transaction.

Click below to view details on right.

- Commitment
- Property
- General Info
- Lender First Coverage
  - Endorsements
- Owner Coverage
  - Endorsements
  - Schedule B
- Lender First Certificate
  - Property
  - General Info

**Overview** Guaranty #: L-150000129

Issue Cancel Select what to preview Preview Send to Underwriting Send to Auction What's Incomplete?

\*Go to Archives/snapshots to print

General Information				Attorney	Abstractor(s)
Total Premium	Status	Create Date	Date Issued	Issued By	
\$125.00	Pending	3/18/2015 1:44:14 PM		Jane Purchase	West - Test Law Firm Iowa Title Company - West Des Moines

Titleholder(s)			
Name	Tenancy	Entity Type	Legal Status
Henry Buyer and Helen Buyer	as joint tenants with full rights of survivorship and not as tenants in common.	Individual	

After the draft version of the Certificate has been reviewed and approved, the Certificate can be issued.



## Lender Form Schedule A

Certificate No.: L-150000154

Loan No.: 2014654654

Address, For Reference Purposes Only: 2015 Grand Avenue, Des Moines, IA 50312

Date of Certificate: June 26, 2015 at 05:00:00 PM Amount of Coverage: \$150,000.00

**1. Name of Guaranteed:**

Bank Iowa its successors and/or assigns, CEDAR FALLS, IA

**2. The estate or interest in the Land that is encumbered by the Guaranteed Mortgage is a fee simple (if other, specify same):**

Fee Simple

**3. Title is vested in:**

William W. Buyer and Susan W. Buyer

Note: ITG does not purport to guarantee whether the above parties hold title as joint tenants with full rights of survivorship and not as tenants in common or as tenants in common.

**4. The Guaranteed Mortgage is described as follows:**

Mortgage in the amount of \$150,000.00 dated June 25, 2015, filed June 26, 2015, in Book 2015, page 4567 of the Polk County, Iowa, Recorder's Office, given by William W. Buyer and Susan W. Buyer, husband and wife, to Bank Iowa.

**5. The Land referred to in this Certificate is described as follows:**

Full legal description here

Note: Notwithstanding Covered Risk 2(c) of the Certificate jacket, ITG does not warrant that the above described Land actually contains the number of acres described herein or that variations in the described Land would not be disclosed by a more current land survey.



Click on **Issue**. Click on OK when asked “**Are you sure you want to issue this guaranty?**” The software performs the last edit checks. If errors or omissions are discovered, a red message will appear describing the fields which need to be edited or completed.

### Transaction Detail

[Return to Listing](#)

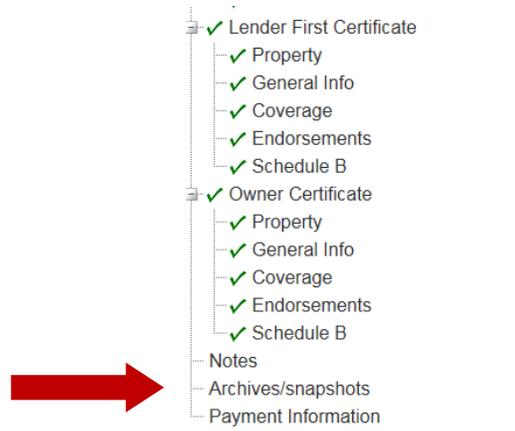
**Property:**  
Zip is required.

\* indicates a required field

<input type="button" value="Save Changes"/>			
Transaction # 140000046	File # <input type="text"/>	Prepared By: Test, Jane	Signed By: Test, Jane
Property Type: Residential	Bill To:* Test, Jane	ALTA Version: ALTA2006	Search Keywords: <i>(for Listing screen)</i> <input type="text"/>

Enter the necessary information into the fields, Save Changes, and click on **Issue**. Once all fields have been entered correctly, the Certificate Status changes to Issued.

### Print a Certificate



In the navigation bar click on **Archives/Snapshots**. This section is divided into active and archived downloads.



# Review and Issue a Certificate

## TITLE GUARANTY

To print an issued commitment, CPL or transaction quote select the box of each document to be printed and click **Download Selected**.

Each time a certificate is issued the system will move the previous certificate and transaction statement to the archives section. The most recent version of each file will appear in the **Active** section.

**Note! The transaction statement is only available after the certificate is issued.**

Click below to view details on right.

- ✓ Commitment
  - ✓ Property
  - ✓ General Info
  - ✓ Lender First Coverage
    - ✓ Endorsements
    - ✓ Owner Coverage
      - ✓ Endorsements
      - ✓ Schedule B
- ✓ Lender First Certificate
  - ✓ Property
  - ✓ General Info
  - ✓ Certificate

Active			
Select	Name	Description	Upload Date
<input type="checkbox"/>	L-150000154 Issued 6/29/2015 3:04 PM	Lender First Certificate	6/29/2015
<input type="checkbox"/>	O-150000154 Issued 6/29/2015 3:04 PM	Owner Certificate	6/29/2015
<input type="checkbox"/>	Transaction Statement 6/29/2015 3:04 PM	Transaction Statement	6/29/2015

Archives			
Select	Name	Description	Upload Date
<input type="checkbox"/>	C-150000154 Lender First CPL Issued 6/26/2015 12:46 PM	Closing Protection Letter	6/26/2015
<input type="checkbox"/>	C-150000154 Issued 6/26/2015 12:46 PM	Commitment	6/26/2015
<input type="checkbox"/>	Transaction Quote 6/26/2015 12:46 PM	Transaction Quote	6/26/2015

Each document selected will download to a zip file. The zip file can be saved and printed or emailed.

Name	Type	Compressed size	Password ...	Size	Ratio	Date modified
L-150000154_TransactionStatement_...	Adobe Acrobat Document	27 KB	No	39 KB	31%	6/30/2015 10:55 AM
L-150000154_LenderFirstCertificate...	Adobe Acrobat Document	742 KB	No	1,932 KB	62%	6/30/2015 10:55 AM
O-150000154_OwnerCertificate_201...	Adobe Acrobat Document	645 KB	No	1,635 KB	61%	6/30/2015 10:55 AM

**Note! The footer of all pages of the Certificate contains a Verification Code unique to that Certificate. See instructions for Resource Desk.**

- (e) a document executed under a falsified, expired, or otherwise invalid power of attorney;
- (f) a document not properly filed, recorded, or indexed in the Public Records including failure to perform those acts by electronic means authorized by law; or
- (g) a defective judicial or administrative proceeding.

CERTIFICATE NO.: L-140000046

NOTE: Revised December 11, 2014 at 01:22:39 PM. This revision does not extend the Date of Certificate unless otherwise specified.

VERIFICATION CODE: f72e-1ca3-53b4-d0df

Copyright 2014 American Land Title Association. All rights reserved.

The use of this Form is restricted to ALTA licensees and ALTA members in good standing as of the date of use. All other uses are prohibited. Reprinted under license from the American Land Title Association.

