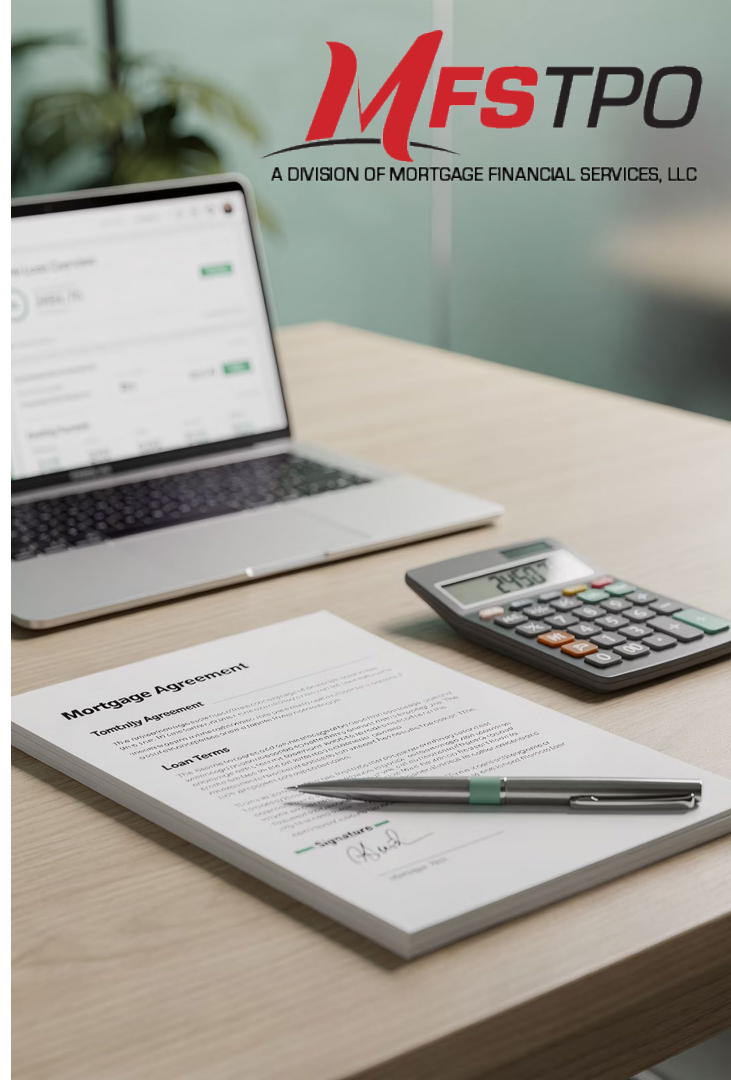


How to Request Title Fees & Auto-Populate the Loan Estimate

A step-by-step training guide for loan officers and title processors — covering how to request title fees through the Loadstar Closing Cost Calculator and automatically populate the Loan Estimate in Encompass.

▶ TRAINING GUIDE

LOAN ESTIMATE PREP



Overview: A Two-Step Process

Preparing documentation for your Loan Estimate requires completing two distinct steps in the correct order. Skipping or reversing these steps may result in missing or inaccurate fee data on the LE.



Step 1: Request Title Fees

Use the Loadstar Closing Cost Calculator to generate accurate title and closing fees for the loan file.



Step 2: Auto-Populate the LE

Export the calculated fees directly into Encompass to auto-populate the Loan Estimate with verified closing cost data.

 Both steps must be completed before the Loan Estimate is issued to the borrower. Always verify county and fee selections before exporting.

The screenshot displays a web browser window with the URL `mftspexpress.com/#/home/pipeline/820172f4-40ca-4e7e-9e89-c35b49e78d04`. The page header includes the 'MORTGAGE WHOLESALE' logo and a navigation menu with items like 'Home Page', 'Quick Pricer', 'Add New Loan', 'Pipeline', 'Esign 2', 'Resource Center', 'FHA/USDA Appraisal Request', and 'Conventional Appraisal Request'. The main content area is titled 'Loan Summary' and features a left-hand navigation menu with options such as 'URLA / Request CD', 'Credit Reissue & AUS', 'Upload Documents', 'Submit Loan to Set Up/ Click Confirm', 'Re-Submit Loan / Click Confirm', 'View Underwriting Conditions', 'Lock Loan', 'Request Title Fees', 'Request LE', 'Send Disclosures', 'Request COC', and 'Import Updated URLA'. The central panel shows loan details: a total loan amount of \$270,019.00 at a 96.50% / 96.50% / 96.50% rate, a base loan amount of \$265,375.00, and a locked 5.990% interest rate. It also lists the borrower as Alice Firstimer and the property address as 3726 Poplar St., The Colony, TX 75056. A 'Key Dates' table on the right tracks various milestones from application disclosure to funds release.

Event	Date
Application Disclosure	05/13/2026
Registered	05/13/2026
LE Sent	-
Revised LE Sent	-
CD Sent	-
Revised CD Sent	-
AUS Ordered	05/13/2026
Submit to UW	-
Estimated Closing	06/30/2026
UW Suspended	-
UW Approval	-
UW Clear to Close	-
Funds Released	-

Step 1: Start the Title Fee Request Process

Begin by navigating to the loan file in the mortgage portal. From the **Loan Summary** screen, you will access the left-hand navigation menu to locate the title fee workflow. This is your starting point for all title fee activity.


Make sure you are on the correct loan file before proceeding. Confirm borrower name, loan amount, and property address on the Loan Summary screen.

Where to Click

In the left-hand navigation menu, locate and click **Request Title Fees**. This opens the title fee order workflow screen.

- Navigate to **Order Service** in the upper-right corner
- Select **Closing Fees** as the category
- Choose **Loadstar Closing Cost Calculator**
- Click **Next** to proceed

The screenshot displays the 'Request Title Fees' workflow screen in the Mortgage Lender's Portal. The interface includes a navigation menu on the left with options like 'URLA / Request CD', 'Credit Release & AUS', and 'Request Title Fees'. The main content area shows loan details for Alice Firstimer, including a loan amount of \$270,019.00, a locked interest rate of 5.990%, and a decision FICO of 710. The 'Request Title Fees' section is highlighted in the navigation menu.

 The Loadstar Closing Cost Calculator is the approved tool for generating compliant closing cost estimates within the portal.

Step 2: Open the Request Title Fees Workflow

Once inside the Order Service dialog, follow these selections precisely to reach the Loadstar calculator. The sequence of clicks matters — selecting the wrong category may route you to a different service provider tool.

01

Click "Request Title Fees"

Found in the left-hand menu of the Loan Summary screen.

03

Choose "Closing Fees"

Select this as the service category from the dropdown list.

02

Select "Order Service"

Located in the upper-right corner of the Request Title Fees screen.

04

Select "Loadstar Closing Cost Calculator"

Choose the approved calculator tool from the provider list, then click **Next**.

The screenshot shows a web browser window with multiple tabs. The active page is a mortgage service portal. At the top, there's a navigation bar with options like 'Home Page', 'Quick Pricer', 'Add New Loan', 'Pipeline', 'Esign', 'Resource Center', 'FHA/USDA Appraisal Request', and 'Conventional Appraisal Request'. Below this, a header area displays the user's name 'Alice Firstimer' and their address. To the right, loan details are shown: Loan # 9828028077, Total Loan Amt: \$270,019.00, Loan Type: FHA, Loan Purpose: Purchase, Interest Rate: 5.990%, and LTV/Comb L...: 96.50% / 96.50%. There are also icons for 'Started', 'Wh', 'lst', and a mail icon.

The main content area is titled 'Request Title Fees | 1 Service'. On the left is a sidebar menu with options like 'Loan Summary', 'URLA / Request CD', 'Credit Reissue & AUS', 'Upload Documents', 'Submit Loan to Set Up / Click Confirm', 'Re-Submit Loan / Click Confirm', 'View Underwriting Conditions', 'Lock Loan', 'Request Title Fees' (highlighted), 'Request LE', 'Send Disclosures', 'Request COC', and 'Import Updated URLA'. The main area shows a 'Category' dropdown set to 'Closing Fees'. A modal window titled 'Order Service' is open, showing a 'Categories' list with 'Closing Fees' selected and a 'Providers' list that is empty with the text 'No items found'. There is a search bar in the providers section and a 'Next' button at the bottom right of the modal.

Step 3: Review the Default Title Company

The system defaults to **Priority Title**, a national title company, when populating fees. You may keep this default or select a different company using the dropdown menu — but understand the compliance implications before doing so.

Default: Priority Title

Pre-selected automatically. Use this if Priority Title is closing the loan — fee tolerance rules apply.

Alternate Title Company

If the borrower selects a different company not closing the loan, **fee tolerance does not apply** — you are not bound to the quoted fees.

Fee tolerance compliance depends on which title company is actually closing the loan. Confirm this before making your selection.

Step 4: Calculate the Title Fees

The screenshot shows the 'Closing Cost Estimate Calculator' interface. The form includes the following fields and values:

- State: TX
- County: The Colony
- Loan File Name: 183402027
- Loan Amount: 270,000
- Purchase Price: 270,000

The 'Title Agent' dropdown menu is open, displaying a list of title companies. The 'Priority Title' option is highlighted.

Below the calculator, the 'Deed' section has a 'YES' toggle selected. The 'Mortgage/Deed of Trust' section also has a 'YES' toggle selected.

Inside the Loadstar Closing Cost Calculator, verify all pre-filled information before generating fees. Key fields to confirm:

Verify the County

Critical for properties near county lines — an incorrect county will produce wrong fees.

Power of Attorney

If applicable, select **Yes** to ensure proper fees are included in the estimate.

Click Calculate

Click **Calculate** once to review, then click again to confirm and generate the final fee breakdown.

MORTGAGE WHOLESALE

Home Page Quick Pricer Add New Loan Pipeline **Esign 2** Resource Center FHA/USDA Appraisal Request Conventional Appraisal Request

Alice Firstimer
3726 Poplar St., The Colony, TX, 75056
03 TPO Test K2H1

Loan #: 9826026077 Total Loan Amt: \$270,019.00 Loan Type: FHA Loan Purpose: Purchase Interest Rate: 5.990% LTV/Comb Lo...: 96.50% / 96.50%

Closing Cost Details

Loan Costs

A. Origination Charges	\$0
B. Services You Cannot Shop For	\$0
C. Services You Can Shop For	\$2,642
Title - Closing Fee	\$450
Title - Courier Fee	\$65
Title - Deed Preparation Fee	\$100
Title - Lender's Title Policy	\$1,620
Title - T-3 Amendment of Survey Exception	\$62
Title - T-1 Planned Unit Development	\$25
Title - T-19 Restrictions, Encroachments, Minerals	\$81
Title - T-19.1 Restrictions, Encroachment, Minerals - Owner's Policy	\$164
Title - T-30 Tax Deletion	\$20
Title - T-36 Environmental Protection Lien	\$25
Title - Taxes Not Yet Due and Payable	\$5
Title - Texas Quarterly Fee	\$4
D. TOTAL LOAN COSTS	\$2,642

Other Costs

E. Taxes and Other Government Fees	\$239
Recording Fees and Other Taxes	\$239
Transfer Taxes	\$0
F. Prepaids	\$0
Homeowner's Insurance Premium (months)	\$0
Mortgage Insurance Premium (months)	\$0
Prepaid Interest (per day for days @)	\$0
Property Taxes (months)	\$0
G. Initial Escrow Payment at Closing	\$0
Homeowner's Insurance per month for mo.	\$0
Mortgage Insurance per month for mo.	\$0
Property Taxes per month for mo.	\$0
H. Other	\$125
Title - Owner's Title Policy(optional)	\$125

Export to Encompass Attach EDoc

Click This Section To See Itemized Breakdown

Click This Section To See Title Premiums Break Down

7:47 Party sunny 10:39 AM 5/22/2026

Step 5: Export the Fees to Encompass

After the calculator generates the closing cost details, review all line items carefully before exporting. Once confirmed, click **Export to Encompass** — this single action automatically populates the Loan Estimate within the portal, saving time and reducing manual entry errors.

Review Results

Check all calculated fees across Loan Costs and Other Costs sections for accuracy.

Click "Export to Encompass"

Located at the top of the Closing Cost Details screen. One click sends all data to Encompass.

LE Auto-Populated

The Loan Estimate in the portal is automatically updated with the exported title and closing fees.

Key Reminders & Compliance Notes

Before issuing the Loan Estimate to any borrower, review these critical checkpoints to ensure accuracy and regulatory compliance.



Always Confirm the County

Properties near county borders may default to the wrong county. Double-check the county field before clicking Calculate — incorrect county = incorrect fees.



Understand Fee Tolerance Rules

If the selected title company is not closing the loan, you are **not held to a fee tolerance**. Document your selection and rationale accordingly.



Power of Attorney Flag

Always indicate **Yes** for power of attorney situations before calculating. Failure to do so will result in missing fees on the LE.



Review Before Exporting

Never export without reviewing the full Closing Cost Details screen. Once exported to Encompass, corrections require additional steps to update the LE.

You're Ready to Request Title Fees

You now have everything you need to confidently request title fees and auto-populate the Loan Estimate in Encompass. Follow each step in order, verify your county and company selection, and always review before exporting.

Quick Reference Steps

1. Click Request Title Fees in left menu
2. Order Service → Closing Fees → Loadstar
3. Select or confirm title company
4. Verify county, POA, then Calculate
5. Export to Encompass to populate LE

