



EPIC

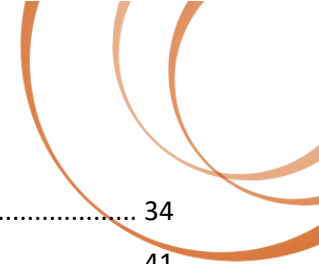
A comprehensive reference guide to EPIC with quick start guide and troubleshooting steps to help you easily resolve common issues.





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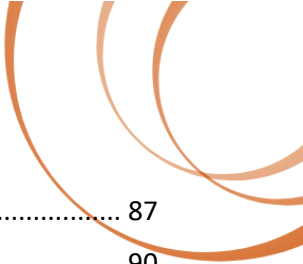
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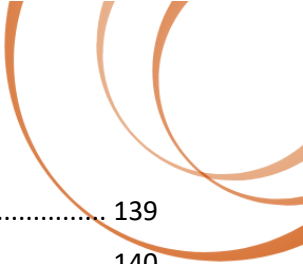
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NOTES:

A series of horizontal lines for taking notes, consisting of 30 evenly spaced lines spanning the width of the page.

EPIC User Guide

Log In

To log in to EPIC Admin, you will need to verify the specific EPIC Admin login to access (this is the login that does not have a “USER”, non-admin users will login with an “ACCOUNT” name, “USER” name, and password).

To log in to EPIC User, you will need to use the below link:

- Multi-State Login: <https://www.attorneydonedeal.com/epicplus/login.asp>

Once you have selected the site that you need to login, click the link to get the below login screen.

AGENT BULLETIN

Procedures during COVID-19 Closures of Recording Offices

ATGF is aware that some state or county offices have closed in response to public health concerns related to the COVID-19 outbreak. This information is rapidly developing, and local operations must be alert to changes in recording availability. In an effort to continue uninterrupted service to you, we are addressing these potential possibilities.

In the event a County Clerk and Recorder Office is Fully Closed and will not accept documents for recording, you must use the NEW Affidavits for the Seller/Borrower and Buyer now available in EPIC.

[Read More](#)

atgf

ACCOUNT

USER

PASSWORD

Login

[Forgot your password?](#)

[Access Help](#) | www.atgf.net

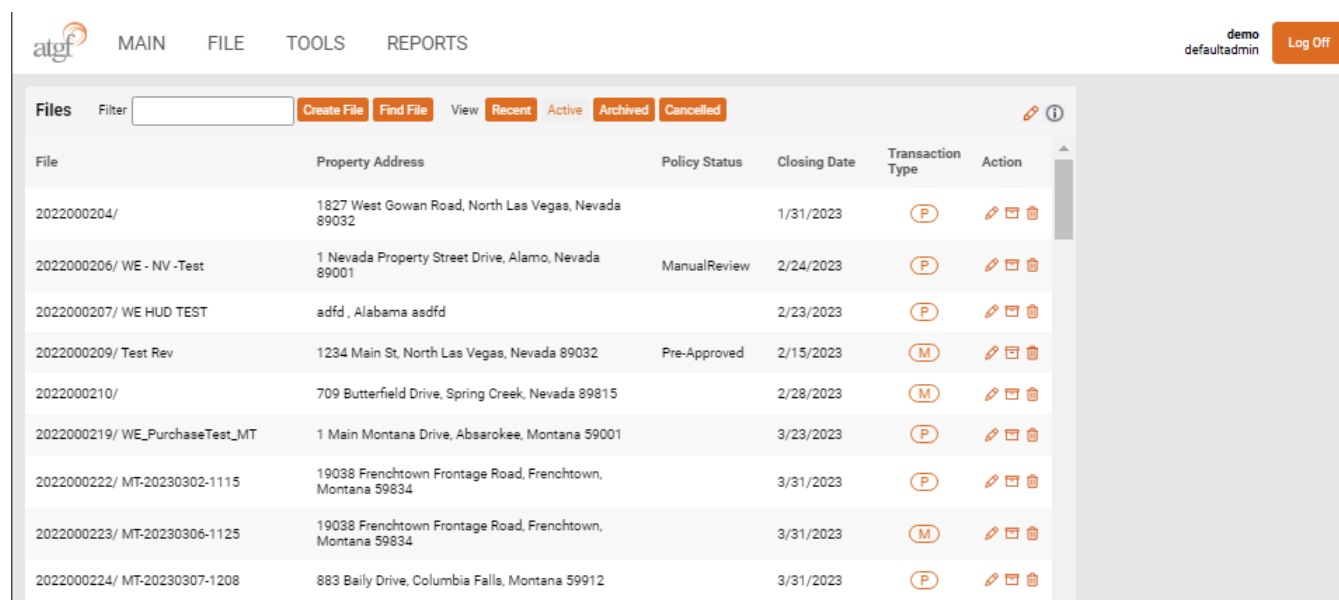
Downloads: [Online Utility Guide](#) | [Online Utility](#) | [Security Utility](#) | [Microsoft XML 4.0 SP 3.0](#)

Setup Instructions for Microsoft Edge

Setup instructions are in the Appendix. There are three different processes based on how you need to setup EPIC.

1. If you are setting up EPIC to work with QuickBooks Desktop run the following:
 - a. [Microsoft Edge – IE Mode Setup Instructions](#)
 - b. [EPIC Utility Setup](#)
 - c. [EPIC Setup – Enabling Pop-ups](#)
2. If you are setting up EPIC for any other purpose, run the following:
 - a. [EPIC Utility Setup](#)
 - b. [EPIC Setup – Enabling Pop-ups](#)

Your login credentials will be set up for you by ATGF. After successful login, you will be brought to the landing page:



The screenshot shows the ATGF landing page. At the top, there is a navigation bar with the ATGF logo and links for MAIN, FILE, TOOLS, and REPORTS. On the right, there is a user profile section for 'demo defaultadmin' with a 'Log Off' button. Below the navigation bar, there is a 'Files' section with a filter input and buttons for 'Create File', 'Find File', and 'View' (with sub-options: Recent, Active, Archived, Cancelled). The main content area displays a table of files with the following columns: File, Property Address, Policy Status, Closing Date, Transaction Type, and Action.

File	Property Address	Policy Status	Closing Date	Transaction Type	Action
2022000204/	1827 West Gowian Road, North Las Vegas, Nevada 89032		1/31/2023	(P)	[Edit] [Delete] [Info]
2022000206/ WE - NV -Test	1 Nevada Property Street Drive, Alamo, Nevada 89001	ManualReview	2/24/2023	(P)	[Edit] [Delete] [Info]
2022000207/ WE HUD TEST	asfd , Alabama asdfd		2/23/2023	(P)	[Edit] [Delete] [Info]
2022000209/ Test Rev	1234 Main St, North Las Vegas, Nevada 89032	Pre-Approved	2/15/2023	(M)	[Edit] [Delete] [Info]
2022000210/	709 Butterfield Drive, Spring Creek, Nevada 89815		2/28/2023	(M)	[Edit] [Delete] [Info]
2022000219/ WE_PurchaseTest_MT	1 Main Montana Drive, Absarokee, Montana 59001		3/23/2023	(P)	[Edit] [Delete] [Info]
2022000222/ MT-20230302-1115	19038 Frenchtown Frontage Road, Frenchtown, Montana 59834		3/31/2023	(P)	[Edit] [Delete] [Info]
2022000223/ MT-20230306-1125	19038 Frenchtown Frontage Road, Frenchtown, Montana 59834		3/31/2023	(M)	[Edit] [Delete] [Info]
2022000224/ MT-20230307-1208	883 Baily Drive, Columbia Falls, Montana 59912		3/31/2023	(P)	[Edit] [Delete] [Info]

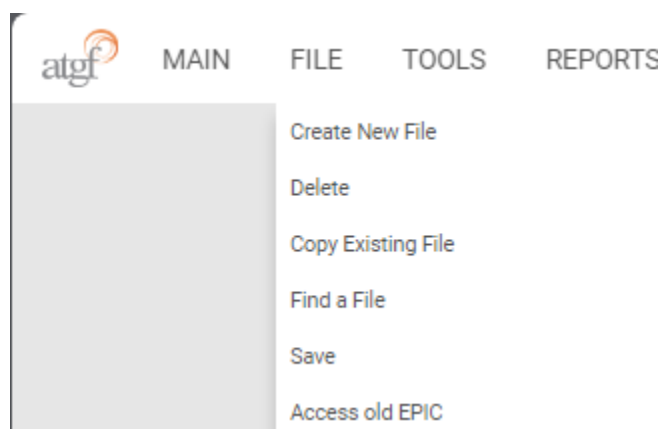
We will review each section of this screen first.

Menu Options

MAIN

This will link back to the main landing page that is shown after a successful login. There are no sub-menu options under this menu.

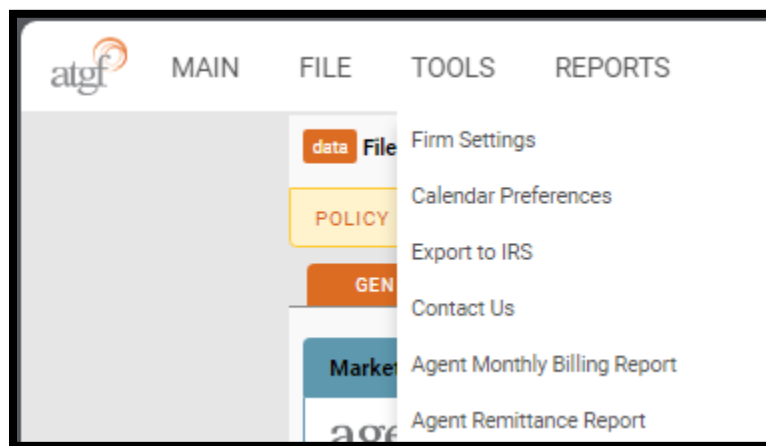
FILE



- Create New File
 - Redirects EPIC to the New File Setup screen.
- Delete
 - Deletes the currently open file.

- Does not work for files where policies have been issued.
 - Does not appear as a menu option when no file is open.
- Copy Existing File
 - Navigates to a list of existing files to copy. Refer to the section “[EPIC Instructions – Copy and Existing File](#)” in the Quick Start section of the appendix.
- Find a File
 - Opens the file search window. Please refer to the CONTROLS section on this feature.
- Save
 - Saves the current file.
 - Does not appear when no file is open.
- Access old EPIC
 - Redirects the user to the old EPIC system to access files issued there.
 - This feature will not work for any user that has never operated in the old EPIC system.

TOOLS

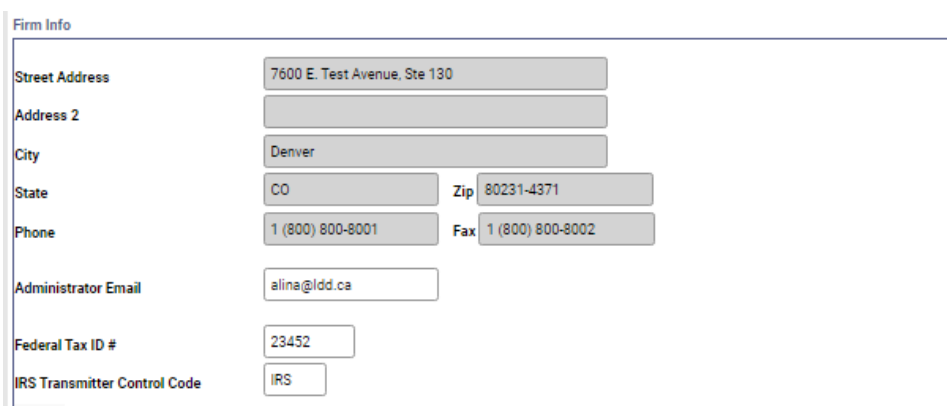


Firm Settings – Contact

The Firm Settings option is only available when logged in using the admin login Account Name and Account Password. If you login with an Account Name, User, and Password, then you are not an admin and will not have access to this screen. Speak with the company representative to get the login credentials if needed. If they are not available and it is urgent that a change be made, you can email the change request to ATGF at Title@atgf.net.

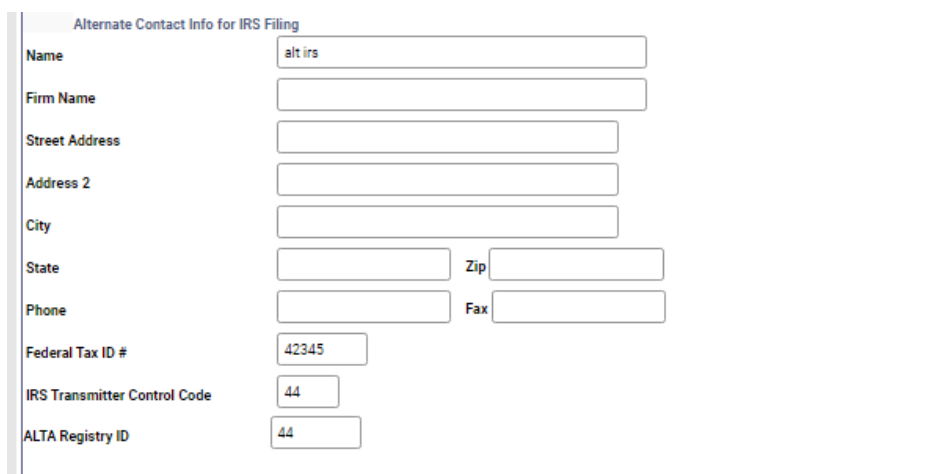
- The **Firm Name** field is automatically populated based on the information entered by ATGF, if this is incorrect, please reach out to Title@atgf.net to request a change.
- The **Contact Name** is not automatically populated and will need to be filled in. This is the main contact person responsible for the policies.

- Finally, the **Change Password** link will open a window where the password can be changed, enter your current password followed by the new password and then confirm the new password. In the event that you have forgotten your password, email ATGF at Title@atgf.net to request a password reset.



Firm Info	
Street Address	7600 E. Test Avenue, Ste 130
Address 2	
City	Denver
State	CO
Zip	80231-4371
Phone	1 (800) 800-8001
Fax	1 (800) 800-8002
Administrator Email	alina@lidd.ca
Federal Tax ID #	23452
IRS Transmitter Control Code	IRS

- In the Firm Info section, the Address, phone, and fax numbers can only be changed by ATGF. Please email Title@atgf.net detailing the information that needs to be updated.
- The **Administrator Email** can be updated and should be kept current by the Admin user of EPIC.
- The **Federal Tax ID #** needs to be entered to ensure proper reporting to the IRS.
- The **IRS Transmitter Control Code** is provided to you by the IRS once you have requested one. This is used to send your 1099-S information to the IRS electronically through the IRS Fire System. You can search the IRS website at <https://la.www4.irs.gov/secureaccess/ui/?TYPE=33554433&REALMOID=06-000507f7-6ce6-12ca-ace5-7c2b0ad00000&GUID=&SMAUTHREASON=0&METHOD=GET&SMAGENTNAME=-SM-u0ktltgVFneUJDzkQ7tjvLYXyclDooCJJ7%2bjXGjg3YC5id2x9riHE98hoVgd1BBv&TARGET=-SM-https%3a%2f%2fla%2ewww4%2eirs%2egov%2fesrv%2fesam%2fpages%2flandingPage%2exhtml>



Alternate Contact Info for IRS Filing	
Name	alt irs
Firm Name	
Street Address	
Address 2	
City	
State	
Zip	
Phone	
Fax	
Federal Tax ID #	42345
IRS Transmitter Control Code	44
ALTA Registry ID	44

- The Alternate Contact Info for IRS Filing section should be completed if you can file under a different Federal Tax ID # and TCC. Otherwise, leave this section blank.
- Your **ALTA Registry ID** should be entered into this field.

Bank (Wire transfer)	Bank of the West
Bank Address	123 Main Street
	Denver, CO 80231
ABA	123456789
ACCT Name:	Test Account
ACCT #:	659865986
Bank Account (QuickBooks)	Test Bank Account for Quickbook
TBD commitment fee	\$ 33.00
Certificate of Taxes	\$ 0.00

The above section should be completed if you are using QuickBooks. Microsoft Edge will still support QuickBooks Desktop while the Google Chrome web browser will only support the QuickBooks Online functionality.

- The **Bank (Wire transfer)** field should be completed with the Wire transfer identification information.
- The **Bank Address** should be the address of the bank where you do business for your Escrow account.
- The **ABA** is the routing number.
- The **ACCT Name** should be entered exactly as it is in QuickBooks.
- The **ACCT #:** should be entered exactly as it is in QuickBooks
- **Bank Account (QuickBooks)** should be entered exactly as you have the Bank Account setup in QuickBooks.
- The **TBD commitment fee** field should be filled in with the fee you have filed with the state to issue a TBD Commitment.
- The **Certificate of Taxes** field should also reflect the amount of the fee filed with the state to be charged for a Certificate of Taxes.

Firm Settings – Contact Information Settings

Contact Information for Policies	
User	☐
Agent	☒
Firm	☐
Settlement Agent	☐
Alternate Contact	☐

The next section is the Contact Information for Policies. Select the option that best fits which information you want to appear. The system will default to: _____

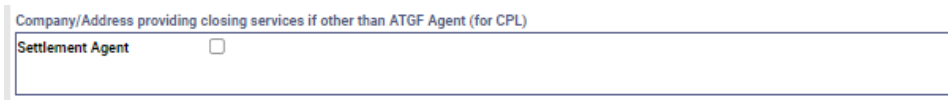
- Selecting **User** will show the contact information for the user that is logged into EPIC
- Selecting **Agent** will show the agency's information
- Selecting **Firm** will show the Firm information
- Selecting **Settlement Agent** will use the Settlement Agent information
- Selecting **Alternate Contact** will use the Alternate Contact Information

This section enables you to change the default Payee for title fees from the title agent to the settlement agent:

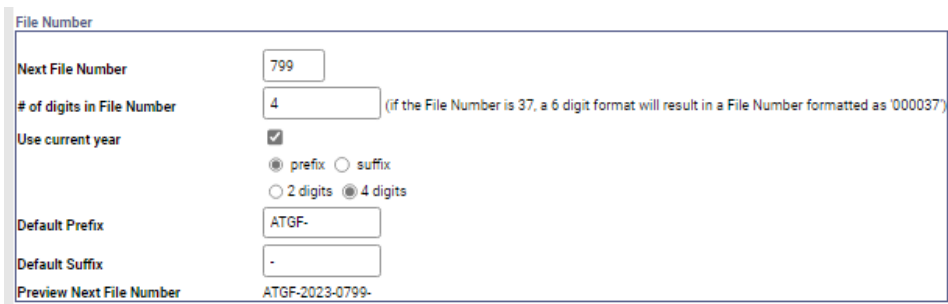
Payee for Title Fees (by default it is the Title Agent)	
Settlement Agent	☐

The section “Company/Address providing closing services if other than ATGF Agent (for CPL)” enables you to change the party conducting the closing. *Please note that checking the Settlement Agent box will cause all CPLs to go into manual review.* The default value is not checked.

- Selecting **Settlement Agent** will use the Settlement Agent information

A screenshot of a web form section titled "Company/Address providing closing services if other than ATGF Agent (for CPL)". It contains a single checkbox labeled "Settlement Agent", which is currently unchecked.

The section labeled “File Number” enables you to set up a naming convention for your files that EPIC will follow for every file setup after this information is completed.

A screenshot of the "File Number" configuration form. It includes the following fields and options: "Next File Number" (text input with value 799), "# of digits in File Number" (text input with value 4, with a note: "(if the File Number is 37, a 6 digit format will result in a File Number formatted as '000037)'), "Use current year" (checked checkbox), radio buttons for "prefix" (selected) and "suffix", radio buttons for "2 digits" and "4 digits" (selected), "Default Prefix" (text input with value ATGF-), "Default Suffix" (text input with value -), and "Preview Next File Number" (text input with value ATGF-2023-0799-).

- The **Next File Number** field accepts the next file number in your series. This is the number that will increment each time the “Create File” screen is launched (regardless if you create a file or not).
- The **# of digits in File Number** will force the file number to be a specific length (remember, this is only for that portion of the file number that increments with each file).
- The **Use current Year** checkbox will open an area to select the year to be added as either a prefix to the file number or suffix to the file number as well as whether you prefer a 2 or 4-digit year.
 - The next two fields will act as a prefix or suffix to the combined fields above it.
- The **Default Prefix** field will precede the file number and current year (if selected). You may leave this field blank if you do not want a prefix.
- The **Default Suffix** field will follow the file number and current year (if selected). You may leave this field blank if you do not want a suffix.
- The **Preview Next File Number** will show you what the next file number will populate as the next time you create a new file.

Note: This will not create a file number that cannot be changed. If you need to make small changes or decide not to use the pre-set file number, it can be overwritten on a per-file basis. You can also access this screen if you need to update how EPIC creates the new file numbers going forward.

Firm Settings – Users

The final section houses the users setup to have individual access to your EPIC account:

A screenshot of the "Users" section header. It features a grey bar with a triangle icon and the word "Users". Below this bar is an orange button with the text "Add a New User".

Click the “Add a New User” button to add a new user. A set of fields will appear. Enter in the information for the person that you would like to have access to your EPIC account:

User #1:
[Delete this User](#)

First Name

Last Name

Phone

Email

Login Info:

User ID

Type

Trust Roles

Password

Confirm Password

Add a New User

- **First Name**
 - Enter the first name of the person you are giving access to EPIC
- **Last Name**
 - Enter the last name of the person you are giving access to EPIC
- **Phone**
 - Enter the phone number of the person you are giving access to EPIC
- **Email**
 - Enter the email address of the person you are giving access to EPIC
- **User ID**
 - Enter the User ID for the person you are giving access to EPIC. This can be anything you want to use First name, First initial followed by last name, full name, Employee number, it's up to you.
 - Provide this information to your employee as they will need this to log in.
- **Type**
 - No change is needed to this section.
- **Trust Roles**
 - This is not available when setting up a new user.
 - This section is to provide access to different parts of EPIC's Trust Accounting feature.
- **Password**
 - Enter the password that the employee would like to use to access EPIC.
 - If this is lost, you cannot change the agent's password from this screen without knowing their password. They will need to be deleted and set back up.
- **Confirm Password**
 - Re-enter the password to confirm its accuracy.

Make sure to click the save icon when you are done; otherwise, none of the information will be retained in EPIC.

Similarly, when you click "Delete this User", EPIC will not successfully delete the user until the save icon is selected to save the delete user request.

Note: Admin logins provide comprehensive control over system-wide settings, enabling users to update crucial company information like contact details, banking information, and fee structures. They also manage user access



by adding or deleting accounts and configuring file number formatting. In contrast, user logins offer limited functionality, primarily focused on allowing individuals to modify their personal information within firm settings. While users have access to all files, they lack the administrative privileges to alter broader system configurations. **Due to this clear separation of privileges, ATGF recommends creating individual user accounts for each employee accessing EPIC, ensuring both security and accountability within the system.**

Firm Settings – Trust Accounting

 Trust Accounting

Setup Bank account
Setup Roles

Use this section to setup EPIC for your Trust accounting.

- Setup Bank account
 - This will launch a new tab in EPIC and take you to the Bank Accounts screen.

Bank Accounts

+ Bank Account

- Enter all of your trust accounts in this screen.
- Click the button “+ Bank Account” to add your trust account
 - Remember, it is recommended that you open a brand new account when setting this up in EPIC.

Add Bank Account

Account Name

Opening Balance

\$ 0

Bank

Cancel Save

- Enter the Account Name
- Opening Balance – This field cannot be changed, it is preset to \$0
- Enter the Bank Name
- Click “Save” when done.
- Setup Roles
 - This will launch a new tab in EPIC and take you to the “Roles” screen.

Roles			
Name	Description		
Admin	Full Privileges		

- Click the “+” button located to the right of “Roles”

Add Role

Name

Description

Permission	Description	Read	Write
Settings	Access to User, Roles, Type Settings, etc.	☒	☒
Reports	Reconciliation and other reports access	☐	☐
Expected Items	Access to Expected Items	☐	☐
Items	Access to Items and related Utilities	☐	☐
Attributes	Access to Attributes and related Utilities	☐	☐
Logs	Access to Logs and Timelines	☐	☐

Cancel Save

- This will open the screen to allow you to setup different roles.
- Name
 - Enter the name of the role. Use terms like “Escrow”, “Bookkeeper”, “Accounting”, etc. to help you quickly know what areas of the trust accounting section you are granting to users.
- Description
 - Enter the description of the role you are creating
- Permission
 - This section defines each separate section of the trust accounting and allows you to grant read or read/write access to it.
- Remember to click the Save button when you are done to save your new role. Upon successful save, the screen will show an overview of the new role as well as a history tab

Overview History

Name: Settings - Full
 Description: Gives full read/write access to the Settings permissions

Permission	Description	Read	Write
Items	Access to Items and related Utilities	☐	☐
Expected Items	Access to Expected Items	☐	☐
Attributes	Access to Attributes and related Utilities	☐	☐
Logs	Access to Logs and Timelines	☐	☐
Settings	Access to User, Roles, Type Settings, etc.	☒	☒
Reports	Reconciliation and other reports access	☐	☐

To add a new role, close the tab to go back to the Firm Settings screen and click the “Setup Roles” link again. Follow the “Setup Roles” steps section above to set a new accounting role. Repeat until you have all roles setup as you prefer them.

Calendar Preferences

Calendar Preferences

Changing Calendar Preferences
 When you make a change to a calendar preference, first save your change here. Changes for an individual file will display on the calendar after you go into that file and save it.

Display on Clerk Calendar/Display on Another Person's Calendar
 Calendar entries will show on every user's calendar unless you select "Display on Clerk Calendar" to display on the calendar of the person currently logged in when the file is saved or "Display on Another Person's Calendar" to display on the calendar of one of the other available accounts.

Show files on Calendar by
☐ Client Name ☐ File #

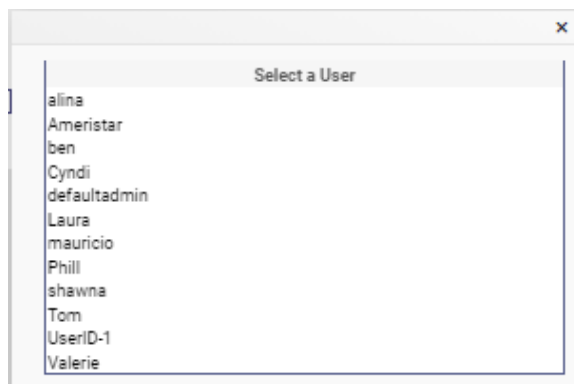
Standard Items

Description	Display	Date	Display on Clerk Calendar	Display on Another Person's Calendar
☒ Closing Date	days ▼	Closing Date ▼	☐	☒
☒ Issuance Reminder	10 days ▲ ▼	Closing Date ▼	☐	☐
☒ Hold Open Issuance Reminder	30 days ▲ ▼	Hold Open Issuance ▼	☐	☐
☒ Hold Open Issuance - Final	9 days ▲ ▼	Hold Open Issuance ▼	☐	☐
☒ Reconveyance	days ▼	Reconveyance Date ▼	☐	☐

User defined items

Description	Display	Date	Display on Clerk Calendar	Display on Another Person's Calendar
☐	days ▼		☐	☒

This allows you to customize the calendar. The default options will automatically show on the calendar based on the dates shown before or after the defined date. Options are available to force items to show on specific user calendars, clicking the square with the 3 dots will open a menu showing all available users to select.



To add a customized item, label the item as you would like it to appear on the calendar (enter the description of the event, chose the date that the event is based on, the number of days before or after the trigger event and if it should appear on another's calendar; don't forget to check the first box if you want the event to appear on your calendar).

Export to IRS

To utilize this feature, you need to have a TCC (Transmitter Control Code) from the IRS. You can get this by registering for one at www.irs.gov. The first section labeled IRS Filing pulls the information from the Firm Settings. If the information is incorrect go back to the Firm Settings section for assistance in completing the information. Information on how to make sure your files are setup to report to the IRS is contained by clicking on the link 'Click here for more information' located in the top right-hand corner of this section.

A screenshot of a web form titled "IRS Filing". In the top right corner, there is a link that says "Click here for more information". The form contains several input fields with the following labels and values: "Contact Name" (Test Johnson), "Firm Name" (Attorneys Title Guaranty Fund, Inc.), "Street Address" (7600 E. Test Avenue, Ste 130), "Address 2" (empty), "City" (Denver), "State" (CO), "Zip" (80231-4371), "Phone" (1 (800) 800-8001), "Fax" (1 (800) 800-8002), "Federal Tax ID #" (23452), and "IRS Transmitter Control Code" (IRS).

The second section titled 'Alternate Firm Information for IRS Filing' should only be completed if you need to submit the filing under a different firm name. This is usually (but not exclusively) only necessary if you are filing under a parent company.

Alternate Firm Information for IRS Filing	
Contact Name	alt irs
Firm Name	
Street Address	
Address 2	
City	
State	Zip
Phone	Fax
Email	
Federal Tax ID #	42345
IRS Transmitter Control Code	44

The final section, titled '1099-S Information' is used to generate your file to be sent to the IRS. You will usually send your report to the IRS during the first week or two of January for the prior year, so enter the prior year in the first field and check the box to indicate that you are filing for the prior year. Check the 'Test File' box only if you are wanting to generate a test file to send to the IRS and are not ready to send a final package. Click the 'Check Required Data' button the have EPIC validate the information that was saved for the prior year's files. The 'View Data' button will allow you to see the information being reported to the IRS. Finally, once you have validated your data, made all necessary corrections to each file, you may click the 'Create IRS file'. Save the file to your desktop and upload it to the IRS FIRE system.

1099-S Information	
1099S Filing Year	
Filing for Prior Year?	☐ Electronic files SENT December 21 or later must have Prior Year selected.
Test File	☐
Create IRS file Check Required Data View Data	

For more information on setting up the 1099S on a per-file basis, review the section on the [1099S](#) tab.

Contact Us

This provides a list of contact methods for ATGF from our main office location, phone numbers and link to our website.

Agent Monthly Billing Report

This is one of two payment tools you can use to ensure that the amounts being sent to ATGF match what EPIC anticipates being sent. For any file that was already paid, check the box to indicated that it was already paid; otherwise, enter the amount of payment and check number that will be sent. Refer to the Agent Billing report for a more robust tool to help with sending payments (next):

Print - July 2024

Agent (Member ID: 9999)
ATGF Billing Report for July 2024

Change Endorsement Fee:

End	File #	Date	Policy #	Fee	Already Paid?	Amount	Check #
	alina file	7/26/2024	MPM15202208003050EN3	\$0.00	☒		

SubTotal Title Search Fee \$: 0.00

Total Fee:

Description	Fee	Amount Remitted	Check #
Change Endorsement Fee	\$0.00		

Total \$: 0.00

Print - July 2024

Agent (Member ID: 9998)
ATGF Billing Report for July 2024

Epic/Epic Plus Remittance Fee:

File #	Policy Date	Policy #	Remit to ATGF	Already Paid?	Amount	Check #
ATGF-2024-0586-CO	7/11/2024 7/11/2024	OPCO202407008538N MPCO202407008539N	\$1,593.50	☒		

SubTotal Epic/Epic Plus Remittance Fee \$: 1,593.50

Total Fee:

Description	Fee	Amount Remitted	Check #
Epic/Epic Plus Remittance	\$1,593.50		

Total \$: 1,593.50

Note: ATGF now requests that agents use the “Agent Remittance Report” when remitting payments manually. You can also choose to use our ACH program instead. Please request information on this by emailing: title@atgf.net. The agent billing report can be used to track payments sent to ATGF and the check number used for said payment. Print completed months for your records.

Agent Remittance Report

This is the second payment tool you can use to ensure that the amounts being sent to ATGF match what EPIC expects. This is also the ATGF preferred tool to use when remitting policy payments. In this report, you will be shown each month and the amounts due for the month. Locate the month by looking under the orange print button. Select all the items that you will be paying for.

Print - August 2024

Agent (Member ID: 9998)
ATGF Remittance Report for August 2024

Epic/Epic Plus Fee:

File #	Policy Date	Policy #		Remit to ATGF	Pay? ☐
WE-SamplePolicies-MS	8/14/2024 8/14/2024	OPMS202408010520N MPMS202408010521N	\$400.00 \$20.00	\$420.00	☐
ATGF-2024-0592-CO	8/15/2024	MPCO202408010608N	\$258.50	\$258.50	☐
ATGF-2024-0629-CO	8/23/2024	OPCO202408011089N	\$267.50	\$267.50	☐

SubTotal Epic/Epic Plus Fee Remitted: 0.00

Change Endorsement Fee:

End	File #	Date	Policy #	Fee	Pay? ☐
	ATGF-2024-0586-CO	8/13/2024	MPCO202407008539NEN1	\$0.00	☐

SubTotal Change Endorsement Fee Remitted: 0.00

Total Fee:

Description	Fee
Epic/Epic Plus Remitted	\$0.00
Change Endorsement Fee Remitted	\$0.00

Total \$: 0.00

As you click each one, the system will sum all fees due to ATGF and display them at the bottom of the list:

Print - August 2024

Agent (Member ID: 9998)
ATGF Remittance Report for August 2024

Epic/Epic Plus Fee:

File #	Policy Date	Policy #		Remit to ATGF	Pay? ☐
WE-SamplePolicies-MS	8/14/2024 8/14/2024	OPMS202408010520N MPMS202408010521N	\$400.00 \$20.00	\$420.00	☒
ATGF-2024-0592-CO	8/15/2024	MPCO202408010608N	\$258.50	\$258.50	☐
ATGF-2024-0629-CO	8/23/2024	OPCO202408011089N	\$267.50	\$267.50	☒

SubTotal Epic/Epic Plus Fee Remitted: 687.50

Change Endorsement Fee:

End	File #	Date	Policy #	Fee	Pay? ☐
	ATGF-2024-0586-CO	8/13/2024	MPCO202407008539NEN1	\$0.00	☐

SubTotal Change Endorsement Fee Remitted: 0.00

Total Fee:

Description	Fee
Epic/Epic Plus Remitted	\$687.50
Change Endorsement Fee Remitted	\$0.00

Total \$: 687.50

Once you have completed selecting all the items that you need to include for payment, scroll up to reach the top of the specific month that you are working on and click the orange Print button (in the example the button is labeled 'Print – August 2024'). This will generate a PDF that can be printed and included with payment. For simplicity, you can use this to print a single check for the full amount or you can still print a check for each file. The sum of all checks must match the remittance report; otherwise, it will be returned to you for the corrected amount. When sending, do not attach the checks to the report as staples or tape can cause errors in processing the check/checks. If for any reason EPIC doesn't match your expected amount due to ATGF, please reach out to our underwriting team as soon as possible at Title@atgf.net. If a file is setup incorrectly, it can be fixed only if the policy was issued less than 15 days prior. Use the "Regenerate Policies" button in the PIT bar to enable editing. Otherwise, the file will

depending up

TRUST

TRUST	REPORTS
Reconcile	
Payables	
Reports	
Trust Accounts	

Reconcile

Reconciliation Dashboard

Account

Select...

This opens the Reconciliation Dashboard. Use the dropdown to select the account that you would like to reconcile.

Reconciliation Dashboard

Account

Alternate Trust Account - M&T Bank

▼

Last Reconciled

 08/12/2026

Start

The accounts screen will now show the date that the selected trust account was reconciled as well as the “Start” button. Click “Start” when you are ready to begin the current reconciliation. Make sure you have an electronic copy of your bank statement to upload before you begin. Below this window, there will be two additional sections, Alerts, and Reconciliation History:

Alerts	
✔ Your bank ledger is balanced!	Bank Ledger
⚠ You have 6 unclear deposits to the value of \$1,191,888.53 older than 5 days.	View Report
⚠ You have 7 stale-dated checks to the value of -\$6,797.00 older than 60 days.	View Report

Alerts provides an at-a-glance view of your reconciliations. The green bar will show when your ledger is balanced based on the last reconciliation completed. The other alerts will appear only when the conditions are met and indicate the number of uncleared deposits and stale-dated checks.

Reconciliation History				
Reconciliation Date	Statement Ending Date	Opening Balance	Amount Reconciled	Closing Balance
Current Page: 1				

The Reconciliation History window shows all of the past reconciliations that have been completed. Click the view link in the far right column to review the items cleared for the specific reconciliation as well as access a copy of the uploaded bank statement.

Reconciliation History					
Reconciliation Date	Statement Ending Date	Opening Balance	Amount Reconciled	Closing Balance	
8/12/2026	8/5/2026	756,202.30	-693,268.45	62,933.85	View
6/24/2026	6/24/2026	0.00	756,202.30	756,202.30	View
Current Page:1					

Payables

This will open the Check Printing screen. Select the account and ledger (if desired) to begin

Check Printing

Account

Select...

Ledger

All

Custom

03/24/2025

to

04/07/2025

Pending

Hold Back

Disbursed

Combined

Printed

Combine

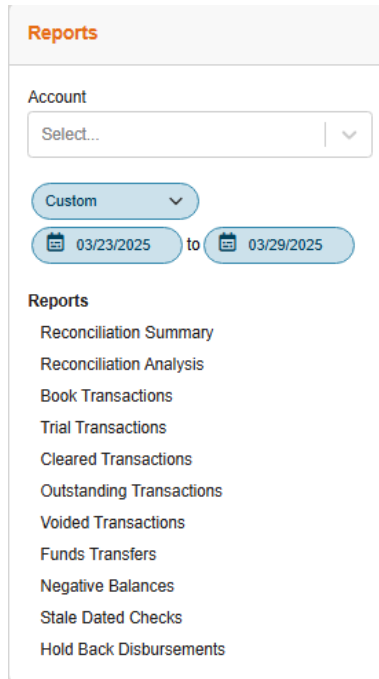
Settlement	File	Payee	Description	Status	Amount	
11/29/2024	Nov 1 PAT	Clerk and Recorder of BOULDER County	Recording Fees	Pending	130.00	☐
11/29/2024	Nov 1 PAT	Attorneys Title Guaranty Fund. Inc.	Agent's portion	Pending	1,155.00	☐
11/29/2024	Nov 1 PAT	ATGF	Underwriter's portion	Pending	1,155.00	☐
11/29/2024	Nov 1 PAT	Capital One Home Loans	Prepaid Interest	Pending	201.36	☐
11/29/2024	Nov 1 PAT	RE/MAX	Real Estate Commission Sellers Broker	Pending	26,250.00	☐
11/29/2024	Nov 1 PAT	Colorado	State Transfer Tax	Pending	87.50	☐
11/29/2024	Nov 1 PAT	RE/MAX DTC	Real Estate Commission Buyers Broker	Pending	26,250.00	☐
11/29/2024	Nov 1 PAT	Richard Tombran	Cash To Seller	Pending	822,500.00	☐

Print

Disburse only

Reports

Select Reports to be taken to a new screen that provides a list of available reports. Select the account that you need to run the report and desired date range to begin.

A screenshot of a web application's 'Reports' section. At the top, the word 'Reports' is in orange. Below it is an 'Account' dropdown menu with 'Select...' and a downward arrow. Underneath is a 'Custom' button with a downward arrow. Below that is a date range selector showing '03/23/2025' to '03/29/2025' with calendar icons. A section titled 'Reports' lists eleven options: Reconciliation Summary, Reconciliation Analysis, Book Transactions, Trial Transactions, Cleared Transactions, Outstanding Transactions, Voided Transactions, Funds Transfers, Negative Balances, Stale Dated Checks, and Hold Back Disbursements.

Reports

Account

Select... ▼

Custom ▼

03/23/2025 to 03/29/2025

Reports

- Reconciliation Summary
- Reconciliation Analysis
- Book Transactions
- Trial Transactions
- Cleared Transactions
- Outstanding Transactions
- Voided Transactions
- Funds Transfers
- Negative Balances
- Stale Dated Checks
- Hold Back Disbursements

From here, select the report. The information will display to the right of the screen. A PDF button is available to save the information as a PDF for your physical records. Report options include:

- Reconciliation Summary
- Reconciliation Analysis
- Book Transactions
- Trial Transactions
- Cleared Transactions
- Outstanding Transactions
- Voided Transactions
- Funds Transfers
- Negative Balances
- Stale Dated Checks
- Hold Back Disbursements

Reports

Account
Select...
Custom
10/01/2024 to 03/29/2025

Reports
Reconciliation Summary
Reconciliation Analysis
Book Transactions
Trial Transactions
Cleared Transactions
Outstanding Transactions
Voided Transactions
Funds Transfers
Negative Balances
Stale Dated Checks
Hold Back Disbursements

Reconciliation Analysis Report - 10/1/2024 - 3/29/2025PDF

/

Bank-Only Matches (Not Entered In Book)
None

Files With Negative Balances
None

Outstanding Deposits
None

Stale-Dated Checks
None

Files With Retained Funds (after 30 Days)
None

Save

Select a report:

1099-S end-of-year list

All Files Closing - Next Month

All Files Closing - Next Week

All Files Closing - This Week

All Files Closing - Today

Calendar - Next Week

Calendar - This Month

Calendar - This Week

Calendar - Today

- Standard Reports
 - Customized Reports

Create

Duplicate

Report settings:

Field	Criteria	Sort Order	Show	Sum
File # ...	ALL ▼	☐	☒	
Client ...	ALL ▼	☐	☒	
Closing Date ...	current ▼ year(s) ▼	☐	☒	
Property Address ...	ALL ▼	☐	☒	
Seller Name ...	ALL ▼	☐	☒	
Included in 1099-S end-of ...	yes ▼	☐	☒	
...				

GO

Show Sequence? ☐

You can also download the report in one of these types:
☒ XML ☐ Spreadsheet (Comma delimited)

Download

Creating a New Report

Note: Any report with green font is a customized report and can be changed/saved/deleted. Do Not Delete any report unless you have created it. Others rely on this same list to keep custom reports that they use. Reports that are in black font cannot be deleted or changes saved. If you need to customize an existing report, please duplicate the report, and save it under a new file name.

New Report Name:

OK

Cancel

Customize the report after you have successfully saved the duplicate and make sure you save the report after you make the last customization.

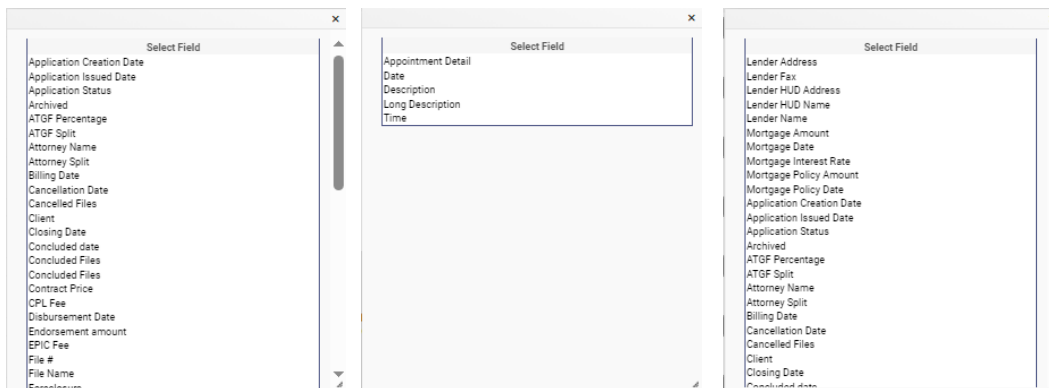
Save

Select a report:

Otherwise, the changes will not save. EPIC will prompt you to save if you have not done so before navigating away from the page (it will not do this if you are closing the window).

Choosing a Report Base

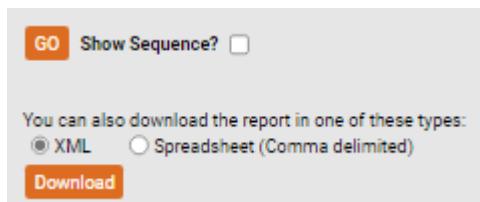
Each report varies based on the information tables that the report will pull information. When creating a custom report, you will want to duplicate an existing report that has the files containing the information you need for the specific report. Click on the square to the right of one of the fields in the report column (below are examples of how the field options differ between reports):



As shown above, each report may have different fields available (your options will differ). It is important that you familiarize yourself with the existing reports to make it easier to create new reports when needed. There is some information that is not available in all reports. Reports providing specific information relating to files will not show detailed agency information (such as address, phone number, and email addresses). If this information is needed, you will need to run two reports and combine the data into one spreadsheet with two tabs. Utilize a VLOOKUP or XLOOKUP Excel formula to pull information into the primary sheet, if needed.

Generating a Report to View

There are three options to view your reports.



- View in browser
 - You can click the “Go” button to view the report within the browser. Once the report has successfully completed, the data will be launched below the window in place of field chooser.

Report settings									
Customize the selected report									
Investment Issued files(Total: 9)									
Member ID	File #	Application Issued Date	EPIC Fee	Policy Number(from Policy)	Policy Exposure(from Policy)	Policy Premium(from Policy)	Gross Endorsement Amount(from Policy)	ATGF Endorsement Amount(from Policy)	Number of Mortgages on Deal
0099	2022000039	2022-08-17	11.00	CPA2022000039101	250,000.00	1,100.00	0.00	0.00	12
0098	ATGF-2024-0352	2023-12-20	11.00	CPA20231200422N	450,000.00	1,469.00	317.00	221.00	170
0099	ATGF-2024-0354	2023-12-19	11.00	CPA20231200413N	30,000.00	704.00	0.00	0.00	75
0098	ATGF-2024-0620	2024-08-23	11.00	CPA202408011089N	9,225.00	569.00	0.00	0.00	50
0098	ATGF-2024-0701	2024-09-17	11.00	CPA202409012357N	75,000.00	774.00	0.00	0.00	50
0002	ATGF-2024-0704	2024-09-17	11.00	CPA202409012352N	168,000.00	760.00	0.00	0.00	50
0097	ATGF-2024-0705	2024-09-24	11.00	CPA202409012757N	30,000.00	231.00	0.00	0.00	50
0099	ATGF-2024-0718	2024-09-25	11.00	CPA202409012879N	289,000.00	810.00	0.00	0.00	50
0098	ATGF-2024-0720	2024-09-26	11.00	CPA202409012940N	75,000.00	712.00	50.00	25.00	50

- Opening and reviewing data initially this way gives you the option (when available) to click on row data to open either the file, or the agent information. There are some reports that do not have this option, so do not report an issue if clicking a row data doesn't work.
- Viewing your data prior to downloading also ensures that you have a chance to make sure that you have included all useful data.
- To go back to the report details, click the “Customize the selected report” button.
- The “Show sequence” option by the “Go” button adds line numbers to the rows.

Report settings

Customize the selected report

Investment Issued files (Total: 9) [Printable Version](#)

LN	Member ID	File #	Application Issued Date	EPIC Fee	Policy Number (from Policy)	Policy Exposure (from Policy)	Policy Premium (from Policy)	Gross Endorsement Amount (from Policy)	ATGF Endorsement Amount (from Policy)	Number of Mortgages on Deal	ATGF Percentage
1	9999	0022000039	2022-08-17	11.00	DPW48202208093101	250,000.00	1,100.00	0.00	0.00	12	72
2	9998	ATGF-23-0382	2023-12-28	11.00	OPC0302312006422N	450,000.00	1,489.00	317.00	221.99	170	170
3	9998	ATGF-23-0384	2023-12-19	11.00	OPC0302312006411N	50,000.00	754.00	0.00	0.00	20	20
4	9998	ATGF-2024-0429-02	2024-08-23	11.00	OPC0202408011089N	9,225.00	589.00	0.00	0.00	50	50
5	9999	ATGF-2024-0701	2024-08-19	11.00	OPC0202408011089N	9,225.00	589.00	0.00	0.00	50	50

- Downloading data provides two options. XML or Spreadsheet (CSV file)
 - XML is useful if you utilize an XML reader or plan to upload the data into a program that requires the data in such a format, if not, choose spreadsheet
 - Spreadsheet is useful as it has your information available instantly in a file readable by Microsoft Excel. Remember that this is a CSV file, so you will need to save it as a .xls or .xlsx file for many features within Excel to work properly.
- XML is the default option on the screen, if you wish to download the spreadsheet, make sure that you change it prior to clicking the “Download” button.

Log Off

Clicking this button will log you off your current session and take you back to the login screen. Make sure you receive the logout successful message before closing your browser window.

Log Off

Main 'Landing' Page

Controls Section

This shows all the files that are available to you (in the current view). The default view is 'Recent Files' however, you may use the options within the control box to switch your view between 'Recent Files', 'Active Files', 'Archived Files', and 'Canceled Files'.

- Filter
 - Use this box to quickly search for files based on the selected view.
 - You can use any information in the search field as long as it is contained in the row and concurrent to each other (you cannot search part of the file number and then part of the address at the same time). In the example below, typing in "las" reveals all the files that have "las" in any of the displayed information; in the example, we have three files showing in Las Vegas and one from Minnesota since the File Name was "Laser Focus".

Files	Filter	Create File	Find File	View	Recent	Active	Archived	Canceled	
File	Property Address	Policy Status	Closing Date	Transaction Type	Action				
2022000204/	1827 West Gowan Road, North Las Vegas, Nevada 89032		1/31/2023	(P)	✎ 📄 🗑				
2022000209/ Test Rev	1234 Main St, North Las Vegas, Nevada 89032	Pre-Approved	2/15/2023	(M)	✎ 📄 🗑				
ATGF-2024-0417-MN/ Laser Focus	911 North Outlaw Lane, Inver Grove Heights, Minnesota 55076		1/26/2024	(P)	✎ 📄 🗑				
TEST-2022000202/ Test-NV-2022000202	1827 West Gowan Road, North Las Vegas, Nevada 89032		1/31/2023	(P)	✎ 📄 🗑				

Views:

Files	Filter	Create File	Find File	View	Recent	Active	Archived	Canceled	
File	Property Address	Policy Status	Closing Date	Transaction Type	Action				
-----	1827 West Gowan Road, North Las Vegas, Nevada								

- Recent
 - This view shows you the most recently opened files.
- Active
 - This view shows you all your files that have not been marked as "Archived" or "Canceled"
- Archived
 - This view shows you only files that have been marked as "Archived"
 - Any file can be archived, at any time. Be sure that you really do want to archive the file as it may make locating it later more difficult.
- Canceled
 - This view shows you only files that have been marked as "Canceled"
 - Only files that have not had a policy issued can be cancelled.
- Search Results (hidden when not in use)

- This view shows the results found after clicking on the “Find File” button (covered below).
- This view appears ONLY when a full search was initiated and will remain active until you navigate to another page in EPIC.

By default, the columns will show as follows:

FILE	PROPERTY ADDRESS	POLICY STATUS	CLOSING DATE	TRANSACTION TYPE	CANCELLED	ACTION
------	------------------	---------------	--------------	------------------	-----------	--------

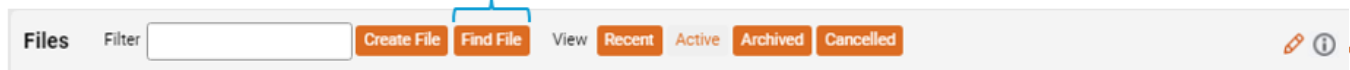
- File
 - Displays both the file number and file name
- Property Address
 - Displays the full property address entered or the property description
- Policy Status
 - Displays the approval status
 - “Pre-Approved”: The file has gone through the system review and no issues were found that would trigger a manual review.
 - “ManualReview”: The file has triggered a manual review requiring underwriter approval
 - Blank: The file has not undergone the system’s review process (this is done by clicking Pre-Approve in the file or at the time that a commitment is issued.
- Closing Date
 - Displays the closing date entered for the file
- Transaction Type
 - P: Purchase
 - M: Refinance
- Cancelled
 - Shows if the cancel indicator in the file was selected
- Action
 - Displays Action icons to edit, archive, cancel, or restore a file.

You can click on a file to go into that file. There are options that will appear in the action column when files are present. They function the same; however, they appear differently based on the browser you are using. The following table provides an explanation of each. The icons used in Edge appear on the left and those used in Chrome appear on the right in the first column.

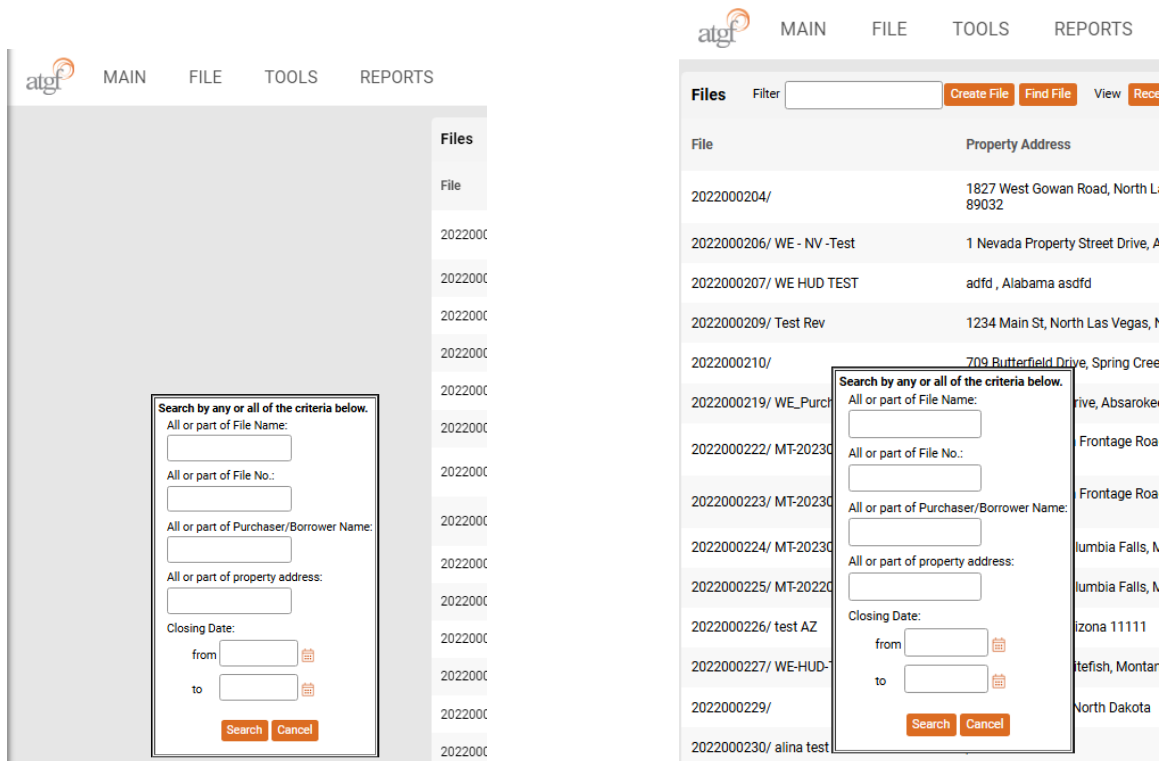
Icon	Label	Description
	Edit	This will open the file the same as if you clicked on the file number.
	Archive	This will archive the file and remove it from the Active Recent Files list.
	Cancel	This will cancel the file and remove it from the Active Files list.
	Restore Cancelled File	This will un-cancel the file and remove it from the Cancel Files list.

Find File

The Controls section was originally housed in a separate area in EPIC. This has since been moved to the top of the screen and is located to the right of the filter box labeled “Find File”:



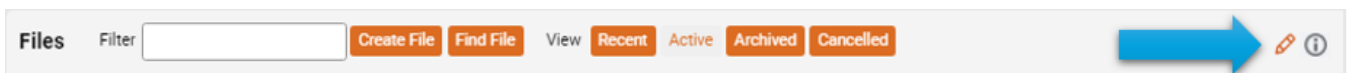
Clicking on the button will launch a new window to the left of your file list (if operating on full screen) or over the list of files. This is completely dependent on the amount of screen real estate you have available for EPIC to use:



The Find File search box offers more options for you to search. Use either the File Name (if you have opted to select one) or the File Number, all or part of the purchaser/borrower's name, the address or portion thereof, or the closing date. Once you have entered the information and clicked "Search" your results will appear in the 'Files' section. All files that match the criteria will be displayed. Remember, this will display all matching content. The more precise you are, the less the results that you will need to review before locating your file.

Customize the File List

In some cases, the information that defaults to show on the list of files may seem overwhelming. If this is the case for you, you can change what columns are displayed on the list. To make this update, click the pencil on the right side of the Controls Toolbar.



You will be taking to the "Main List Define" page:

Main List Define

Field: ...

Sort Order (blank, or 1, 2, 3, ...):

Icons: Save, Trash

EPIC will only display the last unchanged row; a new row will appear once you select the data for the first field. The Sort Order field can remain blank; however, if you want EPIC to automatically sort the list for you, you can enter 1 as the primary sort 2 as the secondary sort, etc. Here are the options to chose from for the customized view:

Select Field

- Status
- File Cancelled
- Client
- File
- Closing Date
- Address
- Transaction Type
- Who has the file

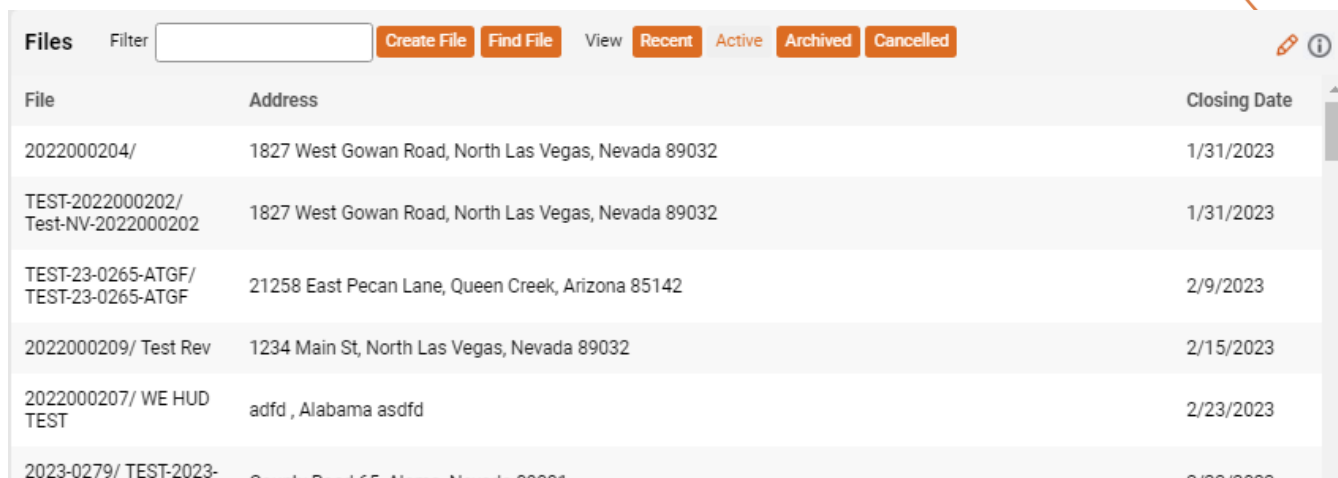
In this example, we will update the customized list to show “File”, “Address”, and “Closing Date”. I have opted to have the closing date sorted first and then by file number:

Main List Define

Field	Sort Order (blank, or 1, 2, 3, ...)
File	2
Address	
Closing Date	1

Icons: Save, Trash

Once the fields are chosen, just click the save icon located to the left of the trash bin icon. You will receive confirmation that the changes were saved successfully. Click “Main” from the toolbar to go back and view your changes:

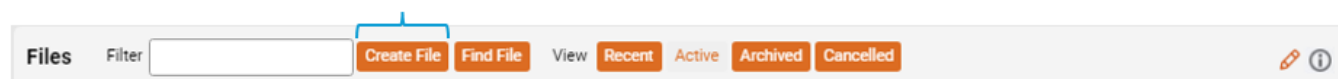


File	Address	Closing Date
2022000204/	1827 West Gowan Road, North Las Vegas, Nevada 89032	1/31/2023
TEST-2022000202/ Test-NV-2022000202	1827 West Gowan Road, North Las Vegas, Nevada 89032	1/31/2023
TEST-23-0265-ATGF/ TEST-23-0265-ATGF	21258 East Pecan Lane, Queen Creek, Arizona 85142	2/9/2023
2022000209/ Test Rev	1234 Main St, North Las Vegas, Nevada 89032	2/15/2023
2022000207/ WE HUD TEST	adfd , Alabama asdfd	2/23/2023
2023-0279/ TEST-2023-	County Road 65, Alamo, Nevada 89001	2/23/2023

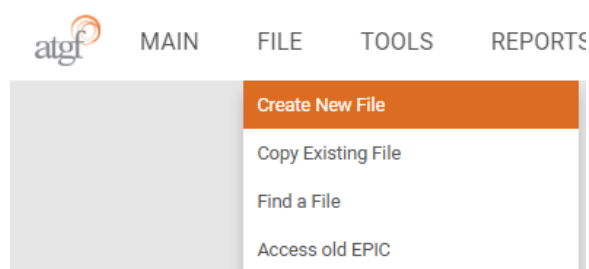
To revert the list to the default setting, click the pencil again. When the page loads, click the trash bin to discard the customized columns. Two pop-ups will appear, one confirming the intention to delete and the other confirming that the changes were discarded. The page will reload back to how it appeared when first opening the page. Click “Main” to navigate back to the main screen.

Creating a File in EPIC

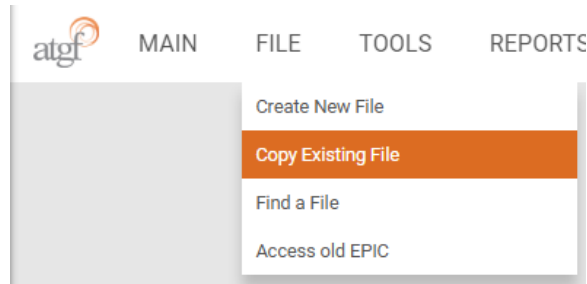
You have a few options available to you for setting up a new file. You can select the “Create File” button from the main page:



Or you can use the “Create New File” link located under the file menu:



If you are looking to create a file that has most of the information you need already filled in, you can copy an existing file. You can do this by clicking on “File” and then selecting “Copy Existing File”:

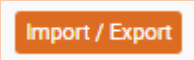
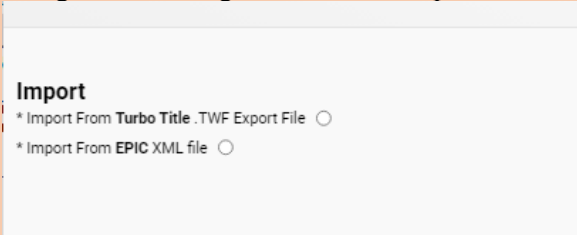
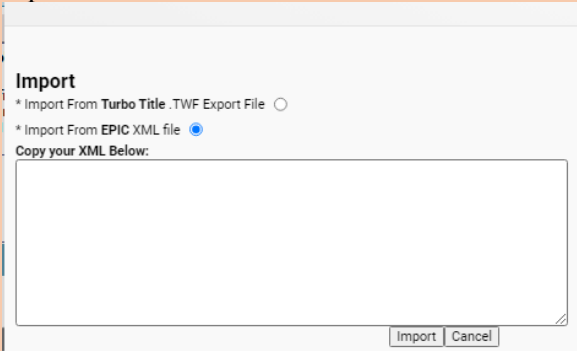
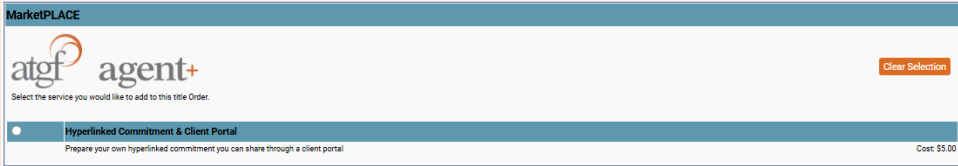


Instructions for creating a new file are located at the links below:

- A. [Creating a New File](#)
- B. [Copy and Existing File](#)

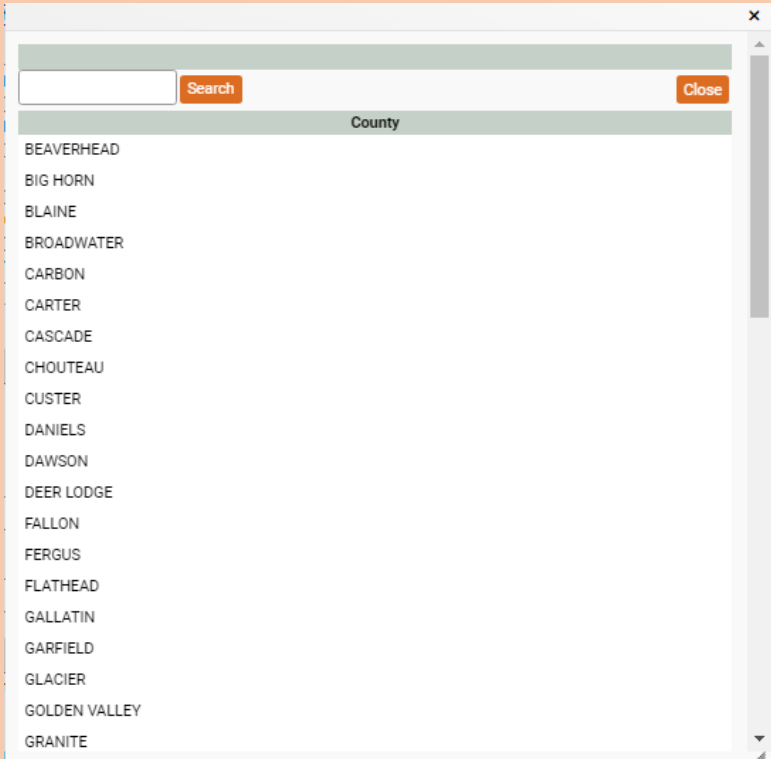
Create File field list and description

Field	Description
Eligibility	This is the arm's length question. Please select whether you or someone with your organization is a part to this truncation: ELIGIBILITY Do any of the following statements apply to this transaction * ☐ Yes ☒ No - I, my firm, or someone in my firm has a direct or indirect interest in this transaction; - The parties involved in the transaction are related so the transaction is <u>not</u> at arm's length; - The consideration exchanged between the parties for the transaction is something other than cash or a mortgage.
Responsible Producer	This field will auto-populate if your organization only works in one state. If your organization is set up in EPIC to work in multiple states, this field will default to blank. You will need to click on the ellipses button to the right of the blank field and select the correct state: Responsible Producer * Test2 Johnson ...

Field	Description
Import / Export	This is used to manually import a file:  This works very similar to the copy existing file but was developed specifically for sharing files between agents. Clicking the button will open a new window:  Click the option “Import from EPIC XML file” to summon the text field:  Open your XML file that was exported from EPIC, copy everything in the file and paste it into the text box and click “import”. Two confirmation windows will populate to confirm successful import, prior to taking you back to the Create File screen.
MarketPLACE	At the time of writing, this section was reserved for ordering hyperlinked commitments. They can be requested during initial setup or afterwards by going to the policy tab.  To request the hyperlinked commitment, click the radio button to the left of the “Hyperlinked Commitment & Client Portal” label. If you change your mind, just click “Clear Selection” before creating the file. Once ordered and confirmed, you cannot remove it.

Field	Description
Use Hud?	Use this field to select the type of disclosure document you want associated with the file: Use Hud? 2015 ▼ 2015 will give you the “Closing Disclosure” - Most commonly used 2010 will give you the “HUD-1” Settlement Statement - Used usually when requested by the lender. - Old hud - Used least often, normally used for cash transactions where no lender will be used. - This can only be selected from the Create File screen. Once you change to a 2015 Closing Disclosure of the 2010 HUD, you cannot go back to the Old hud.
File Name	This is not a required field; however, if you do enter information, it must be unique to this file and not be repeated in any prior files: File Name Test Old HUD
File Number	This is a required field and it must be unique to this file: File Number * ATGF-2025-0803-MT
Transaction Type	This is a required field; select purchase or refinance: Transaction Type * Purchase ▼ Purchase will force the “Purchase Price” field to appear.
Foreclosure Commitment	Indicate if you are generating a foreclosure commitment by checking the box: Foreclosure Commitment ☐
Closing Date	Enter the date currently scheduled for closing. If you do not know it, you can leave the field blank. This date can be updated at any time prior to issuing the policy: Closing Date 3/31/2023
Disbursement Date	This field auto-populates based on the Closing Date and Transaction type. The date will populate same business day for purchases or next business days after three-day right of rescission if transaction type is refinance: Disbursement Date 3/31/2023
Reconveyance Tracking	This field is used to add a reminder to your calendar. If you want to track the reconveyance, enter the date in this field to trigger the reminder. Reconveyance Tracking Set Date To Trigger Reminder
Purchase Price	This field will only appear on files where the transaction type is set to Purchase. Enter the purchase price in this field. The amount entered here will automatically update the policy amount field for the owner policy once the file is created. Purchase Price \$ 25,300.00
Commitment Date	This field should show the good through date for the county. You can use this to request updates / date downs as a reminder how far back the search needs to go to cover the gap from the initial search: Commitment Date 3/3/2023

Field	Description
FinCEN GTO	Check the box if this file is subject to the FinCEN Geographical Targeting Order. If you have questions, there is a hyperlink to the right of the checkbox that will take you to the FinCEN document explaining the process: File subject to the requirements of the most recent FinCEN Geographical Targeting Order 'GTO' ☐ For more information click here
Full Property Address not Available	Use this field when you do not have the full property address and need to enter a description of the property instead. Checking the box will remove “Street No.”, “Street Name”, “Unit Description”, and “Unit Number”, replacing it with “Description”: Full Property Address Not Available ☐ Street No. 883 Street Name Baily Drive Unit Description Unit Number Unchecked Full Property Address Not Available ☒ Description Baily Drive Checked
Description	This field appears only when the “Full Property Address Not Available” box is checked. Enter in the description of the property, i.e. Located ½ mile east of Baily Drive and Main Street, or something similar: Full Property Address Not Available ☒ Description Baily Drive
Street No.	Enter the House number for the street address (2465 or 134-A): Street No. 883
Street Name	Enter the name of the street. Don’t forget to include any directional information here; i.e. North Main Street West: Street Name Baily Drive
Unit Description	Enter the name of the unit for the address (examples include Suite, Floor, Building, etc.). Click the Ellipses button to the right of the blank field to see a convenient list to click. Unit Description ... Note: If nothing is entered in this field, the information in the Unit Number field will not carry over.
Unit Number	Enter the information that appears after the Unit description for the property address (a couple of examples would be 214-B, or 4): Unit Number Note: As mentioned in the previous item, information entered into this field will not populate (EPIC ignores it) unless something is set up in the Unit Description field telling EPIC that there should be something in this field.

Field	Description
State	This is auto-populated by the Responsible Producer selected and cannot be changed without selected a different Responsible Producer: State MT
Zip	This field holds the zip code. Type in or copy/paste the zip code into this field. Once you tab out, the Town and County fields should auto populate with the most up-to-date information that we have on file. If nothing appears for the zip code, it means that the zip code was created since our list was generated OR that the zip code is erroneous. To validate, look up your request on the Post Office's web site: https://tools.usps.com/zip-code-lookup.htm ZIP 59912
Town	This field should auto-populate with the correct information based on the zip code entered; however, there are times it could be incorrect when a zip code spans multiple municipalities. Verify that the information is correct and if not, you can enter in the corrected information directly in the field without issues: Town Columbia Falls
County	This is a required field, the final required field to create a new file. This field should auto-populate based on the zip code entered in the Zip field. If the field does not populate or has the incorrect information pre-loaded DO NOT type in the county. To update the information, delete the pre-loaded information and tab out of the field. You should bet a window with a list of all counties for the selected state, if nothing appears, click on the "Search" button to the right of the zip code field and select the county from there: FLATHEAD Search * 

Field	Description
Leasehold Indicator	Checking this box will switch between Fee Simple and Leasehold. This will dictate how the final policies are worded. Property Details Leasehold Indicator ☐ Unless Leasehold Indicator is checked, the system will treat interest insured as Fee Simple.
Time Share Indicator	Checking this box will trigger EPIC to treat the file as a Time Share property. Time Share Indicator ☐
Property Use	Select if the property is a 1-4 Family Residence: Property Use 1-4 Family Residential ☒ Yes ☐ No If not, once “No” is selected, a drop down will appear so that the alternate Property Use can be selected: Please indicate the specific intended use of this property. Vacant Land - select property use - Commercial/industrial Over-4 Family Residential Vacant Land Agricultural
Ownership Structure	Select if the property is a condominium or Planned Unit Development. If neither apply, then leave blank: Ownership Structure ☐ Condominium ☐ Planned Unit Development Note: EPIC will only allow you to select one of the two options. Once selected, then the associated endorsements will be made available in the Endorsement list located on the policy tab (i.e. ALTA 4, ALTA 4.1 for condominiums or ALTA 5, ALTA 5.1 for Planned Unit Developments).
Conservation Easement	Check this box if this file is establishing a conservation easement. Conservation Easement ☐
Easement Estate	Check this box if this file is establishing an easement estate. Easement Estate ☐
Mobile/Manufactured Homes	Check this box if the property includes a Mobile/Manufactured home. This will trigger a manual review to ensure that property documents were submitted, signed, and recorded to indicate permanent attachment. Mobile/Manufactured Homes ☐
Property Tax ID	Enter the Parcel/Tax ID in this field: Property Tax ID
Hold Open	This field is not available in all states. If this property is going to be sold again within the defined term set in the rate manual, a new policy can be issued as a hold open. Select the hold open type here: Hold Open No

Field	Description
Certificate of Taxes	If you have a fee filed with the state to charge for a certificate of taxes, enter that amount here if a certificate of taxes will be issued: Certificate of Taxes Due \$ 0.00
Additional Charges Description	If additional charges are being passed to the buyer or seller, enter a description of the charge here: Additional Charges Description None
Additional Charges Description (2 nd box)	The second filed for the Additional Charges Description contains a fee amount and paid by field. Enter the amount that will be charged to the file and select borrower or seller: Additional Charges Description \$ 0.00 Paid By: Seller Borrower
Create File	This is the button that you will click when ready to create the file; if the blue arrow with “Create File” is not showing, go back and check all required fields: CREATE FILE Click to continue with the application.

EPIC File Management Screens

The screenshot shows the EPIC File Management interface. At the top, there's a navigation bar with 'atgf' logo, 'MAIN', 'FILE', 'TOOLS', and 'REPORTS'. On the right, it says 'demo defaultadmin' and 'Log Off'. Below this, the file details are shown: 'File #: 2022000132' and 'File Name: LQ-1PC-1MS-1SB'. There are icons for Save, Calendar, and Notes. A toolbar contains 'POLICY ISSUANCE TOOLBAR', 'CPL', 'PRE-APPROVE', 'COMMITMENT', and 'POLICIES'. Below this, there are tabs for 'GENINFO', 'POLICY', 'CLOSING DISCLOSURE/DISBURSEMENT', and 'DOCS'. The 'POLICY' tab is active, showing a 'MarketPLACE agent+' section with a 'Who has the file?' dropdown and 'enter/edit' button. Below this is a 'Switch to 2010 HUD' button. The 'Responsible Attorney' field is 'Test Johnson' with a dropdown arrow. There's an 'Import / Export' button. The 'File Name' field is 'LQ-1PC-1MS-1SB' with a 'Cancel File' checkbox and 'Force Manual Review' checkbox. The 'File Number' is '2022000132'. The 'Transaction Type' is 'Purchase' with a dropdown arrow. The 'Foreclosure Commitment' checkbox is unchecked. The 'Closing Date' is '11/30/2022' with a calendar icon. The 'Disbursement Date' is '11/30/2022' with a calendar icon. The 'Reconveyance Tracking' field is empty with a 'Set Date To Trigger Reminder' button. The 'Purchase Price \$' is '600,000.00'. The 'Settlement Agent' field contains 'Address: 7600 E. Eastman Avenue, Ste 130, Denver, CO 80231-4371' with a dropdown arrow. The 'Sales Representative' field contains 'Phone:' with a dropdown arrow, 'enter/edit', and 'clear' buttons. Below this is a 'Commitment Details' section with 'OP: Base Rate OP MP1-Base RateStd MP' and 'Commitment Date' '11/4/2022' with a calendar icon. A checkbox 'File subject to the requirements of the most recent FinCEN' is unchecked, with a link 'For more information click here'. Below this is a 'Geographical Targeting' section with 'Order GTV' and 'Purchaser/Borrower name/address' 'Bing Enterprises, LLC' with an 'enter/edit' button. The 'Seller name/address' is 'Chandler Bing and Monica Gellar, 10 New York Lane, Saratonia, Louisiana, 70036' with an 'enter/edit' button. At the bottom, it says 'Names match existing' with a dropdown arrow.

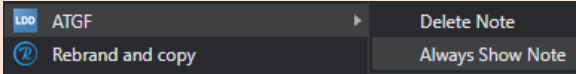
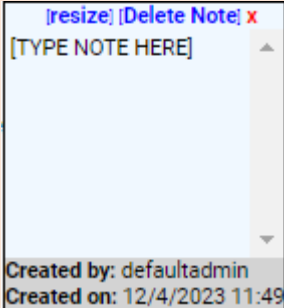
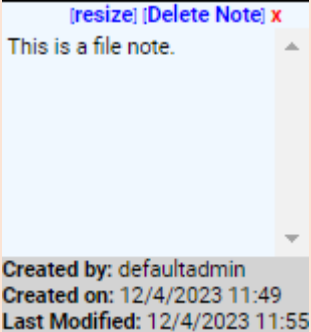
Once a file is created, the File Management screen will appear. This will also be the landing page once an existing file is selected from the Files section of the Main page. The main toolbar remains the same as it is on the Main landing page.

The screenshot shows the top part of the EPIC File Management page. It includes the 'atgf' logo, 'MAIN', 'FILE', 'TOOLS', and 'REPORTS' navigation bar. On the right, it says 'demo defaultadmin' and 'Log Off'. Below this, the file details are shown: 'File #: 2022000132' and 'File Name: LQ-1PC-1MS-1SB'. There are icons for Save, Calendar, and Notes.

The File Management page header provides the File Number, File Name, Save icon, Calendar icon, and notes icon. This is also referred to as the EPIC Header bar.

The screenshot shows the EPIC Header bar. It contains the file details: 'File #: 2022000132' and 'File Name: LQ-1PC-1MS-1SB'. To the right of the file details are three icons: a Save icon, a Calendar icon, and a Notes icon.

Icon	Name	Function
	Save	Saves any changes made to the file
	Calendar	Launches the calendar. The calendar will show all calendar events for all files for the current state, not just the current file. The calendar can only be accessed while in a file as the calendar is state specific. Refer to the CONTROLS section for information on the calendar.

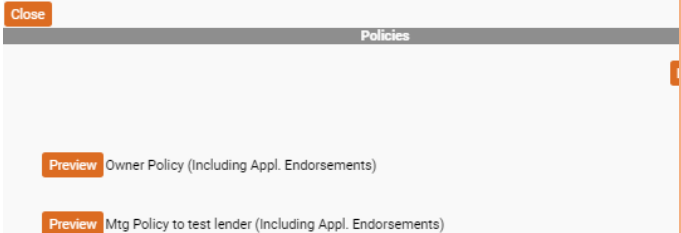
Icon	Name	Function
	Notes	Places an icon on the file:  Allows notes to be added to the file by clicking on the pushpin in the file and adding your note to the provided field. Right-clicking on the icon will allow you to delete the note if added by mistake, or always show the memo:  To add a note, click and highlight the default text and delete it:  Then type in the note you want to leave for the next person in the file, or as a reminder.  The note will show the “Created by:”, “Created on:”, and “Last Modified:” information in addition to the note that was left.

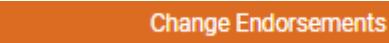
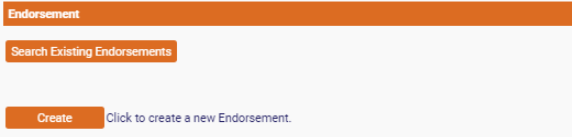
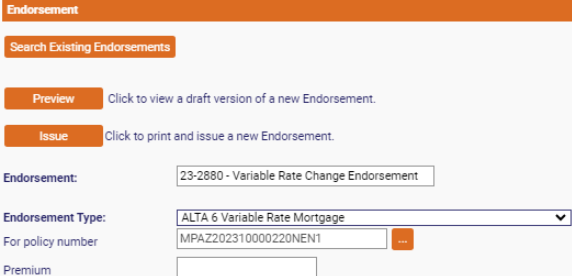
Policy Issuance Toolbar (PITbar)

POLICY ISSUANCE TOOLBAR	CPL	Pre-Approve	Commitment	Policies
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Icon	Name	Function
	CPL	Click this button to show all CPL options. Depending on the file, you may be able to issue a CPL for a lender and/or Borrower. If multiple lenders are shown as insured on the file, the option to issue a CPL will be shown here. Please consult the rate manual for your state regarding CPL fees. NOTE: <i>You must have a lender selected, borrower information entered, Loan Amount, and Loan Number completed to issue the CPL.</i>

Icon	Name	Function
	Pre-Approve	This allows the user to run a check on the file to see if any selections will force the file into manual review. The ensuing popup window will tell you if the file is pre-approved (not required to be reviewed by the underwriter) or what selections on the file are causing the file to go into manual review. Note: <i>The file will go into manual review for the underwriter if a manual review trigger is active on the file. Removing the trigger and clicking the pre-approve button again will remove the file from manual review. If the underwriter should look at the file and no Manual Review is triggering, check the “Force Manual Review” box on the GEN INFO tab and then click the Pre-Approve button.</i>
	Commitment	Click this box to open the commitment screen:  For files without commitments, you will only see the “Close”, “Preview New Commitment” and “Issue New Commitment” action buttons. Preview new commitment will open a draft watermark of the commitment for preview. Use this to validate if all information is correct on the file prior to issuance of a new commitment. Issue New Commitment will issue a commitment with an assigned commitment number without the draft watermark. Note: <i>EPIC will check to see if the “Right of Access” question has been answered on the “POLICY” tab as well as verify that the box is checked under “Commitment Details” on the “GEN INFO” tab labeled “Names match vesting” before it will open and allow a commitment to be previewed or issued.</i>

Icon	Name	Function
	Policies	Click this box to open the policy screen:  For files without a policy, you will only see the “Close”, “Preview” and “Issue Policies” action buttons. Preview will open a draft watermark of the specific policy for preview (a preview button will show for every policy being issued; multiple lender policies will show individually). Use this to validate if all information is correct on the file prior to issuance of a policy (unlike the commitment, once issued, a policy cannot be issued again). Issue Policies will issue all policies with an assigned policy number without the draft watermark.
	Regenerate Policies	This function will allow you to move the file back into active status and is only available for 15 days after the policy(ies) was/were last issued. Use this function to correct the file so that the policy(ies) can be reissued with the corrections/additions. If this is not available, selecting Change Endorsement and issuing a 110.3b will allow you to make corrections to clerical errors, or select an endorsement that was missing from the original setup.

Icon	Name	Function
	Change Endorsements	After the policy has been issued for longer than 15 days, the only way to make a correction to the policy is using the “change endorsements” function. This appears once the policy is issued on the file.  To preview a previously issued change endorsement, select it from the list (not shown). Use the “Search Existing Endorsements” to help find endorsements that may be in a long list (usually an issue with construction loans that require multiple change endorsements).  Common uses of the change endorsement are to issue loan disbursements for construction loans or to correct policies when errors are found outside of the 15-day grace period.

CALENDAR

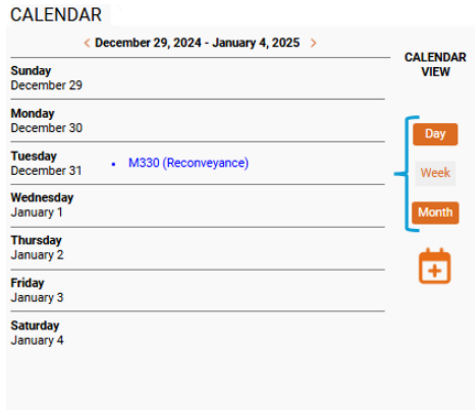
The calendar provides you with an at-a-glance view of upcoming tasks. Set the view to see the Day, Week, or Month.

Note: The Calendar can only be accessed from within a file. Since the calendar is state specific, a file will open the calendar for that state. This ensures that errors do not cause EPIC to crash when the calendar attempts to pull data from all states for your organization.

File #: M330 File Name: Glende - 307 6TH ST NW Issued Underwriter Notes



On the left of the calendar, you can change the view between day, week, and month; figure 3 shows the day view as it appears in Edge and figure 4 shows the monthly view as it appears in Chrome.



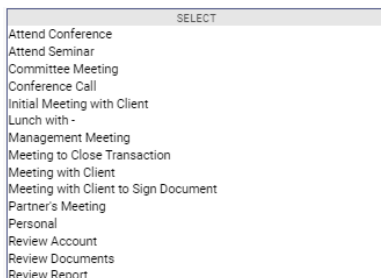
To add an item to the calendar, click the “Add New Appointment” icon.



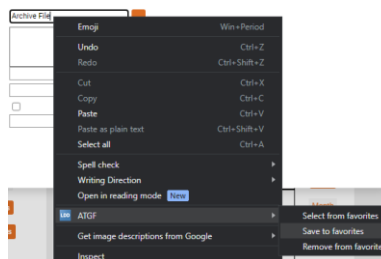
The new appointment window will open:

Appointment type is updated by selecting from the list of existing options. Click the button with the three dots to the right of the field to access your options. If an appropriate option is not available, you can type directly into the field. Note, if you want to save your new option to the list for future use, right click in the field and chose “Save to favorites:

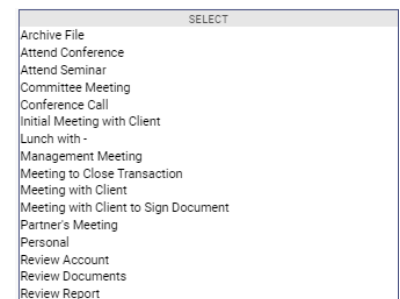
“Appointment Type” Options



Saving a Favorite



Same list with favorite saved



Note: If you accidentally add an item to your “favorites” list, click on the button with the three dots, locate the erroneous entry and select it. Once it appears in the Appointment Type field, right-click and choose “Remove from



favorites”. If this option is not available to you in Chrome because the menu is missing the ATGF submenu, you will need to download the Chrome Extension. Go to the section of this manual to setup your browser and follow the steps in the Chrome Specific Setup Instructions.

The **Details** section allows additional information regarding the calendar event to be set up. It is possible to save information from this field to your favorites. Just make sure that it is generic enough to be used in the future. This will help keep your favorite’s list organized.

The **Date** field should contain the date you wish to be reminded of on the calendar.

The **Time** field allows for specific time instead of the whole day.

The **Private** check box, when selected, will restrict the view of the item to the specific login. If you are not utilizing separate logins for all users, this will not function properly.

The **Link to current file**, when checked, will tie the event to the current file.

Clear field will clear the file number from the box.

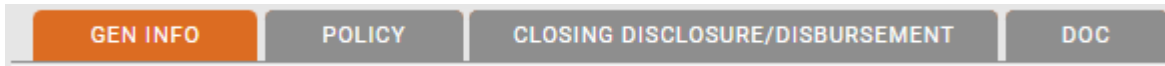
The **Show File** List button will open the list of files that you currently have active so that you can assign the date to a different file if needed.

Click the Save icon located at the top right of the window to save the event and add it to the calendar. Or If you have changed your mind, click on the trash bin to delete the entry and close the dialogue box.

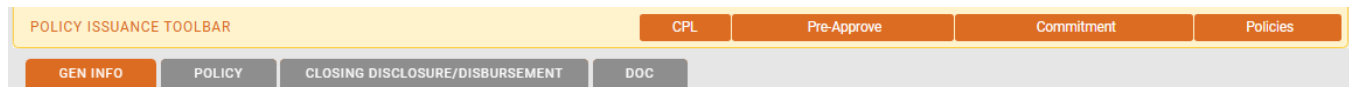


Tabs

The next section will go over each tab and the options that are available for each section.



A recent update to EPIC has added a feature that will dock the tabs to the top of the screen once you start scrolling down. This will cause the EPIC Header to disappear and display the following:



GENINFO

Basic (First) section

Who has the file?

Who has the file? [enter/edit](#)

Useful when multiple people are working a file, this will show at a glance, who is working in the file and what they are currently doing. This is not a required field for a file and is only provided as a tool that is available to make the day-to-day work in EPIC easier. Click the enter/edit button to set the status of this field:

Who holds the file?

Name ... [edit](#)

File Status [clear](#)

[Close](#)

Click the ellipses icon to open the current list of staff previously entered.



First time use will require that the staff be entered manually; however, EPIC will store this information for current and future files so that it can be quickly recalled.

Filter:

All Staff

NAME [ADD](#)

For a large list, use the filter function to type in the name of the individual that you are assigning to the file. If the individual is not on the list, click the 'ADD' link. A new window will appear to input all the of then necessary information to identify the employee. Note: This screen is the permanent information about the employee, it should not be filled out specifically to one file.

Select Another
Update List
OK
Cancel

Staff Information

Staff Member Name

Initials

UserID

Position/Job Title

Office Phone

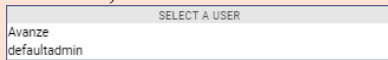
Office Fax

Miscellaneous Contact Information

Contact Method

Location Number
Select One
Location

Comments

Field	Name	Description
Staff Member Name	Staff Member Name	Enter the name of the employee.
Initials	Initials	Enter the initials of the employee (1, 2, 3..., the system has no requirements here)
UserID ...	UserID	If the employee has their own login into EPIC (recommended), select the ellipses and chose the employee from the list; otherwise, leave blank. 
Position/Job Title	Position/Job Title	Enter the official position of the employee (not required)
Office Phone	Office Phone	Enter the direct phone number to the employee (not required).
Office Fax	Office Fax	Enter the fax number used by the employee (not required).
Contact Method ...	Contact Method	Enter the contact method for the employee. Click the ellipses to open a list of preset options:  After selecting the contact type, enter the phone number associated with this contact method in the next, unlabeled field. There are two of these fields required.
Location Number Location	Location Number	Pick a location number (1,2,or 3) and enter the name of the location. This will open additional contact details that can be completed:

		Location Number Location Main Office of the in the Alternate Location Address Street City Province Zip Phone Fax Firm Email Firm Website The location field can be completed withing needing to select a location number from the list.
Comments	Comments	Use this as needed. It can be used to list employee specialties, or any other information deemed necessary. Once complete, click “Update List” to add/update the employee information in the list, or click OK to not add/update the list, just add the employee to this file only.

Once all the information is updated for the name, click OK to return to the “Who holds the file?” window. Update the ‘File Status’, selecting from the options available:

File Status

Order Entry

Order Entry

Abstracting

Assessing

Order Services

Examination

Pre Closing

Closing

Recording

Issue Policy

Click close to return the GENINFO tab of EPIC. The name of the employee and file status should now display in the first field:

Who has the file?

Laura Hammoud - Order Entry

enter/edit

2010 HUD v. 2015 Closing Disclosure

Next, EPIC will display a button to switch between a HUD or CD. If currently set to CD, the button will appear as:

Switch to 2010 HUD

Otherwise, it will show:

Switch to 2015 Closing Disclosure

Note: If you selected the Old hud during the file setup process, changing it to any of the other two will prevent you from going back to the Old hud. Additionally, clicking the button will clear all information entered on the HUD or CD prior to switching to the other.

Responsible Attorney

Responsible Attorney MS

In most cases, this field will automatically populate; however, when an organization operates in more than one state and ATGF is selected as an underwriter in more than one state, the field will remain blank to allow the user to select the state of the property. Select the ellipses to see all the available options for the organization:

SELECT LAWYER

- Laura AL Hammoud | AL
- Laura CO Hammoud | CO
- Laura NV Hammoud | NV
- Montana Test | MT
- Phill LA Johnston | LA
- Test AZ Jones | AZ
- Test MD | MD
- Test ND | ND
- Test2 Johnson | MS

The Attorney name will appear to the left of the bar “|” separator and the state to the right. Select the attorney responsible for the state where the property is located.

Import/Export

Import / Export

* Export To SoftPRO ProForm
* Export EPIC file to (xml)

?

Import

* Import From Turbo Title .TWF Export File ☐
* Import Issues From Another EPIC File ☐

This should only be used to Import or Export an EPIC file. Any information imported will overwrite fields already present in EPIC. The Import feature should only be used during the initial setup process, otherwise there is a risk of losing previously entered data with incorrect information. Follow the instructions for using the feature located in the “[Setting up a new File](#)” section. After setting up a new file, you can use “Import Issued From Another EPIC File” to import All the exceptions and requirements from an existing file. This includes the hyperlinked commitment data as well (if it was setup on the original file, EPIC will not create a hyperlinked commitment for you if none existed before). All you will need to do after the import is order the hyperlinked commitment and agree to the fee. Go to the section titled “[EPIC Instructions - Importing information from an existing file](#)” for detailed instructions on how this works.

File Name

This displays the File Name provided when the file was setup. Since it is not a required field, the could be blank.

File Name

Cancel File

Removes the file from Active status and places it as an inactive file in the cancelled view. To reactivate the file, just remove the check from the box.

Cancel File ☐

Force Manual Review

Triggers the file to go into manual review **at any time** a policy or commitment issuance is attempted **or** when the Pre-Approve button is clicked. To prevent the file from triggering the manual review after the first approval, uncheck this box. If in the manual review status prior to clicking the box to remove the check, click Pre-Approve.

Force Manual Review ☐

File Number

This displays the File Number provided when the file was set up. This field will never be blank and should always be a unique, never-before-used number for your organization.

File Number

Transaction Type

This field allows the file to be identified as either a purchase or refinance.

Transaction Type

Foreclosure Commitment

Check this box if the file was set up to provide a foreclosure commitment.

Foreclosure Commitment ☐

Closing Date

The closing date will show the closing date assigned to the file, this can be updated as necessary.

Closing Date 

Disbursement Date

This field changes automatically based on the closing date and transaction type. For purchases, the disbursement date will be the same as the closing date; for refinances, it is extended to allow for the 3-day right of rescission.

Disbursement Date 

Reconveyance Tracking

This field can be completed to add a date to your calendar. It is not a required field and can be left blank if preferred.

Reconveyance Tracking  Set Date To Trigger Reminder

Purchase Price

This field only displays if the transaction type is set to Purchase. Enter the purchase price when shown. Make sure to set this field to 0.00 when changing from purchase to refinance.

Purchase Price \$

Settlement Agent

The field will pre-populate from information that was entered in the Firm Settings. Changes to this field will force a manual review on the file when a CPL is issued. If using another underwriter, the information can be updated by clicking the ellipses to the right of the field:

Settlement Agent

Address:7600 E. Eastman Avenue, Ste 130
Denver, CO 80231-4371
Phone:

Use the filter field to locate the settlement agent if you have a long list; otherwise, click ‘ADD’ to add a new settlement agent:

Filter:

All Settlement Agents

NAME	ATTENTION OF	ADD
John Smith	Laura R Hammoud	Edit Copy Delete

Fill out all the information requested and click “Update List” to add the new settlement agent to your list or ‘OK’ to not update the list and just save to the file. This section links directly to the Settlement Agent field on the last page of the Closing Disclosure under the Contact Information section.

Select Another Update List OK Cancel

Agent Information

Name

NMLS ID

License ID

Alternate Address

Phone Number

Fax Number

Email

Attention of

First Name

Middle Name

Last Name

Suffix

NMLS ID

LicenseID

Fax

Settlement Agent

Lisa Quintanar

7600 E. Test Avenue,
Ste 130 Denver, CO
80231-4371

Sales Representative

If there is a sales representative for the file, you may enter the information in this field:

Sales Representative

Address:

... enter/edit clear

Clicking the ellipses will open the search function to the current list of sales representatives that you have created. The second tab, ‘All SalesReps’ will show the full list. If the sales rep is not present, click ‘ADD’:

Search	All SalesReps	ADD
NAME		
James S Agent		Edit Copy Delete

Complete the information requested:

Select Another
Update List
OK
Cancel

Sales Representative Information

Name

Address

Phone

Fax

Email

Click 'OK' to update the field on the open file, or 'Update List' to add the representative to your existing list. Press 'OK' again to save to the open file after updating the existing list.

Sales Representative
...
enter/edit
clear

The 'enter/edit' button will open the same window that opened when clicking 'ADD' in the prior steps. Clear will remove any information that was in the field.

Commitment Details section

Commitment DetailsOP: Base Rate OP MP1:Base RateStd MP

Commitment Date

File subject to the requirements of the most recent FinCEN Geographical Targeting Order 'GTO'
☐ For more Information click here

Purchaser/Borrower name/address
enter/edit

Seller name/address
enter/edit

Names match vesting
☒

Property Address/Details
enter/edit

Certificate of Taxes Due

Additional Charges Description

Additional Charges Description
 Paid By:

This section provides the basic information for Schedule A of the commitment and policies.

Commitment Date

Enter the county certified date in this field. The is the date that the county certifies records as current/official. This field should be updated each time an update/date-down is completed.

Commitment Date	10/25/2023	
-----------------	------------	--

File subject to the requirements of the most recent FinCEN Geographical Targeting Order 'GTO'

If the county is subject to the FinCEN requirements set forth by the Government, check this box. This will serve as a reminder to send a transaction report to FinCEN. Unless otherwise specified in release updates from FinCEN, this only applies to cash transactions. The link 'For more information click here' will take you to FinCEN's site for additional research.

File subject to the requirements of the most recent FinCEN Geographical Targeting Order 'GTO'	☐ For more Information click here
---	--

Purchaser/Borrower name/address

Click the enter/edit button to open the window to enter this information.

Purchaser/Borrower name/address	John Doe	enter/edit
---------------------------------	----------	----------------------------

Select the type of purchaser being entered to reveal the name field. Legal entity will only show one field whereas Individual will show four. You will need to enter individual names in the fields based on how the vesting will be established.

PURCHASER/BORROWER INFORMATION

Close

☒ Individual
 ☐ Legal Entity

First Name

Middle Name

Last Name

Suffix

Address

Street No.

Street Name

Unit Type

Add

Unit Number

Town

State

▼

Postal Code

Phone

Fax Number

Email

Contact Info

▼

Attention of

Business Entity?

☐

Signed By

▼

For individuals with more than one middle name, enter all the names that will be used there, leaving the first and last name fields for the first given name and the last surname. Once the last name field is completed, EPIC will present another name field for a secondary borrower. EPIC will only produce a new field once the last name is completed for the individual or the entity name is completed for a Legal Entity.

Field Name	Instructions
Phone	Enter the phone number for the party listed at the top of this section.
Fax Number	Enter the fax number for the party listed at the top of this section.
Email	Enter the email address for the party listed at the top of this section.
Contact Info	If additional pieces of contact information need to be documented, select the drop-down and choose from Cell Phone, Home Phone, Email, Home Fax, Work Phone, and Work Fax; then enter the appropriate information. Each time a new Contact Info Type is selected, EPIC will open a new line for additional entries if needed. Contact Info Cell Phone ▼ ▼
Attention of	Enter the Attention of name (if appropriate).
Business Entity	Check this box if this party is a business entity. Once checked a new line will open to allow for the documentation of the authorized signatory for that organization:

Business Entity?

☒

Name

Title

Enter the name and title of the authorized signor, if you have more than one, that's OK as EPIC will open a new section each time you complete one:

Business Entity?

☒

Name

Author Signor

Title

Manager

Name

Title

Signed By

Use this section to indicate who will be signing for the listed party. This is where would document Conservator, Power of Attorney, Trustee, Personal Representative, indicate a name change, or use general to be more specific.

Signed By

FNMA Loan #

REO #

☒ Individual ☐ Legal Entity

First Name

Conservator

Power of Attorney

Trustee

Personal Representative

Now Known As

General

Below illustrates the use of the General option:

Signed By

General

Name/Title

Author Signor / Court Appointed Referee

Name/Title

Seller name/address

This field functions the same as the [Purchaser/Borrower name/address](#) field. This field will not appear for refinance transactions. To edit, click the 'enter/edit' button to the right of the field.

Seller name/address

Mary Seller

Lot 51, Block 21

Biloxi, Mississippi

enter/edit

In addition to the fields shown in the [Purchaser/Borrower name/address](#) field, the Seller name/address has two additional fields:

Field Name	Instructions
FNMA Loan #	If applicable, enter the FNMA Loan No. FNMA Loan #
REO #	If applicable, enter the REO # REO #

Names Match Vesting

Select this field after reconfirming that the information entered in EPIC matches the vesting that will be on the recorded documents. Note: *You cannot issue or preview a draft commitment until this box is checked.*

Names match vesting ☒

Property Address/Details

This field will show the address information entered regarding the property at the time the file was set up. To change the information in this field, as well as to access additional information regarding the property type, click the 'enter/edit' button:

The screenshot shows the 'Property Address/Details' section of a form. At the top, there is a text input field containing 'Lot 51, Block 21, Biloxi, Mississippi' and an orange 'enter/edit' button to its right. Below this is a section titled 'Property Address' with a toggle 'Full Property Address Not Available' which is currently unchecked. The form contains several input fields: 'Street No.' (empty), 'Street Name' (containing 'Lot 51, Block 21'), 'Unit Description' (empty), 'Unit Number' (empty), 'State' (containing 'MS'), 'ZIP' (empty), 'Town' (containing 'Biloxi'), and 'County' (containing 'AMITE'). An orange 'Search' button is located at the bottom right of this section.

The first section contains the property address or description (if the address is not available) click the 'Full Property Address Not Available' box to toggle between the two:

This screenshot shows the same 'Property Address' section, but the 'Full Property Address Not Available' toggle is now checked. The 'Description' field now contains 'Lot 51, Block 21'. The other fields ('State', 'ZIP', 'Town', 'County') and the 'Search' button remain the same as in the previous screenshot.

When completing this field, NEVER type in the county. Enter the property zip code and EPIC will pull the county with the greatest chance of matching. If, in the rare event, EPIC displays the incorrect county, delete the county name that the system pulled and tab out of the field. A list of all counties will appear, type the county you are looking for in the search field and click 'Search' or scroll down the list to locate it (the list is in descending alphabetical order). Click the county name once located. More commonly an issue is the incorrect Town as there are increasing number of zip codes that will span across multiple small towns/districts. This field can be deleted and typed over without special regard towards an existing list. Go to the next section to update/confirm the information entered.

Property Details

Leasehold Indicator

☐ Unless Leasehold, Contract Purchaser or Contract Seller are checked, the system will be Simple.

Lessee Name

Contract Purchaser
☐

Contract Seller
☐

Time Share Indicator
☐

Property Use

1-4 Family Residential

☒ Yes
☐ No

Ownership Structure

☐ Condominium
☐ Planned Unit Development

Conservation Easement
☐

Easement Estate
☐

Cannabis Deal
☐

Mobile/Manufactured Homes
☐

Property Tax ID

If this should be set up as a Leasehold, Contract Purchaser, or Contract Seller, make sure that the appropriate box is selected. If the Leasehold option is selected, enter the Lessee Name in the field. The Time Share Indicator will be selected for any Time Share transactions.

The Property Use will provide two options for the 1-4 Family Residential question. Yes (it is a 1-4 Family Residential property) or 'No', it is not. If no is selected, you will receive a couple of pop-up messages with information regarding the file and steps that need to be taken.

Property Use

1-4 Family Residential

☐ Yes
☒ No

Please indicate the specific intended use of this property.

-select property use-

-select property use-

Commercial/Industrial
Over-4 Family Residential
Vacant Land
Agricultural

Ownership Structure

☐ Condominium
☐ Planned Unit Development

Conservation Easement
☐

Confirm these pop-ups to get the intended use drop down. Select the option that best suits the property type for the file. It is important that you have this set correctly as there are endorsements that will not show up unless the property type that they service is selected. The ownership structure works the same. If the property is a condominium or Planned Unit Development, ensure that you select the right option. Again, there are endorsements that will now show up if they are not selected. The next four checkboxes identifies if this is a Conservation Easement, Easement Estate, Cannabis deal, or Mobile/Manufactured Home. Each of these will trigger an event in epic needed to complete the file type. Cannabis will ensure that the cannabis exception is added to the file and Mobile/Manufactured home will trigger a manual review to confirm that either the non-affixed exception is added to the file, or all properly recorded documents are shown to ensure the property is taxed as real property instead of personal property. The final option in this section is the Property Tax ID. Enter the Tax ID as shown in county records here.

Schedule C - Legal Description Details

[Upload a Schedule C PDF...](#)

Please fill description in box below

B I U x² x₂ [bulleted list] [numbered list] [indent]

In the Schedule C – Legal Description Details field, you have two options to get the Legal description into EPIC. The first option is type or copy/paste or type in the legal inside the text box provided. If the legal description is too massive to do this way, you can upload a PDF instead. To upload a PDF, click the link ‘Upload a Schedule C PDF...’ and follow the instructions to upload files.

File (PDF only) Choose File No file chosen

Upload

Close

Click Choose File to locate and select the file containing the legal description. After you have selected the file and clicked OK from the file explorer, click ‘Upload’ on the screen. Once the upload is complete, click ‘Close’. Scroll back to the top of the screen and click Close to save changes to the system and refresh EPIC with the latest changes.

Certificate of Taxes Due

This will normally pre-populate based on the information provided in the Firm Settings. If the field is pink, it means that the information was overwritten. To remove an overwrite and insert your latest information, right-click on the pink field, go to the ATGF and then click ‘Remove Overwrite’ from the available options. Once the field is no longer pink, updates can be made to the field. An existing overwrite will not take a change to the overwritten field, you must remove the overwrite and restore the field to the original state before you can overwrite with a new amount.

Additional Charges Description

This is not a required field; however, it always appears on the final commitment. I prefer to complete the field with ‘None’ instead of leaving it blank, it just allows for a better-looking commitment. Alternatively, you can also use this field to place fees for additional services such as a secondary parcel search, etc.

Additional Charges Description none

Additional Charges Description \$ 0.00 Paid By: [dropdown]

Additional Charges Amount

Enter the amount of the additional charge. If no charge, enter 0.00. This will prevent the commitment from having a floating ‘\$’ with nothing associated to it.

Paid By:

This field should be changed to show the party responsible for the additional charge, the seller or the borrower. It does not need to have information completed if the additional charges are 0.00.

▼

Seller

Borrower

Owner Policy Details

This section will only appear on files with transaction type of Purchase.

Owner Policy Details

Owner Policy

Jacket

Policy #

Policy Date

Policy Amount

Owner Policy ▼

Standard ...

TBA

500,000.00

Rate Table

Discount

Base Rate ...

None ...

Recording Info

Policy Time:

(eg. 10:00 a.m.)

Owner Policy

When the transaction type is set to Purchase, this field will default to ‘Owner Policy’. Select this option to change to ‘Not Insured’ if a policy will not be needed.

Owner Policy

Owner Policy ▼

Not Insured

Owner Policy

Jacket

This field will allow a selection for the type of policy needed and varies based on the filed rates for each state.

Jacket

Standard ...

To change, click the ellipses button to the right of the Jacket field and choose the policy type needed.

SELECT

None

Extended

Homeowner's Policy

Standard

Policy#

This field cannot be edited and will be populated by EPIC once the final policy is issued.

Recording Date

The policy date will be the recording date. You can either type the date in as ###/#### or click the calendar icon and select the recording date.

Recording Date

Policy Amount

This field is automatically populated based on the amount entered for the purchase price. If a different amount is being requested, the field will need to be updated manually which will trigger an overwrite confirmation. This field

should always match the Purchase Price field in the first section unless the amount of insurance is less than the purchase price, if so, then you should update this field with the insured amount.

Policy Amount

500,000.00

www.attorneydonedeal.com says

Overwrite calculated value?

OK Cancel

Rate Table

The information available in this field is based on the filed rates in the rate manual. In most cases, there will be only two options; however, in states where an owner policy has multiple rate tables, they will appear here. Click the ellipses button to the right of the table type currently selected. Any rate table shown in the rate manual that affects the owner policy will show here.

Rate Table

Base Rate ...

SELECT

None

Base Rate

Discount

Like the rate table (shown above), this field is based on the filed rates and available discounts. Click on the ellipses button to the right of the current discount type shown (the default is none). This is based on the discounts available in the property state and may not match the below screen shot.

Discount

None ...

SELECT

None

Charity/Non Profit

Hold Open - Foreclosure

Hold Open - Investment

Judicial Foreclosure

Leasehold

Reissuance

Builder 1-50

Builder 51-100

Builder > 100

Time Share

Recording Info

This is an editable field with the preformatted text available by clicking the ellipses button to the right of the text field. Since this field is being inserted into documents, all responses should begin with 'the'.

Recording Info

...

SELECT

the Deed in Lieu of Foreclosure

the Public Trustee's Confirmation Deed

the Special Warranty Deed

the Warranty Deed

You can add to this list of items by typing in the type of document being recorded. Right-click on the manually entered text and choose ‘Save to favorites’ from the ATGF submenu:

Recording Info

the ASSUMPTION WARRANTY DEED

Emoji

Win+Period

Undo

Ctrl+Z

Redo

Ctrl+Shift+Z

Cut

Ctrl+X

Copy

Ctrl+C

Paste

Ctrl+V

Paste as plain text

Ctrl+Shift+V

Select all

Ctrl+A

Spell check

Writing Direction

Open in reading mode

New

ATGF

Select from favorites

Save to favorites

Remove from favorites

Get image descriptions from Google

Inspect

Now the new recording info will show in the options that are displayed from the ellipses button:

SELECT

the ASSUMPTION WARRANTY DEED

the Deed in Lieu of Foreclosure

the Public Trustee's Confirmation Deed

the Special Warranty Deed

the Warranty Deed

Policy Time

The policy time will be the time shown on the recording stamp from the county. You can enter the time in either 12h or 24h formats (i.e. 1:00 p.m. or 1300). We have had users enter “Exact time of recording” instead of an actual time.

Policy Time:

(eg. 10:00 a.m.)

Lender Policy Details

Lender Policy Details

Lender

United Wholesale Mortgage,

Amount

\$48,800.00

Loan #

1225070237

Document Date

2/28/2025

Interest Rate

%

Days in Bank Year

365

Policy

Mortgagee

Jacket

Standard

Policy Amount

\$48,800.00

Recording Date

Policy #

TBA

Rate Table

Base Rate

Discount

Construction

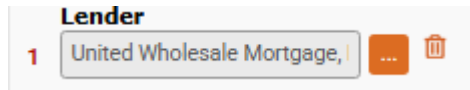
Policy Time:

(eg. 10:00 a.m.)

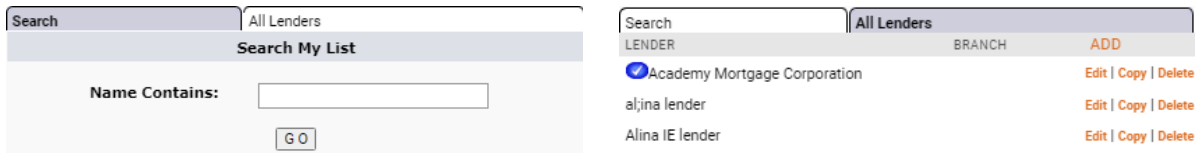
New Deed of Trust borrower matches new vesting deed ☒

Lender

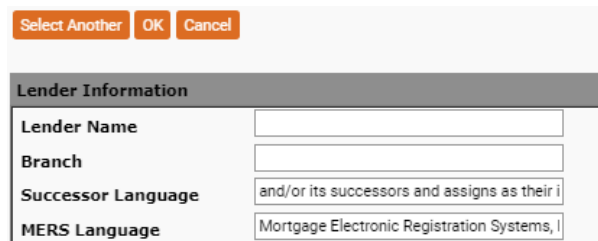
The lender information is entered/selected by using the ellipses button located to the right of the Lender field. All the information needed to complete this will be included in the lender closing instructions.



The window that launches will have two tabs “Search” and “All Lenders”. By default, there are no lenders, the list is built by each agent as policies are set up. The “Search” tab enables a search of all lenders entered in to EPIC under the currently active account. To visually search the entire list, click on “All Lenders”. If no lenders are present or the lender needed is not on the list, click “ADD”:



Complete as much information as possible to prevent a need to edit the information later, I have split out sections in multiple screen shots below:



In the first section, information entered here directly ties to the information shown on Schedule A of the policy. First, enter the name of the lender and then the branch information can be used to help with identifying the lender in the future. Branch information shows up in the Branch column when searching or scrolling through the list of All Lenders.



In the second section that I have cropped out, you will see the NMLS ID, License ID, Lender Address, Phone, and Fax. This information will automatically fill in on the Closing Disclosure so that you do not need to re-enter it each time you select the specific lender in the future. The lender address section has two fields, the first should be for all street address info and the second should be for the city, state and zip code. Again, fill in all pertinent information so that you do not need to add it again if you use the same lender on a different policy.



Contact Name		
	First Name	
	Middle Name	
	Last Name	
	Suffix	
	NMLS ID	
	LicensesID	
	Fax	
Email		
Processors		
Name		
Phone		
Fax		
Email		

There are other parts of EPIC that will use information from this section, such as the CPL Lender Information, and Address for document/policy return. Once you have completed all the fields you can, click 'OK'. This will update the lender's information on the file and save that information for future use.

Amount

Enter the amount of the note (this is the loan amount is written on the Deed of Trust/Mortgage). This is **not** the insured amount.

Amount
400,000.00

Loan #

This should be provided by the financial institution; however, if it is not available you may use TBD or simply leave the field blank. It is not required to have information here to complete a file setup. You will not be able to create a CPL unless there is information in this field.

Loan #
123456

Document Dated

This field reflects the closing date. This is the date that will be shown on all recorded documents indicating the date the documents were signed.

Document Date
10/11/2024 

Interest Rate

This is not a required field. Information used here will transition to the HUD.

Interest Rate
5.9000 %

Days in Bank Year

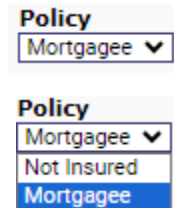
This enables the system to calculate interest on the loan correctly. It is not a required field but will transfer into the HUD and assist in making it easier to complete that document.

A dropdown menu with the title "Days in Bank Year" and a selected value of "365".

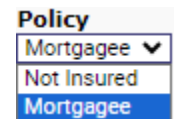
Days in Bank Year
365 ▼

Policy

The Policy drop down enables you to select the between Mortgagee and Not Insured.

A dropdown menu with the title "Policy" and a selected value of "Mortgagee".

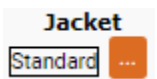
Policy
Mortgagee ▼

An expanded dropdown menu showing three options: "Mortgagee", "Not Insured", and "Mortgagee".

Policy
Mortgagee ▼
Not Insured
Mortgagee

Jacket

This works the same as the jacket for the owner policy. The options available are based strictly on the rates filed in the property state.

A dropdown menu with the title "Jacket" and a selected value of "Standard".

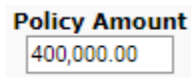
Jacket
Standard ▼

An expanded dropdown menu with a "SELECT" header and four options: "None", "Extended", "Standard", and "Short Form".

SELECT
None
Extended
Standard
Short Form

Policy Amount

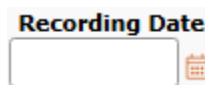
This field is for the insured amount. Normally, EPIC will auto-populate this field once the “Amount” field is entered. This field can be overwritten to change the amount of coverage being requested. Most commonly used for reverse mortgages where the coverage amount is 2/3 of the loan amount or in cases where lenders want more coverage than being loaned (such as coverage for the value of the property).

A text input field with the title "Policy Amount" and the value "400,000.00".

Policy Amount
400,000.00

Recording Date

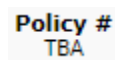
This field captures the recording date and (in most cases) will be the same date shown in the ‘Policy Date’ on the Owner’s Policy.

A text input field with the title "Recording Date" and a calendar icon to its right.

Recording Date

Policy #

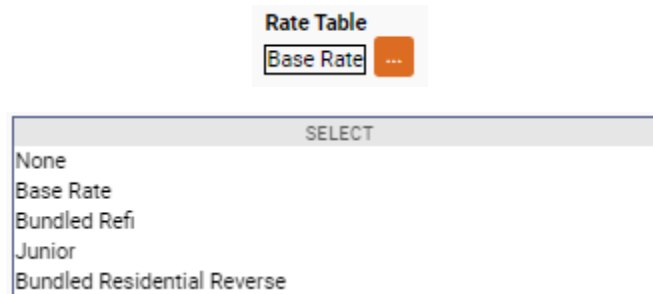
This field is not editable and will populate once the final policy is issued.

A text input field with the title "Policy #" and the value "TBA".

Policy #
TBA

Rate Table

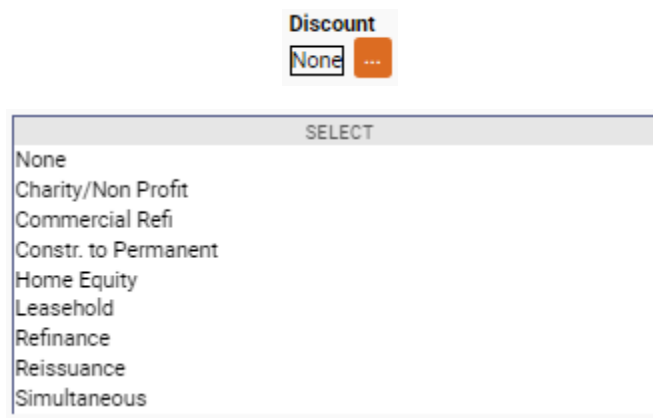
This is like the Rate Table shown in the Owner Policy section. The available options to select will be based on the filed rates for the state where the property is located and specifically tied to all lender-based rate tables shown in that state's rate manual.



A screenshot of a web form showing a dropdown menu for the 'Rate Table'. The dropdown is open, displaying a list of options: 'None', 'Base Rate', 'Bundled Refi', 'Junior', and 'Bundled Residential Reverse'. Above the dropdown is a label 'Rate Table' and a button 'Base Rate' with a three-dot menu icon.

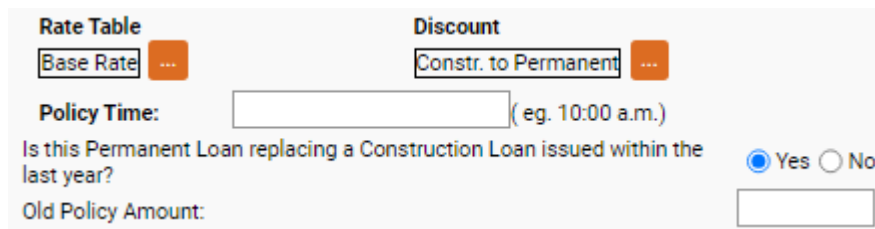
Discount

This section allows you to select available discounts to provide for the lender policy. The discounts shown will be based on the approved rate manual for your state.



A screenshot of a web form showing a dropdown menu for the 'Discount'. The dropdown is open, displaying a list of options: 'None', 'Charity/Non Profit', 'Commercial Refi', 'Constr. to Permanent', 'Home Equity', 'Leasehold', 'Refinance', 'Reissuance', and 'Simultaneous'. Above the dropdown is a label 'Discount' and a button 'None' with a three-dot menu icon.

All the discounts that are shown in the rate manual will show up here. If a discount is selected that is not compatible with the file, an error message will be displayed when attempting to issue a commitment. Additionally, selecting some of the discounts will present a new set of questions in the Lender Policy Details section once the screen closes.



A screenshot of a web form titled 'Lender Policy Details'. It contains two dropdown menus: 'Rate Table' with 'Base Rate' selected, and 'Discount' with 'Constr. to Permanent' selected. Below these is a 'Policy Time' field with a text input and a label '(eg. 10:00 a.m.)'. A question 'Is this Permanent Loan replacing a Construction Loan issued within the last year?' is followed by 'Yes' and 'No' radio buttons, with 'Yes' selected. At the bottom is an 'Old Policy Amount' field with a text input.

Figure 1: Construction to Perm Discount Rate example

Policy Time

The “Policy Time” will be the time shown on the recording stamp from the county. You can enter the time in either 12h or 24h formats (i.e. 1:00 p.m. or 1300). Some lenders are fine with entering “exact time of recording”.

Policy Time: (eg. 10:00 a.m.)

Minnesota & North Dakota

These two states have an additional two questions that need to be answered: “Construction Loan?” and “MERS Language?”. Please select the appropriate option based on the loan type and the lender preference. MERS Language tells EPIC how to display the lender in Schedule A. Failing to answer this question will cause the lender information to not show on the final policy properly, if at all.

Construction loan? ☐ Yes ☒ No
MERS Language? ☐ Yes ☒ No

Add Lender

In the even that you need to add more than one lender to a file, click the ellipses button to the right of the blank Lender field located just below the Lender information that was just completed:

... 

This will operate the same as the Lender field shown previously.

HUD 2010

This appears only on lenders added to the file after the primary. This allows the setup of a separate HUD-1 settlement statement or CD for that specific lender. To use the HUD-1 settlement statement check the 2010 HUD field, otherwise, leaving it unchecked will provide the CD.

2010 HUD?
☐
HUD 2015

Figure 2: Configuration for CD

2010 HUD?
☒
HUD 2010

Figure 3: Configuration for HUD-1

New Deed of Trust borrower matches new vesting deed

Select this box when you have confirmed that the vesting for both the Deed and Deed of Trust/Mortgage match.

New Deed of Trust borrower matches new vesting deed ☐

Listing/Seller Agent

This section allows you to enter the information for the Listing Agent. The benefit to completing this information is that it allows EPIC to update the HUD/CD for you.

Listing/Seller Agent

Realtor 1			...	enter/edit	clear
Address:					
Commission %	2.80	Commission Amount \$	14,000.00		

If this is an agent that was on a prior file, you can click the ellipses button to locate them from the list (use the search tab to search by name or scroll through the list from the ‘All Agents’ tab), if you could not locate them, you can use the ‘ADD’ link to enter the agent’s information; however, you can skip directly to entering the information by clicking the enter/edit button.

Select Another
Update List
OK
Cancel

Agent Information

Name

NMLS ID

License ID

Address

Phone

Fax

Email

Attention of

First Name

Middle Name

Last Name

Suffix

NMLS ID

LicenseID

Fax

Transaction Coordinators

Name

Phone

Fax

Once you have entered the information (or updated existing information), click the “Update List” button to save the agent to your ongoing list and/or click the OK button to save the information to this file and go back to the GENINFO tab.

Next, enter the Commission% or the Commission Amount. The system will automatically calculate the Commission Amount if the Commission% is entered first. This information will be transferred to your closing docs.

Selling/Buyer’s Agent

Follow the same instructions here as shown for the Listing/Seller Agent section.

Selling/Buyer’s Agent

...
enter/edit
clear

Address:

Commission %

Commission Amount \$

Mortgage Broker

Follow the same instructions here as shown for the Listing/Seller Agent section.

Mortgage Broker	Crooker Broker Address:3004 Canal St Ruston, LA 71270	...	enter/edit	clear
------------------------	---	-----	------------	-------

Other Side's Attorney/Title Agent

Follow the same instructions here as shown for the Listing/Seller Agent section.

Other Side's Attorney/Title Agent	Buyers Attorney Tel.#:sdfs Fax.#:df	...	enter/edit	clear
--	-------------------------------------	-----	------------	-------

Other Side's Attorney Attorney

Follow the same instructions here as shown for the Listing/Seller Agent section.

Other Side's Attorney Attorney	Tel.#: Fax.#:	...	enter/edit	clear
---------------------------------------	---------------	-----	------------	-------

Policy Details Summary

This section provides a summary of the file and policy information. The fields in this section cannot be edited directly, but are completed by EPIC as additional updates/entries are made in the file:

Policy Details Summary	
<u>Owner:</u> Not Insured	
<u>Lenders:</u>	
1 United Wholesale Mortgage, LLC: Mortgagee Type: Standard Policy #: TBA	
2 Bank of America, N.A.: Mortgagee Type: Extended Policy #: TBA	
To edit the policy, click the Policy Tab	

Archive File

The icon located at the bottom center of the GENINFO screen allows you to Archive the file. This is usually done to get rid of dropped deals, but keeping the information in EPIC in case the deal comes back or a new deal for the same property comes through.



Policy Tab

GEN INFO	POLICY	CLOSING DISCLOSURE/DISBURSEMENT	DOC
----------	--------	---------------------------------	-----

Master Action List

Master Action List	
Schedule A	Premium Calculator
Recording Information	OP(\$500,000.00): \$2,000.00 ()
	Full rate OP: \$2,000.00
	MP 1(\$400,000.00): \$840.00 ()
Chain of Title	TRID
Deeds	TRID OP: \$1,240.00
	TRID MP 1: \$1,600.00
	Difference commitment/TRID \$0.00
	Remit to ATGF: \$743.75

Schedule A

Click on the ‘Recording Information’ link to open the window to update the Deed of Trust recording information. Note: this screen will only require updating when a lender policy is listed in the GENINFO tab under the Lender Policy Details section. In the header section you will have the ability to update the “When recorded return to:” information:

When recorded return to:	
Name:	Attorneys Title Guaranty F
Address:	7600 E. Eastman Avenue, Ste 130 , Denver, CO 80231-4371

The next section labeled, “Lender Policy – Recording Information” presents all lenders, regardless as to whether the policy is insured. All information is pulled from the GENINFO tab, make sure that you have updated the recording dates there in the Policy Date field for the owner policy and the Dated Date field for the lender policy(ies). You should only need to update the “Trustee” and “Instrument Number” fields.

Lender Policy - Recording Information	
1 Capital One Home Loans	
Date:	10/31/2023
Amount:	400,000.00
Trustor:	John Doe
Trustee:	
Beneficiary:	Capital One Home Loans
Recorded:	12/5/2023 (eg. 03/24/2016)
Instrument Number:	
Deed of Trust executed by John Doe, as Trustor, granted to Capital One Home Loans, its successor and assigns, as Beneficiary, as Trustee, to secure the payment of \$400,000.00, dated October 31, 2023 and recorded December 5, 2023 in , AMITE County Records.	

Minnesota and North Dakota have a different screen as well, only displaying the option for the policy date, recording date and Document No / Reception Number / Book and Page and is only limited to what can be typed into the field. Keep in mind that anything that is typed in the field will be preceded by “document number”, so type information

into the field based on that, i.e. *document number* “696859 in Book 576 at Page 34”. You also have the ellipses button that will give you several different preformatted clauses to choose from.

Note: Do not make changes to the Clause field until you have completed all the information in the input fields prior to it. Once the information is changed in the clause box, it will stop getting updates from the fields above it.

The screenshot shows a web form titled "Lender Policy - Recording Information". It contains several input fields: a dropdown menu for the lender (currently showing "Bank of America, N.A."), a date field for "Policy Date" (10/7/2024), a date field for "Recording Date" (10/7/2024), and a text field for "Document No. / Reception Number or Book and Page" (2024:65356). Below these fields is a large text area for the clause, which contains a preformatted mortgage recording text. To the left of this text area is an orange ellipsis button. A dropdown menu is shown below the ellipsis button, listing various mortgage recording options such as "Mortgage from ...", "MERS Mortgage from ...", "Mortgage, dated ...", "Mortgage, dated ... Assignment", "MERS Mortgage, dated ...", "MERS Mortgage, dated ... Assignment", and "Mortgage, full date ... assignment".

Lender Policy - Recording Information

1 Bank of America, N.A.

Policy Date: 10/7/2024

Recording Date: 10/7/2024

Document No. / Reception Number or Book and Page: 2024:65356

...

Mortgage, dated 10/7/2024, recorded 10/7/2024 as document number 2024:65356, securing \$350,000.00, executed by Sven J Svensson mortgagor, to Mortgage Electronic Registration Systems, Inc. as nominee for Bank of America, N.A., mortgagee.

Select

- Mortgage from ...
- Mortgage from ...
- MERS Mortgage from ...
- Mortgage, dated ...
- Mortgage, dated ... Assignment
- MERS Mortgage, dated ...
- MERS Mortgage, dated ... Assignment
- Mortgage, full date ... assignment

Note: Depending upon the state, some of these fields will be missing. For instance, UT does not have the text box, it has the fields available for the Document Date, Loan Amount, Trustor, Trustee, Beneficiary, Recorded Date, Entry Number, Book Number, Page number, as well as a section when the original Deed of Trust needs to be re-recorded:

Lender Policy - Recording Information

1 Academy Mortgage Corp

Date:

12/18/2024

Amount:

275,000.00

Trustor:

Trustee:

Beneficiary:

Academy Mortgage Corporati

Recorded: (eg. 03/24/2016)

Entry Number:

Book:

Page:

Re-recordings

Purpose of Rerecording:

Recorded: (eg. 03/24/2016)

Entry Number:

Book:

Page:

The clause will auto generate based on the information that is entered above it. If any information needs to be manually updated, the clause can be edited directly in the text box. Do this **only after** all the fields above the clause are complete. Once changes are made to the clause field, it will change to an overwritten field and no longer update. Always remove the overwrite a field before changing it.

Deeds

This section contains the 24-month chain of title. Complete all the fields before entering another deed. Once you have completed both the Grantor and Grantee, you will see the current entry receive a “#1 Deed” to the left of the “+” sign. After completing the information for the current deed, click the “+” sign to open a new blank card to enter another. Continue this until you have entered all the deeds recorded in the last 24 months.

Close

+

Grantor

Grantee

...

Instrument Type

Document Name

Document Date

Recorded Date

— Select —

Book

Page

Document #

Clause

Close

The clause will auto complete based on the information entered in the fields above it.

73 | Page

NOTE: The “Book”, “Page”, and “Document #” fields will only update the clause if they contain information; otherwise, the clause will not show “Book”, “Page”, or “Document #” if they are blank.

Book	Page	Document #

Clause

Marilyn Monroe to John Doe by Warranty Deed dated 1/25/2023 and recorded 1/25/2023 in the Official Records of AMITE County.

Book	Page	Document #
		20230189635

Clause

Marilyn Monroe to John Doe by Warranty Deed dated 1/25/2023 and recorded 1/25/2023 **as Document Number 20230189635** in the Official Records of AMITE County.

Book	Page	Document #
56		20230189635

Clause

Marilyn Monroe to John Doe by Warranty Deed dated 1/25/2023 and recorded 1/25/2023 **in Book 56** as Document Number 20230189635 in the Official Records of AMITE County.

Book	Page	Document #
56	321	20230189635

Clause

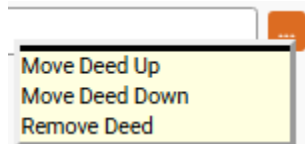
Marilyn Monroe to John Doe by Warranty Deed dated 1/25/2023 and recorded 1/25/2023 in Book 56, **Page 321** as Document Number 20230189635 in the Official Records of AMITE County.

In some instances, you may need to change the clause from the pre-format provided. This is allowed in EPIC, but it is recommended that you fill in all the fields prior to changing any information located in the Clause field. Once all edits are made, press the Tab key to tab out of the field and trigger the overwrite confirmation box. Upon confirmation, the field will turn pink to visually indicate that it was overwritten.

Note: You will need to remove the overwrite prior to making any corrections. This will clear all changes and put the field back to the default clause. Make all the updates necessary to the clause prior to tabbing out of the field and confirming the overwrite.

Add another Deed by clicking the ‘+’ located at the top of the window:

Repeat the above steps for each deed in the 24-month chain of title. You can change the order of the deeds by right-clicking on a deed tab and selecting either “Move Deed Up”, “Move Deed Down”, or “Delete Deed” from the ellipses button.



When complete, click ‘Close’.

Premium Calculator

This provides an overview of the file’s coverage and premiums, including the agent/underwriter split, and TRID calculations.

Premium Calculator	
OP(\$500,000.00):	\$2,000.00 ()
Full rate OP:	\$2,000.00
MP 1(\$400,000.00):	\$840.00 ()
TRID	
TRID OP:	\$ 1,240.00
TRID MP 1:	\$ 1,600.00
Difference	
commitment/TRID	\$0.00
Remit to ATGF:	\$743.75

The TRID can be updated from this screen without launching the full Premium Calculator window. **The TRID information populates section ‘H’ of the Closing Disclosure.** The TRID is calculated using information from the CFPB; however, to get the information to appear in the CD so that it matches the actual EPIC premiums, you may need to update these to reflect the OP and MP amounts shown on this window.

To get additional information on the file, click “Premium Calculator”.

Date when Rate was Quoted Fill this in only if the rate calculated automatically does not match the quoted rate.

Premium Split Percentage: Member/Agent: % **ATGF:** %

Owner Policy

Policy Date

OP Amount

OP Premium

Mortgage #1		ATGF Premium Information	
Lender:	Capital One Home Loans	Gross Premium	\$2,840.00
MP Amount	\$400,000.00	Endorsements	\$35.00
MP Premium	\$840.00	Agent Reinsurance Contribution	\$0.00 (\$0.00)
		CPL Fee	\$25.00
		Remit to ATGF	\$
		Retain	\$

Mortgage #2

Lender:

MP Amount

MP Premium

Date when Rate was Quoted

This field is used when quoting rates after a rate change. Inputting a date prior to the new effective date will force EPIC to use the old rates.

Date when Rate was Quoted Fill this in only if the rate calculated automatically does not match the quoted rate. Close

Note: This is most commonly used when there are new rate filings with the state. This ensures that the price that is quoted for closing remains and is not updated based on the newly filed rates.

Premium Split Percentage: Member/Agent

These fields are for information only and cannot be edited. The information shown reflects the current split based on the agency agreement currently in effect. If this rate should differ (issuing a file prior to a new split agreement), the underwriter will need to update the split on file until the policies are issued and change it back.

Premium Split Percentage: Member/Agent: % **ATGF:** %

Owner Policy

This field indicates whether the owner policy selected from the GENINFO tab is insured or not (this will not appear when refinance is selected during file setup). It will display Owner Policy or Not insured. If the file is a refinance, this field will not show on the premium calculator.

Owner Policy

Note: If there is an owner policy field showing in the Premium calculator for a refinance file, it means that there is information hidden in the Owner Policy field. To fix this, go back to the GEN INFO tab and change the file to Purchase and change the sell price to \$0.00. Then, go down to the Owner Policy Details section, make sure the



coverage amount is \$0.00 and then change the Policy from Owner Policy to Not Insured. Once this is done, you can change the file type back to refinance. That should have resolved the problem.

Policy Date

The Policy date is the recording date and can only be changed from the GENINFO tab. This field will not show up for all states.

Policy Date	12/5/2023	
-------------	--	--

OP Amount

This field reflects the coverage amount for the owner policy. This is normally the purchase price, but may differ based on information entered in the GENINFO tab.

OP Amount	\$ 500,000.00
-----------	--

OP Premium

This field reflects the premium charged based on the OP Amount (coverage). Any discounts selected will also be reflected in the premium.

OP Premium	\$ 2,000.00
------------	--

Mortgage #1: Lender

This field shows the name of the lender in the first (#1) position as entered in the GENINFO tab.

Mortgage #1	
Lender:	Capital One Home Loans

MP Amount

This field reflects the coverage amount listed in the Policy Amount field from the GENINFO tab.

MP Amount	\$ 400,000.00
-----------	--

MP Premium

This field reflects the premium charged based on the MP Amount for this mortgage less any selected discounts shown on the GENINFO tab.

MP Premium	\$ 840.00
------------	--

Note: All additional lenders that are entered on the GENINFO tab will also appear in separate boxes below the Mortgage #1, each labeled with the corresponding lender from the GENINFO tab.

Mortgage #2	
Lender:	al;ina lender
MP Amount	\$ 5,000.00
MP Premium	\$ 0.00

ATGF Premium Information:

Gross Premium

This is the total of all policy premiums. This amount is subject to the split mentioned in the previous section.

ATGF Premium Information	
	Calculate
Gross Premium	\$ 2,840.00

Endorsements

This reflects the sum of all endorsements that were added to the file from the Policy tab. This amount is subject to the split mentioned in the previous section.

Endorsements	\$ 35.00
--------------	----------

Agent Reinsurance Contribution

In most cases, this field will remain 0.00; however, any file that exceeds \$20,000,000.00 (at the time this manual is written) will require additional premium to be paid by the title agency. The amounts due will be shown here. Note: The Agent Reinsurance Contribution amount is not subject to the split calculations, the full amount shown in this field should be included in the remittance amounts to ATGF.

Agent Reinsurance Contribution	\$ 0.00	(\$0.00 calc.)
--------------------------------	---------	----------------

CPL Fee

This field shows the sum of all CPL charges for the file. One CPL fee per lender issues. It will not charge if corrections need to be made and reissued. Note: The CPL is not subject to the split, all funds collected for CPLs are forwarded to ATGF (unless otherwise specified in a rate filing)

CPL Fee	\$ 25.00
---------	----------

Remit to ATGF

This is the calculated amount based on the following calculation (this may differ by state): ((Gross Premium + Endorsements) X ATGF Split) + (Reinsurance + CPL Fee)

Remit to ATGF	\$ 743.75
---------------	-----------

Retain

This is the calculated amount based on the following calculation (this may differ by state): ((Gross Premium + Endorsements) X Member/Agent Split) + (Reinsurance + CPL Fee)

Retain	\$ 2,156.25
--------	-------------

Endorsements

This section will list all endorsements added to the file from the Policy Tab. When first opened, the Endorsements will be collapsed, click on the '+' in the triangle to expand and see all the endorsements.

Endorsements	
+	
Endorsements	
100 Restrictions	MP1 \$35

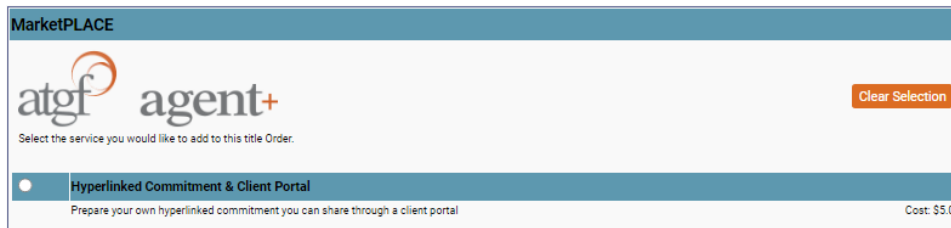
Each endorsement will be listed individually along with which policy the endorsement is issued to followed by the fee.

MarketPLACE



Click on the “Order Marketplace Service” button to access the agent+ services currently available.

Hyperlinked Commitments



Currently, only the Hyperlinked Commitment & Client Portal is available in the above option. The fee for the service will appear to the far right (in this case \$5.00). After selecting all the options needed for the file, the system will present the “ORDER NOW” button.

ORDER NOW

The screen will change to show the services ordered. Before working on the Hyperlinked Commitment, complete all the exceptions, requirements, and endorsements on the file. To prepare the hyperlinked commitment, click the button:



The new window will list all the vesting information, requirements, and exceptions, regardless of reference to any recorded documents. For each section, click on “Browse” to locate the file and then click Open. The file path information will appear in the gray text field. Click “Upload” to attach to the commitment. Repeat this process for each item that a file is available to upload.

Section/Clause	Upload Documents
Current Vesting Sue Seller	Browse... Upload
Requirements 2023 Property Taxes have been paid.	Browse... Upload
Exceptions All taxes for the year 2024 and subsequent years, which are liens, but are not yet due and payable asdfklasd.	Browse... Upload

Verify that the files selected were correct by verifying the file name and clicking to view the document on the hyperlink (this will be the name of the file that was uploaded. Remember to always double-check to ensure that the system grabbed the correct file. If an incorrect file is found, click the delete link (shown in red text). The text field located under the hyperlink is the text that will show up on the commitment. You can change this to whatever you want, “View Document” is just the default text. The text has been changed to be more specific to the document such as “Click to view current vesting document” or “Click to view Property Tax document”.



A screenshot of a web interface for document selection. At the top, there is a header bar labeled "Document/Link Name in Commitment". Below this, on the left, is a "Browse..." button. To the right of the button, the filename "Affidavit of Sellers Residence.pdf" is displayed in blue text, followed by a red "delete" link. Below the filename is a text input field containing the text "View Document".

After the file has been QC'd, the commitment can be previewed. Scroll to the bottom of the window and click the “Preview Linked Commitment” button.



The commitment will have links labeled “View Document” (by default, but will be labeled as it is entered in as the Link Name while setting up the hyperlinked commitment) at each point in the commitment a supporting document was supplied.

4. The Title is, at the Commitment Date vested in:
[View Document](#)

Once commitments are issued, hyperlinked commitments will show in the system differently from non-hyperlinked commitments, a link will be presented that can be emailed to the recipients instead of an attachment.



A screenshot of a web application window titled "Commitments". The window has a close button in the top right corner. Below the title bar, there are two buttons: "Preview New Commitment" and "Issue New Commitment". Underneath these is a section titled "Existing Commitments". This section contains a table with three rows of commitment data. Each row has a commitment ID and a "View" button. The third row also includes a URL and a "COPY LINK TO CLIPBOARD" button.

Existing Commitments	
Commitment PCUT202408011114N	View
Commitment PCUT202408011117N	View
Commitment PCUT202501000365N	View

https://atgfdoc.blob.core.windows.net/
[COPY LINK TO CLIPBOARD](#)

Requirements

This section of EPIC is used to document any requirements that must be met before closing.

Quick Type Requirements

This link will allow the addition of pre-typed requirements to the file without adding them individually. Click the link to open the Quick Type Requirement screen.

[Quick Type Requirements](#)

The window will display an option to Create New or Select.

Quick Type Requirements [Create New](#)

[Select](#)

Click “Create New” to enable entry of the requirements. In the “Name” field, enter the label for the requirements being entered. It is recommended that you use the title of the subdivision so that it can be easily found when needed on a later file. Enter the requirements into the main text box as seen below, when complete, click “Process”.

Quick Type Requirements [Create New](#)

[Select](#)

Name: [Process](#)

Execution of an Owner's and Contractor's Affidavit, Owner's/Seller's Affidavit and Notice of Availability of Owner's Title Insurance, all forms acceptable to the Company.
Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
Provide a land survey satisfactory to the Company, prepared by a registered land surveyor, dated no more than 90 days prior to closing this transaction, and certified to the proposed Insured(s) and the Company or the standard survey exception will remain (unless the underwriting requirements are satisfied to issue the Short Form Loan Policy). Upon review of the survey, the Company reserves the right to make such additional requirements as it may deem necessary.
Immediately prior to disbursement of the closing proceeds, the search of the Public Records must be continued from the Commitment Date. The Company reserves the right to raise such further exceptions and requirements as an examination of the information revealed by such search requires.
The Company reserves the right to make further requirements and/or exceptions after receipt and review of the proposed documents and is able to ascertain all details of the proposed transaction.
Company requires the payment of 2023 property taxes which are due and payable in the amount of \$754.53. Tax ID 29 08 19 2 001 073.XXX

Once the requirements are processed, the screen will display the text, and the name assigned to the group of requirements.

Quick Type Requirements [Create New](#) [Convert to Regular Requirements](#)

[Standard Requirements](#) Name: [Update](#)

[Select Another](#) Execution of an Owner's and Contractor's Affidavit, Owner's/Seller's Affidavit and Notice of Availability of Owner's Title Insurance, all forms acceptable to the Company.

A new button will appear called “Update” which when changes/corrections are made to the requirements, clicking update, will save the changes to be used on future files. To the left, “Select Another” will display the list of all saved requirements:

Filter:

All Requirements

NAME
Standard Requirements

If the list is too long to review easily, use the filter field to search for requirements, the field only searches the assigned requirement name, not the contents of the requirements. Click on the requirement list needed for the file. EPIC will automatically add it to the requirements for the file but will not combine with any other requirement list selected.

Switch between the requirement “groups” by clicking the assigned name of the requirement to the left of the window, as seen above. These requirements should always appear after the requirements are selected from the main list. If these need to appear in a specific order, the quick type requirements can be converted to regular requirements. To do this, click the “Conver to Regular Requirements” button located at the top of the Quick Type Requirements pop-up window.

A confirmation box will appear asking for confirmation to convert the quick type to regular requirements. Select OK to continue. After conversion, a conversion successful confirmation box will display.

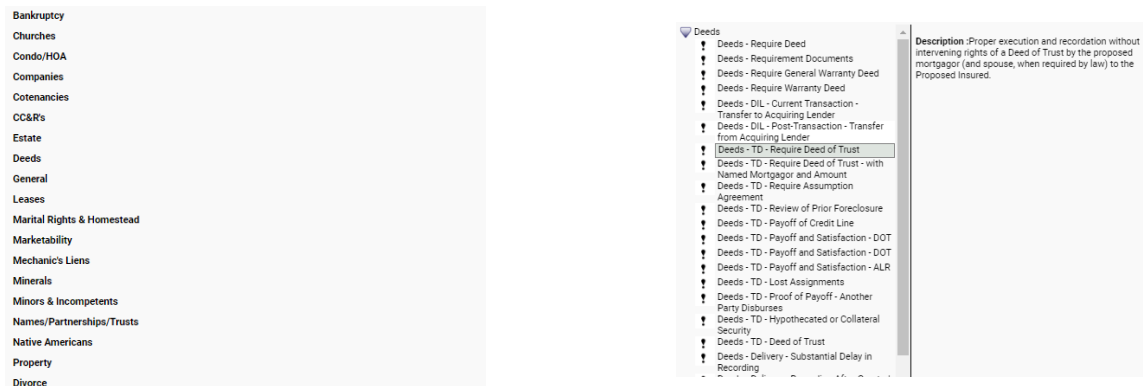
Note: Doing this will convert all requirements that were shown in the window, this includes all selected groupings.

The Quick Type Requirements window will close, scroll to the bottom of the Requirements list to find “Other” or “Other (Custom Entry)” to see the list of the converted Quick Type Requirements:

Hovering over each requirement will reveal the text (as seen above with the first requirement).

Requirement Library

ATGF strove to provide as many pre-formatted requirements to assist the title agent in quickly getting this part of the Title policy setup completed. Requirements vary by state and additional Requirements can be added upon request. The list shows the headings for similarly grouped requirements that can be selected to add to the policy:



After selecting the header, a new window will populate showing all the pre-formatted requirements for that subject. In the example above, “Deeds” was selected to reveal over 20 different Deed-related requirements that can be chosen. As the file is being setup, you can select the same requirement more than once if needed. These are here to help guide you with verbiage, etc. Locate and select the desired requirement to load the dialogue box to customize the requirement. In this example, “Deed – TD – Deed of Trust” was selected:

Issues WorkBench™
Deeds - TD - Deed of Trust
Close Remove Add Note
Summary
Deeds - TD - Deed of Trust Commitment
Fill out the Description before selecting policies.
Description
Deed of Trust from [] to [] for the benefit of [], filed on [], and recorded [], securing an indebtedness in the amount of \$ [], and being due and payable on []. edit
Commitment
Action: Requirement
Note:
Deed of Trust from [] to [] for the benefit of [], filed on [], and recorded [], securing an indebtedness in the amount of \$ [], and being due and payable on []. This will be a requirement in the Commitment
Summary
Commitment
Close Remove

In the “Description”, some requirements will have grey text boxes that indicate additional information is needed to be input to complete the requirement.

Description
Deed of Trust from [] to [] for the benefit of [], filed on [], and recorded [], securing an indebtedness in the amount of \$ [], and being due and payable on [].

Click in the first field and enter the requested information (use visual cues based on what is typed, the field does not specify what information should be entered). After completing each field, pressing TAB will jump to the next field without the need of moving the mouse and clicking. If verbiage needs to be changed in the areas that are not grayed in, the edit feature for the description must be activated. To do this, click the “edit” button to the right of the Description field.

Description
Deed of Trust from Party of the first to Party of the second for the benefit of Party of the third, filed on December 1, 2023, and recorded December 2, 2023 securing an indebtedness in the amount of \$5,000,000.00, and being due and payable on January 1, 2055. edit

Once selected, the description box will have a border appear around it to indicate that edit mode is active. Make the necessary updates to the prefilled text and click out of the Description box once changes are complete to save them and exit edit mode.

The note field will populate a comment below the requirement; however, it will only appear on the document selected at the time. Make sure that the note being typed will appear on the desired document. In the section above, if a note were typed, it would appear as a note under the requirement for the Commitment. The Mortgagee Policy would need to be clicked on and a note updated there as well if it should appear there. Below we have a note entered for the commitment:

☒ Commitment Action: Requirement Note: Note to the above Requirement: ...

Deed of Trust from Party of the first to Party of the second for the benefit of Party of the third, filed on December 1, 2023, and recorded December 2, 2023, securing an indebtedness in the amount of \$5,000,000.00, and being due and payable on January 1, 2059.

[Summary](#) [Commitment](#) This will be a requirement in the Commitment

It would appear on the commitment as follows:

22. Deed of Trust from Party of the first to Party of the second for the benefit of Party of the third, filed on December 1, 2023, and recorded December 2, 2023, securing an indebtedness in the amount of \$5,000,000.00, and being due and payable on January 1, 2059.

Note to the above Requirement: ...

This functionality is for any requirement added to the file regardless as to it being a pre-formatted requirement or a manually created requirement. It must be in the standard requirement list to work; notes are not available for quick type requirements.

TIP: When using notes, add “Note:” or “Note to the above:” to the beginning of the text to make it easier to differentiate from the requirement. A reference to the requirement the note applies to would also be helpful to ensure that the reader understands which reference the note applies.

When finished, click the ‘Close’ button located at the top and bottom of the window. If it becomes necessary to do multiple endorsements of the same type, instead of clicking ‘Close’, click ‘Add’ (located at the top center of the window):

Close Remove Add Note

Add will save the changes made to the current requirement and reset the window to as it was when first opened. This allows for the next requirement to be completed without the need to click in the requirement library, locate the requirement from the list and open it back up. Continue this until all requirements of that type are entered into EPIC.

Exceptions

Issues/Special Exceptions

The first option available is the “Arrange” button. This can be used to put exceptions and requirements entered in EPIC into a specific order.

Issues/Special Exceptions [Arrange](#)

Issues/Special Exceptions

▲	* Other (Custom Entry) added manually. sdfgsdfgs sdfgs dfgsdf
▲	* Terms and Conditions of Assignment of Installment Land Contract Terms, agreements, provisions, conditions and obligations as contained in by and between , as Assignors and , as Assignees, recorded on at .
▲	* Taxes - Taxes for Calendar Year Taxes and assessments for the year(s) 2024 plus any penalties and interest that may accrue.
▲	* Divorce Terms and provisions of a Judgment of Divorce, in Cause No. 2023-126598, Circuit Court, Madison County, State of Mississippi, filed on July 5, 2023, and recorded July 15, 2023.

Requirements

▲	* Other (Custom Entry) added manually. sdfgs fg sdfg
▲	* Deed Disposing of Interest - General Deed or evidence of proper legal proceedings, approved by counsel for the Company, its agents or subsidiaries, disposing of the interest of .
▲	* Deeds - Require Deed The Company requires for its review a satisfactory Deed conveying the title to the Land. The Deed must then be signed, delivered and recorded.
▲	* Deeds - TD - Require Deed of Trust Proper execution and recordation without intervening rights of a Deed of Trust by the proposed mortgagor (and spouse, when required by law) to the Proposed Insured.
▲	* Taxes - Payment of Taxes at Closing The Company requires the payment of all taxes and assessments and any penalties and interest, due and payable at closing.

Use the arrows to the left of the exceptions and requirements to move them up and down the list as needed to meet the needs of the file.

Quick Type Exceptions

This link will allow the addition of pre-typed exceptions to the file without adding them individually. Click the link to open the Quick Type Exception screen.

[Quick Type Exceptions](#)

The window will display an option to Create New or Select.

Quick Type Exceptions [Create New](#)

[Select](#)

Click “Create New” to enable entry of the exceptions. In the “Name” field, enter the label for the exceptions being entered. It is recommended that you use the title of the subdivision so that it can be easily found when needed on a later file. Enter the exceptions into the main text box as seen below, when complete, click “Process”.

Quick Type Exceptions [Create New](#)

[Select](#)

Name: [Process](#)

Type in the first exception on one line and hit enter. Remember, it doesn't matter if the exception spans multiple lines, EPIC will consider it one exception until 'Enter' is hit to force a new line.

Type in the second exception on the next line and hit enter.

Type in the third exception on the next line and hit enter.

Type in the fourth exception on the next line and hit enter.

Once the exceptions are processed, the screen will display the text, and the name assigned to the group of exceptions.

Quick Type Exceptions [Create New](#) [Convert to Regular Exceptions](#)

Capitol Hill Name: Capitol Hill [Update](#) 

Select Another

Type in the first exception on one line and hit enter. Remember, it doesn't matter if the exception spans multiple lines, EPIC will consider it one exception until 'Enter' is hit to force a new line. [...](#)

Type in the second exception on the next line and hit enter. [...](#)

Type in the third exception on the next line and hit enter. [...](#)

Type in the fourth exception on the next line and hit enter. [...](#)

A new button will appear called “Update” which when changes/corrections are made to the exceptions, clicking update, will save the changes to be used on future files. To the left, “Select Another” will display the list of all saved exceptions:

Filter:

All Exceptions

NAME
Baker
Capitol Hill

If the list is too long to review easily, use the filter field to search for exceptions, the field only searches the assigned exception name, not the contents of the exceptions. Click on the exception list needed for the file. EPIC will automatically add it to the exceptions for the file but will not combine with any other exception list selected.

Capitol Hill Baker Name: Capitol Hill [Update](#) 

Select Another

Type in the first exception on one line and hit enter. Remember, it doesn't matter if the exception spans multiple lines, EPIC will consider it one exception until 'Enter' is hit to force a new line. [...](#)

Type in the second exception on the next line and hit enter. [...](#)

Type in the third exception on the next line and hit enter. [...](#)

Type in the fourth exception on the next line and hit enter. [...](#)

Capitol Hill Baker Name: Baker [Update](#) 

Select Another

Exception 1 [...](#)

Exception 2 [...](#)

Exception 3 [...](#)

Exception 4 [...](#)

Switch between the exception “groups” by clicking the assigned name of the exception to the left of the window, as seen above. These exceptions should always appear after the exceptions selected in the main list. If these need to appear in a specific order, the quick type exceptions can be converted to regular exceptions. To do this, click the “Convert to Regular Exceptions” button located at the top of the Quick Type Exceptions pop-up window.

Quick Type Exceptions [Create New](#) [Convert to Regular Exceptions](#)

Capitol Hill Baker Name: Baker [Update](#)

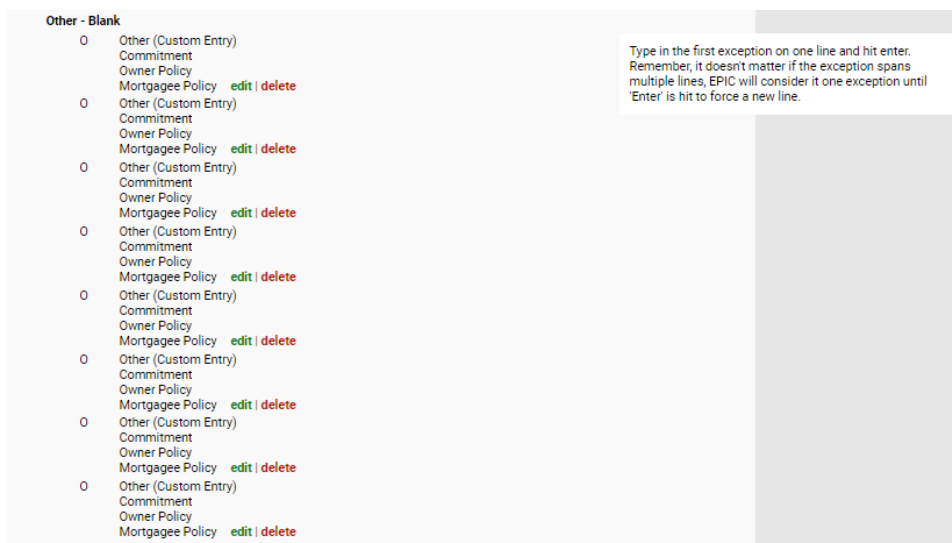
Select Another

Exception 1

A confirmation box will appear asking for confirmation to convert the quick type to regular exceptions. Select OK to continue. After conversion, a conversion successful confirmation box will display.

Note: Doing this will convert all exceptions that were shown in the window, this includes all selected groupings.

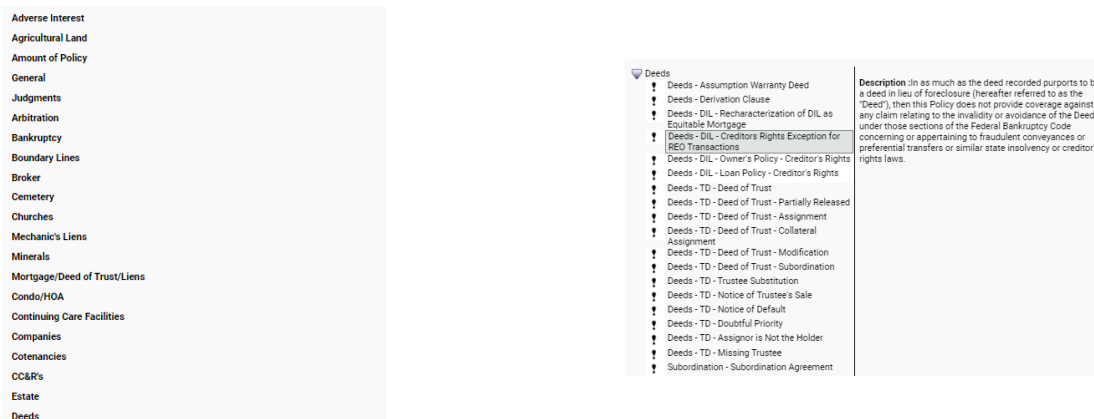
The Quick Type Exceptions window will close, scroll to the bottom of the Exceptions list to find “Other” or “Other - Blank” to see the list of the converted Quick Type Exceptions:



Hovering over each exception will reveal the text (as seen above with the first exception).

Exception Library

ATGF strove to provide as many pre-formatted exceptions to assist the title agent in quickly getting this part of the Title policy setup completed. Exceptions vary by state and additional Exceptions can be added upon request. The list shows the headings for similarly grouped exceptions that can be selected to add to the policy:



After selecting the header, a new window will populate showing all the pre-formatted exceptions for that subject. In the example above, “Deeds” was selected to reveal nearly 20 different Deed-related exceptions that can be chosen. As the file is being setup, you can select the same exception more than once if needed. These are here to help guide you with verbiage, etc. Locate and select the desired exception to load the dialogue box to customize the exception. Exceptions and requirements are state specific. What is shown above may not be available in your state. In this example, “Deed – TD – Deed of Trust” was selected:

In the “Description”, some exceptions will have grey text boxes that indicate additional information is needed to be input to complete the exception.

Description

Deed of Trust from [] to [] for the benefit of [], filed on [], and recorded [], securing an indebtedness in the amount of \$ [], and being due and payable on [].

Click in the first field and enter the requested information (use visual cues based on what is typed, the field does not specify what information should be entered). After completing each field, pressing TAB will jump to the next field without the need of moving the mouse and clicking. If verbiage needs to be changed in the areas that are not grayed in, the edit feature for the description must be activated. To do this, click the “edit” button to the right of the Description field.

Description

Deed of Trust from Party of the first to Party of the second for the benefit of Party of the third, filed on December 1, 2023, and recorded December 2, 2023, securing an indebtedness in the amount of \$5,000,000.00, and being due and payable on January 1, 2055.

edit

Once selected, the description box will have a border appear around it to indicate that edit mode is active. Make the necessary updates to the prefilled text and click out of the Description box once changes are complete to save them and exit edit mode. To control where the exception is applied, you can check the documents that it should appear:

☐	Commitment
☐	Owner Policy
☐	Mortgagee Policy

If an exception will be removed a requirement is met, click “Commitment” only. If this should appear on only one of the policies, click the policy that it should appear. This section will not contain more than the Commitment, Owner Policy, and Mortgagee Policy regardless the number of lenders that a policy will be issued. In the case of the Commitment and Mortgagee Policy, a “Note” field will appear:

☒ Commitment ☒ Owner Policy ☒ Mortgagee Policy	Action: Exception Note: Deed of Trust from Party of the first to Party of the second for the benefit of Party of the third, filed on December 1, 2023, and recorded December 2, 2023, securing an indebtedness in the amount of \$5,000,000.00, and being due and payable on January 1, 2055. This will be an exception to the Commitment Summary Commitment
--	---

The note field will populate a comment below the exception; however, it will only appear on the document selected at the time. Make sure that the note being typed will appear on the desired document. In the section above, if a note

were typed, it would appear as a note under the exception for the Commitment. The Mortgagee Policy would need to be clicked on and a note updated there as well if it should appear there. Below we have a note entered for the commitment:

It would appear on the commitment as follows:

18. Deed of Trust from Party of the first to Party of the second for the benefit of Party of the third, filed on December 1, 2023, and recorded December 2, 2023, securing an indebtedness in the amount of \$5,000,000.00, and being due and payable on January 1, 2055.

This exception will move to Schedule B Part II of the policies.

Adding another note to the same exception, but to have it appear on the lender policy this time. Click the Mortgagee Policy tab on the left, enter the note and click close to save the changes.

Similarly, the Note would show on the lender policy below the same exception as seen below:

16. Deed of Trust from Party of the first to Party of the second for the benefit of Party of the third, filed on December 1, 2023, and recorded December 2, 2023, securing an indebtedness in the amount of \$5,000,000.00, and being due and payable on January 1, 2055.

This is the note as it will appear on the lender policy.

This functionality is for any exception added to the file regardless as to it being a pre-formatted exception or a manually created exception. It must be in the standard exception list to work; notes are not available for quick type exceptions.

TIP: When using notes, add “Note:” or “Note to the above:” to the beginning of the text to make it easier to differentiate from the exception. A reference to the exception the note applies to would also be helpful to ensure that the reader understands which reference the note applies.

When finished, click the ‘Close’ button located at the top and bottom of the window. If it becomes necessary to do multiple endorsements of the same type, instead of clicking ‘Close’, click ‘Add’ (located at the top center of the window):

Add will save the changes made to the current exception and reset the window to as it was when first opened. This allows for the next exception to be completed without the need to click in the exception library, locate the exception from the list and open it back up. Continue this until all exceptions of that type are entered into EPIC.

Other Exceptions – Subordinate Liens

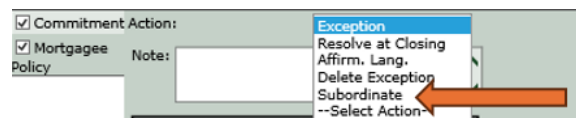
The section marked “Other - Blank” exception allows you to freely type in an exception that may not be listed in the exception library. This is also where you will need to list out any subordinate liens. To do this, draft your subordination clause, i.e.:

A Deed of Trust from _____ to _____ in the original amount of \$_____ recorded on _____ as Instrument No.: _____ in the official records of the _____ County Recording Office. Said Deed of Trust is made subordinate to the deed of trust insured herein by that certain Subordination Agreement recorded on _____ as Instrument No.: _____ in the official records of the _____ County Recording Office.

Once complete, select all documents that the exception should appear (Commitment and Mortgage Policy):

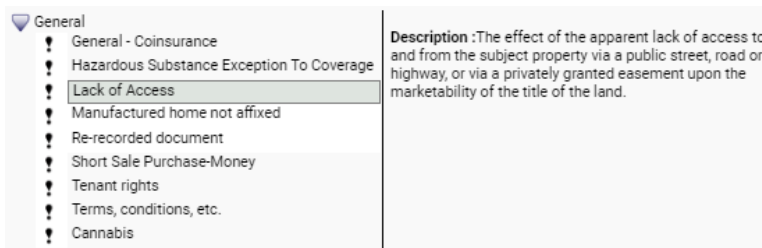
A screenshot of a software interface showing a dropdown menu for 'Commitment Action'. The menu is open, and 'Exception' is selected. Below the dropdown, there is a 'Mortgage Policy' tab and a 'Note:' field.

On the Mortgage Policy tab, click on the Action drop down and change it from “Exception” to “Subordinate” to move the exception to Schedule B Part II of the policy:

A screenshot of the 'Mortgage Policy' tab in the software interface. The 'Commitment Action' dropdown menu is open, and 'Subordinate' is selected. An orange arrow points to the 'Subordinate' option. The 'Note:' field is visible below the dropdown.

Verify right of access to and from the land

This must be completed to issue a commitment and/or policy. Manual review of the file is triggered when ‘No’ is selected. This allows the underwriter the opportunity to review the file, confirm no right of access and ensure that the lack of access exception was added to the file. The Lack of Access exception is located under General:

A screenshot of the 'General' tab in the software interface. The 'Lack of Access' exception is selected in the list. The description on the right states: 'Description :The effect of the apparent lack of access to and from the subject property via a public street, road or highway, or via a privately granted easement upon the marketability of the title of the land.'

Endorsements

Here is where all the endorsements available for a file are housed. EPIC separates the endorsements into two categories, Common Endorsements and Other Endorsements.

Common Endorsements

This section contains the most commonly issued endorsements and will vary by state. Consult the rate manual for all available endorsements.

Common Endorsements

- 100's
 - 110.1 - Deletion of Item From Policy
- ALTA
 - ALTA 6-2021 Variable Rate Mortgage
 - ALTA 6.2-2021 Variable Rate Mortgage-Negative Amortization
 - ALTA 7-06 Manufactured Housing Unit
 - ALTA 8.1-2021 Environmental Protection Lien
 - ALTA 9-06 Restrictions, Encroachments, Minerals**
 - ALTA 9.2-06 Restrictions, Encroachments, Minerals-Owner-Improved Land
 - ALTA 9.3-06 Restrictions, Encroachments, Minerals-Loan
 - ALTA 9.5-06 Restrictions, Encroachments, Minerals-Owner-Improved Land
 - ALTA 11-2021 Mortgage Modification
 - ALTA 22-06 Location
 - ALTA 22.1-06 Location and Map

In the example above, there are CLTA endorsements as well as ALTA endorsements. Some endorsements will only appear when certain items are selected on the file. If a P.U.D. endorsement is required, go back to the GENINFO tab and select that as the property type under property details. Follow similar steps if a condominium endorsement is required or if commercial endorsements are needed. Not all endorsements are affected this way, but the vast majority will show up only when they are available for the specified configuration.

Once an endorsement is selected, a new window will appear:

Issues WorkBench™

ALTA 8.1-2021 Environmental Protection Lien

Close Remove Add Note

Summary

ALTA 8.1-2021 Environmental Protection Lien

Fill out the Description before selecting policies.

☐ Mortgagee Policy

Item is not activated.

Close Remove

The endorsement is not active until the policy that it should be applied is selected. Place a check in the box beside the policy. In some cases both owner and mortgagee policy will show; however, if the endorsement is not available for one or the other, it will not show.

☒ Mortgagee Policy

Action: Include by Reference

Applies To: Include by Reference

Premiums: --Select Action--

MP1 ☒

Summary

Mortgagee Policy

Once selected, additional options will show in the body. The first, “Action” allows to change how the endorsement is reflected on the policy. Selecting ‘Include’ will add the endorsement to the end of the policy, whereas ‘Include by Reference’ will check a box on Schedule A.

Action: Include by Reference

Include

Include by Reference

--Select Action--



The second option “Applies To:” allows you to select all policies that fall in that policy type (MP1, MP2, MP3, etc.), only the number of lender policies being issued will appear. Having a second lender on the account, but marking it as Not Insured will cause that policy not to show on this screen. Remember to select and/or unselect each lender policy that should receive the endorsement.

Applies To: MP1 ☒

The next field, “Premiums” will reflect the cost of the endorsement. This will always appear blank when first launched. To see if a fee applies, close the window, and reopen it, or review the premium calculator. Note that the endorsement amount will show the total charged for each lender policy being covered.

Premiums: MP1 \$

Other Endorsements

Like the Common Endorsements section above, the ‘Other Endorsements’ section shows a different list of endorsements, some of which will not display if the property is not configured for their use.

Other Endorsements

- 102's
- 150's
- ALTA
 - Limited Pre-Foreclosure Date-Down
 - ALTA 1-06 Street Assessments
 - ALTA 2-06 Truth in Lending
 - ALTA 3-2021 Zoning
 - ALTA 3.1-2021 Zoning-Completed Structure
 - ALTA 3.2-2021 Zoning-Land Under Development
 - ALTA 7.1-2021 Manufactured Housing-Conversion-Loan
 - ALTA 7.2-2021 Manufactured Housing-Conversion-Owner
 - ALTA 9.6-06 Private Rights-Loan
 - ALTA 9.6.1-06 Private Rights-Current Assessments-Loan
 - ALTA 9.7-06 Restrictions, Encroachments, Minerals-Land Under Development-Owner
 - ALTA 9.8-06 Covenants Conditions and Restrictions-Land Under Development-Owner
 - ALTA 9.9-06 Private Rights-Owner
 - ALTA 9.10-06 Restrictions,

Follow the same instructions from the Common Endorsements to apply to the policy(ies).



Closing Disclosure/Disbursement Tab

There are four subsections in this tab; Closing Disclosure, Disbursement, 1099S, and Discharges.

The navigation bar contains four buttons: 'Closing Disclosure' (highlighted in orange), 'Disbursement', '1099S', and 'Discharges'.

Closing Disclosure

In the first section of this tab, there are four options. Draft, Print, Create Document – Closing Disclosure 2015, and ‘Include Closing Disclosure in Disbursements?’.

This section contains four options: 'Draft' with an unchecked checkbox, 'Print:' with a dropdown menu showing 'Full Closing Disclosure', 'Create Document - Closing Disclosure 2015' (highlighted in orange), and 'Include Closing Disclosure in Disbursements?' with a checked checkbox.

The Draft option should be selected when a draft CD needs to be printed.

The 'Draft' option is selected, indicated by a checked checkbox.

The Print Dropdown controls the printing of the Full, borrower, or seller CD:

The 'Print:' dropdown menu is open, showing four options: 'Full Closing Disclosure' (selected), 'Full Closing Disclosure', 'Seller Only', and 'Borrower Only'.

The ‘Create Document – Closing Disclosure 2015’ button generates the CD based on the options selected.

The 'Create Document - Closing Disclosure 2015' button is highlighted in orange.

The ‘Include Closing Disclosure in Disbursements?’ option will transfer the information entered in the CD to the Disbursement sheet if checked.

Document Deliver Tracking

The header for the Document Delivery Tracking section, featuring a black triangle icon with a white plus sign.

Click the ‘+’ in the black triangle to open the contents of this section.

The Document Delivery Tracking table is displayed. It includes a 'Status' dropdown, a 'Loan Estimate Delivered' date field (eg. 03/24/2016), and a table with columns: Type, Prepared By/On, Signed By/On, Delivered By/On, Delivery Method, Received By/On, and Confirmation Method. The table contains three rows of input fields for tracking the CD.

Fill in each field to track the CD. See the table below for detailed instructions:

Field Name	Example	Description
Loan Term	Loan Term 30 years	Enter the term of the loan as 30 years, 1 yr. 6 mo., 9 months, etc.
Purpose	Purpose Purchase	Auto-fills from EPIC
Product	Product Fixed Rate	The first piece of information is any payment feature that may change the periodic payment, which includes Negative Amortization, Interest Only, Step Payment, Balloon Payment, or Seasonal Payment. The second piece of information disclosed is whether the loan uses an Adjustable Rate, Step Rate, or Fixed Rate to determine the interest rate applied to the principal balance.
Loan Type	Loan Type ☒ Conventional ☐ FHA ☐ VA ☐	Select the appropriate option
Loan ID	Loan ID COHL202203021559	Auto-fills from EPIC
MIC #	MIC #	This is for the FHA issued electronic Mortgage Insurance Certification number.

Loan Terms

Loan Terms

Loan Amount \$ 850,000.00

Interest Rate 4.263 %

Monthly **Principal & Interest** \$

See Projected Payments below for your Total Monthly Payment

Prepayment Penalty

Balloon Payment

Can this amount increase after closing?

Does the loan have these features?

Field Name	Example	Description
Loan Amount	\$ 2,332.00	Auto-fills from EPIC. Select if the amount can increase after closing.
	YES Custom text? ☐ Can go as high as \$ Can increase until year	Selecting “YES” in the column “Can this amount increase after closing?” gives you additional options to disclosure the increase.
	YES Custom text (displays up to 250 char) ☒	In situations where the fields above are not robust enough, you can click the “Custom text” box and type how you want the text to display on the closing disclosure.
Interest Rate	6.1253 %	Auto-fills from EPIC. Select if the amount can increase after closing.
	YES Custom text? ☐ Adjusts every 3 months starting in year 2 Can go as high as 12.503 % in year 10 Increase Loan term? ☐ See AIR Table on page 4 for details	Selecting “YES” opens additional options. EPIC can now change between “months” and “years” in the drop-down selections.

Field Name	Example	Description
Principal & Interest	\$ min \$ max	Enter the minimum and maximum payment for P&I payments
Mortgage Insurance	+	Mortgage Insurance
Estimated Escrow	+	Estimated Escrow
Estimated Total	Estimated Total Monthly Payment	Select the payment frequency and estimated payment total
Estimated Taxes, Insurance & Assessments	\$ 3 month	Enter the total estimated Taxes, Insurance & Assessments and select the frequency.
Property Taxes	☐ Property Taxes	Select if the estimates for the above include Property taxes and if it is Escrowed.
Homeowner Insurance	☐ Homeowner Insurance	Select if the estimates for the above include Homeowner Insurance and if it is Escrowed.
Other	☐ Other:	Select if something else is included in the estimates above and if it is escrowed.

Costs at Closing

Costs at Closing

Closing Costs

\$ 551.70

Cash to Close

\$ 98,216.70

Includes \$ 100.00 in Loan Costs + \$ 451.70 in Other Costs \$ in Lender Credits. See page 2 for details.

Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

CLOSING DISCLOSURE

PAGE 1 of 5 • LOAN ID # COHL202

Closing Cost Details

Sort

Open/Close Loan Costs +

Open/Close Other Costs +

Click on the ‘+’ in the black triangle to the right of “Open/Close Loan Costs” to update information for this section.

Loan Costs

Closing Cost Details Sort

Open/Close Loan Costs ▲

Loan Costs		Borrower-Paid		Seller Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$				
01	% of Loan Amount (Points) P					
02	P					
03	P					
04	P					
05	P					
Add Origination Charges						
B. Services Borrower Did Not Shop For		\$				
01	P					
02	P					
03	P					
04	P					
05	P					
Add Services Borrower Did Not Shop For						
C. Services Borrower Did Shop For		\$ 100.00				
01	Title - Lender's Title Insurance to: Attorney P	40.00				
02	Title - Endorsement Fee to: Test Johnas P	60.00				
03	P					
04	P					
05	P					
Add Services Borrower Did Shop For						
D. TOTAL LOAN COSTS (Borrower-Paid)		\$ 100.00				
Loan Costs Subtotals (A + B + C)		100.00				

Section A – Origination Charges

Enter items associated with origination. The P icon indicates that the amount charge will be paid by the purchaser. You can change to the seller by clicking the icon once to open the window and moving the amount from the borrower to the seller.

Section B – Services Borrower Did Not Shop For

Section C – Services Borrower Did Shop For

Section D – Total Loan Costs (Borrower-Paid)

Click on the ‘+’ in the black triangle to the right of “Open/Close Other Costs” to update information for this section.

Other Costs

Section E – Taxes and Other Government Fees

Open/Close Other Costs ▲

Disclose Other Costs on a separate page? ☐

Other Costs		Borrower-Paid		Seller Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
E. Taxes and Other Government Fees		\$				
01	Recording Fees Deed: \$ B Mortgage: \$ B P					
02	P					
03	P					
04	P					

Note: In sections that contain the “B” or “S” box, click these to move the charge from the Borrower to the Seller.

Section F – Prepaids

F. Prepaids		\$ 11.70	
01	Homeowner's Insurance Premium () mo.) P		
02	Mortgage Insurance Premium () mo.) P		
03	Prepaid Interest \$ 0.99 per day from 4/1/2022 to 5/1/2022	11.70	
04	Property Taxes () mo.) P		
05	() mo.) P		

Add Prepaids

Section G – Initial Escrow Payment at Closing

G. Initial Escrow Payment at Closing		\$	
01	Homeowner's Insurance per month for () mo. P		
02	Mortgage Insurance per month for () mo. P		
03	Property Taxes per month for () mo. P		
04	() per month for () mo. P		
05	() per month for () mo. P		
06	() per month for () mo. P		
07	() per month for () mo. P		
08	Aggregate Adjustment P		

Add Initial Escrow Payment at Closing

Section H – Other

H. Other		\$ 440.00	
01	Title - Owners Coverage Premium (opti) P	400.00	
02	Title - Premium Adjustment to: Test Job P	40.00	
03	() P		
04	() P		
05	() P		
06	() P		
07	() P		
08	() P		

Add Other

Section I – Total Other Costs

I. TOTAL OTHER COSTS (Borrower-Paid)		\$ 451.70	
Other Costs Subtotals (E + F + G + H)		451.70	

Section J – Total Closing Costs (Borrower-Paid)

J. TOTAL CLOSING COSTS (Borrower-Paid)		\$ 551.70	
Closing Costs Subtotals (D + I)		551.70	
Lender Credits (Includes Lender Credit ?)			
Agent's portion of the total title insurance premium to: Attorneys Title Guaranty P \$ 81.00			
Underwriter's portion of the total title insurance premium to: ATGF \$ 459.00			

Calculation Cash to Close

Calculating Cash to Close		Use this table to see what has changed from your Loan Estimate	
	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$ 551.70	\$ 551.70	NO - Your Total Closing Costs Did Not Change
Closing Costs Paid Before Closing	\$ 0.00	\$ 0.00	NO - You Did Not Pay Any Closing Costs Before Closing
Closing Costs Financed (Paid from your Loan Amount)	\$ 0.00	\$ 0.00	NO
Down Payment/Funds from Borrower	\$ 97,667.00	\$ 97,667.00	NO
Deposit	\$ 0.00	\$ 0.00	NO
Funds for Borrower	\$ 0.00	\$ 0.00	NO
Seller Credits	\$ 0.00	\$ 0.00	NO
Adjustments and Other Credits	\$ 0.00	\$ 0.00	NO
Cash to Close	\$ 0.00	\$ 98,218.70	

Summaries of Transactions

Summaries of Transactions

Use this table to see a summary of your transaction

Open/Close Summaries of Transaction

Click ‘+’ in the black triangle to expand the section.

Section K

BORROWER'S TRANSACTION		
K. Due from Borrower at Closing		\$ 100,551.70
01 Sale Price of Property		\$ 100,000.00
02 Sale Price of Any Personal Property Included in Sale		\$
03 Closing Costs Paid at Closing (J)		\$ 551.70
04		\$
Adjustments		
05	POC Improvement? ☐	\$
06	POC Improvement? ☐	\$
07	POC Improvement? ☐	\$
Add Due at Closing		
Adjustments for Items Paid by Seller in Advance		
08 City/town taxes	City/Pl ... to ...	\$
09 County taxes	Count ... 4/1/2022 to 1/31/2023	\$
10 Assessments	Home ... to ...	\$
11	to	\$
12	to	\$
13	to	\$
14	to	\$
15	to	\$
Add Paid in Advance		

Note: “POC” boxes indicate if the item is being paid outside of closing. For fields containing a “C” box, click this to open the calculator. Functionality changes based on the field being updated.

Section L

L. Paid Already by or on Behalf of Borrower at Closing		\$ 2,332.00
01 Deposit		\$
02 Loan Amount		\$ 2,332.00
03 Existing Loan(s) Assumed or Taken Subject to		\$
04	POC	\$
05 Seller Credit	POC	\$
Other Credits		
06	POC	\$
07	POC	\$
Adjustments		
08	POC	\$
09	POC	\$
10	POC	\$
11	POC	\$
Add Continuation Section		

Adjustments for Items Unpaid by Seller

12 City/Town taxes City/Pl ... to C \$

13 County taxes Count ... 2/1/2022 to 4/1/2022 C \$

14 Assessments Home ... to C \$

15 ... to C \$

16 ... to C \$

17 ... to C \$

Add Items Unpaid by seller

CALCULATION

Total Due from Borrower at Closing (K) \$ 100,551.70

Total Paid Already by or on Behalf of Borrower at Closing (L) \$ (2,333.00)

Cash to Close ☒ From ☐ To Borrower \$ 98,218.70

Section M

SELLER'S TRANSACTION

M. Due to Seller at Closing \$ 100,000.00

01 Sale Price of Property \$ 100,000.00

02 Sale Price of Any Personal property Included in Sale \$

03 ... POC \$

04 ... POC \$

05 ... POC \$

06 ... POC \$

07 ... POC \$

08 ... POC \$

Adjustments for Items Paid by Seller in Advance

09 City/Town taxes City/Pl ... to \$

10 County taxes Count ... 4/1/2022 to 1/31/2023 \$

11 Assessments Home ... to \$

12 ... to \$

13 ... to \$

14 ... to \$

15 ... to \$

16 ... to \$

Section N

N. Due from Seller at Closing		\$
01 Excess deposit		\$
02 Closing Costs Paid at Closing (J)		\$ 0.00
03 Existing Loan(s) Assumed or Taken Subject to		\$
04 Payoff of First Mortgage Loan	C	\$
05 Payoff of Second Mortgage Loan	C	\$
06	... POC	\$
07	... POC	\$
08 Seller Credit	POC	\$
09	... POC	\$
10	... POC	\$
11	... POC	\$
12	... POC	\$
13	... POC	\$
Adjustments for Items Unpaid by Seller		
14 City/town taxes	City: to	\$
15 County taxes	Count: 2/1/2022 to 4/1/2022	\$
16 Assessments	Home: to	\$
17	... to	\$
18	... to	\$
19	... to	\$
CALCULATION		
Total Due to Seller at Closing (M)		\$ 100,000.00
Total Due from Seller at Closing (N)		\$
Cash ☐ From ☒ To Seller		\$ 100,000.00

Loan Disclosures

Loan Disclosures

Open/Close Loan Disclosures

Click '+' in the black triangle to expand the section.

Assumption

If you sell or transfer this property to another person, your lender
☐ will allow, under certain conditions, this person to assume this loan on the original terms.
☐ will not allow assumption of this loan on the original terms.

Demand Feature

Your Loan
☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
☐ does not have a demand feature.

Late Payment

If your payment is more than days late, your lender will charge a late fee of

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you
☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ do not have a negative amortization feature.

Partial Payments

Your lender
☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
☐ does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in

256 Street name, Arkabudia, Missis

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

☐ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow

Escrowed Property Costs over Year 1	\$	Estimated total amount over year 1 for your escrowed property costs:
-------------------------------------	----	--

Non-Escrowed Property Costs over Year 1	\$	Estimated total amount over year 1 for your non-escrowed property costs:
---	----	--

Initial Escrow Payment	\$	You may have other property costs. A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Costs over Year 1	\$	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
--------------------------------------	----	--

Escrow Waiver Fee	\$
-------------------	----

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.

\$

Finance Charge. The dollar amount the loan will cost you.

\$

Amount Financed. The loan amount available after paying your upfront finance charge.

\$

Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.

%

Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

%

Other Disclosures

Other Disclosures

Include Appraisal clause? ☒

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- ☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☐ state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

Contact Information	Lender	Mortgage Broker	Real Estate Broker(B)	Real Estate Broker(S)	Settlement Agent
Name	Capital One Home				Test Johnson
Address	1680 Capital One Dr McLean, VA 22102				7600 E. Gastman A.
NMLS ID					
MS License ID					
Contact	Rhee Finance				
Contact NMLS ID					
Contact MS License ID					
Email					
Phone	(800) 689-1789				
Remove Signatures?	☐				

Information in this section should automatically populate based on the information that was entered in the GENINFO tab. Any information that is missing or incorrect can be manually entered to overwrite the field.

Disbursement

Closing Disclosure Disbursement 1099S Discharges

Create Disbursements Document

GO Create Disbursement Document

This creates a Disbursement Statement dated with today's date.

Transfer to QuickBooks Online

GO Transfer to QuickBooks Online

If set up, the feature will transfer disbursements to your QuickBooks online account. You must have the information for QuickBooks set in the Firm Settings and in the next section (Bank Account Information).

Bank Account Information

Bank Account Information
QuickBooks requires the name of the primary bank account into which you would like to import all transactions. You may use an existing account from your QuickBooks chart of accounts or add a new account.

Bank Account (Primary Account)

QuickBooks also requires asset and liability accounts into which you would like receipts and disbursements imported. These accounts can also be setup as a single offset account. These accounts may be top-level accounts or subaccounts. You must use existing accounts from your QuickBooks chart of accounts.

☐ Use Single Offset Account

Asset Account (Secondary Account)
☐ Subaccount of Test Bank Account for Quickbook

Liability Account (Secondary Account)
☐ Subaccount of Test Bank Account for Quickbook

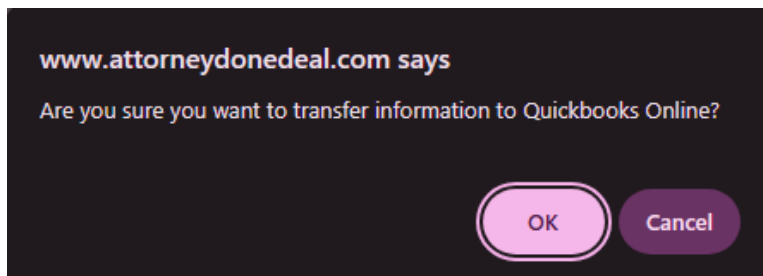
NOTE: All account names must be entered exactly as they appear in your QuickBooks chart of accounts. If a top-level account name does not exist as entered, it will be automatically added to your chart of accounts the next time you import transactions into QuickBooks. Subaccounts will not be created during the import.

If the Asset Account and Liability account are the same, check the box “Use Single Offset Account”. If you want this to be set up in QuickBooks as a sub account to the “Bank Account” check the corresponding box (boxes).

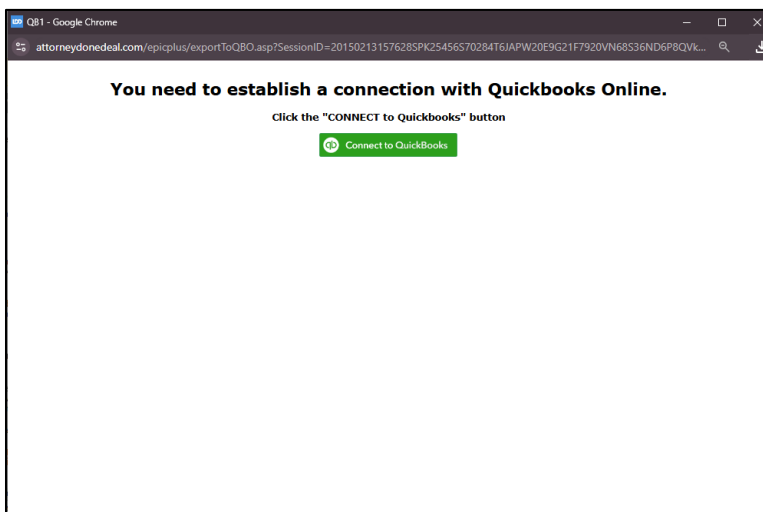
☒ Use Single Offset Account

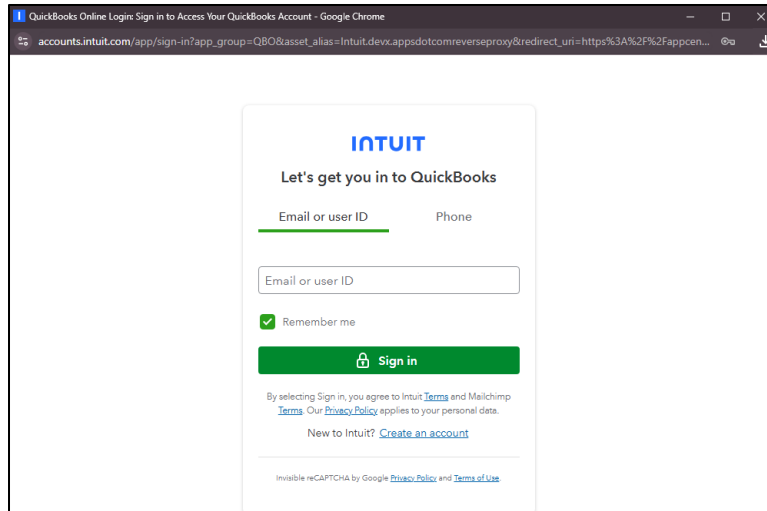
Asset Account (Secondary Account)
☒ Subaccount of Test Bank Account for Quickbook

When ready to transfer, click the “GO” button beside “Transfer to QuickBooks Online”. You will get a pop-up message asking if you are sure you want to continue.



Click “OK” to continue. If this is the first time logging in to QuickBooks online, you will need to establish a connection. Click “Connect to QuickBooks” to open the login screen.





Disbursement Tool Bar

[Rebuild Disbursements](#)
[Remove](#)
[Un-Remove](#)
[Combine](#)
[Un-Combine](#)
[Auto Combine](#)

Cash Receipts

Cash Receipts			Total Cash Receipts: \$100,551.70
Line Item	Check Received From	Memo/Description	Amount
L.02 ☐	Loan Amount	Loan Amount	\$ 2,333.00
303 ☐	ddddd	Cash From Borrower	\$ 98,218.70
☐			\$

Cash Disbursements

Cash Disbursements			Total Cash Disbursements: \$100,551.70
Line Item	Check Payable To	Memo/Description	Amount
603 ☐	Martha Washington	Cash To Seller	\$ 100,000.00
F.03 ☐	Capital One Home Loans	Prepaid Interest	\$ 11.70
1108 ☐	ATGF	Underwriter's portion	\$ 459.00
1107 ☐	Attorneys Title Guaranty Fund. Ir	Agent's portion	\$ 81.00
☐			\$

Note: Total Cash Receipts and Total Cash Disbursements amounts need to match to validate a file that is in balance. If these do not match, it is necessary to review the Closing Disclosure for any errors. An additional validation method to check if the file is in balance is by looking for the “Difference Receipts/Disbursements” located at the bottom of this page. A balanced file will show \$0.00.

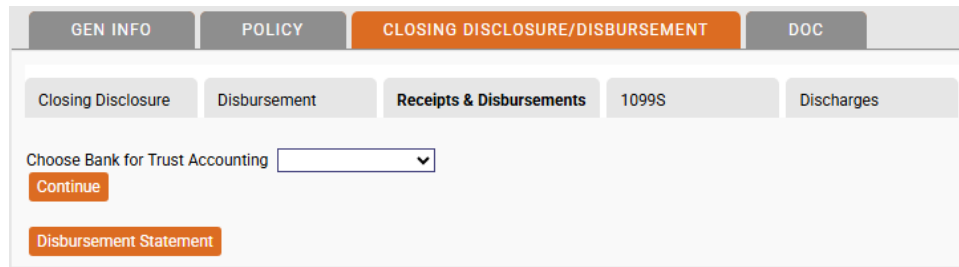
Difference Receipts/Disbursements: \$0.00

EPIC Trust

This feature is only available to member accounts that has signed up for the service. If you are interested in EPIC Trust accounting, please reach out to your regional agency representative for additional information and schedule training. This feature is fed information directly from the Closing Disclosure/HUD. Make sure that all items are entered into the Closing Disclosure/HUD screen before continuing to this section.

Receipts & Disbursements

This section is similar to the Disbursement screen; however it provides additional functionality necessary to cut checks and track monies entering and exiting your trust account.



Choose Bank for Trust Accounting

EPIC enables you to have multiple trust accounts setup. Use this drop down to choose that trust account that this file is associated. Once selected, click “Continue”.

Disbursement Statement

Clicking this button will generate a Disbursement statement dated with today’s date.

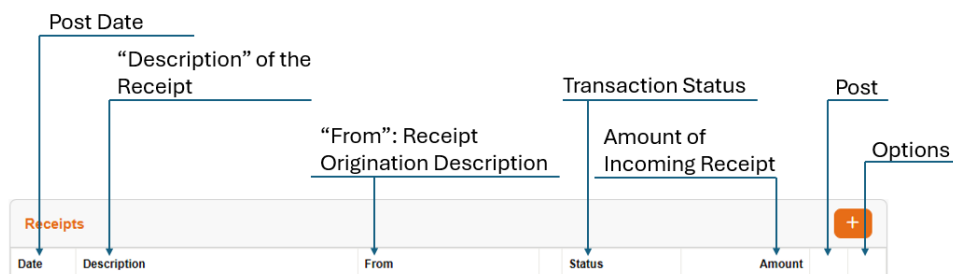
Switch Account

Escrow Account 2 - Bank of Colorado [Switch Account](#)

This button allows you to switch the trust account that the file is associated. This will only allow you to switch accounts while all items in the “Receipts” section are showing pending. Once an item is posted in this section, you will no longer be able to switch accounts.

Receipts

Each column in the receipts section provides you with specific information or menus, below are the columns and what you can expect from each.



Post Date	"Description" of the Receipt	"From": Receipt Origination Description	Transaction Status	Amount of Incoming Receipt	Post	Options
Date	Description	From	Status	Amount	Post (+)	Options (+)

The date column will remain blank until such time that the receipt item is posted as received. The description column tells you about the receipt item as it is entered into the Closing Disclosure/HUD. The “From” column displays where the funds originated (for earnest monies entered into the Closing Disclosure, EPIC Trust will always show them as a “Deposit” as the information about the Earnest funds is not captured in the Closing Disclosure/HUD screen); this can be updated by clicking the post action icon. The next column, “Status” displays the status of the funds (Pending, Cleared, or Voided) as they currently are in EPIC Trust. The post column will show a post ➔ (for expected receipt items) or the receipt icon 📄 (for cleared or voided receipt items). Finally, the options column will display an ellipses icon ... (only for receipt items that are no longer pending) when the cursor is hovered over the field. Clicking will reveal a menu with the options to Edit or Void the receipt item.

Receipts +					
Date	Description	From	Status	Amount	
	Cash From Borrower	Barry Buyer	Pending	151,212.63	→

Manage incoming funds for the account here. EPIC Trust will automatically adjust the Receipts to show the amounts due from the borrower/buyer based on information entered in the Closing Disclosure/HUD. If no loans are listed on the file, then the total amount needed to disburse all items will be listed as due from the borrower. In the rare event that a manual entry needs to be made, click the “+” button to add a new receipt item.

Add Receipt ×

From

Description

Amount

\$

Cancel

Add

The “Add Receipt” screen will need you to enter where the funds are originating or “Who provided the funds”, description of the entry, and finally the amount to credit to the file. Once complete, click “Add”.

Receipts +					
Date	Description	From	Status	Amount	
	First time homeowner grant	State of Colorado	Pending	15,000.00	→
	Cash From Borrower	Barry Buyer	Pending	151,212.63	→

Note: This should be a rare occurrence. Usually all incoming funds will be listed in the Closing Disclosure which will automatically filter over to this screen.

Posting a receipt

Click the arrow located in the 2nd to last column in the row for that item that has been received.

- This icon refers to receipts, clicking it will open the “Post Receipt” window.
- ↩ This icon refers to disbursements, clicking it will open the “Post Disbursement window.”

Post Receipt

State of Colorado

Expected Amount

\$ 15000

Amount

\$ 15000

Multi File Payment

Payment Method

Select...

Payment Document No.

Description

First time homeowner grant

Note

Update Log

Action	Disbursement Date	Description	To	Amount	Method	User	Timestamp
INSERT		First time homeowner grant		15000		defaultadmin	11/24/2025 1:45:32 PM

Cancel

Post

Enter the date received, payment method (wire, check, Cash, file transfer, ach, personal check, or certified check), Payment Document No., update the description and Note sections as needed. When complete, click “Post”. If you selected “File Transfer” as the payment method, a new screen will appear showing all the files that have funds remaining. Select the file where funds are being transferred from and click “Post” (see below).

Transfer From Another File

File No	Description	Amount
ATGF-2025-1220-AZ	Cash To Seller	487196.41
ATGF-2025-1220-AZ	Cash To Borrower	42954.87
ATGF-2025-1220-AZ	Payoff of First Mortgage Loan	101214.31
ATGF-2025-1221-AZ (Not enough funds)	Cash To Seller	446613.39

Cancel

Post

Once you have posted the funds, the status will change from “Pending” to “Cleared”.

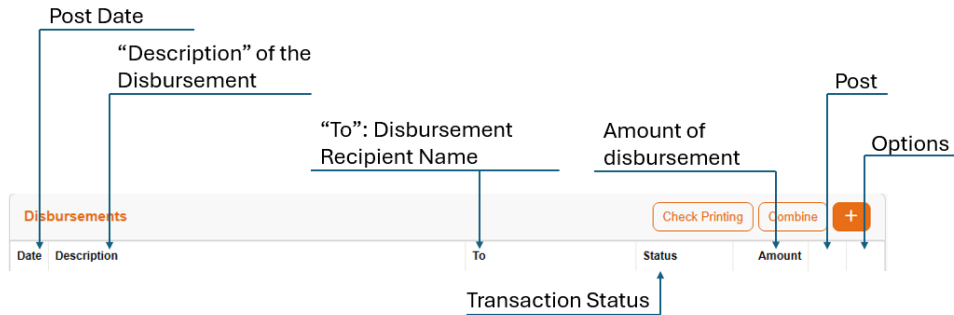
Receipts						
Date	Description	From	Status	Amount		
11/24/2025	First time homeowner grant	State of Colorado	Cleared	15,000.00		
	Cash From Borrower	Barry Buyer	Pending	151,212.63		

In the far right column, you can click on the ellipses (hover over the field to view), click the ellipses to update the record. You will have the ability to Edit the current entry or void it. If the item is still pending, you will only have an option to delete the entry. Voided items will remain within the Receipts section, but will be struck through with the status changed to “Void”:

Receipts						
Date	Description	From	Status	Amount		
11/24/2025	First-time-homeowner grant	State of Colorado	Void	45,000.00		
	Cash From Borrower	Barry Buyer	Pending	150,000.00		

Disbursements

Each column in the Disbursements section provides you with specific information or menus, below are the columns and what you can expect from each.



The date column will remain blank until such time that the disbursement item is marked as disbursed. The description column tells you about the disbursement item (it pulls in the memo information entered in to the Closing Disclosure/HUD). The “To” column displays who will receive the funds (this will always display the party entered into the “To:” field for each item listed on the Closing Disclosure); this can be updated by going into the Closing Disclosure and updating the item for this disbursement. The next column, “Status” displays the status of the funds (Pending, Pending w/a printer icon, Disbursed, or Voided) as they currently are in EPIC Trust. The post column will show a post 🔄 (Disbursements that have not been flagged as disbursed) or the receipt icon 📄 (for Disbursed or voided disbursement items). Finally, the options column will display an ellipses icon ⋮ when the cursor is hovered over the field. Clicking will reveal a menu with the options to split the disbursement or mark it as a hold back (for items that have not been disbursed) or a void option for items that have been disbursed.

Disbursements					Check Printing	Combine	+
Date	Description	To	Status	Amount			
	Agent's portion	Attorneys Title Guaranty Fund. Inc.	Pending	378.00	🔄		
	Underwriter's portion	ATGF	Pending	162.00	🔄		
	Cash To Seller	Home Builders, LLC	Pending	450,000.00	🔄		
	Prepaid Interest	Academy Mortgage Corporation	Pending	672.63	🔄		

These are your outgoing funds that were entered into the Closing Disclosure/HUD section. From this section, you can Add disbursements by clicking the “+” button, combine checks going to the same party by clicking the “Combine” button, or print checks by clicking the “Check Printing” button.

Adding a Disbursement

Add Disbursement

To

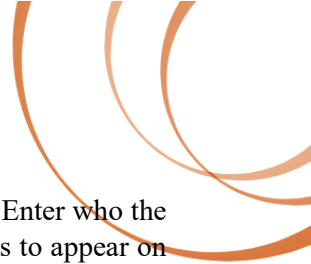
Description

Amount

\$

Cancel

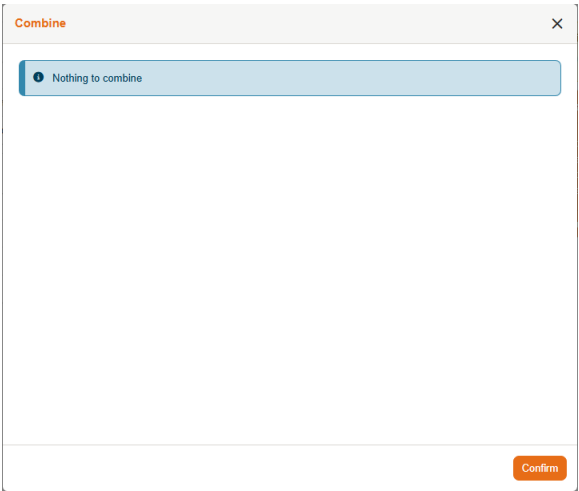
Add



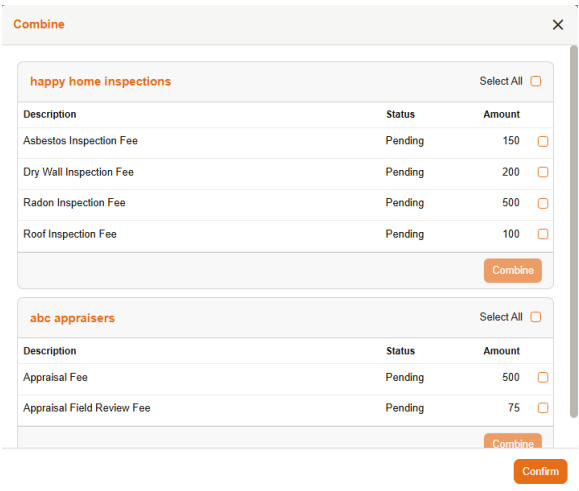
Once you click the “+” button to add a disbursement, the “Add Disbursement” window will appear. Enter who the payment is being disbursed, the description (i.e., memo), and the amount. Click “Add” for the funds to appear on the Disbursements list.

Combining Disbursements

When combining disbursements, EPIC will automatically group matching payees for you. If you are not seeing all the disbursements that you intended to combine, then the payees do not match exactly.



Go back to the HUD/Closing Disclosure screen and pull each transaction for that payee and make sure that they all match exactly. This includes spacing, so it is best to always use the same source of information (either the ellipses button) or copy and paste from one entry to all other entries to ensure they match. When you have successfully corrected the entries, you will see all of the items that can be combined when you click the Combine button.



Review each section and click on each check that needs to be combined (or if all items in the section are to be combined, click “Select All” and then “Combine”. Repeat this for each section and when done, click the “Confirm” button.

Combine

happy home inspections

Description	Status	Amount
Asbestos Inspection Fee, Dry Wall Inspection Fee, Radon Inspection Fee, Roof Inspection Fee	Pending	950

Combine

abc appraisers

Description	Status	Amount
Appraisal Fee, Appraisal Field Review Fee	Pending	575

Combine

Confirm

You will now see only one entry for each of the payees, but the description will show all the items that the check is paying.

Disbursements					Check Printing	Combine	+
Date	Description	To	Status	Amount			
	Agent's portion	Attorneys Title Guaranty Fund, Inc.	Pending	315.00	⊖		
	Underwriter's portion	ATGF	Pending	315.00	⊖		
	Homeowner's Insurance, Mortgage Insurance,	Capital One, N.A	Pending	1,000.00	⊖		
	Asbestos Inspection Fee, Dry Wall Inspection Fee, Radon Inspection Fee, Roof Inspection Fee	Happy Home Inspections	Pending	950.00	⊖		
	Cash To Borrower	Bob Buyer	Pending	269.41	⊖		
	Cash To Seller	Sue Seller	Pending	246,505.59	⊖		
	Appraisal Fee, Appraisal Field Review Fee	ABC Appraisers	Pending	575.00	⊖		

Check Printing

Clicking this button will bring you to the “Check Printing” screen. Click each item that you want to print from the file. After all payments to be printed are selected, click the “Print” button:

Check Printing

Account

Escrow Account 2 - Bank of Colorado

Ledger

WE-Test-CD-1

Custom

11/24/2025

to

12/09/2025

Pending

Hold Back

Disbursed

Combined

Printed

Combine

Settlement	T1 File	T1 Payee	T1 Description	T1 Status	T1 Amount	
12/24/2024	WE-Test-CD-1	Sue Seller	Cash To Seller	Pending	246,505.59	✓
12/24/2024	WE-Test-CD-1	Capital One, N.A	Homeowner's Insurance, Mortgage Insurance,	Pending	1,000.00	✓
12/24/2024	WE-Test-CD-1	Bob Buyer	Cash To Borrower	Pending	269.41	✓
12/24/2024	WE-Test-CD-1	ABC Appraisers	Appraisal Fee, Appraisal Field Review Fee	Pending	575.00	✓
12/24/2024	WE-Test-CD-1	Happy Home Inspections	Asbestos Inspection Fee, Dry Wall Inspection Fee, Radon Inspection Fee, Roof Inspection Fee	Pending	950.00	✓
12/24/2024	WE-Test-CD-1	ATGF	Underwriter's portion	Pending	315.00	✓
12/24/2024	WE-Test-CD-1	Attorneys Title Guaranty Fund, Inc.	Agent's portion	Pending	315.00	✓

Print

Disburse only

Next, you will need to make sure that all the data for the payee is entered into the system. Any information that was not previously entered into EPIC will need to be added here. In the payee column, EPIC is looking for the address of the payee listed above the text field. The Description and Memo columns will reflect the information that was entered on the Closing Disclosure / HUD screen. Enter the starting check number for this file.

Print Checks

Date

11/24/2025

Check Start #

Check Format

Pre-printed Voucher

Checks

Settlement	File	Payee	Description	Memo	Status	Amount
12/24/2024	WE-Test-CD-1	Sue Seller 1 Main St Hartselle, Alabama, 35640	Cash To Seller	Cash To Seller	Pending	246,505.59
12/24/2024	WE-Test-CD-1	Capital One, N.A PO Box 71142 Charlotte, NC 28272-1142	Homeowner's insurance, Mortgage Insurance,	Homeowner's insurance, Mortgage Insurance,	Pending	1,000.00
12/24/2024	WE-Test-CD-1	Bob Buyer	Cash To Borrower	Cash To Borrower	Pending	269.41
12/24/2024	WE-Test-CD-1	ABC Appraisers	Appraisal Fee, Appraisal Field Review Fee	Appraisal Fee, Appraisal Field Review Fee	Pending	575.00
12/24/2024	WE-Test-CD-1	Happy Home Inspections	Asbestos Inspection Fee, Dry Wall Inspection Fee, Radon Inspection	Asbestos Inspection Fee, Dry Wall Inspection Fee, Radon Inspection	Pending	950.00

Cancel

Check Layout

Print Only

Print & Disburse

There are three options, once you are ready to continue; “Check Layout”, “Print Only”, and “Print & Disburse”. In most cases, you will not need to adjust “Check Layout” as this is usually handled by the IT team; however, you can make minor adjustments if necessary. Check with your regional agency manager to verify what check formats EPIC currently supports.

The “Print Only” button will send the data to a PDF where you can save or print the file directly to a check printer.

The Print & Disburse button will simultaneously print and mark all selected items as disbursed. EPIC will not allow disbursements to be posted to the file without available funds. You will receive the following error when posting without enough funds:

×

File Ledger doesn't have enough funds

Individual disbursements can be completed without the need to go into the “Check Printing” screen. Click the Post Disbursement icon  to open the “Post Disbursement” screen.

Post Disbursement

To: Attorneys Title Guaranty Fund, Inc.

Post Date: 11/24/2025

Amount: \$ 315

Payment Method: Check

Payment Document No.: 1882

Description: Agent's portion

Memo: Agent's portion

Note:

Update Log

Action	Disbursement Date	Description	To	Amount	Method	User	Timestamp
INSERT		Agent's portion		315		defaultadmin	11/24/2025 2:30:08 PM

Buttons: Cancel, Check Layout, Print Check, Post

Available to Disburse & Balance

Available to Disburse	
\$0.00	

Balance		Closing 12/24/2024
Posted Receipts		\$0.00
Expected Receipts	\$249,750.00	
Posted Disbursements	\$0.00	
Expected Disbursements	\$249,930.00	
Balance		-\$180.00

This section provides at-a-glance information about the file ledger. The first box “Available to Disburse” shows all funds received less any posted disbursements. The second box shows you the file balances.

- **Posted Receipts**
 - This is the sum of all receipts that are marked as posted on the file.
- **Expected Receipts**
 - This is the sum of all receipts shown, regardless of status.
- **Posted Disbursements**
 - This is the sum of all disbursements that are marked as posted on the file.
- **Expected Disbursements**
 - This is the sum of all disbursements that are expected to be paid on this file.
- **Balance**
 - This tells you if the file is in balance. \$0.00 means the file is in balance. A negative amount means there are more funds expected to be disbursed than there are receipts to cover them. This means that the file is short by that amount. Likewise, any amount shown over \$0 indicates more funds are expected (or have been received) than are needed to cover the amounts being disbursed.

The fields displayed in the Disbursements section are similar to the Receipts section, Date, Description, To, Status, and amount. The two remaining columns give you the same options. Click the  icon to disburse/post an individual item. The last column will provide options based on the status of the disbursement. If the disbursement’s status is

Posted, you will only have an option to void the disbursement; otherwise, you will have the option to Split or Holdback the funds. Here's when you use each of these options:

- Split

- Use this option when a payment needs to be split into multiple payments. This is most common with Buyer/Seller agent compensation. Disbursements can be split between the agent, agency, and another party as directed by the real estate agent to make fund disbursement easier.

To	Amount
Attorneys Title Guaranty Fund. Inc.	315
Add Payee	
Total	315.00
Target Total	315.00

Cancel

Split

Once you have clicked on “Split” the “Split Disbursement” screen will appear. Click “Add Payee” for all parties that will receive a portion of the funds. Make sure to update the amount column so that the sum of all amounts disbursed (this is the amount displayed in the “Total” field) matches the “Target Total” field.

- Holdback

- Use this when funds are going to remain in the trust account pending a new transaction or until such time that the funds are requested. This allows you to account for the funds and not have the file out of balance. This only changes the status of the disbursement. Nothing happens to the funds until they are called to the new file or need to be disbursed from this file at a later time.

1099S

Closing Disclosure

Disbursement

1099S

Discharges

Verify Seller Data

Verify Seller Data

Rpt?	Foreign?	Same addr as above	Name	TIN/SSN	Street Addr	City/Town	State	Zip	Gross Proceeds	Buyer's Part of Real Estate Tax	M
☐	☐	☒	Martha Was				MS				

Account Number: [See Details](#)

Transferor received or will receive property or services as part of the consideration ☐

1099-S Filings List
☐ Include in 1099-S end-of-year list

Using the information collected at closing, complete all the fields shown for each seller. Once complete, place a check in the box below the “file number” if the seller received property or services as part of the sale. Select “Include in 1099-S end-of-year list” if this file will be sent as a bulk upload to the IRS. Remember, the IRS requires all 1099’s reporting to be submitted using the IRS FIRE system. Use the 1099s questionnaire and 1093 completed by the seller to gather the information for this screen.

Field	Instructions
Rpt?	Check this box if this line will be reported to the IRS.
Foreign?	Check this box if the seller is a non-US citizen. Refer to FIRPTA guidelines
Same addr as above	If you did not include a forwarding address in EPIC, the report will show the property address. Use this to change to the forwarding address.
Name	This is the name of the seller.
TIN/SSN	Enter the TIN/SSN of the seller
Street Addr	Enter the forwarding street address for the seller.
City/Town	Enter the forwarding city/town for the seller.
State	Enter the forwarding state for the seller.
Zip	Enter the forwarding zip for the seller.
Gross Proceeds	This is the Gross transaction amount, not the amount the seller walks away with. If there is more than one seller and each sold individually, the amount of the gross proceeds must be split according to the party’s shares. Individuals filing jointly are considered a single party, for example John Seller and Sally seller as joint tenants, and Brian Smith are the three parties to the transaction; however, John and Sally Seller are filing jointly, then the gross proceeds would be split in half.
Buyer’s Part of Real Estate Tax	Enter \$0 unless the buyer paid the property tax at closing for the tax year due. Do not include credits, only include amounts actually paid to the taxing authority for that year.
M	This section is for Blank – individual report # – Married Filing Jointly (this number is placed by the parties filing jointly), if there are more than one party that file jointly, then place a different duplicate number for each pair, i.e. 1, 1 and 2, 2, etc.

Verify Seller Data

Same addr as above Foreign? Rpt?	Name	TIN/SSN	Street Addr	City/Town	State	Zip	Gross Proceeds	Buyer's Part of Real Estate Tax	M
☒ ☐ ☐	Lucy Liu	123-56-785	383 N 700t	North Salt L	UT	84054	137,500.0	0.00	...
☒ ☐ ☐	Sally Ann S	234-56-785	4918 Lega	Herriman	UT	84096	137,500.0	0.00	1 ...
☒ ☐ ☐	Samuel A S	345-86-974	4918 Lega	Herriman	UT	84096	137,500.0	0.00	1 ...

☐ VOID ☐ CORRECTED

FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number Attorneys Title Guaranty Fund. Inc. 9220 BASS LAKE ROAD STE 238 NEW HOPE, MN 55428-3108 1 (800) 800-8001		1 Date of closing 1/31/2025	OMB No. 1545-0997 Form 1099-S (Rev. January 2022)	Proceeds From Real Estate Transactions
		2 Gross proceeds \$ 137500.00	For calendar year 20 <u>24</u>	
FILER'S TIN 42345	TRANSFEROR'S TIN 123-56-7894	3 Address (including city, state, and ZIP code) or legal description 8835 West 3000th South, Magna, Utah 84044		Copy C For Filer For Privacy Act and Paperwork Reduction Act Notice, see the current General Instructions for Certain Information Returns.
TRANSFEROR'S name Lucy Liu		4 Check here if the transferor received or will receive property or services as part of the consideration ☐		
Street address (including apt. no.) 383 N 700th West, Unit B		5 Check here if the transferor is a foreign person (nonresident alien, foreign partnership, foreign estate, or foreign trust) ☐		
City or town, state or province, country, and ZIP or foreign postal code North Salt Lake UT, 84054		6 Buyer's part of real estate tax \$ 0.00		
Account number (see instructions) ATGF-2025-0821-UT				

Form **1099-S** (Rev. 1-2022)

www.irs.gov/Form1099S

Department of the Treasury - Internal Revenue Service

☐ CORRECTED (if checked)

FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number Attorneys Title Guaranty Fund. Inc. 9220 BASS LAKE ROAD STE 238 NEW HOPE, MN 55428-3108 1 (800) 800-8001		1 Date of closing 1/31/2025	OMB No. 1545-0997 Form 1099-S (Rev. January 2022)	Proceeds From Real Estate Transactions
		2 Gross proceeds \$ 137500.00	For calendar year 20 <u>24</u>	
FILER'S TIN 42345	TRANSFEROR'S TIN 234-56-7891	3 Address (including city, state, and ZIP code) or legal description 8835 West 3000th South, Magna, Utah 84044		Copy B For Transferor This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.
TRANSFEROR'S name Sally Ann Seller Samuel A Seller		4 Transferor received or will receive property or services as part of the consideration (if checked) ☐		
Street address (including apt. no.) 4918 Legacy Springs Dr		5 If checked, transferor is a foreign person (nonresident alien, foreign partnership, foreign estate, or foreign trust) ☐		
City or town, state or province, country, and ZIP or foreign postal code Herriman UT, 84096		6 Buyer's part of real estate tax \$ 0.00		
Account number (see instructions) ATGF-2025-0821-UT				

Form **1099-S** (Rev. 1-2022)

(keep for your records)

www.irs.gov/Form1099S

Department of the Treasury - Internal Revenue Service

1099S IRS Export File

1099S IRS Export File

Application for Filing Information Returns Electronically

Original Transfer

Replacement
Do not transmit anything to IRS/ECC-MTB as a 'Replacement' file unless the CHECK FILE STATUS option on the FIRE System indicates the file is bad.

Type 1 Correction See Details

Type 2 Correction See Details

Before the IRS FIRE system can be used, companies must obtain a TCC (Transmission Control Code). Follow this link on setting up a TCC number: <https://www.irs.gov/tax-professionals/about-information-returns-ir-application-for-transmitter-control-code-tcc-for-filing-information-returns-electronically-fire>. Use this section only if transmitting individual files to the IRS. Bulk uploads are available that can be done at the end of the year for all files processed during the prior year.

Original Transfer

Clicking this button will open the IRS file window, verify the information in the first section.

IRS Filing [Click here for more information](#)

Contact Name	Test Johnson		
Firm Name	Attorneys Title Guaranty Fund, Inc.		
Street Address	7600 E. Eastman Avenue, Ste 130		
Address 2			
City	Denver		
State	CO	Zip	80231-4371
Phone	1 (800) 800-8001	Fax	1 (800) 800-8002
Federal Tax ID #	23452		
IRS Transmitter Control Code	IRS		

Enter any alternate (company) filing information for the IRS in the section labeled 'Alternate Firm Information for IRS Filing'. This is only used when filing under a parent company. If you are filing under your own credentials, then there is no need to complete this section.

Alternate Firm Information for IRS Filing

Contact Name			
Firm Name			
Street Address			
Address 2			
City			
State		Zip	
Phone		Fax	
Email			
Federal Tax ID #			
IRS Transmitter Control Code			

Now enter the filing year and click on “Check Required Data” to verify that a valid file can be created.

1099-S Information

1099S Filing Year	
Filing for Prior Year?	☐ Electronic files SENT December 21 or later must have Prior Year selected.
Test File	☐

[Create IRS file](#)[Check Required Data](#)[View Data](#)

Any errors in the required data will be shown as a pop-up message in EPIC. Click “View Data” to see the information that will be transmitted to the IRS. When you are done, click Create IRS File. A ‘.asc’ file will be created. Save this file to your desktop or an easily accessible location. Log into the IRS FIRE System and upload the file according to the site’s direction.

Discharges

+ Add

Lender

Lender Address

Lender Phone

Lender Fax

Document Date (eg. 03/24/2016)

Recording Date (eg. 03/24/2016)

Trustee

Amount

...

MERS ☐

Land record

Vol / Book

Page

Entry No.

LOAN NO.

Assignment

Assignee

Vol / Book

Page

Assignment Date (eg. 03/24/2016)

Registration Date (eg. 03/24/2016)

Registration Number

Payoff Letter

Person Signing

Title

Amount (\$)

Payoff Notification

Agent Name

Agent Fax

Loan Paid (eg. 03/24/2016)

Release of Mortgage

Lender Description

Date Release (eg. 03/24/2016)

Date Sign (eg. 03/24/2016)

Witness 1

Witness 2

Signed At:

State

Town

County

Lender Signatory

Name

Title

Gender

The section enables tracking of lien releases. The ellipses button to the right of the Lender field ties directly into the saved lender list covered in the GENINFO section.

DOCS

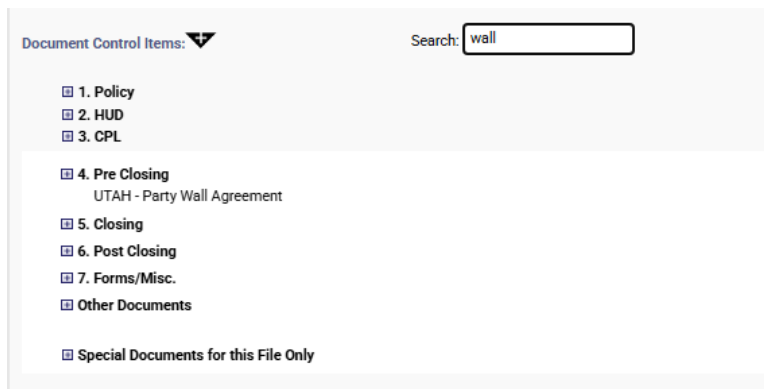
GEN INFO
POLICY
CLOSING DISCLOSURE/DISBURSEMENT
DOC

Document Control Items:
Search:

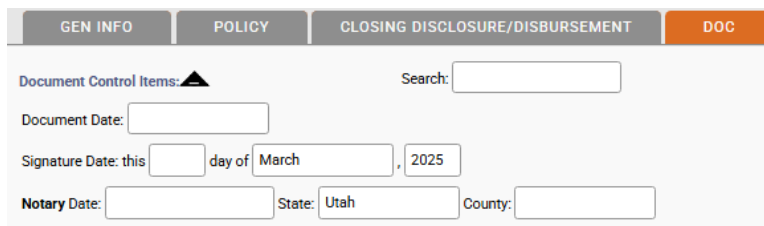
- ☐ 1. Policy
- ☐ 2. HUD
- ☐ 3. CPL
- ☐ 4. Pre Closing
- ☐ 5. Closing
- ☐ 6. Post Closing
- ☐ 7. Forms/Misc.
- ☐ Other Documents
- ☐ Special Documents for this File Only

The DOCS tab houses all the state specific documents. If you need additional documents uploaded, please contact the underwriter to assist with this. Click the ‘+’ beside of each section to reveal all documents available for use

specific to each section. A search box is available to type in all or a part of the file name to quickly locate files withing the need to search:



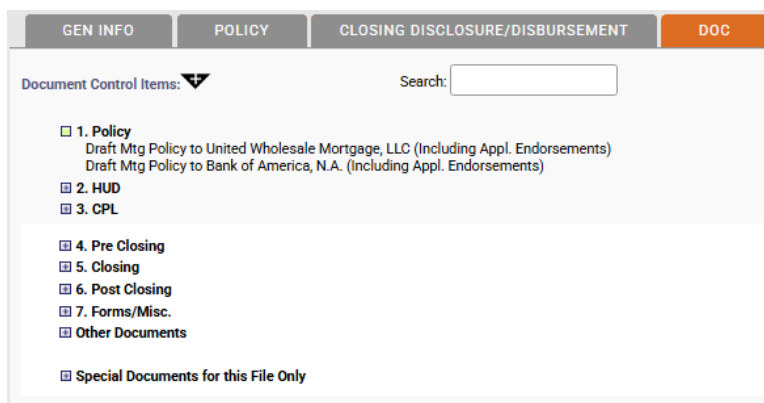
Before exporting any of the documents, it is recommended that the fields in the Document Control Items be completed. To reveal the fields, click the ‘+’ in the black triangle.



Enter the dates for the documents, the signing date and notary information. This will update the documents exported from EPIC with the information specific to this file and the notary.

Policy

The first item, Policy, houses all the policies and commitments issued on the file.



HUD

Item two houses the HUD/Closing Disclosures and Disbursement Statements



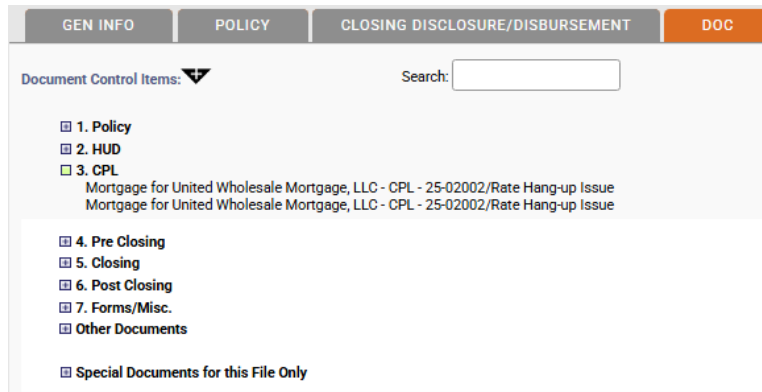
GEN INFO POLICY CLOSING DISCLOSURE/DISBURSEMENT DOC

Document Control Items: Search:

- 1. Policy
- 2. HUD
 - Disbursement Statement
 - HUD 1 - United Wholesale Mortgage, LLC
 - HUD - Borrower Closing Statement - United Wholesale Mortgage, LLC
 - HUD - Seller Closing Statement - United Wholesale Mortgage, LLC
 - CD - ATLA Borrower Settlement Statement - United Wholesale Mortgage, LLC
 - CD - ALTA Combined Settlement Statement - United Wholesale Mortgage, LLC
 - CD - ALTA Seller Settlement Statement - United Wholesale Mortgage, LLC
 - Mortgage #2 - HUD 1 - 2015 - Bank of America, N.A.
 - Mortgage #2 - Borrower Closing Statement - 2015 - Bank of America, N.A.
- 3. CPL
- 4. Pre Closing
- 5. Closing
- 6. Post Closing
- 7. Forms/Misc.
- Other Documents
- Special Documents for this File Only

CPL

Item three houses the CPLs issued on the file.



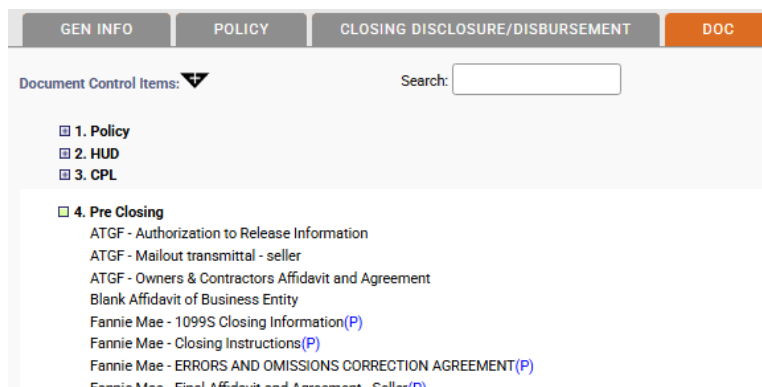
GEN INFO POLICY CLOSING DISCLOSURE/DISBURSEMENT DOC

Document Control Items: Search:

- 1. Policy
- 2. HUD
- 3. CPL
 - Mortgage for United Wholesale Mortgage, LLC - CPL - 25-02002/Rate Hang-up Issue
 - Mortgage for United Wholesale Mortgage, LLC - CPL - 25-02002/Rate Hang-up Issue
- 4. Pre Closing
- 5. Closing
- 6. Post Closing
- 7. Forms/Misc.
- Other Documents
- Special Documents for this File Only

Pre Closing

The fourth item houses documents that need to be completed prior to closing. These are all for the convenience of the user and are not required to be completed. Use only what is needed for the file.



GEN INFO POLICY CLOSING DISCLOSURE/DISBURSEMENT DOC

Document Control Items: Search:

- 1. Policy
- 2. HUD
- 3. CPL
- 4. Pre Closing
 - ATGF - Authorization to Release Information
 - ATGF - Mailout transmittal - seller
 - ATGF - Owners & Contractors Affidavit and Agreement
 - Blank Affidavit of Business Entity
 - Fannie Mae - 1099S Closing Information(P)
 - Fannie Mae - Closing Instructions(P)
 - Fannie Mae - ERRORS AND OMISSIONS CORRECTION AGREEMENT(P)
 - Fannie Mae - Final Affidavit and Agreement - Seller(P)

Closing

The fifth item houses documents related to the closing. These will vary by state, only a small sample of these documents are shown below:

GEN INFO POLICY CLOSING DISCLOSURE/DISBURSEMENT DOC

Document Control Items: ▼ Search:

- 1. Policy
- 2. HUD
- 3. CPL
- 4. Pre Closing
- 5. Closing
 - 1 - FIRPTA BUYER AFFIDAVIT, INSTRUCTIONS AND INDEMNIFICATIONS
 - 1099-S - Proceeds from Real Estate Transactions - current year(P)
 - 1099-S - Proceeds from Real Estate Transactions - prior year(P)
 - ATGF - 1099S Certification Exemption Form(P)
 - ATGF - 1099S Closing Information(P)
 - ATGF - Address Forwarding
 - ATGF - Closing Instructions(P)
 - ATGF - Compliance Agreement Long Form(P)
 - ATGF - Statutory General Warranty Deed - Tenant in Common(P)
 - ATGF - Statutory General Warranty Deed - Tenant in Common(P)
 - ATGF - Statutory Special Warranty Deed - Joint Tenant(P)
 - Buyer Closing Disclosure*

Post Closing

Item six contains Post closing documents; these documents will vary by state.

GEN INFO POLICY CLOSING DISCLOSURE/DISBURSEMENT DOC

Document Control Items: ▼ Search:

- 1. Policy
- 2. HUD
- 3. CPL
- 4. Pre Closing
- 5. Closing
- 6. Post Closing
 - ATGF - Legal Description
 - ATGF - Statutory General Warranty Deed - Joint Tenant(P)
 - ATGF - Statutory General Warranty Deed - Tenant in Common(P)
 - ATGF - Statutory Special Warranty Deed - Joint Tenant
 - ATGF - Statutory Special Warranty Deed - Tenant in Common
 - Cover Letter Encl Loan Policy
 - Cover Letter Encl Owner Policy

Forms/Misc.

Item seven contains miscellaneous documents and will vary by state and individual. Any agent specific documents will likely be contain within this section unless specified to be housed in another section.

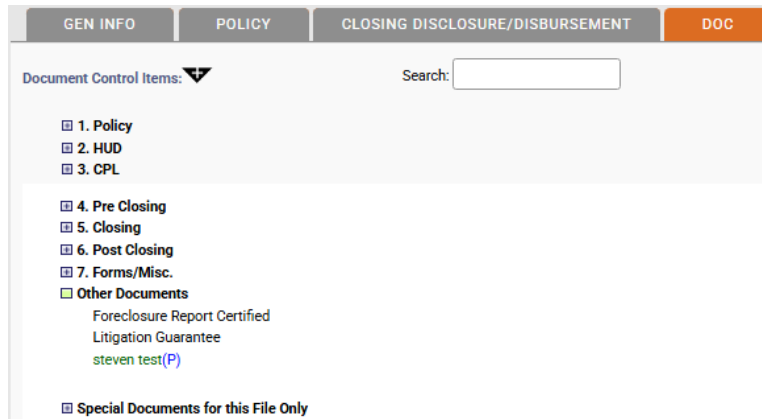
GEN INFO POLICY CLOSING DISCLOSURE/DISBURSEMENT DOC

Document Control Items: ▼ Search:

- 1. Policy
- 2. HUD
- 3. CPL
- 4. Pre Closing
- 5. Closing
- 6. Post Closing
- 7. Forms/Misc.
 - Affidavit Of Scrivener's Error
 - Affidavit Of Successor Trustee Upon Death of Trustee
 - Affidavit Of Successor Trustee Upon Trustee's Incapacity
 - Affidavit of Successor Trustee Upon Trustee's Resignation
 - Affidavit of Survivorship and Termination of Joint Tenancy
 - alina add new doc test - utah
 - All-inclusive Deed of Trust (Promissory Note)

Other Documents

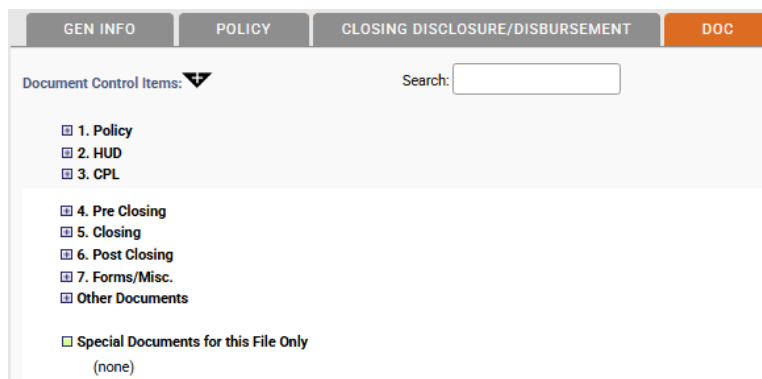
Item eight is not numbered and is labeled as “Other Documents”. When documents for a specific state are found and may not belong well within any of the other categories, they will be placed here. In most cases, this will not contain any documents.



The screenshot shows a web interface with four tabs: GEN INFO, POLICY, CLOSING DISCLOSURE/DISBURSEMENT, and DOC (highlighted in orange). Below the tabs is a search bar and a dropdown menu labeled "Document Control Items:". The dropdown is open, showing a list of categories: 1. Policy, 2. HUD, 3. CPL, 4. Pre Closing, 5. Closing, 6. Post Closing, 7. Forms/Misc., Other Documents (highlighted with a green square), and Special Documents for this File Only. Under "Other Documents", there are three items: "Foreclosure Report Certified", "Litigation Guarantee", and "steven test(P)".

Special Documents for this file only

The final item in the list is for documents related specifically to the current file. Unless a document is uploaded specifically for the file, this section will remain empty.



The screenshot shows the same web interface as the previous one, but with the "Special Documents for this File Only" category selected in the dropdown menu. The list of categories is the same, but "Other Documents" is no longer highlighted. Under "Special Documents for this File Only", there is a single item: "(none)".

Selecting a file will download either a word document or PDF (based on how the file was originally set up in the system). If transitioning from the old EPIC system to the new system, it is important to remember that EPIC will not save the documents (currently). When a document is downloaded, save it to an easily accessible location for printing/editing as needed, and if multiple people are working on the file, remember to save documents to a shared drive so that all users will have access.

Switching between a Closing Disclosure and HUD-1

The file can be updated to reflect either the Closing Disclosure or the HUD-1 Settlement Statement. As mentioned earlier, during the file setup process, there is an option to select the Old hud. If the Old Hud was selected at setup, it can be changed to either of the two options listed here; however, it cannot be changed back. A new file would need to be created to get that function back. When switching, be very cautious to ensure that you do need to switch before confirming. To switch between the two, go to the GENINFO tab and click the “Switch to 2010 HUD” button located just below the GENINFO tab:



GENINFO	POLICY	CLOSING DISCLOSURE/DISBURSEMENT	DOCS
---------	--------	---------------------------------	------

Switch to 2010 HUD

If the button reads “Switch to 2015 Closing Disclosure” then the file is already set for the HUD-1 and no changes are necessary.

Note: Switching between the HUD-1 and Closing Disclosure (2010 HUD and 2015 Closing Disclosure) will cause all changes entered in to that screen to be deleted.

GENINFO	POLICY	CLOSING DISCLOSURE/DISBURSEMENT	DOCS
---------	--------	---------------------------------	------

Switch to 2015 Closing Disclosure

Click on the Closing Disclosure/Disbursement tab again to access the HUD-1.

GENINFO	POLICY	CLOSING DISCLOSURE/DISBURSEMENT	DOCS
---------	--------	---------------------------------	------

HUD	Disbursement	1099S	Discharges
-----	--------------	-------	------------

Print:

Create Document - HUD ☐ Include HUD in Disbursements?

Create HUD 1 Addendum Document

Print Signature Lines on HUD ☐

Estimate ☐ Final ☐



A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

B. Type of Loan

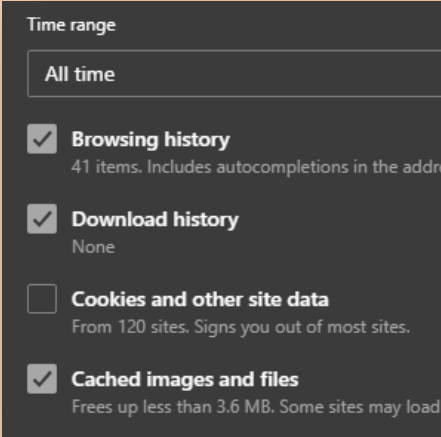
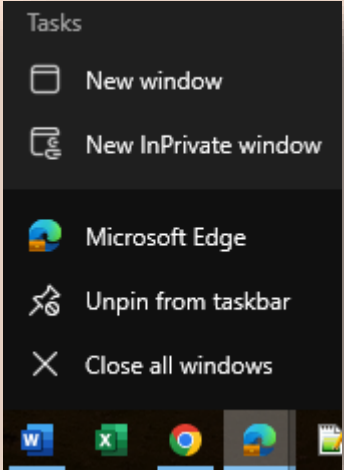
1. ☐ FHA 2. ☐ RHS 3. ☐ Conv. Unins. 6. File Number 7. Loan Number 8. Mortgage Insurance Case Number:

4. ☐ VA

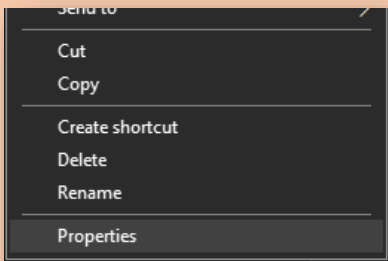
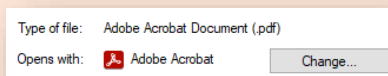
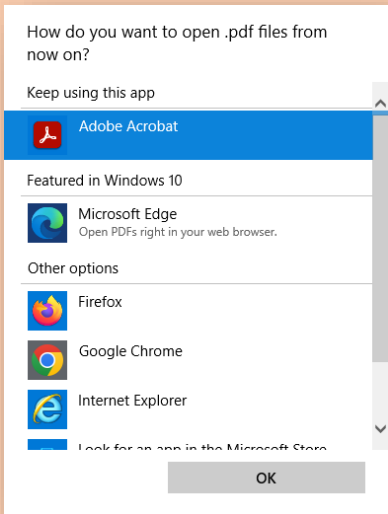
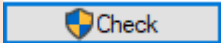
Appendix

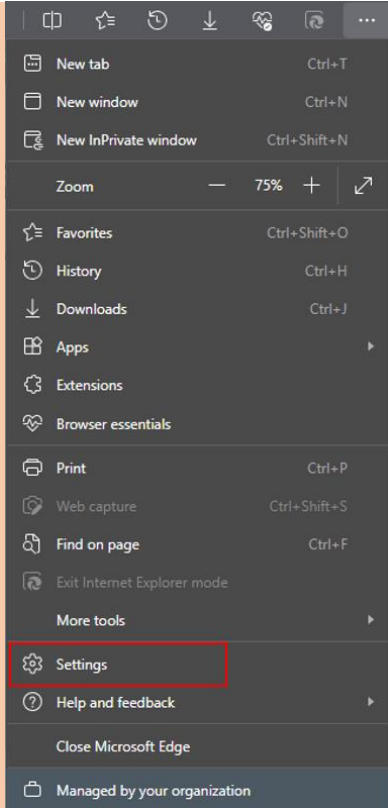
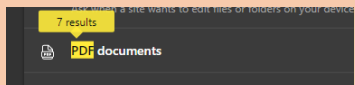
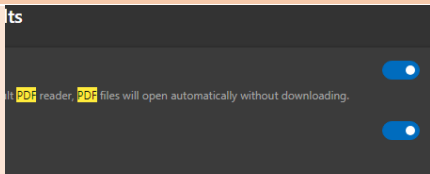
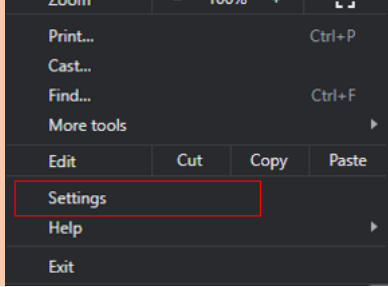
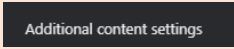
Troubleshooting EPIC

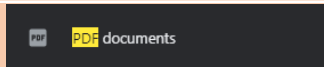
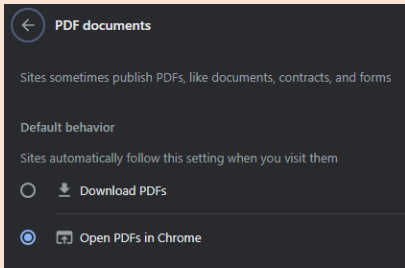
Basic

Step	Instructions	Example
1	The first step in troubleshooting any issue is to clear your cache and attempt to replicate the issue. Before doing any troubleshooting steps, always follow this procedure as your first course of action. In your browser press CTRL + SHIFT + Delete on your keyboard (this works the same for both Edge and Chrome). Make sure that you have the time range set to “All Time” and the ‘Browsing history’, ‘Download history’, and Cached images and files’ boxes checked and click “Clear Data”:	
2	Once complete, close all browser windows. You may need to check your task bar to ensure that all windows have closed. If your taskbar indicates that another window is open, right-click on the icon and click ‘Close all windows’:	
3	Next, verify that the problem experienced was corrected or if it is persisting. Continue to the next appropriate troubleshooting step as necessary.	

Cannot open a PDF file.

Step	Instructions	Example
1	PDF's must be handled by Adobe and not the browser. Check your computer to ensure that the system is set up to use Adobe Acrobat as the default reader. To do this, locate a PDF on your computer (any pdf will suffice). Right-click on the file and chose "Properties" from the submenu:	
2	Next, locate the "Type of file" and "Opens with" section of the properties window.	
3	It should show Adobe Acrobat for both, if not, click "Change". In the pop-up, locate and select Adobe Acrobat from the list of available programs. If a section appears that allows you to check a box to always use Adobe, click it before clicking OK on the window.	
4	This should resolve the issue; however, if you are still encountering problems you will need to make changes to your browser settings. If you are using Google Chrome, jump to step 9.	

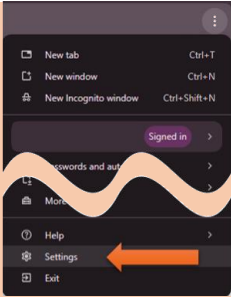
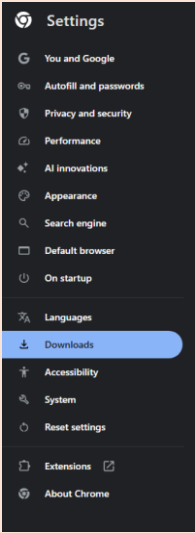
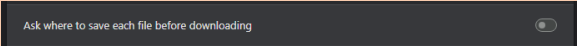
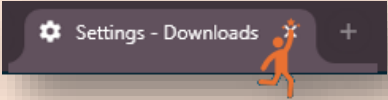
Step	Instructions	Example
5	For Microsoft Edge: Click on the ellipses located at the top right of the browser, towards the bottom of the menu click on Settings:	 A screenshot of the Microsoft Edge browser's menu, which is open from the top-right corner (three dots). The menu is dark-themed and lists various options. The 'Settings' option, represented by a gear icon, is highlighted with a red rectangular box. Other visible options include 'New tab', 'New window', 'New InPrivate window', 'Zoom', 'Favorites', 'History', 'Downloads', 'Apps', 'Extensions', 'Browser essentials', 'Print', 'Web capture', 'Find on page', 'Exit Internet Explorer mode', 'More tools', 'Help and feedback', 'Close Microsoft Edge', and 'Managed by your organization'.
6	If you are viewing the settings in full screen or maximized, you will see a search field located in the top left of the screen, if the screen is not fully maximized, the search field will be in the top right of the screen. Type in 'PDF' in the search field and hit enter.	 A screenshot of the Microsoft Edge Settings application. A search bar is visible at the top, containing the text 'Settings'.
7	In the search results, scroll down until you locate pdf documents and click on it:	 A screenshot of the search results within the Microsoft Edge Settings. The search results show '7 results' and a single result labeled 'PDF documents' with a document icon.
8	Once loaded, verify that both options shown are turned on. They should appear on your screen as shown:	 A screenshot of the 'PDF documents' settings page in Microsoft Edge. Two toggle switches are visible, both of which are turned on (blue). The first toggle is for 'PDF reader' and the second is for 'PDF files will open automatically without downloading'.
9	For Google Chrome: In the top right corner of the browser, locate and click on the three vertical dots. Locate and click on "Settings" from the menu list that appears:	 A screenshot of the Google Chrome browser's menu, which is open from the top-right corner (three dots). The menu is dark-themed and lists various options. The 'Settings' option is highlighted with a red rectangular box. Other visible options include 'Print...', 'Cast...', 'Find...', 'More tools', 'Edit', 'Cut', 'Copy', 'Paste', 'Help', and 'Exit'.
10	In the search bar located at the top center of the settings screen, type in 'PDF' and hit enter.	 A screenshot of the Google Chrome Settings application. A search bar is visible at the top, containing the text 'Additional content settings'.

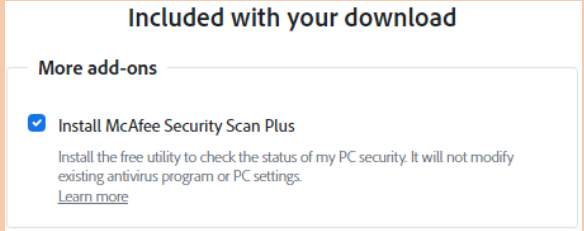
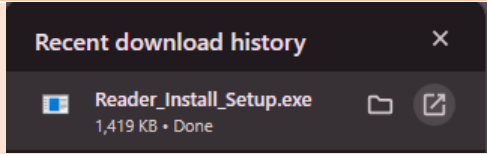
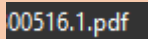
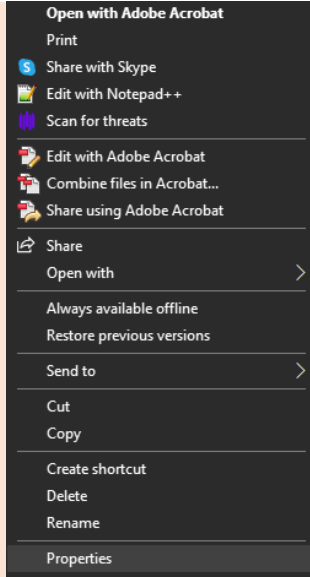
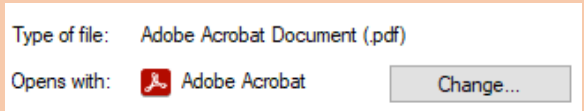
Step	Instructions	Example
	Scroll to the bottom of the list and click 'Additional content settings':	
11	Locate and click on 'PDF documents':	
12	Make sure that Chrome is set to open PDF document in the browser: Chrome handles the files from Chrome differently than Edge. For the information to be transferred from EPIC into the pdf, it needs to open in Chrome before you save the file elsewhere. <i>Note: If you are using a Mac, you will need to set this to download PDFs and make sure you have the Adobe Acrobat Reader downloaded and installed on your computer.</i>	

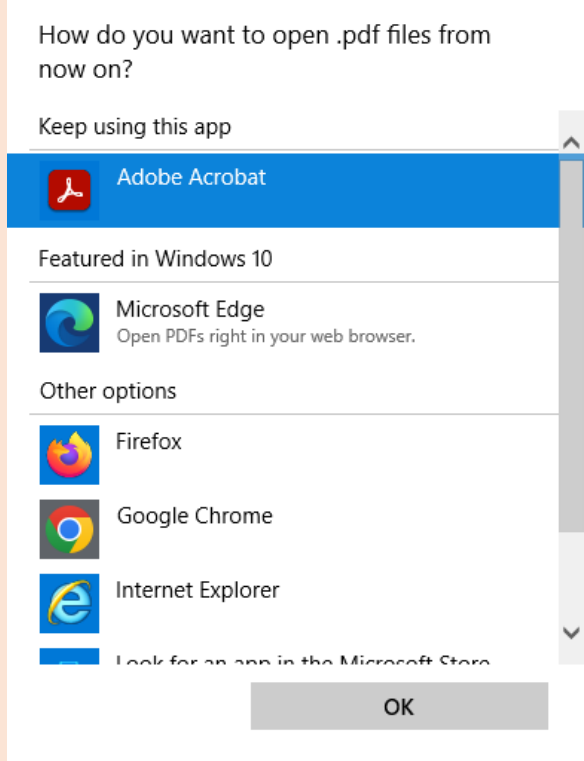


Cannot Download Documents

This issue is identified when you click to download a document (the closing disclosure as an example). After clicking a window appears that says “Merging...” for a few seconds, then disappears. Nothing shows up in your download list and no download notifications are received. Follow these steps to fix this issue.

Step	Instructions	Example
1	Go to settings by clicking the ellipses at the top right of your browser (In Edge the ellipses are horizontal and in Chrome, they are vertical). Scroll down the list to locate the settings option and click on it. It will be one of the last few menu options at the bottom.	
2	After the settings screen opens, look at the menu on the left of the screen and click on “Downloads”	
3	Next, locate the option “Ask me what to do with each download” or “Ask where to save each file before downloading”. Turn this option off (the screen should look exactly as it does to the right).	
4	You can now close this tab and download the file.	

Step	Instructions	Example
1	Important: <i>If you are using a Mac, the process will be different. Please follow the normal installation processes for a Mac.</i> Download the Adobe Acrobat Reader from https://get.adobe.com/reader/ and then click “Download Acrobat Reader”. The system will automatically detect the computer you are accessing the site from and provide you with the correct download file. <i>Note: Check for anything on the page that says, “More add-ons” or “Included with your download” and uncheck the box so that you are only downloading the reader and not any third party software.</i>	
2	Once downloaded, run and install the application. Follow the on-screen instructions.	
3	To verify that Adobe Reader was set as the default PDF reader, you will need to do a quick check of a pdf file. Locate a pdf file on your computer.	
4	Right-click the file and choose properties from the bottom of the submenu.	
5	Once the property window launches, check the General tab for the “Type of file” and “Opens with”, it should appear as follows: If it does, close the window and try to access the file again in EPIC, you will want to download a fresh file. If this doesn’t work, or the screen to the right	

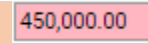
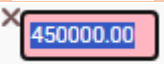
	doesn't match the properties window on your computer, continue to the next step.	
6	To update what the computer uses as your default reader, click the "Change" button and select Adobe from the list. If it has an option to check if you always want to use this application, select it before you click OK.	
7	Check to see if this resolves your issue. Make sure you go back into EPIC and download the file that you need again. If you still have issues, contact ATGF.	

EPIC will not launch.

Step	Instructions
1	Restart your browser. Remember to close all instances of the browser windows; otherwise it may not clear all your session data.
2	If not resolved, email support@ltd.ca and title@atgf.net, include the following information: 1. Browser you are using 2. Screen shots of any errors that you are getting (error code 404 or 503, etc.) 3. Verify if you can get to any other website to confirm that you do have internet access. 4. Any recent changes such as installation of new virus software, etc. IT will review the information and check the servers to verify no issues. If a reboot of the server is required, it will take approximately 5-15 minutes to come back up

Field Update not affecting file

When making updates to a field, changes are not reflected in the rest of the file. This is usually due to an overwritten field. Changes cannot be made to a field that was previously overwritten, the overwrite needs to be removed before the field can be updated again. Please see below.

Step	Instruction	Example
1	Verify the form field is pink. If not, go to step 4.	
2	Click in the field to reveal the “x” located to the left of the overwritten field. Click the “x” to clear the overwrite, restoring the default data. The field should no longer be pink and the values in the field may have changed (reverted to the default value).	
3	Update the field, if necessary, and verify the changes that took effect in the other areas of EPIC or forms. You may need to confirm that the field should be overwritten again.	
4	If this did not fix the issue, please contact ATGF	Title@ATGF.net

File Locked

EPIC utilizes cookies to store information that is referenced by the server on your computer. This ensures that while you are actively working in a file, someone else cannot make changes to the file. Long periods of inactivity (i.e. when working in Quick Type exceptions for periods longer than 10 minutes) may cause this lock to expire.

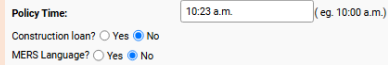
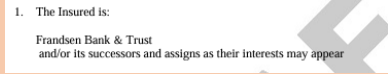
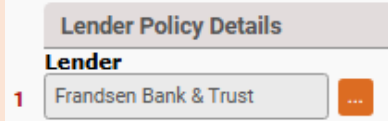
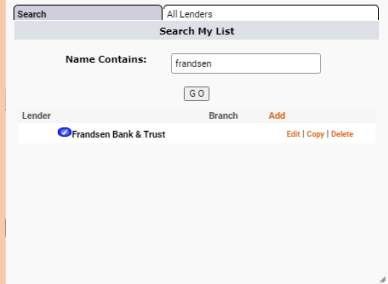
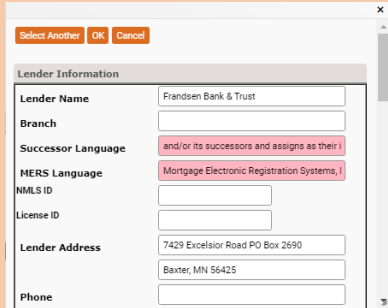
When working in EPIC, there are times that someone else may get into a file. Or, in other cases, the browser may have refreshed after a time of being idle. In either case, you will get a message that advises you the file is being locked by another user (messages vary slightly between Edge and Chrome but will mean basically the same).

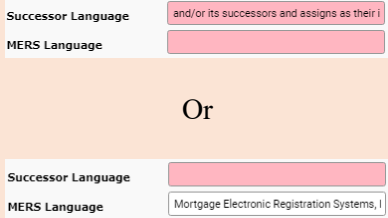
To avoid unintentional locking of a file, never close your browser while still in a file, always navigate back to the main page (by clicking “Main” on the menu bar). This will tell the server that you have completed working on the last file and release the lock.

Step	Instruction
1	When in a file, a message appears that you are locked out of the file due to another user being in the file.
2	Get out of the file and go back to the Main screen. Search for your file again and re-open. Check to see if that has resolved your issue; if not, continue to step 3
3	Send an email to Title@atgf.net with the file number as the subject of the email. Simply indicate that the file is locked and you need to have it unlocked. We will unlock the file and email you back as soon as we're done.

Lender Information not showing on policy (MN & ND properties only)

In some instances, lender information may not appear on the policies correctly. If your property is in Minnesota or North Dakota, follow these steps.

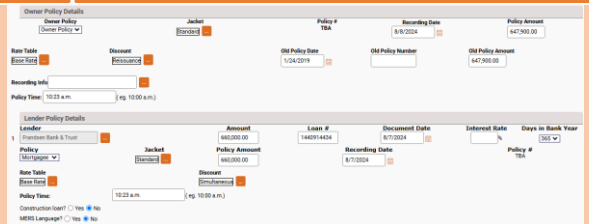
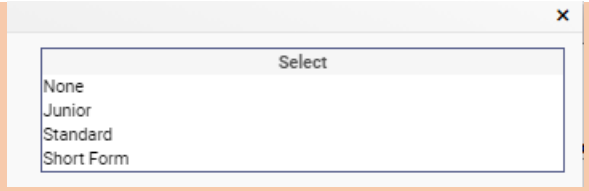
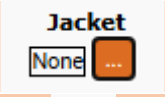
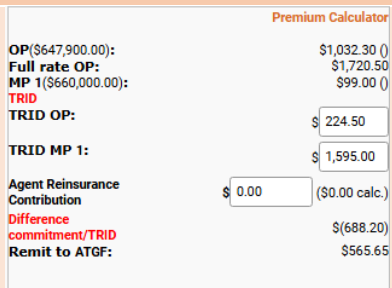
Step	Instruction	Example
1	Open the file and navigate to the GEN INFO tab of EPIC. Scroll down to the Lender Policy Details section	
2	At the bottom of the active lender, under the “Policy Time” look for the radio buttons marked “Construction Loan?” and “MERS Language?”, if these were unanswered, take a moment to answer each.	
3	If these questions in Step 2 were unanswered, go back to the draft policies and check to see if that resolved the issue. If not, continue to the next step.	
4	From the GEN INFO tab, pull up the lender’s information. Click on the ellipses button to the right of the lender’s name.	
5	In the pop-up window, search the current lender’s entry. When the search returns, locate the lender (the one with the check mark in front of it. Click on “Edit” to the far right to load the lender’s information.	 

Step	Instruction	Example
6	Here you can manually set how the information should appear. If this is not a MERS lender, then delete all the information from the MERS Language field. Determine how the successor language should be worded for non-MERS lenders, i.e. “and/or its successors and assigns as their interests may appear” or “ISAOA ATIMA”. Enter that information in the “Successor Language” field and delete everything in the “MERS Language” field. Or vice versa for the MERS Language. Determine how the MERS Language will appear “Mortgage Electronic Registration Systems, Inc. as nominee for Frandsen Bank & Trust” or “Mortgage Electronic Registration Systems, Inc. as nominee for Frandsen Bank & Trust ISAOA / ATIMA”.	
7	Check the Lender Policy to see if the correction fixed the issue. If no, email support@ldd.ca and Title@atgf.net.	

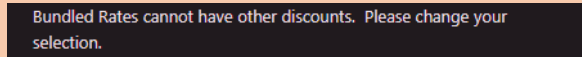
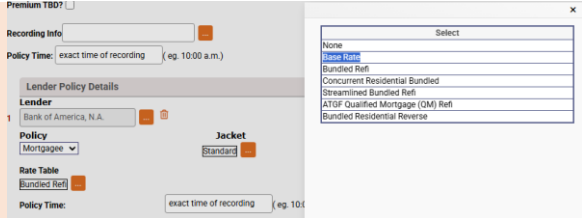
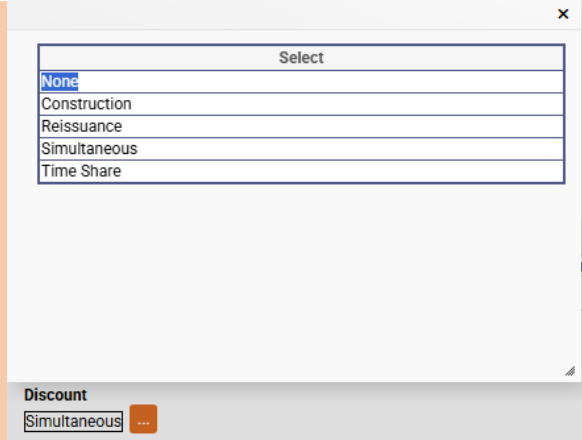
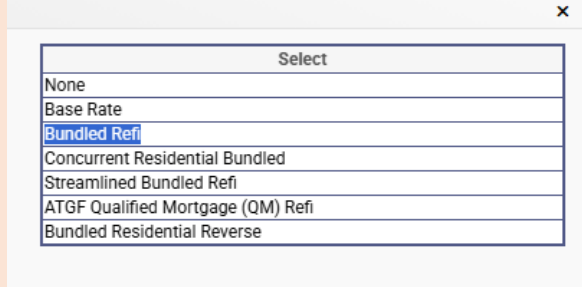
Premium not showing up on the Premium Calculator

Note: This issue should have been fixed in an EPIC update from 3/24/2025. If you come across this issue, please report it to ATGF at Title@atgf.net or you may call your primary ATGF contact if you prefer.

In rare cases, there may be issues where the premium does not populate in the premium calculator, commitment, or policies. This is usually related to a disconnect with how the information for the policies was saved during the setup process. Follow these steps to fix this issue:

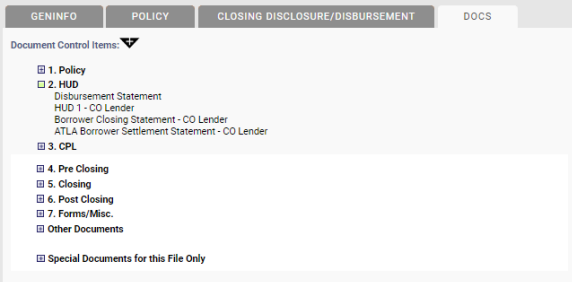
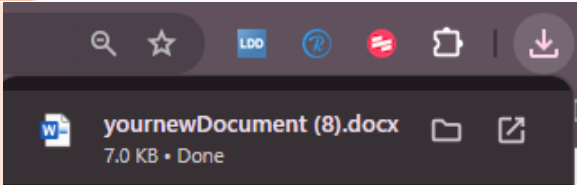
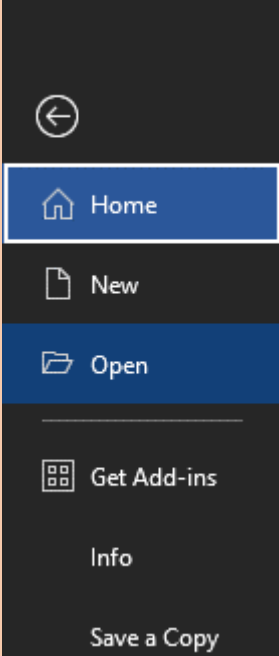
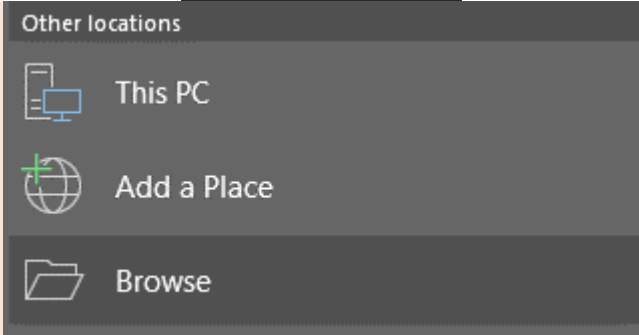
Step	Instruction	Example
1	Open the file in EPIC and navigate to the GEN INFO tab. Scroll down the page to locate the policy that is not calculating a premium in the Premium Calculator.	
2	Click on the ellipses button to the right of the jacket field:	
3	A pop-up will appear. Select “None” to change the jacket type to None.	
4	Verify that the Jacket selection changed to “None”	
5	Scroll to the top of the screen and save your file. This will ensure that any issues are cleared out.	
6	Scroll back down and locate the jacket that you just changed to “None” and change it back to the previously selected option.	
7	Scroll to the top of the screen and save your file. This will ensure that any issues are cleared out.	
8	Navigate back to the POLICY tab and verify that the premium is now showing.	

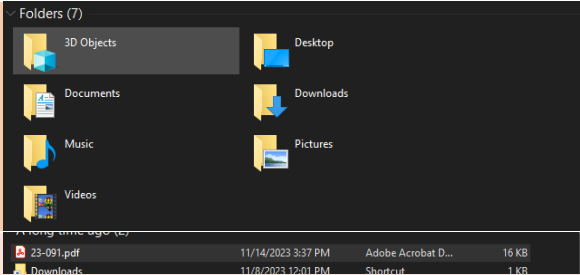
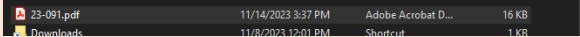
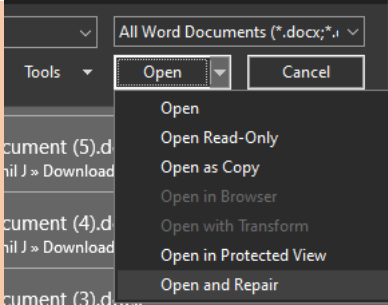
Error Message: Bundled Rates cannot have other discounts. Please change your selection
 EPIC displays this message after a bundled rate is selected.

Step	Instructions	Example
1	When switching from the “Base Rate” to a bundled rate under the “Rate Table” option, an error message appears advising that the bundled rate selected cannot have any other discounts.	
2	Select the “Rate Table” ellipses button to open the list and change back to “Base Rate”:	
3	Once the change takes effect, click on the “Discount” ellipses button to open the list and change it to “None”:	
4	Once the discount updates to “None”, click on the “Rate Table” ellipses button again and re-select the appropriate bundled rate.	

Word documents corrupted

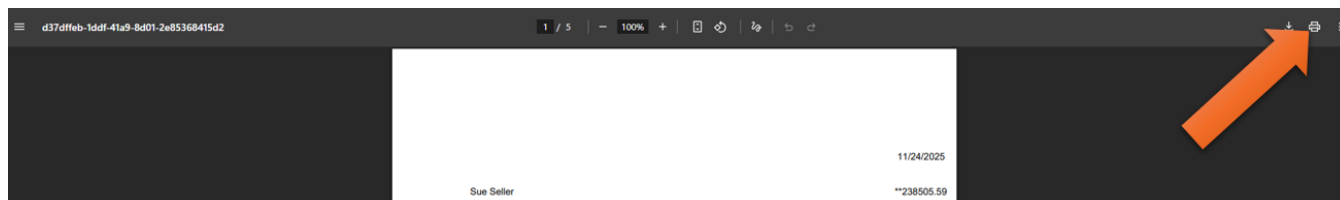
When using Google Chrome, accessing some files requires that the file is downloaded as a word document instead of viewing as a PDF.

Step	Instructions	Example
1	Click on the document that you need to open/download	
2	Once downloaded, a download confirmation should show at the top right of your browser window. If it doesn't, press CTRL+J on your keyboard to open the recent download list.	
3	Error message occurs when you attempt to open the file from here, or your download folder. If error occurs, open Microsoft Word, click Open...	
4	Then click browse	

5	Then navigate to where the file is saved, probably your download folder	
4	Click once on the file that you want to open. Be sure to click once, do not double-click	
5	Finally, click the drop down arrow located to the right of the Open button and select "Open and Repair"	

EPIC Trust – Check Printing – Alignment Errors

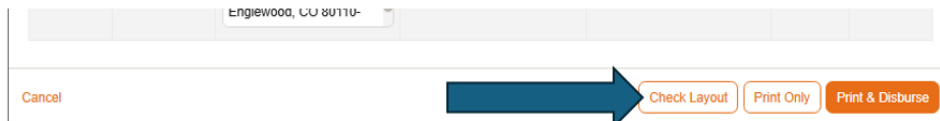
ATGF’s team will perform the initial setup of EPIC and work directly with you to program EPIC to print properly on your checks. If at any time after the initial setup the checks stop printing aligned properly, you will want to check your printer settings first. You will want to go through the process of printing checks, once the window is open to show the items that you want to print, click on the printer icon:



This will launch the print window with all a few options to select. You will need to open “More settings” and review your “Paper size”. Make sure this is set to “Letter” and “Scale” is set to Default.

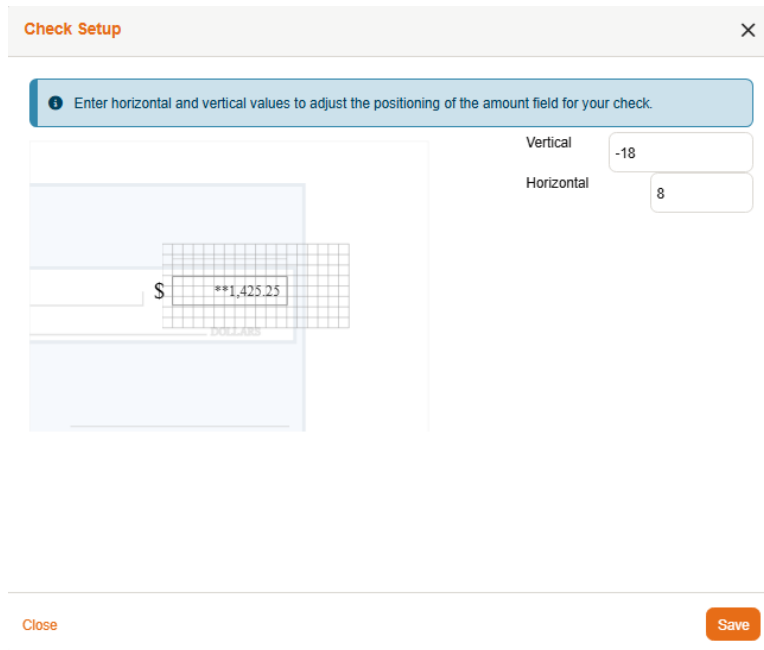
A print settings dialog box with a dark background. At the top, it says 'Print' and '5 sheets of paper'. Below this, there are several settings: 'Destination' is set to 'HP LaserJet (redirected : ...)', 'Pages' is set to 'All', 'Copies' is set to '1', and 'Color' is set to 'Color'. There is a 'More settings' section with an upward arrow. Inside this section, 'Paper size' is set to 'Letter', 'Pages per sheet' is set to '1', and 'Scale' is set to 'Default'.

In most cases, the invalid printing is caused by the Paper size being set to “Legal” usually due to a prior print job. If this is not the case, then your alignment may have been adjusted by someone. You can check your settings by clicking on “Check Layout” from the same screen that you printed the checks.



This will open the “Check Setup” screen and allow you to adjust how the items are aligned to print to your check. Simply click and drag the grid box based on how the printout appeared. If the amount that should be in the numeric box on the check is sitting outside of it, drag the amount around the screen to compensate for the difference, i.e., if

the amount is sitting to the right of the box, then drag the box to the grid to the left; too high, drag it down. It is good to attempt a print afterwards to ensure that it fixed the issue and that the correction did not over-compensate.



The image shows a 'Check Setup' dialog box. At the top, there is a title bar with 'Check Setup' and a close button. Below the title bar is a blue instruction bar that says 'Enter horizontal and vertical values to adjust the positioning of the amount field for your check.' The main area of the dialog contains a preview of a check template. The check has a light blue background with a grid overlay. The amount field is highlighted with a red border and contains the text '\$ **1,425.25'. To the right of the preview are two input fields: 'Vertical' with the value '-18' and 'Horizontal' with the value '8'. At the bottom of the dialog are two buttons: 'Close' and 'Save'.

When you have it set, click “Save” to update the settings. You should be able to print the checks from here with the proper alignment.

If you do not feel comfortable doing this, do not attempt the above steps. Scan at least one of the pages that were printed as well as the PDF file EPIC generated to GeneralReviews@atgf.net so that we can work to correct the issue for you.

EPIC Trust – Receipt added in error after posting

There may be times when earnest or other monies are received for a file and is already in your account. Instead of taking a moment to enter the information into the settlement screen, the amount gets added directly to the Receipts & Disbursement screen and processed as received, posting the funds to the file. Now that it is time to finalize the CD/HUD, the entered information on the CD is duplicated on the Receipts & Disbursement tab. This is a frequent occurrence and is easy to resolve. Follow these steps to resolve the issue.

1. Make sure the funds are accounted for in the Closing Disclosure or HUD-1 screen.
2. Save the file before going forward.
3. Click on the Disbursement tab and verify the funds are shown in the Receipts section.

Rebuild Disbursements Remove Un-Remove Combine Un-Combine Auto Combine

Cash Receipts Total Cash Receipts: \$201,655.13

Line Item	Check Received From	Memo/Description	Amount
L.01 ☐	Deposit	Earnest Money Deposit	\$ 1,000.00

4. Go to the Receipts & Disbursement tab, locate both deposits. Identify the cleared transaction first.

Receipts +					
Date	Description	From	Status	Amount	
3/2/2026	Earnest Money	Lauryn Ledford and Alexander Moudry	Cleared	1,000.00	
	Aggregate Adjustment	Mortgage Research Center, LLC, DBA Vetera	Pending	456.21	→
	Lender Credits	Mortgage Research Center, LLC, DBA Vetera	Pending	2,301.43	→
	Earnest Money Deposit	Deposit	Pending	1,000.00	→
	Funds Due From Lender	Mortgage Research Center, LLC, DBA Vetera	Pending	189,900.00	→
	Cash From Borrower	Lauryn Ledford and Alexander Moudry	Pending	7,997.49	→

5. Click the receipt icon on the far-right column to open the window and review information entered on the original submission. Scroll down on the window to show the post date. This will show you how the funds were originally marked as received, in this case the method was a “Wire” and we have the Wire number located in the “Payment Document No.” field. Copy this information to apply to the correct Earnest

Money entry.

Receipt Cleared ✕

Expected Amount
\$ 1000

Amount
\$ 1000

Payment Method
Select...

Payment Document No.
346846046

Description
Earnest Money

Note

Update Log

Action	Disbursement Date	Description	To	Amount	Method	User	Timestamp
INSERT		Earnest Money		1000		defaultadmin	8/12/2026 5:56:55 PM
POSTED	3/2/2026	Earnest Money	Lauryn Ledford and Alexander Moudry	1000	Wire	defaultadmin	8/12/2026 5:58:53 PM

Cancel

6. Click the “X” in the top right to exit this window. Now, hover over the far-right column of the cleared entry to reveal the ellipses, click to open the menu:

Receipts						+	
Date	Description	From	Status	Amount			
3/2/2026	Earnest Money	Lauryn Ledford and Alexander Moudry	Cleared	1,000.00			⋮
	Aggregate Adjustment	Mortgage Research Center, LLC, DBA Vetera	Pending				
	Lender Credits	Mortgage Research Center, LLC, DBA Vetera	Pending				
	Earnest Money Deposit	Deposit	Pending				
	Funds Due From Lender	Mortgage Research Center, LLC, DBA Vetera	Pending	189,900.00		→	
	Cash From Borrower	Lauryn Ledford and Alexander Moudry	Pending	7,997.49		→	

Click the “Void” option. A new window will appear.

- Enter the reason the transaction will be voided, i.e. “Data entry error.” and then click “Void”:

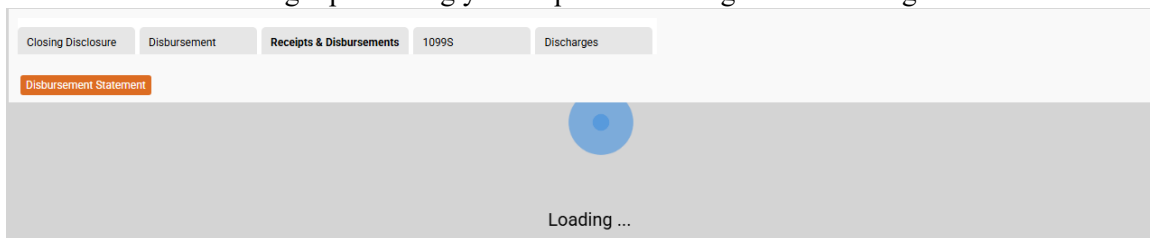
Void Receipt

Reason for Void

Cancel

Void

EPIC Trust will then begin processing your request and change to the loading screen:



When completed, EPIC Trust will reload your items with the newly voided transaction:

Receipts					
Date	Description	From	Status	Amount	
3/2/2026	Earnest Money	Lauryn Ledford and Alexander Moudry	Void	1,000.00	
	Aggregate Adjustment	Mortgage Research Center, LLC, DBA Vetera	Pending	456.21	→
	Lender Credits	Mortgage Research Center, LLC, DBA Vetera	Pending	2,301.43	→
	Earnest Money Deposit	Deposit	Pending	1,000.00	→
	Funds Due From Lender	Mortgage Research Center, LLC, DBA Vetera	Pending	189,900.00	→
	Cash From Borrower	Lauryn Ledford and Alexander Moudry	Pending	7,997.49	→

- Now we can post the correct entry. Click the icon with the arrow and arc → to the right of the specific entry. This will open the window with the details of the deposit:

Post Receipt

×

From

Deposit

Post Date

03/02/2026

Expected Amount

Amount

\$ 1000

\$ 1000

Multi File Payment

Payment Method

Payment Document No.

Wire

346846046

Description

Earnest Money Deposit

Note

Update Log

Action	Disbursement Date	Description	To	Amount	Method	User	Timestamp
INSERT		Earnest Money		100		defaultadmin	7/29/2026 2:31:27

Cancel

Post

Enter the information copied from the original entry and click the Post button. Your receipts ledger will now be updated with the original entry showing as voided and the correct entry from the CD/HUD showing as cleared:

Receipts							+
Date	Description	From	Status	Amount			
3/2/2026	Earnest Money	Lauryn Ledford and Alexander Moudry	Void	1,000.00			
	Aggregate Adjustment	Mortgage Research Center, LLC, DBA Vetera	Pending	456.21	→		
	Lender Credits	Mortgage Research Center, LLC, DBA Vetera	Pending	2,301.43	→		
3/2/2026	Earnest Money Deposit	Deposit	Cleared	1,000.00			
	Funds Due From Lender	Mortgage Research Center, LLC, DBA Vetera	Pending	189,900.00	→		
	Cash From Borrower	Lauryn Ledford and Alexander Moudry	Pending	7,997.49	→		

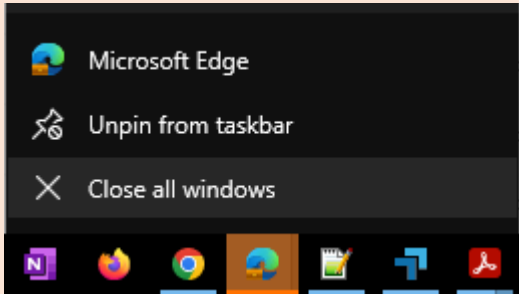
IMPORTANT: When voiding transactions on the Receipts & Disbursements screen, EPIC Trust will automatically add the entry back if it is listed on the Closing Disclosure. Manually entered items will never be added back.

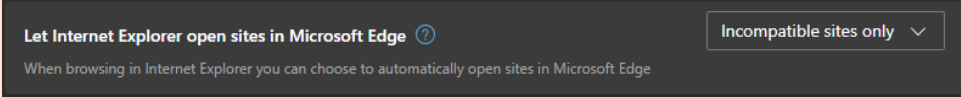
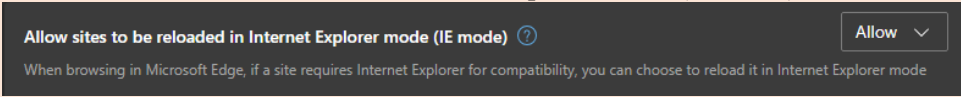
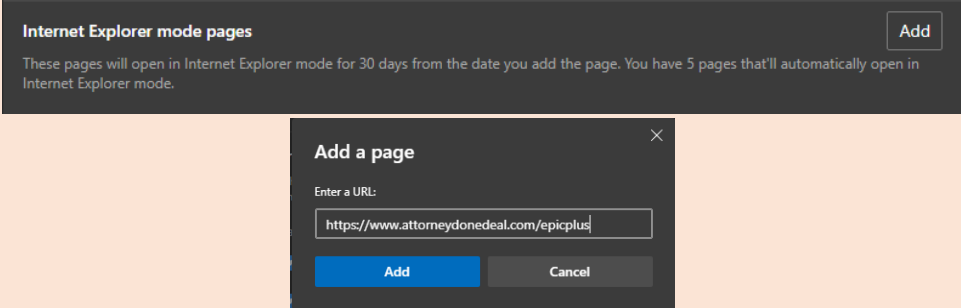
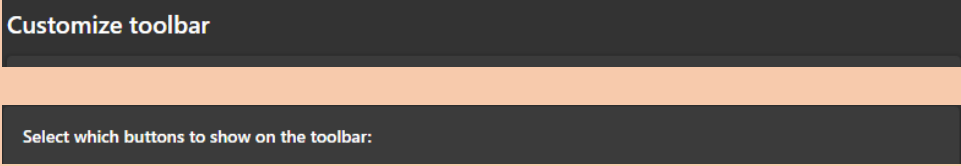
Quick Start Guide

Microsoft Edge – IE Mode Setup Instructions

Note: Before we begin, please note that this will only work on a windows computer. If you are using Microsoft Edge on a Mac, these steps will not work. IE Mode is not available in Microsoft Edge for Mac. Additionally, it is not recommended that you use this by default, this work-a-round was made available to EPIC users who still use QuickBooks Desktop. Microsoft discontinued support for Internet Explorer and has plans to discontinue IE Mode by 2029. ATGF is not updating EPIC for Internet Explorer because of this. We recommend either Microsoft Edge or Google Chrome for EPIC.

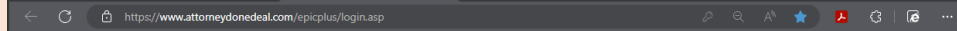
At the time of the writing of this manual, Microsoft still supports Internet Explorer functionality through its new web browser Edge. This feature is referred to as IE Mode. There are a few steps that you need to go through prior to using EPIC in IE Mode.

Step	Instructions
1	To set IE Mode up for EPIC, you must first update the registry in your computer to grant the specific permissions that Edge will need to activate IE Mode properly. To do this, download the program and the following link: https://www.lawyerdonedeal.com/rplus/images/iemodeon.reg
2	Once downloaded, close all Microsoft Edge windows, the easiest way is to just right click on the Edge icon located on the taskbar and click either “Close Window” or “Close All Windows”: 
3	Locate the file iemodeon.reg that you just downloaded. It will be in your downloads folder. By default, this is C:\Users\username\Downloads\ (or similar) Double check your download location by copying and pasting the following into either your Chrome browser’s address bar or Microsoft Edge: chrome://settings/downloads edge://settings/downloads Once located, double-click on the file to run it. You will receive notices letting you know that the program will change your registry and could harm your computer, please accept and confirm all pop-up messages until you receive confirmation that the registry update was complete.

Step	Instructions
4	You can now open Microsoft Edge. Copy and paste this link into the address bar in Edge: edge://settings/defaultBrowser This will load the settings screen and direct you directly to the “Default Browser” page. Your screen may differ slightly than the screen shots below; select the option on your screen that matches the instructions closest. In the section: “Let Internet Explorer open sites in Microsoft Edge”, set that to “Incompatible Sites Only”:  In the section: “Allow sites to be reloaded in Internet Explorer mode (IE mode)”, set this to “Allow”  Note: <i>At any point, you may see an option displayed asking you to restart Edge. If this comes up, click restart. When Edge reloads, continue with the configuration.</i> In the section: “Internet Explorer mode pages”, click “Add” and type in the following: https://www.attorneydoneal.com/epicplus 
4	Next, copy and paste the following link into the Edge Address bar: edge://settings/appearance Scroll down to the section labeled “Customize Toolbar” and begin looking for the “Select which buttons to show on the toolbar:” grouping appears:  Towards the bottom of this list you will see the “Internet Explorer mode (IE mode) button switch, make sure that is turned on like so: 

Step Instructions

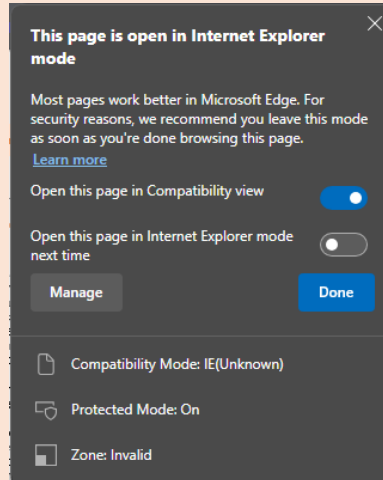
- 5 Once you are ready to log in, go the main page and look at the toolbars in Edge:



If the icon on the far right that appears to be an 'e' over a square is showing, you are Not in IE mode. Click that icon to put Edge in IE mode.



Once you have clicked the button, the page will reload and a pop-up window may appear, if it does, make sure all switches are turned on and click done:



If the window disappears, click on the 'e' that has appeared on the address bar:



This will make sure Edge remembers to load EPIC in IE Mode. You must always check to ensure that you are being logged in under IE Mode prior to entering your login credentials to ensure that information wasn't lost. To validate look for two items on your screen; 1. The 'e' in the address bar:



And then the edge logo on the IE mode button on the right in the toolbar:



- 6 To Disable IE Mode, download and run the follow registry file (remember to close all Microsoft Edge windows):

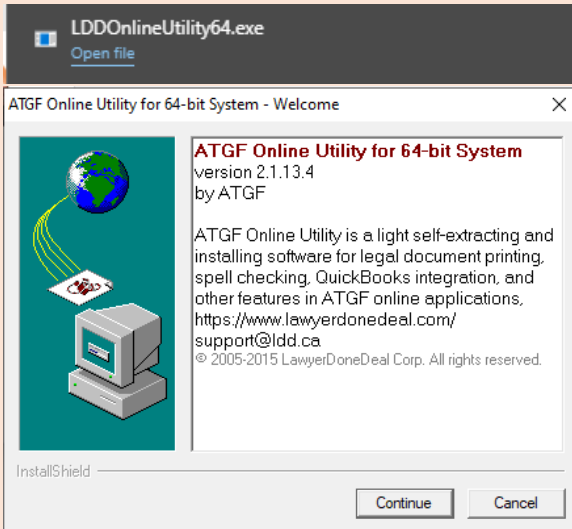
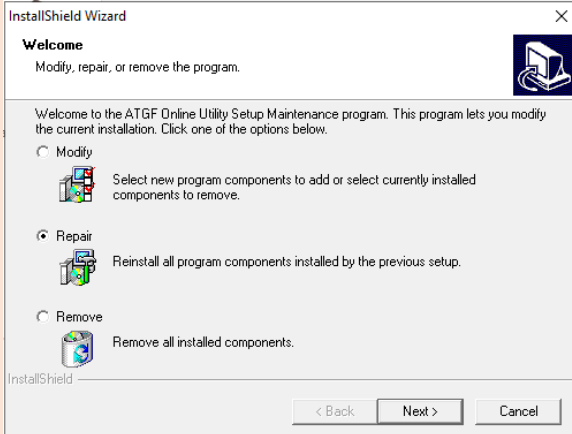
<https://www.lawyerdonedeal.com/rplus/images/iemodeoff.reg>

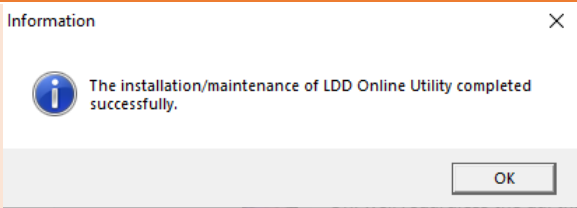
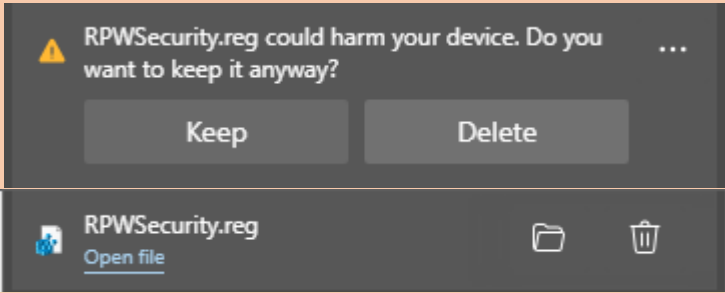
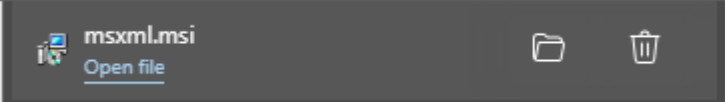
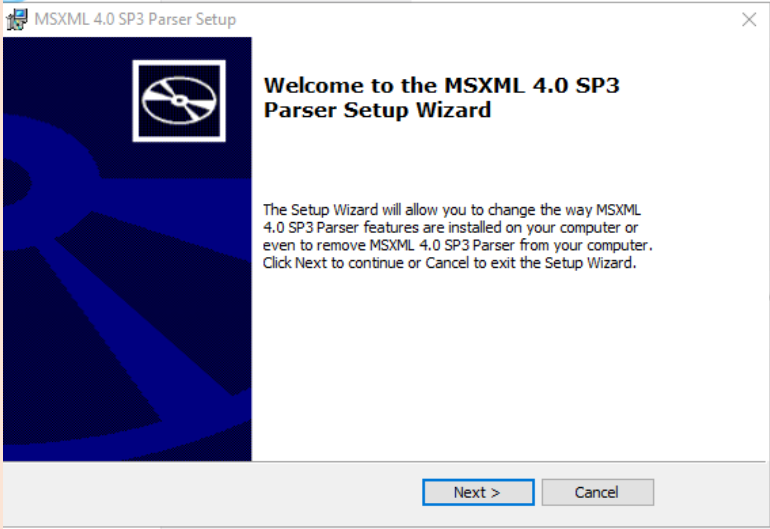
Once you have run, follow the instructions above to turn off IE Mode in the EPIC settings.

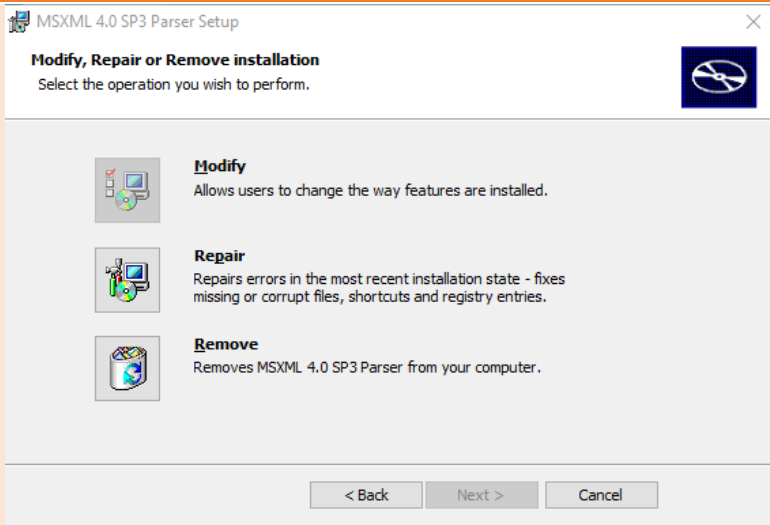
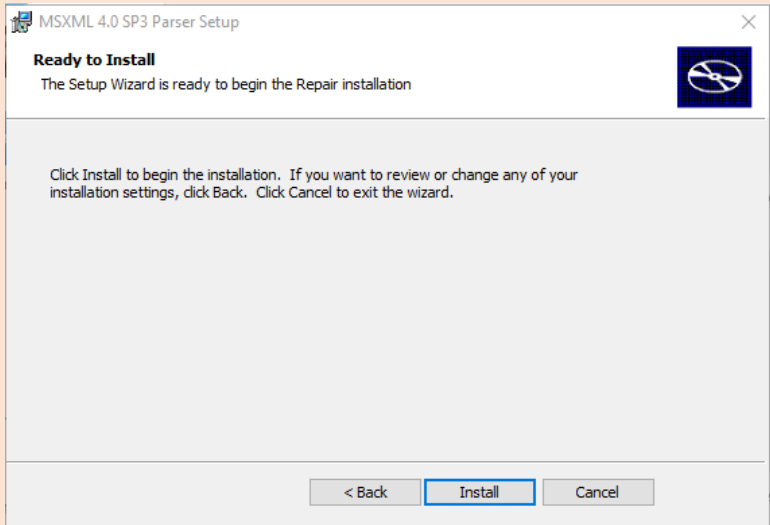
EPIC Utility Setup

Prior to using EPIC in either Chrome or Edge, you will need to install the utilities to ensure smooth functionality. There are times that you may need to run this going forward. Since there is a possibility that these programs can become corrupted, if you have issues with EPIC, you may need to re-run these programs. Just follow these steps if you need to re-run them in the future.

If running EPIC in Google Chrome from an Apple device (i.e., iMac, Macbook, Macbook Pro, Mac Mini, Mac Studio, etc.) you will not need to perform these steps. If using EPIC in Google Chrome, it is only necessary to run the “Microsoft XML 4.0 SP 3.0”, the other two will not affect the functionality of EPIC when using Chrome.

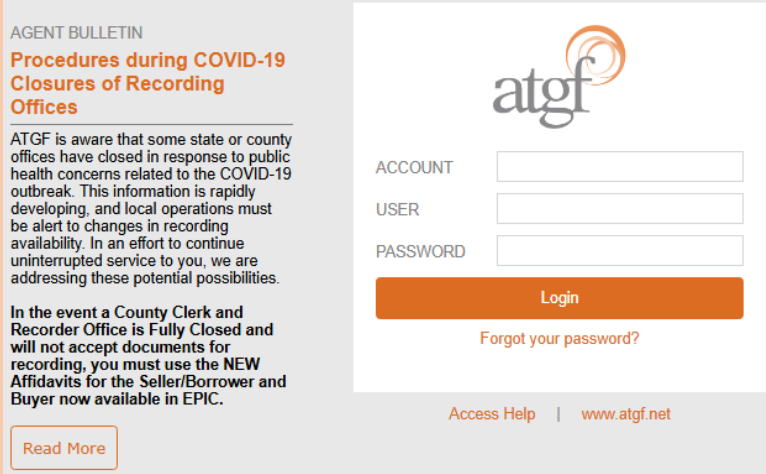
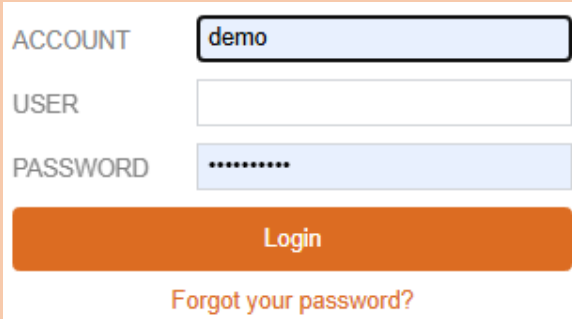
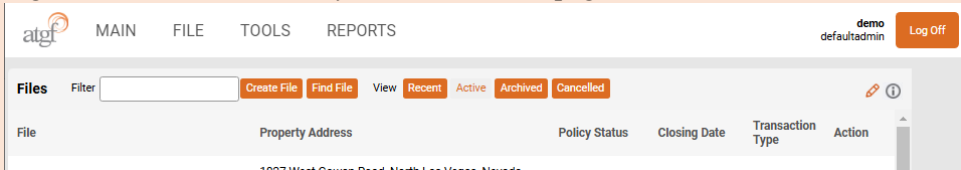
Step	Instructions
1	Navigate to the EPIC login screen: https://www.attorneydonedeal.com/epicplus/login.asp Do not log in. Locate the list of programs towards the bottom of the screen: Downloads: Online Utility Guide Online Utility Security Utility Microsoft XML 4.0 SP 3.0
2	Click on “Online Utility” and then click “Run” or “Open File”. Follow the instructions shown making sure to select “Continue”, “Next”, or “OK” to progress through the installation. If you are presented with a screen asking to “Install”, click “Install”; otherwise, click “Repair”. Once complete, you will receive a confirmation dialog, click OK to finish.  

Step	Instructions
	 Note: You may need to have administrative rights to run this on your computer. If this is not you, please contact your IT person to run the program for you.
3	Next, click on “Security Utility” and then click “Run”. You may bet a popup advising that the program may be harmful to your computer, click “Keep” to initiate the download. Once complete, click “Open File”.  Note: You may need to have administrative rights to run this on your computer. If this is not you, please contact your IT person to run the program for you.
4	Next click on “Microsoft XML 4.0 SP 3.0” and then click “Run” or “Open File”:  Click “Next”:  Next, click either “Install” or “Repair”:

Step	Instructions
	 Next, click “install”  Once the installation is complete, click “Finish”.
5	It is best to close your browser windows and relaunch to make sure your session is linked to the newly updated applications on your computer.

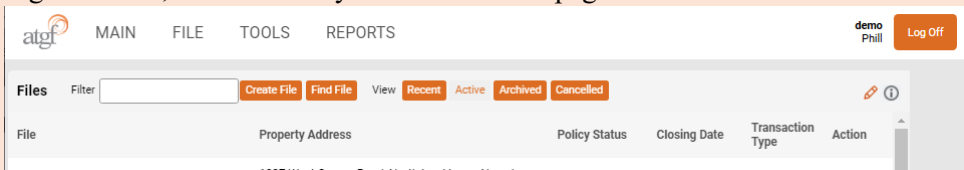
Logging In - Administrator

The administrator login is the first login created for you by ATGF. This gives the user access to all aspects of the account. If you do not want to provide everyone in your organization access to this, you can set up individual logins from the Firm Settings screen (this screen is only available to the account administrator). To login, navigate to the EPIC login screen by going to: <https://www.attorneydonedeal.com/epicplus/login.asp>

Step	Instructions
1	 Enter the account name and administrator password, do not enter any information in the “User” field (see below). 
2	Click the “Login” button, this will take you to the “Main” page. 

Logging In – User Account

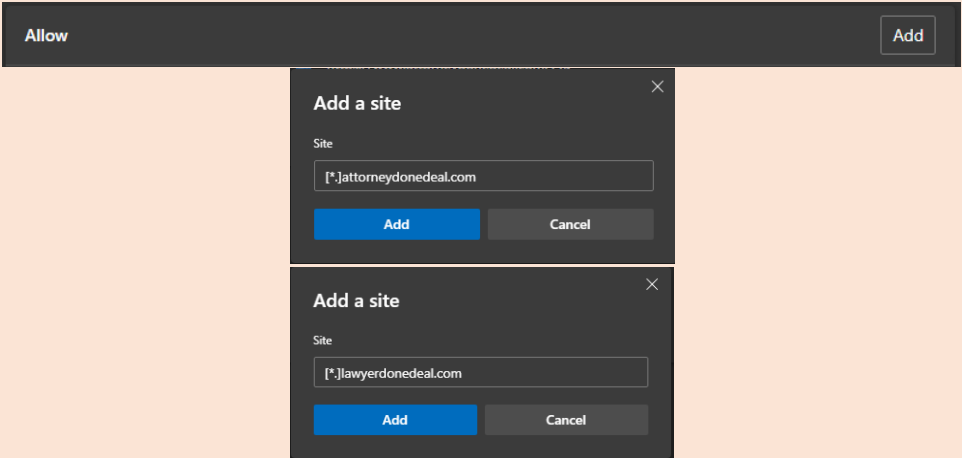
After setting up user accounts, the user can login to EPIC to view and work on files within. They will have full access to EPIC outside of administrator functions such as changing information, creating automatic file numbers, creating new users, etc. To login, navigate to the EPIC login screen by going to: <https://www.attorneydonedeal.com/epicplus/login.asp>

Step	Instructions
1	AGENT BULLETIN Procedures during COVID-19 Closures of Recording Offices ATGF is aware that some state or county offices have closed in response to public health concerns related to the COVID-19 outbreak. This information is rapidly developing, and local operations must be alert to changes in recording availability. In an effort to continue uninterrupted service to you, we are addressing these potential possibilities. In the event a County Clerk and Recorder Office is Fully Closed and will not accept documents for recording, you must use the NEW Affidavits for the Seller/Borrower and Buyer now available in EPIC. Read More  ACCOUNT USER PASSWORD Login Forgot your password? Access Help www.atgf.net Enter the account name, user name, and user password, (see below). ACCOUNT demo USER Phill PASSWORD ***** Login Forgot your password?
2	Click the “Login” button, this will take you to the “Main” page.  The screenshot shows the main interface of the EPIC system. At the top, there is a navigation bar with the ATGF logo and tabs for MAIN, FILE, TOOLS, and REPORTS. On the right side of the navigation bar, it displays the current user 'demo Phill' and a 'Log Off' button. Below the navigation bar, there is a section for 'Files' with a filter input and buttons for 'Create File', 'Find File', and 'View'. The 'View' button is expanded, showing sub-options: 'Recent', 'Active', 'Archived', and 'Cancelled'. Below this, there is a table with columns: 'File', 'Property Address', 'Policy Status', 'Closing Date', 'Transaction Type', and 'Action'. The first row of the table shows a file with the address '1007 West Sunset Road, North Las Vegas, Nevada'. In the top right-hand corner of the screen, you should see the Logg Off button. To the left, you will see the account and user that is currently logged in. In this case the account that is logged in is “demo” and the User is “Phill”



EPIC Setup – Enabling Pop-ups

Many areas in EPIC require pop-ups to allow for data entry as well as downloading documents. This will walk you through to quickly enable pop-ups for EPIC.

Step	Instructions
1	Next, copy and paste the following link into the Edge Address bar: edge://settings/content/popups
2	Locate the section labeled “Allow” and click “Add”. Enter the URL [*.]attorneydonedeal.com/ and then Add the URL [*.]lawyerdonedeal.com/ 



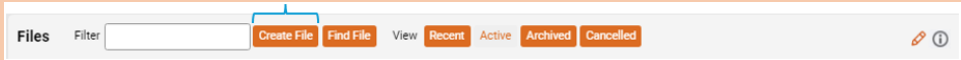
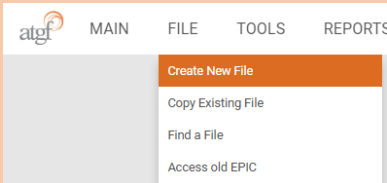
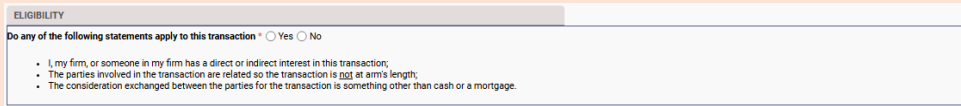
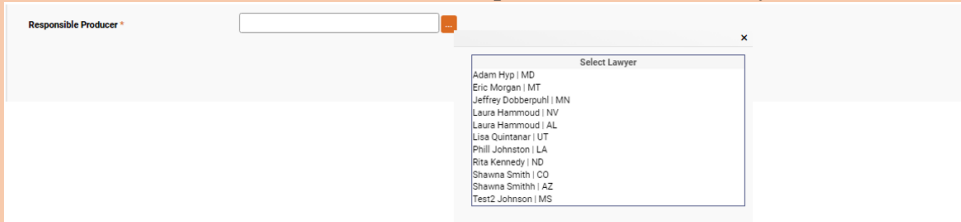
EPIC Administrator - Creating new User logins

As an EPIC Admin, it is within your capabilities to grant access to your EPIC files for others. Follow the below instructions on setting up users in EPIC.

Step	Instructions
1	Navigate to the EPIC login screen by going to: https://www.attorneydonedeal.com/epicplus/login.asp Enter your login credentials and click “Login”
2	Click on the “Tools” drop down form the menu and then select “Firm Settings”: TOOLS REPORTS Firm Settings Calendar Preferences Export to IRS Contact Us Agent Monthly Billing Report Agent Remittance Report
3	Scroll down the page to locate the section called “Users” ▲ Users And then click on “Add a New User”: Add a New User
4	Fill in the information requested: User #12: Delete this User First Name Last Name Phone Email Login Info: User ID Type regular ▼ Password ***** Confirm Password The User ID, Password, and Confirm Password are the only required files; however, it is strongly recommended that you take a moment and complete all fields to make it easier to identify which section needs to be deleted or updated later down the road. Note: At the time of writing, the “Type” field only has the one option, “regular”. This may be changed in a newer release. Users can change their password by accessing the “Firm Settings” screen.

EPIC Instructions – Creating a New File

Setting up a new file is easy in EPIC. The following instructions cover how to set up a new file. As well as covering what fields are required to complete the initial setup.

Step	Instructions
1	Click on the “Create File” button from the main screen:  Or, you can click on “File” and select “Create New File” no matter where you are in EPIC (even from an existing file): 
2	When the screen first populates, you will need to answer the “Eligibility” question. This is asking if the transaction is an arm’s length. If you or someone in your firm is a party to the transaction in any way, click “Yes”; otherwise, click “No”. This will trigger a manual review when you are ready to issue your first document. This ensures that ATGF underwriters can be your second pair of eyes and minimize risk to your organization: 
3	The next section “Responsible Producer” should auto populate unless your company is in more than one state. If that is the case, it will be blank. Click the ellipses button and select your state from the list: 

4

Once you have done this, the screen will fully populate with all the setup options:

The first section – File

This houses the overall details about the file:

In this section, only the File Number and Transaction Type are required. Note that when information is entered into both the File Name AND File Number fields, EPIC will require that they be unique values and cannot be repeated in any existing file you have previously setup.

The second Section – Property Address

As the name suggests, this section is for the property address:

If you do not know the full address, check the box “Full Property Address Not Available” and the “Street No. and Street Name fields will change to “Description”. Enter a brief description of the property here.

The only field that is required in this section is the County. You can pull the county by entering a zip code (If you don’t know the exact zip code, you can look it up online at <https://tools.usps.com/zip-code-lookup.htm> And searching By Address or by City and State. If you only know the county because of rural agricultural land or other reason, click the Search box to the right of the County field and select the county from the list.

Note: EPIC will not accept the county if it is typed in manually. It must either be selected from the list of counties shown under the search button or auto populated by entering in the zip code.

The third section – Property Details

In this section you can select Leasehold if it is not a Fee Simple file, the Property Use, ownership structure, easements, water rights, etc. There are no fields required in this section:

Step Instructions

Property Details

Leasehold Indicator ☐ Unless Leasehold Indicator is checked, the system will treat interest insured as Fee Simple.

Property Use 1-4 Family Residential ☒ Yes ☐ No

Ownership ☐ Condominium ☐ Planned Unit Development

Structure ☐ Conservation Easement

Easement Estate ☐

Water Rights ☐

Mobile/Manufactured Homes ☐

Property Tax ID

Certificate of Taxes Due \$

Additional Charges Description

Additional Charges Description \$ Paid By:

After all required fields have been completed, the “Create File” button will appear at the bottom of the screen:

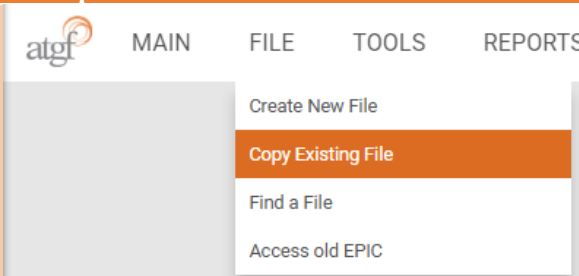
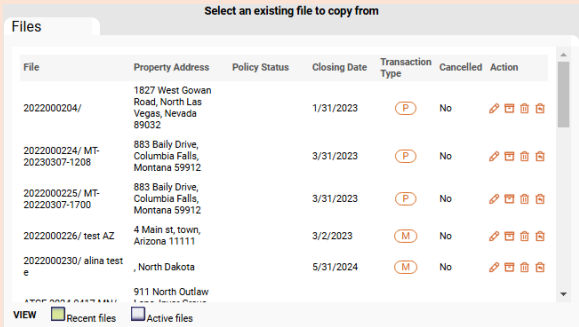
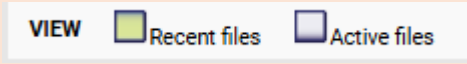
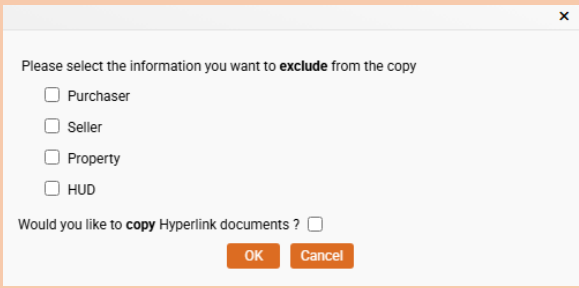
[CREATE FILE](#)
Click to continue with the application.

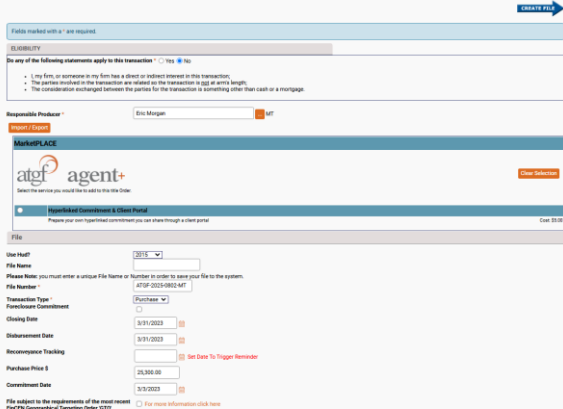
If you prefer to scroll back to the top of the screen to review your work, the button will also appear at the top of EPIC:

[CREATE FILE](#)

EPIC Instructions – Copy an Existing File

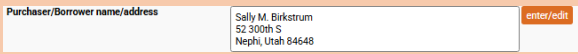
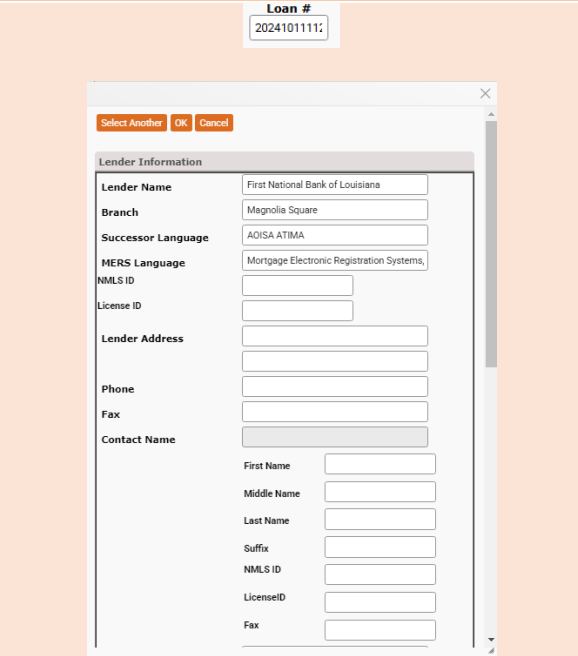
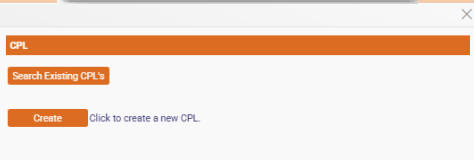
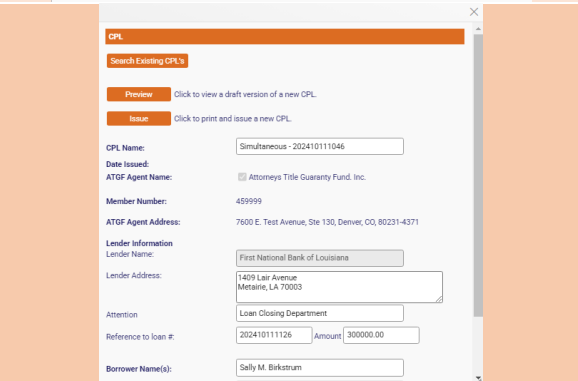
In some cases, you may want to create a file based off of one that was previously created. Some examples could be: Handling multiple parcels for a vendor that has subdivided a lot, handling another transaction on the same plot of land, etc. The purpose of this feature is to allow for EPIC to copy over the address, legal description, requirements, exceptions, etc. so that you spend less time recreating the file and more time ensuring that all parts of the transaction are handled efficiently.

Step	Instructions	Example
1	Hover over the File menu option at the top of the screen and click on “Copy Existing File”.	
2	A new screen will display all the recent files. You can switch between Recent files and Active files by clicking the corresponding button at the bottom of the list. Once the file is located, select the row (this can be done with a single-click) HINT: The list does not have a search feature on it; however, one can quickly locate a file by using the find feature within the browser. To use this, just press CTRL + F on the keyboard and type in the file number in the search box. Is your file missing and not showing on the list of available files to copy even if you switch between “Recent files” and “Active files”? Go back to the Main screen and search for the file. Once it has been located, open the file and go back to step 1. You will find the file in the recent list once you repeat step 1.	 
3	The ensuing window asks what items need to be excluded from the new file. Check each box that should not be copied to the new file. If copying a purchase file to be used as a refi, check the “Seller” box and the HUD to ensure that the file starts with a clean HUD. A new addition is the question: “Would you like to copy Hyperlink documents?” Checking this box will ensure that any documents that were uploaded to the file being copied for the purpose of completing a hyperlinked commitment will also transfer to the new file.	

	Click OK when done.	
4	The next screen will launch the “Create File” window. Go to Step 2 in the EPIC Instructions – Creating a New File Section to make sure all fields are completed properly.	
5	Additional step for hyperlinked commitments. If you checked the box to transfer the Hyperlink Documents, you will need to first order the hyperlinked commitment form the Policy tab after creating the file. This will ensure that the user can agree to the hyperlink commitment fee. Once the request is successfully submitted, the button will change to “Prepare hyperlink commitment”. Click the button to show all documents that were transferred. This feature was enabled to allow agents the ability to create a master file where the base documents common to all transactions for the specific deal (subdivision/project) can be created and uploaded once to EPIC, and then copied to a new file each time they are needed. This can be a massive savings in time.	

EPIC Instructions – Issuing a CPL

A CPL or iCPL is a Closing Protection Letter normally issued to the Lender but may be requested by the borrower as well. Currently EPIC only has the ability to issue a CPL to the lender and borrower. Below are the instructions to issue a CPL along with the required data and where it is completed.

Step	Instructions	Example
1	Verify that you have entered all the purchasers/borrowers on the file. If any names are missing, click the enter/edit button to the right of the field and make the necessary updates.	
2	Next, ensure that all information regarding the lender is present, specifically the address for the lender and the loan number. To verify the lender's information, click on the ellipses button to the right of the lender in the Lender Policy Details section of the GEN INFO tab.	
3	Now, click the CPL button and click on the party you want to issue the CPL to.	
4	In the pop-up windows that comes up, click on "Create".	
5	Verify the information is correct shown on the screen and fill in anything that is missing and necessary. When complete, click "Issue".	

6

A new tab or window will appear with the new CPL document. A valid ATGF CPL will have a confirmation code and link to where the party can authenticate the CPL located at the top of the first page of the PDF.

American Land Title Association


Closing Protection Letter-Single Transaction
2018 v. 02.00 (04-02-2021)
Adopted 04-02-2021

**ALTA CLOSING PROTECTION LETTER
SINGLE TRANSACTION
Issued by
ATTORNEYS TITLE GUARANTY FUND, INC.**

To Retrieve or Authenticate CPL go to:
<https://www.attorneydoneddeal.com/altsite/CLconfirmation.asp>
Enter Confirmation Code: UTF5HZT-CDN3F-V

Addressee: First National Bank of Louisiana
ACISA-ATIMA
1409 Lair Avenue
Metairie, LA 70003

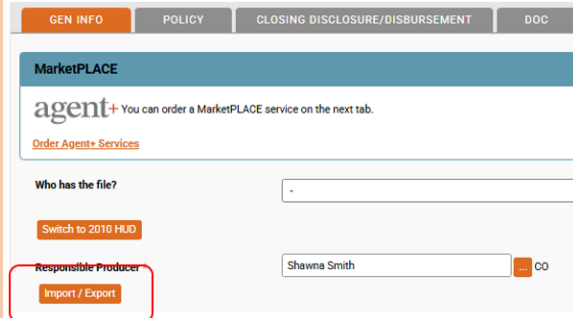
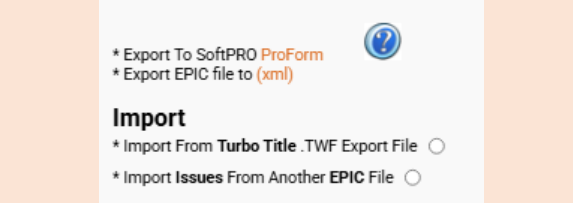
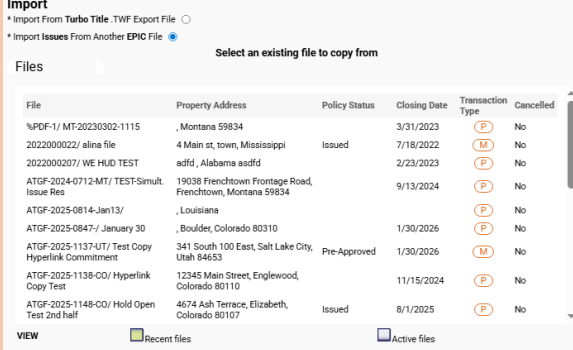
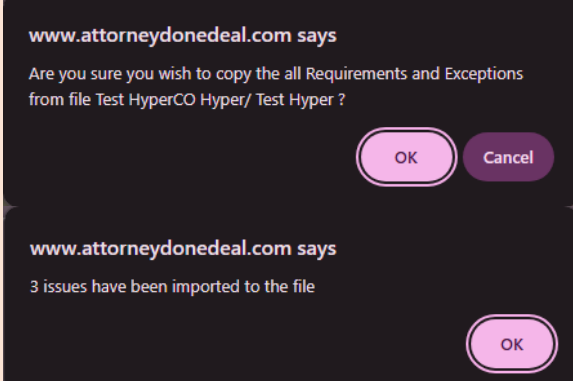
Date: January 9, 2025

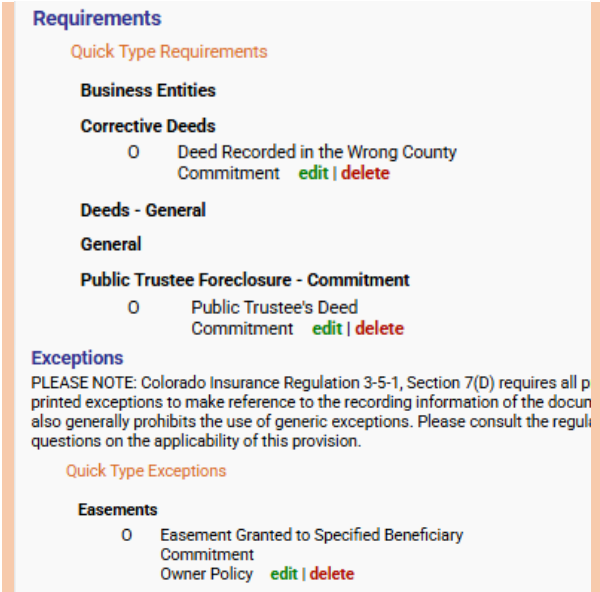
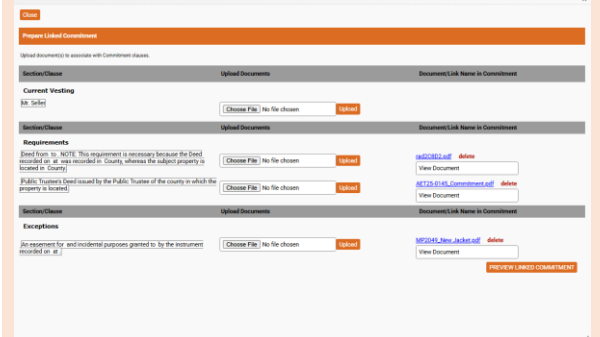
Issuing Agent or Approved Attorney: Attorneys Title Guaranty Fund, Inc., 7600 E. Test Avenue, Ste 130, Denver, CO, 80231-4371, Agent of Attorneys Title Guaranty Fund, Inc., 750 West Hampden Avenue, Suite 475, Englewood, Colorado 80110-2165.

Issuing Office: 7600 E. Test Avenue, Ste 130, Denver, CO, 80231-4371
Issuing Office's ALTA Registry ID: 44

EPIC Instructions – Importing information from an existing file

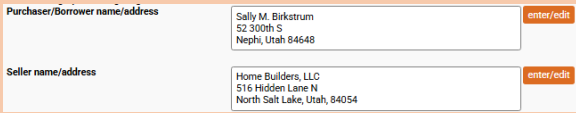
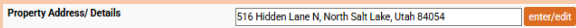
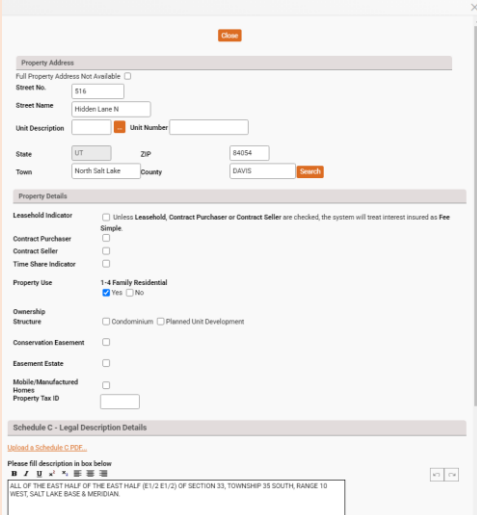
The process below will show you how to copy data from an existing EPIC file to your current file. This will only work on files where the file that you want to copy actually has Requirements and/or Exceptions as well as a hyperlinked commitment already created and linked. Any of these options that are missing will not transfer to the new file, do not expect a hyperlinked commitment if it was never setup on the first file. EPIC has an import feature on current files. To use this, open the file that you need to add the exceptions and requirements in and follow the instructions below.

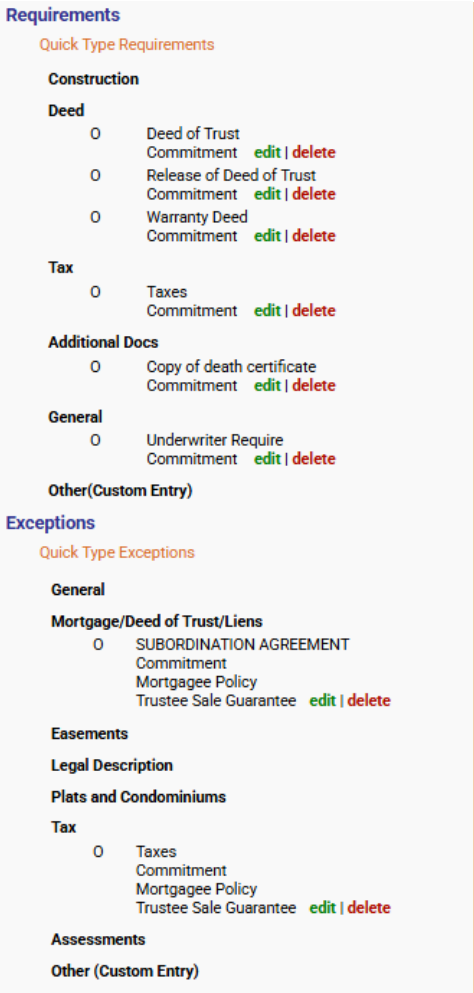
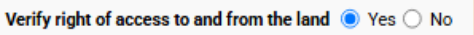
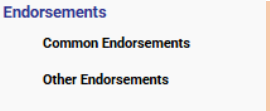
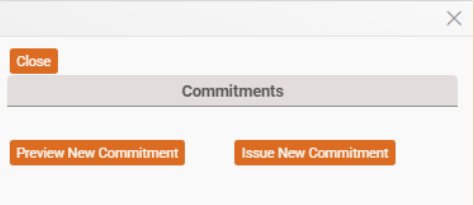
Step	Instructions	Example
1	Go the “GEN INFO” tab of the file that needs to have the existing Requirements and Exceptions added to it. Locate and click on the button labeled “Import / Export” just below the “Responsible Producer” field.	
2	This will open a new window with Import and Export options available to you. Under the section labeled “Import”, select the radio button to the right of the description “Import Issues From Another EPIC File”.	
3	This will open up a list of files. The screen defaults to the recent list, but you can select “Active” as well.	
4	Once you have located the file, click on it. You will get two message popups: 1. The first will ask you to confirm if you want to copy all of the Requirements and Exceptions from the file. a. Click “OK” to continue 2. The second will advise as to how many issues were copied over. a. In this example, only three issues were copied.	

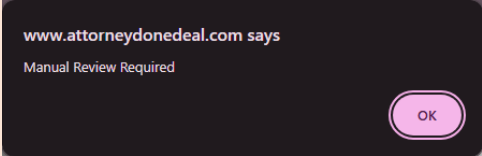
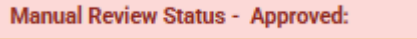
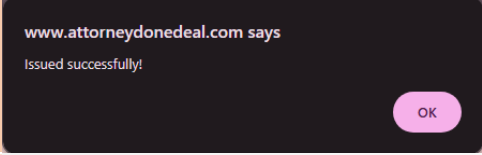
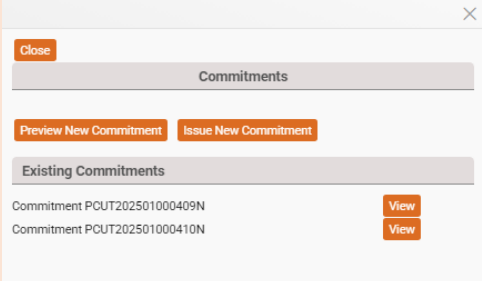
Step	Instructions	Example
5	You should now see everything that copied over from the Policy Tab. In this example, two requirements and only one exception transferred over; however, if you have a large number of exceptions, it will pull them in saving you a lot of time. When you are ready for the hyperlinked commitment, you will need to agree to the fee. Click on the link “Order Hyperlinked Commitment”.	
6	Follow the normal process to order a hyperlinked commitment by clicking the order button, selecting the radio button for the service shown and then clicking “ORDER NOW”.	
7	To review and edit the Hyperlinked Commitment, click “Prepare Hyperlinked Commitment” button under MarketPLACE:	
8	Add or remove documents as needed based on the differences between the two transactions.	

EPIC Instructions – Preview and Issue a Title Commitment

A title commitment (also referred to as a Preliminary Report “PR” in some states) is issued to parties of the transaction as the underwriter’s promise to issue a final policy once all required items are met in Schedule B Part I. The below steps cover all required information needed in EPIC to issue the commitment as well as the process of previewing and issuing the final commitment.

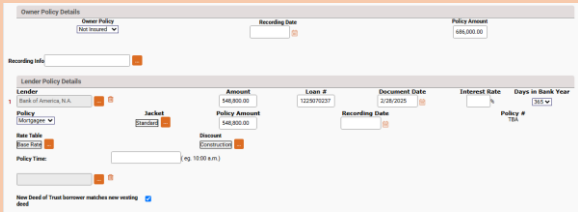
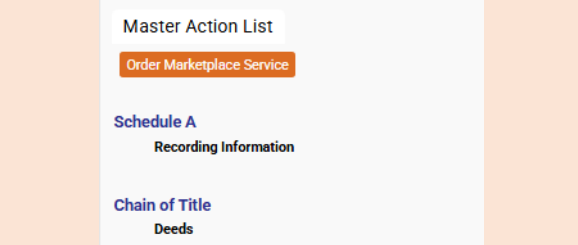
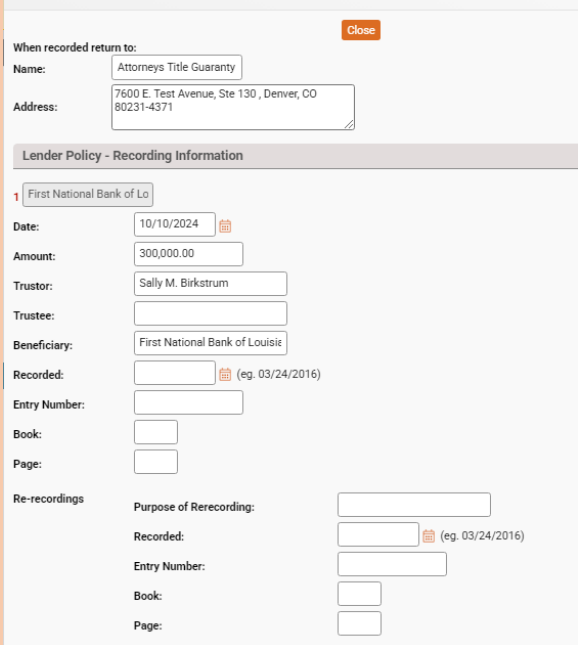
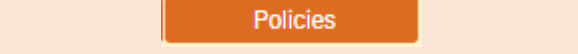
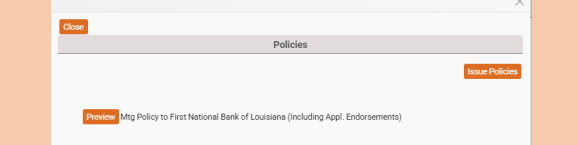
Step	Instructions	Example
1	Verify that you have entered all the purchasers/borrowers as well as Sellers (if applicable) on the file. If any names are missing, click the enter/edit button to the right of the field and make the necessary updates.	
2	Check the box in the field labeled “Names match vesting” to indicate that you have confirmed that the information for the borrower and seller match the current vesting as well as how it will appear once the property is sold (if applicable).	
3	Confirm that all property details are correct. Click on the “enter/edit” button to the right of the field “Property Address/ Details”	
4	The Property Details screen will open, verify the correct address is entered and ensure that the county has been populated. Next ensure the property information is correct, add the Tax/Parcel ID, and make sure that the Legal Description is complete.	

Step	Instructions	Example
5	Next, click on the Policy Tab, verify that all the requirements and exceptions are entered properly. Make sure Requirements are listed in the requirements section, not in the Exceptions as there are separate sections in the commitment for each of these.	 Requirements Quick Type Requirements Construction Deed ☐ Deed of Trust Commitment edit delete ☐ Release of Deed of Trust Commitment edit delete ☐ Warranty Deed Commitment edit delete Tax ☐ Taxes Commitment edit delete Additional Docs ☐ Copy of death certificate Commitment edit delete General ☐ Underwriter Require Commitment edit delete Other(Custom Entry) Exceptions Quick Type Exceptions General Mortgage/Deed of Trust/Liens ☐ SUBORDINATION AGREEMENT Commitment Mortgagee Policy Trustee Sale Guarantee edit delete Easements Legal Description Plats and Condominiums Tax ☐ Taxes Commitment Mortgagee Policy Trustee Sale Guarantee edit delete Assessments Other (Custom Entry)
6	Below the exceptions, indicate whether the property has access. If not, remember to add the access exception.	 Verify right of access to and from the land ☒ Yes ☐ No
7	Next, verify that all currently requested endorsements are added to the file.	 Endorsements Common Endorsements Other Endorsements
8	Now that all the data has been validated, click on the “Commitment” button located at the top of the screen in the PIT header. If any information was missed, EPIC will display a message at the top of the screen before opening the commitments pop-up window.	 Commitment
9	Once the Commitments pop-up window has opened, you will have two options: - Preview New Commitment - Click this button to review a draft commitment. Some lenders want to have a draft commitment to review	 Close Commitments Preview New Commitment Issue New Commitment

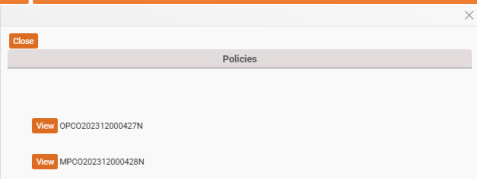
Step	Instructions	Example
	prior to the issuance of the official commitment. 2. Issue New Commitment	
10	When ready, click the “Issue New Commitment” button. EPIC will begin a check for any issues with the file that may require a manual review. If not, go to Step 13. If so, it will give you a notification. Click “OK” to confirm (you may get two pop-ups, just confirm both). Close the Commitments pop-up window and scroll to the top of the screen to see the reason for the manual review (in this example, it is due to “No. of Policies with the same Vendor Exceeds Maximum Allowable”). Note: A notification is sent to ATGF that the file is in manual review; however, if you need immediate attention, you can email Title@atgf.net to request immediate assistance.	 
11	Once approved, if you are still in the file, refresh your screen (F5 on the keyboard or the refresh icon in your browser “  ”). You should see the message in the Manual Review box has changed from under review to approved.	
12	Repeat steps 8-10.	
13	You will receive a confirmation pop-up once the commitment is successfully generated and saved to the file. Click ‘OK’ to dismiss the confirmation.	
14	You will now have at least one commitment saved to the list of existing commitments. The most recent commitment will always appear at the bottom. Click the View button to open a PDF of the commitment that can be saved to your folder and sent to the appropriate parties.	

EPIC Instructions – Preview and Issue a Policy

The final policy will be issued once all recorded documents are accounted for and is generally required to be issued no later than 30 days after the closing date. Make sure you have validated your state’s requirements. Generally, issuing a final policy is quick and easy as all the information that was entered into EPIC was confirmed at or prior to the commitment being issued.

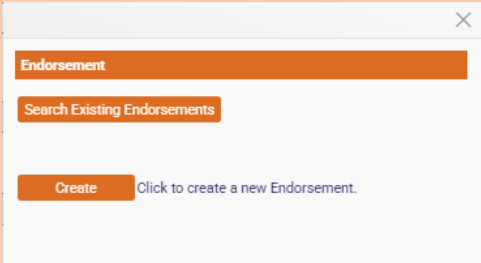
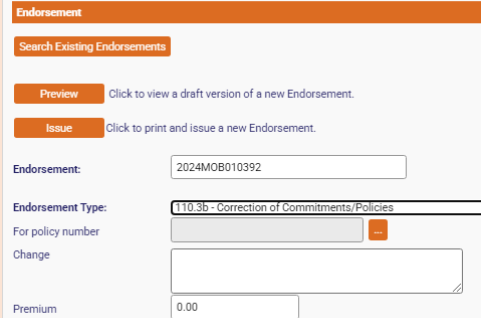
Step	Instructions	Example
1	From the GEN INFO screen fill in the recording date and Policy Time located under both the Owner Policy Details and Lender Policy Details. If there are more than one lender, make sure to enter the information for each lender based on the corresponding recorded mortgage or deed. If you do not have a lender on the file, skip to step 4.	
2	For any file where a lender policy will be issued. Go to the Policy tab and locate and click on the “Recording Information” link under Schedule A of the Master Action List.	
3	The Lender Policy – Recording Information window will open. Fill in all the missing information. Click “Close” when complete. Note: The screen will vary by state and may not appear exactly as the screen shot shown.	
4	Now click the “Policies” button located in the PIT header to open the Policies pop-up window.	
5	Click “Preview” to preview the final policy and do a quick validation that everything is showing properly. When satisfied with the results, click “Issue Policies” button.	

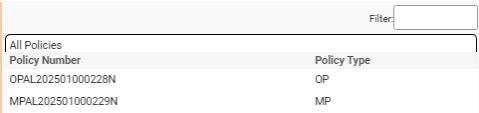
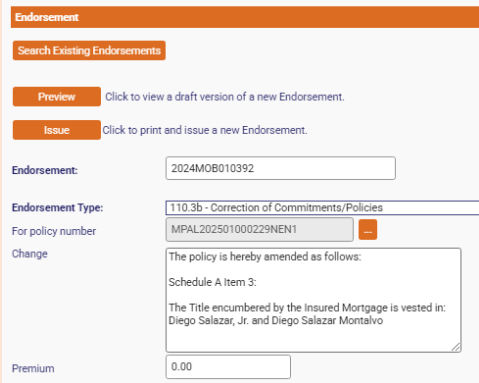
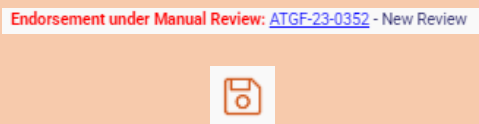
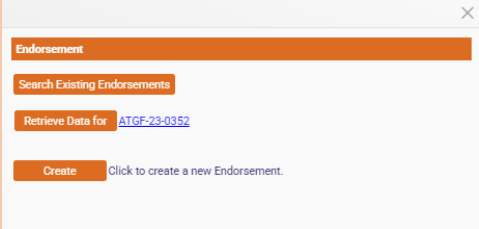
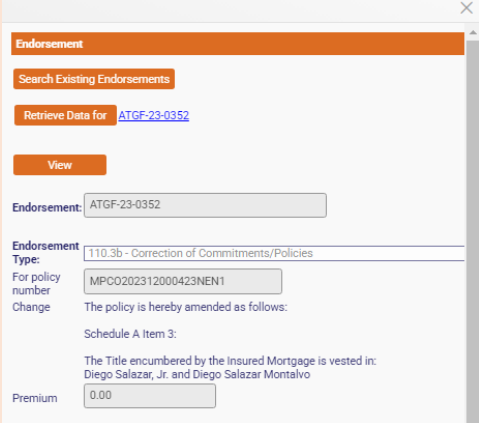


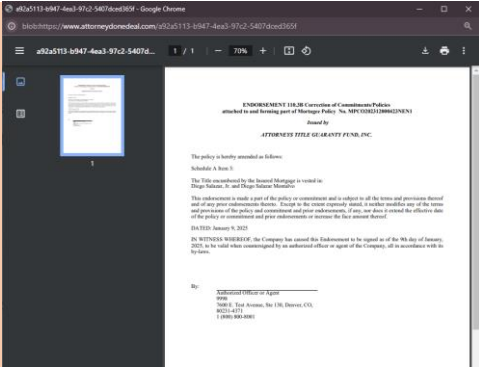
Step	Instructions	Example
6	Click “View” on each policy to open and save a copy to be sent out to the insured.	

EPIC Instructions – Policy Corrections

From time to time, an error may slip through the many reviews on a file which will necessitate corrections. EPIC provides a grace period of 15 days following the date of issuance to make corrections directly in the file. After this period, change endorsements will need to be issued.

Step	Instructions	Example
1	Prior to making corrections to the file, determine if you can make corrections directly to the file or if you need to issue an endorsement. Open the file in EPIC and review the PIT header bar. If a button “Regenerate Policies” is present, then the file is still within the period where changes can be made directly in EPIC instead of issuing a change endorsement. If the Regenerate Policies button is not present, the file has exceeded the 15-day period and will require a change endorsement. Go to the Step 2 if the button is present; otherwise, proceed to step 4.	
2	Click “Regenerate Policies”, confirm all off the notifications.	
3	Make the necessary corrections to the file and reissue the policy the same as indicated in “ EPIC Instructions – Preview and Issue a Policy ” Step 4.	
4	To correct a file that is outside of the regeneration period, a change endorsement will be necessary. For most states, this endorsement is the 110.3b (Minnesota and North Dakota will use Form E). Click the “Change Endorsements” button to begin.	
5	Once the Endorsement pop-up appears, check for any existing change endorsements. View each one to ensure that the correction has not already been created. In this example, there are no existing endorsements. Click “Create” once confirmed that none of the previously issued endorsements correct the error.	
6	The screen will change to show the file number the endorsement will be issued on and show a drop down titled “Endorsement Type”. Click the drop down and select either 110.3b or Form E.	

Step	Instructions	Example
7	Click the ellipses button to the right of the “For policy number” field and then select the affected policy.	
8	This will cause the pop-up to close and go back to the Endorsement window. Enter the text to document the change to the policy.	
9	Review the change endorsement and click the “Issues” button to send the change off for manual review. ATGF will receive a notification that the file is in manual review; however, if you need to get the approval faster, send an email to Title@atgf.net. Close the pop-up window and then click the save icon in the top right-hand corner of the EPIC header.	
10	Once the manual review is approved, either go back into the file or refresh the file if you are still in it.	
11	Click the Change Endorsements button to open the endorsement pop-up window. The change endorsement will no longer show that it is in manual review, but instead display a “Retrieve Data for” button. Click the button to open the approved change endorsement.	
12	Once the “View” button appears, click it to download the change endorsement pdf file.	

Step	Instructions	Example
13	Save the file so that it may be printed, signed, and sent to the insured.	

EPIC Instructions – Tax document preparation – 1099S

In most instances, a sale will require a 1099-S and must be reported to the IRS. EPIC helps make this much easier for you. Throughout the year, as you process files and complete closings, the information collected should be collected and saved in EPIC. 1099-S forms are no different. EPIC has a specific tab located under the Closing Disclosure/Disbursement tab labeled 1099S where you will place this information.

On each file, make sure to gather the TIN/SSN for each seller and save to EPIC under the 1099S tab. Each part listed as a seller will show up here. It is important that you list the actual vested owners of the property on the GEN INFO tab. Do not replace a current vested party with a personal representative of signer, you can set up signers for each vested party in the lower section of each seller's section. See the section [Seller name/address](#) section for more information on setting this up.

Rpt?	Foreign?	Same addr as above	Name	TIN/SSN	Street Addr	City/Town	State	Zip	Gross Proceeds	Buyer's Part of Real Estate Tax	M
☒	☐	☐	Marty McD	123-45-678	2 James Ci	East Grand	MN	56721	250,000.0	0.00	1
☒	☐	☐	Danny McD	234-56-789	2 James Ci	East Grand	MN	56721	250,000.0	0.00	1
☒	☐	☐	Mark McDc	345-67-891	604 13th S	East Grand	MN	56721	250,000.0	0.00	2
☒	☐	☐	Dawn Wuor	456-78-912	604 13th S	East Grand	MN	56721	250,000.0	0.00	2

Account Number: [See Details](#)

Transferor received or will receive property or services as part of the consideration ☐

1099-S Filings List
☒ Include in 1099-S end-of-year list

Field Name	Instructions
Rpt?	Place a check in this box to ensure the item is reported.
Foreign?	Place a check in this box to indicate if the seller is foreign, refer to FIRPTA guidelines.
Same adder as above	Use this to save typing. This will take the address from the row immediately above it and copy to the current row for the button that you have pressed.
Name	This information can only be entered from the GEN INFO tab on the Buyer/Seller information screen.
TIN/SSN	Enter the SSN for each individual or the TIN for each entity shown. This is the only place in EPIC that houses the SSN/TIN.
Street Addr	Enter the address for each party. This should be the address after closing

Field Name	Instructions
City/Town	
State	
Zip	
Gross Proceeds	
Buyer's Part of Real Estate Taxes	Enter the gross proceeds for the transaction. This is the sales price. Make sure that this is divided according to ownership of the property. Using the above screen shot, there are four entities, so that purchase would be split in half, since both pairs are filing jointly. If only 2 of the 4 parties were filing jointly, you would divide the sales price by 3 and place a third of the amount in each box.
M	Enter taxes paid by the sellers for the current tax year only. Do not include any amounts that were reimbursed.
Ellipses button	This section is used to group parties that are filing joint returns. Place duplicate numbers be each party that will be filling jointly, only changing the number to indicate a different grouping of joint filers, i.e. place "1" in each box in the M column for the parties filing jointly on their return and then a "2" beside the next set of parties that will be filing jointly, "3" for the next and so on. See the screenshot above.
Account Number	Seller Old Information screen. This will display the information that was originally transmitted to the IRS.
Transferor received or will receive property or services as part of the consideration	This field should auto-populate with the file number used in EPIC on the GEN INFO tab.
1099-S Filings List	Check this box if the state is true
	Check this box if you want this record to be included in the end of year 1099S filing.

EPIC Instructions – Tax document preparation –TCC and the FIRE system

EPIC includes the ability to export your 1099 tax filing for the IRS. In order to utilize this, you must be registered with the IRS appropriately. Follow the steps below to get everything setup.

1. Go to the IRS FIRE webpage to access all the publications: <https://www.irs.gov/e-file-providers/filing-information-returns-electronically-fire>
2. Go to the login screen here: <https://la.www4.irs.gov/esrv/esam/pages/landingPage.xhtml>. If you already have an ID.me account, login with it. If you do not already have one, create an ID.me account to validate your identity; click on “ID.me Create an account” button to begin setting up your account.
3. Once logged in, fill out the online application. Be careful to ensure all information about your business is entered accurately.
4. It can take up to 45 days for the IRS to process your TCC application. You can monitor your application online or wait for the IRS to mail notification to you. The assigned TCC will typically be active 48 hours after your effective date shown on your application.
5. Your TCC will be a 5-digit alphanumeric code that identifies you as a transmitter of electronic information returns. Your TCC should start with a number for use with the FIRE system.
6. Once you have your TCC, log into EPIC and add it to the [Firm Settings](#) and add the TCC to the field labeled “IRS Transmitter Control Code”, make sure to check the Federal Tax ID field as well, if blank, fill that in. These fields are necessary for EPIC to generate the file for IRS.
7. Now, you will need to setup login credentials for the IRS FIRE system.
 - a. Go to the FIRE Website: <https://fire.irs.gov/>
 - b. Click on the "Create New Account" link.
 - c. You will need to enter the following information:
 - i. **TCC:** Your five-character Transmitter Control Code.
 - ii. **EIN:** Your Employer Identification Number (for businesses) or Social Security Number (for individuals, if applicable). Enter it without hyphens.
 - iii. **Legal Business Name:** Enter your legal business name *exactly* as it appears on your IRS records. This is case-sensitive and includes punctuation and spaces.
 - iv. **User ID:** Create a User ID that is between 8 and 25 alphanumeric characters (no special characters or spaces).
 - v. **Password:** Create a password that is between 8 and 20 characters and includes at least one uppercase letter, one lowercase letter, one number, and one of the following special characters: # ? ! @ \$ % ^ & * . , - . The User ID or Username cannot be part of the password.
 - vi. **Verify Password:** Re-enter your chosen password.
 - d. Click the "Create" button.
 - e. Make a note of your User ID.
 - f. You will then be prompted to create a 10-digit Personal Identification Number (PIN). This PIN is required when you submit your electronic files. The 10 digits cannot be all the same number or sequential.
 - g. Finally, you will create a secret phrase (between 8 and 20 characters with specific requirements similar to the password). This phrase will help you reset your password if you forget it.



EPIC Instructions – Tax document preparation – Create FIRE system file.

EPIC includes the ability to export your 1099 tax filing for the IRS. Follow these steps on validating your information and setting up your IRS FIRE system 1099 S file.

From the main menu in EPIC, click on “Tools” and the “Export to IRS”.

TOOLS TRUST REPOF

Firm Settings

Calendar Preferences

Export to IRS

Contact Us

Agent Monthly Billing Report

Agent Remittance Report

Verify listed information is correct. If you are filing for your own organization, this section should reflect all of your company’s information:

IRS Filing [Click here for more information](#)

Contact Name

Rita Kennedy

Firm Name

Attorneys Title Guaranty Fund, Inc.

Street Address

9220 BASS LAKE ROAD

Address 2

STE 238

City

NEW HOPE

State

MN

Zip

55428-3108

Phone

1 (800) 800-8001

Fax

1 (800) 800-8002

Federal Tax ID #

23452

IRS Transmitter Control Code

IRS

If you have a parent organization that will be filing the 1099S on your behalf, you will also need to ensure that their information is entered correctly, if not, do not alter any information in this field, let it remain blank:

Alternate Firm Information for IRS Filing	
Contact Name	alt irs
Firm Name	
Street Address	
Address 2	
City	
State	Zip
Phone	Fax
Email	
Federal Tax ID #	42345
IRS Transmitter Control Code	44

Once all the information is validated, you are ready to review your files for export. AT the bottom of the screen, enter the prior year in the 1099S Filing Year field. Check the “Filing for Prior Year?” box. Next click the button “Check Required Data”:

1099-S Information	
1099S Filing Year	
Filing for Prior Year?	☐ Electronic files SENT December 21 or later must have Prior Year selected.
Test File	☐
Create IRS file Check Required Data View Data	

This will show you all of the files that you have which are “OK” or if something is wrong, what is missing:

File Name/Number: ATGF-2024-0548-MN/ATGF-2024-0548-MN	Seller: Paul Sachs Missing Information: -proceeds -buyer part
File Name/Number: ATGF-2024-0548-MN/ATGF-2024-0548-MN	Seller: Shawna Sachs Missing Information: -proceeds -buyer part
File Name/Number: ATGF-2024-0548-MN/ATGF-2024-0548-MN	Seller: Pamela J Sachs Missing Information: -proceeds -buyer part
File Name/Number: DB-24-00158/ATGF-2024-0653-CO	Seller: The Estate of John K. Lawto Missing Information: -TIN
File Name/Number: CD Testing SS/ATGF-2024-0703-CO OK	



In several fields of the screenshot above, we see the file information on the left and the missing information on the right. The system will tell you which field incorrect and what items is are missing. Use this to go in and fix those files. Once you have fixed them all, go back to the prior screen and select “Check Required Data” button again. If all files show OK, then everything is set to continue. Note that the files showing under “View Data” button are only the files that were fixed. As you fix them, that list will get longer.

When you are ready to export your file, click “Create IRS file”. A file labeled “Test.asc” will download to your designated download folder. Please do not attempt to open the file, an accidental change of any data within the file could cause the IRS to reject the filing. You can view the data contained within the file by clicking the “View Data” button from the above screen.

Log into the IRS Fire System <https://fire.irs.gov/>. Go to the Main Menu:

1. Click Send Information Returns
2. Enter your TCC and TIN and click submit
3. The next screen will have you review your company information, if all is correct, click “Accept”
4. You will now have the option to upload an Original File, Replacement File, Correction File, or Amended File. Choose the option that you are attempting to complete.
5. On the next screen, enter your PIN that was setup during registration.
6. Now you have made it to the screen to upload your file. Click “Choose File”, locate the test.asc file that you saved from EPIC earlier. Then click “Upload”.
7. The IRS will rename your file once it is uploaded; however, when you check the file, it will provide your file name as well as the new file name assigned by the IRS.
8. A “FILE STATUS” email will be sent within a few days regarding the status of your file. If it is not received within this timeframe, log on to the FIRE system and go to “CHECK FILE STATUS” to verify the status of your file.

NOTES:

- If you do a test file, select the “Test File” checkbox on the “Export to IRS” page in EPIC.
- If you need to make a correction, open the file in question and go to the 1099-S screen.
 - Click on the ellipses “...” button beside the vendor whose information you need to correct.
 - The “Seller Old Information” screen will pop-up. This information will be exactly as it was when it was sent to the IRS. The IRS requires both the incorrect and corrected information to be sent with the correction, therefore, the “Seller Old Information” screen. Close this screen and enter the correction vendor information on the 1099S screen. Once the information was corrected, read the “See Details” beside the “Type 1 correction” and “Type 2 correction” to determine what kind of correction you need to do. If it is a type 1 correction, click “Type 1 correction” button and continue as above. If it is a type 2 correction, the correction is performed in two steps. First click the Type 1 correction and post to IRS as above, then click the type to correction and post to the IRS as above.
 - A replacement file is needed when the status of the export is bad. If it is a programming error, the programmers will have to see the error which was received as well as the .asc file that was exported to fix the issue. Once the problem is fixed, open the file in question in EPIC. Go to the 1099-S page, edit any information that needs changing and click the “Replacement” button. Post to the IRS as above.

EPIC Instructions – TBD Commitments.

There will be instances where you may not know the amounts for the closing, but still need to issue a commitment. TBD Commitments are set up in EPIC just like any other file except, there are no amounts entered.

TBD Owner Policies:

Set the purchase price to “0.00”. This will automatically filter through to the Owner Policy Details section of the GENINFO tab in EPIC.

Owner Policy Details

Owner Policy: Owner Policy ▼

Jacket: Standard

Policy #: TBA

Recording Date: []

Policy Amount: 0.00

Rate Table: Base Rate

Discount: None

Recording Info: []

Policy Time: [] (eg. 10:00 a.m.)

Set Date To Trigger Remin

TBD Lender Policies:

Set the “Amount” to “0.00, this should automatically update the “Coverage Amount” fields as well.

Lender Policy Details

Lender: 1 Center National Bank

Policy: Mortgagee ▼

Jacket: Standard

Amount: 0.00

Policy Amount: 0.00

Rate Table: Base Rate

Discount: Simultaneous

When you are finished, you can preview the commitment to ensure that “TBD” shows as the amount for each policy set to \$0.00.

2. Policy to be issued:

- A. 2021 ALTA Owner's Policy, Amount TBD
Proposed Insured: William Nygaard and Sandra Nygaard
- B. 2021 ALTA Loan Policy, Policy Amount TBD
Proposed Insured: Center National Bank
and/or its successors and assigns as their interests may appear

EPIC Trust – Combining Disbursements

EPIC Trust lists all the payees as they are entered into the Closing Disclosure in the “Receipts & Disbursements” tab. This means there will more than likely be the same payee listed multiple times. EPIC does not automatically combine payees for you. If you prefer to pay all of the items out on a single line-item, then you will need to manually combine the items. Assuming that all payees were entered exactly the same on the closing disclosure, you will be able to process all of this on the “Receipts & Disbursements” tab.

First, look at the “To” column in the Disbursements table:

Disbursements					Check Printing	Combine	+
Date	Description	To	Status	Amount			
	Agent's portion	Attorneys Title Guaranty Fund. Inc.	Pending	731.25	↔		
	Underwriter's portion	ATGF	Pending	731.25	↔		
	Recording Fee: Deed	MEEKER	Pending	43.00	↔		
	Recording Fee: Mortgage	MEEKER	Pending	43.00	↔		
	State Deed Tax	Minnesota	Pending	1,650.00	↔		
	Mortgage Registration Tax	MEEKER County	Pending	1,150.00	↔		
	Payoff of First Mortgage Loan	Academy Mortgage Corporation	Pending	250,000.00	↔		
	Cash To Seller	William Nygaard and Sandra Nygaard	Pending	243,172.32	↔		

Check that you have multiple parties that need to be combined and that they match exactly. Once verified, click the “Combine” button. Since EPIC Trust requires all of the payees to be listed exactly the same, it will only show matching items as eligible to be combined. In this example EPIC Trust will only allow the user to combine two line items where the payee is “MEEKER”.

Combine

meeker

Select All ☐

Description	Status	Amount
Recording Fee: Deed	Pending	43 ☐
Recording Fee: Mortgage	Pending	43 ☐

Combine

Confirm

If EPIC Trust shows all of the items you want to combine, click “Select All” in the top right-hand corner of each section displayed and then click “Combine” on the bottom right-hand corner of each section. When done, simply click “Confirm”. EPIC will now show all items that you selected as combined into one line item.

Disbursements					Check Printing	Combine	+
Date	Description	To	Status	Amount			
	Agent's portion	Attorneys Title Guaranty Fund. Inc.	Pending	731.25			
	Underwriter's portion	ATGF	Pending	731.25			
	Recording Fee: Deed, Recording Fee: Mortgage	MEEKER	Pending	86.00			
	State Deed Tax	Minnesota	Pending	1,650.00			
	Mortgage Registration Tax	MEEKER County	Pending	1,150.00			
	Payoff of First Mortgage Loan	Academy Mortgage Corporation	Pending	250,000.00			
	Cash To Seller	William Nygaard and Sandra Nygaard	Pending	243,172.32			

However, we have another item that is listed as “MEEKER County”. Since it doesn’t match exactly, EPIC Trust didn’t include it as one of the items that could be combined. There are two fixes to this.

The preferred method to fix this is to locate the item in EPIC Trust referencing the payee as MEEKER County instead of MEEKER. Once you locate it, click the “P” box and update the payee name to MEEKER.

Open/Close Other Costs

Disclose Other Costs on a separate page? ☐

Other Costs

E. Taxes and Other Government Fees \$ 1,236.00

01	Recording Fees Deed: \$ 43.00 B	Mortgage: \$ 43.00 B P	86.00				
02	State Deed Tax to: Minnesota	P			1,650.00		
03	Mortgage Registration Tax to: MEEKER	P	1,150.00				
04		P					
05		P					

E. Taxes and Other Government Fees - Line 03 Close Clear All Previous Next

Borrower: 1,150.00 Disburse? ☒

Seller: Disburse? ☒

Memo: Mortgage Registration Tax

To: MEEKER County

Payee Type: Third Party Provider

Disburse Total:

Total Deduct:

Total Include:

Paid Outside Of Closing/Before Closing

Borrower: Disburse? ☐

Seller: Disburse? ☐

Other: Disburse? ☐

Lender credit? ☐

Shared Expenses? ☐

Memo: Mortgage Registration Tax

To: MEEKER

Payee Type: Third Party Provider

Once this is updated, go back to the “Receipts & Disbursements tab and verify the updated information has passed into EPIC Trust.

Disbursements					Check Printing	Combine	+
Date	Description	To	Status	Amount			
	Agent's portion	Attorneys Title Guaranty Fund. Inc.	Pending	731.25	↔		
	Underwriter's portion	ATGF	Pending	731.25	↔		
	Recording Fee: Deed, Recording Fee: Mortgage	MEEKER	Pending	86.00	↔		
	State Deed Tax	Minnesota	Pending	1,650.00	↔		
	Mortgage Registration Tax	MEEKER	Pending	1,150.00	↔		
	Payoff of First Mortgage Loan	Academy Mortgage Corporation	Pending	250,000.00	↔		
	Cash To Seller	William Nygaard and Sandra Nygaard	Pending	243,172.32	↔		

Now, you can click “Combine” and repeat the process.

meeker			Select All	✓
Description	Status	Amount		
Recording Fee: Deed, Recording Fee: Mortgage	Pending	86	✓	
Mortgage Registration Tax	Pending	1150	✓	
			Combine	

Now, EPIC Trust shows that there is only one line item to be disbursed that covers all three of the original items.

Disbursements					Check Printing	Combine	+
Date	Description	To	Status	Amount			
	Agent's portion	Attorneys Title Guaranty Fund. Inc.	Pending	731.25	↔		
	Underwriter's portion	ATGF	Pending	731.25	↔		
	Recording Fee: Deed, Recording Fee: Mortgage, Mortgage Registration Tax	MEEKER	Pending	1,236.00	↔		
	State Deed Tax	Minnesota	Pending	1,650.00	↔		
	Payoff of First Mortgage Loan	Academy Mortgage Corporation	Pending	250,000.00	↔		
	Cash To Seller	William Nygaard and Sandra Nygaard	Pending	243,172.32	↔		

The second way that this can be done is to process the original combine request in the “Receipts” tab. This works; however, it will make the disbursements show slightly different from the Closing Disclosure since the exact names will not show match between the two. To combine line items into one disbursement this way, go to the “Disbursement” tab and scroll down to the Cash Disbursements section to locate all of the pending Disbursements.

Cash Disbursements			Total Cash Disbursements: \$497,520.82	
Line Item	Check Payable To	Memo/Description	Amount	
E.02 ☐	Minnesota	State Deed Tax	\$	1,650.00
N.04 ☐	Academy Mortgage Corporation	Payoff of First Mortgage Loan	\$	250,000.00
603 ☐	William Nygaard and Sandra Ny	Cash To Seller	\$	243,172.32
1108 ☐	ATGF	Underwriter's portion	\$	731.25
1107 ☐	Attorneys Title Guaranty Fund. I	Agent's portion	\$	731.25
E.01 ☐	MEEKER	Recording Fee: Deed	\$	43.00
E.01 ☐	MEEKER	Recording Fee: Mortgage	\$	43.00
E.03 ☐	MEEKER County	Mortgage Registration Tax	\$	1,150.00
☐			\$	

Locate the payees that you want to combine (this section will allow indiscriminate combining, so make sure you are selecting only those that are the same payees in the “Check Payable To” column), check the box to the left of the Payee field. When you are done, scroll back to the top of the screen and click the “Combine” button.

Rebuild Disbursements Remove Un-Remove Combine Un-Combine Auto Combine

Cash Receipts

Line Item	Check Received From	Memo/Description	Amount
L.01 ☐	Deposit	Earnest Money Deposit	\$ 5,000.00
L.02 ☐	Center National Bank	Funds Due From Lender	\$ 490,321.00
303 ☐	William Nygaard and Sandra Ny	Cash From Borrower	\$ 2,199.82
☐			\$

Total Cash Receipts: \$497,520.82

Cash Disbursements

Line Item	Check Payable To	Memo/Description	Amount
E.02 ☐	Minnesota	State Deed Tax	\$ 1,650.00
N.04 ☐	Academy Mortgage Corporation	Payoff of First Mortgage Loan	\$ 250,000.00
603 ☐	William Nygaard and Sandra Ny	Cash To Seller	\$ 243,172.32
1108 ☐	ATGF	Underwriter's portion	\$ 731.25
1107 ☐	Attorneys Title Guaranty Fund. I	Agent's portion	\$ 731.25
E.01 ☒	MEEKER	Recording Fee: Deed	\$ 43.00
E.01 ☒	MEEKER	Recording Fee: Mortgage	\$ 43.00
E.03 ☒	MEEKER County	Mortgage Registration Tax	\$ 1,150.00
☐			\$

Total Cash Disbursements: \$497,520.82

Review the information in the pop-up window and adjust the name of the payee as well as the memo, if needed.

×

Disbursement To:

Disbursement Memo:

OK

Click OK, and review the Cash Disbursements section to ensure that the request was processed correctly, if not, check the box and click the Uncombine button to allow you to redo the process.

Cash Disbursements
Total Cash Disbursements: \$497,520.82

Line Item	Check Payable To	Memo/Description	Amount
E.02 ☐	Minnesota	State Deed Tax	\$ 1,650.00
N.04 ☐	Academy Mortgage Corporation	Payoff of First Mortgage Loan	\$ 250,000.00
603 ☐	William Nygaard and Sandra Ny	Cash To Seller	\$ 243,172.32
1108 ☐	ATGF	Underwriter's portion	\$ 731.25
1107 ☐	Attorneys Title Guaranty Fund. I	Agent's portion	\$ 731.25
☒	MEEKER County	Recording Fee: Deed, Recording F	\$ 1,236.00
☐			\$

When you are done, go back to the “Receipts & Disbursements” tab. The updated information should now be available in EPIC Trust.

Disbursements					Check Printing	Combine	+
Date	Description	To	Status	Amount			
	Agent's portion	Attorneys Title Guaranty Fund. Inc.	Pending	731.25	↩		
	Underwriter's portion	ATGF	Pending	731.25	↩		
	Recording Fee: Deed, Recording Fee: Mortgage, Mortgage Registration Tax,	MEEKER County	Pending	1,236.00	↩		
	State Deed Tax	Minnesota	Pending	1,650.00	↩		
	Payoff of First Mortgage Loan	Academy Mortgage Corporation	Pending	250,000.00	↩		
	Cash To Seller	William Nygaard and Sandra Nygaard	Pending	243,172.32	↩		

EPIC Trust – Posting Receipts

Prior to posting disbursements to a file, EPIC Trust requires that funds be available. This requires that we post the incoming receipts. Go to the “Receipts & Disbursements” tab located under the “Closing Disclosure/Disbursement” primary tab. You should see all of the expected receipts and scheduled disbursements. Click on the post icon → located on the row for the incoming item that needs to be posted. The “Post Receipt” window should appear:

Post Receipt

From: Capital One, N.A.

Post Date: [Calendar Icon]

Expected Amount: \$ 199750

Amount: \$ 199750

Multi File Payment

Payment Method: Select...

Payment Document No.:

Description: Funds Due From Lender

Note:

Update Log

Action	Disbursement Date	Description	To	Amount	Method	User	Timestamp
INSERT		Funds Due From Lender		199750		defaultadmin	11/24/2025 2:30:08 PM

Cancel Post

Complete all of the fields:

1. Post date: Enter the date the transaction cleared.
2. Enter the amount received. If this differs from the expected amount, you will need to adjust for that
 - a. Click the Multi File Payment button and select all of the transactions that are shown to be coming from the lender for this file.
3. Payment method: Select one of the following:
 - a. “Check” – Selecting this option will request a confirmation of the post. A “Confirm Posting” message will appear, “When posting a Check, all funds should be cleared in your bank account. Are you sure you want to post this check now?” Click “Post” to continue or cancel to discard everything.
 - b. “Wire” – Selecting this will change the status to “Cleared” as soon as you click Post.
 - c. “Transfer” – Selecting this will change the status to “Cleared” as soon as you click Post.
 - d. “Cash” – Selecting this will change the status to “Cleared” as soon as you click Post.
 - e. “ACH” – Selecting this will change the status to “Cleared” as soon as you click Post.
 - f. “File Transfer” – Selecting this option will allow you to transfer “Hold Back” funds from another file to the current file. Click “Post” to open the “Transfer From Another File” window. Select the file that the funds will originate from and then click “Post”. EPIC Trust shows all files with

available funds (regardless as to the disbursement status being set to “Hold Back” or not).

Transfer From Another File			×
File No	Description	Amount	
ATGF-2025-1220-AZ	Cash To Seller	487196.41	
ATGF-2025-1220-AZ	Real Estate Commission Buyers Broker	13780	
ATGF-2025-1220-AZ	Real Estate Commission Sellers Broker	6890	
ATGF-2025-1220-AZ	Cash To Borrower	42954.87	
ATGF-2025-1220-AZ	Payoff of First Mortgage Loan	101214.31	
ATGF-2025-1220-AZ	Prepaid Interest	1858.41	
ATGF-2025-1220-AZ	Underwriter's portion	1292	
ATGF-2025-1220-AZ	Agent's portion	1292	
ATGF-2025-1221-AZ (Not enough funds)	Cash To Seller	446613.39	
ATGF-2025-1221-AZ (Not enough funds)	Home Inspection Fee	500	
ATGF-2025-1221-AZ (Not enough funds)	Prepaid Interest	1592.16	
ATGF-2025-1221-AZ (Not enough funds)	Underwriter's portion	990.5	
ATGF-2025-1221-AZ (Not enough funds)	Agent's portion	990.5	
Test2-Simultaneous (Not enough funds)	Prepaid Interest	672.63	
Cancel		Post	

- g. “Personal Check” – Selecting this option will request a confirmation of the post. A “Confirm Posting” message will appear, “When posting a Check, all funds should be cleared in your bank account. Are you sure you want to post this check now?” Click “Post” to continue or cancel to discard everything.
- h. “Certified Check” – Selecting this will change the status to “Cleared” as soon as you click Post.

EPIC Trust – Printing Disbursements

Once your file is ready, balanced, and you are set to prepare for the closing; you can start to print checks and get them ready to be disbursed. To print checks for the file, click on the “Closing Disclosure/Disbursement” tab and then click on “Receipts & Disbursements”. Scroll down to locate the “Disbursements” section. Review the list of checks if you need to combine disbursements to one check, click the “Combine” button. EPIC Trust will automatically display all matching items. Click “Select All” or the individual check items (if you do not want to combine all checks listed in the same payment), and then click “Combine”. When you are done, click the “Confirm” button to confirm all of your changes.

Combine

attorneys title guaranty fund. inc.

Select All ☐

Description	Status	Amount
Agent's portion	Pending	215 ☐
Title - Additional Parcel	Pending	50 ☐
Combine		

laura hammoud

Select All ☐

Description	Status	Amount
Title - Closing Fee	Pending	500 ☐
Title - Courier/Wire	Pending	50 ☐
Combine		

Confirm

Click on the “Check Printing” button to open the Check Printing screen. From here, you will see all the disbursements for the file. Anything with a printer icon indicates that it was printed previously, but it doesn’t affect printing if you need to print them all. Check the box on the far right for every check that you want to include in the printing, and then click “Print” at the bottom right of the window.

Check Printing

Account

Ledger

Escrow Account 2 - Bank of Colorado

WE-Test-CD-1

Custom

11/25/2025 to 12/09/2025

Pending

Hold Back

Disbursed

Combined

Printed

Combine

Settlement	File	Payee	Description	Status	Amount
12/24/2024	WE-Test-CD-1	Sue Seller	Cash To Seller	Pending	238,595.59 ☐
12/24/2024	WE-Test-CD-1	Bob Buyer	Cash To Borrower	Pending	189.41 ☐
12/24/2024	WE-Test-CD-1	ABC Appraisers	Appraisal Fee, Appraisal Field Review Fee	Pending	575.00 ☐
12/24/2024	WE-Test-CD-1	Happy Home Inspections	Asbestos Inspection Fee, Dry Wall Inspection Fee, Radon Inspection Fee, Roof Inspection Fee	Pending	950.00 ☐
12/24/2024	WE-Test-CD-1	ATGF	Underwriter's portion	Pending	315.00 ☐
12/24/2024	WE-Test-CD-1	Attorneys Title Guaranty Fund, Inc.	Agent's portion	Pending	315.00 ☐
12/24/2024	WE-Test-CD-1	Hometown Real Estate	Real Estate Commission Buyers Broker	Pending	5,000.00 ☐
12/24/2024	WE-Test-CD-1	Advocate Realty Services	Real Estate Commission Sellers Broker	Pending	3,000.00 ☐
12/24/2024	WE-Test-CD-1	Capital One, N.A	Homeowner's Insurance	Pending	600.00 ☐
12/24/2024	WE-Test-CD-1	Capital One, N.A	Mortgage Insurance	Pending	400.00 ☐
12/24/2024	WE-Test-CD-1	MORGAN	Recording Fee: Deed	Pending	60.00 ☐
12/24/2024	WE-Test-CD-1	MORGAN	Recording Fee: Mortgage	Pending	60.00 ☐

Print Disbursed only

The “Print Checks” screen will appear. Insert any missing addresses in the Payee column and make any notes that are needed in the “Description” and “Memo” columns if they are empty. Next, make sure that you verify the Check Start # at the top center of the screen. Now you are ready to print the checks, you can choose to “Print Only” or

“Print & Disburse”. Print and disburse is the best option as it marks each of the items as disbursed and sets them up to be with the outstanding transactions during the reconciliation process.

Print Checks

×

Date

11/25/2025

Check Start #

321688

Check Format

Pre-printed Voucher

Checks

Settlement	File	Payee	Description	Memo	Status	Amount
12/24/2024	WE-Test-CD-1	Sue Seller 1 Main St
Hartselle, Alabama, 35640	Cash To Seller	Cash To Seller	Pending	238,505.59
12/24/2024	WE-Test-CD-1	Bob Buyer	Cash To Borrower	Cash To Borrower	Pending	169.41
12/24/2024	WE-Test-CD-1	ABC Appraisers	Appraisal Fee, Appraisal Field Review Fee	Appraisal Fee, Appraisal Field Review Fee	Pending	575.00
12/24/2024	WE-Test-CD-1	Happy Home Inspections	Asbestos Inspection Fee, Dry Wall Inspection Fee, Radon Inspection	Asbestos Inspection Fee, Dry Wall Inspection Fee, Radon Inspection	Pending	950.00
12/24/2024	WE-Test-CD-1	ATGF 750 West Hampden Avenue, STE 475 Englewood, CO 80110-2223	Underwriter's portion	Underwriter's portion	Pending	315.00
12/24/2024	WE-Test-CD-1	Attorneys Title Guaranty Fund. Inc.	Agent's portion	Agent's portion	Pending	315.00

Cancel

Check Layout

Print Only

Print & Disburse

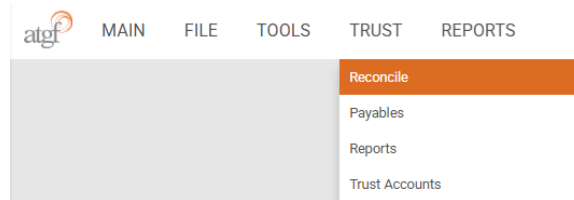
Review each entry carefully. Start with the Check Start #, make sure that the number shown matches the first check to be printed and update as necessary. Next, make sure that the Payee information contains the address (on two lines), any blank fields need to be updated. EPIC Trust pulls this information directly from the CD/HUD. If you have not updated the payee information there, it will be blank here. Always check the “P” box to ensure the Memo line is filled in and that the Payee is selected from the list of Payees from the first ellipses button from the payee field. Clicking “Add” if the payee is not listed will open a window where the information for the payee can be added. Click Update List when complete to save the entry for future use and then click Ok. Once this screen is ready, click “Print & Disburse”. A new window will open with your PDF for the checks. Make sure to save this for future reference in your file. Print the document to your checks.

TIP: If this is your first time printing checks out of EPIC Trust, print the checks to blank paper (at least one, you don’t need to print all of them), lay the printed page over a check and hold up to the light to ensure that all items align before printing to your check stock.

Once the checks are printed, close the browser window with your checks. EPIC Trust will display a message asking if the checks printed correctly. Select Yes to continue. You will need to re-open your file once this is complete.

EPIC Trust – Reconciling your trust account

Reconciling your trust account is one of the most important processes in maintaining compliance with established laws and ALTA best practices. EPIC Trust makes it easy to process a 3-way reconciliation quickly. To start, locate and click on the “TRUST” menu in EPIC and then select the “Reconcile” option.



This will open the “Reconciliation Dashboard”:

A screenshot of the 'Reconciliation Dashboard' in the EPIC Trust application. It features a header with the title 'Reconciliation Dashboard' and a section labeled 'Account' with a dropdown menu showing 'Select...' and a downward arrow.

Click the “Account” drop down and then click on the trust account that you are ready to reconcile:

A screenshot of the 'Reconciliation Dashboard' showing the 'Account' dropdown menu open. The menu lists two options: 'Escrow Account - Bank of Colorado' and 'Escrow Account 2 - Bank of Colorado'. The second option is highlighted.

EPIC will display Alerts and the Reconciliation History for the selected trust account:

A screenshot of the 'Reconciliation Dashboard' showing the 'Account' dropdown menu set to 'Escrow Account 2 - Bank of Colorado'. The dashboard includes a 'Last Reconciled' section with a 'Start' button. Below this is an 'Alerts' section with two messages: 'Your bank ledger is balanced!' (with a 'Bank Ledger' button) and 'You have 3 unclear deposits to the value of \$706,810.00 older than 5 days.' (with a 'View Report' button). At the bottom is a 'Reconciliation History' table with columns: 'Reconciliation Date', 'Statement Ending Date', 'Opening Balance', 'Amount Reconciled', and 'Closing Balance'. The table is currently empty. The footer indicates 'Current Page:1'.

To start, click the “Start” button to open the “Start Reconcile” window:

Start Reconcile

Opening Balance: \$ 0 Statement Ending Balance: \$ 0 Ending Balance Date:

Upload Bank Statement

[Choose File](#) No file chosen

Bank Interest & Charges

Date	Type	Description	Amount
	Debit	enter description..	0

+ Entry

Cancel Start

The Opening Balance will show the amount from the last reconciliation (or if this is the first reconciliation, it will show the opening balance entered when the account was set up) and should match the starting balance on your bank statement.

1. Enter the “Statement Ending Balance” as it appears on the bank statement.
2. Enter the closing date from the bank statement (this may also be called the statement date) into the “Ending Balance Date” field.
3. From here, you can upload a copy of the bank statement, click “Chose File” and navigate to the folder where the statement is saved.
4. Enter all bank charges and interest shown on the bank statement as they are itemized. Make sure that items are individually entered, do not sum up all debits and credits. These entries will appear on the final reconciliation report listed as “Bank Expenses” in the File Number column. Using the bank statement, locate and enter the following information:
 - a. Date
 - b. Type (Debit/Credit)
 - c. Description (Fee name or interest as it appears on the bank statement for the ease of file auditing later).
 - d. Amount of the bank originated item.
5. Click the “+Entry” button to add more items.
6. When finished, click “Start”

This will launch the “3-Way Reconciliation” screen. Items are displayed in two parts. The first part shows the “Bank Balance”, this is based on the information provided on the previous screen. The second window shows the “Book Balance” which shows all of the unreconciled items on the books. The third section shows the trial balance. This includes the Ledger Balance and any unmatched bank items.

3-Way Reconciliation Escrow Account 2 - Bank of Colorado			Edit Save Reconcile		
Bank Balance		11/15/2025	Book Balance		
Opening Balance	\$0.00		+ Credits	\$706,810.00	
+ Credits	\$0.00		- Debits	\$170,613.59	
- Debits	\$0.00		VOIDs	\$0.00	
Ending Balance	\$1,589,456.50		Unmatched Bank	\$0.00	
+ Outstanding Credits	\$706,810.00				
- Outstanding Debits	\$170,613.59				
Adjusted Bank Balance	\$2,125,652.91		Closing Balance	\$536,196.41	
			Trial Balance		
			Client Ledger Balance	\$536,196.41	
			Unmatched Bank	\$0.00	
			View Logs		
			Trial Balance	\$536,196.41	

In the lower section, you have the date range that you can select to show all the transactions that have not been reconciled during that period. You may have to change the date range to ensure that all items are picked up and displayed.

Current QTR 10/1/2025 - 12/31/2025					
↑↓ Date	↑↓ File	↑↓ Document No.	↑↓ To/From	↑↓ Credit	↑↓ Debit
10/17/2025	ATGF-2025-1220-AZ	31657621695	Deposit	11,000.00	
10/17/2025	ATGF-2025-1220-AZ	16132165968	Academy Mortgage Corporation	645,810.00	
10/20/2025	ATGF-2025-1220-AZ	5687765131	Orion Vance and Indigo Sloane		42,954.87
10/20/2025	ATGF-2025-1220-AZ		ATGF		1,292.00
10/20/2025	ATGF-2025-1220-AZ		RE/MAX DTC		13,780.00
10/20/2025	ATGF-2025-1220-AZ		Attorneys Title Guaranty Fund. Inc.		1,292.00
10/20/2025	ATGF-2025-1220-AZ		Academy Mortgage Corporation		1,858.41
10/20/2025	ATGF-2025-1220-AZ		Hometown Real Estate		6,890.00
10/20/2025	ATGF-2025-1220-AZ		Lousy Inspectors		50.00
10/20/2025	ATGF-2025-1220-AZ		Appraisal Company Ltd		150.00
10/20/2025	ATGF-2025-1220-AZ		NAVAJO		132.00
10/20/2025	ATGF-2025-1220-AZ		Bank of America, N.A.		101,214.31
11/14/2025	WE-Test-CD-1	183	Bob Buyer	50,000.00	
11/25/2025	WE-Test-CD-1	321687	Capital One, N.A		1,000.00
Total				706,810.00	170,613.59

Once the date is set and the transactions are listed, begin checking the boxes for the transactions that have cleared.

Current QTR 10/1/2025 - 12/31/2025					
↑↓ Date	↑↓ File	↑↓ Document No.	↑↓ To/From	↑↓ Credit	↑↓ Debit
10/17/2025	ATGF-2025-1220-AZ	31657621695	Deposit	11,000.00	
10/17/2025	ATGF-2025-1220-AZ	16132165968	Academy Mortgage Corporation	645,810.00	
10/20/2025	ATGF-2025-1220-AZ	5687765131	Orion Vance and Indigo Sloane		42,954.87
10/20/2025	ATGF-2025-1220-AZ		ATGF		1,292.00
10/20/2025	ATGF-2025-1220-AZ		RE/MAX DTC		13,780.00
10/20/2025	ATGF-2025-1220-AZ		Attorneys Title Guaranty Fund. Inc.		1,292.00
10/20/2025	ATGF-2025-1220-AZ		Academy Mortgage Corporation		1,858.41
10/20/2025	ATGF-2025-1220-AZ		Hometown Real Estate		6,890.00
10/20/2025	ATGF-2025-1220-AZ		Lousy Inspectors		50.00
10/20/2025	ATGF-2025-1220-AZ		Appraisal Company Ltd		150.00
10/20/2025	ATGF-2025-1220-AZ		NAVAJO		132.00
10/20/2025	ATGF-2025-1220-AZ		Bank of America, N.A.		101,214.31
11/14/2025	WE-Test-CD-1	183	Bob Buyer	50,000.00	
11/25/2025	WE-Test-CD-1	321687	Capital One, N.A		1,000.00
Total				706,810.00	170,613.59

Once you have completed selecting all items included on the bank statement, your totals for all three windows in the first section should match.

3-Way Reconciliation Escrow Account 2 - Bank of Colorado			Edit	Save	Reconcile
Bank Balance 11/15/2025			Book Balance		
Opening Balance \$0.00 + Credits \$706,810.00 - Debits \$170,613.59 Ending Balance \$536,196.41 + Outstanding Credits \$0.00 - Outstanding Debits \$0.00			+ Credits \$706,810.00 - Debits \$170,613.59 Voids \$0.00 Unmatched Bank \$0.00		
Adjusted Bank Balance \$536,196.41			Closing Balance \$536,196.41		
			Trial Balance Client Ledger Balance \$536,196.41 Unmatched Bank \$0.00 View Logs		
			Trial Balance \$536,196.41		

When complete, click “Reconcile”. If you need to come back to adjust, select save instead. Now, if you go back to the account you were just working on, the file will now have today’s date as the Last Reconciled date and show that your ledger is in balance.

Reconciliation Dashboard

Account

Escrow Account 2 - Bank of Colorado

Last Reconciled

11/25/2025

Start

Alerts

Your bank ledger is balanced!

Bank Ledger

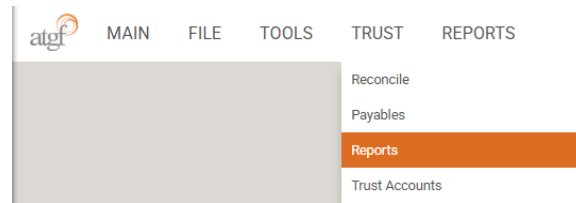
Reconciliation History

Reconciliation Date	Statement Ending Date	Opening Balance	Amount Reconciled	Closing Balance	
11/25/2025	11/15/2025	0.00	536,196.41	536,196.41	View

Current Page: 1

EPIC Trust – Reports

EPIC Trust has several built-in reports for you. To access them, locate the “Reports” option under the “TRUST” menu dropdown.



This will open the Reports screen

A screenshot of the 'Reports' screen in the EPIC Trust application. The screen has a header with the word 'Reports' in orange. Below the header, there is an 'Account' section with a dropdown menu labeled 'Select...'. Underneath the account dropdown is a 'Custom' button with a downward arrow. Below that is a date range selector showing '11/23/2025' to '11/29/2025'. At the bottom, there is a list of report types under the heading 'Reports': 'Reconciliation Summary', 'Reconciliation Analysis', 'Book Transactions', 'Trial Transactions', 'Cleared Transactions', 'Outstanding Transactions', 'Voided Transactions', 'Funds Transfers', 'Negative Balances', 'Stale Dated Checks', and 'Hold Back Disbursements'.

First, select the trust account from the “Account” drop down. Then select the date range. There are several options available in addition to the custom option that the system defaults to; this includes “Current Week”, “Current Month”, “Current QTR” (quarter), “Current Year”, “Previous Week”, “Previous Month”, “Previous QTR” (quarter), and “Previous Year”.

Once all of the above options are set up, you can now click a report to review it. These reports, once selected, will appear to the right of the reports menu. To print, click the “PDF” button in the top right corner of the report screen:

Reports		Reconciliation Summary Report - 10/1/2025 - 12/31/2025		PDF
Account		Escrow Account 2 / Bank of Colorado		
Escrow Account 2 - Bank of Colorado		Date of Last Reconciliation	11/25/2025	
Current QTR		Transaction Date From	10/1/2025	
10/1/2025 - 12/31/2025		Through	12/31/2025	
Reports		Book Balance		
Reconciliation Summary		Beginning Balance on 10/1/2025	\$0.00	
Reconciliation Analysis		+ Credits	\$706,810.00	
Book Transactions		- Debits	\$170,613.59	
Trial Transactions		Ending Balance on 12/31/2025	\$536,196.41	
Cleared Transactions		Bank Balance		
Outstanding Transactions		Beginning Balance as of 10/1/2025	\$0.00	
Voided Transactions		+ Credits	\$706,810.00	
Funds Transfers		- Debits	\$170,613.59	
Negative Balances		Ending Balance as of 12/31/2025	\$536,196.41	
State Dated Checks		+ Outstanding Credits	\$0.00	
Hold Back Disbursements		- Outstanding Debits	\$0.00	
		Adjusted Ending Balance as of 12/31/2025	\$536,196.41	
		Trial Balance		
		Total Files	2	
		Ending Balance as of 12/31/2025	\$536,196.41	