

# Connecting the Lending industry ReaIEC® Technologies

# Closing Insight™

Collaborative workflow designed to support lender and service provider efforts to comply with the CFPB's Integrated Mortgage Disclosure rule that takes effect August 1, 2015.

Closing Insight streamlines the complex, multi-party closing process, and helps lenders and their settlement agents remain compliant as they generate mortgage disclosures that borrowers must receive when applying for or closing on a loan.

Closing Insight provides:	
Standardized dataset (UCD) for exchanging Closing Disclosure information	✓
A secure platform for lender/closing agent collaboration	✓
A method for lenders to obtain more accurate loan information	✓
Time savings and reduction of errors by replacing manual processes	✓
Improved borrower satisfaction with the closing process	✓
Process consistency by using a rules-based and configurable workflow	✓

# Closing Insight™ Software Partner Network

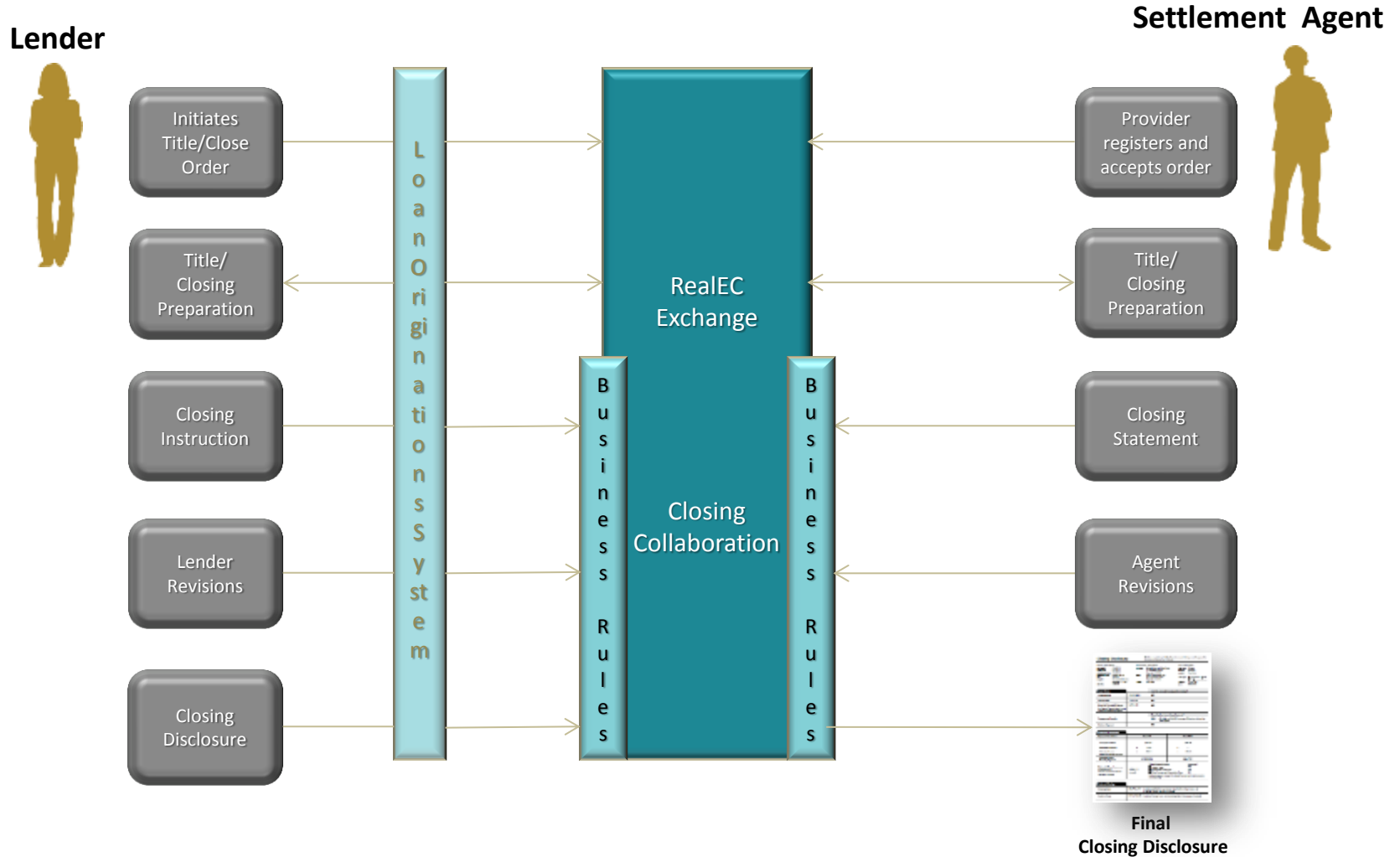
The companies listed below are working with RealEC to develop robust integrations with Closing Insight to support the creation of the new Closing Disclosure. Settlement agents using these software systems should expect a seamless experience, allowing their users to stay within their software platform while providing real-time workflow status and Closing Disclosure information to lenders. The software partners will provide their settlement agents the training and support needed for a successful deployment of Closing Insight.

- SoftPro Standard, SoftPro Enterprise, SoftPro Select and IMPACT (SoftPro Corp.)
- FAST, StreamLine and TitleExpress (First American and SMS)
- RamQuest
- AIM+/SureClose (Stewart)
- ResWare (Adeptive)
- SnapClose (Cornerstone Management Solutions)
- Landtech (Landtech Data Corporation)
- RBJ-Edge (RBJ Software, Inc.)
- Other proprietary systems being brought on line through year end and beyond



# Collaboration Portal

## Closing Insight™



# RealEC Closing Insight Advisory Board



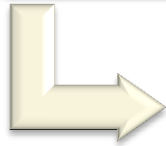
**CIAB  
Launched**

- Inaugural meeting held July 2014
- 30 members representing 12 industry organizations
- Includes 4 top 20 lenders and 4 largest settlement providers, largest title production platforms



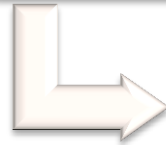
**Work Streams  
Identified**

- Common Workflow, Fees, Education & Outreach, Training, Testing, Rules, Compliance, Settlement Agent Registration, Production and Operation Readiness and Data Sharing



**Engaging  
Other  
Industry  
Partners**

- ALTA, NAR, MBA, CFPB, NAHB, AEA, EIC



**Board  
Purpose:  
Adoption of  
Closing Insight**

- Board members working together to ensure industry awareness
- Work Streams conducting tactical efforts to ensure effective and efficient adoption and industry standardizations

# Settlement Agency Pre-Launch Readiness

