



LODESTAR

Dynamic Endorsement System

User Guide

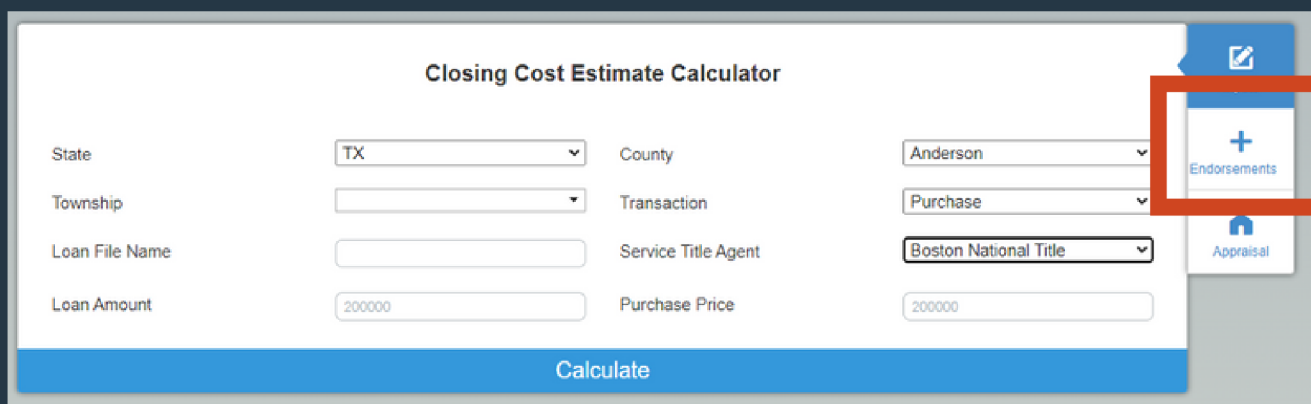
Dynamic Endorsement System

LodeStar created the Dynamic Endorsement System to allow for greater control and flexibility. LodeStar users now can choose which endorsements to quote.

This does not require that every user needs to know all applicable endorsements. We have already determined that per our onboarding and setup process, and most quotes will contain pre-selected/defaulted endorsements. To the end user, their workflow remains unchanged.

The Endorsements Tab

After entering the necessary inputs (e.g., State, County, Township, Transaction, and Service Title Agent/Provider), users can select applicable endorsements using the "Endorsements" tab, accessible with a button on the righthand side of the interface.



The screenshot displays the "Closing Cost Estimate Calculator" interface. It features several input fields for user data: State (TX), County (Anderson), Township, Transaction (Purchase), Loan File Name, Service Title Agent (Boston National Title), Loan Amount (200000), and Purchase Price (200000). A blue "Calculate" button is positioned at the bottom. On the right side, a vertical navigation menu includes a home icon, an "Endorsements" tab with a plus sign, and an "Appraisal" tab with a house icon. The "Endorsements" tab is highlighted with a red box, and a red arrow points to it from the right.

Endorsements in the tab can either be preset/automatically checked, or the user can select additional endorsements or deselect them.

Endorsements

All Common Client

- T-19 Restrictions, Encroachments, Minerals
- T-36 Environmental Protection Lien
- T-33 Variable Rate Mortgage
- T-17 Planned Unit Development
- T-19.2/19.3 Minerals and Surface Damage
- T-3 Taxes Not Yet Due and Payable
- T-42 Equity Loan Mortgage
- T-31 Manufactured Housing
- T-28 Condominium
- T-39 Balloon Mortgage
- T-30 Tax Deletion
- T-42.1 Supplemental Coverage Equity Loan Mortgage
- T-31.1 Supplemental Coverage Manufactured Housing Unit (Owners Policy)

Inputs

+

Endorsements

Appraisal

Preset/automatically checked endorsements can be set up by request, or predetermined based on either the service provider or their underwriter.

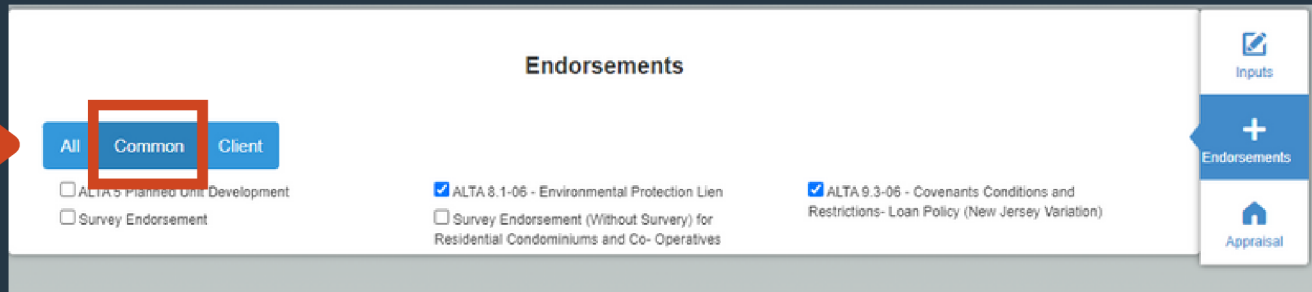
For example, the following endorsements have been predetermined to apply to cash-out refinances in Texas:

1. T-19 Restrictions, Encroachments, Minerals
2. T-3 Taxes Not Yet Due and Payable
3. T-30 Tax Deletion
4. T-36 Environmental Protection Lien
5. T-42 Equity Loan Mortgage
6. T-42.1 Supplemental Coverage Equity Loan Mortgage

Let's say you always want to include the T-17 Planned Unit Development. You can send support your request, and we will add the T-17 to your list of preset/automatically checked endorsements.

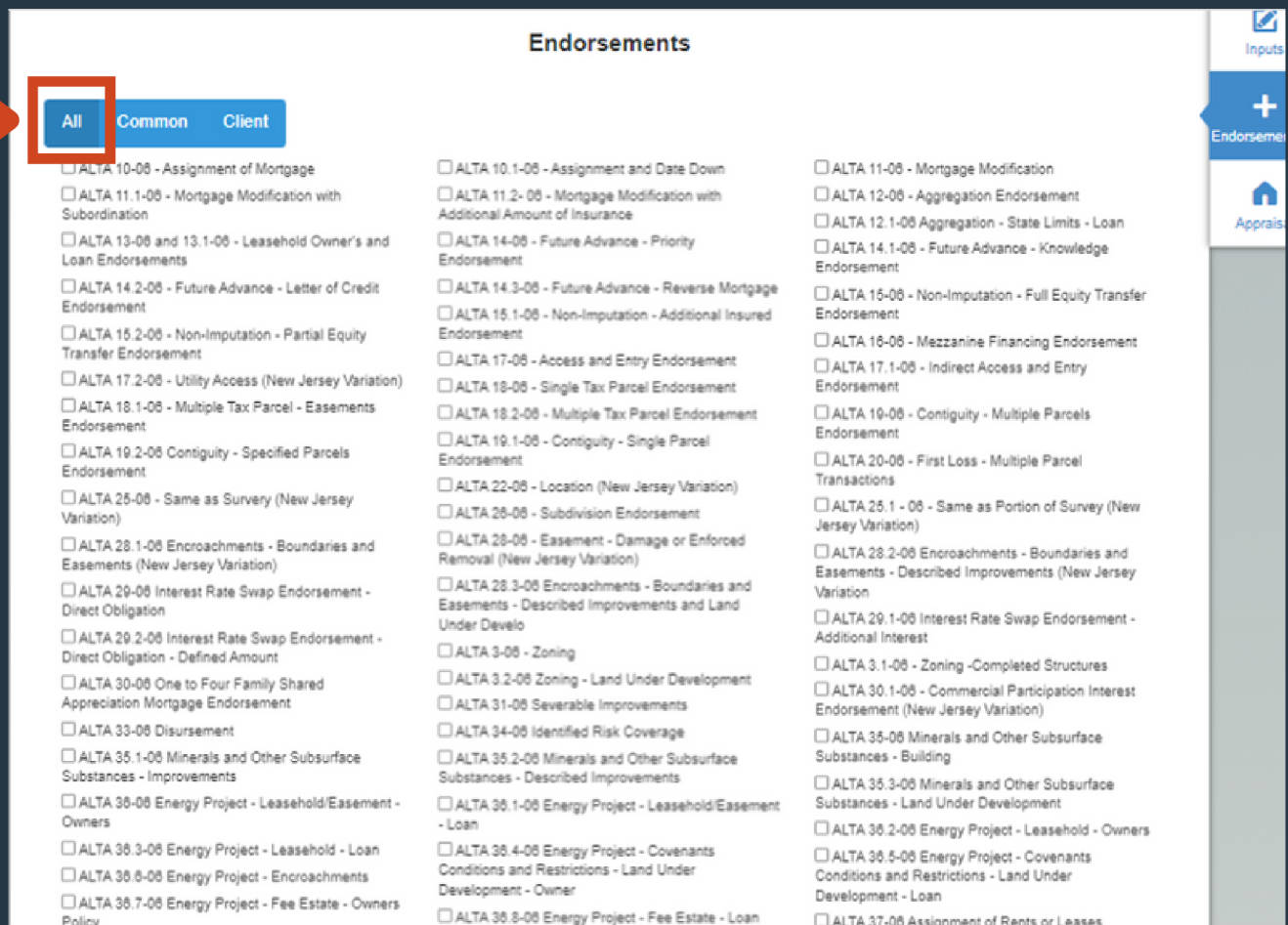
Things to Keep in Mind

The tab will automatically open to show “Common” endorsements.



The screenshot shows the 'Endorsements' interface. At the top, there are three tabs: 'All', 'Common', and 'Client'. The 'Common' tab is highlighted with a red box and an orange arrow pointing to it from the left. Below the tabs, there are three columns of endorsement options. The first column has two items: 'ALTA 5 - Planned Unit Development' and 'Survey Endorsement', both with unchecked checkboxes. The second column has two items: 'ALTA 8.1-06 - Environmental Protection Lien' (checked) and 'Survey Endorsement (Without Survey) for Residential Condominiums and Co- Operatives' (unchecked). The third column has one item: 'ALTA 9.3-06 - Covenants Conditions and Restrictions- Loan Policy (New Jersey Variation)' (checked). On the right side, there is a vertical sidebar with three buttons: 'Inputs', 'Endorsements' (with a plus sign), and 'Appraisal'.

You can expand the list of endorsements by selecting “All.”



The screenshot shows the 'Endorsements' interface with the 'All' tab selected. The 'All' tab is highlighted with a red box and an orange arrow pointing to it from the left. Below the tabs, there is a long list of endorsement options arranged in three columns. Each item consists of a checkbox followed by the endorsement name. The list includes various ALTA forms such as 'ALTA 10-06 - Assignment of Mortgage', 'ALTA 11-06 - Mortgage Modification with Subordination', 'ALTA 12-06 - Aggregation Endorsement', 'ALTA 13-06 and 13.1-06 - Leasehold Owner's and Loan Endorsements', 'ALTA 14-06 - Future Advance - Letter of Credit Endorsement', 'ALTA 14-06 - Future Advance - Priority Endorsement', 'ALTA 14-06 - Future Advance - Knowledge Endorsement', 'ALTA 14-06 - Future Advance - Reverse Mortgage Endorsement', 'ALTA 15-06 - Non-Imputation - Partial Equity Transfer Endorsement', 'ALTA 15-06 - Non-Imputation - Additional Insured Endorsement', 'ALTA 16-06 - Mezzanine Financing Endorsement', 'ALTA 17-06 - Access and Entry Endorsement', 'ALTA 17-06 - Indirect Access and Entry Endorsement', 'ALTA 18-06 - Single Tax Parcel Endorsement', 'ALTA 18-06 - Multiple Tax Parcel Endorsement', 'ALTA 19-06 - Contiguity - Multiple Parcels Endorsement', 'ALTA 19-06 - Contiguity - Single Parcel Endorsement', 'ALTA 20-06 - First Loss - Multiple Parcel Transactions', 'ALTA 22-06 - Location (New Jersey Variation)', 'ALTA 25.1-06 - Same as Portion of Survey (New Jersey Variation)', 'ALTA 26-06 - Subdivision Endorsement', 'ALTA 28-06 - Encroachments - Boundaries and Easements (New Jersey Variation)', 'ALTA 28-06 - Encroachments - Boundaries and Easements - Described Improvements (New Jersey Variation)', 'ALTA 29-06 - Interest Rate Swap Endorsement - Direct Obligation', 'ALTA 29.2-06 - Interest Rate Swap Endorsement - Direct Obligation - Defined Amount', 'ALTA 29.2-06 - Interest Rate Swap Endorsement - Additional Interest', 'ALTA 30-06 - One to Four Family Shared Appreciation Mortgage Endorsement', 'ALTA 30.1-06 - Zoning - Completed Structures', 'ALTA 30.1-06 - Zoning - Land Under Development', 'ALTA 30.1-06 - Commercial Participation Interest Endorsement (New Jersey Variation)', 'ALTA 31-06 - Severable Improvements', 'ALTA 33-06 - Disurment', 'ALTA 34-06 - Identified Risk Coverage', 'ALTA 35-06 - Minerals and Other Subsurface Substances - Building', 'ALTA 35-06 - Minerals and Other Subsurface Substances - Land Under Development', 'ALTA 36-06 - Energy Project - Leasehold/Easement - Owners', 'ALTA 36.1-06 - Energy Project - Leasehold - Loan', 'ALTA 36.2-06 - Energy Project - Leasehold - Owners', 'ALTA 36.3-06 - Energy Project - Leasehold - Loan', 'ALTA 36.4-06 - Energy Project - Covenants Conditions and Restrictions - Land Under Development - Owner', 'ALTA 36.5-06 - Energy Project - Covenants Conditions and Restrictions - Land Under Development - Loan', 'ALTA 36.6-06 - Energy Project - Encroachments', 'ALTA 36.7-06 - Energy Project - Fee Estate - Owners Policy', 'ALTA 36.8-06 - Energy Project - Fee Estate - Loan', 'ALTA 37-06 - Assignment of Rents or Leases', 'ALTA 10-06 - Mortgage Modification', 'ALTA 11-06 - Mortgage Modification', 'ALTA 12-06 - Aggregation Endorsement', 'ALTA 12-06 - Aggregation - State Limits - Loan', 'ALTA 14.1-06 - Future Advance - Knowledge Endorsement', 'ALTA 15-06 - Non-Imputation - Full Equity Transfer Endorsement', 'ALTA 16-06 - Mezzanine Financing Endorsement', 'ALTA 17.1-06 - Indirect Access and Entry Endorsement', 'ALTA 19-06 - Contiguity - Multiple Parcels Endorsement', 'ALTA 20-06 - First Loss - Multiple Parcel Transactions', 'ALTA 25.1-06 - Same as Portion of Survey (New Jersey Variation)', 'ALTA 28.2-06 - Encroachments - Boundaries and Easements - Described Improvements (New Jersey Variation)', 'ALTA 29.1-06 - Interest Rate Swap Endorsement - Additional Interest', 'ALTA 3.1-06 - Zoning - Completed Structures', 'ALTA 30.1-06 - Commercial Participation Interest Endorsement (New Jersey Variation)', 'ALTA 35-06 - Minerals and Other Subsurface Substances - Building', 'ALTA 35.3-06 - Minerals and Other Subsurface Substances - Land Under Development', 'ALTA 36.2-06 - Energy Project - Leasehold - Owners', 'ALTA 36.5-06 - Energy Project - Covenants Conditions and Restrictions - Land Under Development - Loan', 'ALTA 37-06 - Assignment of Rents or Leases'. On the right side, there is a vertical sidebar with three buttons: 'Inputs', 'Endorsements' (with a plus sign), and 'Appraisal'.

If you have any questions, comments, or concerns, please do not hesitate to contact us!

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