



LODESTAR

LendingPad Testing Guide

Each Tester should review this guide as it provides all of the information they will need to test LodeStar quickly and efficiently in LendingPad, as well as links to relevant support articles and a short FAQ.

LodeStar includes many default settings in our Closing Cost Calculator based on the various state statutes. These may not align with your business. The purpose of the Testing Phase is to determine which settings you would like to be changed and to resolve errors! Below are support articles that outline our default settings for your reference.

- [How LodeStar Quotes Transfer Taxes](#)
- [Owner's and Loan Policy Defaults](#)
- [How We Can Customize Endorsement Quoting](#)
- [State Specific Items](#)

During testing all of these can be configured to your specific business needs. Additionally, things like Can/Can't Shop, APR Flags, Fee Names, Buyer Paid vs. Seller Paid, and various Calculator Defaults can be configured at your request.

Each Tester should test LodeStar in the following scenarios:

- Test LodeStar in your Top 5 Volume States
- Test each Loan Type that LodeStar is supporting for you (ex. Conv Purchase, VA Refinance, CTP, Construction Refi, etc)
- Test 1 or 2 title agents in each state

HOW TO TEST LODESTAR IN LENDINGPAD

1) Open any non-live loan file and open LodeStar.

[How To Access LodeStar Within LendingPad](#)

2) Select a Title Agent from the dropdown menu, and click the blue 'Calculate' button.

[LodeStar's Closing Cost Estimate Calculator Input Screen](#)

3) Click the green 'Export to LendingPad' button to automatically export all fees back into LendingPad.

[Navigating LodeStar's Closing Cost Details Screen](#)

4) Navigate to the Disclosure Tab and click on 'Cost Details' and look for the LodeStar fees.

Things to look for:

- Are you receiving any compliance errors?
- Are the fees mapping to the correct lines?
- Are there any issues in the sections LodeStar is mapping to?
- Do any changes need to be made?

5) Navigate to the Disclosure Tab and click on 'All Service Providers' and inspect the provider list.

Things to look for:

- Are the providers mapping in as expected?
- Is the correct information being populated by LodeStar (contact information, fee descriptions, fee amounts?)
- Do any changes need to be made?

If you see any issues or errors in LendingPad, please report those to the LodeStar Project Leader from your team. Throughout the Testing phase, LodeStar will be correcting and addressing all of these errors.

FREQUENTLY ASKED QUESTIONS

How do we see what fees have changed from quote to quote? Every time LodeStar is run it generates a document in the Documents Folder with all of the inputs and outputs of our calculator.

Is it possible to 'save' information between quotes? LodeStar overwrites all fees with each calculation to ensure the quote is accurate. We can enable user selection of which fees to export, although we advise against this.

Can a provider in the Title Agent drop down be defaulted? A provider can be defaulted per state, county, or transaction type. It cannot be defaulted per user.

LodeStar is quoting Transfer Taxes on a side that I'm not used to. Can this be changed? Yes! Please refer to our [Transfer Taxes Guide](#) for more information about how we accurately quote transfer taxes and how we can customize them for you.

LodeStar is defaulting Owner's Policy to the buyer's side. Can this be changed and can we quote it in different ways? Yes! Please refer to our [Who Pays for the Owner's Title Policy](#), [TRID vs Old Way](#), and [Seller Paid Disclosing](#) guides for more information.

Does LodeStar automatically include Endorsements? What if we have specific Endorsement requirements? LodeStar automatically includes all required endorsements and all [Property Type Endorsements](#). We are also able to default additional endorsements at your request. Please refer to our [Dynamic Endorsement System Guide](#) for more information.

Why is a provider (Title Company, Attorney, etc) available in one loan type but not the other? This means that LodeStar has not set up that agent yet or they have not been requested. Please use our [Title Agent Request Form](#) to add them.

Does LodeStar support office-specific pricing for providers (Title Agent, Attorney, etc)? Yes! If a provider has multiple offices in a state, we will check to ensure that we have all fees set up accurately. If there are no differences in pricing between offices, you will only see one office set up in your provider drop down.

What do the questions mean, such as 'Does the borrower qualify as a First Time Home Buyer' that are included in LodeStar's calculator? These state-specific questions are included to account for various state-specific fee calculations. They can be defaulted on or off, at your request. Please refer to our [Calculator Questions](#) guide for more information.

If you have additional questions, please refer to our [Support Center](#) for more information!