LODESTAR

Encompass Testing Guide

Welcome to the LodeStar Testing Phase!

First off, if you have any questions while testing, please reach out to your Customer Success Manager or our Support Team at support@lssoftwaresolutions.com.

You can only access LodeStar within Encompass Partner Connect (EPC)

Each tester should review this guide prior to testing as it provides all of the information they will need to test LodeStar quickly and efficiently in Encompass. Please see below important links regarding everything you need to know about testing your LodeStar integration!

- Here is our step by step guide on how to access LodeStar within Encompass.
- Here are the Encompass fields that LodeStar requires to be filled out within the loan file.
- Here is our guide on navigating LodeStar's calculator input screen.
- Here is our guide on navigating LodeStar's closing cost details screen.

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 updated and to resolve any errors you're seeing. Below are support articles that outline our default settings for your reference.

*Please note that we may have already updated our defaults during your set up phase.

- LodeStar's defaults for Encompass's 1100 section
- LodeStar's defaults for Encompass's 1200 section
- LodeStar's defaults for Encompass's Settlement Service Provider List
- LodeStar's transfer tax defaults
- State specific fees within LodeStar
- Quoting property type specific endorsements in LodeStar
- How to find LodeStar's quote within the eFolder

Now that you have your resources, let's now chat about what to test, what to look for during testing and how to record your testing scenarios.

What should you be testing?

Each tester should test LodeStar using the following scenarios:

- Your top 5 states
- Multiple loan types (Conventional, VA, HELOC, etc.)
- Refinances, purchases, construction, construction to permanent, seconds, etc.
- Use 1 to 2 different title agents in each state

What should you be checking?

Below are items you should be checking to make sure that LodeStar aligns with your company's Encompass settings:

- Mavent errors
- Fee names and fee mapping within the 1100 section
- Transfer tax and recording fee mapping within the 1200 section

How do you document your findings and identify updates that are needed?

It is important to identify any concerns you may find during testing so LodeStar can correct them. We highly recommend using LodeStar's testing log template. This helps ensure that all test files are tracked, so we know what was tested and what the result was of that test. It also provides LodeStar with all of the information we need to make updates.

Loan Number	Mortgage Type	Loan Purpose	State	Property Type	Was a Title Company present in the dropdown menu?	Which Title Company was quoted in LodeStar?	Did the LodeStar calculator run without issue?	Did LodeStar fees import and map correctly into the applicable sections in the 2015 Itemization?	If LodeStar is writing to the SSPL, did the correct information get mapped into the SSPL and on the correct lines?	Did LodeStar upload a document into the E-Folder?	Notes, Issues, or Corrections

The testing log can be used in any format (excel, google sheets, etc). We just encourage you to share it with LodeStar, so we can see your tests in real time.

Ready, set, TEST!

How to Test LodeStar within Encompass

1. Open any non-live loan file, make sure that LodeStar's required Encompass fields are filled in and then access LodeStar.

2. Once LodeStar is open, select a title agent from the 'service title agent' dropdown and click 'Calculate'.

3. Click the 'Export to Encompass' button and LodeStar will automatically close.

4. Navigate to the 2015 Itemization Form and look for the LodeStar fees within the 1100 section and 1200 section.

5. Navigate to the Settlement Service Provider List and inspect the provider list and line mapping.

6. Check that the LodeStar quote uploaded to the eFolder.

7. Lastly, record your test files and note any issues you see or questions you have.

Questions? Check out the next page!

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 Encompass eFolder with all of the inputs and outputs of our calculator. Please refer to the eFolder Guide for more info.

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. *This feature is not available on the Horizon tier.

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. *This feature is not available on the Horizon tier.

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. *Some customizations are limited on the Horizon tier.

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 guide on Who Pays for the Owner's Title Policy, TRID vs Old Way, and Seller Paid Disclosing for more information. *Some customizations are limited on the Horizon tier.

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. *Some customizations are limited on the Horizon tier.

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 any additional questions, please refer to our support center for more information!