



**AIM+<sup>®</sup> 5.9**

**Release Notes**

**February 12, 2016**

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# AIM+ 5.9 Release Notes

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AIM+ 5.9 includes additional functionality, enhancements, and defect corrections. This document provides users with a brief explanation of what was fixed and an introduction to new features and functionality implemented with this release.

**Deployment Date: February 12, 2016**

## New in This Release

An overview of new features and modifications to AIM+ 5.9 include:

- Edit fee descriptions in *Closing Setup* for **transfer taxes in Minnesota**. Refer to [Edit a Fee Description for Transfer Taxes](#) for more information.
- Use **default payees** in *Closing Setup* for **ERNST Transfer Taxes/Recording**. Refer to [Default Payees](#) for more information.
- A new drop-down, **Period** has been added to the *Loan Terms* tab within the Closing Disclosure Details button screen. Refer to [Period on Closing Disclosures](#) for more information.
- A new column, **Lender Value**, has been added to the *Calculating Cash to Close* tab within the Closing Disclosure Details button screen. Refer to [Lender Value](#) for more information.
- The **Closing Costs Financed** text box is now editable in the **Final** column of the *Calculating Cash to Close* tab. Refer to [Final Column in Calculating Cash to Close](#) for more information.
- A new drop-down, **CD Paid to Type**, has been added to fee details screens in AIM+ for Closing Disclosures. Refer to [CD Paid to Type](#) for more information.
- HUD lines have been added for **transfer taxes in Minnesota**. Refer to [Designated HUD Lines for Transfer Taxes in Minnesota](#) for more information.
- Add a **Post Policy Orphan Endorsement** for *Stewart Access* enabled companies in AIM+. Refer to [Add PPE Orphan Endorsements](#) for more information.
- Additional data sent from the lender via Closing Insight displays on lender fees in outbound (406) events. Refer to [Lender Fees](#) for more information.
- When lender data is available for fees in AIM+, the **Closing Disclosure Descriptions** are automatically populated. Refer to [Closing Disclosure Descriptions](#) for more information.
- Additional **MISMO** fees have been added to AIM+. Refer to [Lender Fees](#) for more information.
- A new button, **Validate**, has been added to Stewart Connect and Lender Connect to view analytics results and feedback regarding lender data. Refer to [Analytics](#) for more information.
- Check boxes have been added to **Closing Disclosure fee detail** screens. Select any of these check boxes that best describes the terms of the individual fee. Refer to [Fee Detail Check Boxes](#) for more information.
- The **Attention To** text box now has a 50 character limit on the *CPL* screen. Refer to [Attention To](#) for more information.

# Setup

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## Closing Setup

### Edit a Fee Description for Transfer Taxes – Minnesota State Only

Designated HUD lines have been created to itemize transfer taxes for property addresses within Minnesota. Fee descriptions for Minnesota transfer taxes must be edited for ERNST to return itemized transfer taxes to HUD lines. While these designated lines are shipped with default fee descriptions, the site admin should edit the fee description within *Closing Setup* to reflect the tax appropriate to their state/county.

### Minnesota Closing Disclosure Templates

#### Steps

1. From *Closing Setup*, select the **Closing Disclosure** template.
2. Double-click to open the selected template. The *Closing Setup Details* pop-up displays.
3. From the **Section** drop-down, select **E. Taxes and Other Government Fees**.
4. On line 1233, in the **Closing Disclosure Description** text box, type **Conservation Fund Tax**.
5. Click the **Details** button. The *Detail* pop-up displays.
6. For the **Fee Description**, type **Conservation Fund Tax**.
7. Click **Save & Exit** from the *Details* pop-up.
8. Click **Save & Exit** from the Closing template.
9. Once setup is complete, line 1233 is available on the settlement view. Open line 1233 and click **Calculate** to retrieve up-to-date **Conservation Fund Tax**.

### Minnesota Closing Statement Templates

#### Steps

10. From *Closing Setup*, select the **Closing Statement** template.
11. Double-click to open the selected template. The *Closing Setup Details* pop-up displays.
12. From the **Section** drop-down, select **Recording Fees/Transfer Charges**.
13. On line 1211, in the **Closing Statement Description** text box, type **Conservation Fund Tax**.
14. Click the **Details** button. The *Detail* pop-up displays.
15. For the **Fee Description**, type **Conservation Fund Tax**.
16. Click **Save & Exit** from the *Details* pop-up.
17. Click **Save & Exit** from the Closing template.
18. Once setup is complete, line 1211 is available on the settlement view. Open line 1211 and click **Calculate** to retrieve up-to-date **Conservation Fund Tax**.

## Minnesota HUD1-2010 & HUD1A-2010 Templates

### Steps

1. From *Closing Setup*, select the **HUD1-2010**, or **HUD1A-2010** template.
2. Double-click to open the selected template. The *Closing Setup Details* pop-up displays.
3. From the *Section* drop-down, select **Lines 1201 – 1299: Government recording and transfer charges**.
4. On line 1233, in the **HUD Line Description** text box, type **Conservation Fund Tax**.
5. Click the **Details** button. The *Detail* pop-up displays.
6. From the **Screen Type** drop-down, select **Tax Stamps**.
7. Click **Save & Exit** from the *Details* pop-up.
8. Click **Save & Exit** from the Closing template.
9. Once setup is complete, line 1233 is available on the settlement view. Open line 1233 and click **Calculate** to retrieve up-to-date **Conservation Fund Tax**.



For more information on setting up templates for transfer taxes, refer to AIM+ Online Help and search for the topic labeled, *Edit Fee Descriptions for Transfer Taxes – MN State Only*.

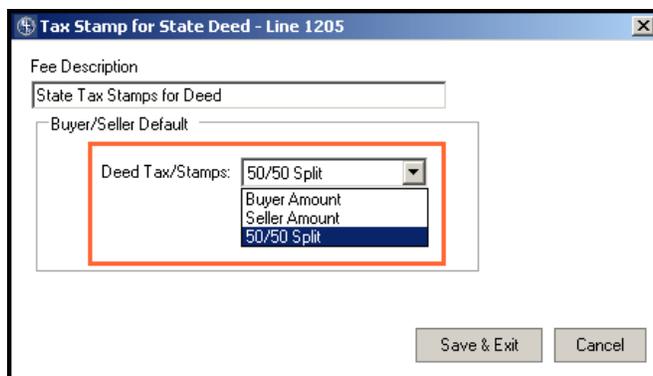
## Default Payees

**Default payees** are now available for use in *Closing Setup*, for **ERNST** Transfer Taxes/Recording fees. For all fee types, set the default payee in Closing Setup to display fees in buyer and seller accordingly. Default payees can be setup for all Settlement Statements.

## Closing Disclosure Templates

### Steps

1. From *Closing Setup*, select the **Closing Disclosure** template.
2. Double-click to open the selected template. The *Closing Setup Details* pop-up displays.
3. From the *Section* drop-down, select **Section E. Taxes and Other Government Fees**.
4. On line 1205, click the **Details** button. The Detail pop-up displays.
5. From the **Deed Tax/Stamps** drop-down, select the party or the split desired to receive transfer taxes/recording fees from ERNST.



6. Click **Save & Exit**.

7. From *Closing*, select the **Closing Disclosure** template from the *Settlement Statement* drop-down.
8. From the *E. Taxes and Other Government Fees* drop-down, select **State Tax Stamps for Deed** or jump to line **1205**. The fee detail pop-up displays.
9. The **Deed Buyer** and/or **Deed Seller** display in separate text boxes on the fee detail screen.

## Closing Statement Templates

### Steps

1. From *Closing Setup*, select the **Closing Statement** template.
2. Double-click to open the selected template. The *Closing Setup Details* pop-up displays.
3. From the **Section** drop-down, select **Recording Fees/Transfer Charges**.
4. On line *1203*, click the **Details** button. The Detail pop-up displays.
5. From the **Deed Tax/Stamps** drop-down, select the party or the split desired to receive transfer taxes/recording fees from ERNST.
6. From the **Mortgage Tax/Stamps** drop-down, select the party or the split desired to receive transfer taxes/recording fees from ERNST.

7. Click **Save & Exit**.
8. From *Closing*, select the **Closing Statement** template from the *Settlement Statement* drop-down.
9. From the Recording Fees/Transfer Charges drop-down, select **State Tax/Stamps** or jump to line **1203**. The fee detail pop-up displays.
10. The **Deed Buyer** and/or **Deed Seller** display in separate text boxes on the fee detail screen.

## HUD1-2010 & HUD1A-2010 Templates

### Steps

1. From *Closing Setup*, select the **HUD1-2010**, or **HUD1A-2010** template.
2. Double-click to open the selected template. The *Closing Setup Details* pop-up displays.
3. From the *Section* drop-down, select **Lines 1201 – 1299: Government recording and transfer charges**.
4. On line *1205*, click the **Details** button. The Detail pop-up displays.
5. From the **Deed Tax/Stamps** drop-down, select the party or the split desired to receive transfer taxes/recording fees from ERNST.
6. From the **Mortgage Tax/Stamps** drop-down, select the party or the split desired to receive transfer taxes/recording fees from ERNST.

7. Click **Save & Exit**.
8. From *Closing*, select the **Closing Statement** template from the *Settlement Statement* drop-down.
9. Click the **Page 2** tab.
10. Select **State Tax/stamps** or jump to line *1205*. The fee detail pop-up displays.
11. The **Deed Buyer** and/or **Deed Seller** display in separate text boxes on the fee detail screen.

State Tax/Stamps - Line 1205

Closing (504202015) : State Tax/Stamps

**State Tax/Stamps**

Jump

Line Number: 1205  Include in HUD Line 1203

Deed Amount: \$625,000.00 Total Tax Stamp Amount: \$0.00

Deed Line Amount: \$0.00

Deed Buyer Amount: \$50.00 Deed Seller Amount: (\$50.00)

Mortgage Amount: \$600,000.00

Mortgage Line Amount: \$0.00

Mortgage Buyer Amount: \$0.00 Mortgage Seller Amount: \$0.00

Payee Code: Payee Name: Bank of America

POC Amount: \$0.00 POC By:   POC on Behalf of Borrower

HUD Line Description: State tax/stamps Additional HUD Line Description: Closing Statement Description: State tax/stamps to Bank of America

HUD Line Preview

1201. Government recording charges	(from GFE #7)		
1202. Deed Mortgage Releases			
1203. Transfer taxes	(from GFE #8)	\$50.00	
1204. City/County tax/stamps			

Previous Next Save & Exit Cancel



For more information on setting up default payees for transfer taxes, refer to AIM+ Online Help and search for the topic labeled *Default Payees*.

# Closing

## Important Information

Some features included in the **AIM+ 5.9** release are intended for users integrated with *RealEC®* and *Closing Insight®*. However, to prepare you for future changes in the industry, please note that enhancements which require additional data entry may be required in future transactions with lenders, where complete **XML** of loans is required for electronic transmittal or sale. Examples of loan buyers who may need additional **XML** in the future are *Fannie Mae* and *Freddie Mac*.

The timeline to begin collection of additional **XML** data for mortgage loans according to guidelines established by *Fannie Mae* and *Freddie Mac* will be announced soon.

Future sale of a loan and transactions among lenders may require additional **XML**. XML (Extensible Markup Language) is a markup language that defines a set of rules.

So to prevent back-tracking, it is recommended that regardless of whether or not you are integrated with *RealEC®* and *Closing Insight®*, you may want to complete all fields so that all possible **XML** are available in the case of a loan purchase, transfer or other transaction.

For additional information regarding **XML** and its usage with **Freddie Mac**, refer to this link:  
<http://www.freddie.com/singlefamily/sell/ucd.html>

## Closing Disclosure

### Period on Closing Disclosures

The existing drop-down, **Period**, on the **Loan Terms** tab under Principal & Interest within the *Closing Disclosure Details* button screen now displays options for frequency. Any frequency selected from *Closing Insight®* is reflected as read-only on this screen. The Period selected also displays on the **Projected Payments** tab of the *Closing Disclosure Details* screen, as well as on the printed *Closing Disclosure*.

The screenshot shows a portion of the 'Closing Disclosure Details' form. The 'Principal & Interest' section is highlighted with a red box. Within this section, the 'Period' dropdown menu is open, showing options: Weekly, Biweekly, Semimonthly, Monthly (highlighted), Quarterly, Semiannual, Annual, and At Maturity. The 'Principal & Interest' field is set to '\$50.00'. Other fields include 'Adjusts every' (0 years), 'Can go as high as' (0% in year 0), 'Can this amount increase after closing?' (No selected), and 'Includes only interest and no principal until year' (0).

On the printed **Closing Disclosure**, the *Period* displays on the following sections and pages:

#### Page 1

- Under **Loan Terms**, See *Projected Payments below for your Estimated Total <Period> Payment*
- Under **Projected Payments**, *Estimated Total <Period> Payment*
- **Estimated Taxes, Insurance & Assessments**, *\$0.00 <Period>*

#### Page 4

- Under **Adjustable Payment (AP) Table**, *<Period> Principal and Interest Payments*



For more information on selecting a period on the Closing Disclosure, refer to AIM+ Online Help and search for the topic labeled *Loan Terms Tab*.

## Lender Value

### For Use with Closing Insight®

A new check box, **Lender Value**, has been added to the **Calculating Cash to Close** tab within the *Closing Disclosure Details* button screen. AIM+ orders sent from Closing Insight display the **Lender Value** check box (unselected by default) at the top of the Calculating Cash to Close tab. The Final column calculates by AIM+ as it normally does. Select the check box to show the Lender Values in the *Final* Column. Click **Save & Exit**.

All Lender Values, sent from the lender via Closing Insight, are disabled.

Loan Disclosures		Loan Calculations / Other Disclosures		Additional Information	
Loan Terms		Projected Payments		Calculating Cash to Close	
	Loan Estimate	<input checked="" type="checkbox"/> Lender Value Final	Did this change?		
Total Closing Costs (J)	\$11,329.00	\$8,750.74	<input type="radio"/> Yes <input type="radio"/> No	See Total Loan Costs (D) and Total Other Costs (I)	
Closing Costs Paid Before Closing	\$0.00	(\$555.00)	<input type="radio"/> Yes <input type="radio"/> No		
Closing Costs Financed (Paid from your Loan Amount)	\$0.00	\$0.00	<input type="radio"/> Yes <input type="radio"/> No		
Down Payment / Funds from Borrower	\$4,641.00	\$4,641.00	<input type="radio"/> Yes <input type="radio"/> No		
Deposit	(\$2,000.00)	(\$2,000.00)	<input type="radio"/> Yes <input type="radio"/> No		
Funds for Borrower	\$0.00	\$0.00	<input type="radio"/> Yes <input type="radio"/> No		
Seller Credits	(\$3,858.00)	\$0.00	<input type="radio"/> Yes <input type="radio"/> No	See Seller Credits in Section L	
Adjustments and Other Credits	\$0.00	\$0.00	<input type="radio"/> Yes <input type="radio"/> No		
<b>Cash to Close</b>	<b>\$10,112.00</b>	<b>\$10,836.74</b>			



### Note

The **Lender Value** check box is only seen on AIM+ files that have been sent from **Closing Insight**, via a **431** event. AIM+ files created within AIM+ (with no transactions between Closing Insight) do not display this check box.



For more information on Lender Value in Calculating Cash to Close, refer to AIM+ Online Help and search for the topic labeled *Calculating Cash to Close Tab*.

## Final Column in Calculating Cash to Close

The **Closing Costs Financed** (Paid from your Loan Amount) is now an editable text box on the *Calculating Cash to Close* tab. Enter the desired amount in the Closing Costs Financed text box. The amount recalculates and adjusts the *Down Payment/Funds from Borrower* and/or the *Funds for Borrower* amount. Click the **Reset** button if you want to revert the amount to the AIM+ calculation.

### For Use with Closing Insight®

The **Closing Costs Financed** (Paid from your Loan Amount) is only editable when the Lender Value check box is deselected on the *Calculating Cash to Close* tab. With the Lender Value check box cleared, enter the desired amount in the Closing Costs Financed text box. The amount recalculates and adjusts the *Down Payment/Funds from Borrower* and/or *Funds for Borrower* amount. Click the **Reset** button if you want to revert the amount to the AIM+ calculation.

## Purchase Closing Disclosure

### Steps

1. From the *Calculating Cash to Close* tab, enter the amount in the *Closing Costs Financed* text box. Closing Insight users must deselect the **Lender Value** check box to enable the field. The **Closing Costs Financed** text box, in the *Final* column, becomes enabled, and calculates as normal in AIM+.

Loan Disclosures		Loan Calculations / Other Disclosures		Additional Information	
Loan Terms		Projected Payments		Calculating Cash to Close	
Loan Estimate		Final		Did this change?	
Total Closing Costs (J)	\$2,691.00	\$34,009.91	<input checked="" type="radio"/> Yes <input checked="" type="radio"/> No	Total Loan Costs (D) and Total Other Costs (I) increase exceeds legal limits by \$0.00. See Lender Credits for credit of excess amount.	
Closing Costs Paid Before Closing	\$0.00	(\$2,660.00)	<input checked="" type="radio"/> Yes <input checked="" type="radio"/> No	You paid these Closing Costs before Closing	
Closing Costs Financed (Paid from your Loan Amount)	(\$2,691.00)	\$0.00	<input checked="" type="radio"/> Yes <input checked="" type="radio"/> No		
Down Payment / Funds from Borrower		\$250,000.00	<input checked="" type="radio"/> Yes <input checked="" type="radio"/> No		
Deposit		\$0.00	<input checked="" type="radio"/> Yes <input checked="" type="radio"/> No		
Funds for Borrower		\$0.00	<input checked="" type="radio"/> Yes <input checked="" type="radio"/> No		
Seller Credits		\$0.00	<input checked="" type="radio"/> Yes <input checked="" type="radio"/> No		
Adjustments and Other Credits		\$0.00	<input checked="" type="radio"/> Yes <input checked="" type="radio"/> No		
<b>Cash to Close</b>	<b>\$0.00</b>	<b>\$281,349.91</b>			

2. Enter the **Closing Costs Financed**, if needed to match the Lender instructions.
3. To revert the changes back to AIM+ calculations, click the **Reset** button.

4. Click **Save & Exit**.

## Refinance Closing Disclosure

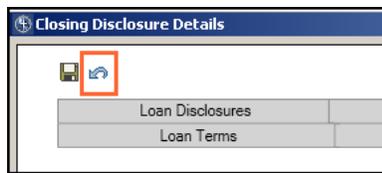
### Steps

1. From the *Calculating Cash to Close* tab, enter the amount in the *Closing Costs Financed* text box. Closing Insight users must deselect the **Lender Value** check box to enable the field. The **Closing Costs Financed** text box, in the *Final* column, becomes enabled, and calculates as normal in AIM+.

The screenshot shows the 'Closing Disclosure Details' window with the 'Calculating Cash to Close' tab selected. The window is divided into three columns: 'Loan Disclosures', 'Loan Calculations / Other Disclosures', and 'Additional Information'. Under 'Loan Calculations / Other Disclosures', there are sub-sections for 'Loan Terms', 'Projected Payments', and 'Calculating Cash to Close'. The 'Calculating Cash to Close' section contains several rows of data with radio buttons for 'Yes' and 'No' under the 'Did this change?' column. The 'Closing Costs Financed' field is highlighted with a red box and contains the value '\$2000.00'. Below the table, there are 'Save & Exit' and 'Cancel' buttons.

Loan Estimate	Final	Did this change?
Loan Amount: \$75,100.00	<input type="radio"/> Yes <input checked="" type="radio"/> No	Your Loan Amount Increased/Decreased
Total Closing Costs (J): (\$2,691.00)	<input type="radio"/> Yes <input checked="" type="radio"/> No	Total Loan Costs (D) and Total Other Costs (I) increase exceeds legal limits by \$0.00. See Lender Credits for credit of excess amount.
Closing Costs Paid Before Closing: \$0.00	<input type="radio"/> Yes <input checked="" type="radio"/> No	You paid these Closing Costs before Closing
Total Payoffs and Payments (K): \$0.00	<input type="radio"/> Yes <input checked="" type="radio"/> No	
Cash to Close: \$72,409.00	\$0.00	Closing Costs Financed (Paid from your Loan Amount): \$2000.00

2. Enter the **Closing Costs Financed**, if needed to match the Lender instructions.
3. To revert the changes back to AIM+ calculations, click the **Reset** button.



4. Click **Save & Exit**.



For more information on entering Closing Costs Financed, refer to AIM+ Online Help and search for the topic labeled *Calculating Cash to Close Tab*.

## CD Paid to Type

A new drop-down, **CD Paid to Type**, has been added to fee details screens in AIM+ for *Closing Disclosure* as a **required** field. Within individual fee detail screens, use the **CD Paid to Type** drop-down to select the party type that a fee is paid to. This feature is an example of the XML that may be required in the future sale of a loan. For more information on which selection to choose, you may contact your lender.



### Note

By default, the **CD Paid to Type** drop-down is set to *Third Party Provider*. Make the appropriate selection per fee.

Miscellaneous Charge - Line 8191

Closing (S04202015) : Loan Costs > A. Origination Charges

**Assumption Fee**

1 of 1

Jump

Line Number	8191-1	Fee	Assumption Fee
Line Amount	\$50.00	Withhold From Lender	
Buyer Amount	\$50.00	Seller Amount	\$0.00
Payee Code		Payee Name	Bank of America
CD Paid to Type *		Please Select	
Third Party Provider		Affiliate Provider	
Please Select		Broker	
Third Party Provider		Investor	
Third Party Provider		Lender	

Optional Cost  Required Provider of Service  Borrower chosen Provider

Closing Statement Description: Assumption Fee to Bank of America

Save & Exit Cancel

The sections below contain fees which display the **CD Paid to Type** drop-down:

- Section A. Origination Charges
- Section B. Did Not Shop For- Loan Charges and Title Charges
- Section C. Did Shop For-Additional Charges, Loan Charges, and Title Charges
- Section F. Prepaids
- Section G. Initial Escrow Payment At Closing
- Section H. Other Cost-Commissions, Premium, Title Charges, Additional Charges

## For Use with Closing Insight®

When information is sent from the lender via Closing Insight, into AIM+, the **CD Paid to Type** text box is populated with the designated party type (as received from the lender). The CD Paid to Type drop-down is disabled when received from the lender.

An additional check box, **Lender Value**, also displays on designated fee detail screens. This check box is selected when information is sent from the lender.

Miscellaneous Charge - Line 8451  
Closing (3218-16) : Loan Costs > A. Origination Charges  
**Processing Fee**

Line Number: 8451-1  
Fee: Processing Fee

Line Amount: \$690.00  
Buyer Amount: \$690.00  
Seller Amount: \$0.00

Payee Code: RECWE  
Payee Name: WELLS FARGO BANK

Lender Value  
CD Paid to Type\*: Lender

POL Amount: \$0.00  
POL By: [ ]

Closing Disclosure Description: Processing  
Closing Statement Description: Processing to WELLS FARGO BANK

Lender Value  
 Optional Cost  
 Required Provider of Service  
 Borrower chosen Provider

Save & Exit Cancel

To edit the **CD Paid to Type**, deselect the **Lender Value** check box, and use the drop-down to select the desired CD Paid to Type.



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For more information on entering a fee, refer to AIM+ Online Help and search for the topic labeled, *Entering a Fee*.

# Integrations

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## ERNST

### Additional Designated HUD Lines for Transfer Taxes in Minnesota

Previously, additional transfer taxes were rolled up into a single transfer tax amount, whether it be at the state, county, or city level.

Now, those additional transfer taxes are itemized on separate HUD lines, specifically *Conservation Fund Tax* for Minnesota.



#### Note

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Itemization of state and county taxes is effective for certain HUDs, Settlement Statements and Closing Disclosures. The old HUD-1 and HUD-1A are not supported.

AIM+ has designated two HUD lines for the itemization of the additional taxes:

- 1233 for Closing Disclosure, HUD1-2010, and HUD1A-2010
- 1211 for Closing Statement

**Fee Description in Closing Setup:** While these designated lines are shipped with default fee description, the site admin should edit the **fee description** within *Closing Setup* to reflect the tax appropriate to their state/county.

For example, *Additional Tax* on line 1233 in **Closing Setup**, should be manually edited as *Conservation Fund Tax* for Minnesota in Closing Setup to display as such on the *Details* screen and all print outs.

**Fee Type in Closing Setup:** The **Fee Type** in *Closing Setup* line 1233 on the HUD1-2010 & HUD1A-2010 must be set to **Tax Stamps** to accommodate the additional transfer tax in Closing.

**Transfer Tax in Closing:** With AIM+ 5.9, users now retrieve state mortgage transfer tax separately on one line and itemized transfer tax on a separate line.

For example, users go into *Closing*, create a charge with line 1220 (Closing Disclosure), click **Calculate**, and retrieve the state transfer tax. The users then create a charge with line 1233 (Closing Disclosure), click **Calculate**, and retrieve the *Conservation Fund Tax*.



#### Note

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Line 1220 now contains only the state mortgage tax and excludes *Conservation Fund Tax*.

The table below displays the HUD line number, per settlement statement type, of which the additional transfer taxes will itemize. Moreover, these additional taxes are no longer included in the respective lines they were included before.

		Closing Disclosure		HUD1-2010/HUD1A-2010	Closing Statement
Minnesota		Line # (Deed)	Line # (Mortgage)	Line # (Deed/Mortgage)	Line # (Deed/Mortgage)
	State Deed & Mortgage Tax	1205	1220	1205	1203
Itemized transfer tax	Conservation Fund Deed & Mortgage Tax	1233		1233	1211



For more information on transfer taxes, refer to AIM+ Online Help and search for the topic labeled, *Additional Designated HUD Lines for Transfer Taxes – MN State Only*.

# Stewart Access

## Add Post Policy Orphan Endorsements

If the Company is Stewart Access enabled and the underwriter is Stewart Access, **Post Policy Orphan Endorsements** can be added to issued policies. Post Policy Orphan Endorsements can also be added to non-Stewart Access policies that are in *Issued* status.



### Note

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Post Policy Orphan Endorsements can only be added to *Issued* policies whose Underwriter is STG. User will only see in the Underwriter dropdown Underwriters that are STG.

## Steps

1. From the *Policies* screen, click the **Orphan Endorsements** button. The Parent Policy screen displays.
2. Enter the mandatory fields to complete the Parent Policy.
3. Click **Save**.
4. The *Post Policy Endorsements* screen displays.
5. Enter the mandatory fields to complete the Orphan Endorsement.
6. Click **Save**. A masked serial number displays on the Post Policy Orphan Endorsement that is in *Draft* status, as well as a *Draft Endorsement* status.
7. From the *Policies* screen, click the **Issue** button. The serial number becomes visible after the policy is issued.



### Note

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The Endorsement Date is the effective date of the parent policy (or a date after).



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For more information on post policy endorsements, refer to AIM+ Online Help and search for the topic labeled, *Post Policy Endorsements*.

# Lender Connect and Stewart Connect

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## Closing Insight® & AIM+

### Closing Disclosure Descriptions

When lender data is available for any fee in AIM+, the **Closing Disclosure Descriptions** of those fees are automatically populated, based off of lender data, sent via *Closing Insight*.



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For more information on entering a fee, refer to AIM+ Online Help and search for the topic labeled, *Entering a Fee*.

### Lender Fees

Additional MISMO fees have been added to AIM+ to support data sent from the lender via Closing Insight.

### Analytics

A new button, **Validate**, has been added to Stewart Connect and Lender Connect. Select this button, prior to submitting **406** or **433** events, to view analytic results and feedback regarding lender data that conflicts with AIM+ data.

The screenshot shows a user interface with a checkbox labeled "Close Event on Submit" at the top left. Below it are four buttons: "Validate" (highlighted with a red border), "Next", "Previous", and "Close". A "Validation" box is open, displaying the following information:

Reference Number:	36326
Total:	3
Passed:	2
Failed:	1



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For more information on using the Validate button, refer to AIM+ Online Help and search for the section labeled, *Closing Insight Integrations*.

## Fee Detail Check Boxes

New check boxes have been added to **Closing Disclosure fee detail** screens. Select the check boxes that best describes the terms of the individual fee.

Miscellaneous Charge - Line 8191  
Closing (3165-16) : Loan Costs > A, Origination Charges  
**Assumption Fee**

Line Number: 8191-1  
Fee: Assumption Fee  
Line Amount: \$50.00  
Buyer Amount: \$50.00  
Seller Amount: \$0.00  
Payee Code: RECWE  
Payee Name: WELLS FARGO BANK  
CD Paid to Type: Lender  
POC Amount: \$0.00  
POC By: [blank]  
Closing Disclosure Description: Assumption Fee  
Closing Statement Description: Assumption Fee to WELLS FARGO BANK

Optional Cost    Required Provider of Service    Borrower chosen Provider

Save & Exit   Cancel

### For use with Closing Insight®

When lender data is available for these new check boxes for any fee, these check boxes are automatically selected, based off of lender data, sent via *Closing Insight*. An additional check box, **Lender Value**, also displays on designated fee detail screens.

To change these selections, deselect the **Lender Value** check box and make the selection that best describes the fee. The updated check box or check boxes then are sent back to the lender, via *Closing Insight*.

Miscellaneous Charge - Line 8451  
Closing (3218-16) : Loan Costs > A, Origination Charges  
**Processing Fee**

Line Number: 8451-1  
Fee: Processing Fee  
Line Amount: \$950.00  
Buyer Amount: \$950.00  
Seller Amount: \$0.00  
Payee Code: RECWE  
Payee Name: WELLS FARGO BANK  
CD Paid to Type: Lender  
POC Amount: \$0.00  
POC By: [blank]  
Closing Disclosure Description: Processing  
Closing Statement Description: Processing to WELLS FARGO BANK

Lender Value    Optional Cost    Required Provider of Service    Borrower chosen Provider

Save & Exit   Cancel

Some sections contain different check box options:

**Section H** – includes the Optional Cost, Required Provider of Service, Borrower chosen Provider and Regulation Z Points and Fees check boxes

**Section F** – only includes the Regulation Z Points and Fees check box



For more information on entering a fee, refer to AIM+ Online Help and search for the topic labeled, *Entering a Fee*.

# CPL

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## Attention To

The **Attention To** text box, on the Lender's tab of the *CPL* screen, now has a **50 character** limit.

The screenshot shows the 'Lender' tab interface. At the top, there are navigation icons, a '1 of 1' indicator, and a 'Search' button. Below this, there are several input fields: 'Name \*' (Bank of America), 'Address \*' (1215 Main Street Suite 100), 'Attention To' (John Smith, highlighted with a red box), 'Branch', and 'Loan Number' (225881687258). Further down, there are dropdown menus for 'City \*' (Houston), 'Postal Code \*' (77001), 'State/Province \*' (TX, Texas), 'Country \*' (US, United States of America), 'Phone' ([713]333-3333), 'Fax' ([713]334-3344), and 'Email' (jsmith@n5t.com). There is also an 'Include Successor' checkbox and a 'Successor Language' dropdown menu.



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For more information on entering information in the Lender tab of a CPL, refer to AIM+ Online Help and search for the topic labeled, *Lender Tab*.

# Defects

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The following defects were addressed in **AIM+ 5.9**:

## Closing Setup

- When **Withhold from Lender** check box is set as a default on a **Closing Disclosure template** in *Closing Setup*, it now defaults properly on all lines in *Section G. Initial Escrow Payment At Closing*.
- In *Closing Setup*, Closing Statement lines on **Closing Statement templates** are now correctly disabled.

## Closing

- **Erroneous data** no longer appears on a previewed *Closing Disclosure*.
- When an **Owner's Disclosure Premium payee** is changed and then the premium is recalculated, the payee no longer reverts back to the default payee.
- If the **Interest Rate** always displays with 3 digits after the decimal point on the **printed Closing Disclosure**.
- Extra verbiage no longer displays on *Lender Credits*, line 879, in the **Tolerance Cure Amount** field.
- The **Closing Cost Financed** amount in *Calculating Cash to Close* now renders on the **printed Refinance Closing Disclosure**.
- The **Refinance Closing Disclosure Calculating Cash to Close** total appears properly when a line has only **POCB** (Paid outside of Closing – Buyer).
- The **Refinance Closing Disclosure** no longer miscalculates the **Closing Cost Financed** when a line has a **POCB Refinance**.
- **Calculating Cash to Close** now displays on a *Refinance Closing Disclosure*.
- Page numbering and references on **page 5** of the *Sellers Disclosure* have been fixed.
- **Closing Cost Finance** (CCF) now calculates properly on a **Purchase** transaction.
- **Calculating Cash to Close** *Down Payment* and *Funds from Borrower* now calculate properly.

## Policies

- The **Total File Premium** is now calculating premium totals correctly on the *Policies* screen.

## Master Projects

- No error messages display when printing a **Master Closing Statement** or **Master Disbursement Worksheet** in Master Projects.

## Disbursement Worksheet

- The **Disbursement Worksheet** no longer goes out of balance when the *Title Insurance* screen is equal to **\$0.00** and there is data in the **Closing Disclosure Premium**.
- Duplicate line numbers no longer display on the **Disbursement Worksheet** for some Closing Insight orders

## ERNST

- **ERNST City Tax** calculation has been corrected for the *Location, All Others*.
- Error message no longer occurs if an answer is left blank for an **ERNST** question, on *Refinance Closing Disclosures*.

# Additional Information

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## Accessing AIM+

You can access AIM+ one of two ways depending on your setup:

- *If you access AIM+ through the Citrix environment, AIM+ is automatically updated to the latest version when you log in. If you are new to StewartWorkPlace or TitleWorkPlace, contact Customer Care at 1.877.800.3132 for assistance.*
- *If you are using AIM+ in a Citrix environment, maximize the Citrix screen and the AIM+ screen for best viewing results.*

## Training

Through the AIM+ Help Contents, you can access an online library of interactive tutorials and quick reference cards by clicking the **Additional Learning Resources** link or navigate to the [AIM+ Training Center](#) page.

## Technical Support

For technical support, contact Stewart Customer Care at 1.877.800.3132 or [CustomerCareCenter@stewart.com](mailto:CustomerCareCenter@stewart.com).