



Fixing an Out of Balance Disbursement

AIM+ FAQ

How do I fix an out of balance disbursement?

What should I do when I'm working with the Disbursement Worksheet and I receive a message that it is out of balance and now I cannot receipt or disburse any funds?



How do I fix this?

There may be a few causes for this; therefore you can try one of the following solutions.

Possible Solution 1:

Complete these steps:

1. Go to **Closing**, and then click to open either the Lender's Policy (section B or C) or the Owner's Policy (section H).

	B. Did Not Shop For - Title Charges	Add		
	C. Did Shop For - Additional Charges	Add		
	C. Did Shop For - Loan Charges	Add		
	C. Did Shop For - Title Charges	Add		
\$1,919.00	Title - Lender's Policy to PIC Support Company			
	Other Costs			
	E. Taxes and Other Government Fees	Add		
	F. Prepays	Add		
	G. Initial Escrow Payment At Closing	Add		
	H. Other Costs - Commissions	Add		
	H. Other Costs - Premiums	Add		
	H. Other Costs - Title Charges	Add		
	Title - Owner's Policy (optional) to PIC Support Company			\$275.00



2. Scroll to the bottom of the *Title Insurance* screen, to the **Agent/Underwriter Split** area.
 - Look at the sum of the **Settlement Agent's** portion and the **Underwriter's** portion; they should equal the **Total Premium**. If they do not, then click the **Refresh** button.

Total Title Premium		
Total Premium	Premium Buyer Amount	Premium Seller Amount
\$2,194.00	\$50.00	\$2,144.00
Show Split for Lender's and Owner's Premium ↕		
Settlement Agent's Portion of Total Premium	Settlement Agent Code	Settlement Agent Name
\$1,821.02	pic	PIC Support Company
Underwriter's Portion of Total Premium	Underwriter Code	Underwriter Name
\$372.98	STGC	Stewart Title Guaranty Company



Note

This does not affect the premium calculations displayed on the top portion of the *Title Insurance* screen, this should not change the buyer or seller totals on the CD.

3. If this does not work, then proceed to **Possible Solution 2**.

Possible Solution 2

Complete these steps:

1. Open the **Title Insurance Line** in *Closing* and switch between the *Lender's Policy* tab and the *Owner's Policy* tab. If the "critical error" displays, then this could mean the Disbursement Worksheet is out of balance.



- If this is the case, then it is likely that a manual override has been made to the calculations to cause the Total Disclosure Premium to not match the Total Premium for both the Lender's or Owner's policy. Verify the TRID Math and correct if needed.
TRID MATH Formula: Owner's Premium + Lender's Premium – Lender's Disclosure Premium = Owner's Disclosure Premium



Note

The Owner's Premium, Lender's Premium and Lender's Disclosure Premium are all calculated based on rate tables. The Owner's Disclosure Premium depends on the other three numbers. If a manual change is made to any one of these three fields, then the Owner's Disclosure Premium must be manually recalculated using the TRID MATH Formula; the system will not automatically recalculate this field.

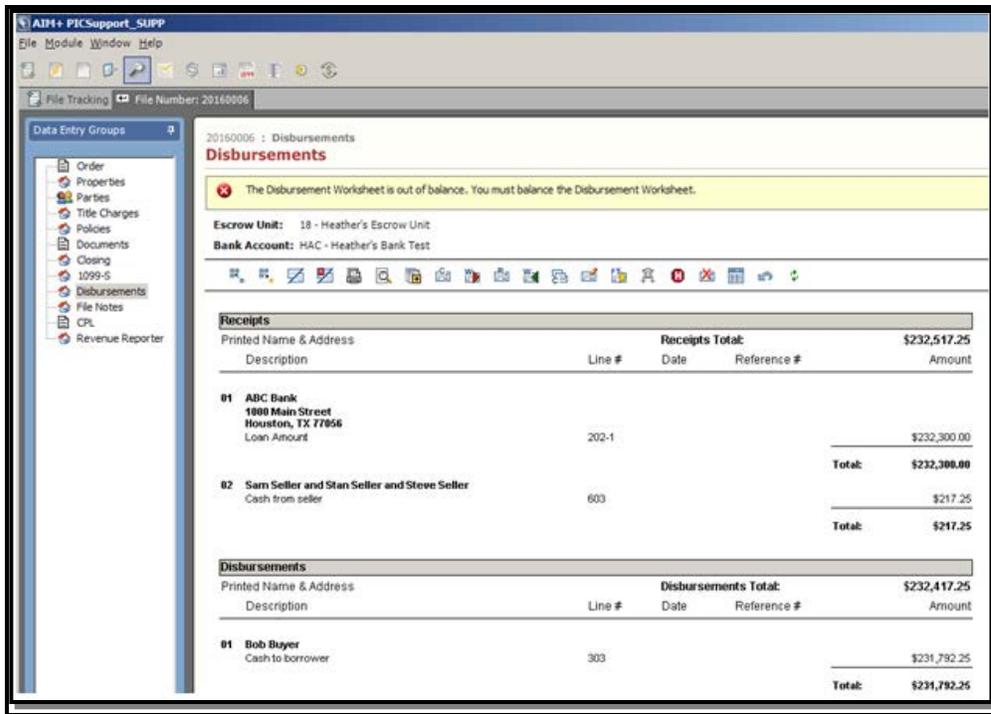
- If this does not work, then proceed to **Possible Solution 3.**

Possible Solution 3

On occasion, a line may not populate to the Disbursement Sheet correctly. It may be left off the Disbursement sheet altogether, may be duplicated or in some cases may display as a "ghost line" that appears on the disbursement but not on the CD.

Complete these steps:

- If this happens, look at the difference between the **Receipts** total and the **Disbursements** total on the Disbursement sheet.



- To help pinpoint the problem quickly, look for an item in the amount displayed on the Disbursement sheet and in Closing.



3. If the amount is not obvious, then compare the *Closing* screen with the Disbursement sheet, line by line until the missing or duplicated item is located.



It may also be helpful to save the Disbursement sheet to a PDF and have it displayed one monitor while reviewing the Closing on the other.

4. If the “ghost line” is found on the Disbursement, but is not available on the CD, then go to Closing and enter that line number in the Jump field in the upper right corner of the *Closing* screen and click **Enter** to open the “ghost line”.
5. Enter an amount and then click **Save & Exit**. If the line should not be there then, highlight the line on the *Closing* screen and click the **Delete Line** icon.



6. If that does not work, proceed to **Possible Solution 4**.

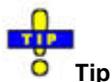
Possible Solution 4

If after trying possible solutions 1-3, try this: reset the Disbursement Sheet.

- If no items have been posted to the Disbursement sheet, then click the Reset Disbursement Worksheet icon on the toolbar.



- If items have been disbursed, contact the Customer Care Center at (855) 330-2800 or customercare@stewart.com and request a script be run to reset the disbursement sheet.



It is recommended as best practice to Print or Save the Disbursement Worksheet prior to resetting to help in regrouping or splitting items and or reposting any transactions once reset is complete.