

ECLOSINGS

Settlement Agent

Getting Started Guide

For more information, contact:

I. Become Eligible

Step 1: Become an Approved Flagstar Settlement Agent

If you are not already an approved Flagstar settlement agent, please reference the [Settlement Agent, Escrow & Attorney Set-Up](#) form (# 3676) at retail.flagstar.com or contact the Home Lending Sales and Support at (866) 697-8245.

Step 2: Attend WebEx Training Session

Our live WebEx class provides an overview of eClosings from the settlement agent's perspective and a live eClosing demo.

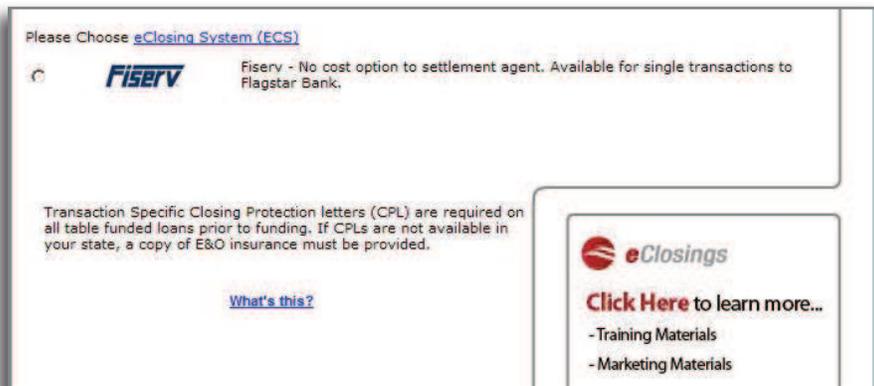
Register for the class by searching for Settlement Agent - eClosings under the Upcoming tab at <https://flagstar.webex.com>.

Step 3: Register with an eClosing System

All Flagstar-approved settlement agents are eligible for eClosings, but must be registered with a [eClosing System](#) (Fiserv®) to complete a closing.

Fiserv is available to all agents. To register with Fiserv:

- NEW! Register online by visiting the [Vendor Registration](https://www.elending.fiservlendingsolutions.com) page at <https://www.elending.fiservlendingsolutions.com>
- Or, call (800) 840-4261 or e-mail esupportservices@fiserv.com
- Obtain your Fiserv-assigned Institution ID (4- or 5- digit number, identifying your company on the eClosing platform)
- You will need this Institution ID in **Step 6**, below.



Step 4: Set Up Your Company and Users in the Fiserv System

If you have registered with Fiserv, your System Admin will receive a series of e-mails from epcsupport@fiserv.com, including a login ID and temporary password. Using this information, the System Admin will log in to the Fiserv system and follow the System Admin Setup guide provided by Fiserv to set up your company's closing agents (processor role) and signing agents (notary role).

Step 5: Notify Flagstar Once Your Company Is Registered with an eClosing System

Flagstar promotes settlement agents that have registered with an eClosing System listed in Flagstar's Settlement Agent search. Once your company is set up, e-mail settlementagentapproval@flagstar.com with your company name, address and Fiserv institution ID (obtained in **Step 3**).



II. Access the eClosing Package

Step 6: Receive Orders from Originators

You will receive an e-mail from wbcd.support@flagstar.com notifying you that you have been assigned to an eClosing. Click the link labeled, Settlement Agent Fee Approval Login to access Flagstar's Loantrac site and complete the fee approval process.

If you are a first-time user, follow the onscreen instructions to set up a login. Once you have successfully logged in, search for the loan order. Next, you must select the appropriate eClosing System and enter your Fiserv Institution ID obtained in **Step 3**, above.

Lastly, input fees on the loan using the HUD tabs at the top of the screen. Place a checkmark in the disclosure box at the bottom of the page and click the Draw Package button.

Once the document package has been created, you will receive e-mail notification from wbcd.support@flagstar.com. To view the package, click the link for settlement agents.

For Fiserv orders, log in and click Accepted Orders and select the appropriate loan order. To prepare the loan for closing and conduct the eSigning (electronic signing), follow the [Closing Preparation](#) and [Signing Agent](#) quick reference guides, located under the Get Started tab at paperless.flagstar.com/title.

Step 7: Obtain a Copy of eSigned (electronically signed) Docs for Your Records

For Fiserv orders, you may download or print a copy of the eSigned closing docs from the Documents tab in the Fiserv system. Simply choose all or a selection of documents listed and print or download to your desktop or shared drive.

III. Learn More

Customized Settlement Agent Web Site: paperless.flagstar.com/title

Find everything you need to start closing your loans electronically, including:

- eClosing simulations.
- Training videos and manuals.
- Promotional flyers.
- FAQs.

Verify Minimum Operating System Requirements

Closings may take place wherever a computer is present – as long as it has a high speed Internet connection and meets the following system requirements:

- 300 MHz Pentium CPU or better.
- 128 MB or RAM or better.
- Windows 98 or higher.
- Internet Explorer 5.5 or higher (with 128 bit encryption).
- High speed Internet connection (if modem, at least 56K).
- Browser Settings: Cookies enabled, JavaScript enabled and Microsoft Java Virtual Machine enabled.
- 800x600 resolution or higher.
- Adobe Acrobat Reader* 4.0 or higher.
- Printer (if you wish to print documents).
- WinZip 7.0 or higher (if you wish to download documents).

*Please Note: If you are using Adobe Reader 7.0 or higher, please check your Adobe settings to ensure the check box for Display PDF in browser option is selected. To access this option, open Adobe Acrobat, click Edit and select Preferences. On the Preferences window, select Internet (under the categories list) and check Display PDF in browser, then click OK.

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