

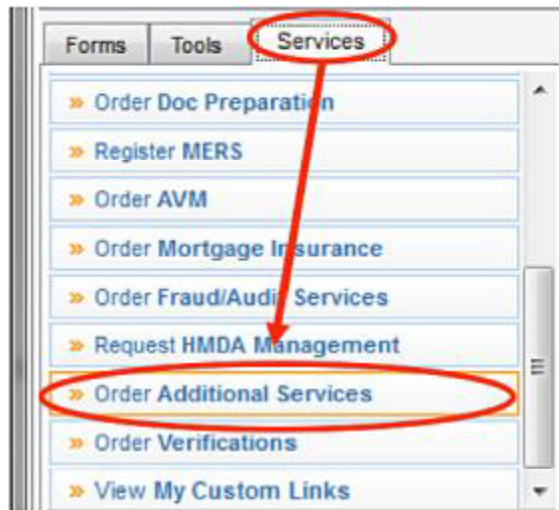
CoreLogic Property Tax Estimator

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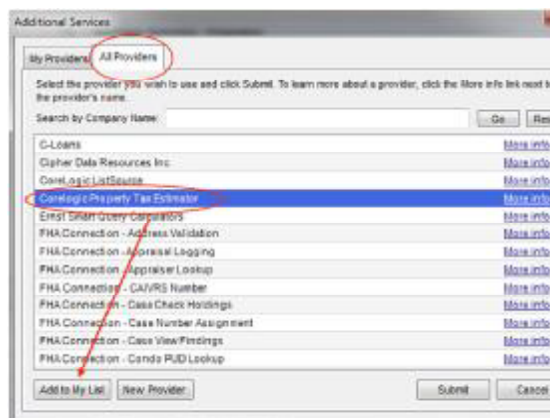


The CoreLogic Property Tax Estimator (PTE) allows you to electronically submit a request to the largest database in the industry and receive existing actual data, other tax collector specific data, and calculated estimated values for nearly all properties. To submit a PTE request in Encompass, follow these steps:

1. From within the loan in Encompass, go to the **Services** tab and click **Order Additional Services**.



2. If *CoreLogic Property Tax Estimator* does not appear under the **My Providers** tab, go to the **All Providers** tab. Highlight *CoreLogic Property Tax Estimator*, click **Add to My List**, then click **Submit**. CoreLogic Property Tax Estimator will now appear in your **My Providers** tab for future requests.



3. From the **My Providers** tab, select *CoreLogic Property Tax Estimator*, then click **Submit**.
4. The first time you access PTE, enter the following credentials, then check the box to Save Login Information for future requests. **These credentials will be used company-wide, so please do not disable the password by exceeding the login attempts.**

- User Name = 12096
- Password = 310%17*MT1

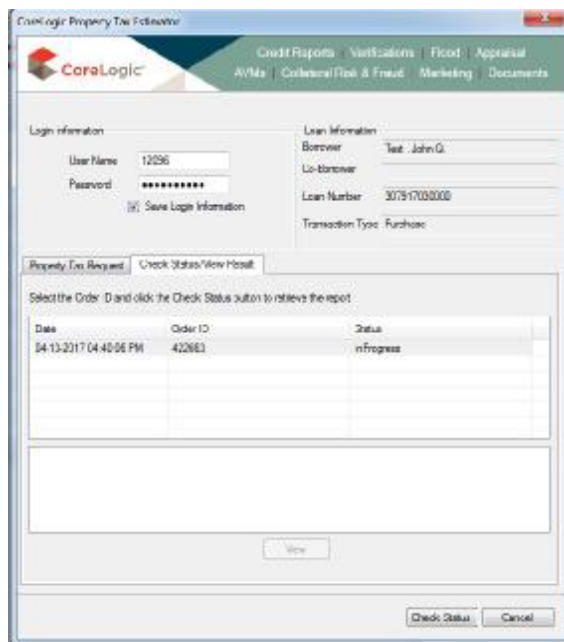


5. As shown above, the borrower information, transaction type, and subject property address is automatically populated from the Encompass file. Once this information is confirmed, click the **Order** button.
6. A progress bar displays alerting you the order is processing. The **Order** button is disabled to prevent duplicate ordering.

7. Once the order is submitted, a message will be displayed:



8. Clicking **OK** directs you to the **Check Status/View Result** tab. Highlight the pending order and click the **Check Status** button to retrieve the result.



Date	Order ID	Status
04-13-2017 04:40:06 PM	412663	In Progress

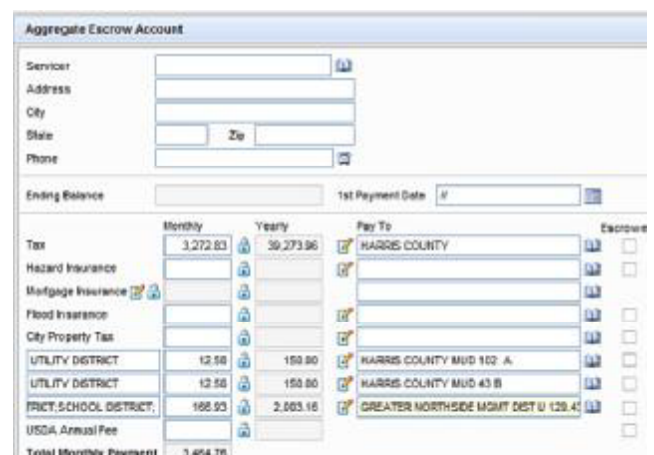
9. When the results are ready, the Property Tax Response window will be presented. This will display the description, pay to designation, and available tax values. From this window, you will have the option to import either Actual or Estimate values.



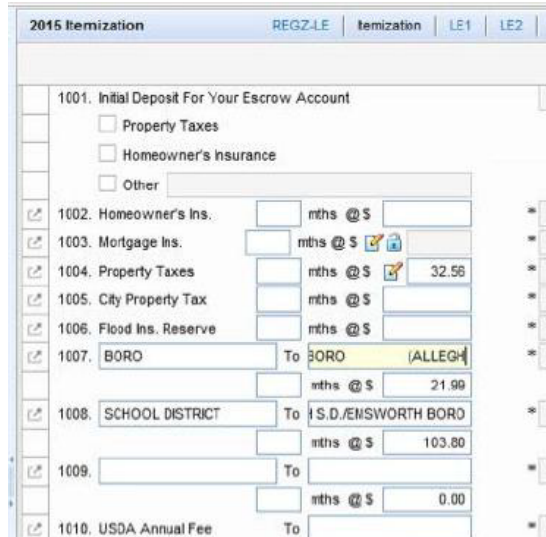
Description	Pay To	Actual	Estimate	Input
COUNTY AD VALOREM TAXES	ALLEGHENY COUNTY	330.77	315.96	Actual
BORO	BRIDGEWATER BOROUGH	0	262.86	Estimate
SCHOOL DISTRICT	AVONWORTH S.D. - BRIDGEWORTH BOROUGH	0	1242.57	Estimate

- For Purchase transactions, the Estimate values should be used.
- For Refinance transactions, the Actual values should be used. **Please note:**
 - i. Assessed values must be reviewed for properties acquired within the last 1-2 years to ensure the actual tax values are in line with the assessed value.
 - ii. The amount owed should be confirmed to ensure it is not reflective of land only or the previous owner.
 - iii. Values should also be confirmed for manufactured homes to ensure they are not reflective of land only amounts.

10. Clicking the Import button will import the selected values to the Aggregate Escrow Account Form and the 2015 Itemization lines 1004, 1005, 1007, 1008, and 1009. **Importing tax values will override current values on both forms.** If there are more taxes returned than there are lines available in Encompass, the annual and monthly amounts will be appended in the last available line on the Aggregate Escrow Account Form and line 1009 on the 2015 Itemization.

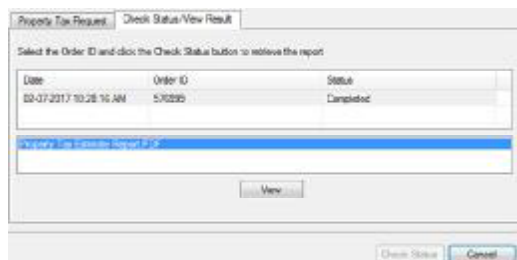


	Monthly	Yearly	Pay To	Escrow
Tax	3,272.83	39,273.96	HARRIS COUNTY	
Hazard Insurance				
Mortgage Insurance				
Flood Insurance				
City Property Tax				
UTILITY DISTRICT	12.58	150.96	HARRIS COUNTY MUD 102 - A	
UTILITY DISTRICT	12.58	150.96	HARRIS COUNTY MUD 43 B	
TRIST SCHOOL DISTRICT	166.93	2,003.16	GREATER NORTHSIDE MGMT DIST U 128.4	
USDA Annual Fee				
Total Monthly Payment	3,454.78			

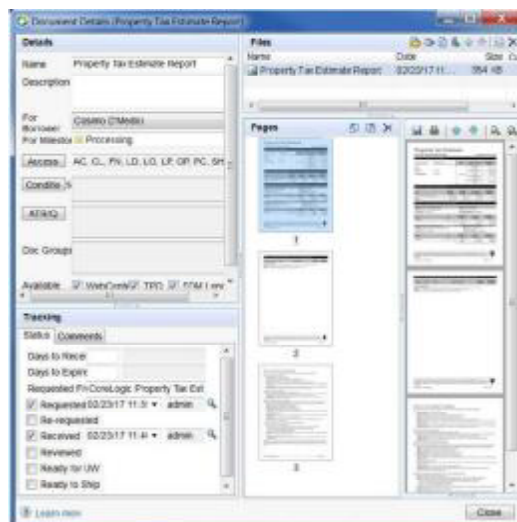


Item	From	To	Amount
1001. Initial Deposit For Your Escrow Account			
1002. Homeowner's Ins.			
1003. Mortgage Ins.			
1004. Property Taxes			32.56
1005. City Property Tax			
1006. Flood Ins. Reserve			
1007. BORO			21.99
1008. SCHOOL DISTRICT			103.80
1009.			0.00
1010. USDA Annual Fee			

- Once an order is complete the Status updates to **Completed**. Highlight the returned report and click the **View** button to view the report. The completed report will be displayed in the eFolder.



Date	Order ID	Status
03-07-2017 10:28:16 AM	530295	Completed



Details

Name: Property Tax Estimate Report

Description:

For: [User]

For: [User]

Access: [User]

Condition: [User]

Doc Group:

Available: [User]

Tracking

Status: [User]

Days to Next:

Days to Expire:

Requested For: [User]

Requested: [User]

Re-requested: [User]

Received: [User]

Reviewed: [User]

Ready for UW: [User]

Ready to Ship: [User]

- If no tax information is available for the property, the status will reflect **Complete – No Hit**.
- If a request is not retrieved within 30 days of the original submission, a status of **Expired** will be reflected. In this case, you must re-order the tax estimate.

- If any data required to submit a request is missing, a message box displays indicating the required fields.



Message

The following fields are missing. You have return to the application to complete the fields listed below.

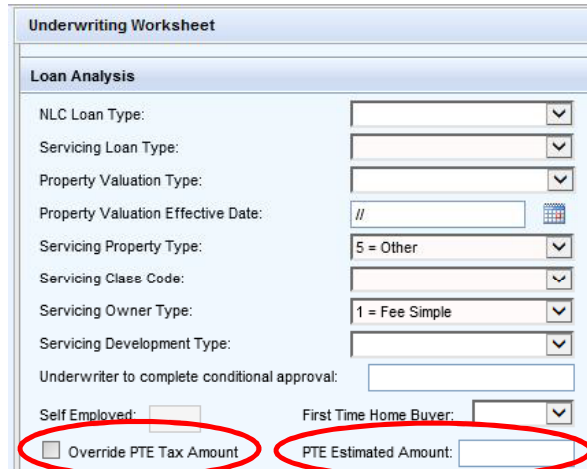
Subject property address is missing.

OK Print

- If an error is returned from CoreLogic, the error code and description will display in a pop up window and the Status on the **Check Status/View Result** screen will display "Error". If you encounter this error message, contact the Encompass Team at encompass@nlcloans.com.

Handling Exceptions

- The CoreLogic estimates may not include borrower-specific exemptions, i.e. disabled veterans, 65 and older, or senior citizen discounts. If one of these scenarios exist, upload supporting documentation to the Property Tax Estimate Report eFolder document for the underwriter to review.
- Should a CoreLogic estimate need to be overridden, only underwriters will have the ability to do so. To document the override:
 - Go to the Underwriter Worksheet
 - In the Loan Analysis section, check the Override PTE Tax Amount box
 - Enter the PTE Estimated Amount provided by CoreLogic



Underwriting Worksheet

Loan Analysis

NLC Loan Type:

Servicing Loan Type:

Property Valuation Type:

Property Valuation Effective Date:

Servicing Property Type: 5 = Other

Servicing Class Code:

Servicing Owner Type: 1 = Fee Simple

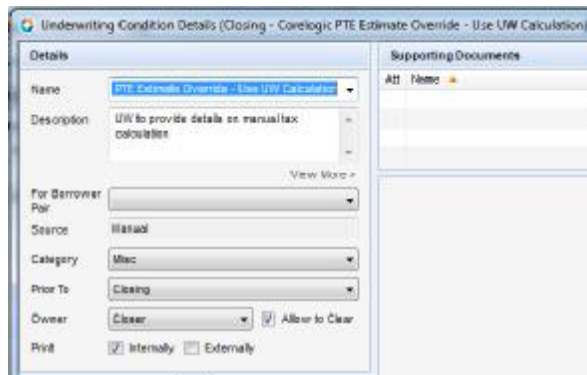
Servicing Development Type:

Underwriter to complete conditional approval:

Self Employed: ☐ First Time Home Buyer: ☐

☐ Override PTE Tax Amount PTE Estimated Amount:

- Add a closing condition, Closing – CoreLogic PTE Estimate Override – Use UW Calculation, so the closer is advised of the override. In the condition description, explain how the calculated amount was derived.



Underwriting Condition Details (Closing - CoreLogic PTE Estimate Override - Use UW Calculation)

Details

Name: PTE Estimate Override - Use UW Calculation

Description: UW to provide details on manual tax calculation

For Borrower:

Source: Manual

Category: Misc

Prior To: Closing

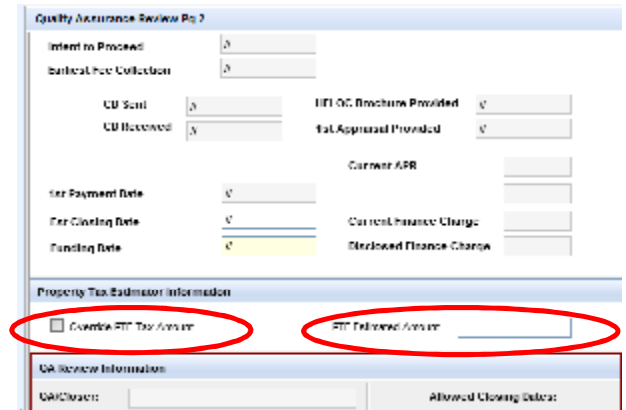
Owner: Closer ☐ Allow to Clear

Print: ☒ Internally ☐ Externally

Supporting Documents

Att:

- The Override PTE Tax Amount check box and PTE Estimated Amount field are also available on the Quality Assurance Review Pg 2 form in the Property Tax Estimator Information section for the closer's reference.



Quality Assurance Review Pg 2

Intent to Proceed:

Initial Fee Collection:

CU Sent:

CU Received:

UFI OC Brochure Provided:

1st Appraisal Provided:

Current APR:

Per Payment Date:

Per Closing Date:

Funding Date:

Current Finance Charge:

Disclosed Finance Charge:

Property Tax Estimator Information

☐ Override PTE Tax Amount PTE Estimated Amount:

CA Review Information

CA Review:

Approved Closing Date:

3. If any discrepancies are identified in the CoreLogic estimates, contact Christine Palcisco via email at Christine.Palcisco@nlcloans.com and include an explanation of the discrepancy. Christine will work with our CoreLogic account representative on a resolution.

For questions related to the ordering of the PTE through the Encompass Services, please contact the Encompass Team at encompass@nlcloans.com.