

# AIM<sup>®</sup> for Windows<sup>®</sup> Product Line

## Release Notes

January 8, 2011

**propertyinfo**

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# AIM for Windows 4.2 Release Notes

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This document summarizes the new features and modifications included in AIM for Windows 4.2 (AFW 4.2).

## What's New?

An overview of new features and modifications to AFW 4.2 include:

- Changes to the HUD Settlement Statement (HUD-1 and HUD-1A) forms were made in accordance with RESPA disclosure requirements. Effective January 1, 2010, the new version of the HUD Settlement Statement will be required for all closing transactions between a buyer and seller where a federally-related mortgage loan exists.
- The 2010 HUD Settlement Statement and HUD-1A forms are compatible only with AFW 4.2 and cannot be used with any previous versions of AFW.
- The Rate Management System (RMS) was updated to include the new HUD line numbers for the 2010 HUD Settlement Statement and HUD-1A forms.
- Print the 2010 HUD Settlement Statement (HUD-1 and HUD-1A forms) with an amended heading.
- Use the SendDocs option to transmit the 2010 HUD Settlement Statement and Alternate Signatures page to SureClose.
- Change the loan amount within the Loan Terms section and enter the loan terms for reverse mortgages on HUD-1 Page 3.
- The agent's portion of title insurance premium can now be split to third parties, such as an out of county agent. Amounts for third parties can be manually split from the total agent's portion on the disbursement worksheet. You can hide the field in Closing Setup if the agent does not typically split the agent's portion of the title insurance premiums.
- Manually add extended coverage for title insurance premiums if your company does not use Rate Management using an INI setting.
- Display endorsement information in the Title Charges (or 1100 section) via an INI setting.
- Identify the latest version of the 2010 HUD Closing Template by name (e.g., HUD 2010April) on the Closing Templates screen or at the top of the disbursement worksheet.
- Hide or show commission percentage on HUD line 700 using an INI setting.
- Indicate when a POC amount is paid on behalf of the borrower/buyer by another party, such as the seller, lender, or mortgage broker. POC amounts paid on behalf of the buyer/borrower print on HUD-1 Page 3 if the line number is entered.

To review more detailed information about these new features and changes, refer to the *AFW 4.2 Closing Setup* chapter and *AFW 4.2 Closing: 2010 HUD* chapter.

## System Requirements

AFW 4.2 system requirements have not changed. For hardware and software requirements, refer to the *AFW 4.1 Installation Guide* for detailed information.

## Installation and Upgrade Path

To learn more about the installation and upgrade paths for AFW 4.2, refer to the following table.

	From AIM/PR version	To AIM/PR 4.2 MSDE/SQL
New Installation	—	✓
Upgrades	4.1	✓

# New Features

This section summarizes the enhancements of AFW 4.2. Refer to the following section for a brief description. You can find more detailed information about functionality in the *AFW 4.2 Closing Setup* chapter and *AFW 4.2 Closing: 2010 HUD* chapter.

Section	Description
<b>2010 HUD Settlement Statement</b>	
You can use the 2010 HUD Settlement Statement (HUD-1) to comply with the new Real Estate Statement Procedures Act (RESPA) requirements.	
<b>HUD-1 Header/Footer</b>	
Type of Loan, Section B	In section B of the 2010 HUD, the Rural Housing Service (RHS) loan type replaces the Farmers Home Administration (FMHA) loan type. You can select the RHS loan type from the list of Transaction Type options on the Order tab in Order Entry.
Footer	The <i>Public Reporting Burden</i> text was added to page 1 per RESPA requirements.
<b>HUD-1 Page 1</b>	
Earnest Money	When you enter earnest money being retained, select the <b>Earnest Money Retained By</b> check box on the HUD Line 201 detail screen. If the seller is being charged, leave the <b>Carryover</b> check box selected on HUD Line 201 so the amount carries over to HUD Line 506. Refer to the <i>Entering Earnest Money Held by Real Estate Agent</i> Quick Reference Card on the AFW Training Center page for additional information.
HUD Lines 204-209	A credit on HUD Lines 204-209 can now be included on HUD-1 Page 3 in the <b>Charges That in Total Cannot Increase More Than 10%</b> or <b>Charges That Can Change</b> section. If the total amount is negative, it displays as 0.00.
HUD Lines 513-515	You can now use HUD Lines 513-515 as either proration lines or blank lines. The <b>From</b> and <b>To Date</b> field requirements were removed so that you can use these lines as blank lines. The <b>From</b> and <b>To Date</b> fields automatically default each time you open the detail screen. If you use HUD Lines 513-515 as blank lines, the date fields must be cleared each time the detail screen is opened.
<b>HUD-1 Page 2</b>	
Commissions	Changes made to the Commissions section are as follows:
	<p><b>HUD Lines 700-704</b></p> <p>HUD Line 700 shows the total commission amount, and HUD Line 703 correctly calculates to show the net commission. HUD Line 704 is display only and cannot be modified. As a result, Line 704 is reserved and not available as a blank HUD Line. Also, HUD Line 704 shows the amount of earnest money retained by the Listing Broker as paid outside of closing. This functionality is available for new orders.</p>

# New Features

Section	Description																		
Commissions, <i>continued</i>	<p><b>HUD Lines 706-730</b></p> <p>You can enter any additional commission fees on HUD lines 706-730 and include the buyer amounts from HUD lines 706-730 in the rollup line 703 amount. Only HUD lines selected to be included in the rollup line with buyer amounts will rollup. Seller amounts are not included in the rollup lines.</p>																		
Lender Charges	<p>Changes made to the Lender Charges section are as follows:</p> <p><b>HUD Lines 801-803</b></p> <p>You can record the lender's origination fee and credit or charge (points) on HUD lines 801 and 802. The origination percentage and total dollar amount print next to the RESPA designated text on HUD line 801. HUD line 803 prints the adjusted origination (or net) amount of HUD lines 801 and 802.</p> <p>Record a credit or charge on HUD lines 801-802 as follows:</p> <ul style="list-style-type: none"> <li>• If the lender is paying an amount to the mortgage broker, enter the amount in the <b>HUD Line 801 Credit (YSP)</b> section.</li> <li>• If the borrower is paying charge points to lower the interest rate or receiving a credit, enter the amount as a fixed amount or percentage in top portion of HUD line 802 detail screen. The <b>HUD Line 801 Credit (YSP)</b> section displays in the lower portion of HUD line 802 detail screen.</li> </ul> <p>You can enter either a credit or charge points or a credit (YSP) to the mortgage broker per HUD file. The YSP description was added to the section descriptions in the bottom portion of HUD Lines 801-802 screens to assist you with knowing what to enter in this section. The YSP description is only visible on the detail screen and does <b>not</b> print on the 2010 HUD form.</p> <p>Spacing for descriptions on HUD lines 801-802 is limited. As a result, two additional lines were added for lines 801-802 to print payee names. However, if you enter a credit (or YSP) on HUD line 801, a payee name does not print (by design) on HUD line 802.</p> <table border="1" data-bbox="483 1157 1528 1287"> <tr> <td><b>801.</b></td> <td>Our origination charge (Includes Origination Point 1% or \$1,750.00) to Kelly Boulanger Vasco</td> <td>(from GFE#1)</td> <td>\$1,750.00</td> <td></td> <td></td> </tr> <tr> <td><b>802.</b></td> <td>Your credit or charge (points) for specific interest rate choser</td> <td>(from GFE#2)</td> <td>\$1,750.00</td> <td></td> <td></td> </tr> <tr> <td><b>803.</b></td> <td>Your adjusted origination charges</td> <td>(from GFE A)</td> <td></td> <td>3,500.00</td> <td></td> </tr> </table> <p>When you only have a credit (or YSP) in the <b>HUD Line 801 Credit (YSP)</b> section of HUD Line 801 and no origination charge, the payee name for the credit (e.g. mortgage broker) displays.</p> <p>If you need to show a payee name for HUD line 803, insert a blank HUD line and enter a description with a reference to HUD line 803 in the <b>HUD Line Desc</b> field.</p> <p><b>HUD Lines 804-807</b></p> <p>You can enter the appraisal fee, credit report, tax service, and flood certification charges on pre-printed HUD lines 804-807.</p> <p><b>HUD Lines 809-828</b></p> <p>Use blank HUD lines 809-828 to record any other itemized lender charges.</p> <p><b>HUD Lines 829-830</b></p> <p>HUD lines 829-830 are no longer available on the 2010 HUD in AFW 6.1.</p>	<b>801.</b>	Our origination charge (Includes Origination Point 1% or \$1,750.00) to Kelly Boulanger Vasco	(from GFE#1)	\$1,750.00			<b>802.</b>	Your credit or charge (points) for specific interest rate choser	(from GFE#2)	\$1,750.00			<b>803.</b>	Your adjusted origination charges	(from GFE A)		3,500.00	
<b>801.</b>	Our origination charge (Includes Origination Point 1% or \$1,750.00) to Kelly Boulanger Vasco	(from GFE#1)	\$1,750.00																
<b>802.</b>	Your credit or charge (points) for specific interest rate choser	(from GFE#2)	\$1,750.00																
<b>803.</b>	Your adjusted origination charges	(from GFE A)		3,500.00															

# New Features

Section	Description
Interest and Premium Charges	Changes made to the Interest and Premium section are as follows:
	<p><b>HUD Lines 901-902</b>            HUD line 901 was renamed to Daily interest charges. HUD lines 901-902 now show more characters of the payee names. When you enter zero months on HUD line 902, <i>0 mos.</i> now prints on the HUD form.</p>
	<p><b>HUD Line 903</b>            HUD Line 903 was renamed to Homeowner's insurance. When you enter zero years on HUD lines 903-905, <i>0 yrs.</i> now prints on the HUD form.</p>
Reserves Deposited with Lender	Changes made to the Reserves Deposited with Lender section are as follows:
	<p><b>HUD Line 1001</b>            HUD line 1001 summarizes the initial deposit for the buyer's escrow account to be collected at settlement.</p>
	<p><b>HUD Lines 1002-1006 and 1007-1008</b>            Itemized amounts for homeowner's insurance, mortgage insurance, city property taxes, county property taxes, and other reserves deposited with the lender are entered on pre-printed HUD lines 1002-1006 or blank HUD lines 1007-1008. Buyer amounts from HUD lines 1002-1008 are automatically included in the rollup line 1001 amount.            Any additional reserves deposited with the lender can be recorded on HUD lines 1009-1030. You can include the buyer amounts from HUD lines 1009-1030 in the rollup line 1001 amount. Only HUD lines selected to be included in the rollup line with buyer amounts will rollup. Seller amounts are not included in the rollup lines.            When you enter zero months on HUD lines 1002-1008, <i>0 mos</i> and the monthly dollar amount now print on the HUD form.</p>
	<p><b>Blank HUD Lines 1009-1030</b>            HUD line 1009 defaults with the Aggregate Adjustment description, but lines 1010-1030 can also be used for the aggregate adjustment. RESPA regulations require that the aggregate adjustment line be the last line in the 1000 section.            Use blank HUD lines 1009-1030 to enter any additional reserve deposit fees. You can include the buyer amounts from HUD lines 1009-1030 in the rollup line 1001 amount. Only HUD lines selected to be included in the rollup line with buyer amounts will rollup. Seller amounts are not included in the rollup lines.            When you enter zero months on HUD lines 1009-1030, <i>0 mos</i> and the monthly dollar amount now print on the HUD form.</p>

# New Features

Section	Description
Title Charges	Changes made to the Title Charges section are as follows:
	<p><b>HUD Lines 1101-1102</b></p> <p>HUD line 1101 is a rollup and data entry line that summarizes the total for the title services and lender's title insurance. On HUD line 1101, you can enter the title service charges, such as commitment and wire fees that are included as administrative and processing fees.</p> <p>If you enter an amount for title insurance that rolls up to HUD line 1101 and that amount flows to HUD-1 Page 3, you can now change the amount on HUD-1 Page 2 and the new amount is updated on HUD-1 Page 3.</p> <p>When you record the settlement or closing fee on HUD line 1102, you have the option of including that fee in the rollup line 1101 amount.</p>
	<p><b>HUD Lines 1103-1108</b></p> <p>All information on HUD lines 1103-1108 is entered on one screen. Open the screen from HUD lines 1103-1108 and enter the owner's title insurance premium on HUD line 1103 and the lender's title insurance premium on HUD line 1104. HUD lines 1105-1106 are informational lines that disclose the liability amount of the lender's and the owner's policy limit, respectively.</p> <p>HUD lines 1107-1108 disclose the agent's portion and the underwriter's portion of the total title insurance premium.</p>
	<p><b>HUD Lines 1109-1110</b></p> <p>HUD lines 1109-1110 are now informational lines that print the agent and underwriter payee names only.</p> <ul style="list-style-type: none"> <li>• The Settlement Agent name from Setup defaults to HUD line 1109. If the settlement agent does not receive the title insurance premium, you can change the payee name.</li> <li>• The Underwriter name from Order Information defaults to HUD line 1110. You can change the payee name, if needed.</li> <li>• If you clear HUD line 1109 or 1110, the settlement agent (from Setup) and the underwriter (if selected on the order) default to the HUD lines, respectively.</li> <li>• HUD lines 1109 and 1110 are now locked down in Closing Setup. You can no longer edit these HUD lines in Closing Setup.</li> </ul> <p>You can split the agent's portion of title insurance premium to third parties (up to four), such as an out of county agent. The payee name and amount print on the next available HUD line in this section. Amounts for third parties can be manually split from the total agent's portion on the disbursement worksheet.</p>
	<p><b>HUD Lines 1111-1113</b></p> <p>You can now include amounts on HUD Lines 1111-1113 in the total amount of HUD Line 1103. HUD Lines 1111-1113 cover guaranty fees, sales tax, and miscellaneous fees. This feature offers full disclosure states, such as Texas, the option to include the guaranty fee in the Owner's Premium total but not include the guaranty fee amount when calculating the underwriter and agent's portion of the premium. Additionally, states, such as Washington, that have sales tax can include the sales tax amount in the Owner's Premium total, but the amount is not reflected when calculating the underwriter and agent's portion of the premium.</p> <p>If your company or site needs the ability to include amounts from HUD Lines 1111-1113 in the total amount of HUD Line 1103, you can add an INI setting to show the <b>Included in HUD line 1103</b> check box on these HUD Lines.</p> <p>To activate this feature, the following INI setting must be manually entered in the <b>[Closing]</b> section of the AIM4WIN.INI file:</p> <ul style="list-style-type: none"> <li>• Use1103Rollup=<b>True</b></li> </ul> <p>If your company or site uses Stewart WorkPlace or Title WorkPlace, contact Customer Care to add this INI setting to your site's AIM4WIN.INI file.</p>

# New Features

Section	Description
Title Charges, <i>continued</i>	<p><b>HUD Lines 1111-1130</b></p> <p>Use blank HUD lines 1111-1130 to enter any other title charges. Buyer amounts from HUD lines 1111-1130 can be included in the rollup line 1101 amount. Only HUD lines selected to be included in the rollup line with buyer amounts will rollup. Seller amounts are not included in the rollup lines.</p>
Government Recording and Transfer Fees	Changes made to the Government Recording and Transfer Fees section are as follows:
	<p><b>HUD Lines 1201-1202</b></p> <p>HUD line 1201 summarizes the total government recording charges. Itemized charges for the deed, mortgage, or deed of trust, and the release are recorded on HUD line 1202. If you have additional recording fees to collect, add the fees to record additional documents and enter the total.</p>
	<p><b>HUD Lines 1203-1207</b></p> <p>HUD line 1203 summarizes the total transfer taxes. Itemized charges for the local and state transfer taxes and stamps are recorded on HUD lines 1204-1205. If you have additional transfer taxes and stamps to collect at settlement, record these charges on HUD lines 1206-1207.</p> <p>If you itemize additional recording fees required by the lender on HUD lines 1206-1207, these fees can now be included in either the rollup line 1201 or 1203 amount. HUD lines 1206-1207 must be used as Tax/Stamp lines to be included in the rollup line 1203 amount.</p>
	<p><b>HUD Lines 1208-1230</b></p> <p>Use blank HUD lines 1208-1230 to record any additional recording fees. You can include the buyer amounts from HUD lines 1208-1230 in the rollup line 1201 amount. Only HUD lines selected to be included in the rollup line with buyer amounts will rollup. Seller amounts are not included in the rollup lines.</p>
Additional Settlement Charges	Changes made to the Additional Settlement Charges section are as follows:
	<p><b>HUD Lines 1301-1330</b></p> <p>HUD line 1301 summarizes the required services that the borrower can shop for, such as fees for survey, pest inspection, and other inspections. Buyer amounts from HUD lines 1302-1303 are no longer automatically included in rollup line 1301.</p> <p>HUD lines 1302-1330 are available for these services. You can include the buyer amounts from HUD lines 1302-1330 in the rollup line 1301 amount. Only HUD lines selected to be included in the rollup line with buyer amounts will rollup. Seller amounts are not included in the rollup lines.</p>



# New Features

Section	Description
<b>HUD-1 Page 3</b>	<p>HUD-1 Page 3 compares the actual Settlement Charges (HUD-1 Page 2) to the lender's Good Faith Estimate (GFE) and provides the loan terms. The file number and date/timestamp were added to the top of the page.</p> <p>The first portion of the comparison chart is grouped by the allowed tolerances.</p> <p><b>Charges That Cannot Increase</b></p> <p>Types of charges that cannot change include:</p> <ul style="list-style-type: none"> <li>• Our origination charge (HUD line 801)</li> <li>• Your credit or charge (points) for the specific interest rate chosen (HUD line 802)</li> <li>• Your adjusted origination charges (HUD line 803)</li> <li>• Transfer taxes (HUD line 1203)</li> </ul> <p>HUD Line 803 now automatically calculates the sum of HUD Lines 801 and 802.</p> <p><b>Charges That in Total Cannot Increase More Than 10%</b></p> <p>Types of charges that in total cannot increase more than 10% include:</p> <ul style="list-style-type: none"> <li>• Government recording charges (HUD line 1201)</li> </ul> <p>If the Good Faith Estimate amounts are greater than the HUD-1 amounts in this section, a negative percentage is now calculated.</p> <p><b>Charges That Can Change</b></p> <p>Types of charges that can change include:</p> <ul style="list-style-type: none"> <li>• Initial deposit for your escrow account (HUD line 1001)</li> <li>• Daily interest charges (HUD line 901)</li> <li>• Homeowner's insurance (HUD line 903)</li> </ul> <p>The second portion of the comparison chart lists key loan terms. You can enter the loan terms according to the lender's instructions or GFE provided by the lender. Within the Loan Terms section, you can now change the loan amount. If you enter or change the loan amount on HUD Page 3, the amount is not updated in Order Information or on HUD line 202.</p> <p>Five additional lines were added to the <b>Charges That in Total Cannot Increase More Than 10%</b> and <b>Charges That Can Change</b> sections to itemize borrower charges that do not roll up.</p>

# New Features

Section	Description
<p><b>2010 HUD-1A Form</b></p> <p>You can use the 2010 HUD-1A form to comply with the new Real Estate Statement Procedures Act (RESPA) requirements.</p>	
HUD-1 A Page 1	<p>Modifications made to the Settlement Charges section on page 1 are the same as the changes made to the Settlement Charges section on HUD-1 Page 2. Refer to the <i>HUD-1 Page 2 section</i> changes for more details.</p>
HUD-1 A Page 2	<p>HUD-1A Page 2 compares the actual Settlement Charges (HUD-1A) to the lender's Good Faith Estimate (GFE) and provides the loan terms.</p> <p>The file number and date/timestamp were added to the top of the page.</p> <p>The first portion of the comparison chart is grouped by the allowed tolerances.</p> <p><b>Charges That Cannot Increase</b></p> <p>Types of charges that cannot change include:</p> <ul style="list-style-type: none"> <li>• Our origination charge (HUD line 801)</li> <li>• Your credit or charge (points) for the specific interest rate chosen (HUD line 802)</li> <li>• Your adjusted origination charges (HUD line 803)</li> <li>• Transfer taxes (HUD line 1203)</li> </ul> <p>HUD Line 803 now automatically calculates the sum of HUD Lines 801 and 802.</p> <p><b>Charges That in Total Cannot Increase More Than 10%</b></p> <p>Types of charges that in total cannot increase more than 10% include:</p> <ul style="list-style-type: none"> <li>• Government recording charges (HUD line 1201)</li> </ul> <p>If the Good Faith Estimate amounts are greater than the HUD-1 amounts in this section, a negative percentage is now calculated.</p> <p><b>Charges That Can Change</b></p> <p>Types of charges that can change include:</p> <ul style="list-style-type: none"> <li>• Initial deposit for your escrow account (HUD line 1001)</li> <li>• Daily interest charges (HUD line 901)</li> <li>• Homeowner's insurance (HUD line 903)</li> </ul> <p>The second portion of the comparison chart lists key loan terms. You can enter the loan terms according to the lender's instructions or GFE provided by the lender.</p> <p>Within the Loan Terms section, you can now change the loan amount. If you enter or change the loan amount on HUD Page 3, the amount is not updated in Order Information or on HUD line 202.</p> <p>The page numbering in the footer of page two now reads Page 2 of 2.</p> <p>Five additional lines were added to the <b>Charges That in Total Cannot Increase More Than 10%</b> and <b>Charges That Can Change</b> sections to itemize borrower charges that do not roll up.</p> <p>You can use the legend provided in the footer section to identify the different parties who can potentially pay fees outside of closing. Previously, the legend was in the Notes section.</p>

# New Features

This section summarizes the additional enhancements to AFW 4.2. Refer to the following section for a brief description. You can find more detailed information about functionality in the *AFW 4.2 Closing Setup* chapter and *AFW 4.2 Closing: 2010 HUD* chapter.

Module/Feature	Description
Closing Setup	<p>A <b>3rd Party Payee</b> field is available for agents that split the agent's portion of title insurance premiums with third parties, such as an out of county agent.</p> <ul style="list-style-type: none"> <li>You can set a default number of payees for the <b>3rd Party Payee</b> field in Closing Setup if the agent typically splits the agent's portion of the title insurance premium with one or more parties. The default number of payees set will be available for all 2010 HUD files, but can be changed on a file-by-file basis.</li> <li>You can hide the <b>3rd Party Payee</b> field in Closing Setup if the agent does not typically split the agent's portion of the title insurance premiums.</li> </ul>
	<p>You can now identify the latest version of the 2010 HUD Closing Template (aim4win.xlt). The month is now part of the file name.</p> <p>You can view the 2010 HUD Closing Template file name (e.g., HUD 2010April) on the Closing Templates screen or at the top of the disbursement worksheet.</p>
	<p>When you are working with Closing Templates, use the <b>Close HUD File</b> (or blue door) button to save any changes and exit the template.</p> <p>The File Save option, Quick Save, and Save buttons were inactivated in Closing Setup.</p>
	<p>When HUD lines 1206-1207 are used as blank lines, you can specify whether the fee is included in either HUD line 1201 or 1203. HUD lines 1206-1207 must be used as Tax/Stamp lines to be included in the rollup line 1203 amount.</p>
2010 HUD-1 Page 2	<p>The <b>POC on Behalf of Borrower</b> check box was added to HUD line detail screens. If the POC amount is being paid by the buyer/borrower, you do not need to select the check box. If a party other than the buyer/borrower paid the amount on behalf of the borrower, select the <b>POC on Behalf of Borrower</b> check box and the amount prints on HUD-1 Page 3 if the line number is entered.</p>
	<p>When using the <b>Withhold from Lender</b> option on the 2010 HUD-1 Page 2, you can only withhold the fee from the first lender on the file. If you have two loans, you will need to prepare two HUD files.</p>
	<p>The <b>Itemize in HUD Line 1301</b> check box was added to the HUD line detail screens in the 1300 section.</p> <p>When you itemize the fees on HUD lines 1302-1330, the fee amount for that HUD line is:</p> <ul style="list-style-type: none"> <li>included in the total amount of rollup line 1301 on HUD-1 Page 2</li> <li>subtracted from the total amount of rollup line 1301 on HUD-1 Page 3</li> </ul>
	<p>You can use the legend provided in the footer section to identify the different parties who can potentially pay fees outside of closing. Previously, the legend was in the Notes section.</p>

# New Features

Module/Feature	Description
2010 HUD-1 Page 2, <i>continued</i>	<p>The <b>Do Not Print This Line</b> check box was added to the detail screens of HUD Lines 1111-1130. <b>Note:</b> This is not available for the 2010 HUD-1A at this time.</p> <p>If you itemize title service fees on HUD Lines 1111-1130 and include these fees in the total of HUD Line 1101, you can select the <b>Do Not Print This Line</b> check box. You can view the itemized fees on those HUD Lines on the visual HUD form. However, those HUD Lines do not show on the printed HUD form.</p> <p>For example, if you itemize fees on HUD Lines 1111-1112, include the itemized fees in the total of HUD Line 1101 and opt not to print these two lines, HUD Lines 1111-1112 do not show on the printed HUD form.</p> <p>Lines in the 1100 section now have the ability to be itemized out on the GFE Comparison page.</p>
Alternate Signatures Tabs	<p>With the new Signatures and Alternate Signatures tabs for the 2010 HUD Settlement Statement, you can enter and print multiple buyer and seller signatory lines on a separate page. If your company opts to use the new signatures tabs, use the <b>Toggle Signatures</b> button to show the Alternate Signatures tab.</p> <p><b>Note:</b> If you opt to use the Signature and Alternate Signature tabs, submit a request to the Customer Care Center to format HUD-1 Page 2 to end after the 1400 section and exclude the signatory lines and certification text.</p> <p>The signatory lines along with the certification and legal information print on the Alternate Signatures tab.</p> <p>The Alternate Signatures tab was updated to include the same text that prints at the bottom of HUD Page 2.</p> <p>If a party is removed from an order, you can remove that party on the Signatures tab by selecting the party and pressing the Spacebar. For example, if buyer 3 was removed from the order, select buyer 3 on the Signatures tab and press the Spacebar. You can send the Alternate Signatures page to SureClose.</p>
Buyer's Closing Statement	<p>The detailed text at the bottom of the Buyer's Closing Statement now displays in its entirety.</p> <p style="text-align: center;"><b>Detail data for the closing statement will appear here</b></p> <p><small>THE UNDERSIGNED, by the execution hereof, hereby (i) acknowledge that they have read the above and foregoing Closing Statement, (ii) acknowledge that the same is true and correct, and (iii) authorize and direct the Closing Agent to receive all amounts and disburse all amounts pursuant to the foregoing Closing Statement.</small></p> <p><small>It is mutually understood and agreed the taxes are estimated and in case of adjustment same will be made between the parties hereto. The Closing Agent is relieved of any responsibility with the adjustment of said taxes.</small></p> <p style="text-align: center;"><b>This is the end of the closing statement - nothing will appear below here</b></p>
Buyer Suppression Amounts	<p>When you print the HUD form and opt to suppress the buyer amounts, the buyer amounts inside and outside of the column are suppressed on the HUD form.</p> <p><b>Note:</b> The lender's and owner's title policy limit amounts on HUD Lines 1105-1106 and the agent and underwriter portion of the premium on HUD Lines 1107-1108 still print outside the column.</p>
Commission Percentage	<p>On the 2010 HUD form, you can opt to either hide or show the commission percentage on HUD Line 700. This INI setting applies only to the 2010 HUD form.</p> <p>To activate this feature, the following INI setting must be manually entered in the <b>[Closing]</b> section of the AIM4WIN.INI file:</p> <ul style="list-style-type: none"> <li>HideCommissionPercent=True</li> </ul>

# New Features

Module/Feature	Description
HUD Notification Letter	<p>Stewart affiliates are required to use the HUD-1/HUD-1A Notification Letter when using the 2010 HUD Settlement Statement. The notification letter is now available from Closing.</p> <p>The HUD-1/HUD-1A Notification Letter is an unprotected Excel worksheet. Some information flows from Order Information, but the fields are editable. If you modify any information that flows from Order Information, double-click in the cell and clear the formula from that cell. Once you clear the cell, type in the correct information.</p>
Extended Coverage	<p>You can now manually add extended coverage for title insurance policies, if your company does not use Rate Management. Once you manually add the extended coverage to either the lender's policy or owner's policy,</p> <ul style="list-style-type: none"> <li>• the title insurance premium for that policy is updated</li> <li>• the endorsement description/name, amount, and code print on the next available HUD line in the 1100 section if the DisplayExtendedCoverage INI setting is set to <b>True</b></li> <li>• the endorsement description/name, amount, and code are updated on the disbursement worksheet</li> </ul> <p>To activate the manual extended coverage and displaying extended coverage features, the following INI settings must be manually entered in the <b>[Closing]</b> section of the AIM4WIN.INI file:</p> <ul style="list-style-type: none"> <li>• DisplayExtendedCoverage=<b>True</b> (Displays extended coverage information on the next available blank line in the 1100 section)</li> <li>• CustomExtendedCoverage=<b>True</b> (Allows you to manually enter extended coverage in the 1100 section when Rate Management System (RMS) is not set up)</li> </ul> <p><b>Important!</b> If your office and/or company uses the Custom Extended Coverage feature on the 2010 HUD, enter the premium in the new <b>Premium Amount</b> field on the HUD Line 1103-1104 detail screen. The HUD Amount is auto-calculated based on the liability, premium, and any extended coverage that was manually added.</p> <p><b>Best Practice:</b></p> <p>If your office and/or company uses the Custom Extended Coverage feature on the 2010 HUD and you manually update any endorsements that were manually entered, complete the following steps to ensure the endorsement premiums are recalculated accurately.</p> <ol style="list-style-type: none"> <li>1. On the Title Insurance screen, click the <b>E.C.</b> button to view the extended coverage.</li> <li>2. Select the existing endorsement(s) that you want to change.</li> <li>3. Delete the selected endorsements.</li> <li>4. Re-enter the endorsement(s) with the newly revised amount.</li> </ol>
HUD Addendum Tab	<p>From the new HUD Addendum tab, you can itemize fees, such as origination charges, title service fees, and government recording charges that are included in rollup lines or add other supporting information required by the lender for the loan.</p>
Payoff Statements	<p>You can now print all payoff statements on legal size (8.5" x 14") paper. When you print payoff statements for HUD Lines 104-105, the buyer signature lines also print.</p> <p>To activate this feature, the following INI setting must be manually entered in the <b>[Environment]</b> section of the AIM4WIN.INI file:</p> <ul style="list-style-type: none"> <li>• PrintPayOffOnLegal=<b>True</b></li> </ul>
Saving HUD Information	<p>The HUD information is now saved when the HUD is printed versus requiring you to exit the door to save the HUD.</p>

# Modifications

To learn more about the modifications, refer to the following section for a brief description.

Module/Feature	Description
<b>2010 HUD-1 Page 2</b>	
2010 HUD-1 Page 2	When you fax the 2010 HUD form using Xmedium, blank pages are no longer included. The HUD form prints correctly now with the revised margin setting. Margins were changed from 0.25" to 0.0" on the shipped template.
HUD Lines 808-828 and 904-930	When you clear HUD lines 808-828 or 904-930, the disbursement worksheet no longer goes out of balance.
HUD Lines 813-828 and 906-930	Inserted HUD lines 813-828 or 906-930 can be deleted without causing the disbursement worksheet to go out of balance.
HUD Lines 1100-1199	If you have the same payee on HUD Lines in section 1100, the fees for that payee now group correctly on the Disbursement Worksheet.
HUD Line 1102	The <b>Calc</b> button on the Settlement or Closing Fee screen (HUD line 1102) properly recalculates the HUD Amount if the Fee Based On amount is changed.
HUD Line 1103—Owner's Coverage Amount	When you update the loan amount in Order Information and select <b>Yes</b> to the recalculation message as you access Closing again, you no longer lose your Owner's Coverage amount on HUD line 1103. This incident only occurred if you were <b>not</b> using RMS.
HUD Lines 1103-1104	<p>When you update the sales price or loan amount in Order Information or on HUD lines 101 or 201 respectively, complete the step that best describes the setup for your company and/or office.</p> <ul style="list-style-type: none"> <li>• If your company and/or site uses RMS, the <b>HUD Amt</b> field on HUD lines 1103-1104 calculates properly based on the newly revised sales price or loan amount.</li> <li>• If your company and/or site does <b>not</b> use RMS, manually update the premium in the <b>HUD Amt</b> field on HUD lines 1103-1104.</li> <li>• If your company and/or site does <b>not</b> use RMS, and you have CustomExtendedCoverage INI setting set to <b>True</b>, manually enter the premium in the new <b>Premium Amount</b> field. The HUD Amount is calculated based on the liability, premium, and any extended coverage. <b>Reminder:</b> If you update the sales price or loan amount, any extended coverage that was manually entered will need to be updated as well. Refer to the <a href="#">Extended Coverage</a> topic for more details.</li> </ul> <p><b>Best Practice:</b></p> <p>When you update the loan amount or sales price, change the amount in either Order Information or on HUD lines 101/401 or 201 to ensure that the newly revised amount is updated in both Order Information and Closing.</p> <p>If you update the sales price on HUD line 101 or 401 or the first loan amount on HUD line 202, a notification message prompts you that the change may affect one or more calculated amounts in Closing including HUD lines 1103-1104 (2010 HUD) or 1108 (old HUD).</p> <ul style="list-style-type: none"> <li>• If your company and/or site does <b>not</b> use RMS, the title insurance premium will need to be manually recalculated on HUD lines 1103-1104 (2010 HUD) or 1108 (old HUD).</li> <li>• If your company and/or site does use RMS, the title insurance premium is automatically recalculated on HUD lines 1103-1104 (2010 HUD) or 1108 (old HUD) based on the newly revised sales price and/or loan amount and selected rate.</li> </ul>

# Modifications

Module/Feature	Description
<b>2010 HUD-1 Page 2</b>	
HUD Lines 1103-1104	You can no longer close HUD Line 1103-1104 detail screen without providing a payee name.
HUD Lines 1109-1110	If you change the settlement agent name on HUD line 1109 or the underwriter name on HUD line 1110, the respective payee name on each HUD line now prints correctly.
	If you have a penny to split evenly between the agent and underwriter, the penny is now rounded to the agent. Previously, both the agent and underwriter amounts were rounded up which caused the disbursement worksheet to go out of balance.
POC Amounts	The POC amounts for seller, lender, and mortgage broker now display on the HUD detail lines when the buyer amounts are suppressed.
HUD Lines 1204-1205	HUD Lines 1204-1205 no longer receive an error in Closing Setup for the old HUD template.
<b>2010 HUD-1 Page 3</b>	
Loan Terms	You can now enter the principal, interest, and mortgage insurance amounts to show how the initial monthly loan amount is broken down.
Page Numbering	Page numbers were removed from HUD-1 Page 3.
<b>Disbursement Worksheet</b>	
Closing/Disbursement Worksheet	When you clear the credit (or YSP) amount in the bottom portion of HUD Line 801, that amount is now cleared from the disbursement worksheet.
	Files no longer go out of balance if you clear the disbursement worksheet, and then attempt to clear any HUD lines on Page 2.
	When you enter an amount on HUD line 1101 and clear the disbursement worksheet, the disbursement worksheet no longer goes out of balance.
	When you place a receipt and disbursement on hold, close the file, and reset the disbursement worksheet, the disbursement worksheet no longer goes out of balance.
Disbursement Worksheet	When you have a credit to the mortgage broker on the disbursement worksheet, the payee information for the mortgage broker and the text <i>Your credit or charge (points) for specific interest rate chosen</i> prints.
	The disbursement worksheet no longer goes out of balance when you reset the worksheet and any earnest money is being retained on the file.

# Modifications

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Module/Feature	Description
<b>Miscellaneous</b>	
HUD Notification Letter	The HUD Notification Letter is now compatible with both Excel 2000 and 2003 versions.
Lender Notification Letter	Additional verbiage was added to the Lender Notification letter.



# Installation Instructions

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## Preparing to Upgrade from 4.1 to 4.2

The 2010 HUD Settlement Statement and HUD-1A forms and the associated files and templates (i.e., aim.exe, aim4win.xla, and aim4win.xlt) are only compatible with AFW 4.2 and cannot be used with any previous versions of AFW.

The Rate Management System (rms.exe) was updated to include the new HUD line numbers for the 2010 HUD Settlement Statement and 2010 HUD-1A forms.

## Upgrading to AFW 4.2 Information

- **Loan Type:** The Rural Housing Service (RHS) loan type replaces the Farmers Home Administration (FMHA) loan type for the 2010 HUD. The RHS loan type prints in section B of the 2010 HUD Settlement Statement. Select the RHS loan type from the list of Transaction Type options on the Order tab in Order Entry.

**Note:** If the Loan Type RHS is selected in Order Entry but the old HUD template is used, the RHS loan type does not flow to the old HUD template.

## 2010 HUD Formatting

The following formatting changes were made to the 2010 HUD Settlement Statement.

### HUD-1 Page 1

- Changed to fit page
- Increased cell height for the *You are required by law to provide...* statement
- Increased cell height for the Seller Signature Line

### HUD-1 Page 2

- Added a page break after line 1400 so that the certification and signature lines print on a separate page
- Added a text box that covers the duplicate Settlement Agent signature line/date line
- Changed print area to include the AK column. Decreased the width of this column and unlocked it so that you can type an asterisk (\*) to denote seller paid outside of closing costs, etc.

### HUD-1 Page 3

- Changed to fit page

### HUD-1A Page 2

- Increased font to size 10 and increased HUD line number column font size to 9
- Changed to fit page
- Changed left and right margins to 0.3

### Seller, Buyer, and Borrower Statements

- Changed the font to print white for the areas where the text *Any customizable text entered here will print below the signature lines*. This text was showing when the forms were printed.
- Changed to print on legal-sized paper

## Tips and Best Practices

For sites that embed images into forms, we recommend that you only embed compressed image formats, such as JPEG. If your site currently uses non-compressed image formats, such as TIFF or BitMap, we recommend that these images be converted to JPEG. The JPEG format reduces the size of the forms, which increases performance when merging documents and transmitting policies.

## Technical Support

For technical support, contact PropertyInfo Customer Care at 1-888-526-3282.