

## Settlement Agent Getting Started Guide [paperless.flagstar.com/title](http://paperless.flagstar.com/title)

### 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) located at [wholesale.flagstar.com](http://wholesale.flagstar.com) or contact the Wholesale Lending Service Center (WLSC) at (866) 945-9872.

#### 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>. Classes are held Tuesdays and Thursdays at 1:30 PM EST.

#### Step 3: Register with an eClosing System (PCS)

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

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

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

SureClose is available only to agents who are registered and approved with the Stewart SureClose system. If you do not have a SureClose vendor ID or need more information, please contact SureClose Customer Care at (888) 526-3282 or email [support@sureclose.com](mailto:support@sureclose.com)

#### 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](mailto:epcsupport@fiserv.com), including a login ID and temporary password. Using this information, the System Admin will log into 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 a PCS

Flagstar promotes settlement agents that have registered with a PCS in our system's settlement agent search. Once your company is set up, e-mail [settlementagentapproval@flagstar.com](mailto:settlementagentapproval@flagstar.com) with your company name, address and 4-digit Fiserv organization ID (obtained in **Step 3**) or your Stewart SureClose ID.

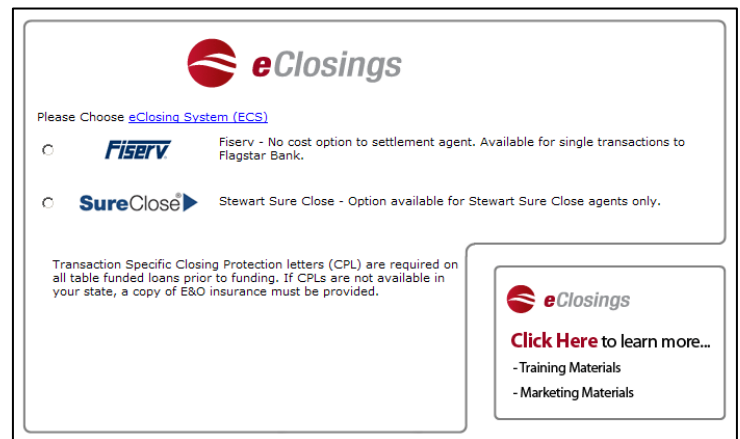
### II. Access the eClosing Package

#### Step 6: Receive Orders from Originators

You will receive an e-mail from [wbcd.support@flagstar.com](mailto: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 login. Once you have successfully logged in, search for the loan order. Next you must select the appropriate eClosing System and enter either your 4-digit Fiserv Organization ID or SureClose ID or obtained in **Step 3**, above.

Lastly, input fees on the loan using the HUD tabs at the top of



The screenshot shows a web interface for selecting an eClosing System (ECS). At the top is the eClosings logo. Below it, the text reads "Please Choose eClosing System (ECS)". There are two radio button options: "Fiserv" and "SureClose". The "Fiserv" option is selected. To the right of the "Fiserv" option, the text says "Fiserv - No cost option to settlement agent. Available for single transactions to Flagstar Bank." To the right of the "SureClose" option, the text says "Stewart Sure Close - Option available for Stewart Sure Close agents only." Below the options, there is a note: "Transaction Specific Closing Protection letters (CPL) are required on all table funded loans prior to funding. If CPLs are not available in your state, a copy of E&O insurance must be provided." In the bottom right corner, there is a box with the eClosings logo and the text "Click Here to learn more..." followed by a list: "- Training Materials" and "- Marketing Materials".

the screen, place a checkmark in the disclosure box at the bottom of the page and click “Draw Package” button.

### Step 6: Receive and View the Closing Documents

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

For Fiserv orders, log in and click on “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](http://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 easily print or download to your desktop or shared drive.

## III. Learn More

### Customized Settlement Agent Web Site: [paperless.flagstar.com/title](http://paperless.flagstar.com/title)

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

- eClosing simulations
- Training videos and manuals
- Promotional flyers
- FAQ's

### 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 (for Help files and viewing documents in PDF format).
- 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 shown under the categories list and check mark Display PDF in browser, then click OK.

