

PLACER TITLE EXPRESS RATE QUOTE USER MANUAL for DROID



Congratulations on downloading the Placer Title Express Rate Quote app. Please take a few moments to review the User Manual that will be useful in registering, setting up and learning about the features this app has to offer.

Welcome to the PTC Express Rate Quote

Setup PTC Express Rate Quote:

First Name

Last Name

Email Address

Phone

Company

Escrow Office

Preferred County

Welcome

Thank you for downloading PTC Express Rate Quote. Please take a minute and personalize the experience with information that will appear when you share quotes through email.

OK

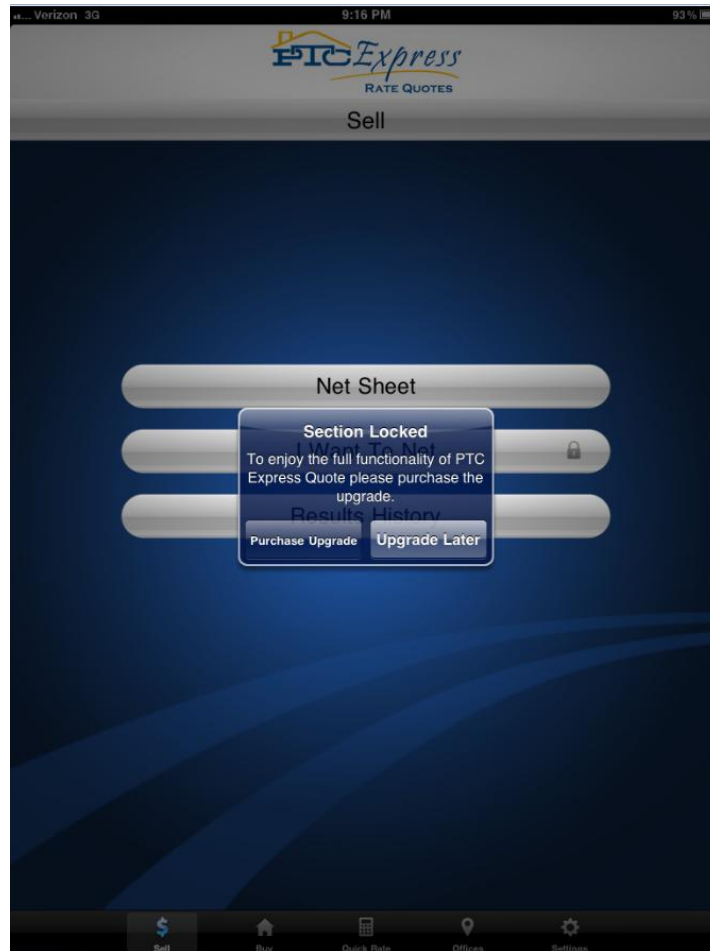
In order to receive quotes based upon current rates, it is necessary for Licensee to download any updates when available. Failure to do so may result in the quotes received being inaccurate, negating the assurances being provided herein.

The quotes provided within this application are limited to transactions involving improved 1-4 family residential property. The quotes made available through this Calculator are based solely on the information which you have provided to Placer Title Company. If you would like to confirm your rate quote, please contact your local Escrow branch. Rates and fees are subject to change depending on the coverages and services requested and the

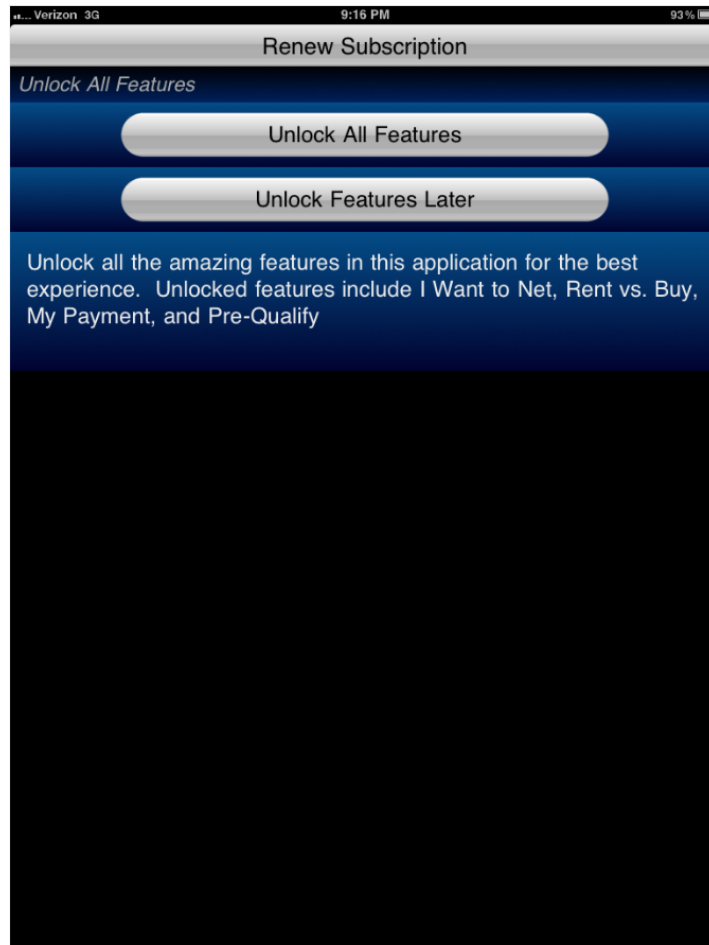
Please take a few moments to review the disclaimer regarding how the title and escrow fees are quoted in the app. This information will be very useful in understanding how the rates were calculated.

To start the registration process enter your **First Name, Last Name**, your **Email Address, Phone, Company**, the **Escrow Office** you generally work with and **Preferred County** and then click on **Save**. All information you have entered will be included in the Calculated Results Email. If you prefer to not enter this information, click on “Later.”

Congratulations! The registration process is now complete.

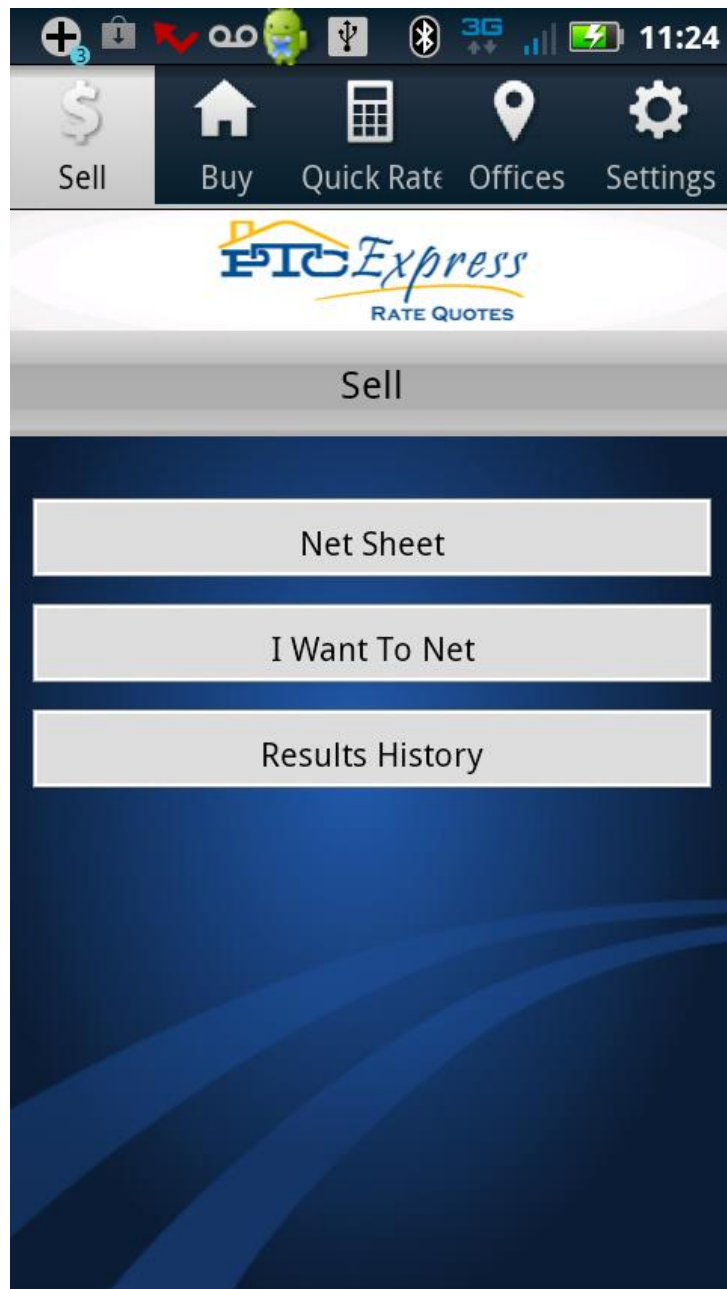


Once the initial set-up has been completed, you may choose to purchase the full version of the PTC Rate Quote app, which will unlock the additional features. It is a one-time fee of \$11.99 to access the full version with features including “I want to Net” calculator, Rent vs. Buy calculator, My Payment and Pre-Qualify options.



To purchase the full version, select **Unlock All Features** and you will be prompted from the app store to process your payment. If you choose to proceed with the free version, you can unlock the features at a later date.

Now it's time to get started with your first net sheet.



Along the top of the app you will see options for **“Sell,” “Buy,”** and **“Quick Rate.”**

Let’s start with a Net Sheet for a Seller...Tap **Sell** and then **Net Sheet**.

Address: 123 Main

City: Roseville

Zip: 95678

County: Placer County

Short Sale: ☒

Cash: ☒

City Limits: ☒

FHA Payoff: ☒

Next

Enter the Property **Address, City and Zip**. **The City & County are the only required fields.**

Select the Property **County**. The app will default in your default county but it can be changed.

Short Sale – If your transaction is a short sale, turn on the short sale feature.

Cash – If this is a cash transaction (no financing for the buyer) then turn on the Cash feature.

City Limits – If your property lies within the City limits or you are not sure, go ahead and turn on this feature. The City transfer taxes for all of California are included.

FHA Payoff – If you have an FHA payoff turn on this feature.

Tap **Next**

The image displays two side-by-side screenshots of the PTC Express Rate Quotes app interface. Both screens show a top navigation bar with icons for Sell, Buy, Quick Rate, Offices, and Settings. Below the navigation bar is the PTC Express logo and the text 'RATE QUOTES'. The main section is titled 'Net Sheet'. The left screenshot shows the 'Closing Date' field set to 'Sep 01 2012'. Below this are fields for 'Sales Price' (235000), 'R.E. Commission' (6), 'Repairs' (1500), 'Other' (\$14,100.00), 'Other Fees' (empty), and 'Annual Taxes' (3500). The right screenshot shows the same form, but the 'Compute' button at the bottom is highlighted in blue.

Select your **Closing Date** **The closing date is pre-set to 30 days from Today's Date**

Enter the **Sales Price**

R.E. Commission - Enter the Total Commission. If the number is below 100 then it will be calculated as a percentage otherwise it will be considered an amount.

Repairs – Enter the amount of any repairs

To access area to enter additional fees select “**Other Fees**” See instructions below...

Enter **Annual Taxes** – Tax proration will auto-calculate based on the amount entered here.

Payoff 1 – Enter the principal balance

Payoff 1 Rate – Enter the interest rate of payoff 1

Repeat for 2nd payoff if applicable.

When done tap “**Compute**”

Other Fees	
Listing Broker Fee	3
Selling Broker Fee	3
Other Fee	
Other Fee	
Other Fee	
Other Fee	
Other Fee	
Save	

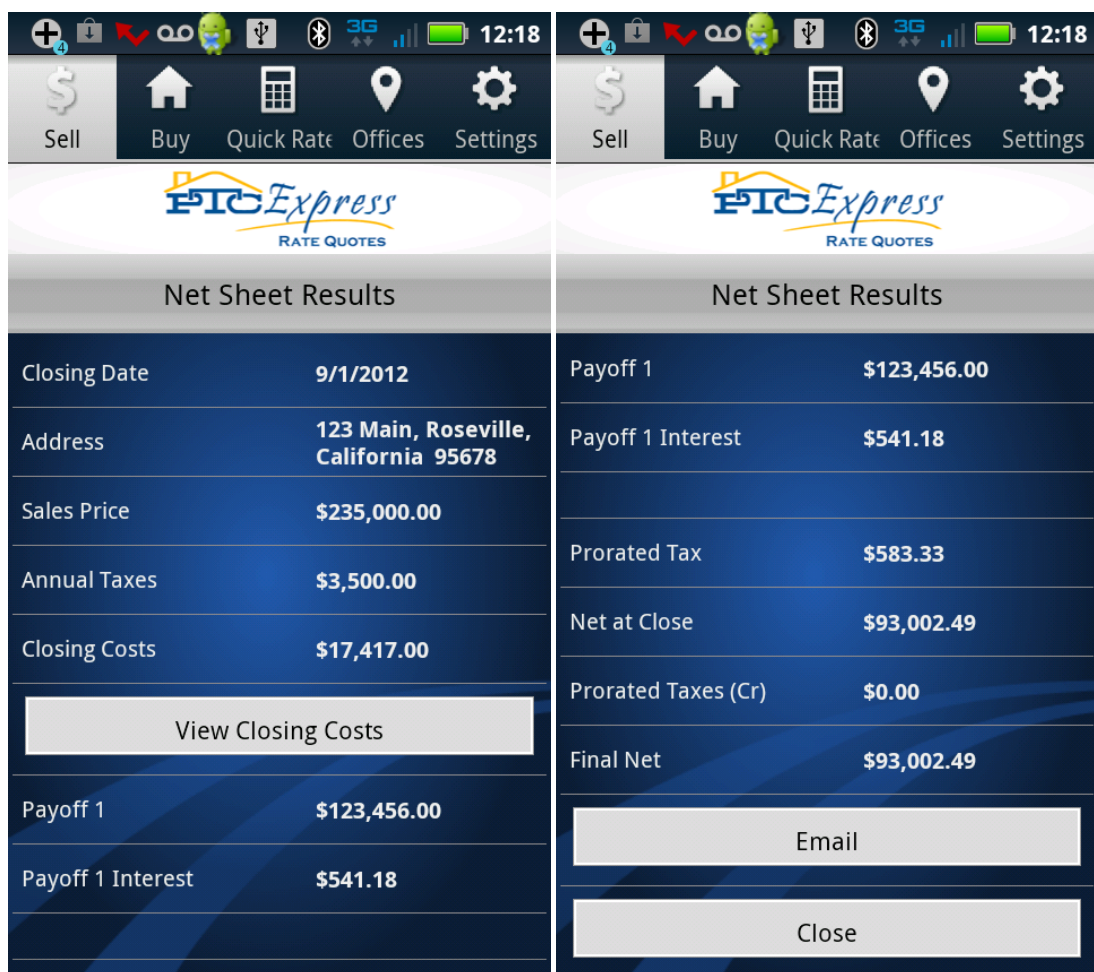
This area will allow you to break down the total R.E. Commission and also to add any additional fees.

Enter the **Listing Broker Fee** - If the number is below 100 then it will be calculated as a percentage otherwise it will be considered an amount. This information auto preloads from set up.

Enter the **Selling Broker Fee** - If the number is below 100 then it will be calculated as a percentage otherwise it will be considered an amount. This information auto preloads from set up.

To add **Additional Fees** – First type a description of the Fee in the left hand column and then the corresponding charge in the right hand column.

Tap **Save**



The results page will show you the total closings costs, payoff costs, taxes and the cash to/from the seller at closing.

To view a breakdown of the Closing Costs click on **“View Closing Costs.”**

To Email the Net Sheet tap the **Email** button at the bottom of the page.

Tap **“Close”** to go back to the Sell Main menu

Your Results will be saved in the **Results History** section of the main **Sell** page.



Closing Costs	
Title	\$1,021.00 (Seller)
Escrow Fee	\$444.50 (50/50)
County Transfer Tax	\$258.50 (Seller)
NOTARY FEES	\$40.00
RECORDING FEES	\$13.00
OVERNIGHT FEES	\$40.00
Listing Broker Fee	\$7,050.00
Selling Broker Fee	\$7,050.00
Repairs	\$1,500.00

This screen will show you a breakdown of all the closing costs, when you are finished reviewing the costs, tap **Close**.

PTC Express
RATE QUOTES

I Want to Net

Address: 123 Main

City: Roseville

Zip: 95678

County: Placer County

Short Sale: ☒

Cash: ☒

City Limits: ☒

FHA Payoff: ☒

Next

This area will allow you to calculate what the sales price should be in order for the seller to net a specific amount.

Enter the Property **Address, City** and **Zip**. **The City & County are the only required fields. **

Select the Property **County**. The app will default in your default county but it can be changed.

Short Sale – If your transaction is a short sale, turn on the short sale feature.

Cash – If this is a cash transaction (no financing for the buyer) then turn on the Cash feature.

City Limits – If your property lies within the City limits or you are not sure, go ahead and turn on this feature. The City transfer taxes for all of California are included.

FHA Payoff – If you have an FHA payoff turn on this feature.

Tap **Next**

The image displays two side-by-side screenshots of the PTC Express Rate Quotes mobile application. Both screens show the 'I Want to Net' section. The left screenshot shows the 'Closing Date' as Sep 01 2012. The right screenshot shows the 'Compute' button at the bottom.

Field	Value
Closing Date	Sep 01 2012
Net Proceeds	50000
R.E. Commission	6
Repairs	1500
Other Fees	
Annual Taxes	3500
Payoff 1	123456
Payoff 1 Rate	5
Payoff 2	
Payoff 2 Rate	
Compute	

Select your **Closing Date** **The closing date is pre-set to 30 days from Today's Date**

Enter the **Net Proceeds**

R.E. Commission - Enter the Total Commission. If the number is below 100 then it will be calculated as a percentage otherwise it will be considered an amount.

Repairs – Enter the amount of any repairs

To access area to enter additional fees select “**Other Fees**” See instructions below...

Enter **Annual Taxes** – Tax proration will auto-calculate based on the amount entered here.

Payoff 1 – Enter the principal balance

Payoff 1 Rate – Enter the interest rate of payoff 1

Repeat for 2nd payoff if applicable.

When finished, tap “**Compute**”

Other Fees	
Listing Broker Fee	3
Selling Broker Fee	3
Other Fee	
Other Fee	
Other Fee	
Other Fee	
Other Fee	
Save	

This area will allow you to break down the total R.E. Commission and also to add any additional fees.

Enter the **Listing Broker Fee** - If the number is below 100 then it will be calculated as a percentage otherwise it will be considered an amount. This information auto preloads from set up.

Enter the **Selling Broker Fee** - If the number is below 100 then it will be calculated as a percentage otherwise it will be considered an amount. This information auto preloads from set up.

To add **Additional Fees** – First type a description of the Fee in the left hand column and then the corresponding charge in the right hand column.

Tap **Save**

PTC Express RATE QUOTES	
I Want to... Results	
Sales Price	\$517,747.02
Annual Taxes	\$3,548.00
Closing Costs	\$24,066.62
View Closing Costs	
Payoff 1	\$234,567.00
Payoff 1 Interest	\$845.98
Payoff 2	\$10,000.00
Payoff 2 Interest	\$72.13
Prorated Tax	\$0.00
Net at Close	\$49,113.40
Prorated Taxes (Cr)	\$887.00
Final Net	\$50,001.00
Email	

The results page will show you the total closings costs, payoff costs, prorated taxes and the Final Net Amount.

To view a breakdown of the Closing Costs click on **“View Closing Costs”**

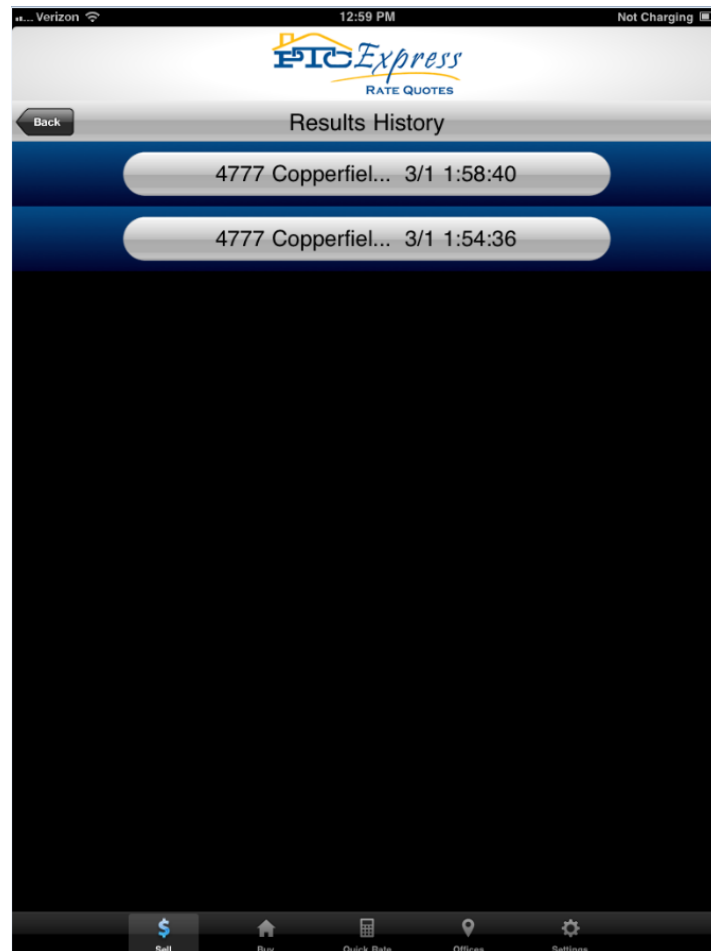
To Email the Net Sheet tap **Email** button at the bottom of the page

Your Results will be saved in the **Results History** section of the main **Sell** page



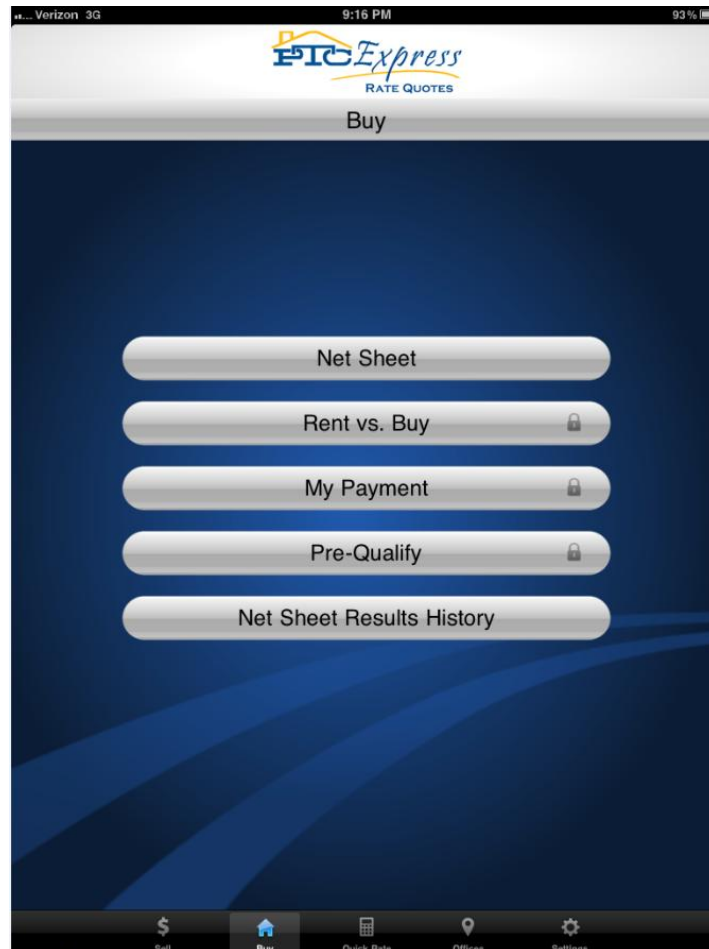
PTC Express RATE QUOTES	
Closing Costs	
Title	\$1,235.00 (Seller)
Escrow Fee	\$994.00 (Seller)
County Transfer Tax	\$349.80 (Seller)
Notary Fees	\$40.00
Recording Fees	\$13.00
Courier Fees	\$40.00
Homewarranty	\$330.00
Hazard Disclosure Report	\$90.00
Pest Inspection	\$125.00
Listing Broker Fee	\$9,532.41
Selling Broker Fee	\$9,532.41
Roof	\$150.00
Chimney	\$135.00
Repairs	\$1,500.00

This screen will show you a breakdown of all the closing costs, when you are finished reviewing the costs, tap **Close**.



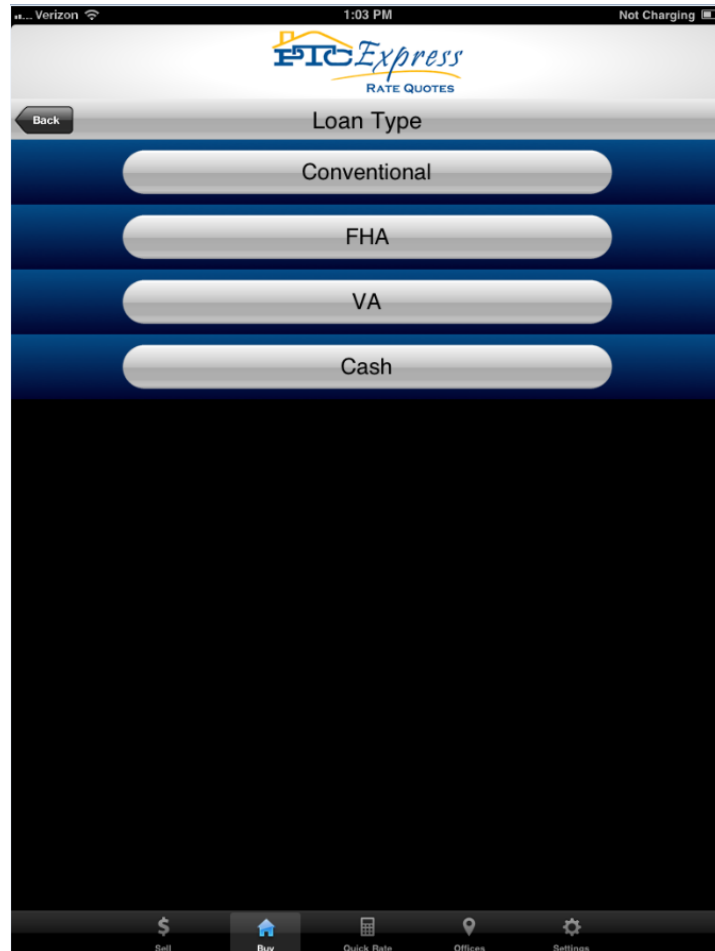
The Results History area will allow you to access any prior Net Sheets and/or “I Want to Net” results that you have done in the past.

They will be listed with the newest results at the top and will be saved for 60 days.



Now let's work on the Buy area of the App...

Let's start with a Buyer's Net Sheet...



You will first need to choose the type of new loan for this file

Verizon 1:19 PM Not Charging

PTC Express
RATE QUOTES

Back Buy Net Sheet

Address 4777 Copperfield

City Alameda

Zip

County Alameda County

Short Sale ON

City Limits? ON

Next

Sell Buy Quick Rate Offices Settings

Enter the Property **Address, City** and **Zip**. **The City & County are the only required fields.**

Select the Property **County**. The app will default in your default County but it can be changed.

Short Sale – If your transaction is a short sale, turn on the short sale feature.

City Limits – If your property lies within the City limits or you are not sure, go ahead and turn on this feature. The City transfer taxes for all of California are included.

Tap **Next**

Verizon 3G 4:04 PM 72%

PTC Express
RATE QUOTES

Back Buy Conventional

Closing Date 4/1/2012

Sales Price 450000

Down Payment* 20

**Dollar Amount or Percentage*

Interest Rate (%) 5.0

Amort. Years 30

Hazard Insurance .35

Annual Taxes 1.25

Discount Points 1

Other Fees \$3,750.00

Edit Other Fees

HOA Fees 0

HOA Frequency Annual

Compute

Sell Buy Quick Rate Offices Settings

Select your **Closing Date** **The closing date is pre-set to 30 days from Today's Date**

Enter the **Sales Price**

Enter the **Down Payment Amount** - If the number is 101 or above then it is considered a dollar amount otherwise it is considered a percentage.

Enter the **Interest Rate**

Tap the **Amort. Years** to choose a value other than 30

Enter the increment to be multiplied by the sales price for the **Hazard Insurance** **This is pre-loaded from set up.**

Enter the increment to be multiplied by the sales price for the **Annual Taxes** **This is pre-loaded from setup.**

Enter the number of **Discount Points** ** If the number is below 100 then it is considered a percentage; otherwise it is considered a dollar amount.**

Tap the **Edit Other Fees** button to add additional fees. See next page for details

Enter the **HOA Fee's** amount and tap the **Frequency** box to change how often they are paid

When finished, tap **"Compute"**

Verizon 3G 4:04 PM 72%

PTC Express
RATE QUOTES

Back Buy Additional Fees

Origination Fee 1

Signing fee 150

Other Fee 2

Other Fee 3

Other Fee 4

Use Prepays? OFF

Months Prepaid Insur. 14

Months Prepaid Taxes 2

Months Prepaid Inter. 1

PMI OFF

Done

Sell Buy Quick Rate Offices Settings

This area will allow you to add the origination points, any additional fees and calculate the impounds.

Enter the **Origination** Points ** If the number is below 100 then it is considered a percentage; otherwise it is considered a dollar amount.**

To add **Additional Fees** – First type a description of the Fee in the left hand column and then the corresponding charge in the right hand column.

If this loan will have impounds turn on the **Use Prepays?** **This option will automatically turn on if the down payment is below 20%.**

Enter the number of months for each applicable item. The number of months will auto populate based on set up.

If this loan will have Mortgage Insurance turn on the **PMI** option. **This option will automatically turn on if the down payment is below 20%.**

Tap **Done**

Verizon 3G 4:05 PM 72%

PTC Express
RATE QUOTES

Back Buy Conventional

Sales Price	\$450,000.00
Loan Amount	\$360,000.00
Estimated Cash Required at Closing	
Total Closing Costs	\$10,878.50
View Closing Costs	
Prorated Tax	\$1,406.25
Down Payment	\$90,000.00
Est. Balance Due	\$102,284.75
Estimated Total Monthly Payments	
Principal & Interest	\$1,932.56
Taxes	\$468.75
Insurance	\$131.25
Est. Monthly Payment	\$2,532.56
Email	

\$ Sell Buy Quick Rate Offices Settings

The results page will show you the total closings costs, impounds and estimated monthly payment.

To view a breakdown of the Closing Costs click on **“View Closing Costs”**.

To Email the Net Sheet tap **Email** button at the bottom of the page

Your Results will be saved in the **Results History** section of the main Buy page

Verizon 3G 4:05 PM 72%

PTC Express
RATE QUOTES

Back Closing Costs

Origination Fee	\$3,600.00
Title	\$1,463.00 (Buyer)
Lenders Policy	\$568.00
Escrow Fee	\$1,085.00 (Buyer)
County Transfer Tax	\$247.50 (50/50)
Notary Fees	\$80.00
Recording Fees	\$20.00
Courier Fees	\$40.00
Endorsements	\$25.00
Signing fee	\$150.00
Discount Points	\$3,600.00
Total Closing Costs	\$10,878.50

Close

\$ Sell
 Buy
 Quick Rate
 Offices
 Settings

This screen will show you a breakdown of all the closing costs; when you are finished reviewing the costs, tap **Close**.

Verizon 3G 4:06 PM 72%

PTC Express
RATE QUOTES

Back Rent vs. Buy

Current Rent 1500

Sales Price 280000

Loan Amount 235000

Hazard Insurance .35

Annual Taxes 1.25

Interest Rate (%) 5.0

Years 30

Income Tax Rate 28

HOA Fees 0

HOA Frequency Annual

Possible Appreciation:

Appreciation Rate (%) 3

Compute

Buy Quick Rate Offices Settings

Enter the **Current Rent**

Enter the **Sales Price**

Enter the **Loan Amount**

Enter the increment to be multiplied by the sales price for the **Hazard Insurance** **This is pre-loaded from set up.**

Enter the increment to be multiplied by the sales price for the **Annual Taxes** **This is pre-loaded from set up.**

Enter the **Interest Rate** (Will pre-load if set up in Set up area)

Tap the **Years** to choose a value other than 30

If needed change the **Income Tax Rate** (a default of 28% will auto populate)

Enter the **HOA Fee** amount and tap the **Frequency** box to change how often they are paid

If needed change the **Appreciation Rate**

When finished, tap **“Compute”**

The screenshot shows the 'Rent vs Buy Results' page in the PTC Express app. The page features a list of financial metrics comparing renting and buying. At the bottom, there is an 'Email' button and a disclaimer about property appreciation.

Rent vs Buy Results	
Current Rent	\$1,500.00
Sales Price	\$280,000.00
Down Payment	\$45,000.00
Avg. Annual Interest	\$7,305.04
Annual Tax Savings	\$4,728.63
Monthly PITI	\$1,634.86
Adj. PITI (Incl. Tx Svgs)	\$1,240.81
Current Rent	\$1,500.00
Adj. Monthly Diff.	\$-259.19

If the property appreciates at 3% for 30 years the value of the property will be approximately \$679,633.49.

Email

Bottom navigation bar: Sell, Buy, Quick Rate, Offices, Settings

The results page will show you a breakdown of all the applicable factors as well as the monthly difference.

To Email the results tap the “**Email**” button at the bottom of the page.

Verizon 3G 4:06 PM 72%

PTC Express
RATE QUOTES

Back My Payment

Estimated PITI 1600

Interest Rate (%) 3.75

Insurance Rate (%) .35

Years 30

Property Tax Rate (%) 1.25

Loan Type Conventional

Compute

Sell Buy Quick Rate Offices Settings

Enter the Estimated or requested payment, a total of **Principal, Interest, Taxes and Insurance**

Enter the **Interest Rate**

If needed change the **Insurance Rate** **This is pre-loaded from set up.**

Tap the **Years** to choose a value other than 30

If needed change the **Property Tax Rate** **This is pre-loaded from set up.**

Tap the **Loan Type** box to choose the type of loan

When finished, tap “**Compute**”



The results page will show you a breakdown of all the applicable factors as well as the approximate house price per down payment amount.

To Email the results tap the “**Email**” button at the bottom of the page



For an FHA loan it will give an option for 3.5% Down Payment

To Email the results tap the “**Email**” button at the bottom of the page

Verizon 3G 4:08 PM 72%

PTC Express
RATE QUOTES

Back Pre-Qualify

Annual Salary 80000

Monthly Debts:

500 Car Payment

100 Credit Cards

200 Other Loans

Choose Type

Choose Type

Choose Type

Choose Type

Choose Type

Choose Type

Choose Type

Debt Ratios:

Conventional Debt 28 36

Buy Quick Rate Offices Settings

Enter the **Annual Salary**

For each **Monthly Debt**:

Type the **Amount** in the white box

Tap the **Choose Type** bar to choose the type of Debt

Verizon 3G 4:08 PM 72%

PTC Express
RATE QUOTES

Back Pre-Qualify

100 Credit Cards

200 Other Loans

Choose Type

Choose Type

Choose Type

Choose Type

Choose Type

Choose Type

Choose Type

Choose Type

Debt Ratios:

Conventional Debt 28 36

FHA Debt 29 41

VA Debt 41

Compute

Sell Buy Quick Rate Offices Settings

The Debt Ratios will auto-fill but can be changed as needed. Check with your local lender to verify the debt ratios are accurate for your area.

When finished, tap **“Compute”**



The results page will show a Payment Amount and a Payment Amount plus Debt for each type of loan.

Tap the gray box for the loan type of your choosing to see the calculated results.

Verizon 3G 4:09 PM 72%

PTC Express
RATE QUOTES

Back Pre-Qualify Get Price

Loan type Conventional

Estimated PITI 1600

Interest Rate (%) 5.0

Insurance Rate (%) .35

Years 30

Property Tax Rate (%) 1.25

Compute

Sell Buy Quick Rate Offices Settings

The estimated or requested payment, a total of **Principal, Interest, Taxes and Insurance**, will auto fill in for you.

Enter the **Interest Rate** **Will auto-populate from set up.**

If needed change the **Insurance Rate** **This is pre-loaded from set up.**

Tap the **Years** to choose a value other than 30

If needed change the **Property Tax Rate** **This is pre-loaded from set up.**

When finished, tap “**Compute**”



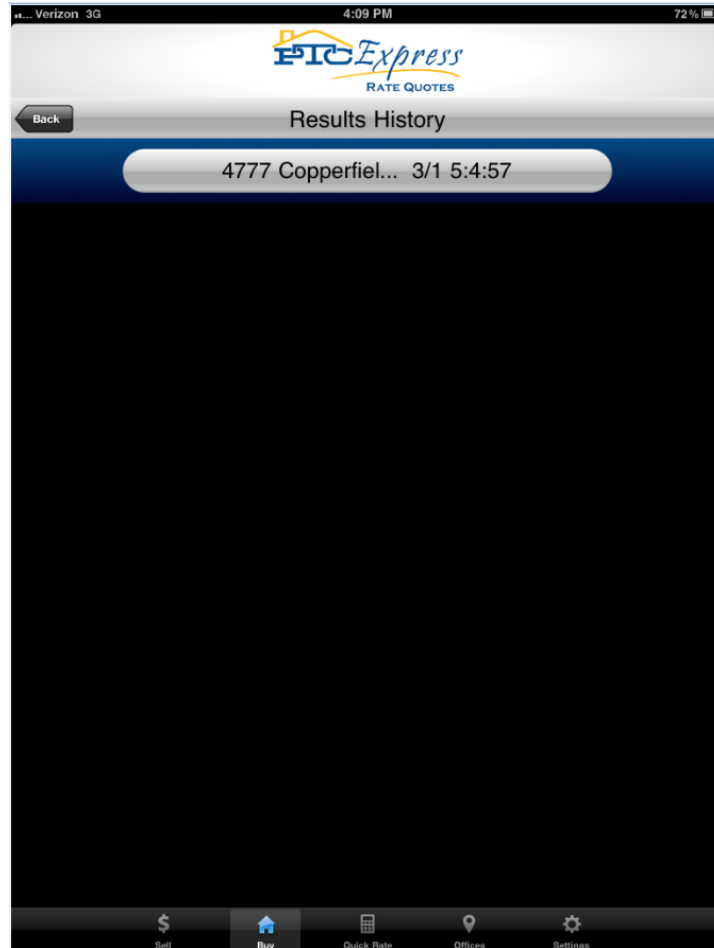
The results page will show you a breakdown of all the applicable factors as well as the approximate house price per down payment percentage.

To Email the results tap the **“Email”** button at the bottom of the page



For an FHA loan it will give an option for 3.5% Down payment

To Email the results tap **Email** button at the bottom of the page



The Results History area will allow you to access any prior Net Sheets that you have done in the past.

They will be listed with the newest results at the top and will be saved for 60 days.

The screenshot shows the 'Quick Rate' screen of the PTC Express app. At the top, the status bar indicates 'Verizon 3G', '2:34 PM', and '32%' battery. The app header features the 'PTC Express RATE QUOTES' logo. Below the header, the title 'Quick Rate' is centered. The form consists of several input fields and toggle switches: 'Sales Price' (text field), 'Loan Amount' (text field), 'Address' (text field), 'City' (text field), 'Zip' (text field), 'County' (dropdown menu showing 'Placer County'), 'Short Sale' (toggle switch, currently 'OFF'), 'Cash' (toggle switch, currently 'OFF'), and 'City Limits?' (toggle switch, currently 'OFF'). A large 'Compute' button is positioned below these fields. At the bottom, a navigation bar contains icons for 'Sell', 'Buy', 'Quick Rate' (active), 'Offices', and 'Settings'.

The Quick Rate Option will allow you to get a fast and easy breakdown of the Title & Escrow closing costs associated with a particular Sales Price and Loan Amount. This is an abbreviated version of the Net Sheets.

Enter the **Sales Price**

Enter the **Loan Amount**

Enter the Property **Address, City** and **Zip**. The City & County are the only required fields.

Select the Property **County**. The app will default in your default County but it can be changed.

Short Sale – If your transaction is a short sale, turn on the short sale feature.

Cash – If this is a cash transaction (no financing for the buyer) then turn on the Cash feature.

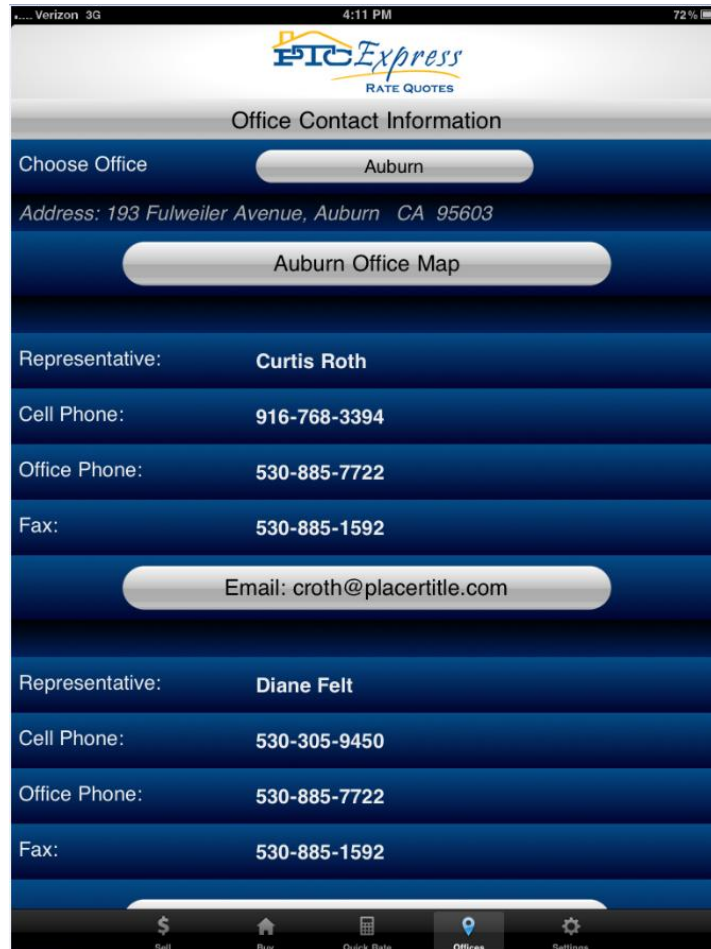
City Limits – If your property lies within the City limits or you are not sure, go ahead and turn on this feature. The City transfer taxes for all of California are included.

Tap **Compute**

PTC Express RATE QUOTES	
Quick Rate Results	
Address	4777 Copperfield Cr., Granite Bay 95746, California
Sales Price	\$314,000.00
Loan Amount	\$235,000.00
<i>Fees:</i>	
Owners Title Policy	\$1,235.00 (Seller)
Lenders Policy	\$459.00 (Buyer)
Endorsements	\$25.00 (Buyer)
Escrow Fee	\$994.00 (Seller)
Notary Fees	\$40.00/\$80.00 (40S-80B)
Courier/Overnight	\$40.00/\$40.00 (40S-40B)
Recording Fees	\$13.00/\$20.00 (13S-20B)
County Transfer Tax	\$345.40 (Seller)
Total Fees**	\$3,151.40
Email	

The Results Page will give you a breakdown of the fees associated with the information given.

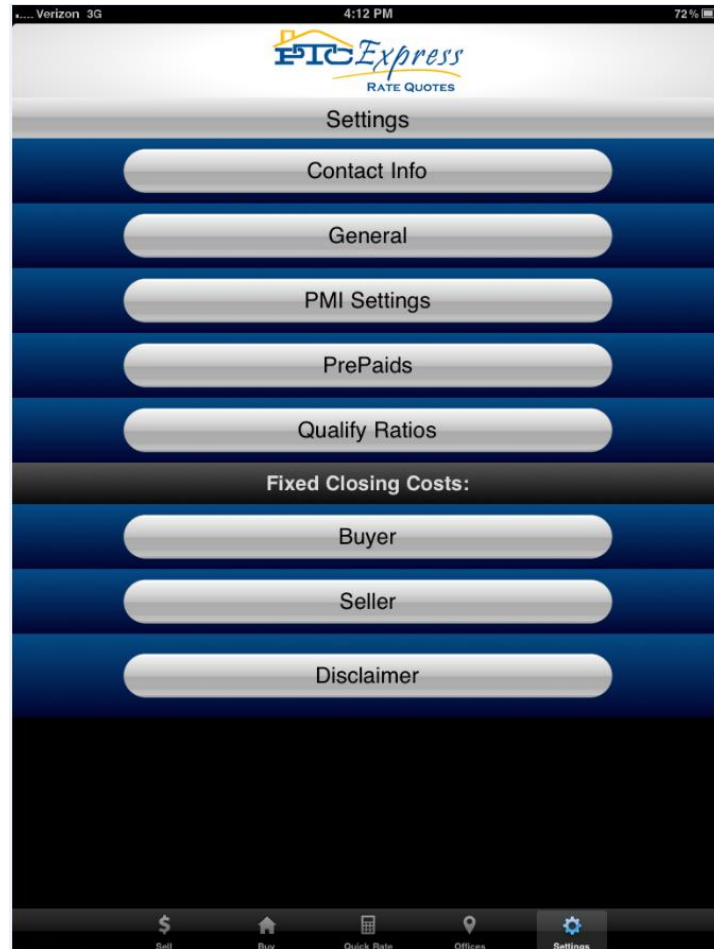
You can email this rate quote by tapping the **Email** button. This information will not be saved.



The office contact information will give you the contact information for each of your local Marketing Representative.

If you choose **Office Map**, Google Maps will launch and you can get driving directions to the branch.

If you tap "**Email**" an email window will open to send an email to that marketing representative.



Tap each bar to edit the settings. The majority of this information is pre-loaded for you. Any of the information that has been pre-loaded will automatically be updated when a new update is made. If you have manually changed any of the pre-loaded areas, then the information will automatically be overwritten with a new update.

Verizon 3G 4:27 PM 72%

PTC Express
RATE QUOTES

Back Contact Info

Real Estate Agent Information:

Name Betsy Ross

Phone 916-677-1234

Company Outstanding Real Estate Company

Email Address Bross@orec.com

Escrow Office Roseville

Choose Rep. Carlie Pardue

Preferred County Placer County

Save

Sell Buy Quick Rate Offices Settings

The contact info area is for your personal contact information as well as choosing your default escrow office, marketing representative and preferred county.

Verizon 3G 4:24 PM 72%

PTC Express
RATE QUOTES

Back General Setup

R.E. Commission	6
Origination Fee (%)	0
Insurance Rate (%)	.35
Interest Rate (%)	5.0
Years	30
Down (%)	20
Property Tax Rate (%)	1.25
Income Tax Rate (%)	28
Max VA	417000
Max FHA	271050

Save

Sell Buy Quick Rate Offices Settings

The general setup area allows you to specify the defaults that you want to pull into each area of this app. All of these fields will be pre-loaded for you. Any updates will automatically overwrite any changes you may have made to them.

Verizon 3G 4:24 PM 72%

PTC Express
RATE QUOTES

Back PMI Settings

20 Years or Less:

15-19.99%	0.19
10-14.99%	0.23
5-9.99%	0.56
4.99% or less	0.79

More than 20 Years:

15-19.99%	0.32
10-14.99%	0.52
5-9.99%	0.78
4.99% or less	0.90

Save

If a buyer puts less than 20% down on a home loan, they must pay a monthly Private Mortgage Insurance (PMI) payment. This is calculated by taking the loan amount and multiplying it by the PMI rate. PMI is paid until the loan holders have 20% equity in their home. PlacerTitle App uses standard national PMI rate but allows fro users to change these rates. PMI rates can change depending

Sell Buy Quick Rate Offices Settings

The PMI settings allow you change the standard PMI ratios if needed. All of these fields will be pre-loaded for you. Any updates will automatically overwrite any changes you may have made to them.

Verizon 11:36 AM 64%

PTC Express
RATE QUOTES

Back Prepaids

Months Prepaid Insur. 14

Months Prepaid Inter. 1

Number of Months Prepaid Taxes by month

January	6
February	2
March	3
April	4
May	5
June	6
July	7
August	8
September	9
October	4
November	5

\$ Sell 🏠 Buy 📅 Quick Rate 📍 Offices ⚙️ Settings

The Prepaids set up area allows you to change the number of months to collect for prepaid insurance and taxes. All of these fields will be pre-loaded for you. Any updates to the app will automatically overwrite changes you may have made to them.

Verizon 11:36 AM 64%

PTC Express
RATE QUOTES

Back Qualify Ratios

Conv. Debt Ratio 28 36

FHA Debt Ratio 29 41

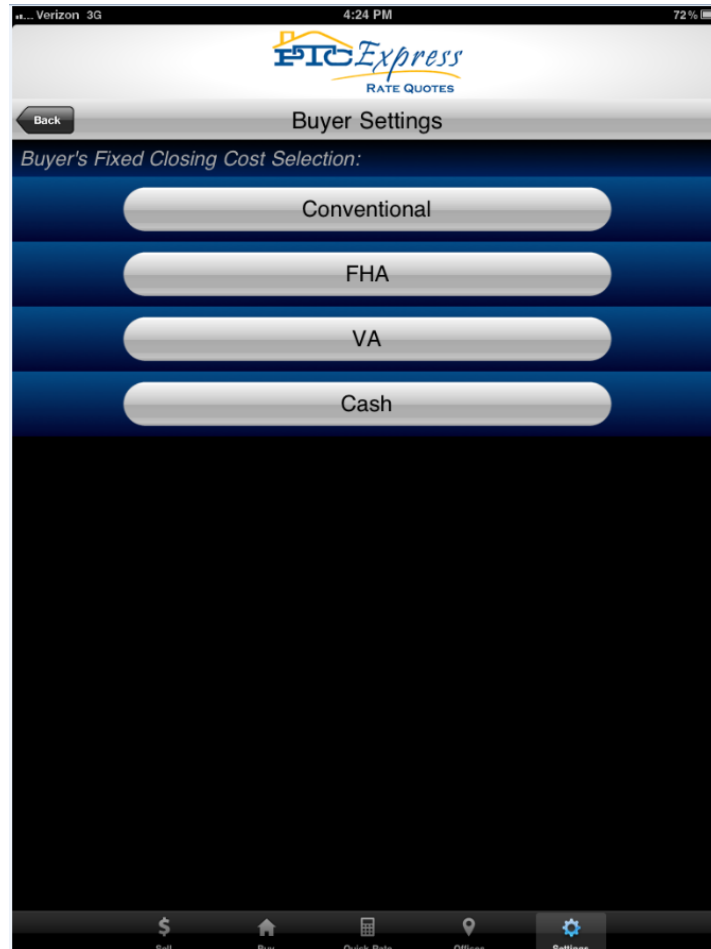
VA Debt Ratio 41

Save

Sell Buy Quick Rate Offices Settings

The Qualify Ratios area allows you to change the qualifying ratios for each loan type if needed. All of these fields will be pre-loaded for you. Any app updates will automatically overwrite any changes you may have made to them.

****Check with your local lender to verify the debt ratios are accurate for your area.****



An added feature is the ability to add the Buyer and Seller repetitive costs so that you are not entering them each time. These reoccurring fees may include such things as the home warranty, hazard disclosure, etc.

Choose the type of loan you would like to save fees for.

Verizon 3G 4:24 PM 72%

PTC Express
RATE QUOTES

Back Buyer Settings

Save

Conventional Closing Costs

Item	amount
Notary Fees	80
Recording Fees	20
Courier Fees	40
Endorsements	25

\$ Sell Buy Quick Rate Offices Settings

Type in each item you would like to have defaulted into your Buyer's Net Sheets and the corresponding charge for each item. Some items will be pre-loaded for you.

Verizon 3G 4:24 PM 72%

PTC Express
RATE QUOTES

Back Seller Settings

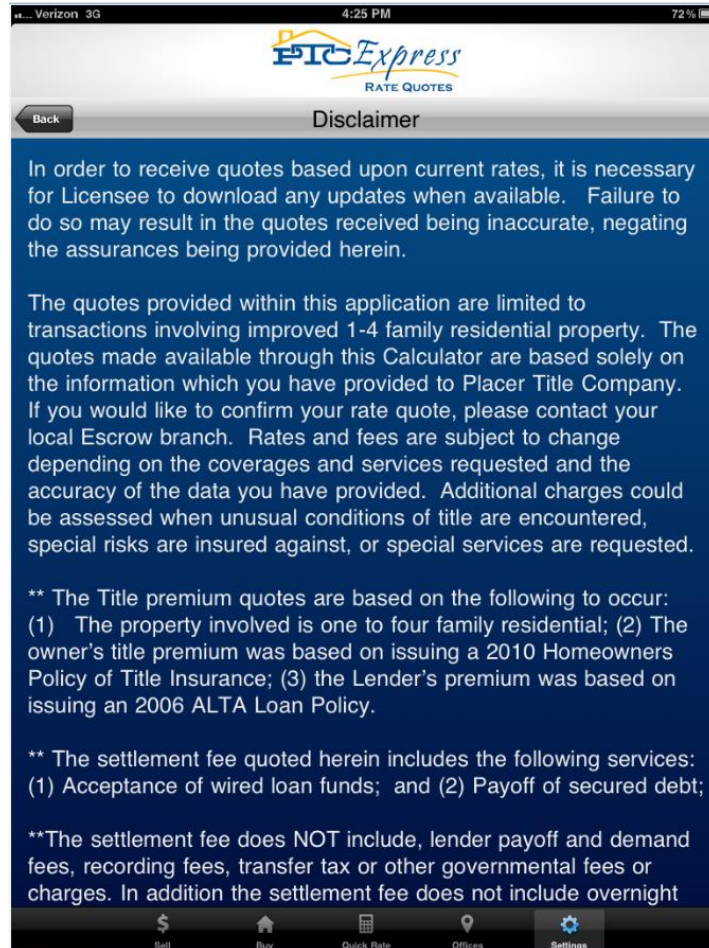
Save

Closing Costs

Item	amount
Notary Fees	40
Recording Fees	13
Courier Fees	40
Homewarranty	330
Hazard Disclosure Report	90
Pest Inspection	125

\$ Sell
Home Buy
Quick Rate
Offers
Settings

Type in each item you would like to have defaulted into your Seller's Net Sheets and the corresponding charge for each item. Some items will be pre-loaded for you.



The disclaimer points out some critical information and also describes how the app calculates some of the fees, such as the title premium and the settlement fee.

The disclaimer can always be accessed in the **Settings** area if you need to review it.