

Title Information Processor

Landtech is now shipping the new Title Insurance Processor which is designed for inputting the title insurance information such as legal descriptions, requirements and exceptions.

The Landtech Title Insurance Processor is a stand-alone program which can be used by title search personnel, preparation personnel and others who need to interact with the title insurance components.

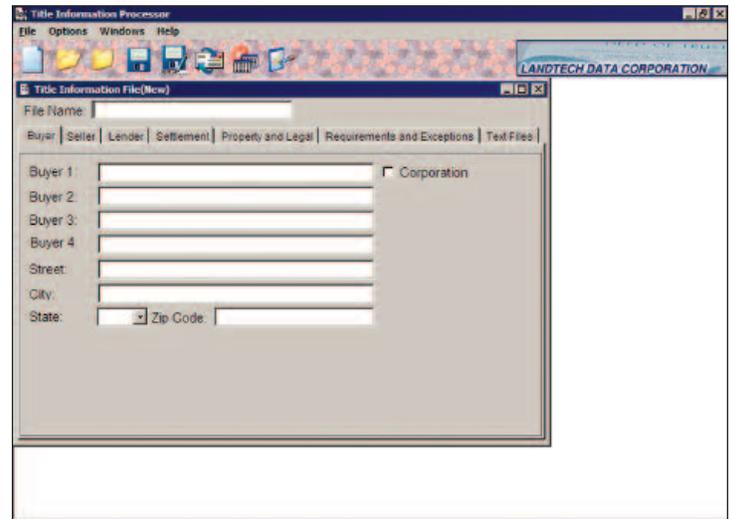
The Landtech Title Insurance Processor Program uses Extensible Markup Language (XML) which has become the preferred standard for transferring information over the internet and between software applications. Because of this, the capability to import and export XML files was added to the Landtech for Windows Real Estate Settlement System. Previous articles in this newsletter have discussed some of the program's capabilities utilizing XML files.

The Landtech Title Insurance Processor is designed to create XML files in the format recognized by the XML import utility in Landtech for Windows. Because this utility is a stand alone program, it can be given to your title-preparation personnel to enable them to create XML files with title information for import into your Landtech system thus eliminating manually setting up a closing file and entering the initial information by hand. Obviously, this can be a great time saver.

The Title Information Processor is a simple data entry program that takes the information entered into the dialog boxes and transforms it into an XML file. The following screen is displayed upon opening the program.

The tabs represent the data that can be entered. All you

do is enter whatever data you want into the available data fields and save. An XML file is created with the filename you entered at the location you specify.



File Name - This will be the name of the XML file that is created. The file will be given an extension of XML. The filename can be a long filename. This is not the filename that will be used to create the closing file in Landtech for Windows. It is simply the filename for the XML file that is created. You must enter a filename.

Buyer - Enter the buyer's names and address. Landtech for Windows uses the format of Lastname\Firstname when entering names. To import the names successfully into Landtech, you must use the same format. If you enter the name any other way, the entire name will import as the last name.

Seller - Click on the Seller tab to access the Seller dialog box. Enter the seller's names and address. As with the buyer's names, you must enter them in Lastname\Firstname format.

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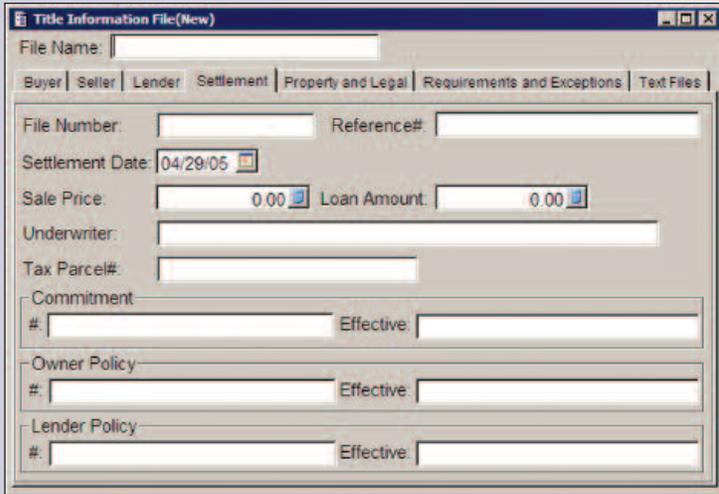
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Lender - Click on the Lender tab to access the Lender dialog box. Enter the lender's name and address.

Settlement - Click on the Settlement tab to access the Settlement dialog box. This dialog box enables you to enter information related to the issuing of commitments and policies.



The screenshot shows the 'Title Information File(New)' dialog box with the 'Settlement' tab selected. The 'File Name' field is empty. Below it are tabs for 'Buyer', 'Seller', 'Lender', 'Settlement', 'Property and Legal', 'Requirements and Exceptions', and 'Text Files'. The 'Settlement' section includes fields for 'File Number', 'Reference#', 'Settlement Date' (04/29/05), 'Sale Price' (0.00), and 'Loan Amount' (0.00). There are also sections for 'Underwriter', 'Tax Parcel#', and three policy sections: 'Commitment', 'Owner Policy', and 'Lender Policy', each with a '#' and 'Effective' field.

Enter the appropriate information in the data fields. The File Number field can be used to establish the filename for the closing file that is created in Landtech for Windows when the XML file is imported. Keep in mind that Landtech only allows filenames of eight characters or less. If you enter a filename longer than eight characters, the XML import utility in Landtech for Windows will notify you that the filename is invalid and it will have to be changed in order to import the file. If the File Number field is left blank, the import utility will attempt to use the Reference # field to establish the filename for the closing file. If both fields are left blank, the Landtech filename will need to be assigned at the time the XML file is imported.

Property and Legal - Click on the Property and Legal tab to access the Property and Legal dialog box. Enter the mailing address and legal description of the subject property.

Requirements and Exceptions - Click on the Requirements and Exceptions tab to access the Requirements and Exceptions dialog box. Enter all requirements and exceptions that are to be included in the commitment and policy. Each requirement and exception must be separated by a blank line in order for it to format properly in the XML file.

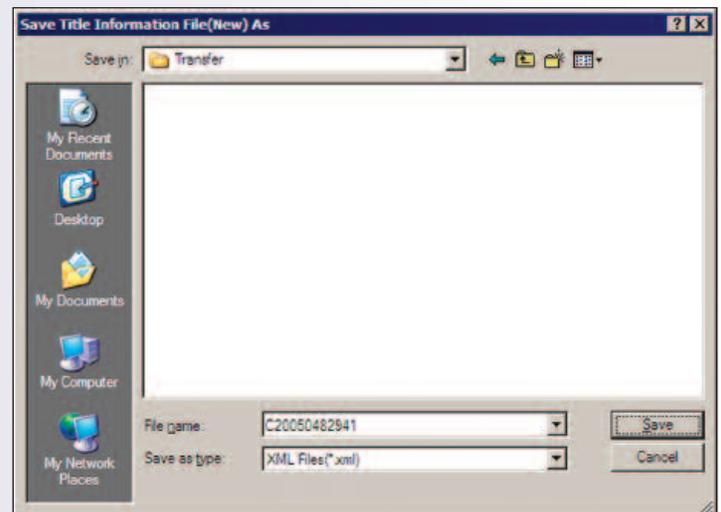
Text Files - Click on the Text Files tab to access the Text Files dialog box. Text Files are user defined fields and can

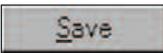
be used for any purpose. They are the same type of fields as the requirements and exceptions. They can be used to enter information that you would like to include in the XML file in addition to the input fields already provided. As with the requirements and exceptions, entries made for text files must be separated by a blank line in order for them to format properly in the XML file.

When you have finished entering the data, saving the file will create the XML file.

To save the information and create the XML file:

- Click on File on the menu bar or press **[ALT] + [F]**. The *File* drop-down menu will be displayed.
- Click on Save or press **[S]**.
- You can also click  on the toolbar.
- The XML file will be created and saved to the location that the last file was saved to.
- If you want to save the file to a different location, use the *Save As* selection on the *File* menu.
- A dialog box is displayed that will enable you to navigate to the location that you want to save the file.



- Navigate to the desired location and click  or press **[ALT] + [S]** to create the XML file in that location.

If a third party is using this program to generate XML files, then the only thing left to do is for them to send it via email to the Landtech customer for import into the Landtech system. This can be done within the Title Information Processor program.

Title Information Processor Con't.

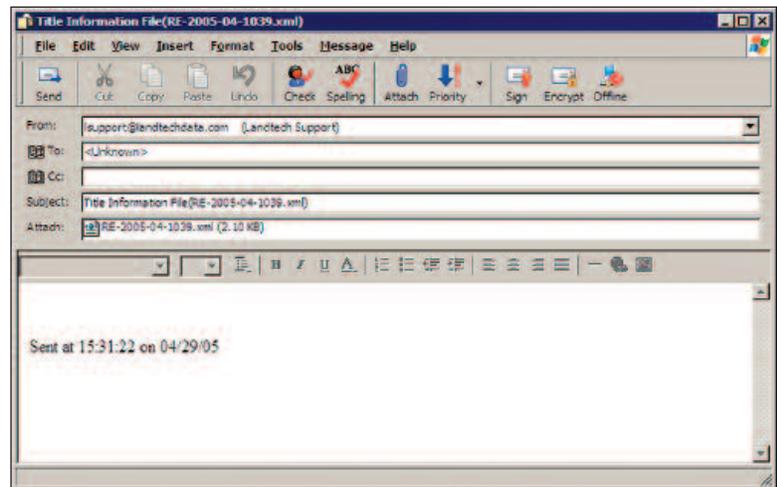
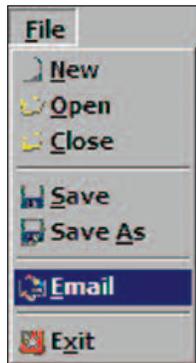
To email the XML file:

- Click on File on the menu bar or press **[ALT] + [F]**. The File drop-down menu is displayed.

- Click on Email or press **[E]**.

- You can also click  on the toolbar.

The Title Information Processor uses the default email program on your computer. The email program will open with the XML file already attached. All that needs to be done is address it, add any comments, and send it.



Please contact Landtech at 1-800-835-1523 for more information on how to install and use the Landtech Title Insurance Processor. ■

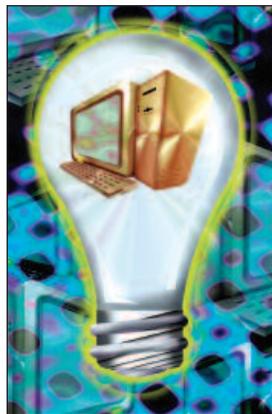
Replacing Your PCs

All title firms will be faced with the question of replacing older PCs. When we're looking over the overhead numbers we may make the seemingly frugal and low-risk decision to upgrade a PC rather than purchase new. We think the easier route is to add some memory, update the operating systems, and put in a new and larger drive. The machine has been reliable so maybe it will continue to serve us dependably.

It has been our experience here at Landtech that upgraded machines can be a nightmare. And we've certainly seen our share of upgraded machine problems in the field. We strongly recommend you compare the costs of upgraded machines vs. new.

Service calls will most likely increase which affects productivity. Performance can decline significantly with the increased resource demands of newer operating systems. Applications are larger and more robust. And the security necessary on today's desktop computer needs some major computer power. Replacing drives, CDs, etc. can create driver conflicts which can overload a support staff in tracking down the problem. When the true costs and benefits of upgrading and replacement are accurately compared, replacement comes out the clear winner.

Assume you choose to update an older computer. You decide to upgrade to Microsoft Windows XP Professional, a larger hard drive, additional memory, and a DVD burner. The combined costs fall in the range of \$750.00. Today, brand new desktop PCs are available (without monitors),



fully configured with the latest Windows operating system and Office application suites at close to that figure.

There's also the maintenance consideration. New PCs will include warranties that cover routine maintenance expenses (if any) for the first one to three years of service. Upgraded computers won't have the hardware or software support agreements, and in reality are much more likely to require service. What's more, as the PC ages, the annual costs go up because more maintenance is needed. Gartner Group reports that a "typical support call can cost between \$35 and \$50. A longer call can cost hundreds of dollars. It's not the newer PCs that typically need chronic care; It's the older PCs that probably don't even have a book value of \$100. With warranties on older PCs expiring, repairs are more expensive. In addition, user self-help is easier when the technology is newer".

Don't forget the productivity factor, too. Perhaps the area where the cost and benefits of piecemeal rebuilds and new, high-performance PCs diverge most dramatically is in productivity. Your team uses their PCs for many different tasks, and even a few seconds difference in execution time for each action can add up to several hours or more lost or gained each month.

As we've said in the past, it is important to factor into your title operation overhead the continuing upgrade and replacement of technology. And don't forget education! But that will be for another writing. ■

Merge Printing with Microsoft Word for Windows

A Word for Windows macro is included with Landtech for Windows that will allow you to merge Landtech data into a Word for Windows document. This macro will work with version 8.0 or higher of Microsoft Word for Windows (Word 97).

This macro is designed to do a search and replace of Landtech data variables that are imbedded in a Word document. The macro will replace data variables imbedded in the main text, footnotes, endnotes, comments, text frame, even page headers, primary headers, even page footers, primary footers, first page headers, and first page footers. For example, if you want the seller's name to print in the document, you type the data variable &*V53& where you want the seller's name to print. For those of you familiar with the **Landtech for DOS** word processor Landword!, you will notice that this is the same form of the variable as it would be used in a Landword! document. Therefore, to print a document from Word with data from the Landtech closing file, create the document using Landword! data variables. When you have finished creating the document in Word, save it as a template.

Creating a Word Merge Document

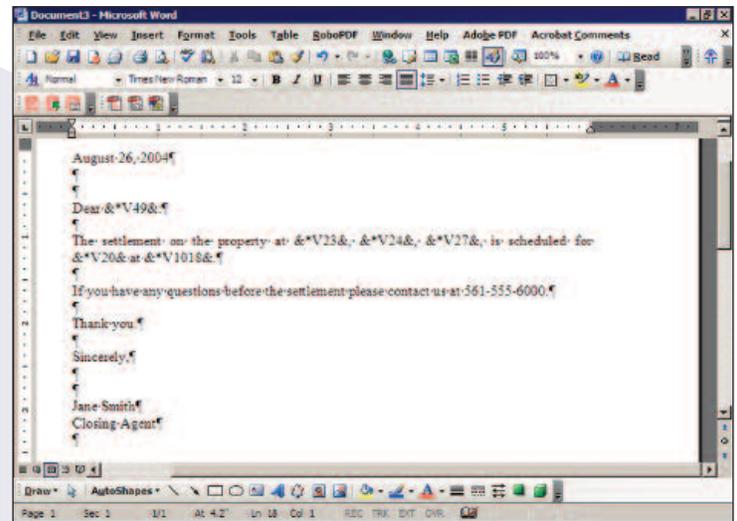
The first step in printing a merge document is to create one in Microsoft Word.

Open Microsoft Word.

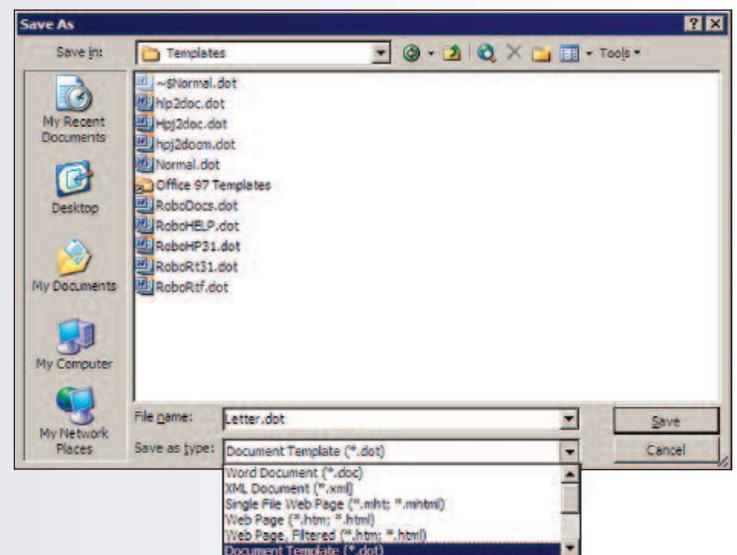
Enter the text of the document leaving space for any information that can be merged from the closing file such as the buyer's and seller's names.

Identify the data variables that correspond to the information that you want to merge and enter them at the location where you want the information to print. A complete list of data variables can be found in Chapter 15 of the Landtech for Windows Online Help system. For example, *V53 is the data variable for the seller's name. Type &*V53& at the location that you want the seller's name to print. Be sure to surround the variable with the ampersands (&). This is very important. Without the ampersands, the data will not be merged and you will simply see *V53 printed in your document.

A sample merge document is shown below.



To complete the creation of the merge document, save it as a template. A template has a .DOT extension. Therefore, select **Document Template (*.dot)** from the **Save as Type** drop-down list when saving the document.



Executing the Macro

Now that you have created a merge document, you can use the merge macro to do a merge print.

It was mentioned above that when creating documents in Word for this purpose, you should save them as templates. Using templates eliminates the possibility of overwriting your original document.

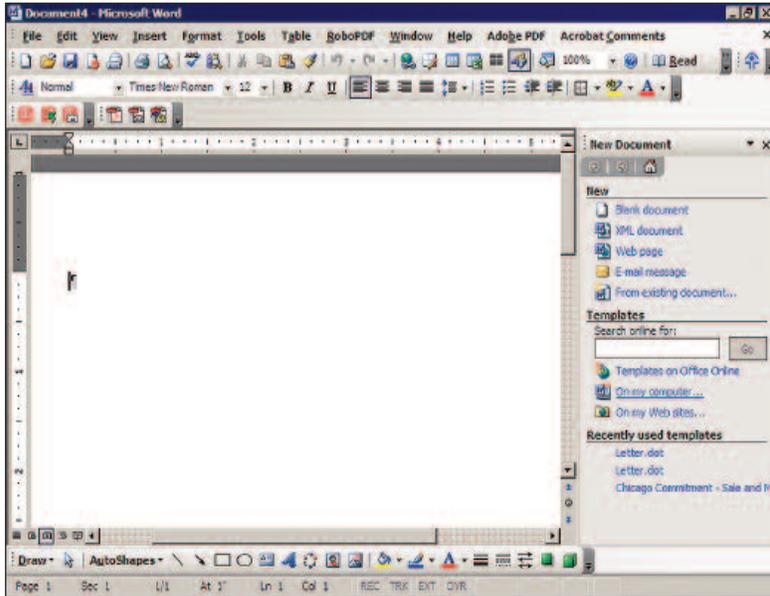
Open a closing file in **Landtech for Windows**.

Click the word processor toolbar button  to open Word.

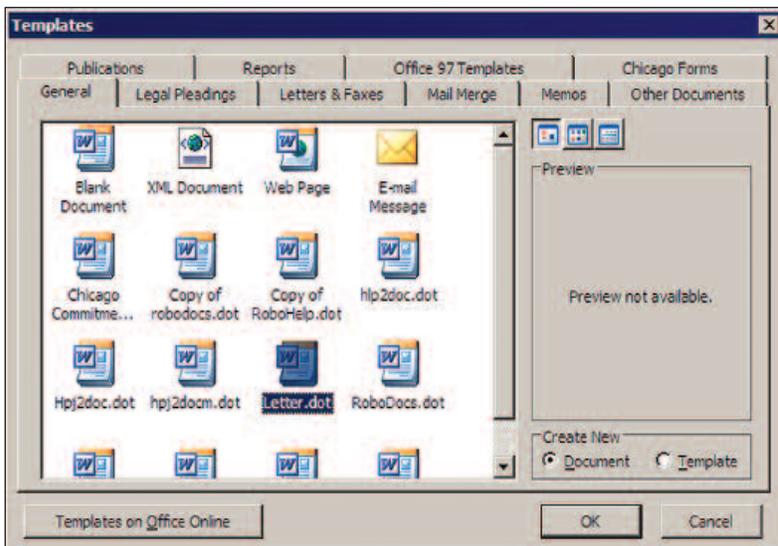
Merge Printing Con't.

In Word, click **File** on the menu bar or press **[ALT] + [F]**.

Click **New** or press **[N]** from the drop-down menu. A dialog box or task pane will be displayed.

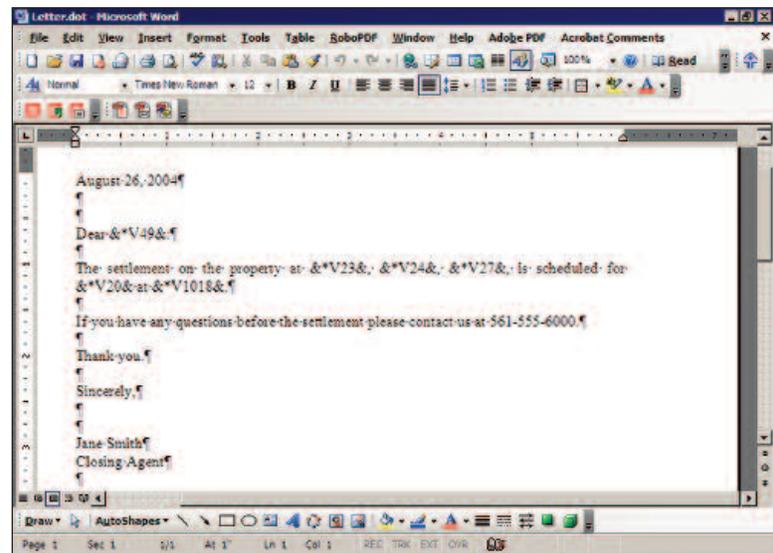


Accessing the templates may be different in your version of Word. For this version, Word 2003, click **On my computer...** under **Templates** on the task pane. The **Templates** dialog box will be displayed.



This dialog box will list all of the available templates. Select the template that you just created. In this example, it is Letter.dot.

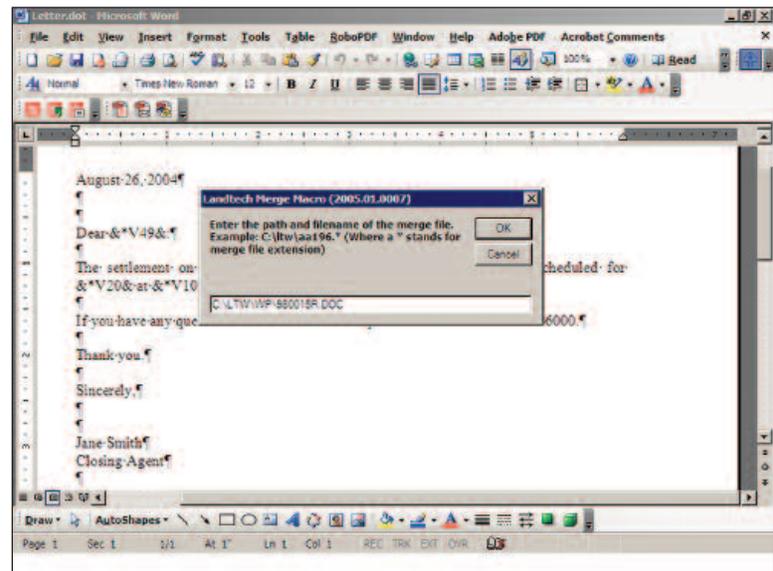
Click **[OK]** and the template will be displayed on the screen.



You are now ready to run the macro to perform the data merge.

Click on the macro toolbar button . The macro will start.

You will see a prompt for the path and filename of the data merge file to use in the merge function. The filename is the Landtech closing file that you created with the extension specified in the **Ext** text box on the **Export** dialog box in **Settings** under **Options**. The text box will automatically default to the data merge file from the closing file that you are currently working in.



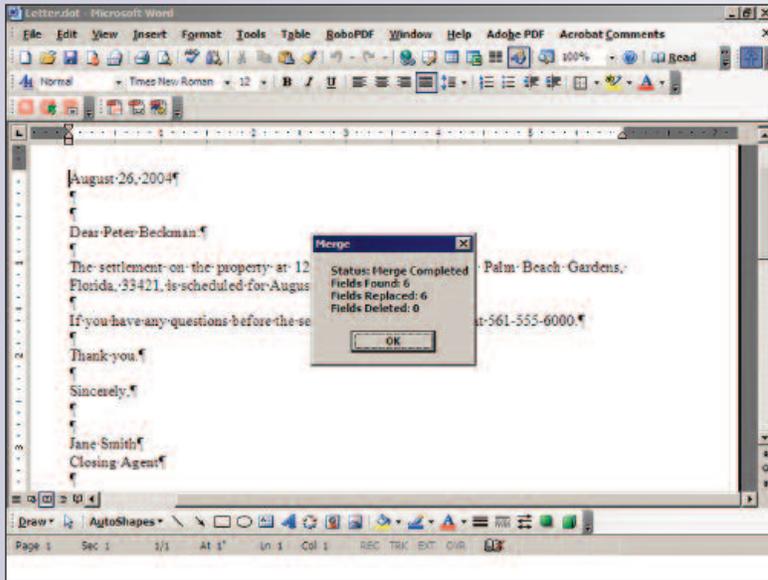
Click **[OK]** and the macro will search the document and replace all the data variables with the appropriate data from the data merge file.

When it is complete, your document will contain the

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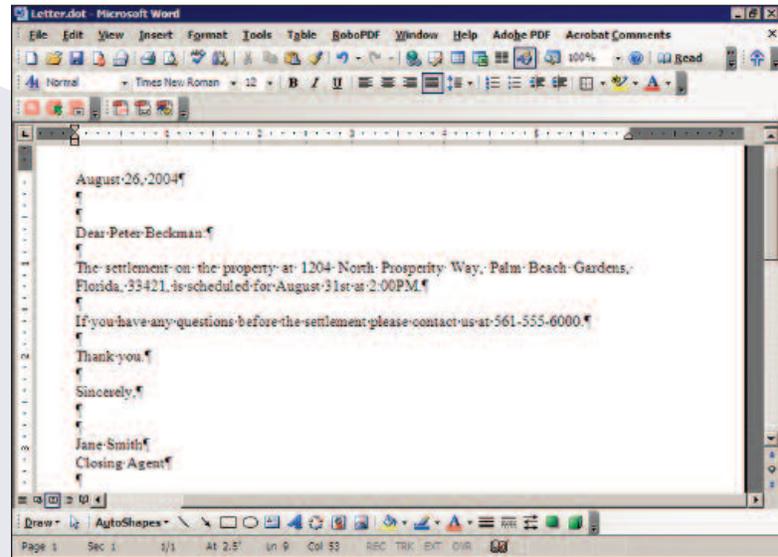
Merge Printing Con't.

selected data from the Landtech closing file and a message box will be displayed showing the results of the process.



Click to clear the message box.

The data variables have been replaced with data from the closing file to produce the finished document.



You may now print the document using the normal Word print function and you can also save the document if you wish.

Since the document does not currently have a name, you will be prompted to enter a name when you save it. Since you are saving it as a document, you will not overwrite the template. Therefore, you will never accidentally destroy the original template. ■

Louisiana: New Endorsement Fees Effective June 1, 2005

Effective June 1, 2005, Louisiana's new premiums for endorsements will be effective. Previously "free" endorsements will now carry a minimum \$30.00 premium. Nineteen commonly used endorsements are included. More endorsements will be added as rates are filed.

A new feature in Landtech will

1. calculate the new premiums, including the commission split;
2. properly display the endorsement premiums on the HUD-1 Settlement Statement

3. properly include the agent's and underwriter's percentage shares of the premiums in their respective checks.

A new endorsement rate table is now available for the endorsement calculations. The new table will be distributed to all Louisiana based Landtech clients via e-mail. Landtech for Windows 2005 will be required to use the new table. To receive the table, please contact Ed Generes (generes@bellsouth.net) or Eric Generes (ericgeneres@bellsouth.net) via e-mail and give them your underwriter(s) name(s) and your commission %. The table will be sent via reply e-mail.

If you have any questions about the new endorsement charges, please contact your underwriter.

Upcoming Seminars

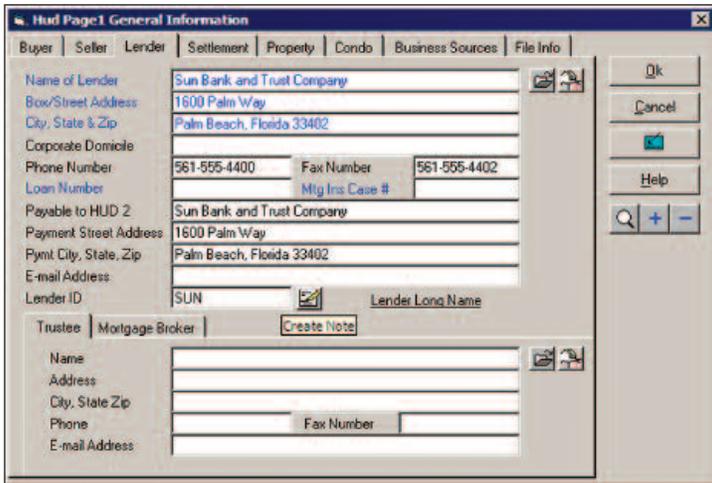
Landtech Seminar - Tuesday, June 21, 2005, Galleria Center, Atlanta, Georgia
Escrow Reconciliation Class - June 3, 2005, Kennesaw, Georgia Training Center
For Information & Enrollment, call **1-800-704-2491**.

Arkansas Land Title Association Meeting, Hot Springs, AR,

Embassy Suites Hotel, June 9 through 11, 2005. Ed Generes will attend the Arkansas Land Title Association annual meeting at the Hot Springs Embassy Suites Hotel June 9 through 11, 2005. Ed will have a display set up at the meeting demonstrating the newest features in Landtech. Stop by and see Ed if you attend.

Lender Note

If you have important information pertaining to a particular lender that you do not want overlooked when using that lender, you can “attach” a note to the lender so that each time that lender is selected, this important information will not be missed. The note is associated with the lender and not the closing file. Therefore, the same note would be accessible in any file the lender was selected. The lender must be in the *Lender* database and have a **Lender ID** in order to have a note assigned to it.



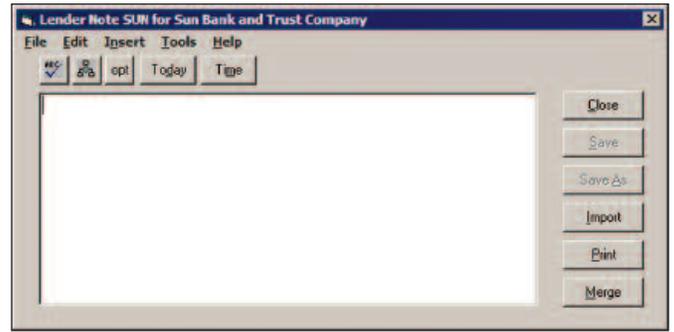
The screenshot shows the 'HUD Page 1 General Information' dialog box. The 'Lender' tab is selected. The 'Lender ID' field contains 'SUN'. To the right of the 'Lender ID' field is a button with a notepad icon, labeled 'Create Note'. Other fields include Name of Lender (Sun Bank and Trust Company), Borrower Street Address (1600 Palm Way), City, State & Zip (Palm Beach, Florida 33402), Phone Number (561-555-4400), and Fax Number (561-555-4402).

The lender note button  is located next to the **Lender ID** field on the **Lender** dialog box. The button will only be active for lenders that have been assigned a lender ID.

If the button is active, you can position the mouse pointer over the button and a tooltip will be displayed indicating whether or not a note exists. As indicated by the tooltip in the illustration above, if no note exists, the button serves the function of creating a note. If a note already exists, the tooltip will say View Note and you will be able to view the note by clicking on the button.

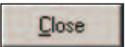
To create a lender note:

Click  next to the **Lender ID** text box. The **Lender Note** dialog box will be displayed.



The screenshot shows the 'Lender Note SUN for Sun Bank and Trust Company' dialog box. The menu bar includes File, Edit, Insert, Tools, and Help. The toolbar has buttons for font size, bold, italic, underline, Today, and Time. On the right side, there are buttons for Close, Save, Save As, Import, Print, and Merge. The main text area is empty.

Type the note in the text box and click  when finished to save the note.

Click  to close the **Lender Note** dialog box.

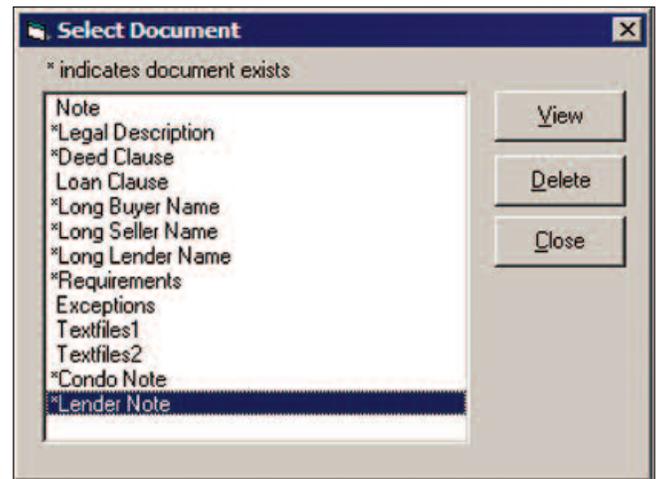
You can also create or view a lender note through the **Documents** selection under **Accessories**.

Click on **Accessories** on the menu bar. The **Accessories** drop-down menu is displayed.

Click on **Documents**.

You can also click  on the toolbar.

The **Select Document** dialog box is displayed.



The screenshot shows the 'Select Document' dialog box. The list contains the following items: Note, *Legal Description, *Deed Clause, Loan Clause, *Long Buyer Name, *Long Seller Name, *Long Lender Name, *Requirements, Exceptions, Textfiles1, Textfiles2, *Condo Note, and *Lender Note. The *Lender Note item is selected. On the right side, there are buttons for View, Delete, and Close.

Lender Note will only appear on the **Select Document** dialog box if you have selected a lender from the **Lender** database and the lender has been assigned a **Lender ID**.

An asterisk next to **Lender Note** indicates that a note already exists for the lender.

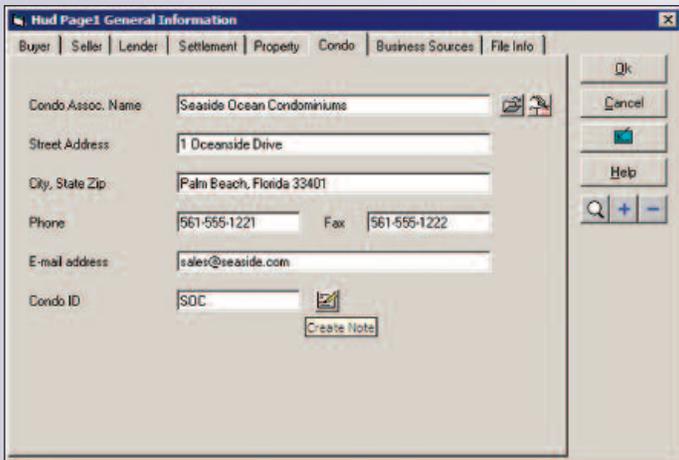
When you select **Lender Note** from the **Select Document** dialog box, the **Lender Note** dialog box is displayed. If a note exists, you will see it. If not, you can enter one. ■

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Condo Note

As with the lender, you can also create a note for a condominium association. The note is associated with the condominium association and not the closing file. Therefore, the same note would be accessible in any file the condominium association was selected. The condominium association must be in the **Condo Assoc.** database and have a **Condo ID** in order to have a note assigned to it.



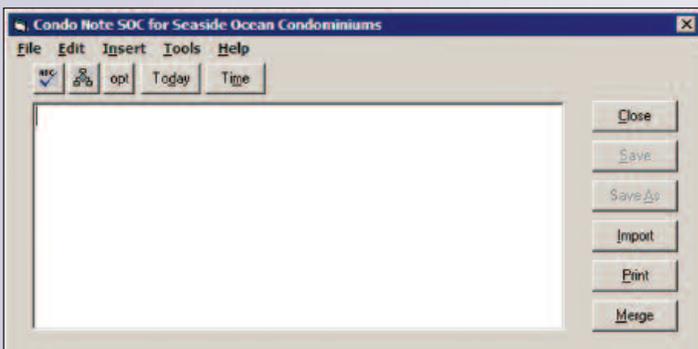
The screenshot shows a dialog box titled "Hud Page1 General Information" with a "Condo" tab selected. The "Condo ID" field contains the text "SOC". To the right of this field is a small icon of a notepad and pencil, which is the "Create Note" button. Other fields include "Condo Assoc. Name" (Seaside Ocean Condominiums), "Street Address" (1 Oceanside Drive), "City, State Zip" (Palm Beach, Florida 33401), "Phone" (561-555-1221), "Fax" (561-555-1222), and "E-mail address" (sales@seaside.com).

The condo note button  is located next to the **Condo ID** field on the **Condo** dialog box. The button will only be active for condominium associations that have been assigned a condo ID.

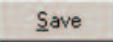
If the button is active, you can position the mouse pointer over the button and a tooltip will be displayed indicating whether or not a note exists. As indicated by the tooltip in the illustration above, if no note exists, the button serves the function of creating a note. If a note already exists, the tooltip will say View Note and you will be able to view the note by clicking on the button.

To create a condo note:

Click  next to the **Condo ID** text box. The **Condo Note** dialog box will be displayed.



The screenshot shows a dialog box titled "Condo Note SOC for Seaside Ocean Condominiums". The dialog box is mostly empty, with a large white area for text entry. On the right side, there are several buttons: "Close", "Save", "Save As", "Import", "Print", and "Merge". The "Close" button is highlighted.

Type the note in the text box and click  when finished to save the note.

Click  to close the **Condo Note** dialog box.

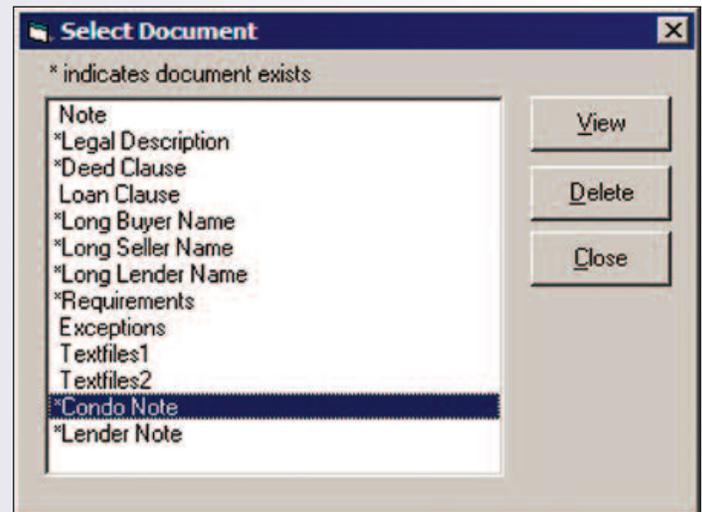
You can also create or view a condo note through the **Documents** selection under **Accessories**.

Click on **Accessories** on the menu bar. The **Accessories** drop-down menu is displayed.

Click on **Documents**.

You can also click  on the toolbar.

The **Select Document** dialog box is displayed.



The screenshot shows a dialog box titled "Select Document". It contains a list of document types. The "Condo Note" item is highlighted. To the right of the list are three buttons: "View", "Delete", and "Close". An asterisk next to an item indicates that a document already exists.

Condo Note will only appear on the **Select Document** dialog box if you have selected a condominium association from the **Condo Assoc.** database and the condominium association has been assigned a **Condo ID**.

An asterisk next to **Condo Note** indicates that a note already exists for the condominium association.

When you select **Condo Note** from the **Select Document** dialog box, the **Condo Note** dialog box is displayed. If a note exists, you will see it. If not, you can enter one. ■

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