



# SmartFees<sup>SM</sup>

## Actual Rates & Fees. Smarter Decisions.

Are you “guesstimating” your way through loan estimates? In today’s lending world, that’s a risk you can’t afford. SmartFees<sup>SM</sup> provides closing data based on real-time, actual information that helps lenders stay compliant with TRID regulations and reduce the risk of variance violations and burdensome operational costs.

### Smarter approach.

As the residential mortgage industry continues to evolve, lenders need solutions to improve revenue potential and mitigate risk of costly tolerance violations. The suite of solutions offered in SmartFees help streamline operations, maximize loan processing efficiencies and more.

SmartFees integrates loan file information, transfer tax, recording data, service fees, lender fees, and lender business rules and requirements, all in a single, seamless process and platform. With one click, and in less than a minute, loan originators can receive actual rates and fees with smart logic built in—not estimates.

### CoreLogic Network

CoreLogic manages the archaic and cumbersome process of collecting closing rates and fee data from service providers nationwide and continues to validate all fee data on an ongoing basis. Stay competitive by adding your preferred provider’s rates and fee data (white list) while also gaining access to the overall network, which includes rates for 30+ services provider & subspecialty categories.

### The SmartFees Suite

Property Tax Estimator (PTE) and LenderFees integrate seamlessly with SmartFees to create a comprehensive and integrated approach to streamlining your operations. Here’s how they work:

**Property Tax Estimator** accurately estimates property taxes and ensures that all tax data is precise and up-to-date, reducing the risk of discrepancies and delays.

**LenderFees** simplifies the management of lender-specific fees in a self-service portal, and in combination with PTE and SmartFees, allows clients to capture nearly every fee required to complete a loan estimate.

## Streamline your workflow from fee quotes to title orders

When you combine the SmartFees suite with CoreLogic's Title and Closing Workflow Solutions, you'll experience an end-to-end workflow, from quoting to ordering. The process is simple. Both SmartFees and Title and Closing Workflow Solutions are integrated with Encompass and Encompass Partner Connect.

Through this integration, you can automate your provider selection and fee acquisition, and then your title and settlement orders will be passed effortlessly to Title and Closing Workflow Solutions in one seamless, automated process that reduces operational complexity and increases efficiency.

### A step above the rest

The SmartFees suite is constantly being updated to meet the needs of users. Below are a few key enhancements that keep SmartFees at the upper echelon of fee tools:

- State-Specific Fee Mapping
- EPC Integration – SmartFees is available on Encompass Partner Connect, where it can be configured for automated orders.
- EPC Field Mapping – SmartFees now supports several Encompass extension fields to further streamline your process and avoid manual changes.
- Multiple Branch and/or Channel settings and customizations
- Home Equity – For your selected and configured vendors, SmartFees can quote Home Equity title and closing fees, such as limited coverage products
- Extensive AMC, Inspections, Title and Settlement Provider Network – Covers over 12,000 providers
- Managed Provider List & Allocation – designate your organization's preferred vendors at the county level, by transaction type, loan type, or property type.
- Refinance Discounts/Reissue Quotes
- Proactive Client Communication – Weekly updates to clients on upcoming legislative changes being monitored, along with bulk reports of loans impacted when changes are made, ensuring foresight and transparency
- **CoreLogic Ecosystem – Smartfees integrates smoothly with other CoreLogic products like LenderFees, PTE, and Title and Closing Workflow solutions, creating a seamless and superior experience for clients.**

### The CoreLogic Advantage

Real numbers. Not estimates. CoreLogic protects and preserves the best interests of lenders by improving the status quo. We are the only industry resource that provides you with actual closing cost data nationwide upon which to generate a loan estimate document. This equates to better business decisions for you and your customers.

For more information, call 866-774-3282.

**Learn more at [corelogic.com](https://www.corelogic.com)**

© 2022 CoreLogic, Inc. All Rights Reserved.

CORELOGIC and the CoreLogic logo are trademarks of CoreLogic, Inc. and/or its subsidiaries. All other trademarks are the property of their respective holders.