



# 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 reduce the risk of compliance 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 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.

The following features & functionality are available within smartfees:

#### Transfer Tax & Recording Data

Access Transfer Tax and Recording data with pinpoint accuracy. Used on its own or within the SmartFees solution, the data is exact, detailed and not an estimate.

- Unique local laws and calculation methods used as needed
- First-time homebuyer exemptions (where applicable)
- Rates checked frequently directly with county recording offices and other sources
- Transfer taxes include deed, mortgage, recordation, stamp and other related taxes

#### Fee Management

Our automated fee solution was pioneered back in 2007 with the flagship product **SmartGFE** and was significantly enhanced to support the Loan Estimate mandated by the TILA-RESPA Integrated Disclosure (TRID) rule with **SmartLE**. We are so confident in our provider management, rate and fee collection, and technology—that we offer a Guarantee which protects a lender from tolerance violations.

## 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.

### Rates for 30+ service provider & subspecialty categories:

#### Inspection

Asbestos Inspection  
 Chimney Inspection  
 EIFS Inspection  
 Home Inspection  
 HVAC Inspection  
 Leader Inspection  
 Mold Inspection  
 Pest Inspection  
 Plumbing Inspection  
 Pool & Spa Inspection  
 Radon Inspection  
 Roof Inspection  
 Septic Inspection  
 Thermal Inspection  
 Underground Storage Tank Inspection  
 Water Quality Inspection  
 Well Inspection

#### Consultants

203K Consultants  
 Homebuyer Counseling  
 Notary

#### Engineering & Surveys

Geotechnical Engineering  
 Structural Engineering  
 Land Survey

#### Title & Settlement

Title Insurance  
 Escrow/Settlement  
 Closing Attorney

#### Other Services

Appraisal Management Companies  
 Energy Audit  
 Home Warranty  
 Natural Hazard Disclosure

## 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)

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