



LODDESTAR

TRUST THE FEE EXPERTS

CLARITY

- *SMALL BUSINESS*
- *FOUNDED 10 YEARS AGO*
- *1 CURE FOR EVERY 17K QUOTES*
- *AVERAGE SUPPORT TICKET
RESOLUTION TIME: 1.75 DAYS*
- *AVERAGE TIME SAVINGS PER
FILE: 10 MINUTES*
- *INDEPENDENT FEE DATABASE*
- *INC 5000 2022, #1231*
- *INC 5000 2023, #2718*

LET'S TALK LOAN TYPES

Conventional

FHA

USDA

VA

Cash Out Refinance

New Construction

Construction to Permanent

HELOC, with or without a policy

Reverse Mortgages

Secondary

Cash Purchases

LODESTAR ENTERPRISE GUARANTEES THESE:

Title Insurance:

Lender's Title Policy

Owner's Title Policy

Simultaneous Policy Calculations

Endorsements (Customarily included endorsements as well as optional)

Special State Fees (TIEFF, TX Guaranty Assessment Recoupment Charge, etc)

State Sales Tax (WA, KY, NY, etc.)

Agent Fees:

Closing / Settlement Fees

Pass Through Fees

AND THESE.

Recording – City / County / State:

Transfer Taxes

Mortgage Recordation Taxes

Intangible Taxes

Recording Fees

Special State Fees (SB2, GRMA Fee)

WE SUPPORT THESE:*

Appraisals

Real Estate Taxes

Inspection Fees

*In Select LOS Environments

ACCURATE FEES WHERE YOU NEED THEM

LOS Integrations

- Byte
- Calyx Path
- Encompass
- LendingPad
- MeridianLink Mortgage
- Mortgage Builder
- Mortgage Flex
- NOVA (Constellation)
- Vesta
- Wilqo

POS Integrations

- Blend
- BeSmartee
- Mortgage Coach
- nCino Mortgage Suite (fmr. SimpleNexus)

Other

- FeeWise
- LodaSoft

**API available for proprietary systems*

IMPLEMENTATION

JOURNEY TO PRODUCTION

1

START

Lender provides title agent contacts and information for onboarding.

LENDER

2

KICKOFF

Connect with LodeStar Customer Success to review customizations and confirm timeline for go-live

LENDER & LODESTAR

3

SETUP

LodeStar Customer Success configures integration for Lender and onboards title agents

**LODESTAR
2-4 WEEKS**

4

TESTING

Lender designated testers run test files through the LOS to confirm mapping

**LENDER
30-60 DAYS**

5

TRAINING

LodeStar Customer Success provides training call and materials for end users to assist with go-live

**LODESTAR
1-2 WEEKS**

6

GO-LIVE

Lender moves into production environment and everyone celebrates

LENDER & LODESTAR

We promise it's easier than you think

INCLUDED WITH IMPLEMENTATION

Setup for All 50 States

Training Documentation and Videos

Support Center Access

Two Training Calls

LodeStar's Database of Providers

Setup for 10 Out of Database Settlement Agents