PERSONALIZING THE DISCLAIMER

Your **DISCLAIMER** can be personalized in any way that you like using the FIVE lines available. There is a maximum of 24 characters available per line. This process can be cumbersome but "do-able". Whenever possible, you can have **REALPRO** program your DISCLAIMER for you. There is no additional charge for this service provided you are using the most current version of the program.

For example:

*** COURTESY OF ***
YOUR NAME HERE
COMPANY NAME
BUS (555) 555-1212
RES (555) 555-9191

To program your message area of the **DISCLAIMER**, follow the example below. This example will take you through the process of entering *** COURTESY OF ***. Once you understand the process, you will then be able to enter whatever information you wish to use. This is not a fun process, but it can be done. However, be aware that you can always have it personalized by **REALPRO** Innovations, Inc. at no charge provided you have the current version of the program.

This process takes some time and concentration so choose a quiet time to begin. Don't try to second guess this process. It is not difficult, just different. Follow the example below and you will get the idea. Take your time, if you make a mistake, press the red [C-CE] key before you press the [ENTER] key. If you do enter a mistake, you will have to do that line over again.

You also need to know that this information will be erased when you press the **ALL RESET** or take the card out of the back of your computer. Do not do either of these things unless absolutely necessary. If you have any questions, call **REALPRO** for assistance. **REALPRO** is happy to customize your DISCLAIMER for you so loosing this information will not happen to you.

Now, let's begin to enter the information:

Turn **BOTH** the computer and printer power **ON**.

Press the DISCLAIMER/SETUP key				
1=DISCL 2=SETUP	1	Input 1 [ENTER]		
PRINT DISCLM <y></y>	NO	Press [NO]		
ENTER DISCLM <y></y>	YES	Press [ENTER]		
LINE <1-5>	1	Press 1 [ENTER]		
1=LET 2=# 3=SP	2	Choose 2 for numbers so we can enter the *** before the Courtesy of.		
NUMBER(S)	XXX	Press the multiply sign 3 times to make the *** and press [ENTER]		
MORE Y/N	Υ	[ENTER]		
1=LET 2=# 3=SP	3	Choose 3 to enter a space		
MORE Y/N	Υ			
1=LET 2=# 3=SP	1	Choose 1 to enter a letter [ENTER]		
*** A is showing on the screen		Use the [YES] key to scroll through the alphabet ABC		
*** C is showing on the screen		This is the letter we want so press [ENTER]		
MORE Y/N	Υ	[ENTER]		
1=LET 2=# 3=SP	1	Even though it doesn't show as a default in the <>, the 1 is the default and		
		you only need to press [ENTER]		
*** CA is showing on the screen		Use the [YES] key to scroll through the alphabet ABCO You could press the [NO] key because O is in the middle of the alphabet.		
*** CO is showing on the screen		This is the letter we want so press [ENTER]		
MORE Y/N	Υ	[ENTER]		
1=LET 2=# 3=SP	ENTER	[ENTER]		
*** COA is showing on the screen		Use the [NO] key to scroll through the alphabet ZYXWVU [ENTER] . You could press the [YES] key but that would take you the long way.		
*** COU is showing on the screen		This is the letter we want so press [ENTER]		

MORE Y/N	Υ	[ENTER]		
1=LET 2=# 3=SP	ENTER	[ENTER]		
*** COUA is showing of		Use the [NO] key to scroll through the alphabet ZYXWVUR [ENTER] .		
*** COUR is showing on the screen		This is the letter we want so press [ENTER]		
MORE Y/N	Y	[ENTER]		
1=LET 2=# 3=SP	ENTER	[ENTER]		
*** COURA is showing on the screen		Use the [NO] key to scroll through the alphabet ZYXWVUT		
*** COURT is showing		This is the letter we want so press [ENTER]		
MORE Y/N	Υ	[ENTER]		
1=LET 2=# 3=SP	ENTER	[ENTER]		
*** COURTA is showing on the screen		Use the [YES] key to scroll through the alphabet ABCDE		
*** COURTE is showing on the screen		This is the letter we want so press [ENTER]		
MORE Y/N	Υ	[ENTER]		
1=LET 2=# 3=SP	ENTER	[ENTER]		
*** COURTEA is showing on the screen		Use the [NO] key to scroll through the alphabet ZYXWS		
*** COURTES is showing on the screen		This is the letter we want so press [ENTER]		
MORE Y/N	Υ	[ENTER]		
1=LET 2=# 3=SP	ENTER	[ENTER]		
*** COURTESA is showing on the screen		Use the [NO] key to scroll through the alphabet ZY		
*** COURTESY is showing on the screen		This is the letter we want so press [ENTER]		
MORE Y/N	Υ	[ENTER]		
1=LET 2=# 3=SP	3	3 [ENTER] for a space between COURTESY and OF		
MORE Y/N	Υ	[ENTER]		
1=LET 2=# 3=SP	1	[ENTER] for another letter		
*** COURTESY A				
is showing on the screen		Use the [YES] key to scroll through the alphabet ABCO		
*** COURTESY O				
is showing on the screen		This is the letter we want so press [ENTER]		
MORE Y/N	Υ	[ENTER]		
1=LET 2=# 3=SP	ENTER	[ENTER]		
*** COURTESY OA				
is showing or	n the screen	Use the [YES] key to scroll through the alphabet ABCF		
*** COURTESY OF				
is showing or	n the screen	This is the letter we want so press [ENTER]		
MORE Y/N	Υ	[ENTER]		
1=LET 2=# 3=SP	3	3 [ENTER] for another space between F and the ***		
MORE Y/N	Υ	[ENTER]		
1=LET 2=# 3=SP	2	2 [ENTER] for the ***		
NUMBER(S)	XXX	[ENTER]		
MORE Y/N	N			
*** COURTESY OF *** is centered and prints on the paper				
OTHER LINE Y/N	Υ	Press [YES]		
LINE <1-5>	2	Choose the next line.		

MAKES SENSE???

If this proves to be too difficult for you, please call **REALPRO** and we will be more than happy to CUSTOMIZE yours for you. It is really no problem for us to do.

Now go on to do your other lines. The line with the telephone number is the easiest. The number can be typed all at one time using the minus [-] key between the numbers where appropriate. For example 800-555-5555

TO PRINT YOUR DISCLAIMER

The **DISCLAIMER** is a separate program which can be printed whenever you choose. You will not be prompted to print this program.

Turn **BOTH** the computer and printer power **ON**.

Press the **DISCLAIMER/SETUP** key

1=DISCL2=SETUP 1 Input 1 [ENTER]

PRINT DISCLM<Y> YES

IMPORTANT: The above information is now stored in your **REALPRO PLUS** memory and need not be reentered unless it requires adjusting or you **RESET** your computer's memory.

TO CHANGE ONE OR MORE LINES OF THE DISCLAIMER

You may choose to use a portion of your message area for your client's name, property address, date, etc. which may change for each transaction. Use the following instructions to make the necessary changes.

Turn **BOTH** the computer and printer power **ON**.

Press the **DISCLAIMER/SETUP** key

1=DISCL 2=SETUP 1 Input 1 [ENTER]
PRINT DISCLM<Y> N Press [NO]
ENTER DISCLM<Y> Y [ENTER]

LINE <1-5> ? Choose the line number you wish to make a change to.

CUSTOMIZING THE SETUP

The **SETUP** program contains the Title, Escrow and Closing Fees and the ability to speed up or slow down the prompts as they come up on your display screen. You may also choose whether or not you wish to:

- 1. Print 0 (zero) values
- 2. Print the Signature Lines
- 3. Print the Date
- 4. Round the Loan Amount down to the nearest \$50
- 5. Days Locked can indicate to the client whether you have offered to lock the interest rate

The best way to understand **SETUP** is to take you through the first part. The following information is for example purposes only. Your numbers may be completely different. (These numbers are for the Southern California area.) Before you begin to look at or change the **SETUP**, you should print the **SETUP**. This will SHOW you what information is preprogrammed for your area.

PRINT SETUP

Turn **BOTH** the computer and printer power **ON**.

Press the **DISCLAIMER/SETUP** key

1=DISCL 2=SETUP 2 Input 2 [ENTER]

SETUP

VERSION CA 01.05 Shows on your screen (the version number is subject to change.)

ENTER SETUP<Y> N Press [NO]
PRINT SETUP<Y> Y Press [YES]

The printing begins...

CHANGE INFORMATION IN SETUP

Turn **BOTH** the computer and printer power **ON**.

Press the DISCLAIMER/SETUP key

1=DISCL 2=SETUP 2 Input 2 [ENTER]

SETUP

VERSION ??.?? Shows on your screen (the version number is subject to change.)

ENTER SETUP<Y> YES

DISPLAY SPEED 1,2,3 1 If you wish to change the speed, choose 1, 2 or 3. 1 = 2 seconds

2 = 1 second $3 = \frac{1}{2}$ second

PRN 0 VALUES <N> N Choose **YES** if you want the **ZERO** values in the Buyers Costs and Sellers

Net to print.

PRN SIGN Y/N Y Choose **NO** if you don't want the Signature Lines in the DISCLAIMER to

print.

PRN DATE Y/N Y Choose **NO** if you do not want the date to print. You will be prompted to enter

the date when appropriate.

Round Loan <Y> FHA does not require that the base loan amount be rounded down to the nearest \$50 unless the property is a Condo. Your **REALPRO PLUS** gives you the choice. The default is set at **YES**. Days Locked can indicate to the client whether you have offered to lock the interest rate

FHA Buyer Escrow Fee (Closing Fee)

If your fees are a flat \$ amount, input that number for each of the increments.

469.75

ESCROW FEE @ 50K 421.00 ESCROW FEE @ 75K 476.00 ESCROW FEE @ 100K 531.00 ESCROW FEE @ 125K 586.00 ESCROW FEE @ 150K 641.00 ESCROW FEE @ 175K 696.00 ESCROW FEE @ 200K 751.00

FHA Buyer Title Insurance

TITLE INSURANCE @ 50K 339.00
TITLE INSURANCE @ 75K 375.00
TITLE INSURANCE @ 100K 407.00
TITLE INSURANCE @ 125K 433.00
TITLE INSURANCE @ 150K 459.00
TITLE INSURANCE @ 175K 485.00
TITLE INSURANCE @ 200K 512.00

1=BUYER 2=SELLER 3=RE 9=EXIT 2

FHA Seller Escrow Fee (Closing Fee)
ESCROW FEE @ 50K 421.00
to
ESCROW FEE @ 300K 971.00
FHA Seller Title Insurance

TITLE INSURANCE @ 50K to

TITLE INSURANCE @ 300K 1265.00

1=BUYER 2=SELLER 3=RE 9=EXIT 3

FHA Refi Escrow Fee (Closing Fee)

ESCROW FEE @ 50K 378.00

to

ESCROW FEE @ 300K 840.00

FHA Refi Title Insurance

TITLE INSURANCE @ 50K 400.00

to

TITLE INSURANCE @ 300K 1032.00

And so on

If your Escrow, Title or Closing Fees do not match what is preprogrammed in your *REALPRO PLUS*, enter your own numbers off your chart as you see them come up on the screen. If your company charges a flat rate and is not dependent on the sales price or loan amount, enter that figure for all of the increments.

If you would like *REALPRO* to customize your fees, please contact us. This is no problem to do.

You can keep a copy of your changes by printing out the **SETUP**. When the setup prints, you will see the FHA Max loan amounts that are currently programmed into your *REALPRO Plus*.

If your fee is a base amount plus a dollars per thousand, calculate what that amount would be at each increment and enter it. (e.g. Escrow fee is \$185 base and \$1.85 per thousand. At \$50,000 that would be 1.85 * 50=92.50+185=\$277.50)