

## Closing Portal Tip Sheet

The CiraConnect Closing Portal ([ciranet.com/ClosingPortal](http://ciranet.com/ClosingPortal)) is an on-line resource available to title agencies, closing agents, mortgage lenders, Realtors® and tax service agents of common interest realty associations including homeowner associations (HOAs), condominium associations, cooperatives, luxury high-rises, municipal utility districts and large master planned communities managed by professional management companies, self-managed communities and/or developers partnering with CiraConnect.



### Resale Documents Available through the Closing Portal

The documents and disclosures available for fulfillment through the CiraConnect Closing Portal include variations the following offerings:

- **Statement of Account** (also known as an "SOA", Inquiry, Payoff, Estoppel, Paid Assessment Letter, or a Demand Letter, depending upon the local market).

The statement of account is a document that details the current amount due from the current owner as well as any future amounts due, proration adjustments, advance assessments to be collected, document request fees, conveyance processing fees and any other charges based upon the details of the planned property sale or refinance.

- **Resale Certification** (also known as a Disclosure Package or Disclosure Docs).

A resale certification, or disclosure package, includes a written certification regarding information about the property and the community association along with documents that may include the following:

- Governing documents (e.g., restrictions, bylaws, and rules)

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- Community association certificates of insurance
- Community association current budget and financial reports

Note that some states and jurisdictions may have statutes that require the inclusion of certain documents and information.

- **Lender Questionnaire**

A lender questionnaire is a mortgage lender form with questions pertaining to the community association to be completed as part of the lender's underwriting process of a buyer's application for a mortgage loan. The CiraNet Closing Portal allows the agent to select purchasing a questionnaire fulfillment only, a questionnaire with an "SOA" or a Questionnaire with the full Resale / Disclosure Documents.

## Requesting Documents through the Closing Portal

### Registration

Requesting any of the resale documents listed above through the CiraConnect Closing Portal is a straightforward process, but users are required to first register for use on the portal.

We do have a Tip Sheet available to assist you in the registration process available upon request. See the information below to know how to reach out to us should you need assistance.

### Placing the Request

Once you are registered and ready to request a resale product, click on the **New Request** option from the navigation pane located on the left-hand side of the page to open to a data entry interface to submit either a new request or to request an update to a previously fulfilled document. You will be stepped through the seven-step order process to input what they need by identifying the following:

1. **Select a Property**

Begin the search by typing in an owner's name or address. You will note instructions on this page to help successfully search on either value. If you cannot locate the address you are seeking information for, you have the option to check **Unable to locate property**, which takes you to the next screen where they can type the information in and that creates a message to the CiraConnect Accounts Receivable Shared Services Group to research. Likewise, if the owner listed in the search results is not the owner of record per the user's records, you can identify the discrepancy and it creates a message to the same team.

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**New Request**

1 Property Info 2 Document Info 3 General Info 4 Buyer Info 5 Document Delivery 6 Summary 7 Checkout

Please select the property and confirm the seller/owner's name.

If you are not able to locate the property using the search tool, you may check the box "Unable to locate property" and enter the full address to create a case to our closing portal team for assistance.

When searching for a property please ensure that at least four characters are specified. You may also use the % sign as a wildcard. Please do not include the city, state or zip code. Please keep in mind that directions or street types could be spelled out or abbreviated (Examples: N or North, Blvd or Boulevard, etc.).

For example to find 118 N Cliffwalkers Dr #315, you may type any of the following:

- CDR
- 118 N Cliff
- 118%CDR
- 118%Cliff#315

NOTE: If you use the % as a wildcard, be sure not to include spaces on either side of the %.

110 planta  Unable to locate property.

Drag a column header here to group by that column

Property Address	Community	Property CSZ	Owner	Lot	Block	Section	Phase	Active
110 Plantation Blvd	The Plains Neighborhood	Daisytown, PA 15902	Roger A. Rabbitt	1	1	B	18	<input checked="" type="checkbox"/>

[Owner] Contains 'roger'

**Confirm Seller**

Our records show that the current owner of this property is: **Roger A. Rabbitt**

Is this correct?\*

Yes - This is the correct owner.

No - This is not the correct owner.

Figure 1: Selecting the Owner / Property

## 2. Request for Documents

Here you can select the type of resale product sought. If you are requesting a questionnaire, please upload the document through the portal from this page.

**New Request**

1 Property Info 2 Document Info 3 General Info 4 Buyer Info 5 Document Delivery

Please select the settlement / disclosure documents you require from the drop down list below. Please note that due to regional and state variations in the most commonly requested documents, the list below has been simplified for brevity.

**Document Request \***

Select...

- Statement of Account with Resale / Disclosure Docs
- Statement of Account Only
- Questionnaire and Statement of Account with Resale / Disclosure Docs (please attach copy)
- Questionnaire only
- Questionnaire SOA

Select...

For all transactions involving foreclosure, please provide deed substantiation by uploading a copy of the applicable legal documentation.

Owner/Seller is a relocation service provider or sale involves a double deed  No

Owner/Seller obtained title in a foreclosure  No

Figure 2: Selecting the Resale Product

## 3. General Information

We ask that you provide the GF No. and expected close date. If you do not know the expected close date they can select **Unknown**, and the assessment and fee calculation will be based on the date of the request.

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## 4. Buyer Information

We request information on the prospective buyers, including current address and anticipated address after the sale.

## 5. Document Delivery

At this step, you will select the desired delivery timeline option. This option can vary depending upon the community and/or management company, but in general you can select from one or more **Expedited Processing** options or a **Standard Delivery** timeline. The price will vary depending upon option and, again, the specific client community, but will be clearly stated on the screen.

## 6. Summary

This page allows you to review the details of the order before checking out, with the option to **Edit** each step if an adjustment needs to be made.

Step	Property Info	Document Info	General Info	Buyer Info	Document Delivery	Summary	Checkout
1. Property Info	Community: The Plains Neighborhood	Property Address: 110 Plantation Blvd, Daisytown, PA 15602	Owner: Roger A. Rabbit				
2. Document Info	Document Request: Statement of Account with Resale / Disclosure Docs	Transaction: Sale	Document Upload Type				
3. General Info	Date of Request: 10/24/2023	Expected Closed Date: 10/31/2023	Reference 1: GF Reference #: 12545678	Reference 2: Other Reference #: N/A	Reference 3: Other Reference #: N/A	Reference 4: Other Reference #: N/A	
4. Buyer Info	Buyer Type: Homeowner	Profile Type: Resident	Buyer will reside at property: Yes				

Figure 3: The Summary Screen

## 7. Checkout

The final step provides a list of charges broken into those fees due at closing and any fees **Due Now**. To complete the order, please select from a **PayPal Checkout, Submit Order and Pay by Check** or you can elect to **Submit Order and Obtain a Payment Link**. This will allow you to forward that link to another party to make the payment. Selecting any of these options will allow the order to be submitted, but in almost all cases, orders cannot be processed until payment for the charges Due Now have been received.

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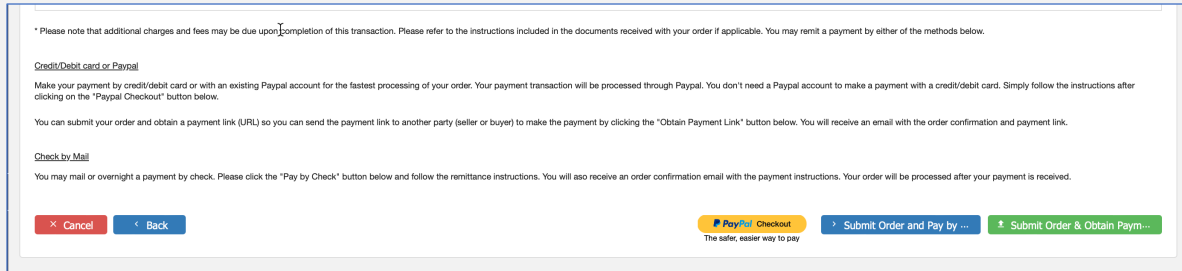


Figure 4: Showing Payment Options

## Understanding Fulfillment Options and Challenges

As mentioned above, users can select from the following, which are subject to change and can be different depending upon the specific management company or community's Standard Operating Procedures and specific state statutes:

- **Standard Delivery**
- **Expedited Processing** (additional fees will apply)

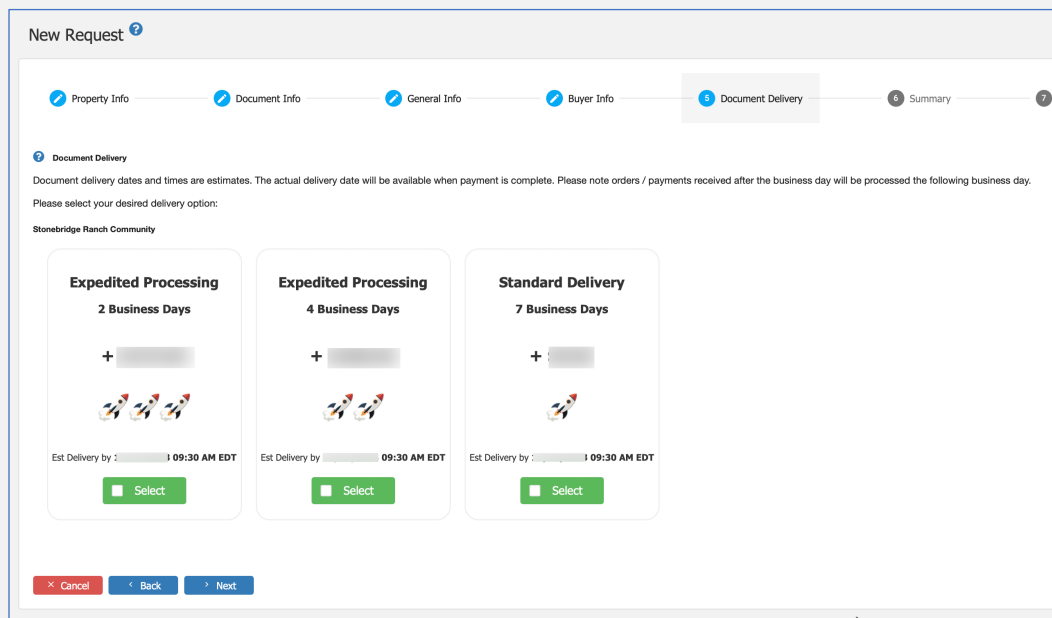


Figure 5: Document Delivery Options (Example Only)

**Because of the variables that can impact fees, please understand that our teams will never quote fees to a caller or via email.**

There are a few issues that can impede the fulfillment process, despite what has been selected, so please be aware of these potential issues when planning on when to request the packet and what fulfillment option to select:

1. Any payments due at the time of the order have not been paid.

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2. The community association is new to the management company, and the incoming balances and/or assessment rules have not yet been loaded;
3. There is a "block" in place for the community requiring special handling (e.g., a site inspection is required, or we need to request additional information from the requestor), and the information needed is pending;
4. The account is in collections and an attorney or other collection agency needs to be contacted for payoff information.

## Retrieving the Documents

Once the request is complete, you are notified via email that the order is ready for retrieval.

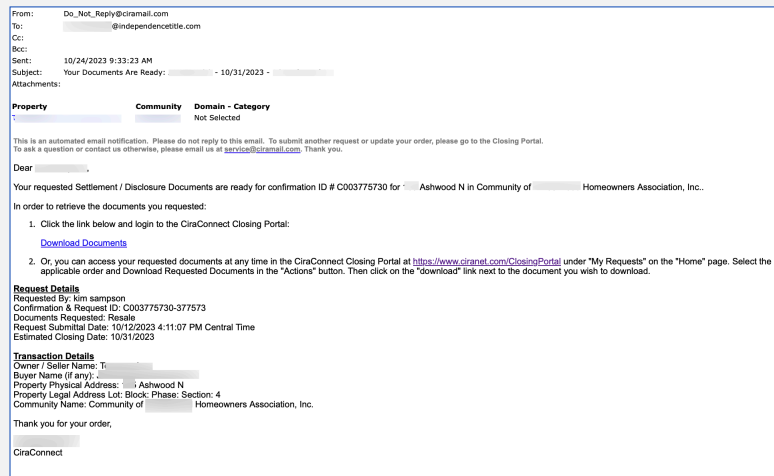


Figure 6: Sample Email Notification

You can log in and access the full packet from the **My Requests** page in the Closing Portal. From there, not only can you see their most recent request, but a full history of past requests for your entire office (only the last 90 days loads by default, but they can retrieve older information if necessary).

## Why Use the Closing Portal?

Registered users can use the Closing Portal at any time day or night from any computer with internet access and can request as many updates to an original request as they need, but CiraConnect can only fulfill resale document requests placed through the Closing Portal. We cannot accept requests via email or phone. There are several reasons for this:

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1. Our technology allows for the efficient fulfillment of the document request(s) placed through the Portal. Requests are automatically queued based on request dates, so orders are worked in the order received, and there is no worry about losing track of an emailed request.
2. Our technology also allows for the correct amounts due to be systematically calculated based on the prospective sales date the requestor provides.
3. The form-based submission template helps to ensure that we are provided the right information to correctly prepare the document(s) needed.
4. The portal provides for the easy retrieval and storage of the fulfilled request for the individual requesting the information. Since many of the full resale packets are too large to email, this allows users quick and hassle-free access to full packets.
5. The interface between the Closing Portal and CiraNet, where the CiraConnect Accounts Receivable Shared Services Group (ARSG) fulfill the requests, allows for full tracking of all pending and fulfilled requests for full visibility.

## Making Changes to Your Account

### Admin Rights

Each location should have an active **Admin**. By default, if you are the first user in a newly created location, the system lists you as the Admin. That individual can deactivate an individual no longer on the team or reactivate them if they come back. The Admin can also edit the location address if your office moves. Finally, they can appoint other users as Admins. The CiraConnect team, to protect the integrity of your information, will not generally make those changes on your behalf, but defer to the Admin. You can see who the serves in that role on your team by logging in and selecting **My Team** from the left-hand Navigation Pane. The list of all users will open to the right in a grid format, and the far-right column will show who has Admin access for your group.

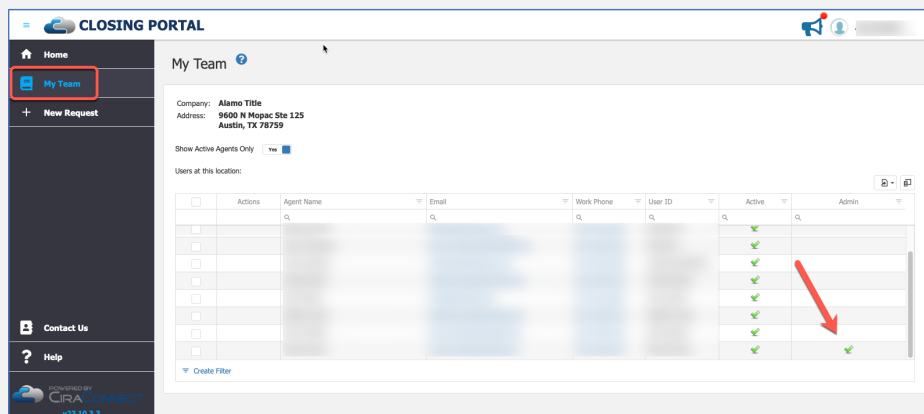


Figure 7: Identifying the Admin for Your Team

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Please note that the Admin should not deactivate their own account without appointing a successor first. Conversely, appointing multiple Admins is each team's choice but is supported by the platform.

## Your User Profile

You also can update some information about yourself from your **Profile**. To access it, click on your name in the upper right-hand corner and open to the Profile. From there you can update email and phone contacts, even change your name, or add an image. You are not able to change your set username nor the location address from here. Should you need to change your username for any reason, please reach out to us for support.

## Need Assistance?

As noted above, Closing Portal users have a couple ways to reach out for assistance:

- Call **855-877-CIRA (2472), Option 2**
- Email us at [service@ciramail.com](mailto:service@ciramail.com)

We recommend using one of these options for assistance as opposed to reaching out directly to the manager. Our trained service and support team are there to help you.