

# GenX2005

## Real Estate Closing Software Manual

Please visit our website  
[www.pro-docs.com](http://www.pro-docs.com)  
for product information, help files, and pricing.

Thank you for selecting Professional Documents Systems. GenX2005 Real Estate Closing Software. All of the documentation that you need for a basic closing is included in the GenX2005 software. The software consists of current state specific forms, federal documentation including the HUD-1 and HUD-1A settlement statements, multi-state federal forms, optional check writing and miscellaneous forms used to complete a closing package.

As you will soon learn, GenX is an easy-to-use program that will increase the efficiency with which you prepare documents for a closing. This manual provides a quick reference for the software so that you can begin experiencing the benefits of GenX right away. As with any software program, the more you use it, the more familiar and proficient you will become with its capabilities.

Should you need additional assistance, you may call customer support. Technicians are available who are intricately familiar with the software and will be glad to research and answer your software-related questions. Customer support can be reached Monday through Friday from 9:00AM to 5:00PM (EST) at 800-228-3670. Our website, [www.pro-docs.com](http://www.pro-docs.com), also contains many help files and tips that you might find useful.

### Technical Support

**Phone:** 603-606-4284 or 800-228-3670

**Fax:** 603-606-4287

**Email:** [support@pro-docs.com](mailto:support@pro-docs.com)

**Period of Service and Billing** Support contracts run for a 12 month period, and provide you with both technical support and program updates. Semi-annual support contracts are also available. Support costs vary based upon the number of GenX users you have. A support contract is highly recommended. It protects your initial investment and keeps your software current. During your 30-day free trial of GenX2005, there is, of course, no charge for support.

**Why Purchase Support?** As stated, GenX Annual Technical Support includes both software updates and unlimited toll-free telephone support. If you choose not to purchase GenX support, updates and help on technical issues are not available on an "as needed" basis.

**Updates** Our software has to be updated periodically. These updates include language and regulation changes, form adjustments, and/or enhancements and tweaks made to the program. Update files are automatically emailed to our support subscribers. Without these updates your software will become dated and inaccurate.

**Technical Support** ProDocs representatives will assist you with your questions about GenX software and troubleshoot GenX related problems. This does not mean that they are required to set up your network or solve operating system issues. But it does mean that we stand ready to promptly and courteously assist you with any GenX related problems. Problems will be resolved more quickly if we speak with someone who has a basic understanding of your operating system and current hardware configuration. If that's not possible, a person who can answer technical questions should be nearby.

Support hours run Monday through Friday 9:00 AM to 5:00 PM.

# GenX2005 Installation Instructions

To install GenX2005, we start by using our update file: Update GenX2005.exe. This file installs the software if the program is not already resident on the computer.

We will send you an email with a link to our update file. Please download (SAVE) this file, Update GenX2005.exe, to your desktop. This will take 10 minutes or so and can be done in the background while you work on other things. Check to make sure your operating system didn't block this Update GenX2005.exe file (right-click on it, go to "Properties", and make sure it is not blocked on the "General" tab).

You can then run the file by double-clicking on Update GenX2005.exe. Accept the license agreement and go along with the default settings as it runs. There are a few steps to the installation, so make sure you let them all run. When the installation is completed, click on "Finish".

When you go into the program after running this file, you will get a gray screen with a red message telling you not to close out of that screen. Just wait it out. You will enter into an initial screen that will display information contained in a default database. You should give us a call at 800-228-3670 to customize the database and program options for your firm.

When you go in and add a new file, "Use the new HUD 2010" is checked by default. If you uncheck that box, you are locked into the old HUD the next time you enter that particular file. Many firms use the old HUD for cash deals. That's fine, but if you start doing a file with the old HUD, it is imperative that you don't switch back to the new HUD. The accuracy of the inputted information would be compromised. That also holds for the reverse scenario.

This installation process must be carried out on all computers. The "download" email can be forwarded around your office, as needed. In larger offices, you can, if you wish, save the file to a shared network location. That would enable each work station to merely run the file from that location, eliminating the repetitive need to save the file to multiple desktops, now and later on when the program needs to be updated.

\*\*\* Note: You will also get a lingering gray screen the first time you print from each workstation. Again, just wait it out. The program only has to link up to its documents one time.

We can also link each workstation to a central, shared database, if that is your desire. That should take 15 minutes or so, and can be done over the phone.

Call us at 800-228-3670 when and if you are ready to network your data.

# USING GENX2005

Just double-click on the blue and gold ProDocs GenX2005 icon to open the program. The opening screen will be displayed. Click on the Start button to enter GenX or the Exit Door button to return to your Windows desktop.

If you choose to enter the program by clicking on the Start button, the Closing Menu will be displayed.

## ADD OR EDIT A CLOSING FILE

### ADDING A CLOSING FILE

From the Closing Menu click on the Add A New Closing button.

Enter a file number. Once you add the file you will advance to the Information Menu. At that point, it is necessary to go to Property Information and enter the state that the property is located in.

### EDITING A CLOSING FILE

Click on the Edit An Existing Closing button. The Edit Closing Screen will be displayed. Locate your file by using the scroll bars, record selector, or search button. You can sort these files in the manner you wish by clicking on the appropriate heading.

Once you locate your file click on the Open button next to the file number.

\*\*\* **NOTE:** When you are networked and you open a file you hold the rights to that file and no other user can edit the file, but they can read the file.

### DELETE RECORDS

You will use this selection when you want to remove closing files from the database. Before selecting this option, you need to make sure that all GenX users are out of the program and that you have a current backup of the database. You have the option of deleting records individually or by a range of dates.

#### 1- Individual Deletion

Upon selecting Individual, a screen will appear with two boxes. The first will contain a list of closing files in the database. To select the individual file you want to delete, locate it from listing, click on the file number then click on the right arrow button. This will move the file into the delete list. Repeat this process until all the files you want to be deleted have been moved into the delete box. If you have selected a file you do not want to delete, in the delete box, click on that file number, then click on the right arrow button to move it back to the active file list. Once you are certain the files listed in the delete box are correct you can print a list of the files you are deleting, then click on Delete. The files are now removed from the program database.

#### 2- Delete by Dates

Upon selecting Delete by Date, a screen will appear asking you for a date range. Enter the date you wish to start with, then enter the date you wish to finish with. The system will display a list of files that fall within the date range you entered. You can print a list of these files. Click on the Delete file button. The files within the date range you entered will be deleted.

\*\*\* **NOTE:** If there is one or more files that falls within your date range that you do not want to delete, cancel the deleting process and re-enter a new date range. If you can not enter a new date range but do not want one or more of the files selected to be deleted, then you will need to use the Individual option and manually select the files to eliminate deleting the files you need.

## ENTERING FILE INFORMATION

### PROPERTY INFORMATION

As mentioned, the "Property Information" should be entered first. The information you enter on this screen will affect how other sections of the program react. Each state has its own special guidelines for real estate transactions and charges. The property type also plays a roll in how the program will process the remaining data you enter.

\*\*\* **NOTE:** Plot plans, title abstracts and municipal liens are accessed from the Property Information screen, as well as the Tools Menu.

## BUYER INFORMATION

There are a variety of prompts that will need to be filled in, in order to complete your Buyer Information. You MUST select a Buyer Type before you can enter information regarding your Buyer(s). The type of Buyer you select will determine how many Buyer Tabs are displayed on the screen and the information required to complete your Buyer entry.

## BUYER TYPES AND PROMPTS

### 1 - Individual

You can have up to four Buyers. Each window tab will be labeled Buyer 1 through 4. You should start by entering the information for Buyer number one first, then move onto the other Buyers as needed. Each Buyer Tab will prompt you for general information about the Buyer.

\*\*\* **NOTE:** (a) You can use the "Same Address Buttons" if the additional Buyer(s) residents matches that of one already entered on a previous Buyer tab. Or you can use the "Same Address as the Property". (b) The "Married to Prompt" must be filled in with either an "S" for single or "M" for married. If the Buyer is married and the spouse is taking part in the purchase, you will need to enter the Buyer number assigned to the spouse. (c) In the state of New Hampshire a married buyer whose spouse is NOT partaking in the purchase may or may not require a Homestead Waiver. Please answer the prompts for this accordingly.

### 2 - Corporation

There is only one tab to enter information for a Corporation. When the documents print, the Corporate Name will print, along with a place for the Corporation Signer. The signer should be entered as soon as he/she is determined.

### 3 - Estate

There is only one tab to enter information for an Estate. When the documents print, the Estate Name will print along with a place for the Estate Signer. The signer should be entered as soon as he/she is determined.

### 4 - Trust

When the Buyer type is a Trust, you will have four tabs to enter information on. The first tab will be requesting information on the Trust and the remaining three tabs will be to enter Trust Signers. The Trust Signer(s) will enter the same way an Individual Buyer would be. They will automatically have ", Trustee" appended to their last names.

### 5 - Partnership

When the Buyer type is a Partnership you will have four tabs to enter information on. The first tab will be requesting information on the Partnership and the remaining three tabs will be to enter Partnership Signers. The Partnership Signers will be entered the same way an Individual Buyer would be.

## SELLER INFORMATION

There are a variety of prompts that will need to be filled in, in order to complete your Seller Information. You MUST select a Seller Type before you can enter information regarding your Seller(s). The type of Seller you select will determine how many Seller Tabs are displayed on the screen and the information required to complete your Seller entry.

## SELLER TYPES AND PROMPTS

### 1 - Individual

You can have up to four Sellers. Each window tab will be labeled Seller 1 through 4. You should start by entering the information for Seller number one first, then move onto the other Sellers as needed. Each Seller Tab will prompt you for general information about the Seller.

\*\*\* **NOTE:** (a) You can use the "Same Address Buttons" if the additional Seller(s) residents matches that of one already entered on a previous Seller Tab. Or you can use the "Same Address as the Property" button. (b) The "Married to Prompt" must be filled in with either an "S" for single or "M" for married. If the Seller is married and the spouse is taking part in the purchase, you will need to enter the Seller number assigned to the spouse. (c) In the state of New Hampshire a married Seller whose spouse is NOT partaking in the purchase may or may not require a Homestead Waiver. Please answer the prompts for this accordingly.

### 2 - Corporation

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### 3 - Estate

There is only one tab to enter information for an Estate. When the documents print, the Estate Name will print along with a place for the Estate Signer. The signer should be entered as soon as he/she is determined.

#### **4 - Trust**

When the Seller type is a Trust, you will have four tabs to enter information on. The first tab will be requesting information on the Trust and the remaining three tabs will be to enter Trust Signers. The Trust Signer(s) will enter the same way an Individual Seller would be. They will automatically have “, Trustee” appended to their last names.

#### **5 - Partnership**

When the Seller type is a Partnership you will have four tabs to enter information on. The first tab will be requesting information on the Partnership and the remaining three tabs will be to enter Partnership Signers. The Partnership Signers will be entered the same way an Individual Seller would be.

**\*\*\* NOTE: WHEN DELETING A BUYER OR SELLER, MAKE SURE YOU USE THE “GARBAGE CAN ICON”. YOU MAY GET AN ERROR MESSAGE IF YOU DO NOT DO THIS.**

### **ATTORNEY INFORMATION**

The Attorney Information comes from the “Attorney” database, which you must set up. If you are already in a closing file and the Attorney Information has not been set up yet, you can access the Attorney Database from the toolbar by clicking on the Utilities option, then Attorney Maintenance. There you need to add your Attorney in, so they can be selected for existing files. Do this by selecting the Attorney from the drop-down in your closing file.

### **REALTOR INFORMATION**

You can enter both the Listing Realtor and the Selling Realtor here. You must use the Realtor(s) information or Broker information stored in the “Realtor” database (which you must set up under the Utilities Section of the program). If you are already in a closing file and the Realtor Information has not been set up, and you would like to add the Realtor to the database, you can access the Realtor Database from the toolbar by clicking on the Utilities option, then Realtor Maintenance. Then go back and select that Realtor for your closing file.

### **LENDER INFORMATION**

You must use the Lender information stored in the “Lender” database (which you must set up under the Utilities Section of the program). If you are already in a closing, the Lender has not been set up, and you would like to add the Lender to the database, you can access the Lender Database from the toolbar by clicking on the Utilities option, then Lender Maintenance. Next, add in the Lender you wish to use.

**\*\*\* NOTE:** Make sure to check out the Default Documents to Print tab. This feature is explained elsewhere in this manual.

### **LOAN INFORMATION**

This section is used to gather information about the loan. You will enter the type of loan, terms, amounts, and so forth. This section has been broken down into seven categories. Each category has a corresponding tab. Most information entered in this section automatically gets inserted into the HUD.

#### **1 - Basic Loan Information**

In this section you will enter general information about the loan and select the loan type. The loan type you select will affect the information prompts on the remaining six tabs.

#### **2 - Mortgage Riders**

Select the mortgage riders needed to complete your closing file.

#### **3 - Settlement Information**

By default the system will enter your company address. This address is taken from the Company Information that you set up under the Utilities section of the program. If the closing is not taking place at your firm, simply type in the correct settlement address.

#### **4 - Conventional Loans**

Enter the information as prompted. The information needed is based on the loan type that you selected. Generally you will need to enter interest rates and private mortgage insurance information.

#### **5 - Government Loans**

This tab may not be available to you if the loan type you selected does not involve a government agency.

#### **6 - Bi-weekly**

This tab asks two basic questions: The Bi-Weekly payment amount and the Bi-Weekly maturity date. If the loan is not a Bi-Weekly loan than you need not enter any information.

#### **7 - Balloon**

This tab asks basic questions regarding a Balloon mortgage. If the loan is not a Balloon loan then you need not enter any information.

## TITLE INFORMATION

**This category has been divided into three sections:**

### 1 - Title Insurance Companies

Select the Title Company you need to issue the title policy for. Title companies you have not purchased will be grayed out. You will not be able to access them. You can call ProDocs to purchase a Title Company if it is needed.

\*\*\* **NOTE:** Choose “Manual Premiums” if you need to override the rates indicated in “Insurance Rate Maintenance” for any reason.

### 2 - Title Policy Information

It is on this tab that you will select the policy type, enter the proper policy numbers, effective date of the policy, verify that the loan and owners amounts are correct (If the amounts are wrong, please return to the loan information section and also make the adjustments there) and enter any exceptions that will be excluded from the policy.

### 3 - Insurance Premiums and Endorsements

This tab displays the cost of the title policy based on the rate schedule (visible in the Utilities Section, but updated programmatically) and property state, the type of policy, and the title company you selected. On this screen you should check off the affidavits or endorsements that need to be produced to complete the title insurance policy.

\*\*\* **NOTE:** The endorsements selected will not print automatically. Instead, the program checks off the appropriate box on the master endorsement to indicate that the coverage includes the selected endorsements. There is also a checkbox to override the automatically calculated rates on this tab.

## RECORDING INFORMATION

The recording information is used by the program primarily to complete title insurance forms. The recording screen has been separated into three sections: Deed Information, Mortgage Information, and Assignment Information. These sections are independent of each other. Only fill in the section(s) that apply to the closing file being entered. If the fields are grayed out, go to Property Information, and check off either Recorded or Registered property to enable them.

\*\*\* **NOTE:** When entering the time of recordings you MUST indicate AM or PM.

## MORTGAGE DISCHARGES

When you click on the Mortgage Discharges button, the Pay Off and Discharge Request form will pop-up on the screen.

1. Fill in the information as requested by the program then click on the plus button to add the discharge to the system. As you add the discharges for the file, movement buttons will appear. You can use these buttons to move between the discharges you have entered.
2. To print the Discharge Request click on the printer button.
3. To delete a Discharge Request click on the “Garbage Can” icon.
4. To receive discharges click on the Receive Discharge button.

# HUD SETTLEMENT STATEMENTS

The HUD information section has been designed to supply you with all aspects for creating a settlement statement. You will be able to complete the HUD-1 or the HUD-1A, a disbursement sheet, checks, and produce the initial aggregate account disclosure statement. Whenever possible, information entered into other sections of the program will flow into the HUD-1 or HUD-1A. Items such as sales price, loan amount, buyer and seller names, realtor names, and closing dates are all accessed from other sections of the program, and should be completed before printing the final settlement statement(s).

## ENTERING A HUD

From the GenX Information Menu select the HUD or HUD-1A Icon.

\*\*\* **NOTE:** The HUD-1A can only be used if the closing is a refinance.

### 1 - Moving Through Either HUD

You can move throughout the HUD(s) by using your mouse, tab, or enter keys. You can move between pages by clicking the black arrows at the top and bottom of the HUD screen(s).

### 2 - Calculating

The system is designed to calculate as the information is entered into the HUD(s). This means that as information is entered or changed, the system will perform the calculations as the entry is made. To enter a negative number, type a minus sign in front of the amount.

### 3 - Options

The behavior of the following HUD line numbers 802, 1001, 1101, 1107, 1108 and 1201 can be altered by going to the toolbar at the top of the page, and selecting Utilities, Company Maintenance, then HUD2010 Defaults.

## ALLOCATING DISBURSMENTS USING QUICKEN ®

The check writing (Quicken® option) section is totally dependent upon the information you entered into your HUD(s). You will not be able to allocate or print any checks without first completing one of the HUD(s). You can do the allocation directly from the HUD you are entering.

**1 - HUD Line Numbers** that are displayed in blue are the line numbers that can be allocated. Click on the line number to display the check disbursement screen for that line number. Select the payment method for the line number.

\*\*\* **Note:**

- (a) the drop-down box in the first payee name will display all the vendors you have set up under the Utilities section of the program. If the payee is not a vendor then enter the payee name on the second listing.
- (b) If the line number you select doesn't contain an amount or is marked Paid Outside of Closing (POC) you will receive a message that you can not allocate this line number.
- (c) When consolidating checks you must enter the payee name on all allocations. You need to assign a consolidated check to a group. Enter the group number at the prompt. You can have up to 99 groups.

**2 -** To mark the line items as Paid Outside of Closing (and by whom) double click in the amount box. The amount box should turn light blue. If the box does not turn light blue then that line number can not be marked POC.

**3 -** After you have completed the HUD and marked any checks to be printed, export the data to Quicken. The export icon is the hand and notepad at the top of page one or page two of the HUD.

Another form will appear that basically says all the information for the file that you are working on will be exported to a Quicken “.QIF” file. The directory that the file will be written to should have already been set up in the Utilities ► Company Information ► Misc Tab by the software. You can also verify this directory by clicking on “GenX2005” on the opening screen.

**You can minimize or close your GenX program and proceed to Quicken.**

## **IMPORT DATA FROM HUD**

1. Go to your register.
2. Click on file.
3. Highlight import
4. Highlight QIF. A box will appear.
5. Go to browse and choose the drive and folder where your Quicken Import Files reside.
6. Click on the file number of the checks that you want to import into Quicken. Click on O.K.
7. When the message appears regarding categories, click on YES.

**All the checks that you allocated to be printed will now be in your register.**

## **CREATE THE UNOFFICIAL DISBURSEMENT SHEET**

1. Make sure you also enter your deposits using the same method that you used to allocate your checks. Click on the appropriate HUD Line Number displayed in blue (corresponding to the deposit) and click on deposit and the deposit will be credited to the indicated account.
2. Click on the “Magnifying Glass over a Sheet of Paper” icon.
3. Chose your printer.
4. Click on PRINT to print the disbursement sheet for that particular file.
- 5.

## **CREATE THE FINAL DISBURSEMENT SHEET**

1. Click on REPORTS
2. Click on MEMORIZED REPORTS
3. Highlight DISBURSEMENT or TRANSACTION or LEDGER CARD
4. Click on CUSTOMIZE (in bottom right hand corner)
5. Click on INCLUDE (3rd file tab on top of box)
6. Click on Category contains (second box down on the right)
7. Fill in the file name or number. Click on create.

## **YOU NOW WILL HAVE THE CHECKS YOU IMPORTED FROM THE HUD IN FRONT OF YOU.**

Put your Deposit or Wire into the register, exactly the way that they will be putting it in the bank. If you have several deposit checks for one file and you are combining those on one deposit slip, you can do a split transaction in Quicken, which will show the breakdown of the multiple checks to be deposited, but will show it as one deposit in Quicken and on the bank statement. When you do a split in Quicken, you must categorize each line in the split transaction screen. The category will always be the BANK: Borrower: File No., as has been brought over on the category line in the checks that you imported from the HUD for that particular file.

After you have entered your deposit, go to the Disbursement that you created for that file and balance the disbursement sheet accordingly with the HUD. You can at this point, make any changes, add checks, etc., in order to balance the disbursement.

**ALWAYS CHECK YOUR DEPOSITS AGAINST THE FUNDING THAT IS ACTUALLY RECEIVED. THERE IS A DEPOSIT REPORT LISTED IN YOUR MEMORIZED REPORTS. DOUBLE CLICK ON THIS REPORT AND ALL OF YOUR DEPOSITS WILL APPEAR. MAKE SURE THAT THE DEPOSIT IS THE SAME AS YOUR RECEIPT FROM THE BANK.**

## **TO PRINT CHECKS**

1. From the Icon Bar or from “File” select “Print Checks”
2. In the print menu enter next check #
3. Then in the print box select “Selected Checks”
4. Then click on “Choose” A box will appear with all of your unprinted checks.
5. Highlight the checks you wish to print and click on “Done”
6. Be sure that “Voucher checks” appears in the “Check Style” box.
7. Then click on Print First.
8. Follow on-screen direction when checks have printed.
9. You may now print a Disbursement Sheet which will now have all the #'s of checks you've printed.

## ALLOCATING DISBURSEMENTS USING GENX2005 ACCOUNTING

The first thing you will need to do is set up a checking account to use for printing checks and reconciling your bank statement. This is done by clicking the “Utilities” option at the top of any Genx2005 screen. Enter the bank name and all related information, such as the next check number and the last statement balance.

- 1 - HUD Line Numbers that are displayed in blue are the line numbers that can be allocated. Click on the line number to display the check disbursement screen for that line number. Select the payment method for the line number along with an account number.

**\*\*\* Note:**

- (a) the drop-down box in the first payee name will display all the vendors you have set up under the Utilities section of the program. If the payee is not a vendor then enter the payee name on the second listing.
  - (b) If the line number you select doesn't contain an amount or is marked “Paid Outside of Closing” (POC) you will receive a message that you can not allocate this line number.
  - (c) When consolidating checks you must enter the payee name on all allocations. You need to assign a consolidated check to a group. Enter the group number at the prompt. You can have up to 99 groups.
- 2 - To mark the line items as “Paid Outside of Closing” double click in the “amount” box. The amount box should turn light blue. If the box does not turn light blue then that line number can not be marked POC by regulation.

## USING GENX2005 ACCOUNTING

1. After you have completed the HUD, click on the “Tools” option at the top of any screen and select “**Escrow Accounting**”, then select your bank account
2. If you have allocated all of the amounts from the HUD you can go directly to the “print checks” tab where you will see all of your checks to be printed. Use the drop down box to print all of the checks for one file or select each one individually and click on the printer.
3. If you have not allocated or wish to enter checks manually select the “**Payments**” tab at the top of the screen, fill in the appropriate information and click on “Record Payment”. If you just want to enter the amount but not print the check, select “Add to Print Checks” to print the check at a later time.
4. **Deposits** are entered by selecting the “Deposits” tab at the top of the screen, selecting the file number for the deposit along with the appropriate information and clicking on “Record Deposit”. The information is now part of your check register.
5. The “**Register**” tab at the top of the screen will show you all of the transactions that have been recorded. This screen is sortable by clicking on any of the headings at the top of the screen, such as payee or payment amount. You can also find something by clicking on the binoculars.
6. **Reconciling your account.** From the check register, click on “Reconcile” and select the “period ending date” from your bank statement along with the correct balance. Click the box under “CLR” to clear a transaction. Continue until the amount still to be cleared is 0.00 or click on “Finish Later” and come back later.
7. **Reports.** There are pre-defined reports under the “Reporting” tab at the top of most screens. There are 4 different reconciliation reports that are sortable in ascending or descending order, a trial balance, disbursement sheets by file or all files, bank charges and payee reports.

## INITIAL ESCROW ACCOUNT DISCLOSURE

Calculations are done by adding the disbursements to be made throughout the year, and dividing the total by 12 or 13. The result is the monthly amount to be deposited towards their escrow account each month. The starting balance of the account is by definition the largest negative balance (using the amount deposited plus the prior month's balance minus the disbursements for the month) plus the cushion selected by the lender.

- 1 - To enter the Initial Escrow Accounting Disclosure click on the button at the top of the HUD. (a blue and white document). The system will display the Aggregate screen. Enter the information as prompted.  
**\*\*\* NOTE:** You **ONLY** need to enter payments in the month that the bill will be paid by the mortgage company. PMI must be entered every month.
- 2 - After you have entered all the payments, you can print the Trial Balance and Disclosure Statement by clicking on the corresponding button.

# PRINTING

GenX uses a batch method of printing so that all documents may be selected at one time, and then printed. All your selected letter size documents will print first, and then your selected legal size documents will print second. This is done for firms whose printers only have one paper tray, and must manually swap the trays or feed the legal paper.

Whenever possible, the program uses the information you have already entered in the system, and fills in the documents when printed. If the document you selected needs more information than the program contains, pop-up boxes appear requesting you to enter the remaining data.

## HOW TO PRINT DOCUMENTS AND SELECT DOCUMENTS

From the GenX2005 ProDocs Information Menu, click on “Select Documents to Print”. The system will display a new pop up screen with State, Universal and Title documents.

### 1- State Documents

Tabs divide the State Documents. Each tab is labeled for a different state. Select the appropriate state, then select the documents that you need. After you have selected your documents, click on the Exit Door to return to the Printing Menu. At this time, you could immediately print the state documents by clicking on “Print Selected Documents”.

### 2- Universal Documents

The Universal Documents have been divided into eight categories. Each tab is labeled for a different category: FHA, Federal, Balloon, VA, Adjustable Rate 1, Adjustable Rate 2, Misc. 1, and Misc. 2. Select the tab that has the documents you need to print. After you have selected your universal documents, click on the Exit door to return to the Printing Menu.

### 3- Title Documents

Select the Title Company for which you need to print documents for from the Title Insurance Companies tab of Title Information. Then click on Select documents to Print, click on the Select Title Forms icon, and select the documents that you need. After you have selected your title insurance documents click on the Exit Door to return to the Printing Menu.

After you have selected all the documents you need to print, click on the “Print the Selected Forms” button and choose your printer. The system will now print the documents.

# Using pdfFactory

We recommend that you have **Adobe® Reader® Version 9.1.2 or later** installed on your computer to insure that this feature functions properly.

To utilize the **pdfFactory** capabilities, select your documents to print, and click print twice until you get to the Windows “Print” dialog box. At that point, select “**pdfFactory**” as the printer you’re going to send the job to. Then click “print”. A “**pdfFactory**” screen will pop up or an icon for it will appear on your task bar. On it you will see three useful buttons at the bottom. They are “Save...”, “Send...”, and “View PDF”.

**“Save...”** If you plan on saving your document to a specific directory, you might want to do so at this point. If you forget to, and close out of **pdfFactory**, don’t worry. You can set **pdfFactory** to automatically save documents if you wish.

**“Send...”** If you click on this button, **pdfFactory** will create an email message in your default email client with the Attachment field set to the name of the .pdf file which **pdfFactory** created. **pdfFactory**’s default behavior is as follows:

- if you have just one email client defined, **pdfFactory** will use it.
- if you have more than one email client defined, **pdfFactory** will use the default profile. If there is no default profile, **pdfFactory** will prompt you to select a profile.
- The newly created email message will be empty except for the Attachment field (i.e. no To, Cc, or Bcc recipients, no Subject, and no message body).
- **pdfFactory** will create the message in your default email client but will not send it. You will need to explicitly send the message yourself when you are ready to do so.

**“View PDF”** If you click on this button, **pdfFactory** will open up the documents you selected in a .pdf file. You can preview, but not make changes to, the documents at this point. If you choose to view the documents first (before you saved them), you now have another option to save.

You can also print from this .pdf file if you wish. Just hit the “Print” icon, choose your printer, and be sure to indicate that you want to print “all” if you want to print the entire print job. Or, if you want to select which pages will print, click on the “Pages” tab in the left hand margin, and choose the ones you want to print. Then hit the “Print” icon, choose your printer, and indicate that you want to print only the “selected” documents.

**pdfFactory** has many other capabilities that you can explore. Decide for yourselves which features will be useful for you particular needs. You may want to purchase and register the **pdfFactory** virtual printer instead of running the trial version. Once a computer is registered, your printouts will no longer display the **pdfFactory** advertising banner that appears in the trial version. Simply click on “web site” in the “About” tab of **pdfFactory**. Licenses are available from **FinePrint Software** at \$49.95 each.

## A helpful hint:

If you want to combine several documents into one “package”, simply leave **pdfFactory** open on your task bar as you choose other documents to print to it. You can then either preview the entire package, print it, or send it as an e-mail.

# UTILITIES

The Utilities section of the program is one of the most important sections. It is here that you will store your company information, title insurance rates, lender files, state tax rates, vendor information, and control the way your software functions. The more information you enter here, the easier the program will be to use. Information that is not entered now, but is required at a later date can be inputted by clicking on Utilities on the menu bar and going to the proper maintenance area.

## 1099 UTILITY

Print your 1099 eligible closings directly onto the IRS 1099-S form, as long as you do not exceed 250 closings per year.

## ATTORNEY MAINTENANCE

You will use this option to set up the persons whose names appear on the documents as the closing agent. Enter the name, expiration date of certification and select the type of certification the individual qualifies for.

## ACCOUNT MAINTENANCE

Here you can set up a checking account to use for printing checks and reconciling your bank statement with our integrated Escrow Accounting option. Enter the bank name and all related information, such as the next check number and the last statement balance.

## COMPANY MAINTENANCE

This is where all the information regarding your company is stored. This is also the place where you can set up some default settings for the HUD(s). You will use this function if the information about your company or program default needs to be changed. There is a series of five tabs that need information filled in.

### A - Company Information

It is here that you will enter your firm's address, phone number and employee ID number and other information.

### B - HUD 2010 Defaults

The defaults you enter will appear on all the HUD(s) you create.

### C - Management Defaults

Here you can enter a default Attorney, Originator, File Processor and Title Processor if you wish

### D - Misc.

This option is used for Title Insurance Policies. You can enter the company name to appear on the title policies and agents name. Some Quicken options are also included on this tab.

## DESCRIPTION MAINTENANCE

Save HUD line descriptions and easily call them up from a drop-down menu. No retyping the same information.

## INSURANCE MAINTENANCE

This section is used to verify your title rates. On the right hand side of the screen there is a drop down box. When clicked on it will display all the title companies with a corresponding state abbreviation next to them. Select the Title Company AND the proper state, and verify the rates as provided by your title company. If the rates are entered incorrectly, the amounts printed on your title policies will be incorrect. You may view and download the rate information for the software by going to our website: [www.pro-docs.com](http://www.pro-docs.com) The rates displayed there are the most current rates we have for each particular underwriter. You can insert that information into the software with a click of your mouse. IT IS YOUR RESPONSIBILITY TO VERIFY THEIR ACCURACY.

## LENDER MAINTENANCE

You can use this section to set up the Lenders you deal with on a regular basis. Easily enter all the necessary addresses with our handy duplicating button. On the second tab you can control Lender requirements and the number of calendar days they use for calculating interest. You also now have the ability to select the MERS language used on lender by lender basis. To move between lender records use the arrow keys. To delete a Lender use the garbage can icon. To add a Lender, use the plus button. To search for a Lender use the binoculars. Use the last tab to instruct the program to check off only the documents each Lender requires. By doing that, you would no longer have to manually select these documents.

## **MORTGAGE BROKER MAINTENANCE**

You can use this section to set up the Mortgage Brokers you deal with on a regular basis. Also includes areas to enter other information concerning each Broker.

## **PROCESSOR/ORIGINATOR MAINTENANCE**

You can use this section to set up a list of Loan Processors. It also allows you to compile and maintain a list of Originators that you deal with on a regular basis. It includes areas to enter other information concerning each of the Originators.

## **REALTOR MAINTENANCE**

You will use this section to enter the Realtor names, their commission percentage, phone and fax numbers, and the real estate company they work for. The “New Company Realtor” button can be used to add an additional realtor to the same real estate company without retyping the information. There is no limit on the number of realtors that you can enter. To move between realtor records use the dropdown arrow. To delete a realtor use the garbage can icon. To add a realtor, use the plus button. Search for a realtor by using the binoculars.

## **STATE MAINTENANCE**

It is here that you will enter information that is required by state statutes to be printed on certain documents such as a mortgage. You will also need to enter the transfer tax rate for the deed and mortgage and information for municipal liens.

## **VENDOR MAINTENANCE**

You will use this section to enter the Vendor names, their commission percentage, phone and fax numbers, and the Real Estate Company they work for. The “New Company Vendor” button can be used to add an additional vendor to the same real estate Company without retyping the information. There is no limit in the number of vendors you can enter. To move between vendor records use the arrow keys. To delete a vendor use the garbage can icon. To add a vendor, use the plus button. To search, use the binoculars.

## **ZIP CODE MAINTENANCE**

You can input new ZIP Codes in this area.

# GENERAL INFORMATION

There are certain procedures that are consistent throughout the program that you must be aware of before proceeding.

## BUTTONS

**Smiley Face** - This is used as a continue button on the opening screens to help you navigate.

**Exit Door** - This is used to close the current GenX2005 screen and return you to the previous screen.

**Arrows** - Arrow buttons are used to move from record to record. They can also be used to return or advance to a new screen.

**Scrollbars** - These will appear on some screens. Others may appear if your monitor is small and the full screen can not be displayed.

**Maximize / Minimize Window** - The box (boxes) displayed in the top right corner of the screen are used to enlarge and shrink the screen. The dash will keep your program active in the form of an icon on your Taskbar.

**Garbage Can Icon** - When visible, this icon is to be used for deleting data. Manual deletions can produce a Runtime Error 94, invalid use of null. Therefore, avoid manual deletions.

## MENU BARS

You can use menu bars to move around the program easier and to access needed information.

### FILE

**Add New File** - This can be used to start a new closing file.

### UTILITIES

This will display a drop down listing of the Utilities functions allowing you to edit your databases from any location in the program.

### INNER OFFICE

**Calculator** - This will display a calculator on the screen.

**Print Labels** - This feature allows you to print labels and/or cover sheets..

**Export Data** - a module that allows you to extract data and export it to Microsoft Excel.

**File Notes** - While you are in a particular file, you can save notes about the closing on your hard drive.

### TOOLS

**Plot Plans/Title Abstracts** - Also order them from the Property Information Screen.

**Discharge Tracking** - This optional feature allows you to keep track of discharge requests you've printed and sent out. You'd have the ability to display discharges that are 60, 90, and 120 days overdue and, of course, know which ones have come back. It will also generate dunning notices.

**Status Reports** - This feature allows you to print out reports detailing the status of your files. **YOU CAN ALSO OPEN YOUR CLOSED FILES HERE.**

**Management Reporting** - Detailed elsewhere in this manual.

**Pro Policy** - Detailed elsewhere in this manual.

**Custom Documents** - We'll put your own merged Word Documents right into the software. There is an additional charge for this service. Call us for details.

## MEMO BOXES

Memo Boxes are displayed by the system when documents selected for printing require text of a significant length. The memo boxes work somewhat like a word processor. When you enter information into the memo boxes it is automatically saved when you close out of that screen. You can also save your text (it will not be tethered to any particular file) as a (.rtf) file to be called up at a later time.

The amount of information that can be typed into a memo box may be limited based on the document the memo box is for. If you exceed the number of allowed lines (roughly indicated at the top) the system will notify you on exit.

\*\*\* **Note:** Because the Memo boxes are not a word processor, what you see is not always what you will get. The word wrapping will vary system to system.

## Using GenX2005 to Print 1099-S Forms

This feature of GenX allows you to print all your 1099 eligible closings directly onto the IRS 1099-S form. There is no additional charge for this module. In addition to printing 1099's, we have designed it so you can search for a specific closing and mark the seller(s) as 1099 exempt. By doing this, the exempt seller will not be included in the printing of your 1099's.

### 1099 UTILITIES

To access the 1099 Utility go to the Utilities dropdown menu and click on 1099 Utility. Before entering either 1099 Exemptions or 1099 Print Options, you must designate the year which you want to work with. By default, the year will always be the previous one, but you can change it as you see fit.

#### **1099 EXEMPTIONS - Click this button to search for a closing and exempt sellers from 1099's.**

**(Note: The only closings that register as 1099 eligible are ones that you printed a substitute 1099-S for at some point over the course of the year)**

- Here you can view all 1099 eligible closings in the year you chose. You have the option of either exempting all sellers in a single closing or exempting individual sellers in that closing. (see below)
- To search for an item in this listing, click in the field you wish to search and then click on the binoculars. The "look in" choice will be either that field or the entire 1099 Exemption Form. Search as you normally would.
- To exempt all sellers in a closing, click to mark the check box labeled "All Exempt" for that closing.
- To exempt individual sellers in a closing, double click the file number of that closing. This will bring up all the sellers for that closing. Here you can exempt any of the individual sellers by marking the check box labeled "1099 Exempt." If you exempt all individual sellers on this screen, the check box on the main screen will be marked. (Note: You may also exempt individual sellers from 1099's in the "Seller Information" screen when you add or edit a closing.)

#### **1099 PRINT OPTIONS – Click this button to choose from a set of options to print your 1099's.**

- 1099 LISTING – Click to print a quick listing of all your 1099 eligible closings and important information associated with each one. This listing will let you know if any additional information is needed in order to print these forms out properly.
- 1099 TEST – Click to print a test IRS 1099-S form. Put the 1099 form into the manual feeder tray of your printer. Check to make sure that none of the information (mainly X's) overprints the text of the IRS form.
- SINGLE 1099 – Click to print a single closing on an IRS 1099-S form. Enter the file number in the box and click the button to print that specific closing. Put the 1099 form into the manual feeder tray of your printer.
- PRINT ALL 1099'S – Click to print all of your 1099 eligible closings on IRS 1099-S forms. A box will appear after you click this button telling you how many IRS forms to place into your printer. Put the 1099 forms into the manual feeder tray of your printer. If you exceed 250 files, you won't be able to print. You must file electronically.

### Ordering 1099-S Forms from Professional Document Systems

Go to [www.pro-docs.com](http://www.pro-docs.com) and click on "Click Here To Order Tax Forms and Other Business Supplies". At the top of the screen that you come to, you'll see a "Product Search" option. Enter the product number of the form you need and click "Go". The product numbers you may need are TF5160 (red federal copy) and TF5161 (black borrower's copy). The order quantities you select from refer to individual forms. An order of 100/\$20.00 means you only get 34 sheets with three forms on each of them at a cost of \$20.00 plus shipping and handling. It's a bit confusing, but you have to divide first number indicated by the number of forms per sheet to figure out how many sheets you'll actually get. Once you add the required amount to the cart, you'll then have to enter the billing and shipping information, chose a method of shipment, and submit your order. Our GenX2005 software will print the 1099-S information on these forms.

GenX will also print out the annual summary information you will need to fill out Form 1096. We do not, however, physically print this information on the form. To order these forms you would need to enter TF5100 into the product search box. The minimum order for these forms is five.

# Selecting Default Documents by Lender

This is a feature of GenX which allows you to select document packages by Lender. Once you select your defaults for a certain lender (done in Lender Maintenance), you'll have the option to print the same documents every time you use that lender in a closing.

## LENDER MAINTENANCE

Lender Maintenance can be accessed through the Utilities drop-down menu.

**Page 1/Page 2** – The first two tabs in Lender Maintenance have not been changed. Here you enter general information about the lender. You can select a Lender by using the drop down box in the upper left-hand corner.

**The Default Documents to Print Tab** – This is where you can select default documents to print for each lender. This only applies to state and universal documents, not title forms.

### To set up your default documents for each lender:

- 1) Go to the third tab – Default Documents To Print
- 2) Select the lender that you want to work with from the drop down box.
- 3) By choosing Refinance or Purchase you may now set up a Refinance or a Purchase package for the lender you have chosen.
- 4) You must now choose your documents. When you chose state documents, your enabled state(s) document menu will appear. Select documents for each state in which you process loans for this lender.
- 5) When you choose universal documents, a list of document types will appear. When you make a selection from that list, a menu of documents will appear. It is here that you select the documents that you want for your default package.
- 6) Repeat this process, so that you have chosen both a Refinance package and a Purchase package.

## PRINTING MENU

To access the Printing Menu you must be in a closing file. On the Information Menu screen, click the Select Documents To Print button in the lower right-hand corner of the screen.

### USE DEFAULT SELECTIONS FROM LENDER MAINTENANCE

- At the top of the Printing Menu screen, there is a button with the above label. Click this button to use your default selections for the active lender in the current file.
- If you pre-selected documents in Lender Maintenance that require additional information before they are printed, you will be prompted to enter this information at this point.
- All documents you selected in Lender Maintenance will now be selected here. If you wish, you can enter state documents or universal documents to add additional documents to your default selections or to uncheck documents so that they don't print.
- If you deselect the button, your default selections will no longer be active and you will have to go in and select all the documents manually.



Once you complete this process, you can print in the normal manner. As always, you can also use pdfFactory to print preview, e-mail, or save a pdf file to your hard drive.

# Pro-Policy Module

From the Tools drop-down, click on Pro-Policy. Select the Company that you wish to submit policies for. Change the “Remit Policies As Of” date to the date you want to appear on the report submitted to the Title Company and click on “Preview Policies”.

The following screen lists all of your outstanding policies. In order to include the policy(s) just check the “remit” button. Your first time through the module, this screen will include all of the policies you’ve ever written with GenX. We suggest that you click the “Remit All” tab when you first use the module, making sure to unclick the outstanding policies that haven’t yet been remitted. Then print it and submit the report when prompted. This will give you a realistic starting point.

## Finding policies

Policies may be sorted by clicking on any of the following column headings: **File Number**, **Owners Policy Number**, or **Loan Policy Number**. You can also find specific data by clicking in a column and then clicking on the binoculars. Windows will prompt you to “Find What:”. Please note the other options that you can use on the popup, such as search “Any Part of Field”, and select and search accordingly.

## Getting Detail Information

If you double click on a particular file number, a screen will appear with all of the information available for that particular policy, including the property address.

## The Icons

Hopefully, the icons at the bottom of the main screen are self explanatory.

The printer icon will print a report based on the policies checked off as being remitted. The report will display the **Closing File Number**, the **Lender’s Policy Number and Amount**, the **Lender’s Premium**, the **Owner’s Policy Number and Amount**, the **Owner’s Premium**, the **Total Premium**, the **Agent’s Commission**, and the **Net to Underwriter**.

Please note that after printing the policies, a screen appears asking you “Do you want to submit this report?” If you indicate yes, the policies will not appear for your next session.

The icon that has a document with a magnifying glass lets you preview the report before you submit it.

The notepad icon allows you to create an output file in five different formats, including Microsoft Excel.

The “Show All” icon displays all policies ever produced. Policies with a blue background have not yet been remitted. A yellow background indicates they have been remitted.

The door with the arrow means you are all done!

# Using GenX2005 Management Reporting

This feature in GenX2005 allows you to preview and print a variety of reports that display detailed information on all files entered into the GenX program.

## Processors/Originators

Designating file Processors, Title Processors and Originators will give you the necessary tools and capabilities to track file activity, both within your business and outside of it.

### Adding/Deleting Processors and Originators

To enable the management reporting feature of the software, you must first add the names of your Processors and Originators to the program. To do this, go the Utilities drop-down menu on the toolbar. Click on the Processor/Originator Name Maintenance button. Here you can add Processors and Originators by typing in a name and clicking the add button in either the Add File/Title Processor box or the Add Originator box. To delete names, select a name from the drop down box and click the delete button.

### Selecting and Changing

You can select or change the Processors and/or Originator for a particular file at any point. After adding a closing or opening an existing one, go to the Information Menu, and click the Attorney/ Processor/ Originator Selection button. To make your initial selection or change any of these, simply click the drop down box and select a name.

### Using Defaults

You might want to use the same Processors and/or Originator for all, or a majority of, your closings. To do this, go again to the Utilities drop-down menu on the toolbar and click the Company Name Maintenance button. Go to the Management Defaults tab. You will notice that, along with Processors and the Originator, you can also select your default attorney here. Use the drop down boxes to select your defaults. If you do not want a particular default, clear the box so it is empty. Defaults will be added to all new closings but not to existing closings.

## Reporting

The Management Reporting screen can be accessed from Tools drop-down menu.

### “From” and “To” Dates

When the GenX Management Reporting screen appears, the cursor will be in the “From” date box. The date you enter in this box, as well as in the “To” date box, will determine the time frame that the report is based on. Alternatively, you can use the calendar buttons (located to the right of the date boxes) to enter dates. Click the calendar button, click a date and close the calendar pop up screen. Or simply double click a date and the calendar screen will close automatically.

### Sorting Results (except for summary reports)

For most reports you have the option of sorting the results displayed. At the top, center of the screen, choose File Number, Closing Date or Lender to sort by that selection.

## **Choosing Reports**

You can choose as many reports as you want at one time. However, if a report returns no data based on your filtering criteria, the program will only preview or print the reports up to the one with no data. A message box will tell you which report is empty. You'll can uncheck that report then continue to preview or print without reselecting. If you choose to input the necessary Processor or Originator information into the files, you will have to go back into Management Reporting after you're done and reselect the reports that didn't preview or print.

## **Types of Reports**

### **General Reports**

Preview or print reports that display details on files currently open, opened, scheduled to close, or closed. You can do this for any combination of Processors and/or Originators. You can also use advanced filtering to view or print details on any files that have a file processor, title processor, or originator designated. Or even those that have none designated.

### **File Processor Reports**

Preview or print reports that display activity for selected file processor(s) on opened, currently open, scheduled to close, or closed files.

### **Title Processor Reports**

Preview or print reports that display activity for selected title processor(s) on opened, currently open, scheduled to close, or closed files.

### **Originator Reports**

Preview or print reports that display activity for selected originator(s) on closed files. You can also choose a lender to apply more filtering to your results.

### **Loan Type Reports**

Preview or print reports on refinance, purchase or both loan types. You can also choose a lender to apply more filtering to your results.

### **Summaries**

Preview or print reports that display the activity of all file Processors, Title Processors, or Originators on currently open, closed, postponed, or cancelled files. Also displays the file count of those files where no Processor or Originator is assigned as well as those with deleted Processors and Originators.

## **Exporting Data from GenX into Microsoft Excel or a Text File**

From time to time you may find that you would like to retrieve some information from GenX. This could be done in the past, but it was a complicated hours-long procedure that very few attempted. We have now added a module that allows you to extract data from the program quite easily. To access this module while in GenX, click on Inner Office and then Export Data. This will bring up a screen that will facilitate this data extraction.

Behind the scenes in GenX, information you input into a file is stored in tables. It sits there, waiting to be accessed by whatever form, report, or document needs it. We have made four of these tables available on the Export File Information screen that comes up when you click on Export Data.

As an example of how this process works, let's say you want to see the full first Seller's Name, Sales Price, and Closing Date for all closings done during 2010. Note that you don't have to worry about the Closing Date, as the File Number and File Closing Date are exported automatically for each file. You would therefore only need to input the dates you are seeking the information for and the fields you want, in this case the Seller's Name and Sales Price. The Seller's Name information is in the Sellers Table. In this table, you would double-click on Seller 1 First, Seller 1 MI, and Seller 1 Last. The Sales Price is in the NewMast table. To export the Sales Price, you would double-click on Sales Price in the NewMast table. By the way, if you change your mind about any of these fields, you would just double-click to remove them.

Then "grab all the files between" January 1, 2010 "and" December 31, 2010 (these dates are inclusive), choose either Excel File or Text File, and click Export. Make sure you remember where you save the file.

If you export the data to Microsoft Excel, you can sort, format, or move the information as you please.. The fields you chose are at the top of each column. Try this module out so that you become familiar with it's capabilities. Feel free to call us with any questions you might have. We are sure you will find this feature to be very useful.

# SYSTEM REQUIREMENTS & SUPPORT

## SYSTEM REQUIREMENTS

As with any Windows® product, the performance of GenX2005 is enhanced as processor power (MHz) and system RAM (Random Access Memory) on the desktop workstations are increased.

### Minimum Requirements

- **RAM:** ▶ 256 MB
- **Hard Drive:** ▶ 4 GB free disk space
- **Monitor:** ▶ We recommend at least a 17" screen
- **Printer:** ▶ Printing is handled by Microsoft Windows®. Laser printers are recommended for best performance and quality printing.

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