RREAL IN
Training Manual

Indiana Department of Insurance

TABLE OF CONTENTS

How to Access the Site

RREAL IN is available at: https://secure.in.gov/apps/idoi/rrealin/

Creating an Account

Access URL - https://secure.in.gov/apps/idoi/rrealin/

Step 1. - Click Create Account

Step 2. - Fill out profile information
Be sure to specify what type of user you are:

- I'm a Closing Agent - For individual licensed closer accounts

- I represent a Firm - For an unlicensed individual entering filings for an entity or a group of closers

- I'm a State User - This type is reserved for State Government Agencies

* LAST NAME
* EMAIL ADDRESS
☐ I'M PART OF A COMPANY

Note

If you are requesting access as an employee of a Company, please check the "I'm part of a company" box and select your company name.

If you represent a firm, please enter your Company Name and assigned NMLS, FDIC, NCUA, or DFI number in the License Number field.

Continued on next page

If you are unable to find your name, license number, and/or company name – click "can't find" to enter this information and be added to your profile.

Step 3. - Email Verification/Confirm
Once you click Create Account, you will receive an e-mail in your inbox to confirm you have created an RREAL IN account.

Step 4. - Password Creation
After clicking the Confirm button on the e-mail, you will be taken to the site and given the opportunity to create your password.

Step 5. - Administrator Approval
For security, after you have created your password, an IDOI administrator must review your account and approve you as a user. You will be notified via e-mail once you have been approved

> **Note**
>
> **If you have not received an approval yet:**
>
> New user account requests are approved within 3 business days. However, if you require expedited access, please contact the RREAL IN Administrator at 317-234-5152 or rrealin@idoi.in.gov.
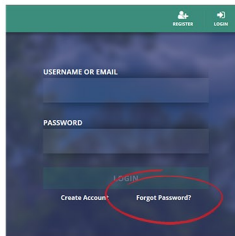
Step 6. - Log In
Once approved, you can log into the system and begin filing transactions!
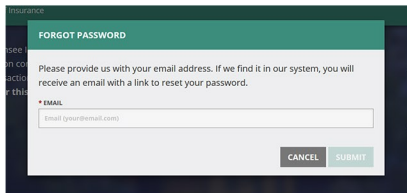
How to Change your Password

Step 1.
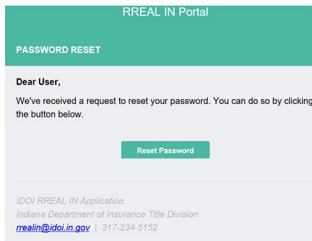On the home page, click the "Forgot Password" link below the login button.

Step 2.
Provide the e-mail address associated with your account, and click Submit.

Step 3.
In your e-mail inbox, click the Reset Password button in the RREAL IN e-mail.

How to Submit a Single Filing

    Step 1. - Log In

    Step 2. - Click the intended transaction type button

    Step 3. - Type in all necessary information into the form

    Step 4. - Click "Complete Filing"

How to Submit Bulk Filing

    Step 1. - Log In

    Step 2. - Click the Import Filings button at the bottom of the page

    Step 3. - Select Download CSV Template if you need a copy, otherwise upload filing csv if your file is ready

Filing a Single Transaction

Step 1. - Select Type
On the home screen, select the transaction type you wish to file.

Step 2. - Adding Data
Here, you can enter your data into the corresponding fields. If you have multiple entries (example: multiple buyers), click the add button after the first entry and you can enter subsequent information.

Adding Mulitple Entries
If the transaction has multiple properties involved, type the property data into the description and click the "add" button. This will create a new description box for the next property information.

If you filing has multiple buyers/borrowers/sellers you must add them by typing each entry one at a time then clicking "Add". You'll see the entry in a green box below the field when complete. If you need to delete that entry, click the "X" next to the name within the box.

Autocomplete Feature
You can take advantage of the autocomplete feature when typing in your information.

Unable to find names you are looking for?

In the event you do not have certain required information or entering informati on about a company/license holder that may not be in the system, select the "can't find" link next to the field title and add the correct information.

Remember to save your progress!
You always have the ability to save your progress.

Step 3. - How do I know that my filing was submitted

When you click Complete Filing you can confirm the submission or cancel to go back and edit. Once you confirm, you will not be able to edit or reverse this transaction.

Note
After confirmation, you can view the completed filing or begin on a completely new transaction.
You will also receive an e-mail confirmation that your filing was submitted successfully.

How to Review Filing Submissions

Step 1.
If you would like to view your previous filings, you can access them in the left-hand menu.

Select "Filings" and then you will have access to all previous transactions.

- You can search for specific transactions via the "filter" button on the bottom-left of screen

- You can view an individual filing by clicking the corresponding "eye" button on the right side of the screen

- If you need to export your transactions, simply click the export button in the bottom-right corner of the screen. Remember, the export data contains only records that have been filtered. To perform a full export, make sure to turn off any filters you may have in place.

> ### Note
>
> If your filing requires edits or corrections, please send an email to the RREAL IN Administrator at rrealin@idoi.in.gov.

Importing Multiple Filings

Step 1. - Select Upload Filing CSV

Step 2. - Download Template
    FAQ on adding to template
        • We recommend you only upload 100 records (or rows) at a time
        • Make sure to check your work, it is easy to create bad data
           when transferring information from one source to another
        • Each row is a different filing
        • NEW – You can add all of your filing types to this upload.
        Field Listings (context/options)
        • To ensure properly configured transactions,
        the following filing types are available. Make
        sure to enter your transaction type EXACTLY as
        shown. The system may reject your upload if
        there are spelling errors.

	A
1	Type
2	purchaseMoneyMortgage
3	refinance
4	cashTransaction
5	landContract
6	reverseMortgage
7	homeEquity
8	subordinateMortgage
9	businessLoan
10	commercialLoan
11	

Note

Upload Filing CSV

Once your upload is successful, you'll receive a notification at the bottom of the screen and also an e-mail confirmation in your inbox

Seeing Errors? – The system will flag with filings (by row number) are causing an issue. You can update your CSV and try again.

CUSTOMER SERVICE CONTACT INFO   317.234.5152 | rrealin@idoi.in.gov

FAQ's

1. **Q.** **When must I complete the online form?**
   A. All closing transactions are to be entered into the database as soon as possible or within 20 business days of the closing date, to avoid potential fines and penalties.

2. **Q.** **How do I create an account?**
   A. Go to the application home page. Select the "Create Account" link. Complete the account profile, verify your information and select "Submit". Once your account is approved, you will receive an e-mail with your username and temporary password. You will be required to change the password, upon your initial log in.

3. **Q.** **How do I request my username or password, if I forget?**
   A. Go to the application home page. Select the "Forgot Username" or "Forgot Password" link and complete the profile information. An e-mail with your username or temporary password will be sent to your e-mail address, submitted with your initial profile.

4. **Q.** **What do I do if an individual or institution refuses to provide information related to the transaction?**
   A. In the comments section, include the name of the individual or institution and the information being withheld.

5. **Q.** **How do I update my account information (e-mail, contact info, etc.)?**
   A. Submit an e-mail to the Administrator (rrealin@idoi.in.gov) with the current information.

6. **Q.** **How do I request edits or corrections for a previously submitted**
   A. **transaction?**
   Submit an e-mail to the Administrator (rrealin@idoi.in.gov) and include the information that needs to be changed, along with the transaction number from your confirmation e-mail.

FAQ's (*continued***)**

7. **Q. How can I view previously submitted forms- completed by myself or other agencies?**
    A. Click the "menu" button in the upper-left corner and select the "Filings" Option. You are ONLY able to see the filings you have created.

8. **Q. Will the general public have access to the database?**
    A. No. Access to the database is not provided to the general public.

9. **Q. How will the information be used that is entered into the database?**
    A. The information will be used by Indiana state government agencies as an investigative tool and for various auditing and reporting functions. Also, to help with fraud prevention efforts.

10. **Q. How do I get trained on using the database?**
    A. Send a request to rrealin@idoi.in.gov to schedule a training via conference call. Request for onsite training will be assessed on a case by case basis.

11. **Q. How do I obtain the information on the appraisal?**
    A. The Mortgagee is responsible for providing information on the appraisal.

12. **Q. What if I do not have an Appraisal associated with my transaction?**
    A. Check the "No Appraisal Conducted" Enter a brief comment as to why the appraisal info is not included i.e. not required, not provided by lender, etc. If only the appraiser name is provided but not the date of the appraisal, enter 02/02/2222 for the Appraisal Completion Date.

FAQ's (continued)

13. **Q. How will I know my transaction was submitted successfully?**
    A. If you have followed the proper steps for successful submission, you will receive a system message, indicating "Information submitted successfully." Additionally, you will receive a confirmation e-mail, to the e-mail address on your user profile. This e-mail will include a transaction confirmation number. It will also include the details of your submitted transaction. Please be sure to check your junk or spam folder, for the confirmation.

14. **Q. Is there any information I should retain for my records, regarding the**
    A. **information submitted via the RREAL IN?**
       In preparation for state audits or exams, retain a copy of the confirmation email in the transaction file, to show proof of compliance. Review the e-mail to ensure the information captured is accurate and no corrections are needed.

15. **Q. What do I do if I am the closing agent for a split closing?**
    A. Submit the transaction with all of the information available to you, at the time of closing (enter UA/ or N/A as needed). Add "Split Closing" in the comments section. The second closers will follow the same process.

16. **Q. Is there a fine or penalty associated with the requirements of the mandate?**
    A. For licensees - There is a $100 Fine for each qualifying closing transaction, to which the person or agency fails comply, by providing the necessary information to the closing agent. Fines will be enforced by the state agency that has administrative jurisdiction over the licensee.

       Closing Agents/Title Agencies Specifically can be fined a base fine of $500 and up to $25 per transaction not reported in the RREAL IN.

17. **Q. What types of transactions should be entered?**
    A. All mortgage and non-mortgage related transactions for Real Residential property located in the state of Indiana. This includes, but is not limited to, First Lien Purchase, Refinance, Home Equity Lines of Credit (HELOCS), Cash Purchase, Reverse

FAQ's (continued)

18. Q. Can I share a RREAL IN user account with my co-worker?

A. This is not recommended. Sharing accounts will cause an overlap or merging of transaction data. All person entering data should have a separate user account.

19. Q. How do I enter information on a Habitat for Humanity closing transaction?

A. Complete all fields with the exception of the following: Real Estate Info section (all fields), Loan Originator and Loan Brokerage Business. Indicate N/A in these fields. Note "Habitat for Humanity Closing" in the comments section.

20. Q. Can we charge a fee to compensate for time and effort associated with this process?

A. *No separate line item fee* can be charged for processing information in the database. However, a minimal increase ($5 - $10) to the bundled closing fee is allowed.

21. Q. Are banks or other lending institutions required to enter transactions into the database?

A. Yes. When requesting a RREAL user account, Lending Institutions should use their assigned NMLS number in the license number field.

22. Q. Will the Sales Disclosure Form be incorporated into the RREAL IN?

A. No. At this time, the disclosure form is not incorporated into the functionality or processes for the RREAL IN.

23. Q. If all the fields are required, how do I complete a field for information that is unavailable at the time of closing, or not applicable to the transaction?

A. Any information that is applicable to the transaction, but not available at the time of closing, enter **U/A** in the field for the absent information and add a comment, indicating why the information is not included.

If information is not applicable to the transaction, enter **N/A** in the field and add a comment indicating why information is not applicable.

FAQ's (continued)

24. Q. As a Mobile Notary, am I responsible for entering the closing transactions, I complete?
   A. Yes. However, the lender or title agency is responsible for providing all the required information. Enter the information available to you at the time of closing (enter U/A or N/A as needed) and add "Mobile Notary" along with your comments in the comments section (ex: info not provided by bank, etc.)

25. Q. What do I do if I forget to enter transactions or have not entered transactions since the effective date?
   A. All qualifying transactions are required to be entered. To avoid penalty, contact the RREAL IN Administrator at 317-234-5152 or via email at rrealin@idoi.in.gov to arrange entering any missing or delinquent transaction.

Customer Service Contact Information

If you have questions on the database or subsequent processes send an email to the RREAL IN Administrator at rrealin@idoi.in.gov or for immediate assistance contact the RREAL IN Administrator at 317-234-5152.

For questions regarding resident or non-resident licensing, contact the Department of Insurance, Agency services at 317-232-0688 or AgentLicensing@idoi.in.gov.