



Encompass Release Notes

18.2 Major Release

Version 18.2

(Banker Edition)

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Encompass 18.2 Release Notes

Encompass 18.2 Major Release (version 18.2)

These are the release notes for the Encompass 18.2 Major Release. They include a high-level overview of new features, feature and form enhancements, and fixed issues, followed by more detailed information and instructions where appropriate.

In addition to the information about this Major Release, these release notes also provide information about an update ([18.2.0.1 Server Patch 1](#)) that was applied on March 29, 2018 and another update ([18.2.0.2](#)) that was applied on April 3, 2018 to address various issues.

Refer to the online help and the [Guides & Documents](#) page for additional information and related documents.

What's in this Release

Here are some of the major updates and enhancements included in this release:

Why we made these updates: These updates are being made to implement clarifications in the Know Before You Owe mortgage disclosure rule that are effective as of October 2018.

- **Support for Know Before You Owe Mortgage Disclosure Updates** - The following updates are being made to disclosure forms to support clarifications in the Know Before You Owe mortgage disclosure rule.
 - **Cash to Close Calculation Updates for Construction Loans** - Update are being made to the cash to close calculations on the Loan Estimate and Closing Disclosure input forms to cover clarifications and guidance for construction and construction-to-permanent transactions. This will streamline data entry and simplify cash to close calculations for these loans.
 - **Disclosure Updates** - Updates are being made to the descriptions for escrowed items for Taxes, Insurance & Assessments in the Projected Payments tables on the Loan Estimate and Closing Disclosure, and to the rounding rules used on the Loan Estimate, RegZ LE, Closing Disclosure, and RegZ-CD input forms. Additionally, new fields are being added to the Loan Estimate Page 1 input form to display the closing cost expiration date, time, and time zone.

- **Closing Disclosure Updates** - Updates are being made to the way gift funds are handled in closing disclosures. Gift funds paid at closing are now included in the Summaries of Transaction. Gift funds on deposit are no longer synchronized to the Non-UCD tab on the Adjustments and Other Credits pop-up window accessible from the Closing Disclosure Page 3 input form. The escrow tables on the Closing Disclosure Page 4 input form are also being modified to include escrows for mortgage insurance and its equivalent (USDA monthly fees) for conventional, FHA, and USDA loans.

Why we made this update: Removing the **Lock** icons ensures that Encompass users no longer need to click the Lock icon to apply a business rule for the field or to select a value as part of a workflow.

- **HMDA 2018 Support** - Lock icons are being removed from the HMDA fields listed below. The Lock icons were added during the initial implementation of HMDA 2018 updates to help ensure the proper migration of data from loans created in 2017.
 - Manufactured Secured Property Type (field ID HMDA.X39)
 - Manufactured Home Land Property Interest (field ID HMDA.X40)
 - Submission of Application (field ID HMDA.X42)
 - Initially Payable to Your Institution (field ID HMDA.X43)
 - AUS #1 (field ID HMDA.X44)
 - AUS Recommendation #1 (field ID HMDA.X50)
 - Reason for Denial #1 (field ID HMDA.X21)

Why we made this update: To ensure consistency between FNMA 3.2 files imported into Encompass and Encompass loan files exported to FNMA 3.2 file format.

- **FNMA 3.2 Import and Export Synchronization** - Updates have been made to accurately complete fields that were previously not being imported into an Encompass loan file from a FNMA 3.2 file or that were not being exported to a FNMA 3.2 file from an Encompass loan file.

Why we made this update: These templates allow the recipient's full name to be inserted into email notifications. Encompass Consumer Connect co-borrowers who share an email address will now receive email notifications that dynamically insert the name of each co-borrower, rather than inserting the borrower's name in both emails.

- **Updates to eFolder and Status Online Email Templates-** A separate set of templates is now available when sending email notifications from the eFolder and for Status Online updates for loans originated via an Encompass Consumer Connect website.

Why we made this update: To enable correspondent buyers to automatically remove loans from correspondent trades and assign either a cancelled date or withdrawn date (depending on the status of the loan) for AOT, Direct Trades and Forwards delivery types.

- **Support Cancelled and Withdrawn Loan Workflow for Direct Trades/Assignment of Trades/Forwards -** A new workflow is available that enables the removal of loans from a correspondent direct trade, assignment of trade or forward that updates the **Withdrawn Date** or **Cancelled Date** on the Correspondent Loan Status tool.

Why we made this update: To enable investors to offer extensions for loans (active or expired) that are allocated to a correspondent trade.

- **Extensions for Correspondent Trades -** Investors can now offer extensions for loans (active or expired) that are allocated to a correspondent trade. Currently, investors cannot process extensions on loans in a batch process. The extension will be able to support both active and inactive (expired) loans.

Why we made this update: To provide support for re-lock fees and custom pricing adjustments for inactive locks (expired or cancelled locks) within the Worst Case Pricing Tool.

- **Support Non-Product Related Price Adjustments for the Worst Case Pricing Tool -** Support for re-lock fees and custom price adjustments within the Worst Case Pricing Tool for inactive locks (expired or cancelled locks) is now available.

Why we made this update: This enhancement was implemented as part of the Ellie Mae Idea Center initiative.

- **Notes/Comments Field Added to Business Rules Settings -** New Notes/Comments field has been added to the following business rules in Encompass Settings. Administrators can enter details and helpful notes about the rule in this field, such as changes they have made to the rule and why.

Encompass Release Naming and Timing Reminder

As a reminder, Ellie Mae has aligned our software updates with the appropriate tech nomenclature so we can be clear and consistent in our communication. The process in which you receive updates remains the same. To help you understand and prepare for releases and updates, please review the [Encompass Product Release Naming Conventions](#) page.

- ! Certain Service Pack and Critical Patch releases are always applied to your users' computers automatically and cannot be controlled manually via the Encompass Version Manager tool. Typically these are releases that include critical compliance or feature updates, or changes to the Encompass Server that result in a new Encompass version number.



This Encompass 18.2 Major Release will be applied to your users' computers automatically and cannot be controlled manually via the Encompass Version Manager tool. Users will receive the update upon their initial log in of Encompass following the release.

System Requirements & SDK Upgrade Requirement for Encompass



Have you reviewed the latest System Requirements and upgraded the SDK?

Before downloading or applying this new Encompass release, it is important to verify the latest system requirements for Encompass client machines. Please review the [System Requirements for Encompass](#) to ensure your environment meets the requirements needed to operate Encompass successfully.

For a major Encompass release like this one, the Encompass SDK (Encompass Software Development Kit) run time environment must be upgraded to match the newly updated Encompass Server. If you fail to upgrade the SDK your application will not be permitted to connect to the updated Encompass Server. If your SDK application utilizes the Encompass SmartClient, you can automate this process so the SDK is upgraded automatically every time you apply a major Encompass release. If your SDK application is installed on a computer at your location, you must manually upgrade the SDK for every major release. For instructions for automating the upgrade process or manually upgrading the SDK, refer to the [Upgrading the Encompass SDK](#) page or view the [SDK Programmer's Guide](#).

Visit the [Encompass SDK Install Files](#) page to access the SDK install files for this release.

Install Files and Downloads

For a major Encompass release like this one, your Encompass installation should be upgraded to this latest release. The SDK (Encompass Software Development Kit) run time environment must also be upgraded to match the newly updated Encompass Server. If you fail to upgrade the SDK, your application will not be permitted to connect to the updated Encompass Server. The latest download links to the Encompass SDK will be provided on the [Encompass SDK Install Files](#) page closer to the time of the Encompass release.

Below you can access the latest download links to common tools.

Downloads	Links to Downloads
SDK Installation	Visit the Encompass SDK Install Files page for the latest SDK packages.
Encompass eFolder Print Driver	eFolderPrintDriver/2.0.2/EPDInstaller.zip eFolderPrintDriver/2.0.2/EPDInstaller.exe eFolderPrintDriver/2.0.2/EPDInstaller.msi
Encompass Document Converter	EncDocConverterInstaller/DocumentConverter.exe
Encompass EDM Scan Document Uploader Service Installation Utility:	EDMScanDoc/download.htm

New Features & Forms in Version 18.2

FHA Informed Consumer Choice Disclosure

New FHA Informed Consumer Choice Disclosure Setting

A new FHA Informed Consumer Choice Disclosure setting has been added to the Encompass settings (Encompass Settings > Loan Setup > FHA Informed Consumer Choice Disclosure) to enable Encompass administrators to populate default data to the loan comparison table on the Informed Consumer Choice Disclosure tab on the FHA Management form as needed to comply with regulatory requirements. The data is then populated to the FHA Informed Consumer Choice Disclosure Notice output form.

24 CFR 203.10 requires lenders to provide prospective FHA borrowers with an informed consumer choice disclosure if the borrower may also qualify for a conventional mortgage product. The FHA Informed Consumer Choice Disclosure Notice provides a one-page generic analysis comparing the mortgage costs of an FHA-insured mortgage with the mortgage costs of similar conventional mortgage products offered by the lender for which the borrower may qualify. The setting includes two columns that are populated with default data: one for FHA Financing 203(b) Fixed Rate and one for Conventional Financing 95% with Mortgage Insurance. The data can be updated as needed. The recommended best practice is to revise the entries at least once a year to reflect prevailing market conditions.

CBIZ-14605

New FHA Informed Consumer Choice Disclosure Tab on the FHA Management Input Form

A new FHA Informed Consumer Choice Disclosure tab has been added to the FHA Management input form. The fields on the tab are read-only and are edited from the new FHA Informed Consumer Choice Disclosure setting. The data is populated to the FHA Informed Consumer Choice Disclosure Notice output form. The FHA Informed Consumer Choice disclosure Notice provides a one-page generic analysis comparing the mortgage costs of an FHA-insured mortgage with the mortgage costs of similar conventional mortgage products offered by the lender for which the borrower may qualify.

CBIZ-14605

Feature Enhancements in Version 18.2

Know Before You Owe Updates for Loan Terms and Projected Payments for Construction-to-Permanent Loans

Why we made these updates: These updates are being made to implement clarifications in the Know Before You Owe mortgage disclosure rule that are effective as of October 2018.

Updates were made to the Calculating Cash to Close section on the Loan Estimate Page 2 and the Closing Disclosure Page 3 to comply with Know Before You Owe guidance for construction-to-permanent loan scenarios.

Updates to the Cash to Close Calculations for Downpayment/Funds from Borrower and Funds for Borrower

The updates listed below were made to the **Down Payment/Funds from Borrower** and **Funds for Borrower** fields in the Calculating Cash to Close sections on the Loan Estimate Page 2 and Closing Disclosure Page 3 input forms to comply with Know Before You Owe guidance for construction-to-permanent loan scenarios.

- For construction scenarios where the lot is being refinanced, the payoff amount is now included as a liability to be paid off in the Third Party Payments Not Otherwise Disclosed (field ID LE2.X29).
- For construction scenarios where the lot is being purchased, Encompass continues to synchronize the Purchase Price to the Disclosed Purchase Price.
- For construction scenarios where the lot is owned free and clear, and the borrower is not using the equity in the lot to finance the purchase, no purchase price or payoff is documented for the lot cost.
- For all construction scenarios, the lender has the option to document the cost to build as a liability, which updates the Third Party Payments Not Otherwise Disclosed (field ID LE2.X29), or to include the cost to build in the Third Party Payments Not Otherwise Disclosed without adding a liability.
- There are no additional updates to calculations for the alternate disclosure.

The following calculation changes have been made on the Loan Estimate Page 2, when the Purpose of Loan (field ID 19) is **Construction** or **Const - Perm**:

- **Down Payment/Funds from Borrower** (field ID LE2.X2) - The Down Payment/Funds from Borrower is now calculated by adding the combined totals of the disclosed Sales Price for the property (field ID L726), the Sale Price of Any Personal Property Included in Sale (field ID L79), and the Third Party Payments Not Otherwise Disclosed (field ID LE2.X29), and then subtracting the combined value of the Loan Amount (field ID 2) minus the Financed Closing Costs (field ID LE2.X1). When the resulting number is greater than 0, the Sales Price (field ID L726) is populated to the Down Payment/Funds from Borrower field. Otherwise **0** is populated to the Down Payment/Funds from Borrower field.
- **Funds for Borrower** (field ID LE2.X3) - The Funds for Borrower is now calculated by adding the combined totals of the disclosed Sales Price for the property (field ID L726), the Sale Price of Any Personal Property Included in Sale (field ID L79), and the Third Party Payments Not Otherwise Disclosed (field ID LE2.X29), and then subtracting the combined value of the Loan Amount (field ID 2) minus the Financed Closing Costs (field ID LE2.X1). When the resulting number is greater than 0, then **0** is populated to the Funds for Borrower field. Otherwise the resulting value is populated to the Funds for Borrower field as a positive number.

The following calculation changes have been made on the Closing Disclosure Page 3 when the Purpose of Loan (field ID 19) is **Construction** or **Const - Perm**:

- **Final Down Payment/Funds from Borrower** (field ID CD3.X105) - The Final Down Payment/Funds from Borrower is now calculated by adding the combined totals of the disclosed Sales Price for the property (field ID L726), the Sale Price of Any Personal Property Included in Sale (field ID L79), and the Third Party Payments Not Otherwise Disclosed (field ID LE2.X29), and then subtracting the combined value of the Loan Amount (field ID 2) minus the Financed Closing Costs (field ID CD3.X104). When the resulting number is greater than 0, the Funds from Borrower (field ID L726) is populated to the Down Payment/Funds from Borrower field. Otherwise 0 is populated to the Down Payment/Funds from Borrower field.
- **Funds for Borrower** (field ID CD3.X107) - The Funds for Borrower is now calculated by adding the combined totals of the disclosed Sales Price for the property (field ID L726), the Sale Price of Any Personal Property Included in Sale (field ID L79), and the Third Party Payments Not Otherwise Disclosed (field ID LE2.X29), and then subtracting the combined value of the Loan Amount (field ID 2) minus the Financed Closing Costs (field ID CD3.X104). When the resulting number is greater than 0, then 0 is populated to the Funds for Borrower field. Otherwise the resulting value is populated to the Funds for Borrower field as a positive number.

When upgrading to Encompass 18.2, the values for fields LE2.X2, LE2.X3, CD3.X105, and CD3.X107 are locked in existing loans. Click the **Lock** icon next to a field to trigger a recalculation of the value using the new calculations.

- When triggering a recalculation, an Encompass user must click the **Lock** icons for all field in the Calculating Cash to Close section to ensure that the resulting values are consistent across the fields.

CBIZ-12987

Updates to the Calculation for 3rd Party Payments not Otherwise Disclosed (KBYO2) LE2.X29

When the Purpose of Loan (field ID 19) is **Construction** or **Const - Perm**, the cost to build is now considered a liability to be paid off. This applies to both lot acquisition and refinance scenarios. Updates have been made to include the liability in the calculation for the **Third Party Payments Not Otherwise Disclosed** (field ID LE2.X29) in the Calculating Cash to Close sections on the Loan Estimate Page 2. To ensure that the amount is included, Encompass users need to create a VOL (verification of liability) for the Costs of Improvement (field ID 23), mark it as a payoff, and make sure that the **Include** check box is selected for the VOL on the **Payoffs and Payments** pop-up window accessible from the Loan Estimate Page 2.

To Create a VOL and Include It in the Payoffs and Payments:

1. In the loan file, click the **Forms** tab on the lower-left and then click **VOL**.
2. Click the **Add** icon on the upper-right.
3. Complete the VOL, making sure you:
 - Enter the Cost of Improvements amount in the Balance field.
 - Select the **Will be paid off** check box.
 - Select the **Mortgage Loan** option from the UCD Payoff Type drop-down list. This option is required when running AUS.
4. On the **Forms** tab, click **Loan Estimate Page 2** or **Closing Disclosure Page 3**.
5. In the Calculating Cash to Close section on the Loan Estimate Page 2, click the **Payoffs & Payments** button.
6. On the Payoffs and Payments pop-up window, make sure the **Include** check box is selected for the VOL.
7. Click OK to close the pop-up window, and then click **OK** when the confirmation messages asks if you want to copy the total Payoffs and Payments to line K-04.

CBIZ-12965

Other Know Before You Owe Disclosure Updates

Update to the Closing Cost Estimate Expiration Date and Time on the Loan Estimate Output Form

To comply with Know Before You Owe guidelines, updates have been made to the Closing Costs Expiration Date information that displays on the Loan Estimate output form. The date, time and time zone for the Closing Cost Estimate Expiration Date no longer display on the output form when the **Intent to Proceed** check box (field ID 3164) is selected in Encompass. If the check box is then cleared in Encompass, the date, time, and time zone once again display on the output form.

- ! The date, time, and time zone for the Closing Costs Estimate Expiration Date (field IDs LE1.X28, LE1.X8, and LE1.X9) continue to display on the Loan Estimate Page 1 input form even when the **Intent to Proceed** check box is selected.

CBIZ-14188

New Rounding Rules for Disclosure Forms

New Know Before You Owe rule guidance has been released for rounding amounts in 12 fields used with the Loan Estimate and Closing Disclosure output forms. The guidance states that the values for these fields must either be rounded to three decimals, have trailing zeroes removed, or be truncated to a single digit if the original value was a whole number with trailing zeros (for example, **4.000** would be truncated to **4**).

To comply with the rounding rules:

- Ten fields on the Loan Estimate, RegZ-LE, Closing Disclosure, and RegZ-CD input forms have had new field IDs created for purposes of populating the rounded values to output forms.
 - Eight of these fields can be edited directly or by clicking the **Lock** icon. The existing field IDs and the existing rounding logic for these fields continue to display on the input forms. The new field IDs are used only to calculate the rounded amounts and populate them to the output forms.
 - ! If your company has created custom disclosure input forms, you may need to add the new field IDs to custom forms that use these fields.
 - Two of the new fields – Interest Rate (field ID KBYO.XD4113) and Maximum Rate (field ID KBYO.XD2625) – are read-only. The existing field IDs have been replaced with the new field IDs on the Loan Estimate and Closing Disclosure input forms, and the new rounding rules are applied. The values from the original fields on other forms in Encompass are not affected by the rounding rules.

- Two fields – the % of Loan Amounts (field ID OriginationCharges1A1) and the Loan Costs (field ID Prepays3A5) – are virtual fields that do not display on the Loan Estimate, RegZ-LE, Closing Disclosure, or RegZ-CD input forms. No new field IDs have been created for these fields.

The rounding rules applied to these fields are described in the table below.

Field Name	Existing Field ID	New Field ID	Update
Interest Rate	4113	KBYO.XD4113	Trailing zeroes removed and truncated to a single digit if a whole number
Can Go as High As	NEWHUD.X555	KBYO.NEWHUDXD555	Trailing zeroes removed
% of Loan Amounts (Points)	OriginationCharges1A1	NA	Trailing zeroes removed
Loan Costs	Prepays3A5	NA	Trailing zeroes removed
APR	799	KBYO.XD799	Trailing zeroes removed and truncated to a single digit if a whole number
Total Interest Percentage (TIP)	LE3.X16	KBYO.LE3XD16	Rounded to three decimals
Margin	689	KBYO.XD689	Trailing zeroes removed
Interest Rate	3	KBYO.XD3	Trailing zeroes removed
Minimum Rate	1699	KBYO.XD1699	Trailing zeroes removed
Maximum Rate	2625	KBYO.XD2625	Trailing zeroes removed
First Change	697	KBYO.XD697	Trailing zeroes removed
Subsequent Change	695	KBYO.XD695	Trailing zeroes removed

- When upgrading to Encompass 18.2, values will be copied to the new fields without rounding or truncating the existing values.

CBIZ-12556

Updates to the Handling of Gift Funds

To comply with Know Before You Owe rule guidance provided in 12 CFR 1026.37(h)(1)(vii) comment 37(h)(1)(vii)-1; Comment 38(j)(2)(vi)-5; Comment 38(t)(5)(vii)(B)-1, the following updates are being made to the way Encompass handles gift funds:

- Gift fund amounts are no longer listed on the **Non-UCD** tab in the Adjustments and Other Credits pop-up window (accessible by clicking the **Edit** icon in the Calculating Cash to Close section on the Closing Disclosure Page 3).
- The calculation for the Total amount (field ID CD3.X1505) on the **Non-UCD** tab on the Adjustments and Other Credits pop-up window has been updated to exclude gift funds (field ID 220) for a loan file that has not been previously disclosed. If at least one Disclosure Tracking Tool log has been created, the gift funds (field ID 220) will continue to be included in the calculation for CD3.X1505.

CBIZ-14107

Update to Escrow Descriptions

The escrow descriptions provided on the Loan Estimate (LE) Page 1 and Closing Disclosure (CD) Page 1 have been updated from *Yes, some* to *Some* for partially escrowed scenarios. For example, if the loan featured partially escrowed property taxes, the **In escrow?** field description (field ID CD1.X4) on the CD would be *Yes, Some*. Starting in Encompass 18.2, this field description will now be *Some*. The following fields on the LE Page 1 and CD Page 1 will now feature this new verbiage when applicable:

- LE1.X30
- LE1.X31
- LE1.X32
- CD1.X4
- CD1.X5
- CD1.X6

CBIZ-12551

Compliance Updates

FHA Management Form Now Accessible in Field Trigger, Field Data Entry, and Input Form List Business Rules

The FHA Management form is now accessible when making selections for fields and forms to include in the following business rules:

- **Field Trigger Business Rules** - When creating, duplicating, or editing a Field Trigger rule, the FHA management form is accessible when an Encompass user clicks the **Add** button in the **Add and apply field events** section, and then clicks the **Find** button to locate and select a Trigger Field ID.
- **Field Data Entry Rules** - When creating, duplicating, or editing a Field Data Entry rule, the FHA management form is accessible when an Encompass user clicks the **Add** button in the **Add and apply field rules** section, and then clicks the **Find** button to locate and select a Field ID.
- **Input Form List** - When creating, duplicating, or editing an Input Form List business rule, the FHA management form is accessible when an Encompass user clicks the **Add** button in the **Define Input Form to Add** section, and then clicks the **Find** button to locate and select an input form.

CBIZ-12329

Updates to the North Dakota State-Specific Disclosure Information Input Form

A new Chargeable Costs and Expenses section has been added to the State-Specific Disclosure Information input form for North Dakota. This section contains one free entry field (field ID DISCLSORE.X1173) to enable lenders to properly disclose non-refundable charges pursuant to North Dakota regulations 13-05-01-08 and 13-05-01-05.

The North Dakota Loan Agreement Disclosure requires disclosure of the total charges that are not refundable (flagged as POC) if the loan does not close or if no lender is found to approve the financing. The North Dakota Loan Agreement Disclosure was previously mapping the total for fees that are financed if the application fee, appraisal fee, or credit report fee were flagged as financed.

CBIZ-12328

New Fields on FNMA Streamlined 1003 Input Form to Support Additional Day 1 Certainty Vendors

The following 12 new fields have been added to the Additional Provider Data section on the FNMA Streamlined 1003 input form to enable Encompass users to submit loans to additional Day 1 Certainty vendors when submitting a loan to Desktop Underwriter:

- **BankVOD (Bor,CoBor)** (field ID GSEVENDOR.X25)
- **LendSnap (Bor,CoBor)** (field ID GSEVENDOR.X26)
- **Quovo (Bor,CoBor)** (field ID GSEVENDOR.X27)
- **Roostify (Bor,CoBor)** (field ID GSEVENDOR.X28)
- **CoreLogic (VOE/VOI) (Bor,CoBor)** (field ID GSEVENDOR.X29)
- **Advanced Data Income Tax Verification (Bor,CoBor)** (field ID GSEVENDOR.X30)
- **Partners Credit (IncomeVerify) (Bor,CoBor)** (field ID GSEVENDOR.X31)
- **Taxdoor 4506-T Service (Chronos) (Bor,CoBor)** (field ID GSEVENDOR.X32)
- **ComplianceEase IRS Tax Transcript (Bor,CoBor)** (field ID GSEVENDOR.X33)
- **Private Eyes (4506-Transcripts.com) (Bor,CoBor)** (field ID GSEVENDOR.X34)
- **BankVOD IRS (Bor,CoBor)** (field ID GSEVENDOR.X35)
- **QuestSoft (Bor,CoBor)** (field ID GSEVENDOR.X36)

CBIZ-14727

Updated Logic for Populating the Loan Purpose for Construction and Construction-Perm Loans

The following new logic has been implemented to populate the loan Purpose (field ID LE1.X4) for loans with the **Construction** or **Construction - Perm** option selected for the Purpose of Loan (field ID 19):

- The loan Purpose (field ID LE1.X4) is populated with **Refinance** when the **Initial Acquisition of Land** check box (field ID 1964) is not selected and the **Refinance** check box (field ID Constr.Refi) is selected.

In addition to the new logic, the following existing logic will continue to be used to populate the loan Purpose (field ID LE1.X4) for loans with the **Construction** or **Construction - Perm** option selected for the Purpose of Loan (field ID 19):

- The loan Purpose (field ID LE1.X4) is populated with **Purchase** when both the **Initial Acquisition of Land** check box (field ID 1964) is selected and the **Refinance** check box (field ID Constr.Refi) is not selected.
- The loan Purpose (field ID LE1.X4) is populated with **Construction** when the **Initial Acquisition of Land** check box (field ID 1964) is not selected and the **Refinance** check box (field ID Constr.Refi) is not selected.

When upgrading to Encompass 18.2, the loan Purpose (field ID LE1.X4) will be locked for existing loans to maintain the data integrity of closed loans and disclosed loans. Click the gold Lock icon to trigger a recalculation of the amount using the new logic.

CBIZ-13127

Updated Logic for Populating the HOEPA Status for NMLS Call Reports

Updates have been made to the logic used to populate the HOEPA Status (field ID HMDA.X13) in order to populate the HOEPA status correctly on the NMLS Mortgage Call Report per filing instruction guide (FIG) requirements. Previously, the HOEPA Status was populated with **1. Not Applicable** if the loan was not subject to HOEPA and was not originated by your company. A loan identified as high cost but not originated by the lender would be reported as high cost. Additionally, the mapping did not take into account whether the loan was a reverse mortgage or was not subject to the requirements of RegZ.

The following new logic is now being applied to populate the HOEPA Status (field ID HMDA.X13):

- The HOEPA Status is populated with **1. High-cost mortgage** when both of the following conditions are true:
 - The Section 32 Qualification section on the Section 32 HOEPA input form indicates that the loan **does** qualify as a HOEPA/Section 32 High Cost Mortgage (field ID S32DISC.X51).
 - The Action Taken (field ID 1393) is **1. Loan Originated** or **6. Loan purchased by your institution**.
 - The HOEPA Status is populated with **2. Not a High Cost Mortgage** when both of the following are true:
 - The Section 32 Qualification section on the Section 32 HOEPA input form indicates that the loan **does not** qualify as a HOEPA/Section 32 High Cost Mortgage (field ID S32DISC.X51).
 - The Action Taken (field ID 1393) is **1. Loan Originated** or **6. Loan purchased by your institution**.
 - The HOEPA Status is populated with **3. Not Applicable** when any of the following are true:
 - The Action Taken (field ID 1393) is not **1. Loan Originated** or **6. Loan purchased by your institution**.
 - The Reverse Mortgage option (field ID HMDA.X56) is **1. Reverse Mortgage**.
 - The **Transaction is exempt from Reg. Z Ability-to-Repay requirements based on** check box (field ID QM.X103) is selected.
 - The HOEPA Status is not automatically updated when none of the above conditions apply.
- ! The HOEPA Status is not automatically populated for construction and construction-to-permanent loans, which are not subject to HMDA reporting. These loans must be evaluated by the lender.

CBIZ-14716

HMDA 2018 Updates

Lock Icons Removed from 2018 HMDA Fields Populated by Default

Why we made this update: Removing the **Lock** icons ensures that Encompass users no longer need to click the **Lock** icon to apply a business rule for the field or to select a value as part of a workflow.

During the initial implementation of 2018 HMDA features, the fields listed below were created with **Lock** icons and were populated with default values. The **Lock** icons have now been removed to enable business rules to update the fields and to enable Encompass user to enter data without clicking the **Lock** icons first.

- Manufactured Secured Property Type (field ID HMDA.X39)
- Manufactured Home Land Property Interest (field ID HMDA.X40)
- Submission of Application (field ID HMDA.X42)
- Initially Payable to Your Institution (field ID HMDA.X43)
- AUS #1 (field ID HMDA.X44)
- AUS Recommendation #1 ((field ID HMDA.X50)
- Reason for Denial #1 (field ID HMDA.X21)

The mapping rules for populating the fields with default values are still in effect.

When upgrading to Encompass 18.2, existing loans will retain the existing field values. The **Lock** icons will be removed from the fields, but any logic that populates a default value or overrides an existing value in these fields will not be triggered when saving the loan.

CBIZ-14517

New Interest Only Field on 2018 HMDA Information Input Form

The **Interest Only** drop-down list (field ID 2982) on the 2018 HMDA Information input form has been replaced with a new **Interest Only** drop-down list (field ID HMDA.X109) to implement new logic for recording interest only payments for construction and construction-to-permanent loans for HMDA reporting purposes. A **Lock** icon has been added to the new field. The new field has the same three options as field 2981: blank, **Yes**, and **No**.

Yes is populated to the new Interest Only drop-down list when:

- The value for the Interest Only months (field ID 1177) is greater than 0
- Or when the Loan Purpose (field ID 19) is Construction
- Or when the Loan Purpose (field ID 19) is Construction-Perm and the value for the Period months (field ID 1176) is greater than 0.

No is populated to the field for all other scenarios.

When updating existing loan files to Encompass 18.2, the value in field 2982 is copied to field HMDA.X109.

CBIZ-12944

ARM Loans

New Fields to Support ARM Disclosures

ARM data fields have been added to the Loan Program Details section on the RegZ-LE and RegZ-CD input forms to enable Encompass users to enter all the information required to generate a complete ARM Disclosure custom form from the Encompass **Print** feature without having to modify the existing ARM disclosure custom form for every adjustable rate loan.

- An **Index Lookback Period** drop-down list (field ID ARM.IdxLkbckPrd) now displays in the Adjustable Rate Mortgage sections on the RegZ-LE and RegZ-CD.
- A new Conversion Option section has been added to the RegZ-LE below the Adjustable Rate Mortgage section with the following fields:
 - **Convertible** check box (field ID 1290) - Indicates whether the ARM loan contains a conversion option.
 - **Conversion Option Fee \$** (field ID CnvOpt.FeeAmt) - The amount paid to exercise the conversion option.
 - **Conversion Option Fee %** (field ID CnvOpt.FeePct) - The percentage of the loan principal balance (either original or at conversion) that the mortgagor must pay to exercise the option to convert.
 - **Max Rate Adj** (field ID CnvOpt.MaxRateAdj) - The factor used to calculate the maximum percentage rate to which the interest rate can increase when calculating a new interest rate for the option to convert an ARM loan to Fixed.
 - **Min Rate Adj** (field ID CnvOpt.MinRateAdj) - The factor used to calculate the minimum percentage rate to which the interest rate can decrease when calculating a new interest rate for the option to convert an ARM loan to Fixed.
 - **Conversion Begin** (field ID LE1.X96) - The ARM adjustment on which the conversion option takes effect. For example, select **Second** if the conversion begins on the second ARM adjustment based on the first change and adjustment periods configured in the Rate Adjustment section. This field is used to generate the Convertible ARM Disclosure output forms.
 - **Conversion End** (field ID LE1.X97) - The ARM adjustment on which the conversion option ends. For example, select **Fifth** if the conversion begins on the fifth ARM adjustment based on the first change and adjustment periods configured in the Rate Adjustment section. This field is used to generate the Convertible ARM Disclosure output forms.

CBIZ-10761, CBIZ-14470

New Payment Change Example Button and Pop-up Window

A new **Payment Change Example** button has been added to the Adjustable Rate Mortgage section on the RegZ-LE and RegZ-CD input forms to enable Encompass users to adjust the information in the Interest Rate and Payment Change Example for ARM loans. The button is enabled only when the **ARM** option is selected for the Amortization Type (field ID 608).

The pop-up window contains the text shown below.

Quick Entry - Payment Example

Interest Rate and Payment Change Example

For example, on a \$10,000 [30] year loan with an initial interest rate of [4.000] % the maximum amount the interest rate can rise under this program is [6.000] percentage points to [10.000] % and the monthly payment can rise from an initial payment of \$ [33.33] to a maximum of \$ [83.27] in the [85] month.

To see what your payments would be, divide your mortgage amount by \$10,000, then multiply the monthly payment by that amount. For example, the monthly payment for a mortgage amount of \$60,000, using the initial interest rate shown above would be:
 $\$60,000 / \$10,000 = 6; 6 \times [33.33] = \$ [199.98]$ per month.

The amounts are populated from existing Encompass fields or are calculated based on loan values. Encompass users can click the blue **Lock** icons to manually modify the field values.

The pop-up window includes the following four new fields:

- Calculated initial monthly payment for a \$10,000 loan (field ID LE1.X92) - Based on the rate (field ID 3) and the loan term (field ID 4).
- Calculated maximum monthly payment for a \$10,000 loan (field ID LE1.X93) - Based on the maximum rate (field ID 2625) for the loan under the worst case scenario.
- Calculated month when the maximum monthly payment takes effect for a \$10,000 loan (field ID LE1.X94) - Based on the time it will take for the note rate to reach the fully indexed rate based upon adjustments.
- Calculated initial monthly payment (field ID LE1.X92) for a \$60,000 loan (field ID LE1.X94) - Based on the rate (field ID 3) and the loan term (field ID 4).

Additionally, when you select an option for **ARM Index Type** (field ID 1959), the corresponding long index description for the selected option is now populated to the description field (field ID 666) at the bottom of the Payment Schedule section, overwriting any text previously entered in the description field.

CBIZ-15444

VA Loans

Negative Value No Longer Populated in Total Proposed Monthly Payment for VA Loans

An issue has been resolved that caused a negative number to populate for the Total Proposed Monthly Payment (PITI) (field ID VASUMM.X99) for VA loans under some circumstances. This resulted in the following error being returned when running Encompass Compliance Service reports:

- Mavent Message(5000907) ERROR - PrincipalInterestTaxesInsuranceAmount - Value can not be less-than the minimum inclusive currency value.

The negative number would populate when an Encompass user entered HOA dues in the HOA Dues field (field ID 233) in the Proposed Monthly Housing Expenses section on forms such as the 1003 Page 2 and also entered the dues as a disclosure item on the 2015 Itemization input form. A negative Total Proposed Monthly Payment would display when the sum of the doubled HOA dues and other housing expenses exceeded the principal and interest on the loan.

This issues has been resolved. Encompass now calculates the VA payment as the principal and interest plus the related tax and insurance line items. Other proposed housing costs are not included in the calculation. The calculation for Total Proposed Monthly Payment now includes:

- First Mortgage P&I (field ID 228)
- Hazard Insurance (field ID 230)
- Real Estate Taxes (field ID 1405)
- MI Premium (field ID 232)
- Flood Insurance (field ID 235)
- Miscellaneous Escrow if Taxes or Insurance (field IDs 1007, 1008, and 1009)

When upgrading to Encompass 18.2, the Total Proposed Monthly Payment (PITI) (field ID VASUMM.X99) will be locked for existing loans to maintain the data integrity of closed loans and disclosed loans. Click the gold **Lock** icon to trigger a recalculation of the amount using the new calculation.

CBIZ-12455

Encompass Forms and Tools

New ARM Disclosures Now Available in Encompass Print Window

Two new ARM disclosures are now provided in the Print window in Encompass:

- Convertible ARM Disc (Name printed on form: (Name printed on form: *Important Adjustable Rate Mortgage Loan Information*)
- Non-Convertible ARM Disc (Name printed on form: *Important Adjustable Rate Mortgage Loan Information*)

It is important to note that while these disclosures are being provided for your convenience, the regulation is specific regarding the timing in which these disclosures need to be made to the consumer:

1026.19(b) Certain variable-rate transactions.

Except as provided in paragraph (d) of this section, if the annual percentage rate may increase after consummation in a transaction secured by the consumer's principal dwelling with a term greater than one year, **the following disclosures must be provided at the time an application form is provided or before the consumer pays a non-refundable fee, whichever is earlier** (except that the disclosures may be delivered or placed in the mail not later than three business days following receipt of a consumer's application when the application reaches the creditor by telephone, or through an intermediary agent or broker):

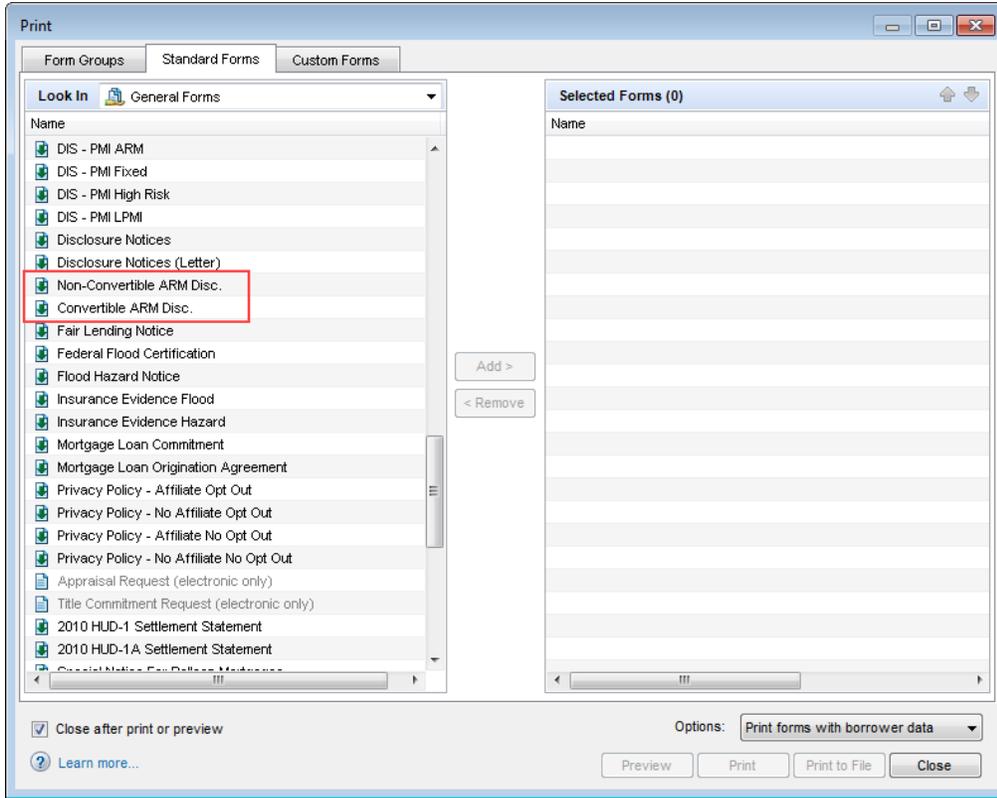
(1) The booklet titled *Consumer Handbook on Adjustable Rate Mortgages* published by the Board and the Federal Home Loan Bank Board, or a suitable substitute.

(2) A loan program disclosure **for each variable-rate program in which the consumer expresses an interest**. The following disclosures, as applicable, shall be provided: ...

Currently in Encompass 18.2, these disclosures are listed in the Selected Forms list in the Print window by default when users print from the RegZ - LE or RegZ - CD input form screens. Otherwise, these disclosures are listed in the left panel of the Print window on the Standard Forms tab (Look In > General Forms) where they can be selected and then moved to the Selected Forms list to be printed. Please note that the "pre-selection" of these disclosures to the Selected Forms list from the RegZ-LE or RegZ-CD screens was done in error. This issue will be resolved in a future Encompass release currently targeted for May 2018.

These disclosures will only print (or be included in eDisclosure packages and/or Closing Documents) if the loan is an ARM loan (i.e., the Amortization Type indicated is 'ARM' (field ID 608)). Ellie Mae is reminding you of the timing requirements stated above so you can adjust when this disclosure is generated based on the manner in which the application was received (in other words, if you have taken a retail face-to-face application for an ARM loan providing this disclosure in a closing package only would not meet this requirement). In addition, there is also the obligation to provide a disclosure for each program in which the consumer expresses an interest so you should be aware of the obligation to potentially provide multiple ARM type disclosures as needed. Please contact your Legal Counsel or Compliance professionals to use these disclosures appropriately.

In order to make these new forms available in your Encompass system(s), the administrator or other authorized user must use the Documents tool in Encompass Settings to add the forms as new forms. For instructions to add a new form, refer to the Documents topic in the Encompass online help.



NDE-8840

Added New *Lender Fee Waiver* Field to Lock Request Form and Secondary Lock Tool

To enable users to identify when to use a lender fee waiver or not when pricing from EPPS, a new **Lender Fee Waiver** field (field ID 4459) has been added to the Lock Request Form and the Lock Request Snapshot tab on the Secondary Lock Tool. A lender fee waiver enables the standard lender fees charged to a borrower to be removed and a calculated loan level price adjustment is added to the product pricing in an equivalent amount.

Lock Request Form

The screenshot displays the 'Lock Request Form' interface. The form is titled 'Lock Request Form' and has a sub-section 'Transaction Details'. The form contains several fields and sections:

- Purpose of Loan:** A dropdown menu.
- Lot/Land Status:** Radio buttons for 'Initial Acquisition', 'Refinance', and '203(k)'.
- A.I. Value + Total Rehab. Costs:** A text input field.
- Loan Type:** A dropdown menu.
- Amortization Type:** Radio buttons for 'Fixed Rate', 'GPM - Rate', 'ARM -', and 'Other -'. The 'GPM - Rate' option includes a percentage input field and a 'Yrs' label.
- Lien Position:** A dropdown menu with a 'Sub. Financing' button next to it.
- Term / Due (in Months):** Two input fields separated by a slash.
- Impounds Waived:** A dropdown menu.
- Impound Types:** A dropdown menu.
- Prepay Penalty:** A dropdown menu.
- Penalty Term:** A dropdown menu.
- No Closing Cost:** A dropdown menu.
- Lender Fee Waiver:** A dropdown menu, which is highlighted with a red border in the image.

Secondary Lock Tool - Lock Request Snapshot

Buy/Sell	Loan Snapshot	Lock Request Snapshot					
Borrower Information							
	First Name	Last Name	SSN	Experian/ FICO	Trans Union/ Empirica	EquiFax/ BEACON	Self- Employed
Borrower	Conv Fixed	Example	222-22-2222				<input type="checkbox"/>
Co-Borrower	Fixed2	Example	333-33-4432				<input type="checkbox"/>
Borrower Minimum Required FICO			<input type="checkbox"/> First-Time Homebuyer				
Co-Borrower Minimum Required FICO			<input type="checkbox"/> Borrower can demonstrate a 12-month mortgage/rental history				
Credit Score for Decision Making							
Address		Property Type					
City		Estimated Value		\$			
State		Appraised Value		\$			
County		Purchase Price		\$			
No Units		Property Will Be					
		<input type="checkbox"/> Subject Property is a Condotel					
		<input type="checkbox"/> Subject Property is a Non-Warrantable Project					
Purpose of Loan		Term / Due (in months)		/			
Lot/Land Status		Impounds Waived					
<input type="checkbox"/> Initial Acquisition		Impound Type					
<input type="checkbox"/> Refinance		Prepay Penalty					
Loan Type		Prepay Term					
Amortization Type		No Closing Cost					
Lien Position		Lender Fee Waiver					

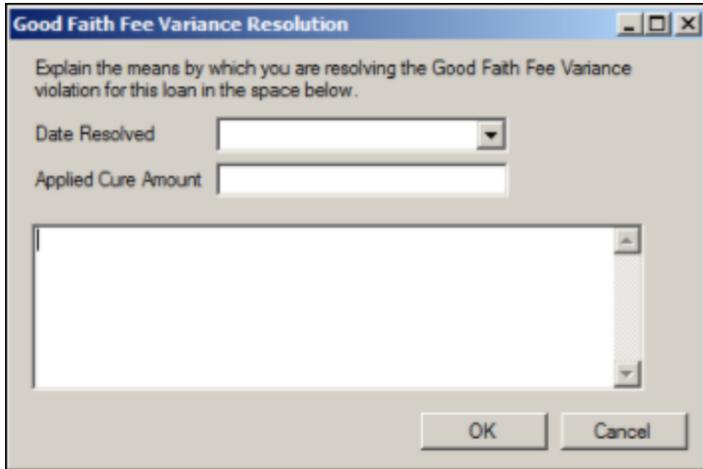
This field has been added to the Encompass Reporting Database.

SEC-12924

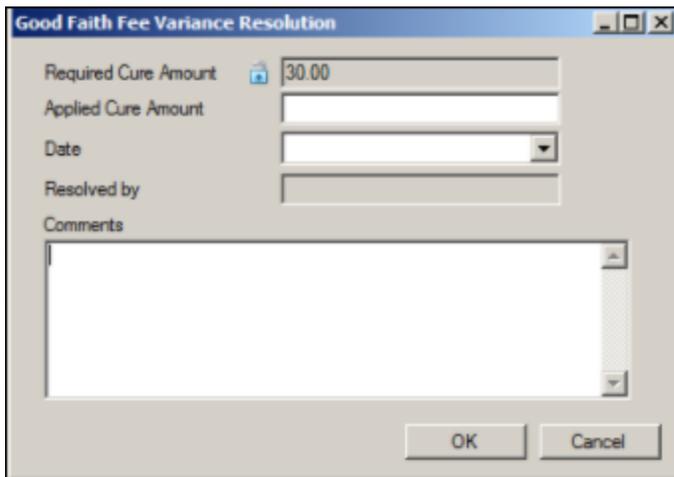
Good Faith Fee Variance Resolution Window Updated to Include Additional Data

When the Good Faith Fee Variance Violated alert is triggered, authorized users can view the alert details and click the Cure Variance button in the alert to enter the tolerance cure amount and other details to clear the alert and cure the tolerance violation. The pop-up window that is provided when they click the Cure Variance button has been updated to include all of the data fields that are provided in the Tolerance Cure section of the Closing Disclosure Page 1 and Fee Variance Worksheet.

Previously, the Good Faith Fee Variance Resolution Window contained the Date Resolved, Applied Cure Amount, and comments fields.



Starting in Encompass 18.2, this window contains the Required Cure Amount, Applied Cure Amount, Date, Resolved by, and Comments field.



NICE-5831

New Counter Offer Fields Added to Underwriter Summary Tool

Two new fields have been added to the Underwriter Summary tool to record the date and status of counter offers on loan amounts to comply with 12 CFR 1003.4(a)(7)(i); comment 4(a)(7)-1:

- **Counter Offer Date** (field ID 4457) - The date when a counter offer was made.
- **Counter Offer Status** (field ID 4458) - A drop-down list with the following options: blank, **Pending**, **Accepted**, **Declined**, or **Withdrawn**. The default value for the field is blank. The drop-down is enabled only after the Counter Offer Date field is populated.

Per 12 CFR 1003.4(a)(7); comment 4(a)(7)-1, when an applicant accepts a counteroffer for an amount different from the amount for which the applicant applied, the financial institution reports the covered Loan Amount (field ID HMDA.X31) granted. If an applicant does not accept a counteroffer or fails to respond, the institution reports the amount initially requested.

The following logic has also been implemented to populate the appropriate Loan Amount (field ID HMDA.X31) based on the counter offer status:

- The Loan Amount (field ID HMDA.X31) is populated with the Initial Application Amount (field ID NMLS.X11) from the NMLs Report Information pop-up window (accessible by clicking the **NMLS** button on the HMDA Information input form) when the loan's Current Status (field ID 1393) is blank or **Active Loan**.
 - ! If the Initial Application Amount (field ID NMLS.X11) is blank, the Loan Amount (field ID HMDA.X31) is populated with the Total Loan Amount (field ID 2). If the Total Loan Amount is also blank, the Loan Amount (field ID HMDA.X31) is left blank.
- The Loan Amount (field ID HMDA.X31) is populated with the Total Loan Amount (field ID 2) when all the following conditions are true:
 - The loan's Current Status (field ID 1393) is not **Loan Originated** or **Purchased Loan**.
 - The **Open-end line of credit** option is not selected for the Open-End Line of Credit field (field ID HMDA.X57).
 - The **Reverse mortgage** option is not selected for the Reverse mortgage field (field ID HMDA.X56).
 - The **Accepted** option is selected for Counter Offer Status (field ID 4458).
- The Loan Amount (field ID HMDA.X31) is populated with the Initial Application Amount (field ID NMLS.X11) when all the following conditions are true:
 - The loan's Current Status (field ID 1393) is not **Loan Originated** or **Purchased Loan**.
 - The **Open-end line of credit** option is not selected for the Open-End Line of Credit field (field ID HMDA.X57).
 - The **Reverse mortgage** option is not selected for the Reverse mortgage field (field ID HMDA.X56).
 - The **Accepted** option is not selected for Counter Offer Status (field ID 4458).
- The Loan Amount (field ID HMDA.X31) is populated with the Total Loan Amount (field ID 2) when all the following conditions are true:
 - The loan's Current Status (field ID 1393) is **Loan Originated**.
 - The **Open-end line of credit** option is not selected for the Open-End Line of Credit field (field ID HMDA.X57).
 - The **Reverse mortgage** option is not selected for the Reverse mortgage field (field ID HMDA.X56).

- The Loan Amount (field ID HMDA.X31) is populated with the Subject Loan Unpaid Principal Balance Amt. (field ID ULDD.X1) when all the following conditions are true:
 - The loan's Current Status (field ID 1393) is **Purchased Loan**.
 - The **Open-end line of credit** option is not selected for the Open-End Line of Credit field (field ID HMDA.X57).
 - The **Reverse mortgage** option is not selected for the Reverse mortgage field (field ID HMDA.X56).
- The Loan Amount (field ID HMDA.X31) is populated with (field ID CASASRN.X168) when Open-end line of credit option is selected for the **Open-End Line of Credit** field (field ID HMDA.X57).
- The Loan Amount (field ID HMDA.X31) is populated with the Total Loan Amount (field ID 2) when **Reverse mortgage** option is selected for the Reverse mortgage field (field ID HMDA.X56).

CBIZ-14524

Encompass Pipeline

Pipeline Columns Available to Display Open Conditions

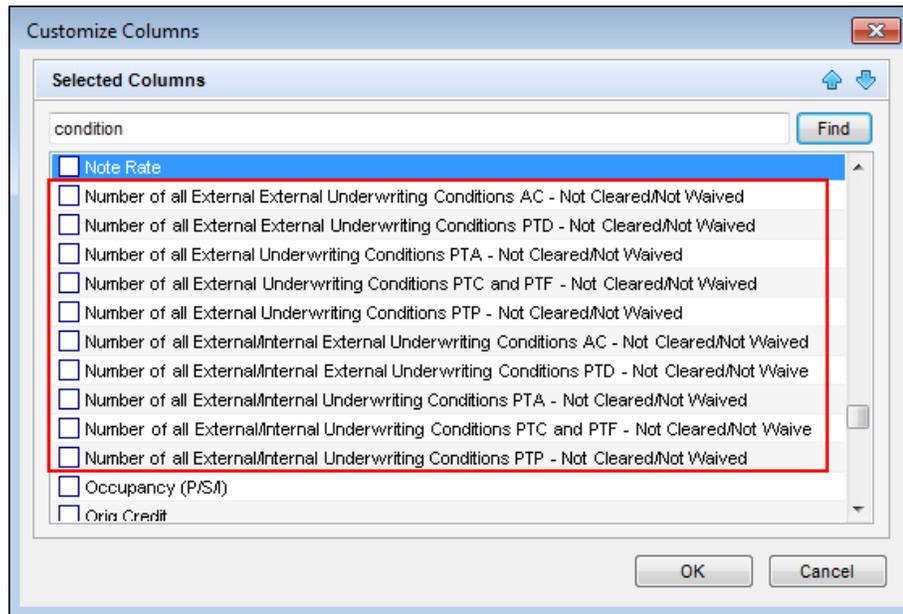
Columns can now be added to the Encompass Pipeline and TPO Connect Pipeline to display the number of external and internal open conditions (conditions that do not have **Cleared** or **Waived** selected on the condition details window) for conditions that are associated with the following milestones:

- Prior to Approval (PTA)
- Prior to Docs (PTD)
- Prior to Closing (PTC) or Prior to Funding (PTF)
- Prior to Purchase (PTP)
- At Closing (AC) - for Post-Closing conditions only

To Add Columns to the Pipeline:

1. Make sure your Encompass administrator has added the condition fields to your Encompass Reporting Database (see the To Add the Condition Fields to the Encompass Reporting Database procedure below).
2. On the Encompass Pipeline, right-click a column header, and then click **Customize Columns**.

3. To add a column, select the check box for one or more columns.



4. When finished, click **OK**.

To Add the Condition Fields to the Encompass Reporting Database:

1. On your Windows task bar, click the **Start** menu or **Start** icon, navigate to the Ellie Mae Encompass program folder, and then click **Admin Tools**.
2. Double-click **Reporting Database**.
3. If you are prompted to log in to the server, type the User ID, Password, and Server that you use to log in to Encompass as the Admin user.
4. In the **Fields** section on the left, click the **Conditions** tab, and then select one or more of the open conditions fields. These fields have field IDs that are listed alphabetically from UWC.AC through UWC.WAIVEDCOUNT.
5. After selecting the fields, click the **Add** button to move the fields to the **Selected fields** section on the right.
6. Click the **Update** button to update the Encompass Reporting Database.

CBIZ-14142

Worst Case Pricing Tool

Added New *Re-Lock Fees* and *Custom Price Adjustments* Sections to Worst Case Pricing Tool

To enable lenders and investors to apply re-lock fees and/or custom price adjustments to a revised lock on an inactive lock, a new Re-Lock Fees section and Custom Price Adjustments section have been added to the Worst Case Pricing Tool (WCPT).

Lock Extensions		Lock Extensions	
Extension #1	<input type="text"/>	Extension #1	<input type="text"/>
Extension #2	<input type="text"/>	Extension #2	<input type="text"/>
Extension #3	<input type="text"/>	Extension #3	<input type="text"/>
Re-Lock Fees		Re-Lock Fees	
Re-Lock #1	<input type="text"/>	Re-Lock #1	<input type="text"/>
Re-Lock #2	<input type="text"/>	Re-Lock #2	<input type="text"/>
Re-Lock #3	<input type="text"/>	Re-Lock #3	<input type="text"/>
Custom Price Adjustments		Custom Price Adjustments	
CPA #1	<input type="text"/>	CPA #1	<input type="text"/>
CPA #2	<input type="text"/>	CPA #2	<input type="text"/>
CPA #3	<input type="text"/>	CPA #3	<input type="text"/>

New Worst Case Lock Submittal

OR

For both the Re-Lock Fees and Custom Price Adjustments sections:

- Up to 10 fields are available.
- Negative numbers are accepted.
- Values up to 3 decimal places are accepted.

SEC-12582

Updated Behavior of Worst Case Pricing Tool for Inactive Locks and Non-Product Related Price Adjustments

Why we made this update: To provide support for re-lock fees and custom pricing adjustments for inactive locks (expired or cancelled locks) within the Worst Case Pricing Tool.

Currently, the Worst Case Pricing Tool only supports active locks and does not take into account non-product related price adjustments. To integrate inactive locks and non-product related price adjustments into the tool, the following updates to the tool's behavior have been made:

Inactive Locks

- The message, "To use the Worst Case Pricing Tool, you must first lock the loan using EPPS." is not displayed.
- The Historical Pricing column is populated from the most recent active lock for the loan, including any lock extensions, re-lock fees, and custom price adjustments (CPAs).
- All fields, except **Loan Program** and any calculated totals, can be edited.

Non-Product Related Price Adjustments

- Initial WCPT access:
 - All existing re-lock fees and CPAs from the current lock are populated into the tool.
 - If a re-lock limit is set (located on the Product and Pricing setting) and that limit is exceeded, an error message, "The Re-Lock occurrence limit has already been reached. This loan will need to be locked manually." will be displayed.
 - The **Submit Historical Pricing** and **Submit Current Pricing** buttons will be disabled.
- Get Historical Pricing with available re-lock:
 - The next available (blank) Re-Lock Fee field in the Historical column is populated with a description that matches the occurrence (e.g., Re-Lock Fee #3 field is populated with the description "Re-Lock #3).
 - If a re-lock fee is established (located on the Product and Pricing setting), that fee is populated in the associated Re-Lock Fee amount field.

- Submit Historical Pricing with available re-lock:
 - If **Submit Historical Pricing** is clicked but **Get Historical Pricing** was not clicked, then a warning message, “A Re-Lock Fee has not been generated for this request. If you wish to continue without a Re-Lock Fee click OK, otherwise click Cancel.” will be displayed.
- Get Current Pricing with available re-lock:
 - All non-product related fees (extensions, re-lock fees, and CPAs) are cleared from the Current Pricing column.

SEC-12583, SEC-12604

Added New *Commitment Type* Field to Worst Case Pricing Tool

Currently, the Worst Case Pricing Tool includes a **Delivery Type** field but not a **Commitment Type** field. This enhancement adds a **Commitment Type** field to the tool. Both fields are required on a lock request for correspondent loans associated with a TPO client.

Historical Pricing		Current Pricing	
Loan Program	<input type="text"/>	Loan Program	<input type="text"/>
Rate Sheet ID	<input type="text"/>	Rate Sheet ID	<input type="text"/>
Commitment Type	<input type="text" value=""/> ▼	Commitment Type	<input type="text" value=""/> ▼
Delivery Type	<input type="text"/>	Delivery Type	<input type="text"/>
Last Rate Set Date	<input type="text" value=""/> ▼	Last Rate Set Date	<input type="text" value=""/> ▼
Lock Date	<input type="text" value=""/> ▼	Lock Date	<input type="text" value=""/> ▼

- If the correspondent loan is part of a trade, an error message, “The Worst Case Pricing tool cannot be used with loans that are assigned to a correspondent trade. The loan must first be removed from the trade to enable Worst Case Pricing.” will be displayed.
- The **Commitment Type** and **Delivery Type** fields are only displayed:
 - If the loan is a correspondent loan.
 - If the correspondent loan is associated with a TPO on the TPO Information tool.
- The fields in both the Historical and Current Pricing columns are pre-populated from the last “confirmed” lock snapshot.
- The **Delivery Type** is populated based on the selected **Confirmation Type**.
 - The available commitment types are based on the types specified on the External Company Details Commitments tab of the TPO client associated with the loan.
 - If the **Commitment Type** is “Best Efforts”, then the **Delivery Type** will be “Individual Best Efforts”.
 - If the **Commitment Type** is “Mandatory”, then the **Delivery Type** will be “Individual Mandatory”.

Extensions for Correspondent Trades

Why we made this update: To enable investors to offer extensions for loans (active or expired) that are allocated to a correspondent trade.

Added Ability to Extend Loans in Correspondent Trades

Currently, users can update the **Delivery Expiration Date** and pricing at the trade level and then apply those changes to selected loans. However, by making the changes on the Correspondent Trades Details tab, the original **Delivery Expiration Date** and pricing is lost. This enhancement provides a way to make the changes to selected loans, apply an extension, re-lock, and/or custom price adjustments at the trade level, and have the changes retained in the lock snapshots.

To Extend Loans in Correspondent Trades:

1. Click the **Trades** tab, and then click the **Correspondent Trades** tab.
2. Select the correspondent trade with the loans you want to extend.
3. On the Loans tab, select the loans you want to extend, and then click the **Extend Selected Loans** button.
 - The loan must have a **Trade Assignment** of “Assigned” for the **Extend Selected Loans** button to be enabled. Otherwise, an error message, “Loan [Loan Number] was not extended because the loan is in a Pending assignment status.” will be displayed.
 - For loans allocated to a trade, re-locks cannot be submitted for expired locks and an error message, “This loan must be removed from the Correspondent Trade [Trade Number] before it can be relocked.” will be displayed.
 - If the extension, re-lock, or custom price adjustment has exceeded the maximum number allowed, an error message, “Failed to create [Action] for loan [Field ID 364]: [Action] limit has been reached.” will be added to the Notes/History tab.
 - If changes are made that impact the loans (e.g., **Commitment #**, **Commitment Date**, **Master Commitment #**, **Delivery Type**, etc.), and the **Extend Selected Loans** button is clicked, an error message, “Loans cannot be extended when there are unsaved changes for the correspondent trade.” will be displayed.
4. On the Extension Request pop-up window, enter the following information:
 -  If the **Lock Extension Price Adjustments** section on the **Product and Pricing** setting is not enabled, the **Extension Request** will be blank.

- The **Days to Extend** field may be populated from the Lock Extension Price Adjustment section, but can also be edited. This field is required to request an extension.
 - The value is mapped if the **Control option** is set to “Company controls extension days and price adjustment”.
 - The **Price Adjustment** field may be populated from the Lock Extension Price Adjustment setting, but can also be edited.
 - The value is mapped if the **Control option** is set to “Company controls extension days and price adjustment”.
 - If a price adjustment is not defined for a given number of days, the default adjustment will be “0.000”.
 - Enter a re-lock fee, if applicable.
 - Enter a custom price adjustment, if applicable.
 - Enter comments, if applicable.
5. Click **Request Extension**.
- The trade is saved and the trade update process is initiated.

SEC-12505

New Trade Extension Snapshot

When a loan is extended from a trade, and that trade is processed, a new “Trade Extension” **Request Type** is created in the snapshot. The data in the snapshot is populated as follows:

- **Original Expiration Date** - Buy Side Lock Request field ID 2091 and Buy Side Lock and Pricing field ID 3358 is the previous lock expiration date.
- **Current Expiration Date** - Buy Side Lock Request field ID 3369 and Buy Side Lock and Pricing field ID 2151 is the current lock expiration date.
- **Days to Extend** - Buy Side Lock Request field ID 3360 and Buy Side Lock and Pricing field ID 3363.
- **New Lock Expiration Date** - Buy Side Lock Request field ID 3361 and Buy Side Lock and Pricing field ID 3364 is the calculated expiration date based on the **Days to Extend**.
 - The calculation takes into account any relevant settings set on the Lock Desk Setup setting (e.g., Expiration Settings, Calendar, etc.).
- **Price Adjustment** - Buy Side Lock Request field ID 3362 and Buy Side Lock and Pricing field ID 3365.
- **Lock Extensions** - An extension description and **Days to Extend** value in the appropriate extension field and the **Price Adjustment** value.
- **Re-Lock Fees** - A re-lock description in the appropriate re-lock field and the **Re-Lock Fee** (price) value.
- **Price Adjustments** - The **Custom Price Description** in the appropriate CPA field and the **Custom Price Adjustment** value.

While in the snapshot, the following actions can be taken without having additional extensions, re-lock fees, or custom price adjustments recorded.

- Revise Lock
- Validate Lock (if the initial pricing was done in EPPS and the correspondent trade has an individual **Delivery Type**.)

If changes are made to the correspondent trade that impacts the loan (e.g., **Commitment #**, **Commitment Date**, **Master Commitment #**, **Delivery Type**, etc.), a new snapshot is created and the previous extension fee, re-lock fee, and/or custom price adjustment is cleared.

 **Non-product related price adjustments will not be cleared for individual correspondent trades.**

SEC-12690, SEC-12691, SEC-12692

Support to Process Cancels and Withdrawals at Trade Level for Direct Trades/Assignment of Trades/Forwards

Why we made this update: To enable correspondent buyers to automatically remove loans from correspondent trades and assign either a cancelled date or withdrawn date (depending on the status of the loan) for AOT, Direct Trades and Forwards delivery types.

Added Ability to Automatically Remove Loans from Correspondent Trades

To enable correspondent buyers to automatically remove loans at the trade level for AOT, Direct Trades, and Forwards, the following process will be implemented:

-  The loan must be removed from the Correspondent Trades Loans tab and the **Voided** check box is not selected.
- For loans removed on or after the **Expiration Date**:
 - If the loans have been submitted (**Submitted for Review** (field ID 4119) is entered), they will be removed as a withdrawn loans.
 - If the loans have not been submitted, they will be removed as cancelled loans.
- For loans removed before the **Expiration Date**, they will not be treated as either cancelled or withdrawn loans.
 - The trade data will be removed from the lock snapshot.
- After the trade update:
 - For cancelled loans, the **Cancelled Date** on the Correspondent Loan Status tool is updated with the date the loan was removed from the trade.
 - The Lock and Request Status will be “Lock Cancelled”.
 - The **Withdrawn Date** and **Voided Date** on the Correspondent Loan Status tool will be cleared.
- For withdrawn loans, the **Withdrawn Date** on the Correspondent Loan Status tool is updated with the date the loan was removed from the trade.
 - The Lock and Request Status will be “Lock Cancelled”.
 - The **Cancelled Date** and **Voided Date** on the Correspondent Loan Status tool will be cleared.

SEC-12695

Encompass Settings

Notes/Comments Field Added to Business Rules Settings

Why we made this update: This enhancement was implemented as part of the Ellie Mae Idea Center initiative.

A new Notes/Comments field has been added to the following business rules in Encompass Settings. Administrators can enter details and helpful notes about the rule in this field, such as changes they have made to the rule and why.

- Loan Action Completion
- Milestone Completion
- Field Data Entry
- Field Triggers
- Automated Conditions
- Persona Access to Fields
- Persona Access to Loans
- Persona Access to Loan Actions
- Input Form List
- Loan Form Printing
- Print Auto Selection

Field Access Rule

1. Create a Rule Name

2. Select all Channels this rule applies to

- No channel selected
- Banked - Retail
- Banked - Wholesale
- Brokered
- Correspondent

3. Select a condition for this rule

No - Always apply this rule

Yes - Apply this rule only if

is

4. Define persona's field access for the condition

Add a Field		Assign Right	
ID	Description	Persona	Rights
		Marketing	
		Loan Officer	
		Loan Opener	
		Loan Processor	
		Underwriter	
		Closer	
		Funder	
		Post Closer	
		Secondary Marketing	

Save Cancel

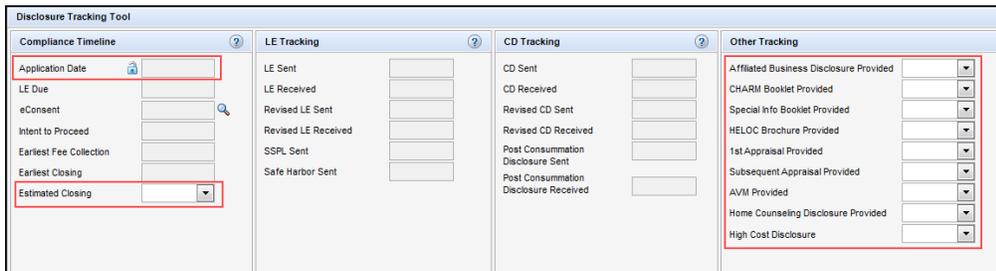
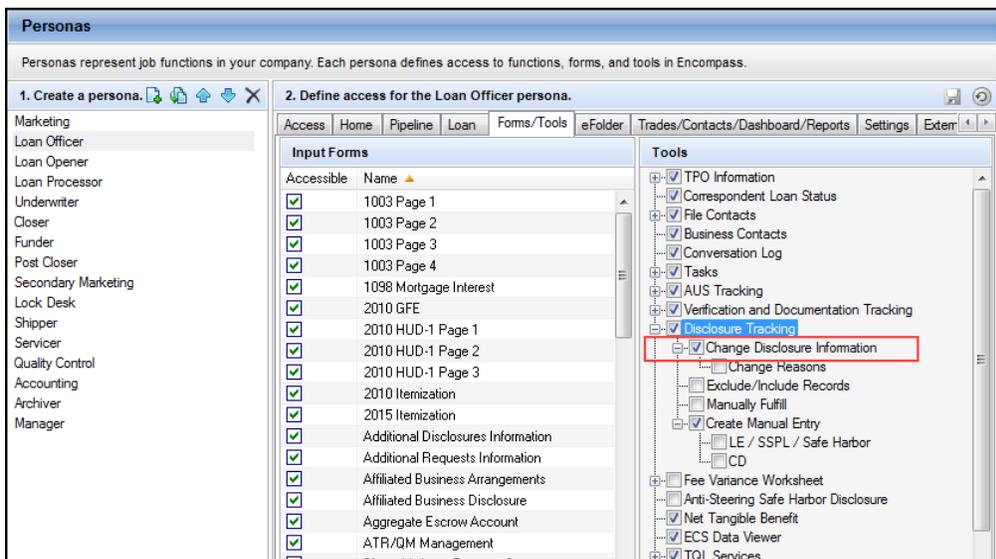
NICE-3988, NICE-113

Update to Persona Access Rights for Disclosure Tracking Tool

In order for a user to have edit access to the following fields in the Disclosure Tracking tool, their assigned persona must be configured with the Change Disclosure Information access right. If this option is not configured in their persona, these fields will be inactive (grayed out) for the user.

- In the Compliance Timeline section:
 - Application Date
 - Estimated Closing Date
- In the Other Tracking Section:
 - Affiliated Business Disclosure Provided
 - CHARM Booklet Provided
 - HELOC Brochure Provided
 - 1st Appraisal Provided
 - Subsequent Appraisal Provided
 - AVM Provided
 - Home Counseling Disclosure Provided
 - High Cost Disclosure

Note that existing logic to auto-populate these fields are not affected by this new persona requirement.



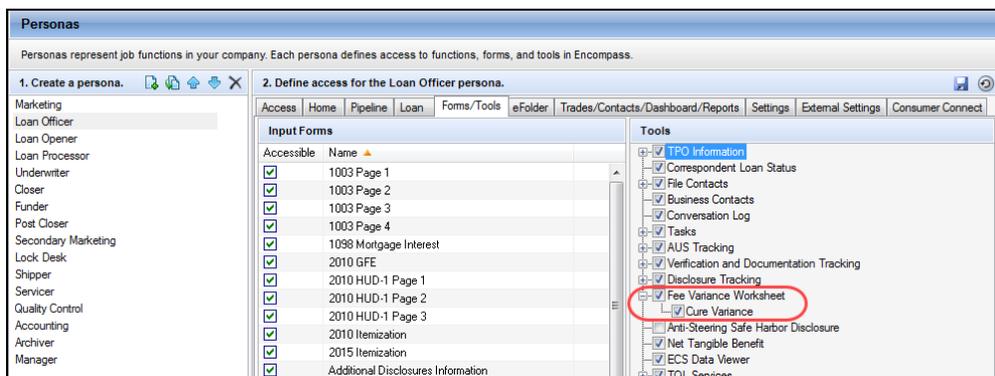
NICE-5696

Additional Permission Rights Applied to the *Cure Variance* Option in the Personas Tool

Additional permission rights have been applied to the **Cure Variance** option in the Personas tool. For users assigned with a persona that does not grant permission to cure variance issues on the Fee Variance Worksheet (i.e., the Cure Variance option is not selected in the Personas tool), they will see the following new behavior on the Fee Variance Worksheet and Closing Disclosure Page 1 in Encompass:

- All of the fields in the Tolerance Cure section of the Closing Disclosure Page 1 will be inactive (grayed out), including the Lock icon for the **Required Cure Amount** field.
- All of the fields in the Tolerance Cure section of the Fee Variance Worksheet will be inactive (grayed out), including the Lock icon for the **Required Cure Amount** field.
- The **Cure Variance** button provided in the Good Faith Fee Variance Violated alert message will be inactive (grayed out). Note that this is existing behavior that was in place in prior versions of Encompass.

These cure variance options are enabled for users with personas where this Cure Variance option is selected in the Personas tool.



NICE-5805

TPO WebCenter Site Management Setting Only Displayed When TPO WebCenter Provisioned

To prevent confusion for Encompass TPO Connect customers over which management settings to use, the *TPO WebCenter Site Management* setting will only be displayed if:

- Encompass TPO Connect has not been provisioned
- and
- Encompass TPO WebCenter is provisioned

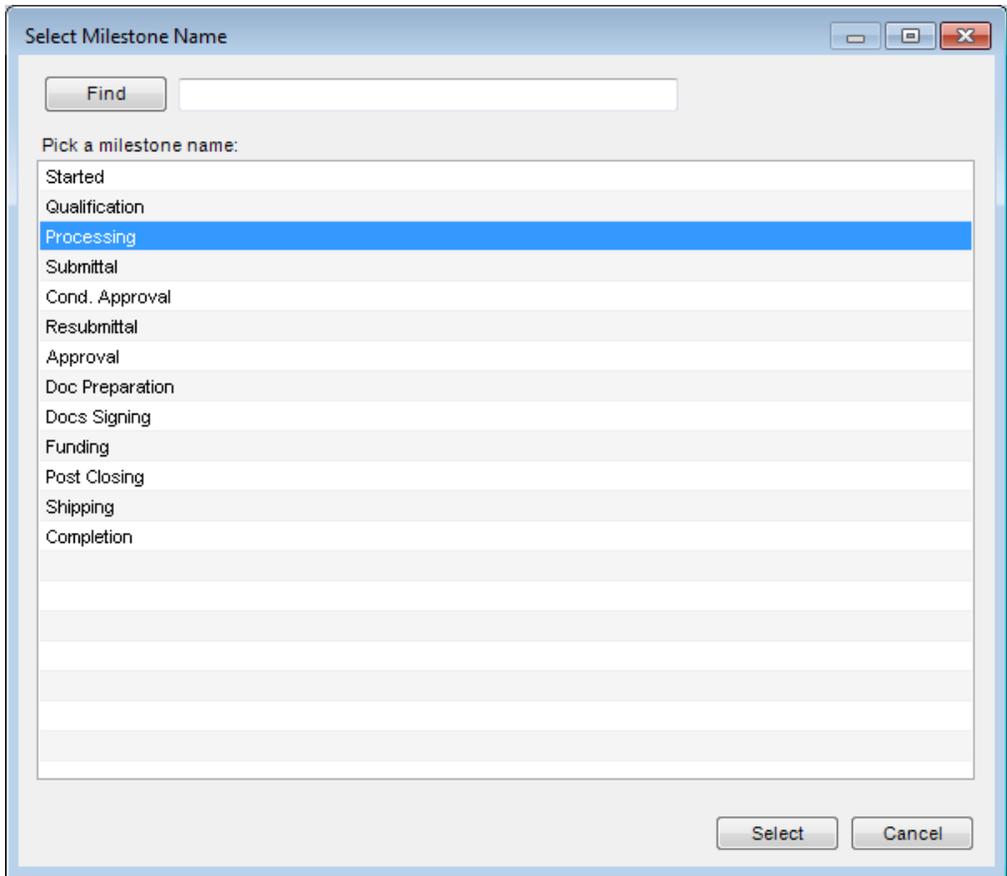
SEC-12671

TPO Connect Status and Current TPO Connect Status Fields Added to Encompass Reporting Database

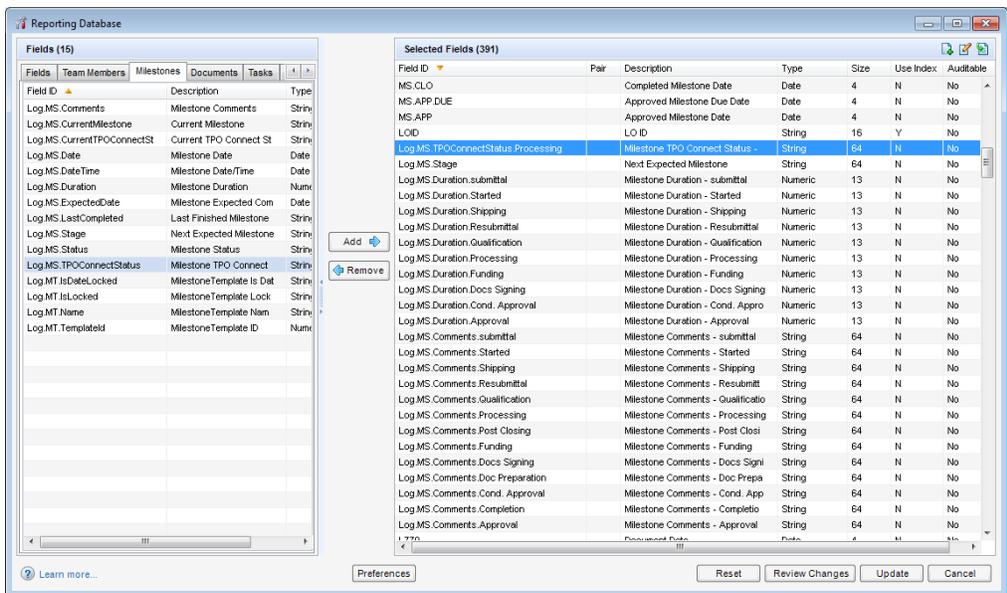
The Log.MS.TPOConnectStatus field has been added to the Milestones tab in the Encompass Reporting Database. When this field is included in reports, Encompass TPO Connect users can view the status of their loans at each milestone and their current stage in the loan process. (However, this field does not provide the status for the loan's current milestone. This will be provided in the Log.MS.CurrentTPOConnectStatus field discussed below.) This field is a virtual field (which means it is not visible to a user in the Encompass user experience), and in order to add this field to the Selected Fields list in the database, you must first select a milestone to be associated with the field. Administrators can add this field for every unique milestone that is available in your Encompass system.

To Add the Log.MS.TPOConnectStatus Field to Your Encompass Reporting Database:

1. On your Windows task bar, click the **Start** menu or **Start** icon, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.
2. Double-click **Reporting Database**.
3. In the Fields panel on the left, click the **Milestones** tab.
4. Click to select **Log.MS.TPOConnectStatus** in the list, and then click **Add**.
5. When you click **Add**, you will be prompted with the **Select Milestone Name** pop-up window. Click to select the milestone that you want to associate with the Log.MS.TPOConnectStatus field, and then click **Select**.



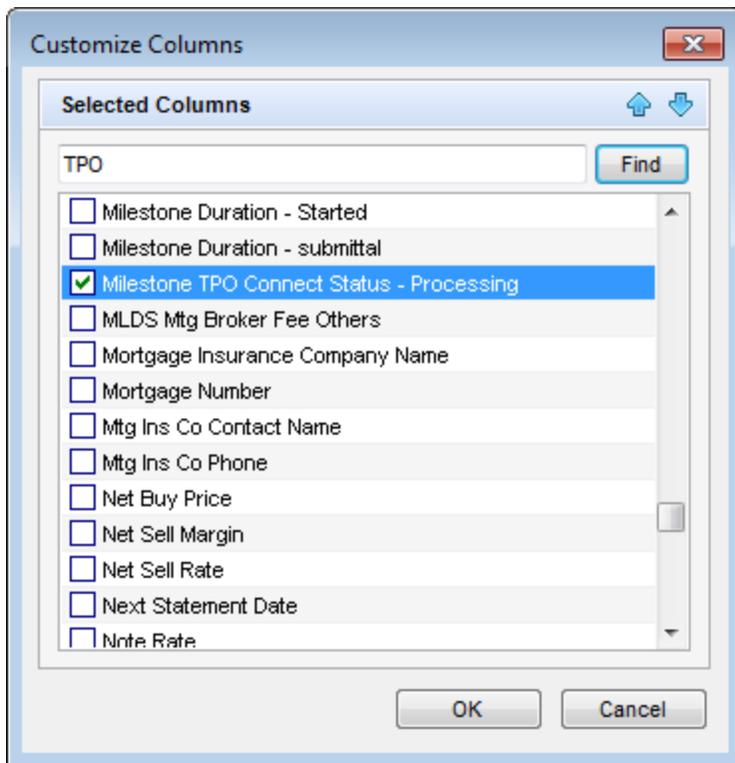
The field is added to the Selected Fields panel on the right. Notice that the field name is updated to include the selected milestone, and the Log.MS.TPOConnectStatus field remains in the Fields panel on the left.



6. Repeat steps 4 -5 to add associate this field with additional milestones and add them to the database.
7. When all selections and changes have been made, click **Update** to update your database.
8. Follow the prompts to complete the update.

Once this field is selected and added to the Reporting Database, when a user opens a new loan and applies a milestone template, the Log.MS.TPOConnectStatus field as appropriate to the loan's current milestone is assigned to the loan. (For example, if the current milestone is Processing, the Log.MS.TPOConnectStatus.Processing field is assigned to the loan.) As the loan progress through the loan process, the Log.MS.TPOConnectStatus field as applicable for the current milestone will be updated accordingly. The Log.MS.TPOConnectStatus field will be updated only when the loan is opened or when there is an update to the milestone template applied to the loan. If a different milestone template is applied later in the loan process, the Log.MS.TPOConnectStatus field will not be updated for completed milestones. It will only be updated for the current milestone and yet to be started milestones.

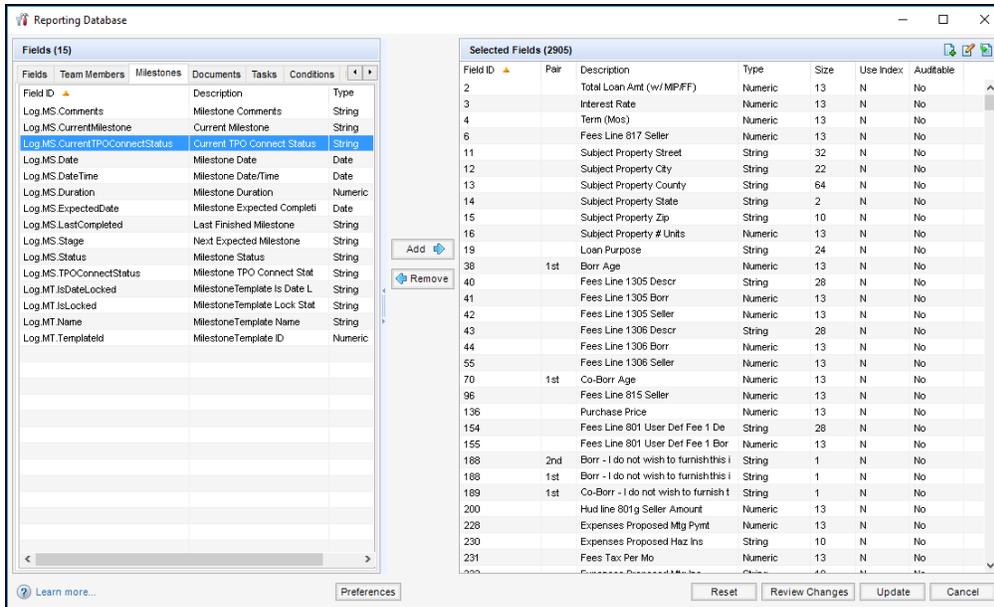
Once this field is selected and added to the Reporting Database, authorized users can also add a column for this field to their Pipeline views.



In addition, the Log.MS.CurrentTPOConnectStatus field has been added to the Milestones tab in the Encompass Reporting Database. When this field is included in reports, Encompass TPO Connect users can view the status of their loans at its current milestone. This field is also a virtual field.

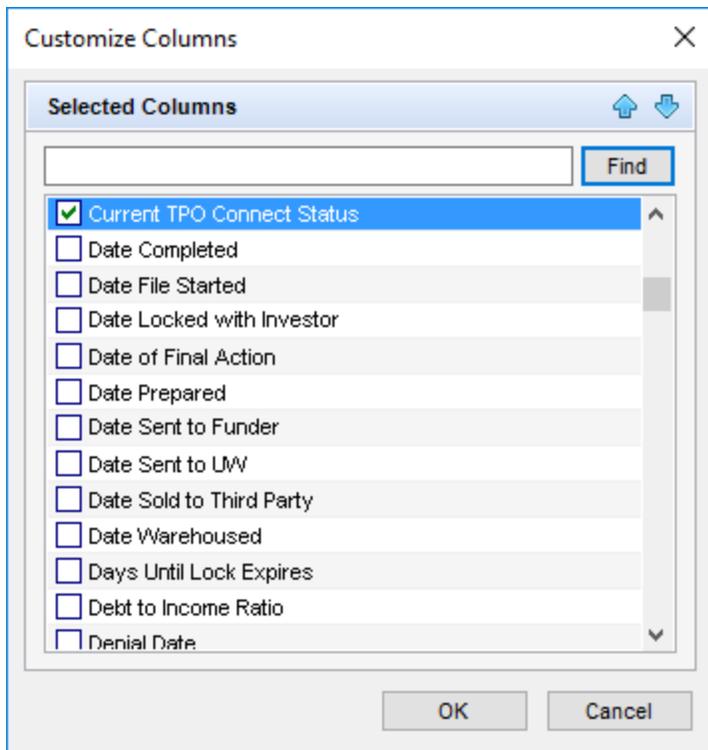
To Add the Log.MS.CurrentTPOConnectStatus Field to Your Encompass Reporting Database:

1. In the Fields panel on the left, click the **Milestones** tab.
2. Click to select **Log.MS.CurrentTPOConnectStatus** in the list, and then click **Add**.



3. The field is added to the Selected Fields panel on the right. Notice that the **Log.MS.CurrentTPOConnectStatus** field remains in the Fields panel on the left.
4. Click **Update** to update your database.
5. Follow the prompts to complete the update.

Once this field is selected and added to the Reporting Database, authorized users can also add a column for this field to their Pipeline views.



NICE-6876, NICE-6894, NICE-7305

Electronic Document Management (EDM)

Why we made this update: This update allows the recipient's full name to be inserted into email notifications sent to co-borrowers who share an email address. These co-borrowers will now receive email notifications that dynamically insert the name of each co-borrower, rather than inserting the borrower's name in both emails. This update applies to borrowers using an Encompass Consumer Connect website to send and receive loan documents and status updates.

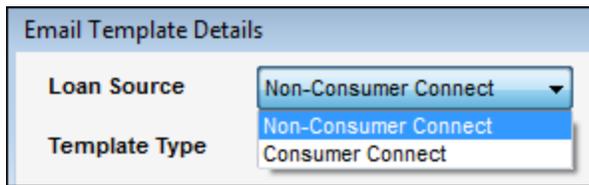
Updates to eFolder and Status Online Email Templates

Updates have been made to the email templates used when sending email notifications from the eFolder and for Status Online updates. The changes enable the recipient's full name to be inserted into templates use for loans originated via an Encompass Consumer Connect website. Previously templates were limited to fields that displayed either the borrower or co-borrower name. This change enables co-borrowers who utilize an Encompass Consumer Connect website, and who share an email address, to receive email notifications that dynamically insert the name of each borrower, rather than inserting the same borrower name in both emails.

These updates affect the following three settings:

- **HTML Email Templates** (Encompass > Settings > eFolder Setup > HTML Email Templates)
- **Company Status Online** (Encompass > Settings > Additional Services > Company Status Online > Email Templates)
- **Personal Status Online** (Encompass > Settings > Personal Settings > Personal Status Online > Email Templates)

To support this features, a new **Loan Source** drop-down list has been added to the HTML Email Templates, Company Status Online, and Personal Status Online settings. Administrators can select the **Consumer Connect** or **Non- Consumer Connect** option from the drop-down list.



The screenshot shows a window titled "Email Template Details". It contains two fields: "Loan Source" and "Template Type". The "Loan Source" field has a dropdown menu that is currently open, showing two options: "Non-Consumer Connect" (which is highlighted in blue) and "Consumer Connect". The "Template Type" field is currently empty.

- Templates created with the **Consumer Connect** option selected will have the Recipient Full Name field available in the list of Commonly Used Fields that can be inserting into a template.
- Templates created with the **Non-Consumer Connect** option selected will not have the Recipient Full Name field available in the list of Commonly Used Fields.
- The remaining Commonly Used Fields are available in both types of templates.

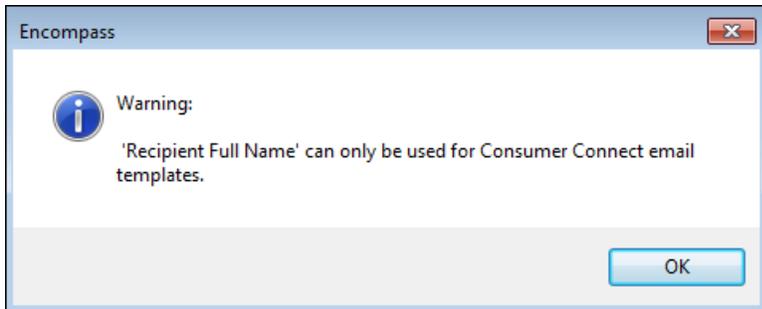
After upgrading to Encompass 18.2, all existing templates are maintained in the HTML Email Templates, Company Status Online, and Personal Status Online settings. A duplicate template specifically for use with Encompass Consumer Connect is created for each of the default templates that are provided by Encompass. In the newly created Encompass Consumer Connect templates, the fields that define the borrower name and co-borrower name are replaced with the Recipient Full Name field. Duplicate templates are also created for any custom templates that your company has created, but no changes are made to the custom fields in these templates. Review your templates and create new templates for use with Encompass Consumer Connect loans as needed.

Two new columns (**Consumer Connect** and **Non-Consumer Connect**) have been added to each of the settings and a check mark displays in the appropriate column to differentiate between Consumer Connect and Non-Consumer Connect templates.

HTML Email Templates			
Create and configure HTML email templates for communications sent from the eFolder. A separate set of templates is used for loans that originate fr			
Templates			
Type	Name	Non-Consumer Connect	Consumer Connect
Document Requests	Electronic Loan Document Request		✓
Document Requests	Electronic Loan Document Request	✓	
Document Requests	Electronic Loan Document Request		✓
eDisclosures	Electronic Loan Document Request	✓	
eDisclosures	Electronic Loan Document Request		✓
eDisclosures	Electronic Loan Document Request		✓
Loan Level Consent	Electronic Signature Consent for Loan Documents		✓
Loan Level Consent	Electronic Signature Consent for Loan Documents		✓
Loan Level Consent	Electronic Signature Consent for Loan Documents	✓	
Pre-Closing Documents	Electronic Loan Document Request		✓
Pre-Closing Documents	Electronic Loan Document Request	✓	
Pre-Closing Documents	Electronic Loan Document Request		✓
Sending Files	Electronic Loan Document Request		✓
Sending Files	Electronic Loan Document Request	✓	
Sending Files	Electronic Loan Document Request		✓

When email notifications are sent, Encompass verifies whether the loan is a Consumer Connect or Non-Consumer Connect loan. Encompass then displays only the appropriate templates for the loan. Only Consumer Connect templates are available for Consumer Connect loans; only Non-Consumer Connect templates are available for Non-Consumer Connect loans. When applying a Consumer Connect template, the email text displays the words *Recipient Full Name*. When the email is sent, the recipient's name is populated in the appropriate email as it is sent to each recipient.

- ! If you insert the Recipient Full Name field into a Consumer Connect template and then try to change it to a Non-Consumer Connect template, a warning message states that you cannot change the Loan Source to Non-Consumer Connect when the template contains the Recipient Name Field.



EDM-17845, NGCC-1148

Updated eDisclosure Agreement Form (This Feature is Available on April 7, 2018)

To conform to current compliance requirements, updates have been made to the verbiage on the eConsent agreement (the eDisclosure Agreement Form) that borrowers must review and accept before they can receive loan documents electronically. The updated version of the form is used on new loans created on or after April 7, 2018. Loans created prior to the April 7 update will continue to use the older version of the form.

- ! This new version of the eConsent agreement will also be used with new loans created in earlier versions of Encompass including versions 18.1 and 17.4.

The update affects the following bullet point on page 2 of the agreement.

Current bullet point:

- If the software or hardware requirements change in the future, and You are unable to continue receiving eDisclosures, paper copies of such Loan Documents will be mailed to You once You notify Us that You are no longer able to access the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify You before such requirements change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

Updated bullet point:

- If the software or hardware requirements change in the future, We will use commercially reasonable efforts to notify You of the change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty. Paper copies of such Loan Documents will be mailed to You if You choose to withdraw Your consent.

EDM- 18940

Additional Updates

Additional Fields Included in FNMA 3.2 File Imports

Why we made this update: To ensure consistency between FNMA 3.2 files imported into Encompass and Encompass loan files exported to FNMA 3.2 file format.

Updates have been made to the FNMA 3.2 file import process to enable additional fields to be imported into Encompass from FNMA 3.2 format loan files. The table below lists the Fannie Code where the data is located in the FNMA 3.2 file, the corresponding Encompass field name and field ID for the imported value, and the section of the 1003 input form where the value displays.

Fannie Code	Encompass Field ID	1003 Section
03B	53	Dependent ages
03B	85	Dependent ages
03C	FR0104	VOR for borrower and co-borrower
03C	FR0106	VOR for borrower and co-borrower
03C	FR0107	VOR for borrower and co-borrower
03C	FR0108	VOR for borrower and co-borrower
03C	FR0112	VOR for borrower and co-borrower
03C	FR0115	VOR for borrower and co-borrower
03C	FR0124	VOR for borrower and co-borrower
03C	FR0204	VOR for borrower and co-borrower
03C	FR0206	VOR for borrower and co-borrower
03C	FR0207	VOR for borrower and co-borrower
03C	FR0208	VOR for borrower and co-borrower
03C	FR0212	VOR for borrower and co-borrower
03C	FR0215	VOR for borrower and co-borrower
03C	FR0224	VOR for borrower and co-borrower
03C	CR0123	VOR for borrower and co-borrower
03C	BR0123	VOR for borrower and co-borrower

Fannie Code	Encompass Field ID	1003 Section
03C	1819	VOR for borrower and co-borrower
03C	1416	VOR for borrower and co-borrower
03C	1820	VOR for borrower and co-borrower
03C	1519	VOR for borrower and co-borrower
04B	FE0102	VOE for borrower and co-borrower
04B	FE0104	VOE for borrower and co-borrower
04B	FE0105	VOE for borrower and co-borrower
04B	FE0106	VOE for borrower and co-borrower
04B	FE0107	VOE for borrower and co-borrower
06C	DD0115	VOD for Borrower and Co-Borrower and Other Assets
06C	DD0119	VOD for Borrower and Co-Borrower and Other Assets
06C	DD0123	VOD for Borrower and Co-Borrower and Other Assets
06C	DD0215	VOD for Borrower and Co-Borrower and Other Assets
06C	DD0219	VOD for Borrower and Co-Borrower and Other Assets
06C	DD0223	VOD for Borrower and Co-Borrower and Other Assets
06C	1605	VOD for Borrower and Co-Borrower and Other Assets
06C	1607	VOD for Borrower and Co-Borrower and Other Assets
06C	1609	VOD for Borrower and Co-Borrower and Other Assets
06C	212	VOD for Borrower and Co-Borrower and Other Assets
06C	213	VOD for Borrower and Co-Borrower and Other Assets
06C	222	VOD for Borrower and Co-Borrower and Other Assets

Fannie Code	Encompass Field ID	1003 Section
06C	224	VOD for Borrower and Co-Borrower and Other Assets
06C	1053	VOD for Borrower and Co-Borrower and Other Assets
06C	1055	VOD for Borrower and Co-Borrower and Other Assets
06G	FM0143	VOM for Borrower and Co-Borrower
06G	FL0125	VOM for Borrower and Co-Borrower
06G	FL0115	VOM for Borrower and Co-Borrower
06L	FL0125	VOL for Borrower and Co-Borrower
06L	190	VOL for Borrower and Co-Borrower
07B	1845	Details of Transaction - Other Credits
07B	1851	Details of Transaction - Other Credits
07B	1852	Details of Transaction - Other Credits
ADS	GSEVENDOR.X1 - GSEVENDOR.X24	NMLS & Appraiser License #s and Additional Provider Data
ADS	ULDD.X31	NMLS & Appraiser License #s and Additional Provider Data
ADS	ULDD.TotalMortgagedPropertiesCount	NMLS & Appraiser License #s and Additional Provider Data
ADS	FANNIESERVICE.X3	NMLS & Appraiser License #s and Additional Provider Data
ADS	FANNIESERVICE.X4	NMLS & Appraiser License #s and Additional Provider Data
ADS	MORNET.X27	NMLS & Appraiser License #s and Additional Provider Data
LMD	MORNET.X72	MORNETPlus Community Lending
LNC	608	Various HMDA and Loan Information
LNC	1552	Various HMDA and Loan Information
LNC	763	Various HMDA and Loan Information
LNC	1401	Various HMDA and Loan Information
LNC	MORNET.X66	Various HMDA and Loan Information

Fannie Code	Encompass Field ID	1003 Section
LNC	677	Various HMDA and Loan Information
LNC	675	Various HMDA and Loan Information

CBIZ-13861

Enhancements to the JIT Logger and Encompass Client Machine Log Files

The following enhancements to the JIT Logger are being introduced in Encompass 18.2:

- In Encompass 18.1 the new Diagnostic Mode - Just in Time option (i.e., the Encompass JIT Logger) was introduced for admin users (and other authorized users provided with access rights via their persona) to access in the Encompass Help menu and perform application logging in real time. At that time, the JIT log file (and full logging Diagnostic file) that is transferred manually to the Ellie Mae Customer Support team for them to analyze could contain sensitive Personally Identifiable Information (PII) that was displayed in plain text and not masked or otherwise obscured. Starting in Encompass 18.2, the PII information in these log files is now masked in order to keep this information (email addresses, phone numbers, and Social Security Numbers, passwords and date of birth) secure. Instead of plain text, this information is now displayed as a series of special characters.
- Genuine Channels are now recorded in the JIT Logger log files. These logs indicate system connectivity status and are created when a GCTrace is added to your system registry (typically when Customer Support is helping you diagnose an issue).
- A new **Clear Log** button has been added to the Encompass JIT Logger user interface. Click this button to clear the log (i.e., remove all data from the log) without having to restart Encompass. Assuming the JIT Logger was monitoring your system previously or if there were errors indicated in the log, clicking the Clear Log button gives you a blank log file to start logging with (and the old entries are not included).

CFUN-10590, CFUN-10595, CFUN-10639

Encompass Software Development Kit (SDK)

Added Select EPPS Loan Programs Grid via the Encompass SDK

In the Encompass 17.3 release, the Select EPPS Loan Programs grid on the Correspondent Trades Details tab was introduced, but was not exposed to the Encompass SDK. This enhancement exposes the table to the SDK, as well as the EPPS Loan Programs Table setting, which maintains the grid on the Details tab.

SEC-9760

SDK Updated to Include TPOConnectStatus and CurrentTPOConnectStatus as a Property

As discussed in the *TPO Connect Status and Current TPO Connect Status Fields Added to Encompass Reporting Database* entry above, the Log.MS.TPOConnectStatus field and Log.MS.CurrentTPOConnectStatus field are virtual fields that are now available for administrators to add to their Encompass Reporting Database so they can monitor the status of Encompass TPO Connect loans in terms of what milestone the loan is currently at in the loan process. The Encompass SDK has been updated to include the Log.MS.TPOConnectStatus and Log.MS.CurrentTPOConnectStatus fields as a Property and can now be applied via the SDK.

In addition, the TPOConnectStatus Property and CurrentTPOConnect Property have also been added to the MilestoneEvent object for accessibility via the SDK.

NICE-7330, NICE-6902

PostSharp Code Removed from FieldChangeEventArgs Class in Encompass Objects

The PostSharp code previously included in the FieldChangeEventArgs in the EncompassObjects.dll has been removed. The FieldChangeEventArgs is one of the most commonly used classes in Plugins, and the CurrentLoan.FieldChange event is fired thousands of times every time a loan is opened and it was discovered that the addition of PostSharp code into the FieldChangeEventArgs slowed down plugin code significantly. The PostSharp code was in place to check the FieldChangeEventArgs properties, and it was determined that it should be removed since every client using plugins would experience improved performance immediately.

NICE-6862

Fixed Issues for Version 18.2

Why we fixed these issues: These issues were fixed to improve usability and to help ensure Encompass is operating as expected. The issues that are chosen to be fixed are based on the severity of their impact to clients and client feedback.

Encompass Forms and Tools

Alternate Disclosure Option Populated Correctly from Loan Program and Data Templates

An issue has been resolved that caused the **Use Alternate** check box (field ID LE2.X28) to not be selected in a loan file that was created using a Loan Template Set that included a Loan Programs template and a Data template with the check box selected.

This issue has been resolved and the **Use Alternate** checkbox (field ID LE2.X28) is now being applied properly from a Loan Template Set that included a Loan Programs template and Data template with the check box selected.

Workaround Information:

The following workaround was provided for this production issue and is no longer required for Encompass 18.2 and later.

- Create a Custom Alert where when Loan Purpose (field ID 19) is **Cash-Out Refi** or **No Cash-Out Refi** and **Use Alternate** (field ID LE2.X28) is not checked, require **Use Alternate** (field ID LE2.X28) be checked. Alert will clear once complete.

CBIZ-13166

Data Template Mapping from MLDS to 2015 Itemization Removed for CA Loans Subject to the Know Before You Owe Rule

An update has been made to remove the 2015 Itemization mapping requirement for MLDS fees in a Data Template for California loans covered by the Know Before You Owe rule. Prior to Encompass 18.2, when starting a loan using a Data Template or when applying a Data Template to a loan for a Subject Property in California, fees on the MLDS form in the Data template would override existing fees on the 2015 Itemization for loans subject to the Know Before You Owe Rule. This behavior was implemented because California loans were required to map fees from the MLDS to the 2015 Itemization. Under the Know Before You Owe rule, the MLDS form is no longer required for loans on subject properties located in California.

- Loans not covered by the Know Before You Owe rule or supported through the 2010 Itemization continue to use the existing MLDS fee mapping process.

CBIZ-13551

Alternate Closing Disclosure Correctly Displays Amounts Due From Borrower When Redisclosing

An issue has been resolved that caused the descriptor field at the bottom of the Loan Estimate column (field ID CD3.X92) in the Calculating Cash to Close section on the alternate Closing Disclosure Page 3 to incorrectly display **To Borrower** when it should have displayed **From Borrower**. This would occur for loans that were disclosed with payoffs and payments that exceeded the loan amount, and then redisclosed later with adjusted payoffs and payments that did not exceed the loan amount.

This issue has been resolved and **From Borrower** now displays for loans under the conditions described above.

Workaround Information:

The following workaround was provided for this issue and is no longer required for Encompass 18.2 and later.

- Lock the Total Payoffs and Payments (K) (field ID CD3.X90) to change the value to **From Borrower**.

CBIZ-14160

Typo Corrected for FHA 203(K) Calculation Description on FHA Management Input Form

A typo was corrected on line 3A on the **FHA 203(K)** tab on the FHA Management input form.

- Corrected Description: Sum of Step 2E + Step 1E (i.e. Adjusted As-Is Value + Step 1 Total)
- Previous Description: Sum of Step 2E + Step 1D (i.e. Adjusted As-Is Value + Step 1 Total)

CBIZ-14095

Section 1200 Totals Updating Correctly When Fields Updated by Business Rules

An issue was resolved that caused the total borrower-paid fees (field ID NEWHUD.X44) that display in the section 1200 header and the total for the Recording Fees and Other Taxes (field ID NEWHUD2.X607) in line 1201 on the 2015 Itemization input form to not update correctly when one of the 1200 section fields included in the total fields was updated via a business rule. This issue has been resolved and the totals are now updating correctly when a business rule triggers a change in one of the fields that are included in the total.

Workaround Information

The following workaround was provided for this production issue and is no longer required for Encompass 18.2 and later.

- Manually set the total borrower-paid fees (field ID NEWHUD.X44) to the sum of all fields in the 1200 section of the 2015 Itemization.

CBIZ-14707

Selecting Construction for *Loan Purpose* on Current Loan Info Tab on Secondary Registration Screen No Longer Generates Error Message

An issue occurred where an error message was generated when the “Construction” option was selected as the **Purpose of Loan** (field ID 19) on the Current Loan Info tab on the Secondary Registration screen. This issue has been resolved and the error message is no longer generated when “Construction” is selected as the loan purpose.

SEC-12235

Payment Transaction Amounts Now Calculated Correctly on Interim Servicing Worksheet

An issue occurred when multiple Payment transactions were added on the Interim Servicing Worksheet. On the last Payment transaction, only dates and the **Interest Rate** was entered. This issue has been resolved and the **Total Amount Due**, **Principal**, and **Interest** amounts are now calculated and entered on the Payment transaction.

SEC-2216

Investment Selection for Field ID 1811 and Field ID 2950 Now Matches

An issue occurred where an error was generated because the selection for field ID 1811 and field ID 2950 did not match on the Compare with Current Loan Data pop-up window (field ID 1811 was “Investor” while field ID 2950 was “Investment”). This issue has been resolved and both fields now use “Investment” as their selection.

SEC-10243

Comments on Lock Request Form No Longer Overwritten by Program Notes When Loan Priced via EPPS

An issue occurred where the **Comments** on the Lock Request Form were overwritten by the **Program Notes** after a loan was priced via the Encompass Product and Pricing Service (EPPS), and then updated in Encompass. This issue has been resolved and the program notes will now be appended to the comments.

SEC-12630

Lock # Days Field on Secondary Lock Tool No Longer Recalculated When Modified for Current Pricing via Worst Case Pricing Tool

An issue occurred where the **Lock # Days** on the Secondary Lock Tool was recalculated if it was modified when submitting current pricing via the Worst Case Pricing Tool. This issue has been resolved and the **Lock # Days** is no longer recalculated.

SEC-12856

Construction Loans

Updates to the LTV Calculation for Construction Loans

The following update has been made to the calculation for the As Completed Appraised Value (CONST.X59) to ensure that the correct LTV ratio is being calculated for loans with the **Construction** or **Construction - Perm** option selected for Purpose of Loan (field ID 19):

- When an amount is entered or modified for the Appraised Value (field ID 356), the As Completed Appraised Value (CONST.X59) is populated with the Appraised Value.
- When no Appraised Value is entered, the As Completed Appraised Value is calculated by adding the Present Value of Lot (field ID 22) and the Cost of Improvement (field ID 23).

Previously, the As Completed Appraised Value (CONST.X59) was always calculated by adding the Present Value of Lot (field ID 22) and the Cost of Improvement (field ID 23), even when an amount was entered for the Appraised Value (field ID 356).

- ! When updating to Encompass 18.2, the As Completed Appraised Value (CONST.X59) field is locked for an existing Construction or Construction-Perm loan file to prevent the ratio from being recalculated. Click the gold Lock icon provided for field CONST.X59 to trigger a recalculation of the value to apply the new calculation

CBIZ-11609

FNMA File Imports

Encompass No Longer Selects *Apply Actual Payment Change* Check Box by Default for FNMA Loan File Imports

An issue was resolved that caused the **Apply Actual Payment Change** checkbox (field ID PAYMENTTABLE.USEACTUALPAYMENTCHANGE) on the Projected Payments table on the Loan Estimate Page 1, RegZ-LE, Closing Disclosure Page 1, and RegZ-CD input forms to be selected by default when creating a new loan by importing a FNMA loan file. This issue has been resolved and the check box is no longer selected when a loan file is created by importing a FNMA loan file.

- ! The **Apply Actual Payment Change** checkbox is visible only when the **ARM** option is selected for the Amortization Type (field ID 608).

Workaround Information

The following workaround was provided for this production issue and is no longer required for Encompass 18.2 and later.

1. Create a data template.
2. In the data template, select **ARM** for the Amortization Type (field ID 608).
3. On the RegZ-CD input form, select the **Apply Actual Payment Change** check box, and then clear the check box.
4. Clear the **ARM** option for the Amortization Type.
5. Save the data template
6. Add the newly created data template to a loan template.
7. Import a Fannie Mae loan file.
8. On the **Import from Fannie Mae** window, apply the loan template created above.
9. The cleared value in the Loan Template for the **Apply Actual Payment Change** checkbox is copied into the newly created loan file.

CBIZ-14738

Encompass Pipeline

Users Receiving “The selected loan has been deleted or is no longer accessible” Error in the Pipeline

Some clients reported receiving the following error message when they attempted to access a loan from the Encompass Pipeline:

"The selected loan has been deleted or is no longer accessible."

It was determined that the database (what the client sees in the Pipeline view) was showing the loan in one loan folder location, but the File Server was showing the loan in a different loan folder location. This variance resulted in the error message being triggered. This issue has been resolved.

- ! This issue was originally resolved in the Encompass 17.3 August Service Pack. However, the relevant code for this fix had to be rolled back in the ensuing Encompass 17.3 August Service Pack Critical Patch 3 release because the new code actually introduced a different issue.

Workaround Description

The following workaround was provided for this production issue and is no longer required for Encompass 18.2 and later.

Work-around A:

- Have the client first rebuild the loan folder that the loan shows up in the Pipeline view.
- Next, rebuild the loan folder where the file server shows the loan.

Work-around B:

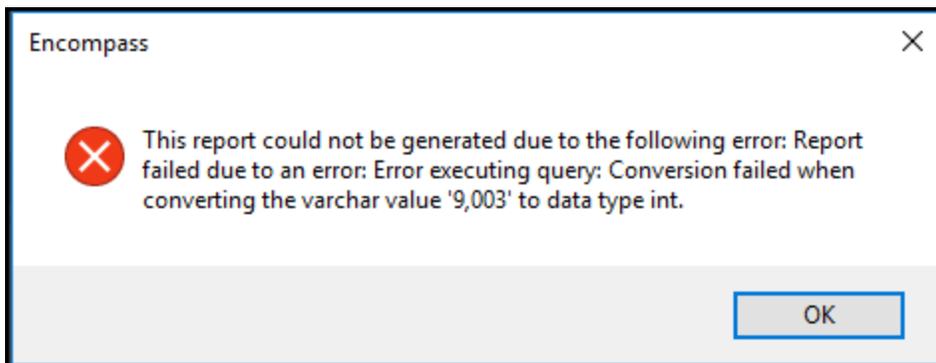
- Contact Ellie Mae to move the loan on the file server to the loan folder that the loan shows in the Pipeline view.

CFUN-6024

Encompass Reports

Issue with the Credit Score for Decision Making Field in the Reporting Database Resolved

In the Encompass Reporting Database, the VA Loan Summ Cred Score field (field ID VASUMM.X23; credit score for decision making) is listed as a String. If a user enters, for example, 1000 as the credit score, Encompass will automatically put a comma after the 1 (1,000). This leads to errors like this one being triggered when generating reports:



To help alleviate this occurrence, users can no longer enter a comma in this VASUMM.X23 field in the loan file.

CFUN-10729

Exception Error Triggered When Running Reports on Business Contacts

When running reports to generate Business Contact information, some users received the following Exception error when at least one business contact included in the report was associated with multiple loan files:

"This report could not be generated due to the following error: Report failed due to an error: Error executing query: Violation of PRIMARY KEY constraint 'PK_#contact_5C#####'. Cannot insert duplicate key in object 'dbo.#contact_ids'.

This issue has been resolved and the reports for Business Contacts can now be generated successfully.

CFUN-11036

Trade Management

Data No Longer Cleared When Eligible Loans Filter Switched from *Simple to Advanced*

An issue occurred when the **Eligible Loans** filter on the Correspondent Trades Details tab was switched from “Simple” to “Advanced” to “Simple” again. If switched during one session, the Note Rate data was cleared. If switched after a session is saved, the EPPS Loan Programs were cleared and the Note Rate data was cleared. This issue has been resolved and when the **Eligible Loans** filter is switched, the EPPS Loan Programs and Note Rate data remain.

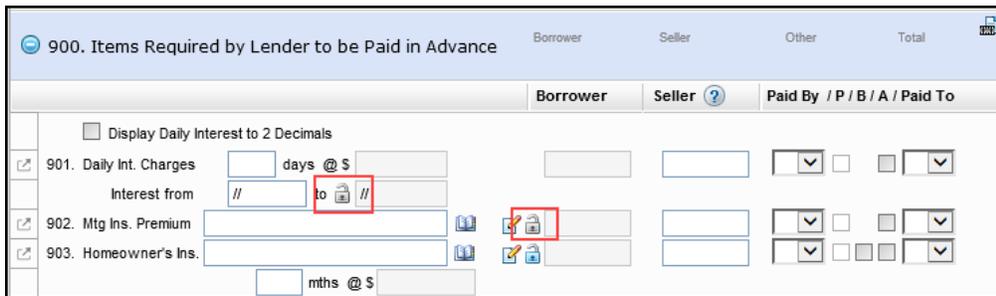
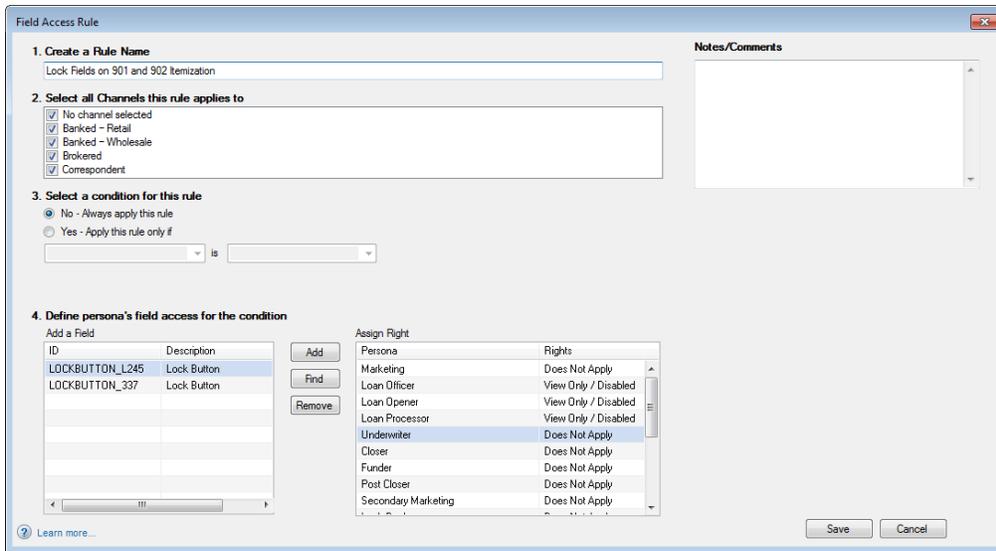
SEC-12829

Encompass Settings

Issue Resolved: Persona Access to Fields Business Rule Not Being Enforced for Locks on Lines 901 and 902 on the Itemization Input Form

An issue occurred where the Persona Access to Fields business rules set up to prevent user access to the Lock icons on lines 901 and 902 on the 2010 and 2015 Itemization input forms were not being enforced. When the rule was configured to give specific personas “View Only” rights to these Lock icons, users with this persona were still able to click these Lock icons on the form. This issue has been resolved and when this type of business rule is set up to give specific personas “View Only” access to these Lock icons, they are disabled on the 2010 and 2015 Itemization for these users.

When setting up this rule, the Lock icon on line 901 is field ID LOCKBUTTON_L245 and the Lock icon on line 902 is field ID LOCKBUTTON_337.



NICE-6881

Issue Resolved: Field Triggers Business Rules Not Triggering as Expected for Manual Change to Custom Calculated Fields

An issue with Field Triggers business rules and custom calculated fields was discovered where the rules were not triggering correctly. When the business rule was set up to trigger and initiate an action when a custom field- that is also a calculated field- was changed, the rule was not triggered when the field was changed manually (i.e., a user manually changed or entered data in the field). This issue has been resolved and Field Triggers business rules set up to trigger based on manual changes to a custom calculated field are now triggering as expected.

i A custom calculated field is a field that has been configured with a custom calculation that is an expression that returns a number or text value which is then saved into the field.

NICE-8161

Additional Update

Duplicate Loan Files Now Being Created with Unique Universal Loan ID

An issue was resolved that loans created by duplicating an existing loan to copy the Universal Loan ID (field ID HMDA.X28) from the original loan file instead of creating a new Universal Loan ID (ULI) for the duplicated loan file. This issue has been resolved and duplicated loan files are now created with their own unique Universal Loan ID.

Workaround Information:

The following workaround was provided for this production issue and is no longer required for Encompass 18.2 and later.

- Click the blue **Lock** icon next to the Universal Loan ID (field HMDA.X28). The icon will turn blue. Click the icon again to update the Universal Loan ID.

CBIZ-14466

Fixed Issues for Version 18.2.0.1 Server Patch 1

This update contains updates to users' Encompass client machines (18.2.0.1) and a Server Patch (server patch 1) that is applied to the Encompass Server. The fixed issues listed below are all included in the updates to users' client machines.

The client-side update can be controlled manually via the Encompass Version Manager tool. If the tool has been configured to always apply new releases to users' computers automatically, users will receive this update upon their initial log in of Encompass following the release.

Please note that the Server Patch included with this release will be applied to the Encompass Server automatically and cannot be controlled manually via the Encompass Version Manager tool.

In Encompass, go to **Help > About Encompass** in the menu bar to view your Encompass version. Once you upgrade, your new version number will be 18.2.0.1 Server Patch 1.

The Encompass SDK (Encompass Software Development Kit) has been repackaged with this 18.2.0.1 update. Although it is not required, it is strongly recommended that you upgrade to this latest SDK delivered with this update to ensure the same functionality that is in this latest version of Encompass is also available in your SDK. If your SDK application utilizes the Encompass SmartClient, you can automate this process so the SDK is upgraded automatically every time you apply an Encompass release. If your SDK application is

installed on a computer at your location, you must manually upgrade the SDK for every release. For instructions for automating the upgrade process or manually upgrading the SDK, refer to the [Upgrading the Encompass SDK](#) page or view the [SDK Programmer's Guide](#).

 Again, upgrading to this latest SDK package is strongly recommended, but not required, for this 18.2.0.1 update.

Visit the [Encompass SDK Install Files](#) page to access the SDK install files for this release.

Updates to the Encompass Server (i.e., Server Patch 1)

These are the updates in the Server Patch that is applied to the Encompass Server. The Server Patch contains the relevant Encompass code that applies to the following fixed issues. The Server Patch included with this release will be applied to the Encompass Server automatically and cannot be controlled manually via the Encompass Version Manager tool.

Organization/ Users Folder Hierarchy in Encompass Settings

Issue Resolved: Users Losing Access to Loan Files as Result of Other Users Being Moved within the Organization Hierarchy (in the Organization/Users Tool)

Encompass administrators use the Organization/Users tool in Encompass Settings to establish and maintain a hierarchy of their company and its branches, as well as users within each branch. When you create your organization hierarchy, you will typically add an organization for each branch office or job function. You will then add your users to the appropriate organization. A user's ability to access other users' loan files depends on the position within the organization hierarchy. An issue with this organization hierarchy was resolved that caused Encompass users to lose their ability to view or access loans assigned to other Encompass users who were moved into a newly created organization folder that was placed further down in the same branch of the organization hierarchy. This issue has been resolved and Encompass users can now access and view loans assigned to other Encompass users below them in the organization hierarchy.

NICE-7948

Administrators Have Regained the Ability to Delete Individual Encompass Users in a User Group with Access to Others' Loans

An issue was resolved that prevented an Encompass administrator from deleting an Encompass user who had been assigned to a user group with access to other user's loan files. Attempting to delete the user would result in an Application Error message. The error message would display only when the user was an individual user who had been added to the group. The error message would not display if the user was included in a hierarchy folder that had been added to the User Group. This issue has been resolved and administrators can now delete these users in this scenario.

NICE-7711

Encompass Reporting Database

Connection Exceptions Occurring During a Rebuild of the Encompass Reporting Database No Longer Causes Users to be Disconnected

Encompass now provides a more graceful handling of connection exceptions when administrators are rebuilding the Encompass Reporting Database. This updated process prevents the Encompass Server from crashing when connection exceptions occur. Previously, users would be disconnected when this occurs, and would be prompted to reconnect.

NICE-8275

Correct Values Populated to LOCKRATE Fields in the Encompass Reporting Database

An issue was resolved that caused values to be cleared in the Encompass Reporting Database for fields that record the most recent rate lock values for a loan. This issue affected fields that begin with the following prefixes:

- LOCKRATE.
- LOCKRATE3.
- LOCKRATE.CONFIRMED.
- LOCKRATE.DENIED.
- LOCKRATE.REQUEST.

This issue has been resolved and the Encompass Reporting Database fields are now being populated with the correct values for the most recent rate lock values.

SEC-13350

Updates to the Encompass Client Machines

The following items are all client-side updates that are applied to users' Encompass client machines. These client updates can be controlled manually via the Encompass Version Manager tool. If the tool has been configured to always apply new releases to users' computers automatically, users will receive this update upon their initial log in of Encompass following the release.

HMDA Updates

 Visit the [HMDA Support](#) page for helpful resources about the HMDA changes going into effect in 2018, 2019, and 2020 including field reference guides, FAQs, webinars, instruction guides, and more.

Update to Logic for Populating HMDA Total Loan Costs, Total Points and Fees, Origination Charges, and Discount Points

An update was made to the logic used to populate HMDA values for Total Loan Costs (field ID HMDA.X77), Total Points and Fees (field ID HMDA.X78), Origination Charges (field ID HMDA.X79), and Discount Points (field ID HMDA.X35) to ensure that the appropriate values are populated based on whether a loan uses the RESPA 2010 or RESPA-TILA 2015 forms.

The fields are now populated with **NA** unless the loan meets all the following conditions:

- The loan is not a reverse mortgage (field ID HMDA.X56).
- The loan is not an open-ended line of credit (field ID HMDA.X57).
- The loan is not primarily for a business or commercial purpose (field ID HMDA.X58).
- The loan is not exempt from RegZ Ability-to-Repay requirements (field ID QM.X103).
- The loan has either **Active Loan**, **1. Loan originated**, or **6. Purchased loan** selected for the Action Taken (field ID 1393).

For loans that meet these conditions and are using the 2010 forms:

- **Total Loan Costs** (field ID HMDA.X77) is populated with **NA**.
- **Total Points and Fees** (field ID HMDA.X78) is populated with **0** or the total Section 32 points and fees (field ID S32DISC.X48), whichever is greater.

- **Origination Charges** (field ID HMDA.X79) is populated with **0** or the Your Adjusted Origination Charges for HUD-1 (field ID NEWHUD.X796), whichever is greater.
- **Discount Points** (field ID HMDA.X35) is populated with the discount amount paid by the borrower or is left blank if the borrower does not pay discount points.

For loans that meet these conditions and are using the 2015 forms:

- **Total Loan Costs** (field ID HMDA.X77) is populated with **0** or the Loan Costs (field ID CD2.XSTD), whichever is greater.
- **Total Points and Fees** (field ID HMDA.X78) is populated with **NA**.
- **Origination Charges** (field ID HMDA.X79) is populated with **0** or the Section Total A (field ID CD2.XSTA) from section D on the closing Disclosure Page 2, whichever is greater.
- **Discount Points** (field ID HMDA.X35) is either populated with the sum of the borrower-paid PAC and POC fees (field IDs NEWHUD2.X935 and NEWHUD2.X936) from the Fee Details pop-up window for line 802e on the 2015 Itemization input form, or is left blank when the borrower does not pay discount points.

CBIZ-16085

HMDA Profile Now Applied Properly When Loans Imported from WebCenter or FNMA 3.2 Files

An issue was resolved that causes the HMDA Profile field value (field ID HMDA.X100) and the LEI [Legal Entity Identifier] field value (field ID HMDA.X70) to not be applied to a loan file that was imported from Encompass WebCenter or from a FNMA 3.2 loan file when multiple HMDA Profiles were configured in the Encompass Settings. The issue has been resolved and the HMDA Profile and LEI are now populating correctly for these types of imported loan files.

CBIZ-16428

Additional Updates

Issue Resolved: Application Errors Triggered on Construction Management Form When Working with Construction ARM Loans

When working in the Construction Management form's Loan Info tab, the following error message was triggered after entering data in the following fields, navigating away from the form to a different form, and then returning to the Construction Management form:

- Purpose of Loan (field ID 19; *Construction*)
- Number of Days (field ID 1962; *365/365* or *365/360*)
- Amortization Type (field ID 608; *ARM*)

Upon returning to the form, this error message was triggered:

An error has occurred on the form: CreateControls method threw an exception.

In addition, if you then attempted to save the loan file- and the Estimated Closing Date field (field ID 763) did not contain a value- the following Application Error was triggered:

An error occurred. Please contact the administrator with the following information:

The value 'NaN' is invalid for field '799'. The value 'NaN' cannot be converted to a numeric value.

The cause of these errors, which was introduced in the Encompass 18.2 release, has been identified and addressed. These errors are no longer triggering on the Construction Management form in these scenarios.

CBIZ-16620

Lock Requests Now Submitted Successfully for Loans with Previous Unconfirmed and Expired Lock Requests

An issue with rate locks has been resolved. In the scenario listed below, when a user then submitted a new lock request from the Lock Request Form, the new lock request submission would fail and a new lock snapshot was not being created:

- The Auto-Lock setting was not enabled in the Encompass Settings.
- A previous lock request was submitted, but not locked and confirmed.
- The previous lock request had expired.

This issue, which was introduced with the Encompass 18.1 February Service Pack release, resulted in data from the previous lock request being cleared from the Lock Request Form when the new lock request was submitted, but the lock request submission failed and no new lock snapshot was created. The issue has been resolved. New lock requests are now being submitted and new lock snapshots are now created in this scenario.

SEC-13373

Sell Side Total Price Adjustments No Longer Adding Field 3529 When Loan Trades Updated

The Sell Side Total Price Adjustment (field ID 2273) amount on the Secondary Registration tool is no longer being increased by the value of Field 3529 on loans updated via a trade. The increase was triggered when the **Price Adjustments** option was cleared in the *Loan Data Synchronization* section of the Trade Management Setup setting, a loan was assigned to a trade, and the trade was then updated. This issue has been resolved and the Sell Side total Price Adjustment now retains its original value.

SEC-13370

Issue Resolved: Advanced Conditions Code is Truncated in Field Triggers Business Rules

An issue occurred with Field Triggers business rules configured to utilize advanced conditions for triggering the rule. Administrators and authorized users were able to create and save Field Triggers rules that included advanced conditions code in the rule to specify the conditions that must be met in order to trigger it. However, upon closing the Add/Edit Trigger window that is used to configure the rule or closing the Encompass Settings screen or logging out and logging back into Encompass, the advanced conditions code for the business rule had been truncated in the Add/Edit Trigger window. This resulted in the rule not being configured properly and if the rule had been activated it resulted in the rule (and other associated rules) not triggering as expected. This issue has been resolved so that the original advanced conditions code entered for the rule now remains intact in this scenario and the rule operates as expected.

NICE-8694

Fixed Issues for Version 18.2.0.2

Updates to the Encompass Client Machines

This update includes the following fixes that are applied to users' Encompass client machines. This client update can be controlled manually via the Encompass Version Manager tool. If the tool has been configured to always apply new releases to users' computers automatically, users will receive this update upon their initial log in of Encompass following the release.

There is no impact to the Encompass SDK (Encompass Software Development Kit). A new SDK package has not been created for this release. Visit the [Encompass SDK Install Files](#) page to access the latest SDK install files.

In Encompass, go to **Help > About Encompass** in the menu bar to view your Encompass version. Once you upgrade, your new version number will be 18.2.0.2.

Why we fixed these issues: These issues were fixed to improve usability and to help ensure Encompass is operating as expected. These issues were chosen to be fixed based on the severity of its impact to clients and client feedback.

Electronic Document Management

Attestation Check Box Can Now Be Selected on the Electronic 4506 and 4506-T (Non-Classic Versions)

An issue was resolved that resulted in borrowers being unable to select the attestation check box when eSigning the non-classic version of the Request for Copy of Tax Return (4506) or Request for Transcript of Tax (4506-T) form. The eSigning process would skip the attestation check box and move borrowers directly to the signature point for the form. This issue was introduced with the Encompass 18.1 release. The issue has been resolved and borrowers can now select the check box when eSigning the non-classic 4506 or 4506-T forms.

SIGN

Sign Here

Signatory attests that he/she has read the attestation clause and has the authority to sign the Form 4506-T. See instructions.

Signature (see instructions)

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

EDM-19240

ARM Details Now Display on the AIR Table When Migrating Loans from Encompass 18.1 to 18.2

An issue was resolved that caused the following ARM fields on the Adjustable Interest Rate (AIR) Table on the Loan Estimate Page 2 and the Closing Disclosure Page 4 to be blank when migrating an existing ARM loan from Encompass 18.1 to Encompass 18.2:

- Margin (field ID 689)
- Initial Interest Rate (field ID 3)
- Max (field ID KBYO.XD2625) on the line for Min / Max Interest Rate
- First Change (field ID 697)
- Subsequent Changes (field ID 695)

This issue has been resolved and the ARM fields listed above are now populated correctly on the AIR Table for loans migrated after the Encompass 18.2.0.2 release. If you previously migrated ARM loans from Encompass 18.1 to 18.2 in a test environment and experienced this issue, complete the workaround described below. This workaround is not required for loans migrated after the 18.2.0.2 release.

Workaround Information:

- Manually complete the ARM fields described above. Click the gold **Lock** icon next to the Min field (field ID 1699) to manually edit the Max field (field ID KBYO.XD2625).

CBIZ-16737

Release Notes Change Log for Version 18.2

This Change Log lists each release notes entry that has been added, deleted, or modified since the initial pre-release version was published.

Change Type: New entries added

Change Date: 3/2/2018

Details: The following new entries were added to the Feature Enhancements page and Fixed Issues page.

Feature Enhancements:

- New Rounding Rules for Disclosure Forms
- New Payment Change Example Button and Pop-up Window
- Negative Value No Longer Populated in Total Proposed Monthly Payment for VA Loans
- New Interest Only Field on 2018 HMDA Information Input Form
- New Counter Offer Fields Added to Underwriter Summary Tool
- Updates to the Handling of Gift Funds
- FHA Management Form Now Accessible in Field Trigger, Field Data Entry, and Input Form List Business Rules
- Updated Logic for Populating the Loan Purpose for Construction and Construction-Perm Loans
- Duplicate Loan Files Now Being Created with Unique Universal Loan ID
- Additional Fields Included in FNMA 3.2 File Imports

Fixed Issues:

- Alternate Closing Disclosure Correctly Displays Amounts Due From Borrower When Redisclosing
- Typo Corrected for FHA 203(K) Calculation Description on FHA Management Input Form

Change Type: New entries added

Change Date: 3/9/2018

Details: The following new entries were added to the Feature Enhancements page and Fixed Issues page.

Feature Enhancements:

- Pipeline Columns Available to Display Open Conditions
- Updated Logic for Populating the HOEPA Status for NMLS Call Reports
- New Fields on FNMA Streamlined 1003 Input Form to Support Additional Day 1 Certainty Vendors

Fixed Issues:

- Updates to the LTV Calculation for Construction Loans
- Encompass No Longer Selects *Apply Actual Payment Change* Check Box by Default for FNMA Loan File Imports
- Section 1200 Totals Updating Correctly When Fields Updated by Business Rules

Change Type: Entry moved.

Change Date: 3/13/2018

Details: The following entry was moved from the Feature Enhancements page to the Fixed Issues page.

Duplicate Loan Files Now Being Created with Unique Universal Loan ID

An issue was resolved that loans created by duplicating an existing loan to copy the Universal Loan ID (field ID HMDA.X28) from the original loan file instead of creating a new Universal Loan ID (ULI) for the duplicated loan file. This issue has been resolved and duplicated loan files are now created with their own unique Universal Loan ID.

Workaround Information:

The following workaround was provided for this production issue and is no longer required for Encompass 18.2 and later.

- Click the blue **Lock** icon next to the Universal Loan ID (field HMDA.X28). The icon will turn blue. Click the icon again to update the Universal Loan ID.

Change Type: New entries added and "Release Preview" converted to "Release Notes"

Change Date: 3/13/2018

Details: The following new entries were added to the Feature Enhancements page and Fixed Issues page. In addition, the "Release Preview" naming used for this information has been updated to "Release Notes".

Feature Enhancements:

- Good Faith Fee Variance Resolution Window Updated to Include Additional Data
- Enhancements to the JIT Logger and Encompass Client Machine Log Files
- Notes/Comments Field Added to Business Rules Settings
- Update to Persona Access Rights for Disclosure Tracking Tool
- Additional Permission Rights Applied to the Cure Variance Option in the Personas Tool
- TPO Connect Status and Current TPO Connect Fields Added to the Encompass Reporting Database
- SDK Updated to Include TPOConnectStatus and CurrentTPOConnectStatus as a Property
- PostSharp Code Removed from FieldChangeEventArgs Class in Encompass Objects

Fixed Issues:

- Users Receiving "The selected loan has been deleted or is no longer accessible" Error in Pipeline
- Issue with the Credit Score for Decision Making Field in the Reporting Database Resolved
- Exception Error Triggered When Running Reports on Business Contacts
- Issue Resolved: Persona Access to Fields Business Rule Not Being Enforced for Locks on Lines 901 and 902 on Itemization Input Form
- Issue Resolved: Field Triggers Business Rules Not Triggering as Expected for Manual Change to Custom Calculated Fields

Change Type: New link added to the Installs and Downloads page.

Change Date: 3/22/2018

Details: A new link to the Encompass SDK Install Files page was added to the Install Files and Downloads table.

Change Type: New entry added.

Change Date: 3/23/2018

Details: The following new entry was added to the Feature Enhancements page to announce updates to the eDisclosure Agreement Form scheduled for April 7, 2018.

Updated eDisclosure Agreement Form (This Feature is Available April 7, 2018)

To conform to current compliance requirements, updates have been made to the verbiage on the eConsent agreement (the eDisclosure Agreement Form) that borrowers must review and accept before they can receive loan documents electronically. The updated version of the form is used on new loans created on or after April 7, 2018. Loans created prior to the April 7 update will continue to use the older version of the form.

EDM- 18940

Change Type: Updated entry.

Change Date: 3/27/2018

Details: The following note was added to the Updated eDisclosure Agreement Form entry on the Feature Enhancements page to clarify the versions of Encompass that will be using the new eConsent form.

- ! This new version of the eConsent agreement will also be used with new loans created in earlier versions of Encompass including versions 18.1 and 17.4.

Change Type: New entries added.

Change Date: 3/27/2018

Details: A new *Fixed Issues in Version 18.2.0.1 Server Patch 1* section has been added to the Fixed Issue page to document fixes that were applied to the 18.2 Major Release on March 29, 2018.

Change Type: Updated entry.

Change Date: 3/28/2018

Details: The following content was added to the bottom of the Updated eDisclosure Agreement Form entry on the Feature Enhancements page to specify the precise wording that has changed on the eConsent form:

The update affects the following bullet point on page 2 of the agreement.

Current bullet point:

- If the software or hardware requirements change in the future, and You are unable to continue receiving eDisclosures, paper copies of such Loan Documents will be mailed to You once You notify Us that You are no longer able to access the eDisclosures because of the changed requirements. We will use commercially reasonable efforts to notify You before such requirements change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty.

Updated bullet point:

- If the software or hardware requirements change in the future, We will use commercially reasonable efforts to notify You of the change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty. Paper copies of such Loan Documents will be mailed to You if You choose to withdraw Your consent.

Change Type: Updated entry

Change Date: 3/29/2018

Details: The following entry on the Fixed Issues page has been updated.

Current Entry:

The Sell Side Total Price Adjustment (field ID 2273) amount on the Secondary Registration tool is no longer being increased by the value of Field 3529 on loans updated via a trade. The increase was triggered when the **Price Adjustments** option was cleared in the *Loan Data Synchronization* section of the Trade Management Setup setting, a loan was assigned to a trade, and the trade was then updated. This issue has been resolved and the Sell Side total Price Adjustment now retains its original value.

Previous Entry:

The Sell Side Total Price Adjustment (field ID 2273) amount on the Secondary Registration tool is no longer being increased by a value of \$1.00 on loans updated via a trade. The increase was triggered when the **Price Adjustments** option was cleared in the *Loan Data Synchronization* section of the Trade Management Setup setting, a loan was assigned to a trade, and the trade was then updated. This issue has been resolved and the Sell Side Total Price Adjustment now retains its original value when updated via a trade.

Change Type: New entry added

Change Date: 3/29/2018

Details: The following new entry has been added to the *Fixed Issues for Version 18.2.0.1 Server Patch 1* section on the Fixed Issues page.

New Entry:

Issue Resolved: Advanced Conditions Code is Truncated in Field Triggers Business Rules

An issue occurred with Field Triggers business rules configured to utilize advanced conditions for triggering the rule. Administrators and authorized users were able to create and save Field Triggers rules that included advanced conditions code in the rule to specify the conditions that must be met in order to trigger it. However, upon closing the Add/Edit Trigger window that is used to configure the rule or closing the Encompass Settings screen or logging out and logging back into Encompass, the advanced conditions code for the business rule had been truncated in the Add/Edit Trigger window. This resulted in the rule not being configured properly and if the rule had been activated it resulted in the rule (and other associated rules) not triggering as expected. This issue has been resolved so that the original advanced conditions code entered for the rule now remains intact in this scenario and the rule operates as expected.

Change Type: New entry added

Change Date: 3/29/2018

Details: The following new entry has been added to the Feature Enhancements page.

New Entry:

New ARM Disclosures Now Available in Encompass Print Window

Two new ARM disclosures are now provided in the Print window in Encompass:

- Convertible ARM Disc (Name printed on form: (Name printed on form: *Important Adjustable Rate Mortgage Loan Information*)
- Non-Convertible ARM Disc (Name printed on form: *Important Adjustable Rate Mortgage Loan Information*)

It is important to note that while these disclosures are being provided for your convenience, the regulation is specific regarding the timing in which these disclosures need to be made to the consumer:

1026.19(b) Certain variable-rate transactions.

Except as provided in paragraph (d) of this section, if the annual percentage rate may increase after consummation in a transaction secured by the consumer's principal dwelling with a term greater than one year, **the following disclosures must be provided at the time an application form is provided or before the consumer pays a non-refundable fee, whichever is earlier** (*except that the disclosures may be delivered or placed in the mail not later than three business days following receipt of a consumer's application when the application reaches the creditor by telephone, or through an intermediary agent or broker*):

(1) The booklet titled *Consumer Handbook on Adjustable Rate Mortgages* published by the Board and the Federal Home Loan Bank Board, or a suitable substitute.

(2) A loan program disclosure **for each variable-rate program in which the consumer expresses an interest**.

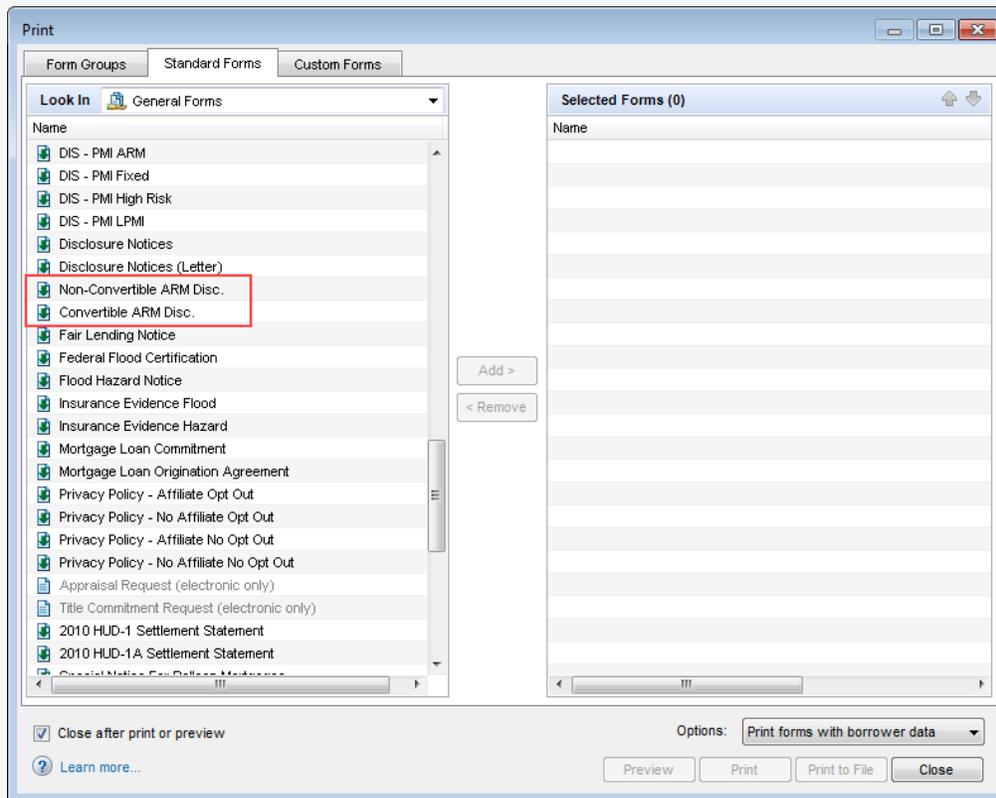
The following disclosures, as applicable, shall be provided: ...

Currently in Encompass 18.2, these disclosures are listed in the Selected Forms list in the Print window by default when users print from the RegZ - LE or RegZ - CD input form screens. Otherwise, these disclosures are listed in the left panel of the Print window on the Standard Forms tab (Look In > General Forms) where they can be selected and then moved to the Selected Forms list to be printed. Please note that the "pre-selection" of these disclosures to the Selected Forms list from the RegZ-LE or RegZ-CD screens was done in error. This issue will be resolved in a future Encompass release currently targeted for May 2018.

These disclosures will only print (or be included in eDisclosure packages and/or Closing Documents) if the loan is an ARM loan (i.e., the Amortization Type indicated is 'ARM' (field ID 608)). Ellie Mae is reminding you of the timing requirements stated above so you can adjust when this disclosure is generated based on the manner in which the application was received (in other words, if you have taken a retail face-to-face application for an ARM loan providing this disclosure in a closing package only would not meet this requirement). In addition, there is also the obligation to provide a disclosure for each program in which the consumer expresses an interest so you should be aware of the obligation to potentially provide multiple ARM type disclosures as needed. Please contact your Legal Counsel or Compliance professionals to use these disclosures appropriately.

 In order to make these new forms available in your Encompass system(s), the administrator or other

authorized user must use the Documents tool in Encompass Settings to add the forms as new forms. For instructions to add a new form, refer to the Documents topic in the Encompass online help.



Change Type: New section added

Change Date: 4/2/2018

Details: A new Fixed Issues for Version 18.2.0.2 section was added to the Fixed Issues page to describe the issues addressed in the Encompass 18.2.0.2 release.

Change Type: New entries added

Change Date: 4/4/2018

Details: A new page for *New Features & Forms in Version 18.2* has been added to the PDF version of these release notes. It features two entries, related to a new FHA Informed Consumer Choice Disclosure setting that has been added to the Encompass Settings, and a new FHA Informed Consumer Choice Disclosure tab added to the FHA Management input form. These entries were already provided on the *New Features & Forms* section of the web-based release notes, but was inadvertently excluded from the PDF version.

Change Type: New entry added

Change Date: 4/5/2018

Details: The following entry was added to the Feature Enhancements page.

New Entry:

Update to Escrow Descriptions

The escrow descriptions provided on the Loan Estimate (LE) Page 1 and Closing Disclosure (CD) Page 1 have been updated from *Yes, some* to *Some* for partially escrowed scenarios. For example, if the loan featured partially escrowed property taxes, the **In escrow?** field description (field ID CD1.X4) on the CD would be *Yes, Some*. Starting in Encompass 18.2, this field description will now be *Some*. The following fields on the LE Page 1 and CD Page 1 will now feature this new verbiage when applicable:

- LE1.X30
- LE1.X31
- LE1.X32
- CD1.X4
- CD1.X5
- CD1.X6