

Encompass Release Notes
 18.2 Major Release
 Version 18.2
 (Banker Edition)

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! 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.

Origination & Operations Content

FHA Management Form

A new FHA Informed Consumer Choice Disclosure tab has been added to the FHA Management input form. Please note the fields on the tab are read-only and are edited from the new FHA Informed Consumer Choice Disclosure setting.

The screenshot displays the Encompass software interface for the FHA Management form. On the left, there is a navigation pane with a 'Forms' tab selected, listing various forms such as 'eConsent to eFolder', 'Energy Efficient Mortgage Calculation', and 'FHA Management', which is currently highlighted. Above the main form area, there are tabs for 'Basic Info', 'Prequalification', 'FHA 203k', 'Informed Consumer Choice Disclosure Notice' (which is active and highlighted in yellow), and 'Tracking'. The main form area is divided into several sections:

- Borrower Information:** This section is split into two columns. The left column is for the 'Borrower' and the right for the 'Co-Borrower'. Each column contains fields for First Name, Middle, Last Name, Home Phone, and E-mail. A 'Copy from Borrower' button is located at the top right of the Co-Borrower section.
- Present Address:** This section is also split into two columns, one for the Borrower and one for the Co-Borrower, each with fields for Address, City, State, and Zip.
- Credit Information:** This section is split into two columns, one for the Borrower and one for the Co-Borrower. Each column has fields for Experian / FICO, Trans Union / Empirica, Equifax / BEACON, and Minimum Required FICO. Below these columns are shared fields for 'Credit Score for Decision Making' and 'Credit Reference Number'.
- Property Information:** This section is partially visible at the bottom, showing a field for 'Address' (containing '777 Main St.') and a 'Property Type' section with several radio button options.

Construction to Permanent – Cash to Close Calculations

The updates below were made to the Down Payment/Funds from Borrower and Funds for Borrower fields in the calculating Cash to Close sections on LE Page 2 and CD Page 3 input forms. This will ensure compliance with Know Before You Owe guidance for the following 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.
- 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, 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 is Const-Perm:

- Down Payment/Funds from Borrower
- Funds for Borrower

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

- Final Down Payment/Funds from Borrower
- Funds for Borrower
-

When upgrading to Encompass18.2, 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 calculation of the value using the new calculations. When triggering a recalculation, an Encompass user must click the Lock icons for all fields in the Calculating Cash to Close section to ensure that the resulting values are consistent across the fields.

Construction to Permanent – Calculation for 3rd Party Payments Not Otherwise Disclosed

When the Purpose of Loan 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 now include the liability in the calc for the Third-Party Payments Not Otherwise Disclosed on LE Page 2. To ensure that the amount is included, users need to create a VOL for the Costs of Improvement and include it in 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 Payoff 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.

Closing Cost Estimate Expiration Date

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 is selected. The date, time, and time zone will however continue to display on the Loan Estimate Page 1 *input* form even when the Intent to Proceed check box is selected.

New Rounding Rules for Disclosure Forms

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. Guidance states that the values for these fields must either be rounded to three decimals, have trailing zeros 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). For more details on rounding rules, please refer to page 14 and 15 (table of fields on page 15).

Handling of Gift Funds

To comply with Know Before You Owe rule guidance, the following updates are being made to the way Encompass handles gift funds:

- Gift funds amounts are no longer listed on the Non-UCD tab in the Adjustments and Other Credits pop-up window.
- The calculation for the Total amount on the Non-UCD tab on the Adjustments and Other Credits pop-up window has been updated to exclude gift funds for a loan file that has not been previously disclosed. If at least one Disclosure Tracking Tool log has been created, the gift funds will continue to be included in the calculation for Total amount.

Escrow Descriptions

The escrow descriptions provided on the Loan Estimate Page 1 and Closing Disclosure Page 1 have been updated from *Yes, Some* to *Some* for partially escrowed scenarios. 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

North Dakota 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 to enable lenders to properly disclose non-refundable charges pursuant to North Dakota regulations.

FNMA Streamlined 1003 Input Form

12 new fields have been added to the Additional Provider Data section on the FNMA Streamlined 1003 input form to enable users to submit loans to additional Day 1 Certainty vendors when submitting a loan to DU.

- BankVOD
- LendSnap
- Quovo
- Roostify
- CoreLogic
- Advanced Data Income Tax Verification
- Partners Credit
- Taxdoor 4506-T Service
- Compliance Ease IRS Tax Transcript
- Private Eyes
- BankVOD IRS
- QuestSoft

Populating the Loan Purpose for Construction and Const-Perm

New logic has been implemented to populate the loan Purpose (field LE1.X4) for loans with the Construction or Construction-Perm option selected for the Purpose of Loan. LE1.X4 is now auto populated based on Construction fields. For more details please refer to page 19.

HOEPA Status for NMLS Report

Logic has been updated to populate the HEOPA Status in order to populate the HOEPA status correctly on the NMLS Mortgage Call Report per filing instruction guide requirements. HOEPA status (field ID HMDA.X13) is auto-populated based on various conditions found on page 20.

HMDA Fields – Lock Icons Removed

The Lock icons have now been removed to enable business rules to update the fields and to enable users to enter data with clicking the Lock icons first.

- Manufactured Secured Property Type
- Manufactured Home Land Property Interest
- Submission of Application
- Initially Payable to Your Institution
- AUS #1
- AUS Recommendation #1
- Reason for the Denial #1

Please note that the mapping rules for populating the fields with default values are still in effect.

New Interest Only Field on 2018 HMDA Information Form

The *Interest Only* drop-down list on the 2018 HMDA Information form has been replaced with a new *Interest Only* drop-down list to implement new logic for recording interested only payments for construction and construction-perm 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.

New Fields for 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 users to enter all the information required to generate a complete ARM Disclosure custom form from the *Print* feature with having to modify the existing ARM disclosure custom form for every adjustable rate loan.

- An Index Lookback Period drop-down list now displays in the Adjustable Rate Mortgage sections.
- A new Conversion Option section has been added below the Adjustable Rate Mortgage section with the following fields:
 - Convertible check box
 - Conversion Option Fee \$
 - Conversion Option Fee %
 - Max Rate Adj
 - Min Rate Adj
 - Conversion Begin
 - Conversion End

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 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 selection for the Amortization Type.

The amounts are populated from existing fields or are calculated based on loan values. 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
- Calculated maximum monthly payment for a \$10,000 loan
- Calculated month when the maximum monthly payment takes effect for a \$10,000 loan
- Calculated initial monthly payment for a \$60,000 loan

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

VA Loans Calculation Fix

An issue has been resolved that caused a negative number to populate for the Total Proposed Monthly Payment for VA loans under some circumstances which resulted in the Mavent error when running Compliance Service reports. This issue 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 calc for Total Proposed Monthly Payment now includes:

- First Mortgage P&I
- Hazard Insurance
- Real Estate Taxes
- MI Premium
- Flood Insurance
- Miscellaneous Escrow if Taxes or Insurance

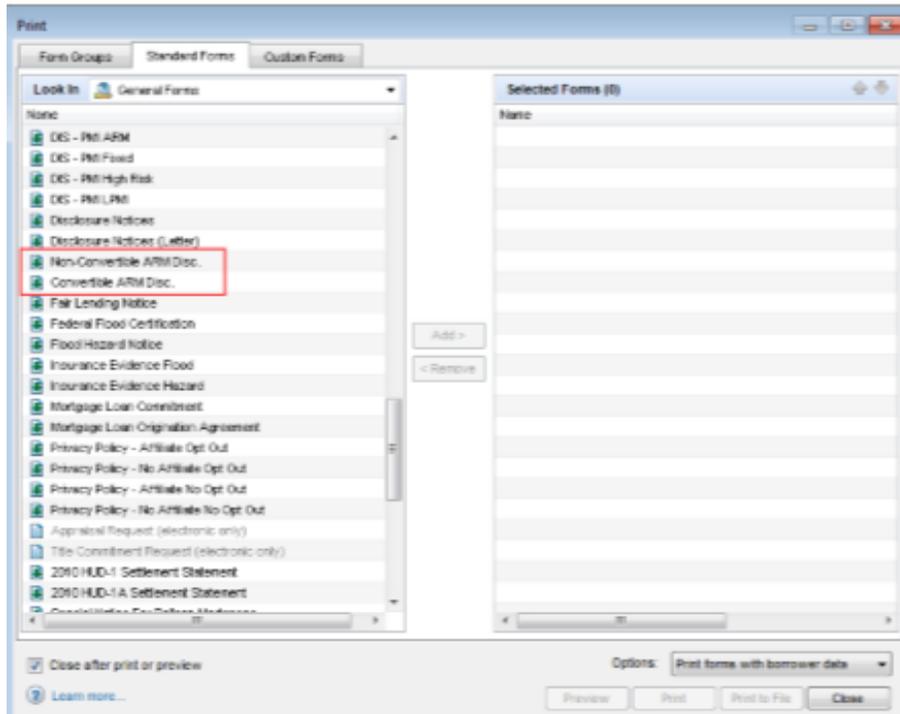
When upgrading to 18.2, the Total Proposed Monthly Payment will be locked for existing loans to maintain the data integrity of closed loans and disclosed loans. Click the gold Lock icon to trigger recalculation of the amount.

New ARM Disclosures

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

- Convertible ARM Disc
- Non-Convertible ARM Disc

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



EPPS – New Lender Fee Waiver Field Added

A new Lender Fee Waiver field 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 calculated loan level price adjustment is added to the product pricing in an equivalent amount.

Lock Request Form

Transaction Details

Purpose of Loan:

Lot/Land Status: Initial Acquisition Refinance 203(k)

A.I. Value + Total Rehab. Costs:

Loan Type:

Amortization Type: Fixed Rate GPM - Rate ARM - Other -

Lien Position:

Term / Due (in Months): /

Impounds Waived:

Impound Types:

Prepay Penalty:

Penalty Term:

No Closing Cost:

Lender Fee Waiver:

Buy/Sell | **Loan Snapshot** | **Lock Request Snapshot**

Borrower Information

	First Name	Last Name	SSN	Experian/ FICO	Trans Union/ Empire	Equifax/ BEACON	Self- Employed
Borrower	Conv Fixed	Example	222-22-2222				<input type="checkbox"/>
Co-Borrower	Fixed	Example	333-33-4432				<input type="checkbox"/>

Borrower Minimum Required FICO:

Co-Borrower Minimum Required FICO:

Credit Score for Decision Making:

First-Time Homebuyer

Borrower can demonstrate a 12-month mortgage/rental history

Address:

City:

State: Zip:

County:

No Units:

Property Type:

Estimated Value: \$

Appraised Value: \$

Purchase Price: \$

Property Will Be:

Subject Property is a Condo/otel

Subject Property is a Non-Warrantable Project

Purpose of Loan:

Lot/Land Status: Initial Acquisition Refinance

Loan Type:

Amortization Type:

Lien Position:

Term / Due (in months): /

Impounds Waived:

Impound Type:

Prepay Penalty:

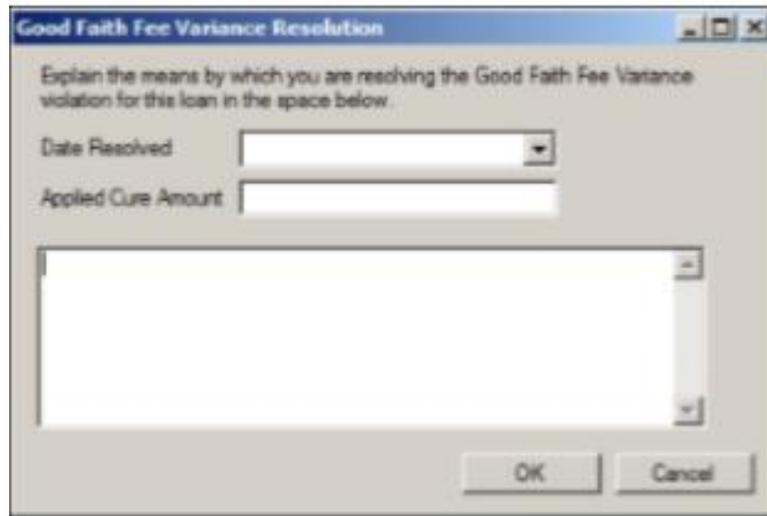
Prepay Term:

No Closing Cost:

Lender Fee Waiver:

Fee Cure Pop-Up with 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 CD Page 1 and Fee Variance Worksheet.



Good Faith Fee Variance Resolution

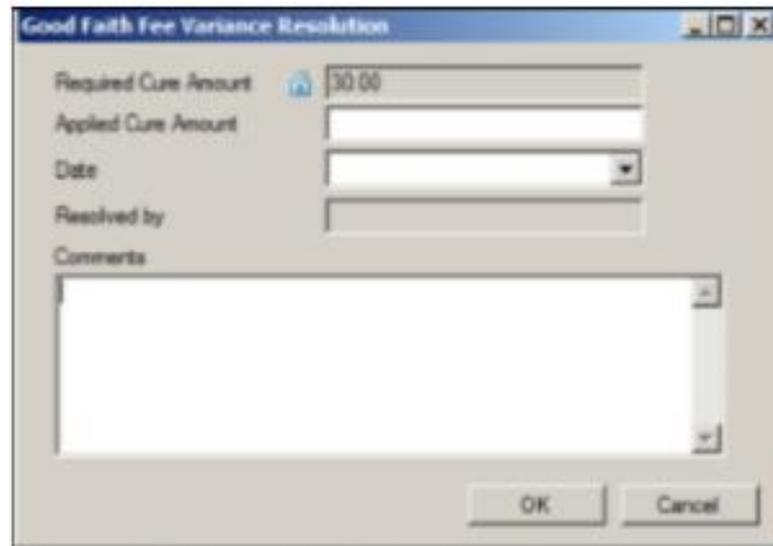
Explain the means by which you are resolving the Good Faith Fee Variance violation for this loan in the space below.

Date Resolved

Applied Cure Amount

OK Cancel

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



Good Faith Fee Variance Resolution

Required Cure Amount

Applied Cure Amount

Date

Resolved by

Comments

OK Cancel

New Fields added to Underwriting 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:

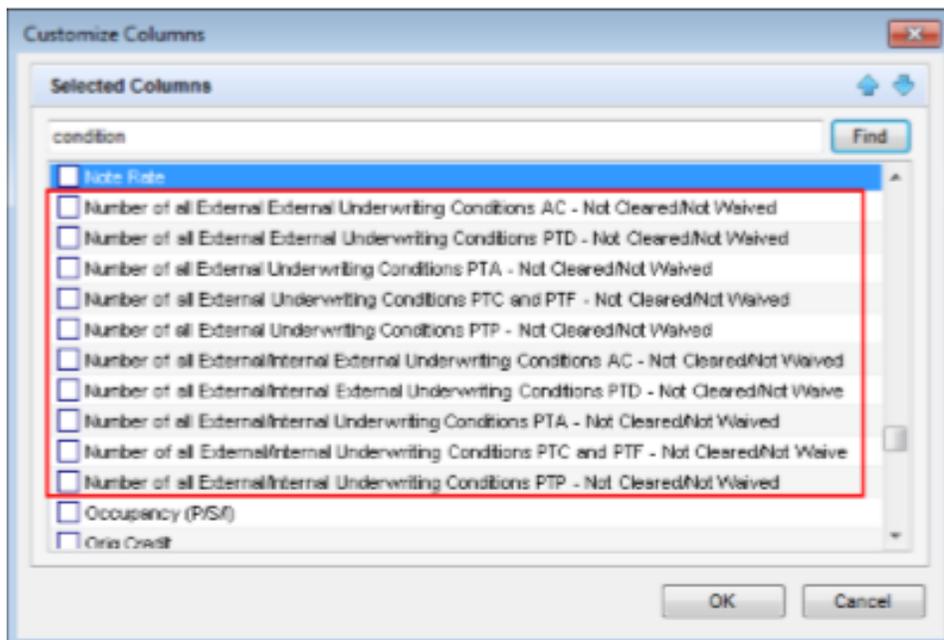
- Counter Offer Date
- Counter Offer Status

Logic has been implemented to populate the appropriate Loan Amount based on the counter offer status. For details on logic, please refer to pages 30-31.

Pipeline View Condition Columns Available to Display

Columns can now be added to the Encompass Pipeline and TPO 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
- Prior to Docs
- Prior to Closing or Prior to Funding
- Prior to Purchase
- At Closing – for Post-Closing conditions only



Additional Fields Included in 3.2 Files

To ensure consistency between FNMA 3.2 files imported into Encompass and Encompass loan files exported to 3.2 file format, updates have been made to the 3.2 import process to enable additional fields to be imported into Encompass from 3.2 format loan files. Please refer to the FNMA Code table on pages 51-54.

New Re-Lock Fees and Custom Price Adjustments Added 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.

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

The screenshot displays the 'New Worst Case Lock Submittal' interface. It features two side-by-side panels, each with a 'Lock Extensions' section containing three input fields (Extension #1, #2, #3). Below these are 'Re-Lock Fees' sections with three input fields (Re-Lock #1, #2, #3). At the bottom of each panel is a 'Custom Price Adjustments' section with three input fields (CPA #1, #2, #3). Below the panels are two buttons: 'Get Historical Pricing' and 'Get Current Pricing'. At the bottom center, there is a 'New Worst Case Lock Submittal' label and two buttons: 'Submit Historical Pricing' and 'Submit Current Pricing'.

Updated Behavior of Worst Case Pricing Tool

To integrate inactive locks and non-product related price adjustments in the tool, the following updates to the tool's behavior have been made:

Inactive Locks

- “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.

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 and the limit is exceeded, an error message will display.
 - The Submit Historical Pricing and Submit Current Pricing buttons will be disabled.

- Get Historical Pricing with available re-lock:
 - The next available Re-Lock Fee field in the Historical column is populated with a description that matches the occurrence.
 - If a re-lock fee is established, 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, the a warning message will be displayed.
- Get Current Pricing with available re-lock:
 - All non-product related fees are cleared form the Current Pricing column.

Added New Commitment Type Field

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.

The screenshot displays two side-by-side panels: 'Historical Pricing' and 'Current Pricing'. Each panel has a 'Clear' button at the top right. Below the headers, there are input fields for 'Loan Program' and 'Rate Sheet ID'. A red box highlights the newly added 'Commitment Type' dropdown menu in both panels. Below this, there are fields for 'Delivery Type', 'Last Rate Set Date', and 'Lock Date'.

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 changes on the Correspondent Trades Details tab, the original Delivery Expiration Date and pricing is lost. The changes made will allow users to make these changes and have those changes retained in the lock snapshots.

The 'Extension Request' dialog box contains the following fields: 'Trade Expiration Date' (with a date value of 1/1/0001), 'Days to Extend', 'Price Adjustment', 'Re-Lock Fee', 'Custom Price Description', 'Custom Price Adjustment', and a 'Comments' text area. At the bottom, there are 'Request Extension' and 'Cancel' buttons.

For information on extending loans in Correspondent Trades, please refer to page 36-37. For more information on the new Trade Extension Snapshot, please refer to page 38.

Auto Remove Loans from Correspondent Trades

This was added 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. For information on how to enable this feature for Correspondent Buyers, please refer to page 39.

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 administrators to populate default data to the loan comparison table on the Informed Consumer Choice Disclosure Tab (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.

The screenshot shows the 'FHA Informed Consumer Choice Disclosure' configuration screen in the Encompass Settings application. The left sidebar lists various settings, with 'FHA Informed Consumer' selected. The main area displays a table with the following data:

	FHA Financing 203(b) Fixed Rate	Conventional Financing 95% with Mortgage Insurance (MI)
Sales Price	100,000.00	100,000.00
Mortgage Amount	96,500.00 (98,188.00 with upfront Mortgage Insurance Premium)	95,000.00
Closing Costs	2,000.00	2,000.00
Down payment Needed	3,500.00	5,000.00
Interest Rate and Term of Loan in Years	5.00 % / 30 Year Loan	100.00 % / 30 Year Loan
Monthly Payment (principal and interest only)	527.09	509.98
Loan-to-Value	96.50 %	95.00 %
Monthly Mortgage Insurance	99.85	53.04
Maximum Number of Years of Monthly Insurance Premium Payments	Approx 10 Years	Approx 9 Years
Upfront Mortgage Insurance Premium (if applicable)	1,688.00	

FHA Informed Consumer Choice Disclosure (FICC)

FHA Form Accessible in 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
- Field Data Entry Rules
- Input Form List

Pipeline View Condition Columns Available to Display

Columns can now be added to the Encompass Pipeline and TPO 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
- Prior to Docs
- Prior to Closing or Prior to Funding
- Prior to Purchase
- At Closing – for Post-Closing conditions only

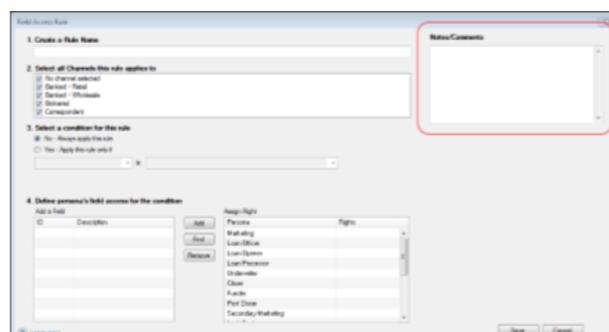
To Add the Condition Fields to the Encompass Reporting Database:

1. On Windows task bar, click the Start menu or Start icon, navigate to the EllieMae Encompass program folder, then click Admin Tools.
2. Double-click Reporting Database.
3. If prompted to log in, type the User ID, Password, and Server that you use to log in the Encompass as the Admin user.
4. In the Fields section on the left, click the Conditions tab, then select one or more of the open conditions fields. These fields have IDs that are listed alphabetically from UWC.AC through UWC.WAIVEDCOUNT.
5. After selecting 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 reporting database.

Notes/Comments Field Added to Business Rules

A new Notes/Comments field has been added to the following business rules in Encompass Settings.

- 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



Update to Persona Access Rights for Disclosure Tracking

In order for users 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 for the user.

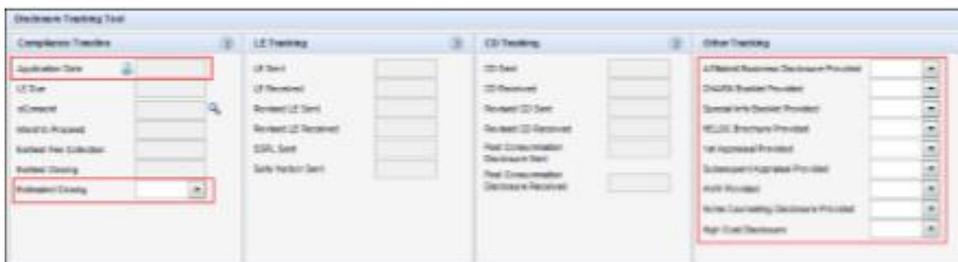
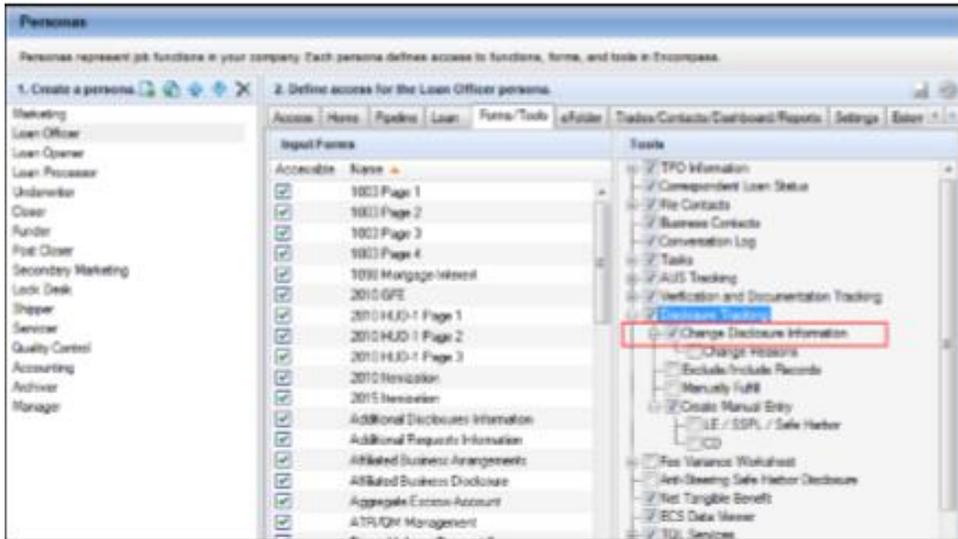
In the Compliance Timeline Section:

- 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

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

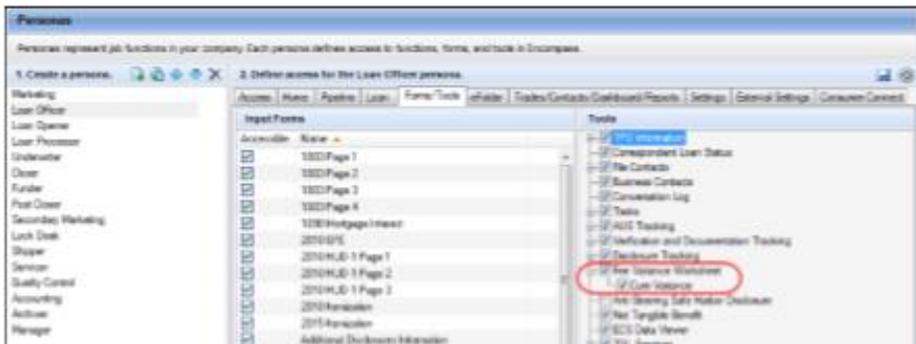


Additional Permission Rights to Cure Variance in Personas

For users assigned with a persona that does NOT grant permission to cure variance issues on the Fee Variance Worksheet, 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, 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, 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. 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 Violation option is selected in the Personas Tool.



TPO Settings and Webcenter Provisioned

To eliminate confusion for TPO Connect customers, TPO WebCenter Site Management setting will only be displayed if:

- Encompass TPO Connect has not been provisioned

And

- Encompass TPO WebCenter is provisioned

TPO Connect Status Fields in Reporting Database

The Log.MS.TPOConnectStatus field has been added to the Milestones tab in the Reporting Database. When this field is included in reports, TPO Connect users can view the status of their loans at each milestone and their current stage in the loan process. This field is a virtual field and in order to add this field to the Selected Fields list in the database, a milestone to be associated with the field must be selected.

eFolder and Status Online Email Templates

Email templates used when sending email notifications from the eFolder and for Status Online updates, have been updated. The changes enable the recipients 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-borrower who utilize a 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.

eDisclosure Agreement Form Updated

To conform to current compliance requirements, updates have been made to the verbiage on the eConsent agreement that borrower 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 7th update will continue to use the older version.

Please note that this new version of the eConsent Agreement will also be used with new loans created in earlier version of Encompass including 18.1 and 17.4.

Diagnostic Mode Enhancements

The following enhancements have been made to the JIT Logger are being introduced in 18.2:

- In 18.1 the new Diagnostic Mode – Just in Time option was introduced for admin users to access in the Encompass Help menu and perform application logging in real time. At that time, the JIT log file that is transferred manually to the Ellie Mae Customer Support team for them to analyze could contain sensitive Personally Identifiable information that was displayed in plain text and not masked or otherwise obscured. Starting in 18.2, the PII information in these log files is now masked in order to keep this information 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.
- A new Clear Log button has been added to the JIT Logger user interface. Click this button to clear the log with 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.

EPPS Program Grid

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.

TPO Connect Items in SDK

The Log.MS.TPOConnectStatus field and Log.MS.CurrentTPOConnectStatus fields are virtual fields that are now available for administrators to add to their 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 these fields as a Property and can now be applied via the SDK.

In addition, both fields have also been added to the MilestoneEvent object for accessibility via the SDK.

PostSharp Code Removed From SDK Class

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.

Fixed Issues 18.2

Alternate Disclosure Option

Previously there was an issue that caused the Use Alternate checkbox 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 now been resolved and the Use Alternate checkbox is now being applied properly.

Workaround:

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 is Cash-Out Refi or No Cash-Out Refi and Use Alternate is not checked, require Use Alternate be checked. Alert will clear once complete.

Mapping from MLDS to Itemization Removed

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.

! 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.

Alternate CD Corrected

Previously there was an issue that caused the descriptor field at the bottom of the Loan Estimate column in the Calculating Cash to Close section on the alternate CD 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 now been resolved and From Borrower now displays for loan under the conditions described above.

Workaround:

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) to change the value to From Borrower.

Typo Corrected for FHA 203(K)

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)

Itemization Section 1200 Totals Corrected

Previously there was an issue that caused the total borrower-paid fees that display in the section 1200 header and the total for the Recording Fees and Other Taxes 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 has now been resolved.

Workaround:

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 to the sum of all fields in the 1200 section of the 2015 Itemization.

Selecting “Construction” for Purpose on Secondary Registration

Previously there was an issue that caused an error message to generate when the “Construction” option was selected as the Purpose of Loan on the Current Loan Info tab on the Secondary Registration screen. This issue has now been resolved.

Interim Servicing Tool

Previously there was 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 now been resolved.

Investment Selection for Field 1811 and 2950

Previously an issue occurred where an error was generated because the selection for field ID 1811 and 2950 did not match on the Compare with Current Loan Data pop-up window. This issue has now been resolved.

Comments on Lock Request Form

Previously an issue occurred where the Comments on the Lock Request Form were overwritten by the Program Notes after a loan was priced via EPPS, and then updated in Encompass. This issue has now been resolved.

Lock # Days Field on Secondary Lock Tool

Previously 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 now been resolved.

LTV Calculation for Construction Loans

The following update has been made to the calculation for the As Completed Appraised Value to ensure that the correct LTV ratio is being calculated for loans with the Construction or Construction-Perm option selected for Purpose of Loan:

- When an amount is entered or modified for the Appraised Value, the As Completed Appraised Value 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 and the Cost of Improvement.

! When updating to Encompass 18.2, the As Completed Appraised Value 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.

FNMA Loan File Imports

Previously there was an issue that caused the Apply Actual Payment Change checkbox on the Projected Payments table on the LE Page 1, RegZ-LE, CD 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 now been resolved.

! The Apply Actual Payment Change checkbox is visible only when the ARM option is selected for the Amortization Type.

Loans Deleted or No Longer Accessible Error Message

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.”

This issue has now been resolved.

Workaround A:

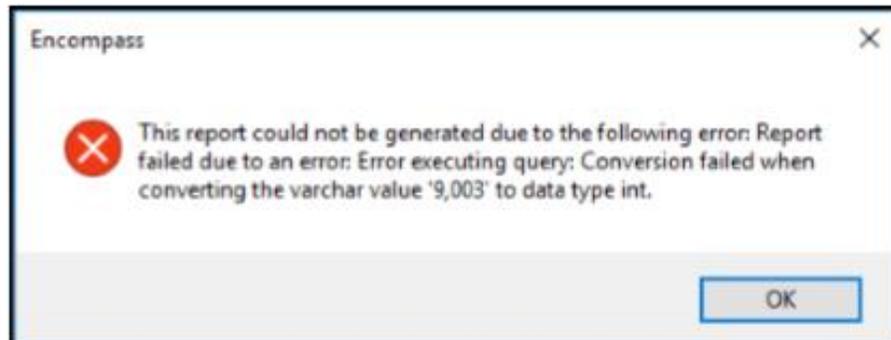
- Have the client first rebuild the loan folder that the loan shows up in the Pipeline view.
- Next, rebuild the loan folder where the file server shows the loan.

Workaround B:

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

Credit Score for Decision Making

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



This has now been resolved and users can no longer enter a comma in the VASUMM.X23 field in the loan file.

Error When Running Reports on Business Contacts

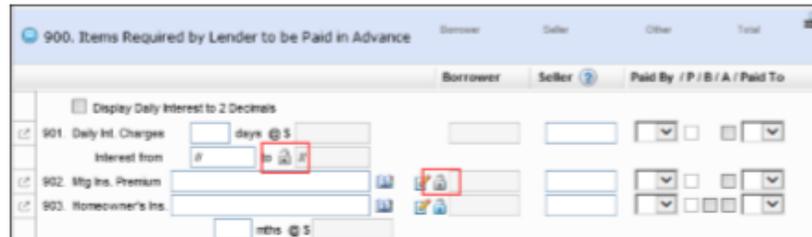
Previously Business contacts associated with multiple loans could generate an error message when running reports. This issue has now been resolved and the reports for Business Contacts can now be generated successfully.

Trade Management Data No Longer Cleared

Previously an issue occurred when the Eligible Loans filter on the Correspondent Trades Details tab was switched from "Simple" to "Advanced" back 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 now been resolved and the data remains even when switched.

Persona Access to Fields Rule on Itemization Lines 901 & 902

Previously 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 now been resolved.



Recommended:

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.

Field Triggers for Manual Change to Custom Calculated Fields

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. This issue has been resolved and rules set up to trigger based on manual changes to a custom calculated field are now triggering as expected.

Universal Loan ID for Duplicated Loans

An issue was resolved that loans created by duplicating an existing loan to copy the Universal Loan ID from the original loan file instead of creating a new Universal Loan ID for the duplicated loan file.

Workaround:

- Click the blue Lock icon next to the Universal Loan ID. The icon will turn blue. Click the icon again to update the Universal Loan ID.