

Encompass Release Naming and Timing Reminder

As a reminder, Ellie Mae has aligned their software updates with the appropriate tech nomenclature to be clear and consistent in their communication. The process by which clients receive updates remains the same. To understand and prepare for releases and updates review the Encompass Product Release Naming Conventions page. Certain Service Pack and Critical Patch releases are always applied to 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. The Encompass 18.3 Critical Patch and Service Pack contain updates to users' Encompass client machines that 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.

Audience:

Administrator

Recommended Action:

Admin – Review Encompass Version Manager in Admin Tools to ensure it is set up to apply updates that are not automatically pushed out as desired (by approval or push when available).

System Requirements and SDK Upgrade Requirement for Encompass

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.

The Encompass SDK (Encompass Software Development Kit) has been repackaged with this 18.3 Critical Patch and Service Pack Releases. Although it is not required, it is 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](#) in the Resource Center.

Again, upgrading to this latest SDK package is recommended, but not required, for this 18.3 Critical Patch and Service Pack updates.

Visit the [Encompass SDK Install Files](#) page in the Resource Center to access the latest SDK install files.

Audience:

*Clients using the SDK
Administrator*

Recommended Action:

Admin – update the SDK to most recent version after the Critical Patch is applied

Rounding for Guarantee Fee Financed and PMI/MIP Financed

Based on feedback from Encompass users, the amounts that display in the USDA Guarantee Fee Financed (field ID NEWHUD2.X1593) and PMI/MIP Financed (field ID 1045) fields are again being rounded to a dollar value, as they were in previous versions of Encompass. This reverses an update that was made in the Encompass 18.3 release to remove the rounding and display the full value in dollars and cents for these amounts. The following conditions apply to this update:

- Accessing and modifying a USDA loan where the guarantee fee is documented as Fully Financed now triggers a recalculation to convert the USDA fees and loan amount to full dollar amounts.
- The amount in cents for the USDA fee is now populated to the PTC value on line 819 on the 2015 Itemization input form.
- The total USDA fee amount reflects the fully financed amount, which is slightly overstated due to the amount in cents being collected through closing.

Audience:

*Clients originating USDA loans
Operations Manager/Trainer*

Recommended Action:

Ops Manager/Trainer – notify users of this change

Error No Longer Generated When Loans Locked and Confirmed

An issue occurred where an error was generated when users attempted to lock and confirm loans created prior to Encompass 18.3. If a lock request was submitted for an existing loan, a user retrieved either Get Buy Side Pricing or Get Sell Side Pricing, and then attempted to lock and confirm that loan in Encompass 18.3, the following error message was generated and the lock confirmation failed: "The value 'Lender' is invalid for field 'LCP.X1'. Allowed values are: Lender Paid, Borrower Paid, Exempt." In addition, an error was generated when the compensation model was changed in the Encompass Product and Pricing Service (EPPS) when retrieving either Get Buy Side Pricing or Get Sell Side Pricing. These issues have been resolved. The loans originated prior to Encompass 18.3 can now be locked and confirmed and no error is generated when the compensation model is changed in EPPS when retrieving either Get Buy Side Pricing or Get Sell Side Pricing. These issues have been resolved for all new loans going forward. For loans impacted by these issues, you must go through the Lock and Confirm once the critical patch is applied to successfully complete the lock confirmation.

Audience:

*All Clients
Operations Manager/Trainer*

Recommended Action:

Ops Manager/Trainer – notify Secondary Users of this fix and how to correct impacted loans after the Critical Patch has been applied

New Option to Create a Non-Borrowing Owner File Contact with *Non Title Spouse Vesting Type*

As introduced in Encompass 18.3, authorized users can use the File Contacts Tool to add non-borrowing owners to a loan. Starting in Encompass 18.3.0.6, a new *Non Title Spouse* option has been added to the Vesting Type drop-down list (NBOC0109) in the File Contacts Tool. Previously, the only options to select from were *Title Only*, *Title Only Trustee*, and *Title Only Settlor Trustee*. When a non-borrowing owner file contact with the 'Non Title Spouse' Vesting type (or any of the other available vesting type options) is created, the vesting information for the contact is automatically populated to the Borrower Information – Vesting input form and the non-borrowing owner is placed in the correct workflow when generating disclosures and closing documents so that they are automatically set up to be sent to the non-borrowing owner file contact.

In addition, starting in Encompass 18.3.0.6, the four non-borrowing owner vesting types (*Non-Title Spouse*, *Title Only*, *Title Only Trustee*, and *Title Only Settlor Trustee*) are now also listed in the Borrower Vesting Type and Co-Borrower Vesting Type drop-down lists provided on the Borrower Summary – Origination input form (field IDs 4008, 4009), Borrower Summary – Processing input form (field IDs 4008, 4009), and the Manage Borrowers pop-up window that is displayed from the Co-Mortgagors Tool. If one of these vesting types is selected for these fields, the selected vesting option is also now reflected in the Borrower Type field provided in the Disclosure Details window that displays when viewing a disclosure entry in the Disclosure Tracking Tool. If a user chooses to click the blue Lock icon for the Borrower Type field and make a manual selection from the resulting drop-down list, all four non-borrowing owner vesting types are listed in the drop-down list as well.

Audience:

*All Clients
Operations Manager/Trainer*

Recommended Action:

Ops Manager/Trainer – notify Application Taker and Disclosure Preparer Users of this updated functionality for non-borrowing owners

Updated Fields in the *Freddie Mac Additional Data Input Form*

Freddie Field # 7 (field ID CASASRN.X166) and *Freddie Field 15* (field ID CASASRN.X35) in the Freddie Mac Additional Data input form have been renamed with this release.

- *Freddie Field # 7* has been renamed to *LoanBeam* and has been moved from the *Freddie Mac Defined Data* section to the *Income / Asset Verification* section. This field will be used to record LoanBeam asset and income verification data which will then be included in the loan requests to Freddie Mac's Loan Product Advisor.

The Loan Product Advisor and LoanBeam pilot will be available in a future release. This update is intended to prepare for the pilot launch, in advance.

- *Freddie Field 15* has been renamed to *Correspondent Assignment Name*.

Audience:

*All Clients originating Freddie Mac loans
Operations Manager/Trainer*

Recommended Action:

Ops Manager/Trainer – notify Post Closing and/or other affected users of these updated Freddie Field #s

Calculating Cash to Close Remarks Updated on Closing Disclosure Page 3 for Tolerance Cures

The following remarks now displays in the Calculating Cash to Close section on the Closing Disclosure Page 3 when a tolerance cure is applied to a loan as a principal reduction with no lender credit:

- Increase exceeds legal limits by \$[amount of Applied Cure (field ID FV.X366)]

The updated remarks are mandated by regulatory requirement – Calculating Cash to Close (§ 1026.38(i)(1)(iii)(A)(3); Comment 38(i)(1)(iii)(A)-3) – and are applied to the standard and alternate versions of the Closing Disclosure under the following conditions:

Standard – When Did Total Closing Costs Change? (field ID CD3.X111) is Y and a cure has been applied to the loan.

Alternate - When Did Total Closing Costs Change? (field ID CD3.X119) is Y and a cure has been applied to the loan. The Did Total Closing Costs Change? fields are populated with Y when the value in the Applied Cure field is greater than 0.

Audience:

*All Clients
Operations Manager/Trainer*

Recommended Action:

Ops Manager/Trainer – notify CD Preparer Users of this new language that will display on the Standard and Alternate CD Page 3

Comments Field on the Disclosure Details Window’s Reasons Tab (via the Disclosure Tracking Tool) Now Available

An issue was introduced in Encompass 18.3 where the Comments field that is provided on the Disclosure Details window’s Reasons tab when viewing a Disclosure History entry in the Disclosure Tracking tool table was no longer editable. Therefore, users could not enter comments on the Reasons tab like they could prior to Encompass 18.3. This issue occurred specifically when users were not documenting changed circumstances at a fee level (i.e., the Fee Level Disclosures check box (field ID 4461) was not selected.) This issue has been resolved and the Comments field on the Reasons tab is now available again for users to enter comments.

Audience:

*All Clients
Operations Manager/Trainer*

Recommended Action:

Ops Manager/Trainer – notify Discloser Users of this field being open for editing again as it was prior to 18.3

Comments Added to Lock Extension Request Now Populates Buy Side Lock Request Column Only

An issue occurred where comments were populated into the Buy Side Lock and Pricing column in the lock extension snapshot when a lock extension request was submitted. If a lock extension request, including comments, was submitted, those comments populated the Buy Side Lock Request column and replaced any comments in the Buy Side Lock and Pricing column in the snapshot. This issue has been resolved and lock extension request comments are only populated into the Buy Side Lock Request column.

Audience:

*All Clients
Operations Manager/Trainer*

Recommended Action:

Ops Manager/Trainer – notify Secondary Users of this resolution to the comments issue in the lock request snapshot

Comments Now Saved in Lock Snapshot When Lock Submitted via Worst Case Pricing Tool

An issue occurred where comments were not saved in the lock snapshot when a lock was submitted using the Worst Case Pricing Tool. If a lock was submitted using either historical or current pricing, no comments (appended program notes or manually entered comments) were saved in the snapshot. This issue has been resolved and the comments are now saved in the lock snapshot. Manually entered comments must be entered after the program notes are returned in order to be saved in the lock request snapshot.

Audience:

*All Clients
Operations Manager/Trainer*

Recommended Action:

Ops Manager/Trainer – notify Secondary Users of this resolution to the comments issue in the lock request snapshot

Updated Signatures Populating Correctly from Non-Consumer Connect Email Templates

An issue was resolved that caused updates to the Email Signature in a user's Personal Settings (Encompass > Settings > Personal Settings > My Profile) to not populate in email notifications when the signature was applied from one of the following non-Consumer Connect HTML email templates:

- Document Requests
- Loan Level Consent
- eDisclosures
- Pre-Closing Documents

18.3 Critical Patch and Service Pack Release

This issue, which was introduced with the Encompass 18.3 release, has been resolved. The signatures are now populating correctly.

Workaround Information: The following workaround was provided for this production issue and is no longer required for Encompass 18.3.0.6 and later.

- The user can manually edit the body of the HTML email template.

Audience:

*All Clients using HTML Templates
Operations Manager/Trainer*

Recommended Action:

Ops Manager/Trainer – notify Document and eConsent Requestor and Discloser Users that they no longer need to manually add their signature info in the body of the emails before sending.

Loan Officer Option Now Available as a Sender Type for eDisclosures

An issue was resolved that caused the Loan Officer option to not display in the Sender Type drop-down list on the Send window for eDisclosures and when using the Request button in the eFolder to request an eSignable Loan Estimate or Closing Disclosure. Only the Current User and File Starter options displayed. This issue was introduced with the Encompass 18.3 release and only affected Encompass WebCenter loans not submitted from Encompass Consumer Connect websites. It has been resolved and the Loan Officer option now displays as expected.

Audience:

*All Clients
Operations Manager/Trainer*

Recommended Action:

Ops Manager/Trainer – notify Discloser Users that the Loan Officer will be restored to the Sender Type dropdown after the Critical Patch is applied.

Loan Officers eSignature No Longer Required Before Sending eFolder Packages

When an eFolder document package contains a document that the loan officer is required to eSign, Encompass now delivers an email notification to borrowers as soon as the eSigning package is sent. In previous releases of Encompass, the loan officer was required to eSign the specified document before the email notification would be sent to the borrower.

Audience:

*All Clients
Operations Manager/Trainer*

Recommended Action:

Ops Manager/Trainer – notify Disclosers and Loan Officer Users of this change