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LTK Encompass 20.2.0. Major Release Notes Summary

Lender Toolkit is providing a Preview Summary of the release notes for the Encompass 20.2 Major Release. The Content of this Document is subject to change until the official Ellie Mae release. The information in this Document was Last Revised on October 9, 2020. Please refer to the Major Release announcement from Ellie Mae for the planned release date.

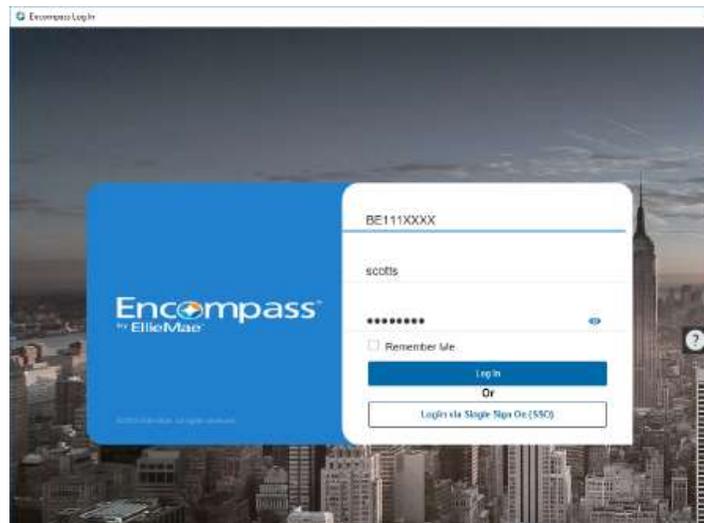
New Features & Forms in Version 20.2

New Encompass Login Screen

Audience – All Users

Starting in Encompass 20.2, a new Web-based login screen will be presented to all users when opening Encompass. Encompass Loan Officer Connect users will recognize this new screen, as it is the same as the login screen used with that platform. On the Encompass Login screen, enter the Instance ID. The Instance ID is the Encompass SmartClient ID, which is provided by the Encompass administrator. (It is not the Client ID found under Help > About Encompass in Encompass). Example SmartClient ID: BE111XXXXX.

After providing the Instance ID and successfully logging in once, this ID will be cached and automatically provided each time the user logs in moving forward. If your company is not utilizing the new Single Sign-On (SSO) options that are also being introduced in Encompass 20.2, then enter the Encompass user ID and password, and then click Log In, this is the same screen in previous versions of Encompass.



If your company is utilizing the new SSO options, refer to the Single Sign-On (SSO) Options for Encompass Users entry below for more information.

Please review The New Login Screen Coming with Encompass 20.2 - What You Need to Know knowledge article (#36794) in the Ellie Mae Resource Center for more important details about this new login screen.

Users who log into both Production and Test environments, which may be on different versions, may receive error messages when switching between versions. Ellie Mae's recommendation to fix this error is to run the RemoveUAC tool. See the Knowledgebase Article #000027987 for instructions on running the tool.

New Single Sign-On (SSO) and Multi-Factor Authentication(MFA) Options

Audience – Administrators/Super Administrators/All Users

The following sections describe new Single Sign-On and Multi-Factor Authentication user log in options that will be available to all users in Encompass 20.2. Please note that Admins can enable these new options, including the new Encompass log in screen, prior to Encompass 20.2. To enable these options and features now, contact your Ellie Mae account manager.

Single Sign-On (SSO) Options for Encompass Users

When a user logs into an SSO website or application, a trusted identity provider (IdP) verifies the user's credentials. To authenticate the user, the identity provider prompts the user to enter a user name and password for the website. Once the user is authenticated, the identity provider grants access to the websites and/or applications. Starting in Encompass 20.2, Encompass administrators can use the Login Access section of the Organization Details screen to determine if their company's users will be required to log into Encompass using credentials provided by their company's IdP (Restricted Access) or if they will have the option to log in using their IdP credentials or their Encompass user name and password credentials (Full Access). By default, all users are set up to use Full Access.



Login Access Use Parent Info

Select One: Restricted Access (Login supported only through SSO)
 Full Access (Login supported via SSO or User ID/Password)

Updates made to SSO Access settings will only be applied to users that have not been customized

Multi-Factor Authentication (MFA) Options Now Available in Encompass

Audience – Administrators/Super Administrators/Encompass Developer Connect Users

Bring Your Own Authentication (BYOA) provides an additional layer of security to the traditional user name and password authentication method. BYOA is part of a multi-factor authentication (MFA) framework where an employee authenticates to their corporate network first by providing a user name and password, then by providing a pin or code from their smartphone or device. Encompass administrators now have the option to enable MFA for their Encompass instance. administrators can now use their existing Okta Verify or Duo Mobile integration as an MFA solution.

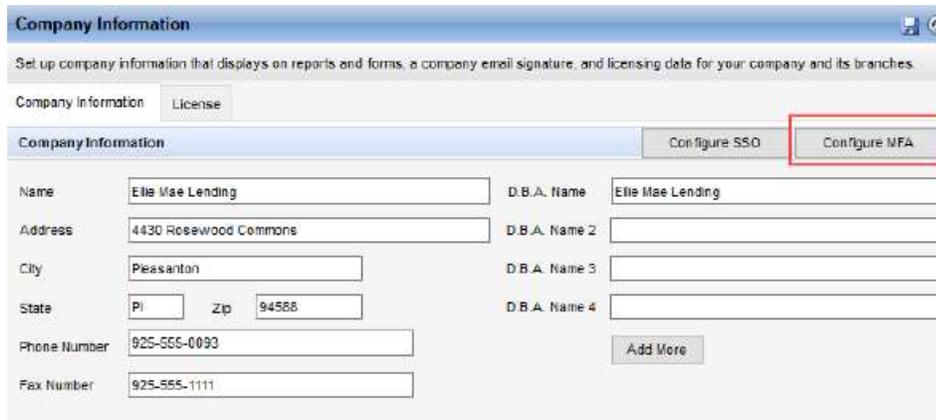
Configure the MFA provider: For More Detailed information see the How to Set Up MFA for Encompass guide.

Enable MFA in Encompass: For More Detailed Information see the Enable MFA on Encompass section of the How to Set Up MFA for Encompass guide.

Set up the Connection to the IdP in Encompass Developer Connect: For More Detailed Information see the Configure the MFA details in Encompass Developer Connect section of the How to Set Up MFA for Encompass guide.

If the Admin/Super Admin Does not have Access to Developer Connect. A button is provided in

Encompass Settings (Company/User Setup > Company Information settings) to go directly to the MFA SSO set up page in Encompass Developer Connect. No additional credentials are needed to access this page.



Company Information

Set up company information that displays on reports and forms, a company email signature, and licensing data for your company and its branches.

Company Information | License

Company Information | Configure SSO | **Configure MFA**

Name: Elle Mae Lending | D.B.A. Name: Elle Mae Lending

Address: 4430 Rosewood Commons | D.B.A. Name 2:

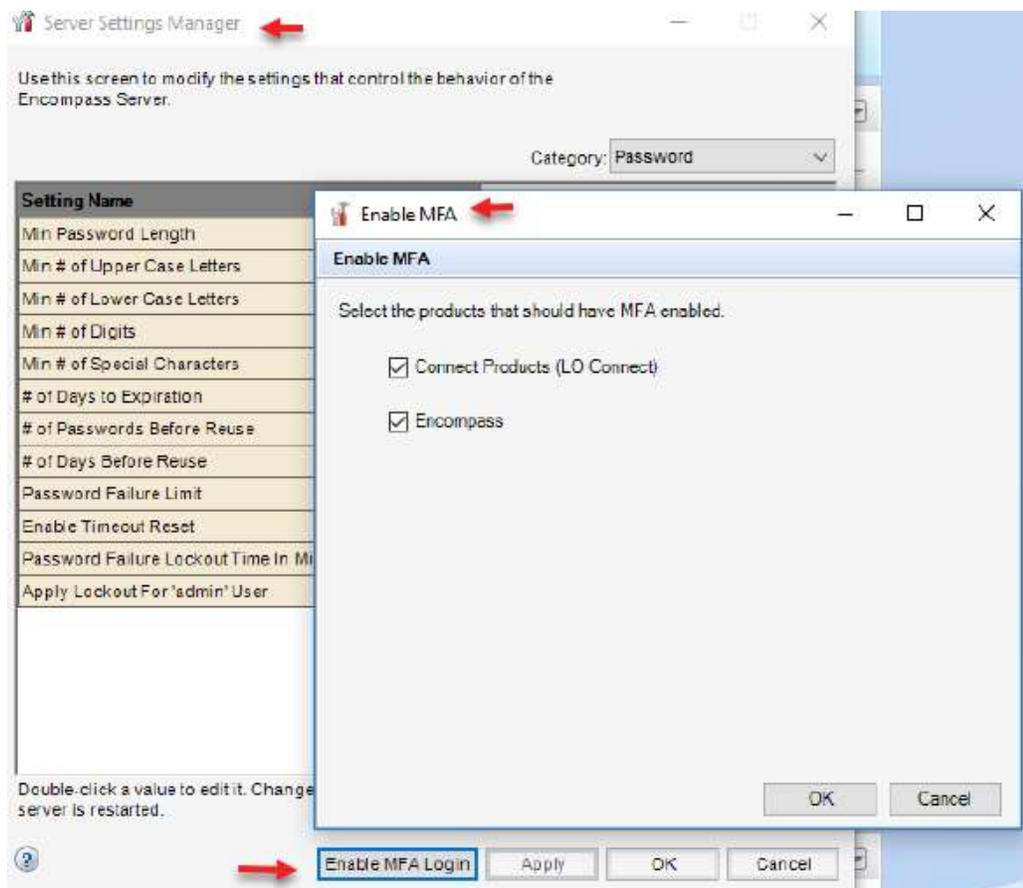
City: Pleasanton | D.B.A. Name 3:

State: Pl | Zip: 94566 | D.B.A. Name 4:

Phone Number: 925-555-0093 | Add More

Fax Number: 925-555-1111

Enable MFA for Encompass: Once you have configured the IdP and set up the connection in Encompass Developer Connect, the Super Administrator or the administrator assigned with the admin user ID can then enable MFA in the Encompass Admin Tools.



Server Settings Manager

Use this screen to modify the settings that control the behavior of the Encompass Server.

Category: Password

Setting Name
Min Password Length
Min # of Upper Case Letters
Min # of Lower Case Letters
Min # of Digits
Min # of Special Characters
of Days to Expiration
of Passwords Before Reuse
of Days Before Reuse
Password Failure Limit
Enable Timeout Reset
Password Failure Lockout Time In Mi
Apply Lockout For 'admin' User

Double-click a value to edit it. Changing server is restarted.

Enable MFA

Select the products that should have MFA enabled.

- Connect Products (LO Connect)
- Encompass

Enable MFA Login | Apply | OK | Cancel

Encompass Settings

Introducing Enhanced Conditions

Audience – Administrators, Account Managers/LO's /TPO User's

Recommendation: Administrators to Review the Comprehensive Setup Guide

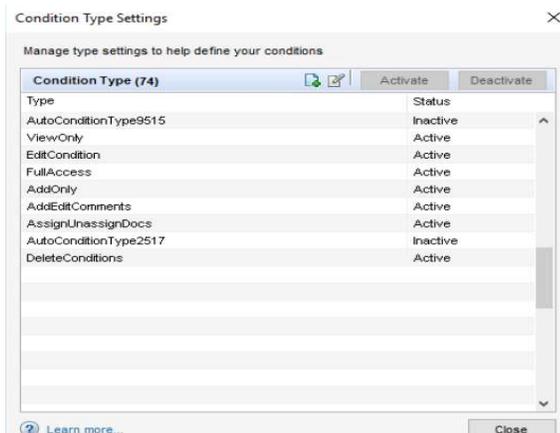
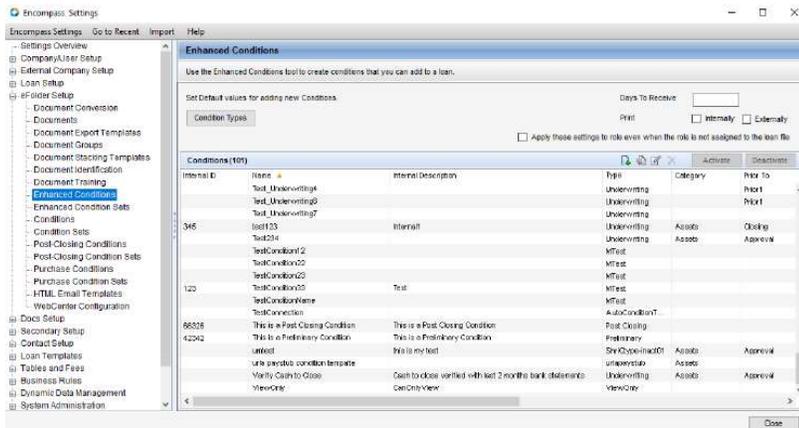
Enhanced conditions are new conditions that can be created and used to support customization at a condition level and field level, and to enable condition reports to be generated across multiple loans.

The Enhanced Conditions setting consists of two components:

Condition types and Condition templates.

When working in loan files, authorized loan team members will be able to add, edit, view, and track enhanced conditions. Note that the Encompass administrator controls which users have access to enhanced conditions, and the actions they can perform, based on user personas. The enhanced conditions will be available in Encompass, Encompass LO Connect, Encompass TPO Connect, and with APIs provided in Encompass Developer Connect.

A comprehensive set up and user guide will be provided ahead of Encompass 20.2 that will provide instructions for setting up the conditions, along with sample workflows and information about how loan team members can address and manage these conditions in their loan files



Encompass Forms and Tools

Audience – Administrators/All Users

Fannie Mae Additional Data Input Form for Loans Using the 2020 URLA Forms

A new Fannie Mae Additional Data form has been added to Encompass to record the information required when submitting a loan to Fannie Mae's Desktop Originator (DO). This form replaces the FNMA Streamlined 1003 for loans using the new 2020 URLA forms:

The Fannie Mae Additional Data form displays when a loan is using the 2020 URLA forms; the FNMA Streamlined 1003 displays for loans using the 2009 URLA forms.

This form includes:

- Amortization Type
- Existing Mortgage Owner
- Down Payment Information
- Fannie Mae Additional Data
- MORNETPlus Community Lending
- FHA Loan Data
- VA Loan Data
- Value Verify

Fannie Mae Additional Data	
Amortization Type	<input type="checkbox"/> Other - <input type="text"/>
Owner of existing mortgage	<input type="checkbox"/> Fannie Mae <input type="checkbox"/> Freddie Mac <input type="checkbox"/> Seller / Other
Source of Down Payment	<input type="text"/>
Explanation of Down Payment	<input type="text"/>
Fannie Mae Additional Data	
MORNETPlus Case File ID #	<input type="text"/>
DU Version	<input type="text"/>
UCD Case File ID #	<input type="text"/>
Correspondent Assignment ID	<input type="text"/>
Credit Report Reference #	<input type="text"/>
<input type="checkbox"/> Seller Provided Below Market Financing <input type="checkbox"/> Start-up Mortgage <input type="checkbox"/> Escrow will be waived	
LTV 	<input type="text"/> %
CLTV 	<input type="text"/> %
HCLTV / HTLTV 	<input type="text"/> %

MORNETPlus Community Lending	
<input type="checkbox"/> Community Lending	<input type="checkbox"/> FannieNeighbors Eligible
<input type="checkbox"/> Community Seconds	
Metropolitan Statistical Area or County	<input type="text"/>
Fannie Mae's Community Lending Product	<input type="text"/>
HUD Median Income	<input type="text"/>
Income Limit Adjustment Factor	<input type="text"/> %
Community Lending Income Limit	<input type="text"/>
Community Seconds Repayment Structure	<input type="text"/>
Borrower's CAIVRS #	<input type="text"/>
Co-Borrower's CAIVRS #	<input type="text"/>

FHA Loan Data	
Section of the Act	<input type="text"/>
FHA Sponsor Identifier	<input type="text"/>
MIP Refund	<input type="text"/>
Mortgage Credit	<input type="text"/>
FHA Lender Identifier	<input type="text"/>
Seller Concessions	<input type="text"/>
<input type="checkbox"/> Energy Efficient Mortgage	

VA Loan Data	
Borrower's Federal Income Tax	<input type="text"/>
Spouse Federal Income Tax	<input type="text"/>
<input type="checkbox"/> Borrower / Co-Borrower are Married	

Value Verify	
Inspection Property ID	<input type="text"/>
Inspection Status Eligibility	<input type="text"/>

New GSE Additional Data Input Form

Audience – Administrators/Processing Managers

A new GSE Additional Provider Data form has been added to capture and consolidate information that is imported from external GSE vendors. Information is automatically populated to the form when data is returned from services electronically, but information can also be entered manually. This form includes the following sections:

- Blend
- CoreLogic 4506T
- Early Warning Services (EWS) Report ID
- Finicity
- Informative Research 4506T
- Universal Credit 4506T
- Fannie Mae Additional Provider Data
- Freddie Mac Additional Provider Data

GSE Additional Provider Data	
Blend	
Blend (Bor)	<input type="text"/>
Blend (CoBor)	<input type="text"/>
CoreLogic 4506T	
CoreLogic 4506T (Bor)	<input type="text"/>
CoreLogic 4506T (CoBor)	<input type="text"/>
Early Warning Services (EWS) Report ID	
Early Warning Services (EWS) Report ID (Bor)	<input type="text"/>
Early Warning Services (EWS) Report ID (CoBor)	<input type="text"/>
Finity	
Finity (Bor)	<input type="text"/>
Finity (CoBor)	<input type="text"/>
Informative Research 4506T	
Informative Research 4506T (Bor)	<input type="text"/>
Informative Research 4506T (CoBor)	<input type="text"/>

Universal Credit 4506T	
Universal Credit 4506T (Bor)	<input type="text"/>
Universal Credit 4506T (CoBor)	<input type="text"/>
Advanced Data Income Tax Verification (Bor, CoBor)	<input type="text"/>
Avantus (4506T, VOE/VOI)	<input type="text"/>
BankVOD (Bor, CoBor)	<input type="text"/>
BankVOD IRS (Bor, CoBor)	<input type="text"/>
ComplianceEase IRS Tax Transcript (Bor, CoBor)	<input type="text"/>
CoreLogic (VOE/VOI) (Bor, CoBor)	<input type="text"/>
Corvus (Bor, CoBor)	<input type="text"/>
DataVerify	<input type="text"/>
Equifax Income	<input type="text"/>
Finity (VCE/VOI) (Bor, CoBor)	<input type="text"/>
Finlecker (Bor, CoBor)	<input type="text"/>
FirstAmerican (Bor, CoBor)	<input type="text"/>
Inco-Check (Bor, CoBor)	<input type="text"/>
LendSnap (Bor, CoBor)	<input type="text"/>
LoanBeam	<input type="text"/>
Meridian Link (Bor, CoBor)	<input type="text"/>
NCS (Bor, CoBor)	<input type="text"/>
Partners Credit (IncomeVerify) (Bor, CoBor)	<input type="text"/>
Plaid (Bor, CoBor)	<input type="text"/>
PointServ (VCE/VOI/4506T/Asset) (Bor, CoBor)	<input type="text"/>
Private Eyes (4506-Transcripts.com) (Bor, CoBor)	<input type="text"/>
QuestSoft (Bor, CoBor)	<input type="text"/>
Quevo (Bor, CoBor)	<input type="text"/>
Roostify (Bor, CoBor)	<input type="text"/>
SharperLending (Bor, CoBor)	<input type="text"/>
Taxdoor 4506-T Service (Chronos) (Bor, CoBor)	<input type="text"/>
VerTax (Bor, CoBor)	<input type="text"/>
Yodlee (Bor, CoBor)	<input type="text"/>

Income/Asset Validation Section Removed from Freddie Mac Addt'l Data Input Form

Audience – Administrators/OPS Manager

The Income / Assets Validation section of the Freddie Mac Additional Data Input form has been removed. The information that formerly displayed in this section now displays in the new GSE Additional Provider Data input form.

Freddie Mac Additional Data	
Income / Asset Validation	
AccountChek Asset ID (Bor)	<input type="text"/>
AccountChek Asset ID (CoBor)	<input type="text"/>
Finicity (Bor)	<input type="text"/>
Finicity (CoBor)	<input type="text"/>
LoanBeam	<input type="text"/>
Blend (Bor)	<input type="text"/>
Blend (CoBor)	<input type="text"/>
Equifax Income	<input type="text"/>
Plaid (Bor, CoBor)	<input type="text"/>
Yodlee (Bor, CoBor)	<input type="text"/>
PointServ (Bor, CoBor)	<input type="text"/>
Service Provider Name & Ref Number (Bor)	<input type="text"/>
Service Provider Name & Ref Number (CoBor)	<input type="text"/>

eClosing

Audience – Administrators/Closing Manager/OPS Manager

Support for a Designated Lender Representative Role for eClosing

Lenders can now designate an Encompass user as a lender representative for purposes of eClosing. To support the selection of a lender representative, the following new fields have been added to the Disclosure Information section of the RegZ-CD:

- Lender Representative (field ID 4672)
- Current Assigned User ID (field ID 4682)
- Current Assigned Name (field ID 4673)
- Current Assigned Email (field ID 4674)
- Current Assigned Work Phone (field ID 4676)
- Current Assigned Cell Phone (field ID 4677)

RegZ - CD Audit Order Docs eClose

Disclosure Information

Last CD Sent Date	//	Current APR	
By		Disclosed APR	
Method		Current Finance Charge	
Comments		Disclosed Finance Charge	
		Disclosed Daily Interest	
		Current Product	
		Disclosed Product	
Last CD Received Date	//	Current Prepayment	FIG
		Disclosed Prepayment	

Lender Representative		Current Assigned User ID	
Current Assigned Name		Current Assigned Work Phone	
Current Assigned Email		Current Assigned Cell Phone	

Use the **Lender Representative** drop-down list (field ID 4672) to select the role that represents the lender for eClosing purposes.

Lender Representative	
Current Assigned Name	
Current Assigned Email	
Loan Information	
Purchase Price	
Appraised Value	
1st Payment Date	//
CD Date Issued	//
Application Date	09/16/21
Rate Lock Date	//
Rate Lock Exp. Date	//

- None
- Role - Loan Officer
- Role - Loan Opener
- Role - Loan Processor
- Role - Underwriter
- Role - Closer
- Role - Funder
- Role - Post Closer
- Role - Lock Desk
- Role - Shipper
- Role - Servicer
- Role - Quality Control
- Role - Accounting
- Role - Archiver
- Custom Category #1
- Custom Category #2
- Custom Category #3
- Custom Category #4

After selecting a role, the user ID, name, email, work phone number, and cell phone number are populated to the form from the File contacts for the loan. Use the Lock icons to edit the fields.

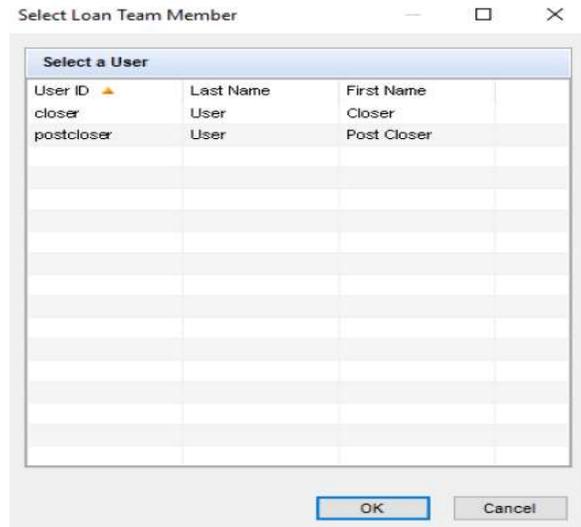
Lender Representative	Role - Closer	Current Assigned User ID	closer
Current Assigned Name	Closer User	Current Assigned Work Phone	555-555-5555
Current Assigned Email	email@email.com	Current Assigned Cell Phone	555-555-6666

The representative is populated based on the following logic:

- The user assigned to the role in the currently open milestone.
- If none found, the user assigned to the role in the most recently closed milestone, starting with the previous milestone and working backward.
- If none found, the user assigned to role in a future open milestone
- If none found, the field is left blank.

If an Encompass user has not yet been assigned to the role for the loan in the File Contacts tool, click the Find icon next to the **Current Assigned User ID** field to select a user. The user is assigned to the role in the File Contacts tool and the user's information is populated in the RegZ-CD. This information may be automatically updated later when a milestone changes.

Click the Lock icon for any of the lender representative fields to manually enter information, the Currently Assigned User ID (field ID 4682) will be cleared.



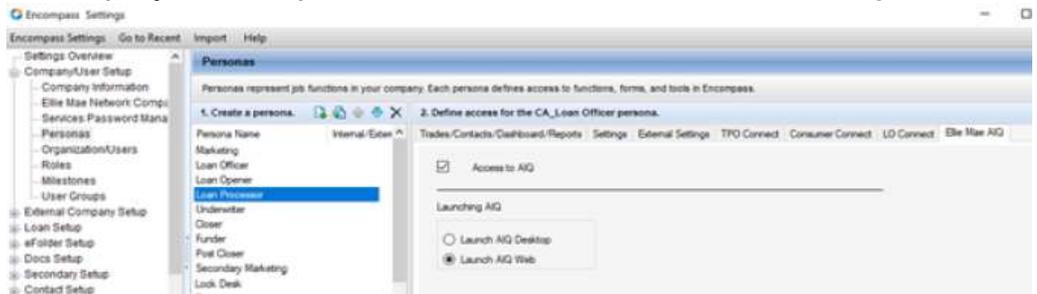
New Persona Access Setting for Ellie Mae AIQ

Audience – AIQ Users/Administrators/OPS Manager

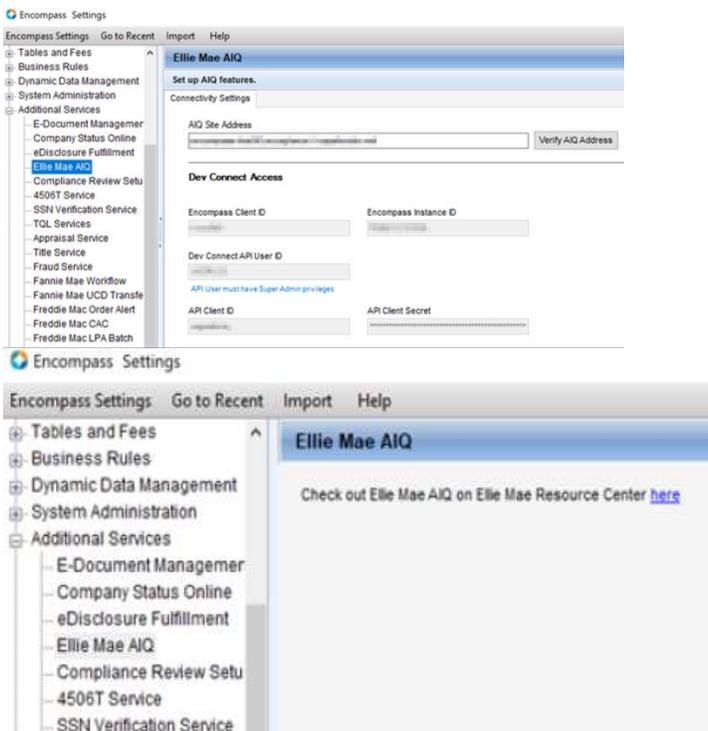
Access to Ellie Mae AIQ Document Recognition from Within Encompass

The following updates have been made to enable Encompass users who have already purchased the Ellie Mae AIQ electronic document recognition service to access the service from within Encompass:

- **Ellie Mae AIQ** buttons have been added to the Encompass Pipeline and the eFolder to enable authorized Encompass users to access the Ellie Mae AIQ service from within Encompass.
- A new **Ellie Mae AIQ** tab has been added to the Personas setting in Encompass. (**Encompass Settings > Company/Use Setup > Personas**) to enable administrators to give personas access to the new **Ellie Mae AIQ**. This setting must be enabled before a persona can see the Ellie Mae AIQ buttons in Encompass.



A new setting has been added to Encompass (Encompass Settings > Additional Settings > Ellie Mae AIQ) to enable administrator to control and manage the credentials used to access the Ellie Mae AIQ service.



Feature Enhancements in Version 20.2

URLA Updates

Audience – Administrators, OPS Manager/Processing Manager

Support for Foreign Addresses on URLA 2020 Loans

When working in a loan using the URLA 2020 forms, users can now enter foreign addresses on various input forms for addresses that could possibly be outside the United States, for example the mailing address for a borrower who currently lives in a foreign country or the address of an employer located outside the United States. Subject Property addresses outside of the United States are not supported. U.S. government loans (FHA, VA, USDA-RD) to borrowers with addresses outside the United States are also not supported.

These address sections now include a new Foreign Address check box. By default, the Foreign Address check box is cleared. When the check box is selected:

The label for the State field changes to State / Province / Region

The label for the Zip field changes to Zip Code / Postal Code

The Country field becomes editable

Current Address	Current Address
Foreign Address <input type="checkbox"/>	Foreign Address <input checked="" type="checkbox"/>
Street Address <input type="text"/>	Street Address <input type="text"/>
Unit Type <input type="text" value="v"/>	Unit Type <input type="text" value="v"/>
Unit # <input type="text"/>	Unit # <input type="text"/>
City <input type="text"/>	City <input type="text"/>
State <input type="text"/>	State / Province / Region <input type="text"/>
Zip <input type="text"/>	Zip Code / Postal Code <input type="text"/>
Country <input type="text" value="US"/>	Country <input type="text" value="US"/>
How Long at Current Address <input type="text"/> Y <input type="text"/> M	How Long at Current Address <input type="text"/> Y <input type="text"/> M
Housing <input checked="" type="checkbox"/> <input type="checkbox"/> No Primary Housing Expense	Housing <input checked="" type="checkbox"/> <input type="checkbox"/> No Primary Housing Expense
<input type="checkbox"/> Own	<input type="checkbox"/> Own
<input type="checkbox"/> Rent (\$ <input type="text"/> / Month)	<input type="checkbox"/> Rent (\$ <input type="text"/> / Month)

Foreign addresses are also available in the address blocks on the following verification input forms and input forms and tools for loans using the URLA 2020 forms.

- ATR/QM - Basic Info tab
- Borrower Summary - Origination
- Borrower Summary - Processing
- Closing Disclosure Page 1
- Construction Management - Basic Info tab
- File Contacts: Borrower, Co-borrower, Sellers 1 through 4
- FL Broker Contract

- HUD 1003 Addendum
- Loan Estimate Page 1
- Property Information
- Statement of Denial
- Transmittal Summary
- ULDD/PDD - Fannie Mae tab
- ULDD/PDD - Freddie Mac tab

- Verifications:
- Verification of the Other Liability
- Verification of Deposits
- Verification of Employment
- Verification of Liabilities
- Verification of Mortgage
- Verification of Residence

Verification of Mortgage

When the Subject Property check box (field ID FM0128) is selected on the Verification of Mortgage input form, the address is copied from the Property Address on the 1003 URLA Part 4 and 1003 URLA - Lender. If a foreign address was previously entered on the Verification of Mortgage input form, the Foreign Address check box (field ID FM0158) will be cleared and US will be populated for the Country (field ID FM0157).

Home Counseling Providers

When the Foreign Address check box (field ID FR0129) is selected for the borrower's Current Address, the Get Agencies button is disabled on the Home Counseling Providers input. If needed, temporarily enter a U.S. address to enable the button.

Synchronizing Foreign Address Blocks Within and Between Forms

Encompass uses the following logic to synchronize foreign address blocks that display on multiple forms or that are copied or synchronized to other address blocks:

- When using the Copy From buttons or the Same as Current check boxes to populate an address block, the updated address block will use the same fields as the address block from which it is being copied. For example, when copying a foreign address into an address block, the address block will be converted into a foreign address block with the Foreign Address check box selected.

Click the Copy From Present button for the subject property address, the subject property address will not be populated if the current address is a foreign address.

- When the Does Not Apply check box is selected, the Country field and Foreign Address check box are disabled.
- Corresponding address fields and data (including the Foreign Address check box) are synchronized across the URLA form and the following forms:

- Verification of Employment
- Verification of Mortgage
- ATR/QM Management
- Borrower Summary - Processing
- Construction Management

Electronic Document Management

Audience – Qualified Encompass TPO Connect and Encompass LO Connect Customers/Users

New Document Viewer Available

A new version of the document viewer is now available upon request for qualified Encompass customers. The new document viewer displays in the Encompass eFolder and on the Documents page on Encompass TPO Connect and Encompass LO Connect websites. Documents display in the new viewer for any loans created after the viewer is enabled. The following new functionality and updates are available with the new viewer:

- Cloud storage is leveraged for increased reliability and performance.
- Bookmark and thumbnail navigation panels enable easy access to pages in a PDF file.
- Faster loading time implemented for multi-page files. The first page loads immediately so viewing can begin. Other pages load in the background.
- Multiple edits enabled within a file, including splitting, reordering, and deleting pages.
- The proprietary Print window used in the old document viewer has been replaced with a standard browser Print window.

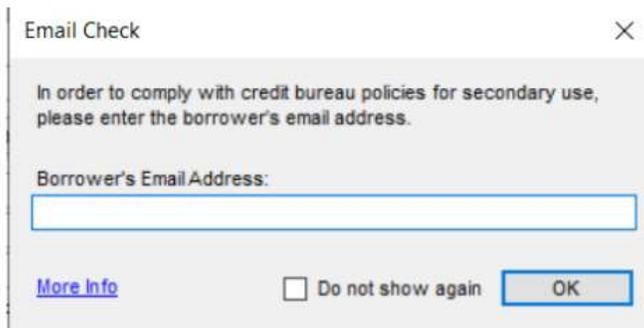
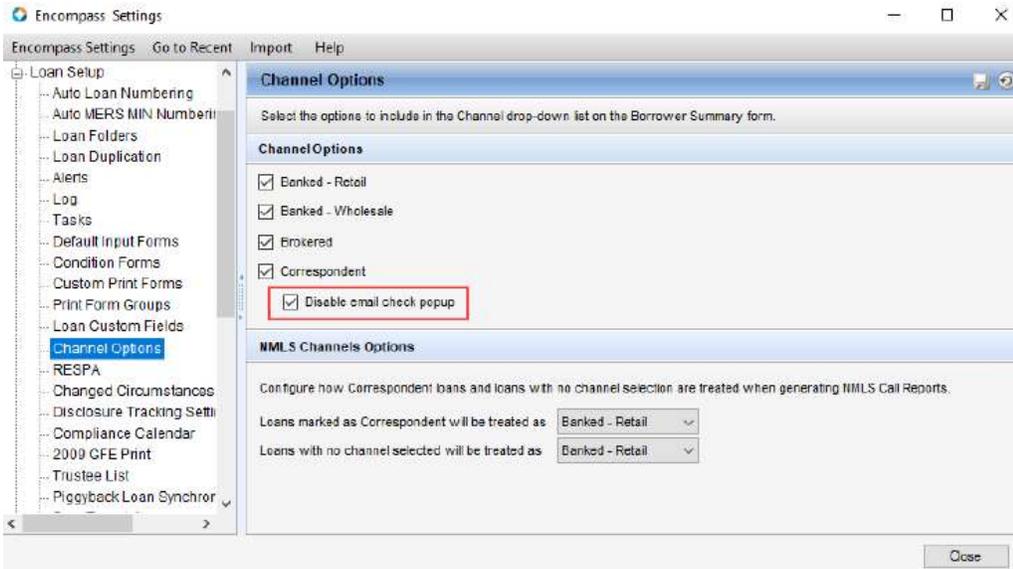
For detailed information about using the new viewer, refer to the [Using the New Encompass Document Viewer](#) guide.

Encompass Settings

Audience – Correspondent Lenders/ Administrators

New Option to Disable Email Address Popup for When Using Correspondent Loan Channel

A new **Disable email check popup** check box is now provided in the Loan Setup > Channel Options settings screen. This option will be enabled only when the **Correspondent** check box is selected. When this **Disable email check popup** check box is selected, the Email Check pop-up message that is usually triggered when a loan is saved and a borrower email address (field ID 1240 or 1178) is not provided will no longer be triggered.

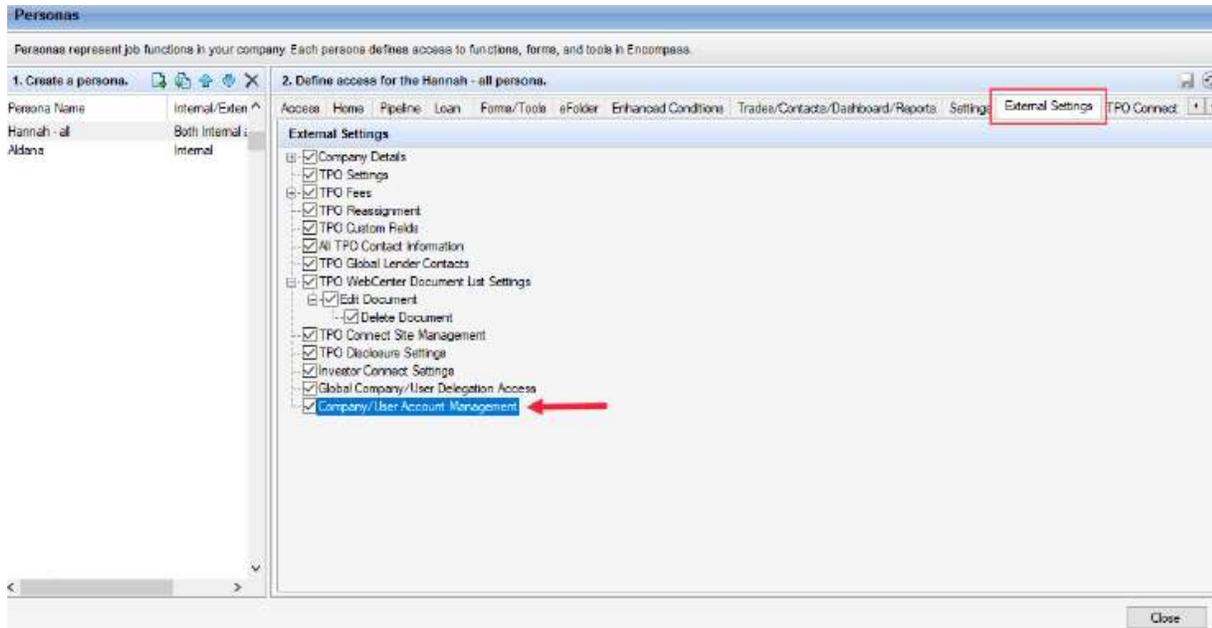


New Persona Settings

Audience – Administrators

A new Company/User Account Management option has been added to the Personas > External Settings tab. Administrators and authorized users with this persona option enabled will be able to perform account management activities in Encompass TPO Connect for TPO Connect users. For example, the Encompass user could log into Encompass TPO Connect, and then select the account for a user with the Manager role. They would then be able to view the Pipeline in Encompass TPO Connect and perform the same loan level activities that the Manager can. And now users can also click the Manage Account link under the user's name (in the top-right corner) and perform all those activities as well (for example, manage users, state licensing, etc.).

Please Note: This setting is enabled in Encompass, but it is not being applied to Encompass TPO Connect administration pages yet. The updates needed to complete this functionality in Encompass TPO Connect will be provided in a future Encompass TPO Connect release.



Encompass Forms and Tools

Audience – Administrators/OPS Manager

Additional Terms and Conditions Field Added to Tennessee State Specific Information Input Form

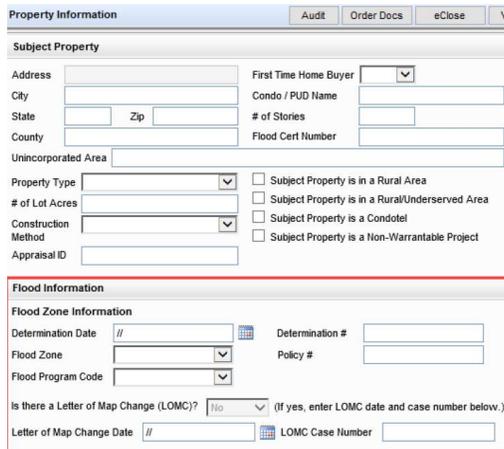
A new field for Additional Terms and Conditions required by Lender (field ID DISCLOSURE.X1214) has been added to the State Specific Disclosure Information input for Tennessee. Use this field to enter any other terms and conditions required by the lender that will display on the output form

State Specific Information - Tennessee	
Application Deposit Agreement	
Application Deposit Agreement Total Deposit Amount	\$ <input type="text"/> This field has been deprecated
Lock-In Agreement	
Lock-In Fee Payable Within	<input type="text"/> Days of Today's Date
Additional Terms and Conditions required by Lender <input type="text"/>	
Derivation Recording Information - (Only Input if Refinance Transaction)	
Recorded Instrument Type	<input type="text"/>
Recorded Instrument Type - Other	<input type="text"/>
Recorded Instrument Book Number	<input type="text"/>
Recorded Instrument Page Number	<input type="text"/>
Recorded Instrument Number	<input type="text"/>
Recorded Instrument Register County Office	<input type="text"/>

New Flood Information Section Added to the Property Information Input Form

Audience – Administrators/All Users

A new Flood Information section has been added to the Property Information input form to enable the entry of additional information related to the documentation of LOMA/LOMR on the flood certificate. This information is typically imported from a flood certification provider, but it can be entered manually.



The screenshot shows the 'Property Information' form with a new 'Flood Information' section highlighted in red. The 'Subject Property' section includes fields for Address, City, State, Zip, County, Unincorporated Area, First Time Home Buyer, Condo / PUD Name, # of Stories, Flood Cert Number, Property Type, # of Lot Acres, Construction Method, and Appraisal ID. There are also checkboxes for 'Subject Property is in a Rural Area', 'Subject Property is in a Rural/Underserved Area', 'Subject Property is a Condominium', and 'Subject Property is a Non-Warrantable Project'. The 'Flood Information' section includes 'Flood Zone Information' with fields for Determination Date, Determination #, Flood Zone, Policy #, and Flood Program Code. It also has a dropdown for 'Is there a Letter of Map Change (LOMC)?' and fields for 'Letter of Map Change Date' and 'LOMC Case Number'.

The new section includes the Flood Zone drop-down list, which has been moved from the Subject Property section, plus existing flood-related fields in Encompass and the four new fields listed in the table below.

Name	Field ID	Format	Description
Is there a Letter of Map Change (LOMC)?	TQL.X107	String	Read-only LOMA/LOMR Indicator that is populated with Y when the LOMA/LOMR Date is populated and N when no date is populated.
Letter of Map Change Date	TQL.X108	Date	Date field for the LOMA/LOMR Date Note in MM-DD-YYYY format.
LOMC Case Number	TQL.X109	String	Editable LOMA/LOMR Case Number that identifies the actual letter and is printed on the FEMA form.
Flood Program Code	TQL.X110	String	Flood Program Code. There are five options: Regular, Emergency, Probation, Suspended, Non-participating.

Formatting and Validation Updates for Some Encompass Fields

Updates have been made to the formatting and validation logic used for the Encompass fields listed below under the following two scenarios.

Scenario 1

The following fields can now be populated with variants of Not Applicable (NA, na, n/a, Not Applicable, Not appl.) or Included (incl, INCL, incl, INCL., incl., Included, INCLUDED) so these values can be populated to output forms:

- Hazard Insurance (field ID 122)
- R.E. Taxes (field ID 123)
- Mortgage Ins. (field ID 124)
- HOA Dues (field ID 125)
- Other (field ID 230)
- Proposed Monthly Mortgage Insurance (field ID 232)
- Proposed Monthly Association/Project Dues (field ID 233)
- Proposed Monthly Property Taxes (field ID 1405)
- Second Lien Hazard Insurance (field ID 1726)
- Second Lien Taxes (field ID 1727)
- Second Lien Mortgage Insurance (field ID 1728)
- Second Lien HOA Fees (field ID 1729)
- Borrower Credit Score for Decision Making (field ID 4174)
- Co-Borrower Credit Score for Decision Making (field ID 4177)
- Mortgage Property Monthly Expense (field ID FM0021)
- Trans Detail Rate Spread (field ID HMDA.X15)
- Discount Points (field ID HMDA.X35)
- Debt-to-Income Ratio (field ID HMDA.X36)
- CLTV (field ID HMDA.X37)
- Multifamily No Units (field ID HMDA.X41)
- Total Loan Costs (field ID HMDA.X77)
- Total Points and Fees (field ID HMDA.X78)

Scenario 2

Validations have been added to the following fields to ensure that Encompass users do not inadvertently enter excess decimal values when completing numerical fields or enter a number in a field that should contain only alphabetic characters:

- HMDA Borrower Age (field ID 4183)
- HMDA Co-Borrower Age (field ID 4184)
- Origination Charges (field ID HMDA.X79)
- Lender Credits (field ID HMDA.X80)
- Interest Rate (field ID HMDA.X81)
- Prepayment Penalty Period (field ID HMDA.X82)
- Loan Term (field ID HMDA.X83)
- Intro Rate Period (field ID HMDA.X84)
- Property Value (field ID HMDA.X85)
- NMLS Loan Originator ID (field ID HMDA.X86)
- Borrower Credit Score for Decision Making 1st (field ID HMDA.X116)
- Borrower Credit Score for Decision Making 2nd (field ID HMDA.X116)
- Co-Borrower Score for Decision Making (field ID HMDA.X118)
- Correspondent Expenses Proposed Hazard Insurance (field ID CORRESPONDENT.X31)
- Correspondent Expenses Proposed Taxes (field ID CORRESPONDENT.X32)
- Correspondent Expenses Proposed Mtg Ins. (field ID CORRESPONDENT.X33)

- Correspondent Expenses Proposed HOA (field ID CORRESPONDENT.X34)
- Correspondent Monthly Premium Amount (field ID CORRESPONDENT.X83)

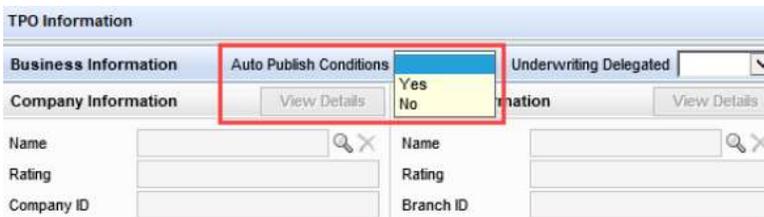
An error message now displays when an incorrect value is entered in one of these fields.



Auto Publish Conditions Option Added for TPO Connect Loans

Audience – Administrators/Correspondent Lenders

An Auto Publish Conditions drop-down list (field ID CORRESPONDENT.X55) has been added to the TPO Information tool to enable user to configure the automated publishing of enhanced conditions for a loan submitted via a TPO Connect website.

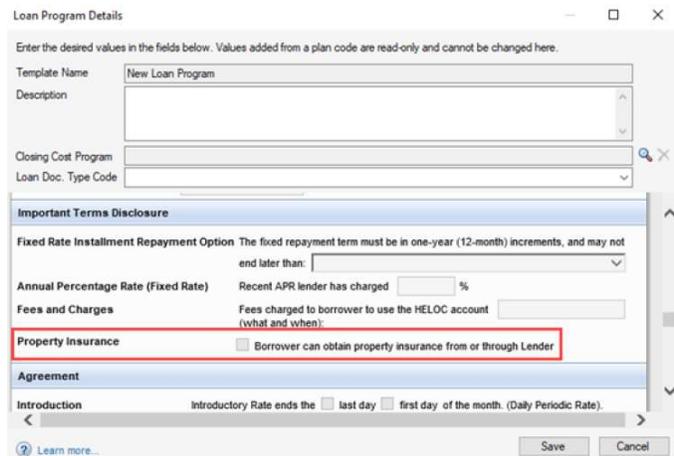


HELOC Loans

Audience – Administrators/OPS Managers

Property Insurance Check Box for HELOC Loans in Loan Program Templates

A new property insurance check box has been added to the Loan Program template in the **Encompass settings (Encompass > Settings > Loan Templates > Loan Programs)** to enable administrators to configure the default selection for the property insurance check box on the HELOC Management input form. The new **Borrower can obtain property insurance from or through Lender** check box (field ID 4661) is located at the bottom of the Important Terms Disclosure section on the Loan Program Details pop-up window that displays when you create or open a loan program template in the setting. The check box in the setting is cleared by default.



When the Loan Program template is applied to a loan, the check box selection in the setting is applied as the default selection for the check box in the Important Terms Disclosure section on the HELOC Management input form in the loan.

HELOC Management	
HELOC Program	Important Terms and Agreement Language
Important Terms Disclosure	
Fixed Rate Installment Repayment Option	The fixed repayment term must be in one-year (12-month) increments, and <input type="text"/>
Annual Percentage Rate (Fixed Rate)	Recent APR lender has charged <input type="text"/> %
Fees and Charges	Fees charged to borrower to use the HELOC account (what and when): <input type="text"/>
Property Insurance	<input type="checkbox"/> Borrower can obtain property insurance from or through Lender

When the check box is cleared, the following text displays on the output form:
(You may not obtain required property insurance from or through us.)

Correspondent Lending

Audience – Administrators/Correspondent Lenders

New AVM Order Type Field for Correspondent Lending Purposes

A new Order Type field (field ID VAL0069) has been added to the set of repeatable fields used to capture data for AVM orders to enable correspondent lenders to identify automated orders and limit user access to these records. Repeatable fields can be used to capture the same type of information for multiple records.

New Fields for Correspondent Lending Purposes

The following new fields have been added for correspondent lending purposes.

Assignment Type (field ID CORRESPONDENT.X476) drop-down list

Cash to/from Borrower Amount (field ID CORRESPONDENT.X477) two-decimal numeric field

Includes Wind/Hail (field ID CORRESPONDENT.X478) check box

Renovation (field ID CORRESPONDENT.X479) check box

Modification (field ID CORRESPONDENT.X480) check box

Modification Date (field ID CORRESPONDENT.X481) date field

Cash to/from Borrower Indicator (field ID CORRESPONDENT.X482) check box

Document Receipt Date (field ID CORRESPONDENT.X483) date field

Seller Paid Discount Fees (field ID CORRESPONDENT.X484) two-decimal numeric field

Discount Points Paid by Other (field ID CORRESPONDENT.X485) two-decimal numeric field

New Set of Repeatable Fields Added for Correspondent Lending Purposes

A new set of repeatable fields have been added for correspondent lending purposes to collect information about documents that need to be provided by the borrower, co-borrower, or both. Repeatable fields can be used to capture the same type of information for multiple records.

Borrower Type (field ID DOCPROV0001) drop-down list

Document Name (field ID DOCPROV0002) text box

Required (field ID DOCPROV0003) check box

Date Provided (field ID DOCPROV0004) date field

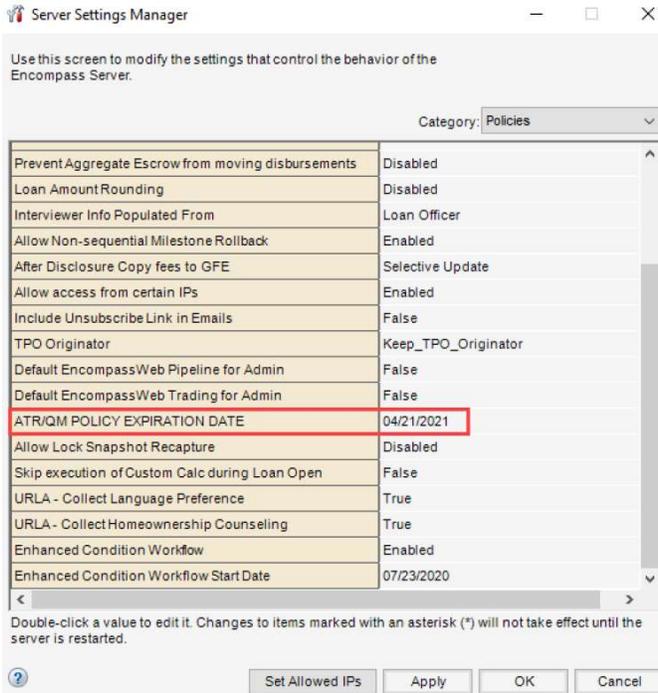
ATR/QM

Audience – Administrators

ATR/QM Updates to Support the End of the ATR/QM GSE Patch

An ATR/GM patch is in place for GSE-approved loans, resulting in less stringent ATR/QM guidelines for these loans. This patch is scheduled to expire in 2021, when GSE loans will be subject to the standard ATR/QM guidelines. A new policy setting for ATR/QM has been added to the Encompass Admin Tools to enable administrator to set the expiration date for the patch. By default, the date is set to 4/21/2021. Additionally, updates have been made to the ATR/QM Management input form in Encompass to support the expiration of the GSE patch and changes have been made to the ATR/QM logic for GSE loans (described below), which will take effect after the expiration date configured in the setting. These updates are being released with Encompass 20.2, but these features will not be needed until the ATR/QM GSE patch expires in 2021.

1. On the 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 Settings Manager.
3. When prompted to log in to the server, type the Instance ID, User ID, and Password that is used to log in to Encompass as the Admin user.
4. Select Policies from the Category list.
5. Double-click the ATR/QM Policy Expiration Date option and then select a date.



Added a new Agency/GSE QM Available row to the ATR/QM Eligibility section of the on the ATR/QM Eligibility tab on the ATR/QM Management form. If it is beyond the expiration date for the patch, Encompass displays a Does not meet ATR/QM icon (a red flag) in the field (field ID QM.X380) in the new row under the Agency/GSE Qualified Mortgage column. This new field is read-only and is reportable in the Encompass Reporting database.

Debt Obligations	▼	▼	▼	
Alimony	▼	▼	▼	
Child Support	▼	▼	▼	
Credit History	▼	▼	▼	
Agency/GSE QM Available			▼	
Safe Harbor Eligibility				

When a red flag displays in the Agency/GSE QM Available field, red flags also display in the Agency/GSE Qualified Mortgage column above the column header (field ID QM.X62) and in the Safe Harbor Eligibility row (field ID QM.X82) in the Safe Harbor Eligibility section. Otherwise the logic for these indicators remains the same.

The following logic is used when applying the expiration date policy to a GSE loan:

- Encompass populates a red flag in the Agency/GSE QM Available field when the loan's Creation Date (field ID 2025), Disbursement Date (2553), Closing Date (748), or Scheduled Closing Date (763) is after the expiration date set in the policy.
- When all the consummation dates are blank or invalid, Encompass leaves the two ATR/QM fields blank.
- Otherwise, Encompass populates a Meets ATR/QM Standard icon (a green check mark)

Additional Updates

New Microsoft Windows Support

Audience – Admins

Fixed Issues for Version 20.2

Electronic Document Management

eSigning Documents Display as Expected on Mobile Browsers

An issue was resolved that caused a blank screen to display when borrowers used mobile browsers to view eSigning packages for Encompass Consumer Connect loans.

Now borrowers using a mobile browser will see a message instructing them to click the Continue button at the bottom of the screen to view the documents. The screen then loads the documents after the borrower clicks the button.

DocuSign

Loan Documents

If you are on a mobile browser, please click on Continue at the bottom of the screen to view the document.

Construction Loans

Adjusted Negative Cash Flow Calculation for a Construction-Perm Second Home

When the Construction Period Included in the Loan Terms check box (field ID CONST.X1) is selected for a construction-to-permanent loan for a second home or investment home, the Negative Cashflow amount (field ID 461) is now amortized over the length of the loan term (field ID 4) minus the construction phase (field ID 1176). Previously Encompass was amortizing this value over the span of the loan term without subtracting the construction period. This issue has been resolved.

Encompass Forms and Tools

Updates to the HMDA Loan Amount Calculation

An issue was resolved that caused an incorrect value to be populated to the HMDA Loan Amount (field ID HMDA.X31) under the scenarios described below, which did not align with the regulatory requirements in 12 C.F.R. § 1003.4(a)(7)

Scenario 1

When the 1. Open-end line of credit option was selected from the Open-End Line of Credit (field ID HMDA.X57) drop-down list and one of the following options was selected for the Action Taken (field ID 1393):

3. Application denied

4. Application denied by applicant
5. File closed for incompleteness

7. Preapproval request denied

Under the scenario described above, the HMDA Loan Amount (field HMDA.X31) was being populated from the Loan Amount (field ID 2). This issue has been resolved and the HMDA Loan Amount is now being populated with the Initial Application Amount (field ID NMLS.X11) from the pop-up window that displays when you click the NMLS button on Property Information section on the HMDA Information input form.

Scenario 2

Additionally, when the Action Taken is Active Loan, the HMDA Loan Amount is now populated with the Loan Amount (field ID 2).

Migration

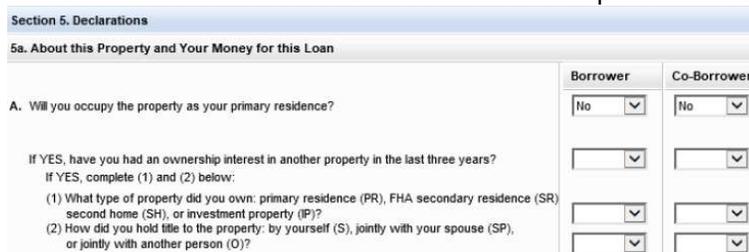
When updating to Encompass 20.2 the following logic is used for existing loans:

The HMDA Loan Amount is updated when the loan is opened.

The HMDA Batch Update tool calculation for the HMDA Loan Amount has been updated.

URLA Declarations Primary Residence Drop-Down Lists Now Working as Expected

When the selection is changed to No for the borrower or co-borrower Will you occupy the property as your primary residence? drop-down lists (field ID 418 and 1343) on the 1003 URLA Page 4, the three associated fields below each of the drop-down lists are now clearing as expected.



Calendar Icon Working as Expected for Action Date

An issue was resolved that caused the Calendar icon to be disabled for the following fields when the Secondary Registration check box (field ID 3941) was selected.

Action Date (field ID 749)

Est Closing Date (field ID 763)

Property Valuation Effective Date (field ID ULDD.X30)

ULDD/PDD Warehouse Lender Indicator Check Box

On the ULDD/PDD input form, the check box for the Warehouse Lender Indicator (field ID ULDD.X193) is now located directly below the Warehouse Lender ID (field ID ULDD.X191) in the Transaction Details sections on the Fannie Mae and Freddie Mac tabs. Previously the Warehouse Lender Indicator label was placed correctly on the form, but the check box displayed on the Contract # line.

Additional “Will Be Paid Off” VOL Entries Update the Adjustments and Other Credits

When a VOL record is created and the **Include Payoffs in Adjustments and Credits (Purchase Only)** check box (field LE2.X101) is selected in the Calculating Cash to Close section on the Loan Estimate Page 2, any additional VOL records created with the **Will be paid off** check box selected will update the Adjustments and Other Credits amount (field ID LE2.X4) in the Calculating Cash to Close section on the Loan Estimate Page 2. Adjustments to **Will be paid off** amounts in a VOL will also update the Loan Estimate Page 2.

Business Rules

Loans Created Via Piggyback Loans Tool Obey Folder Access Set in Loan Folder Business Rule

When the Loan Folder Business Rule does not allow new loans to be created in specified loan folder, the Piggyback Loans tool can no longer be used to create a piggyback loan in the specified folders. Previously, user could create loans in an excluded folder via the Piggyback Sync Tool.

Miscellaneous Issues

UCD Document GUID Fields Duplicated on Loan Duplication

An issue was resolved that caused the following error to display when submitting a loan to UCD for FNMA or FHLMC:

Unable to create the UCD loan data (Final). Your loan may not have the required Final disclosure data. In addition to a final disclosure, a value in UCD.X1, UCD.X3, or UCD.X5 is also required.

This error displayed when a refinance loan was created by duplicating the original loan file for the property if the original loan file had been previously submitted to UCD with a standard Closing Disclosure.

This issue has been resolved and values in the relevant UCD fields are now removed when creating a duplicate loan file.

The Create field trigger business rule to clear the unwanted fields Work Around is no longer required for Encompass 20.2 and later.

Financeable Mortgage Payments Reserves & Final Vesting to Read Now Editable When Added to Custom Forms

An issue was resolved that caused the fields for Financeable Mortgage Payments Reserves (field ID MAX23K.X17) and Final Vesting to Read (field ID 1867) to be read-only when added to a custom form. This issue has been resolved and the fields are now editable when added to custom input forms. Enter data on the fields on the standard Input Forms Work Around is no longer required for Encompass 20.2 and later.

Special Characters Supported for Borrower and Co-Borrower Names

An issue was resolved that cause borrower and co-borrower names (field IDs 4000, 4001, 4002, and 4003) with special characters (for example, a vowel with an accent mark) to display a question mark instead of the special character when a loan is imported into Encompass or when the name is pasted into Encompass and the loan is then saved. This issue has been resolved and special characters can now be populated to the name fields.

Relocks No Longer Counted Toward Best Efforts Daily Lock Limit

An issue occurred where relocks submitted using the Relock API were erroneously counted toward the Best Efforts (BE) daily limit, and if the limit was exceeded, an error message was displayed. This issue has been resolved and relocks are no longer counted toward the BE daily lock limit.