MATCHBOX 19.1 RELEASE NOTES

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This is not intended as a substitution for Encompass Release Notes as provided by Encompass by Ellie Mae. Parties should use this as a summary of key components and not a replacement for Encompass Release Notes.

19.1 Release Focus

Enhanced Encompass System Performance: Several enhancements are being delivered in Encompass 19.1 to help improve Encompass system performance around Pipeline load and refresh times, loan opening times, and time to log in.

Additional Support for HELOC Loans: A new pop-up window has been added to enable loan officers to calculate the maximum draw and loan amounts for a HELOC loan by entering target CLTV and HCLTV ratios. The HCLTV (field ID 1540) ratio has also been added to the 1st and 2nd loan position columns in the Piggyback Loan Tool to enable loan officers to view the HELOC combined loan-to-value ratio when originating a HELOC as a piggyback with another transaction

Enhanced Encompass Pipeline Performance: Authorized users now can manually select the loan folders they want to view and search in their Pipeline view.

New Functionality for the Company Details Lender Contacts Tab: Added the ability to manage (add, edit, and delete) contacts that are not contained in the TPO Global Lender Contacts setting or the Company Details Sales Reps/AE tab.

Support for Submitting HELOC Loan Lock Requests: Added the ability to use HELOC parameters when submitting lock requests.

Administrator Action

The following Encompass 19.1 features may require additional action by the Encompass administrator. For example, by configuring or adjusting options in the Encompass settings, or reviewing and revising existing business rules affected by the new features. Please review these features to determine whether updates are required for your Encompass settings or business rules.

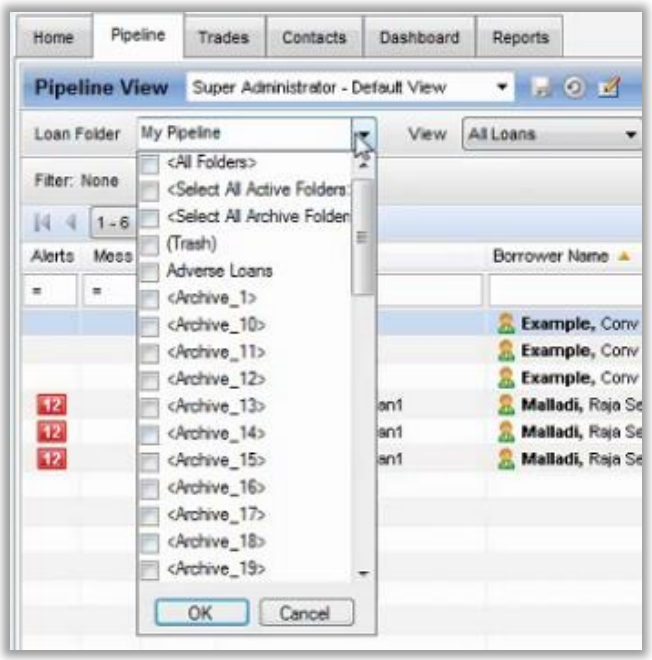
- Enhanced Persona View Configuration Options
- New Password Policies Added to the Admin Tools' Settings Manager
  - Timeout Reset
  - Password Failure Lock out time
- User Access Rules for Data Templates Now Enforced in Dynamic Data Management's Field Rules Setting
- Two new Post-Closing Conditions Print Fields Added to Encompass Reporting Database
- New Persona Options allow authorized users to grant persona access to the CAC and UCD Transfer options on the Encompass Pipeline menu.
- New Condition Added to the TPO Actions Option in Business Rules – Request Loan Estimate
- New 'Job Title' Field Added to User Details Screen, File Contacts Screen, and More
- Added the Ability to Manage Contacts on the Company Details Lender Contacts Tab
- Title/Department Field in the TPO Global Lender Contacts Setting and the Company Details Lender Contacts Tab Now Populated from the New Job Title Field in the User Details Setting -The Title/ Department
- New Price Group Fields to the Company Details Basic Info Tab
- Added New Generate Disclosures Field to the Company Details Basic Info Tab
- Added new Multi-Factor Authentication Field to the Company Details Basic Info Tab
- Calculation locks added for:
  - Total of Payments: (CD5.X1)
  - Down Payment/Funds from Borrower: (LE2.X2) (CD3.X105)
  - Funds for Borrower (LE2.X3) (CD3.X107)
  - Estimated Construction Interest: (SYS.X6) (4088)

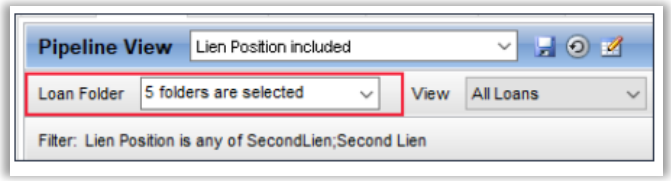
the Encompass SDK run time environment must be upgraded to match the newly updated Encompass Server

New Features & Forms in Version 19.1

Pipeline:

Authorized users now will have the ability to manually select specific loan folders to access from their pipeline.





With this new feature it will be visually easier to find loans in a users pipeline and be able to search specifically through "Active" loan folders.

"<Select all active folders>" The system will only search active loan folders and ignore all archive loan folders and the (Trash) folder.

Two New Pipeline Columns Added to Enable Sorting of Custom Milestones in Alphabetical Order: When sorting by either of these columns, the standard and custom milestones are sorted alphabetically. Custom milestones are intermingled with standard milestones accordingly and no longer grouped at the top of the columns.

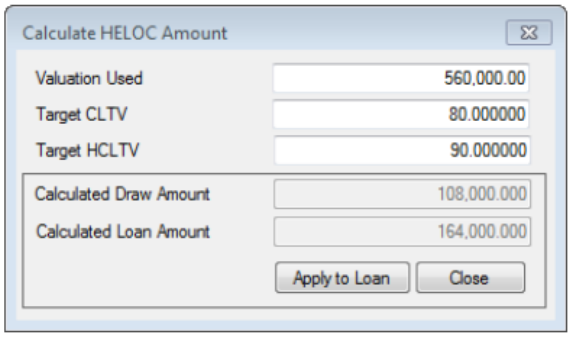
1. **Last Milestone Sorted**
2. **Next Milestone Sorted**

Tools:

HELOC Amount Calculator: This new pop-up window located on the borrower summary. Allows the user to enter Target CLTV (combined loan-to-value) and Target HCLTV (home equity combined loan-to-value) ratios to calculate the maximum draw and loan amounts for the HELOC.

Encompass calculates the following values taking into consideration the planned indebtedness of the subject property (primary lien, closed end subordinate liens, and any outstanding Home Equity draw amounts):

- Calculated Draw Amount - The maximum funds the borrower can draw on the HELOC based on the Target CLTV ratio and valuation amount. If the loan already exceeds the maximum CLTV ratio, Encompass populates 0 as the maximum draw amount.
- Calculated Loan Amount - The maximum HELOC loan amount based on the HCLTV ratio and valuation amount.



Additional Support for HELOC Loans

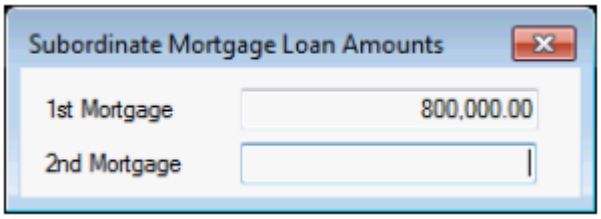
HCLTV Fields Added to the Piggyback Loans Tool

The HCLTV (field ID 1540) ratio has been added to the Piggyback Loan Tool in both the 1st Loan Position and 2nd Loan Position columns to enable loan officers to view the HELOC combined loan-to-value ratio when originating a HELOC as a piggyback with another transaction.

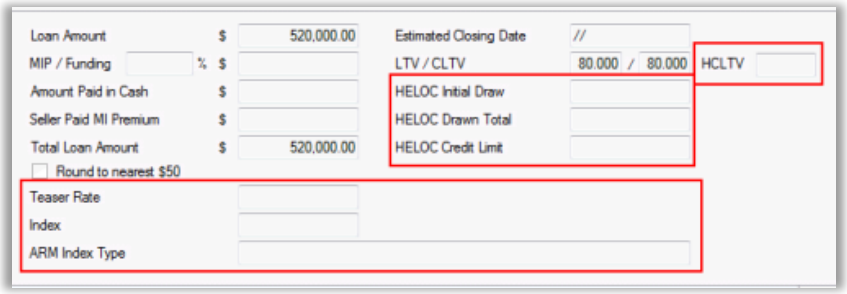
Added New HELOC Fields to the Lock Request Form

- HELOC Initial Draw (field ID 4510) – The required dollar advance, if any, after the HELOC loan is approved. It is populated from the HELOC Initial Draw (field ID 1888) field but can be manually entered.
- HELOC Credit Limit (field ID 4519) – This read-only field is the maximum amount of credit available on all HELOCs on the subject property. It is populated from the HELOC Credit Limit (field ID CASASRN.X168) field.
- HCLTV (field ID 4514) – This read-only field is the home equity combined loan to value ratio. It is populated from the HCLTV (field ID 1540) field
- Teaser Rate (field ID 4511) – The introductory rate for the HELOC loan. It is populated from the Teaser Rate (field ID 1482) field but can be manually entered.
- Index (field ID 4513) – The basis for the rate of the loan. The index is adjusted during the life of the loan as fluctuations occur in the market rate on which the index is based. It is populated from the Index (field ID 688) field but can be manually entered.
- ARM Index Type (field ID 4512) – The benchmark interest rate to which an adjustable rate mortgage is tied to. It is populated from the ARM Index Type
- The HELOC Actual Balance (field ID 3846) field has been renamed to HELOC Drawn Total and is now a read-only field populated from the HELOC Drawn Total (field ID CASASRN.X167) field.
- The existing HCLTV (field ID 1540) field has been added to the Current Loan Information section as a read-only field

Updated the Subordinate Mortgage Loan Amounts Pop-Up Screen
To enable HELOC parameters to be used when submitting lock requests, the Subordinate Mortgage Loan Amounts pop-up screen, accessed via the Sub Financing button on the Lock Request Form and the Lock Request Snapshot, has been updated.



HELOC fields have been added to the Lock Request Snapshot.



- HELOC Initial Draw.
- HELOC Credit Limit.
- HCLTV
- Index.
- ARM Index Type

Compliance Updates

New Calculations added for "Purchase Payoffs"

Updates have been made to the calculations used to populate the Down Payment/Funds from Borrower (field IDs LE2.X2 and CD3.X105) and the Funds for Borrower (Field IDs LE2.X3 and CD3.X107) in the Calculating Cash to Close sections on the Loan Estimate Page 2 and Closing Disclosure Page 3 input forms when the Purpose of Loan (field ID 19) is Purchase, Construction, or Construction - Perm.

This update enables payoffs to be captured on the Calculating Cash to Close section on the Loan Estimate and Closing Disclosure.

Update to the Actual Disclosure Receipt Date Electronic Disclosures: (impacts electronic disclosures only.)

the Actual Received Date in the LE and CD will be populated based on whether the borrower provided eConsent prior to them accessing the disclosures or not:

- If consent is obtained prior to disclosures being sent, the Actual Received Date for the borrower and co-borrower will be populated when the borrower or co-borrower accesses the disclosure package (existing behavior) or
- If prior consent status is No or has not been received, the Actual Received Date for the borrower or coborrower will be populated as long as either the borrower or co-borrower provides consent and accesses the disclosure package on or before the LE Due Date. This is new behavior.
- The Actual Receipt Date will be left blank in the following scenarios: The borrower (or co-borrower respectively) never accesses the disclosure package n If the borrower or co-borrower accesses the disclosure package after the LE Due Date when prior consent status was No n If there is no LE Due Date populated

Construction Loan Updates

Updates to Product Field for Construction-to-Permanent Loans:

Product the Product field is populated with the total interest-only terms from the construction and permanent phases based on the below conditions:

- Loan Purpose is “Construction-Perm”
- The construction phase interest rate is equal to the permanent phase interest rate.
- The total of the interest-only construction Term and the 1st adjustment period is less than 24 months but not equal to 12 months.

Forms & Tools

- Reasons for Change of Circumstance on Loan Estimate Page 1 and Closing Disclosure Page 1 Can Now Be Edited After Initial Disclosures are Sent

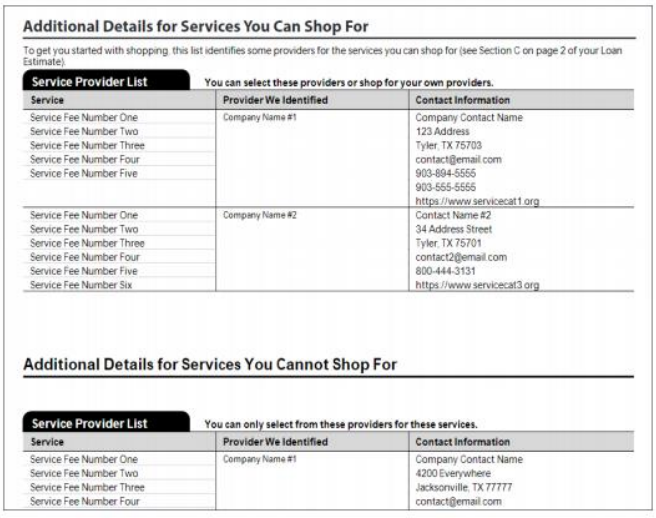
users can now document disclosure reasons with and without a changed circumstance when doing a fee level disclosure (i.e., when the Fee Level Disclosures check box is selected). Certain informational disclosure reasons on the LE Page 1 and CD Page 1 are now available to select and enter details about, and they will be reflected in the Disclosure Tracking tool as applicable. This enables fee changes to continue to be documented at the fee level with the added benefit of permitting disclosure reasons to be identified at the disclosure level.

- Options have been removed from the Offering Identifier drop-down list on the Freddie Mac Additional Data Input Form because they are no longer supported by Freddie Mac.

HCLTV Ratio Added to the LTV Numbers in the Loan file Header: Users will now be able to view the Heloc CLTV (1540) to the loan header when in the loan file.

Settlement Service Provider List:

A new settlement Service Provider list will now be available to print, this new version is to provide a version of the Settlement Service Provider List that does not contain the Estimate column for fees.



Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List — You can select these providers or shop for your own providers.

Service	Provider We Identified	Contact Information
Service Fee Number One	Company Name #1	Company Contact Name
Service Fee Number Two		123 Address
Service Fee Number Three		Tyler, TX 75703
Service Fee Number Four		contact@email.com
Service Fee Number Five		903-894-5555
		903-555-5555
		https://www.servicecat1.org
Service Fee Number One	Company Name #2	Contact Name #2
Service Fee Number Two		34 Address Street
Service Fee Number Three		Tyler, TX 75701
Service Fee Number Four		contact2@email.com
Service Fee Number Five		800-444-3131
Service Fee Number Six		https://www.servicecat3.org

Additional Details for Services You Cannot Shop For

Service Provider List — You can only select from these providers for these services.

Service	Provider We Identified	Contact Information
Service Fee Number One	Company Name #1	Company Contact Name
Service Fee Number Two		4200 Everywhere
Service Fee Number Three		Jacksonville, TX 77777
Service Fee Number Four		contact@email.com

Update to the Actual Disclosure Receipt Date Logic for Electronic Disclosures

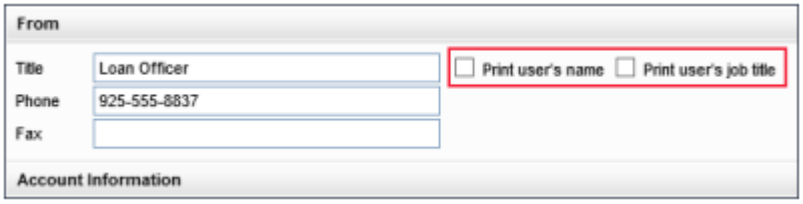
In previous versions of Encompass, the Actual Received Date for the Loan Estimate (LE) and Closing Disclosure (CD) was not being populated when disclosures were sent electronically prior to the borrower or coborrower providing their consent to receive disclosures electronically, even if the consent and the received date occurred on or before the LE Due date (field ID 3143). Starting in Encompass 19.1, when disclosures are accessed electronically by borrowers, the Actual Received Date in the LE and CD will be populated based on whether the borrower provided eConsent prior to them accessing the disclosures or not:

- If consent is obtained prior to disclosures being sent, the Actual Received Date for the borrower and co-borrower will be populated when the borrower or co-borrower accesses the disclosure package (existing behavior) or -
- If prior consent status is No or has not been received, the Actual Received Date for the borrower or coborrower will be populated if either the borrower or co-borrower provides consent and accesses the disclosure package on or before the LE Due Date. This is new behavior.
- The Actual Receipt Date will be left blank in the following scenarios:
- The borrower (or co-borrower respectively) never accesses the disclosure package
- If the borrower or co-borrower accesses the disclosure package after the LE Due Date when prior consent status was No If there is no LE Due Date populated

*Please note that this new behavior impacts electronic disclosures only. Disclosures sent by any other method (e.g. in person, by mail, etc.) will persist as they did in earlier versions of Encompass and the Actual Received Date will be populated accordingly. For loans started in previous versions of Encompass where disclosures have not been sent, this new logic will be used. For loans started in previous versions of Encompass that do have disclosures, the previous logic will continue to be used for those loans.

New 'Job Title' Field Added

This new field will have a Print checkbox added to the VOD, VOE, VOL, VOM, & VOR input forms.

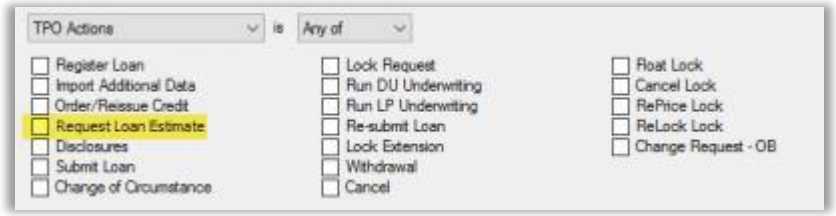


Users can select this check box to print the user's job title (as entered on the User Details screen) to the Verification output form. In previous versions of Encompass, a Print user's name as title check box was provided in this From section on these Verification input forms.

This field is now accessible when creating custom print forms & accessible in the reporting database.

This new field will also work in concert with TPO Loans, Title/Department Field in the TPO Global Lender Contacts Setting and the Company Details Lender Contacts Tab Now Populated from the New Job Title Field in the User Details Setting.

Added the Ability to Manage Contacts on the Company Details Lender Contacts Tab. The ability to add, edit, and delete contacts that are not contained in the TPO Global Lender Contacts setting or the Company Details Sales Reps/AE tab has been added to the Lender Contacts tab.

Admininstrator Updates
Dynamic Data Management: Administrators and authorized users can manage the auto-population of data for standard Encompass fields. The field rule is driven by a collection of fields chosen by the administrator or user. They can choose the fields they want for a field rule by entering the field IDs, or by importing from a Data Template or a .CSV file having field and field values.
Post-Closing Conditions Print Fields Added to Encompass Reporting Database • PostCondition.PrintInternally • PostCondition.PrintExternally
New Persona Options Added for GSE Services: Two new options have been added to the Personas tool to enable administrators or other authorized users to grant persona access to the Freddie Mac CAC and Fannie Mae UCD Transfer options on the Encompass Pipeline menu.
TPO Admin Additions
Request Loan Condition Added to the TPO Actions Option in Business Rules for the below Business Rules: • Persona Access to Loan Actions • Loan Action Completion • Field Data Entry • Field Triggers Persona Access to Fields 
Added New Price Group Fields to the Company Details Basic Info Tab: Three new Price Group fields have been added to enable multiple price groups to be applied to a TPO company. These new fields have also been added to the Reporting Database. • Price Group (Broker) (field ID EPPSPriceGroupBroker) • Price Group (Cor-Del) (field ID EPPSPriceGroupDel) • Price Group (Cor-Non-Del) (field ID EPPS PriceGroupNonDel)
Added New Generate Disclosures Field to the Company Details Basic Info Tab: From the field's drop-down list, the Encompass admin can select whether to "Disable Fee Management" (default selection) for their brokers or enable them to "Request LE & Disclosures".
Added new Multi-Factor Authentication Field to the Company Details Basic Info Tab: The Multi-Factor Authentication check box is not selected. An Encompass admin must select the check box to require multi-factor authentication for their Encompass TPO Connect sites.
TPO Information Tool: Two New Fields: The following two new fields have been added to the TPO Loan Status section on the TPO Information tool to record dates when broker requests are made for Loan Estimate forms and wholesale withdrawals. • Wholesale Withdrawal Requested Date (field ID TPO.X110) – Indicates the date when a broker initiated a wholesale withdrawal request from the Encompass TPO WebCenter. • Loan Estimate Requested Date (field ID TPO.X111) - Indicates the date when a broker requested a Loan Estimate from the Encompass TPO WebCenter.

FIXED ISSUES

PIPELINE:

Users Can Now Filter and View Subordinate Loans in Their Pipeline as Expected:
This issue has been resolved so that Subordinate is displayed in this Pipeline column for applicable loans. In addition, if you select Subordinate from the Lien Position column's drop-down list to filter your Pipeline to show only subordinate loans, the subordinate loans are listed in the Pipeline accordingly

CONSTRUCTION LOANS:

Updated Calculations for Estimated Construction Interest Reserve:

- The calculation has been updated to support construction-only and construction-to-permanent ARM loans with the **A (Half loan)** option selected for Est. Interest On (SYS.X6) when the **Require Interest Reserves (Compound Interest)** and **Creditor Prohibits Borrower from Making Interest Payments** check boxes are selected.

- The calculation has been updated to support construction-only and construction-to-permanent ARM loans with the **B (Full loan)** option selected for Est. Interest On (SYS.X6) when the Number of Days is **365/365 or 365/360.**
- The calculation has been updated to resolve an issue that occurred with construction-only ARM loans with either the **A (Half loan)** or **B (Full loan)** option selected for Est. Interest On when the fully indexed rate is through the life of the construction loan. When this occurred, the calculation was removing one month of interest from the Estimated Construction Interest, which also impacted the APR calculation. This issue has been resolved and the correct number of months of interest are now being included in the Estimated Construction Interest.

Updates to the Construction Amortization Schedule for ConstructionOnly ARM Loans:

- Updates have been made to the Amortization Schedule for construction-only ARM loans when the interest Number of Days (field ID 1962) is 365/365 or 365/360. Previously the interest payments in the schedule were displaying amounts that were off by one month. For example, the February interest amount would display in the row for April instead of March.

FORMS AND TOOLS

1. Issue With Loan Officers Not Being Automatically Assigned to Loan Files Submitted From Encompass WebCenter Resolved
2. Issue Resolved: Borrower Name Missing From the eDisclosure Tracking Details
3. Presumed Received Date in the eDisclosure Tracking Tab's Fulfillment Section Now Populated As Expected
4. ATR/QM Interest Only Correctly Populated for Imported Loan files
5. Issue Resolved: 2015 Itemization Field Values Not Being Retained When Dynamic Data Management Field or Fee Rules are Activated
6. Clicking OK on the MI Pop-up Window No Longer Clears the First-Time VA Loan Program Option
7. RHS Designation Removed When Loan Type Switched from USDARHS
8. Updates to Proposed Monthly Taxes and Proposed Monthly Payment (PITI) Calculations
9. Estimated Cash to Close Retriggering Correctly on Loan Estimate Page 2
10. Agent and Policy Number Displaying Properly on the Custom Escrow #3 Pop-Up Window
11. First Names Display Correctly for Multiple Borrower Pairs After Switching Pairs
12. Issue Resolved: Link to Loan Button Not Operating in the Piggyback Loans Tool When Loan is in a Loan Folder with a Large Number of Loan Files
13. Estimated Cash to Close Updates After Closing the Adjustments and Other Details Window
14. Mortgage Insurance Amounts No Longer Counted Twice in the Total of Payments Field

15. Secondary Residences Now Marked as Owner Occupied on the NMLS Pop-Up Window
16. Drop-Down Fields Can Now Be Edited in the Loan Snapshot or Milestone Worksheet
17. Lock Denial Comments Now Captured in Lock Request Snapshot
18. Borrower and Co-Borrower First Name Fields on the Lock Request Form No Longer Includes a Middle Name.
19. Added MH Advantage Option to the Property Type Field on the Secondary Registration Current Loan Info Tab
20. Comments Field Now Displayed Correctly in Good Faith Fee Variance Violated Alert Screen
21. Dates Now Sort Correctly in the Audit Trail Tool

REPORTS:

1. Interim Servicing ISPAY.ALL.DATE Fields Now Populated in Reports
2. Hover Text That Displays the Values in Bar Charts for Reports is Now Visible

TRADE MANAGEMENT

1. Tab Order on New Loan Trade Details Tab Now Follows Fields on the Screen

CONTACTS

1. Email Address Populating When Sending Email to a Settlement Agent from the File Contacts Tool
2. Non-Borrowing Owner File Contacts Can Be Removed from Loan File and File Contacts Tool
3. Buyer's Agent File Contact Added to Closing Disclosure Page 5
4. Sorting Issues Corrected for Business Contacts in the Address Book
5. Issue Resolved: Error Message When Importing Business Contacts

ELECTRONIC DOCUMENT MANAGEMENT

1. eSigning Supports Hyphenated Names
2. Personas with Permission Can Update Document Stacking Templates When Sending Files from the eFolder
3. Logos Now Display Correctly for Credit Service File Attachments
4. "Cross Thread Operation Not Valid" Error Message No Longer Displays for eDisclosures
5. Non-Borrowing Owners Can Now eSign WebCenter Loans After Being Deleted and Added Back to the File Contacts Tool
6. Prompt Displays When Co-Borrower Email Address is Blank
7. eFolder Background Processing (Uploads and Conversions) Now Operating Correctly