ENCOMPASS 18.1.04 RELEASE SUMMARY and 18.1 February Service Pack

The 18.1.0.4 and 18.1 February Service Pack released February 17, 2018.

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.

Table of Contents

This Service Pack includes updates to users' Encompass client machines and a Server Patch that is applied to the Encompass Server.

Encompass Release Naming and Timing

Portions of this release will be applied automatically to users computers. The client-side update can be can be controlled manually via the Encompass Version manger tool. Users will receive an update upon login following the release. Server patch will be applied automatically to the Encompass Server and cannot be controlled manually.

System Requirements & SDK Upgrade Requirements for Encompass

It is recommended, but not required, that you upgrade to the latest SDK delivered with this update to ensure the same functionality as in the latest version of Encompass is also available in your SDK.

Please refer to detailed Encompass Release Notes as provided by Ellie Mae for details on SDK upgrading and automation.

Admin Action

SDK install files will be available on the Encompass SDK Install Files page.

Updates to Encompass Server

This service pack includes updates to the Encompass Server. The Server Patch included with this release will be applied to the Encompass Server automatically and cannot be controlled manually.

Encompass Settings

TPO Connect Site Management

- Under External Company Setup – new setting enables admin to specify the URL for Encompass TPO Connect that is included in the Welcome letter that is sent to the new Encompass TPO Connect users.
    - Access the setting under External Company Setup – TPO Connect Site Management
    - Each Site ID listed can have an associated URL.
- NEW TPO Connect Site Mgmt. Personas Setting
    - Sys admin can manage which users can have access to the new setting in External Settings tab

Product and Pricing Settings

- Two New Re-Lock Settings for Inactive Locks under the Product and Pricing Setting
    - Allows admin to manage the number of times a loan can be re-locked as well as whether a fee should be applied at re-lock.
    - These settings only apply to expire or cancelled loans being re-locked
- Commitment Date of Trade now used for EPPS Loan Eligibility for Correspondent Trades.
    - Allows Correspondent Trades feature to use the Commitment Date to run historical rate sheet
    - Eligibility parameters, LLPAs and SRP will be as of the Commitment date of the trade
    - Only applies to Forwards, AOTs, Direct Trades and blank delivery trades
- Trade Management
    - Cancelled Date on Correspondent Loan Status Tool now cleared when Cancelled Loan Assigned to Corr trade
- Non-Product Related Adjustments Now cleared for loans assigned to Correspondent Trade
    - Lock Extensions
    - Re-Lock Fees

- Custom price adjustments

Persona Access option for Analysis Tools

- Admin can grant access to the Analysis Tool in Persona settings

Multiple Admins no longer able to sync data concurrently using the same source or destination with the settings sync tool

- Access to additional administrators is not permitted if one administrators is logged into the Settings Sync Tool.

Updated Behavior of Underwriting Type Settings for Correspondent Channel Type on Company Details Info Tab

- When Correspondent is selected – Non-Delegated is automatically selected
- When Correspondent is blank, both Delegated and Non-Delegated are blank
- When both Delegated and Non-Delegated are blank, Correspondent Is blank
- When Correspondent is blank and either Delegated or Non-Delegated is selected, then Correspondent is selected

HMDA 2018 Support

***NA* Populated to Total Loan Costs Field**

- NA populates in Total Loan Costs , field ID HMDA.X77 for the following:
  - Covered loans that are not subject to Reg Z
  - Covered loans subject to Reg Z and a disclosure is not provided
  - Purchased covered loans for which applications were received by the selling entity prior to effective date of Reg Z
- NA populates when:
  - Using RESPA TILA Form Version 2010
  - Action Taken 1393 is not Active, Loan Originated, or Loan Purchased
  - Transaction is exempt from Reg Z ATR Requirements

***NA* populates for HMDA Property Street Address when no Property Address**

- NA populates for HMDA Property Street Address HMDA.X88 when no Property Address provided when all of the following are met:
  - Sync address fields with subject property box is selected
  - Action Taken is not Active, Loan Originated or Loan Purchased
  - Subject Property Address is TBD or blank.
  - HMDA property address cannot be edited manually.

***NA* populated to HMDA Lender Credit field for specific loan scenarios**

- When a loan has lender credit, NA is populated in HMDA Lender Credits field HMDA.X80 when the following options are selected:
  - Action Taken is not Loan Originated, Active or Loan Purchases
  - Reverse Mortgage is selected in field HMDA.X56
  - Open end line of credit is selected in field HMDA.X57
  - Primarily for business or commercial purpose is selected in field HMDA.X58
- HMDA Lender Credits is left blank if there are no lender credits for the loan.

Admin Action

- None

Encompass Changes

ULDD Support

- NEW ULDD fields added
    - Other property valuation method type drop down list ULDD.X190
    - Warehouse Lender ULDD.X193
    - Warehouse Lender ID ULDD.X191
    - Homeowners Association EIN ULDD.X192

FHA Loans

- New printed output form
    - FHA Builder's Certification of Plans, Specifications, and Site
- Decimal Amounts now supported in the Purchase Price for FHA Loans

Encompass Forms and Tools

Spanish Language Version of the 1003 No Longer Compliant

- Form has been Archived
- Only page 1 of the Spanish language version will now print

Check Boxes for Refinance with Origination Creditor added to applicable forms

- Field ID QM.X2 Refinance with Original Creditor is now on the following
    - 1003
    - FNMA Streamlined 1003
    - REGZ-CD
    - REGZ-LE
    - Rural Assistance URLA

Enhance Relief Refinance option now available as Offering Identifier for FHLMC loans

- Option added to drop down list CASASRN.X163

Lock Tool Changes

- Added New ReLock Fees and Custom Price adjustment fields to Lock Request Form and Secondary Lock Tool
- Non-Product Related Fees Now Cleared for New Locks
- Updated Behavior of Copy from Buy Side and Clear Buttons on the Secondary Lock Tool

Fixed Issues for Version 18.1.0.4

- Encompass Pipeline
    - Milestones Now Sorting Correctly in pipeline
- Encompass Forms and Tools
    - Net Sell Price on Secondary Registration form no calculates correctly for loans with lock extension after assigned to Trade
    - Correspondent Purchase Advice form now captures both Borrower and Seller Paid Escrows
    - New Entry Types provided in Loan Log
        - Disclosures Sent Electronically
        - Disclosures Printed
        - Closing Disclosures sent electronically
    - Check Boxes for No Co-Applicant now clearing correctly on the 2018 HMDA Information Form
    - Updates to Logic Used to Populate the HMDA Total Points and Fees

    - NA is populated when Purchased loan is action taken
    - NA is populated with LE and CD forms are not used for the loan.
    - NA is populated with transaction is exempt for Reg Z Ability to Repay
    - When none of the preceding conditions are true, the value in Section 32 points and fees is blank and 0 is populated in the Total Points and Fees field.
  - Conventional Loan Purchase Price no longer rounding when Rate Locked and Confirmed
  - POC fees from 2015 Itemization lines 802e-h No Longer Entered twice in the details of transaction
    - These fees are now included only in line H. Discount (if Borrower will pay) field ID 1093
  - Updates to the Maximum Percental of Total Loan Amount for Points and Fees Allowed
    - Lock icon added to field ID S32DISC.X100
  - Broker fees no longer doubled in the ATR/QM total section 32 Points and Fees
  - Issue Resolved: Disclosure History entries clearing when a field data entry business rule was active
  - Flood Insurance Premium No Longer Doubled in the Total Proposed Monthly Payment for VA Loans
  - Payoff and Payments Alternate Adjustment descriptions now match on the Input and Output forms
  - Property Will Be Field in Encompass is populating with all borrower paid when importing 3.2
  - Borrower Other Income included in the Spouse’s Income Amount on the VA26-0286 Loan Summary
    - Resolved for VA loans an issue that caused the co-borrower Other income amounts not to be included in the Spouse’s Income amounts.
  - Seller Obligated fees no longer included in Borrower FHA Closing Cost
  - Lender Paid Charges excluded from Points Paid on the 1098 Mortgage Interest Form
  - LTV Field no longer displays the MIP LTV for FHA 203(k) loans
  - Text Changes on the Request for Transcript of Tax Form (4506T)
    - 30 calendar days in 6b replaced with 10 business days
    - 30 calendar days in 6c replaced with 10 business days
    - 45 days in section 8 replaced with 10 business days
  - Update to Interest Rate Subject to Change Check Box on Illinois State Specific Information Input Form
  - County Names now populating correctly.
  - Universal Loan Identified length set to 45 Characters
  - Number of payments no calculated correctly on the Correspondent Purchase Advice Form
  - High Cost Mortgage Disclosure now available in print in loans using 2010 forms
  - Escrow T&I check box populating correcting from Data Templates applied to loans imported via the Loan Mailbox

Electronic Document Management

- Previewed Custom Forms now captured correctly in Disclosure Tracking Records
- Error Message no longer displays when sending files for an Encompass Consumer Connect Loan to a third party
- Consumer Connect Borrowers can access eConsent Requests when the Borrower email address is entered manually in the send request window.
- Error message no longer displays when sending a Request that includes only one 4506 or 4506T to both Co-Borrowers on a consumer connect loan.
- Error message no longer displays when sending an eDisclosure Package that includes only one 4506 or 4506T to both Co-Borrowers on a consumer connect loan.

Encompass Settings

- New User preferences for the Field Type pop-up messages in the Encompass Reporting Database
  - Preferences button added to Reporting Database screen which allows admins to selected which compliance fields to receive notifications
    - HMDA
    - NMLS
    - NCMLD
- Admins can now modify user's persona settings to grant the right to duplicate loans
  - Admins can select Modify this user's rights, click the Pipeline tab and then select Duplicate loans.
  - This only available on users with 1 persona assigned
- Users can no longer access lock desk setup setting without the required permissions in their persona
- Prorated Fees removed from UCD Fees Section of the Itemization Fee Management Setting
  - These fees can still be selected as items paid in advance to the seller on the Adjustment and Other Details pop-up window which can be access on page 3 of the Closing disclosure.
- Issue Resolved: Data not wrapping correctly in the Comments Field on the User Details Window
- Update to Local Administrators Access to Business Rules
- Select All button now working correctly when adding 2015 Itemization fields to a persona access to fields business rule
- Issue Resolved: Unknown milestone being indicated in field triggers business rules after being synced to a new instance using Settings Sync Tool
- Issue Resolved: Exception error is triggered when logging into Encompass via Command Line Interface

Reports

- Date Task Added and Date Task Completed now reflected accurately in reports.

Encompass SDK

- Encompass SDK: Exception Error Triggered when importing Fannie Mae 3.2 files
- Encompass SDK: Server Exception Error triggered when attempting to retrieve most recent audit trail entries.