

Matchbox

19.2 Release Notes

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.



Encompass 19.2 Release notes


Please note this is a major release that is providing new features, enhancements, and resolutions across all 19.2 encompass environments. These changes should be reviewed by your organization that determine what impact these updates may have to your current encompass production environment.

1.Encompass Forms & Tool Fixes

1. Good Faith Fee Variance Violated Alert Fixed : The GFE variance violated alert was being trigger after the initial LE was disclosed any time any transfer tax fees in the 1200 was increased.
2. Impound fields on lock request form are no longer cleared when user links a loan via the Piggyback tool.
3. Key Pricing Alert will now will trigger any time a key pricing field value differs from the original lock value.
4. Base Price now mapped correctly from the correspondent loan to the correspondent loan status tool.
5. The ECOA Agency name now populates to the ECOA name field(ECOA_NAME) on the Statement of denial form, previously this would populate the contacts personal name.
6. Preceding zeros are no longer removed from the loan numbers in the NMLS mortgage call report exceptions spreadsheet.
Example:
 - a. 0011000014 - The preceding zeros were removed from the Exception report.
 - b. 001M000044 - The preceding zeros were not removed from the Exception report.
7. Individual who obtained CAIVRs number will now correctly populated on the VA Management form.
8. 2015 Itemization Fee Details Last Disclosed Amount Retained After Closing Cost Template Changed
9. The QM Status (field ID HMDA.X26) on the NMLS Report Information pop-up window (accessed by clicking the NMLS button on the HMDA Information input form) is now updated when a change occurs in the Ability-to-Repay Loan Type (field ID QM.X23) on the ATR/QM Eligibility tab on the ATR/QM Management input form.
10. Lender Information Populated to the Statement of Denial Input Form When Loan Channel Updated **(Could Impact workflow)*
11. All 11 options now display in the Purpose of Refinance drop-down (field ID 299) on the RegZ-LE and RegZCD input forms and in the drop-down lists for these forms in the Data Templates setting in Encompass.

Field Calculation Updates & Fixes

1. Total Debt Ratio (field ID QM.X376): The payment used in the Total Debt Ratio (field ID QM.X376) is now calculated correctly for fixed-rate loans with interest-only payments on a primary residence property. Previously the payment was not correctly including the present housing expenses for the non-occupant co-mortgagors (field ID 1379), resulting in the Total Debt Ratio being higher than the Housing Ratio (QM.X375).

***Migration to 19.2:** This release will migrate the existing Total Debt Ratio (field ID QM.X376) without triggering a recalculation if the Primary check box is selected for Property Will Be (field ID 1811), the Fixed Rate check box is selected for Amortization Type (field ID 608), and the Interest Only months (field ID 1177) are greater than 0 (zero). A gold Lock icon  will display for this fields to ensure that the automatic calculation function for this field in existing loans is disabled after migrating to Encompass 19.2. An Encompass user can manually update the amount if needed or can trigger a recalculation to the field by clicking the gold Lock icon next to the field.


2. the PMI Midpoint Cancellation Date (field ID 3548) matches the midpoint of the amortization schedule for the loan. The midpoint of the amortization period is halfway through the period from the first day of the amortization period (established by the initial amortization schedule for a fixed rate loan and the amortization schedule in effect for an adjustable rate loan) and ending when the mortgage is scheduled to be amortized. The cancellation now occurs at the next payment after the midpoint. Previously, Encompass was off by one month when calculating the PMI cancellation date.

***Migration to 19.2:** the PMI Cancellation Date will be recalculated for previously existing loans



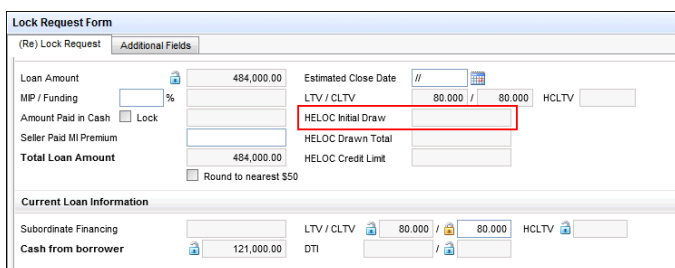
HELOC LOAN Updates & Fixes

1. An issue was resolved that resulted in the Maturity Date (field ID 78) not updating for HELOC Loans when the Term (field ID 4) or 1st Payment Date (field ID 682) is changed. This issue has been resolved and the Maturity Date is now updating as expected.

***Migration to 19.2:** 19.2 release will migrate the Maturity Date (field ID 78) without triggering a recalculation if the Document Date (field ID L770) is populated. A gold Lock icon  will display for this fields to ensure that the automatic calculation function for this field in existing loans is disabled after migrating to Encompass 19.2. An Encompass user can manually update the amount if needed or can trigger a recalculation to the field by clicking the gold Lock icon next to the field.

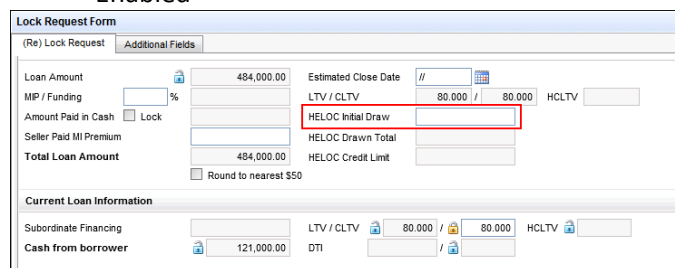
An issue occurred where the HELOC Initial Draw (field ID 4510) field on the Lock Request Form was editable for non-HELOC loans. This issue has been resolved and the HELOC Initial Draw field can now only be edited when the Loan Type is "HELOC". HELOC Initial Draw Field Disabled for Non-HELOC Loan.

Disabled



The screenshot shows the 'Lock Request Form' with various fields. The 'HELOC Initial Draw' field is highlighted with a red box and is grayed out, indicating it is disabled for non-HELOC loans. Other fields like 'Loan Amount', 'Estimated Close Date', and 'HELOC Credit Limit' are visible.

Enabled



The screenshot shows the 'Lock Request Form' with the 'HELOC Initial Draw' field highlighted with a red box and is active (not grayed out), indicating it is enabled for HELOC loans. Other fields like 'Loan Amount', 'Estimated Close Date', and 'HELOC Credit Limit' are visible.

Construction Loans Update & Fixes

Resolved issue with the value being populated for the Estimated Construction Interest (field ID 4088) for fixed-rate construction-only or construction-to-permanent loans.

Encompass UI Updates and Fixes (Dashboard, Home, Pipeline)

1. Milestone date/time started log entries now sorted correctly in dashboards.
 - example, 11/26/2018 6:02:00 PM was being listed before 11/26/2018 9:34:00 AM when the column was to be sorted in ascending (earliest to latest) order.
2. Encompass "Tip of the Day" home page module updated, This module is a configurable module that you can add or remove from your Home Page as you want. When included on your Home Page, a new Encompass tip is provided each day.
3. **Encompass Pipeline:**
 - a. multiple loan files can be deleted at the same time as expected. authorized users can click to select multiple loan files, and then click the Delete icon (or right-click a selected loan, and then select Delete Loans) to delete all of the selected loans at once.
 - b. correct icon and label now displayed for expired locks with pending extension requests on the banner and pipeline

Encompass Settings Updates & Fixes

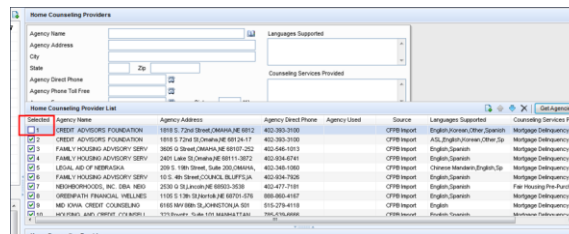
1. Custom Borrower summaries replaces in input form sets with Ellie Mae default "Borrower Summary – Processing/Origination" has been resolved and will not replace custom borrower summaries.
2. The field UWC.ALLPTCPTFCOUNT value now reflects the number of Underwriting Conditions Prior to Close (PTC) and Prior to Funding (PTF).
 - **If you have our custom form UW Touches, this may have impact to its current configuration and may reduce data consistency issues.*
3. **An issue where users where new users were automatically added to an "Administrator" organization folder in a new User Group. This issue has been resolved in 19.2.*



- An issue could occur where the loan reassignment tool would not assign loans to different loan officer. This could result with disclosures sending with the improper LO on the 1003 pg.3. This issue has been resolved so that the newly assigned loan officer is reflected in all applicable loan fields.
- the “Company controls extension days and price adjustments by extension occurrence” Control Option in the Lock Extension Price Adjustment section of the Product and Pricing setting. When a new entry was added to the Adjustment per Lock Extension grid with a duplicate Days to Extend value to an existing entry, an error message “There already exists a price adjustment with the same Days to Extend.” was displayed and the duplicate value was not accepted. This issue has been addressed and multiple extensions with the same Days to Extend value can now be entered in the grid.

Business Rules Updates & Fixes

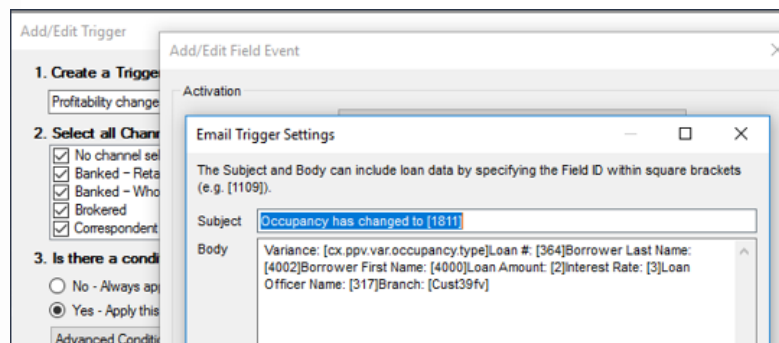
- An issue was resolved that enabled Encompass users to bypass **Persona Access to Fields** business rules that restricted access to the Link to Loan, Add New Closed End, and Add New HELOC buttons on the Subordinate Mortgage Loan Amount pop-up window. This issue has been resolved and Personas who have been denied access to the buttons can no longer bypass the buttons by clicking and tabbing out of the fields listed above. Users were able to enable the buttons by clicking one of the following fields and then tabbing out of the field:
 - New Closed End Primary Mortgage (field ID 4487)
 - New Closed End Subordinate Mortgage (field ID 4488)
 - New HELOC Draw / Credit Limit (field IDs 4489 and 4490)
- Field Triggers business rule was created and an action was set to trigger when field HC0101 (the check box for the first agency listed on the Home Counseling Providers input form list) was updated, the system was automatically clearing field HC0101 in the Home Counseling Providers List if the user clicked the Get Agencies button on the Home Counseling Providers input form, selected the first service under Multiple Services, clicked Get Agencies, and then clicked Save.



**Please review your current business rule configuration as this may directly impact your current business rule configuration.*

This issue has been resolved so that this check box (field HC0101) is selected as expected when a Field Triggers business rule is set up to trigger when field HC0101 is updated.

- Trigger emails that had formatting issues (as seen in the below) has now been resolved:





4. DDM rules were not taking calendar based calculations into account. Specifically, if the rule was set up to populate a specific field with a value that was based on a calendar-based calculation.

- Example: `Calendar.AddBusinessDays(x, y, False)`

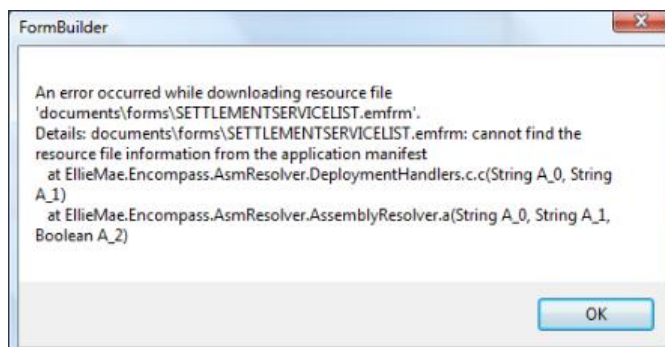
DDM now supports all `Calendar.Add()` calculations.

5. An issue has been resolved in DDM rules with FHA loans where the value in field 232 (Proposed/Estimated Monthly Mortgage Insurance) on the 1003 Page 2 was not being updated when a DDM fee rule had been set up calculate mortgage insurance (MI) applicable scenarios.
6. When the Effective Date Criteria was set to Blank / On or After, the rule was not running when the effective Date field was left blank. Since the rule was not running, loan data could be incorrect and loan team members could be unaware of this issue since they would expect the rule to run. This issue has been resolved and the field and fee rules will run as expected when the effective Date field (highlighted below) is left blank

7. Fixed issue where imported business rules were showing as “active” upon import, despite rules being inactive.
8. DDM rules would not run correctly if Subject property # units [16] and *List of Values* was selected as the value type. When Range was selected as the Value type in the Data Table, field 16 was updated as expected. This issue with the Data Table has been resolved and field 16 is now populated as expected in this scenario.
9. The 2010 Itemization input form is now used in Encompass for HELOC loans created in Encompass Consumer Connect under the scenario described below:
- The HELOC loan was created using an Encompass Consumer Connect Loan Template Rule. The Encompass Consumer Connect Loan Template Rule was based on an Encompass Loan
 - Template Set configured to use the 2010 Itemization input form.

Encompass Input Form Builder Updates & Fixes

When trying to open the standard Encompass version of the Settlement Service Provider List in previous versions of the Encompass Input Form Builder, the following error was triggered and the form would not open. This issue has been resolved and you can now successfully open this form and not receive the error.





Encompass SDK Updates & Fixes

If an Encompass SDK user utilized the SDK to create a new user and set the user up so they were forced to change their password the first time they logged into Encompass, the user received a “Password Synchronization Failed” error when they attempted to log into Encompass and set up their new password as instructed. This cause of this issue was identified. The relevant code has been updated to ensure that this error is no longer triggered and the new user can successfully change their password and proceed to log into Encompass in this scenario.

Miscellaneous Fixed Issues

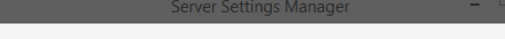
An issue was resolved that caused an error message to display and the Encompass application to stop working when an Encompass user running Windows 10 typed an entry in the Action Date field (field ID 749) on the HMDA Information input form and then attempted to open another input form without first tabbing out of the Action Date field. This issue has been resolved and Encompass continues to run as expected under the scenario described above.





2. HELOC Features & Enhancements

A new HELOC Important Terms Historical Table Loan Amount setting has been added to the Policy category in the Encompass Admin Tools' Settings Manager to enable lenders to comply with §1026.40 requirements for home equity plan. The setting established the value used when calculating the draw period and repayment period for the HELOC Important Terms disclosure output form. The default value for the setting is \$10,000, but your Encompass administrator can adjust the value in the setting.



Server Settings Manager

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

Category: Policies

Setting Name	Value
HELOC Important Terms Historical Table Loan Amount	10000

when updating to 19.2 the following logic is used for existing HELOC loans When the Fraction of Balance check box (field ID 4464) was selected in loan files created prior to the Encompass 19.2 update, the new Fraction of Balance check box (field ID 4531) is selected after updating to Encompass 19.2. When the Percentage of Balance check box (field ID 4464) was selected in loan files created prior to the Encompass 19.2 update, the new Percentage of Balance check box (field ID 4531) is selected after updating to Encompass 19.2. When upgrading to Encompass 19.2, review any Loan Template Sets that use the Percentage of Balance or Faction of Balance option for HELOC loans, and adjust the template configuration as needed.

HELOC Qualifying Payment Basis

☐ Rate
 %
 ☐ Interest Only

☐ Fraction of Balance
 /

☐ Percentage of Balance
 %





HELOC Features & Enhancements continued...

HELOC Initial Payments Can Now Include the Rate Plus a Fraction or Percentage of the Balance:

Lenders can now configure initial HELOC payments to disclose simple interest payments that include finance charges. To enable this behavior, a new field ID has been assigned to the Fraction of Balance and Percentage of Balance check boxes (field ID 4530) in the HELOC Initial Payment section on the RegZ-LE and RegZ-CD input forms.

Previously these check boxes shared the same field ID as the Rate check box (field ID 4475). This new field configuration enables the Rate check box to be selected at the same time as one of the balance check boxes is selected.

When upgrading to Encompass 19.2, review any Loan Template Sets that use the Percentage of Balance or Fraction of Balance option for HELOC loans and adjust the template configuration as needed.

Non-Applicable Alerts No Longer Triggered for HELOC Loans

Since HELOC loans do not require that the Loan Estimate, Closing Disclosure, or Good Faith Estimate is disclosed when loan data is changed or when disclosures are ordered to remain compliant, these alerts are not relevant. Starting in Encompass 19.2, **these alerts will no longer trigger for HELOC loans.**

3. Buydown Support Enhancements**Non-Borrower Temporary Buydown Support Enhancements**

Support for non-borrower temporary buydowns is now enabled by default and is supported. Temporary buydowns are not supported when the borrower is indicated as the buydown mortgage contributor. New Rate and Term fields have been added to the Buydown Mortgage section of the RegZ – LE and RegZ - CD input forms to provide users with fields to document and calculate a borrower's subsidized P&I payment and total buydown for loans in which the borrower is not indicated as the contributor on the RegZ – LE or RegZ – CD.

A new Buydown Disbursement button has also been added that users can click to view the Buydown Disbursement Summary quick entry window.

The Projected Payments section of the LE Page 1 and CD Page 1 snapshot (accessed from applicable disclosure tracking records in the Disclosure Tracking tool) is also updated based on the Contributor drop-down list selection. When the user selects Borrower from the Contributor drop-down list in the Buydown Mortgage section, the buydown calculations are included in the Projected Payments section.

Buydown Mortgage			
<input checked="" type="checkbox"/> Buydown			
Contributor		Lender	
Rate	4535	% Term	4541 mths
Rate	4536	% Term	4542 mths
Rate	4537	% Term	4543 mths
Rate	4538	% Term	4544 mths
Rate	4539	% Term	4545 mths
Rate	4540	% Term	4546 mths
Buydown Disbursement			

Period	Year 1	Year 2	Years 3 - 30
Principal & Interest	421.00	477.42	536.82
Mortgage Insurance	0	0	0
Estimated Escrow	0	0	0
Total Est. Monthly Payment	421.00	477.42	536.82

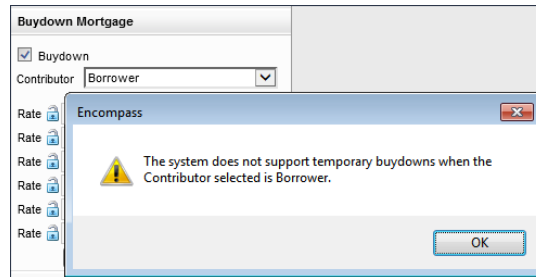
After upgrading to Encompass 19.2, when working with an existing loan where at least one disclosure has been made, then these new Buydown Mortgage fields and updates will not be used. (Once upgraded, if a loan team member selects a different option (any option except Borrower) as the Contributor for this loan, then the new fields introduced in Encompass 19.2 will be used.)



Buydown Support Enhancements Continued...

Temporary buydowns are not supported only when the Borrower is selected as the Contributor.

On the RegZ - LE and RegZ - CD in Encompass 19.2, when a user selects the Buydown check box, selects Borrower from the Contributor drop-down list, and then clicks a Lock icon to change any of the Rate or Term fields, the system displays the following pop-up message.

**New Fields to Indicate the Seller's Buydown Contribution Amount**

A new Seller Paid Fees field (field ID QM.X378) is provided in the Fees included in Points and Fees Test section of the ATR/QM form's Qualification tab. This field indicates the seller's buydown contribution amount. Depending on the scenario, authorized users can unlock this field and manually enter the amount. In addition, field QM.X378 is also now provided on the Buydown Disbursement Summary input form and the Buydown Disbursement Summary quick entry window that pops up when the user clicks the Buydown Disbursement button on the RegZ - LE or the RegZ - CD. The new field label in both locations is Sec 32 Seller Paid Buydown.

Int. Rate	Mo. Subsidy Amt	No. Pmts	Fund Total	Remaining No. Pmts	Fund Balance
3.500	548.61	12	6,583.32	12	6,583.32
4.000	371.29	12	4,455.48	12	4,455.48
4.500	188.36	12	2,260.32	12	2,260.32
Buydown Fund			13,299.12	Remaining B/D Amt	13,299.12
			Sec 32 Seller Paid Buydown		

When the buydown contributor is indicated as the Seller, field QM.X378 will display the same value as the Buydown Fund (field ID 3119) on the Borrower Disbursement Summary input form. (The fund is the amount deposited in advance into an escrow account, and includes the total amount needed to fund all the monthly buydown subsidies throughout the loan's buydown period.)

*In this scenario, the QM.X378 field is locked and the blue Lock icon displays. The total amount from the Buydown Fund (field ID 3119) is included in the calculation for the Total points and fees applicable under section 32 (field ID S32DISC.X48).



Filtered COC Reasons when using Fee Level Disclosures.

To provide more flexibility for users indicating a changed circumstance, a new Show All COC Reasons check box is provided at the bottom of the list of changed circumstances provided when you click the Find icon on the LE Page 1, CD Page 1, the Disclosure Details screen's Reasons tab, and the Good Faith Fee Variance Violated alert. Select this check box to display all available changed circumstances (includes both LE and CD changed circumstances).

When a user is doing a fee-level disclosure and enters data through the Good Faith Fee Variance Violated alert and then navigates to LE or CD page 1 and makes further changes, there is a possibility of data being cleared on the LE the CD page 1 if they go back again to the Good Faith Fee Variance Violated alert and make more changes. the data from the latest Good Faith Fee Variance Violated alert update will be populated into the LE or CD page 1 and any changes previously made on the LE or CD page1 will need to be re-entered.

a disclosure tracking record can be created to indicate when a Settlement Service Provider List (SSPL) with no fees is disclosed. When you print, preview or send this type of SSPL using the eFolder, This will need to be configured in **Loan Setup -> Disclosure Tracking Settings**.





5. Correspondent Features & Enhancements

New Fields for the Correspondent Loan Status Tool

The separate Seller commitment terms have been established so the Origination loan lock information is preserved.

New Correspondent Commitment Term Settings to the Lock Desk Setup Setting, To enable the new Seller Commitment Terms and behavior, a new Correspondent Commitment Term Settings section has been added to the Lock Desk Setup.

The setting below will allow Correspondent Sellers and Buyers to distinguish between the Borrower Lock Terms and Correspondent Commitment Terms within the loan file. Using the Commitment Term fields will enable new behavior when a loan is committed (locked) between a Correspondent Seller and Buyer. ?

For Correspondent loans and upon Lock Confirmation update the following fields to represent commitment dates:

- ☒ Use standard Lock Term fields (761, 432, 762) in the Loan File to represent Commitment Terms
- ☐ Use Commitment Term fields (4527, 4528, 4529) in the Correspondent Loan Status Tool to represent Commitment Terms

Correspondent Loan Status

Cancelled Date	//	
Voided Date	//	

Commitment Details

Commitment Date	//	
Commitment Period		
Commitment Expiration Date	//	
Loan is Committed	<input type="checkbox"/>	
Delivery Expiration Date	//	
Rate Sheet ID		
Delivery Type		
Commitment Type		
Base Price		
Final Price		
SRP Price		

***The Origination lock fields (field ID 761, 432, and 762) have been removed from the Correspondent Loan Status tool and are no longer be displayed, regardless of your Channel or Setting selection. If you require the Origination lock information in the Correspondent Loan Status tool when using the legacy workflow, we recommend you use Business Rules to populate the new fields based on the Origination lock information.**

***To enable the new Seller Commitment terms: Settings>Secondary Setup > Lock Desk Setup) must be enabled to use the Seller commitment terms and the Channel must be set to "Correspondent".**

Updated the Mapping of the Lock Term Fields from the Lock Request

To ensure the new Commitment Term fields in the Correspondent Loan Status Tool are updated with the correct dates, the new fields are populated from the Lock Request Snapshot when a lock is confirmed.

- The new Commitment Date (field ID 4527) is populated with the Snapshot Lock Date (field ID 2149).
- Removed the mapping to the Lock Date (field ID 761).
- The new Commitment Period (field ID 4528) is populated with the Snapshot # of Days (field ID 2150).
- Removed the mapping to the # of Days (field ID 432).
- The new Commitment Expiration Date (field ID 4529) is populated with the Snapshot Expiration Date (field ID 2151).
- Removed the mapping to the Expiration Date (field ID 762).

Once enabled, the lock date (761), # of Days (432), and Expiration Date (762) are no longer disabled. The triggers to check Secondary Registration (field ID 3941) and Rate is Locked (field ID 2400) flag has been removed.

Added New Commitment Terms Data Migration Tool to the Encompass Admin Tools

This migration tool only works for loans with a Channel of "Correspondent" and can only be run once per loan. However, the migration tool can be run multiple times with different sets of loans as a Client's migration strategy dictates. In addition, the tool should only be run when the setting to use the new Commitment Term fields is enabled.

Ellie Mae recommends you run the migration tool after work hours and after all loan files are closed. Once the data migration is processed, it cannot be reversed using the migration tool. Any changes needed after the data migration will need to be handled manually.





Unlock Trade

Loan trades and MBS pools will revert to an "Open" status. Correspondent trades will revert to a "Committed" status.

The screenshot shows the 'Company Settings' menu. The 'Unlock Trade' option is highlighted with a red rectangle.

New Columns to the Third Party Originator Selector

To provide a Seller's commitment authority to a Correspondent buyer before a Correspondent trade is created, two new columns, Max Commitment Authority and Available Amount, have been added to the Third Party Originator Selector.

Third Party Originator Selector

Organization Name	TPO ID	Organization ID	Max Commitment Authority	Available Amount
234	4012960664		0	0
ABC Mortgage	3821353646	999999	50,000,000	43,950,000
Alex	1883998754		0	0
Amilan692017 30349 PM	5236637523		70,000,000	70,000,000
Apeksha	3764941528		100,000,000	99,999,000
Automation10162017 45222 AM	4133573964		0	0

Select Cancel





Rules Updated for Lender Paid Mortgage

- 232 (proposed estimated MI)
- 337 (borrower-paid MI)
- 1107 (upfront MI premium)
- 1826 (MI premium for USDA loans)
- 1760 (MIP/PMI amount paid in cash for FHA or VA loan)
- 1765 (MIP/PMI amount paid in cash Lock check box)
- 1045 (portion of the PMI/MIP added to the total amount)
- 3531 (insurance charges added to loan payments indicator)
- 3532 (insurance charges collected up front indicator)
- 1198 (number of months the MI premium is in effect)
- 1199 (% of the loan amount covered by MI)
- 1200 (number of months the second MI payment level is in effect, if applicable)
- 1201 (factor used to calculate second MI payment level, if applicable)

1. Updates have been made to the relevant code and system processes to help improve the time it takes for loan files to open within Encompass, and to improve the time it takes for changes to be saved to loan files.

Updates to System Requirements

- Microsoft .NET 4.7.2 - With the release of Encompass 19.2, the Encompass SmartClient install kit will automatically install Microsoft .NET Framework 4.7.2 on users' machines when performing an Encompass upgrade or installation. Due to its size, we encourage our customers to proactively install the .NET Framework 4.7.2 on users' machines in advance of the Encompass 19.2 release. Note that Encompass will remain compatible with .NET Framework 4.5 and 4.5.2 until the Encompass 19.4 release. The release of Encompass 19.4 will require that users' machines have .NET Framework 4.7.2 installed.
- The Encompass 19.2 SDK install kit will install the .NET Framework 4.7.2 as well. However, the .NET Framework 4.7.2 will not be automatically installed on machines running existing SmartClient-enabled SDK applications. To avoid issues with these SDK applications, we encourage our customers to proactively install the .NET Framework 4.7.2 on these machines in advance of the Encompass 19.2 release. Alternatively, launching the Encompass SmartClient version 19.2 on a machine accessing the SDK application will update to .NET 4.7.2 as well.

