

# 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.







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

Enabled

Construction Loans Update & Fixes

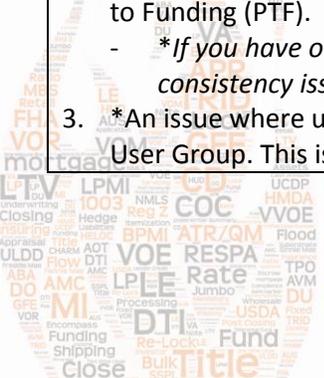
Resolved issue with the value being populated for the Estimated Construction Interest (field ID 4088) for fixed-rate construction-only or construction-to-permanent loans.

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

- 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.
- 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.
- Encompass Pipeline:**
  - 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.
  - correct icon and label now displayed for expired locks with pending extension requests on the banner and pipeline

Encompass Settings Updates & Fixes

- 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.
- 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.
- \*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.







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.

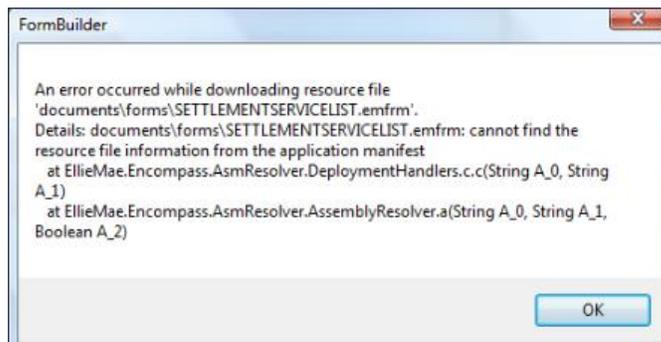
5. An issue has been resolved in DDM rules with FHA loans where the value in field 232 (Proposed/Estimated Monthly Mortgage Insurance) on the 1003 Page 2 was not being updated when a DDM fee rule had been set up calculate mortgage insurance (MI) applicable scenarios.

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.





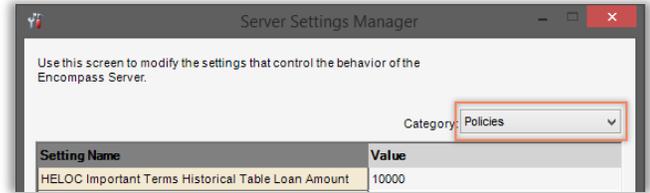
# ENCOMPASS NEW FEATURES & ENHANCEMENTS

## 2. HELOC Features & Enhancements

### Admin Tools Setting for HELOC Important Terms and Historical Table:

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.

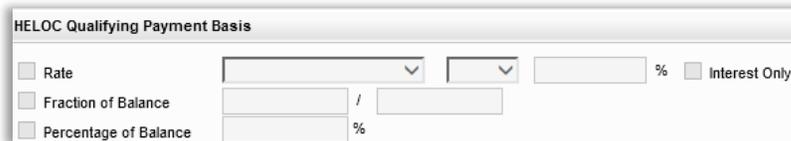
\*This is configured in your **Admin Tools -> Server Settings Manager -> Policies**. Double-click the HELOC Important Terms Historical Text Loan Amount option, and then type an amount in the Value column and apply.



### HELOC Qualifying Payments Now Include the Rate Plus a Fraction or Percentage of the Balance.

Lenders can now configure qualifying 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 checkboxes (field ID 4531) in the HELOC Qualifying Basis Payment section on the RegZ-LE and RegZ-CD input forms.

Users can select only one of the following three check boxes: Rate (field ID 4464), Fraction of Balance (field ID 4531), or Percentage of Balance (field ID 4531). n When the Rate and Interest Only (field ID 4468) check boxes are both selected, users can also select either the Fraction of Balance or Percentage of Balance check box.



### \*migration to 19.2:

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 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.

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
<input type="button" value="Buydown Disbursement"/>			

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.

Period	Year 1	Year 2	Years 3 - 30
Principal & Interest	421.69	477.42	536.82
Mortgage Insurance	0	0	0
Estimated Escrow	0	0	0
Total Est. Monthly Payment	421.69	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.)\***

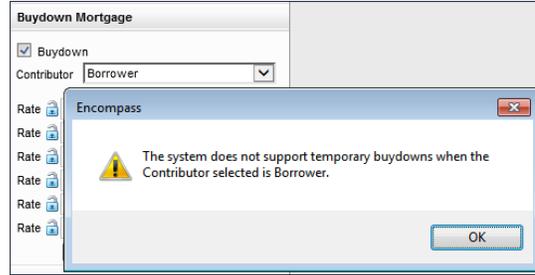




Buydown Support Enhancements Continued...

**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).







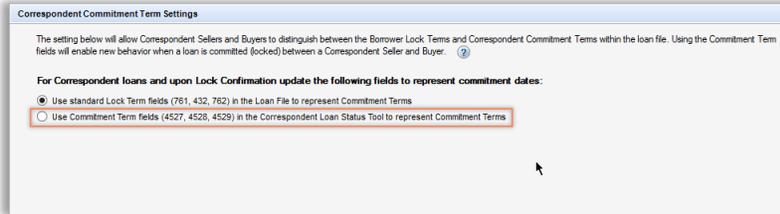


## 6. Trade Management Features & Enhancements

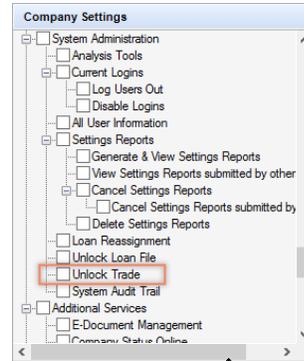
### Unlock Trade

This setting has been added under System Administration. This new setting provides a log of all trades in pending status being processed but not displayed in the Trade Update Queue and enables an Encompass admin to "unlock" the trade and revert it to an "Open" or "Committed" status.

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



To manage which users can access the new Unlock Trade setting, a new Unlock Trade Personas setting has been added to the Personas Settings tab.



### 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.

Organization Name	TPO ID	Organization ID	Max Commitment Authority	Available Amount
234	4012960664		0	0
ABC Mortgage	3621353646	999999	50,000,000	43,950,000
Alex	1893998754		0	0
Amlan632017 30349 PM	5236637523		70,000,000	70,000,000
Apel-cha	2784941528		100,000,000	99,993,000
Automation10162017 45222 AM	4133573964		0	0



