

The background of the slide features a grayscale city skyline with various skyscrapers. A large, dark blue diagonal shape cuts across the right side of the image. In the top right corner, there is a triangular orange shape. The title text is positioned on the left side, overlapping the city skyline and the blue diagonal shape.

Matchbox Server Patch 5 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.



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HELOC Updates

New Check Box to Indicate the Amendment of an Existing HELOC

A new This HELOC Agreement amends and restates your existing HELOC Agreement check box has been added to the Important Terms and Agreement Language tab on the HELOC Management input form to indicate that a HELOC agreement amends and restates an existing HELOC agreement. If this box is checked, this Home Equity Line of Credit Agreement amends and restates your existing Home Equity Line of Credit Agreement.

VA Updates

Updates to the VA Management Tool for VA IRRRL Recoupment

- Updates have been made to the fields and calculations available in the Closing Costs Recoupment section to enable user to configure the amounts to be included in the recoupment calculation.
- A new Opening Veteran Comparison Statement section has been added below the Closing Costs Recoupment section to show calculated recoupment costs based on the amount disclosed on the Loan Estimate
- A new Closing Veteran Comparison Statement section has been added below the Opening Veteran Comparison Statement section to calculate recoupment costs based on the current amount to be disclosed on the Closing Disclosure.

This section has been redesigned. It now includes a drop-down list for the VA Loan Code and a list of charges from the various fee sections on the Closing Disclosure Page 2. An additional two fields are listed under the Services Borrower Cannot Shop For entry on line B: VA Funding fee (field ID 1050) and a new field for All Other No Shoppable fees and charges (field ID VASUMM.X137). All the amount in this section can be included or excluded from the recoupment test calculation by selecting or clearing the check boxes in the Include column. The lender can control which charges are included in the total closing costs disclosed to the borrower on the Comparison Statements generated for Loan Opening and Loan Closing.

Basic Information	Qualification	Cash-Out Refinance	Tracking
Closing Cost Recoupment			
VA Loan Code		<input type="text"/>	
		Include	
A. Origination Charges	0.00	<input checked="" type="checkbox"/>	
B. Services Borrower Cannot Shop For	0.00	<input checked="" type="checkbox"/>	
VA Funding fee		<input checked="" type="checkbox"/>	
All Other Non Shoppable		<input checked="" type="checkbox"/>	
C. Services Borrower Did Shop For	0.00	<input checked="" type="checkbox"/>	
E. Taxes and Other Government Fees	0.00	<input checked="" type="checkbox"/>	
F. Prepaids	0.00	<input type="checkbox"/>	
G. Initial Escrow Payment at Closing	0.00	<input type="checkbox"/>	
H. Other	0.00	<input checked="" type="checkbox"/>	
Lender Credits		<input checked="" type="checkbox"/>	
Opening Veteran Comparison Statement			
Total Closing Costs	<input type="text"/>		
Monthly Decrease in Payments	<input type="text"/>		
Recoup Closing Costs	<input type="text"/>	Month(s)	
Closing Veteran Comparison Statement			
Total Closing Costs	<input type="text"/>		
Monthly Decrease in Payments	<input type="text"/>		
Recoup Closing Costs	<input type="text"/>	Month(s)	

Fixed Issues for VA Loans

VA 26-0286 Loan Summary Sex Field Now Populating as Expected

Updates to the Recoupment Months for VA IRRRL Loans


The calculation for the field has been adjusted to set the value to blank when the Closing Costs (field ID VASUMM.X127) or P&I Reduction (field ID VASUMM.X127) value is a negative number or blank. This calculation update was made to correct an issue where Encompass was calculating the recoupment months by treating a negative value Closing costs or P&I Reduction as if it were a positive value.



Correspondent Lending Updates

New Fields for Correspondent Lender Data

Three new sets of repeatable fields have been added to capture data for multiple records in the follow categories:

- Credit Report – 7 fields with field IDs that have the prefix CRED (e.g. CRED0001)  Disclosures – 21 fields with field IDs that have the prefix DISC (e.g. DISC0001)
- Scenario – 28 fields with field IDs that have the prefix SCEN (e.g. SCEN0001)

Additionally, the following new fields have also been added:

- Valuation fields – 2 repeatable field (field IDs VAL00067 and VAL0068) have been added for capturing data for multiple valuation records.
- Borrower-level and loan-level fields – New fields (field IDs CORRESPONDENT.X405 - CORRESPONDENT.X460) have been created to capture borrower-level and loan-level data.

New Fields for Correspondent Compliance Review Data

Five new fields have been added to capture correspondent compliance review data specifically for use with correspondent compliance reviews that are performed in Encompass LO Connect.

- After-Improved LTV Value (field ID CORRESPONDENT.X400)
- Last Disclosure Date (field ID CORRESPONDENT.X401)
- Last Disclosure Received Date (field ID CORRESPONDENT.X402)
- Estimated Escrow (field ID CORRESPONDENT.X403)
- Current Finance Charge (field ID CORRESPONDENT.X404)

**These fields do not display on standard Encompass input forms but can be added to custom input forms as needed. The fields are also available for reporting purposes in the Encompass Reporting Database.*

New Field for Recording Escrow Holdbacks on the Correspondent Purchase Advice Form

A new Escrow Holdback field (field ID CORRESPONDENT.X405) has been added to the Purchase Details section on the Purchase Advice tab on Correspondent Purchase Advice tool to enable the entry of escrow of the escrow holdback amount to make reporting easier for this amount.

Calculation Updates Available Via APIs on the Correspondent Purchase Advice Form

The original design of the Correspondent Purchase Advice form required the user to click the Update Balances button prior to generating the purchase advice with final figures. To facilitate the automation of this process, we are providing new API's that expose the trigger for the following actions in the Purchase Advice:

- Update Balances on the Correspondent Purchase Advice
- Update Fees on the Correspondent Purchase Advice
- Payment Amortization Table for rendering on Encompass Web

Updates to Escrow Calculations and Correspondent Purchase Advice Form

The following updates have been made to enable the appropriate escrow data to populate to the Escrow Details page for the Correspondent Purchase Advice Form in Encompass LO Connect loans. For loans that are imported into Encompass (either from FNMA 3.2 loan files or via APIs) escrow calculations are now automatically triggered upon import and are populated to the Escrow Details page for the Correspondent Purchase Advice Form on Encompass LO Connect loans

New Credit Report Fields for Correspondent Lending Purposes

Two new sets of repeatable fields to capture credit report information for correspondent lending purposes have been added to capture separate credit information for the borrower (field IDs BCRED0001–BCRED0007) and for the co-borrower (field ID CCRED0001–CCRED0007). This change was made to support future functionality for the fields, which do not display on standard Encompass input forms but can be added to custom input forms as needed.

Updated Correspondent Trade Pair-Offs Delete Action



In a previous release, the delete action for Correspondent trade pair-offs was changed to require the entries to be deleted in reverse order in which they were entered; most recent entry deleted first. In this release, the delete action has been updated so that the entries can be deleted in any order.

Check Boxes on Correspondent Purchase Advice Setting Screen Now Functions Properly

An issue occurred with the check boxes on the Correspondent Purchase Advice setting screen. If changes were made to the Enable History tab and calculations and/or Enable Escrow Details tab and calculations check boxes (selected or cleared), and then Save was clicked, the changes were not saved. This issue has been resolved and any changes made to the check boxes (selected or cleared) now persist after Save is clicked

URLA Updates

Updated Behavior for Creditor Name on Linked Piggyback Loans Using New URLA Forms

When data is synced between linked piggyback loans that are using the new URLA input forms, an update made to the creditor name (field ID URLARAL.0102) on the Verification of Additional Loan input form for the primary loan after the initial synchronization is now synced to the linked piggyback loan.

Text Added to Military Service Section on 1003 URLA Part 1

For loans using the new URLA forms, the following text has been added above the No and Yes check boxes for the borrower and co-borrower (field IDs URLA.X13 and URLA.X14) in the Military Service section of the 1003 URLA Part 1 input form:

Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?

Military Service

Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?

☐ No

☐ Yes ☐ Currently serving on active duty

Expiration Date of Service/Tour //

☐ Currently retired, discharged, or separated from service

The Asset Type Option for Relocation Funds Has Been Removed

The Relocation Funds option has been removed from the following locations:

- The Asset Type (field ID URLAROAXX02) drop-down list in section 2b on the 1003 URLA Part 3.
- The Other Asset Type column in the table in the Verification of Other Assets input form.

This change was made because GSEs expect that the total Purchase Credits be added to the four Other Credits fields (field IDs 202, 1091, 1106, 1646) on forms such as the 1003 URLA – Lender, 2015 Itemization, Construction Management, FNMA Streamline 1003, USDA Management, and Cash-to-Close input forms.

Fixed Issues on URLA Forms

- Tabbing Functionality Working as Expected on New URLA Screens
- Marital Status Data Fields Clear When Unmarried Check Box Cleared
- Updated Logic for Clearing Primary Residence Dropdowns in the New URLA Declarations

Construction Updates

Closing Costs Expiration Time Displays Correctly on the Loan Estimate Output Form for Construction-to-Permanent Loans with Separate Disclosures

An issue was resolved that caused the estimated closing costs expiration time to repeat twice on the Loan Estimate output form for construction-to-permanent loans with a one-time close, as show in the following example.

RATE LOCK ☐ NO ☒ YES, until 3/27/2020 at 5:00 PM EDT
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 3/6/2020 at 5:00 PM
5:00 PM



Additional Enhancements

New Fields for Special Feature Codes for Future Functionality with DU and LPA

- Special Feature Code (field ID SFC0001)
- Special Feature Code Description (field ID SFC0002)
- Special Feature Code Comments (field ID SFC0003)
- Special Feature Code Source (field ID SFC0004)
- Special Feature Code Source Other (field ID SFC0005)

**These fields do not display on standard Encompass input forms but can be added to custom input forms as needed. The fields are also available for reporting purposes in the Encompass Reporting Database.*

Encompass ZIP Code Database Update

The Encompass ZIP code database has been updated with the latest available ZIP code data released in March 2020.

Update to the Auto Organization ID Numbering Logic

In Encompass 20.1, the new Auto Org ID Numbering button was added to the External Company Setup > Company Details settings screen which could be used to access the Auto Organization ID Numbering popup window and configure the number to start the auto-generation of Organization IDs. The auto organization ID numbering has been updated. When the Auto create Organization ID numbers option is being used, the Organization ID field on the Basic Info tab will be populated with the organization ID when the Save icon is clicked.

Added New Allow New Locks Outside of Lock Desk Hours Setting to Product and Pricing Setting

A new Allow New Locks outside of Lock Desk Hours setting has been added under the Re-Lock Enablement section of the Product and Pricing setting. This setting enables re-locks on active locks, with a Request Type set to "New Lock", to be requested when the Lock Desk is closed.

New SOFR ARM Index Type Added to ULDD/PDD Input Form

To support the new SOFR index type options in ULDD exports for FMNA and Freddie Mac loans, a 30-Day Average SOFR option has been added to the ARM Index Type drop-down lists (field IDs ULDD.FNM.ARMIndexType and ULDD.FRE.ARMIndexType) on the Fannie Mae and Freddie Mac tabs on the ULDD/PDD input form.

External Company Setup: Years in Business, Billing Address Fields Added to Basic Info Tab, Address Column Added to External Bank List Pop-up

Updates to Encompass Forms & Tools

First Time Home Buyer Drop-Down List Now Selected Manually

The logic used to calculate a default value for the First-Time Homebuyer drop-down list (field ID 934) has been removed. The field is now blank by default and must be populated manually. The change was made to address the scenario where No is populated for First-Time Homebuyer if any of the borrowers do not select Yes in the URLA Declarations (field IDs 403 and 1108) to indicate an ownership interest in a property in the past 3 years.

Virtual Fields for Enhanced Conditions

New virtual fields have been added to Encompass to enable correspondent lenders to list enhanced conditions and the number of conditions for external, internal, or all conditions. The fields have been added to support future functionality and can be used to filter conditions by condition type and by whether a condition is open. The field IDs for these enhanced condition fields begin with the prefix ENHANCED. The fields can be added to the Encompass Reporting Database, the Encompass Pipeline, and custom output forms.

**New Encompass Admin Tools Option for Aggregate Escrow Disbursement Dates**

A new option has been added to the Encompass Admin Tools to enable administrators to prevent disbursement dates from readjusting in the aggregate analysis schedule when the 1st Payment Date (field ID 682) is changed. When this option is enabled, disbursement dates do not adjust in the aggregate analysis schedule when the 1st Payment Date (field ID 682) is changed.

Server Settings Manager

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

Category: Policies

Setting Name	Value
Enable Multi-User Editing *	False
Hide Changes Made by Others *	False
Default to URLA 2020	11/01/2020
HELOC Important Terms Historical Table Loan Amount	10000
Default to RESPA-TILA 2015 LE and CD	10/03/2015
Use CD to Rebaseline Date	06/01/2018
Itemize Escrow Disbursements	Disabled
Prevent Aggregate Escrow from moving disbursements	Enabled
Loan Amount Rounding	Enabled
Interviewer Info Populated From	File Starter
Allow Non-sequential Milestone Rollback	Enabled
After Disclosure Copy fees to GFE	Always Update
TPO Originator	Keep_TPO_Originator
Default EncompassWeb Pipeline for Admin	False
Default EncompassWeb Trading for Admin	False
Allow Lock Snapshot Recapture	Disabled
Skip execution of Custom Calc during Loan Open	False

Double-click a value to edit it. Changes to items marked with an asterisk (*) will not take effect until the server is restarted.

Apply OK Cancel

Fixed Issues**Time Displays for Eligibility Package Submission and Complete Loan Package Submission Dates Fields**

Encompass now display the time as well as the date for loans submitted by Encompass TPO Connect users

Fee Management Table Updates Consolidated into a Single Database Transaction to Prevent Data Loss**Lender-Paid Closing Costs Now Excluded from Closing Cost Amount for Second Piggyback Loans**

The amount of the CC from 2nd (field ID 1851) on a linked piggyback loan now excludes the lender-paid closing costs to enable the cash to close to total accurately on both applications.

Borrower Paid Discount Points No Longer a Negative Number When Origination Points Paid by Seller

Borrower Paid Discount Points (field ID NEWHUD.X15) on the ULDD/PPD input form is now be populated only with a blank value, 0.00, or a positive number. This update was made to prevent the Borrower Paid Discount Points from containing a negative value (-0.01) when a seller-paid percentage was entered on line 802e (field ID NEWHUD.X1152) on the 2015 itemization input form.

FHA Secondary Residence Displays as Expected in the Property Is Column for VOMs



Dynamic Data Management (DDM) Fee Rules and Field Rules for 2015 Itemization Data Now Triggered as Expected
An issue was introduced in Encompass 20.1 where DDM fee rules and field rules set up to be triggered based on changes to 2015 Itemization data were not operating as expected. When the criteria for the fee or field rule was met, the rules were not triggered like they should have been. If users closed the loan file, re-opened it, and then clicked anywhere on the 2015 Itemization form, the rules would be triggered and the data would be updated accordingly. This issue has been resolved and the fee and field rules are now operating as expected.

