



# Encompass Release Notes

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18.3 August Service Pack

Version 18.3.0.6

(Banker Edition)

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# Encompass 18.3.0.6 Release Notes

## Encompass 18.3 August Service Pack (version 18.3.0.6)

These are the release notes for the Encompass 18.3 August Service Pack (version 18.3.0.6). It includes a high-level overview of the feature enhancements and fixed issues in this release. Refer to the online help and the [Guides & Documents](#) page for additional information and related documents.

This Encompass 18.3 August Service Pack includes updates to users' Encompass client machines.

## Encompass Release Naming and Timing Reminder

As a reminder, Ellie Mae has aligned our software updates with the appropriate tech nomenclature so we can be clear and consistent in our communication. The process in which you receive updates remains the same. To help you understand and prepare for releases and updates, please review the [Encompass Product Release Naming Conventions](#) page.

- ! Certain Service Pack and Critical Patch releases are always applied to your users' computers automatically and cannot be controlled manually via the Encompass Version Manager tool. Typically these are releases that include critical compliance or feature updates, or changes to the Encompass Server that result in a new Encompass version number.

The Encompass 18.3 August Service Pack contains updates to users' Encompass client machines that can be controlled manually via the Encompass Version Manager tool. If the tool has been configured to always apply new releases to users' computers automatically, users will receive this update upon their initial log in of Encompass following the release.

In Encompass, go to **Help > About Encompass** in the menu bar to view your Encompass version. If you apply the client-side update, your new version number will be 18.3.0.6.

## System Requirements and SDK Upgrade Requirement for Encompass

 **Have you reviewed the latest System Requirements?**

Before downloading or applying this new Encompass release, it is important to verify the latest system requirements for Encompass client machines. Please review the [System Requirements for Encompass](#) to ensure your environment meets the requirements needed to operate Encompass successfully.

The Encompass SDK (Encompass Software Development Kit) has been repackaged with this 18.3 August Service Pack release. Although it is not required, it is recommended that you upgrade to this latest SDK delivered with this update to ensure the same functionality that is in this latest version of Encompass is also available in your SDK. If your SDK application utilizes the Encompass SmartClient, you can automate this process so the SDK is upgraded automatically every time you apply an Encompass release. If your SDK application is installed on a computer at your location, you must manually upgrade the SDK for every release. For instructions for automating the upgrade process or manually upgrading the SDK, refer to the [Upgrading the Encompass SDK](#) page or view the [SDK Programmer's Guide](#).

 Again, upgrading to this latest SDK package is recommended, but not required, for this 18.3 August Service Pack release.

Visit the [Encompass SDK Install Files](#) page to access the latest SDK install files.

# Feature Enhancements in Version 18.3.0.6

## Updates to the Encompass Client Machines

The Encompass 18.3 August Service Pack includes the following enhancements, which are client-side updates that are applied to users' Encompass client machines. This client update can be controlled manually via the Encompass Version Manager tool. If the tool has been configured to always apply new releases to users' computers automatically, users will receive this update upon their initial log in of Encompass following the release.

## Encompass Forms and Tools

### New Option to Create a Non-Borrowing Owner File Contact with *Non Title Spouse Vesting Type*

As introduced in Encompass 18.3, authorized users can use the File Contacts tool to add non-borrowing owners to a loan. Starting in Encompass 18.3.0.6, a new *Non Title Spouse* option has been added to the Vesting Type drop-down list (NBOC0109) in the File Contacts tool. Previously, the only options to select from were *Title Only*, *Title Only Trustee*, and *Title Only Settlor Trustee*. When a non-borrowing owner file contact with the 'Non Title Spouse' Vesting type (or any of the other available vesting type options) is created, the vesting information for the contact is automatically populated to the Borrower Information - Vesting input form and the non-borrowing owner is placed in the correct workflow when generating disclosures and closing documents so that they are automatically set up to be sent to the non-borrowing owner file contact.


In addition, starting in Encompass 18.3.0.6, the four non-borrowing owner vesting types (*Non-Title Spouse*, *Title Only*, *Title Only Trustee*, and *Title Only Settlor Trustee*) are now also listed in the Borrower Vesting Type and Co-Borrower Vesting Type drop-down lists provided on the Borrower Summary - Origination input form (field IDs 4008, 4009), Borrower Summary - Processing input form (field IDs 4008, 4009), and the Manage Borrowers pop-up window that is displayed from the Co-Mortgagors tool. If one of these vesting types is selected for these fields, the selected vesting option is also now reflected in the Borrower Type field provided in the Disclosure Details window that displays when viewing a disclosure entry in the Disclosure Tracking tool. If a user chooses to click the blue Lock icon for the Borrower Type field and make a manual selection from the resulting drop-down list, all four non-borrowing owner vesting types are listed in the drop-down list as well.

NICE-12420, NICE-12425, NICE-12430

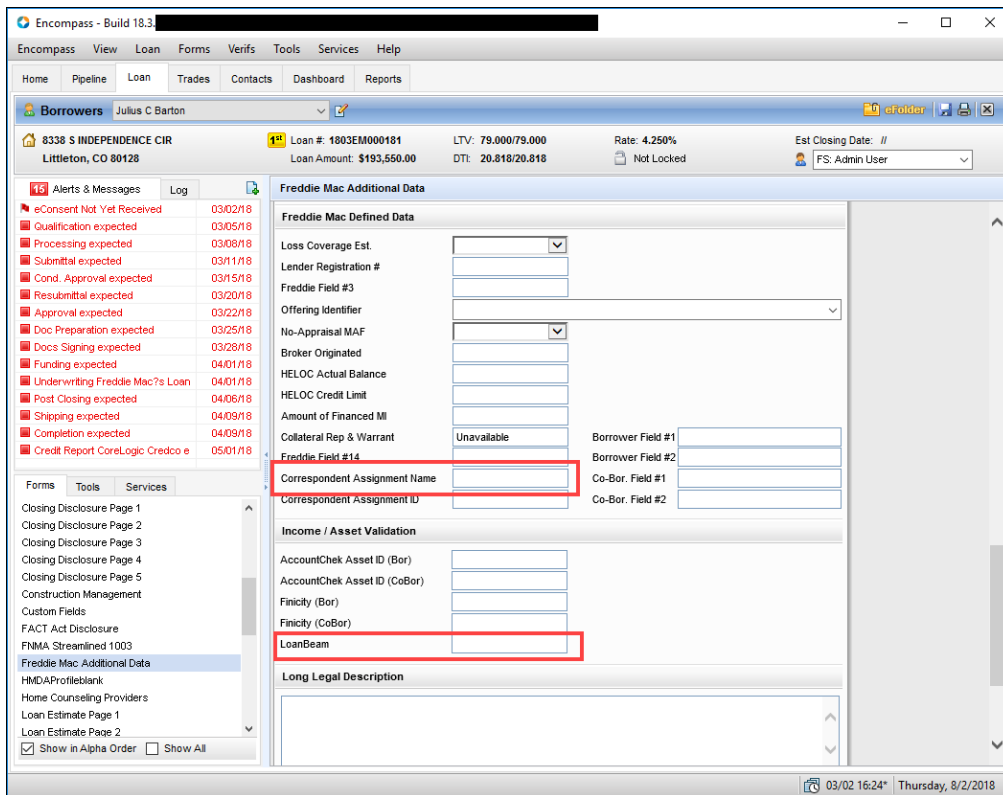
## Updated Fields in the *Freddie Mac Additional Data Input Form*

*Freddie Field # 7* (field ID CASASRN.X166) and *Freddie Field 15* (field ID CASASRN.X35) in the Freddie Mac Additional Data input form have been renamed with this release.

- *Freddie Field # 7* has been renamed to *LoanBeam* and has been moved from the *Freddie Mac Defined Data* section to the *Income / Asset Verification* section. This field will be used to record LoanBeam asset and income verification data which will then be included in the loan requests to Freddie Mac's Loan Product Advisor.

 The Loan Product Advisor and LoanBeam pilot will be available in a future release. This update is intended to prepare for the pilot launch, in advance.

- *Freddie Field 15* has been renamed to *Correspondent Assignment Name*.



The screenshot displays the Encompass software interface for a loan application. The main window shows the 'Freddie Mac Additional Data' form. The form is organized into several sections:

- Freddie Mac Defined Data:** This section contains various fields for loan details, including 'Loss Coverage Est.', 'Lender Registration #', 'Freddie Field #3', 'Offering Identifier', 'No-Appraisal MAF', 'Broker Originated', 'HELOC Actual Balance', 'HELOC Credit Limit', 'Amount of Financed MI', 'Collateral Rep & Warrant', and 'Freddie Field #14'. Two fields are highlighted with red boxes: 'Correspondent Assignment Name' and 'Correspondent Assignment ID'.
- Income / Asset Validation:** This section contains fields for 'AccountChek Asset ID (Bor)', 'AccountChek Asset ID (CoBor)', 'Fincity (Bor)', 'Fincity (CoBor)', and 'LoanBeam'. The 'LoanBeam' field is highlighted with a red box.
- Long Legal Description:** This section is currently empty.

The interface also includes a navigation pane on the left with options like 'Alerts & Messages', 'Forms', 'Tools', and 'Services'. The top of the window shows the loan details for '8338 \$ INDEPENDENCE CIR, Littleton, CO 80128'.

PSA-18750, PSA-17343

# Fixed Issues for Version 18.3.0.6

This Encompass 18.3 August Service Pack includes updates to users' Encompass client machines.

**Why we fixed these issues:** These issues were fixed to improve usability and to help ensure Encompass is operating as expected. The issues were chosen to be fixed based on the severity of its impact to clients and client feedback.

## Updates to the Encompass Client Machines

The Encompass 18.3 August Service Pack includes the following items, which are client-side updates that are applied to users' Encompass client machines. This client update can be controlled manually via the Encompass Version Manager tool. If the tool has been configured to always apply new releases to users' computers automatically, users will receive this update upon their initial log in of Encompass following the release.

## Compliance Issue Resolved

### Calculating Cash to Close Remarks Updated on Closing Disclosure Page 3 for Tolerance Cures

The following remarks now displays in the Calculating Cash to Close section on the Closing Disclosure Page 3 when a tolerance cure is applied to a loan as a principal reduction with no lender credit:

- Increase exceeds legal limits by **[\$amount of Applied Cure (field ID FV.X366)]**



The updated remarks are mandated by regulatory requirement - Calculating Cash to Close (§ 1026.38(i)(1)(iii)(A)(3); Comment 38(i)(1)(iii)(A)-3)) - and are applied to the standard and alternate versions of the Closing Disclosure under the following conditions:

- **Standard** - When **Did Total Closing Costs Change?** (field ID CD3.X111) is **Y** and a cure has been applied to the loan.
- **Alternate** - When **Did Total Closing Costs Change?** (field ID CD3.X119) is **Y** and a cure has been applied to the loan.

! The **Did Total Closing Costs Change?** fields are populated with Y when the value in the Applied Cure field is greater than 0.

CBIZ-19082

## Encompass Forms and Tools

### Fee Level Change of Circumstance Reasons and Details Now Printed to Applicable Output Forms

An issue occurred for users documenting a change of circumstance at the fee level, as introduced in the Encompass 18.3 Major Release. When using fee level change of circumstance for a loan (i.e., the Fee Level Disclosures check box (field ID 4461) on the Loan Estimate Page 1 or Closing Disclosure Page 1 is selected), the fee level change of circumstance reasons and details were not being printed to the *Notice of Change Circumstances Reasons* (GTRIDLECCRJ\_S) nor the *Notice of Change Circumstances Reasons Closing Disclosure* (form GTRIDCDNCCR\_S) output forms when users printed the documents prior to disclosing them. This issue has been resolved and fee level change of circumstance reasons and details are now printed to these output forms as expected.

NICE-12131, NDEF-52062

### Comments Field on the Disclosure Details Window's Reasons Tab (via the Disclosure Tracking Tool) Now Available

An issue was introduced in Encompass 18.3 where the Comments field that is provided on the Disclosure Details window's Reasons tab when viewing a Disclosure History entry in the Disclosure Tracking tool table was no longer editable. Therefore, users could not enter comments on the Reasons tab like they could prior to Encompass 18.3. This issue occurred specifically when users were not documenting changed circumstances at a fee level (i.e., the Fee Level Disclosures check box (field ID 4461) was not selected.) This issue has been resolved and the Comments field on the Reasons tab is now available again for users to enter comments.

NICE-12503

## Comments Added to Lock Extension Request Now Populates Buy Side Lock Request Column Only

An issue occurred where comments were populated into the Buy Side Lock and Pricing column in the lock extension snapshot when a lock extension request was submitted. If a lock extension request, including comments, was submitted, those comments populated the Buy Side Lock Request column and replaced any comments in the Buy Side Lock and Pricing column in the snapshot. This issue has been resolved and lock extension request comments are only populated into the Buy Side Lock Request column.

SEC-13560

## Comments Now Saved in Lock Snapshot When Lock Submitted via Worst Case Pricing Tool

An issue occurred where comments were not saved in the lock snapshot when a lock was submitted using the Worst Case Pricing Tool. If a lock was submitted using either historical or current pricing, no comments (appended program notes or manually entered comments) were saved in the snapshot. This issue has been resolved and the comments are now saved in the lock snapshot.

! Manually entered comments must be entered after the program notes are returned in order to be saved in the lock request snapshot.

SEC-13557

## Electronic Document Management (EDM)

### Updated Signatures Populating Correctly from Non-Consumer Connect Email Templates

An issue was resolved that caused updates to the Email Signature in a user's Personal Settings (**Encompass > Settings > Personal Settings > My Profile**) to not populate in email notifications when the signature was applied from one of the following non-Consumer Connect HTML email templates:

- Document Requests
- Loan Level Consent
- eDisclosures
- Pre-Closing Documents

This issue, which was introduced with the Encompass 18.3 release, has been resolved. The signatures are now populating correctly.

### Workaround Information:

The following workaround was provided for this production issue and is no longer required for Encompass 18.3.0.6 and later.

- The user can manually edit the body of the HTML email template.

EDM-20474

## Loan Officer Option Now Available as a Sender Type for eDisclosures

An issue was resolved that caused the **Loan Officer** option to not display in the **Sender Type** drop-down list on the Send window for eDisclosures and when using the **Request** button in the eFolder to request an eSignable Loan Estimate or Closing Disclosure. Only the Current User and File Starter options displayed. This issue was introduced with the Encompass 18.3 release and only affected Encompass WebCenter loans not submitted from Encompass Consumer Connect websites. It has been resolved and the **Loan Officer** option now displays as expected.

EDM-20545

## Loan Officers eSignature No Longer Required Before Sending eFolder Packages

When an eFolder document package contains a document that the loan officer is required to eSign, Encompass now delivers an email notification to borrowers as soon as the eSigning package is sent. In previous releases of Encompass, the loan officer was required to eSign the specified document before the email notification would be sent to the borrower.

EDM-19945