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Encompass 19.1 Major Release Reference Guide

This guide is meant to serve as a quick tool to help you prepare for the major release. If additional information is needed on any topic please refer to the full Ellie Mae release notes.

Encompass 19.1 Major Release Key Components Overview

Enhanced Encompass System Performance - Several enhancements are being delivered in Encompass 19.1 to help improve Encompass system performance around Pipeline load and refresh times, loan opening times, and time to log in.

Additional Support for HELOC Loans - A new pop-up window has been added to enable loan officers to calculate the maximum draw and loan amounts for a HELOC loan by entering target CLTV and HCLTV ratios. The HCLTV (field ID 1540) ratio has also been added to the 1st and 2nd loan position columns in the Piggyback Loan Tool to enable loan officers to view the HELOC combined loan-to-value ratio when originating a HELOC as a piggyback with another transaction

Enhanced Encompass Pipeline Performance - Authorized users now have the ability to manually select the loan folders they want to view and search in their Pipeline view.

New Functionality for the Company Details Lender Contacts Tab - Added the ability to manage (add, edit, and delete) contacts that are not contained in the TPO Global Lender Contacts setting or the Company Details Sales Reps/AE tab.

Support for Submitting HELOC Loan Lock Requests - Added the ability to use HELOC parameters when submitting lock requests.

Encompass Release Naming and Timing Reminder

As a reminder, Ellie Mae has aligned their software updates with the appropriate tech nomenclature to be clear and consistent in their communication. For greater detail, see the **Encompass Product Release Naming Conventions** page in Resource Center.

Major releases like Encompass 19.1 and releases that include critical compliance or feature updates like Service Pack and Critical Patch updates result in a new Encompass version number. These releases are applied to users' computers automatically and cannot be controlled manually via the Encompass Version Manager tool.

This Encompass 19.1 Major Release will be applied to your users' computers automatically and cannot be controlled manually via the Encompass Version Manager tool. Users will receive the update upon their initial log in of Encompass following the release.

System Requirements and SDK Upgrade Requirement for Encompass Reminder

Before downloading or applying this new Encompass release, it is important to verify the latest system requirements for Encompass client machines. Please review the most recent **System Requirements for Encompass** in Encompass Resource Center to ensure your environment meets the requirements needed to operate Encompass successfully.

For a major Encompass release like this one, the Encompass SDK must be upgraded to match the newly updated Encompass Server. If you fail to upgrade the SDK your application will not be permitted to connect to the updated Encompass Server. 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.

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

Audience:

*Clients using the SDK
Administrators*

Recommended Action:

Administrators – update the SDK to most recent version. See Page 10 of the 19.1 Major Release notes for full information.

Encompass Pipeline

Multi Loan Folder Selection Options Now Provided in Pipeline: Users now have the ability to manually select a specific, multiple, or all loan folders in their pipeline view. New check boxes are now provided next to every loan folder listed in the Loan Folder drop-down list. This allows users to define which loan are displayed in the Pipeline making it easier to find loans and improving system performance. When users have multiple folders selected, the Loan Folder fields displays the number of folders selected rather than a loan folder name.



KNOWN ISSUE: The checkboxes will need to be double clicked, as a single click will not check the selection.

See Pages 10 - 14 of the 19.1 Major Release notes for more details.

Two New Pipeline Columns Added to Enable Sorting of Custom Milestones in Alphabetical Order: To enable users to get a more accurate sorting result when custom milestones are in use, two new Pipeline columns are now available: Last Milestone Sorted and Next Milestone Sorted. When sorting by either of these columns, the standard and custom milestones are sorted alphabetically. Custom milestones are intermingled with standard milestones accordingly and no longer grouped at the top of the columns.

See pages 46-47 of the 19.1 Major Release notes for full information.

Change to the Loan Folder That the User Will See When They Switch Pipeline Views: Option to set up a persona default pipeline view folder. When a user is viewing one (or more) loan folders in the Pipeline and then switches to a different Pipeline View where no loan folder was defined by the administrator, the user will now see the loan folder that has been indicated as the Working Folder in the user's user profile.

See pages 46-47 of the 19.1 Major Release notes for full information.

Audience:

*Administrators
Origination
Operations*

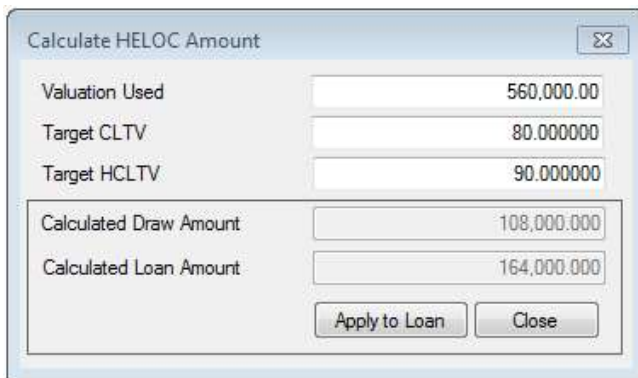
Recommended Action:

Administrator- Review new Pipeline View Persona settings to determine how to best use them in setting which loan folders a user can select. There is a new persona pipeline option to allow users to Exclude Archive Folders, determine which personas to give this functionality to. See Pages 10 - 14 of the 19.1 Major Release notes for more details. Determine if new pipeline milestone sort columns should be added to any standard pipeline views. Determine if Working Folder settings should be updated in persona rights. Review Pages 46-47 of the 19.1 Major Release notes for full information.

Originator/Operations- Use new multi folder feature to improve pipeline the management experience. Add new columns to personal pipeline views to sort by milestone alphabetically.

Tool for Calculating HELOC Draw and Loan Amounts

New Pop-Up Window for Calculating HELOC Draw and Loan Amounts is accessed with a new Edit icon that has been added next to the Initial Advance field (field ID1888) on several forms and in the Piggyback Loan tool. Clicking on the Edit icon will open a pop-up where you can enter target CLTV and Target HCLTV ratios to calculate the maximum draw and loan amounts for the HELOC.



Calculate HELOC Amount	
Valuation Used	560,000.00
Target CLTV	80.000000
Target HCLTV	90.000000
Calculated Draw Amount	108,000.000
Calculated Loan Amount	164,000.000
<input type="button" value="Apply to Loan"/> <input type="button" value="Close"/>	

Audience:

*All Clients originating HELOC loans
Originators
Administrator*

Recommended Action:

Administrator: Review Pages 17-18 of the 19.1 Major Release notes for full information.

New Rep and Warrant Tracker Tool

New tool enables users to track details summarizing rep and warrant relief status from Fannie Mae’s DU and Freddie Mac’s LPA. By being able to reference the data on the screen lenders can quickly determine eligibility options between AUS findings and be better able to manage and maintain execution options at secondary marketing.

Loan Number	Borrower Name	Coborrower Name	Loan Amount
181EM000001	John D Ruckelshaus	Jody Dee Ruckelshaus	184,000.00

Forensic Mac		Freddie Mac	
DU Recommendation	Approved/Eligible	LRA Risk Class	Accept
UCDP Status	Not Submitted	LRA Purchase Eligibility	Eligible
CU Risk Score	23	Documentation Level	Streamlined
EC Status (1993)	No Felts	UCDP Status	Some Info
EC Status (9100)	Not Submitted	Collateral Risk Score	Some Info
UCD Collection Status	Successful	LGA Purchase Eligibility	Eligible
		LGA Risk Assessment	Green
		LGA UCD Requirement	Satisfied

Rep and Warrant Status									
Forensic Mac	Borrower 1	Close By Date	Borrower 2	Close By Date	Freddie Mac	Borrower 1	Expiration Date	Borrower 2	Expiration Date
Appraisal Waiver Offered		✓		01/01/2018	Appraisal Waiver Offered		✓		02/01/2018
Value Rep & Warrant Relief		✓		01/03/2018	Collateral Rep & Warrant Relief		✓		02/02/2018
Asset Rep & Warrant Relief		✓		01/04/2018	Asset Rep & Warrant Relief		✓		02/03/2018
Verification of Employment	✓	01/05/2018	✓	01/06/2018	Income Rep & Warrant Relief		✓		N/A
Verification of Income									
Base Income	✓	01/07/2018	✓	01/08/2018					
Spousal	✓	01/09/2018	✓	01/10/2018					
Overhead	✓	01/11/2018	✓	01/12/2018					
Commission <20%	✓	01/13/2018	✓	01/14/2018					
Commission 20%+	✓	01/15/2018	✓	01/16/2018					
Social Security	✓	01/17/2018	✓	01/18/2018					
Retirement (Pension, etc)	✓	01/19/2018	✓	01/20/2018					
Self-Employed	✓	01/21/2018	✓	01/22/2018					

KNOWN ISSUE: Several of the new fields in the tracker tool are not yet operational and will be provided in a future release.

Audience:

- Administrators*
- Operations*
- Secondary Marketing*

Recommended Action:

- Administrator: Review Pages 18-22 of the 19.1 Major Release notes for full information.*
- Operations/Secondary Marketing: Use tool to view AUS eligibility recommendations all in one place.*

System Performance Enhancements

Enhancements have been made to improve the speed and performance for the following features:

- Pipeline Performance: See Page 23, 12 and 73 of the 19.1 Major Release notes for full information.*
- Loan Open: See Page 24 of the 19.1 Major Release notes for full information.*
- Encompass Login: See Page 24 and 97 of the 19.1 Major Release notes for full information.*

Audience:

- Administrators*

Recommended Action:

- Administrator: Review Pages 18-22 of the 19.1 Major Release notes for full information.*

Additional Support for HELOC Loans

Modifications made to enable HELOC parameters to be used when submitting lock requests:

HCLTV Field Added to the Piggyback Loans Tool: Field ID 1540

**See page 24 of the 19.1 Major Release notes for full information.*

Added New HELOC Fields to the Lock Request Form which will populate via current HELOC fields. Some can also be manually entered. These fields will be used in the Lock Request Validation where they will be compared to the HELOC fields on the RegZ-LE. If there is a discrepancy a confirmation window will be displayed. A “Confirm” button click can be used to override the values on the RegZ-LE screen with values from the Lock Request Snapshot.

**See pages 25,26, and 29-31, of the 19.1 Major Release notes for full information.*

Additional modifications to HELOC fields. Some fields have been renamed or duplicated in additional locations.

**See page 26 of the 19.1 Major Release notes for full information.*

Updated the Subordinate Mortgage Loan Amounts pop-up screen on the Lock Request form and the Lock Request snapshot.

**See page 26 of the 19.1 Major Release notes for full information.*

Updated the verbiage for the Lien Position field on the Lock Request form and Secondary Registration tool to match updates provide in the 18.4 release. **See page 27-29 of the 19.1 Major Release notes for full information.* The previous verbiage was causing issues with the pipeline filter for subordinate loans. As part of the fix for this issue, the field description and field size for field 420 (Lien Position) were updated in the Reporting Database. In order for this fix to be applied and resolve this issue with your Pipeline, you must manually remove field 420 from the Reporting Database, and then add field 420 back to the Reporting Database *Review Pages 73 of the 19.1 Major Release notes for full information.*

Audience:

*All Clients originating HELOC loans
Lock Desk
Administrators*

Recommended Action:

Administrator: Review Pages 24-31 and 73 of the 19.1 Major Release notes for full information.

Determine if any persona access to fields settings need to be created surrounding the new fields which can be entered manually. You must manually remove field 420 from the Reporting Database, and then add field 420 back to the Reporting Database

Updates to Project Type Options

A new “V/No Review-Site Condo” option has been added to the Project Type (field ID 1012) drop down list on the Transmittal Summary input form to match the options available under FNMA guidelines.

A new “Detached Condominium” option has been added to the Project Type (field ID 1012) drop down list on the Transmittal Summary input form. Selecting this option results in the both the 1-unit and Condominium check boxes being selected on the transmittal summary.

Audience:

*Administrators
Underwriters*

Recommended Action:

*Administrator: Review Pages 32-33 of the 19.1 Major Release notes for full information.
Underwriters: Use these new options when appropriate for project type.*

Purchase Payoffs Included in Funds from/for Borrower in the Calculating Cash to Close Amounts

Updates have been made to the calculations used to populate the Down Payment/Funds from Borrower (field IDs LE2.X2 and CD3.X105) and the Funds for Borrower (Field IDs LE2.X3 and CD3.X107) in the Calculating Cash to Close sections on the Loan Estimate Page 2 and Closing Disclosure Page 3 input forms when the Purpose of Loan (field ID 19) is Purchase, Construction, or Construction - Perm.

This update enables payoffs to be captured on the Calculating Cash to Close section on the Loan Estimate and Closing Disclosure.

Previously, third-party payoff amounts were not included in the calculations for the Down Payment/Funds from Borrower or the Funds for Borrower. This caused issues for loans with purchase payoffs, as well as scenarios where the loan amount exceeded the current purchase price, for example, a 203(k) scenario.

Important Notes: For Purchase transactions that were disclosed prior to 19.1 with one or more payoff items included, the Down Payment/Funds from Borrower (field IDs LE2.X2 and CD3.X105) and Funds for Borrower (field IDs LE2.X3 and CD3.X107) are not editable and the existing values are retained. **Click the Lock icon to trigger the new calculation.**

The payoffs are not reflected in the Details of Transaction section on input forms such as the 2015 Itemization and the 1003 Page 3. If you click the Lock icon to add the purchase payoff in the Refinance field (field ID 1092), the DU results will double the cash amount for the payoffs in the cash to close calculation. This situation will be resolved when the new version of the 1003 URLA form is released later in 2019.

See page 34 of the 19.1 Major Release notes for full information.

Audience:

*Administrators
Disclosure Desk
Closers*

Recommended Action:

Administrator: The amount of the Third Party Payments Not Otherwise Disclosed (field ID LE2.X29) now populates when the Purpose of Loan (field ID 19) is Purchase. Previously this amount was populated with 0.00 for a purchase loan. Determine if this effects any business rules. Review Page 34 of the 19.1 Major Release notes for full information.

Disclosure Desk/Closers: Review new logic and make sure there is understanding of how to enter payoff for Purchases, Construction and Construction to Perm Loans.

Update to the Actual Disclosure Receipt Date Logic for Electronic Disclosures

The logic used to populate the actual received date when disclosures are sent electronically has changed to populate when disclosures are accessed even when eConsent was not received when disclosures were sent, as long as it is received, and disclosures are accessed prior to the LE due date.

See page 35 of the 19.1 Major Release notes for full information.

Audience:

*Administrators
Operations*

Recommended Action:

*Administrator: Review Page 35 of the 19.1 Major Release notes for full information.
Operations: Review new logic and adjust workflow if needed.*

Updates to the Product Field for Construction-to-Permanent Loans

New logic is being used to populate the Product description (field ID LE1.X5) for Construction to Permanent Loans. *See page 36 of the 19.1 Major Release notes for full information.*

Audience:

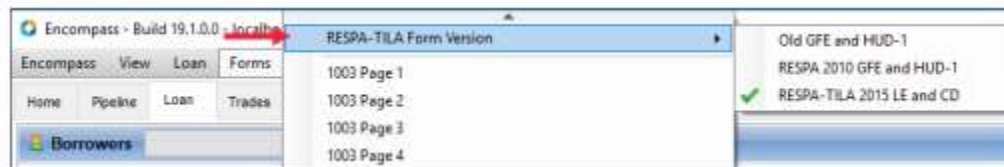
*All Clients Offering Construction-to-Permanent Loans
Administrators*

Recommended Action:

Administrator: Review Page 36 of the 19.1 Major Release notes for full information.

RESPA-TILA Form Version Indicator Now Located at the Top of the Forms Menu

On the Forms menu provided inside each loan file, the RESPA-TILA Form Version option is provided to enable users to select the version of the Encompass input forms to use for the loan file. To make this option more user friendly and efficient, the RESPA-TILA Form Version indicator has been moved from the very bottom of the Forms menu to the very top of the Forms menu. *See page 37 of the 19.1 Major Release notes for full information.*



Audience:

Administrators

Recommended Action:

Administrator: Inform any users who may be manually applying the loan form version. Review Page 37 of the 19.1 Major Release notes for full information.

When Using Fee Level Disclosures, Information Reasons for CIC on LE pg1 and CD pg 1 Can Now Be Edited After Initial Disclosures are Sent

In earlier versions of Encompass users could not edit or select a change of circumstance reason unless a Good Faith Fee Variance Violated alert was triggered. This limitation prevented users from documenting and disclosing informational only reasons on the LE or CD when no fee changes occurred.

Users can now document disclosure reasons with and without a changed circumstance. There no longer needs to be a fee change that triggers a Good Faith Fee Variance Violated alert to enable most of the CIC fields.

Note that users can still document fee changes and reasons in the Good Faith Fee Variance Violated alert just as in previous versions of Encompass.

See pages 38-39 of the 19.1 Major Release notes for full information.

Audience:

*Administrators
Disclosure Desk
Closers*

Recommended Action:

*Administrator: Review Pages 38-39 of the 19.1 Major Release notes for full information.
Disclosure Desk/Closers: Review changes to fee level CIC's and adjust workflows accordingly.*

Options Removed from the Freddie Mac Offering Identifier List

A list of options have been removed from the Offering Identifier drop-down list (field ID CASASRN.X163) As they are no longer supported by Freddie Mac.

See page 40 of the 19.1 Major Release notes for full information.

Version Fix: Two options were initially removed from the 19.1 But after initial release Freddie Mac decided to continue support for “250: Home Possible Advantage” and “251: Home Possible Advantage for HFAs” so they were added back to the drop-down list.

Review Page 112 of the 19.1 Major Release notes for full information.

Audience:

Administrators

Recommended Action:

Administrator: Review any business rules applied to field CASASRN.X163 that may be affected by the field option changes. Review Page 40 of the 19.1 Major Release notes for full information.

Two New Fields Added to TPO Information Tool

These new fields have been added to the TPO Loan Status section on the TPO Information tool to record dates when broker requests are made for Loan Estimate forms and wholesale withdrawals. Both of these fields are reportable in the Encompass Reporting Database and business rules can be written using the fields.

Wholesale Withdrawal Requested Date (field ID TPO.X110)

Loan Estimate Requested Date (field ID TPO.X111)

Audience:

All Clients Using TPO Services

Administrators

Recommended Action:

All Clients Using TPO Services: Determine if these new fields will be useful, and if so leverage them within encompass.

Administrator: Review Page 41 of the 19.1 Major Release notes for full information.

HCLTV Ratio Added to the LTV Numbers in the Loan file Header

HCLTV Field ID 1540 will now display the ration in the LTV numbers in the header at the top of the loan file.



See page 41 of the 19.1 Major Release notes for full information.

Audience:

Administrators

Originator

Underwriter

Operations

Recommended Action:

Administrator: Review Page 32 of the 19.1 Major Release notes for full information.

Originator, Underwriter, Operations: Reference field at any time within the loan file.

New Version of the Settlement Service Provider List Printed Output Form is Now Available

The title of this new form is 2015 Settlement Service Provider List - No Fees. It can be generated and/or printed in Encompass.

The purpose of this new version is to provide a version of the Settlement Service Provider List that does not contain the Estimate column for fees in the Additional Details for Services You Can Shop For and the Additional Details for Services You Cannot Shop For sections of the form.

Important Note: This form version is not currently tracked by the Disclosure Tracking tool automatically. If you opt to use this form and include it in a disclosure, you will need to manually create a disclosure tracking entry in the tool to track its disclosure details. The Disclosure Tracking tool will be updated to include this version of the form in a future release. *See pages 42-44 of the 19.1 Major Release notes for full information.*

Audience:

*Administrators
Disclosure Desk
Compliance*

Recommended Action:

*Administrator: New form is available to generate and print. If needed you can add to disclosure packages, but be aware of the current disclosure tracking limitations. Review Pages 42-44 of the 19.1 Major Release notes for full information.
Compliance/Disclosure Desk: Determine if there is benefit to using this new form, and adjust work flows accordingly.*

Update to State Specific Forms

To comply with state regulations the following forms have been updated:

New Your State Specific Information Input Form: *See pages 44 of the 19.1 Major Release notes for full information.*

Wisconsin State-Specific Information Input Form: *See pages 45 of the 19.1 Major Release notes for full information.*

Commitment Expiration Date Added to the Kentucky, Maryland, Vermont, Virginia and Wisconsin State-Specific Information Input Forms: *See pages 45 of the 19.1 Major Release notes for full information.*

Audience:

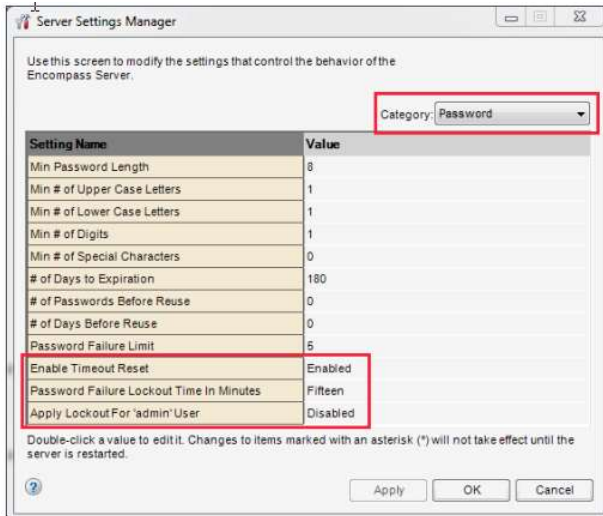
*All Clients Offering Products in New York, Wisconsin, Kentucky, Maryland, or Virginia
Administrators
Disclosure Desk
Closers*

Recommended Action:

*Administrator: Review Pages 44-45 of the 19.1 Major Release notes for full information.
Disclosure Desk/Closers: Determine if additional fields and content on state specific forms will require a change to workflow.*

New Password Policies Added to the Admin Tools Settings Manager: Enabled Timeout Rest/Password Failure Lockout Time

When user exceed password attempts, instead of relying on a manual password reset from an administrator, a new Enable Timeout Reset setting in Encompass Admin Tools can be configured to enable a time-based lock-out period for users (for example, 15 minutes) so that a series of failed log in attempts causes the account to be locked for a set period of time. It will then be automatically unlocked. *See pages 48-49 of the 19.1 Major Release notes for full information.*


Audience:

Administrators

Recommended Action:

Administrator: If choosing to utilize this timeout setting, Review Pages 48-49 of the 19.1 Major Release notes for full information and instructions to set up in Encompass Admin Tools.

User Access Rules for Data Templates Now Enforced in Dynamic Data Management's Field Rules Setting

Users can be given access to import Data Templates to be used in DDM rules. This right can be given through persona settings or user group settings. *See pages 50-51 of the 19.1 Major Release notes for full information.*

Audience:

Administrators

Recommended Action:

Administrator: Determine if there are additional users who need to be able to import Data Templates to be used in DDM rules. If so Review Pages 50-51 of the 19.1 Major Release notes for full information on how to grant access.

Post-Closing Conditions Pricing Fields Added to Encompass Reporting Database

Two new fields have been added to the Encompass Reporting Database to enable the Print Internally and Print Externally options for Post-Closing conditions in the eFolder to be reportable:

PostCondition.PrintInternally

PostCondition.PrintExternally

See pages 51-52 of the 19.1 Major Release notes for full information.

Audience:

Administrators

Recommended Action:

Administrator: Determine if these fields should be added to any reports, pipeline views, snapshots, ect. Review Pages 51-52 of the 19.1 Major Release notes for full information.

New Warning Message When Deleting a Persona Type in Personas Tool

When trying to delete a persona, the warning message which provides a list of users belonging to that persona has been updated. The new verbiage is more consistent with the issue which is that users with no persona's assigned will not be able to log in. If the user already has another persona assigned, they will not have an issue logging in. *See pages 53 of the 19.1 Major Release notes for full information.*

Audience:

Administrators

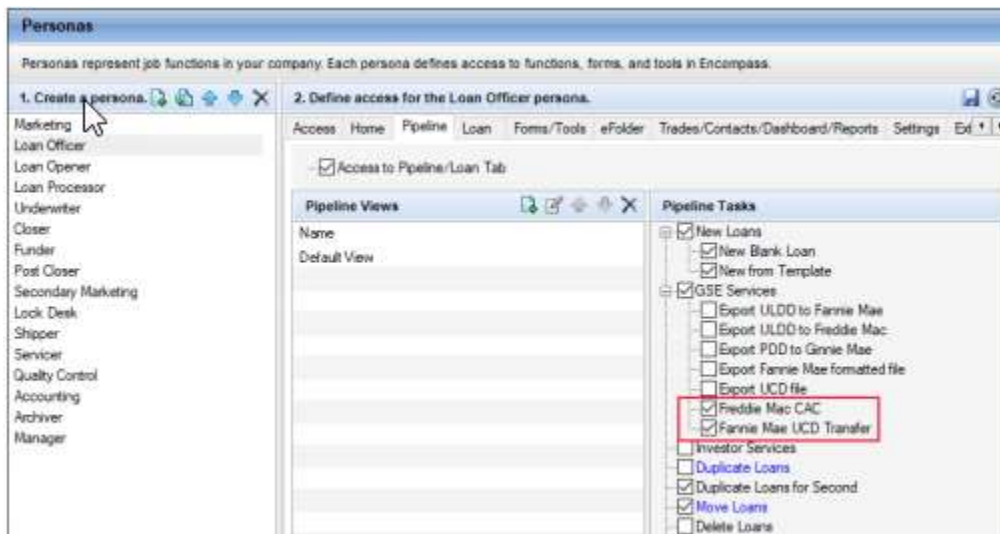
Recommended Action:

Administrator: Review Pages 53 of the 19.1 Major Release notes for full information.

New Persona Options Added for GSE Services

Two new options have been added to the Personas tool to enable administrators or other authorized users to grant persona access to the Freddie Mac CAC and Fannie Mae UCD Transfer options on the Encompass Pipeline menu. *See pages 54-55 of the 19.1 Major Release notes for full information.*

To grant access to these options, navigate to Encompass Settings > Company/User Setup > Personas. Select a persona in the left panel, click the Pipeline tab, and then select the Freddie Mac CAC option and/or the Fannie Mae UCD Transfer option. User assigned with this persona will then be able to access these options from the Encompass Pipeline menu.



Audience:

Administrators

Recommended Action:

Administrator: Access will need to be re-setup for users as this was previously managed under the GSE Services Option, and is now managed under two separate access options. To retain access users will need to be given persona access to one or both of these Pipeline options. Review Pages 54-55 of the 19.1 Major Release notes for full information.

New Condition Added to the TPO Actions Option in Business Rules

A new Request Loan Estimate condition option is now provided for administrators when managing certain business rules. After selecting TPO Actions as a condition for the rule, administrators can now select Request

Loan Estimate to manage this Encompass TPO Connect loan action. Administrators can write rules around who can access this action, when the action will be enabled in loans, and prerequisites that must be met before users can complete this action, and more.

See pages 55-56 of the 19.1 Major Release notes for full information.

Audience:

*All Clients Using TPO Services
Administrators*

Recommended Action:

Administrator: Review Pages 55-56 of the 19.1 Major Release notes for full information.

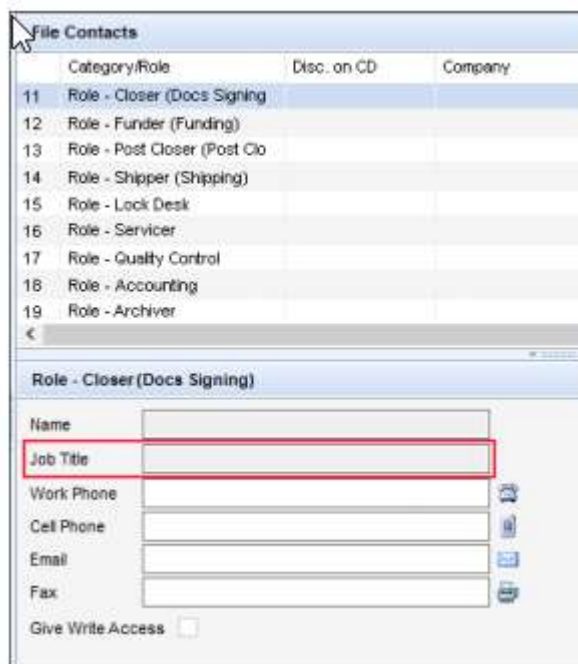
New Job Title Added to User Details Screen, File Contacts Screen, and More

When using the Company/User Setup > Organization/Users setting to set up users, the new Job Title field is now provided where administrators can enter the user’s job title. This title is for informational purposes only and does not impact the user’s access to Encompass features or Persona settings.

This new field is also being added in the File Contacts tool, and a new Print user’s job title check box is now provided in the From section of the VOD, VOE, VOL, VOM, and VOR input forms.



This new field can be accessed in the Custom Print Form Settings through Loan Officer Title, Loan Processor Title, Current Loan Team Member Title, Previous Loan Team Member Title, and Loan Team Member Title.



	Category/Role	Disc. on CD	Company
11	Role - Closer (Docs Signing)		
12	Role - Funder (Funding)		
13	Role - Post Closer (Post Clo		
14	Role - Shipper (Shipping)		
15	Role - Lock Desk		
16	Role - Servicer		
17	Role - Quality Control		
18	Role - Accounting		
19	Role - Archiver		

Role - Closer (Docs Signing)	
Name	
Job Title	
Work Phone	
Cell Phone	
Email	
Fax	
Give Write Access	<input type="checkbox"/>

The new Job Title field is also exposed in the Encompass SDK so that SDK developers have the ability to reference the Job Title field in forms, reports, and other areas in Encompass via the SDK.

See pages 57-60 of the 19.1 Major Release notes for full information.

Job title is a required field if you are managing lender contacts for the Encompass TPO Connect Lender Key Contacts widget: The Title/Department field in the TPO Global Lender Contacts settings and Company Details Lender Contact Tab will use the new job title field in the user details setting for the users job title or department.

Audience:

Administrators

Users Who print Verifications Forms

All Clients who manage lender contacts for the TPO Connect Lender Key Contacts widget

Recommended Action:

Administrator: Review functionality of new field and determine where updates may be needed and how to utilize expanded functionality. Review Pages 57-60 of the 19.1 Major Release notes for full information.

Users who print Verifications Forms: If job title is added to user setup in encompass, you can utilize the print title to verification forms functionality.

Added the Ability to Manage Contacts on the Company Details Lender Contacts Tab

In the Encompass 18.4 release, a new Lender Contacts tab was added to the Company Details setting. In this release, the ability to add, edit, and delete contacts that are not contained in the TPO Global Lender Contacts setting or the Company Details Sales Reps/AE tab has been added to the Lender Contacts tab. *See pages 61-65 of the 19.1 Major Release notes for full information.*

Audience:

Administrators

All Clients Utilizing TPO Global Lender Contacts

Recommended Action:

Administrator: If utilizing TPO Global Lender Contacts Review Pages 61-65 of the 19.1 Major Release notes for full information.

Added New Fields to the TPO Company Details Basic Info Tab

Price Group Fields: Currently, price groups for different channels can be applied to a TPO company for clients using any product and pricing provider, but only OB has implemented this setting. In this release, three new Price Group fields have been added to enable multiple price groups to be applied to a TPO company. The Encompass SDK has been updated to support the new Price Group fields.

Generate Disclosures Field: To enable Encompass administrators (Encompass admins) to control whether TPO brokers can manage fees or request a Loan Estimate (LE) and initial disclosures (Disclosures), a new Generate Disclosures field has been added to the Company Details Basic Info tab. (This functionality will be available in Encompass TPO Connect in a future release)

Multi-Factor Authentication Field: To support the upcoming implementation of Multi-Factor Authentication for Encompass TPO Connect websites a check box has been added. In addition, the Disable Login check box has been moved from the Company Details header to the Organization section. (This functionality will be available in Encompass TPO Connect in a future release)

See pages 66-69 and 72 of the 19.1 Major Release notes for full information.

Audience:

*Administrators
All Clients Utilizing TPO Settings
Clients Utilizing the SDK and TPO Settings*

Recommended Action:

Administrator: Update Company Details as needed. Review Pages 66-69 of the 19.1 Major Release notes for full information.

Consumer Connect Update: Search Organization/User Capability

When using the Company/User Setup > Organization/Users setting to set up organizations and users in Encompass, there is a Consumer Connect Site section provided on the Organization Details and User Details screen where administrators can indicate the Encompass Consumer Connect site URL that is assigned to the organization or user. The drop-down list is no longer provided. Instead, the administrator will now enter the URL of the site they want to assign in the Site URL field, and then click the Search icon (magnifying glass). Encompass Consumer Connect site URLs that match the URL entered by the administrator (either exact matches or partial matches) are listed in the new Consumer Connect Site URL pop-up window. There the administrator can search for additional sites or select a site to assign to the organization or user.

See page 70 of the 19.1 Major Release notes for full information.

Note: If the Use Parent Info check box is selected, the site URL assigned to their organization will be automatically entered in the Site URL field for the user. The field will not be editable and the Search icon will be disabled

Audience:

*Administrators
All Clients utilizing Consumer Connect*

Recommended Action:

Administrator: Review Page 70 of the 19.1 Major Release notes for full information.

Tracking Fields added for Encompass Title and Closing Center Events

To track the receipt and acceptance of Appraisal and Title/Closing events generated through the Encompass Title and Closing Center, new fields have been added to Encompass. All of the fields are date-and-time stamped and are reportable fields that can be added to the Encompass Reporting Database.

Review Page 71 of the 19.1 Major Release notes for full information.

Expert PDF HTML to PDF Converter (version 12) Now Included in Encompass Installation Package

For new installations of the Encompass Smart Client, ExpertPDF version 12 is now included in the installation package. ExpertPDF is a .NET library that is used by Encompass to convert HTML to PDF documents.

Review Page 72 of the 19.1 Major Release notes for full information.

Fix: Construction Loans

Updates have been made to the calculations for the Estimated Construction Interest (field ID 4088):

Review Pages 74 of the 19.1 Major Release notes for full information.

Updates to the Construction Amortization Schedule for ConstructionOnly ARM Loans: Updates have been made to the Amortization Schedule for construction-only ARM loans when the interest Number of Days (field ID 1962) is 365/365 or 365/360. Previously the interest payments in the schedule were displaying amounts that were off by one month. This update also affects the Projected Payments tables on the Loan Estimate Page 1 and Closing Disclosure Page 1.

Review Pages 74-75 of the 19.1 Major Release notes for full information.

Fix: Resolved Issue With Loan Officers Not Being Automatically Assigned to Loan Files From Encompass WebCenter

If the loan officer's name in their user profile in Encompass included a middle name or a suffix (for example, Jr., Sr., etc.) then they were not being assigned to loan files received the Encompass WebCenter even if they were the LAR. This issue has been resolved

Review Page 75 of the 19.1 Major Release notes for full information.

Fix: Issue Resolved Where Borrower Name Was Missing From the eDisclosure Tracking Details

Resolved an issue which occurred where if a user changed the borrower name in the Name field (field ID 1868) on the Borrower Information – Vesting input form so that it was different from the data in the borrower's or co-borrower's First Name (field ID 4000, 4004) or Last Name (field ID 4002, 4006) on the Borrower Summary – Origination input form, then the fields in the Disclosure Details' eDisclosure Tracking tab would display as blank for all eDisclosures sent on the loan file.

Review Pages 75-77 of the 19.1 Major Release notes for full information.

Fix: Presumed Received Date in the eDisclosure Tracking Tab's Fulfillment Section Now Populated As Expected.

Resolved an issue which was introduced in Encompass 18.3.0.4 where once a disclosure package was sent electronically and a disclosure tracking record was generated in the Disclosure Tracking Tool, the Presumed Received Date in the Fulfillment section of the record's eDisclosure Tracking tab was not populating when the user printed documents and manually fulfilled the disclosure package

Review Page 77 of the 19.1 Major Release notes for full information.

Fix: ATR/QM Interest Only Correctly Populated for Imported Loan Files.

The Interest Only drop-down list (field ID 2982) on the Qualification tab on the ATR/QM Management input form is now being populated correctly for loan files that have been imported into Encompass,

Review Page 77 of the 19.1 Major Release notes for full information.

Fix: Issue Resolved Where 2015 Itemization Field Values Were Not Being Retained When Dynamic Data Management Field or Fee Rules are Activated

Resolved an issue related to Dynamic Data Management (DDM) field rules and fee rules and the following fields on the 2015 Itemization input form occurred in Encompass 18.4 (and later): Line 1202 Recording Fees (field ID 1636), Line 1204 City/County/Stamps (field ID 1637), and Line 1205 State Tax/Stamps (field ID 1638)

Review Page 78 of the 19.1 Major Release notes for full information.

Fix: Clicking OK on the MI Pop-up Window No Longer Clears the First-Time VA Loan Program Option

An issue has been resolved that caused the This is the first use of the VA loan program drop-down list (field ID VASUMM.X49) on the Basic Information tab on the VA Management input form to clear under the following conditions:

Review Page 78 of the 19.1 Major Release notes for full information.

Fix: RHS Designaton Removed When Loan Type Switched from USDA-RHS

When the Loan Type (field ID 1172) is changed from USDA-RHS to another option, the text entry field (field ID 1063) for the Other option is now updating as expected. When the USDA-RHS option is selected for the Loan Type (field ID 1172), the text entry field is populated by default with RHS.

Previously, the text entry field was not being cleared if the loan type was then changed from USDA-RHS to another option. This issue has been resolved and the text entry field is now cleared when the Loan Type is changed from USDA-RHS to another option.

Review Page 79 of the 19.1 Major Release notes for full information.

Fix: Updates to PITI Calculation

Updates have been made to the calculation used for the Proposed Monthly Payment (PITI) amount (field ID VASUMM.X99) on the VA Management input form. Calculations now includes fees for lines 1007, 1008, and 1009 on the 2015 Itemization input form that have the word tax or taxes included in the fee description. Previously fees were included only when they included the word taxes in the fee description.

NOTE: To preserve the data integrity of existing loans, updating to the Encompass 19.1 will migrate the existing Proposed Monthly Payment (PITI) amount on the VA Management input form (field ID VASUMM.X99) without triggering a recalculation. A gold Lock icon has been added to this field to ensure that the automatic calculation function for this field in existing loans is disabled after migrating to Encompass 19.1 . 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.

Review Page 79 of the 19.1 Major Release notes for full information.

Fix: Estimated Cash to Close

Retriggering Correctly on Loan Estimate Page 2: An issue was resolved that caused the Estimated Cash to Close (field LE2.X25) on the Loan Estimate Page 2 to not recalculate after updating the POC amount on line K6 (field ID CD3.X228) on the Adjustments and other Details pop-up window. This window is accessed by clicking the Edit icon for Adjustments and Other Credits on the line above the Estimated Cash to Close field. This issue has been resolved.

Calculating Correctly After Closing Adjustments and Other Details Window: The Estimated Cash to Close (field ID LE2.X25) in the Calculating Cash to Close section on the Loan Estimate Page 2 now updates automatically when you close the Adjustments and Other Details pop-up window after entering adjustments or other credits in sections K or L in the window. Previously, the calculation for Estimated Cash to Close updated only after leaving the Loan Estimate Page 2 input form, editing the Deposit field (field ID L128), or using the Print feature to preview the Loan Estimate output form.

Review Page 80 and 83 of the 19.1 Major Release notes for full information.

Fix: Agent and Policy Number Displaying Properly on the Custom Escrow #3 Pop-Up Window

On the Quick Entry - Custom Escrow #3 pop-up window (accessible by clicking the Edit icon on the third free entry line) on the Aggregate Escrow Account input form, the field descriptions that display when an Encompass user places the mouse pointer over the Agent field (field ID VEND.X364) and Policy Number field (field ID VEND.X473) now display properly. Previously, the descriptions for the fields were reversed.

Review Pages 80-81 of the 19.1 Major Release notes for full information.

Fix: First Names Display Correctly for Multiple Borrower Pairs After Switching Pairs

For loans with multiple borrower pairs, an issue was resolved that caused the first name of one of the borrowers to display incorrectly after navigating between borrower pairs on the Manage Borrowers pop-up window under specific conditions.

Review Page 83 of the 19.1 Major Release notes for full information.

Fix: Issue Resolved with Link to Loan Button Not Operating

An issue occurred in the Piggyback Loans tool where the Encompass system would freeze when users clicked the Link to Loan button in the tool when the loan file they were working in was located in a loan folder that contained 35,000 or more loan files. This issue has been resolved.

Review Page 83 of the 19.1 Major Release notes for full information.

Fix: Mortgage Insurance Amount No Longer Counted Twice in the Total of Payments Fields

An issue was resolved that caused the mortgage insurance amount to be incorrectly doubled in the calculation for the Total of Payments (field ID CD5.X1) on the Closing Disclosure Page 5 for loans with mortgage insurance. Additionally, the prepaid amount of MI (field ID 3971) was not included in the total.

NOTE: For loans created prior to upgrading to Encompass 19.1, the Total of Payments (field ID CD5.X1) is not editable for loans with mortgage insurance to preserve the disclosed value and is not recalculated by default when there is an amount enter for the borrower-paid portion (field ID 337) on line 902. Click the Lock icon to recalculate the amount, which might be required for loans that are still being processed.

The workaround where a user needed to Click the Lock icon for the Total of Payments (field ID CD5.X1) and the In 5 years Total you will have paid amount (field ID LE3.X17) and adjust the amount can be retired.

Review Page 84 of the 19.1 Major Release notes for full information.

Fix: Secondary residences Now Marked As Owner Occupied on the NMLS Pop-Up Window

The Owner Occupied option is now selected by default on the Occupancy drop-down list (field ID 3335) on the Quick Entry - NMLS Report Information pop-up window when the Secondary option is selected for the Property Will Be (field ID 1811).

Review Page 85 of the 19.1 Major Release notes for full information.

Fix: Drop Down Fields Can Now Be Edited in the Loan Snapshot or Milestone Worksheet

An issue was resolved that caused some drop-down lists to be not editable under certain circumstance. This issue has been resolved.

Review Pages 85-86 of the 19.1 Major Release notes for full information.

Fix: Lock Request Snapshot, Locke Denial Comments Now Captured

An issue occurred where the Lock Denial Comments were not captured in the Lock Request Snapshot when a lock was denied. This issue has been resolved

Review Page 86 of the 19.1 Major Release notes for full information.

Fix: Lock Request Form, Borrower and Co-Borrower First Name Fields No Longer Include a Middle Name

This issue has been resolved and the Borrower First Name and the Co-Borrower First Name on the Lock Request Form no longer includes a middle name.

Review Page 86 of the 19.1 Major Release notes for full information.

Fix: Added MH Advantage Option to the Property Type Field on the Secondary Registration Current Loan Info Tab

An issue occurred with the Property Type (field ID 1041) on the Secondary Registration Tool's Current Loan Info tab. If "MH Advantage" was selected on the Borrower Summary – Origination screen, the Property Type on the Secondary Registration Current Loan Info tab was blank. This issue has been resolved.

Review Page 87 of the 19.1 Major Release notes for full information.

Fix: Comments Field Now Displayed Correctly in Good Faith Fee Variance Violate Alert Screen

When viewing the Good Faith Fee Variance Violated alert details in a loan file, the Comments field's right side was cut off, making it difficult to read. This issue has been resolved

Review Page 87 of the 19.1 Major Release notes for full information.

Fix: Dates Now Sorted Correctly in the Audit Trail Tool

An issue occurred with this tool where the Date column was not sorting the dates correctly. When the same date was listed multiple times (since the data in a field was changed on the same day, but at different times), the dates were grouped together, but not in the correct order (neither descending or ascending). This issue has been resolved so that all dates are sorted correctly in the Audit Trail's date column.

Review Page 87 of the 19.1 Major Release notes for full information.

Fix: Reports

Interim Servicing ISPAY.ALL.DATE Fields Now Populating in Reports: An issue occurred where the ISPAY.ALL.DATE fields were not populated in a report when the ISPAY.ALL.TYPE or ISPAY.ALL.AMT fields were also included in the report.

Hover Text That Displays the Values in Bar Charts for Reports is Now Visible: After using the Reports tool in Encompass to generate a report that displays data in a bar chart, you can hover your mouse pointer over each bar in the graph and the value of the bar is displayed below the bar

Review Page 88 of the 19.1 Major Release notes for full information.

Fix: Trade Management, Tab Order on New Loan Trade Details Tab Now Follows Fields on the Screen

An issue occurred where the cursor on the new Loan Trade Details tab jumped around the screen when the Tab key was pressed. For example, if the cursor was on the Trade Amount field, and then a user pressed the Tab key, the cursor jumped to the Investor Delivery Date field, bypassing the Tolerance field. This issue has been resolved and the tab order now follows the fields on the screen.

Review Page 89 of the 19.1 Major Release notes for full information.

Fix: Contacts

Email Address Populating When Sending Email to a Settlement Agent from the File Contacts Tool: In the File Contacts tool, when you click the Envelope icon next to the Email field (field VEND.X670) in the Settlement Agent entry, the email window now opens with the Settlement Agent's email address populated in the To line

Non-Borrowing Owner File Contacts Can Be Removed from Loan File and File Contacts Tool: Updates have been made to resolve an issue that resulted in Non-Borrowing Owner file contacts not being deleted properly under certain circumstance. The work around where a user had to Save the loan prior to exiting, and had to remove the borrower from the vesting input form before removing from file contacts can now be retired.

Buyers Agent File Contact Added to Closing Disclosure Page 5: An issue was resolved that caused the Buyer's Agent information to not copy from the File Contacts tool to the Real Estate Broker (B) section of the Closing Disclosure Page 5 input form under certain conditions. The workaround to Clear the Add to CD Contact Info check box for the Buyer's Agent can be retired.

Sorting Issues Corrected for Business Contacts in the Address Book: Previously, the sorting order functioned correctly when displaying the first 100 users, but the sorting order would stop functioning properly when users navigated past 100. This issue has been resolved and the sorting feature now functions as expected

Issue resolved: Clients Receive Error Message When Importing Business Contacts: This issue has been resolved. Users can now successfully import a CSV file to add business contacts to the Contacts tab in Encompass

Administrator: Review Pages 89-92 of the 19.1 Major Release notes for full information.

Fix: Electronic Document Management

eSigning Supports Hyphenated Names: When a borrower's legal name includes a hyphen, the eSigning process now inserts the hyphen in the electronic signatures that are applied to loan documents.

Personas with Permission Can Update Document Stacking Templates When Sending Files from the eFolder: To enable permissions please review *Page 93 of the 19.1 Major Release notes*

Logos Now Display correctly for Credit Service File Attachments: An issue was resolved that caused some logo images to not display correctly in file attachments for certain credit service documents

“Cross Thread Operation Not Valid” Error Message No Longer Displays for eDisclosures: This issue has been resolved and the error message no longer displays.

Prompt Displays When CO-Borrower Email Address is Blank: When sending an eConsent request for an Encompass Consumer Connect loan to a co-borrower with no email address entered in the loan file, a pop-up message now prompts the Encompass user to enter the email address for the co-borrower. Previously the eConsent request was sent to the borrower’s email address if the co-borrower did not have an email address in the loan file.

eFolder Background Processing (Uploads and Conversions) Now Operating Correctly: An issue occurred where the background processing was not being performed even if this option was enabled and the Background Processing icon was displayed near the date and time displayed in the lower-right section of the system tray. This issue has been resolved so that the background processing is now operating successfully. The Background Processing icon will continue to display near the date and time as expected. Click this icon to view the status of the file processing. In addition, to help reduce the time it takes for the user log in process to complete in Encompass, the system will no longer check to determine if the background processing is running and if the icon should be displayed in the system tray.

Administrator: Review Page 93-97 of the 19.1 Major Release notes for full information.

Fix: Encompass Settings

FHA County Limits Settings Now Default to Last Synchronized HUD Table: An issue was reported with the display settings of the FHA County Limits setting. By default, this setting defaulted to the 2017 version of the HUD web site’s FHA county limits table. After users selected the Jan 1 - Dec 31 2018 HUD Web Site option then clicked the Synchronize button, this option remained selected. But after closing the Encompass Settings window, or navigating to another setting, and then navigating back to the FHA County Limits setting, the 2017 option was once again selected. This caused confusion and lead Encompass administrators to think that the 2018 option was not synchronized nor saved, even though it was. The issue is now resolved and the system now defaults to the last synchronized HUD Web Site on this setting even after Encompass Settings is closed and reopened.

All Sections of the User Details Screen in Encompass Settings Now Visible On-Screen For All Supported Screen Resolutions: An issue occurred in Encompass where the User Details screen was not being displayed in its entirety for users utilizing monitors with certain screen resolutions, such as 1366 x 768 and 1024 x 768. The bottom section of the screen, including the Save and Cancel buttons, were not visible on the screen due to the screen resolution. This has been resolved.

Address Book Icon Now Provided for the Address Field in Organization Details Screen: An issue was introduced in Encompass 17.3, where the Address Book icon was no longer available for the Address field in the Organization Information section of the Organization Details screen. Without this icon, administrator could not access their Business Contacts list and select the desired organization. Starting in Encompass 19.1, the Address Book icon is once again available for use with the Address field on the Organization Details screen.

Custom Fields Now Retain the Correct Format When the Format is Changed From Audit: An issue occurred where if a custom field was changed from the Audit format to a different format (such as the Date format) and then saved in the Loan Custom Field setting, the custom field was still acting as an audit field in the loan file. This issue has been resolved.

TPO Company Name Can Now Be Deleted When TPO Manager Field Entered: An issue occurred where a TPO Company could not be deleted if a selection was entered in the TPO Manager field on the Company Details Basic Info tab. This issue has been resolved *for instructions on how to delete please Review Page 100 of the 19.1 Major Release note.*

Re-Lock Enabled Settlements Now Honored When Using the Encompass Product and Pricing Service: An issue occurred where the Re-Lock Enablement settings were not honored and a loan could be priced using (EPPS) when accessing them through: The Lock icon in the Encompass header, Search Product and Pricing link on the Services tab and Product and Pricing button in the Borrower Summary form. This issue has been resolved and an error message, “The pricing request violates your administrative settings and cannot be processed.” is displayed if the Re-Lock Enablement and Auto-Lock settings are in effect and a user attempts to price a loan via EPPS using the links or button listed above.

Global Administrator Access/Edit Rights to Business Rules Now Enforced in the Analysis Tools: An issue occurred where users without rights to edit business rules through settings were able to edit business rules when accessing them through the Analysis Tools. This issue has been resolved and Global Administrators can no longer modify the business rules via the Analysis Tools.

Error Triggered When Administrator Attempts to Update Organizations and User Groups With the Settings Sync Tool: An issue occurred where an error message was triggered when administrators attempted to sync organizations or user groups. It was determined that this issue occurred when multiple External Organizations (Encompass Settings > External Company Setup > Company Details) were present in both environments with organization names greater than or equal to 32 characters. Specifically, if organizations in both environments have names that use the same first 32 characters, this error is triggered and the organizations and user groups cannot be synced. As a result, users and dashboards were also prevented from being synced due to this issue. This issue has been resolved so that organizations, user groups, users, and dashboards can be synced even if the organizations in both environments have names that use the same first 32 characters.

Administrators Can Now Unlock Loan Files Without Triggering a Query Execution Error: This issue has been resolved.

Uppercase Letters Can Now Be Used in the Name for the Processing Milestone: This issue has been resolved and you can now include upper-case letters in the name for the Processing milestone and it will not prevent users from creating new loan files.

Setting Reports Updated to Include Persona Access to Tools Information as Expected: An issue occurred where the persona-based reports generated using the Settings Reports tool displayed blank information in portions of the Tools Access tab in the downloaded report (i.e., Excel spreadsheet). This issue has been resolved.

Issues with Performance Meter Resolved: Some users reported receiving an error when attempting to access the Performance Meter to troubleshoot Encompass system connection issues: This issue has been resolved.

Administrator: Review Pages 97-104 of the 19.1 Major Release notes for full information.

Fix: Encompass Reporting Database

Loan Documentation Type Code Displays Correctly in the Encompass Reporting Database: The Encompass Reporting Database is recording the correct value of FullDocumentation when the (F) Full Documentation option is selected for the Loan Documentation Type Code drop-down list (field ID MORNET.X67) in a loan file. Previously there was an issue with reporting the Full Documentation option when using CTRL+G keys to locate field MORNET.X67. This has been resolved, and the prescribed workaround can be retired.

Encompass Reporting Database Description Corrected for Field 4134: Previously the Encompass Reporting Database incorrectly listed the field as “Borr Was the Sex of the Borrower collected on the basis of visual observation or surname?” This issue has been corrected and the description in the Encompass Reporting Database now displays as “Co-Borr Was the Sex of the Co-borrower collected on the basis of visual observation or surname?”

Recommended Action: *If the field has already been added to your reporting database, your administrator must remove field 4134 and add it again in order to populate the updated description. Alternatively,*

the description can be manually modified by the administrator. For clients with large databases, the second option takes significantly less time and is the recommended best practice. Review Pages 105 and 106 of the 19.1 Major Release notes for full information.

Loan File Sequence Number in Reporting Database No Longer Auditable: An issue was discovered in the System Audit Trail where the Loan File Sequence Number was not changing/incrementing correctly when an applicable loan file was edited and saved.

To resolve this issue with the field not reflecting the correct data in the System Audit Trail, this field is no longer eligible to be included in the System Audit Trail. (field ID LOANFILESEQUENCENUMBER).

Review Pages 105- 107 of the 19.1 Major Release notes for full information.

Fix: Financeable Contingency Reserves Now Editable When Added to a Custom Input Form

Previously the field was inserted as a read-only field, and an error message would display when a user attempted to change the Enabled property to True. This issue has been resolved. The field is now enabled for editing by default when added to a custom input form.

Administrator: Review Page 108 of the 19.1 Major Release notes for full information.

Fix: VC++2015 Installation Now Succeeds During Encompass SmartClient Installation

An issue occurred for some users where the Microsoft Visual C++ 2015 environment product installation was failing during the initial Encompass SmartClient installation. However, once the Encompass SmartClient installation process was successfully completed and Encompass was started for the first time, the installation is re-started and it is successfully installed. This issue has been resolved so that the VC++ 2015 product is successfully installed during the initial installation of Encompass SmartClient.

Review Page 109 of the 19.1 Major Release notes for full information.

Fix: Encompass SDK

Sample Projects Provided with Encompass SDK Package Now Targets Microsoft.Net 4.5 Framework: Previously, the sample projects targeted Microsoft .NET 4.0, which could result in problems when compiling.

LoanAssociate.ContactCell.Phone: An issue occurred with the Encompass SDK setting LoanAssociate.ContactCellPhone, where the setting was writing to the LoanAssociate.ContactEmail by mistake. This issue has been resolved.

Non-Plugin Assemblies Now Launching Without Triggering Errors: An issue occurred in earlier versions of Encompass where for some plugins, depending on the sequence in which DLLs were loaded, users received errors indicating it was unable to load one or more of these assemblies. Starting in Encompass 19.1 the plugins load and run successfully when the required dependent DLLs are available in the EncompassData\Settings\Cache[loan guid]\Plugins folder. In addition, if the dependent plug-ins are missing or are not available, an error message is now displayed for the user that includes the name of the missing DLL.

SDK Plugins Can Once Again be Disable at the Workstation Level: An issue occurred in Encompass 19.1 where the procedure described in the knowledge base article #5911 surrounding disabling plugins, was no longer working as described.

Review Page 110-112 of the 19.1 Major Release notes for full information.

Fix: User Unable to Access Home Page After Changing Their Password

An issue occurred when users were forced to change their password at login due to reset or expiration, where they could not view the homepage without first logging out and back in again. This issue has been resolved and the home page should display correctly immediately after a password reset.

Administrator: Review Page 113 of the 19.1 Major Release notes for full information.

Fix: Error Related to the Next Milestone Sorted Pipeline Column No Longer Triggered

An issue occurred when working in the Encompass Pipeline if the pipeline included one or more loan where the Completion milestone had been completed, and then a user added the “Next Milestone Sorted” column to the pipeline. This issue has been resolved and will no longer trigger an error.

See Page 114 of the 19.1 Major Release notes for full information.