Table of Contents

Encompass 18.4 Major Release Key Components Overview

Enhancements to Support HELOC Loans and other Subordinate Financing - Encompass 18.4 includes the first phase of a larger HELOC product expansion initiative aimed at streamlining the application and underwriting of HELOC loans. The Piggyback Loans screen has also been enhanced to better support HELOCs. See Enhancements to Support HELOC Loans on page 6 and Underwriting with Subordinate Financing and Updates to the Piggyback Loan Tool for HELOC Loans on page 7 of this release notes summary for details.

Dynamic Data Management (DDM) - DDM is a scenarios-based rule engine that ensures that the values for any fee or field is automatically populated for various loan scenarios as defined by an Encompass Administrator. Automating fee and field data can be critical to automating disclosures as it increases productivity and enhances accuracy, thereby reducing the time and the cost to close a loan. See Dynamic Data Management on page 4 of this release notes summary for details.

TPO Global Lender Contacts - New settings have been added which support the generation of a Company Contacts page in Encompass TPO Connect. These contacts will be combined with a Third Party Originator's Sales Rep/AE contacts to build the list displayed on the Company Contacts page. See New TPO Global Lender Contacts and Lender Contacts Tab Settings on page 4 of this release notes summary for details.

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 18.4 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.

Note: If the Encompass Version Manager 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.

Audience:
> *Administrator*

Recommended Action:
> *Admin* – Review Encompass Version Manager in Admin Tools to ensure it is set up to apply updates that are not automatically pushed out as desired (by approval at a certain date or push as soon as available). See Page 6 of the 18.4 Major Release notes for full information.

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*
>*Administrator*

Recommended Action:
>*Admin* – update the SDK to most recent version. See Page 7 of the 18.4 Major Release notes for full information.

Dynamic Data Management (DDM)

Dynamic Data Management (DDM) is a scenario-based rules engine that ensures that the values for any fee or field is automatically populated for various loan scenarios as defined by the Encompass Administrator. This can reduce or replace Closing Cost Templates and Field Trigger rules with complex Advanced Code.

Fee Rules: Create and manage fee data population to the 2015 Itemization input form. Fee rules can be created for lines under Section 800, 900, 1000, 1100, 1200 and 1300 to populate fields that are not auto-calculated by Encompass.

Field Rules: Manage auto-population of data for standard Encompass fields based on values in one or more fields that you choose to include.

Data Tables: User-defined table structure from which you can look-up values for a field. The table structure can be defined to include standard fields, custom fields, and virtual fields you need to validate in order to populate values for fields in the loan file.

Global DDM Settings: These settings include default and user-defined settings to trigger the user defined DDM Fee rules and Field rules.

Audience:
>*Administrator*

Recommended Action:
>*Administrator* – Review new DDM Features and Settings to determine how to best use them. See Pages 9 - 15 of the 18.4 Major Release notes and download the new **DDM User Guide** and **Top Use Cases for DDM** Guides from Encompass Help for full information about all new fields, buttons and calcs.

New TPO Global Lender Contacts and Lender Contacts Tab Settings

A new TPO Global Lender Contacts setting has been added under External Company Setup to maintain a global list of contacts. These contacts will be combined with Third Party Originator's Sales Rep/AE Contacts to build the list displayed in the Lender Key Contacts widget for TPO Connect.

A new Lender Contacts tab has been added to the Company Details setting to display the combined Global Lender and Sales Rep/AE Contacts that will be listed in the Lender Key Contacts widget for TPO Connect. This tab cannot be edited except for the Hide column.

To indicate which channel/channels a Sales Rep/AE is assigned to, channel indicators (Wholesale, NonDelegated, and Delegated) have been added to the Sales Reps/AE tab.
The Key Contacts tab has also been renamed to TPO Contacts.

Audience:
> *All TPO Clients*
> *Administrator*

Recommended Action:
> *Admin* – Add Lender Contacts that should be available across multiple TPOs to TPO Global Lender Contacts. See Pages 16 - 20 of the 18.4 Major Release notes for full information.
> Then review new Lender Contacts tab in Company Details for each TPO Company and select the Hide checkbox for any contacts that should not be listed in the widget for that company. See Pages 16 and 59 of the 18.4 Major Release notes for full information.

Added New Persona Settings for TPO Global Lender Contacts Setting and Lender Contacts Tab

To control which users have access to the new TPO Global Lender Contacts setting (under External Company Setup) and the new Lender Contacts tab (under Company Details), new Persona settings have been added to the External Settings tab in Encompass Settings.

In addition, the following changes have been made:
- The Key Contacts settings have been renamed to TPO Contacts and Edit TPO Contacts.
- The Sales Reps/AE settings have been moved to between the TPO Contacts and Lender Contacts settings.
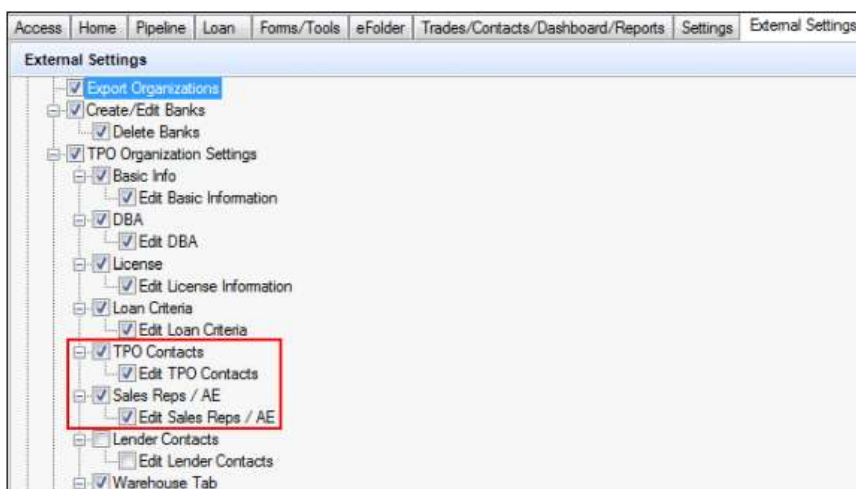
Audience:
> *All TPO Clients*
> *Administrator*

Recommended Action:
Admin – Review new and revised External Settings by Persona and adjust as needed. See Pages 57 – 58 of the 18.4 Major Release Notes for full information.

Additional Button Access Options Added to the Persona Access to TPO Loan Actions Business Rule Setting

New loan action items have been added to the TPO Actions list that is provided when setting up conditions for the rule and added to the Add Loan Actions pop-up list that is provided when setting up a persona's access for the condition:
Withdrawal
Cancel
Float Lock
Cancel Lock
RePrice Lock
ReLock Lock
Change Request – OB

In addition, the Withdrawal and Cancel options have also been added to the following business rules:
Loan Action Completion
Field Data Entry
Field Triggers
Persona Access to Fields
Persona Access to Loans

Audience:
All TPO Clients
Administrator

Recommended Action:
Admin– Select these options in the business rule settings accordingly to set up rules that better control the flow of data and loan actions that users can access and perform in Encompass TPO Connect. If your company has established business practices and procedures based on your business model and preferences you can activate these rules to support them. See Page 61 – 64 of the 18.4 Major Release Notes for full information.

Enhancements to Support HELOC Loans

Encompass now includes a set of configuration options for:
*Initial Payments - See Pages 28 - 32 of the 18.4 Major Release notes for full information.
*Qualifying Payment - See Pages 22 - 27 of the 18.4 Major Release notes for full information.

*Interest-only/simple interest and amortizing payments may be calculated based on:
a selected rate or
a fraction of principal balance or
a percentage of principal balance

Audience:
All Clients originating HELOC loans
Secondary Marketing
Administrator
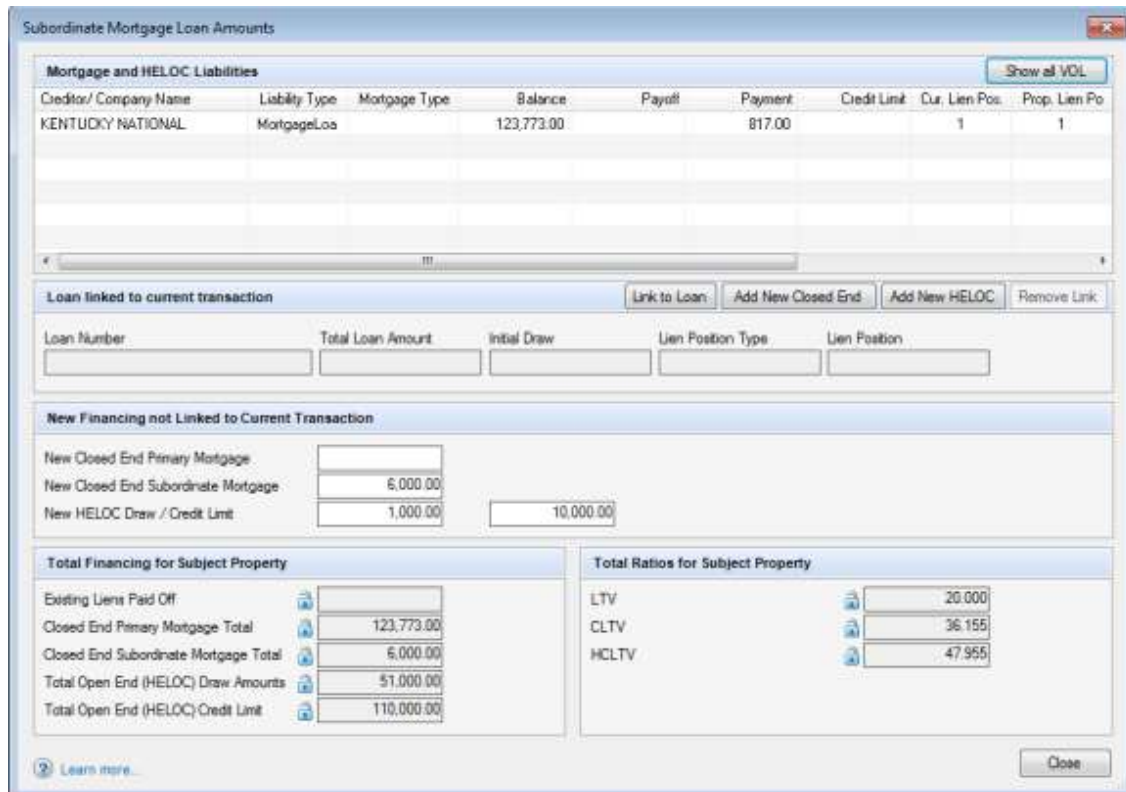
Recommended Action:
Administrator/Secondary Marketing – Review HELOC Loan Program Templates in preparation for these changes to ensure that HELOC loan programs have been configured correctly.

Secondary Marketing – cross check HELOC Loan Programs and characteristics to pricing engine HELOC programs.

See Pages 22 - 32 of the 18.4 Major Release notes for full information.

Updates to Subordinate Financing Pop-Up, Borrower Summaries, VOL, and Piggyback Loan Tool for Subordinate and HELOC Loans

The Subordinate Mortgage Loan Amounts pop-up window, which is accessible by clicking the Sub. Financing button on input forms such as the Borrower Summary-Origination, Borrower Summary-Processing, 1003 Page 1, RegZ-LE, and RegZ-TIL, has been updated with new buttons and fields to provide a centralized dashboard with es easy access to the component subordinate financing fields for loans with subordinate financing.

The VOL has also been updated with new fields to better identify and manage HELOCs and other Subordinate Liens.

The new Initial Advance field (field ID 1888) has been added to the Borrower Summary – Origination and Borrower Summary – Processing input forms to record the initial advance for HELOC loans.

The Piggyback Loan tool has new and updated fields, a New HELOC button, and new calculation triggers that are tied to the creation of a piggyback HELOC loan. These updates enable the accurate calculation of LTV and CLTV related to the HELOC amount and the HELOC draw amount and provide additional flexibility in the synchronization of the HELOC loan amount to the down payment amount on the original loan in the event that only a portion of the loan proceeds are used for this purpose.

Audience:

All Clients originating HELOC loans
Administrator
Operations Manager/Trainer

Recommended Action:
> *Admin* – if custom Borrower Summary forms are in use, consider adding field ID 1888 to them.
> *Ops Manager/Trainer* - notify Loan Setup, Processor, and Underwriter Users of the changes to the Piggyback Tool, Subordinate Financing Pop-Up and the new field on the Borrower Summary – Origination and other forms.

See Pages 22 – 47 of the 18.4 Major Release notes and download the new **HELOC User Guide** from Encompass Help for full information about all new fields, buttons and calcs.

Updated Workflow for Entering Non-Occupant Co-Borrower Housing Expenses

Updates have been made to the way housing expenses are treated for non-occupant/comortgagors added as an additional borrower pair and who are not using the property as a primary residence.

Prior to Encompass 18.4, Encompass users had to complete additional workarounds for the non-occupant coborrowers to ensure that their present housing expenses were included in the loan ratios used for underwriting.

Beginning with Encompass 18.4, the present housing expenses for a non-occupant co-borrower are now included in the calculation for the co-mortgagor's present housing expenses (field ID 1379).

Audience:
> *Operations Manager/Trainer*

Recommended Action:
> *Ops Manager/Trainer* – notify Loan Setup, Processor, and UW Users and any other users who are responsible for calculating DTI of this change. See Pages 48 – 49 of the 18.4 Major Release Notes for full information.

Updated Logic for Populating the HMDA Reporting Year and Demographic Information

Updates have been made to the logic used to populate the HMDA Reporting Year (field ID HMDA.X27) and the demographic information that displays in the Information for Government Monitoring section on the HMDA Information and 1003 Page 3 forms.

Audience:
> *Administrator*

Recommended Action:
> *Admin* – review HMDA Settings and any business rules that control when HMDA.X27 is set to 2018 against the new logic and revise as necessary. See Pages 49 – 50 of the 18.4 Major Release Notes for full information.

New HMDA Census Tract and HMDA County Code Fields

Two new fields have been added to the Property Information section on the HMDA Information input form to display: HMDA Census Tract (field ID HMDA.X112)
HMDA County Code (field ID HMDA.X111)
in HMDA format per CFPB has mandate that they be formatted as a combination of:
the six-digit Census Tract (field ID 700), three-digit County Code (field ID 1396) and two-digit State Code (field ID 48) = HMDA.X112
three-digit County Code (field ID 1396) and two-digit State Code (field ID 48) = HMDA.X111

Because the County Code, State Code, and Census Tract fields are used by multiple services, these fields (700, 1396, and 48) will be retained in their existing formats.

Audience:

   Operations Manager/Trainer

Recommended Action:

   Ops Manager/Trainer– notify HMDA preparer and any users who've experienced problems with County Code, State Code, or Census Tract related to Services (like AUS) of this change. See Page 50 of the 18.4 Major Release Notes for full information.

Updated Income Calculation for Borrower Pairs on USDA Loans

When there are two borrower pairs for a loan with a Loan Type (field ID 1172) of USDA-RHS and one of the borrower pairs is selected from the Borrowers drop-down list at the top of the loan file, the income amounts for the selected borrower pair are now used to calculate lines 1, 6 and 13 amounts on the Rural Assistance URLA Income Worksheet in the USDA Management input form:

Previously, only the income amounts for the first borrower pair were used to calculate these fields, regardless of the borrower pair selected.

Audience:

   Clients originating USDA-RHS loans
   Operations Manager/Trainer

Recommended Action:

   Ops Manager/Trainer– Loan Setup, Processor, and UW Users of this calculation change on the USDA Management input form. See Page 50 of the 18.4 Major Release Notes for full information.

Updates to the Introductory Rate Period Calculation for ARM and Construction-to-Permanent Loans

Updates were made to the Intro Rate Period calculation (field ID HMDA.X84) to comply with HMDA Final Rule Section 1003.4(a)(26), which requires a financial institution to report the number of months from closing or account opening until the first date the interest rate may change. This change applies to Standard and Construction-to-Permanent Fixed Rate and ARM loans.

Previously, the Intro Rate Period was populated with the value from the 1st Change (field ID 696), which is the number of months from the 1st Payment Date to the 1st Adjustment Date.

Audience:

   Operations Manager/Trainer

Recommended Action:

   Ops Manager/Trainer– notify HMDA Preparer Users of the revised calculation for HMDA.X84. See Page 51 of the 18.4 Major Release Notes for full information.

Lock Icon Added to Initially Payable to Your Institution Field on HMDA Information

An update has been made to the behavior of the Initially Payable to Your Institution drop-down list (field ID HMDA.X43) on the HMDA Information input form for the benefit of institutions that service their own loans. Previously, when the Loan Status (field ID 1393) was Application denied, Application withdrawn by applicant, or

File closed for incompleteness, the Initially Payable to Your Institution selection was set to 3. Not Applicable and was not editable. Now, when one of the three Loan Status options described above has been selected, a Lock icon displays next to the Initially Payable to Your Institution drop-down list. Encompass users can click the Lock icon to select another option from the list

Audience:
   Operations Manager/Trainer

Recommended Action:
   Ops Manager/Trainer – notify HMDA Preparer Users of the addition of a Lock for this field. See Page 69 of the 18.4 Major Release Notes for full information.

Updated the Loan Amount Field Used by ONRP

The Loan Amount field used when requesting Overnight Rate Protection (ONRP) has been updated from the Loan Amount (field ID 2) field on the 1003 Page 3 to the Total Loan Amount (field ID 2965) field on the Lock Request Form. This change has been made because the Total Loan Amount may be different from the Loan Amount, which can cause ONRP to calculate an incorrect loan amount for the lock transaction.

Audience:
   Operations Manager/Trainer

Recommended Action:
   Ops Manager/Trainer– notify Secondary Marketing Users of the revised Total Loan Amount field used for ONRP. See Page 52 of the 18.4 Major Release Notes for full information.

Updates to the FNMA Streamlined 1003 Input Form

In the Fannie Mae Additional Data section on the FNMA Streamlined 1003 input form, new check boxes have been added and the introductory paragraph for the section has been updated to enable Encompass user to identify erroneous bankruptcy, foreclosure, and mortgage delinquency information from the borrower's credit report to be disregarded by DU.
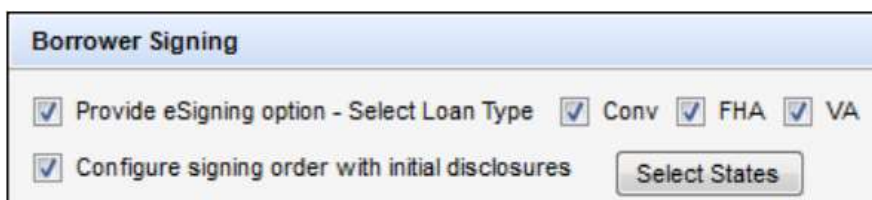
Audience:
   Clients running Desktop Underwriter
   Operations Manager/Trainer

Recommended Action:
   Ops Manager/Trainer– notify users who run DU of the new checkboxes in 1003 Declarations. See Page 52 of the 18.4 Major Release Notes for full information.

Configurable eSigning Order for eDisclosures

A new option is being added to the eDisclosure Packages setting in Encompass to enable administrators to configure the signing order for initial disclosures. If the option is enabled, email notifications are sent to borrowers only after the Loan Officer completes eSigning (if required) for the eDisclosure package.

Audience:

> *Administrator*

Recommended Action:

> *Admin*– configure signing order by state as needed. See Page 53 of the 18.4 Major Release Notes for full information.

Added Ability to Send Multiple eFolder Documents

The ability for lenders to send multiple, independent documents from the Encompass eFolder to title agents has been added to the Title and Closing Service. Previously, lenders could only send multiple Encompass eFolder documents as a single merged document, instead of as independent documents. Along with this new ability, the documents will also retain their original name in Encompass when sent and received.

Audience:

> *Operations Manager/Trainer*

Recommended Action:

> *Ops Manager/Trainer* – notify Closing Doc Preparer Users of this new functionality. See Page 54 of the 18.4 Major Release Notes for full information.

Title and Closing Service Updates

Multiple enhancements have been made to the Title and Closing Service, including the ability to add Business Contacts to the My Title Companies Tab, title company location, ALTA ID, and Zip/County lookup now displayed/available in search results, added support for Section 1300 fees, and importing of items from within the order Status tab

Audience:

> *Clients who use Title and Closing Center Portal*
> *Operations Manager/Trainer*

Recommended Action:

> *Ops Manager/Trainer* – notify Title and Closing portal Users of the new functionality. See Pages 54 – 57 of the 18.4 Major Release Notes for full information.

Change of Circumstance Options Added to User Groups Settings

The User Groups setting has been updated with a new Change of Circumstance Options section where administrators can set up and control user access to different Change of Circumstance options accessible from the Alerts page, LE Page 1, and CD Page 1 based on User Groups. When a user selects the Changed Circumstance check box (field ID 3168 on the LE, CD1.X61 on the CD) on one of these forms, and then clicks the Lookup icon to pick from a list of options to populate the Changed Circumstance description field (field ID 3169 on the LE, CD1.X64 on the CD), only the options selected by the administrator in this User Groups setting will be available for the user to select.
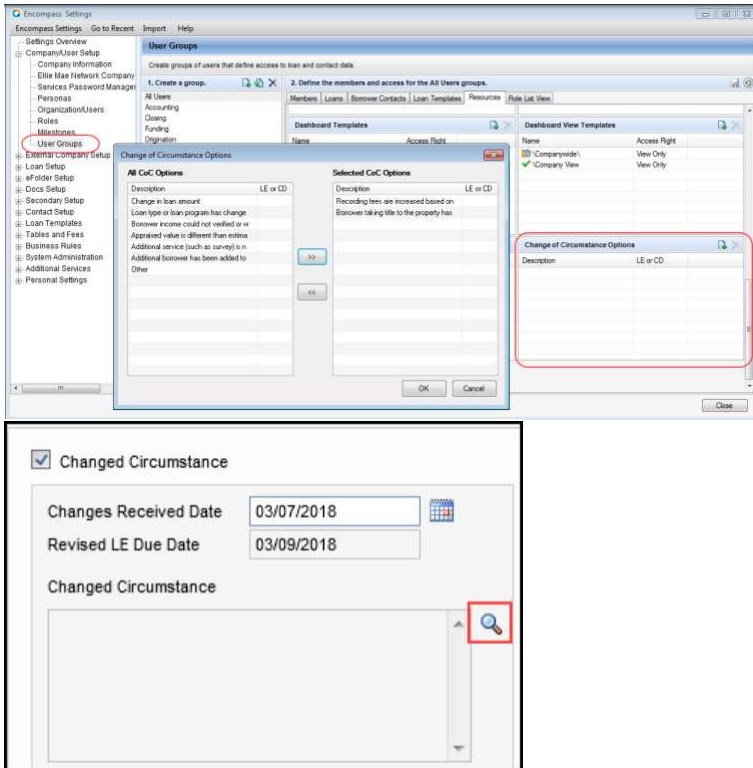
Audience:
> *Administrator*

Recommended Action:
> *Admin*– configure Changed Circumstance options in User Groups as needed. See Page 60 – 61 of the 18.4 Major Release Notes for full information.

Split the Rate Spread and Geocode Configuration Options in the Compliance Review Setup

The Import Geocode and Rate Spread Data configuration option in the Compliance Review Setup has been split into two separate configuration options: one for geocode and one for rate spread. Prior to this update, the option to import geocode and rate spread data was tied together. This update recognizes that rate spread and geocode are separate from each other and allows for separate configurations of each.

Audience:
> *Administrator*

Recommended Action:
> *Admin*– review and revise Compliance Review Settings to include/exclude Geocode and Rate Spread Data in report and data import as needed. See Page 64– 65 of the 18.4 Major Release Notes for full information.

The Allow access from certain IPs Option in Encompass Admin Tools Can Now Be Applied to Additional Products

Using the Allow access from certain IPs option in the Encompass Admin Tools, administrators can indicate specific IP addresses from which users are allowed to access Encompass. Starting in Encompass 18.4, this option

has been enhanced to enable administrators to apply this setting to Encompass Loan Officer Connect and Encompass Developer Connect as well.

Audience:
> *Administrator*

Recommended Action:
> *Admin*– review and revise IP Settings as needed to allow specific IPs as needed. See Page 65– 67 of the 18.4 Major Release Notes for full information.

Support for Microsoft Windows 10 April 2018 Version

Encompass now supports the Microsoft Windows 10 April 2018 (version 1803) operating system. Organizations can now upgrade to Windows 10 April 2018 on their client systems (workstations) where Encompass is installed and use Encompass successfully.

Audience:
> *Administrator*

Recommended Action:
> *Admin*–See Page 68 of the 18.4 Major Release Notes and review the Encompass Compatibility Matrix and System Requirements for additional information.

System Performance Enhancements

The following updates have been applied to Encompass to help ensure improved system performance on users' client workstations:

-Repetitive API and SQL calls related to business custom fields, borrower contacts, loan snapshots, milestones, that were being performed by the Encompass system were identified and addressed to reduce the number of these API and SQL calls. In addition, the order of the calls that the system makes when a user opens a loan file have been updated to help reduce the time it takes for the loan file to open.
-The Encompass installation package and the Encompass SmartClient Application Manager have been updated so that the system automatically delete the contents of the Temp folder that is stored in each user's Windows profile when the user exists Encompass or when there is no active instance of an Encompass session running. This update is also in effect for the Encompass SDK. The SDK application now deletes the contents of the Temp file upon termination of the Encompass SDK session. Both of these updates are being implemented to mitigate cases where Encompass (or the SDK) may crash, but leave the contents of the Temp folder intact.

Audience:
> *Administrator*

Recommended Action:
> *Admin* – no action required. See Page 68 of the 18.4 Major Release Notes for full information.

Total Interest Percentage (TIP) Now Rounding Up for Four-Decimal Values Ending in 5

To resolve a conflict with the rounding method used for the Total Interest Percentage by Encompass and the rounding method used by the Encompass Compliance Service (ECS), Encompass is now rounding up the calculation when the percentage value calculates out to four decimal points and ends in a 5. Previously Encompass rounded down the value to three decimal points while ECS rounded up the value to three decimal points, which would periodically result in a warning when running ECS reports.

Audience:
> *Administrator*

Recommended Action:
> *Admin* – no action required. See Page 69 of the 18.4 Major Release Notes for full information.

Estimated Prepaid Items Now Excluded from the Refinance Cash Out Amount

The Estimated prepaid items amount (field ID 138) from the Details of Transaction is now excluded from the Refinance Cash Out Amount (field ID CASASRN.X79) when the Purpose of Loan (field ID 19) is Cash Out Refi. per the Freddie Mac Single-Family Seller/Servicer Guide.

The workaround to manually modify the Refinance Cash Out Amount is no longer required for version 18.4 and later.

Audience:
> *Operations Manager/Trainer*

Recommended Action:
> *Ops Manager/Trainer* – notify users who work with Cash to Close of this revision. See Page 70 of the 18.4 Major Release Notes for full information.

Late Fee Rounding

Adjustments have been made to the rounding methods used for the Late Fee (field ID 3876) to avoid situations where the late fee could exceed 4% of the overdue payment of principal and interest, in violation of FHA guidelines (HUD Handbook 4000.1 III.A.2.d.ii). Previously the fee was rounded up to the nearest second decimal. Beginning with Encompass 18.4, the Late Fee is not rounded, but is truncated after the second decimal.

Audience:
> *Clients Originating FHA Loans*
> *Administrator*

Recommended Action:
> *Admin* – no action required. See Page 70 of the 18.4 Major Release Notes for full information.

Total Pay Calculating Correctly on the VA 26-6393 Loan Analysis Input Form for Decisioned Loans

An issue was resolved that caused incorrect amounts to be populated on line 40 on the VA 26-6393 Loan Analysis input form when a loan status (field ID 1393) was changed to any option other than Active. Changing the status locked the fields on this line, as expected, but it would also replace the borrower pay (field ID 1320) with an amount that was double the spouse's pay (field ID 1319). This issue has been resolved and the correct amounts are now showing on line 40.

Audience:
> *Clients Originating VA Loans*
> *Administrator*

Recommended Action:
> *Admin* – no action required. See Page 70 of the 18.4 Major Release Notes for full information.

PMI Coverage Field on Fannie Mae ULDD/PDD Tab No Longer Cleared When Loan Locked

An issue occurred where the PMI Coverage (field ID ULDD.FNM.430) field was cleared when the loan was locked. If a value was entered in the PMI Coverage field, the loan was locked (Get Pricing or manual lock), and then the lock was confirmed, the value in the PMI Coverage field was cleared. This issue has been resolved and the value in the PMI Coverage field now remains when the loan is locked.

Audience:
> *Clients generating ULDD*
> *Administrator*

Recommended Action:
> *Admin* – no action required. See Page 71 of the 18.4 Major Release Notes for full information.

Current Finance Charge No Longer Clears When Synced with the Piggyback Loans Tool

An issue was resolved that caused the Current Finance Charge (field ID 1206) to be cleared when a loan was synced using the Piggyback Loans tool. This happened when a loan was opened in the Piggyback Loans tool and one of the following events occurred:
-A new 2nd loan was created, and the loans were synchronized.
-The loan was linked to another loan and the data was synced between the loans.

The next time an Encompass user accesses the first loan file, the Current Finance Charge is blank on forms such as the ATR/QM Management form or the Closing Disclosure Page 5. When the user opened the RegZLE, the Encompass performs an automatic recalculation and populates the Current Finance Charge.

Audience:
> *Clients Originating Piggyback Loans*
> *Administrator*

Recommended Action:
> *Admin* – no action required. See Page 71 of the 18.4 Major Release Notes for full information.

Updated Behavior for Total Payoffs and Payments on the Alternate Closing Disclosure Page 3

An issue was resolved that caused the Did this change? column for the Total Payoffs and Payments (K) on the alternate version of the Closing Disclosure Page 3 to display an incorrect result. This occurred when a payoff was added in the Payoffs & Payments pop-up window and the Loan Estimate was then disclosed. The Did this change? column displayed YES when it should have displayed NO. This issue has been resolved and the column now displays NO under the conditions described above.

The workaround to lock and manually edit the field is no longer required for version 18.4 and later.

Audience:
> *Operations Manager/Trainer*

Recommended Action:
> *Ops Manager* – notify CD Preparers of this correction. See Page 71 of the 18.4 Major Release Notes for full information.

203H Option Now Functions Properly When Selected form the SOA Drop-Down List on a Custom Form

The 203H option now functions properly when selected from the SOA drop-down list (Field ID 1039) on a custom form. Previously, when an Encompass user selected 203H from the drop-down list on a custom form, the selection displayed as 203 on the FHA Management, FNMA Streamlined 1003, HUD 1003 Addendum, HUD-928005b Conditional Commitment, HUD-92900LT FHA Loan Transmittal, and VA 26-1806 Reasonable Value input forms. Additionally, when 203H was selected on a standard input form, the selection was cleared from the SOA drop-down list on any custom forms. This issue has been resolved and 203H now display correctly on all SOA drop-down lists in Encompass when selected on a standard or custom input form.

The workaround which was provided for this production issue and is no longer required for version 18.4 and later:
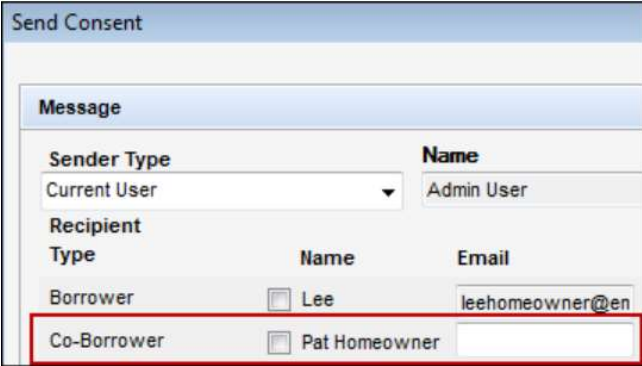
Audience:
> *Clients originating 203H loans*
> *Operations Manager/Trainer*

Recommended Action:
> *Ops Manager/Trainer* – notify Loan Setup, Processor, and UW Users of this correction. See Page 72 of the 18.4 Major Release Notes for full information.

Able to Send Consent Requests to Co-Borrowers without Prior Entry of Co-Borrower Email Address

When sending eConsent requests to borrowers, Encompass user can now enter an email address for a coborrower in the Send Consent window if it was not previously entered. When the user clicks the Send button on the Send Consent window, a pop-up message displays to prompt the user to enter an email address for the co-borrower.

Audience:
> *Operations Manager/Trainer*

Recommended Action:
> *Ops Manager/Trainer* – notify eConsent requestor Users of this new editable field in the request. See Page 73 of the 18.4 Major Release Notes for full information.

Updates to the Wording on the eDisclosure Agreement

Updates have been made to the wording in the eDisclosure Agreement that borrowers sign when consenting to receive documents electronically. The updates affect the text in the Your Consent, Withdrawal of Consent, and System Requirements sections of the agreement.

Audience:
> O*perations Manager/Trainer*

Recommended Action:
> *Ops Manager/Trainer* – notify eConsent requestor Users of this new editable field in the request. See Pages 73 and 74 of the 18.4 Major Release Notes for full information.

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. Previously the hyphen was omitted in the electronic signature.

Audience:
> O*perations Manager/Trainer*

Recommended Action:
> *Ops Manager/Trainer* – notify eConsent requestor Users of this revision. See Page 74 of the 18.4 Major Release Notes for full information.

Application Error Triggered After Tying eFolder Documents to ATR/QM Data Has Been Addressed

When working in the eFolder's Document Details window, users who clicked on the ATR/QM button to tie an eFolder document to ATR/QM data encountered an error. This error also occurred within the Verification and Document Tracking tool when ATR/QM button was clicked in the Document Details popup.
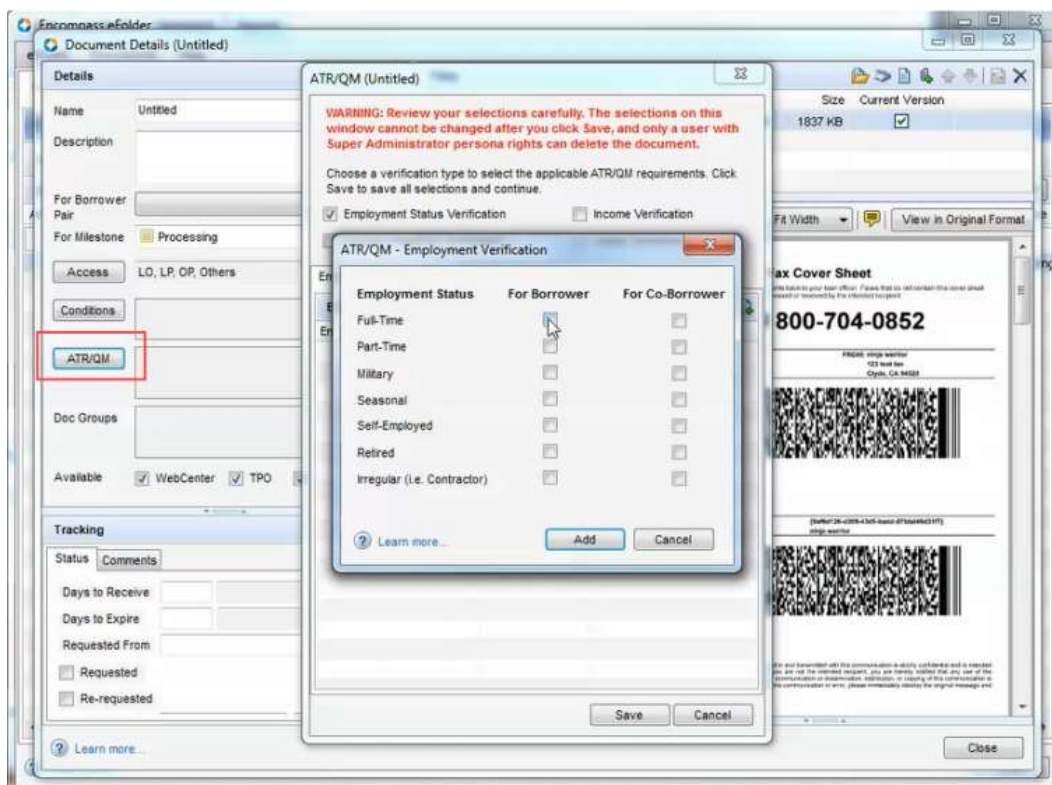
Audience:
> *Clients originating ATR/QM loans*
> O*perations Manager/Trainer*

Recommended Action:
> *Ops Manager/Trainer* – notify UW and other Users who document ATR/QM of this fix. See Page 75 of the 18.4 Major Release Notes for full information.

Updated the Lock Status Logic for Loans Removed from Correspondent Trades

Prior to this release, when a loan was removed from a correspondent trade (AOT, Direct Trade, or Forwards) on or after the Trade Expiration Date, the system updated that loan's lock status to "Cancelled". With this release, when a loan is removed from a correspondent trade, that loan's lock status is updated to "Cancelled" only after the Trade Expiration Date. If the loan is removed on the Trade Expiration Date, the loan's lock status reverts back to "Not Locked".

Audience:
> *Operations Manager/Trainer*

Recommended Action:
> *Ops Manager/Trainer* – notify Trade Management Users of this fix. See Page 76 of the 18.4 Major Release Notes for full information.

Improved Save Time for Trades and MBS Pools

An issue occurred where trades (loan or correspondent) and MBS pools with a number of loans (150 – 200) assigned to them took several minutes to save. This issue has been resolved and the save time has improved.

Audience:
> *Operations Manager/Trainer*

Recommended Action:
> *Ops Manager/Trainer* – notify Trade Management Users of this improvement. See Page 76 of the 18.4 Major Release Notes for full information.

Issues with Settings Reports and Microsoft Office 365 have been Resolved

Issues occurred with Encompass Settings reports for users on systems where users had upgraded from Microsoft Office 2013 or Microsoft Office 2016 to Microsoft Office 365.

After using the Settings Reports tool to generate and export an organizational or persona-based report containing users' level of access within Encompass, the report was not displaying the field names at the top of each column as expected. In addition, some users received an error when attempting to generate a Settings report.

These issues have been resolved and the reports are now properly formatted and are generating as expected. With this fix in Encompass 18.4, clients can upgrade from older versions of Microsoft Office to Office 365 and they will no longer experience these issues with the Settings reports.
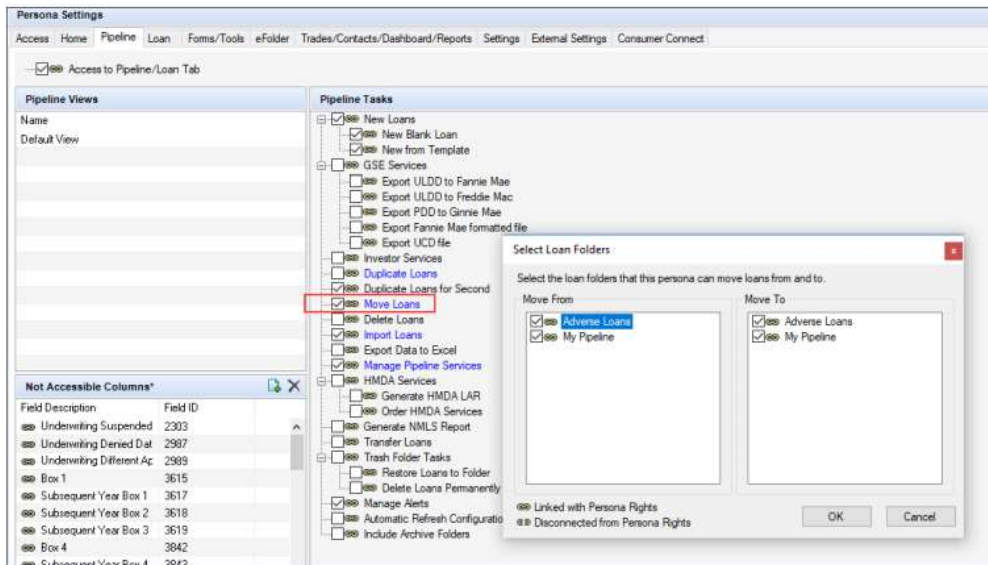
Audience:
> *Administrator*

Recommended Action:
> *Admin* – informational, action may not be required. See Page 76 of the 18.4 Major Release Notes for full information.

Personalized User Security Settings Set Up by Administrators for Moving Loans to Loan Folders are now Retained

An issue occurred when administrators would customize a user's rights for the Move Loans feature in Persona Settings where any changes were not being retained by Encompass. This issue has been resolved and the selections made by the administrator here are now retained as expected.

Audience:
> *Administrator*

Recommended Action:
> *Admin* – informational, action may not be required. See Pages 77 and 78 of the 18.4 Major Release Notes for full information.

"Not Reportable" Fields Can Now Be Configured in Certain Business Rules

An issue occurred where fields that are "not reportable" but are necessary components of system calculations and functionality were being added to business rules and were not being saved and retained in the setting.

Starting in Encompass 18.4, fields that are "not reportable" can be added to the Field Triggers, Print Auto Selection, and Loan Form Printing business rule settings and they will be retained in the settings as expected.

Audience:
> *Administrator*

Recommended Action:
> *Admin* – informational, action may not be required. See Page 78 of the 18.4 Major Release Notes for full information.

Access to All Loans in the Same Level Setting Now Functions Correctly

An issue occurred where the Access to all loans in the same level setting in the User Details setting was not functioning correctly, granting additional loans access to Encompass users which should not have applied.

This issue has been resolved and if the Access to all loan in the same level setting is disabled, a user cannot access TPO company loans associated with the other Encompass user accounts within the same Organization folder.

Audience:
> *Administrator*

Recommended Action:
> *Admin* – informational, action may not be required. See Page 78 of the 18.4 Major Release Notes for full information.

Update to Address Race Condition Issue That Occurs Between Loan Open and Loan Lock Operations

The SDK methods that perform the Loan Open and Loan Lock operations in two separate API calls had an issue which resulted in some users not being able to save changes to files.

To resolve this issue, the Encompass system and the Encompass SDK have been updated to ensure that the Loan Open and Loan Lock operations are performed in the proper sequence.

Note: In order to get this new fix in your Encompass SDK instance, the following method should be used: Open (string guid, bool loanlock, bool exclusive)

Audience:
> *Administrator*

Recommended Action:
> *Admin* – informational, action may not be required. See Page 79 of the 18.4 Major Release Notes for full information.

New DLL Files Added to Encompass SDK Installer Package

The following DLL files are now included in the Encompass SDK Installer package:

- GdPicture.NET.10.dll
- GdPicture.NET.10.filters.dll
- GdPicture.NET.10.image.gdimgplug.dll
- GdPicture.NET.10.PDF.dll
- itextsharp.dll

The addition of these files will help prevent Unhandled Exception errors that some users encountered when attempting to attach PDF files (and other file types) to the eFolder via the Encompass SDK.

Audience:
> *Administrator*

Recommended Action:
> *Admin* – informational, action not be required. See Pages 79 and 80 of the 18.4 Major Release Notes for full information.