



# Encompass Release Notes

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## 19.1 Major Release

Version 19.1/19.1.0.1 Server Patch 1/

19.1.0.2 Server Patch 2

(Banker Edition)

*Last revised on February 11, 2019*

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# Encompass 19.1 Release Notes

## Encompass 19.1 Major Release (version 19.1/19.1.0.1 Server Patch 1/19.1.0.2 Server Patch 2)

These are the release notes for the Encompass 19.1 Major Release. They include a high-level overview of new features, feature and form enhancements, and fixed issues, followed by more detailed information and instructions where appropriate.

In addition to the information about this Major Release, these release notes also provide information about an update ([19.1.0.1 Server Patch 1](#)) released on January 19, 2019 and an additional update ([19.1.0.2 Server Patch 2](#)) released on February 2, 2019 to address issues discovered during the testing phase of Encompass 19.1.

Refer to the online help and the [Guides & Documents](#) page for additional information and related documents.


### What's in This Release

- **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.

## Attention Encompass Administrators!

The following Encompass 19.1 features may require additional action by the Encompass administrator. For example, by configuring or adjusting options in the Encompass settings, or reviewing and revising existing business rules affected by the new features. Please review these features to determine whether updates are required for your Encompass settings or business rules.

- **Enhanced Persona View Configuration Options** - Encompass Administrators and other authorized users can now use the updated Pipeline Views option in the Personas tool to control which loan folders, and subsequently the loans within the folders, users can access. These permissions are related to the new multi-loan folder selection functionality that is now available to users in their Pipelines. With these permissions, administrators can prevent users from changing data in loans that they should not have access to and they can also help improve the user's experience with their Pipeline by limiting the loan folders in which the user will be able to search for loans.
- **New Password Policies Added to the Admin Tools' Settings Manager: Enable Timeout Reset / Password Failure Lockout Time** - Administrators can now use new password policies in the Encompass Admin Tools 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.
- **User Access Rules for Data Templates Now Enforced in Dynamic Data Management's Field Rules Setting** - Access to the data templates that can be imported for a Dynamic Data Management Field Rule is now controlled by the **Company/User Setup > Personas > Settings > Personal Templates > Data Templates** setting and the **Company/User Setup > User Groups > Loan Templates > Misc. Data Templates** setting.
- **Two new Post-Closing Conditions Print Fields Added to Encompass Reporting Database** - PostCondition.PrintInternally and PostCondition.PrintExternally fields are now available in the Reporting Database enable the Print Internally and Print Externally options for Post-Closing conditions in the eFolder to be reportable.
- **New Persona Options 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.
- **New Condition Added to the TPO Actions Option in Business Rules** - A new **Request Loan Estimate** condition option for use with the Loan Action button on Encompass TPO Connect web sites is now provided for administrators when managing the following business rules: Persona Access to Loan Actions, Loan Action Completion, Field Data Entry, Field Triggers, Persona Access to Fields
- **New 'Job Title' Field Added to User Details Screen, File Contacts Screen, and More** - A new Job Title field is now provided on the User Details screen that administrators use to create and edit users in Encompass.


- **Added the Ability to Manage Contacts on the Company Details Lender Contacts Tab** - You can now directly add, edit, and delete contacts on the Company Details Lender Contacts tab that are not contained in the TPO Global Lender Contacts setting or the Company Details Sales Reps/AE tab.
- **Title/Department Field in the TPO Global Lender Contacts Setting and the Company Details Lender Contacts Tab Now Populated from the New Job Title Field in the User Details Setting** - The **Title/Department** field value in the TPO Global Lender Contacts setting and the Company Details Lender Contacts tab is now extracted from the new **Job Title** field in the User Details setting. The **Job Title** field is required if you are managing lender contacts for the Encompass TPO Connect Lender Key Contacts widget.
- **Added New Price Group Fields to the Company Details Basic Info Tab** - You can now apply unique price groups to Wholesale and Correspondent channels for TPO companies.
- **Added New Generate Disclosures Field to the Company Details Basic Info Tab** - You can control whether TPO brokers can manage fees or request a Loan Estimate and Initial Disclosures.
- **Added new Multi-Factor Authentication Field to the Company Details Basic Info Tab** - You can control whether multi-factor authentication is required for your Encompass TPO Connect websites.
- **ExpertPDF version 12 Now Included in Encompass Installation Package**
- **Calculation Locks for Fields in Existing Loans**  - To preserve the integrity of existing loans, **Lock** icons have been added to the following fields. These fields are locked in existing loans and the previous values for the fields are retained. Click the **Lock** icon for a field to trigger the calculation used in the Encompass 19.1 release.
  - The Total of Payments field (field ID CD5.X1) is locked for loans with mortgage insurance to preserve the disclosed value. Loans still being process may require this field to be unlocked in order to retrigger the calculations for the fields.
  - 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 locked for previously disclosed purchase transactions with one or more payoffs.
  - The Estimated Construction Interest field (field ID 4088) is locked for previously disclosed construction or construction-to-permanent loans when the A (Half Loan) or B (Full Loan) option is selected for the Est. Interest On (field ID SYS.X6).



## Encompass Release Naming and Timing Reminder

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

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

 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.

- ! During the testing phase of Encompass 19.1, two additional updates (19.1.0.1 Server Patch 1 and 19.1.0.2 Server Patch 2) were integrated into the final major release package. Users will automatically receive these additional updates with the 19.1 major release upon their initial log in of Encompass following the release. Due to an internal deployment issue, the 19.1.0.2 Server Patch 2 update will continue to be listed in your Version Manager after you have upgraded to Encompass 19.1. This item can be ignored, as 19.1.0.2 Server Patch 2 will have already been applied to your users' computers. There is no further action required for this 19.1.0.2 Server Patch 2 update.

# System Requirements & SDK Upgrade Requirement for Encompass

 **Have you reviewed the latest System Requirements and upgraded the SDK?**

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

For a major Encompass release like this one, the Encompass SDK (Encompass Software Development Kit) run time environment 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 a major Encompass release. If your SDK application is installed on a computer at your location, you must manually upgrade the SDK for every major release. For instructions for automating the upgrade process or manually upgrading the SDK, refer to the [Upgrading the Encompass SDK](#) page or view the [SDK Programmer's Guide](#).

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

# Install Files and Downloads

For a major Encompass release like this one, your Encompass installation should be upgraded to this latest release. The SDK (Encompass Software Development Kit) run time environment must also 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. The latest download links to the Encompass SDK will be provided on the [Encompass SDK Install Files](#) page closer to the time of the Encompass release.

Below you can access the latest download links to common tools.


Downloads	Links to Downloads
SDK Installation	Visit the <a href="#">Encompass SDK Install Files</a> page for the latest SDK packages.
Encompass eFolder Print Driver	<a href="#">eFolderPrintDriver/2.0.2/EPDInstaller.zip</a> <a href="#">eFolderPrintDriver/2.0.2/EPDInstaller.exe</a> <a href="#">eFolderPrintDriver/2.0.2/EPDInstaller.msi</a>
Encompass Document Converter	<a href="#">EncDocConverterInstaller/DocumentConverter.exe</a>
Encompass EDM Scan Document Uploader Service Installation Utility	<a href="#">EDMScanDoc/download.htm</a>

# New Features & Forms in Version 19.1

## Pipeline Performance Enhancements

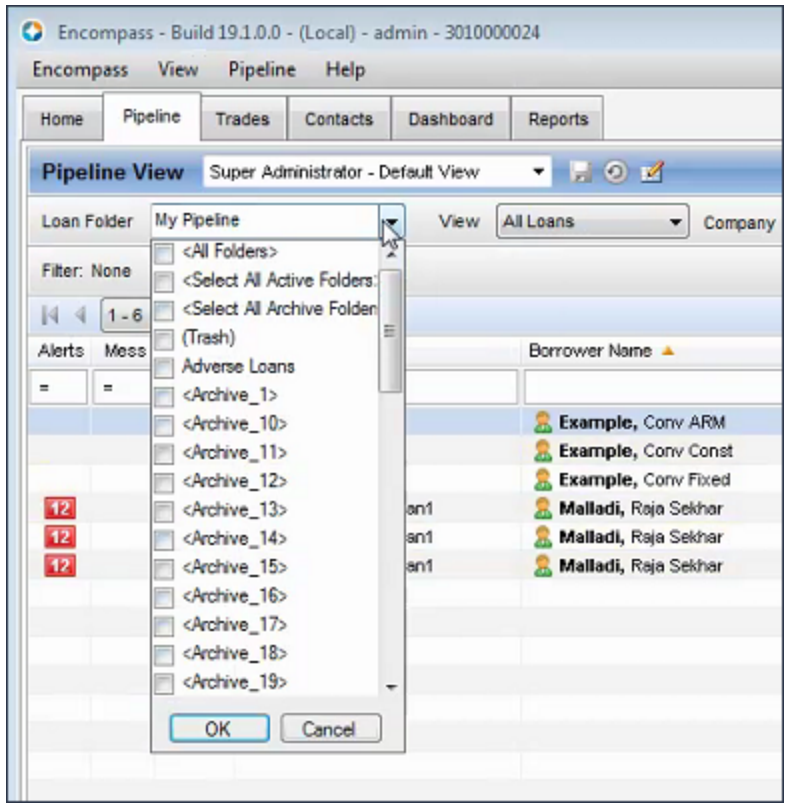
### Multi-Loan Folder Selection Options Now Provided on the Pipeline

*(Updated on 2/11/2019)*

 In addition to this new functionality described below, additional updates have been applied to the Encompass system (including the Pipeline) to enhance system performance. Please refer to the items in the System Performance Enhancements section of the Feature Enhancements page to learn more.

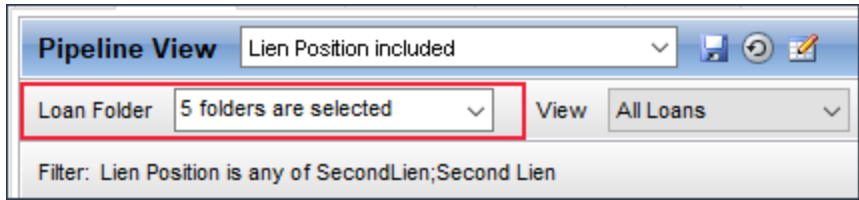
Authorized loan officers and other users now have the ability to manually select the specific loan folders that they want to access on their Pipeline. New check boxes are now provided next to every loan folder listed in the Loan Folder drop-down list, and they can be used to determine which loans are displayed in the Pipeline.

After selecting a Pipeline View, users can click the Loan Folder drop-down list. There they can select the check box for each loan folder they want to access. They can also clear the check box of any loan folder they want to exclude from the Pipeline. After making these selections and clicking the **OK** button, only the loans inside the selected loan folders are displayed in the Pipeline.



- Select **<All Folders>** to select every loan folder in the list.
- Select **<All Active Folders>** to select all loan folders except for archive loan folders and the (Trash) folder. (If archive folders and/or the (Trash) folder are already selected, their check boxes will be cleared and the loan folders will be excluded.
- Select **<All Archive Folders>** to select only archived folders. If any active loans are already selected, their check boxes will be cleared and the loan folders will be excluded.

Note that when more than one loan folder is selected, the Loan Folder field displays the number of folders selected rather than a loan folder name. You can hover your mouse pointer over this field to view the names of each selected loan folder.



This new multi-loan folder functionality not only makes it easier for users to visually find loans in their Pipeline (since there will typically be a lesser amount of loans listed there, depending on how many loan folders are selected), but they will also notice a significant reduction in the amount of time it takes the Encompass system to return search results when they perform a search for specific loans. The search performance improves drastically when fewer loan folders are selected in the Loan Folder drop-down list.

For example, if in Encompass 18.4 you had selected the **<All Folders>** option in the Loan Folder drop-down, and then performed a loan search, the system would need to search through each loan folder you had access to. Now in Encompass 19.1, you can select the **<Select All Active Folders>** option. With this option selected, the system will only search active loan folders and ignore all archive loan folders and the (Trash) folder. Since the system is searching fewer, and more relevant folders, the search results are returned faster.

**!** When the **(Trash)** folder in the Loan Folder drop-down is selected, you will not be able to move or transfer any loans (i.e., the **Move to Folder** and **Transfer** buttons and menu options will be disabled (grayed out).) If you select **<All Folders>**, the (Trash) folder will be automatically selected, so be sure to clear the (Trash) folder check box if you are planning to move or transfer loans. When you select the **<Select All Active Folders>** option in the drop-down, the (Trash) folder is not automatically selected.

Users have full control of the loan folders they want to work with in a specific Pipeline view. However, the administrator can use the Personas tool to control which loan folders are available to each user in their Loan Folder drop-down list.

### Pipeline Views Persona Setting Updated to Include Multi-Folder Selection Permissions

Encompass Administrators and other authorized users can now use the updated Pipeline Views option in the Personas tool to control which loan folders, and subsequently the loans within the folders, users can access. With these permissions, administrators can prevent users from changing data in loans that they should not have access to and they can also help improve the user's experience with their Pipeline by limiting the loan folders in which the user will be able to search for loans.

When creating a new Pipeline View for a persona, or editing an existing one, administrators can control which loan folders the persona can access. As discussed earlier, in Encompass 19.1 new check boxes have been added to each loan folder that is listed in the Loan Folders drop-down list accessed from the Encompass Pipeline. In addition, check boxes are now also provided with each loan folder listed in the Loan Folder drop-down list in the Pipeline Views option in the Personas tool. Administrators can select the check box to grant the user access to a specific loan folder in their Pipeline view.

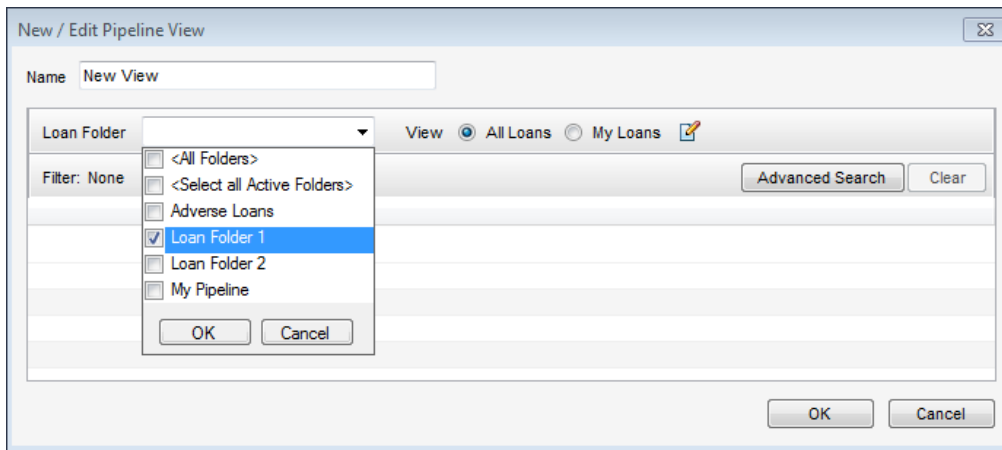
In addition, a new **Exclude Archive Folders** option has been added to the Pipeline Tasks section in the Personas tool to exclude all archive folders from the user's Loan Folders drop-down list in their Pipeline view. By excluding these folders, loan officers will be able to search for loans in their Pipeline faster since the archived folders will not be available to be searched.

These new Personas enhancements will dictate the loan folders that are displayed in the users' Loan Folder list in their Pipeline view as discussed earlier:

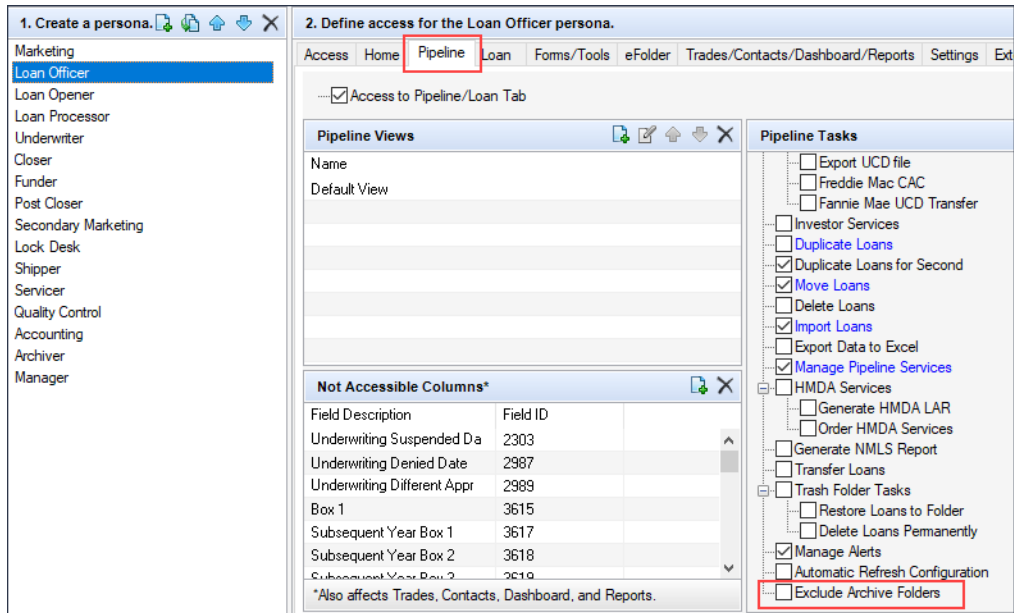
#### **To Access These Loan Folder Persona Options:**

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Company/User Setup**, and then click **Personas**.
3. In the left panel, click to select a persona.
4. In the right panel, click the **Pipeline** tab.

5. In the Pipeline Views section, click the New icon to create a new Pipeline view for the persona, or select an existing Pipeline view, and then click the **Edit** icon.
6. If creating a new Pipeline view, select the **Create a new...** option or the **Create using an existing...** option, and then click **OK**.
7. Click the **Loan Folder** drop-down list, and then select the check box for each loan folder (and the loans inside the folder) that the user will have permission to access from their Pipeline view.



8. Select the new **<Select All Active Folders>** and the **<Select All Archive Folders>** check boxes to display these options in the Loan Folders drop-down list that will be provided to the user in their Pipeline view. Since these options will be provided, the user can select one or both of these options to display applicable loans in their Pipeline.
  - When a user selects the **<Select All Active Folders>** option in their Loan Folder list on the Pipeline, all folders will be selected except for any Archive folders and the (Trash) folder.
  - When a user selects the **<Select All Archive Folders>** option, only the Archive folders will be selected and all other check boxes will be cleared.
9. When finished, click **OK** to close the Loan Folder drop-down list, and then click **OK** to close the New/Edit Pipeline View window.
10. In addition, you can select the **Exclude Archive Folders** option in the Pipeline Tasks section to exclude all archive folders from the user's loan folder list. This will hide the *<Select All Archive Folders>* option from the user's drop-down list when they click the Loan Folder drop-down list in their Pipeline view. (Note that selecting **Exclude Archive Folders** will also result in the *<Select All Archive Folders>* option and any existing archive folders being hidden from the Loan Folders list in the New/Edit Pipeline View window.



11. When finished, click the **Save** icon.

### Known Issue

With this new multi-loan folder selection feature, there is a known issue that exists in Encompass 19.1. When an authorized user clicks the Loan Folder drop-down list and attempts to select a loan folder by clicking its check box, the first click does not actually select the check box (i.e., a check mark is not placed in the check box). The user must click the check box twice in order to select the check box (i.e., the check mark is placed in the check box on the second click). After the first selection is made, all subsequent check boxes can be selected with a single click. The need to double-click a check box in order to select it only occurs with the first check box the user attempts to select.

- This issue occurs each time the user clicks the Loan Folder drop-down list and attempts to select a loan folder. After making their first selection by double-clicking a check box, they can make subsequent selections with a single click. But if they click **OK** or **Cancel** to close the drop-down list, this issue will occur again the next time they click the Loan Folder drop-down list and attempt to select a loan folder.
- This same issue occurs when the user clicks the Loan Folder drop-down list and attempts to clear a check box. After opening the drop-down list, the user will need to click a previously selected check box twice in order to remove the check mark from the check box. They can then proceed to clear or select subsequent check boxes with a single click.



- This same issue also occurs for administrators when they are creating a new Pipeline view or editing an existing one in the Personas tool and indicating which loan folders the selected persona will have access to. When selecting check boxes in the Loan Folders drop-down list in the New/Edit Pipeline View window, the administrator needs to click the first check box they want to select twice in order for it to be selected. After the first check box is selected, subsequent selections can be made with a single click.

This known issue will be addressed in a future Encompass release.

NICE-13735

## Tool for Calculating HELOC Draw and Loan Amounts

**Why we made these updates:** To enable Encompass users to quickly calculate draw and loan amounts when originating HELOC loans.

### New Pop-Up Window for Calculating HELOC Draw and Loan Amounts

To assist loan officers in taking HELOC applications, particularly for piggyback loans, a new **Edit** icon has been added next to the Initial Advance field (field ID 1888) on the Borrower Summary - Origination, Borrower Summary - Processing, RegZ - LE, RegZ - CD, and RegZ - TIL input forms and the Piggyback Loans tool.

Click the **Edit** icon to open the new **Calculate HELOC Amount** pop-up window where you can enter Target CLTV (combined loan-to-value) and Target HCLTV (home equity combined loan-to-value) ratios to calculate the maximum draw and loan amounts for the HELOC. Before clicking the **Edit** icon, complete your subordinate financing information for the loan to ensure an accurate LTV ratio. Otherwise you can enter estimated values in the calculator.

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"/>	

The Valuation Used amount is populated based on the valuation used in the LTV calculation for the subject property. For example, for a purchase loan, the lower of the Purchase Price (field ID 136) or Appraised Value (field ID 356); for a construction loan, the lower of the As Completed Purchase Price (field ID CONST.X58) or the As Completed Appraised Value (field ID CONST.X59).

Enter a Target CLTV ratio and a Target HCLTV ratio based on your investor guidelines. Both the Target CLTV and Target HCLTV support up to 6 decimal places, for example **95.000000**, to ensure that the values calculated using these amounts do not exceed the target values due to rounding issues and do not generate a target loan amount that exceeds the target ratios. The target HCLTV must be larger than or equal to the Target CLTV.

Encompass calculates the following values taking into consideration the planned indebtedness of the subject property (primary lien, closed end subordinate liens, and any outstanding Home Equity draw amounts):

- **Calculated Draw Amount** - The maximum funds the borrower can draw on the HELOC based on the Target CLTV ratio and valuation amount. If the loan already exceeds the maximum CLTV ratio, Encompass populates 0 as the maximum draw amount.
- **Calculated Loan Amount** - The maximum HELOC loan amount based on the HCLTV ratio and valuation amount.

The calculated amounts are not automatically copied to the loan file. To copy the Calculated Draw Amount to the HELOC Initial Draw field (field ID 1888) in the loan file and the Calculated Loan Amount to the Borrower Requested Loan Amount (field ID 1109), click the **Apply to Loan** button. Updating fields that affect the loan amount (for example LTV, CLTV, HCLTV, fees, etc.) triggers the recalculation of calculated values related to the loan amount.

**!** If you click the **Apply to Loan** button when the Target HCLTV is less than the Target CLTV, a warning message prompts you to adjust the HCLTV so that it is larger than or equal to the CLTV.

CBIZ-18923

## New Rep and Warrant Tracker Tool

### New Rep and Warrant Tracker Tool

*(Added on 1/18/2019)*

The new Rep and Warrant Tracker is a new Encompass tool that enables users to track details summarizing rep and warrant relief status from Fannie Mae's Desktop Underwriter (DU) and Freddie Mac's Loan Product Advisor (LPA). By being able to reference this data on one screen, lenders can quickly determine eligibility options between AUS findings and be better able to manage and maintain execution options at secondary marketing.

## To Use the Rep and Warrant Tracker:

1. From a loan file, click the **Tools** tab, and then click **Rep and Warrant Tracker**.
2. Review the information from the loan file to compare the AUS findings that have been returned.
3. Click the yellow **Comment** icon to view lender message data. (For example, "We have received this indicator appraisal waiver and are reviewing it accordingly.")
  - These Comment icons are currently not fully functional and will not display the entire message received from the lender. This feature will be made available in a future release.

Loan Number 1811EM000001	Borrower Name John D Rockerfella	Coborrower Name Jody Dee Rockerfella	Loan Amount 104,000.00
-----------------------------	-------------------------------------	---	---------------------------

Submission Statuses	
<b>Fannie Mae</b>	
DU Recommendation	Approve/Eligible
UCDP Status	Not Submitted
CU Risk Score	2.3
EC Status (1003)	No Fatais
EC Status (ULDD)	Not Submitted
UCD Collection Status	Successful
<b>Freddie Mac</b>	
LPA Risk Class	Accept
LPA Purchase Eligibility	Eligible
Documentation Level	Streamlined
UCDP Status	Some info
Collateral Risk Score	Some info
LQA Purchase Eligibility	Eligible
LQA Risk Assessment	Green
LCLA UCD Requirement	Satisfied

Rep and Warrant Status					
<b>Fannie Mae</b>			<b>Freddie Mac</b>		
	Borrower 1	Close By Date	Borrower 2	Close By Date	
Appraisal Waiver Offered		✓		01/01/2018	🗨️
Value Rep & Warrant Relief		✓		01/03/2018	🗨️
Asset Rep & Warrant Relief		✓		01/04/2018	🗨️
Verification of Employment	✓	01/05/2018	✓	01/06/2018	🗨️
Verification of Income					
Base Income	✓	01/07/2018	✓	01/08/2018	🗨️
Bonus	✓	01/09/2018	✓	01/10/2018	🗨️
Overtime	✓	01/11/2018	✓	01/12/2018	🗨️
Commission <25%	✓	01/13/2018	✓	01/14/2018	🗨️
Commission 25%+	✓	01/15/2018	✓	01/18/2018	🗨️
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	🗨️
	Borrower 1	Expiration Date	Borrower 2	Expiration Date	
Appraisal Waiver Offered		✓		02/01/2018	🗨️
Collateral Rep & Warrant Relief		✓		02/02/2018	🗨️
Asset Rep & Warrant Relief		✓		02/03/2018	🗨️
Income Rep & Warrant Relief		✓		N/A	🗨️

The fields in the Rep and Warrant Tracker tool are populated based on the applicable data entered in the following Encompass fields:

Label	Encompass Field
Loan Number	364
Borrower Name	4000 + 4001 + 4002
Coborrower Name	4004 + 4005 + 4006
Loan Amount	1109

## Submission Statuses

### Fannie Mae

Label	Encompass Field
DU Recommendation	TQL.X66
UCDP Status	MORNET.X93
CU Risk Score	MORNET.X92
EC Status (1003)*	MORNET.X94
EC Status (ULDD)*	MORNET.X95
UCD Collection Status	MORNET.X96

\* This field is currently not operational. Functionality for this field will be provided in a future release.

### Freddie Mac

Label	Encompass Field
LPA Risk Class	CASASRN.X34
LPA Purchase Eligibility	AUS.X120
Documentation Level	AUS.X118
UCDP Status*	TQL.X87
Collateral Risk Score *	TQL.X88
LQA Purchase Eligibility	AUS.X182
LQA Risk Assessment	AUS.X181
LCLA UCD Requirement	AUSF.X70

\* This field is currently not operational. Functionality for this field will be provided in a future release. In addition, the fields in the Expiration Date column are currently not operational. This functionality will be provided in a future release.

## Rep and Warrant Status

Fannie Mae

Label	Encompass Field
Appraisal Waiver Offered	MORNET.X97
Value Rep & Warrant Relief	MORNET.X98
Asset Rep & Warrant Relief	MORNET.X100
Verification of Employment	Borrower: MORNET.X131; Co-Borrower: MORNET.X143
<b>Verification of Income</b>	
Base Income	Borrower: MORNET.X132; Co-Borrower: MORNET.X144
Bonus	Borrower: MORNET.X133; Co-Borrower: MORNET.X145
Overtime	Borrower: MORNET.X134; Co-Borrower: MORNET.X146
Commission <25%	Borrower: MORNET.X135; Co-Borrower: MORNET.X147
Commission <25%+	Borrower: MORNET.X114 Co-Borrower: MORNET.X112
Social Security	Borrower: MORNET.X136; Co-Borrower: MORNET.X148
Retirement (Pension, etc)	Borrower: MORNET.X130; Co-Borrower: MORNET.X142
Self-Employed	Borrower: MORNET.X137; Co-Borrower: MORNET.X149

Note that the fields in the Close By Date column are currently not operational. This functionality will be provided in a future release.

## Freddie Mac

Label	Encompass Field
Appraisal Waiver Offered	TQL.X86
Collateral Rep & Warrant Relief	TQL.X90
Asset Rep & Warrant Relief	TQL.X92
Income Rep & Warrant Relief	TQL.X94

Note that Encompass fields populated with *Apply* or *Eligible* or other 'Y' indicators, a green checkmark will be populated for the field in this Rep and Warrant Status section of the tool.

When the Encompass fields are populated with *Cancel*, *NotEligible*, *Unavailable*, or other 'N' indicators, a red X will be populated for the field in this tool.

If the Encompass field is not populated with any data (i.e., the field is blank), then a grey dash will be populated for the field in this tool.

GSE-468, GSE-1129, GSE-1152

# Feature Enhancements in Version 19.1

## System Performance Enhancements

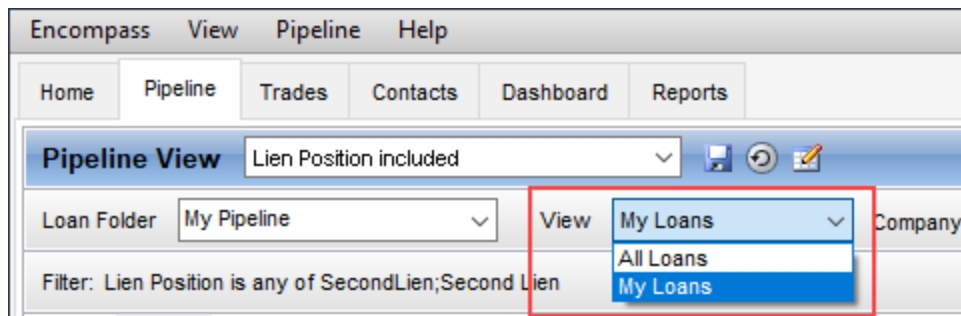
### System Performance Enhancements

(Updated on 1/11/2019)

The following updates are being applied in Encompass 19.1 to help improve Encompass system performance around Pipeline load and refresh times, loan opening times, and time to log in.

#### ■ Pipeline Performance:

- Please see the *Pipeline Performance Enhancements* section on the New Features and Forms page to learn more about new functionality that enables users to manually select specific (and multiple) loan folders that they want to access on their Pipeline. Rather than loading all loan folders in their Pipeline, users can select specific loan folders to view. Depending on the number of loans in the selected folders, this can result in faster Pipeline load times.
- For clients with a large number of files in a Pipeline View, they could experience slower performance in Encompass due to intermittent system “memory leaks”. The cause of these leaks has been identified and the relevant code has been updated to help prevent them. The reduction of these memory leaks results in improved performance for clients with a larger number of files in their Pipeline Views.
- Disabled user accounts belonging to users who can no longer log into Encompass have been removed from the system database that stores users’ loan access rights. This database is queried by the system each time the Pipeline is loaded.
- When using the *My Loans* view option in the Pipeline, major updates have been made to help ensure loans are loaded significantly quicker than in earlier versions of Encompass.
  - If you typically use the *All Loans* view when managing loans in the Pipeline, you will notice a significant improvement in the time it takes for the Pipeline to load when you switch to the *My Loans* view. This improved Pipeline performance can also result in improved Encompass Server performance, which results in improved overall system performance. Utilize the *My Loans* view to realize these enhancements.



- **Loan Open:**

- In earlier versions of Encompass, the loan data call is fully synchronous and the GetPipelineinfo call is partially asynchronous. Starting in Encompass 19.1, the GetPipelineinfo call is fully asynchronous so that the user does not have to wait as long during loan open.
- The GetFieldIDAccess call that the Encompass system makes during the loan open process is now asynchronous, which results in faster loan open times. The compilation of business rule triggers (e.g., the GetRules method) impacting applicable loans is also now asynchronous which also reduces loan open times.

- **Encompass Login:**

- Please see the *eFolder Background Processing (Uploads and Conversions) Now Operating Correctly* entry on the Fixed Issues page.
- Updates have been made to the process that initializes the settings configured by the administrator using the Secondary Setup settings and the Itemization Fee Management settings to help reduce the time it takes to complete the Encompass user log in process.
- The time it takes for the system to complete the Remote Server Login process has been reduced.

NICE-8804, NICE-14145, NICE-14349, NICE-13235, NICE-14344, NICE-14339, NICE-14314, NICE-14140, NICE-13230, NICE-13241

## Additional Support for HELOC Loans

### HCLTV Fields Added to the Piggyback Loans Tool

The HCLTV (field ID 1540) ratio has been added to the Piggyback Loan Tool in both the 1st Loan Position and 2nd Loan Position columns to enable loan officers to view the HELOC combined loan-to-value ratio when originating a HELOC as a piggyback with another transaction.

The screenshot shows the 'Piggyback Loans' tool interface. It features two columns of input fields for loan parameters. The 'HCLTV' field in both the first and second columns is highlighted with a red border. The interface includes fields for Monthly Payment, LTV, CLTV, TLTV, HCLTV, Top Ratio, Bottom Ratio, and Interest Only, with units like % and mths. A 'Qualify using P&I' checkbox is also visible.

CBIZ-19316



## Support for Submitting HELOC Loan Lock Requests

**Why we made these updates:** To enable HELOC parameters to be used when submitting lock requests.

### Added New HELOC Fields to the Lock Request Form

To enable HELOC parameters to be used when submitting lock requests, new HELOC fields have been added to the Lock Request Form.

The screenshot displays the 'Lock Request Form' with several fields highlighted in red boxes to indicate new HELOC parameters. The 'Loan Amount' section shows 'HELOC Initial Draw' (field ID 1888) and 'HELOC Credit Limit' (field ID 4519). The 'Current Loan Information' section shows 'LTV / CLTV' (field ID 1540) and 'HCLTV' (field ID 4514). The 'Rate Lock Request' section shows 'Teaser Rate' (field ID 4511) and 'Index' (field ID 2.000). The 'ARM Index Type' dropdown is also highlighted.

- **HELOC Initial Draw** (field ID 4510) - The required dollar advance, if any, after the HELOC loan is approved. It is populated from the **HELOC Initial Draw** (field ID 1888) field but can be manually entered.
- **HELOC Credit Limit** (field ID 4519) - This read-only field is the maximum amount of credit available on all HELOCs on the subject property. It is populated from the **HELOC Credit Limit** (field ID CASASRN.X168) field.
- **HCLTV** (field ID 4514) - This read-only field is the home equity combined loan to value ratio. It is populated from the **HCLTV** (field ID 1540) field.
- **Teaser Rate** (field ID 4511) - The introductory rate for the HELOC loan. It is populated from the **Teaser Rate** (field ID 1482) field but can be manually entered.

- **Index** (field ID 4513) - The basis for the rate of the loan. The index is adjusted during the life of the loan as fluctuations occur in the market rate on which the index is based. It is populated from the **Index** (field ID 688) field but can be manually entered.
- **ARM Index Type** (field ID 4512) - The benchmark interest rate to which an adjustable rate mortgage is tied to. It is populated from the **ARM Index Type** (field ID 1959) field but can be manually entered.

In addition, two other modifications have been implemented:

- The **HELOC Actual Balance** (field ID 3846) field has been renamed to **HELOC Drawn Total** and is now a read-only field populated from the **HELOC Drawn Total** (field ID CASASRN.X167) field.
- The existing **HCLTV** (field ID 1540) field has been added to the Current Loan Information section as a read-only field.

SEC-14107

## Updated the Subordinate Mortgage Loan Amounts Pop-Up Screen on the Lock Request Form and the Lock Request Snapshot

To enable HELOC parameters to be used when submitting lock requests, the Subordinate Mortgage Loan Amounts pop-up screen, accessed via the **Sub Financing** button on the Lock Request Form and the Lock Request Snapshot, has been updated.

Subordinate Mortgage Loan Amounts	
1st Mortgage	800,000.00
2nd Mortgage	

- The **Additional** (field ID 3037) field has been removed.
- The **1st Mortgage** (field ID 3035) field is now a read-only calculated field. It is populated from the **Closed End Primary Mortgage Total** (field ID 427) field on the Subordinate Mortgage Loan Amounts pop-up screen, accessed via the **Sub Financing** button on the 1003 Page 1.
- The **2nd Mortgage** (field ID 3036) field is now a read-only calculated field. It is populated from the **Closed End Subordinate Mortgage Total** (field ID 428) field on the Subordinate Mortgage Loan Amounts pop-up screen, accessed via the **Sub Financing** button on the 1003 Page 1.
- The action buttons (**OK** and **Cancel**) have been removed because the fields on the pop-up screen can no longer be edited.

SEC-14375

## Updated the *Lien Position* Field on the Lock Request Form and Secondary Registration

To align with changes made to field ID 420 in the Encompass 18.4 release, the **Lien Position** field on the Lock Request Form and Secondary Registration has been updated.

### Lock Request Form

The screenshot shows the 'Lock Request Form' with the 'Additional Fields' tab selected. Under the 'Transaction Details' section, the 'Lien Position Type' dropdown menu is highlighted with a red box and set to 'Subordinate'. Other fields include 'Purpose of Loan' (Purchase), 'Lot/Land Status' (Initial Acquisition and Refinance), 'Term / Due (in Months)' (360), 'Impounds Waived' (First), 'Impound Types', and 'Prepay Penalty' (No).

- The field label of **Lien Position** (field ID 2958) has been changed to **Lien Position Type**.
- The enumeration of “Second” has been changed to “Subordinate”.

### Secondary Registration Current Loan Tab

The screenshot shows the 'Secondary Registration' tab with the 'Current Loan Info' sub-tab selected. The 'Lien Position Type' dropdown menu is highlighted with a red box and set to 'Subordinate'. Other fields include 'Purpose of Loan' (Purchase), 'Loan Type' (Conventional), 'Amortization Type' (Fixed Rate), 'Term / Due (in months)' (360), 'Impounds' (Subordinate), 'Impound Types', 'Prepay Penalty', and 'Penalty Term'.

- The field label of **Lien Position** (field ID 420) has been changed to **Lien Position Type**.
- The enumeration of “Second” has been changed to “Subordinate”.

## Loan Snapshot

Buy/Sell	Loan Snapshot	Lock Request Snapshot	
<input checked="" type="checkbox"/> Borrower can demonstrate a 12-month mortgage/rental history			
Address	TBD	Property Type	Detached
City	Pleasanton	Estimated Value	650,000
State	CA	Zip	94566
County	Alameda	Appraised Value	650,000
No Units		Purchase Price	650,000.00
		Property Will Be	PrimaryResidence
Purpose of Loan	Purchase	Term / Due (in months)	360 / 360
	<b>Lot/Land Status</b>	Impounds Waived	
	<input type="checkbox"/> Initial Acquisition	Impound Type	
	<input type="checkbox"/> Refinance	Prepay Penalty	
Loan Type	Conventional	Prepay Term	
Amortization Type	Fixed		
Lien Position Type	FirstLien		

- The field label of **Lien Position** (field ID LOCKRATE.420) has been changed to **Lien Position Type**.

## Lock Request Snapshot

Buy/Sell	Loan Snapshot	Lock Request Snapshot					
	First Name	Last Name	SSN	Experian/ FICO	Trans Union/ Empirica	EquiFax/ BEACON	Self- Employed
Borrower	Vanda	EPPS Test File 1	444-44-4444				<input type="checkbox"/>
Co-Borrower							<input type="checkbox"/>
Borrower Minimum Required FICO			<input type="checkbox"/> First-Time Homebuyer				
Co-Borrower Minimum Required FICO			<input checked="" type="checkbox"/> Borrower can demonstrate a 12-month mortgage/rental history				
Credit Score for Decision Making		740					
Address	TBD		Property Type	Detached			
City	Pleasanton		Estimated Value	\$	650,000		
State	CA	Zip 94588	Appraised Value	\$	650,000		
County	Alameda		Purchase Price	\$	650,000.00		
No Units			Property Will Be	PrimaryResidence			
<input type="checkbox"/> Subject Property is a Condotel							
<input type="checkbox"/> Subject Property is a Non-Warrantable Project							
Purpose of Loan	Purchase		Term / Due (in months)	360 / 360			
<b>Lot/Land Status</b>			Impounds Waived	Not Waived			
<input type="checkbox"/> Initial Acquisition			Impound Type				
<input type="checkbox"/> Refinance			Prepay Penalty	N			
Loan Type	Conventional		Prepay Term				
Amortization Type	Fixed		No Closing Cost	N			
Lien Position Type	FirstLien		Lender Fee Waiver				

- The field label of **Lien Position** (field ID LOCKRATE.2958) has been changed to **Lien Position Type**.

SEC-14565

## Updated the Lock Request Snapshot

To enable HELOC parameters to be used when submitting lock requests, the HELOC fields have been added to the Lock Request Snapshot.

 These fields are read-only.

Buy/Sell	Loan Snapshot	Lock Request Snapshot	
Address	TBD	Property Type	Detached
City	Pleasanton	Estimated Value	\$ 650,000
State	CA Zip 94588	Appraised Value	\$ 650,000
County	Alameda	Purchase Price	\$ 650,000.00
No Units		Property Will Be	PrimaryResidence
		<input type="checkbox"/> Subject Property is a Condotel	
		<input type="checkbox"/> Subject Property is a Non-Warrantable Project	
Purpose of Loan	Purchase	Term / Due (in months)	360 / 360
<b>Lot/Land Status</b>		Impounds Waived	Not Waived
<input type="checkbox"/> Initial Acquisition		Impound Type	
<input type="checkbox"/> Refinance		Prepay Penalty	N
Loan Type	Conventional	Prepay Term	
Amortization Type	Fixed	No Closing Cost	N
Lien Position Type	FirstLien	Lender Fee Waiver	
<input type="button" value="Sub. Financing"/>		Borr./Lender Paid	
Loan Amount	\$ 520,000.00	Estimated Closing Date	//
MIP / Funding	% \$	LTV / CLTV	80.000 / 80.000 HCLTV
Amount Paid in Cash	\$	HELOC Initial Draw	
Seller Paid MI Premium	\$	HELOC Drawn Total	
Total Loan Amount	\$ 520,000.00	HELOC Credit Limit	
<input type="checkbox"/> Round to nearest \$50			
Teaser Rate			
Index			
ARM Index Type			
<b>Lock Request Additional Fields</b>			
Trans Details Rate Lock # Days			
Trans Details Rate Lock Expires		//	
AUS Tracking - Latest Submission - AUS			

- HELOC Initial Draw (field ID 4510)
- HELOC Drawn Total (field ID 3856)
- HELOC Credit Limit (field ID 4519)
- HCLTV (field I 4514)
- Teaser Rate (field ID 4511)
- Index (field ID 4513)
- ARM Index (field ID 4512)

The new fields (HELOC Drawn Total is a pre-existing field) have also been added to the Reporting Database.

SEC-14113

## Updated the Lock Request Validation for the new HELOC Fields

To enable HELOC parameters to be used when submitting lock requests, the lock request validation has been updated to accommodate the new HELOC fields. When the lock is confirmed (auto-lock or manually), the HELOC fields on the Lock Request Snapshot will be compared to the fields on the RegZ - LE:

- **HELOC Initial Draw** (field ID 4510) field to the **HELOC Initial Draw** (field ID 1888) field.
- **HELOC Credit Limit** (field ID 4519) field to the **HELOC Credit Limit** (field ID CASASRN.X168) field.
- **HCLTV** (field ID 4514) to the **HCLTV** (field ID 1540) field.
- **Teaser Rate** (field ID 4511) to the **Teaser Rate** (field ID 1482) field.
- **Index** (field ID 4513) to the **Index** (field ID 688) field.
- **ARM Index Type** (field ID 4512) to the **ARM Index Type** (field ID 1959) field.

If the HELOC Initial Draw, HCLTV, Teaser Rate, Index, and ARM Index Type are the same, no further action will be taken. If the fields are different:

- A confirmation window will open and display the conflicting data.
- The values on the RegZ-LE will be overridden with the values from the Lock Request Snapshot when **Confirm** is clicked.

SEC-14149

# Compliance Updates

## New Project Type Option for V/No Review-Site Condo

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.

<b>Project Type</b>	<input type="text"/>	Property Type
Project Name	Streamlined Review	
# of Units	Established Project	
CPM Project ID #	New Project	
	One Cooperative	
	Two Cooperative	
	T Cooperative	
<b>II. Mortgage Info</b>	E/PUD	
<b>Loan Type</b>	F/PUD	
<input type="checkbox"/> Conventional	T/PUD	
<input type="checkbox"/> FHA	III PUD	
<input type="checkbox"/> VA	P/Limited Review New Detached	
<input type="checkbox"/> USDA-RHS	Q/Limited Review Est.	
	R/Expedited New	
	S/Expedited Est.	
<b>Purpose of Refi</b>	T/Fannie Mae Review	
	U/FHA-approved	
	V/Refi Plus	
<b>Note Information</b>	<b>V/No Review-Site Condo</b>	
Loan Amount	Detached Project	
Note Rate	2-To-4-Unit Project	
Term (Months)	Reciprocal Review	
	Approved FHA/VA Condominium Project Or Spot Loan	
	G/Not in a Project or Development	

CBIZ-11399



## New Property Type Options for Detached Condominium

A new **Detached Condominium** option has been added to the Property Type (field ID 1553) drop-down list on the Transmittal Summary input form. Selecting the **Detached Condominium** option results in both the **1-unit** and **Condominium** check boxes being selected the Transmittal Summary output form.

<b>Property Type</b>	<input type="text"/>	<input type="checkbox"/>
Sales Price	<input type="text"/>	<input type="checkbox"/>
Appraised Value	<input type="text"/>	<input type="checkbox"/>
Property Rights	<input type="text"/>	<input type="checkbox"/>
	1 unit	<input type="checkbox"/>
	2-4 units	<input type="checkbox"/>
	Condominium	<input type="checkbox"/>
	PUD	<input type="checkbox"/>
	Co-op	<input type="checkbox"/>
	Manufactured Single Wide	<input type="checkbox"/>
	Manufactured Multiwide	<input type="checkbox"/>
<b>Purpose of Loan</b>	<b>Detached Condominium</b>	<input type="checkbox"/>

CBIZ-7741

## 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**.


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.

The new calculations reflect the amount of the Sale Price (field ID L726), the Sale Price of Any Personal Property Included in the Sale (field ID L79), and Third Party Payments Not Otherwise Disclosed (field ID LE2.X29) minus the Loan Amount (field ID 2) minus the Closing Costs Financed (field ID LE2.X1 on the Loan Estimate or field ID CD3.X104 on the Closing Disclosure).

- ! 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.

If the loan proceeds do not cover the purchase price, personal property, payoffs and financed closing costs, the difference is reflected in the Down Payment/Funds from Borrower (field ID LE2.X2 on the Loan Estimate or field ID CD3.X105 on the Closing Disclosure). If excess funds are available, they are disclosed and reflected in the Funds for Borrower (field IDs LE2.X3 on the Loan Estimate or field ID CD3.X107 on the Closing Disclosure).

This update enables payoffs to be captured on the Calculating Cash to Close section on the Loan Estimate and Closing Disclosure. However, 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. The new URLA separates the mortgage payoffs applicable to the subject property for a refinance loan from the non-mortgage payoff amounts.

- ! 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.

CBIZ-17563

## Update to the Actual Disclosure Receipt Date Logic for Electronic Disclosures

(Updated on 1/23/2019)

In previous versions of Encompass, the Actual Received Date for the Loan Estimate (LE) was not being populated when disclosures were sent electronically prior to the borrower or co-borrower providing their consent to receive disclosures electronically, even if the consent and the received date occurred on or before the LE Due date (field ID 3143).

Starting in Encompass 19.1, when disclosures are accessed electronically by borrowers, the Actual Received Date in the LE will be populated based on whether the borrower provided eConsent prior to them accessing the disclosures or not:

- If consent is obtained prior to disclosures being sent, the Actual Received Date for the borrower and co-borrower will be populated when the borrower or co-borrower accesses the disclosure package (existing behavior) or
- If prior consent status is *No* or has not been received, the Actual Received Date for the borrower or co-borrower will be populated as long as either the borrower or co-borrower provides consent and accesses the disclosure package on or before the LE Due Date. This is new behavior.
- The Actual Receipt Date will be left blank in the following scenarios:
  - The borrower (or co-borrower respectively) never accesses the disclosure package
  - If the borrower or co-borrower accesses the disclosure package after the LE Due Date when prior consent status was *No*
  - If there is no LE Due Date populated

Please note that this new behavior impacts electronic disclosures only. Disclosures sent by any other method (e.g. in person, by mail, etc.) will persist as they did in earlier versions of Encompass and the Actual Received Date will be populated accordingly. For loans started in previous versions of Encompass where disclosures have not been sent, this new logic will be used. For loans started in previous versions of Encompass that do have disclosures, the previous logic will continue to be used for those loans.

NICE-12081, NICE-14382

# Construction Loans

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

*(Added on 12/7/2018)*

New logic is being used to populate the Product description (field ID LE1.X5) when all of the following conditions are true:

- The Construction-Perm option is selected for the Purpose of Loan (field ID 19).
- The construction phase interest rate (field ID 1677) is equal to the permanent phase interest rate (field ID 3).
- The total of the interest-only construction Term (field ID 1176) and the 1st adjustment period (field ID 696) is less than 24 months but not equal to 12 months.

Under these conditions, the Product field is populated with the total interest-only terms from the construction and permanent phases (field IDs 1176 and 1177), followed by the total interest-only terms from the construction phase plus the 1st Adjustment Period (field IDs 1176 and 696), followed by the rate adjustment period (field ID 694).

### Examples

Loan 1:

- Field 1176 = 12 months
- Field 1177 = 0 months
- Field 696 = 6 months
- Field 694 = 18 months

Product: 1 Year Interest Only, 18 mo./18 mo. Adjustable Rate

Loan 2:

- Field 1176 = 11 months
- Field 1177 = 0 months
- Field 696 = 1 month
- Field 694 = 12 months

Product: 11 mo Interest Only, 1/1 Adjustable Rate

CBIZ-19410

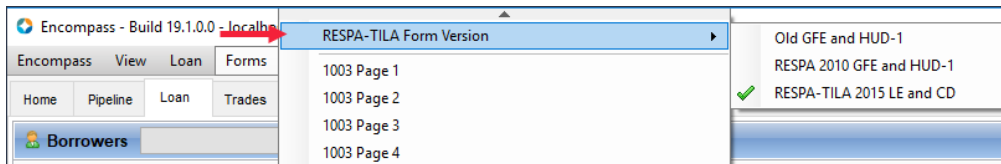
# Encompass Forms and Tools

## 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 (when they are starting a new loan) or to indicate which version of the input forms are being used for the loan file (the forms being used cannot be changed once initial disclosures are sent to the borrower). 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.

### To Use the RESPA-TILA Form Version:

1. From the Encompass Pipeline, start a new loan file or open an existing loan file.
2. Click the **Forms** menu option in the toolbar.



NICE-12635

## When Using Fee Level Disclosures, Informational Reasons for Change of Circumstance on Loan Estimate Page 1 and Closing Disclosure Page 1 Can Now Be Edited After Initial Disclosures are Sent

When utilizing the fee level change of circumstance process in earlier versions of Encompass to indicate why the Loan Estimate (LE) or Closing Disclosure (CD) was modified after its initial disclosure, users could not edit or select a change of circumstance reason unless a Good Faith Fee Variance Violated alert was triggered. Then users could indicate the reason in the alert and update fee change details about each changed fee. A changed circumstance reason can only be selected if there is first a fee change that triggers a Good Faith Fee Variance Violated alert. This limitation prevented users from documenting and disclosing informational only reasons on the LE or CD when no fee changes occurred.

Starting in Encompass 19.1, Encompass users can now document disclosure reasons with and without a changed circumstance when doing a fee level disclosure (i.e., when the Fee Level Disclosures check box (field ID 4461) is selected). Certain informational disclosure reasons on the LE Page 1 and CD Page 1 are now available to select and enter details about, and they will be reflected in the Disclosure Tracking tool as applicable. This enables fee changes to continue to be documented at the fee level with the added benefit of permitting disclosure reasons to be identified at the disclosure level.

The following changed circumstance fields and reasons on the LE Page 1 and CD Page 1 are now always enabled so they can be selected to indicate a changed circumstance reason:

- Changed Circumstance (field ID 3168 and CD1.X61)
- Changes Received Date (if Changed Circumstance field is selected) (field ID 3165 and CD1.X62)
- Changed Circumstance text box and Lookup (magnifying glass) icon (if Changed Circumstance field is selected) (field ID 3169 and CD1.X64)
- Comments box (if Changed Circumstance field is selected) (field ID LE1.X86 and CD1.X65)

### Reasons:

- Change in APR (field ID CD1.X52)
- Change in Loan Product (field ID CD1.X53)
- Prepayment Penalty Added (field ID CD1.X54)
- 24-hour Advanced Preview (field ID CD1.X56)
- Tolerance Cure (field ID CD1.X57)
- Clerical Error Correction (field ID CD1.X58)
- Other (field ID LE1.X84 and CD1.X59)

**Loan Estimate Page 1** | [Itemization](#) | [LE1](#) | [LE2](#) | [LE3](#) | [CD1](#)

**Disclosure Information**

Fee Level Disclosures

**Reason**

Changed Circumstance - Settlement Charges

Changed Circumstance - Eligibility

Revisions requested by the Consumer

Interest Rate dependent charges (Rate Lock)

Expiration (Intent to Proceed received after 10 business days)

Delayed Settlement on Construction Loans

Other

**Closing Disclosure Page 1 :1** | [LE2](#) | [LE3](#) | [REGZ-CD](#) | [CD1](#)

Fee Level Disclosures

**Reason**

Change in APR

Change in Loan Product

Prepayment Penalty Added

Change in Settlement Charges

Changed Circumstance - Eligibility

Revisions requested by the Consumer

Interest Rate dependent charges (Rate Lock)

24-hour Advanced Preview

Tolerance Cure

Clerical Error Correction

Other

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. Changes made in the alert will overwrite the existing change of circumstance reasons and details on the LE Page 1 and CD Page 1. However, changes made to the LE Page 1 and CD Page 1 reasons and change of circumstance details will not be reflected in the Good Faith Fee Variance Violated alert.

NICE-14976

## Options Removed from the Freddie Mac Offering Identifier List

*(Updated on 2/6/2019)*

The following options have been removed from the **Offering Identifier** drop-down list (field ID CASASRN.X163) on the Freddie Mac Additional Data Input Form because they are no longer supported by Freddie Mac:

- 210: Alt 97
- 220: Freddie Mac 100
- 230: Initial Int 10/20 FIXED
- 231: Initial Int 15/15 FIXED
- 232: Initial Int ARM
- 233: Initial Int ARM 10 Year
- 240: Home Possible 100
- 242: Home Possible Neighborhood Solutions 100

The remaining offerings are still available on the drop-down list:

- 241: Home Possible
- 243: Home Possible Neighborhood Solution
- 250: Home Possible Advantage
- 251: Home Possible Advantage for HFAs
- 310: Relief Refinance - Open Access
- 320: Enhanced Relief Refinance

CBIZ-17954



## Two New Fields Added to TPO Information Tool

*(Added on 12/7/2018)*

The following two 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.

- Wholesale Withdrawal Requested Date (field ID TPO.X110) - Indicates the date when a broker initiated a wholesale withdrawal request from the Encompass TPO WebCenter.
- Loan Estimate Requested Date (field ID TPO.X111) - Indicates the date when a broker requested a Loan Estimate from the Encompass TPO WebCenter.

! Both of these fields are reportable in the Encompass Reporting Database and business rules can be written using the fields.

CBIZ-19486

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

*(Added on 12/7/2018)*

To assist underwriters and loan officers in quickly evaluating a loan, all loans with a ratio entered for HCLTV/HTLTV (field ID 1540) now display the ratio in the **LTV** numbers in the header at the top of the loan file. The HCLTV ratio displays as the third number in the sequence. The first and second numbers are the LTV ratio (field ID 353) and the CLTV ratio (field ID 976).

<b>2<sup>nd</sup></b> Loan #: 1812EM000010      LTV: 80.000/100.000 <b>100.000</b>
--

CBIZ-20835

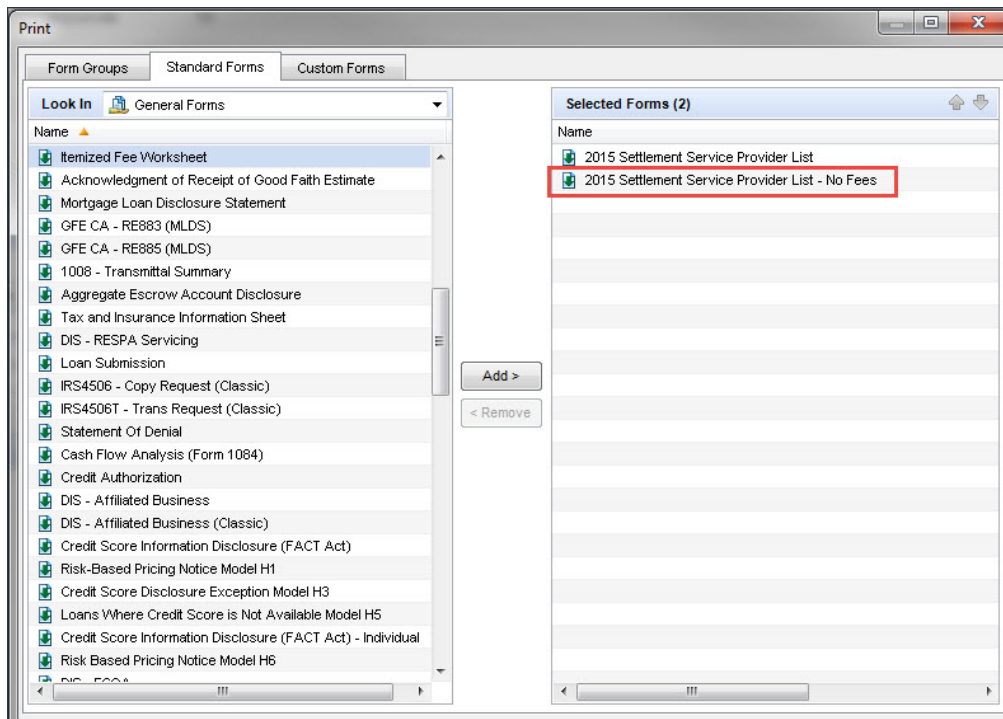
## New Version of the Settlement Service Provider List Printed Output Form is Now Available

(Added on 12/21/2018)

A new version of the Settlement Service Provider List printed output form is now available to generate and/or print 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.

The title of this new form is *2015 Settlement Service Provider List - No Fees*.

To access and print this form in Encompass, click the **Print** icon from a loan file or Pipeline view, click the **Standard Forms** tab, and then select **General Forms** from the Look In drop-down list. Locate the form in the list, and then click **Add** to move it to the Selected Forms list. Use the buttons at the bottom of the window to print or manage the form.



### Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

<b>Service Provider List</b>		You can select these providers or shop for your own providers.
Service	Provider We Identified	Contact Information
Service Fee Number One	Company Name #1	Company Contact Name 123 Address Tyler, TX 75703 contact@email.com 903-894-5555 903-555-5555 <a href="https://www.servicecat1.org">https://www.servicecat1.org</a>
Service Fee Number Two		
Service Fee Number Three		
Service Fee Number Four		
Service Fee Number Five		
Service Fee Number One	Company Name #2	Contact Name #2 34 Address Street Tyler, TX 75701 contact2@email.com 800-444-3131 <a href="https://www.servicecat3.org">https://www.servicecat3.org</a>
Service Fee Number Two		
Service Fee Number Three		
Service Fee Number Four		
Service Fee Number Five		
Service Fee Number Six		

### Additional Details for Services You Cannot Shop For

<b>Service Provider List</b>		You can only select from these providers for these services.
Service	Provider We Identified	Contact Information
Service Fee Number One	Company Name #1	Company Contact Name 4200 Everywhere Jacksonville, TX 77777 contact@email.com
Service Fee Number Two		
Service Fee Number Three		
Service Fee Number Four		

**!** It is important to note that when this version of the form is disclosed, it is currently not 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.

NDE-12436

## Updates to State-Specific Forms

**Why we made these updates:** Updates were made to the State-Specific Disclosure Information input form for various states to comply with state regulations for disclosure information, and options no longer supported by Freddie Mac have been removed from the Freddie Mac **Offering Identifier** drop-down list.

### Updates to the New York State-Specific Information Input Form

The following new check boxes have been added to the Banker Application Disclosure and Fee Agreement section of the State-Specific Disclosure Information input form for New York to enable Encompass users to indicate whether payment will be received from or paid to third parties for assignment of commitments.

- Will pay to third party for assignment of commitment (field ID DISCLOSURE.X1206)
- Will receive from third party for assignment of commitment (field ID DISCLOSURE.X1207)

Selecting one or both of these check boxes on the input form selects the appropriate options on page 2 or the output form.

- I understand that you routinely assign the commitments you have issued in your own name to a third party or parties. The amount of any fee you will \_\_ Pay To \_\_ Receive From the third party or parties is \_\_\_\_\_.

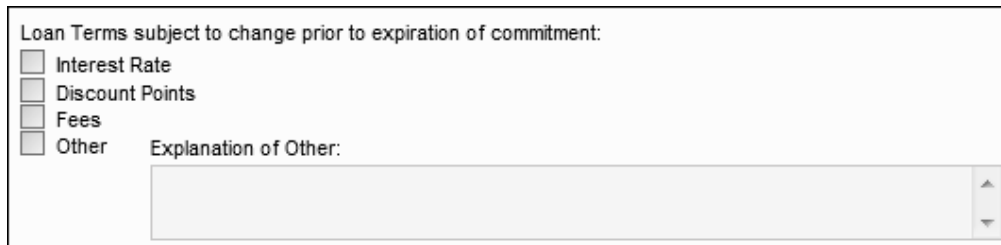
CBIZ-18789

## Updates to the Wisconsin State-Specific Information Input Form

New content has been added to the Commitment Agreement section of the State-Specific Information input form for Wisconsin to disclose loan terms that are subject to change prior to the expiration of the commitment.

This section contains four check boxes and a free-entry field.

- **Interest Rate** (field ID DISCLOSURE.X477) check box
- **Discount Points** (field ID DISCLOSURE.X481) check box
- **Fees** (field ID DISCLOSURE.X482) check box
- **Other** (field ID DISCLOSURE.X483) check box
- **Explanation of Other** free entry field (field ID DISCLOSURE.X484) displays after the **Other** check box to enable the entry of a detailed description when you select the **Other** check box.



Loan Terms subject to change prior to expiration of commitment:

Interest Rate

Discount Points

Fees

Other    Explanation of Other:

\_\_\_\_\_

CBIZ-19184

## Commitment Expiration Date Added to the Kentucky, Maryland, Vermont, Virginia and Wisconsin State-Specific Information Input Forms

A new Commitment Expiration Date field (field ID DISCLOSURE.X1205) has been added to the State-Specific Information input forms for Kentucky, Maryland, Vermont, Virginia, and Wisconsin to populate the expiration date to the commitment output forms for these states. Previously, the commitment forms were populated with the Mortgage Loan Commitment Expires date (field ID 1072). The creation of the new field avoids any potential conflicts between dates used on the state-specific forms and the dates used on other tools and forms in Encompass.

- ! For loans created prior to upgrading to the Encompass 19.1 release, when a disclosure tracking entry exists, the Mortgage Loan Commitment Expires date (field ID 1072) is copied to the new Commitment Expiration Date (field ID DISCLOSURE.X1205) on the state-specific disclosure information forms listed above.

CBIZ-18034

# Encompass Pipeline

## Two New Pipeline Columns Added to Enable Sorting of Custom Milestones in Alphabetical Order

*(Added on 12/20/2018)*

Currently in Encompass, when sorting loans by the Last Finished Milestone column, all custom milestones are grouped at the top of the column (in no particular order), followed by standard milestones in ascending or descending alphabetical order. This same sorting result also occurs when sorting by the Next Expected Milestone column.

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.

Note that the Last Milestone Sorted and Next Milestone Sorted columns are not displayed in the Pipeline by default. To add these columns, right-click a Pipeline column header, select the columns in the Customize Columns window, and then click **OK**.

NICE-13408

## Change to the Loan Folder That the User Will See When They Switch Pipeline Views

*(Added on 1/30/2019)*

When administrators are configuring a persona, they can set up access permissions for the Pipeline. As part of this configuration, they can create the default Pipeline view that the persona will see when they log into Encompass. As part of this set up, they have the option (but it is not required) to indicate the loan folder that will be used for the default Pipeline View.

In earlier versions of Encompass, if a user was viewing a loan folder in the Pipeline and then they switched to a different Pipeline View where no loan folder was defined by the administrator, the user would see the same loan folder that they were using in the previous Pipeline View. Starting in Encompass 19.1, 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 (i.e., the User Details screen).

**2. Define access for the Loan Officer persona.**

Access Home Pipeline Loan Forms/Tools eFolder Trades/Contacts/Dashboard/Reports Settings External Settings Consumer Connect

... Access to Pipeline/Loan Tab

**Pipeline Views**

Name

Default View

**Pipeline Tasks**

New Loans

New Blank Loan

New from Template

GSE Services

**New / Edit Pipeline View**

Name

Loan Folder  View  All Loans  My Loans

Filter: None Advanced Search Clear

Alt	Mess	Linked	Loan Number	Borrower Name	Loan Amount	Note
=	=				=	=

OK Cancel

**Not Accessible Columns\***  Transfer Loans  Trash Folder Tasks

**User Details**

Account Information  Disable Login  Disable Account Public Profile

\* User ID

\* Password

\* Re-type Password

Force user to change password

\* First Name

Middle Name

\* Last Name

Suffix

Job Title

Employee ID Number

Phone Number

Cell Phone Number

Fax Number

\* Email

CHUM

Working Folder

NMLS Loan Originator ID

NMLS Expiration Date

# Encompass Settings

## New Password Policies Added to the Admin Tools' Settings Manager: Enable Timeout Reset / Password Failure Lockout Time

(Updated on 1/29/2019)

In earlier versions of Encompass, users who fail to enter the correct password when logging into Encompass a certain number of times are locked out of their accounts and must have an administrator reset the account. Starting in Encompass 19.1, administrators can now use new password policies in the Encompass Admin Tools 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.

In addition, a new policy is also available where administrators can enable a time-based lock-out period for the user who logs into Encompass using the 'admin' user ID (i.e., the *admin* user).

The screenshot shows the 'Server Settings Manager' window. At the top, it says 'Use this screen to modify the settings that control the behavior of the Encompass Server.' Below this is a 'Category:' dropdown menu set to 'Password'. A table lists various settings with their current values. Three settings are highlighted with red boxes: 'Enable Timeout Reset' (Enabled), 'Password Failure Lockout Time In Minutes' (Fifteen), and 'Apply Lockout For 'admin' User' (Disabled). At the bottom, there are 'Apply', 'OK', and 'Cancel' buttons, along with a help icon and a note: 'Double-click a value to edit it. Changes to items marked with an asterisk (\*) will not take effect until the server is restarted.'

Setting Name	Value
Min Password Length	8
Min # of Upper Case Letters	1
Min # of Lower Case Letters	1
Min # of Digits	1
Min # of Special Characters	0
# of Days to Expiration	180
# of Passwords Before Reuse	0
# of Days Before Reuse	0
Password Failure Limit	5
Enable Timeout Reset	Enabled
Password Failure Lockout Time In Minutes	Fifteen
Apply Lockout For 'admin' User	Disabled

This change does not impact your current password policy settings (even if they are less stringent than above). The validation is done only if you modify your password policy settings. If any of the existing policy requirements do not conform to these guidelines, a warning message will be triggered to notify the



administrator that the settings should be more stringent in order to conform to best practices in security and password management and require the administrator to conform to these minimum guidelines. This will ensure that when users change their password after the subsequent expiration date, they set more stringent passwords.

In addition, once you make a change to your password policy (and thus the enforcement of the complexity rules will then be in effect), you need to ensure that all of the user passwords for the Encompass Software Development Kit (SDK) and Encompass Developer Connect API applications are also updated to meet the complexity rules so you can avoid any interruptions with these applications.

#### **To Enable Timeout Reset and Password Failure Lockout Time:**

1. On your Windows task bar, click the **Start** menu or **Start** icon, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.
2. Double-click **Settings Manager**.
3. Select **Password** from the Category list.
4. Double-click the value for the **Enable Timeout Reset** option, and then select **Enabled**. (The default value is Disabled.)
5. Double-click the value for the **Password Failure Lockout Time In Minutes** option, and then select the number of minutes that users will be locked out of Encompass after a set number of failed log in attempts. (The number of failed log in attempts is determined by the Password Failure Limit value that has been set.)
6. To enable a timeout reset for the user who has been assigned with the *admin* user ID (i.e., the *admin* user), double-click the value for the **Apply Lockout For 'admin' User** option, and then select **Enabled**. (The default value is Disabled.)

- The Password Failure Lockout Time In Minutes value set in step 5 will now also be applied to the *admin* user.

**!** Failed log in attempts that occur during the time the user is locked out are now recorded in the System Audit Trail. All failed log in attempts will continue to be recorded in the System Audit Trail as in earlier versions of Encompass.

NICE-9469

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


(Added on 12/20/2018)

Using the **Dynamic Data Management** > Field Rules setting, administrators and authorized users can manage the auto-population of data for standard Encompass fields. The field rule is driven by a collection of fields chosen by the administrator or user. They can choose the fields they want for a field rule by entering the field IDs, or by importing from a Data Template or a .CSV file having field and field values. Starting in Encompass 19.1, access to the data templates that can be imported for a Field Rule is controlled by the following two settings:

- **Encompass Settings > Company/User Setup > Personas > Settings > Personal Templates > Data Templates**
  - If the administrator or authorized user has been granted persona access to personal data templates, the **Import from Data Template** icon will be displayed on the Add New Field Rule window and the Rule Settings window is enabled and can be used to initiate the data template import process. If persona access has not been granted, then the icon will not be available for use.
- **Encompass Settings > Company/User Setup > User Groups > Loan Templates > Misc. Data Templates**
  - If the administrator or authorized user is not a member of a user group that has been granted access rights to public data templates, the **Import from Data Template** icon will be enabled on the Add New Field Rule window and the Rule Settings window, and they can select the **Import from data template** option, however, no public folders or templates from public folders will be displayed. Thus, the administrator or user is prevented from selecting a data template to import.

Rule Settings

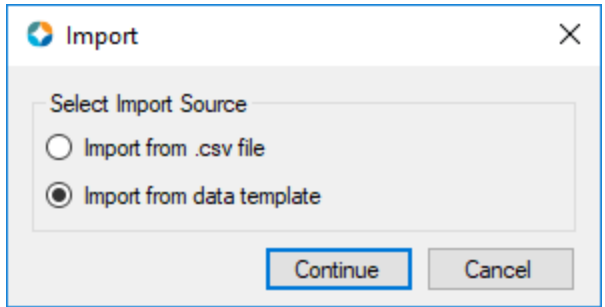
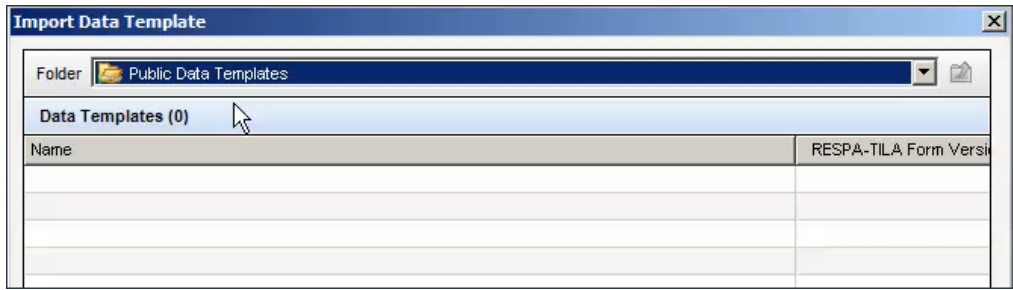
Field Rule Name \* My Rule

Fields Managed  **Stop Automatically Populating Data**

Manage Fields for Field rule \*

ID	Description
2	Trans Details Total Loan Amt (w/ MIP/
10	Loan Info Constr Loan Existing Lien

After initial Loan Estimate is sent  
 When condition below is met



NICE-6701

## Post-Closing Conditions Print Fields Added to Encompass Reporting Database

*(Added on 12/20/2018)*

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

### Post-Closing Condition Details (Final Title Policy)

**Details**

Name: Final Title Policy

Description: Final Title Policy

For Borrower Pair: [Dropdown]

Source: Escrow

Recipient: Investor

Print:  Internally  Externally

**Tracking**

### Reporting Database

**Fields (29)**

Field ID	Description	Type
PostCondition.AddedBy	Post-Condition Added By	String
PostCondition.ClearedBy	Post-Condition Cleared B	String
PostCondition.Comments	Post-Condition Comment	String
PostCondition.DateAdded	Post-Condition Date Add	Date
PostCondition.DateCleared	Post-Condition Date Clea	Date
PostCondition.DateExpected	Post-Condition Date Exp	Date
PostCondition.DateReceived	Post-Condition Date Rec	Date
PostCondition.DateRequested	Post-Condition Date Req	Date
PostCondition.DateRerequested	Post-Condition Date Rer	Date
PostCondition.DateSent	Post-Condition Date Sent	Date
PostCondition.Description	Post-Condition Descriptio	String
PostCondition.IsCleared	Post-Condition Is Clear	String
PostCondition.IsReceived	Post-Condition Is Receiv	String
PostCondition.IsRequested	Post-Condition Is Reques	String
PostCondition.IsRerequested	Post-Condition Is Rerequ	String
PostCondition.IsSent	Post-Condition Is Sent	String
PostCondition.PrintExternally	Post-Condition Is Printed	String
PostCondition.PrintInternally	Post-Condition Is Printed	String
PostCondition.ReceivedBy	Post-Condition Received	String
PostCondition.Recipient	Post-Condition Recipient	String
PostCondition.RequestedBy	Post-Condition Requeste	String
PostCondition.RequestedFrom	Post-Condition Requeste	String
PostCondition.RerequestedBy	Post-Condition Rereques	String
PostCondition.SentBy	Post-Condition Sent By	String
PostCondition.Source	Post-Condition Source	String
PostCondition.Status	Post-Condition Status	String
PostCondition.Title	Post-Condition Title	String

**Selected Fields (390)**

Field ID	Pair	Description
2		Total Loan Amt (w/ MIP/F
3		Interest Rate
4		Term (Mos)
5		Total Monthly Payment
11		Subject Property Street
12		Subject Property City
13		Subject Property County
14		Subject Property State
15		Subject Property Zip
19		Loan Purpose
31		Subject Property Title Ne
36	1st	Borrower First/Middle Na
37	1st	Borrower Last Name/Su
60	1st	Co-Borr Experian FICO
65	1st	Borr SSN
66	1st	Borr Home Phone
67	1st	Borr Experian FICO
68	1st	Co-Borrower First/Middl
69	1st	Co-Borrower Last Name
97	1st	Co-Borr SSN
136		Subject Property Purche
138		Est Prepays
228		Expenses Proposed Mtg
230		Expenses Proposed Haz
231		Fees Tax Per Mo
232		Expenses Proposed Mtg
235		Fees Flood Ins Per Mo
305		Lender Case #
313		Broker Lender City
315		Broker Lender Name

Buttons: Add, Remove, Reset, Review Changes, Update

NICE-12002

## New Warning Message When Deleting a Persona Type in Personas Tool

For administrators or other authorized users who go into the Personas tool and want to delete a specific persona type, the following warning message is now displayed after the user selects the persona to delete, and then clicks the Delete icon:

*The following list of users may be affected if you delete the [persona type] Persona. All users must be assigned one persona in order to login.*

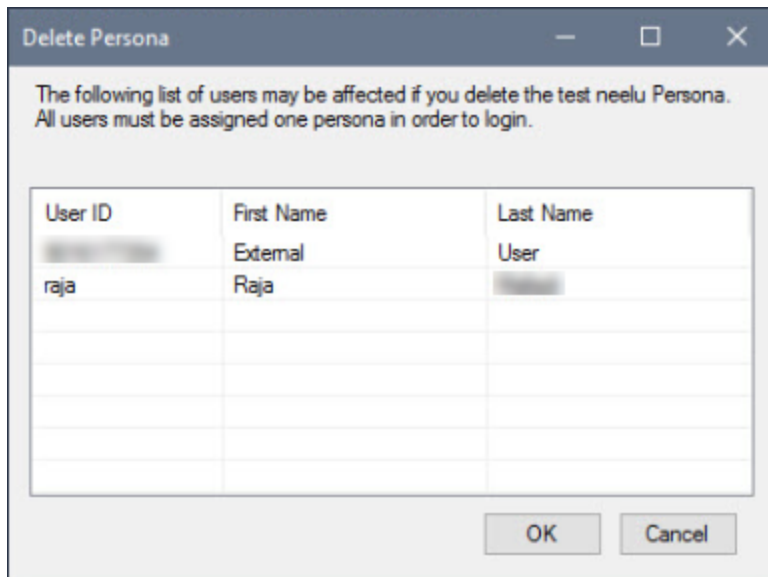
All users who are assigned with the persona that is being deleted will be listed in the pop-up window. Please note that users listed here may also be assigned with additional personas besides the one being deleted.

Previously, the warning message provided on this pop-up window was as follows:

*The following list of users have only the [persona type] persona. If you delete the [persona type] persona, remember to assign those users a new persona. Otherwise, they will not be able to login.*

The message on the pop-up window has been updated to remove the statement that the persona being deleted is the only persona that is assigned to the users listed in the window.

The users in the list are assigned with the persona that is being deleted, but they may be assigned with additional personas, and they may be impacted if this is the only persona that is assigned to them. If users in the list are already assigned with a different persona, they will still be able to log into Encompass, even if the persona type in question is deleted. It is recommended that the administrator review each user in the list and confirm that they will still have a persona assigned to them if they proceed to delete the persona from the tool.



NICE-9484

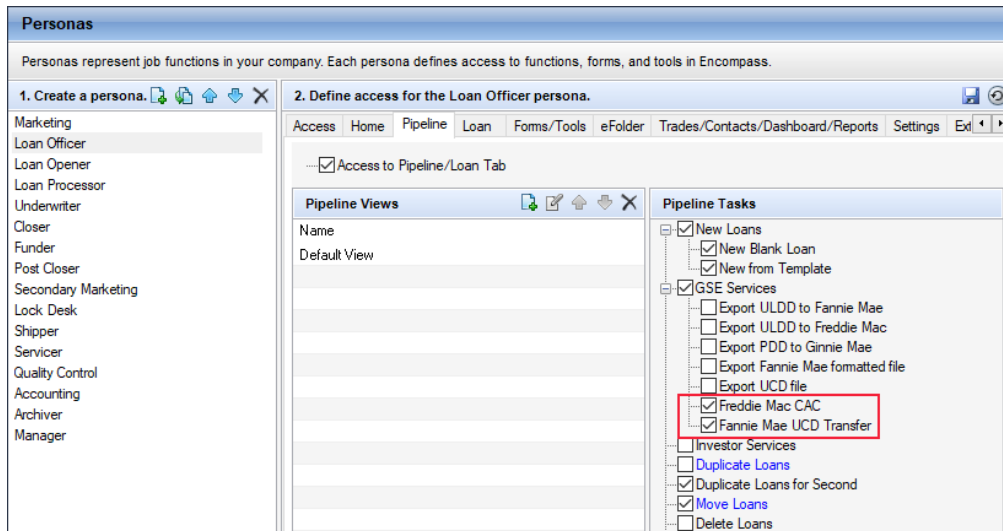
## New Persona Options Added for GSE Services

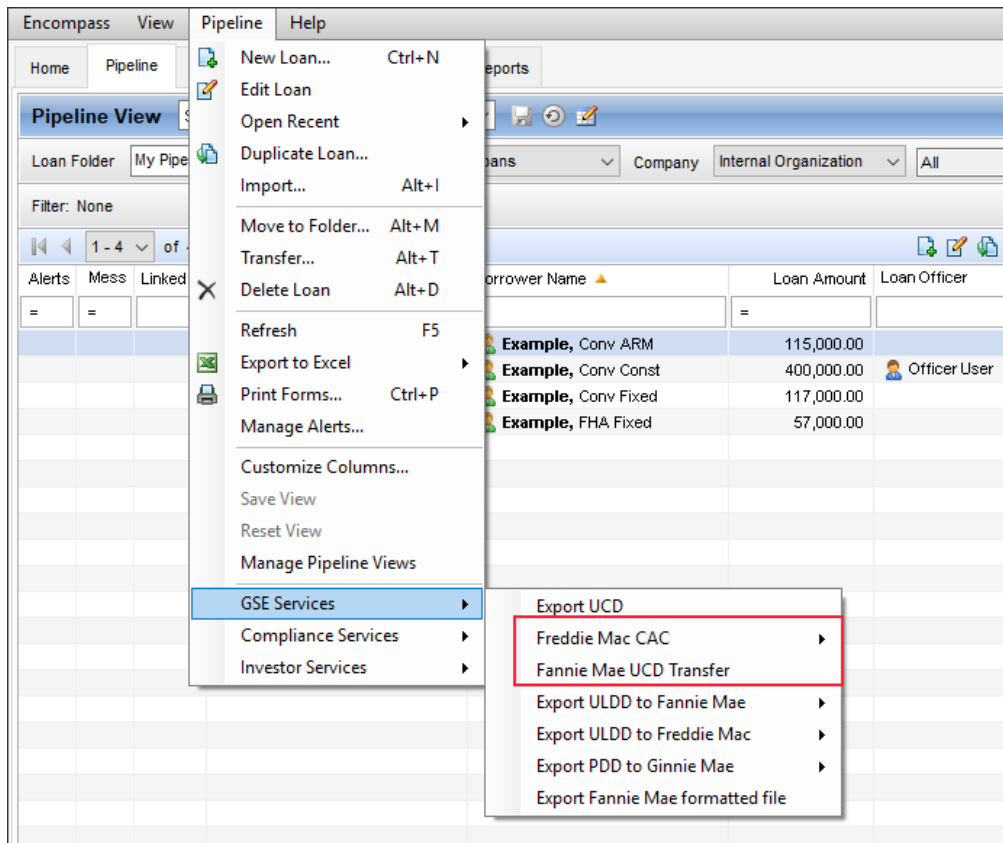
Two new options have been added to the Personas tool to enable administrators or other authorized users to grant persona access to the Freddie Mac CAC and Fannie Mae UCD Transfer options on the Encompass Pipeline menu.

The Freddie Mac CAC (Correspondent Assignment Center) integration in Encompass enables correspondent lenders to share loan data and documents with aggregators.

The Fannie Mae UCD Transfer solution in Encompass enables correspondent lenders to transfer UCD (Uniform Closing Dataset) data to an aggregator. The aggregators can then use the UCD collection solution to retrieve the UCD data.

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.





Please note that both of these Encompass Pipeline options were introduced in earlier versions of Encompass. At that time, if administrators wanted to grant persona access to these options, they would select the **GSE Services** option in the Personas tool. Personas with this option selected could then access both of these options on the Encompass Pipeline menu. If this option was not selected, the persona could not access either of these options. Now that these two new Personas options are available starting in Encompass 19.1, administrators must select one or both of these options in order to grant persona access to one or both of these Pipeline options.

NICE-10618

## New Condition Added to the TPO Actions Option in Business Rules

*(Added on 12/20/2018)*

Starting in Encompass 19.1, a new **Request Loan Estimate** condition option is now provided for administrators when managing the following business rules:

- Persona Access to Loan Actions
- Loan Action Completion
- Field Data Entry
- Field Triggers
- Persona Access to Fields

Persona Access to Loan Actions

**1. Create a Rule Name**

Notes/Comments

**2. Select all Channels this rule applies to**

- No channel selected
- Banked - Retail
- Banked - Wholesale
- Brokered
- Correspondent

**3. Select a condition for this rule**

No - Always apply this rule

Yes - Apply this rule only if

TPO Actions is Any of

- Register Loan
- Import Additional Data
- Order/Reissue Credit
- Request Loan Estimate
- Disclosures
- Submit Loan
- Change of Circumstance
- Lock Request
- Run DU Underwriting
- Run LP Underwriting
- Re-submit Loan
- Lock Extension
- Withdrawal
- Cancel
- Float Lock
- Cancel Lock
- RePrice Lock
- ReLock Lock
- Change Request - OB

**4. Define a persona's Loan Action access for the condition**

Add an Action

Loan Action

Assign Right

Persona  Rights

Persona\_AuditTrail

When managing these 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.

- ! You must create TPO document containers and TPO tasks in the eFolder before creating a Loan Action Completion rule. The Persona Access to Loan Actions rule is used to define persona-based access levels for Encompass TPO Connect site actions only.

NICE-13080



## New 'Job Title' Field

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

A new **Job Title** field is now provided on the User Details screen that administrators use to create and edit users in Encompass. 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.

The screenshot displays the 'User Details' form. At the top, there are tabs for 'Account Information', 'Public Profile', and 'API User'. Under 'Account Information', there are checkboxes for 'Disable Login' and 'Disable Account'. The form contains several input fields: 'User ID', 'Password', 'Re-type Password', 'First Name', 'Middle Name', 'Last Name', 'Suffix', 'Job Title' (highlighted with a red box), 'Employee ID Number', 'Phone Number', 'Cell Phone Number', 'Fax Number', 'Email', and 'CHUM'. There is also a checkbox for 'Force user to change password'.





In addition, a Job Title field is also being added to the following screens in Encompass:

- In the File Contacts tool, a new Job Title field is provided for all of the categories/roles listed in the tool starting with the File Starter file contact up to, and including, the Title Insurance Company file contact (except for the Lender file contact). If a user's job title has been entered in the Job Title field on the User Details screen, that title will automatically be populated to the Job Title field in the File Contacts tool when that user is assigned as a file contact.

Note that when importing a business contact into the File Contacts tool by clicking the Address Book icon and selecting a contact, the Job Title value from the User Details screen will not be imported into the Job Title field for the Appraiser, Escrow Company, and Title Insurance Company file contacts. Once imported, users can enter the title in the Job Title field for these file contacts.

File Contacts			
	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		

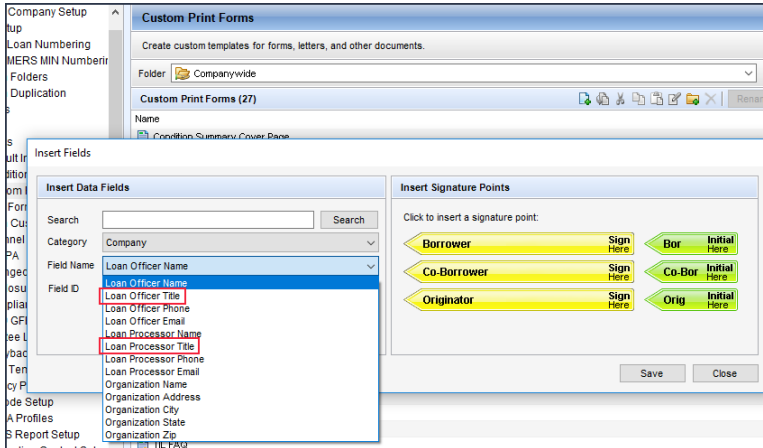
  

Role - Closer (Docs Signing)	
Name	<input type="text"/>
Job Title	<input type="text"/>
Work Phone	<input type="text"/> 
Cell Phone	<input type="text"/> 
Email	<input type="text"/> 
Fax	<input type="text"/> 
Give Write Access	<input type="checkbox"/>

- 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. Users can select this check box to print the user's job title (as entered on the User Details screen) to the Verification output form. In previous versions of Encompass, a **Print user's name as title** check box was provided in this *From* section on these Verification input forms. This check box has been re-purposed to **Print user's name**. When this check box is selected, the user's first and last name will be printed to the Verification output form. Note that if a user selects a check box here, but a user name or job title is not entered in the User Details screen, the Title field on the Verification input form will be blanked out accordingly.

From	
Title	<input type="text" value="Loan Officer"/> <input type="checkbox"/> Print user's name <input type="checkbox"/> Print user's job title
Phone	<input type="text" value="925-555-8837"/>
Fax	<input type="text"/>
Account Information	

- In the Custom Print Form Settings, the following new fields are now available to be added to custom forms:
  - In the Category field for 'Company': Loan Officer Title, Loan Processor Title
  - In the Category field for 'Loan Team Member': Current Loan Team Member Title, Previous Loan Team Member Title, Loan Team Member Title



These new fields are now available on the Team Members tab in the Reporting Database as well. Administrators can select these fields on the Team Members tab and then add them to the Reporting Database as needed.

- 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.

NICE-12327, NICE-12791, NICE-12796, NICE-12861, NICE-13635

## Title/Department Field in the TPO Global Lender Contacts Setting and the Company Details Lender Contacts Tab Now Populated from the New Job Title Field in the User Details Setting


In the Encompass 18.4 release, the **Title/Department** field in the TPO Global Lender Contacts setting and the Company Details Lender Contact tab extracted the first 30 characters of the **Comments** field in the User Details setting as the user's job title or department. From this release on, the **Title/Department** field will use the new **Job Title** field in the User Details setting for the user's job title or department.

- ! The **Job Title** is a required field if you are managing lender contacts for the Encompass TPO Connect Lender Key Contacts widget.

The screenshot shows the 'User Details' window with the following fields and sections:

- Account Information:** \* User ID (shipper), Password, Re-type Password, Force user to change password (checkbox), \* First Name (Shipper), Middle Name, \* Last Name (User), Suffix, **Job Title** (highlighted with a red box), Employee ID Number, Phone Number, Cell Phone Number, Fax Number, \* Email, CHUM, Working Folder (My Pipeline), NMLS Loan Originator ID, NMLS Expiration Date.
- Public Profile:** (checkbox)
- Personas:** Shipper, View/Edit Rights
- Group Membership:** View Rights, All Users, Secondary Marketing
- Comments:** (empty text area)

### To Access the User Details Setting:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Company/User Setup**, and then click **Organization/Users**.
3. In the Organization panel, locate the organization under which the user is located.
4. In the Enabled Users panel, select the user you want to edit.
5. Click the **Edit**  icon to access the user's User Details screen.

SEC-14019

## Additional Functionality for Lender Key Contacts

**Why we made these updates:** To provide additional functionality to the TPO Global Lender Contacts setting and the Company Details Lender Contacts tab.

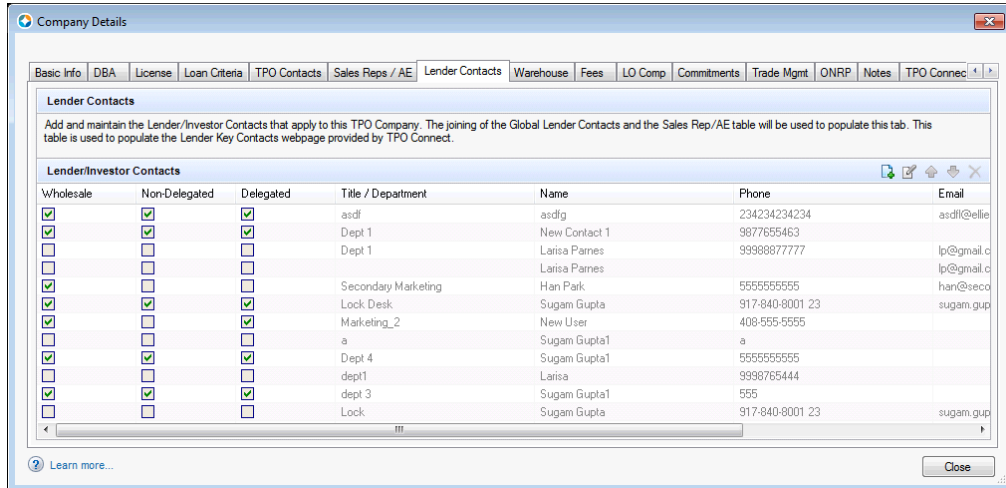
### Added the Ability to Manage Contacts on the Company Details Lender Contacts Tab

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.

## Detailed Procedures

### To Add a Contact

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **External Company Setup**, and then click **Company Details**.
3. In the Company/Branches panel, click **Third Party Originator**, and then select the TPO company where you want to add the contact.
4. Click the **Lender Contacts** tab.



5. Click on the **Add**  icon.

Channel:  Wholesale  Non-Delegated  Delegated

Name

Title / Department


Phone

Email

Hide

OK Cancel

6. Select a **Channel** (Channels) if you want the contact to be displayed under that channel/channels contact grouping in the Encompass TPO Connect Lender Key Contacts widget. For example, if you select **Wholesale**, the contact will be grouped and displayed in a “Wholesale” section.

 If you do not select a **Channel**, the contact will be displayed in an “All Channels” section.




7. In the **Name** field, click on the arrow to select a user from the drop-down list or manually enter a name, up to 30 characters.
  - While the options in the drop-down list display the user’s first name, last name, and email, only the first and last name are populated into the **Name** field.
  - If you select a **Name**, the **Title/Department**, **Phone**, and **Email** fields are populated and cannot be edited.
  - If the **Title/Department** is blank in the user’s Encompass User record, an error message, “*The selected User Contact record must first be updated before it can be used in this Key Lender Contacts feature. ‘Job Title’ must be entered in the Job Title field of the selected User Contact record.*”, is displayed.
  - If you clear the **Name**, the **Title/Department**, **Phone**, and **Email** fields are cleared.
8. In the **required****Title/Department** field, enter a title or department for the user, up to 30 characters.
9. In the **Phone** field, enter the user’s phone number, up to 30 characters, if you manually entered a **Name**.

 There is no special formatting or validation for this field.

- If you selected a **Name**, this field cannot be edited.
  - If you clear or enter the **Name**, this field is cleared and you can edit it.
  - You must enter a **Phone**, **Email**, or both.
10. In the **Email** field, enter the user’s email address, up to 40 characters, if you manually entered a **Name**.
    - If you selected a **Name**, this field cannot be edited.
    - If you clear or enter the **Name**, this field is cleared and you can edit it.
    - You must enter a **Phone**, **Email**, or both.

11. Select the **Hide** check box if you want to hide this contact from the Encompass TPO Connect Lender Key Contacts widget.
12. Click **OK**.
  - If the **Title/Department** field is blank, the **OK** button is grayed out until all validation requirements are satisfied.
  - If both the **Phone** and **Email** fields are blank, the **OK** button is grayed out until all validation requirements are satisfied.
  - If the **Email** address format is not valid, the **OK** button is grayed out until all validation requirements are satisfied.
13. Your new contact is added to the bottom of the Lender/Investor Contact grid.


### To Edit a Contact


1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **External Company Setup**, and then click **Company Details**.
3. In the Company/Branches panel, click **Third Party Originator**, and then select the TPO company where you want to edit the contact.
4. Click on the **Lender Contacts** tab.
5. Click on the **Edit**  icon.
  -  You can only edit contacts you have added directly in this tab. All other contacts will be disabled and cannot be edited.
6. Make your changes.
  - If you selected a **Name**, the **Phone** and **Email** fields are automatically populated and cannot be edited.
  - If you clear the **Name**, the **Title/Department**, **Phone**, and **Email** fields are cleared.
  - You must enter a **Title/Department**.
  - You must enter a **Phone**, **Email**, or both.
  - When editing an existing contact, the **Title / Department**, **Phone** and **Email** fields can be manually edited and saved.
    -  This manual update is saved to the Lender Contacts table but is not updated in the existing Encompass user profile.
7. Click **OK**.



- If the **Title/Department** field is blank, the **OK** button is grayed out until all validation requirements are satisfied.
- If both the **Phone** and **Email** fields are blank, the **OK** button is grayed out until all validation requirements are satisfied.
- If the **Email** address format is not valid, the **OK** button is grayed out until all validation requirements are satisfied.



### To Delete a Contact

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **External Company Setup**, and then click **Company Details**.
3. In the Company/Branches panel, click **Third Party Originator**, and then select the TPO company where you want to delete the contact.
4. Click on the **Lender Contacts** tab.
5. Select the contact you want to delete, and then click on the **Delete**  icon.

 You can only delete contacts you have added directly in this tab. All oZZther contacts must be deleted from where they were added (i.e., TPO Global Lender Contacts setting or the Company Details Sales Reps/AE tab).

6. A warning message is displayed: *“Deleting this contact will permanently remove the entry from the settings. Do you wish to continue?”*
7. Click **Yes**.

### To Sequence Contacts in the Grid

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **External Company Setup**, and then click **Company Details**.
3. In the Company/Branches panel, click **Third Party Originator**, and then select the TPO company where you want to sequence contacts.
4. Click on the **Lender Contacts** tab.
5. Select the entry you want to move, and then click the **Up**  and **Down**  arrows.

SEC-13996

## Support for Price Groups by Channel

**Why we made these updates:** To enable price groups for Wholesale and Correspondent channels to be applied separately for TPO companies for clients using Optimal Blue (OB) as their product and pricing provider.

## Added New Price Group Fields to the Company Details Basic Info Tab

(Updated on 12/4/2018)

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.

! These new price groups can only be applied if the corresponding channels have been enabled.

Company Details

Basic Info | DBA | License | Loan Criteria | TPO Contacts | Sales Reps / AE | Lender Contacts | Warehouse | Fees | LO Comp | Commitments | Trade Mgmt | ONRP | Notes | TPO Connect

**Company Information**

Set up the basic information for the Third Party Originator company or branch.

Address \* 101 Main St  
City \* Riverside  
State \* CA Zip \* 92508  
Phone Number \* 925-227-7000  
Fax Number  
Company Email  
Website  
TPO Manager  
Last Loan Submitted Date

LEI  
NMLS ID  
Financials Period  
Financials Last Updated  
Company Net Worth  
E&O Expiration Date  
E&O Company  
E&O Policy #  
MERS Originating Org ID  
DU Sponsored  
LPA Sponsored  
TPO Number  
TPO LPA Password  
Can Fund in Own Name  
Can Close in Own Name

**Rate Sheet and Lock Information**  Use Parent Info  
Rate Sheet Email  
Rate Sheet Fax Number  
Lock Info Email  
Lock Info Fax Number

**Product and Pricing**  Use Parent Info  
Price Group (Broker)  
Price Group (Cor-Del)  
Price Group (Cor-Non-Del)  
EPPS User Name  
EPPS Comp. Model

Learn more... Close

- **Price Group (Broker)** (field ID EPPSPriceGroupBroker)
- **Price Group (Cor-Del)** (field ID EPPSPriceGroupDel)
- **Price Group (Cor-Non-Del)** (field ID EPPS PriceGroupNonDel)

From each channel's Price Group drop-down list, the Encompass admin can select from the available price groups.

 The available price groups are managed in the TPO Settings.

These new fields have also been added to the Reporting Database.

#### **To Access the Company Details Basic Info Tab:**

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **External Company Setup**, and then click **Company Details**.
3. In the Company/Branches panel, click **Third Party Originator**, and then select a TPO company.
4. The Company Details screen opens to the Basic Info tab.

SEC-13987

## Additional Updates to the External Company Setup *Company Details* Tab

### Added New *Generate Disclosures* Field to the Company Details Basic Info Tab

(Updated on 12/19/2018)

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.

The screenshot shows the 'Company Details' form in the 'Basic Info' tab. The 'Channel Type' dropdown menu is open, and 'Disable Fee Management' is highlighted with a red box. The form includes sections for Organization Information, Approval Status, Primary Sales Rep / AE, and Business Information. The Organization Name is 'ABC Mortgage Company'. The Current Status is set to 'Current Status'. The Primary Sales Rep / AE is 'Jenee Robinson'. The Business Information section includes fields for State of Incorporation, Date of Incorporation, Type of Entity, and Other Entity Description.

From the field's drop-down list, the Encompass admin can select whether to “Disable Fee Management” (default selection) for their brokers or enable them to “Request LE & Disclosures”.

#### To Access the Company Details Basic Info Tab:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **External Company Setup**, and then click **Company Details**.
3. In the Company/Branches panel, click **Third Party Originator**, and then select a TPO company.
4. The Company Details screen opens to the Basic Info tab.

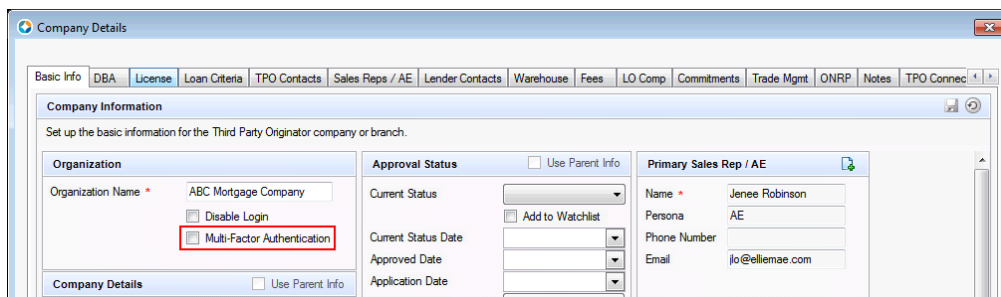
SEC-14080

## Added new *Multi-Factor Authentication* Field to the Company Details Basic Info Tab

(Updated on 1/2/2019)

To support the upcoming implementation of Multi-Factor Authentication for Encompass TPO Connect websites, a new **Multi-Factor Authentication** check box has been added to the Company Details Basic Info tab. 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.



The screenshot shows the 'Company Details' window with the 'Basic Info' tab selected. The 'Organization' section contains the following fields:

- Organization Name: ABC Mortgage Company
- Disable Login:
- Multi-Factor Authentication:  (highlighted with a red box)

The 'Approval Status' section contains:

- Use Parent Info:
- Current Status: [Dropdown]
- Add to Watchlist:
- Current Status Date: [Dropdown]
- Approved Date: [Dropdown]
- Application Date: [Dropdown]

The 'Primary Sales Rep / AE' section contains:

- Name: Jenee Robinson
- Persona: AE
- Phone Number: [Text]
- Email: jlo@elliemae.com

By default, the **Multi-Factor Authentication** check box is not selected. An Encompass admin must select the check box to require multi-factor authentication for their Encompass TPO Connect sites.

### To Access the Company Details Basic Info Tab:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **External Company Setup**, and then click **Company Details**.
3. In the Company/Branches panel, click **Third Party Originator**, and then select a TPO company.
4. The Company Details screen opens to the Basic Info tab.

SEC-14099

## Update for Encompass Consumer Connect

### New Search Capability Added to the Consumer Connect Site URL Indicator on the Organization/User Details Screen

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. This is the site from which authorized members of the organization and authorized users can access and receive loan applications. In addition, they can send and receive loan documents using this site. In earlier versions of Encompass, administrators would utilize the drop-down list in the Site URL field and select the URL to assign to the organization or user. Starting in Encompass 19.1, 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.

- Note that the new Consumer Connect Site URL pop-up window will not display if the user enters a partial URL in the Site URL field, and then clicks the Search icon, and the system returns only one search result or the system identifies an exact match for the URL that you are searching for. For these scenarios, the complete URL will be populated to the Site URL field on the User Details window. For all other scenarios, the new Consumer Connect Site URL pop-up window will display and there you can select a URL from the list provided or conduct a new search.

*Earlier versions of Encompass:*

The screenshot displays a software interface with two main sections. The top section, titled "LO Comp Plan Details", contains several input fields: Name, Start Date, Min Term # Days, % Amount, \$ Amount, Minimum \$, and Maximum \$. To the right of this is a table titled "Assigned Compensation Plans (0)" with columns for Plan Name, Start Date, and End Date. Below these sections is a "Consumer Connect Site" section, which is highlighted with a red border. It features a "Site URL" field with a dropdown arrow, currently displaying "https://rosewoodlending.int.mymortgage-app.net". To the right of this field is a "Use Parent Info" checkbox. At the bottom right of the interface are "Save" and "Cancel" buttons.

In Encompass 19.1:

The screenshot displays the 'LO Comp Plan Details' and 'Assigned Compensation Plans (0)' sections. The 'LO Comp Plan Details' section includes fields for Name, Start Date, Min Term # Days, % Amount, \$ Amount, Minimum \$, and Maximum \$. The 'Assigned Compensation Plans (0)' section includes a 'Use Parent Info' checkbox and a table with columns for Plan Name, Start Date, and End Date. The 'Consumer Connect Site' section is highlighted with a red box and includes a 'Use Parent Info' checkbox and a 'Site URL' field with the value 'https://rosewoodlending.mymortgage-app.net' and a search icon. 'Save' and 'Cancel' buttons are located at the bottom right.

Please 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.

NICE-11034

## Title and Closing

### Tracking Fields Added for Encompass Title and Closing Center Events

To track the receipt and acceptance of events generated through the Encompass Title and Closing Center, the following 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.

Field Description	Field Name
Appraisal Order Sent	AP.WF.EVNT.APODRSENT
Appraisal Order Accepted	AP.WF.EVNT.APODRACCP
Appraiser Sent Doc(s) for Review	AP.WF.EVNT.DOCREVIEW
Appraiser Sent Data for Review	AP.WF.EVNT.DATAREVIEW
Title/Closing Agent Sent Doc(s) for Review	CL.WF.EVNT.DOCREVIEW
Title/Closing Agent Sent Data for Review	CL.WF.EVNT.DATAREVIEW

CBIZ-14909

## Encompass Software Development Kit (SDK)

### Updated the Encompass Software Development Kit (SDK) to Support Multiple Price Groups

The Encompass SDK has been updated to support the new Price Group fields. Users should be able to apply a unique price group for each of the following:

- Price Group (Broker)
- Price Group (Cor-Del)
- Price Group (Cor-Non-Del)

If the SDK uses a price group that is not defined, an error will be returned calling for a defined price group.

 For clients using a version of Encompass prior to 19.1, no error will be returned.

SEC-14206

## Additional Updates

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

*(Updated on 12/27/2018)*

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. This upgraded version of ExpertPDF helps ensure that PDF files in the eFolder can be exported, converted, and managed without issue. Please note that for existing Encompass systems that are upgraded to Encompass 19.1, ExpertPDF version 12 will also be included with the upgrade.

NICE-13398



# Fixed Issues for Version 19.1

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

## Encompass Pipeline

### Users Can Now Filter and View Subordinate Loans in Their Pipeline as Expected

(Updated on 1/18/2019)

When searching for loans or using filters to display specific loans on the Pipeline, an issue occurred where loans indicated as subordinate loans were not displaying correctly on the Pipeline. On the Pipeline, the Lien Position column should display a blank value, *First*, or *Subordinate* to indicate the loan's lien position. The value displayed here is based on the Lien Position indicator (field ID 420) that is selected on the 1003 Page 1 input form. However, when loans were indicated as *Subordinate* on the 1003 Page 1, the Lien Position column on the Pipeline displayed a blank value instead of Subordinate. This issue has been resolved so that *Subordinate* is displayed in this Pipeline column for applicable loans. In addition, if you select *Subordinate* from the Lien Position column's drop-down list to filter your Pipeline to show only subordinate loans, the subordinate loans are listed in the Pipeline accordingly.

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. Once you have re-added the field and updated the Reporting Database, the issue will be resolved in your Pipeline. Refer to the Admin Tools: Reporting Database help topic for instructions to remove and add the field.



Alerts	Mess	Linked	Loan Number	Borrower Name	Loan Amount	Lien Position
	=				=	
			1810EM000005			Subordinate
4			1810EM000004	Cabral, Julia		Subordinate
			1809EM000001	Example, Conv ARM	115,000.00	First
1			1809EM000002	Example, Conv Const	400,000.00	First
				Example, Conv Fixed	117,000.00	First
1			1810EM000006	Example, FHA Fixed	57,000.00	First

NICE-14393

# Construction Loans

## Updated Calculations for Estimated Construction Interest Reserve

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

- The calculation has been updated to support construction-only and construction-to-permanent ARM loans with the **A (Half loan)** option selected for Est. Interest On (field ID SYS.X6) when the **Require Interest Reserves (Compound Interest)** and **Creditor Prohibits Borrower from Making Interest Payments** check boxes (field IDs 4086 and 4087) are selected.
  - The calculation has been updated to support construction-only and construction-to-permanent ARM loans with the **B (Full loan)** option selected for Est. Interest On (field ID SYS.X6) when the Number of Days (field ID 1962) is **365/365** or **365/360**.
  - The calculation has been updated to resolve an issue that occurred with construction-only ARM loans with either the **A (Half loan)** or **B (Full loan)** option selected for Est. Interest On (field ID SYS.X6) when the fully indexed rate is through the life of the construction loan. When this occurred, the calculation was removing one month of interest from the Estimated Construction Interest (field 4088), which also impacted the APR calculation. This issue has been resolved and the correct number of month of interest are now being included in the Estimated Construction Interest.
- ! To preserve the data integrity of existing loans, a **Lock icon**  has been added to the Estimated Construction Interest field (field ID 4088). When upgrading to Encompass 19.1, the field is locked for previously disclosed Construction or Construction-to-Permanent loans with the **A (Half loan)** or **B (Full Loan)** option selected for Est. Interest On (field ID SYS.X6). Click the **Lock icon**  to apply the new calculations.

CBIZ-18061

## Updates to the Construction Amortization Schedule for Construction-Only 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. For example, the February interest amount would display in the row for April instead of March.

- ! This update also affects the Projected Payments tables on the Loan Estimate Page 1 and Closing Disclosure Page 1.

CBIZ-20209

## Encompass Forms and Tools

### Issue With Loan Officers Not Being Automatically Assigned to Loan Files Submitted From Encompass WebCenter Resolved

An issue occurred where certain loan officers were not being automatically assigned to loan files imported into Encompass from Encompass WebCenter sites even though they were assigned as the loan application recipient (LAR) in Encompass WebCenter when applicants submitted loan applications. 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 so that these loan officers are now assigned to these loan files as expected when they are the assigned LAR.

NICE-11413

### Issue Resolved: Borrower Name Missing From the eDisclosure Tracking Details

*(Added on 12/20/2018)*

An issue 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.

It is important to note that this issue only occurred in loan files in Encompass that were originated from an Encompass Consumer Connect website. This issue occurred because Encompass was not considering the borrower name entered in the loan file when the initial loan disclosures were sent. Therefore, when the borrower name was changed after the initial disclosure, Encompass could not update the borrower name on the eDisclosure Tracking tab accordingly.

This issue has been resolved so that changing the borrower's name on the Borrower Information - Vesting input form does not result in the eDisclosure Tracking details being blanked out. Encompass now considers the borrower and co-borrower names in fields 4000 - 4007 to ensure the borrower name and the eDisclosure Tracking details are populated correctly if the borrower or co-borrower names are changed after the initial disclosure.

Name	Bill Smithers
Also Known As	Bill Smithers, Jr
Social Security No.	
Vesting Type	Individual
DOB	05/24/1975
Occupancy Status	
Occupancy Intent	
Connected to Borrower Pair	
Trustee Of	
POA Borrower	
POA Signature Text	
Vesting	A SINGLE PERSON

Authorized to Sign for Non-Intervivos Trusts

[? Learn more...](#) OK Cancel

Disclosure Details

Details eDisclosure Tracking

**Status**

eDisclosures Sent 02/26/2018 01:03 PM PST [View Details](#)

	Borrower	Co-Borrower	Loan Originator
Name			
Email Address			
Consent when eDisclosure was sent			
Message Viewed			
Package Consent Form Accepted			
Package Consent Form Accepted from IP			
Package Consent Form Rejected			
Package Consent Form Rejected from IP			
Authenticated			
Authenticated from IP Address			
Document Viewed Date			

[View Form](#)

**Fulfillment** [Print Documents and Manually Fulfill](#)

Fulfilled by

NICE-8320

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

*(Added on 12/20/2018)*

An issue 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 (by clicking the **Print Documents and Manually Fulfill** button on the eDisclosure Tracking tab). The Presumed Received Date field itself was missing from the Fulfillment section. This issue has been resolved so that the date is populated to this Presumed Received Date field when the user clicks the Print Documents and Manually Fulfill button.

NICE-12517

## 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, for example from the Encompass WebCenter, Encompass TPO Connect, or a Fannie Mae 3.2 file. Previously the drop-down list was blank when an imported loan did not have Interest Only information entered. Now **No** is populated in the drop-down list if the interest-only information in the imported loan file is either blank or **No**.

CBIZ-3894

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

*(Added on 12/20/2018)*

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)
- Line 1205 State Tax/Stamps (field ID 1638)

In Encompass systems where no DDM fee rules or DDM field rules were currently activated, if the user clicked the **Edit** icon for one of these fields and manually entered and saved a new value in the field, the value in the field reverted back to the previous value that was in the field before it was edited when a DDM fee rule or field rule that was not related to these fields was then activated and the same loan file was then re-opened and saved. Once a DDM rule was activated and the loan was re-opened and saved, the fee (or fees) that were updated manually reverted back to its previous value.

This issue has been resolved and these fee values are retained after they are manually updated and saved in this scenario.

NICE-15261

## 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:

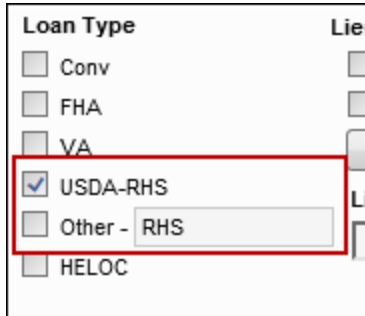
- The **No** option was selected for the **This is the first use of the VA loan program** drop-down list.
- An Encompass user then opened the **MIP/PMI/Guarantee Fee Calculation** pop-up window and then clicked the **OK** button. The pop-up window is accessed by clicking the **Edit** icon next to fields such as the VA Funding Fee Amount (field ID 1826) or the borrower-paid Mtg Ins. Premium (field ID 337) on the 2015 Itemization input form.

This issue has been resolved and the **No** option is no longer cleared after clicking the **OK** button on the **MIP/PMI/Guarantee Fee Calculation** pop-up window.

CBIZ-3895

## RHS Designation 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**.



The screenshot shows a form titled "Loan Type" with several radio button options: Conv, FHA, VA, USDA-RHS, Other - RHS, and HELOC. The "USDA-RHS" option is selected, indicated by a checked box. A red rectangular box highlights the "USDA-RHS" option and the "Other - RHS" option. The "Other - RHS" option has a text entry field next to it containing the text "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.

CBIZ-4198

## Updates to Proposed Monthly Payment (PITI) Calculation

*(Updated on 1/16/2019)*

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.

### Field Calculation Update

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.

CBIZ-18033

## Estimated Cash to Close Retriggering Correctly on Loan Estimate Page 2

(Added on 12/7/2018)

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.

Calculating Cash to Close		Payoffs & Payments	<input type="checkbox"/> Use Alternate
Third Party Payments Not Otherwise Disclosed			0.00
<input type="checkbox"/> Use Actual Down Payment & Closing Costs Financed			
Total Closing Costs (J)			0
Closing Costs Financed	-		
Down Payment/Funds from Borrower			0
Deposit	-		
Funds for Borrower	-		0
Seller Credits	-		0
Adjustments and Other Credits			0
Estimated Cash to Close			0

This issue has been resolved and the Estimated Cash to Close amount is updating as expected when the POC amount is updated on line K06.

CBIZ-21275

## 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. This issue has been resolved and the field descriptions now display properly.




! This update takes effect on the official Encompass 19.1 release currently scheduled for February 2019.

CBIZ-9338

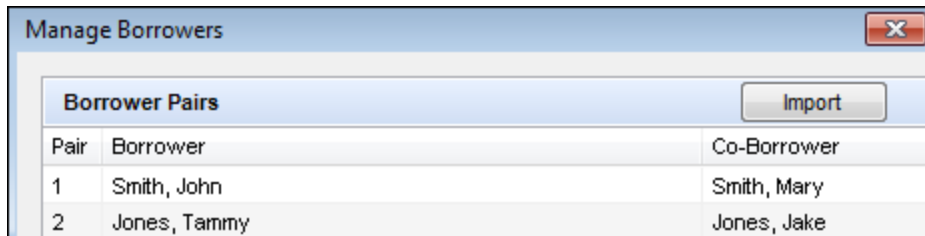
## First Names Display Correctly for Multiple Borrower Pairs After Switching Pairs

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. This scenario would occur when an Encompass user switched between borrower pairs in the Manage Borrowers window and then closed the window by clicking the red X  on the upper-right corner of the window.

! The Manage Borrowers pop-up window is accessible by clicking the **Edit** icon next to the Borrowers drop-down list in the loan header or by clicking the **Manage Borrowers** option on the **Loan** menu in Encompass.

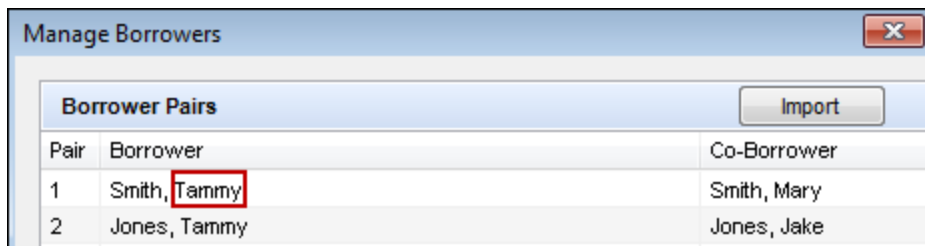
In this scenario, when an Encompass user opened the Manage Borrowers pop-up window, selected a different borrower pair in the window, and then clicked the red X  to close the window, the first name of the Borrower in the last borrower pair selected would replace the first name of the Borrower in the borrower pair originally selected when the window was opened.

For example, in the scenario shown below, the window was opened with John Smith and Mary Smith selected as the first borrower pair.



Pair	Borrower	Co-Borrower
1	Smith, John	Smith, Mary
2	Jones, Tammy	Jones, Jake

The Encompass user then selected the Tammy Jones and Jake Jones borrower pair, and then closed the Manage Borrower window using the red X. The next time the window was opened, **Smith, John** was replaced with **Smith, Tammy**.



Pair	Borrower	Co-Borrower
1	Smith, Tammy	Smith, Mary
2	Jones, Tammy	Jones, Jake

This issue has been resolved, and the borrower pair names now display as expected.

### Workaround Information

The following workaround was provided for this production issue and is no longer required for Encompass 19.1 and later.

- Close the Manage Borrowers window by clicking the **Close** button. Do not click the **red X** in the upper-right corner of the window.

CBIZ-14705

## Issue Resolved: *Link to Loan* Button Not Operating in the Piggyback Loans Tool When Loan is in a Loan Folder with a Large Number of Loan Files

(Added on 12/20/2018)

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 and this issue no longer occurs in loan files located within a loan folder with 35,000+ loans in it.

NICE-11219

## Estimated Cash to Close Updates After Closing the 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.

 The **Adjustments and Other Details** window is accessed by clicking the **Edit** icon for the **Adjustments and Other Credits** (field ID LE2.X4) in the *Calculating Cash to Close* section on the Loan Estimate Page 2.

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.

### Workaround Information

The following workaround was provided for this production issue and is no longer required for Encompass 19.1 and later.


- From the Loan Estimate Page 2:
  - Open another input form in Encompass.
  - Or edit the Deposit field (field ID L128).
  - Or click the **Print** icon on the upper-right of the Loan Estimate Page 2, click **Loan Estimate** in the **Selected Forms** panel on the right, and then click the **Preview** button.

CBIZ-16837

## Mortgage Insurance Amounts No Longer Counted Twice in the Total of Payments Field

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.

To resolve this issue, the borrower-paid portion of the Mtg Ins. Premium (field ID NEWHUD2.X2191) has been removed from the calculation and replaced with the Prepaid Amount (field ID 3971) from the MIP/PMI Guarantee Fee Calculation pop-up window (accessible by clicking the **Edit** icon on line 902 on the 2015 Itemization).

- ! 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.

### Workaround Information

The following workaround was provided for this production issue and is no longer required for Encompass 19.1 and later.

- 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.

CBIZ-19151

## Secondary Residences Now Marked as Owner Occupied on the NMLS Pop-Up Window

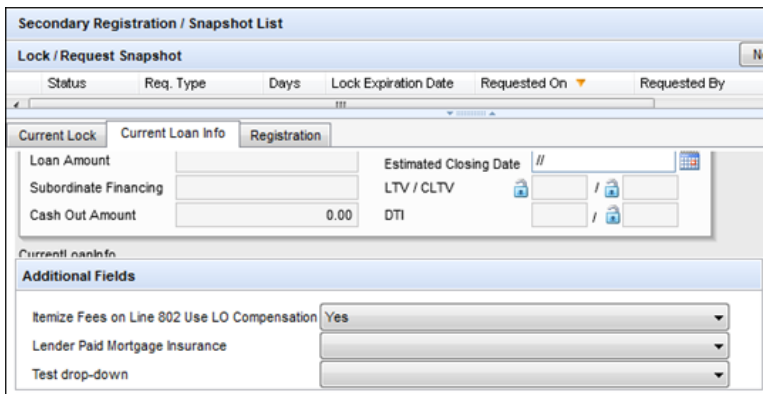
The **Owner Occupied** option is now selected by default on the **Occupancy** drop-down list (field ID 3335) on the Quick Entry - NMLS Report Information pop-up window when the **Secondary** option is selected for the **Property Will Be** (field ID 1811). The **Quick Entry - NMLS Report Information** pop-up window is accessed by clicking the **NMLS** button in the Property Information section of the HMDA Information input form.

CBIZ-17922

## 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 the following conditions:

- When the Lock Request Additional Fields setting was used to add the fields to the Secondary Registration tool on the **Current Loan Info** tab or to the **Loan Snapshot** tab in a Lock / Request Snapshot.



The screenshot displays the 'Secondary Registration / Snapshot List' window. At the top, there is a 'Lock / Request Snapshot' header with a 'New' button. Below this is a table with columns: Status, Req. Type, Days, Lock Expiration Date, Requested On (with a dropdown arrow), and Requested By. The main content area has three tabs: 'Current Lock', 'Current Loan Info', and 'Registration'. The 'Registration' tab is active, showing fields for 'Loan Amount', 'Subordinate Financing', 'Cash Out Amount' (with a value of 0.00), 'Estimated Closing Date' (with a calendar icon), 'LTV / CLTV' (with a lock icon), and 'DTI' (with a lock icon). Below these fields is a section titled 'Additional Fields' with three dropdown menus: 'Itemize Fees on Line 802 Use LO Compensation' (set to 'Yes'), 'Lender Paid Mortgage Insurance', and 'Test drop-down'. The 'Additional Fields' section is highlighted with a blue header.

- When a Milestone Completion Business Rule was used to add the fields to the Required Fields section on a Milestone Worksheet.

**Qualification Worksheet**

File Started By: Admin User (admin) ✓ Acc

Loan Officer:  Days to Fir

Loan Opener:  ☐ Finish

---

**Documents** eFolder

---

**Required Fields** Go to Fields Field Summary

Lender Paid Mortgage:

Test drop-down:

This issue has been resolved and the affected drop-down lists are now editable when added to the Secondary Registration tool or to a Milestone Worksheet.

CBIZ-9021

## Lock Denial Comments Now Captured in Lock Request Snapshot

*(Updated on 2/8/2019)*

An issue occurred where Lock Denial Comments were not captured in the Comments field (field ID 2204) in the Buy Side Lock and Pricing column of the Secondary Lock Tool when a lock was denied.

Note that the *Deny Lock* action is intended to enable users to deny a pending lock request and add comments. It is not intended to deny an already confirmed lock with existing comments. Therefore, prior to this fix, the Lock Denial Comments were never saved to field 2204.

**Secondary Lock Tool**

Buy/Sell | Loan Snapshot | Lock Request Snapshot

<p>Base Buy ARM Margin</p> <p>Total ARM Margin Adjustments</p> <p>Net Buy ARM Margin</p> <p>SRP Paid Out</p>	<p>Base Buy ARM Margin</p> <p>Total Buy ARM Margin Adjustments</p> <p>Net Buy ARM Margin</p> <p>SRP Paid Out</p>	<p>Base Sell ARM Margin</p> <p>Total Sell ARM Margin Adjustments</p> <p>Net Sell ARM Margin</p> <p>SRP from Investor</p> <p>Discount / YSP</p>
<p>Comments</p>	<p>Investor Commitment #</p> <p>Comments</p> <p style="text-align: right;">Add Comments</p>	<p>Investor</p> <p>Contact</p> <p>Phone</p> <p>Email</p> <p>Address</p> <p>City</p> <p>State</p>

Correspondent Buy Side Lock Request Summary

This issue has been resolved and the Lock Denial Comments are now always captured in the Comments field (field ID 2204).

- ! If you open a lock snapshot that was previously confirmed with comments in Field 2204 and deny it with new comments, any existing comments will be cleared.

SEC-13503

## Borrower and Co-Borrower *First Name* Fields on the Lock Request Form No Longer Includes a Middle Name

An issue occurred where the Borrower **First Name** (field ID 2868) and the Co-Borrower **First Name** (field ID 2874) on the Lock Request Form included a middle name if it was entered in the Borrower **Middle Name** (field ID 4001) and the Co-Borrower **Middle Name** (field ID 4005) on the Borrower Summary. 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.

SEC-13728

## 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 as the **Property Type** (field ID 1041) on the Borrower Summary - Origination screen, the **Property Type** on the Secondary Registration Current Loan Info tab was blank because there was no corresponding "MH Advantage" option. This issue has been resolved and an "MH Advantage" option has been added to the **Property Type** field on the Secondary Registration Current Loan Info tab.

SEC-14325

## Comments Field Now Displayed Correctly in Good Faith Fee Variance Violated Alert Screen

*(Added on 12/20/2018)*

When viewing the Good Faith Fee Variance Violated alert details in a loan file, the Comments field in the Fee Details section was not displaying correctly. The field's right side was cut off, making it difficult to read comments in the field in their entirety. This issue has been resolved and the Comments field is now displayed correctly and no longer cut off.

NICE-14207

## Dates Now Sort Correctly in the Audit Trail Tool

*(Added on 12/20/2018)*

The Audit Trail tool is used to view and export a history of changes made to selected fields in the loan file. Each time one of the fields is changed (and the loan file is saved), a record is created in the audit trail for that field. Each record contains the date of the change, the ID and name of the user who made the change, and the value the field was changed to. 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.

To use this tool, open a loan file, click the **Tools** tab, and then click **Audit Trail**.

NICE-14034



# Reports

## Interim Servicing *ISPAY.ALL.DATE* Fields Now Populated in Reports

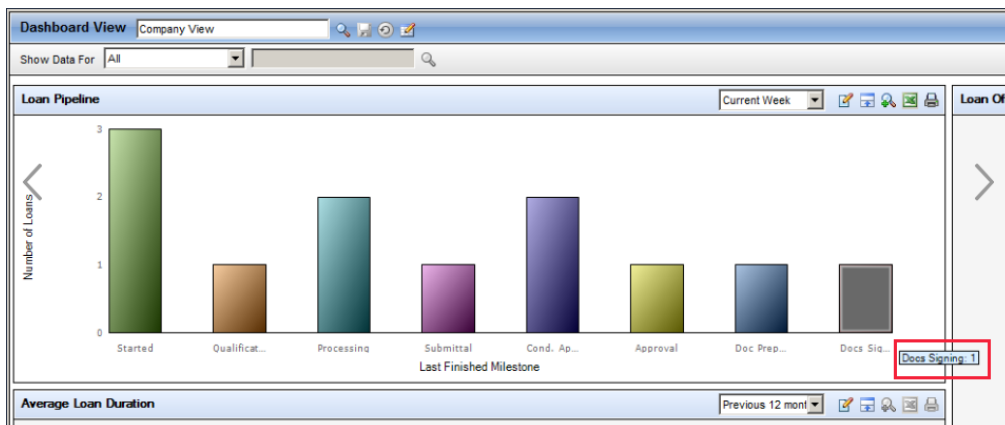
An issue occurred where the *ISPAY.ALL.DATE* fields were not populated in a report when the *ISPAY.ALL.TYPE* or *ISPAY.ALL.AMT* fields were also included in the report. This issue has been resolved and the *ISPAY.ALL.DATE* fields are populated when included in a report.

- ! These fields only return the dates the transactions were entered and not the dates the payments were received. If the received payment dates are needed, *ISPAY.Payment.0.Rdate* must be used.

SEC-13420

## 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. However, an issue occurred in charts with short bars. When hovering the mouse pointer over a shorter bar, the hover text that displays the bar's value was not visible. This issue has been resolved so that the hover text is now visible for all bars in the graph.



NICE-8937

## 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.

SEC-13352

## Contacts

### Email Address Populating When Sending Email to a Settlement Agent from the File Contacts Tool

*(Added on 12/7/2018)*

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. Previously the email did not populate and had to be entered manually. This issue affected only the Settlement Agent contact. The email functionality for other File Contact entries was working as expected.

#### Workaround Information


The following workaround was provided for this production issue and is no longer required for Encompass 19.1 and later.

- Manually type the email address into the **To** field on the email window.

CBIZ-20046

## 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 the following circumstances.

- When a Non-Borrowing Owner file contact was created and then deleted without clicking the **Save** icon for the loan file. If the loan file was then closed and saved by clicking the red X  on the upper-right corner of the loan file, the contact was not being removed from the File Contacts tool or the Borrower Information - Vesting input form.
- Additionally, under the conditions described above, if an Encompass user attempted to delete the Non-Borrowing Owner file contact before removing the contact from the Borrower Information - Vesting input form, the Non-Borrower Owner contact would remain on the Borrower Information - Vesting input form permanently and could not be removed.

### Workaround Information

The following workaround was provided for this production issue and is no longer required for Encompass 19.1 and later.

- Save the loan file using the **Save** icon at any time after the Non-Borrowing Owner contact is created, but prior to exiting the loan.
- When removing a Non-Borrowing Owner contact, delete the contact from the Borrower Information - Vesting input form **BEFORE** removing it from the File Contacts tool.

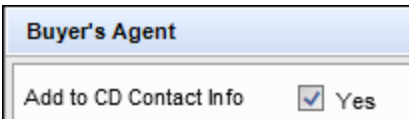
This issue has been resolved and the non-borrowing Owner files contact is now being deleted successfully under the conditions described above.

CBIZ-19013

## Buyer's 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 the following conditions:

1. The **Add to CD Contact Info** check box (VEND.X93) was selected for the Buyer's Agent entry in the File Contacts tool.



Buyer's Agent	
Add to CD Contact Info	<input checked="" type="checkbox"/> Yes

2. The information for the Buyer's Agent in the File Contacts tool was then updated by clicking the **Address Book** icon to add contact information from an existing business contact.

This issue has been resolved and the Buyer’s Agent information is now populating properly to the Closing Disclosure Page 5 after the Buyer’s Agent entry is updated in the File Contacts tool via the **Address Book** icon.

### Workaround Information

The following workaround was provided for this production issue and is no longer required for Encompass 19.1 and later.

- Clear the **Add to CD Contact Info** check box for the Buyer’s Agent after the agent's information is selected via the Address Book icon and then select the check box again.

CBIZ-1951

## Sorting Issues Corrected for Business Contacts in the Address Book

When sorting business contacts by Company Name in the Address Book feature, the sorting feature now functions correctly for companies with more than 100 business contacts. Previously, the sorting order functioned correctly when displaying the first 100 users, but the sorting order would stop functioning properly as users began viewing different groups of contacts on the tool (for example, by moving between the 1-100, 101-200, or 201-300 groups). The entries would no longer be arranged alphabetically, as shown in the image below.

Business Contacts		
Filter: None		
<span>◀◀</span> 201 - 300 <span>▼</span> of 4470 <span>▶▶</span>		
Category	Company ▲	First Name
▼		
Underwriter	Continental Hom	Meredith
Final Docs	CIT GROUP/CO	
Branch ID	(50) CHL Tschern	Richard
Branch ID	(53) CHL NV	
Attorney	Ginley & Gottman	
Attorney	Joseph R. Sorren	Joseph R.
Branch ID	(52) CHL CPG	John
Underwriter	Continental Hom	Lynda
Branch ID	(70) CHL WHLS	Peter
Branch ID	(54) CHL Union	Richard
Appraiser	Emerald Appraisal	Emerald Apprais

This issue has been resolved and the sorting feature now functions as expected.

CBIZ-3450

## Issue Resolved: Clients Receive Error Message When Importing Business Contacts

An issue occurred where users who navigated to the Contacts tab in Encompass and attempted to import business contacts (i.e., a comma-separated values (CSV) file) received the following error:

*An error has occurred while importing contacts: Error executing query: The INSERT statement conflicted with the FOREIGN KEY constraint "FK\_BizPartner\_BizCategory". The conflict occurred in database "[name of database]", table "[user's client ID].BizCategory", column 'CategoryID'.*

*The statement has been terminated.*

This issue has been resolved. Users can now successfully import a CSV file to add business contacts to the Contacts tab in Encompass.

NICE-11739

# Electronic Document Management

## eSigning Supports Hyphenated Names

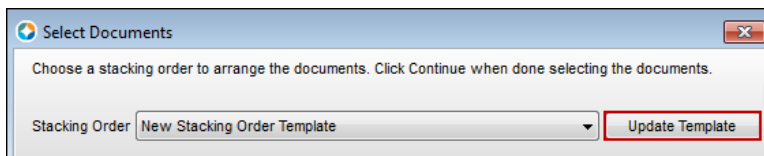
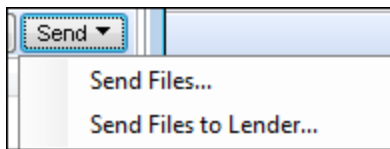
When a borrower's legal name includes a hyphen, the eSigning process now inserts the hyphen in the electronic signatures that are applied to loan documents. Previously the hyphen was not displaying in the electronic signature. Example: *Ramos-Estevez* would display as *RamosEstevez* on the applied eSignature.

EDM-5170

## Personas with Permission Can Update Document Stacking Templates When Sending Files from the eFolder

(Added on 12/7/2018)

When a persona has permission to access the Document Stacking Templates setting in Encompass, the **Update Template** button is now visible on the **Select Documents** window. This window displays as part of the workflow when an Encompass user clicks the **Send** button in the eFolder and then selects either the **Send Files** or **Send Files to Lender** option.



Users with permission can now click the button to update the Document Stacking Template selected in the **Stacking Order** drop-down list. Previously, only Encompass administrators could view and access the **Update Template** button.

- ! Permission to access the Document Stacking Templates setting is provided in the Personas setting (**Encompass > Settings > Company/User Setup > Personas**) on the **Settings** tab in the Company Settings panel.

2. Define access for the Closer persona.

Access Home Pipeline Loan Forms/Tools eFolder Trades/Contacts/Dashboard/Reports **Settings**

Company Settings	Personal Settings
<input checked="" type="checkbox"/> Company/User Setup	<input checked="" type="checkbox"/> My Profile
<input checked="" type="checkbox"/> Loan Setup	<input checked="" type="checkbox"/> Name
<input checked="" type="checkbox"/> eFolder Setup	<input checked="" type="checkbox"/> Email
<input type="checkbox"/> Document Conversion	<input checked="" type="checkbox"/> Phone #
<input type="checkbox"/> Documents	<input checked="" type="checkbox"/> Cell #
<input type="checkbox"/> Document Export Templates	<input checked="" type="checkbox"/> Fax #
<input type="checkbox"/> Document Groups	<input type="checkbox"/> Public Profile
<input type="checkbox"/> Document Stacking Templates	<input checked="" type="checkbox"/> Default File Contacts
<input type="checkbox"/> Document Identification	<input checked="" type="checkbox"/> Grant File Access
<input checked="" type="checkbox"/> Document Training	
<input type="checkbox"/> Conditions	
<input type="checkbox"/> Condition Sets	
<input type="checkbox"/> Post Closing Conditions	
<input type="checkbox"/> Post-Closing Condition Sets	
<input type="checkbox"/> HTML Email Templates	
<input type="checkbox"/> WebCenter Configuration	
<input checked="" type="checkbox"/> Docs Setup	
<input checked="" type="checkbox"/> Secondary Setup	

EDM-21639

## Logos Now Display Correctly for Credit Service File Attachments

*(Added on 12/20/2018)*

An issue was resolved that caused some logo images to not display correctly in file attachments for certain credit service documents, for example The Work Number verification from Equifax, when the files were imported into the eFolder while the Document Conversion setting was enabled. This issue has been resolved and logo images now display as expected.

### Workaround Information

The following workaround was provided for this production issue and is no longer required for Encompass 19.1 and later.

1. In the eFolder, double-click the document, select the file attachment in the Files section of the Document Details window, and then click the **View in Original Format** button.
2. Click the **Print** icon, select **Encompass eFolder** from the **Printer** drop-down list, and then click the **Advanced** button.
3. Select the **Print as Image** check box, click **OK**, and then click **Print** to print the file to the eFolder.

EDM-20151



## “Cross Thread Operation Not Valid” Error Message No Longer Displays for eDisclosures

*(Added on 12/20/2018)*

An issue was resolved that resulted in Encompass users receiving intermittent **Cross-thread operation not valid** error messages when clicking the **Send** or **Cancel** button on the Send eDisclosure window in the eFolder. This issue has been resolved and the error message no longer displays.

### Workaround Information

The following workaround was provided for this production issue and is no longer required for Encompass 19.1 and later.

- Close and reopen Encompass and then retry the eDisclosure process.

EDM-21506

## Prompt Displays When Co-Borrower Email Address is Blank

*(Added on 12/20/2018)*

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.

EDM-21517

## eFolder Background Processing (Uploads and Conversions) Now Operating Correctly

*(Added on 12/20/2018)*

When managing files in the Documents setting (**Encompass Settings > eFolder Setup > Documents**), administrators can select the **Queue Documents for Upload/Conversion** check box to enable users to continue working in Encompass while files are uploaded and converted (when document conversion is enabled) into the eFolder in the background. However, 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. Previously, the system checked for this during the log in process. This check in is now performed outside of the log in process.

NICE-14998, NICE-13215

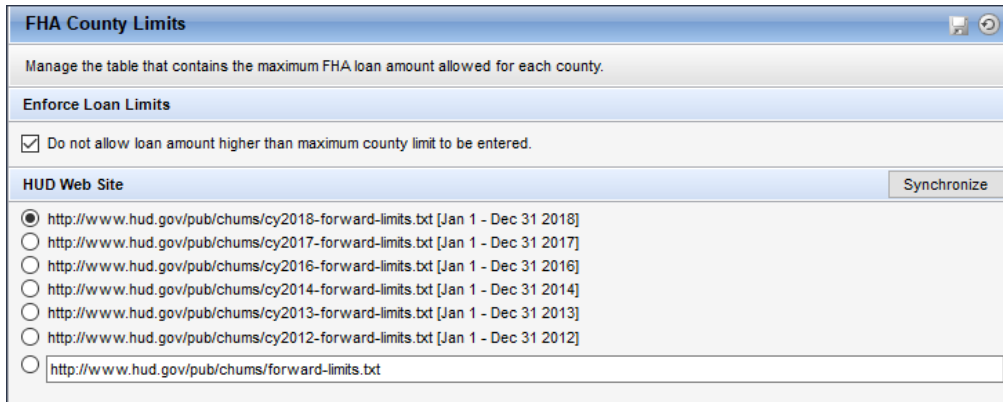
## Encompass Settings

### FHA County Limits Setting Now Defaults to Last Synchronized HUD Table

*(Added on 12/20/2018)*

An issue was reported with the display settings of the FHA County Limits setting (**Encompass Settings > Tables and Fees > FHA County Limits**). By default, this setting defaulted to the 2017 version of the HUD web site's FHA county limits table (<http://hud.gov/pub/chums/cy2017-forward-limits.txt>). After users selected the **Jan 1 - Dec 31 2018 HUD Web Site** option (<http://hud.gov/pub/chums/cy2018-forward-limits.txt>), and 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 system was simply defaulting back to the 2017 option regardless.

To resolve this issue and alleviate confusion, the system now defaults to the last synchronized HUD Web Site on this setting after Encompass Settings is closed and the administrator returns to this FHA County Limits setting at a later time.



NICE-13122

## All Sections of the User Details Screen in Encompass Settings Now Visible On-Screen For All Supported Screen Resolutions

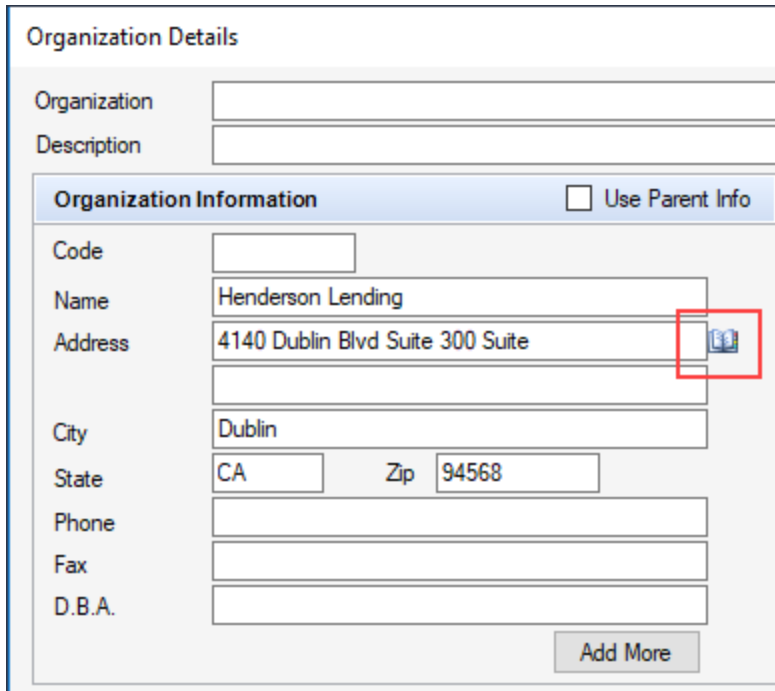
An issue occurred in Encompass where the User Details screen was not being displayed in its entirety for users utilizing monitors with certain screen resolutions, such as 1366 x 768 and 1024 x 768. Specifically, when users navigated to the **Encompass Settings > Company/User Setup > Organization/Users**, and then opened the User Details screen to create a new user or edit an existing user, the bottom section of the screen, including the Save and Cancel buttons, were not visible on the screen due to the screen resolution. This issue has been resolved so that the entire User Details screen now displays on the screen when users are utilizing monitors with any screen resolution up to 1024 x 768 or greater. As documented in the Encompass System Requirements and Compatibility Matrix, Encompass supports all monitor resolutions up to 1024 x 768 or greater.

NICE-11740

## Address Book Icon Now Provided for the Address Field in Organization Details Screen

(Added on 12/20/2018)

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.



The screenshot displays the 'Organization Details' form. At the top, there are fields for 'Organization' and 'Description'. Below these is the 'Organization Information' section, which includes a checkbox for 'Use Parent Info'. The form contains several input fields: 'Code', 'Name' (containing 'Henderson Lending'), 'Address' (containing '4140 Dublin Blvd Suite 300 Suite'), 'City' (containing 'Dublin'), 'State' (containing 'CA'), 'Zip' (containing '94568'), 'Phone', 'Fax', and 'D.B.A.'. An 'Address Book' icon is visible in the right side of the Address field, highlighted by a red box. An 'Add More' button is located at the bottom right of the form.

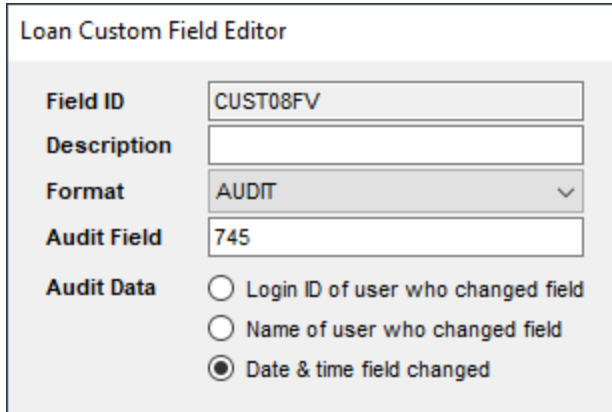
NICE-13011

## Custom Fields Now Retain the Correct Format When the Format is Changed From Audit

(Added on 12/20/2018)

Using the Loan Custom Field Editor, administrators can set up custom fields to be audit fields, by setting the field's format to *Audit* and indicating the field [ID] to be audited. When a field is indicated as an audit field, the indicated field in the loan file will be populated with the audit data selected by the administrator (the log in ID of the user who changed the indicated field, the name of the user who changed the indicated field, or the date and time the indicated field was changed).

However, an issue occurred. 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 so that the custom field in the loan file functions according to the field format indicated in the Loan Custom Field Editor as expected.



The screenshot shows the 'Loan Custom Field Editor' window. It contains the following fields and options:

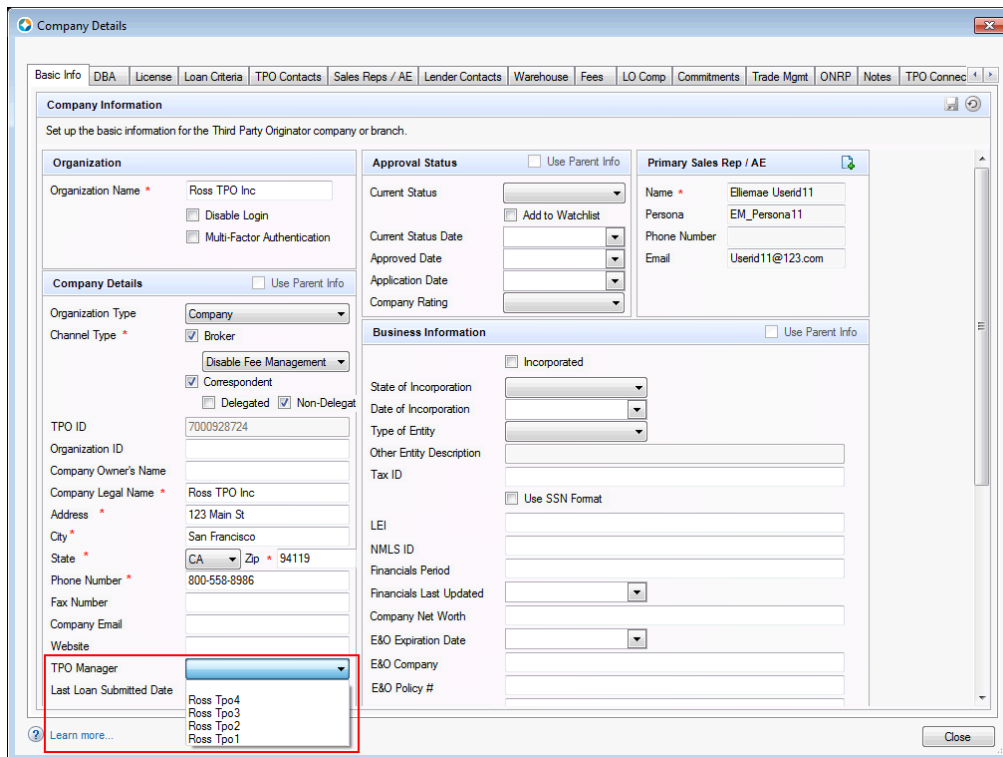
- Field ID:** A text input field containing 'CUST08FV'.
- Description:** An empty text input field.
- Format:** A dropdown menu currently showing 'AUDIT'.
- Audit Field:** A text input field containing '745'.
- Audit Data:** A group of three radio buttons:
  - Login ID of user who changed field
  - Name of user who changed field
  - Date & time field changed

NICE-12300

## TPO Company 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 by the addition of a "Blank" option to the TPO Manager drop-down field.

To delete the TPO Company, select the "Blank" option for the **TPO Manager** field, save the record, delete any associated contacts to the TPO Company, return to the Company Details screen, select the TPO Company, and then click on the **Delete** icon.



SEC-13429

## Re-Lock Enablement Settings 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 the Encompass Product and Pricing Service (EPPS). If the settings were configured to enable current pricing after a specified time period from the **Lock Expiration Date** or the **Cancellation Date**, and Auto-Lock for re-locks (active and inactive locks) was enabled, users could still price loans via EPPS using the following links or button:

- **Search for Product and Pricing** link accessed from the **Lock** icon in the Encompass header
- **Search Product and Pricing** link on the Services tab
- **Product and Pricing** button in the Borrower Summary

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.

SEC-13485

## Global Administrator Access/Edit Rights to Business Rules Now Enforced in the Analysis Tools

An issue occurred where Global Administrators with access to the Analysis Tools could search for and access business rules in that setting and then modify them. However, based on their position in their organization hierarchy, the Global Administrator was not permitted to modify business rules via **Settings > Business Rules** and should not have been permitted to modify them using the Analysis Tools. This issue has been resolved and Global Administrators can no longer modify the business rules via the Analysis Tools.

NICE-9608

## Error Triggered When Administrators Attempt to Update Organizations and User Groups With the Settings Sync Tool

Using the Settings Sync Tool, administrators can import Encompass settings from one system to another. The tool enables Encompass administrators to log into two systems at the same time, where they can select settings on one system and copy them to the second system. This tool is most commonly used to copy settings from the production environment to the test environment to prepare for testing and then back to the production environment after changes are made.

An issue occurred where an error message was triggered when administrators attempted to sync organizations or user groups. For example, a message similar to this one was triggered when attempting to sync user groups:

*An error occurred. Please contact the administrator with the following information: There are multiple records with [orgPath] = 'Third Party Originators\[name of organization]' in the source database table 'org\_chart'...*

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.

NICE-13953

## Administrators Can Now Unlock Loan Files Without Triggering a Query Execution Error

(Added on 12/20/2018)

An issue occurred for users assigned with the Super Administrator persona attempting to unlock loan files. After navigating to **Encompass Settings > System Administration > Unlock Loan File**, selecting a locked loan in the list, and then clicking the **Unlock** button, the following error was triggered and the loan was not unlocked:

```
ERROR {4159} (DbAccessManager): <a142c03c-d6e6-4c7f-99d0-8fe4becca3df>Error executing query:  
[select L.*, S.SessionID, S.ServerUri, U.first_name, U.last_name from LoanLock L left join Sessions S on  
L.loginSessionID = S.SessionID
```

```
left join users U on L.lockedby = U.userid
```

```
where (lockedfor <> 0)
```

```
and (Guid in (select Loan.Guid from LoanSummary Loan
```

```
inner join @loanFolders _vid_fol on _vid_fol.Name = Loan.LoanFolder))
```

```
]
```

Must declare the table variable "@loanFolders".

...

This issue has been resolved.

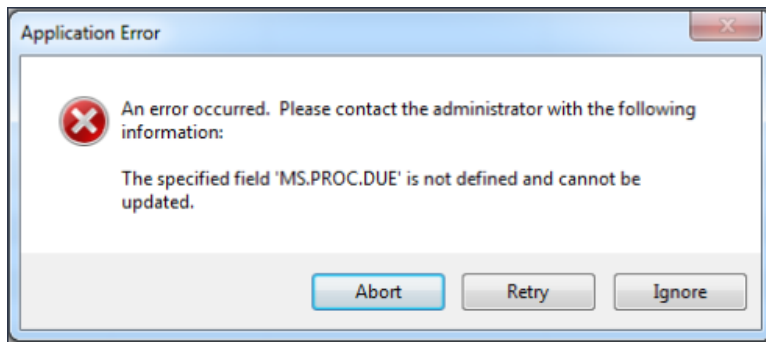
NICE-15290

## Uppercase Letters Can Now Be Used in the Name for the Processing Milestone

(Added on 12/20/2018)

An issue with the naming of the Processing milestone has been resolved. Previously, if an administrator or authorized user renamed the Processing milestone using all uppercase letters (*PROCESSING*), or just some uppercase letters (besides the first letter, such as, *ProCESSing*), it would result in the following error being triggered when a user then tried to create a new loan file.





This issue only occurred with 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.

NICE-13189

## Settings Reports Updated to Include Persona Access to Tools Information as Expected

*(Added on 12/20/2018)*

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 so that the report information is provided on this tab in its entirety.

NICE-15104

## Issue with the Performance Meter Resolved

*(Added on 12/20/2018)*

An issue occurred in Encompass 18.3 for users when attempting to access the Performance Meter (perfmeter.exe). Some users reported receiving the following error when attempting to access the Performance Meter to troubleshoot Encompass system connection issues:

*The specified server has an invalid format.*

This issue has been resolved and users can once again run the Performance Meter without triggering this error message.

NICE-12931

# 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 a value of **(F) Full Documentation** was populated in the Encompass Reporting Database when an Encompass user pressed the **CTRL+G** keys on the keyboard, searched for MORNET.X67, and then selected the **(F) Full Documentation** option from the **Loan Documentation Type Code** drop-down list. This resulted in the incorrect **(F) Full Documentation** value being populated to Encompass reports .

### Workaround Information

The following workaround was provided for this production issue and is no longer required for Encompass 19.1 and later.

- Do not press the **CTRL+G** keys to locate and adjust the **Loan Documentation Type Code** drop-down list (field ID MORNET.X67). Instead, open an Encompass input form that includes the **Loan Documentation Type Code** drop-down list (for example, the Borrower Summary - Processing or FNMA Streamlined 1003), and then select the **(F) Full Documentation** option from the drop-down list.

CBIZ-13489

## Encompass Reporting Database Description Corrected for Field 4134

An update has been made to correct the description that displays in the Encompass Reporting Database for the **Was the Sex of the co-borrower collected on the basis of visual observation or surname?** check box (field ID 4134) that displays on the HMDA Information input form. 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?**

Field ID	Description	Type
4132	Co-Borr Was the Ethnicity of th	String
4133	Co-Borr Was the Race of the B	String
4134	Borr Was the Sex of the Borro	String
4136	Co-Borr Other Hispanic Latino	String
4137	Co-Borr American Indian Tribe	String
4139	Co-Borr Other Asian Race	String
4141	Co-Borr Other Pacific Islander	String

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?**

- ! 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.

CBIZ-14139

## 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. In order for a field to be included in the System Audit Trail, it must be added to the Encompass Reporting Database and the Include in Audit Trail option must be selected for the field. 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. The Encompass Reporting Database has been updated so that this option is disabled for the Loan File Sequence Number field (field ID LOANFILESEQUENCENUMBER).

For clients who had indicated that the Loan File Sequence Number field should be included System Audit Trail in earlier versions of Encompass, this indication will be automatically removed upon upgrading to Encompass 19.1 and the field will no longer be included in the System Audit Trail.

Reporting Database

**Fields (20360)**

Fields Team Members Milestones Documents Tasks

Find Next: LoanFileSequenceNumber

Field ID	Description	Type
LOANFOLDER	Loan Folder Name	String
LOANLASTMO	Loan Last Modified Date	Date
LOANSUB.X1	Expenses Negative Real Estat	Numeric
LOANSUB.X10	Loan Info ARM Impounds Taxe	String
LOANSUB.X11	Loan Info ARM Impounds Haza	String
LOANSUB.X12	Loan Info ARM Impounds MM/	String
LOANSUB.X13	Loan Info ARM Impounds Floo	String
LOANSUB.X14	Loan Info ARM Impounds Othe	String
LOANSUB.X15	Loan Info ARM Impounds Othe	String
LOANSUB.X16	Trans Details Date Last Pymt R	String
LOANSUB.X2	Fees Total Payable Items Unde	String
LOANSUB.X3	Fees Total Payable Items Appr	String
LOANSUB.X4	Fees Total Payable Items Credi	String
LOANSUB.X5	Fees Total Payable Items Tax S	String
LOANSUB.X6	Fees Total Payable Items Docu	String
LOANTERMTA	Loan Term Table Is Customized	String
Log.MT.IsDateL	MilestoneTemplate Is Date Loc	String
Log.MT.IsLocke	MilestoneTemplate Lock Status	String
Log.MT.Name	MilestoneTemplate Name	String
Log.MT.Templat	MilestoneTemplate ID	Numeric
LPID	File Contacts Loan Processor L	String
MAX23K.X1	FHA 203k Property HUD-Owne	String
MAX23K.X10	FHA 203k B2 Contingency Res	Numeric

**Selected Fields (391)**

Field ID	Pair	Description	Type	Size
LOANFILESEQ		Loan File Sequence Number	Numeric	13
Log.MS.Comm		Milestone Comments - Approval	String	64
Log.MS.Comm		Milestone Comments - Completio	String	64
Log.MS.Comm		Milestone Comments - Cond. App	String	64
Log.MS.Comm		Milestone Comments - Doc Prepa	String	64
Log.MS.Comm		Milestone Comments - Docs Signi	String	64
Log.MS.Comm		Milestone Comments - Funding	String	64
		Comments - Post Closi	String	64
		Comments - Processing	String	64
		Comments - Qualificatio	String	64
		Comments - Resubmitt	String	64
		Comments - Shipping	String	64
		Comments - Started	String	64
		Comments - submittal	String	64
		Duration - Approval	Numeric	13
		Duration - Cond. Appro	Numeric	13
		Duration - Docs Signing	Numeric	13
		Duration - Funding	Numeric	13
		Duration - Processing	Numeric	13
		Duration - Qualification	Numeric	13
		Duration - Resubmittal	Numeric	13
Log.MS.Duratio		Milestone Duration - Shipping	Numeric	13
Log.MS.Duratio		Milestone Duration - Started	Numeric	13
Log.MS.Duratio		Milestone Duration - submittal	Numeric	13
Log.MS.Stage		Next Expected Milestone	String	64
LOID		LO ID	String	16
MS APP		Approved Milestone Date	Date	4
MS APP.DUE		Approved Milestone Due Date	Date	4
MS CLO		Completed Milestone Date	Date	4
MS CLO.DUE		Completed Milestone Due Date	Date	4

**Database Field**

Field ID: LOANFILESEQUENCENUMBER

Description: Loan File Sequence Number

Borrower Pair: [Dropdown]

Field Type: Numeric Field Size: 9

Use index for this Field

Include in Audit Trail

Table Name: [Empty]

OK Cancel

Learn more... Preferences

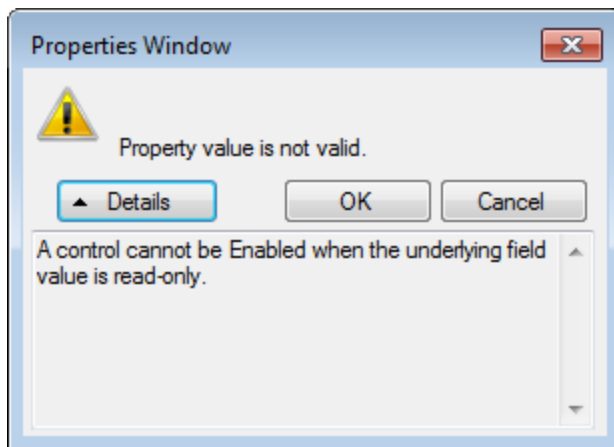
Reset Review Changes Update Cancel

NICE-9830

# Encompass Input Form Builder

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

When using the Encompass Input Form Builder to create a custom input form, the Financeable Contingency Reserves (field ID MAX23K.X10) can now be added to the form as an editable field. Previously the field was inserted as a read-only field, and the following error message would display when a user attempted to change the **Enabled** property to **True**.



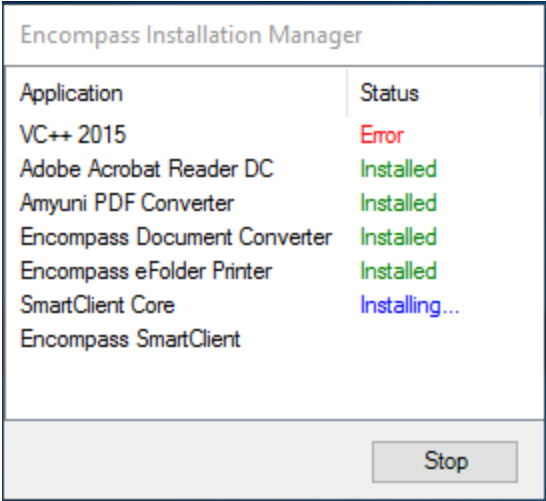
This issue has been resolved. The field is now enabled for editing by default when added to a custom input form.

CBIZ-16740

# Encompass Installation Process

## VC++2015 Installation Now Succeeds During Encompass SmartClient Installation

When installing a new Encompass SmartClient instance on a user’s client machine, various programs and components required for Encompass to operate successfully are installed. 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 VC++ 2015 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.



NICE-11376

## Encompass Software Development Kit (SDK)

### Sample Projects Provided with Encompass SDK Package Now Targets Microsoft .NET 4.5 Framework

*(Added on 12/20/2018)*

Starting in Encompass 19.1, the sample projects supplied with the full Encompass SDK targets the Microsoft .NET 4.5 Framework. Previously, the sample projects targeted Microsoft .NET 4.0, which could result in problems when compiling.

NICE-13158

### LoanAssociate.ContactCellPhone Now Writes to the Correct Setting

*(Added on 12/20/2018)*

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. When writing an SDK program to update the LoanAssociate.ContactCellPhone object, it now writes to the LoanAssociate.ContactCellPhone setting as expected.

NICE-13251

## Additional Fixed Issues

### Non-Plugin Assemblies Now Launching Without Triggering Errors

*(Added on 12/20/2018)*

Some plugins may have external dependencies on other non-plugin DLLs and Encompass customers typically place those DLLs in the EncompassData\Data\Plugins system folder along with the main plugin. An issue occurred in earlier versions of Encompass where, depending on the sequence in which these 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.

NICE-13487

# Fixed Issues for Version 19.1.0.1 Server Patch 1

*(Updated on 2/8/2019)*

This update contains updates to users' Encompass client machines (19.1.0.1) and a Server Patch (server patch 1) that is applied to the Encompass Server. The fixed issues listed below are included in this update and were first released on January 19, 2019.

This client-side update (19.1.0.1) and Server Patch (server patch 1) will be applied to your users' computers and the Encompass Server 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.

The Encompass SDK (Encompass Software Development Kit) has been repackaged with this 19.1.0.1 Server Patch 1 update. Although it is not required, it is strongly recommended that you upgrade to this latest SDK delivered with this update to ensure the same functionality that is in this latest version of Encompass is also available in your SDK. If your SDK application utilizes the Encompass SmartClient, you can automate this process so the SDK is upgraded automatically every time you apply an Encompass release. If your SDK application is installed on a computer at your location, you must manually upgrade the SDK for every release. For instructions for automating the upgrade process or manually upgrading the SDK, refer to the [Upgrading the Encompass SDK](#) page or view the [SDK Programmer's Guide](#).

 Again, upgrading to this latest SDK package is strongly recommended, but not required, for this 19.1.0.1 Server Patch 1 update.

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

In Encompass, go to **Help > About Encompass** in the menu bar to view your Encompass version. Once you upgrade, your new version number will be 19.1.0.1 Server Patch 1.



# Update to the Encompass Server (i.e., Server Patch 1)

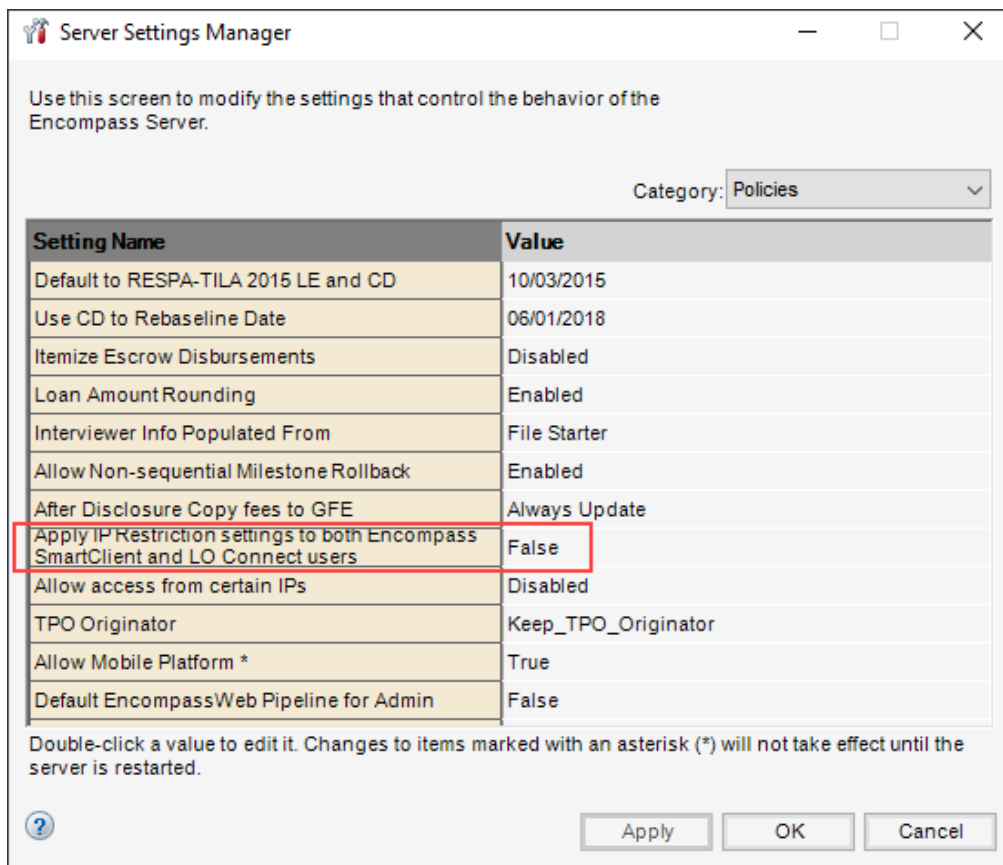
This is the update in the Server Patch 1 that is applied to the Encompass Server.

## Encompass Admin Tools

### Encompass Admin Tools Server Settings Manager Update

*(Added on 2/8/2019)*

The Server Settings Manager in Encompass Admin Tools has been updated to remove an IP restriction policy. This policy was intended for internal use only and not intended for use by customers. With this update, this policy will no longer be displayed on the Server Settings Manager screen.



EBSNGX-2608

## Updates to the Encompass Client Machines

The Encompass 19.1.0.1 update includes the following items, which are client-side updates that are applied to users' Encompass client machines.

### Encompass Forms and Tools

#### Two Options Restored to the Freddie Mac Offering Identifier List

The following two options have been restored to the **Offering Identifier** drop-down list (field ID CASASRN.X163) on the Freddie Mac Additional Data Input Form:

- 250: Home Possible Advantage
- 251: Home Possible Advantage for HFAs

These options were removed from the drop-down list with the initial release of Encompass 19.1 along with a number of other options that were no longer supported by Freddie Mac. After the initial release, Freddie Mac decided to continue support for these two options, which have now been added back to the drop-down list.

CBIZ- 21967

### Encompass SDK (Software Development Kit)

#### SDK Plugins Can Once Again be Disabled at the Workstation Level

*(Added on 1/23/2019)*

In the Ellie Mae knowledge base article *How to Disable Plugins at the Workstation Level* (article # 5911), Ellie Mae provides the relevant file locations and instructions for Encompass administrators and/or developers to quickly disable one or more Encompass SDK plugins in a systematic fashion from a single workstation. This proves especially useful when they receive reports of problematic behavior after a plugin has been deployed and it may not be known if the problem directly relates to the plugin or to something else. By disabling the relevant plugins they can quickly determine if the issue is directly related to the plugin or not. An issue occurred in Encompass 19.1 where the procedure provided in the knowledge base article was no longer working correctly and customers were unable to disable the SDK plugins. The source of this issue was identified and the relevant code was updated to resolve this issue. Customers can once again follow the steps in the knowledge base article and successfully disable the desired SDK plugins.

NICE-17274

# Fixed Issues for Version 19.1.0.2 Server Patch 2

*(Updated on 2/8/2019)*

This update contains updates to users' Encompass client machines (19.1.0.2) and a Server Patch (server patch 2) that is applied to the Encompass Server. The fixed issues listed below are included in this update and were first released on February 2, 2019.

This client-side update (19.1.0.2) and Server Patch (server patch 2) will be applied to your users' computers and the Encompass Server 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.

The Encompass SDK (Encompass Software Development Kit) has been repackaged with this 19.1.0.2 update. Although it is not required, it is recommended that you upgrade to this latest SDK delivered with this update to ensure the same functionality that is in this latest version of Encompass is also available in your SDK. If your SDK application utilizes the Encompass SmartClient, you can automate this process so the SDK is upgraded automatically every time you apply an Encompass release. If your SDK application is installed on a computer at your location, you must manually upgrade the SDK for every release. For instructions for automating the upgrade process or manually upgrading the SDK, refer to the [Upgrading the Encompass SDK](#) page or view the [SDK Programmer's Guide](#).

 **Again, upgrading to this latest SDK package is recommended, but not required, for this 19.1.0.2 Server Patch 2 update.**

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

In Encompass, go to **Help > About Encompass** in the menu bar to view your Encompass version. Once you upgrade, your new version number will be 19.1.0.2 Server Patch 2.

## Update to the Encompass Server (i.e., Server Patch 2)

This is the update in the Server Patch 2 that is applied to the Encompass Server.

The fixed issue being addressed with this server patch is not applicable to Encompass Broker Edition.

## Encompass Software Development Kit (SDK)

### Rollback of a New Policy That Prevented Users From Importing Loans via the Encompass SDK Based on Persona Settings

*(Added on 2/8/2019)*

Administrators can use the `ImpersonateUser` method in the Encompass SDK to modify their session to impersonate a different user account. Typically this is done so the administrator can perform different actions in Encompass as the user would. Prior to Encompass 19.1, administrators using the `ImpersonateUser` method could create a new loan, and also delete, move, and import loans, even if the user they were impersonating did not have the required permissions to perform these actions set up in their assigned persona. Starting in Encompass 19.1, the system was updated to enforce the persona permissions assigned to the user. In order for the administrator to create, delete, move, or import loans when using the `ImpersonateUser` method, the user they were impersonating must have had the permission to perform the action. However, it was discovered that this new policy resulted in new issues that negatively impacted users. Therefore, this persona permission enforcement policy has been rolled back in this 19.1.0.2 update. Administrators using the `ImpersonateUser` method can once again perform these loan actions through the SDK even if the user they are impersonating does not have the required permissions to perform these actions.

NICE-14950, NICE-21497

## Updates to the Encompass Client Machines

The Encompass 19.1.0.2 update includes the following items, which are client-side updates that are applied to users' Encompass client machines.

### Encompass Home Page

#### Issue Resolved: Users Unable to Access Home Page After Changing Their Password

*(Added on 1/29/2019)*

Upon logging into Encompass, users are forced to change their log in password before they can proceed if their old password has expired or if the system administrator has updated the user's User Profile to force the user to change it. An issue occurred for users forced to change their password, where they could successfully change the password, but then the Encompass Home page would not display for them. (Instead, *The Home*

*Page cannot be displayed* message was presented.) These users were then forced to log out of Encompass, and then log in again, in order to view the Home page. This issue has been resolved, so that the Home page is now displayed as expected for these users after they change their password.

NICE-21190

## Encompass Pipeline

### **Error Related to the *Next Milestone Sorted* Pipeline Column No Longer Triggered**

*(Added on 1/29/2019)*

An issue occurred when working in the Encompass Pipeline, where an Object Reference Exception error was being triggered for users if the Pipeline included one or more loans where the Completion milestone had been completed and then they added the Next Milestone Sorted column to the Pipeline. This issue has been resolved and users can now add the Next Milestone Sorted column to the Pipeline in this scenario and the error will not be triggered.

NICE-21287

# Release Notes Change Log for Version 19.1

This Change Log lists each release notes entry that has been added, deleted, or modified since the initial preview version was first published.

**Change Type:** Entry removed

**Change Date:** 12/4/2018

**Details:** The following entry has been removed from the Area of Focus section.

**Support for Multiple Price Groups** - Added the ability to apply unique price groups to Wholesale and Correspondent channels for TPO companies.

**Change Type:** Entry updated

**Change Date:** 12/4/2018

**Details:** The following entry on the Feature Enhancements page has been updated to indicate this feature only applies to Optimal Blue clients.

**Current Entry:**

## Support for Price Groups by Channel

**Why we made these updates:** To enable price groups for Wholesale and Correspondent channels to be applied separately for TPO companies for clients using Optimal Blue (OB) as their product and pricing provider.

## Added New *Price Group* Fields to the Company Details Basic Info Tab


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.

! These new price groups can only be applied if the corresponding channels have been enabled.

The screenshot shows the 'Company Details' form with the 'Basic Info' tab selected. The 'Product and Pricing' section is highlighted with a red box, showing three new dropdown fields: 'Price Group (Broker)', 'Price Group (Cor-Del)', and 'Price Group (Cor-Non-Del)'. Other fields include Address, City, State, Zip, Phone Number, Fax Number, Company Email, Website, TPO Manager, Last Loan Submitted Date, LEI, NMLS ID, Financials Period, Financials Last Updated, Company Net Worth, E&O Expiration Date, E&O Company, E&O Policy #, MERS Originating Org ID, DU Sponsored, LPA Sponsored, TPO Number, TPO LPA Password, Can Fund in Own Name, and Can Close in Own Name.

- **Price Group (Broker)** (field ID EPPSPriceGroupBroker)
- **Price Group (Cor-Del)** (field ID EPPSPriceGroupDel)
- **Price Group (Cor-Non-Del)** (field ID EPPS PriceGroupNonDel)

From each channel's Price Group drop-down list, the Encompass admin can select from the available price groups.

 **The available price groups are managed in the TPO Settings.**

These new fields have also been added to the Reporting Database.

#### **To Access the Company Details Basic Info Tab:**

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **External Company Setup**, and then click **Company Details**.
3. In the Company/Branches panel, click **Third Party Originator**, and then select a TPO company.
4. The Company Details screen opens to the Basic Info tab.

SEC-13987


**Previous Entry:**

## Support for Price Groups by Channel

**Why we made these updates:** To enable price groups for Wholesale and Correspondent channels to be applied separately for TPO companies.

## Added New *Price Group* Fields to the Company Details Basic Info Tab

Currently, price groups for different channels cannot be applied to a TPO company. In this release, three new Price Group fields have been added to enable multiple price groups to be applied to a TPO company.

 These new price groups can only be applied if the corresponding channels have been enabled.




The screenshot shows the 'Company Details' window with the following sections and fields:

- Basic Info Tab:** DBA, License, Loan Criteria, TPO Contacts, Sales Reps / AE, Lender Contacts, Warehouse, Fees, LO Comp, Commitments, Trade Mgmt, ONRP, Notes, TPO Connect.
- Company Information:** Set up the basic information for the Third Party Originator company or branch.
  - Address: 101 Main St
  - City: Riverside
  - State: CA, Zip: 92508
  - Phone Number: 925-227-7000
  - Company Email, Website, TPO Manager, Last Loan Submitted Date
  - LEI, NMLS ID, Financials Period, Financials Last Updated, Company Net Worth, E&O Expiration Date, E&O Company, E&O Policy #, MERS Originating Org ID
- Rate Sheet and Lock Information:** Use Parent Info checkbox, Rate Sheet Email, Rate Sheet Fax Number, Lock Info Email, Lock Info Fax Number.
- Product and Pricing:** Use Parent Info checkbox, Price Group (Broker), Price Group (Cor-Del), Price Group (Cor-Non-Del), EPPS User Name, EPPS Comp. Model.
- DU Sponsored:** DU Sponsored, LPA Sponsored, TPO Number, TPO LPA Password, Can Fund in Own Name, Can Close in Own Name.

- **Price Group (Broker)** (field ID EPPSPriceGroupBroker)
- **Price Group (Cor-Del)** (field ID EPPSPriceGroupDel)
- **Price Group (Cor-Non-Del)** (field ID EPPS PriceGroupNonDel)

From each channel's Price Group drop-down list, the Encompass admin can select from the available price groups.

 **The available price groups are managed in the TPO Settings.**

These new fields have also been added to the Reporting Database.

#### **To Access the Company Details Basic Info Tab:**

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **External Company Setup**, and then click **Company Details**.
3. In the Company/Branches panel, click **Third Party Originator**, and then select a TPO company.
4. The Company Details screen opens to the Basic Info tab.

SEC-13987

**Change Type:** Entries added

**Change Date:** 12/7/2018

**Details:**

The following entries have been added to the Fixed Issues page:

- Personas with Permission Can Update Document Stacking Templates When Sending Files from the eFolder
- Email Address Populating When Sending Email to a Settlement Agent from the File Contacts Tool
- Updates to Proposed Monthly Taxes and Proposed Monthly Payment (PITI) Calculations
- Estimated Cash to Close Retriggering Correctly on Loan Estimate Page 2

The following entries have been added to the Feature Enhancements page

- Updated to the Product Field for Construction-to-Permanent Loans
- Two New Fields Added to TPO Information Tool
- HCLTV Ratio Added to the LTV Numbers in the Loan file Header

**Change Type:** Updated entry.

**Change Date:** 12/19/2018

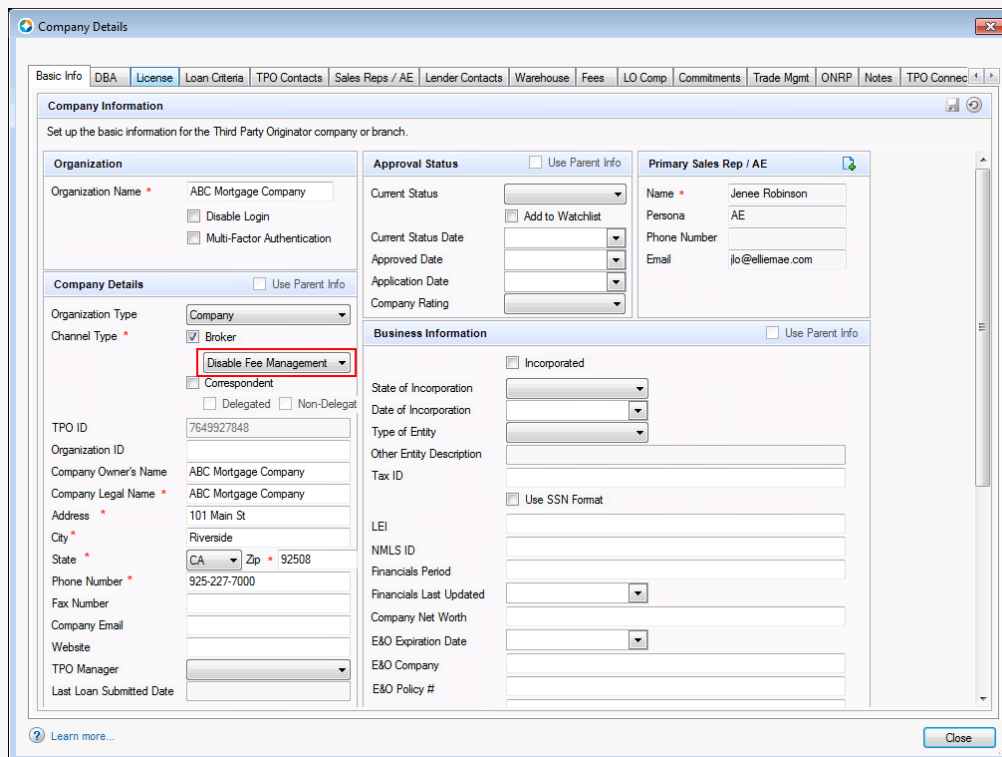
**Details:** The following entry on the Feature Enhancements page has been updated to indicate this feature will be available in Encompass TPO Connect in a future release.

**Current Entry:**

## Added New *Generate Disclosures* Field to the Company Details Basic Info Tab

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.



The screenshot shows the 'Company Details' form in Encompass. The 'Company Details' section is expanded, and the 'Channel Type' dropdown is set to 'Broker'. A red box highlights the 'Disable Fee Management' option in the dropdown list. Other fields include Organization Name (ABC Mortgage Company), Approval Status (Current Status), Primary Sales Rep (Jenee Robinson), and Business Information (State of Incorporation, Date of Incorporation, Type of Entity, etc.).

From the field's drop-down list, the Encompass admin can select whether to "Disable Fee Management" (default selection) for their brokers or enable them to "Request LE & Disclosures".

### To Access the Company Details Basic Info Tab:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **External Company Setup**, and then click **Company Details**.
3. In the Company/Branches panel, click **Third Party Originator**, and then select a TPO company.

4. The Company Details screen opens to the Basic Info tab.

SEC-14080

Previous Entry:

## Added New *Generate Disclosures* Field to the Company Details Basic Info Tab

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.

The screenshot shows the 'Company Details' window with the 'Basic Info' tab selected. The 'Company Information' section is active, and the 'Company Details' sub-section is expanded. The 'Channel Type' is set to 'Broker'. The 'Disable Fee Management' dropdown menu is highlighted with a red box, showing 'Disable Fee Management' as the selected option. Other fields include Organization Name (ABC Mortgage Company), TPO ID (7649927848), and various contact and financial information fields.

From the field's drop-down list, the Encompass admin can select whether to "Disable Fee Management" (default selection) for their brokers or enable them to "Request LE & Disclosures".

### To Access the Company Details Basic Info Tab:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **External Company Setup**, and then click **Company Details**.
3. In the Company/Branches panel, click **Third Party Originator**, and then select a TPO company.
4. The Company Details screen opens to the Basic Info tab.

SEC-14080

**Change Type:** New entries added

**Change Date:** 12/20/2018

**Details:**

The following entries have been added to the Feature Enhancements page:

- System Performance Enhancements
- Update to the Actual Disclosure Receipt Date Logic for Electronic Disclosures
- Two New Pipeline Columns Added to Enable Sorting of Custom Milestones in Alphabetical Order
- User Access Rules for Data Templates Now Enforced in Dynamic Data Management's Field Rules Setting
- Post-Closing Conditions Print Fields Added to Encompass Reporting Database
- New Condition Added to the TPO Actions Option in Business Rules
- Adobe Expert PDF 12 Now Included in Encompass Installation Package

The following entries have been added to the *Fixed Issues* page:

- Issue Resolved: Borrower Name Missing From the eDisclosure Tracking Details
- Presumed Received Date in the eDisclosure Tracking Tab's Fulfillment Section Now Populated As Expected
- Issue Resolved: 2015 Itemization Field Values Not Being Retained When Dynamic Data Management Field or Fee Rules are Activated
- Issue Resolved: *Link to Loan* Button Not Operating in the Piggyback Loans Tool When Loan is in a Loan Folder with a Large Number of Loan Files
- Comments Field Now Displayed Correctly in Good Faith Fee Variance Violated Alert Screen
- Dates Now Sort Correctly in the Audit Trail Tool
- Logos Now Display Correctly for Credit Service File Attachments
- "Cross Thread Operation Not Valid" Error Message No Longer Displays for eDisclosures
- Prompt Displays When Co-Borrower Email Address is BlankeFolder Background Processing (Uploads and Conversions) Now Operating Correctly
- FHA County Limits Setting Now Defaults to Last Synchronized HUD Table
- Administrators Can Now Unlock Loan Files Without Triggering a Query Execution Error
- Address Book Icon Now Provided for the Address Field in Organization Details Screen
- Custom Fields Now Retain the Correct Format When the Format is Changed From Audit
- Uppercase Letters Can Now Be Used in the Name for the Processing Milestone
- Settings Reports Updated to Include Persona Access to Tools Information as Expected
- Issue with the Performance Meter Resolved

- Sample Projects Provided with Encompass SDK Package Now Targets Microsoft .NET 4.5 Framework
- Non-Plugin Assemblies Now Launching Without Triggering Errors

**Change Type:** The *Encompass 19.1 Release Preview* has been converted to the *Encompass 19.1 Release Notes*. These release notes are subject to change prior to the official Encompass 19.1 major release which is currently scheduled to start in February 2019.

**Change Date:** 12/20/18

**Change Type:** New entry added

**Change Date:** 12/21/2018

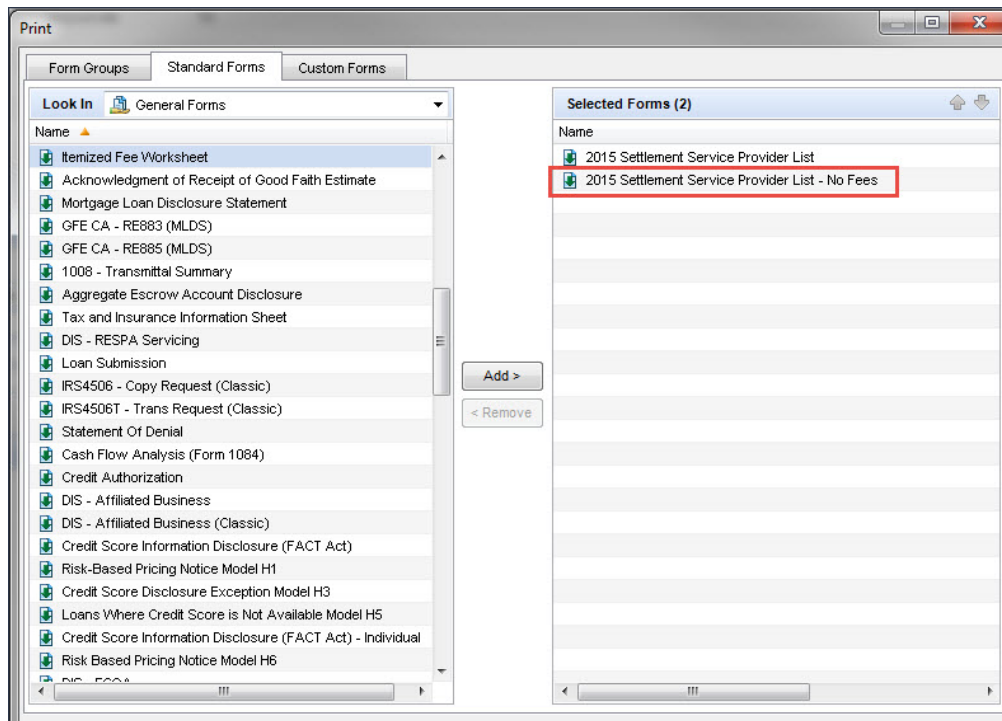
**Details:** The following new entry was added to the Feature Enhancements page.

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

A new version of the Settlement Service Provider List printed output form is now available to generate and/or print 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.

The title of this new form is *2015 Settlement Service Provider List - No Fees*.

To access and print this form in Encompass, click the **Print** icon from a loan file or Pipeline view, click the **Standard Forms** tab, and then select **General Forms** from the Look In drop-down list. Locate the form in the list, and then click **Add** to move it to the Selected Forms list. Use the buttons at the bottom of the window to print or manage the form.



### Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

#### Service Provider List

You can select these providers or shop for your own providers.

Service	Provider We Identified	Contact Information
Service Fee Number One	Company Name #1	Company Contact Name 123 Address Tyler, TX 75703 contact@email.com 903-894-5555 903-555-5555 <a href="https://www.servicecat1.org">https://www.servicecat1.org</a>
Service Fee Number Two		
Service Fee Number Three		
Service Fee Number Four		
Service Fee Number Five		
Service Fee Number One	Company Name #2	Contact Name #2 34 Address Street Tyler, TX 75701 contact2@email.com 800-444-3131 <a href="https://www.servicecat3.org">https://www.servicecat3.org</a>
Service Fee Number Two		
Service Fee Number Three		
Service Fee Number Four		
Service Fee Number Five		
Service Fee Number Six		

### Additional Details for Services You Cannot Shop For

#### Service Provider List

You can only select from these providers for these services.

Service	Provider We Identified	Contact Information
Service Fee Number One	Company Name #1	Company Contact Name 4200 Everywhere Jacksonville, TX 77777 contact@email.com
Service Fee Number Two		
Service Fee Number Three		
Service Fee Number Four		

- It is important to note that when this version of the form is disclosed, it is currently not 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.

NDE-12436



**Change Type:** Updated entry.

**Date:** 12/27/2018

**Details:** The following entry on the Feature Enhancements page has been updated to clarify that a new version of the ExpertPDF HTML to PDF converter is now included in the Encompass installation package. Previously, this entry erroneously referred to ExpertPDF as an Adobe product.

**Current Entry:**

## ExpertPDF 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. This upgraded version of ExpertPDF helps ensure that PDF files in the eFolder can be exported, converted, and managed without issue. Please note that for existing Encompass systems that are upgraded to Encompass 19.1, ExpertPDF version 12 will also be included with the upgrade.

NICE-13398

**Previous Entry:**

## Adobe Expert PDF 12 Now Included in Encompass Installation Package

For new installations of the Encompass Smart Client, Adobe's Expert PDF version 12 is now included in the installation package to help ensure PDF files can be exported, converted, and managed without issue. Please note that for existing Encompass systems that are upgraded to Encompass 19.1, Adobe's Expert PDF version 12 will also be included with the upgrade.

NICE-13398

**Change Type:** Updated entry.

**Date:** 1/2/2019

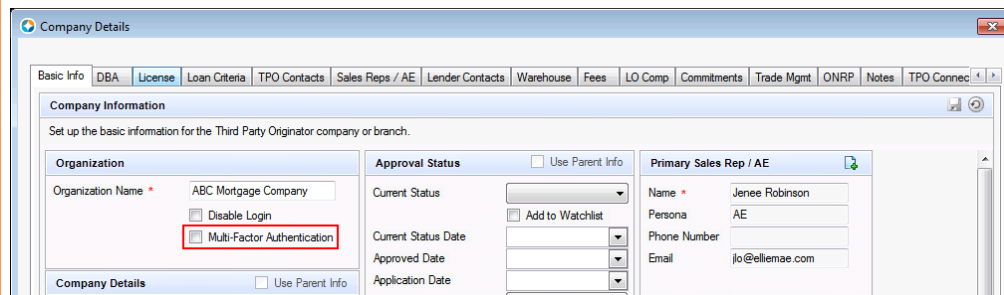
**Details:** The following entry on the Feature Enhancements page has been updated to indicate this feature will be available in Encompass TPO Connect in a future release.

**Current Entry:**

## Added new *Multi-Factor Authentication* Field to the Company Details Basic Info Tab

To support the upcoming implementation of Multi-Factor Authentication for Encompass TPO Connect websites, a new **Multi-Factor Authentication** check box has been added to the Company Details Basic Info tab. 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.



The screenshot shows the 'Company Details' window with the 'Basic Info' tab selected. The 'Organization' section contains the following fields:

- Organization Name: ABC Mortgage Company
- Disable Login
- Multi-Factor Authentication (highlighted with a red box)

The 'Approval Status' section contains:

- Use Parent Info
- Current Status: [Dropdown]
- Add to Watchlist
- Current Status Date: [Dropdown]
- Approved Date: [Dropdown]
- Application Date: [Dropdown]

The 'Primary Sales Rep / AE' section contains:

- Name: Jenee Robinson
- Persona: AE
- Phone Number: [Field]
- Email: jo@ellemae.com

By default, the **Multi-Factor Authentication** check box is not selected. An Encompass admin must select the check box to require multi-factor authentication for their Encompass TPO Connect sites.

### To Access the Company Details Basic Info Tab:

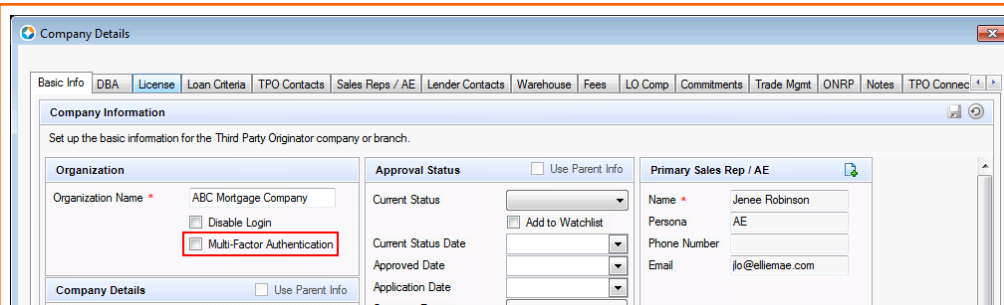
1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **External Company Setup**, and then click **Company Details**.
3. In the Company/Branches panel, click **Third Party Originator**, and then select a TPO company.
4. The Company Details screen opens to the Basic Info tab.

SEC-14099

**Previous Entry:**

## Added new *Multi-Factor Authentication* Field to the Company Details Basic Info Tab

To support the upcoming implementation of Multi-Factor Authentication for Encompass TPO Connect websites, a new **Multi-Factor Authentication** check box has been added to the Company Details Basic Info tab. In addition, the **Disable Login** check box has been moved from the Company Details header to the Organization section.



By default, the **Multi-Factor Authentication** check box is not selected. An Encompass admin must select the check box to require multi-factor authentication for their Encompass TPO Connect sites.

#### To Access the Company Details Basic Info Tab:


1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **External Company Setup**, and then click **Company Details**.
3. In the Company/Branches panel, click **Third Party Originator**, and then select a TPO company.
4. The Company Details screen opens to the Basic Info tab.

SEC-14099

**Change Type:** Updated entries.

**Date:** 1/4/2019

**Details:** Both the Multi-Loan Folder Selection Options Now Provided on the Pipeline entry on the New Features and Forms page and the System Performance Enhancements section of the Feature Enhancements page have been updated with cross references to additional Pipeline performance enhancements.

- The *Multi-Loan Folder Selection Options Now Provided on the Pipeline* entry was updated with the following note:
  - 
In addition to this new functionality described below, additional updates have been applied to the Encompass system (including the Pipeline) to enhance system performance. Please refer to the items in the System Performance Enhancements section of the Feature Enhancements page to learn more.
- The **Pipeline Performance** bullet list in the *System Performance Enhancements* section was updated with the following bullet:
  - Please see the *Pipeline Performance Enhancements* section on the New Features and Forms page to learn more about new functionality that enables users to manually select specific (and multiple) loan folders that they want to access on their Pipeline. Rather than loading all loan folders in their Pipeline, users can select specific loan folders to view. Depending on the number of loans in the selected folders, this can result in faster Pipeline load times.

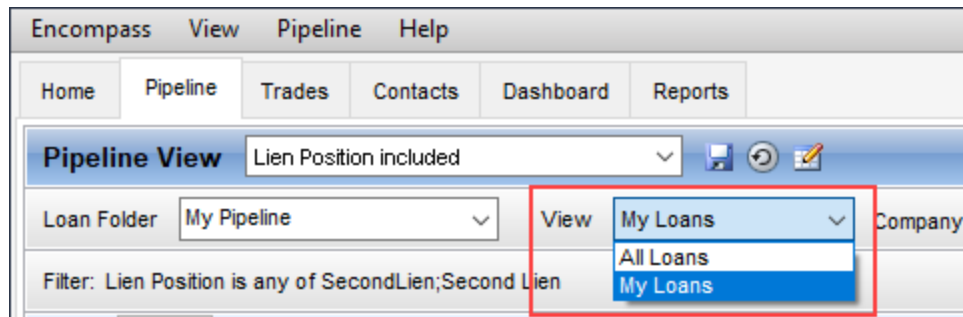
**Change Type:** Updated entry.

**Date:** 1/11/19

**Details:** The following bullet point in the System Performance Enhancements > *Pipeline Performance* entry on the Feature Enhancements page has been updated and expanded.

**Current Entry:**

- When using the *My Loans* view option in the Pipeline, major updates have been made to help ensure loans are loaded significantly quicker than in earlier versions of Encompass.
  - If you typically use the *All Loans* view when managing loans in the Pipeline, you will notice a significant improvement in the time it takes for the Pipeline to load when you switch to the *My Loans* view. This improved Pipeline performance can also result in improved Encompass Server performance, which results in improved overall system performance. Utilize the *My Loans* view to realize these enhancements.



**Previous Entry:**

- When using the *My Loans* view option or the *All Folders* Loan Folder view option in the Pipeline, updates have been made to help ensure loans are loaded quicker than in earlier versions of Encompass.

**Change Type:** New section added.

**Date:** 1/14/2019

**Details:** A new Fixed Issues for Version 19.1.0.1 section was added to the *Fixed Issues* page to provide information about an update added to Encompass 19.1 on January 19, 2019.

**Change Type:** Updated entry.

**Date:** 1/16/19

**Details:** The title and first paragraph of the following entry on the Fixed Issues page has been updated to remove the reference to the Proposed Monthly Taxes calculation.

**Current Entry:**

### Updates to Proposed Monthly Payment (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.

**Previous Entry:**

### Updates to Proposed Monthly Taxes and Proposed Monthly Payment (PITI) Calculations

Updates have been made to the calculations used for the Proposed Monthly RE Taxes (field ID 1405) in the Monthly Housing Expenses section on the 1003 Page 2 and the Proposed Monthly Payment (PITI) amount (field ID VASUMM.X99) on the VA Management input form.

**Change Type:** New entry added.

**Date:** 1/18/2019

**Details:** The following new entry was added to the New Features and Forms page.

**New Entry:**

## New Rep and Warrant Tracking Tool

The new Rep and Warrant Tracker is a new Encompass tool that enables users to track details summarizing rep and warrant relief status from Fannie Mae's Desktop Underwriter (DU) and Freddie Mac's Loan Product Advisor (LPA). By being able to reference this data on one screen, lenders can quickly determine eligibility options between AUS findings and be better able to manage and maintain execution options at secondary marketing.

### To Use the Rep and Warrant Tracker:

1. From a loan file, click the **Tools** tab, and then click **Rep and Warrant Tracker**.
2. Review the information from the loan file to compare the AUS findings that have been returned.
3. Click the yellow **Comment** icon to view lender message data. (For example, "We have received this indicator appraisal waiver and are reviewing it accordingly.")
  - These Comment icons are currently not fully functional and will not display the entire message received from the lender. This feature will be made available in a future release.

Loan Number	Borrower Name	Coborrower Name	Loan Amount
1811EM000001	John D Rockerfella	Jody Dee Rockerfella	104,000.00

Submission Statuses	
<b>Fannie Mae</b>	
DU Recommendation	Approve/Eligible
UCDP Status	Not Submitted
CU Risk Score	2.3
EC Status (1003)	No Fatafs
EC Status (ULDD)	Not Submitted
UCD Collection Status	Successful
<b>Freddie Mac</b>	
LPA Risk Class	Accept
LPA Purchase Eligibility	Eligible
Documentation Level	Streamlined
UCDP Status	Some info
Collateral Risk Score	Some info
LQA Purchase Eligibility	Eligible
LQA Risk Assessment	Green
LCLA UCD Requirement	Satisfied

Rep and Warrant Status				
<b>Fannie Mae</b>				
	Borrower 1	Close By Date	Borrower 2	Close By Date
Appraisal Waiver Offered		✓		01/01/2018
Value Rep & Warrant Relief		✓		01/03/2018
Asset Rep & Warrant Relief		✓		01/04/2018
Verification of Employment	✓	01/05/2018	✓	01/06/2018
Verification of Income				
Base Income	✓	01/07/2018	✓	01/08/2018
Bonus	✓	01/09/2018	✓	01/10/2018
Overtime	✓	01/11/2018	✓	01/12/2018
Commission <25%	✓	01/13/2018	✓	01/14/2018
Commission 25%+	✓	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
<b>Freddie Mac</b>				
	Borrower 1	Expiration Date	Borrower 2	Expiration Date
Appraisal Waiver Offered		✓		02/01/2018
Collateral Rep & Warrant Relief		✓		02/02/2018
Asset Rep & Warrant Relief		✓		02/03/2018
Income Rep & Warrant Relief		✓		N/A

The fields in the Rep and Warrant Tracker tool are populated based on the applicable data entered in the following Encompass fields:

Label	Encompass Field
Loan Number	364
Borrower Name	4000 + 4001 + 4002
Coborrower Name	4004 + 4005 + 4006
Loan Amount	1109

## Submission Statuses

### Fannie Mae

Label	Encompass Field
DU Recommendation	TQL.X66
UCDP Status	MORNET.X93
CU Risk Score	MORNET.X92
EC Status (1003)*	MORNET.X94
EC Status (ULDD)*	MORNET.X95
UCD Collection Status	MORNET.X96

\* This field is currently not operational. Functionality for this field will be provided in a future release.

### Freddie Mac

Label	Encompass Field
LPA Risk Class	CASASRN.X34
LPA Purchase Eligibility	AUS.X120
Documentation Level	AUS.X118
UCDP Status*	TQL.X87
Collateral Risk Score *	TQL.X88
LQA Purchase Eligibility	AUS.X182
LQA Risk Assessment	AUS.X181
LCLA UCD Requirement	AUSF.X70

\* This field is currently not operational. Functionality for this field will be provided in a future release. In addition, the fields in the Expiration Date column are currently not operational. This functionality will be provided in a future release.

## Rep and Warrant Status

### Fannie Mae

Label	Encompass Field
Appraisal Waiver Offered	MORNET.X97
Value Rep & Warrant Relief	MORNET.X98
Asset Rep & Warrant Relief	MORNET.X100
Verification of Employment	Borrower: MORNET.X131; Co-Borrower: MORNET.X143
<b>Verification of Income</b>	
Base Income	Borrower: MORNET.X132; Co-Borrower: MORNET.X144
Bonus	Borrower: MORNET.X133; Co-Borrower: MORNET.X145
Overtime	Borrower: MORNET.X134; Co-Borrower: MORNET.X146
Commission <25%	Borrower: MORNET.X135; Co-Borrower: MORNET.X147
Commission <25%+	Borrower: MORNET.X114 Co-Borrower: MORNET.X112
Social Security	Borrower: MORNET.X136; Co-Borrower: MORNET.X148
Retirement (Pension, etc)	Borrower: MORNET.X130; Co-Borrower: MORNET.X142
Self-Employed	Borrower: MORNET.X137; Co-Borrower: MORNET.X149

Note that the fields in the Close By Date column are currently not operational. This functionality will be provided in a future release.

### Freddie Mac

Label	Encompass Field
Appraisal Waiver Offered	TQL.X86
Collateral Rep & Warrant Relief	TQL.X90
Asset Rep & Warrant Relief	TQL.X92
Income Rep & Warrant Relief	TQL.X94

Note that Encompass fields populated with *Apply* or *Eligible* or other 'Y' indicators, a green checkmark will be populated for the field in this Rep and Warrant Status section of the tool.

When the Encompass fields are populated with *Cancel*, *NotEligible*, *Unavailable*, or other 'N' indicators, a red X will be populated for the field in this tool.

If the Encompass field is not populated with any data (i.e., the field is blank), then a grey dash will be populated for the field in this tool.



**Change Type:** Updated entry.

**Date:** 1/18/2019

**Details:** The following entry was updated on the Fixed Issues page to clarify that you must remove and re-add field 420 to the Reporting Database in order for this fix to be applied to your Pipeline.

**Current Entry:**

## Users Can Now Filter and View Subordinate Loans in Their Pipeline as Expected

(Updated on 1/18/2019)

When searching for loans or using filters to display specific loans on the Pipeline, an issue occurred where loans indicated as subordinate loans were not displaying correctly on the Pipeline. On the Pipeline, the Lien Position column should display a blank value, *First*, or *Subordinate* to indicate the loan's lien position. The value displayed here is based on the Lien Position indicator (field ID 420) that is selected on the 1003 Page 1 input form. However, when loans were indicated as *Subordinate* on the 1003 Page 1, the Lien Position column on the Pipeline displayed a blank value instead of *Subordinate*. This issue has been resolved so that *Subordinate* is displayed in this Pipeline column for applicable loans. In addition, if you select *Subordinate* from the Lien Position column's drop-down list to filter your Pipeline to show only subordinate loans, the subordinate loans are listed in the Pipeline accordingly.

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. Once you have re-added the field and updated the Reporting Database, the issue will be resolved in your Pipeline. Refer to the Admin Tools: Reporting Database help topic for instructions to remove and add the field.

Alerts	Mess	Linked	Loan Number	Borrower Name	Loan Amount	Lien Position
=	=				=	
			1810EM000005			Subordinate
4			1810EM000004	Cabral, Julia		Subordinate
			1809EM000001	Example, Conv ARM	115,000.00	First
1			1809EM000002	Example, Conv Const	400,000.00	First
				Example, Conv Fixed	117,000.00	First
1			1810EM000006	Example, FHA Fixed	57,000.00	First

NICE-14393

**Previous Entry:**

## Users Can Now Filter and View Subordinate Loans in Their Pipeline as Expected

When searching for loans or using filters to display specific loans on the Pipeline, an issue occurred where loans indicated as subordinate loans were not displaying correctly on the Pipeline. On the Pipeline, the Lien Position column should display a blank value, *First*, or *Subordinate* to indicate the loan's lien position. The value displayed here is based on the Lien Position indicator (field ID 420) that is selected on the 1003 Page 1 input

form. However, when loans were indicated as *Subordinate* on the 1003 Page 1, the Lien Position column on the Pipeline displayed a blank value instead of Subordinate. This issue has been resolved so that *Subordinate* is displayed in this Pipeline column for applicable loans. In addition, if you select *Subordinate* from the Lien Position column's drop-down list to filter your Pipeline to show only subordinate loans, the subordinate loans are listed in the Pipeline accordingly.

1 - 7 of 7						
Alerts	Mess	Linked	Loan Number	Borrower Name ▲	Loan Amount	Lien Position
			1810EM000005			Subordinate
4			1810EM000004	Cabral, Julia		Subordinate
			1809EM000001	Example, Conv ARM	115,000.00	First
1			1809EM000002	Example, Conv Const	400,000.00	First
				Example, Conv Fixed	117,000.00	First
1			1810EM000006	Example, FHA Fixed	57,000.00	First

NICE-14393

**Change Type:** Updated entry.

**Date:** 1/23/2019

**Details:** The following entry was updated on the Feature Enhancements page to remove references to the Closing Disclosure (CD).

**Current Entry:**

## Update to the Actual Disclosure Receipt Date Logic for Electronic Disclosures

In previous versions of Encompass, the Actual Received Date for the Loan Estimate (LE) was not being populated when disclosures were sent electronically prior to the borrower or co-borrower providing their consent to receive disclosures electronically, even if the consent and the received date occurred on or before the LE Due date (field ID 3143).

Starting in Encompass 19.1, when disclosures are accessed electronically by borrowers, the Actual Received Date in the LE will be populated based on whether the borrower provided eConsent prior to them accessing the disclosures or not:

- If consent is obtained prior to disclosures being sent, the Actual Received Date for the borrower and co-borrower will be populated when the borrower or co-borrower accesses the disclosure package (existing behavior) or
- If prior consent status is *No* or has not been received, the Actual Received Date for the borrower or co-borrower will be populated as long as either the borrower or co-borrower provides consent and accesses the disclosure package on or before the LE Due Date. This is new behavior.
- The Actual Receipt Date will be left blank in the following scenarios:
  - The borrower (or co-borrower respectively) never accesses the disclosure package
  - If the borrower or co-borrower accesses the disclosure package after the LE Due Date when prior consent status was *No*
  - If there is no LE Due Date populated

Please note that this new behavior impacts electronic disclosures only. Disclosures sent by any other method (e.g. in person, by mail, etc.) will persist as they did in earlier versions of Encompass and the Actual Received Date will be populated accordingly. For loans started in previous versions of Encompass where disclosures have not been sent, this new logic will be used. For loans started in previous versions of Encompass that do have disclosures, the previous logic will continue to be used for those loans.

NICE-12081, NICE-14382

**Previous Entry:**

## Update to the Actual Disclosure Receipt Date Logic for Electronic Disclosures

In previous versions of Encompass, the Actual Received Date for the Loan Estimate (LE) and Closing Disclosure (CD) was not being populated when disclosures were sent electronically prior to the borrower or co-borrower providing their consent to receive disclosures electronically, even if the consent and the received date occurred on or before the LE Due date (field ID 3143).

Starting in Encompass 19.1, when disclosures are accessed electronically by borrowers, the Actual Received Date in the LE and CD will be populated based on whether the borrower provided eConsent prior to them accessing the disclosures or not:

- If consent is obtained prior to disclosures being sent, the Actual Received Date for the borrower and co-borrower will be populated when the borrower or co-borrower accesses the disclosure package (existing behavior) or
- If prior consent status is *No* or has not been received, the Actual Received Date for the borrower or co-borrower will be populated as long as either the borrower or co-borrower provides consent and accesses the disclosure package on or before the LE Due Date. This is new behavior.
- The Actual Receipt Date will be left blank in the following scenarios:
  - The borrower (or co-borrower respectively) never accesses the disclosure package
  - If the borrower or co-borrower accesses the disclosure package after the LE Due Date when prior consent status was *No*
  - If there is no LE Due Date populated

Please note that this new behavior impacts electronic disclosures only. Disclosures sent by any other method (e.g. in person, by mail, etc.) will persist as they did in earlier versions of Encompass and the Actual Received Date will be populated accordingly. For loans started in previous versions of Encompass where disclosures have not been sent, this new logic will be used. For loans started in previous versions of Encompass that do have disclosures, the previous logic will continue to be used for those loans.

**Change Type:** New entry.

**Change Date:** 1/23/2019

**Details:** The following entry was added to the *Fixed Issues for Version 19.1.0.1* section of the Fixed Issues page.

## Encompass SDK (Software Development Kit)

SDK Plugins Can Once Again be Disabled at the Workstation Level

In the Ellie Mae knowledge base article *How to Disable Plugins at the Workstation Level*(article # 5911 available here), Ellie Mae provides the relevant file locations and instructions for Encompass administrators and/or developers to quickly disable one or more Encompass SDK plugins in a systematic fashion from a single workstation. This proves especially useful when they receive reports of problematic behavior after a plugin has been deployed and it may not be known if the problem directly relates to the plugin or to something else. By disabling the relevant plugins they can quickly determine if the issue is directly related to the plugin or not. An issue occurred in Encompass 19.1 where the procedure provided in the knowledge base article was no longer working correctly and customers were unable to disable the SDK plugins. The source of this issue was identified and the relevant code was updated to resolve this issue. Customers can once again follow the steps in the knowledge base article and successfully disable the desired SDK plugins.

NICE-17274

**Change Type:** Updated entry.

**Change Date:** 1/29/2019

**Details:** Additional detail about updating the passwords for the Encompass SDK and Encompass Developer Connect APIs (if applicable) was added to the following entry on the Feature Enhancements page.

**Current Entry:**

## New Password Policies Added to the Admin Tools' Settings Manager: Enable Timeout Reset / Password Failure Lockout Time

In earlier versions of Encompass, users who fail to enter the correct password when logging into Encompass a certain number of times are locked out of their accounts and must have an administrator reset the account. Starting in Encompass 19.1, administrators can now use new password policies in the Encompass Admin Tools 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.

In addition, a new policy is also available where administrators can enable a time-based lock-out period for the user who logs into Encompass using the 'admin' user ID (i.e., the *admin* user).

The screenshot shows the 'Server Settings Manager' dialog box. At the top, it says 'Use this screen to modify the settings that control the behavior of the Encompass Server.' Below this is a 'Category:' dropdown menu set to 'Password'. A table lists various settings with their current values. Three settings are highlighted with red boxes: 'Enable Timeout Reset' (Enabled), 'Password Failure Lockout Time In Minutes' (Fifteen), and 'Apply Lockout For 'admin' User' (Disabled). At the bottom, there are 'Apply', 'OK', and 'Cancel' buttons, and a help icon.

Setting Name	Value
Min Password Length	8
Min # of Upper Case Letters	1
Min # of Lower Case Letters	1
Min # of Digits	1
Min # of Special Characters	0
# of Days to Expiration	180
# of Passwords Before Reuse	0
# of Days Before Reuse	0
Password Failure Limit	5
Enable Timeout Reset	Enabled
Password Failure Lockout Time In Minutes	Fifteen
Apply Lockout For 'admin' User	Disabled


This change does not impact your current password policy settings (even if they are less stringent than above). The validation is done only if you modify your password policy settings. If any of the existing policy requirements do not conform to these guidelines, a warning message will be triggered to notify the administrator that the

settings should be more stringent in order to conform to best practices in security and password management and require the administrator to conform to these minimum guidelines. This will ensure that when users change their password after the subsequent expiration date, they set more stringent passwords.

In addition, once you make a change to your password policy (and thus the enforcement of the complexity rules will then be in effect), you need to ensure that all of the user passwords for the Encompass Software Development Kit (SDK) and Encompass Developer Connect API applications are also updated to meet the complexity rules so you can avoid any interruptions with these applications.

#### To Enable Timeout Reset and Password Failure Lockout Time:

1. On your Windows task bar, click the **Start** menu or **Start** icon, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.
2. Double-click **Settings Manager**.
3. Select Password from the Category list.
4. Double-click the value for the **Enable Timeout Reset** option, and then select **Enabled**. (The default value is Disabled.)
5. Double-click the value for the **Password Failure Lockout Time In Minutes** option, and then select the number of minutes that users will be locked out of Encompass after a set number of failed log in attempts. (The number of failed log in attempts is determined by the Password Failure Limit value that has been set.)
6. To enable a timeout reset for the user who has been assigned with the *admin* user ID (i.e., the *admin* user), double-click the value for the **Apply Lockout For 'admin' User** option, and then select **Enabled**. (The default value is Disabled.)
  - The Password Failure Lockout Time In Minutes value set in step 5 will now also be applied to the *admin* user.

 Failed log in attempts that occur during the time the user is locked out are now recorded in the System Audit Trail. All failed log in attempts will continue to be recorded in the System Audit Trail as in earlier versions of Encompass.

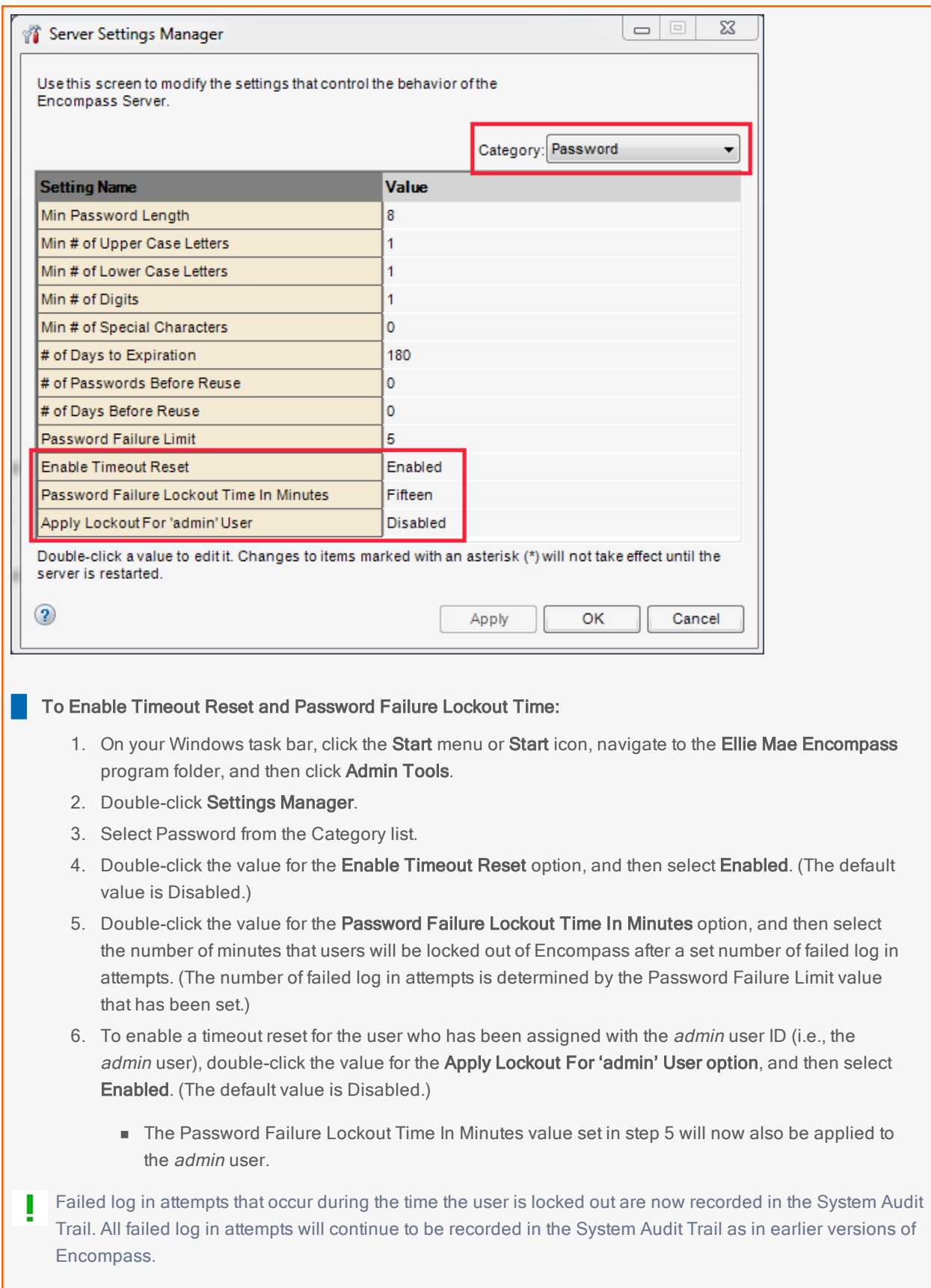
NICE-9469

**Previous Entry:**

## **New Password Policies Added to the Admin Tools' Settings Manager: Enable Timeout Reset / Password Failure Lockout Time**

In earlier versions of Encompass, users who fail to enter the correct password when logging into Encompass a certain number of times are locked out of their accounts and must have an administrator reset the account. Starting in Encompass 19.1, administrators can now use new password policies in the Encompass Admin Tools 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.

In addition, a new policy is also available where administrators can enable a time-based lock-out period for the user who logs into Encompass using the *'admin'* user ID (i.e., the *admin* user).



### To Enable Timeout Reset and Password Failure Lockout Time:

1. On your Windows task bar, click the **Start** menu or **Start** icon, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.
2. Double-click **Settings Manager**.
3. Select **Password** from the Category list.
4. Double-click the value for the **Enable Timeout Reset** option, and then select **Enabled**. (The default value is Disabled.)
5. Double-click the value for the **Password Failure Lockout Time In Minutes** option, and then select the number of minutes that users will be locked out of Encompass after a set number of failed log in attempts. (The number of failed log in attempts is determined by the Password Failure Limit value that has been set.)
6. To enable a timeout reset for the user who has been assigned with the *admin* user ID (i.e., the *admin* user), double-click the value for the **Apply Lockout For 'admin' User** option, and then select **Enabled**. (The default value is Disabled.)
  - The Password Failure Lockout Time In Minutes value set in step 5 will now also be applied to the *admin* user.

Failed log in attempts that occur during the time the user is locked out are now recorded in the System Audit Trail. All failed log in attempts will continue to be recorded in the System Audit Trail as in earlier versions of Encompass.

**Change Type:** New section added.

**Date:** 1/29/2019

**Details:** A new Fixed Issues for Version 19.1.0.2 section was added to the *Fixed Issues* page to provide information about an update that is planned to be added to Encompass 19.1 on February 2, 2019.

**Change Type:** New entry added.

**Date:** 1/30/2019

**Details:** The following entry has been added to the Feature Enhancements page.

## Change to the Loan Folder That the User Will See When They Switch Pipeline Views

When administrators are configuring a persona, they can set up access permissions for the Pipeline. As part of this configuration, they can create the default Pipeline view that the persona will see when they log into Encompass. As part of this set up, they have the option (but it is not required) to indicate the loan folder that will be used for the default Pipeline View.

In earlier versions of Encompass, if a user was viewing a loan folder in the Pipeline and then they switched to a different Pipeline View where no loan folder was defined by the administrator, the user would see the same loan folder that they were using in the previous Pipeline View. Starting in Encompass 19.1, 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 (i.e., the User Details screen).

**Change Type:** Entry removed.

**Date:** 1/30/2019

**Details:** The following entry was removed from the *Fixed Issues in Version 19.1.0.2* section of the Fixed Issues page. This fix will be introduced in a future Encompass release.

## Issue Resolved: Scroll Bar Missing from Loan Folder Drop-down List on the Pipeline

Certain users experienced an issue with the Loan Folder drop-down field provided near the top of the Encompass Pipeline. When exactly 15 loan folders were listed in the Loan Folder drop-down list, the vertical scroll bar that should display on the right side of the Loan Folder drop-down list was missing, which prevented users from being able to select the check box for the last folder at the bottom of the list (since they could not scroll down the full folder list). This issue has been resolved and the scroll bar is now provided as intended in the Loan Folder drop-down list when 15 loan folders are listed.

NICE-18189



**Change Type:** Updated entry.

**Date:** 2/6/2019

**Details:** The following entry on the Feature Enhancements page has been updated to clarify that options 250 and 251 are still available on the drop-down list in Encompass 19.1. These two options were returned to this drop-down list in the Encompass 19.1.0.1 update.

**Current Entry:**

## Options Removed from the Freddie Mac Offering Identifier List

*(Updated on 2/6/2019)*

The following options have been removed from the **Offering Identifier** drop-down list (field ID CASASRN.X163) on the Freddie Mac Additional Data Input Form because they are no longer supported by Freddie Mac:

- 210: Alt 97
- 220: Freddie Mac 100
- 230: Initial Int 10/20 FIXED
- 231: Initial Int 15/15 FIXED
- 232: Initial Int ARM
- 233: Initial Int ARM 10 Year
- 240: Home Possible 100
- 242: Home Possible Neighborhood Solutions 100

The remaining offerings are still available on the drop-down list:

- 241: Home Possible
- 243: Home Possible Neighborhood Solution
- 250: Home Possible Advantage
- 251: Home Possible Advantage for HFAs
- 310: Relief Refinance - Open Access
- 320: Enhanced Relief Refinance

CBIZ-17954

**Previous Entry:**

## Options Removed from the Freddie Mac Offering Identifier List

The following options have been removed from the **Offering Identifier** drop-down list (field ID CASASRN.X163) on the Freddie Mac Additional Data Input Form because they are no longer supported by Freddie Mac:

- 210: Alt 97

- 220: Freddie Mac 100
- 230: Initial Int 10/20 FIXED
- 231: Initial Int 15/15 FIXED
- 232: Initial Int ARM
- 233: Initial Int ARM 10 Year
- 240: Home Possible 100
- 242: Home Possible Neighborhood Solutions 100
- 250: Home Possible Advantage
- 251: Home Possible Advantage for HFAs

The remaining offerings are still available on the drop-down list:

- 241: Home Possible
- 243: Home Possible Neighborhood Solution
- 310: Relief Refinance - Open Access
- 320: Enhanced Relief Refinance

**Change Type:** Entry removed.

**Date:** 2/6/2019

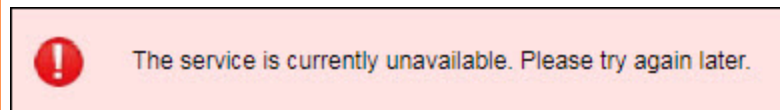
**Details:** The following entry was removed from the Fixed Issues page. This fix will be introduced in a future Encompass release.

## Non-Borrowing Owners Can Now eSign WebCenter Loans After Being Deleted and Added Back to the File Contacts Tool

An issue was resolved that caused non-borrowing owner file contacts to be unable to eSign document packages under the following conditions:

1. An eConsent request, document request, or eDisclosure package was sent to the non-borrowing owner from the eFolder.
2. The non-borrowing owner was deleted from the File Contacts tool and then added back.
3. Another eConsent request, document request, or eDisclosure package was sent to the non-borrowing owner.

Under these conditions, a **Service is currently unavailable** error message would display when the non-borrowing owner accessed the WebCenter.



This issue has been resolved and the error message no longer displays.

EDM-20782

**Change Type:** New information added.

**Date:** 2/7/2019

**Details:** The following update was added to the *Encompass Release Naming and Timing Reminder* section of the Starting page.

During the testing phase of Encompass 19.1, two additional updates (19.1.0.1 and 19.1.0.2) were integrated into the final major release package. Users will automatically receive these additional updates with the 19.1 major release upon their initial log in of Encompass following the release. Due to an internal deployment issue, the 19.1.0.2 update will continue to be listed in your Version Manager after you have upgraded to Encompass 19.1. This item can be ignored, as 19.1.0.2 will have already been applied to your users' computers. There is no further action required for this 19.1.0.2 update.

**Change Type:** Updated entry.

**Date:** 2/8/2019

**Details:** The following entry on the Fixed Issues page has been update to clarify the Comments field impacted by this fix. (Note that this entry is related to features available in Encompass Banker Edition only.)

**Current Entry:**

## Lock Denial Comments Now Captured in Lock Request Snapshot

An issue occurred where Lock Denial Comments were not captured in the Comments field (field ID 2204) in the Buy Side Lock and Pricing column of the Secondary Lock Tool when a lock was denied.

Note that the *Deny Lock* action is intended to enable users to deny a pending lock request and add comments. It is not intended to deny an already confirmed lock with existing comments. Therefore, prior to this fix, the Lock Denial Comments were never saved to field 2204.

The screenshot shows the 'Secondary Lock Tool' interface with the 'Lock Request Snapshot' tab selected. The interface is divided into several sections: 'Buy/Sell' (with sub-tabs for 'Loan Snapshot' and 'Lock Request Snapshot'), 'Base Buy ARM Margin', 'Base Buy ARM Margin' (with a dropdown menu), 'Base Sell ARM Margin', 'Total ARM Margin Adjustments', 'Total Buy ARM Margin Adjustments', 'Total Sell ARM Margin Adjustments', 'Net Buy ARM Margin', 'Net Buy ARM Margin', 'Net Sell ARM Margin', 'SRP Paid Out', 'SRP Paid Out', 'SRP Paid Out', 'Comments', 'Investor Commitment #', 'Comments' (highlighted with a red box), 'SRP from Investor', 'Discount / YSP', 'Investor' (with a dropdown menu), 'Contact', 'Phone', 'Email', 'Address', 'City', 'State', and 'Zip'. The 'Comments' field (field ID 2204) is highlighted with a red box, indicating that lock denial comments are now captured there.

This issue has been resolved and the Lock Denial Comments are now always captured in the Comments field (field ID 2204).

- ! If you open a lock snapshot that was previously confirmed with comments in Field 2204 and deny it with new comments, any existing comments will be cleared.

SEC-13503

**Previous Entry:**

## Lock Denial Comments Now Captured in Lock Request Snapshot

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 and the Lock Denial Comments are now captured.

**Change Type:** New entries added.

**Date:** 2/8/2019

**Details:** The following new entries were added to the Fixed Issues page. Both of these updates were applied with 19.1 Encompass via server patches that were included in the 19.1.0.1 and 19.1.0.2 updates. Therefore these sections of the release notes mentioned below have been updated to describe these server patches.

- Encompass Admin Tools Server Settings Manager Update (added to the *Fixed Issues in Version 19.1.0.1 Server Patch 1* section)
- Rollback of a New Policy That Prevented Users From Importing Loans via the Encompass SDK Based on Persona Settings (added to the *Fixed Issues in Version 19.1.0.2 Server Patch 2* section)

**Change Type:** Updated entry.

**Date:** 2/11/2019

**Details:**

The following note was added to the Multi-Loan Folder Selection Options Now Provided on the Pipeline entry on the New Features and Forms page.

- When the **(Trash)** folder in the Loan Folder drop-down is selected, you will not be able to move or transfer any loans (i.e., the **Move to Folder** and **Transfer** buttons and menu options will be disabled (grayed out).) If you select **<All Folders>**, the (Trash) folder will be automatically selected, so be sure to clear the (Trash) folder check box if you are planning to move or transfer loans. When you select the **<Select All Active Folders>** option in the drop-down, the (Trash) folder is not automatically selected.