

Encompass Release Notes

New URLA Features and Enhancements

Last revised on April 30, 2021

© 2021 Ellie Mae, Inc., doing business as ICE Mortgage Technology. All rights reserved.

© 2021 EllieMae, Inc. Ellie Mae®, Encompass®, AllRegs®, DataTrac®, Ellie Mae Network™, Mavent®, Millennial Tracker™, Mortgage Returns®, Prospect Manager®, Total Quality Loan®, True CRM®, TQL® and the Ellie Mae logo are trademarks of Ellie Mae, Inc. or its subsidiaries. All rights reserved. Other company and product names may be trademarks or copyrights of their respective owners.

Table of Contents

New URLA Release Notes	10
Introducing the New URLA	10
2020 URLA Forms and Features in Encompass, Encompass Consumer Connect, and Additional Products	10
New URLA Forms and Features	12
Encompass 20.2 Major Release	12
Encompass LO Connect 20.1 July Service Pack	14
Encompass 19.3 Major Release	15
Support for New URLA	15
Additional Resources Now Available	35
Testing the New URLA in Encompass 19.3	36
Use Test Cases	36
Best Practices	37
New URLA Feature Enhancements	39
Encompass 21.1 April Service Pack (Version 21.1.0.4)	39
Encompass Update	41
Updated Logic for Including the Unmarried Addendum in New URLA Forms	41
Encompass GSE Integrations & Services 21.1 March Critical Patch 2	42
Mapping Update for VA Loans: Agency Case Number	42
Freddie Mac LPA Mapping Update	42
Encompass 21.1 Critical Patch 2 (Version 21.1.0.3)	43
Third-Party LOS Vendor Loans Can Be Imported Despite Data Inaccuracies	43
Encompass 20.2 January Service Pack Critical Patch 7 (Version 20.2.0.12)	43

Third-Party LOS Vendor Loans Can Be Imported Despite Data Inaccuracies	43
Encompass 21.1 Critical Patch 1 (Version 21.1.0.2)	44
Support for ArcRole ROLE_SharesJointCreditReportWith_ROLE in MISMO 3.4 Imports	44
Update to Enable All Loan Team Members in Encompass Banker Edition to Export MISMO 3.4 Files	44
Encompass GSE Integrations & Services 21.1 March Critical Patch	45
Mapping Updates	45
Encompass 20.2 January Service Pack Critical Patch 5 (Version 20.2.0.10)	47
Support for ArcRole ROLE_SharesJointCreditReportWith_ROLE in MISMO 3.4 Imports	47
Encompass 20.2 January Service Pack Critical Patch 4 (Version 20.2.0.9)	47
Updated Calculation for Total of Other Assets Applied to the Loan	48
Updated Net Rental Income Calculation Updated for VOMs Use with the New URLA Forms	50
Updates to the Property Type Section on the 1003 URLA-Lender Input Form	51
Update to the Field Mapping for Attachment Type When Importing Loan Files	51
Encompass GSE Integrations & Services 21.1 February Critical Patch	53
Mapping Updates	53
Encompass 21.1 Update (Version 21.1.0.1)	55
HUD 1003 Addendum Input Form Updated	55
Updates to the Property Type Section on the 1003 URLA-Lender Input Form	56
Update to the Field Mapping for Attachment Type When Importing Loan Files	57
Encompass 21.1 Major Release	58
Updated Calculation for Total of Other Assets Applied to the Loan	58
'Buydown Type' Field Added to URLA - Lender Form	61
Updated Net Rental Income Calculation for VOMs Used with the New URLA Forms	62
Update to the Current Address Fields on the ATR/QM Management Input Form	62
Encompass GSE Integrations & Services 21.1 Release	63
Mapping Updates	63
Encompass GSE Integrations & Services 20.2 December Service Pack	64
Encompass 20.2 December Service Pack	67

Borrower Base Total Income Now Updates When Self-Employment Amount Entered for URLA 2020 Loans	67
Updated Calculation for Reserves for Purchase Loans using the 2009 URLA Forms	67
Default to URLA 2020 Mandate Date Updated to 03/01/2021 in Encompass Admin Tools	68
Encompass 20.2 Major Release	70
Verification of Mortgage	72
Home Counseling Providers	73
Synchronizing Foreign Address Blocks Within and Between Forms	73
Encompass 20.1 July Service Pack	74
Encompass GSE Integrations & Services 20.1 July Service Pack	77
Encompass GSE Integrations & Services 20.1 June Service Pack	78
June 18, 2020	78
Encompass 20.1 May Service Pack	79
Encompass GSE Integrations & Services 20.1 May Service Pack	80
TQL Services 20.1 May Service Pack	81
Encompass 20.1 Major Release	82
Encompass CRM 20.1 Major Release	89
Encompass GSE Integrations & Services 20.1 Major Release	90
TQL Services 20.1 Major Release	93
Encompass 19.4.0.6 Server Patch 5	94
Encompass 19.4 Major Release	96
Encompass 19.3 August Service Pack	99
Encompass GSE Integrations & Services 19.3 Major Release	103
Support for New URLA in Encompass Consumer Connect	107
Operational Issues to Consider When Converting Loans to the URLA 2020 Version	112
Best Practices	112
Encompass Investor Connect 19.3 Release	116
Encompass TPO Connect Support for the New URLA	118
Testing the New URLA in Encompass TPO Connect	120

New URLA Fixed Issues	130
Encompass GSE Integrations & Services 21.1 March Critical Patch 2	130
Mapping Updates	130
Fannie Mae DU on ePass: Intermittent Institution ID Error	132
Encompass 21.1 Critical Patch 2 (Version 21.1.0.3)	133
Affordable Loan Check Box Now Syncing Between 2nd and 1st Liens in Linked Piggyback Loans	133
Alimony and Child Support Liabilities Now Importing Correctly from MISMO 3.4 Loan Files	133
Blank Amortization Type Populating Correctly with MISMO 3.4 File Imports	134
Issue Resolved for Loan Files Imported from Fannie Mae DO	134
Encompass 21.1 Critical Patch 1 (Version 21.1.0.2)	135
Liabilities Excluded from URLA Liabilities Total Also Excluded from Credit Cards and Other Debts Paid Off	135
Refinance Type and Purpose of Refinance Populating Correctly for MISMO 3.4 Imports	136
Foreclosure Declaration Options Now Export Correctly When Exporting ULAD Files	137
Borrower Base Total Income Now Updates When Self-Employment Amount Imported from MISMO 3.4 Files	138
Expected Net Monthly Rental Income No Longer Populating for Loans for a Second Home	139
Gross Monthly Base Income Updates Correctly When VOE Record Updated to Prior Status	139
Total on the Calculate Military Entitlements Pop-Up Window Now Updates for Loan Imports or SDK Updates	139
New Error Message Provided When Ordering Underwriting Through Fannie Mae DU (When Applicable)	141
Encompass GSE Integrations & Services 21.1 March Critical Patch	142
Fannie Mae DO and Early Check, Freddie Mac LPA	142
Fannie Mae Early Check	143
Freddie Mac Loan Product Advisor	143
Mortgage Insurance Service	146
Encompass 20.2 January Service Pack Critical Patch 6 (Version 20.2.0.11)	146
New Error Message Provided When Ordering Underwriting Through Fannie Mae DU (When Applicable)	146
Encompass GSE Integrations & Services 21.1 February Critical Patch 2	147
Mapping Issues	147

AUS Error Messages	148
Encompass GSE Integrations & Services 21.1 February Critical Patch	149
Mapping Issues	149
Encompass 20.2 January Service Pack Critical Patch 5 (Version 20.2.0.10)	150
Liabilities Excluded from URLA Liabilities Total Also Excluded from Credit Cards and Other Debts Paid Off	150
Refinance Type and Purpose of Refinance Populating Correctly for MISMO 3.4 Imports	151
Foreclosure Declaration Options Now Export Correctly When Exporting ULAD Files	152
Borrower Base Total Income Now Updates When Self-Employment Amount Imported from MISMO 3.4 Files	153
Expected Net Monthly Rental Income No Longer Populating for Loans for a Second Home	153
Gross Monthly Base Income Updates Correctly When VOE Record Updated to Prior Status	153
Total on the Calculate Military Entitlements Pop-Up Window Now Updates for Loan Imports or SDK Updates	153
Encompass 20.2 January Service Pack Critical Patch 4 (Version 20.2.0.9)	155
Other Description Field Now Clears When Other Income Source Changes on VOOI Records	155
Fee Mapping Enforced on the Proposed Supplemental Property Insurance Pop-Up Window	155
Supplemental Insurance in Current Housing Expenses Now Associated with a Borrower-Pair	156
Foreign Current Address No Longer Disables the Get Agencies Button for Home Counseling Providers	157
Indicator for Deposited Gift and Grants Synchronizing Correctly Between 1003 URLA Part 4 and VOGG	157
Formatting Adjusted for Date Hired Field on Verification of Employment Records	157
Label Update for MIP, PMI Financed Field on the 1003 URLA Part 4	158
LTV and DTI Values Updating Correctly After Receiving a DU Error	158
Send Initial Disclosure Alerts Now Triggering Correctly for TBD Addresses	158
Field Mapping Update for Loan Originator Phone Number Field on the 1003 URLA Part 4	159
Second Borrower Pair Street Addresses Populating Correctly When Switching to New URLA Forms	159
New Verification of Additional Loan Records Now Assigned to Both Borrowers by Default	160
Liabilities “Does Not Apply” Check Boxes Functioning Correctly	160
Subject Property Copied Correctly on Borrower Summary - Origination	160

Updated Logic for FHA Secondary Residence Check Box	161
Updated Calculation for the Refinance Cash Out Amount	161
Military Base Pay Maps Correctly for MISMO 3.4 Imports	162
Employment End Dates Populating for Employment Records Imported via MISMO 3.4 Files	163
Encompass 21.1 Update (Version 21.1.0.1)	163
New Verification of Additional Loan Records Now Assigned to Both Borrowers by Default	163
Liabilities “Does Not Apply” Check Boxes Functioning Correctly	164
Update to the Field Mapping for Attachment Type When Importing Loan Files	164
Military Base Pay Maps Correctly for MISMO 3.4 Imports	164
Employment End Dates Populating for Employment Records Imported via MISMO 3.4 Files	166
Encompass 21.1 Major Release	166
Other Description Field Now Clears When Other Income Source Changes on VOOI Records	166
Encompass Now Imports MISMO 3.4 Loans with File Names Up to 256 Characters in Length	166
Updated Field Label for Check Box to Exclude Debt from the URLA Liabilities Total	167
Refinance Type Adjusts When Purpose of Refinance Changes	167
Check Boxes Synchronize Correctly Between Home Counseling Provider and 1003 URLA Lender Forms	167
Check Box Spacing Corrected in Section M on the 1003 URLA Part 4	168
Indicator for Deposited Gift and Grants Synchronizing Correctly Between 1003 URLA Part 4 and VOGG	168
Label Update for MIP, PMI Financed Field on the 1003 URLA Part 4	169
Field Mapping Update for Loan Originator Phone Number Field on the 1003 URLA Part 4	169
Second Borrower Pair Street Addresses Populating Correctly When Switching to New URLA Forms	169
Updated Logic for FHA Secondary Residence Check Box	170
Subject Property Copied Correctly on Borrower Summary - Origination	170
Business Rules Can Update the Borrower Alternate Name	170
LTV and DTI Values Updating Correctly After Receiving a DU Error	171
Alternate Names Button and Pop-Up Window Are Working on Custom Forms	171
Fee Mapping Enforced on the Proposed Supplemental Property Insurance Pop-Up Window	172
Supplemental Insurance in Current Housing Expenses Now Associated with a Borrower-Pair ...	172

Foreign Current Address No Longer Disables the Get Agencies Button for Home Counseling Providers	173
Data in Verification of Additional Loan Forms Immediately Flows Through to 1003 URLA - Lender	174
Send Initial Disclosure Alerts Now Triggering Correctly for TBD Addresses	175
Encompass 20.2.0.5 Server Patch 3	176
URLA 2020 Loan Originator Unit Type and Number Populating Correctly	176
Encompass 20.2.0.1 Server Patch 1	176
Default to URLA 2020 Mandate Date Updated to 3/1/2021 in Encompass Admin Tools	176
Encompass 20.1 July Service Pack	178
Encompass 20.1 May Service Pack	179
Encompass 20.1 Major Release	181
Encompass 19.4 Major Release	185
Encompass 19.3 August Service Pack	195
Release Notes Change Log	198

New URLA Release Notes

Introducing the New URLA

(Updated on 4/16/2020)

2020 URLA Forms and Features in Encompass, Encompass Consumer Connect, and Additional Products

The Encompass 19.3 Major Release includes support for a redesigned version of the Uniform Residential Loan Application (URLA), also known as the Fannie Mae 1003 or the Freddie Mac Form 65, which was originally scheduled to replace the 2009 version of the URLA effective February 1, 2020. At the direction of the Federal Housing Finance Agency (FHFA), Fannie Mae and Freddie Mac (the government-sponsored enterprises or GSEs) are communicating that the optional use period for the redesigned Uniform Residential Loan Application (URLA) form and corresponding datasets will begin on August 1, 2020. At that time, aggregators, software partners, and lenders will have controlled access to the DU/DUG/EarlyCheck and GUI production environments upon validation of prerequisites. On January 1, 2021, lenders may submit loans that use the redesigned URLA to the DU production environment. Lenders must use the redesigned Form 1003 and DU specifications for all new loan applications received on or after March 1, 2021. The initial URLA features and forms provided in Encompass 19.3 and 19.4 should be used exclusively for preparation. For the January 1, 2021 date when lenders may submit loans that use the redesigned URLA to the DU production environment, you will need to update to Encompass 20.1 or later to fully integrate with the final URLA changes, including the most updated version of data collection, defect fixes, feedback from customers, and new AUS specifications.

New input forms and fields have been added to Encompass and existing input forms have been updated to accommodate the changes required to generate the revised URLA. The new URLA features are available in 19.3 and are recommended for use in test environments. Your company's operations and delivery teams can control the rollout of the new URLA features per your investor guidelines and can control the Encompass users with access to the new URLA features. Existing loans in your Encompass Pipeline are not affected and maintain their current URLA data format unless your company purposefully converts existing loans to the new URLA data format. A new Persona option (Change URLA Form Version) has been added as well. Administrators are recommended to review the new Persona option and ensure it is only enabled for staff performing initial URLA pilot testing in the appropriate environment.

Information about all of the new URLA forms and features being introduced in Encompass* have been consolidated into this single, convenient release notes location. In addition, all of the new URLA forms and features in Encompass Consumer Connect, Encompass TPO Connect, and other products will also be

New URLA Release Notes

provided in these release notes soon for your convenience. All of the items documented here also remain available within the applicable [Encompass release notes](#), [Encompass Consumer Connect release notes](#), and [Encompass TPO Connect release notes](#) provided with each product release and services update.

* Starting with the Encompass 19.3 Major Release scheduled for release in July 2019.



Visit the [URLA Support page](#) for helpful resources about the new URLA changes going into effect on January 1, 2021 including field reference guides, webinars, and instruction guides.

New URLA Forms and Features



Please note that these release notes are for Encompass Banker Edition only. Some forms and features described here may not be available in Encompass Broker Edition.

Encompass 20.2 Major Release

November 2020

(Added on 10/30/2020)

Fannie Mae Additional Data Input Form for Loans Using the 2020 URLA Forms




Use the Fannie Mae Additional Data form to record information required when submitting a loan to Fannie Mae. This form replaces the FNMA Streamlined 1003 for loans using the new 2020 URLA forms: the Fannie Mae Additional Data form displays when a loan is using the 2020 URLA forms; the FNMA Streamlined 1003 displays for loans using the 2009 URLA forms.

Much of the information on the form is populated with data entered on the loan application and other loan forms. This form includes an introductory section with information describing the amortization type, the mortgage owner, and the down payment, as well as sections for the following information, as shown below:

- Fannie Mae Additional Data
- MORNETPlus Community Lending
- FHA Loan Data
- VA Loan Data
- Value Verify

New URLA Forms and Features

Fannie Mae Additional Data	
Amortization Type	<input type="checkbox"/> Other - <input type="text"/>
Owner of existing mortgage	<input type="checkbox"/> Fannie Mae <input type="checkbox"/> Freddie Mac <input type="checkbox"/> Seller / Other
Source of Down Payment	<input type="text"/>
Explanation of Down Payment	<div></div>

Fannie Mae Additional Data	
MORNETPlus Case File ID #	<input type="text"/>
DU Version	<input type="text"/>
UCD Case File ID #	<input type="text"/>
Correspondent Assignment ID	<input type="text"/>
Credit Report Reference #	<input type="text"/>
<input type="checkbox"/> Seller Provided Below Market Financing <input type="checkbox"/> Start-up Mortgage <input type="checkbox"/> Escrow will be waived	
LTV 	<input type="text"/> %
CLTV 	<input type="text"/> %
HCLTV / HTLTV 	<input type="text"/> %

MORNETPlus Community Lending	
<input type="checkbox"/> Community Lending <input type="checkbox"/> FannieNeighbors Eligible <input type="checkbox"/> Community Seconds	
Metropolitan Statistical Area or County	<input type="text"/>
Fannie Mae's Community Lending Product	<input type="text"/>
HUD Median Income	<input type="text"/>
Income Limit Adjustment Factor	<input type="text"/> %
Community Lending Income Limit	<input type="text"/>
Community Seconds Repayment Structure	<input type="text"/>
Borrower's CAIVRS #	<input type="text"/>
Co-Borrower's CAIVRS #	<input type="text"/>

FHA Loan Data	
Section of the Act	<input type="text"/>
MIP Refund	<input type="text"/>
FHA Lender Identifier	<input type="text"/>
<input type="checkbox"/> Energy Efficient Mortgage	
FHA Sponsor Identifier	<input type="text"/>
Mortgage Credit	<input type="text"/>
Seller Concessions	<input type="text"/>
VA Loan Data	
Borrower's Federal Income Tax	<input type="text"/>
Spouse Federal Income Tax	<input type="text"/>
<input type="checkbox"/> Borrower / Co-Borrower are Married	
Value Verify	
Inspection Property ID	<input type="text"/>
Inspection Status Eligibility	<input type="text"/>

CBIZ-29465

Encompass LO Connect 20.1 July Service Pack

August 1, 2020

New pages have been added to Encompass LO Connect to enable loan officers to enter information for loans using the new URLA 2020 output forms. The updates include:

- New pages for entering information for the URLA 2020 version of the 1003 URLA application output form.
- New pages for entering verification records for URLA 2020 loans.
- An updated user interface to enable user to switch between the 2009 or 2020 versions of the URLA forms.

For detailed information, refer to the [Encompass LO Connect 20.1 July Service Pack release notes](#).

Encompass 19.3 Major Release

July, 2019

Support for New URLA

(Updated on 4/16/2020)

A new redesigned version of the Uniform Residential Loan Application (URLA), also known as the Fannie Mae 1003 or the Freddie Mac Form 65, is replacing the 2009 version of the URLA effective January 1, 2021. The redesigned URLA makes it easier for lenders to collect information required by the Home Mortgage Disclosure Act (HMDA) and to incorporate additional application information identified under the URLA/ULAD initiative. The redesigned URLA will temporarily use Fannie Mae's ULAD Specification (FNMA MISMO 3.4 AUS Specification) as the exchange format until the ILAD (Industry Loan Application Dataset) becomes widely available for the industry.

Extended URLA Implementation Timeline

Freddie Mac and Fannie Mae (the GSEs) will extend the implementation timeline for the redesigned Uniform Residential Loan Application (URLA) and automated underwriting systems (AUSs) to support the industry during the COVID-19 pandemic. The new mandate date for the use of the redesigned URLA and AUS specifications is March 1, 2021.

August 1, 2020: Limited Production Begins

The GSEs will begin accepting the MISMO v3.4 loan application submission files in production on a limited basis. Lenders will have controlled access to the GSEs' AUS production environments based upon validation of eligibility requirements and completion of the Partner Readiness Questionnaire. Only participants who have completed these prerequisites and received GSE approval will be allowed to submit loans using the redesigned URLA prior to its new effective date of January 1, 2021.

January 1, 2021: Open Production Begins

Starting January 1, 2021, all lenders may submit the MISMO v3.4 loan application submission files to GSE-specific AUS production environments using the redesigned URLA.

March 1, 2021: Mandate and Pipeline Transition Period Begins

All lenders are required to submit the MISMO v3.4 loan application submission files to the GSEs' AUS production environments using the redesigned URLA beginning March 1, 2021. Freddie Mac and Fannie Mae will continue to process applications received prior to the mandate date within the AUS format on which they were initially submitted. If a legacy AUS file was submitted prior to the mandate, the submitted file may remain in the legacy format and the lender may complete the loan using the 07/05 (Rev. 06/09) URLA, even after the mandate date.

March 1, 2022: Retirement Date

On March 1, 2022, no current URLA and loan application submission files based on previous AUS specifications, regardless whether they are dated before March 1, 2021, will be accepted.

Encompass Versions 19.3 and Later Support the Concurrent Use of Both Current URLA Forms and New URLA Forms

The intent of the GSEs is to continue to work with Ellie Mae and the industry at large to continue to have everything prepared for the new URLA before the March 1, 2021 mandatory date. Ellie Mae is not altering our plans regarding preparedness of the new URLA.

Encompass versions 19.3 and later will support the use of both the current URLA forms and the new URLA forms as previously communicated. Using the **Change URLA Form Version** option provided in **Encompass Settings > Personas**, Encompass administrators have the options to enable specific users to access the new URLA Forms Version option in the Forms Menu at the top of a loan file to toggle between the current URLA input forms (*URLA 2009*) and the new URLA input forms (*URLA 2020*) for use in new and existing loan files.

The initial URLA features and forms provided in Encompass 19.3 and 19.4 should be used exclusively for preparation. For the January 1, 2021 date when lenders may submit loans that use the redesigned URLA to the DU production environment, you will need to update to Encompass 20.1 or later to fully integrate with the final URLA changes including the most updated version of data collection, defect fixes, feedback from customers, and new AUS specifications.

Encompass 19.3 (and later) supports the concurrent use of both the current URLA forms and the new URLA forms. Authorized Encompass users can access the new **URLA Form Version** option in the **Forms** menu at the top of a loan file to toggle between the current URLA input forms (*URLA 2009*) and the new URLA input forms (*URLA 2020*). Administrators can control which users have access to this new option by managing the **Change URLA Form Version** option in **Encompass Settings > Personas**.

The new output form has a similar look and feel to the [Loan Estimate](#) and [Closing Disclosure](#) forms implemented in 2015 and was designed to provide a better experience for borrowers by providing clear instructions in language that is easy to understand, tailored to each borrower's financial situation. A sample page is shown below.

New URLA Forms and Features

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier: _____ Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix) _____	Social Security Number _____ (or Individual Taxpayer Identification Number)
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____	Date of Birth (mm/dd/yyyy) _____
	Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien

Type of Credit
☐ I am applying for individual credit.
☐ I am applying for joint credit. Total Number of Borrowers: _____
Each Borrower intends to apply for joint credit. **Your initials:** _____

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix) _____

Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number _____ Ages _____	Contact Information Home Phone (____) ____-____ Cell Phone (____) ____-____ Work Phone (____) ____-____ Ext. _____ Email _____
--	--	--

Current Address
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____
How Long at Current Address? _____ Years _____ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address ☐ Does not apply
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____
How Long at Former Address? _____ Years _____ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ _____ /month)

Mailing Address – if different from Current Address ☐ Does not apply
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☐ NO ☐ YES
If YES, check all that apply:
☐ Currently serving on active duty with projected expiration date of service/tour _____ (mm/yyyy)
☐ Currently retired, discharged, or separated from service
☐ Only period of service was as a non-activated member of the Reserve or National Guard
☐ Surviving spouse

Language Preference – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.
Optional – Mark the language you would prefer, if available:
☐ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: _____ ☐ I do not wish to respond
Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.
Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:
• U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or www.hud.gov/counseling
• Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor

The new URLA output form is dynamically generated based on the loan scenario and borrower financial situation. The length of the printed or electronically disclosed URLA output form can vary based on the number of borrowers, and the number of individual assets, liabilities, and income sources each borrower declares on their application. Information that does not apply to a borrower's situation can be excluded from the output form and additional entries for assets and liabilities can be added.

The dynamically generated content on the output form no longer has a one-to-one relationship with the 1003 URLA input forms. For example, with the URLA 2009 version of the form the 1003 Page 1 input form always printed on page 1 of the output form. With the URLA 2020 version of the input forms, the content entered on each of the input forms can spread across multiple pages of the output form depending on how much information has been entered. Some sections on the form are expandable to include as many as 99 distinct records for entries such as assets, liabilities, or employment records. Other sections can be excluded from the output form when the information does not contain relevant information for a borrower or co-borrower through use of section-level "Does Not Apply" indicators. As a result, the number of pages in the output form and the content that displays on each page can vary from loan to loan based on the entries and selections made for the loan.

New URLA Forms and Features

To accommodate the changes required by the redesigned URLA output form, the following six input forms are available to use beginning with the Encompass 19.3 release. Encompass will continue to support both the URLA 2020 version of the forms and the 2009 URLA versions used in previous Encompass versions.

- Six new URLA input forms for collecting application data:
 - **1003 URLA Part 1** - Captures personal information about the borrower, including the borrower's name, marital status, dependents, contact information, addresses, military service, and language preference.
 - **1003 URLA Part 2** - Captures all required borrower income, including employment, self-employment, and other income.
 - **1003 URLA Part 3** - Captures different types of assets and liabilities for the borrower, co-borrower, or both.
 - **1003 URLA Part 4** - Captures Loan and Property Information, Declarations, Demographic Information, and Loan Originator Information. Provides access to the Acknowledgements and Agreements.
 - **1003 URLA - Lender** - Captures information that is populated to the URLA output form if the lender opts to include the Lender Loan Information section in the borrower package. Most of the information on this form is populated from other input forms, calculations, or templates.
 - **1003 URLA Continuation** - Captures additional information for the borrower or co-borrower that displays on the Universal Residential Loan - Continuation Sheet output form.



Some content on the continuation form is dynamically generated on the output form, for example, state-specific Language and any explanation text entered for borrower declarations that are marked for printing on the form

- To accommodate the areas that now allow multiple entries, new and existing verification input forms are being used to add records for employment and income, other income, assets, liabilities, real estate owned, existing mortgages, and gifts and grants that are dynamically added when generating the URLA 2020 output forms. As many as 99 entries can now be created and dynamically generated for inclusion on the URLA 2020 output form. A series of pop-up windows enable easy access to the verification records from the URLA 2020 input forms. The way some verification records are categorized has changed with the URLA 2020 version of the forms, and some URLA 2009 entries will be listed under different categories on the URLA 2020 forms.

The existing versions of the input forms continue to display for loans using the current URLA.

The following list provides a high-level summary of features available in Encompass to support the new URLA.

- **New and retired fields-** New fields have been added to capture additional information. Fields from the existing input forms that are no longer required do not display on the new input forms. In some cases, these fields (most notably several of the totals fields) have been migrated to the Underwriter Summary tool for the underwriter's reference.
- **Ability to exclude data from the output form-** Sections of the new URLA input forms can be excluded from the output form when information does not apply to a borrower or co-borrower. This is controlled through section-level and borrower-level Does not Apply check boxes.
- **Borrower information vs additional borrower information-** A print option now controls whether details about shared assets and liabilities are included on the output form for both the borrower and co-borrower, or only for the borrower. In both cases, the co-borrower will receive their own copy of the URLA, but the format of the Additional Borrower form will refer to the Borrower Information of the Primary borrower if this format is selected.
- **Loan Identifier Used on Output Form-** Lender can configure the URLA output form to use the Loan Number, a Universal Loan Identifier (or a Non-Universal Loan Identifier for loans Partially Exempt from HMDA reporting), or both.
- **Alternate Names-** A new pop-up window captures alternate names for each borrower for the vesting documents.
- **Marital Status-** A new Marital Status section captures detailed information about each borrower's marital status. When a borrower is unmarried but in domestic relationships that may involve joint property rights, an Unmarried Addendum is included when the output form is generated.
- **Military Service-** Detailed information about military service, including active duty and expiration dates can now be captured for each borrower on all loan applications. This information is no longer limited only to VA loans only.
- **Language Preference-** Lenders can now indicate the language in which each borrower prefers to do business. Each borrower can provide their preferred language for doing business, however, this does not represent a guarantee that the lender will be able to honor their preferred language request.
- **Current Employment Income-** All borrower employment income is now captured via Verification of Employment entries. Check boxes now enable disclosure of a borrower relationship to parties within the transaction or an ownership share in a business if they are self-employed or a business owner.
- **Military Entitlements-** A pop-up window now captures detailed military pay statements for current employment records. Military base pay and other allowances are mapped appropriately to the Base and Other fields in the Verification of Employment record.

- **Loan Imports and Exports-** Encompass supports the creation of a new loan file by importing a Fannie Mae (FNMA) formatted MISMO 3.4 XML file. Encompass continues to support the creation of new loans by importing a FNMA 3.2 flat file. Encompass supports the export of loan files into either a FNMA 3.4 XML file or a FNMA 3.2 flat file. Encompass continues to support legacy exports used by partner integrations including MISMO 2.3.1 and 2.6 schemas.
- **Property Address-** New fields have been added to capture Street Address, Unit Type, and Unit Number per ULAD data guidelines. for Subject Property, Current, Prior, Mailing, Employer and Loan Originator addresses.
- **Occupancy/Property Use-** Encompass continues to identify the property use type as either Primary, Second, or Investment. A new field determines the value to render on the new URLA output form. Support has been added to indicate that the occupancy for a transaction is FHA Secondary Residence.
- **Other Property Information-** New fields have been added to record whether the subject property is going to be used as a mixed-use property or if the subject property is a manufactured home.
- **Rental income on Property Being Purchased-** New fields have been added to store gross and net rental income the borrower intends to collect upon purchasing the subject property.
- **Declarations-** New explanation fields have been added to enable users to enter additional information for any declaration answered in the affirmative. Users can determine which explanations display on the new URLA continuation input form.
- **Demographic Information -** Encompass continues to support existing fields that were introduced to support HMDA data collection requirements in January 2018.
- **Continuation Sheet-** Encompass leverages a new continuation input form to display state-specific language, program specific language (e.g. balloon loans) or other information the originator may collect for purposes of including in the output form.
- **Title Information-** New fields have been added to store the names in which Title either will be held or is currently held. A combination of new and existing fields is used to store Estate Info, Manner in which Title will be held, Trust Information, and Indian Country Land Tenure.
- **Mortgage Loan information-** A combination of new and existing fields are used to store Mortgage Loan Information includes the type of mortgage, loan terms, loan features and proposed payments.
- **Qualifying the Borrower-** A combination of new and existing fields are used to store the costs and credits to determine cash to/from borrower at close.
- **Homeownership Education and Housing Counseling Information-** New fields have been added to store information about homeownership education and housing counseling that the consumer may have received.

Accessing the New URLA Input Forms in Encompass

For testing purposes, the new URLA input forms are available beginning with this Encompass 19.3 release. Authorized Encompass users can access the new **URLA Form Version** option in the **Forms** menu at the top of the loan file to toggle between 2009 and 2020 versions of the forms.

Encompass administrators can configure the personas who have access to the toggle option by selecting or clearing a new **Change URLA Form Version** check box that has been added to the Personas setting. By default, this check box will be cleared for all personas except those who have access to all features.



The recommended best practice is to review personas who have access to all features in Encompass and clear the check box for any personas who should not have access to the new forms based on your company practices and policies.

To Configure Access to the URLA 2020 Forms:

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 **Create a persona** section, select a persona.
4. Click the **Loan** tab.
5. In the **Other** section, select or clear the **Change URLA Form Version** check box to enable or disable access to the forms.

The screenshot shows the 'Other' section of the Encompass Personas settings. It contains a list of checkboxes for various features. The 'Change URLA Form Version' checkbox is located at the bottom of the list and is highlighted with a red rectangle. The other checkboxes and their states are as follows:

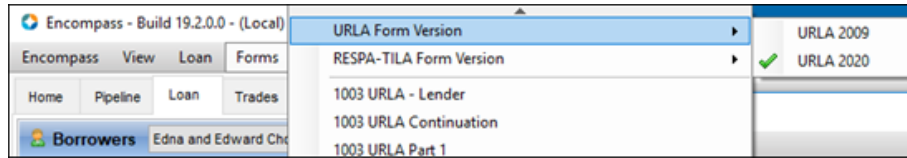
- ☒ Manage Borrowers
 - ☐ Delete Borrowers
 - ☒ Move Borrowers
 - ☒ Import Borrowers
 - ☒ From Contacts
 - ☒ From another Loan
 - ☒ From a FNMA 3.2 File
- ☒ Apply Loan Templates
- ☒ Manage Service Providers List
- ☐ Manually Apply Milestone Template
- ☐ Manage Milestone Templates Mode
- ☐ Manage Milestone Dates Mode
- ☒ Display Milestone List Change Screen
 - ☒ Modify who receives notification of access loss
- ☐ Change RESPA-TILA Form Version
- ☐ Change URLA Form Version

Encompass users can toggle between the 2009 and 2020 versions of the forms within a loan file by opening the loan file and using the Forms menu at the top of the loan file.

To Switch Between the 2009 and 2020 Versions of the URLA Input Forms:

(Updated on 7/11/2019)

1. Open a loan file and click the **Forms** menu at the top of the loan file.




2. Point to **URLA Form Version**, and then click **URLA 2009** or **URLA 2020**.

- When you select the URLA 2020 option, the new URLA 2020 input forms are visible in Encompass.



NOTE: The ability to toggle between URLA 2009 and URLA 2020 forms is disabled after a **Disclosure Tracking Tool entry** has been created for a loan.

The enumerated values for URLA 2020 vary from URLA 2009. In some cases, values in URLA 2009 are no longer directly supported in URLA 2020. In these cases, the value is converted to the appropriate URLA 2020 structure with a type of **Other** and an **Other Description** set to the 2009 enumerated value. Once the loan is converted, a user can either leave the data as is, or modify it to specific supported URLA 2020 types.

2009 Field	2020 Location
Div / Interest (field IDs 105 and 114)	Verification of Additional Income input form  The values of fields 105 and 114 remain in the loan file but are not included in total income calculations directly in URLA 2020. The value is added to Other income and included in total income and DTI Calculations
Vested Interest in Retirement Fund (field ID 212)	Verification of Deposit - Bank will reflect "Converted from 2009"
Net Worth of Business Owned (field ID 213)	Verification of Other Assets - The Description field is populated with Other . The Other Description field is populated with Net Worth of Business Owned .

2009 Field	2020 Location
Verification of Deposit	Verification of Deposit OR Verification of Other Assets - Where a value in the VOD has an enumeration that is no longer supported in 2020, it is added to the 2020 application as a Verification of Other Assets record, and the prior VOD record is deleted . This avoids double counting of the asset in the application.
Automobiles Owned	Verification of Other Assets- If these values exist on a 2009 application, they are converted to a Verification of Other Assets entry.
Other Assets (221, 223, 1052, 1054)	Verification of Other Assets - The Other Description field is populated with the description from 1003 Page 2 fields.
Life Insurance (field ID 210)	Verification of Deposit - A record is created with the Cash or Market value set to the Market Value of the Life Insurance. There is no equivalent URLA 2020 field for the Face Amount.
Alimony / Child Support	Verification of Other Liabilities - A Verification of Other Liabilities entry is created with the Description field populated with Other and the Other Description field populated with Alimony/Child Support . URLA 2020 includes detailed enumerations for both Alimony and Child Support. Review the loan file to determine if these values can be separated and documented.
Job Related Expense	Verification of Other Liabilities
Other Expense	Verification of Other Liabilities - A Verification of Other Liabilities entry is created with the Description field populated with Other and the Other Description field populated with the Description from the 1003 P2.

Setting the Default Date for Using URLA 2020 on New Loans

When your company has completed the testing period and is ready to implement the new URLA, Encompass administrators can use a new Policies option in the Encompass Admin Tools to configure when the new URLA input forms will be applied to all new loans. By default, the option is configured to use the URLA 2020 forms on all loans created on or after February 1, 2020, but administrators can adjust the date based on your company's policies and practices and guidance from your investors.

Encompass administrators can configure the date when the new URLA 2020 input forms are applied by default for new loan files by adjusting the date in the Default to URLA 2020 Policy setting in the Encompass Admin Tools. Encompass users can toggle between URLA versions prior to the mandated implementation date, for example for testing and rollouts to branch offices.

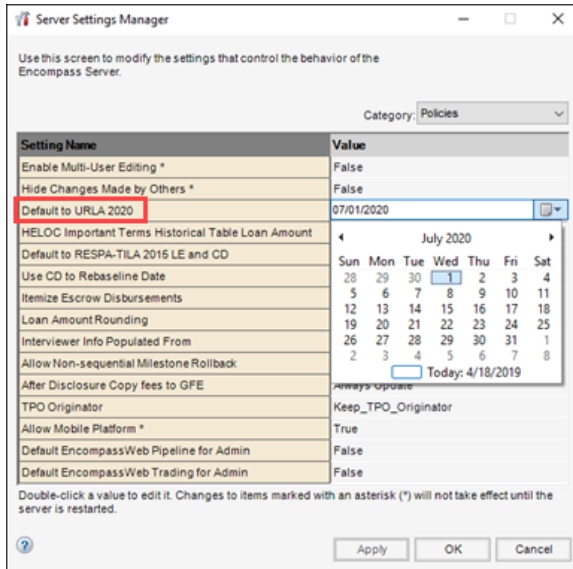
To Select the Date When the URLA 2020 Input Forms Are Used by Default:

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**.

New URLA Forms and Features

- If you are prompted to log in to the server, type the User ID, Password, and Server that you use to log in to Encompass as the Admin user.

3. Select **Policies** from the Category list.



Server Settings Manager

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

Category: Policies

Setting Name	Value
Enable Multi-User Editing *	False
Hide Changes Made by Others *	False
Default to URLA 2020	07/01/2020
HELOC Important Terms Historical Table Loan Amount	
Default to RESPA-TILA 2015 LE and CD	
Use CD to Rebaseline Date	
Itemize Escrow Disbursements	
Loan Amount Rounding	
Interviewer Info Populated From	
Allow Non-sequential Milestone Rollback	
After Disclosure Copy fees to GFE	Always update
TPO Originator	Keep_TPO_Originator
Allow Mobile Platform *	True
Default EncompassWeb Pipeline for Admin	False
Default EncompassWeb Trading for Admin	False

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

Apply OK Cancel

4. Double-click the date in the Value column for the **Default to URLA 2020** option.
5. Type the date when you want the URLA 2020 forms to be used by default or click the **Calendar** icon to select a date.
6. Click **Apply** and then click **OK**.



The setting does not affect loans started prior to the setting date, and a lender can still toggle between URLA versions as needed after the mandated implementation date based on company policies, for example with non-agency products.


Option to Print 1003 Forms From the Pipeline Tab Has Been Removed

When viewing the Pipeline tab, authorized users can click the Print icon provided there to then locate and print the forms of their choice for all loans that are selected in the Pipeline. In Encompass 19.3, the Print window that displays when a user clicks the Print icon from the Pipeline does not list any of the old *1003* forms, nor any of the new *2020 URLA (1003/65) - All Pages, 2020 URLA (1003/65) - All Pages (Legal)*, etc. (i.e., new URLA) forms. This change will prevent users from attempting to print old and new URLA forms from the Pipeline. This has been implemented to ensure that users do not run into any issues with printing old URLA forms for loans that are using the new URLA forms and vice versa.














New URLA Forms and Features

Print

Form Groups Standard Forms Custom Forms

Look In  General Forms

Name

-  Borrower Summary
-  1003 - All Required Pages
-  1003 Page 1
-  1003 Page 2
-  1003 Page 3
-  1003 Page 4
-  1003 Page 4 Employment
-  1003 Page 4 Assets/Liabilities
-  1003 Page 4 Real Estate Owned
-  1003 Page 4 Residence
-  Schedule of Real Estate Owned
-  1003 - All Required Pages (Letter)
-  1003 Page 1 (Letter)

Add >

< Remove

Selected Forms (0)

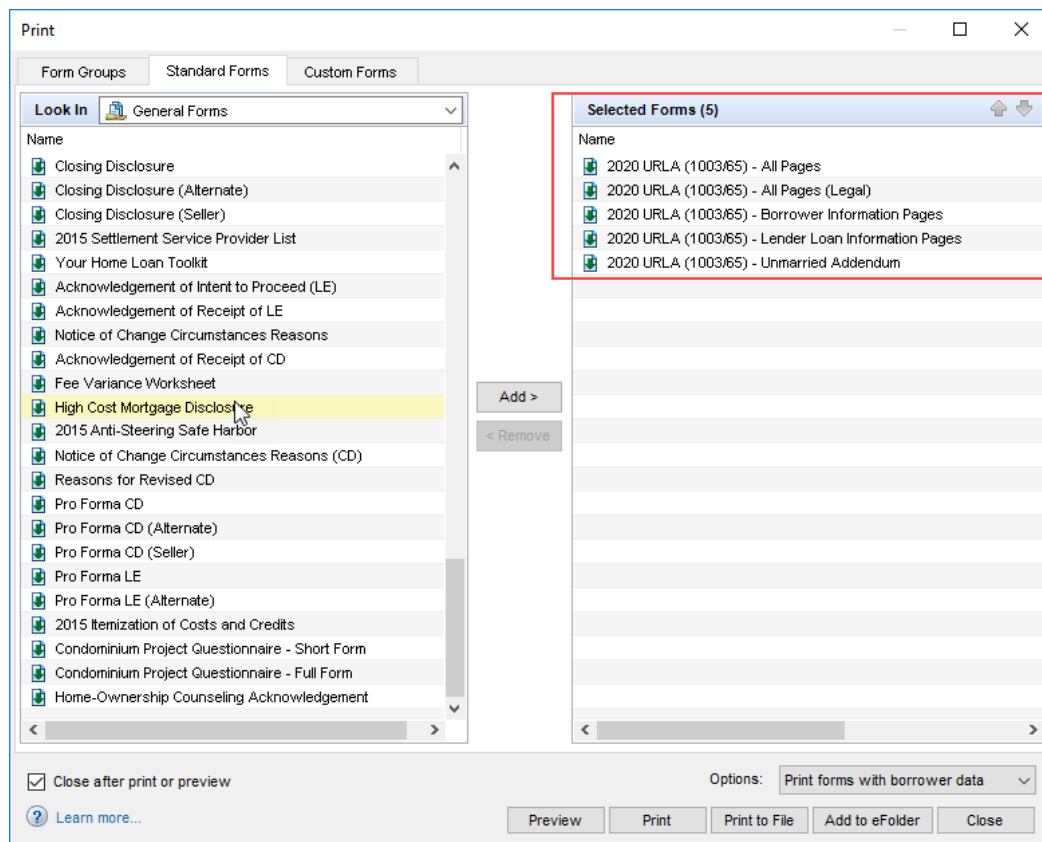
Name

NDE-13239

"Under Review" Watermark Added to all New URLA Printed Output Forms

(Added on 7/11/2019)

To help ensure that Encompass users are aware that the new URLA printed output forms are not permitted to be used to originate loans until an optional use date is announced by Fannie Mae and Freddie Mac (or until February 1, 2020 when the new URLA forms are required on all new loans), a new *UNDER REVIEW* watermark is now applied to all new URLA printed output forms.



To be completed by the Lender:
Lender Loan No./Universal Loan Identifier _____ Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix) _____ Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____ _____		Social Security Number _____ (or Individual Taxpayer Identification Number) _____ Date of Birth (mm/dd/yyyy) ____/____/____ Citizenship <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien	
Type of Credit <input type="radio"/> I am applying for individual credit . <input type="radio"/> I am applying for joint credit . Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your Initials: _____		List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) _____ _____	
Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number _____ Ages _____	Contact Information Home Phone () ____ - ____ Cell Phone () ____ - ____ Work Phone () ____ - ____ Ext. _____ Email _____	
Current Address Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ How Long at Current Address? ____ Years ____ Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ ____ /month)			
If at Current Address for LESS than 2 years, list Former Address <input type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ How Long at Former Address? ____ Years ____ Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ ____ /month)			
Mailing Address – if different from Current Address <input type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____			
Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? <input type="radio"/> NO <input type="radio"/> YES If YES, check all that apply: <input type="checkbox"/> Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/yyyy) <input type="checkbox"/> Currently retired, discharged, or separated from service <input type="checkbox"/> Only period of service was as a non-activated member of the Reserve or National Guard <input type="checkbox"/> Surviving spouse			
Language Preference – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language. Optional – Mark the language you would prefer, if available: <input type="radio"/> English <input type="radio"/> Chinese <input type="radio"/> Korean <input type="radio"/> Spanish <input type="radio"/> Tagalog <input type="radio"/> Vietnamese <input type="radio"/> Other: _____ <input type="radio"/> I do not wish to respond Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you. Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies: • U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or www.hud.gov/counseling . • Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor .			

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003

NDE-13517

Added New Fields to the Lock Request Form

(Added on 6/19/2019)

The URLA 2020 introduces new subject property information fields to the application. These new fields have been added to the [Lock Request Form](#) to ensure Encompass captures the data needed to complete the new URLA and remain consistent with its new format.

New URLA Forms and Features

Lock Request Form							
(Re) Lock Request		Additional Fields					
Borrower Information							Manage Borrowers
	First Name	Last Name	SSN	Experian/ FICO	Trans Union/ Empirica	EquiFax/ BEACON	Self- Employed
Borrower	Johnny	Homeowner					<input type="checkbox"/>
Co-Borrower							<input type="checkbox"/>
Borrower Minimum Required FICO				<input type="checkbox"/> First-Time Homebuyer			
Co-Borrower Minimum Required FICO				<input type="checkbox"/> Borrower can demonstrate a 12-month mortgage/rental history			
Credit Score for Decision Making		799					
Subject Property Information							
Address	1 Main Street Apartment A			Estimated Value	500,000		
Street Address	1 Main Street			Appraised Value	500,000		
Unit Type	Apartment			Purchase Price	500,000.00		
Unit #	A			Property Will Be	Secondary		
City	Sunnyvale			FHA Secondary Residence	<input checked="" type="checkbox"/>		
State	CA	Zip	94089	No Units			
County	Santa Clara						
Property Type	Detached						
<input type="checkbox"/> Subject Property is a Condo/otel <input type="checkbox"/> Subject Property is a Non-Warrantable Project							

When the URLA 2020 form version is selected, the following fields are displayed.



To select which version of the URLA to use in the loan file, go to **Forms > URLA Form Version**.

- **Address** (field ID 2942) - The address of the subject property. This field is a concatenation of the Street Address (field ID 4516), Unit Type (field ID 4517), and Unit # (field ID 4518).
 - This field is read-only.
 - If the Street Address, Unit Type, or Unit # is updated, this field will also be updated.
 - If Address (field ID 11) is updated, this field is populated with the updated data.
- **Street Address** (field ID 4516) - Enter the street number and street name only. For example, 123 Elm Street.
 - If Address (field ID 11) is updated, this field is populated with the updated data.
- **Unit Type** (field ID 4517) - Select the type of unit. For example, if you have Suite 1500, select "Suite".
 - If Address (field ID 11) is updated, this field is cleared.
- **Unit #** (field ID 4518) - Enter the number for a suite, apartment, condo etc. For example, if you have Suite 1500, enter "1500".

New URLA Forms and Features

- If Address (field ID 11) is updated, this field is cleared.
- **FHA Secondary Residence** (field ID 4515) - Indicates whether the subject property qualifies as an FHA secondary residence.
 - This field is displayed (but disabled) only when Loan Type (field ID 2952) is “FHA”.
 - If this field is displayed, and Loan Type is changed to a value other than “FHA”, the field will be cleared and hidden.
 - To enable this field, Property Will Be (field ID 2950) must be “Secondary”.
 - If this field is displayed and enabled, and Property Will Be is changed to a value other than “Secondary”, the field will be cleared and disabled.

In addition, these new fields have been added to the [Reporting Database](#).

SEC-13928, SEC-13929, SEC-14639

Added New Fields to Secondary Registration

(Added on 6/19/2019)

The new subject property information fields have been added to the Secondary Registration Current Loan Info tab, the Loan Snapshot, the Lock Request Snapshot, as well as the Lock Confirmation to enable Encompass to capture all the subject property information on the [Second Registration](#) tabs.

When the URLA 2020 form version is selected, the following fields are displayed on the tabs and Lock Confirmation.



To select which version of the URLA to use in the loan file, go to **Forms > URLA Form Version**.

■ Current Loan Info tab

Current Lock		Current Loan Info		Registration	
Credit Score for Decision Making		799			
Subject Property Information					
Address	1 Main Street Apartment A			Property Type	Detached
Street Address	1 Main Street			Estimated Value	500,000
Unit Type	Apartment			Appraised Value	500,000
Unit #	A			Purchase Price	500,000.00
City	Sunnyvale			Property Will Be	Secondary
State	CA	Zip	94089	FHA Secondary Residence	<input checked="" type="checkbox"/>
County	Santa Clara				

- **Address** (field ID 11) - The address of the subject property. This field is a concatenation of the Street Address (field ID URLA.X73), Unit Type (field ID URLA.X74), and Unit # (field ID URLA.X75).
 - This field is read-only.
 - If the Street Address, Unit Type, or Unit # is updated, this field will also be updated.
- **Street Address** (field ID URLA.X73) - Enter the street number and street name only. For example, 123 Elm Street.
- **Unit Type** (field ID URLA.X74) - Select the type of unit. For example, if you have Suite 1500, select "Suite".
- **Unit #** (field ID URLA.X75) - Enter the number for a suite, apartment, condo etc. For example, if you have Suite 1500, enter "1500".
- **FHA Secondary Residence** (field ID URLA.X76) - Indicates whether the subject property qualifies as an FHA secondary residence.
 - This field is displayed (but disabled) only when Loan Type (field ID 2952) is "FHA".
 - If this field is displayed, and Loan Type is changed to a value other than "FHA", the field will be cleared and hidden.
 - To enable this field, Property Will Be (field ID 2950) must be "Secondary".
 - If this field is displayed and enabled, and Property Will Be is changed to a value other than "Secondary", the field will be cleared and disabled.

■ Loan Snapshot

Buy/Sell		Loan Snapshot		Lock Request Snapshot	
Basic Loan Information					
Loan Program					
Lock Plan Code					
Documentation Type					
	Borrower Credit	Self-Employed	Co-Borrower Credit	Self-Employed	
Experian/FICO		<input type="checkbox"/>		<input type="checkbox"/>	
Trans Union/Empirica					
Equifax/BEACON					
Minimum Required FICO					
Credit Score for Decision Making	799				
<input type="checkbox"/> First-Time Homebuyer <input type="checkbox"/> Borrower can demonstrate a 12-month mortgage/rental history					
Address	1 Main Street Apartment A		Property Type	Detached	
Street Address	1 Main Street		Estimated Value	500,000	
Unit Type	Apartment		Appraised Value	500,000	
Unit #	A		Purchase Price	500,000.00	
City	Sunnyvale		Property Will Be	Second Home	
State	CA	Zip	94089		
County	Santa Clara		FHA Secondary Residence	<input checked="" type="checkbox"/>	
No Units					

- **Address** (field ID LOCKRATE.11) - The address of the subject property. This field is a concatenation of the Street Address (field ID LOCKRATE.URLA.X73), Unit Type (field ID LOCKRATE.URLA.X74), and Unit # (field ID LOCKRATE.URLA.X75).
- **Street Address** (field ID LOCKRATE.URLA.X73) - The street number and street name only. For example, 123 Elm Street.
- **Unit Type** (field ID LOCKRATE.URLA.X74) - The type of unit. For example, if you have Suite 1500, then "Suite" is displayed.
- **Unit #** (field ID LOCKRATE.URLA.X75) - The number for a suite, apartment, condo etc. For example, if you have Suite 1500, then "1500" is displayed.
- **FHA Secondary Residence** (field ID LOCKRATE.URLA.X76) - Indicates whether the subject property qualifies as an FHA secondary residence.

■ Lock Request Snapshot

Secondary Lock Tool

Buy/Sell Loan Snapshot **Lock Request Snapshot**

Request Information

Loan Program

Lock Plan Code

Documentation Type

Borrower Information

	First Name	Last Name	SSN	Experian/ FICO	Trans Union/ Empirica	EquiFax/ BEACON	Self- Employed
Borrower	Johnny	Homeowner	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Co-Borrower	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

Borrower Minimum Required FICO

Co-Borrower Minimum Required FICO

Credit Score for Decision Making

☐ First-Time Homebuyer

☐ Borrower can demonstrate a 12-month mortgage/rental history

Address

Street Address

Unit Type

Unit #

City

State Zip

County

No Units

Property Type

Estimated Value \$

Appraised Value \$

Purchase Price \$

Property Will Be

☒ **FHA Secondary Residence**

☐ Subject Property is a Condotel

☐ Subject Property is a Non-Warrantable Project

- **Address** (field ID LOCKRATE.2942) - The address of the subject property. This field is a concatenation of the Street Address (field ID LOCKRATE.4516), Unit Type (field ID LOCKRATE.4517), and Unit # (field ID LOCKRATE.4518).
- **Street Address** (field ID LOCKRATE.4516) - The street number and street name only. For example, 123 Elm Street.
- **Unit Type** (field ID LOCKRATE.4517) - The type of unit. For example, if you have Suite 1500, then "Suite" is displayed.
- **Unit #** (field ID LOCKRATE.4518) - The number for a suite, apartment, condo etc. For example, if you have Suite 1500, then "1500" is displayed.
- **FHA Secondary Residence** (field ID LOCKRATE.4515) - Indicates whether the subject property qualifies as an FHA secondary residence.

■ Lock Confirmation

Lock Confirmed by Admin User			
Borrower	Johnny	Homeowner	<input type="checkbox"/>
Co-Borrower			<input type="checkbox"/>
Borrower Minimum Required FICO		<input type="checkbox"/> First-Time Homebuyer	
Co-Borrower Minimum Required FICO		<input type="checkbox"/> Borrower can demonstrate a 12-month mortgage/rental history	
Credit Score for Decision Making	799		
Address	1 Main Street Apartment A	Property Type	Detached
Street Address	1 Main Street	Estimated Value	\$ 500,000
Unit Type	Apartment	Appraised Value	\$ 500,000
Unit #	A	Purchase Price	\$ 500,000.00
City	Sunnyvale	Property Will Be	SecondHome
State	CA	<input checked="" type="checkbox"/> FHA Secondary Residence	
Zip	94089	<input type="checkbox"/> Subject Property is a Condotel	
County	Santa Clara	<input type="checkbox"/> Subject Property is a Non-Warrantable Project	
No Units			

- **Address** (field ID LOCKRATE.2942) - The address of the subject property. This field is a concatenation of the Street Address (field ID LOCKRATE.4516), Unit Type (field ID LOCKRATE.4517), and Unit # (field ID LOCKRATE.4518).
- **Street Address** (field ID LOCKRATE.4516) - The street number and street name only. For example, 123 Elm Street.
- **Unit Type** (field ID LOCKRATE.4517) - The type of unit. For example, if you have Suite 1500, then "Suite" is displayed.
- **Unit #** (field ID LOCKRATE.4518) - The number for a suite, apartment, condo etc. For example, if you have Suite 1500, then "1500" is displayed.
- **FHA Secondary Residence** (field ID LOCKRATE.4515) - Indicates whether the subject property qualifies as an FHA secondary residence.

SEC-14002, SEC-14064, SEC-14065, SEC-14639

Added Mapping to and Defined the Behavior of the New Fields on the Lock Request Form, Secondary Registration, and Lock Confirmation

(Added on 6/19/2019)

The following mappings and behavior have been added when the URLA 2020 is selected to ensure the subject property information between the Loan Origination forms and the Lock Confirmation is correct.



To select which version of the URLA to use in the loan file, go to **Forms > URLA Form Version**.

- Any changes to the subject property fields in the loan file updates the corresponding fields on the Lock Request Form.
 - **Street Address** (field ID URLA.X73) maps to **Street Address** (field ID 4516)
 - **Unit Type** (field ID URLA.X74) maps to **Unit Type** (field ID 4517)
 - **Unit Number** (field ID URLA.X75) maps to **Unit Number** (field ID 4518)
 - **FHA Secondary Residence** (field ID URLA.X76) maps to **FHA Secondary Residence** (field ID 4515)
- The property address fields from the loan file are mapped to the Loan Snapshot before a lock is confirmed.
 - **Street Address** (field ID URLA.X73) maps to **Street Address** (field ID LOCKRATE.URLA.X73)
 - **Unit Type** (field ID URLA.X74) maps to **Unit Type** (field ID LOCKRATE.URLA.X74)
 - **Unit Number** (field ID URLA.X75) maps to **Unit Number** (field ID LOCKRATE.URLA.X75)
- The property address fields from the Lock Request Form are mapped to the Lock Request Snapshot when the lock request is submitted.
 - **Street Address** (field ID 4516) maps to **Street Address** (field ID LOCKRATE.4516)
 - **Unit Type** (field ID 4517) maps to **Unit Type** (field ID LOCKRATE.4517)
 - **Unit Number** (field ID 4518) maps to **Unit Number** (field ID LOCKRATE.4518)
- The property address fields from the Lock Request Form are mapped to the Lock Confirmation after the lock is confirmed.
 - **Street Address** (field ID 4516) maps to **Street Address** (field ID LOCKRATE.4516)
 - **Unit Type** (field ID 4517) maps to **Unit Type** (field ID LOCKRATE.4517)
 - **Unit Number** (field ID 4518) maps to **Unit Number** (field ID LOCKRATE.4518)

When a Lock Confirmation (manual or auto lock) is submitted, the subject property information field values are compared between the Lock Request Snapshot and the Loan Origination forms.

- If the property address fields are blank in the Lock Request snapshot, no further action is taken.
- If the **FHA Secondary Residence** check box is blank in the Lock Request snapshot, no further action is taken.
- If the property address field values are the same between the Lock Request snapshot and the Loan Origination forms, no further action is taken.
- If the **FHA Secondary Residence** check box is the same between the Lock Request snapshot and the Loan Origination forms, no further action is taken.

New URLA Forms and Features

- If the property address field values are different between the Lock Request snapshot and the Loan Origination forms:
 - The new property address field values are added to the Field Update pop-up window.
 - The new property address field values from the Lock Request Snapshot are posted to the Loan Origination forms.
 - **Address** (field ID LOCKRATE.2942) maps to **Address** (field ID 11)
 - **Street Address** (field ID LOCKRATE.4516) maps to **Street Address** (field ID URLA.X73)
 - **Unit Type** (field ID LOCKRATE.4517) maps to **Unit Type** (field ID URLA.X74)
 - **Unit Number** (field ID LOCKRATE.4518) maps to **Unit Number** (field ID URLA.X75)
- If the **FHA Secondary Residence** check box is different between the Lock Request snapshot and the Loan Origination forms:
 - The FHA Secondary Residence field value is added to the Field Update pop-up window.
 - The FHA Secondary Residence field value from the Lock Request Snapshot is posted to the Loan Origination forms.
 - FHA Secondary Residence (field ID LOCKRATE.4515) maps to the FHA Residence (field ID URLA.X76)

SEC-14003, SEC-14067, SEC-14420

Additional Resources Now Available

(Updated on 7/16/2019)

- **Encompass Guide to URLA** - A comprehensive document covering Encompass administrator setup requirements for the new URLA, a review of each part of the new form (1003 URLA Part 1, 1003 URLA Part 2, etc.), sample workflows, and an appendix of field IDs used on the new URLA pages. In addition, a section-by-section analysis from an operations and administrative perspective of high impact areas in each new URLA part. This guide is available [here](#) in the **Resource Center**.
- **URLA Release Notes** - Consolidated release notes devoted solely to new URLA features and requirements in Encompass, Encompass Consumer Connect, and other Ellie Mae products.
- **Encompass Administrator Checklist** - Checklist of Encompass administrator settings that the administrator can follow as they review their company configurations and adjust the highlighted settings to support the policies and procedures they use when working with the 1003 URLA. Note that this checklist includes settings available in Encompass Banker Edition only.

Refer to the [URLA Support](#) page for more information.

Testing the New URLA in Encompass 19.3

Review the information below for use cases and recommended best practices when testing the new URLA forms and features in Encompass 19.3.

Use Test Cases

■ Take and Print Application

- All loan types supported on URLA 2020 Borrower Pages (Parts 1-4)
- HELOC applications can leverage borrower application
- 1003 URLA - Lender page supports only Mortgage Types for qualifying the borrower
- New Verification of Additional Loans functionality for subordinate liens
- USDA 2009-based pages left intact pending availability of GUS
- Test applications can be taken in Encompass and Encompass Consumer Connect
- Persona controls, business rules, Dynamic Data Management and Input Form Builder are available to support new URLA
- Process contacts using URLA 2020 (Velocify, ECRM)

■ Import/Export

- Export FNMA AUS formatted MISMO 3.4 xml
- Import FNMA AUS formatted MISMO 3.4 xml

Best Practices

Persona Controls

- Limit access to test population and review the persona controls to plan for who will have access to the new URLA
- Start in your test environment

Loan Files / Toggle

- Toggling from URLA 2020 to URLA 2009 will **not** populate old data structures
- Toggling from URLA 2009 to 2020 will **overwrite** 2020 fields. Multiple changes and toggles **can delete data based on interaction between the two formats**
- Use parallel loan files for parallel testing rather than toggle

Encompass Settings Considerations

- Review your URLA 2009 data templates and loan program templates for the 1003 URLA Part 4, 1003 URLA - Lender, and 1003 URLA Continuation input forms.
- Consider creating a business rule based on URLA form version. Field 1825 indicates your URLA form version (2009 or 2020).
- Refer to the 1003 to URLA comparison tab in the [DU/LPA MISMO 3.4 ULAD Mapping Guide](#) for fields from the current form as a candidate list to review potentially impacted business rules and forms
- Catalog business rules that leverage fields with impacts
 - Review your Persona Access to Fields business rules for any loan feature fields that might require additional security.
 - Persona Access to Fields business rules will continue to be applied to existing fields that are carried over to the URLA 2020 input forms.
 - Determine whether any of your products use the affordable loan and payment deferred check boxes and decide whether you need to implement business rules for those fields.
 - Review and understand the impact of the new and changed options in drop-down lists for verifications and other URLA 2020 form fields. Determine how will this affect your company's business rules and integrations.

New URLA Forms and Features

Contact

- Stay in touch with the latest announcements on the [I ♥ URLA mailing list](#).

For a full list of operational issues to consider when converting loans to use the URLA 2020 version of the forms, refer to the [Encompass Guide to the New URLA](#) in the Resource Center.

New URLA Feature Enhancements



Please note that these release notes are for Encompass Banker Edition only. Some forms and features described here may not be available in Encompass Broker Edition.

Encompass 21.1 April Service Pack (Version 21.1.0.4)

April 10, 2021

(Added April 30, 2021)

New URLA Fields Available in Loan Duplication Templates

The fields listed below, which are used with the new URLA forms, are now available in the Loan Duplication settings (**Encompass > Settings > Loan Setup > Loan Duplication**) and can be added to the templates that are used when duplicating loan files.

Section of Loan Duplication Template	Field Name	Field ID
Borrower Present Address	Street Address	FR0126
	Country	FR0130
	Foreign Address Check Box	FR0129
Co-Borrower Present Address	Street Address	FR0226
	Country	FR0230
	Foreign Address Check Box	FR0229
Borrower Employer Information	Country	FE0179
	Foreign Address Check Box	FE0180
	Unit Type	FE0158
	Unit Number	FE0159

New URLA Feature Enhancements

Section of Loan Duplication Template	Field Name	Field ID
Co-Borrower Employer Information	Street Address	FE0260
	Country	FE0279
	Foreign Address Check Box	FE0280
	Unit Type	FE0258
	Unit Number	FE0259
Property Address	Street Address	URLA.X73
	Unit Type	URLA.X74
	Unit Number	URLA.X75

Loan Duplication Template

Template Name: Description:

☐ **Borrower Information**

Field Name	Field ID
First Name	4000
Middle Name	4001
Last Name	4002
Suffix	4003
SSN	65
DOB	1402
Home Phone	66
Cell Phone	1490
Email	1240
Marital Status	52

☐ **Co-Borrower Information**

Field Name	Field ID
First Name	4004
Middle Name	4005
Last Name	4006
Suffix	4007
SSN	97
DOB	1403
Home Phone	98
Cell Phone	1480
Email	1268
Marital Status	84

☐ **Property Address** to

Field Name	Field ID
Full Street Address	11
Street Address	URLA.X73
Unit Type	URLA.X74
Unit #	URLA.X75
City	12
State	14
Zip	15

☐ **Borrower Employer Information**

Field Name	Field ID
Self-employed	FE0115
Name	FE0102
Full Street Address	FE0104
Street Address	FE0160
Unit Type	FE0158
Unit #	FE0159
City	FE0105
State	FE0106

☐ **Co-Borrower Employer Information**

Field Name	Field ID
Self-employed	FE0215
Name	FE0202
Full Street Address	FE0204
Street Address	FE0260
Unit Type	FE0258
Unit #	FE0259
City	FE0205
State	FE0206

☐ **Borrower Present Address** to

Field Name	Field ID
Full Street Address	FR0104
Street Address	FR0126
Unit Type	FR0125
Unit #	FR0127
City	FR0106

☐ **Co-Borrower Present Address** to

Field Name	Field ID
Full Street Address	FR0204
Street Address	FR0226
Unit Type	FR0225
Unit #	FR0227
City	FR0206

☐ **Additional Fields**

Field Name	Field ID

Save Cancel

CBIZ-36798

Encompass Update

April 6, 2021

(Added April 6, 2021)

Updated Logic for Including the Unmarried Addendum in New URLA Forms

An update was made to the logic used to generate the Unmarried Addendum for loans using the new URLA forms. The addendum is now generated when the **Unmarried** check box is selected for the borrower or co-borrower. Previously the addendum was generated only when the **Unmarried** check box was selected and **Yes** was also selected from the drop-down list to indicate that a borrower shared joint property rights with another individual.

NDEF-76925

Encompass GSE Integrations & Services 21.1 March Critical Patch 2

March 18, 2021

(Added on 03/23/2021)

Mapping Update for VA Loans: Agency Case Number

iLAD, Fannie Mae DU, and Freddie Mac LPA mapping have been updated to include Agency Case Number for VA loans:

- Field ID 1172 needs to be marked as VA
- Field ID 1040 will need to be updated with the VA case number that you receive

XPath	Data Attributes	Logic
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/LOAN_IDENTIFIERS/LOAN_IDENTIFIER	LoanIdentifierType LoanIdentifier	If Loan type (field ID 1172) equals "VA", send "AgencyCase" to "LoanIdentifierType" and send value in Agency Case Number (field ID 1040) to "LoanIdentifier"

GSE-20440, GSE-19941, GSE-20503

Freddie Mac LPA Mapping Update

Prior to this release, DependentAgeYearsCount was mapped from Dependents Age fields (field IDs 54 and 86). Users had the ability to enter a free form value into these fields, sometimes causing an issue with LPA submissions when alpha characters were used. To avoid this, DependentAgeYearsCount mapping has been removed from the xml file, per Freddie Mac specifications.

GSE-20229

Encompass 21.1 Critical Patch 2 (Version 21.1.0.3)

March 13, 2021

(Added 3/16/2021)

Third-Party LOS Vendor Loans Can Be Imported Despite Data Inaccuracies

For loans using the new URLA forms, Encompass now enables the import of a MISMO 3.4 loan file from Calyx and other third-party LOS vendors when the imported MISMO 3.4 XML file contains an incorrectly constructed relationship, for example an asset linked to a non-existent borrower or a liability linked to an incorrect asset. Previously, an error message would display, and the loan file would not import. To enable lenders to continue processing these loans, Encompass now imports the files and no longer displays an error message. To ensure loan data accuracy, the recommended best practice is for lenders to review the data relationships in these loan after the import and to re-establish any necessary relationship links in the data.

CBIZ-38248

Encompass 20.2 January Service Pack Critical Patch 7 (Version 20.2.0.12)

March 13, 2021

(Added 3/16/2021)

Third-Party LOS Vendor Loans Can Be Imported Despite Data Inaccuracies

For loans using the new URLA forms, Encompass now enables the import of a MISMO 3.4 loan file from Calyx and other third-party LOS vendors when the imported MISMO 3.4 XML file contains an incorrectly constructed relationship, for example an asset linked to a non-existent borrower or a liability linked to an incorrect asset. Previously, an error message would display, and the loan file would not import. To enable lenders to continue processing these loans, Encompass now imports the files and no longer displays an error message. To ensure loan data accuracy, the recommended best practice is for lenders to review the data relationships in these loan after the import and to re-establish any necessary relationship links in the data.

CBIZ-38248

Encompass 21.1 Critical Patch 1 (Version 21.1.0.2)

March 6, 2021

(Added 3/16/2021)

Support for ArcRole ROLE_SharesJointCreditReportWith_ROLE in MISMO 3.4 Imports

Encompass now supports the arcRole ROLE_SharesJointCreditReportWith_ROLE when importing a MISMO 3.4 loan file. This arcRole is used to link a borrower pair who are jointly completing financial information. When this arcRole exists in a MISMO 3.4 file that is imported into Encompass, the Completed Jointly check box (field ID 181) is selected at the top of Section 2 on the 1003 URLA Part 3 for the borrower pair to which it belongs. Encompass already supports the export of arcRole ROLE_SharesJointCreditReportWith_ROLE to a MISMO 3.4 file when the Completed Jointly check box (field ID 181) is selected in Encompass.

1003 URLA Part 3	1003 URLA P1	1003 URLA P2	1003 URLA P3	1003 URLA P4	1003 URLA Lender	REGZ-LE	Iter
Section 2: Financial Information - Assets and Liabilities						Completed <input checked="" type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly	
2a. Assets - Bank Accounts, Retirement and Other Accounts You Have - Borrower and Co-Borrower						Show all VOD	

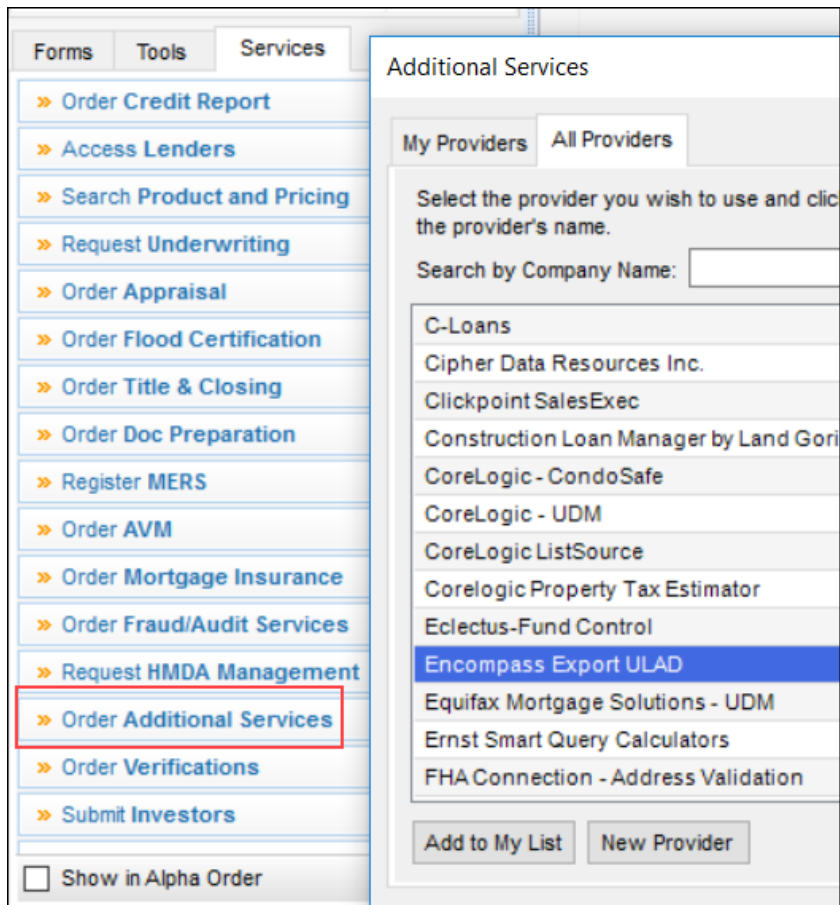


Encompass will also continue to support the existing arcRole ROLE_SharesSufficientAssetsAndLiabilitiesWith_ROLE.

CBIZ-35950

Update to Enable All Loan Team Members in Encompass Banker Edition to Export MISMO 3.4 Files

Updates have been made in Encompass Banker Edition to enable all loan team members to export MISMO 3.4 (ULAD) files. In this 21.1.0.2 Server Patch 1 release, loan team members can now go to the **Services** tab in the loan, and then select **Order Additional Services > Encompass Export ULAD**. Indicate the location to export the file, and then complete the export.



It is recommended that authorized users in Encompass Banker Edition continue to use the **GSE Services > Export ULAD (DU MISMO 3.4)** option from the Pipeline menu as needed.

EMN-8104

Encompass GSE Integrations & Services 21.1 March Critical Patch

March 04, 2021

(Added on 03/23/2021)

Mapping Updates

The following URLA 2020 mapping update for Fannie Mae, Freddie Mac, and iLAD are included with this release:

- **RentalEstimatedNetMonthlyRentAmount:** Export logic for RentalEstimatedNetMonthlyRentAmount has been updated:
 - IF LoanPurposeType (field ID 19) = "Purchase" AND Property Will Be (field ID 1811) = "Investment", then send the value in URLA.X81 to RentalEstimatedNetMonthlyRentAmount
 - IF LoanPurposeType (field ID 19) = "Purchase" AND Property Will Be (field ID 1811) = "PrimaryResidence" AND FinancedUnitCount (field ID 16) is > 1 but < 5, then send the value in URLA.X81 to RentalEstimatedNetMonthlyRentAmount
 - Else do not send

The following URLA 2020 mapping updates for Fannie Mae and iLAD are included with this release:

- **IncomeType:** Export logic for IncomeType has been updated for FHA and VA loans:
 - If Loan Type (field 1172) = "FHA" or "VA", then search the VOOI Income Source field (URLAROIS0018) for the following enumerations (below). If any of the following enumerations exist, then sum the corresponding Monthly Income value (field URLAROIS0022) and send IncomeType = "Other" and the sum amount to "CurrentIncomeMonthlyTotalAmount". Additionally send EmploymentIncomeIndicator = "false".
 - Accessory Unit Income
 - Capital Gains
 - Employment Related Account
 - Housing Choice Voucher Program
 - Non-Borrower Household Income
 - Royalty Payment (Royalties)
 - Temporary Leave
 - Tip Income
 - Other



For any enumerations not listed above, existing export logic will be implemented.

- **Purchase Credits in the VOOA:** Additional mapping for Purchase Credits in the VOOA are included in this release:

New URLA Feature Enhancements

- IF VOOA Description (URLAROA0002) = "Lot Equity", then send the value in Cash or Market Value (field URLAROA0003) to PurchaseCreditAmount, PurchaseCreditType = "Other", and PurchaseCreditTypeOtherDescription = "LotEquity".
- IF VOOA Description (URLAROA0002) = "Relocation Funds", then send the value in Cash or Market Value (field URLAROA0003) to PurchaseCreditAmount, PurchaseCreditType = "RelocationFunds"

GSE-19906, GSE-19907, GSE-19892, GSE-19625, GSE-19940, GSE-19489, GSE-19623

Encompass 20.2 January Service Pack Critical Patch 5 (Version 20.2.0.10)

February 25, 2021

(Added on 2/22/2021)

Support for ArcRole ROLE_SharesJointCreditReportWith_ROLE in MISMO 3.4 Imports

Encompass now supports the arcRole ROLE_SharesJointCreditReportWith_ROLE when importing a MISMO 3.4 loan file. This arcRole is used to link a borrower pair who are jointly completing financial information. When this arcRole exists in a MISMO 3.4 file that is imported into Encompass, the Completed Jointly check box (field ID 181) is selected at the top of Section 2 on the 1003 URLA Part 3 for the borrower pair to which it belongs. Encompass already supports the export of arcRole ROLE_SharesJointCreditReportWith_ROLE to a MISMO 3.4 file when the Completed Jointly check box (field ID 181) is selected in Encompass.

1003 URLA Part 3	1003 URLA P1	1003 URLA P2	1003 URLA P3	1003 URLA P4	1003 URLA Lender	REGZ-LE	Iter
Section 2: Financial Information - Assets and Liabilities						Completed <input checked="" type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly	
2a. Assets - Bank Accounts, Retirement and Other Accounts You Have - Borrower and Co-Borrower						Show all VOD	



Encompass will also continue to support the existing arcRole ROLE_SharesSufficientAssetsAndLiabilitiesWith_ROLE.

CBIZ-35950

Encompass 20.2 January Service Pack Critical Patch 4 (Version 20.2.0.9)

February 19, 2021

(Added 3/23/2021)

Updated Calculation for Total of Other Assets Applied to the Loan

For loans using the new URLA Forms, an update has been made to the calculation for Total of Other Assets Applied to the Loan (field ID URLA.X151) on the 1003 URLA - Lender input form to conform with the method adopted by Fannie Mae and Freddie Mac for updating the cash to close amount with other assets tagged as credits.

The **Total of Other Assets Applied to the Loan** now includes amounts listed in section **2b. Other Assets You Have** on the 1003 URLA Part 3 that have any of the following options selected for Asset Typed:

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

To support this calculation, the following new options have been added to the Other Assets drop-down list:

- Lot Equity
- Relocation Funds

Annuity (FHA/VA)
Automobile (FHA/VA)
Boat (FHA/VA)
Borrower Primary Home (FHA/VA)
Bridge Loan Not Deposited (FHA/VA)
Cash On Hand
Earnest Money
Employer Assistance
Lease Purchase Fund
Lot Equity
Net Worth Of Business Owned (FHA/VA)
Pending Net Sale Proceeds From Real Estate Assets
Proceeds From Sale Of Non Real Estate Asset
Proceeds From Secured Loan
Proceeds From Unsecured Loan
Rent Credit
Other
Recreational Vehicle (FHA/VA)
Relocation Funds
Savings Bond (FHA/VA)
Severance Package (FHA/VA)
Sweat Equity
Trade Equity From Property Swap

New URLA Feature Enhancements



This update changes the existing workflow in which these types of purchase credits are documented only in the Qualifying the Borrower table, since these credits are now covered in the calculation for Total of Other Assets Applied to the Loan. The Fannie Mae export functionality has also been updated to ensure that the Total of Other Assets Applied to the Loan does not duplicate the credit section of Other Assets.

Example:

If a borrower documents that they have Sweat Equity being applied to the loan in the Other Assets section of the 1003 URLA Part 3, this amount is now included in the Qualifying the Borrower section (previously Details of Transaction) on the 1003 URLA-Lender input form. The amount is included in the calculation for **Total of Other Assets Applied to the Loan**, which is part of the Total Credits. If the amount provided by the borrower is not approved to be applied to the loan file, the value in Other Assets must be modified to be correctly included in cash to close.

1003 URLA Part 3

2b. Other Assets You Have - Borrower and Co-Borrower				Show all Other Assets
Borrower		<input type="checkbox"/> Does not apply		
Co-Borrower		<input type="checkbox"/> Does not apply		
Bor/Cob/Both	Asset Type	Other Description	Cash or Market Value	
Borrower	Sweat Equity		500.00	

New URLA Feature Enhancements

1003 URLA - Lender

L4. Qualifying the Borrower - Minimum Required Funds or Cash Back		
DUE FROM BORROWER(S)		
A. Sales Contract Price		\$ 175,000.00
B. Improvements, Renovations, and Repairs		\$
C. Land (if acquired separately)		\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)		\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)		\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)		\$
G. Discount Points		\$
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)		\$ 175,000.00
TOTAL MORTGAGE LOANS		
I. Loan Amount		\$ 150,000.00
Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent)	\$ 150,000.00	
Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount		\$
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	Show all VOAL	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)		\$ 150,000.00
TOTAL CREDITS		
L. Seller Credits		\$
M. Other Credits (Total of M1 to M6)		\$ 500.00
M1. Total Closing Costs Paid by Lender and Other	\$	
M2. Total of Other Assets Applied to Loan	\$ 500.00	
M3.		\$
M4.		\$
M5.		\$
M6.		\$
N. TOTAL CREDITS (Total of L and M)		\$ 500.00

CBIZ-36223

Updated Net Rental Income Calculation Updated for VOMs Use with the New URLA Forms

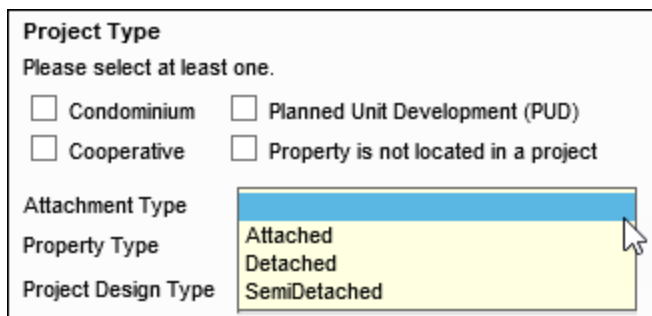
For loans using the new URLA forms, the calculation of Net Income/Loss (field ID FM0032) on the Verification of Mortgage (VOM) input form has been updated to enable underwriters to capture the correct net rental income on loans originated on the new URLA forms. The calculation now adjusts for the Net Rental Income for primary residences being retained and repurposed as rental properties based on the selection in the **Property will used as** check box (field ID FM0055) on the VOM input form. Previously the calculations for Net Income/Loss was based on the selection for **Property is used as** (field ID FM0041).

CBIZ-34610

Updates to the Property Type Section on the 1003 URLA-Lender Input Form

For loans using the new URLA forms, the following updates have been made to the Property Type section on the 1003 URLA-Lender input form:

- Instructional text has been added below the **Property Type** label and above the check boxes to let user know that they should select at least one of the Property Type check boxes.
- The Attachment Type field (field ID ULDD.X177) has been added to the 1003 URLA - Lender input form below the check boxes to enable users to select **Attached**, **Detached**, and **SemiDetached** options for the attachment type.



Project Type
Please select at least one.

☐ Condominium ☐ Planned Unit Development (PUD)
☐ Cooperative ☐ Property is not located in a project

Attachment Type
Property Type
Project Design Type

Attached
Detached
SemiDetached

The **Attachment Type** drop-down is an existing field that previously displayed only on the Fannie Mae and Freddie Mac tabs on the ULDD/PDD input form. The field was added to enable user to define the attachment type for the project directly on the 1003 URLA - Lender input form. The Attachment Type field is used in conjunction with the Project Type (field ID 1041) to populate data included in the Uniform Loan Delivery Dataset (ULDD) file.

If **Attached** or **Detached** is selected for the Property Type, the same value is populated by default in the Attachment Type drop-down list. This is a one-way copy from the Property Type field. A user can then change the Attachment Type without affecting the selection made for the Property type.

CBIZ-36949

Update to the Field Mapping for Attachment Type When Importing Loan Files

When importing a MISMO 3.4 loan file, the AttachmentType value from the MISMO file now maps to the Attachment Type drop-down list (field ID ULDD.X177) in Encompass. Previously, this value was mapping to the Property Type (field ID 1041). The Property Type (field ID 1041) is no longer exported or imported for MISMO 3.4 files.



When exporting ULAD data for Fannie Mae Desktop Underwriter (DU), the Attachment Type drop-down list is now mapped to the AttachmentType in the export.

New URLA Feature Enhancements

CBIZ-37030

Encompass GSE Integrations & Services 21.1 February Critical Patch

February 18, 2021

(Added 3/23/2021)

Mapping Updates

The following URLA 2020 mapping update for Fannie Mae, Freddie Mac, and iLAD are included with this release:

- **RentalEstimatedNetMonthlyRentAmount:** Export logic for RentalEstimatedNetMonthlyRentAmount has been updated:
 - IF LoanPurposeType (field ID 19) = "Purchase" AND Property Will Be (field ID 1811) = "Investment", then send the value in URLA.X81 to RentalEstimatedNetMonthlyRentAmount
 - IF LoanPurposeType (field ID 19) = "Purchase" AND Property Will Be (field ID 1811) = "PrimaryResidence" AND FinancedUnitCount (field ID 16) is > 1 but < 5, then send the value in URLA.X81 to RentalEstimatedNetMonthlyRentAmount
 - Else do not send

The following URLA 2020 mapping updates for Fannie Mae and iLAD are included with this release:

- **IncomeType:** Export logic for IncomeType has been updated for FHA and VA loans:
 - If Loan Type (field 1172) = "FHA" or "VA", then search the VOOI Income Source field (URLAROIS0018) for the following enumerations (below). If any of the following enumerations exist, then sum the corresponding Monthly Income value (field URLAROIS0022) and send IncomeType = "Other" and the sum amount to "CurrentIncomeMonthlyTotalAmount". Additionally send EmploymentIncomeIndicator = "false".
 - Accessory Unit Income
 - Capital Gains
 - Employment Related Account
 - Housing Choice Voucher Program
 - Non-Borrower Household Income
 - Royalty Payment (Royalties)
 - Temporary Leave

New URLA Feature Enhancements

- Tip Income
- Other



For any enumerations not listed above, existing export logic will be implemented.

- **Purchase Credits in the VOOA:** Additional mapping for Purchase Credits in the VOOA are included in this release:
 - IF VOOA Description (URLAROA0002) = "Lot Equity", then send the value in Cash or Market Value (field URLAROA0003) to PurchaseCreditAmount, PurchaseCreditType = "Other", and PurchaseCreditTypeOtherDescription = "LotEquity".
 - IF VOOA Description (URLAROA0002) = "Relocation Funds", then send the value in Cash or Market Value (field URLAROA0003) to PurchaseCreditAmount, PurchaseCreditType = "RelocationFunds"

GSE-19906, GSE-19907, GSE-19892, GSE-19625, GSE-19940, GSE-19489, GSE-19623

Encompass 21.1 Update (Version 21.1.0.1)

February 13, 2021

(Added on 2/9/2021)

HUD 1003 Addendum Input Form Updated

On December 22, 2020 the Federal Housing Administration (FHA) published the Mortgagee Letter (ML) 2020-49, Revised Form HUD-92900-A, HUD Addendum to Uniform Residential Loan Application, which announced the availability of a revised and renewed version of the HUD-92900-A. Mortgagees may use the revised and renewed form immediately and are required to use it for case numbers assigned on or after March 22, 2021.

The new version of the HUD-92900-A now includes two separate sections to list the ID, name, and address for the Sponsor and for the Agent. To support this update, a new **Check if entity is acting as Agent** check box (field ID 4688) has been added between the Lender ID Code (section 13) and Sponsor ID Code (section 14) on the HUD 1003 Addendum input form.

13. Lender I.D. Code	<input type="text"/>
<input type="checkbox"/> Check if entity is acting as Agent	
14. Sponsor I.D. Code	<input type="text"/>

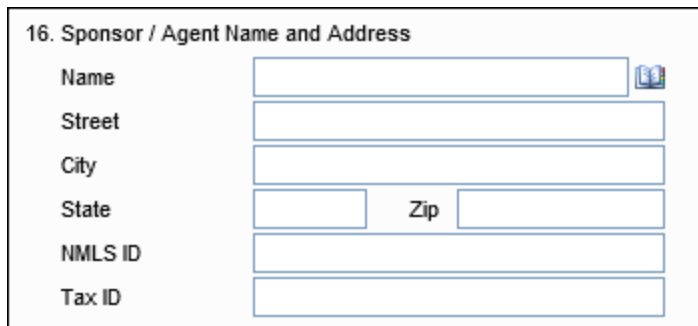
When the check box is selected:

- Information from section 14 on the HUD 1003 Addendum input form is populated to the *Agent ID* section of the output form.
- Information from section 16 on the HUD 1003 Addendum input form is populated to the *Name and Address of Agent* section of the output form.

When the check box is cleared:

- Information from section 14 on the HUD 1003 Addendum input form is populated to the *Sponsor ID* section of the output form.
- Information from section 16 on the HUD 1003 Addendum input form is populated to the *Name and Address of Sponsor* section of the output form.

New URLA Feature Enhancements



16. Sponsor / Agent Name and Address

Name

Street

City

State Zip

NMLS ID

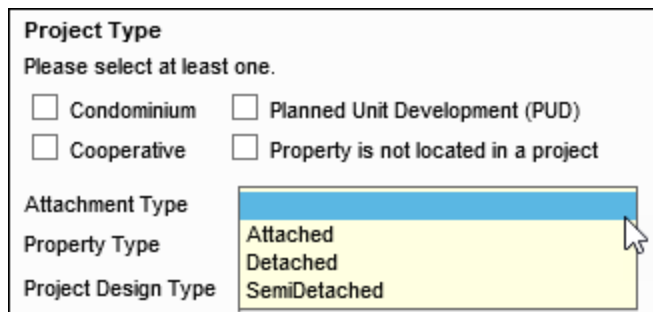
Tax ID

CBIZ-36834

Updates to the Property Type Section on the 1003 URLA-Lender Input Form

For loans using the new URLA forms, the following updates have been made to the Property Type section on the 1003 URLA-Lender input form:

- Instructional text has been added below the **Property Type** label and above the check boxes to let user know that they should select at least one of the Property Type check boxes.
- The Attachment Type field (field ID ULDD.X177) has been added to the 1003 URLA - Lender input form below the check boxes to enable users to select **Attached**, **Detached**, and **SemiDetached** options for the attachment type.



Project Type
Please select at least one.

☐ Condominium ☐ Planned Unit Development (PUD)
☐ Cooperative ☐ Property is not located in a project

Attachment Type

Property Type

Project Design Type

The Attachment Type drop-down is an existing field that previously displayed only on the Fannie Mae and Freddie Mac tabs on the ULDD/PDD input form. The field was added to enable user to define the attachment type for the project directly on the 1003 URLA - Lender input form. The Attachment Type field is used in conjunction with the Project Type (field ID 1041) to populate data included in the Uniform Loan Delivery Dataset (ULDD) file.

If **Attached** or **Detached** is selected for the Property Type, the same value is populated by default in the Attachment Type drop-down list. This is a one-way copy from the Property Type field. A user can then change the Attachment Type without affecting the selection made for the Property type.

CBIZ-36949

Update to the Field Mapping for Attachment Type When Importing Loan Files

When importing a MISMO 3.4 loan file, the AttachmentType value from the MISMO file now maps to the Attachment Type drop-down list (field ID ULDD.X177) in Encompass. Previously, this value was mapping to the Property Type (field ID 1041).



When exporting ULAD data for Fannie Mae Desktop Underwriter (DU), the Attachment Type drop-down list is now mapped to the AttachmentType in the export.

CBIZ-37030

Encompass 21.1 Major Release

February 2021

(Added on 2/9/2021)

Updated Calculation for Total of Other Assets Applied to the Loan

For loans using the new URLA Forms, an update has been made to the calculation for Total of Other Assets Applied to the Loan (field ID URLA.X151) on the 1003 URLA - Lender input form to conform with the method adopted by Fannie Mae and Freddie Mac for updating the cash to close amount with other assets tagged as credits.

The **Total of Other Assets Applied to the Loan** now includes amounts listed in section **2b. Other Assets You Have** on the 1003 URLA Part 3 that have any of the following options selected for Asset Typed:

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

To support this calculation, the following new options have been added to the Other Assets drop-down list:

- Lot Equity
- Relocation Funds

New URLA Feature Enhancements

Annuity (FHA/VA)
Automobile (FHA/VA)
Boat (FHA/VA)
Borrower Primary Home (FHA/VA)
Bridge Loan Not Deposited (FHA/VA)
Cash On Hand
Earnest Money
Employer Assistance
Lease Purchase Fund
Lot Equity
Net Worth Of Business Owned (FHA/VA)
Pending Net Sale Proceeds From Real Estate Assets
Proceeds From Sale Of Non Real Estate Asset
Proceeds From Secured Loan
Proceeds From Unsecured Loan
Rent Credit
Other
Recreational Vehicle (FHA/VA)
Relocation Funds
Savings Bond (FHA/VA)
Severance Package (FHA/VA)
Sweat Equity
Trade Equity From Property Swap



This update changes the existing workflow in which these types of purchase credits are documented only in the Qualifying the Borrower table, since these credits are now covered in the calculation for Total of Other Assets Applied to the Loan. The Fannie Mae export functionality has also been updated to ensure that the Total of Other Assets Applied to the Loan does not duplicate the credit section of Other Assets.

Example:

If a borrower documents that they have Sweat Equity being applied to the loan in the Other Assets section of the 1003 URLA Part 3, this amount is now included in the Qualifying the Borrower section (previously Details of Transaction) on the 1003 URLA-Lender input form. The amount is included in the calculation for **Total of Other Assets Applied to the Loan**, which is part of the Total Credits. If the amount provided by the borrower is not approved to be applied to the loan file, the value in Other Assets must be modified to be correctly included in cash to close.

1003 URLA Part 3

2b. Other Assets You Have - Borrower and Co-Borrower				Show all Other Assets
Borrower	<input type="checkbox"/>	Does not apply		
Co-Borrower	<input type="checkbox"/>	Does not apply		
Bor/Cob/Both	Asset Type	Other Description	Cash or Market Value	
Borrower	Sweat Equity		500.00	

1003 URLA - Lender

L4. Qualifying the Borrower - Minimum Required Funds or Cash Back		
DUE FROM BORROWER(S)		
A. Sales Contract Price		\$ 175,000.00
B. Improvements, Renovations, and Repairs		\$
C. Land (if acquired separately)		\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)		\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)		\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)		\$
G. Discount Points		\$
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)		\$ 175,000.00
TOTAL MORTGAGE LOANS		
I. Loan Amount		\$ 150,000.00
Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent)	\$ 150,000.00	
Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount		\$
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	Show all VOAL	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)		\$ 150,000.00
TOTAL CREDITS		
L. Seller Credits		\$
M. Other Credits (Total of M1 to M6)		\$ 500.00
M1. Total Closing Costs Paid by Lender and Other	\$	
M2. Total of Other Assets Applied to Loan	\$ 500.00	
M3.	\$	
M4.	\$	
M5.	\$	
M6.	\$	
N. TOTAL CREDITS (Total of L and M)		\$ 500.00

CBIZ-36223

‘Buydown Type’ Field Added to URLA - Lender Form

The Temporary Buydown tool in Encompass Settings enables administrators and authorized users to create temporary buydown types (that contain specific rate percentages and terms (in months)). Authorized loan team members can then select from a list of these buydown types from the RegZ-LE and RegZ-CD input forms and apply one to the loan they are working on. Starting in Encompass 21.1, loan team members can now also select a buydown type from the new Buydown Type field that is provided in the Buydown Mortgage section of the 1003 URLA -Lender input form. The Buydown Type field includes a lookup ability that users can utilize to select a Temporary Buydown type that is created using the Temporary Buydown setting.

To Apply a Buydown Type to a Loan:

1. On the 1003 URLA - Lender form, select the **Buydown** check box in the Buydown Mortgage section.
2. Select the **Contributor** to the buydown (the individual contributing payments to the buydown). A contributor must be selected prior to the Buydown Type field being enabled.
3. Click the **Lookup** icon (magnifying glass).
4. Select a buydown type from the list, and then click **OK**.
 - Default buydown types that are stored in the Temporary Buydown setting, including 3-2-1, 2-1, and 1-0 buydown types are available to select and apply to the loan here. These types may have been modified by the administrator. Additional buydown types created by the administrator will also be listed here.
 - The rate and term of the buydown is applied to the loan.
 - The Buydown Type, Rate and Term information will be cleared when the user updates the Contributor field (CASASRN.X141) from Borrower to a non-borrower Contributor option **OR** from a non-borrower to a Borrower contributed buydown.
 - The Buydown Type, Rate and Term information will not be cleared if the user updates the Contributor field (CASASRN.X141) from a non-borrower to a different non-borrower option.

New URLA Feature Enhancements

The screenshot displays the 1003 URLA Lender form with the 'Buydown Mortgage' section open. In the 'Loan Features' section, the 'Buydown' checkbox is highlighted with a red box. The 'Buydown Mortgage' section includes a 'Contributor' dropdown set to 'Seller', a 'Buydown Type' dropdown (also highlighted with a red box), and two rows for 'Rate' and '% Term' with 'mths' units. A 'Temporary Buydown Types' dialog box is open, showing a table of buydown types.

Buydown Type	Description
3-2-1	3-2-1 Temporary Buydown
2-1	2-1 Temporary Buydown
1-0	1-0 Temporary Buydown
3-2-1	3-2-1 Temporary Buydown
2-1	2-1 Temporary Buydown
1-0	1-0 Temporary Buydown

At the bottom of the dialog box are 'OK' and 'Cancel' buttons. The main form also shows fields for 'Subsequent Adjustment Period', 'Property Taxes', 'Mortgage Insurance', and 'Project Dues (Condo, Co-Op, PUD)'.

NICE-25607

Updated Net Rental Income Calculation for VOMs Used with the New URLA Forms

For loans using the new URLA forms, the calculation of Net Income/Loss (field ID FM0032) on the Verification of Mortgage (VOM) input form has been updated to enable underwriters to capture the correct net rental income on loans originated on the new URLA forms. The calculation now adjusts for the Net Rental Income for primary residences being retained and repurposed as rental properties based on the selection in the **Property will used as** check box (field ID FM0055) on the VOM input form. Previously the calculations for Net Income/Loss was based on the selection for **Property is used as** (field ID FM0041).

CBIZ-34610

Update to the Current Address Fields on the ATR/QM Management Input Form

For loans using the new URLA forms, the following updates have been made to the borrower and co-borrower current address fields on the **Basic Info** tab on the ATR/QM Management input form. These updates apply the address formatting used on many other address blocks on the new URLA forms:

New URLA Feature Enhancements

- New Unit Type fields have been added (field IDs FR0125 and FR0225)
- New Unit Number fields have been added (field IDS FR0127 and FR0227)
- The Street Address fields are now editable.
- The foreign address functionality remains the same

Current Address		Current Address	
Foreign Address	<input type="checkbox"/>	Foreign Address	<input type="checkbox"/>
Street Address	<input type="text"/>	Street Address	<input type="text"/>
Unit Type	<input type="text" value="v"/>	Unit Type	<input type="text" value="v"/>
Unit #	<input type="text"/>	Unit #	<input type="text"/>
City	<input type="text"/>	City	<input type="text"/>
State	<input type="text"/>	State	<input type="text"/>
Zip	<input type="text"/>	Zip	<input type="text"/>
Country	<input type="text"/>	Country	<input type="text"/>

CBIZ-34767

Encompass GSE Integrations & Services 21.1 Release

February 11, 2021

(Added on 03/23/2021)

Mapping Updates

The following URLA 2020 mapping update for both Fannie Mae and Freddie Mac are included with this release:

- **AttachmentType**: AttachmentType is now mapped to field ID ULDD.X177 instead of field ID 1041

The following URLA 2020 mapping updates for Fannie Mae are included with this release:

- **CensusTractIdentifier**: Export logic for Census Tract field 700 has been updated to remove any decimals in the export. The standard Census Tract format is a 6 digit value that includes a decimal before the last 2 digits (e.g. 1234.56). With this release, only the 6 digits will be exported, without the decimal point.

The following URLA 2020 mapping updates for Freddie Mac are included with this release:

- **LienPriorityType**: Export logic for LienPriorityType has been updated to include third and fourth liens.

GSE-19656, GSE-19631, GSE-19637

Encompass GSE Integrations & Services 20.2 December Service Pack

December 10, 2020

(Added on 12/10/2020)

Fannie Mae Services Support for URLA 2020

Starting with this release, value from **M1. Total Closing Costs Paid by Lender and Other** (field ID 1852) is included in the ULAD file, using the following logic:

- If a value exists in **M1. Total Closing Costs Paid by Lender and Other** (field ID 1852), it is mapped to PurchaseCreditAmount, and "Other" is mapped to PurchaseCreditType
- No data is mapped if the field is blank

GSE-18803

Freddie Mac Services Support for URLA 2020

Starting with this release, data from the DOWN_PAYMENT container are included in the XML file for FHA loans.

If Purpose of Loan (field ID 19) = "Purchase" AND Mortgage Type (field ID 1172) = "FHA", the following attributes are now included in the XML file, using the logic below:

- DownPaymentAmount
 - If a value exists in Cash or Market Value (field ID URLAGGXX21), then send the value to DownPaymentAmount.
- FundsSourceType
 - If the value in Source (field ID URLAGGXX19) = "Relative", then send "Relative" to FundsSourceType.
 - If the value in Source (field ID URLAGGXX19) = "Federal Agency", then send "FederalAgency" to FundsSourceType.
 - If the value in Source (field ID URLAGGXX19) = "State Agency", then send "StateAgency" to FundsSourceType.
 - If the value in Source (field ID URLAGGXX19) = "Local Agency", then send "LocalAgency" to FundsSourceType.
 - If the value in Source (field ID URLAGGXX19) = "Employer", then send "Employer" to FundsSourceType.
 - If the value in Source (field ID URLAGGXX19) = "Other", then send "Other" to FundsSourceType.
 - If the value in Source (field ID URLAGGXX19) = "Community Nonprofit", then send "CommunityNonProfit" to FundsSourceType.
 - If the value in Source (field ID URLAGGXX19) = "Religious Nonprofit", then send "ReligiousNonProfit" to FundsSourceType.
 - If the value in Source (field ID URLAGGXX19) = "Institutional", then send "Institutional" to FundsSourceType.
 - If the value in Source (field ID URLAGGXX19) = "Lender", then send "Lender" to FundsSourceType.
 - If the value in Source (field ID URLAGGXX19) = "Non Parent Relative", then send "NonParentRelative" to FundsSourceType.
 - If the value in Source (field ID URLAGGXX19) = "Parent", then send "Parent" to FundsSourceType.
 - If the value in Source (field ID URLAGGXX19) = "Unrelated Friend", then send "UnrelatedFriend" to FundsSourceType.
 - If the value in Source (field ID URLAGGXX19) = "Unmarried Partner", then send "UnmarriedPartner" to FundsSourceType.

New URLA Feature Enhancements

- FundsType
 - If the value in Asset Type (field ID URLAGGXX18) = "Gift of Cash" OR "Gift Of Property Equity", then send "GiftFunds" to FundsType.
 - If the value in Asset Type (field ID URLAGGXX18) = "Grant", then send "Grant" to FundsType.

GSE-16851

Encompass 20.2 December Service Pack

December 12, 2020

(Updated on 12/16/2020)

Borrower Base Total Income Now Updates When Self-Employment Amount Entered for URLA 2020 Loans

The Total Income (field ID 101) on forms such as the Borrower Summary - Origination and the Transmittal Summary is now updating as expected when an amount is entered for the Monthly Income (or Loss) (field ID FE0056) in the Additional Self-Employment Income section on the 1003 URLA Part 2 input form. Previously the calculation update was not being triggered when an amount was entered in this field.

Workaround Information:

The following workaround was provided for this production issue and is no longer required for Encompass 20.2.0.4 and later:

- To trigger the total income calculation, open any Verification of Employment (VOE) record that is not for self-employment, change the Base Pay amount (field ID BE~~XX~~19), and then change it back to the original value.

CBIZ-29890

Updated Calculation for Reserves for Purchase Loans using the 2009 URLA Forms

(Added on 12/16/2020)

For Purchase loans using the URLA 2009 forms, the calculation for the Reserves amount (field ID CASSRN.X78) on the Freddie Mac Additional Data and the Underwriter Summary input forms now exclude the Total Payoffs and Payments amount (field ID CD3.X80). Previously the Reserves amount was not excluding payoffs listed in the Verification of Liabilities (VOL) records for debts identified as being paid at closing and included on the Payoffs and Payments table. This resulted in the Reserves not calculating correctly for DU and LP when there was a payoff involved in a purchase. These funds are now being factored into the funds required to close and are being used correctly when qualifying the borrower with appropriate reserves.

CBIZ-31069

Default to URLA 2020 Mandate Date Updated to 03/01/2021 in Encompass Admin Tools


(Added on 12/16/2020)

The Default to URLA 2020 mandate date in Encompass Admin Tools has been updated to 03/01/2021 (from 11/01/2020) in this release. This date determines when the URLA 2020 input forms will be used for all new loans. On or after the date indicated here, the **URLA Form Version > URLA 2020** option in new loan files will be automatically selected so that the new URLA 2020 input forms are used for the loan. Prior to this date, the URLA 2009 forms will be used. Authorized users can change this date in the **Encompass Admin Tools > Settings Manager > Policies** as needed.



This Default to URLA 2020 mandate date was also updated from 11/01/2020 to 03/01/2021 in the Encompass 20.2 Major Release. However, if after upgrading to 20.2 you changed this mandate date back to 11/1/2020, then that date will be overwritten by the new 03/01/2021 default date when you upgrade to the Encompass 20.2 December Service Pack (20.2.0.4 Server Patch 2). If you had changed the default mandate date to any other date besides 11/01/2020 and were using that date for this setting prior to upgrading to this Encompass 20.2.0.4 Server Patch 2 release, that date will be retained and used as your Default to URLA 2020 date. The new default date of 03/01/2021 will not be set in your instance.

New URLA Feature Enhancements




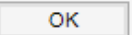
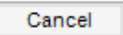
 **Server Settings Manager**

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

Category: Policies

Setting Name	Value
Default to URLA 2020	03/01/2021
HELOC Important Terms Historical Table Loan Amount	10000
Default to RESPA-TILA 2015 LE and CD	10/03/2015
Use CD to Rebaseline Date	06/01/2018
Itemize Escrow Disbursements	Disabled
Prevent Aggregate Escrow from moving disbursements	Disabled
Loan Amount Rounding	Disabled
Interviewer Info Populated From	Loan Officer
Allow Non-sequential Milestone Rollback	Enabled
After Disclosure Copy fees to GFE	Selective Update
Allow access from certain IPs	Enabled
Include Unsubscribe Link in Emails	False
TPO Originator	Keep_TPO_Originator
Default EncompassWeb Pipeline for Admin	False
Default EncompassWeb Trading for Admin	False
ATR/QM POLICY EXPIRATION DATE	08/01/2020

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

NICE-32703

Encompass 20.2 Major Release

November 2020

(Added on 10/30/2020)

Support for Foreign Addresses on URLA 2020 Loans

When working in a loan using the URLA 2020 forms, you can now enter foreign addresses on various input forms for addresses that could possibly be outside the United States, for example the mailing address for a borrower who currently lives in a foreign country or the address of an employer located outside the United States.



Encompass does not support loans for subject properties located outside the United States and U.S. government loans (FHA, VA, USDA-RD) to borrowers with addresses outside the United States are also not supported. These updates apply only to address fields for non-government loans with loan-related individuals and companies who have addresses outside the United States.

These address sections now include a new Foreign Address check box. By default, the Foreign Address check box is cleared. When the check box is selected:

- The label for the State field changes to State / Province / Region
- The label for the Zip field changes to Zip Code / Postal Code
- The Country field, which is not editable for non-foreign addresses, becomes editable and a **Find** icon displays. Manually type a value in the Country field or click the **Find** icon to open a Select Country window.

Current Address	Show all VOR
Foreign Address <input type="checkbox"/>	
Street Address	
Unit Type	
Unit #	
City	
State	
Zip	
Country	US
How Long at Current Address	
Housing	
<input type="checkbox"/> No Primary Housing Expense	
<input type="checkbox"/> Own	
<input type="checkbox"/> Rent (\$ / Month)	

Current Address	Show all VOR
Foreign Address <input checked="" type="checkbox"/>	
Street Address	
Unit Type	
Unit #	
City	
State / Province / Region	
Zip Code / Postal Code	
Country	US
How Long at Current Address	
Housing	
<input type="checkbox"/> No Primary Housing Expense	
<input type="checkbox"/> Own	
<input type="checkbox"/> Rent (\$ / Month)	

New URLA Feature Enhancements



If you select and then clear the Foreign Address check box, Encompass populates US in the Country field

When you click the **Find** icon, a Select Country window opens. Select a country from the list or type all or part of a country's name in the Search field to narrow your selection. [Click here](#) to view a list of the countries available in the list. When finished, click **Select** to populate your selection to the Country field.

When working with loans using the URLA 2020 forms, foreign addresses are available for the following borrower and co-borrower address blocks on the 1003 URLA Part 1, 1003 URLA Part 2, 1003 URLA Part 3, Borrower Summary - Origination, and Borrower Summary - Processing:

- Current, former, and mailing addresses
- Employer or business address for Current/Self Employment and Income, Additional/Self Employment and Income, and Previous Employment and Income
- Additional Property

Foreign addresses are also available in the address blocks on the following verification input forms and input forms and tools for loans using the URLA 2020 forms

- ATR/QM - Basic Info tab
- Borrower Summary - Origination
- Borrower Summary - Processing
- Closing Disclosure Page 1
- Construction Management - Basic Info tab

New URLA Feature Enhancements

- File Contacts:
 - Borrower
 - Co-borrower
 - Seller 1
 - Seller 2
 - Seller 3
 - Seller 4
- FL Broker Contract
- HUD 1003 Addendum
- Loan Estimate Page 1
- Property Information
- Statement of Denial
- Transmittal Summary
- ULDD/PDD - Fannie Mae tab
- ULDD/PDD - Freddie Mac tab
- Verifications:
 - Verification of the Other Liability
 - Verification of Deposits
 - Verification of Employment
 - Verification of Liabilities
 - Verification of Mortgage
 - Verification of Residence



Encompass output forms will eventually be updated to include the foreign addresses on the output forms.

Verification of Mortgage

When the **Subject Property** check box (field ID FM0128) is selected on the Verification of Mortgage input form, the address is copied from the Property Address on the 1003 URLA Part 4 and 1003 URLA - Lender. If a foreign address was previously entered on the Verification of Mortgage input form, the **Foreign Address**

check box (field ID FM0158) will be cleared and **US** will be populated for the Country (field ID FM0157).

Home Counseling Providers

When the **Foreign Address** check box (field ID FR0129) is selected for the borrower's Current Address, the **Get Agencies** button is disabled on the Home Counseling Providers input.



If needed, temporarily enter a U.S. address to enable the button.

Synchronizing Foreign Address Blocks Within and Between Forms

Encompass uses the following logic to synchronize foreign address blocks that display on multiple forms or that are copied or synchronized to other address blocks:

- When using the **Copy From** buttons or the **Same as Current** check boxes to populate an address block, the updated address block will use the same fields as the address block from which it is being copied. For example, when copying a foreign address into an address block, the address block will be converted into a foreign address block with the **Foreign Address** check box selected.



When you click the **Copy From Present** button for the subject property address, the subject property address will not be populated if the current address is a foreign address.

- When the **Do Not Apply** check box is selected, the Country field and **Foreign Address** check box are disabled.
- Corresponding address fields and data (including the Foreign Address check box) are synchronized across the URLA form and the following forms:
 - Verification of Employment
 - Verification of Mortgage
 - ATR/QM Management
 - Borrower Summary - Processing
 - Construction Management

CBIZ-30709, CBIZ-32605, CBIZ-32618, CBIZ-32625, CBIZ-30709, CBIZ-32713

Encompass 20.1 July Service Pack

August 1, 2020

(Added on 7/31/2020)

New URLA Address Fields Now Being Used on Borrower Summary Input Forms

For loans using the new URLA input forms, the address fields on the Borrower Summary - Origination and Borrower Summary - Processing input forms for the subject property address, present address, and previous address fields for the borrower and co-borrower are being updated to be consistent with the address fields on the new URLA input forms, as shown below. The following fields now display in the sections listed below.

Subject Property Information

The Subject Property Information fields have been updated to use the address fields from the 1003 URLA Part 4. The field IDs for these fields are the same as the field IDs on the new URLA forms. A new Unincorporated Area field has also been added.

Subject Property Information		Copy from Present	Order Appraisal	Order Flood	Order Title
Street Address	<input type="text"/>	Property Type	<input type="text" value="▼"/>		
Unit Type	<input type="text" value="▼"/>	Estimated Value	<input type="text"/>		
Unit #	<input type="text"/>	Appraised Value	<input type="text"/>		
City	<input type="text"/>				
State	<input type="text"/>	Zip	<input type="text"/>		
County	<input type="text"/>				
Unincorporated Area	<input type="text"/>				

Current Address

The labels for the **Borrower Present Address** and **Co-Borrower Present Address** sections have been renamed **Borrower Current Address** and **Co-Borrower Current Address**, and the following fields now display in each section. The field IDs for these fields are the same as the field IDs on the 1003 URLA Part 1 input form.

New URLA Feature Enhancements

Street Address	<input type="text"/>	
Unit Type	<input type="text"/> ▼	
Unit #	<input type="text"/>	
City	<input type="text"/>	
State	Zip	<input type="text"/>
Country	<input type="text"/>	
How Long at Current Address	<input type="text"/> Y	<input type="text"/> M
Housing	<input type="checkbox"/> No Primary Housing Expense	
	<input type="checkbox"/> Own	
	<input type="checkbox"/> Rent (\$ <input type="text"/> / Month)	

Former Address

The labels for the **Previous Address** sections for the borrower and co-borrower have been renamed **Former Address**, and the following fields now display in each section. The field IDs for these fields are the same as the field IDs on the 1003 URLA Part 1 input form.

<input type="checkbox"/> Does Not Apply		
Street Address	<input type="text"/>	
Unit Type	<input type="text"/> ▼	
Unit #	<input type="text"/>	
City	<input type="text"/>	
State	Zip	<input type="text"/>
Country	<input type="text"/>	
How Long at Former Address	<input type="text"/> Y	<input type="text"/> M
Housing	<input type="checkbox"/> No Primary Housing Expense	
	<input type="checkbox"/> Own	
	<input type="checkbox"/> Rent (\$ <input type="text"/> / Month)	

CBIZ-27125

Two New Encompass Admin Tools Options for New URLA Forms

Recent GSE updates to the new URLA forms have removed the sections dealing with Language Preference (URLA Part 1) and Homeownership Education and Housing Counseling (URLA Lender) from the output forms. The data in these sections is now optional but can be collected by the lender if desired. Access to the sections is controlled by two new options in the Policy category in the Encompass Admin Tools:

- URLA - Collect Language Preference
- URLA - Collect Homeownership Counseling

New URLA Feature Enhancements

By default, both options are enabled, and the sections are visible on the input forms, but the settings can be configured to remove one or both sections from the input form.

Server Settings Manager

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

Category: Policies

Default to RESPA-TILA 2015 LE and CD	10/03/2015
Use CD to Rebaseline Date	06/01/2018
Itemize Escrow Disbursements	Disabled
Prevent Aggregate Escrow from moving disbursements	Disabled
Loan Amount Rounding	Enabled
Interviewer Info Populated From	File Starter
Allow Non-sequential Milestone Rollback	Enabled
After Disclosure Copy fees to GFE	Always Update
Allow access from certain IPs	Disabled
Include Unsubscribe Link in Emails	False
TPO Originator	Keep_TPO_Originator
Default EncompassWeb Pipeline for Admin	False
Default EncompassWeb Trading for Admin	False
Allow Lock Snapshot Recapture	Disabled
Skip execution of Custom Calc during Loan Open	False
URLA - Collect Language Preference	True
URLA - Collect Homeownership Counseling	True

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

Apply OK Cancel

To Configure Access to the Sections:

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**.
 - If you are prompted to log in to the server, type the User ID, Password, and Server that you use to log in to Encompass as the Admin user.
3. Select **Policies** from the Category list.

4. Double-click the **URLA - Collect Language Preference** or the **URLA - Collect Homeownership Counseling** option.
 - Select **True** in the Value column to make the section visible on the input form.
 - Select **False** in the Value column to remove the section from the input form.

CBIZ-30039

Updates to the Section Names on the 1003 URLA Part 4 Input Form

The following changes have been made to the various sections of the 1003 URLA Part 4 input form to match the recently updated sections on the output form:

- **Section 7. Military Service** - This new section has added after the existing **Section 6 Acknowledgements and Agreements**. There is no content in this section aside from text in the header indicating that the information for this section is in Part 1, 1a.

Section 7. Military Service - Input located in Part 1, 1a

- **Section 8. Demographic information** - Formerly **Section 7. Demographic information**, this section has been renamed to match the section number on the output form.
- **Section 9. Loan Originator Information** - Formerly **Section 8. Loan Originator Information**, this section has been renamed to match the section number on the output form.

CBIZ-31446

Encompass GSE Integrations & Services 20.1 July Service Pack

August 1, 2020

(Added on 7/29/2020)

Freddie Mac LPA Support for URLA 2020

The following LPA MISMO 3.4 update is included in this release:

- Landlord container no longer included in the export file

GSE-16453

Encompass GSE Integrations & Services 20.1 June Service Pack

June 18, 2020

(Added on 7/29/2020)

Freddie Mac LPA Support for URLA 2020

The following LPA MISMO 3.4 updates are included in this release:

- PurchaseCreditTypeOtherDescription included in the export file when PurchaseCreditType="Other" for Closing Cost Paid by Broker, Lender, and Other field (field ID 1852)
- AlterationsImprovementsAndRepairsAmount = 0.00 for all loans when the value in Improvements, Renovations and Repairs field (field ID 967) is blank
- PointServ (PSRV) added as a verification service vendor, mapped to lpa:RequestedDocumentVendorIdentifier



For a list of known issues that you may encounter while submitting URLA 2020 loans to Freddie Mac's Loan Product Advisor[®], see [LPA Known Issues for URLA 2020 Loans](#).



For a complete list of LPA MISMO 3.4 mapping, download the DU/LPA MISMO 3.4 ULAD Mapping Guide (available as Knowledge Article 000029338 and on the [URLA 2020 Support page](#)) from the Ellie Mae/Encompass Resource Center.

GSE-16737, GSE-16427, GSE-16042

Encompass 20.1 May Service Pack

May 16, 2020

(Added on 7/31/2020)

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

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

CBIZ-27811

Text Added to Military Service Section on 1003 URLA Part 1

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

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

Military Service

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

☐ No

☐ Yes ☐ Currently serving on active duty

Expiration Date of Service/Tour //

☐ Currently retired, discharged, or separated from service

CBIZ-30569

Encompass GSE Integrations & Services 20.1 May Service Pack

May 16, 2020

(Added on 5/15/2020)

Freddie Mac Services: Loan Product Advisor (LPA) Support for URLA 2020

Freddie Mac LPA mapping has been updated to support URLA 2020. Download the DU/LPA MISMO 3.4 ULAD Mapping Guide (available as Knowledge Article 000029338 and on the URLA 2020 Support page) from the Ellie Mae/Encompass Resource Center.



For a list of known issues that you may encounter while submitting URLA 2020 loans to Freddie Mac's Loan Product Advisor[®], see [LPA Known Issues for URLA 2020 Loans](#).

GSE-15750, GSE-15824, GSE-15709, GSE-15711, GSE-15712, GSE-15725, GSE-15997, GSE-15998

TQL Services 20.1 May Service Pack

May 16, 2020

(Added on 5/15/2020)

Encompass Fraud Service (DataVerify) Support for URLA 2020

To support URLA 2020 fields that have not yet been included in the mapping, these fields will not be included in the xml file submission to DataVerify so that error messages are not generated at the time of submission.

The following fields are impacted by this update:

- When Property Type (field ID 1041) is Detached Condo, PropertyType value will be passed as Condominium (this was mapped to Townhouse, prior to this release)
- When Property Type (field ID 1041) is Mfd Home/Condo/PUD/Co-op, PropertyType value will be passed as Manufactured/Mobile Home (this was mapped to Co-operative, prior to this release)
- When Refinance Purpose (field ID 299) is No Cash-Out Freddie Owned, RefinancePurpose value will be passed as No Cash-Out (an error occurred when field ID 299 is equal to No Cash-Out Freddie Owned, prior to this release)
- When Property Usage Type (field ID 981 or 1015) is FHA Secondary Residence, PropertyUsageTypeDesc value will be passed as Second Home (an error occurred when field ID 981 or 1015 is equal to FHA Secondary Residence, prior to this release)
- When Borrower Residency Type (field ID FR0115) is No Primary Housing Expense, BorrowerResidencyBasisType value will be passed as Living Rent Free (an error occurred when field ID FR0115 is equal to No Primary Housing Expense, prior to this release)
- When Property Will be (field ID URLA.X76) check box is marked as FHA Secondary Residence, PropertyUsageType value will be passed as Second Home.

TQL-28971, TQL-29237

Encompass Mortgage Insurance Service URLA 2020 Mapping Updates

The following URLA 2020 data are now mapped to the request file for all supported partners of Encompass Mortgage Insurance Service (Arch, Essent Guaranty, Genworth, MGIC, National MI, and Radian):

- AssetType
- CashOrMarketValue for Gift Assets

TQL-28686

Encompass 20.1 Major Release

May 2, 2020

(Added on 4/16/2020)

New Fields on the Verification of Mortgage Input Form

Two new fields have been added to the Property Information section of the Verification of Mortgage (VOM) input form. A new **Property will be used as** drop-down list (field ID FM0155) has been added below the existing **Property is used as** drop-down list. This field is used to indicate the intended use of a Real Estate Owned (REO) property. The drop-down list includes the following options:

- Primary Residence
- Investment
- Second Home
- Other

Property Information

Street Address

Unit Type

Unit #

City

State Zip

☐ Subject Property

Property is used as

Property will be used as

Other Description

☒ Include in Export (des asset)

Number of Units

Primary Residence
Second Home
Investment
Other



These options should be selected for transactions submitted to LPA where a Purchase Credit is present.

A new **Other Description** text field (field ID FM0156) has also been added below the **Property will be used as** drop-down list. This field is disabled by default. When the **Other** option is selected on the **Property will be used as** drop-down list, the **Other Description** field is enabled for manual entry.

Property Information

Street Address

Unit Type

Unit #

City

State Zip

☐ Subject Property

Property is used as

Property will be used as

Other Description

☒ Include in Export (deselect if this is duplicated asset)

Number of Units

CBIZ-27617

New Land Value Type Drop-Down List Added to the 1003 URLA - Lender Input Form

A new Land Value Type drop-down list has been added to the Lot/Land Status section in section L1 of the 1003 URLA - Lender input form (available with the new URLA input forms). Three options display on the drop-down list:

- Original
- Appraised
- Not Applicable

Lot/Land Status

☐ Initial Acquisition

☐ Refinance

Land Value Type

Original

Appraised

Not Applicable

CBIZ-27617

New Options Added to Credit Drop-Down Lists

A new **Lot Equity** option has been added to the four credit description drop-down lists that display in section I on forms such as the 2015 Itemization, Construction Management, FNMA Streamline, USDA Management (Rural Assistance URLA Page 4), Piggyback Loans, and Cash-to-Close. These fields also display in lines M3 - M6 (field IDs 202, 1091, 1106, and 1646) in the Total Credits section of the 1003 URLA - Lender input form (available with the new URLA input forms).

New URLA Feature Enhancements

The left screenshot shows the 'TOTAL CREDITS' section of the URLA input form. It includes fields for 'L. Seller Credits', 'M. Other Credits (Total of M1 to M6)', and 'N. TOTAL CREDITS (Total of L and M)'. A red box highlights the 'M3' through 'M6' dropdown menus. The right screenshot shows the 'Subordinate financing' section with a red box highlighting the 'CC paid by seller' dropdown menu.



This new option is available both the new and old URLA input forms.

CBIZ-27617

FNMA 3.4 File Imports Adjusted to Support New Fields and Options

The import process for FNMA loan files has been updated in Encompass to support the import of newly added fields and options described in the following release notes entries:

- [New Fields on the Verification of Mortgage Input Form](#)
- [New Land Value Type Drop-Down List Added to the 1003 URLA - Lender Input Form](#)
- [New Options Added to Credit Drop-Down List](#)
- [New Drop-Down List Option on the Verification of Other Assets Input Form](#)
- [Updated Option on the Freddie Mac Offering Identifier Drop-Down List](#)
- [New Purchase Credit Source Section Added to the Freddie Mac Additional Data Input Form](#)

The changes in this are all to support the updated URLA and AUS specifications published by the GSEs at: <https://singlefamily.fanniemae.com/media/16606/display>.

CBIZ-29460

Name Change for the “Print Additional Borrower URLA” Check Box

The name of the **Print Additional Borrower URLA** check box (field ID URLA.X122) has been changed to **Use Additional Borrower (Joint) Format** whenever it appears on Encompass input forms to provide a more intuitive label. This check box determines the type of URLA forms the co-borrower will receive:

- When the check box is cleared, the co-borrower receives sections 1-8 of the URLA output form containing details of the co-borrower’s personal income, assets, and liabilities as well as details about joint assets and liabilities shared by both the borrower and co-borrower.

New URLA Feature Enhancements

- When the check box is selected, the co-borrower receives sections 1-8 of the URLA output form containing details of the co-borrower's personal income, assets, and liabilities, but the co-borrower does not receive detailed information about joint assets and liabilities. Instead, sections 2, 3 and 4 direct the co-borrower to the borrower's copy of the output form for detailed information about joint assets and liabilities in the applicable sections.

CBIZ-26445

Explanatory Text Added to Demographic Information Section on 1003 URLA Part 4

For loans using the new URLA forms scheduled for mandatory use on all new loans in November 2020, explanatory text has been added at the top of Section 7. Demographic Information on the 1003 URLA Part 4 to explain the purpose of collecting the information. This is the same text that displays on the old URLA 1003 Page 3 input form at the top of the Information for Government Monitoring section.

1003 URLA Part 4	
Section 7. Demographic Information	
<p>The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.</p>	
Borrower	Co-Borrower
The Demographic Information was provided through:	The Demographic Information was provided through:
<input type="checkbox"/> Face-to-Face Interview (includes Electronic Media with Video Component)	<input type="checkbox"/> Face-to-Face Interview (includes Electronic Media with Video Component)

CBIZ-29292

Check Box for No Co-applicant Added to 1003 URLA Part 1

For loans using the new URLA forms scheduled for mandatory use on all new loans as of November 2020, a No Co-applicant check box (field ID 3840) has been added to the 1003 URLA Part 1 to indicate that there is no co-applicant on the loan.

1003 URLA Part 1	
Section 1: Borrower Information	
1a. Personal Information - Borrower	1a. Personal Information - Co-Borrower <input type="checkbox"/> No Co-applicant
<input type="checkbox"/> Use Additional Borrower (Joint) Format ?	
First Name <input type="text" value="Missing"/>	First Name <input type="text" value="Missing"/>
Middle <input type="text"/>	Middle <input type="text"/>
Last Name <input type="text" value="NBOBorrower"/> Suffix <input type="text"/>	Last Name <input type="text" value="NBOCoBorrower"/> Suffix <input type="text"/>
Alternate Names <input type="text"/>	Alternate Names <input type="text"/>

CBIZ-29462

New Drop-Down List Option on the Verification of Other Assets Input Form

A new **Relocation Funds** option has been added to the **Description** drop-down list (field ID URLAROA0122) on the Verification of Other Assets input form.

Account Information	
Description	Other Description
Annuity (FHA/VA)	
Automobile (FHA/VA)	
Boat (FHA/VA)	
Borrower Primary Home (FHA/VA)	
Bridge Loan Not Deposited (FHA/VA)	
Cash On Hand	
Earnest Money	
Employer Assistance	
Lease Purchase Fund	
Net Worth Of Business Owned (FHA/VA)	
Pending Net Sale Proceeds From Real Estate Assets	
Proceeds From Sale Of Non Real Estate Asset	
Proceeds From Secured Loan	
Proceeds From Unsecured Loan	
Rent Credit	
Other	
Recreational Vehicle (FHA/VA)	
Relocation Funds	
Savings Bond (FHA/VA)	
Severance Package (FHA/VA)	
Sweat Equity	
Trade Equity From Property Swap	

CBIZ-27617

Update to the Prepayment Penalty Field on the 1003 URLA - Lender Input Form

The Prepayment Penalty / Prepayment Penalty Term check box (field ID URLA.X240) on the 1003 URLA - Lender input form has now been assigned the same field ID as the drop-down box for **Prepayment Penalty** (field ID 675) that displays on the Loan Estimate Page 1, Closing Disclosure Page 1, RegZ-CD, RegZ-LE, and ULDD/PPD input forms to ensure that the selections for these fields stays synchronized. Field ID URLA.X240 has also been retired from the Encompass Reporting Database.

New URLA Feature Enhancements

1003 URLA - Lender		1003 URLA P1	1003 URLA
Subsequent Adjustment Period		<input type="text"/>	(months)
Loan Features			
<input type="checkbox"/>	Balloon / Balloon Term		
<input type="checkbox"/>	Interest Only / Interest Only Term	<input type="text"/>	(months)
<input type="checkbox"/>	Negative Amortization	<input type="text"/>	▼
<input checked="" type="checkbox"/>	Prepayment Penalty / Prepayment Penalty Term <input type="text"/>		
<input type="checkbox"/>	Buydown <input type="text"/>		
<input type="checkbox"/>	Other(explain): <input type="text"/>		
<input type="checkbox"/>	Biweekly		
<input type="checkbox"/>	Payment Deferred for First Five Years		
<input type="checkbox"/>	Affordable Loan		

Migration

After upgrading to Encompass 20.1, field 675 will have the Payment Penalty option selected for any loan that had the **Prepayment Penalty / Prepayment Penalty Term** check box (field ID URLA.X240) selected prior to the Encompass 20.1 release.

CBIZ-27397

Buydown Data in MISMO 3.4 Files Accurately Maps to Encompass Fields

When importing a MISMO 3.4 file that contains a BuydownInitialEffectiveInterestRatePercent value into a loan using the new URLA forms, the following logic is used to populate the buydown initial effective rate in the appropriate Loan Info Buydown Rate 1 field in Encompass:

- When the BuydownTemporarySubsidyFundingIndicator = "true" AND BUYDOWN_FUND_DETAIL/FundsSourceType = 'Borrower' in the MISMO file, the rate is populated to field ID 1269 in Encompass.
- Otherwise, the rate is populated to field ID 4535 in Encompass.

CBIZ-26452

New Country of Citizenship Fields for Non-Resident Borrowers

For loans using the new URLA forms, two new Country of Citizenship fields (field IDs URLA.X263 and URLA.X264) have been added to Section 1a on the 1003 URLA Part 1 to enable lenders to enter the country of citizenship for a non-permanent resident alien. The field is enabled for editing for a borrower or co-borrower who has the **Non-Permanent Resident Alien** check box selected (field ID URLA.X1 and URLA.X2). The field is cleared and disabled for editing when the **Non-Permanent Resident Alien** check box is not selected.

SSN	<input type="text"/>	SSN	<input type="text"/>
DOB	<input type="text"/>	DOB	<input type="text"/>
Citizenship	<input checked="" type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non Permanent Resident Alien	Citizenship	<input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input checked="" type="checkbox"/> Non-Permanent Resident Alien
Country of Citizenship	<input type="text"/>	Country of Citizenship	<input type="text"/>

CBIZ-27376

Calculate Qualifying Payment and Proposed Housing P&I for the New URLA Forms

Updates have been made to the calculations for qualifying payments and proposed housing P&I for loans with multiple liens using the new URLA forms to enable lenders to capture the monthly principal and interest payment associated with each loan.

Previously, if there were multiple liens associated with a given transaction (either existing liens not being paid off and being retained, or net new liens being originated concurrently with the existing transaction) the additional payment from those liens was not automatically reflected in the proposed housing expense or the qualifying payment.

The value of the principal and interest payment is now being added to the appropriate fields for the qualifying payment (field IDs 1724 and 1725) and the proposed housing expense (field ID 228 and 229) based on the lien position of each lien. Additionally, for qualifying loans where the loan purpose is for a second home or investment property, the additional payments are now factored only into the negative cash flow for the subject property.

The **Edit** icons, which allowed accessed to the payment calculator pop-up window, have been removed from the Proposed Housing Expense fields (field IDs 228 and 229), which are now calculated and read-only. Users can click the **Lock** icons next to the fields to edit the fields on the FNMA Streamlined 1003, USDA Management, and 1003 URLA - Lender, for example, when the value imported from a MISMO 3.4 loan file does not match the value calculated by Encompass.



The Proposed Housing Expense fields (field IDs 228 and 229) on the Loan Submission input form are read-only and do not have Lock icons.

Migration

The payment calculations for these fields may update on any loans using the new URLA 2020 forms that are mandatory as on November 1, 2020. With the Encompass 20.1 release, these should be test loans only, but a lender who upgrades to Encompass 20.1 after the URLA mandatory date might see new calculations on loans with VOAL records attached.

CBIZ-25896

Encompass CRM 20.1 Major Release

April 18, 2020

(Added on 4/16/2020)

URLA 2020 Updates

URLA updates introduced with the Encompass CRM 20.1 major release will be available on request. Submit a ticket on the Encompass CRM Resource Center to request activation for your instance at least 30 days prior to the date that you will begin accepting URLA 2020 applications.



If your instance is on LOS Connect, you will need to upgrade to Synch Processor.



No fields or data have been removed as part of this update. All data (pre- and post-URLA 2020) will be retained and accessible in the application. If URLA 2020 features are not enabled for your instance, URLA 2020 data will not be available; some new values will display in some drop-down fields such as Marital Status and Residence Type.

The following features have been updated as part of the URLA 2020 release:

- Update Contacts
- Import Contacts
- Advanced Search
- Marketing Automation Rules
- Hotlist Settings
- Dedupe
- Export to Encompass
- Velocify-ECRM Sync



For more details on these updates, see the [release notes for the Encompass CRM 20.1 Major Release](#).

VEL-9449

Encompass GSE Integrations & Services 20.1 Major Release

April 16, 2020

(Added on 4/16/2020)

Mapping Updates

New mappings are being introduced with the GSE Services 20.1 Major Release to support the URLA 2020 update. Download the **DU/LPA MISMO 3.4 ULAD Mapping Guide** (available as **Knowledge Article 000029338** and on the **URLA 2020 Support** page) in the **Ellie Mae/Encompass Resource Center**.



For a list of known issues that you may encounter while submitting URLA 2020 loans to Freddie Mac's Loan Product Advisor®, see [LPA Known Issues for URLA 2020 Loans](#).

GSE-14854, GSE-12957

Fannie Mae Services

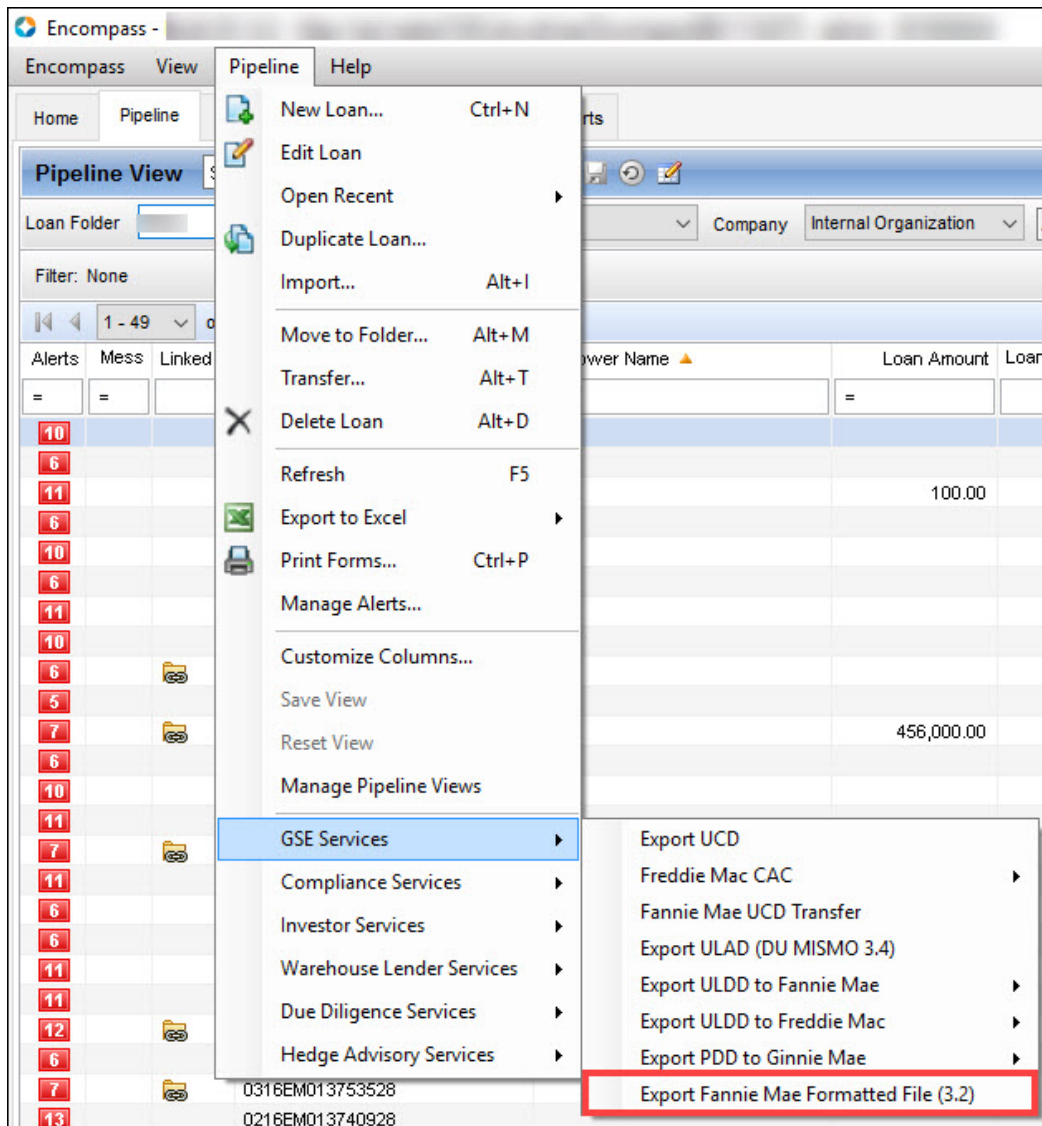
The following updates for Fannie Mae Services have been included in this release, to support URLA 2020:

- **Pipeline Export:** The **Export Fannie Mae** option on the **Pipeline** menu has been renamed to **Export Fannie Mae Formatted File (3.2)** to distinguish between 3.2 and 3.4 file export formats. This is supported on Encompass 20.1 and later versions.



To view the **Export Fannie Mae Formatted File (3.2)** option, close all your loan files, click the **Pipeline** menu option, and then point to **GSE Services**.

New URLA Feature Enhancements




- **Submit EarlyCheck:** When submitting an URLA 2020 loan to EarlyCheck, the **Project Type** and **MI Company** fields will no longer be displayed in the order window since these fields are not required for URLA 2020 loans.



These fields will continue to display when you submit URLA 2009 loan files.

New URLA Feature Enhancements

Submit EarlyCheck

 **Fannie Mae**

EarlyCheck™

Login Information

Username:

Password:

Institution ID:

☒ Save Login Information

Loan Summary

Borrower: Ken N Customer JR

Co-Borrower:

Property: 10655 Birch St
Burbank, CA 91502-1234

Loan Number:

Loan Amount: 300000.00

Loan Purpose: Purchase

Loan Term: 360

Loan Rate: 4.250

Transaction Information

Validation ID:

Casefile ID:

Project Type: G/Not in a Project or Developer ▾

MI Company: Select MI Company ▾

File Format: ULAD ▾

Submit

Cancel

New URLA Feature Enhancements

- **EarlyCheck Support:** New reportable fields added with the Encompass 20.1 Major Release will be updated with EarlyCheck responses so that the data can be used to create reports, dashboards or add to custom input forms. For details on the new fields and mapping, see the table below:

Field Description	Example	Response Mapping	Encompass Field ID
EarlyCheckUCDPLastSubmissionDateTime	"12/07/2015 1:19 PM ET"	AppraisalCompareResults/UCDPLastSubmissionDateTime	FANNIESER VICE.X7
EarlyCheckDocumentFileId	"1100AHC819"	AppraisalCompareResults/DocumentFileId	FANNIESER VICE.X8
EarlyCheckAppraisalValue	"290000"	AppraisalComparisonSnapshot/Appraisal Value	FANNIESER VICE.X9
EarlyCheckDUUnderwritingRecommendationCode	"RECOMMENDATION_APPROVE_ELIGIBLE"	DUCompareResults/DUSummary/DUUnderwritingRecommendationCode	FANNIESER VICE.X10
EarlyCheckDULatestSubmissionDateTime	"11/16/2015 02:17 PM ET"	DUCompareResults/DUSummary/DULatestSubmissionDateTime	FANNIESER VICE.X11
EarlyCheckDULatestSubmissionNumber	"14"	DUCompareResults/DUSummary/DULatestSubmissionNumber	FANNIESER VICE.X12
EarlyCheckDUCasefileID	"1273249848"	DUCompareResults/DUSummary/DUCaseFileID	FANNIESER VICE.X13

- **Cancel Button for DU and DO Orders:** When ordering Desktop Underwriter (DU) and Desktop Originator (DO), a **Cancel** button will display after 45 seconds. You can click this button to exit the order window. The order will continue to be placed (although you have clicked **Cancel**) and your loan will be updated when the order is completed.

GSE-12743, GSE-14685, GSE-14422, GSE-15616, GSE-11772

TQL Services 20.1 Major Release

April 16, 2020

(Added on 4/16/2020)

URLA 2020 Mapping Updates

The following URLA 2020 data are now mapped to the request file for all supported partners of Encompass Mortgage Insurance Service (Arch, Essent Guaranty, Genworth, MGIC, National MI, and Radian):

- AssetType for Liquid Assets
- RefinanceIncludingDebtsToBePaidOffAmount
- RenovationLoanIndicator
- PropertyForeclosedPastSevenYearsIndicator
- InitialPrincipalAndInterestPaymentAmount for Related Loan
- URLAAccountBasedAssetTotalAmount for Assets

New URLA Feature Enhancements

- Monthly Income from Other Sources
- MonthlyMilitaryEntitlementsAmount for Military Entitlements
- Co-Borrower MonthlyMilitaryEntitlementsAmount for Military Entitlements
- EmploymentMonthlyIncomeAmount for Monthly Income (or Loss)

TQL-28684, TQL-28682, TQL-28680, TQL-28677, TQL-28676, TQL-28674, TQL-28673, TQL-28672, TQL-28736, TQL-28671

Encompass 19.4.0.6 Server Patch 5

January 18, 2020

(Added on 4/16/2020)

New Default Date for Using URLA 2020 Forms in New Loans

When your company has completed the new URLA testing period and is ready to implement the URLA 2020 forms for all new loan applications, Encompass administrators can use the Policies option in the Encompass Admin Tools to configure when URLA 2020 input forms will be applied to all new loans. On or after the date selected in this **Default to URLA 2020** Policy setting, the **URLA Form Version > URLA 2020** option in new loan files will be automatically selected so that the new URLA 2020 input forms are used for the loan. Prior to that date, the URLA 2009 forms will be used.

By default, the option is now configured to use the URLA 2020 forms on all loans created on or after **11/1/2020**. In previous versions of Encompass this date was set to 2/1/2020. This date has been updated to 11/1/2020 in this release since Fannie Mae and Freddie Mac have published the updated implementation timeline and mandate date of November 1, 2020 for use of the redesigned Uniform Residential Loan Application (URLA/Fannie Mae Form 1003) and updated automated underwriting system (AUS) specifications. [See the full announcement here](#).

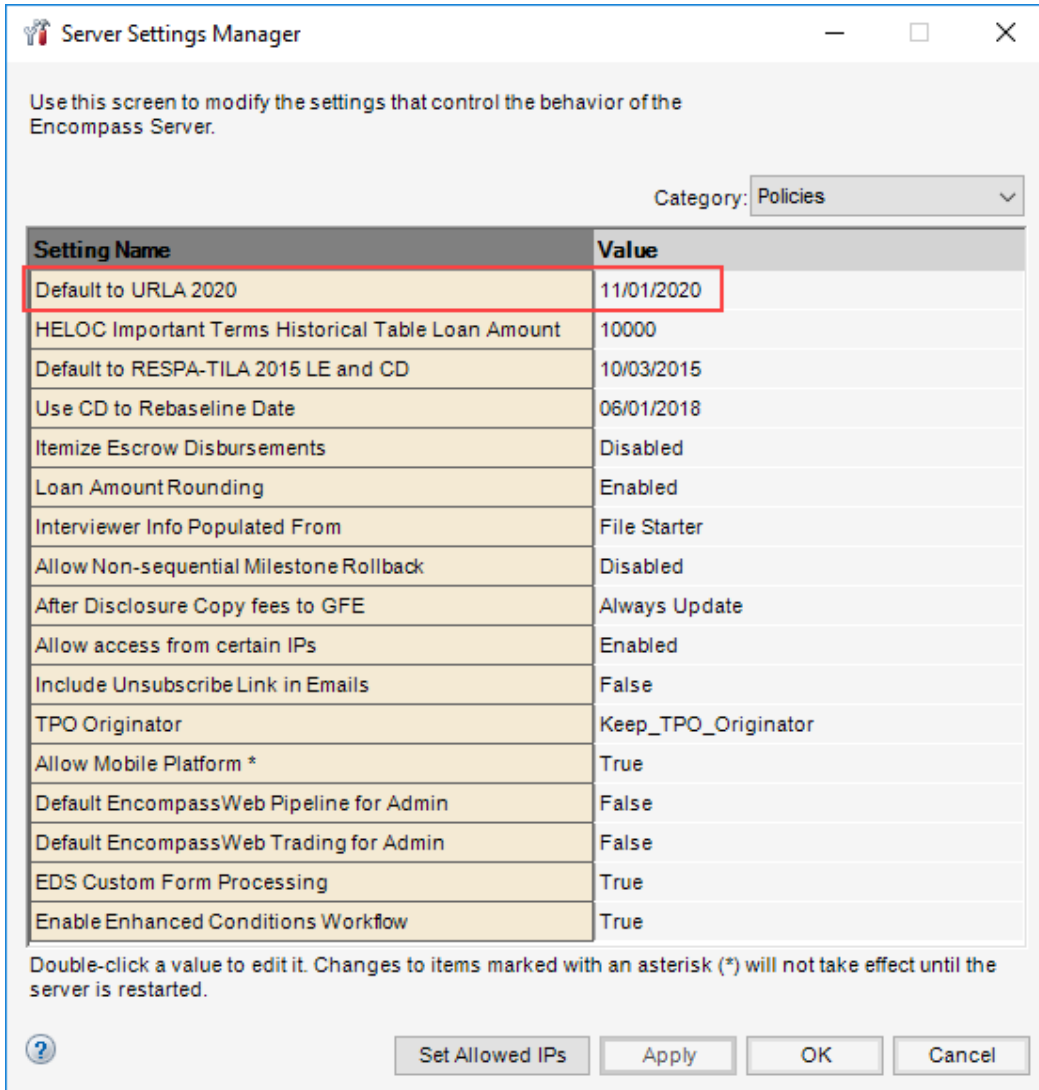
Encompass administrators can configure this date policy based on their company's policies and practices. It is important to note that if you had changed this policy date in earlier versions of Encompass to a date other than 11/1/2020, that date will be overridden by this new 11/1/ 2020 default date.



This update to the default date for URLA 2020 is being applied in not only this 19.4 January Service Pack release (19.4.0.6 Server Patch 5), but it will also be updated in the Admin Tools for all additional Encompass 19.3.0.x and 19.4.0.x versions as well. This update will occur for these versions automatically on January 18, 2020 and does not require any user actions to be applied.

To Select the Date When the URLA 2020 Input Forms Are Used by Default:

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 **Policies** from the Category list.



Server Settings Manager

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

Category: Policies

Setting Name	Value
Default to URLA 2020	11/01/2020
HELOC Important Terms Historical Table Loan Amount	10000
Default to RESPA-TILA 2015 LE and CD	10/03/2015
Use CD to Rebaseline Date	06/01/2018
Itemize Escrow Disbursements	Disabled
Loan Amount Rounding	Enabled
Interviewer Info Populated From	File Starter
Allow Non-sequential Milestone Rollback	Disabled
After Disclosure Copy fees to GFE	Always Update
Allow access from certain IPs	Enabled
Include Unsubscribe Link in Emails	False
TPO Originator	Keep_TPO_Originator
Allow Mobile Platform *	True
Default EncompassWeb Pipeline for Admin	False
Default EncompassWeb Trading for Admin	False
EDS Custom Form Processing	True
Enable Enhanced Conditions Workflow	True

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

? Set Allowed IPs Apply OK Cancel

4. Double-click the date in the Value column for the **Default to URLA 2020** option.
5. Type the date when you want the URLA 2020 forms to be used by default or click the **Calendar** icon to select a date. By default, this date is set to 11/01/ 2020.
6. Click **Apply** and then click **OK**.



The setting does not affect loans started prior to the setting date, and a lender can still toggle between URLA versions as needed after the mandated implementation date based on company policies, for example with non-agency products.

NICE-28310

Encompass 19.4 Major Release

November 2, 2019

(Added on October 18, 2019)

Updates to the Behavior of the “Does Not Apply” Check Boxes on New URLA Input Forms

To ensure that data is printed correctly on the new URLA output forms, changes have been made in the behavior of the **Does Not Apply** check boxes on the 1003 URLA Part 2, 1003 URLA Part 3, and 1003 URLA Part 4 input forms (Income, Assets, Liabilities, Real Estate, and Gifts or Grants).

The **Does Not Apply** check box for each section is now cleared and disabled for the appropriate parties when data for the borrower, co-borrower, or both has been entered in the section or in a verification form that is associated with the section. After the check box is disabled, it remains disabled until all data is deleted from the record.



When neither **Borrower**, **Co-Borrower**, or **Both** has been selected to indicate the owner of a record that has been created in a section or in a verification form associated with the section, the **Does Not Apply** check box is not cleared or disabled.

Migration

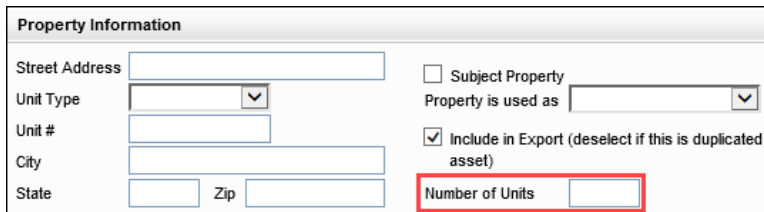
Because the new URLA input forms are not currently used in production environments, no migration issues are associated with these updates.

CBIZ-24029

New Field and Credit Options for Use with Freddie Mac LPA

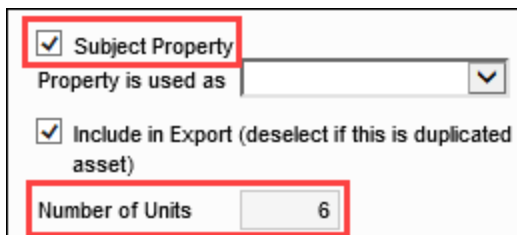
A new field and a new **Other Credit** drop-down option have been added to the new URLA forms to support future new URLA integration with Freddie Mac's Loan Product Advisor automated underwriting system.

A new Number of Units field (field ID FMXX54) has been added to the Verification of Mortgage (VOM) input form. This field displays on each Verification of Mortgage record for the new URLA forms.



The two center digits in the field ID (FMXX54) are variables that increase by a value of 1 with each new record. For example, the field ID for the first verification record is FM0154 and the field ID for the second verification record is FM0254.

When the **Subject Property** check box is selected on the Verification of Mortgage record, Encompass automatically populates the Number of Units (field ID FMXX54) on the VOM by copying the value from the Number of Units (field ID 16) on forms such as the 1003 URLA Part 4, 1003 URLA - Lender, FNMA Streamlined 1003, HMDA Information, and Transmittal Summary.



In section L4 of the 1003 URLA - Lender input form, a new **MI Premium Refund** option has been added to the drop-down lists for Other Credit on lines M3-M6 (field IDs 202, 1091, 1106, and 1646) in the Total Credits section.

TOTAL CREDITS	
L. Seller Credits	
M. Other Credits (Total of M1 to M6)	
M1.	Total Closing Costs Paid by Lender and Other
M2.	Total of Other Assets Applied to Loan
M3.	<input type="text"/>
M4.	Relocation Funds
M5.	Employer Asst. Housing
M6.	Lease Purchase Fund
	Cash Deposit on sales contract
	Lender Credit
N. TOTAL	Borrower Paid Fees
	MI Premium Refund
CALCULATED	Sweat Equity
TOTAL DISBURSEMENTS	Trade Equity From Property Swap
LESS TOTAL CREDITS	Other
Cash From/To the Borrower (Line H minus Line K)	

CBIZ-24543

Updates to Other Income Popup Window on Borrower Summary Input Forms for New URLA Loans

For loans using the new URLA forms, the following updates have been made to the pop-up window for Other Income (field ID 1168) on the Borrower Summary - Origination, Borrower Summary - Processing, Underwriter Summary, and 92900LT FHA Loan Transmittal input forms. When the new URLA input forms are being used, the drop-down list for the **Description** field in the pop-up window has been renamed **Income Source** and the list of options in the drop-down list has been updated to match the Income Source options in section **1e. Income from Other Sources** on the 1003 URLA Part 2 input form and in the Verification of Other Income input form.

CBIZ-24368

Construction Method Type Added to the 1003 URLA Lender Input Form

For loans using the new URLA forms, the **Construction Method Type** drop-down list (field ID ULDD.X187) now displays on the 1003 URLA Part 4 input form below the Loan Purpose section and above the Mixed-Use Property section. Adding the field to this form makes it easier for lenders to enter or change the construction method type directly from this form without having to navigate to the ULDD/PDD form to select an option for the field.



Selecting Manufactured from the drop-down list automatically selects the **Manufactured Housing** check box (field ID 603) on the 1003 URLA Part 4, HUD-928005b Conditional Commitment, and VA 26-1805 Reasonable Value input forms.

CBIZ-24417

Encompass 19.3 August Service Pack

August 17, 2019

(Added on August 16, 2019)

Pop-Up Windows for Present and Proposed Housing in URLA 2020 Loans












To enable loan offices, processors, and underwriters to view present and proposed housing expenses for loans using the URLA 2020 forms, a new pop-up window has been added to the 1003 URLA Part 1 input form and updates have been made to the pop-up window for proposed housing expenses on the Borrower Summary forms and the Underwriter Summary tool.

New Present and Proposed Housing Expenses Pop-Up Window

A new Monthly Housing Expenses pop-up window is accessible by clicking the Edit icon in the Current Address section for the borrower on the 1003 URLA Part 1.

The pop-up window provides a side-by-side comparison of present and proposed housing expenses. Edit icons enable access to existing pop-up windows with additional details about the expenses.

Quick Entry - Monthly Housing Expenses

	Present		Proposed
Rent	<input type="text"/>		
First Mortgage P&I	<input type="text"/>	 	<input type="text"/>
Other Financing P&I	<input type="text"/>		<input type="text"/>
Hazard Ins	<input type="text"/>		<input type="text"/>
Supplemental Ins	<input type="text"/>	 	<input type="text"/>
Real Estate Taxes	<input type="text"/>		<input type="text"/>
Mortgage Insurance	<input type="text"/>	 	<input type="text"/>
HOA Dues	<input type="text"/>		<input type="text"/>
Other	<input type="text"/>	 	0.00
Total	<input type="text"/>		<input type="text"/>





D1003_2020MONTHLYHOUSINGEXPENSES

Close

Proposed Housing Expenses Pop-Up Window

A new Total Monthly Payment pop-up window for proposed expenses is accessible by clicking the Edit icon for Proposed Housing Expenses in the Income, Assets, Liabilities, and Expenses section on the Borrower Summary - Origination and Borrower Summary - Processing input forms and on the Underwriter Summary tool.

Income, Assets, Liabilities, and Expenses

Borrower's Income		<input type="text"/>	Present Housing Expense	<input type="text"/>
Co-Borrower's Income		<input type="text"/>	Proposed Housing Expense	
Other Income		<input type="text"/>	Total Liabilities	<input type="text"/>
Total Verified Combined Income		<input type="text"/>	Total Monthly Payments	<input type="text"/>
Total Verified Assets		<input type="text"/>	Net Worth	<input type="text"/>
Total Liquid Assets		<input type="text"/>		
Real Estate Owned		<input type="text"/>	<input type="checkbox"/> Employee Loan	

The pop-up window displays proposed housing expenses. Edit icons provide access to existing pop-up windows with additional details about the expenses.

Total Monthly Payment	
Proposed	
First Mortgage (P & I)	\$
Subordinate Lien(s) (P & I)	\$
Homeowner's Insurance	\$
Supplemental Property Insurance	\$
Property Taxes	\$
Mortgage Insurance	\$
Association/Project Dues	\$
Other	\$ 0.00
Total	

BORROWERSUMMARY_TOTALPAYMENT

Close

For loans using the URLA 2020 forms, the proposed supplemental property insurance amount (field ID URLA.X144) on both pop-up windows includes the amounts from lines 1007, 1008, and 1009 (field IDs 1630, 253, and 254) on the Proposed Supplemental Property Insurance pop-up window when the description field for these items includes the word insurance. The Proposed Supplemental Property Insurance pop-up window is accessed by clicking the Edit icon for the proposed supplemental insurance (field ID URLA.X144).



For URLA 2020 loans, the Override with Reserves from Itemization check box has been removed from the Proposed Supplemental Property Insurance pop-up window. Users can now edit the amounts directly on the pop-up window without having to go to the 2015 Itemization input form.

CBIZ-22052

Logic to Automatically Select a Refinance Type

The logic shown in the table below is now being used to populate the Refinance Type (field ID URLA.X165) base on the selections made for Purpose of Loan (field ID 19) and Purpose of Refinance (field ID 299). This logic is applied when toggling from the URLA 2009 to the URLA 2020 input forms.

Purpose of Loan (field ID 19)	Purpose of Refinance (field ID 299)	Refinance Type (field ID URLA.X165)
No Cash Out Refi	Any option except Cash-Out Limited	No Cash Out
Any refinance or construction option	Cash-Out Limited	Limited Cash Out
Cash-Out Refi	Any option except Cash-Out Limited	Cash Out
Purchase or Other		Blank
Construction or Construction-Perm	Any Cash-Out option except Cash-Out Limited	Cash Out
Construction or Construction-Perm	Any No Cash-Out option	No Cash Out
Construction or Construction-Perm	Blank	Blank
Blank	Blank	Blank
Other	Blank	Blank



The options shown in the table are populated to the Refinance Type field in a one-way transfer. Changes to the Refinance Type field do not copy back to the Purpose of Loan or Purpose of Refinance fields.

CBIZ-22608

Property ID Now Imported from FNMA 3.2 and MISMO 3.4 Files When ADS-020 is PropertyDataID

To enable lenders to receive the property ID from an appraiser and then pass it along to Fannie Mae, the PropertyDataID value (FNMA field ID ADS-030) is now imported into the Inspection Property ID field in Encompass (field ID TQL.X95). This feature is enabled for both FNMA 3.2 and MISMO 3.4 file imports.



The value for ADS-030 is imported only when Fannie Mae field ID ADS-020 is PropertyDataID.

CBIZ-25533

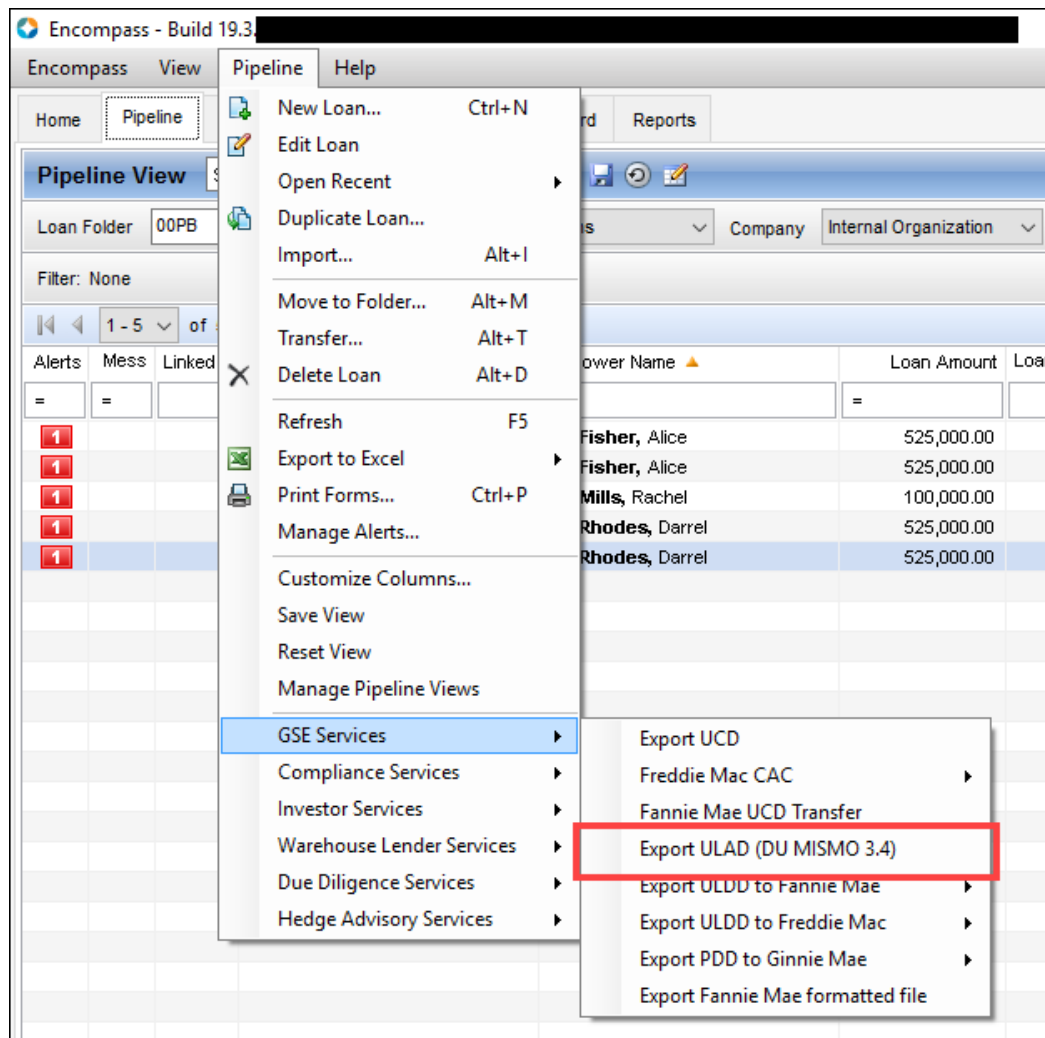
Encompass GSE Integrations & Services 19.3 Major Release

July, 2019

(Added on July 11, 2019)

New ULAD Export Option

Starting with this release, the Pipeline menu has been updated with an **Export ULAD (DU MISMO 3.4)** option enabling authorized users to submit URLA 2020 loans in MISMO 3.4 format.



This feature is supported on Encompass 19.3 and later versions.

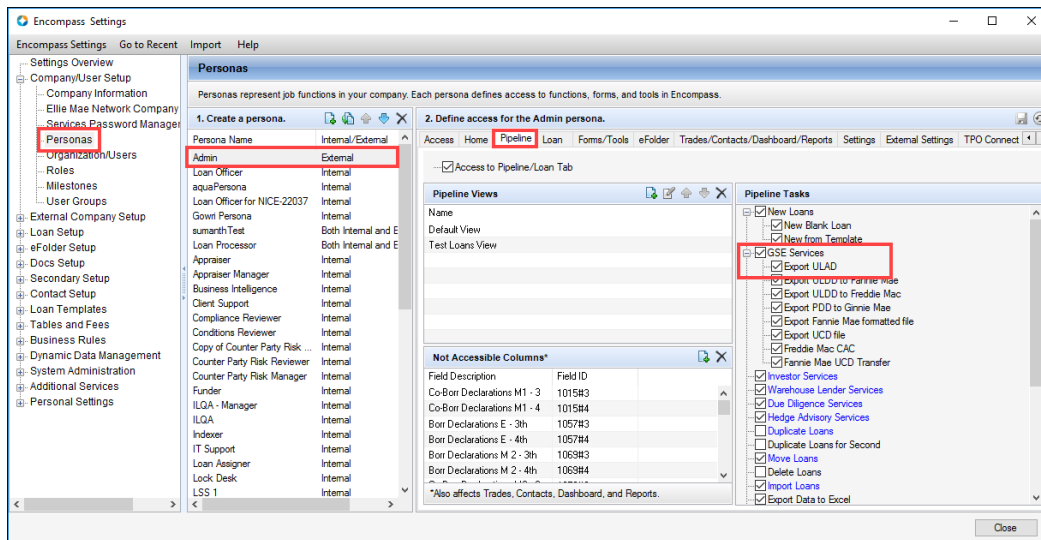
New URLA Feature Enhancements

To export a loan in DU MISMO 3.4 format, close all your loans, go to the **Pipeline** menu, select the loan you want to export, and from the **Pipeline** menu, point to **GSE Services**, and click **Export ULAD (DU MISMO 3.4)**.



If you select an URLA 2009 loan for the DU MISMO 3.4 export, the loan will be successfully exported with missing URLA 2020 data, as expected.

To support this DU MISMO 3.4 export update, Personas setting has been updated with an **Export ULAD** option. Users assigned with this Persona will have access to the **Export ULAD (DU MISMO 3.4)** option from the Pipeline.



To enable this new Persona, go to **Encompass Settings > Company/User Setup > Personas** > select a Persona, click the **Pipeline** tab, and in the *Pipeline Tasks* panel, select the **Export ULAD** check box.

GSE-94, GSE-11215

Fannie Mae Updates

Loan submissions to Fannie Mae, for both DU and EarlyCheck, have been updated to support the URLA 2020 changes so that loans are compliant with Fannie Mae regulations.




Until Fannie Mae supports URLA 2020 changes, when you submit MISMO 3.4 data to Fannie Mae, the following message will be displayed on the Fannie Mae portal indicating that DU MISMO 3.4 is not supported: *This loan application was submitted using the MISMO 3.4 format, which is not accepted at this time. The loan application must be resubmitted using the 1003 3.2 or MISMO 2.3.1 format.*

The *Submit EarlyCheck* window has also been updated with a new **ULAD** value in the *File Format* drop-down field. This will be displayed for URLA 2020 loans only.

New URLA Feature Enhancements

Submit EarlyCheck



Login Information

Username:

Password:

Institution ID:

☒ Save Login Information

Loan Summary

Borrower: Darell M Rhodes

Co-Borrower: Stella M Rhodes

Property: 456 Easy Street
Santa Rosa, CA 95407

Loan Number: 0616EM013663328

Loan Amount: 117000.00

Loan Purpose: Purchase

Loan Term: 360

Loan Rate: 8

Transaction Information

Validation ID:

Casefile ID: 123456

Project Type: G/Not in a Project or Development

MI Company: Radian Guaranty

File Format:

ULAD

ULDD

ULAD

Submit

Cancel

For URLA 2009 loans, *File Format* field will continue to display a 1003 value.

Submit EarlyCheck

FannieMae.

Login Information

Username:

Password:

Institution ID:

☒ Save Login Information

Transaction Information

Validation ID:

Casefile ID: 123456

Project Type:

MI Company:

File Format:

Loan Summary

Borrower: Darell M Rhodes

Co-Borrower: Stella M Rhodes

Property: 456 Easy Street
Santa Rosa, CA 95407

Loan Number: 0616EM013663328

Loan Amount: 117000.00

Loan Purpose: Purchase

Loan Term: 360

Loan Rate: 8

Submit **Cancel**

Similar to loan submissions to EarlyCheck 1003 file format, after your ULDD submission to Fannie Mae EarlyCheck is complete, the findings are displayed in the **Documents** tab of the eFolder. Using the options in the **Preliminary Conditions** tab, you can view the results of the EarlyCheck submission and then select one or more of the order findings to create preliminary conditions for your loans.



Ability to apply preliminary conditions to URLA 2020 loans will be available when Fannie Mae supports this feature.



For more information on Preliminary Conditions, see the **Add Preliminary Conditions** section of [Using Fannie Mae Services in Encompass](#).

GSE-71, GSE-79

Support for New URLA in Encompass Consumer Connect

July, 2019

New URLA Loan Application Workflow

To accommodate the new redesigned version of the Uniform Residential Loan Application (URLA), a new URLA 2020 loan application option has been added to the administration portal. Administrators can create an URLA 2020 loan application workflow for testing purposes at this time.

The following list provides a high-level summary of features available in the Encompass Consumer Connect loan application workflow to support the new URLA.

- **New and retired fields** - New fields have been added to capture additional information. Fields from the existing interview and form style loan applications that are no longer required do not display on the new URLA 2020 loan application. In addition, some field names and mappings have changed.
- **Total Number of Borrowers** - A new field captures the expected number of borrowers applying for the loan. However, Encompass Consumer Connect still supports 1 borrower pair per loan application submission.
- **Alternate Names** - New fields capture alternate names for each borrower for the vesting documents.
- **Marital Status** - A new Marital Status section captures detailed information about each borrower's marital status. When a borrower is unmarried but in domestic relationships that may involve joint property rights, an Unmarried Addendum is included when the output form is generated in Encompass.
- **Current Employment Income** - All borrower employment income is now captured via Verification of Employment entries. Check boxes now enable disclosure of a borrower relationship to parties within the transaction or an ownership share in a business if they are self-employed or a business owner. Income details also include any associated military pay or entitlements as part of each employment record.
- **Military Service** - Detailed information about military service, including active duty and expiration dates can now be captured for each borrower on all loan applications. This information is no longer limited only to VA loans only.
- **Language Preference** - A new field captures the language in which each borrower prefers to do business. Each borrower can provide their preferred language for doing business, however, this does not represent a guarantee that the lender will be able to honor their preferred language request.

New URLA Feature Enhancements

- **Property Address** - New fields have been added to capture Unit Type, Unit Number, and Country per ULAD data guidelines for Subject Property, Current, Prior, Mailing, Employer addresses and Real Estate Owned.
- **Occupancy/Property Use** - Encompass Consumer Connect continues to identify the property use type as either Primary Home, Vacation Home, or Investment Home. Support has been added to indicate that the occupancy for a transaction is FHA Secondary Residence.
- **Other Property Information** - New fields have been added to record whether the subject property is going to be used as a mixed-use property or if the subject property is a manufactured home.
- **Declarations** - New explanation fields have been added to enable users to enter additional information for any declaration answered in the affirmative. Users can determine which explanations display on the new URLA continuation input form.
- **Demographic Information** - Encompass continues to support existing fields that were introduced to support HMDA data collection requirements in January 2018.

Setting the Default Date for Using the URLA 2020 Version for New Loans

When your company has completed the testing period and is ready to implement URLA 2020, Encompass Consumer Connect administrators can use a new *effective date for URLA 2020* option in the administration portal to configure when the new URLA fields will be applied to all new loan applications. By default, the option is configured to use the URLA 2020 forms on all loans created on or after February 1, 2020, but administrators can adjust the date based on your company's policies and practices and guidance from your investors.

Administrators can configure the date when the new URLA 2020 fields are applied by default for new loan applications by adjusting the date in the **Set the effective date for URLA 2020** setting in the loan application workflow. Administrators can toggle between URLA versions prior to the mandated implementation date, for example for testing and rollouts to branch offices.


About the Effective Date

When you set the effective date in Encompass Consumer Connect, make sure the date matches the Policy date in Encompass. If the dates do not match, Encompass will still accept loan applications but there may be some data loss from the fields that have changed or are no longer present between URLA 2020 and URLA 2009 versions.

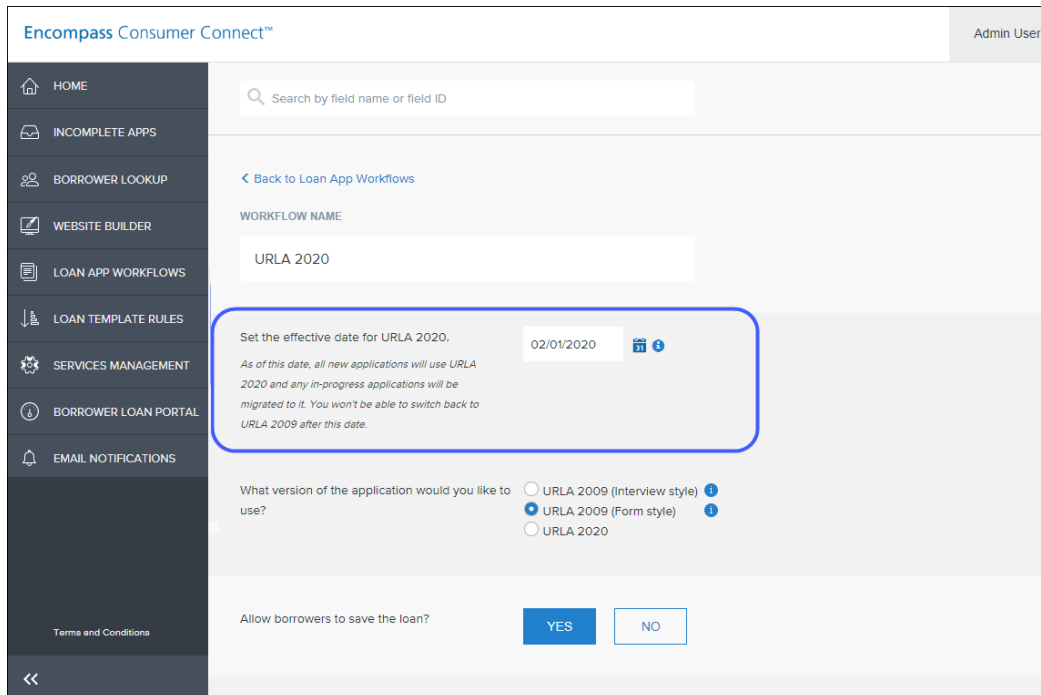
Keep in mind that when the effective date for URLA 2020 is met, the following changes occur:

- All new loan applications will use the URLA 2020 version. All draft loan applications will be migrated to the URLA 2020 format when the borrower resumes the loan application.
- It will not be possible to toggle back to URLA 2009. The URLA 2009 options for interview style and form style will no longer be available in the administration portal.

To Set the Date When the URLA 2020 Fields Are Used by Default:

1. In Encompass Consumer Connect administration portal, go to **Loan App Workflows**.
2. Select the click the **Edit** icon () next to a workflow.
3. Type the date when you want the URLA 2020 loan application to be used by default or click the **Calendar** icon to select a date.

You can enter any future date that is one day after the current date. The effective date starts at 12 am EST on the date specified.



The screenshot shows the 'Encompass Consumer Connect' administration portal. The sidebar on the left contains navigation links: HOME, INCOMPLETE APPS, BORROWER LOOKUP, WEBSITE BUILDER, LOAN APP WORKFLOWS, LOAN TEMPLATE RULES, SERVICES MANAGEMENT, BORROWER LOAN PORTAL, and EMAIL NOTIFICATIONS. The main content area is titled 'URLA 2020' and includes a 'Set the effective date for URLA 2020.' section with a date picker set to '02/01/2020'. Below this, there is a section 'What version of the application would you like to use?' with three radio buttons: 'URLA 2009 (Interview style)', 'URLA 2009 (Form style)' (which is selected), and 'URLA 2020'. At the bottom, there is a toggle for 'Allow borrowers to save the loan?' with 'YES' and 'NO' buttons.

4. Click **Save**.

Enabling the URLA 2020 Loan Application Before the URLA 2020 Effective Date

Administrators can toggle between URLA versions prior to the mandated implementation date, for example for testing.


When toggling between URLA versions, keep the following points in mind:

- Logic has been added to Encompass and Encompass Consumer Connect to ensure that data is captured correctly when users toggle between URLA 2009 and URLA 2020 application versions. However, because different types of information are required by URLA 2009 loan applications and

URLA 2020 loan applications, you may encounter data gaps or data overlaps when switching between the old and new version of the URLA applications.

- The URLA 2020 loan application resembles the form style loan application. Conversion from 2009 form style to the URLA 2020 loan application has fewer data gaps than when converting from the interview style loan application. With the interview style loan application some fields are leading questions and are not directly mapped to an Encompass field ID and some fields are calculated fields in the URLA 2020 version. Refer to the *Encompass Consumer Connect URLA 2020 Field Guide* to learn about the changes between loan application styles and versions.
- Field ID 1825 specifies the URLA version of the loan application. When a loan application is submitted, Encompass checks field ID 1825 to determine whether to save it as URLA 2009 or URLA 2020.
- Changing the URLA version in a loan application workflow impacts new loan applications only.
- There is no migration of draft applications. For example, draft applications that were started as URLA 2009 will be completed as URLA 2009. Note that draft loan applications will be migrated only after the URLA effective date.

To Enable the URLA 2020 Loan Application in a Workflow:

1. In Encompass Consumer Connect administration portal, go to **Loan App Workflows**.
2. Create a new workflow or select the click the **Edit** icon () next to an existing workflow.
3. Select **URLA 2020** as the version of the application you would like to use.

New URLA Feature Enhancements

Encompass Consumer Connect™

Cancel Save Admin User

HOME

INCOMPLETE APPS

BORROWER LOOKUP

WEBSITE BUILDER

LOAN APP WORKFLOWS

LOAN TEMPLATE RULES

SERVICES MANAGEMENT

BORROWER LOAN PORTAL

EMAIL NOTIFICATIONS

Terms and Conditions

<<

Search by field name or field ID

< Back to Loan App Workflows

WORKFLOW NAME

URLA 2020

Set the effective date for URLA 2020.

02/01/2020

As of this date, all new applications will use URLA 2020 and any in-progress applications will be migrated to it. You won't be able to switch back to URLA 2009 after this date.

What version of the application would you like to use?

☐ URLA 2009 (Interview style)

☐ URLA 2009 (Form style)

☒ URLA 2020

Allow borrowers to save the loan?

YES NO

A migration message immediately appears.

Migrate current workflow settings?

Would you like to migrate your workflow settings to the URLA 2020 style for new applications? If not, default settings will be used.

No Yes

- Click **Yes** to migrate the current workflow settings to the URLA 2020 version. This means that any customizations made to the URLA 2009 loan application (such as changed titles and fields names, required fields, custom fields, and so on) except for Services settings, will be carried over into the URLA 2020 loan application.

OR

Click **No** to use the default URLA 2020 loan application.

- Click **Save**.

Converting URLA 2009 Draft Applications to URLA 2020

Beginning with this release, your company's operations and delivery teams can control the rollout of the URLA 2020 loan applications per your investors' guidelines. As it is rolled out, draft loans are in the URLA 2009 interview and/or form style formats. Those loan applications maintain the URLA 2009 format, and nothing happens to the loan applications or the data in them unless your company decides to convert them to the URLA 2020 form format.

Operational Issues to Consider When Converting Loans to the URLA 2020 Version

Eventually your company will select a date when using the URLA 2020 version is mandatory for new loans. All loans created on or after the implementation date use the URLA 2020 format. Existing loans will retain the URLA 2009 form format after the conversion date unless your company decides to convert those loans.

Issues to consider before migrating URLA 2009 loan applications to the URLA 2020 form:

- Review your URLA 2009 loan application workflows to understand the impact of the new and changed options for verifications and other URLA 2020 form fields. Determine how will this affect your company's business rules and integrations. New and changed fields are described in the Encompass Consumer Connect Field Information guide.
- Review the use of Other for existing loan entries that do not match new options in the URLA 2020 verification input forms.
- Some VODs may become VOOAs
- Documenting REOs
- Other assets

Testing URLA 2020 Loan Application Workflows

Ellie Mae recommends testing your URLA 2020 loan application workflow end-to-end, from loan submission to signing disclosures. Review the information below for recommendations and best practices for testing URLA 2020 loan application workflows and features in Encompass Consumer Connect 19.3.

Best Practices



Test Environment

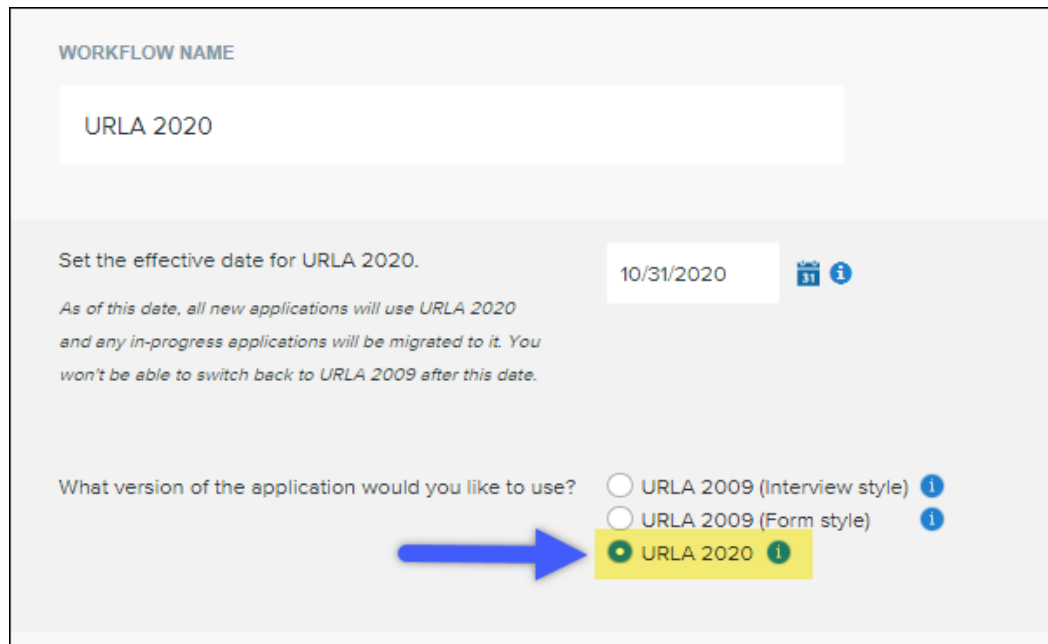
At this time, URLA 2020 is available for testing purposes only. We recommend testing URLA 2020 workflows on your dedicated Encompass test instance. If you do not have an Encompass test instance, see the information in Testing without an Encompass Test Instance, below. If you are not sure if you have an Encompass test instance, contact your Ellie Mae Relationship Manager.

Testing without an Encompass Test Instance

If you do not have an Encompass test instance and you will be testing in your Production environment, we recommended creating an URLA 2020 application that is only accessible using a direct URL. The direct URL should only be shared with team members who are testing the application.



To Set Up a Test Application

1. In **Encompass**, set up a loan folder and user ID for receiving the URLA 2020 test applications. Make sure the user ID has persona access to your Encompass Consumer Connect site. To learn how to [set up a loan folder](#) or a [create a new user](#), see the Encompass online help.
2. In the **Encompass Consumer Connect administration portal**, create a new URLA 2020 loan application workflow and copy the workflow ID.
 - a. On the Loan App Workflow page, click the **Create Workflow** button to create a new workflow, or click the **Duplicate** icon  to create a workflow from an existing workflow.
 - b. Open your loan application workflow by clicking the **Edit** icon , then set **URLA 2020** as the loan application version.




WORKFLOW NAME


URLA 2020


Set the effective date for URLA 2020. 10/31/2020  

As of this date, all new applications will use URLA 2020 and any in-progress applications will be migrated to it. You won't be able to switch back to URLA 2009 after this date.

What version of the application would you like to use?

☐ URLA 2009 (Interview style) 

☐ URLA 2009 (Form style) 

☒ URLA 2020 

- c. Choose whether to allow consumers to progressively navigate through the application one page at a time.

Encompass Consumer Connect™

HOME

INCOMPLETE APPS

BORROWER LOOKUP

WEBSITE BUILDER

LOAN APP WORKFLOWS

LOAN TEMPLATE RULES

SERVICES MANAGEMENT

BORROWER LOAN PORTAL

EMAIL NOTIFICATIONS

Search by field name or field ID

Show Electronic Consent in the loan application?

Hiding the Co-Borrower email field will disable eConsent for the Co-Borrower.

YES NO

Show navigation menu in the loan application?

YES NO

Enable progressive workflow?

YES NO

Loan Application Title

My Loan Application

- d. Configure the loan application workflow as desired, then click **Save**.
- e. Go back to the Loan App Workflows page, locate your new URLA 2020 workflow, and then copy and save the **Workflow ID**.

Active Archived

URLA 2020

DEFAULT

CREATED: 05/29/2019

ID: 584887

In Use

ID Verification

VOE/VOI

Asset Verification

Payment Provider

Credit Provider

Pricing Engine

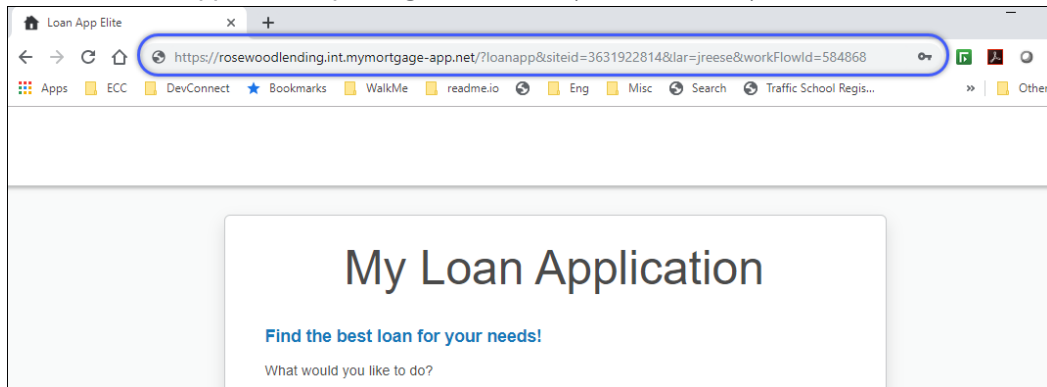
AUS

eConsent On

Style Format URLA 2020

3. Open your Encompass Consumer Connect and click on any **Apply Now** button (or loan application link) on your site.

When the loan application opens, go to the URL (or link address) in the address bar.



The URL is made up of your Encompass Consumer Connect site URL, the path to the loan application, and the Loan Application Recipient's (LAR) user ID.

4. In this next step, you'll update the LAR and workflow ID in the URL. For example,

`https://Consumer Connect URL.mymortgage-app.net/?loanapp&siteid=site ID&lar=user ID&workFlowId= workflow ID`

Where **lar=** is, replace the *user ID* with the user ID you created in Step 1.

and

Where **workFlowId=** is, replace the *workflow ID* with the workflow ID you copied in Step 2e.

For example,

`https://rwl.mymortgage-app.net/?loanapp&siteid=3632142&lar=URLA_admin&workFlowId=584868`

↑
LAR User ID

↑
Workflow ID

5. Load the page with the updated URL. Your new URLA 2020 test loan application should load in your browser.
6. Save the URL. This is how you will access your URLA 2020 test loan application. **Do not make this URL available to borrowers.**

Persona Controls

- Limit access to test population and review the persona controls to plan for who will have access to URLA 2020.
- Start in your test environment.

Loan Application Version / Toggle

- Toggling from URLA 2020 to URLA 2009 will not migrate or overwrite old data structures.
- Toggling from URLA 2009 to 2020 will overwrite 2020 fields. Multiple changes and toggles can delete data based on interaction between the two formats.
- Use parallel loan files for parallel testing rather than toggle.

Contact

Stay in touch with the latest announcements on the [I ♥ URLA mailing list](#).

Encompass Investor Connect 19.3 Release

July, 2019

Support for Loan Data in Both FNMA 3.2 and ULAD MISMO 3.4 File Format

Investors can now opt to receive two types of data files based on the version of the URLA being used by a loan file:

- DU MISMO 3.4 file format for loans that are using the 2020 version of the URLA application form
- FNMA 3.2 file format for loans using the 2009 version of the URLA application form

Previously, only data in FNMA 3.2 file format was sent in submission packages. Investors can now enable a MISMO 3.4 and/or a FNMA 3.2 file option in their partner preferences. When the MISMO 3.4 option is enabled, Encompass includes a MISMO 3.4 file in the submission package for loans that are using the URLA 2020 forms. When the FNMA 3.2 option is enabled, Encompass includes a FNMA 3.2 file in the submission package for loans that are using the URLA 2009 forms. The MISMO 3.4 and/or FNMA 3.2 files are also listed in the manifest file for the submission package.

New URLA Feature Enhancements

Zip File

Name	Type	Compressed size	Password ...	Size	Ratio	Date modified
1234567899991906EM1411163_AdditionalDataFields_20191706223242	JSON File	1 KB	No	1 KB	4%	6/17/2019 10:32 PM
1234567899991906EM1411163_DU MISMO 3.4_20191706223236	XML Document	3 KB	No	8 KB	72%	6/17/2019 10:32 PM
1234567899991906EM1411163_InvestorOptions_20191706223242	JSON File	1 KB	No	1 KB	0%	6/17/2019 10:32 PM
1234567899991906EM1411163_Manifest_20191706223242	XML Document	1 KB	No	1 KB	47%	6/17/2019 10:32 PM

Manifest File

```
<?xml version="1.0" encoding="UTF-8"?>
<LoanDelivery>
  <LoanDocuments/>
  - <DataSets>
    <DataSet FileName="1234567899991906EM1411163_AdditionalDataFields_20191706223242.json"/>
    <DataSet FileName="1234567899991906EM1411163_DU MISMO 3.4_20191706223236.xml" Version="MISMO 3.4" Type="DU.MISMO.3.4"/>
  </DataSets>
  <InvestorOptions FileName="1234567899991906EM1411163_InvestorOptions_20191706223242.json"/>
</LoanDelivery>
```

When an investor enables both the FNMA 3.2 and MISMO 3.4 file formats, the appropriate data is delivered based on the version of the application. When an investor has enabled **only one** of these options, an error message displays to the lender in the Loan Delivery Status window when submitting data for a loan that does not use the selected data set, as described below :

- When an investor has enabled the delivery of data in FNMA 3.2 file format only and a lender submits an URLA 2020 loan, the following message displays in the Loan delivery status window:

The Uniform Loan Application Dataset (ULAD) in MISMO 3.4 format can not be generated for loans using the old Uniform Residential Loan Application (URLA 2009)

- When an investor has enabled the delivery of data in MISMO 3.4 file format only and a lender submits an URLA 2009 loan, the following message displays:

The Fannie Mae 3.2 format can not be generated for loans using the new Uniform Residential Loan Application (URLA 2020)

The loan delivery will fail under either of the scenarios described above. When a failure unrelated to the data type selection occurs while generating a submission package, the following error message displays:

Unable to process and package loan due to system errors. Please contact EllieMae support for further details.

DND-1601

Encompass TPO Connect Support for the New URLA

A new redesigned version of the Uniform Residential Loan Application (URLA), also known as the Fannie Mae 1003 or the Freddie Mac Form 65, is replacing the 2009 version of the URLA effective February 1, 2020. The redesigned URLA makes it easier for lenders to collect information required by the Home Mortgage Disclosure Act (HMDA) and to incorporate additional application information identified under the URLA/ULAD initiative. The redesigned URLA will temporarily use Fannie Mae's ULAD Specification (FNMA MISMO 3.4 AUS Specification) as the exchange format until the ILAD (Industry Loan Application Dataset) becomes widely available for the industry.

Please note the following announcement provided on [Fannie Mae's website](#) on June 12, 2019:

Optional Use Period for the Uniform Residential Loan Application Will Not Begin July 1, 2019

At the direction of the Federal Housing Finance Agency (FHFA), Fannie Mae and Freddie Mac (the government-sponsored enterprises, or GSEs) are communicating that the optional use period for the redesigned Uniform Residential Loan Application (URLA) form and corresponding datasets will not begin on July 1, 2019 as previously scheduled.

The effective date of the form will be revised and an updated version will be provided at a later date.

Over the coming weeks, FHFA will engage with appropriate stakeholders and agencies to finalize issuance of an updated URLA form, corresponding datasets and a new implementation timeline.

The GSEs appreciate the industry's work and feedback on the URLA project. We will continue to support our customer test environment and work with the lenders and technology software partners as a new timeline is determined.

And this is the response from Ellie Mae to Fannie Mae's announcement:



The initial URLA features and forms provided in Encompass TPO Connect should be used exclusively for testing purposes only in preparation for the February 1, 2020 mandatory use date until the FHFA and GSEs advise on a new optional use period when the form can begin to be leveraged for production use.

Encompass 19.3 Supports the Concurrent Use of Both Current URLA Forms and New URLA forms

It is important to note that although the optional use period is not going to commence on July 1, 2019, the intent of the GSEs is to continue to work with Ellie Mae and the industry at large to continue to have everything prepared for the new URLA before the February 1, 2020 mandatory date. Ellie Mae is not altering our plan regarding preparedness for the new URLA.

Encompass 19.3 will support the use of both the current URLA forms and the new URLA forms as previously communicated. Using the **Change URLA Form Version** option provided in Encompass Settings > Personas, Encompass administrators have the option to enable specific users to access the new **URLA Form Version** option in the **Forms** menu at the top of a loan file to toggle between the current URLA input forms (*URLA 2009*) and the new URLA input forms (*URLA 2020*) for use in new and existing loan files.

The initial URLA features and forms provided in Encompass 19.3 should be used exclusively for testing purposes only in preparation for the February 1, 2020 mandatory use date until the FHFA and GSEs advise on a new optional use period when the form can begin to be leveraged for production use.

Testing the New URLA in Encompass TPO Connect

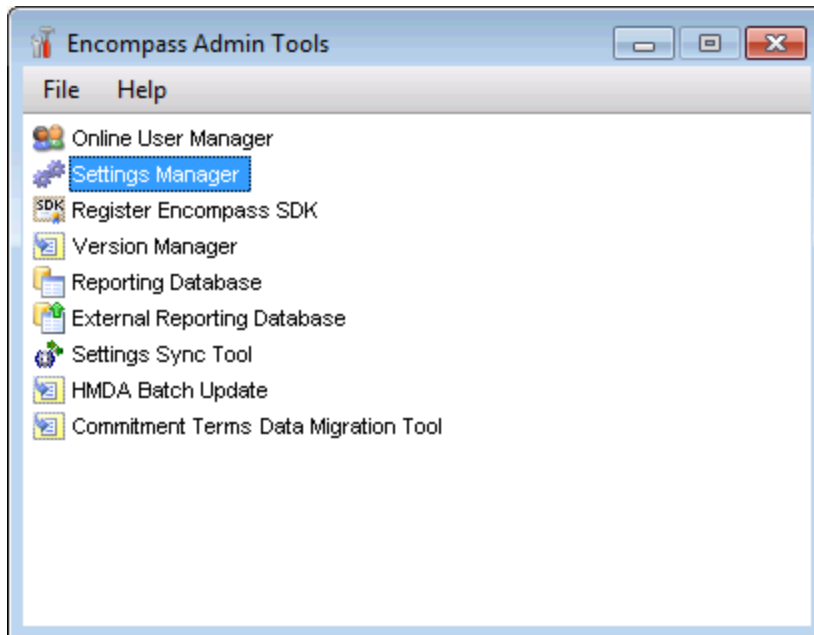
To test the URLA 2020 in Encompass TPO Connect, the Encompass 19.3 release must be applied to the associated instance. Testing the URLA 2020 without the Encompass 19.3 release applied will not work. While no error is displayed in the User Interface (UI), the API call will fail with a 404 error. In addition, the Encompass Admin policy date must be set in the past to enable 2020 loans to be created in Encompass TPO Connect.



Setting the Encompass Admin policy date is only required for initial testing. A future Encompass TPO Connect release will eliminate this dependency on the Encompass setting. In addition, all URLA 2020 testing should only be performed in an Encompass test environment because enabling this Encompass setting will result in all new loan applications created through Encompass as URLA 2020.

To Set the Encompass Admin Policy Date:

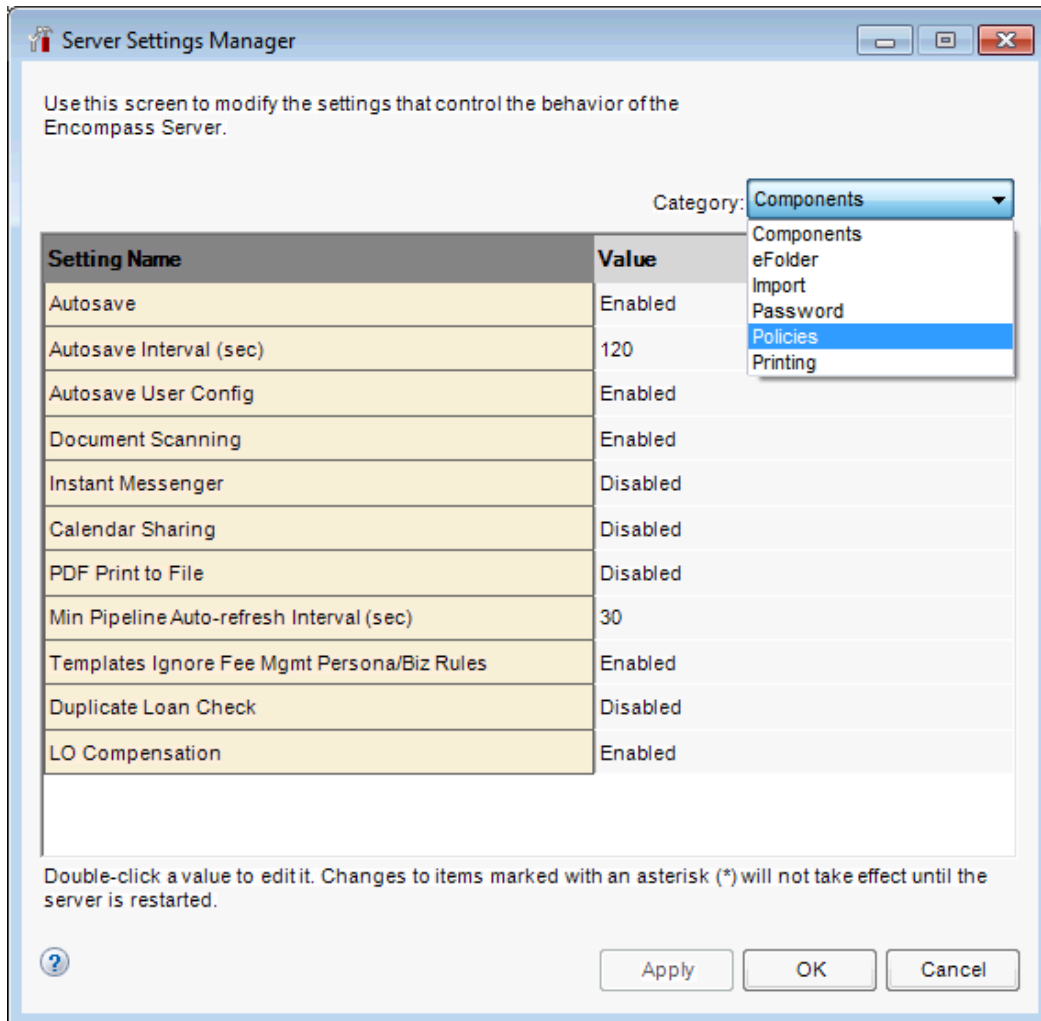
1. On your Windows task bar, click the Start menu or Start icon, navigate to the Ellie Mae Encompass program folder, and then click **Admin Tools**.



2. Double-click **Settings Manager**.
 - If you are prompted to log in to the server, type the User ID, Password, and Server that you use to log in to Encompass as the Admin user.


New URLA Feature Enhancements

3. Select **Policies** from the Category List.



4. Double-click on the **Default to URLA 2020** option, and then enter a date in the past.

New URLA Feature Enhancements


 **Server Settings Manager**

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

Category: Policies

Setting Name	Value
Default to URLA 2020	06/30/2019
HELOC Important Terms Historical Table Loan Amount	10000
Default to RESPA-TILA 2015 LE and CD	10/03/2015
Use CD to Rebaseline Date	06/01/2018
Itemize Escrow Disbursements	Disabled
Loan Amount Rounding	Enabled
Interviewer Info Populated From	File Starter
Allow Non-sequential Milestone Rollback	Disabled
After Disclosure Copy fees to GFE	Always Update
Allow access from certain IPs	Disabled
Include Unsubscribe Link in Emails	False
TPO Originator	Keep_TPO_Originator
Allow Mobile Platform *	True
Default EncompassWeb Pipeline for Admin	False
Default EncompassWeb Trading for Admin	False

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

 Apply OK Cancel

Added New URLA 2020 Setting

A new **URLA 2020** setting has been added to the Encompass TPO Connect Admin settings. This new setting enables the URLA 2020 and MISMO 3.4 file format and sets the URLA 2020 mandatory use date by Channel. In addition, the URLA 2020 application form sections and fields can be configured by Channel.

ENABLE URLA 2020

☒ Disable URLA 2020 and Disable MISMO 3.4 Import
☐ Disable URLA 2020 and Enable MISMO 3.4 Import
☐ Enable URLA 2020 and Enable MISMO 3.4 Import

☐ Allow MISMO 3.4 Import to be downgraded to URLA 2009

Effective date for mandatory use of URLA 2020

Wholesale	MM / DD / YYYY
Correspondent Non-Delegated	MM / DD / YYYY
Correspondent Delegated	MM / DD / YYYY

CHANNEL SELECTION

Channel: Wholesale

Template: ☒ Default ☐ Custom

LOAN APP SETTINGS

Additional Information	<input type="checkbox"/> Hide
Lender Loan Information	<input type="checkbox"/> Hide
Borrower Information	<input type="checkbox"/> Hide
Employment and Income	<input type="checkbox"/> Hide
Assets and Liabilities	<input type="checkbox"/> Hide
Real Estate	<input type="checkbox"/> Hide
Loan and Property Information	<input type="checkbox"/> Hide
Information for Government Monitoring	<input type="checkbox"/> Hide

The drop-down menu configurations, field visibility and loan navigation menus for the URLA 2020 are all managed from the new URLA 2020 Admin tab. The existing 1003 loan application settings for these options are still managed under the additional settings and pages and links loan navigation tab (notes have been added to these areas referencing the new URLA 2020 settings).

To Configure the URLA 2020 Setting:

1. Log into your Encompass TPO Connect Administration page.
2. Click the **Edit** link corresponding to the TPO site you want to configure.
3. Select **URLA 2020** in the left menu.
4. Under Enable URLA 2020, select an URLA import option. You can only select one of the options at a time.

ENABLE URLA 2020




☒ Disable URLA 2020 and Disable MISMO 3.4 Import

☐ Disable URLA 2020 and Enable MISMO 3.4 Import

☐ Enable URLA 2020 and Enable MISMO 3.4 Import

☐ Allow MISMO 3.4 import to be downgraded to URLA 2009

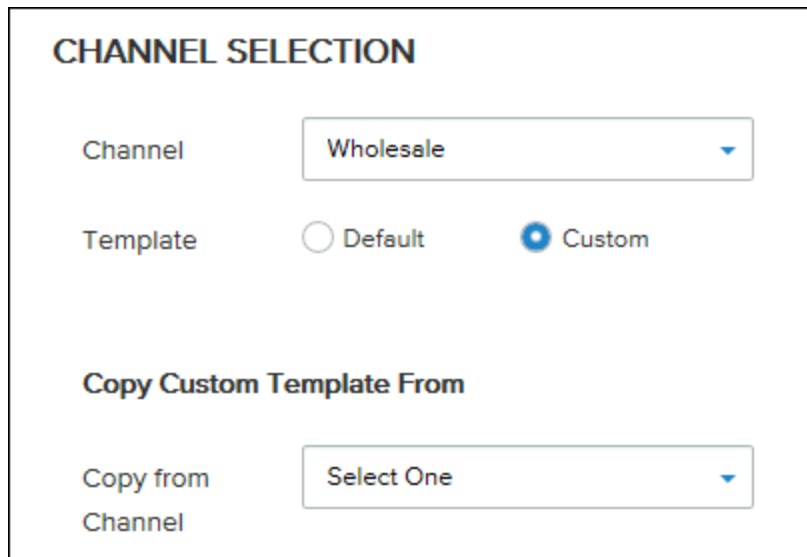
Effective date for mandatory use of URLA 2020

Wholesale	 MM / DD / YYYY
Correspondent Non-Delegated	 MM / DD / YYYY
Correspondent Delegated	 MM / DD / YYYY

- **Disable URLA 2020 and Disable MISMO 3.4 Import** - If you select this option, the system will not accept the URLA 2020 or the MISMO 3.4 import.
 - This is the default selection and how the system operates today.
 - The Effective date for mandatory use of URLA 2020 section is disabled.
 - The accepted file types are FNMA 3.2, 1003, and TXT.
- **Disable URLA 2020 and Enable MISMO 3.4 Import** - If you select this option, the system will not accept the URLA 2020, but will accept the FNMA 3.2 or MISMO 3.4 import.
 - The Effective date for mandatory use of URLA 2020 section is disabled.
 - The accepted file types are FNMA 3.2, MISMO 3.4, 1003, and TXT.
 - When MISMO 3.4 is imported, it will be automatically downgraded to a 2009 URLA.
 - A warning message *“Please Note: Downgrading a 3.4 file to a 2009 URLA or upgrading a 3.2 file to a 2020 URLA may cause lost or inaccurate data.”* will be displayed to your users when they register a loan.

- When upgrading or downgrading 3.2/3.4 files, your users are taken to the URLA application consistent with the imported file (rather than the upgrade/downgrade version of the application). Once the loan is registered, your users are taken to the appropriate upgrade/downgrade application.
 - If upgrading a 3.2 file, your users are taken to the URLA 2009 until the loan is registered. Once registered, your users are taken to the URLA 2020.
 - If downgrading a 3.4 file, your users are taken to the URLA 2020 until the loan is registered. Once registered, your users are taken to the URLA 2009.
- **Enable URLA 2020 and Enable MISMO 3.4 Import without the downgrade option** - If you select this option, the system will accept the URLA 2009, the URLA 2020, the FNMA 3.2 import, and the MISMO 3.4 import until the entered **Effective date for mandatory use of the URLA 2020** goes into effect.
 - A warning message *"Please Note: Downgrading a 3.4 file to a 2009 URLA or upgrading a 3.2 file to a 2020 URLA may cause lost or inaccurate data."* will be displayed to your users when they register a loan.
 - When upgrading or downgrading 3.2/3.4 files, your users are taken to the URLA application consistent with the imported file (rather than the upgrade/downgrade version of the application). Once the loan is registered, your users are taken to the appropriate upgrade/downgrade application.
 - If upgrading a 3.2 file, your users are taken to the URLA 2009 until the loan is registered. Once registered, your users are taken to the URLA 2020.
 - If downgrading a 3.4 file, your users are taken to the URLA 2020 until the loan is registered. Once registered, your users are taken to the URLA 2009.
 - For each Channel, enter the date when mandatory use of the URLA 2020 should go into effect.
 - The accepted file types are FNMA 3.2, MISMO 3.4, 1003, and TXT.
 - These settings will allow a FNMA 3.2 file to be upgraded to URLA 2020, but will not allow a MISMO 3.4 file to be downgraded to URLA 2009.

- **Enable URLA 2020 and Enable MISMO 3.4 Import with the downgrade option** - If you select this option, the system will accept the URLA 2009, the URLA 2020, the FNMA 3.2 import, and the MISMO 3.4 import until the entered **Effective date for mandatory use of the URLA 2020** goes into effect.
 - The **Allow MISMO 3.4 import to be downgraded to URLA 2009** check box must be selected.
 - For each Channel, enter the date when mandatory use of the URLA 2020 should go into effect.
 - The accepted file types are FNMA 3.2, MISMO 3.4, 1003, and TXT.
 - These settings will allow a FNMA 3.2 file to be upgraded to URLA 2020, but will not allow a MISMO 3.4 file to be downgraded to URLA 2009.
- 5. Under Channel Selection, select the Channel for which you want to configure the URLA 2020. These settings will allow you to configure field labels, field visibility, required fields, and the section labels and visibility for the left navigation menu.



The screenshot shows a form titled "CHANNEL SELECTION". It contains the following fields and options:

- Channel:** A dropdown menu with "Wholesale" selected.
- Template:** Two radio buttons: "Default" (unselected) and "Custom" (selected).
- Copy Custom Template From:** A section header followed by a dropdown menu.
- Copy from Channel:** A dropdown menu with "Select One" selected.

- Select whether you want to use the default URLA 2020 loan application settings (Default) or configure the settings to suit your company's business needs (Custom).
 - If you select **Default**, the Loan App Settings section is disabled.
 - If you select **Custom**, the Loan App Settings section is enabled.
 - If you switch from **Custom** to **Default**, a message *"Changing from Custom back to Default will remove all custom settings."* is displayed. Click **Proceed** to continue.

- Once you have created and saved a custom Channel template, you can copy that template to another Channel.
 - Select the Channel template you want to copy from the **Copy Custom Template From** drop-down field.



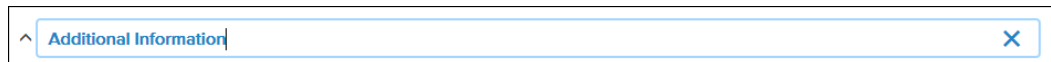
The currently selected Channel is not displayed in the **Copy Custom Template From** drop-down field.

- The settings from the selected Custom template are copied to the Channel template selected in the **Channel** drop-down field.
 - **Click Save.**
6. If Loan App Settings is enabled, you can configure the URLA 2020 sections for the selected Channel.



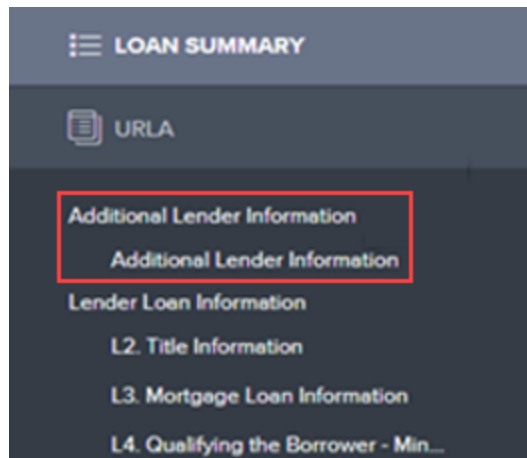
The Loan App Settings is enabled when the “Custom” option is selected for **Template**.

7. In each Loan App Settings section (e.g., Additional Information, Lender Loan Information, or Borrower Information):
- Click a blue section title to edit it.

A screenshot of a web interface showing a dropdown menu. The menu is open, displaying a list of items. The first item, 'Additional Information', is highlighted in blue. To the right of the list is a close button (an 'X' icon).

^ Additional Information X

- The modifications you make are displayed in the Left Navigation Menu and the corresponding URLA 2020 UI page.
- If a section has no sub-sections (e.g., Additional Information), the section name is displayed twice in the Left Navigation Menu.



- Click in the **Title** field to edit a sub-section title.
 - The modifications you make are displayed in the Left Navigation Menu and the corresponding URLA 2020 UI page.
- Select the **Hide/Hide this section** check box next to a section or sub-section to hide them on the corresponding URLA 2020 UI page.
- The default field name is displayed in the Default Name column.
- Edit a field label in the TPOC Field Name column.
 - The modifications you make are displayed in the Left Navigation Menu and the corresponding URLA 2020 UI page.
- The Encompass field name is displayed in the Encompass Field Name column.
- The Encompass field ID for the field is displayed in the Encompass Field ID column.
- Clear the **Show** check box to hide a field on the corresponding URLA 2020 UI page.
- Select the **Required** check box to make a field required on the corresponding URLA 2020 UI page.
 - When the **Required** check box is selected, the **Show** check box is automatically elected and disabled until the **Required** check box is cleared.
 - A red asterisk (*) is displayed next to required fields on the corresponding URLA 2020 UI page.
 - Any fields marked as required must be completed before the application can be saved. Any Encompass required field business rules will also be executed after

the application is saved.

- Fields that have selection options are indicated by this arrow icon. When clicked, the options for that field are displayed.

DEFAULT LABEL	TPOC FIELD NAME	SHOW
Select an Option	Select an Option	<input checked="" type="checkbox"/>
(A) Alternative	(A) Alternative	<input checked="" type="checkbox"/>
(F) Full Documentation	(F) Full Documentation	<input checked="" type="checkbox"/>
(R) Reduced	(R) Reduced	<input checked="" type="checkbox"/>

- The default option label is displayed in the Default Label column providing a reference to the original value.
- Edit an option label in the TPOC Field Name column.
- Clear the **Show** check box to hide the option from the application form.
- Any modifications you make are displayed on the application form.

8. When you are done configuring the URLA 2020 setting, click **Save**.

NGENT-11734, NGENT-11760

New URLA Fixed Issues

Encompass GSE Integrations & Services 21.1 March Critical Patch 2

March 18, 2021

(Added on 03/23/2021)

Mapping Updates

The following ULAD/new URLA mapping issues for iLAD, Fannie Mae, and Freddie Mac have been fixed with this release:

- **VOD Mapping for Exclude in AUS/Export:** VOD was included in the export file when the Include in AUS/Export check box was not selected. To fix the issue, mapping has been updated so that the VOD value is included in the export file only when field ID DD0152 (VOD) is selected:
 - XPath: MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/ASSETS/ASSET/ASSET_DETAIL
 - Parent Container: ASSET_DETAIL (send entire container as a whole when flagged is selected, if not selected, then do not send.)
- **Industry Purpose Fields:** Prior to this release, Industry Purpose-related fields were not included in the export file, resulting in users reviewing data and manually entering values that were already entered in Encompass. To fix the issue, mapping for the following are now included in the xml file:

XPath	Data Attributes	Logic
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/ROLES/ROLE/BORROWER/ COUNSELING/COUNSELING_EVENTS/COUNSELING_EVENT/ COUNSELING_EVENT_DETAIL	LoanIdentifierType LoanIdentifier	If Loan type (field ID 1172) equals "VA", send "AgencyCase" to "LoanIdentifierType" and send value in Agency Case Number (field ID 1040) to "LoanIdentifier"

- **Additional LoanOriginationCompany and LoanOriginator Fields:** Mapping for Sort IDs 294, 308, 313, 314, 295, 296, 297, 298, 299 are now included in the export file:

XPath			
Sort ID	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/	Data Attribute (PartyRoleType)	DataPoint and Logic
294	LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	LoanOriginationCompany	DataPoint: FullName Map from field ID 315 - Loan Originator Organization Name
308	INDIVIDUAL/NAME	LoanOriginator**	DataPoint: SuffixName Map from field ID URLA.X173 - Suffix
313	INDIVIDUAL/CONTACT_POINTS/CONTACT_POINT/CONTACT_POINT_EMAIL	LoanOriginator	DataPoint: ContactPointEmailValue Map from field ID 3968 - Email
314	INDIVIDUAL/CONTACT_POINTS/CONTACT_POINT/CONTACT_POINT_TELEPHONE	LoanOriginator	DataPoint: ContactPointTelephoneValue Map from field ID 1823 - Loan Originator's Phone Note: The export will remove any non-numeric values to send telephone number in same manner as it was previously sent from field ID 324. For example, a value entered of 925-227-3736 will be sent without hyphens as 9252273736. Also, if you navigate away from field and go back to it, you can enter a space and extension number. If you enter additional numeric values after the 10-digit phone number, this value will be sent in ContactPointTelephoneExtensionValue.

New URLA Fixed Issues

Sort ID	XPath MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/	Data Attribute (PartyRoleType)	DataPoint and Logic
295, 296, 297, 298, 299	ADDRESSES/ADDRESS	LoanOriginationCompany	DataPoint: AddressLineText Map from field ID URLA.X188 - Street Address DataPoint: AddressUnitIdentifier Map from field ID URLA.X190 - Unit # DataPoint: CityName Map from field ID 313 - City DataPoint: StateCode Map from field ID 321 - State DataPoint: PostalCode Map from field ID 323 - Zip If zip code is entered with a hyphen, for example 95407-9999 the hyphen will be removed and 954079999 will be sent.

The following ULAD/new URLA mapping issue for iLAD, Fannie Mae DU and EarlyCheck has been fixed with this release:

- **DU Case ID:** DU Case ID (field ID MORNET.X4) is now included in the correct sequencing order in the export files. This will also help avoid the errors that users were seeing when submitting new URLA loans to Fannie Mae DU and EarlyCheck.

GSE-20324, GSE-19813, GSE-20323, GSE-20496, GSE-20446, GSE-20493, EVP-20884

Fannie Mae DU on ePass: Intermittent Institution ID Error

An issue occurred intermittently where submitting a DU order would result in an error message (username not associated with the specified institution ID) and the submission could not be made. This has been fixed so that DU orders can be successfully placed in the mentioned scenario.

GSE-17170

Encompass 21.1 Critical Patch 2 (Version 21.1.0.3)

March 13, 2021

(Added 3/16/2021)

Affordable Loan Check Box Now Syncing Between 2nd and 1st Liens in Linked Piggyback Loans

When two loans using the new URLA forms are linked and synchronized via the Piggyback Loan tool, if the **Affordable Loan** check box (field ID URLA.X210) is selected as a loan feature in section L3 on the 1003 URLA - Lender input form for the second lien loan, the **Affordable Loan** check box (field ID URLARALxx24) in the Verification of Additional Loan record in the first lien loan is also selected. Previously the check box for the VOAL record in the linked loan was not selected when the loan data was synchronized, which resulted in a TLTV error message being returned when running Freddie Mac Loan Product Advisor (LPA).

CBIZ-38293

Alimony and Child Support Liabilities Now Importing Correctly from MISMO 3.4 Loan Files

For loans using the new URLA forms, an issue was resolved that caused the following two issues to occur when importing a MISMO 3.4 loan file that included an alimony amount:

- A Verification of Other Liabilities (VOOL) record was created in Encompass with a Description of **Other** instead of **Alimony**.
- When a child support liability also existed in the loan, the child support amount was populated in the VOOl entry for child support but was also being included in the alimony amount.

In the example below, a MISMO 3.4 file with a \$100 alimony payment and a \$250 child support payment was imported with the alimony liability showing a Description of **Other** and a Monthly Amount of 350.00 (the \$100 alimony amount plus the \$250 child support amount).

Quick Entry - VOOl			
VOOL			
Applies To	Description	Other Description	Monthly Amount
Borrower	Other		350.00
Borrower	Child Support		250.00

New URLA Fixed Issues

This issue has been resolved. Importing a MISMO 3.4 files with alimony now results in a VOOL entry with a description of Alimony and an amount equal to the monthly alimony payment.



The recommended best practice is to review loans previously imported from MISMO 3.4 files that contain alimony payment data and to make adjustment to the VOOL records if needed.

CBIZ-38291

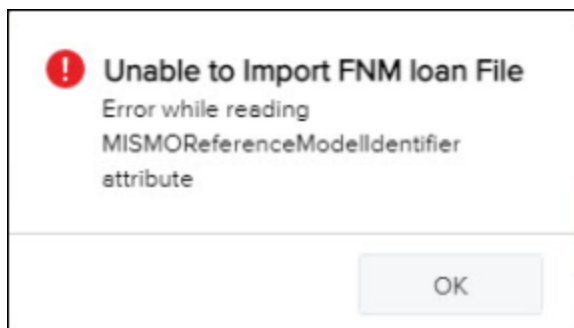
Blank Amortization Type Populating Correctly with MISMO 3.4 File Imports

For loans using the new URLA forms, when using APIs to import a MISMO 3.4 loan file with no value set for the amortization type, a blank value is now being populated in Encompass for the Amortization Type. Previously a value of **Other** was being populated for the Amortization Type.

CBIZ-38227

Issue Resolved for Loan Files Imported from Fannie Mae DO

An issue was resolved that caused the following error message to display when importing a loan file from Fannie Mae's Desktop Originator (DO).



This issue occurred because the *MISMOReferenceModelIdentifier* attribute was not included in the FNMA 3.4 XML code. Encompass used this attribute to identify a loan file as a valid MISMO 3.4 loan file. Encompass no longer uses the modifier to identify a FNMA 3.4 loan file as a valid MISMO 3.4 loan file, and these files are now being imported into Encompass. However, an error message will display if the XML file is not in Fannie Mae 3.4 format or if other required MISMO 3.4 data is missing.

CBIZ-38355

Encompass 21.1 Critical Patch 1 (Version 21.1.0.2)

March 6, 2021

(Added 3/16/2021)

Liabilities Excluded from URLA Liabilities Total Also Excluded from Credit Cards and Other Debts Paid Off

For loans using the new URLA forms, when the Will be paid off check box (field ID FLxx18) and the Exclude from URLA Liabilities Total check box (field ID FLxx17) are both selected on a Verification of Liabilities (VOL) record, the liability amount is no longer included in the total for the Credit Cards and Other Debts Paid Off (URLA.X145) in Section L4, Line E on the 1003 URLA - Lender input form.

Verification of Liabilities

VOL				
Creditor	Type	Balance	Months	
Nameless Mortgage Company	Mortgage	300,000.00		

Debt Information

Factor for Revolving Debt
No. Months to exclude from installment debts
☒ Will be paid off (*)
Purpose
UCD Payoff Type
☐ This Debt is NOT secured to Subject Property?
☒ Exclude from URLA Liabilities Total
☐ Resubordinated Indicator

Balance
Months Left
Payment
Credit Limit
☐ Payment includes Taxes and Insurance
Prepayment Penalty
Payoff Amount

1003 URLA - Lender

New URLA Fixed Issues

L4. Qualifying the Borrower - Minimum Required Funds or Cash Back	
DUE FROM BORROWER(S)	
A. Sales Contract Price	\$ 350,000.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a, Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c, Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$
G. Discount Points	\$
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 350,000.00

CBIZ-37649

Refinance Type and Purpose of Refinance Populating Correctly for MISMO 3.4 Imports

For loans using the new URLA forms, the Refinance Type (field ID URLA.X165) and Purpose of Refinance (field ID 299) now populate correctly when importing a MISMO 3.4 file for a limited cash-out refinance loan. Previously, No Cash Out was selected for the Refinance Type when the MISMO 3.4 RefinanceCashOutDeterminationType was set to LimitedCashOut. Encompass now populates the Refinance Type based on the option populated for the Purpose of Loan (field ID 19) in Encompass.

New URLA Fixed Issues

Additionally, the MISMO-to-Encompass mapping logic for the Purpose of Refinance drop-down list (field ID 299) has been updated as follows:

MISMO 3.4 Value	Encompass Value
DebtConsolidation	Cash-Out Debt Consolidation
HomeImprovement	Cash-Out Home Improvement
Other	Cash-Out Other - <i>When the Cash From/To Borrower (field ID 142) is greater than zero on import</i>
Other	No Cash-Out Other - <i>When the Cash From/To Borrower is less than or equal to zero on import</i>

Workaround Information:

The following workaround was provided for this production issue and is no longer required for Encompass 21.1.0.2 Server Patch 1 and later.

- Manually update the Refinance Type.

CBIZ-37640

Foreclosure Declaration Options Now Export Correctly When Exporting ULAD Files

For loans using the new URLA forms, the foreclosure declaration options for borrower and co-borrower are now exported correctly when generating ULAD MISMO 3.4 files for Fannie Mae. This issue affected loans sent to Fannie Mae DU (Desktop Underwriter) when any of the following borrower or co-borrower check boxes were selected:

- Inaccurate Foreclosure information (field IDs MORNET.X79 and MORNET.X85)
- Foreclosure due to extenuating circumstances (field IDs MORNET.X80 and MORNET.X86)

These options are selected by clicking the **Edit** icon on the 1003 URLA - Lender input form.

New URLA Fixed Issues

D. Bankruptcy, Foreclosure and Mortgage Delinquency Messages for DU

Bankruptcy, Foreclosure and Mortgage Delinquency Messages

If there is prior bankruptcy, foreclosure or mortgage delinquency information on the credit report and you would like to instruct DU to disregard the same, please enter the appropriate DU explanation code. DU seeks this in the context of questions 'h', 'k', 'l' and 'm' respectively in the Declarations section. For additional information, refer to DU guidelines.

E.

Borrower	CoBorrower
<input checked="" type="checkbox"/> Inaccurate Foreclosure information ("Confirmed CR FC Incorrect")	<input checked="" type="checkbox"/> Inaccurate Foreclosure information ("Confirmed CR FC Incorrect")
<input checked="" type="checkbox"/> Foreclosure due to extenuating circumstances ("Confirmed CR FC EC")	<input checked="" type="checkbox"/> Foreclosure due to extenuating circumstances ("Confirmed CR FC EC")
<input type="checkbox"/> Deed-in-Lieu of Foreclosure ("Confirmed CR DIL")	<input type="checkbox"/> Deed-in-Lieu of Foreclosure ("Confirmed CR DIL")
<input type="checkbox"/> Preforeclosure Sales or Short Sales ("Confirmed CR PFS")	<input type="checkbox"/> Preforeclosure Sales or Short Sales ("Confirmed CR PFS")
<input type="checkbox"/> Inaccurate Bankruptcy Information ("Confirmed CR BK Incorrect")	<input type="checkbox"/> Inaccurate Bankruptcy Information ("Confirmed CR BK Incorrect")
<input type="checkbox"/> Bankruptcy Due to Extenuating Circumstances ("Confirmed CR BK EC")	<input type="checkbox"/> Bankruptcy Due to Extenuating Circumstances ("Confirmed CR BK EC")
<input type="checkbox"/> Confirmed Mortgage Delinquency Incorrect ("Confirmed Mtg Del Incorrect")	<input type="checkbox"/> Confirmed Mortgage Delinquency Incorrect ("Confirmed Mtg Del Incorrect")
<input type="checkbox"/> Other <input type="text"/>	<input type="checkbox"/> Other <input type="text"/>

5b.

F.

G.

H.

I.

J.

K.

L. Have you had property foreclosed upon in the last 7 years? ☐ ☒ ☐

Workaround Information:

The following workaround was provided for this production issue and is no longer required for Encompass 21.1.0.2 Server Patch 1 and later.

- Modify the information on Fannie Mae's site.

CBIZ-37604

Borrower Base Total Income Now Updates When Self-Employment Amount Imported from MISMO 3.4 Files

For loans using the new URLA forms, the borrower gross monthly base income (field ID 101) on forms such as the Borrower Summary - Origination and the Transmittal Summary is now populating correctly when a MISMO 3.4 file is imported with an amount entered for the Monthly Income (or Loss). Previously the calculation update was not being triggered when a Monthly Income (or Loss) amount was imported. This resulted in a blank value for DTI because there was no value entered for income.

CBIZ-37539

Expected Net Monthly Rental Income No Longer Populating for Loans for a Second Home

When completing a loan for a one-unit second home using the new URLA forms, the Expected Net Monthly Rental Income (field ID URLA.X81) on the 1003 URLA Part 4 is now left blank and is no longer being populated with a calculated amount. This field is applicable only for the purchase of 2-4 family primary residences or investment properties and field is now calculated and populated only when one of the following conditions apply:

- The Purpose of Loan (field ID 19) is **Purchase** and the Property Will Be (field ID 1811) is **Investment**.
- The Property Will Be (field ID 1811) is **Primary** and the Number of Units (field ID 16) is greater than 1 but less than 5.

CBIZ-37055

Gross Monthly Base Income Updates Correctly When VOE Record Updated to Prior Status

For loans using the new URLA forms, the borrower gross monthly base income (field ID 101) and co-borrower gross monthly base income (field ID 110) now update correctly when the selection in the **Employment is** drop-down list (field IDs BExx09) for a borrower or co-borrower Verification of Employment (VOE) record is changed from **Current** to **Prior**. Previously, the base income amount was not updating to exclude VOE records with statuses that had been changed to **Prior**. This issue has been addressed and gross monthly base income amounts are now being updated correctly to include only VOE records with a status of **Current**.

CBIZ-36630

Total on the Calculate Military Entitlements Pop-Up Window Now Updates for Loan Imports or SDK Updates

For loans using the new URLA forms, an issue was resolved that caused the Total Military Entitlements amount on the Calculate Military Entitlements pop-up window to not update when a loan with military entitlements was imported into Encompass or when the Encompass SDK was used to populate fields on the window. The Calculate Military Entitlements pop-up window is accessed by clicking the **Edit** icon next to the Military Entitlements field for the borrower or co-borrower on the 1003 URLA Part 2 input form. This issue has been resolved and a recalculation of the total amount is now triggered on the pop-up window under the scenarios described above.

1003 URLA Part 2

Position

Sta

How long in this line of

Check if this state

☐ I am employed by
estate agent, or

☐ **Check if you are**
Self-Employed

☐ I have an ow

☐ I have an ow

Monthly Income

Gross Monthly Inc

Base

Overtime

Bonus

Commission

Military Entitlements

Other

X

Calculate Military Entitlements

Military Entitlements	
Military Base Pay*	4000.00
Military Combat Pay	
Military Flight Pay	
Military Hazard Pay	
Military Overseas Pay	
Military Prop Pay	
Clothing Allowance	150.00
Rations Allowance	100.00
Variable Housing Allowance	4300.00
Quarters Allowance	
Other Allowance*	
Total Military Entitlements	4550.00

* Excluded from Total Military Entitlements - included in Total Income.

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

Commission

Military Entitlements

Other

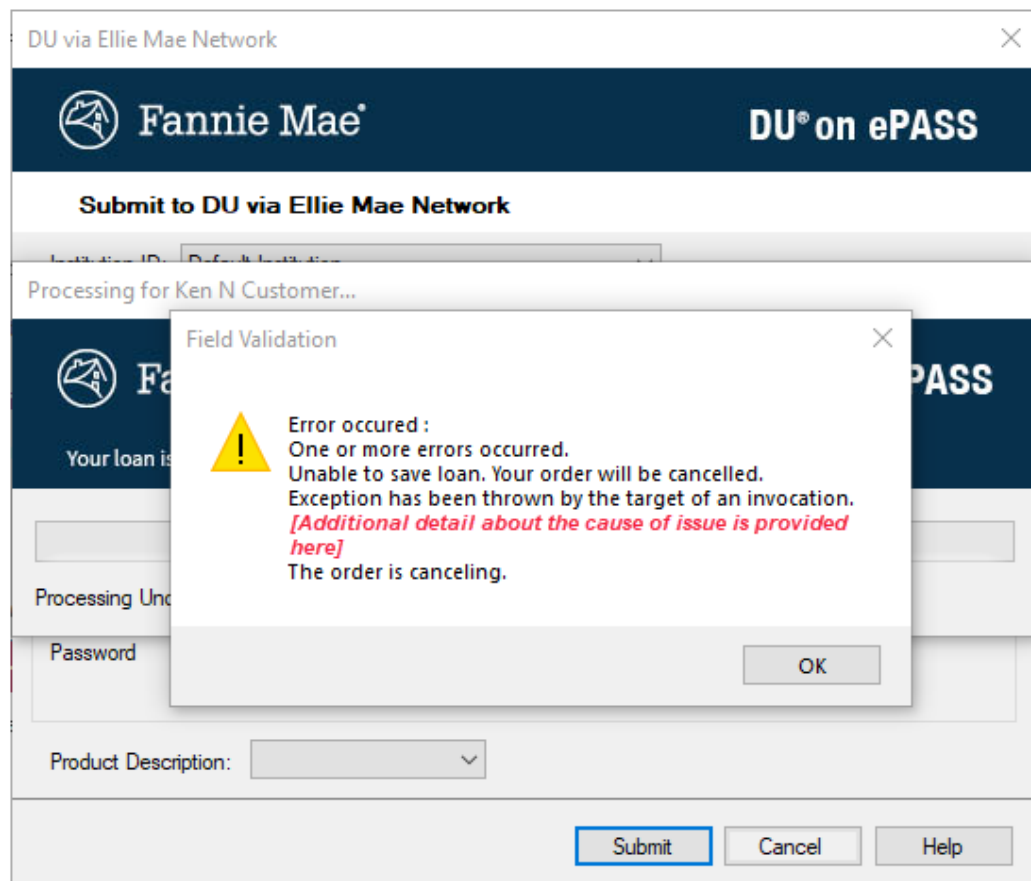
CBIZ-37828

New Error Message Provided When Ordering Underwriting Through Fannie Mae DU (When Applicable)

An issue occurred in some loans using the new URLA 2020 forms, where the loan's borrower data was being removed when attempting to run Fannie Mae DU. Specifically, borrower data was entered in the loan, but then if an error was triggered when attempting to run Fannie Mae DU, certain borrower data was no longer displayed in the loan after the user acknowledged the error. To help prevent this data loss, a new error message is now displayed to the user when they request DU if there is a problem submitting the loan.

After clicking the Submit button to order underwriting through DU, the new error message displays when applicable. The data in the loan is retained after the user acknowledges the error message.

The error message explains that the submission has been canceled, and then provides information about the issue with the loan that is causing the error to assist with troubleshooting. Here is an example:



NICE-35206

Encompass GSE Integrations & Services 21.1 March Critical Patch

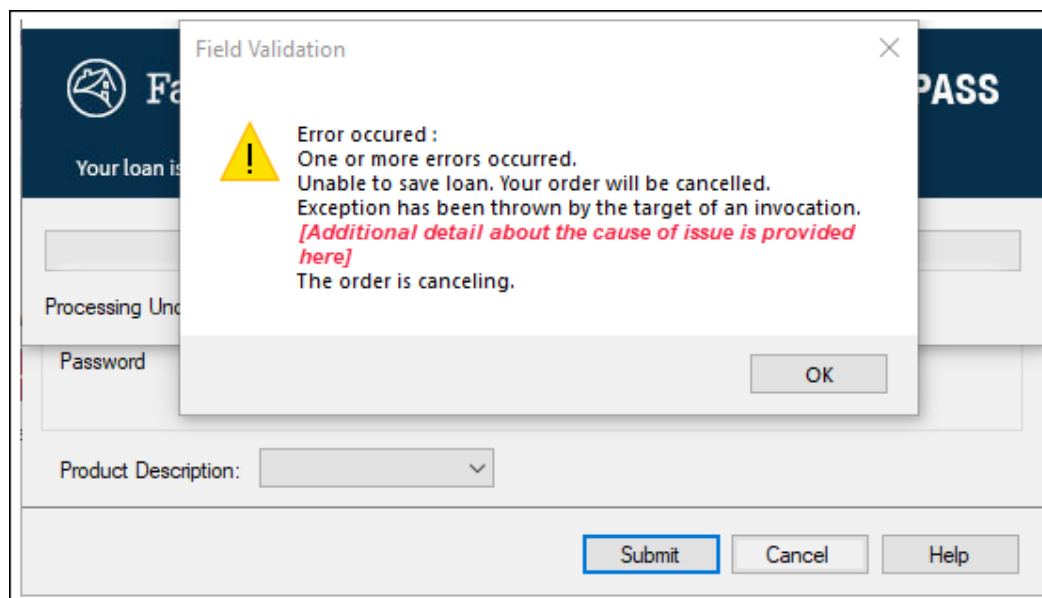
March 04, 2021

(Added on 03/23/2021)

Fannie Mae DO and Early Check, Freddie Mac LPA

An issue occurred with loans using the new URLA forms, where the loan's borrower data was being removed from the loan when attempting to run Fannie Mae DO and Early Check, Freddie Mac LPA. To prevent this data loss and help troubleshoot the issue causing the order cancellation, error messages are now displayed when you submit a new URLA loan to the mentioned services (if there is a problem with the submission). The error messages notify that the submission has been canceled and the reason for cancellation.

After clicking the **Submit** button to order the service, the error messages display if applicable. The data in the loan is retained after you acknowledge the error message.



Sample error message:

Error occurred:
One or more errors occurred.
Unable to save loan. Your order will be cancelled.
Exception has been thrown by the target of an invocation.
<Business rule causing the issue>

New URLA Fixed Issues

The order is canceling.

GSE-20283, GSE-20284, GSE-20285

Fannie Mae Early Check

After submitting new URLA loans to Fannie Mae EarlyCheck, the EarlyCheck Loan-Level Results in the Services View displayed invalid underwriting element-related error messages for some users. This has been fixed.

GSE-20241

Freddie Mac Loan Product Advisor

The following LPA issues with new URLA loans have been fixed with this release:

- **TLTV, HTLTV (HELOC on VOL in 2nd position):** For loans with existing, resubordinated related loans entered in the Verification of Liabilities (VOL), this data was not being captured by LPA correctly and the TLTV and HTLTV were incorrect in the LPA feedback. To fix the issue, RelatedLoan is now created and sent in the LOAN Container when there is an existing, resubordinated Mortgage or HELOC in the VOL:
 - IF an entry in the VOL has the Subject Property (FL0027) selected AND Resubordinated Indicator (FL0026) is checked, then data points described in the table below will be sent:

Existing Liability Container mapping will be maintained in addition to the logic below

XPath		
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL	Data Attribute	Logic
/PARTIES/PARTY/ROLES/ROLE/ROLE_DETAIL	PartyRoleType	Send default value of "NotePayTo" to "PartyRoleType".
/PARTIES/PARTY/LEGAL_ENTITY/LEGAL_ENTITY_DETAIL	FullName	If a value is present in Name (FL0002), send to "FullName".
/LOANS/LOAN	LoanRoleType	Send "RelatedLoan" to "LoanRoleType".
/LOANS/LOAN/TERMS_OF_LOAN	LienPriorityType NoteAmount	If the value Proposed Lien Position (FL0029) is = 1, send "FirstLien" OR if = 2 send "SecondLien" OR if = 3 send "ThirdLien", OR if = 4 send "FourthLien". If Account Type (FL0008) ≠ "HELOC" AND a value is present in Balance (FL0013), send to "NoteAmount"

XPath	Data Attribute	Logic
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL		
/LOANS/LOAN/PAYMENT/PAYMENT_RULE	InitialPrincipalAndInterestPaymentAmount	If a value is present in Monthly Principal and Interest (FL0011), send to "InitialPrincipalAndInterestPaymentAmount".
/LOANS/LOAN/HELOC/HELOC_OCCURRENCES/HELOC_OCCURRENCE	HELOCBalanceAmount	If Account Type (FL0008) = HELOC AND If a value is present in Balance (FL0013), send to "HELOCBalanceAmount".
/LOANS/LOAN/LOAN_DETAIL	HELOCIndicator	If Account Type (FL0008) = HELOC, send "true" to "HELOCIndicator", else send "false".
/LOANS/LOAN/HELOC/HELOC_RULE	HELOCMaximumBalanceAmount	If Account Type (FL0008) = HELOC AND If a value present in Credit Limit (FL0031), send value of Credit limit (FL0031) to "HELOCMaximumBalanceAmount".
/LOANS/LOAN/LOAN_DETAIL	LoanAffordableIndicator	If Account Type (FL0008) = "Mortgage", then send LoanAffordableIndicator = false. Else do not send. Note: The LoanAffordableIndicator should only be sent for related loans.

The following relationship has also been created:

RELATIONSHIP	xlink:arcrole	urn:fdc:mismo.org:2009:residential/LOAN_IsAssociatedWith_ROLE
RELATIONSHIP	xlink:from	RELATED_LOAN_n
RELATIONSHIP	xlink:to	NOTE_PAY_TO_n

If a value Name (FL0002) is not available, then the relationship will not be created. Additionally, if a Name is present but the loan data is not available, then the relationship will not be create as well.

Workaround: The following workaround was provided for the issue and will not be needed after this release:

Add the subordinate lien data on the Verification of Other Liability (VOAL). Keep the Amount Applied to Down Payment field (field ID URLARAL0022) blank so the cash to close is not impacted.

- **Alimony or Separate Maintenance Expense:** Error messages displayed and the LPA results were not saved in the eFolder for loans with Alimony or Separate Maintenance Expense as Other Expense submissions to LPA. Mapping logic for "Alimony" and "SeparateMaintenance" when entered as an Expense (in section 2d) has been updated to match LPA guidelines of documenting these expenses as negative income:
 - IF Expense Type (URLAROL0002) = "Alimony" OR "Separate Maintenance Expense", then send:
 - "Alimony" OR "SeparateMaintenance" based on selection in the UI (URLAROL0002) to IncomeType
 - EmploymentIncomeIndicator = "false"
 - CurrentIncomeMonthlyTotalAmount = the negative of the value entered in Month Amount field (URLAROL0003) (e.g. "127.00" in the UI will need to be "-127.00" in the Export XML.
 - If there are multiple entries of "Alimony" or "Separate Maintenance Expense", then take the aggregate of the "Alimony" and "Separate Maintenance Expense (and Separate Maintenance)" from the two parts (Expenses and Income) of the form and pass in the Current Income as either a positive or a negative.
 - If field URLAROL0001 = "Both" then send the entry to the Primary Borrower in the Income Container.
 - Existing mapping of "Alimony" and "Separate Maintenance Expense" from the EXPENSE container has been removed.

Workaround: The following workaround was provided for the issue and will not be needed after this release:

For loans that have an Alimony or Separate Maintenance Expense that need to be submitted to LPA, enter these values in section 1e. Income from Other Sources. When entering the amount in the Monthly Income field, enter values for Alimony or Separate Maintenance as a negative number (e.g. -100.00)".

GSE-20060, GSE-19820

Mortgage Insurance Service

When submitting new URLA loans to Mortgage Insurance Service, ApplicationTakenMethodType value was mapped from Borrower Trans Details Application Taken By field (field ID 4143) instead of from Ownership Format Type field (field ID URLA.X154) and an error message was displayed. To fix the issue mapping logic for ApplicationTakenMethodType has been updated as follows:

- Value mapped from field ID URLA.X154
- If Encompass value is Face to Face Interview, mapped value is FaceToFace
- If Encompass value is Telephone Interview, mapped value is Telephone
- If Encompass value is Email or Internet, mapped value is Internet
- If Encompass value is Fax or Mail, mapped value is Mail

GSE-20277

Encompass 20.2 January Service Pack Critical Patch 6 (Version 20.2.0.11)

February 28, 2021

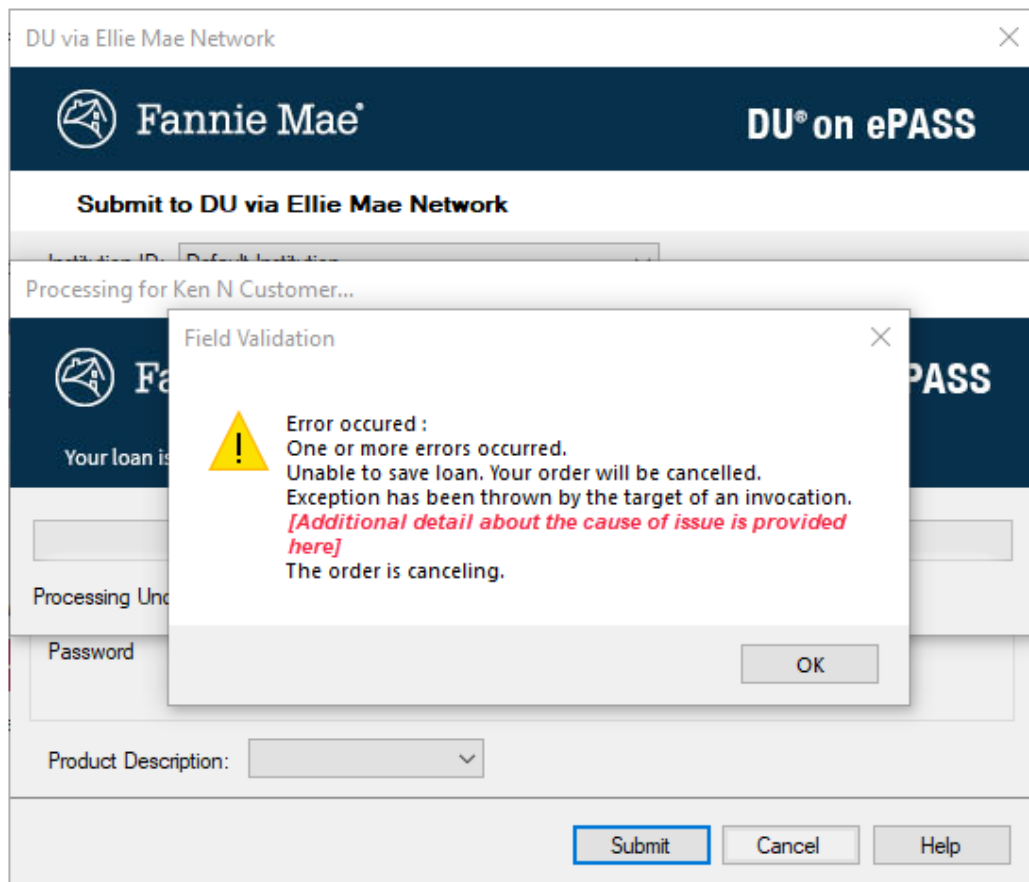
(Added on 3/16/2021)

New Error Message Provided When Ordering Underwriting Through Fannie Mae DU (When Applicable)

An issue occurred in some loans using the new URLA 2020 forms, where the loan's borrower data was being removed when attempting to run Fannie Mae DU. Specifically, borrower data was entered in the loan, but then if an error was triggered when attempting to run Fannie Mae DU, certain borrower data was no longer displayed in the loan after the user acknowledged the error. To help prevent this data loss, a new error message is now displayed to the user when they request DU if there is a problem submitting the loan.

After clicking the Submit button to order underwriting through DU, the new error message displays when applicable. The data in the loan is retained after the user acknowledges the error message.

The error message explains that the submission has been canceled, and then provides information about the issue with the loan that is causing the error to assist with troubleshooting. Here is an example:



NICE-35206

Encompass GSE Integrations & Services 21.1 February Critical Patch 2

February 25, 2021

(Added 3/23/2021)

Mapping Issues

The following URLA 2020 mapping issues for Fannie Mae DU have been fixed with this release:

- **VA Income Tax Deduction:** VA Income Tax Deduction (on VA loans) was attributing for Federal Income Tax amount only. To fix this, mapping logic for VAFederalTaxAmount has been updated as follows:

New URLA Fixed Issues

- IF MortgageType [1172] = "VA" AND If a value exists in the Total Deductions Tax fields [1310 cobwr], then send to VAFederalTaxAmount
- IF MortgageType [1172] = "VA" AND If a value exists in the Total Deductions Tax fields [1311 bwr], then send to VAFederalTaxAmount

Workaround: Prior to ordering DU:

1. Notate the amount shown in Fields 1156 and 1306 for use later
 2. Replace the amount in Fields 1156 with the amount in Field 1311 and replace the amount in Field 1306 with the amount in Field 1310.
 3. Run DU
 4. Re-enter the prior amounts notated in step 1 in Fields 1156 and 1306
- **Blank Field Values:** Fields that were blank in Encompass, were displaying "No" or "False" values in the MISMO 3.4 XML files, and continued to display "No" or "False" values when imported back into Encompass. This has been fixed so that the blank fields display blank values in the mentioned scenarios.

The following URLA 2020 mapping issue for iLAD and Fannie Mae DU have been fixed with this release:

- **InvestorProductPlanIdentifier:** DU and iLAD export files were missing InvestorProductPlanIdentifier and displayed the following error message when submitted to Fannie Mae:

This case is ineligible for delivery to Fannie Mae because a valid Fannie Mae ARM plan has not been specified. (MSG ID 0333)

To fix this, InvestorProductPlanIdentifier is now mapped from field ID ULDD.X35 (ULDD Investor Product Plan ID), instead of field ID 995 (Trans Details Amort Type ARM Description), using the logic below:

- IF Amortization Type (field ID 608) = Adjustable Rate and field ID 995 has a value, then send that value to InvestorProductPlanIdentifier
- Else do not send

Workaround: Copy the information selected in field ID 995 to field ID ULDD.X35. In Encompass Banker edition, this can be done via a business rule.

GSE-19660, GSE-19957, GSE-19111, GSE-20059

AUS Error Messages

In some scenarios, error messages were displayed when saving URLA 2020 loans after submitting the loans to DU and LPA. This has been fixed.

EBSP-26216

Encompass GSE Integrations & Services 21.1 February Critical Patch

February 18, 2021

(Added 3/23/2021)

Mapping Issues

The following URLA 2020 mapping issues for Fannie Mae, Freddie Mac, and iLAD have been fixed with this release:

- **Rate Spread:** If HMDA.X15 = "Exempt" and the loan was exported to DU, LPA or iLAD, and error message was displayed.
- **Net Rental Income:** Net Rental Income was not calculated when REO Property with rental income was owned free and clear (field ID FM0149 = selected)

The following URLA 2020 mapping issue for Fannie Mae and iLAD have been fixed with this release:

- **<BORROWER DECLARATION _EXPLANATION _Type> DU:Borrower_Feature Enumerations:** Prior to this release, specialized fields for DU for <BORROWER DECLARATION _EXPLANATION _Type> DU:Borrower_Feature enumerations for Foreclosures were incorrect in the export.
 - Fannie Mae enumerations
 - ConfirmedCRFCEC - This enumeration is used to instruct DU to disregard information in the credit data related to foreclosure information due to extenuating circumstances.
 - ConfirmedCRFCIncorrect - This enumeration is used to instruct DU to disregard information in the credit data related to overrides inaccurate foreclosure information.
 - Encompass enumerations in the export file
 - ConfirmedFCEC
 - ConfirmedFCIncorrect

This has been fixed to match the Encompass enumerations in the export file with Fannie Mae.



For Fannie Mae DU, the workaround was to update the information on the DU website.

The following URLA 2020 mapping issue for Fannie Mae has been fixed with this release:

- **FHA Sponsor ID:** Value from this (field ID 1060) was being sent twice in the DU and DO export files resulting in an error message. This has been fixed.

GSE-19909, GSE-19900, GSE-19901, GSE-16413, GSE-19944, GSE-19939, GSE-19947

Encompass 20.2 January Service Pack Critical Patch 5 (Version 20.2.0.10)

February 25, 2021

(Added on 2/22/2021)

Liabilities Excluded from URLA Liabilities Total Also Excluded from Credit Cards and Other Debts Paid Off

For loans using the new URLA forms, when the Will be paid off check box (field ID FLxx18) and the Exclude from URLA Liabilities Total check box (field ID FLxx17) are both selected on a Verification of Liabilities (VOL) record, the liability amount is no longer included in the total for the Credit Cards and Other Debts Paid Off (URLA.X145) in Section L4, Line E on the 1003 URLA - Lender input form.

Verification of Liabilities

VOL				
Creditor	Type	Balance	Months	
Nameless Mortgage Company	Mortgage	300,000.00		

Debt Information

Factor for Revolving Debt
No. Months to exclude from installment debts
☒ Will be paid off (*)
Purpose
UCD Payoff Type
☐ This Debt is NOT secured to Subject Property?
☒ Exclude from URLA Liabilities Total
☐ Resubordinated Indicator

Balance
Months Left
Payment
Credit Limit
☐ Payment includes Taxes and Insurance
Prepayment Penalty
Payoff Amount

1003 URLA - Lender

New URLA Fixed Issues

L4. Qualifying the Borrower - Minimum Required Funds or Cash Back	
DUE FROM BORROWER(S)	
A. Sales Contract Price	\$ 350,000.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$
G. Discount Points	\$
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 350,000.00

CBIZ-37649

Refinance Type and Purpose of Refinance Populating Correctly for MISMO 3.4 Imports

For loans using the new URLA forms, the Refinance Type (field ID URLA.X165) and Purpose of Refinance (field ID 299) now populate correctly when importing a MISMO 3.4 file for a limited cash-out refinance loan. Previously, No Cash Out was selected for the Refinance Type when the MISMO 3.4 RefinanceCashOutDeterminationType was set to LimitedCashOut. Encompass now populates the Refinance Type based on the option populated for the Purpose of Loan (field ID 19) in Encompass.

Additionally, the MISMO-to-Encompass mapping logic for the Purpose of Refinance drop-down list (field ID 299) has been updated as follows:

MISMO 3.4 Value	Encompass Value
DebtConsolidation	Cash-Out Debt Consolidation
HomeImprovement	Cash-Out Home Improvement
Other	Cash-Out Other - When the Cash From/To Borrower (field ID 142) is greater than zero on import
Other	No Cash-Out Other - When the Cash From/To Borrower is less than or equal to zero on import

Workaround Information:

The following workaround was provided for this production issue and is no longer required for Encompass 20.2.0.9 and later.

- Manually update the Refinance Type.

CBIZ-37640

Foreclosure Declaration Options Now Export Correctly When Exporting ULAD Files

For loans using the new URLA forms, the foreclosure declaration options for borrower and co-borrower are now exported correctly when generating ULAD MISMO 3.4 files for Fannie Mae. This issue affected loans sent to Fannie Mae DU (Desktop Underwriter) when any of the following borrower or co-borrower check boxes were selected:

- Inaccurate Foreclosure information (field IDs MORNET.X79 and MORNET.X85)
- Foreclosure due to extenuating circumstances (field IDs MORNET.X80 and MORNET.X86)

These options are selected by clicking the **Edit** icon on the 1003 URLA - Lender input form.

D. Bankruptcy, Foreclosure and Mortgage Delinquency Messages for DU

Bankruptcy, Foreclosure and Mortgage Delinquency Messages

If there is prior bankruptcy, foreclosure or mortgage delinquency information on the credit report and you would like to instruct DU to disregard the same, please enter the appropriate DU explanation code. DU seeks this in the context of questions 'h', 'k', 'l' and 'm' respectively in the Declarations section. For additional information, refer to DU guidelines.

Borrower	CoBorrower
<input checked="" type="checkbox"/> Inaccurate Foreclosure information ("Confirmed CR FC Incorrect")	<input checked="" type="checkbox"/> Inaccurate Foreclosure information ("Confirmed CR FC Incorrect")
<input checked="" type="checkbox"/> Foreclosure due to extenuating circumstances ("Confirmed CR FC EC")	<input checked="" type="checkbox"/> Foreclosure due to extenuating circumstances ("Confirmed CR FC EC")
<input type="checkbox"/> Deed-in-Lieu of Foreclosure ("Confirmed CR DIL")	<input type="checkbox"/> Deed-in-Lieu of Foreclosure ("Confirmed CR DIL")
<input type="checkbox"/> Preforeclosure Sales or Short Sales ("Confirmed CR PFS")	<input type="checkbox"/> Preforeclosure Sales or Short Sales ("Confirmed CR PFS")
<input type="checkbox"/> Inaccurate Bankruptcy Information ("Confirmed CR BK Incorrect")	<input type="checkbox"/> Inaccurate Bankruptcy Information ("Confirmed CR BK Incorrect")
<input type="checkbox"/> Bankruptcy Due to Extenuating Circumstances ("Confirmed CR BK EC")	<input type="checkbox"/> Bankruptcy Due to Extenuating Circumstances ("Confirmed CR BK EC")
<input type="checkbox"/> Confirmed Mortgage Delinquency Incorrect ("Confirmed Mtg Del Incorrect")	<input type="checkbox"/> Confirmed Mortgage Delinquency Incorrect ("Confirmed Mtg Del Incorrect")
<input type="checkbox"/> Other <input type="text"/>	<input type="checkbox"/> Other <input type="text"/>

L. Have you had property foreclosed upon in the last 7 years? ☒

Workaround Information:

The following workaround was provided for this production issue and is no longer required for Encompass 20.2.0.9 and later.

- Modify the information on Fannie Mae's site.

CBIZ-37604

Borrower Base Total Income Now Updates When Self-Employment Amount Imported from MISMO 3.4 Files

For loans using the new URLA forms, the borrower gross monthly base income (field ID 101) on forms such as the Borrower Summary - Origination and the Transmittal Summary is now populating correctly when a MISMO 3.4 file is imported with an amount entered for the Monthly Income (or Loss). Previously the calculation update was not being triggered when a Monthly Income (or Loss) amount was imported. This resulted in a blank value for DTI because there was no value entered for income.

CBIZ-37539

Expected Net Monthly Rental Income No Longer Populating for Loans for a Second Home

When completing a loan for a one-unit second home using the new URLA forms, the Expected Net Monthly Rental Income (field ID URLA.X81) on the 1003 URLA Part 4 is now left blank and is no longer being populated with a calculated amount. This field is applicable only for the purchase of 2-4 family primary residences or investment properties and field is now calculated and populated only when one of the following conditions apply:

- The Purpose of Loan (field ID 19) is **Purchase** and the Property Will Be (field ID 1811) is **Investment**.
- The Property Will Be (field ID 1811) is **Primary** and the Number of Units (field ID 16) is greater than 1 but less than 5.

CBIZ-37055

Gross Monthly Base Income Updates Correctly When VOE Record Updated to Prior Status

For loans using the new URLA forms, the borrower gross monthly base income (field ID 101) and co-borrower gross monthly base income (field ID 110) now update correctly when the selection in the **Employment is** drop-down list (field IDs BExx09) for a borrower or co-borrower Verification of Employment (VOE) record is changed from **Current** to **Prior**. Previously, the base income amount was not updating to exclude VOE records with statuses that had been changed to **Prior**. This issue has been addressed and gross monthly base income amounts are now being updated correctly to include only VOE records with a status of **Current**.

CBIZ-36630

Total on the Calculate Military Entitlements Pop-Up Window Now Updates for Loan Imports or SDK Updates

New URLA Fixed Issues

For loans using the new URLA forms, an issue was resolved that caused the Total Military Entitlements amount on the Calculate Military Entitlements pop-up window to not update when a loan with military entitlements was imported into Encompass or when the Encompass SDK was used to populate fields on the window. The Calculate Military Entitlements pop-up window is accessed by clicking the **Edit** icon next to the Military Entitlements field for the borrower or co-borrower on the 1003 URLA Part 2 input form. This issue has been resolved and a recalculation of the total amount is now triggered on the pop-up window under the scenarios described above.

The screenshot shows the '1003 URLA Part 2' form in the background. The 'Calculate Military Entitlements' pop-up window is open, displaying a table of military entitlements. The 'Total Military Entitlements' field is highlighted with a red box and contains the value 4,550.00. The pop-up window also includes a 'Learn more...' link and 'OK' and 'Cancel' buttons.

Military Entitlements	
Military Base Pay*	4000.00
Military Combat Pay	
Military Flight Pay	
Military Hazard Pay	
Military Overseas Pay	
Military Prop Pay	
Clothing Allowance	150.00
Rations Allowance	100.00
Variable Housing Allowance	4300.00
Quarters Allowance	
Other Allowance*	
Total Military Entitlements	4550.00

* Excluded from Total Military Entitlements - included in Total Income.

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

1003 URLA Part 2

Position
State
How long in this line of
Check if this state
☐ I am employed by
estate agent, or
☐ Check if you are
Self-Employed
☐ I have an ow
☐ I have an ow
Monthly Income
Gross Monthly Inc
Base
Overtime
Bonus
Commission
Military Entitlements
Other

4,550.00 / Month

CBIZ-37828

Encompass 20.2 January Service Pack Critical Patch 4 (Version 20.2.0.9)

February 19, 2021

(Added on 3/23/2021)

Other Description Field Now Clears When Other Income Source Changes on VOOI Records

For loans using the new URLA forms, the following update has been made to the Other Description field (field ID URLAOIS0119) in the Other Income Information section on a Verification of Other Income (VOOI) record. When **Other** is selected for the **Income Source** (field ID URLAOIS0119) and text is entered in the Other Description field, the text will be cleared if something different from **Other** is then selected for the Income Source. Previously, the text was not clearing when the Income source was changed, as shown below.

Other Income Information		
Income Source	Other Description	Monthly Income
Pension	2423423424	

CBIZ-24390

Fee Mapping Enforced on the Proposed Supplemental Property Insurance Pop-Up Window

For loans using the new URLA forms, the following line item description fields on the Proposed Supplemental Property Insurance pop-up window are now prepopulated and disabled for manual entry when the fees are mapped and applied in the Itemization Fee Management settings (**Encompass > Settings > Tables and Fees > Itemization Fee Management**).

- 1007 (field ID 1628)
- 1008 (field ID 660)
- 1009 (field ID 661)

The Proposed Supplemental Property Insurance pop-up window displays when you click the Edit icon for Supplemental Insurance on the 1003 ULRA - Lender input form.

CBIZ-34178

Supplemental Insurance in Current Housing Expenses Now Associated with a Borrower-Pair

For loans using the new URLA forms, the Supplemental Ins amount (field ID URLA.X212) is now associated with the borrower pair rather than with the loan, enabling different amounts to be entered for each borrower pair. The Supplemental Ins field displays on the Monthly Housing Expenses pop-up window accessed by clicking the **Edit** icon for Housing in the Current Address section on the 1003 URLA Part 1.

	Present	Proposed
Rent	<input type="text"/>	<input type="text"/>
First Mortgage P&I	<input type="text"/>	<input type="text"/>
Other Financing P&I	<input type="text"/>	<input type="text"/>
Hazard Ins	<input type="text"/>	<input type="text"/>
Supplemental Ins	<input type="text"/>	<input type="text"/>
Real Estate Taxes	<input type="text"/>	<input type="text"/>
Mortgage Insurance	<input type="text"/>	<input type="text"/>
HOA Dues	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text" value="0.00"/>
Total	<input type="text"/>	<input type="text"/>

D1003_2020MONTHLYHOUSINGEXPENSES

Close

Beginning with the Encompass 21.1 Major Release, supplemental insurance in MISMO 3.4 loan file is imported into the Supplemental Ins field for the primary borrower pair.

Migration

When updating to the Encompass 21.1 Major Release, a previously entered Supplemental Insurance amount is migrated to the Supplemental Ins field for the primary borrower pair.

CBIZ-25719

Foreign Current Address No Longer Disables the Get Agencies Button for Home Counseling Providers

For loans using the new URLA forms, the **Get Agencies** button on the Home Counseling Providers input form is no longer disabled when the **Foreign Address** check box (FR0129) is selected for the primary borrower's current address on forms such as the Borrower Summary - Origination or 1003 URLA Part 1.

Starting with the Encompass 21.1 Major Release, the **Get Agencies** button is always enabled regardless of the Foreign Address selection for the primary borrower's current address, and the following logic is used for the **Get Agencies** button functionality:

- When the **Foreign Address** check box is cleared for the primary borrower's current address, the current address is populated when the Get Home Counseling Agencies pop-up window opens. used to Get Agencies.
- When the **Foreign Address** check box is selected for the primary borrower's current address, the subject property address is populated when the Get Home Counseling Agencies pop-up window opens.

CBIZ-35822

Indicator for Deposited Gift and Grants Synchronizing Correctly Between 1003 URLA Part 4 and VOGG

For loans using the new URLA forms, the **Deposited** check box list on the Verification of Gifts and Grants (VOGG) input form and the **Deposited** drop-down list on the 1003 URLA Page 4 (field ID URLARGG0020) are now synchronizing correctly. Previously, when a user created an entry on the Verification of Gifts and Grants (VOGG) input form, the **Deposited** drop-down field on the 1003 URLA Page 4 would not indicate **No** unless a user first selected and then cleared the check box on the VOGG.

CBIZ-34311

Formatting Adjusted for Date Hired Field on Verification of Employment Records

The formatting for the Date Hired field (field ID BE0151) on the Verification of Employment input form now inserts a forward slash between the numbers for the month, day, and year. Example: **01/19/2020**. Previously no forward slashes displayed between the numbers. Example: **01102020**.

CBIZ-35999

Label Update for *MIP, PMI Financed* Field on the 1003 URLA Part 4

For loans using the new URLA forms, the label for the **PMI, MP Financed** field (field ID 1045) in section 4a on the 1003 URLA Part 4 input form has been changed to **MIP, PMI Financed** to be consistent with the terminology used on the MIP, PMI, Guarantee Fee Calculation pop-up window.

CBIZ-35195

LTV and DTI Values Updating Correctly After Receiving a DU Error

For loans using the new URLA forms that are submitted to Fannie Mae Desktop Underwriter (DU) and that returned an error on the initial submission, the LTV and DTI values are now updating as soon as a change is made to any field that affects the calculation for the LTV or DTI. Previously, after a loan received a DU error, the LTV and DTI calculations would no longer update when a change was made to a field that affected the calculations. The LTV and DTI calculations would update only after saving the loan file or opening a popup window that triggered a recalculation. This issue has been resolved and the LTV and DTI now update correctly.

CBIZ-36107

Send Initial Disclosure Alerts Now Triggering Correctly for TBD Addresses

For loans using the new URLA forms, an issue was resolved that caused Send Initial Disclosure alerts to not trigger as expected when all the following conditions were met:

- A user completed all the fields required to trigger the alert.
- The user initially entered **TBD** for the Subject Property Street Address (field ID URLA.X73).
- The user later changed the Subject Property Address to a valid street address.

This typically occurred when a borrower applied for prequalification before identifying the home they wanted to purchase. Under the conditions described above, the Send Initial Disclosures alert would not trigger immediately after the valid street address was entered. The alert would only be sent after the user saved and closed the loan or retriggered loan calculations by opening the RegZ-LE or RegZ-CD.

CBIZ-36431

Field Mapping Update for Loan Originator Phone Number Field on the 1003 URLA Part 4

For loans using the new URLA forms, the Loan Originator Phone Number field in section 9 on the 1003 URLA Part 4 input form is now populated with the phoned number entered for the Loan Originator Phone Number (field ID 1823). Previously the field was populated with the phone number entered for the Company Phone number (field ID 324).

CBIZ-35242

Second Borrower Pair Street Addresses Populating Correctly When Switching to New URLA Forms

An issue was resolved that caused a loan with multiple borrower pairs to not populate the Street Address fields (current, former, and mailing addresses) for the second borrower pair on the 1003 URLA Part 1 input form when the first borrower pair was selected for the loan and the loan was switched from the 2009 URLA forms to the new URLA forms. Previously the street address for the second borrower pair was blank on the 1003 URLA Part 1. This issue also resulted in a blank street address fields for the second borrower pair in individual Verification of Residence (VOR) records, although the street address was showing correctly in the VOR table. This issue has been resolved and the street addresses for the second borrower pair are now populating correctly on the 1003 URLA Part 1 and in the individual VOR records.

CBIZ-32216


New Verification of Additional Loan Records Now Assigned to Both Borrowers by Default

For loans using the new URLA forms, when you create a Verification of Additional Loan (VOAL) record, the **Verification of Additional Loan is for** drop-down list (field ID URLARAL0101) now defaults to **Both** when the record is created. You can then change the selection for the field as needed.



Creating a piggyback loan through the Piggyback Loan Tool creates a new VOAL record, which defaults to **Both** and is read-only. This ensure the additional loans are shown in Part 4 on all URLA Borrower Information pages printed from Encompass where there is a piggyback loan being originated with the current loan.

VOAL		
Name	Account Type	Lien Position

Verification of Additional Loan is for Both 

☐ Print "See attached borrower's authorization" on signature line.

CBIZ-36853

Liabilities “Does Not Apply” Check Boxes Functioning Correctly

An issue was resolved that caused the borrower and co-borrower **Does Not Apply** check boxes for liabilities (field IDs URLA.X59 and URLA.X60) to be disabled when the check boxes have been selected and liabilities are then imported. This resulted in users being unable to clear the check boxes after importing the liabilities. This issue has been resolved and the check boxes are no longer disabled after importing liabilities.

CBIZ-36935

Subject Property Copied Correctly on Borrower Summary - Origination

For loans using the new URLA forms, the Unit Type (field ID URLA.X74) and Unit # (field ID URLA.X75) are now populating correctly when you click the **Copy From Present** button in the Subject Property Information section of the Borrower Summary - Origination input form. Previously, these fields were blank after using the button to copy the current address.

CBIZ-33730

Updated Logic for FHA Secondary Residence Check Box

For loans using the new URLA forms, when **FHA** is selected for the Loan Type (field ID 1172), you can now select the **FHA Secondary Residence** check box (field ID URLA.X76) on the 1003 URLA - Lender input regardless of the selection made for the **Primary**, **Secondary**, and **Investment** check boxes (field ID 1182). Previously the FHA Secondary Residence check box was disabled unless the **Secondary** check box (field ID 1182) was already selected.

Property Will Be		
<input checked="" type="checkbox"/> Primary	Gross Rent	<input type="text"/>
<input type="checkbox"/> Secondary	Occup. Rate	<input type="text"/> %
<input type="checkbox"/> Investment		
<input checked="" type="checkbox"/> FHA Secondary Residence		

CBIZ-33233

Updated Calculation for the Refinance Cash Out Amount

In accordance with guidance from Fannie Mae, an update has been made to the calculation for the Fannie Mae Refinance Cash Out Amount (field ID ULDD.RefinanceCashOutAmount) that displays on the tab on the ULDD/PDD input form. The new calculation includes the Loan Amount (field ID 2) minus the following fields:

- For Refinance: Balance of Fannie Mae Mortgage loans to be paid off (field ID 26)
- Estimated closing costs (field ID 137)
- Estimated prepaid items (field ID 138)
- PMI, MPI, Funding Fee (field ID 969)
- Discount Points (field ID 1093)

CBIZ-35653

Military Base Pay Maps Correctly for MISMO 3.4 Imports

For loans using the new URLA forms, an issue was resolved that caused the Military Base Pay amount to populate incorrectly when imported from a MISMO 3.4 file provided by another Loan Origination Software (LOS) or Point of Sales (POS) platform. Instead of populating in the Military Base Pay field on the Calculate Military Entitlements pop-up window, the amount was being included in the Total Military Entitlements amount on the pop-up window. This issue has been resolved and the Military Base Pay amount is now populating to the Military Base Pay field when imported from a MISMO 3.4 file.

1003 URLA Part 2 | 1003 URLA

Start Date

How long in this line of work

Check if this statement applies

☐ I am employed by a family estate agent, or other part

☐ Check if you are the Business Self-Employed

☐ I have an ownership stake in the business

☐ I have an ownership stake in the business

Monthly Income (or Loss)

Gross Monthly Income

Base

Overtime

Bonus

Commission

Military Entitlements

Other

Total

1c. Additional/Self Employment

Calculate Military Entitlements

Military Entitlements

Military Base Pay*	4000.00
Military Combat Pay	
Military Flight Pay	
Military Hazard Pay	
Military Overseas Pay	
Military Prop Pay	
Clothing Allowance	150.00
Rations Allowance	100.00
Variable Housing Allowance	300.00
Quarters Allowance	
Other Allowance*	
Total Military Entitlements	550.00

* Excluded from Total Military Entitlements - included in Total Income.

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



The Calculate Military Entitlements pop-up window is accessed by clicking the Edit icon next to the Military Entitlements field (field ID FE0153) on the 1003 URLA Page 2.

CBIZ-37214

Employment End Dates Populating for Employment Records Imported via MISMO 3.4 Files

For loans using the new URLA forms, Encompass now populates the employment end date for Verification of Employment (VOE) records for loans created by importing a MISMO 3.4 file provided by another Loan Origination Software (LOS) or Point of Sales (POS) platform. This includes the Date Terminated fields for the borrower (field ID BE xx 14) and the co-borrower (field ID CE xx 14) where xx refers to the order of the records in the table at the top of the VOE input form. For example, BE0114 is the Date Terminated field ID for the *first* borrower VOE record and CE0514 is the Date Terminated field ID for the *fifth* co-borrower VOE record. Previously the Date Terminated fields were blank after importing a MISMO 3.4 loan file.

CBIZ-37350

Encompass 21.1 Update (Version 21.1.0.1)

February 13, 2021

(Added on 2/9/2021)


New Verification of Additional Loan Records Now Assigned to Both Borrowers by Default

For loans using the new URLA forms, when you create a Verification of Additional Loan (VOAL) record, the **Verification of Additional Loan is for** drop-down list (field ID URLARAL0101) now defaults to **Both** when the record is created. You can then change the selection for the field as needed.



Creating a piggyback loan through the Piggyback Loan Tool creates a new VOAL record, which defaults to **Both** and is read-only. This ensure the additional loans are shown in Part 4 on all URLA Borrower Information pages printed from Encompass where there is a piggyback loan being originated with the current loan.

VOAL		
Name	Account Type	Lien Position

Verification of Additional Loan is for Both 

☐ Print "See attached borrower's authorization" on signature line.

CBIZ-36853

Liabilities “Does Not Apply” Check Boxes Functioning Correctly

An issue was resolved that caused the borrower and co-borrower **Does Not Apply** check boxes for liabilities (field IDs URLA.X59 and URLA.X60) to be disabled when the check boxes have been selected and liabilities are then imported. This resulted in users being unable to clear the check boxes after importing the liabilities. This issue has been resolved and the check boxes are no longer disabled after importing liabilities.

CBIZ-36935

Update to the Field Mapping for Attachment Type When Importing Loan Files

When importing a MISMO 3.4 loan file, the AttachmentType value from the MISMO file now maps to the Attachment Type drop-down list (field ID ULDD.X177) in Encompass. Previously, this value was mapping to the Property Type (field ID 1041). The Property Type (field ID 1041) is no longer exported or imported for MISMO 3.4 files.

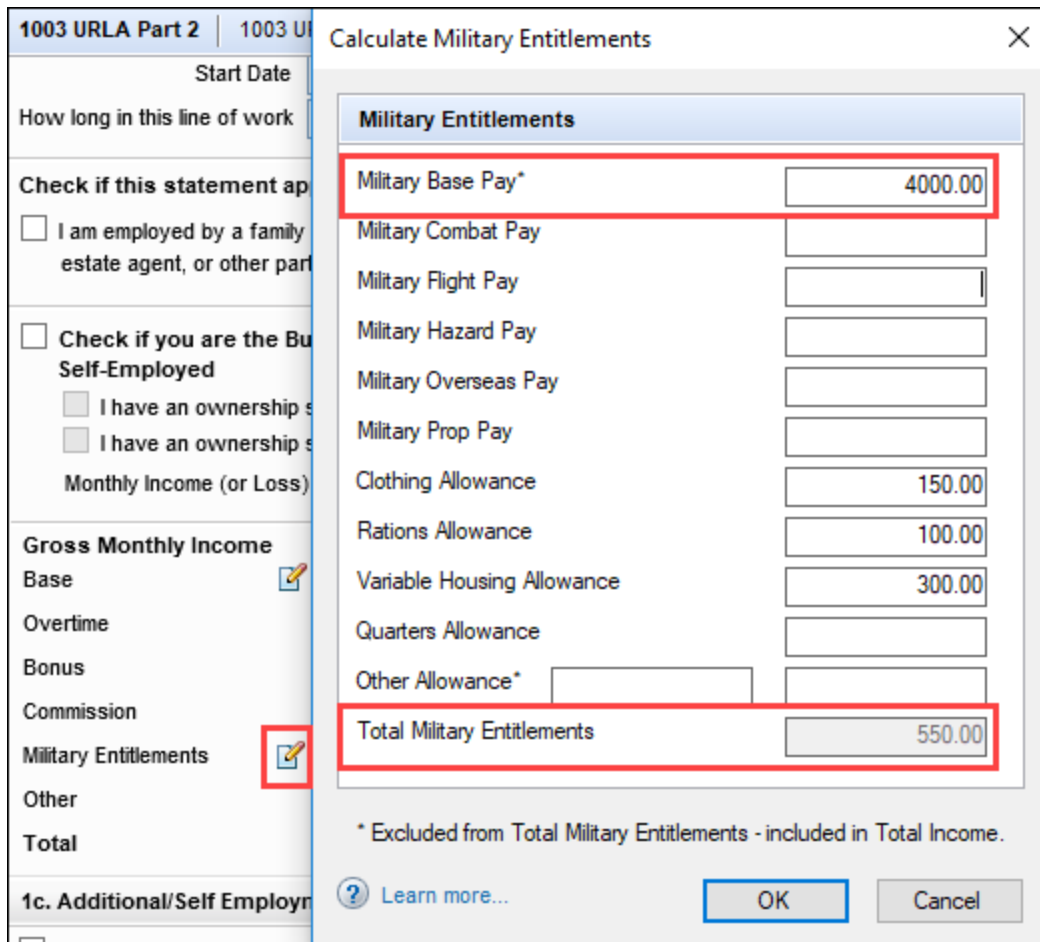


When exporting ULAD data for Fannie Mae Desktop Underwriter (DU), the Attachment Type drop-down list is now mapped to the AttachmentType in the export. The Property Type (field ID 1041) is no longer exported or imported for MISMO 3.4 files.

CBIZ-37030

Military Base Pay Maps Correctly for MISMO 3.4 Imports

For loans using the new URLA forms, an issue was resolved that caused the Military Base Pay amount to populate incorrectly when imported from a MISMO 3.4 file provided by another Loan Origination Software (LOS) or Point of Sales (POS) platform. Instead of populating in the Military Base Pay field on the Calculate Military Entitlements pop-up window, the amount was being included in the Total Military Entitlements amount on the pop-up window. This issue has been resolved and the Military Base Pay amount is now populating to the Military Base Pay field when imported from a MISMO 3.4 file.



1003 URLA Part 2 | 1003 URLA

Start Date
How long in this line of work

Check if this statement applies
☐ I am employed by a family estate agent, or other part
☐ Check if you are the Business Owner
☐ I have an ownership stake in the business
☐ I have an ownership stake in the business
Monthly Income (or Loss)

Gross Monthly Income
Base
Overtime
Bonus
Commission
Military Entitlements
Other
Total

1c. Additional/Self Employment

Calculate Military Entitlements

Military Entitlements	
Military Base Pay*	4000.00
Military Combat Pay	
Military Flight Pay	
Military Hazard Pay	
Military Overseas Pay	
Military Prop Pay	
Clothing Allowance	150.00
Rations Allowance	100.00
Variable Housing Allowance	300.00
Quarters Allowance	
Other Allowance*	
Total Military Entitlements	550.00

* Excluded from Total Military Entitlements - included in Total Income.

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



The Calculate Military Entitlements pop-up window is accessed by clicking the Edit icon next to the Military Entitlements field (field ID FE0153) on the 1003 URLA Page 2.

CBIZ-37214

Employment End Dates Populating for Employment Records Imported via MISMO 3.4 Files

For loans using the new URLA forms, Encompass now populates the employment end date for Verification of Employment (VOE) records for loans created by importing a MISMO 3.4 file provided by another Loan Origination Software (LOS) or Point of Sales (POS) platform. This includes the Date Terminated fields for the borrower (field ID BE xx 14) and the co-borrower (field ID CE xx 14) where xx refers to the order of the records in the table at the top of the VOE input form. For example, BE0114 is the Date Terminated field ID for the *first* borrower VOE record and CE0514 is the Date Terminated field ID for the *fifth* co-borrower VOE record. Previously the Date Terminated fields were blank after importing a MISMO 3.4 loan file.

CBIZ-37350

Encompass 21.1 Major Release

February 2021

(Added on 2/9/2021)

Other Description Field Now Clears When Other Income Source Changes on VOOI Records

For loans using the new URLA forms, the following update has been made to the Other Description field (field ID URLAOIS0119) in the Other Income Information section on a Verification of Other Income (VOOI) record. When **Other** is selected for the **Income Source** (field ID URLAOIS0119) and text is entered in the Other Description field, the text will be cleared if something different from **Other** is then selected for the Income Source. Previously, the text was not clearing when the Income source was changed, as shown below.

Other Income Information		
Income Source	Other Description	Monthly Income
Pension	2423423424	

CBIZ-24390

Encompass Now Imports MISMO 3.4 Loans with File Names Up to 256 Characters in Length

Encompass can now import MISMO 3.4 loans with a file name up to 256 characters in length. The previous limit was 64 characters.

CBIZ-25139

Updated Field Label for Check Box to Exclude Debt from the URLA Liabilities Total

For loans using the new URLA forms, the label in the Debt Information section of the VOL input form for the **Exclude from URLA page 2 Liabilities Total** (field ID FL0117) has been changed to read **Exclude from URLA Liabilities Total**. This change was made because the liabilities total no longer displays on page 2 of the new URLA forms.

CBIZ-26025

Refinance Type Adjusts When Purpose of Refinance Changes

For loans using the new URLA forms, if you select the **Cash Out Refi** check box for the **Purpose of Loan** (field ID 19), then select the **No Cash Out** check box for the **Refinance Type** (field ID URLA.X165), and then select the **Cash-Out Limited** option for the **Purpose of Refinance** (field ID 299), the **Refinance Type** (field ID URLA.X165) check box selection now changes from **No Cash Out** to **Limited Cash Out**.

CBIZ-26815

Check Boxes Synchronize Correctly Between Home Counseling Provider and 1003 URLA Lender Forms

For loans using the new URLA forms, the selections made in the following check boxes for homeownership counseling are now synchronizing correctly:

- The **Agency Used Indicator** check box on the Home Counseling Provider section on the Home Counseling Providers input form.
- The **Yes** and **No** check boxes in the Homeownership Education and Counseling section on the 1003 URLA Lender input form

Previously, when the **Agency Used Indicator** check box was selected on the Home Counseling Providers input form, the agency name and ID were copied to the 1003 URLA - Lender form, but both the **Yes** and **No** check boxes were cleared on the 1003 URLA - Lender. When the **No** check box was then selected on the 1003 URLA - Lender form, the agency name and ID would clear on the 1003 URLA - Lender, but not on the Home Counseling Providers input form. Any following updates to the agency details on the Home Counseling Providers input form would be copied back to the 1003 URLA - Lender form, but the **No** check box would not be updated.

This issue has been resolved and the check boxes are now synchronizing correctly.

CBIZ-27033

Check Box Spacing Corrected in Section M on the 1003 URLA Part 4

For loans using the new URLA forms, an issue was resolved that caused the check boxes and labels for some fields to overlap in the M section of the 1003 URLA Part 4 input form when those fields were used in a Milestone Completion business rule.

Milestone Completion Business Rule

4. Select required documents, fields and tasks for each milestone

Required Docs Required Tasks **Required Fields** Advanced Conditions

ID	Description	For Milestone
URLA.X174	Borr Bankruptcy chapter seven	Qualification
URLA.X175	Borr Bankruptcy chapter eleven	Qualification
URLA.X176	Borr Bankruptcy chapter twelve	Qualification
URLA.X177	Borr Bankruptcy Chapter Thirteen	Qualification
URLA.X178	Co-Borr Bankruptcy Chapter Seven	Qualification
URLA.X179	Co-Borr Bankruptcy Chapter Eleven	Qualification
URLA.X180	Co-Borr Bankruptcy Chapter Twelve	Qualification
URLA.X181	Co-Borr Bankruptcy Chapter Thirteen	Qualification

Add Find Remove

1993 URLA Part 4 Input Form

M. Have you declared bankruptcy within the past 7 years? Yes ☐ Yes ☐

[Add Explanation](#)

If YES, identify the type(s) of bankruptcy:

<input checked="" type="checkbox"/> Chapter 7	<input checked="" type="checkbox"/> Chapter 7
<input checked="" type="checkbox"/> Chapter 11	<input checked="" type="checkbox"/> Chapter 11
<input checked="" type="checkbox"/> Chapter 12	<input checked="" type="checkbox"/> Chapter 12
<input checked="" type="checkbox"/> Chapter 13	<input checked="" type="checkbox"/> Chapter 13

This issue has been resolved and the check boxes and text now display with proper spacing in section M.

CBIZ-32853

Indicator for Deposited Gift and Grants Synchronizing Correctly Between 1003 URLA Part 4 and VOGG

For loans using the new URLA forms, the **Deposited** check box list on the Verification of Gifts and Grants (VOGG) input form and the **Deposited** drop-down list on the 1003 URLA Page 4 (field ID URLARGG0020) are now synchronizing correctly. Previously, when a user created an entry on the Verification of Gifts and Grants (VOGG) input form, the **Deposited** drop-down field on the 1003 URLA Page 4 would not indicate **No** unless a user first selected and then cleared the check box on the VOGG.

CBIZ-34311

Label Update for *MIP, PMI Financed* Field on the 1003 URLA Part 4

For loans using the new URLA forms, the label for the **PMI, MP Financed** field (field ID 1045) in section 4a on the 1003 URLA Part 4 input form has been changed to **MIP, PMI Financed** to be consistent with the terminology used on the MIP, PMI, Guarantee Fee Calculation pop-up window.

CBIZ-35195

Field Mapping Update for Loan Originator Phone Number Field on the 1003 URLA Part 4

For loans using the new URLA forms, the Loan Originator Phone Number field in section 9 on the 1003 URLA Part 4 input form is now populated with the phoned number entered for the Loan Originator Phone Number (field ID 1823). Previously the field was populated with the phone number entered for the Company Phone number (field ID 324).

CBIZ-35242

Second Borrower Pair Street Addresses Populating Correctly When Switching to New URLA Forms

An issue was resolved that caused a loan with multiple borrower pairs to not populate the Street Address fields (current, former, and mailing addresses) for the second borrower pair on the 1003 URLA Part 1 input form when the first borrower pair was selected for the loan and the loan was switched from the 2009 URLA forms to the new URLA forms. Previously the street address for the second borrower pair was blank on the 1003 URLA Part 1. This issue also resulted in a blank street address fields for the second borrower pair in individual Verification of Residence (VOR) records, although the street address was showing correctly in the VOR table. This issue has been resolved and the street addresses for the second borrower pair are now populating correctly on the 1003 URLA Part 1 and in the individual VOR records.

CBIZ-32216

Updated Logic for FHA Secondary Residence Check Box

For loans using the new URLA forms, when **FHA** is selected for the Loan Type (field ID 1172), you can now select the **FHA Secondary Residence** check box (field ID URLA.X76) on the 1003 URLA - Lender input regardless of the selection made for the **Primary**, **Secondary**, and **Investment** check boxes (field ID 1182). Previously the FHA Secondary Residence check box was disabled unless the **Secondary** check box (field ID 1182) was already selected.

Property Will Be		
<input checked="" type="checkbox"/> Primary	Gross Rent	<input type="text"/>
<input type="checkbox"/> Secondary	Occup. Rate	<input type="text"/> %
<input type="checkbox"/> Investment		
<input checked="" type="checkbox"/> FHA Secondary Residence		

CBIZ-33233

Subject Property Copied Correctly on Borrower Summary - Origination

For loans using the new URLA forms, the Unit Type (field ID URLA.X74) and Unit # (field ID URLA.X75) are now populating correctly when you click the **Copy From Present** button in the Subject Property Information section of the Borrower Summary - Origination input form. Previously, these fields were blank after using the button to copy the current address.

CBIZ-33730

Business Rules Can Update the Borrower Alternate Name

*For loans using the new URLA forms, the value for the borrower Alternate Name (field ID URLA.X195) on the 1003 URLA Page 1 is now retained when a business rule is used to change the value. Previously, the value was updated by the business rule, but the value in the field would then revert to its previous value if the field had originally been populated by clicking the **Edit** icon and selecting a name from the Alternate Names pop-up window. This issue has been resolved and the value applied by the business rule is now retained.*

CBIZ-35899

LTV and DTI Values Updating Correctly After Receiving a DU Error

For loans using the new URLA forms that are submitted to Fannie Mae Desktop Underwriter (DU) and that returned an error on the initial submission, the LTV and DTI values are now updating as soon as a change is made to any field that affects the calculation for the LTV or DTI. Previously, after a loan received a DU error, the LTV and DTI calculations would no longer update when a change was made to a field that affected the calculations. The LTV and DTI calculations would update only after saving the loan file or opening a popup window that triggered a recalculation. This issue has been resolved and the LTV and DTI now update correctly.

CBIZ-36107

Alternate Names Button and Pop-Up Window Are Working on Custom Forms

For loans using the new URLA forms, an issue has been resolved that prevented the **Add Alternate Names - Borrower** pop-up window from opening on a custom input form when the Action for the standard button added in the Encompass Input Form Builder was set to `showalternatenamesBorrower`. This issue has been resolved and the window now opens when a user clicks a standard button that has been configured to open the **Add Alternate Names - Borrower** pop-up window.

First Name	Middle Name	Last Name	Suffix	Full Name
Ed		Smith		Ed Smith
Eddie		Smith		Eddie Smith

Detail			
First Name	<input type="text" value="Ed"/>	Middle Name	<input type="text"/>
Last Name	<input type="text" value="Smith"/>	Suffix	<input type="text"/>

OK Cancel

CBIZ-36367

Fee Mapping Enforced on the Proposed Supplemental Property Insurance Pop-Up Window

*For loans using the new URLA forms, the following line item description fields on the Proposed Supplemental Property Insurance pop-up window are now prepopulated and disabled for manual entry when the fees are mapped and applied in the Itemization Fee Management settings (**Encompass > Settings > Tables and Fees > Itemization Fee Management**).*

- 1007 (field ID 1628)
- 1008 (field ID 660)
- 1009 (field ID 661)

The Proposed Supplemental Property Insurance pop-up window displays when you click the Edit icon for Supplemental Insurance on the 1003 ULRA - Lender input form.

CBIZ-34178

Supplemental Insurance in Current Housing Expenses Now Associated with a Borrower-Pair

For loans using the new URLA forms, the Supplemental Ins amount (field ID URLA.X212) is now associated with the borrower pair rather than with the loan, enabling different amounts to be entered for each borrower pair. The Supplemental Ins field displays on the Monthly Housing Expenses pop-up window accessed by clicking the **Edit** icon for Housing in the Current Address section on the 1003 URLA Part 1.

	Present	Proposed
Rent	<input type="text"/>	<input type="text"/>
First Mortgage P&I	<input type="text"/>	<input type="text"/>
Other Financing P&I	<input type="text"/>	<input type="text"/>
Hazard Ins	<input type="text"/>	<input type="text"/>
Supplemental Ins	<input type="text"/>	<input type="text"/>
Real Estate Taxes	<input type="text"/>	<input type="text"/>
Mortgage Insurance	<input type="text"/>	<input type="text"/>
HOA Dues	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text" value="0.00"/>
Total	<input type="text"/>	<input type="text"/>

D1003_2020MONTHLYHOUSINGEXPENSES

Close

Beginning with the Encompass 21.1 Major Release, supplemental insurance in MISMO 3.4 loan file is imported into the Supplemental Ins field for the primary borrower pair.

Migration

When updating to the Encompass 21.1 Major Release, a previously entered Supplemental Insurance amount is migrated to the Supplemental Ins field for the primary borrower pair.

CBIZ-25719

Foreign Current Address No Longer Disables the Get Agencies Button for Home Counseling Providers

For loans using the new URLA forms, the **Get Agencies** button on the Home Counseling Providers input form is no longer disabled when the **Foreign Address** check box (FR0129) is selected for the primary borrower's current address on forms such as the Borrower Summary - Origination or 1003 URLA Part 1.

Starting with the Encompass 21.1 Major Release, the **Get Agencies** button is always enabled regardless of the Foreign Address selection for the primary borrower's current address, and the following logic is used for the **Get Agencies** button functionality:

New URLA Fixed Issues

- When the **Foreign Address** check box is cleared for the primary borrower's current address, the current address is populated when the Get Home Counseling Agencies pop-up window opens. used to Get Agencies.
- When the **Foreign Address** check box is selected for the primary borrower's current address, the subject property address is populated when the Get Home Counseling Agencies pop-up window opens.

CBIZ-35822

Data in Verification of Additional Loan Forms Immediately Flows Through to 1003 URLA - Lender

For loans using the new URLA forms, data entered in a Verification of Additional Loans (VOAL) record now flows through to the following fields on the 1003 URLA - Lender input form as soon as a user leaves a data entry field or closes the pop-up window.

- Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (field ID URLA.X230)
- LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N) (field ID 1844)
- Cash From/To the Borrower (Line H minus Line K and Line N) (field ID 142)

Previously the data would not flow through until the loan file was saved. The cash to close amount was updated only after the loan was saved and line item J was populated in the qualifying the borrower section.

This update affects data entered on the Verification of Additional Loans (VOAL) input form or on the Quick Entry - VOAL pop-up window that opens via buttons available on forms such as the 1003 URLA - Lender or 1003 URLA Part 4 input forms.

CBIZ-35315

Send Initial Disclosure Alerts Now Triggering Correctly for TBD Addresses

For loans using the new URLA forms, an issue was resolved that caused Send Initial Disclosure alerts to not trigger as expected when all the following conditions were met:

- A user completed all the fields required to trigger the alert.
- The user initially entered **TBD** for the Subject Property Street Address (field ID URLA.X73).
- The user later changed the Subject Property Address to a valid street address.

This typically occurred when a borrower applied for prequalification before identifying the home they wanted to purchase. Under the conditions described above, the Send Initial Disclosures alert would not trigger immediately after the valid street address was entered. The alert would only be sent after the user saved and closed the loan or retriggered loan calculations by opening the RegZ-LE or RegZ-CD.

CBIZ-36431

Encompass 20.2.0.5 Server Patch 3

January 8, 2021

(Added on 1/11/2021)

URLA 2020 Loan Originator Unit Type and Number Populating Correctly

An issue was resolved that caused a Loan Originator Organization street address to populate incorrectly on the URLA 1003 Part 4 input form when switching from the 2009 to the 2020 versions of the URLA forms. This issue caused a street address with a unit number (for example Suite 300) to include the entire street address in the Street Address field (field ID URLA.X188) instead of entering the unit information in the Unit Type (field ID URLA.X189) and Unit # (field ID URLA.X190) fields. This issue has been resolved and the Unit Type and Unit # fields now populate with the correct information.

CBIZ-27136

Encompass 20.2.0.1 Server Patch 1

November 7, 2020

(Added on 11/6/2020)


Default to URLA 2020 Mandate Date Updated to 3/1/2021 in Encompass Admin Tools

The Default to URLA 2020 mandate date in Encompass Admin Tools has been updated to 03/01/2021 (from 11/01/2020) in this release. This date determines when the URLA 2020 input forms will be used for all new loans. On or after the date indicated here, the **URLA Form Version > URLA 2020** option in new loan files will be automatically selected so that the new URLA 2020 input forms are used for the loan. Prior to this date, the URLA 2009 forms will be used. Authorized users can change this date in the **Encompass Admin Tools > Settings Manager > Policies** as needed.



In previous versions of Encompass, this Default to URLA 2020 date was set to 11/01/2020 by default. If you had changed that date to any other date besides 11/01/2020 and were using that date for this setting prior to upgrading to this Encompass 20.2.0.1 Server Patch 1 release, that date will be retained and used as your Default to URLA 2020 date. The new default date of 03/01/2021 will not be set in your instance.

New URLA Fixed Issues




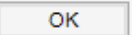
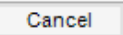
 **Server Settings Manager**

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

Category: Policies

Setting Name	Value
Default to URLA 2020	03/01/2021
HELOC Important Terms Historical Table Loan Amount	10000
Default to RESPA-TILA 2015 LE and CD	10/03/2015
Use CD to Rebaseline Date	06/01/2018
Itemize Escrow Disbursements	Disabled
Prevent Aggregate Escrow from moving disbursements	Disabled
Loan Amount Rounding	Disabled
Interviewer Info Populated From	Loan Officer
Allow Non-sequential Milestone Rollback	Enabled
After Disclosure Copy fees to GFE	Selective Update
Allow access from certain IPs	Enabled
Include Unsubscribe Link in Emails	False
TPO Originator	Keep_TPO_Originator
Default EncompassWeb Pipeline for Admin	False
Default EncompassWeb Trading for Admin	False
ATR/QM POLICY EXPIRATION DATE	08/01/2020

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

NICE-33422

Encompass 20.1 July Service Pack

August 1, 2020

(Added on 7/31/2020)

Refinance Type Mapping Correctly for DU Purposes When Imported from MISMO 3.4 Loan Files

For loans using the new URLA forms, the Purpose of Refinance (field ID URLA.X165) for a **No Cash-Out Refi** loan is now mapping correctly for DU purposes when importing a MISMO 3.4 loan file into Encompass. Previously the field value was being mapped in the XML file as a no cash out loan type. This resulted in a **No cash out is no longer a valid refinance purpose** error message when submitting the loan to Fannie Mae's Desktop Underwriter (DU). This issue has been resolved and No Cash-Out Refi loans imported from a MISMO 3.4 file are now mapped correctly for DU purposes.

CBIZ-31123

Encompass No longer Creates a Blank VOR Record When the Does Not Apply Check Box is Selected

For loans using the new URLA input forms, Encompass no longer creates a blank Verification of Residence (VOR) entry when the Former Address **Does Not Apply** check box is selected for the borrower or co-borrower on the 1003 URLA Part 1. As part of this update, the old field IDs for these two check boxes (field IDs FR0301 and FR0401) have been replaced with new field ID (field ID URLA.X265 and URLA.X266). These new check boxes are enabled by default and are disabled when an Encompass user enters data in a Former Address section.

Workaround Information:

The following workaround was provided for this production issue and is no longer required for Encompass 20.1.0.12 and later:

- Delete the VOR record.

CBIZ-30486

Encompass 20.1 May Service Pack

May 16, 2020

(Added on 7/31/2020)

Tabbing Functionality Working as Expected on New URLA Screens

For loans using the new URLA forms, an issue has been addressed that cause the mouse pointer to not function as expected when using the **Tab** key to move between fields on the new URLA forms. Previously, when tabbing out of some fields, the mouse pointer would not move to the next field on the form but would skip to another field. This issue has been resolved and the tabbing feature now works as expected on the new URLA input forms

CBIZ-25392

Marital Status Data Fields Clear When Unmarried Check Box Cleared

For loans using the new URLA forms, the data fields associated with the **Unmarried** check box (field ID 52) are now cleared when the **Unmarried** check box is cleared. These fields are enabled for data entry when the check box is selected. Previously, when data was entered, and the check box was then cleared, the data fields were disabled but the date was retained. Now the fields are disabled, and the data is cleared as well.

The screenshot shows a form section titled "Marital Status". It contains three radio buttons: "Married", "Separated", and "Unmarried". The "Unmarried" radio button is selected and has a blue question mark icon next to it. Below the radio buttons, there is a dropdown menu with a downward arrow. To the right of the dropdown is the text: "Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?". Below this text is a dropdown menu labeled "Domestic Relationship Type". Below that is a text input field labeled "Other Domestic Relationship Type". At the bottom is a text input field labeled "State". A red rectangular box highlights the dropdown menu, the "Domestic Relationship Type" dropdown, the "Other Domestic Relationship Type" text field, and the "State" text field.

CBIZ-27077

Updated Logic for Clearing Primary Residence Dropdowns in the New URLA Declarations

The following updates have been made to the logic used to populate the six borrower and co-borrower drop-down lists that are used in the Declaration on the 1003 URLA Page 4 when a borrower or co-borrower is occupying the subject property as a primary residence:

- The three borrower fields (field IDs 403, 981, and 1069) now clear when **No** is changed from **Yes** from the *Will you occupy the property as your primary residence* drop-down box for the borrower (field D 418).
- The three co-borrower fields (field IDs 1108, 1015, 1070) now clear when **No** is changed from **Yes** from the *Will you occupy the property as your primary residence* drop-down box for the co-borrower (field D 1343).

1003 URLA Part 4		1003 URLA P1	1003 URLA P2	1003 URLA P3	1003 URLA P4	1003 URLA Lender	REGZ-LE	Itemization
Section 5. Declarations								
5a. About this Property and Your Money for this Loan								
						Borrower	Co-Borrower	
A. Will you occupy the property as your primary residence?						<input type="text"/>	<input type="text"/>	
If YES, have you had an ownership interest in another property in the last three years?						<input type="text"/>	<input type="text"/>	
If YES, complete (1) and (2) below:						<input type="text"/>	<input type="text"/>	
(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?						<input type="text"/>	<input type="text"/>	
(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?						<input type="text"/>	<input type="text"/>	

CBIZ-30292

Encompass 20.1 Major Release

May 2, 2020

(Added on 4/16/2020)

Property Held Name Now Populating Correctly for MISMO 3.4 Loan File Imports

(Added on 4/16/2020)




When importing a MISMO 3.4 loan file for a loan that is using the new URLA forms, the name entered for the **Title to the Property Will be Held in What Name(s):** (field ID URLA.X136) on the 1003 URLA- Lender input form is now populated with the value from the imported MISMO 3.4 file. The field is now locked after the import and the MISMO value is no longer overwritten by Encompass. Users can click the **Lock** icon to edit the field if needed. Previously, the borrower's name was being automatically populated to this field by Encompass when there was a difference between the MISMO value and the Encompass value.

CBIZ-25973

Calculated Borrower Other Income Calculating Correctly for MISMO 3.4 Loan File Imports

(Added on 4/16/2020)

When importing a MISMO 3.4 loan file for a loan that is using the new URLA forms, the calculated Other income (field ID 108) in Borrower column in the Gross Monthly Income section of the 1003 Page 2 input form is now being triggered for all non-primary borrower pairs. This is a calculated field, derived from adding the B (borrower) values in the Other Income section on page 2 of the 1003. Previously, the calculation was being triggered only for the primary borrower pair. The Other field also displays on the USDA Management and FNMA Streamline 1003 input forms and the Prequalification tool.

1003 Page 2			
V. Monthly Income and Combined Housing Expense In			
Gross Monthly Income			
	Borrower	Co-Borrower	Total
Base	 <input type="text"/>	 <input type="text"/>	<input type="text"/>
Overtime	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bonuses	<input type="text"/>	<input type="text"/>	<input type="text"/>
Commissions	<input type="text"/>	<input type="text"/>	<input type="text"/>
Div. / Interest	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net Rent Inc.	 <input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total	<input type="text"/>	<input type="text"/>	<input type="text"/>

CBIZ-26500

Supplemental Property Insurance Now Populating Correctly for MISMO 3.4 Loan File Imports

(Added on 4/16/2020)

When importing a MISMO 3.4 loan file for a loan that is using the new URLA forms, the Supplemental Property Insurance (field ID URLA.X144) is now populating as expected in the Proposed Monthly Payment for Property section on the 1003 URLA - Lender input form. Previously the value for this field was not imported into Encompass.

CBIZ-26859

Military Variable Housing Allowance Now Populating Correctly for MISMO 3.4 Loan File Imports

(Added on 4/16/2020)

When importing a MISMO 3.4 loan file for a loan that is using the new URLA forms, the Variable Housing Allowance on the Military Entitlement pop-up window accessible from the URLA 1003 - Part 2 is now populating as expected. Previously the value for this field was not imported into Encompass.

New URLA Fixed Issues

1003 URLA Part 2 1003 URLA P1 | 1003

How long in this line of work

Check if this statement applies:

☐ I am employed by a family member, estate agent, or other party to the business.

☐ Check if you are the Business Owner or Self-Employed:

☐ I have an ownership share in the business.

☐ I have an ownership share in the business.

Monthly Income (or Loss)

Gross Monthly Income

Base

Overtime

Bonus

Commission

Military Entitlements

Other

Total

1c. Additional/Self Employment

☐ Does Not Apply

Employer or Business Name

Calculate Military Entitlements

Military Entitlements

Military Base Pay*	<input type="text"/>
Military Combat Pay	<input type="text"/>
Military Flight Pay	<input type="text"/>
Military Hazard Pay	<input type="text"/>
Military Overseas Pay	<input type="text"/>
Military Prop Pay	<input type="text"/>
Clothing Allowance	<input type="text"/>
Rations Allowance	<input type="text"/>
Variable Housing Allowance	<input type="text"/>
Quarters Allowance	<input type="text"/>
Other Allowance*	<input type="text"/>
Total Military Entitlements	<input type="text"/>

* Excluded from Total Military Entitlements - included in Total Income.

[Learn more...](#)

CBIZ-27243

VA Federal Tax Amount Now Populating Correctly for MISMO 3.4 Loan File Imports

(Added on 4/16/2020)

When importing a MISMO 3.4 loan file for a loan that is using the new URLA forms, the VA Federal Tax amounts for the borrower and co-borrower (field IDs 1156 and 1306) are now populating as expected in the Proposed Monthly Payment for Property section on the 1003 URLA - Lender input form. Previously the value for this field was not importing into Encompass.

CBIZ-27246

Borrower Pair Order No Longer Switches After Exporting and Importing a MISMO 3.4 Loan File

(Added on 4/16/2020)

An issue was resolved that cause the order of the borrower pairs to be switched when a loan using the new URLA forms was exported from Encompass as a MISMO 3.4 file and then imported into another Encompass system. This issue has been resolved and the order of the borrower pairs now displays as expected.

CBIZ-27244

1003 URLA - Part 4 Demographic Race Fields Populate Correctly After Exporting and Importing a MISMO 3.4 Loan File

(Added on 4/16/2020)

An issue was resolved that caused the first four free entry text fields in the Race sections on the 1003 URLA - Part 4 input form for the borrower and co-borrower (field IDs 4126, 4128, 4137, and 4139) to display blank values when a loan using the new URLA forms was exported from Encompass as a MISMO 3.4 file and then imported into another Encompass system. This issue has been resolved and the text for these fields now populates as expected.

CBIZ-27254

Updated Logic for Negative Amortization Features

(Added on 4/16/2020)

Updates have been made to the behavior of fields used to indicate that a loan has a negative amortization feature.:

- The Negative Amortization check box (field ID URLA.X239) and the **Negative Amortization** drop-down box (field ID 424) on the 1003 URLA - Lender input form are now set to a blank value when the **Does not have a negative amortization feature** check box (field ID CD.X2) is selected on the Closing Disclosure Page 4 input form.
- When using APIs to populate both the **Negative Amortization** drop-down box (field ID 424) and the negative amortization option check box (field ID CD.X2) on the Closing Disclosure Page 4 input form, the value for the negative amortization option check box (field ID CD.X2) on the Closing Disclosure Page 4 is used even when the data for the two fields contradicts.

CBIZ-28929

Encompass 19.4 Major Release

November 2, 2019

(Added on October 18, 2019)

Check Box Labels on the URLA 2020 Input Forms Now Functioning as Expected

For loans using the new URLA 2020 forms, an issue was resolved that caused check boxes in some sections of the URLA 2020 input forms to be cleared or selected when a user clicked the text label for a different check box on the form. In the example shown below, clicking the self-employed label for the check box in the co-borrower section on the 1003 URLA Part 2 would cause the check box for the borrower option to be selected or cleared.

<input checked="checked" type="checkbox"/> Check if you are the Business Owner or Self-Employed <input type="checkbox"/> I have an ownership share of less than 25% <input type="checkbox"/> I have an ownership share of 25% or more Monthly Income (or Loss) <input type="text"/>	<input type="checkbox"/> Check if you are the Business Owner or Self-Employed <input type="checkbox"/> I have an ownership share of less than 25% <input type="checkbox"/> I have an ownership share of 25% or more Monthly Income (or Loss) <input type="text"/>
---	---

The following section of the forms were affected:

- 1003 URLA Part 1 - Military Service
- 1003 URLA Part 2 - Current/Self Employment and Income
- 1003 URLA Part 2 - Additional/Self Employment and Income
- 1003 URLA Part 2 - Previous Employment and Income
- 1003 URLA Part 2 - Income from Other Sources
- 1003 URLA Lender - Property and Loan Information
- 1003 URLA Lender - Mortgage Loan Information

This issue has been resolved. Clicking the text label for a check box on the URLA 2020 input forms listed above now selects or clears the correct check box.

CBIZ-22225

Street Address Fields No Longer Editable on Non-URLA Forms for Loans Using URLA 2020

To maintain the correct formatting for addresses on URLA 2020 forms, the address fields listed below, which display on non-URLA forms, are no longer editable. This change was introduced to ensure that addresses are populated correctly on the URLA forms, which contain separate fields for the Street Address, Unit Type, and Unit #.

- Borrower Current Address (field ID FR0104)
- CoBorrower Current Address (field ID FR0204)
- Borrower Former Address (field ID FR0304)
- CoBorrower Former Address (field ID FR0404)
- Borrower Mailing Address (field ID 1416)
- CoBorrower Mailing Address (field ID 1519)
- Borrower Current Employment Address (field ID FE0104)
- CoBorrower Current Employment Address (field ID FE0204)
- Subject Property Address (field ID 11)
- Loan Originator Address (field ID 319)

Previously, addresses entered on non-URLA forms were copied to the address field on the URLA forms and would require manual adjustment when the address included a Unit Type and Unit #. These addresses must now be entered on the URLA forms. This change reduces the possibility of human error when adjusting addresses that have been copied to the URLA fields from non-URLA forms. Instead, the Street Address, Unit Type, and Unit # from the URLA forms are combined into a single address and entered in the corresponding Address field on non-URLA forms.

CBIZ-22631

Description Field Cleared When Verification of Gifts and Grants Source is Not Other

On the Verification of Gifts and Grants input form, when the option selected from the **Source** drop-down list is changed from **Other** to any other option, the Other Source Description (field URLARGG0102) is now cleared. Previously, when another option was selected, the text entered in the description field would not clear and the field would become read-only.

CBIZ-22784

Unit # Fields on URLA 2020 Input Forms Allow Only 11 Characters Per MISMO Specifications

To match MISMO specifications, there is now an 11-character limit for entries in the **Unit #** address fields for loans that are using the URLA 2020 input forms. This change affects fields on input forms such as the 1003 URLA (parts 1-4), 1003 URLA - Lender, Verification of Employment, Verification of Mortgage, Verification of Residence, and the Lock Request Form.

CBIZ-23606

Lender Data Now Populating to Closing Disclosure from Data Templates

The Lender section of the Closing Disclosure Page 5 is now being populated with lender information as expected when the **Copy to Lender in File Contacts** check box (field ID 1969) is selected in a data template that is applied to an existing loan or used to start a new loan. Previously the Lender section remained blank, even though the check box was selected.

Workaround Information:

The following workaround was provided for this production issue and is no longer required for Encompass 19.4 and later.

- Click the **Copy From 1003** button on the Closing Disclosure Page 5 input form or create a Field Trigger Business rule to populate the data.

CBIZ-23806

Updates to the ATR/QM Management Input Form to Support the New URLA

Updates have been made to the **Appendix Q** tab on the ATR/QM Management input form to support changes in the way other liabilities and expenses are handled for loans using the new URLA 2020 forms. These changes are only visible on the ATR/QM Management input form for loans that are using the new URLA forms. The changes are not applied to the input form for loans using the pre-2020 URLA forms.

In the Debt/Obligation Analysis section, the liabilities and expenses fields shown below have been removed. The Encompass field ID for the fields are shown in red font.

	Description	Payment	Mos Left
Alimony / Maintenance Payments	271	272	1835
Job Related Expense	255	256	1836
Other Expenses	1058	1062	1837

This section has been replaced with the fields shown below, which are used for liabilities and expenses on the URLA 2020 forms. This new section includes a **Show All Other Liabilities** button, which opens the Verification of Other Liabilities pop-up window. The Encompass field ID for the fields are shown in red font in the image below.

Show all Other Liabilities			
Bor/Cob or Both	Liability or Expense Type	Other Description	Monthly Amount
URLAROL0101	URLAROL0102	URLAROL0104	URLAROL0103
URLAROL0201	URLAROL0202	URLAROL0204	URLAROL0203
URLAROL0301	URLAROL0302	URLAROL0304	URLAROL0303

Additionally, because the fields on the **Appendix Q** tab are not appropriate for use in predefined templates, the **Appendix Q** tab has been removed from the Data Template setting in the Encompass settings.

CBIZ-24016

Field Label Updates on 1003 URLA Part 1 and Fee Variance Worksheet

The label for the first check box (field ID URLA.X119) at the top of the **To be completed by lender** section on the **1003 URLA Part 1** has been changed from **Print ULI on URLA** to **Print ULI/NULI on URLA** to make the label consistent with the check box at the top of the 1003 URLA - Lender input form.

1003 URLA Part 1	1003 URLA P3	1003 URLA P4	1003 URLA Lender	REGZ-LE	Itemization	1008
To be completed by the Lender:						
Agency Case No		<input type="text"/>		<input type="checkbox"/> Print ULI / NULI on URLA		
Lender Case No		<input type="text"/>		<input type="checkbox"/> Print both ULI / NULI and Loan #		
URLA Loan Identifier				<input type="text" value="1908EM000036"/>		

On the Fee Variance Worksheet tool, the label for the first line in the **Items that Cannot Decrease** section has been changed from **Form 1003 Sec. L Lender Credits** to **Form 1003 Lender Credit**. The new label omits the section number so that the tool is accurate for both the old and new URLA forms. The lender credits are now in section M on the new URLA 2020 forms.

Fee Variance Worksheet
Items that Cannot Decrease
<input type="checkbox"/> Form 1003 Lender Credit
Total Credit for Rate Chosen
Lender Paid Closing Costs
Tolerance Cure

CBIZ-24903

Buttons on New URLA Input Forms Disabled in Data Templates

When configuring Data Templates in the Encompass settings, the buttons listed below are now disabled on the new URLA 2020 input forms in the template to prevent data entry for the fields accessed via the buttons.

Form	Button
1003 URLA Part 1	<ul style="list-style-type: none"> Show All VOR
1003 URLA Part 2	<ul style="list-style-type: none"> Show All VOE Show All Other Income
1003 URLA Part 3	<ul style="list-style-type: none"> Order Credit View Credit Import Liabilities Show All Other Liabilities Show All Other Assets Show All VOL Show All VOM Show All VOD Link Liabilities (3 buttons)
1003 URLA Part 4	<ul style="list-style-type: none"> View All Additional Loans Show All Gifts and Grants

CBIZ-25140

Update to Property Type Drop-Down List in Section 5a of the 1003 URLA Part 4

In the property type drop-down lists for borrower and co-borrower in section 5a of the 1003 URLA Part 4 input form, the option for **Secondary Residence** has been changed to **Secondary Home** to match the terminology used in the declaration.

A. Will you occupy the property as your primary residence?

If YES, have you had an ownership interest in another property in the last three years?

If YES, complete (1) and (2) below:

(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), **second home** (SH), or investment property (IP)?

(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the

Primary Residence
FHA Secondary Residence
Second Home
Investment Property

CBIZ-25285

Check Boxes Added to 1003 URLA Part 3 to Indicate Joint Assets and Liabilities

The check boxes that indicate whether assets and liabilities were completed **Jointly** or **Not Jointly** (field ID 181) have been added to the header at the top of the 1003 URLA Part 3 input form for loans that are using the new URLA forms. Only one check box can be selected at a time.

URLA P2	1003 URLA P3	1003 URLA P4
Completed <input type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly		



On Data Templates, both check boxes are cleared by default on both the new 1003 URLA Part 3 and the old the 1003 URLA Page 2. Previously the **Jointly** check box was selected by default for the 1003 URLA Page 2.

CBIZ-25287

Updated Calculations for Liquid and Total Assets to Support New URLA

The following updates have been made on loans using the new URLA forms to enable underwriters to view accurate amounts for total assets and liquid assets that display on forms such as the Borrower Summary - Origination, Borrower Summary - Processing, and Underwriter Summary:

- Total Assets (field ID 732) now includes the cash or market value of all Verification of Other Assets (VOOA) entries for loans where the loan version is URLA 2020.
- Total Liquid Assets (field ID 915) now includes the cash or market value of all Verification of Other Assets (VOOA) entries listed below.
 - Bridge Loan Not Deposited (FHA/VA)
 - Cash On Hand
 - Earnest Money
 - Lease Purchase Fund
 - Proceeds From Sale of Non Real Estate Asset
 - Proceeds From Secured Loan
 - Proceeds From Unsecured Loan
 - Other - Other Description of Other Liquid Asset
- Both Total Assets and Liquid Assets now exclude amounts from the following fields when loans are using the new URLA forms, but still include the amounts when loans use the URLA 2009 forms.

New URLA Fixed Issues

- Cash Deposit (field ID 183)
- Cash Deposit (field ID 1716)
- Stocks and Bonds (field ID 1605)
- Stocks and Bonds (field ID 1607)
- Stocks and Bonds (field ID 1609)
- Life Insurance (field ID 210)
- Vested Interest in Retirement Fund (field ID 212)
- Net Worth of Business Owned (field ID 213)
- Automobile (field ID 215)
- Automobile (field ID 217)
- Automobile (field ID 1718)
- Other Asset (field ID 222)
- Other Asset (field ID 224)
- Other Asset (field ID 1053)
- Other Asset (field ID 1055)

CBIZ-25402

Accessory Unit Income Now Imports as Expected on Verification of Other Income Input Form

Due to a misspelling in the Fannie Mae Desktop Underwriter (DU) XML option for the Accessory Unit Income value, the value in this field was being captured incorrectly on the Verification of Other Income input form in Encompass for loans using the new URLA forms. Instead of importing the income with an Income Source (field ID URLAROIS0118) of **Accessory Unit Income**, the income would be imported with an Income Source of **Other** with **Accessory Unit Income** populated as the Other Description. This Issue has been resolved and the typo is now adjusted for when importing the value into Encompass.

CBIZ-25454

Total of Gifts and Grants Moved from 1003 URLA -Lender to 1003 URLA Part 4

To comply with GSE guidelines, the following changes have been made to the location of the Total for Gifts and Grants field (field ID URLA.X150) and the following calculations that use the field amount. These changes affect loans using the new URLA forms.

- The Total of Gifts and Grants field has been moved from line M2 in section L4 of the 1003 URLA - Lender and now displays in section 4d on the 1003 URLA Part 4.
- The remaining entries for lines M3-M7 on the 1003 URLA - Lender have been renumbered as lines M2-M6.
- The label for line M on the 1003 URLA - Lender has been updated to M. Other Credits (Total of M1 to M6).
- The calculation for M. Other Credits (field ID URLA.X149) and N. Total Credits (Total of L and M) have been adjusted to exclude the Total of Gifts and Grants amount.



No changes have been made to the calculation of the Total Gifts and Grants amount (field ID URLA.X150).

Section M on 1003 URLA -Lender (Pre-Encompass 19.4)

M. Other Credits (Total of M1 to M7)		\$	
M1. Total Closing Costs Paid by Lender and Other	\$		
M2. Total Of Gifts and Grants	\$		
M3. Total of Other Assets Applied to Loan	\$		
M4. <input type="text"/>	\$		
M5. <input type="text"/>	\$		
M6. <input type="text"/>	\$		
M7. <input type="text"/>	\$		
N. TOTAL CREDITS (Total of L and M)		\$	

Section M on 1003 URLA -Lender (Encompass 19.4)

M. Other Credits (Total of M1 to M6)		\$	
M1. Total Closing Costs Paid by Lender and Other	\$		
M2. Total of Other Assets Applied to Loan	\$		
M3. <input type="text"/>	\$		
M4. <input type="text"/>	\$		
M5. <input type="text"/>	\$		
M6. <input type="text"/>	\$		
N. TOTAL CREDITS (Total of L and M)		\$	

New Total Gifts and Grants Location on the 1003 URLA - Part 4

M. Other Credits (Total of M1 to M7)		\$	
M1. Total Closing Costs Paid by Lender and Other	\$		
M2. Total Of Gifts and Grants	\$		
M3. Total of Other Assets Applied to Loan	\$		
M4. <input type="text"/>	\$		
M5. <input type="text"/>	\$		
M6. <input type="text"/>	\$		
M7. <input type="text"/>	\$		
N. TOTAL CREDITS (Total of L and M)		\$	

CBIZ-25520

Issues With Persona Access to New URLA 2020 Forms Resolved

An issue occurred where users with limited access to the new URLA 2020 input forms could still access a new URLA 2020 form. Specifically, if the administrator had set up a user's persona so that they could only access one section of the new URLA 2020 form (for example, the 1003 URLA Part 1) and the **Change URLA Form Version** toggle, the user could bypass these Persona restrictions by opening a 1003 input form (for example, the 1003 Page 2) and then selecting the **Form > URLA Form Version > URLA 2020** option to switch to the new URLA 2020 forms. After making this switch to the new forms, only the new URLA 2020 form that the user had permission to view was listed in the Forms list as expected (for this example, the 1003 URLA Part 1), but the new URLA 2020 version of the form that the user had selected when viewing the 2009 version of the URLA forms displayed for the user as well (for this example, the 1003 URLA Part 2 displayed since the user was viewing the 1003 Page 2 before switching to the 2020 version of the URLA forms). This issue has been resolved so that only the new URLA 2020 forms that the user is intended to access (based on their persona settings) are accessible to the user.

NICE-26242, NICE-26248

Encompass 19.3 August Service Pack

August 17, 2019

(Added on August 16, 2019)

USDA Annual Fee Included in Other Monthly Expenses for Loans Using URLA 2020 Forms

For loans using the new URLA 2020 input forms, calculation updates have resolved an issue that caused the USDA Annual Fee to be deducted from the Other amount (field ID 234) for proposed monthly housing expenses on forms such as the 1003 URLA - Lender, ATR/QM Management, FNMA Streamlined 1003, and HUD 1 Page 2.

Workaround Information:

The following workaround was provided for this production issue and is no longer required for loans in Encompass version 19.3.0.3 and later that are using the new URLA 2020 input forms:

- Remove the value from the **Other** field (field ID 1799) on the Other Housing Expenses pop-up window (accessible by clicking the **Edit** icon for the Proposed Monthly Expenses on the 1003 Page 2) to get the correct fee



This issue has not been resolved for loans that are using the URLA 2009 input forms. Users must continue to use the workaround above to ensure that the USDA Annual Fee is included correctly in the calculation.

CBIZ-14721

Income Source Fields on the 1003 URLA Part 2 No Longer Allow Manual Entry

The three **Income Source** drop-down lists (field IDs URLAOIS0118, URLAOIS0218, and URLAOIS0318) in section 1e on the 1003 URLA Part 2 input form no longer allow users to type data directly into the field. The fields can be populated only by selecting an option from the drop-down list.

CBIZ-22958

1003 URLA Continuation Form No Longer Displays in Loans Using URLA 2009 Forms

An issue was resolved that caused the 1003 URLA Continuation input form to show on the Forms tab in a loan file when the URLA 2009 forms were being used for the loan. This issue has been resolved and the 1003 URLA Continuation form no longer displays on the **Forms** tab for loans that use the URLA 2009 forms.

CBIZ-23189

Biweekly Check Box Functioning Properly on the 1003 URLA - Lender Input Form

An issue was resolved that caused the **Biweekly** check box (field ID 423) in section L3 on the 1003 URLA - Lender input form to be set to a value that is the opposite of the selection made for the check box on other forms in Encompass. This issue has been resolved and the check box is now functioning as expected.

CBIZ-23591

“Not Applicable” Check Boxes for Race and Sex Working Correctly on 1003 URLA Part 4

The **Not Applicable** check boxes for Race and Sex in the Demographic Information section on the 1003 URLA Part 4 input form are now disabled and not editable when another selection has been made in the same section of the form. Previously, these check boxes were not disabled when another option was selected. The **Not Applicable** check boxes could be selected for Race when another option was already selected, and the **Not Applicable** check boxes could be selected for Sex when another option was already selected. This issue has been resolved and the check boxes are now disabled when another option has been selected in the same section. Users must clear any other selections before selecting the **Not Applicable** check box.

CBIZ-23917

New Option Added to Property Status Drop-Down List

A new **H** option has been added to the **Property Status** drop-down list (field ID FM0124) on the 1003 URLA - Part 3 and the Verification of Mortgage input form. This option signifies that a property is being held as a primary or secondary residence. Encompass users can select this option from the list. The Property Status field in Encompass is also populated with the H option when a FNMA 3.2 or MISMO 3.4 file with a property status of **H**. **RetainForPrimaryorSecondaryResidence** is imported into Encompass.

CBIZ-24633

Indicator for *Payment Includes Tax and Insurance* Imports Correctly from MISMO 3.4 Files

When importing a MISMO 3.4 file into the Encompass Pipeline via the **Pipeline > Import** menu, the **Payment includes Taxes and Insurance** check box (field ID FLXX66) in the Verification of Liabilities input form is now selected when the following indicator is set to true in the MISMO 3.4 file:

MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LIABILITIES/LIABILITY/LIABILITY_DETAIL/LiabilityPaymentIncludesTaxesInsuranceIndicator

Previously the field was not being imported into the Encompass loan file and the check box was not selected. This issue has been resolved and the **Payment includes Taxes and Insurance** check box is now selected or cleared as expected when importing loan files from a MISMO 3.4 file.



The **Payment includes Taxes and Insurance** check box displays on multiple Verification of Liabilities records. The field IDs for these records are assigned in sequential order with the third and fourth digits in the field ID (FLXX66) representing the record number. For example, the field ID for the first record is FL0166 and the field ID for the second record is FL0266.

CBIZ-25410

Release Notes Change Log

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: New entry

Change Date: 4/30/2021

Details: A new [Encompass 21.1 April Service Pack](#) section was added to the [Feature Enhancements](#) page. This section includes an entry for [New URLA Fields Available in Loan Duplication Templates](#).

Change Type: New entry

Change Date: 4/5/2021

Details: A new [Updated Logic for Including the Unmarried Addendum in New URLA Forms](#) entry was added to the [Feature Enhancements](#) page to indicate that starting with an Encompass update scheduled for April 5, 2021, the Unmarried Addendum is now generated for loans using the new URLA forms when the **Unmarried** check box is selected for the borrower or co-borrower. Previously the addendum was generated only when the **Unmarried** check box was selected *and* **Yes** was also selected to indicate that the borrower shared joint property rights with another individual.

Change Type: New entries

Change Date: 3/23/2021

Details: The following new sections were added:

- New Encompass GSE Integrations & Services 21.1 March Critical Patch 2 sections were added to the [Feature Enhancements](#) and [Fixed Issues](#) pages.
- New Encompass GSE Integrations & Services 21.1 March Critical Patch sections were added to the [Feature Enhancements](#) and [Fixed Issues](#) pages.
- New Encompass GSE Integrations & Services 21.1 February Critical Patch 2 section was added to the [Fixed Issues](#) page.
- New Encompass GSE Integrations & Services 21.1 February Critical Patch section was added to the [Feature Enhancements](#) page.
- New Encompass GSE Integrations & Services 21.1 Release section was added to the [Feature Enhancements](#) page.
- New Encompass 20.2 January Service Pack Critical Patch 4 sections were added to the [Feature Enhancements](#) and [Fixed Issues](#) page, and the Encompass 20.2 January Service Pack Critical Patch 3 sections were removed from these pages. The items originally included in Critical Patch 3 were rolled back due to an issue introduced with the critical patch. These items were then re-release with Critical Patch 4.

Change Type: New entries

Change Date: 3/16/2021

Details: The following new sections were added:

- New Encompass 21.1. Critical Patch 2 sections were added to the [Feature Enhancements](#) and [Fixed Issues](#) pages.
- New Encompass 21.1. Critical Patch 1 sections were added to the [Feature Enhancements](#) and [Fixed Issues](#) pages.
- New Encompass 20.2 January Service Pack Critical Patch 7 sections were added to the [Feature Enhancements](#) and [Fixed Issues](#) pages.
- A new Encompass 20.2 January Service Pack Critical Patch 6 section was added to the [Fixed Issues](#) page.

Change Type: New entries

Change Date: 2/22/2021

Details: The following new sections were added:

- New Encompass 20.2 January Service Pack Critical Patch 5 sections were added to the [Feature Enhancements](#) and [Fixed Issues](#) pages.

Change Type: New entries

Change Date: 2/9/2021

Details: The following new sections were added:

- Encompass 21.1 Major Release sections were added to the [Feature Enhancements](#) and [Fixed Issues](#) pages.
- Encompass 21.1 Update (Version 2.1.0.1) sections were added to the [Feature Enhancements](#) and [Fixed Issues](#) pages.
- New Encompass 20.2 January Service Pack Critical Patch 3 sections were added to the [Feature Enhancements](#) and [Fixed Issues](#) pages.

Change Type: New entry

Change Date: 1/11/2021

Details: The [Encompass 20.2 January Service Pack Release](#) section was updated on the [New URLA Fixed Issues](#) page with one new entry.

Change Type: New entries

Change Date: 12/16/2020

Details: The [Encompass 20.2 December Service Pack Release](#) section was updated on the [New URLA Feature Enhancements](#) page with two new entries.

<p>Change Type: New entry</p> <p>Change Date: 12/10/2020</p> <p>Details: A new Encompass GSE Integrations & Services 20.2 December Service Pack section has been added to the Feature Enhancements page.</p>
<p>Change Type: New entry</p> <p>Change Date: 12/10/2020</p> <p>Details: A new <i>Encompass 20.2 December Service Pack</i> section has been added to the New URLA Feature Enhancements page with an entry describing a change that updates the borrower base total Income when the self-employment amount is entered.</p>
<p>Change Type: New entry</p> <p>Change Date: 11/6/2020</p> <p>Details: A new Encompass 20.2.0.1 Server Patch 1 section has been added to the Fixed Issues page with an entry describing an updated 3/1/2021 default mandate date for the new URLA forms in the Encompass Admin Tools settings.</p>
<p>Change Type: New entries</p> <p>Change Date: 10/30/2020</p> <p>Details: New Encompass 20.2 Major Release sections were added to the New URLA Forms and Features and Feature Enhancements pages.</p>
<p>Change Type: New updates</p> <p>Change Date: 7/31/2020</p> <p>Details:</p> <ul style="list-style-type: none"> ■ New Encompass 20.1 July Service Pack sections were added to the Feature Enhancements and Fixed Issues pages. ■ A new Encompass LO Connect 20.1 July Service Pack section was added to the New URLA Forms and Features page. ■ New Encompass 20.1 May Service Pack sections were added to the Feature Enhancements and Fixed Issues pages.
<p>Change Type: New updates</p> <p>Change Date: 7/29/2020</p> <p>Details:</p> <ul style="list-style-type: none"> ■ The following new sections were added to the Feature Enhancements page: <ul style="list-style-type: none"> ■ Encompass GSE Integrations & Services 20.1 July Service Pack ■ Encompass GSE Integrations & Services 20.1 June Service Pack

Change Type: New updates

Change Date: 5/15/2020

Details:

- The following new sections were added to the [Feature Enhancements](#) page:
 - [Encompass GSE Integrations & Services 20.1 May Service Pack](#)
 - [TQL Services 20.1 May Service Pack](#)

Change Type: New updates

Change Date: 4/16/2020

Details:

- The *Additional URLA Updates and Enhancements Coming in Future Releases* section on the [New URLA Forms and Features](#) page was removed.
- The following new sections were added
 - A new Encompass 20.1 Major Release section was added to the [Feature Enhancements](#) page.
 - Encompass CRM 20.1 Major Release was added to the [Feature Enhancements](#) page.
 - Encompass GSE Integrations & Services 20.1 Major Release was added to the [Feature Enhancements](#) page.
 - A new TQL Services 20.1 Major Release section was added to the [Feature Enhancements](#) page.
 - A new Encompass 19.4.0.6 Server Patch 5 section was added to the [Feature Enhancements](#) page.
 - A new Encompass 20.1 Major Release section was added to the [Fixed Issues](#) page.

Change Type: Content updated

Change Date: 4/16/2020

Details: The voluntary and mandatory usage dates for the new URLA forms was updated on the [Starting](#) page and on the [New Features & Forms](#) page.

Change Type: Content updated

Change Date: 3/10/2020

Details: The voluntary and mandatory usage dates for the new URLA forms was updated on the [Starting](#) page and on the [New Features & Forms](#) page.

Change Type: New section added

Change Date: 1/21/2020

Details: A new Encompass 19.4 January Service Pack section was added to the [Feature Enhancements](#) page.

<p>Change Type: New sections added</p> <p>Change Date: 10/18/2019</p> <p>Details: New sections for the Encompass 19.4 Major Release were added to the New Features and Forms page and the Fixed Issues page.</p>
<p>Change Type: New information added.</p> <p>Change Date: 6/14/2019</p> <p>Details: The Support for New URLA section on the New Features & Forms page has been updated to include the GSEs June 12, 2019 statement about the URLA optional use period previously scheduled to begin on July 1, 2019. That is followed by Ellie Mae's approach to supporting the new URLA features and forms in Encompass 19.3 in lieu of the GSEs announcement.</p>
<p>Change Type: New sections added</p> <p>Change Date: 8/16/2019</p> <p>Details: New sections for the Encompass 19.3 August Service Pack release were added to the New Features and Forms page and the Fixed Issues page.</p>
<p>Change Type: New URLA resource added</p> <p>Change Date: 7/16/2019</p> <p>Details: The Additional Resources Now Available section on the New Features and Forms page has been updated with a link to the <i>Encompass Administrator Checklist for URLA 2020</i>.</p>
<p>Change Type: Updated entry</p> <p>Change Date: 7/11/2019</p> <p>Details: The Additional URLA Updates and Enhancements Coming in Future Releases list on the New Features and Forms page has been updated to include Encompass Consumer Connect planned updates.</p>
<p>Change Type: New entry added</p> <p>Change Date: 7/11/2019</p> <p>Details: The following new entry was added to the New Features and Forms page.</p> <p>"Under Review" Watermark Added to all New URLA Printed Output Forms</p> <p>To help ensure that Encompass users are aware that the new URLA printed output forms are not permitted to be used to originate loans until an optional use date is announced by Fannie Mae and Freddie Mac (or until February 1, 2020 when the new URLA forms are required on all new loans), a new <i>UNDER REVIEW</i> watermark is now applied to all new URLA printed output forms.</p> <p>NDE-13517</p>

Change Type: Updated entry

Change Date: 7/11/2019

Details: The following note has been added to the [To Switch Between the 2009 and 2020 Versions of the URLA Input Forms](#) instructions on the [New Features and Forms](#) page.



NOTE: The ability to toggle between URLA 2009 and URLA 2020 forms is disabled after a [Disclosure Tracking Tool entry](#) has been created for a loan.

Change Type: Added feature enhancements page

Change Date: 7/11/2019

Details:

A [New URLA Feature Enhancements](#) page was added to detail the new updates applied to Encompass Consumer Connect, Encompass Investor Connect, GSE Services, and Encompass TPO Connect to support the new URLA forms,

Change Type: Added entries

Change Date: 6/19/2019

Details:

The following entries have been added to the [New Features and Forms](#) page:

- [Added New Fields to the Lock Request Form](#)
- [Added New Fields to Secondary Registration](#)
- [Added Mapping to and Defined the Behavior of the New Fields on the Lock Request Form, Secondary Registration, and Lock Confirmation](#)
- [New APIs Added for Use with Verification Forms](#)
- [Encompass URLA 2020 Field List](#)

In addition, the new *Encompass TPO Connect* section has been added to the table under [Additional URLA Updates and Enhancements Coming in Future Releases](#) on the [New Features and Forms](#) page.