

Encompass Release Notes

21.3 Major Release

Version 21.3.0.0

(Banker Edition)

Last revised on October 07, 2021

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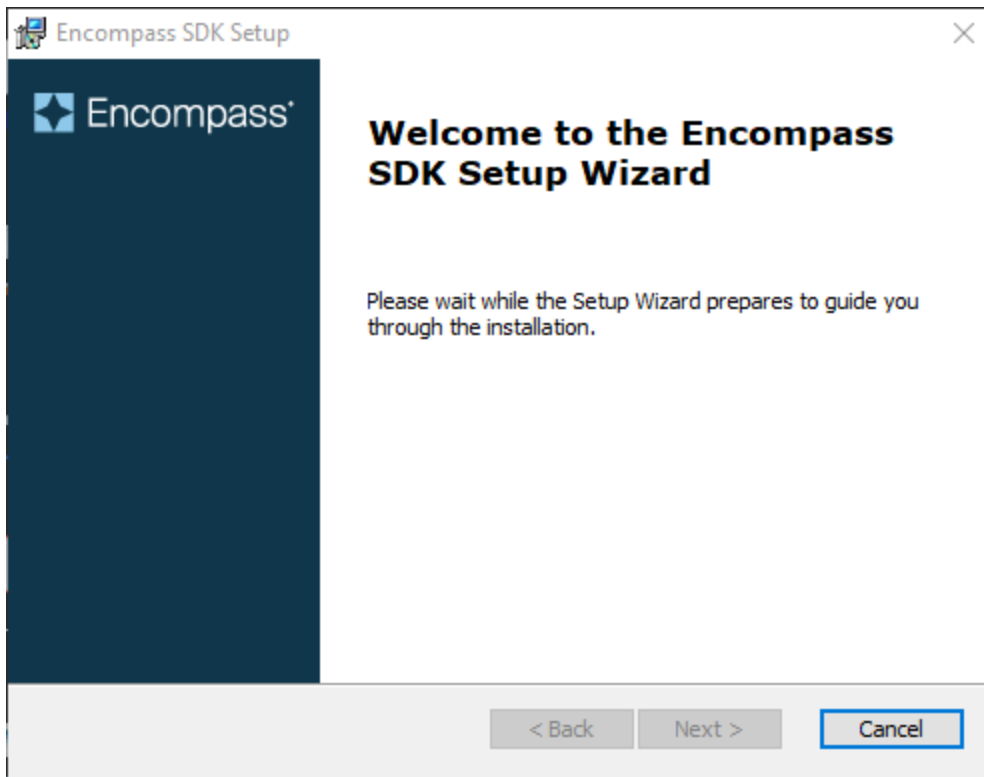
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Feature Enhancements in Version 21.3

The Encompass SDK Installer has been updated with the new Encompass logo. In addition, the License Agreement within the installer has been updated.



NICE-36046, NICE-36505, NICE-37015, NICE-35872, NICE-NICE-36802, SEC-20185, SEC-20186

Support for 0% Interest Loans and Simple Interest Amortization

(Updated on 9/17/2021)

Encompass now supports simple interest amortization for closed end loans (including calculations updates to handle simple interest payment schedules and simple Interest P&I payment) and 0% interest payment loans for lenders originating down payment assistance loans for affordable housing, for example Habitat for Humanity and state and local housing agencies. The supported options include control for how 0% loans are presented from a disclosures standpoint in the projected payments table. These loan options will still require Notes and Mortgages from the State Agencies, which include language around loan payment terms and forgiveness requirements. Concurrent with the release of Encompass 21.3, additional plan codes will be made available to support these documents. Review the [Encompass Support for 0% Interest Loans and Simple Interest Amortization Related Forms List](#) for a full list of agency program documents that are supported.

Feature Enhancements in Version 21.3

- 0% interest amortizing loans
- 0% interest loan with no payments and the loan amount fully forgiven at term
- 0% interest loan with no payments and a balloon payment due at term

Updates in Encompass include:

- Support for 0% interest calculations
- Updates to the RegZ Forms and the Piggyback Loan Tool to support 0% options and simple interest

For detailed information, refer to the [Working with 0% Products](#) guide.

CBIZ-24514, CBIZ-34314, CBIZ-35156

Support for Simple Interest Amortization for Closed End Mortgages

(Added on 8/24/2021)

Updates have been made to Encompass [input forms](#), [payment schedule calculations](#), and [P&I payment calculations](#) to support simple interest amortization for closed end mortgage loan. Standard interest accrues on a 12-month basis and is calculated using 360 days of interest per year (30 days per month), while simple interest is calculated on a daily basis using 365 days per year (actual days per month), resulting in 5 additional days of interest accruing per calendar year for simple interest.

Encompass now supports the following actuarial accrual methods for simple interest closed end mortgages:

- **Actual 365 (365/365)** - Interest calculations are based on a 365-day year regardless of whether the year is a leap year. Interest per day is based on 365 days and interest per month is based on the actual days in each month.
- **Actual 366 (365/366)** - Interest calculations are based on a 365-day for standard years and a 366-day year for leap years. Interest per month is based on the actual days in each month.
- **Actual 360 (365/360)** - Interest calculations are based on a 360-day year regardless of whether the year is a leap year but is charged based on actual days. This results in the highest total interest charged to the borrower with the highest daily rate and highest number of days collected.

Lenders can configure the interest accrual options for a loan by using a new [Interest Accrual Options](#) section that has been added to the RegZ-LE, RegZ-CD, and RegZ-TIL input forms. The selection made in this section affect the calculations for the simple interest payment schedule, which translates into the finance charges and APR, and the calculations for the simple interest P&I payment.

CBIZ-2234

Updates to the RegZ Forms and Piggyback Loan Tool to Support Simple Interest and 0% Options

(Updated on 9/3/2021)

To support simple interest and 0% interest loan options, a new Interest Accrual Options section has been added to the Reg Z-CD, RegZ-LE, and RegZ-TIL input forms. The fields in this section are also available in RegZ popup window accessible from the Piggyback loans tool and in Loan Program templates and on the **Select Loan Template** pop-up window that opens when you click the **Find** icon (magnifying glass) next to the Loan Program field (field ID 1401) on forms such as the RegZ-LE.

Interest Accrual Options	
0% Payment Option	Amortizing Payment <input type="button" value="v"/>
Interest Days/Days in a Year	360/360 <input type="button" value="v"/>
Use 366 Days in Leap Year	<input type="checkbox"/>
Use Simple Interest Accrual	<input checked="" type="checkbox"/>
Number of Days (Biweekly, Interim Interest, Classic HELOC)	<input type="button" value="v"/>

The Interest Accrual Options section includes a new **0% Payment Option** (field ID 4746). This field is applied to loan calculations only when a loan's note rate (field 3) is set to 0%. The following values can be selected from the drop-down list:

- **Amortizing Payment** - This value displays by default.
- **No Payment with Balloon**
- **No Payment - Fully Forgiven**

All three options can be used with fixed rate 0% loans. For ARM loans with an initial 0% interest, Encompass calculations support only the **Amortizing Payment** option, however Encompass does not prevent a user from selecting one of the **No Payment** options on a 0% ARM loan.



When a user applies a loan program in which the 0% Payment Option is blank, Encompass does not overwrite existing values in the loan.

The following fields have been added to the Interest Accrual Options section to enable lenders originating loans with simple interest to set the parameters used to correctly calculate payment streams, finance charges, and APR.

Feature Enhancements in Version 21.3

- **Interest Days/Days in a Year** (field ID 1962) - This is an existing field with the following options: 360/360 (standard interest), 365/365, and 365/360. Prior to Encompass 21.3, this field was used to capture the accrual method and days but was not applied to the payment schedule calculations.
- **Use 366 Days in Leap Year** (field ID 4748) - This is a new field. When selected, it is applied to calculations only if **365/365** or **365/360** is selected for the Interest Days/Days in a Year (field ID 1962).
- **Use Simple Interest Accrual** (field ID 4749) - This field is used in combination with Interest Days /Days in Year (field ID 1962). This field must be selected to apply simple interest calculations to the P&I payment and payment schedule when an option with 365 days (365/365, 365/360) is used.
- **Number of Days (Biweekly, Interim Interest Classic HELOC)** (field ID SYS.X2) - This is an existing field. Selections in this field affect interim interest collected at closing, as well as biweekly payment schedules and classic HELOC schedules that are not configured using the HELOC Management input form.



In previous versions of Encompass, simple interest was available only for HELOC and Biweekly loans by using the Number of Days drop-down list (field ID SYS.X2) to select terms to use for the interest calculation (360 or 365) for these types of loans.

Migration

When migrating an existing loan, default values are not populated to the newly added fields. Lenders can set the field value manually or leave it as is if they want to keep the evaluation for their previously closed loans.

CBIZ-34330, CBIZ-40032, CBIZ-24514

Calculations for Simple Interest Payment Schedules

(Added on 8/24/2021)

Calculation updates have been made to support payment schedules for simple interest loans based on the options selected in the new Interest Accrual Options section on the RegZ-LE, RegZ-CD, and RegZ-TIL.

Interest Accrual Options	
0% Payment Option	Amortizing Payment <input type="button" value="v"/>
Interest Days/Days in a Year	<input type="button" value="v"/>
Use 366 Days in Leap Year	<input type="checkbox"/>
Use Simple Interest Accrual	<input type="checkbox"/>
Number of Days (Biweekly, Interim Interest, Classic HELOC)	<input type="button" value="v"/>

Feature Enhancements in Version 21.3

If the **Use Simple Interest Accrual** check box (field ID 4749) is not selected, a default value of 360/360 (standard accrual method) is used for calculations regardless of the selection made for the **Interest Days/Days in a Year** (field ID 1962). The 360/360 method uses 30 days of interest for each month regardless of how many days are in the month. The finance charge will include any odd days of interest captured in Fee Line 901 on the 2015 Itemization or 2010 Itemization.

If the **Use Simple Interest Accrual** check box (field ID 4749) is selected, the selections for the **Interest Days/Days in a Year** drop-down list (field ID 1962) and the **Uses 366 Days in a Leap Year** check box (field ID 4748) are used to determine the simple interest calculations for the payment schedule, according to the logic in the table below.



The **Use 366 Days in a Leap Year** option is applied to calculations only when the **Use Simple Interest Accrual** check box has also been selected.

Interest Days/ Days in a Year	Use 366 Days in Leap Year	Description
365/365	Selected	Every year is calculated as 365, except for leap years, which are calculated as 366. Monthly interest is calculated on the actual days in the prior month.
365/365	Cleared	Every year is calculated as 365, including leap years. Monthly interest for each payment is calculated based on the actual days in the prior month.
365/360	Selected or cleared	The days per year are always 360 in this method. Monthly interest for each payment is calculated based on the actual days in the prior month.

For amortizing loans, Encompass will calculate a P&I payment that will bring the loan balance to \$0.00 with the last payment. In some cases, the simple interest accrual, even with rounding of the payments within the schedule, can have a higher final payment than the prior payment in the schedule. If this difference in payment exceeds the limit set in certain states, the Encompass Compliance Service will generate an alert notifying the lender. The loan amount may require a slight adjustment in these scenarios to bring the payment schedule into tolerance if it cannot be corrected with rounding.

Because Encompass already supports simple interest for the following types of loans, calculation changes will not affect payment schedules for:

- Bi-weekly loans
- Construction-only loans
- The construction portion of construction-to-perm loan

Feature Enhancements in Version 21.3

The permanent portion of construction-to-permanent loans where the Number of Days (field ID 1962) is set to 365/365 will see a difference in the overall finance charge based on updates to the permanent portion of the loan. This affect only the permanent portion of construction-to-permanent loans originated after updating to Encompass 21.3.

CBIZ-34314

Calculations for Simple Interest P&I Payment

(Updated on 9/30/2021)

Calculations used to determine P&I payments for loans have been updated to correctly determine the payments to populate for simple interest loans. This includes adjustments to ensure that the final P&I payment does not exceed the prior payment by more than the amount set by regulatory requirements. For example, regulatory requirements in West Virginia (HB4411) require that the final payment be no more than \$5.00 higher than the prior payment in the schedule. These calculation changes affect P&I payments disclosed on the URLA (2009 and 2020 versions), the Transmittal Summary (1003), and the ATR/QM Management forms.

When the **Use Simple Interest Accrual** check box is selected, the P&I payments are calculated in such a way that the amounts do not change from month to month, with the following exceptions:

- **ARM Loans** - When an ARM adjustment occurs, the calculated P&I in the payment schedule is updated using the revised rate.
- **Last Payment** - When the initial payment schedule calculation results in a final payment that exceeds the prior payment in the schedule by more than 0.005 multiplied by the number of payments in the loan term, Encompass recalculates the payment schedule until the last payment is within tolerance or until 100 attempts have been made, in which case there is a possibility that the final payment may exceed the allowable limit on the prior payment.
- **Construction to Permanent Loans** - Calculated P&I payments in the payment schedule may change at the following points:
 - **Construction ARM** - P&I adjustments occur when the ARM rate is adjusted.
 - **Construction to Permanent** - P&I adjustments may occur when the loan moves from the construction portion of the loan to the permanent portion.



The calculation updates listed above applies to loans that are not HELOC loans and are not construction-only loans.

These updates do not affect existing construction or construction-to-permanent loans unless you open a construction-to-permanent loan with **365/365** selected for the **Interest Days/Days in a Year** (field ID 1962) and then select the **Use Simple Interest Accrual** check box.

Feature Enhancements in Version 21.3



The recommended best practice is for lenders to review their existing loans to identify any non-construction loans with **365/365** incorrectly selected for **Interest Days/Days in a Year**. Prior to Encompass 21.3, simple interest accrual was not supported for non-construction loans, so selecting **365/365** would not affect the accrual method used for those loans. With simple interest now supported in Encompass 21.3, any existing non-construction loans with **365/365** selected will throw an error when submitted to the Encompass Compliance Service. Because the Encompass Compliance Service now maps and tests the accrual method against the selection for **Interest Days/Days in a Year**, the finance charges for existing non-construction loans with **365/365** selected will not match the results expected for simple interest accrual.

CBIZ-35156

Home Equity and HELOC Loans

(Updated on 9/17/2021)

Encompass now supports HELOCs and closed-end home equity loans (HELoans) using the URLA 2020 forms.

- Actual days and monthly interest options for closed end home equity loans, including the ability to use simple interest for HELOC and HELoans.
- Updates to the 1003 URLA-Lender input form and corresponding updates to Loan Program Templates enable lenders to use either TRID or GFE/TIL disclosures for HELOC loans.
- Lenders can now use a consistent application format for all their loan and HELOC applications.

For detailed information, refer to the [Working with Home Equity Loans and Lines of Credit](#) guide.

CBIZ-38182

Updates to the 1003 URLA - Lender Input Form for HELOC Loans

To accurately capture the cash to close for a HELOC loan, the HELOC Initial Draw amount (field ID 1888) rather than Total Loan Amount (field ID 2) is now used in the qualifying the borrower calculation for purposes of calculating the cash to or cash from the borrower.

To support this change, when **HELOC** is selected for the Loan Type (field ID 1172), updates have been made to the Total Mortgage Loans section on the 1003 URLA - Lender input form and a new calculation is used for the Total Mortgage Loans amount (field ID URLA.X148).

For HELOC loans, the Total Mortgage Loans (URLA.X148) is now populated with the combined total of the HELOC Initial Draw at Closing (field ID 1888) and the other new mortgage loans on the property (field ID URLA.X230). The calculation for the Total Mortgage Loans amount will be retriggered when there is a change to the Loan Type (field ID 1172), HELOC Initial Draw at Closing (field ID 1888), or the other mortgage loans on the property (field ID URLA.X230).

Feature Enhancements in Version 21.3

The following updates have been made on the 1003 URLA - Lender input form when **HELOC** is selected for the Loan Type (field ID 1172):

- In the Total Mortgage Loans section, on line I, the Loan Amount (field ID 2) is replaced with the HELOC Initial Draw at Closing amount (field ID 1888). This field is editable. An **Edit** icon is available for the field to enable users to open the Calculate HELOC Amount pop-up window.
- In the second row on line I, the label for the **Loan Amount Excluding Financed Mortgage Insurance** (field ID 1109) is changed to **HELOC Total Credit Limit**.

TOTAL MORTGAGE LOANS	
I. HELOC Initial Draw at Closing	\$ <input type="text"/>
HELOC Total Credit Limit	\$ <input type="text"/>
Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount	\$ <input type="text"/>
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	Show all VOAL \$ <input type="text"/>
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ <input type="text"/>

- The **Total of M1 to M6** line at the bottom of section M has been removed. For loans that are linked via the Piggyback Loan tool, including HELOC loans, the line has been replaced with the following line:
 - If the currently open loan is linked to a first lien loan, the label for M7 reads: **Closing Costs from Linked 1st** and the amount (field ID 1851) displays in the right column.
 - If the currently open loan is linked to a subordinate lien loan, the label for M7 reads: **Closing Costs from Linked Subordinate** and the amount (field ID 1851) displays in the right column.

TOTAL CREDITS	
L. Seller Credits	\$ <input type="text"/>
M. Other Credits	\$ <input type="text"/>
M1. Total Closing Costs Paid by Lender and Other	\$ <input type="text"/>
M2. Total of Other Assets Applied to Loan	\$ <input type="text"/>
M3. <input type="text"/>	\$ <input type="text"/>
M4. <input type="text"/>	\$ <input type="text"/>
M5. <input type="text"/>	\$ <input type="text"/>
M6. <input type="text"/>	\$ <input type="text"/>
M7. Closing Costs from Linked Subordinate	\$ <input type="text"/>
N. TOTAL CREDITS (Total of L and M)	\$ <input type="text"/>

Migration

This calculation update is not applied to existing loan files in Encompass when updating to Encompass 21.3, but after the update, the calculation is applied when a loan file is saved or when an update to the loan triggers recalculations in the loan file.

CBIZ-38183

Encompass eClose

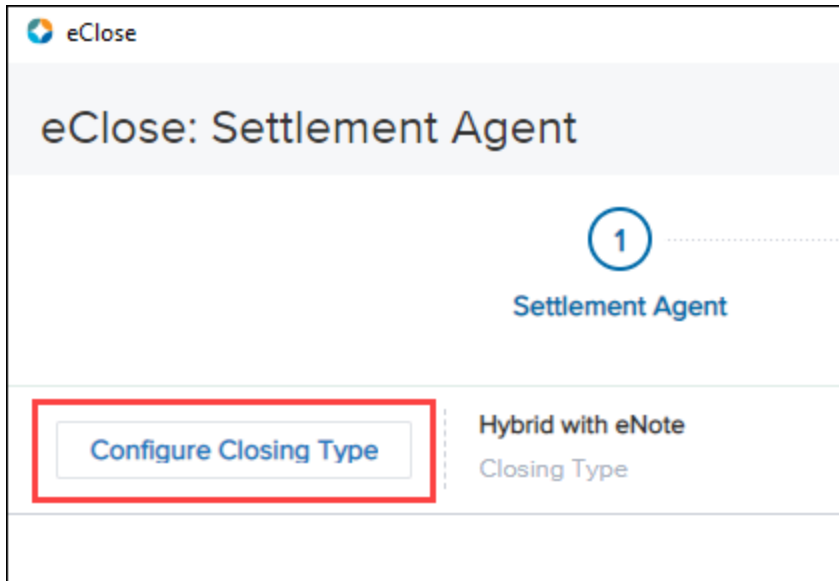
Support for Hybrid eClose with eNotes



Support for Hybrid eClose with eNotes

(Updated on 9/20/2021)

When sending a closing package to a settlement agent, you can now configure the Closing Type to be a hybrid closing with an eNote. Select this option by clicking the **Configure Closing Type** button on the eClose window and then selecting **Hybrid with eNote**. Previously the Encompass eClose process supported only Hybrid or Ink-Only closing types.



If your company has configured the settings to support hybrid closings with eNotes, when you click the **Configure Closing Type** button on the Closing Package window, the Configure Closing Type window opens with options for **Hybrid eClosing** and **Ink Only Closing**. In the Promissory Note section under the Hybrid Closing option, additional options are available for **eNote** and **Paper Note**.

Configure Closing Type ✕

A Hybrid eClosing has been selected by default. You can change that to an ink only closing below.

The closing type selections are viewable throughout the wizard, but can only be configured and saved here on the Settlement Agent page.

Hybrid eClosing ⓘ

Promissory Note:

eNote

Paper Note

Ink Only Closing ⓘ

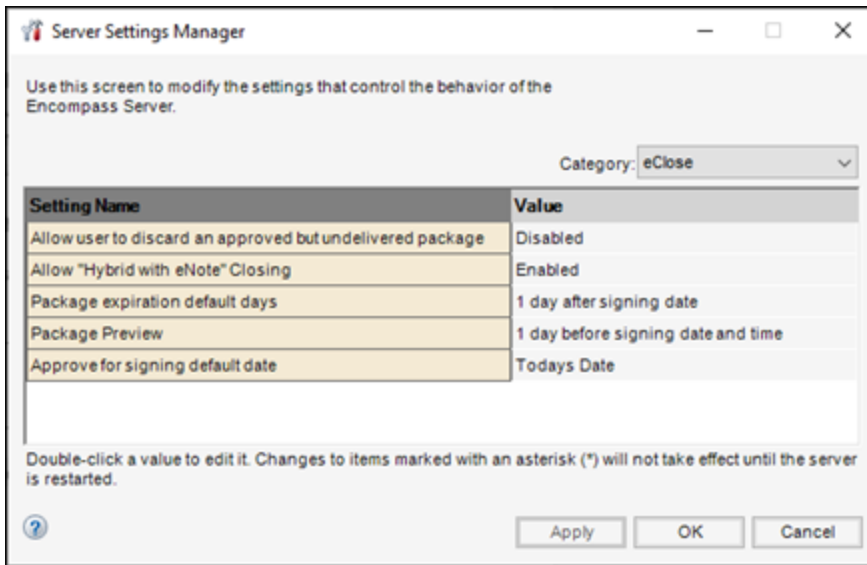
[Update Closing Type](#)

If your company has not enabled support for hybrid closings with eNotes, only the options for **Hybrid eClosing** and **Ink Only Closing** display, without the Promissory Note options.

Please note that the following Admin Tools settings must be set up to support hybrid closings with eNotes:

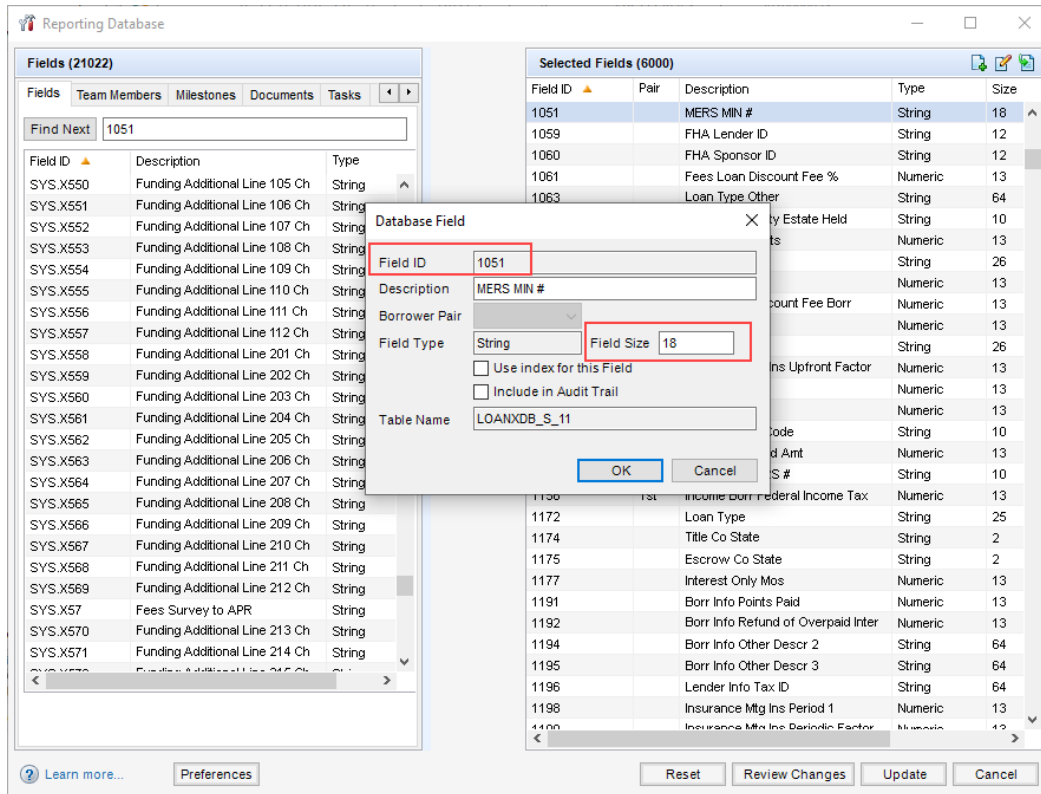
Feature Enhancements in Version 21.3

- **Allow "Hybrid with eNote" Closing** - When **Enabled** is selected, Encompass users will see promissory note options for **eNote** or **Paper Note** when selecting a closing type from the eClose window. When **Disabled** is selected, these options will not be visible. This setting is managed in the Encompass Admin Tools > Settings Manager > eClose category.



- **MERS MIN Number in Reporting Database** - In the Encompass Reporting Database, the MERS MIN # field (field ID 1051) length must be set to 18 digits to help ensure the complete 18-digit MIN (Mortgage Identification Number) is provided with the loan to the MERS® System. (The default field length is 16 digits.) This setting is managed in Encompass Admin Tools > Reporting Database.

Feature Enhancements in Version 21.3



For detailed information about working with eNotes, refer to the [Encompass eClose User Guide](#) guide.

DOCP-16490, CBIZ-35213

Updates to the Workflow for Sending eClose Packages



Updates to the Workflow for Sending eClose Packages

When sending eClosing packages, updates have been made to the options available when you click the **Approve for Signing** button on the Closing Package window.

The screenshot shows the 'Closing Package' window. At the top right, there are icons for chat and a folder, and a 'Redraw' button. Below this, the 'Scheduled Package Delivery' is set to 'Thursday, February 25th at 2:00pm' and the 'Closing Type' is 'Hybrid'. A dropdown menu shows 'Go to a table' and 'Update Template'. The main part of the window is a table with the following data:

TITLE	PACKAGED DATE	PACKAGED BY	STATUS
MD Deed of Trust	02/09/21	Maxwell Smithers	Informational
Fixed Rate Note	02/09/21	Maxwell Smithers	eSignable
1-4 Family Rider	02/09/21	Maxwell Smithers	eSignable
Condominium Rider	02/09/21	Maxwell Smithers	eSignable
Amortization Schedule	02/09/21	Maxwell Smithers	Wet Sign Only

At the bottom of the window, there are two buttons: 'Done' and 'Approve for Signing'. The 'Approve for Signing' button is highlighted with a red border.

When the Approve for Signing window opens, different options now display based on the scenarios described below.



Some of the scenarios below provide a **Make package previewable** on date field to enable signers to view the package prior to the closing date. However, the preview option will not display if your Encompass administrator has disabled the preview feature in the Admin Tools settings.

- **eSign Package with an eNote - Approved on the Closing Date** - This scenario occurs when an eSigning package with an eNote is approved on the same day as the Closing Date selected in the loan file.
- **eSign Package with an eNote - Approved Prior to the Closing Date** - This scenario occurs when an eSigning package with an eNote is approved on a date prior to the Closing Date in the loan file.

Feature Enhancements in Version 21.3

- **eSign Package Without an eNote - Approved on the Closing Date** - This scenario occurs when an eSigning package does not have an eNote and is approved on the same day as the Closing Date in the loan file.
- **eSign Package Without an eNote - Approved Prior to the Closing Date** - This scenario occurs when an eSigning package does not have an eNote and is approved on a date prior to the Closing Date selected in the loan file.
- **Ink-Only Packages**

DOCP-25639, DOCP-27416

Updates to The Manage Closing Window



Rebranding Updates in Encompass

The **Configure Closing Type** button has been removed from the Manage Closing window and the following sections now display on the ribbon at the tops of the window:

- Scheduled Signing
- Closing Date
- Closing Type
- eNote Status

TITLE	PACKAGED DATE	PACKAGED BY	STATUS
CA Deed of Trust	07/14/21	Admin User	WET SIGN ONLY
Fixed Rate Note	07/14/21	Admin User	WET SIGN ONLY
Amortization Schedule	07/14/21	Admin User	ESIGNABLE
CA Credit Score Disclosure	07/14/21	Admin User	INFORMATIONAL
CA Finance Lenders Law Statement of L	07/14/21	Admin User	ESIGNABLE
CA Declaration of Exemption	07/14/21	Admin User	INFORMATIONAL
Allonge to Note	07/14/21	Admin User	INFORMATIONAL
First Payment Letter - Purchase	07/14/21	Admin User	ESIGNABLE
Worst Case Amortization Schedule	07/14/21	Admin User	INFORMATIONAL

Feature Enhancements in Version 21.3



For ink-only signing packages, the **Scheduled Signing** section in the ribbon is replaced with an **Available for Review** section that display the preview date for the package.

DOCP-26403

Updates to the Process for Redrawing an eClose Package

An update has been made the redraw process that allow lenders to adjust and resend a closing package that was previously sent. Redraws are by clicking the **eClose** button on forms such as the RegZ-CD and then clicking the **Redraw** button when the Closing Package window opens.

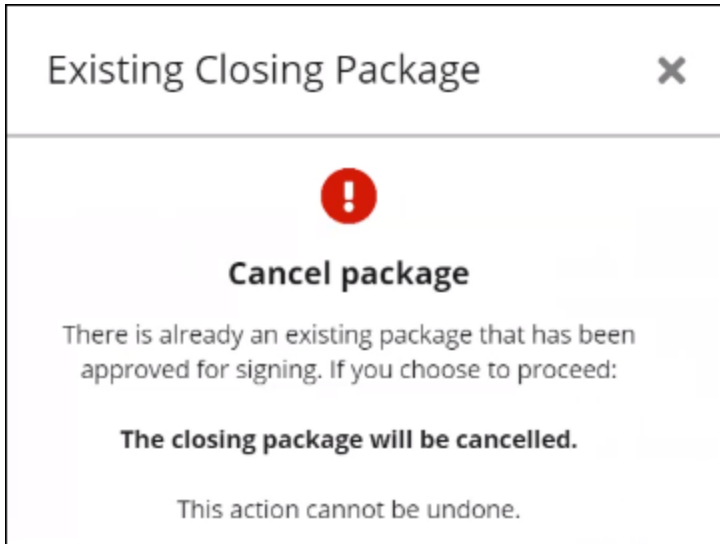
In previous versions of Encompass, there were two options for redraws:

- If documents had previously been sent to the settlement agent but had not been approved for signing, the lender had the option to redraw and replace the previously generate package.
- If documents had been sent to the settlement agent and had been scheduled for signing, regardless of whether the notifications to sign the documents had been sent to the document signers), the lender could:
 - Remove the existing closing package and create a new package when redrawing.
 - Keep the existing closing package intact and create a new package when they redraw the documents.

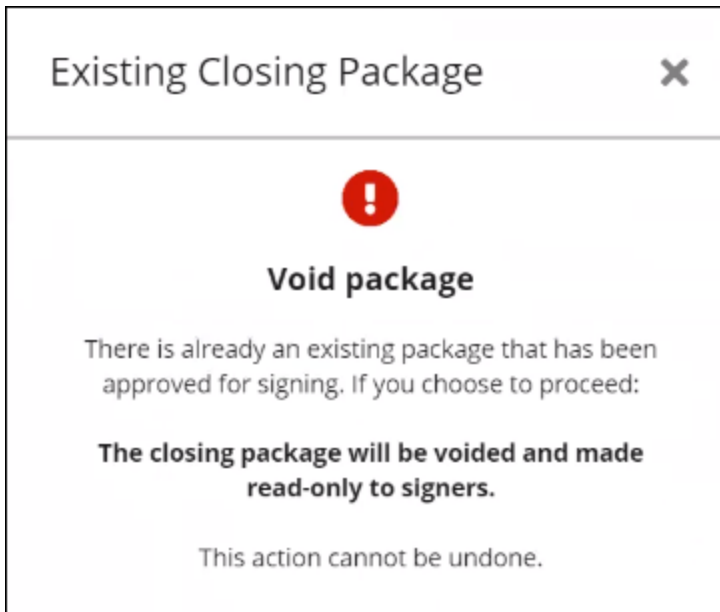
In Encompass 21.3, the following options are now available:

- If a package has been delivered to the signers (if you used the **Grant immediate access for eSign** option or if the current date is past the scheduled delivery date/time), the package is considered delivered and you cannot withdraw the package. When you redraw the package, you remove the ability to sign the previous package, but not the ability to view the package. The package remains visible on Encompass Consumer Connect.

- A new **Allow user to discard an approved but undelivered package** policy has been added to the Encompass Admin Tools that controls on a company-wide level whether users can cancel packages that have not yet been delivered to the signers. If the package was not delivered to the signers and the company policy allows a user to cancel undelivered packages, the package is cancelled and replaced with the new package, and the following message displays.



- If the package was previously delivered (or if the package was not delivered, but the company policy does not allow for the cancellation of undelivered packages) the package is voided. It will still be visible to the signers, but it can no longer be signed. The following message displays.

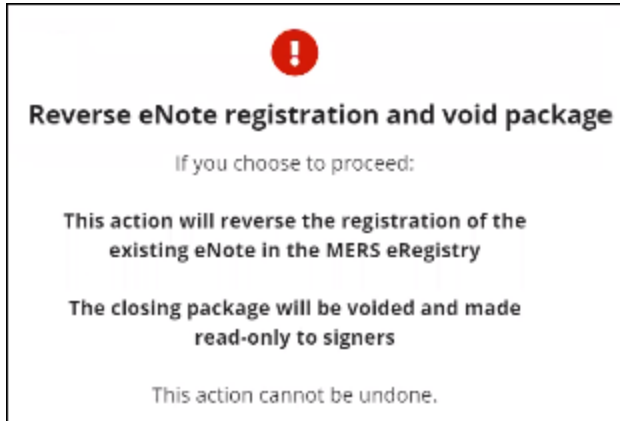


Signers can open and view the documents in a voided package but can no longer sign them.

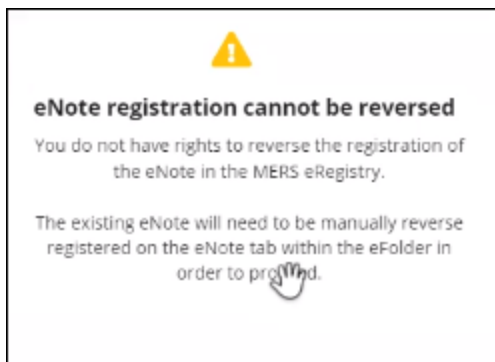
Feature Enhancements in Version 21.3

MERS Registration for Redraw Packages

When a package containing an eNote is delivered and signed, you can void the package and reverse the MERS registration of the eNote. The following message displays when you redraw the package.



If you do not have persona rights to reverse a registration, you cannot redraw and the following message displays:



When you close the message window, the **Send to Settlement Agent** button is disabled on the eClosing Package window. The registration must be reversed from the **Packages** tab in the eFolder by an Encompass user who has been given persona rights to unregister eNotes.

DOCP-17135, DOCP-23668

New eNote Tab Added to the eFolder

A new **eNote** tab is available in the eFolder for personas who have been granted permission to view it. This tab tracks the history of the eNote. Content is read-only. The tab displays information that is stored in the eNote vault, providing users with access to the information without having to log in to the eNote vault.

Feature Enhancements in Version 21.3

The screenshot shows the Enccompass eFolder interface. At the top, there is a navigation bar with 'Documents', 'Conditions', 'History', and 'eNote' tabs. Below the navigation bar, there is a registration summary for 'ACME HOME LOANS' with details like 'Registration Date: N/A', 'Org ID: 389783', 'Property Address: 12345 Main Street, Anytown, CO 80857', and 'Broker(s): Jeffrey Labowski'. Below the summary is a table of rights holders with columns for 'Role', 'Org ID', 'Enccompass Email Name', and 'Mailing Address Name'. The table lists roles such as Controller, Location, Market Services, Supervisor, Licensed Party, Licensed Party Delegate, and Delegate for Transfer. At the bottom, there is a 'SIGNING' table with columns for 'Name', 'Role', and 'Date Signed'. A sidebar on the right contains a document image and a vertical list of text blocks.

Viewing the eNote

At the top-right of the eNote tab, above the document image, click the **Open eNote Viewer** button to view the eNote.

The screenshot shows the eNote Viewer interface. At the top, there is a navigation bar with 'Presentation', 'XML', and 'Data' tabs. Below the navigation bar, there is a document image and a vertical list of text blocks. The document text discusses the mortgage process and the role of the lender. A 'Close' button is visible at the bottom right.

Feature Enhancements in Version 21.3

Working with eNotes

Use the icons on the eNotes tab to complete the actions described below:

- **Audit Trail** - Use the Audit Trail to view eNote transfer data. The Audit Trail tracks the action type, the user who performed the action, and the date and time when the action occurred.
- **eDeliver** - Use the eDeliver option to deliver an electronic copy of the note to a recipient for review, for example, an investor who might want to buy the loan, but wants to inspect the note first.
- **Transaction History** - Use the Transaction History option to view the transaction history for the eNote. The Transaction History tracks the transaction, transaction type, result and date/time for each transaction.
- **Reverse Register** - Use the Reverse Registration option to reverse the registration of an eNote manually.
- **Transfer an eNote** - Use the Transfer button to transfer an eNote. A transfer occurs when moving the eNote to another vault or transferring ownership of the eNote to another company, for example, selling the loan to another investor.

DOCP-22270, DOCP-17131, DOCP-23668

Notification Templates for eClose Packages and for Encompass LO Connect Disclosures

(Updated on 8/24/2021)

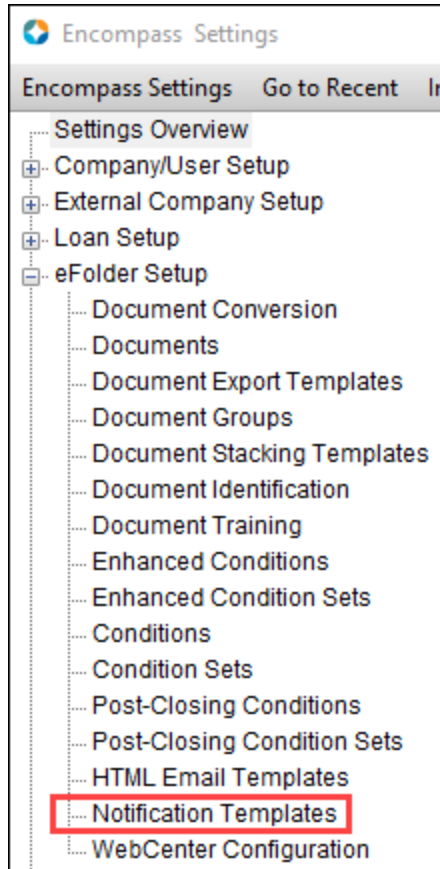
Encompass administrators can now create email notification templates that can be used when eClose packages are sent to recipients or when initial disclosure packages are sent for loans originated on Encompass LO Connect. These templates can be configured so that different types of recipients receive different email notifications. For example, you can send notifications to the borrowers based on one template, while sending notifications based on another template to loan associates (Encompass users who are assigned to the loan). Encompass provides preconfigured default templates for both types of packages in the setting.



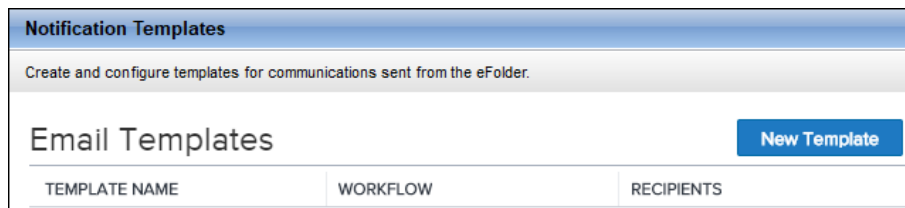
The ability to create initial disclosure notification templates for loans originated Encompass LO Connect is available with the initial Encompass 21.3 release, but the notification emails themselves will be made available in a future release of Encompass LO Connect.

To Configure a Notification Template

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **eFolder Setup**, and then click **Notification Templates**.

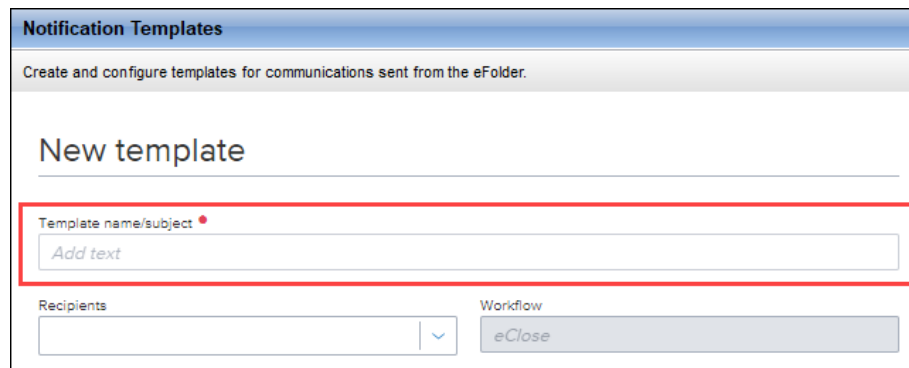


3. In the right panel, click the **New Template** button.



Feature Enhancements in Version 21.3

4. On the **New Templates** window, type a template name/subject.
 - The text entered in this field displays on the subject line of the email notification.



Notification Templates

Create and configure templates for communications sent from the eFolder.

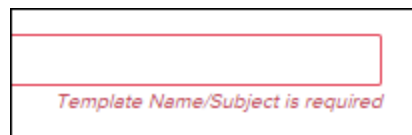
New template

Template name/subject •

Add text

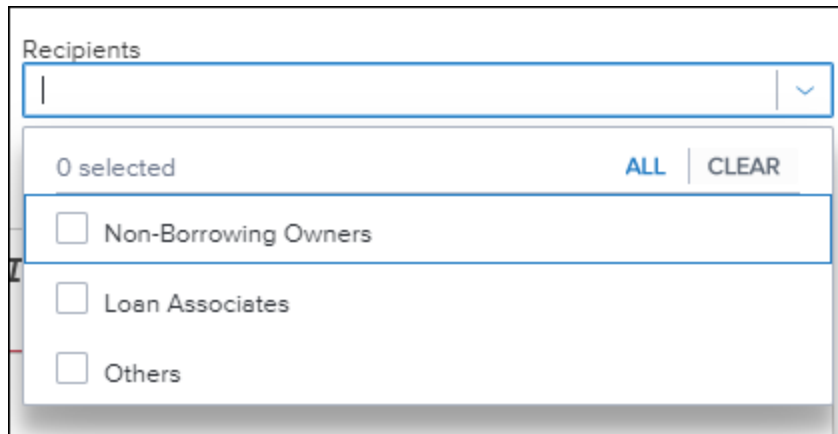
Recipients Workflow

- The **Template name/subject** field is a required field (identifiable by the red dot after the field name). If you do not complete this field, a message displays next to the field when you try to save the template.



Template Name/Subject is required

5. In the **Recipients** drop-down list, select one or more recipient types who will receive the email.



The screenshot shows a user interface for selecting recipients. At the top is a search bar with the text 'Recipients' and a downward arrow. Below the search bar is a selection summary area that says '0 selected' and contains two buttons: 'ALL' and 'CLEAR'. Underneath are three list items, each with an unchecked checkbox and a label: 'Non-Borrowing Owners', 'Loan Associates', and 'Others'.

You can assign multiple recipients types to each template. However, a recipient type can only be assigned to one template at a time. If you add a recipient type to one template, the recipient type will not display in the drop-down list when you create additional templates. The following recipient types are available:

- **Borrowers** - The borrowers or co-borrowers associated with a loan.
- **Non-Borrowing Owners** - Individuals assigned as non-borrowing owners in the File Contacts tool.
- **Loan Associates** - Encompass users assigned to the loan.
- **Others** - Non-Encompass users who are in file contact.

Feature Enhancements in Version 21.3

6. Use the Workflow field to select one of the following options.
- **eClose** - Select this option to configure notification templates for eClose packages. This option is selected by default.



The eClose workflow is accessible to all users who have permission to access the setting, but templates created using this workflow can only be used if you have enabled the eClose feature in Encompass.

- **Disclosures** - Select this option to configure notification templates for initial disclosure packages for loans originated in Encompass LO Connect.



The ability to create initial disclosure notification templates for loans originated Encompass LO Connect is available with the initial Encompass 21.3 release, but the notification emails themselves will be made available in a future release of Encompass LO Connect.

