



Expere Knowledge Base - TILA RESPA Release Notes

TRID TXN Content

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U.S. Patent is pending on the product described in this publication.

U.S. Patent No. 7,496,840

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Release Notes Overview

The Expere Knowledge Base 2015.4.1 TILA RESPA Release Notes list new and modified documents with notes for the changes and additions.

Technology Prerequisites

The following are Expere technology prerequisites that must be implemented prior to use of the 2015.4.1 TILA RESPA release:

- Expere Document Engine Release 2015.2.2

Note: The 2015.1.0 version of the Expere Document Engine is required for running the Integrated Disclosure documents.

- Expere Content Administration Tool and Content Builder 2015.2.0
- For Authoring: Requirements and Content Editor 2015.2.0
- Organizational Policy and Product Setup (OPPSA) application release 2015.2.0

Expere Tools Release Information

This section provides a summary of enhancements and modifications made to the Engine, Authoring, and OPPSA applications in the most current release cycle. For detailed information, see the Expere Authoring Release Notes, the Expere Engine and Tools Release Notes, and the Expere OPPSA Release Notes.

- ExpereTxn.xsd included schema files links
 - [ExpereTXNCollections.xsd](#)
 - [ExpereTXNElements.xsd](#)
 - [ExpereTXNTypes.xsd](#)

Two new included files in the Schemas folder:

- [ExpereTXNSimpleTypes.xsd](#)
- [ExpereTXNSimpleTypesDateTime.xsd](#)

ExpereTXNSimpleTypes.xsd is a new ExpereTxn schema file that contains the basic data type definitions that were formerly defined in ExpereTXNTypes.xsd.

ExpereTXNSimpleTypes.xsd was given a <SimpleTypesVersion>1.0.0</SimpleTypesVersion> element so this file could be versioned independently.

ExpereTXNSimpleTypesDateTime.xsd is version 1.1.0 of ExpereTXNSimpleTypes.xsd that contains the new TxnDate type definition that optionally supports time.

If the desire is to validate dates that optionally include a timestamp, copy and rename ExpereTXNSimpleTypesDateTime.xsd to ExpereTXNSimpleTypes.xsd to use the new 1.1.0 definition for transaction data validation in your LOS system.

Implementation Notes:

If using DocViewer and the ExpereTxnSimpleTypesDateTime.xsd (version 1.1.0 of the ExpereTxnSimpleTypes.xsd), it requires the version of DocViewer released with Expere Engine 2015.2.0.

Expere Engine and Tools

General Information

CD Layout

The Expere Knowledge Base TILA RESPA Content is delivered on a single CD to simplify implementation. The legacy ETL content is contained in a ZIP file that may be extracted to a file system for use with the ETL tool. The CD has the following structure:

- Dictionary
- Documentation
- Expere Repository
- Outlines
- Tools
- Transactions
- ETLContent.zip
- Revision History Data

About this Document

These release notes describe the documents used for TILA RESPA.

Implementation Notes

Before installing this release of the TILA RESPA content, note the following:

- None

Release Information

Previously Delivered Changes

- The Expere Knowledge Base 2015.3.3.1, 2015.3.3.2, and 2015.3.3.3 Content Patch Release Notes provided patches to the Expere Knowledge Base 2015.3.3 release.

Stylesheet Updates

The following updates were applied to the Expere style sheet and associated XSL files since the previous release.

Closing Disclosure Page Number White Space - Current Stylesheets/Previous Version of Expere Engine

Work Item: 350773

Description

- **Summary:** Rendering the Closing Disclosure document using October or future Content Stylesheets with Expere Engine version 2015.2.2, results in extra white space after the page numbers (page x [white space] of page y [whitespace]). This behavior is occurring as a result of new enhancements to fillable field functionality (see PBI 337207 release note for enhancement details).
- **Implementation Notes:** Updating to Expere Engine Version 2015.3.0 will remove the extra white space after page numbers.
- **Compliance Impacts:** This enhancement is not a compliance or regulatory issue.
- **Documentation:** No document impact.

FillableField-New Elements/Attributes

Work Item: 336387

Description

- **Summary:** The following new elements/attributes were added to the FillableField element:
 - FieldText
 - ToolTip
 - Underline
 - HorizontalAlignment

The FillableField element has been modified to apply FontScaling modification to produce true font height in the same manner as Expere content. The FillableField AcroForm field name on the PDF has been modified to match the value authored for the FieldName element (previously, the name included appending a page number reference). The FillableField 'autoscroll' property was modified to truncate data for a fillable field if the number of characters exceeds the width of the field and/or exceeds the value authored for the NumberOfCharacters element.

- **Technical Notes:** Instance.xsd was modified to add the following new elements/attributes to FillableField element:

- FieldText
- ToolTip
- Underline
- HorizontalAlignment

expere\render\fop\AcroFormFields.java was modified to set autoscroll to do not scroll. Logic was added to set placement and baseline for the fillablefield; the placement of the field rectangle is computed from the desired baseline taking into account the total height of the field, the height of the font used for field data and the fact that the text will be middle aligned vertically. When a FillableField element is encountered in content, a structure is produced that marks the current location and reserves the required space plus a following space and adds the properties to the marking structure. During processing, the marking structure is placed by the formatting engine. Subsequently, the position and field properties are retrieved, and the marking structure is removed. After the PDF is generated, a post-processing operation adds the AcroForm text field object at the position indicated by the marking structure.

- **Implementation Notes:** This feature requires an Expere Engine and a Requirements Editor Tool update.
- **Compliance Impacts:** This enhancement is not a compliance or regulatory issue.
- **Documentation:** Requirements Editor 3 User Guide

New FillableCheckBox Element

Work Items: 336764, 346444

Description

- **Summary:** A new FillableCheckbox element and child elements FieldName, Checked, and ToolTip may be authored in the Requirements Editor Tool which generates a fillable checkbox on the PDF. The Checked element may include a DTA with PTR logic to select/deselect the fillable checkbox based on the rules authored.

The appearance of the Fillable Checkbox uses the standard Acrobat checkbox element using Zapf Dingbat character known as the Heavy Multiplication X. The non-fillable checkboxes images used when producing an Accessible Tagged PDF have been replaced to match the standard Acrobat fillable checkbox appearance (PBI 347354).

- **Technical Notes:** Support was added for FillableCheckbox as fw:FillableCheckbox. When a FillableCheckbox element is encountered in content, a structure is produced that marks the

current location and reserves a .1 inch by .1in space plus a following space and properties of the checkbox are added to the marker structure. During processing, the marking structure is placed by the formatting engine. Subsequently, the position and checkbox properties are retrieved, and the marking structure is removed. After the PDF is generated, a post-processing operation adds the AcroForm checkbox object at the position indicated by the marking structure.

- **Implementation Notes:** This feature requires updates to the Expere Engine, Requirements Editor, and Style Sheet.
- **Compliance Impacts:** This enhancement is not a compliance or regulatory issue.
- **Documentation:** Requirements Editor 3 User Guide

Seal Attribute in Signature Content Enhanced

Work Item: 336763

Description

- **Summary:** It was reported that inconsistent behavior existed regarding the Seal prompt found in signature content; it was determined that the Seal was not always appearing under the signature line when required.
- **Solution:** The printing issue has been resolved; the Seal now always prints as close to the signature line as possible when required.
- **Implementation Notes:** This feature requires a Requirements Editor Tool and Expere Engine update.
- **Compliance Impacts:** This defect is not a compliance or regulatory issue.
- **Documentation:** No document impact.

Updated Checkbox Images for Accessible Tagged PDFs

Work Item: 347354

Description

- **Summary:** With the implementation of new FillableCheckbox elements (PBI 336764 & 346444), the appearance utilizes standard Acrobat checkbox functionality. When producing an Accessible Tagged PDF, non-fillable checkboxes use an image and those have been updated to match the appearance of the FillableCheckbox so that a Tagged PDFs document that uses both fillable and non-fillable checkboxes are consistent in appearance and style.
- **Technical Notes:** New graphic images produced for unmarked and marked checkbox images and updated (MarkedCheckbox.gif & UnmarkedCheckbox.gif).
- **Implementation Notes:** This feature requires a Content Style Sheet update.
- **Compliance Impacts:** This enhancement is not a compliance or regulatory issue.
- **Documentation:** Accessibility in Tagged PDF Implementation Guide

TILA RESPA (TRID TXN)

New Documents

Dynamic Requirements

Multistate

Static Requirements

Multistate

Revised Document

Dynamic Requirements

Multistate

Closing Disclosure

File Ref: ClosingDisclosure

Work Items: 340643, 344112, 344428, 346720

Description

- **Summary:** The Closing Disclosure is a combined disclosure that shows the loan terms for Truth-in-Lending and the actual loan closing costs for RESPA in connection with a closed-end consumer purpose loan secured by real estate whose application is received by the lender on or after October 3, 2015. It replaces the RESPA HUD-1 or HUD-1A Settlement Statement as well as the Truth-In-Lending Disclosure. The Closing Disclosure may be one of three versions: Borrower-Only and Combined Borrower/Seller for use in purchase transactions and No-Seller for non-purchase transactions, or No-Seller. A Seller-Only version for use in purchase transactions with the Borrower-Only version is described below.
- **Updates:**
 1. Updated BL and PTR of COND1174 so the font size will be reduced if the dollar amount is less than -9,999 to prevent overtype on adjacent text.
 2. Revised PTR of DTAs 755 and 5269 to include the NoteAmount only when MortgageAssumedAmount is blank so these fields do not pass a value twice as large as it should be. (The typo in MortgageAssumedAmount is a known issue). Also changed the output format of DTA 5269 so when a value is negative it prints a negative sign instead of a parenthesis.

3. Removed the RowHeight attribute for the Phone row in the Contact Information Table and shortened the height of the FooterNotice to allow more text to print in the phone row and reduce the amount of blank space between the Confirm Receipt and Contact Information tables. The form now allows at least three lines in the Name row, five lines in the Address row, one line in the NMLS ID row, one line in the BC License ID row, two lines in the Contact row, one line in the Contact NMLS ID row, two lines in the Contact [state] License ID row, two lines in the Email row and two lines in the Phone row.
 4. The logic for the Sale Price/Value of the property on the TXN Closing Disclosure has been updated to remove /Txn/CollateralItems/Collateral/PropertyValuationAmount for loans without a seller. A single amount (/Txn/CollateralItems/Collateral/EstimatedMarketValueAmount) will be collected for EITHER an appraised value or for an estimated value. This change was made to remove any confusion about the difference of the two amounts (because each referred to an appraised value). For a transaction without a seller, the title will be Appraised Prop. Value if there has been an appraisal (/Txn/CollateralItems/Collateral/AppraisalInd) or Estimated Prop. Value when there is no appraisal.
- **Regulatory Information:** TILA (Reg Z) & RESPA - New Integrated Disclosure Final Regulation: 12 CFR 1026.37
 - **Effective Date:** Immediately
 - **Package Rules:**
 - PKG.TRIDTxnClosing
 - PKG.HomeEquityClosing
 - PKG.Mortgage2Closing
 - PKG.TRIDTxnDraftClosingDisclosure
 - PKG.TRIDTxnPostClosing
 - PKG.HomeEquityPostClosing
 - PKG.Mortgage2PostClosing
 - PKG.TRIDTxnDraftReDisclosedClosingDisclosure
 - **Files Modified:**
 - ClosingDisclosure.req

Closing Disclosure

Closing Disclosure Addendum

File Ref:
ClosingDisclosure
ClosingDisclosureAddendum
Work Item: 341624

Description

- **Update:** Added optional additional signer logic in the signature section of the Closing Disclosure Addendum, updated instancing in both the Closing Disclosure and the Closing Disclosure

Addendum, and updated the package rules to allow additional signers, other than the borrower or collateral owner, to sign and receive the Closing Disclosure for right of rescission purposes.

- **Regulatory Information:** TILA (Reg Z) & RESPA - New Integrated Disclosure Final Regulation: 12 CFR 1026.38
- **Effective Date:** October 3, 2015
- **Files Modified:**
 - ClosingDisclosure.req
 - ClosingDisclosureAddendum.req

Closing Disclosure

Loan Estimate

File Ref:
ClosingDisclosure
LoanEstimate
Work Items: 343180, 346505

Description

- **Updates:**
 1. The Adjustable Payment Table was selecting on the Loan Estimate and Closing Disclosure when the buydown indicator is true and the legal obligation indicator is true. The AP table should only select when the loan has a seasonal payment or I/O feature. We removed the logic regarding buydowns and the legal obligation from the condition to select the AP table and with the Step Payment row in the AP table.
 2. In Section J (of both documents) there is a line for the amount of the lender credit. Per the regulation, if there is no lender credit, that line should remain blank. Prior to this bug, if there was no lender credit passed, or if the value passed was zero, it would print \$0. The forms now properly keep that line blank if no lender credit is passed or if the value passed is zero.
- **Regulatory Information:** 12 CFR 1026.37(g)(6)(ii) and 1026.38(h)(3).
- **Effective Date:** Immediately
- **Files Modified:**
 - LoanEstimate.req
 - ClosingDisclosure.req

Loan Estimate

File Ref: LoanEstimate
Work Items: 340643, 345495, 346712

Description

- **Summary:** The Loan Estimate provides early estimated disclosures of loan closing costs for RESPA as well as loan terms (i.e. interest rates and payments) for Truth-in-Lending. It replaces

the Good Faith Estimate and is used in a closed-end consumer purpose transaction secured by real estate for which the lender receives an application on or after October 3, 2015.

■ **Updates:**

1. In Table - In 5 year information, created two new chooses. The chooses include new CONDs 891 and 892. These conditions will reduce the font size if the dollar amount is greater than 999,999 to prevent oertype on adjacent text. Also changed BL and PTR of COND46 so the font size will be reduced if the dollar amount is less than -999,999 to prevent oertype.
2. The Transfer Taxes row in the Closing Cost Details table on the TXN Loan Estimate has been updated to print blank when a total is passed (LoanEstimateTransferTaxTotalAmount) that equals zero. Users who leverage the use of the total should not also pass a fee amount (LoanEstimateAmount) when the total is zero.
3. The logic for the Sale Price/Value of the property on the TXN Loan Estimate has been updated to remove /Txn/CollateralItems/Collateral/PropertyValuationAmount for loans without a seller. A single amount (/Txn/CollateralItems/Collateral/EstimatedMarketValueAmount) will be collected for EITHER an appraised value or for an estimated value. This change was made to remove any confusion about the difference of the two amounts (because each referred to an appraised value).

■ **Regulatory Information:** TILA (Reg Z) & RESPA - New Integrated Disclosure Final Regulation: 12 CFR 1026.37

■ **Effective Date:** 10/3/2015

■ **Package Rules:**

- PKG.TRIDTxnApplication
- PKG.HomeEquityApplication
- PKG.Mortgage2Upfront
- PKG.TRIDTxnDraftLoanEstimate
- PKG.TRIDTxnProcessing
- PKG.HomeEquityProcessing
- PKG.Mortgage2Processing
- PKG.TRIDTxnDraftReDisclosedLoanEstimate

■ **Files Modified:**

- LoanEstimate.req

Loan Estimate

Loan Estimate Addendum

Closing Disclosure

Closing Disclosure Addendum

File Ref:

LoanEstimate

LoanEstimateAddendum

ClosingDisclosure

ClosingDisclosureAddendum

Work Items: 341488, 348398

Description

■ Updates:

1. Added support for all entity types in the "Applicant/Borrower Names and Addresses" section on Page 1 of each of the disclosures and the addenda. Added support to print the first two lines of the alternate (e.g., foreign) address for the first applicant (even if an entity) on the Loan Estimate and Closing Disclosure. The full alternate address for each entity will print on the Loan Estimate Addendum and Closing Disclosure Addendum, as applicable.

Updated BL and PTR

Loan Estimate: CONDs 287 and 290; DTAs 2, 208, 245, 1524, 1525, 10546 and 10550

Loan Estimate Addendum: COND.ID 001

Closing Disclosure: ITR.ID 008, CONDs 1350 and 1364; DTAs 12, 13, 14, 4928, 2929, 10685 and 10690

Closing Disclosure Addendum: ITR.ID 038, COND.ID 001 and 129,

2. Added support for all entity types in the "Applicant/Borrower Names and Addresses" section on Page 1 of each of the disclosures and the addenda and to print up to two Applicants/Borrowers. (See Bug 343575 for related information.) Added support to print the first two lines of the alternate (e.g., foreign) address for the first applicant (even if an entity) on the Loan Estimate and Closing Disclosure. The full alternate address for each entity will print on the Loan Estimate Addendum and Closing Disclosure Addendum, as applicable.

Updated BL and PTR

Loan Estimate: CONDs 287 and 290; DTAs 2, 208, 245, 1524, 1525, 10546 and 10550

Loan Estimate Addendum: COND.ID 001

Closing Disclosure: ITR.ID 008, CONDs 1350 and 1364; DTAs 12, 13, 14, 4928, 2929, 10685 and 10690

Closing Disclosure Addendum: ITR.ID 038, COND.ID 001 and 129,

■ Regulatory Information: N/A

■ Effective Date: N/A

■ Files Modified:

- LoanEstimate.req
- LoanEstimateAddendum.req
- ClosingDisclosure.req
- ClosingDisclosureAddendum.req

Signature Common File

File Ref: SignatureCommonFile

Work Items: 341624

Description

- **Updates:**
 1. After ITR109 created new SignatureSection-Additional Signer-Notice-Integrated Disclosures (All Additional Signers) to allow additional signatures, other than the borrower or collateral owner, to sign and receive the Closing Disclosure for right of rescission purposes. In the new section: added ", Additional Signer" after DTA10704[7][8][9], created new ITR:134 after the title and revised PTR of COND57 to be "" instead of". This new section contains additional instances of COND302, 326; DTA10704, 10265.
- **Regulatory Information:** TILA (Reg Z) & RESPA - New Integrated Disclosure Final Regulation: 12 CFR 1026.38
- **Effective Date:** October 3, 2015
- **Files Modified:**
 - SignatureCommonFile.req

Static Requirements

Multistate

Deleted Documents

This section identifies documents that have been removed in this release and those scheduled for deletion in an upcoming release. Documents scheduled for deletion in a future release are presented in the *Documents to Be Deleted in Upcoming Release* section.

Documents to Be Deleted In Upcoming Releases

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