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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 2016.2.2 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 2016.2.2 TILA RESPA release:

- ☐ Expere Document Engine Release 2016.1.0

Note: The 2016.1.0 version of the Expere Document Engine is required for running the Integrated Disclosure documents.

- ☐ Expere Content Administration Tool and Content Builder 2015.3.2
- ☐ For Authoring: Requirements and Content Editor 2016.1.0
- ☐ Expere Data Dictionary Viewer 2015.3.2 (or higher)

Expere Tools Release Information

This section provides a summary of enhancements and modifications made to the Engine and Authoring applications in the most current release cycle. For detailed information, see the Expere Authoring Tools Release Notes and the Expere Engine and Tools 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), they require the version of DocViewer that was 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 CD has the following structure:

- Dictionary
- Documentation
- Expere Repository
- Outlines
- Tools
- Transactions
- 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

☐ None

Stylesheet Updates

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

☐ None

Documentation of Tagline and Metadata Changes

Effective 5/1/2016, simple and reoccurring changes to document taglines or metadata will no longer be documented in these release notes. Below are some examples of the changes that will no longer be documented:

1) Control Date Update

Example: Updating the tagline date from "12/15" to "04/16"

2) Copyright Year Update

Example: Listing a single copyright year of "2013" instead of the previous "1988, 2013"

3) Adding Bankers Systems™ To Existing Tagline

Example: Updating the tagline from "VMP®" to "Bankers Systems™ VMP®"

Please note that the above are just samples of a few variations of updates that can occur to the tagline and metadata. These examples are not intended to be an extensive directory of all changes that can be made to the metadata; rather they are intended as examples of some of the tagline and metadata updates that will no longer be included in our release notes. Please see the corresponding work item and/or the requirements file for specific changes made to the tagline and metadata fields.

Explanation of 'Type of Change' Field

Release notes in this document are categorized by the document's type of change. This section provides an explanation of the category options for this 'Type of Change' field.

- **Regulatory Compliance:** Document contains a normal compliance update that is the result of change in applicable law, a change to a model government document, or a revision to agency or government guidelines.
- **Defect-Compliance:** Document was revised to bring it into compliance with applicable law or agency or government guidelines.
- **Defect-Contractual:** Document was revised to ensure that the lender has an enforceable contract.
- **Defect-Technical:** Document was revised to correct a defect that is not compliance or contractual (i.e. corrected a typo or replaced a deprecated path.)
- **Enhancement:** Document contains a new feature or customer-requested change was made to existing content.
- **New Form:** A form was added to the repository.
- **Deleted Form:** A form removed from the repository.

TILA RESPA (TRID TXN)

New Documents

Dynamic Requirements

Multistate

Static Requirements

Multistate

Revised Document

Dynamic Requirements

Multistate

Closing Disclosure

File Ref: ClosingDisclosure
Work Items: 344479, 359823

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. The TXN Closing Disclosure has been updated so the logic for including the Loan Amount (L 02 in the Summaries of Transactions table) is triggered when the amount of an assumed mortgage (MortgageAssumedAmount) is blank or zero. Prior to this change, users needed to leave the field blank for the logic to work correctly. The change was made due to customer requests.
 2. A new feature was added to enable Expere content to compute the totals in the "Costs at Closing" table on page 1, the section totals in the "Closing Cost Details" table on page

2, the values in the "Calculating Cash to Close" table and the section totals in the Summaries of Transactions (Seller version).`

Integrators have the option: (1) to pass all of the appropriate totals and values, or (2) to utilize the new Expere computations feature in the above-referenced tables in the Closing Disclosure.

The following new schema points were created:

1. /Txn/IntegratedDisclosuresUseExpereComputationsInd
2.
/Txn/IntegratedDisclosureDetails/IntegratedDisclosureDetail/LenderCreditsGeneralAndSpecificTotalAmount
3.
/Txn/IntegratedDisclosureDetails/IntegratedDisclosureDetail/LenderCreditsGeneralOnlyAmount
4. /Txn/IntegratedDisclosuresLoanEstimateTotalClosingCostsStoredValueAmount
5. /Txn/IntegratedDisclosuresLoanEstimateLoanAmountStoredValueAmount
6. /Txn/IntegratedDisclosuresLoanEstimateClosingCostsFinancedStoredValueAmount
7. /Txn/IntegratedDisclosuresLoanEstimateCashToCloseStoredValueAmount
8.
/Txn/Notes/Note/FeesAndChargesBaseFees/FeesAndChargesBaseFee/LoanEstimateComputationsSplitFeeAmount

The existing schema point,
/Txn/CashToCloseItems/CashToCloseItem/CashToCloseItemType, modified its enumerations as follows:

Changed Enumerations

- 7 = General Seller Credits Only Amount (f/k/a Seller Credits Amount)
- 8 = General Adjustments and Other Credits Amount (f/k/a Adjustments and Other Credits Amount)
- 9 = General and Specific Adjustments and Other Credits Amount (f/k/a Lender Credits)

New Enumerations

- 14 = Down Payment / Funds From Borrower Amount;
- 15 = Estimated Total Third Party Payments Not Disclosed in Closing Costs Amount
- 16 = General and Specific Seller Credits Total Amount;
- 17 = General Adjustments Only Amount;

18 = General Other Credits Only Amount

19 = Total Amount Of All Existing Debt Being Satisfied

The following Enumerations will be deprecated in a future sprint.

4 = Funds From Borrower Amount

13 = Down Payment

The following existing schema points and/or enumerations were deprecated:

1. /Txn/CashToCloseItems/CashToCloseItem/EstimatedDisbursementsAmount

2.

/Txn/Notes/Note/IntegratedDisclosureSectionSummaries/IntegratedDisclosureSectionSummary/IntegratedDisclosureSubSectionType=

4 = Lender Credits

The Sales Price Amount (e.g., DTA 662 and 11) was modified so that it represents the value of the real estate portion (if split out in the purchase agreement), plus the value of the mobile home, if any. The value of the personal property, if any, such as appliances (except mobile home) should not be included if that value is separately itemized in the Purchase Agreement.

- **Type of Change:** Enhancement
- **Regulatory Information:** 12 CFR 1026.38
- **Mandatory Compliance Update:** No
- **Effective Date:** N/A
- **Package Rules:**
 - PKG.TRIDTxnClosing
 - PKG.HomeEquityClosing
 - PKG.Mortgage2Closing
 - PKG.TRIDTxnDraftClosingDisclosure
 - PKG.TRIDTxnPostClosing
 - PKG.HomeEquityPostClosing
 - PKG.Mortgage2PostClosing
 - PKG.TRIDTxnDraftReDisclosedClosingDisclosure
- **Files Modified:**
 - ClosingDisclosure.req

Closing Disclosure-Seller Only
File Ref: Closing Disclosure-SellerOnly
Work Item: 359823

Description

- **Summary:** The Closing Disclosure-Seller Only is for a Seller-Only copy of the Closing Disclosure and does not contain the Loan Terms, Projected Payments, Calculating Cash to Close, Borrower's Transaction Summary, and Escrow tables or other disclosure information that the borrower receives in the Closing Disclosure. This is a combined disclosure that replaces the RESPA HUD-1 Settlement Statement-Seller Only as well as the Truth-In-Lending Disclosure, and shows the actual loan closing costs for RESPA in connection with a closed-end consumer purpose loan secured by real estate whose applications are received by the lender on or after October 3, 2015.

- **Update:** A new feature was added to enable Expere content to compute section totals in the Seller Only version.

Integrators have the option: (1) to pass all of the appropriate totals and values, or (2) to utilize the new Expere computations feature in the above-referenced tables in the Closing Disclosure. (See Closing Disclosure for more information.)

The Sales Price Amount (e.g., DTA 10) was modified so that it represents the value of the real estate portion (if split out in the purchase agreement), plus the value of the mobile home, if any. The value of the personal property, if any, such as appliances (except mobile home) should not be included if that value is separately itemized in the Purchase Agreement.

- **Type of Change:** Enhancement
- **Regulatory Information:** 12 CFR 1026.38
- **Mandatory Compliance Update:** N/A
- **Effective Date:** N/A
- **Package Rules:**
 - PKG.TRIDTxnClosing
 - PKG.HomeEquityClosing
 - PKG.Mortgage2Closing
 - PKG.TRIDTxnDraftClosingDisclosure
 - PKG.TRIDTxnPostClosing
 - PKG.HomeEquityPostClosing
 - PKG.Mortgage2PostClosing
 - PKG.TRIDTxnDraftReDisclosedClosingDisclosure
- **Files Modified:**
 - Closing Disclosure-SellerOnly.req

Closing Disclosure Addendum

Closing Disclosure - Seller Only Addendum

File Ref:

ClosingDisclosureAddendum

ClosingDisclosure-SellerOnly-Addendum

Work Item: 379361

Description

- **Update:** Updated the signature sections in the Closing Disclosure Addendum and Closing Disclosure-Seller Only Addendum to flow signatures to the next page (while still keeping them together) when there are too many signers for a particular party type to fit on one page.
- **Type of Change:** Enhancement
- **Regulatory Information:** N/A
- **Mandatory Compliance Update:** No
- **Effective Date:** N/A
- **Package Rules:**
 - PKG.TRIDTxnClosing
 - PKG.HomeEquityClosing
 - PKG.Mortgage2Closing
 - PKG.TRIDTxnDraftClosingDisclosure
 - PKG.TRIDTxnPostClosing
 - PKG.HomeEquityPostClosing
 - PKG.Mortgage2PostClosing
 - PKG.TRIDTxnDraftReDisclosedClosingDisclosure
- **Files Modified:**
 - ClosingDisclosureAddendum.req
 - ClosingDisclosure-SellerOnly-Addendum.req

Loan Estimate

File Ref: LoanEstimate

Work Items: 367652, 348404, 359823, 347870

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. If Expere Computations are used and the fees in any section of the Closing Cost Details in the Loan Estimate were aggregated together and disclosed as "Additional Charges", a message will be displayed in Doc Viewer to notify the user that the section total amounts and Cash to Close totals will only be visible in the final PDF document.
2. If any of the fees in the Loan Costs and Other Costs Sections in the Loan Estimate exceed the maximum number of fees to be disclosed, some fees are aggregated together and disclosed as "Additional Charges" in Subsections A, B, F, G and H, and some fees in Subsection C are similarly aggregated together and disclosed as "Additional Charges", if the Addendum is not used.

Whenever such fees are aggregated together and disclosed as "Additional Charges", the rounding method has now changed to use the "Total First, then Round" method since these fees are not separately itemized and disclosed. Previously, the "Round First" method was used for these fees that are aggregated together as Additional Charges.

Because of this change to the "Additional Charges" rounding method, the subsection totals have been updated to reflect this change. Likewise, the totals for Subsections D, I and J have also changed to reflect this rounding change for Additional Charges.

The totals for Estimated Closing Costs, Loan Costs and Other Costs in the Costs at Closing table have been updated to reflect this change.

If the number of fees on a given transaction never exceeded the maximum number of fees in the respective Subsections A, B, C, F, G and H (for which "Additional Charges" would not have appeared), then this change would not impact those transactions. Likewise, if the Addendum was used in Subsection C, then this change would not impact those transactions.

Specific Changes to DTAs

DTA.ID00062 - PTR only

DTA.ID00063 - PTR only

DTA.ID00064 - PTR only

DTA.ID00070 - PTR only

DTA.ID00071 - PTR only

DTA.ID00072 - PTR only

DTA.ID00073 - PTR only

DTA.ID00211 - PTR only

DTA.ID00097 - PTR only

DTA.ID00104 - PTR only

DTA.ID00106 - PTR only

DTA.ID00115 - PTR only

DTA.ID00120 - PTR only

Specific Changes to Conditions

COND.ID00019 - PTR only

COND.ID00018 - PTR only

COND.ID00020 - PTR only

COND.ID00022 - PTR only

COND.ID00023 - PTR only

COND.ID00027 - PTR only

Changed the output format for Section E's Recording Fees and Transfer Taxes to display and print as - \$1,234 (rather than \$(1,234)):

DTA.ID000095 - "Recording Fees and Other Taxes", and

DTA.ID000096 - "Transfer Taxes".

Finally, the midpoint, 50 cent, rounding error was resolved so that 50 cents will always round up and away from zero for both positive and negative numbers. The section totals will likewise match the appropriately rounded values.

3. A new feature was added to enable Expere content to compute the totals in the "Costs at Closing" table on page 1, the section totals in the "Closing Cost Details" table on page 2, and the values in the "Calculating Cash to Close" table.

Integrators have the option: (1) to pass all of the appropriate totals and values, or (2) to utilize the new Expere computations feature in the above-referenced tables in the Loan Estimate.

The following new schema points were created:

1. /Txn/IntegratedDisclosuresUseExpereComputationsInd
2. /Txn/IntegratedDisclosureDetails/IntegratedDisclosureDetail/LenderCreditsGeneralAndSpecificTotalAmount
3. /Txn/IntegratedDisclosureDetails/IntegratedDisclosureDetail/LenderCreditsGeneralOnlyAmount
4. /Txn/IntegratedDisclosuresLoanEstimateTotalClosingCostsStoredValueAmount
5. /Txn/IntegratedDisclosuresLoanEstimateLoanAmountStoredValueAmount
6. /Txn/IntegratedDisclosuresLoanEstimateClosingCostsFinancedStoredValueAmount

7. /Txn/IntegratedDisclosuresLoanEstimateCashToCloseStoredValueAmount

8.

/Txn/Notes/Note/FeesAndChargesBaseFees/FeesAndChargesBaseFee/LoanEstimateComputationsSplitFeeAmount

The existing schema point,

/Txn/CashToCloseItems/CashToCloseItem/CashToCloseItemType, modified its enumerations as follows:

Changed Enumerations

7 = General Seller Credits Only Amount (f/k/a Seller Credits Amount)

8 = General Adjustments and Other Credits Amount (f/k/a Adjustments and Other Credits Amount)

9 = General and Specific Adjustments and Other Credits Amount (f/k/a Lender Credits)

New Enumerations

14 = Down Payment / Funds From Borrower Amount;

15 = Estimated Total Third Party Payments Not Disclosed in Closing Costs Amount

16 = General and Specific Seller Credits Total Amount;

17 = General Adjustments Only Amount;

18 = General Other Credits Only Amount

19 = Total Amount Of All Existing Debt Being Satisfied

The following Enumerations will be deprecated in a future sprint.

4 = Funds From Borrower Amount

13 = Down Payment

The following existing schema points and/or enumerations were deprecated:

1. /Txn/CashToCloseItems/CashToCloseItem/EstimatedDisbursementsAmount

2.

/Txn/Notes/Note/IntegratedDisclosureSectionSummaries/IntegratedDisclosureSectionSummary/IntegratedDisclosureSubSectionType=

4 = Lender Credits

The Sales Price Amount (e.g., DTA 231) was modified so that it represents the value of the real estate portion (if split out in the purchase agreement), plus the value of the mobile home, if any. The value of the personal property, if any, such as appliances

(except mobile home) should not be included if that value is separately itemized in the Purchase Agreement.

4. The Prepaid Interest row in Section F Prepaids of the Other Costs section of the Closing Cost Details on page 2 of the TXN Loan Estimate has been updated to not print zeroes. If prepaid interest is not charged, then nothing will print on this row. This change was made due to customer requests.

- **Type of Change:** Enhancement, Defect-Compliance
- **Regulatory Information:** 12 CFR 1026.37, 12 CFR 1026.37(f)(6). 12 CFR 1026.37(o)(4)(i)
- **Mandatory Compliance Update:** Yes
- **Effective Date:** 10/03/2015
- **Package Rules:**
 - PKG.TRIDTxnApplication
 - PKG.HomeEquityApplication
 - PKG.Mortgage2Upfront
 - PKG.TRIDTxnDraftLoanEstimate
 - PKG.TRIDTxnProcessing
 - PKG.HomeEquityProcessing
 - PKG.Mortgage2Processing
 - PKG.TRIDTxnDraftReDisclosedLoanEstimate
- **Files Modified:**
 - LoanEstimate.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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