



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 2016.2.3 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 2016.2.3 TILA RESPA release:

- ☐ Expere Document Engine Release 2016.1.2

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: 374791, 349446, 366732, 380609, 384945, 387628, 386781, 386813, 374368

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 the description column for the Non-Escrowed Property Costs over Year 1 row of the Escrow table on page 4 so that all the non-escrowed items in the first year print, including waived escrowed items and escrow items that are not paid out of escrow in the first year. Corrected a copy/paste coding error in the iterator to print the escrowed items that are indicated to be waived or indicated as not being paid out of escrow in the first year. Updated DTA 612 to remove an erroneous "not" in the code.
 2. For South Carolina, COND 883 was modified to remove "2=Conventional Insured" and 3=Conventional Uninsured" as criteria from the list that includes qualifying language in the Late Charge section that pertains to the South Carolina Consumer Protection Code.

3. Updated COND 276 to correctly print the language to "See Addendum for additional signature information" in the "Confirm Receipt" section when a user has a Trust borrower with 2 or fewer trustees and has not passed a Trust Date for the Trust entity and has indicated that the user wants signatures included on the Closing Disclosure.
4. The calculation for the maximum initial rate change (First Change in the AIR Table Limits on Interest Rate Changes) for loans with no periodic rate caps has been updated to use a new function that will produce a more accurate value based off of the initial rate. Previously, the calculation was based off of the difference between the floor (or margin if no floor) and ceiling. The updated value will be the greater of the difference between the floor/margin and the initial rate or the ceiling and the initial rate.
5. The print format for prepaid interest total amount will print as -\$1,234.50 when the value is negative in a No Seller transaction. See Line 03 Prepaid Interest in Section F. Prepays in Other Costs in the Closing Cost Details on page 2 of the Closing Disclosure. DTA 273 when COND 1366 is not true (i.e., no seller).
6. Updated Business logic for clarification purposes:
 - DTA 783 Lender Credits
 - DTA 395 Closing Costs Fin. (Final)
 - DTA 4332 Refund of Excess
 - DTA 400 Deposit (LE)
 - DTA 401 Deposit (Final)
 - DTA 1179 Closing Costs Fin.

Updated Business logic to correct and clarify.

- DTA 64 Lender Credits
 - DTA 398 Funds from Borr. (Final)
 - DTA 403 Funds for Borr. (LE)
 - DTA 404 Funds for Borr. (Final)
7. Updated the section G. Initial Escrow Items at Closing subtotal amount that prints in the borrower-paid column of the Closing Costs when user has elected to use Expere computations. The update consisted of including costs paid outside of closing by the borrower to be included in a piece of code so that if all borrower paid costs are paid outside of closing, the subtotal will still compute and print on the form.

Prior to this change, the subtotal would not compute and print on the form unless there was at least one borrower paid at closing fee passed in this section. Going forward, the subtotal amount will be computed and print even when all Initial Escrow Costs at Closing are paid outside of closing by the borrower.
 8. Updated the Paid By Others column of the Closing Costs on page two of the Closing Disclosure to correctly format the "(L)" when creditor elects to indicate the fee is being paid by the creditor. Update to ensure the "L" prints within "(L)" instead of a "- " printing before the L.

9. To better accommodate changed circumstances where a fee name in the Closing Cost Details and an amount was originally disclosed on the Loan Estimate and was then subsequently removed or zeroed out, the non-hardcoded fee name will NOT print on the Closing Disclosure in accordance with 12 CFR 1026.38. Any hardcoded fee name (e.g., Recording Fees and Other Taxes) in the Closing Cost Details will continue to print even when the dollar amount is not passed, is blank or is zero.

ITRs 1, 2, 3, 4, 5, 6, and 7 - BLs and PTRs updated.

- **Type of Change:** Defect-Technical, Defect-Compliance, Enhancement
- **Regulatory Information:** See South Carolina 37-1-109 and 37-3-203. 12 CFR 1026.38. 12 CFR 1026.38(f)(3)-comment 1.
- **Mandatory Compliance Update:** Yes
- **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 Addendum

File Ref: ClosingDisclosureAddendum

Work Items: 366732, 379456

Description

- **Summary:** The Closing Disclosure Addendum is used in conjunction with the Closing Disclosure to list additional party information or signatures, collateral information and summary of transaction items when there is not enough space on the Closing Disclosure.
- **Updates:**
 1. Updated COND 39, 425 and 342 to include the signatures in the "Signature" section when a user has a Trust borrower with 2 or fewer trustees and has not passed a Trust Date for the Trust entity and has indicated that the user wants signatures included on the Closing Disclosure (i.e., Addendum).
 2. The selection/instancing logic for non-borrowing owners has been updated on the TXN Closing Disclosure Addendum so only non-borrowing owners with a right to rescind the transaction are included. Prior to this change, all non-borrowing owners of real estate

collateral were getting an instance of the disclosure (resulting in over-selection/instancing of the disclosure). The updated logic limits the selection to those non-borrowing owners of a principal dwelling that is either non-purchase money or part of a bridge loan. This change was made so only one instance is generated for each unique party and because of customer requests.

- **Type of Change:** Defect-Technical
- **Regulatory Information:** N/A
- **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:**
 - ClosingDisclosureAddendum.req

Closing Disclosure

Closing Disclosure - Seller Only

File Ref:

ClosingDisclosure

ClosingDisclosure-SellerOnly

Work Items: 371697, 387611, 382259

Description

- **Updates:**
 1. Updated the seller name block to include the appropriate seller names and addresses for real estate collateral in the event there are multiple pieces of collateral passed.

This update corrected an error in which the Closing Disclosure was failing to print the name and address of the first seller on the main disclosure form when multiple pieces of real estate collateral were passed. Now the names and addresses of sellers of real estate collateral will always print even if there are multiple pieces of real estate collateral, and they are not the sellers of the first passed collateral in the xml.
 2. Updated the print formats in the Closing Costs sections of the Closing Disclosure so that all negative numbers will be disclosed as -\$1,234.50 as appropriate in accordance with the model forms.

3. The logic for non-borrowing owners has been updated on the Closing Disclosure so only non-borrowing owners with a right to rescind the transaction are included. Prior to this change, all non-borrowing owners of real estate collateral were getting an instance of the disclosure (resulting in over-instancing of the disclosure). The updated logic limits the selection to those non-borrowing owners of a principal dwelling that is either non-purchase money or part of a bridge loan. This change was made so only one instance is generated for each unique party and because of customer requests.
- **Type of Change:** Defect-Technical, Defect-Compliance
 - **Regulatory Information:** 12 CFR 1026.38(t)(5)
 - **Mandatory Compliance Update:** Yes
 - **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
 - ClosingDisclosure-SellerOnly.req

Closing Disclosure - Seller Only

File Ref: ClosingDisclosure-SellerOnly

Work Item: 388809

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 in PBI 359823 to enable Expere content to compute the section totals in the Closing Costs Details, the "Calculating Cash to Close" values and Summaries of Transactions' section totals. Integrators have the option to (1) pass all of the section totals values, or (2) utilize the new Expere computations feature. This work item added

the new Expere Computations indicator into two fields that were missed with the initial development of this feature. The only change was to add the new indicator to the Section J Total Closing Costs subtotals fields for the Paid at Closing and Paid Outside of Closing column totals.

The following fields were updated: DTAs 725 and 726

Schemas Impacted:

/Txn/IntegratedDisclosuresUseExpereComputationsInd

- **Type of Change:** Defect-Technical
- **Regulatory Information:** 12 CFR §§1026.37 & .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-SellerOnly.req

Loan Estimate

File Ref: LoanEstimate

Work Items: 380608, 349446, 387628, 374369

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. The calculation for the maximum initial rate change (First Change in the AIR Table Limits on Interest Rate Changes) for loans with no periodic rate caps has been updated to use a new function that will produce a more accurate value based off of the initial rate. Prior to this change the calculation was based off of the difference between the floor (or margin if no floor) and ceiling. The updated value will be the greater of the difference between the floor/margin and the initial rate or the ceiling and the initial rate.

2. For South Carolina, COND 883 was modified to remove "2=Conventional Insured" and "3=Conventional Uninsured" as criteria from the list that includes qualifying language in the Late Charge section that pertains to the South Carolina Consumer Protection Code. Also, corrected the legal citation from "37-1-37-1" to "37-1-109".
 3. Updated Business logic for clarification purposes:
 - DTA 290 Lender Credits
 - DTA 65 Lender Credits
 - DTA 123 Closing Costs Fin.
 - DTA 127 Seller Credits
 - DTA 128 Adj.; Other Credits
 4. To better accommodate changed circumstances and redisclosures where a fee name in the Closing Cost Details and an amount was originally disclosed on the Loan Estimate and was then subsequently removed or zeroed out, the non-hardcoded fee name will NOT print on the Loan Estimate in accordance with 12 CFR 1026.37. Any hardcoded fee name (e.g., Recording Fees and Other Taxes) in the Closing Cost Details will continue to print even when the dollar amount is not passed, is blank or is zero.
- ITRs 1, 2, 3, 4, 5, and 6 - BLs and PTRs updated.
- CONDs 18, 19, 20, 22, 23 and 27 - BLs and PTRs updated.

■ **Type of Change:** Enhancement, Defect-Compliance

■ **Regulatory Information:** See South Carolina 37-1-109 and 37-3-203. 12 CFR 1026.37

■ **Mandatory Compliance Update:** Yes

■ **Effective Date:** Immediately

■ **Package Rules:**

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

■ **Files Modified:**

- LoanEstimate.req

Loan Estimate & Closing Disclosure

File Ref:

LoanEstimate

ClosingDisclosure

Work Item: 341250

Description

- **Update:** The field rules for the subsequent rate change frequency in the Adjustable Interest Rate (AIR) table on both the Loan Estimate and Closing Disclosure have been updated to transform the frequency to a whole number of months for rate changes that are monthly or longer. If the rate may change more often than monthly, the applicable unit period such as day, week, or every other week will still be used. If the rate changes are based on a number of payments, the payment change frequency (with the second payment change frequency for a fixed/variable two phase loan) will be used. This change is based on customer requests and on the H-24C sample in the Appendix to Regulation Z (where Loan Terms state the rate changes every 3 years and the AIR table states the rate changes every 36 months).
- **Type of Change:** Enhancement
- **Regulatory Information:** N/A
- **Mandatory Compliance Update:** No
- **Effective Date:** N/A
- **Package Rules:**
 - PKG.TRIDTxnApplication
 - PKG.HomeEquityApplication
 - PKG.Mortgage2Upfront
 - PKG.TRIDTxnDraftLoanEstimate
 - PKG.TRIDTxnProcessing
 - PKG.HomeEquityProcessing
 - PKG.Mortgage2Processing
 - PKG.TRIDTxnDraftReDisclosedLoanEstimate
- **Files Modified:**
 - LoanEstimate.req
 - ClosingDisclosure.req

Loan Estimate Addendum

File Ref: LoanEstimateAddendum

Work Item: 374369

Description

- **Summary:** The Loan Estimate Addendum is used in conjunction with the Loan Estimate to list additional party information or signatures, collateral information when there is not enough space on the Loan Estimate and Services Borrower Can Shop for if lender indicates to overflow such additional charges to the addendum.

- **Update:** To better accommodate changed circumstances and redisclosures where a fee name in Section C of the Closing Cost Details and an amount was originally disclosed on the Loan Estimate Addendum and was then subsequently removed or zeroed out, the non-hardcoded fee name will NOT print on the Loan Estimate in accordance with 12 CFR 1026.37.

ITR 4, COND 28 and PKG Rule - BLs and PTRs updated.

- **Type of Change:** Enhancement
- **Regulatory Information:** 12 CFR 1026.37
- **Mandatory Compliance Update:** N/A
- **Effective Date:** N/A
- **Package Rules:**
 - PKG.TRIDTxnApplication
 - PKG.HomeEquityApplication
 - PKG.Mortgage2Upfront
 - PKG.TRIDTxnDraftLoanEstimate
 - PKG.TRIDTxnProcessing
 - PKG.HomeEquityProcessing
 - PKG.Mortgage2Processing
 - PKG.TRIDTxnDraftReDisclosedLoanEstimate
- **Files Modified:**
 - LoanEstimateAddendum.req

Loan Estimate

Closing Disclosure

Closing Disclosure - Seller Only

File Ref:
 LoanEstimate
 ClosingDisclosure
 ClosingDisclosure-SellerOnly
 Work Item: 349064

Description

- **Update:** Updated the Closing Costs sections F. Prepays and G. Initial Escrow Items to disclose multiple homeowner's insurance fees, city property tax fees and county property taxes if more than one of each such item is passed. This can occur when there are either multiple pieces of real estate collateral or if there are multiple policies or taxes that are paid at different time intervals, etc.
- **Type of Change:** Enhancement
- **Regulatory Information:** N/A
- **Mandatory Compliance Update:** No
- **Effective Date:** N/A

■ **Package Rules:**

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

■ **Files Modified:**

- LoanEstimate.req
- ClosingDisclosure.req
- ClosingDisclosure-SellerOnly.req

Written List of Providers

File Ref: WrittenListOfProviders

Work Item: 387661

Description

- **Summary:** The Written List of Providers is the lender's list of providers that provide services for which the borrower can shop, and in some cases may also list providers for which the borrower cannot shop, if the lender elects to include this information. This form accompanies the Loan Estimate and replaces the Settlement Services Providers List for applications received on or after October 3, 2015.
- **Update:** Updated lender name and address fields on the Written List of Providers to print only lender information, and not allow for mortgage broker and Investor. This approach aligned the Written List of Providers with the approach taken on the Loan Estimate and Closing Disclosure.
- **Type of Change:** Defect-Technical
- **Regulatory Information:** 12 C.F.R. 1026.19(e)(1)(vi)
- **Mandatory Compliance Update:** N/A
- **Effective Date:** N/A
- **Package Rules:**
 - PKG.TRIDTxnProcessing
 - PKG.HomeEquityProcessing
 - PKG.Mortgage2Processing
 - PKG.TRIDTxnApplication
 - PKG.HomeEquityApplication
 - PKG.Mortgage2Upfront
- **Files Modified:**

- WrittenListOfProviders.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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Wolters Kluwer Financial Services
6815 Saukview Drive
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