



# Expere Knowledge Base - TILA RESPA Release Notes

TRID TXN Content

December 2016  
2016.4.3

This publication was written for the Expere Knowledge Base.

**Publication Information / Version**

TILA RESPA Edition

Release Notes

Software Version Information: 2016.4.3

Document Version Information: 2016.4.3

Release Date: December 2016

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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 2016.4.3 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 2016.4.3 TILA RESPA release:

- Expere Document Engine Release 2016.3.0
- Expere Content Administration Tool and Content Builder 2016.3.1
- For Authoring: Requirements and Content Editor 2016.3.1
- Expere Data Dictionary Viewer 2016.3.1

## 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 Item: 372212

#### *Description*

- **Summary:** The Closing Disclosure is a combined disclosure that shows the loan terms for Truth-in-Lending and the actual 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. A Seller-Only version for use in purchase transactions with the Borrower-Only version is described below.
- **Update:** Updated the Projected Payments table to prevent an extra space from printing before the decimal in the Principal & Interest, Mortgage Insurance and Estimated Escrow rows. A decimal is printed for Principal & Interest when there is not a payment range, and is always printed for Mortgage Insurance and Estimated Escrow.
- **Type of Change:** Enhancement
- **Regulatory Information:** None
- **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***

File Ref: ClosingDisclosure

Work Item: 416136

### ***Description***

- **Summary:** The Closing Disclosure is a combined disclosure that shows the loan terms for Truth-in-Lending and the actual 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. A Seller-Only version for use in purchase transactions with the Borrower-Only version is described below.
- **Update:** We have resolved an issue in the hardcoded "Property Taxes" lines that potentially allowed payments from multiple different fees to print in the same row. This change applies to both "Section F. Prepays" and "Section G. Initial Escrow Payment at Closing."
- **Type of Change:** Defect-Compliance
- **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:**
  - ClosingDisclosure.req

## ***Closing Disclosure***

File Ref: ClosingDisclosure  
Work Item: 413140

### ***Description***

- **Summary:** The Closing Disclosure is a combined disclosure that shows the loan terms for Truth-in-Lending and the actual 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. A Seller-Only version for use in purchase transactions with the Borrower-Only version is described below.
- **Update:** Updated the Closing Disclosure to restructure and remove the short term rounding and computing solution for the totals in the Closing Cost Details and Calculating Cash to Close tables. A new indicator has also been added to allow a summed output path to be used for all fields that previously did not accommodate for user-defined values.
- Updated "Total Closing Costs (J)" in the Calculating Cash to Close tables to use the same schema path as used in "Section J Total Closing Costs" (DTA 61) which is /Txn/Notes/Note/IntegratedDisclosuresSectionSummaries/IntegratedDisclosuresIntegratedSummary/... DTAs 1629, 1630, 388 and 956 were updated to use this new schema path.
- **Type of Change:** Enhancement
- **Regulatory Information:** None
- **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: ClosingDisclosure-SellerOnly

Work Item: 415666

#### ***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 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.
- **Update:** Updated the Closing Disclosure Seller Only to restructure and remove the short term rounding and computing solution for the totals in the Closing Cost Details and Calculating Cash to Close tables.
- **Type of Change:** Enhancement
- **Regulatory Information:** None
- **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 Item: 372212

#### ***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 Regulation Z.

- **Update:** Updated the Projected Payments table to prevent an extra space from printing before the decimal in the Principal & Interest row. A decimal is printed when there is not a payment range.
- **Type of Change:** Enhancement
- **Regulatory Information:** None
- **Mandatory Compliance Update:** No
- **Effective Date:** N/A
- **Package Rules:**
  - PKG.TRIDTxnApplication
  - PKG.HomeEquityApplication
  - PKG.Mortgage2Application
  - 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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