



Expere Knowledge Base - TILA RESPA Release Notes

TRID TXN Content

September 2015
2015.3.3



This publication was written for the Expere Knowledge Base.

Publication Information / Version

TILA RESPA Edition

Release Notes

Software Version Information: 2015.3.3

Document Version Information: 2015.3.3

Release Date: September 2015

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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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Table of Contents

Release Notes Overview	1
Technology Prerequisites.....	1
Expere Tools Release Information	1
Expere Engine and Tools.....	2
General Information.....	2
CD Layout.....	2
About this Document.....	2
Implementation Notes	3
Release Information.....	3
Previously Delivered Changes	3
Stylesheet Updates.....	3
Space Between Columns is Now Configurable.....	3
Ancillary Barcode White Space Issue Resolved.....	3
Ancillary Output Space Issue Resolved for TRID Documents	4
Content Flowing into Tagline Issue Resolved.....	4
TILA RESPA (TRID TXN).....	6
New Documents.....	6
Dynamic Requirements	6
Multistate	6
Static Requirements	6
Multistate	6
Revised Document	6
Dynamic Requirements	6
Multistate	6
Closing Disclosure	6
Closing Disclosure Addendum	8
Closing Disclosure and Closing Disclosure Addendum	8
Closing Disclosure - Seller Only	9
Closing Disclosure	10
Closing Disclosure Addendum	10
Closing Disclosure-Seller Only.....	10
Closing Disclosure-Seller Only- Addendum	10
Closing Disclosure	11
Loan Estimate	11
Closing Disclosure	12
Closing Disclosure - Seller Only	12
Date and Parties Common File.....	13
Loan Estimate	14
Loan Estimate	15
Loan Estimate Addendum.....	15



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Closing Disclosure	15
Closing Disclosure Addendum	15
Signature Common File	15
Written List of Providers.....	16
Static Requirements	17
Multistate	17
Deleted Documents.....	18
Documents to Be Deleted In Upcoming Releases	18

Release Notes Overview

The Expere Knowledge Base 2015.3.3 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 2015.3.3 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 2013.5
- For Authoring: Requirements and Content Editor 2013.5
- Organizational Policy and Product Setup (OPPSA) application release 2013.4

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

- None

Stylesheet Updates

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

Space Between Columns is Now Configurable

Work Item: 332088

Description

- **Issue:** It was identified that the standard column gap (gutter width) of 22pts was not sufficient for certain documents that have two columns.
- **Solution:** A new attribute, ColumnGap, has been implemented which allows the space between the columns to be configurable. This attribute can be set at the document level to indicate the desired space, **Document > Add Attribute > ColumnGap**.
- **Compliance Impacts:** This defect is not a compliance or regulatory issue.
- **Documentation:** Requirements Editor Guide
- **Implementation Notes:** This feature requires a style sheet update.

Ancillary Barcode White Space Issue Resolved

Work Item: 338754

Description

- **Issue:** White space around a barcode should be a minimum of .25 inches to match the Wolters Kluwer Financial Services Style Guide. In a previous iteration, this white space was inadvertently changed from .25 inches to .75 inches for documents that do not have a recordable margin.

This additional white space may have affected the layout of some documents, especially ones with different margin sizes and/or with sections of documents that need to be on the same page.

- **Solution:** When passing an Ancillary Barcode and the document contains a Barcode element, the white space around the barcode has been changed back to .25 inches.
- **Compliance Impacts:** This defect is not a compliance or regulatory issue.
- **Documentation:** No documentation impact.
- **Implementation Notes:** This correction requires the Expere Engine 2015.2.2 update

Ancillary Output Space Issue Resolved for TRID Documents

Work Item: 338788

Description

- **Issue:** When ancillary barcodes are used, Expere reserves space on all dynamic documents. Some dynamic documents should not have barcodes. Documents containing barcode elements should have barcodes, and documents without barcode elements should not reserve space nor apply a barcode. While most dynamic documents include barcode elements to allow for barcodes, some do not.

Of particular importance, TRID documents, including the Loan Estimate, Loan Estimate Addendum, Closing Disclosure, Closing Disclosure Addendum, Closing Disclosure - Seller Only, Closing Disclosure Seller Only Addendum, and the Written List of Providers, do not allow for a barcode due to their strict 9 layout requirements. Expere is incorrectly creating extra space at the bottom of these documents which affects the required layout.

It was also identified, when applying ancillary barcode and using coversheets with TRID documents, you may receive an error on the generated PDF stating "A number is out of range."
- **Solution:** REQ files that do not have the Barcode Element coded will no longer preserve room on the document if an ancillary barcode is passed in a request. This also includes a resolution for the TRID documents.
- **Compliance Impacts:** This defect is a compliance or regulatory issue.
- **Documentation:** No documentation impact.
- **Implementation Notes:** This correction requires the Expere Engine 2015.2.2 update.

Content Flowing into Tagline Issue Resolved

Work Item: 339160

Description

- **Issue:** Previously, ancillary barcodes added to the CA Deed of Trust resulted in content flowing into the tagline.
- **Solution:** This issue has been resolved by addressing the amount of white space for PBI 338754.

Additional Information

KeepTogether - When set to **Yes**, the entire content of the section (also available on other elements) will not break across columns or pages. Keep in mind when authoring a KeepTogether the amount of available room on the page. Things you'll need to consider; standard and recordable margins, footer space if reserved, tagline information, and space for a

barcode (whether passed via TXN data or via Ancillary Barcode). If the content authored in the KeepTogether exceeds the amount of space available on a page, you may run into issues with content overprinting the tagline, footer, or barcode.

- **Compliance Impacts:** This defect is a compliance or regulatory issue.
- **Documentation:** No documentation impact.
- **Implementation Notes:** This correction requires the Expere Engine 2015.2.2 update.

TILA RESPA (TRID TXN)

New Documents

Dynamic Requirements

Multistate

Static Requirements

Multistate

Revised Document

Dynamic Requirements

Multistate

Closing Disclosure

File Ref: ClosingDisclosure

Work Items: 336690, 336847, 339650, 341653, 339722, 344112, 340643

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.
- **Updates:**
 1. The prompt (DTA.ID00485), corresponding to Section L, 03. Existing Loan(s) Assumed to Taken Subject to, was previously named "Assumed Amount." This prompt was renamed "Assumed or Taken Subject to Loan Amount" to more closely convey its purpose.
 2. Changes have been made to the TXN Closing Disclosure to only print the Total Closing Costs Increase Amount when the value is greater than zero. The value is used for the 'Increase exceeds legal limit' bullet in the Total Closing Costs (J) row of the Calculating Cash To Close Table. This will prevent a 0 or negative number from printing.

3. Removed the extra space that was printing before ProrationItemTypes Cooperative Association Special Assessment, Homeowner's Insurance Premium and State Property Tax in DTA 1026 because the space was preventing the items from printing in alphabetical order.
 4. In COND1367 replaced RateChangeFrequencyNumber with new schema /Txn/Notes/Note/SingleInterestRateAdjustmentInd to correctly indicate if there is a single interest rate adjustment for the life of the loan.
 5. Changes have been made to the TXN Closing Disclosure to only print an amount for rows K1, K2 or L3 in the Summaries of Transactions table when the value is greater than zero. This will prevent \$0.00 from printing when no amount is passed for Sales Price of Property, Sales Price of Any Personal Property Included in Sale, or Existing Loan(s) Assumed or Taken Subject to (like the other rows in the table).
 6. 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.
 7. 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.
- **Regulatory Information:** 12 CFR 1026.37 & 1026.38, TILA (Reg Z) & RESPA - New Integrated Disclosure Final Regulation: 12 CFR 1026.38
 - **Effective Date:** 10/3/2015
 - **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 Item: 339650

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.
- **Update:** Removed the extra space that was printing before ProrationItemTypes Cooperative Association Special Assessment, Homeowner's Insurance Premium and State Property Tax in DTA 897 because the space was preventing the items from printing in alphabetical order.
- **Regulatory Information:** N/A
- **Effective Date:** Immediately
- **Package Rules:**
 - PKG.TRIDTxnClosing
 - PKG.HomeEquityClosing
 - PKG.Mortgage2Closing
 - PKG.TRIDTxnDraftClosingDisclosure
 - PKG.TRIDTxnPostClosing
 - PKG.HomeEquityPostClosing
 - PKG.Mortgage2PostClosing
 - PKG.TRIDTxnDraftReDisclosedClosingDisclosure
- **Files Modified:**
 - ClosingDisclosureAddendum.req

Closing Disclosure and Closing Disclosure Addendum
File Ref:
ClosingDisclosure
ClosingDisclosureAddendum
Work Item: 339458

Description

- **Update:** We have removed the prior changes that were made to the TXN Closing Disclosure and Closing Disclosure Addendum to include financed closing costs on line K4 of the Summaries of Transactions table under the heading 'Closing Costs Financed (Paid from your Loan Amount'. While this change made the totals match the Calculating Cash to Close table, it has since been discovered that an alternate change is needed to the Down Payment/Funds from Borrower row to calculate the correct cash to close amounts (where the down payment will now equal the sales price minus the proceeds rather than minus the loan amount) that match the Summaries of Transactions amounts.

- **Regulatory Information:** TILA (Reg Z) & RESPA - New Integrated Disclosure Final Regulation: 12 CFR 1026.38
- **Effective Date:** 10/3/2015
- **Files Modified:**
 - ClosingDisclosure.req
 - ClosingDisclosureAddendum.req

Closing Disclosure - Seller Only
 File Ref: ClosingDisclosure-SellerOnly
 Work Items: 341101, 339494, 324574

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.
- **Updates:**
 1. Updated DTA10 to subtract the personal property amount from the sales price if PersonalPropertyValuedSeparatelyInd (new schema) is set to true.
 2. Added additional seller paid checks to DTAs in section E, F and G to not print fee data unless the fee is being paid by the seller. While the amount fields (columns) include the seller paid check, the fee name fields did not, so they were printing information for borrower paid fees, for example, but no amounts because the seller doesn't pay the fee. In Other Costs, removed the text "(Borrower-Paid)" from J. TOTAL CLOSING COSTS.
 3. Changes have been made to the TXN Closing Disclosure - Seller Only to add " - Seller Only" as the last part of the instance display name and to add " - SELLER ONLY" as the last part of the title that prints in the lower left corner of each page (prior to the change the title and instance display name were simply CLOSING DISCLOSURE/Closing Disclosure). This change is to remove any confusion over who should get what instance of the disclosure.
- **Regulatory Information:** 12 CFR 1026.38(h)(1)(vii), TILA (Reg Z) & RESPA - New Integrated Disclosure Final Regulation: 12 CFR 1026.37 & 1026.38
- **Effective Date:** Immediately
- **Package Rules:**
 - PKG.TRIDTxnClosing
 - PKG.HomeEquityClosing
 - PKG.Mortgage2Closing
 - PKG.TRIDTxnDraftClosingDisclosure

- PKG.TRIDTxnPostClosing
- PKG.HomeEquityPostClosing
- PKG.Mortgage2PostClosing
- PKG.TRIDTxnDraftReDisclosedClosingDisclosure

■ **Files Modified:**

- ClosingDisclosure-SellerOnly.req

Closing Disclosure

Closing Disclosure Addendum

Closing Disclosure-Seller Only

Closing Disclosure-Seller Only- Addendum

File Ref:

ClosingDisclosure

ClosingDisclosure-Addendum

ClosingDisclosure-SellerOnly

ClosingDisclosure-SellerOnly-Addendum

Work Item: 332871

Description

- **Update:** Updated the Summaries of Transaction section (and addendum autoselections) for construction and manufactured home purchase transactions that are not first user loans. Comment 1 to 1026.38(j)(2)(iii) explains that the sales price of the land (real estate) and the construction cost (or the purchase price of the manufactured home, as applicable) must be disclosed as separate line items. Thus, we have update lines K1 and M1 to not print the total sales price when users indicate they want to separately disclose the real estate portion of the sales price from either the construction cost or manufacture home purchase price. Then we updated line K4 and rows M3-8 (and their overflow onto the addendums) to separately disclose the real estate portion of the sales price on one line and either the Construction cost portion of the sales price or the manufactured home purchase price on a second separate line. Thus, in this scenario, K4 will always overflow to the addendum for both lines to print when the indicator is true, and M may or may not overflow depending upon the number of other items passed to populate M3-8. Several new schemas were added to allow for this including the new indicator, a new real estate sales price portion under collateral items and a new sub-collection container under collateral items for the non-real estate sales price portion breakdown amounts--one for the construction cost and one for the manufactured home purchase price cost.
- **Regulatory Information:** TILA (Reg Z) & RESPA - New Integrated Disclosure Final Regulation: 12 CFR 1026.38
- **Effective Date:** 10/3/2015
- **Files Modified:**
 - ClosingDisclosure.req
 - ClosingDisclosure-Addendum.req

- ClosingDisclosure-SellerOnly.req
- ClosingDisclosure-SellerOnly-Addendum.req

Closing Disclosure

Loan Estimate

File Ref:

ClosingDisclosure

Loan Estimate

Work Items: 337992, 341450, 343575, 343581

Description

■ Updates:

1. Changes have been made to the TXN Loan Estimate & Closing Disclosure to support loans with a first phase that is fixed rate and a second phase that is variable rate. The logic for the loan term (where changes in the second phase affect the loan term), the bullets for changes to the Interest Rate row in Loan Terms, and the Adjustable Interest Rate (AIR) Table have been updated to look to both stages for the variable rate information. Prior to the change, several fields were mapped to the first phase (which would not include variable rate change information since the first phase is fixed rate in this scenario).
2. Updated the checkbox fields and the YES/NO/SOME result fields in the "In Escrow" column of the Estimated Taxes, Insurance and Assessments section of the Projected Payments table on page 1 of the Loan Estimate and Closing Disclosure to account for waived escrow items (i.e. items passed under the Escrow collection/container and indicated to be waived) when the optional Escrow Waiver Notice is used in the same transaction as the TRIDs. Also updated the Escrow table fields on page 4 of the Closing Disclosure to account for passed escrow items that are waived (and to work with the optional Escrow Waiver Notice). All users will continue to pass escrow items under the escrow collection/containers. Users who elect to use the Escrow Waiver Notice will pass waived escrow items under the escrow collection/containers and indicate they are waived items (and will now be accounted for on the TRIDs). Users who elect to not use the Escrow Waiver Notice OR users who do but have additional non-escrowed property costs (that are not waived) will pass non-escrowed items under the estimated property costs collection/container as they do today. No schema path changes are associated with this PBI, but one schema path definition was updated to explain that for the total amount passed for the non-escrowed property costs in either the Escrow or Non-Escrow table on page 4 of the Closing Disclosure, the amount must include the cost of any waived escrowed item in addition to non-escrowed items in that passed total.
3. Updated the Date and Parties fields of the Loan Estimate and Closing Disclosure to print the trustees' name and address when there is a single trust, and the lender has passed a trust instrument date. Previously for a single trust with a passed trust instrument date, the name and address were printing on only the Addendums, and a blank space was printing on the main forms, which was not compliant. Now, if there is a single trust, the trustees' name and address will print in the Date and Parties on the

Loan Estimate and Closing Disclosure regardless of whether a trust instrument date is passed.

4. Changes have been made to the TXN Loan Estimate & Closing Disclosure to collect a separate purpose for the integrated disclosures. The user will now need to indicate the 'Purpose' that is specific to the TRIDs from one of the four available options: Purchase, Refinance, Construction or Home Equity Loan. The choice of Purchase will also affect the values used in the Cash to Close table for Down Payment/Funds from Borrower and Deposit. This change implements the waterfall approach for selecting "Purpose" which is unique to the TRID regulations.

- **Regulatory Information:** TILA (Reg Z) & RESPA - New Integrated Disclosure Final Regulation: 12 CFR 1026.37 & 1026.38
- **Effective Date:** 10/3/2015
- **Files Modified:**
 - ClosingDisclosure.req
 - LoanEstimate.req

Closing Disclosure

Closing Disclosure - Seller Only

File Ref:
ClosingDisclosure
ClosingDisclosure-SellerOnly
Work Item: 344057

Description

- **Update:** Updated the hardcoded Prepaid Interest for in section F. Prepaids in the Closing Costs section on page 2 of the Closing Disclosure to print 0.00 for the per day amount when Prepaid Interest is not charged. Previously this was printing blank, however per the regulatory requirement in 1026.38(g)(2) comment 3, this must print 0.00 on the Closing Disclosure (whereas, for the Loan Estimate the regulatory requirement is to print it as Blank (See 1026.37(g)(2)-comment 4)
- **Regulatory Information:** TILA (Reg Z) & RESPA - New Integrated Disclosure Final Regulation: 12 CFR 1026.38
- **Effective Date:** October 3, 2015
- **Files Modified:**
 - ClosingDisclosure.req
 - ClosingDisclosure-SellerOnly.req

Date and Parties Common File

File Ref: All files that include the DateAndPartiesCommonFile.req sections to which the revised South Carolina PTR has been added.
 Work Item: 338847

Description

- **Update:** South Carolina Code Section 37-22-210(F) requires that all documents used for a transaction that involves a property located in South Carolina must disclose the NMLS ID of a non-exempt licensed lender, mortgage broker, or investor involved. The DateAndPartiesCommonFile.req has been updated to include coding for the NMLS ID of the licensed mortgage broker or investor in every section. The coding was revised in the following sections:
 - o Lender/Servicer and Borrower - Notice (All Borrowers) (Separate Address for Escrow)
 - o Lender/Servicer and Borrower - Notice (All Borrowers) (Separate Address for Loan Servicing)
 - o Collateral Owner - PossessionOfAbstractMN (Multiple Owners)
 - o Section - Borrowers Only - Notice (All Borrowers)
 - o Section - Cosigner Only - Notice (All Cosigners)
 - o Section - Collateral Owner and Contractor (Multiple Owners)
 - o Section - Cosigner Owner - Collateral Protection Insurance Notice
 - o Section - Cosigner Owner and Guarantor - Collateral Protection Insurance Notice
 - o Section - Seller - Notice (All Scoped Sellers)
 - o Section - New Servicer
 - o Section - Seller/Contractor and Buyer(s)/Obligor(s)
 - o Section - Beneficiaries - Direction to Execute (all Beneficiaries)
 - o Section - Collateral Owner - Notice (Non-Borrower Owners)
 - o Section - Servicer and Collateral Owner - Notice (Scoped Owner)
 - o Section - Seller, Buyer, Real Estate Agent or Broker

All other sections were reviewed and found to already include similar coding.
- **Regulatory Information:** S. C. Code Sec. 37-22-210(F)
- **Effective Date:** Immediately
- **Files Modified:**
 - All files that include the DateAndPartiesCommonFile.req sections to which the revised South Carolina PTR has been added.

Loan Estimate

File Ref: LoanEstimate

Work Items: 341653, 341101, 337332, 340643

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 COND887 replaced RateChangeFrequencyNumber with new schema /Txn/Notes/Note/SingleInterestRateAdjustmentInd to correctly indicate if there is a single interest rate adjustment for the life of the loan.
 2. Updated DTA4 to subtract the personal property amount from the sales price if PersonalPropertyValuedSeparatelyInd (new schema) is set to true.
 3. Changes have been made to the Loan Estimate so that when the estimated amount of prepaid interest is blank or not passed, then the interest rate data is not passed under Other Costs, F. Prepays, Prepaid Interest.
 4. In Table - In 5 year information, created two new chooses that include new CONDs 891 and 892. These conditions will reduce the font size if the dollar amount is greater than 999,999 to prevent overtyping 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 overtyping.
- **Regulatory Information:** 12 CFR 1026.38(h)(1)(vii), TILA (Reg Z) & RESPA - New Integrated Disclosure Final Regulation: 12 CFR 1026.37 & 1026.38
- **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**Loan Estimate Addendum**Closing Disclosure**Closing Disclosure Addendum*

File Ref:
 LoanEstimate
 LoanEstimateAddendum
 ClosingDisclosure
 ClosingDisclosureAddendum
 Work Item: 341488

Description

- **Update:** 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,

- **Regulatory Information:** N/A
- **Effective Date:** October 3, 2015
- **Files Modified:**
 - LoanEstimate.req
 - LoanEstimateAddendum.req
 - ClosingDisclosure.req
 - ClosingDisclosureAddendum.req

Signature Common File

File Ref: SignatureCommonFile
 Work Item: 335604, 343119

Description

- **Updates:**
 1. Updated the Signature Common File section titled "Seller - Integrated Disclosure - dynamic". The update is to change the iterator to only print unique real estate

collateral sellers in the Seller's signature section. What that means is that when a seller is selling more than one piece of real estate collateral in a single TRID transaction and lender elects to include those signatures on the addendum, then the seller's name will only print once as a seller (instead of duplicating the signature for each piece of real estate collateral the seller is selling). This change will impact the appearance of the seller signatures on the Closing Disclosure Addendum and the Closing Disclosure-Seller Only Addendum.

2. We have added a new Signature Section titled Agency - Note (All Borrowers) Addendum for agency loans with a revocable/living trust to print correct signers on the Inter Vivos Revocable Trust Note Addendum.
- **Regulatory Information:** TILA (Reg Z) & RESPA - New Integrated Disclosure Final Regulation: 12 CFR 1026.38
 - **Effective Date:** 10/3/2015
 - **Files Modified:**
 - SignatureCommonFile.req

Written List of Providers

File Ref: WrittenListofProviders
Work Item: 302205

Description

- **Summary:** Summary
- **Update:** Added code to allow for the printing of d/b/a name for service providers who are a sole proprietorship in the Provider We Identified column.
- **Regulatory Information:** TILA (Reg Z) & RESPA - New Integrated Disclosure Final Regulation: 12 CFR 1026.37 & 1026.38
- **Effective Date:** 10/3/15
- **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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