



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 2016.4.2 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 2016.4.2 TILA RESPA release:

- Expere Document Engine Release 2016.2.0

Note: The 2016.2.0 version of the Expere Document Engine is required for running the Integrated Disclosure documents.

- Expere Content Administration Tool and Content Builder 2016.2.0
- For Authoring: Requirements and Content Editor 2016.2.0
- Expere Data Dictionary Viewer 2016.2.0 (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 Item: 477034

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.
- **Update:** Updated the Section N (Total Due From Seller at Closing) subtotal in the Summaries of Transaction Table on page 3 of the seller version of the Closing Disclosure for the first instance at DTA 756. Needed to update the code in the PTR to add the missing additional IF statement the other subtotal fields have in this table so that it has consistent functionality with the other subtotals in this table. Also, updated several Summaries of Transactions Calculation areas for consistent functionality when nothing is passed to print nothing instead of printing a blank line: Cash to Close Total for Borrower's Transaction, DTA 10401; Cash to Close Total for Seller's Transaction, DTA 557; and Total Paid Already by or on Behalf of Borrower at Closing (L) for the Borrower's Transaction, DTAs 775 and 5269. Finally, updated Summaries of Transactions Cash

to Close Cash From or To Seller checkboxes, DTAs 555 and 556, to check neither box when either nothing or 0 is passed.

- **Type of Change:** Default-Technical
- **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: 408958

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.
- **Update:** Updated the Section K (Due from Borrower at Closing) subtotal in the Summaries of Transaction Table on page 3 of the seller version of the Closing Disclosure. Needed to update the code in the PTR to add the missing lender credits piece in the summing portion of the rule.
- **Type of Change:** Default-Technical
- **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

Loan Estimate

File Ref: LoanEstimate
Work Item: 413115

Description

- **Summary:** The Loan Estimate provides early estimated disclosures of 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 early Truth-In-Lending Disclosure 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.
- **Update:** Updated the Loan Estimate 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 62) which is
/Txn/Notes/Note/IntegratedDisclosuresSectionSummaries/IntegratedDisclosuresIntegratedSummary/... DTA 2140 was updated to use this new schema path; and DTA 1526 was replaced with another use of DTA 62.
- **Type of Change:** Enhancement
- **Regulatory Information:** None
- **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

Loan Estimate Addendum

File Ref: LoanEstimateAddendum

Work Item: 413116

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 Closing Disclosure, and Services Borrower Can Shop for if lender indicates to overflow such additional charges to the addendum.
- **Update:** Updated the Loan Estimate Addendum to include a new indicator that has been added to allow a summed output path to be used for the Section - C. Services You Can Shop For total.
- **Type of Change:** Enhancement
- **Regulatory Information:** None
- **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:**
 - LoanEstimateAddendum.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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