



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.

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Release Notes Overview

The Expere Knowledge Base 2016.1.2 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 2016.1.2 TILA RESPA release:

- ☐ Expere Document Engine Release 2015.3.0

Note: The 2015.3.0 version of the Expere Document Engine is required for running the Integrated Disclosure documents.

- ☐ Expere Content Administration Tool and Content Builder 2015.3.1
- ☐ For Authoring: Requirements and Content Editor 2015.3.1
- ☐ Expere Data Dictionary Viewer 2015.3.1

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), 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.

☐ None

TILA RESPA (TRID TXN)

New Documents

Dynamic Requirements

Multistate

Static Requirements

Multistate

Revised Document

Dynamic Requirements

Multistate

Closing Disclosure

File Ref: ClosingDisclosure

Work Items: 364311, 356754, 358807

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. Changes have been made to the TXN Closing Disclosure to remove the trailing zeroes from the Loan Estimate column in the Calculating Cash to Close table. According to non-binding guidance given by the CFPB at a Vendor's Group meeting, the cents should not be reflected in the Loan Estimate column on the Closing Disclosure (even though the H-25(B) and H-25(E) Model Forms DO reflect cents).
 2. Created new schema /Txn/Notes/Note/DisbursementDate for DTA7.
Replaced/Txn/Notes/Note/DisbursementFinalDate with the new schema in DTA7 because this field is not referring to the date of the final disbursement.

3. Modified output format for selected negative values to display and print with a minus sign rather than within parentheses (to be consistent with the CFPB's model form samples). An example is Borrower-Paid At Closing "Prepaid Interest" (DTA.ID00273) in the Prepaids section of the "Other Costs" in the Closing Costs Details that will now print - \$1,234 rather than \$(1,234).

Also, changed selected PTR's from "> 0" to "<= 0" in those cases where a negative number or positive number may print, such as A. Origination Charges (DTA.ID00065) in Closing Costs Details.

- **Regulatory Information:** Comment 2 to 1026.38(i) and Comment 3 to 1026.38(e).
- **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-Seller Only
 File Ref: ClosingDisclosure-SellerOnly
 Work Item: 356754

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:** Created new schema /Txn/Notes/Note/DisbursementDate for DTA4.
 Replaced/Txn/Notes/Note/DisbursementFinalDate with the new schema in DTA4 because this field is not referring to the date of the final disbursement.
- **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-SellerOnly.req

Closing Disclosure

Closing Disclosure - Seller Only

File Ref:

ClosingDisclosure

ClosingDisclosure-SellerOnly

Work Item: 360250

Description

- **Update:** Updated the PTR for the Recording - Deed and Recording - Mortgage fields in the Taxes and Other Government Fees (Section E) part of the Closing Costs on page two of the Closing Disclosure to print the total sum of all passed recording-deed fees and all passed recording-mortgage fees in their respective fields, instead of printing only the first one passed. The affected DTAs are DTA 242 and 243.
- **Regulatory Information:** 12 C.F.R. 1026.38(g)(1)(i)
- **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
- ClosingDisclosure-SellerOnly.req

Closing Disclosures and Addendums

File Ref:

ClosingDisclosure

ClosingDisclosureAddendum

ClosingDisclosure-SellerOnly

ClosingDisclosure-SellerOnly-Addendum

Work Item: 360615

Description

- **Update:** The TXN Closing Disclosure and Closing Disclosure-Seller Only (along with their Addendums) have been updated to include the name of non-borrowing owners (and additional signers for Texas Home Equity loans or for transactions where dower/curtesy is not waived) under Borrower at the top of the disclosures. Prior to this change, the non-borrowing owners were only being included for instancing (so a copy could be provided to owners who are not borrowers) and signatures on the Addendum, if applicable. Since these parties will now be included in the Borrower name field, we will no longer require an indicator (other than the general indicator to include signatures) for including signatures for non-borrowing owners and additional signatures. Prior to this change, non-borrowing owners and additional signers were only included in addendum signatures and instancing. Now these parties will be included as Borrowers and in signatures (when the lender elects to include signatures). The additional indicators that were previously used for the signatures of these parties (/Txn/ClosingDisclosureNonObligatedBorrowerSignaturesIncludedInd and /Txn/ClosingDisclosureAdditionalSignatureIncludedInd) have been removed, too. These changes were made based on issues reported by customers and due to non-binding guidance provided by the CFPB. The Closing Disclosure should be provided to all consumers, and this would include those parties with an ownership interest in the real estate who would be entitled to a Right of Rescission notice.
- **Regulatory Information:** 12 CFR § 1026.38[a][4]
- **Mandatory Compliance Update:** Yes
- **Effective Date:** N/A
- **Files Modified:**
 - ClosingDisclosure.req
 - ClosingDisclosureAddendum.req
 - ClosingDisclosure-SellerOnly.req
 - ClosingDisclosure-SellerOnly-Addendum.req

Loan Estimate

File Ref: LoanEstimate

Work Item: 358807

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.
- **Update:** Modified output format for selected negative values to display and print with a minus sign rather than within parentheses (to be consistent with the CFPB's model form samples). An example is "Prepaid Interest" (DTA.ID00102) in the Prepaids section of the "Other Costs" in the Closing Costs Details that will now print - \$1,234 rather than \$(1,234).

Also, updated the business logic for several periodic payment amounts to clarify that the time period varies, and need not only be per month. Changed "per month" to "per payment period (such as months)", such as Section G. Initial Escrow Payment at Closing, DTA.ID00107 - Homeowner's insurance periodic payment amount.

Finally, broadened the business logic of DTA.ID00104 by removing reference to "prepaid" in, "The name description of the additional prepaid fee" to more accurately reflect its use across several sections.

- **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

Working Dictionary - TXN

Work Items: 359670, 346775, 365890

Description

- **Updates:**
 1. Added enumerations

PR, SH = Principal Residence and Second Home; PR, IP = Principal Residence and Investment Property; SH, IP = Second Home and Investment Property; All = Principal Residence, Second Home and Investment Property to schema paths
 /Txn/Borrowers/Borrower/OwnershipInterestType,
 /Txn/CoSigners/CoSigner/OwnershipInterestType and
 /Txn/Guarantors/Guarantor/OwnershipInterestType and enumerations S, SP = Solely and Spouse; S, O = Solely and Other; SP, O = Spouse and Other; All = Solely, Spouse and Other to schema paths /Txn/Borrowers/Borrower/OwnershipInterestTitleType,
 /Txn/CoSigners/CoSigner/OwnershipInterestTitleType and
 /Txn/Guarantors/Guarantor/OwnershipInterestTitleType so that more than one abbreviation could print on line m(1) and m(2) on Page 3, Section VIII. Declarations of the Fannie Mae 1003 Freddie Mac 65 URLA and the 3 state-specific versions of the same (BFO fields 457, 458, 460 and 461) and on line m(1) and m(2) on Page 4, Section 8. Declarations of the Universal Credit Application Real Estate and Universal Credit Application Real Estate - WOG (BFO fields 457, 458, 460 and 461).

2. Changed schema paths /Txn/Borrowers/Borrower/MailingAddressDifferentInd,
 /Txn/CollateralItems/Collateral/Owners/Owner/MailingAddressDifferentInd and
 /Txn/CoSigners/CoSigner/MailingAddressDifferentInd from unsuppressed items to suppressed items so that they match the suppression types for the rest of the mailing address paths in each of those collections and containers. In addition, revised the descriptions and prompts for all 7 items in the Working Dictionary ending with /MailingAddressDifferentInd for uniformity; revised items are:
 /Txn/Borrowers/Borrower/MailingAddressDifferentInd,
 /Txn/CollateralItems/Collateral/Owners/Owner/MailingAddressDifferentInd,
 /Txn/CoSigners/CoSigner/MailingAddressDifferentInd,
 /Txn/Deposit/Accounts/Account/Holders/Holder/MailingAddressDifferentInd,
 /Txn/Deposit/Accounts/Account/Holders/Holder/PowerOfAttorneyAgents/Agent/MailingAddressDifferentInd,
 /Txn/Deposit/Accounts/Account/Holders/Holder/Signers/Signer/MailingAddressDifferentInd, and
 /Txn/ReleasedCollateralItems/Collateral/Owners/Owner/MailingAddressDifferentInd.
3. The following schema paths inadvertently had their descriptions and prompt text switched when they were created. We have corrected dictionary.
 /Txn/CollateralItems/Collateral/Owners/Owner/LimitedPurposeExecutionDesc
 /Txn/CollateralItems/Collateral/Owners/Owner/LimitedPurposeExecutionInd

- Regulatory Information: N/A
- Mandatory Compliance Update: Yes
- Effective Date: Immediately

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
St. Cloud, MN 56303
Toll-free: 800.274.2711

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