



# Expere Knowledge Base - TILA RESPA Release Notes

TRID TXN Content

March 2016  
2016.1.3

This publication was written for the Expere Knowledge Base.

**Publication Information / Version**

TILA RESPA Edition

Release Notes

Software Version Information: 2016.1.3

Document Version Information: 2016.1.3

Release Date: March 2016

**Distributed Subject to Terms of a License or other Agreement**

The contents of this publication, including its appendices, exhibits, and other attachments, as updated or revised, are highly confidential and proprietary to Wolters Kluwer Financial Services, Inc. or its subsidiaries or affiliates ("Wolters Kluwer Financial Services"). This publication is distributed pursuant to a Non-Disclosure Agreement, Evaluation Agreement, License Agreement and/or other similar agreement(s) with Wolters Kluwer Financial Services, Inc. or its subsidiary or affiliate. Unless otherwise specifically provided in such agreement(s), the reproduction of this publication is strictly prohibited. Use and distribution of this publication are also subject to the responsibilities and obligations of such agreement(s), which require confidential treatment of this publication and its contents.

Information in this guide is subject to change without notice and does not represent a commitment on the part of Wolters Kluwer Financial Services.

**Do Not Reproduce or Transmit**

Unless otherwise specifically authorized in the agreement or license under which this publication has been provided, no part of this publication may be posted, played, transmitted, distributed, copied or reproduced in any form or by any means, electronic or mechanical, including photocopying, recording, or retaining on any information storage and retrieval system, without prior written permission from Wolters Kluwer Financial Services.

Requests for permission to reproduce content should be directed to Wolters Kluwer Financial Services, Inc., Corporate Legal Department, by telephone at 1-800-397-2341.

**Not a Substitute for Legal Advice**

This publication is intended to provide accurate and authoritative information about the subject matter covered based upon information available at the time of publication. Examples given in this publication are for illustrative purposes only.

Development of this publication and the software (including forms, disclosures, reports, and other documents generated by the software) or other products that it describes was based on Wolters Kluwer Financial Services' understanding of various laws, regulations and commentaries. Wolters Kluwer Financial Services cannot and does not guarantee that its understanding is correct.

This publication is not intended, and should not be used, as a substitute for legal, accounting, or other professional advice. Wolters Kluwer Financial Services is not engaged in providing legal, accounting or other professional services. If legal or other professional assistance is required, you should seek the services of a competent professional. We encourage you to seek the advice of your own attorney concerning all legal issues involving the use of this publication and any products described in this publication. If your interpretations or your counsel's interpretations are contrary to those expressed in this publication, you should of course, follow your/your counsel's interpretations.

The following notice is required by law:

**WOLTERS KLUWER FINANCIAL SERVICES' PRODUCTS AND SERVICES ARE NOT A SUBSTITUTE FOR THE ADVICE OF AN ATTORNEY.**

**Warranty Disclaimer**

Except only for the warranties (if any) expressly set forth in the agreement(s) under which this publication is provided (i.e., your agreement or license for the described product), this publication is provided "as is", and Wolters Kluwer Financial Services makes no warranty, express, implied, by description, by sample or otherwise, and in particular and without limitation, makes no implied warranties of merchantability or fitness for purpose. No modifications to this Warranty Disclaimer are authorized unless in writing and signed by the President or a Vice President of the Wolters Kluwer Financial Services entity licensing the product described in this publication.

**Attributions and Acknowledgements**

U.S. Patent is pending on the product described in this publication.

U.S. Patent No. 7,496,840

Expere is the registered trademark of Wolters Kluwer Financial Services, Inc. All other trademarks are the property of their respective owners.

**Copyright Information**

© 2016 Wolters Kluwer Financial Services, St. Cloud, Minnesota

This publication is the confidential information of Wolters Kluwer Financial Services. Distribution of this publication is subject to restrictions in the license or agreement under which this publication is provided to authorized Wolters Kluwer Financial Institution customers.

All rights reserved.

# Table of Contents

<b>Release Notes Overview .....</b>	<b>1</b>
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
<b>TILA RESPA (TRID TXN) .....</b>	<b>4</b>
New Documents .....	4
Dynamic Requirements .....	4
Static Requirements.....	4
Multistate.....	4
Revised Document .....	4
Dynamic Requirements .....	4
Multistate.....	4
Changed Circumstances .....	4
Closing Disclosure .....	5
Closing Disclosure .....	6
Closing Disclosure Addendum .....	6
Closing Disclosure .....	7
Closing Disclosure Addendum .....	7
Closing Disclosure – Seller Only .....	7
Closing Disclosure – Seller Only Addendum .....	7
Loan Estimate .....	8
Loan Estimate .....	9
Loan Estimate Addendum .....	9
Loan Estimate and Closing Disclosure .....	10
Loan Estimate .....	11
Loan Estimate Addendum .....	11
Closing Disclosure .....	11
Closing Disclosure Addendum .....	11
Closing Disclosure – Seller Only .....	11
Closing Disclosure – Seller Only – Addendum .....	11
Revised Closing Disclosure Cover Letter .....	11



Wolters Kluwer

Financial Services

Revised Loan Estimate Cover Letter .....	11
Written List of Providers .....	11
Static Requirements .....	12
Multistate .....	12
Deleted Documents .....	13
Documents to Be Deleted In Upcoming Releases .....	13





# Release Notes Overview

The Expere Knowledge Base 2016.1.3 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 2016.1.3 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 2016.X.X

## 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

#### *Changed Circumstances*

File Ref: ChangedCircumstances

Work Item: 352959

#### *Description*

- **Summary:** Changed Circumstances is an internal document that is used by the lender to document changed circumstances and changed fees that resulted in the lender providing a revised Loan Estimate to the borrower. This form is used for loans subject to the integrated TILA-RESPA disclosure requirements with an application date on or after October 3, 2015. It replaces the Good Faith Estimate Changed Circumstances form. This form should be retained in the lender file and is not provided to the borrower.
- **Update:** We have revised the Changed Circumstances form so that only a collateral item that is real estate will print a property address on the form. Previously a blank line would print for a collateral type that was not real estate.  
  
Revised ITR.3 to iterate over each collateral that is real estate. In addition, DTA.23 was revised to print a legal description if a property address is not passed.
- **Type of Change:** Defect-Technical
- **Regulatory Information:** N/A
- **Mandatory Compliance Update:** No
- **Effective Date:** N/A

■ **Package Rules:**

- PKG.TRIDTxnProcessing
- PKG.HomeEquityProcessing
- PKG.Mortgage2Processing
- PKG.HomeEquityClosing
- PKG.HomeEquityPostClosing
- PKG.Mortgage2Closing
- PKG.Mortgage2PostClosing
- PKG.TRIDTxnClosing
- PKG.TRIDTxnDraftClosingDisclosure
- PKG.TRIDTxnDraftReDisclosedClosingDisclosure
- PKG.TRIDTxnPostClosing
- PKG.TRIDTxnDraftReDisclosedLoanEstimate

■ **Files Modified:**

- ChangedCircumstances.req

## ***Closing Disclosure***

File Ref: ClosingDisclosure

Work Item: 365224

## ***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.
- **Update:** Added new functionality to the Escrowed Property Costs over Year 1 field in the Escrow Account table on page 4 that will allow users to pass this total amount for the entire year. Previously, users passed the first year amount for each escrowed item, Expere summed the total for all items, and then printed the summed amount in the field. It has come to our attention that in some scenarios, an escrow item may not always divide or multiply by equal amounts between the annual amount and the periodic payment amount. In that scenario, to make the math work on the form, the user may want to pass the total escrowed amount over year one so the math works in this table on the form. Therefore, going forward, if a user passes the total amount of escrowed property costs over year 1, Expere will print that passed amount; otherwise, Expere will sum the total from the passed amount for each individual escrowed item as it previously did.

This change required a new schema path to be used:

/Txn/Escrows/Escrow/FirstYearTotalEscrowPaymentAmount

- **Type of Change:** Enhancement
- **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***

### ***Closing Disclosure Addendum***

File Ref:  
ClosingDisclosure  
ClosingDisclosureAddendum  
Work Item: 364602

## ***Description***

- **Update:** Changes have been made to the TXN Closing Disclosure and Closing Disclosure Addendum to support the overflow of more than 15 payoffs/payments in a no seller transaction. If a user enters more than 15, then the sum of 15 - n will print on line 15 with "See Addendum" for the description. On the Addendum, the 15 - n payoffs/payments will be itemized in a new Payoffs and Payments table (numbered 15.1, 15.2, 15.3, etc). This change was made based on the non-binding verbal guidance of the CFPB that lenders CAN use the Addendum to describe additional payoffs/payments.
- **Type of Change:** Enhancement
- **Regulatory Information:** 1026.38(t)(5)(ix)-1
- **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
- ClosingDisclosureAddendum.req

### *Closing Disclosure*

### *Closing Disclosure Addendum*

### *Closing Disclosure - Seller Only*

### *Closing Disclosure - Seller Only Addendum*

File Ref:

ClosingDisclosure

ClosingDisclosureAddendum

ClosingDisclosure-SellerOnly

ClosingDisclosure-SellerOnly-Addendum

Work Item: 364009

### *Description*

- **Update:** The Borrower and Seller name fields were updated to account for names that were too long to fit in the space allotted on the form. In order to accommodate especially long names, a character count limit (32) was added to the Borrower and Seller name fields to prevent the name from wrapping to a second line and over-writing other text on the form. Going forward, if a Borrower or Seller name is longer than 32 characters, the first 32 characters will print on the main Closing Disclosure and then the Closing Disclosure Addendum will be generated to print the full name and address of the Borrower and/or Seller.

Expere recognizes that in some scenarios this may mean that a name that previously fit in the space allotted may no longer fit in its entirety on the main form due to the character limit cutoff and instead the addendum will now be generated. The limit of 32 characters was used to be consistent with the limits in the Loan Estimate as well as the Borrower and Seller address fields.

The TRID final rule staff commentary in 12 CFR 1026.38(a)(4) comment 1 allows for the use of the addendum when names and addresses do not fit in their entirety on the main form.

In the ClosingDisclosure.req, DTAs 1, 10685, 15 and 10686 were updated to include the new character count limit. In the ClosingDisclosureAddendum.req, the autoselection rule as well as CONDs 40 and 1 were updated with this new character count limit, and COND 129 was removed

to reduce complexity. In the ClosingDisclosure-SellerOnly.req, DTAs 11, 10741, 16 and 10742 were updated to include the new character count limit. In the ClosingDisclosure-SellerOnly-Addendum.req, the autoselection rule as well as CONDs 40 and 1 were updated with this new character count limit, and COND 129 was removed to reduce complexity.

- **Type of Change:** Enhancement
- **Regulatory Information:** N/A
- **Mandatory Compliance Update:** No
- **Effective Date:** N/A
- **Files Modified:**
  - ClosingDisclosure.req
  - ClosingDisclosureAddendum.req
  - ClosingDisclosure-SellerOnly.req
  - ClosingDisclosure-SellerOnly-Addendum.req

### ***Loan Estimate***

File Ref: LoanEstimate  
Work Item: 366627

### ***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:** The Lender's Name (DTA 164) on page 3 in the Loan Estimate was updated to adjust the type size so that the Lender's Name will not overflow to the next line as long as the Lender's Name does not exceed a maximum of 75 alphanumeric characters, spaces and printable symbols.
- **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

## ***Loan Estimate***

### ***Loan Estimate Addendum***

File Ref:  
LoanEstimate  
LoanEstimateAddendum  
Work Item: 364010

### ***Description***

- **Update:** The Applicant name fields were updated to account for names that were too long to fit in the space allotted on the form. In order to accommodate especially long names, a character count limit (32) was added to the Applicant name fields to prevent the name from wrapping to a second line and over-writing other text on the form. Going forward, if an Applicant name is longer than 32 characters, the first 32 characters will print on the main Loan Estimate and then the Loan Estimate Addendum will be generated to print the full name and address of the Applicant.

Expere recognizes that in some scenarios this may mean that a name that previously fit in the space allotted may no longer fit in its entirety on the main form due to the character limit cutoff and instead the addendum will now be generated. The limit of 32 characters was used to be consistent with the limits in the Closing Disclosure as well as the Applicant address fields.

The TRID final rule staff commentary in 12 CFR 1026.37(a)(5) comment 1 allows for the use of the addendum when names and addresses do not fit in their entirety on the main form.

DTAs 2 and 10546 were updated to include the new character count limit in the LoanEstimate.req. The autoselection rule as well as COND 1 were updated in the LoanEstimateAddendum.req with this new character count limit.

- **Type of Change:** Enhancement
- **Regulatory Information:** N/A
- **Mandatory Compliance Update:** No
- **Effective Date:** N/A
- **Files Modified:**
  - LoanEstimate.req
  - LoanEstimateAddendum.req

## ***Loan Estimate and Closing Disclosure***

File Ref:

LoanEstimate

ClosingDisclosure

Work Item: 373769

### ***Description***

- **Update:** The Adjustable Payment (AP) Table logic for both the TXN Loan Estimate and TXN Closing Disclosure has been updated so that the AP Table is only triggered for two phase interest only loans (along with skip pay and optional pay loans, which have not been changed.) Interest-only loans with a single phase do not require the table because they do not involve a situation where the “periodic principal and interest payment may change after consummation”. Prior to this change, the AP Table was being included for single phase interest only loans. The AP Table will still be triggered for two phase (e.g. construction/perm) loans with an initial interest only phase.
- **Type of Change:** Defect-Technical
- **Regulatory Information:** 12 CFR 1026.37(i) and 1026.38(i)
- **Mandatory Compliance Update:** Yes
- **Effective Date:** Immediately
- **Files Modified:**
  - LoanEstimate.req
  - ClosingDisclosure.req

*Loan Estimate*

*Loan Estimate Addendum*

*Closing Disclosure*

*Closing Disclosure Addendum*

*Closing Disclosure - Seller Only*

*Closing Disclosure - Seller Only - Addendum*

*Revised Closing Disclosure Cover Letter*

*Revised Loan Estimate Cover Letter*

*Written List of Providers*

File Ref:  
 LoanEstimate  
 LoanEstimateAddendum  
 ClosingDisclosure  
 ClosingDisclosureAddendum  
 ClosingDisclosure-SellerOnly  
 ClosingDisclosure-SellerOnly-Addendum  
 RevisedClosingDisclosureCoverLetter  
 RevisedLoanEstimateCoverLetter  
 WrittenListOfProviders  
 Work Item: 369309

## *Description*

- **Update:** We have added new feature functionality for the Date Issued field in the TRID forms for Integrators and lenders who want to electronically deliver TRID documents. This new functionality may be used when the TRID document is ready to be provided electronically, but the customer then either declines or fails to consent to electronic delivery and thus the Integrator or LOS must deliver a paper copy of the form. This new functionality allows for the system to insert the Date Issued that is to print on the TRID documents rather than the user passing it in the xml to the existing mapped schema path.

This new functionality would not be used if the Loan Originator obtained consent of using electronic delivery in advance of when it wants/needs to provide the TRID disclosures to the consumer or the consumer has rejected electronic delivery and Loan Originator knows from the get go to produce a paper copy. In these scenarios, the current method of entering the Date Issued using the existing schema path is still appropriate.

Going forward, if the lender or Integrator wants to use this functionality, they will have to indicate they want to use a system generated Date Issued value in the TRIDs, by mapping to a new indicator /Txn/SystemGeneratedIntegratedDisclosureDateIssuedInd and setting it to true. If this new indicator is set to true, then Expere will not print any passed Date Issued or a blank line but instead will insert a string AcroForm field that may then be populated by the system with the date. If the new path is not passed or passed as false, then the Date Issued will still need to be populated as it is today by the user passing the date in the xml to the existing path.

LoanEstimate.req - DTA 1  
LoanEstimateAddendum.req - DTA 989  
ClosingDisclosure.req - DTA 5  
ClosingDisclosureAddendum.req - DTA 1282  
ClosingDisclosure-SellerOnly.req - DTA 2  
ClosingDisclosure-SellerOnly-Addendum.req - DTA 1045  
RevisedClosingDisclosureCoverLetter.req - DTA 5  
RevisedLoanEstimateCoverLetter.req - DTA 5  
WrittenListOfProviders.req - DTA 60

■ **Type of Change:** Enhancement

■ **Regulatory Information:** N/A

■ **Mandatory Compliance Update:** No

■ **Effective Date:** N/A

■ **Files Modified:**

- LoanEstimate.req
- LoanEstimateAddendum.req
- ClosingDisclosure.req
- ClosingDisclosureAddendum.req
- ClosingDisclosure-SellerOnly.req
- ClosingDisclosure-SellerOnly-Addendum.req
- RevisedClosingDisclosureCoverLetter.req
- RevisedLoanEstimateCoverLetter.req
- 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

About Wolters Kluwer Financial Services - Whether complying with regulatory requirements or managing financial transactions, addressing a single key risk, or working toward a holistic enterprise risk management strategy, Wolters Kluwer Financial Services works with more than 15,000 customers worldwide to help them successfully navigate regulatory complexity, optimize risk and financial performance, and manage data to support critical decisions. Wolters Kluwer Financial Services provides risk management, compliance, finance and audit solutions that help financial organizations improve efficiency and effectiveness across their enterprise. With more than 30 offices in 20 countries, the company's prominent brands include: AppOne®, ARC Logics®, AuthenticWeb™, Bankers Systems, Capital Changes, CASH Suite™, FRSGlobal, FinArch, GainsKeeper®, NILS®, TeamMate®, Uniform Forms™, and VMP® Mortgage Solutions. Wolters Kluwer Financial Services is part of Wolters Kluwer, a leading global information services and solutions provider with annual revenues of (2013) €3.6 billion (\$4.7 billion) and approximately 19,000 employees worldwide. Please visit our website for more information.

Wolters Kluwer Financial Services  
6815 Saukview Drive  
St. Cloud, MN 56303  
Toll-free: 800.274.2711

To learn more visit [WoltersKluwerFS.com](http://WoltersKluwerFS.com).

© 2016 Wolters Kluwer Financial Services, Inc. All Rights Reserved.



Wolters Kluwer  
Financial Services