



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 2016.2.1 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 2016.2.1 TILA RESPA release:

- ☐ Expere Document Engine Release 2016.1.0

Note: The 2016.1.0 version of the Expere Document Engine is required for running the Integrated Disclosure documents.

- ☐ **Expere Content Administration Tool and Content Builder 2015.3.1**

Note: An issue has been discovered with the Content Builder (Requirement Admin) tool, which is stripping out the barcodes elements for static documents. We expect to have a release of these tools with a solution shortly. Until then it is recommend that customers who have deployed the 2016.1 release of the tools, roll back to the last release of the Requirements Admin tools (2015.3).

- ☐ For Authoring: Requirements and Content Editor 2016.1.0
- ☐ Expere Data Dictionary Viewer 2016.1.0

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 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.

Alignment 'Justify' not working correctly for Notice Element

Work Item: 308772

Type: Defect

Description

- **Issue:** An issue was identified with the alignment attributes (Justify, Left, Right, Center) of the Notice/NoticeContent element in that when there is a bold, italic, all caps, small caps, small font, large font, or title font emphases wrapped around the content, the information would not print as selected.
- **Solution:** The Content stylesheet was modified to correct the issue. Now, if emphases are wrapped around the content, the information prints as expected.
- **Documentation Impacts:** No documentation impact.
- **Compliance Impacts:** This defect is not a compliance or regulatory issue.
- **Implementation Notes:** This feature requires a style sheet (WKFS_StyleGuide.xsl) update.

Initials printing incorrect line widths

Work Item: 320447

Type: Defect

Description

- **Issue:** When generating documents that include eInitials, the line width is printing 2.5 inch, which is the length for the eSignature field. Previously, when the Esignature type 'initials' was chosen, the line coming from the signature element still printed full width.
- **Solution:** Now, when Esignature elements are present and the type 'initials' is chosen and the Length attribute is not authored, the signature line is the same width as the Esignature initial box by default, not standard full width. If Length attribute is authored, that attribute is honored.
- **Documentation Impacts:** *Requirements Editor User Guide*
- **Compliance Impacts:** This defect is not a compliance or regulatory issue.
- **Implementation Notes:** This feature requires a Requirements Editor Tool update.

Spaces no longer trimmed when authored in phrase

Work Item: 349232

Type: Defect

Description

- **Issue:** Resolved an issue identified with FragmentedPara's where the Phrase element had spaces authored which were getting removed when the PDF was rendered.
- **Solution:** Modified WKFS_StyleGuide.xls to remove the fo:Inline wrapper added to otherwise clause.
- **Documentation Impacts:** No documentation impact.
- **Compliance Impacts:** This defect is not a compliance or regulatory issue.
- **Implementation Notes:** This feature requires a Content Style Sheet update.

TagTree Structure Minimization

Work Item: 358050

Type: Defect

Description

- **Summary:** Modified creation of the TagTree structure to simplify the tags and meet proper tagging requirements as follows: consolidated separate paragraph tags to eliminate the extra 'pause' by screen readers, removed tags with empty values, replaced incorrectly used paragraph and span tags with either sections or divisions.
- **Documentation Impacts:** No documentation impact.
- **Compliance Impacts:** This enhancement is not a compliance or regulatory issue.
- **Technical Notes:** Modified FOPRender.java to add support for FillableCheckbox to FoFilter. Added ID attribute to Signer object created by FOAcroFormFieldFilter. Added ADA roles to various components in layout tables; remove tags for non-breaking spaces. Rewrite logic that cleans up the tag tree before final PDF production. Modified Content Stylesheets to add role attribute for Sections; fix missing fo:table-row in Signature markup; add role attribute to Para and FragmentedPara.
- **Implementation Notes:** This feature requires an Expere Engine Update and Content Stylesheets update (Stylesheets Modified: WKFS_StyleGuide.xsl, Signature.xsl, Sections.xsl).

Tagline Separator Line

Work Item: 346328

Type: Enhancement

Description

- **Summary:** The TaglineSeparatorLine attribute has been added to the Document element, providing the ability to suppress printing the Tagline separator line.
- **Documentation Impacts:** *Requirements Editor User Guide*
- **Compliance Impacts:** This enhancement is not a compliance or regulatory issue.
- **Technical Notes:**

Attribute Name	TaglineSeparatorLine
Values	Yes, No - Default is Yes
Logic	<ul style="list-style-type: none"> — If attribute is not present -or- TaglineSeparatorLine=Yes, then continue to honor printing the tagline separator line as it does today. — If TaglineSeparatorLine=No, suppress printing the tagline separator line.
Additional Information	By default, if the Tagline and MetaData elements are not authored, the default behavior is to print a tagline separator line at bottom of each page. Also, presence of Tagline and/or MetaData elements will print a tagline separator line. In either scenario, adding TaglineSeparatorLine=No element will be honored and suppress printing of the tagline separator line.

- **Implementation Notes:** This feature requires a Content Stylesheet and a Requirements Editor Tool update.

TagTree Structure Minimization

Work Item: 358050

Type: Defect

Description

- **Summary:** Modified creation of the TagTree structure to simplify the tags and meet proper tagging requirements as follows: consolidated separate paragraph tags to eliminate the extra 'pause' by screen readers, removed tags with empty values, replaced incorrectly used paragraph and span tags with either sections or divisions.
- **Documentation Impacts:** No documentation impact.
- **Compliance Impacts:** This enhancement is not a compliance or regulatory issue.
- **Technical Notes:** Modified FOPRender.java to add support for FillableCheckbox to FoFilter. Added ID attribute to Signer object created by FOAcroFormFieldFilter. Added ADA roles to various components in layout tables; remove tags for non-breaking spaces. Rewrite logic that cleans up the tag tree before final PDF production. Modified Content Stylesheets to add role

attribute for Sections; fix missing fo:table-row in Signature markup; add role attribute to Para and FragmentedPara.

- **Implementation Notes:** This feature requires an Expere Engine Update and Content Stylesheets update (Stylesheets Modified: WKFS_StyleGuide.xsl, Signature.xsl, Sections.xsl).

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 Addendum

File Ref:

ClosingDisclosureAddendum

ClosingDisclosure-SellerOnly-Addendum

Work Items: 372977, 377286

Description

■ Updates:

- The TXN Closing Disclosure Addendums have been updated to support the inclusion of the signature of a Settlement Agent. This change has been made based on customer request. It will be up to the user to elect to include the Settlement Agent's signature (except it will always be included for licensed lenders (/Txn/OrgExemptInd not true) in West Virginia).
- When an Illinois Land Trust was passed as an owner (a non-borrowing owner) of the real estate collateral and the type of entity of that Illinois Land Trust was a Trust, the name of the Illinois Land Trust party was not properly printing on the Closing Disclosure Addendum. Previously, it printed Trustee Name, which was incorrect; it should be Business Name along with additional identifying information such as established state, entity type, trust date and instrument number. The Borrower date and parties section was updated to properly disclose this information for an Illinois Land Trust party.

■ Type of Change: Enhancement, Defect - Compliance

■ Regulatory Information: N/A

■ Mandatory Compliance Update: No

- **Effective Date:** N/A
- **Package Rules:**
 - PKG.TRIDTxnClosing
 - PKG.HomeEquityClosing
 - PKG.Mortgage2Closing
 - PKG.TRIDTxnDraftClosingDisclosure
- **Files Modified:**
 - ClosingDisclosureAddendum.req
 - ClosingDisclosure-SellerOnly-Addendum.req

Loan Estimate

Closing Disclosure

File Ref:
 LoanEstimate
 ClosingDisclosure
 Work Item: 341760

Description

- **Update:** The Loan Terms section, the AP Table and the AIR Table of the TXN Loan Estimate and Closing Disclosure have been updated to no longer print blank lines or dashes when required data is missing. These changes were made because these 'flags' are not specifically permitted under the regulation and because all of the required data should/will be passed by any lender.
- **Type of Change:** Enhancement
- **Regulatory Information:** N/A
- **Mandatory Compliance Update:** No
- **Effective Date:** N/A
- **Files Modified:**
 - LoanEstimate.req
 - ClosingDisclosure.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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