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TRID TXN Content

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Attributions and Acknowledgements

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 2016.3.1 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 2016.3.1 TILA RESPA release:

- ☐ Expere Document Engine Release 2016.1.2

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 2015.3.2
- ☐ For Authoring: Requirements and Content Editor 2016.1.0
- ☐ Expere Data Dictionary Viewer 2015.3.2 (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: 341762

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:** The XPATH in the PTR for DTA 30 (MIC #) was updated to address a typo and is now titled "/Txn/MortgageInsuranceCaseIdentifier."
- **Type of Change:** Defect-Technical
- **Regulatory Information:** N/A
- **Mandatory Compliance Update:** No
- **Effective Date:** N/A
- **Package Rules:**
 - PKG.TRIDTxnClosing

- PKG.HomeEquityClosing
- PKG.Mortgage2Closing
- PKG.TRIDTxnDraftClosingDisclosure
- PKG.TRIDTxnClosing
- PKG.HomeEquityClosing
- PKG.Mortgage2Closing
- PKG.TRIDTxnDraftClosingDisclosure

■ **Files Modified:**

- ClosingDisclosure.req

Closing Disclosure

File Ref: ClosingDisclosure

Work Item: 376172

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:** The Security Interest section on page 4 of the Closing Disclosure was updated to include the second line street address when real estate property is being described.
- **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.TRIDTxnClosing
 - PKG.HomeEquityClosing
 - PKG.Mortgage2Closing
 - PKG.TRIDTxnDraftClosingDisclosure
- **Files Modified:**

- ClosingDisclosure.req

Closing Disclosure

File Ref: ClosingDisclosure
Work Item: 376488

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:** If populated, "Property" in the Dates and Parties section will now accommodate an alternative shortened or abbreviated street address and city name on the Closing Disclosure where available spaced is very limited. If the paths for the shorter description are not populated, "Property" will continue to show either the standard address or legal description.
 - DTA 10 - BL and PTR updated
 - DTA 700 - BL and PTR updated
- **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.TRIDTxnClosing
 - PKG.HomeEquityClosing
 - PKG.Mortgage2Closing
 - PKG.TRIDTxnDraftClosingDisclosure
- **Files Modified:**
 - ClosingDisclosure.req

Closing Disclosure

File Ref: ClosingDisclosure

Work Item: 356355

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:** In a transaction that does not involve a seller, the creditor's Name and the Contact in the Contact Information table on page 5 of the Closing Disclosure will now wrap to a second row for longer names, when needed.
- **Type of Change:** Defect-Technical
- **Regulatory Information:** N/A
- **Mandatory Compliance Update:** No
- **Effective Date:** N/A
- **Package Rules:**
 - PKG.TRIDTxnClosing
 - PKG.HomeEquityClosing
 - PKG.Mortgage2Closing
 - PKG.TRIDTxnDraftClosingDisclosure
 - PKG.TRIDTxnClosing
 - PKG.HomeEquityClosing
 - PKG.Mortgage2Closing
 - PKG.TRIDTxnDraftClosingDisclosure
- **Files Modified:**
 - ClosingDisclosure.req

Closing Disclosure

File Ref: ClosingDisclosure

Work Item: 394903

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 product technical rule for the Lender Credits line of the Closing Costs row of the Costs at Closing table at the bottom of page 1 by adding a check to ensure the xml populating the form is the amount of general lender credits passed for the Closing Disclosure form instead of the amount passed for the Loan Estimate form because the amounts can be different.
- **Type of Change:** Defect-Technical
- **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 Addendum

File Ref: ClosingDisclosureAddendum

Work Item: 382470

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:** Updated the Autoselection Package rules to also select the Closing Disclosure Addendum when there is one borrower with a name longer than 32 characters, or there are two borrowers with the same address, and at least one of the two borrowers has a name longer than 32 characters, or there is at least one seller with a name that is longer than 32 characters.
- **Type of Change:** Enhancement
- **Regulatory Information:** 12 CFR 1026.38
- **Mandatory Compliance Update:** N/A

- **Effective Date:** N/A
- **Package Rules:**
 - PKG.TRIDTxnClosing
 - PKG.HomeEquityClosing
 - PKG.Mortgage2Closing
 - PKG.TRIDTxnDraftClosingDisclosure
 - PKG.TRIDTxnPostClosing
 - PKG.HomeEquityPostClosing
 - PKG.Mortgage2PostClosing
 - PKG.TRIDTxnDraftReDisclosedClosingDisclosure
- **Files Modified:**
 - ClosingDisclosureAddendum.req

Closing Disclosure-Seller Only

File Ref: ClosingDisclosureSellerOnly
Work Item: 376488

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:** If populated, "Property" in the Dates and Parties section will now accommodate an alternative shortened or abbreviated street address and city name on the Closing Disclosure where available spaced is very limited. If the paths for the shorter description are not populated, "Property" will continue to show either the standard address or legal description.
 - DTA 7 - BL and PTR updated
 - DTA 8 - BL and PTR updated
- **Type of Change:** Enhancement
- **Regulatory Information:** 12 CFR 1026.38
- **Mandatory Compliance Update:** N/A
- **Effective Date:** N/A
- **Package Rules:**
 - PKG.TRIDTxnClosing
 - PKG.HomeEquityClosing

- PKG.Mortgage2Closing
- PKG.TRIDTxnDraftClosingDisclosure
- PKG.TRIDTxnPostClosing
- PKG.HomeEquityPostClosing
- PKG.Mortgage2PostClosing
- PKG.TRIDTxnDraftReDisclosedClosingDisclosure
- **Files Modified:**
 - ClosingDisclosureSellerOnly.req

Closing Disclosure-Seller Only Addendum

File Ref: ClosingDisclosure-SellerOnly-Addendum
Work Item: 382470

Description

- **Summary:** The Closing Disclosure-Seller Only Addendum is used in conjunction with the Closing Disclosure -Seller Only to list additional party information or signatures, and summary of transaction items when there is not enough space on the Closing Disclosure-Seller Only.
- **Update:** Updated the Autoselection Package rules to also select the Closing Disclosure No Seller Addendum when there is one borrower with a name longer than 32 characters, or there are two borrowers with the same address, and at least one of the two borrowers has a name longer than 32 characters, or there is at least one seller with a name that is longer than 32 characters. Also, updated the package rules so that this document is not overselected (e.g., when a Seller is not involved).
- **Type of Change:** Enhancement
- **Regulatory Information:** 12 CFR 1026.38
- **Mandatory Compliance Update:** N/A
- **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-Addendum.req

Loan Estimate

File Ref: LoanEstimate

Work Item: 376488

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: If populated, "Property" in the Dates and Parties section will now accommodate an alternative shortened or abbreviated street address and city name on the Closing Disclosure where available spaced is very limited. If the paths for the shorter description are not populated, "Property" will continue to show either the standard address or legal description.DTA 3 - BL and PTR updated

DTA 246 - BL and PTR updated

- **Type of Change:** Enhancement
- **Regulatory Information:** 12 CFR 1026.37
- **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

Notice of Intent to Proceed

File Ref: NoticeOfIntentToProceed

Work Item: 367541

Description

- **Summary:** This optional Notice of Intent to Proceed is signed by the borrower indicating the intent to proceed with the loan application.
- **Update:** The TILA-RESPA Integrated Disclosure (TRID) rule requires that borrowers indicate to the lender their intent to proceed with the credit transaction after the borrower has received

the Loan Estimate. The lender must document the intent to proceed communication to satisfy the record retention requirements of 12 CFR 1026.25.

We added HomeEquityProcessing, Mortgage2Processing and TRIDTxnProcessing to the packages to enable lenders to give the Notice of Intent to Proceed during loan processing. We also revised the document to use the disclosure date rather than the application date, which is the appropriate date to use for documents that can be given at application or during loan processing.

- **Type of Change:** Enhancement
- **Regulatory Information:** 12 CFR 1026.25
- **Mandatory Compliance Update:** No
- **Effective Date:** N/A
- **Package Rules:**
 - PKG.HomeEquityApplication
 - PKG.Mortgage2Upfront
 - PKG.TRIDTxnApplication
 - PKG.HomeEquityProcessing
 - PKG.Mortgage2Processing
 - PKG.TRIDTxnProcessing
- **Files Modified:**
 - NoticeOfIntentToProceed.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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