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# Expere Knowledge Base – Release Notes

TILA RESPA

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Version 2017.1.2

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# Release Notes Overview

The Expere Knowledge Base 2017.1.2 TILA RESPA Content 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 this release:

- Expere Document Engine Release 2016.3.0
- Expere Content Administration Tool and Content Builder 2016.3.1
- For Authoring: Requirements and Content Editor 2016.3.1
- Expere Data Dictionary Viewer 2016.3.1

### EXPERE TOOLS RELEASE INFORMATION

This section provides a summary of enhancements and modifications made to the Engine and Authoring in the most current release cycle. For detailed information, see the Expere Authoring 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.

## General Information

### CD LAYOUT

The Expere Knowledge Base Residential Lending 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 Residential Lending.

## Implementation Notes

Before installing this release of the content, note the following:

- 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.

## 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 Document

### DYNAMIC REQUIREMENTS

MULTISTATE

### STATIC REQUIREMENTS

MULTISTATE

## Revised Document

### DYNAMIC REQUIREMENTS

MULTISTATE

### Date and Parties Common File

.INS/.XTMP Name: DateAndPartiesCommonFile

Control Date: N/A

PBI Number: 423437

Type of Change: Defect-Technical

Mandatory Compliance Update: N/A

Effective Date: N/A

#### Description

- **Regulatory Information:** None
- **Reason for Change:** The real estate deed of trust sections have been revised to prevent the first owner's address from printing twice in Mississippi transactions. This change applies to the following sections: "Collateral Owner - Real Estate Deed of Trust (Multiple Owners)," "Collateral Owner - Real Estate Deed of Trust (Multiple Owners) Lender long name" and "Collateral Owner - Real Estate Deed of Trust Modification (Multiple Owners)."
- **File Modified:**
  - DateAndPartiesCommonFile.req

### Date and Parties Common File

.INS/.XTMP Name: DateAndPartiesCommonFile

Control Date: N/A

PBI Number: 417357

Type of Change: Enhancement

Mandatory Compliance Update: N/A

Effective Date: N/A

#### Description

- **Regulatory Information:** Tex. Const. Art. XVI, §50(a)(6)(Q)(iii)
- **Reason for Change:** Revised several sections of the common file for consistency regarding whether "N/A" prints instead of a blank line when the Texas Home Equity Act

applies. Previously, in some sections, the /Txn/TexasHomeEquityInd was being used instead of /Txn[BaseLoanTermsLoanAct = ("General Interest Law - Home Equity", "Secondary Mortgage Loans - Home Equity", "Revolving Credit Accounts - Open End Home Equity") and the technical rule also included a check for /Txn/CollateralItems/Collateral/LocationState = 'TX' or OrgJurisdiction = 'TX' when just a check for CollateralItems/Collateral/LocationState = 'TX' is needed.

- **File Modified:**
  - DateAndPartiesCommonFile.req

## Dynamic Requirements

PBI Number: 410118

Type of Change: Enhancement

Mandatory Compliance Update: No

Effective Date: None

[Description](#)

- **Regulatory Information:** N/A.
- **Reason for Change:** Updated the package rules' Business Logic (BL) and Product Technical Rule (PTR) so the form will not select if the lender wants to exempt renewal transactions from TILA/Regulation Z disclosures (includes new schema /Txn/Notes/Note/Renewals/Renewal/RenewalRegZExemptInd).
- **Files Modified:**
  - ChangedCircumstances.req
  - ClosingDisclosure.req
  - ClosingDisclosureAddendum.req
  - ClosingDisclosure-SellerOnly.req
  - ClosingDisclosure-SellerOnly-Addendum.req
  - EscrowClosingNotice.req
  - LoanEstimate.req
  - LoanEstimateAddendum.req
  - WrittenListOfProviders.req

## Working Dictionary

PBI Number: 363747

Type of Change: Working Dictionary-TXN Updates

[Description](#)

- **Regulatory Information:** N/A
- **Reason for Change:** The proposed housing expense fields that use the /debts/debt collection and container have been causing issues for integrators. Therefore due to customer request, we have stopped using the /debts/debt collection container in the Propose Housing Expense fields and instead now use a separate collection/container as well as other schemas to populate these fields in the various affected documents.

Expere updated the descriptions of an existing collection/container and added its use to base content for the Proposed Housing Expense fields that represent amounts for the subject property. Those paths use the new-to-base content /Txn/ProposedHousingExpenses/ProposedHousingExpense collection and container.

Schema that was added:

/Txn/ProposedHousingExpenses/ProposedHousingExpense/HousingExpenseType = Lease Or Ground Rent (new enumeration only)

/Txn/Notes/Note/TransmittalSummaryPrimaryResidenceFirstMortgagePrincipalAndInterestAmount

/Txn/Notes/Note/TransmittalSummaryPrimaryResidenceSecondMortgagePrincipalAndInterestAmount

/Txn/Notes/Note/TransmittalSummaryPrimaryResidenceHazardInsuranceAmount

/Txn/Notes/Note/TransmittalSummaryPrimaryResidenceRealEstateTaxesAmount

/Txn/Notes/Note/TransmittalSummaryPrimaryResidenceMortgageInsuranceAmount

/Txn/Notes/Note/TransmittalSummaryPrimaryResidenceHomeownersAssociationFeesAmount

/Txn/Notes/Note/TransmittalSummaryPrimaryResidenceLeaseOrGroundRentAmount

/Txn/Notes/Note/TransmittalSummaryPrimaryResidenceOtherHousingExpenseAmount

/Txn/Notes/Note/TransmittalSummaryFHAAllOtherMonthlyPaymentsAmount

Schemas getting updated descriptions and being added to base content:

/Txn/ProposedHousingExpenses/ProposedHousingExpense/HousingExpenseType

/Txn/ProposedHousingExpenses/ProposedHousingExpense/PaymentAmount

/Txn/ProposedHousingExpenses/ProposedHousingExpense/OtherDesc

## Working Dictionary

PBI Number: 330176

Type of Change: Working Dictionary-TXN Updates

### Description

- **Regulatory Information:** N/A
- **Type of Change:** Defect-Technical
- **Reason for Change:** In the Working Dictionary, for /Txn/Notes/Note/FeesAndChargesBaseFees/FeesAndChargesBaseFee/InitialEscrowTimePeriodType and /Txn/Notes/Note/FeesAndChargesBaseFees/FeesAndChargesBaseFee/PrepaidTimePeriodType, the Descriptions and Prompts were swapped. Corrected both data points to have the correct Description and Prompt.

## Working Dictionary

PBI Number: 391210

Type of Change: Working Dictionary-TXN Schema Updates

### Description

- **Regulatory Information:** N/A
- **Type of Change:** Enhancement
- **Reason for Change:** Updated descriptions and prompts for the RESPACBAServicers collections, containers and schema paths to use Affiliated Business Arrangement instead of Controlled Business (Servicer) and service provider instead of servicer in order to more accurately reflect the role.

## Working Dictionary

PBI Number: 428454

Type of Change: Working Dictionary-TXN Updates

### Description

- **Regulatory Information:** N/A

- **Reason for Change:** The proposed housing expense fields that used the /debts/debt collection and container were causing issues for integrators. Therefore due to customer request, we removed the use of the /debts/debt collection container in the Proposed Housing Expense fields and instead now use a separate collection/container as well as other schemas to populate these fields in the various affected documents.

Because of this change in the schema approach, several schemas will no longer be needed/used as they were created solely in an attempt make the /debts/debt collection/container work in the various forms for Proposed Housing Expenses (rather than change the schemas used). Because we are changing the schemas used, these paths become obsolete.

This work items is to only deprecate the obsolete schemas.

#### STATIC REQUIREMENTS

#### MULTISTATE

## Deleted Documents

This section identifies documents that have been removed from Expere Content 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.

- None

## Documents to Be Deleted In Upcoming Releases