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Expere Knowledge Base – Release Notes

TILA RESPA

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Release Notes Overview

These Expere Knowledge Base 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.

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.

General Information

The Expere Knowledge Base 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.

NOTE: Effective April 2017, Mandatory Compliance Changes are grouped into a section labeled, "Mandatory Compliance Documents."

Implementation Notes

- 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 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.

Mandatory Compliance Changes

Work Item Number	Effective Date	Document Title
414844	Immediately	Signature Common File

Mandatory Compliance Documents

Revised Document

Signature Common File

Document ID: INS.SignatureCommonFile

Work Item Number: 414844

Type of Change: Defect-Compliance

Mandatory Compliance Update: Yes

Effective Date: Immediately

Description

- Regulatory Information: 12 CFR 1026.36(g)
- **Reason for Change:** The signature section MLO NMLS Identifier of the SignatureCommonFile.req has been revised to print the NMLS ID when any collateral in the transaction is a residential collateral. Previously, the NMLS ID only printed when the first collateral entered in a transaction was a residential collateral.
- **File Modified:**
 - SignatureCommonFile.req

TRID TXN Documents

Revised Document

Dynamic Requirements

Multistate

Closing Disclosure

VMP Ref: N/A

Document ID: INS.ClosingDisclosure

Work Item Number: 432423

Type of Change: Defect - Compliance

Mandatory Compliance Update: N/A

Effective Date: N/A

Description

- **Summary:** The Closing Disclosure is a combined disclosure that shows the loan terms for Truth-in-Lending and the actual 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. A Seller-Only version for use in purchase transactions with the Borrower-Only version is described below.

- **Regulatory Information:** 12 CFR 1026.38(a)(3)(vi)

- **Reason for Change:** In the Closing Information section on Page 1, the information for the subject Property (either the Address, if available or otherwise, Location) may now print in a reduced font size (down to 6 points) to accommodate a longer address or location to fit in the limited space available. If the number of characters exceeds [106] characters, the address or location will truncate, and the full address will print on the Addendum.

The entire Property Address will print as one continuous block of text along with appropriate punctuation and spacing to maximize the space available.

A new schema was implemented to collect and print the "Property Location" in the Integrated Disclosures and replaced "legal description." A "legal description" of the property can be excessively long and may not fit. An attempt to abbreviate the legal description to fit may adversely affect the security instrument and other documents that require a full legal description.

The ZIP Code (Postal Code) must be included in the Property Location description. A separate ZIP Code will not be appended to Property Location for consistency as there may be multiple ZIP Codes, particularly for a Loan Estimate.

New Schema:

/Txn/CollateralItems/Collateral/IntegratedDisclosuresPropertyLocationDesc

New Conditions 930, 931 and a Choose were implemented. DTA 10 was revised.

■ **Package Rules:**

- PKG.TRID TxnClosing
- PKG.HomeEquityClosing
- PKG.Mortgage2Closing
- PKG.TRIDTxnDraftClosingDisclosure
- PKG.TRIDTxnPostClosing
- PKG.HomeEquityPostClosing
- PKG.Mortgage2PostClosing
- PKG.TRIDTxnDraftReDisclosedClosingDisclosure

■ **File Modified:**

- ClosingDisclosure.req

Closing Disclosure

VMP Ref: N/A

Document ID: INS.ClosingDisclosure

Work Item Number: 345586

Type of Change: Enhancement

Mandatory Compliance Update: N/A

Effective Date: N/A

Description

- **Summary:** The Closing Disclosure is a combined disclosure that shows the loan terms for Truth-in-Lending and the actual 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. A Seller-Only version for use in purchase transactions with the Borrower-Only version is described below.
- **Regulatory Information:** N/A
- **Reason for Change:** Due to several customer requests, the Estimated Taxes, Insurance and Assessments section of the Loan Estimate and Closing Disclosure were updated to include Earthquake, Windstorm and Hurricane Insurance on the Homeowner's Insurance line for both the checkbox and the "In Escrow?" column (rather than on the "Other" line). This also required

a minor revision to the Escrow table on Page 4 of the Closing Disclosure to print the new options' names as well.

In order to make this change, two schema paths were updated to add additional enumerations (so that they were not being passed as an 'other' type with a description). The /Txn/Escrows/Escrow/EscrowItems/EscrowItem/Type was updated to add a new "Hurricane Insurance" enumeration only because it already had separate Windstorm and Earthquake Insurance enumerations. The

/Txn/EstimatedPropertyCosts/EstimatedPropertyCost/ProjectedPaymentsEstimatedTaxesInsuranceAndAssessmentsNotEscrowedType was updated to add all three enumerations because they did not previously exist.

- **Package Rules:**
 - PKG.TRID TxnClosing
 - PKG.HomeEquityClosing
 - PKG.Mortgage2Closing
 - PKG.TRIDTxnDraftClosingDisclosure
 - PKG.TRIDTxnPostClosing
 - PKG.HomeEquityPostClosing
 - PKG.Mortgage2PostClosing
 - PKG.TRIDTxnDraftReDisclosedClosingDisclosure
- **File Modified:**
 - ClosingDisclosure.req

Closing Disclosure Addendum

VMP Ref: N/A

Document ID: INS.ClosingDisclosureAddendum

Work Item Number: 432423

Type of Change: Defect - Compliance

Mandatory Compliance Update: N/A

Effective Date: N/A

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.
- **Regulatory Information:** 12 CFR 1026.38(a)(3)(vi)
- **Reason for Change:** This Addendum will now be selected if either the Property Address (or alternatively, the Property Location) exceeds [106] characters to allow the full (non-truncated) address to print.

A new schema was implemented to collect and print the "Property Location" in the Integrated Disclosures and replaced "legal description." A "legal description" of the property can be excessively long and may not fit. An attempt to abbreviate the legal description to fit may adversely affect the security instrument and other documents that require a full legal description.

The ZIP Code(s) (Postal Code(s)) must be included in the Property Location description. A separate ZIP Code will not be appended to Property Location as there may be multiple ZIP Codes, particularly for a Loan Estimate.

New Schema:

/Txn/CollateralItems/Collateral/IntegratedDisclosuresPropertyLocationDesc

The autoselection, Condition 150, and DTAs 932 and 933 were revised.

■ **Package Rules:**

- PKG.TRIDTxnClosing
- PKG.HomeEquityClosing
- PKG.Mortgage2Closing
- PKG.TRIDTxnDraftClosingDisclosure
- PKG.TRIDTxnPostClosing
- PKG.HomeEquityPostClosing
- PKG.Mortgage2PostClosing
- PKG.TRIDTxnDraftReDisclosedClosingDisclosure

■ **File Modified:**

- ClosingDisclosureAddendum.req

Closing Disclosure - Seller Only

VMP Ref: N/A

Document ID: INS.ClosingDisclosure-SellerOnly

Work Item Number: 432423

Type of Change: Defect - Compliance

Mandatory Compliance Update: N/A

Effective Date: N/A

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 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.

■ **Regulatory Information:** 12 CFR 1026.38(a)(3)(vi)

- **Reason for Change:** In the Closing Information section on Page 1, the information for the subject Property (either the Address, if available or otherwise, Location) may now print in a reduced font size (down to 6 points) to accommodate a longer address or location to fit in the limited space available. If the number of characters exceeds [106] characters, the address or location will truncate, and the full address will print on the Addendum.

The entire Property Address will print as one continuous block of text along with appropriate punctuation and spacing to maximize the space available.

A new schema was implemented to collect and print the "Property Location" in the Integrated Disclosures and replaced "legal description." A "legal description" of the property can be excessively long and may not fit. An attempt to abbreviate the legal description to fit may adversely affect the security instrument and other documents that require a full legal description.

The ZIP Code (Postal Code) must be included in the Property Location description. A separate ZIP Code will not be appended to Property Location for consistency with as there may be multiple ZIP Codes, particularly for a Loan Estimate.

New Schema:

/Txn/CollateralItems/Collateral/IntegratedDisclosuresPropertyLocationDesc

New Condition 930 and a Choose were implemented. DTA 7 was revised.

■ **Package Rules:**

- PKG.TRIDTxnClosing
- PKG.HomeEquityClosing
- PKG.Mortgage2Closing
- PKG.TRIDTxnDraftClosingDisclosure
- PKG.TRIDTxnPostClosing
- PKG.HomeEquityPostClosing
- PKG.Mortgage2PostClosing
- PKG.TRIDTxnDraftReDisclosedClosingDisclosure

■ **File Modified:**

- ClosingDisclosure-SellerOnly.req

Closing Disclosure - Seller Only Addendum

VMP Ref: N/A

Document ID: INS.ClosingDisclosure-SellerOnly-Addendum

Work Item Number: 432423

Type of Change: Defect - Compliance

Mandatory Compliance Update: N/A

Effective Date: N/A

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.
- **Regulatory Information:** 12 CFR 1026.38(a)(3)(vi)
- **Reason for Change:** This Addendum will now be selected if either the Property Address (or alternatively, the Property Location) exceeds [106] characters to allow the full (non-truncated) address to print.

A new schema was implemented to collect and print the "Property Location" in the Integrated Disclosures and replaced "legal description." A "legal description" of the property can be excessively long and may not fit. An attempt to abbreviate the legal description to fit may adversely the security instrument and other documents that require a full legal description.

The ZIP Code(s) (Postal Code(s)) must be included in the Property Location description. A separate ZIP Code will not be appended to Property Location as there may be multiple ZIP Codes, particularly for a Loan Estimate.

New Schema:

/Txn/CollateralItems/Collateral/IntegratedDisclosuresPropertyLocationDesc

- The autoselection, Condition 150, and DTAs 932 and 933 were revised.

- **Package Rules:**

- PKG.TRIDTxnClosing
- PKG.HomeEquityClosing
- PKG.Mortgage2Closing
- PKG.TRIDTxnDraftClosingDisclosure
- PKG.TRIDTxnPostClosing
- PKG.HomeEquityPostClosing
- PKG.Mortgage2PostClosing
- PKG.TRIDTxnDraftReDisclosedClosingDisclosure

- **File Modified:**

- ClosingDisclosure-SellerOnly-Addendum.req

Loan Estimate

VMP Ref: N/A

Document ID: INS.LoanEstimate

Work Item Number: 432423

Type of Change: Defect - Compliance

Mandatory Compliance Update: N/A

Effective Date: N/A

Description

- **Summary:** The Loan Estimate provides early estimated disclosures of 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 early Truth-In-Lending Disclosure 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.

- **Regulatory Information:** 12 CFR 1026.37(a)(6)

- **Reason for Change:** In the General Information section on Page 1, the information for the subject Property (either the Address, if available or otherwise, Location) may now print in a reduced font size (down to 6 points) to accommodate a longer address or location to fit in the limited space available. If the number of characters exceeds [122] characters, the address or location will truncate, and the full address will print on the Addendum.

The entire Property Address will print as one continuous block of text along with appropriate punctuation and spacing to maximize the space available.

A new schema was implemented to collect and print the "Property Location" in the Integrated Disclosures and replaced "legal description." A "legal description" of the property can be excessively long and may not fit. An attempt to abbreviate the legal description to fit may adversely the security instrument and other documents that require a full legal description.

The ZIP Code(s) (Postal Code(s)) must be included in the Property Location description. A separate ZIP Code will not be appended to Property Location as there may be multiple ZIP Codes, particularly for a Loan Estimate.

New Schema:

/Txn/CollateralItems/Collateral/IntegratedDisclosuresPropertyLocationDesc

New Conditions 929-931 and a Choose were implemented. DTA 3 was revised.

- **Package Rules:**
 - PKG.TRIDTxnApplication
 - PKG.HomeEquityApplication
 - PKG.Mortgage2Upfront
 - PKG.TRIDTxnDraftLoanEstimate
 - PKG.TRIDTxnProcessing
 - PKG.HomeEquityProcessing
 - PKG.Mortgage2Processing
 - PKG.TRIDTxnDraftReDisclosedLoanEstimate
- **File Modified:**
 - LoanEstimate.req

Loan Estimate

VMP Ref: N/A

Document ID: INS.LoanEstimate

Work Item Number: 345586

Type of Change: Enhancement

Mandatory Compliance Update: N/A

Effective Date: N/A

Description

- **Summary:** The Loan Estimate provides early estimated disclosures of 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 early Truth-In-Lending Disclosure 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.

- **Regulatory Information:** N/A

- **Reason for Change:** Due to several customer requests, the Estimated Taxes, Insurance and Assessments section of the Loan Estimate and Closing Disclosure were updated to include Earthquake, Windstorm and Hurricane Insurance on the Homeowner's Insurance line for both the checkbox and the "In Escrow?" column (rather than on the "Other" line). This also required a minor revision to the Escrow table on Page 4 of the Closing Disclosure to print the new options' names as well.

In order to make this change, two schema paths were updated to add additional enumerations (so that they were not being passed as an 'other' type with a description). The /Txn/Escrows/Escrow/EscrowItems/EscrowItem/Type was updated to add a new "Hurricane Insurance" enumeration only because it already had separate Windstorm and Earthquake Insurance enumerations. The /Txn/EstimatedPropertyCosts/EstimatedPropertyCost/ProjectedPaymentsEstimatedTaxesInsuranceAndAssessmentsNotEscrowedType was updated to add all three enumerations because they did not previously exist.

- **Package Rules:**
 - PKG.TRIDTxnApplication
 - PKG.HomeEquityApplication
 - PKG.Mortgage2Upfront
 - PKG.TRIDTxnDraftLoanEstimate
 - PKG.TRIDTxnProcessing
 - PKG.HomeEquityProcessing
 - PKG.Mortgage2Processing
 - PKG.TRIDTxnDraftReDisclosedLoanEstimate
- **File Modified:**

- LoanEstimate.req

Loan Estimate Addendum

VMP Ref: N/A

Document ID: INS.LoanEstimateAddendum

Work Item Number: 432423

Type of Change: Defect - Compliance

Mandatory Compliance Update: N/A

Effective Date: N/A

Description

- **Summary:** The Loan Estimate Addendum is used in conjunction with the Loan Estimate to list additional party information or signatures, collateral information when there is not enough space on the Closing Disclosure, and Services Borrower Can Shop for if lender indicates to overflow such additional charges to the addendum.
- **Regulatory Information:** 12 CFR 1026.37(a)(6)
- **Reason for Change:** This Addendum will be selected if either the Property Address (or alternatively, the Property Location) exceeds [122] characters to allow the full (non-truncated) address to print.

A new schema was implemented to collect and print the "Property Location" in the Integrated Disclosures and replaced "legal description." A "legal description" of the property can be excessively long and may not fit. An attempt to abbreviate the legal description to fit may adversely the security instrument and other documents that require a full legal description.

The ZIP Code(s) (Postal Code(s)) must be included in the Property Location description. A separate ZIP Code will not be appended to Property Location as there may be multiple ZIP Codes, particularly for a Loan Estimate.

New Schema:

/Txn/CollateralItems/Collateral/IntegratedDisclosuresPropertyLocationDesc

The autoselection, Condition 150, and DTAs 932 and 933 were revised.

- **Package Rules:**
 - PKG.TRIDTxnApplication
 - PKG.HomeEquityApplication
 - PKG.Mortgage2Upfront
 - PKG.TRIDTxnDraftLoanEstimate
 - PKG.TRIDTxnProcessing
 - PKG.HomeEquityProcessing
 - PKG.Mortgage2Processing
 - PKG.TRIDTxnDraftReDisclosedLoanEstimate

- File Modified:
 - LoanEstimateAddendum.req

State Specific

Static Requirements

Multistate

State Specific

Common Files

New Document

Date and Parties Common File

Work Item Number: 434229

Type of Change: New Form

Mandatory Compliance Update: N/A

Effective Date: N/A

Description

- Regulatory Information: N/A
- Reason for Change: New section named: Section - Creditor and Consumers was created. It includes the lender as "creditor" and as "consumers" accommodates borrowers, owners, cosigners, guarantors, and includes their telephone numbers and email addresses.
- File Added:
 - DateAndPartiesCommonFile.req

Revised Document

Signature Common File

Document ID: INS.SignatureCommonFile

Work Item Number: 434229

Type of Change: New Section

Mandatory Compliance Update: N/A

Effective Date: N/A

Description

- Regulatory Information: N/A
- Reason for Change: The New section named: SignatureSection - Consumers was created. It iterates as "consumers" over all unique borrowers, owners, cosigners, guarantors, and includes their phone numbers and email addresses. Additionally, the business logic of existing DTA.ID000062 was also updated to include a period at the end, for proper formatting. This data point is used in one location in the common file.

- **File Modified:**
 - SignatureCommonFile.req

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.

Dynamic Requirements

Multistate

State Specific

Static Requirements

Multistate

State Specific