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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.

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
454916	Immediately	Signature Common File

Common Files

Date and Parties Common File

Work Item Number: 335197

Type of Change: Enhancement

Mandatory Compliance Update: No

Required Use Date: N/A

Earliest Use Date: Immediately

Description

- **Regulatory Information:** None
- **Reason for Change:** To expand our coverage for licensed mortgage brokers and to provide all of the mortgage broker's information as required by statute, we added a new section: "Section - Mortgage Broker and Applicant - Notice (All Applicants with Mortgage Broker Phone and NMLS Number.) We copied an existing section "Section - Mortgage Broker and Applicant - Notice (All Applicants)" to create a new section "Section - Mortgage Broker and Applicant - Notice (All Applicants with Mortgage Broker Phone and NMLS Number)" and to that new section added DTA.ID10660 and DTA.ID10894 to capture the mortgage broker's telephone number and NMLS number.
- **File Modified:**
 - DateAndPartiesCommonFile.req

Signature Common File

(NOTE: changes do not impact sections used by TILA RESPA content.)

Work Item Number: 454916

Type of Change: Defect-Compliance

Mandatory Compliance Update: Yes

Required Use Date: Immediately

Earliest Use Date: Immediately

Description

- **Regulatory Information:** None
- **Reason for Change:** We have addressed an issue introduced in the April release (2017.2.1) that affects the Additional Party area of the Signature Common File. A change was made that could result in the Additional Party Role printing without the signature information and line. We

have updated our logic to ensure that the signature information and line will print when appropriate.

We modified the instance iterator rule in the signature area so that when an additional signature is passed in a transaction it will populate a signature line and all of the necessary signature information for the party.

ITR.ID00109 was updated to remove the RembrandtID checks against Borrowers, Owners, Guarantors, and Cosigners. This could have resulted in the additional signature Information and line to not print if the person passed as an additional signature is also passed as another party in the same transaction. We have changed ITR.ID00109 from

```
./AdditionalSignatures/AdditionalSignature[not(string(FirstName) = "")][PartyType =  
'1'] [not(RembrandtID = /Txn/Borrowers/Borrower/RembrandtID)] [not(RembrandtID =  
/Txn/CollateralItems/Collateral[RealEstateInd = '1'] [ResidentialInd =  
'1'] /Owners/Owner/RembrandtID)] [not(RembrandtID =  
/Txn/Guarantors/Guarantor/RembrandtID)] [not(RembrandtID =  
/Txn/CoSigners/CoSigner/RembrandtID)] to  
./AdditionalSignatures/AdditionalSignature[not(string(FirstName) = "")]
```

■ **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.

- None