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Banker Edition Release Notes - Encompass 16.3 Critical Patch 1 (build 16.3.0.1)
Last Revised: 9/30/2016
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Encompass Banker Edition Release Notes

Encompass 16.3 Critical Patch 1 (version 16.3.0.1)

This document provides release notes for the Encompass 16.3 Critical Patch 1. This document includes a high-level overview of key updates, followed by more detailed information and instructions where appropriate. Refer to the Encompass online help and the Documentation Library for additional information and related documents.

<table>
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<tr>
<th>System Requirements for Encompass</th>
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</thead>
<tbody>
<tr>
<td><strong>Check Latest System Requirements</strong></td>
</tr>
<tr>
<td>Before downloading or applying this new Encompass release, it is important to verify the latest system requirements for Encompass client machines. Please review the System Requirements for Encompass to ensure your environment meets the requirements needed to operate Encompass successfully.</td>
</tr>
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</table>
## Overview of the Release

The following tables describe new features, enhancements to existing features, and the issues that have been fixed in this release. Any setup requirements related to an item below are provided when applicable. If no specific requirements are provided then the item is automatically available and enabled in Encompass. Click the blue page number links on the title lines to view detailed information if applicable.

### Fixed Issues

<table>
<thead>
<tr>
<th>Issue Resolved: Exception Error Triggered When Printing a Print Form Group that Includes the SSA-89 SSN Verification Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>Using the Print Form Groups in Encompass Settings, authorized users can create groups of forms that loan team members regularly print (or send) together. When you print forms (or send forms using the Secure Forms Transfer tool), you can save time by selecting a form group, rather than searching for, and selecting, each individual form. An issue occurred in Encompass 16.3 related to print form groups. If the SSA-89 Social Security Number Verification (Borrower) or SSA-89 Social Security Number Verification (Coborrower) documents were included in a print form group, a processing exception error was generated indicating that the “PdfForms\StrippedSSA.PDF’ resource file could not be found” when users tried to print the print form group. As a result, no documents in the print form group were printed. This issue has been resolved.</td>
</tr>
</tbody>
</table>

### Workaround Information

The workaround was provided for this production issue. Now that this issue has been addressed, this workaround is no longer required.

### Issue Resolved: Incorrect Minimum Payment Amount in Project Payments Table for Interest Only ARM Loans

An issue was introduced in Encompass 16.3 related to the Projected Payments table provided on the Loan Estimate, Closing Disclosure, REGZ-LE, and REGZ-CD input forms. In files for Interest Only ARM loans, the minimum Principal & Interest payment amount for the first payment period (i.e., the first table column) (field ID LE1.X43 and CD1.X9) was incorrect when the first payment adjustment (field ID 696) was less than the interest only period (field ID 1177).

This issue has been resolved. This minimum Principal & Interest payment amount now reflects the lowest payment amount for the first payment period as shown in the Amortization Schedule’s best case scenario.

### Workaround Information

The following workaround was provided for this production issue. Now that this issue has been addressed, this workaround is no longer required.

You can select the Customize check box for the Projected Payments table, and then click the Edit button, to enter the correct Principal & Interest payment amount for the first payment period. (Click the View Payment Schedule button to view the Amortization Schedule, and then select the Best Case option. Locate the lowest payment amount for the first payment period, and then enter that amount when editing the Projected Payments table.)
Fixed Issues (Continued)

**Issue Resolved: Error Code: 400 - Bad Request” Error Message Triggerd When Trying to Open Loans From Pipeline**

Some users reported receiving an Error Code: 400 - Bad Request message when double-clicking loan files in the Pipeline or when selecting a loan file, and then clicking the Edit icon, to open the file from the Pipeline. The cause of this issue was traced to the Persona Access to Loans business rule. If a Persona Access to Loans business rule was set up to include alpha loan fields (i.e., loan fields where only alpha characters (non-numeric) can be entered such as First Name (field ID 4000) or Property Type (field ID 1041)), the error was triggered when trying to open loans with alpha fields impacted by the business rule. This issue has been resolved and the error message is no longer triggered due to this issue with the Persona Access to Loans business rule.

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**Payoffs & Payments Button Added to Loan Estimate (LE) Page 2 for Refinance Loans**

On the Loan Estimate (LE) Page 2, the Payoffs & Payments button is now provided in the Calculating Cash to Close section of the form when working with a refinance loan. When working with a refinance loan that has liabilities that have been indicated as Paid Off on the Verification of Liabilities (VOL) form, users can now click this button on the LE Page 2 to open the Payoffs and Payments window and indicate the liabilities as Paid Off so that the payoff amount is indicated correctly in the Third Party Payments Not Otherwise Disclosed field (field ID LE2.X29). In previous versions when this button was not provided, the paid off amount from the VOL was not included in the Third Party Payments Not Otherwise Disclosed field and users had to perform a workaround in order to add it.

**Workaround Information**

The following workaround was provided for this production issue. Now that this issue has been addressed, this workaround is no longer required.

1. On the LE Page 2, select the Alternate check box (field ID LE2.X28).
2. Click the Payoff and Payments button.
3. Indicate the liability from the VOL as Paid Off.
4. Click OK.
5. Clear the Alternate check box (field ID LE2.X28).
Encompass Settings

Users Lose Connectivity to Encompass Server and Receive *Unhandled Exception* Errors When Accessing the TPO Company Details Screen

Some users reported losing access to the Encompass Server when attempting to access the TPO Company Details screen in the External Company Setup setting. After navigating to Encompass > Settings > External Company Setup > Company Details > Third Party Originators and then double-clicking a TPO company to edit its settings, users received a message stating the following:

Lost connection to Encompass server. Trying to reconnect. Please wait...
Closing this window will lose the chance to reconnect to the server.

After waiting for the server to reconnect, the user then received an *Unhandled Exception* error message stating that an unhandled exception had occurred and the process was terminated. At that point the user would need to exit Encompass without being able to edit the TPO Company Details screen.

This issue has been resolved and users can now edit the TPO Company Details screen without receiving these error messages.

**To Access TPO Company Details Screen:**

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **External Company Setup**, and then click **Company Details**.
3. In the Company/Branches panel, click the **Third Party Originator** folder, and then select the TPO company to edit.
4. Click the **Edit** icon.

CFUN-3656
## Encompass Release Notes Change Log

This Change Log lists each release notes entry that has been added, deleted, or modified since the initial pre-release version of this document was published.

<table>
<thead>
<tr>
<th>Change Type</th>
<th>Details</th>
<th>Issue Resolved: <strong>Error Code: 400 - Bad Request</strong>” Error Message Triggered When Trying to Open Loans From Pipeline</th>
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</thead>
<tbody>
<tr>
<td>New entry.</td>
<td>The following new entry has been added to page 3.</td>
<td>Some users reported receiving an Error Code: 400 - Bad Request message when double-clicking loan files in the Pipeline or when selecting a loan file, and then clicking the Edit icon, to open the file from the Pipeline. The cause of this issue was traced to the Persona Access to Loans business rule. If a Persona Access to Loans business rule was set up to include alpha loan fields (i.e., loan fields where only alpha characters (non-numeric) can be entered such as First Name (field ID 400) or Property Type (field ID 1041)), the error was triggered when trying to open loans with alpha fields impacted by the business rule. This issue has been resolved and the error message is no longer triggered due to this issue with the Persona Access to Loans business rule.</td>
</tr>
<tr>
<td>09/30/2016</td>
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