# Encompass
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# Encompass Release Notes

18.3 Critical Patch 1

Version 18.3.0.5

(Banker Edition)

*Last revised on August 10, 2018*

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# Encompass 18.3.0.5 Release Notes

**Encompass 18.3 Critical Patch 1 (version 18.3.0.5)**

These are the release notes for the Encompass 18.3 Critical Patch 1 (version 18.3.0.5). It includes a high-level overview of the fixed issues in this release. Refer to the online help and the Guides & Documents page for additional information and related documents.

This Encompass 18.3 Critical Patch 1 includes updates to users' Encompass client machines.

## Encompass Release Naming and Timing Reminder

As a reminder, Ellie Mae has aligned our software updates with the appropriate tech nomenclature so we can be clear and consistent in our communication. The process in which you receive updates remains the same. To help you understand and prepare for releases and updates, please review the Encompass Product Release Naming Conventions page.

> **!** Certain Service Pack and Critical Patch releases are always applied to your users' computers automatically and cannot be controlled manually via the Encompass Version Manager tool. Typically these are releases that include critical compliance or feature updates, or changes to the Encompass Server that result in a new Encompass version number.

The Encompass 18.3 Critical Patch 1 contains updates to users' Encompass client machines (18.3.0.5) that can be controlled manually via the Encompass Version Manager tool. If the tool has been configured to always apply new releases to users' computers automatically, users will receive this update upon their initial log in of Encompass following the release.

In Encompass, go to **Help** > **About Encompass** in the menu bar to view your Encompass version. If you apply the client-side update, your new version number will be 18.3.0.5.

## System Requirements and SDK Upgrade Requirement for Encompass

> **(i)** Have you reviewed the latest System Requirements?

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.

The Encompass SDK (Encompass Software Development Kit) has been repackaged with this 18.3 Critical Patch 1 release. Although it is not required, it is recommended that you upgrade to this latest SDK delivered with this update to ensure the same functionality that is in this latest version of Encompass is also available in your SDK. If your SDK application utilizes the Encompass SmartClient, you can automate this process so the SDK is upgraded automatically every time you apply an Encompass release. If your SDK application is installed on a computer at your location, you must manually upgrade the SDK for every release. For instructions for automating the upgrade process or manually upgrading the SDK, refer to the Upgrading the Encompass SDK page or view the SDK Programmer's Guide.

ⓘ  Again, upgrading to this latest SDK package is recommended, but not required, for this 18.3 Critical Patch 1 update.

Visit the Encompass SDK Install Files page to access the latest SDK install files.

# Fixed Issues for Version 18.3.0.5

This Encompass 18.3 Critical Patch 1 includes updates to users' Encompass client machines.

**Why we fixed these issues:** These issues were fixed to improve usability and to help ensure Encompass is operating as expected. These issues were chosen to be fixed based on the severity of their impact to clients and client feedback.

## Updates to the Encompass Client Machines

The Encompass 18.3 Critical Patch 1 includes the following items, which are client-side updates that are applied to users' Encompass client machines. This client update can be controlled manually via the Encompass Version Manager tool. If the tool has been configured to always apply new releases to users' computers automatically, users will receive this update upon their initial log in of Encompass following the release.

## Encompass Forms and Tools

### Rounding for Guarantee Fee Financed and PMI/MIP Financed

Based on feedback from Encompass users, the amounts that display in the USDA Guarantee Fee Financed (field ID NEWHUD2.X1593) and PMI/MIP Financed (field ID 1045) fields are again being rounded to a dollar value, as they were in previous versions of Encompass. This reverses an update that was made in the Encompass 18.3 release to remove the rounding and display the full value in dollars and cents for these amounts. The following conditions apply to this update:

- Accessing and modifying a USDA loan where the guarantee fee is documented as Fully Financed now triggers a recalculation to convert the USDA fees and loan amount to full dollar amounts.
- The amount in cents for the USDA fee is now populated to the PTC value on line 819 on the 2015 Itemization input form.
- The total USDA fee amount reflects the fully financed amount, which is slightly overstated due to the amount in cents being collected through closing.

CBIZ-19158

# Error No Longer Generated When Loans Locked and Confirmed

An issue occurred where an error was generated when users attempted to lock and confirm loans created prior to Encompass 18.3. If a lock request was submitted for an existing loan, a user retrieved either **Get Buy Side Pricing** or **Get Sell Side Pricing**, and then attempted to lock and confirm that loan in Encompass 18.3, the following error message was generated and the lock confirmation failed:

*"The value 'Lender' is invalid for field 'LCP.X1'. Allowed values are: Lender Paid, Borrower Paid, Exempt."*

In addition, an error was generated when the compensation model was changed in the Encompass Product and Pricing Service (EPPS) when retrieving either **Get Buy Side Pricing** or **Get Sell Side Pricing**.

These issues have been resolved. The loans originated prior to Encompass 18.3 can now be locked and confirmed and no error is generated when the compensation model is changed in EPPS when retrieving either **Get Buy Side Pricing** or **Get Sell Side Pricing**.

ⓘ These issues have been resolved for all new loans going forward. For loans impacted by these issues, you must go through the **Lock and Confirm** once the critical patch is applied to successfully complete the lock confirmation.

SEC-14070

# Release Notes Change Log for Version 18.3.0.5

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

**Change Type:** New entry added

**Change Date:** 8/9/18

**Details:** The following new entry was added to the Fixed Issues page.

## Rounding for Guarantee Fee Financed and PMI/MIP Financed

Based on feedback from Encompass users, the amounts that display in the USDA Guarantee Fee Financed (field ID NEWHUD2.X1593) and PMI/MIP Financed (field ID 1045) fields are again being rounded to a dollar value, as they were in previous versions of Encompass. This reverses an update that was made in the Encompass 18.3 release to remove the rounding and display the full value in dollars and cents for these amounts. The following conditions apply to this update:

- Accessing and modifying a USDA loan where the guarantee fee is documented as Fully Financed now triggers a recalculation to convert the USDA fees and loan amount to full dollar amounts.
- A Lock icon has been added to the Total Loan Amount (field ID 2) to enable adjustments to include cents if required by the lender or investor.
- The amount in cents for the USDA fee is now populated to the PTC value on line 819 on the 2015 Itemization input form.
- The total USDA fee amount reflects the fully financed amount, which is slightly overstated due to the amount in cents being collected through closing.

**Change Type:** Updated information

**Change Date:** 8/9/18

**Details:** Due to the inclusion of the *Rounding for Guarantee Fee Financed and PMI/MIP Financed* update in this release, the Encompass SDK (Encompass Software Development Kit) has been repackaged. While not required, it is recommended that you upgrade to this latest version of the SDK to ensure that the same functionality that is in this latest version of Encompass is also available in your SDK, including the new calculation logic being applied to the USDA Guarantee Fee Financed (field ID NEWHUD2.X1593) and PMI/MIP Financed (field ID 1045) fields. Information about the new SDK being repackaged for this release has been added to the Start page of these release notes.

**Change Type:** Updated entry

**Change Date:** 8/10/18

**Details:** The following bullet point was removed from the *Rounding for Guarantee Fee Financed and PMI/MIP Financed* entry on the Fixed Issues page.

- A Lock icon has been added to the Total Loan Amount (field ID 2) to enable adjustments to include cents if required by the lender or investor.

The Lock icon to be added to the Total Loan Amount field (field ID 2) was not added in this release as described in the release notes.