USA DIGITAL SOLUTIONS INC.

10835 N. 25th Avenue, Suite #350
Phoenix, AZ 85029
Phone: 602-866-8199
Fax: 602-866-9525
Web: www.digisolaz.com

What's New in Impact/SQL 7.5.2 build (032)?

This document outlines new and updated features introduced in the Impact/SQL version 7.5.2, build (023) release. The changes do include some "fixes" and enhancements relating to the RESPA-related "with GFE" data entry screens. For additional documentation about DSI's software, visit the documentation page of our website at:

www.digisolaz.com/docs/documentation.htm.

Enhancements and modifications are presented in the appropriate module sections below as most apply to only one module of Impact/SQL. Please contact us if you have any questions or comments.

"With GFE" Items

1. The origination fee breakdown screen, line 803 on "with GFE" files, now provides for the flagging of specific entries as being withheld. This change permits the partial withholding of the combined line 801 and line 802 amount, in the situation where a lender will fund broker's fees, but withhold their own. The Lender Summary screen, presenting the net funding amount, will now properly reflect the funding of the broker's fees. In the situation where a partial withholding of 803's total is to be reflected, the WTH boxes on 801 and 802 should not be checked; the amount withheld should be detailed within the 803 breakdown screen with the WTH flag set, and the amount to be disbursed to the broker should be identified, with the broker as payee, and the WTH flag should not be checked. (SRS 23786)

2. The "with GFE" HUD, on page 2, was not showing proration dates for items coded with Category 3, in the 1300 section – this has been rectified. (SRS 23619)

3. For sites that were set up for "Worksheet Style of Entry ONLY" – there was a convoluted series of steps that could be taken with files that had been switched from "with no GFE" to "with GFE" entry, relating to accessing the Disbursements screen, which could result in the file appearing to switch back to "with no GFE" entry style and GFE-related data appearing to have been lost. This issue has been tracked down and rectified. (SRS 23649)

4. The "with GFE" Loan Terms screen would not accommodate interest rate entries of 6 characters or longer (for example: 10.125). This has been corrected by having all of the interest rate fields on the Loan Terms screen accept up to 7 characters, including the decimal place; ##.#### or #.##### will now be accepted. (SRS 23673)

5. The Tax Stamp Deed Amount escrow DDE field is now available on "with GFE" files. (SRS 23675)

6. An issue relating to files with transfer taxes and county names containing apostrophe's throwing run time errors when the Sales Price was changed has been corrected. (SRS 23688)

7. The DDE fields historically relating to the Buyer and Seller Amounts on lines 1109 & 1110 (on non-GFE files) were not properly managed in "with GFE" files. This has been corrected. Note that the non-GFE line 1109 is now the "with GFE" line 1104 and the non-GFE line 1110 is now the "with GFE" line 1103 – and there are only Buyer Amounts (the Seller figure is a Credit to Buyer amount). (SRS 23702)

8. The proration screen on "with GFE" lines 213-219 were not presenting the user with a Description data field, as the other lines' proration screens did – this has been corrected. (SRS 23713)

9. When Homeowner's Insurance was shown as POC the amount was not properly reflecting on the GFEC in the Category 3 section. The HUD Charge column was left blank for the item rather than reflecting the POC amount as specified by the RESPA regulations. This has been corrected. (SRS 23721)

10. The BuyerTotalRefund DDE field was not working properly on "with GFE" files. It is now properly presenting line 303's amount. (SRS 23723)

11. The following DDE fields were not properly populated for "with GFE" files, but they are now:

    Personal Property
    Policy: Owner's Premium
    Policy: Owner's Sale Tax (WA only)
    Policy: Lender #1 Premium

Policy: Lender #1 Sales Tax (WA only)
Policy: Lender #2 Premium
Policy: Lender #2 Sales Tax (WA only)

WA: Taxable Selling Price
WA: State Excise Tax
WA: Local Excise Tax
WA: Delinquent Interest State
WA: Delinquent Interest Local
WA: Delinquent Penalty
WA: Total Excise Tax Due (SRS 23726)

12. In an unusual setup condition (0% entered for endorsement remittance percentage in underwriter setup) the “with GFE” HUD lines 1107 & 1108 figures were not properly calculating. This has been corrected. Now, the policy remittance percentage will apply to policy premiums, and the endorsement remittance percentage – when not 0% - will apply to endorsement premiums, as designed. A 0% entry, in an underwriter setup, for endorsement remittance percentage will result in the percentage entered for the policy premiums being used for both the policy and endorsement premium split. (SRS 23734)

13. The Fee Check Invoice report, on “with GFE” files, was missing “:T” payee items on lines 1202 and higher. This has been corrected. (SRS 23784)

14. The certification page, when printing a “with GFE” HUD for buyer(s) only or seller(s) only, was presenting both buyer(s) and seller(s) signature lines rather than just those for the appropriate party(ies) based on the print selection. This has been corrected – now only the buyer(s) or seller(s) signature lines will be presented, to match the document selection. (SRS 23794)

15. A “with GFE” file that was originally worked up with “:T” as the payee on lines 1102, 1103 & 1104, with the detail screens completed for each, including income codes having been selected on each entry, that then had the payee changed on 1103 or 1104 to something other than “:T” and then had a disbursements file created and checks printed – without the user having edited the check for the new payee prior to printing – would end up with a fee slip/fee check for the non-“:T” payee. This improper behavior has been corrected. (SRS 23795)

16. The HUD line 107 amount, on “with GFE” files, was not properly pulling into the “Property Taxes” field on the 1099-S entry screen. This has been corrected. (SRS 23826)

17. On “with GFE” files, the description used on HUD lines 204 & 506, when funds are held outside of Escrow, has been changed from “Funds Held by Broker” to “Earnest Money held by xxxxx”, where “xxxxx” is either the Listing Agent, Selling Agent or Other Agent. To accommodate the longer description on those two lines, the maximum field length has been increased to 35 from 30. (SRS 23834)

18. An issue with line 501 data – with files being switched from “HUD with GFE” to “Worksheet with GFE” entry styles – had the data being preserved but hidden, rather than deleted. The user had to switch back to “HUD with GFE”, remove the data, then re-switch back to “Worksheet with GFE”, to get rid of the data properly. This has been corrected. (SRS 23838)

19. The Certification Stamp, if used on “with GFE” files, has been moved to HUD blocks G&H, so the second borrower’s name is not covered up. (SRS 23843)

20. The “with GFE” HUD line 901, prepaid interest, was not displaying more than two digits after the decimal in the per diem field in the description. The proration screen was allowing the additional digits (ie $10.1918), but they were not pulling through to the HUD after calculation. This has been corrected, to match non-GFE behavior. (SRS 23847)

21. The Loan Terms page, in the “Can your interest rate rise?” section, now allows for either the maximum rate or a text entry of a range, such as “2-5%”, to meet an example presented in the HUD FAQ’s. (SRS 23849)

Escrow

1. An issue with updating fields relating to mobile homes, in Escrow documents, has been resolved. Right-clicking on a Mobile Home field, and requesting “Update Field Codes”, was not executing properly – and this has been corrected. (SRS 22497)

2. Splitting of a non-income check into an income and non-income set of checks, combined with entering a liability amount on a detail line of the resulting income check, resulted in an improper amount being stored in the Income table (the liability amount was being stored in the Sales Tax column and was being subtracted from the income amount). This has been resolved, and you can now split an income check (fee slip) out of a non-income check. (SRS 18519)

3. The File History screen and report were not being sorted. Both now present data in descending date/time order. (SRS 23725)

4. The Marketing_Escrow table has been updated to include 4 new columns: MarketingRep1Code, MarketingRep2Code, MarketingRep3Code and MarketingRep4Code. During the upgrade, the fields will be added to the table and populated with the marketing rep codes from each file. (SRS 23727)

5. A system option has been added to "Enable Dual Authorization on Disbursements". This functionality relates to approving "check" disbursements only. Dual authorization is defined as allowing a user to set up the checks and another user to approve (authorize) the printing of the checks. A "user" is designated by their NT Login in this instance. Therefore, a user with two sets of initials cannot approve their own checks. No one can approve checks they created or modified. An additional setup option is made available, if Dual Authorization on Disbursements is enabled, to "Enable emailing of Authorization Requests".

   The existing dual authorization routine for wires out is separate and distinct from this new functionality.

   The option is on the Escrow 2 tab in Setup Options in Utilities. A new menu option will appear on the Escrow Disbursements menu: Disbursements Pending Approval.

   Once enabled, the Password edit screen will allow the "Approve Disbursements" option to be utilized user-by-user. By Default all users can authorize disbursements for other users regardless of their branch. An optional override to disallow a user from being an Approver can be set by un-checking the Approve Disbursements check box on the user's Password entry.

   A user cannot approve their own disbursements. Once approved, a disbursement item that is modified will need to be re-approved before it can be printed.

   When the "Enable Dual Authorization on Disbursements" option is "on", a "Submit" button will be presented at the bottom of the Disbursement preparation screen. When a user is finished preparing their checks, they would click on the "Submit" button to put the checks in a ready state to be approved. If the emailing of Authorization Requests option is also enabled, an email will go to the email account entered on the branch setup screen indicating that there are checks to be approved for the specific file.

   A "Disbursements Pending Approval" screen is added to the Disbursements menu. Users will use this screen to approve checks. Their branch will be defaulted and they can filter the checks pending approval by file number. They can view check details prior to approving the check. One or more checks can be highlighted and approved. Once approved, the check can be printed from the Disbursements screen. If the emailing option is turned on, an email about the approval will be sent to the user that originally submitted the request for approval.

This functionality was requested by a client group to provide a substitute for a requirement for two “wet” signatures on checks. (SRS 23538)

6. A setup option has been added to the Escrow 1 tab (in Utilities) to provide for a Secondary Escrow Officer to be assigned to a file. The second EO is assigned on the first screen of Initial Questions. No additional functionality or reporting is provided in conjunction with this change. (SRS 23539)

7. For sites configured for MFS processing (FNF-related entities only, at this time, utilizing Wires III), the Customer Name field will no longer default to “N/A” – the user will be required to enter a customer name. (SRS 23578)

8. The HUD/Settlement Statement Stamp (assigned in Password) is now available to users with the access level “Floater w/ Check Write”. (SRS 22844)

9. The description of the “Property Tax” field, on the 1099-S preparation screen has been changed to “Buyer’s Part of Real Estate Tax”, to give the user a better reference for the data to be entered, and corresponds to the description on the actual 1099-S form. (SRS 23598)

Escrow & Title

1. A DDE field for the Property Zip Code has been added to the field sets for escrow and title documents. (SRS 21868)

2. The Name Search function has been modified to allow for longer names to be displayed in the search results grid. Depending on the case used in entering names, up to 60 characters will be displayed. (SRS 21921)

3. When preparing email in Impact, and the system setup option “Add the following text to all emails sent through Impact” is enabled, the system will automatically insert two blank lines before the text being added, to separate it from other text the user may wish to enter in the body of the email. (SRS 23082)

4. A user that is not a NAF Administrator can now copy the “Comments” field, on a NAF entry, for pasting into other fields (“Comments to Title”, for example) or into documents. Previously, the NAF “Comments” field’s contents could not be copied to a user’s clipboard. (SRS 23468)

5. A system option has been added to the Escrow 2 tab (in Utilities) to provide for the automatic emailing of a notice to outside parties when a file has had an order sent to Title ("Auto send email when file is opened and sent to title"). The parties to receive such email are identified through a DSI Messaging configuration step. A flag, "Can Receive Auto Emails", has been added to the NAF to identify entries that should not receive automatic emails – by un-checking the flag, which will be "on" by default. An updated version of DSI Messaging (v. 1.3) will need to be installed, and properly configured, for this function to work properly. The setup option is not available to be enabled until Messaging v. 1.3 is installed. (SRS 23543)

6. A system option has been added to the Title tab (in Utilities) to provide for the automatic emailing of a copy of the preliminary report to outside parties on the file, when the prelim is released to Escrow ("Auto Send Email to Outside Parties"). The "Prelim Distribution Via" listing is the driver for parties that will receive the email, when combined with a DSI Messaging configuration step to identify which "Via" category(ies) should receive email. A flag, "Can Receive Auto Emails", has been added to the NAF to identify entries that should not receive automatic emails – by un-checking the flag, which will be "on" by default. An updated version of DSI Messaging (v. 1.3) will need to be installed, and properly configured, for this function to work properly. The setup option is not available to be enabled until Messaging v. 1.3 is installed. (SRS 23541)

7. A system option has been added to the Escrow 2 tab (in Utilities) to provide for the automatic emailing of a notice to outside parties when a file has closed ("Auto send email when file is closed"). The parties to receive such email are identified through a DSI Messaging configuration step. A flag, "Can Receive Auto Emails", has been added to the NAF to identify entries that should not receive automatic emails – by un-checking the flag, which will be "on" by default. An updated version of DSI Messaging (v. 1.3) will need to be installed, and properly configured, for this function to work properly. The setup option is not available to be enabled until Messaging v. 1.3 is installed. (SRS 23544)

Title

1. The File History screen and report were not being sorted. Both now present data in descending date/time order. (SRS 23725)

2. A system option has been added to the Title tab (in Utilities) to provide for the automatic publishing of the preliminary report upon its release to Escrow, for sites configured with a Document Management System integration, and one of the three supported PDF writers (Adobe Distiller, Adobe PDF or Win2PDF). An updated version of DSI Messaging (v. 1.3) will need to be installed, and

properly configured, for this function to work properly. The setup option is not available to be enabled until Messaging v. 1.3 is installed. (SRS 23542)

Accounting

1. A Positive Pay export filter for the US Bank ARP Fixed Format has been created. (SRS 23465)

2. Accounting users can now be given the same Invoice functionality that has been traditionally available to Title users (Escrow, Direct Order or Misc. invoicing). (SRS 23583)

All

1. When e-mailing Crystal Reports-based reports (HUD's, Settlement Statements, Receipts, Disbursement Reports, etc.) the attachment that is created will now be in PDF format instead of RTF format. This change was made to address some data conversion issues that impacted the presentation of the reports. (SRS 23852)

Utilities

1. The setup options relating to Invoicing have been consolidated and clarified on the General 2 tab of Setup Options. Additional options have been added to permit Accounting users invoice functionality. The new screen is presented below. Existing settings will be "translated" to the new set of options, with Accounting invoicing disabled at the time of upgrade. (SRS 23583)