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What's New in Impact/SQL 8.1 build (043)

This document outlines new and updated features introduced in the Impact/SQL version 8.1, build (043) release. Enhancements and modifications are discussed, below, in the module section they are applicable to.

For additional documentation about DSI's software, visit the documentation page of our website at: www.digisolaz.com/docs/documentation.htm. Earlier "What's New" publications are posted there.

Please contact DSI if you have any questions or comments – the Support line is 602-866-8199 x 2.

Escrow

1) A subtotal, of seller paid loan charges, is now shown on the HUD 800 through HUD 1300 sections on "with GFE" files". In addition, any seller paid owner's policy premiums will be reported on the same screens. The figures are presented in the lower left corner of the screens. (SRS 23832)

2) A new system option has been added to have buyer refund checks automatically pull the forwarding address for the buyer, rather than the current address, if available. (SRS 24586)

3) The user may now select which lender(s) to print HUD's for, on "with GFE" files with multiple lenders – rather than just printing all of the separate HUD's. The print control screen has an ellipse ("…") next to the Separate Lenders option, which will bring up a screen on which the user can select the desired lenders to print. (SRS 25107)

4) A Signing Date field has been added to the Dates/Transaction Information screen of Initial Questions. This date presents on the HUD in box "I". (SRS 25564)

5) Custom signatures now have the option of copying the name to either or both locations – above and below the line. This applies to Buyers, Sellers, Accommodators and Attorneys. (SRS 25886)

6) A new User permission has been added that controls whether the user can add/modify receivables, if the system is configured for receivables. Previously, this was a system-wide setting – now it is user-specific. (SRS 26028)

7) An alternative description field is now available on the Sub Agents' charge screens. This description will carry through to the sub agents' checks and to the itemization of commissions schedule. (SRS 26341)

8) The ability to copy lender information from one lender to another has been added to the Lenders' Party screens. There is a "Copy From" button, to facilitate the copying, at the bottom left of the screen. When clicked, a screen of all the lenders will present, for the user to select the lender to copy. (SRS 26485)

9) The File Status screen and report have been expanded to include:
   a. A complete list of all of the prelims/commitments that have been issued for Commercial files. (SRS 26556)
   b. The type of file (Residential or Commercial) is now shown. If Residential, whether with or without GFE is also reflected. (SRS 26300)
   c. The date fields have been expanded to show the time as well as the date (on a go-forward basis). (SRS 25149 & 26556)

10) The prelim/commitment(s) may now be previewed, in PDF form, as opposed to just printed, once released by Title, in the Escrow module. (SRS 26612)

11) Attorneys can now be flagged as representing any one party in the file. (SRS 26618)

12) When configured for Dual Authorization of Disbursements, the original submitter's name will now appear on the approval screen, in addition to the Escrow Officer. (SRS 26688)

13) The user can now specify, on the Payoff screen, whether the interest proration is to be calculated based on the ending date being a "To" date or a "Through" date. The field for the selection is between the Start and End Date fields, on the Payoff screen. (SRS 27747)

14) A setup option has been added to provide for the number of Processors that can be assigned to a file to increase from one (1) to three (3). (SRS 27775)

15) A new Zip Code lookup feature has been added to the Property Information screen. When the user enters a Zip Code, the City, County and State will be completed based on the entry made. If the City, County and State are entered prior to the Zip Code, and there is a mis-match with the Zip Code entered, the user will be prompted as to whether they wish to have the location data (City, County & State) changed to that officially tied to the Zip Code. (SRS 27777)

16) A new option has been added to Mandatory Fields to require the entry of a Payor Name on receipts. (SRS 26315)

17) The "Customer Name" field, on the Incoming (Anticipated) Wires form has been re-labeled as "Remitter". (SRS 26617)

18) On "with GFE" files, the Balloon Payment, Due in Years field has been expanded to accommodate the entry of a number with up to 15 decimal places (ex: 0.166666666666667) to serve some lenders' requirement. (SRS 25922)

19) To accommodate "Title Only" files, which will never have 1099-S' issued on them, the system will automatically mark a file as "Non-Reportable" if the Order Type is set to "Title Only" at the top of the Dates/Transaction Information screen of Initial Questions. (SRS 27515)

20) There is a new Setup Option to provide for the use of the "Qualified Intermediary" verbiage, instead of the standard verbiage, on Exchange Statements. (SRS 27776)

21) When configured for Receivables, if the loan amount is less than the fees being withheld (including payoffs marked as net funding), the system historically has created a negative receivable for the over withholding and no check was prepared for the Lender. This enhancement will reflect a Due to Lender amount on the Loan Summary screen and a disbursement to the Lender will be created. (SR 26978)

22) On "with GFE" files, when there are "Funds Held by Broker", the management of those funds in relation to the Commissions was disjointed and has been cleaned up so that the funds held will be presented in tandem with the Commission information. (SRS 27712)

23) When entering Buyer and Seller party information, if Entity Type "Individual" is selected, the Tax ID Type will default to SSN. If "Company" is selected, the Tax ID Type will default to EIN. (SRS 27037)

24) A Setup Option has been added that will let the business change the default description used on the line 1102 breakdown screen from "Escrow Fee" to "Settlement Fee". (SRS 28273)

25) The payoff entry screen has, historically, not let the wiring information screen be populated when the "Issue check for payoff" setting is selected. It will now permit the wire information to be entered at all times and will allow it to be pulled from the NAF. This will allow for advanced preparation of wire information. (SRS 27565)

Escrow – Commercial Files

1) The Settlement Items entry, on Commercial files, now has a new section specifically for Property Taxes. (SRS 26969)

2) Interest proration on an Assumed Loan may now be entered on the Loan screen on Commercial files. (SRS 27714)

3) On the Settlement Entry, Commissions screens, the user was only able to enter debit amounts; the credit fields have been made accessible in v8.1. (SRS 27761)

4) A payee other than the lender may now be designated for loan charge reserves on Commercial files. (SRS 27716)

5) The Commercial file settlement statement now has the option to itemize the sales price by property (in a multi-property situation) or aggregate it. (SRS 27736)

6) The entry of offsetting amounts, on the Commercial file Prorations screen, when the calculator is not used, has been altered to have the offset entry automatically made unless the "Override Offsetting Entry" checkbox is checked. (SRS 27760)

7) On the Settlement Entry, Loan Charge screen, when a charge is fully POC, a zero dollar entry is required to identify which statement the item should appear on (Buyer or Seller) – and the zero has been appearing on the statements when printed. The zero dollar entry will no longer present on the report. (SRS27744)

8) On Loan Paid in Advance settlement items being entered manually the per diem field is now available. (SRS 28106)

9) The ability to allocate Commercial settlement items in alternative ways is being introduced in version 8.1. Historically, charges were allocated based upon a party's ownership interest in the transaction – set on the Parties screen. It is now possible to drive allocations by Property and Party and to allocate specific loan(s) or other charges. Whether the allocation default is by parties' ownership interest in the entire transaction or by Property and Party, further allocations are possible by loan and even by specific charges. When the file is established, the user should determine how the charges will be allocated: either by ownership interest in the whole transaction OR by Property and Party, with or without additional party re-allocations within property. They will also need to determine whether there will be additional allocations by loan and by specific charges. (SRS 29218)

   a. **Transaction Allocations by Party**. This is the established allocation procedure, and it is managed by entering the ownership interest of each buyer and seller on the Parties screen. If this is how the transaction charges are to be divided up, no other allocation work need be done. If specific charges are to be allocated differently, they can be, as will be discussed in the subsequent sections of this item description. If allocations are to also include Property distinctions, these Party allocations should be completed as the defaults for the Property and Party allocations (described next).

b. **Property Allocations**: This function should be used if the transaction charges should be allocated by Property and Party. On the Edit menu, under Settlement Entry, there is now a Property Allocations menu option. Selecting it will bring up a screen called "Commercial Entry [file number] – Property Allocations".   In the upper left of the screen is a checkbox labeled "Allocated?". When checked, the screen will present the properties and buyer and seller parties entered on the file; a sample is shown below. If transaction allocation percentages have been entered on the buyers and sellers (discussed above) they will default on this screen but can be changed, by property.

The user can enter the percentage each Property represents of the transaction, in the Percent field on each record in the top section of the screen. The percentages can be entered to four decimal places and must add up to 100% when completed. However, percentages do not need to be entered if specific charge allocations by property are to be done (see section "d." below). The ✎ Clear icon can be used to erase an existing entry.

The user can also alter allocation percentages of the buyers and sellers, that were brought from the Parties screen, if that level of re-allocating of charges is required. These must be done for each property, on the screen shown above. The percentages can be entered to four decimal places and must add up to 100% for Buyers and 100% for Sellers when completed. The ↺ Reset icon can be used to restore an altered percentage to the party's transaction percentage from the Parties screen. The ✎ Clear icon can be used to erase an existing entry.

To eliminate allocations by Property, uncheck the "Allocated?" checkbox.

c. **Loan Allocations:** Regardless of whether Party transaction allocations or Property and Party allocations have been made, the user may apply allocations to the loan(s) involved in the transaction, by party, as well – to provide further specificity to the allocation of charges if needed. This is, in reality, a sub-set of settlement charge allocation, but is managed separately for user ease and visual clarity. On the Edit menu, under Settlement Entry, there is now a Loan Allocations menu option. Selecting it will bring up a screen called "Commercial Entry [file number] – Loan Allocations".   In the upper left of the screen is a checkbox labeled "Allocated?". When checked, the screen will present the Lender Names affiliated with the loans entered on the file and buyer and seller parties entered on the file; a sample is shown below. The Party transaction allocations will default to each loan.

Each loan should be highlighted in succession on the left side of the screen, and the allocation percentages or dollar amounts (or a combination of both) made for the parties on the right side of the screen. Depending on whether the loan is a buyer item or a seller item, the parties presented will reflect appropriately. Dollar amounts can be entered in the Credit column, in lieu of percentages in the Percent column. The percentages can be entered to four decimal places and must add up to 100% when completed, or equivalent dollar entries must allocate the full loan amount, or a combination of both. A counter at the bottom of the screen will indicate if the loan has been fully allocated. The 🔙 Reset icon can be used to restore an altered percentage to the party's transaction percentage from the Parties screen. The ✎ Clear icon can be used to erase an existing entry.

To eliminate allocations by Loan, uncheck the "Allocated?" checkbox.

d. **Settlement Charge Allocations:** Regardless of whether Party transaction allocations or Property and Party allocations have been made, the user may apply different allocations to one or more of the individual settlement charges involved in the transaction, by party, as well – to provide further specificity to the allocation of charges if needed. In theory, every single charge could be uniquely allocated with this functionality, but more-typically, the aforementioned allocation approaches would be used to broadly allocate charges, and this function would be used to address specific unique situations. To allocate a specific charge, click on the "Allocate Charge" checkbox at the bottom of the charge entry screen. If an allocation already exists, click on the "Edit Allocation" button.

A screen like that shown below will present with all buyers and sellers listed, upon which the user can re-allocate the charge by percentage or by dollar amount or a combination of both. Counters at the bottom of the screen will indicate if the charge has been fully allocated. If no changes are made from the defaults driven by party transaction and or property and party allocations, nothing will be saved for the specific charge.

The Reset icon can be used to restore an altered percentage to the party's transaction percentage from the Parties screen. The Clear icon can be used to erase an existing entry.

To eliminate a charge allocation, uncheck the "Allocated Charge" checkbox.

10) The Commercial file settlement statement can now be printed by property, in a multi-property situation, when allocations have been established by Property and Party. When the Property Statements Print Option is selected, the screen below, on the right, will present and the properties to print statements for can be selected by checking the box in front of each desired. (SRS 29218)
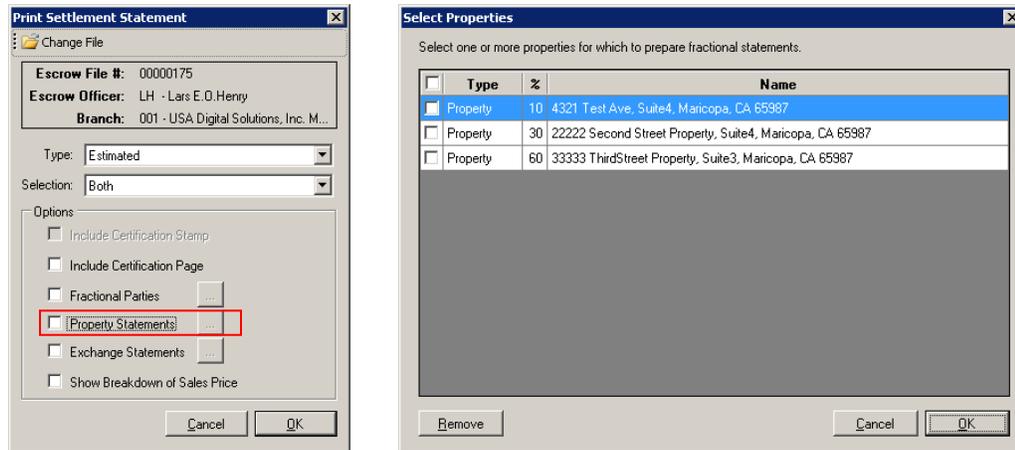
Title

1) A new system option is available that will require that Title re-release the prelim/commitment after amending it. (SRS 26964)

2) The Other Party Reference Number has been made available as a DDE field for Title docs. (SRS 28145)

3) A policy or endorsement document master may now be marked as inactive and will not appear on the document menus. Document Admin permissions are required to make this change. (SRS 25223)

Accounting

1) A new User permission has been added that controls whether the user can create and modify a trust account reconciliation in the Accounting module. (SRS 25445)

All

1) The Name Address File (NAF) search results can now be filtered by City. Previously, only County and State were available filters. (SRS 27407)

2) The Name Address File (NAF) now has fields available for Work Phone Extension and Home Phone Number. (SRS 26278)

3) In documents, when pasting text into a document, the system will ensure that the correct formatting and style is applied to the text being pasted, based on where the text is being inserted. (SRS 28494)

4) Currently, Impact/SQL supports the Excel settlement statement, rent schedule and HUD. An enhancement has been made that allows support for any Excel "document" that has been prepared to work with Impact/SQL. (SRS 28961)

5) A File History entry will be added when the escrow file or direct order is submitted to Title. (SRS 28144)

6) It is now possible to search, in Invoicing, by Invoice Number, Pre-Bill Number and File Number. (SRS 25458)

7) The File Status screen and report have been expanded to include:
   a. A complete list of all of the prelims/commitments that have been issued for Commercial files. (SRS 26556)
   b. The type of file (Residential or Commercial) is now shown. If Residential, whether with or without GFE is also reflected. (SRS 26300)
   c. The date fields have been expanded to show the time as well as the date (on a go-forward basis). (SRS 25149 & 26556)

8) An underwriter may now be set as inactive, and will not appear in the Underwriter selection dropdowns. Document admin permissions are required to make this change. (SRS 23879)

9) The Notes associated with Parties are now available for inclusion on the Title Instructions under the Prelim Distribution section. The Crystal Report(s) involved will require editing to present this data. (SRS 25888)

10) When printing Trial Balance reports with the Print Option "Print Ledgers" selected, the ledgers will reflect the property address. (SRS 26122)

11) Currently the DDE's available in Escrow and Title don't include the Attention To and Prefix fields available on the Buyers and Sellers. This enhancement will add the DDE's for Attention To and Prefix to the standard DDE fields and to the Smart Tag DDE's. (SRS 26778)

12) Designations can now be placed on income codes so that the income codes available to the users will be filtered depending on where they are entering the charge. The options are presented in the screen shot below. This control is managed through the Utilities module, User Tables, Income Codes. After the upgrade to 8.1, all will be set to "None (All Categories), so no change will be affected with the upgrade. When the business wishes to make the change, they will select the category for each income code. (SRS 28039)


Utilities

1) A new system option has been added to have buyer refund checks automatically pull the forwarding address for the buyer, rather than the current address, if available. The option is on the Escrow Functions > Disbursements tab of Setup Options, in the Utilities module. (SRS 24586)

2) A new User permission has been added that controls whether the user can create and modify a trust account reconciliation in the Accounting module. (SRS 25445)

3) A new User permission has been added that controls whether the user can add/modify receivables, if the system is configured for receivables. Previously, this was a system-wide setting – now it is user-specific. (SRS 26028)

4) A new system option is available that will require that Title re-release the prelim/commitment after amending it. The option is on the Title Functions > Prelim tab of Setup Options, in the Utilities module. (SRS 26964)

5) A setup option has been added to provide for the number of Processors that can be assigned to a file to increase from one (1) to three (3). The option is on the Escrow Functions > Data Entry tab of Setup Options, in the Utilities module. (SRS 27775)

6) A new option has been added to Mandatory Fields to require the entry of a Payor Name on receipts. (SRS 26315)

7) New Setup Options have been added to specify the default Source of Business and Bill To Customer sources, as shown to the right. The option is on the Order Desk tab of Setup Options in the Utilities module. (SRS 28065)
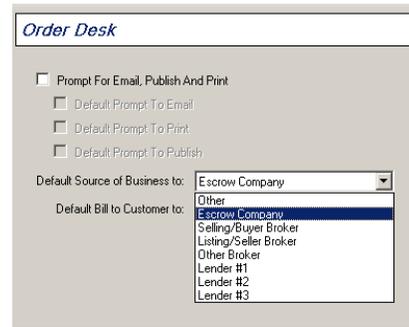

8) There is a new Setup Option to provide for the use of the "Qualified Intermediary" verbiage, instead of the standard verbiage, on Exchange Statements. The option is on the Statement Printing tab of the Escrow Functions in Setup Options in the Utilities module. (SRS 27776)

9) A Setup Option has been added that will let the business change the default description used on the line 1102 breakdown screen from "Escrow Fee" to "Settlement Fee". The option is on the GFE Defaults section of the Escrow Functions Setup Options. (SRS 28273)

10) Invoices and Commitments/Prelims have been added to the View/Clear Locks function, on the Tools menu in Utilities. (SRS 26758)

11) The Default Bank has been added to the Branch Listing report. (SRS 27821)

Order Desk

1) The File Type will reset to Residential, on the Order Desk Order Info tab, after a file is completed in Order Desk. If Commercial is selected on the prior file, it will not be retained for the next file, as predominantly Residential files are opened via Order Desk. (SRS 27911)

2) There have been some enhancements made to the Order Desk module (SRS 28065):
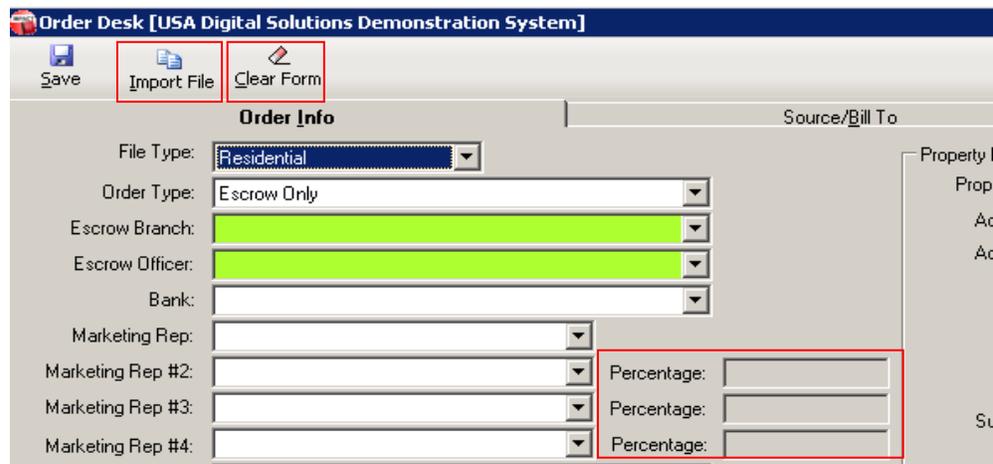
a. The ability to copy from a master file has been added. To copy from a master file, the user should click on the 🗐 Import File icon at the top of the screen.
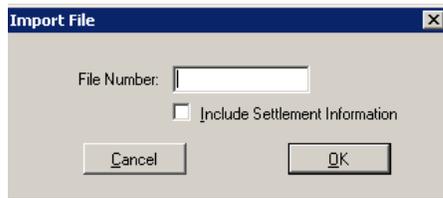
They will be presented with a screen asking for the file to import from (the master file) and whether to include Settlement Information (HUD data). Once the user enters the master file number and clicks on OK to continue, the master file data will populate the Order Desk entry form. If it turns out that that should not have been done, or was the wrong file to copy from, the ✎ Clear Form icon, at the top of the Order Desk screen, can be used to remove the data from the Order Desk form.

b. The Marketing Rep percentage fields are now available on the Order Info tab.

c. The Order Desk user has the ability now to print, email or publish the Title Instructions.

d. There are new Setup Options through which the default party selections for the Source of Business and Bill To Customer can be identified. The choices are Other, Escrow Company, Selling Broker, Listing Broker, Other Broker, Lender #1, Lender #2 or Lender #3. The "Other" selection will use the value established via User Defaults, if present.

e. On the Distribution tab of Order Desk, the three generic entries for other parties can now accept email addresses; and, the Escrow Company, from the Order Info tab is presented.