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## What's New in Impact/SQL ver 10.1?

USA Digital Solutions, Inc. has made some enhancements to Impact/SQL, with version 10.1, involving both CDF and non-CDF functionality. The enhancements are detailed in this document, and those related to the CDF will be incorporated into an updated version of “**The Closing Disclosure Form, CFPB 2015**”.

### Utilities


- 1) The Setup Option screen “**Escrow Functions – GFE Defaults**” has been modified and an additional screen (“**Escrow Functions – Proration Defaults (GFE, COM, CDF)**”) has been added. The Proration Default settings have been pulled off of the “GFE Defaults” screen and put onto one of their own screen as the defaults apply to GFE, CDF and Commercial files...not just GFE files. The defaults set on this screen are database wide. The Company should determine their most-commonly used proration settings and put them on this screen (requires System Administrator access level).

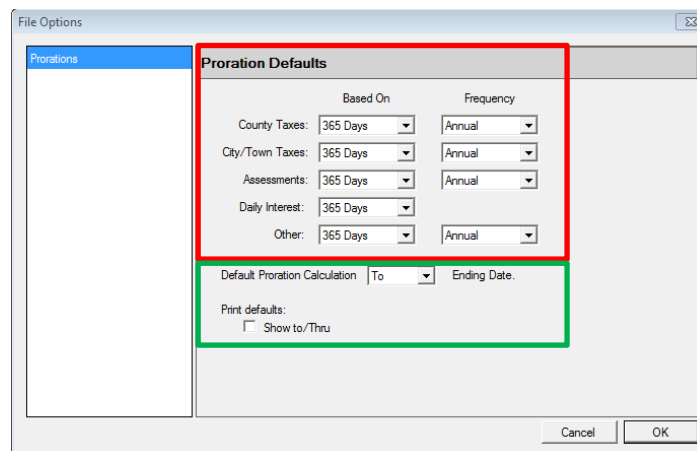
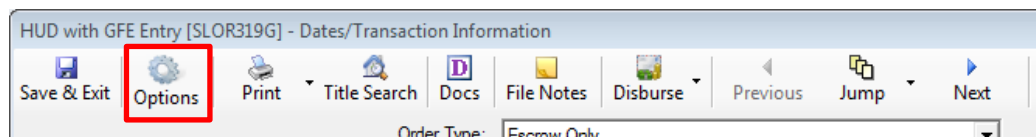
Prorations Based On:	Based On	Frequency
County Taxes:	365 Days	Annual
City/Town Taxes:	365 Days	Annual
Assessments:	365 Days	Annual
Daily Interest:	365 Days	
Other:	365 Days	Annual

The User Tables > User Defaults settings for Payoff and Rent Schedule prorations are still in place for non-GFE, non-CDF, and non-Commercial files (old HUD and Worksheet). (SRS 38711)

- 2) The **Load ABA Routing Numbers** function, on the **Utilities, Tools** menu, was throwing an error due to a change in the Federal Reserve’s web-site that the listing is pulled from. This has been addressed, but the automated download and import event cannot currently be used as the Fed has introduced an intermediate prompt screen that cannot be avoided. A message will be received if the Import From Website option is selected, indicating a manual effort is required. So, the **Import From File** function must be used, after the file of ABA routing numbers is manually downloaded by the user. The site listed on the Load ABA Routing Numbers screen has been updated to the path the user should follow – where they will be prompted to “Agree” to the terms of use, and then they should save the data that is presented to a location accessible from within Utilities. The URL listed can be edited within Utilities > Setup Options > DSI Functions (by DSI Support personnel) in case there is another change to the URL in the future. (SRS 38499)

## Escrow

- 1) Users may change the proration defaults on individual GFE, Commercial, and CDF files using the  **Options** icon found on the data entry wizard screens of each file type. The GFE Entry Wizard menu and GFE **File Options** screen are shown below. The user may also override the proration settings on an individual charge, as they have in the past. The file-level override of the database defaults might be helpful for particular lenders, for example. The “to/through” items, at the bottom of the File Options screen, will be discussed in the next entry in this document. (SRS 38710)



- 2) On the **File Options** screen (above), the user may alter the **Default Proration Calculation Ending Date** to represent the date up **“to”** which the proration is calculated or **“through”** which the proration is calculated (a one day shift). **“To”** has been the traditional behavior in Impact/SQL, but there has been a request to enable **“through”** calculations. This option will let the user override the default **“to”** behavior for all prorations in the file. The user may also alter the calculation setting for a specific proration on the proration entry screens.


In conjunction with the calculation setting, the second option controls **Print Defaults** for prorations. If the Print Defaults checkbox is unchecked, when the settlement statements or CDF are printed, the word **“to”** will always be presented between the proration dates (regardless of the **“to/through”** setting for the calculation). If checked, the selection for the calculation setting will print on the statements or CDF. This separation of the calculation option from the print option is because some lenders read **“to”** to mean **“through”** and want the calculation to be **“through”** the end date, but want the document to indicate **“to”**. The print control is not available on the prorations entry screen. Therefore, in the event that selected charges will be calculated as **“through”** and printed as **“through”**, but others will be calc'd **“to”** and printed as **“to”**, the user should set the File Option calculation option to **“To”** (and override it on the individual charge screen(s) that will be calc'd through) and the Print Default option should be checked so that whatever the calculation setting is on the individual charge will be used when printing. (SRS 38706)

- 3) Two fields have been added to the **Loan Terms** tab for non-GFE files (CDF, Commercial, and non-GFE Residential): **Construction Loan Type** and **First Payment Date**. This data is to be utilized in the export of the Uniform Closing Dataset (MISMO standards). The Construction Loan Types are **“Not Applicable”**, **“Permanent Construction”** and **“Temporary Construction”**. The First Payment Date is a date field. These are available as DDE fields. (SRS 38506)
- 4) There have been changes made to the CDF Title Insurance Premiums screens (Lender's and Owner's) providing for the distribution of the charges to more parties. These screens are detailed in **“The Closing Disclosure Form, CFPB 2015”** document, which will be updated for version 10.1. The changes will not be described here. (SRS 38903)

## TITLE

- 1) When a **Copy Base** action is taken, an entry will be added to the **File History** log. (SRS 38947)
- 2) When data from **NextAce** is imported into a prelim or policy, an entry will be added to the **File History** log. (SRS 38948)

## ESCROW & TITLE

- 1) The **Auto Correct** function, on systems running with Word 2010, was in a menu tree that is inaccessible within Impact/SQL document editing. It has been moved onto the Impact/SQL **Tools** menu, reached via the  **Tools** icon, as **Auto Correct Options**. (SRS 39240)
- 2) The **Document Maintenance Sweep All** application has been re-written in .Net and has been moved into the Escrow and Title Modules, on the Document Maintenance menu, under the Utilities option. Document Administration permissions are required to see this function. The application will be documented separately. Only users trained in its operation should utilize this function. (SRS 39387)
- 3) The **NAF Details** screen has been modified to present Bank Account Numbers and **Routing Numbers** on entries. (SRS 39493)