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What's New in Impact/SQL version 10.11? (Build 2047)

USA Digital Solutions, Inc. has made some enhancements and bug fixes to Impact/SQL with version 10.11. The enhancements and bug fixes are detailed in this document, and will be incorporated into updates of the module manuals, as applicable.

Escrow

- 1) New functionality has been added to the New File opening screen that will auto populate the current date in the Original setup Date field when requesting a Manual file. (SRS #48391)

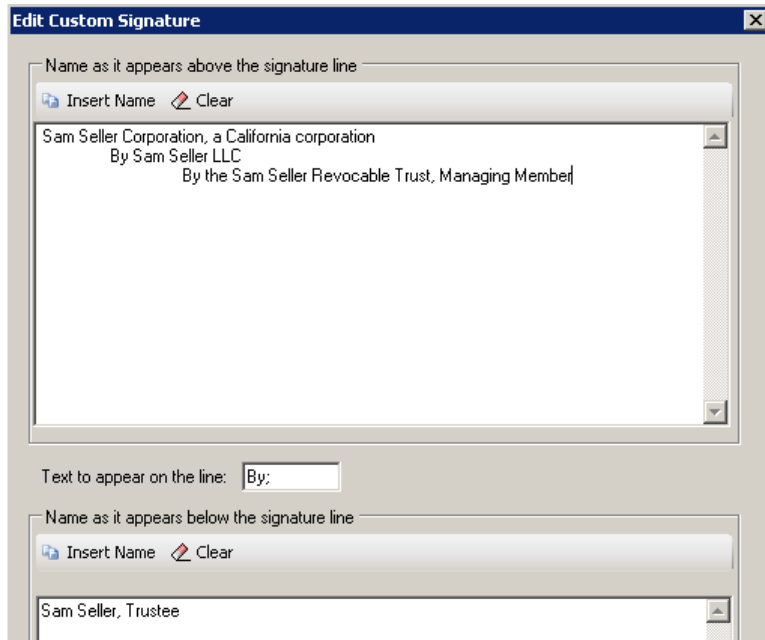
A screenshot of a software dialog box titled "New Escrow File". At the top, there is a dropdown menu for "Escrow Branch" with the selected value "001 - USA Digital Solutions, Inc. Main Office @25th". Below this, there are two sections. The first section, "File Type", contains two radio buttons: "Residential" (which is selected) and "Commercial". The second section, "File Number Options", contains three radio buttons: "Automatic", "Manual" (which is selected), and "Tract". To the right of the "Manual" radio button are three input fields: "File Number:" with an empty text box, "Original Setup Date:" with a date field containing "09/13/2017" and a calendar icon, and "Escrow Officer:" with a dropdown menu. Below the "Manual" radio button, there are two more input fields: "Number to Pull:" with an empty text box and "Escrow Officer:" with a dropdown menu.

- 2) Zip Code 91709 will no longer include a Los Angeles County reference. It will populate as Chino Hills, San Bernardino County. (SRS 48953)
- 3) The NAF has been cleaned up to properly handle phone extensions. When the company, branch and individual NAF entries have different phone numbers and extensions, it is no longer inheriting the extension from the parent record. The correct number and extension are being displayed in the file. (SRS #48857)

- 4) New functionality has been added to the Custom Signature Blocks. Users are now able to enter minimal text ON the signature line i.e. By:

Additionally, the user are able to use **CTRL-TAB** to insert indents in both the above and below the signature line sections. (SRS #48894)

Data entry sample:



Sample of the signature block on a document.

SELLERS:

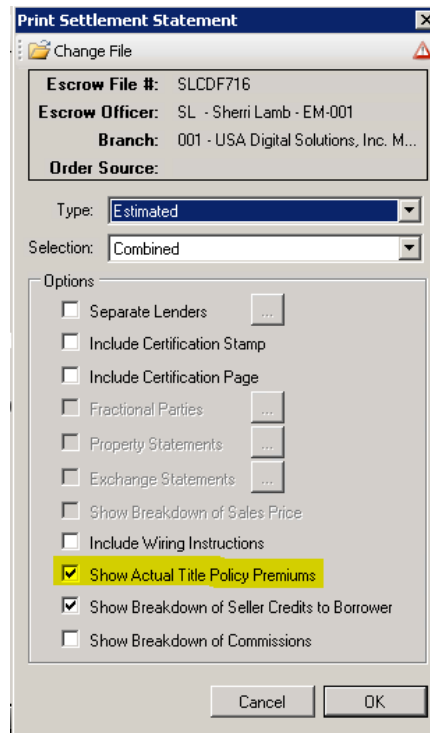
Sam Seller Corporation, a California corporation
By Sam Seller LLC
By the Sam Seller Revocable Trust, Managing Member

By: _____ Date _____

Sam Seller, Trustee

- 5) New functionality has been added to CDF Files, to cause the Date Issued to be auto populated with the current date, on the Seller's CD, if the date was not manually completed on the CD Header screen. If the date was entered manually, the Seller's CD would reflect the manually entered date. (SRS #47101)
- 6) A bug was identified and corrected where the Borrower/Seller names were not properly displayed on the CDF Header screen when they had been reordered on the Parties screen. Additionally the link to the parties via the CDF Header screen was not connecting to the appropriate party. (SRS #48548)

- 7) A bug was reported where an error message was presented when trying to save the file. The user selected one of the party entries as the payee via the binocular icon on a charge item and the party name was more than 250 characters in length. If the payee was manually typed in the payee the field would truncate the party name at 250 and allow saving. The issue has been corrected and the user is able to select the party via the binoculars without an error message. (SRS #49322)
- 8) Impact version 10.9 introduced new functionality in a CDF file, on the following Section/Line numbers, to cause an offsetting debit or credit line number to be defaulted. In previous versions the user had to manually offset each line if desired. The user is able to edit the line item to eliminate the offset, if applicable. (SRS #47123)
 - Section K: Line 04, 05, 06, 07
 - Section L: Line 04, 06, 07, 08, 09, 10, 11
 - Section M: Line 03, 04, 05, 06, 07, 08
 - Section N: Line 06, 07, 09, 10, 11, 12, 13
- **In version 10.11, there is now a setup option available for the operation to select whether the offset should be defaulted or not. (SRS #48851)**
- 9) New functionality has been added to cause the Owners and Lenders Policy Liability Amounts to automatically be updated when a user modifies the existing Sales Price or Loan Amount within a CDF file. Note that any related Policy premiums will not be updated. (SRS #48092)
- 10) New functionality has been added to allow the Settlement Statement printing default for CDF files be set to automatically mark “Show Actual Title Policy Premium”. This is a database wide setup option. The user can always override the option when printing. (SRS #31416)



- 11) CFPB - New checkbox options have been added to the License Tab in the NAF, that are designated as Lender entities, to reflect “Use New Mortgage Insurance Calculations” and “Use New Cash to Close Calculations”. These selections will be applied as the defaults when the lender NAF entry is used in a file. If necessary, the user can overwrite the entry on a file by file basis. (SRS #49722)

The screenshot shows a software window titled "NAF Entity" with a "License/Other" tab selected. The window contains the following fields and options:

- Item:** License/Other
- Company License Information:**
 - NMLS/License ID:
 - Other License ID:
 - License Issued By:
- Contact License Information:**
 - NMLS/License ID:
 - Other License ID:
 - License Issued By:
- Platform:** 201707 CFPB Calculations
 - Use New Mortgage Insurance Calculations
 - Use New Cash to Close Calculations

- 12) CFPB - CFPB Final Ruling 201707, made changes to the calculation of the Escrow Account calculations and funds needed for first year on page 4. These changes addressed the inclusion of the Mortgage Insurance in the “Escrowed Property Costs over year 1”. The Calculated value should be the monthly escrow amount for Mortgage Insurance.

This change will allow for it to be implemented on a lender by lender and file by file basis. In Oct 2018, the changes will be required for all new orders to follow the rule but not affect “grandfathered” orders.

To facilitate these required changes, specific to CDF files, a new checkbox option has been added to the Lender Party screen, Loan Terms Tab for 201707 CFPB Calculations, “Use New Mortgage Insurance Calculation”. When the “Use New Mortgage Insurance Calculations” selection is checked (manually or from the Lender’s NAF entry default) the Mortgage Insurance will follow the same functionality as Homeowners Insurance and Property Tax escrowed amounts with respect to sections F, G and Estimated Taxes and Insurance. Calculations for the Projected payments will populate “Monthly Escrow Amount and Estimated Escrow Amount” based on how the option is set. If the lender is pulled from the NAF and has the checkbox marked, the selection will be defaulted. When the closing type is not a CDF, the option will be hidden. (SRS #49723)

- 13) CFPB - CFPB Final Ruling 201707, made a change to the calculations for Assumption transactions in CDF File format. The overall effect of the change is that existing loans and assumed loans will be included in "Payment/Funds from Borrower", "Funds from Borrower" and removed from "Adjustments and Other Credits". The Impact changes will allow for it to be implemented on a lender by lender and file by file basis. In Oct 2018, the changes will be required for all new orders to follow the rule but not affect "grandfathered" orders.

When the "Use New Cash to Close Calculations" selection is checked (manually or from the Lender's NAF entry default) the existing loans and assumed loans will be included in "Payment/Funds from Borrower", "Funds from Borrower" and removed from "Adjustments and Other Credits". If the lender is pulled from the NAF and has the checkbox marked, the selection will be defaulted. When the closing type is not a CDF, the option will be hidden. (SRS #49724)

- 14) CFPB – The functionality has changed as to how the borrower and seller names and address will be presented on the printed CDF. If the 1st and 2nd borrowers/Sellers have the same address or were linked AND there is sufficient space, they will be presented on page 1. When there is more than one party, and they have different addresses, Borrower/Seller 1 will appear on page 1 and each additional borrower/Seller's name and address will be shown on page 5. (SRS #49725)
- 15) A bug was previously identified where the seller's names were not appearing in the correct order on the printed CD when they had been reordered on the Seller party's screen. The issue has been corrected. (SRS #49755)
- 16) CFPB –The use of the alternate, short form closing Disclosure is now available simultaneously for 2nd and higher loan transactions. The "Use Optional Closing Disclosure forms for transactions not involving a seller" may now be marked, per NON primary lender. Lender Party Screen > Loan terms. (SRS #49726)

The option for the short form may be checked on secondary lenders that have a valid finance type of **New, Refinance, Second Mortgage, Assumption only**

You will not be able to check the option until:

- A primary lender has been established for the file
- A valid finance type has been selected-see above
- Note: the Primary Lender is the first lender in the list of lender that meets the following criteria:
 - Not a Mortgage Broker
 - has a valid finance type – see above
 - does not have the option for short form checked
 - Primary Lender can change as data is entered depending on it position and other lender information

- 17) CFPB – New functionality for post-consummation construction loan inspection and handling fee have been added. The values are not required, but when entered (Lender Party > Loan Terms tab) will capture the description and amount for each fee, on each lender, where the loan type has been designated as a construction loan. The data from the table, when exists, will be printed as an Attachment page of the CDF. (SRS #49855).

The screenshot shows the 'Edit Lender - Bank of America' window with the 'Loan Terms' tab selected. The 'Construction Loan Type' is set to 'Permanent Construction'. Below the main form, a table titled 'Post-Close Construction Inspection and Handling Fees' is displayed with the following data:

Description	Amount
xxxx New Item for post closing construction disbursement	99.00
Total:	99.00

Closing Disclosure - Attachment

Closing Information

Date Issued
 Closing Date 2/14/2017
 Disbursement Date
 Settlement Agent USA Digital Solutions, Inc. - v10.11 (Seller)
 File# DSITEST-998-RR
 Property 4321 Property Lane
 Phoenix, AZ 85029
 Sale Price \$50,000,000.00

Transaction Information

Borrower Bernie R. Buyer
 1201 Gonna Move Soon Lane
 Fullerton, CA 92833
 Lender Bank of America

Loan Information

Loan Term 30 Years
 Purpose Construction
 Product Fixed Rate
 Loan Type Conventional FHA
 VA _____
 Loan ID #
 MIC #

Post-Close Construction Inspection and Handling Fees	
Description	Amount
xxxx New Item for post closing construction disbursement	\$99.00
Total	\$99.00

- 18) New functionality has been added to the Commercial File format that will allow the user to include notes in a proration entry when using the calculated feature. These notes would then be reflected on the Settlement Statement. (SRS #48920)

- 19) A Bug was identified and corrected where the On Hold button was being disabled inappropriately. When first entering the receipt entry screen the On Hold button is enabled. Once an invalid On Hold type is selected (i.e. wire in) the On Hold button is disabled. When the users reselects a valid On Hold type (i.e. Earnest Money), the button will now be re-enabled. (SRS#49064)
- 20) Additional validations have been added to the commission screen in CDF files. The user will be required to assign the commission amount to Listing and/or Selling Real Estate Brokers/Agents. The validation is only applicable when a percentage or amount of commission is entered. (SRS #48406)
- 21) New functionality has been added to the Commission-sub-agents screen to provide an "Add Another" shortcut button. (SRS# 48469)
- 22) New functionality has been added to the Payoff entry screen to add a "NOTES" tab. This allows the user to add text, per payoff, that would then be reflected on the settlement Statement, when needed. (SRS #48121)
- 23) A bug was reported in commercial and CDF files where the Lender 2 name would appear in the Lender 3 name DDE when the file had two lenders and no mortgage broker. This has been corrected. (SRS #49251)
- 24) New functionality has been added to allow the user to "Anticipate a Wire" from the Buyer/Seller Summary Screens. (SRS# 48169)
- 25) A bug was reported, when a user clicked the Wire-In button on the lender summary screen, they were presented with the Incoming wires Screen. If the user clicked OK, without making any changes to the Incoming Wires Screen, the screen disappeared and no anticipated wire was created. This has been corrected. An anticipated wire-in will now be created. (SRS #49039)
- 26) Additional enhancements have been made to the processing of Fee Slip data in CDF and Commercial files. In 10.10, zero dollar Policies and Endorsements entered in the title insurance premiums or Title Charges screen, were included in the fee slip. Now, ALL zero dollar entries, with an associated income code, will be included in the Fee Slip and transmission for commercial and CDF files regardless of which section they were entered. (SRS# 49853)
- 27) When the database has been configured to display the receivables tab in Disbursements, new functionality has been added to allow the user to "Anticipate a Wire" from that screen. (SRS# 45369)
- 28) When the database has been configured to prompt the user to issue a 1099-S during disbursements, new functionality has been added to allow the user to mark the file as "non-Reportable" at the time. (SRS# 32557)

29) New DDE fields are now available for the Company and Escrow Branch License numbers (NMLS, License ID; License ID issued by; ALTA Universal ID) so that they can be used in escrow documentation. If there is no data presented, that would indicate that the Company and Branch records in UTILITES must first be updated by a System Admin. (SRS #43220).

Company NMLS License ID	Escrow Branch NMLS License ID
Company License ID	Escrow Branch License ID
Company License ID Issued by	Escrow Branch License ID Issued by
Company ALTA Universal ID	Escrow Branch ALTA Universal ID

30) When creating a 1099-S, and the seller name is copied and pasted, carriage returns and tabs are automatically stripped from the formatting to avoid error messages and bad export data to the IRS. (SRS #48608)

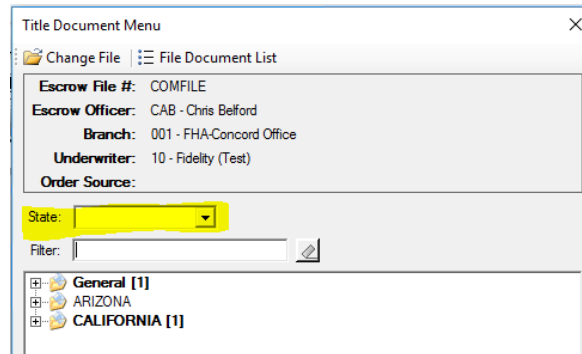
31) New functionality has been added to alert the user of an accounting lock by displaying a lock icon on the desktop status bar, when there is an accounting lock on the file. (SRS #33047)



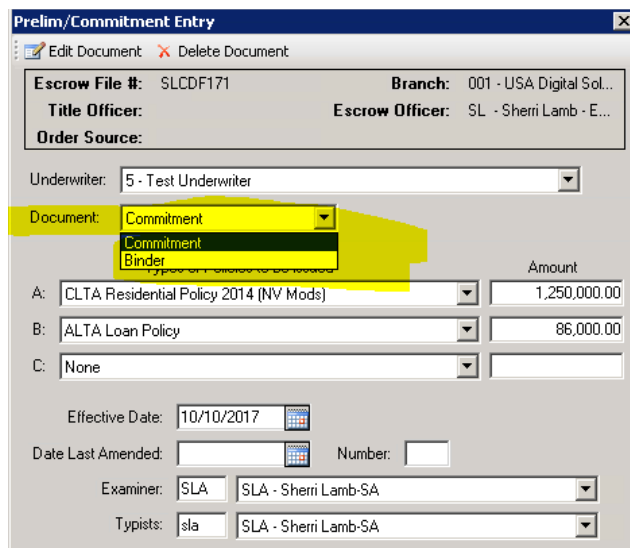
32) Marketing Reps will now have their phone and fax numbers available for selection in documents as a DDE field. The marketing reps email must first be configured via the Utilities Module for this functionality. (SRS #48967).

Title

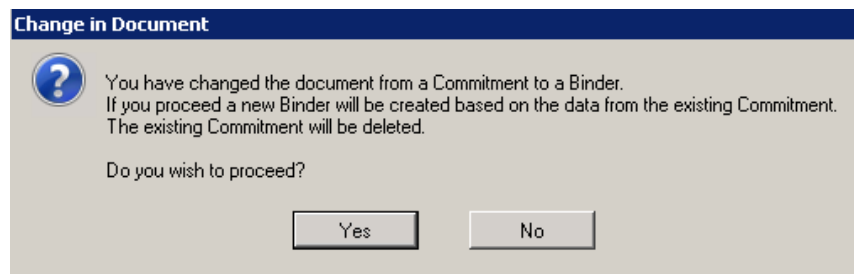
- 1) New functionality has been added to the Title Documents Menu to allow users access to filter by state (when configured). (SRS# 49015)



- 2) New functionality has been added to allow a Title user to convert an existing prelim to a commitment or vice versa within Impact by re-selecting the document type. (when configured) (SRS#48114)



When the document type is reselected, the user is presented with a confirmation/warning message as shown here:



- 3) New functionality has been added to allow a Title user to maintain multiple document types (prelim/commitment/binder) within an ESCROW file. (when configured) (SRS #28543 & 48949)

Initial selection will provide all 'configured' options

The screenshot shows the 'Prelim/Commitment Entry' window. The 'Document' dropdown menu is open, showing 'Commitment' selected. Below it, a table lists document types and amounts:

	Amount
A: None	1,250,000.00
B: None	86,000.00
C: None	

If an additional document is selected only the remaining document types, not previously selected, will be presented.

The screenshot shows the 'Prelim/Commitment Entry' window. The 'Document' dropdown menu is open, showing 'Prelim' selected. Below it, a table lists document types and amounts:

	Amount
A: CLTA Residential Policy 2014 (NV Mods)	1,250,000.00
B: ALTA Loan Policy	86,000.00
C: None	

The prelim/commitment grid will also include the document type.

The screenshot shows the 'Prelim/Commitment' window with a grid of document entries. The grid has the following columns: Property Address, Document, Typist, Examiner, Created, Last Updated, and Released.

Property Address	Document	Typist	Examiner	Created	Last Updated	Released
123 Property Road, Phoenix, AZ 85029	Commitment	sla	SLA	10/10/2017 10:44 AM	10/10/2017 10:46 AM	
123 Property Road, Phoenix, AZ 85029	Prelim	sla	SLA	10/10/2017 10:47 AM	10/10/2017 10:48 AM	
123 Property Road, Phoenix, AZ 85029	Binder	sla	SLA	10/10/2017 10:49 AM	10/10/2017 10:50 AM	

- 4) When entering fees via Title Charges (Menu > Title Charges) the income code selection will now automatically populate the description line of the fee entry. (when configured) (SRS #47588)
- 5) The state filtering has been updated to correctly display the filtered policy types in the dropdown, based on the selected property. (SRS #49704)

Accounting

- 1) New Functionality has been added to the Accounting Module to assist with the validation of file data to process outgoing wires. (Accounting > Misc. > Wire Verification) Wire Verification will present the user with file data details for Seller/Buyer/Payoffs and Agents and a tab to allow viewing of the ledger. The Utilities setup option must be configured to view. (SRS #49307)

The screenshot shows the 'Wire Verification' window with the following data:

File Number: 00000870		Balance:	500.00
Escrow Officer: SC1 - Scott Chance-001-EO		Receipts In Process:	0.00
Branch: 001 - USA Digital Solutions, Inc. Main Office @25th Ave.		Disbursements In Process:	-12.00
Bank: 02 - 1st California Bank (80000751975)		Receipts On Hold:	0.00
Seller / Buyer: Beauchamp/Quigley		Adjustments In Process:	N/A
		Available Balance:	488.00

File Info | Escrow Ledger

Seller(s):

Name
Samantha X Beauchamp
Melissa A Harder

Buyer(s):

Name
John M Quigley
John F. Smith

Payoffs:

Name	Loan #	Amount
Wells Fargo Bank	68465165	214,722.34
Bank of Big Payoffs		50,000.00

Agents:

Type	Name
Listing Agent	Really Consultants
Selling Agent	Buyers Realty, Inc.

- 2) New Functionality has been added to the Accounting Module to allow printing of the settlement statement. (Accounting > Misc. > Print Settlement Statement) (SRS #48043)

UTILITIES

- 1) A new setup option has been added to present an Accounting Wire Verification Screen to assist with the process of validating file data for requested wire outs. The initial setup option for the database will be set to inactive. Utilities > System Files > Setup Options > Accounting Functions > Miscellaneous > Enable Wire Verification Screen. (SRS# 49307)
- 2) Marketing Reps phone and fax numbers will now be available for selection via DDE fields for documents when configured in Utilities. Utilities > User Tables > Marketing Reps > Edit each Rep to add their email and phone information. (SRS #48967).
- 3) The TIMARKETINGREORDER email template can now be configured to include the name of the source of business entity. Utilities > Tools > Email Templates > TIMARKETINGREORDER > Pencil icon to edit. (SRS #48604)
- 4) A new setup option has been added to allow the Settlement Statement printing default for CDF files be set to automatically mark "Show Actual Title Policy Premium". Utilities > System Files > Setup Options > Escrow Functions > Statement Printing > On CDF Files default Show Actual Title policy Premiums". (SRS #31416)
- 5) Impact version 10.9 introduced new functionality in a CDF file, on the following Section/Line numbers, to cause an offsetting debit or credit line number to be defaulted. In previous versions the user had to manually offset each line, if desired. The users is able to edit the line item to eliminate the offset, if applicable. (~~SRS 47123~~)
 - Section K: Line 04, 05, 06, 07
 - Section L: Line 04, 06, 07, 08, 09, 10, 11
 - Section M: Line 03, 04, 05, 06, 07, 08
 - Section N: Line 06, 07, 09, 10, 11, 12, 13

A new setup option has been added to allow the operation to select whether the offset should be defaulted or not. Utilities > System Files > Setup Options > Escrow Functions > CDF Defaults > Enable Offset in Sections K – N. The setting should be unchecked to remove the offset, if applicable. (SRS #48851)
- 6) New functionality has been added to NOT display inactive Branches in the dropdown listing when creating new user accounts. Utilities > System files > Users > New (SRS #48905)
- 7) A bug was identified and corrected where an income code had been configured and limited to a specific state, and the item later deleted, could not be saved to the database without an error message. (SRS #49675)
- 8) A bug was identified and corrected when a user sets up background reporting jobs, then that user is deleted from the password table, the service will no longer throw an error when the user's initials and/or email address are not found. (SRS #50104)
- 9) New functionality has been added that will allow for configuration of Dual Authorization for specific bank account(s). (SRS #48123) (Utilities Module > System Files > Escrow Functions > Disbursements > Enable Dual Authorization on Disbursements) Additional configuration required on the Bank setup screen.