







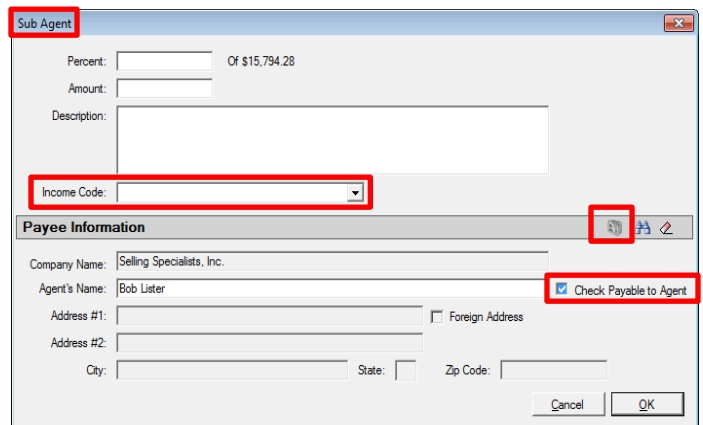
10835 N. 25<sup>th</sup> Ave., Suite #350  
Phoenix, AZ 85029  
Phone: 602-866-8199 (x2 for Support)  
Fax: 602-866-9525  
Web: [www.usadsi.com](http://www.usadsi.com)

## What's New in Impact/SQL ver 10.4?

USA Digital Solutions, Inc. has made some enhancements and bug fixes to Impact/SQL with version 10.4. The enhancements and bug fixes are detailed in this document, and will be incorporated into an update of the DSI document “**The Closing Disclosure Form, CFPB 2015**”, and in the module manuals, as applicable.

### Escrow

- 1) The  **NAF** icon has been added to the **Payee Information** heading bar, on the **Sub Agent Commission** screen, which also contains the  **Party Selection** and  **Erase** icons. This brings this screen into conformity with the payee entry screens in the other sections of **CDF** entry. (SRS 39711)
- 2) The **Sub Agent Commission** screen has also been modified to accept an **Income Code**. This has been done to provide for the Scrivener Fee charged by some firms, which is taken as a Sub Agent charge against the commission. (SRS 39847)
- 3) A third change to the **Sub Agent Commission** screen is the inclusion of a **Check Payable to Agent** checkbox, in the **Payee Information** section, to let the user overcome the fact that the **Company Name** field is grayed out and is un-editable when the **Payee** has been selected from the  **Party Selection** screen, and the desire is for the **Agent** to be named on the check as the payee. (SRS 39997)



The screenshot shows the 'Sub Agent' window with the following fields and controls:

- Percent: [ ] Of \$15,794.28
- Amount: [ ]
- Description: [ ]
- Income Code: [ ] (highlighted with a red box)
- Payee Information section (highlighted with a red box) containing:
  - Company Name: Selling Specialists, Inc. (grayed out)
  - Agent's Name: Bob Lister
  - Address #1: [ ]
  - Address #2: [ ]
  - City: [ ] State: [ ] Zip Code: [ ]
  - Foreign Address:
  - Check Payable to Agent:  (highlighted with a red box)
- Buttons: Cancel, OK

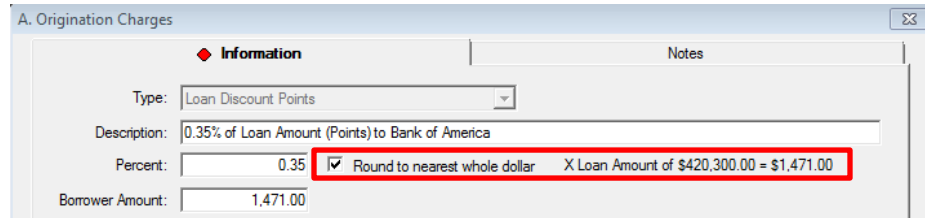
- 4) A checkbox has been added to the **Print Closing Disclosure Form** screen's **Options** section that is labeled **Include Seller Signature Attachment**. It is only enabled when the **Type** (of CDF) **Selection** is **Seller Only**. This option will add a **Closing Disclosure - Seller Signatures Attachment** to the **Seller CDF**. (SRS 41598)

- 5) On **CDF** files, in section **G. Initial Escrow Payment at Closing**, the **Per Month/Payment** field will now accept up to **4 decimal places**. (SRS 42345)
- 6) It is now possible to enter **Property Tax** and **Homeowner's Insurance** figures directly on the **CDF's Estimated Taxes, Insurance & Assessments** screen in situations where there is **NO escrow** account associated with those charges. In the past, the figures had to be entered on the **G. Initial Escrow Payment at Closing** screen, with zero months associated with them, to get them to appear on the **Estimated Taxes, Insurance & Assessments** screen. Now, if there is not to be escrowing of either of those two charges, the user may uncheck the **In Escrow** checkbox and the **Description** will no longer be a link to **G. Initial Escrow Payment at Closing**, and the **Amount** field can be filled directly with the monthly figure. In the screen shot below, **Property Taxes** has been identified as not being managed through an escrow account, while **Homeowner's Insurance** is reflected as being managed through an escrow account. The user should be sure to clear any existing entry on **G. Initial Escrow Payment at Closing**, for **Property Taxes &/or Homeowner's Insurance**, if they are not to be managed through an escrow account. (SRS 39717)

Include	Description	Amount	In Escrow
<input checked="" type="checkbox"/>	Property Taxes	150.00	<input type="checkbox"/>
<input checked="" type="checkbox"/>	Homeowner's Insurance	165.00	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Roadwork Assessment	75.00	<input type="checkbox"/>

- 7) A checkbox has been added to the **CDF Loan Disclosures - Escrow Account** section to allow the user to override the calculated amount for **Escrowed Property Costs over year 1**. The **Calculated** checkbox should be unchecked to override the calculated amount. (SRS 42496)

- 8) **CDF Section A's Loan Discount Points** and **Loan Origination Fee** charge lines now present a checkbox, next to the **Percent** field, labeled **"Round to nearest whole dollar"**. This checkbox will let the user present the fees calculated to the penny or to the nearest whole dollar. (SRS 42684)




The screenshot shows a software window titled "A. Origination Charges" with a tab labeled "Information". The form contains the following fields and values:

- Type: Loan Discount Points
- Description: 0.35% of Loan Amount (Points) to Bank of America
- Percent: 0.35
- Borrower Amount: 1,471.00

A red box highlights the checkbox labeled "Round to nearest whole dollar", which is checked. To the right of the checkbox, the text "X Loan Amount of \$420,300.00 = \$1,471.00" is displayed.

- 9) When there are charges **Paid by Others**, and the party that is paying the charge is not entered, an Impact CDF validation test has been added and the **Warnings** screen will present a **Critical** warning that a **Payor** is missing. (SRS 41857)
- 10) On **CDF** files, if **Lender's** and **Owner's** policy fee data had been entered, with the **Simultaneous** checkbox checked on the **Lender's Policy** screen, and then the user modified the Lender's fee data, the calculations on the **Owner's Policy** screen were not being updated unless the user went to the Owner's Policy screen. This has been corrected and a fee change on the Lender's Policy screen, in a simultaneous situation, will automatically result in the Owner's figures being updated. (SRS 41798)
- 11) The **Fee Check Invoice** report (**Disburse** menu) has been modified with the addition of a column called **"Other"** for use by **CDF** files for **Paid by Others** amounts. (SRS 42689)
- 12) A **validation Warning** has been added, for **CDF** files, to let users know that they have entered a Lender's Policy, and have checked the **Simultaneous** checkbox, but have not entered an Owner's Policy. (SRS 42332)
- 13) The **validation Warning**, on **CDF Refinance** files, that warned of a missing **Appraisal Type** if none had been entered, had a link to the **Property** screen that was non-functional. The link has been removed as it is not currently possible to link to the Property screen. (SRS 41601)
- 14) On **CDF** files, in a **Simultaneous** policy situation, when the Lender's policy was being **Paid by Others**, and the Owner's by the **Seller**, the presentation of the **Title Insurance Premium Adjustments** were missing in sections **L & N**. This has been corrected and the adjustments now present properly. (SRS 41506)

- 15) On **CDF** files, in a **Simultaneous** policy situation, when the **Seller** was paying the Owner's policy premium but not the Lender's policy premium, and the **CDF Amount** calculations (to present the premiums in the CFPB-prescribed manner) resulted in a **\$0.00 CDF Amount** for the Owner's policy, the policy and correct rate-manual premium was missing from the **Fee Slip**, in the **Disbursement** screen, for the Title Company's charges. This has been corrected and the policy and proper premium will present on the Fee Slip. (SRS 42397)
- 16) On **CDF** files, if the **Seller to Borrower** data field was used when entering a **Recording Fee**, the data was being doubled on the **CDF Attachment** page in the **Seller Credit** section. This has been corrected and the charge will only appear one time. (SRS 41868)
- 17) On **CDF** files, when **Final Payment** or **Interest Only** was selected on the **Projected Payments** screen (from the dropdown under the **Years** fields) that selection was not been presented on the printed CDF, Page 1, Projected Payments section. That has been corrected and the selection will present on the printed CDF. (SRS 42414)
- 18) An error was being received, with **CDF** files, when a **Title Insurance Premium** entry was set to **Send To: None** and an attempt was made to print the **ALTA Settlement Statement**. This has been corrected, and no error is generated...but the user should be aware that the item with "Send To: None" set will not appear on the statement. (SRS 41713)
- 19) An error was being received, on printing a **CDF** or **ALTA Settlement Statement**, when there were two loans entered on a file, both for the same lender and both without loan numbers. This has been addressed and no error is presented. (SRS 42378)
- 20) On **CDF** files, when the **Misc. Escrow Charge** line **Type** was being used, the "**Title** –" prefix was presenting on the **ALTA Settlement Statement**, when it should not. This has been corrected and the prefix (which does appear on the CDF) will not present on the ALTA Settlement Statement. (SRS 42427)
- 21) Incorrect **CDF** validation **Warnings** were being presented for a second lender when a title or escrow charge was entered, for the first lender, with the **Send To** field set to **None**. The Warning should only have been presented for the first lender, and this is now the behavior. (SRS 41228)
- 22) **CDF** files with **Funds Held by Broker** (Initial Questions, Dates/Transaction Info screen), and with multiple lenders, were getting an incorrect **Warning** (tied to the non-primary lender) stating, "Earnest money is being held by one of the Agents, but is not reflected on the first lender's CDF as there are no available lines". The validation should have been made only on the primary lender, and this is now the case. (SRS 42141)

- 23) Lenders have requested that zeros be presented on the **Projected Payments** section of the **CDF**, on the **Estimated Escrow** line, when there is not to be an escrow account, rather than a blank space. This request has been accommodated. (SRS 42542)
- 24) On **CDF** files with **prorated property taxes** in the **Adjustments for Items Unpaid by Seller** sections of the **Summaries of Transactions** (in sections **L & N**), the tax amounts were showing up in a separate **Property Taxes** section of the **Settlement Statement**, rather than with the other prorated amounts (such as HOA dues). This has been changed and all of the items are now presenting together in the **Prorations and Adjustments** section of the Settlement Statement. (SRS 42547)
- 25) **CDF** files that had **prorated property taxes** entered from the seller's side of the **Summaries of Transactions** (sections **M & N**) were missing the verbiage "**Based on the [period] amount of \$#.##**" on the Settlement Statement (due to a failure to pass the flag that the item was a proration). Items entered from the Buyer's side (**K** or **L**) were presenting the verbiage. A recalculation of the item from **K** or **L**, after entry in **M** or **N**, would correct the situation. This has been corrected and now items entered from either side will present the verbiage. (SRS 42569)
- 26) There was an issue using the  **Clear** icon in the **CDF's Summaries of Transactions** sections **K** and **M**, on the **City/Town Taxes, County Taxes, and Assessments** lines. The data was not being fully cleared on both of the corresponding entries. This has been corrected and the data will now clear completely. (SRS 42137)
- 27) *This item was fixed in the 10.3 (266).* The use of the **Funds Held by Broker** and **Funds Held by** fields, on the **Dates/Transaction Information** screen, on **CDF** files, was not resulting in the proper presentation on the **CDF** or **Settlement Statements** and were not being properly reflected in **Disbursements**. This has been corrected and proper presentation and disbursement behavior is now realized. (SRS 41958)
- 28) The **Buyer's Part of Real Estate Tax** field, on a **1099-S**, was not auto-populating when there was a prorated amount entered in **CDF** section **K**, line **9 (Adjustments for Items Paid by Seller in Advance - County Taxes)**. The field will now auto-populate properly. (SRS 42565)
- 29) *This item was fixed in the 10.3 (266).* On **CDF** files, the **Attachment** page, for a second loan, was presenting **Personal Property Section M Line 2** information which was only applicable to the first loan. This has been corrected and the information will only appear on the first loan's Attachment page. (SRS 41959)
- 30) **Transfer Taxes** were not able to be calculated, on **CDF** files, in **Section E**, even when the configuration had been done for **State and County Tax Stamps**. This has been corrected and the tax calculator is now working, when configured. (SRS 41960)

- 31) *This item was fixed in the 10.3 (266).* On CDF files with multiple Borrowers, when some of them were not flagged with the **Show on CDF** checkbox, they still appeared on the CDF **Attachment**. This has been corrected and only those Borrowers with the “Show on CDF” checkbox checked will appear. (SRS 41961)
- 32) A typo in the spelling of “Closing Disclosure Form”, on the **Edit** menu, has been corrected. (SRS 41652)
- 33) An issue related to the **Print Recording Date in Header** option, on the **Print ALTA Settlement Statements** screen (CDF files only), have been corrected: the word “Date” was previously presented as “Data”. (SRS 41773)
- 34) CDF files, with items in section **H. Other** that were payable to one of the **Real Estate Agents (Listing, Selling or Other)**, were not seeing those items on the **ALTA Settlement Statement**. This has been corrected and all items are being presented. (SRS 42291)
- 35) The **Sales Price** field, on the **Dates/Transaction Information** screen, on **Commercial** files, was not being grayed out and made read-only when individual sales prices were entered on each property. This has been corrected and the field will be grayed out when prices are entered on each property. (SRS 41813)
- 36) The **Separate Check** checkbox, on **Commercial** files’ **Settlement Items, Property Tax** data entry screen, was not being retained as checked if a user re-opened the screen after initially entering data and checking the checkbox. This resulted in some payments being lumped together on one check when the user expected separate checks. (SRS 42181)
- 37) There was a presentation bug in a warning message on **Commercial** files when the **allocations** of a charge did not add up to 100%, but were very close to 100%. The system was rounding the percentage in the warning message to 100%, when in fact it was a small decimal amount less than that, resulting in a confusing message for users. This has been addressed and a more accurate figure is presented in the warning. (SRS 42296)

## Escrow & Title

- 1) A new field has been added to the **Underwriters** table: **Abbreviation**. This will provide for the entry of an abbreviated underwriter name (up to 10 characters) which will be available as a **DDE** field (<<**Underwriter Abbreviation**>>) for both Title and Escrow documents. The field can also be used in custom MIS reports. (SRS 37517)
- 2) For sites with **Dynamic Data Entry** enabled, users will not be presented, on new files, with **Misc Data Entry** fields flagged as **Inactive** (by your System Admin). Files that had specific Misc Data Entry fields active at the time of creation will still present them, for access to legacy data. (SRS 36460)
- 3) A run-time error (6313 – One of the values passed to this method or property is out of range for this file format) was being received by Word 2013 users when pulling documents into a phrasebox string document. This was the result of a “compatibility” option being removed from Word 2013 by Microsoft. An updated DOT file addresses the issue and the error is no longer triggered. (SRS 41780)
- 4) An unhandled exception error (The message filter indicated that the application is busy.) was being randomly received when editing a Word document. The message could be OK’s through and had no impact on Word or Impact, but was irritating. The DOT’s have been altered to capture the error and not present it to the user. (SRS 41787)
- 5) In traditional Residential files, the **Mortgage Broker**-designated party information always appears in the **Lender 3 DDE fields** (for document use, Escrow and Title). This behavior was not being mimicked in **CDF** and **Commercial** files; if there was not a second lender, the mortgage broker’s info was appearing in the Lender 2 DDE fields. The traditional behavior of having the mortgage broker’s information appear in the Lender 3 DDE fields has been extended to CDF and Commercial files, unless there are three or more actual lenders. (SRS 42178)

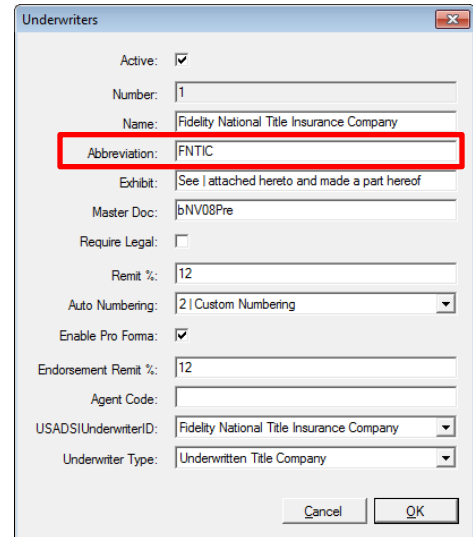
## Accounting & Escrow

- 1) Ledgers with over 25,000 entries (possible with a high-volume overhead fee account ledger) were causing the Escrow and Accounting modules to crash when the **Receipts > View Receipts** function tried to load the listing of existing receipts. This has been corrected. (SRS 42159)

## Title

- 1) It is now possible, via a **Setup Option**, to have both the **Full** and **Simultaneous Lender's Policy Premiums** presented on the **Prelim/Commitment** under the **Title Charges** section for **CDF** files. The underlying master document must be configured to present the Title Charges section. The System Admin must enable the option in Utilities. (SRS 41809).

- 2) **Underwriter Table Maintenance**, for those with Document Administration rights, has been modified to provide for the entry of an **Underwriter Name Abbreviation**, of up to 10 characters. The field will be available as a **DDE** field for both Title and Escrow documents; and, can be used in custom MIS reports. The **Underwriters** maintenance screen shown here reflects the **Abbreviation** field just below the **Name** field. The field has been added to the report of underwriters generated from the **Underwriters Table Maintenance** screen. (SRS 37517)



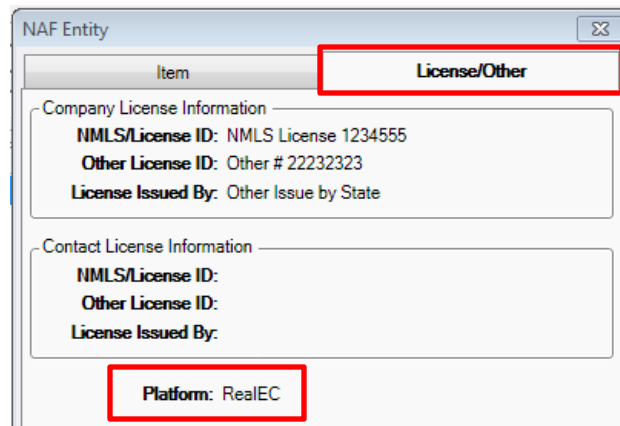
The screenshot shows the 'Underwriters' maintenance window. The 'Abbreviation' field, containing the text 'FNTIC', is highlighted with a red rectangular border. Other fields include 'Active' (checked), 'Number' (1), 'Name' (Fidelity National Title Insurance Company), 'Exhibit' (See | attached hereto and made a part hereof), 'Master Doc' (bNV08Pre), 'Require Legal' (unchecked), 'Remit %' (12), 'Auto Numbering' (2 | Custom Numbering), 'Enable Pro Forma' (checked), 'Endorsement Remit %' (12), 'Agent Code' (empty), 'USADSIUnderwriterID' (Fidelity National Title Insurance Company), and 'Underwriter Type' (Underwritten Title Company). 'Cancel' and 'OK' buttons are at the bottom right.

- 3) The **Escrow** version of the **Title Instructions** (TTLINS.rpt) was printing when the printing of title instructions was requested from the **Title** module – rather than the Title version (TTLINSTR.rpt). In most installations, the report templates are identical, but not always. It is now again possible to have differing versions between Escrow and Title. (SRS 42239)



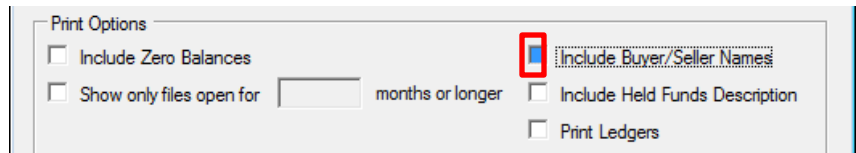
## ALL

- 1) The **NAF** has been updated to provide for identification of the Lender's **Platform** (system); for example: RealEC. The field is entered/edited/displayed on the **License/Other** tab of the **Full Details** screen. It can contain up to 15 characters. This field has been made available for inclusion on the **Title Instructions**. As the Title Instructions are "semi-custom" Crystal Reports (potentially unique on each database), they will need to be edited for any database utilized by clients who wish to see that field on the Title Instructions. (SRS 42010 & 42011)



The screenshot shows a window titled "NAF Entity" with a tabbed interface. The "License/Other" tab is selected and highlighted with a red box. Below the tabs, there are two sections: "Company License Information" and "Contact License Information". The "Company License Information" section contains the following text: "NMLS/License ID: NMLS License 1234555", "Other License ID: Other # 22232323", and "License Issued By: Other Issue by State". The "Contact License Information" section contains: "NMLS/License ID:", "Other License ID:", and "License Issued By:". At the bottom of the form, the "Platform: RealEC" field is highlighted with a red box.

- 2) **Checkboxes**, on all forms in Impact (but not in grids), will display with a **blue** background to indicate when they have the "focus", helping the user's attention to be brought to the checkbox that has the current focus. (SRS 41288)



The screenshot shows a "Print Options" section with several checkboxes. The "Include Buyer/Seller Names" checkbox is highlighted with a blue background and a red box, indicating it has the current focus. Other checkboxes include "Include Zero Balances", "Show only files open for [ ] months or longer", "Include Held Funds Description", and "Print Ledgers".

## Order Desk

- 1) A **Cash Sale** checkbox has been added to the **Order Desk** data entry screen so a transaction can be flagged as a cash sale. The checkbox will be cleared and disabled if a **Refinance-flagged Transaction Type** is selected. It will also be cleared and disabled if a loan **Finance Type** of **New** or **Refinance** is selected. (SRS 41615)



The screenshot shows a data entry form with three fields: "Title Officer:", "Type of Transaction:", and "Underwriter:". The "Type of Transaction:" field is set to "RP - Residential Purchase". To the right of this field, there is a checkbox labeled "Cash Sale" which is highlighted with a red box.

- 2) It is now possible to suppress the **Duplicate Order** alert that occurs at the **Address 1** and **APN** data entry points, in **Order Desk**, when any matched file(s) have a **Closed** or **Cancelled** status. This will have the alert present only if the system finds an **Open** file with the same **Address 1** or **APN**. A new **Setup Option** controls this suppression. (SRS 38534)

## UTILITIES

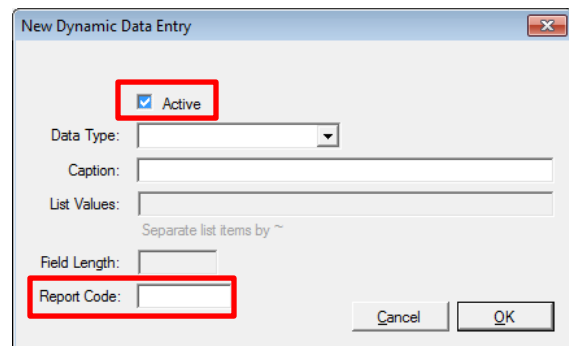
- 1) For sites with **Dynamic Data Entry** enabled, the **New** (and **Modify**) **Dynamic Data Entry** screen (**Utilities > User Tables > Dynamic Data Fields > Dynamic Data Entry Table Maintenance > New or Modify**) has been updated to include two new fields: an **Active** checkbox and a **Report Code** field.

The **Active** checkbox can be used to flag a data entry field as active or inactive (no check = inactive) – which controls whether the data field is presented on **New** file entries during data entry in Escrow or Title. Existing files' records will present, even if inactive, to provide for maintenance of legacy data.

The **Report Code** field is provided to allow for ease of selection of records for custom MIS reporting. The field will take up to 10 characters.

These codes will be added to the report of Dynamic Data Entry definitions run from the Dynamic Data Entry Table Maintenance screen.

There is also a new **Filter** function, in the upper right corner of the Dynamic Data Entry Table Maintenance screen, which lets the user filter the items displayed on the maintenance screen to **All** items, **Active** items or **Inactive** items. (SRS 41284 & 36460)



The screenshot shows a dialog box titled "New Dynamic Data Entry". It contains several input fields: "Data Type" (a dropdown menu), "Caption" (a text box), "List Values" (a text box with a "Separate list items by ~" label below it), "Field Length" (a text box), and "Report Code" (a text box). A checkbox labeled "Active" is checked and highlighted with a red box. The "Report Code" field is also highlighted with a red box. At the bottom right, there are "Cancel" and "OK" buttons.

- 2) It is now possible, via a **Setup Option**, to have both the **Full** and **Simultaneous Lender's Policy Premiums** presented on the **Prelim/Commitment** under the **Title Charges** section for **CDF** files. The underlying master document must be configured to present the Title Charges section. The System Admin must enable the option in **Utilities > Setup Options > Title Functions > Prelim**. The option is the last on the listing on the screen **For CDF files show full loan and simultaneous rate on Prelim/Commitment in Title Charges**. (SRS 41809)
- 3) A new **Setup Option** has been added that will suppress the **Duplicate Order** alert that occurs at the **Address 1** and **APN** data entry points, in **Order Desk**, when any matched file(s) have a **Closed** or **Cancelled** status. This will have the alert present only if the system finds an **Open** file with the same **Address 1** or **APN**. The path to the option is **Utilities > Setup Options > Order Desk > Suppress duplicate warning on closed and cancelled files**. (SRS 38534)