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## What's New in Impact/SQL ver 10.0 (build 169)?

This document will explain changes made to Impact since ver 10.0 (build 115); please see the “**What’s New in Impact/SQL ver 10.0 (build 115)?**” document for non-CDF-related changes before this release.

USA Digital Solutions, Inc. has incorporated enhancements to Impact/SQL to address the new **Closing Disclosure form (CDF)** requirements (in effect 8/1/2015) into version 10.0. (Yes, we skipped version 9.0 altogether.) The vast majority of the changes in version 10.0 are related to the CDF and are detailed in the DSI document titled “**The Closing Disclosure Form, CFPB 2015**”. The reader is referred to that document for a full explanation of the CDF-related changes in Impact; be sure to look at the updated version of that document (through build 169).

### ALL

- 1) The use of the NAF within document editing has been enhanced. The “**Use Special**” button, at the top of the NAF screen when pulled up within a document, will pull up the screen shown here. On it, users may select one of the three radio buttons, on the left of the screen, to replace **ALL** of the NAF fields in the document with the NAF entry selected, or use the **Short** or **Full** addresses, as displayed. Or, the user may check the specific items on the right side of the screen for inclusion at the cursor’s location in the document; any number may be selected at the same time. (SRS 29752)

A screenshot of a software dialog box titled "NAF Use Special". The dialog has a light gray background and a standard Windows-style title bar. On the left side, there are three radio buttons labeled "ALL", "Short", and "Full". The "ALL" radio button is selected. Next to the "ALL" radio button is a text field containing the text "Replace all (Private NAF xxx) fields in document". Below the "Short" radio button, there is a text area displaying the address: "Bank of The North", "2222 E. 195th St.", "New York, NY 02597". Below the "Full" radio button, there is a text area displaying the address: "Bank of The North", "Greg Utley", "2222 E. 195th St.", "New York, NY 02597". On the right side of the dialog, there is a list of fields with checkboxes next to them. The fields are: Company (checked), Individual (unchecked), Address1 (checked), Address2 (unchecked), Location (checked), County (unchecked), Phone (checked), Fax (unchecked), Cell (unchecked), Email (checked), Comment (unchecked), Bank (unchecked), Account (unchecked), and Routing (unchecked). At the bottom of the dialog, there are two buttons: "Insert" and "Cancel".

## Escrow

- 1) The message that used to pop up, when a user checked the **Foreign Seller** box, when preparing a **1099-S**, has been altered to a more generic message. Instead of asking the user to confirm a W-8 has been received, it now states “Please be sure the appropriate IRS forms have been completed, by the appropriate parties, for this transaction.” This was done as some clients felt the previous message directed users to a policy/procedure which was not necessarily one that all operations followed. (SRS 33523)
- 2) The **Title Charges floating screen**, in Escrow, utilized at sites with the **enhanced Sub Escrow** functionality turned on, was not defaulting the appropriate tab (dependent on what charges the user was entering) in the CDF data entry widget. This has been corrected and the appropriate tab will be presented for the data entry point the user is in. (SRS 34454)
- 3) Sites configured for Multi-State documents have been unable to Preview the Escrow Document Menu report in Document Maintenance. This has been corrected and previewing the report now works. (SRS 36757/36758)
- 4) The charge **Type** field, on the CDF charge entry screens, has had the listing of available charge types expanded to fit the **MISMO Uniform Closing Dataset (UCD)** mapping enumerations. So, for example, a charge entry screen in section “Loan Costs – B – Did Not Shop For” previously presented 8 options...that list is now has over 60 standardized entries. Part of that list is shown below. The listings will vary depending on where in the CDF the user is entering charges. This has been done to give the user the standardized list of charge types that they should see from their lenders (at least those that participate with the GSE’s). (SRS 37648)

B. Services Borrower Did Not Shop For

Information Notes

Type: Application Fee

Description: Application Fee

Income Code: Appraisal Desk Review Fee

Borrower Amount: Appraisal Field Review Fee

Seller Amount: Appraisal Management Company Fee

Paid by Others: Asbestos Inspection Fee

Total Amount: Assumption Fee

Loan Estimate: Automated Underwriting Fee

Credits / Fund: AVM Fee

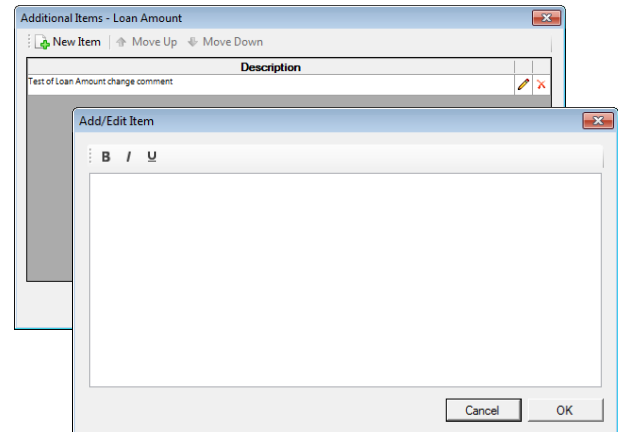
POC: Copy Or Fax Fee

Payee Information: Courier Fee

Separate Check: ☐


Add Another Cancel OK

- 5) The data entry screen, for “**Additional Items**”, on the **CDF’s Loan Terms** screen, has been changed to match the type of text entry screen used on the “**Did this change?**” fields on the **Calculating Cash to Close** screen. This screen will let the user **Bold**, *Italicize* and Underline text, as provided by the lender. (SRS 37835)



- 6) The Tolerance default, on the Tax Stamp charges in CDF section E. Taxes and Other Government Fees, was erroneously defaulting to “Zero Percent” instead of “Ten Percent”. This has been corrected. (SRS 38044)

## Utilities

- 1) The Accounting Functions – Income Setup Option “**Enable Adjust Income Analysis By Item**” has an  **Info** icon next to it now, explaining that the option can only be enabled when the FNF Standards are disabled. (SRS 32841)

## FNF Specific

- 1) A change has been introduced to the CRRAR data reporting routine to let endorsements reflect the liability of the policy that the endorsements were issued against. This is managed by categorizing income codes that are used for endorsements with a new category of “Endorsements”. When that category is utilized on income codes, the system will aid the user in tying the endorsement to the appropriate policy, which will then drive the liability figure that flows to CRRAR. This is managed in different ways by file type/charge entry mechanism (CDF, Commercial, GFE, Sub Escrow, Title Charges) and those specifics will be described in the module manuals, which will be updated to reflect this change. The reader is referred to those documents for more details. At upgrade, this functionality is NOT automatic; it only comes into play once the endorsement income codes are categorized as “Endorsements”. (SRS 36986)