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

What's New in Impact/SQL ver 10.5?

USA Digital Solutions, Inc. has made some enhancements and bug fixes to Impact/SQL with version 10.5. The enhancements and bug fixes are detailed in this document, and will be incorporated into updates of the module manuals, as applicable.

Escrow

1) It is now possible to make the "**Need by date**", on the **Title Information** screen of **Initial Questions**, a **mandatory field**. This is managed in the Utilities module, by a system administrator. (SRS 29789)

2) The **Deduct From** functionality has been added to **CDF Section M. Due to Seller** open lines. (SRS 41837)

3) The tabbing from field-to-field, on charge screens in **CDF** sections A, B, C, E, F, G, and H, used to skip the **Withhold from Loan** field; now that field is tabbed to and can be flagged/unflagged via the use of the **Spacebar**. (SRS 41174)

4) The **Settlement Statements**, on **CDF** files, have been altered to include the user-entered **Description**, from the **Lender Credits** section of section **J. Total Closing Costs (Borrower-Paid)**, rather than simply "Lender Credits". The CDF and ALTA Settlement Statements were already presenting the user-entered Description after the "Lender Credits" label. (SRS 42702)

5) It is now possible to generate **separate Settlement Statements by Lender/Loan** on **CDF** files. A new **Option** has been added to the **Print Settlement Statement** screen with the label "**Separate Lenders**", followed by an ellipse "…" button. Checking the option will enable the ellipse button. Clicking on the ellipse button will present a screen on which the user may select which lenders on the file to produce settlement statements for. The default is for all loans on the file to be selected. When previewed, the separate documents are delineated by tabs on the left side of the screen. (SRS 42734)

6) A **CDF Funds Transfer** option has been added to the ⚙ **File Options** screen, in **CDF Form Entry**. This option, when enabled on files with more than one loan, will provide for an automatic offsetting entry to **zero-out the proceeds due to the borrower on the non-primary CDF(s)** when there are positive proceeds from the secondary loan(s). On the standard CDF form, the entry will be placed in section L, on a line 8-11, of the secondary CDF, as a positive number. No offset is needed on the primary CDF as the second loan is already detailed. On the alternate CDF form, the entry will be placed in section H, as a negative number, on the secondary CDF, with the offsetting entry on the primary lender's CDF section H, as a positive number. (SRS 42757)

7) A request to present **credits** entered on **CDF Section L lines 05, 06, and 07**, (along with any offsetting seller debits) at the top section of the Settlement Statements (below **Total Consideration**), instead of in the Additional Charges section, has been accommodated. (SRS 42782)

8) A request to have the **Lender Name** automatically fill the **Payee** field on CDF files, when the **Withhold from Loan** checkbox on a charge entry screen is checked, has been addressed. This will only occur if the Payee is blank. A Setup Option must be enabled for this functionality (see Utilities section of these notes). (SRS 41006)

9) When **Additional Deposits** are entered on **CDF** files, they will now be **presented individually** on the **Settlement Statement** and will be shown **in detail on the CDF Attachment** page (the total is presented on CDF Section L, line 1). (SRS 42119)

10) It is now possible to **double-click** on a **CDF entry line** and have the **entry screen open**, rather than having to click on the **Edit** icon associated with the line. If the file is in "read only" mode, the underlying screen will be brought up in "read only" mode. (SRS 43487-43495 – range of SRS items to accommodate all sections of the CDF)

11) There have been two changes relating to the **CDF Date Issued** field. First, the Date Issued that used to be located on the **Loan Terms** page of the **Lender entry screens** has been moved. It is now located on the **CDF Header screen**, in the CDF data entry wizard. It has been relabeled as "**Date Issued (Borrower)**". There has been an additional field added there, labeled "**Date Issued (Seller)**". The Seller date will be used on the **Seller CDF**, as it may differ from the Date Issued for the Borrower. If the optional forms for a transaction not involving a seller are called for, or if a refinance transaction type is assigned to the file, the Date Issued (Seller) field will be cleared and will be inaccessible. (SRS 43454)
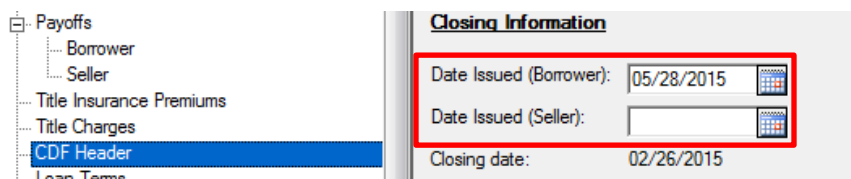
12) The data is now available to the **Settlement Statements** to reflect the **actual policy premium amounts** (rather than the CFPB-mandated presentation in simultaneous situations) in the **Description** of the policies on the statements. As the Settlement Statements are semi-custom reports, a site will need to request their particular statements be modified, by DSI, to reflect the premium in the Description on the statements. (SRS 43377)

13) **CDF** files that had a **commission split** including a **sub agent entry for a flat dollar amount**, instead of a percentage, was not allowing for an **automated update** of the commissions when the sales price was modified. This has been corrected and the automated update will occur for those items driven by a percentage and the fixed dollar item will remain intact. (SRS 42794)

14) The **Recording Information** screen, for **Existing Liens**, has been augmented with additional fields to capture **release information**. This information is available for use on custom reporting. (SRS 41956)
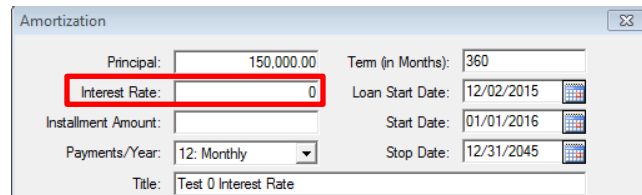

15) Users have not been able to enter **negative dollar amounts**, on **CDF** file charges, when the fee is **Paid by Others** (most often a problem with lender paid closing costs, including **Aggregate Adjustment**). A work-around has been to enter the negative value in the Borrower or Seller Amount field and then copy and paste to Paid by Others, but that is cumbersome. The system will now permit the direct entry of negative dollar amounts in the Paid by Others field (and in the detail screen behind the PBO amount). (SRS 42711)

16) On **CDF** Refinance files, when the "**Use Optional Closing Disclosure forms for transactions not involving a seller**" checkbox was selected, and all 15 rows of the **Payoffs & Payments** screen were filled, the user was prevented from editing an existing entry – receiving a message that there were no available lines. This problem has been corrected and existing entries can be edited when all lines are utilized. (SRS 41207)

17) **CDF** files with **Owner's and Lender's title premiums** entered, but which **are unassigned to a CDF section**, were having the charges appear on **Settlement Statements**, when the option to "**Show Actual Title Policy Premiums**" was selected, when they should have been ignored until they were assigned to a CDF section. This has been corrected and unassigned premiums will not present on the Settlement Statements. (SRS 42913)

18) When a **CDF** file with one or more **sub-agents** on a **Commission** entry was copied to a new file, the sub-agent information was **not being copied**. This has been corrected and the sub-agent information will now copy. (SRS 42644)

19) A CDF file that had an income code selected on a Sub Agent commission screen was not having the income code carried through to the Disbursements. This has been corrected and the income code assigned on the Sub Agent commission screen will carry through to the associated disbursement. (SRS 42895)

20) The **Net to Agent** amount was not recalculating after the saving of a **Sub Agent Commission** entry on **CDF** files. The user had to close the **Commission** screen and re-enter it to get the correct Net to Agent figure. This has been corrected and the Net to Agent amount will recalculate after the Sub Agent screen is saved. (SRS 42458)

21) A **Mortgage Broker Credit to Buyer**, in **CDF section L. Paid Already by or on Behalf of Borrower at Closing**, flagged to be **deducted from the broker's check**, was not being deducted from the broker's check. This has been corrected and the correct deduction is now being made. (SRS 42743)

22) There was an issue, on **CDF** files, in the **Title Charges** entry screens related to the **Display Name** and the **Same as Payee** checkbox. If the user unchecked the Same as Payee checkbox, and edited the Display Name, then saved the screen, the changes were not being preserved. This has been corrected and now the user's changes are preserved. (SRS 43667)

23) On **CDF** Refinance files, when the "**Use Optional Closing Disclosure forms for transactions not involving a seller**" checkbox was selected, the document **DDE fields** for **Buyer Total Due** and **Buyer Total Refund** have not been returning values. They have been working properly for CDF files using the standard forms. This situation has been corrected and the DDE fields will return the proper values regardless of the CDF form-type selection. (SRS 42695)

24) There was an issue **emailing CDF's** that had **very long lender names** (filling at least two lines of the **Name** field on the **Party** screen). This has been corrected and the emailing will proceed without error. (SRS 43273)

25) On **CDF** Refinance files, when the "**Use Optional Closing Disclosure forms for transactions not involving a seller**" checkbox was selected, and the system was configured to present **Receivables**, and there were **funds due from the Borrower**, the borrower receivable was not being presented on the **Preliminary Disbursements** report. This has been corrected and the receivable will present. (SRS 42726)

26) A **misspelling** of the word "**information**", in the **Seller CDF's "Questions"** box, has been corrected. (SRS 43329)

27) A rounding error in calculating **Commissions** on **CDF** files was resulting in a message, "**The sum of the agent commissions is greater than the Total Commission**", with the amounts being presented appearing to be the same. This has been corrected so there is not a hidden sub-two-decimal amount to trigger the confusing message. (SRS 43331)

28) There was a workflow related to **deleting charges** in **CDF** sections **K, L, M,** and **N** that could result in **multiple lines with the same numbers**, often out of order. This has been corrected and deleted charges will not result in re-numbered lines in those CDF sections. (SRS 42827)

29) **CDF** files with a **Mortgage Broker** were having a **Settlement Statement** issue when a charge had the Mortgage Broker selected as the **Payee**; rather than leaving the charge under the lender it was associated with, an additional **New Loan Charges** section was being added to the Settlement Statement – and any POC item related to the charge was orphaned in a separate section. This has been corrected and the charge will not create a new section. (SRS 43456)

30) There was an issue with the **Settlement Statement** not footing properly in the situation where there were multiple loans and at least one of them was set to utilize the **Alternate CDF** forms. This was particularly obvious when there were funds due from the borrower on the combined loans. This has been corrected and now the statements properly recognize all of the second loan data. (SRS 43438)

31) The **Seller CDF's Seller Signature Attachment** had been presenting the **print date** under the **signature line**. This has been removed and the date of the seller's signature is to be manually written by the seller. The word "Date" is now presented under the line. (SRS 43081)

32) The **Seller CDF's Seller Signature Attachment** has been modified to reflect the verbiage that follows in the Seller Signature Block: "By signing, you are only confirming that you have received this form." (SRS 43800).

33) **CDF** files with **Commissions** and **Sub Agents** could get in a situation, in version 10.3, depending on the amounts involved and the percentages used in their calculation, where the Sub Agent and the Agent amounts **both rounded up** (if there was a **fractional ½ of a penny**), resulting in an **extra penny** being included in the **combined commission checks**. This was addressed in version 10.4, and the Sub Agent's amount round down in a ½ penny situation, so the combined amount of the checks (with the primary agent's included) would not exceed the gross due the primary agent.   However, there was still an issue with the **Net to Agent** amount presenting a penny high on the Commissions screen – this has been corrected in version 10.5. (SRS 43449)

34) When, in a **CDF** file, a **Lender** party was modified to be the **Mortgage Broker**, the user was receiving a prompt that the lender CDF data would be deleted…but the data was being preserved behind the scenes and presented on the settlement statement, resulting in apparent doubling of data. This has been corrected and the data will be properly deleted. (SRS 43703)

35) The "**Rent Schedule C**" report, run from the **Rent Schedule** data entry screen on **Commercial** files, has been updated to include any "**Notes**" added to each rent schedule entry. (SRS 29908)

36) The **Amortization** calculator has been enhanced to allow for the entry of a **zero (0) interest rate**, to provide for the generation of an amortization schedule with principal-only payments for the life of the loan. (SRS 31284)

37) When a "**twice a month**" payment frequency **Amortization Schedule** was run, with a non-first-of-the-month start date, the system was reverting back to first-of-the-month and mid-month dates (1st & 15th) for the second and subsequent months. This has been corrected and the start date day number is used for the first payment each month and that date plus 15 days is used for the second date each month. (SRS 42518)

38) An **Unhandled Exception** error was being received after data had been entered for a **Mobile Home**, **Title Instructions were printed**, and then the user tried to **save the file**. This has been addressed and the file will save properly. (SRS 38905)

39) There was an issue when printing **multiple documents**, at the same time, out of **User Attachments** and the documents were comprised of **different paper sizes** (letter and legal) – all were printing letter-sized.   This has been corrected and documents printed together, on different paper sizes, will print on the correct paper size. (SRS 42867)

40) The **Buyer Payoff #1 Loan Amount** and **Seller Payoff #1 Loan Amount DDE fields** stopped presenting data with the Impact/SQL version 10.4 upgrade. This has been corrected and those DDE fields properly return data. (SRS 43062)

41) The focus was shifting back to the top of the file list, in the **User Attachments** wizard, when the Refresh button was clicked. This has been corrected and the file the user has highlighted will retain the focus on a refresh. (SRS 39569)

42) For **Washington-configured** databases, the tabbing order on the **CDF Title Insurance Premiums** screens has been altered to tab to the **Sales Tax** fields after the Borrower and Seller Amounts have been entered – so that the auto-calculation of the sales tax figures will be accurate. (SRS 42215)

Escrow & Title

1) **Document menu entries**, on all document menus, can now be set as "**Inactive**". This will prevent the document menu entries so-flagged from appearing for users. Document Administration permission is required to make this setting change. (SRS 29914)

2) All four **Marketing Rep Name** and **Marketing Rep Email** fields are now available as **DDE** fields for Escrow and Title documents. Previously, only Marketing Rep #1 Name was available. (SRS 30487)

3) For sites with the enhances **Sub Escrow** functionality enabled, the 📂 "**Change File**" function has been added to the **Title** module's **Title Charges** screen, and to the **Escrow** module's **Charges & Payoffs** screen (for **Sub Escrow** access level users). This allows users to switch files when entering charges for a string of files. (SRS 30494)
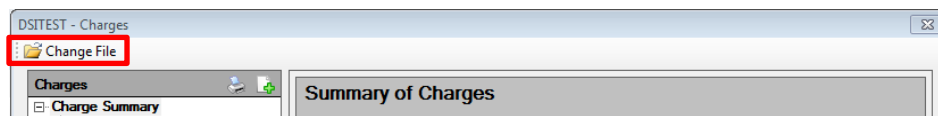

Escrow & Accounting

1) The **Transfer Funds** function, in **Accounting**, and **Escrow** (if enabled), will now only allow the entry of a **positive transfer amount**. Historically, a negative amount was accepted but a message was then presented saying only a positive figure was acceptable. This change eliminates the ability to enter a negative figure. (SRS 31548)

Accounting

1) A ↻ "**Refresh**" icon has been added to the **Incoming Wires** and **Outgoing Wires** screens, in the Accounting module, when a specific bank has been selected. This tool should aid users in situations where multiple individuals are working the wire queues. Clicking on the ↻ "**Refresh**" icon will re-query the database and present only un-worked items. (SRS 29924)
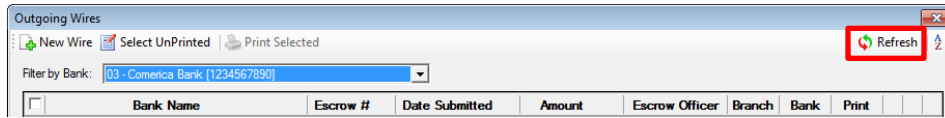
2) For sites utilizing **Fee Slips** and **Overhead Fee Accounts**, there was an issue with fee slips that were **voided on a date later than the Reconciliation Date (Bank Statement Date)**. The reconciliation's **Bank** tab items reflected the original fee slip disbursement, which it should not have, as that item is offset with its corresponding OFA receipt of the same date. As a result, the reconciliation was out of balance by the amount of the original fee slip. This has been corrected and future voided fee slips will not appear in the reconciliation. (SRS 43264)
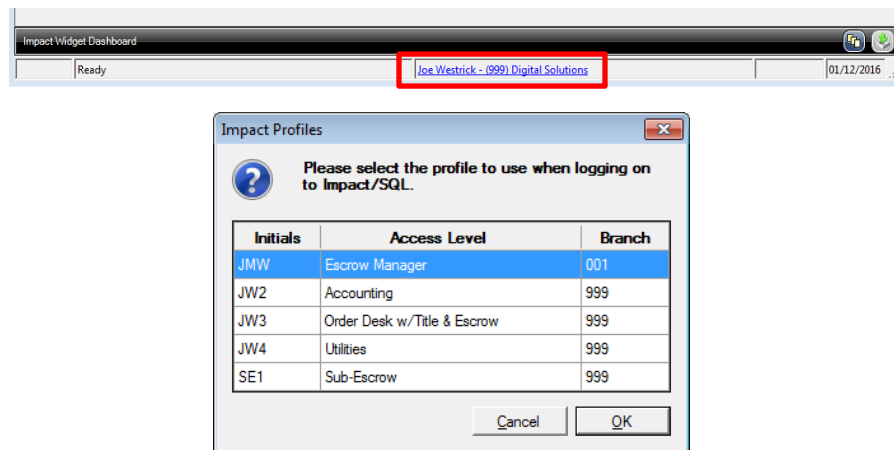
Title

1) Some Document Administrators were unable to generate the **Code Book**. They were receiving the message "**Too many styles in the document**" and the code book failed to generate. The problem was determined to be the result of having over 3,000 clauses. The matter has been resolved and the code book will generate properly on sites with over 3,000 clauses. (SRS 41261)

2) Historically, there has been a Utilities Setup Option (in Word Functions) that provided for the **appending of exceptions** (as opposed to overwriting) when using the **Copy Base** function from a Subdivision file only. This Setup Option has been removed and replaced with options on the **Copy Bases** screen that provide for the appending (as opposed to overwriting) of items for all copy functions – **Legal**, **Prelim**, **Prelim Exceptions**, and **Policy Exceptions**. As the main **General Option** is checked, the **Append** option applicable to it will be enabled for selection (as shown below with the Copy Legal. (SRS 42457)
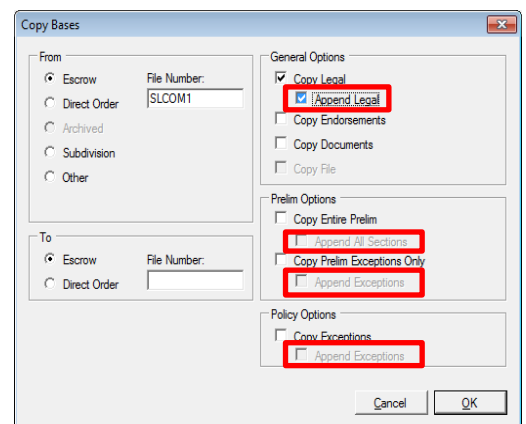
All

1) There are some Impact users that have multiple sets of **Impact Initials** ("**profiles**") so that they might perform a variety of typically unrelated tasks in one module – or to work in different branches (but not all with a single set of initials). Historically, these users had to **log out** of Impact and **log back in** to be able to select a different "profile" (set of Impact Initials). A new function has been added to Impact to permit those with multiple profiles to switch between those that they have which are applicable to the module they are in, while staying in the module. If a user has multiple profiles for the particular module they are in, with different permissions or branch assignments, they will see their **Name, Branch Assignment and Access Level**, from the profile they are currently logged into Impact with, in the middle of the bottom of the Impact desktop, in the form of a **link** (blue-colored text). Clicking on the link will bring up a screen of the **other** profiles that they have available to them related to the module they are in. The user should highlight the desired profile and click on OK and the user's access level and/or branch will be altered accordingly. Should there be a file open on the desktop when this action is triggered, the user will be warned about that and will be asked if the file should be closed and the switch made or not. (SRS 42666)

Impact Widget Dashboard			
Ready	Joe Westrick - (999) Digital Solutions		01/12/2016

Impact Profiles

Please select the profile to use when logging on to Impact/SQL.

| Initials	Access Level	Branch
JMW	Escrow Manager	001
JW2	Accounting	999
JW3	Order Desk w/Title & Escrow	999
JW4	Utilities	999
SE1	Sub-Escrow	999

Cancel   OK

UTILITIES

1) It is now possible to make the "**Need by Date**", on the **Title Information** screen of Initial Questions, a **mandatory field**. This is managed in the Utilities module, by a system administrator. Mandatory fields are managed via **Utilities > User Tables > Mandatory Fields**. (SRS 29789)
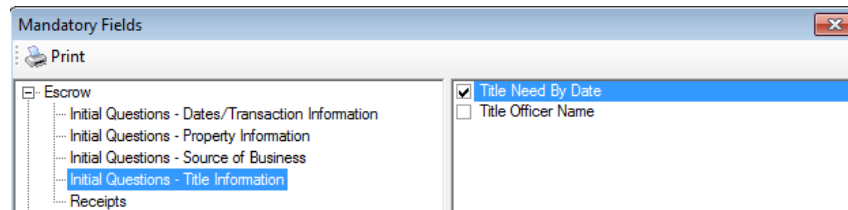
2) The ability to set **Title Rate Descriptions** as "**Inactive**" has been added to the maintenance screen for those codes (**Utilities > User Tables > Title Rate Descriptions**). Setting a code inactive will prevent it from being presented to users for assignment to a new file. (SRS 32520)

3) The **Code Numbers** associated with **Title Rate Descriptions** have historically not been presented on the maintenance screen, making maintenance more cumbersome. The Code Numbers now present on the maintenance grid. (SRS 32512)

4) The ability to set **Transaction Types** as "**Inactive**" has been added to the maintenance screen for those codes (**Utilities > User Tables > Transaction Types**). Setting a code inactive will prevent it from being presented to users for assignment to a new file. (SRS 37590)

5) A **Setup Option** has been added, under **Escrow Functions**, **Statement Printing**, to control the availability of the **ALTA Statements** on **CDF** files. Unchecking the option will remove the ability to print the ALTA Settlement Statements from Escrow. (SRS 42819)
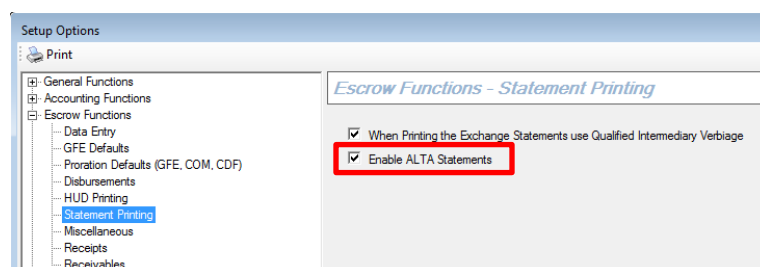
6) An **Escrow Functions Setup Option** has been added to control whether the option is available to the user to generate the **Commission Breakdown** when **printing the CDF**. By default the option will be enabled. The option is found under **Setup Options**, **Escrow Functions**, **CDF Printing**. (SRS 42735)

7) An **Escrow Functions Setup Option** has been added to enable the **auto-populating** of the **Payee** with the **Lender's** information, on **CDF** files, when the Withhold from Loan checkbox is checked. The option is found under **Setup Options, Escrow Functions, CDF Defaults**. (SRS 41006)

8) An **Order Desk Setup Option** has been added to set the default **Entry Type** on a new **Residential File** being opened through Order Desk. The options are **HUD**, **Worksheet**, **HUD with GFE**, **Worksheet with GFE**, and **CDF (Closing Disclosure Form)**. The option is found under **Setup Options**, **Order Desk**. (SRS 43316)

9) An error was being received when a **System Administrator** was trying to **clear an errant lock** on a **Commitment** via **Utilities > Tools > Record Locks View/Clear**. The issue related to a mis-named field in the clear lock routine and this has been corrected…Commitment locks can now be cleared. Care should be taken to ensure that the document is in fact not actively being edited before clearing such a lock. (SRS 43043)