



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 10.8?

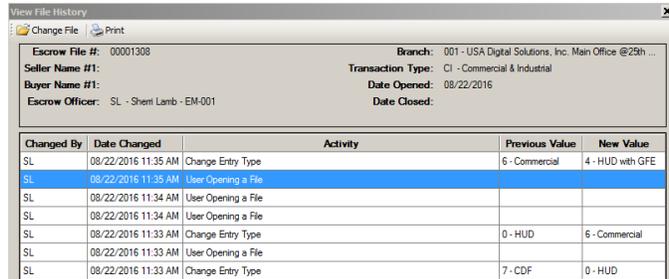
USA Digital Solutions, Inc. has made some enhancements and bug fixes to Impact/SQL with version 10.8. The enhancements and bug fixes are detailed in this document, and will be incorporated into updates of the module manuals, as applicable.

Escrow

- 1) For **CDF** files, a new Selection is now available on the print screen to allow for 'Both' **Borrower & Seller** statements to be generated. The option for **seller signatures** will also be present for selection when an External version is selected. (SRS #44141)

The screenshot shows a software dialog box titled "Print Closing Disclosure Form". It contains several sections: "Escrow File #:" with the value "SLCDF716", "Escrow Officer:" with "Sheri Lamb - EM-001", and "Branch:" with "USA Digital Solutions, Inc. Main Office @25th Ave.". Below this is a "Lender Selection" table with columns for "Lender Name" and "Loan #". The table lists "Bank of the World" (Loan # 283940) and "ABC Mortgage Lenders, Inc." (Loan # 8521236), both with checked selection boxes. To the right of the table is a "Print Options" section. It includes a "Usage" section with radio buttons for "Internal as" (selected) and "External", and a dropdown menu for "Estimated". Below that is a "Type" section with a dropdown menu for "Selection:" showing "Borrower & Seller" selected, with "Borrower Only" also visible. The "Options" section has checkboxes for "Show Commissions Seller Only" (checked), "Show Lender Credits Breakdown on Attachment" (checked), "Show Seller Credits Breakdown on Attachment" (checked), and "Include Seller Signature Attachment" (unchecked). "Cancel" and "OK" buttons are at the bottom right.

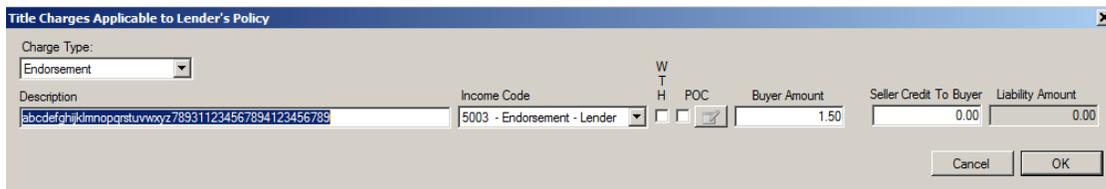
- 2) The **File History log** has been updated to include a reference with description, when the **Type of Closing, entry type** has been modified. The reference will also include the previous and new values. Use the  **History** icon or **File > View Escrow History** to view. (SRS #44218)



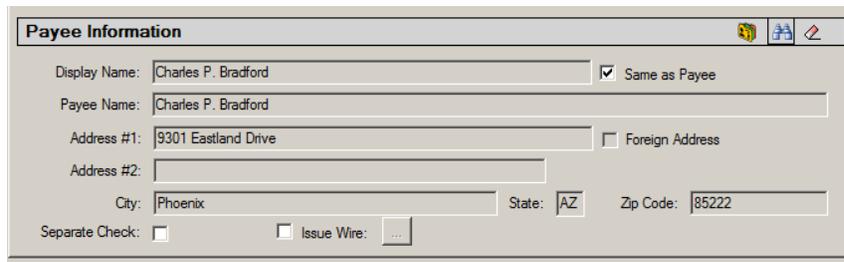
Changed By	Date Changed	Activity	Previous Value	New Value
SL	08/22/2016 11:35 AM	Change Entry Type	6 - Commercial	4 - HUD with GFE
SL	08/22/2016 11:35 AM	User Opening a File		
SL	08/22/2016 11:34 AM	User Opening a File		
SL	08/22/2016 11:34 AM	User Opening a File		
SL	08/22/2016 11:33 AM	Change Entry Type	0 - HUD	6 - Commercial
SL	08/22/2016 11:33 AM	User Opening a File		
SL	08/22/2016 11:33 AM	Change Entry Type	7 - CDF	0 - HUD

- 3) When a CD file was opened from a master file and the escrow officer name was modified, the contact page of the CD was not being updated to reflect the escrow officer designated in the file. This is now corrected. (SRS #45660)
- 4))The following Zip code / City additions have been added:
 Zip Code 94608 now has options for Oakland and Emeryville. (SRS # 45712)
 Zip Code 94553 now has options for Martinez, Pacheco and Briones. (SRS # 45712)
 Zip Code 86005 now has an option for Flagstaff, AZ. (SRS # 45920)
- 5) The receipt reports can now be semi-customized to allow for an electronic signature of the user to be automatically added when printing. Each user will need to provide an e-signature sample to be attached to their user account by local IT. (SRS #45754)
- 6) The certification stamp location on the ALTA Settlement Statements has been moved so as not to interfere with a long borrower and/or seller name. (SRS # 46000)
- 7) In a CDF file, when the Lender’s Policy was marked as Simultaneous Issue and the discount was greater than the Base Premium of the Owner’s Policy, the Owner’s Policy did not appear on the Fee Check Invoice. This issue has been corrected in 10.8 and the Owner’s Policy Premium will be presented on the Fee Check Invoice. To recreate, enter a loan policy base premium of \$1000 and mark as Simultaneous issue with a \$700 discount, charging the seller \$300.00. Enter an Owner’s Policy premium of \$500 charging the seller. Print/Preview the Fee Check Invoice (Disburse>Fee Check Invoice) and confirm that both the loan and owners policy are presented. (SRS #46140)

- 8) In a CDF file when the borrower is paying any portion of the Owner's Policy Premium the CDF description must include the word (Optional) i.e. "Title – XXXXX Owner's Policy **(Optional)** to XXXXXXX" per the rule. The word 'Optional' is not required in the description on other documentation such as the settlement statement. Impact will now provide an alternate description on all other reports/documents. To recreate, in a CDF file enter an Owner's Policy charging both the buyer and seller a portion of the premium. Print/Preview the CDF and the OTP description should include OPTIONAL in the description. Print/Preview the Impact settlement statement and the description should NOT include the word OPTIONAL. (SRS #46158)
- 9) The User Attachments widget will now support PNG files. (SRS #46253)
- 10) In HUD w/GFE files, the Endorsement Description field has been expanded to allow for 50 characters. (SRS #46196) HUD w/GFE file > Section 1100 > Open Line 1104 via the icon > add NEW ITEM for endorsement.

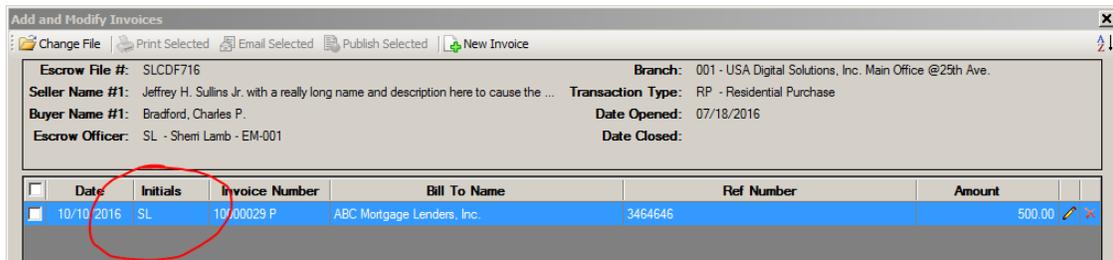


- 11) The CDF Payee selected via the binoculars icon will now display an individual's name as First Middle Last on the Payee Information section of the charge item. (SRS# 44039)



- 12) The wiring information entry screen for payoffs has been modified in Commercial and CDF files. The full wire details can now be entered once the item has been marked to be a wire disbursement. (SRS #45568)
- 13) When a payoff that is indicated as the first payoff is deleted, when user adds a new payoff marked as a first payoff they are presented with the message "This will replace that item as the new Payoff First Mortgage entry. Do you wish to continue?". (SRS #46173)
- 14) In CDF files, there is a new print option selection to show the breakdown of seller credits to Borrower on the Settlement Statement. (SRS #45661)

- 15) In CDF files, the print options have been modified to eliminate all LABELS and signature lines associated when the INTERNAL selection is made. The additional labeling was not supported by the CFPB RULE and preliminary versions should never be signed by the parties to the file. (SRS #45449)
- 16) A new print option has been added to allow for the selection of "Show Breakdown of Commissions" on the Settlement Statement. (SRS #45777)
- 17) The Disbursements screen has been modified to allow the header information to remain visible when the user selects a different tab to view the Pending Wires, Receipts, Checks, Wire Outs and Receivables (if so configured). (SRS #46095)
- 18) A new DDE field has been made available on the GENERAL tab for the property state to be spelled out instead of abbreviated. (SRS #46202) From the Impact MS-Word toolbar select DDE and search for Property State on the General tab.
- 19) When searching the Documents menu, Impact will now include the header information as it did in previous versions. (SRS #46383).
- 20) The Invoice screen (File > Invoicing > add/modify) will now include the display of the user's initials that created the invoice. (SRS #46229)



- 21) The functionality on the payoff screen has been cleaned up. In 10.6, on the payoff screen the default is now set to per diem for the Prorate By: field as requested and now allows the user to click on calculate without the presentation of a pop-up message. (SRS#46377).

22) Tax ID numbers are able to be entered on all buyers and sellers; they are seen in several places, including the 1099-S screen. The masking of tax ID numbers (SSN, EIN, TIN), on the display and on standard reports and documents (including the 1099-S), is now an available option in Impact/SQL. The masking will replace the first 5 digits of the number with asterisks (*), and will present the final 4 digits normally. (SRS #45835)

A screenshot of a software interface showing a dropdown menu for 'Tax ID Type' with 'SSN' selected. Below it is a text input field for 'Tax ID' containing the masked value '*****6789'.

There is one Setup Option change, discussed in the Utilities section below, that must be made to enable tax ID number masking. An additional control, also detailed in the Utilities section below, provides for user-level masking of tax ID numbers on the display...so that selected users will see the full tax ID numbers on their screens when editing a file, while others will not. If a user does not have the **Unmask SSN, TIN and EIN on Edit** option enabled on their Impact initials, they will not see the full number after entry, and if they are unsure if the number is correct, will need to re-enter it carefully and completely to make sure it is correct. The number is seen in its entirety while being entered.

Because the **Title Instructions** (CRW-based) are “semi-custom” reports (potentially different on each site) they must be modified, after the upgrade, to present the masked SSN, EIN, or TIN numbers. A new “formula” is made available to the Crystal Report editor for the masked number. Any custom reports that present these numbers will need to be edited as well.

23) Additional and enhanced functionality has been added to the **Signature Tabs** as applicable for Buyer, Seller and Accommodator parties to facilitate the entry of multiple “custom signatures” per party entity. Custom Signatures allow the user the flexibility to enter information both above and below the signature line. Multiple signatures can now be added to a single party and the users are able to rearrange the position of the signatures by moving them up or down in the list. (SRS #45641)

Existing functionality remains unchanged when the custom signature tab is not used. The signature will present and match the entries on the Information tab for first, middle and last name fields on documentation/statements.

A screenshot of a software interface with the 'Information' tab selected. The 'Entity Type' dropdown is set to 'Individual'. The 'Prefix' dropdown is empty. The 'First Name' field contains 'Bob', 'Middle Name' contains 'R.', and 'Last Name' contains 'Buyer'. The 'NAF ID' field is empty.

In the event a Custom Signature or multiple signatures are needed for the Party clicking on the **Signature(s) Tab** will bring up the custom signature entry screen.

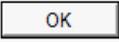
A screenshot of a software interface with the 'Signature(s)' tab selected. The 'Add New Signature' button is highlighted with a red box. Below the buttons are two sections: 'Above the Line' and 'Below the Line', both currently empty.

Clicking the Add New Signature icon will open the Add Custom Signature entry screen allowing the User to enter Custom Signatures both above and below the signature line.

Clicking OK will save the entries and return the User to the Signature(s) Tab, clicking Cancel will not save the entries and return the User to the Signature(s) tab.

To add additional signatures to this Party click the Add New Signature icon and repeat the entry process described above. Click OK to return to the Signature

Tab.

Use the Move Up and Move Down icons to adjust the position of the signatures as needed. When finished adding / editing signatures for this Party click  to return to the Parties Screen.

24) A new option has been added to the Pending Wires tab, found in Disbursements, to allow the user click the 'X' icon to DELETE a wire item without first changing it to a disbursement. (SRS #46418)

25) Wire prep functionality is now available for Sub-Agent Commission disbursements. A new check box for 'Issue Wire' has been added to the sub-agent entry screen that activates the ellipsis icon. Clicking on the ellipsis will open the wire information screen. (SRS #46431)

26) The liability field on the title insurance premium screen is now available for users to manually enter the amount when an income code is not selected. This liability amount would then be available for the settlement statement verbiage relating to the charge. (SRS #45643)

TITLE CHARGES	
ALTA Loan Policy (6-17-06) for \$420,555.55 Premium: \$300.00	1,999.00

Escrow & Title

1. The **Invoices** in Impact will now allow for an unlimited number of record lines. Previously, the invoice was limited to 30 lines. (SRS #45443).
2. The Email options screen has been enhanced to now display the Party an Attorney reference is representing for easy identification by the user. SRS# 31288

To	CC	Party	Representing	Role	Name	Email
<input type="checkbox"/>	<input type="checkbox"/>	Accommodator-1	[Buyer] Bradford, Charles P.		1031 Accomodators, Inc.	1031sally@1031.com
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Attorney-1	[Seller] Jeffrey H. Sullins Jr. with a real...		Attorney Group Associates	john@law.com
<input type="checkbox"/>	<input type="checkbox"/>	Attorney-2	[Seller] Jamison Boxing Company		Attorney 4 U	jaw@MSA.com
<input type="checkbox"/>	<input type="checkbox"/>	Buyer-1			Bradford, Charles P.	Charles@email.com
<input type="checkbox"/>	<input type="checkbox"/>	Escrow Officer-1		Primary	Sheri Lamb - EM-001	slamb@digisolaz.com
<input type="checkbox"/>	<input type="checkbox"/>	Lender-2			Susan Landers	susan@abc.com

3. When a user accesses the Escrow Documents Menu or the Title Document menu, the focus of the cursor is in the filter box. This allows the user to start typing the document name immediately. (SRS #46365).

Accounting

- 1) A new setup option now allows for Custom Reporting to be made available in the Accounting Module. (SRS #46269)
- 2) The SQL tables, Disbursements.Payee_Name and OpnChk.Payee_Name have been increased to 104 characters to match the Payee Name length. And SQL table Opnchk.Description has been increased to 50 characters. This will now allow the full 104 characters to be included in the positive pay file and for WMA Positive pay integration. (SRS #44921) To test, disbursements with 104 character payees should be issued and then produce a positive pay file to confirm the full payee is included.

Title

1. On the Policy Entry screen the **TYPE** field has been expanded in order for the full Policy description to be presented. **Title Module > edit policy icon.** (SRS #45653).

The screenshot shows the 'Policy Entry' window. At the top, it displays 'Escrow File #: 00001308' and 'Branch: 001 - USA Digital Solutions, Inc. Main Office @25th Ave.'. Below this, the 'Escrow Officer' is 'SL - Shem Lamb - EM-001' and the 'Underwriter' is '6 - Old Republic National Title Insurance Company'. The 'Type' field is expanded, showing a list of options: 'ALTA 2006 Standard Loan Policy', 'ALTA 2006 Extended Loan Policy', 'ALTA 2006 Standard Owner's Policy', 'ALTA 2006 Extended Owner's Policy', 'ALTA Short Form Residential Loan Policy (6-17-07)', 'ALTA Residential Title Insurance Policy (6-1-87)', 'ALTA U.S. Policy (9-28-91)', and 'ALTA Homeowner's Policy'. Other fields include 'Fee No:', 'Premium:', 'Amount:', 'Issued Date: 08/22/2016', 'Examiner:', and 'Typist: ala SLA - Shem Lamb-SA'. At the bottom, there is an 'Endorsements on File' section with a table that currently shows 'No records found.' and buttons for 'Add Endorsement' and 'Delete Selected'.

2. A new setup option now allows for Custom Reporting to be made available in the Title Module. (SRS #46269) **Utilities > Setup Options > Title functions > Miscellaneous > Enable Title Custom Reports**
3. When the Prelim/Commitment is setup to include the Title Charges, charges with a 0.00 amount are not being reflected. This has been corrected and the 0.00 charge items will be presented on the Prelim/Commitment. (SRS #46924)

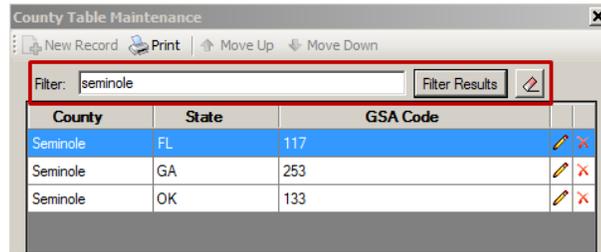
UTILITIES

- 1) **Utilities > User Tables > Property Descriptions > Cities:** A new filter is available to assist with the selection of a City name from the Maintenance table. (SRS #44516).

The screenshot shows the 'Cities Table Maintenance' window. At the top, there are buttons for 'New Record', 'Print', 'Move Up', and 'Move Down'. A 'Filter' field contains the text 'orange' and a 'Filter Results' button. Below the filter is a table with the following columns: 'City Name', 'County', 'State', and 'GSA Code'. The table contains 15 rows of data, with the first row highlighted in blue. Each row has a pencil icon and a red 'X' icon in the right margin.

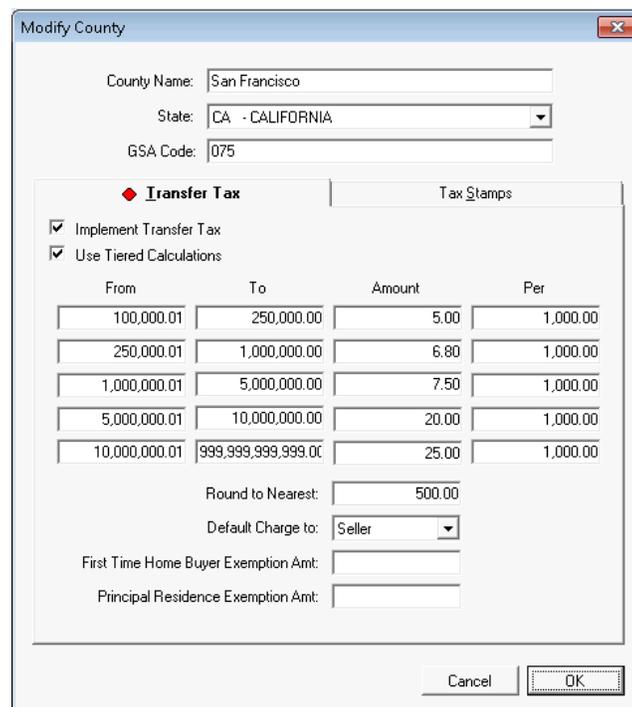
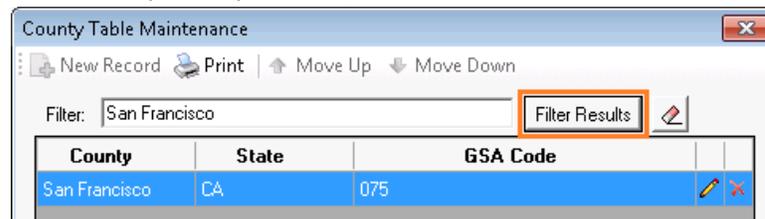
City Name	County	State	GSA Code
Orange Cove	Fresno	CA	2570
Orange	Orange	CA	2560
Orange Beach	Baldwin	AL	2355
Orange Cove	Tulare	CA	2570
Orangevale	Sacramento	CA	2572
Orange	New Haven	CT	0538
Orange Park	Clay	FL	2350
Orange Park	Duval	FL	2350
Port Orange	Volusia	FL	2580
Orange Springs	Marion	FL	2352
Orange Lake	Marion	FL	2345
Orange City	Volusia	FL	2340
Orange City	Plymouth	IA	6380

- 2) **Utilities > User Tables > Property Descriptions > Counties:** A new filter is available to assist with the selection of a County name from the Maintenance table. (SRS #44517).

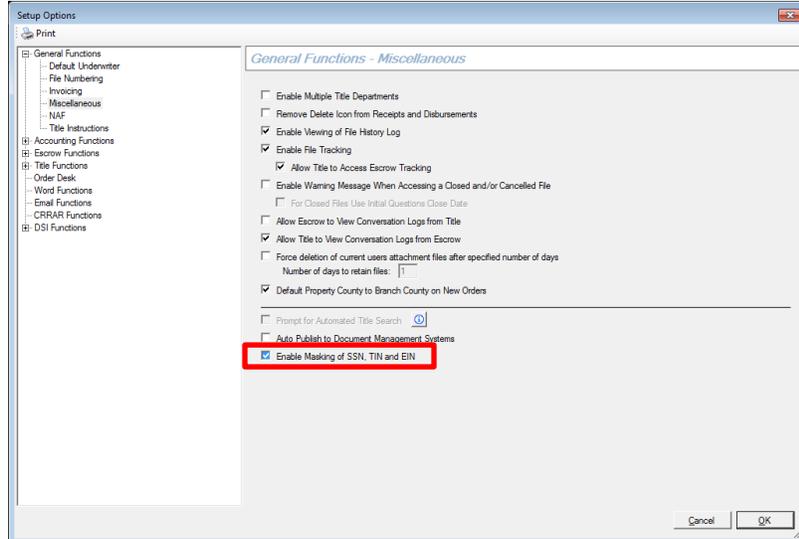


- 3) A new setup option now allows for Custom Reporting to be made available in the Accounting and Title Modules. (SRS #46269) **Utilities > Setup Options > Accounting functions > Miscellaneous > Enable Accounting Custom Reports // and Utilities > Setup Options > Title functions > Miscellaneous > Enable Title Custom Reports.**

- 4) The County Tiered Tax Rates configuration will now accommodate 5 tiers of fees instead of only 4. This was necessary for San Francisco County. (SRS #46081). To access the configuration screen- User Tables > Property Descriptions > Counties > enter a county into the filter selection and click Filter Results > click on the pencil icon to open the Modify county window, where the tiers are referenced.



- 5) The masking of tax ID numbers is enabled, in the **Utilities** module, via **System Files, Setup Options, General Functions, Miscellaneous, Enable Masking of SSN, TIN and EIN**. This option will default, at the time of the v10.8 upgrade, to a disabled state, and will have to be checked to enable the masking function, if the business wishes to use the function. Enabling this option will also provide for the user-level control discussed in the next item.



- 6) When the **Enable Masking of SSN, TIN and EIN** setup option is enabled (discussed above), there will be a user-level option, managed through the **Utilities** module, **System Files, Users**, that can be used to allow for specific users to see the full SSN, TIN, or EIN, on buyers and sellers, when they are editing a file, rather than viewing just the masked number (first 5 digits will be asterisks, the last 4 displayed). If a user does not have the **Unmask SSN, TIN and EIN on Edit** option enabled on their Impact initials, they will not see the full number, and if they are unsure if the number is correct, will need to re-enter it carefully and completely to make sure it is correct.



Impact Windows Service

- 1) Scheduled Reports and Background Printing; the list of printers the user can select from includes XPS, OneNote, PDF and FAX when they should not be presented. This has been corrected and the XPS, OneNote, PDF and FAX printers are no longer presented. (SRS #46858)