

Encompass® Quick Reference Guide

2015 Disclosure Tracking Tool – Tracking Sections

The 2015 Disclosure Tracking tool provides disclosure timelines and tracking dates, disclosure history, and the latest disclosure details for loans using the 2015 RESPA-TILA forms. Use this tool to log Loan Estimate, Closing Disclosure, and other disclosures and follow the timelines and tracking dates to help stay compliant with 2015 RESPA-TILA regulations. Page 1 of this Quick Reference guide describes the tracking sections at the top of the tool. Page 2 describes the Disclosure History entries.

Additional Resources: Online Help Topics: 2015 Itemization, Loan Estimate, Closing Disclosure, Disclosure Tracking Settings, Disclosure Tracking, Disclosure Tracking Compliance Timeline and Tracking Calculations, Respond to and Manage Alerts, eDisclosure Fulfillment Service

Compliance Timeline

The Compliance Timeline calculates time periods and dates according to the 2015 RESPA-TILA regulations.

Application Date – The date the loan application is received by the loan originator. The Send Initial Disclosure alert is generated on this date based on the completion of required fields on the loan file. Click the blue **Lock** icon to manually enter a date.

LE Due – The date the Loan Estimate must be disclosed to the borrower. Disclosure must take place within three business days (according to the Our Company Calendar setting) of the Application date (field ID 3142; the day when the LE is received with all of the required fields populated). The next business day after the Application Date is considered day one. Disclosure is required by the end of day three.

eConsent – The date when the borrower or borrowers consent to receive loan documents electronically. If there are multiple borrowers, the date when the last borrower provides consent. To view the eSign consent details, click the **Lookup** icon (magnifying glass).

Intent to Proceed – The date when you determine that the borrower intends to proceed with the loan application. This field is populated from the Received Date (field ID 3197) in the Intent to Proceed section on the Loan Estimate Page 1.

Earliest Fee Collection – The Earliest Fee Collection date is the later of the following two dates: the date you determine that the borrower intends to proceed (field ID 3197) or the LE Received date (field ID 3153) described in the LE Tracking section.

Earliest Closing – The earliest date when the loan can be closed.

Estimated Closing – This date is populated from the Estimated Closing Date in the loan file (field ID 763), but the date can be edited.

LE Tracking

The LE Tracking section lists the Loan Estimates, Settlement Service Providers Lists, and Safe Harbor disclosures sent to the borrower.

LE Sent - The date the first version of the Loan Estimate is sent to the borrower.

LE Received - The date the first version of the Loan Estimate is received by the borrower. This date varies based on the delivery method and the borrower presumed receipt date or actual receipt date, whichever is earlier.

Revised LE Sent - The date the revised Loan Estimate is sent to the borrower.

Revised LE Received - The date the revised Loan Estimate is received by the borrower. This date varies based on the delivery method and upon the earlier occurrence of either a presumed receipt date or actual receipt date by the borrower.

SSPL Sent - Sent date of the earliest Settlement Service Providers List (SSPL) associated with a tracking record not excluded from the timeline. If disclosed with the Loan Estimate, the Sent Date of the earliest Loan Estimate not excluded from timeline. If disclosed with the Closing Disclosure, the Sent Date of the earliest Closing Disclosure not excluded from timeline.

Safe Harbor Sent - Sent date of the earliest Safe Harbor disclosure associated with a tracking record not excluded from the timeline. If disclosed with the Loan Estimate, the Sent Date of the earliest Loan Estimate not excluded from timeline. If disclosed with the Closing Disclosure, the Sent Date of the earliest Closing Disclosure not excluded from timeline.

CD Tracking

The CD Tracking section lists the Closing Disclosures and post consummation disclosures that have been sent to the borrower.

CD Sent - The date the first version of the Closing Disclosure is sent to the borrower.

CD Received - The date the first version of the Closing Disclosure is received by the borrower. This date varies based on the delivery method.

Note: When the Loan Estimate and Closing Disclosure are printed together, a pop-up message mentions that a Disclosure Tracking entry must be created if these disclosures are going to the borrower. If you click the **Yes** option, a Closing Disclosure tracking entry is created, because a Loan Estimate cannot be disclosed after a Closing Disclosure has been disclosed.

Revised CD Sent - The date the revised Closing Disclosure is sent to the borrower.

Revised CD Received - The date the revised Closing Disclosure is received by the borrower. This date varies based on the delivery method.

Post Consummation Disclosure Sent - The date the post-consummation Closing Disclosure is sent to the borrower. This is the most recent Closing Disclosure sent after the Disbursement Date (field ID 2553).

Post Consummation Disclosure Received - The date the post-consummation Closing Disclosure is received by the borrower.

Compliance Timeline	LE Tracking	CD Tracking	Other Tracking
Application Date: 08/03/2015	LE Sent: 08/04/2015	CD Sent: 08/12/2015	Affiliated Business Disclosure Provided
LE Due: 08/06/2015	LE Received: 08/06/2015	CD Received: 08/15/2015	CHARM Booklet Provided
eConsent: 08/06/2015	Revised LE Sent:	Revised CD Sent: 08/12/2015	Special Info Booklet Provided
Intent to Proceed: 08/06/2015	Revised LE Received:	Revised CD Received: 08/15/2015	HELOC Brochure Provided
Earliest Fee Collection: 08/06/2015	SSPL Sent:	Post Consummation Disclosure Sent:	1st Appraisal Provided
Earliest Closing: 08/19/2015	Safe Harbor Sent:	Post Consummation Disclosure Received:	Subsequent Appraisal Provided
Estimated Closing: 09/03/2015			AVM Provided
			Home Counseling Disclosure Provided
			High Cost Disclosure

Other Tracking

Type or select dates when these additional disclosures are delivered to the borrower.

NOTE: To print the Disclosure Tracking output forms, click the **Print** Icon on the upper-right, click the **Standard Forms** tab, select **Tools** from the **Look In** drop-down list, select the disclosure tracking forms in the left panel, and click **Add**. Then click the **Preview**, **Print**, **Print to File**, or **Add to eFolder** button.

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Disclosure History

The Disclosure History section contains a tracking entry for each disclosure sent to a borrower. There are three ways to add Disclosure History entries for documents that are tracked in the tool:

Automatically - When the eFolder is used to print, request, or send the document.

Manually – When you click the **New** icon in the Disclosure History section, select the appropriate options, and then click **OK**.

By Responding to a Prompt - When you preview or print a document that is included in the Disclosure Tracking settings, a Disclosure Tracking prompt asks if you want to create a disclosure history record. Click **Yes** to add the entry.

Disclosure History (7) Exclude from Timeline

Sent Date ▼	Method	By	# of Disclos	LE Sent?	CD Sent?	SA
12/14/2015 08:18:40 AM	eFolder eDisclosure	Admin User(admin)	32	No	Yes	No
12/18/2015 08:16:10 AM	eFolder eDisclosure	Admin User(admin)	32	Yes	No	No

Disclosure Details Window

Double-click a Disclosure History entry to open the Disclosure Details window. The window includes three tabs (described below) with detailed information about the disclosure.

Details Tab

Disclosure Information – Information related to when and how the disclosure was sent and received.

Loan Snapshot – Key loan fields disclosed to the borrower. Click a snapshot button to view the disclosure information.

Documents Sent – Lists the disclosure documents sent to the borrower. For eDisclosures, click the **View Document** button to view a read-only copy of the documents.

Reasons Tab

Reason – For a revised disclosure, the **Reasons** tab displays one or more reasons for the redisclosure based on entries in the Loan Estimate Page 1 or Closing Disclosure Page 1.

Changed Circumstance – If the redisclosure has a changed circumstance, a description of the Changed Circumstance displays as well as any comments entered on the Loan Estimate Page 1 or Closing Disclosure Page 1.

eDisclosure Tracking Tab

This tab displays only for electronic disclosures.

Status – Read-only fields auto-populated with the date when the borrower and co-borrower access, accept, reject, or electronically sign the eDisclosure package.

Fulfillment – Read-only fields auto-populated with dates and other details about the latest eDisclosure Fulfillment Service package that was created and sent to the borrower.

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