RELEASE NOTES – 01.29.2024

Digital Application

Summary

This release period focuses on resolving a Modern Meridian Link (ML) issue, configurability and scalability, View My Offer (VMO) v2, DocPrep integration, and the Borrower Portal. Also, we made efforts to ensure lender logos are readily available.

Improvements

The following section will cover the improvements made to the POS 2.0 system.

Capabilities

This section focuses on new capabilities of the system.

- Digital Application
  - Enhanced email comparison logic for the resume feature
  - Ability to support Marker.io software to report issues and give feedback
  - Ability to support credit union membership enrollment details for the loan program
- Borrower Portal
  - Ability to support additional disclosures for both review only and review and sign
  - Ability to restrict the borrower's schedule closing date
- DocPrep
  - Map Escrow indicator and Escrow Absent reason
  - Map Processor as the Loan Originator

Configurability

This section focuses on efforts made to enhance the configurability of the system.

- Digital Application
    - Configure validation messages for unsupported Property Use
    - Marker.io toggle
    - Configure credit union membership enrollment details
- Borrower Portal
    - Toggle restricting the borrower's ability select a closing date on the Schedule Closing Appointment form

Reliability

This section focuses on efforts made to improve the system's reliability.

- Implemented a data storage for our lender's logo to avoid third party limitations and dependencies
- Enhanced POST request to ML to prevent modern ML issue

Scalability

- Enhancements to Meridian Link's Payload enable ML to send webhook events to different FirstClose environments endpoints. This supports having multiple environments

Bug Fixes

The following sections cover efforts made to resolve report bugs.

- VMO v2
    - Ensuring the requested amount is updated during the 35K path to avoid referred state
    - Ensuring the draw amount equals the line amount during the 35K path
    - Ensuring updates to the purpose name are made when a user selects a loan program
    - Ensuring the I/O payment in the program container matches the Potential Monthly Saving report
    - Ensuring the acceptance or decline of credit union membership is mapped to the corresponding custom question

- Digital Application
  - o Ensuring the AVM source is correctly mapped
  - o Ensuring page.initiated events are sent via webhook service
  - o Ensuring that min line amount values and messages align with the offering
  - o Ensuring the system passes the unit number to AVM provider (Quantarium)
  - o Ensuring we display an error message Ineligible property use
  - o Ensuring that the buttons dynamically change size and adjust to the character length
  - o Ensure correct padding and font is applied to the program cards
  - o Ensuring the togglable unselected tab for loan types is visible
  - o Ensuring the learn more about the loan program carrot reacts when clicked
  - o Ensuring the system does not automatically select values on the HMDA page when "Other" is selected
  - o Ensuring the paragraph on the HMDA page has the correct font
  - o Ensure the Next Steps.. Container is visible on the completion page
  - o Ensuring borrower can return to the let's get started page from the soft credit pull modal
- Borrower Portal
  - o Ensure data mapping occurs when initial disclosure's eSign is complete
  - o Ensure iOS devices can successfully login to the portal
  - o Ensure the property address on loan info page is displayed
  - o Ensuring the disclosure Iframe does not automatically close after e-signing
  - o Ensuring borrowers can view and sign disclosures
  - o Ensuring the loan type description is read from the configuration file