RELEASE NOTES – 09.05.2024

Improvements

In the following sections, we will discuss the updates made to the POS 2.0 system, including the Digital Application and Borrower Portal. We will also cover any improvements made to third-party providers, if applicable, as well as any global updates. These updates are for both Loan Origination System (LOS) integrations. We will highlight the improvements made to the system's capabilities and user interface/experience. Each improvement will be categorized based on its unique Loan Origination System integration.

Feature Toggle: Represents features that need to be configured or toggled on before it is available in the application. Please contact your Account Manager to learn more.

Global Improvements

Issue Key	Type	Application	Summary	Feature Toggle
			No updates	

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Issue Key	Type	Application	Summary	Feature Toggle
POS-3006	Feature	Digital Application	Ability to hide soft pull credit language on Let's Get Started Page	✓
POS-2839	Feature	Digital Application	Add Order Events for Encompass for billing purposes	
POS-2901	Bug Fix	Digital Application	Ensure borrower is shown an error message if they don't qualify for a loan program	
POS-2982	Bug Fix	Digital Application	Ensure the disqualified error message is generic to avoid conflicts across lenders	

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Issue Key	Type	Application	Summary	Feature Toggle
POS- 2715	Feature	Digital Application	Ability to make the initial loan status configurable during loan creation	✓
POS- 2889	Feature	Digital Application	Ability to configurable Resume eligible loan statuses *NOTE: Dependent on Resume v2*	✓
POS- 2890	Feature	Digital Application	Ability to set resume expiration. *NOTE: Dependent on Resume v2*	✓
POS- 2973	Feature	Digital Application	Ability to ignore Bankruptcy and Income credit models when such models are present in MCL credit report. *NOTE: Ensures credit scores are accurately mapped to disclosures*[1]	

Credit Scores Mapped to Disclosures[1]**:** As part of our ongoing enhancements to credit report data mapping for our DocPrep vendor, a small group of customers may have seen additional models (Income and Bankruptcy) included alongside the standard credit score data from Transunion, Equifax, and Experian. This was an isolated event, specific to certain workflows, and has been promptly resolved. No changes were made to the export logic for other customers, and all standard credit score models continue to be mapped to Stavvy without interruption.

Glossary

Feature: *Represents a feature [functionality, user interface, or user experience].*

Bug Fix: *Indicates that we implemented a solution to resolve some defect in a feature [functionality, user interface, or user experience].*

Feature Toggle: *When the value for this field is "Yes", then you need to connect with your account manager to toggle the feature/enhancement on in your application. When the value is "No", you get this feature/enhancement/fix by default.*