

RELEASE NOTES – 01.24.2025

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 |
|-----------|---------|---------------------|---|----------------|
| POS-2978 | Feature | Digital Application | Ability to resume or start a new loan on the Welcome page *** Only available with resume feature enabled | ✓ |
| POS-2979 | Feature | Digital Application | Ability to input email address on the Gather Email page *** Only available with resume feature enabled | ✓ |
| POS-2980 | Feature | Digital Application | Ability to input Verification code on the Verification page *** Only available with resume feature enabled | ✓ |
| POS-2981 | Feature | Digital Application | Ability to select a loan on the Loan Selection page *** Only available with resume feature enabled | ✓ |
| POS-3279 | Feature | Digital Application | Ability to display the declaration questions to the co-borrower *** available when declaration questions are enabled | ✓ |

Encompass® by ICE Mortgage Technology®

| Issue Key | Type | Application | Summary | Feature Toggle |
|-----------|---------|---------------------|--|----------------|
| POS-3111 | Feature | Digital Application | Implement Declaration page for Encompass integration | ✓ |
| POS-3199 | Feature | Digital Application | Support the property type "MH HomeChoice" | ✓ |

MeridianLink® One platform

| Issue Key | Type | Application | Summary | Feature Toggle |
|-----------|---------|---------------------|---|----------------|
| POS-3188 | Feature | Digital Application | Implement flag to include/remove declaration question | ✓ |
| POS-3064 | Bug Fix | Digital Application | Ensure the borrower can resume a loan when the soft credit pull feature is disabled | |
| POS-3225 | Bug Fix | Digital Application | Ensure the borrower can select "Homemaker" for employment type | |
| POS-3218 | Bug Fix | Digital Application | Ensure confetti is not displayed on the summary page when I have declaration question enabled | |
| POS-3293 | Bug Fix | Digital Application | Ensure when I select "Retired" employment the end date is not required | |
| POS-3237 | Bug Fix | Digital Application | Correct glance tag | |

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.