

SureClose[®] Product Line

Release Notes 4.3

August 7, 2015

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Overview

SureClose Advantage 4.3 includes audit reporting, product enhancements, and defect corrections. This document provides a brief explanation of what has been updated, as well as an introduction to new features implemented within this release.

For more information about any of the new features, refer to SureClose Advantage Online Help and search for the specific topic.

Deployment Date: August 7, 2015

Post-Installation Considerations

After the new version has been deployed and prior to logging in, it is recommended that you complete the following post-installation tasks:

- Delete Temporary Internet Files
- Delete Cookies

Deleting Temporary Internet Files

(MS Article ID: 260897)

The **Temporary Internet Files** (or cache) folder contains web page content that is stored on your hard disk for quick viewing. This cache permits Internet or MSN[®] Explorer to download only the content that has changed since you last viewed a web page instead of downloading all the content for the page every time it is displayed.

Administrators can customize **Temporary Internet File** settings to prevent modifications. Contact your System Administrator if you cannot access the **Internet Options** dialog box or the **General** tab.

Steps

1. Close **Internet Explorer[®]** and any instances of **Windows[®] Explorer**.
2. From the **Start** menu, point to **Control Panel** and then select **Internet Options**. The Internet Options dialog box displays.
3. On the **General** tab, locate **Temporary Internet Files** and then click **Delete Files**. The Delete Files dialog box displays.
4. If available, select the **Delete All Offline Content** check box and then click **OK**. A confirmation message displays asking if you are sure you want to complete the delete process.
5. To confirm, click **OK**.



Note

Be patient when performing this task. If the *Temporary Internet Files* folder contains a significant amount of web page content, then this process may take several minutes to complete.

Deleting Cookie Files

(MS Article ID: 278835)

Files starting with the word *Cookie* may remain in the Temporary Internet Files folder even after opting to delete them. You can delete these files; however, it is recommended that you make a backup copy of cookies prior to deleting them because these files may contain information for a customized web page or login information for a website that you do not want to lose. If needed, contact your System Administrator for assistance or refer to *MS Article ID: 221523*.

Steps

1. Close **Internet Explorer** and any instances of **Windows Explorer**.
2. From the **Start** menu, point to **Control Panel** and then select **Internet Options**. The Internet Options dialog box displays.
3. On the **General** tab, locate **Temporary Internet Files** and then click **Delete Cookies**. The Delete Cookies dialog box displays. A confirmation message displays asking if you are sure you want to complete the delete process.
4. To confirm, click **OK**.

Features and Functionality

To be compliant with the implementation of the CFPB (Consumer Financial Protection Bureau) TILA-RESPA Integrated Disclosure rule, several new features and enhancements have been added to this release.

Additional information around CFPB education and training will be provided to guide you through these changes. Watch for email communications and Stewart University announcements - *coming soon*.

New in This Release

SureClose Advantage 4.3

- Corporations can now select to receive a CFPB Audit Report and indicate which recipients should receive it. Reports are automatically generated and sent out monthly. For more information, refer to [Receiving Audit Reports](#).
- New document retention controls have been added to allow a corporation to enable document retention periods or opt out of this document retention feature. For more information, refer to [Applying Retention Values to Document Placeholders](#).
- New document retention controls have been added to indicate the number of years documents must be retained per state. For more information, refer to [Managing Document Retention Values](#).
- Document placeholders on the Documents page of Closing files and templates can now be marked required for a CFPB Audit, and filtered to only show those marked *required*. For more information, refer to [Marking Document Placeholders Marked Required for Audit](#) and [Filtering Document Placeholders Marked Required for Audit](#).
- The **Document Placeholder** field is automatically disabled when a placeholder on a Closing file or template is marked *Required for Audit* so that it cannot be modified. For more information, refer to [Locking a Document Placeholder Name](#).
- Document placeholders can be marked **N/A (not applicable)** on all file types or templates to indicate they are not required to be completed. For more information, refer to [Marking Document Placeholders as Not Applicable on a File](#).

Admin

(Admin Users Only) The following changes have been made to the **Admin** menu.

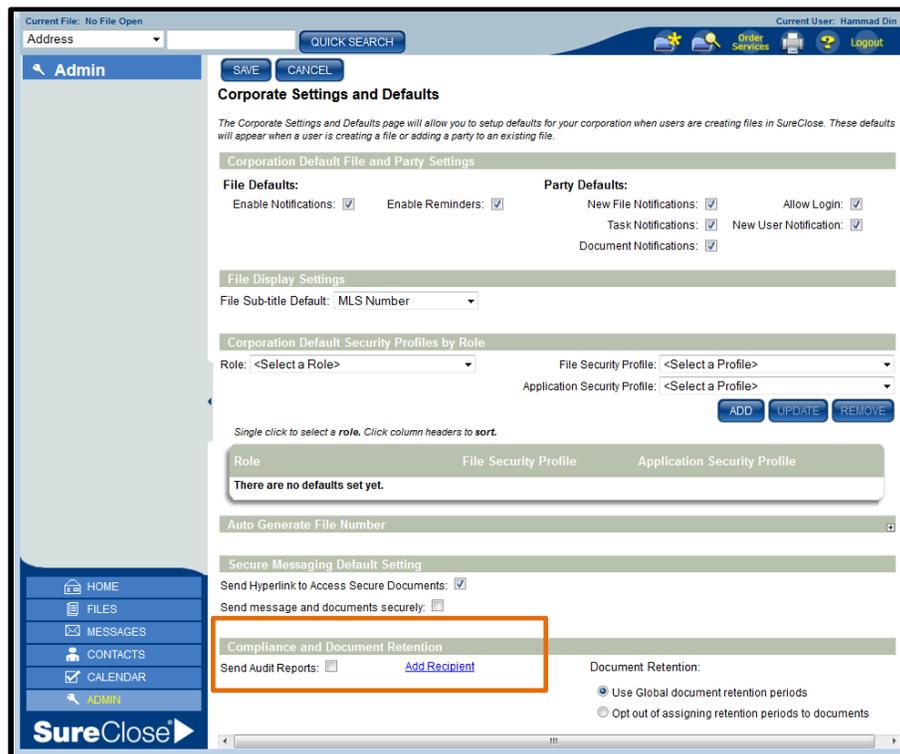
CFPB Audit Reporting

Receiving Audit Reports

A new **Compliance and Document Retention** section has been added to the **Settings and Defaults** section of the **Corporate Tools** menu (**Admin—Site Administration—Corporate Tools—Settings and Defaults**).

Included are two new options:

- **Send Audit Reports:** Audit reports are generated monthly and include *Closing* files that were closed *60 or more days* ago that contain document placeholders marked, *Required for Audit* that are missing documents grouped by company. These reports are generated on the 3rd Sunday of each month, to be received Monday mornings. Select this check box to indicate you want to receive this monthly report.
- **Add Recipient:** If you selected to receive the Audit report, then use the new **Add Recipients** link to determine who to send it to. All recipients added will receive this monthly report. In addition, any party that is on a file that is included in the report and is in the **CFPB Auditor** or **Auditor** role will also receive the report.



For complete step-by-step instructions, refer to SureClose Advantage Help and search for the topic labeled, *Receiving Audit Reports*.

Applying Retention Values to Document Placeholders

Another new option, **Document Retention** has been added to the **Compliance and Document Retention** section (**Admin—Site Administration—Corporate Tools—Settings and Defaults**).

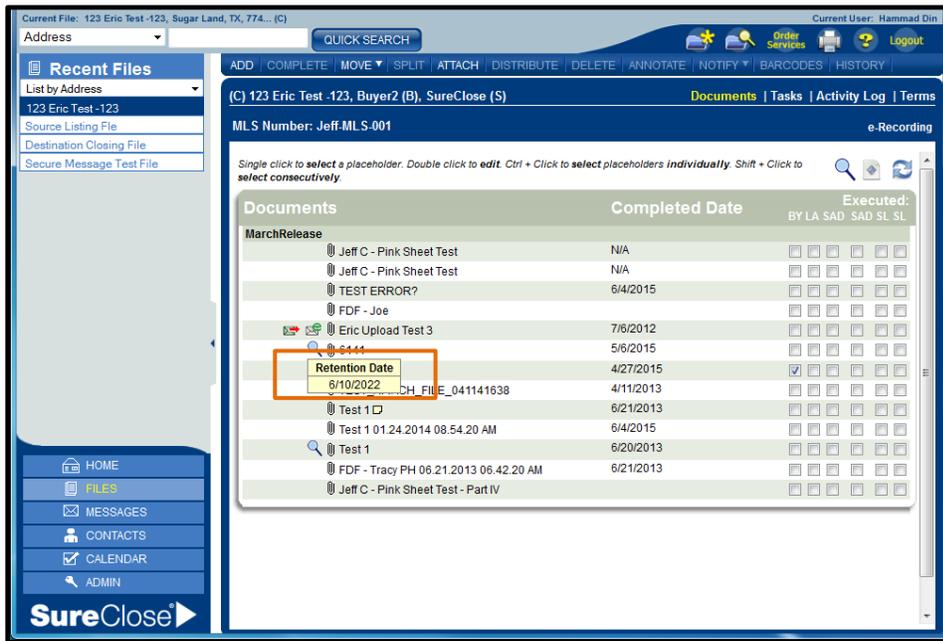
Included are two new radio buttons:

- **Use Global document retention periods:** If you are a Stewart Direct Operations office, then this option is automatically selected for you and cannot be changed so that when a *Closing* file is closed, a retention date will be applied to all audit placeholders (those marked [Required for Audit](#)) on the file and also based on the [retention period defined per State](#) (ex: Texas, Utah, etc.).
- **Opt out of assigning retention periods to documents:** If you are an Independent Agency, then you have the option to opt out of assigning a retention period to documents.

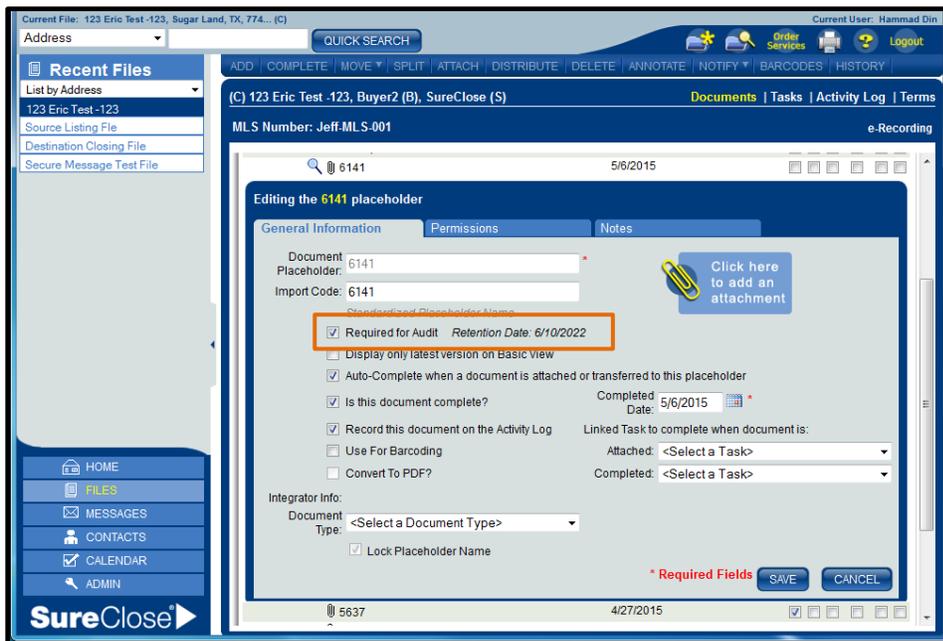
The screenshot displays the 'Corporate Settings and Defaults' page in the SureClose Admin interface. The page is titled 'Corporate Settings and Defaults' and includes a 'SAVE' button and a 'CANCEL' button. The page content is organized into several sections:

- Corporation Default File and Party Settings:** This section contains 'File Defaults' (Enable Notifications: , Enable Reminders:) and 'Party Defaults' (New File Notifications: , Allow Login: , Task Notifications: , New User Notification: , Document Notifications:)
- File Display Settings:** File Sub-title Default:
- Corporation Default Security Profiles by Role:** This section includes dropdown menus for 'Role', 'File Security Profile', and 'Application Security Profile', along with 'ADD', 'UPDATE', and 'REMOVE' buttons. A message below states: 'Single click to select a role. Click column headers to sort.'
- Table:** A table with columns for 'Role', 'File Security Profile', and 'Application Security Profile'. The table is currently empty, with the message 'There are no defaults set yet.'
- Auto Generate File Number:** A checkbox that is currently checked.
- Secure Messaging Default Setting:** Send Hyperlink to Access Secure Documents: , Send message and documents securely:
- Compliance and Document Retention:** Send Audit Reports: [Add Recipient](#). This section is highlighted with an orange box and contains the 'Document Retention' section with two radio buttons: 'Use Global document retention periods' (selected) and 'Opt out of assigning retention periods to documents'.

With these options selected, the document **Retention Date** displays next to the placeholder name when the file is closed and the **Audit** icon is hovered over on the *Documents* page.



It also displays when editing the same placeholder when the **Required for Audit** check box is selected.



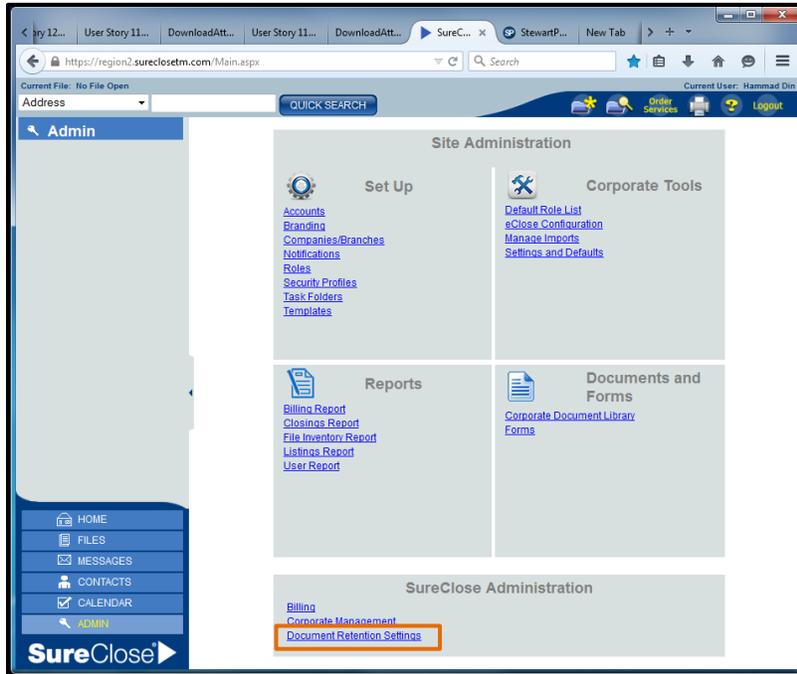
This date is updated each time the file status changes to *Closed* – only the latest file closing date will be used for calculating the document Retention Date.



For complete step-by-step instructions, refer to SureClose Advantage Help and search for the topic labeled, *Using Global Retention Values*.

Managing Document Retention Values

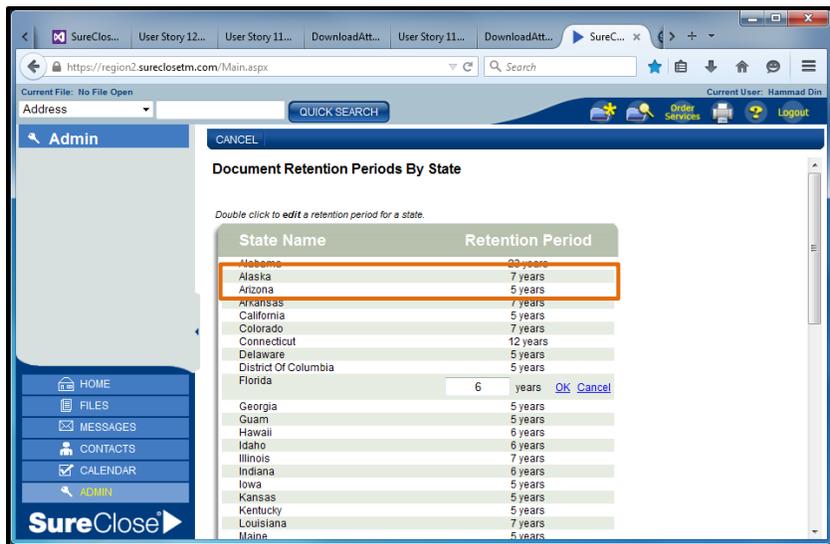
A new option labeled, **Document Retention Settings** has been added to **Admin—Site Administration—SureClose Administration** to manage the number of years documents are required to be retained by state. By default, the minimum period is 5 years.



Note

This feature is only available for users with high-level security permissions. If you do not see this feature, and would like access, please contact your SureClose Administrator.

When selected, the **Document Retention Periods By State** page displays with all states in alphabetical order. For a complete list of retention periods by state, refer to [Addendum: Document Retention Periods by State](#),



For complete step-by-step instructions, refer to SureClose Advantage Help and search for the topic labeled, *Managing Document Retention Settings*.

Files

The following changes have been made to the **Files** tab.

CFPB Audit Reporting

Marking Document Placeholders Required for Audits

Document placeholders displayed on the Documents page of *Closing files and templates* can now be marked required for a CFPB audit.

Select the new **Required for Audit** check box on the *Document Placeholder Entry* form when adding or editing a placeholder to indicate a document placeholder is required for an audit.

The screenshot displays the SureClose application interface. At the top, it shows the current file name 'Secure Message Test File, Dallas, TX, 7... (C)' and the current user 'Hamad Din'. Below this is a navigation bar with options like 'ADD', 'COMPLETE', 'MOVE', 'SPLIT', 'ATTACH', 'DISTRIBUTE', 'DELETE', 'ANNOTATE', 'NOTIFY', 'BARCODES', and 'HISTORY'. The main content area is titled '(C) Secure Message Test File, Contact (B), Contact (S)' and includes a 'Documents' tab. A table lists document placeholders with columns for name, date, and status. Below the table is a form for editing the 'mtom streaming import' placeholder. The form has three tabs: 'General Information', 'Permissions', and 'Notes'. Under 'General Information', there are fields for 'Document Placeholder' and 'Import Code', both set to 'mtom streaming import'. A 'Standardized Placeholder Name' field is also present. A red box highlights the 'Required for Audit' checkbox, which is checked. Other options include 'Display only latest version on Basic View', 'Auto-Complete when a document is attached or transferred to this placeholder', 'Is this document complete?' (checked), 'Record this document on the Activity Log' (checked), 'Use For Barcoding', and 'Convert To PDF?'. There are also dropdown menus for 'Linked Task to complete when document is:', 'Attached:', and 'Completed:'. At the bottom of the form, there are 'SAVE' and 'CANCEL' buttons, and a note that '* Required Fields'.



Note

This feature is only available for users with high-level security permissions. If you do not see this feature, and would like access, please contact your SureClose Administrator.

When saved, a new **Audit** icon displays next to the placeholder name on the Documents page.

The screenshot shows the SureClose web application interface. The browser address bar displays <https://region2.sureclosem.com/Main.aspx>. The current user is identified as 'Hamad Din'. The interface includes a navigation menu on the left with options like HOME, FILES, MESSAGES, CONTACTS, CALENDAR, and ADMIN. The main content area shows a list of documents for 'MLS Number: mls8977'. The document list includes entries such as 'Test apply permissions stay', 'Test Apply permissions delete', 'good form', 'test hl for add ph edited', 'streaming import doc and import ph perms', 'mtom streaming import', 'streaming export doc', 'mtom streaming export', 'checked - unchecked', 'unchecked - checked', '9 Pg Split and File - edited', 'Owner's Title Policy', and 'TestipegFile'. The 'mtom streaming import' entry is highlighted with an orange box, and a magnifying glass icon (representing an audit) is visible next to it.

Document Name	Date	Icons
Test apply permissions stay		[Audit] [Print] [Share]
Test Apply permissions delete		[Audit] [Print] [Share]
good form	5/2/2013	[Audit] [Print] [Share]
test hl for add ph edited	10/2/2013	[Audit] [Print] [Share]
Test web services for sc offline		
streaming import doc and import ph perms	1/21/2014	[Audit] [Print] [Share]
mtom streaming import	10/17/2013	[Audit] [Print] [Share]
streaming export doc	10/14/2013	[Audit] [Print] [Share]
mtom streaming export	10/14/2013	[Audit] [Print] [Share]
barcoding		
checked - unchecked	10/14/2013	[Audit] [Print] [Share]
unchecked - checked	10/18/2013	[Audit] [Print] [Share]
secure docs testing		
9 Pg Split and File - edited	5/3/2013	[Audit] [Print] [Share]
Owner's Title Policy	5/3/2013	[Audit] [Print] [Share]
TestipegFile	5/3/2013	[Audit] [Print] [Share]



For complete step-by-step instructions, refer to SureClose Advantage Help and search for the topic labeled, *About Documents—Working with Document Placeholders and Folders*.

Filtering Document Placeholders Marked Required for Audit

A new **Audit** button has been added to the Documents page of *Closing files and templates*, as well as, the *Corporate Document Library* to easily show or hide a list of placeholders marked required for a CFPB audit.

Click this button to filter the list of placeholders so that only those marked **Required for Audit** display. Once clicked, this button changes to the **Undo Audit** button.



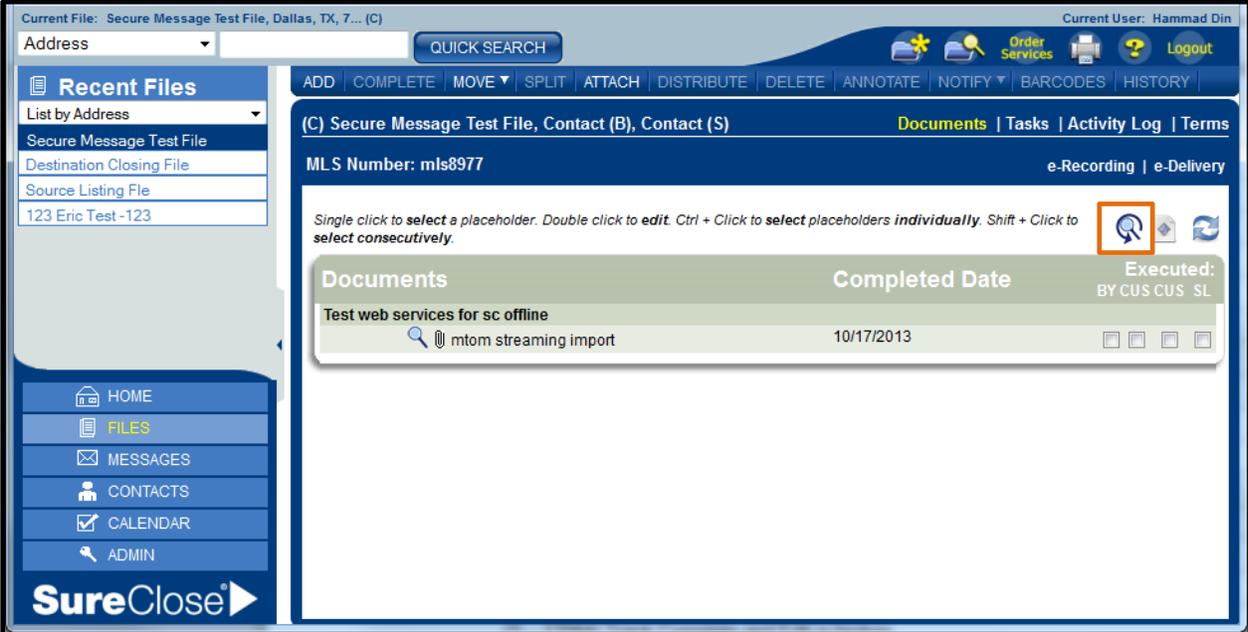
Note

Any folders that do not contain *Audit* placeholders or that are empty will not display.

The screenshot shows the SureClose web application interface. The browser address bar displays <https://region2.sureclosetm.com/Main.aspx>. The page title is "(C) 123 Eric Test -123, Buyer2 (B), SureClose (S)". The main content area shows a list of documents with columns for "Documents", "Completed Date", and "Executed: BY LA SAD SAD SL SL". A search icon (magnifying glass) is highlighted with an orange box in the top right corner of the document list area. The left sidebar contains navigation options: HOME, FILES, MESSAGES, CONTACTS, CALENDAR, and ADMIN. The SureClose logo is visible at the bottom left of the page.

Documents	Completed Date	Executed: BY LA SAD SAD SL SL
MarchRelease		
Jeff C - Pink Sheet Test		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Jeff C - Pink Sheet Test		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
TEST ERROR?	11/6/2013	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
FDF - Joe		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Eric Upload Test 3	7/6/2012	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
5637	4/27/2015	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
TEST_ATTACH_FILE_041141638	4/11/2013	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Test 1	6/21/2013	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Test 1 01.24.2014 08.54.20 AM	1/24/2014	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Test 1	6/20/2013	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
FDF - Tracy PH 06.21.2013 06.42.20 AM	6/21/2013	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Jeff C - Pink Sheet Test - Part IV		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Click the **Undo Audit** button again to remove the filter and display the original set of placeholders.



The screenshot displays the SureClose software interface. At the top, it shows the current file path: "Current File: Secure Message Test File, Dallas, TX, 7... (C)" and the current user: "Current User: Hammad Din". A navigation bar includes buttons for "ADD", "COMPLETE", "MOVE", "SPLIT", "ATTACH", "DISTRIBUTE", "DELETE", "ANNOTATE", "NOTIFY", "BARCODES", and "HISTORY". Below this, the document title is "(C) Secure Message Test File, Contact (B), Contact (S)" with links for "Documents", "Tasks", "Activity Log", and "Terms". The MLS Number is "mls8977" and there are links for "e-Recording" and "e-Delivery".

A sidebar on the left lists "Recent Files" with a dropdown menu set to "List by Address". The files listed are "Secure Message Test File", "Destination Closing File", "Source Listing File", and "123 Eric Test-123". Below the sidebar are navigation buttons for "HOME", "FILES", "MESSAGES", "CONTACTS", "CALENDAR", and "ADMIN", along with the "SureClose" logo.

The main content area displays a table of document placeholders. Above the table, there is a note: "Single click to select a placeholder. Double click to edit. Ctrl + Click to select placeholders individually. Shift + Click to select consecutively." A magnifying glass icon is highlighted with a red box. The table has columns for "Documents", "Completed Date", and "Executed: BY CUS CUS SL".

Documents	Completed Date	Executed: BY CUS CUS SL
Test web services for sc offline mtom streaming import	10/17/2013	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>



For complete step-by-step instructions, refer to SureClose Advantage Help and search for the topic labeled, *Filtering Document Placeholders Marked Required for Audit*.

Locking a Document Placeholder Name

New functionality has been added to automatically disable the **Document Placeholder** field on a *Closing* file or template when a new or existing document placeholder is marked *Required for Audit* – to ensure the document placeholder name cannot be modified as part of a CFPB audit.

The screenshot displays the SureClose software interface. The main window is titled "(C) Destination Closing File, SELLER (S)". The left sidebar shows a "Recent Files" list and navigation options like HOME, FILES, MESSAGES, CONTACTS, CALENDAR, and ADMIN. The top navigation bar includes "ADD", "MOVE", "ATTACH", "DELETE", "ANNOTATE", "NOTIFY", "BARCODES", and "HISTORY". The current user is identified as "Hamad Din".

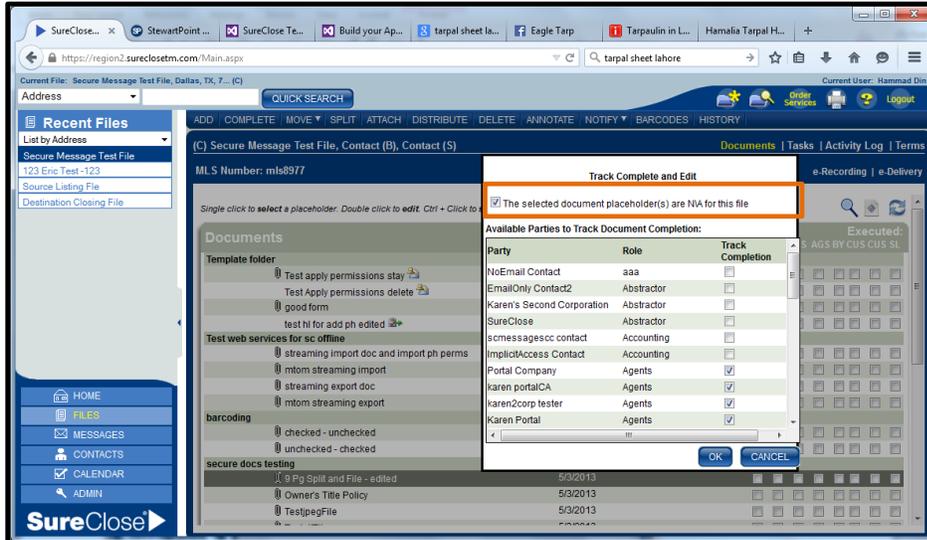
The central form is titled "New Document Placeholder Entry" and includes the following fields and options:

- Folder: <Select a Folder> *
- Document Placeholder: *
- Import Code: *
- Add: Before, After
- Linked Task to complete when document is:
 - Attached: <Select a Task>
 - Completed: <Select a Task>
- Required for Audit:
- Display only latest version on Basic View:
- Auto-Complete when a document is attached or transferred to this placeholder:
- Use for Barcoding:
- Record this document on the Activity Log:
- Convert To PDF?:
- Integrator Info: Document Type: <Select a Document Type>
- Document Permissions: Viewable to all parties with access to this file [Use Defaults](#)
- Users and Roles:
 - APRN 8706 RETEST CO... (Coordinator): No Access
 - ADMIN, SITE (Listing Agent): No Access
 - Henderson, Mr. Phil (Transaction Manager): Full Control
 - Nguyen, Vince (Internet Consultant): Full Control
 - SELLER, Mr. & Mrs. SELLER P... (Seller): No Access
 - Sureclose & Co (CARL... (Buyers Lender): No Access

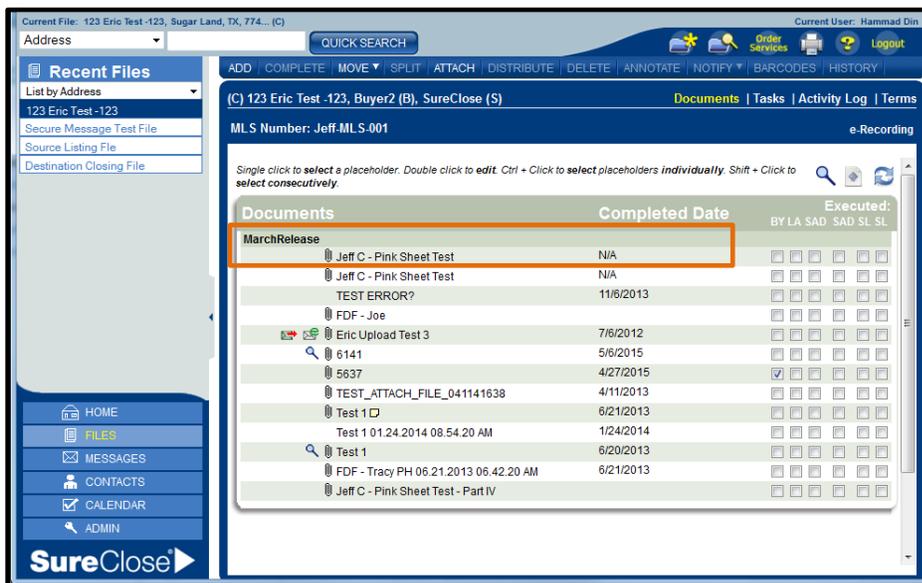
The "Lock Placeholder Name" checkbox is highlighted with an orange box. At the bottom of the form, there are "SAVE", "ADD ANOTHER", and "CANCEL" buttons. A footer note states: "Single click to select a placeholder. Double click to edit. Ctrl + Click to select placeholders individually. Shift + Click to select consecutively. There are no documents on this file."

Marking Document Placeholders as Not Applicable on a File

A new check box, **The selected document placeholder(s) are N/A for this file** has been added to the *Track Complete and Edit* window. In order to see this option display in the pop-up window, at least one placeholder must be selected. Select the check box to indicate the selected placeholder is **Not Applicable** for that file and therefore, the **Completed Date** does not apply.



Once selected, you can mark one or multiple placeholders as **N/A** by clicking the associated **Track Completion** check box. When finished, click **OK**. Notice the selected placeholders now display with an **N/A** in the **Completed Date** column on the Documents page.



For complete step-by-step instructions, refer to SureClose Advantage Help and search for the topic labeled, *Insert Topic Title Here*.

Addendum: Document Retention Periods

Use this addendum to see a complete list of document retention periods by state. You can also find this same list in SureClose Advantage by selecting **SureClose Administration—Document Retention Settings** from the **Admin** menu.

State Name	Retention Period
Alabama	7 years
Alaska	7 years
Arizona	5 years
Arkansas	7 years
California	5 years
Colorado	7 years
Connecticut	10 years
Delaware	5 years
District of Columbia	5 years
Florida	7 years
Georgia	5 years
Guam	5 years
Hawaii	6 years
Idaho	6 years
Illinois	7 years
Indiana	5 years
Iowa	5 years
Kansas	5 years
Kentucky	5 years
Louisiana	7 years
Maine	5 years
Maryland	5 years
Massachusetts	6 years
Michigan	5 years
Minnesota	6 years
Mississippi	7 years
Missouri	7 years
Montana	7 years
Nebraska	10 years

State Name	Retention Period
Nevada	6 years
New Hampshire	5 years
New Jersey	15 years
New Mexico	6 years
New York	10 years
North Carolina	5 years
North Dakota	5 years
Ohio	10 years
Oklahoma	5 years
Oregon	6 years
Pennsylvania	20 years
Puerto Rico	5 years
Rhode Island	7 years
South Carolina	6 years
South Dakota	5 years
Tennessee	5 years
Texas	5 years
Utah	7 years
Vermont	7 years
Virgin Islands	5 years
Virginia	5 years
Washington	6 years
West Virginia	5 years
Wisconsin	5 years
Wyoming	5 years

Additional Information

Training

Through SureClose Advantage Online Help, you can access an online library of interactive tutorials and quick reference cards by clicking the **Additional Learning Resources** link or navigate to: the [SureClose Advantage Training Center](#).

Technical Support

For technical support, contact Customer Care at 1.877.800.3132 or customercare@propertyinfo.com.