

Date originally communicated:	May 16, 2018
Release date:	June 15, 2018
Updates available to customers:	June 16, 2018

For our SmartFees Clients:

What Users Need to Know About User Interface Features Scheduled for Release on June 15, 2018:

Taxes and Other Government Fees for Construction-to-Perm Loans

SmartFees Services will be updated to support Construction-to-Perm loans for first lien mortgages. The updates only apply to recording fees and transfer taxes and no other verticals are supported.

The feature is not immediately available and must be activated for your account. For more information on this feature, please contact your account manager. To enable the new Construction-to- Perm feature please contact us at Support@closing.com.

The following scenarios are supported:

Table 1: Construction-to-Perm

TRANSACTION TYPE	TYPE	LIEN POSITION	FEE TYPE/VERTICAL
Purchase	Construction-to-Perm	First	Recording Fees Transfer Taxes
Refinance	Construction-to-Perm	First	

Note: Construction-to-Perm loans are not supported for Cooperative, Condo, and Townhouse property types.

Figure 1: Construction-to-Perm

[Open an Existing File](#)

[Set up Preferences](#)

File Summary

SmartFees ID:
13418247

Loan Purpose:
Purchase

Lien Position:
First

Loan Number:

Property Address:
San Diego, CA 92078

[Map 1073-V6](#)

Property Address and Loan Number are required for a Guarantee Report to be created.

Transaction Type: Purchase

Closing/Settlement Date*: 07/02/2018

Lien Position*: First

Construction-Perm* Yes No

Loan Number:

Property Address:

City:

ZIP: 92078

County, State: San Diego, CA

Loan Type*: Conventional

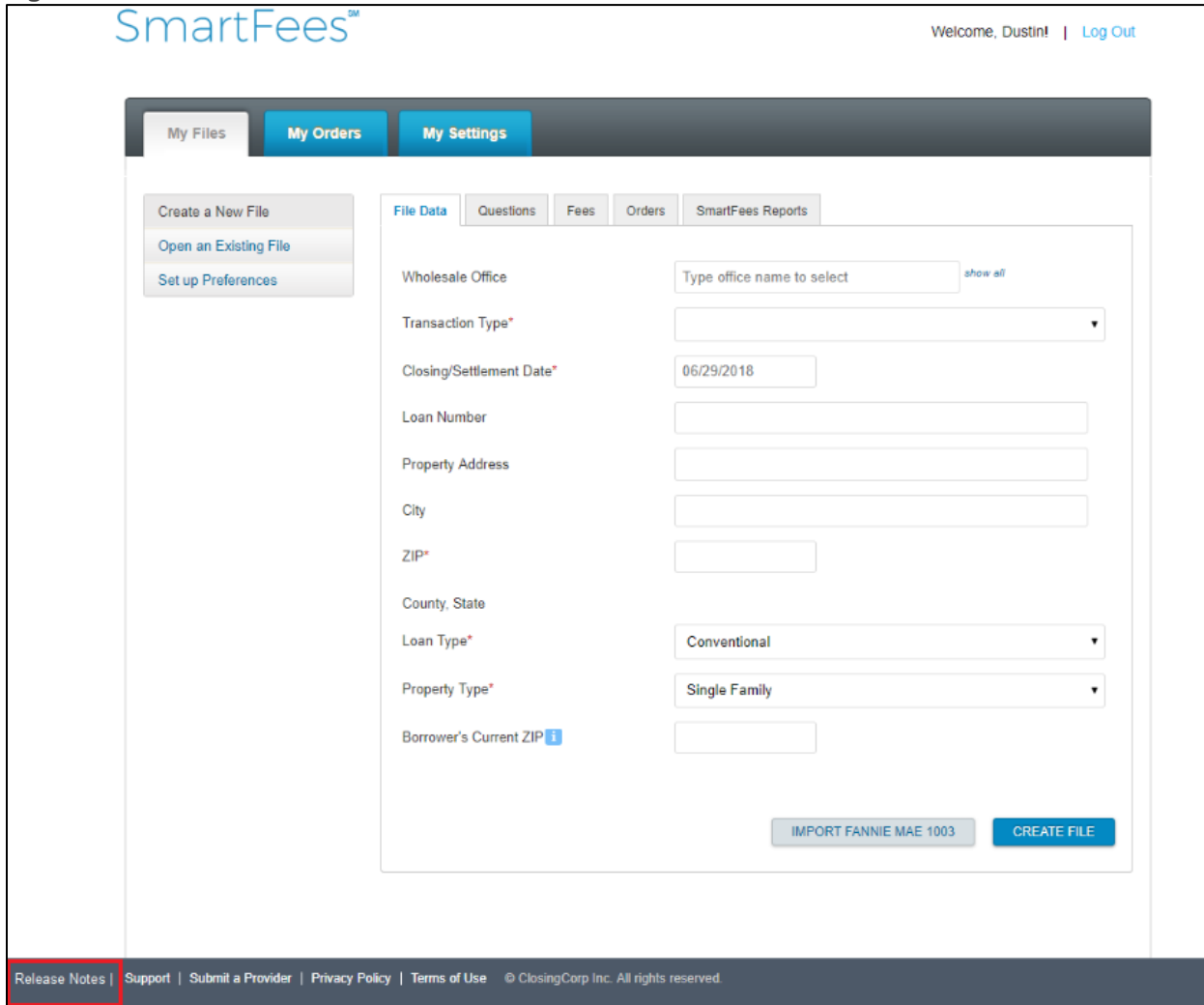
Property Type*: Single Family

[CONTINUE](#)

Communication Link

The SmartFees User Interface will be updated with a link to view Release Notes for SmartFees. Users must be logged into the SmartFees User Interface to access the link and the Release Notes.

Figure 2: Communication Link



The screenshot displays the SmartFees user interface. At the top left is the "SmartFees" logo, and at the top right is the user greeting "Welcome, Dustin!" with a "Log Out" link. Below the header is a navigation bar with "My Files", "My Orders", and "My Settings" tabs. On the left side, there are three buttons: "Create a New File", "Open an Existing File", and "Set up Preferences". The main content area is titled "File Data" and contains a form with the following fields:

- Wholesale Office: [show all](#)
- Transaction Type*:
- Closing/Settlement Date*:
- Loan Number:
- Property Address:
- City:
- ZIP*:
- County, State:
- Loan Type*:
- Property Type*:
- Borrower's Current ZIP [i](#):

At the bottom of the form are two buttons: "IMPORT FANNIE MAE 1003" and "CREATE FILE". The footer contains a navigation menu with "Release Notes" (highlighted with a red box), "Support", "Submit a Provider", "Privacy Policy", "Terms of Use", and "© ClosingCorp Inc. All rights reserved."

What API Partners Need to Know about Features Scheduled for Release on June 15, 2018:

Enhanced Error Handling and Messaging

Optional, Enhanced Error Handling and Messaging routines are being added to make system to system integration more efficient and allow for an improved user experience. The improved messaging provides detailed error information in the API response and facilitates troubleshooting efforts. Additional error handling is included with the June release and errors will be logged for ClosingCorp diagnosis.

In earlier versions, SmartFees could only return a single error message at one time, and required multiple errors to be resolved one by one, after each subsequent response revealed the next issue. With version 2.13, SmartFees can consolidate all errors into a single response XML if the enhanced error handling and messaging feature is enabled on the client account.

Note: There is no immediate impact to integrators with the June release as the account configuration for “Enhanced Error Handling” will be set to off.

Current error handling - error messages occur in serial fashion, one at a time.

```
<RESPONSE xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <HEADER>
    <STATUS_CODE>6</STATUS_CODE>
    <STATUS_MESSAGE>Missing Zip</STATUS_MESSAGE>
    <TRANSACTION_ID>7f6dc247-313c-4810-a4d4-c38e2df832d6</TRANSACTION_ID>
  </HEADER>
</RESPONSE>
```

New error Handling – aggregation of multiple error across different categories, each category possessing one or more errors.

```
<RESPONSE xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
  <HEADER>
    <STATUS_CODE>1</STATUS_CODE>
    <STATUS_MESSAGE>Your request contains one or more issues requiring attention; please
review the 'Errors' section for details</STATUS_MESSAGE>
    <TRANSACTION_ID>6a14379e-7ad2-4839-9320-5cfa6558fd0a</TRANSACTION_ID>
  </HEADER>
  <PAYLOAD>
    <ERRORS>
      <ERROR Code="6" Message="Missing required field:
ZipCode|AmortizationType|AppraisalProductName|LotSizeSquareFeet|RehabilitationCost|WaterQuali
tyScanType"/>
      <ERROR Code="7" Message="Value out of range: Beds|Bath"/>
    </ERRORS>
  </PAYLOAD>
</RESPONSE>
```

The ClosingCorp Integration team will be reaching out to clients throughout the remainder of 2018 to move integrators to the Enhanced Error Handling. It is **highly recommended** that clients use the UAT environment to regression test the June Release. UAT access can be obtained by contacting Support@closing.com.

Support for Construction-to-Perm Loans

SmartFees can now support Construction-to-Perm loans. Recording fees and transfer taxes will be included in the SmartFees file to reflect the Construction-to-Perm scenario.

For system integrators, a new Criteria Name, "ConstructionLoanType" has been added to support Construction-to-Perm in CreateGFE, QuickGFE, GetTaxQuestions, and UpdateGFE methods:

```
<Criteria Name="ConstructionLoanType" Value="ConstructionToPerm" />
```

Note: Your account must be configured for Construction-to-Perm to enable the feature.

Table 2: Construction-to-Perm

PARAMETER NAME	ENUMERATIONS	DESCRIPTION	CONDITIONALITY
ConstructionLoanType	Construction-to-Perm	The subject loan will be used for construction financing and then be converted to permanent financing.	Optional

Schema Updates

Note: In support of the above features the API schemas has been updated. If your business application validates the request and/or response XML using the schemas, please be sure to update your copies of the schema to the latest version.

To obtain additional information on these features contained in the iGuide, the latest schemas, and other artifacts, please visit the ClosingCorp Resource Library – <https://resource.closing.com>. To obtain access to the Resource Library, please contact Integrations@closing.com.

Questions?

Please do not hesitate to contact ClosingCorp Support with any questions by replying to this email or calling 866-CLOSING [256-7464].

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