



Canadian Mortgage Technology

Filogix Expert Release Notes

Release “EB 18.3”

October 12, 2018

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Overview

The September 2018 release includes application-wide updates to reflect the rebranded product name, Filogix Expert. This release also includes enhancements and maintenance fixes.

Major enhancements include:

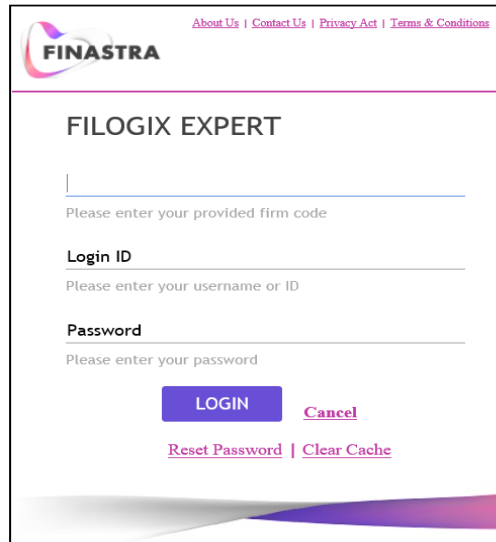
- New Login Screen – simplified and branded with Filogix Expert
- “Address Complete” for Employment Address
- New business rule to **warn** the Mortgage Broker/Agent when they’re submitting a Credit Bureau that was pulled greater than 30 days ago

Special Note: Everyone using Filogix Expert MUST clear your browser cache after the release. Instructions for clearing your browser cache are available from the Expert sign-on page and [here](#).

Filogix Expert Rebranding

Expert has been rebranded to Filogix Expert, and the application has been updated to reflect the new brand name. Major updates include:

- Look and feel changes on the login screen, including branding updates
- Updated application header, footer and the header on the Tools screen
- Updated link on the Quick Links section on the Home page
- Updated header on the error windows



Address Complete Feature for Employment Address

Filogix Expert has been enhanced in this release to provide address auto-completion and real-time online address validation for applicant's employment address, utilizing the Canada Post AddressComplete service.

The address auto-complete feature reduces the time required to complete address fields and increases the accuracy of address details captured. You can utilize the feature to search and complete addresses in both English and French, and both Canadian and US addresses.

Currently, the feature is available for all applicants.

You can use this feature to auto-populate the following details:

- Country
- Address Line 1
- Address Line 2
- City
- Province/State
- Postal/Zip Code

“Warning Message” Only for Outdated Credit Bureau Report

Mortgage Brokers are expected to submit a current credit bureau report when submitting a mortgage application to a lender. Though lender’s tolerance for how current the credit bureau report must be can vary, they generally prefer credit bureau reports less than 30 days old. .

A new business rule has been added to the Lender Submit screen warning if any of the credit bureaus selected were pulled over 30 days ago.

Note: The application displays one warning for each deal submitted or validated, regardless of the number of credit bureaus older than 30 calendar days.

Special Note: This is just a warning message – you are not required to pull another credit bureau report. You will still be able to submit the application to a lender no matter how old the credit bureau is.

Addition of applicants Credit Scores on the GDS/TDS Top Section

When an application is open on Filogix Expert the top section displays GDS/TDS Ratios, LTV and Network.

In this Release, we have added the **Credit Scores** for the first four applicants. In addition, we have removed “3rd Mtg” GDS/TDS from the section as Mortgage Brokers and Agents have advised that the information is not required.

The screenshot shows the Filogix Expert interface. At the top right, user information is displayed: User: Santhosh Subramaniam, Agent; Expert Profile Number: 700240; Last Signed On: September 27, 2018 01:42 AM EST; Last failed sign on attempt: September 27, 2018 01:44 AM EST. Below this is a navigation menu with tabs: Workspace, Home, Reports, Tools, Options, and Help. The main content area displays application information for QA-69044, MCCOOL, LEONARD, and MCCOOL, TRAVIS. A table shows GDS, TDS, LTV, and NetWorth values. A red box highlights the 'Credit Scores' section, which lists scores for LEONARD MCCOOL (854), TRAVIS MCCOOL (639), Tandra Centgraff (797), and Jonah Centgraff (797). Below the table, there are rows for individual applicants with input fields and checkboxes. At the bottom, there are buttons for 'Request Bureau' and 'Print Consent Form', along with language dropdowns and an Equifax logo.

	Deal	1st Mtg	2nd Mtg	Credit Scores
GDS	0.000 %	0.000 %	0.000 %	LEONARD MCCOOL 854
TDS	0.000 %	0.000 %	0.000 %	TRAVIS MCCOOL 639
LTV				Tandra Centgraff 797
NetWorth	\$ -49,050.00			Jonah Centgraff 797

Amortization Period in Qualifying Details Screen

The application has been enhanced in this release to allow users to enter the Amortization period when the Interest Only checkbox is cleared, regardless of whether the Interest Only checkbox is checked at the deal level. The entered value is retained on screen when saving or recalculating.

Enhancements to Application Edit (Create New Application) Screen

The Application Edit screen was enhanced in July release to include a new section to select a Referral Source. The screen has been further enhanced in this release to improve the overall user experience.

Modifications include:

- Better placement of the help icon, at the top right of the Application Edit box
- Realigned search button above the Province field, to ensure a more compact field listing
- The text indicating that the user will be creating a new application has been moved down to align with the Cancel and Continue buttons
- More visible, darker borders around the boxes for a clearer and better visual presentation

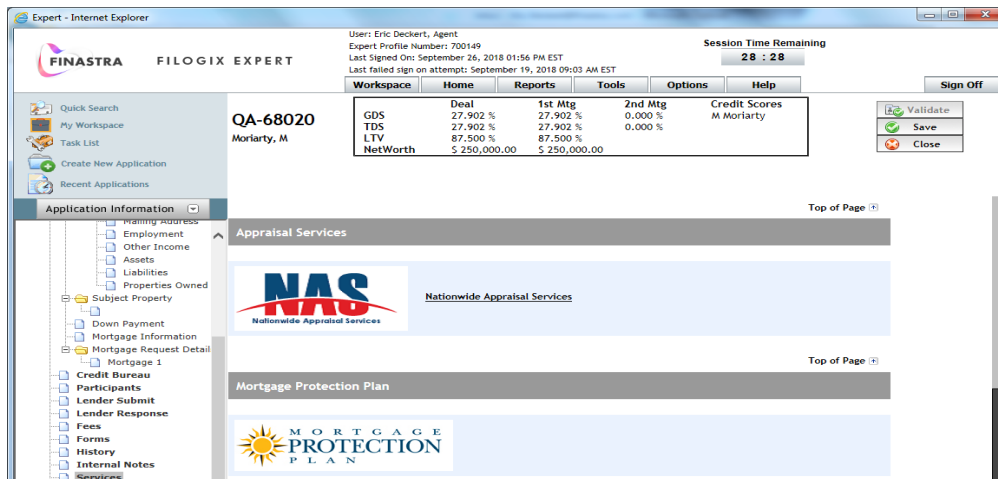
Manulife/MPP Access for Pre-Approved Applications

The application has been updated in this release to ensure pre-approved applications are not uploaded to the Manulife/MPP site when brokers access the site from Services > Mortgage Protection Plan.

Nationwide Appraisal Services New Link

At Filogix we are committed to innovating and driving efficiencies for all of our partners. We are pleased to advise that coming soon, Filogix Expert users will be able to conveniently order appraisals from within Filogix Expert. This is one of many services we are working to integrate into your platform with a focus on making things more efficient. We believe strongly in creating choice as we recognize that brokers want to run their business their way! In this “Release”, we have added a link to NAS as our first step in creating an improved workflow. We are excited to be working with NAS on this first phase of development and look forward to further enhanced integrations coming soon.

[Nationwide Appraisal Services](#)



Other Usability Enhancements

The application has been enhanced in this release to improve the user experience when tabbing through fields in a screen. The tab order has been enhanced in the following screens to follow a logical sequence:

- Liabilities
- Assets
- Advanced Search > Filter By section

In addition, the application has also been enhanced to ensure that after a screen refresh, the focus is brought back to the section most relevant to the user.

Maintenance Items

Transaction History will now capture any changes to lender selection

Prior to this release, selecting or changing a lender from the Mortgage Request Details and Lender Submit screens, was not recorded in the Transaction History. The application is now updated to ensure that these changes are correctly captured in the Transaction History.

Product ID in Transaction History

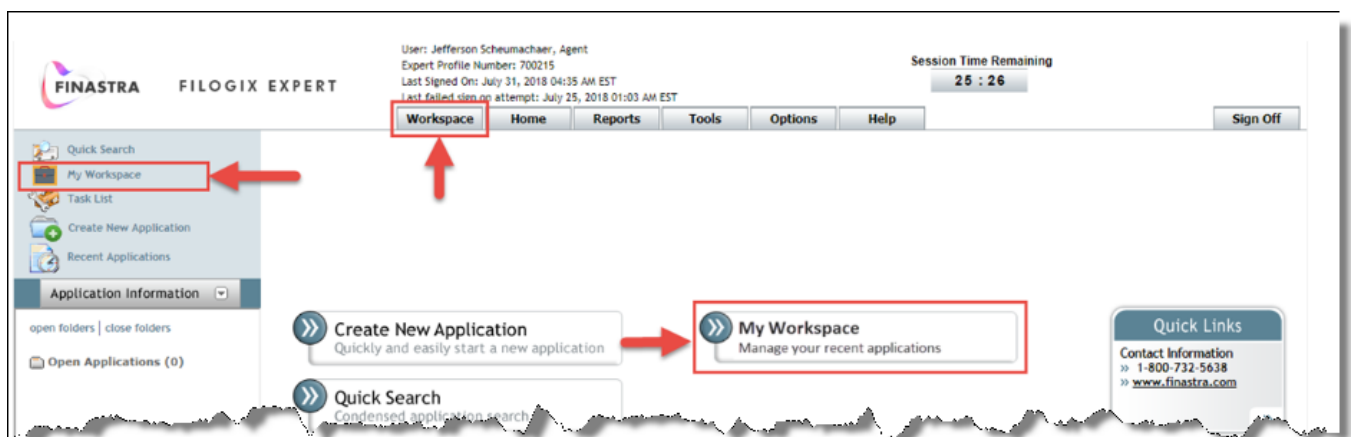
The Product ID was not captured in the Transaction History when the product or lender was modified from the Mortgage Request Details screen. The Transaction History has been updated in this release to include the current and previous Product IDs when the product or lender is modified. Apart from these two cases, the Transaction History now also captures the Product ID when any change is made to the application that resets the mortgage product selection.

Deals in Workspace for a User Assigned as Assistant

You can assign a deal to another user, who is assigned an Assistant role. Prior to this release, assistants were unable to view the assigned deal in their workspace but they could find the deal using one of the filters available in the Workspace.

The Workspace view for a user assigned as the Assistant has been modified in this release to fix this issue. Assistant users are now able to view deal(s) assigned to them in the Workspace.

Special Note: If you haven't already tried the new Filogix Expert "Workspace" please do. It can provide you an improved way to find your active deals. More details are available on Filogix Expert Help files.



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