# Release Notes

January 21st, 2020

For this release, we anticipate the following introductions in your environments.

Major features are documented in the Blend Knowledge Base accessible at https://help.blend.com/

If that resource does not answer your question, please reach out to Blend Support support@blend.com

## Preview Environments (Test/Dev/Beta)

Updates (4):

- DOB and Loan Purpose now required to export loan – *3 weeks left, 2/11 prod release*
- (NEW) Create an application from the Check Rates pricing search screen – *1 week preview, 1/28 prod release*
- (NEW) Adding collection of Subject Property County to Getting to Know You Screen – *1 week preview, 1/28 prod release*
- (NEW) Updated collection logic for estimated property value in the Borrower Application – *1 week preview, 1/28 prod release*

## Production Environments (Prod)

Updates (3):

- Loan team Notes for Mortgage
- Add Sign out Button to Application and Loan Chooser Pages
- Canada Address Support (Optional Configuration)

## Preview Environments (Test/Dev/Beta)

Updates (4):

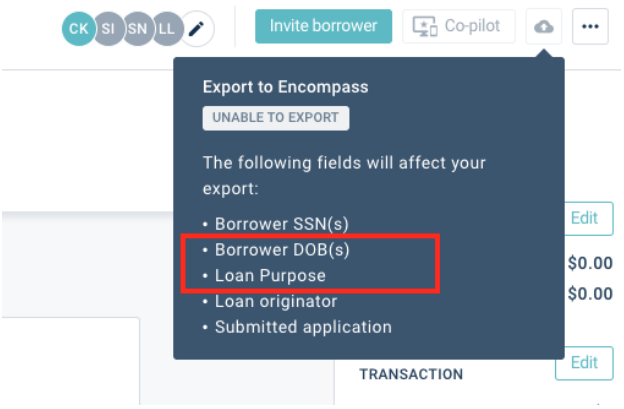
1. **DOB and Loan Purpose now required to export loan**
   (*3 weeks left, 2/11 prod release)*

**Purpose of update and benefit to the client**
Mortgages that are missing Date of Birth (DOB) cannot be synchronized post-export between Blend and the LOS, which impacts Blend Disclosures functionality. Furthermore, mortgages that are missing Loan Purpose can cause downstream export challenges in the LOS.

To resolve these challenges, Blend will now enforce new requirements on lender users for exporting mortgages manually. Note that this does not impact existing TRID triggering, TRID exports, or programmatic exports through the

**Current behavior:**
Mortgages weren't able to be exported correctly and the sync between Blend and the LOS with respect to disclosures was unable to be performed.

**New behavior:**




Lender users are now required to provide borrower date of birth and loan purpose to be able to manually export a mortgage from Blend.

This enhancement does not change the minimum requirements for exporting mortgages through the Blend Public API, nor does it change the minimum requirements for triggering TRID in Blend and automatically exporting TRID loans.

## 2. (NEW) Create an application from the Check Rates pricing search screen

*(1 week preview, 1/28 prod release)*

### Purpose of update and benefit to the client:

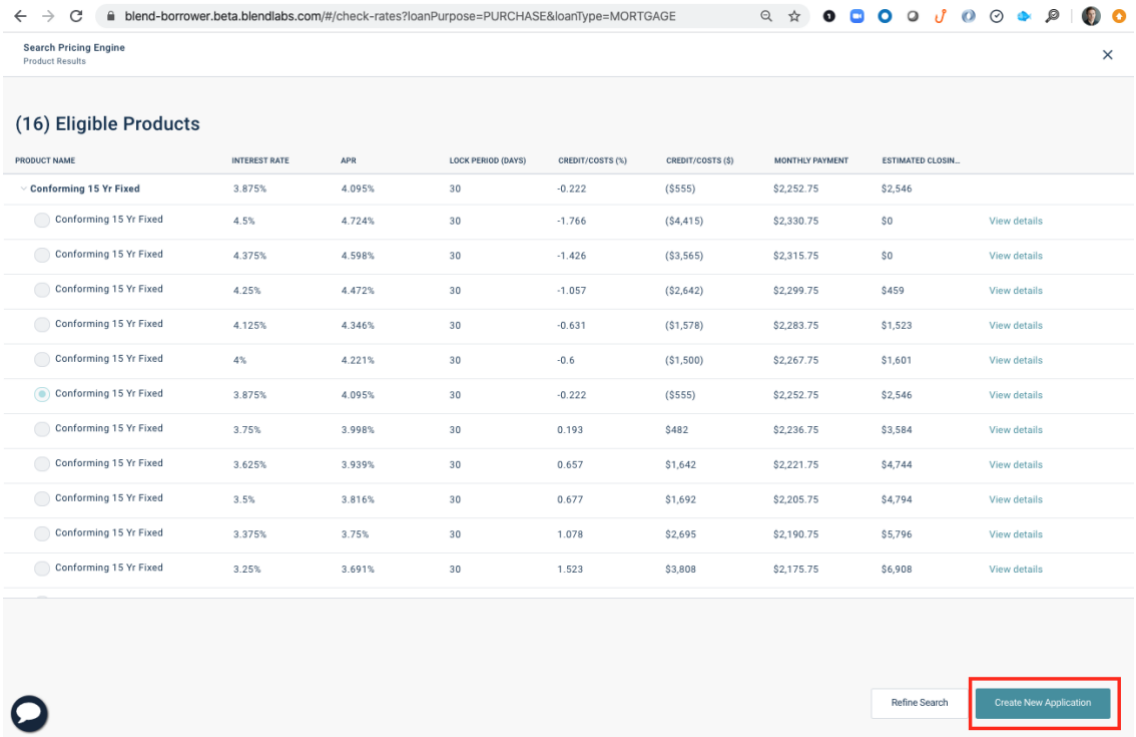
We've added the ability to create an application record from the Check Rates pricing results screen, allowing loan officer users to streamline the process of performing a quick rates search and creating a loan application file based on those search results.

### Current behavior:

Today, the pricing results performed in the Check Rates screen cannot be saved or applied to a loan record once completed.

### New behavior:

Users will be able to optionally create a loan record from the Check Rates results page and pre-fill the application with all of the pricing search input criteria. This is available for any lenders that have their product and pricing engine integrated with Blend and the Check Rates feature enabled.



## 3. (NEW) Adding collection of Subject Property County to Getting to Know You Screen

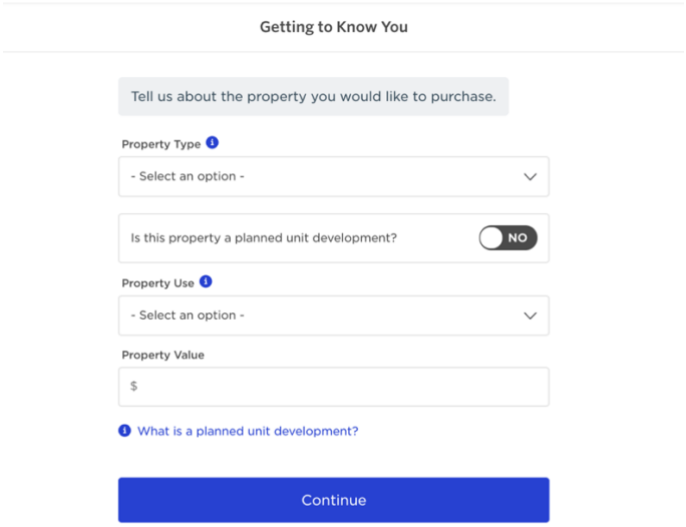
*(1 week preview, 1/28 prod release)*

### Purpose of update and benefit to the client:

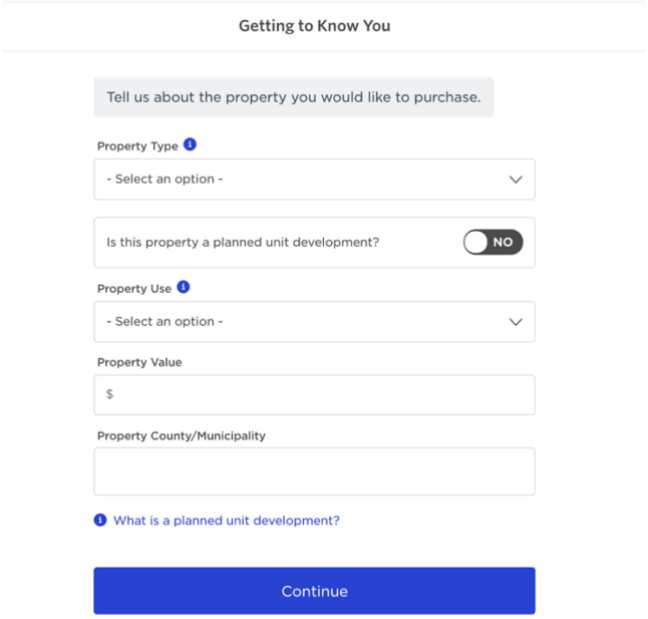
We will be collecting the subject property county in Getting to Know You. The county is needed to inform Product and Pricing workflows and can be used to, route applications by state. The county field validates that the county input by the borrower is a real county in the United States.

If you already have this configuration enabled, you are unaffected by this change.

### Current behavior:




### New Behavior:

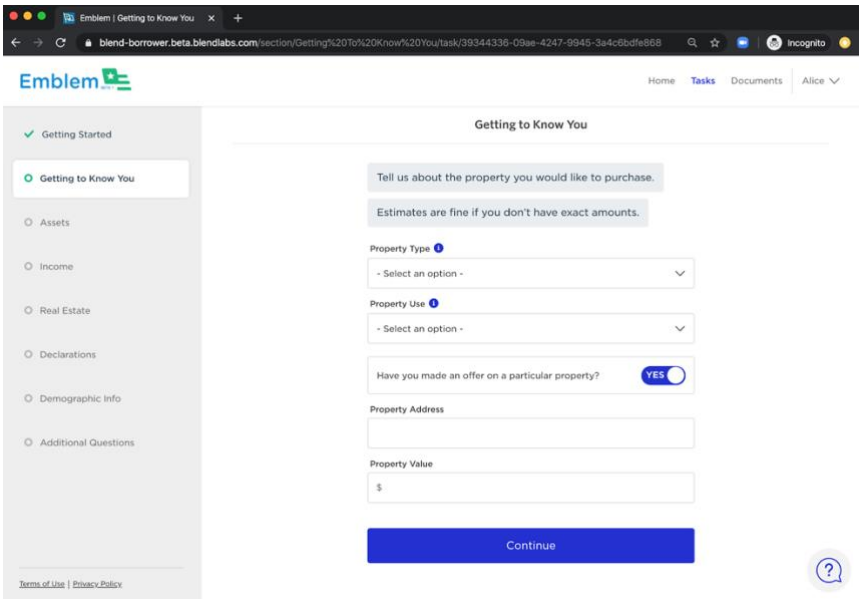


4. **(NEW) Updated collection logic for estimated property value in the Borrower Application**
   *(1 week preview, 1/28 prod release)*

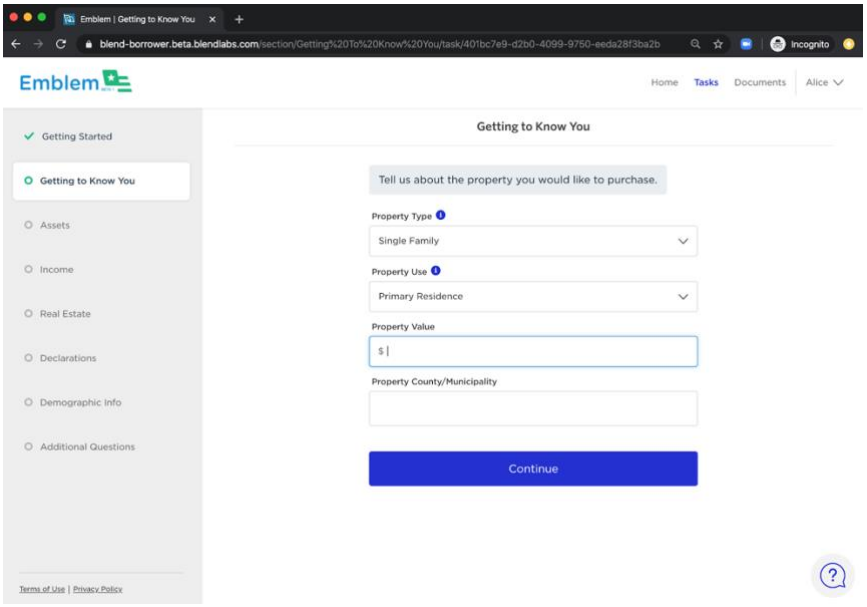
**Purpose of update and benefit to the client:**
We are updating how the estimated property value is collected from borrowers in the borrower app to ensure that it is always captured in the Getting to Know You workflow.

**Current behavior:**
Currently, the estimated property value field is only displayed to borrowers if the application is configured to ask the borrower if they have made an offer on a particular property.

However, for lenders that have configured their compliance TRID settings to not collect all six pieces of TRID information, this question is not displayed to the borrower and therefore the property value is never collected.




**New behavior:**
With this update, we have moved the property value question outside of this question so that it will be displayed for borrowers to enter even in cases where the collection of the subject property address is not captured for purchase loan inquiries.

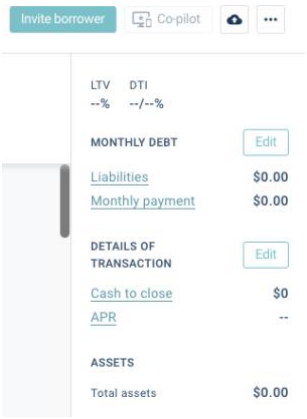

Emblem | Getting to Know You
blend-borrower.beta.blendlabs.com/section/Getting%20To%20Know%20You/task/401bc7e9-d2b0-4099-9750-eeda28f3ba2b
Incognito
Emblem
Home
Tasks
Documents
Alice
Getting Started
Getting to Know You
Assets
Income
Real Estate
Declarations
Demographic Info
Additional Questions
Terms of Use | Privacy Policy
Getting to Know You
Tell us about the property you would like to purchase.
Property Type
Single Family
Property Use
Primary Residence
Property Value
$
Property County/Municipality
Continue

# Production Environments (Prod)

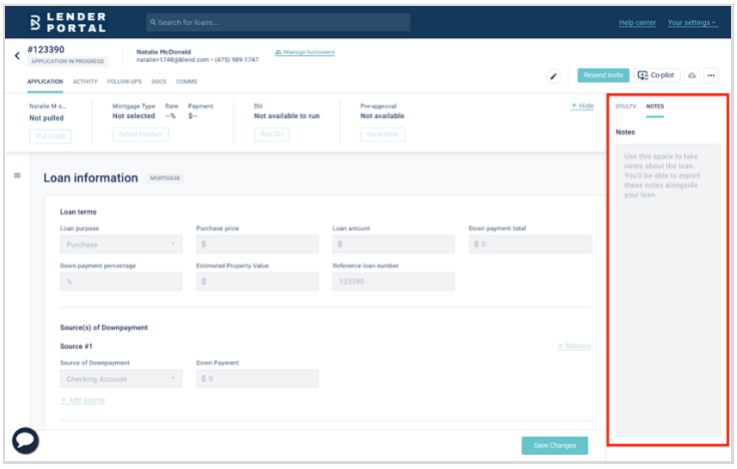
## 1. Loan team Notes for Mortgage

**Purpose of update and benefit to the client:**
Loan officers will be able to enter notes within Blend in a free-form text box on the Application page.

**Current behavior:**
There is no ability for mortgage loan teams to enter notes within Blend.




**New behavior:**
Notes enable loan officers to share insights on the file, document notes on loan scenarios, and drive better alignment on the status from intake through pre-approval. Notes will be visible to any user who has access to the loan. These notes are not designed to be shared with underwriting teams. If you or your compliance team is not comfortable with this design, please reach out to **support@blend.com** to disable this functionality accordingly.




Furthermore, please note that any mortgage that is locked down in Blend will not have LO Notes available. That means that all post-submit mortgage applications will not have LO notes available.

LO notes **will not** be exported to the FNMA 3.2 file. LO notes will be exported to the MISMO 3.3.1 and the MISMO 3.4.0. If you are using Encompass or Empower, these LO notes will not appear in the LOS and will stay in Blend.

For LOS's that only read the MISMO, LO notes will export to the LOS as long as the XPATH below is being ingested. See below for implementation details:

***Blend field:*** *Mortgage LO Notes*
***MISMO XPATH:***
*/MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/EXTENSION/OTHER/blend:LOAN/blend:NotesToApplicationDescription*
***Data Type:*** *String*

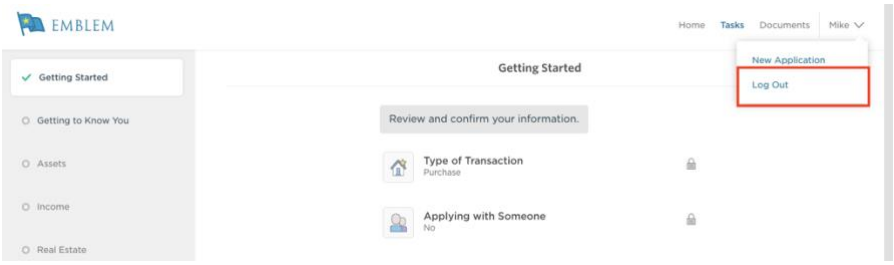
## 2. Add Sign out Button to Application and Loan Chooser Pages

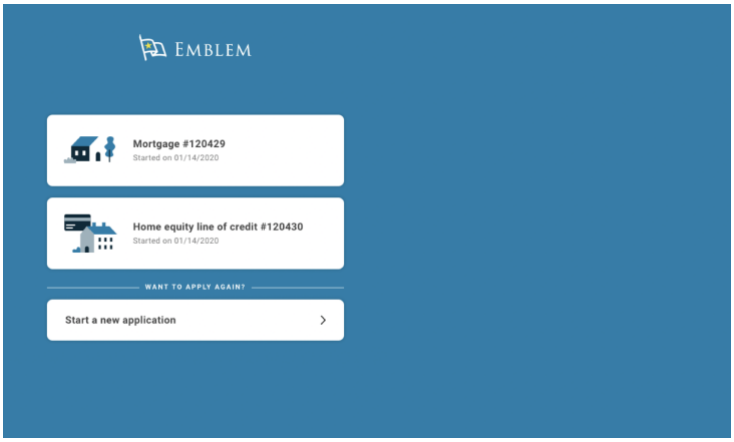
### Purpose of update and benefit to the client

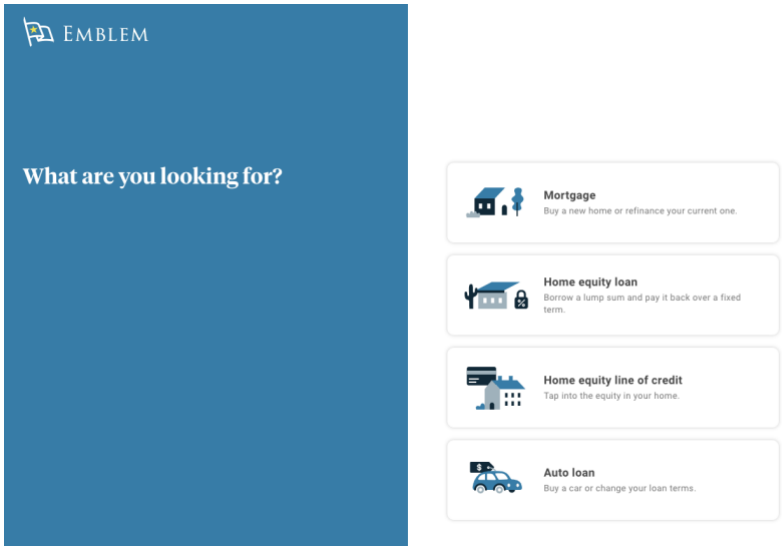
Borrowers are provided a more seamless experience by allowing them to sign out from the loan chooser screen.

### Current behavior:

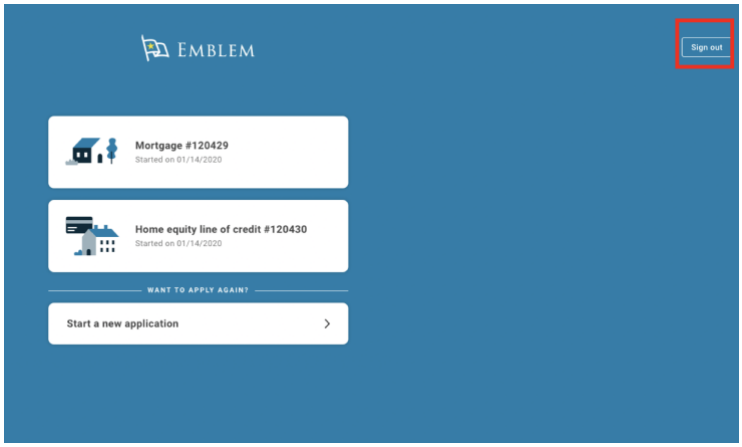
A borrower can only sign out of an application from within the application page itself and not from the loan type chooser or application chooser screen

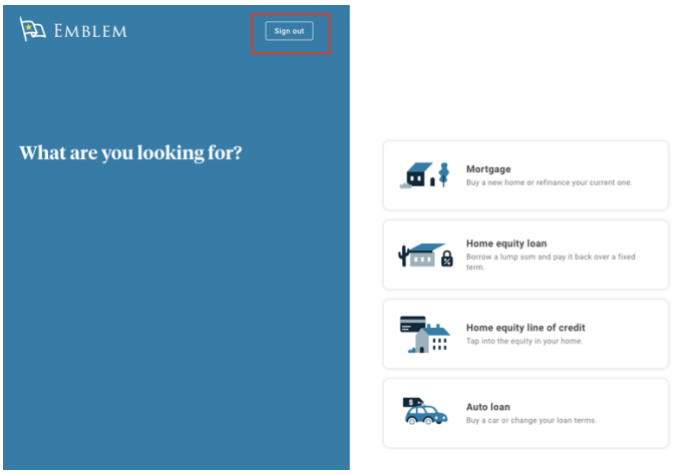





**New behavior:**
Borrowers can sign out directly from the loan type chooser screen and the application chooser screen.



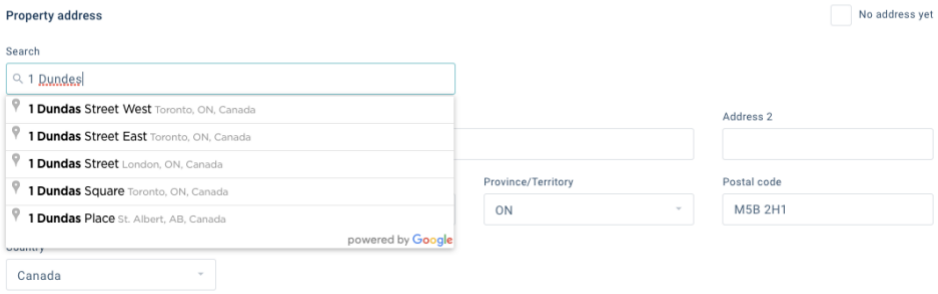
## 3. Canada Address Support (Optional Configuration)

**Purpose of update and benefit to the client:**
Lenders who serve borrowers that need to reference Canadian addresses in their application (previous address, employer address, property address, etc.) will now be able to include those addresses in Blend.

This change is **not** supported for customers using the Encompass LOS. Canadian postal codes are 6-digits alphanumeric, which Encompass does not support.

**Current behavior:**
Currently, only US addresses are supported when searching for an address.

**New behavior:**
When either a borrower or lender searches for a Canadian address, an address will be suggested and automatically populated once selected.




**Note: This is an optional configuration. Please reach out to support@blend.com if interested in enabling this.**