CARE

Pre-Release Notes

Release: 06 March 2025 (5 AM to 7 AM EST)

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Contents

CARE Consumer

Feature 150560: Payments with Zero Principal Due for Lines of Credit and Construction Loans That are Serviced on LoanServ

Related Case(s): CS0022251

This feature will be active by default.

This feature will ensure that borrowers can make one-time payments for Line of Credit (Loan Type 4, Sub Type 1) and Construction loans serviced on LoanServ that have a $0.00 principal balance, but that have late charges and/or fees owed. These amounts will display in the payment breakdown on the *Make a Payment* screen, and borrowers will be able to submit a payment on these loans.

Testing Considerations

Find a Line of Credit loan that has a Loan Type of 4 and a Sub Type of 1 (or a Construction loan with the same Loan Type/Sub Type) with a $0.00 principal balance, but that has late charges and/or fees owed. The *Make a Payment* screen in CARE Consumer will display late charge and/or fees that are owed. Submit the payment to ensure that it is successful.

Feature 342562: Escrow Projections on the Escrow Analysis Tab and Disbursement/Refund History on the Escrow Account Tab

Related Case(s): N/A

This feature will be active by default.

This feature will add a new section to **Escrow Analysis** tab on the *Escrow* screen in CARE Consumer. The new section will display the escrow projections for insurance, taxes, and PMI when applicable. The display of this section will be controlled by the **displayEscrowPageEscAnalProj** environment setting, which will be set to true by default.

This feature will also add payee information for all escrow disbursements to the **Disbursement and Refund** history on the **Escrow Account** tab of the *Escrow* screen. The display of the mortgage insurance information will be controlled by the **HideEscrowPageMIPayeeName** environment setting. For servicers that have not previously selected values for **HideEscrowPageMIPayeeName**, the mortgage insurance escrow types will be deselected by default.

Testing Considerations

For escrowed items in the projection section, the annual amounts should display and should be organized by each escrowed item type when the **displayEscrowPageEscAnalProj** environment setting is set to true. If the **displayEscrowPageEscAnalProj** is set to false, the projection section should not display.

All escrow type payee information should be added to the **Disbursement and Refund** history on the **Escrow Account** tab of the *Escrow* screen. When **HideEscrowPageMIPayeeName** has the mortgage insurance escrow types selected, the mortgage insurance payee should not be displayed.

Feature 371494: Configurable Hover Text for the Messages Icon

Related Case(s): CS0044777

This feature will be active by default.

This feature will enable servicers to customize the hover text that displays for the **Messages** icon (the envelope) in the top bar of CARE Consumer. This hover text will be configurable using the **LblEnvelopeIcon** literal.

Testing Considerations

1. Update the **LblEnvelopeIcon** literal to have the desired value on the *Lists* > *Literals* screen of the CARE Admin portal.
2. Wait approximately 10 to 15 minutes for the change to take effect.
3. In CARE Consumer, hover over the envelope icon to confirm that the hover text is now the desired value.

Feature 499422: Option to Prevent Full Payoff on the *Make a Payment* Screen

Related Case(s): CS0049973

This feature will not be active by default.

This feature will add an option, controlled by the **EnablePayoffMakePayment** environment setting, to prevent borrowers from making a one-time payment on the *Make a Payment* screen in CARE Consumer under either of the following conditions.

- The total payment amount due is greater than or equal to the sum of the principal balance and the deferred principal balance.
    - In this situation, making a one-time payment will not be possible, and a configurable message controlled by the **MsgPayoffMakePayment** literal will display that encourages the borrower to contact customer service.
- The total payment amount due is less than the sum of the additional principal balance and the deferred principal balance. However, the total payment amount due plus any value entered into the **Additional Principal** field and/or the **Principal Only** field is greater than or equal to the sum of the principal balance and the deferred principal balance.
    - In this situation, making a one-time payment will be possible until any value entered into the **Additional Principal** field and/or the **Principal Only** field causes the payment amount to be greater than or equal to the sum of the principal balance and the deferred principal balance. Once this threshold is reached or exceeded, a configurable message controlled by the **MsgPayoffMakePayment** literal will display that encourages the borrower to contact customer service.

Testing Considerations

1. In the CARE Admin portal, set the **EnablePayoffMakePayment** environment setting to true. Ensure that the **MsgPayoffMakePayment** literal has the desired value.
2. On the *Make a Payment* screen in CARE Consumer, create payments with the following conditions.
   - The total payment amount due is greater than or equal to the sum of the principal balance and the deferred principal balance.
   - The total payment amount due is less than the sum of the additional principal balance and the deferred principal balance. However, the total payment amount due plus any value entered into the **Additional Principal** field and/or the **Principal Only** field is greater than or equal to the sum of the principal balance and the deferred principal balance.
3. Ensure that the configurable message displays immediately for the first condition, and that a one-time payment cannot be submitted.
4. Ensure that a payment can be submitted under the second condition, but only until any value entered into the **Additional Principal** field and/or the **Principal Only** field causes the payment amount to be greater than or equal to the sum of the principal balance and the deferred principal balance. At that point, the configurable message should display, and it should no longer be possible to submit the payment.

Feature 539323: Determine Loan History to Display for Acquired Loans

Related Case(s): N/A

This feature will not be active by default.

When a servicer acquires loans and converts loan history from the prior servicer's servicing system to LoanServ, the servicer needs to ensure that only applicable loan history displays to borrowers. Since the servicer does not know whether the newly-acquired loans have gone through an assumption with the prior servicer(s), this feature will enable CARE Consumer to only display payment history and statements starting from the date that the servicer acquired the loan (the servicing start date).

When the environment setting **enableServicingStartDateFilter** is set to true, CARE will reference the **Servicing Date** and **Purpose Code** fields from LoanServ (for loans with a **Purpose Code** value of **80–97** or **99**) to determine the earliest date from which borrowers for those loans can view history and statements.

Testing Considerations

In the CARE Admin portal, set the **enableServicingStartDateFilter** environment setting to true.

In LoanServ, ensure that the applicable loans have a date entered in the **Servicing Date** field, and the value of the **Purpose Code** field equals **80–97** or **99**. These **Purpose Code** values indicate that the loan was purchased.

In CARE Consumer, confirm that the data displayed on the *Payment History* screen and the *Statements* screen do not include data from dates prior to the servicing start date.

Fix 557068: Ancillary Fees Not Included in the Payment Breakdown for Delinquent Loans

Related Case(s): CS0053416

This fix will be active by default.

On the *Make a Payment* screen in CARE Consumer, an **Ancillary Fee** amount from the *Cust/Total* screen in LoanServ should display for applicable delinquent loans. However, it has not been displaying, which has prevented servicers from collecting ancillary fees as a part of applicable payments.

Testing Considerations

1. Locate a loan that is delinquent and that has an **Ancillary Fee** amount due.
2. Confirm that the amount displayed includes the Ancillary Fee amount.

CARE APIs

Feature 529105: Footer Notifications

Related Case(s): CS0052412

This feature will be active by default.

For servicers using CARE APIs (CPAPI), this feature will introduce an option to automatically apply a standard footer for CARE BNS notifications. The footer will be based on the **SendToNotificationService** environment setting where users can select up to three fields to include in the footer: **LoanServ UserField12**, **Property State**, and/or **Borrower Mailing State**.

Testing Considerations

N/A

CARE Admin

Feature 211919: Date and Time Field for One Time ACH Report

Related Case(s): CS0028533

This feature will be active by default.

This feature will add a new field titled **Authorized Transaction Selection Date and Time** to the **One Time ACH** report that is accessible from **Site Admin > Reporting** in the CARE Admin portal. The date and time that display in the report will be reflective of the value that the servicer sets for the **ClientTimeZone** environment setting.

Testing Considerations

1. Schedule a one-time payment in CARE Consumer.
2. Navigate to the *Site Admin* > *Reporting* screen in the CARE Admin portal and locate the **One time ACH** report.
3. Click or tap on the **Create** button, followed by the **Download** button when it becomes available.
4. Review the **Authorized Transaction Selection Date and Time** field and confirm that it reflects the time zone that corresponds to the value of the **ClientTimeZone** environment setting.

Feature 445887: New Current Month and Previous Month Frequencies for Three Reports

Related Case(s): CS0048572

This feature will be active by default.

In addition to the existing frequencies (**Current Week**, **Last Week**, and **Two Weeks Ago**), this feature will add **Current Month** and **Previous Month** frequencies for the following user activity reports.

- **Consumer Activity**
- **One Time ACH**
- **Recurring ACH**

The **Current Month** frequency will provide month-to-date activity data for each of the reports. The **Previous Month** frequency will provide the previous calendar month's activity data for each of the reports.

Testing Considerations

Begin by creating activity data for each of the reports.

- For the **Consumer Activity** report, log into CARE Consumer and cycle through various screens. Complete tasks that will create activity data.
- For the **One Time ACH** report, log into CARE Consumer and navigate to the Make a Payment screen. Submit a one-time payment.
- For the **Recurring ACH** report, log into CARE Consumer and navigate to the Manage AutoPay screen. Schedule a recurring payment.

Once data has been created, observe that the data is available in each of the reports for the **Current Month** frequency on the *Site Admin > Reporting* screen in the CARE Admin portal.

This same data will also be observable the following month using the **Previous Month** frequency for each of the reports.

Fix 549887: Unable to Download User Message Attachments from Branch Level Nodes at the Enterprise Level

Related Case(s): CS0053645

This fix will be active by default.

Servicers that use CARE Enterprise have encountered an error when trying to download user message attachments from a child node while on the parent node. The following error has displayed in this situation.

Failed to download user message attachment.

Testing Considerations

N/A