CARE

Release Notes

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SAGENT

March 2025 Release Notes

Contents

CARE Consumer

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

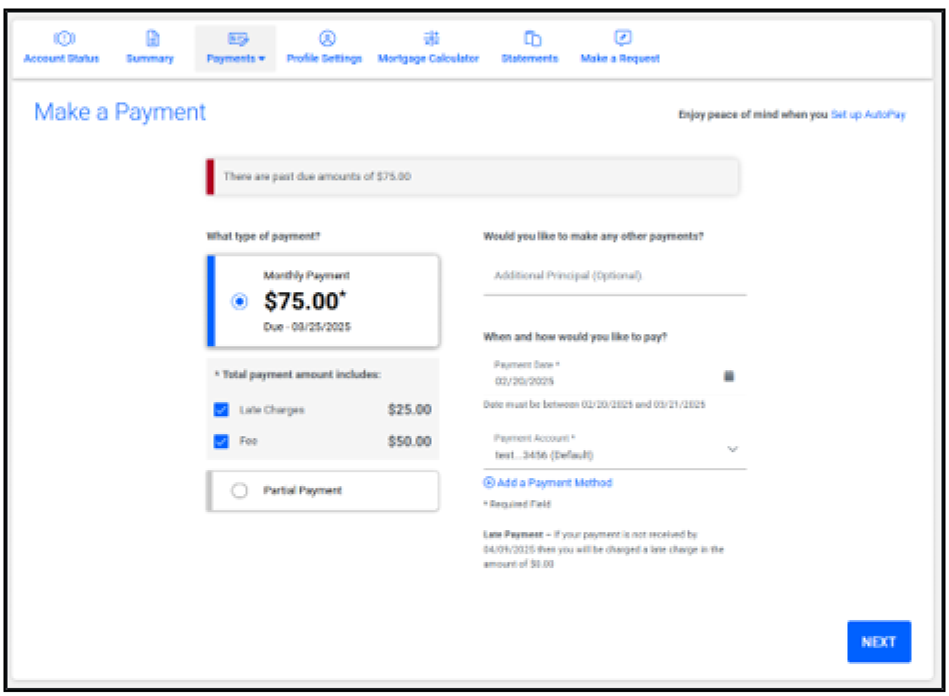
Related Case(s): CS0022251

Purpose

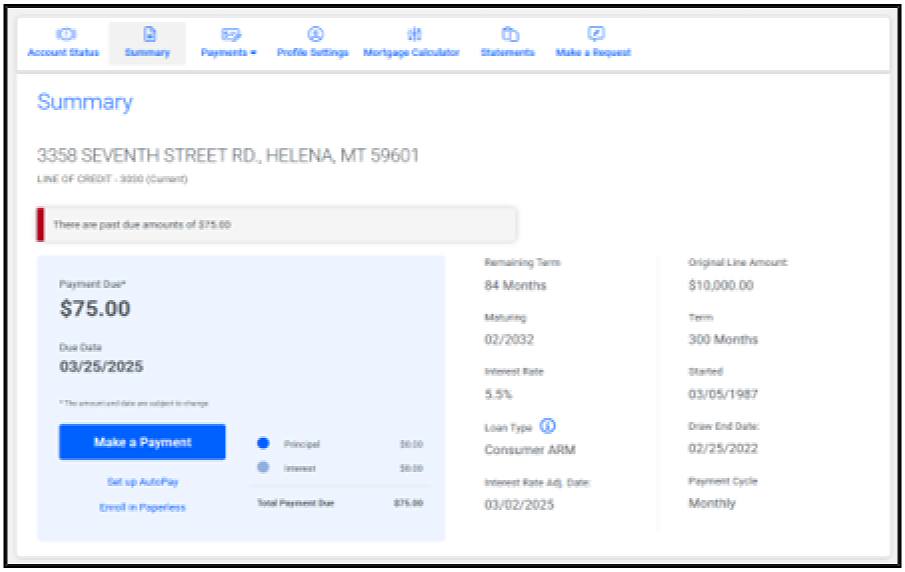
This feature ensures that borrowers can make one-time payments for Line of Credit (Loan Type 4, Sub Type 1) and Construction loans serviced on LoanServ that have a $0.00 principal balance and an active **Close Code**, but that have late charges and/or fees owed. These amounts display in the payment breakdown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

Description

The following screenshot shows an example of the *Make a Payment* screen for a Line of Credit or Construction loan that has a $0.00 principal balance. The late charges and fees owed display in the payment breakdown.



As shown in the following screenshot of the *Summary* screen, the **Principal Balance** field does not display on the right-hand side when there is no principal balance.



Default Activation Status & Configuration

Default Activation Status

This feature is active by default.

Environment Setting Configuration Steps

N/A

Additional Configuration Information

N/A

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 and a **Close Code** of **1** or **9**, but that has late charges and/or fees owed. The *Make a Payment* screen in CARE Consumer should 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

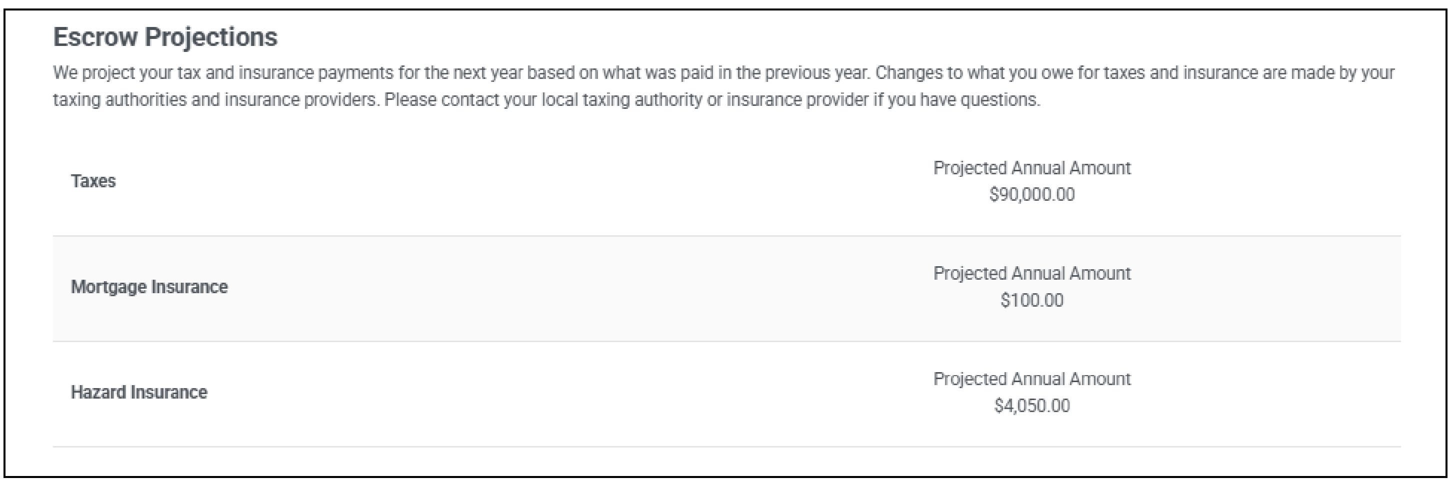
Purpose

This feature provides escrow details in order to better inform borrowers regarding projected escrow payments and escrow disbursements. It adds a new section to the **Escrow Analysis** tab on the *Escrow* screen in CARE Consumer. The new section displays the escrow projections for insurance, taxes, and PMI when applicable. The display of this section is controlled by the **DisplayEscrowPageEscAnalProj** environment setting, which is set to true by default.

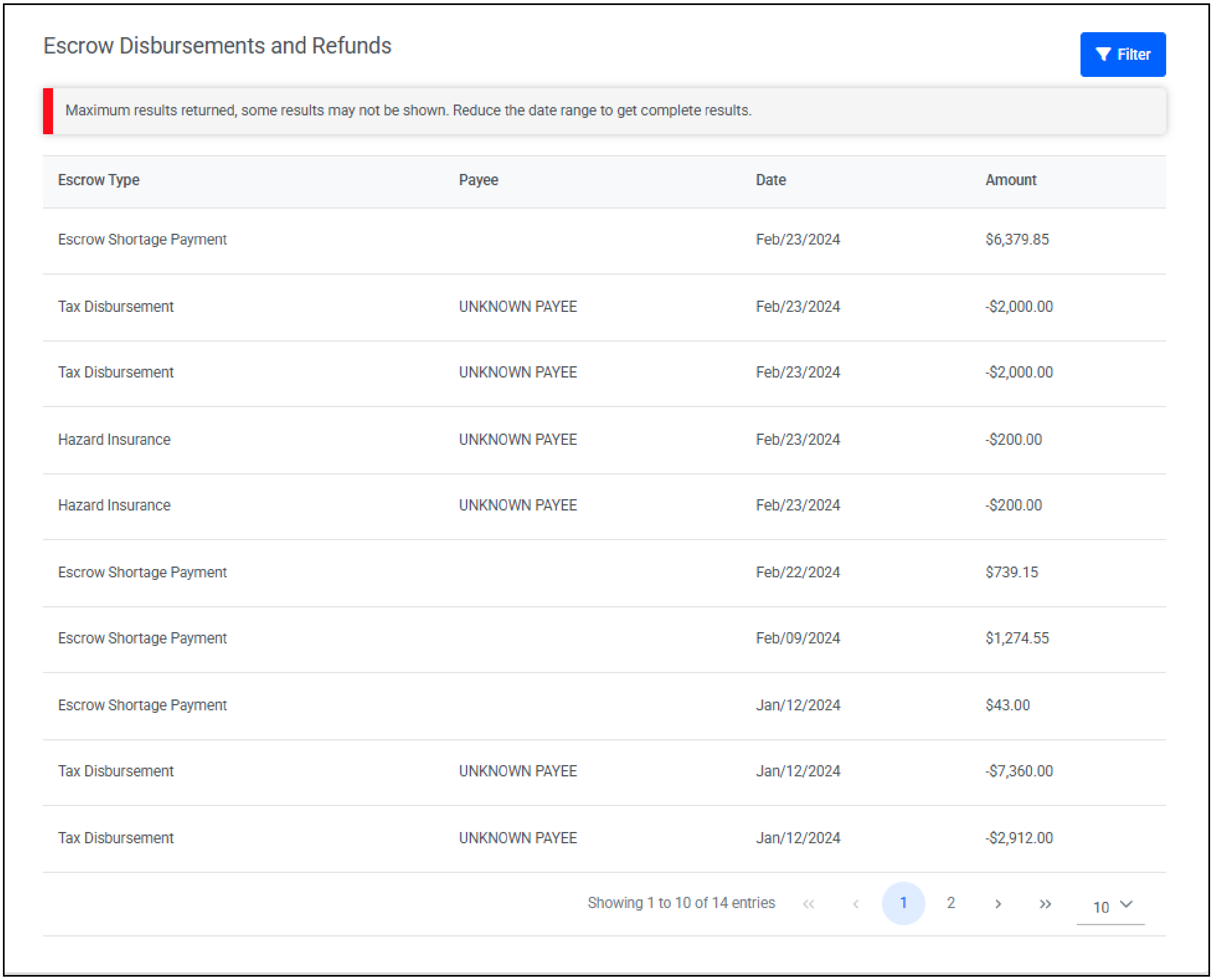
This feature also adds payee information for all escrow disbursements to the **Disbursement and Refund** history on the **Escrow Account** tab of the *Escrow* screen. The display of the mortgage insurance information is controlled by the **HideEscrowPageMIPayeeName** environment setting. For servicers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

Description

The following screenshot shows the escrow projection information displayed on the **Escrow Analysis** tab of the *Escrow* screen.



The following screenshot shows the escrow disbursement payee information displayed on the **Disbursement and Refund** history section of the **Escrow Account** tab for the *Escrow* screen.



Escrow Disbursements and Refunds

Filter

Maximum results returned, some results may not be shown. Reduce the date range to get complete results.

Escrow Type	Payee	Date	Amount
Escrow Shortage Payment		Feb/23/2024	$6,379.85
Tax Disbursement	UNKNOWN PAYEE	Feb/23/2024	-$2,000.00
Tax Disbursement	UNKNOWN PAYEE	Feb/23/2024	-$2,000.00
Hazard Insurance	UNKNOWN PAYEE	Feb/23/2024	-$200.00
Hazard Insurance	UNKNOWN PAYEE	Feb/23/2024	-$200.00
Escrow Shortage Payment		Feb/22/2024	$739.15
Escrow Shortage Payment		Feb/09/2024	$1,274.55
Escrow Shortage Payment		Jan/12/2024	$43.00
Tax Disbursement	UNKNOWN PAYEE	Jan/12/2024	-$7,360.00
Tax Disbursement	UNKNOWN PAYEE	Jan/12/2024	-$2,912.00

Showing 1 to 10 of 14 entries « ‹ 1 2 › » 10

Default Activation Status & Configuration

Default Activation Status

This feature is active by default.

Environment Setting Configuration Steps

Complete the following configuration steps for environment settings:

1. Click the **Environments** link in the **Site Admin** menu.
2. Click the applicable institution name.
3. Review and update the **Value**, fields as applicable.
4. Click the **Save** button.

Environment Setting Name	Environment Setting Function	New or Preexisting
DisplayEscrowPageEscAnalProj	Causes the escrow projections section of the **Escrow Analysis** tab on the *Escrow* screen to display when set to true. This setting is set to true by default.	New
HideEscrowPageMIPayeeName	Hides the escrow disbursement payee information when set to exclude the applicable escrow type. Selectable checkboxes are available for values **40** through **59**. Values **40** through **49** are for PMI. Values **50** through **59** are for FHA. None of the values are selected by default.	Preexisting

Additional Configuration Information

This feature introduces the following new literals.

Literal Name	Description	Default Value
sectionTitleEscrowPageEscAnalProj	Determines the header text for the escrow projections section of the **Escrow Analysis** tab on the *Escrow* screen.	**Escrow Projections**
msgEscrowPageEscAnalProj	Determines the text for the introductory paragraph that displays below the header for the escrow projections section of the **Escrow Analysis** tab on the *Escrow* screen.	**We project your tax and insurance payments for the next year based on what was paid in the previous year. Changes to what you owe for taxes and insurance are made by your taxing authorities and insurance providers. Please contact your local taxing authority or insurance provider if you have questions.**
lblHazardInsProjection	Determines the label text for the hazard insurance escrow item type in the escrow projections section of the **Escrow Analysis** tab on the *Escrow* screen.	**Hazard Insurance**
lblHazardInsProjectionAmt	Determines the label text for the hazard insurance escrow amount in the escrow projections section of the **Escrow Analysis** tab on the *Escrow* screen.	**Projected Annual Amount**

Literal Name	Description	Default Value
lblMortgageInsProjection	Determines the label text for the mortgage insurance escrow item type in the escrow projections section of the **Escrow Analysis** tab on the *Escrow* screen.	**Mortgage Insurance**
lblMortgageInsProjectionAmt	Determines the label text for the mortgage insurance escrow amount in the escrow projections section of the **Escrow Analysis** tab on the *Escrow* screen.	**Projected Annual Amount**
lblTaxProjection	Determines the label text for the tax escrow item type in the escrow projections section of the **Escrow Analysis** tab on the *Escrow* screen.	**Taxes**
lblTaxInsProjectionAmt	Determines the label text for the tax escrow amount in the escrow projections section of the **Escrow Analysis** tab on the *Escrow* screen.	**Projected Annual Amount**
titleEscrowPageEscDisbRefPayee	Determines the column title for the payee column in the escrow disbursements and refunds section of the **Escrow Account** tab on the *Escrow* screen. **Note:** When the **HideEscrowPageMIPayeeName** environment setting has the applicable value selected, the payee cell for mortgage insurance is left blank.	**Payee**

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

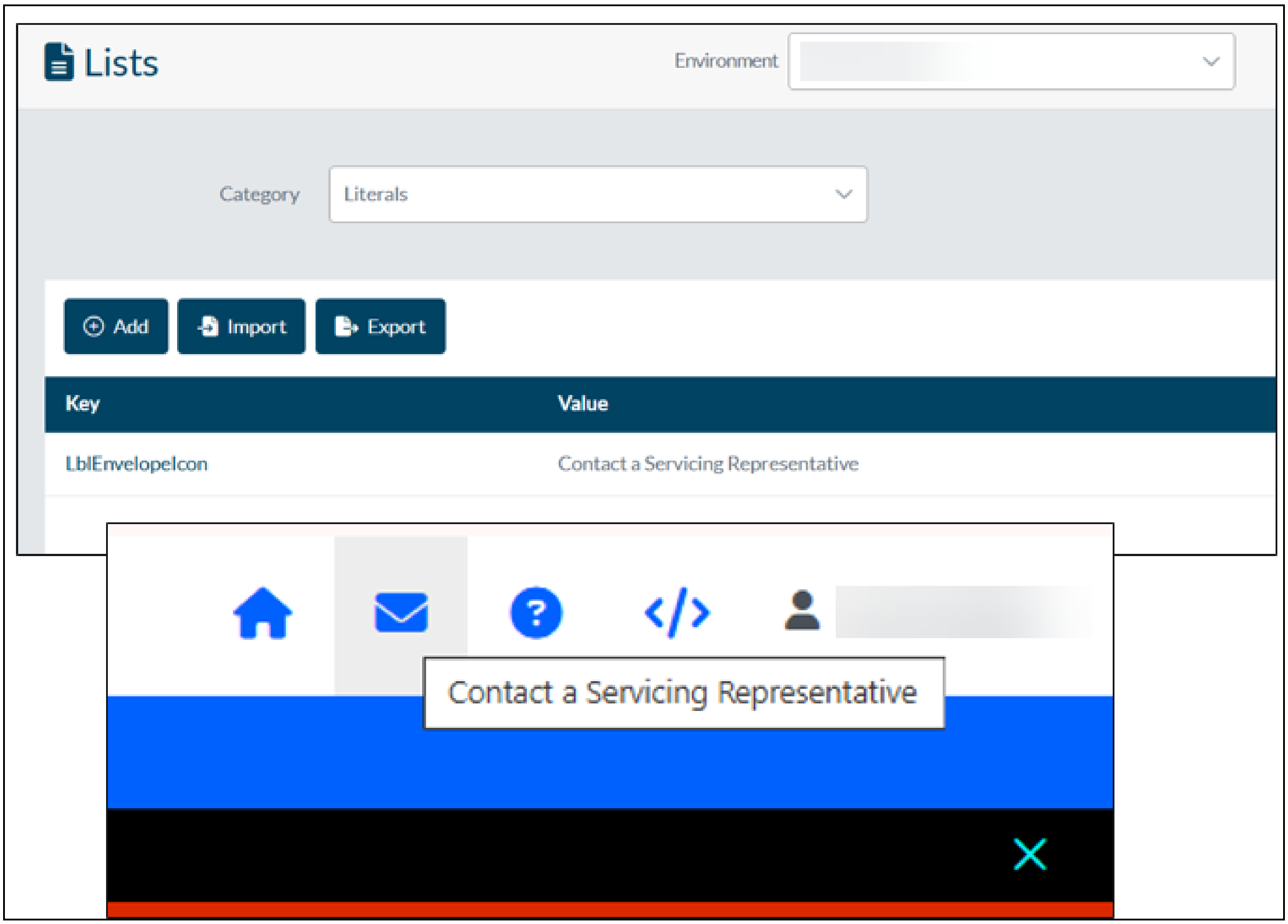
Related Case(s): CS0044777

Purpose

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

Description

The following screenshot shows the envelope icon in CARE Consumer with custom hover text.



Default Activation Status & Configuration

Default Activation Status

This feature is active by default.

Environment Setting Configuration Steps

N/A

Additional Configuration Information

This feature adds the following new literal.

Literal Name	Description	Default Value
LblEnvelopeIcon	Determines the hover text that displays for the envelope icon in the top bar of CARE Consumer.	**Messages**

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

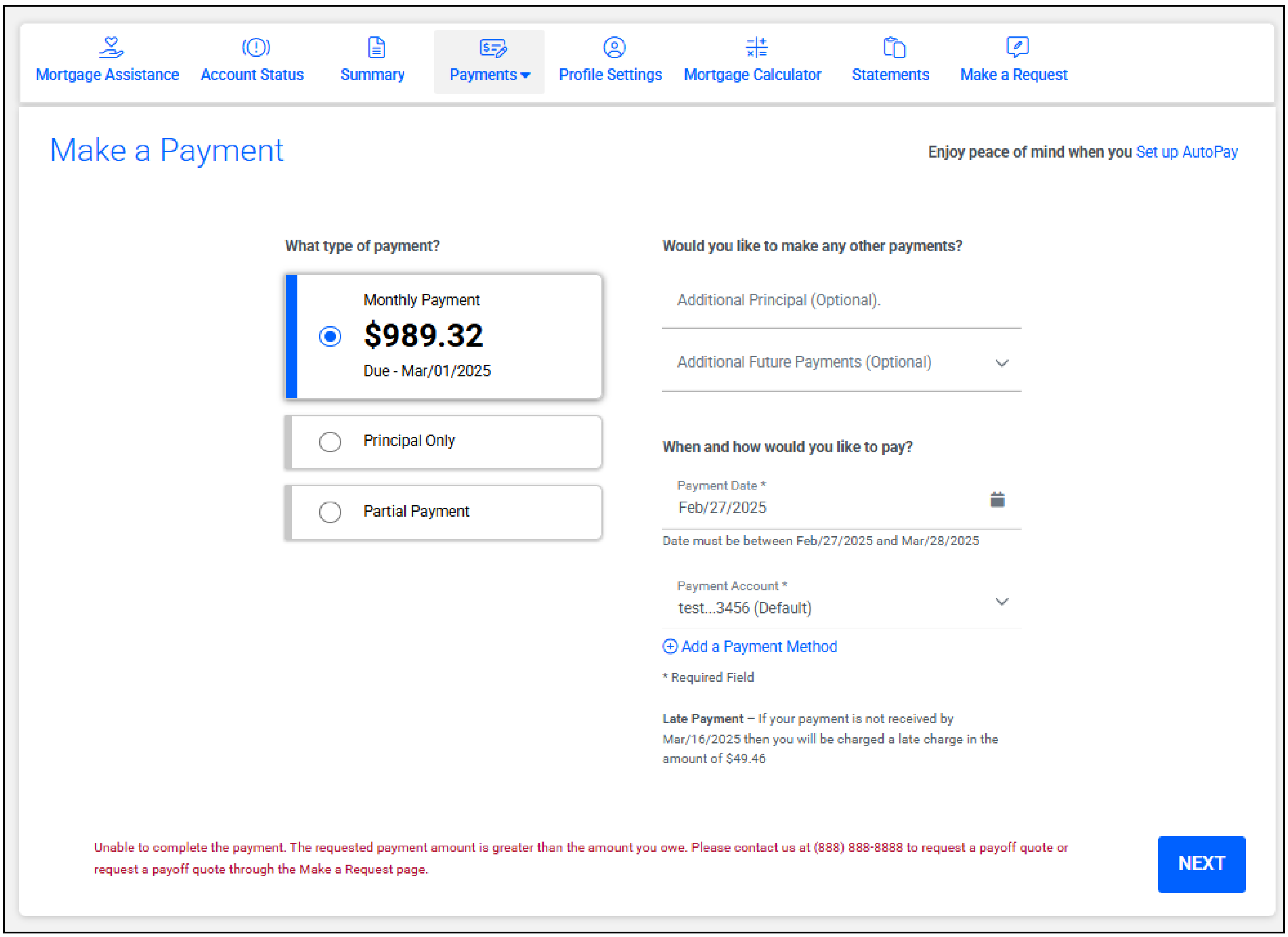
Purpose

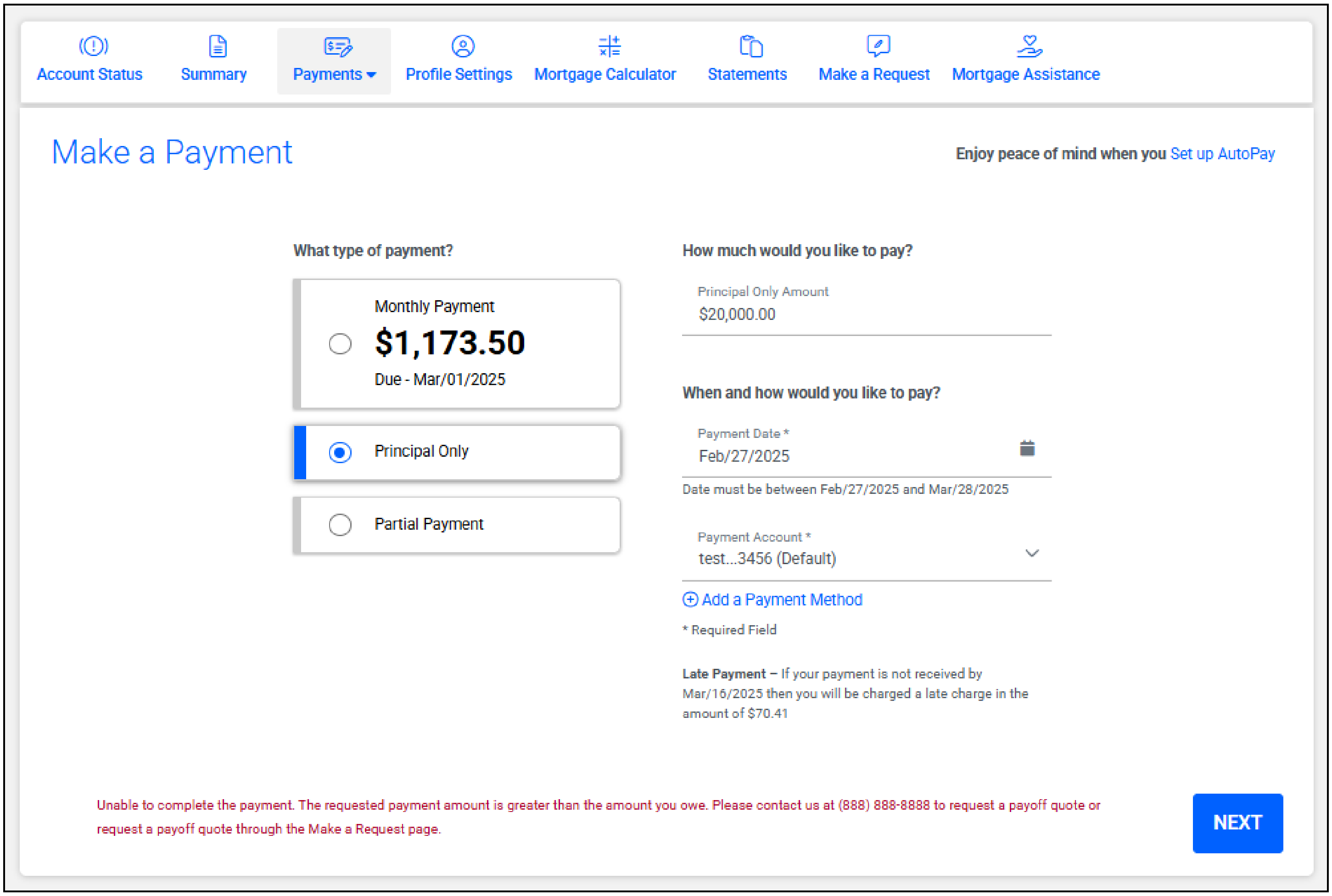
This feature prohibits a borrower from paying off their loan in CARE. Instead, a message in CARE Consumer directs the borrower to call their servicer to submit their payoff via certified funds or some other acceptable form of payment. This feature adds an option, controlled by the **DisablePayoffMakePayment** 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 is not possible, and a configurable message controlled by the **MsgPayoffMakePayment** literal displays. This message 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 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 is possible until any value entered into the **Additional Principal** field 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 displays that encourages the borrower to contact customer service.

Description

The following screenshots show the configurable message displaying on the *Make a Payment* screen. The first screenshot shows it displaying according to the first condition where the payment exceeds the total balance outright. The second screenshot shows it displaying in the second condition where the **Additional Principal** or **Principal Only** amount causes the payment to exceed the balance. Clicking the Next button while either condition is applicable causes the configurable message to display. When this occurs, the payment does not proceed to the next step.




Account Status
Summary
Payments
Profile Settings
Mortgage Calculator
Statements
Make a Request
Mortgage Assistance
Make a Payment
Enjoy peace of mind when you Set up AutoPay
What type of payment?
Monthly Payment
$1,173.50
Due - Mar/01/2025
Principal Only
Partial Payment
How much would you like to pay?
Principal Only Amount
$20,000.00
When and how would you like to pay?
Payment Date *
Feb/27/2025
Date must be between Feb/27/2025 and Mar/28/2025
Payment Account *
test...3456 (Default)
Add a Payment Method
* Required Field
Late Payment – If your payment is not received by Mar/16/2025 then you will be charged a late charge in the amount of $70.41
Unable to complete the payment. The requested payment amount is greater than the amount you owe. Please contact us at (888) 888-8888 to request a payoff quote or request a payoff quote through the Make a Request page.
NEXT

Default Activation Status & Configuration

Default Activation Status

This feature is not active by default.

Environment Setting Configuration Steps

Complete the following configuration steps for environment settings:

1. Click the **Environments** link in the **Site Admin** menu.
2. Click the applicable institution name.
3. Review and update the **Value**, fields as applicable.
4. Click the **Save** button.

Environment Setting Name	Environment Setting Function	New or Preexisting
DisablePayoffMakePayment	When this setting is set to true, the borrower is not able to submit payments that would result in a remaining principal balance of $0.00 or less. This setting also takes any deferred principal balance into consideration. This is set to false by default.	New

Additional Configuration Information

This feature introduces the following new literal.

Literal Name	Description	Default Value
MsgPayoffMakePayment	Determines the configurable message text that displays on the *Make a Payment* screen when the **EnablePayoffMakePayment** environment setting is set to true and the applicable loan is in a full payoff condition for the next one-time payment.	**The next payment amount is enough to pay off your mortgage. Please contact us at <<phone number>> to request a payoff quote or request a payoff quote through the Make a Request page.**

Testing Considerations

1. In the CARE Admin portal, set the **DisablePayoffMakePayment** 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 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 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

Purpose

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 enables CARE Consumer to only display payment history and statements starting from the date that the servicer acquired the loan (the servicing start date).

Description

When the environment setting **enableServicingStartDateFilter** is set to true, CARE references 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.

Default Activation Status & Configuration

Default Activation Status

This feature is not active by default.

Environment Setting Configuration Steps

Complete the following configuration steps for environment settings:

1. Click the **Environments** link in the **Site Admin** menu.
2. Click the applicable institution name.
3. Review and update the **Value**, fields as applicable.
4. Click the **Save** button.

Environment Setting Name	Environment Setting Function	New or Preexisting
enableServicingStartDateFilter	When this setting is set to true, CARE references 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. This is set to false by default.	New

Additional Configuration Information

N/A

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

Description

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 was not displaying, which prevented servicers from collecting ancillary fees as a part of applicable payments.

Resolution & Activation Status

Default Activation Status

This fix is active by default.

Environment Setting Configuration Steps

N/A

Additional Resolution Information

The **Ancillary Fee** amount now displays for applicable loans, which enables servicers to collect 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

Purpose

For servicers using CARE APIs (CPAPI), this feature introduces a new endpoint to gather the information needed for a standard footer for CARE BNS notifications.

Description

The footer is 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**.

The endpoint refers to the **SendToNotificationService** environment setting to determine the data elements to provide to CARE BNS in order to generate the footer.

Default Activation Status & Configuration

Default Activation Status

This feature is active by default.

Environment Setting Configuration Steps

Complete the following configuration steps for environment settings:

1. Click the **Environments** link in the **Site Admin** menu.
2. Click the applicable institution name.
3. Review and update the **Value**, fields as applicable.
4. Click the **Save** button.

Environment Setting Name	Environment Setting Function	New or Preexisting
SendToNotificationService	Determines whether some, all, or none of the following fields display in the footers of notifications sent from CARE BNS. • **LoanServ UserField12** • **Property State** • **Borrower Mailing State** None of these fields are selected by default.	Preexisting

Additional Configuration Information

N/A

Testing Considerations

N/A

CARE Admin

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

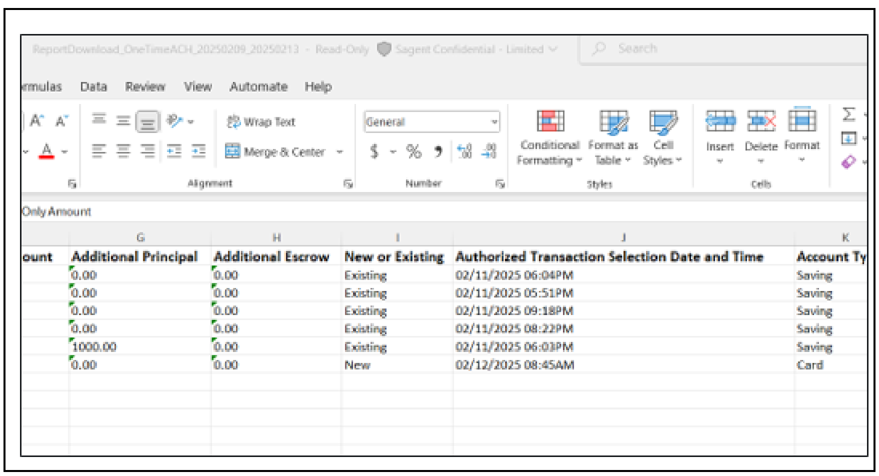
Related Case(s): CS0028533

Purpose

This feature adds 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 are reflective of the value that the servicer sets for the **ClientTimeZone** environment setting.

Description

The following screenshot shows an example of the **One Time ACH** report with the new **Authorized Transaction Selection Date and Time** field.



ount	Additional Principal	Additional Escrow	New or Existing	Authorized Transaction Selection Date and Time	Account Ty
	0.00	0.00	Existing	02/11/2025 06:04PM	Saving
	0.00	0.00	Existing	02/11/2025 05:51PM	Saving
	0.00	0.00	Existing	02/11/2025 09:18PM	Saving
	0.00	0.00	Existing	02/11/2025 08:22PM	Saving
	1000.00	0.00	Existing	02/11/2025 06:03PM	Saving
	0.00	0.00	New	02/12/2025 08:45AM	Card

Default Activation Status & Configuration

Default Activation Status

This feature is active by default.

Environment Setting Configuration Steps

Complete the following configuration steps for environment settings:

1. Click the **Environments** link in the **Site Admin** menu.
2. Click the applicable institution name.
3. Review and update the **Value**, fields as applicable.
4. Click the **Save** button.

Environment Setting Name	Environment Setting Function	New or Preexisting
ClientTimeZone	Determines the time zone that CARE uses to calculate date and time. The default value is Eastern Standard Time.	Preexisting

Additional Configuration Information

N/A

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

Purpose

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

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

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

Description

The following screenshots show the new frequency options for these reports.

Consumer Activity	Current Week	Create
Consumer Activity	Previous Week	Create
Consumer Activity	Two Weeks Ago	Create
Consumer Activity	Current Month	Create
Consumer Activity	Previous Month	Create

One Time ACH	Current Week	Create
One Time ACH	Last Week	Download
One Time ACH	Two Weeks Ago	Download
One Time ACH	Current Month	Create
One Time ACH	Previous Month	Create
Recurring ACH	Current Week	Create
Recurring ACH	Last Week	Create
Recurring ACH	Two Weeks Ago	Create
Recurring ACH	Current Month	Create
Recurring ACH	Previous Month	Create

Default Activation Status & Configuration

Default Activation Status

This feature is active by default.

Environment Setting Configuration Steps

N/A

Additional Configuration Information

N/A

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

Description

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

Failed to download user message attachment.

Resolution & Activation Status

Default Activation Status

This fix is active by default.

Environment Setting Configuration Steps

N/A

Additional Resolution Information

This error no longer displays or prevents servicers that use CARE Enterprise from downloading user message attachments from a child node while on the parent node.

Testing Considerations

N/A