



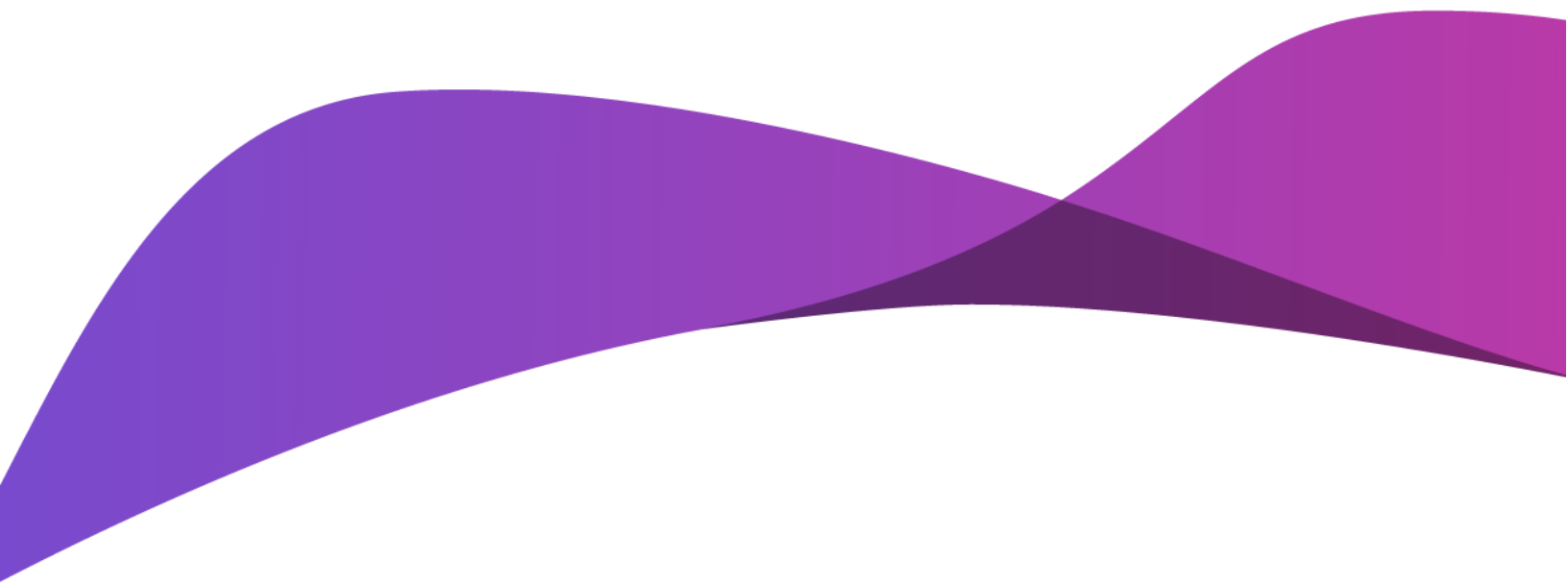
Canadian Mortgage Technology

Filogix Expert Release Notes

Release Date: March 22nd, 2025

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Overview

The March 2025 Expert Broker release includes various enhancements and maintenance fixes including:

- Additional PEP/Sanction screening details
- Reset password capability added to the 'Change Password' screen
- Denial reasons on Expert email notifications
- New business rules
- Form updates

Special Note: Everyone using Filogix Expert MUST clear their browser cache after the release. Instructions for clearing your browser cache are available from the Expert sign-on page and by accessing the provider's support sites using the links below:

Internet Explorer:

<https://support.microsoft.com/en-ca/help/260897/how-to-delete-the-contents-of-the-temporary-internet-files-folder>

Firefox :

<https://support.mozilla.org/en-US/kb/how-clear-firefox-cache>

Chrome :

https://support.google.com/chrome/answer/2392709?hl=en&ref_topic=7438008&co=GENIE.Platform%3DDesktop&oco=1

Equifax PEP and Sanctions Screening

The AML Assist and PEP reports have both been updated to include additional details about the PEP and Sanctions screening results. If the result of either screening is 'Yes', then a section called 'Details' will appear on the report. This new field will provide further information by providing the name of list(s) the applicant has been found on.

Credit Bureau							Service Request	
Name	Authorization Obtained	Authorization Method	Single Bureau	Joint Bureau	Copy Liabilities	AML Assist with PEP	PEP / Sanctions Only	
John R. Bolton	____/____/____		<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Politically Exposed Person (PEP) Screening

Result: **Yes**

Note: Provides indication as to whether an individual has been located on a politically exposed persons (PEP) list.

Details: Name of PEP list(s) the subject was located on.
businessmen.pro-justice.org

Sanctions Screening

Result: **Yes**

Note: Provides indication as to whether an individual has been located on a sanctions list.

Details: Name of Sanctions list(s) the subject was located on

- OFAC SDN List
- France DG Tresor Sanctions List
- HMT Sanctions List UK
- US ITA Consolidated Screening List
- Belgian Financial Sanctions
- EU Consolidated Travel Bans
- EU EEAS Consolidated Sanctions
- French National Asset Freezing System
- Monaco National Fund Freezing List
- Swiss SECO Sanctions and Embargoes
- UK FCDO Sanctions List

Update to the 'Change Password' Screen

Functionality has been added to the "Change Password" screen that allows users to reset their password. The reset link is available once all grace logins have been used and a password change is mandatory.

Administration - Change Password

Your current password has expired. Please enter current and new password below:

Current Password:	<input type="password"/>	Reset Password
New Password:	<input type="password"/>	
Verify Password:	<input type="password"/>	

You have no grace logins remaining, please choose a new password.

Clicking on "Reset Password" opens the standard Expert Password Reset page

Password Reset

To reset your password, you will need to confirm that you are the owner of this account by providing information that only you as the account owner would know.

Firm Code:	<input type="text"/>
Login ID:	<input type="text"/>
<input type="radio"/> Email Address:	<input type="text"/>
<input type="radio"/> Cell Phone:	<input type="text"/>
<input type="radio"/> Work Phone:	<input type="text"/>

Click "Submit" to reset password

<input type="button" value="Submit"/>	<input type="button" value="Cancel"/>
---------------------------------------	---------------------------------------

An email will be sent to your email address of record.

Please contact your System Administrator should you require further assistance.

Denial reasons added to Expert email notifications

Denial reasons are now available on Expert decline email notifications. If a lender has provided details of the decline, Expert users no longer have to logon to Expert Broker to access the response Information. Instead, users can also view the reasons directly in the decline email.

- Participants
- Lender Submit
- Lender Response
- Lender Status
- Fees
- Forms

Decline Reason

Job Stability Deal is declined based on applicant's current job status - potential for payment defaulting.
High risk due to previous bankruptcy

[EXT] Expert decline



expert-return-alert@filogix.com
To Ng, Margaret

Margaret Ng has received a decline in Filogix Expert from ABC Bank

Expert application no.: EXBA-29961

Client Name: David Donovan

Amount: \$ 650,000.00

Lender: ABC Bank

Date Received: March 10, 2025 02:23 PM EST

Decline Reason(s):

Job Stability Deal is declined based on applicant's current job status - potential for payment defaulting.
High risk due to previous bankruptcy

This is an automated message generated by Filogix Expert.

New Business rules

New business rules have been added to Expert Broker to bring attention to certain fields and ensure unintended values are not being inadvertently set.

Income Period

If semi-annual, quarterly, semi-monthly, or weekly is selected as the income period in either the 'Employment' or the 'Other Income' sections the user will be presented with a pop up to confirm their selection. To proceed with the chosen option, the user simply presses the 'ok' button. If the selection was made in error, then clicking 'Cancel' will clear the Income Period field, allowing the user to modify the value.

Employment

Applicant 1

Employer Lookup:	Start typing employer name or address...
Employer Name:	SpringField Nuclear Plant
Status:	Current Type: Full Time
Country:	Canada
Address Line 1:	address line 1
Address Line 2:	address line 2
City:	to Filegix Expert
Province:	ON Postal: ? You have selected Semi-Annual as the income period, do you wish to proceed? OK Cancel
Phone:	416-123-4123
Fax:	416-132-1321
Email:	QWERQ@BELL.NET

Self Employed:	<input checked="" type="checkbox"/>
Company Type:	
Operating As:	
Gross Revenue:	11,111.11
Job Title:	Owner
Occupation:	Self-Employed
Industry Sector:	Services
Income Type:	Self-Employed
Income Period:	Semi-Annual
Time at Job:	y 50 m 0
Years in Ind:	y 65 m 0
Income Amount:	900,000.00


Other Income

Income Type	Description	Income Period
Other	Filegix Expert ? You have selected Quarterly as the income period, do you wish to proceed? OK Cancel	Quarterly


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In addition, the following rules will fire. These are soft stops and only serve as an alert:

Applicant(s) - Employment

-  You have selected Semi-Monthly as the income period for Dan Darwin (Rule MFA-0371)
[Income Period](#)

Applicant(s) - Other Income

-  You have selected Semi-Annual as the income period for Dan Darwin (Rule MFA-0406)
[Income Period](#)

Closing Date

A soft stop will trigger if the closing date is set to a date more than 6 months from the current date.

Mortgage Information

Application Type:	Approval	▼
Application Purpose:	Purchase	▼
Closing:	NOV 03 2025	
Financing Waiver:	APR 18 2025	
Purpose:		

Mortgage Information

- The Closing Date you have entered is greater than 6 months from the current date (Rule DE-0411)
[Closing Date](#)

Mortgage Amount

- A warning will trigger if the mortgage amount on the deal is over 5 million dollars.

Mortgage Request Details

Status:	Submitted						
Lender:							
Mortgage Type:	First	▼	Loan Type:	Mortgage	▼		
Interest Adj. Date:	JUL 30 2025		First Payment Date:	AUG 30 2025			
Interest Adj. Amt:	52,130.47		Line of Business:	▼	Progress Advance:	No	▼
Amount:	9,400,000.00						
Maturity Date:	JUL 30 2030						

Mortgage Request Details

- Mortgage amount is greater than \$5M. (Rule MFMR-0154)
[Amount](#)

- If the mortgage amount entered is negative, in addition to the existing pop up alert, a hard stop will trigger and the amount must be corrected before proceeding with a submission

Mortgage Request Details

Status:	In Progress						
Lender:							
Mortgage Type:	First	▼	Loan Type:	Mortgage	▼		
Interest Adj. Date:	JUL 30 2025		First Payment Date:	AUG 30 2025			
Interest Adj. Amt:	-277.28		Line of Business:	▼	Progress Advance:	No	▼
Amount:	-50,000.00						
Maturity Date:	JUL 30 2030						

Mortgage Request Details

- The mortgage amount is negative. (Rule MFMR-0153)
[Amount](#)

Updated Forms

Service Contract

As requested by the AMF, minor text updates have been made to the Service Contract for users with an operating province of Quebec:

Service Contract

herein called: Finastra

Represented by: Margaret Ng - Real Estate Broker

Broker sharing commission under this corporation: TEST

Address: F123-55 Firm Adress Court N Mississauga, AB W5W 3R3

BC Fixed Credit Disclosure Statement

The Fixed Credit Disclosure Statement for British Columbia users has been modified to reflect the Annual Percentage Rate field, as displayed in the Fees page. The change can be found in #15 on both the edit screen and form itself.

<ul style="list-style-type: none">Lender StatusFeesFormsHistoryInternal NotesServicesCommissionsTasks	<table><thead><tr><th colspan="2">Calculated Details</th></tr></thead><tbody><tr><td>Principal Amount</td><td>\$ 100,000.00</td></tr><tr><td>Total Deductible Fees</td><td>\$ 1,700.00</td></tr><tr><td>Net Advance Of Funds</td><td>\$ 98,300.00</td></tr><tr><td>Total Cost of Borrowing(APR)</td><td>5.546 % <input type="button" value="Recalculate"/></td></tr></tbody></table>	Calculated Details		Principal Amount	\$ 100,000.00	Total Deductible Fees	\$ 1,700.00	Net Advance Of Funds	\$ 98,300.00	Total Cost of Borrowing(APR)	5.546 % <input type="button" value="Recalculate"/>
Calculated Details											
Principal Amount	\$ 100,000.00										
Total Deductible Fees	\$ 1,700.00										
Net Advance Of Funds	\$ 98,300.00										
Total Cost of Borrowing(APR)	5.546 % <input type="button" value="Recalculate"/>										

Edit Screen

15. The Annual Percentage Rate¹ (APR) is: 5.546 %

The APR is not the contract rate of the mortgage. It is the interest costs, plus the non-interest costs required to obtain the mortgage, expressed as a percentage of the average mortgage balance over the term of the mortgage.

PDF

15 The Annual Percentage Rate¹ (APR) is: 5.546 %

The APR is not the contract rate of the mortgage. It is the interest costs, plus the non-interest costs required to obtain the mortgage, expressed as a percentage of the average mortgage balance over the term of the mortgage.

About Filogix

Filogix has served as the hub of the Canadian mortgage industry for almost two decades, offering secure, reliable connectivity to brokers and lenders. We provide trusted mortgage lending products, that enable the effective management of the sales process from origination through underwriting. As the mortgage landscape continues to change, Filogix is prioritizing advances to support the industry into the future. We're investing in a more open infrastructure and building connectivity to create a complete mortgage marketplace, helping mortgage professionals do business with more choice, speed and reliability than ever before. Learn more at [filogix.com](https://www.filogix.com)

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