

Expert Pro Release Notes: January 2025 Update

We're excited to announce a significant update to Expert Pro, introducing new features and improvements designed to enhance your workflow and client experience. Here's a comprehensive overview of the changes:

Updated FSRA Ontario Form 1 Disclosure Statement (English)

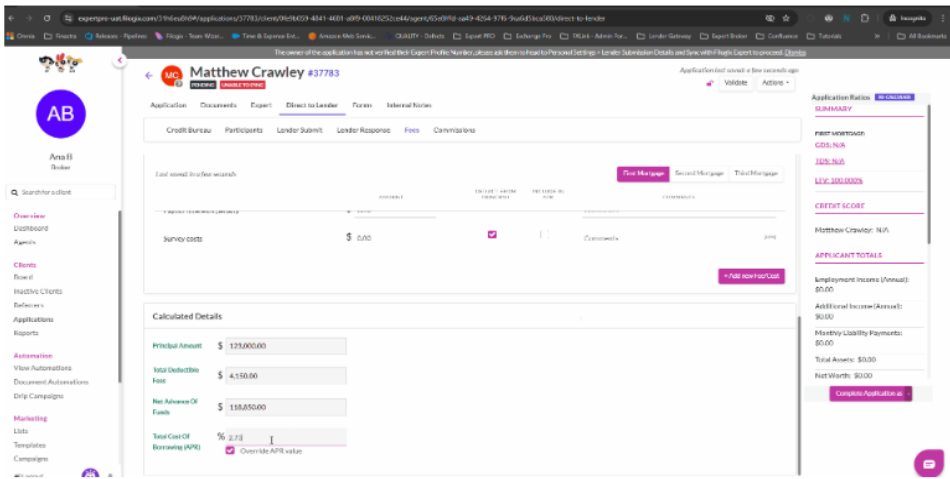
- In this release, we've updated the English version of Form 1 - Investor/Lender Disclosure Statement to reflect the Financial Services Regulatory Authority of Ontario (FSRA) changes.
- Other FSRA forms will be updated shortly in a future release as we roll out the updates.

Manually Override APR Value

- We know that sometimes the APR values sent by lenders don't quite match the calculations in Expert Pro. Now, brokers can manually update the APR to match the lender's value.

To do this:

1. Go to the Fees screen.
 2. Check the new Override APR Value checkbox.
 3. Enter the APR value provided by the lender.
- As long as the checkbox is selected, Expert Pro won't recalculate the APR—even if other updates are made to the application.
 - If you'd like Expert Pro to calculate it again, just uncheck the box.



Employment Section Improvements

- **Re-order Employment Records:** You can now change the ranking of employment records by using a dropdown. Just click and reorder as needed.
- **Delete Any Employment Record:** Previously, you could only delete employment records that weren't the first one in the list. Now, you can delete any record—as long as there's at least one remaining.

Employment Details
JOSEPH MUSHLAND MAIN APPLICANT

1st Job

Employer Name
Strangers Inc. (14/40)

Current Job
☒ Yes ☐ No Employment Type
Full Time

Employer Address
Address Lookup
Start Typing the Address...

Address Line 1
111 Farquhar St (15/25)

Unit	Street Number	Street Name	Street Direction
(0/10)	(0/10)	(0/20)	(0/20)

Address Line 2
(0/25)

City
Guelph (16/20) Province
Ontario Street Type
N1H 3N4

Employer Phone Number
(519) 334-4444 Ext.

Self-Employed
☐ Yes ☒ No

Company Type

Job Title client services rep		Occupation Professional	Income Type Salary
Industry Sector Health		Income Period Annual	Income Amount \$ 86,000.00
Time At This Company Years 6	Months 0	Time At This Industry Years 8	Months 0
2nd Job			
Employer Name Starbucks			
Current Job <input type="radio"/> Yes <input type="radio"/> No		Employment Type Part Time	
Employer Address			
Address Lookup Start Typing the Address...			
Address Line 1 4 King			
Unit (0/10)	Street Number 4	Street Name (1/30) King	Street Direction (4/30) West
Address Line 2			Street Type (0/35) Street
City Toronto	Province (7/20) Ontario	Postal Code M5H 1B6	
Employer Phone Number (416) 363-5983 Ext.			
Self-Employed			

Prevent Clients from Deleting Completed Documents in the Client Portal

- We heard you—clients were sometimes deleting mortgage documents on the Client Portal after you had reviewed and marked them as completed, creating confusion.
- Now, once a document is marked as completed, clients won't be able to delete it. This ensures your files stay intact and nothing important disappears.

Summarize Emails in the Client Profile

- Managing email interactions just got easier! A new feature allows you to summarize all email exchanges with a specific client over the last 90 days.

Here's how it works:

- Head to the Emails tab in the client's profile.
- Use the dropdown menu in the Actions section and select "Summarize".

Profile Details

Client Name

Joseph

Client Email

derek.matheson+11@rogers.com

Client Phone

519-222-2222

Client Birth

1994-04-03

Client Address

None

Client Income

\$60,000.00

Additional Fields

Add Note

Create Checklist

Create Activity

Email

File

Click here to take notes...

All

Change Log

Notes

Activities

Emails

Files

Checklists

Automations

Requests

Meetings

October 2024

[uat] testing 321

Oct 15, 2024 2:00 PM

From: Derek Matheson <derek.matheson@gmail.com>

To: derek.matheson@rogers.com

Summary

Email has been opened

On Oct 15, 2024 2:00 PM

and opened 27 Times

[uat] testing 123

Oct 15, 2024 2:00 PM

From: Derek Matheson <derek.matheson@gmail.com>

To: derek.matheson@rogers.com

Summary

Email has been opened

On Oct 16, 2024 2:12 PM

and opened 27 Times

- After confirming a disclaimer, a modal will pop up with:

Left Column: Condensed summaries of all emails.

Right Column: If the process finds any activities or milestone notes buried in the emails, it will list them here.

Original Email

Summary & Action Insights

Hi Jamie,

I hope you're doing well. I wanted to let you know that we have received the final documents you sent over. Thank you for providing them promptly. With these documents in hand, we are now moving forward with the closing process for your mortgage.

As we prepare for the closing, there are a few important steps and tasks that need to be completed to ensure a smooth and successful closing. Here is an overview of what to expect and the tasks that need to be addressed:

1. Review Final Documents: Please take some time to review all the final documents you have submitted, including the homeowner's insurance policy and the final purchase agreement. Ensure that all the information is accurate and complete. If you have any questions or notice any discrepancies, please let me know as soon as possible so we can address them promptly.

2. Schedule Final Walkthrough: We will need to schedule a final walkthrough of the property to ensure that everything is in order before the closing date which is on November 22, 2024. This is an opportunity for you to inspect the

E-mail Summary View

Oct 15, 2024

You have received the final documents from Jamie and are moving forward with the closing process for their mortgage. Key steps include reviewing final documents, scheduling a final walkthrough, preparing for closing costs, reviewing the Closing Disclosure, and preparing for closing day on November 22, 2024. You will guide Jamie through the process and provide support as needed.

Oct 15, 2024

This email appears to be a text message without relevant content for the mortgage process.

Oct 15, 2024

You have sent mortgage approval documents to Angela via DocuSign for her upcoming renewal. The package includes the commitment, second mortgage, and the borrower's and co-borrower's credit file.

Suggested Actions

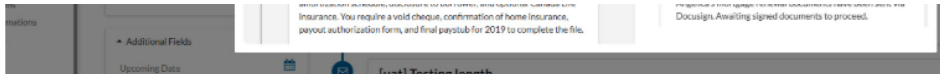
Create Activity at Nov 19, 2024 with text: Remind Jamie to review the Closing Disclosure document carefully before the closing date on November 22, 2024.

Create Activity at Nov 20, 2024 with text: Coordinate with Jamie for the final walkthrough of the property before the closing date on November 22, 2024.

Create Activity at Nov 22, 2024 with text: Prepare for Jamie's closing day, ensure all documents are ready for signing, and guide them through the process.

Create Note with text: Jamie has provided all necessary documents for the mortgage process, including homeowner's insurance policy and final purchase agreement.

Create Note with text: A mortgage renewal document has been sent to Angela via DocuSign.



4. Click on any email summary to view the original email for more context.
 5. The suggested activities and notes are just that - suggestions. The profile will not be updated unless you action one of the activities/notes.
 6. If a suggested activity or note fits your needs, you can quickly add it to the file with a single click by selecting the icon on the top left of each activity/note
- This is a big time-saver for anyone needing a quick snapshot of email communications with a client!

Bug Fixes

- **Sorting Applications:** Fixed an issue that resulted in certain applications not following the desired sort criteria.
- **BC Form 10 Field Length:** Increased the field size to let you input more text.
- **Hyperlink Button in Email Editor:** You can now easily add hyperlinks when composing emails.
- **Duplicate Deals in Automations Modal:** Fixed an issue where some imported deals were showing up twice.
- **Zero Dollar Values in Client Portal:** Stopped clients from not entering values in mandatory tax/expense fields.
- **Incorrect French Message:** Fixed a translation issue where the incorrect verbiage displayed during manual submissions with no bureau found.
- **Rental Income Offset Issue:** Resolved a problem where too many decimal points were allowed, which can disrupt the sync process with Expert.