



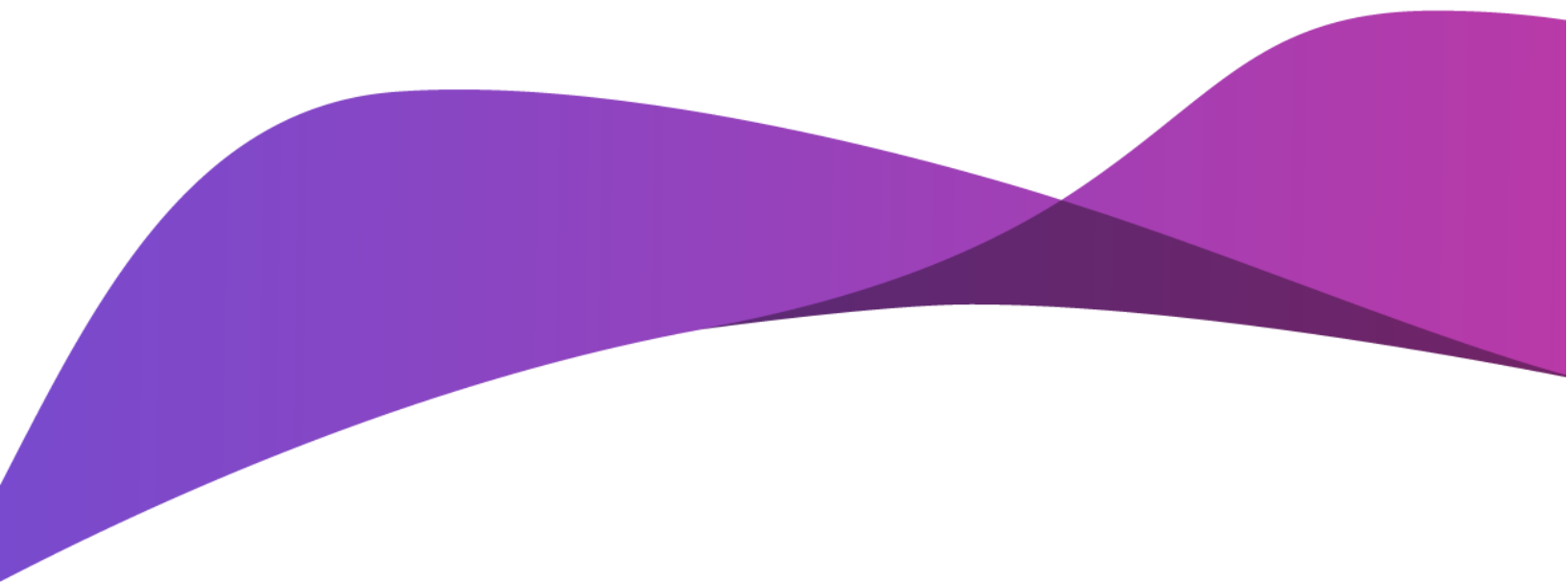
Canadian Mortgage Technology

# Filogix Expert Release Notes

Release Date: Sept 13<sup>th</sup>, 2025

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## Overview

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

- New pop-up warning for weekend closing dates
- Maritime Form Updates
  - Newfoundland Disclosure Statement
  - Nova Scotia Mortgage Brokerage Disclosure and Mortgage Brokerage Recommendation and Assessment
  - New Brunswick Mortgage Broker Disclosure to Borrower

Special Note: Everyone using Filogix Expert MUST clear your 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](https://support.google.com/chrome/answer/2392709?hl=en&ref_topic=7438008&co=GENIE.Platform%3DDesktop&oco=1)

## Closing Date Pop-Up Warning

To help prevent accidental scheduling on non-business days, a new pop-up notification has been introduced to alert users when the closing date falls on a weekend.

A warning modal will appear when a user selects a closing date that falls on a Saturday or Sunday. Users can click OK to close the modal and then decide whether to modify the date or continue with the date as entered.

The screenshot shows a mortgage application form with a yellow warning modal overlaid. The modal, titled "Filogix Expert", contains a yellow warning icon and the text: "The closing date you have entered falls on a weekend". Below the text is an "OK" button. The form fields visible include:

- Application Type: Approval (dropdown)
- Application Purpose: Purchase (dropdown)
- Closing: NOV 15 2025 (text field)
- Financing Waiver: / / (text field)
- Purpose: (text field)
- Improvements: (checkbox)
- Improvement Value: (text field)
- Property Value: 790,000.00 (text field)
- Down Payment: 142,200.00 (text field)
- 18.00 % (text field)
- 1st Mortgage: 647,800.00 (text field)
- 2nd Mortgage: (text field)
- 3rd Mortgage: (text field)
- Requested (dropdown)
- Insured: (checkbox) [checked]
- Insured: (checkbox) [unchecked]
- Insured: (checkbox) [unchecked]
- Mortgage Request Details: In Progress (Status)
- Lender: (text field)
- Mortgage Type: First (dropdown)
- Loan Type: Mortgage (dropdown)
- Amount: 647,800.00 (text field)
- Interest Adj. Date: DEC 01 2025 (text field)
- First Payment Date: DEC 15 2025 (text field)
- Maturity Date: NOV 25 2030 (text field)

## Maritime Form Updates

### Newfoundland and Labrador Disclosure Statement

In accordance with the Mortgage Brokerages and Brokers Act, the Newfoundland and Labrador Disclosure Statement has been updated to incorporate enhanced borrower disclosure requirements under the new legislation. These requirements include:

- **Mortgage Options** - A summary of available mortgage choices for the borrower.
- **Lenders Involved** - The number and names of lenders to whom the application will be submitted.
- **Ownership Interests** - Disclosure of any ownership ties between the brokerage and a mortgage lender.
- **Brokerage Interest in the Mortgage** - Any direct or indirect interest the brokerage or broker has in the mortgage.
- **Remuneration & Incentives** - A statement outlining any compensation or incentives received or anticipated in connection with the mortgage or its renewal.

|                |                        |                                 |             |  |
|----------------|------------------------|---------------------------------|-------------|--|
| First Mortgage | Mortgage Application   | Select <input type="checkbox"/> | Print       | Prior to lender submission, the Print button and checkmark are disabled. |
|                | Mortgage Summary       | Select <input type="checkbox"/> | Print       | Prior to lender submission, the Print button and checkmark are disabled. |
|                | NL Disclosure          | Select <input type="checkbox"/> | Print  Edit |  |
|                | Finders Fee Disclosure | Select <input type="checkbox"/> | Print  Edit |  |

To support these changes, the corresponding *edit screen* has also been updated, allowing users to populate the newly added sections of the form.

## Nova Scotia Form 1 and Form 2

The Nova Scotia *Mortgage Brokerage Disclosure* and *Mortgage Brokerage Recommendation and Assessment* forms have been modified to include the firm license number, which now appears next to the firm name throughout the forms. This enhancement ensures clearer identification and compliance with provincial requirements.

|                |                                       |                                 |             |  |
|----------------|---------------------------------------|---------------------------------|-------------|--|
| First Mortgage | Mortgage Application                  | Select <input type="checkbox"/> | Print       | Prior to lender submission, the Print button and checkmark are disabled. |
|                | Mortgage Summary                      | Select <input type="checkbox"/> | Print       | Prior to lender submission, the Print button and checkmark are disabled. |
|                | NS Mortgage Brokerage Disclosure      | Select <input type="checkbox"/> | Print  Edit |  |
|                | NS Mortgage Disclosure Statement      | Select <input type="checkbox"/> | Print  Edit |  |
|                | NS Recommendation and Assessment Form | Select <input type="checkbox"/> | Print  Edit |  |
|                | Finders Fee Disclosure                | Select <input type="checkbox"/> | Print  Edit |  |

### Form I-Mortgage Brokerage Disclosure Mortgage Regulation Act, General Disclosure Regulations

Filogix, Inc., 11111

Mortgage Brokerage Disclosure to Greg Granger, Carla Carlyse, Dan Debit, Ellen Debit

In this Mortgage Brokerage Disclosure,

- "You" and "Your" mean

Greg Granger, 94 amber Street Toronto, ON M3K 3K3, 777-777-7777  
 Carla Carlyse, 94 amber Street Toronto, ON M3K 3K3, 999-999-9999  
 Dan Debit, 366 Adelaide Street E Unit 101 Toronto, ON M5A 3X9, 999-999-9999  
 Ellen Debit, 366 Adelaide Street E Unit 101 Toronto, ON M5A 3X9, 888-888-8888

- the Borrower(s)  
 "We", "Us" and "Our" mean Filogix, Inc., the Mortgage Brokerage, 11111

This Mortgage Brokerage Disclosure to You must be signed by You and by Us.

## New Brunswick Mortgage Broker Disclosure to Borrower

All references to “brokers / agents” in the New Brunswick *Mortgage Broker Disclosure to Borrower* have been updated to “mortgage brokers / mortgage associates.” This change ensures consistency with provincial licensing language.

|   |                                 |  |
|---|---------------------------------|--|
| NB Mortgage Disclosure Statement          | Select <input type="checkbox"/> |  Print  |
| NB Mortgage Broker Disclosure to Borrower | Select <input type="checkbox"/> |  Print  Edit |
| Suitability Statement                     | Select <input type="checkbox"/> |  Print  Edit |
| NB Initial Cost of Credit Disclosure      | Select <input type="checkbox"/> |  Print  Edit |

Additionally, in accordance with recent updates to the Mortgage Brokers Act, the form has been enhanced to include two new borrower disclosure requirements. Mortgage brokerages must now:

- Disclose the number and names of lenders to whom the mortgage application may be submitted.
- Indicate whether the brokerage has confirmed the identity and validity of each lender involved.

These changes ensure that applicants are fully informed about the parties participating in their mortgage transaction. the corresponding edit screen has also been updated, allowing users to populate these new fields on the form.

<Brokerage Name> is able to submit to  lenders. The list of lenders is:

<Brokerage Name> confirms the identity and validity of a lender through the following process:

#### **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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