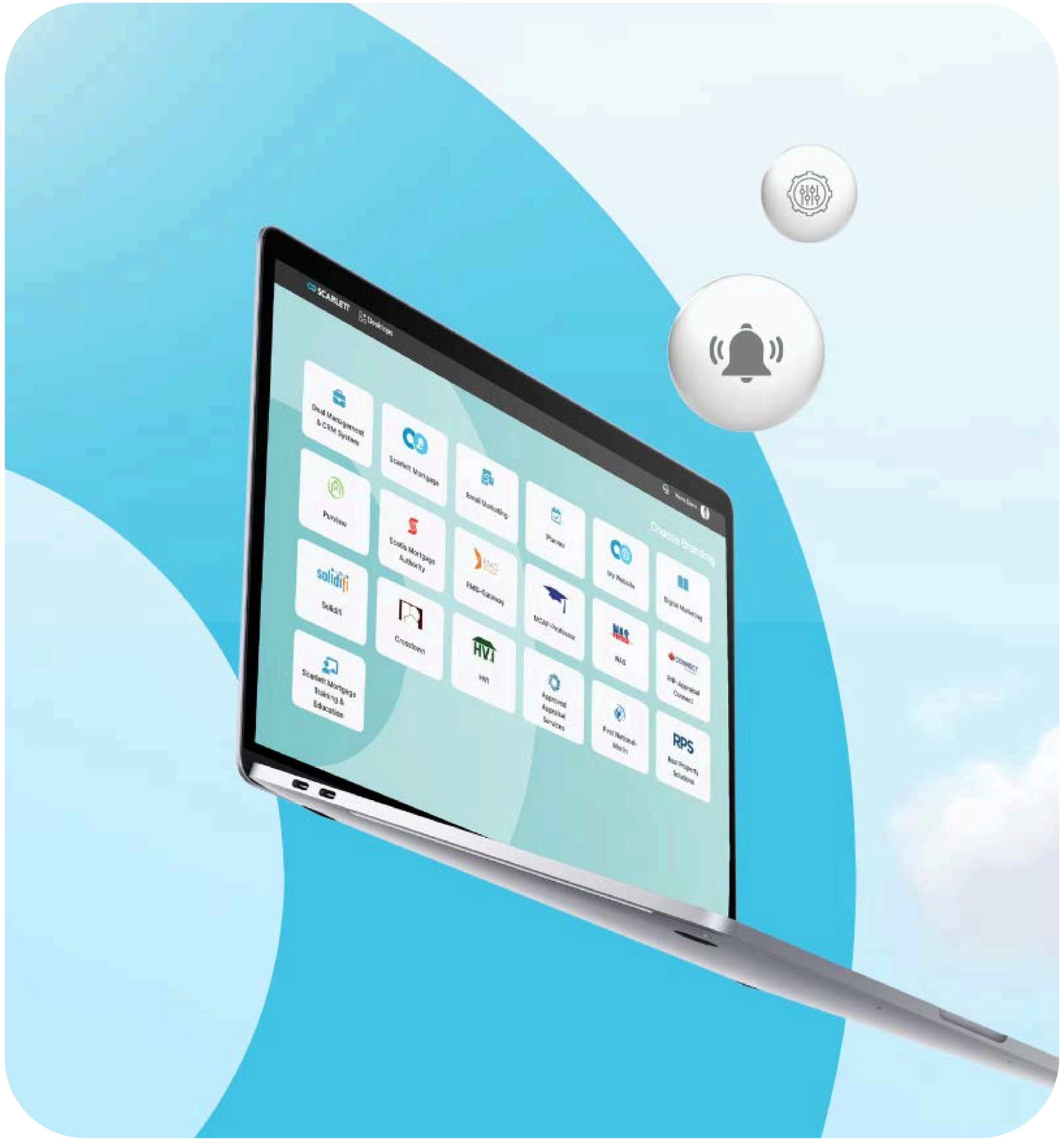
SCARLETT

Scarlett Origination

Release Note – Version 2.2.28



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This release provides users with details on any new features, enhancements or fixes as applicable.

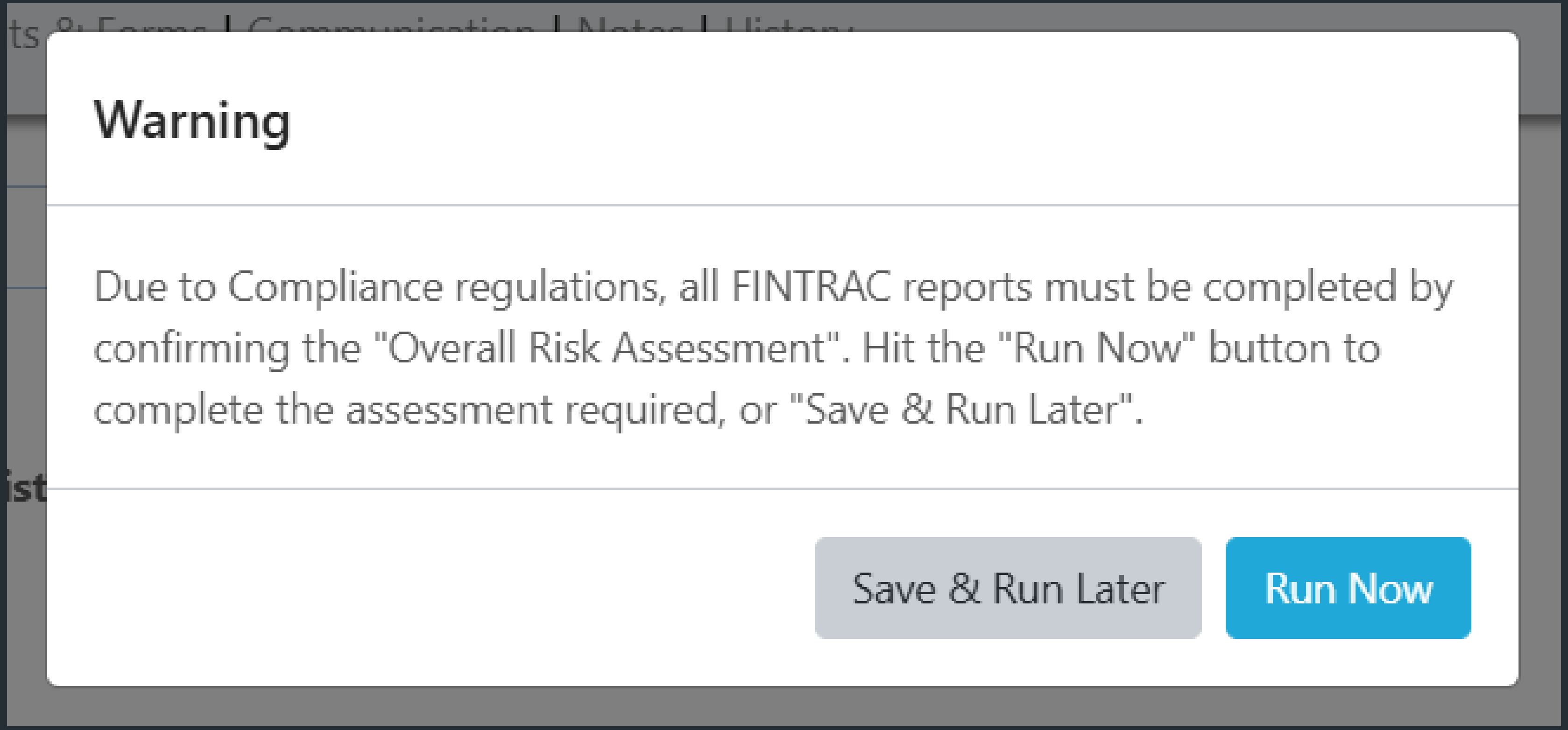
FINTRAC Compliance & Risk Assessment Improvements

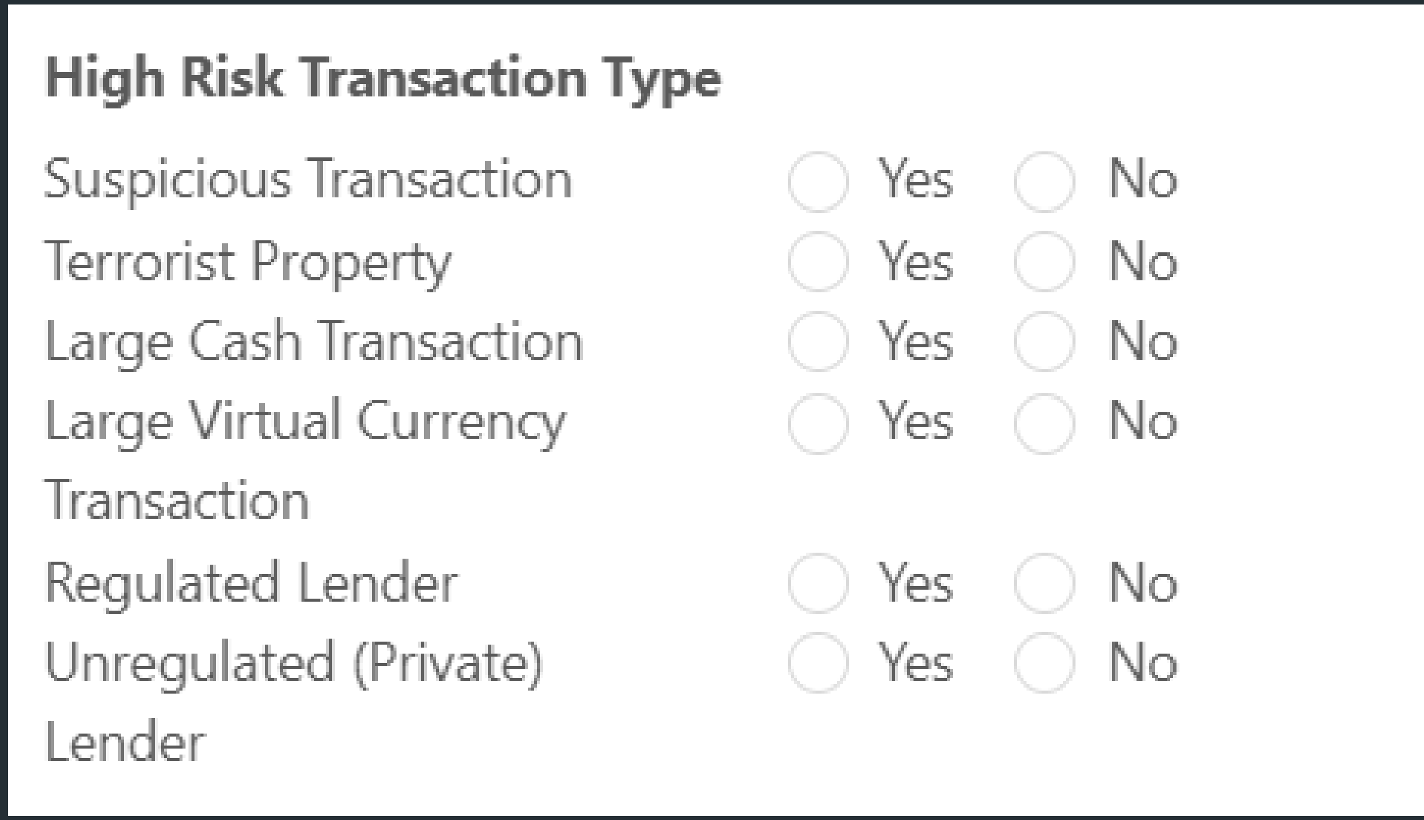
Several updates have been made to the FINTRAC workflow to provide stronger compliance controls and improved tracking of risk assessments.

The **Overall Risk Assessment** must now be run before a FINTRAC report is considered complete. If the assessment has not been run, the report will remain **Incomplete** and the user will be prompted to **Run Now** or **Save & Run Later**. Incomplete reports can also be identified using Scarlett filters.

Applicants can now be marked **Active** or **Inactive**, with inactive applicants excluded from automatic screening. Scarlett also records the **First Run Date** and **Last Run Date** for the assessment, while the **Next Review Date** is automatically calculated using the configured monitoring frequency for the assigned risk level.

Regulated Lender and **Unregulated/Private Lender** have also been added as configurable transaction types within FINTRAC settings. Regulated Lender is set to **Low Risk** by default, while brokerages can configure their own risk settings as required.





Improved Stability for Notifications

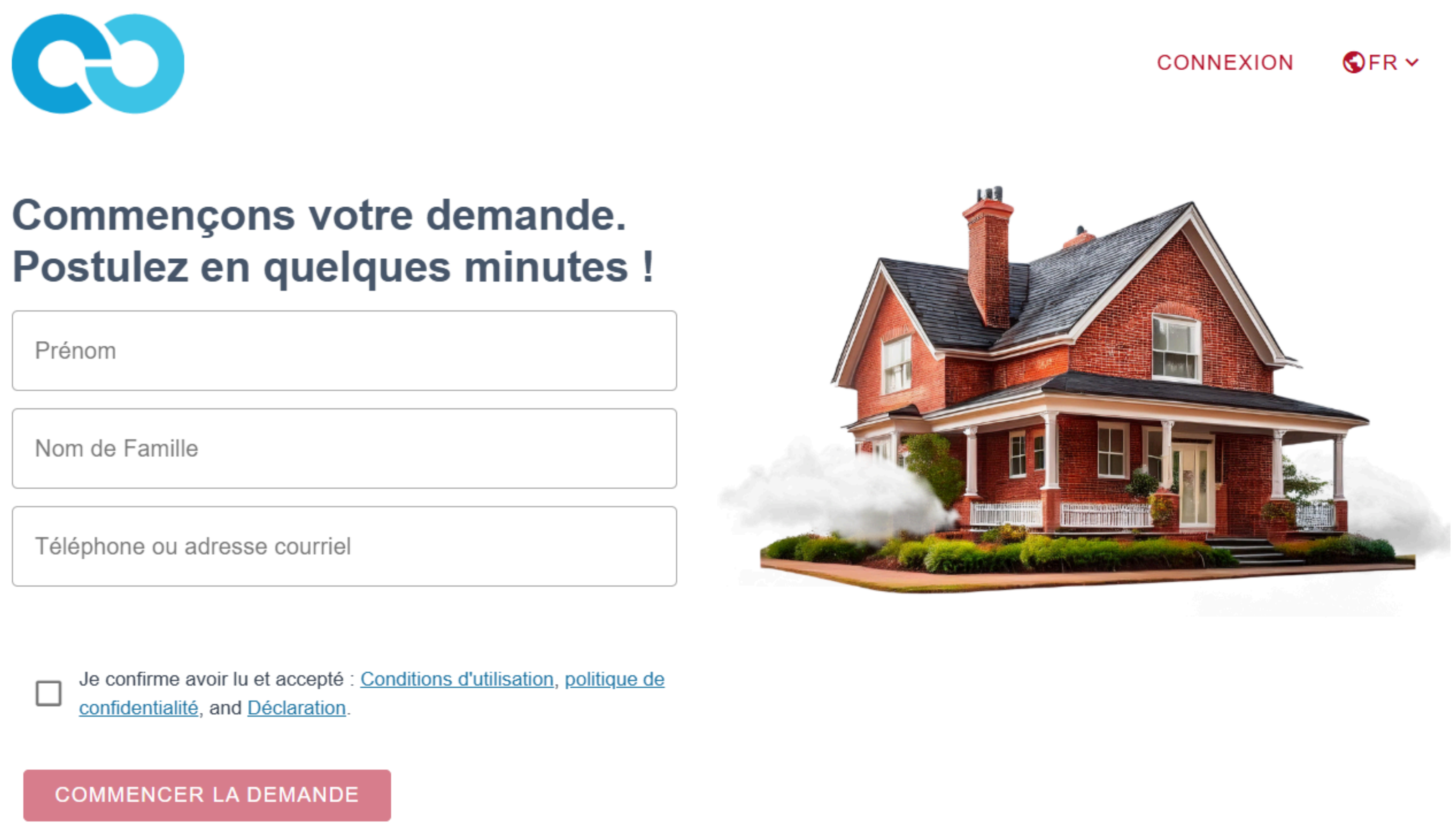
We have made improvements to the delivery and tracking of system-generated email notifications in response to reports of some notifications not being received.

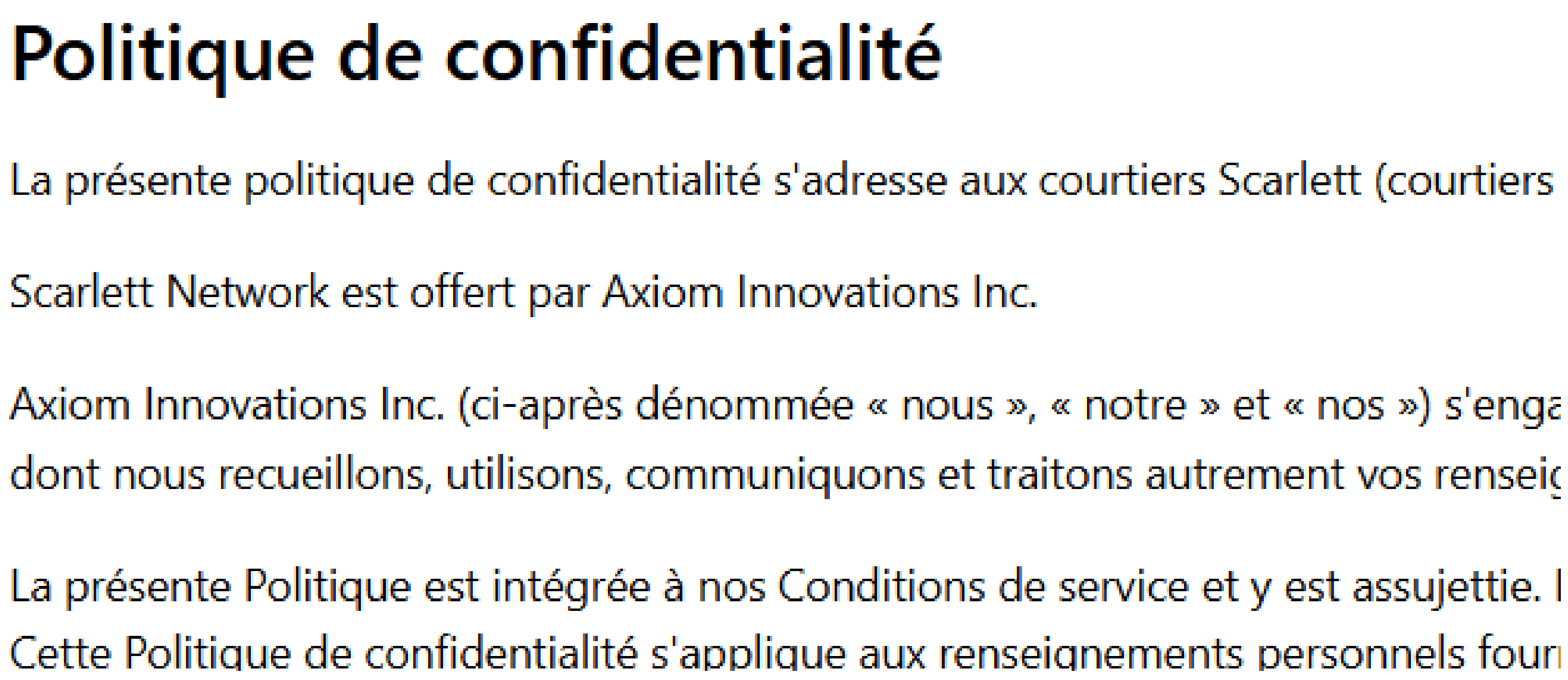
These changes improve the reliability of Scarlett's email notification service and provide our Support and Development teams with better tools to track the delivery of system emails and investigate instances where a notification is not received.

Terms of Use, Disclosure & Privacy Policy Now in French

When using the Scarlett Portal in French, the legal documents available from the login page will now also display in French.

The French versions of the **Terms of Use**, **Disclosure** and **Privacy Policy** are now automatically provided when the Portal is being used in French, creating a consistent French-language experience throughout the login process.





Improved Deal Links for Automated Tasks

We have improved the reliability of tasks created through Automations. In some cases, an automatically generated task could be created without being properly linked to its associated deal.

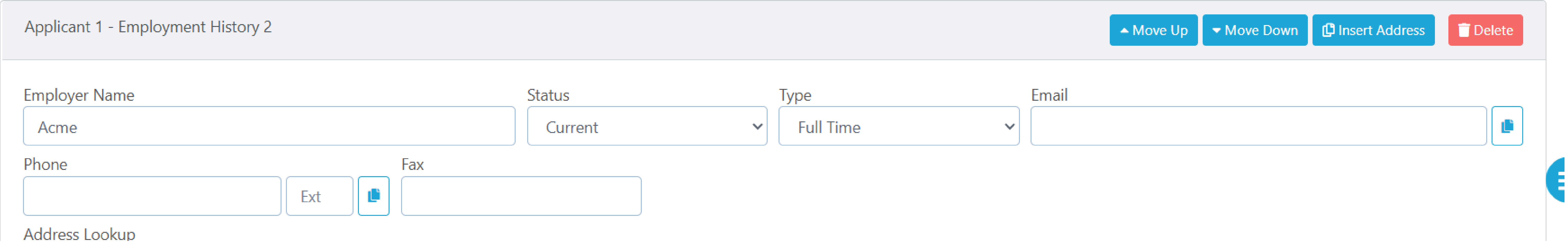
Automated tasks will now consistently retain their connection to the appropriate deal, allowing users to navigate directly between the task and the file it relates to.

Improved Applicant Address & Employment Sorting

Applicant addresses and employment history will now display in a more logical order, ensuring that current information is always shown before previous information.

When an address is marked as **Current**, it will automatically move to the top of the applicant's address history. Previous addresses can then be reordered using the new **Move Up** and **Move Down** buttons.

Employment history follows similar rules. Current employment will always display before previous employment, while users can customize the order of entries within the Current and Previous sections. If an employment record is changed from Previous to Current, or vice versa, Scarlett will automatically reposition it in the appropriate section.

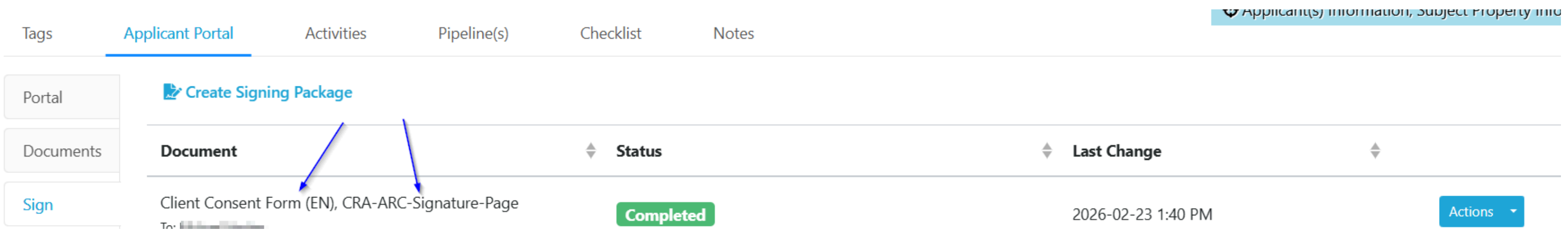


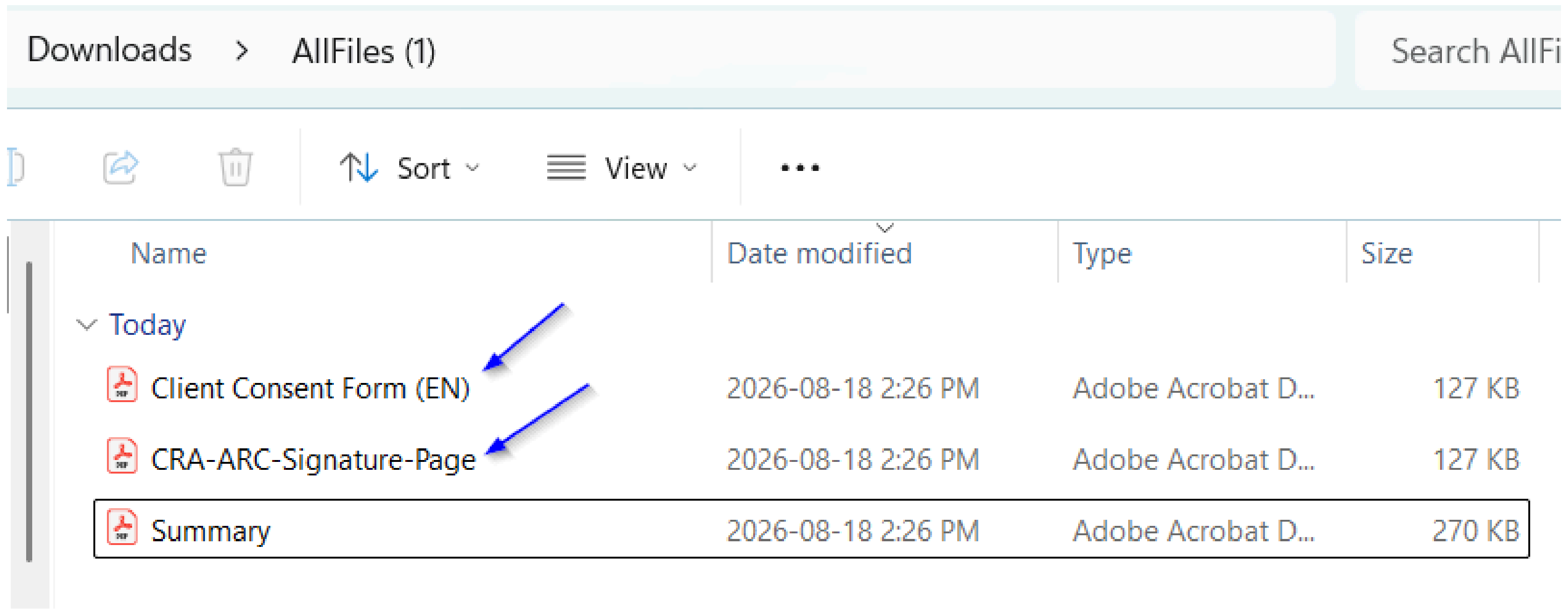
Improved Downloading of Multiple Documents from DocuSign

When multiple documents are sent together for e-signature, each completed document will now retain its own unique and recognizable file name.

Previously, documents within the same DocuSign package could be given the same combined package name, making it difficult to download and extract multiple completed documents at once.

Documents will now be named using their document type or description. This allows users to select and download all completed documents together as a **ZIP** file and easily identify each document once the file is extracted.



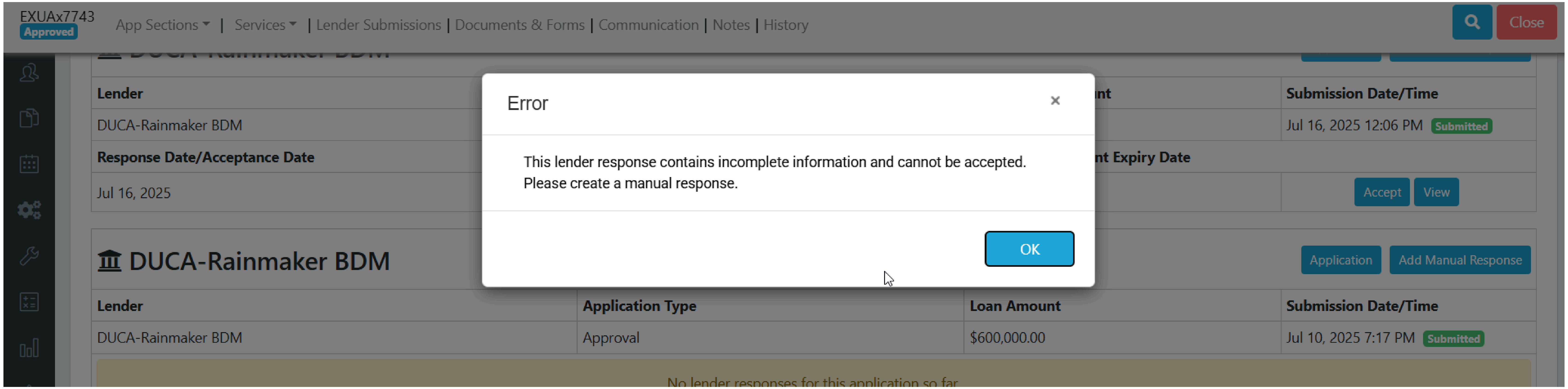


Improved Validation When Accepting Lender Responses

Additional validation has been added when accepting lender responses to prevent incomplete response data from negatively impacting the mortgage request.

Scarlett will now prevent a lender response from being accepted when the response contains either a **$0 Loan Amount** or is missing the **Term**. Instead, the agent will receive a message advising that the lender response is incomplete and that a manual response should be created.

This prevents incomplete lender responses from being applied to the deal and avoids the mortgage request becoming unavailable after the response is accepted.



Improved Stability in Lender Product Lists

Improvements have been made to the retrieval of lender product lists to prevent products from temporarily appearing unavailable when submitting a deal.

If Scarlett receives an incomplete product list from **Newton**, the system will now automatically request refreshed product information rather than continuing to display the incomplete list. This helps ensure the available lender products remain current and reduces interruptions during deal submission.

Improved Links in Automated Emails

Improvements have been made to links included in automated emails to prevent recipients from encountering broken links or browser security warnings.

Scarlett will now verify that **click tracking** has been properly configured for the sender's domain before applying it to automated emails. If secure click tracking is not available, Scarlett will send the email without click tracking so that the original links remain functional.

This helps ensure links within automated emails continue to direct recipients to the intended destination without interruption.

Improved Stability in Credit Purchase

Improvements have been made to the credit purchasing process to provide a more reliable experience when adding credits to your Scarlett account.

These changes address reported instances where a payment was successfully processed but the corresponding credits were not correctly added to the user's account.

Improved Unsubscribe Functionality

The unsubscribe process has been improved to ensure that a recipient who chooses to unsubscribe is removed from future communications from that agent.

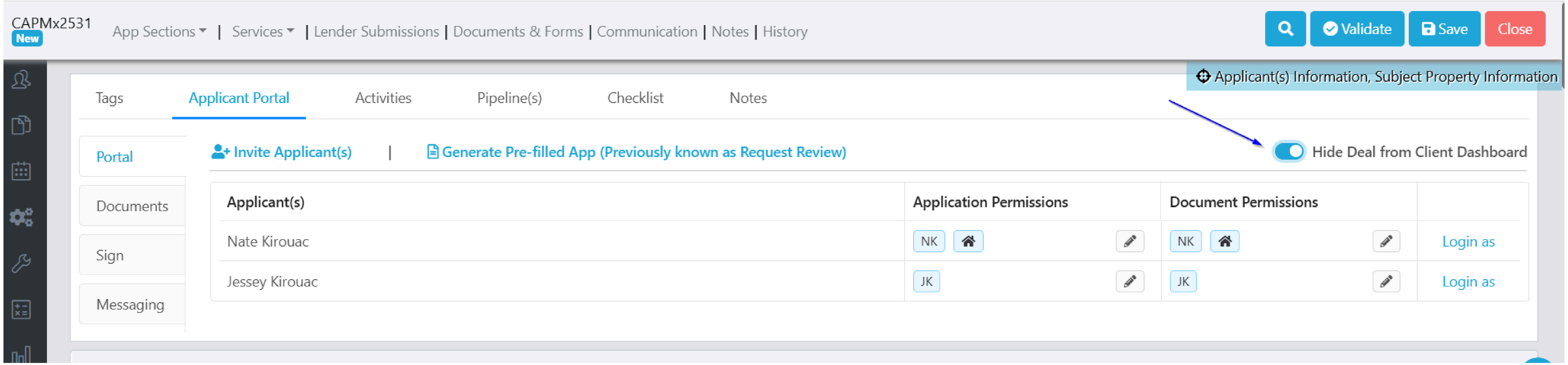
When a recipient clicks the **Unsubscribe** link, they will now be opted out across all deals, leads and contact lists accessible to the agent who sent the email. This prevents the recipient from continuing to receive automated emails because their information exists in multiple locations within Scarlett.

Hide Deals from the Client Dashboard

Agents now have the ability to hide an individual deal from the client's App 3.0 dashboard.

A new **Hide Deal from Client Dashboard** toggle is available under **Applicant Portal > Portal** within the deal. When enabled, that deal will no longer appear when the client logs into their portal. Turning the toggle off will make the deal visible again.

When a deal is hidden, the client will also be unable to upload documents to that deal through the portal.



Updates to the New Brunswick Mortgage Disclosure Statement

The New Brunswick Mortgage Disclosure Statement has been updated to reflect new requirements provided by the Financial and Consumer Services Commission of New Brunswick (FCNB).

The form now includes a fillable **NSF/Default Charges** field. The **Independent Legal Advice** acknowledgement has also been updated to include fields for the lawyer's name, signature and date.

Terms and Conditions:
Prepayment Privileges:
see commitment for details

NSF/Default Charges:

I/we have received independent legal advice and choose to waive the 2 business day requirement for this disclosure.

Date: ____________________ Borrower: ______________________________
Nate Kirouac

Date: ____________________ Borrower: ______________________________
Jessey Kirouac

Date: ____________________

____
Signature of Lawyer

____
Name

____
Firm