

Illinois Housing Development Agency

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Encompass TPO Connect Website User Guide  
Correspondent Edition

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# Introduction

## Introduction

This guide is intended to help you work with our company's website, which connects directly to our loan origination system (LOS). The website provides a central online location where you can originate, process, and monitor loans. After logging into the website, you can originate new loan files or import loan files from a Fannie Mae formatted file. Once the loan is added to our website, you can submit the loan or take actions such as searching for product and pricing options. You can also use the website to monitor the loan's status. At the same time, we can monitor the loan activity in our LOS and ensure we are receiving all the necessary information we need. Changes made to the loan file on the website are reflected in the loan when opened in our LOS and vice versa.

This guide provides the instructions necessary to log into the website and enter and submit a Delegated Correspondent loan.

# Getting Started

## Getting Started

This section explains how you can start using the website and includes a brief description of the main tools available on the website. Enough information is provided to get you started, but more steps are required to complete these processes. These tools are discussed in detail later in this guide.

## Gaining Initial Access to the Website

Once approved by our company, a manager from your company will be assigned to be the website administrator (i.e., the one who will manage user accounts, update company information, and add new users). The manager will receive an email that provides a link to the website, along with a log in name (the manager's email address) and a temporary password. The manager will then complete the following steps to gain access to the website.

### To Gain Initial Access to the Website:

- 1 Click the link provided in the email to open the website.
- 2 Log in to the website using your email address and the temporary password provided in the email.
- 3 On the Change Password page, create a new password.

**NOTE:** *Be sure to keep track of your new password. Our company will not have access to it*

## Start Using the Website Tools

### To Change Your Password:

- 1 Click your user name in the top right corner of Encompass TPO Connect, and then select **Change Password**.
- 2 On the Change Password screen, enter your current password in the **Current Password** field.
- 3 Enter a new password in the **New Password** field.
- 4 Re-Enter the new password in the **Re-enter New Password** field.
- 5 Click **Save**.

## Add Users to the Website

The manager will create a contact record for each user that requires access to the website.

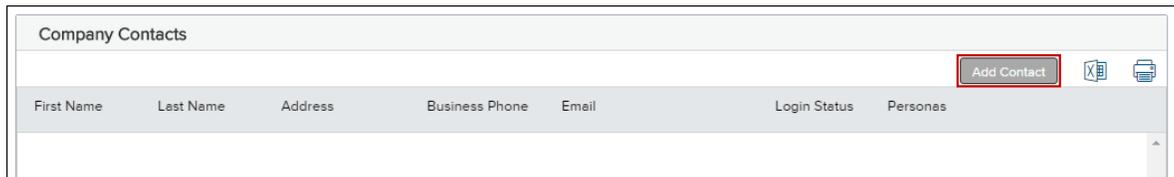
### To Create a Contact Record:

- 1 Click your user name in the top right corner, and then select **Manage Account**.



Click the **Company Account** tab.

- 2 Scroll to the Company Contacts section, and then click **Add Contact** to add a new user who will be able to use the website.



- 3 Enter the required information for the user. (Required fields are marked with a red asterisk. \*)
  - The Organization field enables you to select the branch within the TPO Company's organization where this contact should be created. Click **Choose** to select the organization option, and then select the organization entry and click **Save**.
  - The Persona field enables you to select an available persona to assign to the TPO Contact. Click **Add Persona** to select the persona for the TPO contact, and then select one or more personas and click **Save**.

- 4 When finished, click the **Save** button.

The user will receive an email that provides a link to the website, along with a log in name (their email address) and a temporary password. The user can log in to the website, however their licensing information needs to be submitted to, and then approved by, our company before they can submit loan files. (This rule applies to branches that will use the website as well.)

Submit user or branch licensing information to:

*Add contact information for licensing information reviewer(s)*

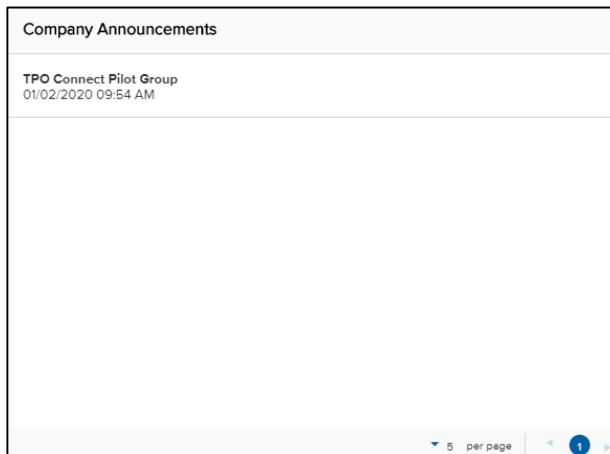
## Home Page Widgets

Several Home Page Widgets are available for users to access key information. These widgets are configured by the administrator. The following widgets are available:

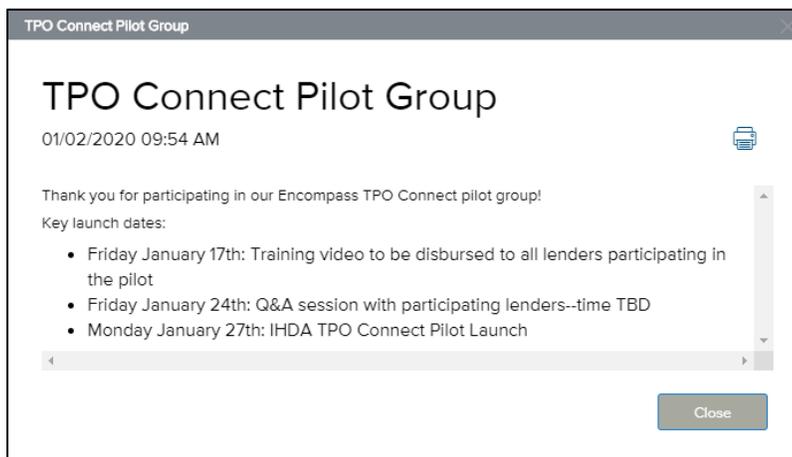
- **Recently Accessed Loans** – This widget displays a list of recently accessed loans by a TPO. You can click on a loan in the list to view the loan.
- **Lender Key Contacts** – This widget enables Brokers/Sellers to quickly access global Lender Contacts directly from the Welcome page.
- **Company Announcements** – The company announcements section is used to provide information to TPOs.

### To Use and View Company Announcements:

If the Company announcements widget is available, any announcements are displayed in the widget



The TPO can select an announcement from the widget to view the details of the announcement. Once the announcement is open, the TPO can print the announcement or close the announcement.



## View the Pipeline

Click the **Pipeline** link on the Welcome page to view your pipeline of loans. As you create new loans, they will be listed in the Pipeline. Here you can check loan status, lock status, and some basic loan information. Depending on your assigned role and permissions, you may be able to view all the loans that your team has entered in Encompass TPO Connect. Your administrator can configure the pipeline to display one of two views. The Pipeline Grid view displays all the loans in your pipeline in a list, displaying important loan information at a glance. The Loan Groups view sorts loans into groups by criteria defined by the administrator.

The Pipeline Grid views display different columns that contain information about the loan.

### Pipeline Grid View Example:

LOAN OPTIONS	<input type="checkbox"/>	Loan Number	Borrower Name	Loan Program	Loan Purpose	Loan Type	Lock Status
<b>VIEW</b>	<input type="checkbox"/>	191100149	AccessTest, Persons		Purchase	Conventional	 Not Locked
<input checked="" type="radio"/> All loans <input type="radio"/> My Loans	<input type="checkbox"/>	 191100150	AccessTwo, Persons		Purchase	Conventional	 Not Locked
<b>LOAN STATUS</b>	<input type="checkbox"/>	191200151	Miller, Maggie	1stHomellinois FNMA	Purchase	Conventional	 Locked
<input checked="" type="radio"/> Current <input type="radio"/> Archived	<input type="checkbox"/>	191100140	Testing, Brian P	FNMA Forgivable 4% DPA/\$6K Fixed 30 1st	Purchase	Conventional	 Locked

### To Customize Your Pipeline View:

- 1 From the Pipeline page, Click **All Loans** to view all loans that you have access to view or click **My Loans** to view only the loans you have originated.
- 2 Click **Current** to view loans in the Current Pipeline or click **Archived** to view loans in the Archived Pipeline

**To Filter Your Pipeline View:**

- 1 From the Pipeline page, Click **Advanced Filter**.
- 2 Choose one or more filters to apply to your pipeline view, and then click **Apply Filters**.

**Pipeline Filters**

Choose your filters

Loan Type

Milestones

Total Loan Amount

Note Rate

Delivery Expiration

Delivery Type

Commitment Type

Commitment #

Lock Status

Lock Expiration

Property Address

Prop State.

Cancel Apply Filters

- 3 To clear any applied filters, click **Clear Filters** on the home pipeline page.

Section

2

# Originating Loans - Delegated

# Originating Loans

You can originate a loan on the website by importing an existing loan file from a DU 3.2 File (\*.fnm) or by creating a loan manually. This section provides the steps for adding a new loan in Encompass TPO Connect.

**Note:** You can also import a loan file that has a .txt or .1003 extensions as long as that data is formatted like a standard .fnm file.

## Import a Loan from a Fannie Mae FNM 3.2 File

### To Import a Loan:

- 1 Click the **Add New Loan** button on the Encompass TPO Connect home page to start a new loan.
- 2 To import an FNM file, drag the file from your computer to the popup window or **Click to Browse**, and then select the file.
- 3 When the loan information is imported on the Correspondent Loan Registration page, you may need to manually enter additional data to complete the Registration form. When all the information is entered, click **Register Loan**.
- 4 The Registration form is displayed with the loan data.

**Note:** Encompass TPO Connect validates the loan file against your licensed states, specific loan criteria (such as purpose of loan and loan type), and business rules as defined by the Administrator. If the loan you are importing doesn't meet these criteria, you will receive a notification message indicating the reason that the loan can't be registered. If you receive a notification, you can amend the loan and import the loan file again for all cases except licensing.

**To Create a Loan Manually:**

- 1 Click the **Add New Loan** button on the Encompass TPO Connect home page to start a new loan.
- 2 Enter the loan information in the Loan Information section on the Correspondent Loan Registration page.
- 3 When all the loan information is entered on the Correspondent Loan Registration page, click **Register Loan**.
- 4 The 1003 form is displayed.

**Note:** Encompass TPO Connect validates the loan file against your licensed states, specific loan criteria (such as purpose of loan and loan type), and business rules as defined by the Administrator. If the loan you are importing doesn't meet these criteria, you will receive a notification message indicating the reason that the loan can't be registered. If you receive a notification, you can amend the loan and import the loan file again for all cases except licensing.

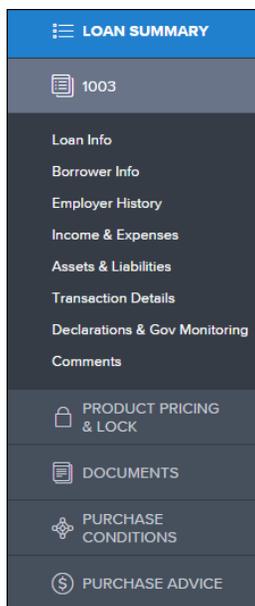
**Viewing Lender or Investor Documents**

The Documents link enables you to review important information from the Lender or Investor you are working with.

- 1 Click the **Documents** link to view the Documents page.
- 2 Click on a documents name to view the document.

**1003 Uniform Residential Loan Application**

Click the 1003 link on the menu on the left to view and enter loan information on the 1003 Uniform Residential Loan Application. After you click the 1003, the menu expands to show links to the Loan Information, Borrower Information, Employer History, Income & Expenses, Assets & Liabilities, Details of Transactions, Declaration & Gov. Monitoring, and Comments pages. These pages are described below.

**Loan Information Page**

The Loan Information Page includes information about the loan including the type of mortgage, loan terms, property information, and title information. This is the information contained in Sections I and II of the Uniform Residential Loan Application form.

**NOTE:** The name of each application page is listed in the left navigation panel. Click a page name to view that page in the application

1003 / Loan Information

Select Borrower Pair  
(1) John Homeowner & Mary Homeowner

The income / assets of a person other than the Borrower will be used.  
 The income / assets of the Borrower's spouse will not be used.

**I. Types of Mortgage and Terms of Loan**

Base Loan Amount	\$156350	Interest Rate	4.97% %
Lien Position	First	Prepayment Penalty	No
Loan Type	Conventional	MI Coverage	%
Lender Case Number	Case #1	MI Months	
Amortization Term Months	360	<input type="checkbox"/> Lender Paid Mortgage Insurance	
Due In		Impound Waiver	Select One
Interest Only		Documentation Type	Select One
Amortization Type	Fixed Rate	Application Date	9/8/2016
		Estimated Closing Date	MM / DD / YYYY

## Borrower Information Page

The Borrower Information page includes information about the borrower(s) and their residency.

1003 / Borrower Information

Select Borrower Pair  
(1) John Homeowner & Mary Homeowner

**III. Borrower Information**

Borrower First Name	John	Number of Dependents	
Borrower Middle Name		Dependent Age(s)	
Borrower Last Name	Homeowner	<small>Separate ages by commas</small>	
Suffix		Years in School	
Social Security Number	***-**-5000	Home Phone	(222) 222-2222
Date of Birth	MM / DD / YYYY	Cell Phone	(222) 222-2222
Marital Status	Select	Borrower Email	

**Borrower Present Address**

175 12th Street, Washington DC 20013

## Employer History Page

Use this page to enter the borrower and co-borrower's employment information.

### To Enter Employment Information:

- 1 Click the **Add an Employer** button.
- 2 Indicate whether this information is about the borrower's current employer or previous employer, and then enter the remaining employment information.

**Add Employment History - Borrower**

Selected Borrower Pair: (1) John Homeowner & Mary Homeowner

Current Employer?  Yes  No

Employer Name:

Employer Address:

City:

State:

Zip:

Work Phone:

Position / Title / Business Type:

Self-Employed?  Yes  No

Years on the job:  Months:

Years in line of work:

Employed From:  To:

- 3 Click the **Save & Add Another** button to add information about a different employer.
- 4 When finished, click the **Save** button.

### Income and Expenses Page

Enter the monthly income and housing expenses for the borrower. This information correlates to the information in Section V of the Uniform Residential Loan Application form.

**NOTE:** A proposed monthly payment will not be calculated until you submit the loan file to the product and pricing engine (discussed in Section 3) and select a program/rate/price combination. Once the selected interest rate is applied to the loan, a proposed monthly payment will be calculated.

1003 / Income & Expenses

Select Borrower Pair: (1) John Homeowner & Mary Homeowner

**V. Monthly Income and Combined Housing Expense Information**

Gross Monthly Income			Monthly Housing Expenses		
	Borrower	CoBorrower	Total	Present	Proposed
Base	\$4300	\$	\$4,300.00	Rent \$892	
Overtime	\$	\$	\$0.00	First Mtg.	\$827.42
Bonuses	\$	\$	\$0.00	Other Fin.	\$
Commissions	\$	\$	\$0.00	Haz. Ins.	\$30
Div. / Interest	\$	\$	\$0.00	RE Taxes	\$226
Net Rental Inc.	\$	\$	\$0.00	Mtg. Ins.	\$92
Other	\$	\$	\$0.00	HOA Dues	\$
Other Income	\$250.00	\$0.00	\$250.00	Other	\$
<b>Total</b>	<b>\$4,550.00</b>	<b>\$0.00</b>	<b>\$4,550.00</b>	<b>Total</b>	<b>\$892.00</b>
					<b>\$1,174.42</b>

## Assets and Liabilities Page

Use the Assets and Liabilities page to enter information about asset accounts and liabilities. This information is reflected in Section VI of the Uniform Residential Loan Application.

### To Enter Asset Accounts:

- 1 Click the **Add Asset Accounts** button.
- 2 Enter the asset information.

- 3 In the Account Information section, select an account or asset type, and then provide its details.
- 4 Repeat Step 3 to add additional accounts related to this financial institution. You can add up to four accounts for one financial institution.
- 5 To add a new asset and account information, click the **Save & Add Another** button.
- 6 When finished entering asset accounts, click the **Save** button.

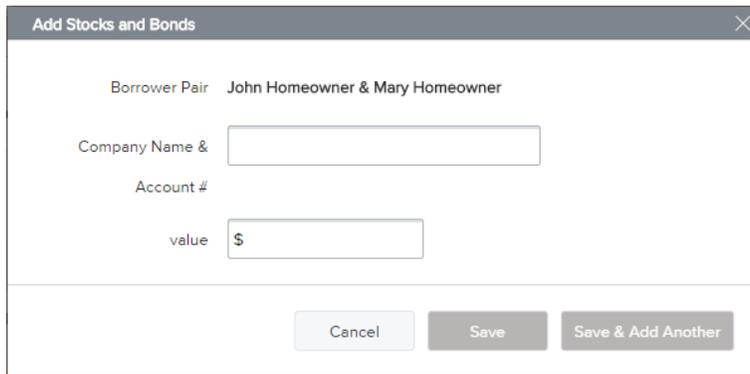
### To Enter Cash Deposits:

- 1 In the Cash Deposit Towards Purchase section, click the **Add Cash Deposits** button.

- 2 Enter the cash deposit amount and who the cash deposit is held by.
- 3 To add a new cash deposit, click the **Save & Add Another** button.
- 4 When finished entering cash deposits, click the **Save** button.

### To Enter Stocks & Bonds:

- 1 In the Stocks & Bonds section, click the **Add Stocks or Bonds** button.



**Add Stocks and Bonds**

Borrower Pair John Homeowner & Mary Homeowner

Company Name &

Account #

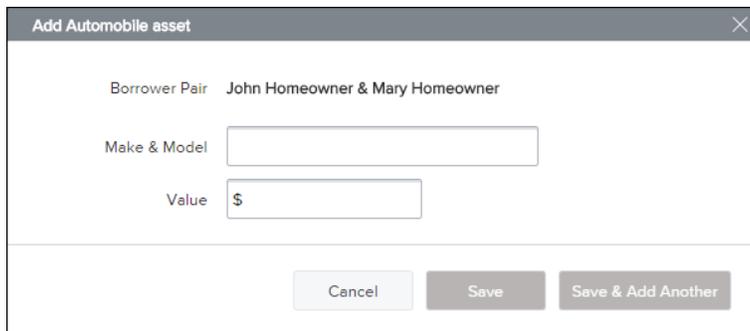
value \$

Cancel Save Save & Add Another

- 2 Enter the Stock and Bond information.
- 3 To add a new Stock and Bond entry, click the **Save & Add Another** button.
- 4 When finished entering stocks and bonds, click the **Save** button.

### To Enter Automobiles Owned:

- 1 In the Automobiles Owned section, click the **Add Automobile** button.



**Add Automobile asset**

Borrower Pair John Homeowner & Mary Homeowner

Make & Model

Value \$

Cancel Save Save & Add Another

- 2 Enter the automobile asset information.
- 3 To add a new automobile entry, click the **Save & Add Another** button.
- 4 When finished entering automobiles, click the **Save** button.

**To Enter Other Assets:**

- 1 In the Other Assets section, click the **Add Asset** button.

- 2 Enter the asset information.
- 3 To add a new other asset entry, click the **Save & Add Another** button.
- 4 When finished entering other assets, click the **Save** button.

**To Add Liabilities:**

**NOTE:** Liabilities listed in the General Liabilities section are usually the liabilities from the credit report.

- 1 To import liabilities from the credit report, click the **Import Liabilities** button
- 2 Review the liabilities, and then click the **Import Liabilities** button.

Company Name	Liability Type	Balance	Monthly Payment	Months Left	Account Holder
TOYOTA CREDIT	Installment	\$15,838	\$500	0	Borrower
CHASE	Installment	\$5,000	\$257	0	Borrower
SALLIEMAE	Installment	\$5,000	\$450	0	Borrower
SALLIEMAE	Installment	\$1,100	\$25	0	Borrower
UNIVERSAL VISA	Revolving	\$950	\$25	38	Borrower

- 3 When the liabilities have been successfully imported, you will receive a confirmation message. Click the **Close** button to dismiss the message and return to the loan.
- 4 Click the **Add a Liability** button (located at the bottom of the list) to enter additional liabilities.
- 5 Enter the liability details.
  - Select the **Exclude from URLA Page 2 Liabilities Total** check box to exclude the payment from the ratios.
  - Select the **Mortgage liability will remain on subject property** check box to indicate the liability will remain on the subject property after this loan transaction is complete.
- 6 To add a new liability, click the **Save & Add Another** button and enter the liability details.
- 7 When finished entering liabilities, click the **Save** button.
- 8 To modify a liability, click the **Edit** link at the right of the liability.

**To Enter Alimony, Child Support, and Job-Related Expenses:**

Use the **Alimony, Child Support, and Job-Related Expenses** section on the Assets and Liabilities tab to enter applicable payment details.

**To Enter Real Estate Holdings:**

- 1 In the Schedule of Real Estate Owned section, click the **Add a Real Estate Owned** button.
- 2 Enter information about the real estate owned by the borrower, including any outstanding liens.
- 3 Click the **Save & Add Another** button to add information about an additional real estate holding.
- 4 When finished adding Real Estate Holdings, click the **Save** button.

**Transaction Details Page**

Use Transaction Details page to enter the subject property's purchase price and other transaction details.

**NOTE:** When working with a loan you imported to the website, the fields on the Transaction Details page will be automatically populated with applicable information from the loan file.

VII. Details of Transaction		
a. Purchase Price		\$165000
b. Alterations, Improvements, Repairs		\$
c. Land ( if acquired separately )		\$
d. Refinance ( incl. debts to be paid off )		\$
e. Estimated Prepaid Items		\$1100
f. Estimated Closing Costs		\$2900
g. PMI, MIP, Funding Fee		\$
h. Discount ( if Borrower will pay )		\$
i. Total Costs ( a through h )		\$169,000.00
j. Subordinate Financing		\$
k. Borrower's Closing Costs Paid By Seller		\$
l.	Cash Deposit on sales contract 	\$350
l.	Select One	\$
l.	Select One	\$
l.	Select One	\$

## Information for Government Monitoring

Select **Yes** or **No** for each question, and then select the appropriate options in the Borrower and Co-Borrower *Information for Government Monitoring* and *Interviewer Information* sections. This information reflects the information found in Sections VIII and X of the Uniform Residential Loan Application.

VIII. Declarations				
	Borrower		Co-Borrower	
a. Are there any outstanding judgments against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d. Are you party to a lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
f. Are you presently, delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
h. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
i. Are you a co-maker on a note?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
j. Are you a U.S. citizen?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
k. Are you a permanent resident alien?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
l. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
m. Have you had an ownership interest in a property in the last 3 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## Comments

The Comments section on the comments page is used as a continuation sheet if you need more space to complete the 1003 loan application. Comments added to this section Encompass TPO Connect are recorded on the 1003 page 4 form in Encompass.

## Adding Co-Mortgagors

After entering all of the 1003 information for the initial borrower(s), you can then add a co-mortgagor.

### To Add Co-Mortgagors:

- 1 At the top of the page, click the **Edit** button.

1003 / Loan Information

Select Borrower Pair

(1) John Homeowner & Mary H... Edit Save Next

The income / assets of a person other than the Borrower will be used.

The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

- 2 Click **Add New Pair** to add a Co-Mortgager pair.
- 3 Enter the required information for the co-mortgagor(s).

- 4 When finished, click **Save**.
- 5 At the top of the page, select the new borrower pair from the **Select Borrower Pair** drop-down list.
- 6 Complete all of the information on each of the 1003 tabs for the co-mortgagor(s), just as you did for the initial borrower(s).

## Product Pricing & Lock

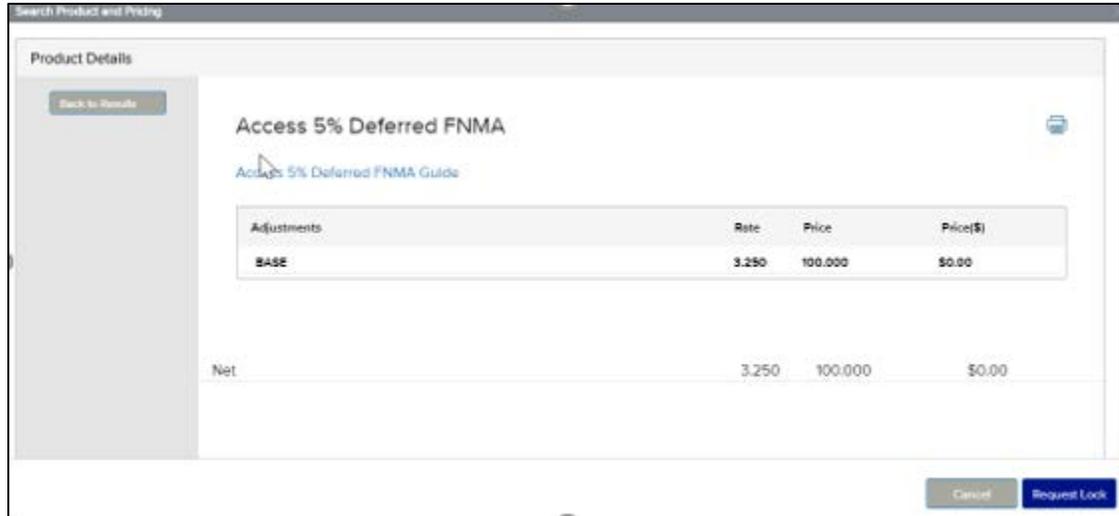
### To Search Product & Pricing:

- 1 Click the **Product Pricing & Lock** link on the left menu, and then click **Search Product & Pricing**.
- 2 Enter the required information. (Required fields are marked with a red asterisk. \*) Please note the scroll bar to access additional data for input.

- 3 Click the **Search Product & Pricing** button.

Program Name	Rate	Price	Price (\$)	Payment
+ Access 5% Deferred FNMA	3.250	100.000	1088.00	<a href="#">Details</a>
+ Access 4% Forgivable FNMA	3.250	100.000	1088.00	<a href="#">Details</a>
+ 1stHomeIllinois FNMA	3.250	100.000	1088.00	<a href="#">Details</a>
+ Access 10% Repayable FNMA	3.250	100.000	1088.00	<a href="#">Details</a>

- 4 Click an eligible program's **Details** button to view the product details.



- 5 Select Request Lock

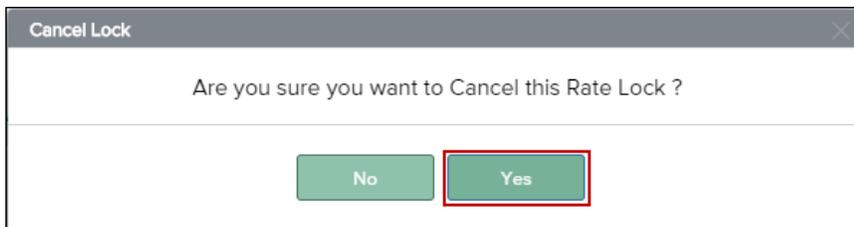
**To Cancel a Lock:**

When a rate lock request has been submitted and then locked by the Lender, a Cancel Lock button is enabled in Encompass TPO Connect. When you click the Cancel Lock button, the lock request is canceled.

- 1 On the Product, Pricing & Lock page, click **Cancel Lock**.



- 2 Select **Yes**, to confirm



**To View the Lock History:**

- 1 On the Product, Pricing & Lock page, click **View Lock History**.



- To close the Lock History, click **Close**.

**Lock History**

Current Lock Status: Locked  
 Current Lock Date: 12/04/2019  
 Current Lock Expiration Date: 02/03/2020

	Lock Type	Request Date/Time	Status	Rate Sheet ID	Loan Program	Lock Date	Lock Days	Exp. Date
+	Lock	12/04/2019 1:56:19 PM	Locked		Access 10% Repayable FNMA	12/04/2019	60	02/03/2020

**Close**

## Loan Summary Page

Once the loan has been registered, the Loan Summary page displays. This page provides information about the loan at a glance. There are several cards that display the borrower information with basic loan terms, rate lock information, the current loan status, property information, and credit information. There is also a list of key dates on the right side of the page.

The Loan Status card is dynamic based on the stage the loan is in. As the key dates of the loan are updated in Encompass the dates display in the Key Dates section and the title of this card changes to reflect the stage the loan is in.

**Glenda Gilemore**  
\$250,000.00

Loan Type Conventional	Document Type FullDocumentation
Lien Position FirstLien	Loan Purpose Purchase
Amortization Type Fixed Rate	Purpose of ReFi -
Amortization Term 360	

**Pending Purchase Review**

Purchase Conditions	
Open	0
Ready for Review	0

**Key Dates**

Registered	12/04/2019
Submitted for Review	12/04/2019
Purchase Suspended	-
Purchase Rejected	-
Purchased Approval	-
Clear to Purchase	-
Purchase Date	-
Cancelled Date	-
Withdrawn Date	-

**Locked 3.250%**  
Final Price 100

Commitment Type Best Efforts	Lock Date 12/04/2019
---------------------------------	-------------------------

**6666 Cook Street,  
Chicago, IL 60601**  
Primary 1 Unit Detached

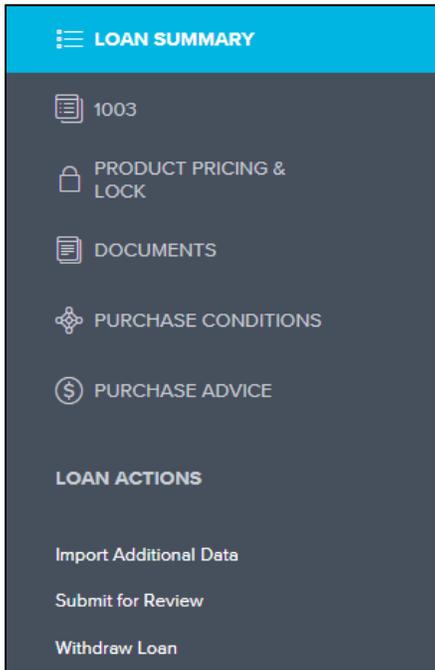
Purchase Price  
\$500,000

**Decision FICO 700**

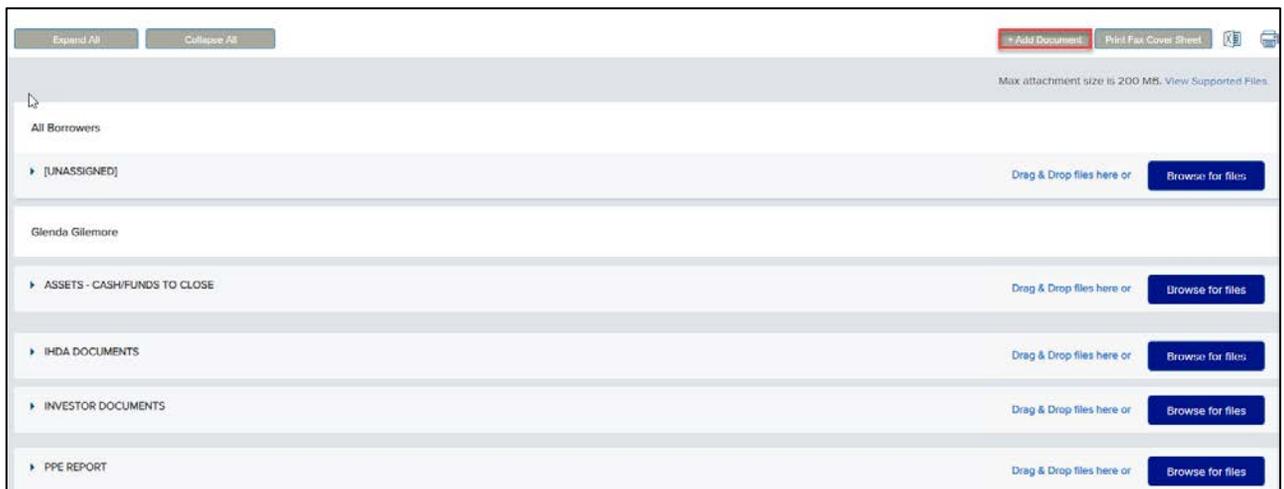
## Adding Documents

### To Add Documents to the Loan:

- 1 On the menu on the left, click the **Documents** link.



- 2 Click the **Add Document** button.



- 3 On the Document View Settings dialogue box, select a borrower pair and then select a document from the **Documents** list.

Document View Settings

Select the Documents you want to add

**Borrower Pair**

All Borrowers

Glenda Gilemore

**Documents** [Select all](#)

HUD - 92900 B Important Notice to Homebuyer

I-Refi Assistance Impact Letter

IHDA Documents

Investor Documents

PPE Report

Cancel Save

- 4 Click **Save** to add the document(s) to the list on the Documents page.
- 5 Drag and drop the document file to the document entry in the list or click the **Browse for files** button to select a file to attach to the document entry. The document is now included in the Documents.
- 6 To move a document, click the **Expand Icon** (  ) to expand the document entry, and then click the **Move Icon** (  ) and follow steps three through four to select a new document entry to attach the document to.
- 7 To delete a document assigned to a category, click the Delete (  ) icon.

#### To Assign Unassigned Documents on Upload:

- 1 On the menu on the left, click the **Documents** link.
- 2 Drag and drop a document to the Unassigned section or click **Browse for files** and select the file to upload.
- 3 Once the upload is completed, the Conditions pop up displays.
- 4 If the document satisfies one or more conditions, select the conditions that the document satisfies.

Condition	Ready for Review
1008	<input checked="" type="checkbox"/>
Appraisal	<input type="checkbox"/>
AUS Findings	<input type="checkbox"/>

Buttons: Cancel, Notify Lender, Ok

- After selecting the conditions that are fulfilled, click **OK** to satisfy the condition with the document, or click **Notify Lender** to satisfy the condition and indicate to the lender or investor that the condition is ready for review.
- If your administrator has configured email notifications, an email is sent, notifying the email contact that the conditions are ready for review.

**NOTE:** Your administrator can disable the *Unassigned* category which removed the option from the *Documents* page. Your administrator can also enable the option to download document files in their original format. If the Admin has enabled this option, you can click the **Download** icon  to download a copy of the document.

## Saving the Loan

To save the information you have entered on the 1003, click the **Save** button. The Save button is located at the top and bottom of every 1003 page.

1003 / Loan Information

Select Borrower Pair

(1) John Homeowner & Mary H... Edit Save Next

The income / assets of a person other than the Borrower will be used.

The income / assets of the Borrower's spouse will not be used.

**I. Types of Mortgage and Terms of Loan**

Base Loan Amount: \$156350

Lien Position: First

Loan Type: Conventional

Lender Case Number: Case #1

Amortization Term Months: 360

Interest Rate: 4.875%

Prepayment Penalty: No

MI Coverage: %

MI Months:

Lender Paid Mortgage Insurance

**To Submit the Loan:**

- 1 Click the **Submit for Review** link from the menu on the left.
- 2 On the Submit for Review page, review the loan information and click **Submit for Review**

**Submit for Review** [Submit for Review](#)

**Submission Overview**

Application Date	Submission Status	Submission Date
-	Not Submitted	-

**Borrower Information**

Select Borrower Pair

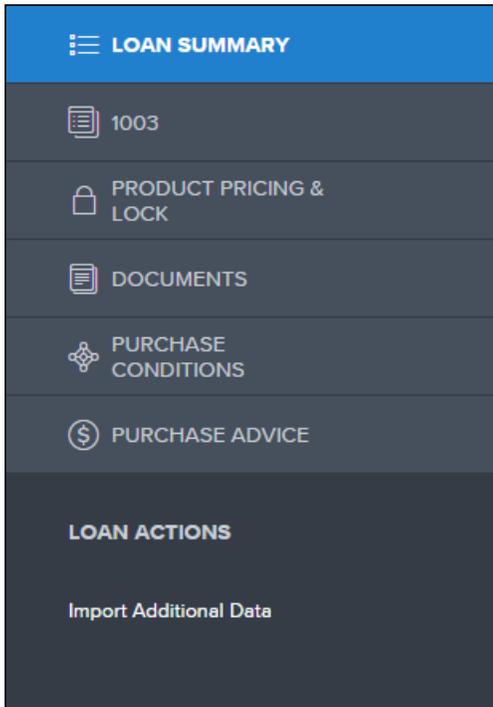
(1) John Homeowner & Mary Home

Borrower		Co-Borrower					
Borrower First Name	John	Co-Borrower First Name	Mary				
Borrower Middle Name		Co-Borrower Middle Name					
Borrower Last Name	Homeowner	Suffix		Co-Borrower Last Name	Homeowner	Suffix	
Cell Phone Number		Co-Borrower Cell Phone Number					
Email Address		Co-Borrower Email Address					
SSN	****-5000	Co-Borrower SSN	****-2000				

# Working with Loans - Delegated

## Import Additional Data

If you registered a loan in Encompass TPO Connect by importing the file and data changes have since been made to the loan in your Loan Origination Software, use the **Import Additional Data** action to import the changes to the loan file in Encompass TPO Connect.



### To Import Additional Data:

- 1 On the **Loan Actions** menu, click **Import Additional Data**.
- 2 Click the **Browse for file** button and select the DU 3.2 file you want to import.
- 3 Click **Import** to replace the loan data with the data from the DU 3.2 file.
- 4 A confirmation message displays when the import is completed.

## Lock Extension

### To Request a Lock Extension:

- 1 Open the loan, click **Product Pricing & Lock** link in on the left menu, and then click **Request Lock Extension**.

### Product, Pricing & Lock

Use the 1003 Loan Application for conventional, FHA, and VA loans.

Request Lock Extension

**Lock Details**
View Lock History

Current Lock Status	Lock Effective Date/Time	Pricing Effective Date
<span style="color: #007bff;">🔒</span> Locked	8/17/2016 12:29:53 PM	08/17/2016
Product ID	Original Lock Expiration Date	Rate Sheet ID
1	09/16/2016	5189620682
Original Lock Period	New Lock Expiration Date	P&I Payment
30 days	09/26/2016	\$996.21

2. On the Lock Extension page, enter (or select) the required data, and then click **Request Lock Extension**.

**NOTE:** The Investor's Encompass administrator can restrict the amount of days the rate lock can be extended and the allowed price adjustments for the extension. The Rate Lock Extension screen will change depending on the settings the Encompass TPO Connect administrator has enabled in Encompass. Below are examples of the three types of Rate Lock Extension screens you may see with a brief description.

### Rate Lock Extension Examples:

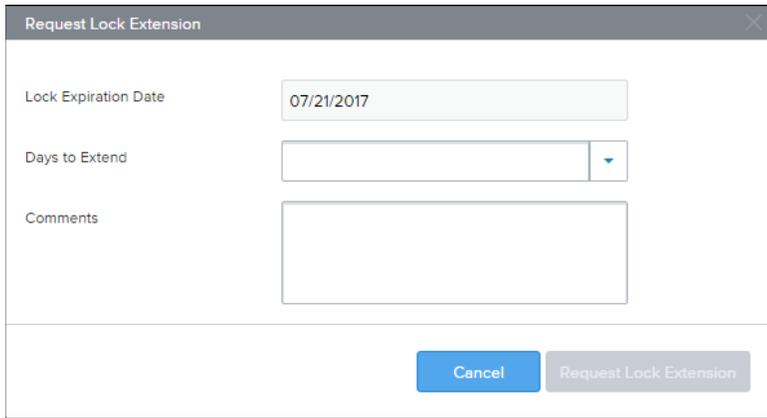
**No company control** – User can request any extension days and adjustment

Request Lock Extension
✕

Lock Expiration Date	<input style="width: 90%;" type="text" value="07/21/2017"/>
Days to Extend	<input style="width: 90%;" type="text"/>
Price Adjustment	<input style="width: 90%;" type="text"/>
Comments	<div style="border: 1px solid #ccc; height: 40px; width: 90%;"></div>

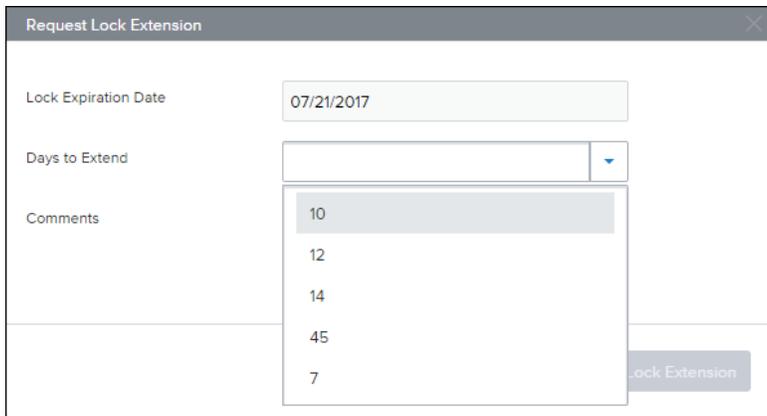
Cancel
Request Lock Extension

**Company controls extension days and price adjustments** – Encompass TPO Connect company controls the number of days a user can choose for an extension request, and the price adjustment associated with each extension increment.



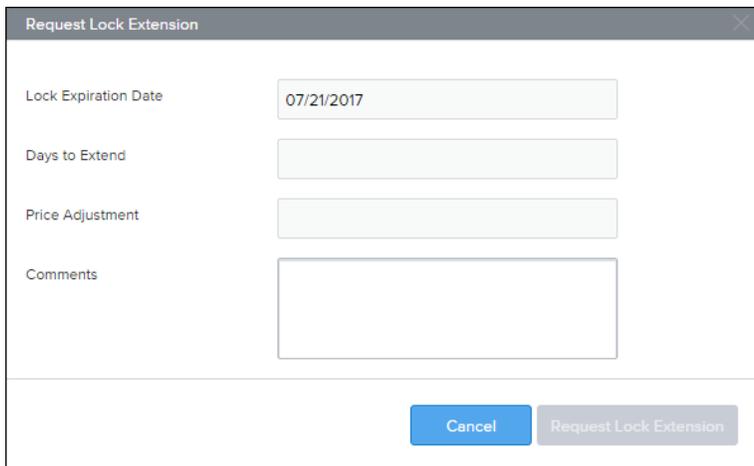
The dialog box titled "Request Lock Extension" contains the following fields: "Lock Expiration Date" with the value "07/21/2017", "Days to Extend" with a dropdown arrow, and "Comments" with a text area. At the bottom, there are two buttons: "Cancel" and "Request Lock Extension".

Example of drop-down selections:



The dialog box titled "Request Lock Extension" shows the "Days to Extend" dropdown menu open. The menu lists the following options: 10, 12, 14, 45, and 7. The "Request Lock Extension" button is disabled.

**Company controls extension days and price adjustments by extension occurrence** – Encompass TPO Connect company defines all extension day options and the price adjustments associated with each extension day option. All the fields for this option are read-only with the exception of the **Comments** field.



The dialog box titled "Request Lock Extension" shows the "Days to Extend" field as a read-only text box. The "Price Adjustment" field is also a read-only text box. The "Comments" field is a text area. At the bottom, there are two buttons: "Cancel" and "Request Lock Extension".

Section

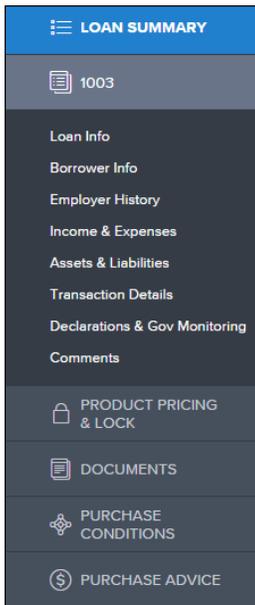
4

# Adding Documents & Viewing Conditions - Delegated

## Adding Documents

### To Add Documents to the Loan:

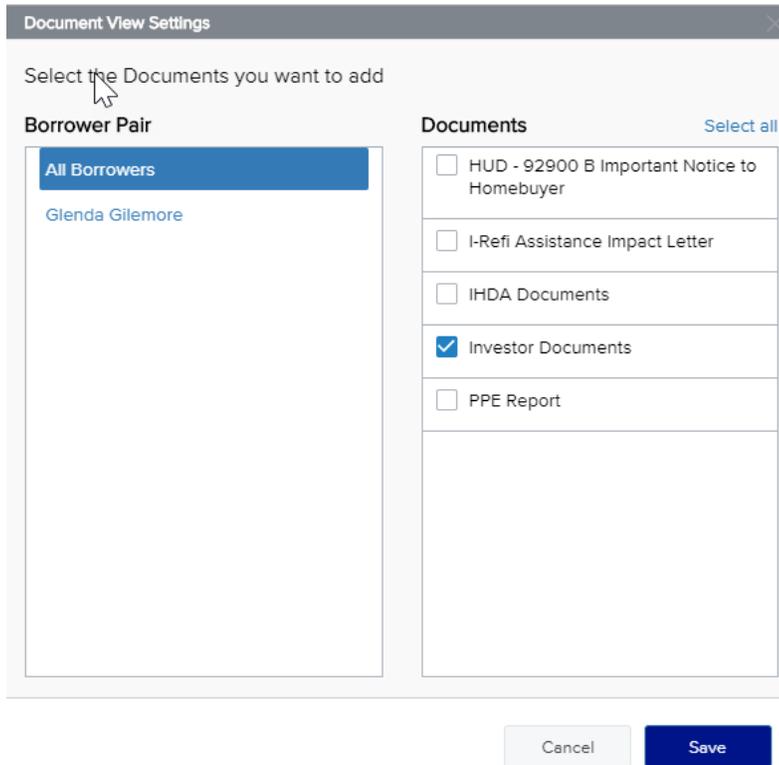
- 4 On the menu on the left, click the **Documents** link.



- 5 Click the **Add Document** button.



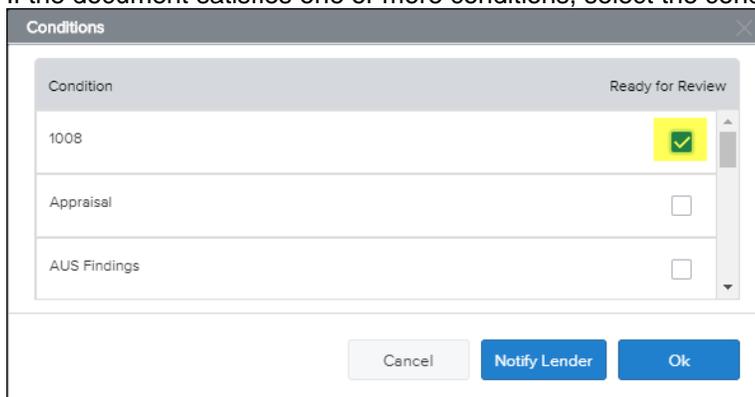
- 6 On the Document View Settings dialogue box, select a borrower pair and then select a document from the **Documents** list.



- 8 Click **Save** to add the document(s) to the list on the Documents page.
- 9 Drag and drop the document file to the document entry in the list or click the **Browse for files** button to select a file to attach to the document entry. The document is now included in the Documents.
- 10 To move a document, click the **Expand Icon** ( ▶ ) to expand the document entry, and then click the **Move Icon** ( ↗ ) and follow steps three through four to select a new document entry to attach the document to.
- 11 To delete a document assigned to a category, click the Delete ( 🗑 ) icon.

**To Assign Unassigned Documents on Upload:**

- 7 On the menu on the left, click the **Documents** link.
- 8 Drag and drop a document to the Unassigned section or click **Browse for files** and select the file to upload.
- 9 Once the upload is completed, the Conditions pop up displays.
- 10 If the document satisfies one or more conditions, select the conditions that the document satisfies.



- 11 After selecting the conditions that are fulfilled, click **OK** to satisfy the condition with the document, or click **Notify Lender** to satisfy the condition and indicate to the lender or investor that the condition is ready for review.
- 12 If your administrator has configured email notifications, an email is sent, notifying the email contact that the conditions are ready for review.

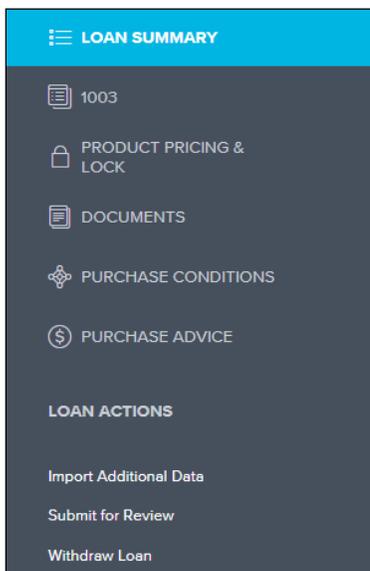
**NOTE:** Your administrator can disable the *Unassigned* category which removed the option from the *Documents* page. Your administrator can also enable the option to download document files in their original format. If the Admin has enabled this option, you can click the **Download** icon  to download a copy of the document.

## Viewing Conditions

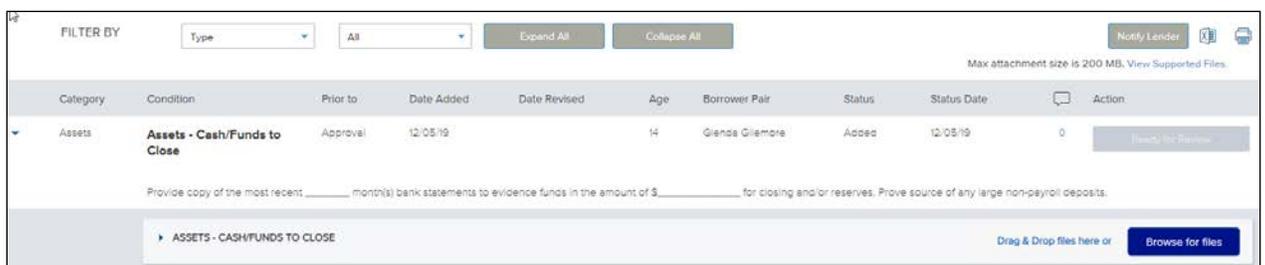
Once the loan has been submitted for purchase review, you can view the purchase conditions that have been added to the conditions section by the Investor. These conditions will contain Prior to Purchase conditions that must be fulfilled by the TPO Seller before an Investor is able to purchase the closed loan asset.

### To View Purchase Conditions:

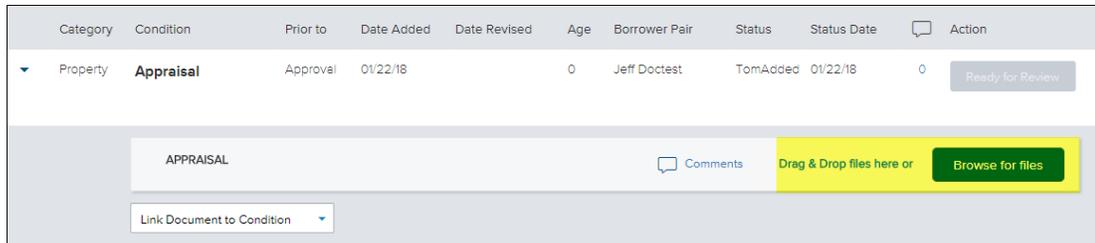
- 1 On the menu on the left, click the **Purchase Conditions** link.



- 2 Click the **Expand Icon** (  ) to view the condition details.



- 3 You can drag and drop the file or click the **Browse for files** button to upload document files.



- 4 Click **Notify Lender** to notify the Investor that there are conditions ready for review. This populates a field in the Correspondent Loan Status tool in Encompass which enables Investors to write rules to manage the pipeline for review.

**Click the Re-Open button to add**

Section

5

# Purchase Advice Form - Delegated

## Purchase Advice Form

Once a Loan has been submitted for review to the Investor through Encompass TPO Connect, the Investor will complete their purchase review per their internal process. Please refer to your company documentation for your Purchase guidelines.

After the Investor indicates that the loan is “Cleared for Purchase” the user, if granted access, will be able to view the ‘Purchase Advice’ page which documents the terms under which the loan will be purchased. See below for an example. When the loan has been reviewed and all purchase conditions have been cleared by the Investor, the Investor will approve the loan for purchase.

### To Review the Purchase Advice Form:

- 1 On the menu on the left, click the **Purchase Advice** link.

Purchase Advice		Wire Amount: \$0.00	Purchase Date:	
<b>LOAN INFORMATION</b>				
Investor Name	Commitment #	Loan Type	Interest Rate	Borrower Name
		Conventional	4.250%	Jeff Test
Lender Name	Investor Loan #	Loan Program	Lien Position	Address
JeffBell	1702EM300090		FirstLien	123 Fake Street Pleasanton CA94566
Seller ID	Lender Loan #	Loan Term		
7584028724		360		
<b>LOAN PAYMENT INFORMATION</b>		<b>BANK INFORMATION</b>		
Orig. Principal Balance	First Payment to Seller	Bank Name	Wire Date	
\$400,000.00				
Purchased Principal	Paid to Date	ABA Number	Wire Amount	
\$0.00			\$0.00	
Purchase Date	First Payment Due Investor	Account Number		
<b>PRICING RECONCILIATION</b>				
Locked Buy Price		\$0.00		
Plus:	Late Fee Price Adjustment	\$0.00		
Final Buy Price		\$0.00		
SRP Percentage				
<b>PURCHASE DETAILS</b>				
Purchased Principal		\$0.00		
Less:	Interest	Interest Days		
	Impounds			
Final Buy Amount		\$0.00		
SRP Amount		\$0.00		
Remaining Buydown Amount		\$0.00		
Late Fee		\$0.00		
		\$0.00		
		\$0.00		
Additional Fees		\$0.00		
Wire Amount		\$0.00		