

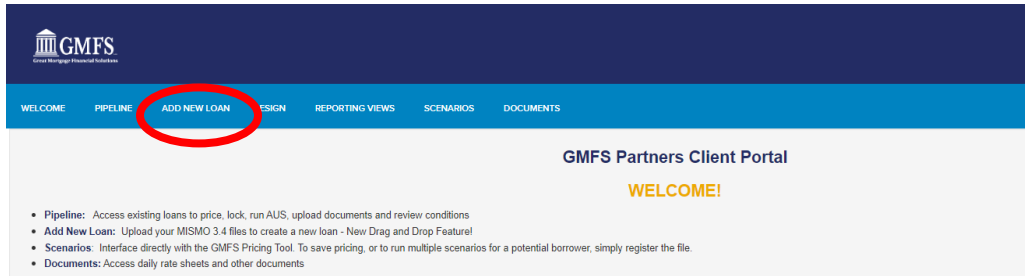


ENCOMPASS – HOW TO REGISTER A NEW CORRESPONDENT DELEGATED LOAN

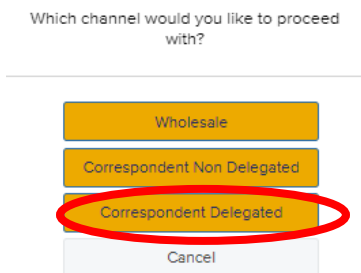
Register A New Correspondent Delegated Loan:

To register a loan, you will need to follow these steps.

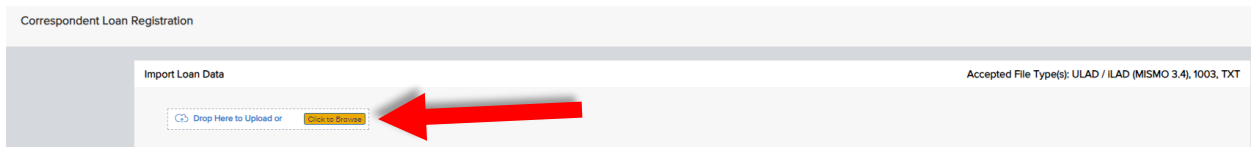
1. Click Add a New Loan.



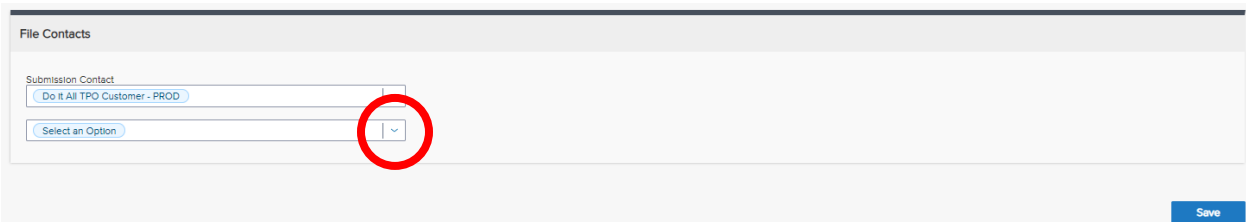
2. Choose which channel you will be registering your loan file to. For this How to Guide you will choose Correspondent Delegated.



3. Click and Drag or Browse for your Fannie Mae 3.4 File. Click Next to import the data.



4. Scroll to the bottom of the page and Choose your Contact for this file.





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5. Review the loan information and hit Save to Register your loan. This will generate the Loan Number once saved. ****Saving your loan does NOT mean your loan is submitted****

The screenshot shows a form titled "File Contacts" with two dropdown menus. The first dropdown is labeled "Submission Contact" and has "Do it All TPO Customer - PROD" selected. The second dropdown is labeled "Select an Option" and is currently empty. A red arrow points from the right side of the form towards a blue "Save" button located at the bottom right corner.

Error Messages

When a required field is not filled out properly, or there is conflicting data, an error message will appear.

The screenshot shows a dialog box titled "Missing Required Fields" with a red exclamation mark icon. It contains a table with the following data:

FIELD ID	REQUIRED FIELD NAME	FORM	FIELD
1041	Property Type	Lender Loan Information	Select an Option

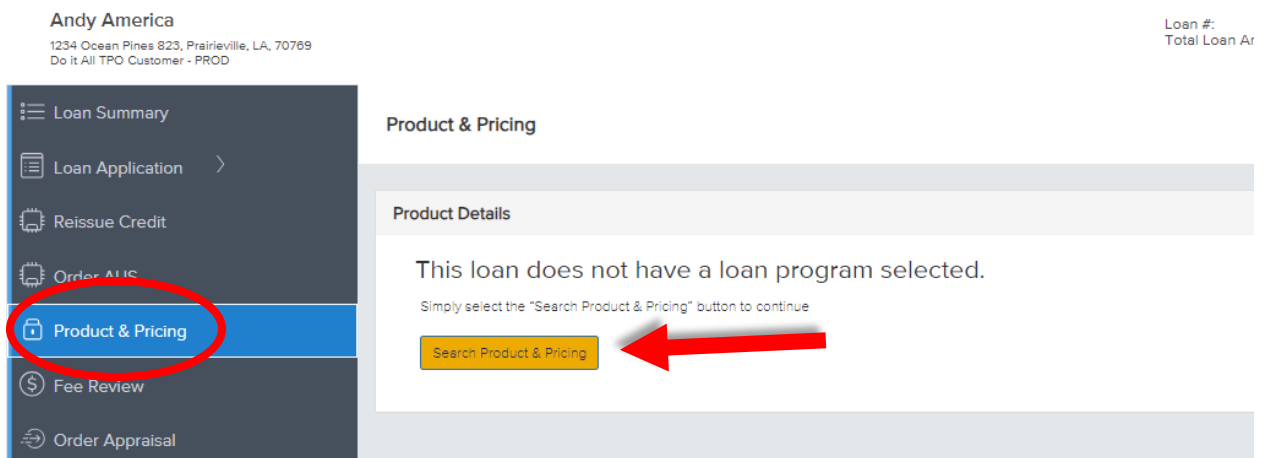
- Error reasons will be displayed under the Description field.
- You can either Review the Loan or choose/enter the correct information utilizing the drop-down arrows.
- Once you cured the error, click update.

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Product & Pricing: Register/Lock Loan:

You will need to have your loan registered in OB (Optimal Blue) before you can submit the loan file.

1. In the left menu tab, select Product Pricing & Lock to Register the loan. Select Search Product & Pricing to open the pricing engine.



The screenshot displays the Encompass user interface. At the top left, the user's name "Andy America" and address "1234 Ocean Pines 823, Prairieville, LA, 70769" are shown, along with the text "Do it All TPO Customer - PROD". On the top right, "Loan #:" and "Total Loan Ar" are visible. A dark sidebar on the left contains a menu with items: "Loan Summary", "Loan Application", "Reissue Credit", "Order MIS", "Product & Pricing" (highlighted with a red circle), "Fee Review", and "Order Appraisal". The main content area is titled "Product & Pricing" and contains a "Product Details" section with the message: "This loan does not have a loan program selected. Simply select the 'Search Product & Pricing' button to continue." Below this message is a yellow button labeled "Search Product & Pricing", which is pointed to by a red arrow.

2. Complete all fields notated with a Red Asterisk (*)



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Search Product and Pricing

1 * Borrower First Name
Andy

2 * Representative Credit Score

3 * Purchase Price
\$ 420,000.00

* Borrower Last Name
America

* Loan Type
Conventional

* Appraised Value
\$ 420,000.00

* Borrower SSN
***-**-3333

* Loan Documentation Type
Select One

* Term Months
360

* Due In
360

* Borrower Citizenship Status
U.S. Citizen

* Loan Purpose
Purchase

* Amortization Type
Fixed Rate

* Lock Period
30

Subordinate Financing Balance
\$

Community Second

4 * Base Loan Amount MI, MIP, FF Financed * Total Loan Amount LTV CLTV HCLTV
\$336,000.00 + \$ = \$336,000.00 80.00 / 80.00 / 80.00

* Address
1234 Ocean Pines 823

* City
Prairieville

* Subject Property State * County * Postal Code * Number of Units
Louisiana Ascension 70769 1

* Property Type
Select One

* Occupancy Type
Primary

Front End DTI Back End DTI Total Monthly Income
14.51 35.22 \$13,600.00

AUS Findings

Engine
Select One

5 * Impound Waiver
No

Prepayment Penalty
No

Self-Employed
No

Interest Only
No

* LO Compensation Paid By
Lender

* Target
 Rate Price %

Channel

Cancel Search Product & Pricing

- Under the Target field in Section 5, you must put in either a rate or price. **The LO Compensation Paid By section automatically defaults to “Lender”, if you are wanting to have “Borrower” paid then you will click on the drop-down menu and change the selection”

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5 Impound Waiver
 No

Prepayment Penalty
 No

Self-Employed
 No

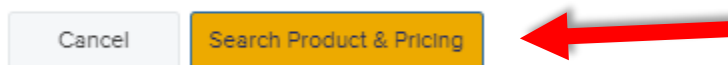
Interest Only
 No

LO Compensation Paid By

Target
 Rate Price

Channel

4. Select Search Product & Pricing when completed. **The button will not appear until all required fields are inputted**



OB (Optimal Blue) should launch. Most of the fields will be pre-populated based on what was imported from the Fannie Mae 3.4 file and the previous screen. Ensure all fields notated with an asterisk (*) are completed.

5. Confirm the Loan Information is accurate and click Submit to run the pricing. OB will provide results based on your data input.

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Search Product and Pricing

Amortization Type(s): Fixed ARM Balloon

ARM Fixed Term(s): 1 Mo 3 Mo 6 Mo 1 Yr 2 Yr 3 Yr 5 Yr 7 Yr 10 Yr **Max: 3**

Exp. App. Level(s): N/A Level 1 Level 2 Level 3 Level 4 Level 5 **Max: 3**

Product Type(s): All Standard Affordable HARP Hero/Champion
 HFA/Bond HUD Specialty Reno/Rehab Student Ln CO Refi USDA Streamline
 Expanded Guidelines

Desired Price: Buydown: None FHA Case # Assigned: On or after 1/1/2024:

Desired Rate: 6 Borrower Pays MI (if required): Borrower Paid Reduced MI: No

Desired Lock Period: 30 Automated U/W System: Not Specified Buydown Contributor: Seller

Interest Only: No Prepayment Penalty: None

Total Loan Amount

VA Veteran Type/History: Active Duty - Subsequent PMI/MIP/FF/G Fee Paid in Cash: 0.00 Finance Entire Amount

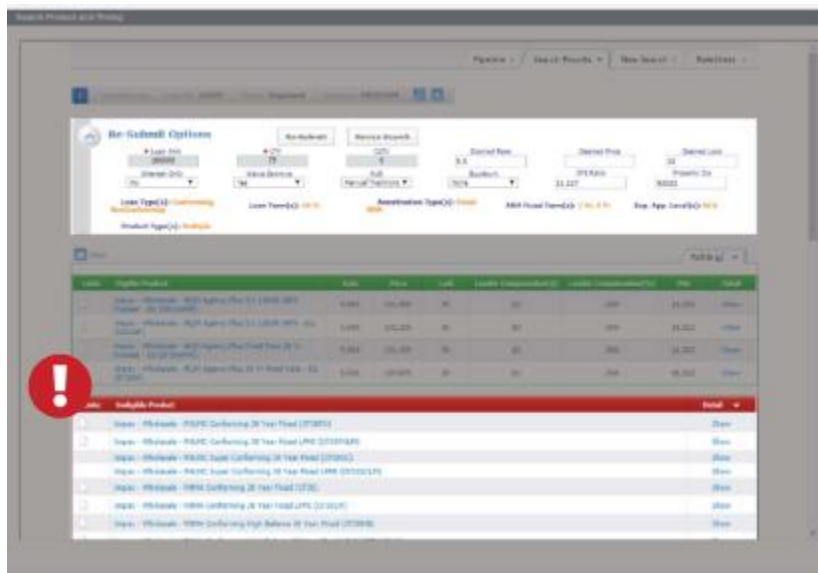
Exempt from Funding Fee: No PMI/MIP/FF/G Fee Financed: 0

PMI/MIP/FF/G Fee %: 0.00 1st Mtg Loan Amt (Base): 336000

PMI/MIP/FF/G Fee Amount: 0.00 1st Mtg Loan Amt (Total): 336000



Ineligible Products are highlighted in **RED**



Loan	High Yield	Rate	Price	Lock	Locks (Days)	Loan Commitment	PMI	FF
1	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
2	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
3	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
4	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
5	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
6	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
7	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
8	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
9	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
10	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
11	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
12	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
13	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
14	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
15	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
16	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
17	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
18	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
19	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
20	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
21	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
22	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
23	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
24	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
25	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
26	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
27	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
28	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
29	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%
30	3.50%	100.00%	30	30	30	100.00%	0.00%	0.00%

- To see why the loan is ineligible for a certain product, click on Show.
- To Revise your search:
 - Edit the information under Re-Submit Option and click Re-Submit OR click revise Search to go back to the previous screen.

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Eligible Products are highlighted in GREEN

Index	Eligible Product	Rate	Price	Lock	Leader Commission(\$)	Leader Commission(%)	PIB	Detail
1	Strata - 10/10/10 - 10/10 Agency Plus 5% L2004 ARM Finance - 10 (20/25/30)	5.500	100.163	10	\$0	.000	\$1,033	Show
2	Strata - 10/10/10 - 10/10 Agency Plus 2% L2004 ARM - CC (30/30/30)	5.500	100.258	10	\$0	.000	\$1,033	Show
3	Strata - 10/10/10 - 10/10 Agency Plus Fixed Rate 30 Yr Finance - 10 (20/25/30)	5.600	100.421	10	\$0	.000	\$1,033	Show
4	Strata - 10/10/10 - 10/10 Agency Plus 10 Yr Fixed Rate - FI (20/30/40)	5.200	100.873	10	\$0	.000	\$1,033	Show

Rate	Price	Lock	Leader Commission(%)	Leader Commission(\$)	Leader Credit(%)	PIB	Select
4.200	99.800	10	.000	\$0	1.000% (\$1000)	\$885	<input type="button" value="Show"/>
4.375	99.220	10	.000	\$0	0.750% (\$1250)	\$899	<input type="button" value="Show"/>
4.500	98.500	10	.000	\$0	0.500% (\$500)	\$912	<input type="button" value="Show"/>
4.625	98.700	10	.000	\$0	0.250% (\$250)	\$928	<input type="button" value="Show"/>
4.750	100.000	10	.000	\$0	0.000% (\$0)	\$939	<input type="button" value="Show"/>
4.875	100.300	10	.000	\$0	-0.250% (-\$250)	\$953	<input type="button" value="Show"/>
4.900	100.000	10	.000	\$0	-0.500% (-\$500)	\$963	<input type="button" value="Show"/>
5.025	100.700	10	.000	\$0	-0.750% (-\$1250)	\$988	<input type="button" value="Show"/>
5.200	101.000	10	.000	\$0	-1.000% (-\$1000)	\$999	<input type="button" value="Show"/>
6.250	101.200	10	.000	\$0	1.250% (\$1250)	\$1008	<input type="button" value="Show"/>
5.500	101.300	10	.000	\$0	-1.500% (-\$1500)	\$1022	<input type="button" value="Show"/>
5.625	101.700	10	.000	\$0	-1.750% (-\$1750)	\$1036	<input type="button" value="Show"/>
6.750	102.000	10	.000	\$0	-2.000% (-\$2000)	\$1038	<input type="button" value="Show"/>

- Click Show to view Pricing
- Once pricing is displayed, click the Blue Box under Select for the Pricing and Rate.
- ***Selecting the blue box does NOT lock the loan **

6. The Compliance Checklist screen is verifying that you are a Licensed/registered loan originator or you are performing a systemic task at the direction of the licensed/registered loan originator.

Compliance Checklist

Question 1:
I certify that I either am a licensed/registered loan originator, who negotiated the terms of the loan, or I am performing a systemic task, at the direction of the licensed/registered loan originator, who negotiated the terms of the loan.

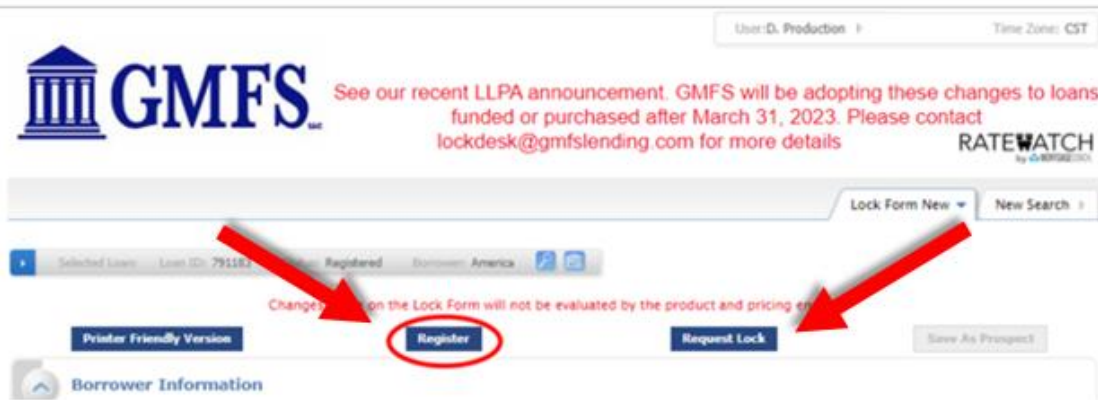
Yes No

Comments:

7. Update Encompass (Register) or Lock your loan by clicking the respective button at the top.



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****Locking your loan does not mean submitting****

Congratulations, your loan file has been successfully registered. Please see the following How to Guides for next steps.

- Loan Submission
- Working Conditions
- Submitting for Purchase