

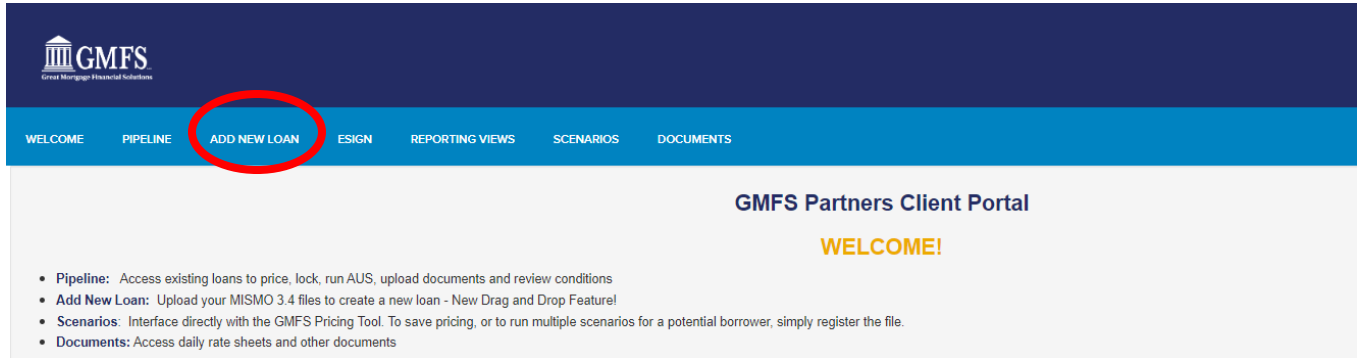


## ENCOMPASS – HOW TO REGISTER A NEW WHOLESAL LOAN

### Register A New Loan:

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

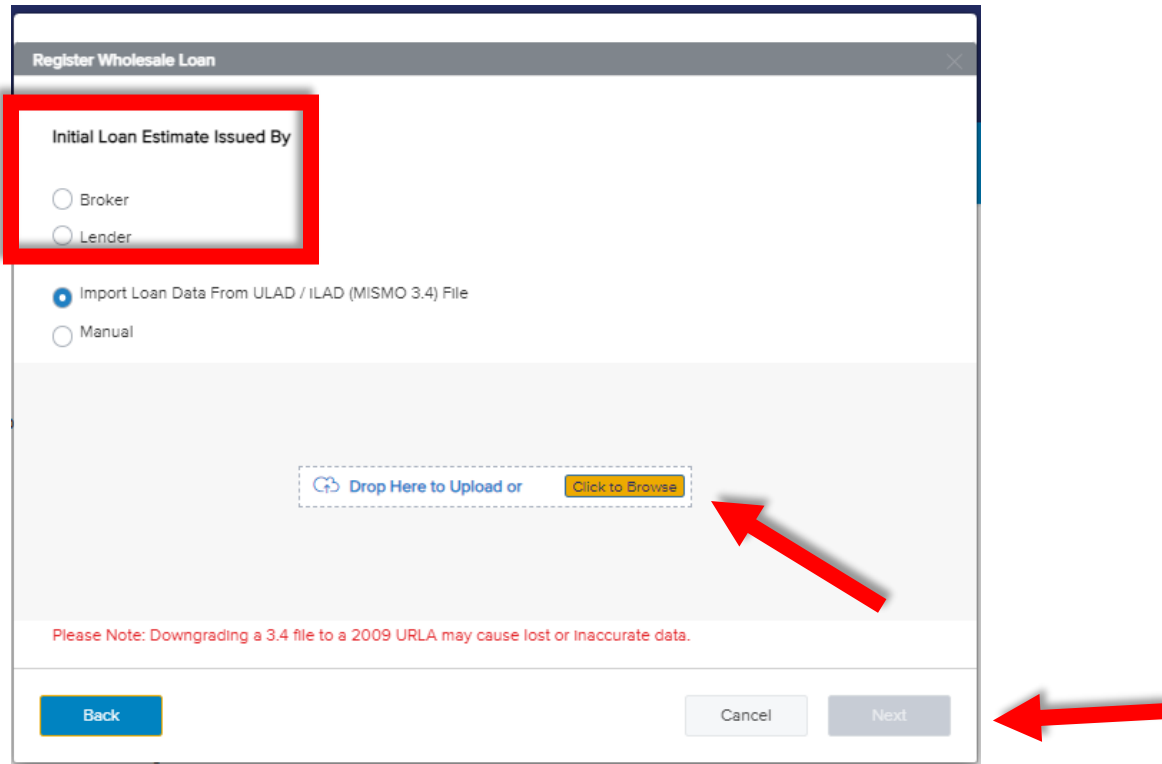
1. Click Add a New Loan.



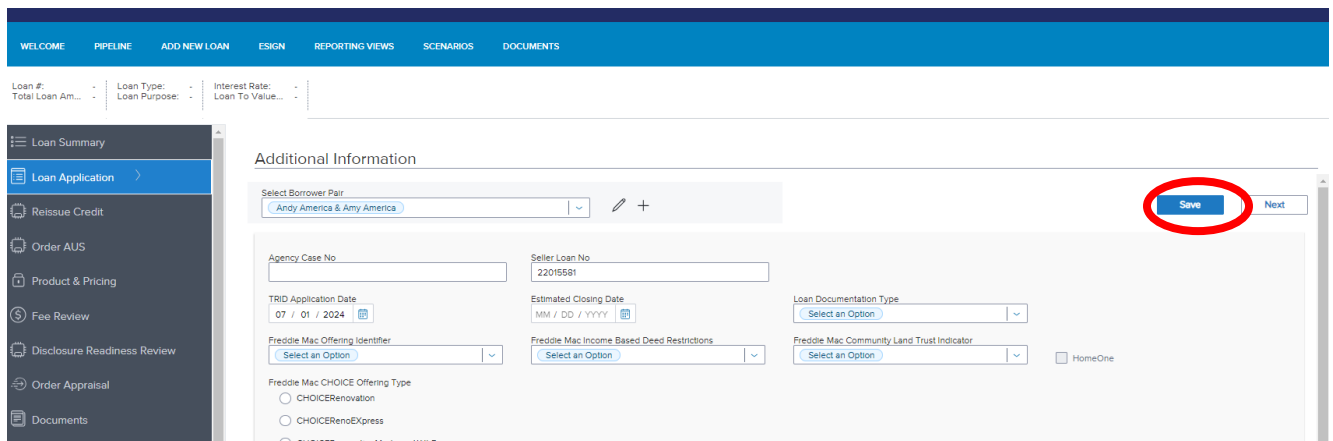
2. Choose your Contacts. Select the correct Loan Officer and Processor. Click Next to Proceed.

3. Choose who is going to disclose the loan estimate. You as the Broker or GMFS as the Lender. Click and Drag or Browse for your Fannie Mae 3.4 File. Click Next to import the data.

## ENCOMPASS – HOW TO REGISTER A NEW WHOLESALE LOAN



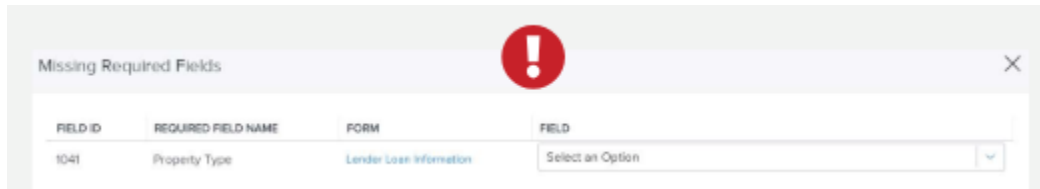
4. Review the loan information and hit Save to Register your loan. This will generate the Loan Number once saved. **\*\*Saving your loan does NOT mean your loan is submitted\*\***



## ENCOMPASS – HOW TO REGISTER A NEW WHOLESALE LOAN

### Error Messages

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

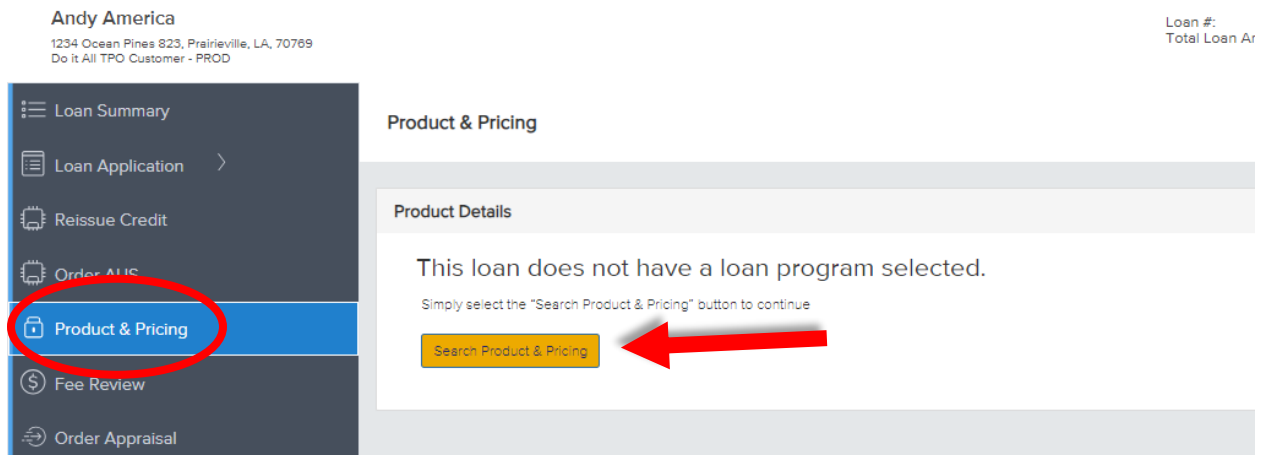


- Error reasons will be displayed under the Description field.
- You can either Review the Loan or choose/enter the correct information utilizing the drop-down arrows.
- Once you cured the error, click update.

### 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.





## ENCOMPASS – HOW TO REGISTER A NEW WHOLESALE LOAN

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

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
* Borrower Citizenship Status U.S. Citizen	* Loan Purpose Purchase	* Due In 360
		* Amortization Type Fixed Rate
		* Lock Period 30
		Subordinate Financing Balance \$ [ ]
		<input type="checkbox"/> Community Second

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4 * Base Loan Amount \$336,000.00	MI, MIP, FF Financed +	\$	=	* Total Loan Amount \$336,000.00	LTV 80.00	/	CLTV 80.00	/	HCLTV 80.00	
* Address 1234 Ocean Pines 823	* City Prairieville	* Subject Property State Louisiana	* County Ascension	* Postal Code 70769	* Number of Units 1	* Property Type Select One	* Occupancy Type Primary	* Front End DTI 14.51	* Back End DTI 35.22	* Total Monthly Income \$13,600.00
AUS Findings	Engine Select One	* Impound Waiver No		Prepayment Penalty No		Self-Employed No		Interest Only No		* LO Compensation Paid By Lender
		* Target <input checked="" type="radio"/> Rate <input type="radio"/> Price [ ] %								Channel

Cancel Search Product & Pricing

3. 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

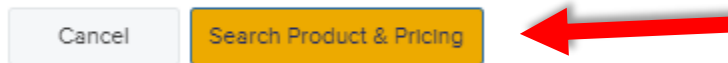
Interest Only  
 No

**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.



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- 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.



Eligible Products are highlighted in GREEN

Index	Eligible Product	Rate	Price	Lock	Loan Commitment(\$)	Loan Commitment(%)	PIB	Detail
1	Bravo - Wholesale - N2H Agency Plus 311 L2004 ARM Prorate - 25 (245)ARM	5.500	100.163	10	\$0	.000	\$1,023	Show
2	Bravo - Wholesale - N2H Agency Plus 311 L2004 ARM - CG (3000AP)	5.500	100.204	10	\$0	.000	\$1,023	Show
3	Bravo - Wholesale - N2H Agency Plus Prorate 30 Yr Prorate - 25 (273)ARM	5.500	100.424	10	\$0	.000	\$1,023	Show
4	Bravo - Wholesale - N2H Agency Plus 10 Yr Fixed Rate - FI (3700AR)	5.200	100.875	10	\$0	.000	\$1,023	Show

Rate	Price	Lock	Loan Commitment(%)	Loan Commitment(\$)	Loan Credit(%)	PIB	Select
4.250	99.300	10	.000	\$0	1.000% (\$100)	\$885	<input type="checkbox"/>
4.375	99.220	10	.000	\$0	0.750% (\$120)	\$899	<input type="checkbox"/>
4.500	99.100	10	.000	\$0	0.500% (\$40)	\$912	<input type="checkbox"/>
4.625	98.780	10	.000	\$0	0.250% (\$40)	\$928	<input type="checkbox"/>
4.750	136.600	10	.000	\$0	0.000% (\$2)	\$939	<input type="checkbox"/>
4.875	136.310	10	.000	\$0	-0.250% (-\$48)	\$951	<input type="checkbox"/>
4.999	136.000	10	.000	\$0	-0.500% (-\$96)	\$963	<input type="checkbox"/>
5.125	136.730	10	.000	\$0	-0.750% (-\$120)	\$980	<input type="checkbox"/>
5.250	131.800	10	.000	\$0	-1.000% (-\$160)	\$994	<input type="checkbox"/>
5.375	131.200	10	.000	\$0	1.250% (\$120)	\$1008	<input type="checkbox"/>
5.500	131.300	10	.000	\$0	-1.500% (-\$180)	\$1022	<input type="checkbox"/>
5.625	131.700	10	.000	\$0	-1.750% (-\$210)	\$1036	<input type="checkbox"/>
5.750	132.400	10	.000	\$0	-2.000% (-\$240)	\$1050	<input type="checkbox"/>

- 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.

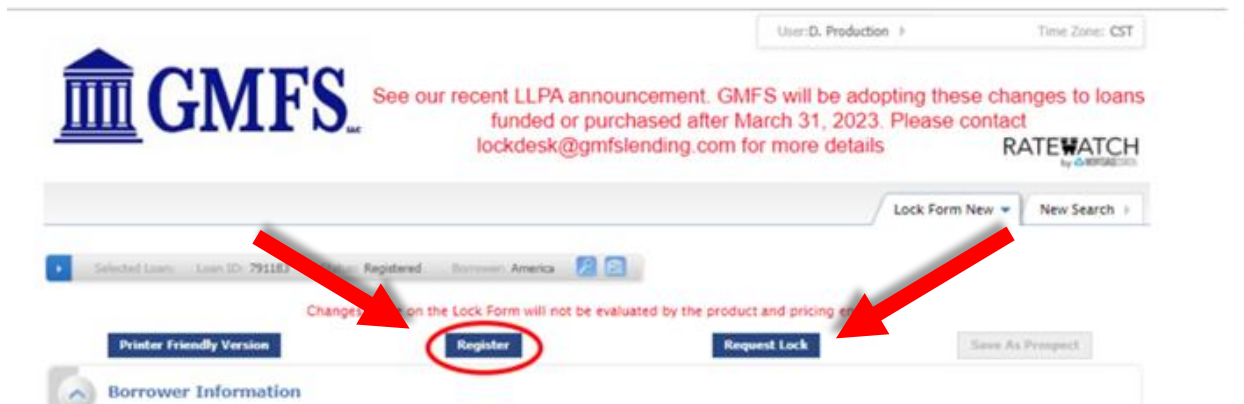
Yes  
 No

Comments:



## ENCOMPASS – HOW TO REGISTER A NEW WHOLESALE LOAN

7. Register or Lock your loan by clicking the respective button at the top.



\*\*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.**

Lender (GMFS) disclosed loans how to request disclosures  
Reissuing Credit  
Loan Submission  
Dual AUS  
Requesting FHA Case Number  
Requesting Prelim CD/Closing