

ENCOMPASS – HOW TO REQUEST DISCLOSURES

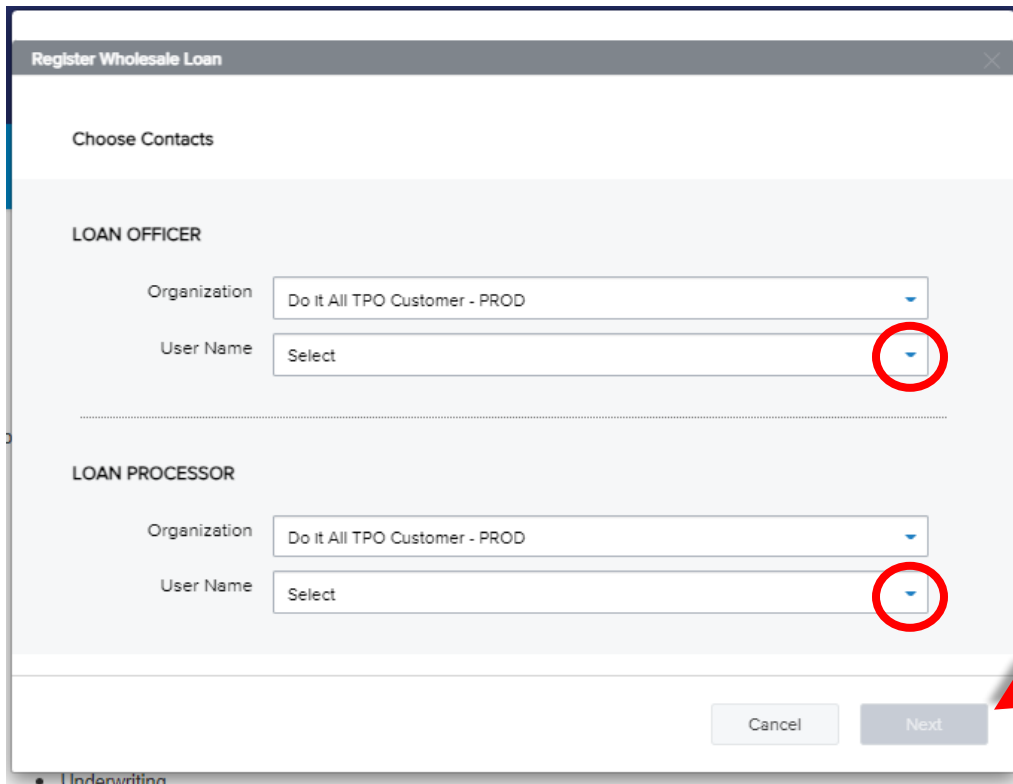
Register A New Loan:

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.



The screenshot shows the 'Register Wholesale Loan' form. The form is titled 'Register Wholesale Loan' and has a close button (X) in the top right corner. The form is divided into two sections: 'LOAN OFFICER' and 'LOAN PROCESSOR'. Each section has two dropdown menus: 'Organization' and 'User Name'. The 'User Name' dropdown menus are circled in red. At the bottom of the form, there are two buttons: 'Cancel' and 'Next'. A red arrow points to the 'Next' button.

Register Wholesale Loan

Choose Contacts

LOAN OFFICER

Organization: Do it All TPO Customer - PROD

User Name: Select

LOAN PROCESSOR

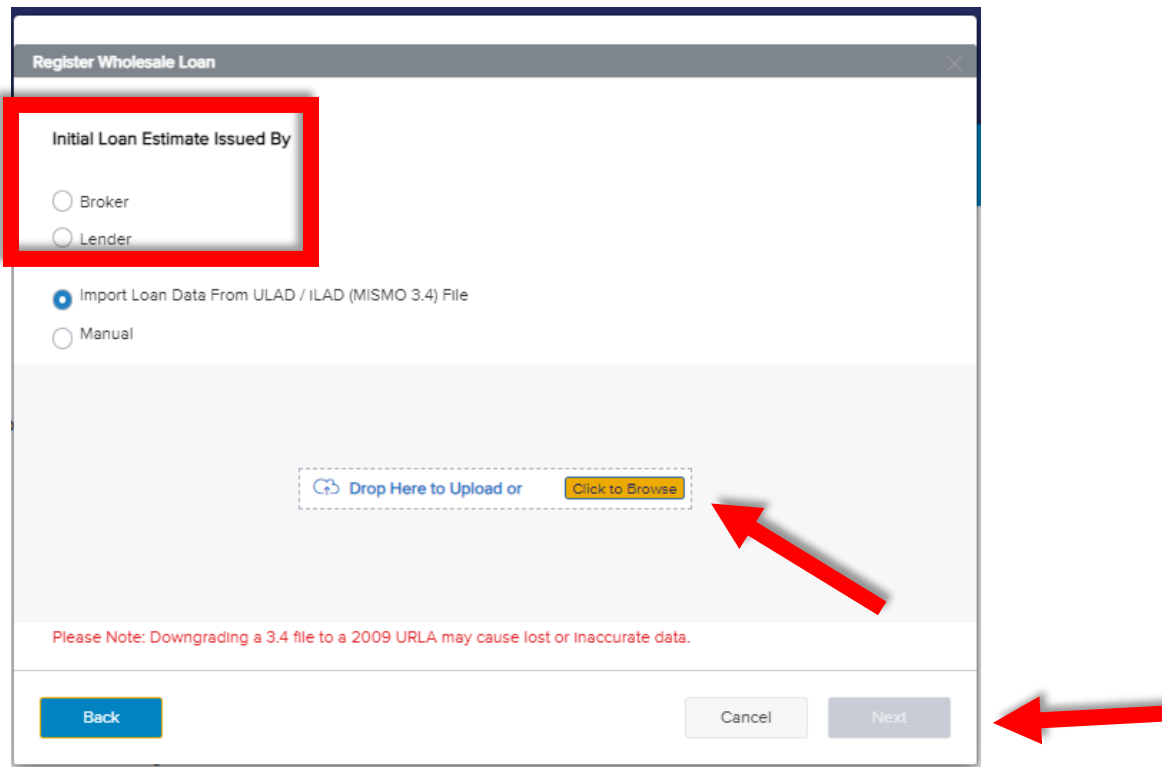
Organization: Do it All TPO Customer - PROD

User Name: Select

Cancel Next

• Underwriting

- Choose who is going to disclose the loan estimate. Click on the "Lender" option for GMFS to disclose. Click and Drag or Browse for your Fannie Mae 3.4 File. Click Next to import the data.



Register Wholesale Loan

Initial Loan Estimate Issued By

Broker

Lender

Import Loan Data From ULAD / ILAD (MISMO 3.4) File

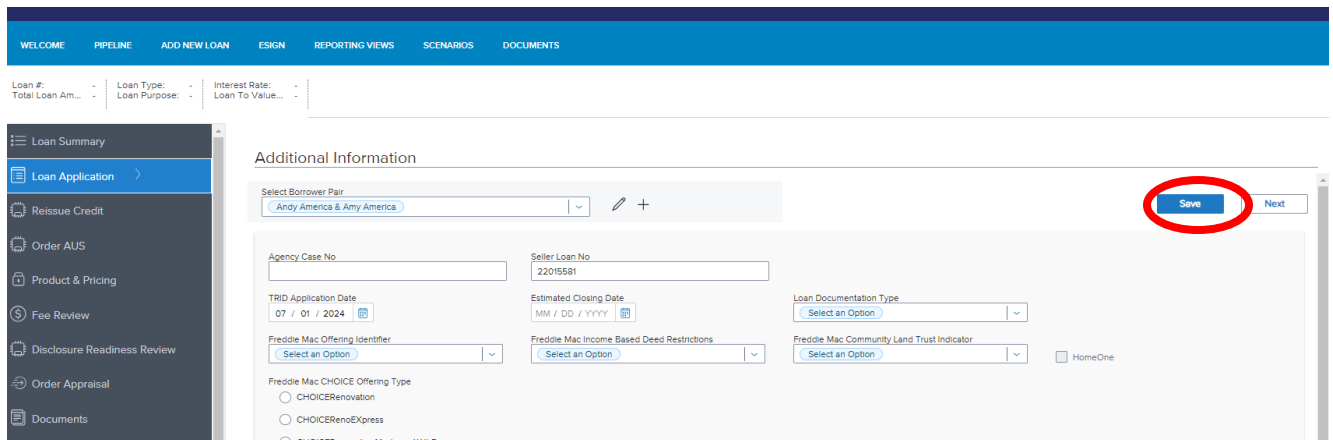
Manual

Drop Here to Upload or [Click to Browse](#)

Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.

[Back](#) [Cancel](#) [Next](#)

- Review and complete the loan information on the Loan Application tab. Once reviewed/completed, hit Save to Register your loan. This will generate the Loan Number when saved. ****Saving your loan does NOT mean your loan is submitted****



WELCOME PIPELINE ADD NEW LOAN ESIGN REPORTING VIEWS SCENARIOS DOCUMENTS

Loan #: Total Loan Am... Loan Type: Loan Purpose: Interest Rate: Loan To Value...

Loan Summary

Loan Application

Reissue Credit

Order AUS

Product & Pricing

Fee Review

Disclosure Readiness Review

Order Appraisal

Documents

Additional Information

Select Borrower Pair: Andy America & Amy America

Agency Case No: Seller Loan No: 22015581

TRID Application Date: 07 / 01 / 2024 Estimated Closing Date: MM / DD / YYYY Loan Documentation Type: Select an Option

Freddie Mac Offering Identifier: Select an Option Freddie Mac Income Based Deed Restrictions: Select an Option Freddie Mac Community Land Trust Indicator: Select an Option HomeOne

Freddie Mac CHOICE Offering Type:

CHOICERenovation

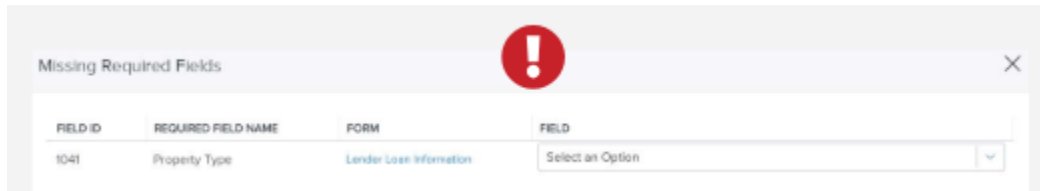
CHOICERenoExpress

CHOICERenoExpressModernMWRBecure

[Save](#) [Next](#)

Error Messages

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

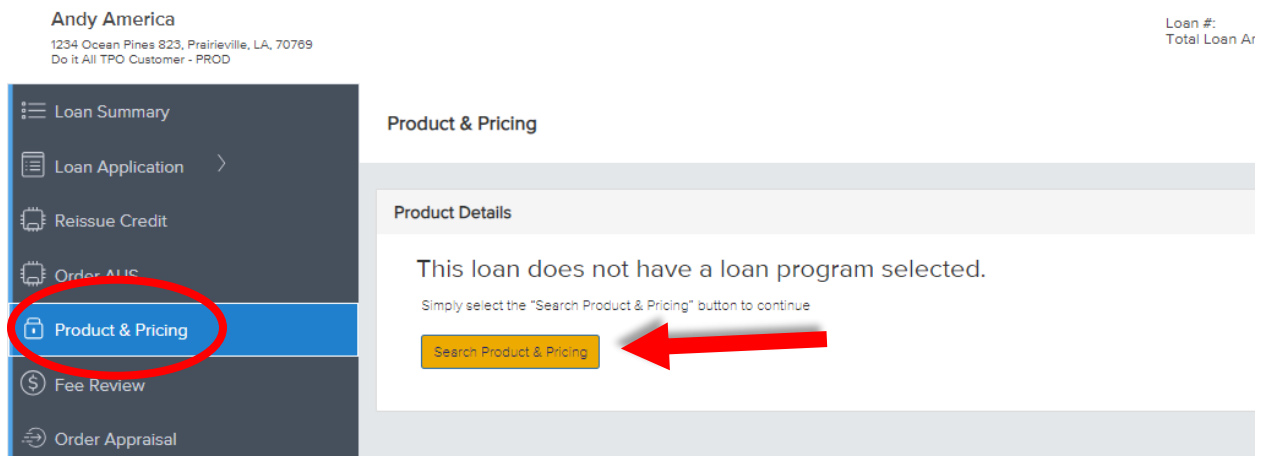


- Error reasons will be displayed under the Description field.
- You can either Review the Loan or choose/enter the correct information utilizing the drop-down arrows.
- Once you cured the error, click save.

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.



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

Search Product and Pricing

1 * Borrower First Name

* Borrower Last Name

* Borrower SSN

* Borrower Citizenship Status

2 * Representative Credit Score

* Loan Type

* Loan Documentation Type

* Loan Purpose

3 * Purchase Price

* Appraised Value

* Term Months * Due In

* Amortization Type

* Lock Period

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

* City

* Subject Property State * County * Postal Code * Number of Units

Louisiana Ascension 70769 1

* Property Type * Occupancy Type

Select One Primary

Front End DTI Back End DTI Total Monthly Income

14.51 35.22 \$13,600.00

AUS Findings

Engine

5 Impound Waiver

Prepayment Penalty

Self-Employed

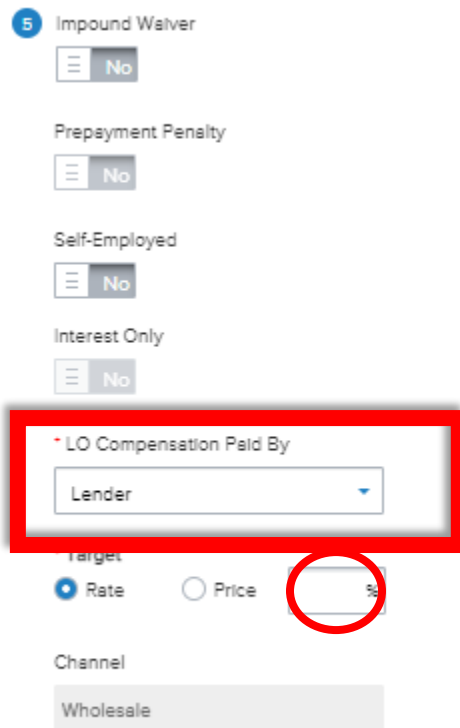
Interest Only

* LO Compensation Paid By

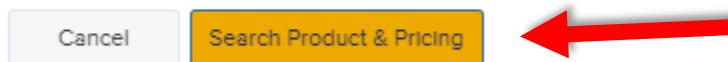
* Target
 Rate Price

Channel

- 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****



- 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.

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

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: Desired Rate: Desired Lock Period: Interest Only:

Buydown: Borrower Pays MI (if required): Automated U/IW System: Prepayment Penalty:

FHA Case # Assigned: Borrower Paid: Buydown Contributor:

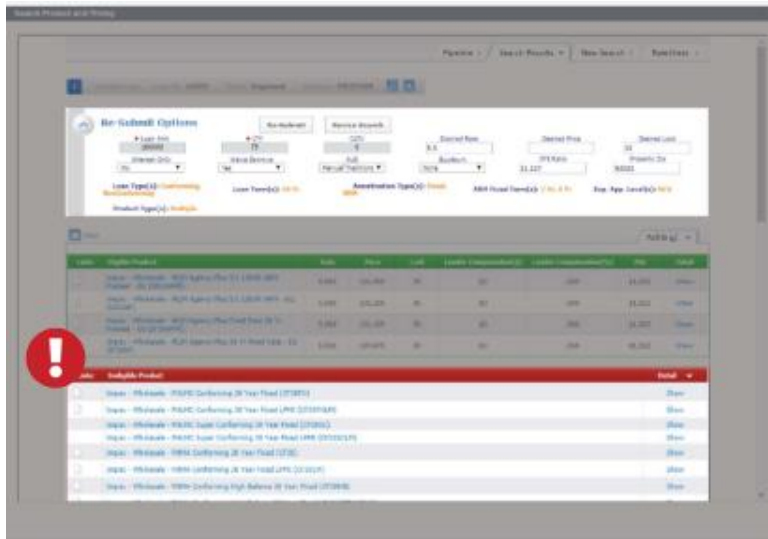
On or after 1/1/2024: Reduced MI: Seller:

Total Loan Amount


VA Veteran Type/History: Exempt from Funding Fee: PMI/MIP/FF/G Fee %: PMI/MIP/FF/G Fee Amount:

Active Duty - Subsequent: PMI/MIP/FF/G Fee Paid in Cash: 1st Mtg Loan Amt (Base): 1st Mtg Loan Amt (Total):

Finance Entire Amount



Loan	Product	Rate	Term	Lock	Points	Orig Fee	Orig App Fee
1	VA - National - 30 Year Fixed (271871)	6.50%	30 Yr	30	0%	\$0	\$0
2	VA - National - 30 Year Fixed (271872)	6.50%	30 Yr	30	0%	\$0	\$0
3	VA - National - 30 Year Fixed (271873)	6.50%	30 Yr	30	0%	\$0	\$0
4	VA - National - 30 Year Fixed (271874)	6.50%	30 Yr	30	0%	\$0	\$0
5	VA - National - 30 Year Fixed (271875)	6.50%	30 Yr	30	0%	\$0	\$0
6	VA - National - 30 Year Fixed (271876)	6.50%	30 Yr	30	0%	\$0	\$0
7	VA - National - 30 Year Fixed (271877)	6.50%	30 Yr	30	0%	\$0	\$0
8	VA - National - 30 Year Fixed (271878)	6.50%	30 Yr	30	0%	\$0	\$0
9	VA - National - 30 Year Fixed (271879)	6.50%	30 Yr	30	0%	\$0	\$0
10	VA - National - 30 Year Fixed (271880)	6.50%	30 Yr	30	0%	\$0	\$0
11	VA - National - 30 Year Fixed (271881)	6.50%	30 Yr	30	0%	\$0	\$0
12	VA - National - 30 Year Fixed (271882)	6.50%	30 Yr	30	0%	\$0	\$0
13	VA - National - 30 Year Fixed (271883)	6.50%	30 Yr	30	0%	\$0	\$0
14	VA - National - 30 Year Fixed (271884)	6.50%	30 Yr	30	0%	\$0	\$0
15	VA - National - 30 Year Fixed (271885)	6.50%	30 Yr	30	0%	\$0	\$0
16	VA - National - 30 Year Fixed (271886)	6.50%	30 Yr	30	0%	\$0	\$0
17	VA - National - 30 Year Fixed (271887)	6.50%	30 Yr	30	0%	\$0	\$0
18	VA - National - 30 Year Fixed (271888)	6.50%	30 Yr	30	0%	\$0	\$0
19	VA - National - 30 Year Fixed (271889)	6.50%	30 Yr	30	0%	\$0	\$0
20	VA - National - 30 Year Fixed (271890)	6.50%	30 Yr	30	0%	\$0	\$0
21	VA - National - 30 Year Fixed (271891)	6.50%	30 Yr	30	0%	\$0	\$0
22	VA - National - 30 Year Fixed (271892)	6.50%	30 Yr	30	0%	\$0	\$0
23	VA - National - 30 Year Fixed (271893)	6.50%	30 Yr	30	0%	\$0	\$0
24	VA - National - 30 Year Fixed (271894)	6.50%	30 Yr	30	0%	\$0	\$0
25	VA - National - 30 Year Fixed (271895)	6.50%	30 Yr	30	0%	\$0	\$0
26	VA - National - 30 Year Fixed (271896)	6.50%	30 Yr	30	0%	\$0	\$0
27	VA - National - 30 Year Fixed (271897)	6.50%	30 Yr	30	0%	\$0	\$0
28	VA - National - 30 Year Fixed (271898)	6.50%	30 Yr	30	0%	\$0	\$0
29	VA - National - 30 Year Fixed (271899)	6.50%	30 Yr	30	0%	\$0	\$0
30	VA - National - 30 Year Fixed (271900)	6.50%	30 Yr	30	0%	\$0	\$0

 **Ineligible Products** are highlighted in **RED**

- 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.



Eligible Products are highlighted in GREEN

Index	Eligible Product	Rate	Price	Lock	Loaner Commission(\$)	Loaner Commission(%)	PIB	Detail
1	Straw - Wholesale - NQM Agency Plus 91 L2001 40M (F3099) - CG (242497X)	5.500	100.163	30	80	.080	\$1,023	Show
2	Straw - Wholesale - NQM Agency Plus 91 L2001 40M - CG (31112P)	5.500	100.203	30	80	.080	\$1,023	Show
3	Straw - Wholesale - NQM Agency Plus Fixed Rate 30 Yr (F3099) - CG (272699X)	5.500	100.123	30	80	.080	\$1,023	Show
4	Straw - Wholesale - NQM Agency Plus 10 Yr Fixed Rate - PG (272699)	5.500	100.873	30	80	.080	\$1,023	Show

Rate	Price	Lock	Loaner Commission(%)	Loaner Commission(\$)	Loaner Credit(%)	PIB	Select
4.250	99.800	30	.080	80	1.000% (\$100)	\$885	
4.375	99.220	30	.080	80	0.750% (\$75)	\$899	
4.500	98.500	30	.080	80	0.500% (\$50)	\$912	
4.625	98.730	30	.080	80	0.250% (\$25)	\$928	
4.750	100.000	30	.080	80	0.000% (\$0)	\$938	
4.875	100.330	30	.080	80	-0.250% (-\$25)	\$953	
4.990	100.900	30	.080	80	-0.500% (-\$50)	\$965	
5.125	100.730	30	.080	80	-0.750% (-\$75)	\$988	
5.250	101.800	30	.080	80	-1.000% (-\$100)	\$999	
5.375	101.230	30	.080	80	-1.250% (-\$125)	\$1008	
5.500	101.500	30	.080	80	-1.500% (-\$150)	\$1022	
5.625	101.750	30	.080	80	-1.750% (-\$175)	\$1028	
6.750	102.800	30	.080	80	-0.000% (-\$0)	\$1038	

- 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 verifies 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:

Search Results Submit Checklist

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



See our recent LPA announcement. GMFS will be adopting these changes to loans funded or purchased after March 31, 2023. Please contact lockdesk@gmfslending.com for more details

RATEWATCH
by [ratewatch.com](https://www.ratewatch.com)

User: D. Production Time Zone: CST

Lock Form New New Search

Selected Loans: Loan ID: 791102 Registered Borrower: America

Change... on the Lock Form will not be evaluated by the product and pricing engine

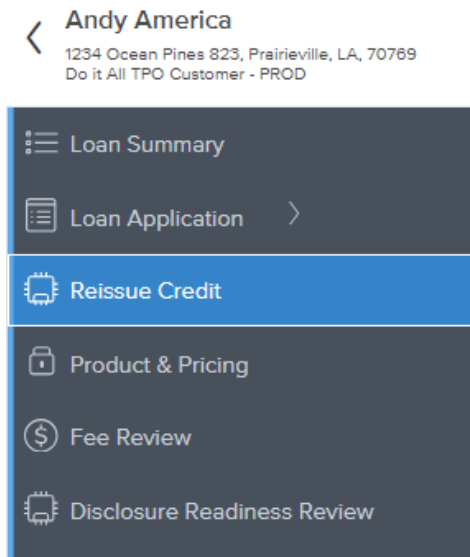
Borrower Information

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

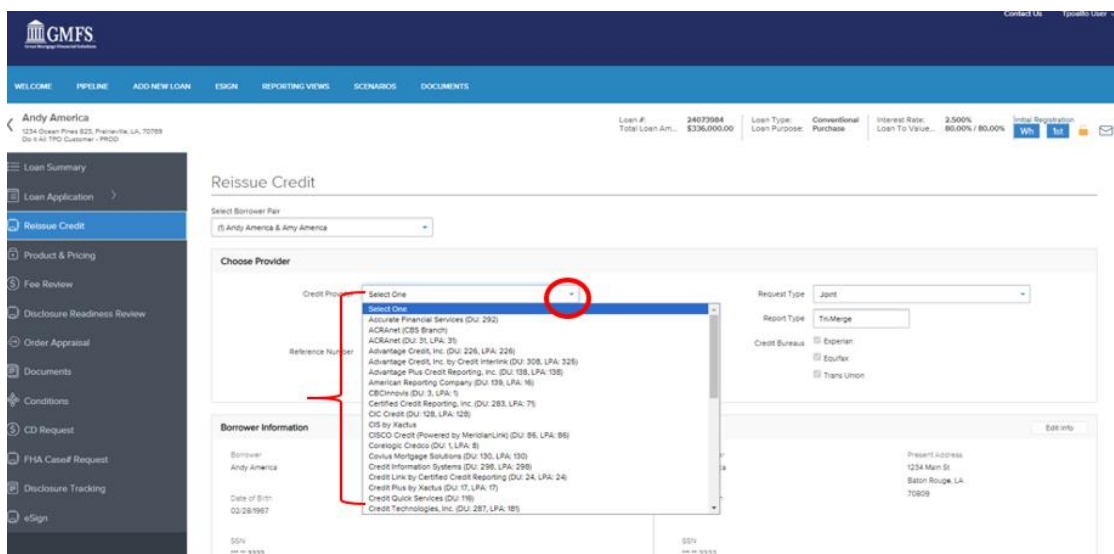
Reissuing Credit:

You will need to reissue your credit report in the system before you can request GMFS disclosures. The information on the FACT Act section of your credit report needs to be transferred into the GMFS system so it will appear on the Credit disclosure for your Borrower.

1. Click on the Reissue Credit in the left hand menu tab under Loan Application.



2. Select the Credit Provider from the list provided. If the Credit Provider is not displayed list, please contact tpohelp@gmfs lending.com.



3. Select Reissue Credit and enter the credit report reference number.

(1) Andy America & Amy America

Choose Provider

Credit Provider: CIC Credit (DU: 128, LPA: 128)

New Credit Order
 Reissue Credit

Reference Number: 123456

4. Enter your Credit Provider Login Credentials and click reissue credit to complete the reissuing.

Provider Details

User Name: Your Credit Credentials
Password:

Save Login Information

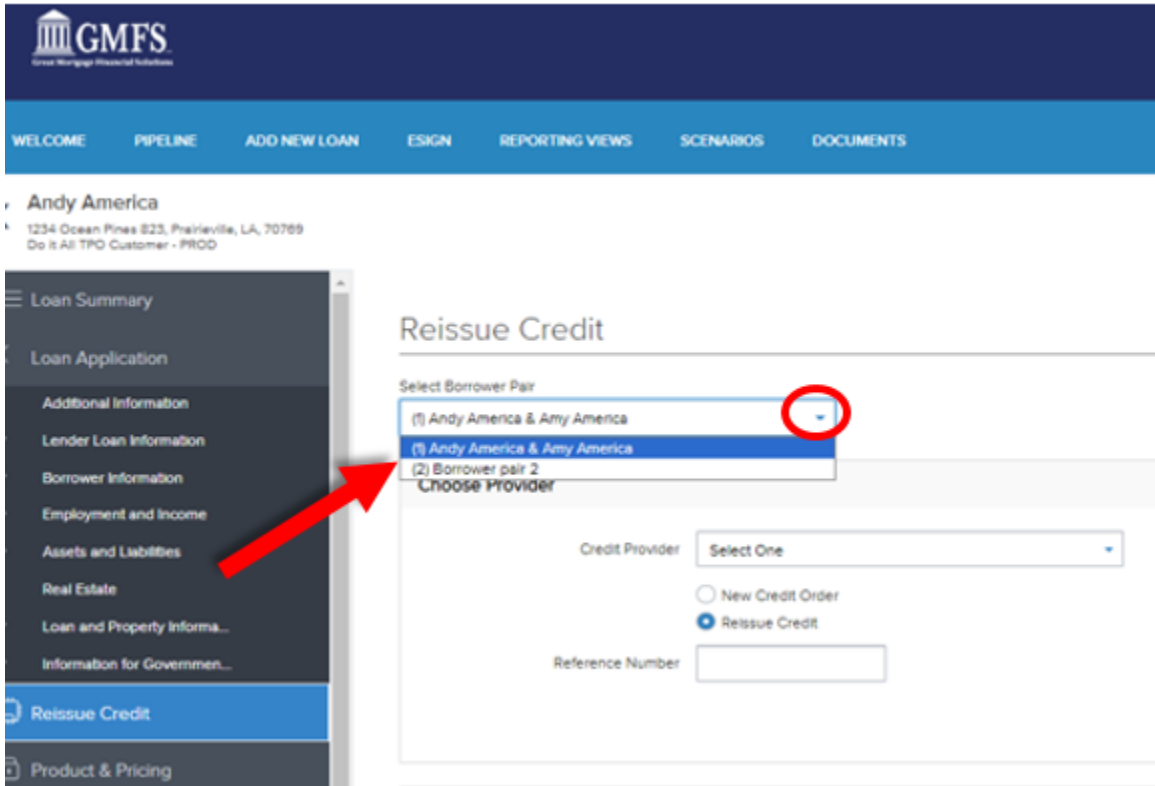
Branch ID: _____

Borrower Information

Borrower	Present Address	Co-Borrower	Present Address
Andy America	1234 Main St Baton Rouge, LA 70809	Amy America	1234 Main St Baton Rouge, LA 70809
Date of Birth 02/28/1967		Date of Birth 01/31/1967	
SSN *** ** 3333		SSN *** ** 2222	

Reissue Credit

5. If the loan has separate borrowers, credit must be ordered separately. Click Select Borrower Pair to toggle between borrowers being ordered. Choose the borrower you are reissuing the report for and repeat the steps above.



GMFS
Great Mortgage Financial Solutions

WELCOME PIPELINE ADD NEW LOAN ESIGN REPORTING VIEWS SCENARIOS DOCUMENTS

Andy America
1234 Ocean Pines #23, Prairieville, LA, 70769
Do it All TPO Customer - PROD

Loan Summary
Loan Application
Additional Information
Lender Loan Information
Borrower Information
Employment and Income
Assets and Liabilities
Real Estate
Loan and Property Informa...
Information for Governmen...
Reissue Credit
Product & Pricing

Reissue Credit

Select Borrower Pair

- (1) Andy America & Amy America
- (2) Andy America & Amy America**
- (2) Borrower pair 2

Choose Provider

Credit Provider: Select One

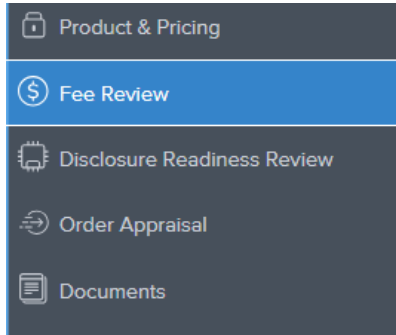
New Credit Order
 Reissue Credit

Reference Number:

**** Once the credit reports have been reissued, a copy of the report/reports will be automatically uploaded into the Document section of the portal, you will not need to upload additional copies of the report. ****

Entering Loan Estimate Fees:

1. Click Fee Review in the left hand menu tab under Product & Pricing.



2. In the Fee Review screen you will start in section A. Origination Charges.

A. Origination Charges Total: \$0.00

Loan Origination Fees % or \$

Application Fees

Processing Fees

Underwriting Fees

Borrower Paid Compensation Lender Paid Compensation

Origination/Discount Points Bona Fide % + \$ = \$0.00

Floating Rate

Please select either the **Borrower Paid Compensation** Bubble or **Lender Paid Compensation** Bubble (whichever may be applicable)

Borrower paid % will go next to Loan Origination Fees

Lender Paid % will go in the field next to Bona Fide Check box

Locked Rate

With a Locked Rate we will only need for you to select the **Borrower Paid Compensation** Bubble as Lender Paid Compensation will flow in from Optimal Blue

Borrower paid % will go next to Loan Origination Fees



- Next will be Section B. Services you cannot Shop For. In this section GMFS already has hard coded fee's listed in the Appraisal & Credit report section.

B. Services You Cannot Shop For Total: \$1,100.00

	Paid To Name	Total Amount
Appraisal Fee	<input type="text"/>	\$750.00
Credit Report Fee	<input type="text"/>	\$150.00
Tax Service Fee	<input type="text"/>	\$
Flood Certification Fee	<input type="text"/>	\$
VA Funding Fee	<input type="text"/>	\$
Appraisal - Final Inspection	<input type="text"/>	\$200.00
Processing Fee	<input type="text"/>	\$

[+ Additional Fee Item](#)

The above Fees can be Changed. If we do update and the fees have to be increased later on and a valid COC can not be issued for the change, the broker will be responsible for covering the difference.

- Note – Section C is missing from the fee review screen, GMFS will use our written provider to disclose, once the file moves to the closing department to issue the prelim CD and closing package, the loan will be updated with your Title information.
- Section E: Taxes and Other Government Fees: this section can be left alone as we use a 3rd party vendor to pull in the data based on City, Property type, loan amount, etc... In the event a cure is needed, our 3rd party vendor will cover all cures.

E. Taxes and Other Government Fees Total: \$0.00

Recording Fee	<input type="text"/>	\$
Transfer Taxes	<input type="text"/>	\$
Transfer Tax	<input type="text"/>	\$
City/County/Stamps	Select One	\$
Transfer Tax	<input type="text"/>	\$
State Tax/Stamps	Select One	\$

[+ Additional Fee Item](#)

6. Section F. Prepays: This information will transfer from the information that you have listed from your 3.4 export, you can update this information if you need/want to.

F. Prepays				Total: \$780.00
Daily Amount	Number of Days	Total Amount		
Interest \$23.33	X		=	\$0.00
Mortgage Insurance Premium		Paid To Name	Total Amount	
			\$	
Paid To Name	Monthly Amount	Number of Months	Total Amount	
Homeowner's Ins Premium	\$65.00	X 12	=	\$780.00
Flood Insurance	\$	X	=	\$0.00
Property Taxes	\$	X	=	\$0.00
Wind and Hall	\$	X	=	\$0.00

+ Additional Fee Item

7. Section G. Initial Escrow Payment at Closing: This information will transfer from the information that you have listed from your 3.4 export, you can update this information if you need/want to.

G. Initial Escrow Payment at Closing				Total: \$130.00
Monthly Amount	Number of Months	Total Amount		
Homeowner's Ins. \$65.00	X 2	=	\$130.00	
Mortgage Ins.	\$	X	=	\$0.00
Property Taxes	\$	X	=	\$0.00
City Property Tax	\$	X	=	\$0.00
Flood Insurance Reserve	\$	X	=	\$0.00
Paid To Name				
USDA Annual Fee	\$	X	=	\$0.00
Windstorm	\$	X	=	\$0.00

+ Additional Fee Item

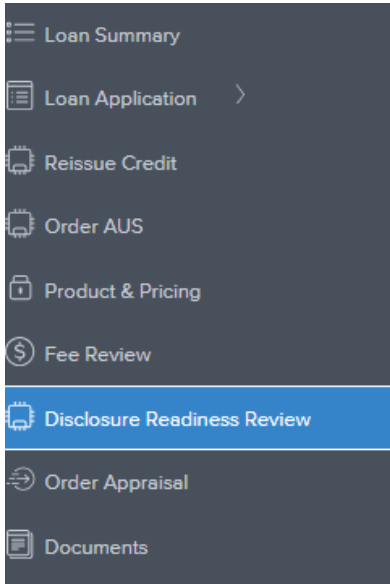
8. Once all your fee's have been entered, you can click on the save button at the bottom of the page.

J. TOTAL CLOSING COSTS	Total: \$2,010.00

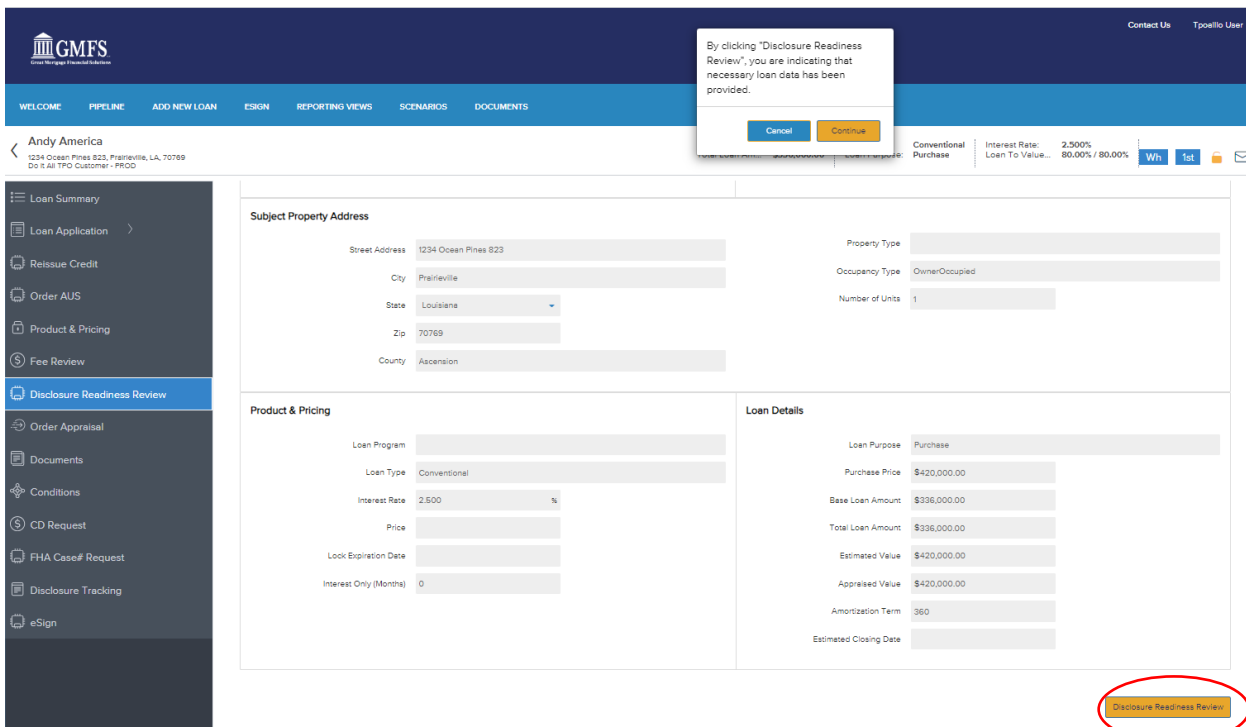
Request Loan Estimate [Save](#)

Requesting Disclosures:

1. Click on Disclosure Readiness Review in the left hand menu tab under Fee Review.



2. The Disclosure Readiness Review will show you a snapshot of the loans information for you to review before you click the request disclosures. **Please review all the information.** Once the information has been reviewed you can click on the Disclosure Readiness Review to request your disclosures.



By clicking "Disclosure Readiness Review", you are indicating that necessary loan data has been provided.

Cancel Continue

Conventional Purchase Interest Rate: 2.500% / 80.00% / 80.00% Wh 1st

Andy America
1234 Ocean Pines 823, Prairieville, LA, 70769
Do it all. TPO Customer #900

Subject Property Address

Street Address	1234 Ocean Pines 823	Property Type	
City	Prairieville	Occupancy Type	Owner/Occupied
State	Louisiana	Number of Units	1
Zip	70769		
County	Ascension		

Product & Pricing

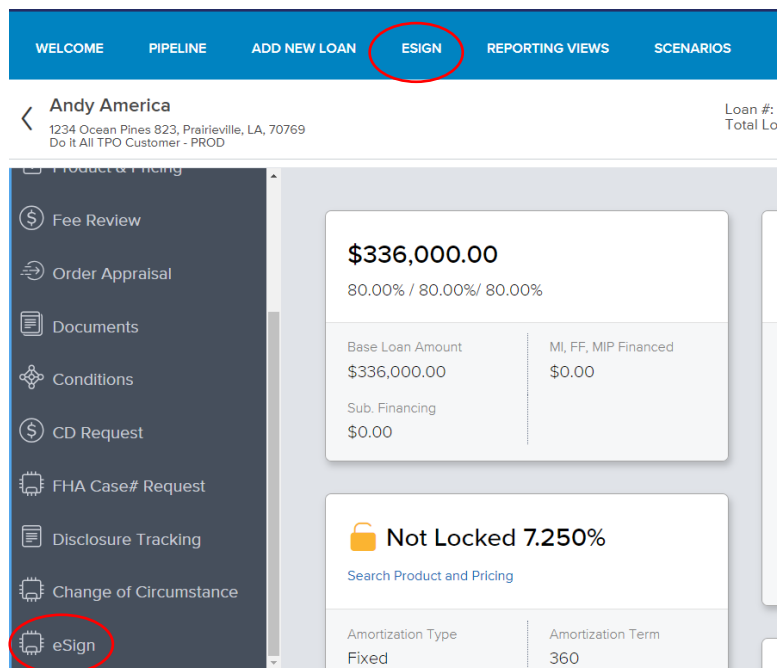
Loan Program	
Loan Type	Conventional
Interest Rate	2.500 %
Price	
Look Expiration Date	
Interest Only (Months)	0

Loan Details

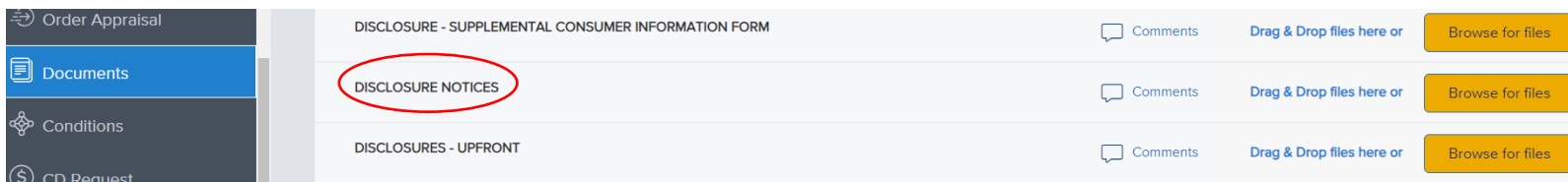
Loan Purpose	Purchase
Purchase Price	\$420,000.00
Base Loan Amount	\$336,000.00
Total Loan Amount	\$336,000.00
Estimated Value	\$420,000.00
Appraised Value	\$420,000.00
Amortization Term	360
Estimated Closing Date	

Disclosure Readiness Review

3. The disclosure desk will receive a notification letting them know that the disclosures have been requested.
4. The disclosure desk will work on the loan preparing the information to be sent to the borrowers. Before sending the loan estimate, the LO and the processor will receive a copy of the Loan Estimate to review prior to the disclosures being sent. This is the time to make any adjustments to the Loan Estimate. If the disclosure desk does not hear back from the LO or processor and time is getting close to the 3 day disclosure period, they will go ahead and submit the Loan Estimate and disclosures to the borrower to sign.
5. The disclosure desk will send the LO an email letting them know they need to go into the portal to the eSign tab to sign their disclosures. Only the LO on the file will have access through their own personal credentials to sign these disclosures.



6. The disclosure desk will upload 2 bundles of PDF's into the document section under the folder called Disclosures upfront. 1 bundle will be labeled unsigned package and the 2nd will be called signed. This is for your records.



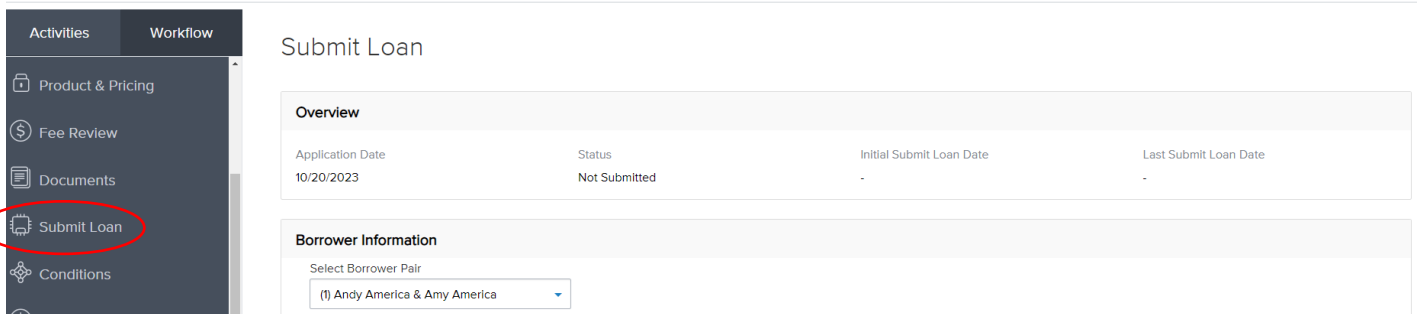
7. Once the LO and borrower(s) have signed all the disclosures you will be greeted with an email acknowledging the completion of your disclosures and will have the ability to submit your loan to the GMFS processing queue.

The _____ disclosure package has been signed and retrieved by GMFS, and is ready for you to push into processing.

Once you have submitted to processing, your file will be picked up by the first available processor to submit for underwriting.

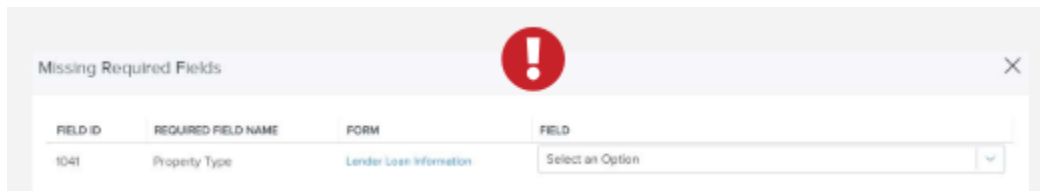
If your processor comes across any additional information that is needed for the file, they will reach out to you before submitting to underwriting.

Thank you!



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 save.

Congratulations, you have requested disclosures. Please see the following How to Guides for next steps.

Loan Submission
 Dual AUS
 Requesting FHA Case Number
 Requesting Prelim CD/Closing