

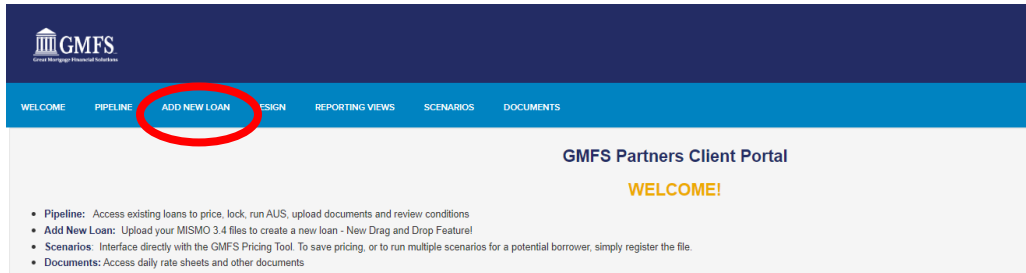


ENCOMPASS – HOW TO REGISTER A NEW CORRESPONDENT NON-DELEGATED LOAN

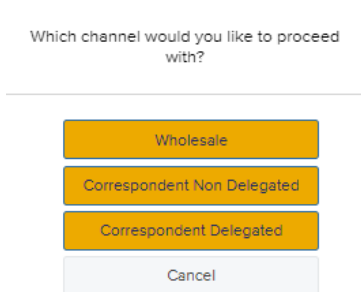
Register A New Correspondent Non-Delegated Loan:

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

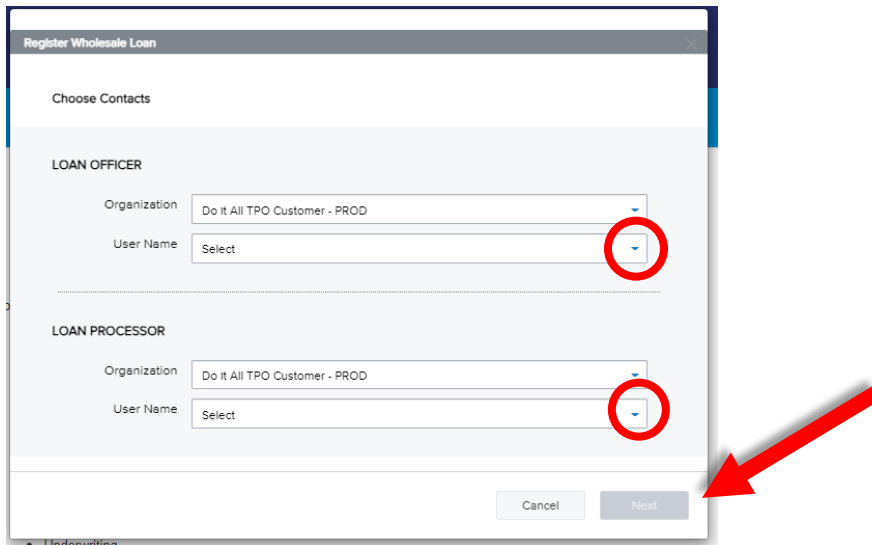
1. Click Add a New Loan.



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

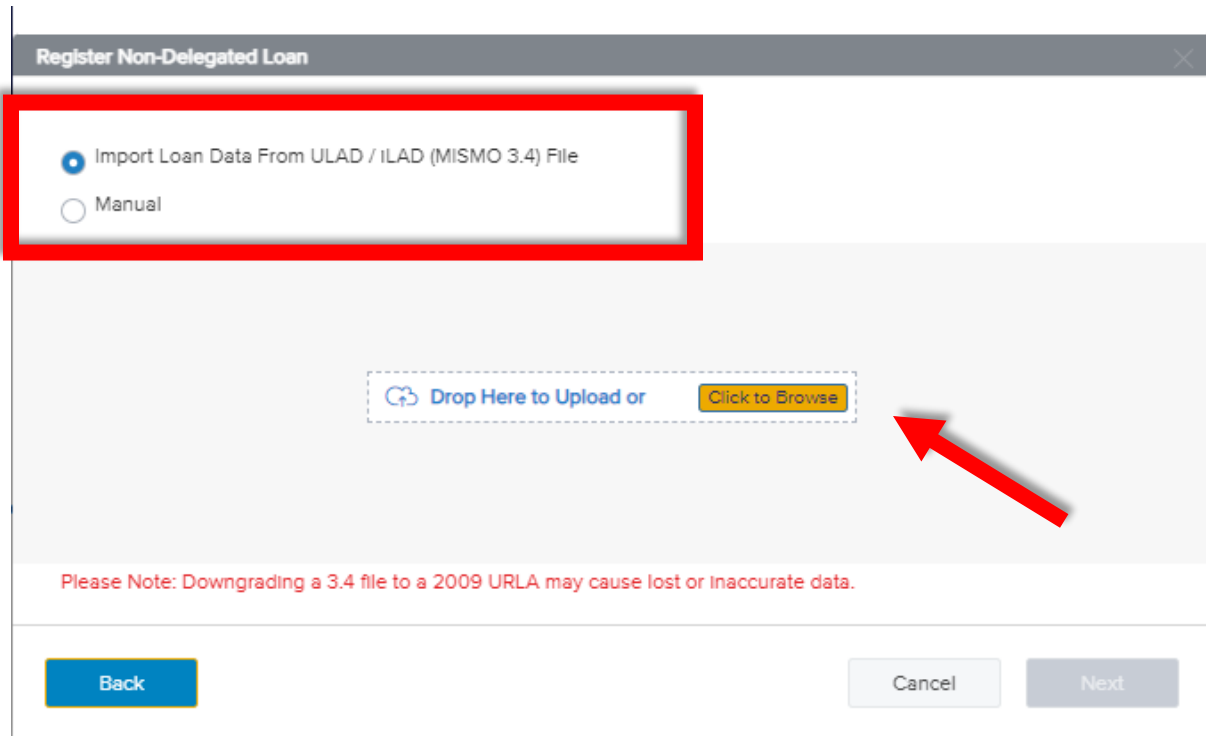


3. Choose your Contacts. Select the correct Loan Officer and Processor. Click Next to Proceed.



ENCOMPASS – HOW TO REGISTER A NEW CORRESPONDENT NON-DELEGATED LOAN

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



Register Non-Delegated Loan

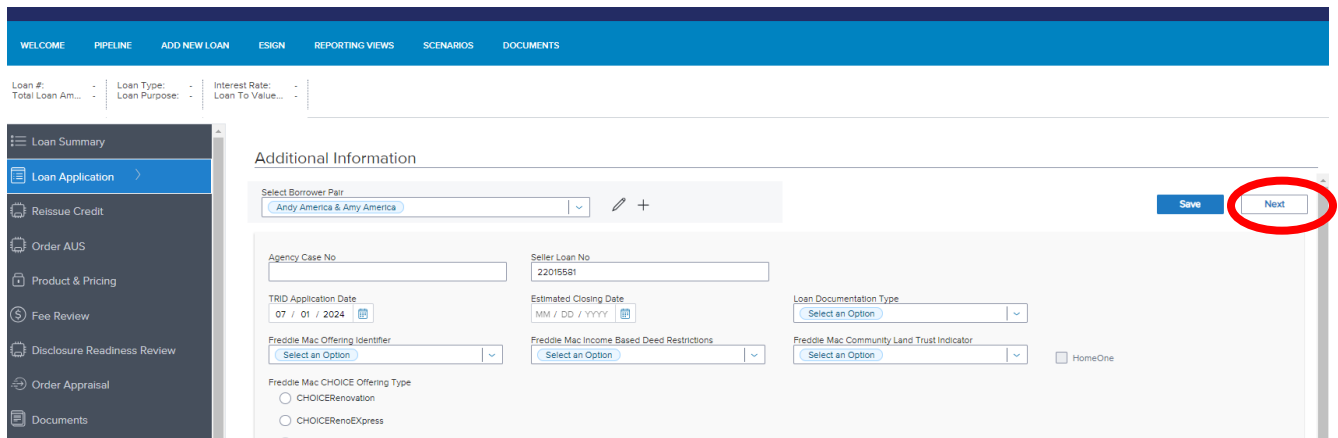
Import Loan Data From ULAD / ILAD (MISMO 3.4) File
 Manual

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 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****



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

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

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

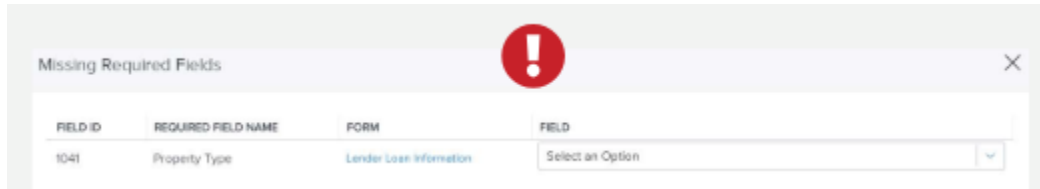
Freddie Mac Offering Identifier: Select an Option Freddie Mac Income Based Deed Restrictions: Select an Option Freddie Mac Community Land Trust Indicator: Select an Option HomeOne

Freddie Mac CHOICE Offering Type
 CHOICERenovation
 CHOICERenoExpress
 CHOICERenovationMortgageRefinance

ENCOMPASS – HOW TO REGISTER A NEW CORRESPONDENT NON-DELEGATED LOAN

Error Messages

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

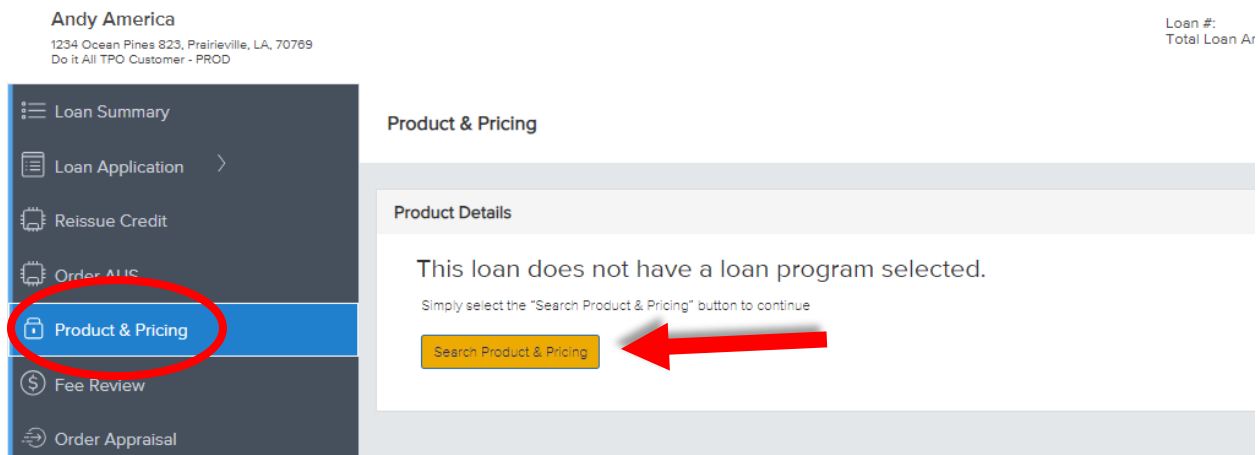


- Error reasons will be displayed under the Description field.
- You can either Review the Loan or choose/enter the correct information utilizing the drop-down arrows.
- Once you cured the error, click update.

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 CORRESPONDENT NON-DELEGATED LOAN

- 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

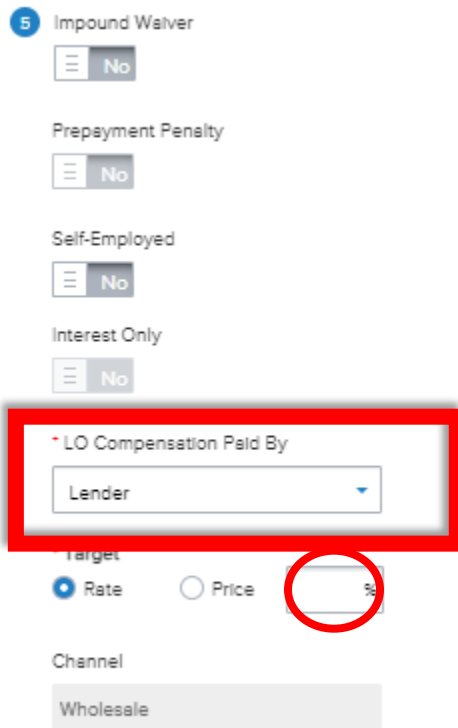
4 * Base Loan Amount \$336,000.00	MI, MIP, FF Financed + \$ []	=	* Total Loan Amount \$336,000.00	LTV 80.00	/	CLTV 80.00	/	HCLTV 80.00
* Address 1234 Ocean Pines 823	* City Prairieville							
* Subject Property State Louisiana	* County Ascension		* Postal Code 70769	* Number of Units 1				
* Property 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								

5 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

ENCOMPASS – HOW TO REGISTER A NEW CORRESPONDENT NON-DELEGATED LOAN

- 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”



5 Impound Waiver
 No

Prepayment Penalty
 No

Self-Employed
 No

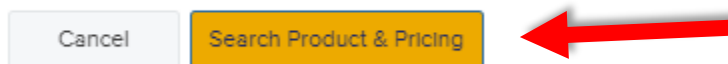
Interest Only
 No

* LO Compensation Paid By
Lender

Target
 Rate Price

Channel
Wholesale

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



Cancel Search Product & Pricing

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.

ENCOMPASS – HOW TO REGISTER A NEW CORRESPONDENT NON-DELEGATED LOAN

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:
 FHA Case # Assigned:

Desired Rate:
 Borrower Pays MI (if required):
 Borrower Paid:
 Reduced MI:

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

Interest Only:
 Prepayment Penalty:

Total Loan Amount

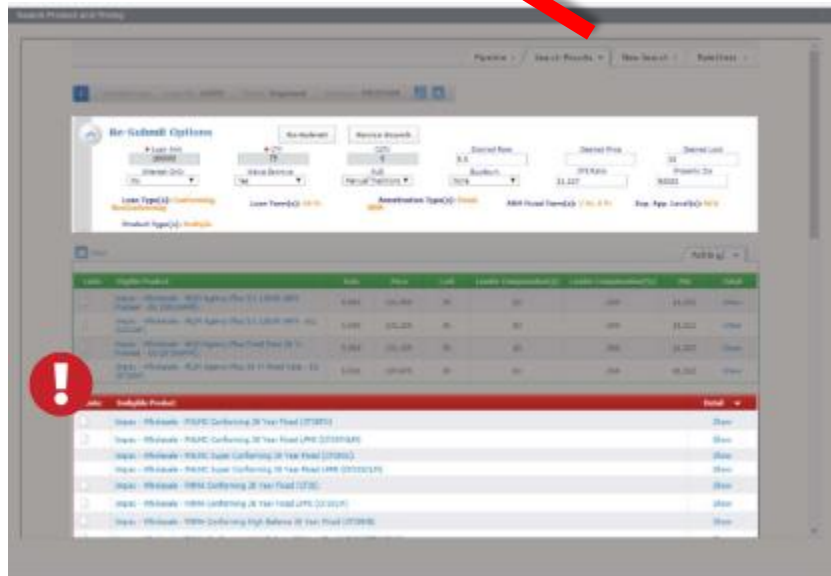
VA Veteran Type/History:
 Active Duty - Subsequent:
 PMI/MIP/FF/G Fee Paid in Cash:

Exempt from Funding Fee:
 PMI/MIP/FF/G Fee Financed:

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

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

Finance Entire Amount



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.

ENCOMPASS – HOW TO REGISTER A NEW CORRESPONDENT NON-DELEGATED LOAN



Eligible Products are highlighted in GREEN

Locks	Eligible Product	Rate	Price	Lock	Lender Compensation(\$)	Lender Compensation(%)	PMI	Detail
	Strap - Wholesale - NQM Agency Plus 30 Yr L2001 ARM Fixed - 30 (245)ARM	5.500	101.563	30	\$0	.000		\$1,023 Show
	Strap - Wholesale - NQM Agency Plus 30 Yr L2001 ARM - CG (30YR)	5.500	101.258	30	\$0	.000		\$1,023 Show
	Strap - Wholesale - NQM Agency Plus Fixed Rate 30 Yr Fixed - 30 (375)ARM	5.500	101.624	30	\$0	.000		\$1,023 Show
	Strap - Wholesale - NQM Agency Plus 10 Yr Fixed Rate - 30 (30YR)	3.000	108.873	30	\$0	.000		\$1,023 Show

Rate	Price	Lock	Lender Compensation(%)	Lender Compensation(\$)	Lender Cost(\$/%)	PMI	Detail
4.250	98.800	30	.000	\$0	1.000% (\$1800)	\$885	
4.375	98.228	30	.000	\$0	0.750% (\$1200)	\$859	
4.500	97.500	30	.000	\$0	0.500% (\$900)	\$822	
4.625	96.738	30	.000	\$0	0.250% (\$450)	\$785	
4.750	136.600	30	.000	\$0	0.000% (\$0)	\$749	
4.875	136.336	30	.000	\$0	-0.250% (-\$450)	\$713	
4.999	136.000	30	.000	\$0	-0.500% (-\$900)	\$676	
5.125	135.736	30	.000	\$0	-0.750% (-\$1350)	\$640	
5.250	131.600	30	.000	\$0	-1.000% (-\$1800)	\$604	
5.375	131.258	30	.000	\$0	-1.250% (-\$2250)	\$568	
5.500	131.000	30	.000	\$0	-1.500% (-\$2700)	\$532	
5.625	131.736	30	.000	\$0	-1.750% (-\$3150)	\$496	
5.750	132.600	30	.000	\$0	-2.000% (-\$3600)	\$460	

- 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.

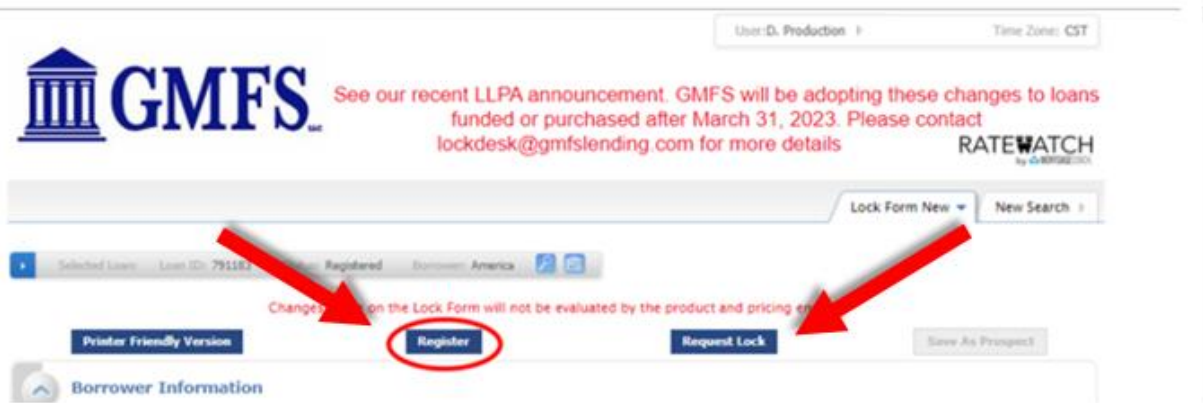
Yes
 No

Comments:

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



ENCOMPASS – HOW TO REGISTER A NEW CORRESPONDENT NON-DELEGATED LOAN



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.

- Reissuing Credit
- Loan Submission
- Dual AUS
- Working Conditions
- Requesting Prelim CD/Closing