



## **Installation and Administration Guide**

For use with Encompass 19.1 Banker Edition

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Encompass Installation and Administration Guide - Banker Edition

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# Chapter 1

## Introduction

Welcome to the *Installation and Administration Guide* for Encompass Banker Edition. This guide contains installation, system setup, configuration, and administration information.

**NOTE:** To access all of the features described in the guide, you must be logged in to Encompass as the admin user.

### Getting Help with Encompass

Many resources are available to help you learn and use Encompass.

#### The Encompass Help Menu

The Help menu at the top of your Encompass window contains options that take you directly to the information you need. Each option is described below.

- **Encompass Help**

The online help system provides comprehensive Encompass information, including detailed descriptions of features and tools, step-by-step instructions, and tutorial videos. You can also open the online help by pressing the **F1** key.

- **Tutorials**

The Video Tutorials page contains a selection of video tutorials that teach you to use Encompass features such as the Pipeline, eFolder, and Dashboard.

- **Glossary**

The Glossary contains definitions of the terminology and features in Encompass.

- **Guides & Documents**

The Guides & Documents contains the latest versions of Encompass documentation, including user guides, white papers, and links to quick reference guides and video tutorials.

- **Quick Reference Guides**

The Quick Reference Guides are one-page, easy-to-follow workflows of common tasks and processes in Encompass.

- **Training Schedule**

The Training website contains detailed information on the programs and options available to help you learn Encompass. You can watch video tutorials, sign up for online classes and learn about onsite and custom class offerings.

- **Technical Support Options**

The Technical Support website contains a searchable database of how-to articles and problem solutions, as well as options for contacting our support team.

- **Diagnostic Mode**

In Encompass 18.1, the Diagnostic Mode – Just in Time option was added to the Encompass Help menu for admin users (and other authorized users provided with the required access rights via their persona). In addition, the Diagnostic Mode option available in previous versions of Encompass has been renamed to Diagnostic Mode – Entire Session.

The Diagnostic Mode – Just in Time (JIT) option can be used to perform application logging in real time.

Clients can use this to diagnose issues, investigate how features are working, and monitor activities in Encompass. Users can create a JIT log file with pertinent application data and then send it to Ellie Mae's Customer Support team so they can analyze it and help diagnose issues or provide guidance on Encompass usage. Once you click the Diagnostic Mode – Just In Time option, the following actions are provided:

- **Start Logging** – Click this button to start the logging process. (Once clicked, this button will change to **Stop Logging**. Click this button to stop the logging process.)
- **Open Encompass Log** - Click this button to open the JIT log file.
- **Open File Location** – Click this file to open the directory where the JIT log file is located.
- **Add Note** – Click this button to enter a note that will be added to the log file. This entry is recorded in real-time to assist you in diagnosing issues. For example, you could click **Add Note** and then enter a note such as Save Loan File after changing address right before or after you perform the task.

- **Clear Log**- Click this button to clear the log (i.e., remove all data from the log) without having to restart Encompass. Assuming the JIT Logger was monitoring your system previously or if there were errors indicated in the log, clicking the **Clear Log** button gives you a blank log file to start logging with (and the old entries are not included).

It is very important to note the JIT log file is transferred manually to the Customer Support team using various methods such as Bomgar, WebEx virtual meeting, or an MIS services/diagnostics site. These are the same methods that were used with the data generated in Diagnostic Mode in previous versions of Encompass and will continue to be used with the Diagnostic Mode – Just In Time option. These log files may contain sensitive Personally Identifiable Information (PII). The PII information in these log files are masked in order to keep this information (email addresses, phone numbers, and Social Security Numbers, passwords and date of birth) secure. Instead of plain text, this information is displayed as a series of special characters.

- Genuine Channels are recorded in the JIT Logger log files. These logs indicate system connectivity status and are created when a GCTrace is added to your system registry (typically when Customer Support is helping you diagnose an issue).
- If your company was granted access (via a custom plugin) to the Encompass JIT Logger prior to the Encompass 18.1 major release, it is important that you no longer load that JIT Logger custom plugin. Running the plugin version at the same time as this new Diagnostic Mode – Just In Time version provided from the Encompass Help menu will cause issues with the tool.

- **Feedback**

Send your ideas, suggestions, or comments about the Encompass Resource Center to us.

- **Ellie Mae Home Page**

The Ellie Mae home page provides the latest company information as well as links to the Encompass Resource Center, our software, web, paperless, closing, and compliance solutions.

- **Release Notes**

The Release Notes page includes links to both current and past release notes.

## Field-Level Help in Encompass

Field-level help automatically displays when you hover your mouse pointer over a field on an input form. The help contains the field ID followed by the description.

### The HelpPad

The HelpPad allows you to capture field-level help in a separate HelpPad window. This is especially useful for fields that include detailed definitions or calculations.

- 1 To access the HelpPad, press the **CTRL** key on your keyboard and then click a field on a form.

HelpPad opens with the selected field-level help displayed.

- 2 Repeat step 1 to add more field descriptions to the HelpPad.

You can now view, print, copy, or save the information as needed.

### To Disable Field-Level Help:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Personal Settings**, and then click **My Profile**.
- 3 Clear the **Enable field-level help** check box and click the **Save** icon.

## Chapter 2

# Installing Encompass

This chapter describes Encompass installation steps. Before installing Encompass, verify the system requirements described in the [Product System Requirements and Compatibility Matrix](#) for Encompass. Additional third-party applications (such as Adobe Acrobat Reader DC) are installed by the Encompass Installation Manager if the applications are not already on your computer.

**NOTE:** System requirements are subject to change as Ellie Mae updates the software to accommodate new features and regulation requirements.

## Installation

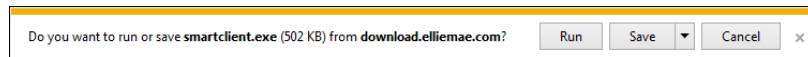
Before a user can log in to Encompass for the first time, the Encompass SmartClient components must be installed. This is a one-time-only procedure performed by a user logged on to the computer using a Microsoft® Windows account with “admin” privileges.

### To Install SmartClient:

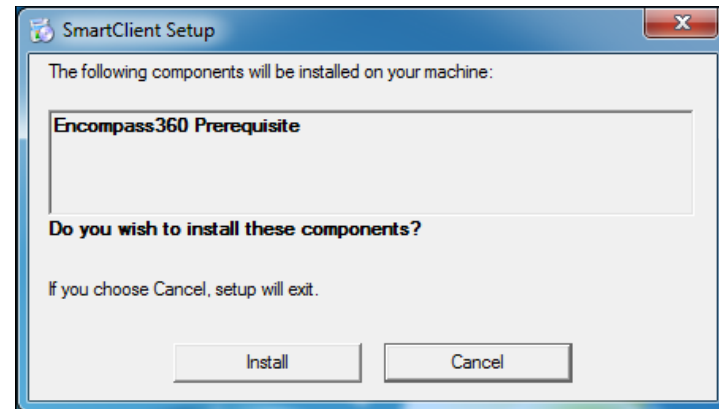
- 1 Log in to the computer using a Windows account with **admin** privileges.
- 2 Click the following link to start the installation process.

<http://www.elliemae.com/getencompass360>

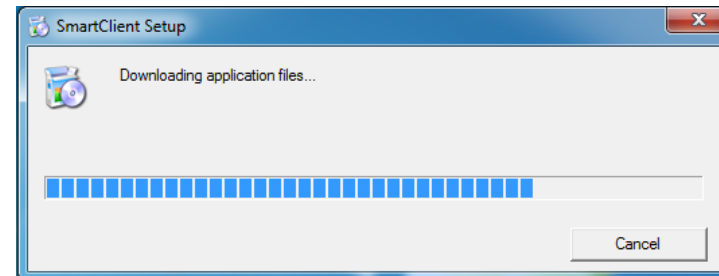
- 3 On the File Download - Security Warning window, click **Run**.



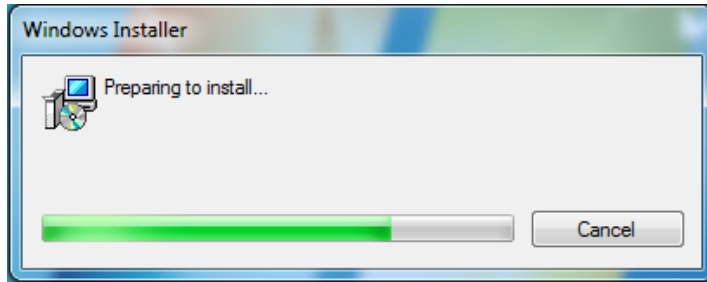
- 4 When prompted, click **Install** to confirm that you want to install the items required for the Encompass SmartClient.



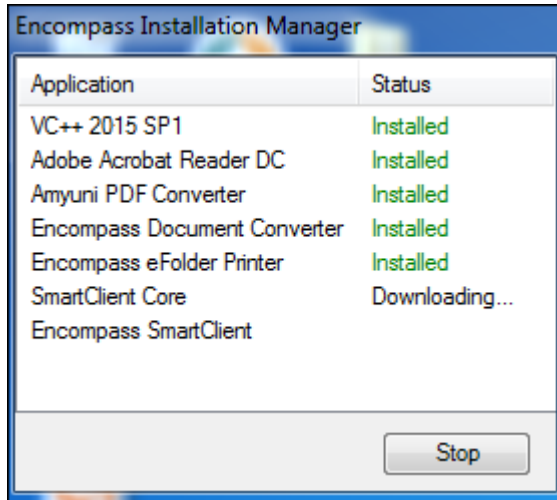
The application files are downloaded, and then the Installation Manager is loaded.



- 5 If the Internet Explorer - Security Warning window displays, click **Run**. The Windows Installer displays a **Preparing to install** message and then the Encompass Installation Manager is loaded.



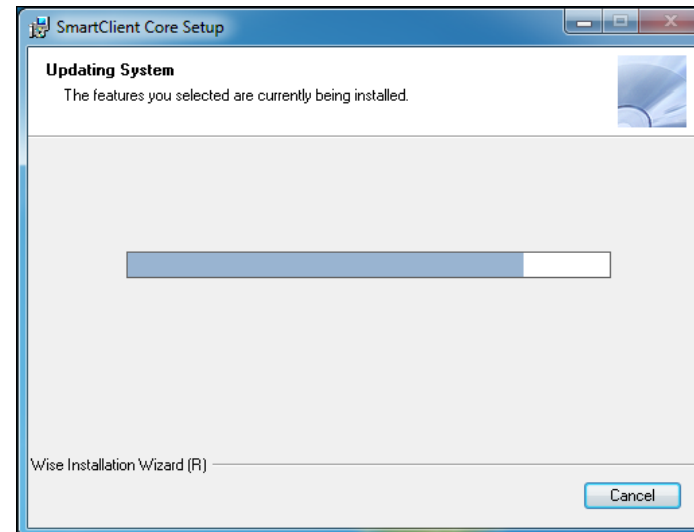
The Encompass Installation Manager installs each required application and displays the progress of the installation.



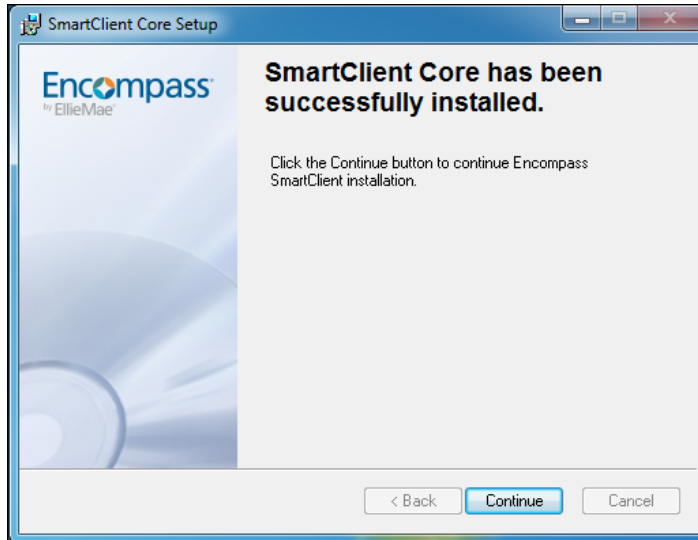
- 6 When the SmartClient Core Installation wizard opens, click **Next**.



- 7 The Updating System window shows the progress of the installation.



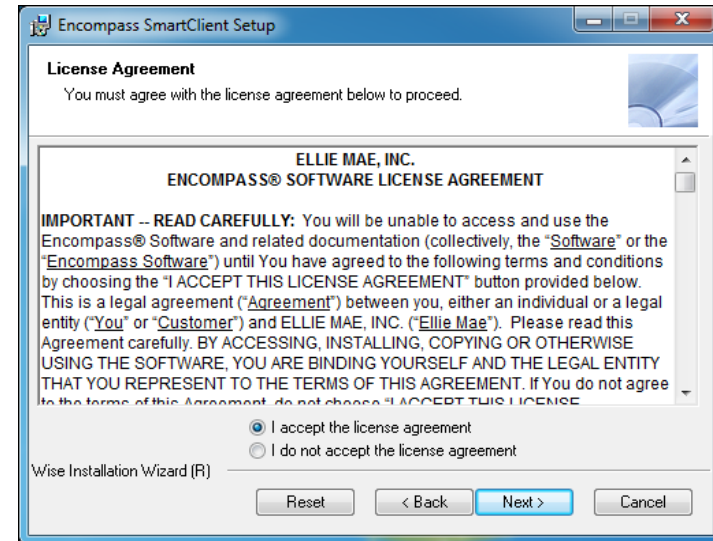
- 8 When the installation of the SmartClient Core is complete, click **Continue**.



- 9 When the Encompass SmartClient Installation wizard opens, click **Next**.

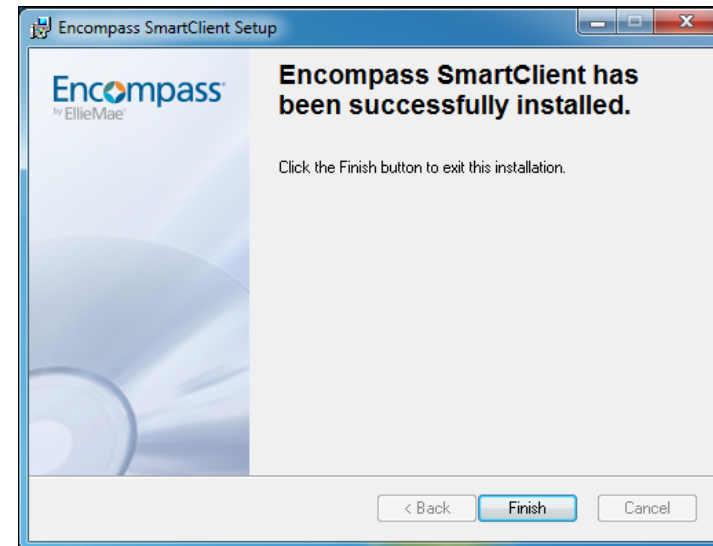


- 10 On the License Agreement window, click **I accept the license agreement**, and then click **Next**.



- 11 When the installation is complete, click **Finish**.

The SmartClient Installation Wizard and the Installation Manager will automatically close.






# Chapter 3

## Logging In to Encompass

### System Administrator Log In

As the system administrator, you should log in as the *admin* user so that you have access to all functions. Use the Administrator password you created during installation.

#### To Log In as the System Administrator:

- 1 Double-click the **Encompass** icon on your desktop. 
- 2 On the Encompass Log In window, enter the following:
  - User ID: **admin**
  - Password: [created during installation]
  - Connection: **Networked**
  - Server: [The name of your Encompass server]



- 3 Click **OK**.

#### To Determine the Windows Server Name:

- 1 On the server machine, right-click the **My Computer** icon on the desktop, and then click **Properties**.
- 2 Click the **Computer Name** tab.

The server name is the value in the **Full computer name** field.

#### To Determine the IIS Server Name:

The IIS server name is the URL created when you installed the IIS server. If Encompass is installed using the default options, the URL is:  
`https://<yourcompanydomain>/Encompass`

### User Log In

After you log in as admin user, you will set up your organization and users (Refer to Chapter 5, “Company/User Setup” and “Organizations/Users” on page 21.)

#### Log In Requirements

To enable your users to log in to Encompass, you must provide them with a:


- User ID
- Password
- Server Name

#### Log In to Encompass

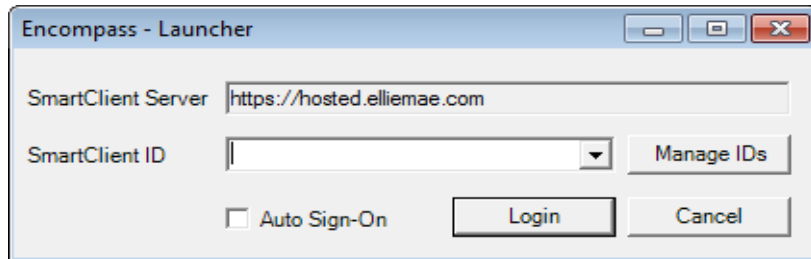
The first time a user logs in to Encompass, the Encompass - Launcher opens. For all following logins, the user will be taken directly to the Encompass Log In window where the user will enter the Encompass User ID and Password provided by the system administrator.

**IMPORTANT:** Before logging in for the first time, make sure the Encompass administrator has provided the user with the SmartClient ID that is required for this procedure.

## To Log In to Encompass

- 1 Double-click the **Encompass** icon on your desktop. 
- 2 On the Encompass - Launcher, enter the **SmartClient ID** provided by your system administrator.
- 3 The **Auto Sign-On** check box is selected by default.
  - If the check box is selected, the Encompass - Launcher will not display on future logins.
  - If the check box is cleared, the Encompass360 - Launcher will display each time you log in.

**NOTE:** If you need to log on to different Encompass environments, for example test and production environments, use the **Manage IDs** button to add, delete, or reorder the SmartClient IDs for the different Encompass environments that are available for selection from the drop-down list. Make sure you clear the **Auto Sign-On** check box so that the launcher displays each time you log on, allowing you to select the SmartClient ID for the appropriate environment.
- 4 Click **Login**.



- 5 On the Encompass Log In window, enter your Encompass **User ID** and **Password**.
- 6 Select the **Networked** or **Local** Connection option, and then type the server name or select it from the drop-down list.
- 7 When finished, click **Log In**.



## Chapter 4

# Configuration Guidelines

When you installed Encompass, default settings were created so your users could immediately begin to process and manage loans. However, you will likely want to modify the defaults or create new settings to meet your company's needs.

When you plan your setup and configuration, there are two important areas to consider; the setup sequence and the configuration of your users as it affects their access to loan files, data, and tasks.

**NOTE:** Refer to Chapters 5 through 12 for information and detailed instructions on using all of the system setup, configuration, and administration tools.

### Setup Sequence

Setting up your business environment involves the configuration of many interrelated components. Because of this, some components must be created before others. For example, when you create a user, you will assign a persona to the user. If you haven't first created personas, you will not be able to finish creating the user. Encompass is delivered with default configuration data, including all the components described below. You can use any default component, create your own, or configure your system using a combination of both.

**NOTE:** There are many other components and configuration options that are not directly related to or dependent on other components. However, as much as possible, it is best to configure these options before you begin to originate and process loans.

The list below describes the recommended order for defining your workflow and users.

- Organizations - the hierarchy of your company and its branches. Your users are added to the appropriate branches. "Organizations/Users" on page 21
- Personas - definitions of the job duties in your company, including the allowed access to tasks, and tools. "Personas" on page 13

**IMPORTANT:** At this stage only the names of personas are created so they can be used to create roles. After milestones are created, you will come back and complete the persona definitions, which include milestone-access settings.

- Roles - the job function assigned to carry out the tasks at a specific milestone "Roles" on page 29

- Milestones - a step in the workflow that defines a set of tasks and the role assigned to complete the tasks. "Milestones" on page 30
- Personas - definitions of the job duties in your company, including the allowed access to tasks, and tools. "Personas" on page 13
- Loan Folders - used to organize loan files into logical groups. "Loan Folders" on page 83
- Users - the profiles for users who will log in to Encompass. "Organizations/Users" on page 21
- User Groups - define access to loan and contact data "Organizations/Users" on page 21

When you installed Encompass, default settings were created so your users could immediately begin to process and manage loans. However, you will likely want to modify the defaults or create new settings to meet your company's needs.

When you plan your setup and configuration, there are two important areas to consider; the setup sequence and the configuration of your users as it affects their access to loan files, data, and tasks.

### Access to Loan Files and Data

Several areas support your ability to control your users' access to loan files and loan-related data. These settings determine whether a user has read-only access, read/write access, or full right access (read/write right and assignment right) to a loan.

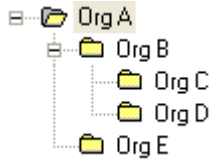
### Organization Hierarchy

A user's position in the organization hierarchy determines their ability to access the loans of other users.

- Users can access loans that they originate or loans that are assigned to them as a loan team member.
- Users can access loans assigned to other users directly below them in the organization hierarchy. If permitted in their User Profile, users can also access the loans of users at the same level in the hierarchy.
- Users cannot access loans assigned to users above them in the hierarchy, or users in other branches of the hierarchy.

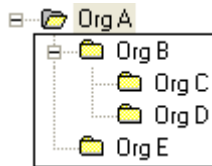
## Sample Hierarchy

The following sample hierarchy shows a typical organizational structure for a company. Each organization within the company is represented by a folder.

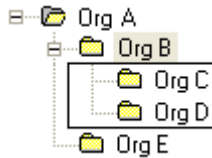


The following examples illustrate how a user's position in the hierarchy determines file access rights.

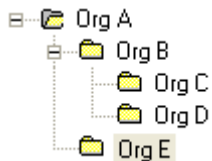
- Users in Org A can access loans assigned to users in any folder below Org A, but not loans assigned to other users in the Org A folder.



- Users in Org B can access loans assigned to users in the folders below them (Org C and Org D), but not loans assigned to other users in the Org B folder.



- There are no folders below Org E in the hierarchy, so users in Org E cannot access loans assigned to any other users.



## User Profile Settings

Two settings in the User Profile control access to loan files.

- Access to all loans in the same level - permits access to loans in the same folder at the same level in the hierarchy, and then the access is set to either View Only or Edit.
- Edit Subordinates' Loans - permits the user to edit loans assigned to subordinates in the hierarchy.

## User Groups

User groups define access to loan and contact data.

- **Loan Access** - access to loans and loan folders
- **Borrower Contacts** - public access to borrower contacts
- **Loan Templates** - access to public templates, such as Loan Programs and Closing Cost templates
- **Resources** - access to public resources such as Custom Print Forms, and Public Business Contact Groups
- **Role List View** - access to specified users in the Roles lists on milestone worksheets, Pipeline searches, Dashboard views, and so on.

## Business Rules

You can create business rules to define access to loan files and specific loan fields.

## Access to Tasks

Whether or not a user can perform a specific task (such as originating a loan) is controlled by the persona settings and the personas that are then assigned to each user. Refer to "Setting Up Users" on page 25 for details on creating a user profile and assigning a persona.

## Loan Folders

You can also specify the type of tasks a user can perform within a specific loan folder. For example, you can specify that loans cannot be originated in the Archive folder. Refer to "Loan Folder Business Rule" on page 180 for details on defining business rules that limit the loans that can be moved into a folder.

# Chapter 5

## Company/User Setup

The remainder of this guide contains information and detailed instructions on setting up and administering Encompass Banker Edition.

Your company information is entered when you register Encompass. Use the Company Information settings to edit the name and address information for your company. Use the Ellie Mae Network Company Password setting to change your company password for the Ellie Mae Network. Use the Services Password Management settings to set up login credentials for individual users ordering Ellie Mae Network services.

### Company Information

Use the Company Information tab to enter company information that displays on reports and loan forms, and to create email signature that can be used in Status Online templates.

#### Company Information Tab

The Company Information is printed on reports and placed in loan forms as applicable. For example, when you originate a loan, the company fields on Page 3 of the 1003 application are filled with the information entered here.

**NOTE:** *The Company Information is applied to the organization at the top of your organization hierarchy. You can use this information for the lower-level organizations you create, or create information specific to each organization. Refer to “Additional Setup Considerations” on page 21.*

#### To Enter Company Information:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Company/User Setup**, and then click **Company Information**.

The screenshot shows a web-based form titled "Company Information". At the top, there is a subtitle: "Set up company information that displays on reports and forms, a company email signature, and licensing data for your company and its branches." Below this, there are two tabs: "Company Information" (which is active) and "License". The form contains several input fields: "Name" (with the value "Ellie Mae - Dev Account"), "D.B.A. Name", "Address", "City", "State", "Zip", "Phone Number", and "Fax Number". An "Add More" button is positioned to the right of the "Phone Number" field.

- 3 On the **Company Information** tab, and then add or change information in the company fields.

#### To Add DBA Names:

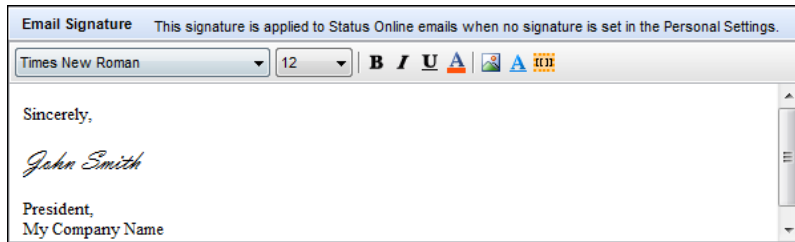
If your company does business under different company names, you can enter as many as four names in the DBA Name fields. You can select one of the DBA names from drop-down lists on forms such as the 1003 Page 3 and the Affiliate Business Disclosure.

- 1 Type a name in the DBA Name field.
- 2 To add additional names, click the **Add More** button and then type a name in the new DBA Name field.

## To Create a Company Email Signature:

Use the Email Signature section to create a company email signature that displays in email notifications for Status Online Updates. The signature is added to an email when content is populated from a template with a signature field. However, if a signature is configured in the My Profile setting in the Personal Settings, the personal signature will be used instead. For additional information about templates, refer to “Company Status Online” on page 229.

- 1 In the Email Signature section, type the content that you want to display for the company signature in a Status Online Update email notification.



- 2 To insert an image, click the **Image** icon to open the Insert Image window, select a file, and then click **Insert**.
  - To add an image to the Insert Image window, click the **Add** icon, browse to the image, and then click **Open**.
  - To delete an image from the Insert Image window, select an image, and then click the **Delete** icon.
- 3 To insert a hyperlink, highlight the link text, click the **Hyperlink** icon, and select an option:
  - To have the link open the WebCenter or Loan Center, select **The WebCenter/Loan Center** option.
  - To have the link open a website, select **General web address**, and then enter the URL for the website in the format **http://www.websitename.com**
  - To have the link open the recipient's email application, select **Email address**, and then enter the email address that you want to display in the email **To** line.
- 4 To insert the signature of the Encompass user who is sending the update, click the **Insert** icon, select the **Signature** option, and then click **Insert**.
- 5 To insert a commonly used field, click the **Insert** icon, select the **Commonly Used Field** option, select a field from the list, and then click **Insert**.
- 6 To insert any Encompass field, select the **Other Field** option:
  - Type the field ID.
  - Or click the **Lookup** icon, select a form in the left panel, right-click a field in the left panel, and then click **OK**.

- 7 When finished, click **Save**.

## License Tab

Licensing information is used when running compliance testing on a loan file. The **License** and **License Type** in sections specify the lender type for your company, the home state where the company's main (or home) office is located, and the type of licenses used by your company (or its branches) in one or more states.

### To Enter License Information:

- 1 In the License section, select the **Use Custom Lender Profile for ECS** check box to apply your company's theory of lending (including custom rules) to be applied when running Encompass Compliance Service (ECS) tests on a loan file.

**NOTE:** Before you can use the custom lender profile for ECS, a named contact from your company must contact the Ellie Mae Client Care team to complete a custom theory of lending questionnaire and identify any additional setup requirements.

- 2 Select a **Lender Type** from the list.
- 3 If your company is a depository institution, select the company's **Home State** from the drop-down list.
  - The applicable laws of the home state are applied to the loan.
- 4 If your company does business in more than one state, select the **All State** option from the list.
  - Or, if your company does business in just one state, select the state to display only the licenses for that state.
- 5 In the Select column, select each license type that applies to your company.
- 6 When you select a license, the **Exempt** check box displays. Select the check box if you do not want the Encompass Compliance Service to apply any license or compliance rules associated with that license in the property state.
- 7 If your company does business in Maryland or Kansas, select the appropriate option for Statutory Election for first lien, subordinate lien, junior, closed-end, and open-end loans for subject properties in Maryland or Kansas.

**NOTE:** For more information about the statutory election options, refer to the “Statutory Elections” online help topic.
- 8 If your organization utilizes Encompass Consumer Connect websites, type the URL of the site you want to assign to the organization in the Site URL field, and then click the **Search** icon (magnifying glass). Encompass Consumer Connect site URLs that match the URL entered by the administrator (either exact matches or partial matches) are listed in the Consumer Connect Site URL pop-up window. There you can search for additional sites or select a site to assign to the organization.

- Alternatively, select the Use Parent Info check box to populate the URL for the Encompass Consumer Connect site associated with the parent organization to this field.

**NOTE:** If an Encompass Consumer Connect site is deleted, loan officers assigned to that site must be reassigned to an active Encompass Consumer Connect site. Otherwise, the borrower will see a 404: Site Not Found message after clicking the link in the notification email they receive from their loan officer.

## ATR/QM

Effective on applications on or after January 10, 2014, the Consumer Financial Protection Bureau's (CFPB) amendment to Regulation Z that implements sections 1411, 1412, and 1414 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) prohibits creditors from making most residential mortgage loans against a closed end first or junior lien secured by a 1-4 unit dwelling unless the creditor makes a reasonable, good faith determination of the consumer's ability to repay the loan. In addition, the rule establishes certain protections for creditors who make a "qualified mortgage". The CFPB has also created specific exemptions and modifications to this Ability-to-Repay rule for small creditors, community development lenders, and housing stabilization programs.

To indicate your company qualifies as a small creditor or rural small creditor, select **Small Creditor** or **Rural Small Creditor** from the drop-down list.

One of these options must be selected for the ATR/QM Eligibility checklist (in the ATR/QM Management tool) to render eligibility results in its Small Creditor Qualified Mortgage column.

To indicate your company qualifies as an exempt creditor, select the option that best describes your business from the Exempt Creditor drop-down list: community development financial institution, community housing development organization, down payment assistance provider, or nonprofit organization.

## Ellie Mae Network Company Password

The Ellie Mae Network company password is created by the system administrator during initial installation of Encompass and is used to prevent unauthorized access to the Loan Mailbox and your electronic service providers.

Use the Ellie Mae Network Company Password feature to make subsequent changes to the password. If you change the company password, communicate the new password to your users. They will be required to type the new password the next time they access your electronic service providers or the Loan Mailbox.

To Change Your Ellie Mae Network Company Password:

On the menu bar, click **Encompass**, and then click **Settings**.

On the left panel, click **Company/User Setup**, and then click **Ellie Mae Network Company Password**.

9 Type the Old Password.

10 Type the New Password and then retype it in the Confirm Password field.

11 Click the **Save** icon.

## Services Password Management

Use the Services Password Management setting to set up usernames and passwords (or other applicable login credentials) for individual Encompass users to use when ordering Ellie Mae Network services.

### To Add a Services Password Account:

1 On the menu bar, click **Encompass**, and then click **Settings**.

2 On the left panel, click **Company/User Setup**, and then click **Services Password Management**.

3 Click the **New** icon.

4 On the Account Details screen, select a Service Category from the drop-down list.

5 Select a service provider from the Provider Name drop-down list.

- This list contains service providers who are members of the Ellie Mae Network. If there are no providers listed, you cannot set up a password account using the service category you selected in step 4.

6 Enter a description for the account.

7 Enter the login credentials that will be used to access the service (for example, the User Name, Login, Password, or TPO number).

**NOTE:** If there are no fields available to enter login credentials, you cannot set up a password account using the service provider you selected in step 5. Select a different provider, and then enter the login credentials in the appropriate fields.



- 8 Click the **Lookup** icon to select the users who will use the login credentials to access the service.
  - Select a **Search by** option from the list, and then click to select a name from the list.
  - Select a user in the Enabled Users list, and then click the **right arrow** to move the user to the Selected Users list.
  - Repeat these steps to add additional users to the Selected Users list.
  - When finished, click **Select**.
- 9 When finished, click **Save**.

## Personas

Personas represent job functions in your company. Each persona defines access to functions, forms, and tools. One or more personas are assigned to each user, depending on the job functions they perform in your company.

**NOTE:** To enable Encompass clients to have more control over who can access their company's settings in Encompass Settings, administrators can grant all personas access to their company's administrative settings at a granular level. Options that correspond to each setting provided in the left panel of the Encompass Settings screen are provided on the Settings tab provided for each persona. Administrators can use this tab to grant the persona access to the selected company settings.

Add/edit/delete rights are granted for all settings. For the Personas setting only, the administrator can choose to provide view-only access or complete (add/edit/delete) access.

**NOTE:** Encompass administrators must configure the desired access settings for each persona. Non-administrator personas are not granted access to all settings by default. If upgrading from an earlier version of Encompass, all existing access settings configured for the persona will be migrated to the new version of Encompass accordingly.

The preconfigured personas and their primary functions are described below.

- **Loan Officer (LO)** - Develops business and initiates loans: develops new client relationships and manages relationships over time; initiates the loan process, gathers basic client information, orders services for pre-qualification and pre-approval, and communicates with processor; monitors loans in the pipeline by tracking milestones and items requiring action.
- **Loan Opener (OP)** - Receives loans from the loan officer and then reviews and further prepares them for the loan processor.

- **Loan Processor (LP)** - Coordinates people and information to construct and finalize loans: uses tools such as forms, documents, and communication logs; monitors own pipeline by tracking milestones and items requiring action.
- **Underwriter (UW)** - Verifies loan accuracy, provides conditions to be met, and then verifies that conditions are met.
- **Closer (CL)** - Manages the closing process: completes and audits the closing information; orders closing documents; reviews, prints, and reorders returned closing documents.
- **Funder (FN)** - Manages the funding process.
- **Secondary Marketing (SM)** - Determines pricing strategies and develops/implements loan programs.
- **Lock Desk (LD)** - Receives and processes lock requests.
- **Shipper (SH)** - Assists with inventory control and provides input to secondary marketing functions; ships loans to document custodians and the investor.
- **Manager (MG)** - Manages the business: monitors the pipelines of loan team members; manages the bottom line, such as resource assessment and management, and financial forecasting.
- **Marketing (MK)** Markets to contacts to generate leads. (*Banker*)
- **Post Closer (PC)** - Confirms all documents are completed and generated.
- **Servicer (SV)** - Services the loan.
- **Quality Control (QC)** - Inspects loans for quality.
- **Accounting (AC)** - Manages financial documents.
- **Archiver (AR)** - Archives loan documents for the future retrieval.
- **Super Administrator (admin)** - Administers the system: maintains company, organization, and user settings; maintains default system settings; has access to all system features and functions.
- **Administrator** - Based on position in company, has access to various company settings.

For information about the Encompass Settings and add-on products that users can access based on their persona, refer to the [Persona Access to Encompass Settings](#) guide.

## About Administration Personas

All users with an Administrator persona have access to loan, contact, and user data for users in their own folder, and folders below them in the hierarchy. Encompass also ships with two administration personas that can be assigned to users who will help with administration:

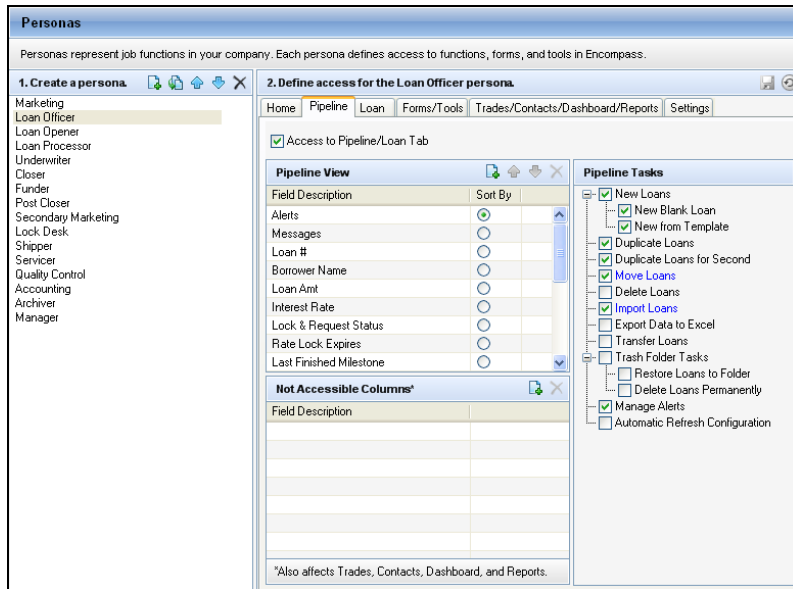
- Super Administrator
- Administrator (Global or Local depending on location in the hierarchy)



Refer to [Appendix A, “Administration Personas”](#) for detailed information.

### To Create a Persona:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Company/User Setup**, and then click **Personas**.



- 3 In the **Create a Persona** section, click the **New** icon.
- 4 On the Create a Persona window, type a Persona Name and select a default access option, and then click **OK**.

**TIP:** When selecting the default access option, you can create the new persona with access granted to all features or access to no features. Select the option that will save the most time when you define the persona's access.

### To Define Persona Access:

- 1 In the left panel, select a persona.
- 2 Select check boxes under each of the tabs to grant access to the functions and tools.
- 3 When finished, click the **Save** icon to save the persona.

## Access Tab

Defines whether a persona can access the Encompass client only or both desktop and mobile versions of Encompass. Also defines access to Analysis Tools.

### Mobile Access

For use with Encompass Mobile, use this tab to indicate the persona can access the desktop Encompass client only or if they can access both the desktop Encompass client only or if they can access both the desktop client and the mobile version of Encompass. Options available in the Access tab are:

- Microsoft Windows Encompass Client
- Both Microsoft Windows Encompass Client and Encompass Mobile in a web browser

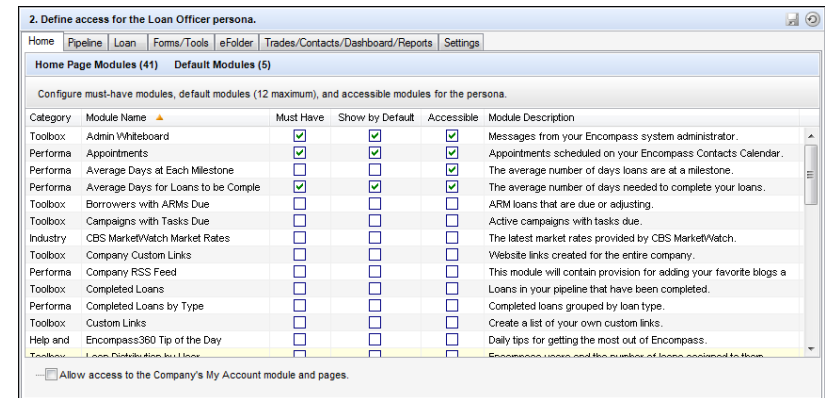
When you select **Both Microsoft Windows Encompass Client and Encompass Mobile in a web browser**, a confirmation message displays. Select the **I understand and accept these terms** check box, and then click **OK**.

### Web View Access

Settings in this section define the persona's access to Analysis Tools. Select the **Enable Analysis Tool** check box to enable the persona to access Analysis Tools.

### Home Tab

Defines the default Home Page view and the persona's ability to configure Home Page modules. Up to 12 modules can display on the user's Home Page at one time.



- 1 In the **Must Have** column, select modules that must always display on the users Home Page.

- In the Show by Default column, select modules that display by default unless users reconfigure their Home Page layouts.

**NOTE:** Modules that are selected as Must Have are automatically set to Show by Default.

- In the Accessible column, select the modules that the persona is permitted to add or remove from the Home Page.

**NOTE:** Modules that are selected to Show by Default are automatically Accessible for personas who can add or remove modules.

- Select **Allow access to the Company's My Account module and pages** to enable the persona to view company license information and company transactions from the My Account module.

## Pipeline Tab

Defines whether a persona can view the Pipeline and Loan tabs, and what the persona can see and do on the Pipeline tab.

- Select the check box at the top of the tab to give the persona access to the Pipeline and Loan tabs. If you give the persona access, complete the Pipeline View, Not Accessible Columns, and Pipeline Tasks sections.

2. Define access for the Loan Officer persona.

Home Pipeline Loan Forms/Tools eFolder Trades/Contacts/Dashboard/Reports Settings

Access to Pipeline/Loan Tab

**Pipeline Views**

Name

Default View

**Not Accessible Columns\***

Field Description	Field ID
Alert - eFolder Update	Alert.eFolderUpd
Alert - Redisclose REGZ - T	Alert.RediscloseT

\*Also affects Trades, Contacts, Dashboard, and Reports.

**Pipeline Tasks**

- New Loans
  - New Blank Loan
  - New from Template
- Duplicate Loans
  - Duplicate Loans for Second
- Move Loans
- Delete Loans
- Import Loans
- Export Data to Excel
- Generate NMLS Report
- Transfer Loans
- Trash Folder Tasks
  - Restore Loans to Folder
  - Delete Loans Permanently
- Manage Alerts

## Pipeline View

Create the default Pipeline view for the persona by configuring the columns that display on the Pipeline, the order in which they appear, the sorting order for the loan entries, and by applying search filters to the Pipeline data.

- In the Pipeline Views section, click the **New** icon.

- Select **Create a new, empty Pipeline view**.

**NOTE:** Select **Create using an existing Pipeline View** to copy the settings from an existing view and then follow the steps below to customize and save it as a new view. Select a **Persona** and then select the **View to copy**. Only existing views for the selected persona are available to copy.

- Type a name for the custom Pipeline view.
- Select loans, configure columns, sort data, and set search filters, as described below.
- When finished, click **OK**.
- The view at the top of the Pipeline Views list is the persona's default view. Use the **up** and **down** arrows to reposition the views.

### To Select All Loans or My Loans

- Select a loan folder, and then select a **View** option.
  - If you do not select an option from the Loan Folder drop-down list, the custom view will be available to select when the persona is viewing files within any of their loan folders.
  - Select **My Loans** to display only loans where you are a loan team member.
  - Select **All Loans** to display all loans that you have permission to view.

### To Add or Remove Columns

- To select one or more fields that will display as columns in the Pipeline view, click the **Edit** icon.
  - To search for a field, type one or more characters and click **Find**. The first occurrence of the characters in any column is found.
- To add a field, select the corresponding check box.
  - To remove a field, clear the check box.
- Repeat steps 1 and 2 until you have added all the columns required for the default view, and then click **OK**.
  - Use the **up** and **down** arrows to reposition the columns. After you click **OK**, you can also reposition the columns by clicking and then dragging a column to the desired location.
  - Columns arranged from top to bottom on the list will display from left to right on the Pipeline.

### To Change Column Order:

- Click and then drag a column to the desired location.

- OR -

- 1 Click the **Edit** icon, and then select a column name in the list.
- 2 Click the **up arrow** or **down arrow** in the upper-right corner to move the column up or down in the list.
  - The column at the top of the list displays on the far left of the table. The remaining columns display from left to right according to their list order.
- 3 Click **OK**.

#### To Sort Data:

- 1 To sort the data in a column, click a column header to display data in ascending order based on the information in the column.
- 2 Alternately click the header to sort the data in descending or ascending order.
  - **Example:** Click the **Loan Amount** column to display loans with the lowest amounts at the top of the Pipeline and loans with the highest amounts at the bottom. Click the header again to display the highest amounts at the top.
  - By default, loans are sorted in ascending order based on the information in the selected column.

**NOTE:** You can sort loans based on two levels of loan data. For example, you can sort loans based on the loan amount and the last finished milestone. First, click the **Loan Amount** column header to sort by ascending loan amount. Then, click the **Last Finished Milestone** column header. The loans are sorted by last finished milestone, and the loans within each milestone group are sorted in ascending order by loan amount.

#### To Apply Search Filters:

- 1 To apply a search filter to the Pipeline data, click **Advanced Search**.
- 2 On the Advanced Search window, click the **New** icon.
- 3 On the Add/Edit Search Filter window, click the **Find** icon.
- 4 On the Select Field window, double-click to select a field from the list.
  - Or, type one or more characters and click **Find**. The first occurrence of the characters in any column is found.
- 5 Select an **Operator**, enter (or select) a **Value**, and then click **OK**.
  - The Operator and Value define how the field will be used to search for loans. For example: Field ID= 1109 (Loan Amount), Operator = Greater than, Value = 250000.
- 6 Repeat steps 2 through 5 to add more filters.

**NOTE:** You can use parentheses to control the order in which multiple filters are evaluated. Click **Parentheses**, select the filters to group, click the **New** icon, and then click **OK**.

- 7 Click **Apply**.

## Not Accessible Columns

Select the columns that the persona cannot add to the Pipeline.

- 1 To make a column inaccessible to the persona, click the **New** icon.
- 2 On the Select Field window, select a field from the list, and click **OK**.
  - To search for a field, type one or more characters in the Find field, and then click **Find**. The first occurrence of the characters in any column is found. Continue clicking **Find** to view additional occurrences.
- 3 Continue selecting fields until you have added all the inaccessible fields.
  - To add more than one field at a time, select a field and then click **Add**. Repeat this process for any additional fields. When finished, click **OK**.
  - The selected fields display in the Not Accessible Columns list.

**NOTE:** The same field cannot be added to both the Pipeline View and Not Accessible Columns at the same time.

- 4 To make a field accessible again, select the field on the list, and then click the **Delete** icon.

**NOTE:** The selections for the Pipeline columns also apply to the columns accessible on the Trades, Contacts, Dashboard, and Reports tabs.

## Pipeline Tasks

Select the check boxes for each Pipeline task the persona is allowed to perform.

- For the **Duplicate Loans** option, a Loan Duplication Templates window lets you select the templates the persona can access, and select a check box to require the Persona to use one of the selected templates when creating duplicate loans.
- For the **Move Loans** option, a Select Loan Folders window lets you elect the loan folders to and from which the persona can move loans.
- For the **Import Loans** option, a Select Options window lets you select the sources from which the persona can import.
- For the **Manage Pipeline Services** option, a Pipeline Services Category window lets you select the export options available to the persona.

## Loan Tab

Defines access to Milestone/Workflow Management features, miscellaneous Other tasks, and Print tasks.

**Milestone/Workflow Management** - Select tasks that can be carried out as loans are processed. For each task you select, a window opens and allows you to select the milestones at which the persona can carry out the task.

**Itemization Fee Management** - Select the check boxes in this section to grant access to specific fee attributes on the 2015 Itemization input form, such as fee descriptions and amounts, along with the *Borrower can shop for* and *Borrower did*

shop for indicators. Personas must be provided with the required access rights via these settings in order to edit these fee attributes. For example, to enable a persona to enter a fee in the Borrower column on the 2015 Itemization, the administrator must select the **Borrower amount only** check box for the persona. By selecting this check box, you authorize users assigned to the selected persona to enter and edit fees in the Borrower column.

- The Fee Management Persona Overwrite options will continue to be provided in the separate [Itemization Fee Management](#) setting. By default, when users are entering fee descriptions on the 2015 Itemization they must select fees (i.e., fee descriptions) from the predefined drop-down list. However, administrators can use the Persona Overwrite tab to give permission (based on persona) to users to manually enter their own fee descriptions or overwrite existing fee descriptions in these fields. You can grant this permission for specific sections of the forms or for 2015 Itemization sections 800 through 1300.
- The Itemization Fee Management settings impact the following Persona Overwrite settings:
  - If persona access has not been granted via the Persona Overwrite settings nor the Itemization Fee Management settings in the Personas setting, the persona will not be able to edit the fee description.
  - If persona access has only been granted via the Persona Overwrite settings, the persona cannot edit the description at all since they have not been granted persona access to the field in the Itemization Fee Management settings in the Personas setting.
  - If the persona has only been granted access to the **Fee Description** option via the Itemization Fee Management settings in the Personas setting, the persona can select a value for the fee description from the drop-down list.
  - If the persona has been granted access to the **Fee Description** option via the Itemization Fee Management settings in the Personas setting and been granted access via the Persona Overwrite settings, the persona can choose a value from the drop-down or enter their own description (if the **Apply to Itemization** check box in the [Itemization Fee Management](#) setting has been selected).

**NOTE:** When the **Templates Ignore Fee Mgmt Persona/Biz Rules** setting in the *Encompass Admin Tools* is enabled, applicable fee data in public Loan Program, Closing Cost, and Data templates will overwrite existing Itemization fee attributes entered by these authorized personas when the template is applied to the loan file. For more information, refer to the *Settings Manager* topic in the *Encompass Admin Tools* online help.

**Print** - Select the **Print Button** check box to grant access to the Print icon from within a loan file. Below this check box you can set access to the Standard Forms tab, Custom Forms tab, and the Preview button, and the Print to File option. These settings also apply to the Secure Forms Transfer feature.

**Other**- Establish the persona's ability to manage borrower, apply loan templates and manage the service providers list (for details, refer to the *Manage Service Providers List* section below).

**Closing Docs** - Select tasks that can be carried out during the loan's Closing process, including permission to order closing documents, rearranging closing documents stacking orders, and the option to select Closing Doc Plan Codes and Closing Doc Stacking Templates when ordering closing documents.

**NOTE:** The options provided in the *Closing Docs* section are determined by your company's *Encompass Docs Solution* license. The *View Closing Document Data*, *Manage Closing Plan Codes*, and *Manage Closing Stacking Templates* options are provided only for customers licensed to order closing documents using the *Encompass Docs Solution*.

### Manage Service Providers List

Use the *Manage Service Providers List* setting to control the persona's ability to search for a service provider or add and select a service provider of their choice when ordering a service in *Encompass*.

#### 1 Click the **Manage Service Providers List** link.

- Select **All** to select all the service providers listed in Categories list. By default, all service providers are selected. Authorized personas will be able to search for and add and select a service provider of their choice when ordering services.

**NOTE:**For the *Appraisal* service, you can also use the *Appraisal Order Management* setting to control the persona's ability to search for a service provider and manage the providers that are available for the persona to order from. Note that the *Appraisal Order Management* settings override the settings you configure in the *Manage Service Providers List*. For example, if the **Appraisal** check box in the *Manage Service Providers List* is not selected, a user with the selected persona will still be able to search for, add, or select an appraiser if the administrator has granted them permission to do so using the *Appraisal Order Management* setting.

- Select **Custom**, and then clear a check box to prevent the persona from searching for a service provider or adding and selecting their own service provider when ordering a service. For example, to configure *Encompass* so that only company-approved Title and Closing service providers are available to select when the user is ordering title and closing, clear **Title & Closing**. The user will not be able to search for nor add and select their own Title and Closing service providers.

**NOTE:**For the *Appraisal* service, you can also use the *Appraisal Order Management* setting to control the persona's ability to search for a service provider and manage the providers that are available for the persona to order from. Note that the *Appraisal Order Management* settings override

the settings you configure in the Manage Service Providers List. For example, if the **Appraisal** check box in the Manage Service Providers list is not selected, a user with the selected persona will still be able to search for, add, or select an appraiser if the administrator has granted them permission to do so using the Appraisal Order Management setting.

- Select **None** to clear all the check boxes in the Categories list. Personas will not be permitted to search for a service provider nor add and select a service provider of their choice when ordering a service.

**NOTE:** For the Appraisal service, you can also use the Appraisal Order Management setting to control the persona's ability to search for a service provider and manage the providers that are available for the persona to order from. Note that the Appraisal Order Management settings override the settings you configure in the Manage Service Providers List. For example, even though the **Appraisal** check box in the Manage Service Providers list is not selected, a user with the selected persona will still be able to search for, add, or select an appraiser if the administrator has granted them permission to do so using the Appraisal Order Management setting.

2 Click **OK**.

## Forms/Tools Tab

Define access to the options on the Forms and Tools tabs from within a loan file.

- **TPO Information** - To allow the persona to view and update information in the TPO Information tool, select the **TPO Information** check box.

**NOTE:** All the check boxes under the TPO Information option are selected by default indicating that the persona has access to all the External Company Setup settings via the View Details button in the TPO Information tool.

- Clear the check box corresponding to the settings tab that you do not want the persona to access.
- **File Contacts** - To allow the persona to grant write access to loan team members, select the **Grant Write Access to Loan Team Members** check box. On the Grant Write Access window, select the roles that the persona can grant access to.
- **Disclosure Tracking** - Select the Change disclosure Information check box to grant a user access rights to the following fields on the Disclosure Tracking tool:
  - Compliance Timeline section: Application Date, Estimated Closing Date

- Other Tracking section: Affiliated Business Disclosure Provided, CHARM Booklet Provided n HELOC Brochure Provided n 1st Appraisal Provided, Subsequent Appraisal Provided, AVM Provided, Home Counseling Disclosure Provided, High Cost Disclosure

**NOTE:** If this option is not selected, these fields will be inactive (grayed out) for the persona.

- **Fee Variance Worksheet**- Select the **Fee Variance Worksheet** check box to grant the persona write access to the Fee Variance Worksheet. To prevent a persona from accessing specific fields on this worksheet, set up a Persona Access to Fields business rule or rules.
  - The **Cure Variance** check box controls access to the following features. When the check box is cleared, these features will be inactive (grayed out) for the persona.
    - All of the fields in the Tolerance Cure section of the Fee Variance Worksheet, including the **Lock** icon for the Required Cure Amount field.
    - All of the fields in the Tolerance Cure section of the Closing Disclosure Page 1, including the **Lock** icon for the Required Cure Amount field.
    - The **Cure Variance** button on the Good Faith Fee Variance Violated alert only. When the Good Faith Fee Variance Violated alert is triggered and a user views the alert details, authorized users can click the **Cure Variance** button and correct the fees to address the violation. Select this check box to grant the persona access to the alert's **Cure Variance** button.
- **TQL Services** - To allow the persona to use the TQL Services tool, select investors, publish documents on the TQL Portal, add comments in the tool, add comments to fraud reports and alerts, and comments to compliance reports.
- **Collateral Tracking** - To allow the persona to use the Collateral Tracking tool to track and captures date and information for the Final Docs (Recorded Deed of Trust (DOT)/Mortgage and the original/paper copy of the Final Title Policy).
- **LO Comp Tool** - To allow the persona to use the LO Compensation tool to view and modify the loan originator compensation being documented in the loan file, select the **LO Comp Tool** check box.

**NOTE:** The Base Plan fields in the tool are editable by default. You may create a field access business rule to prevent users from editing these fields.

  - When the **LO Comp Tool** check box is selected, the **Broker Comp** and **Loan Officer Comp** check boxes are selected by default. When selected, the persona can view and edit compensation details for lenders or third party originators/brokers (Broker Comp) and loan officers (Loan Officer Comp). To hide a section in the tool, clear the appropriate check box.

## eFolder Tab

Defines each persona's access to the features in the Encompass eFolder.

- Select the check box at the top of the tab to give the persona access to the eFolder's Documents tab. If you give the persona access, complete the General, Unassigned Files (File Manager), Unprotected Documents, Protected Documents, and Conditions sections.
- **General** - Select the check boxes to allow a persona to add, delete, duplicate, request, or manage access to documents; send borrowers eDisclosure Agreements that must be accepted before borrowers can receive documents electronically; enter custom names for documents; request or retrieve Ellie Mae Network services, generate, send, and retrieve eDisclosure packages; send files to borrowers and partners; archive documents; and print fax cover sheets.
- **Unassigned Files (File Manager)** - Select the check boxes to allow users to attach, edit, merge, split, delete, add notes to, and enable the auto assign function for files in the File Manager, as well as to allow users to suggest or approve files to be automatically assigned to specified eFolder documents. Selecting the **Edit File** check box also enables the **Convert** button in the File Manager, which allows a user to convert an unassigned native-format file to an image file if the image conversion option is selected in the eFolder Setup setting.
- **Unprotected Documents** - Select the check boxes to allow users to edit or delete unprotected documents. If you select the **Edit** check box, select or clear the additional selections as needed. Selecting the **Edit** check box also enables the **Convert** button on the Document Details and File Manager windows, which allows a user to convert an unprotected native-format file to an image file if the image conversion option is selected in the eFolder Setup setting.
- **Protected Documents** - Select the check boxes to allow users to edit or delete protected documents. If you select the **Edit** check box, select or clear the additional selections as needed. Selecting the **Edit** check box also enables the **Convert** button on the Document Details and File Manager windows, which allows a user to convert a protected native-format file to an image file if the image conversion option is selected in the eFolder Setup setting.
- **Conditions** - Select the conditions tabs in the eFolder that are accessible by the persona and the tasks the persona can perform on each tab; and provide access to the eFolder's History tab.

## Trades/Contacts/Dashboard/Reports Tab

Defines access to features and tasks on the Trades, Contacts, Dashboard, and Reports tabs. All other features on the Contacts tab (Calendar, Tasks, Campaigns, and Lead Center) are available to all personas. Access to Public Campaign Templates is defined on the Resources tab on the User Groups settings screen.

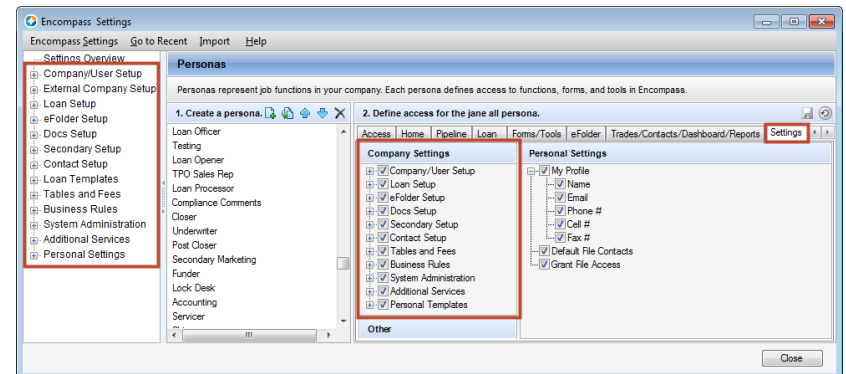
- In the Contacts section, click the **Originate Loan/Order Credit/Product and Pricing** link, clear the **Order Credit** check box, and click **OK** to prevent users from ordering credit from the Borrower Contacts screen and ensure compliance with ECOA (Equal Credit Opportunity Act) and credit regulations.
- In the Reports section, select the **Allow loan files to be opened for data (slower performance)** check box to enable the option to use fields from the Reporting Database or to use fields that are not included in the Reporting Database when running a report. If you do select this check box and then the **Use fields from the Reporting Database for better performance** option is not selected when running the report, reports will rely on field data in individual loan files instead. Since the loan files need to be opened in order to acquire the field data, the time it takes to run reports may increase.

## Settings Tab

Defines access to the tasks and options in the Settings tool.

### Company Settings

Authorized users can grant all personas access to their company's administrative settings at a granular level to enable Encompass users to have more control over who can access the company settings in Encompass Settings. Options that correspond to each setting provided in the left panel of the Encompass Settings screen are listed on the Settings tab provided for each persona. Authorized users may use this tab to grant the selected persona access to the desired company settings.



When persona access is granted, complete add/edit/delete rights are granted for the setting. For the Personas setting only, the authorized user can choose to provide view-only access or full add/edit/delete access.

**NOTE:** *Non-Administrator personas are not granted access to all company settings by default. Encompass administrators must configure the desired access settings for each persona. If upgrading from an earlier version of Encompass, all existing access settings configured for the persona will be migrated accordingly.*



The main administrator of the Encompass environment assigned with the admin user ID will continue to be the only user with complete access to all Encompass settings.

### Personal Settings

- The My Profile option enables you to select which profile fields the persona can change.
- The Default File Contacts check box grants access to the Default File Contacts tool where you can enter your most commonly used service providers. When you originate a loan, the default providers are copied to the appropriate loan forms and to the File Contacts tool for the loan.
- The Grant File Access check box grants access to the Grant File Access tool where you can grant or revoke loan file access rights. By default, the ability to access loans is based on settings in your user profile, your position in the organization hierarchy, and the access granted when you are a member of a loan team. For more information, see [Organizations/Users](#).

### Other

- The Access to Input Form Builder option grants access to the Input Form Builder tool.
- The Diagnostic Mode option enables a user to access and enable diagnostic mode from the Encompass Help menu.

### External Settings Tab

Defines access to the External Company Setup settings in Encompass Settings. When you select the **Company Details** check box, all check boxes in this tab are selected, enabling the persona to access all the settings within the External Company Setup setting. Clear each check box to limit persona access to the corresponding external company setup setting.

- Create Organizations - enables the persona to create TPO companies and branches
- Delete Organizations - enables the persona to delete TPO companies and branches
- Export Organizations - enables the persona to export TPO companies and branches
- Create/Edit Banks - enables the persona to create and edit banks
  - Delete Banks - enables the persona to delete banks.
- TPO Organization Settings - enables access to the Company Details window in the Encompass Settings> External Company Setup> Company Details section.

- Use the options within this section to enable/disable access to individual tabs within the Company Details window. You can enable access to selected tabs within the Company Details window and restrict access to others, if needed. You can also define the persona's editing and viewing rights by selecting the **Edit** check boxes for each tab.
- TPO Contacts - enables access to the Third Party Originator Contacts setting in the Encompass Settings> External Company Setup> Company Details section.
  - Use the options within this section to define the level of access for the persona within the Third Party Originator Contacts setting, such as the ability to create/edit, export, and delete TPO contacts. Select the **Sales Rep** check box to assign Sales Rep privileges to the persona. Users indicated as the Sales Rep are displayed for selection in the Add Sales Rep window available in:
    - Encompass Settings > External Company Setup > Company Details > Company Details window > Basic Info tab
    - Encompass Settings > External Company Setup > Company Details > Company Details window > Sales Reps / AE tab
    - Encompass Settings > External Company Setup> Company Details > Third Party Originator Contacts > TPO Contact Details window > TPO Sales Rep Information section
- TPO Settings - enables and defines access to the TPO Settings in Encompass Settings > External Company Setup
- TPO Fees - enables and defines access to the TPO Fees setting in Encompass Settings > External Company Setup
- TPO Reassignment - enables and defines access to the TPO Reassignment settings in Encompass Settings > External Company Setup
- TPO Custom Fields - enables and defines access to the TPO Custom Fields settings in Encompass Settings > External Company Setup
- All TPO Contact Information - enables and defines access to the All TPO Contact Information settings in Encompass Settings > External Company Setup
- TPO Global Lender Contacts - enables and defines access to the TPO Global Lender Contacts setting in Encompass Settings>External Company Setup

**NOTE:** This setting was added in the Encompass 18.4 release.
- TPO WebCenter Document List Settings - enables and defines access to the TPO WebCenter Docs setting in Encompass Settings > External Company Setup

- TPO Connect Site Management - enables and defines access to the TPO Connect Site Management setting in Encompass Settings>External Company Setup

**NOTE:** This setting was added in the Encompass 18.1 February Service Pack.

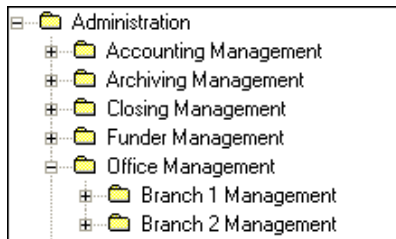
- TPO Disclosure Settings - enables persona to access the TPO Disclosure Settings tool in Encompass Settings > External Company Setup. Here authorized users can select the **Creditor Override on Statement of Denial** check box to enable Encompass to automatically populate their company's contact information (as entered in the Company Information setting) to the *Creditor Contact Information* section of the Statement of Denial input form only for loan files in the Correspondent loan channel with non-delegated underwriting.

## Organizations/Users

Use the Organization/Users setting to establish and maintain a hierarchy of your company and its branches as well as the users within each branch.

### Organization Hierarchy

The organization hierarchy is used to establish the relationships between users in your company. The hierarchy is depicted as a series of related folders that typically represent organizations, departments, branch offices, or job functions (such as loan processor). Each folder contains the users who work at that level in the hierarchy.



Although the hierarchy typically matches the structure of your business, it is not an organizational chart. The hierarchy's main function is to determine which users will have default access to other users' loan files.

Even if your company does not have other organizations or branch offices, you will probably want to create a hierarchy to control your users' access to each other's loans. Access includes viewing and editing rights, as well as the ability to run reports and display loan file data on the dashboard.

## Additional Setup Considerations

The primary consideration when setting up the organization hierarchy is your users' need to access loan files. Additional considerations are:

- **Different Address Information** - Each branch can have its own address and contact information, or use the parent organization's information. The name and address is printed on reports and used on loan forms as applicable, such as Page 3 of the 1003 application. When a user originates a loan, the information from the organization in which the user is a member is applied.
- **Different Organization Code** - Each organization can have its own organization code. The code is used by the Auto Loan Numbering feature. If specified in the Auto Loan Numbering configuration, the organization code is incorporated at the beginning of the loan number and indicates the organization in which the loan was originated.

### To Add an Organization:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Company/User Setup**, and then click **Organization/Users**.
- 3 Select an organization folder, and then click the **New** icon. You may need to expand the organization hierarchy to locate the desired folder.



New organizations are added below the selected folder.

- 4 On the Organization Details window, type the Organization and Description.
- 5 In the Organization Information section:
  - Select the **Use Parent Info** check box to use the information from the organization above this one. If you select the check box, the remaining fields in this section are filled with the parent's information.
  - Type a Code if you want the Auto Loan Numbering feature to include an organization code at the beginning of assigned loan numbers.
  - Type name and contact information, or click **Select** to open the Business Contacts window and select from the list of organizations you have already created.
- 6 In the NMLS section, enter the organization's Nationwide Mortgage Licensing System (NMLS) license number.
  - Select the **Use Parent Info** check box to use the NMLS license number assigned to the organization above this one.
- 7 In the MERS MIN section, enter the organization's seven-digit Organization ID assigned by the Mortgage Electronic Registration System (MERS).

- Select the **Use Parent Info** check box to use the MERS Organization ID assigned to the organization above this one.

**NOTE:** To apply this organization-specific MERS MIN numbering only to loans started by one of this organization's loan team members, use the Auto MERS MIN Numbering setting to enable the feature.

- 8 In the Legal Entity Identifier section:
  - Click the **Add** icon to add an LEI. When the HMDA Profile pop-up window opens, select a profile and then click **OK**.
    - If the **Use Parent Info** check box is selected, clear the check box and then click the **Add** icon to select a different LEI.
  - Click the **View** icon to view LEI information.
  - Click the **Edit** icon to edit the LEI information.
- 9 By default, license information is inherited from the organization directly above in the hierarchy. To edit the license information, clear the **Use Parent Info** check box, and then complete steps 9-13.
- 10 In the License section, select **Use Custom Lender Profile for ECS** to apply your company's theory of lending (including custom rules) to be applied when running Encompass Compliance Service (ECS) tests on a loan file.
 

**NOTE:** Before you can use the custom lender profile for ECS, a named contact from your company must contact the Ellie Mae Client Care team to complete a custom theory of lending questionnaire and identify any additional setup requirements.
- 11 Select a Lender Type from the list.
- 12 If your company is a depository institution, select the company's Home State from the drop-down list.
  - The applicable laws of the home state are applied to the loan.
- 13 If your company does business in more than one state, select the All State option from the list.
  - Or, if your company does business in just one state, select the state to display only the licenses for that state.
- 14 In the Select column, select each license type that applies to your company.
- 15 When you select a license, the **Exempt** check box displays. Select the check box if you do not want the Encompass Compliance Service to apply any license or compliance rules associated with that license in the property state.
  - Enter the license number and other information about the license. To enter data in a license table column (or to select a value to populate to a column from the drop-down list or calendars provided), double-click the desired cell in the column. A text entry field, drop-down list, or date field will display.

- If you have more than one organization in your Organization//Users folder hierarchy, and you do not select the License section's Use Parent Info check box on the topmost organization, repeat these steps for each applicable organization.

**16** For the ATR/QM section:

- Using the Small Creditor indicator, you can indicate if your organization is a small creditor or rural small creditor. If you select Small Creditor, Encompass assumes the organization is a "small creditor" as defined under 12 CFR §§ 1026.35(b)(2)(iii)(B) and (C); § 1026.43(e)(5)(i)(D). If the administrator selects Rural Small Creditor, Encompass assumes the organization is a "small creditor" as defined under 12 CFR §§ 1026.35(b)(2)(iii)(A), (B) and (C); 1026.43(f).
  - To indicate your organization qualifies as a small creditor or rural small creditor, select **Small CreditorClosed** or **Rural Small CreditorClosed** from the drop-down list.

**NOTE:** One of these options must be selected for the ATR/QM Eligibility checklist (in the ATR/QM Management tool) to render eligibility results in its Small Creditor Qualified Mortgage column.

- To indicate your company qualifies as an exempt creditor, select the option that best describes your business from the **Exempt Creditor** drop-down list: community development financial institution, community housing development organization, down payment assistance provider, or non-profit organization.
  - The CFPB created specific exemptions and modifications to their Ability-to-Repay rule for community development lenders and housing stabilization programs. Using the Exempt Creditor indicator here, you can indicate if your company is a community development financial institution, community housing development organization, down payment assistance provider, or nonprofit organization and thereby qualifies for exemption from the ATR/QM rule.

**NOTE:** You also can make both of these ATR/QM small creditor indications on the License tab on the Company Information setting in Encompass Settings, however this is not required.

**17** If your company does business in Maryland or Kansas, select the appropriate option for Statutory Election for first lien, subordinate lien, junior, closed-end, and open-end loans for subject properties in Maryland or Kansas.

**NOTE:** For more information about the statutory election options, refer to the "Statutory Elections" online help topic.

**18** If the organization utilizes Encompass Consumer Connect websites, type the URL of the site you want to assign to the organization in the Site URL field, and then click the **Search** icon (magnifying glass). Encompass Consumer Connect site URLs that match the URL entered by the administrator (either exact

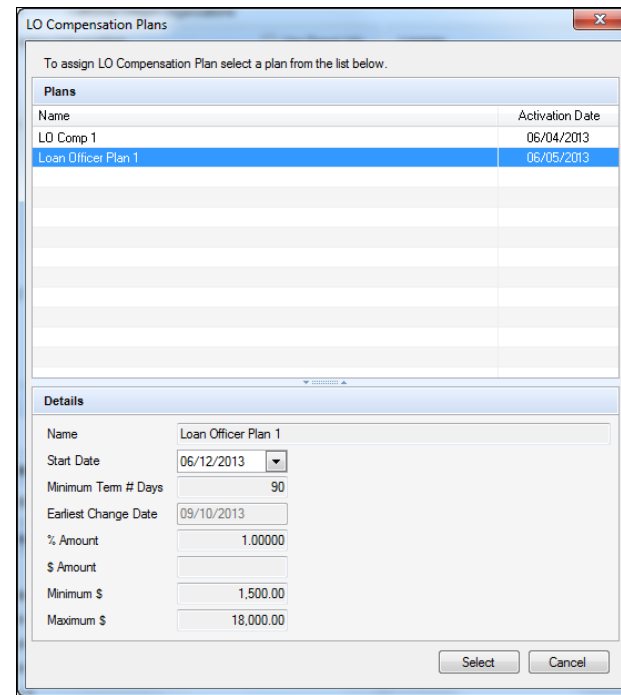
matches or partial matches) are listed in the Consumer Connect Site URL pop-up window. There you can search for additional sites or select a site to assign to the organization.

- Alternatively, select the **Use Parent Info** check box to populate the URL for the Encompass Consumer Connect site associated with the parent organization to this field.

**NOTE:** If an Encompass Consumer Connect site is deleted, loan officers assigned to that site must be reassigned to an active Encompass Consumer Connect site. Otherwise, the borrower will see a 404: Site Not Found message after clicking the link in the notification email they receive from their loan officer.

**19** In the Assigned Compensation Plans section:

- After you have created and activated a compensation plan, you can assign the plan to different organizations. Click the **New** icon.



- In the LO Compensation Plans window, click the compensation plan to apply to the organization.

**NOTE:** You can assign a compensation plan to a company as well as branches within the company. With a company or branch compensation plan in place, you can then select the **Use Parent Info** check box to assign the parent company or branch plan to a child company or branch within the

organizational hierarchy. If you select this check box without first assigning a plan to the parent company or branch, you will receive a warning message stating that there is currently no plan to assign, but any plans that are assigned to the parent company or branch in the future will then be applied to the child company or branch.

- In the Details section, you can change the Start Date of the plan if necessary. By default, Encompass sets the Start Date to one day after the compensation plan was assigned to the organization (i.e., the “next day”).

- If there are no other plans assigned to the user, if the Start Date occurs today (i.e., on the “current day”) or on any other day prior to today, it cannot be changed. This helps ensure the accuracy of originator compensation audit reports
- If the plan has not started yet, you can change the Start Date to today or any day going forward from today.
- If another plan is already in effect, the new plan must start the next day to ensure that two plans are not being applied to the originator on the same day.

**NOTE:** The Earliest Change Date is calculated based on the Start Date and Minimum Term # Days fields. After the plan is activated (i.e., when the plan is started), if you try to assign a new compensation plan before the minimum term of days is reached, a warning message displays indicating that the start date for the new plan occurs prior to the “earliest change date” (i.e., prior to the minimum term of days being reached). You can then continue to add a plan or cancel the operation. After the Earliest Change Date is reached, the warning message will no longer be triggered.

- Click **Select**.
- The compensation plan is now listed in the Assigned Compensation Plans section. Click the plan to view its details in the LO Comp Plan section. You can change the Start Date of the plan if necessary. However, if the current Start Date occurs in the past, it cannot be changed.

**NOTE:** After you assign a plan, you may assign additional plans as needed. If you assign a plan with a start date that occurs prior to the Minimum Term # Days (i.e., the earliest change date), a warning message displays that states that you are assigning a plan prior to the earliest change date. You can cancel this operation or proceed with adding the plan. The end date for the current plan will be updated to one day prior to the start date of the second plan you just added.

- 20** In the Branch Settings for Overnight Rate Protection, specify time and dollar limits for Overnight Rate Protection (ONRP) by branch, if applicable.

**NOTE:** The Branch Settings for Overnight Rate Protection cannot be edited on the Administration folder’s Organization Details screen.

- Select **Use Parent Info** to inherit the branch ONRP settings from the parent entity.

**NOTE:** If selected, the branch ONRP settings cannot be edited.

- Click **View/Edit Settings**. The Branch Settings for ONRP pop-up window displays.

- Select **Enable ONRP for the branch** to enable the settings.
  - To enable these settings, you must also select **Enable ONRP for Retail** on the Lock Desk Schedule/ONRP tab under Lock Desk Setup.
- Select whether you want to **Use Channel Defaults** or **Customize Settings**.
  - If **Use Channel Defaults** is selected, the settings are populated by the global channel settings and cannot be edited.
  - If **Customize Settings** is selected, the settings can be edited.

- Select whether you want the ONRP coverage to be continuous or a specific time period.
  - The **ONRP Start Time** is set to the Lock Desk **End Time** and cannot be edited.
  - The **ONRP End Time** cannot be past the Lock Desk **Start Time**.
  - If **Weekend/Holiday Coverage** is selected, the **ONRP End Time** must be set to A.M.
  - If the Lock Desk is set for 24 hours, the **ONRP Start Time** is blank and the **ONRP End Time** is disabled for all ONRP settings (if central Lock Desk is set) or the corresponding ONRP settings (if Lock Desk is set by channel). For Saturday and Sunday, the Saturday/Sunday Hours check box is also disabled.
- If you select **Continuous Coverage**:
  - The **ONRP End Time** is set to the Lock Desk **Start Time** and cannot be edited.
  - **Saturday Hours, Sunday Hours, and Weekend/Holiday Coverage** are disabled.
- If you select **Specify Time**:
  - Enter the **ONRP End Time**. For Saturday and Sunday, you must select **Saturday Hours** and/or **Sunday Hours** first.
  - The Saturday/Sunday Hours fields are available if enabled in Lock Desk Hours.
- Select whether you want **Weekend/Holiday Coverage**.
  - If **Saturday Hours** and/or **Sunday Hours** is selected in Lock Desk Hours, the **Weekend/Holiday Coverage** check box is disabled.
- Select whether you want **No Maximum Limit** or not.
  - If selected, the **ONRP Dollar Limit \$** and **ONRP Tolerance %** are blank and cannot be edited.
  - If not selected, the **ONRP Dollar Limit \$** and **ONRP Tolerance %** can be edited.
    - **ONRP Dollar Limit \$** is a required field and supports up to 8 digits.
    - **ONRP Tolerance %** is an optional field and supports up to 2 digits.

21 Click **OK**.

## Setting Up Users

As the administrator, you create a user profile for each user in your organization hierarchy. The user profile contains information such as name and contact information, loan officer licensing, and assigned personas and user groups.

### To Add a User:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Company/User Setup**, and then click **Organization/Users**.
- 3 In the upper panel, select an organization folder to which to add the user. You may need to expand the hierarchy to locate the folder.
- 4 In the lower panel, click the **New** icon.

**NOTE:** When you add a user to an organization, keep in mind that access to another user's loan files depends on the position of the user in the hierarchy.

- 5 On the User Details window, the **Disable Login** check box is automatically selected if a user exceeds the allowed failed log-in attempts (as specified in the Password Management tool). Clear the check box to remove the restriction and allow the user to log in again.
- 6 Select the **Disable Account** check box to deactivate the user's account, prohibiting the user from logging in.
- 7 On the left panel, type a User ID, and then type and re-type the user's password. The password must meet the requirements established in the Settings Manager in the Admin Tools.
  - To open the Admin Tools, click the **Start** menu or **Start** icon on your Windows task bar, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.

- 8 Select the **Force user to change password** check box to force the user to change the password based on the requirements in the Settings Manager.

**NOTE:** *This password setting is not enforced for dedicated user accounts that access Encompass via the Encompass SDK since there is no physical user in place to actually change the password if prompted. To control which dedicated user accounts in your organization can access Encompass via the SDK, it is recommended that you utilize the Disable Login or Disable Account options (discussed above) in the SDK account's user profile.*

- 9 **API User check box:** The purpose of the API User check box is to give Encompass administrators the means to grant a Supported Encompass Consulting Partner access to their company's Encompass instance via Encompass Developer Connect APIs. This check box is intended for use with Supported Encompass Consulting Partners only and should not be used for users within your organization. Note that once the consulting Partner and the Encompass administrator complete the required process (described below), the consulting Partner will be recognized as a Supported Encompass Consulting Partner and they will be able to access your company's Encompass instance via the APIs. The administrator will be able to assign the required privileges to this API user just as they would for any other Encompass user. However, this API user will not be able to log into any Encompass instances via the SmartClient.

- In order for a consulting Partner you are working with to become a Supported Encompass Consulting Partner and have access to your company's Encompass instance via the APIs, they must first request an API Key from Ellie Mae by sending an email to [EMPro\\_APIkey@elliemae.com](mailto:EMPro_APIkey@elliemae.com). Once they receive this API Key (which consists of a client ID and a client secret), they can provide it to you. Note, they should only share the client ID with you, not their client secret. Once you receive the client ID, you must create a new user profile for them by performing the following steps:
  - On the Organization/Users screen, in the upper panel, click to select an organization folder to which to add the user. You may need to expand the hierarchy to locate the folder.
  - In the lower panel [Enabled Users], click the **New** icon.
  - On the User Details screen, in the left panel, type a User ID.
  - Select the **API User** check box.
  - Enter the consulting Partner's API Client ID. This is the API Client ID that has been provided to the consulting Partner by Ellie Mae. Note that your company's assigned Client ID cannot be used here.
  - Follow the remaining steps in the Add a User process below as applicable. Note that only required fields (denoted with red asterisk) need to be provided in order to save this new user profile.

- You are required to assign a persona to this user profile. You can select any persona for assignment. Since the Supported Encompass Consulting Partner will be restricted from logging into Encompass, none of the access rights defined in the persona will come into play.

**NOTE:** *Please note that new users indicated as an "API User" as described here do count against your company's enabled user license limits as described above.*

- 10 Type basic user information (first name, last name, phone number, cell phone number, fax number, email, and CHUM number).

**NOTE:** *If this user is loan officer, enter the user's officer's first name, middle name, last name, and suffix for compliance with CFPB regulations.*

- 11 Select the Working Folder that opens the first time the user accesses the Pipeline. Refer to "Loan Folders" on page 83 for information about creating loan folders.
- 12 If the user will be originating loans, enter their Nationwide Mortgage Licensing System (NMLS) Loan Originator ID (NMLS number).
- 13 Optionally, type the expiration date (MM/DD/YYYY) in the NMLS Expiration Date field or click the drop-down arrow and click a date on the calendar.
- When the NMLS number expires, loan team members will not be able to assign loans in that state to the user. If the NMLS Expiration Date is left blank, Encompass assumes the NMLS number never expires.
- 14 If the user will perform loan officer responsibilities, click the **Edit** icon in the Loan Officer Active Licenses section to specify the states in which the user is licensed to originate loans. For more information, refer to "To Specify LO Licensing:" on page 28.
- To specify the states in which the license is applicable, select the Active check box for the state.
  - Enter the license number and other information about the license. To enter data in a license table column (or to select a value to populate to a column from the drop-down list or calendars provided), double-click the desired cell in the column. A text entry field, drop-down list, or date field will display.
- 15 Click the **New** icon in the Personas section to assign one or more personas to the user. The persona controls the features and tasks available to the user.
- In the Persona Selection window, select personas to assign to the user and then click **OK**.
  - Click **View/Edit Rights** to view the specific persona settings for the user, based on the combined rights of the assigned personas. If a user is assigned multiple personas, the greater rights are given to the user. You can also edit the rights granted by the assigned personas to meet the user's specific requirements.

**16** The Group Membership list contains the groups of which the user is a member.

- Click **View Rights** to view the user's specific access rights, based on the combined access of the listed user groups.

**17** In the Access to Subordinates' Loans section:

- Select the **Access to all loans in the same level** check box to grant access to all loans in the same level of the organization hierarchy. Then indicate if the access is **View Only** or **Edit**.
- Select the second check box to allow the user to edit subordinates' loans.

**18** If this user utilizes Encompass Consumer Connect websites, type the URL of the site you want to assign to the organization in the Site URL field, and then click the **Search** icon (magnifying glass). Encompass Consumer Connect site URLs that match the URL entered by the administrator (either exact matches or partial matches) are listed in the Consumer Connect Site URL pop-up window. There you can search for additional sites or select a site to assign to the organization.

- Alternatively, select the **Use Parent Info** check box to populate the URL for the Encompass Consumer Connect site associated with the parent organization to this field.

**NOTE:** If an Encompass Consumer Connect site is deleted, loan officers assigned to that site must be reassigned to an active Encompass Consumer Connect site. Otherwise, the borrower will see a 404: Site Not Found message after clicking the link in the notification email they receive from their loan officer.

**19** In the Assigned Compensation Plans section:

- After you have created and activated a compensation plan, you can assign the plan to different loan officers. Click the **New** icon.
- In the LO Compensation Plans window, click the compensation plan to apply to the loan officer.

**NOTE:** While you can assign a compensation plan to an individual loan officer, you can also assign a compensation plan to a company or branch. With a company or branch compensation plan in place, you can then select the **Use Parent Info** check box to assign the company or branch plan to a loan officer. If you select this check box without first assigning a plan to the company or branch, you will receive a warning message stating that there is currently no plan to assign, but any plans that are assigned to the company or branch in the future will then be applied to the loan officer.

- In the Details section, you can change the Start Date of the plan if necessary. By default, Encompass sets the Start Date to one day after the compensation plan was assigned to the loan officer (i.e., the "next day").

- If there are no other plans assigned to the user, and if the Start Date occurs today (i.e., on the "current day") or on any other day prior to today, it cannot be changed. This helps ensure the accuracy of originator compensation audit reports.
- If the plan has not started yet, you can change the Start Date to today or any day going forward from today.
- If another plan is already in effect, the new plan must start the next day to ensure that two plans are not being applied to the originator on the same day.

**NOTE:** The Earliest Change Date is calculated based on the Start Date and Minimum Term # Days fields. Once the plan is activated (i.e., when the plan is started), if an administrator tries to assign a new compensation plan before the minimum term of days is reached, a warning message is displayed that informs the administrator that the start date for the new plan occurs prior to the "earliest change date" (i.e., prior to the minimum term of days being reached). The administrator can then continue to add a plan or cancel the operation. Once the Earliest Change Date is reached, the warning message will no longer be triggered.

- Click **Select**.

The compensation plan is now listed in the Assigned Compensation Plans section.

- Click the plan to view its details in the LO Comp Plan section. You can change the Start Date of the plan if necessary. However, if the current Start Date occurs in the past, it cannot be changed.

**NOTE:** After you assign a plan, you may assign additional plans as needed. If you assign a plan with a start date that occurs prior to the Minimum Term # Days (i.e., the earliest change date), a warning message displays that states that you are assigning a plan prior to the earliest change date. You can cancel this operation or proceed with adding the plan. The end date for the current plan will be updated to one day prior to the start date of the second plan you just added.

**20** Click **Save**.

## Working with LO Compensation Plans

After you have assigned LO Compensation Plans to your users (as discussed in "To Add a User:" on page 25, step 17), you can view the plan details, delete LO Compensation Plans, and export the plan data to MS Excel.



### To View LO Compensation Plan Details:

- 1 In the Organization/Users setting, open the user's User Details window, select the compensation plan from the list, and then click the Lookup (magnifying glass) icon.

**NOTE:** You cannot change the values in the plan once it is assigned to the user.

- 2 Click **OK**.

### To Delete an LO Compensation Plan:

**NOTE:** You cannot delete an active plan that is currently assigned to the loan officer or organization.

- 1 Open the user's User Details window, select the compensation plan from the list, and then click the **Delete** icon.
- 2 Click **Yes** to proceed with the deletion.
- 3 Click **Save** to save the changes on the User Details window or click **OK** to save the changes on the Organization Details window.

### To Export LO Compensation Plan Data to Excel:

Use the export option to download and save the LO Compensation Plan data for future audit purposes.

- 1 Click the Excel icon. 

The details for each plan, such as % Amount, \$ Amount, Minimum \$, Maximum \$ amounts, Trigger Basis field, and so on, listed in the table are exported to the spreadsheet.

## Managing Users

In addition to creating users, you can view and edit the users' persona rights, specify Loan Officer Licenses, edit, and delete users.

### To View and Edit Persona Rights:

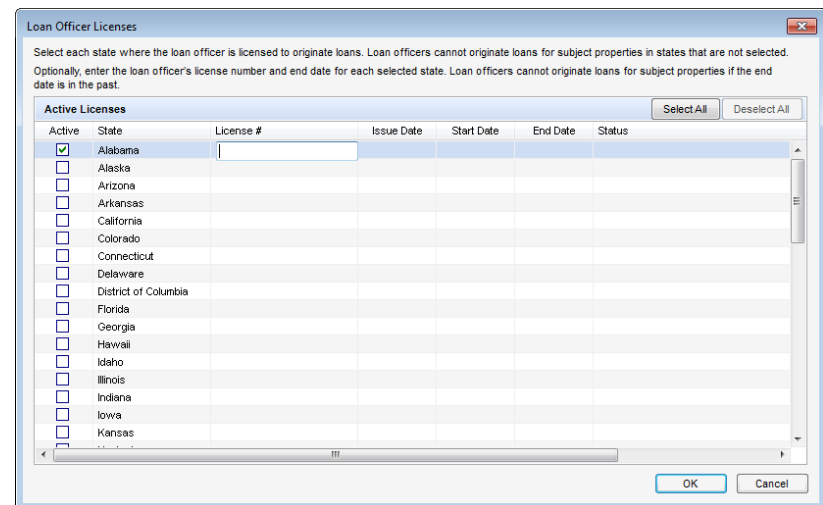
When you click the **View/Edit Rights** button, the Persona Settings window opens. You can override the rights from the persona to expand or decrease the user's specific rights as needed.

- 1 On the User Details window, click the **View/Edit Rights** button.  
The Persona Settings window displays the user's current rights.
  - A Link icon indicates that the right is associated with an assigned persona.
  - A broken-link icon indicates that the right is not associated with an assigned persona.

- 2 To customize the user's rights, select the **Modify this user's rights** check box, and then click **Yes** in the message box to proceed.
- 3 Select or clear check boxes on each tab to modify the assigned rights.
- 4 To reconnect a broken link to the rights from a persona, right-click the link, and then select **Link with Persona Rights**.
- 5 When finished making your selections, click the **Save** icon.

### To Specify LO Licensing:

- 1 On the User Details window, click the **Edit** icon in the Loan Officer Active Licenses section.



Active	State	License #	Issue Date	Start Date	End Date	Status
<input checked="" type="checkbox"/>	Alabama					
<input type="checkbox"/>	Alaska					
<input type="checkbox"/>	Arizona					
<input type="checkbox"/>	Arkansas					
<input type="checkbox"/>	California					
<input type="checkbox"/>	Colorado					
<input type="checkbox"/>	Connecticut					
<input type="checkbox"/>	Delaware					
<input type="checkbox"/>	District of Columbia					
<input type="checkbox"/>	Florida					
<input type="checkbox"/>	Georgia					
<input type="checkbox"/>	Hawaii					
<input type="checkbox"/>	Idaho					
<input type="checkbox"/>	Illinois					
<input type="checkbox"/>	Indiana					
<input type="checkbox"/>	Iowa					
<input type="checkbox"/>	Kansas					

- 2 On the Loan Officer Licenses window, select the **Active** check boxes for the states in which the loan officer is licensed to originate loans.
- 3 Use the **Deselect All** and **Select All** buttons to clear and select all states.
- 4 To enter the license number and other data in a license table column (or to select a value to populate to a column from the drop-down list or calendars provided), double-click the desired cell in the column. A text entry field, drop-down list, or date field will display.
  - Enter the License # (number), Issue Date, Start Date, and End Date license information. To enter data, click the row in the column and enter data in the text box provided.
  - The Issue Date is the date the license is issued to the loan officer.
  - The Start Date is the date that the loan officer's license becomes associated with the company and they can start taking loan applications on behalf of the company. In most states this is referred to as the Sponsorship Date (not

required in all states). Note that even if a loan officer has been issued a valid license, in many cases they can't legally represent a new company until their license sponsorship transfers to their new employer.

- To specify an expiration date, type the expiration date (MM/DD/YYYY) or click the drop-down arrow and click a date on the calendar in the End Date column.
- When a state license expires, loan team members will not be able to assign loans in that state to the loan officer. If a loan has already been assigned to the loan officer and their license subsequently expires (or if the loan officer tries to originate a new loan after their license expires) they will not be able to enter the Subject Property State in the loan file. If the End Date field is left blank, Encompass assumes the license never expires.
- To enter the license status, click the row in the Status column, and then select an option from the drop-down list provided.
- To specify the Status Date (date that the status is in effect) and/or the Last Checked date (date that the status was last reviewed), type the status and/or last checked date (MM/DD/YYYY) or click the drop-down arrow and click a date on the calendar in the End Date and/or Last Checked column.

5 Click **OK**.

#### To Edit a User:

- 1 Open the user's organization folder, select the user from the list, and then click the **Edit** icon.
- 2 On the User Details window, update information as required.

You cannot change the value in the User ID field.

**NOTE:** If you change a user's password, the next time the user enters the Ellie Mae Network, they will be prompted to type their old password.

3 Click **Save**.

#### To Delete a User:

**NOTE:** Before you delete a user, reassign the loans owned by that user. Refer to "Loan Reassignment" on page 212.

- 1 Open the user's organization folder, select the user from the list, and then click the **Delete** icon.
- 2 Click **Yes** to proceed with the deletion.
- 3 On the next window, select an option for disposition of contacts that are owned by the user.
- 4 Click **OK** to complete the deletion.

#### To Move a User to Another Organization:

- Drag and drop a user from the User ID list onto any other organization folder.

## Roles

Roles carry out loan tasks in the workflow. A role (such as Loan Originator) can be associated with each milestone in the workflow. For example, when tasks are completed at the Processing milestone, the loan is handed off (assigned) to the loan team member who will fulfill the Underwriter role.

A role can consist of multiple personas and user groups. For example, the Loan Originator role can include a junior loan officer and senior loan officer persona. If you assign a user group to a role, all members of the group will have access to a loan when it is assigned to the role.

The default roles and their primary functions are described below.

**Loan Officer (LO)** - Develops business and initiates loans.

**Opener (OP)** - Reviews and prepares loan for processing.

**Processor (LP)** - Coordinates people and information to construct and finalize loans.

**Underwriter (UW)** - Determines if loan terms are acceptable.

**Closer (CL)** - Manages the closing process.

**Funder (FN)** - Manages the funding process.

**Post Closer (PC)** - Confirms all documents are completed and generated.

**Lock Desk (LD)** - Locks loan at current rate.

**Shipper (SH)** - Assists with inventory control and provides input to the secondary marketing functions; ships the loans to document custodians and the investor.

**Servicer (SV)** - Services the loan.

**Quality Control (QC)** - Inspects loans for quality.

**Accounting (AC)** - Manages financial documents.

**Archiver (AR)** - Archives loan documents for future retrieval.

#### To Create a Role:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Company/User Setup**, and then click **Roles**.



- 3 On the Roles screen, click the **New** icon.

Roles				
Create roles to be assigned to each milestone in the workflow.				
Roles (13)				
Role Name	Abbreviation	Personas	User Groups	Assigned To Milestone
Accounting	AC	Accounting		No
Archiver	AR	Archiver		Yes
Closer	CL	Closer		Yes
Funder	FN	Funder		Yes
Loan Officer	LO	Loan Officer		Yes
Loan Opener	OP	Loan Opener		Yes
Loan Processor	LP	Loan Processor		Yes
Lock Desk	LD	Lock Desk		No
Post Closer	PC	Post Closer		Yes
Quality Control	QC	Quality Control		No
Servicer	SV	Servicer		No
Shipper	SH	Shipper		Yes
Underwriter	UW	Underwriter		Yes

Role Mapping	
Which role represents the Loan Officer?	Loan Officer
Which role represents the Loan Processor?	Loan Processor
Which role represents the Loan Closer?	Closer
Which role represents the Underwriter?	Underwriter

- 4 On the Create/Edit Role window, type the Role Name and a 2-character Role Abbreviation.  
The Role Abbreviation displays on the Pipeline and the header of an open loan file.
- 5 In the Personas section, click the **New** icon to assign personas to the role.
- 6 On the Select Personas window, select one or more personas, and then click **Select**. This selection determines which personas are qualified to take on the role.
- 7 In the User Groups section, click the **New** icon to assign user groups to the role.
- 8 On the Select User Group window, select one or more user groups and then click **Select**.
- 9 On the Create/Edit Role window, click **Save**.

## Role Mapping

Select the roles in your company that carry out Loan Officer, Loan Processor, Loan Closer, and Underwriter tasks. These designations are used when importing loans and for controlling loan officer license settings in the user profiles of those users.

- 1 After selecting a role, click the **Save** icon to save your changes.

- 2 Click the **Refresh** icon to discard changes and restore the previous settings. (All changes made prior to clicking the **Save** icon will be disregarded.)

## Milestones

A milestone is a step in the workflow that contains loan tasks that are performed by an assigned loan team member. When a loan team member opens a loan file, each milestone that is applied to the loan is listed in the Log. Each milestone must be finished to complete the loan process. Using the Milestones setting, you can update the properties for existing milestones and create new milestones as needed. You can also configure milestone templates that consist of a set of milestones grouped together by a common factor such as loan origination channel, loan type, and other company-specific conditions.

## Current Milestones

The Current Milestones list is a library of all the active milestones in Encompass which can be selected to be included in a milestone template. Use the icons on the upper right to create a new milestone, modify existing milestones, and move the milestones up and down within the Milestones list.

Milestone	Role	Field Summary Form
Started		
Submittal	Loan Processor	
Cond. Approval	Underwriter	
loan member	Accounting	
Test Milestone	Loan Processor	
Approval	Underwriter	
PPI		
Doc Preparation	Loan Processor	
Doc Setup	Closer	
Qualification	Loan Officer	
Post Closing	Post Closer	
Shipping	Shipper	
Funding	Funder	
Resubmittal	Loan Processor	
Processing	Funder	Borrower Summary - Origination
bet		
Completion		

## Creating a New Milestone

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Company/User Setup**, and then click **Milestones**.
- 3 Click the **New** icon.

- In the Milestone Name field, enter a unique name for the milestone. If the milestone name already exists in the system, you will be prompted to enter another value. You can enter up to 15 characters in this field.

- In the As Shown in Log field, enter the milestone's names as they will display in the Log, before and after the milestone is finished.
- In the TPO Connect Status field, enter a custom TPO Connect status to be assigned to the milestone. When a TPO Connect Status field is populated in the Milestone settings, that value will appear in the Status column on the TPO Connect loan pipeline when the matching milestone is current. If the TPO Connect Status field is not populated, the Status column of the of the TPO Connect loan pipeline will be blank for that milestone.

**NOTE:** This setting is only displayed if the site for the TPO has been provisioned.

**NOTE:** This setting was introduced in Encompass 18.1.

- In the Milestone Color field, click the color wheel, select or define a color, and then click **OK**.
- In the Role drop-down list, select the role authorized to work on this milestone.
 

**NOTE:** It is important to note that this role assignment feature works slightly differently from previous versions of Encompass. In previous versions, this feature was used to select a new role that you were authorizing to work on the next milestone. In Encompass 9.0, you are selecting the role authorized to work on the current milestone (i.e., the milestone you are configuring right now).
- Optionally, select the check box to indicate that assigning a loan team member to the milestone is required.
- In the Days to Finish field, enter the number of days required to complete the milestone.

- In the Field Summary Form field, click the **magnifying glass** icon, select a form, and then click **OK** to assign a form to the Field Summary button that displays on the Milestone Worksheet.

**NOTE:** The Field Summary button on the Milestone Worksheet provides the ability to easily access and review the values in key loan fields before moving a loan to the next milestone. To view fields that appear on multiple loan forms, you can create a custom form that contains all of the key fields, and then assign the custom form to the Field Summary button.

- Click **Save**.

### Moving a Milestone

- On the Milestones list, select a milestone and then click the **up** or **down** arrows to change the milestone's position in the list.

#### OR

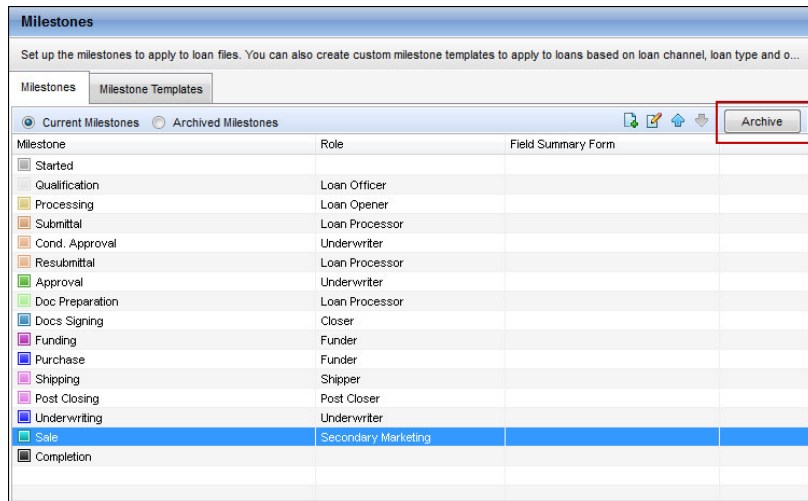
- You can select a milestone and drag and drop it to the desired location.

**NOTE:** When moving milestones within the list, you cannot move them above Started or below Completion. The order in which the milestones are listed here has no impact on how the milestones will be organized in a workflow when added to a milestone template. You can organize this milestone list to best suit your needs.

### Archived Milestones

Milestones can be saved for future use. Instead of deleting milestones that are no longer being used, you can archive them so that the Current Milestones list is up-to-date and more manageable. Archived milestones can be enabled as required.

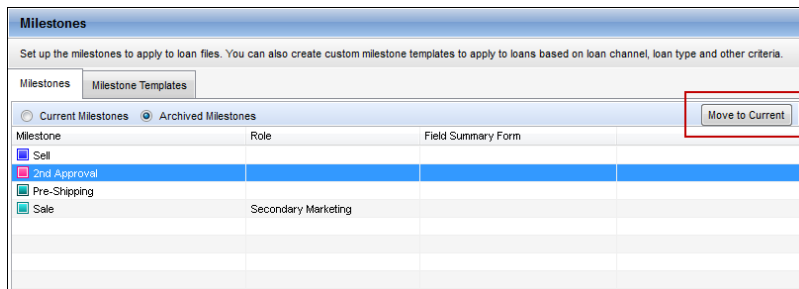
- 1 To archive a milestone, select **Current Milestones**, select a milestone, and then click the **Archive** button.



- 2 If the milestones to be archived are part of an existing milestone template, a message displays indicating that the milestones will be removed from the corresponding templates. Click **Continue**.

**NOTE:** You cannot archive the *Started* and *Completion* milestones.

- 3 To enable an archived milestone, select **Archived Milestones**, select a milestone, and then click **Move to Current**.



**NOTE:** When an archived milestone is moved to the current list, it is not automatically added back to any milestone templates.

## Milestone Templates

After configuring milestones, you can configure new milestone templates. A milestone template is a set of milestones grouped together by a common factor such as channel, loan type, or other company-specific conditions. Different

milestone templates can be created with each template addressing a specific business scenario. After a template is created, it can be activated. Once activated, a milestone template is available to be applied to a loan file. By default, Encompass automatically reviews the data in the loan file, reviews the activated milestone templates, and then applies the template that best suits the loan file any time key loan data is updated or when a new loan is originated. Users can also be authorized to manually apply a new milestone template to a loan file at any time.

## Default Milestone Template Settings

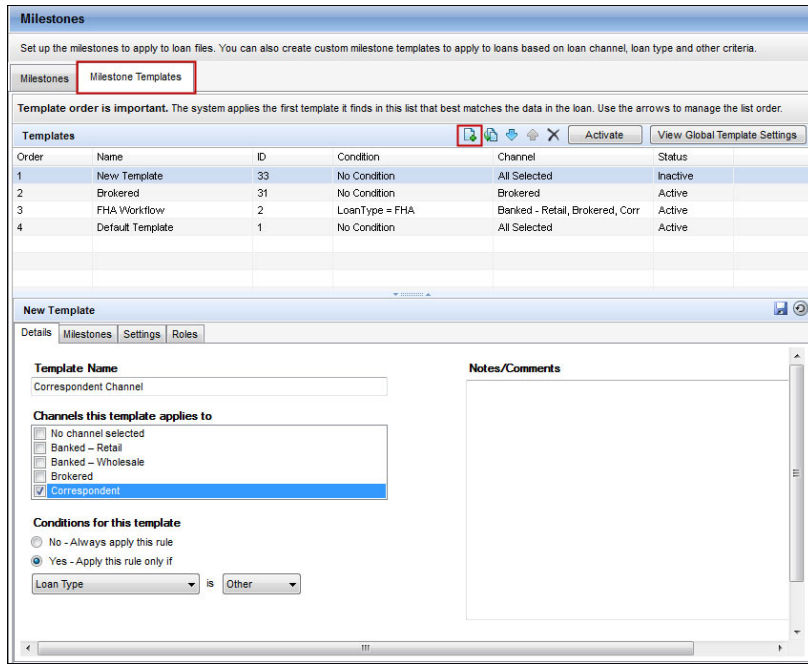
For new Encompass installations, the Default Template milestone template provided “out of the box” contains the following milestones: *Started*, *Qualification*, *Processing*, *Submittal*, *Cond Approval*, *Resubmittal*, *Approval*, *Doc Preparation*, *Docs Signing*, *Funding*, *Post Closing*, *Shipping*, *Completion*.

- If you are upgrading to Encompass from a previous version, all of the current milestones available in the previous version are grouped together in the same order to create the *Default Template* milestone template. The Days to Finish setting for each milestone is carried over into Encompass as well, along with all additional settings configured in the previous version (milestone color, milestone names to display in the Log, requirement to assign a loan team member to a milestone, and so on).
- In both circumstances, the Default Template is set to apply to all loan origination channels and no conditions are applied to the milestone template. These channel and conditions settings cannot be modified, but you can add, remove, or reposition the template’s milestones, manage trigger milestones, and add roles to the template as needed.

## To Create a Milestone Template:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Company/User Setup**, click **Milestones**, and then click the **Milestone Templates** tab.

3 Click the **New** icon.



**Details Tab**

1 In the New Template panel near the bottom of the screen, click the **Details** tab.

**NOTE:** Use the Save icon to save updates you make to the template settings. Use the Reset icon to discard any un-saved changes to the template settings.

2 In the Details tab, enter a new Template Name. (By default, the name is set to **New Template**).

3 In the **Channels this template applies to** section:

- Select the origination channels where this milestone template will be applied. (By default, all channels are selected).
- Select **No channel selected** to apply this milestone template to a loan where none of the channel options are selected.

**NOTE:** The origination channel for each loan is specified on the Borrower Summary form (field ID 2626).

4 In the **Conditions for this template** section:

- Select **No** to always apply this milestone template.

- Select **Yes** to create a condition for when this milestone template will be applied.

- Select a category for the condition: **Loan Type** or **Loan Purpose**.
- Select a value for the category, such as *VA* or *Purchase*.

**NOTE:** If you select the Advanced Conditions option, you can create expressions to define custom conditions. Click the **Lookup** icon (magnifying glass) to select filters for the Advanced Conditions option. For detailed instructions on how to create your own code, refer to the “Advanced Coding for Business Rules” document.

5 In the **Notes/Comments** section, enter additional information if required.

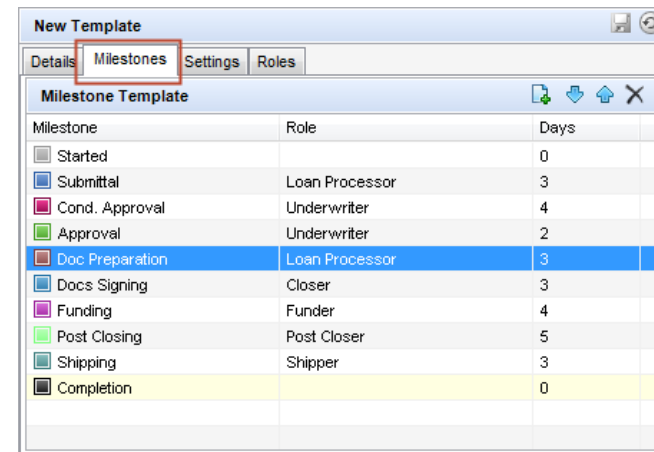
**Milestones Tab**

Manage the milestones contained in this milestone template. Here you can add, remove, and arrange milestones in the desired order in the template.

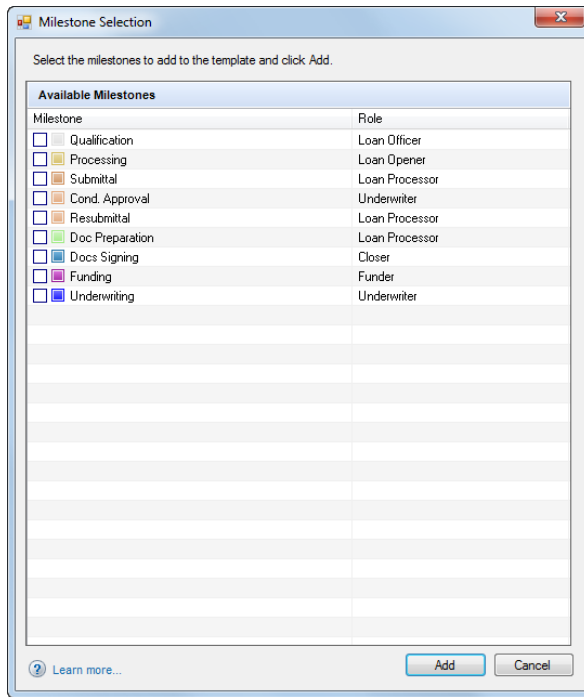
1 Click the **Milestones** tab.

**NOTE:** Each milestone template can include a milestone only once. All templates must start with the Started milestone and end with the Completion milestone.

2 To add milestones to the template, click the **New** icon.



- 3 In the Milestone Selection window, select the milestones to add, and then click **Add**.



- 4 To remove a milestone from the template, select the milestone, and then click the **Delete** icon.

**NOTE:** The milestone is removed from this milestone template only.

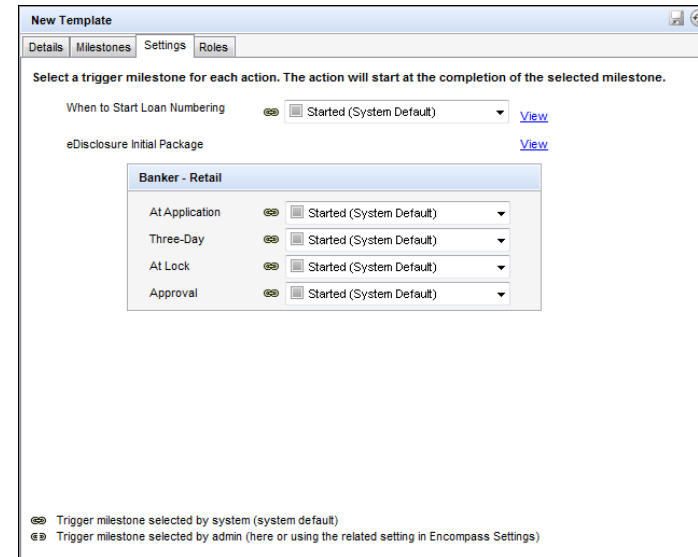
- 5 To move a milestone up or down in the list, select the milestone, and then click the up or down arrows accordingly. Milestones should be arranged in a logical order for the loan workflow.
  - You can also select a milestone and then drag-and-drop it to its desired position.

## Settings Tab

Use this tab to select a trigger milestone for auto loan numbering and eDisclosure package selection. When this milestone template is applied to a loan file, the auto loan numbering and/or eDisclosure package selection action will start when the selected milestone is completed. If you want to use the trigger milestone indicated in the global Loan Setup > Auto Loan Numbering setting or the Docs Setup > eDisclosure Package setting, do not select a different trigger milestone here.

- 1 If needed, click the **Settings** tab.

- 2 Select a milestone from the **When to Start Loan Numbering** drop-down list to indicate when the loan number will be assigned. The loan number will be assigned to the Loan Number field (field ID 364) in the loan file at the completion of the selected milestone.
  - Click the **View** link to view the Loan Setup > Auto Loan Numbering global setting. If a different trigger milestone has been selected for the global setting, click **Manage Exceptions** to view the milestone templates that have been set up to use a different trigger milestone for auto loan numbering than the trigger milestone indicated on the global Auto Loan Numbering setting. You can update the trigger milestones in the milestone templates as needed.
  - The trigger milestone selected in the milestone template will override the milestone selected in the global Auto Loan Numbering setting.
- 3 In the eDisclosure Initial Package section (if needed and available), select a trigger milestone for each eDisclosure package. The eDisclosure package will become available to send to the borrower at the completion of the selected milestone.



**NOTE:** The eDisclosure Initial Package options are displayed here only if the administrator has already set up the Docs Setup > eDisclosure Packages global setting to set criteria that make different packages available when specified milestones have been completed.

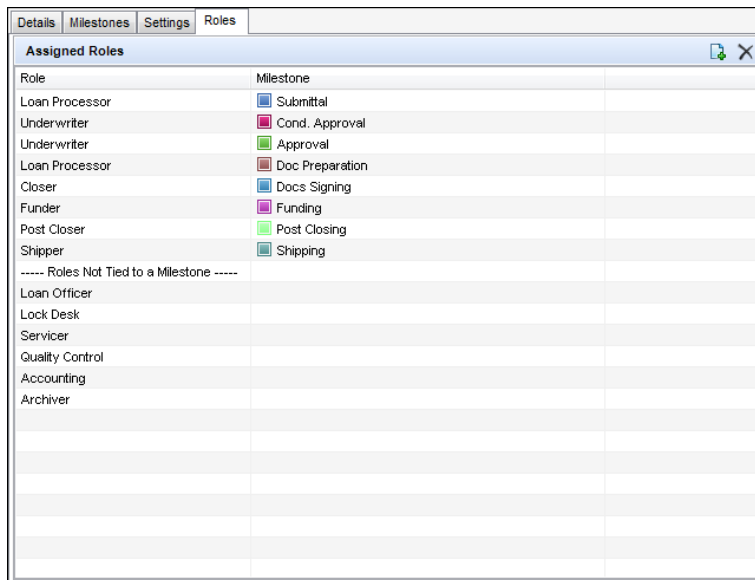
- If the administrator has selected a trigger milestone for a package in the Docs Setup > eDisclosure Packages setting, it is displayed here. If they select a trigger milestone for a package that does not exist in this milestone template, the Started (system default) milestone is used.

- Click the **View** link to view the Docs Setup > eDisclosure Packages global setting. If a different trigger milestone has been selected for a package condition in the global setting, double-click the package condition, and then click **Manage Exceptions** to view the milestone templates that have been set up to use a different trigger milestone for eDisclosure package selection. You can update the trigger milestones in the milestone templates as needed.
- The trigger milestones you select in the milestone template will override the milestones selected in the Docs Setup > eDisclosure Packages setting.

## Roles Tab

Here you can add roles from the Roles setting in Encompass Settings to the milestone template without assigning them to specific milestones. When the template is applied to a loan file, the roles assigned to the template will have access to the loan file.

### 1 Click the **Roles** tab.



**NOTE:** Roles are assigned when creating or editing a milestone on the Milestones tab.

- 2 To add a role to the milestone template, click the **New** icon.
- 3 Select the role(s) you want to add, and then click **Add**. The role(s) are listed in the ----- **Roles Not Tied to a Milestone** ----- section.
- 4 To remove a role from the template, select the role, and then click the **Delete** icon.

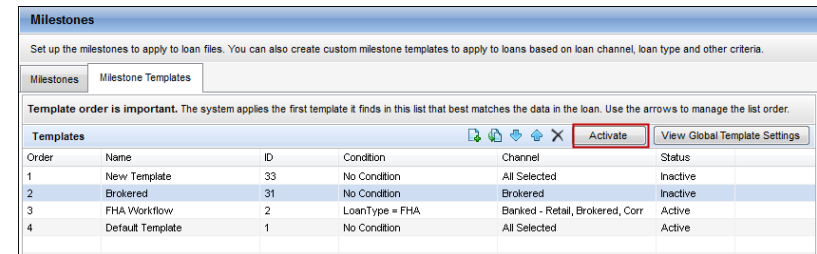
## To Save Your Milestone Template Settings:

- When finished configuring the milestone template, click the **Save** icon.

## To Activate a Milestone Template:

A milestone template needs to be activated so that it is available for assignment to loan files.

- To activate a milestone template, select a template from the list, and then click **Activate**.



- To deactivate a milestone template, select a template from the list, and then click **Deactivate**.

**NOTE:** If you deactivate a milestone template that is currently applied to a loan file, the Default Template will automatically be applied to the loan file.

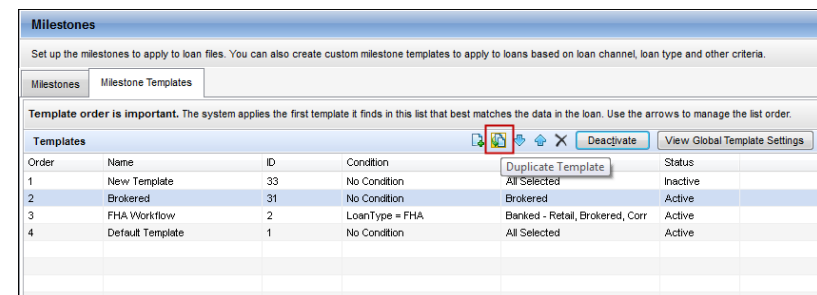
## Working with Milestone Templates

### To Duplicate a Milestone Template:

Duplicate an existing template and then modify it as needed to save time when creating new milestone templates.

**NOTE:** Duplication copies all information except the original template name and the information in the Settings tab.

- 1 Select the milestone template to duplicate.





- 2 Click the **Duplicate** icon.
- 3 With the new milestone template selected, update the information on the Details, Milestones, Settings, and Roles tabs as needed.
- 4 When finished, click the **Save** icon.

### To Manage the Order of Milestone Templates:

The order in which milestone templates are listed in the Templates list is very important. When Encompass reviews the milestone templates to determine which one to apply to a loan file, the system applies the first activated template it finds in this list that matches the loan's data and meets the template's conditions.

Order	Name	ID	Condition	Channel	Status
1	New Template	33	No Condition	All Selected	Inactive
2	Brokered	31	No Condition	Brokered	Active
3	FHA Workflow	2	LoanType = FHA	Banked - Retail, Brokered, Corr	Active
4	Default Template	1	No Condition	All Selected	Active

- Select a template, and then use the **up** and **down** arrows to change the template's position in the list.

**NOTE:** The Default Template is always located at the bottom of the Templates list and cannot be moved.

### To Delete a Milestone Template:

- To delete a milestone template, select the template, and then click the **Delete** icon.

**NOTE:** If you delete a milestone template that is currently applied to a loan file, the Default Template will automatically be applied to the loan file the next time the loan file is saved.

## Global Milestone Template Settings

Use the Global Template Settings to globally enable automatic mode or manual mode for milestone templates, set email notification preferences, and indicate the days to count when Encompass calculates milestones' expected completion dates.

### To Configure Global Milestone Template Settings:

- 1 On the Milestone Templates tab, click **View Global Template Settings**.

- 2 Select Template Selection Settings options to determine how the system or individual users may apply milestone templates to loan files. When a milestone template is applied to a loan, the milestones in the template replace the milestones that were previously being used in the loan file.

- **Automatic Mode** - The system reviews the data in the loan file each time it is saved. If the data in the loan file satisfies all the conditions in a milestone template, that milestone template is automatically applied to loan file. This is the default setting.
- **Manual Mode** - Authorized users can manually apply any available milestone template to a loan file at any time. (When this option is used, the administrator must also use the Personas setting to grant individual users permission to manually add milestone templates.)
  - **Allow matching and non-matching templates to be applied to loans** - All active milestone template templates are eligible to be applied to a loan, including those templates with conditions that are not met by the loan file.

**NOTE:** Both modes may be enabled at the same time. If neither mode is selected, the Default Milestone template will be used for all loan files.

- 3 In the Email Notification Preferences section, select the check box to send automatic email notifications to loan team members when they are no longer assigned to a milestone in the loan file.
  - When a new milestone template is applied to a loan file and replaces the milestones that were previously being used, there may be milestones that are no longer included in the loan. When this occurs, an automated email is

sent to the loan team member who was assigned to the milestone. Since they are no longer assigned to a milestone in the loan file, they may lose access to the loan file.

- In the Milestone Days section, specify your company's business days. When calculating a milestones expected completion date (i.e., "days to finish"), only the specified business days are counted.
  - Week Days:** Monday through Friday
  - Calendar Days:** U.S. Postal Service calendar days; excludes Sundays and legal holidays
- Company Calendar:** Uses the business days indicated on the Our Company Calendar in the Compliance Calendar setting.

## User Groups

Use the User Groups setting to create groups of users that define access to loan and contact data.

**NOTE:** The All Users group is the default group that contains all of your users. You cannot delete or modify the members. You can however edit the access settings.

### Best Practices and Guidelines

- Use the All Users group to grant the minimum access that you want all users to have.
- Create user groups to grant additional access specific to the needs of each group. For example, you could create a user group for a specific state that grants access to templates and forms used only in that state.
- If access conflicts occur between user groups, members are granted the greatest access. For example, a user could be a member of the All Users group and a group called Branch 1. If the Branch 1 group grants access to a loan folder called "B1" (which is not granted by the All Users group), members of the Branch 1 group will be able to access the "B1" loan folder.
- If access conflicts occur within a user group, the most specific access will take precedence. For example, if you set Edit as the Access Right to all loan programs in the Companywide Loan Program folder, but then set View Only as the Access Right to one of the individual loan programs, the access to the individual loan program will be View Only.
- When you are presented with an option to set an Access Right, (on the Loans, Loan Templates, and Resources tabs) select Edit only for users who will create and maintain the item, such as Loan Programs, or Closing Cost templates.

### To Create a User Group:

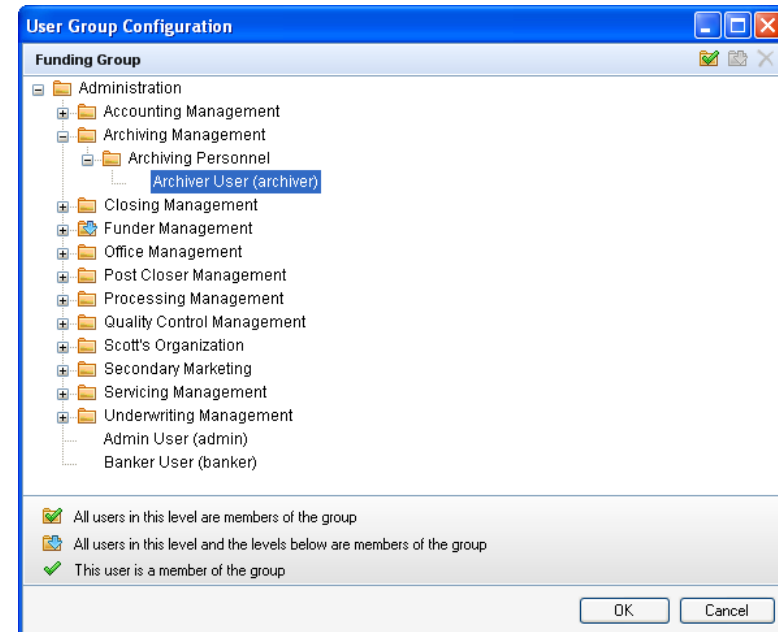
- On the menu bar, click **Encompass**, and then click **Settings**.
- On the left panel, click **Company/User Setup**, and then click **User Groups**.
- On the User Groups screen, click the **New** icon.
- Type a Group Name, and then click **OK**.
- Specify group members and group members' access to loan files, features, and tools, as described in the Members Tab section on page 37.
- When finished, click the **Save** icon.

## Members Tab

Use the Members tab to maintain the list of members in the user group.

### To Add Members to the User Group:

- Click the **Members** tab, and then click the **New** icon to open the User Group Configuration window.



- Open the organization hierarchy to the users and organizations you want to add to the user group.



- 3 Add individual users or all users in an organization as follows.
  - **Individual user** - Select the user, and then click the **Add to Group - this level/user only** icon on the upper-right of the screen.
  - **Individual organization and its users** - Select an organization folder, and then click the **Add to Group - this level/user only** icon on the upper-right of the screen.
  - **An organization and its users, and all organizations and users below it in the hierarchy** - Select an organization folder, and then click the **Add to Group - this level and below** icon on the upper-right of the screen.
- 4 Click **OK** to add the selections to the user group.

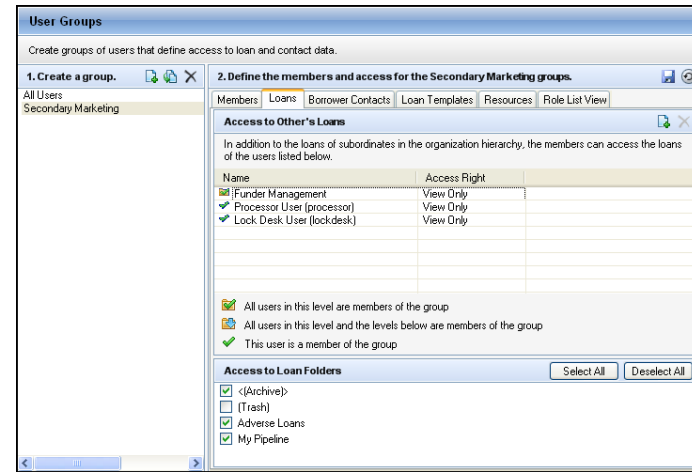
## Loans Tab

Use the Loans tab to define access to other user's loans (in addition to the access designated in each user's profile), and loan folders.

### To Define Access to Loans:

- 1 Click the **Loans** tab, and then click the **New** icon.
- 2 On the User Group Configuration window, open the organization hierarchy to the users and/or organizations whose loans you want to grant access to.
- 3 Select individual users and/or all users in organizations as follows.
  - **Individual user** - Select the user, and then click the **Add to Group - this level/user only** icon on the upper-right of the screen.
  - **Individual organization and its users** - Select an organization folder, and then click the **Add to Group - this level/user only** icon on the upper-right of the screen.
  - **An organization and its users, and all organizations and users below it in the hierarchy** - Select an organization folder, and then click the **Add to Group - this level and below** icon on the upper-right of the screen.

- 4 Click **OK** to add the selections to the user group.



- 5 On the Access to Other's Loans list, select a name or organization, click the associated **Access Right** field, and then select **View Only** or **Edit**.
- 6 In the Access to Loan Folders section, select the loan folders that members of the user group can access.

## Borrower Contacts Tab

Use the Borrower Contacts tab to set the access to the borrower contacts owned by members of this group, and to set access by members of the group to other user's contacts.

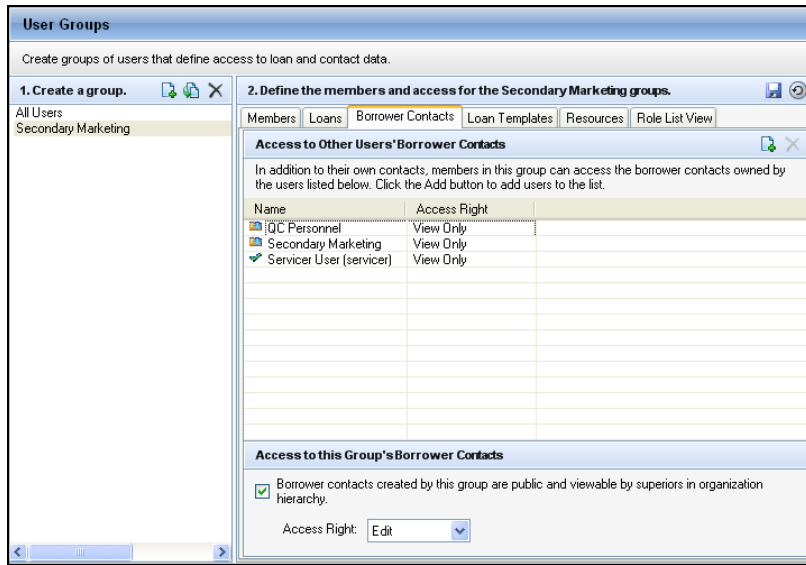
### To Define Access to Borrower Contacts:

- 1 Click the **Borrower Contacts** tab.
- 2 Select the check box to make borrower contacts created by members of this group public and accessible to the group members' superiors in the organization hierarchy.
  - Select **View Only** or **Edit** to set Access Right to the public borrower contacts.
- 3 To allow group members to access the borrower contacts of other users in the organization, click the **New** icon.

**NOTE:** Group members do not automatically gain access to each other's borrower contacts. Add group members to this list to grant access to their borrower contacts.

- 4 On the User Group Configuration window, open the organization hierarchy to the users and/or organization folders whose contacts you want grant access to.

- Select individual users and/or all users in organizations as follows.
  - Individual user** - Select the user, and then click the **Add to Group - this level/user only** icon in the upper-right of the screen.
  - Individual organization and its users** - Select an organization folder, and then click the **Add to Group - this level/user only** icon in the upper-right of the screen.
  - An organization and its users, and all organizations and users below it in the hierarchy** - Select an organization folder, and then click the **Add to Group - this level and below** icon in the upper-right of the screen.
- Click **OK** to add the selections to the user group.



- On the Access to Other User's Borrower Contacts list, select a name or organization, click the associated **Access Right** field, and then select **View Only** or **Edit**.

**NOTE:** If a conflict is created between the Public check box (access by group members' superiors) and the settings for access to other user's contacts, the greater access (Edit) will take precedence.

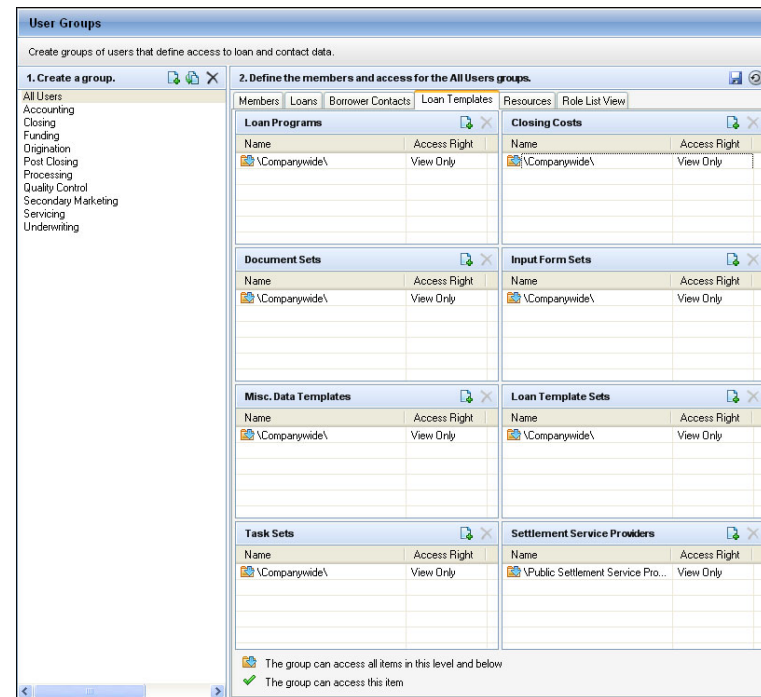
## Loan Templates Tab

Use the Loan Templates tab to define access to public loan templates.

**NOTE:** Encompass provides the ability to maintain public and personal versions of resources such as loan templates, reports, and custom print forms. Personal resources are created and maintained by each user for their own use. Public resources are available to an expanded group of users.

## To Define Access to Loan Templates:

- Click the **Loan Templates** tab.
- Click the **New** icon next to one of the categories of templates.
- On the User Group Configuration window, open the folder hierarchy to the templates or folders you want to grant access to.
- Select individual templates or all templates in a folder as follows.
  - Individual templates** - Select the template, and then click the **Add to Group-this level/ user only** icon in the upper-right of the screen.
  - Template folders and their templates** - Select a folder, and then click the **Add to Group - this level and below** icon in the upper-right of the screen.
- Click **OK** to add the selections to the user group.



- Back on the Loan Templates tab, select one of the listed template names or folders, click the associated **Access Right** field, and then select **View Only** or **Edit**.

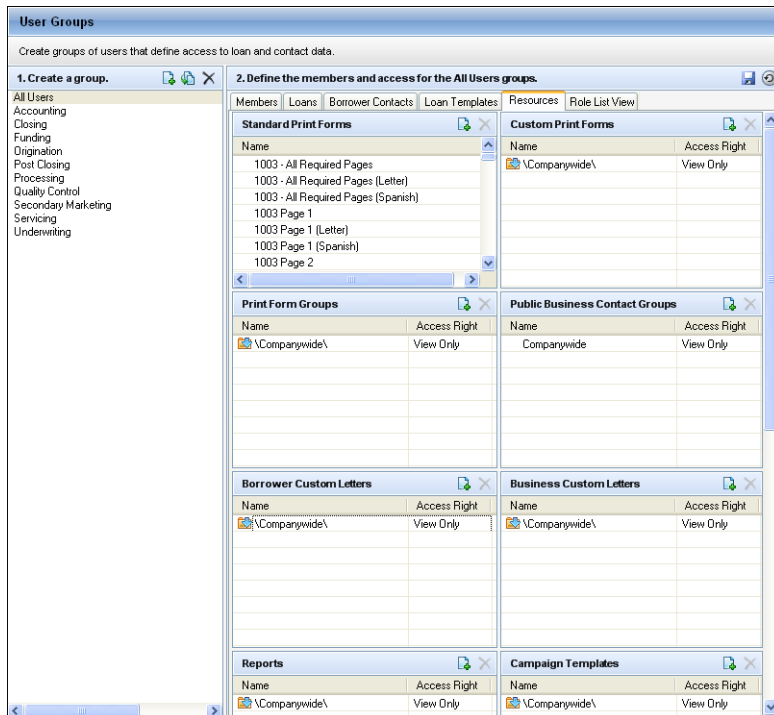
## Resources Tab

Use the Resources tab define access to public resources, including print groups, business contacts, and reports.

## To Define Access to Public Resources:

**NOTE:** This procedure covers access definitions for all resource types **except** Standard Print Forms, Public Business Contact Groups, and Condition Forms. To define access to those resources, refer to the specific procedures that follow.

- 1 Click the **Resources** tab.
- 2 Click the **New** icon next to one of the resource categories.
- 3 On the User Group Configuration window, open the folder hierarchy to the resources and/or folders you want grant access to.
- 4 Select individual resources and/or all resources in a folder as follows.
  - **Individual resources** - Select the resource, and then click the **Add to Group - this level/user only** icon on the upper-right of the screen.
  - **Resource folders and their resources** - Select a folder, and then click the **Add to Group - this level and below** icon on the upper-right of the screen.
- 5 Click **OK** to add the selections to the user group.



- 6 Back on the Resources tab, select one of the listed resource names or folders, click the associated **Access Right** field, and then select **View Only** or **Edit**.

## To Define Access to Standard Print Forms:

- 1 Click the **Resources** tab.
- 2 Click the **New** icon next to the Standard Print Forms category.
- 3 On the Standard Print Forms window, select forms from the All Standard Print Forms list, and then click the **right-arrow** button to move the forms to the Selected Forms list.
- 4 Click **OK** to add the selections to the user group.

## To Define Access to Public Business Contact Groups:

- 1 Click the **Resources** tab.
- 2 Click the **New** icon next to the Public Business Contact Groups category.
- 3 On the Public Business Contact Groups window, select groups from the All Public Business Contact Groups list, and then click the **right-arrow** to move the groups to the Selected Public Business Contact Groups list.
- 4 Click **OK** to add the selections to the user group.
- 5 Back on the Resources tab, select one of the listed groups, click the associated **Access Right** field, and then select **View Only** or **Edit**.

## To Define Access to Condition Forms:

- 1 Click the **Resources** tab.
- 2 Click the **New** icon next to the Condition Forms category.
- 3 On the Condition Forms window, select forms from the All Condition Forms list, and then click the **right-arrow** to move the forms to the Selected Forms list.
- 4 Click **OK** to add the selections to the user group.

## To Define Access to Change of Circumstance Options:

Set up and control user access to different Change of Circumstance options accessible from the Good Faith Fee Variance Violated alert screen, LE Page 1, and CD Page 1 based on User Groups. When a user selects the Changed Circumstance check box (field ID 3168 on the LE, CD1.X61 on the CD) on one of these forms, and then clicks the **Lookup** icon to pick from a list of options to populate the Changed Circumstance description field (field ID 3169 on the LE, CD1.X64 on the CD), only the options selected by the administrator in this User Groups setting will be available for the user to select.

- 1 Click the Resources tab.
- 2 Click the **New** icon next to the Change of Circumstance Options section.
- 3 In the Change of Circumstance Options window, click to select an option (or options) in the All CoC Options list, and then click the **right arrow** to move the selected options to the Selected CoC options. The selected options will be the

only Change of Circumstance options available for the user to select on the LE Page 1 or CD Page 1 when they click the Lookup icon to select a Change of Circumstance option to populate into the Changed Circumstance field (field ID 3169 on the LE, CD1.X64 on the CD).

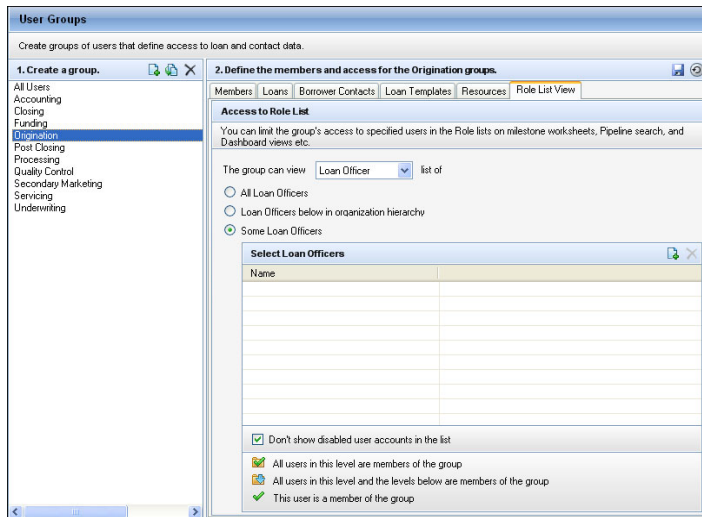
4 Click **OK**.

## Role List View Tab

Use the Role List View tab to define the users that display in selection lists, including those on milestone worksheets, Pipeline searches, and Dashboard views.

### To Define Role List Views:

- 1 Click the **Role List View** tab.
- 2 Select a role for which to define a selection list.



3 Select one of the three options:

- **All <role name>** - All users associated with the role will display in the selection list.
- **<Role name> below in organization hierarchy** - All users associated with the role, and below the user group member in the organization hierarchy, will display in the selection list.
- **Some <Role name>** - All users associated with the role, from the specified list of users, will display in the selection list.

4 If you chose the third option, click the **New** icon.

5 On the User Group Configuration window, open the organization hierarchy to the users and/or organizations you want to include in the selection list.

6 Select individual users and/or all users in organizations as follows.

- **Individual user** - Select the user, and then click the **Add to Group - this level/user only** icon on the upper-right of the screen.
- **Individual organization and its users** - Select an organization folder, and then click the **Add to Group - this level/user only** icon on the upper-right of the screen.
- **An organization and its users, and all organizations and users below it in the hierarchy** - Select an organization folder, and then click the **Add to Group - this level and below** icon on the upper-right of the screen.

7 Click **OK** to add the users to the selection list. Only users who are also associated with the selected role will display in the list.

8 Repeat steps 2 through 7 to create selection lists for other roles.

# Chapter 6

## External Company Setup

Use the External Company Setup settings to create and manage lenders, brokers, and third party originators (TPO) with whom your company does business,

### Company Details

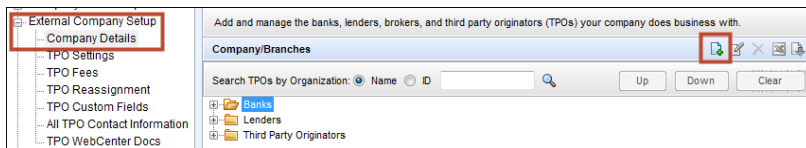
Use the Company Details setting to create and manage lenders, brokers, and third party originators (TPO) with whom your company does business.

### Banks

Use the Banks setting to manage (create, edit, and delete) banks used by TPO companies. After a bank is created in this setting, authorized users can add the bank to the TPO company that uses this warehouse bank to indicate which bank to pay, when loans are submitted by the TPO company.

#### To Add a Bank:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **External Company Setup**, and then click **Company Details**.
- 3 In the Company/Branches panel, click to select the **Banks** folder, and then click the **New** icon.



- 4 In the Bank Details window:

A screenshot of the 'Bank Details' dialog box. It contains the following fields:

- Bank Name: Bank of Cunningham
- Address1: 32 Apple Blossom Way
- Address2: (empty)
- City: Pleasanton
- State: CA (dropdown menu)
- Zip: 94588
- Contact Name: Rodney Nguyen
- Contact Email: oddikedi-6321@yopmail.com
- Contact Phone Number: 925-555-0987
- Contact Fax Number: (empty)
- ABA Number: 123456789

At the bottom right, there are 'OK' and 'Cancel' buttons.

- Type the bank name, the bank address, contact person for the bank and their details.
  - In the ABA Number field, type the nine digit routing transit number for the bank.
- 5 Click **OK**.

#### To Edit a Bank:

- 1 In the Company/Branches panel, select the bank, and then click the **Edit** icon.
- 2 In the Bank Details window, update the information, and then click **OK**.

### To Delete a Bank:

You cannot delete a bank if a TPO company is associated with it. You need to first remove the bank from the TPO company (Company Details page > Warehouse tab) and then delete the bank here.

- In the Company/Branches panel, select the bank, and then click the **Delete** icon.

## Lenders

Before you can assign an LO Compensation plan to lenders to which your company brokers loans, you must first add these companies or branches to the External Company Setup setting. After adding to this setting, you can then assign an LO Compensation plan to these companies or branches. After assignment, authorized users can use the LO Compensation tool to track the amount of compensation to be paid.

### To Add a Lender:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **External Company Setup**, and then click **Company Details**.
- 3 In the Company/Branches panel, click to select the **Lenders** folder, and then click the **New** icon.
- 4 In the Company Details window, select **Broker** and/or **Correspondent** check box(es) to indicate that your company can originate loans through a Brokered and/or Correspondent channel for the lender.

LO Comp Plan Details		Assigned Compensation Plans (0)		
Name	Start Date	Plan Name	Start Date	End Date

- 5 Type the Company Legal Name, Company DBA Name, and street address in the appropriate fields.

**NOTE:** If you select only **Correspondent**, you will not be able to assign a compensation plan to this company, as Correspondent loans are exempt from LO compensation plans.

- 6 Click **OK**.

### Assign an LO Compensation Plan to a Lender

Here you can assign an active compensation plan to a lender (the compensation your company is being paid by the lender for brokering a loan).

### To Assign an LO Compensation Plan to a Lender:

- 1 In the Lender folder hierarchy, double-click the company or branch to which you are assigning the compensation plan.
- 2 In the Company Details window, click the **New** icon.
- 3 In the LO Compensation Plans window, click the compensation plan to apply to the company or branch.
- 4 In the Details section, you can change the Start Date of the plan if necessary. By default, Encompass sets the Start Date to one day after the compensation plan was assigned to the company or branch (i.e., the next day).

**NOTE:** If another plan is already in effect, the new plan must start the next day to ensure that two plans are not being applied to the originator on the same day.

**NOTE:** The Earliest Change Date is calculated based on the Start Date and Minimum Term # Days fields. After the plan is activated (i.e., when the plan is started), if an administrator tries to assign a new compensation plan before the minimum term of days is reached, a warning message is displayed that informs the administrator that the start date for the new plan occurs prior to the "earliest change date" (i.e., prior to the minimum term of days being reached). The administrator can then continue to add a plan or cancel the operation. After the Earliest Change Date is reached, the warning message will no longer be triggered.

- 5 Click **Select**.

- The compensation plan is now listed in the Assigned Compensation Plans section.
- Click the plan to view its details in the LO Comp Plan section. You can change the Start Date of the plan if necessary, however you cannot change the start date here once the plan has started.

- 6 Click **OK**.

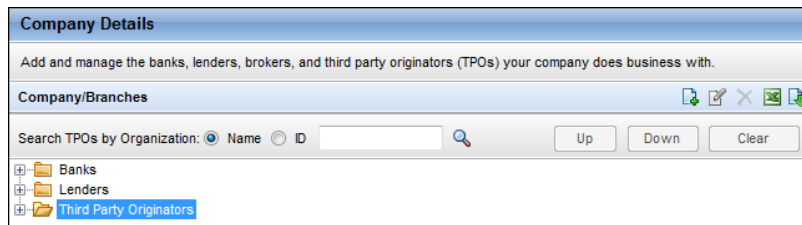


## Third Party Originators

All TPO management settings have been deactivated on the Originator Management page in TPO WebCenter Administration and are now provided in the Third Party Originators setting in the External Company Setup settings in Encompass Settings. Use these settings in Encompass to manage the third party originators, such as brokers and correspondents, with whom your company does business.

### To Create a New Company:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **Company Details**.
- 3 In the Company/Branches panel, click **Third Party Originator**, and then click the **New** icon.



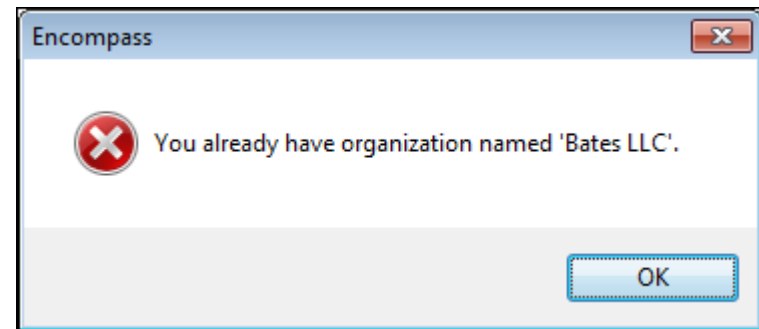
- 4 Follow the instructions in the next sections to complete each tab in the Company Details window. Enter information in the required fields. For non-required fields, enter information depending on your business requirements.

## Basic Info Tab

### To Complete the Basic Info Tab:

- 1 In the Organization panel, Organization Name field, enter the name of the TPO company. This is the unique identifier for the company.

- If you enter a name that has already been assigned to another company, an alert displays indicating that an organization with the same name already exists.



- 2 Select the **Disable Login** check box to deactivate the TPO company if you are no longer doing business with or need to prevent the company from uploading loan files. Typically, you will not need to use this option during creation of a TPO company.

- 3 Select the **Multi-Factor Authentication** check box to require multi-factor authentication for your Encompass TPO Connect sites.

**NOTE:** *This field was introduced in the Encompass 19.1 release.*

- 4 In the **Company Details** panel, enter basic and corporate information related to the TPO.

- In the Channel Type field, select the **Broker** or **Correspondent** (or both) check boxes to identify the type of TPO company.
  - Under the **Broker** check box, you can select to “Disable Fee Management” for your brokers (default) or enable them to “Request LE & Disclosures”

**NOTE:** *This functionality will be available in Encompass TPO Connect in a future release.*

**NOTE:** *This check box was introduced in the Encompass 19.1 release.*

- Select the Delegated check box if the TPO client has delegated authority and/or select the Non-Delegated check box if the TPO client has non-delegated authority. (This setting is currently used by TPO Connect.)

**NOTE:** *The behavior between the Correspondent Channel Type and the Underwriting Type settings was modified in the Encompass 18.1 February Service Pack.*

- If Correspondent is selected as the Channel Type, then Non-Delegated is automatically selected as the Underwriting Type.
- If Correspondent is blank, then Delegated and Non-Delegated are blank.
- If Delegated and Non-Delegated are blank, then Correspondent is blank.
- If Correspondent is blank and either Delegated or Non-Delegated is selected, then Correspondent is selected.
- In the Organization ID field, enter a maximum of six characters for the organization code of the TPO company. You can enter any value that suits your company’s business needs.
- In the Owner’s Name field, enter the name of the owner of the company.
- In the Company Legal Name field, enter the name of the TPO company. This may be the same as the Organization Name above.
- In the Address, City, State, Zip, Phone Number, Fax Number, Email, and Website fields, enter the TPO company’s corporate contact information.
- In the TPO Manager drop-down field, select the TPO contact who creates and manages the TPO contacts on your TPO WebCenter website and to whom the Welcome emails will be sent.

This drop-down field will be empty when you are creating a TPO company or branch record for the first time. This drop-down list will be populated with eligible contacts once you have created one or more TPO contacts for the TPO company or branch and have assigned the **Manager** role to them. For more information, refer to “Third Party Originator Contacts” on page 62.

- If a selection is entered in this field, you cannot delete this company.
  - To delete this company, you must select the “Blank” option for this field, save the record, delete any associated contacts to this company, return to the Company Details screen, select this company, and then click on the **Delete** icon

**NOTE:** *This feature was introduced in the Encompass 19.1 release.*

- The Last Loan Submitted Date field is a read-only field and automatically populates when loans are submitted from this TPO company.

- 5 In the **Rate Sheet and Lock Information** panel, enter the TPO’s email address(es) and fax number(s) to which the system will send the Rate Sheet and Lock information.

- 6 In the **Product and Pricing** panel, enter the TPO’s Product and Pricing account information:

- For EPPS (Encompass Product and Pricing Service) customers,
  - Select their Price Group information from the drop-down lists by channel. This enables multiple price groups to be applied to a TPO company.
    - **NOTE:** *This feature was introduced in the Encompass 19.1 release.*
  - These price groups can only be applied if the corresponding channels have been enabled.
  - The available price groups are managed in the TPO Settings.
  - Type the EPPS username, and select the EPPS Comp. Model from the drop-down list.
- For Optimal Blue customers, select their Price Group information from the drop-down list.
- For PriceMyLoan customers, enter their user name, password, and customer code.

- 7 In the **Approval Status** panel, enter the details related to the TPO’s approval status with your company. The Current Status and Company Rating drop-down fields in this panel have customizable values and can be configured by your Encompass administrator. For detailed information, refer to “TPO Settings” on page 68.

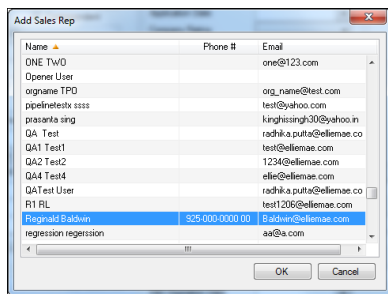
- From the Current Status drop-down list, select the status of the TPO.
- Select the **Add to Watchlist** check box if you need to track and monitor this company.



- The Current Status Date field automatically populates the current date when you enter the Current Status of the TPO company. If you want to enter a different date, click the **down** arrow at the end of the field, and then in the calendar, click to select a date.
- In the Approved Date field, click the down arrow at the end of the field, and then in the calendar, select a date indicating when the TPO was approved by your company. You can also manually enter information in this field.
- In the Application Date field, click the down arrow at the end of the field, and then in the calendar, select a date indicating when the TPO was approved by your company. You can also manually enter information in this field.
- From the Company Rating drop-down list, select the rating assigned to this TPO.

**NOTE:** Ratings are based on your company's own scale and requirements. A rating of 1 may be considered the top rating or it can be the lowest rating depending on your company's scale. This drop-down is configurable in the TPO Settings. For detailed information, refer to "TPO Settings" on page 68.

- 8 In the **Primary Sales Rep** panel, indicate your company's Account Executive assigned to this TPO. Click the **New** icon, select your Primary Sales Rep (PSR), and then click **OK**.

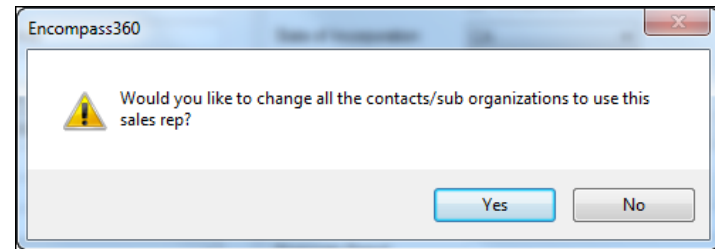


**NOTE:** The Add Sales Rep window displays a list of Encompass users with Sales Rep personas. For more information on Sales Rep personas, refer to "External Settings Tab" on page 20. If you do not find the Encompass user you want to assign as the PSR for this TPO, go to Encompass Settings> Company/User Setup> Organization/Users, select the organization to which the user belongs, and then in the Enabled Users section, click **New**. Enter the user details, assign a Sales Rep persona to the user, and then click **Save**. Repeat step 6 to select the user.

- 9 In the **Business Information** panel, enter the TPO's general business information such as if the company is incorporated, state in which it is incorporated, LEI, NMLS ID, whether the company is DU Sponsored, and whether the company is LPA Sponsored.

- 10 Click the **Save** icon.

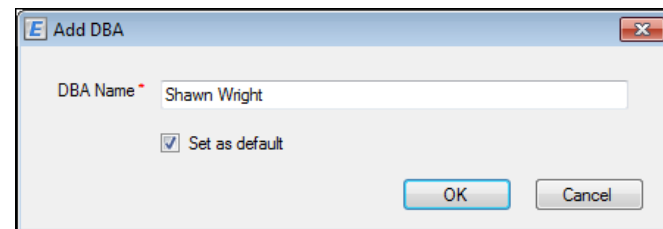
- 11 In the alert window that displays after clicking the **Save** icon, click **Yes** if you want to assign this PSR to all branches and extensions under this TPO organization. Click **No** to assign the PSR at the Company level only.



## DBA Tab

Use the DBA tab to manage multiple DBA (Doing Business As) names associated with the TPO company. Authorized users have the ability to add, edit, delete, and arrange the sequence of DBA names displayed in the DBA list. You can also identify the default DBA using options in this tab. DBAs selected for the TPO organization in this tab are also displayed in the TPO Information tool.

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **Company Details**.
- 3 In the Company/Branches panel, click **Third Party Originator**, and then select an existing TPO company.
- 4 Click the **DBA** tab.
- 5 To add a DBA name, click the **New** icon, enter information, and then click **OK**.



- To identify this DBA as the default DBA for this TPO company, select **Set as default**.
- 6 To edit a DBA name, select the name, click the **Edit** icon, update the information, and then click **OK**.
  - 7 To change the sequence of DBA names in the DBA list (TPO Information tool), select the name, and then click the **up** and/or **down** arrows.
  - 8 To delete a DBA name, select it, and then click the **Delete** icon.

## License Tab

Use this tab to manage a TPO's license information to help ensure compliance for the loans received from the TPO. When a TPO tries to submit a loan for a property in a state where they are not licensed, a warning message is displayed to them. A standard warning message is available out-of-the-box, however you can create your own custom message here. You can also indicate how your company will manage loans submitted for properties in unlicensed states (allow TPOs to submit loans without any restrictions, don't allow lock requests or submission, don't allow loan creation).

### To Complete the License Tab:

- 1 Click the **License** tab.
- 2 Select a Lender Type from the drop-down list.  
*NOTE: For more information on lender types, see the Encompass Compliance Service Lender Type and License Setup Guide in the Encompass Resource Center or the Encompass Compliance Service Help site.*
- 3 If your company is a depository institution, from the Home State drop-down list, select the TPO's home state.
  - The applicable laws of the home state will be applied to the loan.
- 4 If the TPO company does business in more than one state, in the License Type in drop-down list, select **All States**.
  - Or, if the TPO company does business in just one state, select the state to display only the licenses for that state.
- 5 In the Select column, select each license type that applies to the TPO company.
- 6 When you select a license, the **Exempt** check box displays. Select the check box if you do not want the Encompass Compliance Service to apply any license or compliance rules associated with that license in the property state.  
*NOTE: For information on how licenses are applied by channel, see the Encompass Compliance Service Lender Type and License Setup Guide in the Encompass Resource Center or the Encompass Compliance Service Help site.*
- 7 Enter the license number, issue date, start date, and end date license information. To enter data, click the row in the column and enter data in the text box provided.
- 8 To enter the license status, click the row in the Status column, and then select an option from the drop-down list provided.
- 9 In the **Statutory Election** panel, select the appropriate option for Statutory Election for first lien, subordinate lien, junior, closed-end, and open-end loans for subject properties in Maryland or Kansas, if the TPO company does business in Maryland or Kansas.

- 10 If you have selected a single state from the **License Type** in drop-down list and only the licenses available for that state are displayed in the list, you can move licenses up or down in this list. Select a license and then click the up or down arrows accordingly to move a license.

*NOTE: The order in which these licenses are listed is important. When a loan is received from your TPO WebCenter website, the TPO's company information, including state license information, is populated to the TPO Information tool in the loan file. The license information populated to the tool is based on the licenses you configure on this License tab. The first applicable state license that is listed on the License tab with its Select check box selected is used to populate the TPO Information tool. When an Encompass Compliance Service (ECS) review is run for this loan, the ECS will use this license to determine which license-related compliance reviews to run.*

- 11 In the **ATR/QM** panel, indicate if the TPO company qualifies as a small creditor, rural small creditor, or an exempt creditor.
  - To indicate if the TPO company qualifies as a small creditor or rural small creditor, select **Small Creditor** or **Rural Small Creditor** from the drop-down list.  
*NOTE: A **Small Creditor** is usually a community bank or credit union that has less than \$2 billion in assets and in the previous 12 months made 500 or fewer first-lien mortgages. A **Rural Small Creditor** is usually a community bank or credit union that has less than \$2 billion in assets, in the previous 12 months made 500 or fewer first-lien mortgages, and made more than 50% of its residential mortgage loans in counties designated as "rural" or "underserved".*  
*NOTE: One of these options must be selected for the ATR/QM Eligibility checklist (in the ATR/QM Management tool) to render eligibility results in its Small Creditor Qualified Mortgage column for a loan submitted by this TPO.*
  - To indicate if the TPO company qualifies as an exempt creditor, select the option that best describes the business from the **Exempt Creditor** drop-down list: Community Development Financial Institution, Community Housing Development Organization, Downpayment Assistance Provider, or Nonprofit organization.
- 12 From the **Policy for Loans in Unlicensed States** drop-down list, select the appropriate option to indicate how your company manages loans that do match the licensing requirements, based on the definitions below:
  - **No Restrictions:** All loans will be created and submitted
  - **Don't allow lock or submission:** Loans can be created but lock requests cannot be made and loans cannot be submitted
  - **Don't allow loan creation:** Loans cannot be created or submitted

**13** In the **Warning Message** text box, you can update the out-of-the-box warning message to display when a TPO submits a loan for a property located in a state where they are not licensed (i.e., you have not entered any license information for the state on the **License** tab).

**14** Click the **Save** icon.

## Loan Criteria Tab

Use the Loan Criteria tab to specify the type of loans, and from which loan origination channel, the TPO can submit to your company. The settings for the **Broker** channel display by default, followed by additional tabs for **Correspondent - Delegated** and **Correspondent - Non Delegated**. Click each tab to set up the loan acceptance criteria for each channel. When a TPO tries to submit a loan that does not meet the criteria you have configured here, a warning message is displayed to them. A standard warning message is available out-of-the-box, however you can create your own custom message here. You can also indicate how your company will manage these types of loans (allow TPOs to submit loans without any restrictions, don't allow lock requests or submission, don't allow loan creation).

### To Complete the Loan Criteria Tab:

- 1 Click the **Loan Criteria** tab.
  - The tab for the **Broker** loan origination channel displays by default.
- 2 Clear the check boxes corresponding to the loan types that your organization will not accept from the TPO.
- 3 In the **Purpose of Loan** panel, clear the check boxes corresponding to the loan purposes for which your organization will not accept loan submissions from the TPO.
- 4 From the **Policy for Unapproved Loans** drop-down list, select the appropriate option to indicate how your company manages loans that do match the loan type and purpose requirements, based on the definitions below:
  - **No Restrictions**: All loans can be submitted
  - **Don't allow lock or submission**: Loans can be created but lock requests cannot be made and loans cannot be submitted
  - **Don't allow loan creation**: Loans cannot be created
- 5 In the **Warning Message** text box, you can update the out-of-the-box warning message that will be displayed when loans submitted by the TPO do not match your company's loan type and purpose criteria.
- 6 In the **FHA / VA Information** panel, set the loan acceptance criteria for FHA and VA loans.
- 7 Click the **Correspondent - Delegated** tab and repeat steps 2 - 6 to indicate your company's loan acceptance criteria for delegated correspondent loans.

**8** Click the **Correspondent - Non Delegated** tab and repeat steps 2 - 6 to indicate your company's loan acceptance criteria for non-delegated correspondent loans.

**9** Click the **Save** icon.

## TPO Contacts Tab

Use the Key Contacts tab to view and manage information related to the most prominent TPO contacts, such as the owner, managers, and executives employed with the TPO company. Here you can manually add new contacts, import existing contacts associated with this TPO from within Encompass, export contacts into an Excel spreadsheet, and edit and delete contacts as required.

**NOTE:** The tab was renamed from "Key Contacts" to "TPO Contacts" in Encompass 18.4.

### To Complete the Key Contacts Tab:

- 1 Click the **Key Contacts** tab.
- 2 To manually add a new key contact, click the **New** icon, enter information in the Add Key TPO Contact window, and then click **OK**.
  - To import one or more key contacts from your list of Third Party Originator Contacts, click the **Import** icon. In the Import Third Party Originator Contacts window, select the contacts you want to import, and then click **Select**. To import more than one contact, press the **Ctrl** key, select multiple contacts, and then click the **Select** button.
- 3 To edit key contacts that were manually created in this tab, select the contact, click the **Edit** icon, update information, and then click **OK**.

**NOTE:** You can delete key contacts that were created in this tab, as well as the key contacts imported from the Third Party Originator Contacts panel. Contacts created in this tab will be deleted permanently; contacts imported from Third Party Originator Contacts will be deleted from the Contacts tab, but their records will remain in the Third Party Originator Contacts panel.

## Sales Reps / AE Tab

Use this tab to add your company's sales reps or account executives who manage this TPO company account. After adding your sales reps, authorized users can view their company employees while managing this account. Assigning the sales rep in this tab enables them to access and manage all loans submitted by the TPO company.

Use the View drop-down list to view sales reps assigned to the current TPO company only or sales reps assigned to the current TPO company at any level in the company/branch hierarchy. For more information on TPO company hierarchies, refer to “Create Branches and Extensions in the External Company Hierarchy” on page 60.

#### To Assign a Sales Rep to the TPO Company:

- 1 Click the **Sales Reps / AE** tab.
- 2 Click the **New** icon.
- 3 In the Add Sales Rep window, select a user, and then click **OK**.
- 4 Only users with Sales Rep personas (i.e. TPO Contacts > Sales Rep option is selected in the persona setting) are displayed in the Add Sales Rep window. If you want to add a user who is not displayed on this list, contact your administrator to update the user’s persona. For more information, refer to “Personas” on page 13.
- 5 Select from the channel indicators (Wholesale, Non-Delegated, and Delegated) to indicate which channel/channels a Sales Rep/AE is assigned to. These channel indicators are only available for the Current Org TPO Sales Reps View.

**NOTE:** The channel indicators were introduced in Encompass 18.4.

#### To Assign a Primary Sales Rep (PSR):

- Select a sales rep and then click **Set As Primary**.
  - The PSR is automatically assigned as the sales rep all new TPO contacts created for the organization.
  - The Sales Rep column for the PSR is updated with Primary.

#### To Delete a Sales Rep:

- Select a sales rep and then click the **Delete** icon.

**NOTE:** You cannot delete a primary sales rep. You need to first assign another sales rep as the primary sales rep for this company, and then delete the previous primary sales rep.

#### To View Sales Reps Based on TPO Company Assignment:

- From the View drop-down list, select **Company TPO Sales Reps** to view sales reps assigned to the current TPO company at any level in the company/branch hierarchy.
- From the View drop-down list, select **Current Org. TPO Sales Reps** to view sales reps assigned to the current TPO company only.

## Lender Contacts Tab

Use the Lender Contacts tab to display the contacts that will be listed in the Lender Key Contacts widget for Encompass TPO Connect. In addition, you can manage contacts that are not in the TPO Global Lender Contacts setting or the Sales Reps/AE tab.

**NOTE:** The feature to manage contacts directly on this tab was introduced in the Encompass 19.1 release.

- The contacts displayed on this tab are populated from the TPO Global Lender Contacts setting and the Sales Reps/AE tab.
- A **Primary** check box is displayed (and selected) if the contact was populated from the Sales Reps/AE tab and that contact was **Set As Primary** on that tab.

**NOTE:** For information on how to set a primary contact, refer to the Sales Reps/AE tab section of the Company Details setting in the Encompass online help.

- To hide a contact from the Lender Key Contacts widget for Encompass TPO Connect, select the **Hide** check box on that contact’s row.

#### To Add a Contact:

- 1 Click the **Add** icon.

The screenshot shows a dialog box titled "Add Lender/Investor Contact". It contains the following elements:

- Channel:** Three checkboxes:  Wholesale,  Non-Delegated,  Delegated.
- Name:** A dropdown menu.
- Title / Department:** A text input field with a red asterisk.
- Phone:** A text input field.
- Email:** A text input field.
- Hide:** A checkbox.
- Buttons:** "OK" and "Cancel" buttons at the bottom right.

- 2 Select a **Channel** (Channels) if you want the contact to be displayed under that channel/channels contact grouping in the Encompass TPO Connect Lender Key Contacts widget. or example, if you select **Wholesale**, the contact will be grouped and displayed in a “Wholesale” section.

**NOTE:** *If you do not select a Channel, the contact will be displayed in an “All Channels” section.*

- 3 In the **Name** field, click on the arrow to select a user from the drop-down list or manually enter a name, up to 30 characters.
  - While the options in the drop-down list display the user’s first name, last name, and email, only the first and last name are populated into the **Name** field.
  - If you select a **Name**, the **Title/Department**, **Phone**, and **Email** fields are populated and cannot be edited.
  - If the **Title/Department** is blank in the user’s Encompass User record, an error message, “*The selected User Contact record must first be updated before it can be used in this Key Lender Contacts feature. ‘Job Title’ must be entered in the Job Title field of the selected User Contact record*”, is displayed.
  - If you clear the **Name**, the **Title/Department**, **Phone**, and **Email** fields are cleared.
- 4 In the **required Title/Department** field, enter a title or department for the user, up to 30 characters.
- 5 In the **Phone** field, enter the user’s phone number, up to 30 characters, if you manually entered a **Name**. There is no special formatting or validation of this field.
  - If you selected a **Name**, this field cannot be edited.
  - If you clear or enter the **Name**, this field is cleared and you can edit it.
  - You must enter a **Phone**, **Email**, or both.
- 6 In the **Email** field, enter the user’s email address, up to 40 characters, if you manually entered a **Name**.
  - If you selected a **Name**, this field cannot be edited.
  - If you clear or enter the **Name**, this field is cleared and you can edit it.
  - You must enter a **Phone**, **Email**, or both.
- 7 Select the **Hide** check box if you want to hide this contact from the Encompass TPO Connect Lender Key Contacts widget.
- 8 Click **OK**.
  - If the **Title/Department** field is blank, the **OK** button is grayed out until all validation requirements are satisfied.

- If both the **Phone** and **Email** fields are blank, the **OK** button is grayed out until all validation requirements are satisfied.
- If the **Email** address format is not valid, the **OK** button is grayed out until all validation requirements are satisfied.

- 9 Your new contact is added to the bottom of the Lender/Investor Contact grid.

#### To Edit a Contact:

- 1 Select the contact you want to edit, and then click on the **Edit** icon.
- 2 Make your changes.

**NOTE:** *You can only edit contacts you have added directly in this tab. All other contacts will be disabled and cannot be edited.*

- If you select a **Name**, the **Phone** and **Email** fields are populated and cannot be edited.
- If you clear the **Name**, the **Title/Department**, **Phone**, and **Email** fields are cleared.
- You must have a **Title/Department**.
- You must enter a **Phone**, **Email**, or both.
- When you edit an existing contact, the **Title / Department**, **Phone** and **Email** can be manually edited and saved.

**NOTE:** *This manual update will save into the Lender Contacts table, however, will not be updated in the Existing Encompass User profile.*

- 3 Click **OK**.
  - If the **Title/Department** field is blank, the **OK** button is grayed out until all validation requirements are satisfied.
  - If both the **Phone** and **Email** fields are blank, the **OK** button is grayed out until all validation requirements are satisfied.
  - If the **Email** address format is not valid, the **OK** button is grayed out until all validation requirements are satisfied.

#### To Delete a Contact:

- 1 Select the contact you want to delete, and then click on the **Delete** icon.

**NOTE:** *You can only delete contacts you have added directly in this tab. All other contacts must be deleted from where they were added (i.e., TPO Global Lender Contacts setting or the Company Details Sales Reps/AE tab).*

- 2 A warning message is displayed: “*Deleting this contact will permanently remove the entry from the settings. Do you wish to continue?*”.
- 3 Click **Yes**.

### To Sequence Contacts in the Grid:

- 1 In the Company/Branches panel, click **Third Party Originator**, select the TPO company where you want to sequence contacts.
- 2 Select the entry you want to move, and then click the **Up** and **Down** arrows.

### Warehouse Tab

Use the Warehouse tab to manage the warehouse banks associated with the selected TPO. Authorized users have the ability to select from a list of banks set up by the Encompass administrator in the Banks setting. You can also update business information related to the bank, include notes, and update contact information associated with the bank.

Each bank can be added to the same TPO company multiple times since a TPO may have multiple account numbers with the same bank for handling different types of loans.

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **Company Details**.
  - In Encompass 17.3.0.2 Server Patch 2 and later, you must select the **Approved** check box for the bank in order for it to be listed in the Warehouse Bank Selector pop-up window.
- 3 In the Company/Branches panel, click **Third Party Originator**, and then select an existing TPO company.
- 4 Click the **Warehouse** tab.
- 5 To add a bank, click the **New** icon, select a bank from the External Bank List window, and then click **OK**.
- 6 To view bank details, select the bank, and view the information in the Warehouse Bank Details panel.
- 7 To update bank information, select the bank, enter the information in the Warehouse Bank Details panel, and then click the **Save** icon in the Warehouse Bank Details panel.
- 8 To update contact information, select the bank, clear the **Use Default Contact** check box, enter the information in the Contact Information panel, and then click the **Save** icon in the Warehouse Bank Details panel.
- 9 To include additional information about a bank, select the bank, type the information in the Notes panel, and then click the **Save** icon in the Warehouse Bank Details panel.
- 10 To delete a bank, select it, and then click the **Delete** icon.

### Fees Tab

Use the Fees tab to assign fees (such as Property Inspection Waiver fees, Flood Certificate fees, and Finding Fees) to the TPO so that fees charged for each loan are automatically calculated and applied to the loan. Authorized users have the ability to create a new fee manually or select from the list of TPO fees with active and pending statuses in External Company Setup settings. TPO Fees can also be filtered by loan channel type and/or the status of the fee (active, pending, or expired).

**NOTE:** *You can apply TPO Fees to the Correspondent channel only.*

### To Add a TPO Fee

You can manually add TPO fees or select from the set of fees configured by your Encompass administrator.

### To Add a TPO Fee Manually:

- 1 Click the **Fees** tab.
- 2 Click the **New** icon.
- 3 In the Add New TPO Fee window, click **Create new fee manually** and then click **OK**.
- 4 In the second Add New TPO Fee window:
  - In the Name field, enter the TPO fee name. This will be displayed as the title on the Correspondent Purchase Advice Form when the fee is itemized.
  - In the Description field, enter a brief explanation of the fee.
  - Currently, TPO fees can only be applied to Correspondent loans. Therefore, **Correspondent** is automatically populated to the Channel drop-down list.
  - In the Fee Amount field:
    - Select Total or Base Loan Amount, depending on how the fee is calculated (as a percentage of the total or base loan).
    - Type the fee percentage.
    - In the +\$ field, type any additional amount, if applicable.
  - In the Code field, type the general account for the fee.

**NOTE:** *This need not be a unique value since a fee code may be listed multiple times with different effective dates or channels.*

- In the Start Date field, select the date from which the fee will be applied to loans based on the loan lock date.

**NOTE:** If the current date is prior to the start date, the fee will not be applied to the loan. Start date does not have to be entered. This means the fee will be effective immediately and be active up to the end date.

**NOTE:** In the TPO Fees list, a fee is displayed as **Pending** if Start Date is in the future; **Active** if the current date is in between the start and end date or if the start and end dates are unspecified; **Expired** if the End date has occurred in the past.

- In the End Date field, select the last date for the fee period based on the loan lock date.
- In the Fee is Triggered field:
  - Select **Always** to always apply the fee.
  - Or, select **Conditional** to create a condition for when the fee is applied.
    - Click the **Find** icon (magnifying glass).
    - In the Advanced Condition Editor window, click the **New** icon.
    - In the Add/Edit Search Filter window:
      - Type a Field to add as a filter.
        - Or, click the **Find** icon (magnifying glass), select a field from the list, and click **OK**.
        - Or, click the **Find** icon (magnifying glass), type one or more characters in the Find field and then click **Find**. The first occurrence of the characters in any column is found. Continue clicking **Find** to view additional occurrences. Select a field from the list, and click **OK**.
      - Select an Operator, select an option, and then click **OK**.

**NOTE:** The Operator and Option define how the filter will be used. For example: Field ID= 1172 (Loan Type), Operator = Is any of, Options = VA.

- In the Advanced Condition Editor window, click **OK**.
- In the Add New TPO Fee window, click **OK**.

#### To Add a Fee from Pre-Defined TPO Fees:

- 1 Click the **Fees** tab.
- 2 Click the **New** icon.
- 3 In the Add New TPO Fee window, click **Add fee from existing TPO Fees**, and then click **OK**.

- 4 In the Add fees from Global TPO Fees list window, select the check boxes corresponding to the fees you want to add, and then click **OK**.

**TIP:** Filter the fee list based on their channel type and/or status by using the drop-down options in this window. Type the complete name of the TPO fee and then click the **Find** icon to search for a fee by name.

#### To Add a Late Fee

You can create late fees to apply to this TPO company or select the Late Fee set up by your Encompass administrator.

#### To Add a Late Fee Manually:

- 1 Click the **Fees** tab.
- 2 Click **Late Fee Settings**.
- 3 In the Edit Late Fee Settings window:
  - Click **TPO Specific Settings**.
  - In the Late Fee Grace Period (days) field, type the number of days past the deadline for which the late fee will be waived.
  - In the Grace Period uses field, select:
    - **Week Days** if only week days are included
    - **Calendar Days** if weekdays and weekends are included
    - **Company Calendar** if the Company Calendar dates are used
  - In the Grace Period Starts field, select:
    - **On** - if the grace period is calculated starting from the day selected below
    - **Day After** - if the grace period is calculated from the day after the selected below
  - In the Later of section, select one or more of the following options:
    - **Purchase Suspense Date** - the date on which the purchase was suspended
    - **Purchase Approval Date** - the date when the purchase was approved
    - **Delivery Expiration Date** - the date on which the trade expires
    - **Latest Cond's Issued Date** - the date the latest stipulations were issued

**NOTE:** This field label was updated in Encompass 17.3 from Latest Stips Issued Date to Latest Cond's Issued Date.

  - **Other Date** - Click the **Find** icon and then in the Select Loan Field window, select the date and then click **Select**.- In the Days Cleared field select:
  - **Purchase Approval Date** - the date when the purchase was approved

- **Cleared for Purchase Date** - the date when the buyer approved the loan for purchase
    - **Other Date** - Click the **Find** icon and then in the Select Loan Field window, select the date and then click **Select**.
  - In the Late Fee Can Start on a weekend field, select:
    - **Yes** - if the late fee will be calculated starting from the weekend
    - **No** - if the late fee is calculated from Monday
  - In the Include Day Cleared as Late Day field, select:
    - **Yes** - if the late fee calculation adds one day for the day cleared
    - **No** - if the late fee calculation does not include the clearance day
  - In the Fee Handled As field, select:
    - **Fee** - if the fee will be copied to a fee line item
    - **Price Adjustment** - if the fee is deducted from the loan price as an adjustment
  - In the Fee Percent field, enter the fee percentage.
  - In the Late Fee Dollars +\$ field, type any additional amount, if applicable.
  - In the Calculate As field, select:
    - **Flat** - if it is a one time fee
    - **Daily Fee** - if the fee is calculated daily
  - In the Maximum Late Days field, type the number of late days after which the TPO loan will be repriced.
- 4 Click **OK**.

#### To Add the Pre-Defined TPO Late Fee:

- 1 Click the **Fees** tab.
- 2 Click **Late Fee Settings**.
- 3 In the Edit Late Fee Settings window, select **Global TPO Settings**, and then click **OK**.

#### Manage TPO Fees

Use the options on the TPO Fees panel to filter and search for fees, and then edit or delete them. If you are dissatisfied with your updates to the TPO fees, you can reset them to the out-of-the-box list.

#### To Reset to Default:

- Click the **Reset to Default** button.

#### To Filter Fees:

- To filter fees by channel, select the appropriate channel from the Channel Type drop-down list.
- To filter fees by status (Active, Pending, Expired), select the value from the Status drop-down list.

**TIP:** You can use both filters to refine your search.

- To search a fee by name, type the complete name of the fee, and then click the **Lookup** (magnifying glass) icon.

#### To Edit a TPO Fee:

- Click the fee to select it and then click the **Edit** icon.

**TIP:** Use the search and filter options explained above to find the TPO fee.

#### To Delete a TPO Fee:

Click the fee to select it and then click the **Delete** icon.

**TIP:** Use the search and filter options explained above to find the TPO fee.

## LO Comp Tab

Use the LO Comp tab to assign an active compensation plan to a TPO (the compensation your company is paying to the third party originator). After this assignment, authorized users can use the LO Compensation tool to track the amount of compensation to be paid.

**NOTE:** Before assigning a plan, go to LO Compensation to create LO compensation plans.

#### To Complete the LO Comp Tab:

- 1 Click the **LO Comp** tab.
- 2 To assign an LO Comp plan to the TPO, in the **Assigned Compensation Plans** panel, click the **New** icon, click an LO Comp plan, and then click **Select**.

**NOTE:** In the Details section, you can change the Start Date of the plan if necessary. By default, Encompass sets the Start Date to one day after the compensation plan was assigned to the company or branch (i.e., the next day).

**NOTE:** If another plan is already in effect, the new plan must start the next day to ensure that two plans are not being applied to the originator on the same day. The Earliest Change Date is calculated based on the Start Date and Minimum Term # Days fields. After the plan is activated (i.e., when the plan is started), if an administrator tries to assign a new compensation plan before the minimum term of days is reached, a warning message is displayed that informs the administrator that the start date for the new plan occurs prior to the "earliest change date" (i.e., prior to the minimum term of days being reached). The



administrator can then continue to add a plan or cancel the operation. After the Earliest Change Date is reached, the warning message will no longer be triggered.

- 3 To view an LO Comp plan's details, in the **Assigned Compensation Plans** panel, select it, and then click the **View** icon. You can change the Start Date of the plan if necessary, in the LO Comp Plan section, but you cannot change the start date here after the plan has started.
- 4 To delete an LO Comp plan, in the **Assigned Compensation Plans** panel, select it, and then click the **Delete** icon.  
**NOTE:** This only deletes the LO Comp assignment from the TPO. The LO Comp plan still exists in the system in Encompass Settings > Tables and Fees > LO Compensation.
- 5 To export the LO Comp assignment history into an Excel spreadsheet and save it on your computer, in the Assigned Compensation Plans panel, click the **Excel** icon, select the location on your computer, enter a file name, and then click **Save**.
- 6 On the LO Comp tab, click the **Save** icon.

## Commitments Tab

Use the Commitments tab to track the TPO company's assigned commitment authority. This commitment authority can be managed in three (3) different ways:

- Restricting individual loan locks for Best Efforts and Mandatory based on available commitment authority.
- Restricting new correspondent trades based on available commitment authority.
- Restricting new correspondent master commitments based on available commitment authority.

The key to managing commitment authority is to track three (3) data points; Max (Maximum) Commitment Authority, Outstanding Commitments, and Available Amount. The Max Commitment Authority is the total dollar amount of loans available to be committed to the Investor that have not yet been "delivered" (**Received Date** (field ID 3917) is blank on the Correspondent Loan Status Tool).

- As loans are locked or correspondent trades are created, those amounts **increase** the Outstanding Commitments amount (by commitment type - Best Efforts or Mandatory).
- As loans are delivered (**Received Date** (field ID 3917) entered for the Investor), the loan amounts **reduce** the Outstanding Commitments amount.
- The Maximum Commitment Amount less the Outstanding Amount equals the Available Amount. If the Available Amount will become negative with a new individual loan lock or correspondent trade, Encompass may prevent the loan to be locked or the correspondent trade to be created.

Another important aspect of the Commitments tab is to restrict the types of lock commitments and loan delivery that a given TPO company has the authority to deliver.

- Commitment types may be enabled for Best Efforts, Mandatory, or both.
- The delivery type of Mandatory can be enabled for Individual, Bulk, AOT, Direct Trade, and Forward.
- Individual loan lock can only occur for the commitment types (Best Efforts or Mandatory) indicated.
- Correspondent trade delivery types are only available based on the delivery types enabled on this tab.

**NOTE:** If none of the settings are enabled on this tab, the default will be "Best Efforts" and "Unlimited".

Master commitments created for TPO companies are configured such that they are limited to only the types and amounts for which the TPOs are approved. The TPO's master commitments can include Best Effort and/or Mandatory and the amount of their limit for each. These values will be used by the Trade Management tool when master commitments are created for the TPO.

### To Create a Commitment Authority for Individual Best Efforts:

- 1 Click the **Commitments** tab.

The screenshot displays the 'Commitments Information' window. At the top, it shows summary statistics: Max Commitment Amount of \$200,000,000, Outstanding Commitments of \$0 (0%), and Available Amount of \$200,000,000 (100%). A green circle indicates that the available amount is positive. Below this, there is a section for 'Mandatory' with a checked box. The main section is 'Choose the Delivery Types Accepted', which contains a table with columns for Delivery Type, Outstanding Commitments, and Percentage of Max. All delivery types (Individual, Bulk, AOT, Direct Trade, Forward) are checked. At the bottom, there are two policy sections: 'Policy for loans that exceed Max Commitment Authority' and 'Policy for Trades that exceed Max Commitment Authority', both with 'No Restrictions' selected. A warning message is visible on the right side of the screen.

- 2 Select the **Best Efforts** check box to include the TPO's best efforts in their commitment authority.

- **Unlimited** is automatically selected and is for the TPO that does not have any limits in their best effort commitments.
- Or, select **Limited**, and then enter the **Max Commitment Amount** for the TPO.

**NOTE:** The *Outstanding Commitments* field displays the total amount of outstanding commitments and includes all active best efforts and non-allocated best efforts loans for this TPO. The *Available Amount* field displays the calculated value for the *Max Commitment Authority - Outstanding Commitments*. This is also represented visually as a pie chart. When the *Available Amount* is a positive number, the pie chart will be green in an equivalent amount to the percentage available.

**NOTE:** If the *Outstanding Commitments* exceeds the *Max Commitment Authority*, the *Outstanding Commitments* value displays in red, the *Available Amount* displays a negative value in red, and the pie chart displays 100% in red.

- 3 Click the **Save** icon to save your settings.

#### To Create a Commitment Authority for Individual Mandatory:

- 1 Click the **Commitments** tab.
- 2 Select the **Mandatory** check box and then enter the **Max Commitment Amount** for the TPO.
- 3 Select the Individual delivery type.

**NOTE:** If there are other delivery types to be enabled, refer to the “To Create a Commitment Authority for Trade Delivery Types” section below.

- 4 Click the **Save** icon to save your settings.

#### To Create a Commitment Authority for Trade Delivery Types:

- 1 Click the **Commitments** tab.
- 2 Select the **Mandatory** check box and then enter the **Max Commitment Amount** for the TPO (if not previously entered).
- 3 Select all the delivery types that the TPO company is authorized to submit.

**NOTE:** Every time a *Mandatory loan* is locked or a *correspondent trade* is created, the associated delivery type’s *Outstanding Commitments* amounts will increase along with the percentage of the *Mandatory Max Commitment Amount*. As long as the *Mandatory Available Amount* is positive, the pie chart and bar charts will display in green.

**NOTE:** If the *Outstanding Commitments* exceed the *Max Commitment Authority*, the *Outstanding Commitments* value displays in red, the *Available Amount* displays a negative value in red, and the pie chart/bar graph displays 100% in red.

- 4 Click the **Save** icon to save your settings.

#### To Set Policy for Loans Exceeding Max Commitment Authority:

- Select **No Restrictions** if there are no limitations for the TPO when they exceed their Maximum Commitment Authority for either Individual Best Efforts or Individual Mandatory loans. In this scenario, the TPO can lock individual loans above any established limit without recourse.
- Select **Don’t allow lock** if you do not want to enable the TPO to submit lock requests when they exceed their Maximum Commitment Authority. In this scenario, when a lock request is submitted and it exceeds the Available Amount for that commitment type, the Lock Request is declined and a custom Warning message is returned to the requestor.

#### To Set Policy for Trades Exceeding Max Commitment Authority:

- Select **No Restrictions** if there are no limitations for the TPO when they exceed their Maximum Commitment Authority. In this scenario, new correspondent trades (and any correspondent master commitments) can be created for the TPO with no limit to the Trade Amounts.
- Select **Don’t allow Trade creation** if you do not want to enable the TPO to create new correspondent trades or correspondent master commitments that when added to the current Outstanding Commitments, will exceed the Max Commitment Amount. In this scenario, when a new correspondent trade or a correspondent master commitment is created, and it exceeds the Available Amount for the Mandatory commitment type, the correspondent trade or correspondent master commitment cannot be saved and a custom Warning Message is returned to the requestor.

**NOTE:** In the *Encompass Settings > Secondary Setup > Trade Management Setup > Trade Management Tabs* section, when *Enable Auto – create of Correspondent Trades for Individual Delivery Type* has been enabled, and you want to restrict trades, *Ellie Mae* strongly recommends that you also restrict loans to prevent loans from being locked but not assigned to an individual trade.

**NOTE:** This setting was introduced in *Encompass 17.4*.

#### To Set Restricted Loans – Warning Message:

In the **Restricted Loans** field, you must have a warning message that displays when the **Don’t allow lock** or **Don’t allow Trade creation** settings are selected and the associated Available Amount has been exceeded.

## Trade Mgmt Tab

Use the Trade Mgmt tab to manage TPO Trade Management features by TPO client. The company-level settings for TPO Trade Management which can override these settings are located on the Trade Management Setup setting.

**NOTE:** This tab was added in Encompass 17.3.

- If **Enable TPO Trade Management** is not selected on the Trade Management Setup setting, this tab will be disabled.
- If **Use Company-level – TPO Trade Management Settings** is selected, the settings selected on the Trade Management Setup setting will be used and the settings on this tab cannot be edited.
- If **Customize Settings** is selected, all settings that are enabled at the company level can be edited but all settings that are disabled at the company level cannot be edited.

## ONRP Tab

Use the ONRP tab to specify time and dollar limits for ONRP by Third Party Originator (TPO) and channel.

- 1 Click the **ONRP** tab.

- 2 Select **Enable ONRP** for the appropriate channels to enable that channel's settings.
  - To edit a channel's settings, you must also select:
    - The related channel check box (**Enable ONRP for Wholesale** or **Enable ONRP for Correspondent**) on the Lock Desk Schedule/ONRP tab under Lock Desk Setup.
    - The related Channel Type check box (**Broker** or **Correspondent**) on the Basic Info tab.
- 3 Select whether you want to **Use Channel Defaults** or **Customize Settings**.

- If **Use Channel Defaults** is selected, the settings are populated by the global channel settings and cannot be edited.
  - If **Customize Settings** is selected, the settings can be edited.
- 4 Select whether you want the ONRP coverage to be continuous or a specific time period.
    - The **ONRP Start Time** is set to the Lock Desk **End Time** and cannot be edited.
    - The **ONRP End Time** cannot be past the Lock Desk **Start Time**.
    - If **Weekend/Holiday Coverage** is selected, the **ONRP End Time** must be set to A.M.
    - If the Lock Desk is set for 24 hours, the **ONRP Start Time** is blank and the **ONRP End Time** is disabled for all ONRP settings (if central Lock Desk is set) or the corresponding ONRP settings (if Lock Desk is set by channel). For Saturday and Sunday, the Saturday/Sunday Hours check box is also disabled.
  - 5 If you select **Continuous Coverage**:
    - The **ONRP End Time** is set to the Lock Desk **Start Time** and cannot be edited.
    - **Saturday Hours, Sunday Hours, and Weekend/Holiday Coverage** are disabled.
  - 6 If you select **Specify Time**:
    - Enter the **ONRP End Time**. For Saturday and Sunday, you must select **Saturday Hours** and/or **Sunday Hours** first.
    - The Saturday/Sunday Hours fields are available if enabled in Lock Desk Hours.
  - 7 Select whether you want **Weekend/Holiday Coverage**.
    - If **Saturday Hours** and/or **Sunday Hours** is selected in Lock Desk Hours, the **Weekend/Holiday Coverage** check box is disabled.
  - 8 Select whether you want **No Maximum Limit** or not.
    - If selected, the **ONRP Dollar Limit \$** and **ONRP Tolerance %** are blank and cannot be edited.
    - If not selected, the **ONRP Dollar Limit \$** and **ONRP Tolerance %** can be edited.
      - **ONRP Dollar Limit \$** is a required field and supports up to 8 digits.
      - **ONRP Tolerance %** is an optional field and supports up to 2 digits.
  - 9 Click the **Save** icon.

## Notes Tab

Use the Notes tab to view and manage notes, comments, and additional information about the TPO company.

### To Complete the Notes Tab:

- 1 Click the **Notes** tab.
- 2 To create a note, click the **New** icon, enter information, and then click **OK**.
- 3 To view note details, select the note, and then click the **View** icon.
- 4 To export the Notes history into an Excel spreadsheet and save it on your computer, click the **Excel** icon, select the location on your computer, enter a file name, and then click **Save**.
- 5 To delete a note, select it, and then click the **Delete** icon.

## TPO Connect Setup Tab

Use the TPO Connect Setup tab to specify the TPO Connect site that the TPO company will use to manage loan files. You can access the list of all TPO websites that have been set up for your Encompass account, select from the list, specify the loan originator channel, and add and remove TPO Connect sites.

**NOTE:** In Encompass 17.3, all references to TPO WebCenter on this tab was changed to TPO Connect. This is a label change only. The existing functionality remains the same.

### To TPO WebCenter Setup Tab:

- 1 Click the **TPO Connect Setup** tab.
- 2 Select the **Test Account** check box to test the features of the TPO Connect in a test environment instead of in a live production environment. When **Test Account** is selected, loans submitted from your TPO Connect site are sent to a loan folder you create in Encompass that is designated for test loans.

**NOTE:** To create the folder in Encompass Settings, go to **Loan Folders**. Then, to designate this folder as the folder where test loans will be sent, use the **Loan Setup** section of the **Loan Settings** page in **TPO WebCenter Administration**. There you can designate a **Test Pending Loans Folder** and/or a **Test Live Loans Folder**.

- 3 In the Site URL field, manually enter or select the TPO Connect URL from the list of all TPO websites that have been set up for your Encompass account. If this is a test record, select or enter the test TPO Connect URL.
- 4 From the Channel Type drop-down list, select the loan originator channel for the TPO company.
- 5 Click the **Add More** button to include additional TPO Connect URLs associated with the TPO.

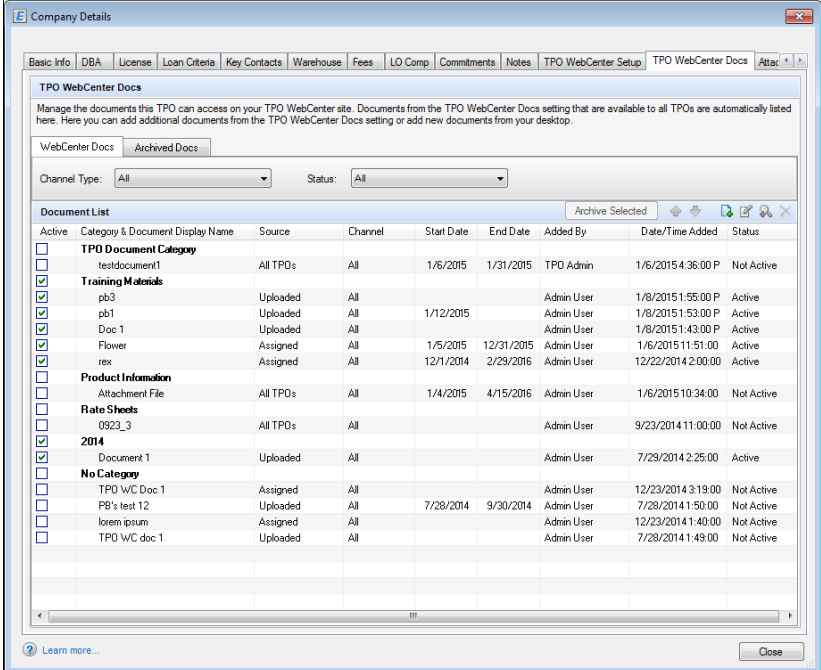
- 6 Optionally, click the **Delete** icon in a Site URL row to remove the TPO Connect site from the TPO company.

- 7 Click **Save**.

## TPO Docs Tab

Use the TPO Docs tab to view and manage the documents this TPO can access on your TPO Connect website. Documents from the TPO Docs setting are automatically listed here. Authorized users can add TPO documents from their desktop or select from the document list created by the Encompass administrator.

**NOTE:** In Encompass 17.3, all references to TPO WebCenter on this tab was changed to TPO Connect. This is a label change only. The existing functionality remains the same. In Encompass 18.1, all references to TPO Connect Docs on this tab was changed to TPO Docs. This is a label change only.



Active	Category & Document Display Name	Source	Channel	Start Date	End Date	Added By	Date/Time Added	Status
<input type="checkbox"/>	<b>TPO Document Category</b>							
<input type="checkbox"/>	testdocument1	All TPOs	All	1/6/2015	1/31/2015	TPO Admin	1/6/2015 4:36:00 P	Not Active
<input checked="" type="checkbox"/>	<b>Training Materials</b>							
<input checked="" type="checkbox"/>	pb3	Uploaded	All			Admin User	1/8/2015 1:55:00 P	Active
<input checked="" type="checkbox"/>	pb1	Uploaded	All	1/12/2015		Admin User	1/8/2015 1:53:00 P	Active
<input checked="" type="checkbox"/>	Doc 1	Uploaded	All			Admin User	1/8/2015 1:43:00 P	Active
<input checked="" type="checkbox"/>	Flower	Assigned	All	1/5/2015	12/31/2015	Admin User	1/6/2015 11:51:00	Active
<input checked="" type="checkbox"/>	rex	Assigned	All	12/1/2014	2/29/2016	Admin User	12/22/2014 2:00:00	Active
<input type="checkbox"/>	<b>Product Information</b>							
<input type="checkbox"/>	Attachment File	All TPOs	All	1/4/2015	4/15/2016	Admin User	1/6/2015 10:34:00	Not Active
<input type="checkbox"/>	<b>Rate Sheets</b>							
<input checked="" type="checkbox"/>	0923_3	All TPOs	All			Admin User	9/23/2014 11:00:00	Not Active
<input checked="" type="checkbox"/>	<b>2014</b>							
<input checked="" type="checkbox"/>	Document 1	Uploaded	All			Admin User	7/29/2014 2:25:00	Active
<input type="checkbox"/>	<b>No Category</b>							
<input type="checkbox"/>	TPO w/C Doc 1	Assigned	All			Admin User	12/23/2014 3:19:00	Not Active
<input type="checkbox"/>	PB's test 12	Uploaded	All	7/28/2014	9/30/2014	Admin User	7/28/2014 1:50:00	Not Active
<input type="checkbox"/>	lorem ipsum	Assigned	All			Admin User	12/23/2014 1:40:00	Not Active
<input type="checkbox"/>	TPO w/C doc 1	Uploaded	All			Admin User	7/28/2014 1:49:00	Not Active

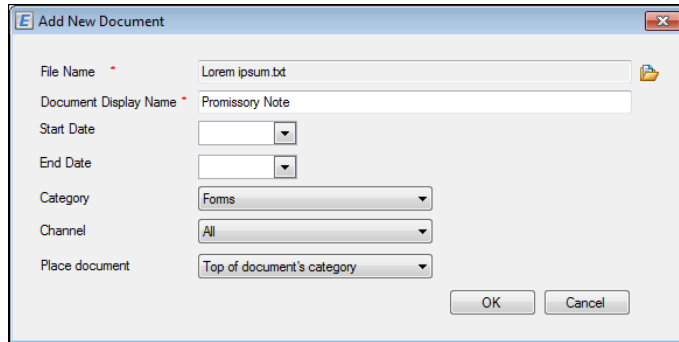
### Add a TPO Document

You can manually add TPO documents or select from the list of documents provided by your administrator.

**NOTE:** Only the following document types can be uploaded as TPO documents - pdf, xls, xlsx, csv, xml, doc, docx, txt, tiff, jpeg, and jpg.

### To Add a TPO Document from your Desktop:

- 1 Click the **TPO Docs** tab.
- 2 Click the **New** icon.
- 3 In the Add Document window, click to select **Add document from your desktop**, and then click **OK**.
- 4 In the Add New Document window:

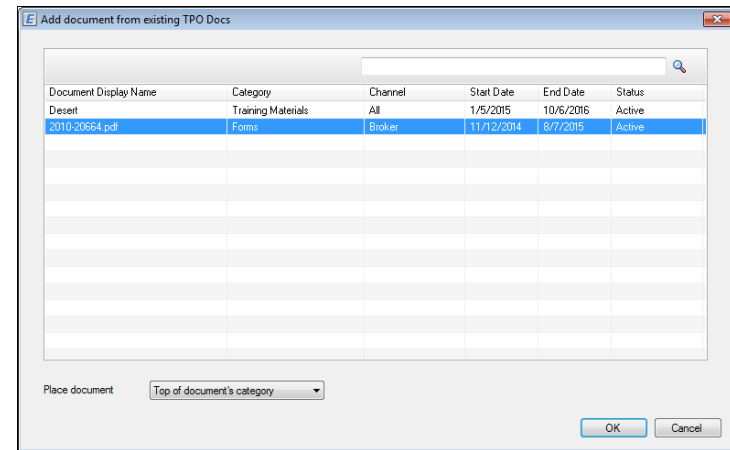


- In the File Name field, click the **Folder** icon on the far right.
  - In the Browse and Attach window, select a document from your computer, and then click **Open**.
- In the Document Display Name field, type the name of the document.
- In the Start Date and End Date fields, optionally, select the period for which the document is valid/active.  
**NOTE:** A document is listed as *Active* in the TPO Connect Docs tab, *Status* column, if the current date is within the validity period defined in these fields, or if the validity period is not specified. A document is listed as *Pending* if the current date is before the Start Date; and *Expired* if the current date is past the End Date defined here.
- From the Category drop-down field, select the TPO Connect document category.
- From the Channel drop-down field, select the TPO channel for which the document will be available.
- From the Place document drop-down list, select the positioning of the document within the document category selected in the Category field above.
- Click **OK**.

### To Add a TPO Connect Document from the Documents Uploaded by Your Administrator:

- 1 Click the **TPO Connect Docs** tab.

- 2 Click the **New** icon.
- 3 In the Add Document window, click to select **Add document from existing TPO Docs**, and then click **OK**.
  - In the Add Document from existing TPO Docs window:



Document Display Name	Category	Channel	Start Date	End Date	Status
Desert	Training Materials	All	1/5/2015	10/9/2016	Active
2010-2064.pdf	Forms	Broker	11/12/2014	8/7/2015	Active

- Click to select the document.  
**Tip:** Type the name of the document (full or partial), click the **Find** icon, and then select the document.
  - From the Place document drop-down list, select an option to define the positioning of the document within the document category.
  - Click **OK**.
- 4 In the confirmation window, click **OK**.

### Manage TPO Documents

You can edit, delete, archive, and unarchive documents that you have added. These documents are listed in the TPO Docs tab with a display the value of **Uploaded** in the Source column.

Documents that were not uploaded by you can only be viewed and moved within their categories.

### To Edit a TPO Document:

Use the Edit icon to modify TPO documents that you have uploaded. You can only update attributes such as the document display name, period of validity, and availability to loan channels. You cannot change the TPO document.

**TIP:** To replace an existing document, add a new document and then delete the existing document.

- 1 Click the **TPO Docs** tab.
- 2 Click to select a document, and then click the **Edit** icon.
- 3 In the Edit Document window, update the information, and then click **OK**.

### Activate/Deactivate TPO Connect Documents

Use the document activation feature to control access to active documents for your TPO Connect website users. You can deactivate documents to limit access to them temporarily.

This feature works on active documents (uploaded by you and the Encompass administrator) in toggle mode - selecting the **Active** check box for Inactive documents deactivates the documents, selecting the same check box for Inactive documents activates them.

#### To Deactivate TPO Documents:

- Click the check box in the Active column corresponding to the active document to deactivate a document.
- Click the check box in the Active column corresponding to the Category to deactivate all documents within the document category.

#### To Activate TPO Documents:

- Click the check box in the Active column corresponding to the Inactive document to activate a document.
- Click the check box in the Active column corresponding to the Category to activate all documents within the document category.

#### To View a TPO Document:

You can view all documents in the TPO Docs tab irrespective of their status and by whom they were uploaded.

- Click to select the document and then click the **View** icon.

#### To Delete a TPO Document:

You can delete documents that were uploaded by you only (Source of document displays Uploaded in the TPO Docs tab).

- Click to select the document and then click the **Delete** icon.

#### To Move a Document Within Its Category:

You can move any document within its category. The sequence of the documents listed here is reflected in the document list in the TPO Connect website.

- Click to select the document and then click the **up** or **down** arrows to change the document's position in the category.

### Archive/Unarchive TPO Documents

Use the archive feature to move documents, that are no longer being used, to the Archived Docs tab. Instead of deleting the documents that are no longer being used, you can archive them so that the document list in the TPO Docs tab is up-to-date and more manageable. Archived documents can be moved back to the TPO Docs tab if required.

**NOTE:** *You can only archive/unarchive documents that you uploaded.*

#### To Archive a TPO Document:

- Click the **TPO Docs** tab, click to select the document, and then click **Archive Selected** to move the document to the Archived Docs tab.

#### To Unarchive a TPO Document:

- Click the **Archived Docs** tab, click to select the document, and then click **Unarchive** to move the document to the TPO Docs tab.

### Attachments Tab

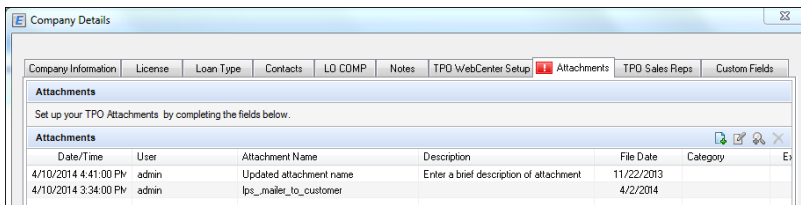
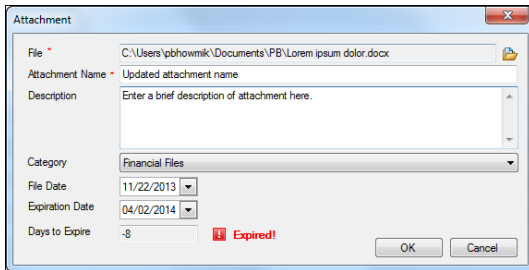
Use the Attachments tab to include attachments such as financial documents and loan applications related to the TPO. You can add attachments from your computer (max file size is 25 MB), enter the filing date and the date on which the document will expire. Encompass calculates the countdown to the expiration date and enters the value in this tab. You can view and edit the attachment details and also view the attachment in its original format.

#### To Create an Attachment:

- 1 Click the **Attachments** tab.
- 2 Click the **New** icon to add an attachment to the TPO company.
- 3 In the Attachment page, click the Folder icon, locate and select the attachment on your computer.
- 4 In the Open window, click the **Open** button.
- 5 In the Attachment window, update the Attachment Name.
- 6 In the Description field, enter a brief explanation of the attachment.
- 7 From the Category drop-down list, select the type of attachment.
- 8 In the File Date field, enter the date of application from the calendar.
- 9 In the Expiration Date field, enter the attachment's expiration date, if applicable.

- The Days to Expire field automatically displays the countdown to the expiration date.

**NOTE:** If the document has expired, a red alert is displayed in the Attachment window (next to the Days to Expire field) and on the Attachments tab.



10 Click **OK**.

### To Manage Attachments:

- To edit an attachment, select a document, click the **Edit** icon, and in the Attachment window, update the information, and then click **OK**.
- To view an attachment in its original format, select the document, and then click the **View** icon.
- To delete an attachment, select the document, and then click the **Delete** icon.

### Custom Fields Tab

Use this tab to track the custom fields for the TPO company. The custom fields are configured in the TPO Custom Fields setting, but when viewing the fields on the Custom Fields tab authorized users can also enter custom data for these fields as needed. To create and manage custom fields, refer to “TPO Custom Fields” on page 74.

### Create Branches and Extensions in the External Company Hierarchy

After you have created a TPO company, you can create branches and extensions nested under the company in hierarchical order. When you create the sub-organization, it is automatically listed as a Company Extension and inherits the

TPO ID of the company above it in the hierarchy. When you change the Organization Type from Company Extension to Branch, the TPO ID updates automatically. If the parent company is on your company’s watchlist, the sub-organizations are automatically added to the watchlist and can be updated only when you remove the parent organization from the watchlist. Other information inherited from the parent company such as the channel type, address, approval status, assigned primary sales rep, business information, license, loan type, and TPO WebCenter website URL can be updated without changing the parent company information.

### To Create a Branch:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **Company Details**.
- 3 In the Company/Branches panel, select the company under which you want to create the branch, and then click the **New** icon.

-OR-

Right-click the company under which you want to create the branch, and then select **Add Organization**.

- The Company Details page displays with the Use Parent Info check boxes selected, and applicable information from the parent company inherited by the branch or extension.
- 4 In the Organization Name field, enter the name of the company branch or extension.
  - 5 To update the information, clear the **Use Parent Info** check boxes and then enter information as needed.
  - 6 To identify the company as a branch, in the Company Details panel, clear the **Use Parent Info** check box, and from the Organization Type drop-down list, select **Branch**.

**NOTE:** A Company Extension inherits the TPO ID of the organization folder above it in the Company/Branches hierarchy. When you create a sub-organization from a company, the system identifies it as a Company Extension and assigns it the same TPO ID as that of the company directly above it in the company hierarchical structure. When you update the Company Extension to Branch, the TPO ID updates automatically. When you create a Branch Extension under that Branch, the Branch Extension again inherits the TPO ID from the Branch.

- 7 Click **Save**.



## Search for TPO Companies and Branches Based on Their Organization Name and/or Organization ID

Use the **Search TPOs by Organization** panel to search TPO companies and branches based on their Organization Name or Organization ID.

### To Search for TPO Companies Based on Their Organization Name:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **External Company Setup**, and then click **Company Details**.
- 3 In the Company/Branches panel, select **Name**, type the full or partial name of the TPO Organization, and then click the **Lookup** icon.
- 4 Click the **Down** button to see more results that match your search criteria.

**TIP:** For example, if you type the search string “**mont**”, results such as “**Fremont Mortgage**”, “**Mont Claire Holdings**”, and “**Bank of Belmont**” will be highlighted as your search results.

- 5 Click the **Clear** button to remove the search string.
- 6 Repeat steps 3 and 4 to start a new search.

### To Search for TPO Companies Based on Their Organization ID:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **External Company Setup**, and then click **Company Details**.
- 3 In the Company/Branches panel, select **ID**, type the full or partial Organization ID of the TPO Organization, and then click the **Lookup** icon.
- 4 Click the **Down** button to see more results that match your search criteria.

**TIP:** For example, if you type the search string “**543**”, results such as “**54321**”, “**12543**”, “**15430**” will be highlighted as your search results.

- 5 Click the **Clear** button to remove the search string.
- 6 Repeat steps 3 and 4 to start a new search.

## Manage TPO Companies and Branches

Use the options in the Company/Branches panel to edit, delete, export, and import TPO companies.

### To Edit an Existing TPO Company or Branch:

- 1 In the Company/Branches panel, select the organization, and then click the **Edit** icon.
- 2 In the Company Details window, update the information, and then click **Save**.

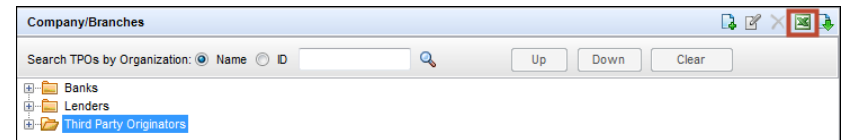
### To Delete TPO Companies or Branches:

- To delete a TPO organization, select the company or branch, and then click the **Delete** icon.

### To Export TPO Companies and Branches:

- In the Company/Branches panel, click the **Third Party Originators** folder, and then click the **Export** icon.

**NOTE:** You can export all the companies in the Third Party Originators folder and/or individual TPO companies and branches. When you select a folder and click the **Export** icon, the selected organization and all folders below it are exported to an Excel file.



### To Import TPO Companies Using the Sample CSV File in Encompass:

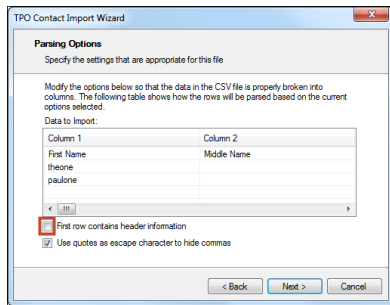
You can import one or more companies using a CSV file instead of manually creating the records in Encompass. A sample CSV file is available for you to use as a template for your company information.

**NOTE:** The following are mandatory fields for TPO Company imports, as designated by red stars in the Company Details window: Organization Name, Channel Type, Company Legal Name, Address, City, State, Zip, Phone Number, Primary Sales Rep. Name.

- 1 In the Company/Branches panel, click the **Third Party Originators** folder, and then click the **Import** icon.
- 2 In the File Selection section, click the [or click here to open import template link](#).
- 3 Enter information in the sample file, making sure that you have information for the mandatory fields, and save as a CSV file.
- 4 In the TPO Organization Import Wizard window, click **Browse**.
- 5 In the Select File to Import window, locate and select the file, and then click **Open**.
- 6 In the TPO Organization Import Wizard window, click **Next**.



- In the Parsing Options window, select the **First row contains header information** check box, and then click **Next**.



- In the Data Mapping window, if required, click each column header to assign the data to a field, and then click **Import**.
- Click **OK** in response to the confirmation message.

### To Import TPO Companies Using Your Own CSV File:

**NOTE:** The following are mandatory fields for TPO Company imports, as designated by red stars in the Company Details window: *Organization Name, Channel Type, Company Legal Name, Address, City, State, Zip, Phone Number, Primary Sales Rep. Name.*

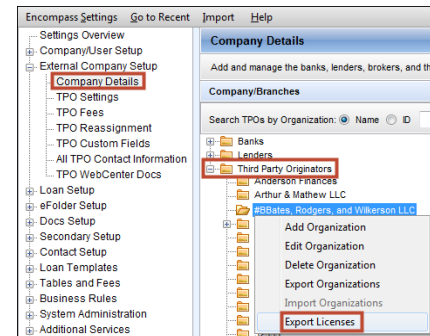
- In the Company/Branches panel, click the **Third Party Originators** folder, and then click the **Import** icon.
- In the TPO Organization Import Wizard window, click **Browse**.
- In the Select File to Import window, locate and select the file, and then click **Open**.
- In the TPO Organization Import Wizard window, click **Next**.
- In the Parsing Options window:
  - If the first row in your data file contains column headers, select the **First row contains header information** check box to prevent the headers from being imported.
  - Click **Next**.
- In the Data Mapping window, if required, click each column header to assign the data to a field, and then click **Import**.
- Click **OK** in response to the confirmation message.

### To Export Company License Information:

Using the License tab in the Company Details setting, authorized Encompass users have the ability to manage a Third Party Organization's (TPO) license information. Starting in Encompass 15.2, these authorized users can also export a TPO company or branch's license information using the options in Encompass Settings. Only licenses that have the Select check box selected in the Company Details window, License tab are included in the export.

**NOTE:** *Users with Personas that have access to Company Details in External Settings have the ability to export TPO licenses.*

- Go to **Encompass > Settings > External Company Setup > Company Details**.
- Click the + sign next to the Third Party Originators folder to view all the TPO companies.
- Right-click the company from which you want to export license information and select **Export Licenses**.



- In the Save File window, click **Save**.

**TIP:** *If the downloaded file does not open due to invalid file format or file extension issues, rename the downloaded file extension as .csv, and then open the file.*

### Third Party Originator Contacts

Third Party Originator Contacts for a TPO company are employees of the TPO company with whom your organization conducts business.

Use the **Third Party Originator Contacts** panel to add and manage contacts for the selected TPO and include information such as their last name, first name, roles, NMLS ID, and status of the ID. New contacts can be created by manually adding individual records or by importing multiple records using a CSV file. You

can also export a subset of data for all TPO Contacts from Encompass onto your computer using the options in this panel. Authorized users have the ability to drag contacts between organization folders within the same company.

**NOTE:** Contacts cannot be moved between different companies and cannot be deleted from a branch or a company if they are the primary manager for that branch or company. If you attempt to delete the primary manager of a company, a warning message displays, indicating that a new primary manager must be assigned before deleting the contact.

### To Create a New Third Party Originator Contact:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **Company Details**.
- 3 In the Company/Branches panel, select the TPO company.
- 4 In the Third Party Originator Contacts panel, click the **New** icon.

**NOTE:** The TPO Contact Details page opens with an auto-generated Contact ID assigned to this contact.

- 5 Follow the instructions in the following sections to add or edit contact information. You must enter information in the required fields; for non-required fields, enter information depending on your business requirements.
- 6 Click **Save**.

### To Enter TPO Contact Information:

- 1 Enter the first name, last name, and email address of your TPO contact.
  - NOTE:** The **Use Company Address** check box is selected by default and the TPO contact's address fields are not editable and are automatically populated with the TPO company's information. To enter a different address, clear the **Use Company Address** check box, and enter the information.
- 2 Enter additional contact information as needed.
  - The email address you enter in the Email field will automatically copy to the Login Email field in the TPO WebCenter Setup section.
- 3 In the NMLS ID field, enter the contact's NMLS license number.
  - Select the **NMLS Current** check box if the contact's NMLS credentials are valid and up-to-date.

### Rate Sheet and Lock Information

The **Use Parent Info** check box is selected by default, and if the rate sheet and lock information for the associated TPO company is already entered in the TPO Company Details page, the same information is automatically populated here.

### To Enter Rate Sheet and Lock Information:

- 1 If the TPO contact's email address and fax number to which the system will send the Rate Sheet and Lock information is different from the TPO company's contact information, clear the **Use Parent Info** check box.
- 2 Enter contact information as applicable.

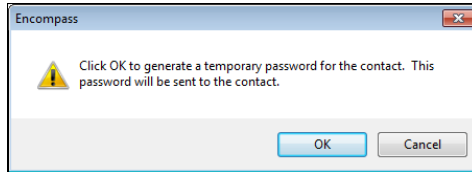
### TPO WebCenter Setup

Use this section to define the TPO WebCenter websites that the TPO contact can access and the TPOs login information (such as user ID and password). The Login Email field will already be populated with the contact's email address if it was already entered in the TPO Contact Information section.

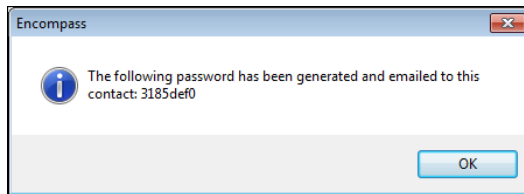
### To Complete the TPO WebCenter Setup:

- 1 If the TPO contact's email address for logging in to the TPO WebCenter website is different from the email address entered in the TPO Contact Information section, enter the TPO WebCenter email address.
- 2 If the TPO contact has forgotten their TPO WebCenter login credentials, in the Password field, click **Reset**.
  - Typically, you will not need to use this during contact creation, but later, when the contact has already started using TPO WebCenter, and forgotten their password.

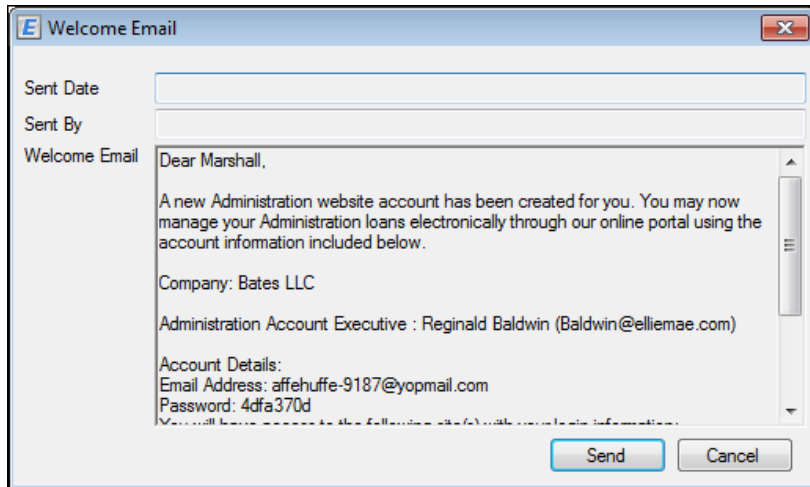
- In the message window confirming the temporary password creation, click **OK**.



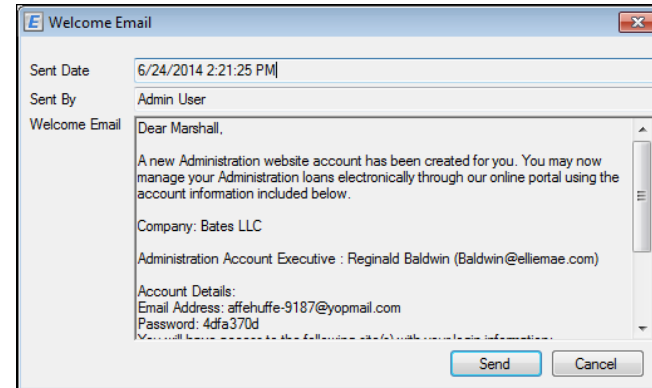
- In the message window displaying the temporary password, click **OK**.



- After creating a contact, in the Welcome Email field, click **Preview and Send**.
- In the Welcome Email message window, click **Send**.



- The Sent Date field is automatically updated with the current date and time, and the Sent By field is updated with the first name and last name associated with your Encompass profile.



- From the **Site URL 1** drop-down field, select the TPO WebCenter site that the contact will use to submit loans to your company.
- To add additional websites for this contact to use, click the **Add More** button and then select the website from the Site URL drop-down list. Repeat this step for each additional website you want to add.

### Approval Status

Use the Approval Status panel to indicate the TPO contact's approval condition with your company. The Current Status drop-down field in this panel has customizable values and can be configured by your Encompass administrator using TPO Settings.

#### To Update a Contact's Approval Status:

- From the Current Status drop-down list, select the TPO contact's current status.
- Select the **Add to Watchlist** check box if loans submitted by the contact need to be monitored. This will result in this TPO's loans having a watchlist warning in the loan header.
- The Current Status Date field automatically populates the current date when you enter the Current Status in step 1. If you want to enter a different date, click the downward arrow at the end of the field, and then in the calendar, click to select a date.
- In the Approval Date field, enter the date the contact was approved by your company.

## TPO Sales Rep Information

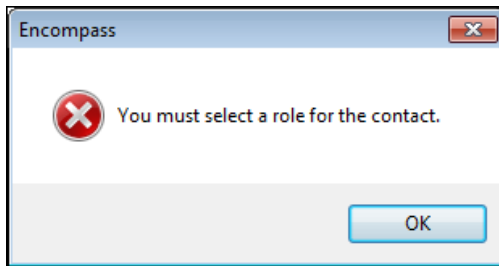
By default, the primary sales rep assigned to the contact's company is auto-populated in this section. However, you can assign a different sales rep to the contact as needed.

### To Assign a Sales Rep to the Contact:

- 1 In the TPO Sales Rep Information panel, click the **New** icon.
- 2 In the Add Sales Rep window, select a sales rep, and then click **OK**.
  - The TPO Sales Rep Information panel is populated with the selected sales rep's information.

## Roles

You must assign a role to the contact to define the contact's access rights to the TPO WebCenter site. If you do not assign a role, an alert message displays, indicating that the contact must have at least one role assigned to them.



### To Assign a Role to the Contact:

- 1 In the Roles panel, click the **New** icon.
- 2 In the Add roles for the contact window, select one or more roles, and then click **Add**.
  - For additional information, refer to "Types of Roles" on page 65.
- 3 To delete a role, select the role in the Roles panel, click the **Delete** icon, and in the confirmation window, click **Yes**.

## Types of Roles

The following types of roles can be assigned. Multiple contacts can have the same role within a TPO company and multiple roles can be assigned to one contact.

- **Manager** - This user is the primary contact for the company or branch and is often the broker/owner. Managers may create and manage the user accounts on your TPO WebCenter website and update the company or branch account information in Encompass. They also have access to all loan files originated under their branch and can set up a user as an Administrator.

- Contacts to whom you assign the Manager role here are displayed for selection in the Manager drop-down list located on the Company Details window's Basic Info tab. The Welcome email will be sent to the manager you select from that drop-down list.

**NOTE:** If you intend for this contact to be eligible to be assigned to a loan file so they can perform loan officer or loan processor tasks, you must also assign the Loan Officer or Loan Processor role to the contact as applicable. Contacts with only the Manager role assigned to them will not be listed in the Loan Officer or Loan Processor drop-down lists located on the Loan Details page (Loan Summary tab) on your TPO WebCenter website and therefore will not be eligible to be assigned to the loan file by another loan team member.

- **Administrator** - An administrator can be assigned to maintain the day-to-day set up of the company's contacts.

- A company can have multiple administrator contacts.
- Administrators may view, edit and create contacts, originate and edit loans, and view or edit loans created by other contacts in their company.

**NOTE:** If you intend for this contact to be eligible to be assigned to a loan file so they can perform loan officer or loan processor tasks, you must also assign the Loan Officer or Loan Processor role to the contact as applicable. Contacts with only the Administrator role assigned to them will not be listed in the Loan Officer or Loan Processor drop-down lists located on the Loan Details page (Loan Summary tab) on your TPO WebCenter website and therefore will not be eligible to be assigned to the loan file by another loan team member.

- **Loan Officer** - Loan officers can edit only their contact information. They may create loans and edit loans where they are the assigned loan officer.
- **Loan Processor** - Loan processors can edit only their contact information. They may edit loans where they are the assigned loan processor or they may edit loans created by other contacts in their company. (Loan access is determined by the **Access to loans when the role is Loan Processor** setting on the Loan Settings page in TPO WebCenter Administration.)

## License

When you create a TPO contact whose role includes loan officer responsibilities, you can specify the states in which the contact is licensed to originate loans.

### To Specify TPO Contact Licensing:

- 1 In the Licenses panel, select the **Active** check boxes for the states in which the loan officer is licensed to originate loans.
- 2 Use the **Deselect All** or **Select All** buttons to clear or select all the check boxes.

- 3 To specify a license number, click to highlight a state, and then type the license number in the License Number field.
- 4 To specify an expiration date for the license, click to highlight a state, and then in the End Date field, enter the expiration date (MM/DD/YYYY).

## Notes

Use the Notes panel to enter additional information about the contact.

## Manage Third Party Originator Contacts

Use the Company Details setting to create and manage lenders, brokers, and third party originators (TPO) with whom your company does business. Use the options in the **Third Party Originator Contacts** panel on this screen to edit, export, delete, and import TPO contacts from CSV files.

### To Edit an Existing TPO Contact:

- 1 In the Third Party Originator Contacts panel, select the contact, and then click the **Edit** icon.
- 2 In the TPO Contact Details page, update the information, and then click **Save**.

## Move Contacts to a Different Organization

Use this feature to move multiple TPO contacts between companies and then consolidate the contacts within one company, especially during migration. When you move the contact, you have the option to keep the contact's original TPO WebCenter website assignment, replace the contact's existing TPO WebCenter website URLs with the destination organization's URLs, or enable the contact to access their existing TPO WebCenter websites as well as the destination organization's TPO WebCenter websites. If the Account Executive assigned to the contact is not listed with the destination company, you can assign the destination company's Primary Sales Rep to the contact.

### To Move Contacts to a Different Organization:

- 1 In the Third Party Originator Contacts panel, select a contact and then click the **Move Contacts** icon.
- 2 In the Consolidate Contacts window, select the organization to which you want to move the contact.
  - The TPO WebCenter websites assigned to the organization are listed in the right panel.
- 3 To assign TPO WebCenter website URLs to the contact, perform one of the following:
  - Select **Keep existing URLs** to retain the contact's current TPO WebCenter website assignment

- Select **Replace URLs with one or more selected URLs**, and then select the check boxes corresponding to the TPO WebCenter websites that you want to assign to the contact.

**NOTE:** If you choose this option, the contact cannot access their existing TPO WebCenter websites and will now have access to the selected TPO WebCenter websites only.

- Select **Add one or more URLs to their existing URLs** and then select the check boxes corresponding to the TPO WebCenter websites that you want to assign to the contact.

**NOTE:** If you choose this option, the contact will have access to the selected TPO WebCenter website(s), in addition to their current TPO WebCenter website assignments.

- 4 Click the **Move** button.
- 5 If the contact's existing TPO WebCenter websites are not associated with the destination organization, a warning message displays indicating that those websites will be deleted. Click **OK** to confirm.
- 6 If the Sales Rep /AE assigned to the contact does not exist in the destination company, a warning message displays indicating that the destination company's Primary Sales Rep will be assigned to the contact. Click **OK** to confirm.

## Move Contacts Within an Organization

You can move contacts within the same TPO company (and across hierarchies) by dragging the contact from the Third Party Originator Contacts panel to the destination organization folder.

### To Move Contacts Within an Organization:

- 1 In the Third Party Originator Contacts panel, select the contact.
- 2 Drag the contact to the destination organization in the Company/Branches panel.

## Export TPO Contacts

Use the Export feature to save the displayed contact information on to your computer in Excel spreadsheet (CSV) format. You can export one or more contacts at a time.

### To Export TPO Contacts:

- 1 In the Third Party Originator Contacts panel, click the **Export** icon.
  - This will export all your TPO contacts. If you want to export only some of the TPO contacts, select them in the Third Party Originator Contacts panel, and then click **Export**.

- 2 In the Save File window, browse to the location where you want to save the file.
- 3 In the File name field, enter the file name, and then click **Save**.

### Delete TPO Contacts

Use the Delete icon to delete one or more TPO contacts.

#### To Delete TPO Contacts:

- 1 To delete a single contact, select the contact, and then click the **Delete** icon.
- 2 To delete multiple contacts, press the **Ctrl** key on your keyboard, click the contacts to select them, and then click the **Delete** icon.

**NOTE:** *Contacts cannot be deleted from a branch or a company if they are the primary manager for that branch or company. If you attempt to delete the primary manager of a company, a warning message displays, indicating that a new primary manager must be assigned before deleting the existing one. A contact is assigned as a TPO company's manager in the Company Details page > Company Information tab > Company Details panel > Manager field.*

### Import TPO Contacts Using CSV Files

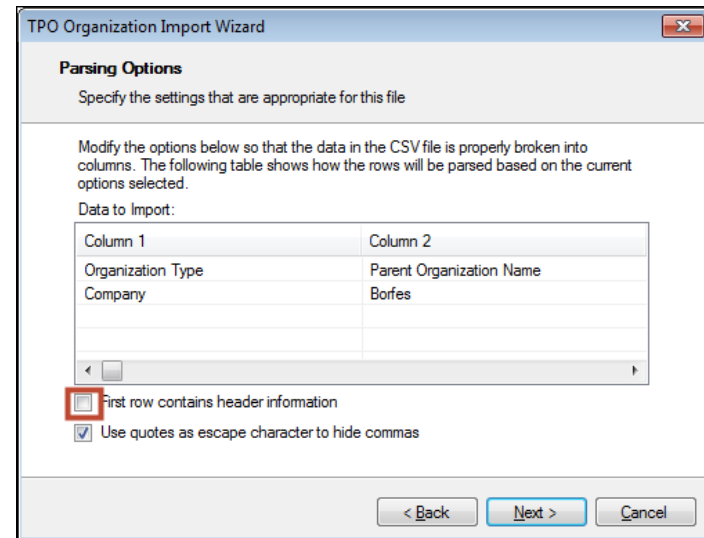
You can import one or more contacts using a CSV file instead of manually creating the contacts in Encompass. A sample CSV file is available for you to use as a template for your contact information, or you can use your own CSV file.

#### To Import TPO Contacts Using the Sample CSV File in Encompass:

**NOTE:** *The following are mandatory fields for TPO Contact imports: First name, Last name, Login Email, Email, Sales Rep Userid, Role.*

- 1 In the Third Party Originator Contacts panel, click the **Import** icon.
- 2 In the File Selection section, click the **or click here to open import template** link.
- 3 Enter information in the sample file, making sure that you have information for the mandatory fields, and save as a CSV file.
- 4 In the TPO Contact Import Wizard window, click **Next**.

- 5 In the Parsing Options window, select the **First row contains header information** check box, and then click **Next**.



- 6 In the Data Mapping window, if required, click each column header to assign the data to a field, and then click **Import**.
- 7 Click **OK** in response to the confirmation message.

#### To Import TPO Contacts Using Your Own CSV File:

**NOTE:** *The following are mandatory fields for TPO Contact imports: First name, Last name, Login Email, Email, Sales Rep Userid, Role.*

- 1 In the Third Party Originator Contacts panel, click the **Import** icon.
- 2 In the TPO Contact Import Wizard window, click **Browse**.
- 3 In the Select File to Import window, locate and select the file, and then click **Open**.
- 4 In the TPO Contact Import Wizard window, click **Next**.
- 5 In the Parsing Options window:
  - If the first row in your data file contains column headers, select the **First row contains header information** check box to prevent the headers from being imported.
  - Click **Next**.
- 6 In the Data Mapping window, if required, click each column header to assign the data to a field, and then click **Import**.
- 7 Click **OK** in response to the confirmation message.



## Send Welcome Emails to TPO Contacts

Use the Send Welcome Email icon to send welcome email(s) to one or more TPO contacts. After the welcome email is sent, a Welcome Email Sent column is added to the Third Party Originator Contacts panel listing the date and time of email delivery to the contact(s).

### To Send Welcome Emails to TPO Contacts:

- 1 In the Third Party Originator Contacts panel, select one or more contacts.
- 2 Click the **Send Welcome Email** icon.

**NOTE:** If a welcome email was previously sent to the contact, in the Send Welcome Email window, click the **Include** button to reset the contact's TPO WebCenter website password and include a new password in the welcome email. Or, click the **Don't Include** button to keep the password unchanged.

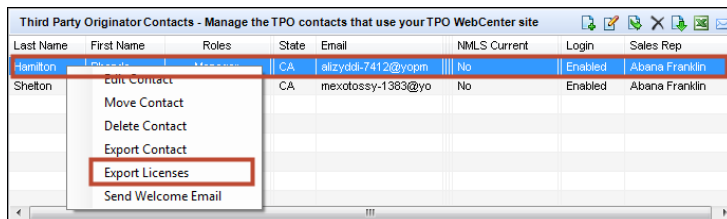
**NOTE:** Click the **Export** button to download the list of contacts who had previously received welcome emails and save a copy of the MS Excel file on your computer.

### To Export TPO Contact License Information:

Using the License section in TPO Contact Details setting, authorized Encompass users have the ability to manage a TPO Contact's license information. Starting in Encompass 15.2, these authorized users can also export a TPO contact's license information using the options in Encompass Settings. Only licenses that have the **Active** check box selected in the License section of the TPO Contact Details window are included in the export.

**NOTE:** Users with a persona that has access to Company Details in External Settings have the ability to export TPO contact licenses.

- 1 Go to **Encompass Settings > External Company Setup > Company Details**.
- 2 Click the **+** sign next to the Third Party Originators folder to view all the TPO companies.
- 3 Click to select the company to which the TPO contact belongs.
- 4 Right-click the contact whose licenses you want to export and then select **Export Licenses**.



- 5 In the Save File window, click **Save**.

**TIP:** If the downloaded file does not open due to invalid file format or file extension issues, rename the downloaded file extension as **.csv**, and then open the file.

## TPO Settings

Use the TPO Settings option to create custom values for drop-down menus in the Company Details and Contact Details settings such as company and contact status, company rating, attachment category, and price groups. Some values are available out of the box. You can edit or delete these values, if required.

### Current Company Status

Use the Current Company Status drop-down list to configure the values in the Current Status drop-down list located on the Company Information tab in the Company Details window. The following values are available by default:

- Application Pending
- Application Denied
- Active
- Inactive
- Suspended
- Cancelled

You can update the values listed above as well as add new values as needed.

### To Add a New Current Company Status Value:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **TPO Settings**.
- 3 From the TPO Settings drop-down list, select **Current Company Status**.
- 4 Click the **New** icon.
- 5 In the Add New Setting window, enter the company status value, and then click **OK**.

You can update the values listed above as well as add new values as needed.

### To Edit a Current Company Status Value:

- 1 From the TPO Settings drop-down list, select **Current Company Status**.
- 2 Select a status and then click the **Edit** icon.

- 3 In the Edit Setting Window, enter the new name of the Company Status, and then click **OK**.

#### **To Move a Current Company Status Value Up or Down In the List:**

- 1 From the TPO Settings drop-down list, select **Current Company Status**.
- 2 Select a status and then click the **Up** or **Down** arrow to change the position of the value in the Current Company Status drop-down list.

#### **To Delete a Current Company Status Value:**

- 1 From the TPO Settings drop-down list, select **Current Company Status**.
- 2 Select a status and then click the **Delete** icon.

### **Current Contact Status**

Use the Current Contact Status drop-down list to configure the values in the Current Status drop-down list in the TPO Contact Details page. This setting is not available with default values. Some suggested values are *Approved*, *Exempt*, *Denied*, *Suspended*, *Expired*, or *Surrendered*.

#### **To Add a New Current Contact Status Value:**

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **TPO Settings**.
- 3 From the TPO Settings drop-down list, select **Current Contact Status**.
- 4 Click the **New** icon.
- 5 In the Add New Setting window, enter the contact status value, and then click **OK**.

#### **To Edit a Current Contact Status Value:**

- 1 From the TPO Settings drop-down list, select **Current Contact Status**.
- 2 Select a status and then click the **Edit** icon.
- 3 In the Edit Setting Window, enter the new name of the Contact Status, and then click **OK**.

#### **To Move a Current Contact Status Value Up or Down In the List:**

- 1 From the TPO Settings drop-down list, select **Current Contact Status**.
- 2 Select a status and then click the **Up** or **Down** arrow to change the position of the value in the Current Contact Status drop-down list.

#### **To Delete a Current Contact Status Value:**

- 1 From the TPO Settings drop-down list, select **Current Contact Status**.
- 2 Select a status and then click the **Delete** icon.

### **Company Rating**

Use the Company Rating drop-down list to configure the values in the Company Rating drop-down list located on the Company Information tab in the Company Details window. Ratings are based on your company's own scale and requirements. A rating of 1 may be considered the top rating or it can be the lowest rating depending on your company's scale. Ratings of 1 - 5 are provided by default.

You can update these values or replace the list based on how your company tracks company ratings.

#### **To Add a New Company Rating Value:**

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **TPO Settings**.
- 3 From the TPO Settings drop-down list, select **Company Rating**.
- 4 Click the **New** icon.
- 5 In the Add New Setting window, enter the company rating value, and then click **OK**.

#### **To Edit a Company Rating Value:**

- 1 From the TPO Settings drop-down list, select **Company Rating**.
- 2 Select a rating and then click the **Edit** icon.
- 3 In the Edit Setting Window, enter the new value of the Company Rating, and then click **OK**.

#### **To Move a Company Rating Value Up or Down In the List:**

- 1 From the TPO Settings drop-down list, select **Company Rating**.
- 2 Select a rating and then click the **Up** or **Down** arrow to change the position of the value in the Company Rating drop-down list.

#### **To Delete a Company Status Value:**

- 1 From the TPO Settings drop-down list, select **Company Rating**.
- 2 Select a rating and then click the **Delete** icon.



## Attachment Category

Use the Attachment Category drop-down list to configure the values in the Category drop-down list in the Attachments tab in the Company Details setting to enable users to choose consistent categories for files attached to a TPO company. The following values are available by default:

- Application Files
- Financial Files
- License Files
- Other Files

You can update the values listed above as well as add new values to suit your business needs.

### To Add a New Attachment Category Value:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **TPO Settings**.
- 3 From the TPO Settings drop-down list, select **Attachment Category**.
- 4 Click the **New** icon.
- 5 In the Add New Setting window, enter the category value, and then click **OK**.

### To Edit an Attachment Category Value:

- 1 From the TPO Settings drop-down list, select **Attachment Category**.
- 2 Select a category and then click the **Edit** icon.
- 3 In the Edit Setting Window, enter the new value of the Attachment Category, and then click **OK**.

### To Move an Attachment Category Up or Down In the List:

- 1 From the TPO Settings drop-down list, select **Attachment Category**.
- 2 Select a category and then click the **Up** or **Down** arrow to change the position of the value in the Category drop-down list.

### To Delete an Attachment Category Value:

- 1 From the TPO Settings drop-down list, select **Attachment Category**.
- 2 Select a category and then click the **Delete** icon.

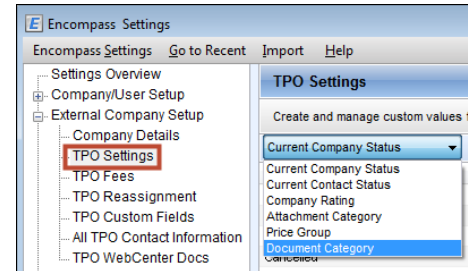
## Price Group

Use the Price Group drop-down list to configure the values in the Price Group drop-down list in the Company Details setting > Basic Info tab > Product and Pricing panel. This setting is available for Optimal Blue customers only.

## Document Category

Use the Document Category option to create custom values for document categories that are available in TPO WebCenter.

**NOTE:** *Out of the box values are not available for this setting. You can add values and then edit and delete them as required.*



### To Add a Document Category Value:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **TPO Settings**.
- 3 From the TPO Settings drop-down list, select **Document Category**.
- 4 Click the **New** icon.
- 5 In the Add New Setting window, enter the document category value, and then click **OK**.

### To Edit an Existing Document Category Value:

- 1 From the TPO Settings drop-down list, select **Document Category**.
- 2 Select a document category and then click the **Edit** icon.
- 3 In the Edit Setting window, enter the new name of the document category, and then click **OK**.

### To Move an Existing Document Category Value Up or Down in the List:

- 1 From the TPO Settings drop-down list, select **Document Category**.
- 2 Select a category and then click the **Up** or **Down** arrow to change the position of the category in the Documents page of your TPO WebCenter website.

### To Delete a Document Category Value:

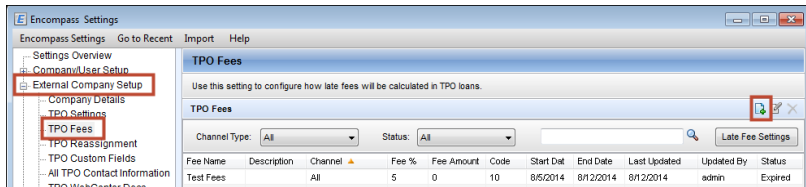
- 1 From the TPO Settings drop-down list, select **Document Category**.
- 2 Select a document category and then click the **Delete** icon.

## TPO Fees

Use the TPO Fees setting to configure how fees are calculated in TPO loans.

### To Add a TPO Fee:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **TPO Fees**.
- 3 In the TPO Fees panel, click the **New** icon.



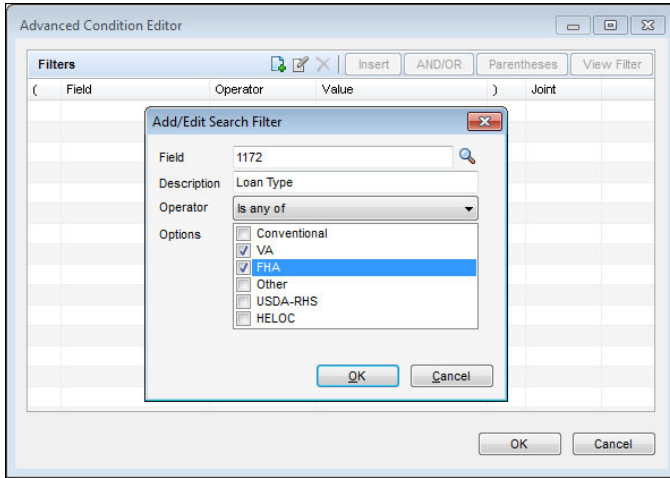
- 4 In the Add New TPO Fee window, enter the following details:

**NOTE:** Required fields are marked with red asterisks and must be completed.

- In the Name field, enter the TPO fee name. This will be displayed as the title on the Correspondent Purchase Advice Form when the fee is itemized.

- In the Description field, type a brief explanation of the fee.
- Currently, TPO fees can only be applied to Correspondent loans. Therefore, “Correspondent” is automatically populated to the **Channel** drop-down list.
- In the Fee Amount field:
  - Select **Total** or **Base Loan Amount**, depending on how the fee is calculated (as a percentage of the total or base loan).  
**NOTE:** In Encompass 17.3 or later, the **Total** and **Base Loan Amount** radio buttons have been removed.
  - Type the fee percentage.
  - In the +\$ field, type any additional amount, if applicable.
- In the Code field, type the general account for the fee.  
**NOTE:** This need not be a unique value since a fee code may be listed multiple times with different effective dates or channels.
- In the Start Date field, select the date from which the fee will be applied to loans based on the loan lock date.  
**NOTE:** If the current date is prior to the start date, the fee will not be applied to loan. Start date does not have to be entered. This means the fee will be effective immediately and be active up to the end date.
- In the End Date field, select the last date for the fee period based on the loan lock date.  
**NOTE:** If the current date is after this date, the fee will not be applied to loan. End date does not have to be entered. This means the fee will not automatically end after it is past the start date.
- **NOTE:** In the TPO Fees list, a fee is displayed as Active if Start Date is in the future; Active if the current date is in between the start and end date or if the start and end dates are unspecified; Expired if the End date has occurred in the past.
- In the Fee is Triggered field:
  - Select **Always** to always apply the fee.
  - Or, select **Conditional** to create a condition for when the fee is applied.
- Click the **Lookup** icon (magnifying glass).
- In the Advanced Condition Editor window, click the **New** icon.

- In the Add/Edit Search Filter window:



- Type a Field to add as a filter.
- Or, click the **Lookup** icon (magnifying glass), select a field from the list, and click **OK**.
- Or, click the **Lookup** icon (magnifying glass), type one or more characters in the Find field and then click **Find**. The first occurrence of the characters in any column is found. Continue clicking **Find** to view additional occurrences. Select a field from the list, and click **OK**.
- Select an Operator, select an option, and then click **OK**.
- The Operator and Option define how the filter will be used. For example: Field ID= 1172 (Loan Type), Operator = Is any of, Options = VA.
- In the Advanced Condition Editor window, click **OK**.

- 5 In the Add New TPO Fee window, click **OK**.

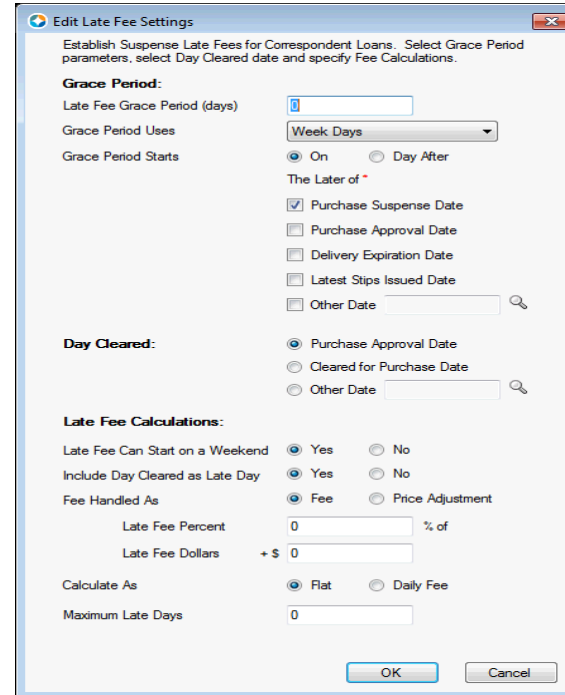
## Edit Late Fee Settings

Use the Late Fee Settings option to configure late fee settings for each TPO.

### To Edit Late Fee Settings:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **TPO Fees**.
- 3 Click the **Late Fee Settings** button.

- 4 In the Edit Late Fee Settings window:



- In the Late Fee Grace Period (days) field, type the number of days past the deadline for which the late fee will be waived.
- In the Grace Period uses field, select:
  - **Week Days** if only week days are included
  - **Calendar Days** if weekdays and weekends are included
  - **Company Calendar** if the Company Calendar dates are used
- In the Grace Period Starts field, select:
  - **On** - if the grace period is calculated starting from the day selected below
  - **Day After** - if the grace period is calculated from the day after the selected below
- In the **Later of** section, select one or more of the following options:
  - **Purchase Suspense Date** - the date on which the purchase was suspended
  - **Purchase Approval Date** - the date when the purchase was approved
  - **Delivery Expiration Date** - the date on which the trade expires

- **Latest Cond's Issued Date** - the date when the latest stipulations were issued.

**NOTE:** This field label was updated in Encompass 17.3 from Latest Stips Issued Date to Latest Cond's Issued Date.

- **Other Date** - Click the **Lookup** icon and then in the Select Loan Field window, select the date, and then click **Select**.
  - In the Day Cleared field, select:
    - **Purchase Approval Date** - the date when the purchase was approved
    - **Cleared for Purchase Date** - the date when the buyer approved the loan for purchase
    - **Other Date** - Click the **Lookup** icon and then in the Select Loan Field window, select the date, and then click **Select**.
  - In the Late Fee Can Start on a weekend field, select:
    - **Yes** - if the late fee will be calculated starting from the weekend
    - **No** - if the late fee is calculated from Monday
  - In the Include Day Cleared as Late Day field, select:
    - **Yes** - if the late fee calculation adds one day for the day cleared
    - **No** - if the late fee calculation does not include the clearance day
  - In the Fee Handled As field, select:
    - **Fee** - if the fee will be copied to a fee line item
    - **Price Adjustment** - if the fee is deducted from the loan price as an adjustment
  - In the Late Fee Percent field, enter the fee percentage.
  - In the Late Fee Dollars +\$ field, type any additional amount, if applicable.
  - In the Calculate As field, select:
    - **Flat** - if it is a one time fee
    - **Daily Fee** - if the fee is calculated daily
  - In the Maximum Late Days field, type the number of late days after which the TPO loan will be repriced.
- 5 Click **OK**.

## Managing TPO Fees

Use the options in the TPO Fees panel to filter fees by loan channel type and/or the status of the fee (active, pending, or expired), search for the fee by name, and then edit or delete the fee.

**NOTE:** You can use one or more filters at a time.

### To Filter TPO Fees by Channel Type:

- Select an option from the Channel drop-down list.

### To Search for a TPO Fee by Name:

- Type the complete name of the TPO fee and then click the **Lookup** icon (magnifying glass).

### To Edit a TPO Fee:

- Select a TPO fee and from the TPO Fees list and then click the **Edit** icon.

**TIP:** Locate the TPO fee by using the filtering options described above.

### To Delete a TPO Fee:

- Select a TPO fee and then click the **Delete** icon.

## TPO Reassignment

Use the TPO Reassignment tool to view TPO companies and contacts assigned to a TPO sales rep and reassign the company/contact to another sales rep. For example, if a TPO sales rep is no longer with your company, use this feature to reassign the TPO organizations and contacts the TPO sales rep was managing to a different TPO sales rep.

### To Reassign the TPO Company/Contact Assigned to a Sales Rep to Another Sales Rep:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **TPO Reassignment**.
- 3 Click the **Lookup** icon (magnifying glass).
- 4 In the Sales Rep window, select the sales rep whose companies and contacts need to be reassigned, and then click **OK**.
- 5 In the TPO Organizations and Contacts column, select the TPO company and/or TPO contact that needs to be reassigned.
  - Press **Ctrl** or **Shift** on your keyboard and simultaneously click a row in the first column to select multiple TPO companies and contacts.
- 6 In the Reassign to a Sales Rep column, select the new sales rep, and then click **Reassign**.
- 7 In the success confirmation message window, click **OK**.

## TPO Custom Fields

Use the TPO Custom Fields setting to create up to 100 custom fields for your TPO companies and contacts. There are a variety of field types, two of which are drop-down lists of predefined selections that you create. TPO custom fields configured within this setting are displayed in the Custom Fields tab on the Company Details window.

### To Create TPO Custom Fields:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **TPO Custom Fields**.
- 3 Enter a name for the tab.
  - The name will display on the Custom Fields tab of the Company Details page.
- 4 In the first field (Custom Field 1), enter a Field Description, and then select a Field Type (Field Types are optional).
- 5 If you selected the field types **DROPDOWN** or **DROPDOWN - Editable**, complete the steps below to add options to the list from which the user will select. The **DROPDOWN - Editable** type enables users to select from a list or enter a value.
  - Click the **Edit** icon to the right of the Field Type field.
  - On the Custom Field Options window, click **New**.
  - Enter the name of the option and click **OK**.
  - Add additional options as required. Use the **Edit** and **Delete** buttons to change or delete entries.
  - Click **OK**.
- 6 Add additional custom fields as required.
- 7 When finished, click the **Save** icon.

**NOTE:** You can map custom TPO fields to loan fields in Encompass so that when a loan is submitted from this TPO company or contact, the custom fields will be automatically copied to the corresponding field in the loan file. For more information on mapping TPO custom fields, refer to “Map Custom Fields to Loan Fields (Optional)” on page 74.

### To Edit a TPO Custom Field:

- 1 Change the Field Description or Field Type of an existing field.
- 2 Click the **Save** icon.

### To Delete a TPO Custom Field:

- 1 Clear the text from the Field Description.
- 2 Change the Field Type selection to blank.
- 3 Click the **Save** icon.

## Map Custom Fields to Loan Fields (Optional)

You can map custom TPO fields to loan fields in Encompass so that when a loan is submitted from this TPO company or contact, the custom fields will be automatically copied to the corresponding field in the loan file.

In the Map Custom TPO Fields to Loan Fields (Optional) section, in the Loan Field ID field, enter the ID for the loan field that will be mapped to the custom field. The loan field description populates automatically.

### To Map Custom TPO Fields to Loan Fields:

- 1 In the Map Custom TPO Fields to Loan Fields (Optional) section, in the Loan Field ID field, enter the ID for the loan field that will be mapped to the custom field. The loan field description populates automatically. When loans are received from the TPO, the value in the custom field is imported into the field in the loan file.

**NOTE:** To find a loan field ID, open the loan and move your mouse over a field. The field ID displays.

- 2 Click the **Save** icon.

To look up or view the field IDs, descriptions, types, and mapping relationships for the configured fields, click the **Find** (magnifying glass) icon to the right of the Loan Field ID field.

## All TPO Contact Information

Use the All TPO Contact Information setting to view the list of all TPO contacts within the system and edit the information if required. You can sort, filter, and export the list, locate the contact in the company hierarchy, and email the contact.

**NOTE:** You cannot create or add TPO Contacts using this setting. Contacts that are managed in the Third Party Originator Contacts section of the External Company Setup > Company Details screen are displayed here. The contacts from all of the TPO companies with which your company conducts business are listed here.

Last Name	First Name	Roles	TPO Organization	Title	State	Email	Phone	Status	Login ID
Randolph	Marshall	Loan Processor	Bates LLC		CA	atfehufte-9187@yc	510-444-4444	Enabled	atfehufte

### To View All TPO Contact Information:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **All TPO Contact Information**.
  - In the Select drop-down list, **All TPOs** is selected by default and information for all contacts associated with the TPO companies with which your company conducts business is displayed in the table below.

### To Filter Contact Information Based on TPO Company:

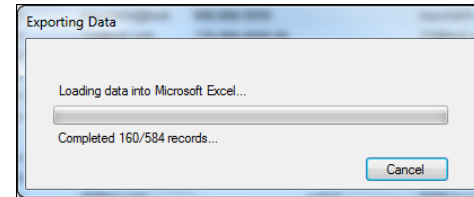
- In the Select drop-down list, click the TPO company for which you want to view contacts.
  - The information is displayed in the table below.

### To Edit a TPO Contact:

- 1 In the All TPO Contact Information panel, select a contact and then click the **Edit** icon.
- 2 In the TPO Contact Details page, modify the contact information, and then click **Save**.

### To Export the Displayed Contact Information to an Excel Spreadsheet:

- 1 In the All TPO Contact Information panel, click the **Excel** icon.
  - An export progress status window displays and then an Excel file with the exported records opens.



- 2 Save the file on your computer.

### To Locate the Contact in the Company Hierarchy:

- 1 In the All TPO Contact Information panel, click a contact to select it.
- 2 Click the **Find in Hierarchy** button. The Company Details window opens with the company highlighted within the organization hierarchy structure and the contact highlighted in the Third Party Originator Contacts panel.

Last Name	First Name	Roles	Title	State	Email	Phone	Status	NMLS ID	NMLS Cur
Lowe	Gretchen	Manager		CA	uddefarrok-2328@yo	510-333-3333	Approved	123456789123	Yes
Randolph	Marshall	Loan Processor		CA	atfehufte-9187@ycp	510-444-4444	Enabled	987654321987	Yes

### To Email a Third Party Originator Contact:

- 1 In the All TPO Contact Information panel, click a contact to select it.
- 2 Click the **Email** button.
  - Your email application opens a Compose Email window with the contact's email address entered in the **To** field.

## TPO Global Lender Contacts

**NOTE:** This feature was introduced in Encompass 18.4.

Use the TPO Global Lender Contacts feature to maintain a global list of contacts for Encompass TPO Connect. These contacts will be included in the Lender Key Contacts widget in Encompass TPO Connect.

**NOTE:** These contacts will be combined with a Third Party Originator's (TPO's) Sales Rep/AE contacts to build the list displayed in the Lender Key Contacts widget.

### Title/Department

In the Encompass 19.1 release, a new **User Title** field was added to the User Details setting to contain a user's job title or department.

### To Add a New Contact

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **TPO Global Lender Contacts**.

- 3 Click on the **Add** icon.

- 4 Select a channel/channels if you want the contact to be displayed under that channel/channels contact grouping in the Lender Key Contacts widget for Encompass TPO Connect. For example, if you select **Wholesale**, the contact will be grouped and displayed in a “Wholesale” section.

**NOTE:** If you do not select a **Channel**, the contact will be displayed in an “All Channels” section.

- 5 In the **Name** field, click on the arrow to select a user from the drop-down list or manually enter a name, up to 30 characters.

- If you select a **Name**, the **Phone** and **Email** fields are automatically populated and cannot be edited. In addition, if the selected user's **Comments** field in their User Details setting is not blank, the first 30 characters will populate the Title/Department field.

- If you clear the **Name**, the **Phone**, **Email**, and **Title/Department** fields are cleared.

- 6 In this **required** field, enter or change a **Title/Department** for the user, up to 30 characters.

- 7 In the **Phone** field, enter the user's phone number, up to 30 characters, if you manually entered a **Name**.

- If you selected a **Name**, this field cannot be edited.
- If you clear the **Name**, this field is cleared and you can edit it.
- You must enter a **Phone**, **Email**, or both.

- 8 In the **Email** field, enter the user's email address, up to 40 characters, if you manually entered a **Name**.

- If you selected a **Name**, this field cannot be edited.

- If you clear the **Name**, this field is cleared and you can edit it.
  - You must enter a **Phone**, **Email**, or both.
- 9 Click **OK**.
- If the **Title/Department** field is blank, the **OK** button is grayed out until all validation requirements are satisfied.
  - If both the **Phone** and **Email** fields are blank, the **OK** button is grayed out until all validation requirements are satisfied.
  - If the **Email** address format is not valid, the **OK** button is grayed out until all validation requirements are satisfied.
- 10 A new contact entry is added to the bottom of the Lender/Investor Contacts grid.

### To Edit a Contact

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **TPO Global Lender Contacts**.
- 3 Select the entry you want to edit, and then click on the **Edit** icon.
- 4 Make your changes.
  - If you select a **Name**, the **Phone** and **Email** fields are automatically populated and cannot be edited.
  - If you clear the **Name**, the **Phone**, **Email**, and **Title/Department** fields are cleared.
  - You must have a **Title/Department**.
  - You must have a **Phone**, **Email**, or both.
  - When you edit an existing contact, the **Title / Department**, **Phone** and **Email** can be manually edited and saved.

***NOTE:** This manual update is saved into the Global Contacts table. However, it is not updated in the existing Encompass User profile.*
- 5 Click **OK**.
  - If the **Title/Department** field is blank, the **OK** button is grayed out until all validation requirements are satisfied.
  - If both the **Phone** and **Email** fields are blank, the **OK** button is grayed out until all validation requirements are satisfied.
  - If the **Email** address format is not valid, the **OK** button is grayed out until all validation requirements are satisfied.

### To Delete a Contact

- 1 On the menu bar, click **Encompass**, and then click **Settings**.

- 2 On the left panel, click **External Company Setup**, and then click **TPO Global Lender Contacts**.
- 3 Select the entry you want to delete, and then click on the **Delete** icon.
- 4 A warning message is displayed: *"Deleting this contact will permanently remove the entry from the settings. Do you wish to continue?"*
- 5 Click **Yes**.

### How sequencing affects the order of the Lender Key Contacts widget in Encompass TPO Connect

The sequence of the TPO Global Lender Contacts list directly affects the sequence of the TPO Company level Lender Contacts list and the subsequent rendering of the Lender Key Contacts widget in Encompass TPO Connect. The TPO Company level Lender Contacts list is ordered by "Primary" Sales Reps followed by other Sales Reps (alphabetical by name), and then the TPO Global Contacts in the order in which they have been sequenced.

The Lender Key Contacts widget in Encompass TPO Connect follows the same order as above, except that the entries are grouped by channel as follows: All Channels (where no channel has been selected), Wholesale, Non-Delegated, and then Delegated. If a specific contact has more than one Channel selected, it is displayed in each selected section.

### To Sequence Contacts in the Grid

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **TPO Global Lender Contacts**.
- 3 Select the entry you want to move, and then click the **Up** and **Down** arrows.

## TPO Docs

Use the TPO Docs setting to upload documents that can be accessed from the TPO Connect websites and manage these documents from within Encompass. Using the TPO Docs setting, you can control the access to documents and define which documents each TPO can and cannot view.

***NOTE:** Only the following document types can be uploaded as TPO WebCenter documents - pdf, xls,xlsx, csv, xml, doc, docx, txt, tiff, jpeg, and jpg.*

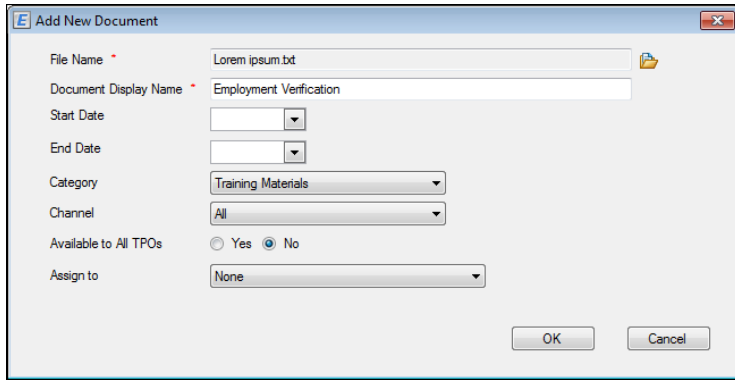
***NOTE:** In Encompass 18.1, all references to TPO WebCenter Docs on this tab was changed to TPO Docs or TPO Site. This is a label change only.*

### To Add a TPO Document:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.



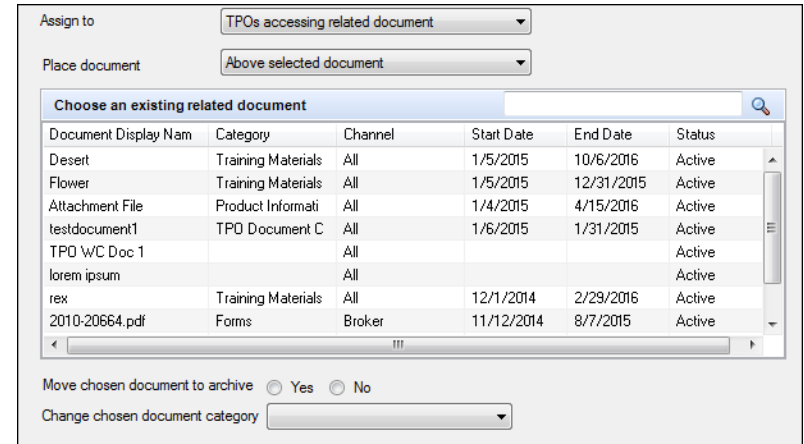
- 2 On the left panel, click **External Company Setup**, and then click **TPO Docs**.
- 3 Click the **New** icon.
- 4 In the Add New Document window:



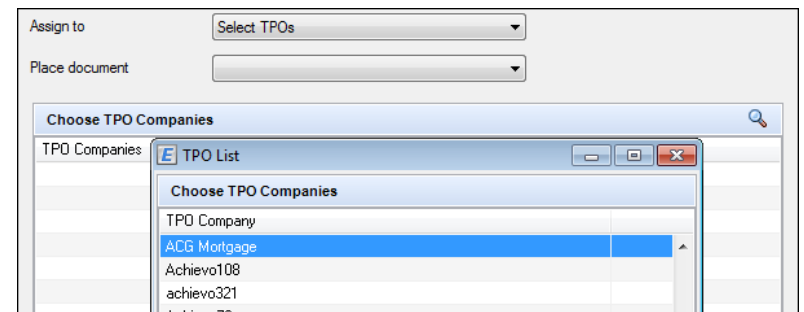
- In the File Name field, click the **folder** icon on the far right.
  - In the Browse and Attach window, select a document from your computer, and then click **Open**.
- In the Document Display Name field, type the name of the document.
- In the Start Date and End Date fields, optionally, select the period for which the document is valid/active.
- From the Category drop-down field, select the TPO document category.
 

**NOTE:** Authorized users can create TPO document categories using the Document Category option in TPO Settings.
- From the Channel drop-down field, select the TPO channel for which the document will be available.
- In the Available to All TPOs field, select:
  - **Yes** - if the document needs to be accessed by all TPO Connect users.
  - **No** - if you need to restrict access to the document.

- From the Assign To drop-down list, select **TPOs accessing related document**, if you want to share the document only with TPOs who have access to another (related) document.



- In the *Choose an existing related document* panel, select the related document to share the new document with the TPOs that have access to the document selected here.
  - In the *Choose an existing related document* search field, type the name of the document (full or partial), and then click the **Lookup** icon to search for the document. You can then select the document from the search results.
- In the *Move chosen document to archive* field, click **Yes** to archive the selected document and replace it with the document that you are adding.
- From the **Assign To** drop-down list, click **Select TPOs** to define the TPO companies that will have access to this document.



- In the Choose TPO Companies panel, click the **Lookup** icon.

- In the Choose TPO Companies window, select one or more TPO companies and then click **OK**.
- From the Place document drop-down list, select the positioning of the document within the document category selected in the Category field above.

5 Click **OK**.

### Edit a TPO Document

Use the Edit icon to modify existing TPO documents. You can only change attributes such as the document display name, period of validity, and accessibility to TPO companies. You cannot change the TPO document.

**TIP:** To replace an existing document, add a new document and then delete the existing document.

#### To Edit a TPO Document:

- 1 In the TPO Docs panel, select the document you want to edit, and then click the **Edit** icon.
- 2 Update information using the instructions in [“To Add a TPO Document:” on page 77](#).
  - In the Available to All TPOs field, select **No** if you do not wish to share the document with any TPO company.
- 3 Click **OK**.

### Archive a TPO Document

TPO documents can be saved for future use. Instead of deleting documents that are no longer being used (inactive), you can archive them so that the TPO Docs Document List is up-to-date and more manageable. Archived documents can be moved back to the TPO Docs list as required.

**NOTE:** TPO documents cannot be deleted from the TPO Docs tab. You need to archive the document and then delete it.

#### To Archive a TPO Document:

- 1 Click the **TPO Docs** tab and then select a document from the Document List.
- 2 Click the **Archive Selected** button.

### View a TPO Document

#### To View a TPO Document:

- 1 Click the **TPO Docs** tab and then select a document from the Document List.
- 2 Click the **Lookup** icon.

### Delete a TPO Document

#### To Delete a TPO Document:

- 1 Archive the document using the instructions in To Archive a TPO Document.
- 2 Click the **Archived Docs** tab.
- 3 Select the document and then click the **Delete (X)** icon.

### Unarchive a TPO Document

#### To Unarchive a TPO Document:

- 1 Click the **Archived Docs** tab and then select a document from the Document List.
- 2 Click the **Unarchive** button.

## TPO Disclosure Settings

Use this setting to manage the behavior and content of specific disclosure documents generated on behalf of a third party originator (TPO).

### Statement of Denial

By default, the Lender information entered on the Closing Vendor Information input form is populated to the *Creditor Contact Information* section of the Statement of Denial input form. This information will print to page 3 of the Statement of Denial output form. Specifically, to the section of the form that states “If you have any questions regarding this notice, you should contact...” For loans in the Correspondent loan channel with non-delegated underwriting, your company information should be entered here (rather than the Lender information) since your company is acting as the Correspondent investor in these types of transactions.

Use this Statement of Denial option to control the contact information that will be populated to the Creditor Contact Information section of the Statement of Denial input form.

#### To Access TPO Disclosure Settings:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **External Company Setup**, and then click **TPO Disclosure Settings**.

- 3 In the Statement of Denial section, select the **Creditor Override on Statement of Denial** check box to enable Encompass to automatically populate your company's contact information (as entered in the Company Information setting) to the *Creditor Contact Information* section of the Statement of Denial input form only for loan files in the Correspondent loan channel with non-delegated underwriting.
- By default, this check box is not selected. The *Creditor Contact Information* fields are populated with the Lender information entered on the Closing Vendor Information input form.

# Chapter 7

## Loan Setup

### Auto Loan Numbering

Use the Auto Loan Numbering feature to define how loan numbers are assigned to your loans. You can include as many as six different components in the loan number definition, up to a maximum length of 18 alpha-numeric characters.

To change a loan number once it is assigned, type the new number in the Loan Number field (field ID 364) on an input form such as the Borrower Summary, Transmittal Summary, or Loan Estimate.

#### To Set Up Auto Loan Numbering:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **Auto Loan Numbering**.

**Auto Loan Numbering**

Define the assignment of loan numbers to loans.

**Auto Loan Number** Organization Loan Numbering...

The maximum loan number length is 18 characters, however, Fannie Mae accepts only 15 characters. Organization Code is setup in Organization/Users

Use Organization Code  
 Use Year  
 Use Month

Loan Number Prefix:

Next Number:  (Max. 9 digits)

Loan Number Suffix:

Example: YYMMEM000021

When to Start Loan Numbering:

- 3 Define up to six loan numbering components as described above. Only the Next Number component is required.
  - **Use Organization Code** - If checked, the value in the Code field (on the Add/Edit Organization screen) is placed in the first position of the loan number.
  - **Use Year** - If checked, the last two numbers of the current year (for example, 12 for the year 2012) are placed in the second position of the loan number.

- **Use Month** - If checked, a two-digit number to indicate the current month (for example, 06 for the month of June) is placed in the third position of the loan number.
  - **Loan Number Prefix** - An alpha-numeric prefix placed in the fourth position of the loan number.
  - **Next Number** - This is a required entry. The value must be numeric and no more than 9 digits long. The value defines both the next number in the assignment sequence and the length of the numeric portion of the loan number.
  - **Loan Number Suffix** - An alpha-numeric suffix placed in the last (sixth) position of the loan number.
- 4 Watch the Example area (below the Loan Number Suffix field) to see how the loan number will be assigned using your selections.

**NOTE:** A definition cannot be greater than 18 characters. The number of characters is counted from left to right.

- 5 Using the When to Start Loan Numbering drop-down list, select **File Started** or **Sent To Processing** to indicate when the loan number will be assigned.
- 6 Click the **Save** icon.

### Organization-Specific Numbering

The Auto Loan Numbering feature contains an option to set up loan numbering by organization. Using the settings on the main Auto Loan Numbering window, you can click the **Organization Loan Numbering** button to specify the Next Number value by organization code.

#### Numbering Guidelines

- The assigned organization-specific loan number is composed of the specified Organization Code and Next Loan Number, and any values specified on the main Auto Loan Numbering window (Use Year, Use Month, Prefix, and Suffix).
- If the same organization code is assigned to more than one organization, the loan numbers are incremented from the same number sequence.
- If an organization does not use organization-specific numbering (or the numbering is disabled), the Next Loan Number value on the main Auto Loan Numbering window is used.

### To Set Up Organization-Specific Numbering:

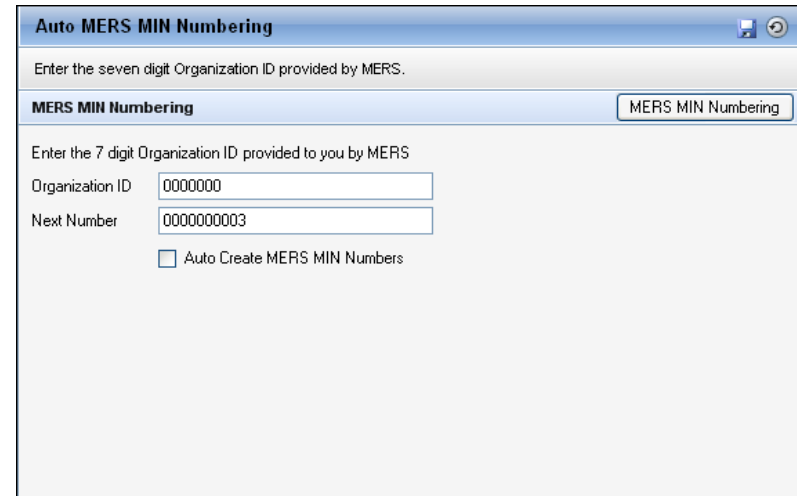
- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Company/User Setup**, and then click **Organization/Users**.
- 3 Select an organization, and then click the **Edit** icon.
- 4 Clear the **Use Parent Information** check box, and then enter an organization code in the Code field.
- 5 Add an organization code to each organization that will use organization-specific numbering.  
*TIP: You can use the same code for more than one organization.*
- 6 For those organizations that will use the Organization Code assigned to their parent organization, leave the **Use Parent Information** check box selected.
- 7 When finished, click **OK**.
- 8 On the Encompass Settings window, click **Loan Setup**, and then click **Auto Loan Numbers**.
- 9 On the Auto Loan Numbering window, click the **Organization Loan Numbering** button.
- 10 On the Organization Auto Loan Numbering window, select an organization code, and then click **Edit**.
- 11 Select the **Generate Organization Specific Loan Numbers** check box, type the **Next Loan Number**, and then click **OK**.
  - Note that the Status is changed to **Enabled**.
- 12 Click **Close** to close the Organization Auto Loan Numbering window.
- 13 Select the **Use Organization Code** check box if you want to use the company's organization code when numbering loans for users who are not in an organization that has been assigned an organization code.
- 14 Click the **Save** icon to save your changes.

## Auto MERS MIN Numbering

Use the Auto MERS MIN Numbering feature to define assignment of MERS MIN numbers to your loans. The number is a combination of the Organization ID assigned to your company by MERS and a sequential number that your company assigns to each loan registered with MERS. You can also enable organization-specific MERS MIN numbering that is assigned only to loans started by a specified organization's loan team members.

### To Activate Auto MERS MIN Numbering:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and click **Auto MERS MIN Numbering**.



- 3 Enter the Organization ID provided by MERS.
- 4 Enter the Next Number that your company will assign when registering a loan with MERS. The Next Number is a 10-digit number.
- 5 Select the **Auto Create MERS MIN Numbers** check box to activate the auto-numbering feature.
- 6 To assign organization-specific MERS MIN numbering only to loans started by the organization's loan team members:
  - Click **MERS MIN Numbering**, select the Organization ID, and then click the **Edit** icon.  
*NOTE: The Organization ID numbers in this list are assigned using the Organization/Users setting.*
  - Enter the Next Number that your company will assign when registering a loan with MERS that was started by one of the organization's loan team members, and then click **OK**.
  - Select **Generate Organization Specific MERS MIN** to enable the feature.
  - Click **OK**, and then click **Close** to close the MERS MIN Numbering window.

## 7 Click the **Save** icon.

- When you create a new loan, the next MERS MIN number will automatically be assigned to the loan.
- If you have enabled Organization Specific MERS MIN numbering, the next organization-specific MERS MIN number will be assigned to the loan started by one of the organization's loan team members.
- To change a MERS MIN number once it is assigned, enter the new number in the MERS MIN field on the Borrower Summary, Closing RegZ, or Shipping Details forms.

**NOTE:** By default the Organization ID number is 0000000, the Next Number is 0000000001, and the Auto Create function is turned off. When a number is assigned, an 18th number is assigned to guarantee uniqueness based on the standard MERS algorithm. The generated number is stored in the database in field ID 1051.

## Loan Folders

Use loan folders to organize your loans into groups. You can create folders to group loans by categories such as month of origination, loan status, or loan type.

When you generate reports and view the Dashboard, you can select which folders to include. Keep this in mind when managing your folders.

The (Archive) and (Trash) folders are added to the loan folder list when you install Encompass. You cannot delete the (Trash) folder. Loans are moved to the (Trash) folder when you delete them from other folders.

### About Archive Folders

You can designate any folder (other than the Trash folder) as an archive folder. Loans in archive folders are handled differently on the Pipeline, Dashboard, and in reports as follows.

- Archived loans appear on the Pipeline without displaying their alerts.
- When viewing only loans in a selected archive folder, the loans are sorted by borrower last name by default.
- Loans in archive folders are not displayed on Dashboard snapshots or included in report output. The exception is Dashboard snapshots or reports that are created specifically to display loans in a designated archive folder.

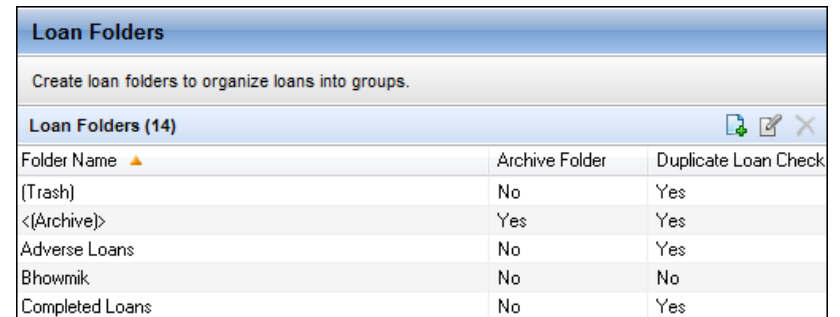
### About the Trash Folder

The Trash folder is used to improve control and management of deleted loan files as described below.

- Loans in the Trash folder can be viewed but not changed. Access to the Trash folder is controlled at the User Group level.
- When a loan is deleted from a non-Trash folder, it is moved to the Trash folder. A server log entry is made to indicate the user who deleted the loan and when it was deleted.
- Only users who are authorized to do so (through their assigned persona), can permanently remove (or restore) a loan from the (Trash) folder.
- When a loan is deleted from the Trash folder, a server log entry is made to indicate the user who permanently deleted the loan and when.
- When a loan is restored from the Trash folder, a server log entry is made to indicate the user who restored the loan and when.

### To Create a Loan Folder:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and click **Loan Folders**.



Folder Name ▲	Archive Folder	Duplicate Loan Check
(Trash)	No	Yes
<(Archive)>	Yes	Yes
Adverse Loans	No	Yes
Bhowmik	No	No
Completed Loans	No	Yes

- 3 Click the **New** icon, and in the Create New Folder dialog box, enter a folder name, and if appropriate, select the **Archive Folder** and/or **Include in Duplicate Loan Check** check boxes, and then click **Save**.
  - Archive Folder: This column displays the archive status of each folder.

**NOTE:** Loans in folders that are designated as archive folders are not included in reports. Alerts for archived loans do not show on the Pipeline.
  - Duplicate Loan Check: This column indicates if loan files in that loan folder are included in the duplicate loan check performed by the Duplicate Loan Check component.

**NOTE:** When enabled in the Encompass Admin Tools, the Duplicate Loan Check component provides a pop-up message when a user attempts to save a loan file that contains data that matches the data in another loan file. When the Duplicate Loan Check window displays, all potential duplicate loans are listed. For more information, see "Settings Manager" on page 216.

### To Delete a Loan Folder:

- 1 Select a folder from the Loan Folders list and click **Delete**.
  - You cannot delete a folder that contains a file.
- 2 Click **Yes** in response to the confirmation message.

## Loan Duplication

Use the Loan Duplication setting to create templates that control the field data copied from an existing loan when a duplicate loan is created.

**NOTE:** Accessibility to the templates is configured for each persona on the Pipeline tab in the Personas setting.

### To Create a Loan Duplication Template:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **Loan Duplication**.
- 3 On the Loan Duplicate Template list, click the **New** icon, and type a name for the template.
- 4 Select the template and click the **Edit** icon.
  - Or double-click the template.
- 5 Type a Description for the template. The description displays on the Loan Duplicate Template template list.
- 6 Select the check boxes to select the borrower, co-borrower, and address fields that will be copied to the duplicate loan.

**NOTE:** The fields in each section are preconfigured. All the fields in the selected sections will be copied into the duplicate loan.
- 7 If you select a check box for a property section, use the drop-down list to select the address fields on the duplicate loan where the selected address fields will be copied.
- 8 To select additional fields to copy, click the **New** icon in the Additional Fields section.
- 9 Type the field IDs for the fields you want to add.
  - To add more than 10 fields, enter the first 10 fields, click **Add More**, and then enter additional fields.
- 10 When finished, click **Add**.
- 11 When finished configuring your field selection, click **Save**.

## Alerts

An alert is a notification that indicates an event has occurred, is pending, or is due. Alert information displays on the Pipeline and in the loan file. For a description of each type of alert and how it is used, refer to the help topic, *Alerts Overview*.

Use the Alerts screen to define:

- Which alerts to enable, and for which milestones.
- The message that displays when a Compliance alert or custom alert is triggered.
- Which fields will trigger the Send Initial Disclosures alert.
- When to show each alert, if applicable.
- When to show the Redisclose REGZ-TIL (APR Change) alert for regular and irregular loans.
- Whether or not an alert will trigger an additional notification, if applicable.

### To Configure an Alert:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and click **Alerts**.

Alerts				
Create notifications to indicate when events have occurred, are pending, or are due.				
Alerts (19)				
Name	Trigger Field	Enable Alert?	Show Alert?	Notification?
Milestone Expected	Days to Finish	Yes (<All Milestones>)	0 days before	N/A
Milestone Finished	Finished Date	Yes (<All Milestones>)	N/A - Immediate	Yes
Document Expected	Days to Receive	Yes (<All Milestones>)	0 days before	N/A
Document Expired	Days to Expire	Yes (<All Milestones>)	0 days before	N/A
Conversation Follow Up	Follow Up Date	Yes (<All Milestones>)	0 days before	N/A
Task Expected	Days to Complete	Yes (<All Milestones>)	0 days before	N/A
Task Follow Up	Follow Up Date	Yes (<All Milestones>)	0 days before	N/A
Post Closing Condition Expected	Days to Receive	Yes (<All Milestones>)	0 days before	N/A
Registration Expiration	897 - Registration	Yes (<All Milestones>)	5 days before	N/A
Rate Lock Requested	Lock Request Form	Yes (<All Milestones>)	N/A - Immediate	Yes
Rate Lock Request Confirmed	Secondary Registration	Yes (<All Milestones>)	N/A - Immediate	Yes
Rate Lock Request Denied	Secondary Denied	Yes (<All Milestones>)	N/A - Immediate	Yes
Rate Lock Expired	762 - Lock Expiration Date	Yes (<All Milestones>)	5 days before	N/A
Borrower Payment Past Due	Late Payment Date (SERVICE.X15)	Yes (<All Milestones>)	0 days before	N/A
Statement Printing/Mailing Due	Statement Date (SERVICE.X10)	Yes (<All Milestones>)	7 days before	N/A
Escrow Disbursement Due	Disbursement Due Date (SERVICE.X59-73)	Yes (<All Milestones>)	14 days before	N/A
Purchase Advice Form Does Not Balance	Reconciled Difference (2629)	Yes (<All Milestones>)	N/A - Immediate	N/A
Shipping Due	Investor Delivery Date (2012)	Yes (<All Milestones>)	7 days before	N/A
Redisclose TIL	Redisclose TIL (3121)	Yes (<All Milestones>)	N/A - Immediate	N/A

- 3 On the Alerts screen, double-click the alert you want to configure.
- 4 To change a Compliance alert message:
  - Click in the Message section and enter the message that will display when the alert is triggered.

- 5 To enable an alert, select **Yes**.
  - If you selected **Yes**, click **Select Milestones** to select the milestones at which to enable the alert.
  - For the Milestone Finished alert, you can change the default alert message that displays when the milestone is completed. Click in the Alert Message field and enter the new message.
  - Click **OK**.
- 6 Enter the number of days before the trigger event occurs that you want to trigger the alert, if applicable.
- 7 When finished, click **Save**.

### Additional Compliance Alert Settings

Two of the Compliance alerts have additional settings that you can use to determine when the alerts are triggered.

#### Send Initial Disclosures Alert

To add or remove field triggers for the Send Initial Disclosures alert:

- 1 In the Field Triggers section, click the **New** icon.
- 2 Enter the Field ID of the field you want to add.
- 3 Click **Add**.

**NOTE:** *The alert is triggered only when all the trigger fields are populated. However, when the total monthly income field (field ID 736) is designated as a trigger field for the alert, the system will not recognize it as a trigger field for FHA or USDA-RHS streamline refinance loans. For these types of loans, the system generates the alert even when the monthly income is not provided.*

- 4 To delete a field, select a field from the Field Triggers list and click the **Delete** icon.

**NOTE:** *You cannot delete any of the 10 default trigger fields.*

#### Redisclose REGZ-TIL (APR Change)

- 1 Select an APR Tolerance setting:
  - Select **0.125% for all loans** to trigger the alert when the Current APR differs from the Disclosed APR by more than 0.125% in both regular and irregular loans.
  - Select the second option to trigger the alert when the APR amounts differ by more than 0.125% for regular loans and 0.25% for irregular loans.
- 2 Select an Alert Option setting:

- Select **Alert when APR increases or decreases by more than the APR tolerance** to always trigger the alert when the APR increases or decreases by more than 0.125% (0.25% for irregular loans).
- Select **Alert only when APR increases by more than the APR tolerance** to only trigger the alert when the APR increases by more than 0.125% (0.25% for irregular loans).

#### Redisclose Closing Disclosure (APR, Product, Prepay)

- 1 Select an APR Tolerance setting:

- Select 0.125% for all loans to trigger the alert when the Current APR differs from the Disclosed APR by more than 0.125% in both regular and irregular loans.
- Select the second option to trigger the alert when the APR amounts differ by more than 0.125% for regular loans and 0.25% for irregular loans.

- 2 Select an Alert Option setting:

- Select Alert when APR increases or decreases by more than the APR tolerance to always trigger the alert when the APR increases or decreases by more than 0.125% (0.25% for irregular loans).
- Select Alert only when APR increases by more than the APR tolerance to only trigger the alert when the APR increases by more than 0.125% (0.25% for irregular loans).

#### To Configure a Custom Alert:

You can create custom alerts that will be triggered under the following circumstances:

- When a date is entered in a specific date field or on a specific day before or after the date that is entered in the date field
- When a specific value is entered in a field
- When a value that is entered in a field falls between a specific value range
- When a combination of the previous circumstances occurs

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **Alerts**.
- 3 On the Alerts setting, click the **New** icon.
- 4 Enter the name of the alert.
- 5 Click in the Message section and enter the message that will display when the alert is triggered.
- 6 In the Trigger section, select one of the following options, complete the appropriate steps to configure the trigger, and then click **Save**.



## Date Field

Use this option to trigger an alert when a date is entered in a specific date field or on a set number of days before or after the date that is entered in the date field.

- 1 Enter the field ID of the date field you want to trigger the alert.
  - Or, click the **Lookup** icon, select a form from the left, right-click to select the field, and then click **OK**.
- 2 Select **Apply calculation to Trigger Date** to set the number of days before or after the date in the date field that the alert will be triggered.
  - For example, to set up the alert to trigger four calendar days before the date that is entered in the Final Payment field on the REGZ-TIL (field ID 1961), you would:
    - Select **Subtract** from the drop-down list.
    - Enter **4** in the days field.
    - Select **Calendar** from the drop-down list.
  - Or, to set up an alert to trigger seven business days after the date that is entered in the Final Payment field on the REGZ-TIL, (field ID 1961), you would:
    - Select **Add** from the drop-down list.
    - Enter **7** in the days field.
    - Select **Business** from the drop-down list.

**NOTE:** A Calendar day is any of the seven days of the week. A Postal day is any day of the week excluding Sundays and Legal Holidays according to the U.S. Postal Calendar. A Business day is any day an institution is open to conduct business according to the Our Company Calendar.

## Condition

Use this option to trigger an alert when a specific value is entered in a field or when the value entered is between a specific value range.

- 1 Click the **New** icon to add a condition to apply to the field that will trigger the alert.
- 2 Enter the field to add as a filter.
  - Or, click the **Lookup** icon, select a field from the list, and then click **OK**.
  - Or, click the **Lookup** icon, enter one or more characters in the Find field, and then click **Find**. The first occurrence of the characters in any column is found. Continue clicking **Find** to view additional occurrences. Select a field from the list and click **OK**.
- 3 Select an Operator, enter (or select) a Value, and then click **OK**.

- The Operator and Value define how the field will be used. For example, Field ID = 1335 (Down Payment Amount), Operator = Greater than, Value = 25000.

- 4 Repeat steps 1 through 3 to add more filters.
- 5 To use parentheses to control the order in which multiple filters are evaluated, click **Parentheses**, select the filters to group, click the **New** icon, and then click **OK**.
- 6 Use the **AND/OR** button to determine how search filters are used together.

## Date Field & Condition

Use this option to trigger an alert when a date is entered in a specific date field **and** when a specific value is entered in a field (or when the value entered is between a specific value range). Follow the steps in the previous sections to configure this option.

- 1 For a Condition alert or a Date Field & Condition alert, select the **Provide Clear Alert button** option to provide a Clear Alert button on the alert worksheet.
  - The alert worksheet is displayed when a loan team member clicks the alert entry on the Alerts & Messages tab in the Loan Log. The loan team member can click the Clear Alert button on the worksheet to remove the alert from the Log and the Pipeline.

**NOTE:** The loan team member can also clear the alert by changing the values in a trigger field. Clicking the Clear Alert button removes the alert from the Log and the Pipeline, but does not affect the values in the trigger fields.

- Clear this check box if you do not want to display the Clear Alert button on the alert worksheet.
- 2 To enable the alert, select **Yes**.
    - If you selected **Yes**, click **Select Milestones** to select the milestones at which to enable the alert, and then click **OK**.
  - 3 Enter the number of days before the due date that you want to activate the alert.

## Log Setup

Configure the Log settings to enable or disable these features:

- Automatically create a Log entry when a user prints a form.
- Prohibit users from changing the Conversation Log after exiting a loan.

### To Configure the Log Settings:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **Log**.
- 3 Clear or select the appropriate check boxes.
  - **Printing Log** - If the **Show Printing Records in Log** check box is selected, a Conversation Log entry is created each time a form is printed.
  - **Log Data Security** - If the **Lock Conversation Log** check box is selected, users are unable to edit previous entries in the Conversation Log. Only an administrator can change a locked Conversation Log entry.

**NOTE:** Both check boxes are selected by default.

- 4 Click the **Save** icon.

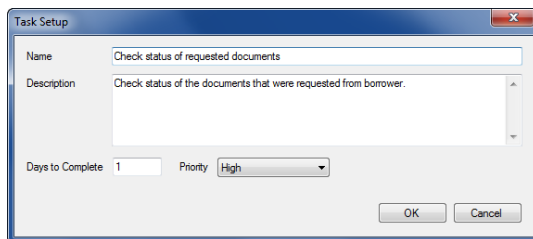
## Tasks

Use the Tasks setting to create predefined tasks that can be associated with milestones. Users can select tasks as needed and add them to a milestone worksheet. The user then selects the check box for each task as it is completed.

You can also group individual tasks into task sets that are associated with a particular milestone. A task set can then be added to a loan template. When the loan template is used to create a loan, the tasks in the task set automatically display on the appropriate milestone worksheet.

### To Create a Task:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **Tasks**.
- 3 Click the **New** icon.



- 4 Enter a Name and Description for the task.
- 5 In the Days to Complete field, enter the expected number of days required for completion of the task.
- 6 In the Priority field, select an option to indicate the general level of importance of the task.

- 7 When finished, click **OK**.

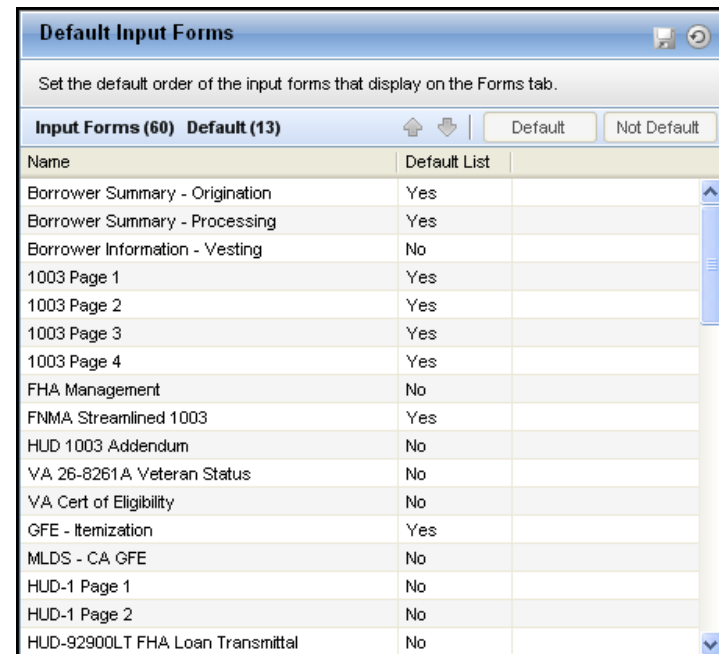
## Default Input Forms

Use the Default Input Forms setting to specify the default list of input forms, and the order in which those forms display on the Forms tab.

**NOTE:** The list of forms displayed on the Forms tab for a given loan is also affected by input form lists, and loan templates, business rules associated with the loan, and the persona permissions granted to the logged in user.

### To Set the Default Forms and Display Order:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and click **Default Input Forms**.



Name	Default List	
Borrower Summary - Origination	Yes	
Borrower Summary - Processing	Yes	
Borrower Information - Vesting	No	
1003 Page 1	Yes	
1003 Page 2	Yes	
1003 Page 3	Yes	
1003 Page 4	Yes	
FHA Management	No	
FNMA Streamlined 1003	Yes	
HUD 1003 Addendum	No	
VA 26-8261A Veteran Status	No	
VA Cert of Eligibility	No	
GFE - Itemization	Yes	
MLDS - CA GFE	No	
HUD-1 Page 1	No	
HUD-1 Page 2	No	
HUD-92900LT FHA Loan Transmittal	No	

- 3 Select a form and click **Default** to add it to the default list, or click **Not Default** to remove it from the default list.
- 4 Select a form and click the **Up** or **Down** arrows to move it to a new position.
- 5 Click the **Save** icon.

## Condition Forms

Use the Condition Forms setting to create customized templates for the condition forms. Create multiple versions of the form to describe conditions that require the attention of borrowers, vendors, or personnel within your company.

**NOTE:** After you create a template, use the User Group setting to grant access to the appropriate user groups.

### To Create a Condition Form:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **Loan Setup**, and then click **Condition Forms**.
- 3 Click the **New** icon, type a name, and then click the **Edit** icon.

Name	Status Print Options
<input checked="" type="checkbox"/> Condition Due (PTA, PTD, PTF, PTC)	N/A
<input type="checkbox"/> Category (Assets, Liabilities, etc)	N/A
<input checked="" type="checkbox"/> Condition Owner's Name	N/A
<input checked="" type="checkbox"/> Condition Status	
<input type="checkbox"/> Condition Status - Added	Date and Name
<input type="checkbox"/> Condition Status - Fulfilled	Date and Name
<input type="checkbox"/> Condition Status - Received	Date and Name
<input type="checkbox"/> Condition Status - Reviewed	Date and Name
<input type="checkbox"/> Condition Status - Rejected	Date and Name
<input type="checkbox"/> Condition Status - Cleared	Date and Name
<input type="checkbox"/> Condition Status - Waived	Date and Name

- 4 On the Condition Form Details window, select **External** or **Internal** for the Letter Type.

**NOTE:** This selection is used to filter the conditions included on the form. When a condition is created (using the Conditions setting or one of the condition tabs in the eFolder), the condition can be configured to print on internal or external condition forms (as well as both or neither).

- 5 Use the Starting Pages and Ending Pages fields to select forms to print before and after the condition form, if needed. These pages can be standard Encompass forms or custom forms that you create.

**NOTE:** Click the **New** icon to open the Select Custom Print Form window. Select the form and then click **Select**. Click the **Delete** icon to remove a form from the field.

- 6 In the Content section, select the conditions to include from the list, and then select the check boxes for the condition information to include in the form.
- 7 For options that do not display **N/A** in the Status Print Options column, select the option and click the **Edit** icon to include **Date**, **Name**, or **Name and Date**.
- 8 In the Presentation section, select sorting, grouping, and page numbering options for the content in the printed condition form.
  - Select **Condensed** from the Line Spacing drop-down list to increase the number of conditions to display on a page.
  - Select **Legal** from the Paper Size drop-down list to print the conditions on 8.5" x 14" paper.
- 9 When finished, click **Save**.

### To Print or Preview Condition Forms:

- 1 Open a loan file and click the **Print** icon on the upper-right.
- 2 On the Print window, click the **Standard Forms** tab, and then select **Condition Forms** from the **Look In** list.
- 3 In the left panel, select one or more forms, and then click **Add** to move the selection to the Selected Forms list on the right.
- 4 Click **Print** or **Preview**.

## Custom Print Forms

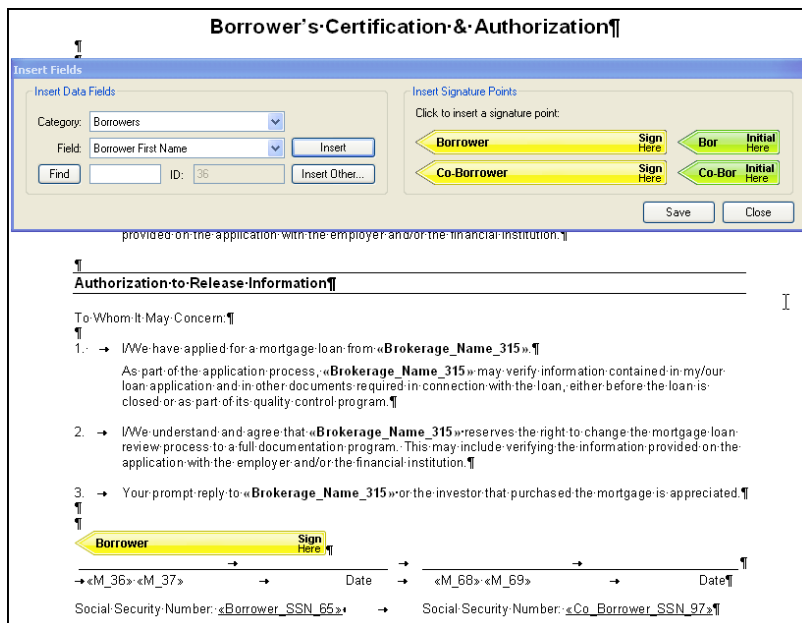
Use the Custom Print Forms tool to create custom templates for forms, letters, and other documents. You can include references to fields such as Borrower Last Name, Loan Number, and Loan Amount, so that the appropriate loan-specific values are automatically added to the printed form.

To create a custom print form, you can start a new form, copy an existing custom form, or import .doc or .rtf formatted forms from Calyx Point or other sources.

**NOTE:** The Custom Print Forms feature does not support the use of variable fields within text boxes.

#### To Create a New Form:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **Custom Print Forms**.
- 3 On the Custom Print Forms setting, select the **Public** or **Personal** folder in which you want to add the custom form.
- 4 Click the **New** icon, type the name of the custom form, and then (with the new form selected) click the **Edit** icon.
  - Microsoft Word and the Insert Fields window open.



- 5 Create the form content, layout, and formatting as required.
- 6 Use the Insert Fields window to add variable fields as follows:
  - Select the type of field you want to add from the Category list.
  - Select the name of the field from the Field list.

- Click **Insert** to add the field to the form.

**NOTE:** It is highly recommended that you follow these steps to insert variable fields. Using other techniques, such as copying and pasting a field and then modifying the field label, can cause problems. For example, if you copy a field and modify the label, the underlying field code doesn't change to match the label. If you do not change the field code as well, the fields may not pull the loan information you expect when the form is printed.

- 7 To search for a field, type a keyword in the Search field, and then click **Search**.
- 8 To add a field that is not in one of the category lists, click **Insert Other**.
  - Type the Field ID and click **OK**. To determine a field ID, move your mouse over a field on an input form. The ID will display in a pop-up box.
- 9 If this form is going to be included in an eDisclosure package that requires eSigning, insert eSigning signature points as follows:
  - Position the cursor in the document where you want to add the signature point.
  - In the Insert Fields window, click the signature point you want to insert.
- 10 When finished click **Save**, and then click **Close**.

Microsoft Word and the Insert Field window close the form is added to the custom forms list, and is available for printing.

#### To Import a Form:

You can import .doc or .rtf formatted forms from Calyx Point or other sources.

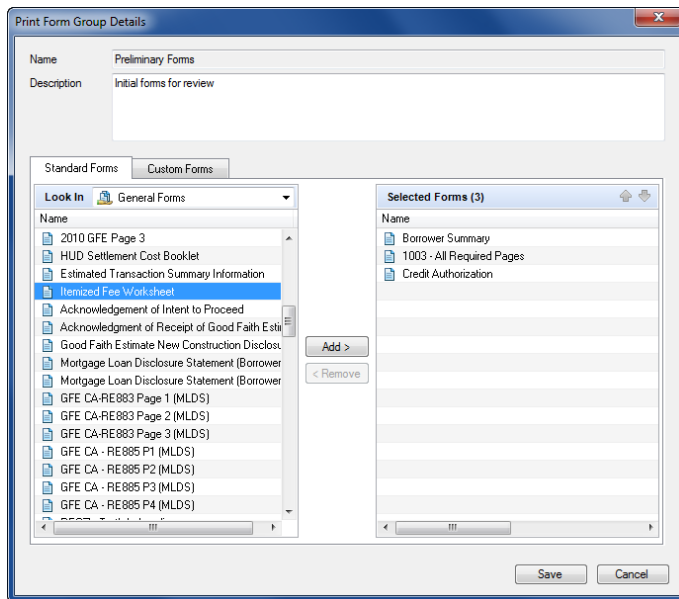
- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the **Encompass Settings** menu bar, click **Import**, and then click **Custom Forms**.
- 3 Select **Calyx Point** or **Other Custom Forms**, and click **Continue**.
- 4 In the Source section on the window, open the folder containing the forms, and then click one or more forms.
  - If you clicked the **Other Custom Forms** option and are importing documents from another LOS, clear the check box at the bottom of the window to remove data fields from the document.
- 5 Change the folder in the Destination section if desired.
- 6 Click **Import**.

## Print Form Groups

Use the Print Form Groups setting to create groups of forms that you regularly use (or send) together. When you print forms (or send forms using the Secure Forms Transfer tool), you can save time by selecting a form group, rather than searching for each individual form.

### To Create a Print Form Group:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **Print Form Groups**.
- 3 Select a personal or public folder in which to add the form group.
- 4 Click the **New** icon, type the name of the Print Form Group, and then (with the new group selected) click the **Edit** icon.



- 5 On the Print Form Group details window, enter a description for the group.
- 6 Select forms to include in the group as follows. You can add forms from one or both tabs.
  - Click the **Standard Forms** tab and then select a category of forms (such as Verifications).
  - Or, click the **Custom Forms** tab and select a Public or Personal folder.
- 7 Select forms from the left-hand list and click **Add** to move them to the Selected Forms list.

- 8 When finished, click **Save**.

## Loan Custom Fields

Use the Loan Custom Fields setting to create an unlimited number of loan fields to meet the specific requirements of your business. For example, you may need to add data required only by the city in which you do business. Once you have defined custom fields, use the Custom Fields form (on the Forms tab) to add field values specific to each loan.

**NOTE:** When you create custom input forms using the [Input Form Builder](#), you can add custom loan fields to the form using the Custom Field Editor tool. Refer to the [Input Form Builder User's Guide](#) for detailed instructions.

### Pre-Defined Custom Field IDs

There are 100 pre-defined custom field IDs, in the format "CUST99FV". You can create a description, set the maximum field length, and select a format for these fields. You cannot delete predefined field IDs.

### User-Defined Custom Field IDs

You can also create an unlimited number of your own custom field IDs. These custom field IDs always begin with a CX. prefix, followed by an ID of your choice. For example, "CX.TEST.1".

### Custom Calculations

You can create custom calculations for pre-defined and user-defined field IDs. A custom calculation is an expression that returns a number or text value, which is then saved into the associated custom field.

Custom calculations can contain simple arithmetic operations, mathematical operations, text-based operations, date-based operations, values from other fields in the same loan, and branching and logical operations. Refer to Appendix B, "Loan Custom Field Calculations" on page 273 for detailed instructions and examples for creating each type of custom calculation.

### To Create Custom Fields:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.

- 2 On the left panel, click **Loan Setup**, and then click **Loan Custom Fields**.

Field ID	Description	Format	Max Length	Calculation Field?
CUST01FV		NONE		
CUST02FV		NONE		
CUST03FV		NONE		
CUST04FV		NONE		
CUST05FV		NONE		
CUST06FV		NONE		
CUST07FV		NONE		
CUST08FV		NONE		
CUST09FV		NONE		
CUST100FV		NONE		
CUST10FV		NONE		
CUST11FV		NONE		
CUST12FV		NONE		
CUST13FV		NONE		
CUST14FV		NONE		

- 3 Double-click to open a Defined Custom Field (CUST01FV).
- 4 Enter a Description, and then select a field Format.
- 5 If you select **String**, type the maximum number of characters in the **Max Length** field.
- 6 If you selected **DROPDOWN** or **DROPDOWN - Editable**, complete the steps below to create a list of valid values for the field.
  - Click **Add**, type the value, and then press **Enter**.
  - Add additional options as required.
  - To remove an option, select the option, and then click **Delete**.
  - Use the **Move Up** and **Move Down** buttons to set the display order for the options.
- 7 If you selected **Audit** for the field Format, the custom field will contain last-change information for the field ID you specify.
  - In the Audit Field field, type the field ID for which to display the last-change information.
  - Select one of the three Audit Data options to specify the type of last-change information to display.
- 8 When finished, click **OK**.

**To Create a User-Defined Custom Field ID:**

- 1 Click the **New** icon.
- 2 Type the Field ID, and then complete the remaining fields as described above.

**To Enter Data in Custom Fields:**

- 1 Open a loan, click the **Forms** tab, and then click **Custom Fields**.
- 2 Type data into the custom fields as required.

## Channel Options

Use the Channel Options setting to indicate the options available on the Channel list on the Borrower Summary form and to configure how NMLS reports will handle certain types of loans. The selected channel option indicates how your company is handling a specific loan, such as Brokered or Banked. You can also create business rules that are based on a loan's channel selection. The NMLS Channels Options section includes two drop-down lists that allow administrators to configure how NMLS reports will handle Correspondent loans and loans that do not have a channel option selected.

**To Select Channel Options:**

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **Channel Options**.

- 3 On the Channel Options setting, all four options are selected by default. Clear the check boxes for the options that will NOT be available for selection on the Borrower Summary form.

- 4 In the NMLS Options section, select an option from the drop-down list for each loan type.
- 5 Click the **Save** icon.

## RESPA

Use the RESPA worksheet to create default Real Estate Settlement Procedures Act (RESPA) data. When you originate a new loan, the data is placed on the RESPA Servicing Disclosure.

### To Create RESPA Information:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **RESPA**.

- 3 Select the option that describe whether or not the servicing for the loan may be transferred to a different to a different loan servicer.
- 4 Click the **Save** icon.

## Changed Circumstances Setup

Use the Changed Circumstances Setup tool to manage the list of changed circumstances users can select from when indicating a change in circumstances on the Loan Estimate Page 1, Closing Disclosure Page 1, and 2010 GFE input form.

When indicating a changed circumstance on one of these forms, users select the **Changed Circumstance** check box, click the **Lookup** icon, and then select a changed circumstance from the Changed Circumstance list. The selected circumstance description and associated comments are then populated to the form.

### To Create a New Changed Circumstance Option:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **Changed Circumstances Setup**.
- 3 Click the **New** icon.

Description	Reason
Additional borrower has been added to the loan or borrower has been dropped from the loan	
Additional service (such as survey) is necessary based on title report	
Appraised value is different than estimated value	ApprasVaDiff
Auto Setup	
Auto Setup Check	
Auto test	
Borrower income could not verified or was verified at different amount	
Borrower taking title to the property has changed	



4 In the Detail panel enter information in the following fields:

- **Description:** Type in a brief overview of the changed circumstance option.
- **Reason:** From the drop-down list, select the reason to associate with the changed circumstance option. This drop-down list is based on the Reason list provided on the LE Page 1, CD Page 1, and 2010 GFE input form. When a user selects a changed circumstance from the Changed Circumstance list on the LE, CD, or 2010 GFE in a loan file, the associated **Reason** check box on the form will be selected automatically (based on the reason you select from the drop-down list).
- **Code:** Type the code for the changed circumstance. This code is applied to the changed circumstance and remains associated with it even if the description of the change in circumstance is modified later. Encompass relies on this code when the administrator configures the criteria for a document's inclusion in an eDisclosure package, sets up and generates reports, and when configuring a Field Trigger business rule.
- **Comments:** Type additional details about the changed circumstance.

5 Click the **Save** icon.

- The new changed circumstance option is added to the Changed Circumstance Options list.

#### To Edit a Changed Circumstance Option

- 1 Click to select a changed circumstance option, and then click the **Edit** icon.
- 2 Type the new information, and then click **OK**.

**NOTE:** The Code field is read-only and cannot be edited. This code is applied to the change in circumstance and remains associated with it even if the description of the changed circumstance is modified later. Encompass relies on this code when the administrator configures the criteria for a document's inclusion in an eDisclosure package, sets up and generates reports, and when configuring a Field Trigger business rule.

#### To Reposition an Option on the Loan Estimate Page 1, Closing Disclosure Page 1, and 2010 GFE Changed Circumstance List

- 1 Select a changed circumstance option.
- 2 Click the **Up** arrow to move the option up in the Changed Circumstance list on the Loan Estimate Page 1, Closing Disclosure Page 2, and 2010 GFE.
- 3 Click the **Down** arrow to move the option down in the list.

#### To Delete a Changed Circumstance Option

- 1 Click to select a changed circumstance option, and then click the **Delete** icon.
- 2 Click **Yes** to confirm the deletion.

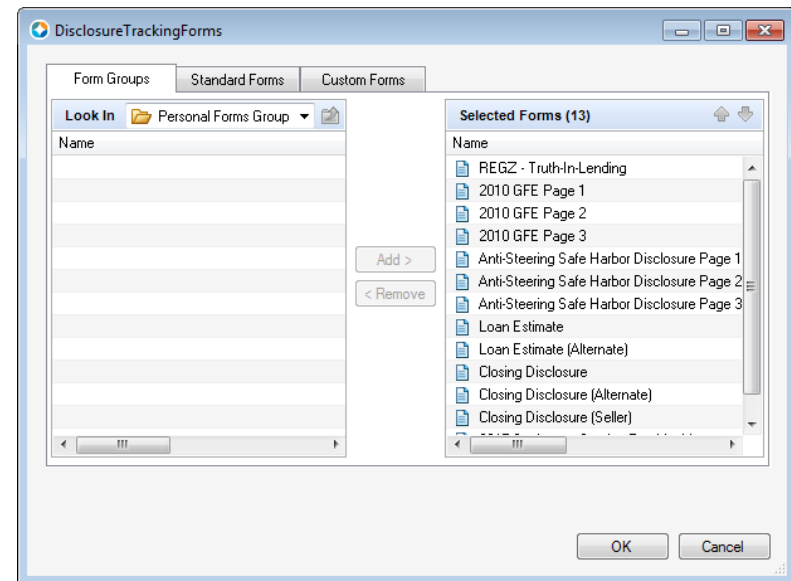
## Disclosure Tracking Settings

Use the Disclosure Tracking Settings to define:

- The forms to track in the Disclosure Tracking tool.
- How disclosure history entries are added to the Disclosure Tracking tool.
- Whether or not to include the day when a disclosure is sent when calculating the Compliance Timeline.

#### To Configure Disclosure Tracking:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **Disclosure Tracking Settings**.
- 3 Click the **New** icon.



- 4 On the Disclosure Tracking Forms window, select the forms to track as follows:
  - Click the **Form Groups** tab, and then select a Public or Personal forms group
  - Or, click the **Standard Forms** tab, and then select a category of forms (such as General Forms)
  - Or, click the **Custom Forms** tab and select the Public or Personal folder containing the custom forms.
- 5 Select forms from the left-hand list and click **Add** to move them to the Selected Forms list:



- 6 On the Selected Forms list:
  - Select a form and click the **Up** or **Down** arrows to change the list order.
  - Select a form and click **Remove** to remove it from the list.
- 7 Click **OK** to close the window.
- 8 Select a form and click the **Delete** icon to delete it from the list.
  - The REGZ-Truth-In-Lending, 2010 GFE, Anti-Steering Safe Harbor Disclosure, Loan Estimate, Closing Disclosure, and 2015 Settlement Service Provider List forms are listed by default and cannot be deleted.
- 9 In the center section, configure how disclosure history entries are added to the Disclosure Tracking tool. The settings applied here apply only to the forms listed in the upper section of the Disclosure Tracking Settings.

Select the events that will trigger recording of disclosures	
<input checked="" type="checkbox"/>	Create a record when disclosures are printed
<input checked="" type="checkbox"/>	Prompt users before a record is created
<input type="checkbox"/>	Create a record when disclosures are previewed
<input type="checkbox"/>	Prompt users before a record is created
<input checked="" type="checkbox"/>	Create a record when disclosures are sent using the eFolder
<input checked="" type="checkbox"/>	Users can manually create disclosure records

- Select **Create a record when disclosures are printed** to automatically add a disclosure history entry every time a form is printed.
  - Select **Prompt users before a record is created** to trigger a Disclosure Tracking prompt every time a form is printed. Users will click **Yes** when prompted to add the disclosure history entry.
  - Select **Create a record when disclosures are previewed** to automatically add a disclosure history entry every time a form is previewed.
  - Select **Prompt users before a record is created** to trigger a Disclosure Tracking prompt every time a form is previewed. Users will click **Yes** when prompted to add the disclosure history entry.
  - Select **Create a record when disclosures are sent using the eFolder** to automatically add a disclosure history entry every time a form in the forms list is sent, printed, or previewed using the eFolder.
  - Select **Users can manually create disclosure records** to enable users to manually add disclosure history entries on the Disclosure Tracking tool.
- 10 In the **Copy of disclosures** section, select a check box if you want Encompass to save a local copy of a disclosure document when it is printed or sent electronically from within the eFolder. If a copy has been saved, loan team members can click the **View Document** button on the Disclosure Tracking tool to view and print a copy of the document(s).

- Select **Save copy of disclosures when disclosing from Print Menu** to save a local copy of disclosure documents that are printed.
  - Select **Save copy of disclosures when disclosing from eFolder** to save a local copy of disclosure documents that are sent electronically. (These are disclosures sent to borrowers for their information only, as part of an eDisclosure package, or in separate document requests).
  - If you do not select a check box, no copies are saved and the View Document button will be hidden, thus preventing the loan team member from viewing or printing the document(s).
- 11 In the Compliance Timeline Calculation for RESPA-TILA section:
    - **Initial Disclosure Due Date:** Select the check box to include the Application Date (field ID 3142; the day when the 2010 GFE is received with all of the required fields populated or the day when the Loan Estimate is received with all of the required fields populated) when calculating the 2010 GFE's Initial Disclosure Due Date (field ID 3143) or the LE Due date (field ID 3143) on the Disclosure Tracking tool.
    - **Redisclosure Due Date:** Select the check box to include the Changes Received Date (field ID 3165 or CD1.X62; the day when the changed circumstance is indicated on the 2010 GFE (field ID 3168)) or the Closing Disclosure Page 1 (field ID CD1.X61) when calculating the Revised GFE Due Date (field ID 3167) or the Revised CD Due Date (field ID CD1.X63) (i.e., the Changes Received Date is considered Day 1).
    - Enter the number of days before the Loan Estimate expires. For example, if you enter *10*, the Loan Estimate will expire on the 10th day. A minimum of 10 days is required by law.
    - Enter the time of day when the closing costs disclosed on the Loan Estimate expire.
    - Select the time zone to use for the closing costs expiration time.
  - 12 Use the Compliance Timeline Calculation for GFE/TIL section to determine whether or not to include the day a disclosure was sent to the borrower when calculating the Compliance Timeline dates on the Disclosure Tracking tool.
    - **Earliest Closing Date:** Select the check box to include the Initial TIL Sent Date (field ID 3152; the day the first version of the REGZ-TIL is sent to the borrower) or the Revised TIL Borrower Received Date (field ID 3155; the day the revised version of the REGZ-TIL is received by the borrower) when calculating the Earliest Closing Date (field ID 3147).
    - **GFE Expiration Date:** Select the check box to include the Initial GFE Sent Date (field ID 3148; the day the first version of the GFE is sent to the borrower) when calculating the GFE Expiration Date (field ID 3140) on the 2010 GFE.

- Enter the number of business days for which the GFE will be effective after it is disclosed in the **GFE Expires in** text box.
- This number is added to the GFE Date (field ID 3170) to determine Important Dates #2 (field ID NEWHUD.X2).
- Once disclosed, Important Dates #2 (field ID NEWHUD.X2) will copy over to the GFE Expiration Date (field ID 3140).
- A business day is any day the lender is open to conduct business according to the Our Company Calendar in the Compliance Calendar settings.

**NOTE:** As an example, in this scenario the **GFE Expiration Date** check box is not selected, **GFE Expires in** is set to 10 business days, and Saturday has been designated as a business day on the Our Company Calendar. If the GFE is sent on 4/01/2016, the GFE will not expire until the end of 4/12/2016. Since the GFE Expiration Date check date is not selected, the day when the initial GFE is sent is not included when calculating the GFE Expiration Date.

**13** In the Changed Circumstances section, select the **Require fee level Changed Circumstances prior to disclosure** check box to require fee level disclosures to indicate a changed circumstance reason for each revised fee prior to sending a revised disclosure. When this check box is selected, the new Fee Level Disclosures check box (field ID 4461 on the LE Page 1 and CD Page 1 input forms) will be selected and then cannot be changed by users.

- If this check box is not selected, authorized users will be permitted to select or clear the Fee Level Disclosures check box on the LE Page 1 and CD Page 1 as needed. (Once the loan's initial disclosure has been sent, users cannot change the Fee Level Disclosures check box. Once disclosed at a fee level, users must continue to redisclose at a fee level for the remainder of the loan's lifecycle (and vice versa if they initially disclosed at a disclosure level).

**14** Click the **Save** icon.

## Compliance Calendar

Use the Compliance Calendar settings to specify your company's business days. The setting includes three separate calendars, which can be accessed by selecting an option at the top of the setting.

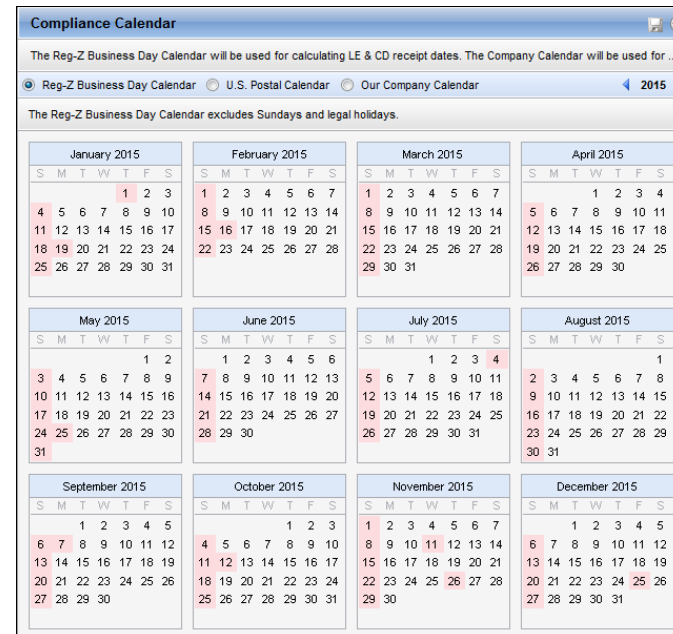
- **Our Company Calendar** is used to calculate the dates in the Compliance Timeline fields on the Disclosure Tracking tool which helps ensure compliance with the 2010 and 2015 Real Estate Settlement Procedures Act (RESPA) regulations. Dates with a pink background are excluded from Our Company Calendar. All other dates are considered business days and included in the calendar.

- **U.S. Postal Calendar** is used when calculating days to comply with MDIA regulations. Settings on this calendar cannot be changed.
- **Reg-Z Business Day Calendar** is used to calculate the Earliest Fee Collection Date for loans subject to 2015 RESPA regulations. Settings on this calendar cannot be changed.

**NOTE:** The Compliance Calendar supports a specific range of years. Dates entered on the Disclosure Tracking tool must fall within this specified range. Use the Back or Forward arrows on the upper-right to view the calendars for each supported year.

### To Configure Your Company Calendar:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **Compliance Calendar**.



- 3 At the top of the screen, select the **Our Company Calendar** option.
- 4 At the top-right of the screen, click the **Back** or **Forward** arrows to change the calendar year.
- 5 Click a date to exclude it from the calendar.
  - A pink background is added to the date.
- 6 Click an excluded date to include it in the calendar.

- The pink background is removed from the date.
- 7 Select **Exclude Saturdays** to exclude all Saturdays from the calendar.
  - 8 Select **Exclude Sundays** to exclude all Sundays from the calendar.
  - 9 Click the **Save** icon.

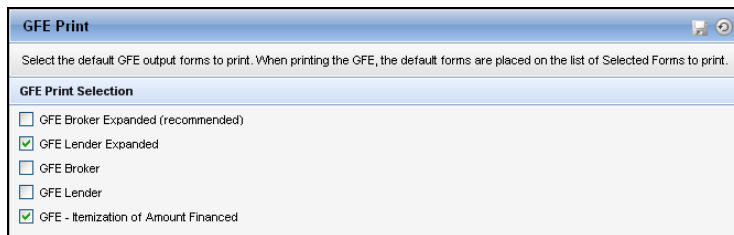
## 2009 GFE Print

Use this feature to select the GFE output forms to print by default. When you initiate printing of the GFE, the default forms are placed on the list of Selected Forms to print.

**NOTE:** This setting applies only to the 2009 (and earlier) version of the GFE. This setting does not apply to the 2010 GFE input form.

### To Select Default Forms to Print:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **GFE Print**.



- 3 Select one or more forms.
- 4 Click the **Save** icon.

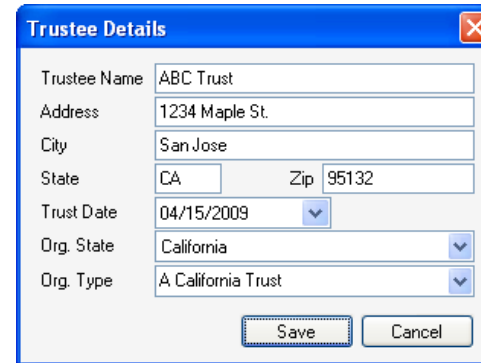
## Trustee List

Use the Trustee List to create trustees with whom your company does business. Users can then select a trustee from the Closing Vendor Information form.

### To Create a Trustee:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **Trustee List**.

- 3 On the Trustee List screen, click the **New** icon.



- 4 On the Trustee Details window, enter the trustee name, address, and phone number.
  - Or click the **Address Book** icon to populate the information from your business contacts.
- 5 In the Trust Date field, enter the date the trustee was incorporated.
- 6 Select the state in which the trust does business, and then select the trust's organization type.
- 7 Click **Save**.

## Piggyback Loan Synchronization

Use the Piggyback Loan Synchronization setting to manage the fields that are synchronized when users update loans using the Piggyback Loans tool. These fields are also applied when users create new piggyback loans using the Piggyback Loan tool.

### To Select Piggyback Loan Synchronization Fields:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.

- On the left panel, click **Loan Setup**, and then click **Piggyback Loan Synchronization**.

Field ID	Description
10	Loan Info Constr Loan Existing Lien
1005	Subject Property Gross Rent
101	Income Borrower Base Income
1011	File Contacts Escrow Co Fax
1012	Subject Property Project Classification
1014	Trans Details Qual Rate
1015	Co-Borrower Declarations M1
102	Income Borrower Overtime
103	Income Borrower Bonuses
1034	Subject Property Leasehold Expir Date
104	Income Borrower Commissions
1041	Subject Property Type Fannie Mae
1045	Trans Details PMIMIP/FF Financed
105	Income Borrower DivInt

**Verifications**

- VOD
- VOR
- VOL and VOM
- VOE

- Click the **New** icon.
- On the Add Required Fields window, enter up to 10 Field IDs. When finished click **Add**.
  - If you need to add additional fields, click **Add More**.
- To add fields by selecting them from input forms, click the **Lookup** icon.
  - On the Find Fields window, select a form from the list on the left.
  - Right-click the fields you want to add to the synchronization list.
- When finished, click **OK**.
- To remove a field, select it from the Field ID list, and then click the **Delete** icon.
- To include fields from verifications, select the appropriate check boxes. All fields on the selected verification will be synchronized.
- When finished, click the **Save** icon.
  - Or click the **Reset** icon to return to the previously saved list.

**NOTE:** To return to the original list of default synchronization fields, click **Default List**. Any changes you have made to the list will be lost.

## Sync Templates

Use the Sync Templates setting to create and manage templates that define fields and verifications that are synchronized between two loan files that are part of the same construction-to-permanent loan transaction. If an Encompass user plans to send the borrower separate Loan Estimates and Closing Disclosures for the construction-only and permanent portions the transaction, the Encompass user utilizes the Construction Management form to link a construction-only loan file and a permanent loan file. The template is applied when linking the loans initially and when manually synchronizing the loans later. If an administrator creates more than one sync template, an Encompass user can select the appropriate template.

The following fields are automatically synchronized when a Disclosure Tracking entry is created for a linked loan:

- Borrower Type (field ID 4008)
- Borrower First Name (field ID 4000)
- Borrower Middle Name (field ID 4001)
- Borrower Last Name (field ID 4002)
- Borrower Suffix (field ID 4003)
- Borrower Home Email (field ID 1240)
- Co-Borrower Type (field ID 4009)
- Co-Borrower First Name (field ID 4004)
- Co-Borrower Middle Name (field ID 4005)
- Co-Borrower Last Name (field ID 4006)
- Co-Borrower Suffix (field ID 4007)
- LE Date Issued (field ID LE1.X1)
- Closing Cost Estimation Expiration Date (field ID LE1.X28)
- Time (field ID LE1.X8)
- Time Zone (field ID LE1.X9)
- Estimated Closing Date (field ID 763)
- CD Date Issued (field ID CD1.X1)
- Closing Date (field ID 748)
- Intent to Proceed (field ID 3164)
- LE Sent On (field ID 3972)
- Intent to Proceed Received Date (field ID 3197)
- Intent to Proceed Received By (field ID 3973)
- Intent to Proceed Received Method (field ID 3974)
- Intent to Proceed Received – Other Description (field ID 3975)

- Intent to Proceed Comments (field ID 3976)

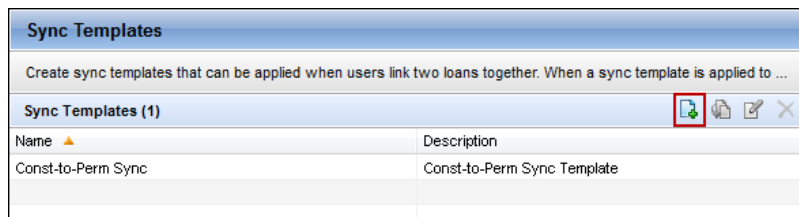
Additionally, for linked loans, selections made in the construction loan file for the **Secured by Customer's Current Principal Dwelling** (field ID CONST.X2) and **Non-rescindable Transaction** (field ID 3942) check boxes on the Construction Management form are automatically copied to the permanent loan file. Changes made to the check boxes in the permanent file will be overwritten by the selections in the construction file.

### Enable Access to the Sync Templates Setting

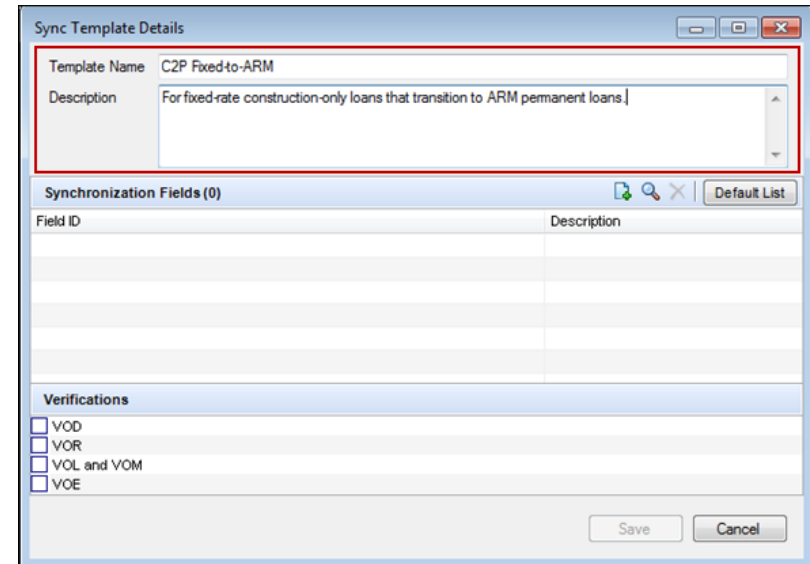
Administrators configure access to the Sync Templates setting from the Personas setting by selecting the **Sync Templates** check box on the **Settings** tab in the Company Settings section.

### To Create a Sync Template:

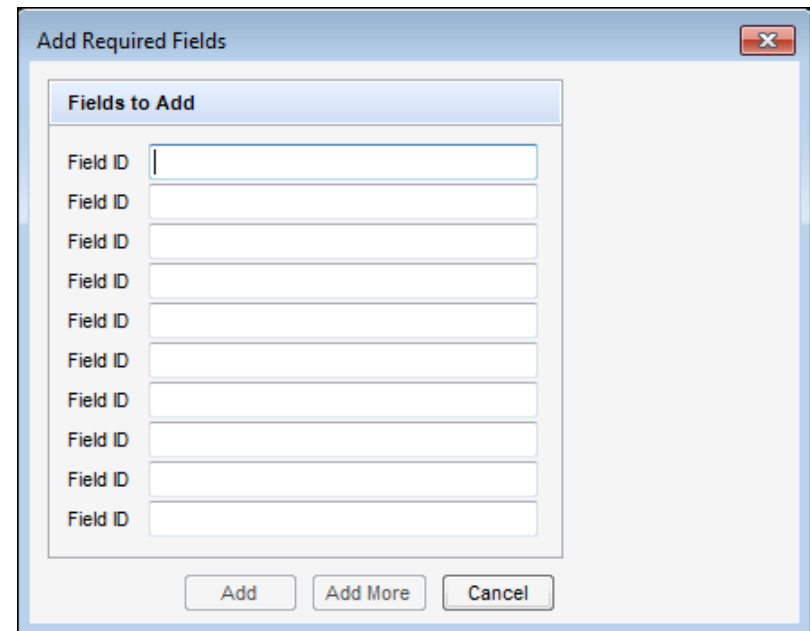
- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **Sync Templates**.
- 3 To create a new template, click the **New** icon.



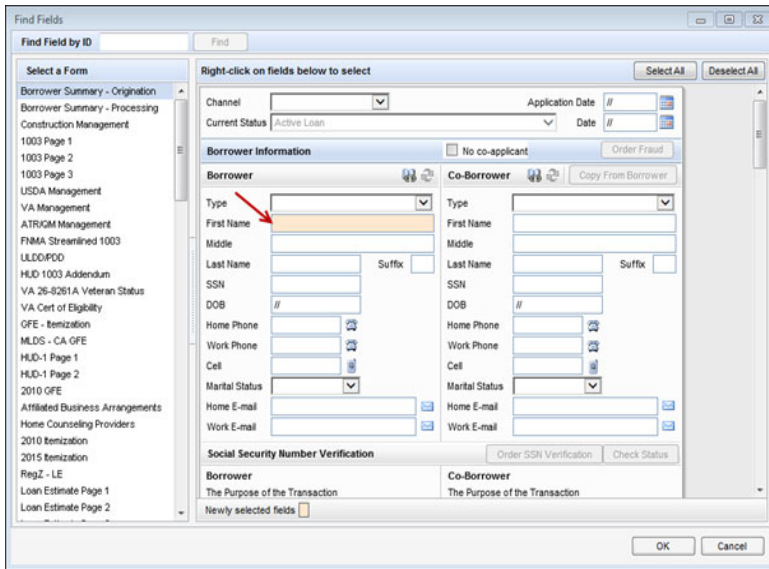
- 4 Type a Template Name and Description.



- 5 To specify synchronized fields using field IDs, click the **New** icon, enter up to 10 field IDs on the Add Required Fields window, and then click **Add**.



- If you need to add additional fields, click **Add More**.
- 6 To add fields by selecting them from forms, click the **Find** icon.
- On the Find Fields window, select a form from the list on the left.
- Right-click the fields you want to add to the synchronization list. Selected fields are highlighted a peach color.



- When finished, click **OK**.
- 7 To remove a field, select a field from the Field ID list, and then click the **Delete** icon.
- 8 To include fields from verifications, select the appropriate check boxes in the Verifications section at the bottom of the screen. All fields on the selected verifications will be synchronized.

Verifications	
<input type="checkbox"/>	VOD
<input type="checkbox"/>	VOR
<input type="checkbox"/>	VOL and VOM
<input type="checkbox"/>	VOE

- 9 To replace the selected fields and verifications with a list of default fields and verifications set by Encompass, click the **Default List** button.
- 10 When finished, click the **Save** icon.

### To Duplicate, Edit, or Delete a Template:

- To duplicate a template, select a template on the list, click the **Duplicate** icon on the upper-right, rename the template, and then click **Save**.
- To edit a template, double-click a template on the list, edit the name, description, field list, and verifications as needed, and then click **Save**.
- To delete a template, select a template on the list and then click the **Delete** icon.

## Privacy Policy

Use the Privacy Policy setting to select the privacy policy statement to use when printing or ordering disclosures. Then select the default content that displays in the Privacy Policy input form when you start a new loan.

### To Configure the Setting:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **Privacy Policy**.
- 3 In the Revision Date section, select a month and year to set the revision date that displays on the Privacy Policy output form.

- If you configure the date here, Encompass users cannot edit the revision date on the Privacy Policy input form.
  - If you do not configure the date here, the month defaults to **1** and the year defaults to **11**, but Encompass users can then edit the date on the Privacy Policy input form.
- 4** In the Privacy Policy section, select the form that your company will use when printing or ordering disclosures.
  - 5** In the Facts section, select the types of information that your company collects about the borrower and indicate whether you want to refer to the borrower as a customer or member.
  - 6** In the Reasons We Can Share section, for each type of information, indicate whether you share the borrower information, and whether the borrower can limit the sharing.
  - 7** In the How Do We Protect Personal Information? section, type or select the following information:
  - 8** Type a description of additional privacy safeguards your company offers, if applicable.
  - 9** Select options that describe how you collect personal information.
  - 10** Type a description of additional rights to limit sharing the borrower may have, if applicable.
  - 11** In the Definitions Select section definitions that define how you share personal information with affiliates, non-affiliates, and financial companies with whom you do joint marketing.
  - 12** In the Other Important Information section, type any other important information that you want to disclose on the Privacy Policy form.
  - 13** In the Opt-Out Section section, enter or type information that will apply if the privacy policy allows the borrower to opt-out of information sharing. Include contact information the borrower can use to limit sharing or to inquire about additional information related to information sharing.
  - 14** Click the **Save** icon.

## Zipcode Setup

Use the Zipcode Setup setting to add custom ZIP code/city combinations to the Encompass ZIP code database. If you add a ZIP code that was already assigned to a city in the database when Encompass was shipped, the new ZIP code/city combination will replace the existing combination in the database.

After entering a ZIP code on any Encompass input form, the corresponding City field is automatically populated based on the ZIP code/city combinations in the Encompass ZIP code database. When a ZIP code that has been assigned to

multiple cities by the US Postal Service (USPS) is entered, a pop-up window listing all applicable cities displays, enabling you to select the city to add to the field. If a USPS ZIP code/city combination is not reflected in the Encompass ZIP code database, the city will not be available to select.

### To Create a Custom ZIP code/City Combination:

- 1** On the menu bar, click **Encompass**, and then click **Settings**.
- 2** In the left panel, click **Loan Setup**, and then click **Zipcode Setup**.
- 3** Click the **New** icon, and then type a ZIP code.
- 4** Type the city to associate with the ZIP code.
- 5** Select the state to associate with the ZIP code, and then type the county.
- 6** When finished, click **OK**.

### To Edit ZIP Code Information

- 1** Click to select the ZIP code in the list, and then click the **Edit** icon.
- 2** Type the new information, and then click **OK**.

### To Delete a ZIP Code

- 1** Click to select the ZIP code in the list, and then click the **Delete** icon.
- 2** Click **Yes** to confirm the deletion.

## HMDA Profiles

Use the HMDA Profiles settings to create one or more HMDA Profiles for your company. Enter HMDA information (such as your Respondent information) to be included in the HMDA report generated for each profile. You can also configure the default content that displays in the HMDA Input form when you start a new loan, such as the HMDA application date, how loans without channel selections are treated, and which income, DTI, and CLTV fields are used for purposes of HMDA reporting.

Use the List of HMDA Profiles section at the top of the HMDA Profiles setting to create one of more HMDA reporting profiles for a company. When a profile is created, it is added to the List of HMDA Profiles section. Administrators can use the icons on the upper-right of the table to add, edit, and delete profiles. Each profile is assigned a unique Legal Identity Identifier (LEI). Use the LEIs to associate HMDA profiles with different organizations within the company.

To assign an LEI to an organization, double-click an organization folder in the Organization/User Setup setting (**Encompass Settings > Company/User Setup > Organization/Users**) and then use the Legal Entity Identifier (LEI) section on the Organization Details window to associate the organization with an LEI. Loans



created by Encompass users within each organization are assigned the HMDA profile associated with the organization's LEI. When making 2018 HMDA calculations, Encompass uses the HMDA Profile settings for the LEI for the organization.

#### To Create a HMDA Profile:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **Loan Setup**, and then click **HMDA Profiles**.
- 3 In the List of HMDA Profiles section, click the **New** icon.
- 4 In the HMDA Profile Details section, type the name of the profile.
- 5 In the Respondent Information section, enter the Respondent name, address, and contact information.
- 6 Selected the **Use Non Universal Loan Identifier (NULI) for Loans Reported as Partially Exempt** check box to control how the Universal Loan ID (field ID HMDA.X28) is populated on the HMDA Information input form. When this check box is selected and the **Loan is Partially Exempt** check box is selected on the HMDA Information input form for a loan file, the loan number is populated to the Universal Loan ID field and the field's name is changed to **Non Universal Loan ID**.
- 7 In the Parent Mailing Address section, enter the mailing address for the reporting institution's parent company.  
***NOTE:** The Parent Mailing Address fields are used only for loans with data collected in 2017 and reported by March 1, 2018.*
- 8 In the HMDA Application Date section, to use a field other than the default Encompass Application Date (field ID 745) in the HMDA report, select **Other**, select a date field from the list, and then click **OK**.
  - To search for a field, enter all or part of a search term in the Find field and then click the **Find** button to locate the first occurrence of a field containing the search terms. Click **Find** again to advance to the next occurrence.
- 9 Select options for the Institution Type and the Channel Option
- 10 In the Relied Upon Factors section, select alternative DTI, CLTV, or Income fields to use for HMDA reporting purposes.
  - To search for a field, select **Other**. On the Select Field pop-up window, enter all or part of a search term in the Find field and then click the **Find** button to locate the first occurrence of a field containing the search terms. Click **Find** again to advance to the next occurrence.
- 11 In the Purchased Loans section, select options for reporting on loans that you have purchased from other institutions.
- 12 In the Rate Spread section, indicate whether the rate spread will display to 3 decimal points.

13 When finished, click the **Save** icon.

14 The profile is added to the List of HMDA Profiles table at the top of the setting.

#### To Edit a HMDA Profile:

- 1 In the List of HMDA Profiles section, double-click a profile on the list.
- 2 Edit the profile information, and then click the **Save** icon.

#### To Delete a HMDA Profile:

- 1 In the List of HMDA Profiles section, select a profile on the list.
- 2 Click the **Delete** icon.

## NMLS Report Setup

Use the NMLS Report Setup tool to select the states to include when generating loan data needed for an NMLS Mortgage Call Report (in XML format) from the Encompass Pipeline. Select each state in which your company is licensed and is required to submit an NMLS Mortgage Call Report. By default, Encompass considers the 1003 Signature Date (field ID 3261) to be the loan's initial application date. When generating NMLS Mortgage Call Report data, the initial application date determines whether or not the loan file is included in the report (based on the time period the report is covering). Administrators can use the NMLS Report Setup tool to designate the date field that will be used as the initial application date.

#### To Configure the Setting:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **NMLS Report Setup**.

The screenshot shows a window titled "Report Settings". Inside the window, there is a label "Initial Application Date" followed by a dropdown menu. The dropdown menu is open, showing the selected option "3261 - Date when the 1003 form was signed". Below the dropdown menu, there is a checkbox with the label "Exclude Origination Credits from Fees Collected". The checkbox is currently unchecked.

- 3 Select each state in which your company is licensed and is required to submit an NMLS Mortgage Call Report.
  - Click **Check All** to select every state in the list.
  - Click **Uncheck All** to clear the check box for each state in the list.



- 4 To change the application date used when including loans in NMLS reports:
  - In the Reports Setting section, select a date for the Application Date Field.
  - Or select **Other** from the Application Date Field list, and then select a date from the Reporting Database.
- 5 To prevent NMLS Mortgage Call Reports from reflecting fees collected after credits to the borrower have been deducted, select **Exclude Origination Credits from Fees Collected**.
- 6 When finished, click the **Save** icon.

## Verification Contact Setup

Use the Verification Contact Setup setting to select the default contact phone number (field BE144) and fax number (field BE145) for your company that display in the From section on the phone VOD, VOE, VOL, VOM, and VOR verification input forms. The numbers are then populated to the verification output forms. By default, the Current User option is selected.

### To Configure the Contact Phone and Fax Numbers:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.

- 2 On the left panel, click **Loan Setup**, and then click **Verification Contact Setup**.

- 3 Select the user, persona, or role whose title, phone and fax number will display on the verification forms:
  - Select **Current User** to populate contact information for the user who is currently working in the loan.
  - Select a persona/milestone option to populate contact information for the user/persona assigned to the loan at the selected milestone.
  - Select a role (Lock Desk, Servicer, Quality Control, Accounting or any additional roles created for your company) to populate contact information for the user assigned to the specified role in the File Contacts tool for a loan.

**NOTE:** If the Current User or the user associated with the selected persona/milestone has no phone or fax number entered in their user profile, or if the user associated with the selected role has no phone or fax number entered in the File Contacts tool, then the default phone and fax number fields will be populated from the Company/User Setup setting. The numbers from the Administration folder in the Organization hierarchy in the Organization/Users setting will be used first. If the Administration folder has no numbers entered, then the numbers from the Company Information setting will be used.

4 When finished, click the **Save** icon.

**NOTE:** If the phone numbers are deleted on the input form, the input fields will remain blank, but the output form fields will be populated with the default numbers described in the note above.

## FHA Informed Consumer Choice Disclosure

Originators of FHA loans can use the FHA Informed Consumer Choice Disclosure setting to populate default data to the loan comparison table on the Informed Consumer Choice Disclosure tab on the FHA Management form as needed to comply with regulatory requirements. The data is then populated to the FHA Informed Consumer Choice Disclosure Notice output form.

FHA Informed Consumer Choice Disclosure		
The following table includes data that will be populated by default in the FHA Informed Consumer Choice Notice. It is recommended that lenders		
FHA Informed Consumer Choice Disclosure		
	FHA Financing 203(b) Fixed Rate	Conventional Financing 95% with Mortgage Insurance (MI)
Sales Price	100,000.00	100,000.00
Mortgage Amount	96,500.00 ( 98,188.00 with upfront Mortgage Insurance Premium)	95,000.00
Closing Costs	2,000.00	2,000.00
Down payment Needed	3,500.00	5,000.00
Interest Rate and Term of Loan in Years	5.00 % / 30 Year Loan	100.00 % / 30 Year Loan
Monthly Payment (principal and interest only)	527.09	509.98
Loan-to-Value	96.50 %	95.00 %
Monthly Mortgage Insurance	99.85	53.04
Maximum Number of Years of Monthly Insurance Premium Payments	Approx 10 Years	Approx 9 Years
Upfront Mortgage Insurance Premium (if applicable)	1,688.00 (Included in Mortgage Amount, line 2)	

The FHA Informed Consumer Choice disclosure Notice provides a one-page generic analysis comparing the mortgage costs of an FHA-insured mortgage with the mortgage costs of similar conventional mortgage products offered by the lender for which the borrower may qualify. The setting includes two columns that are populated with default data: one for FHA Financing 203(b) Fixed Rate and one

for Conventional Financing 95% with Mortgage Insurance. The data can be updated as needed. The recommended best practice is to revise the entries at least once a year to reflect prevailing market conditions.

**NOTE:** The seed data for the conventional financing interest rate has been set to 5% by default to match the calculations in the FHA 203(b) portion of the setting. If you clear all the options in the setting, Encompass generates a default disclosure form with a 7% scenario.

### To Access the FHA Informed Consumer Chose Disclosure Setting:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Setup**, and then click **FHA Informed Consumer Choice Disclosure**.
- 3 Using the fields provided, enter or modify the default data to populate to the loan comparison table located on the Informed Consumer Choice Disclosure tab of the FHA Management form. The data is then populated to the FHA Informed Consumer Choice Disclosure Notice output form when it is generated or printed.

**NOTE:** It is recommended that you revisit this setting at least once a year to ensure this data reflects prevailing market conditions and is compliant with regulatory requirements.

# Chapter 8

## eFolder Setup

### Document Conversion

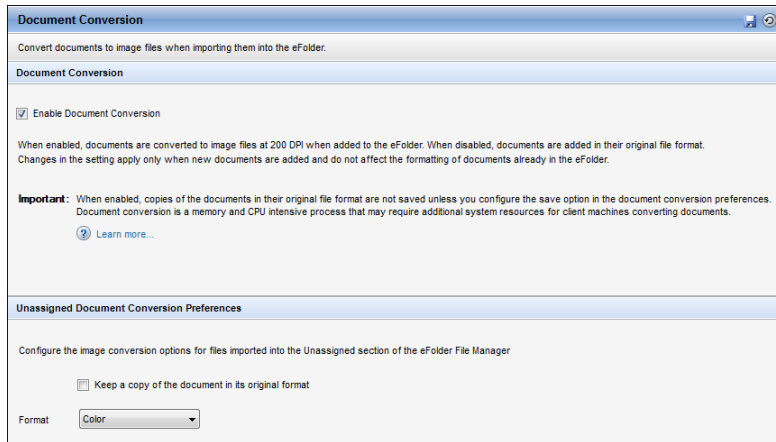
Use the Document Conversion setting to enable the conversion of document files into image files when they are added to the eFolder. Converting document files into image files reduces the time need to loan and view documents in the eFolder. You can also set the conversion preferences for document files that are added to the Unassigned File section of the eFolder file manager.

### Document Conversion

Use the Document Conversion setting to enable the conversion or document files into image files in the eFolder, and to configure the image conversion options for unassigned document files that are imported into the eFolder File Manager.

#### To Enable Document Conversions:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **eFolder Setup**, and then click **Document Conversion**.



- 3 Select or clear the **Enable Document Conversion** check box to configure the conversion method used when document files are imported into the eFolder.

- When the setting is enabled, document files are converted into images when they are added to the eFolder and are viewed in the Document Details window and File Manager in an image viewer that delivers faster loading times and allows thumbnail views of pages in the file.
- When the setting is disabled, document files are added to the eFolder in their original format and are viewed in the Document Details window and File Manager in a PDF viewer.
- After the setting is changed, the new file conversion method applies only to new documents that are added to the eFolder. The file formats for documents that were previously imported into the eFolder do not change, which means that a user can have both image files and native-format files associated with the same loan.

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

**IMPORTANT:** When the setting is enabled, the original document file will not be saved, unless an administrator enables the save option in the document conversion preferences that are configured in the Documents setting. For additional information, refer to “Documents” on page 105.

### Unassigned Document Conversion Preferences

Use the Unassigned Document Conversion Preferences section to configure the image conversion options for unassigned document files that are imported into the eFolder File Manager.

#### To Set Unassigned Document Conversion Preferences:

- 1 Select the Keep a copy of the document in its original format check box to keep a copy of the document in its original file format.
  - If the check box is selected, the file is converted into an image file, and a copy of the file in its original format is saved. Users can click the View in Original Format button on the Document Details window or File Manager to view the file in native format.
  - If the check box is cleared, the file is converted into an image file, and the original file is not saved.
- 2 Select the format used when the document file is converted into an image.
  - **Color** - Pages with color are converted as color images. Pages with minimal color are converted as black & white images.

- **Black & White** - All pages are converted as black and white images. Consumes a reduced amount of space and delivers faster retrieval times when viewing files.

**NOTE:** The default selection for a new document type is *Black & White*.

- 3 Select the resolution for the image.
- 4 When finished, click **Save**.

## Documents

Use the Documents setting to create and manage the tracking information associated with loan documents (including standard forms, custom forms, settlement services, verifications (verifs)), to set the conversion preferences used when document files are converted into image files in the eFolder, and to select the documents that are added to initial disclosure (i.e., eDisclosure) and closing document (i.e., Encompass Closer) packages based on specific criteria. The document is included only when one or more of the criteria are met.

- **Tracking Information** - When custom forms and needed documents (supplied by the borrower) are requested for a loan, the expected receipt and expiration dates are calculated based on the default days entered in the Documents setting. You can also modify the preconfigured expected receipt and expiration dates for Encompass standard documents, verifications, and settlement services as needed.
- **Document Conversion Preferences** - When you create or edit documents, you can select the file format to use when a document is imported into the eFolder and converted into an image. By default, the original document file is not retained unless you configure the setting to retain a copy of the document in its original file format (Step 9 in the Create a document procedure below).

**NOTE:** Although the conversion preferences are selected on the Documents setting, you must use the Document Conversion setting to enable the document conversion process.

- **eDisclosure and Encompass Closer Packages** - When you create or edit documents, you can configure the document so that it is included in all initial disclosure (i.e., eDisclosure) or closing document (i.e., Encompass Closer) packages, or included in packages only when specified criteria are met.

**TIP:** Use the Document Sets setting (in the Loan Templates setting) to create groups of documents. Within a document set, each document is associated with the milestone at which it is used. Document sets are then used as components of loan templates.

## Documents

The Documents section displays the document information that is configured when you create or edit Documents from this setting. Use the icons on the upper-right to create, edit, and delete the document entries.

### To Create a Document:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **eFolder Setup**, and then click **Documents**.
- 3 Click **New**.

- 4 In the Name field, type the name of the document.
- 5 In the Type field, select one of the three options.

The Type field is used to indicate the type of document being requested from the borrower. If the type is **Standard Form** or **Custom Form**, the document exists in Encompass and is associated with the document selected from the Source list. When you request the document (usually from the eFolder) the source document is used as the template to which it adds data for the specific loan. The borrower is typically requested to sign and return the document. The **Needed** type indicates that the document is not an existing Encompass document but is provided by the borrower, such as a pay stub or W-2 form.

6 In the Source field, select the name of the existing document associated with the new document. This field is only active if you selected **Standard Form** or **Custom Form** for the Type field.

7 Enter the Days to Receive and Days to Expire.

8 In the Available section, select a check box to configure whether documents are visible externally:

- **WebCenter** - The document or service will be visible to borrowers or partners via the WebCenter or Loan Center. This option is used when documents are sent by clicking the **Send** button in the eFolder, and then clicking **Send Files**.
- **TPO WebCenter Portal** - When a loan has been originated on the TPO WebCenter, the document or service will be visible to the loan originator via the TPO WebCenter. The document will become visible after the loan file is saved in Encompass.
- **EDM Lenders (Send Files to Lender)** - The document or service is visible when files are sent to lenders. This option is used when documents are sent by clicking the **Send** button in the eFolder, and then clicking **Send to Lender**.

9 In the Conversion Preferences section, select the check box to maintain a copy of the document in its original file format when the **Enable Document Conversion** check box is selected in the Document Conversion setting.

**NOTE:** If this option is selected, the document can be viewed later in its original format by clicking the **View in Original Format** button in the Document Details or File Manager window in the eFolder.

10 Select the image format to used when the file is imported into the eFolder and converted into an image file. The default selection for a new document type is Black & White.

- **Color** - Pages with color are converted as Color. Pages with minimal color are converted as Black & White.
- **Black & White** - Consumes the least amount of space and delivers the fastest retrieval times when viewing files.

**NOTE:** Although the conversion preferences are selected on the Documents setting, you must use the Document Conversion setting to enable the document conversion process.

11 In the Encompass Docs Service section, select a check box to add include the document in all eDisclosure, closing, or pre-Closing electronic disclosure packages.

- If the document is a custom form and the package requires eSigning, be sure the form includes the required eSigning signature points.
- Click the **Criteria** button to specify criteria for including the document in an eDisclosure, Encompass Closer, or Pre-Closing package. The document is included only when one or more of the criteria are met.

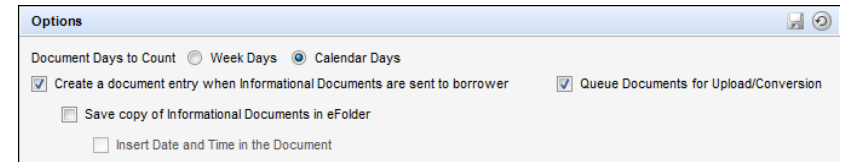
**NOTE:** To include the document any time a specific plan code is applied to the eDisclosure, Encompass Closer, or Pre-Closing package, select the Plan Code check box, and then select the specific plan code(s). Only custom plan codes or plan codes created as an alias are available to select here.

12 Select a Signature Type from the list.

13 Click **OK**.

## Options

Additional options display in the Options section at the bottom of the setting.



### To Configure the Options:

- Use the **Document Days to Count** options to calculate the expected receipt and expiration dates for requested documents based on week days or calendar days.
- Select the **Create a document entry when Informational Documents are sent to borrower** check box to create a document entry in the eFolder when you send an informational document (no signature required) to a borrower. When you select this check box, the following check box is enabled for selection.
- Select the **Save copy...** check box to save a copy of information documents in the eFolder when the documents are sent to a borrower. When you select this check box, the following check box is enabled for selection.
- Select the **Insert Date and Time in the Document** check box to add date/time stamps to copies of information documents stored in the eFolder.
- Select the **Queue Documents for Upload/Conversion** check box to allow users to continue working in Encompass while files are uploaded and converted (when document conversion is enabled) into the eFolder in the background. This allows users to continue working in Encompass while file uploads and conversions are in process.

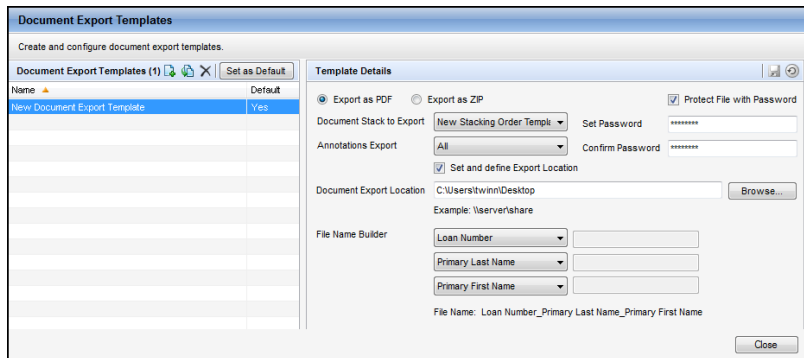
## Document Export Templates

Use the Document Export Templates setting to create and manage templates that control how loan documents are exported from the Pipeline. Templates control the document stacking template used for document selection, password protection, whether notes are included, the location where exported documents are stored, the naming convention used for exported document files, and whether the documents are exported as a single .pdf file or a .zip file containing multiple .pdf files.

After templates have been created by the administrator, users can apply the templates when they export loan documents from the Pipeline.

### To Create a Document Export Template:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **eFolder Setup**, and then click **Document Export Templates**.
- 3 In the Document Export Templates section, click the **New** icon, and then rename the template as needed.



- 4 In the Templates Details section, select **Export as PDF** to export the documents as a single .pdf file.
  - Or, select **Export as ZIP** to export the files as a .zip file containing individual .pdf files for each document.
- 5 Select the **Protect File with Password** check box to use password protection for the exported .pdf files, and then type the password in the Set Password and Confirm Password fields.
- 6 Select an option from the Document Stack to Export list to apply a Document Stacking Template, which configures the selection of documents and the order in which they are exported.

- 7 Select an Annotations Export option to configure the notes that will be included in the exported .pdf files.
- 8 Select the **Set and Define Export Location** check box to have all Encompass users export files to a predefined folder, and then type the file path in the Document Export Location field or click the **Browse** button to browse to the folder.
  - Clear the check box to allow users to select their own location for storing the export files.
- 9 In the File Name Builder section, select up to three components to use when naming the exported .pdf or .zip file.
- 10 If you select the **Other** option for a naming component, use the text box to enter the text that will display in as the naming component.
  - The File Name example at the bottom of the File Name Builder section provides an example of the name that each export file will be given.
- 11 When finished, click **Save**.

## Document Groups

Use the Document Groups setting to create groups of related documents that simplify the management of documents in the eFolder. When a user selects a document group from the Document Group drop-down list in the eFolder, only the documents included in the document group will display in the eFolder.

For example, you can create a request group that contains all the disclosures that you want to request from your borrower. If the documents listed in the document group have been added to the eFolder, a user can open the eFolder, select the document group, select the appropriate documents, and then click the Request button to request the documents from the borrower.

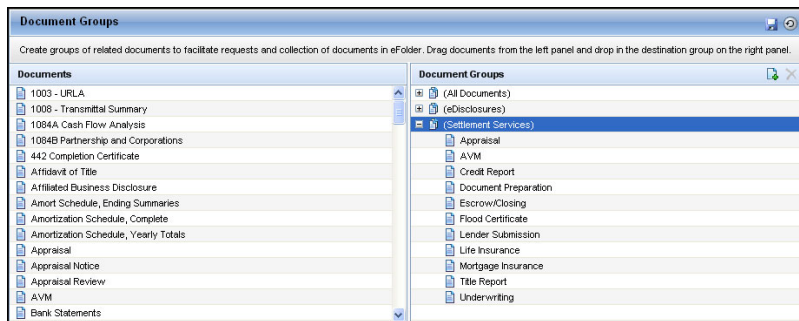
The four default document groups are:

- (All Documents) - Contains all documents. As new documents are created using the Documents setting, the documents are added to this group.
- (Closing Documents) - Contains documents with the Add this document to the Encompass Closer packages check box selected in the Documents setting.
- (eDisclosures) - Contains documents with the Add this document to the eDisclosure packages check box selected in the Documents setting.
- (Settlement Services) - Contains all settlement services. This group cannot be modified.



### To Create a Document Group:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **eFolder Setup**, and then click **Document Groups**.
- 3 Click the **New** icon.



- 4 In the Document Groups section, replace the **New Group** name with a name for the group.
- 5 From the Documents list on the left, select a document, and then drag it onto the name of the new document group.
- 6 To remove a document from the group, select a document, and then drag it back to the Documents list.
- 7 Click the **Save** icon.

## Document Stacking Templates

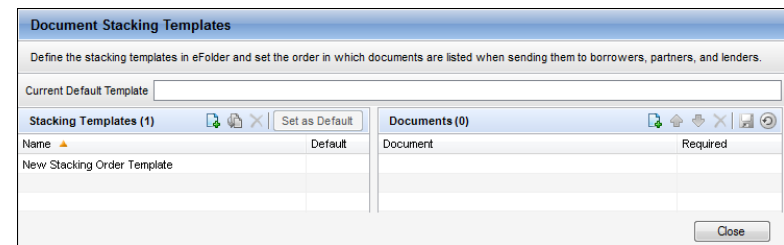
Use the Document Stacking Templates setting to define the stacking order templates that can be applied to configure the order in which documents display in the Documents list in the eFolder and when you click the Send button in the eFolder. You can create multiple stacking order sets and also designate a default stacking order.

**NOTE:** Before you can create a stacking order set, you must create the documents that you will add to the set. Use the Documents setting to create documents.

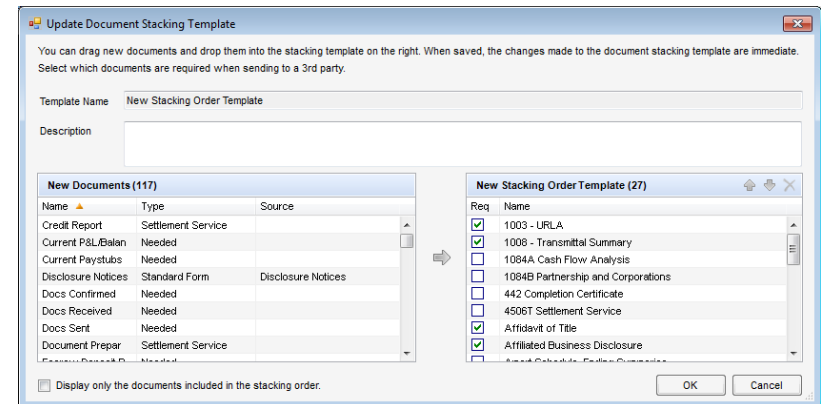
### To Create a Document Stacking Template:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.

- 2 On the left panel, click **eFolder Setup**, and then click **Document Stacking Templates**



- 3 In the Stacking Templates section, click the **New** icon, double-click the new template, and then type a name for the document stacking order template.
- 4 With the new stacking order selected, click the **New** icon in the documents section.



- 5 On the Update Document Stacking Template window, type a Description.
- 6 In the New Documents list, select a category from the Source drop-down list to display only documents in the selected category:
  - To reposition a document in the New Stacking Order Template list, select a document, and then click the **Up** and **Down** buttons.
  - To remove a document from the set, select a document in the New Stacking Order Template list, and then click the **Delete** icon.

**NOTE:** The first four selections are generated by the Encompass Docs Solution document generation engine and can include individual documents or sets of documents. Sets are clearly marked in the document list with the word set preceding the entry name. Entries for individual documents are slightly off set to the right on the list.



- 7 Select a document in the New Documents list, drag it to the New Stacking Order Template list in the left panel, and then drop it in the location where you want it to display in the stacking order.
  - Or, select a document, click the right Arrow icon to move the document to the New Stacking Order Template list, and then use the Up or Down button to reposition the document in the stacking order.
- 8 To remove a document from the set, select a document in the New Stacking Order Template list, and then click the **Delete** icon.
- 9 In the New Stacking Order Template list, select a check box in the Required column to indicate that an attachment is required for the document when it is sent to a borrower, lender, or partner.
- 10 Select the **Display only the documents included in the stacking order** check box to create a filtered stacking order, which displays only the documents in the stacking order when the stacking order is applied.
  - Or clear the check box to display eFolder documents that are not in the stacking order. These documents display in alphabetical order at the bottom of the list below the documents in the stacking order.
- 11 Select the **Auto-select all documents in the stacking order for Print and Save** check box to print or save all of the documents in the stacking order template even if the user clears some of the check boxes.
  - Or clear the check box to allow users to clear the check boxes in the stacking order template to print or save individual documents.
- 12 Click **OK**.

## Document Identification

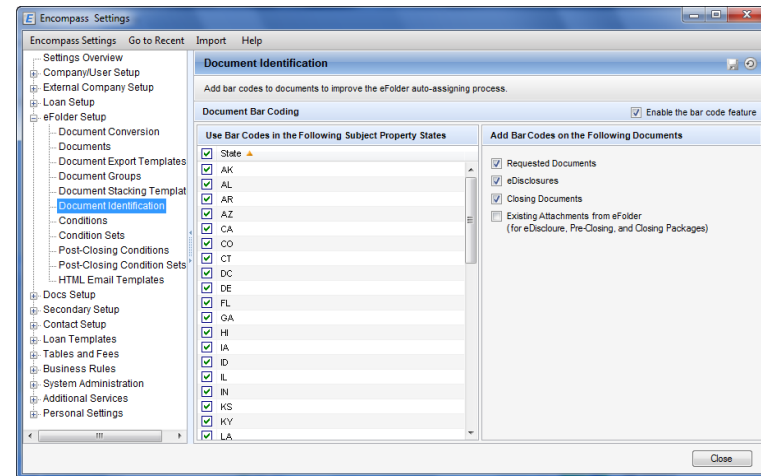
Use the Document Identification setting to enable or disable bar codes on files that are managed in the eFolder. Bar codes allow the Encompass intelligent document recognition (IDR) feature to accurately identify files and automatically assign them to the appropriate document tracking records in the eFolder.

If you enable the bar code feature, you can indicate whether bar codes are used in specified subject property states, and whether bar codes are added to initial disclosures (that are sent using the eDisclosure feature in the eFolder) or included in the closing documents.

### To Configure Bar Code Settings:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.

- 2 On the left panel, click **eFolder Setup**, and then click **Document Identification**.



- 3 To enable bar codes, select the **Enable the bar code feature** check box.
- 4 In the left panel, select the check boxes to enable bar coding when the subject property is in one of the selected states.
- 5 In the right panel, select the types of documents to which bar codes will be added.
  - Select the **Existing Attachments in eFolder** check box to add bar codes to existing eFolder attachments.
  - Clear the check box to disable bar codes for existing eFolder attachments (this avoids inserting a new bar code on an attachment that might already have a bar code).
- 6 When finished, click the **Save** icon.

## Document Training

Use the Document Training setting to specify eFolder file attachments that will be automatically assigned to selected eFolder documents. After a file has been trained, any future copies of the file attachment imported into the eFolder will be automatically assigned to the specified document. Suggestions are submitted from the eFolder File Manager by Encompass users who want to automatically assign a file that is currently being imported into the Unassigned section of the File Manager. The suggestions display in the Document Training setting, where an administrator (or other designated approver) approves or rejects them. Approvers can also use the setting to make their own suggestions.

- When a suggestion is approved, the file is automatically assigned to the document when the file is imported into the eFolder.
- When a suggestion is rejected, the file will continue to be added to the Unassigned section of the eFolder File Manager.

**NOTE:** By default, only a user with the superadmin user ID has permission to approve or reject suggestions. Permission to approve documents is granted by selecting the Approver check box in the Personas settings on the eFolder tab in the Unassigned Files (File Manager) section. A persona with Approver rights also has the right to suggest documents for training from both the Document Training setting and the File Manager.

#### To Approve or Reject a Suggestion:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **eFolder Setup**, and then click **Document Training**.
- 3 In the Documents section, select a document.
  - Documents in bold font have suggestions that are awaiting approval.
- 4 The Templates section displays all suggestions that have been submitted for the selected document, including the following information:
  - **Status** - The status of the suggestion: Suggested, Approved, or Rejected.
  - **Status By** - The Encompass user who placed the suggestion in its current status. If the status is Suggested, this will be the user who submitted the suggestion.
  - **Status Date** - The date when the status was last changed. If the status is Suggested, this field displays the date the suggestion was submitted.
  - **Suggested By** - The Encompass user who submitted the suggestion.
  - **Suggested Date** - The date when the suggestion was submitted.
- 5 Select a suggestion in the Templates section. a Suggestion
  - Suggestions in **bold font** are awaiting approval.
- 6 Use the viewing panel below the list to view the file.
- 7 Use the Text panel to view the text in the file.
- 8 After reviewing the file, click the **Approve** or **Reject** button to change the status.
  - After a file has been approved for document training:
    - When the file is imported into the eFolder via fax, the file is automatically attached to the document.
    - When the file is imported into the eFolder using the eFolder **Browse and Attach** or **Scan and Attach** icon, users can attach the file to the document by clicking the **Auto Assign** button in the File Manager.

- 9 To delete unwanted entries in the Templates section, select an entry and then click the **Delete** button.

#### To Add a Suggestion:

- 1 To open the Suggest Training window and add a suggestion, click the **Suggest** button in the Templates section.
  - Or, select a document in the Documents section, and then click the **Suggest** button.
- 2 In the Destination section, select the Document Class (name of the eFolder document) to which the file will be assigned.
  - If you selected a document before clicking the **Suggest** button, the Document Class field will already be populated with the selected document.
- 3 In the Source section, select **Browse to File**, and then click the **Folder** icon to select a file from your computer. When you browse to select a file, the Suggest Training window will close and you will be returned to the Document Training setting.
  - Or, click **Templates**, select a template from the list, view the selected template file in the viewing area (the file text displays in the Text box), and then click **OK** when finished. This options is typically used to reassign an Encompass form to a different eFolder document.
- 4 The new suggestion displays in bold font in the Templates section on the Document Training setting with a status of **Suggested**. A file with multiple pages will display individual entries for each page in the file.

## Conditions

Use the Conditions setting to create templates of preliminary and underwriting conditions that you can add to a condition set and import into the eFolder for a specific loan. The underwriter is primarily responsible for managing conditions, however other loan team members (if authorized) can import, track, and clear conditions on the eFolder's Preliminary Conditions and Underwriting Conditions tabs.

#### To Create a Condition:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **eFolder Setup**, and then click **Conditions**.

3 Click the **New** icon.

- 4 Type the Name and Description of the condition.
- 5 Click the **Documents** button to select one or more documents that are required to satisfy the condition.
- 6 In the Category field, select one of the six condition categories.
- 7 In the Prior To field, select one of the options to describe when the condition must be satisfied.
- 8 In the Owner field, select the role that is expected to provide the condition requirements to the underwriter.
- 9 Select the **Allow to Clear** check box to allow the role to clear the condition.
- 10 Enter a number to automatically populate the Days to Receive field for a condition.
- 11 Select the **Internally** or **Externally** check boxes (or both) to indicate which type of Condition Form this condition will be printed on.

**NOTE:** The two print options are used to determine the type of Condition Forms on which a condition will be printed. If neither option is selected, the condition will not be included on any Condition Forms.

12 Click **Save**.

## Condition Sets

Use the Condition Sets setting to create sets of preliminary and underwriting conditions to meet the requirements of different loan criterion, such as by loan type. Conditions from a Condition Set can then be imported into the eFolder for a specific loan.

**To Create a Condition Set:**

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **eFolder Setup**, and then click **Conditions Sets**.
- 3 Click the **New** icon.

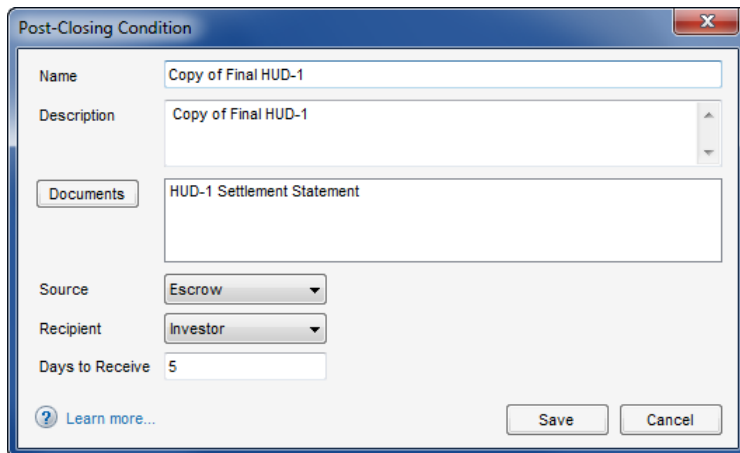
- 4 Type the name and description of the condition set.
- 5 To add conditions to the set, select one or more conditions in the All Conditions list, and then click **Add**.
- 6 To remove conditions from the set, select one or more conditions from the Selected Conditions list, and then click **Remove**.
- 7 Click **Save**.

## Post-Closing Conditions

Use the Post-Closing Conditions setting to create post-closing conditions that you can add to a post-closing condition set and import into the Post-Closing Conditions tab on the eFolder for a specific loan. The Post-Closing Conditions tab is typically used by your shipper or post-closer to track and manage trailing documents and any other outstanding conditions.

### To Create a Post-Closing Condition:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **eFolder Setup**, and then click **Post-Closing Conditions**.
- 3 Click the **New** icon.



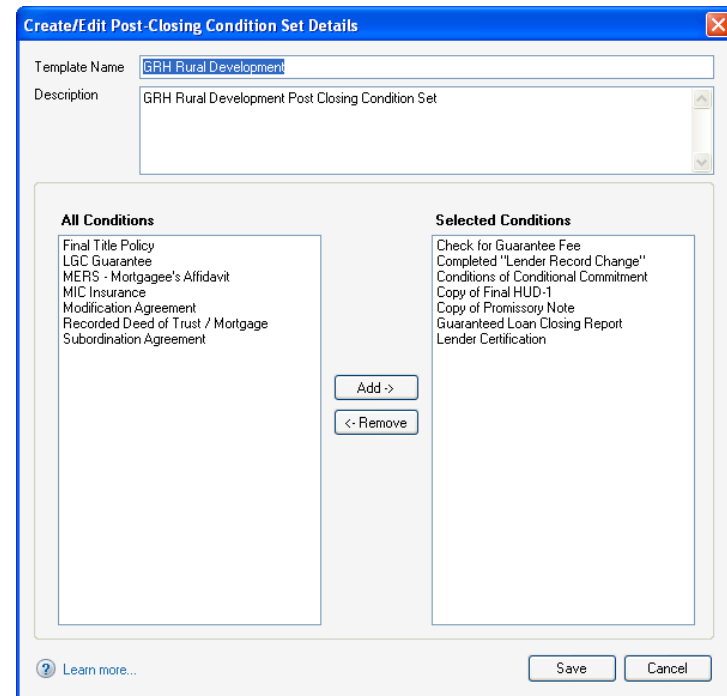
- 4 Type the Name and Description of the condition.
- 5 Click the **Documents** button to select one or more documents that are required to satisfy the condition.
- 6 In the Source field, select an option to indicate who will provide the required information.
- 7 Select the Recipient with whom the condition will be cleared.
- 8 In the Days to Receive field, enter the expected number of days required for the condition to be cleared with the recipient.
- 9 Click **Save**.

## Post-Closing Conditions Sets

Use the Post-Closing Conditions Sets setting to create sets of post-closing conditions that must be met after a loan has closed. Conditions from a Post-Closing Condition Set can then be imported into the eFolder's Post-Closing Condition tab for a specific loan.

### To Create a Post-Closing Condition Set:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **eFolder Setup**, and then click **Post-Closing Condition Sets**.
- 3 Click the **New** icon.



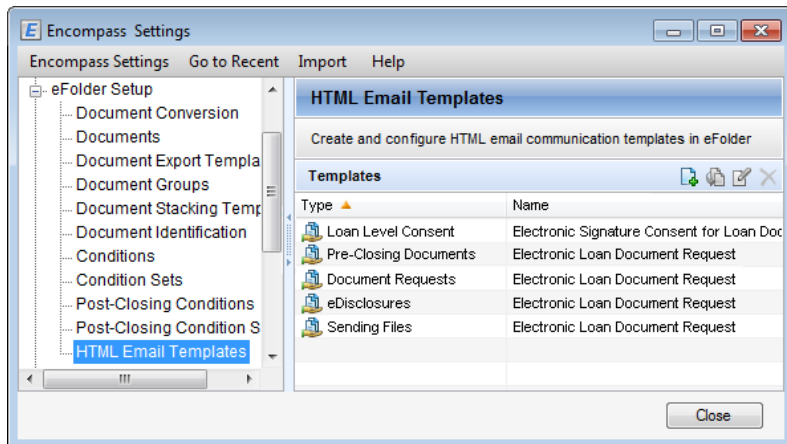
- 4 Type the Name and Description of the post-closing condition set.
- 5 To add conditions to the set, select one or more conditions in the All Conditions list, and then click **Add**.
- 6 To remove conditions from the set, select one or more conditions from the Selected Conditions list, and then click **Remove**.
- 7 Click **Save**.

# HTML Email Templates

Administrators can use the HTML Email Templates setting to set up company-wide templates for HTML emails that can be sent from the eFolder when requesting documents via the Request button, sending eDisclosures via the eDisclosure button, or sending files via the Send button. Encompass ships with one template for each category: document requests, eDisclosures, and sending files. Administrators can create new templates for each category. Users can then select one of the preconfigured HTML email templates from a drop-down list when requesting a document, sending eDisclosures, or sending files from the eFolder.

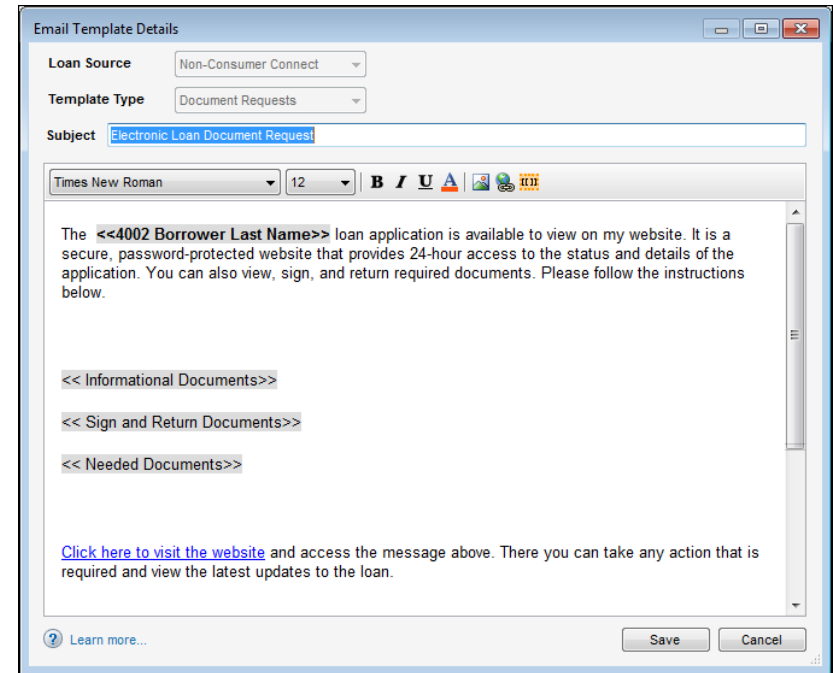
## To Create an eFolder HTML Email Template

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **eFolder Setup**, and then click **HTML Email Templates**.

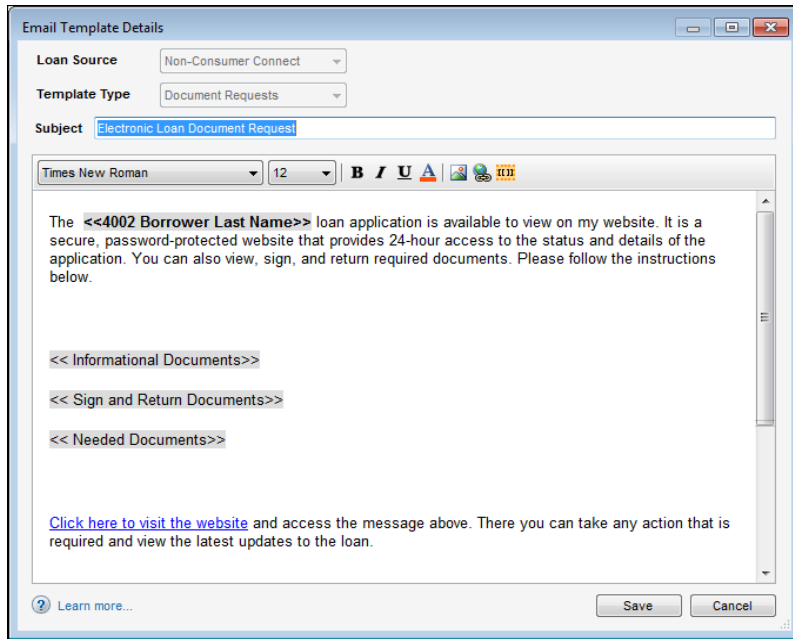


- 3 Click the **New** icon.
- 4 Select a Loan Source:
  - **Consumer Connect** - Used for loans that originate from an Encompass Consumer Connect website.
  - **Non-Consumer Connect** - Used for loans that originate from a source other than Encompass Consumer Connect, for example, loans that are originated in Encompass or on an Encompass WebCenter or Loan Center website.

**NOTE:** Consumer Connect templates include an additional custom field for *Recipient Full Name* that is used to insert individual recipient names into each email. When a template includes this field and you try to change the **Loan Source** from **Consumer Connect** to **Non-Consumer Connect**, a notification informs you that you cannot change the **Loan Source** for a template that includes the *Recipient Full Name* field.



- 5 Select a Template Type:
  - **Loan Level Consent** - Used when sending borrowers a request to agree to receive loan documents electronically.
  - **Document Requests** - Used when requesting documents via the eFolder **Request** button.
  - **eDisclosures** - Used when sending eDisclosures via the eFolder **eDisclosure** button
  - **Pre-Closing Documents** - Used when sending Pre-Closing Documents to borrowers via the **Order Docs** button on the RegZ-CD and Closing Conditions input forms.
  - **Sending Files** - Used when sending files to borrower, lenders, or partners via the eFolder **Send** button.



- 6 Type a Subject line.
- 7 In the email message text box, type the content of the HTML email.

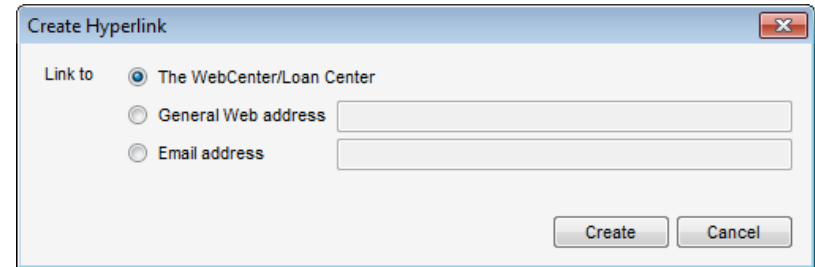
### To Format a Template

Use the toolbar above the email message text box to format the content.

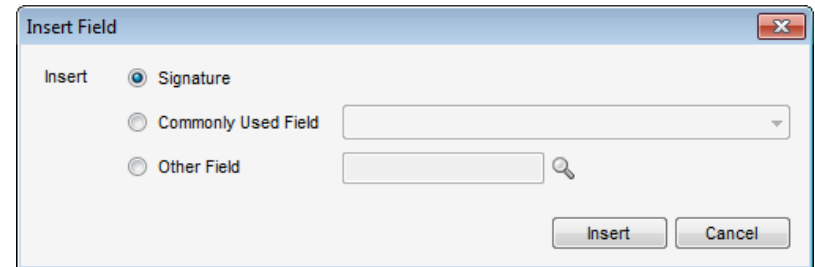


- 1 Select text and use the drop-down lists to adjust the font type and size.
- 2 Click the formatting icons to make the text bold, italic or underlined, or to change the font color.
- 3 To insert an image, click the **Image** icon to open the Insert Image window, select a file, and then click **Insert**.
  - To add an image to the Insert Image window, click the **Add** icon, browse to the image, and then click **Open**.
  - To delete an image from the Insert Image window, select an image, and then click the **Delete** icon.

- 4 To insert a hyperlink, highlight the link text, click the **Hyperlink** Icon, and select an option.



- To have the link open the WebCenter or Loan Center, select **The WebCenter/Loan Center** option.
  - To have the link open a website, select **General web address**, and then enter the URL for the website in the format **http://www.websitename.com**
  - To have the link open the recipient's email application, select **Email address**, and then enter the email address that you want to display in the email **To** line.
- 5 To insert the signature of the Encompass user who is sending the update, click the **Add a field** icon, select the **Signature** option, and then click **Insert**.



**NOTE:** If you paste content into the HTML editor from another text editor (for example Word or Notepad), additional paragraph tags may be copied into the HTML code from the other text editor, which could cause the signature to display below the location where you pasted it. To adjust the signature location, open the source code, as described in Step 7, and remove the duplicate **<P>** and **</P>** tags from around the signature.

- 6 To insert a commonly used field, click the **Add a field** icon, select the **Commonly Used Field** option, select a field from the list, and then click **Insert**.
- 7 To insert any Encompass field, click the **Add a field** icon, and select the **Other Field** option:
  - Type the field ID.
  - Or click the **Lookup** icon, select a form in the left panel, right-click a field in the left panel, and then click **OK**.

- 8 To modify the HTML code for the template, or to insert your own HTML code for a template, right-click the content screen, click **View Source**, edit or enter the HTML code, and then click **Update**.
- 9 When finished, click **Save**.

## WebCenter Configuration

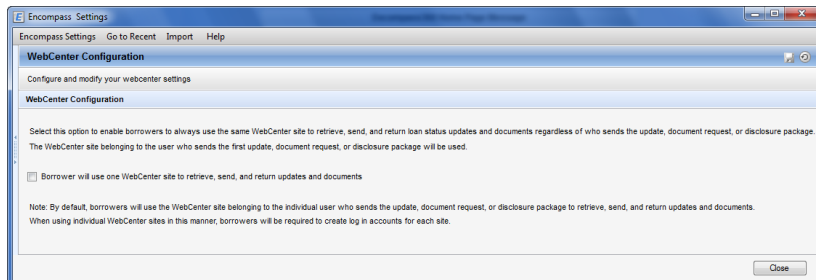
Use the WebCenter Configuration setting to enable borrowers to always use the same WebCenter site to retrieve, send and return loan status updates and documents, regardless of who sends the update, document request, or disclosure package. Borrowers can then use the same log in account to manage their updates and documents.

By default, the setting is disabled. If multiple Encompass users send updates, document requests, or disclosure packages, borrowers are required to create log in accounts for each user's WebCenter site in order to manage the respective updates, document requests, or disclosure packages.

**NOTE:** The Encompass WebCenter is only available with a CenterWise subscription. Contact your Ellie Mae sales representative to learn more about, and subscribe to, CenterWise.

### To Enable or Disable the WebCenter Configuration Setting:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **eFolder Setup**, and then click **WebCenter Configuration**.



- 3 Select or clear the **Borrower will use one WebCenter site to retrieve, send, and return updates and documents** check box.
  - Select the check box to enable borrowers to use the same log in account to manage their updates and documents. When the setting is enabled, in order to retrieve, send, and return loan status updates and documents, borrowers can always use the Encompass WebCenter site belonging to the Encompass user who sends the **first** update, document request, or disclosure package.
  - By default, the check box is cleared (i.e, not selected) and the setting is disabled. If disabled, in order to retrieve, send, and return loan status updates and documents, borrowers are required to log in to the Encompass WebCenter site belonging to the Encompass user who sends the update, document request, or disclosure package to them. If multiple Encompass users send updates, document requests, or disclosure packages, borrowers are required to create separate log in accounts for each Encompass WebCenter site in order to manage their respective updates and documents.
- 4 When finished, click the **Save** icon.



# Chapter 9

## Docs Setup

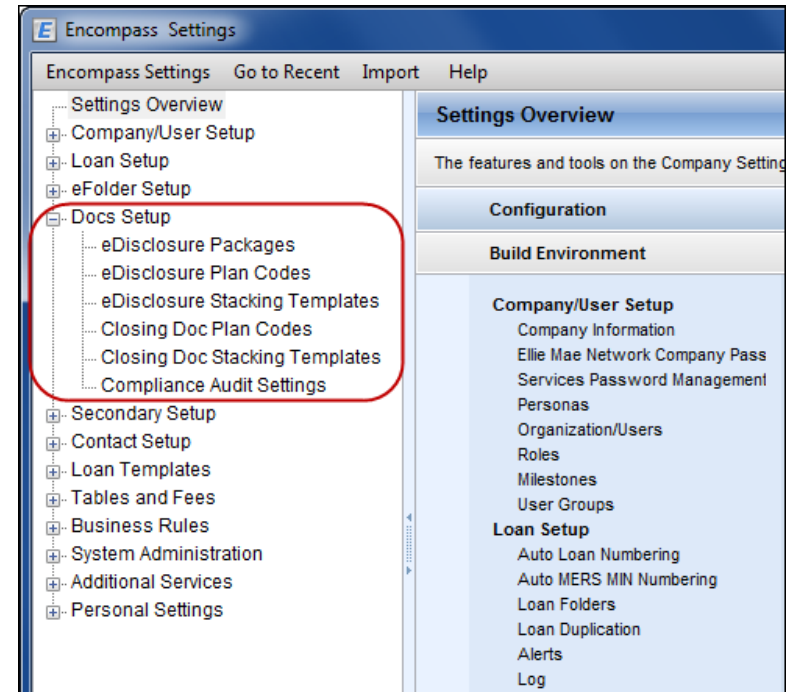
### Encompass Docs Solution Prerequisites

Prior to using the Encompass Docs Solution document generation engine, the Ellie Mae team will coordinate setting up and activating your company's Encompass Docs Solution account, and then guide you through the following set up and configuration tasks in Encompass:

- Docs Setup
- eFolder Setup
- Loan Templates
- Persona Settings

### Docs Setup

Use the Docs Setup settings to create and manage the initial disclosures and closing document packages that will be provided to users when they generate documents. In addition, you must also use the Compliance Audit Settings to help ensure compliance with regulations regarding high cost loans and to help prevent users from originating high cost loans for states in which they are not permitted to do so.



### Set Up Initial Disclosure Packages

Use the eDisclosure Packages tool to select the eDisclosure packages that will be sent to borrowers by your users and to enable or disable the eSigning option for the disclosures.

In Encompass, “initial disclosures” are called “eDisclosures” and “initial disclosure packages” are called “eDisclosure packages”.

eDisclosure packages include forms that are selected based on the subject property state, loan channel, and other information selected in the loan file (for example, loan program, loan type, lien type, and subject property location), as well as your company's status as a lender or broker. A package can contain standard forms and custom forms from Encompass, as well as additional Ellie Mae disclosure forms that are dynamically selected based on the information entered in the loan file.

Your administrator can select one or more predefined eDisclosure packages to use for all loans, or set criteria that make different packages available when specified milestones or fields have been completed. Administrators can also allow individual users to select their eDisclosure packages.

Administrators can select one or more predefined eDisclosure packages to use for all loans, or set criteria that make different packages available when specified milestones or fields have been completed. Administrators can also allow individual users to select their eDisclosure packages, and personas who have permission can add and remove documents from packages before sending them to borrowers.

**NOTE:** Add/remove permission is configured in the Persona settings on the Loans tab in the Closing Docs section.

The content of the predefined eDisclosure packages is designed to meet the requirements for the stages in the loan process listed below:

- At Application
- Three-day
- At Lock
- Approval

Three additional options allow you to include the GFE, RegZ-TIL, or Loan Estimate in a package:

- Include GFE
- Include TIL
- Include LE

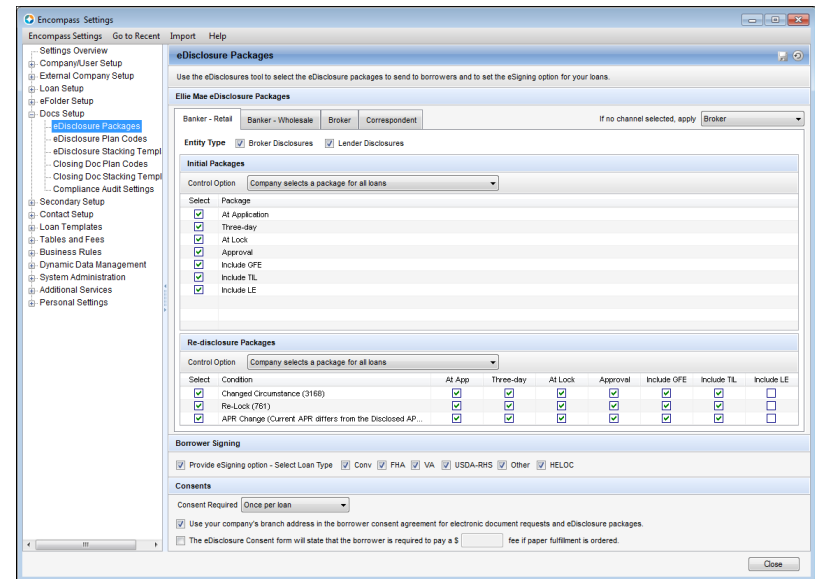
**NOTE:** To view the list of forms that are inside the different eDisclosure packages, refer to the eDisclosure Matrix document, which is available in the Encompass Resource Center and the Ellie Mae Knowledge Base.

The eSigning option allows borrowers to access the documents online using the Loan Center (or WebCenter). After consenting to receive electronic disclosures, the borrower reviews the documents online and then signs the documents electronically. Your users will receive an email notification that the signed documents are available.

**TIP:** If the eSigning option is enabled and the eDisclosure package contains custom forms that require a signature, be sure you have inserted eSigning signature points in the forms. For detailed instructions, refer to the Custom Print Forms topic in the Encompass online help.

### To Set Up eDisclosure Packages:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Docs Setup**, and then click **eDisclosure Packages**.



- 3 On the upper-right, select a default option to use if no channel is selected for a loan file.
- 4 Click a channel tab at the top of the Ellie Mae eDisclosure Packages section.
- 5 For the Entity Type, select **Broker Disclosures**, **Lender Disclosures**, or both.
 

**NOTE:** If you select both entity types, the packages will include all forms used by brokers and all forms used by lenders. The packages include only one copy of forms that are used by both.
- 6 For Banker-Wholesale loans, you can select the **Make the Package Informational Only** check box to make all disclosures informational. The packages will not provide signing options or fax cover sheets.
- 7 On the Initial Packages section, select a Control Option from the list.

### Company selects a package for all loans

- Select the check box for one or more packages on the list.

**NOTE:** If multiple packages are selected, the package contains all the forms listed in each package. The package includes only one copy of forms that are used by multiple packages.

### Company selects a different package based on condition

- 1 Click to select a package on the list, and then click **Modify Condition**.
- 2 On the Condition window, in the Select Condition Type field, select **Milestone Finished** or **Field Value Entered**.
- 3 If you selected **Milestone Finished**, select a milestone from the Finished Milestone list, and then click **Save**.
- 4 If you selected **Field Value Entered**, click the **New** icon, enter the Field IDs for the fields that must be completed before the condition is met, and then click **Add**.
  - Or, to locate a field on a form, click the **Find** icon, select a field on the left panel, right-click a field on the form, and then click **OK**.
- 5 After all the fields have been selected, click **Save**.

**NOTE:** When multiple fields are selected, all the fields must be completed before the eDisclosure package selection is triggered.

- 6 Repeat steps 1-5 to modify conditions for additional packages.
- 7 Select the check box for a package to make it available to users when the condition is met.
- 8 Select the check boxes in the Include GFE, Include TIL and Include LE columns to include those forms in a package.

**NOTE:** If a user sends additional disclosures and no loan data has changed, a message asks the user to confirm that the same eDisclosure package will be sent again. If changes to the loan data have triggered a new condition, a new eDisclosure package will be sent and a message will not display.

### User selects a package for each loan (no company control)

- No additional configuration is required when you select this option. The user is allowed to select the package when generating an eDisclosure package.
- 8 On the Re-disclosure Package section, select an option from the Control Option list.

### Company selects a package for all loans

- Select the check box for one or more conditions that require different eDisclosure packages.

- For each condition you have selected, select the check box for one or more preconfigured packages that will be used when the condition exists.

**NOTE:** If multiple packages are selected, the package contains all the forms listed in each package. Duplicate copies of forms should not be included in the final package.

### User selects a package for each loan (no company control)

- No additional configuration is required when you select this option. The user is allowed to select the package when generating an eDisclosure package.
- 9 For each channel tab, repeat steps 5-8 in the “To Set Up eDisclosure Packages” instructions starting on page 117.
  - 10 When finished, click the **Save** icon.

### To Set the Borrower Signing Options:

- 1 In the Borrower Signing section, clear or select the **Provide eSigning option** check box to disable or enable the option, and then clear or select the check boxes to disable or enable the option for each loan type.
- 2 To configure the eSigning process so that the loan officer must eSign initial disclosure before they are sent to other parties, select the **Configure signing order with initial disclosures** check box, click the **Select States** button, select the state where you want the loan officer to eSign before initial disclosure are sent to other parties, and then click **OK**.

### To Set the Consent Options:

- 1 Select a Consent Required option:
  - Once per loan - With this option (known as loan-level consent), the borrower is required to consent only once per loan to receive any documents electronically. This loan-level consent status is applied and tracked on all current and future electronic document packages. When a borrower accept consent, all loan documents are accessible electronically. When a borrower declines consent, no loan documents are accessible electronically. During the loan process, borrowers can change their minds and accept or decline the agreement at any time. When the loan-level consent status changes, the following rules apply:
    - When a borrower changes the loan-level consent status from decline to accept, all document packages are accessible electronically, even packages that were sent previously when consent was declined.
    - When a borrower changes the loan-level consent status from accept to decline: Packages where consent was accepted prior to the status change accepted are still accessible electronically.
      - Packages sent after the consent status change are not accessible electronically.

- Packages sent that were not accessed prior to the consent status change are no longer accessible electronically.
- **For loan and each package** - With this option (known as loan-and-package-level consent), an initial consent agreement is sent to the borrower before any electronic documents are sent. Separate consent agreements are also sent with each document package. Borrowers must accept the agreement for each document package in order to receive the documents electronically.

**NOTE:** This option provides an easy way to reaffirm prior loan level consent with each package. The package level consent is not a replacement for the loan-level consent. It is important to get prior loan-level consent before sending any eDisclosure.

With loan-and-package-level consent, a record is maintained for each package, regardless of the accept/decline option selected for other packages.

**Example:** When a borrower accepts packages 1 and 2, declines package 3, and then accepts package 4, packages 1, 2, and 4 are still accessible electronically, but package 3 is not.

The loan-and-package-level consent method also maintains a loan-level consent status for the borrower that changes based on whether the borrower has accepted or declined the previous disclosure package.

**Example:** When a borrower accepts the initial loan-level consent request, receives an eDisclosure, and then declines a package-level consent request, the borrower's loan-level consent status is set to Declined.

The loan-level consent for the borrower is used to ensure compliance with RESPA-TILA regulations that require a borrower's eConsent prior to sending electronic disclosures. A separate attribute, loan-level consent when eDisclosure was sent, tracks this prior loan-level consent. When a borrower's loan-level consent status has been changed to declined, you must send a new loan-level eConsent request to the borrower before you send any additional packages. This ensures that your packages continue to be compliant with 2015 RESPA-TILA regulations.

- 2 Clear or select the option to use your company's branch office address in the eDisclosure Agreement that borrowers must accept before they can receive loan documents electronically.
  - The agreement uses the address in the Organization Details window (Encompass Settings &gt; Company Details &gt; Organization/Users) for the Organization hierarchy folder that contains the Encompass user who is sending the consent.

- 3 Clear or select the The eDisclosure Consent form will state... check box to include or exclude a statement on the eDisclosure Agreement stating the amount of any additional fees that will be charged if the borrower opts to receive printed copies of documents rather than electronic ones.
  - Enter the dollar amount that will be charged for printed copies in the text box..
- 4 When finished, click the **Save** icon.

## Set Up eDisclosure Plan Codes

Use the eDisclosure Plan Codes setting to set up the plan codes your company will use when generating initial disclosures (i.e., eDisclosures). When users generate initial disclosures, they will select one of these plan codes and apply its loan program data to the initial disclosures. Here you can select from a list of investor-specific plan codes or create your own custom plan code.

### To Add eDisclosure Plan Codes:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Docs Setup**, and then click **eDisclosure Plan Codes**.
- 3 Click the **New** icon.

- 4 At the top of the Select Plan Code window, select an investor from the drop-down list.
  - A list of loan programs provided by the investor is displayed.

- Select the **Show already added plan codes check box** to identify the plan codes that have already been added and are available to users to select from when ordering eDisclosures. (The already added plan codes will be grayed-out in the list).
- 5 To view details about the loan program, including the values that will be added to the loan file if selected, select the loan program, and then click the **View Plan Code Details** icon (magnifying glass).
  - 6 To add the program to your company's plan codes list that users can select from when generating initial disclosures, click to select one or more plans, and then click **Add**.
  - 7 Click **Yes** to confirm the addition of the plan to your company's plan code list.
    - The program is added to the Company Plan Codes list.
  - 8 To add additional plans to your company's plan codes list, repeat steps 4 through 7.

**NOTE:** To add one or more programs to your company's plan codes list at the same time, press **Ctrl** on your keyboard, and then click to select the programs to add.

### Creating an Alias for a Plan Code

You can add an investor's loan program to your company's plan codes list, but change the program's plan code ID, description, and investor name beforehand by using the **Add as Alias** option. The loan program itself does not change, but when the user is selecting a plan code for their initial disclosure (i.e., eDisclosure) package, the plan code ID, description, and investor name will be displayed to them according to your settings.

For example, you could add the generic *All Fixed Rate Conventional 1st Lien Loans* plan code to your company's plan code list and use it for any agency loans your company is selling to Fannie Mae or Freddie Mac. Then you can select the *All Fixed Rate Conventional 1st Lien Loans* plan code again and add it as an alias. You can alias this plan code multiple times for use with your Portfolio loans that you are keeping in house and make the plan codes match your company's internal naming on your Rate sheets. You can also program custom documents based on the unique [alias] plan code IDs you create.

- 1 Follow steps 1 through 4 in the "To Add eDisclosure Plan Codes" instructions starting on page 119.
- 2 To create an alias for a program and then add it to your company's plan codes list that users can select from when generating initial disclosures, click to select a plan, and then click **Add as Alias**.
- 3 In the Add EM Plan Code as Alias window:

- On the Status line, select the **Active** check box to include the program in the plan codes list that users select from when generating initial disclosures.
- Enter the desired plan code ID, Description, and Investor name.
  - The plan code ID is an investor-specific or company-specific identifier for the program. Users selecting a plan code for their initial disclosure (i.e., eDisclosure) package may find it helpful if you create a plan code ID that helps describe the program (for example, *C.30YRFIXED*) so it's easy for them to look at the plan code and know what's being used for the loan.
- Select the **Do not import investor name to loan** check box to prevent the investor name from being automatically populated to the loan file when selected. When selected, the investor name will be blank in the plan codes list that users select from when generating initial disclosures.

- 4 Click **Add**.

### Creating a Custom Plan Code

You can create your own custom plan codes to add to your company's plan codes list.

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Docs Setup**, and then click **eDisclosure Plan Codes**.
- 3 Click the **New** icon.
- 4 In the lower-left corner, click **Create Custom**.
- 5 Enter a custom plan code ID, Description, and Investor name.

- 6 Select the **Active** check box to include the program in the plan codes list that users select from when generating initial disclosures.

7 Click **Add**.

**NOTE:** To include field values in the plan code that will populate to the loan file when the plan code is selected for the eDisclosure package, use the **Create a Loan Program** button to create a loan program template based on the plan code. (See the “To Create a Loan Program Based on a Plan Code” instructions below.) Or, you can use the **Loan Programs** template setting to apply the plan code to a loan program template and enter the desired field values. (The **Loan Programs** setting is located under the **Loan Templates** folder in **Encompass Settings**.)

**To Create a Loan Program Based on a Plan Code:**

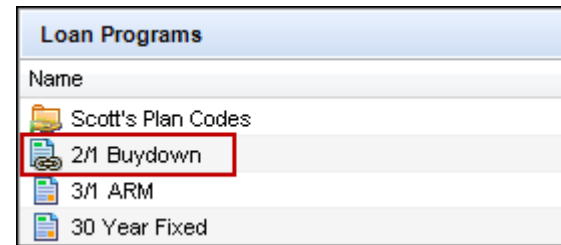
When working with the **Loan Templates** setting in **Encompass Settings**, a “loan program” is a template of predefined values that display primarily on the Truth-In-Lending Disclosure statement and the 1003 application. You can significantly reduce data entry time and improve accuracy by setting up loan programs for the types of loans you process most often.

Here you can create a loan program based on the predefined values set up in a plan code. When a user selects the plan code to use with a loan, the data from the loan program template is copied to the loan forms. The user can leave the data as is, or change values as needed. The original data on the template is not affected.

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
  - 2 On the left panel, click **Docs Setup**, and then click **eDisclosure Plan Codes**.
  - 3 Select a plan code, and then click the **Create Loan Programs** button.
  - 4 In the **Select Folder** window, browse to the folder where you want to store the loan program, and then click **OK**.
- The loan program template is saved to the location you selected. This loan program is also added to the **Loan Programs** list in the **Loan Programs** setting. Use this setting to update field values in the loan program template as needed.

**NOTE:** When added to the **Loan Programs** template setting, the program’s **Name** and **Program Description** are based on the plan code’s **Description** (i.e., the plan code’s **Description** matches the loan program’s **Name** and **Product Description**).

- A **link** icon displays next to loan programs that are created based on a plan code.



- When working with the loan program, you cannot change any of the plan code data that is included in it. (Fields populated with plan code data are not editable in the loan program.) In order to change plan code properties (plan code status, description, and investor), you must use the **eDisclosure Plan Code** setting. Any changes you make to the plan code properties are automatically applied to the loan programs that are “linked” to the plan code.
- To create multiple loan programs based on multiple plan codes, press **Ctrl** on your keyboard, select one or more plan codes, and then click the **Create Loan Programs** button. A new loan program is created for each plan code selected.

**Set Up eDisclosure Stacking Templates**

Use the **eDisclosure Stacking Templates** setting to set up the order in which the initial disclosures (i.e., eDisclosures) are organized and sent to the borrower. Here you can control which documents are included in the initial disclosure package, and the order in which they are organized. When a user generates the initial disclosures, they can select the **eDisclosure Stacking Template** they want to apply to the initial disclosure package.

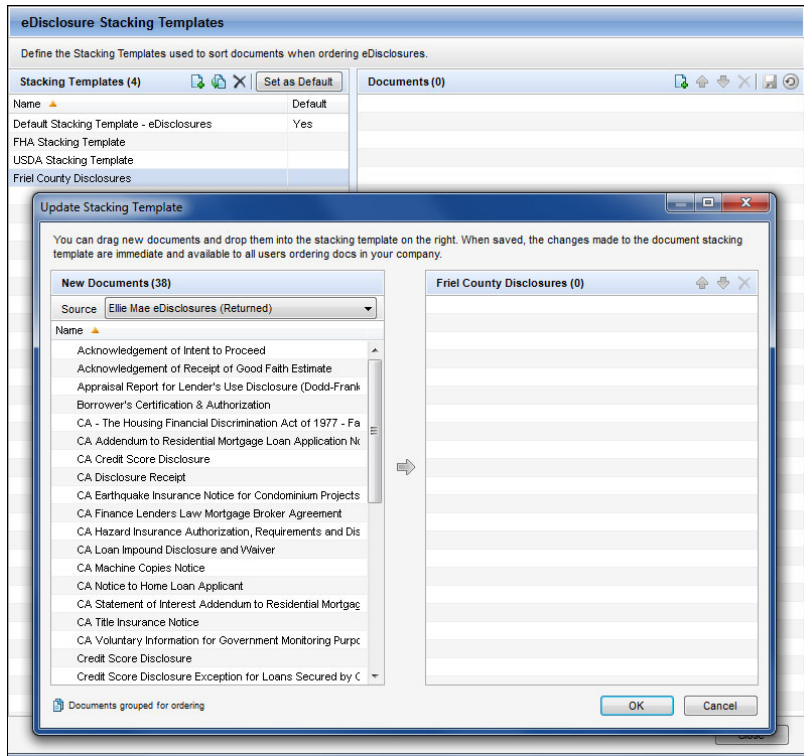
**NOTE:** The **Default Stacking Template - eDisclosures** template is provided by default with **Encompass**. Administrators can rename this template and modify the documents within the template as needed.

**To Create an eDisclosure Stacking Template:**

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Docs Setup**, and then click **eDisclosure Stacking Templates**.
- 3 In the **Stacking Templates** section, click the **New** icon.
- 4 To rename the template, double-click the **New Stacking Template** entry to make the name editable. You can then enter the new template name.



- With the template selected, click the **New** icon in the Documents section to add documents to the template.



- In the New Documents section, select a Source for the documents.
  - The **Ellie Mae eDisclosures (Returned)** source option lists only the documents that have been returned to the user via Encompass at least once.
  - The **Ellie Mae eDisclosures (Default)** source option lists all the documents included in the original Default Stacking Template - eDisclosures stacking template shipped with Encompass.
  - The **eFolder Documents** source option lists all of the documents set up in the Documents setting under eFolder Setup (in Encompass Settings).
- To add documents to the template, click to select a document and then drag it to the New Stacking Template section.

**OR**

Click to select a document and then click the **right arrow** to add it to the New Stacking Template section.

- To add multiple documents, select a document, press **Ctrl** on your keyboard, and then click to select additional documents. Then use one of the methods described in step 7 to add the documents to the template.
- To change the order in which the documents are organized in the template, click a document, and then click the **up arrow** or **down arrow** to move the document up or down in the list.
- To remove a document from the template, select the document, and then click the **Delete** icon.

**NOTE:** The documents are returned to the New Documents section.

- To save the template, click **OK**, and then click the **Save** icon.

**NOTE:** Documents that are returned when the loan originator generates their eDisclosure package that are not part of the eDisclosure stacking template will be placed at the bottom of the document list, highlighted in yellow.

## Set Up Closing Doc Plan Codes

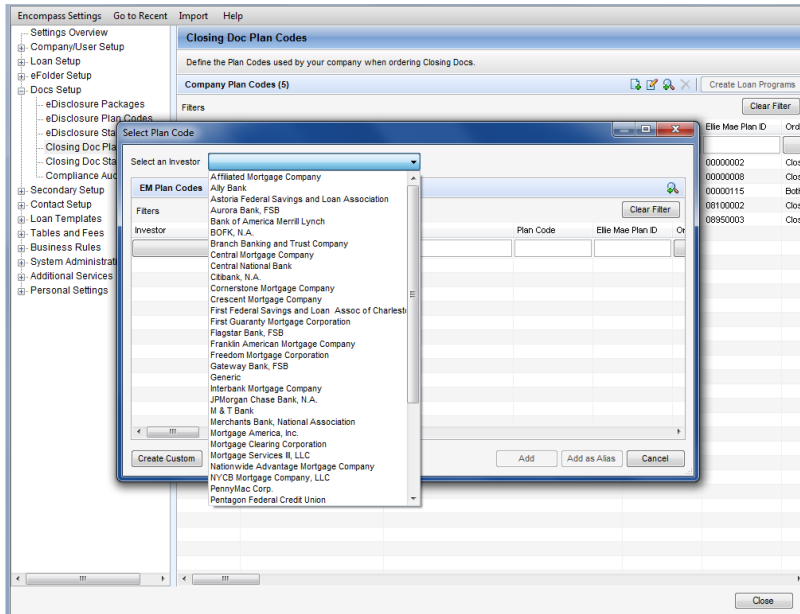
Use the Closing Doc Plan Codes setting to set up the plan codes your company will use when ordering closing documents. When users order closing documents, they will select one of these plan codes and apply its loan program data to the closing documents. Here you can select from a list of investor-specific plan codes or create your own custom plan codes.

### To Add Closing Doc Plan Codes:

- On the menu bar, click **Encompass**, and then click **Settings**.
- On the left panel, click **Docs Setup**, and then click **Closing Doc Plan Codes**.
- Click the **New** icon.



- At the top of the Select Plan Code window, select an investor from the drop-down list.



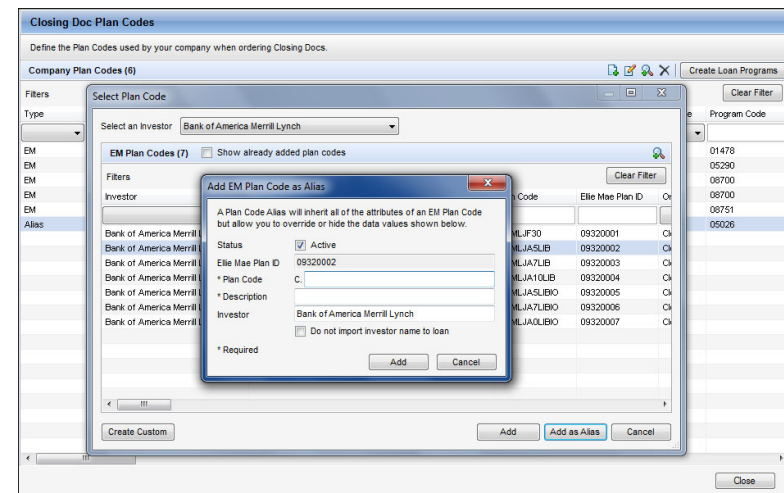
A list of loan programs provided by the selected investor is displayed.

- To view details about the loan program, including the values that will be added to the loan file if selected, click the **View Plan Code Details** icon (magnifying glass).
- To add the program to your company's plan codes list that users can select from when ordering closing documents, click to select one or more plans, and then click **Add**.
- Click **Yes** to confirm the addition of the plan to your company's plan code list.
  - The program is added to the Company Plan Codes list.
- To add additional plans to your company's plan codes list, repeat steps 4 through 7.

### Creating an Alias for a Plan Code

You can add an investor's loan program to your company's plan codes list, but change the program's plan code ID, description, and investor name beforehand by using the Add as Alias option. The loan program itself does not change, but when the user is selecting a plan code for their closing document package, the plan code ID, description, and investor name will be displayed to them according to your settings.

- Follow steps 1 through 5 in the "To Add Closing Doc Plan Codes" instructions starting on page 122.
- To create an alias for a program and then add it to your company's plan codes list that users can select from when ordering closing documents, click to select a plan, and then click **Add as Alias**.
- In the Add EM Plan Code as Alias window:
  - On the Status line, select the **Active** check box to include the program in the plan codes list that users select from when ordering closing documents.
  - Enter the desired plan code ID, Description, and Investor name.
    - The plan code ID is an investor-specific or company-specific identifier for the program. Users selecting a plan code for their closing document package may find it helpful if you create a plan code ID that helps describe the program (for example, *C.30YRFIXED*) so it's easy for them to look at the plan code and know what's being used for the loan.
- Select the **Do not import investor name to loan** check box to prevent the investor name from being automatically populated to the loan file when selected. When selected, the investor name will be blank in the plan codes list that users select from when ordering closing documents.



- Click **Add**.

## Creating a Custom Plan Code

You can create your own custom plan codes to add to your company's plan codes list.

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Docs Setup**, and then click **Closing Docs Plan Codes**.
- 3 Click the **New** icon.
- 4 In the lower-left corner, click **Create Custom**.
- 5 Enter a custom plan code ID, Description, and Investor name.
- 6 Select the **Active** check box to include the program in the plan codes list that users select from when ordering closing documents.
- 7 Click **Add**.

**NOTE:** To include field values in the plan code that will populate to the loan file when the plan code is selected for the closing document package, use the **Create a Loan Program** button to create a loan program template based on the plan code. (See the “To Create a Loan Program Based on a Plan Code” instructions on page 124.) Or, you can use the Loan Programs template setting to apply the plan code to a loan program template and enter the desired field values. (The Loan Programs setting is located under the Loan Templates folder in Encompass Settings.)

### To Create a Loan Program Based on a Plan Code:

When working with the Loan Templates setting in Encompass Settings, a “loan program” is a template of predefined values that display primarily on the Truth-In-Lending Disclosure statement and the 1003 application. You can significantly reduce data entry time and improve accuracy by setting up loan programs for the types of loans you process most often.

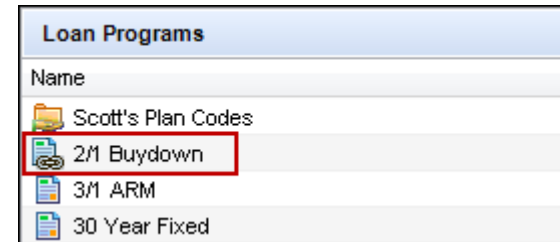
Here you can create a loan program based on the predefined values set up in a plan code. When a user selects the plan code to use with a loan, the data from the loan program template is copied to the loan forms. The user can leave the data as is, or change values as needed. The original data on the template is not affected.

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Docs Setup**, and then click **Closing Doc Plan Codes**.
- 3 Select a plan code, and then click the **Create Loan Programs** button.
- 4 In the Select Folder window, browse to the folder where you want to store the loan program, and then click **OK**.

- The loan program is saved to the location you selected. This loan program is also added to the Loan Programs list in the Loan Programs template setting. Use this setting to update field values in the loan program template as needed.

**NOTE:** When added to the Loan Programs template setting, the program's Name and Program Description are based on the plan code's Description (i.e., the plan code's Description matches the loan program's Name and Product Description).

- A **link** icon displays next to loan programs that are created based on a plan code.



- When working with the loan program, you cannot change any of the plan code data that is included in it. (Fields populated with plan code data are not editable in the loan program.) In order to change plan code properties (plan code status, description, and investor), you must use the Closing Doc Plan Codes setting. Any changes you make to the plan code properties are automatically applied to the loan programs that are “linked” to the plan code.
- To create multiple loan programs based on multiple plan codes, select one or more plan codes, and then click the **Create Loan Programs** button. A new loan program will be created for each plan code selected.

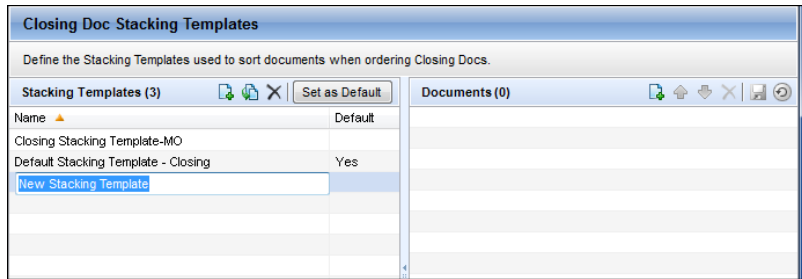
## Set Up Closing Doc Stacking Templates

Use the Closing Doc Stacking Templates setting to set up the list order in which the closing documents are organized. Here you can control which documents are included in the closing document package, and the order in which they are organized. When a user orders the closing documents, they can select the Closing Doc Stacking Template they want to apply to the closing document package.

**NOTE:** The **Default Stacking Template - Closing** template is provided by default with Encompass. Administrators can rename this template and modify the documents within the template as needed.

### To Create a Closing Doc Stacking Template:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Docs Setup**, and then click **Closing Doc Stacking Templates**.
- 3 In the Stacking Templates section, click the **New** icon.
- 4 To rename the template, double-click the **New Stacking Template** entry to make the name editable. You can then enter the new template name.



- 5 With the template selected, click the **New** icon in the Documents section to add documents to the template.
- 6 In the New Documents section, select a **Source** for the documents.
  - The **Ellie Mae Closing Docs (Returned)** source option lists only the disclosures that have been returned to the user via Encompass at least once.
  - The **Ellie Mae Closing Docs (Default)** source option lists all the documents included in the original Default Stacking Template - Closing stacking template shipped with Encompass.
  - The **eFolder Documents** source option lists all of the documents set up in the Documents setting under eFolder Setup (in Encompass Settings).
- 7 To add documents to the template, click to select a document and then drag it to the New Stacking Template section

#### OR

Click to select a document and then click the **right arrow** to add it to the New Stacking Template section.

- To add multiple documents, select a document, press **Ctrl** on your keyboard, and then click to select additional documents. Then use one of the methods described in step 7 to add the documents to the template.

- To change the order in which the documents are organized in the template, click a document, and then click the **up arrow** or **down arrow** to move the document up or down in the list.
- To remove a document from the template, select the document, and then click the **Delete** icon.

**NOTE:** The documents are returned to the New Documents section.

- 8 To save the template, click **OK**, and then click the **Save** icon.

**NOTE:** Documents that are returned when a closer generates a closing document package that are not part of the closing documents stacking template are placed at the bottom of the document list, highlighted in yellow.

### Configure Compliance Audit Settings

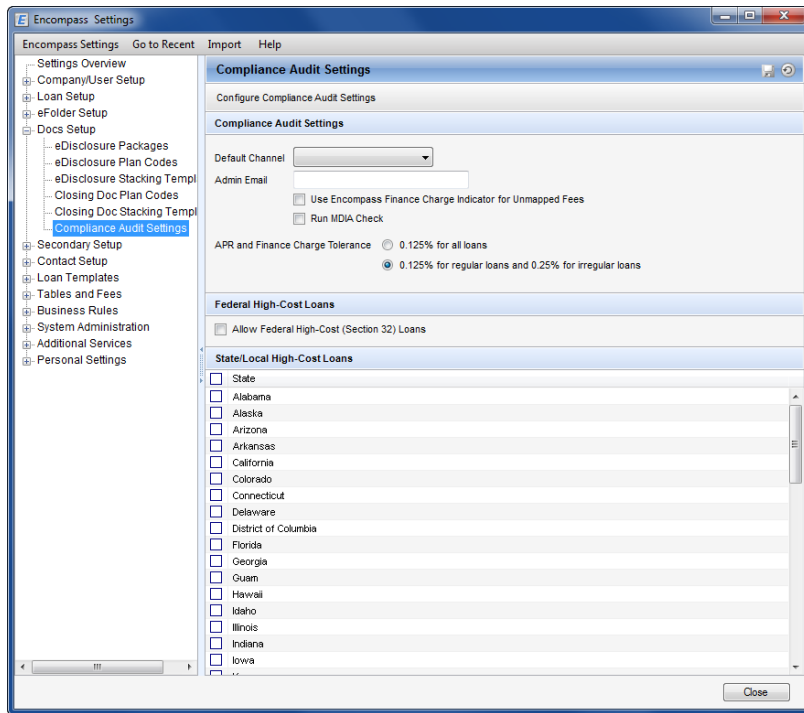
The Encompass Compliance Service (powered by Mavent) provides an instant loan file check and determines if a loan complies with selected state and federal regulations.

This Compliance Audit Settings setting allows administrators to select whether their company supports Federal high cost loans (Section 32) and to select the individual states in which the company supports state/local high cost loans. Configure this setting to help ensure compliance with regulations regarding high cost loans and to help prevent users from originating high cost loans for states in which they are not permitted to do so.

**NOTE:** Many of the settings on this Compliance Audit Settings screen are also available in the Compliance Review Setup setting. If you are a current Encompass Compliance Service customer, the settings configured in the Compliance Review Setup setting will be applied to this Compliance Audit Settings screen (and vice versa). For non-Encompass Compliance Service users, the Ellie Mae team will guide you through the process of configuring these Compliance Audit Settings, including mapping fees to specific fields in the Encompass Compliance Service.

## To Configure Compliance Audit Settings:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Docs Setup**, and then click **Compliance Audit Settings**.



- 3 Select a Default Channel option to indicate how your company is handling loan files, such as Brokered or Banked.
- 4 Enter one or more email addresses in the Admin Email text box. If a processing error occurs during the loan review due to a fee that was not mapped or was mapped incorrectly, an email alert message will be sent to these email addresses.
  - All fees must be mapped to specific fields in the Encompass Compliance Service in order for the compliance reports to produce complete and accurate results. By default the Encompass Compliance Service uses the mapping configured in the Itemization Fee Management setting. For more information about unmapped fees, refer to the *Compliance Review Setup* help topic.
  - When adding multiple email addresses, separate each one using a comma or semicolon.

- 5 Select the **Use Encompass Finance Charge Indicator for Unmapped Fees** check box to enable the loan's APR setting to determine how unmapped fees are categorized by the Encompass Compliance Service.

- When selected, an unmapped fee will be categorized as Other - Non-Finance Charge (Fee ID 998) if the fee's APR indicator check box (field ID SYS.X17) on the 2010 Itemization form is not selected.
- An unmapped fee will be categorized as Other - Finance Charge (fee ID 999) if the fee's APR indicator check box on the 2010 Itemization form is selected.

**NOTE:** If you are a current Encompass Compliance Service customer and have already mapped fees, you can proceed to the next step below. Non-Encompass Compliance Service customers need to work with the Ellie Mae team to map fees to specific fields in the Encompass Compliance Service before proceeding. For more information about unmapped fees, refer to the Compliance Review Setup help topic.

- 6 Select the **Run MDIA Check** check box to include the MDIA review in the loan check. When this check box is selected, the MDIA review will be performed on all loans, including investment properties.

- The MDIA check includes comparisons, tests, functions and calculations based on the Truth In Lending Act and Mortgage Disclosure Improvement Act (MDIA). Specifically, the Encompass Compliance Service recalculates the finance charge amount, amount financed, APR, total of payments, payment schedule, and the amortization schedule. The MDIA check validates that the loan's disclosure dates are in compliance with the "3-7-3 rules" set forth in the MDIA.

- 7 Select the tolerance to apply to loan reviews using the APR and Finance Charge Tolerance options.

- Select **0.125% for all loans** to set up the report to note a violation if there is a difference between the disclosed APR and the current APR greater than .125% when reviewing any type of loan.
- Select the **0.125% for regular loans...** option to set up the report to note a violation if there is difference between the disclosed APR and the current APR greater than .125% when reviewing a loan or if there is a difference between the disclosed APR and current APR greater than .25% when reviewing an irregular loan.

- 8 To enable users to originate Federal high cost (Section 32) loans, select the **Allow Federal High-Cost (Section 32) Loans** check box.

- The Encompass Compliance Service calculates the high cost thresholds as defined in HOEPA and by applicable state and local jurisdictions to determine if a loan is considered a high cost loan. The federal, state, and local APR and Points and Fees threshold calculations ensure proper classification of fees by ascertaining to whom the fee is paid (for example, lender, affiliate, originator, or provider) and by whom the fee is paid.

9 Select the individual states in which your company supports state/local high cost loans.

10 Click the **Save** icon.

## eFolder Setup

Use the Documents setting (under the eFolder Setup setting) to create and manage the tracking information associated with loan documents and services, including standard forms, custom forms, settlement services, verifications (verifs), and needed documents (documents that are supplied by the borrower). Here you can specify when the document is to be included in an initial disclosure (i.e., eDisclosure) package or closing document package based on specific criteria. The document is included only when one or more of the criteria are met.

### To Indicate When a Document is to be Included in Document Packages:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **eFolder Setup**, and then click **Documents**.

3 On the Documents list, select a document, and then click the **Edit** icon.

4 In the Encompass Docs Service section of the Documents window, select the **Add this document to eDisclosure packages** check box to include the document in all eDisclosure packages.

- If the document is a custom form and the eDisclosure package requires eSigning, be sure the form includes the required eSigning signature points.
- Click the **Criteria** button to specify criteria for including the document in an eDisclosure package. The document is included only when one or more of the criteria are met. When finished, click **OK**.

**NOTE:** To include the document any time a specific plan code is applied to the eDisclosure package, select the **Plan Code** check box, and then select the specific plan code(s). Only custom plan codes or plan codes created as an alias are available to select here. (For instructions for creating custom plan codes or adding a plan code as an alias, refer to *Creating a Custom Plan Code* and *Creating an Alias for a Plan Code* on page 120.)



5 Select **Add this document to Encompass Closer packages** to include the document in all closing document packages.

- Click the **Criteria** button to specify criteria for including the document in a closing package. The document is included only when one or more of the criteria are met. When finished, click **OK**.

**NOTE:** To include the document any time a specific plan code is applied to the closing document package, select the **Plan Code** check box, and then select the specific plan code(s).

6 Click **OK**.

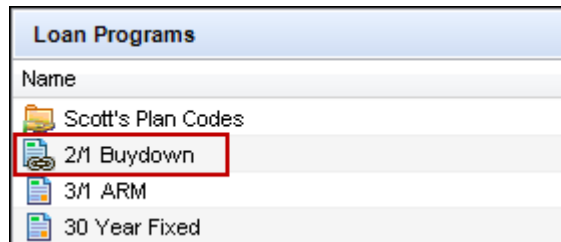
## Loan Templates

Use the Loan Programs setting (under the Loan Templates setting) to create templates of predefined values that display primarily on the Truth-In-Lending Disclosure statement and the 1003 application. You can significantly reduce data entry time and improve accuracy by setting up loan programs for the types of loans you process most often.

### Loan Program Templates Based on Plan Codes

Loan program templates that you created based on eDisclosure or Closing Doc plan codes are automatically added to the Loan Programs setting. Here you can update field values in the loan program template as needed.

- A **link** icon displays next to loan program templates that are created based on a plan code.



- When working with the loan program, you cannot change any of the plan code data that is included in it. (Fields populated with plan code data are not editable in the loan program.) In order to change plan code properties (plan code status, description, and investor), you must use the eDisclosure Plan Codes or Closing Doc Plan Codes settings. Any changes you make to the plan code properties are automatically applied to the loan programs that are “linked” to the plan code.
- When you select a loan program to use with a loan, the data from the template is copied to the loan forms. Users can leave the data as is, or change values as needed. The original data on the template is not affected.

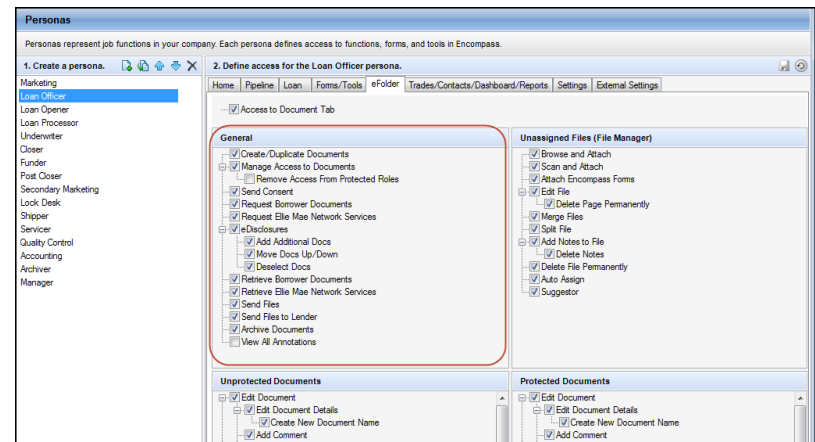
## Personas Settings

Personas represent job functions in your company. Each persona defines access to functions, forms, and tools. One or more personas are assigned to each user.

**NOTE:** Encompass ships with the admin user ID, for use by the main system administrator. Encompass also ships with two administration personas that are assigned to users who help with administration: the Super Administrator and the Administrator. These personas are not configurable, and are assigned when creating or maintaining individual user IDs.

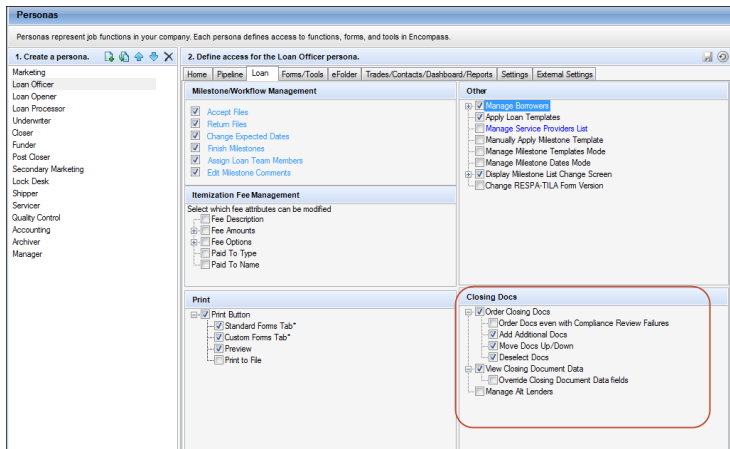
### To Define Persona Access:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Company/User Setup**, and then click **Personas**.
- 3 In the left panel, select a persona.
- 4 Select check boxes in the General section of the **eFolder** tab to allow the persona to generate eDisclosure packages, access eDisclosure plan codes, and access eDisclosure Stacking Templates when generating initial disclosures.



- Select **eDisclosures** to allow the persona to generate and send initial disclosures (i.e., eDisclosures). Select the related check boxes to allow the persona to manage and reorganize documents in the initial disclosure package.
- Select **Order Closing Docs** to allow the persona to order closing documents. Select the related check boxes to allow the persona to manage and reorganize documents in the closing document package.

- As needed, select additional check boxes to allow the persona to perform additional actions when ordering closing documents.



- Property Information
- Closing Disclosure Page 1
- Closing Disclosure Page 2
- Closing Disclosure Page 3
- Closing Disclosure Page 4
- Closing Disclosure Page 5
- Aggregate Escrow Account

8 When finished, click the **Save** icon to save the persona settings.

5 Use the **eDisclosure Plan Codes** and **Closing Plan Codes** options located in the Company Settings section of the Settings tab to allow the persona to select a plan code (and update it as needed) to apply to the initial disclosures and closing documents.

6 Use the **eDisclosure Stacking Templates** and **Closing Stacking Templates** options located in the Company Settings section of the Settings tab to allow the persona to select a stacking template (and update it as needed) to apply to the initial disclosures and closing documents.

7 Select the following forms in the Input Forms section of the **Forms/Tools** tab to grant the persona access to the required closing forms:

- For loans using pre-2015 input forms:
  - Borrower Information - Vesting
  - Property Information
  - Closing RegZ
  - Closing Conditions
  - 2010 HUD-1 Page 1
  - 2010 HUD-1 Page 2
  - 2010 HUD-1 Page 3
  - Closing Vendor Information
- For loans using 2015 input forms:
  - Borrower Information - Vesting
  - Closing Vendor Information
  - RegZ - CD



# Chapter 10

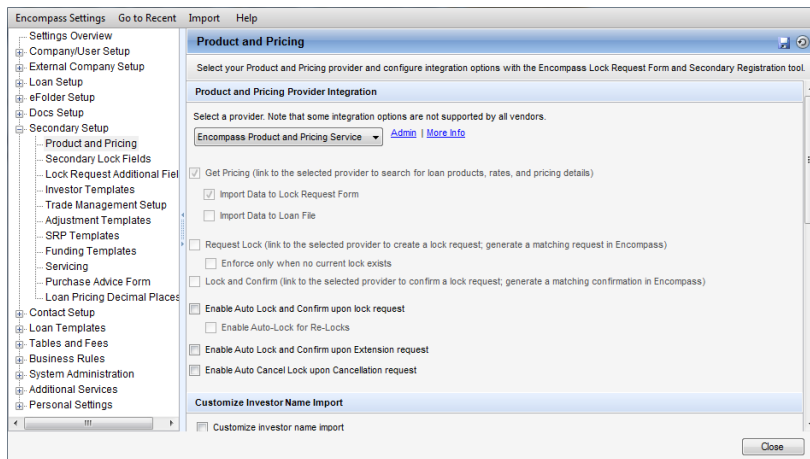
## Secondary Setup

### Product and Pricing

Use the Product and Pricing setting to configure your pricing options with your preferred product and pricing service.

#### To Access the Setting:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Product and Pricing**.
- 3 Complete the configuration sections described below, and then click the **Save** icon.



#### Product and Pricing Provider Integration

- 1 In the Product and Pricing Provider Integration section, select your preferred provider from the list.
  - This will be your company's default product and pricing provider. When a user clicks the **Get Pricing** button on the Lock Request Form or the **Get Buy Side Pricing** or **Get Sell Side Pricing** button on the Secondary Lock Tool, the default provider will supply product and pricing information.
- 2 Click a provider's **Admin** link to manage your account settings.

- 3 Click the **More Info** link to view the provider's website.
- 4 If your provider has integrated their product and pricing process with Encompass, a list of available integration options will display on the screen. Complete steps 5-7 to configure these options. Not all options will be available for all providers. Check boxes are disabled for options that are not available.

**NOTE:** The **Get Pricing** and **Import Data to Lock Request Form** options are permanently selected by default and cannot be cleared.

- 5 Select the **Import Data to Loan File** check box to import rate lock data into the loan file when a pricing option is selected on the providers website.

**CAUTION:** Enabling this option causes the rate lock data currently in the loan file to be permanently overwritten when a user selects a pricing option from the provider.

- 6 Select the **Request Lock** check box to select and request a lock by accessing the provider's interface via a browser screen in Encompass.

- When you request a lock from the provider, a matching lock request is also submitted in Encompass and displays on the Secondary Registration tool.
- Select **Enforce only when no current lock exists** to require users to select and request a lock by accessing the provider's interface via a browser screen in Encompass only if the loan does not have a current, non-expired lock. This enables users to request a re-lock on an existing lock without having to visit the provider's interface, re-price the lock, and submit the lock request.

**NOTE:** Currently, the **Enforce only when no current lock exists** setting is only available for the **Optimal Blue - Enhanced service** provider.

- 7 If you are using Encompass 17.1.0.7 and earlier, select the **Lock and Confirm** check box to lock and confirm a rate by accessing the provider's interface via a browser screen in Encompass. If you are using Encompass 17.2 and later, this setting is now located on the Auto-Lock settings screen.

- When you lock and confirm a rate with the provider, the request is also locked and confirmed in Encompass in the Secondary Registration Tool, and the rate lock data is copied into the loan file.

- 8 If you are using Encompass 17.1.0.7 and earlier, select the **Enable Auto Lock and Confirm upon lock request** check box to enable automatic lock and confirmation of lock requests. If you are using Encompass 17.2 and later, this setting is now located on the Auto-Lock settings screen.

- Historical pricing and worst case pricing tool requests will also be automatically locked and confirmed.
- 9 If you are using Encompass 17.1.0.7 and earlier, select the **Enable Auto-Lock for Re-Locks** check box to enable automatic lock and confirmation of re-lock requests. For Encompass 17.2 and later, this setting is now located on the Auto-Lock settings screen.
    - Get Pricing requests will also be automatically locked and confirmed.
  - 10 If you are using Encompass 17.1.0.7 and earlier, select the **Enable Auto Lock and Confirm upon Extension request** check box to enable automatic lock and confirmation of extension requests. If you are using Encompass 17.2 and later, this setting is now located on the Auto-Lock settings screen.
  - 11 If you are using Encompass 17.1.0.7 and earlier, select the **Enable Auto Lock and Confirm upon Cancellation request** check box to enable automatic lock and confirmation of cancellation requests. If you are using Encompass 17.2 and later, this setting is now located on the Auto-Lock settings screen.

**NOTE:** You can create and save different option settings for each preferred provider. When you select a provider, any previously configured settings for the provider are applied.

### Customize Investor Name Import

- 1 In the Customize Investor Name Import section, select the **Customize investor name import** check box to configure the investor name import from the Encompass Product and Pricing Service into Encompass.
- 2 Select an option to configure how the name is imported:
  - Always save the investor name to the Encompass investor name field.
  - Always save the investor name to the Encompass lender name field.
  - Save the investor name to the Encompass lender name field only for wholesale programs.

**NOTE:** You can create and save different name import option settings for each preferred provider. When you select a provider, any previously configured settings for the provider are applied.

### Elapsed Time Setting Between Product and Pricing and Lock Request

- 1 In the Elapsed Time Setting Between Product and Pricing and Lock Request section, select the check box at the bottom of the screen to set a limit on the amount of time that can expire from the time pricing was last imported (by clicking the **Get Pricing** button on the Lock Request Form) until the lock request is submitted.

- 2 Then type the number of minutes (**15** is entered by default).
 

**NOTE:** When a user requests a lock after the limit has expired, a message instructs the user to retrieve updated pricing before requesting the lock.
- 3 Select the **Apply pricing timer only when there is no current lock** check box to enforce the time limit only if the loan does not have a current, non-expired lock. This enables authorized users to request a re-lock on an existing lock without having to request new pricing.

### Re-Lock Enablement

**NOTE:** This section was renamed in the Encompass 17.3 August Service Pack from Lock Request Type Setting to Re-Lock Enablement.

- 1 In the Re-Lock Enablement section, select the **Enable Re-Locks** check box to enable users to request re-locks.
- 2 Select the **Enable Re-Locks for TPO Clients** check box to enable system administrators to manage (enable/disable) the re-lock feature in Encompass and TPO Connect for TPO clients.
 

**NOTE:** This setting was added in the Encompass 17.4 November Service Pack.
- 3 Select the **Allow Re-Locks outside of Lock Desk Hours** check box to enable re-locks to be submitted outside of Lock Desk hours.
 

**NOTE:** This setting was moved in the Encompass 17.3 August Service pack. It went from being the last setting to the second setting in this section.
- 4 In the Active Lock section, select one or both of the following options:
 

**NOTE:** This sub-section was added in the Encompass 17.3 August Service Pack.

  - Select the **Allow Re-Lock (Historical Pricing) only when a current lock exists** check box to set the default lock request type in the **Request Type** field on the Lock Request Form when a current lock exists.
 

**NOTE:** This setting was renamed in the Encompass 17.3 August Service Pack from **Allow Re-Lock only when a current lock exists** to **Allow Re-Lock (Historical Pricing) only when a current lock exists**.

    - When the check box is selected, the Lock Request Form's **Request Type** field is set to Re-Lock when an existing lock (active or expired) exists. (The New Lock option will not be available in the **Request Type** drop-down list.)
  - Select the **Allow Get Pricing (Historical) Requests for Re-Locks** check box to enable the **Get Pricing** button on the Lock Request Form when a user is requesting a re-lock.
 

**NOTE:** This setting was renamed in the Encompass 17.3 August Service Pack from **Allow Get Pricing Requests for Re-Locks** to **Allow Get Pricing (Historical) Requests for Re-Locks**.

5 In the For Inactive Locks (Cancelled or Expired) section:

- Select the **Get current pricing after [enter number] days of Lock Expiration or Cancellation Date** to set the number of days that must pass before users can get current pricing on an expired or canceled lock.

**NOTE:** This sub-section and setting were added in the Encompass 17.3 August Service Pack.

- If this setting is selected, the **Get Pricing** button on the Lock Request Form is enabled as follows:
  - **Expired Lock** - Once the **Lock Expiration Date** (field ID 762) is greater than the number entered in the setting.
  - **Canceled Lock** - Once the cancellation date from the cancellation log is greater than the number entered in the setting.
- If this setting is not selected, the **Get Pricing** button is always enabled and current pricing is always retrieved.
- Select the **Limit Re-Locks to not exceed [enter number] total Re-Locks** to set the maximum number of re-locks allowed for a loan. The default value is "2".

**NOTE:** This setting was added in the Encompass 18.1 February Service Pack.

- If this setting is selected, the system checks whether the re-lock request has exceeded the setting's limit.
  - If the limit is exceeded, an error message, "The Re-Lock Limit for Inactive Locks has been exceeded. The Re-Lock Request cannot be processed." is displayed.
  - If the limit has not been exceeded, the re-lock is processed.
- If the setting is not selected, the system checks the number of re-lock transactions.
  - If the system limit of 10 is met, an error message, "The Re-Lock Limit for Inactive Locks has been exceeded. The Re-Lock Request cannot be processed." is displayed.
  - If the system limit of 10 has not been met, the re-lock is processed.
- Select the **Apply a Re-Lock fee of [enter amount] for each Re-Lock** to apply a fee to re-locks. Both negative and positive amounts up to 3 decimal places are accepted.

**NOTE:** This setting was added in the Encompass 18.1 February Service Pack.

- If the setting is selected, the specified re-lock fee populates the appropriate Re-Lock Fees field on the Detailed Lock Request Form and Secondary Lock Tool.

- If the setting is not selected, no re-lock fee is applied.

### Lock Extension Price Adjustment

- 1 In the Lock Extension Price Adjustment section, select the **Enable lock extension requests** check box to allow users to request lock extensions.

- When the check box is selected, the **Request Extension** button displays on the Lock Request Form and Secondary Lock Tool.

**NOTE:** If the check box is not selected, the **Request Extension** button will be disabled on the Lock Request Form and the Secondary Lock Tool.

- 2 Set the number of extension days.

- **Unlimited extension days** - Enables an unlimited number of lock extension days.
- **Original Lock Period days** - Enables the number of lock extension days to equal the number of days in the original lock period.
- **Limit extensions to not exceed [enter number] days** - Enables a user defined number of lock extension days (between 1 and 999).

**NOTE:** This option was renamed in the Encompass 17.3 August Service Pack from **Allow extensions to be no more than xxx days to Limit extensions to Limit extensions to not exceed [enter number] days**.

- **Limit extended locks to not exceed [enter number] total lock days** - Indicates the total number of lock days allowed (includes the original lock term).

**NOTE:** This setting was added in the Encompass 17.3 August Service Pack.

- If the **Enable lock extension requests** setting is not selected, this setting is disabled.
- This setting works with all the Control options.
- The default value for this field is "90".
- This setting works in conjunction with the **Limit locks to not exceed [enter number] total extensions** setting, and the **Limit extensions to not exceed [enter number] days** setting, if selected. For example:
  - Original lock was **45** days
  - Limit extensions to not exceed **20** days
  - Limit extended locks to not exceed **90** total lock days
  - Limit locks to not exceed **3** total extensions

You are allowed up to 3 extensions for a total number of 65 lock days (45 (original lock) + 20 (limit extensions to days) = 65).

In this example, the number of lock days does not exceed 90 (limit extensions to total lock days).

- **Limit locks to not exceed [Enter Number] total extensions** – Indicates the total number of extensions allowed.
    - If the **Enable lock extension requests** setting is not selected, this setting is disabled.
    - This setting works with all the Control options except “Company controls extension days and price adjustments by extension occurrence”.
    - The default value for this field is “3”.
    - This setting works in conjunction with the **Limit locks to not exceed [enter number] total extensions** setting, and the **Limit extensions to not exceed [enter number] days** setting, if selected.
- 3 Select a Control Option:
- **No company control** - Users can set the number of days and price adjustments for their extension requests. If this options is selected, no further configuration is required for the lock extension setting.
  - **Company controls extension days and price adjustments-** The company creates predefined settings that control the number of days users can select for extension requests and the associated pricing adjustments.
  - **Company controls extension days and price adjustments by extension occurrence** - When this option is selected, an Adjustment Per Lock Extension table is displayed.
    - **Extension #** - Automatically increments up to “10”.
    - **Days to Extend** - Value must be greater than “0”.
    - **Price Adjustment** - Value should be entered as a negative number.
- In addition:
- The **Allow Extensions to be no more than xx Days** setting is cleared and disabled.
  - When a lock extension is requested from the Lock Request Form or Secondary Registration, the **Days to Extend** and **Price Adjustment** fields are disabled and determined by this setting.
  - You cannot request an extension past the extension request number configured in this setting.
- 4 If you selected the Company controls extension days and price adjustments option, you have several options for setting the allowable days and pricing adjustments for an extension:
- **Fixed extension days and adjustment** - Create individual entries that include a specified number of days and an associated adjustment price. When users request an extension on the Lock Request form, they can select one of these predefined entries from a list.

### To Create Entries for Fixed Extension Days and Adjustments

- 1 Select the Fixed extension days and adjustment check box.
- 2 Click the **New** icon.
- 3 Type a number in the Days to Extend column.
- 4 Click the cell in the Price Adjustment column and then enter the adjustment as a negative number.
- 5 Repeat Steps 1-4 until you have added all the required entries.
- 6 To edit an entry, select the entry, click the **Edit** icon, and adjust the entry.
- 7 To delete an entry, select the entry, and click the **Delete** icon.

- **Allow daily adjustment** - Select this check box to enter the price adjustment per day as a negative number. When a user requests an extension for a specified number of days, this number is multiplied by the number of days in the request to calculate the total pricing adjustment for the extension.

**NOTE:** If you select the check boxes for both **Fixed extension days and adjustment** and **Allow daily adjustment**, the **Fixed adjustments** will be applied when a user selects or enters a number of days that matches one of the **Fixed entries** you have created, and the **Allow Daily Adjustment pricing** will be applied when the user enters a number of days that does not match one of the **fixed entries** you have created. If you clear both check boxes, the lock extension request feature will be disabled.

### Lock Cancellation

- 1 In the Lock Cancellation section, select the **Enable lock cancellation in Secondary Registration Tool** check box to allow locks to be canceled from the Secondary Registration screen.
  - When the check box is selected, a Cancel Lock button displays on the Secondary Registration screen when a loan has a current lock that is not expired.
- 2 If the **Enable lock cancellation in Secondary Registration Tool** check box has been selected, you can select the **Enable lock cancellation requests on Lock Request Form** check box to allow a persona to request a lock cancellation from the Lock Request Form.
  - When the check box is selected, a Cancel Lock button displays on the Lock Request Form when a loan has a current lock that is not expired.

### Configure User Access to EPPS Summary Documents

If your users will be submitting rate lock requests to the Encompass Product and Pricing Service (EPPS), you can configure settings in EPPS and Encompass to authorize those users to return the summary documents to the Encompass eFolder, and to give users permission to view the documents. For detailed instructions, see the Product and Pricing help topic in the online help.

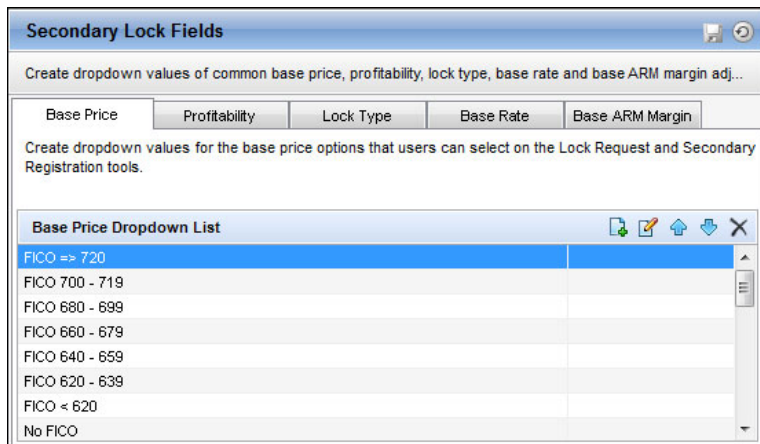
## Secondary Lock Fields

Use the Secondary Lock Fields setting to create descriptions of common values used for base price, profitability, lock type, base rate, and base ARM margin adjustments. These descriptions display on the Lock Request and Secondary Registration tools. Users select a description from the list, and then enter a value for the rate adjustment.

**NOTE:** Base ARM Margin adjustments are only applicable to the margin associated with an adjustable rate loan.

### To Create Drop-down List Items:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Secondary Lock Fields**.



- 3 Click one of the tabs, and then click the **New** icon.
- 4 Type a **Dropdown** value and click **OK**.
- 5 Add additional items to each tab as required.
- 6 When finished, click the **Save** icon.

## Lock Request Additional Fields

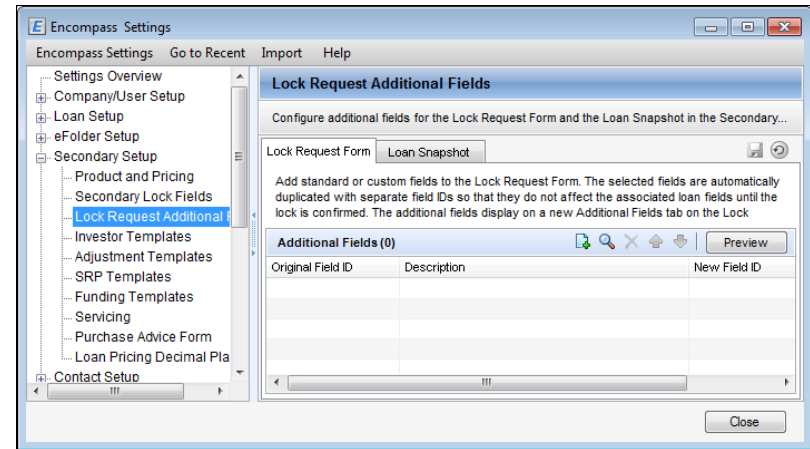
Use the Lock Request Additional Fields setting to add fields to the Lock Request form and the Loan Snapshot in the Secondary Registration tool.

- On the Lock Request form, the fields display on a new Additional Fields tab.

- On the Loan Snapshot tab, the fields display at the bottom of the tab in a new Loan Additional Information section.

### To Add a Field:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Lock Request Additional Fields**.



- 4 Click the **Lock Request Form** or **Loan Snapshot** tab.
  - 5 Click the **New** icon.
  - 6 In the Add Required Fields window, enter the field IDs for the fields you want to add to the form, and then click **Add**.
    - The fields display on the forms in the same order that you enter them on the Add Required Fields window.
- NOTE:** To add more than 10 field IDs, enter the initial 10 field IDs, and then click **Add More**.
- 7 When finished, click the **Save** icon.

### To Add a Field using the Find Feature:

- 1 Click the **Lookup** icon.
- 2 In the Find a Form section on the left, select a form.
- 3 Right-click a field to select it. The field turns orange.
- 4 When finished, click **OK**.

# Auto-Lock

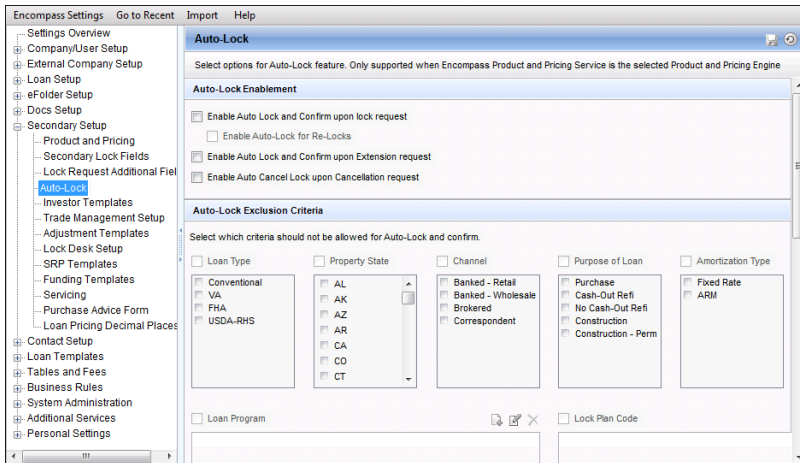
**NOTE:** This feature was introduced in Encompass 17.2.

This setting provides the ability to designate which lock submissions are not eligible for Auto-Lock.

- The Auto-Lock setting is supported only when the Encompass Product and Pricing Service (EPPS) is selected as the product and pricing engine. If EPPS is not the product and pricing engine, this setting will be disabled.
- If the Enable Auto Lock and Confirm upon lock request check box is not selected, the Auto-Lock Exclusion Criteria and Auto-Lock Exclusion Criteria Rules sections will be disabled.

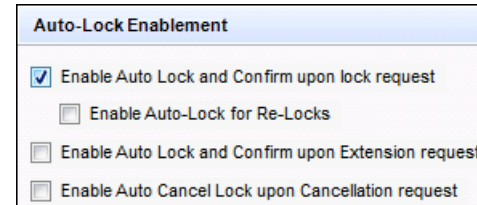
## To Set Up Auto-Lock Settings

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Auto-Lock**.



- 3 In the Auto-Lock Enablement section, select your options for auto-lock and confirm.

**NOTE:** To consolidate all auto-lock related settings, the Auto Lock and Confirm settings on the Product and Pricing setting screen have been moved to this section.



- Select the **Enable Auto Lock and Confirm upon lock request** check box to enable automatic lock and confirmation of lock requests.
  - Historical pricing and worst case pricing tool requests will also be automatically locked and confirmed.
- Select the **Enable Auto-Lock for Re-Locks for Active and Inactive Locks** check box to enable automatic lock and confirmation of re-lock requests, regardless of the **Request Lock Status** on the Lock Request Form.
  - Get Pricing requests will also be automatically locked and confirmed.

**NOTE:** This setting was renamed in the Encompass 17.3 August Service Pack from **Enable Auto-Lock for Re-Locks** to **Enable Auto-Lock for Re-Locks for Active and Inactive Locks**.

- Select the **Enable Auto Lock and Confirm upon Extension request** check box to enable automatic lock and confirmation of extension requests.
- Select the **Enable Auto Lock and Confirm upon Cancellation request** check box to enable automatic lock and confirmation of cancellation requests.



- In the Auto-Lock Exclusion Criteria section, select which criteria should be excluded from auto-lock and confirm. If **Enable Auto Lock and Confirm upon lock request** or **Enable Auto-Lock for Re-Locks** is selected, the request will not be auto-locked and confirmed if any of the loan/lock criteria match the selected (check marked) criteria in this section.

- The “Parent” (section) setting must be selected (e.g., Loan Type, Channel, Loan Program, etc.) before any “Child” entries under the “Parent” can be selected.
- If **Enable Auto Lock and Confirm upon lock request** is not selected, this section will be disabled.
- For Loan Program or Lock Plan Code, when the **Add** icon is clicked, a pop-up screen that accepts free form text is displayed.

- Add button** - When entries have been made and the **Add** button is clicked, any completed rows are populated onto the Loan Program grid with any duplicates automatically dropped. The dialog box will then close.

- Add More button** - When entries have been made and the **Add More** button is clicked, any completed rows are populated onto the Loan Program grid with any duplicates automatically dropped. The entries in the dialog box are cleared and available for additional entries.

- In the Auto-Lock Exclusion Criteria Rules section, you can create and manage rules that control the values that are not eligible for auto-lock. If **Enable Auto Lock and Confirm upon lock request** is selected, the request will not be auto-locked and confirmed if any of the exclusion rules are active. Auto-Lock Exclusion Criteria Rules can only be created using field IDs on the Lock Request Form.

- Click the **New** icon to open the Auto-Lock Exclusion Criteria Rule pop-up screen.

- In the **Create a Rule Name** field, enter a name for your rule.
- In the **Advanced Conditions** box, apply the conditions for the rule.
- Click the **Lookup** icon (magnifying glass) to open the Advanced Conditions Editor.



- Click the **Add Filter** icon to open the Add/Edit Search Filter pop-up screen.

- Click the **Lookup** icon (magnifying glass) to open the Select Field pop-up screen.

Category	Description	Field ID	Borrower Pair
Rate Lock	203(k)	3844	
Rate Lock	Address	2942	
Rate Lock	Amortization Type	2953	
Rate Lock	Amortization Type %	2954	
Rate Lock	Amortization Type ARM	2956	
Rate Lock	Amortization Type Other	2957	
Rate Lock	Amortization Type Yrs	2955	
Rate Lock	Amount Paid in Cash Amount	3047	

- Add fields, found on the Lock Request Form, to the Add/Edit Filter pop-up screen.
  - Complete the remaining fields.
  - When done, click **OK**.
  - Repeat until you have added all the filters needed, and then click **OK**.
  - When your rule is complete, click **Save**.
- 6** Click the Save icon to save your changes.
- If a Parent setting is cleared but there are Child entries selected under the Parent, a message is displayed that states the Child entries will be disabled but will persist and be displayed (but cannot be edited).

## Investor Templates

Use the Investor Templates tool to create investor information that users can apply to fields on Loan Trades screens as well as the Secondary Lock, Secondary Registration, and Shipping Details tools.

### To Create an Investor Template:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Investor Templates**.
- 3 On the Investor Templates window, click the **New** icon.

- 4 On the Create/Edit Investor Template window, enter the Investor Name, complete information on each tab, and then enter information in the Loan Trade Management and HMDA Information sections at the bottom of the window (refer to the detailed instructions below).

**TIP:** The information on each tab (Secondary, Ship To, Customer Service, and Trailing Docs) can be saved as separate entries in the Business Contacts tool under the Investor category. The information is then available to apply as needed (such as on the Shipping Detail form).

- 5 When finished, click **Save**.

### Secondary Tab

This is the basic information for the investor. The Name may be the same as the Investor Name, or the name of a third-party, subsidiary, or branch that manages bulk sales for the investor.

### Ship To Tab

The name and contact information for the company that the loan documents are shipped to.

### Customer Service Tab

The name and contact information for the company that will handle customer-service issues related to the loan.

### Trailing Docs Tab

The name and contact information for the company that will receive post-closing trailing documents.

### Payment Tab

The name and contact information for the company that will receive payments.

### Insurance Tab

The name and contact information for the company that will provide insurance.

### Note Delivery Tab

The name and contact information for the company that the note is delivered to.

### Tax Notice Tab

The name and contact information for the company that will provide tax notices.

### Mortgage Insurance Tab

The name and contact information for the company that will provide mortgage insurance.

### Loan Delivery Tab

The name and contact information for the company

### Loan Trade Management Section

- 1 If this investor purchases bulk loans, select **Yes**. The investor template will be available for selection on the Loan Trades tab.
- 2 In the Delivery Time Frame field, enter the number of days to add to the Commitment Date to determine the expected Investor Delivery Date.

### HMDA Information Section

- Select an option for Type of Purchaser to have the selection populated to the Type of Purchaser field on the HMDA Information form when the investor template is applied to a loan file.

## EPPS Loan Program Table

**NOTE:** This feature was introduced in Encompass 17.3.

This setting enables users to select loan programs that can be matched against EPPS for eligibility and loan pricing when setting up trade loan eligibility.

### To Populate the EPPS Loan Program Table Setting:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **EPPS Loan Program Table**.

Program ID	Program Name
14178	Agency HBAI 10/1 ARM
14176	Agency HBAI 5/1 ARM
14177	Agency HBAI 7/1 ARM
14175	Agency HBAI Fixed 15
14250	Agency HBAI Fixed 20

- 3 Click **Populate from EPPS** in the right hand corner.
- 4 Enter your EPPS login credentials when the EPPS login dialog box is displayed, and then click **Continue**.
- 5 Click **OK** after the import is completed.

**NOTE:** If you click **Populate from EPPS** again, a warning message will appear and the table will be cleared before it is repopulated.

## To Delete EPPS Loan Programs

- 1 Select the programs you want to delete.
- 2 Click the **Delete** icon.
- 3 Click **Yes** when prompted to confirm your action.

## Trade Management Setup

Use the Trade Management Setup setting to manage the Trade Management module.

### Trade Management Fields

Use the Trade Management Fields setting to create and edit options that display on the specified drop-down lists on the Details tabs for Security Trades, Loan Trades, Master Commitments, and Correspondent Trades. You can specify the options that are visible on the drop-down lists for Commitment Type, Trade Description, Security Type, and Security Term.

### Add an Option

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Trade Management Setup**.

Security Type	Program Type	Term
FNMA	Fixed	60 - 120 mths
FHLMC		
GNMA I		
GNMA II		

- 3 In one of the sections on the setting, click the **Add** icon and type a Description.

- 4 For Security Type Field Values, you have the option of selecting a Program Type from the list and entering a range of months for the Term.
  - The values are populated in the corresponding fields for Security Trades and Loan Trades when the security type is selected from the drop-down list. If the fields are left blank in the setting, existing data in the loan field is not overwritten when the option is selected.
- 5 When finished, click **OK**.

### Edit an Option

- 1 Select an option, and then click the **Edit** icon.
- 2 Edit the option, and then click **OK**.

### Move an Option

- Select an option, and then click the Up and Down icons to reposition the option. The order of the options in the setting sets the order of the options on the drop-down list.

### Delete an Option

- Select an option, and then click the Delete icon.

### Trade Management Tabs

Select the tabs to be displayed in the Trade Management module.

- If **Enable Security Trades, Loan Search, Loan Trades, and Master Contracts tab** is selected, those tabs are enabled in the Trade Management module.
  - NOTE:** This is the default option.
- If **Enable MBS Pools tab** is selected, the MBS Pools tab is enabled in the Trade Management module.
  - When you enable the MBS Pools (Mortgage Backed Security Pools) functionality, you can track MBS Pools and related fields and to carry those fields to the loan level.
- If **Enable Fannie Mae PE MBS Pools Type and GSE Commitments tab** is selected, both the Fannie Mae PE MBS Pool type and the GSE Commitments tab is enabled in the Trade Management module.
- If **Enable Correspondent Trades tab** is selected, the Correspondent Trades tab is enabled in the Trade Management module.
  - If **Allow Best Efforts for Correspondent Trades** is selected, the Best Efforts commitment type is enabled for correspondent trades.

- If **Enable Correspondent Masters tab and enforce Masters for all Delivery Types (Includes Auto-create for individual Delivery Types)** is selected, the Correspondent Masters tab is enabled in the Trade Management module.
  - To disable this setting, you must first remove all correspondent trades from correspondent master commitments.
- If **Enable Auto-create of Correspondent Trades for Individual Delivery Type** is selected, Encompass will automatically create correspondent trades for all individually confirmed lock requests.
  - If **Enable Correspondent Masters tab and enforce Masters for all Delivery Types (Includes Auto-create for individual Delivery Types)** is selected, then the setting is automatically selected and cannot be cleared.
  - If **Enable Correspondent Masters tab and enforce Masters for all Delivery Types (Includes Auto-create for individual Delivery Types)** is not selected, then the setting is available to be selected or cleared.
- For Encompass 17.3 or later:
  - When both **Allow Best Efforts for Correspondent Trades** and **Enable Auto-create of Correspondent Trades for Individual Delivery Type** are enabled, correspondent trades for both “Individual Best Efforts” and “Individual Mandatory” loans being locked can be created.
  - When **Allow Best Efforts for Correspondent Trades** is disabled and **Enable Auto- create of Correspondent Trades for Individual Delivery Type** is enabled, correspondent trades for “Individual Mandatory” loans being locked can be created, but correspondent trades for “Individual Best Efforts” loans being locked cannot be created.
  - When an individual loan is locked and a correspondent trade is auto-created:
    - The **Commitment Type** in the Correspondent Buy Side Lock and Pricing Summary column of the lock snapshot is populated with the **Commitment Type** in the lock request.
    - The **Delivery Type** in the Correspondent Buy Side Lock and Pricing Summary column of the lock snapshot is populated with the **Delivery Type** in the lock request.
- If **Enable TPO Trade Management** is selected, the Trade Mgmt tab under External Company Setup Company Details is enabled.
 

**NOTE:** These settings are available in Encompass 17.3 and later. In Encompass 17.4 and later, the **View Correspondent Master Commitment** setting is available. The **Request Pair Off** and **Receive Commitment Confirmation** settings are disabled (will be available in a future release).

- If **View Correspondent Trade** is selected, TPO Connect users can view the correspondent trade pipeline, view correspondent trade details, and view assigned loans.
 

**NOTE:** When **Enable TPO Trade Management** is selected, this setting is automatically enabled.
- If **View Correspondent Master Commitment** is selected, TPO Connect users can view the correspondent master commitment pipeline, view correspondent master commitment details, and view assigned correspondent trades.
- If **Loan Eligibility to Correspondent Trade** is selected, TPO Connect users can find eligible loans (based on trade filters).
- If **EPPS Loan Program Eligibility/Pricing** is selected, TPO Connect users can select EPPS loan programs, determine loan eligibility using EPPS loan programs, and obtain LLPA and SRP pricing from EPPS.
 

**NOTE:** If **EPPS** is not selected as the product and pricing provider on the **Product and Pricing** setting (under **Secondary Setup**), this setting is disabled.
- If **Loan Assignment to Correspondent Trade** is selected, TPO Connect users can assign loans to correspondent trades.
 

**NOTE:** When **Loan Eligibility to Correspondent Trade** is selected, this setting is automatically enabled.
- If **Loan Deletion from Correspondent Trade** is selected, TPO Connect users can remove one or more loans from correspondent trades.
- If none of the check boxes are selected, a warning, indicating at least one Trade Management tab setting is required, is displayed.

### Loan Synchronization

Save the mapping of Trades fields for synchronization with Loan Data fields for loan/correspondent trades and MBS pools so you do not need to set it each time loans are updated.

- If **Apply selections below to all updated loans** is selected, when you click the **Update Selected Loans/Update All Loans** button on the **Loans** tab for a trade or pool, the **Apply to All Loans** check box will be selected in the Loan Data Synchronization pop-up window. Otherwise, the check box will not be selected.
- If **Start update immediately after selecting Update Loans** is selected, the Loan Data Synchronization pop-up window will not be displayed when the **Update Selected Loans/Update All Loans** button on the **Loans** tab for a trade or pool is clicked and the trade or pool will automatically be placed in the Trade Update Queue. Otherwise, the pop-up window will be displayed.

The fields selected on the Loan Trades and MBS Pools tabs in this section will be displayed in the corresponding (trade or pool) Loan Data Synchronization pop-up window when the **Update Selected Loans/Update All Loans** button is clicked on the trade or pool's **Loans** tab.

### Auto Correspondent Trade Commitment Numbering

Select whether or not to have Encompass auto generate correspondent trade commitment numbers.

**NOTE:** Each correspondent trade commitment number must be unique.

If the setting is enabled:

- The trade commitment number has a maximum of 15 characters.
- You can indicate a starting number. For example, if the starting number is 1500, when a correspondent trade (CT) is created, that commitment number will be 1500, the next will be 1502, the next will be 1503, and so on.
- Once saved, you can edit the starting number. For example, if the original starting number is 1500, a CT is created with the commitment number of 1500, and then the starting number is changed to 1000, the next CT will have a commitment number of 1001, the next will be 1002, and so on.

**NOTE:** If the starting number is changed, a warning, indicating the starting number will be applied to all new correspondent trades created, is displayed.

If the setting is not enabled, your users must manually enter a correspondent trade commitment number.

### Fannie Mae Product Name Values

Use this section to manage the list of Fannie Mae loan products that will be available for users to select when viewing GSE Commitment details and Fannie Mae PE MBS Pool details in the Trades feature.

**NOTE:** The product name cannot contain any commas.

## Adjustment Templates

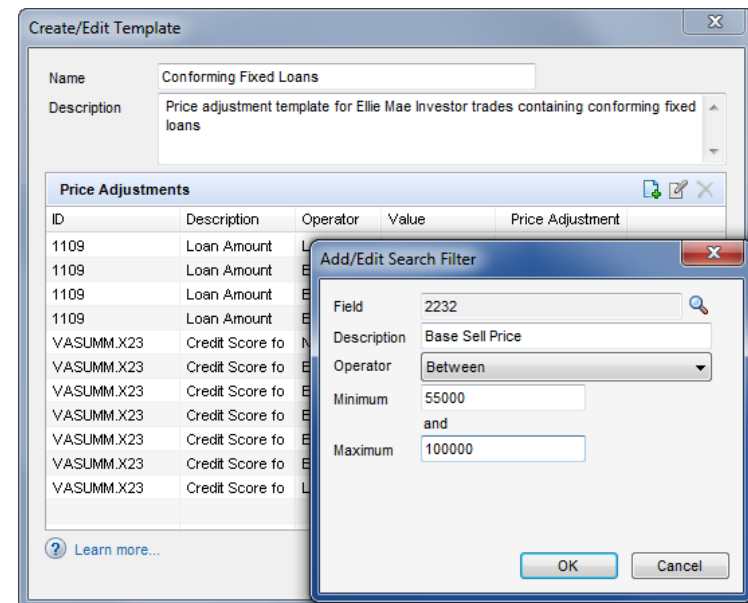
Use the Adjustment Templates setting to create templates of price adjustments that are applied to the loans in a trade. Price adjustments are based on characteristics of the loan or the borrower; for example, the amount of the loan or the borrower's credit score.

### To Create an Adjustment Template:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Adjustment Templates**.

- 3 Click the **New** icon.
- 4 Enter a Name and Description for the template, and then click the **New** icon to add price adjustment details.
 

**TIP:** If your template is for investor-specific adjustments, include the investor's name in the template Name and/or Description.
- 5 Type a price adjustment, and then click the **New** icon.
- 6 On the Add/Edit Search Filter window, click the **Lookup** icon.
- 7 On the Select Field window, double-click to select a field from the list. The list is comprised of a default set of loan fields and any loan fields added to the Reporting Database.
  - Or, type one or more characters and click **Find**. The first occurrence of the characters in any column is found.



- 8 Select an Operator, enter (or select) required Values, and then click **OK**.
  - The Operator and Value define how the field will be used to define the adjustment. For example: Field ID= **1109** (Loan Amount), Operator = **Greater than**, Value = **250000**.
- 9 For multiple filters, use the **AND/OR** button to indicate how the filters are applied. Use **and** when you want all the selected filters to apply to the loans. Use **or** when you want to locate loans that match any of the selected filters.

**10** For multiple filters, use parentheses to control the order in which the filters are evaluated. Click **Parentheses**, select the filters to group, click the **New** icon, and then click **OK**.

**11** Back on the Create/Edit Template window, double-click the cell in the Price Adjustment column, and then type a percentage value for the adjustment when the condition is met.

- If the investor will pay the adjustment amount when the conditions are met, enter a positive number. If the investor will receive a discount, enter a negative number.

**12** To add more adjustment entries, click the **New** icon, and repeat steps 5-8.

- Or, to place a new entry above an existing entry, select an existing entry, click **Insert**, and repeat steps 5-8.

**13** When finished, click **Save**.

## Lock Desk Setup

Use the Lock Desk Setup setting to manage expiration settings, configure the lock desk calendar, and set up lock desk hours and Overnight Rate Protection (ONRP).

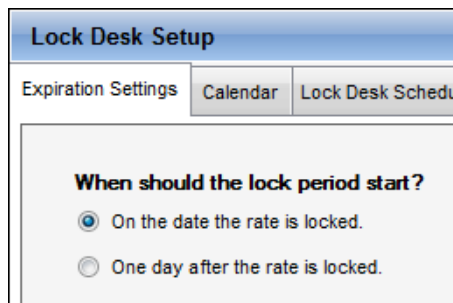
### Expiration Settings

Use the Expiration Settings tab to set the starting point for calculating the rate lock expiration date.

**NOTE:** By default, the starting point is the date the rate is locked.

#### To Set the Starting Point for the Rate Lock:

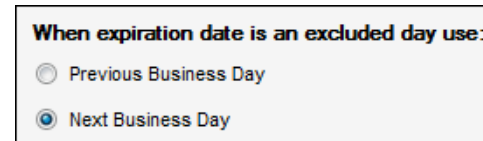
- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Lock Desk Setup**.



- 3 Select one of the two options for the start of the lock period.
- 4 Click the **Save** icon.

#### To Set Behavior When Expiration Date is Excluded Day:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Lock Desk Setup**.



- 3 Select one of the two options for how to treat the expiration date when it is an excluded day.
- 4 Click the **Save** icon.

#### To Set Loan Estimate Rate Lock Expiration Default:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Lock Desk Setup**.



- 3 Set the time and time zone when the rate lock should expire.
- 4 Click the **Save** icon.

## Calendar

Use the Calendar tab to set the lock desk calendar.

#### To Select a Lock Expiration Calendar:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Lock Desk Setup**.

3 Click on the **Calendar** tab.

4 Select one of the three options for the start of the lock period:

- **U.S. Postal Calendar** - Lock expirations cannot occur on Sundays or legal holidays. The read-only calendar blocks out Sundays and federal holidays.
- **Company Calendar** - The administrator can select days to exclude from your company calendar. The read-only calendar blocks out the days selected by your administrator.
  - To configure the company calendar, click **Compliance Calendar** (under **Loan Setup > Compliance Calendar**), select **Our Company Calendar**, and then click days to exclude from your business calendar.

**NOTE:** The Company Calendar is also used to indicate business days when determining compliance with RESPA regulations. Be sure your lock expiration settings do not conflict with RESPA compliance.

- **None** - Lock expirations may occur on any day of the week. The read-only calendar does not show any blocked out dates.
- **Custom Lock Desk Calendar** - The administrator can select the days to exclude from the calendar.

**NOTE:** Federal holidays are blocked out by default.

- To configure the calendar:
  - At the top left of the screen, click the **Back** or **Forward** arrows to change the calendar year.

- Click a date to exclude it from the calendar. A pink background is added to the date.
- Click an excluded date to include it in the calendar. The pink background is removed from the date.
- Select **Exclude Saturdays** to exclude all Saturdays from the calendar.
- Select **Exclude Sundays** to exclude all Sundays from the calendar.

5 At the top right of the screen, select the **Apply to Lock Extensions** check box to apply the lock expiration calendar settings to lock extensions.

6 Click the **Save** icon.

## Lock Desk Schedule/ONRP

Use the Lock Desk Schedule/ONRP tab to manage when lock requests are allowed to be submitted and specify time and dollar limits for ONRP by channel. You can set up a central Lock Desk or Lock Desks by channel (Retail, Wholesale, or Correspondent), as well as set up Saturday and Sunday Lock Desk hours.

If Overnight Rate Protection (ONRP) has been enabled, the specified Lock Desk End Times will establish the ONRP Start Times for those channels/days of the week. If the Saturday or Sunday Lock Desk hours are specified, then any associated ONRP Weekend/Holiday Coverage will be disabled and specific ONRP hours will need to be set up that complement the Saturday or Sunday Lock Desk hours if a special ONRP time window(s) is desired on the weekend.

### 24 Hour Lock Desk

You can now set up a 24 hour Lock Desk for every weekday and/or Saturday and Sunday. When setting up a 24 hour Lock Desk, we strongly recommend that both the Start and End Times be entered as 12:00 AM. This will avoid having the Lock Desk open on one day and closed on the next.

**NOTE:** Whenever Lock Desk hours are set to 24 hours, the corresponding ONRP Settings will not allow the entry of an ONRP time window.

### To Set Up the Lock Desk Hours:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Lock Desk Setup**.



3 Click on the **Lock Desk Schedule/ONRP** tab.

4 Select the **Enable Encompass Lock Desk Settings** check box to enable the tab and transfer management of the lock desk from EPPS (or TPO WebCenter) to Encompass.

5 Select either **Central Lock Desk Hours** for one Lock Desk, or **Channel Lock Desk Hours** for Lock Desks by channel.

**Central Lock Desk**

One set of Lock Desk settings is displayed and all three channel tabs are displayed in the ONRP Settings section.

1 Select **Central Lock Desk Hours**.

2 Enter a start and end time for the Lock Desk. For Saturday and Sunday, you must select **Saturday Hours** and/or **Sunday Hours** first.

**NOTE:** *The lock desk hours can now flow from one day into the next.*

- If ONRP is enabled (for any channel) and the Lock Desk **End Time** is changed, a warning will be displayed stating that the **ONRP Start Time** will also be updated.
- If the **ONRP End Time** overlaps with the Lock Desk **Start Time**, a warning will be displayed.

• If the Start and End Times are the same, the lock desk will be open for 24 hours.

**NOTE:** *We strongly recommend that both the Start and End Times be entered as 12:00 AM. This will avoid having the lock desk open on one day and closed on the next.*

3 Enter the message that will be displayed when a lock is submitted outside of the lock desk hours. This is a required field and cannot be blank.

**NOTE:** *A default message is provided and will be used if it is not edited.*

4 Select the **Shut Down Lock Desk (Temporary)** check box if the lock desk must be temporarily shut down for emergency maintenance or other unusual circumstance. This is a required field and cannot be blank. It will be enabled for all three channels.

**NOTE:** *When **Shut Down Lock Desk (Temporary)** is selected, no lock requests will be accepted by Encompass during that time and the Lock Desk Shut Down message will be displayed.*

5 Enter the message that will be displayed when **Shut Down Lock Desk (Temporary)** is selected.

**NOTE:** *A default message is provided and will be used if it is not edited.*

6 Click the **Save** icon.

**Channel Lock Desk**

Three sets of Lock Desk settings (one for each channel) are displayed as tabs and only the selected channel is displayed in the ONRP Settings section.

1 Select **Channel Lock Desk Hours**.

2 Select the channel you want to set up Lock Desk hours for.

3 Enter a start and end time for the Lock Desk. For Saturday and Sunday, you must select **Saturday Hours** and/or **Sunday Hours** first.

**NOTE:** *The lock desk hours can now flow from one day into the next.*

- If ONRP is enabled (for any channel) and the Lock Desk **End Time** is changed, a warning will be displayed stating that the **ONRP Start Time** will also be updated.
- If the **ONRP End Time** overlaps with the Lock Desk **Start Time**, a warning will be displayed.
- If the Start and End Times are the same, the lock desk will be open for 24 hours.

**NOTE:** *We strongly recommend that both the Start and End Times be entered as 12:00 AM. This will avoid having the lock desk open on one day and closed on the next.*

4 Enter the message that will be displayed when a lock is submitted outside of the lock desk hours. This is a required field and cannot be blank.

**NOTE:** *A default message is provided and will be used if it is not edited.*

- 5 Select the **Shut Down Lock Desk (Temporary)** check box if the lock desk must be temporarily shut down for emergency maintenance or other unusual circumstance. This is a required field and cannot be blank. It will be enabled for all three channels.

**NOTE:** When **Shut Down Lock Desk (Temporary)** is selected, no lock requests will be accepted by Encompass during that time and the Lock Desk Shut Down message will be displayed.

- 6 Enter the message that will be displayed when **Shut Down Lock Desk (Temporary)** is selected.

**NOTE:** A default message is provided and will be used if it is not edited.

- 7 Click the **Save** icon.

### To Set Up ONRP Channel Setting:

You can set up ONRP to align with the Lock Desk hours by channel when present (Retail, Wholesale, or Correspondent), as well as set up Saturday and Sunday ONRP hours when enabled in the Lock Desk Hours section of the Lock Desk Setup setting.

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Lock Desk Setup**.
- 3 Click on the **Lock Desk Schedule/ONRP** tab.

- 4 Select **Enable ONRP** for the appropriate channels to enable that channel's settings.

- The **ONRP Start Time** is set to the Lock Desk **End Time** and cannot be edited.
- The **ONRP End Time** cannot be past the Lock Desk **Start Time**.

**NOTE:** If **Weekend/Holiday Coverage** is selected, the **ONRP End Time** must be set to A.M.

- 5 Select whether you want the ONRP coverage to be continuous or a specific time period.

- 6 If you select **Continuous Coverage**:

- The **ONRP End Time** is set to the Lock Desk **Start Time** and cannot be edited.
- **Weekend/Holiday Coverage** is selected and cannot be edited.

- 7 If you select **Specify Time**:

- Enter the **ONRP End Time**.
- Select whether you want **Weekend/Holiday Coverage**.

- 8 Select whether you want **No Maximum Limit** or not.

- If selected, the **ONRP Dollar Limit \$** and **ONRP Tolerance %** are blank and cannot be edited.
- If not selected, the **ONRP Dollar Limit \$** and **ONRP Tolerance %** can be edited.
  - **ONRP Dollar Limit \$** is a required field and supports up to 8 digits.
  - **ONRP Tolerance %** is an optional field and supports up to 2 digits.

- 9 Click the **Save** icon.

### To Set Up the ONRP Over Limit Message

- 1 Enter any additional information you would like the requestor to know about a lock request that is over the daily limit.

**NOTE:** A default message is provided and will be used if it is not edited.

- 2 Click **View Message** to see the standard and addendum messages in a pop-up window.
- 3 Click the **Save** icon.

## SRP Templates

Use the SRP Templates setting to create templates of Service Release Premium (SRP) adjustments that users can then select from the Trade Management feature and apply to the loans in a trade. A different template is typically created for each investor.

### To Create an SRP Template:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **SRP Templates**.

- 3 On the SRP Templates window, click the **New** icon.

Loan Amount	Base SRP	Base SRP Adjustment, If Impounds
0 - 50,000	0.500	-0.250
50,001 - 100,000	0.750	-0.250
100,001 - 200,000	0.875	-0.250
200,001 - 300,000	0.925	-0.250
300,001 - 375,000	0.900	-0.250
375,001 - 417,000	0.900	-0.250

State	SRP Adjustment	SRP Adjustment, If Impounds are Waived
All States		
Alabama		
Alaska		

- 4 On the Create/Edit SRP Table window, type the Name and Description that users will see when selecting the template.
- 5 In the SRP Details section, enter a minimum and maximum Loan Amount to establish the remover applying the Base SRP and adjustments.
- 6 Type the Base SRP value, as a percent of the loan.

7 Type the Base SRP Adjustment percent for loans whose escrow has been waived. This is typically a negative value.

**NOTE:** To waive a loan's escrow, select the **Waived** option for the **Impounds Waived** field on the **Lock Request Form** or the **Secondary Registration tool** (**Current Loan tab**).

8 If additional adjustments are required for specific locations:

- Select a location from the SRP Adjustment Based on Geography list.
- Click the SRP Adjustment field to the right of the location and type the adjustment percent. This adjustment percent is added to the Base SRP value.
- Click the SRP Adjustment, if Impounds are Waved field to the right of the location and type the adjustment percent. This adjustment percent is added to the Base SRP value if impounds are waived in the specified state or geographic location.
- Select and add additional location-specific adjustments as required.

9 When finished entering SRP values for the range, click the **New** icon to add the SRP details to the SRP table.

10 If prompted, click Yes to save your changes to the current SRP pricing.

11 Repeat steps 5 through 10 to create entries for additional loan-amount ranges.

12 Click **Save** to save the template.

## Funding Templates

Use the Funding Templates setting to create templates of the fees that are typically deducted from the loan amount when calculating the wire transfer amount on the Funding Worksheet.

### To Create a Funding Template:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Funding Templates**.

3 Click the **New** icon.

800. Items Payable in Connection with Loan		Borrower / Seller	
801. Our Origination Charge			
801a. Loan Origination Fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
801b. Application Fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
801c. Processing Fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
801d. Underwriting Fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
801e. Broker Fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
801f. User Defined 1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
801g. User Defined 2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
801h. User Defined 3	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
801i. User Defined 4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
801j. User Defined 5	<input type="checkbox"/>	<input type="checkbox"/>	
802. Your Credit or Points	<input type="checkbox"/>	<input type="checkbox"/>	
804. Appraisal Fee	<input type="checkbox"/>	<input type="checkbox"/>	
805. Credit Report	<input type="checkbox"/>	<input type="checkbox"/>	
806. Tax Service	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

4 Type a Template Name and Description.

5 Select the borrower and/or seller check boxes for those fees that will be deducted from the loan amount.

**NOTE:** The template will only be applied to fees that were paid by the selected payer (borrower or seller). For example, if you select the borrower check box for line 1302 (Pest Inspection), but the actual fee was paid by the seller, the fee will not be deducted from the wire transfer amount. If appropriate, you may want to select both the Borrower and Seller check boxes.

6 When finished, click **Save**.

## Servicing

The funder of a loan may need to temporarily assume mortgage servicing responsibilities until the loan has been transferred for purchase. This includes the collection of loan payments and distribution of escrow payments.

Use the Servicing screen to define the mortgage statement printing/ mailing date, forms to use for printing mortgage statements, and fees for late payments.

## To Configure Servicing Terms:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Servicing**.

State	Minimum	Maximum
Alabama		
Alaska		
American Samoa		
Arizona		
Arkansas		
California		
Colorado		

- 3 Select the number of days prior to the payment due date that the mortgage statement should be printed and mailed.
- 4 Select one or more forms to use for printing the mortgage statements.
  - To add a form to the list, click the **New** icon, select the form, and then click **Select**.
  - To remove a form from the list, select a form, and then click the **Delete** icon.
- 5 To enter late fees, select a state, and then enter the Minimum and Maximum amount that can be charged for a late payment in that state.
- 6 Click the **Save** icon to save your changes.

## Correspondent Purchase Advice

**NOTE:** This feature was introduced in Encompass 17.3.

This setting enables the Payment History and Escrow Details tabs on the Correspondent Purchase Advice Form, and enables key values to be set for the loan purchase calculations.

### To Set Up Correspondent Purchase Advice Settings:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Correspondent Purchase Advice**.

State	Minimum	Maximum
Alabama		
Alaska		
American Samoa		
Arizona		
Arkansas		
California		
Colorado		

- 3 Select **Enable Payment History tab and calculations** if you want to display the Payment History tab and enable any calculations on the tab.

**NOTE:** If this setting is not selected, the Enable Escrow Details tab and calculations will be disabled.
- 4 Select **Enable Escrow Details tab and calculations** if you want to display the Escrow Details tab and enable any calculations on the tab.

**NOTE:** If the **Enable Payment History tab and calculations** setting is not selected, this setting will be disabled.
- 5 In the **Cutoff Calendar Day – day of the month** field, enter the day of the month to be used as the cutoff day. The calculations will use dates that are either before the entered day or on/after the entered day. The Cutoff Calendar Day set is based on the number of days needed by the investor to satisfy the RESPA 15-day servicing transfer notification rule.

- 6 In the **Number of Months – Payment Amortization to display** field, enter the number of months to be displayed in the Payment Amortization Table on the Payment History tab.
- 7 In the **Per Diem Interest – Days per year** drop-down list, select how many days in the year to use in the per diem interest calculation.
- 8 In the **Per Diem Interest – Rounding** drop-down list, select how you want the per diem interest to be rounded.

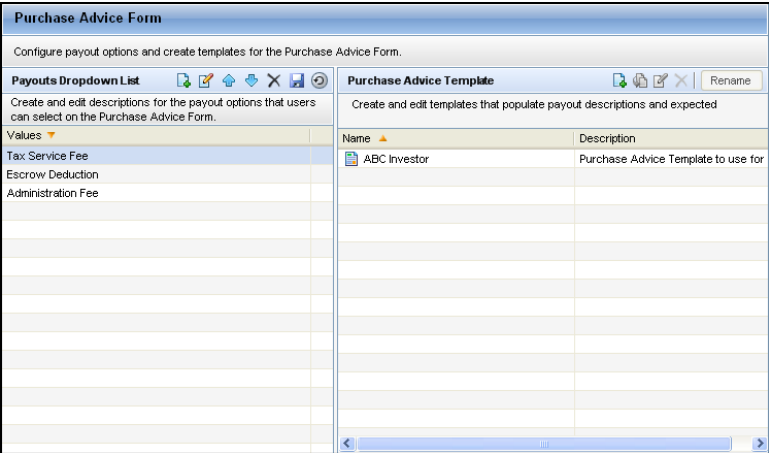
**NOTE:** When **Enable Payment History tab and calculations** is enabled, the *Per Diem Interest settings will override the Interest calculation on the Purchase Advice tab of the Correspondent Purchase Advice Form. When Enable Payment History tab and calculations is not enabled, the selected 'Interest' parameters on the Purchase Advice tab of the Correspondent Purchase Advice Form will be used instead.*

### Purchase Advice Form

Use the Purchase Advice Form settings to create two types of template information that users can select from the Purchase Advice Form. The Payouts Dropdown List contains descriptions of commonly used payouts. The Purchase Advice Template list contains complete templates that populate multiple payout lines with both a description and the expected value of the payout.

**To Create Payout Descriptions:**

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Secondary Setup**, and then click **Purchase Advice Form**.



- 3 In the Payouts Dropdown List area, click the **New** icon.
- 4 Enter a description for a payout and click **Save**.
- 5 Add additional items to the list as required.
- 6 Use the **Edit**, **Delete**, **Up**, and **Down** buttons to edit, delete, or change the position of the payout entries.
- 7 When finished, click the **Save** icon.

**To Create a Purchase Advice Template:**

- 1 In the Purchase Advice Template area, click the **New** icon.
- 2 Type a name for the template and then (with the new purchase advice template selected) click the **Edit** icon.
- 3 On the Create/Edit Template window, type a Description for the template. Users will see this description when they select from the list of templates.
- 4 In the left column, type a new description or select a description for the payout from the list you configured using the Payout Dropdown List.
- 5 In the right column, enter a value for the expected payout.
- 6 Repeat steps 4 and 5 for each payout entry.
- 7 When you have completed all your entries, click **Save**.

## Loan Pricing Decimal Places

Use the Loan Pricing Decimal Places Setting to configure the number of decimal places that display in the loan pricing fields. A list of fields that are affected by the setting displays at the bottom of the screen.

**Loan Pricing Decimal Places**

Configure the number of decimal places to show in loan pricing fields.

**Loan Pricing Decimal Places**

How many decimal places should be shown in loan pricing fields?

3

10

The following fields are affected by this setting:

Area	Field ID	Field Description
Secondary Registration	2161	Buy Side Base Price
Secondary Registration	2202	Buy Side Price Tot Adjustment
Secondary Registration	2203	Net Buy Price
Secondary Registration	2232	Base Sell Price
Secondary Registration	2273	Sell Side Price Tot Adjustment
Secondary Registration	2274	Net Sell Price
Secondary Registration	2218	Total Buy Price
Secondary Registration	2295	Total Sell Price
Secondary Registration	2296	Gain / Loss Percent
Trade		Price values in the Base Price table
Trade		Buy Up value in the Buy Up/Down section
Trade		Buy Down value in the Buy Up/Down section
Trade		Price Adjustment in the Price Adjustments section

### To Adjust the Number of Decimal Places:

- 1 Select the **3** or **10** option to set the number of decimal places.
- 2 When finished, click the **Save** icon to save your changes.

**NOTE:** When you change the option from 10 to 3, a confirmation message will inform you that pricing and pricing adjustments will be rounded to the nearest thousandth when the setting is saved. Select **Yes** to implement the setting change and rounding. Select **No** to cancel the setting change.



# Chapter 11

## Contact Setup

### Borrower Custom Fields

Use the Borrower Custom Fields setting to create up to 100 custom fields for your borrower contacts. You can assign a field type to each custom field. There are 17 field types, two of which are drop-down lists of predefined selections that you create.

#### To Create Borrower Custom Fields:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **Contact Setup**, and then click **Borrower Custom Fields**.

- 3 Click one of the five tabs (**Page 1, 2, 3, 4, or 5**) on which to add the custom field.
- 4 In the Custom Tab Name field, type a name for the tab. The name will display on the Borrower Contact screen.
- 5 In the first field (Custom Field 1), type a Field Description, and then (optionally) select a Field Type.
- 6 If you selected the field types **DROPDOWN** or **DROPDOWN-Editable**, complete the following steps to add options to the list from which the user will select. The **DROPDOWN-Editable** type allows users to select from a list or type a value.
  - Click the **Edit** icon to the right of the Field Type field.
  - On the Custom Field Options window, click **New**.

- Type the name of the option and click **OK**.
- Add additional options as required. Use the **Edit** and **Delete** buttons to change or delete entries.
- When finished creating the list, click **OK**.

7 Add additional custom borrower fields as required.

8 When finished, click the **Save** icon.

### Mapping Borrower Custom Fields to Loan Fields

You can map custom fields to loan fields so that contact information is automatically copied to a loan. For example, you can create a custom field for your contact's monthly income and map it to an existing loan field. The information is automatically copied to the loan fields when a new loan is created using the Originate Loan, Order Credit, or Product and Pricing buttons in the Contact Details section on the Borrower Contacts tab.

You can also configure mapped loan fields to write content back to the custom fields when borrower contact information is updated in the loan. These updates occur when a user clicks the **Synchronize** icon on the Borrower Summary or when a user updates contact information at the completion of a milestone.

**NOTE:** If the contact's record is open on the **Contacts** tab when you synchronize or update the borrower information, you must close and reopen the contact record to view the changes.

#### To Map Borrower Custom Fields to Loan Fields:

- 1 In the Loan Field ID field, enter the ID for the loan field that will be mapped to the custom field. The Loan Field Description populates automatically.

**NOTE:** To find a loan field ID, open the loan and move your mouse over the field. The field ID displays.

- 2 To map loan field changes back to a custom field, select the **Both Ways** option.
- 3 Click the **Save** icon.

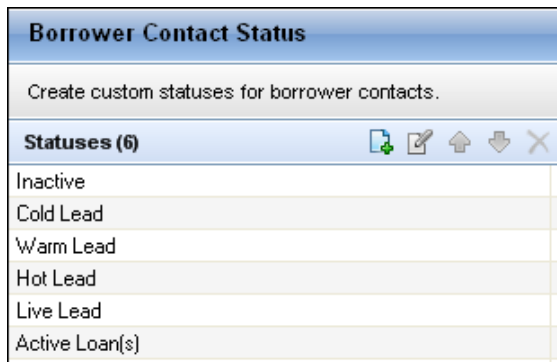
When finished, you can click the **Lookup** icon to the right of each Loan Field ID to view the ID, description, type, and mapping relationship.

## Borrower Contact Status

Use the Borrower Contact Status setting to create a predefined list of custom statuses for your borrower contacts. The Status field (and list of custom statuses) displays on the Extra tab of the Borrower Contacts screen.

### To Create a Borrower Contact Status:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **Contact Setup**, and then click **Borrower Contact Status**.



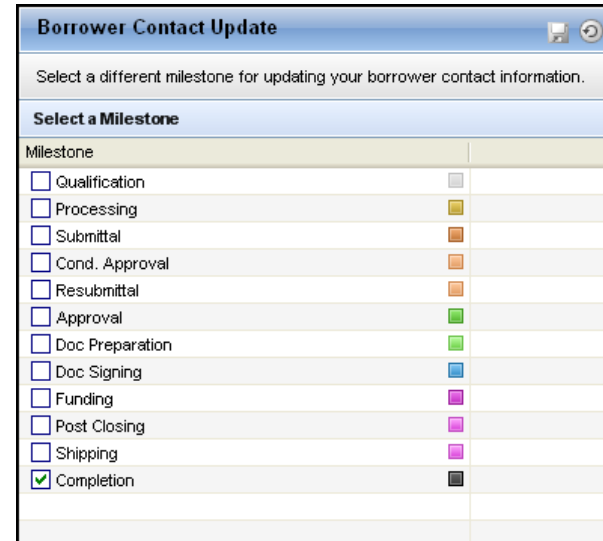
- 3 Click the **New** icon and type the name of the status.

## Borrower Contact Update

By default, users are prompted to update borrower contact information when the Completion milestone is finished. Use the Borrower Contact Update screen to change the milestone to update the information earlier.

### To Change the Milestone Selection:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **Contact Setup**, and then click **Borrower Contact Update**.



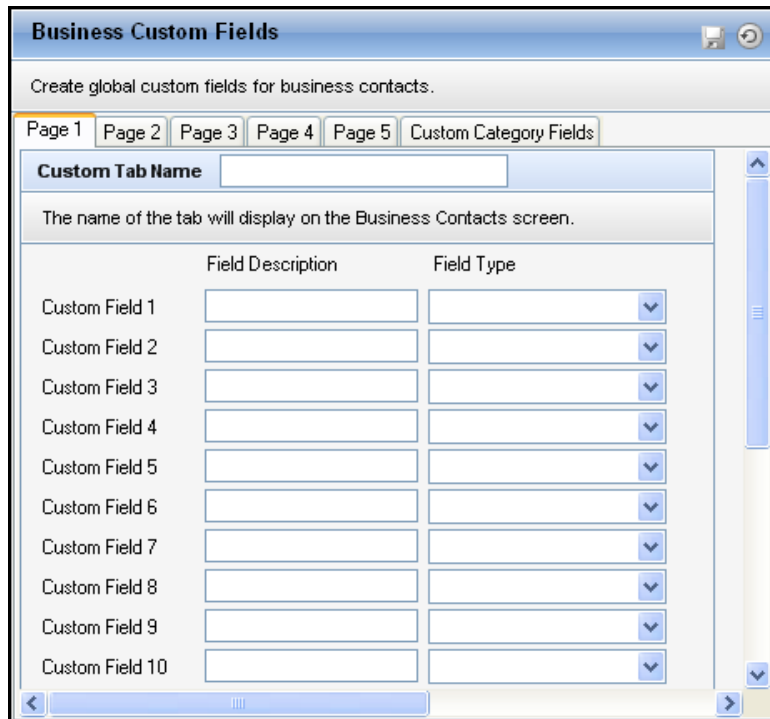
- 3 Select the milestone where the update prompt will occur.
- 4 Click the **Save** icon.

## Business Custom Fields

Use the Business Custom Fields setting to create up to 100 custom fields for your business contacts. You can also create up to 20 category-specific fields for each business category. There are 17 field types, two of which are drop-down lists of predefined selections that you create.

### To Create Business Custom Fields:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **Contact Setup**, and then click **Business Custom Fields**.



- 3 Click one of the Page tabs where the custom fields will be added.
- 4 Type a name for the tab. The name will display on the Business Contact tool.
- 5 In the first field (Custom Field 1), type a Field Description, and then select a Field Type (Field Types are optional).

- 6 If you selected the field types **DROPDOWN** or **DROPDOWN-Editable**, complete the steps below to add options to the list from which the user will select. The **DROPDOWN-Editable** type allows users to select from a list or type a value.
  - Click the **Edit** to the right of the Field Type field.
  - On the Custom Field Options window, click **New**.
  - Type the name of the option and click **OK**.
  - Add additional options as required. Use the **Edit** and **Delete** buttons to change or delete entries.
  - Click **OK**.
- 7 Add additional custom borrow fields as required.
- 8 When finished, click the **Save** icon.

### To Create Category-Specific Custom Fields:

- 1 On the Business Custom Fields screen, click the **Custom Category Fields** tab.
- 2 Select the category the new fields will apply to, such as Appraiser.
- 3 Complete steps 5 through 8 above to add custom fields for the selected category.

## Mapping Custom Category Fields to Loan Fields

You can map custom category fields to loan fields so users can automatically copy content when a business contact is added to a loan using the Address Book. You can also configure the mapped loan fields to write content back to a business contact's record on the Contacts tab. The information is automatically copied to the custom fields when a new contact is added to your business contacts using data from a loan.

### To Map Custom Category Fields to Loan Fields:

- 1 On the Custom Category Fields tab, in the Loan Field ID field, enter the ID for the loan field that will be mapped to the custom field. The loan field description populates automatically.

Map Custom Fields to Loan Fields (Optional)		
"One Way" writes custom field data to the loan file, and "Both Ways" also writes data from the loan file back to the custom field.		
Loan Field ID	Loan Field Description	Both Ways
L74	HUD1 Settlement Agent	<input checked="" type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

**NOTE:** To find a loan field ID, open the loan and move your mouse over the field. The field ID displays.

- 2 To map your loan field changes back to the custom fields, select the **Both Ways** option.
- 3 Click the **Save** icon.

After you finish, you can view the IDs, descriptions, types, and mapping relationships for the configured fields by clicking the **Lookup** icon to the right of the Loan Field ID field.

## Business Categories

Use the Business Categories setting to create custom categories for your business contacts that meet the specific requirements of your business.

### To Create a Business Category:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **Contact Setup**, and then click **Business Categories**.



- 3 Click the **New** icon, and then type the name of the business category.

## Public Business Contact Groups

Use the Public Business Contact Groups setting to create subsets of your public business contacts. Using business contact groups, you can create groups that are targeted to the needs of different groups of users.

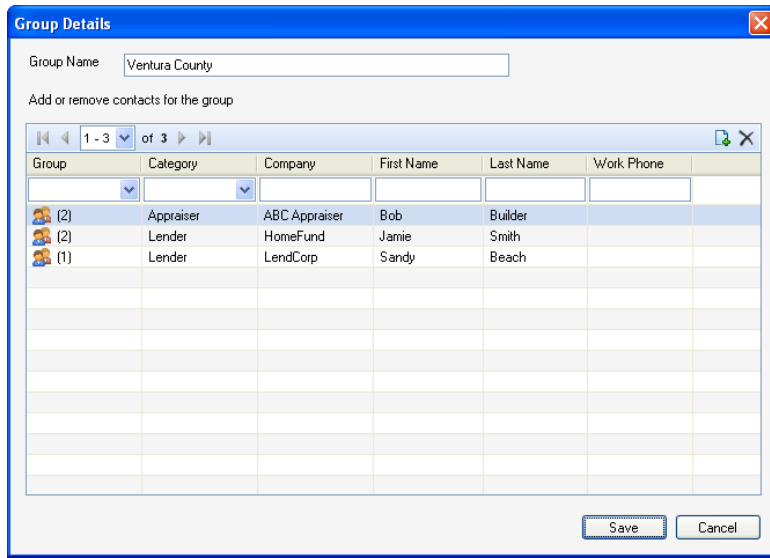
For example, you can create a group of title companies that do business in the geographic area where a branch office is located. This makes it easier for the users at that branch office to quickly search for and find an appropriate title company. For a business contact to be accessible by other users, it must be a member of a public business contact group.

### Assign Public Business Contact Groups to User Groups

Public business contact groups are assigned to groups of users on the Resources tab of the User Groups setting. You can assign more than one public business contact group to each user group. This is also where you assign access rights (View or Edit) for the contacts in the group. In this way, the access rights are dependent on the assigned user group.

### To Create a Public Business Contact Group:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **Contact Setup**, and then click **Public Business Contact Categories**.



- 3 Click the **New** icon.
- 4 On the Group Details window, type the Group Name and then click the **New** icon to add contacts to the group.
- 5 On the Add Contacts window, select one or more contacts, and then click **Add**.
  - Select or type values in the fields below the column headings to filter the list of displayed contacts. Or, click the **Advanced Search** button to create advanced search criteria. Refer to Advanced Searches when Adding Contacts on page 155.
- 6 Back on the Group Details window, click **Save**.

### To View and Edit a Public Business Contact Group:

- 1 On the Public Business Contact Groups screen, select a contact group, and then click the **Edit** icon.
- 2 On the Group Details window:
  - To change the group name, type the new name in the Group Name field.
  - To view a list of the public business contact groups a contact belongs to, click the **Group** icon to the left of a contact.
  - To add contacts to group, click the **New** icon. Select and add contacts as in

- To remove a contact, select a contact, and then click the **Delete** icon.
- 3 When finished with group edits, click **Save**.

### Advanced Searches when Adding Contacts

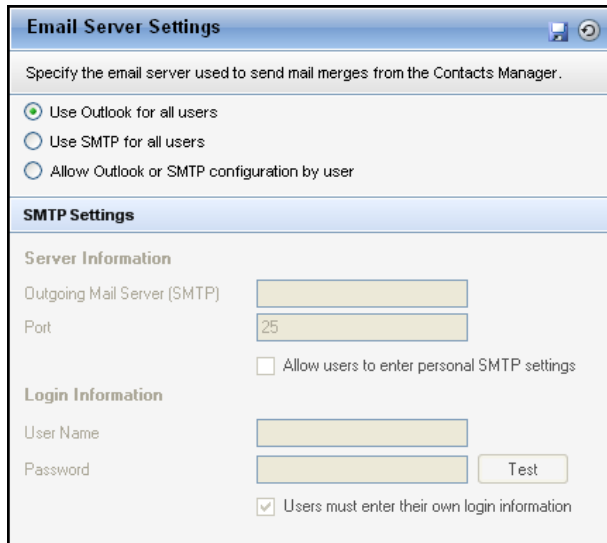
- 1 Click the **Advanced Search** button on the Add Contacts window.
- 2 To add a new search criteria:
  - To add a new criteria at the bottom of the list, click the **New** icon.
  - To insert the new criteria on the row above an existing criteria, select the existing criteria, and then click the **Insert** button.
- 3 On the Add/Edit Search Filter window, click the **Lookup** icon to select a field as a search criteria.
- 4 Select a field from the list and click **OK**.
  - Or, type one or more characters in the Find field and then click **Find**. The first occurrence of the characters in any column is found. Continue clicking **Find** to view additional occurrences.
- 5 Select an Operator, enter (or select) a Value, and then click **OK**.
  - The Operator and Value define how the field will be used to search for loans. For example: Field ID= 1109 (Loan Amount), Operator = Greater than, Value = 250000.
- 6 Click **OK**.
- 7 Repeat steps 2 through 6 to add more filters.
- 8 To use parentheses to control the order in which multiple filters are evaluated, click **Parentheses**, select the filters to group, click the **New** icon, and click **OK**.
- 9 Use the **AND/OR** button to determine how search criteria are used together. **Example:** If you search for Prospects and Hot Leads, use AND to search for contact who belong to both categories (Prospects who are also Hot Leads). Use OR to view contacts who fall into either category (all Prospects as well as all Hot Leads).
- 10 When finished, click **Apply** to run the advanced search.
- 11 To clear an Advanced Search, click the **Clear** button in the upper right.

## Email Server Settings

Use the Email Server Settings options to specify the email server used to send email merges to contacts. Depending on the options selected here, users can define their own settings using the Email Settings feature.

### To View Email Server Settings Options:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **Contact Setup**, and then click **Email Server Settings**.



### Use Outlook for All Users

- Select this option to use Outlook to send all email merge messages

### Use SMTP for All Users

Click this option to use your SMTP server to send all email merge messages.

- 1 In the Company SMTP Settings section, type values for the default Server Information and Login Information.
  - Select the **Users must enter their own login information** check box to require each user to enter their own SMTP User Name and Password.
  - Select the **Allow users to enter personal SMTP settings** check box to give users the choice of using the company defaults or entering their own SMTP server and login information.

- 2 Click **Test Settings** to send a test message to your email address using the Server Information (Outgoing Mail Server and Port).

### To Allow Outlook or SMTP Configuration by User

- Click this option to allow each user to select Microsoft Outlook or the SMTP server to send the email merge message. Enter and test the Company SMTP Settings by following steps 1 and 2 above.

# Chapter 12

## Loan Templates

Use the Loan Templates options to create templates and sets of default data for frequently-used loan scenarios and information.

**NOTE:** *Encompass provides the ability to maintain public and personal versions of resources such as loan templates, reports, and custom print forms. Personal resources are created and maintained by each user for their own use. Public resources are available to an expanded group of users.*

### Loan Programs

A Loan Program is a template of predefined values that display primarily on the Truth-In-Lending Disclosure statement and the 1003 application. You can significantly reduce data entry time and improve accuracy by setting up Loan Programs for the types of loans you process most often.

When you select a Loan Program to use with a loan, the data from the template is copied to the loan forms. You can leave the data as is, or change values as needed. The original data on the template is not affected.

#### To Create a Loan Program:

- 1 On the menu bar, click **Encompass** and then click **Settings**.
- 2 In the left panel, click **Loan Templates**, and then click **Loan Programs**.
- 3 On the Loan Programs screen, select the Public or Personal folder in which to add the template.
- 4 Click the **New** icon, type the name of the loan program, and then (with the new template selected) click the **Edit** icon.

- 5 On the Loan Program Details window, type a Description.
- 6 If the data in a template conflicts with a business rule, select the **Template data will ignore business rules** check box to ignore the conflicting business rule and apply the template data to the loan.
  - If the check box is not selected, the business rule will take precedence over the template data.

**NOTE:** *This feature is available only if it has been enabled by your system administrator (using Admin Tools' Settings Manager) and applies only to public templates.*

- 7 Complete the loan template as described in the following steps, and then click **Save**.



## Heading Fields

- 1 To associate a closing cost program with the loan program, click the **Find** button to select the appropriate template.
- 2 Select a **Loan Doc Type Code**.

## Basic Fields

Use the Basic Fields section to apply a Plan Code and enter basic loan information that will be used in the template. Enter loan purpose, loan type, and property information as needed. Enter any additional terms required for the loan program type. For example, rates for buydown and ARM mortgages, biweekly payments, potential negative amortization, and construction mortgage details.

## Plan Code

- 1 Click the **Plan Code** button to apply a plan code to the template.
  - Fields applied from a plan code are disabled and cannot be edited.
- 2 Select a Plan Type option: **eDisclosure** or **Closing Docs**.
  - A list of loan programs displays.
- 3 To view details about the loan program, including the values that will be added to the loan file if selected, select the loan program, and then click the **View Plan Code Details** icon.
- 4 To add a plan to the template, select a plan, and then click **Select**.

### To Add Plan Codes to the List of Available Plan Codes:

- 1 Click the **New** icon.
- 2 At the top of the Select Plan Code window, select an investor from the list.
  - A list of loan programs provided by the investor displays.
- 3 To view details about the loan program, including the values that will be added to the loan file if selected, select the loan program, and then click the **View Plan Code Details** icon.
- 4 To add the program to the list of available plan codes, select one or more plans, and then click **Add**.
- 5 Click **Yes** to confirm the addition of the plan to your company's plan code list.
  - The program is added to the Company Plan Codes list.
- 6 To add additional plans to the plan codes list, repeat steps 2 through 5.

**NOTE:** To add one or more programs plan codes at the same time, press **Ctrl** on your keyboard, and then click to select the programs to add.
- 5 If an investor is associate with the Plan Code, select the investor from the list to apply investor information to the loan file and closing documents.
- 6 Click **OK** to confirm the addition of the plan to the template.

## Additional Fields

- In the Mortgage Insurance section, click the **Edit** icons to calculate the mortgage insurance premiums and terms. For detailed instructions, refer to Calculating Mortgage Insurance Premiums.
- In the Program Requirements section, enter the enter the minimum requirements for the borrower to qualify for this loan program.
- Indicate the types of insurance required and, if purchased from the creditor, the annual premium.
- Use the Late Charges and Assumption sections to enter information related to late charges and assumability.

## Closing Costs

A Closing Cost is a template of predefined values that display primarily on the Good Faith Estimate statement and the 1003 application. You can significantly reduce data entry time and improve accuracy by setting up closing cost templates for the types of loans you process most often.

When you select a closing cost template to use with a loan, the data from the template is copied to the loan forms. You can leave the data as is, or change values as needed. The original data on the template is not affected.

### To Create a Closing Cost Template:

- 1 On the menu bar, click **Encompass** and then click **Settings**.
- 2 In the left panel, click **Loan Templates**, and then click **Closing Costs**.
- 3 On the Closing Costs setting, select the **Public** or **Personal** folder in which to add the template.
- 4 Click the **New** icon, select the option to apply the template to the 2015 Itemization or the 2010 Itemization.

- 5 Type the name of the template, and then (with the new template selected) click the **Edit** icon.

- 6 On the Closing Cost Template Details window, type a Description, and complete the form as described below.
- 7 If the data in a template conflicts with a business rule, select the **Template data will ignore business rules** check box to ignore the conflicting business rule and apply the template data to the loan.

- If the check box is not selected, the business rule will take precedence over the template data.

**NOTE:** This feature is available only if it has been enabled by your system administrator (using the Settings Manager in the Admin Tools) and applies only to public templates.

- 8 When finished, click **Save**.

## General Guidelines

- Type the costs and fees assigned to the borrower, seller, or both. As necessary, type a description of the cost in the space provided.
- Use the **Paid To** list and the three check boxes to specify the payee and other characteristics of the fee.
- If the template is for the 2010 Itemization, use the Paid By list to specify who will pay the fee. If the template is for the 2015 Itemization, you can also click the **Fee Details** icon associated with the fee and use the Amount Paid by section of the Fee Details window to specify who will pay the fee.
- With templates that are applied to 2015 Itemization, data entered in the Fee Details windows is copied to the form when the template is applied to a loan.
- For calculated fields, Encompass places the value in the Borrower field. If you type a value in the associated Seller field, that amount is deducted from the Borrower value.
- Click the **Address Book** icon to select providers from your business contacts. If you type a name in a field, you can then right-click to add a new contact to your business contacts.
- In the 900, 1000, 1100, 1200, and 1300 sections, use the **Edit** icons to open a calculator to determine the associated field value.
- In the Government Recording and Transfer Charges section, use the **Find** icons to select predefined formulas to calculate the charges.

## Costs and Fees Designations

When you record costs and fees in sections 800 through 1300, use the Paid By drop-down list and the four check boxes to specify the payor and other characteristics of the fee. Totals for each designation are located in the Closing Costs Summary section.

When you record costs and fees in sections 800 through 1300, Use the Paid By and Paid To lists and the three check boxes to specify the payor, payee, and other characteristics of the fee.

- 1 Type the amount of the fee in the Borrower or Seller columns (or both).
- 2 If the value in the Borrower column will be paid by someone other than the borrower, use the Paid By drop-down list to indicate who will pay the fee, Broker (**B**), Lender (**L**), or Other (**O**).
- 3 If the template is for the 2010 Itemization, select one or more check boxes as appropriate:
  - **P (Paid outside closing/Paid through closing)** - When the **P** check box is selected, a pop-up window allows you to indicate how much of the fee is being paid outside closing (POC) or through closing (PTC).
  - **B (Borrower select)** - The borrower will locate a provider for the service.

- **A (APR fees)** - Borrower costs that are used to calculate the APR.
  - Use the Paid To list to indicate the recipient of the fee: Broker (B), Lender (L), Other (O), Seller (S) or Investor (I).
- 4 If the template is for the 2015 Itemization, you can select one or more check boxes as appropriate in sections 800 through 1300.
- **P (Paid outside closing/Paid through closing)** - All or part of the fee is being paid outside closing (POC) or paid through closing (PTC).
  - **B (Borrower select)** - The borrower has opted to locate a provider for this service. Selecting this check box causes both the Borrower can shop for and Borrower did shop for check boxes to be selected on the Fee Details window for the fee. Clearing one or both of the check boxes on the Fee Details window also clears this check box on the 2015 Itemization.
  - **A (APR fees)** - Borrower costs that are used to calculate the APR.
  - Use the Paid to column in sections 800 through 1300 to indicate to whom the fee will be paid.
    - **B (Broker)** - The fee is paid to the broker. The value is placed in the Paid To Broker column on the MLDS.
    - **L (Lender)** - The fee is paid to the lender (creditor).
    - **S (Seller)** - The fee is paid to the seller. The value is placed in the From GFE Seller column on the MLDS.
    - **I (Investor)** - The fee is paid to the investor.
    - **A (Affiliate)** - The fee is paid to an affiliate of the lender or the broker
    - **O (Other)** - The fee is paid to someone other than the broker, lender, seller or investor. The value is placed in the Paid To Others column on the MLDS.
- 5 If the template is for the 2015 Itemization, you can click the **Fee Details** icon to the left of a fee entry to open the Fee Details pop-up window. Use the pop-up window to edit the information entered in the check boxes and the **Paid to** and **Paid by** drop-down lists described above. The Fee Details window enables you to enter more detailed information about the fees, including the entities who are paying the fee in part or in whole (Borrower, Seller, Broker, Lender, and Other), the amount paid by each entity, and the portion of the payment that falls into different payment categories (Financed, PTC, PAC, and POC). Changes made in the pop-up window are reflected on the amounts shown on the 2015 Itemization.

## Section 700

The distribution and payors of sales and broker commissions.

## Sections 800 through 1300

### 800

Fees paid in connection with the loan, typically by the borrower.

### 900

Fees for future services, such as mortgage insurance for the upcoming year, that are paid when the loan closes.

### 1000

Fees deposited in the escrow account established by the lender.

### 1100

Fees collected by the lender when the loan closes, and then distributed to outside service providers.

### 1200

Fees collected by the lender when the loan closes, and then distributed to local and state agencies. For lines 1202 through 1206, you can use the **Find** icons to select a predefined formula to calculate the associated value.

### 1300

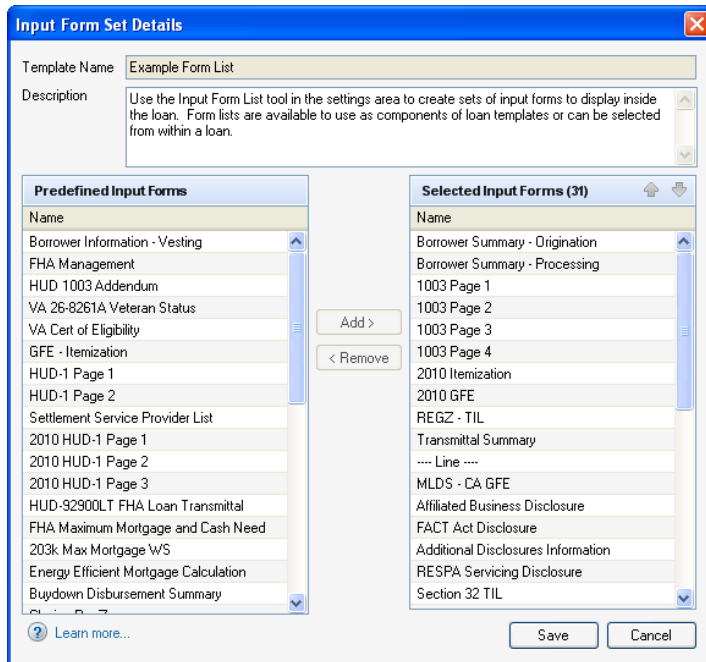
Charges and other miscellaneous fees not already recorded in sections 800 through 1200.

## Input Form Sets

Use the Input Form Sets setting to create sets (templates) of forms to displays in the forms list on the loan workspace. Input Form Sets are available to use as a component of a loan template or can be applied individually from within a loan.

### To Create an Input Form Set:

- 1 On the menu bar, click **Encompass** and then click **Settings**.
- 2 In the left panel, click **Loan Templates**, and then click **Input Form Sets**.
- 3 On the Input Form Sets screen, select the Public or Personal folder in which to add the set.
- 4 Click the **New** icon, type the name of the input form set, and then (with the new forms set selected) click the **Edit** icon.



- 5 On the Input Form Set Details window, type a Description.
- 6 Select one or more forms in the Predefined Input Forms list, and click **Add**.
  - Use the **---Line---** option to add a separation line between groups of forms.
- 7 To remove forms, select one or more forms in the Selected Input Forms list, and then click **Remove**.
- 8 To change the display order, select a form in the Selected Input Forms list, and then click **Up** or **Down**.
- 9 When finished, click **Save**.

## Settlement Service Providers

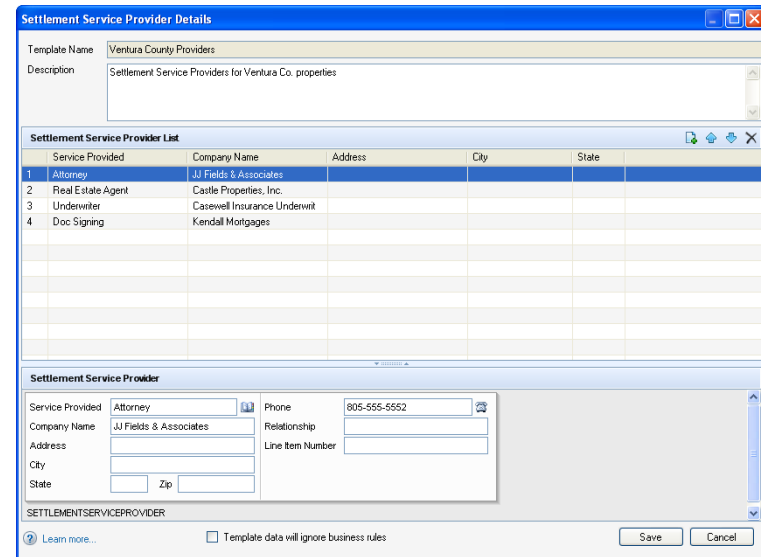
Use the Settlement Service Providers setting to create predefined lists (templates) of settlement service providers to display in the Settlement Service Provider List form. These templates are available to use as a component of a loan template or can be applied individually from within a loan.

### To Create a Settlement Service Provider Template:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.

- 2 In the left panel, click **Loan Templates**, and then click **Settlement Service Providers**.
- 3 On the Settlement Service Providers screen, select the **Public** or **Personal** folder in which to add the template.

Click the **New** icon, type the name of the template, and then (with the new template selected) click the **Edit** icon.



- 4 On the Settlement Service Provider Details window, type a Description.
  - 5 In the Settlement Service Provider List section, click the **New** icon.
  - 6 In the Settlement Service Provider section:
    - To add a provider from your business contacts, click the **Address Book** icon, select a provider, and then click **Select**.
- NOTE:** By default, only providers that have been categorized as No Category are displayed in the Business Contacts window. Click **Clear** to remove this filter and display all of your providers.
- 7 Repeat steps 6-7 to add additional providers.
  - 8 To remove providers, select one or more providers on the Settlement Service Providers List, and then click the **Delete** icon.
  - 9 To change the display order, select a provider on the Settlement Service Providers List, and then click the **Up** or **Down** icon.

10 If the data in a template conflicts with a business rule, select the **Template data will ignore business rules** check box to ignore the conflicting business rule and apply the template data to the loan. If the check box is not selected, the business rule will take precedence over the template data.

**NOTE:** This feature is available only if it has been enabled by your system administrator (using the *Settings Manager in the Encompass Admin Tools*) and applies only to public templates.

11 When finished, click **Save**.

## Affiliated Business Arrangement Templates

Use Affiliated Business Arrangement templates to create templates pre-populated with business affiliate information. For lenders that use the same affiliates for every business transaction, authorized users can apply the template to their loan file and include the affiliate information in the Affiliated Business Arrangements input form.

### To Create an Affiliated Business Arrangement Template:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **Loan Templates**, and then click **Affiliated Business Arrangement Templates**.
- 3 On the Affiliated Business Arrangements screen, select the **Public Affiliates** or **Personal Affiliates** folder in which to add the template.

4 Click the **New** icon, enter the name of the template, and then (with the new template selected) click the **Edit** icon.

The screenshot shows the 'Affiliated Business Arrangement Details' window. The 'Template Name' is 'Affiliated Business Arrangement Template' and the 'Description' is 'Affiliated Business Arrangement Template for the company'. The 'Affiliated Business Arrangements' table has two rows:

	Affiliate Name	Nature of Relationship	Service Description	Required Use	Settlement
1	A1 Quality Credit Reports	Joint holding company	Credit reporting	Y	Y
2	A1 Appraisals	Joint holding company	Appraisal	Y	Y

The 'Affiliate' section shows details for '1st United Services Credit Union' at '805 Beautiful Street, Alameda, CA 94501'. The 'Affiliate Name' is 'A1 Quality Credit Reports' and the 'Nature of Relationship' is 'Joint holding company'. The 'Percentage of Ownership Interest' is '20.00 %'. The 'Settlement' and 'Purchase/Sale/Refinance' checkboxes are checked.

The 'Service Description' table at the bottom has one row:

Service Description	Charge or Range of Charges	Required Use
Credit reporting	50	<input checked="" type="checkbox"/>

- 5 In the Description field, enter a description for the template.
- 6 In the Affiliated Business Arrangements section, click the **New** icon to add a business affiliate to the template.
- 7 In the Affiliate section, enter business affiliate details.
  - Click the **Address Book** icon to select a lender from your Business Contacts.
- 8 Repeat steps 6-7 to add additional business affiliates to the template.
- 9 To manage the list order of the affiliates in the Affiliated Business Arrangements section, select an affiliate and then click the **up** or **down** arrow to move the affiliate up or down in the list.

**NOTE:** The order of the affiliates within the list determines the sequence of the printed disclosures (the first affiliate's disclosure is printed first, and so on).

- 10 If the data in the template conflicts with a business rule, select the **Template data will ignore business rules** check box to ignore the conflicting business rule and apply the template data to the loan.
  - If the check box is not selected, the business rule will take precedence over the template data.
- 11 When finished, click **Save**.

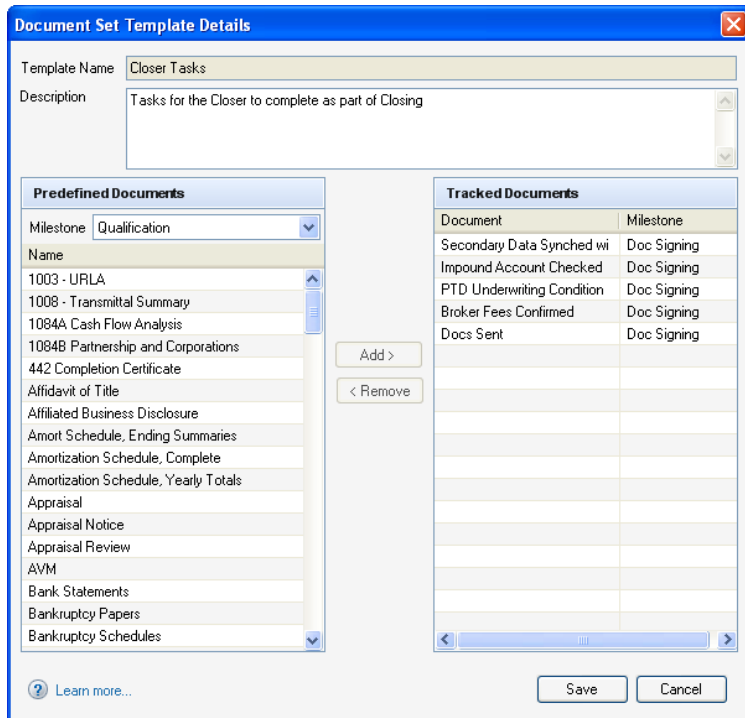
## Document Sets

Use the Document Sets setting to create sets of documents to meet the requirements of various loan scenarios or particular lenders. Document sets are available to use as a component of a loan template, or can be applied individually from within a loan.

**NOTE:** Use the Documents tool to create and edit documents and their tracking properties.

### To Create a Document Set:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **Loan Templates**, and then click **Document Sets**.
- 3 On the Document Sets tool, select the Public or Personal folder in which to add the set.
- 4 Click the **New** icon, type the name of the document set, and then (with the new document set selected) click the **Edit** icon.



- 5 On the Document Set Template Details window, type a Description.

- 6 From the Milestone list, select a milestone with which to associate the selected documents.
- 7 Select one or more documents from the Predefined Documents list and click **Add**.
- 8 Repeat steps 6 and 7 to add documents to the set for different milestones.
- 9 To remove documents from the set, select one or more documents from the Tracked Documents list, and then click **Remove**.
- 10 Click **Save**.

## Task Sets

Use the Task Sets setting to group predefined tasks into tasks sets that are associated with particular milestones. Task sets can then be added to loan templates. When the template is used to create a loan, the tasks in the task set display on the appropriate milestone worksheet.

**NOTE:** Use the **Tasks** setting to create tasks.

### To Create a Task Set:

- 1 On the menu bar, click **Encompass** and then click **Settings**.
- 2 In the left panel, click **Loan Templates**, and then click **Task Sets**.
- 3 On the Task Sets screen, select the Public or Personal folder in which to add the set.

- Click the **New** icon, type the name of the task set, and then (with the new task set selected) click the **Edit** icon.

- On the Task Set Template Details window, type a Description.
- From the Milestone list, select a milestone with which to associate the selected tasks.
- Select one or more tasks from the Predefined Tasks list and click **Add**.
- Repeat steps 6 and 7 to add tasks to the set for different milestones.
- To remove tasks from the set, select one or more tasks from the Tracked Tasks list, and then click **Remove**.
- Click **Save**.

## Data Templates

Use the Data Templates setting to create templates of default loan data. Data templates are available to use as a component of a loan template set or can be applied individually from within a loan.

### To Create a Data Template:

- On the menu bar, click **Encompass**, and then click **Settings**.
- In the left panel, click **Loan Templates**, and then click **Data Templates**.
- On the Data Templates screen, select the Public or Personal folder in which to add the template.
- Click the **New** icon, type the name of the template, and then (with the new template selected) click the Edit icon.

- On the Data Template Details window, from the RESPA-TILA Form Version drop-down list, select the version of the forms that will be used for the loan when this template is applied.

**NOTE:** Using the RESPA-TILA Form Version option located at the top of the Forms menu, an authorized user can open a loan file and select an option to use the 2015, 2010, or pre-2010 version of the RESPA-TILA forms only for the loan file that is open. The forms used in other loan files are not affected. Note that the option to switch between versions of loan forms is no longer available after a loan has been disclosed to a borrower.



- 6 On the Data Template Details window, type a Description.
- 7 To add data, select an input form from the list on the left, and then enter required information on the form.
- 8 Repeat step 7 to add data to additional forms.
- 9 If the data in a template conflicts with a business rule, select the **Template data will ignore business rules** check box to ignore the conflicting business rule and apply the template data to the loan.

- If the check box is not selected, the business rule will take precedence over the template data.

**NOTE:** This feature is available only if it has been enabled by your system administrator (using the Settings Manager in the Admin Tools) and applies only to public templates.

- 10 When finished, click **Save**.

**NOTE:** When creating a template, do not enter predefined mortgage insurance information on the MIP/PMI/Guarantee Fee Calculation tool. Values entered here could cause discrepancies in the APR values that display on different loan forms.

## Loan Template Sets

Use the Loan Template Sets tool to create templates of loan data, documents, and tasks for frequently-used loan scenarios. Using loan template sets saves time and improves the accuracy of loan information. When you start a new loan, the New Loan (or Select Loan Template) window opens, from which you can select a template to apply to the loan.

### About public and personal loan templates

Each loan template set is comprised of one to nine components that are separately maintained. The components are used in different combinations to create each loan template set.

- **Loan Programs** - A template of predefined loan terms and properties that display primarily on the Truth-In-Lending Disclosure statement and the 1003 application.
- **Milestone Template** - A template consisting of milestones grouped together by a common factor such as channel or loan type. When the loan template is applied to a loan file (or is used to start a new loan file), the milestones in the milestone template are applied to the loan file. Each milestone needs to be completed to process the loan.
- **Closing Costs** - A template of predefined closing costs that display primarily on the Good Faith Estimate statement and the 1003 application.
- **Input Form Sets** - The input forms to display in the forms list on the loan workspace.

- **Settlement Service Providers** - A predefined list of providers used to populate the Settlement Service Provider List form.
- **Document Sets** - A set of documents that meet the requirements of a common loan scenario such as an FHA or ARM loan.
- **Task Sets** - A set of milestone-specific tasks that are completed during the loan's workflow.
- **Data Templates** - A set of default loan data that is automatically populated on loan forms when you start a loan.
- **Affiliate Template** - A template pre-populated with multiple business affiliate information that can be applied to the loan file and include the affiliate information in the Affiliated Business Arrangements input form.

### Data Conflicts

It is possible to create a loan template set with conflicting data from different template components. For example, a loan template set could include a loan program with a loan term of 360 months and a misc. data template with a loan term of 240 months.

If data conflicts exist in a loan template set, the following rules are used.

- Data in a data template is overridden by the same data in other template components.
- If a loan program references a closing cost template, the data in the referenced closing cost template is overridden by the data in a separate closing cost template.

### To Create a Loan Template Set:

- 1 On the menu bar, click **Encompass** and then click **Settings**.
- 2 In the left panel, click **Loan Templates**, and then click **Loan Template Sets**.
- 3 On the Loan Template Sets setting, select the Public or Personal folder in which to add the set.

- Click the **New** icon, type the name of the loan template set, and then (with the new template set selected) click the **Edit** icon.

- On the Loan Template Details window, type a Description.
- In the Templates section, click the button for one of the nine template components, select a predefined component from the displayed list, and then click **Select**.
- Repeat step 6 to add up to eight components to the loan template.
- Click **Save**.

#### To Set a Default Template Set:

- On the Loan Template Sets screen, select a template set and click **Set as Default**.

The selected template set is placed in the Current Default Template field at the top of the screen. This template is used when you originate a loan and click the **Default Template** button.

- Click the **Go To** button to display the folder where the default template is located. The templates in the folder display on the Loan Templates Set table.

**NOTE:** Default loan templates sets are not set on a company-wide basis. Default loan template sets are set by individual users.

## Default Template Setting

By default, when a template is applied to a loan file, all template fields (including blank fields) overwrite the associated fields in the loan. The user also has the option of selecting a check box so that only fields from the template that contain a value are applied.

Using the Default Template Setting screen, you can select which option to use as the default action for each type of template: apply only fields that contain a value or apply all fields. At the time that a template is applied, the user can still change the default option.

#### To Set the Default Template Action:

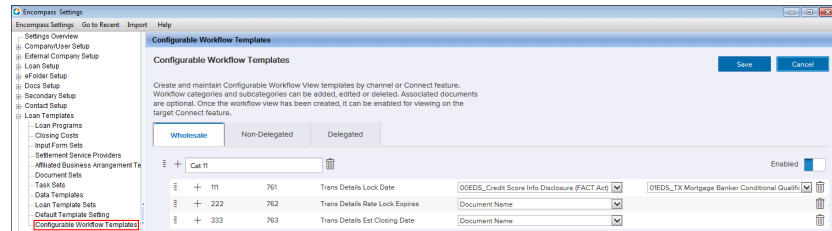
- On the menu bar, click **Encompass** and then click **Settings**.
- In the left panel, click **Loan Templates**, and then click **Default Template Setting**.
- For each of the three template types, select the associated check box if you want the template to apply only fields that contain a value. If left unchecked, all template fields (including blank fields) will be applied.

- Click the **Save** icon.

# Configurable Workflow Templates

Use the Configurable Workflow Templates setting to create channel specific workflow views for Connect modules that captures data from Encompass and displays the workflow and current status of the loan (as defined for the workflow).

**NOTE:** Currently, this feature is only enabled for Encompass TPO Connect.



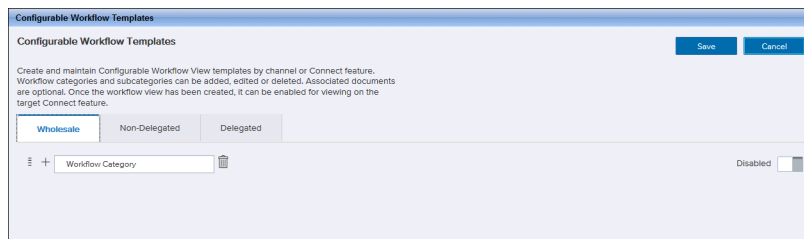
To enable this setting, the Connect module must be provisioned and the user must be designated as an Administrator or Super Administrator. In addition, the appropriate channels must be selected on the **Channel Options** setting (under Loan Setup) to display the associated tab (up to three) on the Configurable Workflow Templates setting.

**Wholesale** – Select **Banked Wholesale** to display the Wholesale tab.

**Delegated and Non-Delegated**– Select **Correspondent** to display the Delegated and Non-Delegated tabs.

**To Add the Initial Workflow Category and Workflow Sub Category:**

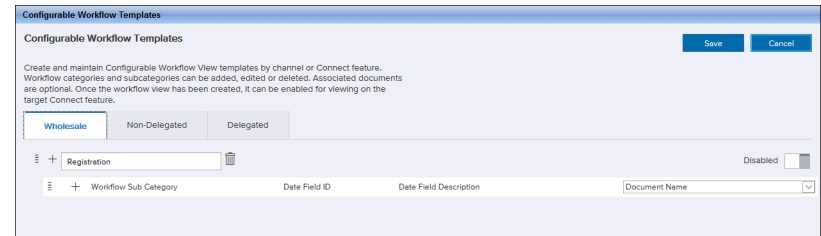
- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Templates**, and then click **Configurable Workflow Templates**.



- 3 Click on the channel tab where you want to add a workflow template.
- 4 Enter a unique **Workflow Category**. This field is required and accepts up to 30 characters.

**NOTE:** The "Workflow Category" field label is merely a visual cue. Enter your desired category name, such as "Underwriting", over "Workflow Category".

- 5 A Workflow Sub Category row is displayed.



- 6 Enter a unique **Workflow Sub Category** within the **Workflow Category**.

**NOTE:** The "Workflow Sub Category" field label is merely a visual cue. Enter your desired sub category name, such as "Conditional Approval", over "Workflow Sub Category". You can enter a maximum of 30 characters.

- At least one workflow sub category is required.
- Workflow sub categories can be repeated between workflow categories, if so desired.
- You can enter a maximum of 30 characters.

- 7 Enter a **Date Field ID**. This field is required.

- The field ID must exist within Encompass (it cannot be a virtual field).
- The field ID must be defined as a Date or Date/Time field.
- You cannot have duplicate Date Field IDs within the same workflow category.

- 8 The **Date Field Description** is populated by Encompass based on the **Date Field ID** entered.

- 9 Select an eFolder document from the **Document Name** drop-down list, if applicable.

- 10 If an eFolder document was selected, you can select another eFolder document from the second **Document Name** drop-down list, if applicable.

- You cannot have duplicate documents within the same workflow sub category.

- 11 Click on the **Disabled** slider to enable your new workflow category.

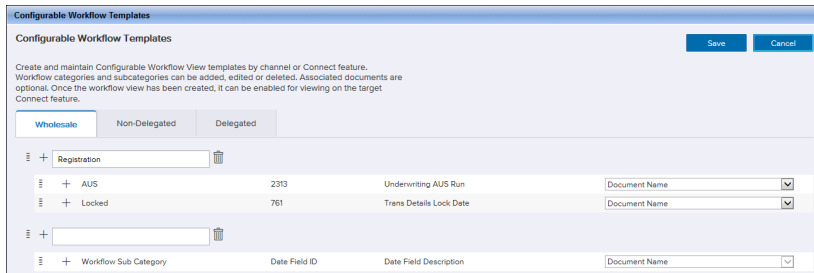
- 12 Click **Save** to save your changes.

**NOTE:** If you decide to **Cancel** your changes, you will be returned to the **Wholesale** tab, regardless of which tab you are on when you click **Cancel**. In addition, the reverted values (if any) will be displayed on the **Wholesale** tab. When you navigate to the **Non-Delegated** or **Delegated** tabs, they will display the values entered prior to any changes you made.

### To Add Additional Workflow Categories:

- 1 Locate where you want to add your new workflow category.
- 2 Click on the **Add** icon (+) next to the existing workflow category above that location.
- 3 A new Workflow Category/Workflow Sub Category is displayed below the existing workflow category/workflow sub category.

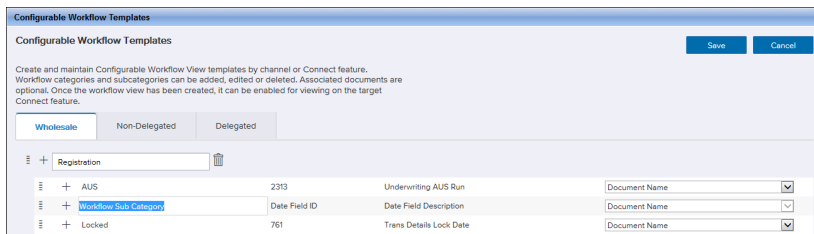
**NOTE:** Currently, there is a maximum limit of 20 workflow categories per channel.



### To Add Additional Workflow Sub Categories:

- 1 Locate where you want to add your new workflow sub category.
- 2 Click on the **Add** icon (+) next to the existing workflow subcategory above the location.
- 3 A new Workflow Sub Category is displayed below the existing workflow sub category.

**NOTE:** Currently, there is a maximum limit of 20 workflow sub categories per channel.



### To Edit Workflow Categories or Workflow Sub Categories

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Templates**, and then click **Configurable Workflow Templates**.

- 3 Click on the channel tab where you want to edit a workflow template.
- 4 To edit a **Workflow Category**, click in the field.
- 5 To edit **Workflow Sub Category** fields, double-click in the field.
- 6 Click **Save** to save your changes.

### To Delete Workflow Categories or Workflow Sub Categories:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Templates**, and then click **Configurable Workflow Templates**.
- 3 Click on the channel tab where you want to delete workflow categories/sub categories.
- 4 To delete a **Workflow Category**, click on the **Delete** icon ( ) next to that category.
- 5 To delete a **Workflow Sub Category**, click on the **Delete** icon ( ) next to that sub category.
- 6 Click **Save** to save your changes.

**NOTE:** All sub categories within the workflow category will also be deleted.

**NOTE:** A warning message, "One or more deletes have been requested for these settings, the deletes will permanently remove those entries. Do you wish to continue?" [Yes] [No], is displayed for any deleted entries. Selecting **Yes** saves the change, while selecting **No** cancels the save and returns the grid back to its values before any changes were made.

### To Sequence Workflow Categories or Workflow Sub Categories:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Loan Templates**, and then click **Configurable Workflow Templates**.
- 3 Click on the channel tab where you want to sequence workflow categories/sub categories.
- 4 To move a **Workflow Category**, click on the Order icon ( ) next to that category, drag the category to where you want it, and then drop it.
- 5 To move a **Workflow Sub Category**, click on the Order icon ( ), drag the sub category to where you want it, and then drop it.
  - A workflow sub category cannot be moved outside of it's associated workflow category.
- 6 Click **Save** to save your changes.

# Chapter 13

## Tables and Fees

### Escrow and Title Tables

Use the Escrow and Title options to create tables of fees for purchase and refinance loans. Each table contains parameters for calculating the fees charged by a company. Once tables are created, you can select them from the Good Faith Estimate or California MLDS. The fee is calculated and placed on the form.

#### To Create a Table:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Tables and Fees**, and then click **Escrow** or **Title**.
- 3 Click the **New** icon.

Up to	Base	Factor
100,000.00	100.00	0.00
200,000.00	150.00	
300,000.00	200.00	
400,000.00	250.00	
500,000.00	300.00	
1,000,000.00	0.00	.075

- 4 In the Table Name field, type a name. Typically, the Table Name is the name of a company.
- 5 Select a Purpose.
- 6 When creating a Title table, select a Type for the table.

- 7 In the Fees section, click the **New** icon, and add values to calculate the fees for different dollar ranges:
  - In the Range Up To field, type the dollar amount up to which the rates apply.
  - In the Base field, type the base fee for the range.
  - In the + Factor field, type a percentage to multiply by the value of the Based On selection. For example: **.003** \* Loan Amount.
  - Click **OK**.
- 8 Repeat step 7 to add additional ranges and rates.
- 9 In the Calculation section:
  - Select a Based On option, indicating the basis for calculating the fee.
  - Select **Round Up** or **Round Down**, and type the **To Nearest \$** to which the calculation should be rounded.
  - Type the **With Offset \$** amount that will be used in the fee calculations.

***NOTE:** For an example of how to use the offset amount, refer to the Escrow or Title online help topic.*
- 10 When finished, click **OK**.

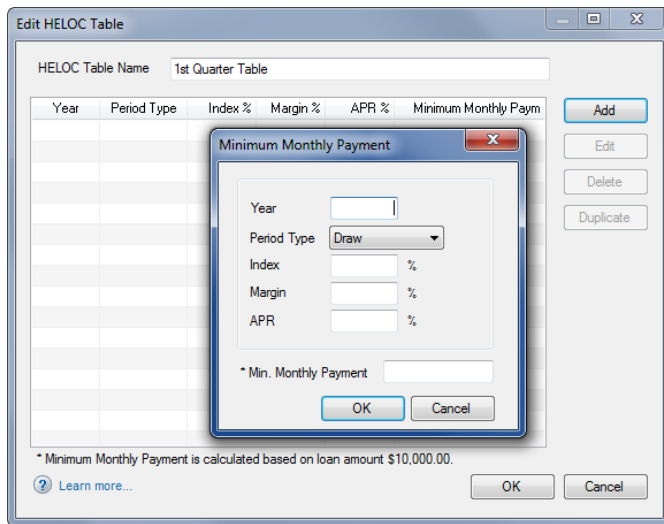
### HELOC Table

Use the HELOC Table setting to create the example data that is used on the HELOC custom form, "Important Terms of Our Home Equity Line of Credit." The data in the example tables shows how the annual percentage rate and minimum monthly payments for a HELOC loan with an outstanding balance of \$10,000 would change based on changes to the index.

Once tables are created, you can select them from the REGZ-TIL or Closing REGZ forms by clicking the **Edit** icon next to the Draw/Repay Period field in the HELOC section.

#### To Create a HELOC Table:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Tables and Fees**, and then click **HELOC Table**.
- 3 Click the **New** icon.



- 4 In the HELOC Table Name field, type a name.  
**NOTE:** *Typically the Table Name is the name of a lender.*
- 5 Click **Add** and use the Minimum Monthly Payment window to create sample data for each year as follows.
  - Type the Year, such as 2009.
  - Click a Period Type, Draw or Repayment.
  - Type the Index %, Margin %, and APR % for the year.
  - Click **OK**.
- 6 Repeat step 5 to add additional entries for each year that will be included in the example data.
- 7 Click **OK** on the Edit HELOC Table window.

## MI Tables

Use the MI Tables settings to determine the kinds of mortgage insurance data users can populate into fields on the MIP/PMI Calculation tool. Mortgage insurance (MI) tables enable you to set up scenarios that define specific types of loans and to associate different mortgage insurance data with each type of loan.

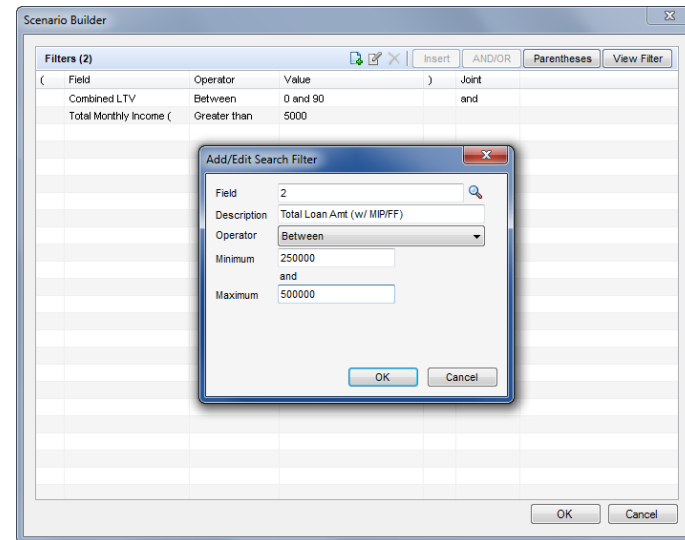
The MI Tables settings allows you to create and manage your own MI tables, download existing FHA and VA tables from the server, and create and manage sub folders that help you organize MI tables for your conventional loans.

## Create and Manage MI Tables

The Conventional, FHA, VA, and Other tabs enable you to create and manage your own MI tables. Click a tab, and then add, edit, delete, or duplicate scenarios in your MI tables.

### To Add a Scenario to a Table:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Tables and Fees**, and then click **MI Tables**.
- 3 Click one of the first four tabs (**Conventional**, **FHA**, **VA**, or **Other**), and then click the **New** icon at the top of the MI Tables list.
- 4 Click **Create**, and then click the **New** icon on the Scenario Builder window.



- 5 Enter a field ID, or click the **Lookup** icon to select from a list of commonly used fields as follows.
  - On the Select Field window, scroll down and double-click the desired field.
  - You can also type one or more letters (or numbers) of the field description in the Find field and click **Find**. The first occurrence of the characters in any column is found. Select the desired field and click **OK**.
- 6 The Operator and Value fields enable you to specify how the selected field will filter data. Click the Operator, then type a Value.
  - Examples: field = Lender Name, Operator = Starts With, Value = I; field = Loan Amount, Operator = Between, From = 200000, To = 400000.
- 7 Click **OK**.

8 Repeat steps 4 through 7 until the scenario contains all the criteria needed.

**NOTE:** With multiple filters, you can use parentheses to group together filters.

**Example:** to filter by loan amount and state, with different loan amounts per state, create 2 sets of filters (Loan Amount and Subject Property State) in parentheses. Click the **Parentheses** button, select the filters, click the **New** icon, and then click **OK**.

**NOTE:** To change the qualifier (Joint) between multiple criteria from **AND** to **OR**, click the **And/Or** button.

9 When finished creating filters, enter the following information on the MI Scenario screen:

- 1st Premium – For most loans, enter the Mortgage Insurance premium for the loan.
- Subsequent Premium – (VA loans only) If the borrower has had a previous VA loan, enter the premium here. Otherwise, leave this field blank.
- 1st monthly MI – Enter the monthly mortgage insurance payments that the borrower will make when the mortgage payments begin.
- 1st monthly MI months – The number of months for which the first monthly MI will be paid.
- 2nd monthly MI – If the borrower is scheduled to make an additional series of payments after the initial monthly mortgage insurance payments have ended, enter the percentage rate.
- 2nd monthly MI months – The number of months for which the 2nd monthly MI will be paid.
- Cut-off – The LTV ratio at which the MI will no longer be required.

10 Click **OK**.

## Download Pre-Configured Tables

Use the **FHA (Download)** or **VA (Download)** tab to download up-to-date MI tables for FHA and VA loans from the server. Default versions of these tables are shipped with Encompass, but updated FHA or VA tables can be downloaded as needed.

**NOTE:** The last download time and date are listed next to the Download tab to help you identify the last downloaded table and verify if the FHA and VA MI tables are using the latest values.

### To Download an FHA or VA MI Table from the Encompass Server:

- 1 Click the **FHA (Download)** or **VA (Download)** tab.
- 2 Click the **Download** button.
- 3 To replace your current FHA or VA data with the new MI tables, click **Yes** when the confirmation box displays.

## Create and Manage Sub Tabs

When using the Conventional tab, you can also create and manage sub tabs as needed to organize your MI scenarios. The Conventional tab includes a default General sub tab. You can also use the **New Tab**, **Rename Tab**, and **Delete Tab** icons on the upper-right of the screen to create, rename, or delete additional sub tabs. For example, a company might use sub tabs to organize mortgage insurance options that are available from the various mortgage insurance companies they do business with.

**Note:** The default General tab on the Conventional tab cannot be renamed or deleted.

## FHA County Limits

FHA county limits are the maximum amounts allowed for FHA loans based on the county in which the property is located. The County Limits table is used to automatically populate the county limit amount for an FHA loan on the FHA Management form and to warn the user if the loan exceeds the limit.

The FHA County Limits setting includes a default table that includes the following information:

- SOA Code – The Section-of-the-Act code indicating the program under which the FHA mortgage is insured.
- State – The state in which the county is located.
- County Name – The name of the county.
- County Code – The FHA 1-to-3-digit code for the county.
- MSA Code – The code for the Metropolitan Statistical Area where the county is located.
- Limits – The maximum allowable loan available for properties with 1, 2, 3, or 4 units.
- County Transaction Date – The date when a county boundary was last changed.
- Limit Transaction Date – The date when the FHA last updated the county loan limit.
- Last Modified – The date when the table entry was last updated or modified.
- Customized - If you edit the county limit information, **True** displays in the column.

The FHA regularly updates county limit data, so a mechanism is provided for quickly synchronizing the table over the Internet. It is recommended that you synchronize data every few weeks to stay current.

Complete the steps on the following page to update county limit information. When finished, click the **Save** icon.



### To Enforce Limits:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Tables and Fees**, and then click **FHA County Limits**.

SOA Co	State	County Name	County Code	MSA Code	Limit for 1 Unit	Limit for 2 Units	Limit for 3 Units	Limit for 4 Units
203B	AL	CALHOUN	15	11500	271,050	347,000	419,400	521,25
203B	OK	KINGFISHER	73	99999	271,050	347,000	419,400	521,25
203B	VT	ADDISON	1	99999	271,050	347,000	419,400	521,25
203B	MS	HOLMES	51	99999	271,050	347,000	419,400	521,25
203B	NC	ROBESON	155	31300	271,050	347,000	419,400	521,25
203B	AL	BIBB	7	13820	271,050	347,000	419,400	521,25
203B	OH	MORGAN	115	99999	271,050	347,000	419,400	521,25
203B	VA	HARRISONB	660	25500	271,050	347,000	419,400	521,25
203B	VA	LANCASTER	103	99999	545,000	697,700	843,350	1,048,10
203B	TN	SHELBY	157	32820	271,050	347,000	419,400	521,25
203B	AR	GARLAND	51	26300	271,050	347,000	419,400	521,25
203B	SC	BEAUFORT	13	25940	387,500	496,050	599,600	745,20
203B	SC	CHESTER	23	16900	271,050	347,000	419,400	521,25

- In the **Find County** field, type the name of the county you want to locate, and then click **Find**. For multiple counties with the same name, continue clicking **Find** until you locate the correct county.
  - Or scroll down the list and select a county.
- 3 Select the **Do not allow loan amount higher than maximum county limit to be entered** check box to prevent users from entering a loan amount (in field 1109 on any form) that is higher than the county limit.
    - If this check box is selected, the **Enforce County Loan Limit** check box on the Borrower Summary - Origination input form in new FHA loan files is automatically selected by default.

### To Synchronize the Table via the Internet:

- 1 Select an update site from which data will be downloaded into your table.
  - Select one of the default HUD (Housing and Urban Development) download sites.
  - Or select the editable field and enter the URL for an alternate site.
- 2 Click the **Synchronize** button, and then click the **Save** icon.

### To Edit County Information:

- 1 Select a county and click the **Edit** icon.
- 2 Edit limit values as required, and then click **Save**.

**NOTE:** If you make edits and then synchronize your data, the edits will be replaced with the synchronized data.

## City Tax, State Tax, and User Defined Fee

Use the City Tax, State Tax, and User Defined Fee options to create formulas that calculate government recording and transfer fees. After formulas are created, you can select them from the Good Faith Estimate or 1003 application. The required fee is calculated and placed on the form.

### To Create a Fee Record:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Tables and Fees**, and then click **City Tax**, **State Tax**, or **User Defined Fee**.
- 3 Click the **New** icon.

- 4 Type a Fee Description that describes the use or purpose of the fee. For example: **California recording fee**.
- 5 Select **Loan Amount** or **Purchase Price** as the basis of the calculation.
- 6 Type a Rate for the calculation and an optional flat rate in the + Additional \$ field. If required, you can enter only a flat rate.
- 7 Click **OK**.

## Itemization Fee Management

Use the Itemization Fee Management setting to create a list of predefined closing costs that users can select when completing the 2015 Itemization form (when using the 2015 RESPA-TILA forms) or the 2010 Itemization and 2010 HUD-1 forms (when using the 2010 RESPA forms). These fields can then be mapped to the appropriate fee fields in the Encompass Compliance Service. Users can then order a compliance report without requiring an administrator to map manually entered closing fees as they are added to the system.

When applied, the predefined fee descriptions are assigned to the appropriate sections of the 2015 Itemization, 2010 Itemization or 2010 HUD-1 where users can select them from the drop-down lists for the appropriate fields. Users must select fees from the predefined list unless a persona is given permission to manually overwrite and enter fees.

**NOTE:** Your administrator can set a date when all new loans will use the 2015 RESPA-TILA forms by default. Within a loan file, you can switch between the 2015 forms (2015 Itemization, Loan Estimate, Closing Disclosure, REGZ-LE, REGZ-CD), the 2010 forms (2010 Itemization, 2010 GFE, REGZ-TIL, Closing REGZ, and HUD-1), and the pre-2010 Itemization and HUD-1 as long as you have not yet sent your initial disclosure to the borrower. Click **Forms** on the Encompass menu bar, point to **RESPA-TILA Form Version**, and then click **Old GFE and HUD-1**, **RESPA 2010 GFE and HUD-1**, or **RESPA-TILA 2015 LE and CD**.

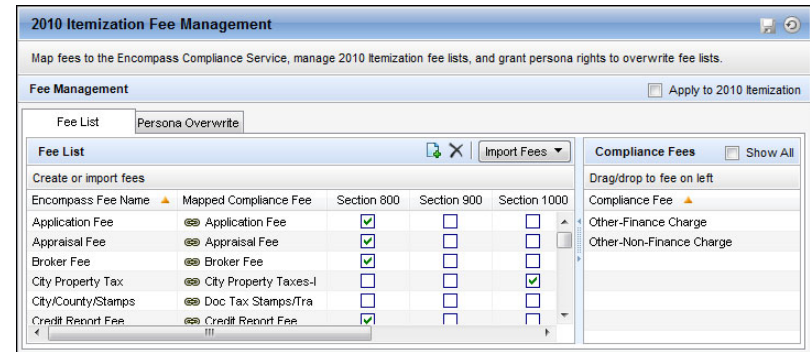
**NOTE:** Refer to “Compliance Review Setup” on page 235 for information about setting up the Encompass Compliance Service.

### To Access the Setting:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Tables and Fees**, and then click **Itemization Fee Management**.

## Fee List Tab

Use the Fee List tab to select the predefined fees that will be available to your users, and to select the sections of the 2015 Itemization, 2010 Itemization and 2010 HUD-1 where the fees will be available to users. When finished, click the **Save** icon to save your changes.



### To Add Fees to the List:

- To add a new fee, click the **New** icon, type a name for the fee, and then click **OK**.
- To import fees from a Closing Costs template, click the **Import Fees** button, click **Import Fees from Closing Cost Templates**, select a template, and then click **Select**.
- To import the Encompass default list of fees, click the **Import Fees** button, click the **Import Compliance Default Fees**, and click **Yes** on the confirmation message. The default fees and the applicable section selections display on the list, replacing any previous fees on the list.

### To Delete a Fee From the List:

- Select a fee on the list, and then click the **Delete** icon.

### To Select Sections of the Forms Where Fees are Available:

- For each fee, select a check box to choose one or more sections of the 2015 Itemization, 2010 Itemization, and 2010 HUD-1 forms where the fee can be selected from the drop-down lists.
- Select the **Apply to Itemization** check box to apply your selections to the 2015 Itemization, 2010 Itemization, and 2010 HUD-1 forms.

## To Map Compliance Fees:

Select fees that are currently in your Fee List and assign them to a corresponding compliance or UCD fee provided by the Encompass Compliance Service. All fees must be mapped to specific fees in the Encompass Compliance Service in order for the compliance reports to produce complete and accurate results. Standard fees are automatically mapped to the appropriate compliance fee, however you can change the mapped field if necessary. The Compliance fees are intended for the fields on the 2015 Itemization, 2010 Itemization, and 2010 HUD-1 forms, while the UCD fees are intended for the fields on the Closing Disclosure form. For detailed information about how the Encompass Compliance Service interprets and treats specific fees, as well as tips and best practices for managing and mapping fees, refer to the Using the Encompass Compliance Service guide. This guide also provides a description of each mapped compliance field available in the Encompass Compliance Service.

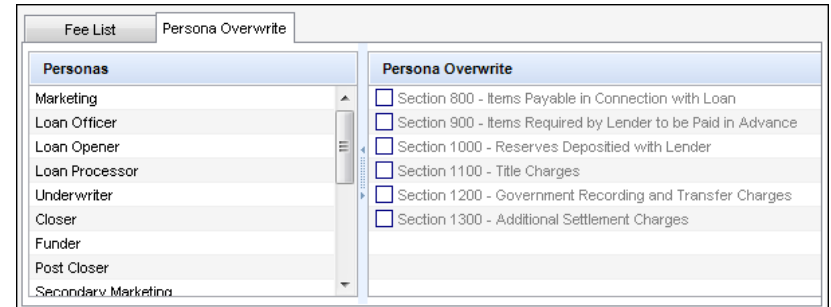
- 1 On the Fee List tab, locate the closing fee in the Fee List.
- 2 Locate the compliance fee in the Compliance Fees list in the top-right corner or the UCD fee in the UCD Fees list in the bottom-right corner of the screen.
  - Select **Show All** to display the full list of available compliance or UCD fees.
- 3 Drag the fee to the Fee List, and then drop the compliance or UCD fee on the Encompass fee. The fee name displays in the Mapped Compliance Fee or Mapped UCD fee column accordingly.

**NOTE:** The Encompass Compliance Service truncates fee names containing the text string "To: [a service provider or contact name]" for Fee mapping purposes. For example, "Flood Certificate To: Landsafe Flood" will be truncated to "Flood Certificate" and that will be used for mapping purposes.

## Persona Overwrite Tab

By default, when users are entering fee descriptions on the 2015 Itemization, 2010 Itemization, and HUD-1 forms they must select fees (i.e., fee descriptions) from the predefined list you created using the steps above. However, you can use the Persona Overwrite tab to give permission (based on persona) to users to manually enter their own fee descriptions or overwrite existing fee descriptions in

these fields. You can grant this permission for specific sections of the forms or for 2010 and 2015 Itemization sections 800 through 1300. When finished, click the Save icon to save your changes.



## To Allow Personas to Manually Enter Fees:

- 1 Click the **Persona Overwrite** tab, and select a persona from the list in the left panel.
- 2 In the right panel, select the sections of the 2010 forms in which the specified persona will be allowed to enter their own fees.

## Additional Itemization Fee Management Persona Options

The persona overwrite settings configured here impact the settings configured in the *Itemization Fee Management* persona options located on the Loan tab in the Personas setting. In addition, the *Templates Ignore Fee Mgmt Persona/Biz Rules* impact these persona overwrite settings as well.

The *Itemization Fee Management* section on the Loan tab in the Personas setting can be used to help ensure only authorized users can adjust fees on the 2015 Itemization and remain compliant with fee tolerance rules. Here you configure which fee attributes on the 2015 Itemization input form can be modified by authorized personas. Administrators can authorize selected personas to modify fee attributes such as fee descriptions and amounts, along with the Borrower can shop for and Borrower did shop for options.

Note that personas must now be provided with the required access rights via these settings in order to edit these fee attributes. For example, to enable a persona to enter or edit a fee in the Borrower column on the 2015 Itemization, the administrator must select the Borrower amount only check box for the persona.

## To Define Persona Access to Itemization Fees:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Company/User Setup**, and then click **Personas**.
- 3 In the Create a persona section, select a persona.

- 4 In the right panel, click the **Loan** tab, go to the **Itemization Fee Management** section, and then select check boxes to define which fields can be updated by users with this persona.
- 5 When finished, click the **Save** icon.

The Itemization Fee Management settings on the Personas setting's Loan tab impacts these Persona Overwrite settings in the following ways:

- If persona access has not been granted via the Persona Overwrite settings nor the Itemization Fee Management settings in the Personas setting, the persona will not be able to edit the fee description.
- If persona access has only been granted via the Persona Overwrite settings, the persona cannot edit the description at all since they have not been granted persona access to the field in the Itemization Fee Management settings in the Personas setting.
- If the persona has only been granted access to the Fee Description via the Itemization Fee Management settings in the Personas setting, the persona can select a value for the fee description from the drop-down list.
- If the persona has been granted access to the Fee Description via the Itemization Fee Management settings in the Personas setting and been granted access via the Persona Overwrite settings, the persona can choose a value from the drop-down or enter their own description (if the Apply to Itemization check box in the Itemization Fee Management setting has been selected).

### Templates Ignore Fee Mgmt Persona/Biz Rules setting in Encompass Admin Tools

When the Templates Ignore Fee Mgmt Persona/Biz Rules setting in Admin Tools is enabled, applicable fee data in public Loan Program, Closing Cost, and Data templates will overwrite existing Itemization fee attributes entered by these authorized personas when the template is applied to the loan file.

#### To Enable This Admin Tools Setting:

- 1 On your Windows task bar, click the **Start** menu or **Start** icon, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.
- 2 Double-click **Settings Manager**.
- 3 Select **Components** from the **Category** list.
- 4 For the **Templates Ignore Fee Mgmt Persona/Biz Rules** setting, double-click an option, and then click **Enabled** from the Value list.

## LO Compensation

The LO Compensation setting enables administrators to configure loan originator compensation plans that specify the criteria applied when calculating compensation paid to loan originators. Here the administrator can create or edit any number of plans for loan officers, third party originators (brokers), lenders, specific companies or branches, and activate or deactivate a plan.

After a plan is created and activated, the administrator assigns it to a loan officer using the Organization/Users option in Encompass Settings. To assign a plan to a wholesale lender or third party originator (broker), the administrator must use the External Company Setup setting.

#### To Set Up Default LO Compensation Plan Data:

Use the Default Plan Settings section to set up default values to apply to each new LO Compensation plan that is created.

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Tables and Fees**, and then click **LO Compensation**.
- 3 In the Default Plan Settings section at the bottom of the LO Compensation screen, use the Loan Officer/Broker Value drop-down list to indicate to whom the compensation plan will apply: loan officers, brokers, or both.
  - This setting helps determine which plans will be available to assign to different originators. For example, let's say you select **Loan Officer** here. Later on, when you are ready to assign a plan to a loan officer, only plans that have been identified as Loan Officer plans are available to assign. When you are assigning a plan to a lender or third party originator, this type of plan would not be available to assign to them.

**NOTE:** If you select **Both** for the Loan Officer/Broker Value, the plan is available to assign to loan officers lenders, and third party originators.

4 In the Trigger Basis field, type the Encompass field ID of the field that Encompass will use to determine which compensation plan to apply. By default, the Application Date (field ID 745) is used, but you can enter the field ID for any date field in Encompass.

- When assigning a compensation plan to an originator (later in this process), you will need to provide a start date for the plan (i.e., the date that the plan will go into effect). With that in mind, you also need to identify a Trigger Basis field which is the date field Encompass uses to determine the compensation plan to apply to the originator. When the date entered in this date field is the same or later than the start date for the plan (and the date occurs before the plan's end date if one exists), the plan will be applied to the originator. For example, let's say you set the start date of a plan as 06/12/2014 and the Trigger Basis field being used is 745 which is the Encompass field ID assigned to the Application Date field. With these settings in place, the compensation plan will go into effect for the loan when the Application Date entered for the loan is 06/12/2014 or later.

**NOTE:** The date field specified here applies to all compensation plans. If you change the Trigger Basis field after compensation plans have already started (and have not ended), the new date field will be used for those plans and all other compensation plans going forward.

**NOTE:** Some users may want to use a different Trigger Basis field for loans in different loan channels. For example, they may use one Trigger Basis field for loans in their Banked-Retail loan channel and use a different Trigger Basis field for loans in their Banked-Wholesale loan channel. This can be accomplished by creating and using a custom field. When creating the custom field, a calculation would be required with logic that explains something to the effect of If "Banked-Retail" = copy this date [date field] to the Trigger Basis field; If "Banked - Wholesale" = copy this date [date field] to the Trigger Basis field.

5 Type the minimum number of days in which this plan will be in effect in the Minimum Term # Days field. Note that this term will not start until the plan is activated and assigned to a loan originator.

- If an administrator tries to assign a different compensation plan to the originator before the minimum term of days is reached, a warning message is displayed that informs the administrator that the start date for the new plan occurs prior to the "earliest change date" (i.e., prior to the minimum term of days being reached). The administrator can then continue to assign a different plan or cancel the operation.

6 For the Loans to be Exempt option, select the type of loans for which LO Compensation will never be applied:

**HELOC** and/or **Investment Property**.

**NOTE:** LO compensation plans will never be applied to loans in your Correspondent loan channel, nor to loans where broker compensation is being paid by the borrower.

7 To round the compensation amount to the nearest dollar, select **To Nearest \$** from the Rounding drop-down list.

8 The Lender Paid/Borrower Paid/Exempt option applies to the LO Compensation tool itself, not compensation plans. Here you can select an option from the drop-down list to indicate the default value that will display in the Borrower / Lender Paid field (field ID LCP.X1 in the Compensation Plan Details section) every time you open the LO Compensation tool: **Lender Paid**, **Borrower Paid**, or **Exempt**. The Borrower / Lender Paid field on the LO Compensation tool indicates who is paying the broker compensation or if the loan is exempt and an LO compensation plan is not being applied.

9 Click the **Save** icon.

#### To Create an LO Compensation Plan:

1 On the menu bar, click **Encompass**, and then click **Settings**.

2 In the left panel, click **Tables and Fees**, and then click **LO Compensation**.

3 To create a new compensation plan, click the **New** icon.

- If you configured Default Plan Settings, the corresponding fields are auto-populated accordingly in the LO Comp Plan Details window. You may edit all these default values except for the Trigger Basis field. To edit the Trigger Basis field, you must do so in the Default Plan Settings section.

4 In the LO Comp Plan Details window, type a Name and Description for the plan.

5 Using the Loan Officer/Broker Value drop-down list, indicate to whom the compensation plan will apply: loan officers, brokers, or both.

- This setting helps determine which plans will be available to assign to different originators. For example, let us say you select **Loan Officer** here. Later on, when you are ready to assign a plan to a loan officer, only plans that have been identified as Loan Officer plans will be available to assign. When you are assigning a plan to a lender or third party originator, this type of plan would not be available to assign to them.

**NOTE:** If you select **Both** for the Loan Officer/Broker Value, the plan is available for assignment to loan officers, lenders, and third party originators.

6 Type the minimum number of days in which this plan will be in effect in the Minimum Term # Days field.

**NOTE:** *This term will not start until the plan is activated.*

- If an administrator tries to assign a different compensation plan to the originator before the minimum term of days is reached, a warning message is displayed that informs the administrator that the start date for the new plan occurs prior to the “earliest change date” (i.e., prior to the minimum term of days being reached). The administrator can then continue to assign a different plan or cancel the operation.

7 To round the compensation amount to the nearest dollar, select **To Nearest \$** from the Rounding drop-down list.

8 Use the % Amount field and the associated drop-down list to indicate the percentage of the total loan amount the plan will pay or to indicate the percentage of the base loan amount the plan will pay.

**NOTE:** *Encompass always calculates LO compensation based on the total loan amount (field ID 2). If you choose to base your plan on the base loan amount (field ID 1109), the compensation percentage and flat charge populated to the Broker Compensation line in section 801 of the 2010 or 2015 Itemization will not match the corresponding values in the LO Compensation tool. Instead, these values are adjusted so that the total compensation amount being paid to the broker is the same on the 2010 or 2015 Itemization and the LO Compensation tool. For information about adjusting the values on the Itemization form to match the values in the LO Compensation tool, refer to the 2010 Itemization or 2015 Itemization help topic.*

9 Use the Minimum \$ and Maximum \$ fields to enter the minimum (floor) and maximum (ceiling) amount the plan will pay.

10 To update the Trigger Basis field, you must update the Default Plan Settings section.

**NOTE:** *The Plan Users section lists the loan originators to whom this plan is assigned. If this is a brand new plan, no loan originators will be listed here. Once you assign the plan to a branch, loan officer, or broker, they will be listed on the appropriate tab.*

11 At the top of the window, select the **Active** check box to activate the plan.

- After you activate the plan, the Activation Date is populated with the current date (i.e., “today’s date”). This value cannot be changed once the plan is activated. If you deactivate this plan, and then reactivate it, this date will remain unchanged and still reflect the original activation date.

**NOTE:** *If you want to make changes to this plan after you click the **Active** check box, you must clear the Active check box and then make your changes. After you activate a plan and assign it to an originator, you will not be permitted to make any changes to the plan.*

12 Click **Save**.

# Chapter 14

## Dynamic Data Management

Dynamic Data Management (DDM) is a scenarios-based rules engine that ensures that the value of any fee or field is automatically populated for various loan scenarios as defined by the administrator. With DDM, you can control the order of operations and ensure that the right field value is populated for the right scenario. This provides more control.

DDM is easier to organize and maintain. It helps overcome the challenges associated with maintaining hundreds of closing cost templates, and, provides better visibility to the administrator on the rules that have been setup. With Dynamic Data Management, you can create a look-up table for a fee or a field based on multiple variables. Using a look-up table eliminates complex advanced code and makes it easier to maintain the rule as changes happen.

Dynamic Data Management also opens more possibilities for automation. For an end user, it is about minimizing data entry and having accurate / consistent data in the loan. With the automation, you reduce origination cost and time.

To access the Dynamic Data Management settings, go to **Encompass > Settings > Dynamic Data Management**.

For detailed information about using the Fee Rules, Field Rules, Data Tables, and Global DDM Settings, view the [Dynamic Data Management User Guide](#).

### Top Use Cases for Dynamic Data Management

The following two categories of use cases are the most recommended for DDM:

- Migrating field triggers that run advanced code, update the value of one or more fields, and, copynew value into one or more fields – The triggers that run advanced code give you the best bang for the buck as DDM helps eliminate advanced code with Data Tables and makes it easier to get visibility & main the rule.
- Moving fees from closing cost templates – The high maintenance lender fees such as Underwriting, or Processing fees are the best ones to target as moving those to Dynamic Data Management eliminates the challenge of updating 100's of closing cost templates when those fees change.

For more details on these use cases, view the [Top Use Cases for Dynamic Data Management](#) document.

### Fee Rules

Use Fee rules to create and manage fee data population to the 2015 Itemization input form. You can create fee rules for itemization lines under Section 800, 900, 1000, 1100, 1200 and 1300 to populate the fields that are not auto-calculated by Encompass. Within each fee rule you can create multiple fee scenario conditions that are unique and define how fee data should be populated when a loan file satisfies a unique fee scenario condition.

Creating a fee rule includes identifying the fee line and associating it with unique fee scenarios. You may create unique fee scenarios with conditions that a loan file must satisfy and accordingly define Value Types for how data needs to be populated for the user-entry fields in 2015 Itemization.

### Field Rules

Use the Field Rules setting to manage auto-population of data for standard Encompass fields. Establishing a field rule is done in the same way that you would create a fee rule. The difference is that, while a fee rule is driven by a fee line from 2015 Itemization, a field rule is driven by a collection of fields that you choose to include. You can choose the fields you want for a field rule by entering the field IDs, or by importing from a Data template or a .csv file having field and field values. Once you add the list of fields for the field rule, you can create field scenarios to define unique conditions and what values needs to be populated to those fields in the loan file when the loan file satisfies one of the field scenarios.

### Data Tables

A data table is a user-defined table structure from which you can look-up values for a field. You can define the table structure to include standard Encompass fields, custom fields, and virtual fields you need to validate in order to populate a value for a field in the loan file. Once you define the data table structure by adding the required fields, you can add rows to the table to define the data conditions. For each row you add, you have the ability to define what value should be derived as Output when a loan file satisfies the data row conditions. The derived Output value will then be assigned to the field that is using the respective data table in the Value



tab of a fee scenario or field scenario. The data table has 3 Output columns. The value for these columns is determined by the administrator by using the Global DDM Settings tool to associate a field with a column.

Creating a data table includes defining the table structure and adding data rows to the table structure. The table is a set of a dependent fields and an output.

## Global DDM Settings

Global DDM Settings includes default and user-defined settings to trigger the user defined DDM Fee rules and Field rules. Triggering DDM rules would mean the application of active fee rules and field rules to a loan file. When the fee rules and field rules are applied to a loan file, Encompass will consider only the scenarios that are active under each active rule at the time of DDM rule execution.

By default, DDM rules will apply on a Loan Save or Loan Create event. User will not be able to modify this option.

In addition to loan save, you may choose to trigger DDM rules on a 'Field Change' event, specifically when a user modifies a field. You can use the Add icon in the Fields table to manage your list of impacted fields. Once you add a field, you will have reference to the number of active and inactive scenarios under which this field is being referenced.

We strongly recommend thinking through what fields you provide here. The higher the number of fields you provide here, the bigger the impact on performance for the user. If the user can wait until the next loan save for the field updates to occur, then there is no need to add those fields here. However, if there are critical fields such as Subject Property State (field ID 14) or Loan Program (1401) that you want updated sooner than the next loan save or other trigger event, then add those fields here.

Global DDM Settings also enable administrators to define a default global condition on when DDM rules should stop auto-populating the data in a loan file. This default stop condition correlates to the advanced code you set up as part of the condition you configured for a fee rule or field rule. You may modify this default condition when you define the rule – the rule will be applied based on the stop condition that exists at the rule level.

## More Resources for Dynamic Data Management

View the [Dynamic Data Management User Guide](#) for more detailed information about setting up fee rules, field rules, data tables, and the global DDM settings in Encompass. You can also review the [Top Use Cases for Dynamic Data Management](#) guide to learn about typical use cases where utilizing the Dynamic Data Management options provides a more efficient way to automate fee data rather than templates (especially when the number of templates increase) and a simpler way to set field values instead of field triggers business rules.

# Chapter 15

## Business Rules

Use business rules to create rules that enforce workflow requirements, field values, and access to loan files. For example, you can specify the documents that must be received before a milestone can be marked as “finished”. Or you can define the input forms that are available to a user, based on the loan type.

**NOTE:** For information on activating and deactivating business rules, refer to page 199 at the end of this chapter.

### Loan Folder Business Rule

Use the Loan Folder Business Rule setting to create and edit business rules that determine how users can originate and move loans in loan folders.

**Origination Rule** - The Origination Rule determines the following:

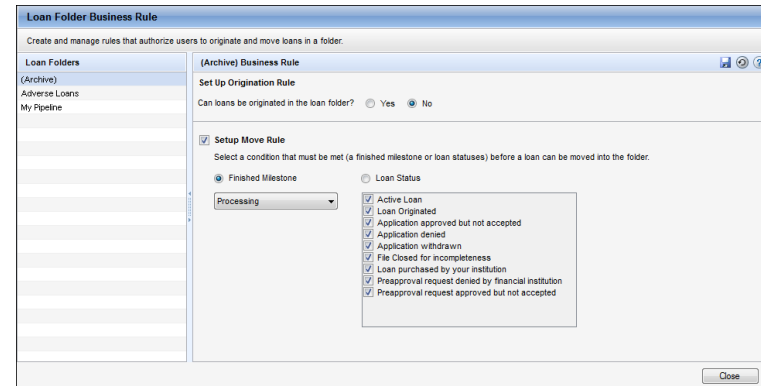
- If a loan can be originated in the specified loan folder. (For example, select No for a folder in which you place only approved loans. This will remove the ability to start a loan in this folder.)
- If a loan can be duplicated in the specified loan folder. (If Yes, loan files in the folder can be duplicated.)
- If a loan can be duplicated into the specified loan folder. (If Yes, duplicated loan files can be added to the loan folder.)
- If a loan can be imported into the loan folder. (If No, loan files cannot be imported into the folder.)

**Setup Move Rule** - The Setup Move rule defines the requirements which must be met before loans can be moved to the specified folder.

#### To Create a Loan Folder Business Rule:

1 On the menu bar, click **Encompass**, and then click **Settings**.

2 On the left panel, click **Business Rules**, and then click **Loan Folder Business Rule**.



3 In the left panel, select a folder from the Loan Folders list.

4 Select **Yes** or **No** to indicate whether loans can be originated in the folder.

- For example, you might select **No** for a folder in which you place only approved loans.

5 Select **Yes** or **No** to indicate whether loans in the folder can be duplicated.

6 Select **Yes** or **No** to indicate whether duplicated loans can be added to the folder.

7 Select **Yes** or **No** to indicate whether loans can be imported into the folder.

8 To set a rule to control which loans can be moved into the folder, select the **Setup Move Rule** check box.

- To permit only loans that have finished a specified milestone, select **Finished Milestone** and then select a milestone.

- Or, to permit loans based on the loan status, select **Loan Status**, and then select the permitted statuses.

9 Click the **Save** icon.

10 Repeat these steps to set business rules for additional folder as required.

11 When finished, click **Close**.

## Loan Action Completion

Use the Loan Action Completion business rules setting to define the documents, tasks, fields, and milestones that must be met on the Encompass TPO Connect website for loan actions to be completed.

You need to create the TPO document containers and TPO tasks in the eFolder before creating a Loan Action Completion Rule. For more information, refer to “Documents” on page 105 and “Tasks” on page 87.

### To Create a Loan Action Completion Rule:

- 1 On the left panel, click **Business Rules**, and then click **Loan Action Completion**.
- 2 On the Loan Action Completion tool, click the **New** icon.
- 3 In the *Create a Rule Name* field, type the name of the rule.
- 4 In the *Select all Channels this rule applies to* section, select the check boxes corresponding to the channels for which the rule will be applied.
- 5 In the *Select a condition for this rule* section:
  - If you want to apply additional conditions to the rule, select **Yes** and then from the Advanced Conditions drop-down list, select **TPO Actions**.
  - Select **All of** if the rule applies only when all the selections are met.
    - Or, select **Any of** if the criteria selected in section 4 need to be applied when the conditions in this section are met.

**NOTE:** Selections in this section are optional.
- 6 Select one or more of the check boxes corresponding to the TPO loan actions to which you want to apply the business rule.
- 7 In the *Select required documents, tasks, fields...* section:
- 8 Select a tab, and then click the **Add** button.
- 9 Select one or more items in the displayed list, and then click the Add button.

**NOTE:** If you add conditions to the rule and select specific loan actions in the *Is there a condition for this rule* section and then add documents to the *Required Docs* tab, a document container will display at the bottom of the applicable page (i.e., the loan action page) in your Encompass TPO Connect site. Documents that you indicate as required in the business rule must be uploaded before the loan action can be completed by the TPO. (The Submit button on the loan action page will be disabled until the required documents are uploaded.)
- 10 In the *Notes/Comments* field, type details and helpful notes about the rule as needed.
- 11 In the Loan Action Completion window, click **Save**.

## Milestone Completion

Use the Milestone Completion setting to define and manage business requirements that must be met before a milestone is finished. You can specify a condition for applying the rule, documents that must be received, and fields that are required.

For example, you can create a milestone rule that requires that the credit report has been received before the File Started milestone can be marked as Finished.

### To Create a Milestone Completion Rule:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Business Rules**, and then click **Milestone Completion**.
- 3 On the Milestone Requirements screen, click the **New** icon, and then complete the four sections on the Milestone Completion Rule Window.

Name	For Milestone	Attachment Req.
FHA Amendatory Clause	Approval	Yes
FHA Blanket Signature Authorization	Approval	Yes

### Create a Rule Name

- Type the name of the rule.

### Select all Channels this rule applies to

- Select the channels where the rule will be applied.
- Select **No channel selected** to apply the rule to a loan where none of the channel options are selected.

**NOTE:** The channel for each loan is specified on the Borrower Summary form.

### Is there a condition for this rule

- Select **No** to always apply the rule.
- Or select **Yes** to create a condition for when the rule is applied.
  - 1 Select a category for the condition, such as Loan Purpose.
  - 2 Select a value for the category, such as Purchase.

**NOTE:** If you select the *Advanced Conditions* option, you can create expressions to define custom conditions. Click the **Lookup** icon to select filters for the *Advanced Conditions* option. For detailed information, refer to “Using the *Advanced Condition Editor*” on page 198. To create your own code, refer to *Appendix C, “Advanced Coding for Business Rules”* on page 283.

### Select require documents, fields and tasks for each milestone

Complete the selections described below, as required for each rule.

#### To Select Required Documents for Each Milestone:

- 1 Click the **Required Docs** tab and click **Add**.
- 2 Select **Add from All Documents** and click one or more documents.
  - Or click **Add from Document Set Templates**, and click a template of documents.
- 3 Select a milestone from the For Milestone list to indicate the milestone at which the documents are required.
- 4 Select the check box to indicate that attachment of an electronic file is required.
- 5 Click **Add**.
- 6 Back on the Required Docs tab you can select a document and change the milestone or attachment requirement.

#### To Select Required Fields for Each Milestone:

- 1 Click the **Required Fields** tab.
- 2 Click **Add**, and then type the field IDs of the required fields.
  - Or click **Find** on the Required Fields tab, select forms from the left, right-click on the form to select required fields, select a milestone from the For Milestone list to indicate the milestone at which the fields are required, and then click **OK**. To select all the fields on a form, click **Select All**. If needed, you can then right-click a field to cancel the selection.
- 3 Select a milestone from the For Milestone list to indicate the milestone at which the fields are required.

**NOTE:** To change this milestone later, return to the *Required Fields* tab, select a field, and then double-click the milestone in the *For Milestone* column. Select the new milestone from the list.

4 When finished, click **Add**.

5 Click **Save**.

#### To Select Required Tasks for Each Milestone:

- 1 Click the **Required Tasks** tab and click **Add**.
- 2 Select one or more predefined tasks.
- 3 Select a milestone from the For Milestone list to indicate the milestone at which the tasks are required.
  - Select the check box if the task must be completed before the loan file can move to the next milestone.
- 4 When finished, click **OK**.
- 5 Back on the Required Tasks tab, if necessary, you can change the milestone at which the task is required.

#### To Create Advanced Conditions to Validate the Milestone Completion:

- 1 Click the **Advanced Conditions** tab and click **Add**.
- 2 Enter code to specify additional conditions for completion of the milestone. For example, you can create custom code to require the completion of three additional fields when a loan exceeds a specified amount in a particular state.
- 3 When finished, click **OK**.
- 4 Back on the Advanced Conditions tab, select the code from the list, and then select the For Milestone at which the code is applied.

**NOTE:** Refer to *Appendix C, “Advanced Coding for Business Rules”* on page 283 for detailed instructions.

#### To Save the Rule:

- 1 Enter helpful information as needed in the Notes/Comment field.
- 2 Click **Save**.

#### To Enable Entry of Field Values Directly on the Worksheet:

- After creating your Milestone Completion business rules, you can select the **Allow users to complete fields on the Milestone worksheet** check box in the Required Fields Rule Setting section to enable loan team members to enter required field values directly on the milestone worksheet.

**NOTE:** By default, this check box is not selected. When not selected, loan team members must click the **Go to Fields** button on the milestone worksheet and then enter the field values on the appropriate form or tool in the loan file.

## Field Data Entry

Use the Field Data Entry setting to define and manage rules that control the values entered into the fields on input forms. You can specify a condition for applying the rule, required values for the field, and pre-required fields that must be completed first. For example, you can specify that the borrower's credit score falls within a specified range for a specified loan program.

**NOTE:** You can also create rules that define the fields that must be completed before a form button is activated. For example, you can specify the fields required prior to requesting a lock.

### To Create a Field Rule:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Business Rules**, and then click **Field Data Entry**.
- 3 On the Field Data Entry screen, click the **New** icon.

### Create a rule name

- Type the name of the rule.

### Select all Channels this rule applies to

- Select the channels where the rule will be applied.
- Select **No channel selected** to apply the rule to a loan where none of the channel options are selected

**NOTE:** The channel for each loan is specified on the Borrower Summary form.

### Is there a condition for this rule

- Select **No** to always apply the rule.
- Or select **Yes** to create a condition for when the rule is applied.
  - 1 Select a category for the condition, such as Loan Purpose.
  - 2 Select a value for the category, such as Purchase.

**NOTE:** If you select the Advanced Conditions option, you can create expressions to define custom conditions. Click the **Lookup** icon to select filters for the Advanced Conditions option. For detailed instructions refer to “Using the Advanced Condition Editor” on page 198 at the end of this chapter. To create your own code, refer to Appendix C, “Advanced Coding for Business Rules” on page 283.

### Add and Apply Field-specific Rules

- 1 Click **Add**.

- 2 On the Field Rule window, type the Field ID that the Value and Pre-Required Fields rules will apply to.
  - Or, click **Find** to select the field from an input form.
  - Select a form from the list on the left, right-click to select the field the rule will apply to, and then click **OK**.

- Click the **Value Rule** tab, and select a Rule Type.
  - Range** - Type values for the Minimum and/or Maximum allowed values.
  - Dropdown List** - Click **New**, type the Dropdown Option, and then click **OK**. Add additional dropdown options as needed.
  - Editable Dropdown List** - Click **New**, type the Dropdown Option, and then click **OK**. Add additional dropdown options as needed.
  - Advanced Coding** - (Available only if the rule is defined as having no conditions.) Enter code to define the valid field values. Refer to Appendix C, "Advanced Coding for Business Rules" on page 283 for detailed instructions.

- Click the **Pre-Required Fields** tab.
  - Click **Add**, type the field IDs of the fields that must be completed, and then click **Add**.
  - Or click **Find**, select a form from the list on the left, right-click to select pre-required fields, and then click **OK**.

**NOTE:** To select all fields on a form, click **Select All**. If needed, you can then right-click fields that you want to deselect.

- When finished, click **OK**.

#### To Add and Apply Button Rules:

- On the Field Rule window, click **Add**.
- On the next Field Rule window, click **Find**.
- Select a form from the list on the left, right-click to select the button the rule will apply to, and then click **OK**.

- Click the **Pre-Required Fields** tab.
  - Click **Add**, type the field IDs of the fields that must be completed, and then click **Add**.
  - Or click **Find**, select a form from the list on the left, right-click to select pre-required fields, and then click **OK**.

**NOTE:** To select all fields on a form, click **Select All**. If needed, you can then right-click a field to cancel the selection.

- When finished, click **OK**.

#### To Save the Rule:

- Enter helpful information as needed in the Notes/Comment field.
- Click **Save**.

## Field Triggers

Use the Field Triggers setting to create and manage rules that execute custom actions when the value in a field is changed. You can specify a condition for applying the rule, the field ID and criterion for triggering the rule, and the action to take when the criterion is met.

You can also export Field Trigger business rules, one at a time, from an Encompass environment, save them onto your computer and then import the business rule into another Encompass environment. All Field Trigger business rules can be exported and then imported, irrespective of their Status.

#### To Create a Trigger:

- On the menu bar, click **Encompass**, and then click **Settings**.
- On the left panel, click **Business Rules**, and then click **Field Triggers**.
- On the Field Triggers screen, click the **New** icon.

The screenshot shows the 'Add/Edit Trigger' dialog box. It contains the following sections:

- 1. Create a Trigger Name:** A text input field for the trigger name.
- 2. Select all Channels this rule applies to:** A list of channels with checkboxes. The selected channels are: Banked - Retail, Banked - Wholesale, Brokered, and Correspondent.
- 3. Is there a condition for this trigger:** Radio buttons for 'No - Always apply this rule' (selected) and 'Yes - Apply this rule only if'. Below are dropdown menus for field and condition.
- 4. Add and apply field events:** A table with columns: Type, Activation, Activation Source, and Action. The table lists various field events and their corresponding actions. Buttons for 'Add', 'Edit', and 'Remove' are on the right.

#### Create a Trigger Name

- Type the name of the trigger.

#### Select all Channels this rule applies to

- Select the channels where the rule will be applied.
- Select **No channel selected** to apply the rule to a loan where none of the channel options are selected

**NOTE:** The channel for each loan is specified on the Borrower Summary form.

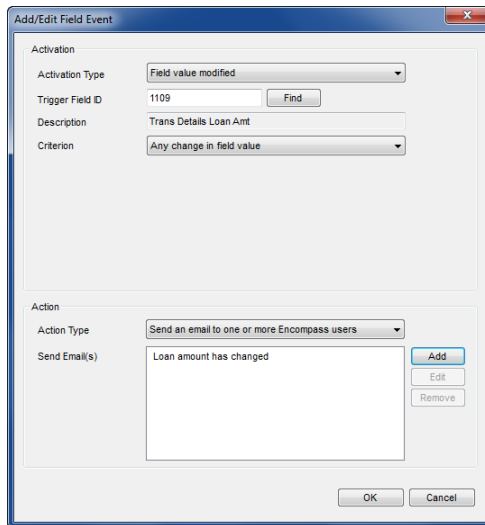
### Is there a condition for this trigger

- 1 Select **No** to always apply the rule.
- 2 Or, select **Yes** to create a condition for when the rule is applied.
  - Select a category for the condition, such as Loan Purpose.
  - Select a value for the category, such as Purchase.
    - If you select **Current Role** for the category, you can configure the rule to only be applied when a specific role is assigned to finish a specific milestone. After selecting **Current Role**, click the **Find** (magnifying glass), and then select the specific role. Then select the specific milestone from the drop-down list.

**NOTE:** If you select the *Advanced Conditions* option, you can create expressions to define custom conditions. Click the **Find** icon to select filters for the *Advanced Conditions* option. For detailed instructions, refer to “Using the Advanced Condition Editor” on page 198. To create your own code, refer to Appendix C, “Advanced Coding for Business Rules” on page 283.

### To Add and Apply Field Events:

- 1 Click **Add**.



- 2 In the Activation section of the window, select the Activation Type.
  - Based on the activation type you select, you will be asked to enter additional information as described below.
  - If you select *Field value modified*, or *Milestone completed*, you will be asked to enter additional information as follows:

### If You Select Field Value Modified as the Activation Type:

- 1 Enter the field ID for the field associated with the field event. Or click **Find**, select a form from the left, right-click to select a field, and then click **Add**.
- 2 Select the Criterion that will activate the rule, such as **Any change in field value**. Depending on the selection, you may be asked to enter additional information as follows:
  - When field is set to a specific value - Enter the value in the Value field.
  - When field is set in a range of values - Enter the lower and upper limits of the range in the Range fields (available for numeric fields only).
  - When field is set to an item from a list of values - Create a list of the values that will be checked against the value entered in the field. Click **Add** and then type the value over **<New Value>** on the list. Repeat the process to add more values to the list.

### If You Select Milestone Completed as the Activation Type

- Select the milestone that will trigger the rule when it is completed.

- 3 In the Action section of the window, select the action that will be triggered when the defined criterion is met.

### Update the Value of One or More Fields

- 1 In the Action section, click **Add**.
- 2 In the **Assign To Field** field, enter the field ID of the field that will be updated.
- 3 In the **Value** field, enter the value that will be assigned to the field ID.
  - If you select the **Evaluate expression as a custom calculation** check box, you can enter a calculation that will be used to determine the assigned value. Refer to Appendix B, “Loan Custom Field Calculations” for detailed information on creating custom calculations.
- 4 Click **OK**. Repeat to add additional fields to update.

### Copy New Value Into One or More Fields

- 1 In the Action section, click **Add**.
- 2 In the Copy To Field list, type a field ID over **<Enter Field ID>**. The value associated with the Trigger Field ID, will be copied to this field.
- 3 Repeat steps 1 and 2 to add additional fields where the value from the Trigger Field will be copied.

### Mark One or More Tasks as Completed

- Select the tasks that will be marked as completed when the event is triggered.



### Send an Email to One or More Users

- 1 In the Action section, click **Add**.
- 2 Enter the Subject and Body of the email. You can include loan data by specifying a field ID within square brackets.
- 3 Select the check box to include the email information in the Loan Log.
- 4 Click the plus (+) buttons to select the Users and Roles that will receive the message.
- 5 Click **OK**.

### Run Advanced Code

- 1 In the Advanced Code area, enter the code that will be run when then action is triggered. Refer to Appendix C, “Advanced Coding for Business Rules” for detailed instructions.
- 2 Click **OK**.

### Apply Loan Template

- 1 In the Action section, select **Apply loan template** from the **Action Type** list.
  - 2 Click the **Find** icon next to the Select Loan Template field, and then click **Select**.
- 4 When finished adding event details, click **OK**.

### To Save the Rule:

- 1 Enter helpful information as needed in the Notes/Comment field.
- 2 Click **Save**.

## Automated Conditions

Use the Automated Conditions setting to create and manage rules that automatically populate conditions to the loan file when the Add Automated Conditions option is selected in the eFolder. Here you can create sets of one or more preliminary, underwriting, and post-closing conditions. When an authorized user selects the Add Automated Conditions option in eFolder, they can then add these conditions to the loan.

### To Create an Automated Condition Rule:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Business Rules**, and then click **Automated Conditions**.

- 3 On the Automated Conditions screen, click the **New** icon.

Condition Type	Condition Name
Preliminary	Picture ID w/ Social Security Number
Underwriting	Plans and Specs

### Create a Rule Name

- Type the name of the Automated Conditions rule.

### Select all Channels this rule applies to

- Select the channels where the rule will be applied.
- Select **No channel selected** to apply the rule to a loan where no channel has been selected

**NOTE:** The channel for each loan is specified on the Borrower Summary form.

### Select a condition for this rule

- Select **No** to always apply the rule.
- Or select **Yes** to create a condition for when the rule is applied.

- 1 Select a category for the condition, such as Loan Type.
- 2 Select a value for the category, such as *USDA RHS*.

**NOTE:** If you select the Advanced Conditions option, you can create expressions to define custom conditions. Click the **Lookup** icon to select filters for the Advanced Conditions option or, for detailed instructions on how to create your own code, refer to “Using the Advanced Condition Editor” on page 198. To create your own code, refer to Appendix C, “Advanced Coding for Business Rules” on page 283.

### Select filters for the Advanced Conditions option:

- 1 Select **Advanced Conditions** as the category condition, and then click the **Lookup** icon on the right.
- 2 Click the **New** icon to add a new filter.  
*NOTE: If you have existing filters, the **New** icon places the new filter at the bottom of the list. Select an existing filter and then click the **Insert** button to insert a new filter above the selected filter.*
- 3 On the Add/Edit Search Filter window:
  - Type a Field to add as a filter.
  - Or, click the **Lookup** icon, select a field from the list, and click **OK**.
  - Or, click the **Lookup** icon, type one or more characters in the Find field and then click **Find**. The first occurrence of the characters in any column are found. Continue clicking **Find** to view additional occurrences. Select a field from the list, and click **OK**.
- 4 Select an Operator, enter (or select) a Value, and then click **OK**.
  - The Operator and Value define how the field will be used. For example: Field ID= 1109 (Loan Amount), Operator = Greater than, Value = 250000.
- 5 Click **OK**.
- 6 Repeat steps 2 through 5 to add more filters.
- 7 To use parentheses to control the order in which multiple filters are evaluated, click **Parentheses**, select the filters to group, click the **New** icon, and click **OK**.
- 8 Use the **AND/OR** button to determine how search filters are used together.
- 9 When finished, click **OK**.

### Add and activate Automated Conditions:

Select the conditions that will be added to the loan when a user selects the **Add Automated Conditions** option in the eFolder.

- 1 Click **Add**.
- 2 On the Select Condition window, select the condition type from the drop-down list: **Preliminary**, **Underwriting** or **Post-Closing**.
- 3 Select the conditions to add to the loan, and then click **Add**.
- 4 Repeat these three steps to add additional condition types.
- 5 Click **Save**.
- 6 To activate this business rule, select the rule in the Automated Conditions list, and then click **Activate**.
  - The status is changed to **Active**.
  - The rule is activated for all current, imported, and new loans.

### To Save the Rule:

- 1 Enter helpful information as needed in the Notes/Comment field.
- 2 Click **Save**.

## Persona Access to Fields

Use the Persona Access to Fields setting to manage access to fields and buttons on input forms by persona. You can specify a condition for applying the rule and different access for each persona and condition.

You can also export Persona Access to Fields business rules, one at a time, from an Encompass environment, save them onto your computer and then import the business rule into another Encompass environment. All Persona Access to Fields business rules can be exported and then imported, irrespective of their Status.

### To Create a Field Access Rule:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Business Rules**, and then click **Persona Access to Fields**.
- 3 On the Persona Access to Fields screen, click the **New** icon.

Field Access Rule

1. Create a Rule Name  
Rate is Locked

2. Select all Channels this rule applies to  
 No channel selected  
 Banked - Retail  
 Banked - Wholesale  
 Brokered  
 Correspondent

3. Select a condition for this rule  
 No - Always apply this rule  
 Yes - Apply this rule only if  
Rate is Locked

4. Define persona's field access for the condition

Add a Field	Assign Right		
ID	Description	Persona	Rights
101	Income Bon Base Income	Marketing	View Only / Disabled
103	Income Bon Bonuses	Loan Officer	View Only / Disabled
104	Income Bon Commissions	Loan Opener	View Only / Disabled
105	Income Bon Div/Int	Loan Processor	View Only / Disabled
106	Income Bon Net Rental Income	Underwriter	View Only / Disabled
107	Income Bon Other Income 1	Closer	View Only / Disabled
102	Income Bon Overtime	Funder	View Only / Disabled
110	Income Co-Bon Base Income	Post Closer	View Only / Disabled
		Secondary Marketing	Edit / Enabled

Save Cancel

### Create a Rule Name

- Type the name of the rule.

### Select all Channels this rule applies to

- Select the channels where the rule will be applied.
- Select **No channel selected** to apply the rule to a loan where none of the channel options are selected.

**NOTE:** The channel for each loan is specified on the Borrower Summary form.

### Select a condition for this rule

- 1 Select **No** to always apply the rule.
- 2 Or select **Yes** to create a condition for when the rule is applied.
  - Select a category for the condition, such as Loan Purpose.
  - Select a value for the category, such as Purchase.
    - If you select **Current Role** for the category, you can configure the rule to only be applied when a specific role is assigned to finish a specific milestone. After selecting **Current Role**, click the **Find** icon (magnifying glass), select the specific role, and then select the specific milestone from the drop-down list.

**NOTE:** If you select the Advanced Conditions option, you can create expressions to define custom conditions. Click the **Find** icon to select filters for the Advanced Conditions option. To use the editor, refer to “Using the Advanced Condition Editor” on page 198 at the end of this chapter. To create your own code, refer to Appendix C, “Advanced Coding for Business Rules” on page 283.

### To Select Filters for the Advanced Conditions Option:

- 1 Select **Advanced Conditions** as the category condition, and then click the **Find** icon on the right.

- 2 Click the **New** icon to add a new filter.

**NOTE:** If you have existing filters, the **New** icon places the new filter at the bottom of the list. Select an existing filter and then click the **Insert** button to insert a new filter above the selected filter.

- 3 On the Add/Edit Search Filter window:

- Type a Field to add as a filter.
- Or, click the **Find** icon, select a field from the list, and click **OK**.

- Or, click the **Find** icon, type one or more characters in the Find field and then click **Find**. The first occurrence of the characters in any column are found. Continue clicking **Find** to view additional occurrences. Select a field from the list, and click **OK**.

- 4 Select an Operator, enter (or select) a Value, and then click **OK**.

- The Operator and Value define how the field will be used. For example: Field ID= 1109 (Loan Amount), Operator = Greater than, Value = 250000.

- 5 Click **OK**.

- 6 Repeat steps 2 through 5 to add more filters.

- 7 To use parentheses to control the order in which multiple filters are evaluated, click **Parentheses**, select the filters to group, click the **New** icon, and click **OK**.

- 8 Use the **AND/OR** button to determine how search filters are used together.

- 9 When finished, click **OK**.

### To Define Persona Field Access for the Condition:

- 1 Click **Add**.

- Type the field IDs of the fields to which you will assign persona access, and then click **Add**.

- 2 Or click **Find**

- Select forms from the list on the left, right-click to select fields, and then click **OK**.

**NOTE:** To select all the fields on a form, click **Select All**. If needed, you can then right-click field that you want to clear.

- 3 Back on the Field Access Rule window, select a field from the Add a Field list.

- 4 In the Assign Right list, select an access option for each persona.

- **View Only / Disabled** - The value in the field can be viewed, but not edited. The field appears dimmed.

- **Edit / Enabled** - The value in the field can be edited.

- **Hide** - The value in the field is hidden. An asterisk displays in the field, and the field appears dimmed.

- **Does Not Apply** - The rule is ignored and has no impact on the persona's access rights.

- 5 Click **Save**.

### To Add and Apply Button Access Rules:

- 1 On the Field Access Rule window, click **Find**.
- 2 Select a form from the list on the left, right-click to select the button the rule will apply to, and then click **OK**.

**NOTE:** Some buttons are not available to select in this view. If the button you are looking for does not display on the selected form in this view you must use a different method to apply a business rule to it. Follow the steps in the sections above to create and apply a field access rule for the button.

- 3 Back on the Field Access Rule window, select the button from the Add a Field list.
- 4 In the Assign Right list, select an access option for each persona.
  - **View Only / Disabled** - The button is dimmed.
  - **Edit / Enabled** - The button can be clicked.
  - **Hide** - The button is hidden.
  - **Does Not Apply** - The rule is ignored and has no impact on the persona's access rights.
- 5 Click **Save**.

### Access to the Import FNMA 3.2 File Option on the Manage Borrowers Screen

Users authorized to access the Manage Borrowers screen in Encompass can use the **Import** button on the screen to import an FNMA 3.2 file, another loan file, or contacts to Encompass. Administrators can use the Persona Access to Fields business rule to hide the FNMA 3.2 file option from specific personas and prevent them from using this Import button to import FNMA 3.2 files.

**NOTE:** In order for this business rule to work effectively, you must also use the Personas setting to remove the persona's ability to import FNMA 3.x files from the Pipeline. Instructions to do this are provided below.

### To Configure Access:

- 1 On the Field Access Rule window, click **Add**.
- 2 Type the field ID for the **Import** button, and then click **Add**. (The field ID for the Import button is Button\_FMBorImport.)
- 3 Back on the Field Access Rule screen, select **Button\_FMBorImport** in the Add a Field list.
- 4 In the Assign Right section, locate the persona, and then double-click the option in the Rights list.
- 5 Select the **Hide** option from the drop-down list.

- By selecting **Hide**, the FNMA 3.2 file option is not displayed in the Source drop-down list when the user clicks the Import button on the Manage Borrowers screen.
- Do not select the View Only/Disabled, Edit/Enabled, or Does Not Apply options. They have no impact on the import FNMA 3.2 file option.

- 6 Click **Save**.

### To Remove the Persona's Ability to Import FNMA 3.x Files From the Pipeline:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Company/User Setup**, and then click **Personas**.
- 3 In the left panel, select a persona.
- 4 Click the **Pipeline** tab.
- 5 In the Pipeline Tasks section, click the blue **Import Loans** link.
- 6 Clear the **Fannie Mae 3.x** check box, and then click **OK**.
- 7 Click the **Save** icon.

### Configure persona access to buttons on the Secondary Registration and MIP/PMI Calculation screen

- 1 On the Field Access Rule window, click **Find**.
- 2 In the Select a Form section on the left, click **Buttons for Business Rule**.
- 3 Right-click a button, and then click **OK**.
- 4 In the Assign right list, select an access option for each persona, and then click **Save**.

### To Save the Rule:

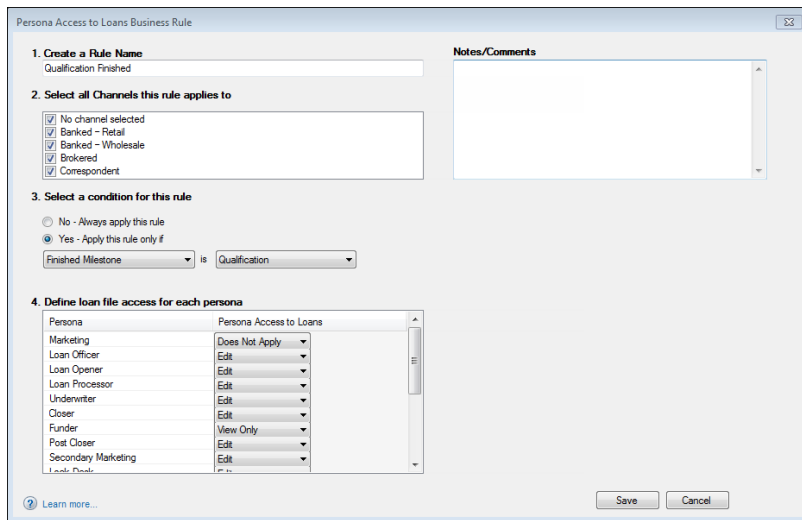
- 1 Enter helpful information as needed in the Notes/Comment field.
- 2 Click **Save**.

# Persona Access to Loans

Use the Persona Access to Loans screen to manage access to loan files by persona. You can specify a condition for applying the rule and different access for each persona and condition. Access can be View Only, Edit All, or Edit Partial. The Edit Partial option allows you to grant access to areas of the loan file (such as the Lock Request tool) as well as specific fields on loan forms.

## To Create a Loan Access Rule:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Business Rules**, and then click **Persona Access to Loans**.
- 3 On the Persona Access to Loans window, click the **New** icon.



## Create a Rule Name

- Type the name of the rule.

## Select all Channels this rule applies to

- Select the channels where the rule will be applied.
- Select **No channel selected** to apply the rule to a loan where no channel has been selected

**NOTE:** The channel for each loan is specified on the Borrower Summary form.

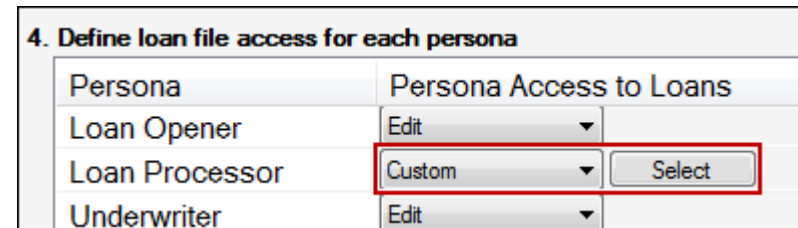
## Select a condition for this rule

- Select **No** to always apply the rule.
- Or select **Yes** to create a condition for when the rule is applied.
  - 1 Select a category for the condition, such as Loan Purpose.
  - 2 Select a value for the category, such as Purchase.

**NOTE:** If you select the Advanced Conditions option, you can create expressions to define custom conditions. Click the **Lookup** icon to select filters for the Advanced Conditions option or, for detailed instructions on how to create your own code, refer to “Using the Advanced Condition Editor” on page 198. To create your own code, refer to Appendix C, “Advanced Coding for Business Rules” on page 283.

## Define loan file access for each persona

- 1 In the Loan File Access list, select an access option for each persona.
  - **View Only** -All areas of the loan file can be viewed, but not edited.
  - **Edit** - All areas of the loan file can be viewed and edited.
  - **Custom** - Specific areas of the loan that can be viewed and edited.
  - **Does Not Apply** - The Rule does not apply. The default persona access rules apply.



- 2 If you select **Custom** for a persona, and then click **Select**, an Edit Custom Access window opens to allow you to select the specific areas of the loan that can be viewed and edited. Select the appropriate option from a drop-down list to enable editing for a feature.

- **Hide** - The feature will not be visible to the persona.
- **View Only** - The feature can be viewed, but not edited.
- **Edit or Full Edit** - The feature can be viewed and edited.
- **Partial Edit** - This option is available for the **eFolder Documents Tab** option only. When selected, additional options that control access to features on the **eFolder Documents** tab display on the Edit Custom Access window:

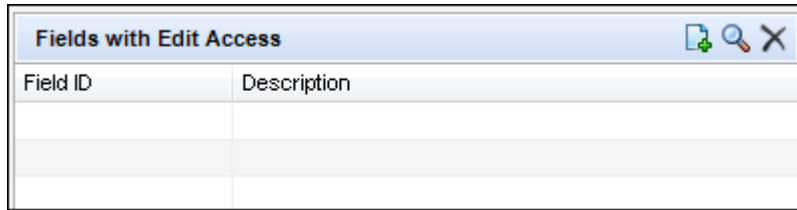
- **Retain current rights to Unassigned Files** - When selected, the persona retains the rights currently selected in the Personas setting (on the Unassigned Files section of the eFolder tab). When cleared, the persona has none of the rights defined in the Unassigned Files section.

- **Retain current rights to Unprotected Documents** - When selected, the persona retains the rights currently selected in the Personas setting (on the Unprotected Documents section of the eFolder tab). When cleared, the persona has none of the rights defined in the Unprotected Documents section.
- **Retain current rights to Protected Documents** - When selected, the persona retains the rights currently selected in the Personas setting (on the Protected Documents section of the eFolder tab). When cleared, the persona has none of the rights defined in the Protected Documents section.
- **Retain current rights to Create/Duplicate Documents** - When selected, the persona retains the rights currently selected in the Personas setting (in the Create/Duplicate check box in the General section of the eFolder tab). When cleared, the persona does not have the right to create or duplicate documents in the eFolder.
- **Retain current rights to Order eDisclosures** - When selected, the persona retains the rights currently selected in the Personas setting (for the eDisclosure options on the General section of the eFolder tab). When cleared, the persona does not have the right to send or receive eDisclosures, add or move eDisclosure documents, or clear eDisclosure document selections.
- **Retain current rights to Request/Retrieve Borrower Documents** - When selected, the persona retains the rights currently selected in the Personas setting (in the General section on the eFolder tab) to Request Borrower Documents and Retrieve Borrower Documents.
  - When retrieving, put files into:
    - **Document and mark current** - Retrieved files are attached to the document and the Current Version check box is selected for the file in the Files section of the Document Details window.
    - **Document and not mark current** - Retrieved files are attached to the document and the Current Version check box is not selected for the file in the Files section of the Document Details window.
    - **Unassigned Files** - Retrieved files are attached to the Unassigned Files section of the File Manager.
- **Retain current right to Request/Retrieve from Ellie Mae Network Service** - When selected, the persona retains the rights currently selected in the Personas setting (in the General section on the eFolder tab) to request and retrieve services from the eFolder via the Ellie Mae Network.
  - When retrieving, put files into:
    - **Document and mark current** - Retrieved files are attached to the document and the Current Version check box is selected for the file in the Files section of the Document Details window.

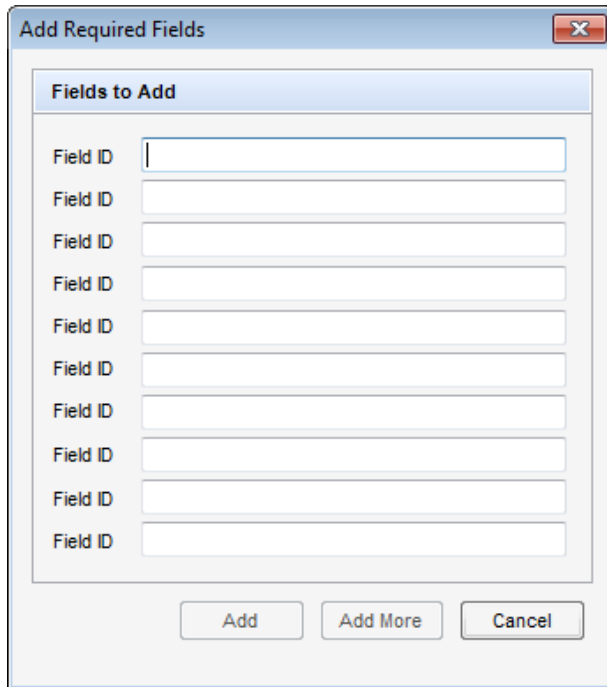
- **Document and not mark current** - Retrieved files are attached to the document and the Current Version check box is not selected for the file in the Files section of the Document Details window.
- **Unassigned Files** - Retrieved files are attached to the Unassigned Files section of the File Manager.

**NOTE:**When the **Request/Retrieve Borrower Documents** or the **Request/Retrieve from Ellie Mae Services** option is selected, a persona can request and retrieve documents and services without having Browse and Attach permissions or permission to work with Protected or Unprotected documents.

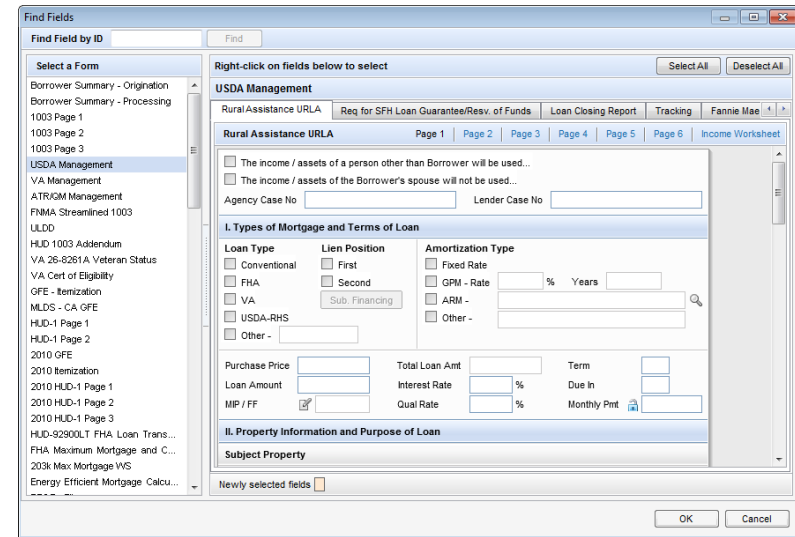
3 To specify the fields that the persona can access, in the Fields with Edit Access section:



- To add fields, click the **Add** icon, enter up to 10 Field IDs, and then click **Add**.



- To find fields, click the **Lookup** icon, select forms from the list, right-click to select fields, and then click **OK**.



- To select all the fields on a form, click **Select All**. If needed, you can then right-click fields that you no longer want selected.
- To remove a field, select the field on the fields with Edit Access list, and then click the **Delete** icon.

4 When finished, click **OK** on the Edit Custom Access window.

### To Save the Rule:

- 1 Enter helpful information as needed in the Notes/Comment field.
- 2 Click **Save**.

### Conflicts with Access Rules

Access rights configured in a Persona Access to Loans business rules can sometimes conflict with rights granted in the Personas setting or in another Persona Access to Loans business rule.

### Loan Access Rights vs Personas Setting

When a persona is given Full Edit, Partial Edit, or View Only rights for the eFolder Documents tab, the persona will retain or lose some of the rights that are currently configured in the Personas setting as described below:

#### Full Edit

- The persona retains all rights currently configured in the Personas setting.



## Partial Edit

- The persona retains the **View All Annotations, Send Files, Send Files to Lender, and Archive Documents** rights that are currently configured in the Personas setting.
- The persona's ability to perform other functions related to files, documents, eDisclosures, ordering services, and requesting and retrieving borrower documents will depend on the selections made when the Partial Edit options are configured.

## View Only

- The persona retains the right to **View All Annotations**.
- Aside from viewing rights, the persona loses the right to perform any action related to files, documents, conditions, eDisclosures, or services.

## Multiple Persona or Business Rules

When a user has multiple personas or when multiple business rules apply to a loan, Encompass resolves access right conflicts by providing the greatest available right to a user under some conditions, and the most restrictive right under other conditions. The access rights are listed below in descending order, with the greatest available rights at the top and the most restrictive rights at the bottom:

- Edit or Full Edit
- Partial Edit
- View Only
- Hide

**NOTE:** *Full Edit and Partial Edit are available only when the Custom access option is selected.*

## Multiple Personas

When a user has multiple personas, the user is given the greatest available right (the highest level of access available for any of the personas assigned to the user).

For example, if a user has a Loan Opener persona with View Only rights and a Loan Processor persona with Edit rights, the user is given Edit rights, the greatest available right for any of the user's personas.

## Multiple Business Rules

When multiple Persona Access to Loans business rules apply at the same time, the user is given the most restrictive right (lowest level of access allowed under any of the rules that apply).

For example, a user is assigned the Loan Opener persona, which is assigned different rights (View Only and Edit) in two different business rules. The user is given View Only rights, the most restrictive right for any of the business rules.

## Multiple Personas and Multiple Business Rules

When multiple business rules apply and a user has multiple personas, determining the access rights is slightly more complex. First, identify the access rights that each persona has across all the business rules. Each persona will have the most restrictive right allowed under any of rule. Then compare the results for each of the personas. The user will have the greatest available right allowed to either of the personas.

For example: A user is assigned to the Loan Opener and Loan Processor personas, and two business rules apply to the loan file.

- 1 Identify the most restrictive access right for each persona across all the rules.
  - The Loan Opener has Edit rights in rule 1 and View Only rights in rule 2, so the Loan Opener is given View Only rights, the most restrictive right.
  - The Loan Processor has Edit rights in both rules, so the Loan Processor is given Edit rights, the most restrictive right.
- 2 Compare the rights for each persona. The user will have the greatest available right for any of the personas.
  - The Loan Opener has View Only rights and the Loan Processor has Edit rights, so the user is given Edit rights, the greatest available right.

## Partial Rights

If the Custom option is selected, the Partial Edit option for the eFolder Documents Tab contains an additional layer of access options that will need to be resolved when two personas or two business rules both have Partial Edit options selected for the eFolder Documents tab. In these situations, the same logic used with other access rules is extended to the selections made for the Partial Edit options.

- If a user has two personas with different Partial Edit options selected, the user will have the greatest available rights in the Partial Edit options for each of the personas. In this case, the user will be given all the rights selected for all the personas assigned
- If multiple business rules apply, the user has only the most restrictive rights in the Partial Edit options for any of the business rules. In this case, the user will be given only options that are selected in both business rules.
- The options to Retain current rights to Request/Retrieve Borrower Documents and Retain current rights to Request/Retrieve from Ellie Mae Network Services also have drop-down lists with the greatest available right at the top and the most restrictive at the bottom. If multiple personas or rules have different drop-

down options selected for a Request/Retrieve option, the greatest available right is given when comparing personas and the most restrictive right is applied when comparing business rules.

## Role Access to Documents

Use the Role Access to Documents setting to control access to loan documents in the eFolder. You can define the default access by role, and also specify those roles who's access to documents is protected. When access to a document is protected for a specific role, access cannot be revoked for the role, and the document cannot be deleted by a team member assigned to that role.

**NOTE:** To grant access to a specific set of users (for example, a processing department), create a user group containing the users. Then create a role that includes the user group. When you grant access to the role, all members of the group will have access to the document.

### To Define Default Access:

Use the Default Access section to set up default document access for each role, based on the role that adds the document to the eFolder. The Others group contains users who are not assigned to a role. These defaults can be overridden in a specific loan by selecting a document in the eFolder and then clicking the Access button (unless the document is protected).

1 On the menu bar, click **Encompass**, and then click **Settings**.

2 On the left panel, click **Business Rules**, and then click **Role Access to Documents**.

**Role Access to Documents**

Set up access to documents by user roles.

**Default Access**

Set up default document access for each role. The Others group contains users who are not assigned to a role. The default settings can be overridden using the access button in the eFolder.

If a document is added by	The following role can access the document
Loan Officer	
Loan Opener	
Loan Processor	
Underwriter	
Closer	
Funder	
Post Closer	
Lock Desk	
Shipper	

**Protected Documents**

Once document access is granted to any of the roles selected below, the document becomes protected. A protected document cannot be deleted and access cannot be removed from the selected role.

**Select a role**

- Loan Officer
- Loan Opener
- Loan Processor
- Underwriter
- Closer
- Funder
- Post Closer
- Lock Desk

- 3 In the Default Access section, select a role from the list on the left.
- 4 In the list on the right, select the roles that can access documents that are added by the role selected on the left.
- 5 Repeat steps 3 and 4 for each role for which you want to grant access.
- 6 Select the check box at the bottom of the section to apply the user's default role-level access rights to product and pricing secondary buy side and secondary sell side documents even if the user does not have an existing role in the loan file.
- 7 Click the **Save** icon.

### To Define Protected Access:

When a role is selected in the Protected Documents section, access to documents is Protected for that role. Once access to a document is granted to a protected role, (for example an Underwriter) access cannot be revoked by other loan team members and the document cannot be deleted.

- 1 In the Protected Documents section, select one or more roles who's documents are protected.
- 2 Click the **Save** icon.

## Input Form List

Use the Input Form List setting to define the input forms to make available for a loan when the specified condition is met. For example, you can create input form rules based on the type of loan, such as FHA. In this case, only forms required for processing an FHA loan would be made available to your users.

### To Create an Input Form List Rule:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Business Rules**, and then click **Input Form List**.
- 3 On the Input Form List screen, click the **New** icon.

### Create a Rule Name

- Type the name of the rule.

### Select all Channels this rule applies to

- Select the channels where the rule will be applied.
- Select **No channel selected** to apply the rule to a loan where none of the channel options are been selected.

**NOTE:** The channel for each loan is specified on the Borrower Summary form.

### Is there a condition for this rule

- 1 Select a category for the condition, such as Loan Purpose.
- 2 Select a value for the category, such as Purchase.
  - If you select **Current Role** for the category, you can configure the rule to only be applied when a specific role is assigned to finish a specific milestone. After selecting **Current Role**, click the **Lookup** icon (magnifying glass), select the specific role, and then select the specific milestone from the drop-down list.

**NOTE:** If you select the Advanced Conditions option, you can write expressions to define custom conditions. Click the **Lookup** icon to select filters for the Advanced Conditions option or, for detailed instructions on how to create your own code, refer to "Using the Advanced Condition Editor" on page 198. To create your own code, refer to Appendix C, "Advanced Coding for Business Rules" on page 283.

### To Select the Input Forms to Add to the Forms Tab:

- 1 Click **Add** to open the Add Input Forms window.
  - Click **All Input Forms**, select one or more forms, and then click **Add**.
  - Or, click **Input Form Set Templates**, select a template, select one or more forms, and then click **Add**.
- 2 Back on the Input Form Rule window, click **Save**.

### To Save the Rule:

- 1 Enter helpful information as needed in the Notes/Comment field.
- 2 Click **Save**.

## Loan Form Printing

Use the Loan Form Printing setting to create rules that restrict the printing of forms until required fields are completed or other custom rules are satisfied. If you specify fields that must be completed prior to printing, users will receive a message listing the required fields. For example, you can create a rule that prevents the Borrower Summary from being printed until the Credit Score for Decision Making field has been completed.

You can also create your own advanced coding rules that must be satisfied before a form can be printed. In this case, users receive a message explaining why the form cannot be printed.

### To Create a Loan Form Printing Rule:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Business Rules**, and then click **Loan Form Printing**.
- 3 On the Loan Form Printing screen, click the **New** icon.

### Create a Rule Name

- Type the name of the rule.

### Select all Channels this rule applies to

- Select the channels where the rule will be applied.
- Select **No channel selected** to apply the rule to a loan where no channel has been selected.

**NOTE:** The channel for each loan is specified on the Borrower Summary form.

### Is there a condition for this rule

- 1 Select **No** to always apply the rule.
- 2 Or select **Yes** to create a condition for when the rule is applied.
  - Select a category for the condition, such as Loan Purpose.
  - Select a value for the category, such as Purchase.
    - If you select **Current Role** for the category, you can configure the rule to only be applied when a specific role is assigned to finish a specific milestone. After selecting **Current Role**, click the **Lookup** icon (magnifying glass), select the specific role, and then select the specific milestone from the drop-down list.

**NOTE:** If you select the *Advanced Conditions* option, you can create expressions to define custom conditions. Click the **Lookup** icon to use the *Advanced Condition Editor* to create these expressions. For detailed instructions on how to create your own code, refer to “Using the Advanced Condition Editor” on page 198 and Appendix C, “Advanced Coding for Business Rules” on page 283.

### To Add and Apply Print Suppression Rules:

- 1 Click **Add**.

- 2 On the Print Form Suppression Rule window, click **Find**.
- 3 Click the **Standard Forms** or **Custom Forms** tab, select the folder containing the form for which you want to create a rule, select the form, and click **Select**.

4 Click the **Required Fields** tab.

- Click **Add**, type the field IDs of the fields that must be completed, and then click **Add**.
- Or, click **Find**, select forms from the list on the left, right-click to select the pre-required fields, and then click **OK**.

**NOTE:** To select all fields on a form, click **Select All**. If needed, you can then right-click a field to cancel a selection.

- 5 Or, click the **Advance Coding** tab to write your own code to define the print suppression rule. For detailed instructions on how to create your own code, refer to Appendix C, “Advanced Coding for Business Rules” on page 283.
- 6 Select the check box to allow blank forms to be printed, even if the required fields have not been completed.
- 7 When finished, click **OK**.

**To Save the Rule:**

- 1 Enter helpful information as needed in the Notes/Comment field.
- 2 Click **Save**.

## Print Auto Selection

Use the Print Auto Selection setting to determine the default set of forms that are automatically selected in the print window for loans that have specified values in selected fields. For example, you can create a rule that adds forms to the default print list when a subject properties is located in a specific county.

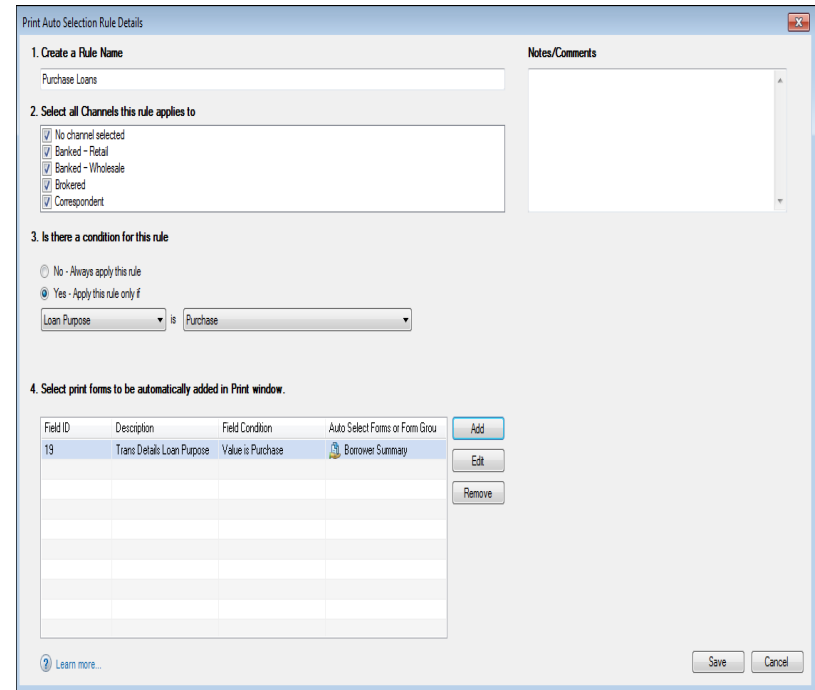
Print auto selection rules can be applied to individual forms or form groups. When you create a rule for a form group, the rule will apply to any form that is added to the group without having to update the rule.

**NOTE:** When you open the Print window from a form in a loan file, the associated output form is automatically added to the Selected Forms list. You can disable the automatic select using the Settings Manager in the Encompass Admin Tools.

**To Create a Print Auto Selection Rule:**

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Business Rules**, and then click **Print Auto Selection**.

3 On the Print Auto Selection screen, click the **New** icon.



**Create a Rule Name:**

- Type the name of the rule.

**Select all Channels this rule applies to**

- Select the channels where the rule will be applied.
- Select **No channel selected** to apply the rule to a loan where no channel has been selected.

**NOTE:** The channel for each loan is specified on the borrower summary form.

**Is there a condition for this rule**

- 1 Select **No** to always apply the rule.
- 2 Or select **Yes** to create a condition for when the rule is applied.
  - Select a category for the condition, such as Loan Purpose.
  - Select a value for the category, such as Purchase.

- If you select **Current Role** for the category, you can configure the rule to only be applied when a specific role is assigned to finish a specific milestone. After selecting **Current Role**, click the **Lookup** icon (magnifying glass), select the specific role, and then select the specific milestone from the drop-down list.

**NOTE:** If you select the *Advanced Conditions* option, you can create expressions to define custom conditions. Click the **Lookup** icon to select filters for the *Advanced Conditions* option or, for detailed instructions on how to create your own code, refer to “Using the Advanced Condition Editor” on page 198. To create your own code, refer to Appendix C, “Advanced Coding for Business Rules” on page 283.

### To Create a Rule to Select Print Forms:

- 1 Click **Add**.

The screenshot shows the 'Add/Edit Field Event' dialog box. It is divided into two main sections: 'Condition' and 'Action'.  
 In the 'Condition' section:  
 - 'Field ID' is set to '19'.  
 - 'Description' is 'Trans Details Loan Purpose'.  
 - 'if' is set to 'Value Is'.  
 - 'Value' is set to 'Purchase'.  
 In the 'Action' section:  
 - There is a list titled 'Auto Selected Forms or Form Groups' containing 'Borrower Summary'.  
 - Buttons for 'Add Forms', 'Add Form Groups', and 'Remove Forms' are located to the right of the list.  
 At the bottom of the dialog are 'OK' and 'Cancel' buttons.

- 2 In the Condition section, define the condition that must be met to trigger the selection of forms listed in the Action section below.
  - Type a Field ID, or click **Find**, select forms from the list on the left, right-click to select a field, and then click **OK**.
  - Select a option to define the field parameters.
  - Define the field values that must be met to satisfy the condition and trigger the action.

**NOTE:** The required values are dependent upon your selection from the list above. For example, if you selected **Value is Between**, you will be asked to enter two values to define a range of values.

- 3 In the Action section, select the forms (or form groups) that will be selected for printing if the condition is met.
  - Click **Add Forms**, select forms from the list on the left, click the **Add >** button to move them to the Selected Forms list, and then click **Add**.
  - Click **Add Form Groups**, select a form group, and then click **OK**.
  - Back on the Add/Edit Field Event window, select forms, and then click **Remove Forms** if needed.
- 4 When finished, click **OK**.
- 5 Repeat steps 1 through 4 above to add additional condition statements to the rule.

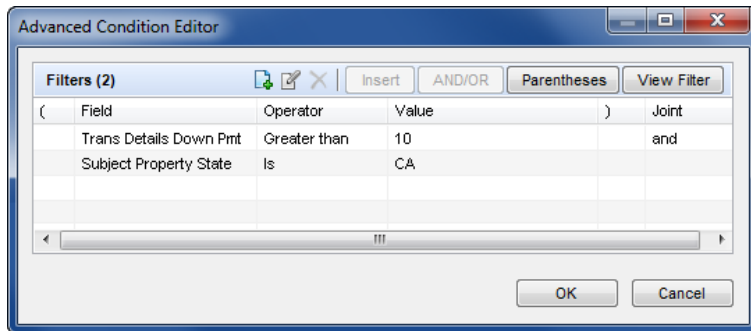
### To Save the Rule:

- 1 Enter helpful information as needed in the Notes/Comment field.
- 2 Click **Save**.

## Using the Advanced Condition Editor

If you define a business rule by selecting the *Advanced Conditions* option as the condition, use the *Advanced Condition Editor* to create the code.

- 1 Select **Advanced Conditions** as the category condition, and then click the **Lookup** icon on the right.



- 2 Click the **New** icon to add a new filter.

**NOTE:** If you have existing filters, the **New** icon places the new filter at the bottom of the list. Select an existing filter and then click the **Insert** button to insert a new filter above the selected filter.

- 3 On the Add/Edit Search Filter window:

- Type a Field to add as a filter.
- Or, click the **Lookup** icon, select a field from the list, and click **OK**.
- Or, click the **Lookup** icon, type one or more characters in the Find field and then click **Find**. The first occurrence of the characters in any column is found. Continue clicking **Find** to view additional occurrences. Select a field from the list, and click **OK**.

- 4 Select an Operator, enter (or select) a Value, and then click **OK**.

- The Operator and Value define how the field will be used. For example: Field ID= 1109 (Loan Amount), Operator = Greater than, Value = 250000.

- 5 Click **OK**.

- 6 Repeat steps 2 through 5 to add more filters.

- 7 To use parentheses to control the order in which multiple filters are evaluated, click **Parentheses**, select the filters to group, click the **New** icon, and click **OK**.

- 8 Use the **AND/OR** button to determine how search filters are used together.

- 9 When finished, click **OK**.

## Activating and Deactivating Business Rules

Once you create rules, you will control the timing of when they are activated and, when necessary, deactivated.

### To Activate and Deactivate a Business Rule:

- 1 On the list of business rules, select a rule, and then click **Activate**.

- The status is changed to Active.
- The rule is activated for all current, imported, and new loans.
- When a change is made to a value in a loan file that impacts a rule, the rule will be tested and the user notified of any discrepancies.

- 2 To deactivate a business rule, select a rule, and then click **Deactivate**.



## Appraisal Order Management

Use the Appraisal Order Management setting to configure the appraisal ordering process for different types of loans. The setting allows administrators to select a loan type and then select the configuration options used for that loan type.

For example, the ordering process can be configured so that appraisal requests for conventional loans are submitted using an automated ordering process, while requests for FHA loans can be sent to an internal order desk for submittal.

Five configuration options are available:

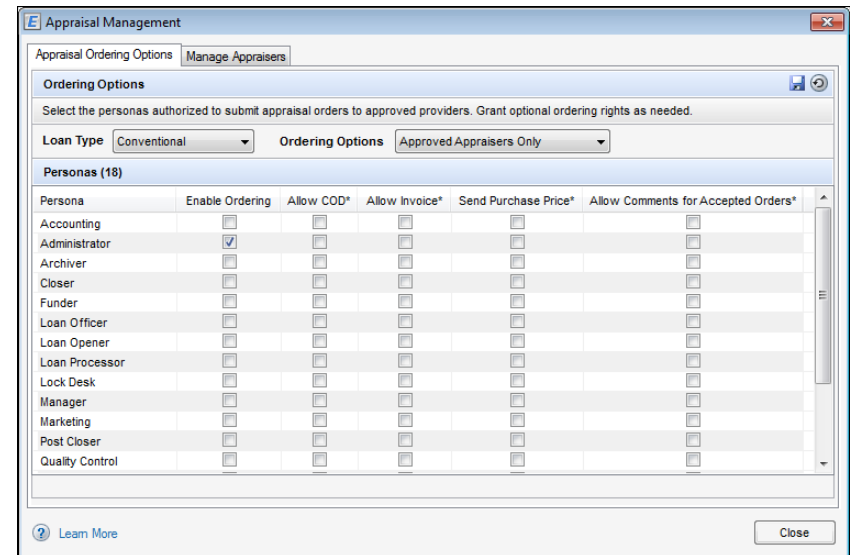
- **No administrative controls** – Uses the default Encompass settings for ordering appraisals. Users order appraisals based on how individual users have set up the selections for their Ellie Mae Network.
- **Approved appraisers only** – Allows users to select from a list of appraisers or AMCs who are set up by the administrator for specific loan types and property locations. When an order is placed, the user selects an appraiser from the list of approved providers and submits the order to the appraiser.
- **Automated ordering - Random** – Defines rules for selecting appraisers from a list set up by the administrator for specific loan types and property locations. When an order is submitted, users do not see a list of providers and have no input into appraiser selection. The order is sent to an appraiser that is selected randomly from the list of approved appraisers available for the property ZIP Code and loan type. This option cannot be used with AMCs that are integrated into the Ellie Mae Network.
- **Automated ordering - Rotating** – This setting is the same as Random Automated Ordering described above, except the appraisers are selected from the list in rotating order. After orders have been placed with all the appraisers for that ZIP Code and loan type, the selection process starts at the beginning of the list again.
- **Internal order desk** – Defines rules for submitting orders through an internal order desk. When a user requests an order, they do not see a list of providers. The order is sent to an authorized internal order desk user who is then responsible for submitting the order to an approved appraiser or AMC by selecting from a list that is set up by the administrator. The internal order desk user is responsible for all communication with the appraiser or AMC and for keeping the user who requested the order updated on the appraisal order's status.

### To Access the Appraisal Order Management Setting:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Business Rules**, and then click **Appraisal Order Management**.
- 3 On the Appraisal Order Management screen, click **Change Settings.k**

## Appraisal Ordering Options Tab

Use the Appraisal Ordering Options tab to select the ordering option associated with each loan type, and to set up the personas that can use this option to order appraisals. Be sure to set up the personas and ordering options for each loan type as needed.



The screenshot shows the 'Appraisal Management' window with the 'Appraisal Ordering Options' tab selected. The 'Ordering Options' section shows 'Loan Type' set to 'Conventional' and 'Ordering Options' set to 'Approved Appraisers Only'. Below this is a table titled 'Personas (18)' with columns for 'Persona', 'Enable Ordering', 'Allow COD\*', 'Allow Invoice\*', 'Send Purchase Price\*', and 'Allow Comments for Accepted Orders\*'. The 'Administrator' persona has 'Enable Ordering' checked. A 'Learn More' link and a 'Close' button are at the bottom.

Persona	Enable Ordering	Allow COD*	Allow Invoice*	Send Purchase Price*	Allow Comments for Accepted Orders*
Accounting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Administrator	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Archiver	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Closer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funder	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan Officer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan Opener	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan Processor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lock Desk	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Manager	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marketing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Post Closer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality Control	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### To Select the Ordering Options for a Loan Type:

- 1 On the **Appraisal Ordering Options** tab, select a loan type from the list.
- 2 Select an ordering option from the list.
- 3 To save your changes, click the **Save** icon.

**NOTE:** For the **No administrative controls** option, no further configuration is required. Use the instructions below to configure the other appraisal ordering options.

### To Configure Persona Settings:

On the **Appraisal Ordering Options** tab, in the personas section, select the appropriate check boxes. The permissions set up here determine the options and actions the persona has access to when ordering an appraisal.

- **Enable Ordering** - Give a persona permission to order an appraisal.
- **Allow COD** - Allow the persona to select **COD** from the Paid By drop-down list when ordering appraisal.

- **Allow Invoice** - Allow the persona to select **Invoice** from the Paid By drop-down list when ordering appraisal.
- **Send Purchase Price** - Include the purchase price of the subject property when the order is submitted to the appraiser.
- **Allow Comments for Accepted Orders**-Allow the persona to send comments and attachments to the appraiser after the appraisal request is submitted and the order is accepted by the appraiser. Comments and attachments are sent from the Send Comments to Appraiser section on the Appraisal Order Status window, which is accessed by clicking the **Document** icon next to the **Order Appraisal** button on the **Services** tab.

**NOTE:** If you selected the Internal Order Desk option, complete the additional steps described below.

### Configure the Internal Order Desk Option

If you selected the Internal Order Desk ordering option, you must set up the internal order desk option (which includes setting up the appraisal ordering rights for each persona and authorizing specific users to be internal order desk users) and ensure the authorized internal order desk users have the required loan access rights so they can access the appropriate loans when an appraisal order is submitted. Follow the steps below:

- 1 On the Appraisal Ordering Options tab, in the personas section, select the appropriate check boxes. The permissions set up here determine the options and actions the persona has access to when ordering an appraisal.

**NOTE:** For example, if you set up a loan officer with just the **Enable Ordering** option, they can view the Order Appraisal window and submit the order, but they cannot access the **Paid By** drop-down list, nor is the purchase price displayed.

- **Enable Ordering** - Give a persona permission to order an appraisal. Remember, when the user requests an appraisal the order is sent to the internal order desk user who then submits the order to an appraiser or AMC.
- **Allow COD** - Allow the persona to select **COD** from the Paid By drop-down list when ordering appraisal.
- **Allow Invoice** - Allow the persona to select **Invoice** from the Paid By drop-down list when ordering appraisal.
- **Send Purchase Price** - Include the purchase price of the subject property when the order is submitted to the appraiser.
- **Allow Comments for Accepted Orders** - This option is disabled for all personas.

**NOTE:** When you select the **Internal Order Desk** ordering option, the appropriate check boxes for each persona are automatically selected based on the permissions set up in the Personas settings (under Company/User Setup

in Encompass Settings). Although the **Allow Comments for Accepted Orders** option is disabled for all personas, the internal order desk user is granted this permission. This allows them to send comments and attachments to the appraiser after the order is submitted and accepted by the appraiser. Comments and attachments are sent from the Send Comments to Appraiser section on the Appraisal Order Status window, which is accessed by clicking the **Document** icon next to the **Order Appraisal** button on the **Services** tab. The internal order desk user is the only user who is authorized to communicate with the appraiser.

- 2 In the Internal Order Desk Options section, enter the Encompass user ID for each user you are authorizing to be an internal order desk user. These users are authorized to submit appraisal orders for other users.

**NOTE:** Use commas to separate multiple entries, and make sure users who are assigned to the internal order desk have the required loan access rights to open loans to submit appraisal orders.

- 3 Next, enter the email address for each individual that will receive an email notification when a user requests an appraisal. Be sure to include the email address of the authorized internal order desk users so they are notified when an appraisal is requested by other users.
- 4 Click the **Save** icon to save your changes.
- 5 Click **Close** to close the Appraisal Management window.

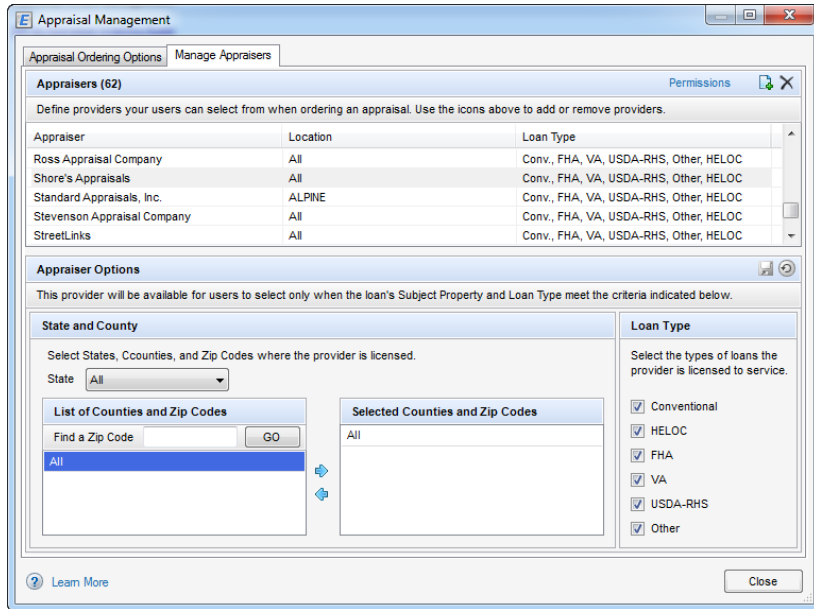
### Set Up the Required Loan Access for Internal Order Desk User

Provide the required loan access settings to the authorized internal order desk users so that they can access the loan when an appraisal order is submitted by another user.

- 1 On the left panel in **Encompass Settings**, click **Company/User Setup**, and then click **Organization/Users**.
- 2 In the upper panel, click to select the organization folder in which the internal order desk user is located. You may need to expand the hierarchy to locate the folder.
- 3 Select the user in the Enabled Users list, and then click the **Edit** icon.
- 4 In the Access to Subordinates' Loans section, select **Access to all loans in the same level**, and then select **Edit**.
- 5 Optionally, you may select **Edit Subordinates' Loans**, but this is not a required setting for internal order desk users.
- 6 Click **Save** to save the settings.

## Manage Appraisers Tab

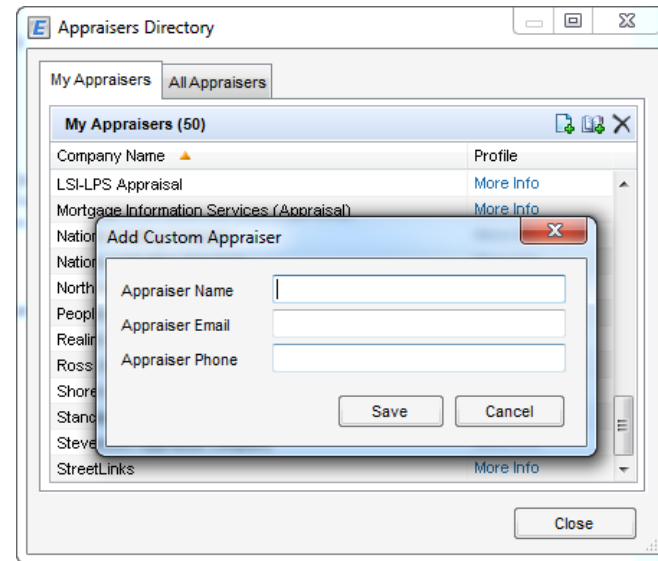
Use the **Manage Appraisers** tab to manage the list of appraisers who can fulfill orders, to grant specified users permission to edit the list of approved appraisers, and to configure the appraiser selection rules for specific loan types and property locations.



### To Add or Remove Appraisers From the List of Approved Appraisers:

- 1 To add an appraiser, click the **Manage Appraisers** tab, and then click the **Add** icon.

- 2 On the Appraisers Directory window, click the **Add** icon, enter the appraiser's information, and then click **Save**.



- Or, click the **Add From Business Contacts** icon to open the Business Contacts Tool and select an appraiser.
- Or, click the **All Appraisers** tab, enter or select search criteria by ZIP Code, location or lender. Select an appraiser or AMC from the list, and then click **Add to My Appraisers**.

**NOTE:** Appraisal management companies (AMCs) will not be selected when a user orders an appraisal via the automated ordering process.

- 3 To remove an appraiser or AMC from the My Appraisers tab, select the appraiser or AMC you wish to remove, and then click the **Delete** icon.
- 4 Continue adding or removing appraisers until your list is complete, and then click **Close**.
  - The appraisers display on the Manage Appraisers tab.

### To Allow Users to Edit the List of Approved Appraisers

- 1 To grant specified users permission to edit the list of approved appraisers, click the **Permissions** link on the upper-right.
- 2 On the Permissions for Manage Appraisers Tab window, enter the user ID for each user, separating multiple entries with commas.

- When finished, click **OK**.

**NOTE:** When one of the specified users orders an appraisal, a *Manage Appraisers* link displays on the *Order Appraisal* window. Users click the link to access the list of approved appraisers. They can then add and delete approved appraisers, or edit the service areas and loan types for an approved appraiser.

### To Create Appraiser Selection Rules for Loan Types and Locations:

- On the **Manage Appraisers** tab, select an appraiser from the Appraisers list.
- On the **State and County** panel, select an individual state from the drop-down list, or select **ALL** to select all states and counties. If you selected an individual state, select one or more entries from the List of Counties and ZIP Codes, and click the **Right Arrow** icon to add the counties to the list of Selected Counties and ZIP Codes.
  - To select a specific ZIP Code within a county, click the plus sign to the right of the county.
  - To add more than one county at a time, click a county name, press and hold the **CTRL** key, and then click the **Left Arrow** icon.
- To remove a state or county, select it from the Selected Counties and ZIP Codes list, and then click the **Left Arrow** icon.
- On the right, select the check boxes for the types of loans the appraiser is allowed to service.
- Click the **Save** icon in the upper-right of the Appraiser Options panel to save the changes, and then click **Close**.

## LO Compensation Rule

The Truth In Lending rule that went into effect on April 1, 2011 changes the way compensation may be paid to the loan originator, which includes mortgage brokers and loan officers. The rule prohibits any person other than the borrower from paying compensation to a loan originator in a transaction where the borrower pays the originator directly. Use the LO Compensation Rule to control how Paid by fees are assigned in the 801 section of the 2010 or 2015 Itemization, 2010 HUD-1 Page 2, and Section 32 HOEPA input forms and prevent any person other than the borrower from paying the loan originator.

Based on your company policy, you can select from four options to determine how the LO Compensation Rule is enforced:

- Enforce compliance to the LO Compensation paid-by rule
- Display a warning when compensation fields are not compliant
- Do not enforce compliance or display a warning
- Treat seller-paid broker compensation as borrower-paid or paid by a third party

### To Configure the LO Compensation Rule:

- On the menu bar, click **Encompass**, and then click **Settings**.
- On the left panel, click **Business Rules**, and then click **LO Compensation Rule**.

- Using the Select Control Option drop-down list, select how strictly you want to enforce the LO Compensation Rule.

### Enforce Compliance to the LO Compensation Paid-by Rule

When this option is selected, users are prevented from designating different fees in section 801 that are being paid to the broker as Paid by Borrower and Paid by Lender (or someone else other than the borrower). In other words, if one compensation fee being paid to the broker is being paid by the borrower, then all other compensation fees must be paid by the borrower as well. Or, if one of the fees is being paid by someone other than the borrower, then all other compensation fees paid to the broker must be paid by someone other than the borrower as well.

- The LO Compensation Violation message displays any time the user violates the new loan originator compensation requirements by indicating that different fees will be paid to the broker by both the borrower and someone else other than the borrower. In order to close the message and proceed with the loan, the user must select **Make all Paid by Borrower** to set each fee as Paid by the Borrower or **Make all Paid by 3rd Party** to set each fee as Paid by Lender (or someone else other than the borrower).

## Display Warning When All Compensation Fields Are Not Compliant

When this option is selected, the LO Compensation Violation message displays any time the user designates different fees in section 801 as Paid by Borrower and Paid by Lender (or someone else other than the borrower), warning them that the originator compensation requirements have been violated. The user can choose to set each fee as Paid by the Borrower, set each fee as Paid by Lender (or someone else other than the borrower), or they can select **Take No Action** and proceed with the loan despite the violation.

## Do Not Enforce Compliance or Display a Warning

When this option is selected, users are not prevented from (or warned against) designating different fees in section 801 as Paid by Borrower and Paid by Lender (or someone else other than the borrower). The LO Compensation Violation message will not display at any time, regardless of how fees are being paid to the broker.

- 4 Select the fields on the 2010 or 2015 Itemization, 2010 HUD-1 Page 2, and Section 32 HOEPA input forms that will be subject to the rule.
  - The fields listed here represent every fee field in section 801 of the 2010 and 2015 Itemization, 2010 HUD-1 Page 2, and Section 32 HOEPA input forms.
  - Every field in the list is selected by default. This means each field is subject to the rule.
  - If you do not want a field to be subject to the rule, clear the field's check box.
  - When the rule is enforced, the Broker Fees field and Broker Compensation field are always subject to the rule. This setting cannot be changed.
- 5 To enable seller-paid fees to be paid as borrower-paid, select **Borrower** for the **Treat seller-paid broker compensation as** option.
  - With **Borrower** selected, users may enter loan originator (broker) compensation fees as being paid by the seller or the borrower (or both) without triggering an LO Compensation Violation message.
- 6 When finished, click the **Save** icon.

## Collateral Tracking Setting

Use Collateral Tracking Setting to enable the Collateral Tracking tool and manage the rules that trigger the scheduling and behavior of the tool.

### To Access the Collateral Tracking Setting:

- 1 On the menu bar, click **Encompass**, and then click **Settings**. On the left panel, select **Business Rules**, and then **Collateral Tracking**.

- 2 On the left panel, select **Business Rules**, and then **Collateral Tracking**.

**Collateral Tracking**

Collateral Tracking Options

Preferred Carrier Dropdown List

Create and edit description for the Preferred Carrier.  
First entry in Dropdown list will be the Preferred Carrier.

FedEx	UPS	USPS

Scheduled Shipment Option

Enabled

DOT/Mortgage  Enabled

**Initial Request** **Return Request**

Trigger Days 14 Days Between Follow-ups 7

Days Between Follow-ups 7

Final Title Policy  Enabled

**Initial Request** **Return Request**

Trigger Days 14 Days Between Follow-ups 7

Days Between Follow-ups 7

### To Manage Collateral Tracking Options:

- 1 In the Preferred Carrier Dropdown List section, create and manage the preferred carrier options available for the Carrier field on the Shipping Status tab of the Collateral Tracking tool.

**NOTE:** The first entry in the list will be the preferred carrier.

- 2 If you want to schedule document shipments at the same time Final Docs are received, select **Enabled**.

- 3 In the DOT/Mortgage section, select **Enabled** to edit the fields in this section and the DOT/Mortgage tabs on the Collateral Tracking tool.

**NOTE:** All fields in this section are required.

- For the initial request, enter the number of trigger days.
- For the initial request, enter the number of days between follow-ups.
- For the return request, enter the number of days between follow-ups.

- 4 In the Final Title Policy section, select **Enabled** to edit the fields in this section and the Final Title Policy tabs on the Collateral Tracking tool.

**NOTE:** *All fields in this section are required.*

- For the initial request, enter the number of trigger days.
  - For the initial request, enter the number of days between follow-ups.
  - For the return request, enter the number of days between follow-ups.
- 5 Click the **Save** icon to save your changes.

# Chapter 16

## System Administration

This chapter describes administrative tools used to manage and monitor your installation; including server settings, event logs, system passwords, and current users.

Administration tools are accessed from the Encompass Settings feature, and from the Admin Tools application. In most cases, you must log in as the admin user to use each tool.

### Current Logins

Use the Current Logins setting to view and manage users who are logged in.

#### To Open from within Encompass:

- 1 Log in as the admin user.
- 2 On the menu bar, click **Encompass**, and then click **Settings**.
- 3 On the left panel, click **System Administration** and then click **Current Logins**.
  - A snapshot displays the users who are currently logged in.
- 4 Click the **Refresh** icon to update the information.

#### To Open from the Admin Tools Application:

- 1 On your Windows task bar, click the **Start** menu or **Start** icon, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.
- 2 Double-click **Online User Manager**.

#### To Send an Email Message to Users:

To send an email to a user, there must be an email address in the user's profile.

- 1 Select the users you want to send the email message to, and then click **Email**.
  - Your email application opens with the selected users added.
- 2 Type the subject and content and send the email.

#### To Send a Broadcast Message to Users:

- 1 Select the users to whom you want to send the message.
- 2 Click **Broadcast Message**.
- 3 In the Broadcast Message window, type the message text and click **Send**.
  - A message, entitled Encompass Broadcast Message, is immediately sent to the selected users.

#### To Log Users Out of Encompass:

- 1 Select the users to log out.
- 2 Click **Logout**.
  - The selected users are immediately logged out and receive a message informing them that the system administrator has logged them out.

### All User Information

Use the All User Information setting to view all users, find a user in the organization hierarchy, send emails to selected users, and generate a report showing all the users in your system. This setting is only available if you are logged in as the admin user.

#### To View User IDs:

- 1 Log in as the admin user.
- 2 On the menu bar, click **Encompass**, and then click **Settings**.
- 3 On the left panel, click **System Administration** and then click **All User Information**.
  - A list of all User IDs is displayed, whether or not they are logged in.



All User Information									
View Encompass users, find a user in the organization hierarchy, and send emails to selected users.									
Select <All Users> (28) Find in Hierarchy Email									
User ID	Last Name	First Name	Persona	Organization group	Last Login	Login	Account	Email	Ph
processor	User	Processor	Loan Proce	Processors	5/4/2009 1:10:29 P	Enabled	Enabled	email@ema	
officer	User	Officer	Loan Office	Branch 1 Personnel	3/19/2009 8:39:08	Enabled	Enabled	email@ema	
accounting	User	Accounting	Accounting	Accounting Personnel		Enabled	Disabled		
accounting	Group	Accounting	Accounting	Accounting Group ID		Enabled	Disabled		
archiver	User	Archiver	Archiver	Archiving Personnel		Enabled	Disabled		
archivergro	Group	Archiving	Archiver	Archiving Group ID		Enabled	Disabled		
banker	User	Banker	Manager	Administration		Enabled	Disabled		

- 4 Click the **Refresh** icon to update the information.

#### To View Users Assigned a Specific Persona:

- Select a persona (or **All Users**) from the Select list.

#### To Edit a User Profile:

- 1 Select a user.
- 2 Click the **Edit** icon.
- 3 On the User Details window, edit the user's profile as required, and click **OK**.

#### To Find a User in the Organization Hierarchy:

- 1 Select a user.
- 2 Click the **Find in Hierarchy** button.
  - The Organization/User Setup window opens with the hierarchy expanded to the user's organization.

#### To Sort Users by Column Names:

- 1 Select any column name.
- 2 Select the column name again to toggle between sorting in ascending and descending order.

#### To Send an Email Message to Users:

To send an email to a user, there must be an email address in the user's profile.

- 1 Select the users you want to send the email message to, and then click **Email**.
  - Your email application opens with the selected users added.
- 2 Type the subject and content and send the email.

#### To Generate an All Users Report:

- Click the **Export** icon to export the All User Information data to a Microsoft Excel spreadsheet.

## Settings Reports

Use the Settings Reports tool to generate and view organizational structure and persona settings-based reports. Persona-based settings reports display and map information from the Personas setting in Encompass Settings.

After the reports are created, they are listed on the Settings Reports page where you can view report details, re-run reports, and search for reports using filters. Reports with Completed Status can be opened and then saved onto your computer. Authorized users can delete, cancel their reports and/or reports created by others. You can also view report logs that display information such as who created the report, when it was created, and the request type.

**NOTE:** If you select a criteria, such as All User Licenses, and the information is missing in the Company/User Setup settings, the generated report will include a tab for the licenses but will not contain any data.

### Creating Organization-Based Reports

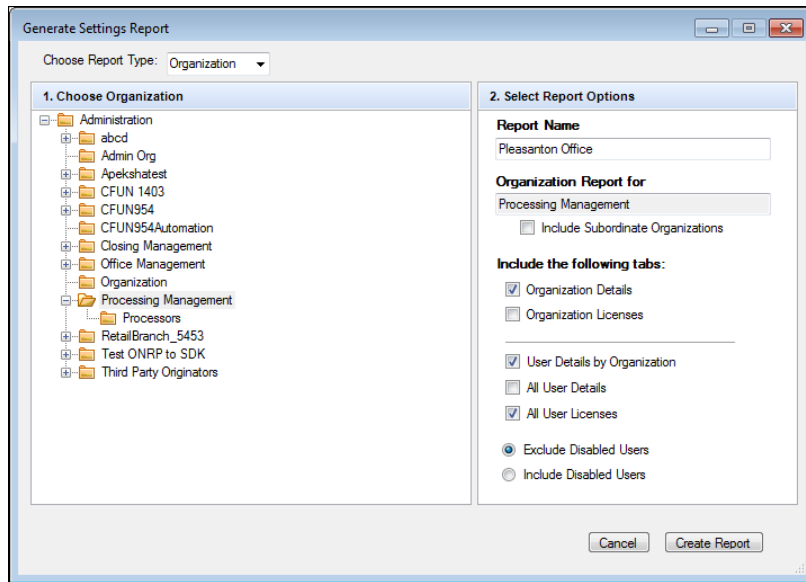
Organization reports map and display information from the Organization/Users setting in Company/User Setup settings in Encompass Settings.

**NOTE:** LO Comp Plan Details for organization-based reports include information for only three plans - the current plan, the one previous to the current plan, and the one after the current plan.

#### To Create an Organization-Based Report:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 In the left panel, click **System Administration**, and then click **Settings Reports**.
- 3 In the Search for Reports panel, click the **New** icon.

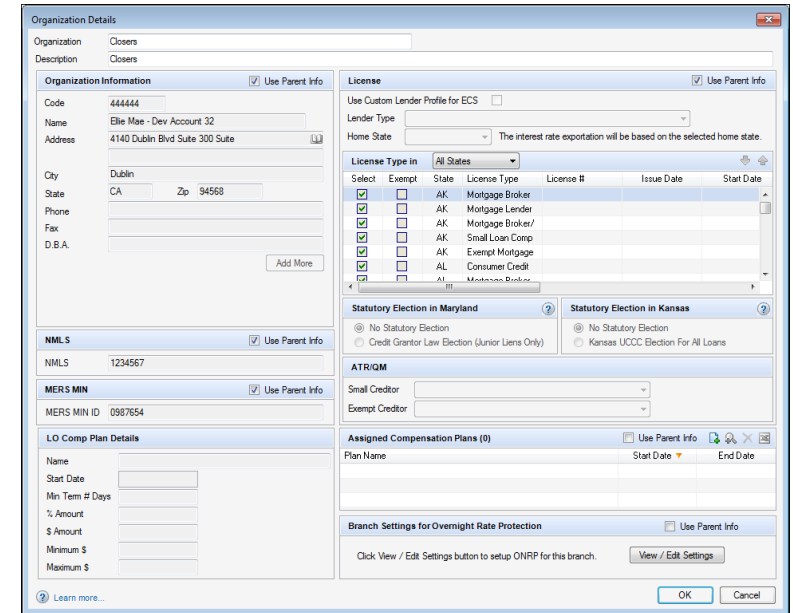
- In the Generate Settings Report window, Choose Report Type drop-down field, verify that **Organization** is selected by default.



- In the Choose Organization panel, click the + (plus) sign to expand your organization structure, and then click to select the organization for which you want to create the report.
- Go to the Select Report Options panel.
  - In the Report Name field, type the name of the field.
  - Select the **Include Subordinate Organizations** check box if you want to include data from the sub-organizations in the report.
 

**NOTE:** When this check box is selected, data from each sub-organization is displayed in individual tabs in the spreadsheet.
  - Select one or both of the following options to create a report with Organization Details and/or Organization Licenses settings information:
    - Organization Details** - When you select this, information from the Organization Details window for the selected organization is displayed, one tab per selected organization/sub-organization, in your spreadsheet.

**NOTE:** To view the Organization Details window go to **Encompass > Settings > Company/User Setup > Organization/Users**, select the organization, and then click the **Edit** icon.

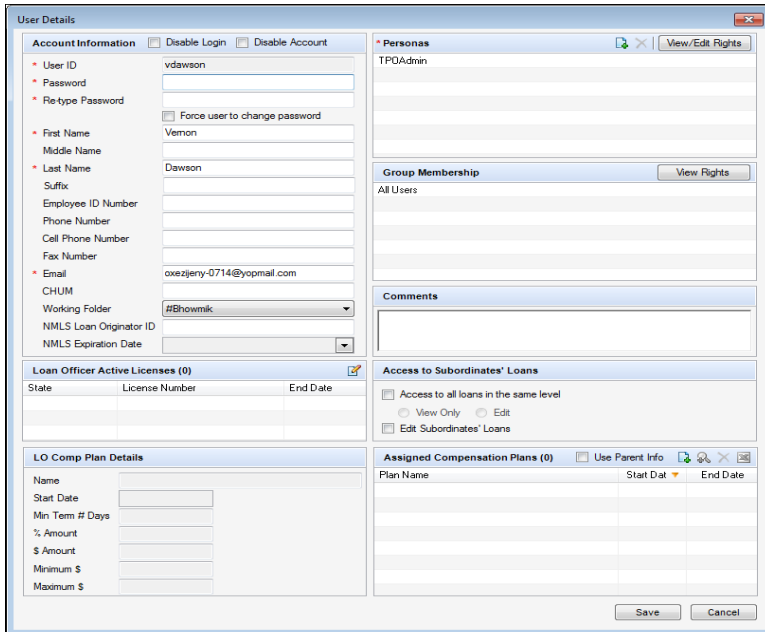


- Organization Licenses** - When you select this, License information from the Organization Details window for the selected organization is displayed, one tab per selected organization/sub-organization, in your spreadsheet.
- User Details by Organization** - When you select this, information from the User Details panel for the selected organization is displayed, one tab per selected organization/sub-organization, in your spreadsheet. The naming convention for the tabs is *[Organization Name]\_UserDtls*, where *Organization Name* is the name of the organization. If your organization name includes special characters, they will not be included in the report tab name. For example, organizations with names such as *RegionA\_Branch2/3* will be displayed as *RegionA\_Branch23\_UserDtls* in your Settings report. The organization name length is truncated at 22 characters. If duplicate tab names are created (due to the truncation), the organization name will be truncated after 19 characters with a #XX numbering scheme suffix.

**RECOMMENDATION:** Including the **User Details by Organization** option and choosing the **Include Subordinate Organizations** results in substantially large report sizes, especially if there are more than 1000

organizations and the report is being generated from the top most organization in the hierarchy. It is strongly recommended that such reports are created during off peak hours.

**NOTE:** To view User Details, go to **Encompass Settings > Company/User Setup > Organization/Users >** select the organization, go to the **Enabled Users** panel in the lower part of the window, and then click the **Edit** icon.



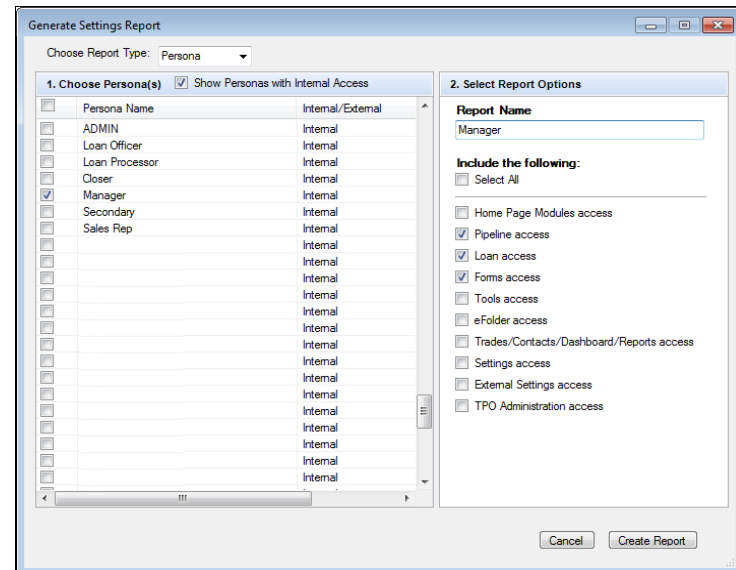
- **All User Details** - When you select this, information for all users associated with your organization are displayed in a single tab of your spreadsheet.
  - **All User Licenses** - When you select this, information for all users associated with your organization are displayed in a single tab of your spreadsheet.
  - **Exclude Disabled Users** - When you select this, only users Enabled logins are included in your report.
  - **Include Disabled Users** - When you select this, users with Enabled and Disabled logins are included in your report.
- 7 Click the **Create Report** button.

## Creating Persona-Based Reports

Persona-based settings reports display and map information from the Personas setting in Encompass Settings.

### To Create a Persona-Based Report:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **System Administration**, and then click **Settings Reports**.
- 3 In the Search for Reports panel, click the **New** icon.
- 4 In the Generate Settings Report window, from the Choose Report Type drop-down field, select **Personas**.



- 5 In the Choose Personas panel, select the **Show Personas with Internal Access** check box to exclude External Personas from your report.
  - Select check boxes corresponding to the personas for which you want to create your report.
- 6 In the Select Report Options panel type the report name in the Report Name field.
  - Select check boxes corresponding to the Persona settings tabs for which you want to create the report.
  - Click the Select All check box if you want to view access levels for all tabs for the selected persona(s).

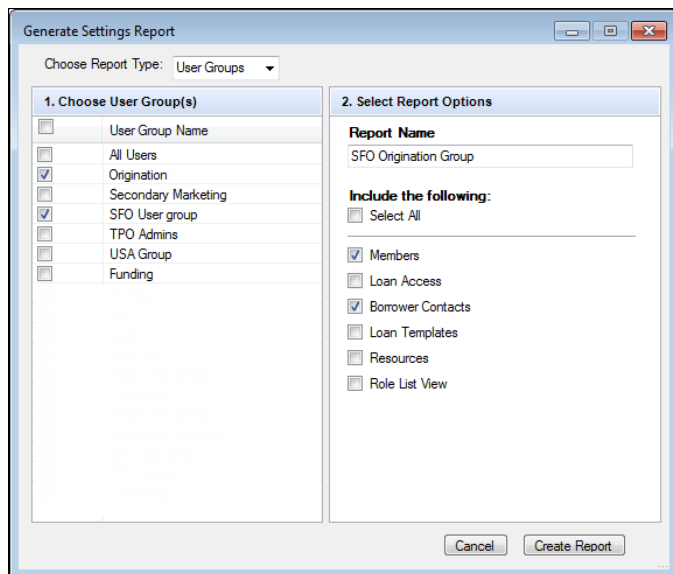
7 Click the **Create Report** button.

## Creating User Group-Based Reports

User Group-based settings reports display and map information from the User Group setting in Company/User Setup setting in Encompass Settings.

**To Create a User Group-Based Report:**

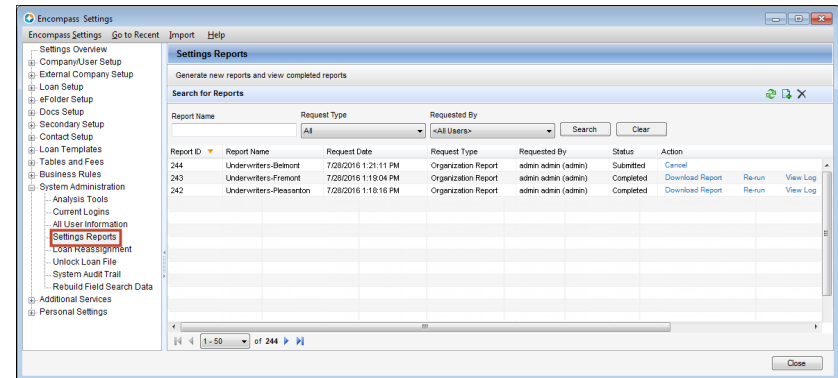
- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **System Administration**, and then click **Settings Reports**.
- 3 In the Search for Reports panel, click the **New** icon.
- 4 In the Generate Settings Report window, from the Choose Report Type drop-down field, select **User Groups**.



- 5 In the Choose User Group(s) panel, select the check boxes corresponding to the user groups for which you want to create your report.
- 6 In the Select Report Options panel type the report name in the Report Name field.
  - Select check boxes corresponding to the User Groups settings tabs for which you want to create the report.
  - Click the Select All check box if you want to view access levels for all tabs for the selected persona(s).
- 7 Click the **Create Report** button.

## Managing Settings Reports

After you have created the report, you can open and view the report, view report details, re-run reports, and search for reports using filters. Reports with Completed Status can be opened and then saved onto your computer. Authorized users can delete, cancel their reports and/or reports created by others. You can also view report logs that display information such as who created the report, when it was created, and the request type.



**To View and Save Settings Reports:**

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **System Administration**, and then click **Settings Reports**.
- 3 On the right panel, click the **Download Report** link corresponding to the report you want to view.
  - The report may take a few minutes to render as it converts to MS Excel on your machine.

**RECOMMENDATION:** Since Organization Settings Reports generated from the top level of the organization hierarchy with more than 1000 organizations and including the **User Details by Organization** result in resource-intensive, large-sized MS Excel files, it is recommended that you do not run other CPU or memory-intensive application when downloading such reports. Ensure that your system is line with the Encompass Product System Requirements and Compatibility Matrix **recommendations** (CPU: Intel Core i5 or i7 @ 3.3GHz or equivalent AMD, 8GB for 64-bit RAM). For more information, see: [Encompass Product System Requirements and Compatibility Matrix](#).

4 Click each tab to view the information in the report.

Organization	Org Level	Organization Path	Active Users	Inactive Users	Description	Org Info Use Parent Info	Org Code	Org Name
Branch 1 Management	2	RootOrganization/Office Management/Branch 1 Management	8	0	Branch 1 Management	Yes	444444	Branch 1 Management
Branch 1 Personnel	3	RootOrganization/Office Management/Branch 1 Management/Branch 1 Personnel	0	1	Branch 1 Personnel	Yes	444444	Branch 1 Personnel

5 From the File menu (in Microsoft Excel), click **Save As**.

6 In the Save As window, click the **Save** button.

### To Filter and Search for Settings Reports:

1 On the Settings Reports page, Report Name field, type the name of the report.

2 From the Request Type drop-down list, select **PersonaReport** or **OrganizationReport** to filter by report type.

3 From the Requested By drop-down list, select the user who has created the report.

**NOTE:** You can view reports created by other users only if the persona assigned to you has **View Settings Reports submitted by others** enabled.

4 Click the **Search** button.

**NOTE:** You can use one or more of the filters mentioned above to narrow your search criteria.

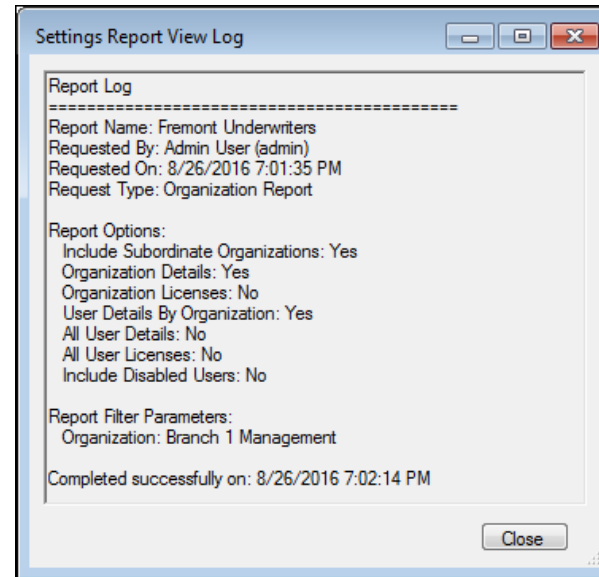
### To Re-Run Settings Reports:

- On the Setting Reports page, click the **Re-run** link corresponding to the report (with *Completed* or *Failed* statuses) you want to regenerate.

**NOTE:** The Re-run report link is active only if your assigned persona has **Generate & View Settings Report** enabled.

### To View the Settings Report Log:

1 On the Setting Reports page, click the View Log link corresponding to the report for which you want to view details such as the username and userid of the person submitting the report, when the report was submitted, and the type of report.

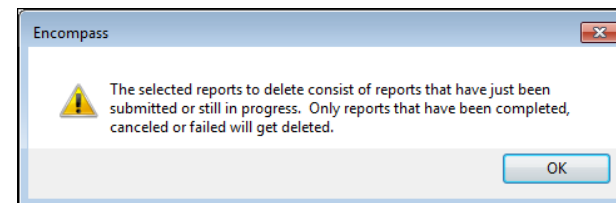


2 Click the **Close** button.

### To Delete a Settings Report:

1 On the Setting Reports page, click to select one or more reports, and on the Search for Reports panel, click the **Delete (X)** icon.

**NOTE:** Only reports with *Completed*, *Canceled*, and *Failed* statuses can be deleted.



2 In the confirmation window, click **Yes**.

**NOTE:** You can only delete reports if your assigned persona has Delete Settings Reports enabled. You can delete reports submitted by others if your assigned persona has both Delete Settings Reports and View Settings Reports generated by others enabled.

## Loan Reassignment

Use the Loan Reassignment setting to assign a different user to one or more loans. You may need to reassign users if they leave your company or change roles.

### To Reassign a Loan:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **System Administration** and then click **Loan Reassignment**.

- 3 On the Loan Reassignment worksheet, search for and select the loans to reassign.
  - Select a Role, the Name of a user currently assigned to the role, and the Loan Folder in which the loans are located.
  - Click **Search**.
  - Select one or more loans to reassign.
- 4 Select the role that will have a new user assigned to it, select the user to assign to the role, and then click **Reassign**.
  - The selected user will replace the current user in the specified role in the selected loans.

## Unlock Loan Files

Use the Unlock Loan File feature to unlock a read-only file. When a loan file is downloaded from the server, the access rights of the file on the server are changed to read-only until the file is uploaded back to the server. If the downloaded file cannot be uploaded back to the server, the server file remains in a read-only state unless it is unlocked. A file may also become locked if the connection to the server is lost while the loan file is open.

**NOTE:** To unlock a file, you must have Full Right access to that file.

### To Unlock a Loan File:

- 1 Log in as the admin user.
- 2 On the menu bar, click **Encompass**, and then click **Settings**.
- 3 On the left panel, click **System Administration** and then click **Unlock Loan File**.

- 4 From the Loan Folder list, select the folder that contains the file or files to unlock.
- 5 Select one or more files.
- 6 Click **Unlock**.

### Lock Types:

The following lock types are indicated in this setting:

- **Exclusive** - Only one user can edit the loan at a time (i.e., there is an exclusive lock for the user who locked the loan).
- **Shared (Multi-User Editing)** - More than one user can edit the loan at a time.

- **Shared (Next Generation)** - A loan can be edited by different users within non-Encompass applications at the same time, such as Encompass Loan Officer Connect, Encompass TPO Connect, and Encompass Consumer Connect. This type of lock is treated as an Exclusive lock by Encompass which means only one user can edit the loan in Encompass.

**NOTE:** Encompass administrators can use the Encompass Admin Tools to control whether or not multi-user editing is enabled in Encompass. If the Enable Multi-User Editing policy is enabled in the Settings Manager (in Encompass Admin Tools), then multiple users can edit a loan file at the same time. Therefore, the Exclusive lock type will not be indicated or enforced when the Enable Multi-User Editing policy is enabled and the Shared (Multi-User Editing) lock type will be indicated only when this policy is enabled.

## System Audit Trail

Use the System Audit Trail setting to search for entries in the system audit trail based on selected criteria. After completing a search, you can export one or more entries to a Microsoft Excel spreadsheet.

### To Run a Search:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **System Administration**, and then click **System Audit Trail**.

Performed by User	Action Type	DateTime	User ID	User Name
admin	UserLogin	05/04/2009 10:40:00	admin	Admin User
processor	UserLogin	05/04/2009 13:07:00	processor	Processor
processor	UserLogin	05/04/2009 13:11:00	processor	Processor

- 3 Select an option from the **Category** list, and then select an option from the **Action** list.
- 4 If needed, enter a search criteria in the upper-right field.
 

**NOTE:** The options in the Action list and the name of the upper-right field will change based on the category selected.
- 5 Type a User ID in the **Action Taken by** field to search for actions by that user.
  - Or, click the **Lookup** icon to select a user from the list.
- 6 Use the two Action Time fields to set a time range for the search, if needed.
- 7 When finished, click **Search**.
- 8 To clear the search criteria, click the **Reset** icon.

### To Export Results to an Excel Spreadsheet:

- 1 Select one or more entries in the Result section.
- 2 Click the **Excel** icon in the upper-right of the Results section.



### To Set the Automatic Audit Record Purge Time:

- Enter the number of days that the audit records will be stored before being automatically purged.

## Register Encompass

Use the Register Encompass tool to re-register Encompass with a new CD key or refresh your current license with updates to your license count.

### To Open the Register Encompass Tool:

- 1 On your Windows task bar, click the **Start** menu or **Start** icon, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.
- 2 Double-click **Register Encompass**.



### To Re-register a New CD Key:

- 1 On the Encompass Software Registration Wizard, select **Re-register using a new CD Key**, and then click **Next**.
- 2 On the CD Key Registration window, type the new CD Key and click **Next**.
- 3 On the Confirm Company Information window, verify that the Company Name and Company Address information are correct, and then click **Yes**.
- 4 Click **Submit**.
- 5 On the Registration Complete window, click **Finish** to close the wizard.

### To Refresh your Current License:

- 1 On the Encompass Software Registration Wizard, select **Refresh the current license**, and then click **Next**.
- 2 On the Refresh License Information window, click **Next**.
- 3 On the Registration Complete window, click **Finish** to close the wizard.

## Encompass Server Manager

Use the Encompass Server Manager to stop, start, reconfigure, uninstall, and reinstall the Encompass Server.

**NOTE:** *The Encompass Server Manager tool applies only to companies that are running the Encompass server software on a server on the company network. The Encompass Server Manager tool is not available if your company uses hosted server software with the Encompass SmartClient software running on local computers.*

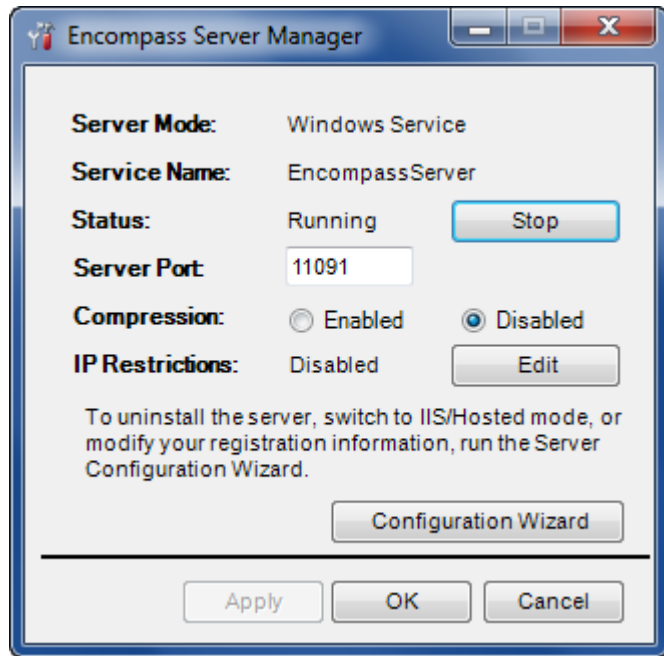
### To Open the Encompass Server Manager Tool:

- 1 On your Windows task bar, click the **Start** menu or **Start** icon, navigate to the **Ellie Mae Encompass360** program folder, and then click **Admin Tools**.
- 2 Double-click **Encompass Server Manager**.

The content of the Encompass Server Manager depends on the current configuration of your server; as a Windows Service or IIS.

### To Stop and Start the Encompass Server:

- On the Encompass Server Manager, click **Stop** or **Start**, as appropriate.

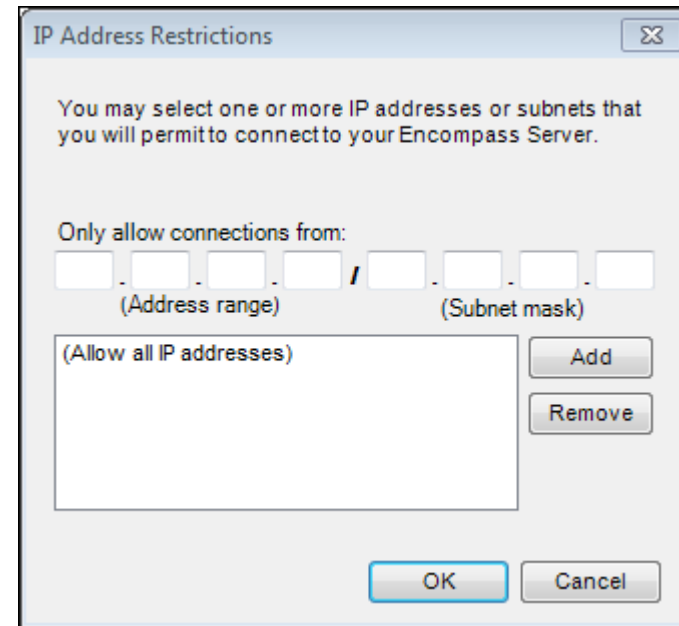


### Port, Compression, and IP Restriction Settings

If your Encompass Server is installed as a Windows Service, the Encompass Server Manager displays the current Port, Compression, and IP Restriction settings. If your server is configured to use IIS, the current Compression setting displays.

#### To Change the Settings:

- 1 To change the Server Port, type a new Server Port number.
- 2 Select the **Enable** or **Disable** option to change the Compression setting.
- 3 To edit the IP Restrictions for IP addresses, click the **Edit** button:



- To add a permitted address, type the address in the **Only allow connections from** field, and then click **Add**.
- To remove a permitted address, select an address from the list, and then click **Remove**.
- To allow connections from any IP address, leave the list blank.

4 When finished, click **OK**

5 Back on the Encompass Server Management window, click **OK** when finished.

### The Configuration Wizard

Use the Configuration Wizard to:

- Repair (uninstall and reinstall) the current server configuration
- Uninstall the server
- Update/modify the server's client ID

#### To Repair the Encompass Server:

Use the repair option to uninstall and reinstall the Encompass Server using the current configuration settings as follows:

- 1 On the Encompass Server Manager, click **Configuration Wizard**.

- 2 On the Encompass Server Maintenance window, click **Repair the Encompass Server**, and then click **Next**.
- 3 On the Server Configuration Summary window, click **Install**.
- 4 On the Server Installation Complete window, click **Test Connection** to test the server.
- 5 Click **OK** in response to the test completion message, and then click **Finish**.

#### To Uninstall the Encompass Server:

Use the uninstall option to uninstall the server. After the server is removed, you are given the option to reinstall the server using different configuration settings.

- 1 On the Encompass Server Manager, click **Configuration Wizard**.
- 2 On the Encompass Server Maintenance window, click **Uninstall the Encompass Server service** (or **Uninstall Encompass Server from IIS**), and then click **Next**.
- 3 On the Uninstall Encompass Server window, click **Uninstall**.
- 4 On the Server Removal Complete window, click **Reinstall** to reinstall using different settings.
- 5 On the Server Installation Mode window, click to configure the server as a Windows Service or as a Web application using IIS, and then click **Next**.
- 6 Follow the instructions on the subsequent windows to reinstall your server.

## Online User Manager

Use the Online User Manager to view and manage users who are logged in to Encompass.

#### To Open the Online User Manager:

- 1 On your Windows task bar, click the **Start** menu or **Start** icon, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.
- 2 Double-click **Online User Manager**.
  - If you are prompted to log in to the server, type the User ID, Password, and Server that you use to log in to Encompass as the admin user.
- 3 Click the **Refresh** icon to update the list.

#### To Disable and Enable Logins:

- 1 Click **Disable Logins** to stop users from logging into Encompass.

The admin user can still log in.
- 2 Click **Enable Logins** to allow authorized users to log into Encompass.

#### To Send an Email Message to Users:

To send an email to a user, there must be an email address in the user's Encompass profile.

- 1 Select the users you want to send the email message to.
- 2 Click **Email**.

Your email application opens with the selected users added to the address line.
- 3 Enter the subject and content, and then send the email.

#### To Send a Broadcast Message to Users:

- 1 Select the users you want to send the message to.
- 2 Click **Broadcast Message**.
- 3 In the Broadcast Message window, type the message text, and then click **Send**.

A message, entitled Encompass Broadcast Message, is immediately sent to the selected users.

#### To Log Users Out of Encompass:

- 1 Select the users you want to log out of Encompass.
- 2 Click **Logout**.

The selected users are immediately logged out and receive a message informing them that the system administrator has logged them out of Encompass.

## Settings Manager

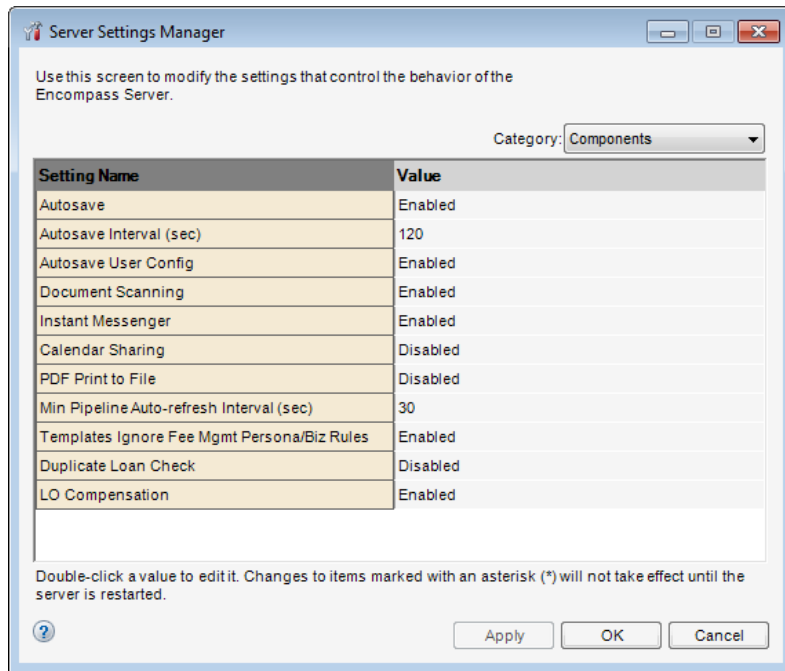
Use the Settings Manager to modify server settings and enable or disable server-based features.

#### To Open the Encompass Server Settings Manager:

- 1 On your Windows task bar, click the **Start** menu or **Start** icon, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.
- 2 Click **Settings Manager**.
  - If you are prompted to log in to the server, type the User ID, Password, and Server that you use to log in to Encompass as the admin user.

## To Set the Components Options:

- 1 Select **Components** from the Category list.



- 2 Double-click a component, and then click **Enabled** or **Disabled** from the Value list. For the **Autosave Interval (sec)** and **Min Pipeline Auto-refresh Interval (sec)** options, enter a numeric value. For the **Enable External Reporting Database option**, select **True** or **False**.

- **Autosave** - If enabled, open loan files are saved to each user's local temp folder. If the user abnormally closes Encompass while working on a loan, the data can be restored when the user logs back in.
- **Autosave Interval (sec)** - The number of seconds between each autosave.
- **Autosave User Config** - If enabled (and Autosave is globally enabled) users can change the global autosave settings for their computer in the Personal Settings category on the Encompass Settings screen.
- **Document Scanning** - If enabled, users can scan images into the eFolder.
- **Instant Messenger** - If enabled, Encompass users logged in to the same server can send and receive Encompass instant messages.
- **Calendar Sharing** - If enabled, users can request access to other users' calendars and grant other users access to their calendars.

- **PDF Print to File** - If enabled, a **Print to File** button displays when the Documents window opens prior to printing selected forms. Users can click this button and then save the forms to a PDF file.
- **Min Pipeline Auto-refresh Interval (sec)** - The number of seconds between each Pipeline refresh. For example, if set to 60, the Pipeline data will refresh every 60 seconds. The interval must range from 30 to 3600 seconds.
- **Templates Ignore Fee Mgmt Persona/Biz Rules** - If enabled, users can choose to override Business Rules with data from public Loan Program, Closing Cost, and Data templates. If enabled, users can also choose to overwrite existing Itemization form fee attributes entered by authorized personas with applicable fee data from public Loan Program, Closing Cost, and Data templates when the template is applied to the loan file.
- **Duplicate Loan Check** - If enabled, a pop-up message displays when a user attempts to save a loan file that contains data that matches the data in another loan file. All potential duplicate loans are listed in the message window. The user can then select a loan and review the file to confirm if it is a duplicate or not.
  - The following fields are reviewed for duplicate data: SSN (field ID 65 and field ID 97), Email address (field ID 1240 and field ID 1178), First Name (field ID 4000), Last Name (field ID 4002), Phone Number (field ID 66 and FE0117), Subject Property Address (field ID 11).

**NOTE:** When the system checks for duplicate subject property addresses, it is not just the Subject Property Address field (i.e., the street address) that is reviewed. The system reviews this field and the City (field ID 12), State (field ID 14), and Zip (field ID 15) fields as well. The Duplicate Loan Check will be triggered only if all four of these fields (i.e., the complete mailing address) match the complete mailing address used in another loan file.

**NOTE:** In a loan file that has been imported into Encompass, the Duplicate Loan Check is also triggered when one of these trigger fields is updated, for the first time, to a value that matches the value in another loan file.

- **Enable External Reporting Database** - You can create an External Reporting Database (ERDB), which is a Microsoft SQL Server database containing the loan fields used most often in your reports, on a computer separate from the Encompass Server and the Encompass Database. The first time you set this option to **True**, the Register External Reporting Database window displays when you click **Apply** or **OK**. Use this window to enter the connection settings that will connect the External Reporting Database Application Server (ERDB App Server) to your Encompass loan file system, the Encompass Database, and the ERDB.

**NOTE:** To make changes to these settings after the database has been created and registered, click the **Re-register ERDB** button to display the window.

After setting the Enable External Reporting Database option to True and saving your connection settings, you must open and set up the loan fields using the External Reporting Database tool. For more information, refer to the Setting Up the External Reporting Database document.

- **Encompass ERDB Server** - Enter the name or IP Address of the computer where the ERDB App Server is installed.
- **Port** - Enter the connection Port for the computer where the ERDB App Server is installed. (This field is populated with the applicable port by default.)
- **EncompassData Folder** - Enter the file path where the EncompassData folder is located when viewed from the ERDB App Server.
- In the fields provided, enter the ERDB SQL Server and instance name, followed by the ERDB name, login ID, and password.
- Re-enter the External Reporting Database's password in the Confirm DB Password field.
- Once the ERDB has been created and registered, you can click **Test Connections** to test the connection between the ERDB and the ERDB App Server.
- In the ERDB Server Failure Notification section, enter the required email settings, including the email address where an email will be sent if the connection to the ERDB is lost.
- Click **Test** to send a sample email to the contact entered in the To Emails field.
- Click **Save Notification Settings Only** to save only the ERDB Server Failure Notification information.
- Click **Create Database and Register**.

**NOTE:** After the initial database creation and registration, you can click **Register Only** to save changes made to the ERDB. You must stop and then restart the Encompass Server in order for the changes to take effect

**NOTE:** This option is available with Encompass Banker Edition only and only when you log into Settings Manager using the Local connection.

- **LO Compensation** - If enabled, the active LO compensation plans set up in the LO Compensation setting (in Encompass Settings) are applied to loan files as applicable. If disabled, none of these LO compensation plans are applied to loans.

**NOTE:** Even if this component is disabled, the administrator may still utilize the LO Compensation setting in Encompass Settings to create LO compensation plans and assign them to loan officers and brokers.

3 Click **Apply** or **OK**.

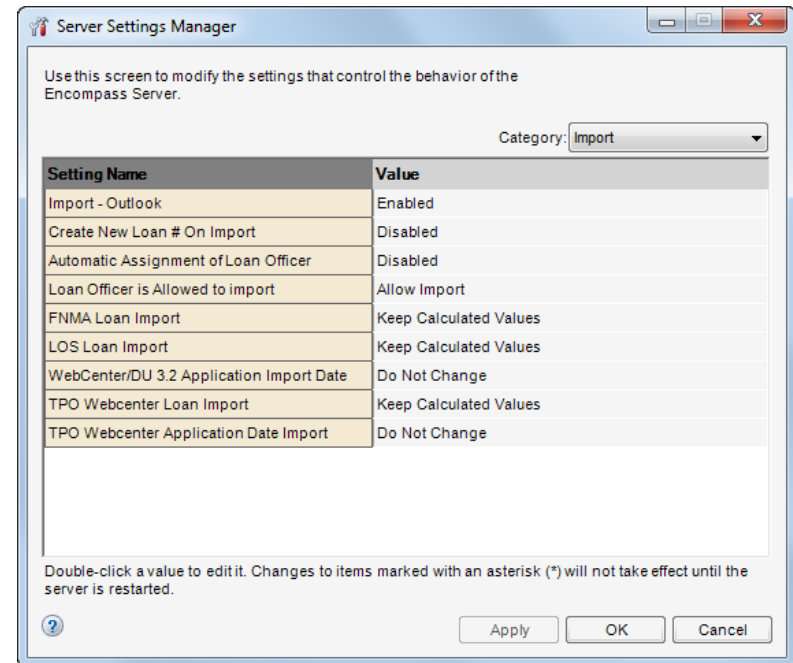
#### To Set the eFolder Option:

- 1 Select **eFolder** from the Category list.
- 2 Double-click the View Original Format option, and then click **View Original Attachment in Original Format** or **View Modified Attachment as PDF** from the Value list.
  - **View Original Attachment in Original Format** - The original attachment opens in its native viewer. For example, a Word file opens in the Microsoft Word application, and a PDF will open in an Adobe PDF viewer. This is the default setting.
  - **View Modified Attachment as PDF** - If the attachment has been split, edited, annotated, or merged, the modified attachment displays as a PDF. However, if the original attachment has not been split, edited, annotated, or merged, the original attachment opens in its native viewer.

**NOTE:** This setting applies only when the Document Conversion setting (in the eFolder Setup settings) is not enabled in Encompass.

#### To Set Import Options:

- 1 Select **Import** from the Category list.



2 Double-click a component, and then click **Enabled** or **Disabled** from the Value list.

- **Import - Outlook** - If enabled, this option allows users to import borrower and business contacts from Microsoft Outlook.
- **Create New Loan # On Import** - If enabled, an Encompass loan number will be assigned to all imported loans using the Auto Loan Numbering settings.
- **Automatic Assignment of Loan Officer** - If enabled, when the name of the loan officer in the loan file does not match an Encompass user, Encompass will automatically assign a loan officer as follows:
  - If the importing user is a loan officer, the loan will be assigned to the importing user.
  - If the importing user is an admin, the user will be asked to select a loan officer to assign, or to bypass auto-assignment.
- **Loan Officer is Allowed to Import** - Use this setting to control whether or not loan officers can import loans where the subject property is in a state in which they are not licensed. The setting options are:-
  - **Allow Import** - LO can import the loan
  - **Do Not Set Current Loan Officer** - LO can import the loan, but the File Starter is set as the current user
  - **Do Not Allow Import** - LO cannot import the loan.
- **FNMA Loan Import** - Use this setting to control whether or not specific fields in Fannie Mae loan files are recalculated when imported into Encompass. The setting options are:
  - **Keep Calculated Value** - Fields are locked and values are not changed.
  - **Use Encompass Calcs** - Fields are unlocked and recalculated by Encompass. Only authorized users are permitted to edit these fields. (Authorized users click the **Lock** icon and then update the fields as needed.)

#### Fields controlled by this setting

- Net Rental Income (field ID 106)
  - Estimated Closing Costs (field ID 137)
  - Estimated Prepaid Items (field ID 138)
  - Closing Costs Paid by Seller (field ID 143)
  - PMI, MIP, Funding Fees (field ID 969)
  - Debts to be paid by refinanced loan proceeds (field ID 1092)
  - Discount (field ID 1093)
- **LOS Loan Import** - Use this setting to control whether specific fields in Point, Contour, and Genesis loan files are recalculated when imported into Encompass. The setting options are:

- **Keep Calculated Value** - Fields are locked and values are not changed.
- **Use Encompass Calcs** - Fields are unlocked and recalculated by Encompass.

#### Fields controlled by this setting

- Net Rental Income (field ID 106)
  - Estimated Closing Costs (field ID 137)
  - Estimated Prepaid Items (field ID 138)
  - Closing Costs Paid by Seller (field ID 143)
  - PMI, MIP, Funding Fees (field ID 969)
  - Debts to be paid by refinanced loan proceeds (field ID 1092)
  - Discount (field ID 1093)
- **WebCenter/DU 3.2 Application Import Date** - Use this setting to control whether or not the Application Date (field ID 745) is auto-populated with the current date (i.e., "today's date") when importing loan files from the Encompass WebCenter or Fannie Mae 3.2 loans into Encompass.
    - **Do Not change** - The Application Date is not automatically populated with the current date after importing the loan file.
    - **Use Current Date If Blank** - If the Application Date field is blank, the current date is populated into it after importing the loan file. If a date has already been entered in the Application Date field, that date will remain in the field after importing the loan file.
  - **TPO WebCenter Loan Import** - Use this setting to control whether or not specific fields in loans originated in an Encompass TPO WebCenter site are recalculated when imported into Encompass. The setting options are:-
    - **Keep Calculated Value** - The values in the fields are not recalculated and may be edited as needed.
    - **Use Encompass Calcs** - The values in the fields are recalculated by Encompass. Only authorized users are then permitted to edit these fields. (Authorized users click the Lock icon and then update the fields as needed.)

#### Fields controlled by this setting

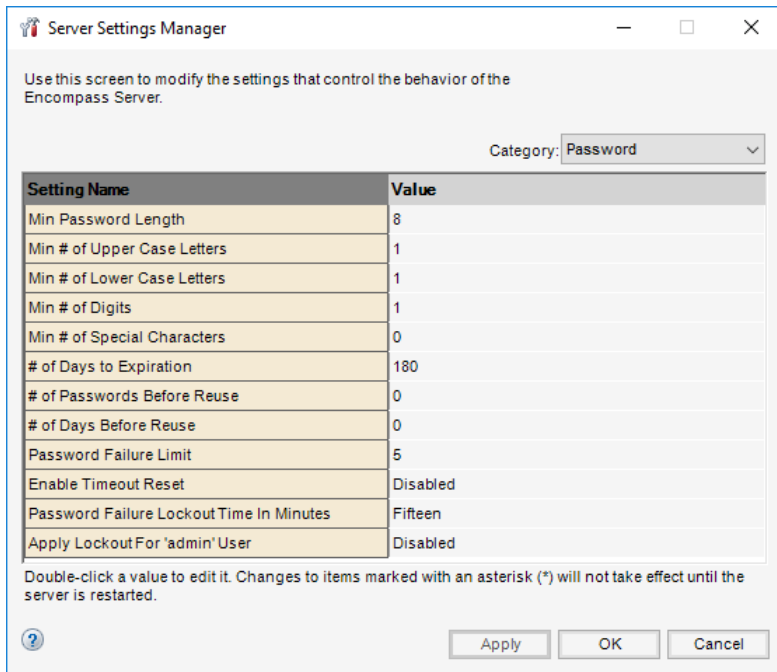
- Net Rental Income (field ID 106)
- Estimated Closing Costs (field ID 137)
- Estimated Prepaid Items (field ID 138)
- Closing Costs Paid by Seller (field ID 143)
- PMI, MIP, Funding Fees (field ID 969)
- Debts to be paid by refinanced loan proceeds (field ID 1092)
- Discount (field ID 1093)

- **TPO WebCenter Application Date Import** - Use this setting to control whether or not the Application Date (field ID 745) is auto-populated with the current date (i.e., "today's date") when importing loan files from the Encompass TPO WebCenter loans into Encompass. The setting options are:
  - **Do Not change** - The Application Date is not automatically populated with the current date after importing the loan file.
  - **Use Current Date If Blank** - If the Application Date field is blank, the current date is populated into it after importing the loan file. If a date has already been entered in the Application Date field, that date will remain in the field after importing the loan file.

3 Click **Apply** or **OK**.

### To Set Password Options:

1 Select **Password** from the Category list.



2 Double-click the name of each option, and then enter values to define the rules for maintaining and setting passwords.

- Set the first five options to define the requirements for new passwords; such as minimum password length and the minimum number of upper-case, lower-case, digits, and special characters.

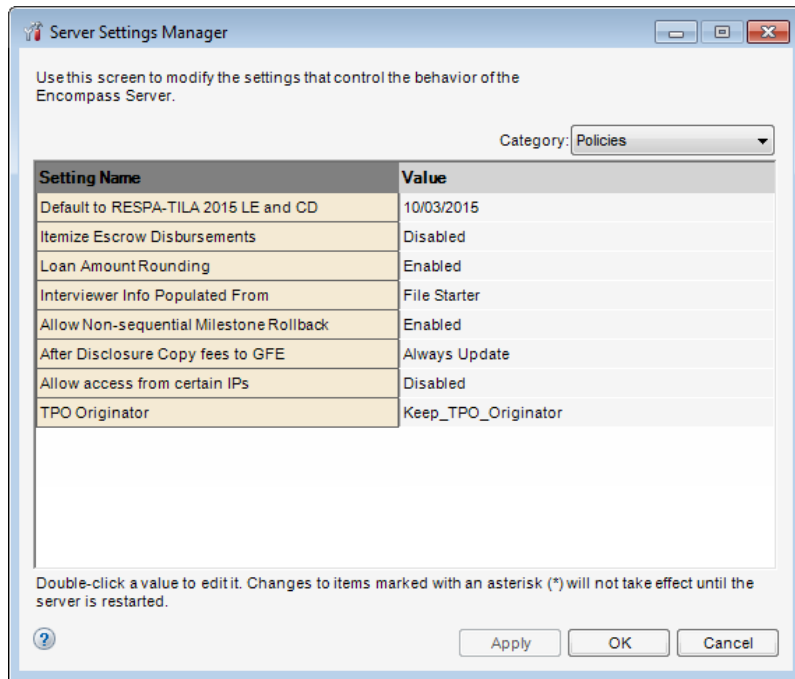
**NOTE:** For the *Min # of Digits* setting, enter the amount of numbers that must be included in the user's password.

- **# of Days to Expiration** - The number of days before a password must be changed.
- **# of Passwords Before Reuse** - The number of times a password must change before a previous password can be reused.
- **# of Days Before Reuse** - The number of days before a previously used password can be reused.
- **Password Failure Limit** - The number of allowed failed login attempts before a user's account is locked. Please note, 0 (zero) is the default value for this setting. With 0 set here, no number of password login errors will lock the account. Enter 1 (or a larger number) to specify the number of times the user can enter an incorrect password before their account is locked.
- **Enable Timeout Reset** - Use to enable a time-based lock-out period for users (for example, 15 minutes) so that a series of failed log in attempts causes the account to be locked for a set period of time. It will then be automatically unlocked when the time expires.
- **Password Failure Lockout Time In Minutes** - The number of minutes that users will be locked out of Encompass after a set number of failed log in attempts. (The number of failed log in attempts is determined by the Password Failure Limit value that has been set.)
- **Apply Lockout For 'admin' User** - Use this to enable a timeout reset for the user who has been assigned with the *admin* user ID (i.e., the admin user).
  - When enabled, the Password Failure Lockout Time In Minutes value will now be applied to the admin user.



## To Set Policies Options:

- 1 Select **Policies** from the Category list.



- 2 Double-click an option, and then select the appropriate setting from the Value list.

- **Enable Multi-User Editing** - If enabled, multiple users can edit a loan file at the same time. The features that can be edited are determined by each user's access rights.

**NOTE:** To disable or enable this policy, you must log in to the Settings Manager using a Local connection.

- **Hide Changes Made by Others** - If enabled, when a user saves or updates a loan file in multi-user editing mode, the user will see edits made by other users only if the edits are in conflict with edits made by the user.

**NOTE:** To disable or enable this policy, you must log in to the Settings Manager using a Local connection.

- **Default to RESPA-TILA 2015 LE and CD** - Use this setting to specify the date on which the RESPA-TILA 2015 LE and CD forms will be used by default when a new loan is started. By default, this date is set to October 3, 2015.

- **Default to HMDA 2018** - Select the date when the 2018 HMDA input forms will be used by default when a new loan is started and for existing loans with no disposition date. The setting also sets the default 2018 reporting year view for the HMDA Information content on the 1003, HMDA Information, FNMA Streamlined 1003, and other input forms. By default, this date is set to **01/01/2018**.

**NOTE:** If an existing loan does not have an Action Date (field ID 749) entered, or if the date is on or after the date set for the Default to HMDA 2018 setting, then the loan will use the 2018 HMDA forms. If the Action Date in the loan is prior to the Default to HMDA 2018 date, then the loan will continue to use the 2017 HMDA forms.

- **Use CD to Baseline Date** - Your company will allow the Closing Disclosure to reflect changes in costs if an estimated closing cost was disclosed in good faith for loans with a Closing Date (field ID 748) on or after the date entered here, regardless of when the Closing Disclosure was provided relative to consummation. The date is set to 6/1/2018 by default.
- **Itemize Escrow Disbursements** - If enabled, the aggregate escrow account disclosure is generated with each disbursement itemized on a separate line. Multiple payments within each month are listed separately. If disabled, the total escrow payments for a month are combined and display in a single line entry for the month.
- **Loan Amount Rounding** - If enabled, all loan amounts are rounded to the nearest full dollar value. Note that FHA loan amounts are always rounded, regardless of the selected setting.
- **Interviewer Info Populated From** - Use this option to select the File Starter or the Loan Officer as the source for the interviewer information that appears on the bottom of page 3 of the 1003 input form and will print on the bottom of page 3 of the 1003 output form (and on the FNMA Streamlined form).
- **Allow Non-sequential Milestone Rollback** - If enabled, a user with access rights to a milestone can clear the **Finished** check box, even if subsequent milestones in the workflow have been completed. The **Finished** check boxes on the subsequent milestones will also be cleared, even if the user does not have access rights to those milestones. If disabled, a user cannot clear the **Finished** check box on a milestone, if subsequent milestones (for which the user does not have access rights) have been completed.

**NOTE:** This option is available with Encompass Banker Edition only.

- **After Disclosure Copy fees to GFE** - Use this tool to control how fees are updated to the 2010 GFE input form due to a changed circumstance. Your selection here controls whether or not fees changed directly in the Borrower column on the 2010 itemization input form or indirectly as the result of a

recalculation (for example, a recalculation that occurs if the loan amount changes) will automatically update in the GFE (Section #) column. The options are:

- **Always Update** - When selected, fees will always automatically update in the GFE (Section #) column.
- **Selective Update** - When selected, fees will automatically update in the GFE (Section #) column only if one or more select criteria are met. The select criteria are:
  - A loan that has never been disclosed (both the Last GFE Sent Date (field ID 3137) and Initial GFE Sent Date (field ID 3148) fields are blank) will allow automatic updates to the GFE (Section #) column regardless of whether the fee is changed directly (i.e., manual key entry) or indirectly (i.e., change in loan amount, change in calculated value, application of new closing cost template, etc.).
  - Changes made after the Changed Circumstance check box (field 3168) on the 2010 GFE has been selected will automatically update the GFE (Section #) column regardless of whether the fee is changed directly (i.e., manual key entry) or indirectly (i.e., change in loan amount, change in calculated value, application of new closing cost template, etc.).
  - A loan where the GFE has expired (the GFE Expiration Date (field ID 3140) is earlier than today's date) and the Borrower has not expressed an intent to continue with the loan (the Borrower intends to continue with this loan check box (field ID 3164) is not selected) will allow all fees on the 2010 itemization input form to automatically update on the GFE (Section #) column whenever the fee is changed directly (i.e., manual key entry) or indirectly (i.e., change in loan amount, change in calculated value, application of new closing cost template, etc.).
  - Locking a rate, providing rate lock details (lock date and lock term), and then selecting the Changed Circumstance check box after a loan has been initially disclosed will allow all fees on the 2010 itemization input form to automatically update on the GFE (Section #) column whenever the fee is changed directly (i.e., manual key entry) or indirectly (i.e., change in loan amount, change in calculated value, application of new closing cost template, etc.).
- **Manual Update** - When selected, fees will not automatically update in the GFE (Section #) column. Instead, loan team members need to manually update these fees or create business rules to control how these fees are updated.

**NOTE:** Clicking the **Copy Borrower column to 2010 GFE** button on the 2010 Itemization will result in these fees being copied to the 2010 GFE even if this option is selected.

- **Include Unsubscribe Link in Emails** - If enabled, emails sent using the Campaign or email merge features on the Contacts tab will include an unsubscribe option that recipients can select to be removed from your email list.
  - This setting is available only when the Encompass Server is running under IIS. If the Encompass Server is running under TCP or IIS/TCP, this setting is not visible.

**NOTE:** To disable or enable this policy, you must log in to the Settings Manager using a Networked connection.

- **Allow access from certain IPs** - If set to **Enabled**, you can specify the IP addresses from which users are allowed to access Encompass.

#### To Configure Access Based on IP Addresses:

- 1 Double-click the Value column, and select **Enabled** from the list.
- 2 Click **Apply**.
- 3 Click the **Set Allowed IPs** button.
- 4 Click the **Add** icon, and then select a user from the User list:

**NOTE:** Select **Everyone** to apply the same IP settings for all users.
- 5 Select the options for **IP Address Range** or **IP Address**.
- 6 Enter the address or range of addresses, and then click **Save**.
- 7 Repeat steps 4-6 until all your users are added.
- 8 Select the **Apply to Encompass Connect products...** check box at the top of the window to enable users to access Encompass Loan Officer Connect and Encompass Developer Connect if their systems use any of the IP ranges or IP addresses you have specified. Note that you only need to select this check box if you want to provide access to these Connect products. This setting will still be applied to Encompass even if this check box is not selected. Users on systems using the specified IP ranges or IP addresses will still be able to access Encompass accordingly, even if you do not select this check box.

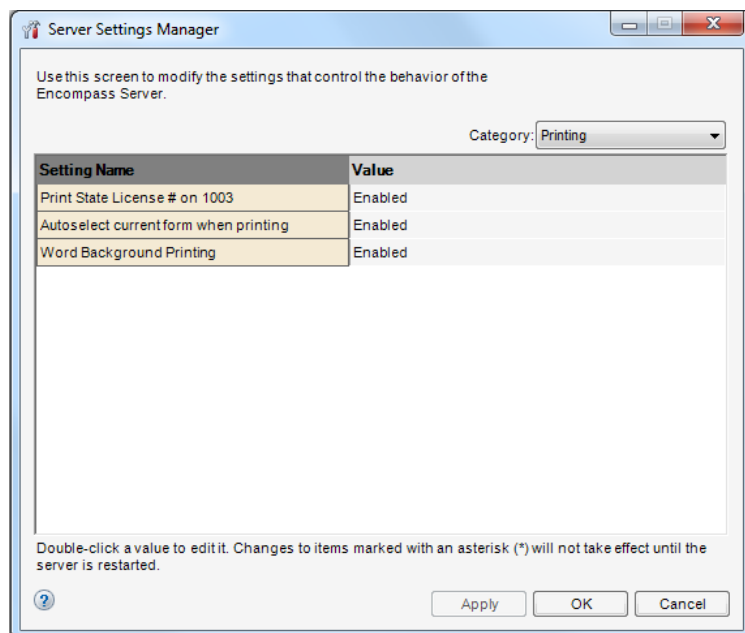
**NOTE:** Please note, although this new option to enable this setting to be applied to Encompass Loan Officer Connect and Encompass Developer Connect was introduced in Encompass 18.4, the setting will not be applied to Encompass Loan Officer Connect nor Encompass Developer Connect at this time. The updates required in these two products that are required in order for this setting to be applied to them will be implemented in a future release of Encompass Loan Officer Connect and Encompass Developer Connect.
- 9 When finished, click **Close**.

- **TPO Originator** - Use this setting to control the name that is entered in the Loan Originator field (field ID 1612) on the 1003 Page 3.
- **Keep\_TPO\_Originator** - When selected, the TPO that originated the loan in TPO WebCenter is populated to the Loan Originator field.
- **Update\_TPO\_Originator\_With\_Assigned\_LoanOfficer** - When selected, the name of the loan officer assigned to the loan in Encompass is populated to the Loan Originator field.
- **Allow Lock Snapshot Recapture** - Use this setting to control whether the Allow Lock Snapshot Recapture tool is enabled or disabled. By default, the tool is disabled.

3 Click **Apply** or **OK**.

### To Set Printing Options:

1 Select **Printing** from the Category list.



2 Double-click a printing setting, and then click and then click one of the options.

- **Standard Forms Location** - Use this option to specify where standard Encompass forms are stored; on the **Client** machine or the **Server**. The Client selection provides better performance, while the Server selection provides easier maintenance.

- **Print State License # on 1003** - If enabled, values entered in the **NMLS Loan Originator ID** and **LO State License Number** fields on page 3 of the 1003 input form display in the **Loan Originator Identifier** field on page 3 of the printed 1003 form; values entered in the **Company ID** and **Company State License Number** fields on page 3 of the 1003 input form display in the **Loan Origination Company Identifier** field on page 3 of the printed 1003 form.

If disabled, only the **NMLS Loan Originator ID** entered in the 1003 input form displays in the **Loan Originator Identifier** field on page 3 of the printed 1003 form; **Company ID** entered in the 1003 input form displays in the **Loan Origination Company Identifier** field on page 3 of the printed 1003 form.

**NOTE:** In this disabled mode, the printed 1003 form does not display Loan Originator Identifier and Loan Origination Company Identifier fields even if the LO State License Number and Company State License Number fields are populated in Encompass.

- **Autoselect current form when printing** - If enabled, the form currently open in Encompass will automatically appear in the Selected Forms list on the Print window. If disabled, you will need to manually add forms to this list.

**NOTE:** You can also use the Print Auto Selection setting (in the Encompass Settings) to determine the default set of forms that are automatically selected in the Print window for loans that have specified values in selected fields. If the Autoselect current form when printing option is enabled, both the current form and the Print Auto Selection forms will be automatically selected in the Print window.

- **Word Background Printing** - If enabled, the Print window does not display when users print a Word document (such as a custom form). The document prints to the user's default printer in the background. If disabled, the Print window displays when the user prints a Word document; users have the ability to modify the print settings on this window.

3 Click **Apply** or **OK**.

## Register Encompass SDK

If you have written applications that use the Encompass SDK, use this tool to register the API runtime.

**NOTE:** You must have an API runtime license to complete the process.

### To Register the Encompass SDK:

1 On your Windows task bar, click the **Start** menu or **Start** icon, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.

- 2 Double-click **Register Encompass SDK** and follow the instructions in the configuration wizard.



## Version Manager

Use the Version Manager tool to manage how and when service packs and critical patches (periodic maintenance releases previously known as hot updates) are applied to your Encompass software.

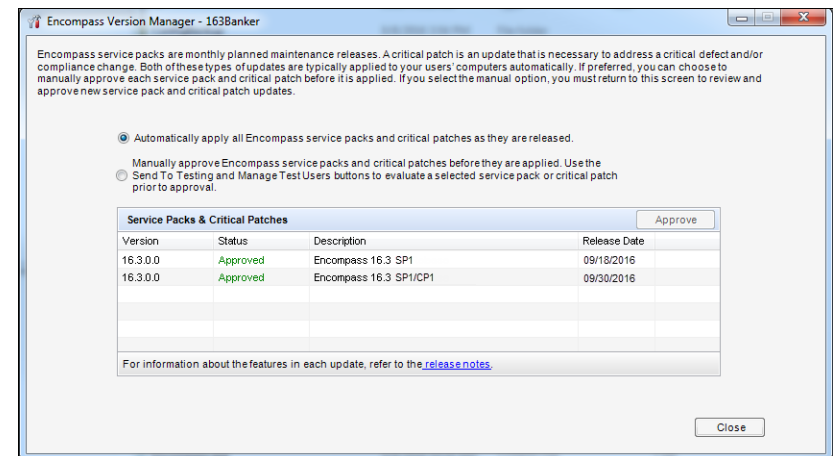
- A *service pack* is a planned monthly update.
- A *critical patch* is an unplanned update that is necessary to address a critical defect or compliance change.

By default service packs and critical patches are applied automatically to all your Encompass users. You also have the option to manually approve each service pack or critical patch before it is applied. If you select the manual option, you can test each service pack or critical patch in a test environment prior to applying it to your Encompass system.

**NOTE:** With manual updates, you must open the Version Manager to review and approve new service packs or critical patches as they become available. Otherwise, they will not be applied.

### To Install a Service Pack or Critical Patch:

- 1 Access each of the end-user computers where the Encompass SmartClient application is installed.
- 2 On the Windows task bar, click the **Start** menu or **Start** icon, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.
- 3 Double-click **Version Manager**.
- 4 If you are prompted to log in to the server, type the User ID, Password, and Server that you use to log in to Encompass as the admin user.
- 5 In the Encompass Version Manager window:
  - If the option to apply all service packs and critical patches automatically is selected, you do not need to take any action. All current and future updates are applied automatically.
  - If the option to manually approve and apply service packs and critical patches is selected, select a service pack or critical patch from the list, and then click **Approve**.



## Apply Service Packs or Critical Patches to Test Environments

When you select the manual update option, a Test Client ID is automatically generated and displays at the bottom of the screen. The Test client ID allows your company to test the service pack or critical patch before applying it to all your users.

### To Create a Test Environment:

- 1 Download the CreateSCShortcut ZIP file from:  
<http://download.elliemae.com/encompass/support/CreateSCShortcut.zip>.
- 2 Extract the contents of the ZIP file. The process will vary depending on your ZIP application.
- 3 In the CreateSCShortcut folder, double-click the **CreateSCShortcut.exe** program, and click **Run**.
- 4 Type a name for the shortcut, and then click **Create** to create a desktop icon for your test environment.
- 5 Double-click the icon for the test environment, and then click **Run**.
- 6 Enter your Test Client ID in the login dialog, and then click **Login** to connect to your test environment.

### To Configure Version Manager in Your Test Environment:

- 1 Log in to your test environment using your Test Client ID.
- 2 Complete the steps described in “To Install a Service Pack or Critical Patch:” on page 224.

## Reporting Database

Use the Reporting Database tool to create a database of the loan fields used most often in your reports. When you use the reporting database, the time required to perform a search and return results is greatly reduced.

In Encompass Banker Edition, the reporting database is also used to designate fields for which you want to create an audit trail. Whenever a change is made to one of these fields in a loan file, Encompass creates a record of the change which includes the date, the ID and name of the user who made the change, and the value the field was changed to.

### To Open the Reporting Database:

- 1 On your Windows task bar, click the **Start** menu or **Start** icon, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.
- 2 Click **Reporting Database**.

- If you are prompted to log in to the server, enter the User ID, Password, and Server that you use to log in as the Admin user.

### To Edit the Reporting Database:

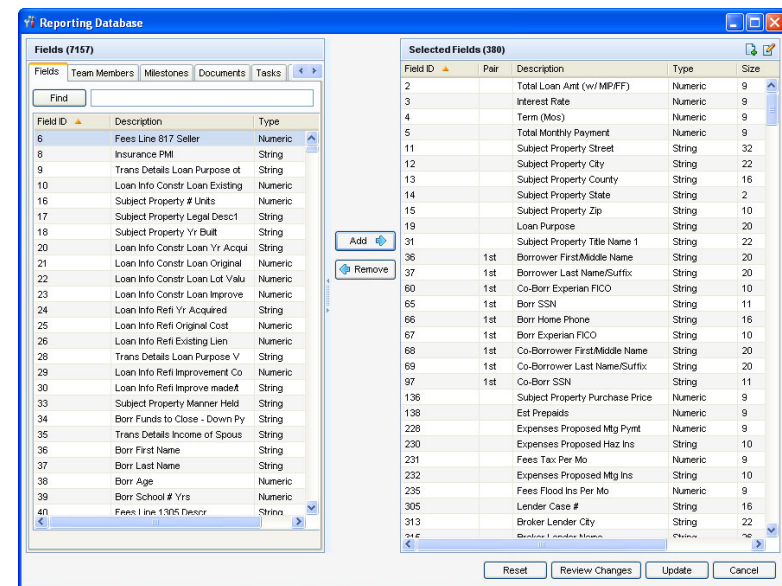
- 1 To add fields to the reporting database, use one of the following methods.

#### To Manually Select Fields from the Fields Section:

- Select one or more fields from the tabs in the Fields section, and then click **Add**.

**NOTE:** Most of the fields on the *Team Members*, *Milestones*, *Documents*, *Conditions*, and *Post-Conditions* tabs will have more than one instance associated with each loan file. For example, if you select the *Document Title* field, a window will open from which you will select the name of a specific document.

- To find fields on the Fields tab, type numbers or letters in the **Find** field. The first occurrence of the characters in the Field ID, Description, or Type columns is found. Click **Find Next** to move to subsequent occurrences.
- If you know the field ID or one or more fields, click the **New** icon, enter the IDs manually, and click **Add**.



### To Import a Text File That Contains Field Information:

Create a text file (\*.txt) that contains the required field information and then import the file into the Reporting Database. Or, you can export the fields currently listed in the Selected Fields section to a .txt file, edit the file as needed, and then import the file to the Reporting Database.

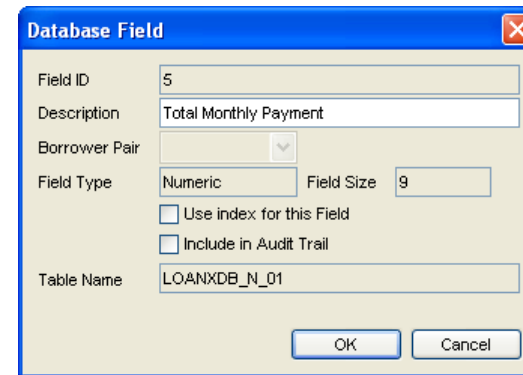
- 1 Click the **Export** icon.
- 2 In the **Export to** field, enter the file path/location where the file will be exported.
- 3 In the File Name field, type a file name. By default, the file name will be automatically set to *Fields-[today's date].txt*.
- 4 Click **OK**, then click **OK** again in the confirmation window.

- 5 Next, open the text file.

The text file is comma-delimited, with the first line listing each header field in the Selected Fields pane of the Reporting Database (Field ID, Pair, Description, etc.) followed by each field entry that was listed.

- 6 Edit the file. You can change existing field information, add new field information, or deleted fields.
  - 7 When finished, save the file.
  - 8 Back in the Reporting Database, click the **New** icon.
  - 9 In the Add Required Fields window, click **Import**.
    - Any new fields that were added to the text file are added to the bottom of the list in the Selected Fields pane.
    - If an invalid field ID was added in the text file, a warning window displays, listing each invalid field ID. Invalid field IDs are not added to the Selected Fields pane.
- 2 To remove a field, select a field in the Selected Fields section, and then click the **Remove** button.
  - 3 To edit a field, select a field in the Selected Fields section and then click the **Edit** icon.
    - Change the field Description and Field Size as needed.

- Use the Borrower Pair drop-down list to select the co-mortgagor pair to include in the report.



- Select the **Use index for this Field** check box to create an index for that column in the database table.  
**NOTE:** For fields that you commonly use to filter reports, creating indexes for those fields can reduce report generation time. However, indexes also increase the size of the database and can increase the time required to save a loan file.
- Select the **Include in Audit Trail** check box to create an audit trail for this field.
- Select the **Include in Audit Trail** check box to create an audit trail when changes are made to this field in a loan file.

**NOTE:** This option is available with Encompass Banker Edition only.

- Click **OK**.
- 4 When all selections and changes have been made, click **Update** to update your database.
  - 5 Click **Yes** to confirm the update.
  - 6 Click **Yes** or **No** when asked if the newly added fields should be made accessible to all personas.
  - 7 When the database has been updated, click **Yes** to populate the database.
  - 8 Click **OK** in response to the completion message.

**NOTE:** If fields in the Reporting Database exceed the recommended number (1500), a warning message displays each time the administrator opens the Reporting Database, explaining that performance may be affected.



## Import Fields from a Text File

You can Create a text file (\*.txt) that contains the required field information and then import the file into the Reporting Database. Or, you can export the fields currently listed in the Selected Fields section to a .txt file, edit the file as needed, and then import the file to the Reporting Database.

### To Import Fields from a Text File:

- 1 Click the **Export** icon.
- 2 In the **Export to** field, enter the file path/location where the file will be exported.
- 3 In the File Name field, type a file name. By default, the file name will be automatically set to *Fields-[today's date].txt*.
- 4 Click **OK**, then click **OK** again in the confirmation window.
- 5 Next, open the text file.
  - The text file is comma-delimited, with the first line listing each header field in the Selected Fields pane of the Reporting Database (Field ID, Pair, Description, etc.) followed by each field entry that was listed.
- 6 Edit the file. You can change existing field information, add new field information, or deleted fields.
- 7 When finished, save the file.
- 8 Back in the Reporting Database, click the **New** icon.
- 9 In the Add Required Fields window, click **Import**.
  - Any new fields that were added to the text file are added to the bottom of the list in the Selected Fields pane.
  - If an invalid field ID was added in the text file, a warning window displays, listing each invalid field ID. Invalid field IDs are not added to the Selected Fields pane.

## Settings Sync

Use the Settings Sync Tool to import Encompass settings from one system to another. The tool enables you to log into two systems at the same time, where you can select settings on one system and copy them to the second system. This tool will most commonly be used to copy settings from the production environment to the test environment to prepare for testing and then back to the production environment after changes are made. Settings that are supported by the tool include business rules, personas, and user groups

### To Open the Settings Sync Tool:

- 1 On your Windows task bar, click the **Start** menu or **Start** icon, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.
- 2 Double-click **Settings Sync Tool**.
- 3 On the Encompass Settings Tool Log In window, enter the following login information for your production environment.
  - User ID- admin
  - Password- [created during installation]
  - Connection- Networked
  - Server- [The name of your Encompass server]
- 4 Enter the login information for your test environment.
- 5 Click **Log In**.

### To Copy Settings From One System to Another:

- 1 To copy settings from the production environment on the left panel to the test environment on the right panel, click the **right arrow**.
- 2 Click a tab at the top of the screen to view the setting, and then change the setting as needed on the right panel.
- 3 Repeat step 2 to view and change additional settings.
- 4 After testing the settings in the test environment, click the **left arrow** to copy the settings from the test environment back to the production environment.

**NOTE:** When a setting is selected to be synchronized to another system, Encompass synchronizes only the main Encompass code that is required for that particular setting. For example, when synchronizing a user group, the Settings Sync Tool synchronizes all of the main settings for the user group to the other system. Since the user group is the primary setting the administrator is synchronizing, it is only the main user group settings that gets synchronized to the other system. As a result there may be other user accounts or settings in other areas that need to be created in order to have all the settings of the user group synchronized between the two systems. The Settings Sync Tool will insert the minimum data required to have that record created on the other system. In this case when synchronizing a user group, a user account is created on the other system but other peripheral settings, such as the persona(s) assigned to the user, are not inserted/synchronized.

Using this same logic, when an administrator is synchronizing a user account, all of the main code associated with the user account (including the user's assigned persona(s)) is synchronized to the other system since the user account is the primary setting to be synchronized. All the main settings for the selected user account will be synchronized.



*Rather than synchronize all settings from one system to another, the Settings Sync Tool is designed to enable administrators to pick and choose the specific record(s) to be synchronized between two systems.*

### **Check System IDs**

Each Encompass system is assigned a unique identification number (system ID), on which certain settings are associated. A setting associated with a system ID will be available in that Encompass system, but will not be available in another system with a different system ID.

Two systems may share a system ID. If a system was created by copying or syncing the database from another system, these two systems will share the same ID.

- Click **Tools**, and then click **Compare Encompass System IDs** to check if the two systems share the same system ID.

### **To Change the Panel Orientation:**

- 1 To align the panels from side-by-side to top and bottom, click **View**, and then click **Toggle Left-Right/Top-Bottom**.
- 2 Repeat step 1 to realign the panels to side-by-side.

# Chapter 17

## Additional Services

Use these settings to manage user access to the licensed add-ons and additional services available in Encompass.

- E-Document Management (Electronic Document Management or EDM)
- Company Status Online
- eDisclosure Fulfillment
- Compliance Review Setup
- 4506T Service
- TQL Services
- Appraisal Service
- Title Service
- Fraud Service
- Fannie Mae Services
- Valuation Service
- Flood Service
- Scanned Document Uploader Service
- North Carolina Compliance Report

### E-Document Management

The E-Document Management feature, or Electronic Document Management (EDM), provides a centralized interface to request, manage, submit, and store electronic documents. With EDM, loan officers and processors can both access and work on the latest documents right within Encompass and send and receive critical loan documents faster.

In order to gain access to EDM, you need to sign up for a CenterWise subscription. CenterWise is a web and document solution that is integrated with Encompass and combines Encompass WebCenter and EDM.

All of your users can use the eFolder to view, browse, attach, scan, and edit the documents associated with a loan, however, only authorized users can access EDM. Contact your Ellie Mae sales representative to learn more about EDM.

Once your CenterWise subscription is activated, use the E-Document Management license setting to select the users who will be using EDM.

#### To Manage User Licenses:

- 1 On the menu bar, click **Encompass** and then click **Settings**.
- 2 In the left panel, click **Additional Services**, and then click **E-Document Management**.
- 3 Select one or more check boxes to specify which users are authorized to use Electronic Document Management's paid services, including self-paid users.
  - Enabled Users - Indicates the number of licenses assigned to users, not including self-paid licenses.
  - Allowed Licenses - Indicates the total number of company licenses purchased, not including self-paid licenses.

**NOTE:** If the server you are logged in to does not recognize a user, the text (**Not Recognized**) displays in the Organization column and the row appears red. This situation can occur if the user has been deleted.

**NOTE:** The self-paid option is available for users to pay for their own licenses, separate from those purchased by your company. The Self-Paid column indicates whether or not the user has registered for the self-paid option. To register, the user should contact your Ellie Mae sales representative.
- 4 Click the **Save** icon to save your changes.

### Company Status Online

Use the Company Status Online setting to set up a company's default templates and triggers for the Status Online tool and to authorize Encompass users to use the Status Online feature, including the Status Online Tool and the Personal Status Online setting. If a user is authorized to use the Status Online feature, a Status Online update is triggered when the user exits a loan after making changes that match the criteria set in the Company Status Online setting. If your company is a TPO WebCenter customer, your administrator can also set up your company's default TPO WebCenter templates and triggers for the Status Online tool.

Updates are published to a secure website (the Encompass WebCenter, the Ellie Mae Loan Center, or your TPO WebCenter site) where authorized borrowers and partners can track the progress of a loan at any time from any Internet connection. Updates can also be configured to send your borrowers and partners rich HTML email notifications that provide more detailed information about the update.

## About Update Triggers

Each template the administrator creates contains a trigger that prompts a Status Online update when an event is achieved. The administrator can create a trigger based on the achievement of a milestone, the receipt of a document, or the entry of a value in a specified field. Users can override the settings in the template when they update the status for a specific loan.

The administrator configures each status update to send out automatic or manual updates when a trigger event occurs:

- **Automatic** - The Status Online update is sent automatically without any action on the part of the Encompass user who is working in the loan.
- **Manual** - The Encompass user who is working in the loan decides whether or not to send the update manually. If a reminder has been created, a prompt displays when the user exits a loan after a Status Online update has been triggered.

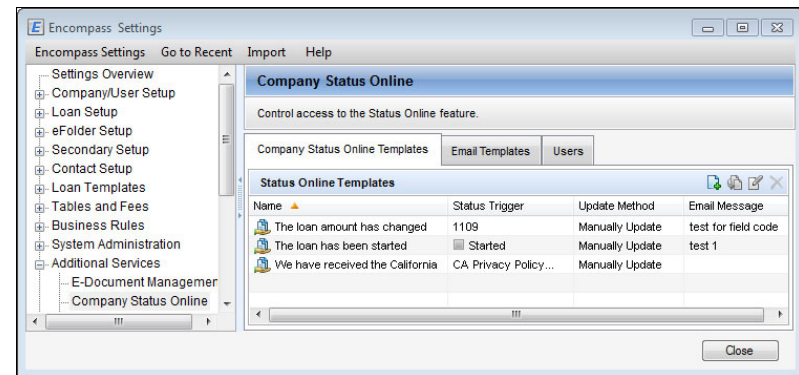
## Company and TPO Status Online Templates

Use the Company Status Online Templates tab to create the templates and triggers for your Company Status Online updates. If you are a TPO WebCenter customer, the TPO Status Online Templates tab is also visible. Use this tab to create the templates and triggers for your TPO WebCenter Status Online updates. On both tabs, the templates display in a list that includes the Name, Status Trigger, Update Method, and Email Message (email template) selected for each template.

### Add a Status Online Option:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.

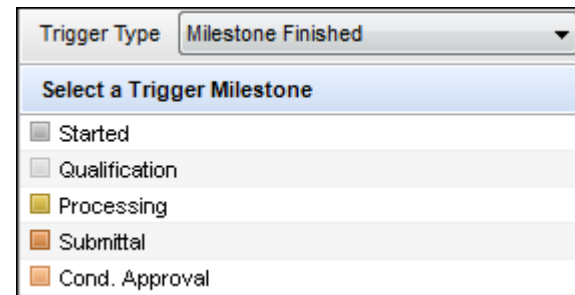
- 2 On the left panel, click **Additional Services**, and then click **Company Status Online**.



- 3 On the **Company Status Online Templates** or **TPO Status Online Templates** tab, click the **New** icon.
- 4 Complete the procedures described below, and then click the **Save** icon to save your changes.

### Select Trigger:

- Select **No Trigger** to create an option that is not tied to a trigger.
  - NOTE:** Select **No Trigger**, only if you plan to select the **Manually Update** option for the **Update Method** in the **Configure Status Online Update** section.
- If you select the **Milestone Finished** trigger, select a milestone from the list.



- If you select the **Document Received** trigger, select a document from the list.

**NOTE:** The documents in the list are based on the documents added to the Documents setting under eFolder Setup in the Encompass Settings.

- If you select the **Field Value Entered** trigger, select one or more fields. The selected fields are added to the list of trigger fields. The update is triggered when values are entered in all of the selected fields:

### Select Fields Based on Field IDs

- 1 Click the **New** icon.

- 2 Type one or more field IDs.

- If you fill all the available entry fields and need to add more fields, click **Add More**. The selected fields are added to the list of trigger fields and the Add Fields entries are cleared for additional entries.

- 3 When finished, click **Add**.

### Select Fields from Forms:

- 1 Click the **Lookup** icon.
- 2 Select a form on the left panel.
- 3 Right-click one or more fields on the form.

- 4 Continue selecting forms and fields until you are finished, and then click **OK**.

### Configure Status Online Update:

- 1 Type a Status Description. This is the description your borrowers and partners will see when you publish Status Online updates.

**2. Configure Status Online Update**

Your borrowers and partners will see this description.

Status Description: We have received the California Privacy Policy Discl

Update Method: Manual Update

Reminder: Remind users when they exit the loan

**3. Send Notification Email (Optional)**

Email Template: We have received your California Privacy Policy

From: Loan Officer

To:

- Borrower
- Co-borrower
- Buyer's Agent

Save Cancel

- 2 Select an Update Method:

- **Automatic Update** - Updates are sent automatically when a user exits a loan file after a trigger event occurs. No action is required on the part of the Encompass user who is working in the loan.
  - **Manual Update** - A prompt displays when a user exits a loan file after a trigger event occurs. The prompt window allows the Encompass user who is working in the loan to decide whether to send the update manually.
- 3 If you select the Manual Update option, select a Reminder option:
    - **No reminder** - When a user exits a loan, if a Status Online option has been triggered, the user will not be prompted with an update message. However, if an email template has been added to the trigger, an Email Notification window displays when the user manually published the update, allowing the user to adjust the email subject, message, and recipient email addresses.
    - **Remind users when they exit the loan** - When a user exits a loan, if one of the options has been triggered, the Status Online Tool will open and the user will be prompted to update Status Online.

### Send Notification Email (Optional):

If you created email templates (see below), you can select predefined content to include in the notification email.

- 1 Select a template from the **Email Template** list.
  - Click the **Lookup** icon to view the content of the selected template.
- 2 Select **Loan Officer**, **File Starter**, or **Current User** from the **From** list.
  - The email for the selected user will display in the **From** field when the email notification is sent.
  - Selecting **Me** will cause your email address to always display as the sender, even if another user sends the update.
  - Selecting **Current User** will use the email address of whichever user is sending the update.
- 3 In the To section, select the check box for one or more recipients who will receive the email notification.

### Work with Status Online Templates

After creating Company Status Online templates or TPO Status Online templates, you can edit or delete templates as needed.

#### Edit a Template:

- 1 On the **Company Status Online Templates** or **TPO Status Online Templates** tab, select a template on the list and click the **Edit** icon.
- 2 Edit the Status Description and the Trigger options, and then click **Save**.

#### Delete a Template:

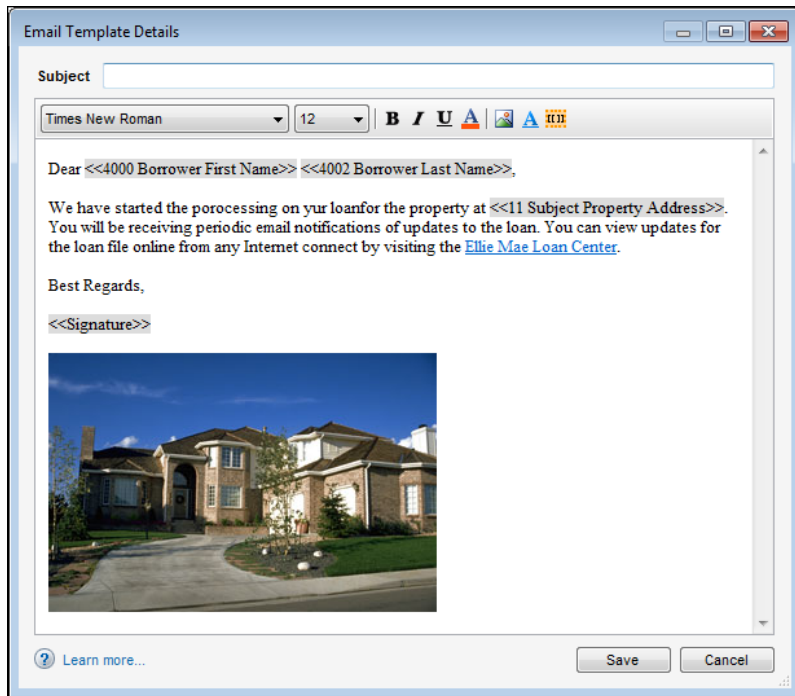
- 1 On the **Company Status Online Templates** or **TPO Status Online Templates** tab, select an option on the list and click the **Delete** icon.
- 2 Click **Yes** in response to the confirmation message.

## Email Templates

Use the Email Templates tab to create preconfigured email messages that can be attached to Status Online options and sent to borrowers or partners instead of typing an email text each time you send an update.

### Add an Email Template:

- 1 On the **Email Templates** tab, click the **New** icon to open the Email Template Details window.



- 2 Type a Subject for the email.
- 3 Type the content of the email message in the text box.
- 4 Click **Save**.

### Format an Email Template:

Use the toolbar on the Email Template Details window to format the content of an email template:

- 1 On the **Email Templates** tab, select a template from the list, and then click the **Edit** icon.

- 2 To insert an image, click the **Image** icon to open the Insert Image window, select a file, and then click **Insert**.
  - To add an image to the Insert Image window, click the **Add** icon, browse to the image, and then click **Open**.
  - To delete an image from the Insert Image window, select an image, and then click the **Delete** icon.
- 3 To insert a hyperlink, highlight the link text, click the **Hyperlink** Icon, and select an option:
  - To have the link open the WebCenter or Loan Center, select **The WebCenter/Loan Center** option.
  - To have the link open a website, select **General web address**, and then enter the URL for the website in the format **http://www.websitename.com**
  - To have the link open the recipient's email application, select **Email address**, and then enter the email address that you want to display in the email **To** line.
- 4 To insert the signature of the Encompass user who is sending the update, click the **Insert** icon, select the **Signature** option, and then click **Insert**.

**NOTE:** If you paste content into the HTML editor from another text editor (for example Word or Notepad), additional paragraph tags may be copied into the HTML code from the other text editor, which could cause the signature to display below the location where you pasted it. To adjust the signature location, open the source code, as described in Step 7, and remove the duplicate **<P>** and **</P>** tags from around the signature.
- 5 To insert a commonly used field, click the **Insert** icon, select the **Commonly Used Field** option, select a field from the list, and then click **Insert**.
- 6 To insert any Encompass field, select the **Other Field** option:
  - Type the field ID.
  - Or click the **Lookup** icon, select a form in the left panel, right-click a field in the left panel, and then click **OK**.
- 7 To modify the HTML code for the template, or to insert your own HTML code for a template, right-click the content screen, click **View Source**, edit or enter the HTML code, and then click **Update**.
- 8 When finished, click **Save**.

### Edit an Email Template:

- 1 On the **Email Templates** tab, click the **Edit** icon to open the Email Template Details window.
- 2 Select a template from the list, and then click the **Edit** icon.
- 3 Edit the Subject and message, and then click **Save**.

### Duplicate an Email Template:

- 1 On the **Email Templates** tab, select a template from the list, and then click the **Duplicate** icon.
- 2 Change the Subject, edit the message content as required, and then click **Close**.

### Delete an Email Template:

- On the **Email Templates** tab, select a template from the list, and then click the **Delete** icon.

## Users

The Users tab allows administrators to give Encompass users access to the Status Online feature, including the Status Online Tool and the Personal Status Online setting.

User ID	Last Name	First Name	Persona	Publish Updates	Configure Personal Status Online
accounting	User	Accounting	Accounting	<input type="checkbox"/>	
admin	User	Admin	Super Administrator	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
archiver	User	Archiver	Loan Officer, Loan Opener, Ar...	<input type="checkbox"/>	
banker	User	Banker	Manager	<input type="checkbox"/>	
closer	User	Closer	Closer	<input type="checkbox"/>	
funder	User	Funder	Funder	<input type="checkbox"/>	
lockdesk	User	Lock Desk	Lock Desk	<input type="checkbox"/>	
manager	User	Manager	Manager	<input type="checkbox"/>	
marketing	User	Marketing	Marketing	<input type="checkbox"/>	
officer	User	Officer	Loan Officer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

- 1 On the **Users** tab, select the **Publish Updates** check box to give a user permission to publish status online updates and access the Status Online Tool.
  - When the **Publish Updates** check box is selected, a selected check box displays in the Configure Personal Status Online column, indicating that the user has also been granted access to the Personal Status Online setting.
- 2 Clear the **Configure Personal Status Online** check box to remove a user's access to the Personal Status Online setting.
- 3 At the bottom of the screen, select an option to apply the personal templates of the File Starter or Loan Officer for a new loan.

## eDisclosure Fulfillment

RESPA and RESPA-TILA regulations state that once a mortgage broker (or mortgage provider) receives an application or information sufficient to complete the application, the lender who agrees to go forward on the application (or the mortgage broker) must provide the initial disclosures, including the GFE or Loan Estimate, to the borrower within three business days. The lender is responsible for determining whether or not the GFE or Loan Estimate has been provided.

After a loan team member sends the required initial disclosures to a borrower using the eFolder's eDisclosures option, the eDisclosure Fulfillment service automatically notifies them when the borrower fails to view the documents in the package electronically within a specified time.

When the notification is sent, the eDisclosure Fulfillment service prepares a securely printed version of the disclosure package and sends it to the borrower on the date of your choice. The package is prepared by Ellie Mae and sent via the U.S. Postal Service (USPS).

To set up the notifications you want the service to send and the date when the printed disclosure package should be prepared and sent to the borrower, you must first start the service, and then make your selections on the Send eDisclosures window that displays during the Send eDisclosure Documents process. For more information on these eDisclosure Fulfillment service options, view the eDisclosure Fulfillment Service topic. For more information on eDisclosure Fulfillment service options, including how to set up notifications and setting the date when the printed disclosure package should be prepared and sent to the borrower, view the "eDisclosure Fulfillment Service" online help topic.

### To Start or Stop the eDisclosure Fulfillment Service:

**NOTE:** By default, this service is turned off.

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Additional Services**, and then click **eDisclosure Fulfillment**.
  - To start the service, click the **Start Service** button located in the upper-right corner.
  - To stop the service, click the **Stop Service** button located in the upper-right corner.
- 3 Select or clear the **Check to schedule Fulfillment Service for all packages** check box.
  - When the check box is selected, the **Schedule a Fulfillment Service for this package** check box is selected by default on the Send eDisclosures window when an Encompass user sends an eDisclosure package to the borrower.



- When the check box is not selected, the **Schedule a Fulfillment Service for this package** check box is not selected by default in the Send eDisclosures window when a user sends an eDisclosure package. The user will have the option to select the **Schedule a Fulfillment Service for this package** check box themselves to schedule the Fulfillment Service when they send eDisclosures.

## Compliance Review Setup

An individual with an Encompass *admin* user ID can use the Compliance Review Setup to configure the Encompass Compliance Service. The Encompass Compliance Service provides an instant loan file check and determines if a loan complies with selected state and federal regulations.

This setup tool allows administrators to select the type of report they want to use and choose the type of reviews to include based on your organization's unique interpretations and compliance policies. For example, by default, the Premium (Subscription) report includes several reviews including the Federal Truth-In-Lending Act Tolerance Test (TILA) review and the Approved Fannie Mae Points & Fees and "HUD-HOEPA" Mortgage Thresholds review. However, administrators can elect to remove the TILA review from the report when applied to a loan or add additional reviews to the report.

The following report types are available:

**NOTE:** *The Standard Report (Subscription) option is still provided in the Report drop-down list however this report type is a legacy product and not available to new Encompass Compliance Service customers. For more information please contact your Ellie Mae sales representative.*

- **Premium** - There are two types of Premium reports: Subscription and Closed Loan Pricing. By default, both types of Premium reports contain the Federal Truth-In-Lending Act (TILA) Tolerance Tests, Federal Home Ownership and Equity Protection Act (HOEPA) State and Local High Cost Thresholds, Approved Fannie Mae Points & Fees and "HUD-HOEPA" Mortgage Thresholds, Higher Priced Mortgage the State Consumer Credit Law, Home Mortgage Disclosure Act (HMDA), and Rate Spread reviews.

**NOTE:** *Companies using the Subscription option agree to pay for Encompass Compliance Service fees as set forth in the Encompass Compliance Service contract, while companies using Closed Loan Pricing pay pursuant to their Closed Loan Agreement with Ellie Mae. Click the **Terms & Conditions** link on the Report tab in the Setup Wizard for details about each agreement.*

- **Custom** - Custom reports are set up by Ellie Mae based on your company's configuration and loan volume. The Premium reviews can be included in a Custom report, plus Licensing reviews and custom business rules to enforce internal compliance policies or investor-specific program requirements.

Custom reports cannot be used unless you obtain a custom service code (e.g., excluding Saturdays from a report) from Ellie Mae Technical Support.

## What is the Purpose of Each Review?

### TILA/TILA-RESPA Review

This TILA review includes comparisons, tests, functions and calculations based on the Truth In Lending Act and Mortgage Disclosure Improvement Act (MDIA). Specifically, the Encompass Compliance Service recalculates the finance charge amount, amount financed, APR, total of payments, payment schedule, and the amortization schedule. The MDIA test validates that the loan's disclosure dates are in compliance with the "3-7-3 rules" set forth in the MDIA. Note that the MDIA test is optional and you can choose to exclude it from your compliance reports. The results of the review display in the TILA-Tolerance and TILA-Payment sections of the compliance report.

The TILA-RESPA review applies to closed-end loans secured by 1-4 unit dwellings attached to real property, where the application is taken on or after October 3, 2015.

**NOTE:** *This review does not apply to open-end HELOCS (field ID 1172 equals HELOC) or loans not made primarily for personal, family, or household purposes (field ID QM.X110).*

If the Encompass Compliance Service does not receive enough information to determine whether the loan is secured by real property, it will apply the TILA-RESPA Rules to all closed-end loans secured by 1-4 unit dwellings, made primarily for personal, family, or household purposes, where the application date is on or after October 3, 2015 and where the Encompass Form Version is TILA-RESPA 2015 LE and CD.

### TILA Right of Rescission

The TILA Right of Rescission review tests a non-purchase money closed-end loan secured by a 1-4 unit primary dwelling to determine whether it is in compliance with TILA rescission timing requirements. The Right of Rescission test compares the disclosed right to cancel expiration date and the loan disbursement date to the compliance review's calculated right to cancel expiration date and returns an exception if either date is earlier than the earliest allowable date.

### High Cost Review

This review checks for compliance with HOEPA and applicable state and local jurisdictions. The Encompass Compliance Service calculates the high cost thresholds as defined in HOEPA and by applicable state and local jurisdictions to determine if a loan is considered a high cost loan. The federal, state, and local APR and Points and Fees threshold calculations ensure proper classification of

fees by ascertaining to whom the fee is paid (for example, lender, affiliate, originator, or provider) and by whom the fee is paid. The results of the review display in the High Cost section of the compliance report.

### **Higher Priced Mortgage Review**

This review calculates thresholds and ensures critical regulatory requirements are met with respect to "higher priced mortgage loans" (HPML). HPML thresholds are calculated according to Section 12 C.F.R. § 226.35(a)(1) of the Regulation Z. Effective October 1, 2009, Regulation Z defines HPMLs to include loans with an APR above a specified threshold. The threshold for a first-lien loan is 1.5% or more above the average prime offer rate for a comparable loan (which is not an unusual interest rate). The threshold for a second lien is 3.5% or more. If the loan is classified as an HPML, the Encompass Compliance Service analyzes the loan's prepayment penalties to determine if they are prohibited under Regulation Z. The results of the review display in the Higher Priced section of the compliance report.

### **GSE Review**

This review includes the following:

- **Fannie Mae Points & Fees** - The review calculates the allowable Fannie Mae points and fees thresholds as defined in the Fannie Mae Lender Letter 03-00, issued April 11, 2000 (and codified in Fannie Mae's Selling Guide Part VII, Section 104.11), as updated and amended based upon loan data.
- **Freddie Mac Points & Fees** - The review calculates the allowable Freddie Mac points and fees thresholds as defined in the Freddie Mac Industry Letter, issued December 28, 2000 (and codified in Freddie Mac's Seller/Servicer Guide Section 22.32), as updated and amended based upon loan data.
- **GSE HUD-HOEPA Mortgage High Cost Thresholds** - The review calculates the high cost thresholds as defined in the Fannie Mae Selling Guide Part VII, Section 104.15, as updated and amended, and the Freddie Mac Single-Family Seller/Servicer Guide Chapter 22, as updated and amended, based upon loan data.

The results of the review display in the GSE section of the compliance report.

### **Consumer Credit Review**

The State Rules review applies the requirements of over 340 U.S. state laws for consumer residential mortgage loans secured by real property. It enforces the laws as they relate to:

- Usury rate ceilings percentage caps
- Prohibited fees
- Fee percentage or dollar amount limits

- Higher-rate, higher-risk, higher-priced, subprime, non-prime, and rate spread loans
- Prepayment penalty prohibitions and limitations
- Late fee dollar amount limits and length of late fee grace periods
- Interest accrual start dates
- Negative amortization prohibitions
- Balloon payment prohibitions or term limitations
- Payment and term limitations

The results of this review display in the State Rules section of the compliance report.

### **Home Mortgage Disclosure Act (HMDA) Review**

This review evaluates the pertinent loan data to HMDA requirements. The FFIEC Validity and Quality edits are processed against the HMDA fields. The results of the review display in the HMDA section of the compliance report. Note that this review is optional, so you can choose to not include it in your compliance reports.

### **Rate Spread Review**

This review provides an alert advising the lender of the HMDA Rate Spread on a Higher-Priced Mortgage Loan. The Encompass Compliance Service uses the greater of the Disclosed APR, Encompass APR, or calculated APR as the loan's APR for comparison purposes. The HMDA-LAR Rate Spread reporting requirement occurs when the difference between the loan's APR and the average prime offer rate for a comparable transaction is equal to or greater than 1.5% for first liens or 3.5% for subordinate liens.

### **FHA Review**

The FHA review evaluates FHA loans and identifies certain issues in the following areas: Seller Contribution Limit, Tax Service Fee Prohibition, Late Charge and Grace Period Limits, ARM Adjustment and Rate Restrictions, MSA Loan Limits, and Loan Term Limits.

### **Citi Mortgage Rules**

This review includes certain CitiMortgage® policies available to approved correspondents.

### **OFAC Review**

The OFAC review compares all of the loan's borrower names and aliases against the Office of Foreign Assets Control's (OFAC) Specially Designated Nationals, Blocked Persons and Countries List (i.e., the "SDN" list), Bureau of Industry and

Security Denied Persons list maintained by the U.S. Department of Commerce, as well as similar lists established by the Canadian and British governments. In addition, the Encompass Compliance Service may validate the format for the borrower's and the co-borrower's Social Security numbers and verifies the Social Security number against the government's Death Master File list and the "pocket book" numbers list.

### **VA Review**

The VA Enterprise Review contains rules to test for some of the prohibited terms on VA loans. This review contains the following enterprise rules:

- Federal - Late Charge Limitation (VA)
- Federal - Grace Period Limitation (VA)
- Federal - Discount Points May Not Be Financed in a Purchase Money Loan (VA)
- Federal - Discount Points May Not Be Financed in a Cash-Out Refinance Loan (VA)
- Federal - Discount Points Limitation in a Rate and Term Refinance Loan (VA) (Warning)
- Federal - Loan Origination Fee 1% Limitation (VA)
- Federal - Unallowable Itemized Fees (1% Maximum) (VA)
- Federal - Loan Origination Fee and Unallowable Itemized Fees Charged (VA)
- Federal - Rate and Term Refinance Itemized Fees Charged (VA) (IRRL Warning)

### **LO Compensation Review**

The LO Compensation Review will provide a Warning message on a closed-end loan secured by a 1-4 unit dwelling with an Application Date on or after April 1, 2011 that includes the Mortgage Broker (loan originator) receiving any of the following fees from someone other than the Borrower:

- Loan Discount (Fee ID 2)
- Yield Spread Premium (Fee ID 12)
- RESPA - Your Charge/Credit (Points) amount (Fee ID 15)
- Prepaid Interest (Fee ID 31)
- Interest Rate Buydown Fee (Fee ID 158)

The Encompass Compliance Service will provide a Warning message on a closed-end loan secured by a 1-4 unit dwelling with an Application Date on or after April 1, 2011 that includes the Mortgage Broker (loan originator) receiving compensation directly from the Borrower and from another person.

### **NMLS Registration Review**

The NMLS (Nationwide Mortgage Licensing System) Registration Review review verifies an individual loan originator's NMLS information against NMLS data using NMLS B2B Access. The review may be used to test for the applicable individual loan originator's NMLS registration information on seasoned loans, with the applicable data and information at the time the loans were closed.

The Encompass Compliance Service will return Warning or Failure messages if the loan originator's NMLS unique identifier, name, or license number does not match the NMLS registration data provided by NMLS B2B Access. The service also will return the name and license(s) associated with the individual loan originator's NMLS unique identifier for easy reference.

### **Ability To Pay/Qualified Mortgage Review**

This review checks loans for compliance with the Consumer Financial Protection Bureau's (CFPB) amendment to Regulation Z (taking effect on applications on or after January 10, 2014) that implements sections 1411, 1412, and 1414 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) and prohibits creditors from making most residential mortgage loans against a closed end first or junior lien secured by a 1 - 4 unit dwelling unless the creditor makes a reasonable, good faith determination of the consumer's ability to repay the loan. In addition, the rule establishes certain protections for creditors who make a "qualified mortgage". Once the Ability to Repay/Qualified Mortgage review is run on a loan file, a report is provided that details rate thresholds, fee assessments and discount points that count towards the 3% QM ceiling. This will be reflected under the Ability-to-Repay/Qualified Mortgage Review heading in the report.

### **Flood Zone Enterprise Rule**

This review checks whether the subject property is in a flood zone. If the subject property is in a flood zone, (field ID 2366), an exception message will be returned if a Flood Insurance Reserve (i.e., a charge mapped to "Insurance Impound - Flood" in the Itemization Fee Management) is not included in the loan.

### **Licensing Tests**

Ellie Mae maintains a nationwide database of over 450,000 licensed mortgage entities, including lenders and brokers, that is updated as frequently as state regulatory agencies make new licensing information available. The custom License review uses this database to determine the following:

- The lender assigned to the loan is licensed in a particular jurisdiction.
- The license is active and in good standing.
- The license authorizes the lender to originate this transaction type.

The results of the review display in the License section of the compliance report.

### To Access Compliance Review Setup:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Additional Services**, and then click **Compliance Review Setup**.
- 3 If this is the first time you are accessing Compliance Review Setup, click the **Get Setup** button in the upper-right corner.
- 4 If you have already completed the setup but want to change the settings, click the **Change Setup** button in the upper-right corner.

Included Reviews	Standard*	Premium*
Federal Truth-in-Lending Act Tolerance Tests	✓	✓
Federal (HOEPA) State and Local High Cost Thresholds	✓	✓
GSE Tests	✓	✓
Higher Priced Mortgage	✓	✓
FHA Tests	✓	✓
OFAC Review	✓	✓
State Consumer Credit Law	✓	✓
Home Mortgage Disclosure Act (HMDA)	✓	✓
Rate Spread Review	✓	✓
Import GeoCode Data	✓	✓

\* Standard Reports are \$6/loan and Premium Reports are \$12/loan. If the automated ordering option is disabled, Standard Reports are \$10/loan and Premium Reports are \$16/loan.  
Interested in a Custom package? Please call your Encompass360 Sales Representative at 888.955.9100 for a price quote.

## Compliance Review Setup Wizard

Use the Compliance Review Setup wizard to select a compliance report type, configure the types of reviews to include in the loan check, specify your company's lending licenses, set up automatic reporting, enable users to manually run a report, and map closing cost fees to the appropriate fields in the Compliance Service.

## Report Tab

- 1 On the Report tab, select a report type from the **Report** drop-down list.

**NOTE:** The Standard Report (Subscription) option is still provided in the Report drop-down list however this report type is a legacy product and not available to new Encompass Compliance Service customers. For more information please contact your Ellie Mae sales representative.

1. Select a report type and reviews to include.

Report Type  
Report: Premium Report (Subscription) Terms & Conditions

Reviews to Include

- TILA/TILA-RESPA Review
- APR and Finance Charge Tolerance
  - 0.125% for all loans
  - 0.125% for regular loans and 0.25% for irregular loans
- MDIA
- TILA Right of Rescission
- HOEPA Review
- Higher Priced Mortgage Review
- GSE Review
- Consumer Credit Review
- HMDA Review
- Rate Spread Review
- FHA Review
- Citi Mortgage Rules
- OFAC Review
- VA Review
- LO Compensation Review
- NMLS Registration Review
- Ability to Repay/Qualified Mortgage Review

Default Channel  
Select a Default Channel to use for loans with no channel value (Field 2626).  
Banked - Retail

Configuration Options

- Import Geocode and Rate Spread Data
- Overwrite Existing Field Data
  - Round Rate Spread
  - Truncate Rate Spread
- Use Company Name from 1003 Page 3
  - Banked - Retail
  - Banked - Wholesale
  - Brokered
  - Correspondent
- Display Expanded Fee Details in Compliance Report
- Automatically add comments to new compliance report results in TQL Services tool

Compliance Deviations

- New Jersey First Lien Third Party Fee Position
- Washington First Lien Fee Position

- 2 Select the check box to authorize the report purchase.
- 3 The Channel option (field ID 2626) selected on the Borrower Summary form indicates how your company is handling a specific loan, such as Brokered or Banked-Retail, and as you proceed through the Compliance Review Setup wizard, you will indicate how the loan's channel will be used to trigger certain compliance tests, to determine which milestone will be used to trigger compliance reports, and to determine which conditions to apply before running a compliance report. Use the Default Channel drop-down list to select the default channel that the system will use for loans where a channel has not been selected on the Borrower Summary form.

**NOTE:** If necessary, the Automatic Ordering tab provides a Loan Channel option where you can indicate that you do not want the system to run a compliance review if a loan channel has not been selected on the Borrower Summary form.

4 Using the Configuration Options section, you can set up the review so that rate spread data and geocode data is automatically populated to the HMDA Information form and control the company name that is printed to the top of the compliance report.

- To automatically populate the Rate Spread (field ID HMDA.X15), MSA Number (field ID 699), County Code (field ID 1396), State Code (field ID 1395), and Census Tract (field ID 700) fields on the HMDA Information form during a loan check, select **Import Geocode and Rate Spread Data**. Data from the report will be added to the appropriate fields only if the field is blank. Select **Overwrite Existing Field Data** to automatically import data from the report into the loan fields even if the field contains data.

**NOTE:** In order for the rate spread data to be included in the loan check, you must also select the **Rate Spread Review** check box from the list of reviews at the top of the tab.

- Select an option for the Rate Spread value.

**NOTE:** If the **Import Geocode and Rate Spread Data** check box is not selected, these options are disabled.

- **Round Rate Spread** - The rate spread is rounded to two decimal places, based on the value in the third decimal place. If the third decimal place is 0 to 4, the value is round down. If the third decimal place is 5 to 9, the value is round up.

For example, if the rate spread is 10.254, then it should be round down to 10.25. If the rate spread is 10.299, then it should be round up to 10.30.

**NOTE:** This is the default option.

- **Truncate Rate Spread** - The rate spread is truncated to two decimal places.

For example, if the rate spread is 10.254, then it should be truncated to 10.25. If the rate spread is 10.299, then it should be truncated to 10.29.

- Regardless of which option is selected, if the rate spread has less than two decimal places, zeros are added so the rate spread has two decimals. If the rate spread is a number less than 10.0 (e.g., 9.99), a leading zero is added so the ten's place always has a digit.
- To print the company name that is entered in the Company Name field (field ID 315) on the 1003 - Page 3 input form, select the **Use Company Name from 1003 Page 3** check box.
  - If you want the company name entered on the 1003 - Page 3 to print to the compliance report only for loans going through specific loan origination channels, select the check box (or check boxes) for the desired channel. For example, if you want this name to print to the compliance report for all loans going through the Banked - Retail or Brokered origination channels, select the **Banked - Retail** and **Brokered** check boxes.

- To print the company name entered in the Name field on the Company Information page in Encompass Settings on the compliance report, **do not** select the **Use Company Name from 1003 Page 3** check box. This name will print to all compliance reports, regardless of their origination channel. (If the **Use Company Name from 1003 Page 3** check box is currently selected, clear the check box.)

- To display expanded fee details in the compliance report, select the **Display Expanded Fee Details in Compliance Report** check box.
- To automatically add comments to new compliance report results in the TQL Services tool, select the **Automatically add comments to new compliance report results in the TQL Services tool** check box.

5 In the Reviews to include section, select your reviews, based on your selection in Step 1.

**NOTE:** Companies using the Subscription option agree to pay for Encompass Compliance Service fees as set forth in the Encompass Compliance Service contract. Click the **Terms & Conditions** link on the Report tab in the Setup Wizard for details about each agreement.

#### • **Standard Report (Subscription)**

The Standard Report (Subscription) is a legacy product and not available to new Encompass Compliance Service customers. For more information please contact your Ellie Mae sales representative.

This option includes the following reviews:

- TILA/TILA-RESPA Review
- HOEPA Review
- Higher Priced Mortgage Review
- GSE Review
- Consumer Credit Review
- Home Mortgage Disclosure Act (HMDA) Review
- Rate Spread Review
- FHA Review
- Citi Mortgage Rules
- OFAC Review
- VA Review
- LO Compensation Review
- NMLS Registration Review
- Ability to Repay/Qualified Mortgage Review
- Flood Zone Enterprise Rule

For information on setting up these reviews, refer to the *Premium Report (Subscription)* or *Premium Report (Closed Loan Pricing)* section.

- **Premium Report (Subscription) or Premium Report (Closed Loan Pricing)**

- 1 Clear the **TILA/TILA-RESPA Review** check box if you do not want to include the TILA/TILA-RESPA review in the loan check.
- 2 If you are including the TILA/TILA-RESPA Review, click the **Edit** icon to designate required channels, milestones, fields that must be satisfied before the TILA/TILA-RESPA Review will run, manage which components of the review is run, when the finance charge tolerance portion of the review will run, how a rebate will be treated, select whether the Loan Estimate or Closing Disclosure preview will be run, or select whether investment properties will be included in the TILA-RESPA rules.

#### Review Requirements Tab

- In the Required Channel Types section, if you want the TILA/TILA-RESPA Review to be included in the loan check only for loans in a specific loan channel, select the **Channel** check box, and then select the check box for each loan channel you want to specify.
- Select **No additional condition** from the drop-down list if you do not want to apply any conditions to the review.
  - To restrict the review from being performed until a specific milestone has been finished, select **Run Review only when a certain Milestone is reached** from the drop-down list, and then select the milestone from the appropriate drop-down list. Select a milestone for each loan channel as needed.

**NOTE:**For loans where a loan channel (field ID 2626) has not been selected on the Borrower Summary, the system uses the Default Channel you selected on the Report tab when determining the starting milestone for the TILA Review.

- To restrict the review from being performed until specific fields are populated, select **Run Review only when certain Fields are filled in** from the drop-down list, and then select the desired fields from the Required Fields list.

#### Components Tab

**NOTE:**This feature was introduced in Encompass 17.2.

Each component of the TILA-RESPA Review can be configured to either be applied or suppressed for an individual loan review. You must select whether to run a component of the review at all, and at what point (milestone) the component should be run.

- Select **Run component only when a specific Milestone is reached** if you want a component to be run when a specific milestone is reached. A list of components is displayed.
  - In the Milestone column, select which milestone will trigger each component to run.
  - By default, the **Enable** check box will be selected and the component will run when the specified milestone is reached. If the **Enable** check box is cleared, that component will be disabled.

#### Additional Settings Tab

- In the TILA Finance Charge Run Conditions section, if you want the finance charge tolerance portion of the review to run, select **Run Review only when a certain Milestone is reached** from the drop-down list, and then select the milestone from the appropriate drop-down list. Select a milestone for each loan channel as needed.

**NOTE:**The Select Additional Condition applies to the entire TILA/TILA-RESPA Review.

- The available milestones under each corresponding TILA Review finance charge run condition channel are ones that are equal to or later than the milestones selected in the TILA/TILA-RESPA Review run condition channels.
- The milestone selected in the corresponding channel under the TILA/TILA-RESPA Review run conditions is the default channel selected under the TILA Finance Charge run conditions for that channel.
- In the Prepaid Finance Charge Credit Settings section, if you want to indicate how a rebate should be treated, select an option from the drop-down list and then one of the radio button options.

- **Apply rebate until Amount Financed equals the Note Amount (Default)** - A fee submitted as a negative prepaid finance charge offsets a fee submitted as a positive prepaid finance charge. ECS allows this until the Calculated Federal Amount Financed equals the note amount.

**NOTE:**If you select **Apply rebate until Amount Financed equals the Note Amount (Default)**, only the **For all Negative Prepaid Finance Charges** option is available.

**NOTE:**ECS will not allow the sum of all fees characterized as a prepaid finance charge to go below \$0.00.

- **Apply rebate even if the Amount Financed exceeds the Note Amount - For all Negative Prepaid Finance Charges** - A fee submitted as a negative prepaid finance charge offsets a fee submitted as a positive prepaid finance charge. If the sum of all

prepaid finance charge fees is less than \$0.00, ECS allows that negative amount to increase the Calculated Federal Amount Financed above the note amount.

- **Apply rebate even if the Amount Financed exceeds the Note Amount - For Negative Prepaid Interest Only** - A fee submitted as a negative prepaid finance charge offsets a fee submitted as a positive prepaid finance charge. If the sum of all prepaid finance charge fees is less than \$0.00, ECS allows only negative prepaid interest fee to increase the Calculated Federal Amount Financed above the note amount.

- **Apply rebate even if the Amount Financed exceeds the Note Amount - For all Negative Prepaid Finance Charges excluding Negative Prepaid Interest** - A fee submitted as a negative prepaid finance charge offsets a fee submitted as a positive prepaid finance charge. If the sum of all prepaid finance charge fees is less than \$0.00, ECS allows all negative prepaid finance charge fees, except the negative prepaid interest, to increase the Calculated Federal Amount Financed above the note amount.

**NOTE:** ECS will not allow the prepaid interest to be less than \$0.00.

- In the TILA-RESPA Preview Settings section, if you want to indicate which preview (Loan Estimate or Closing Disclosure) should be performed for a specific loan channel, select the milestone from the appropriate drop-down list.

**NOTE:** You should only consider this setting when there is one or more Loan Estimates included within Disclosure Tracking but no included Closing Disclosures.

- In the Investment Property Applicability section, if you want to include investment properties in the TILA-RESPA (Know Before You Owe) rules, select one or both of the check boxes.

**NOTE:** This section is available in Encompass 17.2 and later.

- Select **Apply TILA-RESPA Rules to Investment Properties** if you want to include investment properties in the TILA-RESPA rules.
- Select **Apply TILA-RESPA Rules to Owner-Occupied Rental Properties** if you want to include owner-occupied rental properties in the TILA-RESPA rules.

- When finished, click **Save**.

- 3 If you are including the TILA/TILA-RESPA Review, select the tolerance to apply to loan reviews using the APR and Finance Charge Tolerance options.

- Select 0.125% for all loans to set up the report to note a violation if there is a difference between the disclosed APR and the current APR greater than .125% when reviewing any type of loan.
- Select the 0.125% for regular loans... option to set up the report to note a violation if there is difference between the disclosed APR and the current APR greater than .125% when reviewing a loan or if there is a difference between the disclosed APR and current APR greater than .25% when reviewing an irregular loan

#### More Information About APR and Finance Charge Tolerances

When the **APR and Finance Charge Tolerance** option is included in the TILA/TILA-RESPA Review, the Encompass Compliance Service does not test for APR over disclosure unless it is configured as part of a Custom Report. In addition, the Encompass Compliance Service does not receive sufficient information to determine whether the APR is closer to the "actual APR" and therefore does not test for tolerances pursuant to 12 C.F.R. § 226.22(a)(5).

Regulation Z defines the "accuracy" of the closed-end APR in 12 C.F.R. § 226.22. As a general rule, the disclosed APR is considered accurate if it is not more than .125% above or below the APR determined in accordance with 12 C.F.R. § 226.22(a)(1). In an "irregular transaction", the APR is considered accurate if it is not more than .25% above or below the APR. An "irregular transaction" is one that includes one or more of the following features (as defined in 12 C.F.R. § 226.22(a)(2) and (3)):

- Multiple advances
- Irregular payment periods, or
- Irregular payment amounts (other than an irregular first period or an irregular first or final payment)

Because most creditors and secondary market purchasers prefer a more conservative test, you have the option of using the more restrictive **0.125% for all loans** option or applying "the benefit of the quarter" to irregular transactions (i.e., the **0.125% for regular loans and 0.25% for irregular loans** option). If you chose to apply the more liberal test to irregular transactions, the Encompass Compliance Service uses the following criteria to determine the loan's status as irregular:

- A closed-end loan secured by a 1-4 unit dwelling that has:
  - More than one advance in the payment stream
  - More than three payment streams
  - Payments that are not equal in amount (except for the first and/or last payment), or



- Payment periods that are not equal (the first payment period can be different).
- 4 Clear the **MDIA** check box if you do not want to include the MDIA review in the loan check.
- NOTE:**When the MDIA check box is selected, the MDIA review will be performed on all loans, including investment properties.*
- 5 Select the **TILA Right of Rescission** check box to include the TILA ROR review in your loan check. If you are including this review, click the **Edit** icon to designate required channels or milestones that must be satisfied before the review will be performed on the loan.
- To indicate that you want the TILA ROR to be included in the loan check only for loans in a specific loan channel, select the **Channel** check box, and then select the check box for each loan channel you want to specify.
  - To restrict the review from being performed until a specific milestone has been finished, select **Run Review only when a certain Milestone is reached** from the drop-down list, select the milestone from the appropriate drop-down list, and then select a milestone for each loan channel as needed.
- NOTE:**For loans where a loan channel (field ID 2626) has not been selected on the Borrower Summary, the system uses the Default Channel you selected on the Report tab when determining the starting milestone for the TILA ROR.*
- When finished indicating required loan channels or milestones, click **Save**.
  - When working with dates for this review, input the last day of the RTC expiration regardless of the funding date.
- 6 Clear the **GSE Review** check box if you do not want to include the GSE HUD-HOEPA Mortgage High Cost Thresholds review in the loan check.
- 7 If you are including the GSE Review, click the **Edit** icon to designate required channels, milestones, or loan types that must be satisfied before the GSE Review will run.
- To indicate that you want the GSE Review to be included in the loan check only for loans in a specific loan channel, select the **Channel** check box, and then select the check box for each loan channel you want to specify.
  - Select **No additional condition** from the drop-down list if you do not want to apply any conditions to the review.

- To restrict the review from being performed until a specific milestone has been finished, select **Run Review only** when a certain Milestone is reached from the drop-down list, select the milestone from the appropriate drop-down list, and then select a milestone for each loan channel as needed.

***NOTE:**For loans where a loan channel (field ID 2626) has not been selected on the Borrower Summary, the system uses the Default Channel you selected on the Report tab when determining the starting milestone for the GSE Review.*

- To restrict the review from being performed based on loan type, select **Run Review only when certain Fields are filled in** from the drop-down list, and then select the type of loans you want to be reviewed from the Required Loan Types list.
  - When finished, click **Save**.
- 8 Clear the **HMDA Review** check box if you do not want to include the HMDA review in the loan check.
- 9 If you are including the HMDA Review, click the **Edit** icon to designate required channels, milestones, or fields that must be satisfied before the HMDA Review will run.
- To indicate that you want the HMDA Review to be included in the loan check only for loans in a specific loan channel, select the check box for each loan channel you want to specify or select the **Channel** check box to select all channels.
  - By default, **Run Review only when a certain Milestone is reached** is selected in drop-down list. This selection restricts the review from being performed until a specific milestone has been finished. Select a milestone for each loan channel (default setting is "Submittal") as needed.
- NOTE:**For loans where a loan channel (field ID 2626) has not been selected on the Borrower Summary, the system uses the Default Channel you selected on the Report tab when determining the starting milestone for the HMDA Review.*
- Select **No additional condition** from the drop-down list if you do not want to apply any conditions to the review.
  - To restrict the review from being performed until specific fields are populated, select **Run Review only when certain Fields are filled in** from the drop-down list, and then select the desired fields from the Required Fields list.
  - When finished, click **Save**.
- 10 Clear the **NMLS Registration Review** check box if you do not want to include the NMLS review in the loan check.

11 If you include the NMLS Review, click the **Edit** icon to indicate if the review is performed as of the application date, consummation date, or both.

- In the NMLS Review Date section, select the milestones at which the NMLS review should be run.

**NOTE:** You can select either the Application Date, Consummation Date, or both.

- If only the Application Date is selected, the NMLS Review only checks the loan's current finished milestone as of the application date.
- If only the Consummation Date is selected, the NMLS Review only checks the loan's current finished milestone as of the consummation date.
- If you select both the Application and Consummation date for a milestone, select whether registration is required as of BOTH the Application Date AND Consummation Date or as of EITHER the Application Date OR Consummation Date in the drop-down field.
  - If both the Application Date and the Consummation Date are selected and the drop-down selection is "Application Date AND Consummation Date", the NMLS Review checks the loan's current finished milestone as of the application date and the consummation date, and returns a failure if the loan officer is not registered/sponsored as of either date.
  - If both the Application Date and the Consummation Date is selected and the drop-down selection is "Application Date OR Consummation Date", the NMLS Review checks the loan's current finished milestone as of the application date and the consummation date, and returns a failure if the loan officer is not registered/sponsored as of both dates.
- When finished, click **Save**.

12 Clear the **Ability to Repay/Qualified Mortgage Review** check box if you do not want to include the ATR/QM review in the loan check.

13 If you are including the Ability to Repay/Qualified Mortgage Review, click the Edit icon to designate required channels that must be satisfied, as well as conditions that must be met, before the review will be performed on the loan.

**NOTE:** This screen displays three tabs: Review Requirements, Components, and Additional Settings in Encompass 17.2 and later.

#### Review Requirements Tab

- To indicate that you want the Ability to Repay/Qualified Mortgage Review to be included in the loan check only for loans in a specific loan channel, select the check box for each loan channel you want to specify or select the **Channel** check box to select all channels.

- Select **No additional condition** from the drop-down list if you do not want to apply any conditions to the review.

- To restrict the review from being performed until a specific milestone has been finished, select **Run Review only when a certain Milestone is reached** from the drop-down list, and then select the milestone from the appropriate drop-down list. Select a milestone for each loan channel as needed.

**NOTE:** For loans where a loan channel (field ID 2626) has not been selected on the Borrower Summary, the system uses the Default Channel you selected on the Report tab when determining the starting milestone for the Ability to Repay/Qualified Mortgage Review.

#### Components Tab

Each component of the Ability to Repay/Qualified Mortgage Review can be configured to either be applied or suppressed for an individual loan review. You must select whether to run a component of the review at all, and at what point (milestone) the component should be run.

**NOTE:** This feature was introduced in Encompass 17.2.

- Select **Run component only when a specific Milestone is reached** if you want a component to be run when a specific milestone is reached. A list of components is displayed.
  - In the Milestone column, select which milestone will trigger each component to run.
  - By default, the **Enable** check box will be selected and the component will run when the specified milestone is reached. If the **Enable** check box is cleared, that component will be disabled.

#### Additional Settings Tab

- The Ability-to-Repay Loan Type field (field ID QM.X23) on the ATR/QM Management tool's ATR/QM Eligibility tab is automatically populated based on specific data in the loan file. The value populated to this field determines what type of ATR review the Encompass Compliance Service performs. In the Default Ability to Repay Loan Type section, select a default ATR loan type. For loans where the Ability-to-Repay Loan Type field (field ID QM.X23) on the ATR/QM Management tool's ATR/QM Eligibility tab is blank, the compliance review will run the ATR/QM rules that apply to the ATR loan type selected here.
- The Qualified Mortgage Loan Type field (field ID QM.X24) on the ATR/QM Management tool's ATR/QM Eligibility tab is automatically populated based on specific data in the loan file. The value populated to this field determines what type of QM review you want the Encompass Compliance Service to perform. In the Default Qualified

Mortgage Loan Type section, select a default QM loan type. For loans where the Qualified Mortgage Loan Type field (field ID QM.X24) on the ATR/QM Management tool's ATR/QM Eligibility tab is blank, the compliance review will run the ATR/QM rules that apply to the QM loan type selected here.

- When finished, click **Save**.

**14**Select any additional reviews to include in the loan check.

**15**Click **Next**.

#### • Custom Report

Custom reports are set up by Ellie Mae based on your company's configuration and loan volume. Contact your sales representative to determine the reviews to include the report. Custom reports cannot be used unless you obtain a custom service code (e.g., excluding Saturdays from a report) from Ellie Mae Technical Support.

For information on setting up the reviews, refer to the *Premium Report (Subscription)* or *Premium Report (Closed Loan Pricing)* section.

- 6** In the Compliance Deviations section, select the **New Jersey First Lien Third Party Fee Position**, **New Jersey Mortgage Loan Provisions (NJAC 3:1-16) Position**, or **Washington First Lien Fee Position** check box to deviate from the standard Encompass Compliance Service rules and apply modified rules to certain New Jersey first lien third party fee exceptions, certain New Jersey first lien closed-loan fee exceptions, or certain Washington first lien fees.

#### **New Jersey First Lien Third Party Fee Position**

Select this check box to deviate from the standard Encompass Compliance Service rules and apply modified rules to certain New Jersey first lien third-party fee exceptions.

- After selecting the check box, read the *Ellie Mae, Inc. Amendment to Agreement Governing the Use of the Encompass Compliance Service*.
- If you agree with the terms, select the **I have read, fully understand, accept and agree...** check box, and then click **I Accept**.
- If you do not agree to the terms, click **I Decline**, and then click **Yes** to confirm your decision. The position will not be in effect when compliance reports are run.

**NOTE:** *If you do not apply this New Jersey First Lien Third Party Fee position, a Failure message (The New Jersey Licensed Lenders Act (N.J. Rev. Stat. 17:11C-23; N. J. ADC 3:1-16.2) does not allow {(Fee Name) (Fee ID: \_\_)} to be charged to the Borrower in NJ.) will be included in the State Rules section of compliance reports run on first lien New Jersey loans if the borrower pays any of the following fees: Administration Fee, Annual Assessments-Impound, Assignment Fee, Assumption Fee, Bankruptcy Monitoring Fee, Bond Fee,*

*Bond Review Fee, Broker Fees, CLO Access Fee, Closing Protection Letter, Compliance Testing Fee, Document Assembly Fee, Escrow Account Servicing Fee, Escrow Waiver Fee, Funding Fee, HOA Certification Handling Fee, Interest Rate Buy Down Fee, Loan Tie In Fee, MERS(R) Registration Fee, Modification/Amendment Fee, Mortgage Insurance Application Fee, Office Expenses, Other Impound, Processing Fee, Program Participation Fee, Recording Fees-Assignment, Reinspection Fee, RESPA-Our Origination Charge RESPA-Title Services and Lender's Title Insurance, RESPA- Your Charge/Credit (Points), Rush Fee, Servicing Release Premium, Signing Agent Fee, Yield Spread Premium, Subordination Fee, Underwriting Fee, Unknown Fee-Finance Charge, VA Funding Fee, Verification Fee, Wire Transfer Fee, Appraisal Desk Review Fee, Appraisal Field Review Fee, Appraisal Review Fee, Document Preparation Fee, Document Redraw Fee, Notary Fee, Payoff Demand Fee, Settlement or Closing Fee, Subordination Preparation Fee, and Unknown Fee-Non Finance Charge.*

#### **New Jersey Mortgage Loan Provisions (NJAC 3:1-16) Position**

Select this check box to deviate from the standard Encompass Compliance Service rules and apply modified rules to certain New Jersey first lien closed-loan fee exceptions.

**NOTE:** *This check box was introduced in the ECS December 2017 Service Pack.*

- After selecting the check box, read the *Ellie Mae, Inc. Amendment to Agreement Governing the Use of the Encompass Compliance Service*.
- If you agree with the terms, select the **I have read, fully understand, accept and agree...** check box, and then click **I Accept**.
- If you do not agree to the terms, click **I Decline**, and then click **Yes** to confirm your decision. The position will not be in effect when compliance reports are run.

By selecting this option, the system will not apply the fee limitation rules under NJAC 3:1-16.2, based upon other New Jersey or federal law requirements, to a State or Federally-chartered bank, savings bank, savings and loan association, or credit union that is located in New Jersey or has a branch office located in New Jersey.

#### **Washington First Lien Fee Position**

Select this check box to deviate from the standard Encompass Compliance Service rules and apply modified rules to certain Washington first lien fees.

- After selecting the check box, read the *Ellie Mae, Inc. Amendment to Agreement Governing the Use of the Encompass Compliance Service*.
- If you agree with the terms, select the **I have read, fully understand, accept and agree...** check box, and then click **I Accept**.

- If you do not agree to the terms, click **I Decline**, and then click **Yes** to confirm your decision. The position will not be in effect when compliance reports are run.

By selecting this option, you are requesting two modifications to the standard compliance rules. See below for a definition of the standard rules and the requested modifications.

• **Standard Rule:**

The Encompass Compliance Service applies the Consumer Loan Act ("CLA") to all loans made by a CLA licensee secured by real property located in Washington. The CLA regulator advised outside counsel that only fees expressly authorized under the CLA are permitted. RCW 31.04.105(2); WAC 208-620-555; WAC 208-620-560(6). As the regulator interprets this requirement strictly, and the Loan Origination Fee, Loan Discount Fee, and Commitment Fee are the only fees that a lender is expressly permitted to charge as of January 1, 2010, the Encompass Compliance Service will fail the loan if any fee other than a Loan Origination Fee, Loan Discount, or Commitment Fee is charged to the Borrower and paid to the Lender. The Encompass Compliance Service applies the CLA lender fee restriction to both first and subordinate lien loans.

**Requested Modification:**

The Encompass Compliance Service user has requested the modification that all first lien Processed Loans be excluded from the Standard Rule. Pursuant to this request, a Modified Rule will be created that will exclude all first lien Processed Loans submitted by the user from the Standard Rule when any fee other than a Loan Origination Fee, Loan Discount, or Administration Fee is charged to the Borrower and paid to the Lender. Therefore, the user will not receive a failure message on first lien Processed Loans that would otherwise trigger the above Standard Rule.

• **Standard Rule:**

The Encompass Compliance Service applies the Consumer Loan Act ("CLA") to all loans made by a CLA licensee secured by real property located in Washington. The CLA regulator advised outside counsel that only fees expressly authorized under the CLA are permitted. RCW 31.04.105(2); WAC 208-620-555; WAC 208-620-560(6). The Revised Code of Washington provides: "Every licensee may ... In connection with the making of a loan, charge the borrower a nonrefundable, prepaid, loan origination fee not to exceed four percent of the first twenty thousand dollars and two percent thereafter of the principal amount of the loan advanced to or for the direct benefit of the borrower, which fee may be included in the principal balance of the loan;" RCW § 31.04.105(2). The Encompass Compliance Service applies this CLA maximum lender fee restriction to both first and subordinate lien loans.

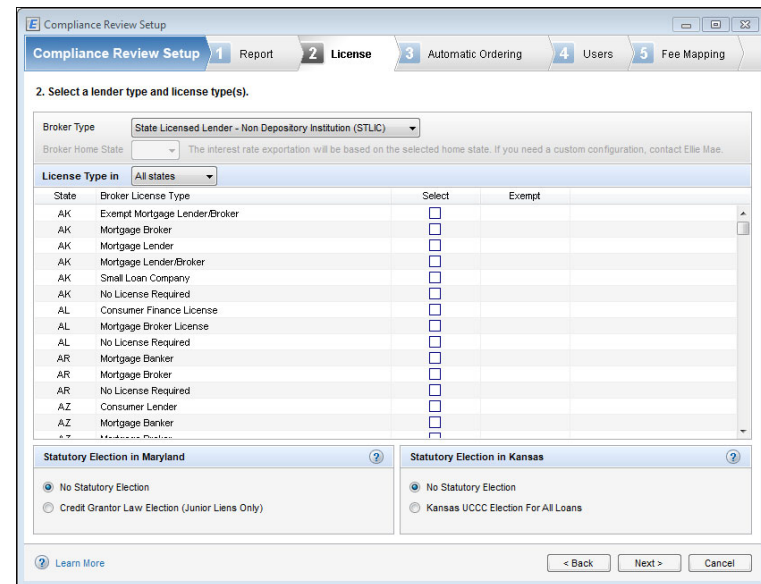
**Requested Modification:**

The Encompass Compliance Service user has requested the modification that all first lien Processed Loans be excluded from the Standard Rule. Pursuant to this request, Modified Rules will be created that will exclude all first lien Processed Loans submitted by the user from the Standard Rule described above. The Modified Rules will not fail a first lien Processed Loan when the total of all fees, except for Loan Discount, paid by the Borrower and paid to the Lender, exceeds 4% of the first \$20,000 or 2% percent thereafter of the principal amount of the loan. Therefore, the user will not receive failure messages on first lien Processed Loans that would otherwise trigger the above Standard Rule.

**License Tab**

**NOTE:** State rules and licensing reviews are not included in Standard Reports. When you reach this point in the Standard Report setup, click **Next** to proceed to the Automatic Ordering tab.

- 1 On the License tab, select a Broker Type from the drop-down list.



- 2 If your company is a depository institution, select the company's Home State from the drop-down list.
  - The home state is the state where the company's main (or home) office is located. The applicable laws of the home state are applied to the loan.

- If State Licensed Lender - Non Depository Institution (STLIC) was selected in step 1, the Home State drop-down list is disabled.
- 3 To display only licenses for a specific state, select the state from the License Type in drop-down list.
  - 4 Specify each license that your company has by selecting the corresponding check box in the Select column.
    - When you select a license, the **Exempt** check box displays. Select the **Exempt** check box if you do not want the Encompass Compliance Service to apply any license or compliance rules associated with that license in the property state.
    - State Licensed Lender - Non Depository Institutions must be licensed in every state in which it lends unless it is exempt from licensing.
  - 5 Select a statutory election for first lien, subordinate lien, junior, closed-end, and open-end loans in Maryland and Kansas.

#### Statutory Election in Maryland

Maryland law permits a lender to elect to make a loan under the Maryland Credit Grantor Law if the choice to do so is specified in the loan documents [MD COML §12-913.1 and §12-1013.1]. If this election is not made and documented in writing, then other laws in Maryland govern the loan.

- **No Statutory Election** - If you select this option, the Encompass Compliance Service will apply the Maryland Interest and Usury Provisions to all first lien loans and apply the Maryland Second Mortgage Loan Law to all subordinate lien loans secured by a 1-4 unit dwelling on real property located in Maryland.
- **Credit Grantor Law Election (Junior Liens Only)** - If you select this option, the Encompass Compliance Service will:
  - Apply the Maryland Interest and Usury Provisions to all first lien loans.
  - Apply the Credit Grantor Closed End Credit Provisions to all closed-end subordinate lien loans secured by a 1-4 unit dwelling on real property located in Maryland.
  - Apply the Credit Grantor Revolving Credit Provisions to all open-end subordinate lien loans secured by a 1-4 unit dwelling on real property located in Maryland.

**IMPORTANT:** DO NOT select this option unless you have confirmed that the loan documents contain a written election to use the Credit Grantor Law for subordinate lien loans. If you are electing to use the Credit Grantor Law for first lien loans, Ellie Mae must create a custom profile to accommodate this practice. Please contact your Ellie Mae sales representative for more information.

#### Statutory Election in Kansas

Kansas law specifies the loan types subject to the Kansas Usury Law and to the Kansas Uniform Consumer Credit Code (UCCC). However, the Kansas Usury Law permits the parties to a loan to agree in writing to make the transaction subject to the UCCC for loans that would otherwise be subject to the Usury law. (See Kan. Stat. Ann. §16-207(i)(3).)

- **No Statutory Election** - If you select this option, the Encompass Compliance Service will apply the Kansas Usury Law to all first lien loans with a loan-to-value (LTV) of 100% or less and apply the Kansas Uniform Consumer Credit Code (UCCC) to all subordinate lien loans and all fixed rate first lien loans with an LTV of more than 100%.
  - **Kansas UCCC Election For All Loans** - If you select this option, the Encompass Compliance Service will apply the Kansas UCCC to all loans secured by real property in Kansas.
- 6 The Channel option selected on the Borrower Summary form indicates how your company is handling a specific loan, such as Brokered or Banked. Use the Default Channel drop-down list to select the channel to use for loans where a channel has not been selected on the Borrower Summary.
  - 7 Click **Next**.

## Automatic Ordering Tab

By default, reports will be run automatically at the completion of the selected milestones.

- 1 On the Automatic Ordering tab, select **Enabled** to enable automatic ordering.

3. Set up trigger milestones and loan criteria for automatic ordering.

Automatic Ordering:  Enabled  Disabled  Run an Audit Before Ordering

**Trigger Milestone**

The selected Report type will run when the selected Milestone(s) are finished. There is a separate setup for each type of Loan Channel.

Milestone	Banked - Retail	Banked - Wholesale	Brokered	Correspondent
Submittal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cond. Approval	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
loan member	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Test Milestone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Approval	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
PBT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Doc Preparation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Docs Signing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Qualification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Post Closing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shipping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Funding	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Resubmittal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Processing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
belt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Completion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
evr (Archived)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
glf/gh (Archived)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Loan Criteria**

The report is auto-ordered for all loans unless specified below. Criteria below will restrict the report to run only for loans matching the selected settings.

Purpose of Loan  Property Will Be  Loan Type

Purchase  Primary  Conv

Cash-Out Refi  Secondary  FHA

No Cash-Out Refi  Investment  VA

Construction  USDA-RHS

Construction-Perm  Other  HELOC

Other  Lien Position  First  Second

Property State  Amortization  Loan Channel

AK  Fixed  No Channel Selected

AL  GPI  Banked - Retail

AR  ARIM  Banked - Wholesale

AZ  Other  Brokered

CA  Other  Correspondent

CO

Copy these settings to all Channel tabs

Learn More | < Back | Next > | Cancel

- After enabling automatic ordering and saving the additional setup settings, if you select **Disabled** later on, automatic ordering is disabled but the configuration settings you set up are saved for future use.
- 2 If automatic ordering is enabled, select the **Run an Audit Before Ordering** check box to display the Compliance Review Audit Results window before a report is run.
    - If errors occur when the report is run, this window opens with a list of the errors (typically due to inconsistent data). You can select a list item, and then click **Go to Field** to open a form with the field highlighted for entry.
  - 3 In the Trigger Milestone section, click the **Banked-Retail**, **Banked-Wholesale**, **Brokered**, or **Correspondent** tab, and then select at least one milestone from the Milestone list. The report will run automatically at the completion of each selected milestone.
    - Using the tabs provided, you can set up different trigger milestones for loans based on the loan's origination channel.

- To select a milestone, select the type of report to run: **Preview** or **Review**.
 

**NOTE:** Preview reports enable you to test for compliance issues before ordering a full compliance review report or disclosing to the borrower. With a preview, the final loan data is not reviewed. The results are based on the loan's current APR and finance charge amounts, not the disclosed values.

- Click **Copy these settings to all Channel tabs** to copy the milestone selections you have made on the channel tab you are currently viewing to the other three channel tabs.
  - For loans where a loan channel (field ID 2626) has not been selected on the Borrower Summary, the system uses the Default Channel you selected on the Report tab when determining trigger milestones.
  - A report can be run on the same loan multiple times at no additional charge.
- 4 Optionally, select loan criteria to apply to the report. Reports will only be run on loans that match the selected criteria.
    - If you do not select any criteria, the report will be run on all loans.
    - If you do not want compliance reports to be run on loans that do not have a loan channel selected, select **Loan Channel**, and then ensure that the **No Channel Selected** check box is cleared (i.e., not selected). Then select the check box for each loan channel in which the Automatic Ordering settings will apply.
  - 5 Click **Next**.

## Users Tab

Use this tab to enable users to manually order a report for a loan (all selected users will be allowed to manually order a report at any point during the loan process) and to clear alerts.

**NOTE:** If you do not want any users to have rights to manually order reports or clear alerts, clear all selected check boxes. Click **Yes** when asked if you want to continue to the next tab in the wizard.

- 1 On the **Users** tab, select the **Order Report** check box for each user to whom you want to grant manual ordering rights.

4. Select users who can manually order reports and clear the Compliance Review alerts.

Users (19) Search <All Personas> Enter Name Search Clear

User ID	Last Name	First Name	Persona	Order Report	Clear Alert	Organization
accounting	User	Accounting	Accounting	<input type="checkbox"/>	<input type="checkbox"/>	Accounting Personnel
admin	User	Admin	Super Administrator	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Administration
archiver	User	Archiver	Archiver	<input type="checkbox"/>	<input type="checkbox"/>	Archiving Personnel
banker	User	Banker	Manager	<input type="checkbox"/>	<input type="checkbox"/>	Administration

Learn More | < Back | Next > | Cancel

- To grant manual ordering rights to all users, select the **Order Report** check box at the top of the Order Report column so that each user's check box is selected.
  - If you do not want a user to be able to order a compliance report, clear the user's check box.
- 2 To enable a user to clear a "Compliance Review - Did Not Pass" alert that is returned after ordering a compliance report for a loan, select the **Clear Alert** check box for the user.
    - Enabled users are provided with a **Clear Alert** button on the Compliance Review screen. When viewing a completed compliance report, these users can click this button to remove the "Compliance Review - Did Not Pass" alert that is added to the Log every time a loan does not pass a loan check. Note that even though the alert is removed, the loan's compliance issues remain until they are corrected.
    - To enable all users to have access to the **Clear Alert** button, select the **Clear Alert** check box at the top of the Clear Alert column so that each user's check box is selected.
    - To hide this button from a user, clear the **Clear Alert** check box for the user.
  - 3 Use the Search options to filter the Users list or search for users:
    - Select an option from the drop-down list to display only users with the selected persona in the Users list.
    - Enter a user's name or other search criteria in the text box and then click **Search**. User names matching the search criteria are displayed.
    - Click **Clear** to remove all search criteria.
  - 4 Click **Next**.

## Fee Mapping Tab

Use this tab to select the option to **Use Encompass Finance Charge Indicator for Unmapped Fees** and to enter email addresses for error notifications.

**NOTE:** All of your 2010 or 2015 Itemization fees must be mapped to specific fields in the Encompass Compliance Service so that compliance reports contain complete and accurate results. Use the Itemization Fee Management setting in Encompass Settings to map these fees. The Itemization Fee Management help topic provides detailed instructions for using the Itemization Fee Management setting to map your fees to the corresponding Encompass Compliance Service fees. It also describes how fees are treated and interpreted by the Encompass Compliance Service and includes a description of each default fee used by the service.

- 1 Select the **Use Encompass Finance Charge Indicator for Unmapped Fees** check box to enable the loan's APR setting to determine how unmapped fees are categorized by the Encompass Compliance Service.

- When selected, an unmapped fee will be categorized as Other - Non-Finance Charge (Fee ID 998) if the fee's APR indicator check box (field ID SYS.X17) on the 2010 or 2015 Itemization form is not selected.
  - An unmapped fee will be categorized as Other - Finance Charge (fee ID 999) if the fee's APR indicator check box on the 2010 or 2015 Itemization form is selected.
- 2 Optionally, enter one or more email addresses in the **Admin Email Address** text box. If a processing error occurs during the loan review due to a fee that was not mapped or was mapped incorrectly, an email alert message will be sent to these email addresses.
    - When adding multiple email addresses, separate each one using a comma or semicolon.
  - 3 Click **Finish**.

**NOTE:** For detailed information about how the Encompass Compliance Service interprets and treats specific fees, as well as tips and best practices for managing and mapping fees, refer to the *Using the Encompass Compliance Service guide*. This guide also provides a description of each mapped compliance field available in the Encompass Compliance Service.

## To Start the Encompass Compliance Service:

The Encompass Compliance Service starts automatically after you have completed all of the steps in the setup wizard. If you have stopped the service, follow these steps to restart it:

- 1 Click the **Start Service** button in the upper-right corner.
- 2 Click **OK**.

**NOTE:** Before the service can begin analyzing loans, you must exit Encompass, re-open it, and then log back in.

## To Stop the Encompass Compliance Service:

- 1 Click the **Stop Service** button in the upper-right corner.
- 2 Click **Yes** in response to the confirmation message.
- 3 Click **OK**.

**NOTE:** Your Compliance Review Setup settings are saved and will be available for use the next time you start the service.



## 4506T Service

Use the 4506T Service setting to start or stop the 4506-T Service in Encompass, and select the Encompass users who can access the service. After you start the service, the selected users can click the Order 4506-T button on the Request for Transcript of Tax form to order 4506-T products electronically, check the status of orders, and retrieve electronic documents when an order is complete.

### To Select Users and Start the Service:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Additional Services**, and then click **4506T Service**.
  - When you first access the setting, a sign-up screen displays. To sign up for the service, click the **Sign Up** button, review the license agreement, and then click **I Accept**.

User ID	Last Name	First Name	Persona	Organization
<input type="checkbox"/>	eguo1	guo	ella	Loan Officer Administration
<input type="checkbox"/>	jim	Fitch	Wells	Loan Officer Administration
<input type="checkbox"/>	joycelo	test	joycelo	Loan Officer Administration

Name	Description
Name and SSN	Sections 1 and/or 2 (Name/SSN) do not match the input in the order or are missing entirely. If 1
Address Missing from Section 3	Section 3 is incomplete or missing the address entirely.
Line 6	Section 6 transcript type on line 6 is either missing or does not match the transcript type order
Check Boxes	Sections 6 or 8 require a check box to be marked that reflects the transcript type you are req

- 3 To narrow the list of users, select a persona from the list or type all or part of a user's name in the Enter Name field, and then click **Search**.
  - Click **Clear** to clear the search criteria.
- 4 Select a check box to grant access to a user, or select or clear the check box at the top of the column to grant or deny access to all your users.
 

**NOTE:** After you change the user selections, you can click the **Restore** icon to return to your previously saved user configuration.
- 5 In the QC Alert Level Setup section, select one of the options to configure the level of quality control alerts that users will receive regarding issues that arise when an order is submitted:
  - **Full QC** - Full QC is run against the 4506-T order. Alerts are triggered when any issues are identified. This is the default setting.

- **Medium QC** - QC is run for essential categories. Alerts are sent when information required to process the report is missing.
- **No QC** - No QC is run on the 4506-T order. Requests are sent to the IRS regardless of any issues on the 4506-T form.

**NOTE:** After you select an option, the types of alerts that users will receive are listed in the QC Alerts section.

- 6 In the Configuration Options section, select an Income Variance Tolerance percentage to include when ordering transcripts. This is the allowable difference between the tax information in the loan file and the 4506-T transcript.
- 7 If there is a possibility that you will publish the loan to an investor, select the **Investor-Specific Rules** check box to automatically apply the investor's rules to Request for Transcript of Tax forms.

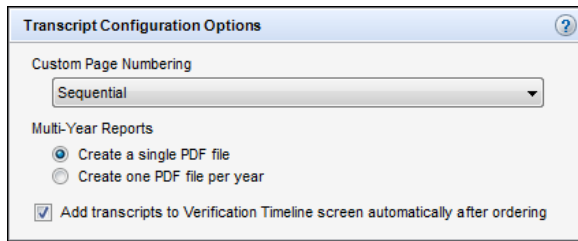
**NOTE:** Investors may have different requirements. Check with your investor for their requirements.

- Selecting this check box automatically enters **1040** and selects option **c (Record of Account)** on line 6, and sets the end dates for the Year or period requested on line 9 to **12/31** for the previous two years.

- 8 Select the **Default CoreLogic information for section 5** check box to automatically populated section 5 of the Request for Transcript of Tax input form with data for CoreLogic (the company that provides 4506-T services through the Ellie Mae Network) when a user creates a loan.
  - The company name of the Encompass user populates in the First Name field.
  - The Encompass user's mailbox number at CoreLogic populates in the Last Name field.
  - The CoreLogic address populates in the remaining fields.

**NOTE:** When a new loan is added to Encompass by duplicating or importing a loan file, existing Section 5 data is not overwritten with CoreLogic data.

- In the Transcript Configuration Options section, select options to configure page numbering and PDF file organization of the 4506-T reports.



- In the Custom Page Numbering section, select an option from the drop-down list to configure how pages are numbered in the file containing your 4506-T reports.
- In the Multi-Year Reports section, select options to create a single 4506-T report or multiple reports (one for each year) in PDF format.
- Select the **Add transcripts to Verification Timeline screen automatically after ordering** check box to display ordered 4506-T transcripts in the Income Verification Timeline panel of the Verification and Documentation Tracking Tool.

**10** To start the service, click the **Start Service** button.

**11** After you start the service, click the **Stop Service** button to stop the service.

**NOTE:** When you stop the service, your settings are saved and will be applied the next time you start the service.

**12** When finished, click the **Save** icon.

**NOTE:** By enabling the 4506T Service, you agree to the terms and conditions in the Agreement Governing the Use of the Ellie Mae 4506-T Service document. Click the link at the bottom of the 4506T Service setting to view the agreement.

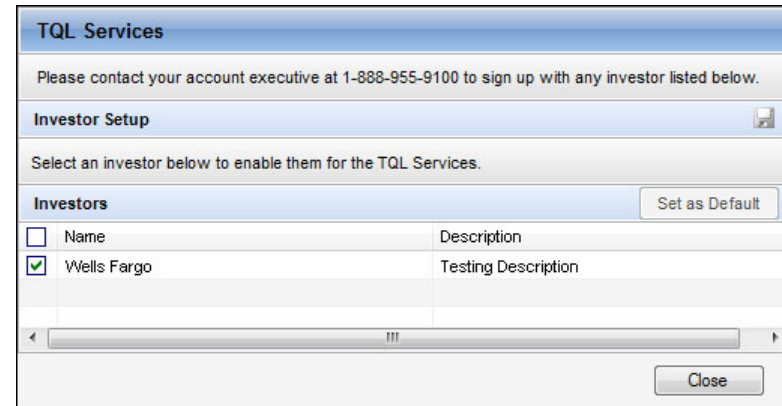
## TQL Services

Use the TQL Services setting to select the investors who will be visible on the drop-down list in the TQL Services tool. The TQL Services tool can be used to share 4506-T transcripts, compliance reports, fraud reports and associated commentary with participating investors, enabling them to review the documents and ensure loans meet their loan quality requirements. The TQL Services setting displays the investor's name and a brief description of the type of services required by each investor.

**NOTE:** Investors must approve your company before the investor will be available to select in the TQL Services setting. Contact your Ellie Mae account executive to begin the approval process.

### To Select Investors:

- On the menu bar, click **Encompass**, and then click **Settings**.
- On the left panel, click **Additional Services**, and then click **TQL Services**.



- Select or clear the individual check boxes to select the investors who will be available on the TQL Services tool.
  - Or, select or clear the check box at the top of the column to select or clear all the investor check boxes.
- To set an investor that will be selected by default on the TQL Services tool, select an investor and then click **Set Default**.
- In the *TQL Services Check Prior to Export* panel, select one of the following options to configure settings for the export and printouts of documents that do not satisfy TQL Services rules:
  - No Warning** - warning messages will not be displayed and the documents can be printed/exported
  - Warning** - a warning message will display but the documents can be printed/exported
  - Warning and Hard Stop** - warning message will display and the documents can be printed/exported only after the TQL Services rules are satisfied
- In the *TQL Services Check Prior to Send Files to Lender* panel, select one of the following options to configure settings for sending files that do not satisfy TQL Services rules to lenders:
  - No Warning** - warning messages will not be displayed and the documents can be sent
  - Warning** - a warning message will display but the documents can be sent
  - Warning and Hard Stop** - warning message will display and the documents can be sent only after the TQL Services rules are satisfied

- 7 Click the **Save** icon to save your changes.

## Appraisal Service

Using the Appraisal Service setting in Encompass Settings, you can set up a merchant account and enable users to charge the borrower's credit card for appraisal ordering fees before sending the order to the appraiser. You can also set up credit card accounts that users can use to pay the transaction fee that appraisers are required to pay in order to view appraisal orders they receive from Encompass.

In order to enable users to charge the borrower for an appraisal order, you must first complete these steps (in order):

- Set up a merchant account with a provider (such as Blue Pay).
- Indicate that you want to use a merchant account to pay for appraisal orders.
- Authorize users to charge the borrower for the appraisal order.

### Merchant Account Setup

Set up a merchant account to manage credit card and/or debit card transactions for appraisal orders. For instructions or to learn about account requirements or setup prerequisites, refer to the *Set Up a Merchant Account* topic in the Encompass online help or contact your merchant account provider.

#### To Indicate You Want to Use a Merchant Account to Pay for Appraisal Orders:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Additional Services**, and then click **Appraisal Service**.
- 3 Click the **Merchant Account Setup** tab.
- 4 Select a provider from the **Merchant Account** drop-down list.
- 5 Click the **Account Settings** button to verify your Account ID and Secret Key, and then click **OK**.

#### Authorize Users to Charge the Borrower for an Appraisal Order

Once you have set up your merchant account with a provider and indicated that you want to use a merchant account to pay for appraisal orders, you must authorize selected users to charge the borrower for an appraisal order. Users who are not authorized here will not see the Borrower Paid by option when ordering appraisals.

#### To Authorize Users to Charge the Borrower for an Appraisal Order:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Additional Services**, and then click **Appraisal Service**.

- 3 Click the **Merchant Account Setup** tab.

- 4 Select one or more check boxes to specify which users are authorized to charge the borrower for an appraisal order.

- 5 Click the **Save** icon.

### Credit Card Payment Setup

Set up a credit card to be used to pay the transaction fee that appraisers are required to pay before they can accept an order they receive from Encompass.

Two types of accounts can be created:

- **Corporate Credit Card** - When ordering an appraisal, authorized users will have the option to pay the transaction fee using the corporate credit card account.
- **Encompass User Credit Card** - When ordering an appraisal, authorized users will have the option to enter their own credit card information to pay the transaction fee.

#### To Add a Corporate Credit Card Account:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Additional Services**, and then click **Appraisal Service**.
- 3 Click the **Credit Card Payment Setup** tab.

4 Click the **New** icon.

5 Enter a description or name for the account.

6 Select **Corporate Credit Card** from the drop-down list.

7 Click the **Lookup** icon to select the users who will have the option to pay the transaction fee using this credit card.

- Select **User Group** or **Persona** from the Search by drop-down list, and then click to select a group or persona in the list.
- Select a user in the Users list, and then click the **right arrow** to move the user to the Selected Users list.
- Repeat these steps to add additional users to the Selected Users list.
- When finished, click **Select**.

8 Enter the required information in the Credit Card Information and Billing Information sections.

9 Select the **I hereby authorize...** check box to authorize the users you selected in step 7 to charge appraisal order transaction fees to this credit card.

10 Click **Save**.

#### To Add an Encompass User Credit Card Account:

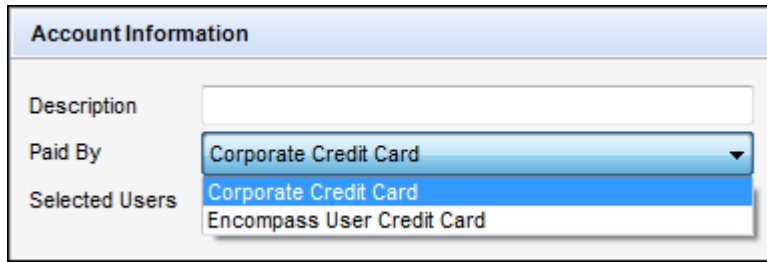
1 On the menu bar, click **Encompass**, and then click **Settings**.

2 On the left panel, click **Additional Services**, and then click **Appraisal Service**.

3 Click the **New** icon.

4 Enter a description or name for the account.

- 5 Select **Encompass User Credit Card** from the drop-down list.



The screenshot shows a dialog box titled "Account Information". It has three main sections: "Description" with a text input field, "Paid By" with a dropdown menu currently showing "Corporate Credit Card", and "Selected Users" with a list box containing "Corporate Credit Card" and "Encompass User Credit Card".

- 6 Click the **Lookup** icon to select the users who will have the option to pay for appraisal order transaction fees using their own credit card.
  - Select **User Group** or **Persona** from the **Search by** drop-down list, and then click to select a group or persona from the list.
  - Select a user in the Users list, and then click the **right arrow** to move the user to the Selected Users list.
  - Repeat these steps to add additional users to the Selected Users list.
  - When finished, click **Select**.
- 7 Click **Save**.

## Title Service

Use the Title Service setting to set up credit card accounts to be used to pay the transaction fee that title/closing companies are required to pay before they can accept an order they receive from Encompass. After an account is created, authorized users will have the option to pay this transaction fee on behalf of the title/closing company before submitting an order to them.

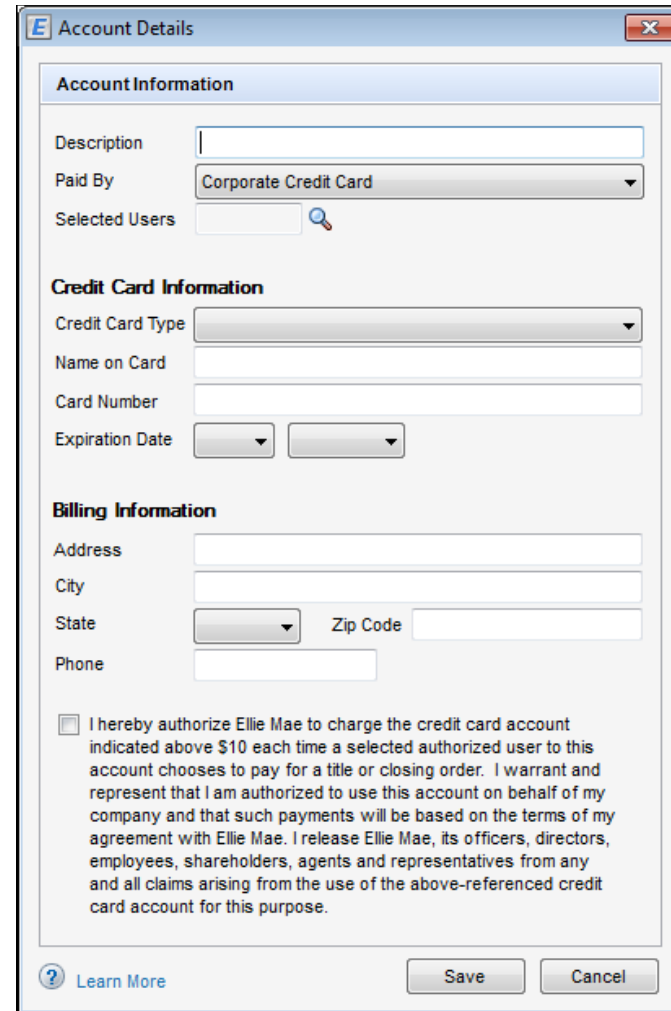
Two types of accounts can be created:

- **Corporate Credit Card** - When ordering title or closing products, authorized users will have the option to pay the transaction fee using the corporate credit card account.
- **Encompass User Credit Card** - When ordering title or closing products, authorized users will have the option to enter their own credit card information to pay the transaction fee.

### To Add a Corporate Credit Card Account:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Additional Services**, and then click **Title Service**.

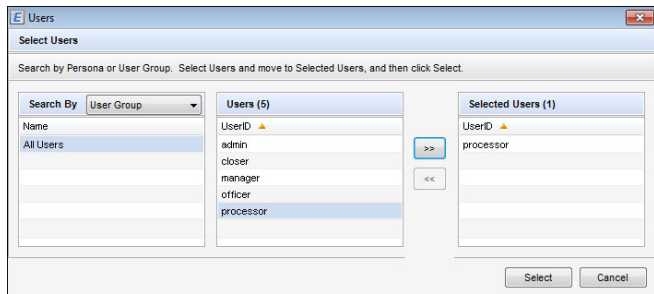
- 3 Click the **New** icon.



The screenshot shows a dialog box titled "Account Details". It is divided into several sections: "Account Information" with fields for "Description", "Paid By" (set to "Corporate Credit Card"), and "Selected Users" (with a search icon); "Credit Card Information" with fields for "Credit Card Type", "Name on Card", "Card Number", and "Expiration Date"; and "Billing Information" with fields for "Address", "City", "State", "Zip Code", and "Phone". At the bottom, there is a checkbox for authorization and a "Learn More" link. "Save" and "Cancel" buttons are at the bottom right.

- 4 Enter a description or name for the account.
- 5 Select **Corporate Credit Card** from the drop-down list.

- Click the **Lookup** icon to select the users who will have the option to pay for title order transaction fees using this credit card.



- Select **User Group** or **Persona** from the Search by drop-down list, and then click to select a group or persona in the list.
  - Select a user in the Users list, and then click the **right arrow** to move the user to the Selected Users list.
  - Repeat these steps to add additional users to the Selected Users list.
  - When finished, click **Select**.
- Enter the required information in the Credit Card Information and Billing Information sections.
  - Select the **I hereby authorize...** check box to authorize the users you selected in step 6 to charge title orders to this credit card.
  - Click **Save**.

#### To Add an Encompass User Credit Card Account:

- On the menu bar, click **Encompass**, and then click **Settings**.
- On the left panel, click **Additional Services**, and then click **Title Service**.
- Click the **New** icon.
- Enter a description or name for the account.
- Select **Encompass User Credit Card** from the drop-down list.
- Click the **Lookup** icon to select the users who will have the option to pay for title order transaction fees using their own credit card.
  - Select **User Group** or **Persona** from the Search by drop-down list, and then click to select a group or persona in the list.
  - Select a user in the Users list, and then click the **right arrow** to move the user to the Selected Users list.
  - Repeat these steps to add additional users to the Selected Users list.
  - When finished, click **Select**.
- Click **Save**.

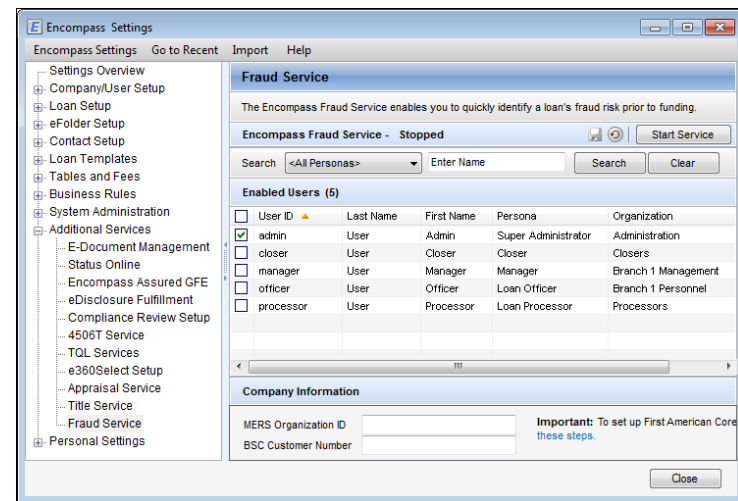
## Fraud Service

To sign up for the Fraud service, contact your Ellie Mae account representative. They will walk you through the process of signing up for the service.

Once signed up, an individual using the Encompass admin user ID can use the Fraud Service setting to start or stop the Fraud service in Encompass, and select the Encompass users who can access the service. After the service is started, the selected users can click the Order Fraud button on the Borrower Summary form or the Order button on the TQL Services tool to order a fraud review that identifies irregular or suspicious information within the loan file and identifies the loan's fraud risk.

#### To Select Users and Start the Service:

- On the menu bar, click **Encompass**, and then click **Settings**.
- On the left panel, click **Additional Services**, and then click **Fraud Service**.



- When you first access the setting, a sign-up screen displays. To sign up for the service, click the **Sign Up** button, review the license agreement, and then click **I Accept**.
- To narrow the list of users, select a persona from the list or type all or part of a user's name in the Enter Name field, and then click **Search**.
  - Click **Clear** to clear the search criteria.
- Select a check box to grant access to a user, or select or clear the check box at the top of the column to grant or deny access to all your users.
 

**TIP:** After you change the user selections, you can click the **Restore** icon to return to your previously saved user configuration.



- 6 In the Company Information section, enter your company's **MERS Organization ID**.
  - Before entering the MERS Organization ID, you must set up CoreLogic (the third-party service provider of the Fraud Service) as your company's MERS vendor on your MERS account. Click the link provided in the Company Information section or visit this URL for instructions:  
<http://www.elliemae.com/go/encompass/fraud-manager/mers-setup-instructions.asp>
- 7 Enter your company's **BSC Customer Number** as provided by Ellie Mae, or request a BSC number as described in the *To Request a BSC Number* procedure below.
- 8 Select the check box in the Additional Loan Actors section to include the name and category/role (for example, Buyer's Agent or Underwriter) for selected loan actors in the fraud report request. This allows CoreLogic (the third-party service provider of the Fraud Service) to issue alerts for loan actors who are flagged in their fraud database.
- 9 If you selected the check box in Step 8, use the Loan Actors section to specify the loan actors who will be included in the fraud request.
- 10 To start the service, click the **Start Service** button.
- 11 After you start the service, click the **Stop Service** button to stop the service.

**NOTE:** When you stop the service, your settings are saved and will be applied the next time you start the service.

- 12 When finished, click the **Save** icon.

#### To Request a BSC Number:

- 1 To request a BSC number from CoreLogic (the third-party service provider of the Fraud Service), click **Request BSC Number**.
- 2 The Requestor Information is populated, using the data from your Company Information setting under the Company/User Setup setting.
- 3 The Email To field is populated with the email address of the Encompass administrator making the request.
- 4 Optionally, click the **Lookup** icon next to the CC field to select additional users who will also receive email notifications.
  - A request is sent to CoreLogic via email.
- 6 When you receive the BSC number from CoreLogic via email, return to the Fraud Service setting and enter the number in the BSC Customer Number field.

## Fannie Mae Services

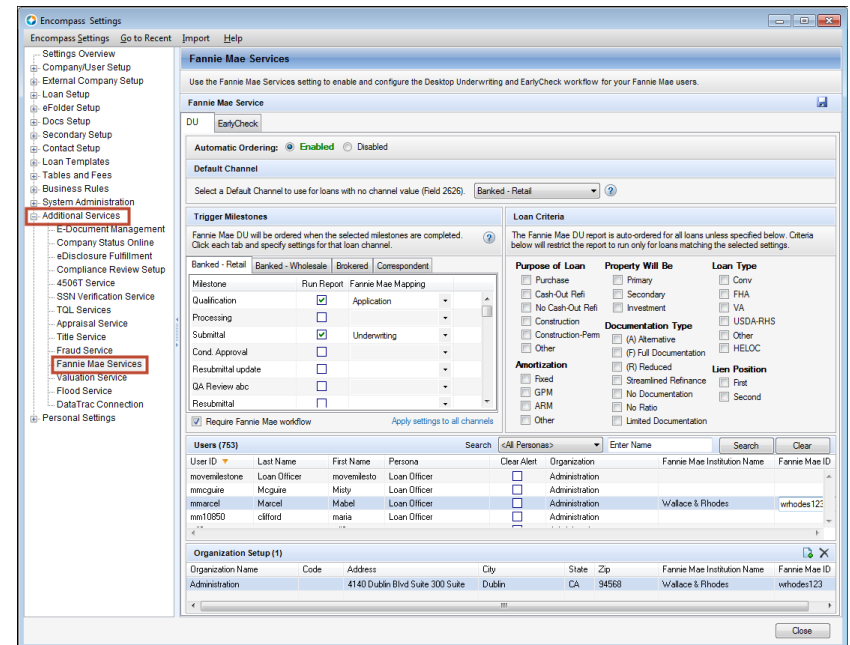
Use the Fannie Mae Services setting to enable and configure the Desktop Underwriting and EarlyCheck workflow for your Fannie Mae users.

### Enabling Automated Ordering of Fannie Mae Products

Automatic ordering for both the DU and EarlyCheck workflows are disabled by default. Authorized users need to first enable and then update the workflow based on their organization's business needs.

#### To Enable Automated Ordering of Fannie Mae Products:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Additional Services**, and then click **Fannie Mae Services**.



#### DU

The DU tab displays by default when you access the Fannie Mae Services setting.

#### To Enable DU Automated Workflow and Update the Settings:

- 1 In the Automatic Ordering section, click the **Enabled** button.

**NOTE:** Automatic ordering of DU reports is Disabled by default.



- 2 In the Default Channel section drop-down list, click to select one of the following values to designate a channel for loans that do not have a loan channel (Field ID 2626 is blank):
  - The default selection for this field is Banked - Retail.
- 3 In the Trigger Milestones section, specify the milestones at which the DU report will be run automatically for each loan channel.
- 4 Click the **Auto-run when key data changes** check box to automatically select the Fannie Mae-recommended milestones (Application and Underwriting) at which the DU should be run. When this check box is selected, a DU order will also run automatically when any of the following field IDs are updated in Encompass:
  - FANNIESERVICE.X6
  - FANNIESERVICE.X5
  - FANNIESERVICE.X4
  - FANNIESERVICE.X3
  - 2301
  - ULDD.X31
- 5 Click the **Run Report** check box corresponding to the milestones at which you want to the DU reports to be ordered automatically.
  - The Milestone column displays a list of the milestones (out of the box and customized) available in your Encompass instance. The Fannie Mae Mapping column displays generic milestones that correspond to the milestones available in your instance.
- 6 Click the **Apply settings to all channels** link to copy the Banked - Retail settings to the other channels (Banked - Wholesale, Brokered, and Correspondent).
  - OR, click each channel tab and manually update the settings.
- 7 In the Loan Criteria section, optionally, select the check boxes to define the loan criteria for which DU reports will be ordered automatically.
 

**NOTE:** *If you do not select any settings in this section, DU reports will be ordered for all loan types.*
- 8 In the Users section, click in the Fannie Mae Institution Name and Fannie Mae ID fields and type in the user's Fannie Mae credentials, if the users have their own credentials (in addition to your company's credentials for Fannie Mae).
  - In the Clear Alert column, select check boxes corresponding to users who can clear Fannie Mae-related alerts in the Alerts & Messages tab in the loan file.
- 9 In the Organization Setup section, click in the Fannie Mae Institution Name and Fannie Mae ID fields and type in your organization's Fannie Mae credentials.

- The Organization Name, Code, Address, City, State, and Zip fields are automatically populated from the Organization Details setting in Encompass Settings, Organization/Users setting.
- To add an organization that uses a different set of Fannie Mae credentials, click the **New** icon, and in the Add an Organization window, type in the credentials, and click **OK**.

10 Click the **Save** icon on the top right corner of the page.

11 In the confirmation window, click **OK**.

## EarlyCheck

### To Enable EarlyCheck Automated Workflow and Update the Settings:

1 Click the **EarlyCheck** tab and in the Automatic Ordering section, select the **Enabled** button.

**NOTE:** *Automatic ordering of EarlyCheck reports is Disabled by default.*

2 In the Default Channel section drop-down list, click to select one of the following values to designate a channel on loans that do not have a loan channel (Field ID 2626 is blank):

- Banked Wholesale
- Brokered
- Correspondent

The default selection for this field is **Banked - Retail**.

- 3 In the Trigger Milestones section, specify the milestones at which EarlyCheck will be run automatically for each loan channel.
- 4 Select the **Auto-run when key data changes** check box to automatically select the Fannie Mae-recommended milestones (Underwriting, Pre-Closing, Post-Closing, and Pre-Delivery) at which EarlyCheck should be run. When this check box is selected, an EarlyCheck order will also run automatically when any of the following field IDs are updated in Encompass:
- 5 In the confirmation window, click **Yes**.
- 6 For additional information on the Trigger Milestones setup refer to the DU section since functionality of the DU and EarlyCheck tabs are similar.
- 7 Refer to steps 7-11 of the DU section for information on how to configure the EarlyCheck tab, since the functionality of the two tabs are similar.

## Valuation Service

Use the Valuation Service setting to give users permission to order Automated Valuation Model (AVM) reports from the TQL Services tool through the Correspondent Collateral Valuation Program (CCVP) provided by CoreLogic. The Automated Valuation Model provides an estimated value for single-family, condominium, townhouse, and planned unit development (PUD) properties.

CCVP provides two AVM reports: PASS and HistoryPro Review. When an order is submitted through the TQL Services tool, a request is submitted for both reports. A loan must pass one of the reports to be published to Citibank.

CoreLogic runs the PASS report first. If PASS fails, CoreLogic runs the HistoryPro Review report. If HistoryPro is successful, the user can publish to Citibank.

**NOTE:** Before enabling users in the Valuation Service setting, your company must open an account with CoreLogic's CCVP program. Contact CoreLogic by email at [CorrespondentPrograms@corelogic.com](mailto:CorrespondentPrograms@corelogic.com) to sign up for the program.

### To Enable Users:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Additional Services**, and then click **Valuation Service**.
- 3 To narrow the list of users, select a persona from the list or type all or part of a user's name in the Enter Name field, and then click **Search**.
  - Click **Clear** to clear the search criteria.
- 4 Select a check box to grant access to a user, or select or clear the check box at the top of the column to grant or deny access to all your users.

Enabled Users (19)						
<input checked="" type="checkbox"/>	User ID ▲	Last Name	First Name	Persona	Organization	CoreLogic Username
<input type="checkbox"/>	processor	User	Processor	Loan Processor	Processors	
<input type="checkbox"/>	qc	User	QC	Quality Control	QC Personnel	
<input checked="" type="checkbox"/>	secondary	Marketing	Secondary	Secondary Marketin	Secondary Marketing	
<input type="checkbox"/>	servicer	User	Servicer	Servicer	Servicing Personnel	
<input type="checkbox"/>	shipper	User	Shipper	Shipper	Secondary Personnel	
<input type="checkbox"/>	underwriter	User	Underwriter	Underwriter	Underwriters	
<input type="checkbox"/>	uwcoordinator	Coordinato	LW	Underwriter	Underwriting Managemen	

- 5 Click the entry in the CoreLogic Username column, and then enter the CoreLogic user name for the user.

Organization	CoreLogic Username
Processors	
QC Personnel	
Secondary Marketing	<input type="text"/>
Servicing Personnel	

**NOTE:** Each user accessing the valuation service is assigned a unique user name by CoreLogic. Contact CoreLogic at 886-894-1168 to acquire a user name for an Encompass user.

- 6 In the Company Information section, enter your company's **BSC Customer Number** from CoreLogic.

Company Information	
BSC Customer Number	<input type="text" value="1234567890"/>

**NOTE:** This BSC Customer Number may be different from the BSC Customer Number used for the Fraud Service. Contact your CoreLogic account representative for additional information.

- 7 When finished, click the **Save** icon.

## Flood Service

Use the Flood Service setting to start the Flood Service for your Encompass system and grant access rights to specific users.

### Starting Encompass Flood Service (CoreLogic)

To get started, contact your Ellie Mae account representative to receive a new customer setup form. Complete this form and return it to your Ellie Mae account representative. You will receive your Flood Service login credentials from CoreLogic within one business day. Encompass admins can then log into the Flood Service Settings area using the login credentials, start the service, and grant access rights to specific users.

### To Start the Encompass Flood Service (Powered by CoreLogic):

- 1 On the menu bar, click **Encompass**, and then click **Settings**.

- On the left panel, click **Additional Services**, and then click **Flood Service**.

**NOTE:** If the service has not yet been enabled for your system, the Flood Service panel displays an Encompass Flood Service splash screen.

- In the Organization Setup section of the Flood Service panel, enter your CoreLogic credentials.
  - Click inside the CoreLogic Username and CoreLogic Password fields and then enter the information.

The screenshot shows the 'Flood Service' interface. At the top, it says 'The Encompass Flood Service provides flood hazard compliance services to help you meet federal regulatory and secondary market requirements.' Below this, there's a section for 'Encompass Flood Service (CoreLogic) - Stopped' with a 'Start Service' button. A search bar is present with 'Enter Name' and 'Search' buttons. The 'Enabled Users (197)' section contains a table with columns for User ID, Last Name, First Name, Persona, and Organization Name. Below that is the 'CoreLogic Account Activation' section with instructions and contact information. The 'Organization Setup (1)' section is the focus, with instructions to set up CoreLogic usernames and passwords. A table lists the current organization: Administration (Code: 1009, Address: 4155 Hopyard Rd, City: Milpitas, State: CA, Zip: 95035). The 'Add Organization' icon (a plus sign in a square) is highlighted with a red box.

- In the Enabled Users section, select one or more check boxes to specify which users are authorized to use the Flood Service.
  - To narrow the list of users, select a Persona from the list or type all or part of a user's name in the Enter Name field, and then click Search. Click Clear to clear the search criteria.
- When finished, click the **Save** icon.

**NOTE:** If you have not entered the required information, Encompass displays messages with guidelines for completing the Flood Service activation process

- Complete the missing information and then click **Start Service** on the top right corner of the page.

### Starting the Flood Service for Sub-Organizations (CoreLogic)

You can also enable Flood Service for sub-organizations, such as branch offices or departments within an organization that process their billing independently.

### To Start Encompass Flood Service (Powered by CoreLogic) for Sub-Organizations:

- Follow steps 1 and 2 above.
- In the Organization Setup section, click the **New** icon.

The screenshot shows the 'Add an Organization' dialog box. It prompts the user to 'Select an organization to add to setup. The CoreLogic username and password you use will automatically apply to all sub-organizations of this one.' A tree view shows various organizations, with 'Administration' selected. Below the list are fields for 'CoreLogic Username' and 'CoreLogic Password', along with 'OK' and 'Cancel' buttons. The dialog box is overlaid on the Flood Service panel, which is partially visible in the background.

- In the Add an Organization window, select the organization that needs to be set up for CoreLogic Flood Service.
- In the CoreLogic Username and CoreLogic Password fields, type your CoreLogic credentials, and then click **OK**.
  - The sub-organization is listed in the Organization Setup section.
- Click the **Save** icon.
- Click **Close**.

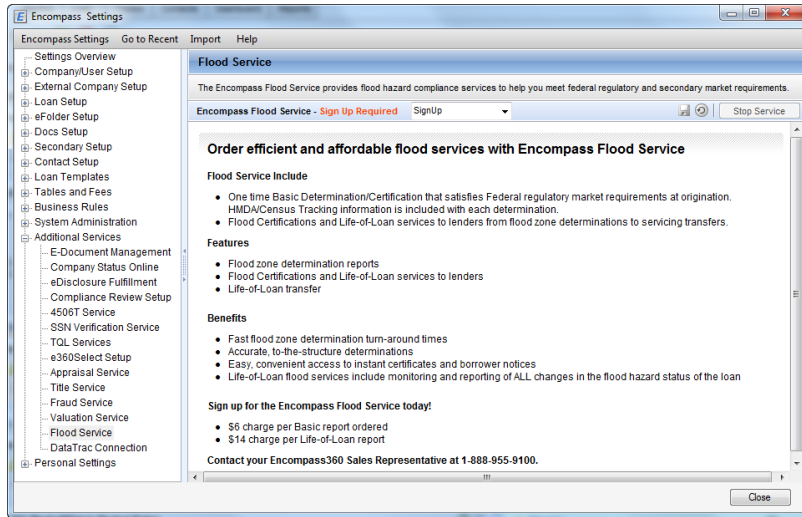
### Starting Encompass Flood Service (ServiceLink)

To get started, contact your Ellie Mae account representative. They will work with you to sign up for the service and ensure the service is then activated in your Encompass system. After activation, Encompass administrators work directly with ServiceLink to obtain an ServiceLink Account ID. After receiving the account ID, administrators can grant access rights to specific users and start the service in Encompass.

## To Start the Encompass Flood Service (Powered by ServiceLink):

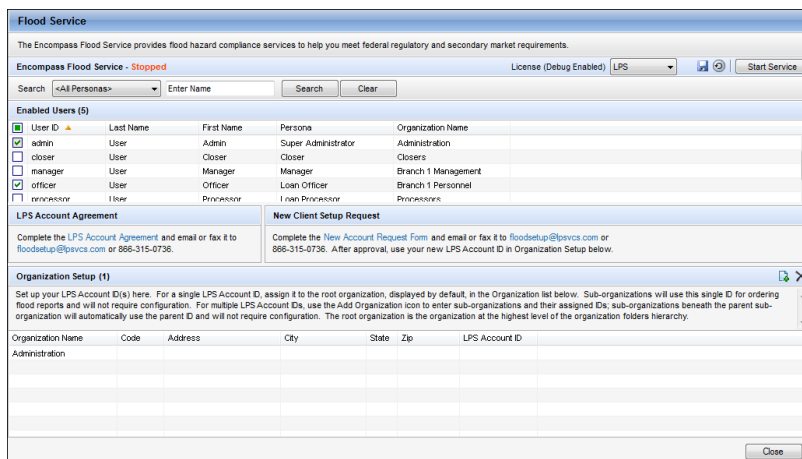
- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Additional Services**, and then click **Flood Service**.

**NOTE:** If the service has not yet been enabled for your system, the Flood Service panel displays an Encompass Flood Service splash screen.



- 3 In the Organization Setup section of the Flood Service panel, enter your ServiceLink Account ID.

**NOTE:** Click inside the ServiceLink Account ID field and then enter the information.



- 4 In the Enabled Users section, select one or more check boxes to specify which users are authorized to use the Flood Service.

**TIP:** To narrow the list of users, select a Persona from the list or type all or part of a user's name in the Enter Name field, and then click **Search**. Click **Clear** to clear the search criteria.

- 5 When finished, click the **Save** icon.
- 6 Click the **Start Service** button on the top right corner of the page.

## Starting the Flood Service for Sub-Organizations (ServiceLink)

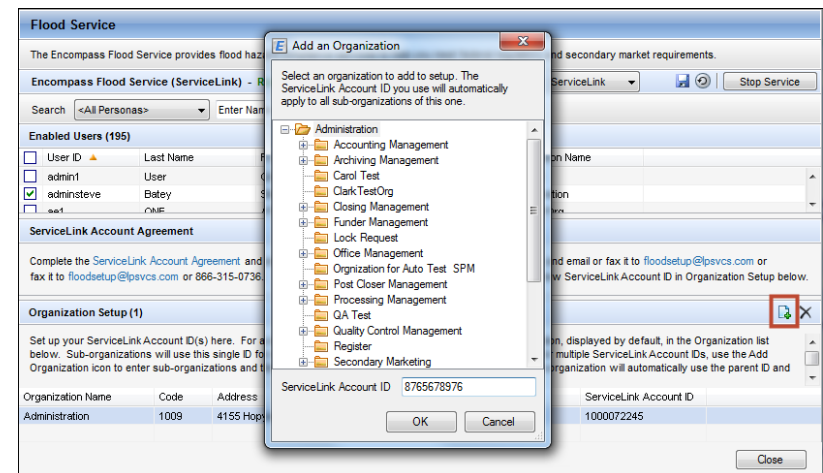
For Encompass 9.0 and later, admins can also enable Flood Service for sub-organizations, such as branch offices or departments within an organization that process their billing independently.

### To Start Encompass Flood Service for Sub-Organizations:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Additional Services**, and then click **Flood Service**.
- 3 In the New Client Setup Request section, click the **New Account Request Form** link to download the form. Complete the form and email it to [floodsetup@psvcs.com](mailto:floodsetup@psvcs.com). You can also fax the completed form to 866-315-0736.

You will receive your ServiceLink Account ID via email within one business day.

- 4 In the Organization Setup section, click the **New** icon.



- 5 In the Add an Organization window, select the organization that needs to be set up for Encompass Flood Service.

- 6 In the ServiceLink Account ID field, enter your enter the ServiceLink Account ID received in step 2, and then click **OK**.
  - The sub-organization is listed in the Organization Setup section.
- 7 Click the **Save** icon.
- 8 Click **Close**.

## Scanned Document Uploader Service

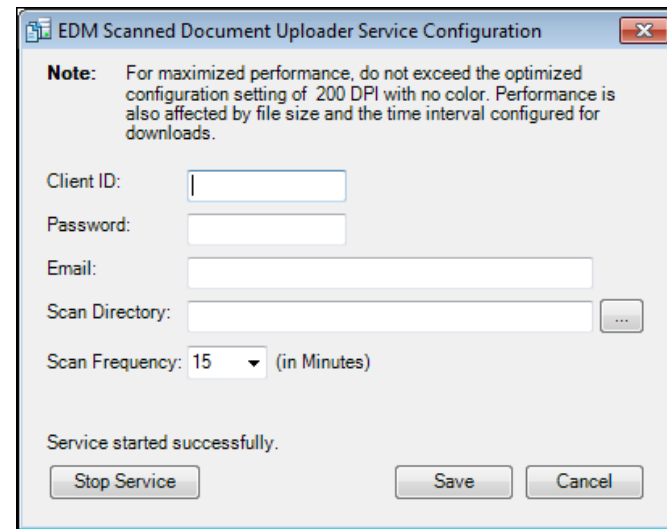
The Scanned Document Uploader Service enables users to scan documents into an FTP-capable scanner, specify a local network drive where the scanned documents will be stored, and have the Encompass eFolder automatically retrieve the documents. The Scanned Document Uploader Service eliminates the need to save scanned documents and then manually upload them to the eFolder. The service is available for all user who have purchased Encompass EDM.

### To Install the Scanned Document Uploader:

- 1 To open the installation file, click the link below:
  - <http://download.elliemae.com/encompass/install/EDMScanDoc/download.htm>
- 2 Click the link for the version of the utility that you want to download, and then click **Run**.
- 3 When the Encompass EDM Scanned Document Uploader Installation Wizard opens, click **Next**.
- 4 Enter your Full Name and Organization, and then select an option to install the application for **Anyone who uses this computer** or **Only for me**, and then click **Next**.
- 5 To install the program in the default folder shown on the wizard, click **Next**.
  - Or click Browse to select a new installation folder, and then click **Next**.
- 6 On the Ready to Install the Application window, click **Next** to install the application.
- 7 After the application is installed, click **Finish** to exit the installation wizard.
  - A **Scanned Doc Uploader** program icon will be installed on your desktop.

### To Configure the Scanned Document Uploader:

- 1 Click the Scanned Doc Uploader program icon on your desktop.



- 2 Enter the following information in the configuration window:
  - **Client ID** - Your company 10-digit Encompass Client ID.
  - **Password** - Your company Ellie Mae Network password.
  - **Email** -Address where email notifications will be sent when the scanner moves documents to the destination folder.
  - **Scan Directory** - The destination where the scanner will store the documents:
    - Type an IP Address or computer name.
    - Or click the button to browse to select a directory.
  - **Scan Frequency** - Frequency with which the application will check the scanner and move any new documents to the destination folder.
- 3 Click the **Stop Service** or **Start Service** button to stop or start the scanning service.
- 4 Click **Save** to save your changes.

## North Carolina Compliance Report

For loans in North Carolina, use the Pipeline menu to create the files needed to submit a North Carolina Compliance Report to the North Carolina Office of Commissioner of Banks (NCCOB). After the files are created, you will need to edit the content of the Main Loan file to change the formatting of specific fields to meet North Carolina guidelines. After the Main Loan file is revised, you can submit the report to the NCCOB.

**NOTE:** Only a user with the Super Administrator persona (or the administrator logging into Encompass using the admin user ID) can create these reports.

### What loans need to be reported?

- Any loan that your company originated that you "Decisioned" in the quarter. "Decisioned" means the loan was denied (adverse action), withdrawn, or closed during the quarter. The origination date is NOT what is used to determine the quarter.
- The loan must be a valid application which means at minimum these six pieces of information were collected by the originator:
  - the borrower's name;
  - the borrower's gross monthly income;
  - the borrower's Social Security Number (e.g., to enable the loan originator to obtain a credit report);
  - the property address;
  - an estimate of the value of the property; and
  - the mortgage loan amount sought.

Use the State Specific Information form for North Carolina to enter and review disclosure information required for properties in North Carolina. Applicable data from this form is exported to the report generated by Encompass for the North Carolina Compliance Reports. To view details about the data that must be uploaded for each loan, including the Encompass fields where this data is entered, refer to the *Generating and Uploading North Carolina Compliance Reports* guide in the Encompass online help.

### To Create North Carolina Compliance Report Files:

- 1 Click the **Pipeline** tab in Encompass.
- 2 On the menu bar, click **Pipeline**.
- 3 Point to **Compliance Services**, and then point to **Generate North Carolina Compliance Report**.

North Carolina Compliance Report

**Report Options**

Select the time period and application date fields to be used in the report.

Quarter/Year: Jan - Mar, 2016

App Rcvd by Funding Entity Date: 3142 - GFE Application Date

App Rcvd by Originating Entity Date: 3142 - GFE Application Date

**Loan Folders (2)** [Select All] [Clear All]

- Adverse Loans
- My Pipeline

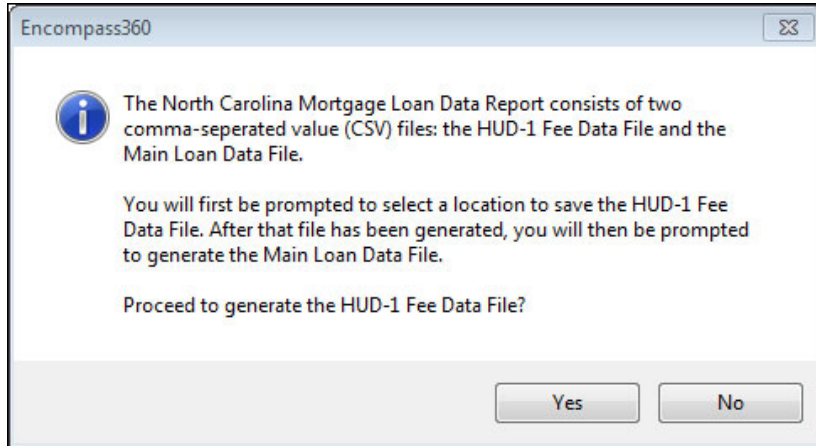
[Generate] [Cancel]

**NOTE:** If one or more input fields required to generate the report are not currently included in the Encompass Reporting Database, a message prompting you to notify your Encompass administrator about the missing fields is displayed. To help ensure the most complete and accurate report data, be sure to ask your administrator to add the required fields to the Reporting Database.

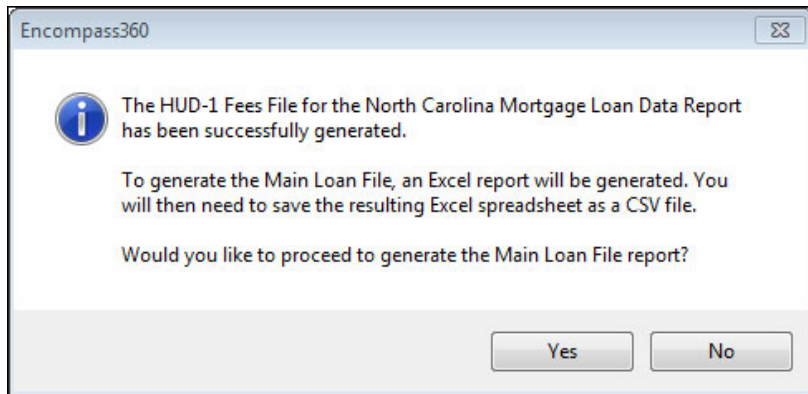
- 4 Select a time period for the report, select the dates when the date field that will be used to indicate when an application was received by the originating and funding entities, and select one or more loan folders that contains the loans for which you want to run the report.



5 Click **Generate**.



- 6 Click **Yes** when the confirmation screen informs you that the HUD-1 Fee Data File (the first of two reports) will be generated.
- 7 Browse to the folder where you want to save the file and click **Save**.
- 8 Click **Yes** when the confirmation screen informs you that the Main Loan file (the second of two reports) will be generated.



- 9 Browse to the folder where you want to save the file and click **Save**.

After you save the files, you must edit and reformat the Main Loan file, and then save it as a .csv file before submitting it to the North Carolina Office of Commissioner of Banks.

**To Format the Main Loan File Before Submission:**

- 1 Open the Main Loan file, and then delete the **Data** tab.
- 2 Modify the values of the fields listed below based on North Carolina requirements. These fields are imported from Encompass, but the formatting must be modified to match NCCOB requirements:
  - AdverseActionReason
  - CreditScore
  - IsRefinancedBySameLender
  - LienPriority
  - LoanDocumentTypeDescription
  - LoanPurpose
  - LoanSource
  - LoanStatus
  - MortgageProgram
  - MortgageType
  - Occupancy
  - PropertyType
  - RefinanceReason
- 3 The fields listed below are populated when the Main Loan file is created using a calculation based on another field. Validate the accuracy of the calculation for your needs.
  - IsCallProvision
  - IsEscrowedFunds
  - IsFourYearPaymentChange
  - IsLot25AcresOrMore
  - IsNegativeAmortization
  - IsPMICancelledAtMidPoint
  - PaymentFrequency
  - WithdrawnDate
- 4 When finished, save the file as a .csv file.

To view information about the fields in the Main Loan file for the North Carolina Compliance Report, including the fields in Encompass used to populate the report and the field content that you must edit, add, or review before submitting the file to the NCCOB, refer to the *Generating and Uploading North Carolina Compliance Reports* guide in the Encompass Resource Center of the Encompass online help.



## Submit Reports to the NCCOB

After reformatting the Main Loan file, submit the report to the NCCOB.

### To Upload the Report to the NCCOB Website:

- 1 Visit the NCCOB website at:  
<https://www.nccob.org/online/nmls/companylogin.aspx>
- 2 Click the appropriate link to view the applicable login page (i.e., Mortgage Company Login).
- 3 Enter your NCCOB License Number, Fed TaxID, and the last 4 digits of the Qualifying Individuals Social Security Number or your company Access Code if you have one.
- 4 Once you are logged in, there is a link to the *NCCOB Loan Data Upload User Guide* on the welcome screen.
- 5 Follow the instructions to upload the XML file to the website.

**NOTE:** *If you do not already have login credentials for your company, contact the NCCOB at (919) 733-3016 to request your company login information. For questions regarding technical requests, send email to NCCOB at [NCCOBDevelopers@nccob.gov](mailto:NCCOBDevelopers@nccob.gov).*

### When is the Upload Due?

Each quarterly update is due to the NCCOB 45 days after the end of the quarter as follows:

- 1st quarter is due May 15.
- 2nd quarter is due Aug 14.
- 3rd quarter is due Nov 14.
- 4th quarter is due Feb 14.

# Chapter 18

## File Access Management

### Grant File Access

Use the Grant File Access setting to grant or revoke loan file access rights. By default, the ability to access loans is based on settings in the user profile, the user's position in the organization hierarchy, and the access granted when the user is a member of a loan team. For more information, refer to Organizations/Users section on page 21.

The two access rights are as follows:

- R/W Right - R/W (Read/Write) access permits the user to view and make changes to a loan.
- Full Right (R/W and assignment rights) - Full Right access permits the user to view and make changes to a loan, to assign access rights to other users, and to unlock a loan.

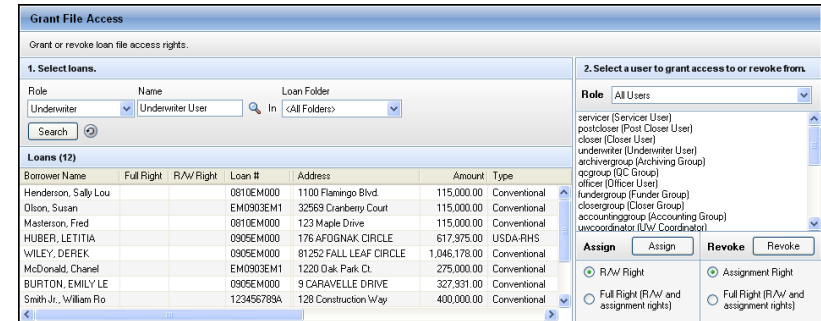
**NOTE:** Users with an assigned role of Administrator can also assign loan access rights to another user.

#### Additional Information

- If you assign R/W Right and then want to revoke that right, click the **Full Right** option in the Revoke section. The user whose read/write right was revoked may still be able to view the loan (as well as use the loan information in reports and Dashboard displays) if the loan owner is positioned directly below in the organization hierarchy.
- If you click the **Assignment Right** option in the Revoke section for a user who has been granted Full Right access, the user will still have Read/Write Right.
- If you revoke Full Right access to a loan, the user whose Full Right access was revoked may still be able to view the loan (as well as use the loan information in reports and Dashboard displays) if the loan owner is positioned directly below in the organization hierarchy.

#### To Assign Access Rights:

- 1 On the menu bar, click **Encompass** and then click **Settings**.
- 2 In the left panel, click **Personal Settings**, and then click **Grant File Access**.



### 3 Search for and select the loans to grant access to.

- Select a Role, the Name of the user currently assigned to the role, and the Loan Folder in which the loans are located.
- Click **Search**.
- Select one or more loans.

**NOTE:** Each loan on the list shows the name of the borrower and the users that have R/W or Full Right access to the loan. If a user does not have Full Right access, (**access only**) displays after the name.

### 4 From the list of users, select one or more users to assign rights to. You can select a Role to filter the list of users.

### 5 Select the access assignment option: **R/W Right** or **Full Right**.

### 6 Click **Assign**.

- The users and the selected rights are added to the loans.

**To Revoke Access Rights:**

- 1 Search for and select the loans from which you will revoke rights.
  - Select a Role, the Name of the user currently assigned to the role, and the Loan Folder in which the loans are located.
  - Click **Search**.
  - Select one or more loans.
- 2 From the list of users, select one or more users from whom to revoke rights. You can select a Role to filter the list users.
- 3 Select the rights to revoke: **Assignment Right** or **Full Right**.
- 4 Click **Revoke**.

The selected rights are revoked from the loans.

**NOTE:** *Rights are revoked as appropriate. For example, if you select a user and access rights that do not exist on the selected loan, the request is ignored.*

# Chapter 19

## Importing and Exporting Data and Settings

This chapter describes how to import system settings, custom forms, loans, and contacts. You can also export contacts to a CSV file.

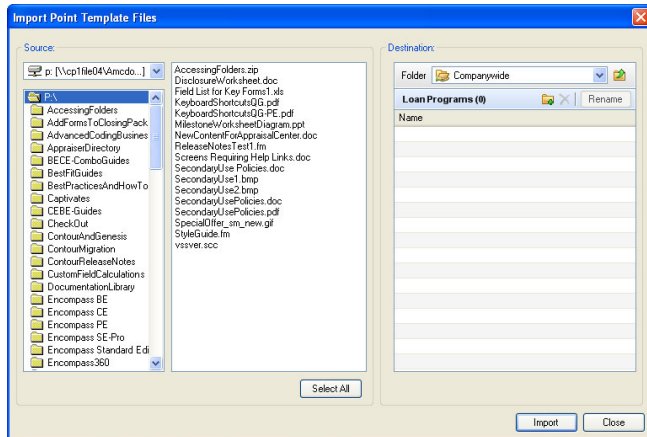
**NOTE:** Import loan files and contacts **after** completing the system setup tasks described in chapters 5, 6, and 7.

### Calyx® Point® Settings

You can import loan programs, closing costs, and custom loan fields.

#### To Import a Loan Program or Closing Cost Template:

- 1 On the menu bar, click **Encompass**.
- 2 On the Encompass Settings menu bar, click **Import**, and then click **Calyx Point Loan Programs** or **Calyx Point Closing Costs**.



- 3 On the Import Point Template Files window:
  - In the Source section, locate and open the folder containing the templates.
  - Select one or more templates (or click **Select All**).
- 4 In the Destination section, click to select the **Public** or **Personal** folder in which to import the template.
- 5 Click **Import**.

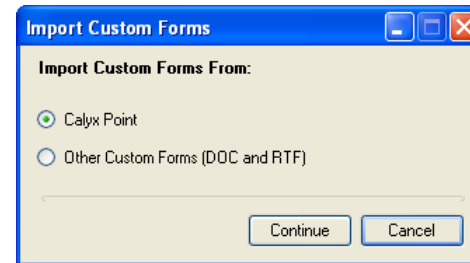
### Custom Forms

You can import .doc or .rtf formatted forms from Calyx Point or other sources.

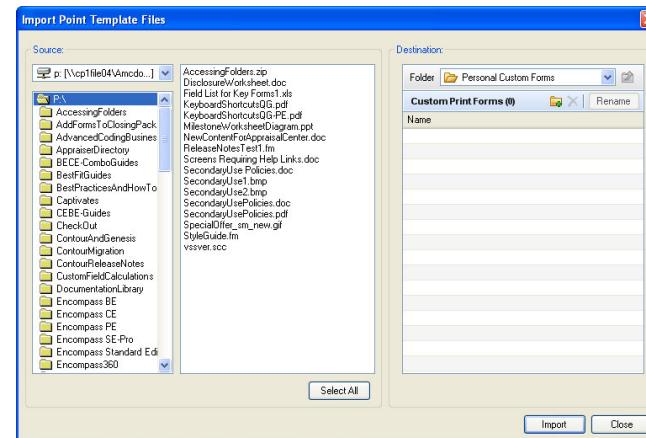
**NOTE:** The Custom Forms feature does not support variable fields within text boxes. If a form contains text boxes, remove them before importing the form.

#### To Import a Custom Form:

- 1 On the menu bar, click **Encompass**.
- 2 On the Encompass Settings menu bar, click **Import**, and then click **Custom Forms**.



- 3 Click **Calyx Point** or **Other Custom Forms**, and then click **Continue**.



- 4 In the Source section on the window, open the folder containing the forms, and then select one or more forms.
  - If you selected the **Other Custom Forms** option and are importing documents from other LOSs, clear the check box at the bottom of the window to remove data fields from the document.
- 5 In the Destination section, click to select the **Public** or **Personal** folder in which to import the custom form.
- 6 Click **Import**.

## Contacts

You can import borrower and business contacts from Microsoft Outlook or a Comma Separated Value (CSV) file and export contacts to a CSV file.

**NOTE:** You can also synchronize Business Contacts, Borrower Contacts, Calendar appointments, and Tasks List with contacts, appointments, and tasks in Microsoft Outlook or ACT! (contacts and appointments only). Refer to “Synchronization” in Chapter 9, “Contact Management,” in the Encompass User’s Guide.

**NOTE:** You can also import business contacts from Calyx Point Cardex. Calyx Point borrower contacts are created during import of loan files.

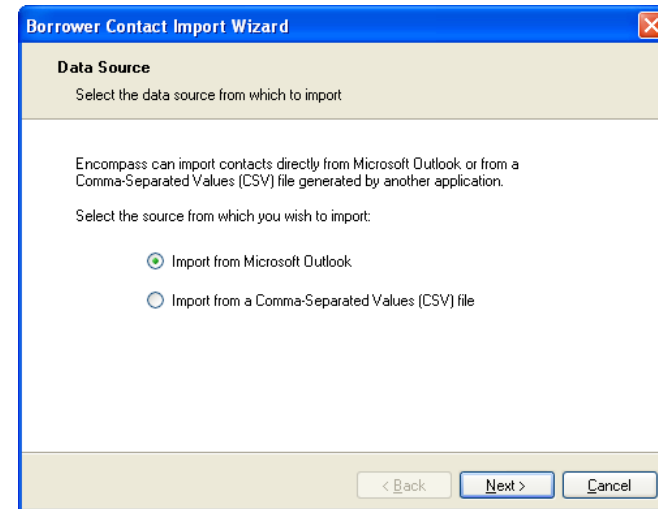
### Import Public or Personal Contacts

When you import contacts, you may have the option to set access to the contacts as public or personal. Whether or not the option is available depends on user and system settings. The following guidelines apply.

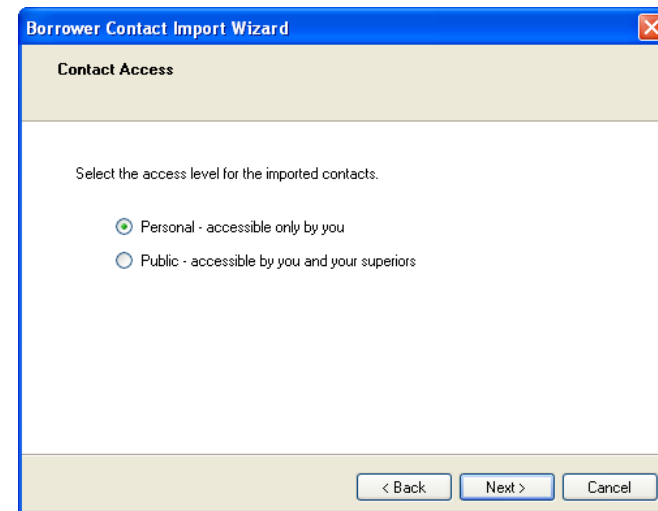
- For borrower contacts, if the check box on the Borrower Contacts tab is selected for your User Group, all imported borrower contacts will be public (viewable by your superiors in the organization hierarchy).
- For business contacts, if you have edit access to Public Business Contacts (as defined in your User Group), you can set the access level to Contacts to Public.

#### To Import Contacts from Microsoft Outlook:

- 1 Click the **Contacts** tab, click **Borrower Contacts** (or **Business Contacts**) on the menu bar, and then click **Import Borrower Contacts** (or **Import Business Contacts**).

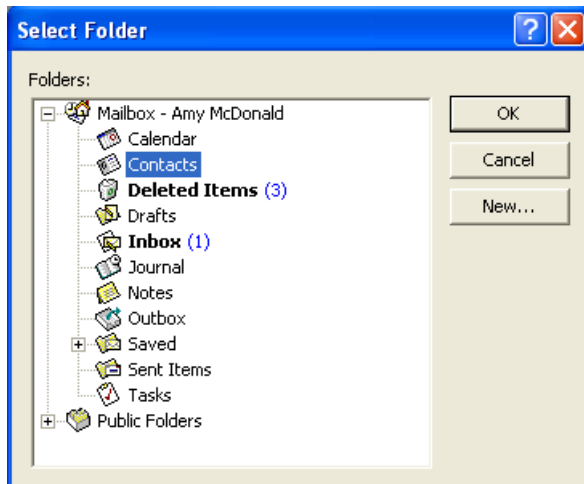


- 2 On the Data Source window, click **Import from Microsoft Outlook**, and then click **Next**.



- 3 If the Contact Access window opens, click the **Personal** or **Public** option, and then click **Next**.
- 4 On the Import from Microsoft Outlook window, click **Next**.
- 5 On the Import from Microsoft Outlook window, click **Import**.

- On the Select Folder window, select the folder containing the contacts, and then click **OK**.



**NOTE:** To import a subset of contacts, create a new Outlook folder and copy the subset into it. Then import the subset from the new folder.

- If a Microsoft Outlook message opens (regarding access to your contacts):
  - Select the **Allow access for** check box.
  - Click the number of access minutes.
  - Click **Yes** to proceed.
- Click **OK** in response to the message.

#### To Import Contacts from a CSV File:

- Click the **Contacts** tab, **Borrower Contacts** (or **Business Contacts**) on the menu bar, and then click **Import Borrower Contacts** (or **Import Business Contacts**).
- On the Data Source window, click **Import from a Comma-Separated Values (CSV) file**, and then click **Next**.
- If the Contact Access window opens, click the **Personal** or **Public** option, and then click **Next**.
- On the File Selection window, click **Browse** to locate and select the CSV file containing the contacts, and then click **Next**.
- On the Parsing Options window:

- If the first row in your data file contains column headers, select the **First row contains header information** check box to prevent the headers from being imported.
  - Click **Next** to proceed.
- On the Data Mapping window, select each column header to assign the data to an Encompass field, and then click **Import**.



- Click **OK** in response to the message.

#### To Import Contacts from Calyx Point Cardex:

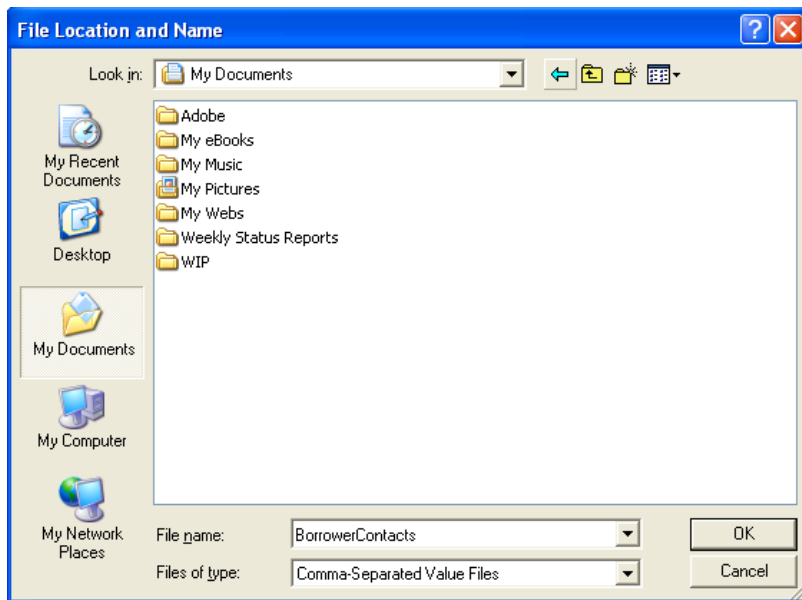
- Click the **Contacts** tab, click **Business Contacts** on the menu bar, and then click **Import Business Contacts**.
  - On the Data Source window, click **Import from Calyx Point Cardex**, and then click **Next**.
  - If the Contact Access window opens, select the **Personal** or **Public** option, and then click **Next**.
  - On the Cardex Import window, click **Browse** to locate and open the folder containing the contacts, and then click **Import**.
- NOTE:** If a duplicate contact is found, click **Overwrite** to replace the existing contact, **New** to create a new, duplicate contact, **Skip** to leave the current contact and proceed, or **Cancel** to end the import process. Select the check box to apply your choice if more duplicate contacts are found.
- Click **OK** in response to the message.

## Export Contacts

You can export borrower and business contacts to a Comma Separated Values (CSV) file. A copy of the contact's data is exported. Notes and history information are not exported.

### To Export Contacts to a CSV File:

- 1 Select the borrower or business contacts you want to export.
- 2 Click **Borrower Contacts** (or **Business Contacts**) on the menu bar, and then click **Export Borrower Contacts** (or **Export Business Contacts**).
- 3 On the File Location and Name window, click **Browse** to select a location for the exported contacts.
  - Or, locate the desired location for the file, type a new File name for the exported contacts, and then click **OK**.



**NOTE:** If you type the name of an existing file, the file will be overwritten with the data from the exported contacts.

- 4 On the Contact Export Wizard window, click **Export**.
- 5 Click **OK** in response to the completion message.

## Loan Files

You can import Calyx Point and Fannie Mae 3.x loan files directly into Encompass.

- You can import single or multiple files.
- If you import the same file more than once, a new loan file with a new loan number is created for each duplicate file.
- Once you import a loan file, only the system administrator can delete it.

**NOTE:** Before importing loan files, make sure you have completed the system setup tasks: create folders, organizations and users, milestone setup, log setup, custom fields, loan templates, tables and fees, and contact configuration.

### Conversation Log Entries

Conversation Log entries are imported as the first entry in the Conversation Log.

### Assignment of Loan Officers

When you import a loan file, the name of the file's existing loan officer is matched with a designated loan officer if possible.

**NOTE:** Use the Role Mapping section of the Roles worksheet to select the roles in your company that carry out Loan Officer, Loan Processor, and Loan Closer tasks. These designations are used when importing loans and for controlling loan officer license settings in the user profiles of those users. Refer to "Role Mapping" on page 30 for detailed instructions.

#### If an exact match is found:

- The loan is assigned to the matching loan officer.
- A borrower contact is created with the loan officer as the contact owner.

#### If an exact match is not found:

If you have **enabled** the Auto Assignment of Loan Officer setting in the Server Settings Manager:

- The loan is assigned to the loan officer you selected during the import process.
- A borrower contact is created with the newly assigned loan officer as the contact owner.

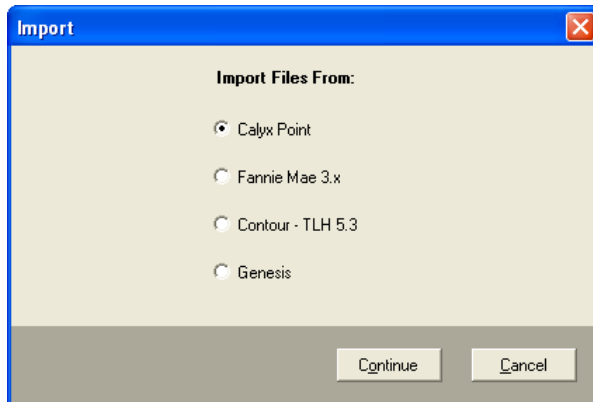
If you have **disabled** the Auto Assignment of Loan Officer setting:

- The loan is not assigned to a loan officer, but the user who imported the file appears as the File Starter on the File Started and Qualification worksheets.
- A borrower contact is created with the importer as the contact owner.
- Your administrator can assign a user as the new loan officer and borrower contact owner. This ensures that the loan is assigned correctly and is tracked properly on the Dashboard and in Reports.



## To Import a Loan File:

- 1 On your Pipeline, click **Pipeline** on the menu bar, and then click **Import** to open the Import wizard.
- 2 On the Import window, click the type of files to import, and then click **Continue**.



**NOTE:** If your administrator has enabled the Auto Assignment of Loan Officer setting in the Server Settings Manager, you also have the option of selecting and automatically assigning a user as the new loan officer whenever an imported file's loan officer does not exactly match an existing user's name.

- 3 Click **Continue**.
- 4 Select one or more files to import and select the destination as follows:
  - Click **Browse** to locate and open the folder containing the loan files.
  - Select a Client Type (if applicable).
  - Click the files to import (or click **Select All**).
  - From the Loan Folder list, select a folder to import the files into.
  - For a Fannie Mae file import, click **Browse** to select a loan template to apply to the imported files. Data from the Fannie Mae file will overwrite the existing data in the loan template.
- 5 Click **Import**.

When the import is complete, a message indicates the number of files successfully imported.

## Export to LEF

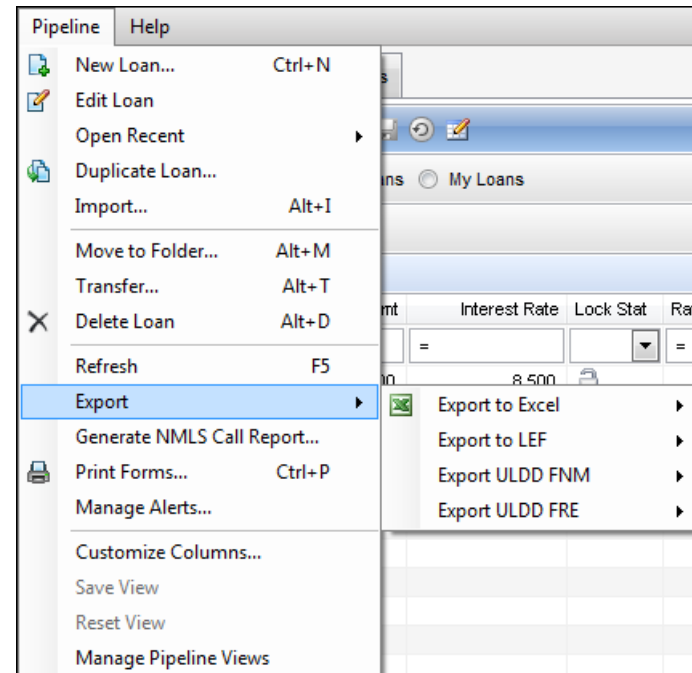
An individual with an Encompass admin user ID can create an LEF (Licensee Examination File) from within Encompass when required by state law. LEF is an electronic file format used to compile loan data for submission to state regulators for examination.

### To Create an LEF:

- 1 Select one or more loans on the Pipeline.

**NOTE:** You do not need to select loans when creating an LEF for all the loan files on your Pipeline.

- 2 On the menu bar, click **Pipeline**, and then point to **Export to LEF**.



- 3 Click **Selected Loans Only** to create a file for the selected loan.
  - Or, click **All Loans on All Pages** to create a file for all the loans on your Pipeline.
- 4 In the Export to field, type the path to the folder where you want to store the file, or click the **Find** icon to browse to the folder.
- 5 Retype the File Name if needed, and then click **OK**.

**NOTE:** The File Name must end with the **.lef** file extension.

# Appendix A

## Administration Personas

Encompass ships with the *admin* User ID, for use by the main administrator of the Encompass environment. The *admin* user has complete access to all Encompass settings and can work in loan files with free access ignoring all configured Business Rules.

Encompass also ships with two administration personas that can be assigned to users who will help with Encompass administration:

- Super Administrator
- Administrator (Global or Local depending on location in the hierarchy)

### Creating Administrators

- The *admin* user is the only user who can create users with a Super Administrator persona.
- All three administration personas can create users with an Administrator persona.
- Users can only be assigned the Super Administrator persona if they are at the top of the hierarchy.
- Users with the Super Administrator persona cannot be moved from top level of hierarchy.

### Super Administrator

The purpose of the Super Administrator persona is to allow the Admin to delegate all of their duties to other users. Users with the Super Administrator persona are basically clones of the *admin* User ID, with the following exceptions.

- The Super Administrator persona cannot create other users with a Super Administrator persona.
- The *admin* cannot be deleted. Users with a Super Administrator persona can be deleted.
- The *admin* is not forced to change its password. Users with a Super Administrator persona can be forced to change their password.
- The *admin* account will never be suspended no matter how many times the user fails to login with the wrong password. Users with a Super Administrator persona can be locked out after failed login attempts.

- The *admin* account cannot be disabled. Users with a Super Administrator persona can be disabled.

### Super Administrators can do everything including:

- Create and configure Personas, User Groups, Business Rules, and Workflows.
- Modify all company settings.
- Create users and give them any persona except Super Administrator.
- Users with the Super Administrator persona cannot have their user settings edited like users with other personas. They always have all rights.
- When a Super Administrator is editing users, they can edit user settings to give them special rights. But when they view their own user settings, the **View/Edit Settings** button is disabled since they cannot change their own settings.

### Administrator

The purpose of the Administrator persona is to allow the *admin* to create global and local administrators that help to administer company and branch settings.

- Users with the Administrator persona have access to different settings based on their location in the hierarchy.

### Global Administrators

Users with the Administrator persona that are at the top of the hierarchy are treated as Global Administrators.

- When creating users and assigning personas, Global Administrators can give users the Administrator persona.
- Global Administrators can create other Global or Local Administrators, but cannot create Super Administrators.
- Global Administrators can edit user settings to give or take away rights.
- Global Administrators cannot edit their own user settings or take away their own Administrator persona. But they can add other personas to their settings (such as Loan Officer and Processor), so they can qualify for a role and be assigned as a loan team member if needed.

### Local Administrators

Users with the Administrator persona that are not at the top of the hierarchy are treated as Local Administrators.

- Local Administrators can access the same settings as Global Administrators when creating users, except that they don't have access to most Company settings.
- The Company settings that Local Administrators can access are:
  - Organization/Users (their level and below)
  - Batch Loan Reassignment
  - Loan Setup (Custom Print
  - Forms and Input Form Builder)
  - eFolder Setup (Conditions, Condition Sets, Post-Closing Conditions, Post-Closing Condition Sets)
  - Closing (Plan Code, Alt Lender)
- Local Administrators can only see their level of the organization hierarchy and below.
- Local Administrators can create users with any of the personas, but they do not see the Super Administrator persona.
- Since Local Administrators can give users the Administrator persona, and they can only create users at their level or below, they have the ability to create other Local Administrators, but not Global Administrators.
- Local Administrators cannot edit their own user settings or take away their own Administrator persona, but they can add other personas to their settings (such as Loan Officer and Processor), so they can be assigned as a loan team member if needed.

### **Switching Between Global and Local Administrator Rights**

If a user who has the Administrator persona is moved from the top of the hierarchy to a second level or lower folder, they will lose the additional rights that a Global Administrator has over Local Administrators. If the user is moved from a lower level to the top of the hierarchy, they will gain the rights of a Global Administrator.

## Appendix B

# Loan Custom Field Calculations

The Loan Custom Fields setting provides the ability to create calculations for both pre-defined and user-defined custom field IDs. A custom calculation is an expression that returns a number or text value, which is then saved into the associated custom field. This document describes the types of operations you can use in a custom field calculation, and provides examples of how to use each one.

## Operations and Features

A custom calculation can contain a combination of the following operations and features.

- Simple arithmetic operations, such as addition and subtraction
- Mathematical operations, such as exponentiation and absolute value
- Text-based operations, such as concatenation, truncation, and extraction of characters
- Data-based operations, such as adding a fixed number of days or months to a date
- Values of other fields from the same loan
- Branching and logical operations, such as if...then, AND, and OR

## Arithmetic Operations

Arithmetic operations form the basis for most custom calculations and consist of addition (+), subtraction (-), multiplication (\*), and division (/).

For example, the following custom calculation returns 2% of the value stored in field ID 1109.

```
0.02 * [1109]
```

Encapsulated custom calculations use standard arithmetic order-of-operations rules and allow for use of parentheses to force a specific execution order, for example:

```
0.02 * ([1109] + [45])
```

**NOTE:** Refer to “Using Loan Field Values” on page 278 for details on using the square bracket syntax.

An important consideration when authoring custom calculations is whether or not the specified arithmetic operations can be performed based on the values in the fields. In the example above, the calculation assumes that both fields 1109 and 45 contain valid numeric data. If either field is blank or contains non-numeric data, the calculation will fail and the custom field's value will be cleared (refer to “Calculation Errors” on page 282).

## Safe Operations

When you are unsure of the potential validity of an arithmetic expression within a calculation, you can use one of the following built-in functions in place of the standard operator.

Function	Description	Example
Sum(x, y, z, ...)	Adds the specified values. If any operand cannot be converted to a number, the entire expression returns an empty value.	Sum([1109], [45])
SumAny(x, y, z, ...)	Adds the specified values, ignoring those that cannot be converted to numbers. If none of the values can be converted to a number, the function returns a blank value.	SumAny([1109], [45])
Diff(x, y)	Evaluates to $x - y$ if both values are numeric. If either value is non-numeric, the function returns a blank value.	Diff([1109], [45])
Mult(x, y, z, ...)	Returns the product of the operands. If any of the operands cannot be converted to a number, the function returns a blank value.	Mult([1109], [45])
MultAny(x, y, z, ...)	Returns the product of all operands which can be converted to numbers. If none of the values can be converted to a number, returns a blank value.	MultAny([1109], [45])
Div(x,y)	Returns the value of $x / y$ if both operands can be converted to numeric values. Otherwise, returns a blank value.	Div([1109], [45])

Using these operators, it is possible to write a “safe” version of the example above as:

```
Mult(0.02, Sum([1109], [45]))
```

If either field 1109 or field 45 is empty or non-numeric, this expression will evaluate to an empty value. Expressions of this form are most commonly needed when using the branching function IIF. Refer to “Branching and Logic Operations” on page 280.

## Mathematical Operations

Within custom calculations you can employ any of a number of pre-defined mathematical functions to calculate the resulting value. The following table lists the supported functions.

Function	Description	Example
Abs(x)	Returns the absolute value of the specified argument.	Abs([101] - [102])
Min(x, y, z, ...)	Returns the smallest of a set of values.	Min([102], [103], [104])
Max(x, y, z, ...)	Returns the largest of a set of values.	Max([102], [103], [104])
Sqrt(x)	Returns the square root of a value.	Sqrt(0.02 * [1109])
Log(x)	Returns the natural logarithm (base-e) of the value.	Log(1000 + [910])
Log10(x)	Returns the base-10 logarithm of the value.	Log10(1000 + [910])
Exp(x)	Returns the value of $e^x$ .	Exp([1171] / 100)
Pow(x, y)	Returns the value of $x^y$ .	Pow([1171], 5)
Sgn(x)	Returns 1 if $x > 0$ , 0 if $x = 0$ , or -1 if $x < 0$ .	Sgn([1093])
Round(x, precision)	Rounds the value x to a number of decimal places specified by <i>precision</i> .	Round([1109], 2)
Trunc(x, precision)	Truncates the value x to a number of decimal places specified by <i>precision</i> .	Trunc([1109], 2)
XInt(x, default)	Converts the value x to an integer. If x is a string, the integer value it represents is returned. Non-integral values are rounded to the nearest integer. If the value cannot be converted successfully, the optional <i>default</i> value is returned. If no default is provided, the value 0 is returned.	XInt("230") or XInt([1109], 1)
XDec(x, default)	Converts the value x to a decimal. If x is a string, the numeric value it represents is returned. If the value cannot be converted successfully, the optional <i>default</i> value is returned. If no default is provided, the value 0 is returned.	XDec("245.112") or XDec([1109], -1)

## Text-based Operations

Depending on the type of field with which the calculation is associated, your calculation may need to return a text-based value instead of a numeric value. For example, if your field type is defined to be “Y/N”, then your custom calculation should evaluate to either “Y” or “N”, since these are the only two valid values for this field type.

The most basic string operation that can be performed is concatenation, which is done by using the ampersand (&) and operator. For example, the following expression returns the value of field ID 1109 (the loan amount) preceded by the dollar sign, such as \$200,000.00.

```
“$” & [+1109] & “ USD”
```

Note that literal strings, such as the “\$” and the “ USD” above, are denoted by enclosing the text in double quotes. If the need arises to include the double-quote character itself in a string literal, it should occur twice.

For example, assuming that field 36 has the value “Joe”, the expression

```
[36] & “is the “primary” borrower for the loan”
```

would evaluate to:

```
Joe is the “primary” borrower for the loan
```

In addition to concatenation, Encompass provides the following string-based functions to assist you in authoring custom calculations.

Function	Description	Example
Trim(x)	Removes any whitespace characters from the beginning and end of the value x.	Trim([36] & “” & [37])
Left(x, n)	Returns the left-most n characters from the value x. If x is shorter than n characters, the whole value is returned.	Left([37], 5)
Right(x, n)	Returns the right-most n characters from the value x. If x is shorter than n characters, the whole value is returned.	Right([37], 5)
Mid(x, start, length)	Returns the substring of the value x that starts at the specified locations and has the specified length. If <i>length</i> is omitted, the entire string after <i>start</i> is returned. The start position is 0-based.	SubStr([37], 3, 2)
InStr(x, y)	Returns the first position of the substring y within the string x. The comparison is case-sensitive.	InStr([37], “mith”)
Int2Text(x)	Converts an integer value to its spelled out representation, e.g. “Five Hundred Thirty-Four.”	Int2Text([4])
Dec2Text(x)	Converts a decimal value to its spelled out representation, e.g. “Sixty-Five and Fifty-Three Hundredths.”	Dec2Text([3])
Money2Text(x)	Converts a decimal value to its spelled out representation using ‘dollars’ and ‘cents’ notation, e.g. “Sixty-Five Dollars and Fifty-Three Cents.”	Money2Text([1109])
LCase(x)	Returns the value of x with all letters converted to lower case.	LCase([37])
UCase(x)	Returns the value of x with all letters converted to lower case.	UCase([37])
Replace(x, y, z)	Replaces all instances of the substring y within the string x with the replacement value z, and returns the resulting string.	Replace([1264], “Investor”, “Lender”)



## Date-Based Operations

Just as a custom calculation can yield a numeric or test result, it can also yield a date result when the underlying field type is of type DATE. Note that fields that have the MONTHDAY format do not contain full date values and cannot be used with the functions below.

Function	Description	Example
Day(x)	Returns the day portion the date value x. The parameter x must be a valid date or the calculation will fail.	Day([1402])
Month(x)	Returns the month portion the date value x. The parameter x must be a valid date or the calculation will fail.	Month([1402])
Year(x)	Returns the year portion the date value x. The parameter x must be a valid date or the calculation will fail.	Year([1402])
DateAdd(period, count, x)	Add a fixed number of days, months, or years to the date value x. The period should be one of "d" (days), "m" (months), or "yyyy" (years). If any value is invalid, the entire calculation will result in a blank value.	DateAdd("yyyy", 1, [1402])
DateDiff(period, x, y)	Computes the difference between the dates x and y in days, months or years. The period should be one of "d" (days), "m" (months) or "yyyy" (years). If any value is invalid, the entire calculation will result in a blank value.	DateDiff("d", [1402], [1403])
XDateDiff(period, x, y)	Computes the difference between the dates x and y in days, months or years. The period should be one of "d" (days), "m" (months) or "yyyy" (years). If any value is invalid, the entire calculation will result in a blank value.	XDateDiff("d", [1402], [1403])
XDate(x, <i>default</i> )	Converts the value x to a date. If x is a string, the date value it represents is returned. If the value cannot be converted successfully, the optional <i>default</i> value is returned. If no default is provided, the date 1/1/1 is returned.	XDate([1402], "11/30/2010")
XMonthDay(x, <i>default</i> )	Converts the value x to a "month-day" value. A month-day is represented as a date within the year 2000. For example, XMonthDay("3/15") would return the date 3/15/2000. If the value cannot be converted to a month-day value, the optional default is provided.	XMonthDay("3/1")
Today	Return's today's date.	DateAdd("d", 7, Today)

## Calendar-Based Operations

If your custom field calculation requires access to your company's compliance calendar, the functions below provide the necessary operations to add or adjust dates based on either the Postal or Business calendar.

Function	Description	Example
<code>Calendar.AddBusinessDays(date, count, moveToNext)</code>	Adds the specified number of days from your company's Business Calendar to the date provided. The <code>moveToNext</code> parameter is a Boolean which indicates if the date should first be advanced to the next business day if the date specified is not a business day.	<code>Calendar.AddBusinessDays([763], 5, true)</code>
<code>Calendar.AddPostalDays(date, count, moveToNext)</code>	Adds the specified number of days from the US Postal Calendar to the date provided. The <code>moveToNext</code> parameter is a Boolean which indicates if the date should first be advanced to the next business day if the date specified is not a business day.	<code>Calendar.AddPostalDays([763], 5, true)</code>

## Using Loan Field Values

Most custom calculations will need to use the value of other loan fields in order to calculate the value for the associated custom field. You can insert a reference to any loan field which has a defined Field ID by placing the field's ID within square-brackets ([ ]). Any of the more than 4000 standard fields shipped as part of Encompass, or the loan custom fields you have already defined, can be referenced in this manner.

For example, the following expression computes 10% of the loan amount (field 1109).

```
[1109] * 0.1
```

You can also use loan field values in text-based operations. The following expression builds the borrower's full name from their first and last names (with a space separating them.)

```
[36] & " " & [37]
```

By default, when you reference a field, the type of value returned (numeric or text) will be based on the type of the underlying field. For example, a reference to field 1109 (loan amount) will return a numeric value, whereas a reference to field 36 (borrower first name) will return a string value.

There is one exception to this rule: when a numeric field has not yet been populated, a reference to that field will return an empty string. As a result, you must use care when writing calculations to consider what will happen when the fields used in the calculation are empty.

For example, consider the following expression:

```
[101] + [102] + [103] + [104] + [105]
```

If all five referenced fields contain numeric data, this expression will evaluate to the sum of these values and the result saved into the custom field. However, if any one or more of these fields is unpopulated, the expression will fail since a string is not valid within a summation. As a result, the custom field's value will be cleared (see the section on Calculation Errors below).

There are two possible resolutions to this issue:

1 Use the "safe" arithmetic operators. The expression above could be rewritten as:

```
SumAny([101], [102], [103], [104], [105])
```

By definition, the SumAny() function ignores any values which are non-numeric and returns the sum of those that are. If none of the values are numeric, the SumAny() function returns an empty string.

2 Use the numeric field modifier. Field modifiers allow you to provide additional instructions on the format in which the field should be inserted into the code. Modifiers are inserted within the square brackets but before the field ID, for example [#101]. The following modifiers are available.

Modifier	Description	Example
#	Forces a numeric value to be returned. If the field cannot be converted to a number, the value 0 is returned.	[#1109]
-	Forces the field value to be returned as an unformatted string. For example, a typical numeric value might return "200000.00".	[-1109]
+	Forces the field value to be returned as a formatted string. For example, a typical numeric value might return "200,000.00".	[+1109]
@	Forces the field value to be returned as a date. If the field cannot be converted to a date, the date 1/1/1 is returned.	[@1109]

Using the "#" modifier, the expression above could be rewritten as:

```
[#101] + [#102] + [#103] + [#104] + [#105]
```

Note that unlike the SumAny() function that will return a blank value if all of the referenced fields are empty, this expression would evaluate to 0 in that scenario (since each operand will evaluate to 0).

When you place a reference to another loan field within a custom field calculation, that field will automatically be updated whenever the value of the referenced field is modified. As a result, you must avoid circular dependencies in your custom field calculations. For example, say you define the following custom field calculations:

```
CX.FIELD1 = [1109] + [CX.FIELD2]
CX.FIELD2 = [CX.FIELD3] * 2
CX.FIELD3 = [CX.FIELD1] + 20000
```

Individually, each calculation is valid, but a circular dependency exists between the three fields. The Custom Field Editor will notify you of circular dependencies when they exist.

## Branching and Logic Operations

Many custom calculations will require complex branching (if...then) logic in order to arrive at the desired value. To accommodate this need, the custom calculations provide the IIF() function, which can be used to express if...then...else logic. The basic syntax of this function is as follows:

```
IIF(Boolean expression, True value, False value)
```

The first argument to IIF() is an expression that evaluates to either TRUE or FALSE. If that expression evaluates as TRUE, then the IIF function returns the value specified in the second parameter (the "True value"). Otherwise, the IIF function returns the third parameter, the "False value."

For example, the following custom calculation returns 2% of the loan amount for loan amounts above \$100,000 and 5% of the loan amount for loans below \$100,000:

```
IIF([1109] > 100000, 0.02 * [1109], 0.05 * [1109])
```

The Boolean expression of an IIF statement can use the AND and OR operations to perform more complex logic, for example:

```
IIF([1109] > 100000 AND [1335] < 20000, 0.02 * [1109], 0.05 * [1109])
```

Often, you may encounter the need to handle more than just two cases (a TRUE case and a FALSE case). In these scenarios, you can use nested IIF statements. For example, the following code demonstrates performing a calculation based on the purpose of the loan.

```
IIF([1811] = "PrimaryResidence", 0.05 * [1109],  
    IIF([1811] = "SecondHome", 0.02 * [1109],  
        IIF([1811] = "Investor", 0.01 * [1109], 0)))
```

The expression above evaluates to 5% of the loan amount if the loan is for the borrower's primary residence, 2% if it's a second home, 1% for an investment property and return the value "0" if the loan purpose has not yet been specified.

**NOTE:** When the IIF function is invoked, the calculation engine first evaluates both the second and third parameters of the function before evaluating the Boolean expression. Therefore, both parameters need to evaluate to valid values even though only one value will be used. For example, the following IIF statement will fail.

```
IIF(5 > 0, 1, 2 * [36])
```

The expression 2 \* [36] is typically invalid since field 36 contains the borrower's first name (which is typically not numeric). Even though the logical expression 5 > 0 will always evaluate to TRUE (and thus the value returned by IIF will always be 1), the failure of the third parameter to evaluate successfully will cause the entire calculation to fail.

To work around this issue, you can use any of the following techniques:

- Use the safe arithmetic operations, e.g. IIF(5 > 0, 1, Mult(2, [36])). These operations ensure that no errors will occur.
- Use the field modifiers, e.g. IIF(5 > 0, 1, 2 \* [#36]). The numeric conversion modifier will convert non-numeric values to 0, allowing the calculation to be carried out successfully.
- Use a combination of two custom fields, for example:

```
CX.FIELD1 = 2 * [36]  
CX.FIELD2 = IIF(5 > 0, 1, [CX.FIELD1])
```

When field 36 is non-numeric, the calculation for field CX.FIELD1 will be invalid and, as a result, the field will be blank. However, the expression for CX.FIELD2 can now be evaluated successfully since the substitution of the value CX.FIELD1 will always work (even if the value happens to be blank).

As a second example, the expression above that branches based on the loan purpose would be rewritten as follows to ensure safe evaluation regardless of the value in field 1109:

```
IIF([1811] = "PrimaryResidence", 0.05 * [#1109],
    IIF([1811] = "SecondHome", 0.02 * [#1109],
        IIF([1811] = "Investor", 0.01 * [#1109], 0)))
```

In addition, the custom calculation engine provides a few functions which can be used to determine the state of a field so you can add condition logic that behaves appropriately.

Function	Description	Example
IIF(x, truepart, falsepart)	Returns the truepart if x is true, the falsepart otherwise.	IIF([#1109] > 100000, 10, 20)
IsEmpty(x)	Returns a boolean indicating if the value x is the empty string.	IsEmpty([1109])
IfEmpty(x, val)	Returns the value x if it is non-empty, otherwise returns the value val.	IfEmpty([1109], 0)
IsNumeric(x)	Returns a boolean indicating if the value x can be converted into a numeric value.	IsNumeric([1109])
IsDate(x)	Returns a boolean indicating if the value x can be converted to a valid date.	IsDate([1402])

## List-Based Operations

Evaluating a custom calculation will frequently require logic which involves looking up a value in list of possible values or within a range of values. These operations could be carried out using one or more nested IIF() expressions as demonstrated above, but the calculation engine offers several functions to simplify this task.

Function	Description	Example
Match(x, value0, value1, ...)	Returns the index of the first value in the list that matches x. If no match is found, the value -1 is returned.	Match([608], "Fixed", "GraduatedPaymentMortgage", "AdjustableRate", "OtherAmortizationType")
Range(x, value0, value1, ...)	Returns the index of the first value which is greater than x.	Range([1109], 100000, 200000, 500000)
RangeLow(x, value0, value1, ...)	Returns the index of the first value which is greater than or equal to x.	RangeLow([1109], 100000, 200000, 500000)
Pick(x, value0, value1, ...)	Returns the value whose index is x.	Pick([#16] - 1, "1 unit", "2 units", "3 units", "4 units")
Count(value0, value1, ...)	Returns the number of parameters that are non-empty.	Count([36], [37], [98], [99])

Using these functions, this calculation:

```
IIF([1811] = "PrimaryResidence", 0.05 * [#1109],
    IIF([1811] = "SecondHome", 0.02 * [#1109],
        IIF([1811] = "Investor", 0.01 * [#1109], 0)))
```

could be rewritten as:

```
Pick(Match([1811], "PrimaryResidence", "SecondHome", "Investor", ""),
    0.05 * [#1109], 0.02 * [#1109], 0.01 * [#1109], 0)
```

## Advanced Functions

The Encompass Custom Calculation Engine leverages the Visual Basic.NET programming language when evaluating your calculation. As a result, you may make use of any function which is provided as part of the VB.NET programming language. For a complete reference of these functions, visit Microsoft's VB.NET Reference.

Keep in mind that your calculation should not invoke any method which can trigger the display of a user interface of any kind as this can cause Encompass or the Encompass Server to fail.

## Calculation Errors

There are two types of errors that can occur when authoring custom field calculations:

- Syntax errors, which are detected when you validate or save the custom calculation
- Runtime errors, which occur during the evaluation of the calculation which Encompass is running

When a runtime error occurs during the evaluation of a custom field calculation, Encompass will clear the field. For example, consider the field calculation:

```
[1109] * 2
```

If field 1109 is blank, this calculation will fail and the custom field will also be blank. When field 1109 takes on a numeric value, the calculation will succeed and the custom field's value will be populated appropriately.

In general, if an error occurs in any part of the calculation, the entire calculation will fail. To avoid this, use the build-in functions (Sum(), Diff(), etc.) or use the field modifiers described above. Either technique can be used to avoid errors that might otherwise short circuit your calculation.

# Appendix C

## Advanced Coding for Business Rules

When you create a business rule in Encompass, you can optionally apply conditions under which the rule is applied. If you need to define a condition for a scenario that is not addressed by the pre-defined condition types, you can use the Advanced Conditions option to create your own custom expression. In addition to custom coding for conditions, you can also create custom code for the Field Rules or Trigger business rule.

**NOTE:** For Trigger rules, if you select **Update the value of one or more fields** as the action to take when an event is triggered, you can set the specified field value using a custom calculation. Refer to Appendix B, “Loan Custom Field Calculations” for detailed information.

### Prerequisites

The advanced conditions business rule syntax is built on top of the Visual Basic.NET programming language, but also leverages the capabilities of the Encompass Custom Field Calculation Engine. Before attempting to author an advanced coding rule, you should have a good understanding of VB.NET syntax and logic flow, as those topics are not covered in this document. Additionally, familiarity with the VB.NET language is assumed throughout the rest of this document. Finally, knowledge of the Advanced Condition Editor and loan custom field calculations are recommended.

### Visual Basic

The advance coding business rule syntax is built on top of the Visual Basic .NET programming language. Before attempting to author an advanced coding rule, it helps to have a good understanding of the VB.NET syntax and logic flow, as those topics are not covered in this document.

Use of MsgBox or other UI-related functions is not supported when writing advanced code within Encompass business rules or triggers. These triggers and rules are enforced for all applications that may use the Encompass API, not just the Encompass client application. If a non-interactive application were to use the Encompass API with these triggers and rules in place, the application would hang indefinitely since there would be no way to respond. To implement interactive pop-ups and messages, it is recommended that you create those in a plug-in. While this may be a more complicated method, it is a far safer and more robust method.

### Advanced Condition Editor

The Advanced Conditions category of business rules provides the Advanced Condition Editor to create expressions to define custom conditions. This tool allows you to create a filter which writes the Visual Basic code for you.

### Loan Custom Field Calculations

The advance coding business rule syntax also leverages the capabilities of the Encompass Custom Field Calculation engine which provides the ability to create calculations for both pre-defined and user-defined custom field IDs. In addition, the same calculations can be used in various places within the advanced code.

### Advanced Coding for Conditions

Every business rule you create in Encompass can include a condition under which the rule applies. For example, you can define a rule that applies only if the loan is for a purchase, or only if the subject property is in a particular state. Using conditions, you can define a wide array of rules that apply to all the different loan scenarios handled by your users.

To simplify the work of defining conditions, Encompass includes a number of pre-defined condition types to allow simple point-and-click selection. You can, for example, define a rule that applies only to loans originated in California by selecting the “Property State” condition type, and then selecting California from the list provided. The same is the case for conditions based on loan purpose, loan type, loan status, and so on.

As you build your business rules, you may require a rule that should be conditioned upon a field not provided in the pre-defined list, or that involves complex logic based on multiple field values. In these cases, you must use the Advanced Conditions option to author an expression that defines your custom condition. For example, use the following expression to create a rule that is triggered when the loan amount (field 1109) exceeds \$500,000.

```
[#1109] > 500000
```

The syntax for business rule conditions is the same as for the Loan Custom Field Calculations (refer to the [Loan Custom Field Calculations](#) document). The primary difference is that the expression you create must evaluate to a Boolean



(true/false) value. If the expression evaluates to *true*, the rule is applied; otherwise, the rule is ignored. If your expression results in an error of any kind, the rule will not be applied.

## Examples

The following conditional expression enforces the business rule only if the loan was originated on or after Jan 1, 2010.

```
[@MS.START] > #1/1/2010#
```

The MS.START field represents the File Started date of the loan and the @ modifier forces Encompass to interpret the field value as a Date. The comparison value, #1/1/2010#, is enclosed in # characters to represent a literal date value.

Conditions can also involve multiple fields, such as the following expression which evaluates to true only if the loan amount exceeds \$500,000 and the loan is a refinance.

```
[#1109] > 500000 And ([19] = "Cash-Out Refinance" Or [19] = "NoCash-Out Refinance")
```

Conditions can also involve complex branching using the IIF statement. The following expression causes the rule to be enforced based on differing loan amounts for properties in California versus all other states.

```
IIF([14] = "CA", [#1109] > 200000, [#1109] > 300000)
```

All of the arithmetic and mathematical operations available to custom field calculations can be invoked as part of your condition.

```
[#110] + [#111] + [#112] >= 0.9 * [#911]
```

## Advanced Coding for Field Rules

When you create a Field Rule type of business rule, you have the option of creating custom validation code for a specific field. This option is available only for a field rule defined with no other conditions.

The Advanced Conditions option allows you to implement custom validation routines for individual loan fields that go far beyond what is permitted by the standard validation rules. You can use the values of other loan fields, employ arbitrarily-complex branching logic (if...then...else), or invoke a variety of built-in functions to determine whether a value being saved into the field satisfies your company's business rules. Additionally, you can customize the message Encompass displays to the user when invalid values are detected.

## Examples

When authoring the code for an advanced business rule, you are essentially writing a VB.NET subroutine, in which you can use all of the language constructs of VB.NET to make the determination of whether the value input by the user is valid for the corresponding field. The following example will form the basis of the discussion of how to implement a custom business rule.

```
If XDec(Value) > [#1109] then
    Fail("This field's value cannot exceed the amount of
    the loan.")
End If
```

This example can be broken into the following components.

### If...then...End If

The conditional syntax, If...then...End If, is taken directly from VB.NET and demonstrates the fact that VB.NET language elements can be employed without any special coding within your rule.

### XDec ()

The XDec() function is a function provided by the Encompass Custom Field Calculation engine and forces the conversion of the parameter to a decimal value. Refer to the document, [Loan Custom Field Calculations](#) for additional information.

### Value

The Value parameter is the sole argument passed into your business rule at runtime and represents the data input by the user. Your code must determine whether the value stored in this parameter is appropriate for the field based on the current state of the loan. The Value is always passed as a string since one possible value for every field is the empty value (represented by the empty string). Therefore, it is unsafe to assume that Value will always have a numeric value even when your validation code is for a field such as the loan amount.

```
- [#1109]
```

The square-bracket notation [#1109], is used to insert a reference to another field within the same loan. This language extension can be used anywhere within your code's logic except within a string literal. For example, the following code is not valid:

```
Dim s as String = "The loan amount is [1109]"
```

The correct way to achieve the desired effect is:

```
Dim s as String = "The loan amount is " & [1109]
```

The # sign is a field modifier that stipulates that the field should be forced to be a number (in other words, it is the logical equivalent to XDec([1109])). The set of available field modifiers is defined in the [Loan Custom Field Calculations](#) document.

## Fail ()

The Fail() subroutine is the function your custom rule should invoke if you have determined that the Value is inappropriate for the current field. The Fail() routine takes one parameter: the message to display to the user. All processing within your business rule stops at the point where you call Fail(). No code is executed beyond that line.

If a validation rule reaches its end without calling Fail(), the Value is assumed to be valid for the field. If any exception occurs while executing the business rule, the validation is considered to have failed and the user will receive a notice indicating an error has occurred in the rule.

## Additional Examples

Within your rule definition, you may declare and use variables, author loops using *for*, *for each* or *while*, or invoke any standard functionality provided by the .NET Framework within the System namespace. You may not invoke any function that results in the display of a user interface, nor should you spawn additional threads to perform asynchronous processing. Because your validation rules are enforced at the business level of the Encompass application, these rules may be invoked in a scenario when there is no user interface (such as when using a custom application written using the Encompass API).

The following example could be used to enforce restrictions on the loan amount based on the selected loan program. The Select Case syntax is used for branching instead of If...then...else, but that choice is entirely a cosmetic one.

```
Select Case [1401]
  Case "5/1 ARM"
    If XDec(Value) > 650000 then
      Fail("The loan amount cannot exceed $650,000
        for a 5/1 ARM.")
    End If

  Case "3/1 ARM"
    If Value <> "" And XDec(Value) < 30000 then
      Fail("The loan amount must be at least $30,000
        for a 3/1 ARM.")
    End If
```

```
Case "30 Year Fixed"
  If XDec(Value) > 450000 then
    Fail("The loan amount cannot exceed $450,000
      for a 30 year Fixed.")
  End If
End Select
```

The next example compares the value being set into the field to the sum of the several fees pulled from the GFE.

```
Dim sum as Decimal = 0
Dim i as Integer
Dim fieldIds as String() = new String() {"454", "1093",
  "640", "641", "329", "L228", "L230"}

For i = 0 to fieldIds.Length - 1
  sum = sum + XDec(Fields(fieldIds(i)))
Next

If XDec(Value) > sum then
  Fail("The discount value cannot exceed the sum of the
    prepaid charges.")
End If
```

The above example demonstrates the use of the *Fields* collection, which provides access to the set of loan fields. This collection can be used whenever the ID of the field you are retrieving is determined at runtime. The square-bracket syntax [*FieldID*] is equivalent to the expression Fields("FieldID").

## Advanced Coding for Triggers

Unlike all other business rules, which allow you to validate or protect loan data from being seen or modified, triggers provide the unique ability to modify the contents of a loan based on user action or data changes within the loan file. Although Encompass provides an interface for quickly defining simple triggers that involve very simple logic, your business requirements may demand much more complexity than is provided by default.

**NOTE:** For Trigger rules, if you select **Update the value of one or more fields** as the action to take when an event is triggered, you can set the specified field value using a custom calculation. For detailed information, refer to the "Loan Custom Field Calculations" document.

Just as with the Field Data Entry rule described earlier, the Triggers interface in Encompass allows you to author code in VB.NET to represent your custom logic. Your code is executed whenever the conditions of the trigger are met, such as when a field is set to a particular value.

**NOTE:** *If you are creating a field trigger that runs advanced code to update fields, consider [Dynamic Data Management \(DDM\)](#). DDM provides a Data Table option that eliminates advanced code and makes it easier to create & maintain rules for updating fees and fields. For more information, see the [Dynamic Data Management User Guide](#).)*

Within your advanced code, you can:

- Read or write the values of the loan's fields
- Determine the prior and new values of the field the user modified
- Perform branching and conditional logic
- Use any of the functions natively supported by the VB.NET language

The advanced code for a trigger should be written as a VB.NET subroutine which takes three parameters: FieldID, PriorValue, and NewValue. These variables represent the ID of the field that was changed as well as its prior and new values, respectively. Unlike advanced code written for Field Data Entry rules, which is executed prior to the field's value being set, a trigger is activated after the field's value has changed.

Because a trigger can modify other field values in the loan, any rules or triggers associated with those fields will also be fired. However, a single trigger will never run recursively, meaning that if a trigger makes a change that causes itself to be fired a second time (or it causes a second trigger to run that would in turn fire the first trigger again), the trigger will not be executed. This prevents the possibility of an infinite loop caused by triggers firing one another in succession.

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Business Rules**, and then click **Field Triggers**.
- 3 On the Field Triggers tool, click the **New** icon.
- 4 Type the name of the rule.
- 5 Select the channels where the rule will be applied.
- 6 Select **No** to always apply the rule.  
Or, select **Yes** to create a condition for when the rule is applied.
- 7 Select a category for the condition, such as Loan Purpose.
- 8 Select a value for the category, such as Purchase.
- 9 Click **Add**.
- 10 In the Activation section of the window, select the **Activation Type**.

- If you select Field value modified, or Milestone completed, you will be asked to enter additional information as described below.

11 In the Action section of the window, select **Run advanced code**.

12 In the Advanced Code area, enter the code that will that will be run when the action is triggered.

13 Click **OK**.

14 When finished adding event details, click **OK**.

15 Add additional field events as required, and then click **Save**.

## Examples

The examples below illustrate a few of the commonly used techniques that you can take advantage of when writing your custom trigger code.

The following example uses the Subject Property State field (14) to determine the Broker Company Name (315) that is presented on the 1003 Page 3 form.

```
If [14] = "CA" then
    [315] = "California Mortgage Corp"
ElseIf [14] = "MD" then
    [315] = "Maryland Home Lending"
Else
    [315] = "US Mortgages"
End If
```

In the previous example, the value of field 315 is set to one of three possible values based on the data input into field 14. To set a field value, use the same bracket ([ ]) notation as when retrieving a field value.

The next example sets the value of a set of custom fields based on the loan amount (field 1109) and interest rate (field 3).

```
IgnoreValidationErrors
[CX.MYPROFIT] = [#1109] * [#3] * 0.02 / 100.0
[CX.ADDLINFO] = "Profit last calculated on " & Now()

If [19] = "NoCashOutRefi" then
    [CX.MYPROFIT] = 2 * [#CX.MYPROFIT]
End If
```

The first line of the trigger is the keyword **IgnoreValidationErrors**, which can be used only in triggers. This statement tells Encompass to ignore any field rules that may prevent changes to the fields modified during the execution of the trigger. For example, if you had a field rule for the CX.MYPROFIT field that restricted access

to the field for certain users, then your trigger would fail when executed by those users because the rules would be enforced. By using `IgnoreValidationErrors`, you enable the trigger to work regardless of the field rules currently in place.

## Accessing and Updating Non-Field Data

During the execution of your trigger, you may need to check or update the status of a milestone, task or document within the loan file. For example, when a certain field is populated, you may want to mark a Milestone as being completed. Because there is no fixed set of Field IDs for this type of dynamic data, alternative methods are provided for reading and writing this data.

Read-only access to most non-field can be obtained thru the user of Virtual Field IDs. A virtual field ID behaves like a normal Field ID but is dynamic based on the object it is referencing. For example, to retrieve the date the "Credit Report" document was received, you can use the virtual field ID `[Document.DateReceived.Credit Report]`. Note that the document's title appears as part of the field ID, indicating that the field ID is dynamic based on the document you are referencing.

For example, the following code uses the date the Credit Report was received to set the value of a custom field.

```
If [@Document.DateReceived.Credit Report] > #3/15/2009#  
then  
    [CX.REPORTDATE] = [Document.DateReceived.Credit  
Report]  
End If
```

Virtual fields are limited in their use because they are read-only. For example, the following code is invalid.

```
If [Document.DateReceived.Credit Report] = Today
```

To make changes to data represented by virtual fields, you will need to use one of the special functions defined below, based on the type of object you want to manipulate.

## Milestone-related Functions

Function	Description	Example
Milestones.IsComplete(x)	Returns a Boolean indicating if the specified milestone is complete. The value x should represent the name of the desired milestone.	Milestones.IsComplete("Qualification")
Milestones.SetComplete(x, optional isComplete)	Marks a milestone as completed or marks it as incomplete if the optional isComplete flag is passed and set to false	Milestones.SetComplete("Qualification")

## Task-related Functions

Function	Description	Example
Tasks.Exists(x)	Determines if the specific task is present in the loan. The value x should represent the title of the task.	Tasks.Exists("Contact Borrower")
Tasks.IsComplete(x)	Determines if the specified task has been completed. If the task is not present, this method returns false.	Tasks.IsComplete("Contact Borrower")
Tasks.SetComplete(x, optional isComplete)	Marks a task as completed or as incomplete if the isComplete parameter is passed as false.	Tasks.SetComplete("Contact Borrower", true)

## Document-related Functions

Function	Description	Example
Documents.Exists(x)	Determines if a document with the specified title is present in the loan.	Documents.Exists("Credit Report")
Documents.IsReceived(x)	Determines if a document with the specified title has been received.	Documents.IsReceived("Credit Report")
Documents.IsExpired(x)	Determines if the specified document has expired.	Documents.IsExpired("Credit Report")
Documents.IsOrdered(x)	Determines if the specified document has been ordered.	Documents.IsOrdered("Credit Report")

The following example demonstrates how to mark a task as completed based on whether a document has been received.

```
If Documents.IsReceived("Credit Report") then
    Tasks.SetComplete("Pull borrower credit")
End If
```

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