

Getting Started with Encompass Advanced Pricing

There are 3 ways to access Mortech pricing with Encompass:

The screenshot displays the Encompass software interface. The 'Services' menu is open, showing options like 'Credit Report', 'Lenders', 'Product and Pricing', 'Underwriting', 'Appraisal', 'Flood Certification', 'Title & Closing', 'Doc Preparation', 'MERS', 'AVM', 'Mortgage Insurance', 'Fraud/Audit Services', 'HMDA Management', 'Additional Services', 'Verifications', and 'My Custom Links'. A blue arrow points to the 'Product and Pricing' option. Below the menu, the 'Rate Lock Request' form is visible, showing fields for 'Loan Amount' (150,000.00), 'Rate' (3.875%), 'Estimated Close Date' (//), 'LTV / CLTV' (80.000 / 186.667), and 'HELOC Actual Balance'. A blue arrow points to the 'Get Pricing' button. The 'Current Loan Information' section shows 'Subordinate Financing' (150,000.00) and 'Cash from borrower' (38,370.00). The 'Rate Lock Request' section shows 'Type' (New Lock), 'Rate' (3.875), 'Rate Sheet ID' (AFR Correspondent), 'Lock Date' (05/07/2015), and 'Lock # Days' (30). The 'Net Rate Expected' is 3.875. The 'Services' menu is also visible at the bottom left, with options like 'Order Credit Report', 'Access Lenders', 'Search Product and Pricing', 'Request Underwriting', and 'Order Appraisal'. A blue arrow points to the 'Search Product and Pricing' option.

Users can access the new integration by choosing **Mortech - Advanced Pricing** (if you choose “Mortech,” you will be accessing the ePass integration). All options that were available as a part of the ePass integration will continue to be available with the new sign in process.

The screenshot shows the 'PRODUCT AND PRICING' dialog box. It has a title bar with a close button. Below the title bar, there are two tabs: 'My Providers' and 'All Providers'. The 'All Providers' tab is selected. The main area contains the text 'Select a provider and click Submit.' Below this, there is a list of providers. The first provider is 'Mortech' with links for 'Password Manager' and 'More info'. The second provider is 'Mortech - Advanced Pricing' with a 'More info' link. At the bottom of the dialog, there are three buttons: 'Remove from My List', 'Submit', and 'Cancel'.

Product and Pricing Request

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User Login Information

Customer ID: 30mort01
 Email: support@mortech-inc.com
 Password: [REDACTED]
 Save Login Information

Transaction Options

Request Type: Rate Search

Update Upfront MI
 Update Loan Program with Lock Product Name

Loan Summary

Borrower: Freddie Mac
 Co-Borrower: Freddie Mac
 Property: [REDACTED]

Loan Number: 1505EM000035
 Loan Amount: 150000.00
 Loan Purpose: Conventional

The Marksman user credentials will be entered as normal: **Customer ID, email address associated with user account, and Marksman password.**

If the “save login information” is enabled, the credentials will not need to be reentered with each scenario.

On the Mortech Rates page, the user will see all loan criteria carried over from the Encompass file. From this screen:

1. The user has the ability to select a product they would like to price from the Product Category dropdown.
2. The user also has the capability to modify other aspects of the loan criteria which will be sent back to the Encompass file upon export.
3. Once the proper product is selected, they will click the “get rates” button in the bottom right hand corner of the screen.
4. Rates will populate in the Rate Results box. The user will select the rate they would like to export back into Encompass.
5. To push that loan file data into the Encompass file, the user will click the “export” button located on the left hand side of the screen.

Bob Smith

Scenario: Default

Rate Results

Rate	Price	APR	Investor	Updated (CDT)
4.250%	99.500	4.468%	U.S. Bank	08:41:08 AM
4.250%	98.375	4.567%	Wells Fargo	08:32:01 AM
4.250%	98.375	4.567%	Wells Fargo	08:32:01 AM
4.375%	100.125	4.552%	U.S. Bank	08:41:08 AM
4.375%	100.000	4.552%	U.S. Bank	08:41:08 AM
4.375%	98.875	4.651%	Wells Fargo	08:32:01 AM
4.375%	98.875	4.651%	Wells Fargo	08:32:01 AM
4.500%	101.000	4.678%	U.S. Bank	08:41:08 AM

Loan Criteria

Product Category: Conf 30 Yr Fixed

Purchase Price/Value (\$): 187500

Loan Purpose: Purchase

Property Type: 1 Unit

State, ZIP: Nebraska, [REDACTED]

County: Lancaster

Max Base Loan Amount (\$): 0

Loan Amount (\$): 150000

Down Payment (\$): 37500

LTV (%): 80

CLTV (%): 80

Secondary Financing: None

MI Coverage / Company: N/A

Coverage Type: Monthly Premium

Finance PMI:

First Time Home Buyer:

No Closing Cost:

Borrower Rebate: 0 (%) 0 (\$)

Investor: All

Original Investor: Other

FICO Score: 720

Occupancy: Owner Occupied

Target Price: PAR

Min/Max Rate?: 0.000% to 20.000%

View: All Investors

DTI: 0

Area Median Income: N/A

Lock-In Days: 30 days

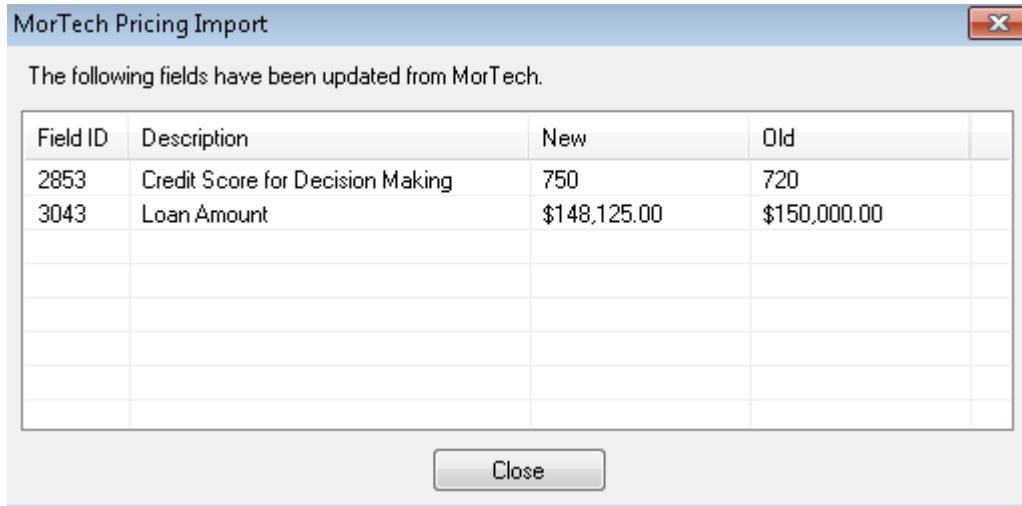
Delivery Type: Best Effort

Declining Market?:

Waive Escrow:

Round Price:

After pressing the “export” button, users will receive a confirmation box showing which fields were updated in Encompass.



Upon closing the window, the user will be returned to the Borrower Information Screen with the new data populated. The rate information will be populated in the lock request form.

Rate Lock Request

Request Type New Lock ▾

<p>Base Rate <input style="width: 80%;" type="text" value="4.375"/></p> <p>Total Rate Adjustment <input style="width: 80%;" type="text"/></p> <p>Net Rate Expected <input style="width: 80%;" type="text" value="4.375"/></p> <p>UnDiscounted Rate <input style="width: 80%;" type="text"/></p> <p>Starting Adjust Rate <input style="width: 80%;" type="text"/></p> <p>Starting Adjust Price <input style="width: 80%;" type="text"/></p>	<p>Rate Sheet ID <input style="width: 80%;" type="text" value="U.S. Bank"/></p> <p>Lock Date <input style="width: 80%;" type="text" value="07/01/2015"/> <input type="button" value="Calendar"/></p> <p>Lock # Days <input style="width: 80%;" type="text" value="30"/></p> <p>Lock Expiration Date <input style="width: 80%;" type="text" value="07/30/2015"/> <input type="button" value="Calendar"/></p> <p>Last Rate Set Date <input style="width: 80%;" type="text" value="//"/> <input type="button" value="Calendar"/></p> <p>Comments <input style="width: 100%; height: 80px;" type="text"/></p>
<p>Base Price <input style="width: 80%;" type="text" value="100.500"/></p> <p>Total Price Adjustment <input style="width: 80%;" type="text" value="-0.375"/></p> <p>Net Price Expected <input style="width: 80%;" type="text" value="100.125"/></p>	
<p>Base ARM Margin <input style="width: 80%;" type="text" value="0.000"/></p> <p>Total ARM Margin Adjustment <input style="width: 80%;" type="text"/></p> <p>Net ARM Margin Expected <input style="width: 80%;" type="text"/></p>	

Pricing Updated on

Questions? Please contact your Account Manager or our Support Team at support@mortech.com or [888.529.3590](tel:888.529.3590).