

Encompass Loan Officer Connect™

Encompass Loan Officer Connect User Manual

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Using Encompass Loan Officer Connect

Encompass Loan Officer (LO) Connect is an extension of Encompass that provides loan originators with quick, secure access to loan files. Encompass LO Connect enables loan originators to take applications, order credit, run product and pricing, submit lock requests, view their Encompass Pipeline, and view and edit loans. The Encompass LO Connect platform, designed using HTML5, is flexible, allowing users to access it from a smart phone or tablet.

Encompass LO Connect is designed to offer different layouts based on the device's pixel size. On a tablet and mobile phone, some options have different locations to accommodate the smaller display size. A tablet view is presented to devices that have a pixel size that is 1024 pixels per inch (ppi) or higher. This document highlights when certain features are in a different location from one view to another.

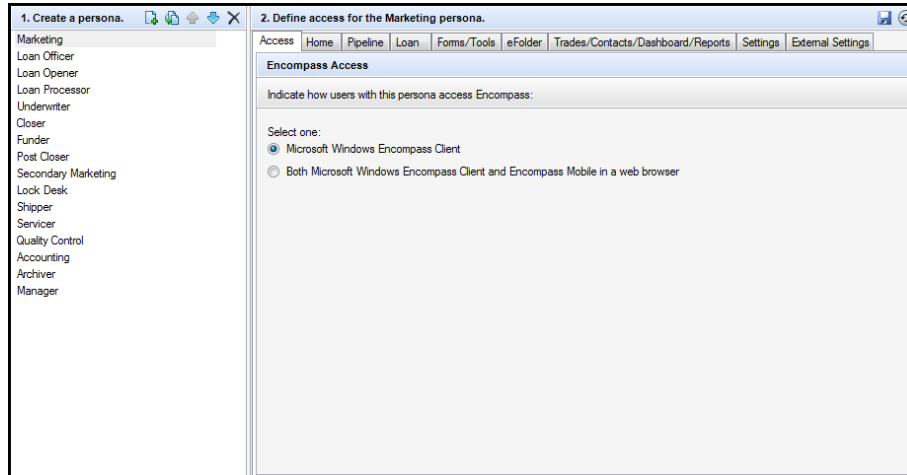
Initial Setup

In order for an Encompass user to access Encompass LO Connect, the administrator must grant access via the user's persona. Using the new Access tab in the Personas setting, the administrator determines how a persona accesses Encompass.

- **Microsoft Windows Encompass Client** - This setting enables the user to access the Encompass program.
- **Both Microsoft Windows Encompass Client and Encompass Mobile in a web browser** - This setting enables the user to access both the Encompass program and Encompass Loan Officer Connect

To Enable Access to Encompass Loan Officer Connect

1. On the Encompass menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Company/User Setup**, and then click **Personas**.
3. Select a persona, and then click the **Access** tab.



4. Select an access level for the persona.
5. Review the Encompass LO Connect Terms of Use in the Mobile Access Confirmation window.
6. Click **I understand and accept these terms**, and click **OK**.
7. Click the **Save** icon to save the persona changes.

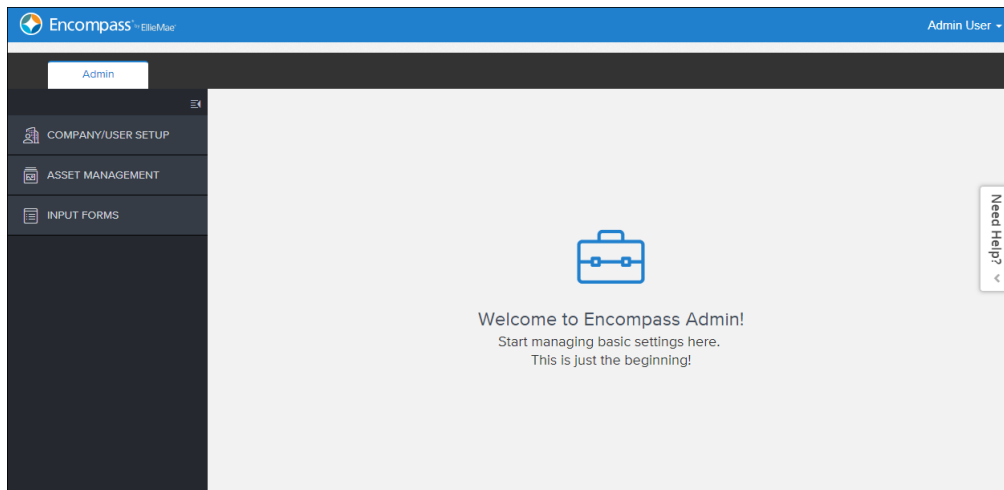
Note: The user with the ID of "Admin" cannot access Encompass LO Connect. Encompass system administrators should use a test loan officer account when logging into Encompass LO Connect.

Encompass Admin Portal

The Encompass Admin portal has is a centralized location for Encompass Admin settings for the Encompass Lending Platform.

To Access the Encompass Admin Portal:

1. From a web browser, navigate to <https://www.encompassloconnect.com>.
2. Log in using an Encompass user account that is assigned with an Administrator or Super Administrator persona. You can also log in using the *admin* user ID if applicable.



Opportunities Setup

The Opportunities Setup section enables administrators to configure settings related to the Scenario Comparison Tools feature in Encompass LO Connect. The following sections are available for configuration in the Opportunities Setup:

- **Affordability Management** - The Affordability Management page enables admins to configure the housing and debt ratio limitations based on the product type. When an opportunity is created and the income and liabilities sections for the borrowers have been entered, the scenario reflects if the current data is within the defined limitations set. These limitations can be set for the following product types: Conventional, FHA, VA, USDA.
- **Eligibility Letter Management** - The Eligibility Letter Management page enables admins create or edit the template that is used to generate Eligibility Letters within an opportunity.
- **Email Templates** - The Email Templates page enables admins to configure the email template for when the user emails the generated Scenarios or Eligibility letter to a borrower.

To Enable and Configure Affordability Controls:

1. From the Encompass Admin Portal, select **Opportunities Setup**.
2. Select **Affordability Management**.
3. On the *Affordability Controls* page, set the toggle to **On** to enable these controls or **Off** to disable them.
Note: This option controls the availability of the **Check Eligibility** button, **Cash-to-Close** tab, and **Affordability** tab for all Encompass LO Connect users.
4. Set the maximum Housing Ratio and Debt Ratio limitations for each product type. The selection is saved after you enter the value.

To Enable and Configure Eligibility Letter:

1. From the Encompass Admin Portal, select **Opportunities Setup**.
2. Select **Eligibility Letter Management**.
3. On the *Eligibility Letter Management* page, set the toggle to **On** to enable these controls or **Off** to disable them.
4. In the *Type* field, enter a title for the Eligibility Letter.
5. Use the editor to create an eligibility letter that is used when an LO Connect user sends an eligibility letter.
6. To add a custom field to the letter, select **Insert Custom Field <>**. This option is used to automatically populate the message with specific fields from the scenario data.
7. Select a field name to insert into the letter, and then select **Add**. When the letter is sent, these fields display the details from the specific scenario.
8. When you are finished editing the letter, select **Save**.

To Edit Eligibility Letter and Scenarios Comparison Email Templates

1. From the Encompass Admin Portal, select **Opportunities Setup**.
2. Select **Email Templates**.
3. On the *Email Templates* page, select the **Eligibility Letter** tab to edit the eligibility letter template or the **Scenarios Comparison** tab to edit the scenarios comparison template.
4. In the *Subject* field, enter the subject for your letter.
5. Use the editor to create an email for the Eligibility Letter or Scenarios Comparison that is emailed to borrowers when an eligibility letter or scenario comparison is sent from the Scenario Comparison Tool.
6. To add a custom field to the letter, select **Insert Custom Field <>**. This option is used to automatically populate the message with specific fields from the scenario data.
7. Select a field name to insert into the letter, and then select **Add**. When the letter is sent, these fields display the details from the specific scenario.
8. When you are finished editing the letter. Select **Save**.

Enabling Optimal Blue Access




Settings for Optimal Blue credential management are available in the Encompass Admin portal. Using these settings, the Encompass administrator can enable access to Optimal Blue as a Product and Pricing vendor in Encompass LO Connect.

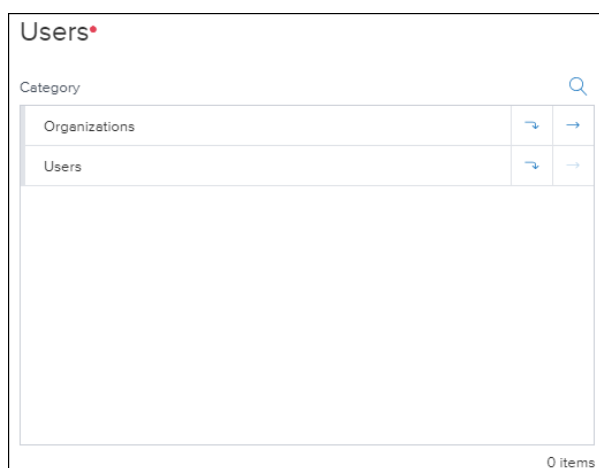
 **Note:** Only a user with the Super Administrator persona can enable access to Optimal Blue.

Service Management

The Service Management option enables administrators to configure each service in Encompass LO Connect, including which vendors are available for your users to order services from. These controls also enable the administrator to control the user names and passwords (or other applicable login credentials) that Encompass LO Connect users can use when ordering services.

To Add a New Manual Service Setup

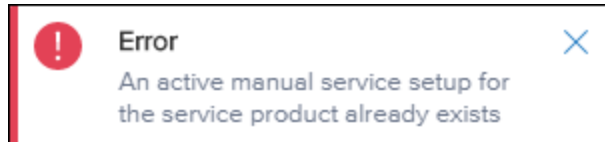
1. Log into Encompass LO Connect as an Administrator.
2. From the Encompass Admin Portal, select **COMPANY/USER SETUP**.
3. Select **Services Management**, and then select **Services Overview**.
4. Select a service category on the *Services Overview* page, and then select **New Manual Setup**.
5. On the Add New Manual Setup window, select a provider.
Note:The evaluation level does not impact manual setup and will be removed in a future release.
6. Select **Create**. The New Service Setup page displays.
7. Enter a unique name for this setup in the *Service Setup Name* field.
8. Enter a description in the *Description* field.
9. In the Users section navigate through the **Organization** hierarchy or the users list to select the **Users** who will use this setup. To move to a folder in the Organization, select the **Down Arrow**  icon. To move a folder in the hierarchy, or an individual user to the Added Users column, select the **Move Arrow**  icon. To search for a specific user, select the **Search**  icon.



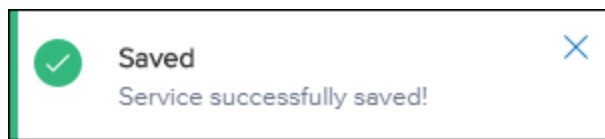
10. To activate the new services setup, select the **Activate** toggle.



Note: Only one manual service setup can be activated for each service provider. If you try to activate a second manual service setup for the same provider, an error message displays. All users for that service provider must be included in one manual service setup



11. When you have selected all of the users who will use this service setup, select **Save**.



- Note:** Encompass Product and Pricing is configured in Encompass Smart Client under **Settings > Secondary Setup > Product and Pricing**.
- Note:** You must have **Optimal Blue - Enhanced** selected as the product and pricing provider on the **Settings > Secondary Setup > Product and Pricing** screen in Encompass when creating a service setup for Optimal Blue Scenarios.






Credentials

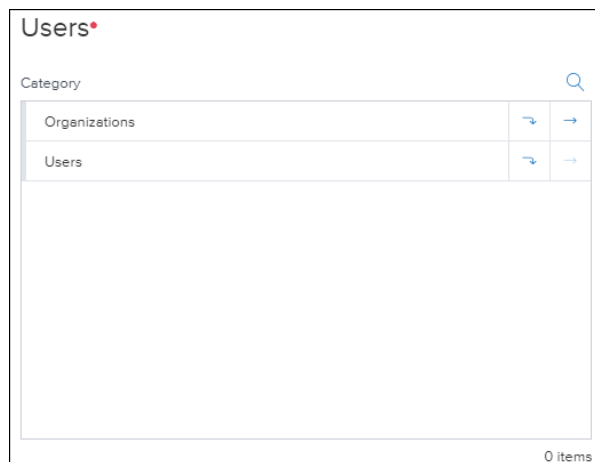
Some provider categories require that credentials are set up in the Encompass Admin Portal. The Credentials section enables admins to specify credentials for specific vendors to be used by authorized Encompass LO Connect users.



- Note:** When setting up credentials, each credential setting provides a single credential set that all users in that credential setting will share. Credentials that are different for each user are set up using a separate credential setting for each user.

To Add a New Credentials For a Manual Service Setup

1. Log into Encompass LO Connect as an Administrator.
2. From the Encompass Admin Portal, select **COMPANY/USER SETUP**.
3. Select **Services Management**, and then select **Services Overview**.
4. Select a service category on the *Services Overview* page.
5. Select the **Menu** icon in the actions column for a Manual Service, and then select **Edit**.

6. On the Edit Service Setup page, select **New Credentials**.
Note: To edit an existing credential setup, select the check box for the credential setup and then select the **Edit**  icon. To delete an existing credential setup, select the checkbox for the credential setup and then select the **Delete**  icon.
7. On the Credentials page, select **New Credentials**.
8. Enter a unique name in the *Credential Name* field.
9. Enter a description in the *Description* field.
10. In the Users section Navigate through the organization hierarchy or the Users list to select the users who will use the credentials in this setup. To move to a folder in the Organization, select the **Down Arrow**  icon. To move a folder in the hierarchy, or an individual user to the Added Users column, select the **Move Arrow**  icon. To search for a specific user, select the **Search**  icon.



11. In the Credentials section, enter the credentials provided by the service vendor, and then select **Save**.
 **Note:** To add another set of credentials, select **New Credentials** and repeat steps 8 - 11.
12. Select **Continue**.
 **Note:** Credentials for the Automated Underwriting System, Credit, and Encompass Product and Pricing categories are configured in the Encompass Smart Client.

Optimal Blue Credentials for Loans

Optimal Blue Credentials are still managed in the Encompass Admin portal but the location for the Optimal Blue Credential Management page has changed.

To Update Optimal Blue Credentials

1. Log into Encompass LO Connect as an Administrator.
2. From the Encompass Admin Portal, select **COMPANY/USER SETUP**.
3. Select **Services Management**, and then select **Services Overview**.
4. Select **Product and Pricing**. The following statement displays:

Product and Pricing is configured in Smart Client under Settings>Secondary Setup>Product and Pricing. Credentials for Encompass Product and Pricing Service are configured in Smart Client Password Manager Credentials for Optimal Blue are configured [here](#)

5. Click **here** in the message to view the Credential Management page.
6. In the Service Name field, select **Optimal Blue**.
7. Enter your Optimal Blue Product & Pricing User Name, Product & Pricing Password, and Product and Pricing Service ID, and then select **Save**. You must contact Optimal Blue to obtain your Product and Pricing Service ID. For assistance with these credentials, contact Optimal Blue.

 **Note:** You must have **Optimal Blue - Enhanced** selected as the product and pricing provider on the **Settings >Secondary Setup > Product and Pricing** screen in Encompass.

Configuring LO eSign Options

The LO eSign section has an option that enables administrators to configure whether an LO Connect user will use an Encompass Consumer Connect website or Encompass LO Connect to eSign documents. The **Use Loan Officer Connect for Loan Officer eSign Actions** changes the URL that is sent in the email generated from Encompass when the Loan Officer's eSignature is required. If this option is set to **Enabled**, the URL included in the email directs the user to Encompass LO Connect where they can log in and view any loans that require an eSignature. If this option is set to **Disabled**, the URL included in the email directs the user to the Encompass Consumer Connect website where the user can go through the eSign process.

 **This option is set to Disabled by default.**

To Update the LO eSign Settings


1. After logging into the Encompass Admin Portal, select **COMPANY/USER SETUP**.
2. Select **LO eSign**.
3. Select the toggle next to **Use Loan Officer Connect for Loan Officer eSign Actions** to switch between **Enabled** and **Disabled**.
4. Select **Save**.

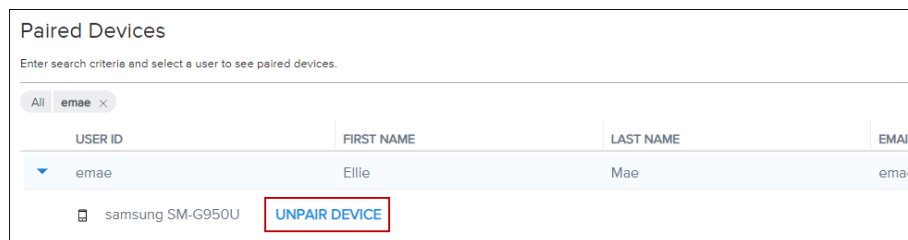


Paired Devices

The Paired Device(s) feature enables administrators to view and unpair any devices that are paired to a user account. Previously, when an LO Connect user needed to change devices, the administrator sometimes had to call Ellie Mae Technical Support to unpair the original device.

To Unpair a Device

1. From the Encompass LO Connect Admin Portal, select **System Administration**.
2. Select **Paired Device(s)**.
3. On the Paired Devices page, enter a user ID, first name, or last name in the *Search* field and select **Search** .
4. Select a user from the search results to view paired devices. To unpair a device, select **Unpair Device**.



5. On the pop up window, select **Yes** to unpair the device or **No** to return to the *Paired Devices* page.

Creating Custom Tools

The *Custom Tools* feature enables you to embed secure (https) custom HTML pages within the Encompass LO Connect product. These HTML pages, which are hosted externally, are displayed in an iFrame so that the user doesn't need to leave the loan application to access them. The Custom tool feature can be used with any external website. To use this feature to interact with data from a loan file you must develop and host your own HTML page that utilizes the Ellie Mae Scripting Framework and the page must be hosted on a secure (https) location. For information on creating an HTML page that utilizes the Ellie Mae Scripting Framework, see the Encompass LO Connect Custom tool Implementation Guid

To Add a Custom Tool

1. From the Encompass Admin Portal, Select the **Custom Tools** category.
2. Select the **Custom Tools** link in the *Custom Tools* category.
3. Select **New Custom Tool**.

The screenshot shows a 'New Custom Tool' dialog box with the following fields and options:

- Name:** A text input field with a red dot icon and a limit of 'Upto 100 Characters'.
- Description:** A text area with a blue border and a limit of 'Upto 500 Characters'.
- URL:** A text input field with a red dot icon and an example: 'For Example, https://www.marketwatch.com'.
- Device Type:** A dropdown menu with 'Desktop/Tablet' selected.
- Buttons:** 'Cancel' and 'Save' buttons at the bottom right.

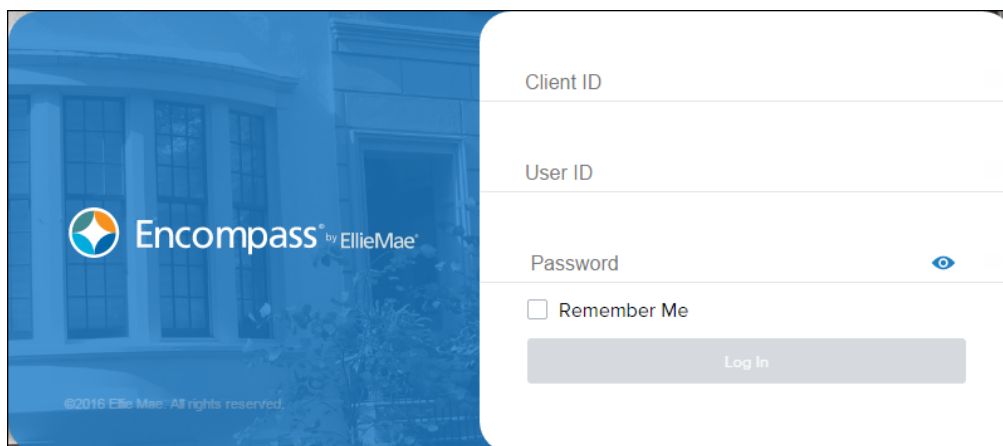
4. On the New Custom Tool window, enter the name of the tool in the **Name** field.
5. Enter a description of the tool in the **Description** field.
6. Enter the web address where the custom tool is hosted in the **URL** field. Note that this web address must be a secure (https) address.
7. Select the Device Type that the tool will be available for in the **Device Type** field.
8. Select **Save**.

Desktop, Tablet and Mobile View

Encompass LO Connect is designed to offer different layouts based on the device's pixel size. On a desktop, tablet, or mobile phone, some options have different locations to accommodate the different display sizes. A desktop or tablet view is presented to devices that have a pixel size that is 1024 pixels per inch (ppi) or higher. This document highlights when certain features are in a different location from one view to another.


Logging Into and Out of Encompass LO Connect

After Encompass LO Connect access has been granted, you can log in at <https://www.encompassloconnect.com>. Select the Client ID, User ID, and Password fields to enter your credentials, and then select the Log In button. The Client ID is your SmartClient ID, which is provided by your Encompass administrator (not the Client ID found under Help>About Encompass in the Encompass desktop program). Example: BE111XXXXX. You must also use a slide to sign on option from the Ping ID app.



- In the desktop or tablet view, select your name in the top right corner and select **Logout**.
- To log out in a mobile view, select the **Menu**  icon and select **Logout**.

Encompass LO Connect automatically logs you out after 15 minutes of inactivity. A notification is provided five minutes before you are logged out.

 **Note:** Encompass LO Connect is not accessible if you are blocking cookies or disabling JavaScript in your browser. The use of ad blockers may prevent Ellie Mae from troubleshooting your system if you experience a problem with Encompass LO Connect.

Two Factor Authentication

As an added security measure, Encompass LO Connect utilizes a process known as two-factor authentication. When logging into Encompass LO Connect you are prompted to install the Ping Identity app from the Apple App Store or the Google Play store.

To pair a device with PingID

1. When logging into Encompass LO Connect for the first time at www.encompassloconnect.com, you are prompted to install and pair your device to the account using PingID. Select the appropriate button to download the PingID app for the device you are using. You can also enter your email address and select **Get Download Link** to receive an email with the download link.
 - If you are near your pc when logging into Encompass LO Connect for the first time and you elect to have an email sent to you, you can use the option to scan a bar code during the pairing process instead of manually entering the pairing key. If you cannot scan the barcode, write down the pairing key provided and manually enter it into the PingID app when prompted on step 6 below.
2. Once you have downloaded the application, select the **I already installed the PingID** app link.
3. Open the Ping ID app on your mobile device, review the Terms of Service, and select **Accept**.
4. Review the important notice on the next screen and select **I Understand**.
5. PingID asks for permission to send you notifications on your device. Select **Allow**.
6. Scan the QR code or notate the pairing key on the Finish Pairing PingID page.
 - If you wrote down the pairing key, select **Enter Pairing Key Manually**, enter the pairing key, and then select **Pair Device**.
7. On your mobile device, choose a nickname for your profile and select Done.
8. Swipe up on the slider on the screen to complete the login process.





Logging in with PingID

1. After you have paired your device with PingID, Log in at <https://www.encompassloconnect.com>.
2. After entering your credentials, select **Log in**.
3. On your device with PingID, select the notification you receive and swipe up on the slider to complete the login process.

Pipeline

Encompass provides real-time access to your Encompass loan data. After logging into Loan Officer Connect, the Pipeline displays the last saved default view from Encompass. The columns available mirror those columns selected for the users view in Encompass. Loan Officer Connect users can change the order of the columns by dragging the column header to the location they want. The pipeline can be sorted by one column by tapping on the column header. You can also search for product and pricing scenarios from the Pipeline through the Encompass Product and Pricing Service (EPPS).

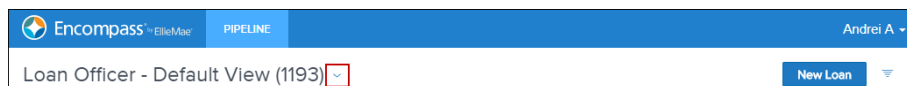
To Hide and Show Filters

1. When you log into Loan Officer Connect, the filter options to view loans and loan folders is displayed. To hide these filter options, select the **Filters**  icon.
2. To show the filters again, select the **Filters**  icon.

To Change Pipeline Views



Loan Officer Connect users can change between Pipeline Views that are assigned to their persona as defined by the Encompass Administrator. They can also switch between any custom Pipeline Views that the user created in Encompass. You can also view the **Incomplete Applications** and **eSignature Required** views.

1. From the Pipeline page, select the **Arrow**  icon next to the pipeline view name.






2. Select a view from the **Pipeline Views** menu.

To Change Loan Views



1. To toggle between viewing all loans and your loans, select the **Loans**  **All Loans**  filter option.
2. Select **All Loans** to view all loans or **My Loans** to view loans that are assigned to you.

To Change Loan Folders

1. To your working loan folder , select the **Loan Folder**  **My Pipeline**  filter option.
2. Select the loan folder you want to view.

 **Note:** If your default Encompass view has multiple loan folders selected then the selection displayed in the drop-down is **Multiple Folders** in Loan Officer connect. At this time you can not select multiple folders from the drop down menu in Loan Officer Connect. This functionality will be available in a future update.

To Search the Pipeline by a Column


1. Select the **Search**  icon on the column header.
 -  **Note:** On a tablet, the **Search** icon is not visible. Users can select the right side of the column to search.
2. Enter the search criteria in the column header and press **Enter**.
3. The pipeline is filtered to show loans that match this criteria.

To Sort the Pipeline




1. Tap the column header in the Pipeline to sort loans by that column in ascending order.
2. Tap the column header again to sort in descending order.

Creating a New Loan

After logging in to Encompass, you can start a new loan or edit an existing loan from the Pipeline.

1. From the Pipeline, select the Loan Folder for the new loan.
 -  **Note:** Users can only save loans in loan folders that they have access to as setup in the Encompass administrative settings.
2. Tap the **New Loan** icon.
3. Select a loan template, and then select **Apply**.
4. The loan displays.

To Search Product and Pricing Scenarios on a Desktop or Tablet




1. From the Pipeline, select the **Scenario**  icon.
2. Enter your Encompass Product & Pricing credentials, and then select **Login**.
3. Enter the loan scenario information, and then select **Search**.
 **Note:** Required fields are indicated by a red asterisk (*)
4. Once the Product & Pricing results are returned, select the **Grey Arrow**  to view the details of a specific program.
5. Select the **Details** button to view the details of a specific program.
6. On the Program Details window, select **Save Scenario** to save the program details to a new loan or select **Request Lock** to save the information to a new loan and submit a lock request for the loan.

Program Details ✕			
Adjustments	Rate	Price	Price(\$)
BASE	3.375%	100.438	\$1533.00
FICO/LTV	-	-0.250	\$(875.00)
SRP State Adj	-	-0.100	\$(350.00)
SRP	-	1.750	\$6125.00
Simple FHA Holdback	-	-1.470	\$(5145.00)
Simple FHA Holdback	-	-1.250	\$(4375.00)
Auto Description	-	-1.000	\$(3500.00)
Auto Description	-	-1.000	\$(3500.00)
SD - Deduct a PM	-	-0.020	\$(70.00)
OF_FIX5	-	1.000	\$3500.00
ClientExecution error	-	-0.009	\$(31.50)
of_FIX6	-	-0.057	\$(199.50)
All-In (incl. Profit Margins)	3.375%	102.838	\$359933.00
Net	3.375%	98.032	\$(6888.00)

Save Scenario
Request Lock

7. Enter the borrower and/or co-borrower information and then tap **Save Scenario** or **Request Lock**.

To Search Product and Pricing Scenarios on a Mobile Phone

1. From the Pipeline, tap the **Menu**  icon and then tap **Scenario**.
2. Enter your Encompass Product & Pricing credentials, fill out the loan scenario information, and then tap **Search**.
 **Note:** Required fields are indicated by a red asterisk (*)
3. Once the Product & Pricing results are returned, tap the **Grey Arrow**  to view the details of a specific program.
4. Tap a loan program to view the details of a specific program.
5. Tap **Save Scenario** to save the program details to a new loan or tap **Request Lock** to save the information to a new loan and submit a lock request for the loan.
6. Enter the borrower and/or co-borrower information and then tap **Save Scenario** or **Request Lock**.

Viewing Incomplete Applications

Encompass Loan Officer Connect users can manage any incomplete Consumer Connect loan applications from the Encompass Loan Officer Connect Pipeline. When there are incomplete applications from Consumer Connect, the Incomplete Apps Pipeline view will indicate the number of incomplete applications. The user can select the Incomplete Apps view to access these applications. Encompass Loan Officer Connect users can view incomplete applications and convert these applications to a loan by selecting **Convert to Loan**. When a loan is converted, the loan is removed from the Incomplete Apps pipeline and is moved to the folder designated by the Consumer Connect administrator.

To View the Incomplete Applications Pipeline

1. From the Encompass LO Connect Pipeline, select the down arrow next to the **Pipeline View** name.

Loan Officer - Default View (1299) 

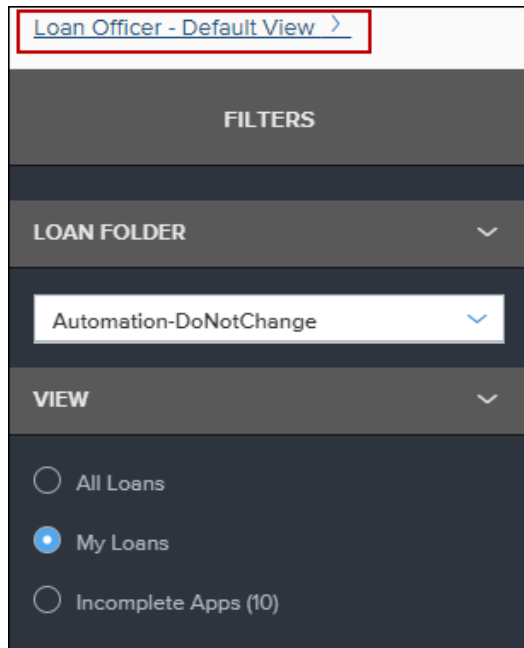
- On a mobile phone, tap **Incomplete Apps** on the top navigation bar.
2. In the Miscellaneous Views section, select **Incomplete Applications**.
 3. To sort the Incomplete Applications pipeline by a Consumer Direct Website URL, select the **Site** menu and select the url you want to view.
 4. Select an incomplete application from the Incomplete Apps Pipeline view.
 5. The loan details display. Use the links in the left navigation menu to view the loan application information.
 - On a mobile phone, tap **Loan Detail** to view the details of the incomplete application.
 6. To move the loan into your pipeline, select **Convert to Loan**. The incomplete application is converted to a loan in the folder defined in the Consumer Connect settings.

Loan Officer ESign

Loan Officer eSign enables users to eSign documents from within Encompass LO Connect. Any loans that are awaiting a LO eSignature are displayed in a specific *eSignature Required* view.

To View and ESign Documents in the Desktop or Tablet Views:

1. From the Pipeline, select the **Views** option in the top left portion on the screen and select **eSignature Required**.



2. On the eSign Loans window, select a loan that you want to eSign.
3. The loan file loads and the Documents page displays. In the eSign Packages section, select the document that requires a signature.



- On the Loan Documents screen, select **Next** to view the documents.

Loan Documents

Powered by **DocuSign**

Please review and act on the documents below. **NEXT** OTHER ACTIONS

DEMONSTRATION DOCUMENT ONLY
PROVIDED BY DOCUSIGN ONLINE SIGNING SERVICE
Elle Mae - Encompass Platform 3rd Ave, Suite 1700 - Seattle - Washington 98104 - (206) 219-0200
www.docusign.com LOAN #: 1106EM457209174

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower" as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.
If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

Borrower Co-Borrower

1. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: VA Conventional Other (explain): Agency Case Number Lender Case Number
 FHA USDA/Rural Housing Service **RHS**

Amount \$ **244,387.74** Interest Rate % **5.500** No. of Months **360** Amortization Type Fixed Rate Other (explain):
 ARM (type):

2. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP): **171 ORANGE AV, SAINT AUGUSTINE, FL 32084 County: Saint Johns** No. of Units **1**
 Legal Description of Subject Property (attach description if necessary): **this is a legal property** Year Built **2008**

Purpose of Loan Purchase Construction Other (explain): Property will be Primary Residence Secondary Residence Investment
 Refinance Construction-Permanent

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
\$	\$	\$	\$	\$	\$

- Select **Start**.
- Select the eSign signature point to eSign the document.
- Select **Finish** when you are finished eSigning.

To View and eSign Documents in Mobile:

- From the Pipeline in the mobile view, select the views drop-down in the top left portion on the screen and select **eSignature Required**.

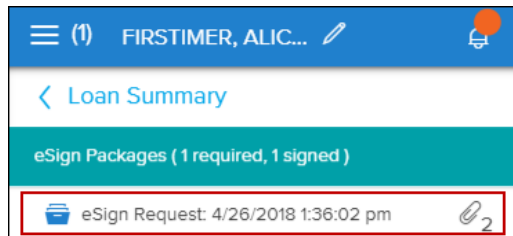
Loan Officer - Default View > 200 LOANS

BAs All Loans Incomplete Apps (18) >

- 17** Borrower1, Borrower1
Started
Loan #: 1111801EM38111
- 18** Adams, Shawna
Started
Loan #: 1111801EM40111

- Select a loan that you want to eSign.

3. Select the **eSign Request** to start the eSign process.



4. On the Loan Documents screen, select **Next** to view the documents.
5. Select **Start**.

The image shows a mobile application screen for a 'Uniform Residential Loan Application'. At the top, there is a blue header with a menu icon, the name 'FIRSTIMER, ALIC...', and a notification icon. Below the header is a teal bar with a back arrow and the text 'Loan Summary'. Underneath, a white bar indicates 'eSign Packages (1 required, 1 signed)'. A red box highlights a button that says 'eSign Request: 4/26/2018 1:36:02 pm' with a paperclip icon and the number '2'. Below this is a large form titled 'Uniform Residential Loan Application' with a 'START' button in a red box. The form includes sections for 'Borrower', 'Co-Borrower', 'Property Information and Purpose of Loan', and 'Employment Information'. At the bottom, there is a QR code and a page number 'Page 1 of 6'.

6. Select the eSign signature point to eSign the document.
7. Select **Finish** when you are finished eSigning.


Creating or Editing a Loan

You can start a new loan or edit an existing loan from the Pipeline. When you start a new loan, you can start it from a loan template, a favorite loan file, or a default template. You can also start a new blank loan if you don't want to apply a template. These options are configured by your system administrator.

You can start a new loan or edit an existing loan from the Pipeline. When you start a new loan, you can start it from a loan template, a favorite loan file, or a default template. You can also start a new blank loan if you don't want to apply a template. These options are configured by your system administrator.



Creating a New Loan

After logging in to Encompass, you can start a new loan or edit an existing loan from the Pipeline.

1. From the Pipeline, select the Loan Folder for the new loan.
 -  **Note:** Users can only save loans in loan folders that they have access to as setup in the Encompass administrative settings.
2. Tap the **New Loan** icon.
3. Select a loan template, and then select **Apply**.
4. The loan displays.

Applying a Loan Template


1. After selecting **+ New Loan** on the Pipeline, select a template folder that contains the loan template set you want to apply.
2. When you are in the correct folder, select the template you want to apply.
3. Review the template information and select **Apply** to apply this template set to the loan.

Note: Selecting the Star icon  to the left of the template adds the template to your Favorite templates list. The Favorite Templates list is available from the initial template selection screen or by selecting the Favorite Templates icon .

To View a Loan

To view a loan, select the loan in the Pipeline.

To Edit a Loan

1. Select a loan from the Pipeline to view the loan.
2. Edit the loan as needed.
 - On a Mobile phone, select  **Edit** to edit the loan.



Note: Access to fields that can be edited throughout the loan life cycle is determined by the Encompass administrative settings.

3. After making any changes, Select **Save** to save the loan.

! *Note: When you view a loan in a Tablet view, you are able to edit a loan by selecting any field on the loan application.*

Using the Loan Application

To Move a Loan to a New Milestone in Desktop or Tablet

1. From a loan file, select the **Milestone Timeline**  icon.
2. Select the **Milestone Worksheet**  icon to move the loan to the next milestone.
3. The Complete Milestone window displays. If any milestone completion business rules are triggered, the user is able to satisfy those conditions on this window.

4. On the *Documents* tab, select the documents that were received and select **Save & Continue**.

Complete Milestone - Qualification

Missing Required Data - There are required fields, documents and/or tasks that need to be completed before the Milestone can be finished.

Documents (2) Tasks (2) Fields (3) Assign User(s)

Select received documents

NAME	DESCRIPTION	ATT	RECEIVED
▶ 1003 - URLA		📎	<input type="radio"/> NO
▶ 1008 - Transmittal Summary		📎	<input type="radio"/> NO

Save & Continue

5. On the *Tasks* tab, select the tasks that have been completed and then select **Save & Continue**.

Complete Milestone - Qualification

Missing Required Data - There are required fields, documents and/or tasks that need to be completed before the Milestone can be finished.

Documents (2) Tasks (2) Fields (3) Assign User(s)

Complete the following tasks

TASKS	EXPECTED DATE
<input type="checkbox"/> Obtain FHA Case #	07/01/2019
<input type="checkbox"/> Log Appraisal	07/01/2019

Back Save & Continue

6. On the *Fields* tab, enter the missing required field data and then select **Save and Continue**.

The screenshot shows a window titled "Complete Milestone - Qualification" with a red error banner at the top: "Missing Required Data - There are required fields, documents and/or tasks that need to be completed before the Milestone can be finished." Below the banner are four tabs: "Documents (2)", "Tasks (2)", "Fields (3)", and "Assign User(s)". The "Fields (3)" tab is active. Below the tabs is the heading "Enter missing required field value" followed by a table with three rows. Each row has a "FIELD ID", a "DESCRIPTION", and an input field.

FIELD ID	DESCRIPTION	
2	Trans Details Total Loan Amt (w/ MIP/FF)	<input type="text"/>
14	Subject Property State	<input type="text" value="Select"/>
420	Trans Details Lien Position	<input type="text" value="Select"/>


At the bottom of the window are two buttons: "Back" and "Save & Continue".

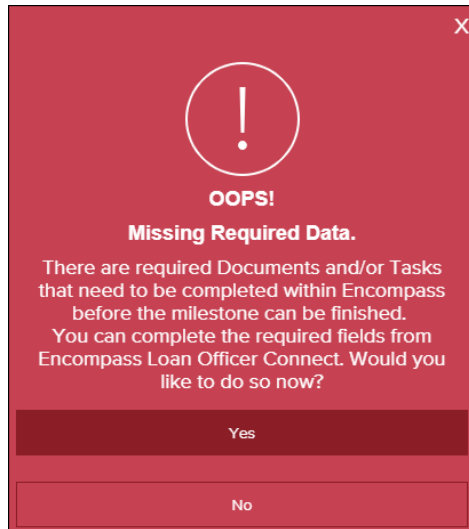
7. On the Assigned Users(s) tab, select the user or user group to assign the loan to and then select **Complete Milestone**.


The screenshot shows the same window as above, but with the "Assign User(s)" tab selected. The error banner is still present. Below the tabs is the heading "Complete this milestone by assigning to a user or a user group". There are two radio button options: "Assign to User" (which is selected) and "Assign to User Group". Each option has a "Select" dropdown menu. At the bottom of the window are two buttons: "Back" and "Complete Milestone".

Note: If the Documents, Tasks, or Fields tab had items that are not satisfied you are not able to complete the milestone.

To Move a Loan to a New Milestone in a Mobile View

1. From a loan file, navigate to the Milestone Timeline and select the **Milestone Worksheet**  icon to move the loan to the next milestone.
2. If any milestone completion business rules are triggered, the user receives a warning message.



3. To complete the required fields, select **Yes**.
 **Note:** If you have Document or Task requirements, these will need to be completed in Encompass before the milestone can be moved.

4. Enter the required fields, and then select **Save**.

The screenshot shows a dialog box titled "Next Milestone - Processing" with a close button (X) in the top right corner. Below the title bar is a red error banner with a white exclamation mark icon and the text: "Missing Required Data. There are required fields that need to be completed before the Milestone can be finished." Below the banner are three input fields: "Trans Details Total Loan Amt (w/ MIP/FF) [2]" with a menu icon (three dots) on the right; "Subject Property State [14]" with a "Select" dropdown menu; and "Trans Details Lien Position [420]" with a "Select" dropdown menu. At the bottom of the dialog are two buttons: "Cancel" and "Save".

5. When all conditions have been satisfied, select the user or user group to assign the loan to and then select **Complete Milestone**.

Apply Loan Templates

After you start a loan, you can use the Apply Loan Template menu to change the loan template set or the closing cost template for the loan.

To Use The Apply Loan Template Set Option on Desktop And Tablet

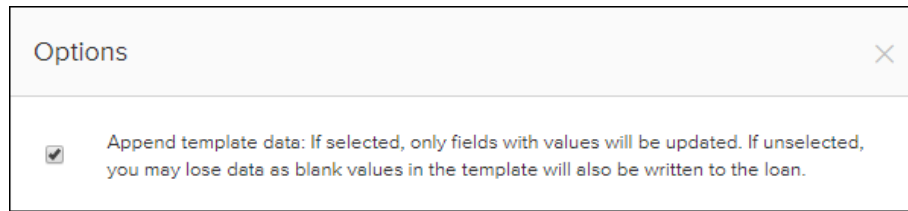
1. From an existing loan, select the ... menu.



2. Select **Apply Loan Templates**, and then select **Apply Loan Template Set**.
3. On the *Select Loan Template Set* window, select the new template that you want to apply.


4. To append the data from that template, and overwrite existing data in those fields, select **Options** and then select the **Append template data** check box.

Note: This option is enabled by default.

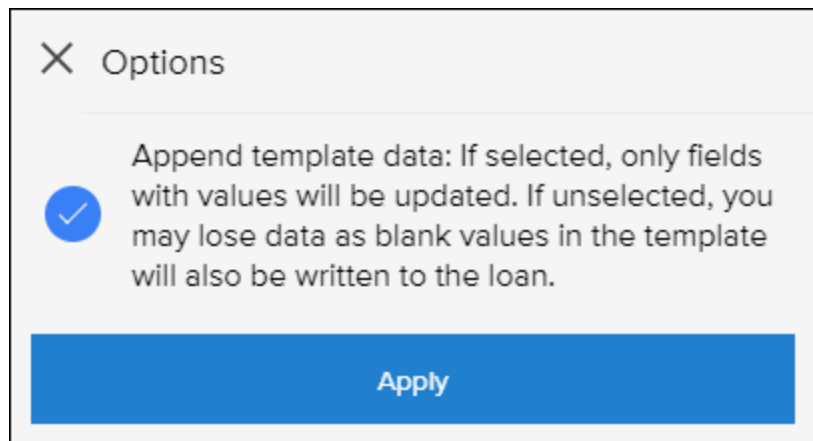


5. Select **Apply**.

To Use The Apply Loan Template Set Option on Mobile

1. From an existing loan, select the  menu and then select **Apply Loan Templates**.
2. On the Apply Loan Templates menu, select **Loan Template Set**.
3. On the *Select Loan Template Set* window, select the new template that you want to apply.
4. To append the data from that template, and overwrite existing data in those fields, select **Options** and then select the **Append template data** check box.

Note: This option is enabled by default.



5. Select **Apply**.

To Use The Apply Closing Cost Template Option on Desktop And Tablet

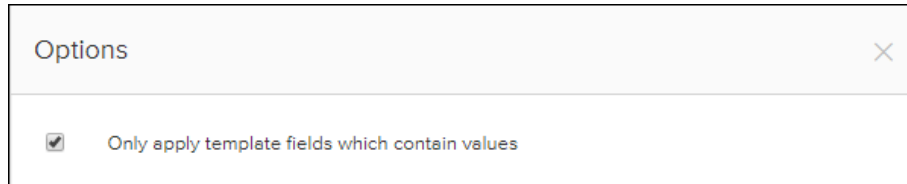
1. From an existing loan, select the ... menu.



2. Select **Apply Loan Templates**, and then select **Apply Closing Cost Template**.


3. On the *Select Closing Cost Template* window, select the new template that you want to apply.
4. To apply only template fields which contain values, select Options and then select the Only apply template fields which contain values check box.

Note: This option is enabled by default.

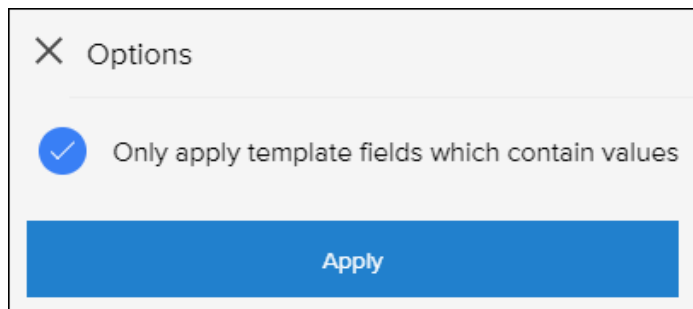


5. Select **Apply**.

To Use The Closing Cost Template Option on Mobile

1. From an existing loan, select the  menu and then select **Apply Loan Templates**.
2. On the Apply Loan Templates menu, select **Closing Cost Template**.
3. On the *Select Closing Cost Template* window, select the new template that you want to apply.
4. To apply only template fields which contain values, select Options and then select the Only apply template fields which contain values check box.

Note: This option is enabled by default.



5. Select **Apply**.

Closing Cost Template Limitation

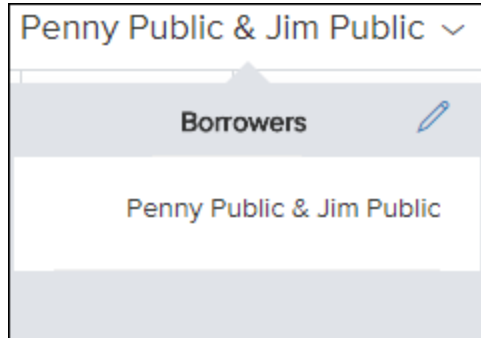
Users can only apply Closing Cost Templates that apply to the 2015 Itemization.

Adding and Removing Borrower Pairs

Encompass LO Connect users can add and remove up to six borrower pairs on a loan file. When you add additional borrower pairs, separate sets of forms are created which enable you to record borrower data for each pair.

To Add a Borrower Pair

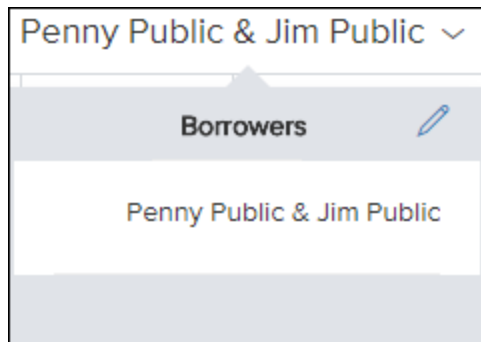
1. Open a loan file in Encompass LO Connect.
2. Select the **borrowers drop-down arrow** to view the borrower pairs.



3. Select the **Pencil** icon to manage borrower pairs.
4. Select **+ New Pair** to add a new borrower pair.
5. Fill in the information for the new borrower or borrowers, and select **Next** to save the borrower pair.
6. Review the changes on the Summary page, and the select **Save**.

To Delete a Borrower Pair

1. Open a loan file in Encompass LO Connect.
2. Select the **borrowers drop-down arrow** to view the borrower pairs.



3. To delete a borrower pair, select the **Trash** icon next to the borrower pair you wish to remove.
4. Select **Next**
5. Review the changes on the Summary page, and the select **Save**.

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After you start a loan, you can use the Apply Loan Template menu to change the loan template set or the closing cost template for the loan.

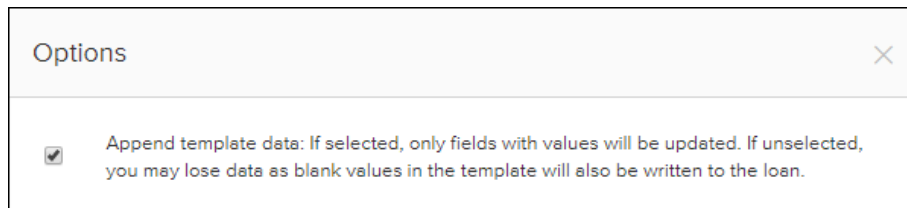
To Use The Apply Loan Template Set Option on Desktop And Tablet

1. From an existing loan, select the ... menu.




2. Select **Apply Loan Templates**, and then select **Apply Loan Template Set**.
3. On the *Select Loan Template Set* window, select the new template that you want to apply.
4. To append the data from that template, and overwrite existing data in those fields, select **Options** and then select the **Append template data** check box.

Note: This option is enabled by default.



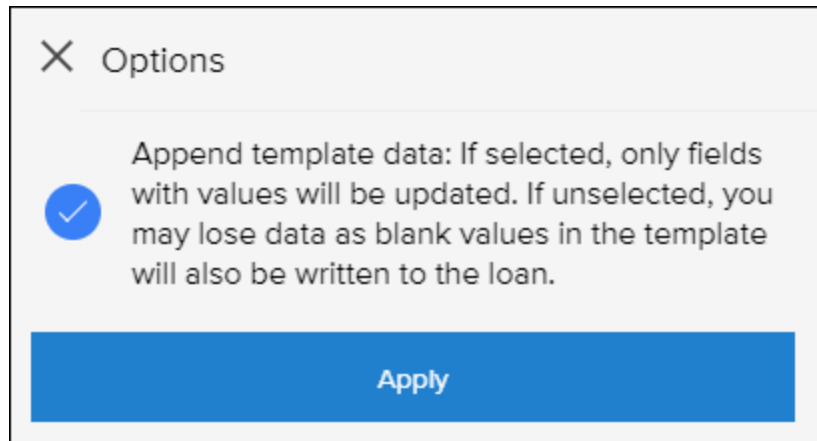
5. Select **Apply**.

To Use The Apply Loan Template Set Option on Mobile

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2. On the Apply Loan Templates menu, select **Loan Template Set**.
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Note: This option is enabled by default.



5. Select **Apply**.

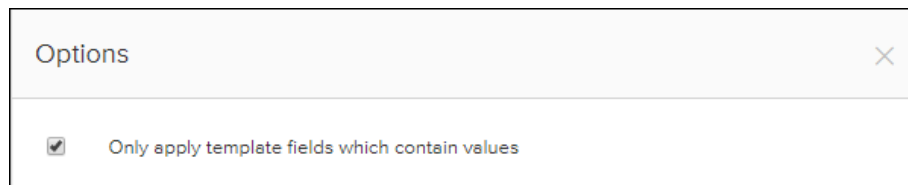
To Use The Apply Closing Cost Template Option on Desktop And Tablet

1. From an existing loan, select the ... menu.




2. Select **Apply Loan Templates**, and then select **Apply Closing Cost Template**.
3. On the *Select Closing Cost Template* window, select the new template that you want to apply.
4. To apply only template fields which contain values, select **Options** and then select the **Only apply template fields which contain values** check box.

Note: This option is enabled by default.



5. Select **Apply**.

To Use The Closing Cost Template Option on Mobile

1. From an existing loan, select the  menu and then select **Apply Loan Templates**.
2. On the **Apply Loan Templates** menu, select **Closing Cost Template**.
3. On the *Select Closing Cost Template* window, select the new template that you want to apply.

4. To apply only template fields which contain values, select Options and then select the Only apply template fields which contain values check box.

Note: This option is enabled by default.



5. Select **Apply**.

Closing Cost Template Limitation

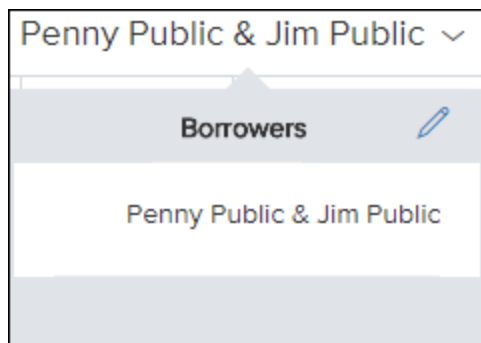
Users can only apply Closing Cost Templates that apply to the 2015 Itemization.

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Encompass LO Connect users can add and remove up to six borrower pairs on a loan file. When you add additional borrower pairs, separate sets of forms are created which enable you to record borrower data for each pair.

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2. Select the **borrowers drop-down arrow** to view the borrower pairs.



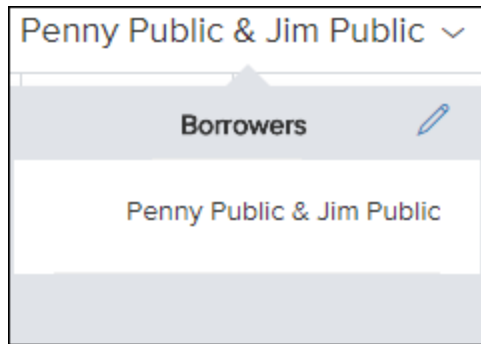
3. Select the **Pencil** icon to manage borrower pairs.
4. Select **+ New Pair** to add a new borrower pair.
5. Fill in the information for the new borrower or borrowers, and select **Next** to save the borrower

pair.

6. Review the changes on the Summary page, and then select **Save**.

To Delete a Borrower Pair

1. Open a loan file in Encompass LO Connect.
2. Select the **borrowers drop-down arrow** to view the borrower pairs.



3. To delete a borrower pair, select the **Trash** icon next to the borrower pair you wish to remove.
4. Select **Next**
5. Review the changes on the Summary page, and the select **Save**.

Subordinate Mortgage Loan Amounts

A Subordinate Mortgage Loan Amounts window serves as a centralized dashboard that provides a comprehensive view of all financing associated with the subject property and easy access to the component subordinate financing fields. The window is accessed by clicking the **Sub. Financing** button on forms such as the Borrower Summary Origination, Borrower Summary Processing, and the Loan Application (2. Mortgage Type, Loan Terms, Property & Title).

The new Subordinate Mortgage Loan Amounts window contains the following sections, which enable users to track subordinate financing data related to the current loan.

- Mortgage and HELOC Liabilities
- Loan linked to current transaction
- New Financing not Linked to Current Transaction
- Total Financing for Subject Property
- Total Ratios for Subject Property

The screenshot shows the 'Subordinate Mortgage Loan Amounts' window. It features a table titled 'Mortgage and HELOC Liabilities' with columns: CREDITOR / COMPANY NAME, LIABILITY TYPE, BALANCE, PAYOFF, PAYMENT, CREDIT LIMIT, CUR. LIEN POS., PROP. LIEN POS., RESUB., PAID OFF, SUBL. PROPERTY, and BANK LIABILITY. Below the table are sections for 'Loan linked to current transaction', 'New Financing not Linked to Current Transaction', 'Total Financing for Subject Property', and 'Total Ratios for Subject Property'.

CREDITOR / COMPANY NAME	LIABILITY TYPE	BALANCE	PAYOFF	PAYMENT	CREDIT LIMIT	CUR. LIEN POS.	PROP. LIEN POS.	RESUB.	PAID OFF	SUBL. PROPERTY	BANK LIABILITY
A Mortgage Company	Mortgage/Loan	150,000.00		800.00		1	1	Y	N	Y	N
Mortgage World	Mortgage/Loan	50,000.00		500.00		2	2	Y	N	Y	N

Mortgage and HELOC Liabilities

This section displays existing mortgages and liabilities associated with the subject property. The columns in the table provide quick access to detailed information from the Liability records. Liabilities display in this section when they have an Account Type of Mortgage or HELOC and when the Subject Property check box is selected in the VOL record.

The screenshot shows the liability details form. The 'Liability Type' dropdown is set to 'Mortgage'. The 'Subject Property' checkbox is checked. Other fields include Company Name, Balance, Monthly Payment, Months Left, Current Lien Position, Proposed Lien Position, and Credit Limit.

Loan Linked to Current Transaction

This section enables a user to view any loans that have been linked to the current transaction in Encompass Smart Client. The section lists the loan's Encompass Loan Number, the Total Loan Amount (Encompass field 2), the Initial Draw (Encompass field 1888) if the loan is a HELOC loan, The Lien Position Type (Encompass field 420) and the Lien Position (Encompass field 4494). These fields are read-only and are populated from the linked loan file.

New Financing Not Linked to Current Transaction

This section enables manual entry of loans that are in process with another lender during the origination of the current loan, including new closed end primary and subordinate mortgage amounts, and new HELOC draw and limit amounts.

- Record first lien mortgages in the New Closed End Primary Mortgage amount (Encompass field 4487). These amounts are included in the Closed End Primary Mortgage amount (Encompass field 427) listed in the Total Financing for Subject Property section. An example of this use case would be a lender who is issuing a simultaneous second to be closed with a first lien from another lender. The other lender's first lien, which is not yet a liability, is documented in New Closed End Primary Mortgage.
- Record second through fourth lien mortgages in the New Closed End Subordinate Mortgage (Encompass field 4488). These amounts are included in the Closed End Subordinate Mortgage amount (Encompass field 428) listed in the Total Financing for Subject Property section. An example of this use case would be a lender who is issuing a first lien with a simultaneous second to be closed from another lender. The other lender's lien, which is not yet a liability, is documented in New Closed End Subordinate Mortgage.
- Record HELOC draws and credit limits in the New HELOC Draw / Credit Limit amounts (Encompass fields 4489 and 4490). The draw amount should be entered in the first box, and the total credit line should be entered in the credit limit box. These amounts are included in the appropriate Total Open End (HELOC) Draw Amount (Encompass field CASASRN.X167) and Total Open End (HELOC) Credit Limit (Encompass field CASASRN.X168) fields in the Total Financing for Subject Property section.

Total Financing for Subject Property

This section includes the following calculated totals for subject property financing:

- Existing Liens Paid Off (Encompass field 26)
- First Mortgage Total (Encompass field 427)
- Closed End Second Mortgage Total (Encompass field 428)
- Total Open End (HELOC) Drawn Amounts (Encompass field CASASRSN.X167)

- Total Open End (HELOC) Credit Limit (Encompass field CASASRSN.X168) - The total of the credit limit from liabilities, the HELOC Credit Limit for loans not linked (field ID 4490), and the loan amount for any Piggyback loans.

Total Ratios for Subject Property

This section displays the total LTV, LTV, and HCLTV ratios for the subject property.

- LTV (Encompass field 353) -With the exception of USDA or refinance loans, the LTV (Loan-To-Value) ratio is calculated by dividing the total loan amount (Encompass field 2) by the purchase price (Encompass field 136) or appraised value (Encompass field 356), whichever is lower. For USDA or refinance loans, the LTV (Loan-To-Value) ratio is calculated by dividing the loan amount by the appraised value (Encompass field 356). For 203(K) loans, the LTV (Loan-To-Value) ratio is representative of the Case LTV. See the FHA 203(K) worksheet for details.
- CLTV (Encompass field 976).
- HCLTV (Encompass field 1540).

Assets and Liabilities

On a desktop or tablet, you can use the Assets and Liabilities page to add assets such as bank accounts, real estate records, stocks and bonds, vehicles, and other assets. You can also add liabilities and view any liabilities returned from a credit report.

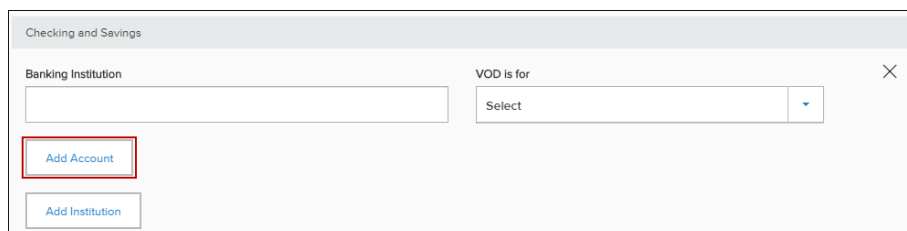
To Add a Checking or Savings Account

1. On the Assets and Liabilities page, select **Add Institution**.



A screenshot of a web interface titled "Checking and Savings". It features a light gray header with the title. Below the header, there is a large, light gray rectangular area. In the bottom-left corner of this area, there is a blue button with the text "Add Institution" in white. The button is highlighted with a red rectangular border.

2. Enter the banking institution name and select which borrower the institution is associated with.
3. Select **Add Account** to add account information to the banking institution.



A screenshot of a web interface titled "Checking and Savings". It shows a form with two input fields. The first field is labeled "Banking Institution" and is empty. The second field is labeled "VOD is for" and contains the text "Select" with a dropdown arrow. Below the "Banking Institution" field, there is a blue button with the text "Add Account" in white, which is highlighted with a red rectangular border. Below the "VOD is for" field, there is another blue button with the text "Add Institution" in white. A close button (X) is located in the top right corner of the form area.

- To add another account select **Add Account**. To delete an account select the minus icon.

- To save your changes, select **Save**.

To Add a Real Estate Record

- On the Assets and Liabilities page, select **Add Real Estate**.

Market value	Amount of Mortgage	Gross Rental Income	Mortgage Payment	Insurance/Tax/Expense	Net Rent
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

- Enter the real estate information.
- To attach a liability to a real estate record select **Attach/Show Liens**.
- The *Import Mortgage From Liability* screen displays. Select a liability to attach to the real estate entry, and then select **OK**.

HOLDERSNAME	UNPAIDBALANCEAMOUNT	MONTHLYPAYMENT.
<input checked="" type="checkbox"/>	Mortgage Company	10

- To add an additional real estate record, select **Add Real Estate**.

6. To remove a real estate record select the X icon.

Schedule of Real Estate Owned

Property is used as Subject property

Address City State Zip

Market Value Mortgage Balance % of Rental

Mortgage Payment Insurance/Tax/Expenses Gross Rental Income Participation %

Property Status Purchase price Date Acquired Net Income/Loss

Market value	Amount of Mortgage	Gross Rental Income	Mortgage Payment	Insurance/Tax/Expense	Net Rent
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

7. To save your changes, select **Save**.

To Add Stocks and Bonds

1. On the Assets and Liabilities page, select **Add Stocks and Bonds**.

Stocks and Bonds

2. Enter the stock or bond information.

3. To add an additional stock or bond record, select **Add Stocks and Bonds**.

4. To remove a stock or bond record, select the - icon.

Stocks and Bonds

Value

5. To save your changes, select **Save**.

To Add a Vehicle

1. On the Assets and Liabilities page, select **Add Vehicle**.



Vehicles Owned

Add Vehicle

2. Enter the vehicle information.
3. To add an additional vehicle, select **Add Vehicle**.
4. To remove a vehicle, select the - icon.



Vehicles Owned

Make and Year

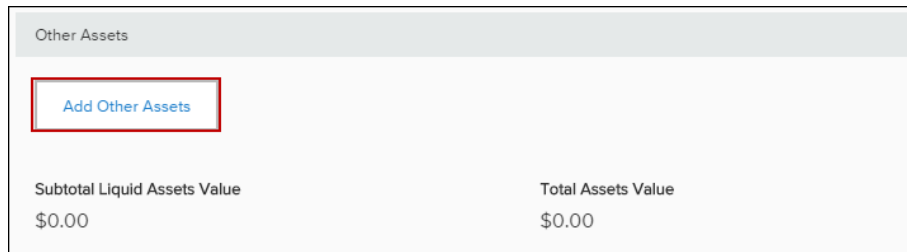
Value

Add Vehicle

5. To save your changes, select **Save**.

To Add Other Assets

1. On the Assets and Liabilities page, select **Add Other Assets**.

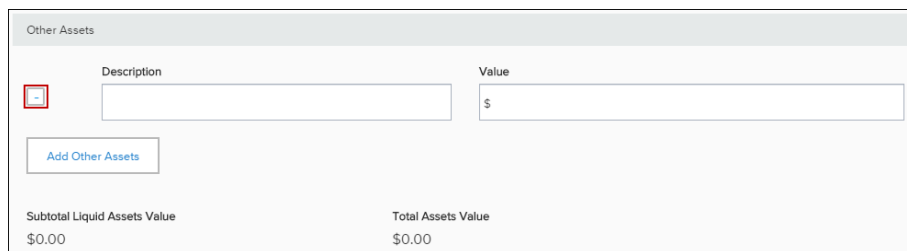


Other Assets

Add Other Assets

Subtotal Liquid Assets Value Total Assets Value
\$0.00 \$0.00

2. Enter the asset information.
3. To add an additional asset, select **Add Other Assets**.
4. To remove an asset, select the - icon.



Other Assets

Description

Value

Add Other Assets

Subtotal Liquid Assets Value Total Assets Value
\$0.00 \$0.00

5. To save your changes, select **Save**.

To Add General Liabilities

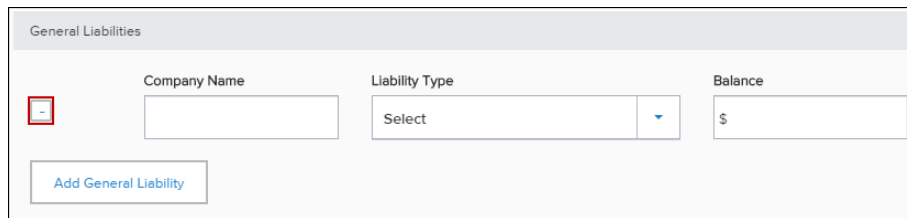
1. On the Assets and Liabilities page, select **Add General Liability**.



General Liabilities

[Add General Liability](#)

2. Enter the liability information.
3. To add an additional asset, select **Add General Liability**.
4. To remove a general liability, select the - icon.



General Liabilities

	Company Name	Liability Type	Balance
<input type="checkbox"/>	<input type="text"/>	Select <input type="button" value="v"/>	\$ <input type="text"/>

[Add General Liability](#)

5. To save your changes, select **Save**.

2018 HMDA Demographic Information

Encompass Loan Officer Connect provides support for the HMDA (Home Mortgage Disclosure Act) reporting changes that are scheduled to take effect in 2018 for the collection of loan data that is required for government monitoring of loan applications.

Encompass Loan Officer Connect enables users to collect the 2018 HMDA data in accordance with Regulation C, 2015 HMDA Rule. Covered financial institutions are required to collect the 2018 HMDA data for loans with a final disposition (originated, declined, withdrawn, closed, purchased, etc.) taken on or after January 1, 2018. Once the Encompass HMDA settings are configured in the Encompass admin settings, Encompass Loan Officer Connect uses those settings to enable Encompass Loan Officer Connect users to provide the required demographic information. For the duration of 2017, user may select which information they choose to submit for government reporting for HMDA. The **Use 2018 DI** check box enables users to modify this section of the 1003 to capture the appropriate data required before submitting an application.



Government Monitoring		
Demographics Information		
<input type="checkbox"/> Print 2003 Application	<input type="checkbox"/> Print 2004 & 2005 Application	<input type="checkbox"/> Print 2006 Application
<input type="checkbox"/> Print 2009 Application	<input checked="" type="checkbox"/> Use 2018 DI	

To View 2018 HMDA Fields

1. From a loan in Encompass Loan Officer Connect, select the **7. Declarations & Government Monitoring** link in the *Loan Application* section of the left menu.
2. Navigate to the *Government Monitoring* section of the page.
3. If the new government monitoring information is not visible, select the **Use 2018 DI** check box.

The following behavior applies to the **Information Not Provided** and **I do not wish to provide this information** check boxes for Ethnicity, Race, and Sex that displays in the Government Monitoring section of the of the Declarations & Government Monitoring page.

- **Face to Face Interviews** - When this method is used to collect HMDA 2018 demographic information, the **Information Not Provided** check box is disabled. Selecting **I do not wish to provide this information** will clear any of the race or ethnicity sub category check boxes in these sections. For example, if the **I do not wish to provide this information** check box was selected in the Ethnicity section, the user could select **Hispanic or Latino** but the **Mexican** check box would be cleared.

- **Telephone, fax, mail, email, or internet interviews** - When the method used to collect HMDA 2018 demographic information is **Telephone Interview, Fax or Mail, or Email or Internet**, both the **Information Not Provided** and **I do not wish to provide this information check boxes are enabled**. Both check boxes can be selected at the same time. Selecting the **Information Not Provided** check box in the Ethnicity, Race, or Sex section will clear all the remaining check boxes and fields in that section, with the exception of the **I do not wish to provide this information** check box.


Custom Input Forms

Encompass LO Connect users are able to access custom input forms that are created by the administrator. Once a custom input form has been created and enabled for Encompass LO Connect users, the form is available in the Forms section of Encompass LO Connect.

To View a Custom Input Form on Desktop or Tablet Device

1. From a loan file, select **Forms** from the menu on the left.
2. Select **Custom Input Forms**.
3. The Custom Input Forms selection expands. Select the custom input form you wish to view.

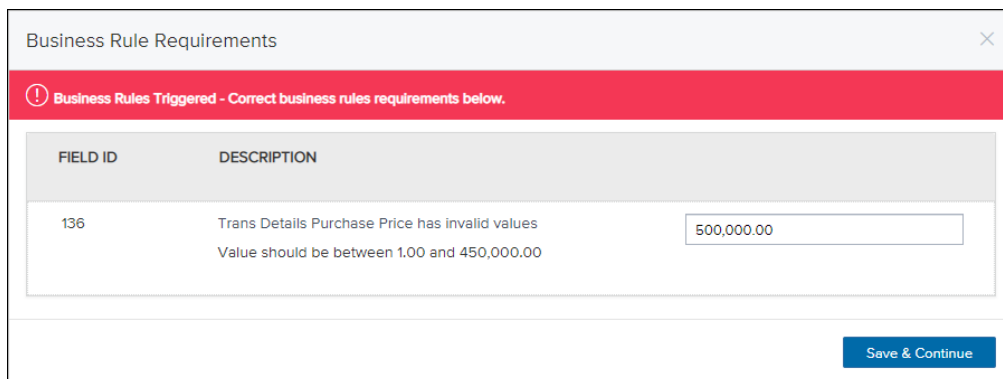
To View a Custom Input Form on a Mobile Device

1. From a loan file, select the **Menu**  icon.
2. Select **Custom Forms**.
3. On the Forms page, select the custom input form you want to view.

Business Rules

Business rules are checked against key loan fields in Encompass LO Connect as you move from field to field. When you enter data into a field that is used in a business rule or in a Dynamic Data Management (DDM) rule, the data is verified against the rules.

If a rule violation is discovered, a new **Warnings**  button displays. Users can select the **Warnings**  button to view the business rules requirements.



The screenshot shows a window titled "Business Rule Requirements" with a close button (X) in the top right corner. Below the title bar is a red banner with a warning icon and the text "Business Rules Triggered - Correct business rules requirements below." Below the banner is a table with two columns: "FIELD ID" and "DESCRIPTION". The table contains one row with the following data:

FIELD ID	DESCRIPTION
136	Trans Details Purchase Price has invalid values Value should be between 1.00 and 450,000.00


To the right of the description, there is an input field containing the value "500,000.00". At the bottom right of the window is a blue button labeled "Save & Continue".

On the Business Rule Requirements window, you can satisfy the business rule conflict and then select **Save & Continue**.

 **Note:** On a mobile device, the **Warnings**  button has a different icon.

Documents




The Documents section provides a central location for Encompass users to view and upload documentation to the loan file.


 **Note:** In order to view documents in Encompass, Document Conversion must be enabled by the administrator in Encompass. For information on how to enable this option, refer to the Document Conversion topic in the Encompass help. If document conversion is not enabled, you can click **View Original** to view the original document in a new tab.

About Unassigned Files and Document Folders

Unassigned File - A file not yet assigned to a document folder. These files are listed in the Unassigned Files section.


File - A *file* is an electronic document sent to you from a borrower or service provider, usually via fax, your service provider's network, the Loan Center, or Encompass Consumer Connect. When you receive a file, you can access it in the Documents section, and then assign it to a document folder. A file can be assigned to only one document folder at a time.


- To add a file, select the  icon, and then select the file to upload. Once the file is uploaded, select the file name to view the file. The file is displayed in a viewer on the right side of the screen. You can also drag and drop a file into a document folder.
- To move a file, or files, select the file(s) by selecting the check box. Once selected, select the  icon, and then indicate the folder to which the file will be moved. When the files are selected, you can also drag and drop the file(s) to the desired location.
- To delete a file, select the check box next to the file name, and then select the  icon. Confirm the deletion by selecting yes at the prompt.

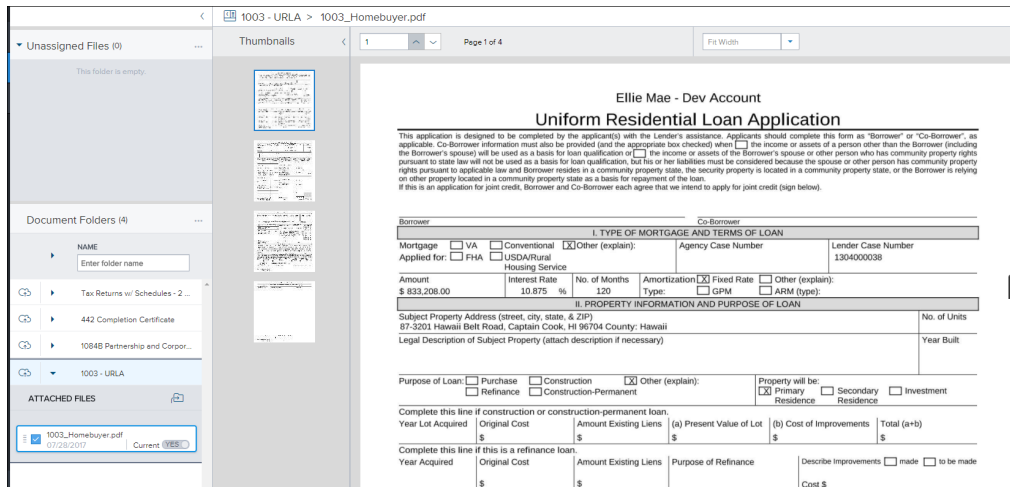
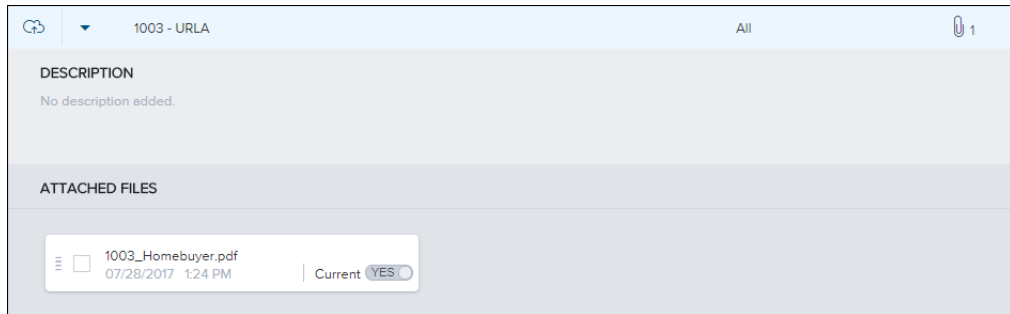
 **Note:** The Encompass Administrator sets access to these options based on your person. To learn more about the eFolder persona settings, refer to the eFolder section of the Persona help topic in the Encompass help.


Document Folders - A document folder is an entry in the Documents section that enables you to view which borrower pair a document is assigned to, how many file attachments are present, if the document folder is associated to a condition, view/add comments, view role access, milestone association for the document folder, and when the document folder was created. When you access a document folder in the Documents section, you can also access a file that has been attached to the document folder. A document folder can have multiple files attached to it.

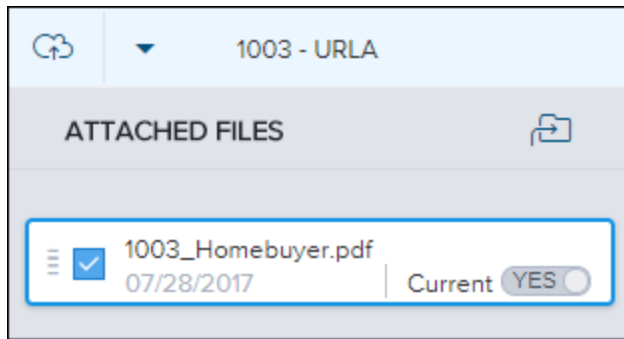
The Document Folders section lists the available document folders that have been added to store files.

- To add a document folder, select the  icon, and then select the borrower or borrower pair associated with the document folder. Select one or more document folders from list to add, and then select **Add**.
- Once added, select the document folder name to expand the folder details.

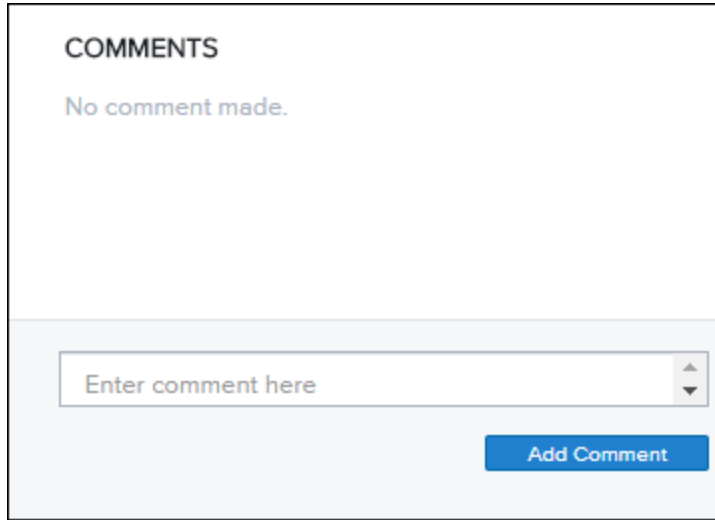
- To attach a file to the document folder, select the  icon next to the document folder's name, and then select the file. The file is then listed in the Attached Files list.
- To view the attached file, select the file name. The file is displayed in a viewing window on the right side of the screen, To close the viewer, select the **X** in the top right corner of the viewer.



- To move a file to a different document folder, select the  icon, and then select the new document folder. (Or select **Unassigned Files** to move the folder to the Unassigned Files list.)



- To add a comment, select the document folder name to expand the folder details, enter your comment in the Comments section, and then select **Add Comment**.




COMMENTS

No comment made.

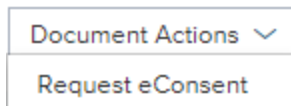
Enter comment here

Add Comment

Customizable Views - Select the  icon to view your grid setting options. Select the check box to display the column or clear the check box to hide the column in the Documents Folders view. To sort the data in the columns, select a column header to display document folders in ascending order based on the information in the column. Continue selecting the column header to toggle between ascending and descending order.

- To apply a search filter, enter a search term in the field above a column that contains the type of information for which you want to search. Or, select an option from the drop-down list to find document folders with characteristics matching your selection.


Document Actions - The **Request eConsent** option is available to enable users to send an eConsent request to borrowers.

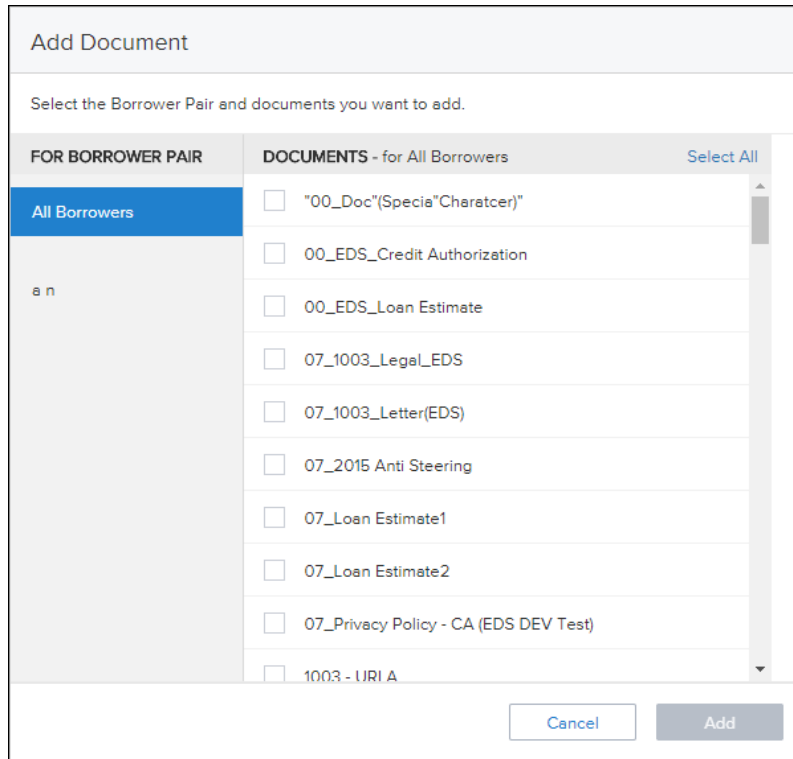


Document Actions ▾


Request eConsent

To Add Documents to a Loan:

1. Select the **Add document**  icon
2. Select the borrower pair that the document is for, and then select a document from the Documents section.



FOR BORROWER PAIR	DOCUMENTS - for All Borrowers
All Borrowers	<input type="checkbox"/> "00_Doc"(SpecialCharacter)
	<input type="checkbox"/> 00_EDS_Credit Authorization
	<input type="checkbox"/> 00_EDS_Loan Estimate
	<input type="checkbox"/> 07_1003_Legal_EDS
	<input type="checkbox"/> 07_1003_Letter(EDS)
	<input type="checkbox"/> 07_2015 Anti Steering
	<input type="checkbox"/> 07_Loan Estimate1
	<input type="checkbox"/> 07_Loan Estimate2
	<input type="checkbox"/> 07_Privacy Policy - CA (EDS DEV Test)
	<input type="checkbox"/> 1003 - URI A

3. Select **Add**.
4. Drag and drop the document file to the document entry in the list, or click the **Upload Files**  button to select a file to attach to the document entry. The file is now included in the document entry.
5. To enter a comment on the document, add the comment in the Comments section and then select **Add Comment**.
6. To indicate that this document is the most current version, toggle the Current option to **Yes**.


Requesting eConsent

Before borrowers can receive loan documents electronically, they must review and accept the disclosure agreement. Encompass LO Connect users can now use the new Request eConsent feature to send borrowers an email with a link to the eDisclosures Agreement form.

There are two ways to send an eConsent request to borrowers in Encompass LO Connect:



- When enough loan information has been collected to require that an eDisclosure package (initial disclosures) be sent to the borrower, an **eConsent Not Yet Received** alert displays in *Alerts & Messages* tab. Select the alert to view the eConsent status or request eConsent.


Field Id	Borrower Name	Description	eConsent Status
3984	Emae eConsent	Borrower 1 eConsent Status	

 **Note:** The Encompass administrator can determine whether this alert triggers based on the **Application Date** (Encompass field 3142) or when the loan file is started.

- On the Documents page, select **Request eConsent** from the Document Actions drop down.

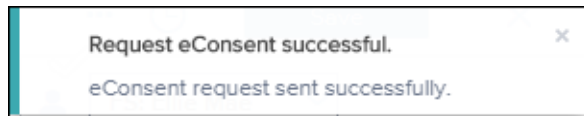
Document Actions ▾
Request eConsent

 On a Mobile device, the Request eConsent option is available from the **Alerts and Messages** page and from the floating **Menu**  on a loan.

 In order to send an eConsent request, a Consumer Connect site must be assigned to the users persona. For more information, see the [Setting Up a New Encompass Consumer Connect Site](#) document.

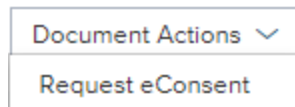
To Send a Request From an Alert on Desktop or Tablet

1. From a loan file, select **Alerts and Messages** from the left menu.
2. Select the **eConsent Not Yet Received** alert.
3. Select **Request eConsent**.
 - To check eConsent Status on a loan, select **eConsent Status**.
4. On the *Request eConsent* page, select the borrower you wish to send a request to.
5. Enter an authentication code between four and 10 digits in the Authentication Code field.
6. In the Email section, select a template from the **Subject** field. You can edit the **Subject** after selecting a template.
 - You can edit the contents of the email in the rich text editor below the **Subject** field.
7. Select **Request** to send the eConsent request. A confirmation message displays when the request has been successfully sent.

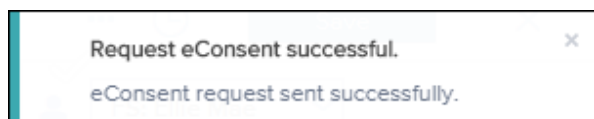


To Send a Request From the Documents Page on Desktop or Tablet

1. From a loan file, select **Documents** from the left menu.
2. Select **Document Actions**, and then select **Request eConsent**.

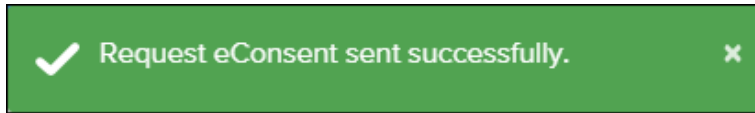


3. On the *Request eConsent* page, select the borrower you wish to send a request to.
4. Enter an authentication code between four and 10 digits in the Authentication Code field.
5. In the Email section, select a template from the **Subject** field. You can edit the **Subject** after selecting a template.
 - You can edit the contents of the email in the rich text editor below the Subject field.
6. Select **Request** to send the eConsent request. A confirmation message displays when the request has been successfully sent.




To Send a Request From an Alert on Mobile

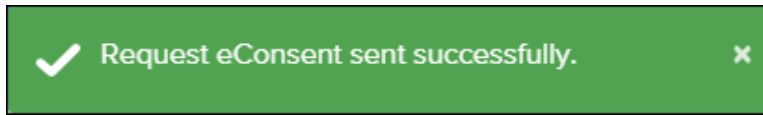
1. From a loan file, select **Alerts and Messages**.
2. Select the **eConsent Not Yet Received** alert.
3. Select **Request eConsent**.
 - To check eConsent Status on a loan, select **eConsent Status**. You can request eConsent from the eConsent Status page by selecting **Request eConsent**.
4. On the *Request eConsent* page, select the borrower you wish to send a request to.
5. Enter an authentication code between four and 10 digits in the Authentication Code field and then select **NEXT Compose Message**.
6. In the Email section, select a template from the **Subject** field. You can edit the **Subject** after selecting a template.
7. Select the **Personalized message** field to enter a short message to the recipient(s), if needed. This message will be delivered as one line of text.
8. Select **Request** to send the eConsent request. A confirmation message displays when the request has been successfully sent.



To Send a Request From the Loan Summary on Mobile


1. From the Loan Summary page, select the floating **Menu** , and then select **Request eConsent**.
2. On the *Request eConsent* page, select the borrower you wish to send a request to.
3. Enter an authentication code between four and 10 digits in the Authentication Code field and then select **NEXT Compose Message**.
4. In the Email section, select a template from the **Subject** field. You can edit the **Subject** after selecting a template.
5. Select the **Personalized message** field to enter a short message to the recipient(s), if needed. This message will be delivered as one line of text.

6. Select **Request** to send the eConsent request. A confirmation message displays when the request has been successfully sent.



Using Services

The **Services Landing Page** is the central location for all current and future services in Encompass LO Connect for Desktop and Tablet views. Encompass LO Connect users are able to order credit, automated underwriting, and product and pricing from this page. The **Services Landing Page** offers information about ordered services on cards that are accessible without having to move to a new page.

 **The Appraisal card, while displayed, is not active with this initial launch. This service will be available in a future update.**

To Access the Services Landing Page

1. From a loan, select **Services**.
2. To order a service, select the **Order** button on the service card.




Current Loan Data Tab


The Current Loan Data tab displays data that comes from fields on the loan. For example, the Credit service card displays the credit scores for Experian, TransUnion, Equifax, and the Middle FICO Score if they are available. By default, if a user launches the Services landing page and no orders are recorded for a service, the Current Loan Data tab displays.

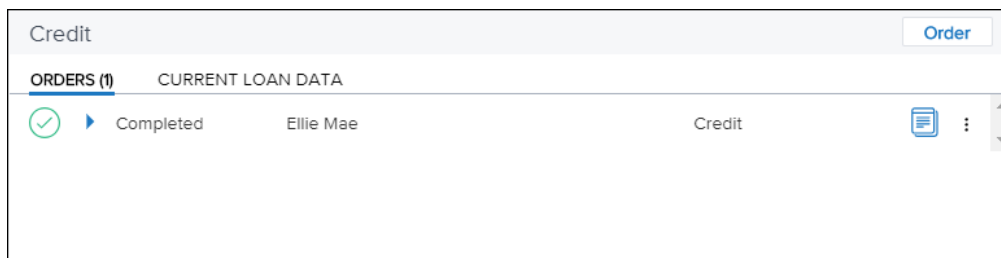
Credit				Order
ORDERS (0)	CURRENT LOAN DATA			
Note: This data comes from Encompass Loan Fields				
Andy				
Experian	TransUnion	Equifax	Middle FICO Score	
-	-	-	-	

If a user launches the Services landing page and there are orders for a service category, the Orders tab displays.

Orders Tab

The Orders tab displays information about any orders that are pending or processed. If documents are returned from the vendor, the user can select the **Document**  icon. The user can also select the **Menu**  icon to view additional actions. For example, on the Credit service card the user can select the **Menu**  icon and view details of the order and import liabilities from the report.

 **Note:** When there are multiple credit or AUS orders, all orders will provide the ability to view the document returned from the vendor, but only the most recent orders provide the ability to view report details and, for credit, import liabilities.



Credit Report


As with Encompass, you can order credit reports from a network of services providers without leaving Encompass LO Connect. Credit reports are saved to the Encompass eFolder and are accessible from the Encompass Desktop program.

If a credit report was previously ordered on a loan file, the credit report is accessible by selecting the **Credit Report** button.

To Order Credit From Desktop and Tablet View

1. From the Loan file, select **Services** from the left menu and then select **Order** on the Credit service card.
 - From the **Assets and Liabilities** page, select **Order Credit Report** in the General Liabilities section.
2. Select your credit provider, and then select **Continue**.
3. Enter your credit credentials, and then select the borrower or borrower pair to indicate who the credit report order is for.
4. Fill out the Credit Authorization section, and then select **Finish** at the bottom of the page.
 - If you have more than one borrower pair, repeat this step for each borrower pair.
5. Select **Import Liabilities** to import the liabilities from the credit report.
6. Either select the liabilities you want to import and select **Import Selected**, or select **Import All** to import all liabilities.

To Order Credit From Mobile View

1. From the Loan file, select the **Menu**  and then select **Services**.
2. Select **Credit Report**, and then select Order Credit.
3. Select your credit provider and enter your credit credentials.
4. Select the borrower or borrower pair to indicate who the credit report order is for and then select **Next**.
5. Fill out the Credit Authorization section, and then select **Finish** at the bottom of the page.
6. Select **Import Liabilities** to import the liabilities from the credit report.
7. Either select the liabilities you want to import and select **Import Selected**, or select **Import All** to import all liabilities.

Order Automated Underwriting

After completing the 1003 in Encompass Loan Officer (LO) Connect, you can submit your loan for automated underwriting through Fannie Mae Desktop Underwriting (DU) or Freddie Mac Loan Product Advisor (LPA). You can order credit directly from the automated underwriting request if you have not ordered credit first.

To Order an Underwriting Report From Fannie Mae DU:

1. Open a loan file from the Pipeline.
2. In the navigation menu on the left, select **Services**.
3. On the Automated Underwriting System card, select **Order**.
4. In the provider field, select **Fannie Mae DU** and then select **Continue**.
 - If you have ordered credit, the credit information is pre-populated.
5. Select a **Credit Provider** from the drop-down list, and then enter the log in credentials provided to you by the provider.
 - Select the **Save Login Information** check box to auto-populate these log in credentials for future orders.

- When finished, select **Next**.

CHOOSE BORROWERS FIRST PAIR

Choose Provider

Credit Provider
Credit Plus

User Name Password
.....

Save Login Information

Borrower Pairs

Borrowers With Credit Ordered Borrowers With No Credit Record

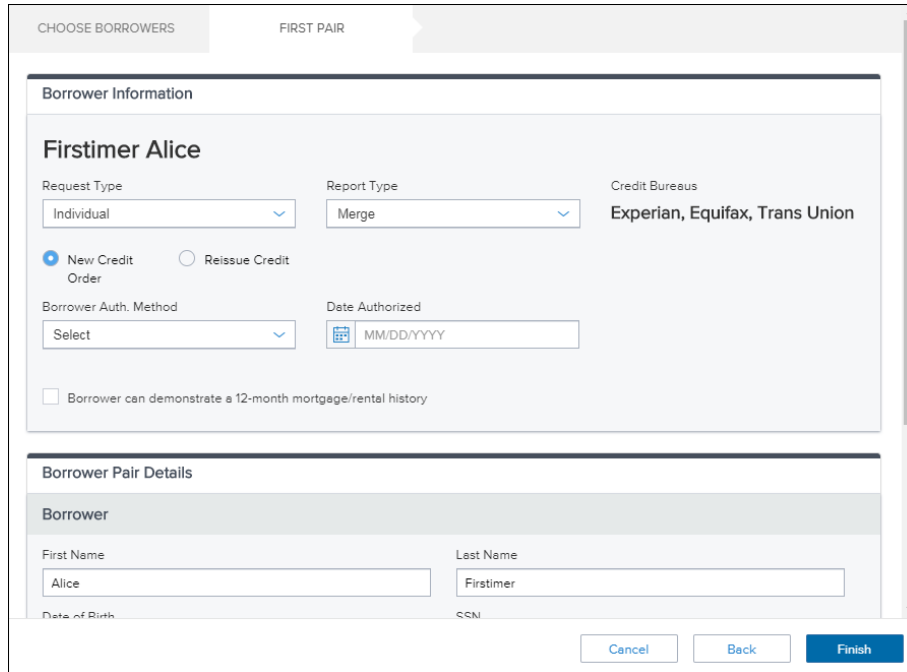
Firstimer Alice

Cancel Back Next

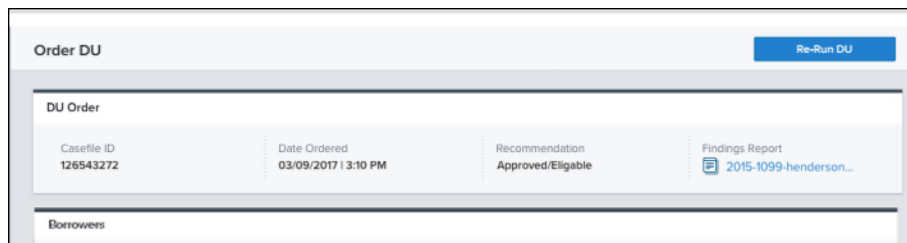
- The Request Type and Report Type fields are populated automatically based on the loan and borrower information. Select the fields to select different options as needed.
- Select **New Credit Order** if you are ordering credit for the first time or select **Reissue Credit** if you have ordered credit previously.

9. Enter the required data in the remaining fields and then select **Finish**.

 You can order and re-order DU for up to six borrower pairs.



10. Once the submission is complete, the DU order details are provided.
- Select the returned Findings Report to view the report details. Note that the report is uploaded to the Documents screen and can be viewed from there. For increased security, the report cannot be viewed on phones and tablets and can only be viewed when running Encompass Loan Officer Connect in Desktop mode.
 - Select **Re-Run DU** to submit to DU again.



To Order an Underwriting Report From Freddie Mac LPA:

1. From a loan, select **Services**.
2. On the Automated Underwriting System card, select **Order**.
3. In the provider field, select **Freddie Mac's Loan Product Advisor System to System** and then select **Continue**.

4. If you have not previously ordered credit, select a credit provider and then select **Next**.
 - If you are ordering credit, fill out the credit details and then select **Finish**. When the credit report is returned, select **Submit to LPA** again.
5. Review the information on the *Order LPA* page. If you are performing a resubmission, enter the **LPA Key Number** and **Loan Product Advisor ID**.
6. Select **Next**.
 - If you are missing any required fields for LPA, enter them on the *Freddie Mac LPA Validation Issues* window and select **Save & Continue**.

Freddie Mac LPA Validation Issues
✕

Missing Data - You may continue with the ordering process or complete the fields listed below.

LPA Validation

TYPE	FIELD ID	DESCRIPTION	
Warning	16	Subject Property # Units	<input type="text"/>
Warning	356	Subject Property Appraised Value	<input type="text"/>
Warning	1811	Subject Property Occupancy Status	<input type="text" value="Select"/>
Warning	CASASRN.X107	Freddie Mac Lender Processing Point	<input type="text" value="Select"/>
Warning	CASASRN.X14	Freddie Mac Lender Property Type	<input type="text" value="Select"/>
Warning	601	Subject Property Building Status	<input type="text" value="Select"/>
Warning	119	Expenses Present Rent	<input type="text"/>

- When the request is complete, the Freddie Mac LPA findings are returned to Encompass Loan Officer Connect on the Freddie Mac Loan Product Advisor page. To view the findings report select the **Full Feedback** link.

Freddie Mac Loan Product Advisor Submit to LPA

LPA Order

LPA Key# A0056774	Date Ordered 4/24/18 1:50 PM	Recommendation Caution	Findings Report FullFeedback
LPA Loan ID L229439	Transaction ID T328909	Process Status N/A	Evaluation Status Complete

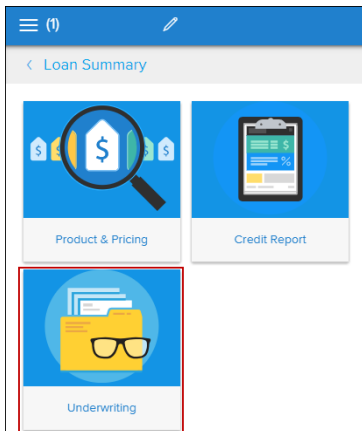
Borrowers

Penny Public [Import Liabilities](#) [View Credit Report](#)

Middle FICO for Decision Making 650	Credit Provider Factual Data Credit	Reference Number 4FANNBX99990006	Order Date 4/24/18 1:33 PM
Middle FICO for Pair 650	Experian/FICO Public Penny 650	Equifax/BEACON Public Penny 670	Transunion/Empirica Public Penny 640

[Liabilities](#)

- ! To order credit for a loan in the mobile view of Encompass LO Connect, select the **Menu** icon, select **Services**, and then select **Underwriting**.



Product and Pricing


In Encompass LO Connect, you can use Product & Pricing to search for loan programs and pricing information. Encompass LO Connect uses the Encompass Product and Pricing Service (EPPS) or Optimal Blue to return rate lock information into the related rate lock fields in the Encompass loan file. The Encompass administrator will determine which product and pricing vendor is used by Encompass Loan Officer Connect.


To Search Product and Pricing with EPPS:

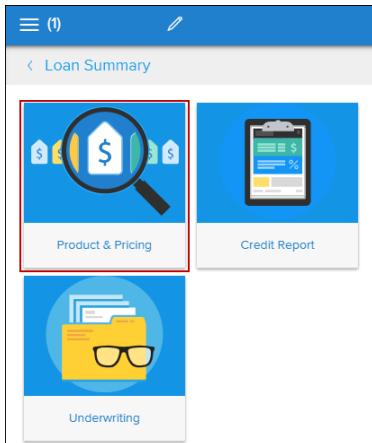
1. From the a loan file, select **Services** and then select **Order** on the Product and Pricing service card.
2. Enter your Encompass Product & Pricing Service credential, and then select **Log In**.
3. Verify the loan information, fill out all required fields, and then select **Search**.
Note: Required fields are indicated by a red asterisk ().*
4. Once the Product & Pricing results are returned, select the Grey Arrow to view the details of a specific program.
5. Select a program entry to view the details of a specific program.
6. To select a specific loan program, select the **Save to loan** to save the program to the loan or **Request Lock** to submit a lock request with this loan program information.
7. On the Loan Program screen, select **Lock Request** to submit a lock request.
8. The lock status changes to *Lock Requested*.
9. Select **Loan Details** to return to the Loan Details page.

To Search Product and Pricing With Optimal Blue

Once Optimal Blue has been set up in the Encompass Admin portal, Encompass Loan Officer Connect users can search for loan programs through Optimal Blue.

1. From the Loan Summary screen in Encompass Loan Officer Connect, select the **Services** link on the left menu and then select **Order** on the Product and Pricing service card.
2. Enter your Optimal Blue credentials, if necessary, and select **Log In**.
3. Fill out any missing loan information, and then select **Search**.
4. The Optimal Blue product search page will display. Review the information and select **Submit**.
5. The product and pricing search results will display. To view details of an eligible product, select the name of the product or select Show in the detail column.
6. After reviewing a product, select the Blue Lock  icon to select the product for this loan.
7. On the Lock Form, review the product information and select **Update Encompass** to save the details back to the loan or select **Request Lock** to submit a lock request for this program.

- ! To search product and pricing for a loan in the mobile view of Encompass LO Connect, select the **Menu**  icon, select **Services**, and then select **Product & Pricing**.



Tools

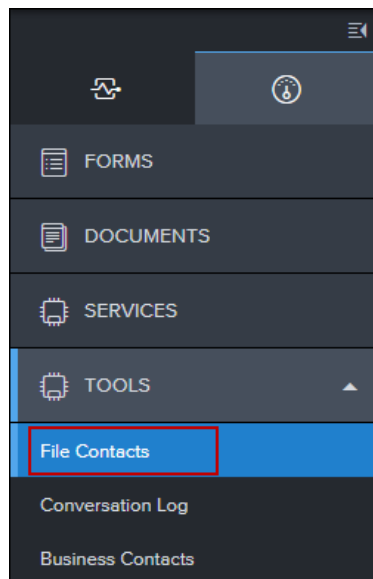
The Tools section enables users to access contacts associated with the loan file as well as manage the conversation log

File Contacts

The File Contacts tool contains the contacts and service providers associated with a loan. The tool provides a convenient means of viewing and maintaining all the file contacts for a loan from one location. The File Contacts tool is available for the Encompass LO Connect desktop and tablet view.

To View File Contacts:

1. From a loan, select **Tools**.
2. Select **File Contacts**.



There are several ways that file contacts are added to a loan.

- Business Contacts - You can select the **Address Book** icon from the File Contacts tool to select existing business contacts to add to the file contacts for a loan.
- Automatic Entry - File contacts such as borrowers, co-borrowers, and roles are automatically added to the File Contacts tool during the processing of a loan.
- Manual Entry - You can enter file contact information in the File Contacts tool. Manually entered contacts are specific to the loan you are working on. They are not automatically added to your business contacts.

To Add File Contacts Using the Address Book:

1. Open the **File Contacts** tool and select a category from the list. For example, Appraiser.
2. Once the category expands, select the **Address Book** icon in the Company Name field.
 - The Business Contacts window opens and displays business contacts associated with the selected contact category. In this example, the window displays a list of appraisers.
3. Select a contact from the list and select **Save**.
 - The contact information is added to the File Contacts list.
4. As needed, make changes or additions to the data copied from your business contacts. These changes will not affect the source information in the business contacts.

To Add or Update a File Contact Manually:

1. Open the File Contacts tool and select a category from the list.
2. Once the category expands, add or update the contact information.
 - The new information is added to the loan and overrides any previously-entered data. For example, if you change the borrower's home phone number, the number is changed wherever it occurs in the loan.
3. Once your changes are complete, select **Save**.

CATEGORY/ROLE	DISC ON CD	COMPANY	NAME
Select	Enter Disc. on CD	Select	Enter name
▶ Role - Accounting			
▶ Lender			
▶ Appraiser		Home Appraisal	
▶ Escrow Company			?
▶ Title Insurance Company			
▶ Buyer's Attorney			
▶ Seller's Attorney			
▶ Buyer's Agent			
▶ Seller's Agent			
▶ Seller 1			
▶ Seller 2			
▶ Seller 3			
▶ Seller 4			

! Note that in the Mobile view, only those contacts within the loan with a first and last name, and at least a phone number or an email address entered in the File Contacts tool in Encompass LO Connect, are displayed on the contacts cards in the Loan Summary.

Non-Borrowing Owners

To adhere to KBYO2 guidelines, Encompass Loan Officer Connect has added support for non-borrowing owners (for example, title-only spouses). To support non-borrowing owners, the File Contacts tool has been updated to provide an Add NBO button and a Delete icon to enable users to add (and delete if necessary) a non-borrowing owner file contact. When you select the Add NBO button, a blank non-borrowing owner contact is added to the end of the File Contacts list. For each non-borrowing owner contact that is added, you can enter their name, mailing address, phone numbers, email address, and date of birth. The Vesting Type drop-down list provided in the non-borrowing owner contact (Encompass field ID NBOC0109) lists the following options to define the Vesting Type used for the non-borrowing owner on vesting forms:

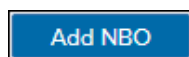
- Title Only
- Title Only Trustee
- Title Only Settlor Trustee

Creating a non-borrowing owner file contact automatically populates vesting information for the contact on the **Borrower Summary - Vesting** input form in Encompass and places the non-borrowing owner in the correct workflow when generating disclosures and closing documents so that they are automatically set up to be sent to the non-borrowing owner file contact.

 This feature is only available for Desktop and Tablet users.

To Add a Non-Borrowing Owner Contact


1. From a loan, select **Tools**.
2. Select **File Contacts**.
3. Select the **Add NBO** button located in the top right corner of the *File Contacts* tool.

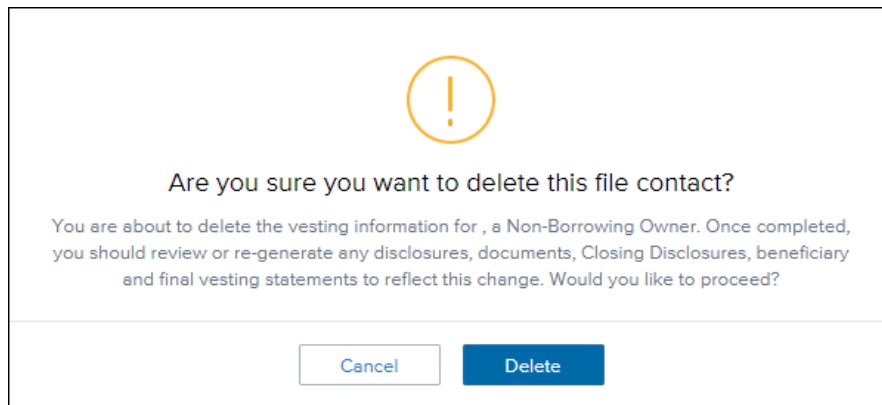


4. Enter the contact details, and then select **Save**.

To Delete a Non-Borrowing Owner Contact

1. From a loan, select **Tools**.
2. Select **File Contacts**.
3. Select a non-borrowing owner that you want to remove.

4. Select the **Delete**  icon to remove the non-borrowing owner.
5. On the confirmation message, select **Delete**.

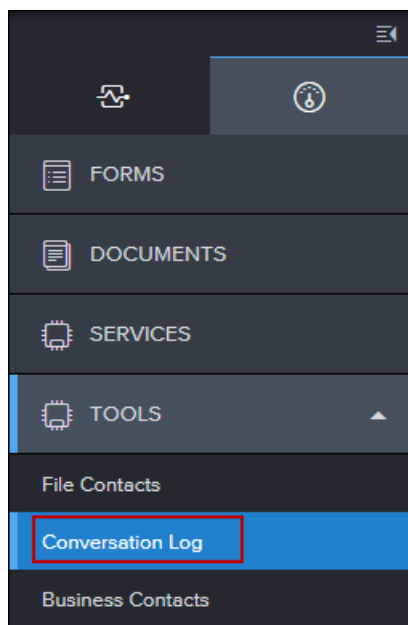


Conversation Log

Use the Conversation Log to track interactions with the borrower, service providers, and other contacts related to the loan. You can also send alerts to other loan team members to request follow-up actions. The Conversation Log is available in Encompass LO Connect for the desktop and tablet view.

To Create a Conversation Log Entry:

1. From a loan, select **Tools**.
2. Select **Conversation Log**, and then select the **+New** button.



3. On the Conversation Log entry, add or change the Name and Company with whom the conversation took place, or select the Address Book icon to select a name from the file contacts for the loan.
4. In the Comments section, type information related to the conversation.
5. Use the **Show in Loan Log** toggle to indicate whether or not to include this entry in the loan log.
6. To request follow-up by a loan team member, in the Follow Up section, select a role in the **Alert** field, and then set the due date.
 - A separate follow-up entry (with red text) is created in the Log.
 - The alert displays on the selected loan team member's Pipeline.
7. Once you are finished, select **Save**.

To Edit a Conversation Log Entry:

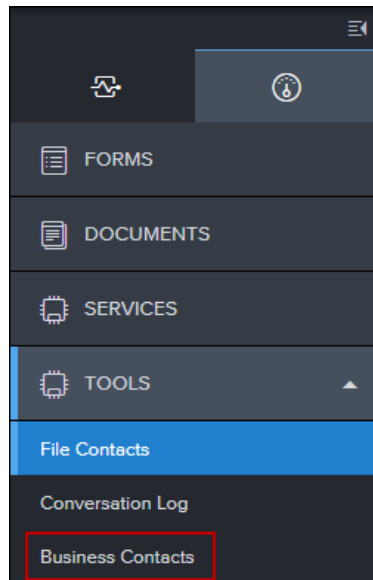
1. Select the **Conversation Entry** in the Conversation Log.
2. The Conversation Log expands, enabling you to edit the log entry. Once you are finished, select **Save**.

Business Contacts

Use the Business Contacts tool to search for, add, edit, and delete business contacts. The Business Contacts tool is available in the Encompass LO Connect desktop and tablet view.

To Search for a Business Contact:

1. From a loan, select **Tools**.
2. Select **Business Contacts**.



3. At the top of the Business Contacts window, select a category and type all or part of your search term in one or more column fields (such as Company Name or First Name). You may also select a state from the State drop-down list to filter the contacts based on the state in which the provider does business.
 - To display all business contacts, select the **Clear** link.

To Add a Business Contact:

1. From a loan, select **Tools**.
2. Select **Business Contacts**.
3. On the Business Contacts window, select the **Create New** button.
 - You can select an existing Business Contact, and then select the **Copy** icon.
4. In the Contact Details section fill out the contact details for the new business contact, and then select **Save**.

To Edit a Business Contact:

1. From the **Business Contacts** tool, search for and select a contact.
2. Change values in the Contact Details area as required.
3. Select **Save** to save your changes.

To Delete a Business Contact:

1. Select a contact, and then select the **Delete** icon.
2. On the confirmation window, select **Yes** to delete the contact.


CATEGORY	COMPANY NAME	FIRST NAME	LAST NAME	WORK PHONE
Select	Enter Company Na...	Enter First Name	Enter Last Name	Enter Work Phone
Builder	Ellie Mae	Ellie	Mae	
Appraiser	AAA Appraiser			

Custom Tools

To Access a Custom Tool From a Desktop or Tablet View

1. From Encompass LO Connect, select a loan.
2. From the left **Menu**, select **Tools** and then select **Custom Tools**.
3. Select a custom tool.

To Access a Custom Tool From a Mobile View

1. From Encompass LO Connect, select a loan.
2. Select the **Menu** , and then select Custom Tools.
3. Select a custom tool.

Scenario Comparison Tools

The Scenario Comparison Tools feature can be used with prospective borrowers to compare the rates and payments of up to 10 loan programs related to the requested criteria. The Scenario Comparison Tools is available when using both the Encompass Product and Pricing and Optimal Blue pricing engines for Encompass LO Connect. For information on creating a new Service Setup for Optimal Blue, view the Service Management section of this guide.

Opportunities Dashboard

When a user selects an opportunity from the Opportunities page, the dashboard displays. The dashboard contains information about the scenario, enabling the user to review the opportunity details at a glance.

The Opportunity Dashboard groups information in several sections and provides quick actions to evaluate and adjust scenarios.

Personal Info

The Personal Info section displays the following:

- Primary borrower's email address
- Primary borrower's mobile phone number
- Credit Score

PERSONAL INFO	
Mobile Phone	Credit Score
(925)555-5555	750
Email	
ellie.mae@elliemae.com	

Property Info

The Property Info section displays the following:

- Property Address
- Loan Purpose
- Purchase Price
- Down Payment
- Loan Amount
- Property Value

PROPERTY INFO		
Address 123 fake street Pleasanton, CA 94566	Loan Purpose Purchase	Purchase Price \$200,000
Down Payment 25.00% \$50,000.00	Loan Amount \$150,000	Property Value \$200,000

Loan Info

The Loan Info section displays the following:

- Lien Position Type
- Occupancy Type
- Property Type

LOAN INFO		
Lien Position Type First	Occupancy Type Primary	Property Type Detached

Editing and Deleting an Opportunity

Users can edit or delete an opportunity from the Opportunity dashboard. To edit the opportunity, select the **Edit**  icon. To delete the opportunity, select the **Delete**  icon.

Additional Actions

The right panel on the Opportunity Dashboard provides additional actions for the user to interact with the scenario.

Add New Scenarios - Select the **Add New Scenarios** button to return to the Product and Pricing results page and add new scenarios to the opportunity.

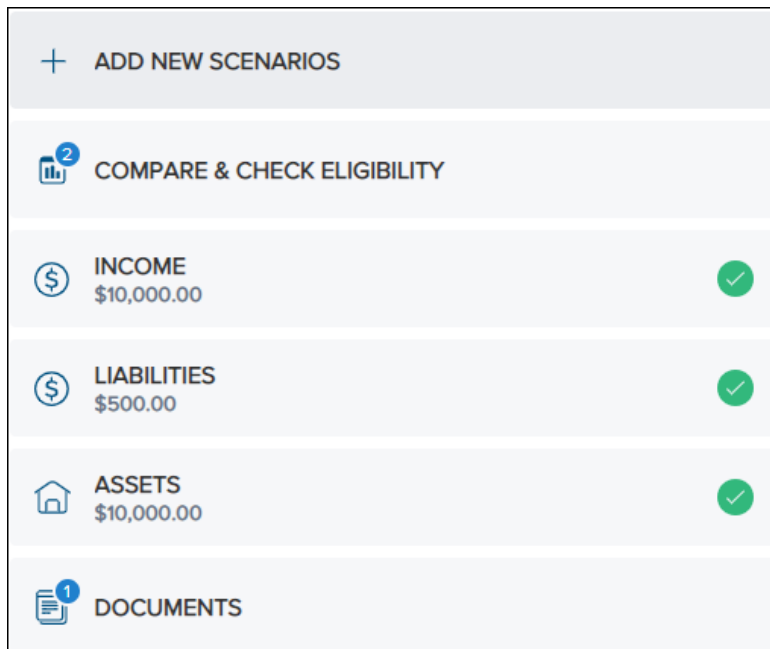
Compare & Check Eligibility - This action displays the number of scenarios attached to the opportunity. Select the **Compare & Check Eligibility** button to open the *Scenario Comparison* page.

Income - This action opens the *Borrower Monthly Income* window which enables the user to enter the borrower's income information to determine eligibility. A green check mark indicates that the income information has been entered.

Liabilities - This action opens the *Monthly Liabilities* window which enables the user to enter the borrower's monthly liability information to determine eligibility. A green check mark indicates that the income information has been entered.

Assets - This action opens the *Assets* window which enables the user to enter the borrower's cash deposits, bank accounts, and stocks and bonds information to determine eligibility.

Documents - The documents action displays the number of letters sent for this opportunity. Select the **Documents** button to view the letters associated with this opportunity.




Adding an Opportunity

To Add a Scenario Comparison Tools Opportunity From the Desktop and Tablet View

1. After logging into Encompass LO Connect, select the **Opportunities** tab.
2. Select the **+ New Opportunity** button to add a new loan scenario comparison opportunity.

+ New Opportunity

3. On the Create Opportunity window, enter the borrower's personal info, and then select **Property Info**.
4. Enter the proposed property information, and then select **Loan Info**.
5. Enter the proposed loan information on the Loan Info page, and then select **Show Scenarios**.

 **Note:** If additional information is required for Optimal Blue pricing, an *Additional Info* link is available in place of the *Show Scenarios* link. Select **Additional Info**, enter the information required, and then select **Show Scenarios**.

6. On the Scenarios page, select the loan scenarios you want to compare, and then select **Add**.
 - You can select up to 10 loan scenarios to compare.

The screenshot shows a web interface for loan scenarios. At the top, there's a breadcrumb 'Opportunities' and a title 'Scenarios' with a timestamp '10/5/2018 11:04 am' and a subtitle 'Choose scenarios for comparison'. There are two filter buttons: 'Conventional' and '30 Year Fixed'. Below is a table with the following data:

DESCRIPTION	MONTHLY	RATE	FEES
30 Year Fixed			
<input type="checkbox"/> CONV 30 Year Fixed -5.192 Points • US Bank FNMA Conforming Fixed 30	\$738.00	4.250%	\$7,788.00
<input checked="" type="checkbox"/> CONV 30 Year Fixed -5.192 Points • US Bank FHLMC Conforming Fixed 30	\$738.00	4.250%	\$7,788.00
<input checked="" type="checkbox"/> CONV 30 Year Fixed -3.697 Points • Chase FNMA Fixed 30	\$738.00	4.250%	\$5,545.50
<input checked="" type="checkbox"/> CONV 30 Year Fixed -7.495 Points • Wells Fargo FNMA Cont Fixed 30	\$738.00	4.250%	\$11,242.50
<input type="checkbox"/> CONV 30 Year Fixed -4.473 Points • US Bank FNMA Conforming Fixed 30	\$749.00	4.375%	\$6,709.50
<input type="checkbox"/> CONV 30 Year Fixed			

At the bottom right of the table, it says '3 Scenario(s) Selected' and a blue 'Compare' button.

7. To email all of the scenarios to the potential borrower, select the **Menu** in the top right corner and select **Email All Scenarios**.
 - To email an individual scenario to the potential borrower, select the **Menu** in the top right corner of the scenario card and then select **Email this Scenario**.
8. To update a scenario with mortgage insurance information, select **Edit Details**.
 - After entering in the mortgage insurance details, select **Update Scenario** to update the loan scenario.
9. To create a loan from a scenario, select **Create Loan**.

You can also email a scenario, create a loan, edit a scenario, or remove a scenario from the comparison by selecting the **Menu** on a scenario.

CONV 30 Year Fixed
-5.192 Points • US Bank FHLMC Conforming Fixed 30 • 2:45 pm 10/16/2018

Rate	APR
4.250%	4.704%

Monthly Payment
Down Payment 77.78%

MONTHLY \$491.94

- Fees
- Taxes
- Insurance

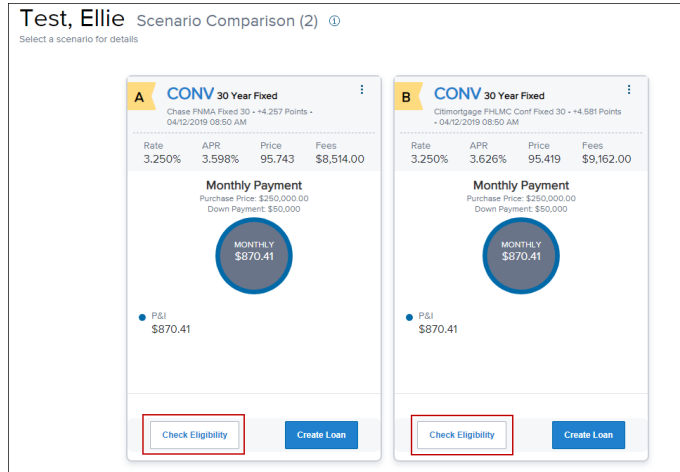
[Edit Details](#) [Create Loan](#)

Check Borrower Eligibility

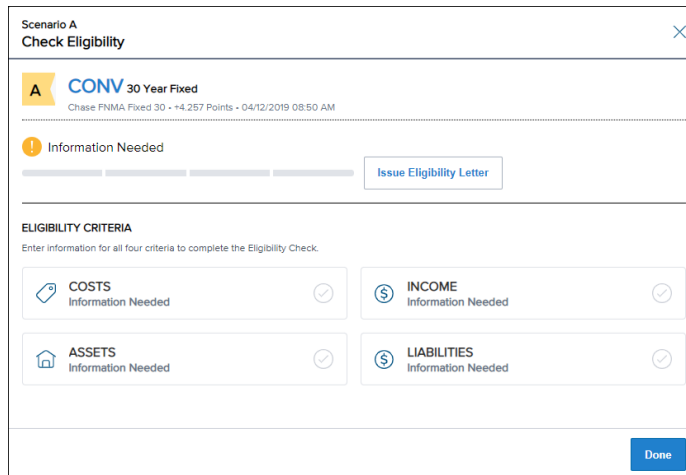
Encompass LO Connect Users can check a borrower's eligibility for a specific loan scenario. When a user has selected one or more scenarios and is on the Scenario Comparison page, they can select the **Check Eligibility** button to determine if the borrower is eligible for the scenario. The user can then provide additional information about the borrower which is then used to check the borrower's eligibility based on the Affordability settings that the administrator has defined.

To Check Eligibility on a Scenario for Desktop and Tablet

1. From the Scenario Comparison page, select Check Eligibility on a scenario card.



2. The Check Eligibility window displays.



3. Select **Costs** to enter loan costs information, and then select **Update**.
4. Select **Income** to enter the borrower's monthly income details, and then select **Update**.
5. Select **Assets** to enter the borrower's asset details, and then select **Update**.
6. Select **Liabilities** to enter the borrower's monthly liability details, and then select **Update**.

7. Once all four section are updated, the Check Eligibility window indicates whether or not the borrower is eligible for this scenario.

Scenario A
Check Eligibility

A **CONV 30 Year Fixed**
Chase FNMA Fixed 30 - +4,257 Points - 04/12/2019 08:50 AM

✓ Eligible
[Issue Eligibility Letter](#)

ELIGIBILITY CRITERIA
Enter information for all four criteria to complete the Eligibility Check.

COSTS \$200.00 ✓	INCOME \$10,100.00 ✓
ASSETS \$55,000.00 ✓	LIABILITIES \$250.00 ✓

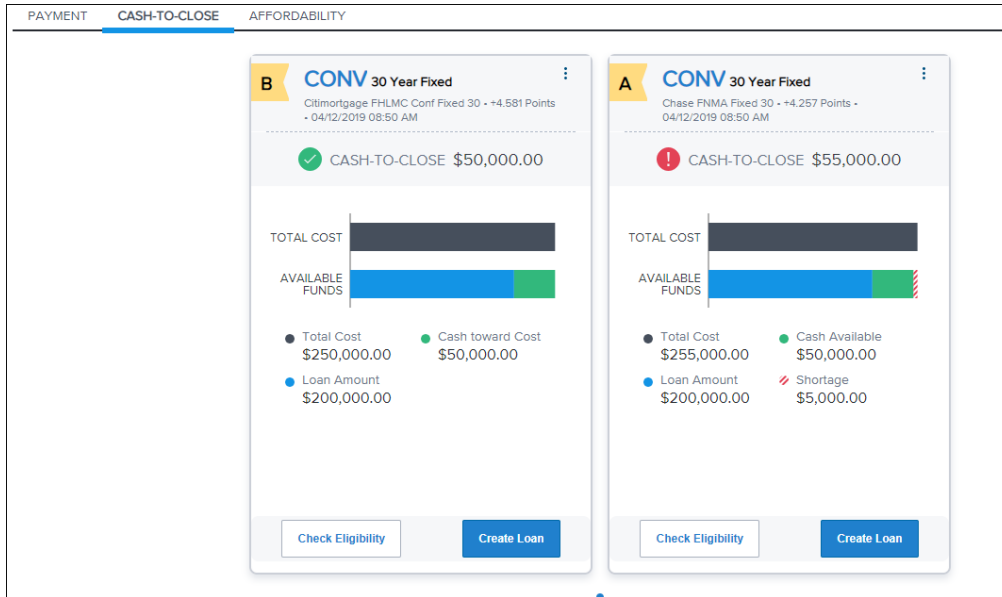
[Done](#)

8. To send an eligibility letter to a borrower for a specific scenario, select **Issue Eligibility Letter**.

If the borrower is ineligible for a scenario you can use the new *Cash-To-Close* and *Affordability* tabs discussed below to identify the reason the borrower is ineligible.

Cash-To-Close

The **Cash-To-Close** tab displays the required funds to close the loan, the total cost of the loan compared to the loan amount, and available funds. If the total costs is less than the sum of the loan amount and the available funds, the card displays the surplus amount. If the total cost amount exceeds the sum of the loan amount and available funds, the card displays the shortage amount. This tab enables users to view the cash-to-close details for several scenarios at a glance.



Affordability

The **Affordability** tab displays the Housing Ratio (front-end debt to income) and the Total Debt Ratio (back-end debt to income) and compares that to the maximum allowed ratio as defined by the administrator. This tab enables users to clearly identify if a scenario is eligible based on the criteria defined by the administrator.

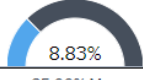
PAYMENT CASH-TO-CLOSE **AFFORDABILITY**

C CONV 30 Year Fixed

Wells Fargo FNMA Conf Fixed 30 - +7.745 Points - 04/14/2019 09:46 AM

✓ Affordability

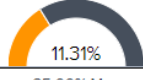
Housing Ratio



8.83%

35.00% Max

Total Debt Ratio



11.31%

35.00% Max

Total Monthly Housing

\$892.17

Total Monthly Liabilities

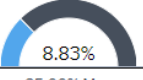
\$1,142.17

D CONV 30 Year Fixed

Chase FNMA Fixed 30 - +3.987 Points - 04/14/2019 09:46 AM

✓ Affordability

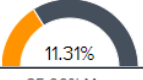
Housing Ratio



8.83%

35.00% Max

Total Debt Ratio



11.31%

35.00% Max

Total Monthly Housing

\$892.17

Total Monthly Liabilities

\$1,142.17

i Note: A scenario is determined to be eligible when the affordability ratios are within the limits set by the administrator and the Cash-To-Close tab does not reflect a shortage.