Encompass Consumer Connect
Overview and Frequently Asked Questions

1. **What is Consumer Connect™?**
    Consumer Connect helps turn interest into applications by empowering consumers to easily complete and online mortgage application, while staying informed and confident throughout the loan process.

    It benefits lenders by:
    - Enabling borrowers to research and apply for loans at their own pace and from any device.
    - Extend brand presence and a digital application solution to borrowers.
    - Reduce application costs and time, while remaining compliant.

2. **If I already implemented Consumer Connect but need more help, what are my options?**
    There are two options that you can leverage and sign up for through your Account Manager:
    - Virtual Implementation (VI) Workshop
    - More customized engagement through Ellie Mae's Professional Services Team

    To help you with your decision, we have created an interactive questionnaire. Click here to start.

3. **If I have a website can I continue to use it and just use the Consumer Connect loan application and borrower portal functionality on my existing website?**
    Yes. If you have a website you would like to continue to use you can embed a Consumer Connect loan application and/or borrower portal to your existing site.

Loan Application

4. **What is the loan application process?**
    Consumer Connect offers lenders the choice of presenting either a form style loan application or an interview style loan application. Both versions are online applications that collect information from the borrower, and both versions will also support various service integrations:

    - **Order Credit Report from:**

- o Equifax
- o Experian
- o CBCInnovis
- o CoreLogic Credco
- o Credit Plus
- o Factual Data Credit

- **Online Asset Verification**
  - o Borrowers can choose financial institutions that they have online credentials with, in order to automatically pull account information using FormFree's AccountChek service

- **Automated Underwriting:**
  - o Desktop Underwriter (Fannie Mae)
  - o Loan Prospector Advisor (Freddie Mac)

- **Pricing:**
  - o Product & Pricing Service
  - o Optimal Blue

5. **When will my preferred service or partner be added to Consumer Connect?**
We are continuing to add more service providers and partners for credit, flood and product and pricing. As we make them available in our roadmap, we will be communicating them to you.

6. **What type of loans are supported by Consumer Connect?**
   - Purchase, Refinance, HELOC (limited)
   - Construction Only (limited)
   - Construction-to-Perm (limited)

7. **How many borrower pairs does the loan application support?**
It supports one borrower pair *(one borrower – one co-borrower).*

8. **Can the borrower choose which Loan Officer they want to work with?**
Yes, either through the apply now button the borrower uses or within the Loan App they can select the Loan Officer from a drop down.

9. **How can the borrower validate bank assets directly with their current depository institutions?**
The lender must have an agreement in place with FormFree for their AccountChek service. Then this service can be configured from Services Management in the Admin Portal.

10. Does Consumer Connect allow borrowers to upload documents and files?

Yes, through the secure borrower portal they have the ability to upload documents from any computer or take a picture from any mobile device. Take a picture, save and upload. These documents are saved directly into the loan eFolder in Encompass.

11. Does a Borrower have the ability to "save and exit" a loan application?

If a borrower has created an account, they can return to their loan application when they desire. Borrowers also have the ability to submit an application, upon which all data is automatically populated into the loan file in Encompass.

12. Is the Loan Officer notified if a borrower begins a loan application but doesn't complete it?

The Loan Officer has access to view any loan applications that were saved, but not submitted so they can follow up with the borrower directly. They can also opt in to receive an email of their incomplete applications after a configurable number of days.

13. Can the borrower edit any pages once they click next (before submitting)?

During the loan application, the borrower has the option to go back to the previous page(s) in order to view and edit their responses. There will also be a final summary of answers provided at the end of the loan application process whereby the borrower can change/edit selected responses before submitting. Once a credit report has been ordered, they cannot change their name, social security or birthday.

New URLA Support (19.3 Major Release)

14. What impact will the new URLA have on loan applications with in Encompass Consumer Connect?

The new URLA (Uniform Residential Loan Application) will be the new standard for the Consumer Home Loan Application and will become mandatory starting in February 2020.

The changes will specifically impact consumers filling out an application as follows:

- We anticipate 100+ additional fields added for borrowers and co-borrowers to an interview style application
    - It translates to 25+ individual click throughs for consumers filling out an interview style application
    - There will be up to 80 potential new pages in a co-borrower scenario
- The new URLA also introduces challenges for consumers with disabilities to successfully complete and submit an interview style loan application.

- With the potential of 80 new pages to load via a cellular connection, the interview style application, will degrade the consumer experience on a mobile device.

- It is Ellie Mae's assessment that the additional fields and clicks, will create a frustrating experience for consumers applying for a home loan via the interview style application.

15. **How will Encompass Consumer Connect support the new URLA?**
To ensure consumers continue to have a delightful experience in Encompass Consumer Connect, Ellie Mae will introduce a new Unified Style Application to support the new URLA in the upcoming 19.3 release.

The Unified Style Application brings together components of the interview and form style formats.

This new application style will give lenders all they need to meet the new URLA requirements out-of-the box without having to rebuild any customizations.

The Unified Style Application will also be WCAG 2.0 compliant to meet the standards set by the Americans with Disabilities Act (ADA).

16. **Will lenders be able to customize the Unified Style application?**
Lenders can customize everything similar to the current interview style:
- Customize labels
- Show/hide/ make questions mandatory
- Add and remove services
- Theme the sites per your brand guidelines

Ellie Mae plans to introduce icons in the Unified Style Loan Application as part of a Phase 2 roll out for URLA.

17. **If the lender makes changes to the screens, will the Unified Loan Application still be ADA compliant?**
Default templates are ADA ready. Once the lender changes any elements, they have to ensure that the site is still accessible. Please see our help site for more information: http://help.elliemae.com/documentation/consumer-connect/Content/consumer-connect/website_builder/Accessibility.htm

18. **Will lenders need to do any re-work to be able to leverage the new Unified Hybrid Application?**

A migration/upgrade path will be provided in the Consumer Connect Admin portal for the new Unified Style application.

Your existing workflows will be supported in over to the new Unified Style Application.
Lenders who desire to customize the new URLA questions outside of what is provided out of the box with the new Unified Style Application, would need to review and update the relevant sections.

Most of the customizations within a workflow can be migrated. If it is not possible a visual aid will be displayed.

19. **How does the new Unified Style Application benefit consumers?**
The new Unified Style Application will provide consumers with:

- Improved design provides left side navigation with labeled sections which meets industry standard guidelines.
- Provides the borrower and co-borrower a visual guide of which sections need to be addressed.
- Ability to easily navigate in and out of sections.
- Questions logically segmented and collated.
- Progressive navigation mimicking interview style application.
- Reduce the amount of time and clicks the consumer will experience to complete a loan application.
- Provides an easy to follow and mobile friendly application experience.
- Provides an optimal experience for consumers with disabilities that meet the standards put form with the Americans with Disabilities Act (ADA).

Americans With Disabilities Act (ADA) – Accessible Templates

20. **What does ADA and WCAG mean?**
The Americans with Disabilities Act (ADA) has been interpreted to extend to website accessibility. Website accessibility is about making sure that technology, including websites, mobile applications, and more can be used by everyone, including individuals with disabilities. The World Wide Web Consortium, known as W3C, established and continues to develop Web Content Accessibility Guidelines (WCAG) that provide specific technical requirements that explain how to make web content more accessible to people with various kinds of disabilities. Requirements include a range of considerations, such as making sure your website can be navigated without the use of a mouse, or that the proper heading level structure is put in place for a screen reader to easily navigate the site. [Source: *Web Content Accessibility Guidelines;* December 21, 2016]

There are different levels of WCAG. The first set of guidelines (WCAG 1.0) was released in 1999, followed by WCAG 2.0 in 2008. The most current level, WCAG 2.1 was released in 2017. The guidelines are divided into three levels of conformance: A, AA, and AAA. WCAG AAA is the highest level, meaning it complies with the success criteria of all three levels.

21. Does Consumer Connect support ADA readiness?

With the release of Consumer Connect 19.1 on February 2, 2019, Ellie Mae now provides lenders with templates and tools to create, configure and deploy online application workflows, borrower portal and web sites designed to help provide web accessibility. Given the highly configurable capabilities of these tools it has been, and remains, our customer's responsibility to ensure their websites, online application workflows and borrower portal meet the latest Web Content Accessibility Guidelines.

22. What do I need to do if I have existing websites that were deployed prior to the Consumer Connect 19.1 release?

If you have an existing website that was created prior to the February 2nd 19.1 release or are managing existing sites created in earlier versions, it is strongly recommended that you first engage with **your legal team** and/or a third party firm to undergo an audit and remediation review to check your site against WCAG guidelines. **It is your responsibility to keep your site accessible**

There are different options available to help you with this process.

a. Check the site against the WCAG guidelines and fix any violations.

b. Hire a professional web accessibility auditing and remediation service.

c. Read through Keeping Your Consumer Connect® Website Accessible According to WCAG Requirements

Borrower Portal

23. Can the borrower communicate directly with their Loan Officer or Loan Processor?

Yes, the Lender can choose if they want to publish the Loan Officer and/or Loan Processor's contact information to the borrower.

24. Are there prepared email templates available to send to the borrower?

The lender can configure the content of the confirmation email that is sent to the borrower when they submit an application. Other emails related to borrower resetting their password, retrieving User IDs, etc. are not configurable by the lender. A document request, disclosures and status online emails to the borrower remain configurable in Encompass.

25. Does Consumer Connect allow the borrower to electronically sign lender provided documentation/disclosures and personal documentation from within the Borrower Portal?

Yes, eSigning documents is available through the Ellie Mae partnership with DocuSign and the borrower completes these eSign tasks via the Borrower Portal.

26. Can third parties, such as realtors, upload documents?

Business partners, such as realtors, can view their pipeline of clients and loans as well as upload documents using Encompass Loan Connect.

27. Will a borrower still be able to use the borrower portal if they didn't fill out their application in Consumer Connect?

Yes they will still be able to create an account and use the borrower portal.

Content Management System – Website Builder

28. What information is available to borrowers for comparison purposes?

The following Calculators can be used for comparison:

- **Payment/Amortization Calculator:** Calculates monthly payment for fixed rate or adjustable rate loans.
- **Rent vs Own Calculator:**
  - Compares the estimated costs of buying vs. renting a home.
  - Calculates the additional payment required to pay off the loan early.
- **APR Calculator:** Calculate the annual percentage rate for a loan.
- **Rates Calculator:** Calculates monthly payment based on borrower in put (only available with Encompass Product & Pricing
- **Debt Consolidation Calculator:** Calculate the effect of combining other debt with your home mortgage.
- **Prepayment Savings Calculator:** Calculates the savings made by making additional mortgage payments.
- **Early Pay-off Calculator:** Calculates the additional payment required to pay off the loan early.
- **Refinance Break-Even Point Calculator:** Calculates the number of months to break-even if refinancing the loan.
- **Tax Savings Calculator:** Calculates yearly tax savings.

29. Does Consumer Connect allow brand new borrowers to just shop around?

Yes, consumers can navigate and browse the Consumer Connect site and even start and submit a loan application without ever providing an email address. First and Last name as well as email address is required when creating an account, which is used when the borrower wishes to "save & exit" the loan application, use

the services like ordering credit, as well as logging into the borrower portal.

Administration & Control

30. **Where does ongoing management of the website typically reside?**
Ellie Mae will continually enhance Consumer Connect, however, ongoing maintenance of the individual lender site will be the lender's responsibility.

31. **Does Consumer Connect have the ability to restrict functions to the borrower, i.e., eConsent, eSign or ordering a service such as a credit report?**
If an eSign request is sent to the borrower from Encompass, there is no capability to restrict the borrower from eSigning. Ordering credit and any other services can be disabled at the site level, but not at each loan level. The borrower will not see the capabilities that they do not have access to.

32. **What is the transition plan from Encompass WebCenter to Consumer Connect?**
It is recommended that the lender run both Encompass WebCenter and Consumer Connect in parallel for some time until they are comfortable with the upgraded product. Then, all existing loans should be completed in Encompass WebCenter and new loans started in Consumer Connect. This will be covered during the implementation and training process.

33. **Will the lender use an Ellie Mae domain or a special domain that the lender will need to procure?**
Consumer Connect will support both. The site is created with the Ellie Mae domain <yourcompanyname>.mymortgageapplication.net> by default. If a lender has their own domain, they can map the domain to their Consumer Connect site.

34. **What is the password security methodology –days until expiration, locking based on failed attempts, etc.?**
Password strength and expiration time can be configured by the lender. Five attempts are allowed to login and after that the borrower will have to reset their password.

35. **Where will the lender's Consumer Connect website be hosted?**
All Consumer Connect websites are hosted on Amazon Web Services (AWS). All consumer entered data via the loan application will be hosted within Encompass leveraging the Ellie Mae data centers.

36. What versions of browsers are compatible with Consumer Connect?

Current versions of Chrome, Firefox, Microsoft Edge, Internet Explorer on Windows machines and Safari on Macs. Chrome is recommended for all Android mobile devices and Safari for all iOS mobile devices.

37. What is the support for Android and iOS?

Consumer Connect sites are responsive design so that the sites (including the loan application and the borrower portal) adapt to any internet connected device (desktop, laptop, tablet, smart phone). Consumer Connect is not a native mobile app.

Consumer Connect – Existing Customer FAQs