

Encompass LO Connect™

Encompass LO Connect User Manual

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[conUsing Encompass LO Connect](#)

Encompass 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 available for Encompass Banker Edition environments.

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.

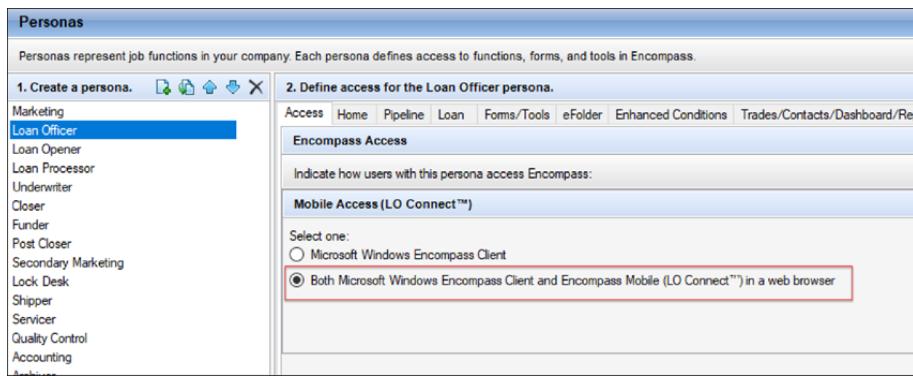
Initial Setup

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 LO Connect

To Enable Access to Encompass LO 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 assigned with the “admin” user ID cannot access Encompass LO Connect. Encompass system administrators should use a test loan officer account when logging into Encompass LO Connect.

Multi-Factor Authentication

Encompass Administrators have several options available for handling Multi-Factor Authentication security in Encompass LO Connect. By default, Encompass LO Connect is set up to utilize PingID as the Multi-Factor Authentication option. This option is something that the Administrator does not need to configure, and the Encompass LO Connect user enables this when they log in to Encompass LO Connect. The Admin can choose to disable Multi-factor Authentication (MFA) for their Encompass LO Connect instance. This option should only be disabled if your company is using an alternate security method.

To use this option in Encompass, view the *Enable MFA on Encompass* section of the **How to Set Up MFA With Your Existing Provider** guide located [here](#).

In addition to this option, Encompass administrators can now use their existing Okta Verify or Duo Mobile integration to replace PingID as an MFA solution. If you are already using Okta Verify or Duo Mobile today, you can enable one of these providers through Encompass Developer Connect.

To gain access to Encompass Developer Connect, view the guide located [here](#).

Using Encompass LO Connect

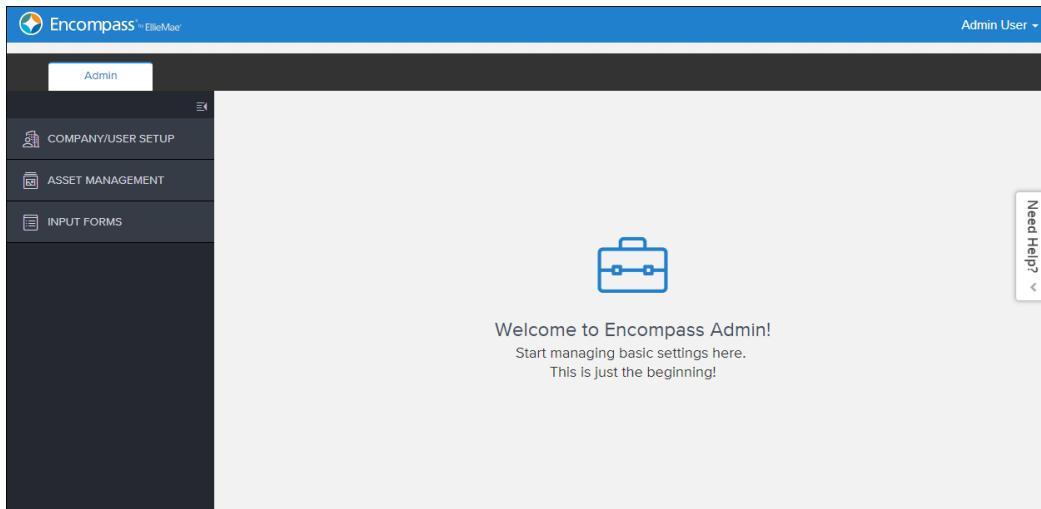
To configure Okta Verify or Duo Mobile to work with Encompass LO Connect, view the guide located [here](#).

Encompass Admin Portal

The Encompass Admin portal has 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 to 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. To add a new eligibility letters, select **Add** .
4. Use the editor to create an eligibility letter that is used when an LO Connect user sends an eligibility letter.
5. 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.
6. 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.
7. When you are finished editing the letter, select **Save**.
8. To duplicate an existing eligibility letter select **Duplicate** .
9. To delete an existing template, select the template and then select **Delete** .
10. Set the toggle to **On** to enable eligibility letters for your users or **Off** to disable them.

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**.

To Add and Edit Invite and Remind Email Templates:

1. From the Encompass Admin Portal, select **Opportunities Setup**.
2. Select **Email Templates**.
3. On the *Email Templates* page, select the **Invite** tab to edit the invitation email template or the **Remind** tab to edit the reminder email template.
4. Select the **Create Invitation Email Template** link or the **Create Reminder Email Template** link to add a template.
5. In the **Email Template Name** field, enter a name for the template. This is an internal name used to identify the email template. The template name displays to the LO Connect user when the user selects a template for the email.
6. In the **Subject** field, enter the subject for your letter.
7. 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.

Using Encompass LO Connect

8. 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.
 - For Invite and Remind emails, you must insert the Invite/Remind URL field where you want the URL to display to the emailed opportunity

The screenshot shows a modal window titled "Add Field". It contains a table with several rows, each representing a field name and its corresponding ID. The fields listed are: Borrower First Name (ID 4000), Borrower Last Name (ID 4002), Loan Originator Name (ID 1612), Loan Originator Email (ID 3968), Loan Originator Phone (ID 1823), NMLS Loan Originator ID (ID 3238), and Invite/Remind URL (ID 3238). The "Invite/Remind URL" row is highlighted with a red rectangular border around the entire row. At the bottom right of the modal is a blue "Add" button.

Field Name	< Field ID >
Borrower First Name	<4000>
Borrower Last Name	<4002>
Loan Originator Name	<1612>
Loan Originator Email	<3968>
Loan Originator Phone	<1823>
NMLS Loan Originator ID	<3238>
Invite/Remind URL	<Invite/Remind URL>

9. 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.
10. 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.



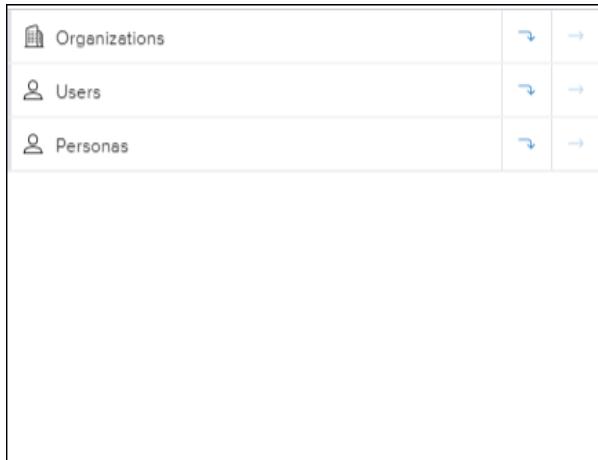
Note: Only a user with the Super Administrator persona can enable access to Optimal Blue.

Services 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**.
 4. Select a service category on the *Services Management* 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 *Service Setup Description* field.
 9. In the *Readiness Conditions* section, define the conditions that, when met, enable the rule to trigger.
 - Note: The conditions syntax utilizes the Visual Basic .NET programming language. For information on how this syntax works, see the [Advanced Coding for Business Rules](#) guide.

- 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.



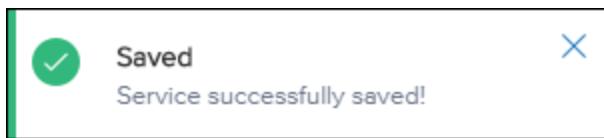
- To activate the new services setup, select the **Activate** toggle.



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



- 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.



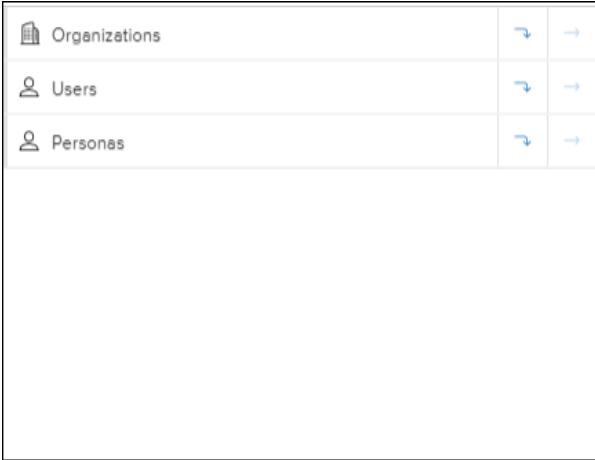
Note: When setting up credentials, each credential setting provides a single credential set that all users in that credential setting will share. Credentials that are different for each user are set up using a separate credential setting for each user. Credentials for the Automated Underwriting System, Credit, and Encompass Product and Pricing categories are configured in the Encompass Smart Client.

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**.
4. Select a service category on the *Services Management* 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.

Using Encompass LO Connect

- 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.



- 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.

- For Optimal Blue credentials, see the note below. for the Scenario Comparison Tools, the Admin must provide the **AccountId** and **userName**. The **AccountId** is provided by Optimal Blue and the **userName** is the specific user name for the Encompass LO Connect user.

- Select Continue.



Note: For Optimal Blue credentials for Scenario Comparison Tools, the Admin must provide the **AccountID** and **userName**. The **AccountID** is provided by Optimal Blue for your company and the **userName** is the specific Optimal Blue user name for the Encompass LO Connect user. A separate set of credentials must be set up for each user unless the **userName** is shared by multiple users.

Credentials*	
AccountID*	userName*

Optimal Blue Credentials for Loans And Opportunities

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.

To Add a New Optimal Blue Credentials Setup

1. From the Encompass LO Connect Admin Portal, select **Company/User Setup** and then select **Services Management**.
2. Select a service category, and then select the **Credentials** tab.
3. Select **Add** to add a new Credentials setup.
4. Select a provider from the list, and then select **Next**.
5. The credentials page displays. In the Company Credentials section, select **Add** to enter the vendor credentials that the company will use and then select **Save**.
6. To add user credentials, select **Add** in the User Credentials section.
7. On the Add User Credentials page, Enter the Name and Description. To enable the selected users to override the company credentials, select **Override company credentials**.
8. In the **Users** section, select the **Search** icon to search for specific users.
 - Note: The administrator can select individual users, or they can add an entire organization.
9. In the **Search field ID, name, etc.** field, enter the search criteria and then press **Enter**.

Using Encompass LO Connect

- The user list is filtered to display any results that match or contain the search criteria.

	Organizations		
	Users		
	Personas		

- Select the blue Arrow → to move a user to the Added Users section.

- When you are done, select **Save**.



Note: The credential setup does not enable a user to order from a service. The user must still be enabled in the Order Options section on the Services Management page.



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**.

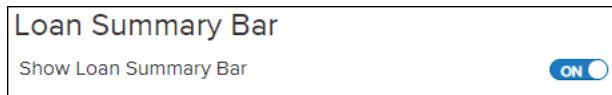


Loan Summary Bar

The Loan Summary Bar page enables administrators to show or hide the loan summary bar at the top of a loan for that specific instance. This change provides more space on the screen for the user. This initial phase is part of a plan to make the loan summary bar more configurable to support the multiple channels you may be working with.

To Show or Hide the Loan Summary Bar

1. From the Encompass Admin Portal, select **Company/User Setup**.
2. Select **Loan Summary Bar**.
3. On the Loan Summary Page, select the toggle next to the **Show Loan Summary Bar** option to turn the Loan Summary Bar on or off.



Note: This option is turned on by default.

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 ICE Mortgage Technology 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**.

Paired Devices			
Enter search criteria and select a user to see paired devices.			
USER ID	FIRST NAME	LAST NAME	EMAIL
▼ emae	Ellie	Mae	emaed@icemt.com
 samsung SM-G950U			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 ICE Mortgage Technology Scripting Framework and the page must be hosted on a secure (<https://>) location. For information on creating an HTML page that utilizes the ICE Mortgage Technology Scripting Framework, see the [Web Customization Developer's Guide](#)

To Add a Custom Tool:

1. Log into Encompass LO Connect as an administrator.
2. Click **Customization**, and then click **Custom Tools**.
3. Select **New Custom Tool**.

The screenshot shows the 'New Custom Tool' dialog box. It has a title bar 'New Custom Tool' with a close button 'X'. The form contains five input fields: 'Name' (with placeholder 'Up to 100 Characters'), 'Description' (with placeholder 'Up to 500 Characters'), 'Tool Type' (set to 'Custom Tool' with a dropdown arrow and placeholder 'Choose your tool type'), 'URL' (with placeholder 'For Example, https://www.marketwatch.com'), and 'Device Type' (set to 'Desktop/Tablet' with a dropdown arrow). At the bottom are 'Cancel' and 'Save' buttons.

Name *	Up to 100 Characters
Description	Up to 500 Characters
Tool Type *	Custom Tool
URL *	For Example, https://www.marketwatch.com
Device Type *	Desktop/Tablet

Cancel Save

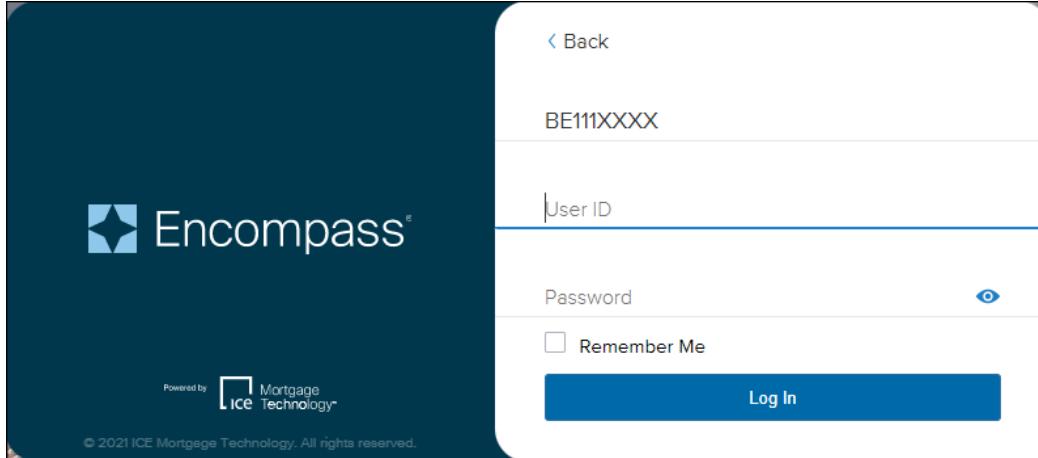
4. On the New Custom Tool window, enter the name of the tool in the **Name** field.
5. Enter a description of the tool in the **Description** field.
6. Select **Custom Tool** from the Tool Type drop-down list.
 - To create a Global Custom Tool, refer to the *To Add a Global Custom Tool* steps below.
7. 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.
8. Select the device type that the tool will be available for in the **Device Type** field.
9. 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>. Enter the Instance ID and select **Next** to access the login page for your instance. Enter the User ID and Password , and then select the **Log In** button to log in. The Instance 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: BE111XXXX. 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 ICE Mortgage Technology 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 computer 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**.

Using Encompass LO Connect

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 Encompass LO Connect, the Pipeline displays the last saved default view from Encompass. The columns available mirror those columns selected for the user's view in Encompass. Encompass LO 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 Encompass LO Connect, the filter options to view loans and loan folders are displayed. To hide these filter options, select the **Filters** icon.
2. To show the filters again, select the **Filters** icon.

Using Encompass LO Connect

To Change Pipeline Views:

Encompass LO 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 **eSignature Required** view.

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



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

To Change Loan Views:

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

To Change Loan Folders:

- To change your working loan folder , select the **Loan Folder** **Loan Folder** **Pipeline** filter option.
- 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 Encompass LO Connect. At this time you can not select multiple folders from the drop down menu in Encompass LO Connect. This functionality will be available in a future update.

To Search the Pipeline by a Column:

- Select the **Search** **BORROWER NAME** **Search icon** 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.

- Enter the search criteria in the column header and press **Enter**.
- 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**.
 - The loan displays.

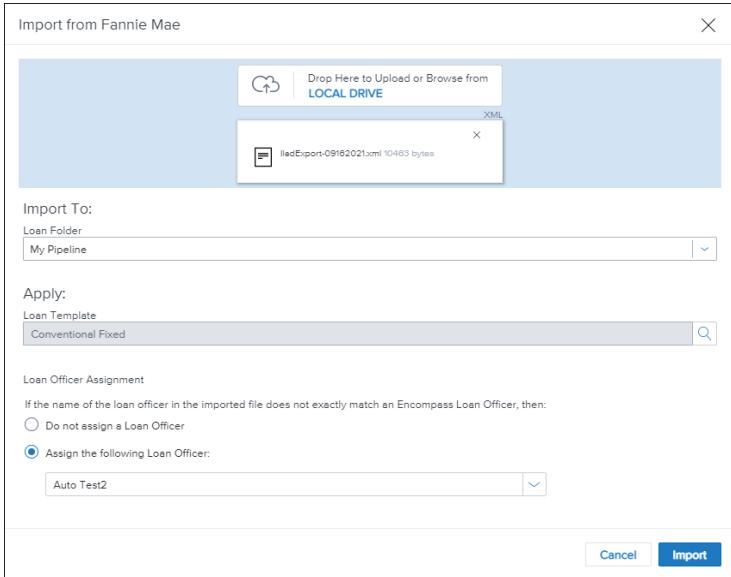
To Import Loan Files:

1. From the Pipeline, select the **Menu :** icon, and then select **Import**.
 2. On the Import from Fannie Mae screen, drag and drop the file onto the upload section
-
- Alternatively, users can select the section above and navigate to the file they want to open.
3. Select the folder where you want to upload the file.
 4. To apply a loan template, select the **Search** icon and pick the template to use for the file.
 5. To assign a loan officer, select **Assign the following Loan Officer**, and then select the Loan

Using Encompass LO Connect

Officer from the drop down list.

6. Select **Import** to import the loan file.



If a user attempts to import a file that is not supported, the following message 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
ClinetExecution 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:

- From the Pipeline, tap the **Menu** icon and then tap **Scenario**.
- 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 (*)

Using Encompass LO Connect

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**.

Loan Officer ESign

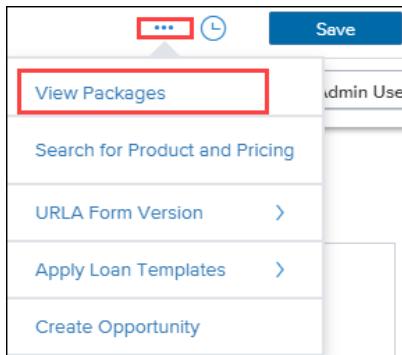
Loan Officer eSign enables users to eSign documents from within Encompass LO Connect. Any loans that are awaiting a LO eSignature are displayed in a specific *eSignature Required* view.

To eSign Documents from the Packages tab:

1. From the LO Connect Pipeline, select **Packages** at the top of the page.
2. Locate the loan you want to eSign. You can sort the eSign Packages Pipeline by selecting a column header.
3. Select **Review & Sign** to initiate the eSign ceremony.
4. On the Loan Documents page, select **Next** to view and sign the document.
5. Select **Start** to begin signing.
6. Select the eSign signature point to eSign the document.
7. Select **Finish** when you are finished eSigning.

To eSign Documents from the loan file:

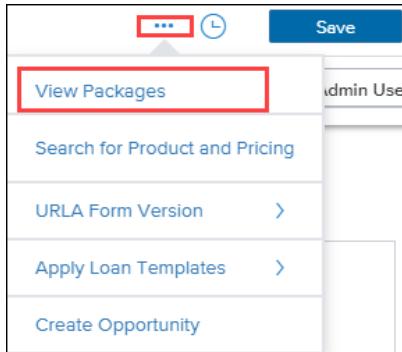
1. From a loan with documents that need to be eSigned, select the **Menu...** option and then select **View Packages**.



2. On the Packages page, locate the package you wish to sign and then select **Review & Sign** to initiate the eSign ceremony.
3. Select **Next** to view and sign the document.
4. Select **Start** to begin signing.
5. Select the eSign signature point to eSign the document.
6. Select **Finish** when you are finished eSigning.

To eSign Documents from the loan file:

- From a loan with documents that need to be eSigned, select the **Menu...** option and then select **View Packages**.



- On the Packages page, locate the package you wish to sign and then select **Review & Sign** to initiate the eSign ceremony.
- Select **Next** to view and sign the document.
- Select **Start** to begin signing.
- Select the eSign signature point to eSign the document.
- Select **Finish** when you are finished eSigning.

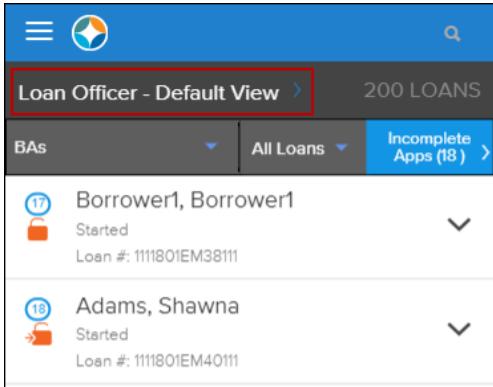
Alternatively, users can also view the eSign packages for a loan on the Documents page:

- From a loan with documents that need to be eSigned, select **Documents** from the left navigation menu.
- Select the **Document Actions** drop down option, and then select **View Packages**.
- Locate the package you wish to sign and then select **Review & Sign** to initiate the eSign ceremony.
- On the Loan Documents page, select **Next** to view and sign the document.
- Select **Start** to begin signing.
- Select the eSign signature point to eSign the document.
- Select **Finish** when you are finished eSigning.

Using Encompass LO Connect

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 **LO eSign Required**.



- Select a loan that you want to eSign.
- On the eSign Packages for LO page, select the **eSign Request** to start the eSign process.



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

5. Select **Start**.

The screenshot shows the 'Uniform Residential Loan Application' form. At the top center is a large blue button labeled 'START'. The form contains several sections: 'DEMONSTRATION DOCUMENT ONLY', 'John O'Brien-Johnson, Jr./Affordable Homeowner/Encompass LO Connect', and 'LOAN # 11118282828282828282'. Below these are sections for 'TYPE OF MORTGAGE AND TERMS OF LOAN', 'PROPERTY INFORMATION AND PURPOSE OF LOAN', and 'BORROWER INFORMATION'. The 'BORROWER INFORMATION' section is expanded, showing fields for Name & Address of Employer, Position/Title/Type of Business, and Income. At the bottom of the page, there is a footer with the text '1029 - URL.LL' and 'Page 1 of 1'.

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.

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

When opening a loan in the Desktop or Tablet view, the Loan Application view displays the 2009 URLA forms or the Application View displays the URLA 2020 forms. The view that displays is based on the current forms used for the loan file. Users can switch between the Loan Application (URLA 2009) and Application View (URLA 2020) at any time.

Switching Between Loan Application Views

Encompass LO Connect supports the new redesigned version of the Uniform Residential Loan Application (URLA), also known as the Fannie Mae 1003 or the Freddie Mac Form 65, that will replacing the 2009 version of the URLA. The redesigned URLA makes it easier for lenders to collect information required by the Home Mortgage Disclosure Act (HMDA) and to incorporate additional application information identified under the URLA/ULAD initiative. Starting January 1, 2021, lenders may submit the redesigned URLA loan application to GSE-specific AUS production environments. Starting March 1, 2021, lenders are required to use the new forms for all new loan applications. Once the new forms have been enabled by an administrator, users can switch between the two form versions.

To Switch Between URLA Form Version

1. From a loan in Encompass LO Connect, Select the **☰ Menu** and then select **URLA Form Version**.
2. Select **Loan Application - URLA 2009** to view the 2009 version of the URLA form, or select **Application Views - URLA 2020** to view the new 2020 version of the URLA form.

Loan Application View

When opening a loan that uses the URLA 2009 forms in the Desktop or Tablet view, the Loan Application view displays.. This layout groups the loan application into categories for easy navigation. Users can select one of seven categories to enter data specific to that category. The categories are as follows:

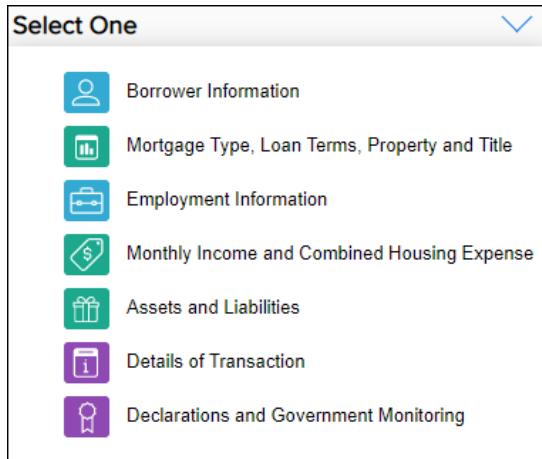
- Borrower Information
- Mortgage Type, Loan Terms, Property and Title
- Employment Information
- Monthly Income and Combined Housing Expenses
- Assets and Liabilities
- Details of Transaction
- Declarations and Government Monitoring

To Use the Loan Application View:

1. From the Pipeline, select a loan.

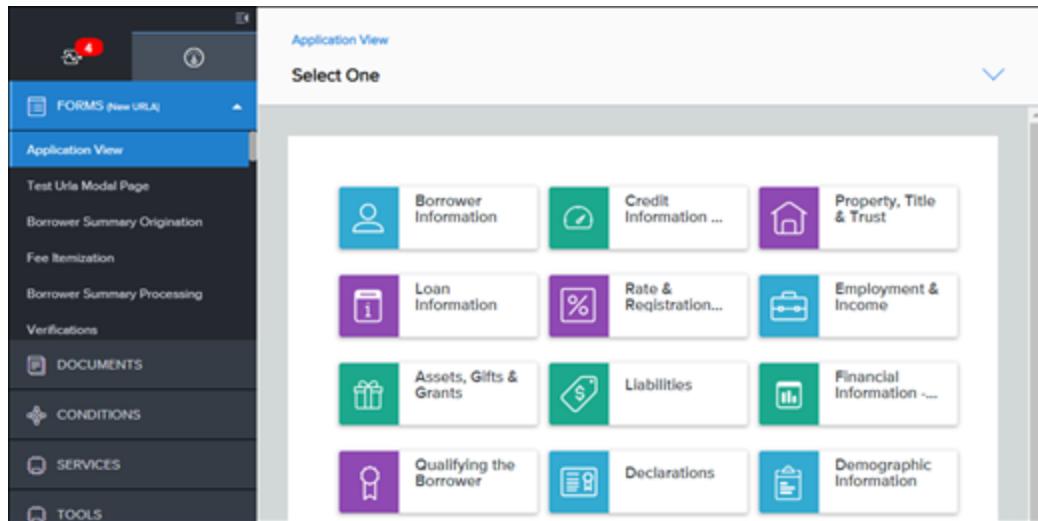
Using Encompass LO Connect

2. The Loan Application view displays. To view a form, select a card, such as **Borrower Information**.
3. To switch to a different form, select the **Blue Arrow** next to the form name and then select the form you want to view.



Application View

The Application View page displays a series of 17 cards (buttons) that are available for accessing data entry pages for different sections of the URLA 2020 form. Select a card to navigate to a data entry page.



The table below lists the Application View card names and shows the mapping to the corresponding Encompass input form. For detailed information about the data entry pages access via each card, click the links in the following table.

Using Encompass LO Connect

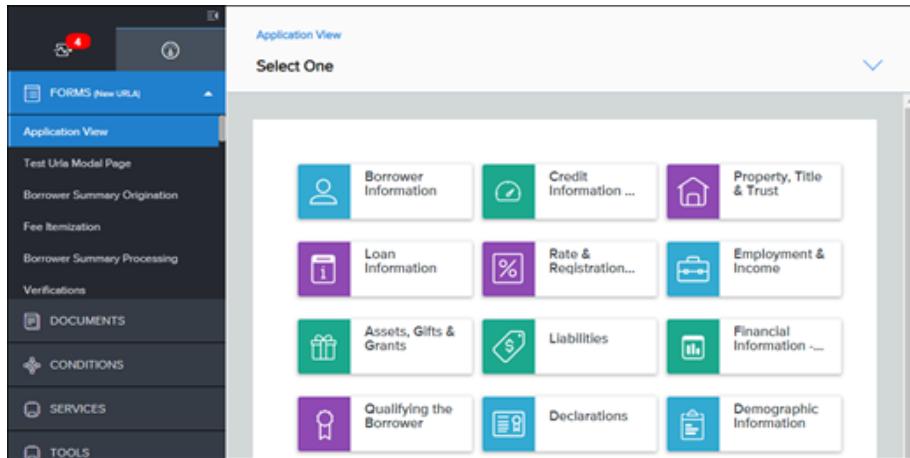
Application View Card	Encompass Input form
Borrower Information	1003 URLA Part 1 Borrower Summary - Origination
Credit Information & Ordering	1003 URLA Part 1 Borrower Summary- Origination
Property, Title & Trust Information	1003 URLA Part 4 1003 URLA Lender
Loan Information	1003 URLA Lender
Rate & Registration Information	Borrower Summary - Origination
Employment & Income	1003 URLA Part 2
Assets , Other Assets, Gifts & Grants	1003 URLA Part 3 1003 URLA Part 4
Liabilities	1003 URLA Part 3 1003 URLA Part 4 Borrower Summary - Origination
Financial Information - Real Estate	1003 URLA Part 3
Qualifying the Borrower	1003 URLA Lender
Declarations	1003 URLA Part 4 - Section 5
Demographics Information	1003 URLA Part 4 - Section 8
Homeownership Education & Housing Counseling	1003 URLA Lender
Military Service & Language Preference	1003 URLA Part 1
Acknowledgments & Agreements	1003 URLA Part 4 - Section 6
Loan Originator Information	1003 URLA Part 4
Continuation Information	1003 URLA Continuation

Using Encompass LO Connect

If access to an Encompass form is removed, not all the corresponding Application View cards will be hidden. In some cases, the card will still be visible, but when you open the page, some of the fields will be disabled. For example, if the user's persona does not have access to the 1003 URLA Lender form, the cards for **Loan Information**, **Qualifying the Borrower**, and **Homeownership Education & Housing Counseling** will be hidden. However, the **Property, Title & Trust Information** card will still be visible because this page also contains 1003 URLA Part 4 fields. When the user opens the **Property, Title & Trust Information** page, the Property Type & Title and Trust Information fields are disabled but the Subject Property Information fields from 1003 URLA Part 4 are enabled because the user has access to those fields.

To Open the Application View Page:

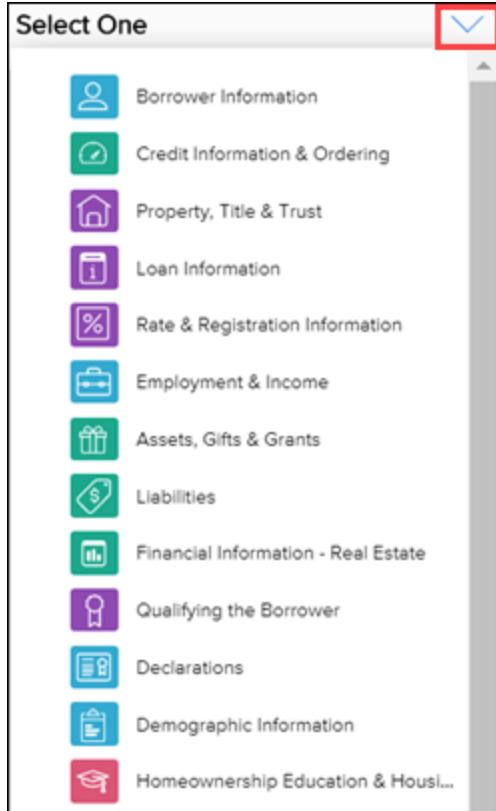
1. From the Pipeline, select a loan.
2. When the loan opens, the Application View page displays.



3. To view a form, select a card, such as **Borrower Information**.

Using Encompass LO Connect

- To select a different page to view, select the Application View entry in the left panel, or select the Blue Arrow  at the top-right of the right panel.



Moving a Loan to a New Milestone

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

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

Using Encompass LO Connect

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 checked="" type="radio"/> NO
1008 - Transmittal Summary			<input checked="" 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

Using Encompass LO Connect

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

Complete Milestone - Qualification

① 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)

Enter missing required field value

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

Back 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**.

Complete Milestone - Qualification

① 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 this milestone by assigning to a user or a user group

Assign to User

Assign to User Group

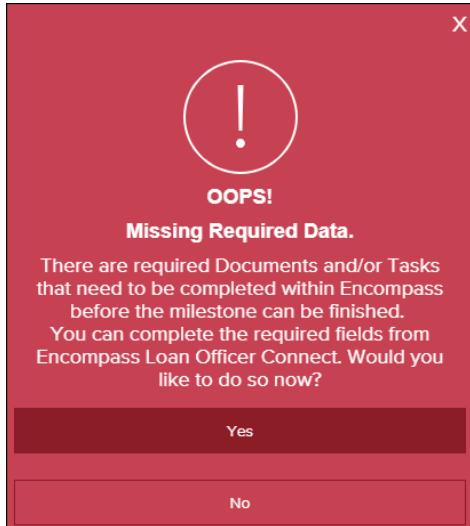
Back Complete Milestone



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:

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

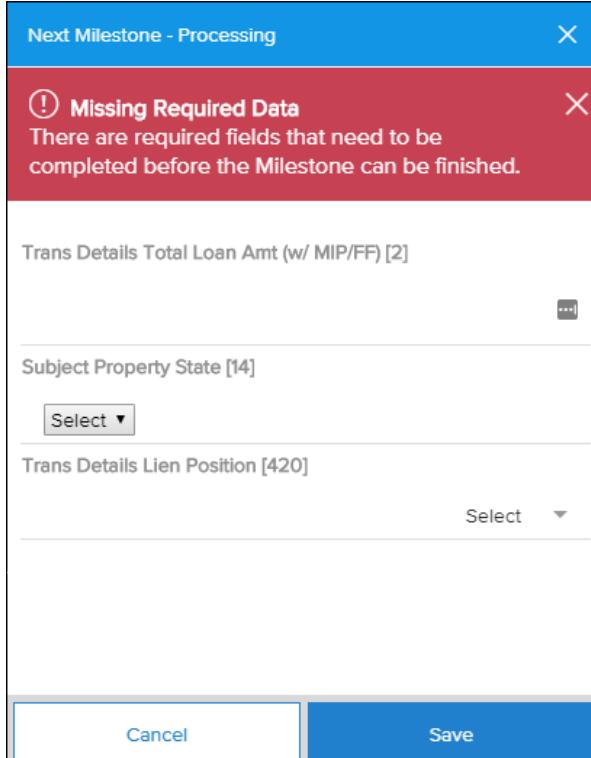


- To complete the required fields, select **Yes**.



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**.



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.

- 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.

Options

Append template data: If selected, only fields with values will be updated. If unselected, you may lose data as blank values in the template will also be written to the loan.

- Select **Apply**.

To Use the Apply Loan Template Set Option on Mobile:

- From an existing loan, select the  menu and then select **Apply Loan Templates**.
- On the **Apply Loan Templates** menu, select **Loan Template Set**.
- On the *Select Loan Template Set* window, select the new template that you want to apply.
- 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.

X Options

Append template data: If selected, only fields with values will be updated. If unselected, you may lose data as blank values in the template will also be written to the loan.

Apply

- Select **Apply**.

To Use the Apply Closing Cost Template Option on Desktop And Tablet:

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



- Select **Apply Loan Templates**, and then select **Apply Closing Cost Template**.
- On the *Select Closing Cost Template* window, select the new template that you want to apply.
- 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.



- Select **Apply**.

To Use the Closing Cost Template Option on Mobile:

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

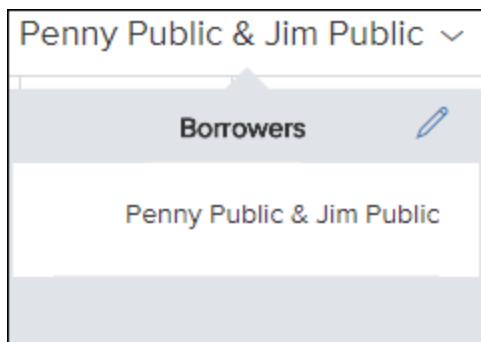
Users can only apply Closing Cost Templates that apply to the 2015 Itemization.

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:

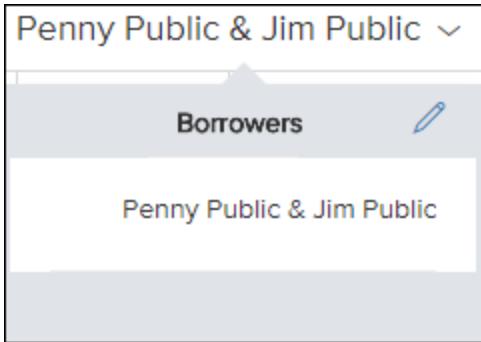
1. Open a loan file in Encompass LO Connect.
2. Select the **borrowers** drop-down arrow to view the borrower pairs.



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 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

When a user indicates that a loan is in the subordinate lien position on the *Mortgage Type, Loan Terms, Property, and Title* page, the user is able to select a **Sub. Financing** button to enter more details about the loan. 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 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

Using Encompass LO Connect

The screenshot shows the 'Subordinate Mortgage Loan Amounts' section. It includes a table for 'Mortgage and HELOC Liabilities' with columns for Creditor/Company Name, Liability Type, Balance, Payoff, Payment, Credit Limit, Current Lien Pos., Prop. Lien Pos., Resub., Paid Off, Subj. Property, and Bank Liability. Two entries are listed: 'A Mortgage Company' with a balance of \$150,000.00 and 'Mortgage World' with a balance of \$50,000.00. Below the table are sections for 'Loan linked to current transaction' and 'New Financing not Linked to Current Transaction'. There are also summary sections for 'Total Financing for Subject Property' and 'Total Ratios for Subject Property'.

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 'Subject Property' configuration dialog. It includes fields for Company Name (A Mortgage Company), Balance (\$150,000.00), Monthly Payment (\$800.00), Months Left (60), Paid Off (unchecked), Subject Property (checked), Resubordinated Indicator (unchecked), Current Lien Position (1), Proposed Lien Position (1), and Credit Limit (empty).

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, CLTV, 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 software interface titled "Checking and Savings". Below the title, there is a button labeled "Add Institution" which is highlighted with a red rectangular box.

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 software interface titled "Checking and Savings". It shows fields for "Banking Institution" and "VOD Is for". Below these fields are two buttons: "Add Account" and "Add Institution". The "Add Account" button is highlighted with a red rectangular box.

Using Encompass LO Connect

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

The screenshot shows a form titled "Checking and Savings". It includes fields for "Banking Institution" and "VOD Is for" (with a dropdown menu showing "Select"). Below these are four input fields: "Account/Asset type" (with a red box around the "Select" button), "Account in the Name of", "Account number", and "Cash Value".

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

To Add a Real Estate Record:

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

The screenshot shows a table titled "Schedule of Real Estate Owned". It has six columns: "Market value" (\$0.00), "Amount of Mortgage" (\$0.00), "Gross Rental Income" (\$0.00), "Mortgage Payment" (\$0.00), "Insurance/Tax/Expense" (\$0.00), and "Net Rent" (\$0.00). Above the table is a button labeled "Add Real Estate", which is highlighted with a red box.

- 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**.

The screenshot shows a dialog box titled "Import Mortgage From Liability". It contains a table with three columns: "HOLDERNAME", "UNPAIDBALANCEAMOUNT", and "MONTHLYPAYMENT". A row for "Mortgage Company" is selected, indicated by a checked checkbox. At the bottom of the dialog is a note: "If you do not see the liability for this mortgage, add the liability to the VOL worksheet first or, if this property is owned free and clear, click OK without selecting a liability." Below the note are two buttons: "Cancel" and "OK".

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

Using Encompass LO Connect

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

Schedule of Real Estate Owned

Property is used as
Select 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
MM / DD / YYYY \$0.00

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

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

To Add Stocks and Bonds:

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

Stocks and Bonds

Add Stocks and Bonds

- Enter the stock or bond information.
- To add an additional stock or bond record, select **Add Stocks and Bonds**.
- To remove a stock or bond record, select the minus (-) icon.

Stocks and Bonds

Company Name & Account #	Value
<input type="text"/> <input type="button" value="-"/>	<input type="text"/> \$

Add Stocks and Bonds

- 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 **minus (-)** icon.

Vehicles Owned

Make and Year	Value
<input type="text"/> -	\$ <input type="text"/>

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 **minus (-)** icon.

Using Encompass LO Connect

Other Assets	
Description	Value
<input type="text"/>	\$ <input type="text"/>
Add Other Assets	
Subtotal Liquid Assets Value \$0.00	Total Assets Value \$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 minus (-) icon.

General Liabilities			
	Company Name	Liability Type	Balance
<input type="button" value="-"/>	<input type="text"/>	Select <input type="button" value="▼"/>	\$ <input type="text"/>
Add General Liability			

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

2018 HMDA Demographic Information

Encompass LO 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 LO 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 LO Connect uses those settings to enable Encompass LO 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

- From a loan in Encompass LO Connect, select the **Loan Application** view and then select the **Declarations & Government Monitoring** card.
- Navigate to the *Government Monitoring* section of the page.
- 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 **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.

Completing Forms and Verifications

Forms and verifications are accessed from an open loan. Refer to the online help for step-by-step procedures for each form.

To Access Loan Forms and Verifications

1. Open a loan from the Pipeline.
2. Select **Forms** from the left navigation panel.

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.

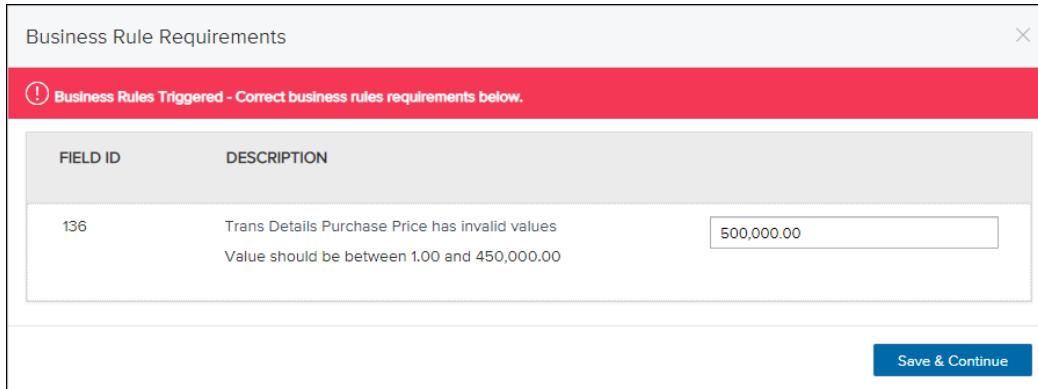
To View a Custom Input Form on a Mobile Device

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 modal window titled "Business Rule Requirements". A red header bar contains the message "Business Rules Triggered - Correct business rules requirements below." Below this, a table lists a single requirement:

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

A blue "Save & Continue" button is at the bottom right.

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.

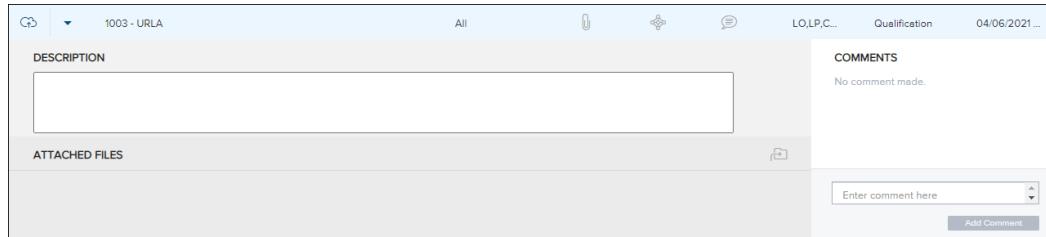
Document Folders - A document folder is an entry in the Documents section that enables you to view which borrower pair a document is assigned to, how many file attachments are present, if the document folder is associated to a condition, view/add comments, view role access, milestone association for 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.

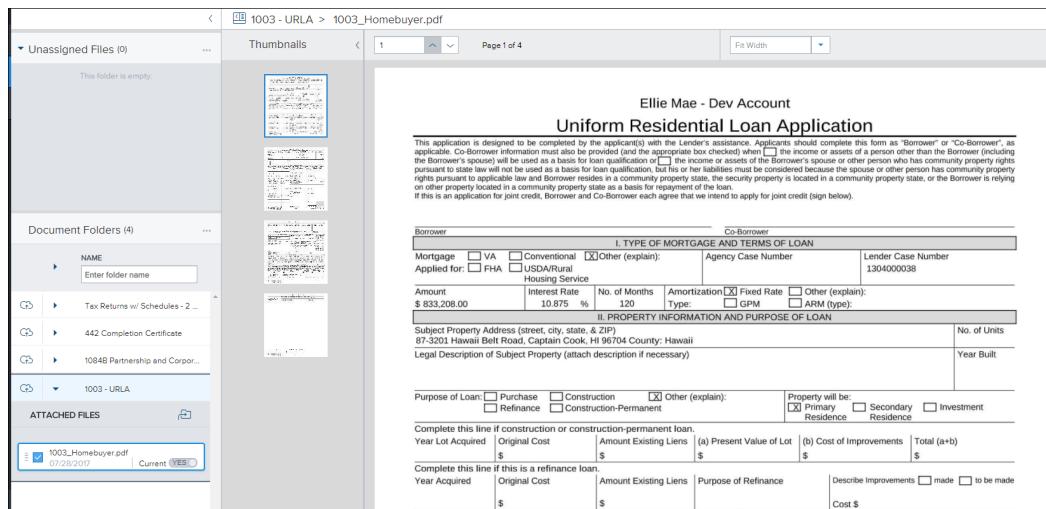
- To add a document folder, select the  icon, and then select the borrower or borrower pair associated with the document folder. Select one or more document folders from list to add, and then select **Add**.
- Once added, select the document folder name to expand the folder details.

Using Encompass LO Connect

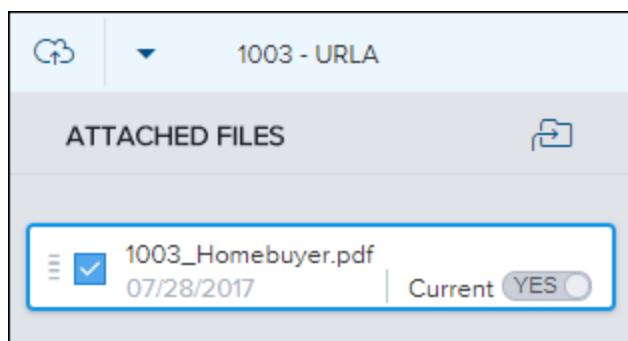
- To attach a file to the document folder, select the  icon next to the document folder's name, and then select the file. The file is then listed in the Attached Files list.



- To enter a description, select the Description field and then enter the description.
- 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.

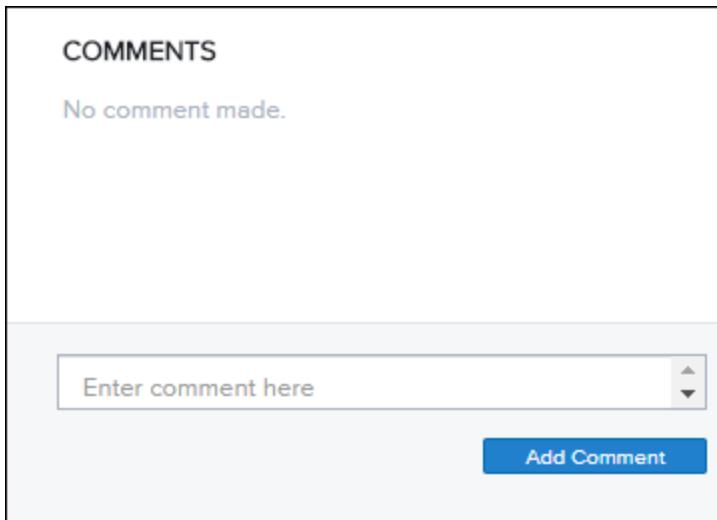


- To move a file to a different document folder, select the  icon, and then select the new document folder. (Or select **Unassigned Files** to move the folder to the Unassigned Files list.)



Using Encompass LO Connect

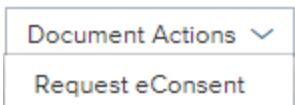
- To add a comment, select the document folder name to expand the folder details, enter your comment in the Comments section, and then select **Add Comment**.



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.

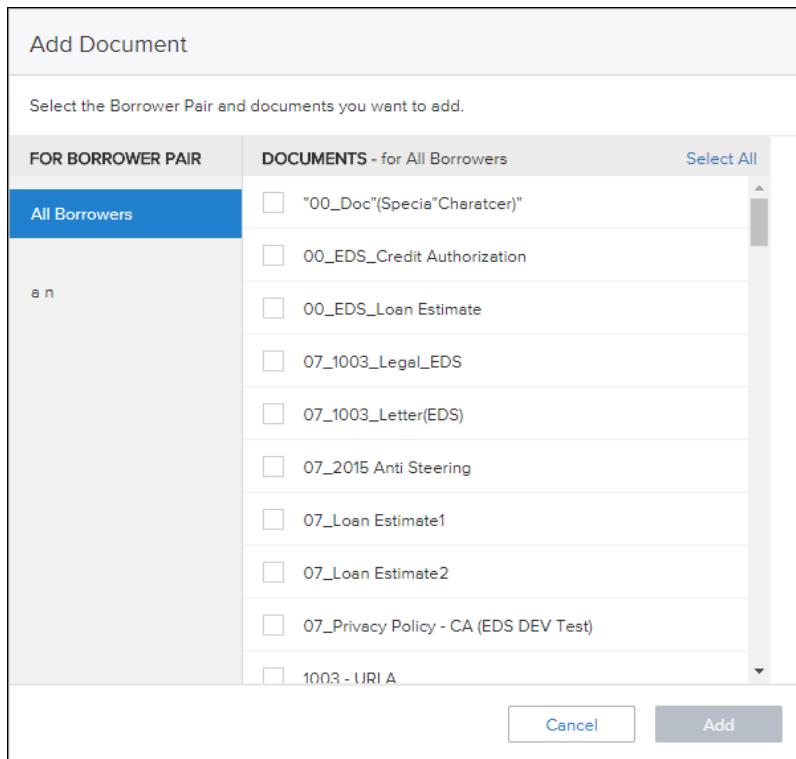
- To apply a search filter, enter a search term in the field above a column that contains the type of information for which you want to search. Or, select an option from the drop-down list to find document folders with characteristics matching your selection.

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



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	Select All
All Borrowers	<input type="checkbox"/> "00_Doc"(Specia"Charatcer)" <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	<input type="checkbox"/>

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.

The screenshot shows the details of an 'eConsent Not Yet Received' alert. At the top, there's a red exclamation mark icon and the alert name 'eConsent Not Yet Received'. Below that, the alert description states: 'Borrowers must consent before disclosures can be sent electronically. Some or all borrowers have not provided consent.' The alert date is listed as '01/14/2019'. Under 'Trigger Fields', there's a table with three columns: 'Field Id', 'Borrower Name', and 'Description'. The first row shows '3984' and 'Emae eConsent' under 'Borrower Name', with 'Borrower 1 eConsent Status' under 'Description'. To the right of the table are two buttons: 'Request eConsent' and '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.

The screenshot shows a dropdown menu labeled 'Document Actions' with a downward arrow. The 'Request eConsent' option is highlighted.



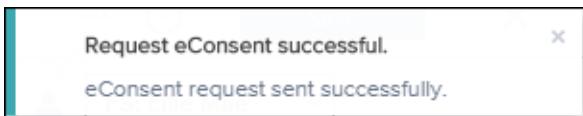
On a Mobile device, the Request eConsent option is available from the **Alerts and Messages** page and from the floating **Menu** on a loan.



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](#) guide.

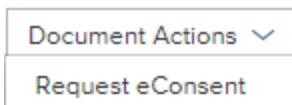
To Send a Request From an Alert on Desktop or Tablet

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.



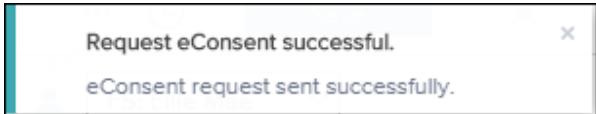
To Send a Request From the Documents Page on Desktop or Tablet

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



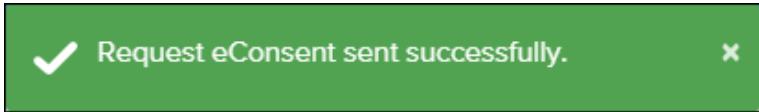
3. On the *Request eConsent* page, select the borrower you wish to send a request to.
4. Enter an authentication code between four and 10 digits in the Authentication Code field.
5. In the Email section, select a template from the **Subject** field. You can edit the **Subject** after selecting a template.
 - 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

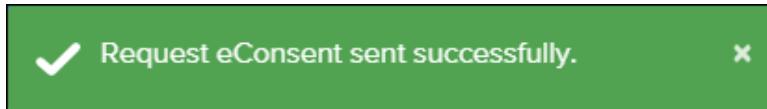
1. From a loan file, select **Alerts and Messages**.
2. Select the **eConsent Not Yet Received** alert.
3. Select **Request eConsent**.
 - To check eConsent Status on a loan, select **eConsent Status**. You can request eConsent from the eConsent Status page by selecting **Request eConsent**.
4. On the *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.



Conditions

When working in loan files, authorized loan team members can add, edit, view, and track enhanced conditions. Note that the Encompass administrator controls which users have access to enhanced conditions, and the actions they can perform, based on user personas. Administrators create conditions based on their company's business needs using the settings provided in **Encompass Settings > eFolder Setup > Enhanced Conditions**.

It is also important to note that while this section provides information and instructions about all of the enhanced conditions features and functionality, loan team member access to these conditions and functionality is controlled by the Encompass administrator. Based on your persona, the administrator controls what level of access you have to enhanced conditions and the associated functionality provided for them.

Remember, the new document viewer must be enabled for Encompass LO Connect in order for loan team members to access and manage enhanced conditions in loan files.

Refer to the [Working with Enhanced Conditions](#) setup and user guide for prerequisites for enabling and using enhanced conditions, instructions for setting up the conditions, and sample workflows and information about how loan team members can address and manage these conditions in their loan files.



Enhanced Conditions are available in Encompass LO Connect Desktop view only.

To Access Conditions:

1. From the Encompass LO Connect Pipeline, create a new loan or open an existing loan file that was created after enabling Enhanced Conditions.
2. In the left navigation menu, select **Conditions**.

Using Encompass LO Connect

The screenshot shows the Encompass LO Connect software interface. The top navigation bar includes tabs for PIPELINE, LOAN, and OPPORTUNITIES. Below the navigation is a loan summary table for loan number 9999200158769, listing details such as address, amount, rate, and status. The main workspace is titled '1003' and contains a form for 'Borrower Information'. The left sidebar has a tree view with nodes like 'Mid-PICO', 'Attached | Primary', '12 Pendale lane Fairfax VA, 22033', and 'Not Locked'. The 'Conditions' node is highlighted with a red box. Other visible nodes include 'LOG', 'FORMS', 'Loan Application', '1 Borrower Information', '2 Mortgage Type, Loan Te...', '3 Employment Information', '4 Monthly Income & Comb...', '5 Assets and Liabilities', '6 Details of Transaction', '7 Declarations & Governm...', 'Test Util Modal Page', 'Borrower Summary Origination', 'Fee Negotiation', 'DOCUMENTS', and 'SERVICES'.

Enhanced conditions associated with the loan are listed on the Conditions landing page. (If you are creating a new loan and there are no conditions associated with it, a “No Conditions Yet” status is displayed on this screen.)

The screenshot shows the 'Conditions' landing page for loan 9999200158769. The title bar indicates 'Conditions (6)'. The main area displays a table of conditions with columns: CONDITION NAME, ADDED, PRIOR TO, CATEGORY, DISPOSITION, and LATEST STATUS UPDATE. The conditions listed are: 'Income - Personal Tax Returns Test5' (x3), 'Internal and External check', 'Template decoine', and 'Template decoivo'. Each condition row includes a small icon for editing and a 'Status N/A yet' message. The left sidebar is minimized, showing icons for 'LOG', 'FORMS', 'Loan Application', '1 Borrower Information', '2 Mortgage Type, Loan Te...', '3 Employment Information', '4 Monthly Income & Comb...', '5 Assets and Liabilities', '6 Details of Transaction', '7 Declarations & Governm...', 'Test Util Modal Page', 'Borrower Summary Origination', 'Fee Negotiation', 'DOCUMENTS', and 'SERVICES'.



After selecting Conditions, the left navigation menu is minimized automatically to enable more of the conditions workspace to be displayed. To expand the left menu, select the Expand icon at the top of the menu.

To View or Update Condition Details:

- From the list of Conditions, select a condition to view its details. Once selected, information about the condition and documents assigned to the condition are displayed. Authorized users can edit and update details here as needed.
- All of the information in the Condition Detail panel on the left is provided by the Encompass administrator within the condition template they have set up in the Encompass Settings. Authorized users with the required permissions can edit certain details in this panel. Fields that are grayed out cannot be edited.

Here you can also assign Document folders and view the attachments. (These buttons are located in the top-right.)

Using Encompass LO Connect



Condition: Loan Document

CONDITION DETAIL

Name *****
Loan Document 1003

Internal Description

External Description

For Borrower Pair *****
All

Condition Type *****
Demo Condition

Source ***** Recipient Details

Prior To Category

Source of Condition
Manual

Effective Start Date Effective End Date

Internal ID External ID

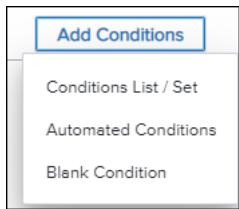
Print Internally Print Externally

[View Tracking Owners](#)

- Note that authorized loan team members are not required to only use this condition details view to manage and update information about conditions. The instructions in the *Performing Additional Actions with Enhanced Conditions* section below explain how to access specific information and views within a condition directly from the Conditions landing page, rather than using this condition details view.
- If you do make any changes in this condition details view, select the **Save** button in the bottom right corner to save them. If you do not select this button, you will be prompted to save your changes when you close this view.

To Add a Condition From a Conditions List or Set to a Loan:

1. In the loan file, select **Conditions** in the left navigation menu.
2. In the top-right of the loan workspace, select **Add Conditions**, and then select **Conditions List / Set**.



- A list of conditions that you can add to the loan are displayed. This list consists of conditions created by the Encompass administrator. The conditions you see are based on the permissions set up by the administrator based on your persona. For example, if you do not have permission to add conditions, they will not be listed here.
- When configuring conditions in Encompass Settings, administrators can select an option that prevents the condition from being duplicated. If a condition has already been added to a loan, and if that condition has been configured so that it cannot be duplicated, the condition will not be listed here and cannot be added to the loan.

Add Conditions: Conditions List (0 Selected)

Assign to borrower pair *

John T Bradford and Stacy Bradford

ALL CONDITIONS	SELECTED CONDITIONS			
<input type="checkbox"/> INTERNAL ID	CONDITION NAME ▲	EXTERNAL DESCRIPTION	CONDITION TYPE	CATEGORY
<input type="checkbox"/> 234	Encompass Template A	External testing checkExter...	sachinTemplateB	Income
<input type="checkbox"/>	Income - Loan		Abhishek-Condition	
<input type="checkbox"/>	Income - Personal Tax Returns	Income - Personal Tax Retu...	Test Condition Type 4	Income
<input type="checkbox"/> INTId123	Income - Personal Tax Returns swetha	External Description	swethatestnew	Income
<input type="checkbox"/> INTId123	Income - Personal Tax Returns swethajain	Test External Description d...	swethatestnew	Income
<input type="checkbox"/> INTId123	Income - Personal Tax Returns swethathree	Test External Description d...	manikNEW	Income
<input type="checkbox"/> INTId123	Income - Personal Tax Returns swethathree	Test External Description d...	swethatestnew	Income
<input type="checkbox"/> INTId123	Income - Personal Tax Returns swethatwo	External Description	swethatestnew	Income
<input type="checkbox"/> INC0001	Income - Personal Tax Returns Test1	Provide signed and dated t...	Test Condition Type 5	Income
<input type="checkbox"/> INC0001	Income - Personal Tax Returns Test2	Provide signed and dated t...	Test Condition Type 6	Income
<input type="checkbox"/> INC0001	Income - Personal Tax Returns Test2	Provide signed and dated t...	Test Condition Type 5	Income
<input type="checkbox"/>	Income - Personal Tax Returns Test3	Provide signed and dated t...	Test Condition Type 7	Income
<input type="checkbox"/> INC0001	Income - Personal Tax Returns Test3	Provide signed and dated t...	Test Condition Type 6	Income

Cancel Add

Using Encompass LO Connect

3. By default, the conditions are assigned to all borrower pairs. If there are multiple borrower pairs associated with the loan, you can select a different borrower pair from the drop-down menu at the top of the list if you want to assign conditions to that pair.
4. Select the conditions to add to the loan. Selected conditions can be viewed by selecting the **Selected Conditions** tab.

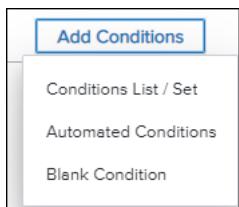
The screenshot shows a table titled "Add Conditions: Conditions List (2 Selected)". At the top, there is a dropdown labeled "Assign to borrower pair" set to "John T Bradford and Stacy Bradford". Below the dropdown are two tabs: "ALL CONDITIONS" and "SELECTED CONDITIONS", with "ALL CONDITIONS" being the active tab. Under "Condition Set", a dropdown is set to "234". The table has three columns: "INTERNAL ID", "CONDITION NAME", and "EXTERNAL DESCRIPTION". The rows are as follows:

INTERNAL ID	CONDITION NAME	EXTERNAL DESCRIPTION
234	Encompass Template A	External testing checkExter...
	Income - Loan	
	Income - Personal Tax Returns	Income - Personal Tax Retu...
<input checked="" type="checkbox"/> INTId123	Income - Personal Tax Returns swetha	External Description
<input checked="" type="checkbox"/> INTId123	Income - Personal Tax Returns swethajan	Test External Description d...
<input type="checkbox"/> INTId123	Income - Personal Tax Returns swethathree	Test External Description d...
<input type="checkbox"/> INTId123	Income - Personal Tax Returns swethathree	Test External Description d...
<input type="checkbox"/> INTId123	Income - Personal Tax Returns swethatwo	External Description
INC0001	Income - Personal Tax Returns Test1	Provide signed and dated t...
INC0001	Income - Personal Tax Returns Test2	Provide signed and dated t...

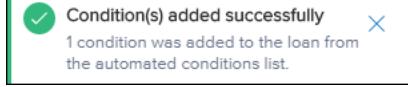
- To filter the conditions list by a condition set, select **Conditions Set** and then select the conditions set you want to view.
5. To add the selected conditions to the loan, select the **Add** button.

To Add Automated/One Click Conditions to a Loan:

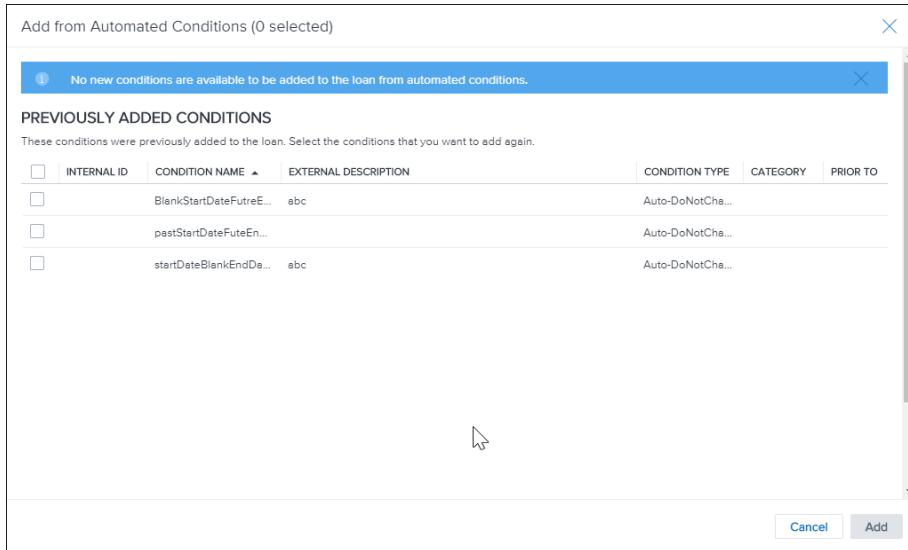
1. In the loan file, select **Conditions** in the left navigation menu.
2. In the top-right of the loan workspace, select **Add Conditions**, and then select **Automated Conditions**.



- The loan is then evaluated against the Automated Enhanced Conditions business rules defined by the administrator to determine if the loan meets the criteria for any active rules.
- 3. Any applicable conditions are automatically assigned to the loan file.

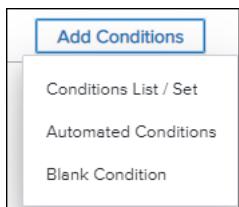


4. If conditions had already been added through this method, a window displays indicating that no conditions were added. If you have permissions to create duplicate you can select conditions from the list and select **Add** to add a duplicate of those conditions.



To Add a Blank Condition to a Loan:

1. In the loan file, select **Conditions** in the left navigation menu.
2. In the top-right of the loan workspace, select **Add Conditions**, and then select **Blank Condition**.



3. Select the borrower pair that the condition will apply to, the condition type, and then either select the condition name or enter one manually. When you are finished, select **Add**.
4. If you entered a condition name manually, the new condition details display.

A screenshot of the 'Condition: Test Condition' details page. The page is divided into two main sections: 'CONDITION DETAIL' on the left and 'TRACKING STATUS' on the right. The 'CONDITION DETAIL' section includes fields for 'Name' (Test Condition), 'Internal Description' (I), 'External Description' (empty), 'For Borrower Pair' (All), 'Condition Type' (Demo Condition), 'Source' and 'Recipient Details' dropdowns, 'Prior To' and 'Category' dropdowns, and a 'Source of Condition' field. The 'TRACKING STATUS' section includes fields for 'Days to receive' and 'Requested From', a 'Document receipt date' calendar, and a list of tracking status items: Added by A, Andrei on 10/13/2020 at 12:27pm, Requested, Re-requested, Fulfilled, Received, Reviewed, Rejected, Cleared, and Waived. There is also a 'COMMENTS' section at the bottom.

- If you selected a condition name, the Conditions landing page displays.

Importing Conditions

Conditions can also be imported from supported partners from within Encompass LO Connect. Partners who have integrated into Encompass Investor Connect can configure the workflow to electronically send delivery conditions for a loan back to the lender. For example, investors can send purchase conditions that must be resolved before the lender can sell the loan, and warehouse lenders can send funding conditions that must be addressed before the warehouse lender provides funding for the loan.

Using Encompass LO Connect

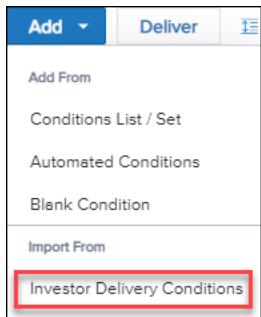
Lenders can then import the conditions into Encompass LO Connect, track and resolve the conditions, and electronically send condition responses back to the partner. Lenders can also receive updates against existing conditions from Encompass Investor Connect Partners, maintaining the connection for all updates that are made for an existing condition.



Note: In order to use this feature, your administrator must configure Encompass to use both Enhanced Conditions and Investor Connect and the investor partner must have enabled the workflow for electronically sending conditions between lenders and partners via Encompass Investor Connect. For more information on configuring Encompass to utilize Investor Connect, see the [Encompass Investor Connect Lender User's Guide](#).

To Import Investor Connect Conditions to a Loan:

1. From a loan in Encompass LO Connect, select **Conditions** from the left navigation menu.
2. Select **Add**, and then select **Investor Delivery Conditions** from the *Import From* section.



3. Select the check-box in front of any conditions that you want to import, and then select **Import**. The Tracking column indicates the current status of the conditions as either New, Updated, Or Imported.
 - To view details about an individual condition, select the Blue Arrow icon to expand the condition details

Imported conditions can be easily identified in the Conditions Pipeline by viewing the Source of Conditions column, as these conditions are labeled with Investor Delivery.

Delivering Conditions

In order to deliver a condition back to the partner, the status for the condition must be updated and a comment or document must be assigned to the condition. To update the status, select the current status in the Latest Status Update column.



Note: Only statuses that have been configured by the admin in the **Encompass Settings > External Company Setup > Investor Connect Settings > Conditions Delivery** section are eligible for delivery.

1. When you are ready to deliver conditions to the Lender, select **Deliver**.
2. On the Deliver Condition Responses page, a list of eligible conditions displays. To deliver the conditions, select **Deliver**. The *Delivery in progress* message displays.



3. To view a history of conditions delivered for the loan, select **Delivery History**. The Delivery History page updates once the delivery is completed.

To Assign a Document to a Condition:

1. In the loan file, select **Conditions** in the left navigation menu.
2. Select the left-arrow to expand the row and display the condition's details.
 - It is important to note that you can only assign documents to conditions if the document is provided on the Documents screen (i.e., at least one Document Folder is listed on the Documents screen within the loan file). When viewing the Conditions landing page, the number of documents already assigned to the condition is displayed in the Documents column.
3. Select the **Assign Document** button.

The screenshot shows a list of documents in a table format. The columns are: Document Name, Status, Date, and Type. The table includes rows for various tax return templates and a checkmark for 'Internal and External check'. Below the table, there are fields for 'Internal Description' and 'External Description'. At the bottom, there are three buttons: 'Assign Document' (highlighted with a red box), 'Duplicate Condition', and 'Delete Condition'. A footer row shows 'Template docwo' with status '1', date '01/09/2020', and type 'Funding'.

Document Name	Status	Date	Type
Income - Personal Tax Returns Test1	0	01/10/2020	Funding
Income - Personal Tax Returns Test5	0	01/10/2020	Funding
Income - Personal Tax Returns Test5	0	01/10/2020	Funding
Income - Personal Tax Returns Test6	0	01/10/2020	Funding
Internal and External check	0	01/10/2020	Funding
Template docone	0	01/09/2020	

4. Select the document to assign to the condition, and then select **Assign**.

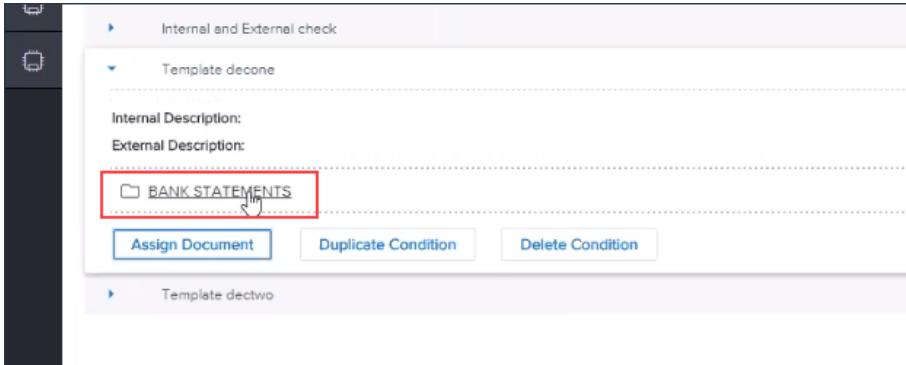
The screenshot shows a modal dialog titled 'Assign Document to Condition (1 selected)'. On the left, a sidebar lists '1003 - URLA (1)' with a checked checkbox. The main area displays a thumbnail of a document page. At the bottom, there are 'Cancel' and 'Assign' buttons, with 'Assign' being highlighted with a blue box.

To Attach a File to a Document:

When you assign a document to condition, you are essentially assigning a document *folder* or *container* to the condition. The document folder may already have file attachments or you can add file attachments later. These file attachments are the actual source documents that will be used to satisfy the condition.

Using Encompass LO Connect

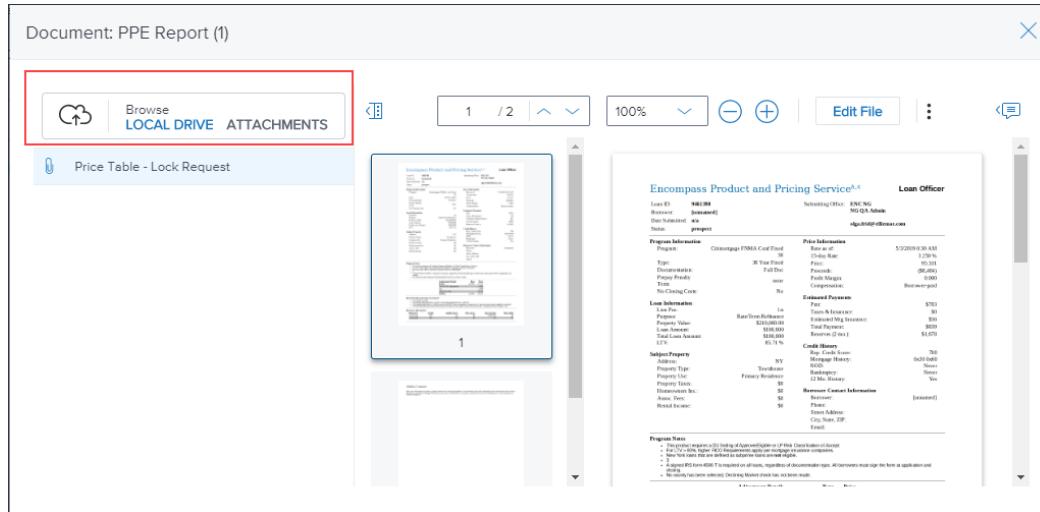
1. Within the condition, select the document you assigned to the condition.



2. Select an option from the Browse section to locate, select, and then associate one or more file attachments to this document.
 - Files already associated with the document are listed below the Browse section.
 - Select **Local Drive** to select files from your computer. You can drag-and-drop files from the Browse window to this view or select the files and then select **Open**.

Using Encompass LO Connect

- Select **Attachments** to select files from the Unassigned Attachments list. This list files are the Unassigned Files on the Documents screen. Select the files to attach, and then select **Attach**.



- Select the **Edit File** button to manage the file (extract pages, re-order pages, etc.).
- When finished, select **Close**.

Performing Additional Actions with Enhanced Conditions

Authorized loan team members can perform all of the following actions with conditions directly from the Conditions landing page in Encompass LO Connect.

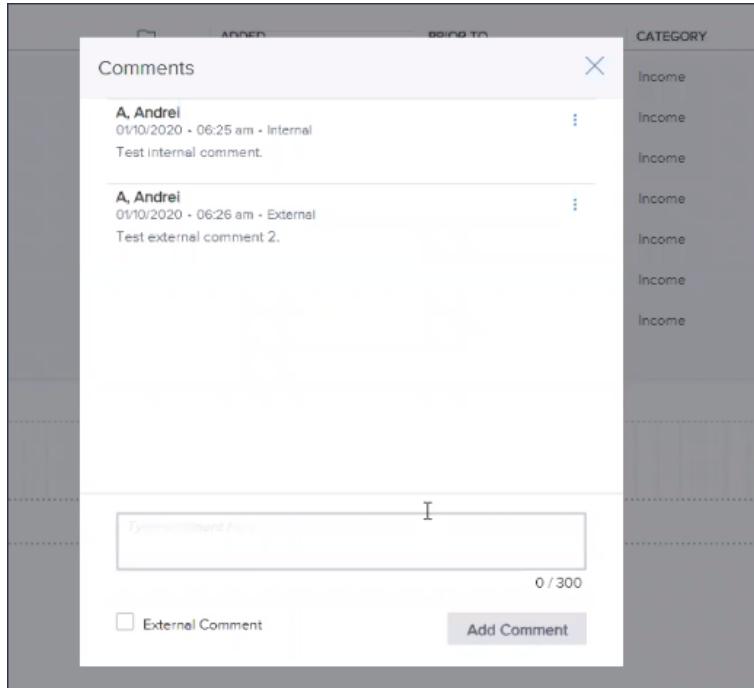
To Add a Comment to a Condition:

- On the Conditions screen, locate the condition for which you want to add a comment, and then select the number in the Comments column.

Condition Name	Added	Prior To	Category	Comments
Income - Personal Tax Returns swetha	01/10/2020	funding	Income	0
Income - Personal Tax Returns svethajan	01/10/2020	funding	Income	0
Income - Personal Tax Returns svethathree	01/10/2020	funding	Income	0
Income - Personal Tax Returns Test5	01/10/2020	Funding	Income	0
Income - Personal Tax Returns Test6	01/10/2020	Funding	Income	0
Internal and External check	01/10/2020	Funding	Income	0
Template deco	01/09/2020	Funding	Income	0
Template deco	01/09/2020	Funding	Income	2

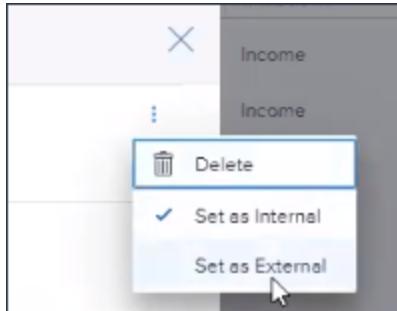
Using Encompass LO Connect

- Type the comment in the text box, and then select Add Comment.



- Select **External Comment** to make this comment visible in the loan when a user is viewing the loan's condition details using an Encompass TPO Connect website.
 - By default, all comments are set as Internal Comments, which means that the comment is visible within the loan file when viewed by authorized loan team members using Encompass LO Connect.
- Previous comments added to loan are listed above the text box. The most recently added comment is listed at the bottom of the comments list.

- Select the hamburger menu to the right of each comment for additional actions. Authorized users can delete a comment, and set a comment as an Internal Comment or External Comment.



- When finished, select the X in the top right corner to close the Comments window.

To Update Tracking Status:

Once you have taken an action with a condition, you can update the condition tracking status accordingly.



Note: Access to update specific tracking statuses is determined by the Encompass administrator.

- On the Conditions screen, locate the condition to update, and then select the link in the Latest Status Update column.

DISPOSITION	LATEST STATUS UPDATE
⌚	Added on 01/21/2020

Using Encompass LO Connect

- Select the new status, and then select **Save**. (These tracking status options are configured by the Encompass administrator.)

The dialog box has a title bar 'Update Tracking Status' with a close button 'X'. It contains fields for 'Days to receive' (two input boxes) and 'Requested From' (a dropdown). Below these are sections for 'Document receipt date' (a date picker) and a list of tracking statuses with checkboxes. The checked status is 'Added by A, Andrei on 10/16/2020 at 1:08pm'. Other options include 'Requested', 'Re-requested', 'Fulfilled', 'Received', 'Reviewed', 'Rejected', 'Cleared', and 'Waived'. At the bottom are 'Cancel' and 'Save' buttons.

To Check the Disposition Status:

- On the Conditions screen, hover your mouse pointer over the **Disposition** icon for a condition.

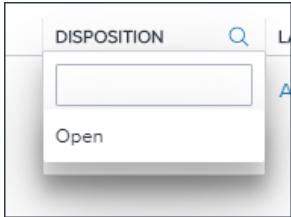
A table with columns 'CATEGORY', 'DISPOSITION', and 'DISPOSITION'. The 'DISPOSITION' column contains icons for each row. A red box highlights the entire 'DISPOSITION' column. The last row shows a count of '3' under 'DISPOSITION'.

CATEGORY	DISPOSITION	DISPOSITION
Income	0	⌚
	3	⌚

- One of the following statuses will be displayed:

Using Encompass LO Connect

- **Open** - This status indicates that the condition has not been met yet.
- **Satisfied** - This status indicates the condition has been met and it is closed (i.e., the condition has been cleared or waived).
- To filter the Conditions view so that only Open conditions are displayed, select the Disposition column header, and then select **Open**.
- To filter the Conditions view so that only Satisfied conditions are displayed, select the Disposition column header, and then select **Satisfied**.
- Note that the *Open* and *Satisfied* status options will be available as search filters only if at least one condition in the list has been opened or satisfied. For example, if no conditions have been satisfied, then only the *Open* option will be displayed and available for use as a search filter.

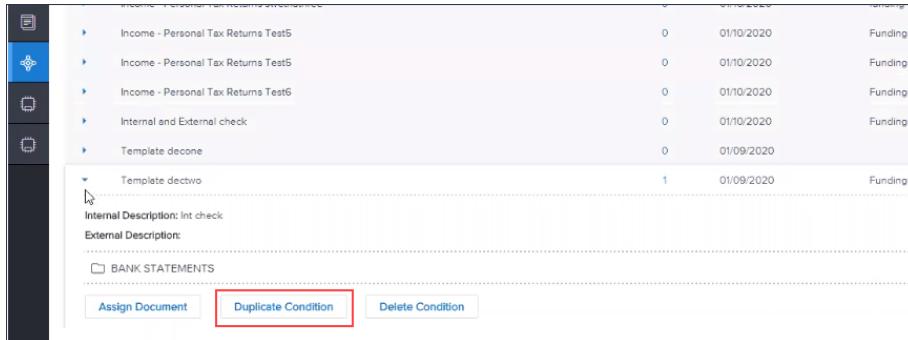


To Duplicate a Condition:

Note that the option to duplicate a condition will be provided only if the Encompass administrator has configured the condition so that it can be duplicated and if the loan team member has the required permission (based on their assigned persona).

Using Encompass LO Connect

1. In the loan file, select **Conditions** in the left navigation menu.
2. Select the left-arrow to expand the row and display the condition's details.
3. Select the **Duplicate Condition** button.



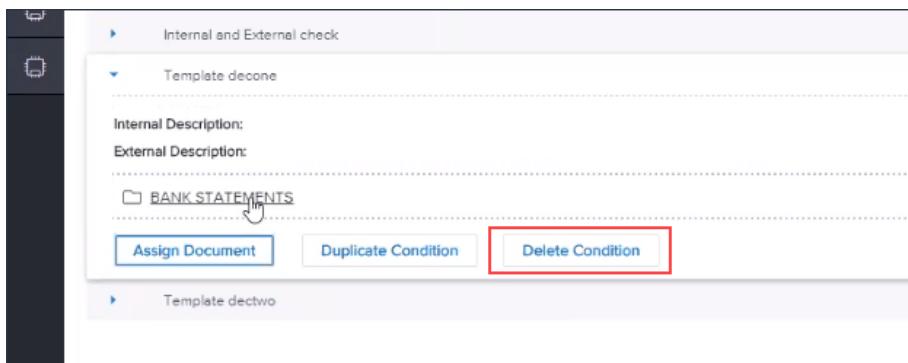
- The duplicated condition is added at the bottom of the Conditions landing page.
Conditions are listed in alphabetical order, based on the condition name.



If the administrator has configured this condition so that it cannot be duplicated (or if you do not have the required permissions to perform this action), the Duplicate button will still be provided here. However, when you select the button, an error message indicating that the condition already exists will display and the condition will not be duplicated.

To Delete a Condition:

1. In the loan file, select **Conditions** in the left navigation menu.
2. Select the left-arrow to display the condition's details.
3. Select the **Delete** button.



Using Encompass LO Connect

4. Select **Yes** to confirm the deletion. The condition is deleted and removed from the Conditions landing page.

To Unassign a Document From a Condition:

1. Select the **Unassign** icon for the document.

CONDITION NAME	ADDED	PRIOR TO	CATEGORY	DISPOSITION	LATEST STATUS UPDATE
Income - Personal Tax Returns swethajan	1	funding	Income	0	Added on 01/21/2020

PPE REPORT

Assign Document Duplicate Condition Delete Condition

2. Select **Yes** to confirm that you are unassigning this document from the condition. This will unlink the document from the condition but it doesn't remove the document.

To Expand Condition Details:

- By default, the Conditions landing page features each condition in its own row, with just the Condition Name displayed, followed by additional information in columns displayed to the right. You can select the arrow for a condition to expand the row to display the documents assigned to the condition, action buttons, and more. You can then select the arrow again to collapse the row.

CONDITION NAME	PRIOR TO
Income - Personal Tax Returns swethajan	1 funding

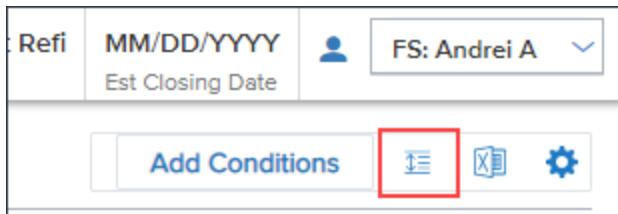
Internal Description: Testing Internal Description checking
External Description: Test External Description details

PPE REPORT

Assign Document Duplicate Condition Delete Condition

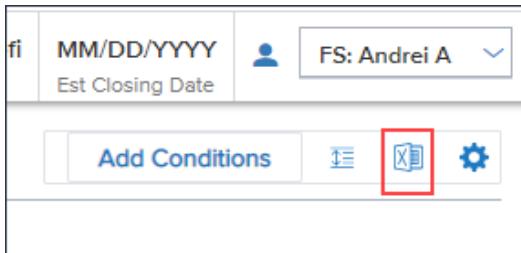
Using Encompass LO Connect

- Select the **Expand/Collapse** icon to expand the row for every condition in the list. Select the icon again to collapse all of the condition rows.



To Export Conditions:

- Select the **Excel** icon to export the conditions list to an Excel spreadsheet (CSV) that you can save to your computer. This export includes only the fields (i.e., columns) that are in the view that you are currently using when you select the Excel icon.

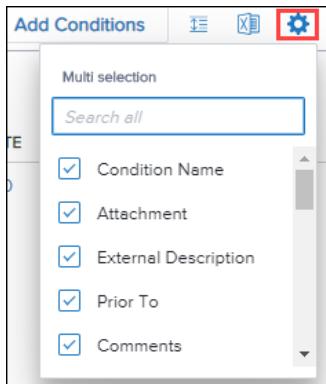


To Customize the Conditions List:

Customization options for the Conditions landing page are described below. If you close the loan and then return to the Conditions list, the customization options will not be retained, and the Conditions list will be displayed in its default view.

Add or Remove Columns:

- To add or remove columns from the Conditions list, select the **Gear** icon.



Using Encompass LO Connect

- To remove a column from the list, clear the check box for the column in this list.
- To add a new column, select the check box for the column in this list.

Change the Column Order:

- Each new column you add to the Conditions landing page is placed to the right of the columns that were already displayed in the list. To move a column to the left or right in the Conditions list, select the column header, and then drag the column to the desired position in the list.

Sorting the Data:

- Select a column header to display data in ascending order based on the information in the column.
- Alternately select the header to sort the data in descending or ascending order.

Applying Search Filters:

- Select the **Search** icon (magnifying glass) in a column header to search for specific data within the column. Enter a value in the blank field or select a filter from the list of options.

ADDED	CATEGORY
01/09/2020	Income
01/10/2020	Income
01/10/2020	Income
01/10/2020	Income

- After selecting one or more filters, only the conditions matching the search criteria are displayed in the list. Additionally, the selected filters are displayed at the top of the list. To remove a search filter, select the x for the filter. Or, select the **Clear** link to remove all search filters at once.

Conditions (2)			
Condition Type	All Conditions	Added	x
CONDITION NAME			
Template decone			
Template dectwo			
		PRIOR TO	
		1	
		1	Funding
		ADDED	
		01/09/2020	
		01/09/2020	

Saving a View:

Once changes have been made to a view, you can save the view, save the view as a new view, set the view as a default, delete the view, and more.

To Save the View:

1. After changes have been made to the view, select the drop-down arrow next to the name of the view.

Conditions: Standard View

2. Select the **Menu**  and select **Save View** to update the view or **Save as** to save a new view.
 - If you select **Save as**, enter the view name. To set the new view as a default view, select **Set as default**. Select **Save** to save the view.



You can also rename a view, delete a view, or set the view as your default from this menu.

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.

To Access the Services Landing Page

1. From a loan, select **Services**.
2. Select **All Services**.
3. 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.

Using Encompass LO Connect

The screenshot shows the 'Credit' tab selected in the top navigation bar. Below it, there's a note: 'Note: This data comes from Encompass Loan Fields'. Underneath, there's a table with four columns: Experian, TransUnion, Equifax, and Middle FICO Score. Each column has a single entry: a dash '-'.

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.

The screenshot shows the Credit service card with the Orders tab selected. There is one order listed: 'Completed' for 'Ellie Mae'. The order status is 'Credit'. To the right of the order, there is a document icon and a more options icon (three dots). The top right corner of the card has an 'Order' button.

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 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.

Using Encompass LO Connect

- When finished, select **Next**.

CHOOSE BORROWERS FIRST PAIR

Choose Provider

Credit Provider: Credit Plus

User Name: [redacted] Password: [redacted] Save Login Information

Borrower Pairs

Borrowers With Credit Ordered Borrowers With No Credit Record

Firsttimer 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.

Using Encompass LO Connect

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.

The screenshot shows the 'CHOOSE BORROWERS' step in the DU ordering process. It displays 'Borrower Information' for 'Firsttimer Alice'. The 'Request Type' is set to 'Individual' and 'Report Type' to 'Merge'. The 'Credit Bureaus' listed are 'Experian, Equifax, Trans Union'. Under 'Borrower Auth. Method', 'New Credit Order' is selected. The 'Date Authorized' field shows 'Select' and a date input field. A checkbox for 'Borrower can demonstrate a 12-month mortgage/rental history' is unchecked. Below this, the 'Borrower Pair Details' section shows 'Alice' as the borrower's first name and 'Firsttimer' as the last name. The 'Casefile ID' is 126543272, the 'Date Ordered' is 03/09/2017 | 3:10 PM, the 'Recommendation' is 'Approved/Eligible', and the 'Findings Report' is '2015-1099-henderson...'. The 'Finish' button is visible at the bottom right.

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 LO Connect in Desktop mode.
- Select **Re-Run DU** to submit to DU again.

The screenshot shows the 'DU Order' summary page. It displays the 'Order DU' header with a 'Re-Run DU' button. The 'DU Order' section includes the 'Casefile ID' (126543272), 'Date Ordered' (03/09/2017 | 3:10 PM), 'Recommendation' (Approved/Eligible), and a link to the 'Findings Report' (2015-1099-henderson...). The 'Borrowers' section is partially visible below.

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**.

TYPE	FIELD ID	DESCRIPTION
Warning	16	Subject Property # Units
Warning	356	Subject Property Appraised Value
Warning	1811	Subject Property Occupancy Status
Warning	CASASRN.X107	Freddie Mac Lender Processing Point
Warning	CASASRN.X14	Freddie Mac Lender Property Type
Warning	601	Subject Property Building Status
Warning	119	Expenses Present Rent

Using Encompass LO Connect

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

The screenshot shows the 'Freddie Mac Loan Product Advisor' interface. At the top right is a 'Submit to LPA' button. Below it is a section titled 'LPA Order' with the following data:

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

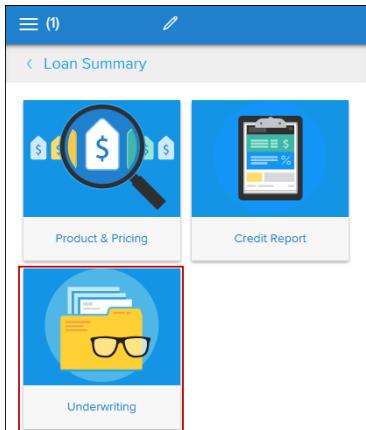
Below this is a section titled 'Borrowers' for 'Penny Public'. It lists two borrowers with their FICO scores and credit providers:

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

At the bottom left is a 'Liabilities' link.



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

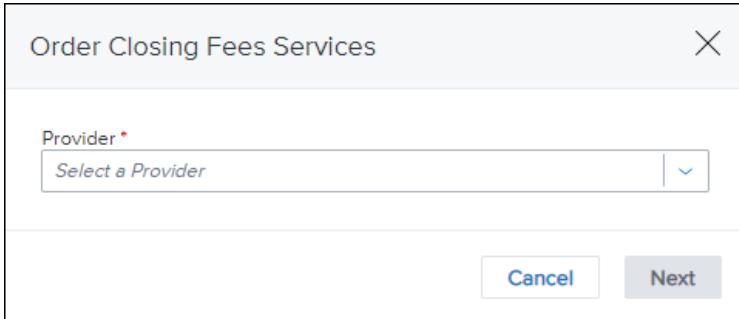


Closing Fees

Users can order closing fees from services providers without leaving Encompass LO Connect. Order information is saved to the Encompass eFolder and is accessible from the Encompass Desktop program.

To Order Closing Fees Manually:

1. From a loan, select **Services**.
2. Select **All Services**.
3. On the Services landing page, navigate to the Closing Fees section and select **Order**.
4. On the *Order Closing Fees Services* window, select the **Provider** and then select **Next**.



5. The provider's ordering page displays. Follow the directions from the provider to place an order.
 - If you have any problems placing an order, contact the closing fees provider for assistance.
6. Once the order is placed, the status of the order displays on the Closing Fees card.



7. You can view the documents related to a completed order by selecting the attachment icon on the services landing page for the closing fees order.



8. To view the details of the order, select the **Menu :** icon and then select **View Details**.

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 LO Connect.

To Search Product and Pricing with EPPS:

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

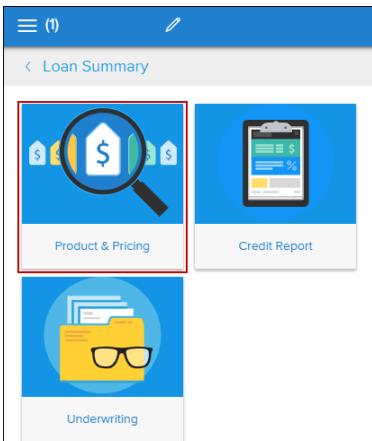
To Search Product and Pricing With Optimal Blue

Once Optimal Blue has been set up in the [Encompass Admin portal](#), Encompass LO Connect users can search for loan programs through Optimal Blue.

1. From the Loan Summary screen in Encompass LO Connect, select the **Services** link on the left menu and then select **All Services**.
2. Select **Order** on the Product and Pricing service card.
3. Enter your Optimal Blue credentials, if necessary, and select **Log In**.
4. Fill out any missing loan information, and then select **Search**.
5. The Optimal Blue product search page will display. Review the information and select **Submit**.
6. 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.
7. After reviewing a product, select the Blue Lock  icon to select the product for this loan.
8. 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

Workflow Tasks

The task based workflow workspace is a configurable workspace that provides a one-stop shop to complete tasks. This feature limits the need to navigate between forms, tools, and documents to complete a task. Users work in a tailored workspace for each task that enables the user to perform the task efficiently. The new Workflow Tasks feature enables users to access tasks assigned to them, while tracking the status of the tasks. Multiple users across different roles are able to work on tasks in parallel across milestones. When a user selects the Workflow Tasks tool from a loan, the Workflow Tasks page displays. If there are sub-tasks assigned to the tasks, the first sub-task displays. When no sub-tasks are associated with a task, the task details display.

To View the Workflow Tasks Tool:

1. Open a loan file, and then select **Tools** from the left navigation menu.
2. Select **Workflow Tasks**. The Workflow Tasks tool displays.

Features

The Workflow Tasks tool displays a list of all tasks assigned to the loan that the user has access to. The tool has a default sorting based on the Priority column in ascending order. Additionally, the tool is further sorted by the created date within that priority designation. From this tool, users can access a number of features

- **Ability to view a list of 'All Tasks' and 'My Tasks' based on the users' persona settings -** 'All Tasks' display all of the tasks that the user has access to. 'My Tasks' displays the tasks specifically assigned to the user or the user group that the user belongs to.
- **Add Task Groups & Tasks via Templates -** If the user has access, they can add task groups or standalone tasks to the loan file. Additionally, if the user has been authorized (via their persona settings) to add all tasks, they are able to add any task group or standalone tasks regardless of the configuration defined by the administrator.
 - Any task that is set to auto-create within the task group is automatically added when the task group is created.
 - Any sub-task that is set to auto-create within the task is automatically added when the task is created.

Using Encompass LO Connect

In addition users are able to update a tasks priority from the Tasks Pipeline in the Workflow Tasks section of Encompass LO Connect. Once an administrator has applied the persona setting to a user (See [Updates to LO Connect Personas Settings](#) In the Encompass Release Notes), the user is able to select the [Edit](#) icon next to the priority option for a task and edit the priority level.

To Update a Tasks Priority

1. From Encompass LO Connect, select **Workflow Tasks**.
2. Hover over the priority number for a task in the Tasks Pipeline, and then select [Edit](#).
3. Select the appropriate priority level from the list to change the priority of the task.

To Update the Due Date:

1. From the Task Detail page, select the [Lock](#) icon to manually edit the date and override the calculated due date.



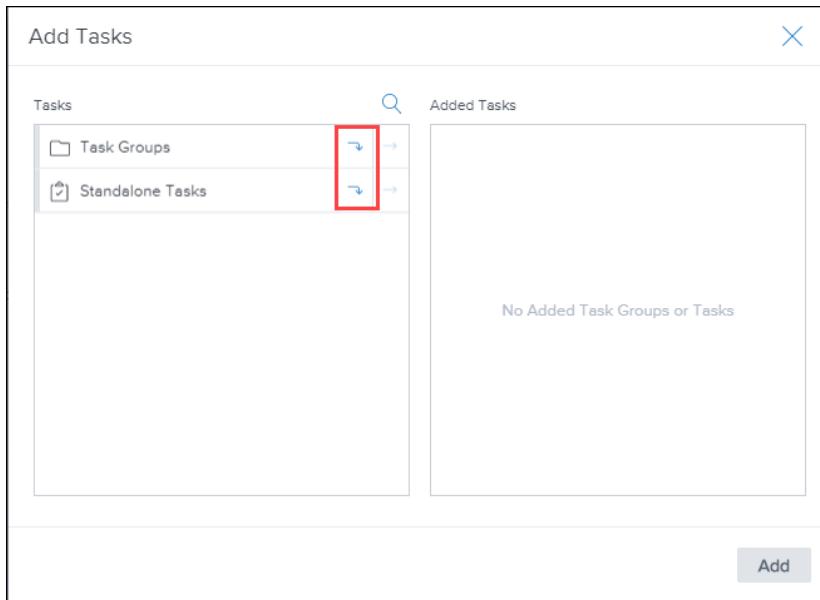
2. Enter a new date and time, or select the [Calendar](#) icon to select a date and time.
3. Select **Apply** to save the changes.



Note: This feature requires that the users persona have access to this feature. Administrators can find this setting under **Encompass Settings > Company/User Setup > Personas > LO Connect**.

To Add a Task:

1. From the Workflow Tasks tool, select the **Add Task** button.
2. On the Add Tasks window, select the arrow next to Task Groups or Standalone Tasks to expand the list of tasks.



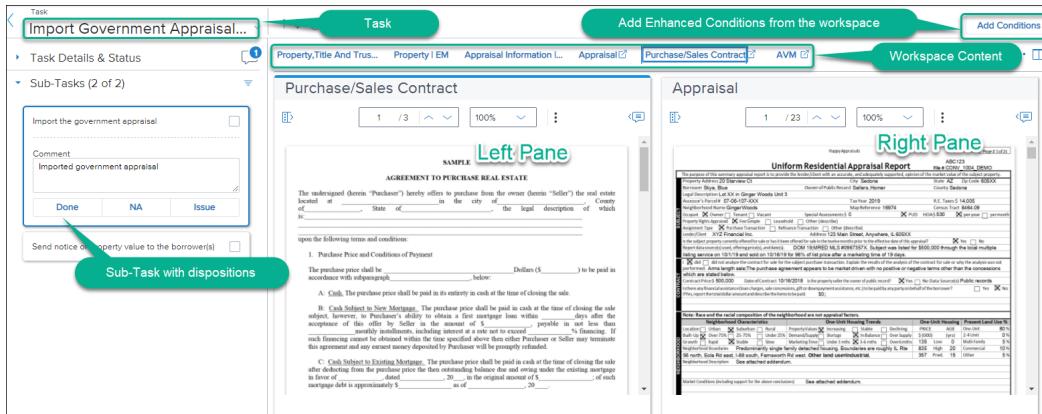
3. Select the Arrow next to Task Group or Standalone Task to move it to the *Added Tasks* section.
4. Select **Add**.

Task Detail

The task details section provides users with a one-stop view to complete their tasks while viewing the workspace at the same time. Users are able to review the details and status of the tasks. Users can also view the list of sub-tasks as well as the supporting documents and forms associated with the sub-tasks.

To View Task Details:

- From the Workflow Tasks page, select a task from the list. Once it is selected, the task details screen displays.



- When selecting the Pop-Out button to view one of the panes in a new tab, the two pane window is converted to a single pane. The remaining item in the workspace fills the space where the other document was.

The task details screen provide information about the task. For example, the task name, task description, the status, due date, and more.



When the loan team member comes to this page for the first time, the first open sub-task and its details are displayed. As the user completes each sub-task, the system takes the user to the next sub-task and the workspace is refreshed to show what is relevant to the sub-task.

- Sub-tasks provide a checklist of supporting requirements for the task. Sub-tasks are the steps that a user performs to complete a task and should be defined in such a way that the user assigned to the task can complete them.
- Selecting a sub-task displays a tailor-made workspace with content configured by the administrator. This enables quick access to documents and forms from the top bar, as well as the content that is displayed on the right pane.
- The **Sub-Task Filter** icon enables users to display a filtered list of sub-tasks as follows: All, Not Started, In Progress, and Completed.

- When the sub-task is completed, the user can enter comments and select a pre-defined disposition, or selects the check box in the top right corner of the sub task, to indicate that the sub-task is complete. The dispositions shown are configured by the administrator. Selecting a disposition completes the sub-task. The administrator may require a comment before selecting a disposition.

Confirm no personal property is included

Comment

Resolution Comment

Done NA Issue

- As you review the sub-task, you can add conditions from within the workspace using the Add conditions button on the top right. This functionality works with the Enhanced Conditions feature. For more information on Enhanced Conditions, refer to the [Working with Enhanced Conditions](#) guide.

Updating the Priority of a Task

If a user has the *Update Task Priority* option enabled on their persona, the user is able to select the **Edit** icon next to the priority option for a task and edit the priority level.

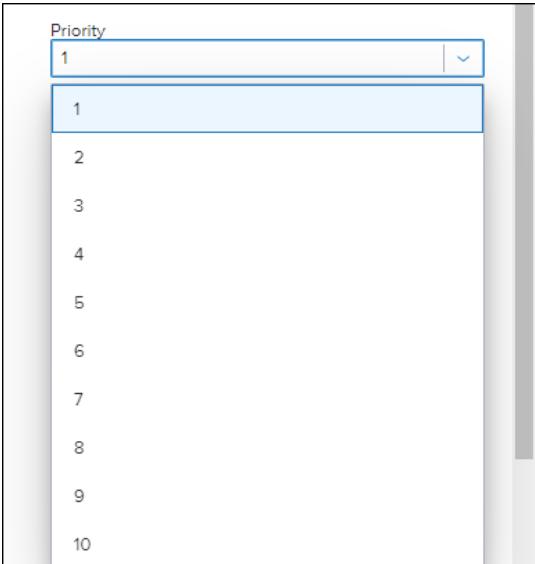


Note: To enable this functionality, administrators must configure the users persona to enable the Update Task Priority persona. For more information on the LO Connect persona settings, click [here](#).

To Update a Tasks Priority From Task Details

- From Encompass LO Connect, select a loan with assigned tasks.
- Select **Tools** from the left navigation menu, and then select **Workflow Tasks**.
- On the Tasks tool, select a task to view the details.

4. Select the **Priority** drop-down and select the new priority for the task.



5. Select **Save**.

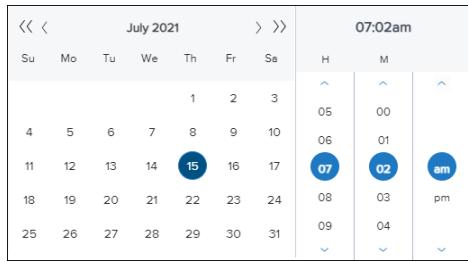
Updating the Due Date

If the administrator has enabled the *Show due date/time* option on the Global Task Settings page in the Encompass Admin Portal, and the user has the *Modify All Task Groups/Tasks* persona setting enabled, the user can now update the Due Date on the task.

For information on configuring a persona in Encompass, click [here](#).

To Update the Due Date for a Task

1. From Encompass LO Connect, select a loan with assigned tasks.
2. Select **Tools** from the left navigation menu, and then select **Workflow Tasks**.
3. On the Tasks tool, select a task to view the details.
4. Enter an updated due date and time in the **Due Date** field, or select the **Date Picker** icon to select a date.



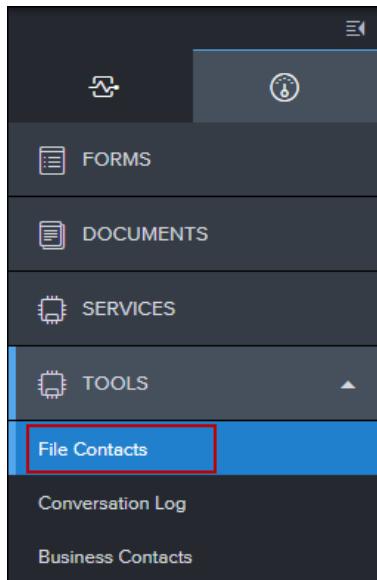
5. Select **Save**.

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**.

Using Encompass LO Connect

File Contacts (50)			
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 LO 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.



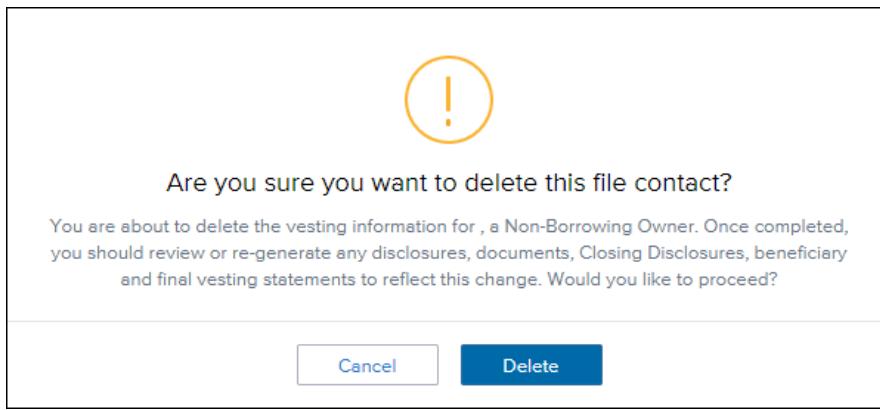
This feature is only available for Desktop and Tablet users.

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.
A blue rectangular button with the text "Add NBO" in white.
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**.

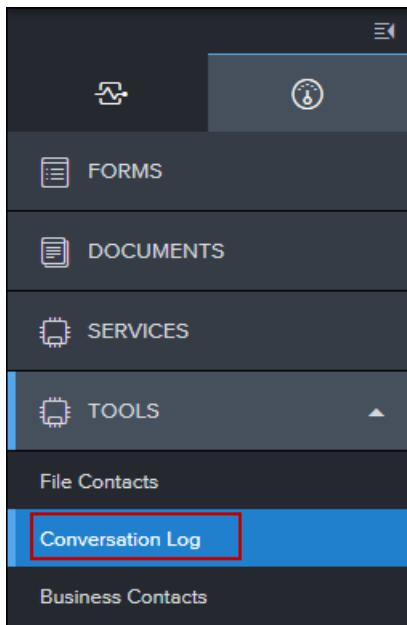


Conversation Log

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:

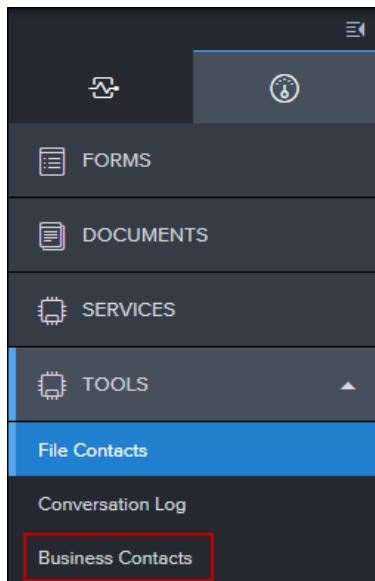
1. Select the **Conversation Entry** in the Conversation Log.
2. The Conversation Log expands, enabling you to edit the log entry. Once you are finished, select **Save**.

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.

Using Encompass LO Connect

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. Tap the **Menu** , and then tap 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 (925)555-5555	Credit Score 750
Email ellie.mae@elliemaе.com	

Property Info

The Property Info section displays the following:

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

Using Encompass LO Connect

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.

The screenshot shows a user interface for managing loan scenarios. At the top, there's a button labeled '+ ADD NEW SCENARIOS'. Below it is a section titled 'COMPARE & CHECK ELIGIBILITY' with a blue icon showing a chart and the number '2'. This section contains three items: 'INCOME' (\$10,000.00) with a green checkmark, 'LIABILITIES' (\$500.00) with a green checkmark, and 'ASSETS' (\$10,000.00) with a green checkmark. At the bottom of this section is another button labeled '+ DOCUMENTS' with a blue icon showing a document and the number '1'.

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.
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**.

Using Encompass LO Connect

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.

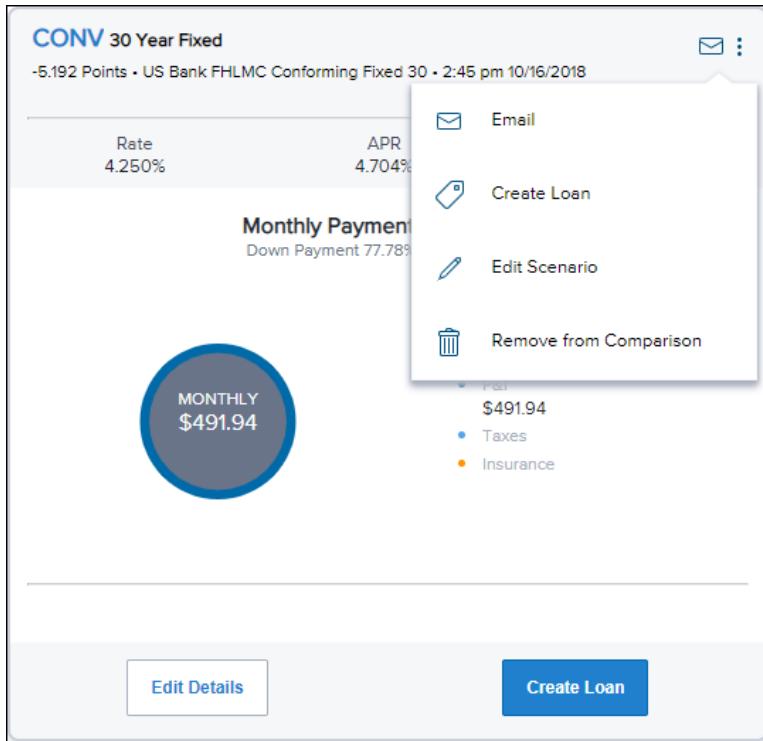
The screenshot shows a table of loan scenarios. The columns are labeled: DESCRIPTION, MONTHLY, RATE, and FEES. There are two tabs at the top right: 'Conventional' and '30 Year Fixed'. The table lists several scenarios, each with a checkbox and some descriptive text. The first scenario is 'CONV 30 Year Fixed' with a rate of 4.250% and fees of \$7,788.00. The second scenario is also 'CONV 30 Year Fixed' but with a different bank and points, resulting in a slightly higher monthly payment of \$738.00. The third scenario is 'CONV 30 Year Fixed' with Chase FNMA Fixed 30, and the fourth is with Wells Fargo FNMA Conf Fixed 30. The fifth scenario is 'CONV 30 Year Fixed' with US Bank FNMA Conforming Fixed 30, which has a higher rate of 4.375% and fees of \$6,709.50. The sixth scenario is 'CONV 30 Year Fixed' with US Bank FHLMC Conforming Fixed 30, which has a rate of 4.250% and fees of \$7,788.00. The bottom right corner of the table shows '3 Scenario(s) Selected' and a blue 'Compare' button.

DESCRIPTION	MONTHLY	RATE	FEES
30 Year Fixed			
<input type="checkbox"/> CONV 30 Year Fixed -.192 Points • US Bank FNMA Conforming Fixed 30	\$738.00	4.250%	\$7,788.00
<input checked="" type="checkbox"/> CONV 30 Year Fixed -.192 Points • US Bank FHLMC Conforming Fixed 30	\$738.00	4.250%	\$7,788.00
<input checked="" type="checkbox"/> CONV 30 Year Fixed -.697 Points • Chase FNMA Fixed 30	\$738.00	4.250%	\$5,545.50
<input checked="" type="checkbox"/> CONV 30 Year Fixed -.495 Points • Wells Fargo FNMA Conf Fixed 30	\$738.00	4.250%	\$11,242.50
<input type="checkbox"/> CONV 30 Year Fixed -.473 Points • US Bank FNMA Conforming Fixed 30	\$749.00	4.375%	\$6,709.50
<input type="checkbox"/> CONV 30 Year Fixed			

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.

Using Encompass LO Connect



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

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

- The Check Eligibility window displays.

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

Using Encompass LO Connect

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

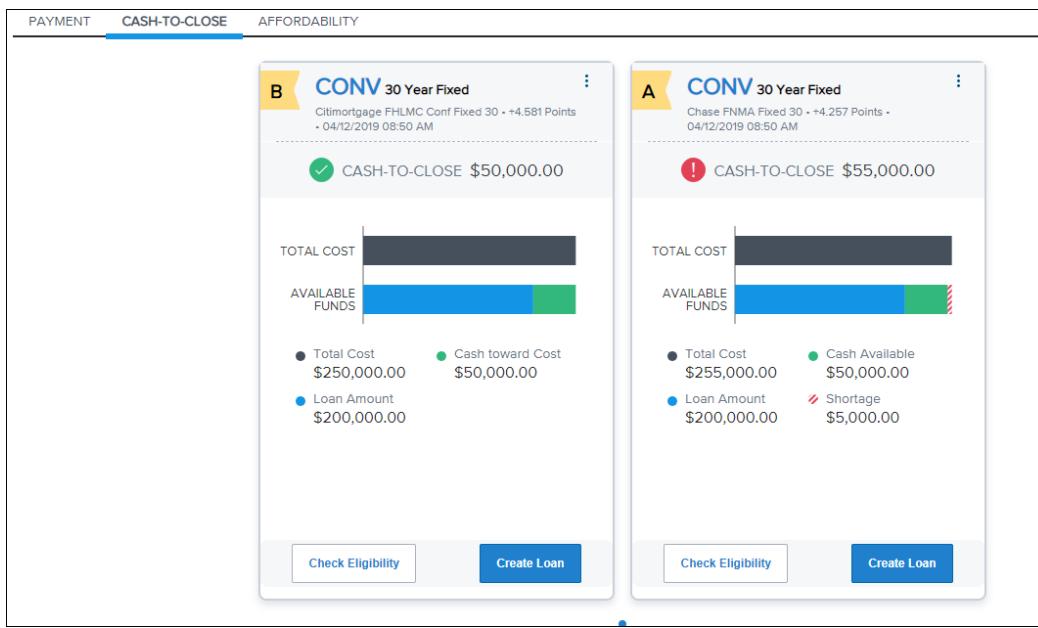
The screenshot shows the 'Check Eligibility' window for Scenario A. The window title is 'Scenario A Check Eligibility'. It displays a green progress bar with the word 'Eligible' next to it. Below the progress bar are four criteria boxes: 'COSTS' (\$200.00), 'INCOME' (\$10,100.00), 'ASSETS' (\$55,000.00), and 'LIABILITIES' (\$250.00). Each criterion has a green checkmark icon to its right. At the bottom right of the window is a blue 'Done' button.

- 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 are 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.

Using Encompass LO Connect

The screenshot shows the Encompass LO Connect interface with the 'AFFORDABILITY' tab selected. There are two scenarios displayed:

Scenario C: CONV 30 Year Fixed
Wells Fargo FNMA Conf Fixed 30 • +7.745 Points • 04/14/2019 09:46 AM

Scenario D: CONV 30 Year Fixed
Chase FNMA Fixed 30 • +3.987 Points • 04/14/2019 09:46 AM

Affordability Indicators:

- C:** Affordability (green checkmark)
- D:** Affordability (green checkmark)

Housing Ratio and Total Debt Ratio:

Ratio	Value	Max
Housing Ratio	8.83%	35.00% Max
Total Debt Ratio	11.31%	35.00% Max

Financial Details:

Category	Value
Total Monthly Housing	\$892.17
Total Monthly Liabilities	\$1,142.17

Buttons:

- Check Eligibility** (button)
- Create Loan** (button)



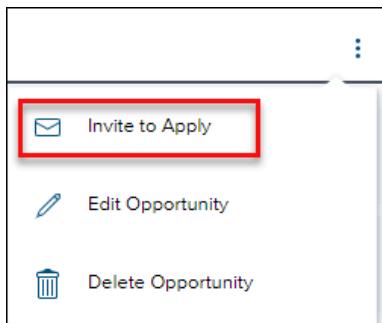
Note: A scenario is determined to be eligible when the affordability ratios are within the limits set by the administrator and the Cash-To-Close tab does not reflect a shortage.

Invite and Remind Emails

When an opportunity is at a point where the user wants to send an invite to the borrower(s), they can now select the **Invite to Apply** option from the Opportunity Dashboard. After completing a few steps, an email is sent to the potential borrower that leads them to Encompass Consumer Connect. If the borrower doesn't complete the loan, the menu option dynamically updates and the user can then send a reminder email to the borrower using the **Remind to Apply** option.

To Send an Invite Email:

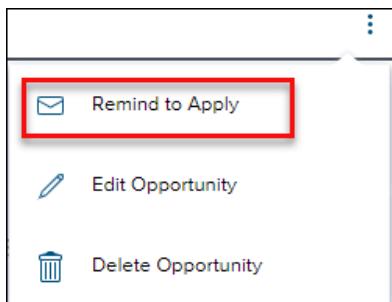
1. From the Opportunities tab in Encompass, open an opportunity to view the Opportunity Dashboard.
2. Select the **⋮** icon, and then select **Invite to Apply**.



3. The *Invite to Apply* window displays. Select an invitation email template from the **Template** field.
4. Select the Encompass Consumer Connect loan application workflow in the **Encompass Consumer Connect Workflow** field.
5. Select **Send** to send the invitation to apply.

To Send a Reminder Email:

1. From the Opportunities tab in Encompass, open an opportunity to view the Opportunity Dashboard.
2. Select the **⋮** icon, and then select **Remind to Apply**.



3. The *Remind to Apply* window displays. Select an reminder email template from the **Template** field.
4. Select **Send** to send the invitation to apply.



Note: Once an invite or remind email has been sent, the link within the email is valid for 24 hours. If the user does not use the link to create an account on the Consumer Connect site within 24 hours, the LO Connect user will need to send another email. Once the opportunity submits their application in the Consumer Connect site, the invite and remind options are no longer available.

Prospects Tab

Starting with the Encompass LO Connect 20.1 July Service Pack Release, a **Prospects** tab has been added to Encompass LO Connect displaying your incomplete applications.



Prior to the LO Connect 20.1 July Service Pack Release, incomplete applications were displayed in the Pipeline tab.

The screenshot shows the Encompass LO Connect web application. At the top, there is a navigation bar with tabs: PIPELINE, OPPORTUNITIES, and PROSPECTS. The PROSPECTS tab is highlighted with a red box. To the right of the tabs, there is a small circular icon with a blue border containing the number '166' and a question mark icon. Below the navigation bar, the main content area is titled 'Incomplete Applications'. It features a table with several columns: ERROR COLUMN, BORROWER NAME, CO-BORROWER NAME, EMAIL ADDRESS, CREDIT ORDERED, STATE, and HOME. The first column contains blurred text, while the other columns show standard application fields. On the far right of the table, there is a vertical toolbar with several icons, including a magnifying glass, a folder, and a refresh symbol. The overall interface is clean and modern, typical of a financial software application.



For detailed information on the Prospects tab features, see the [Prospect Engagement - Encompass LO Connect Administrator and User Guide](#) listed on the Encompass LO Connect [Guides and Documents](#) page.

Incomplete Applications

You can manage any incomplete Encompass Consumer Connect loan applications from the Prospects tab - you can view incomplete applications and convert these applications to a loan by selecting **Convert to Loan**. When a loan is converted, it is removed from the Prospects tab and moved to the folder designated by your Encompass Consumer Connect administrator.

To View Incomplete Applications:

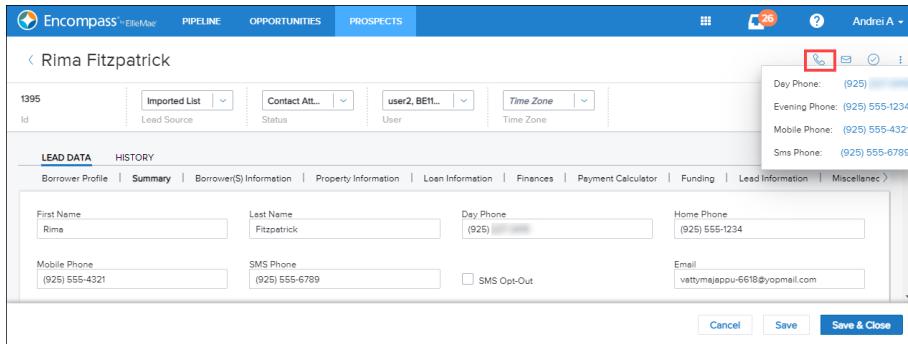
1. Log into Encompass LO Connect, and click the **Prospects** tab.
 - On a mobile phone, tap **Prospects** on the top navigation bar.
2. The Incomplete Applications page displays. To sort the Incomplete Applications pipeline by a Consumer Connect website URL, select the **Site** menu and select the URL you want to view.
3. Select an incomplete application.
4. 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.
5. 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 Encompass Consumer Connect settings.

Outbound Calling from Desktop

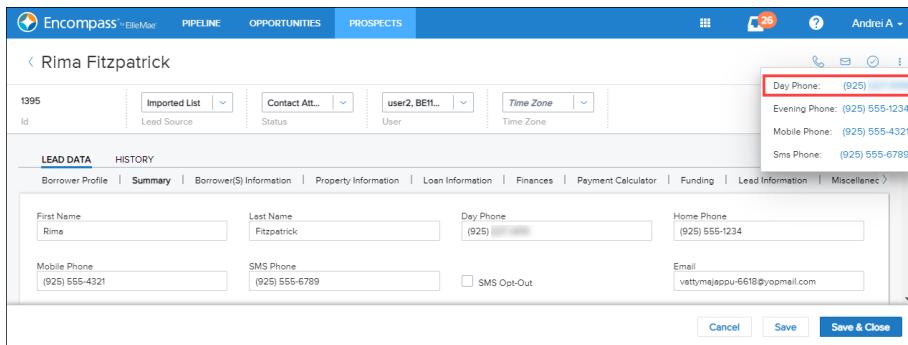
Starting with the Encompass LO Connect 21.1 release, you can call your leads from the Encompass LO Connect desktop application through the Velocity Dial-IQ integration (Click to Dial, Outbound).

To Call a Lead:

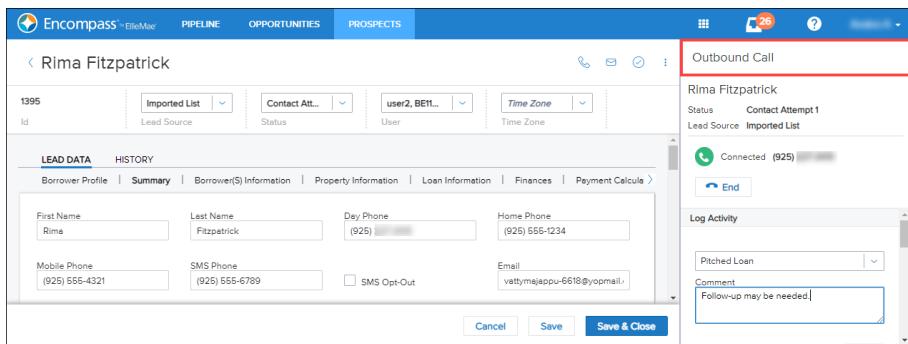
- On the Lead Details page, click the Phone icon on the top-right corner.



- Click the number you want to call.



- View the ongoing call details in the Outbound Call panel.



Using Encompass LO Connect

4. You can use the options in the panel to log an activity related to the call, or view the lead's history.



The History panel automatically updates with an entry for the call. You can also view the same information in the History tab of the Lead Details page.

To log an activity, select a value from the Log Activity drop-down list, enter a comment, and click the **Log** button.

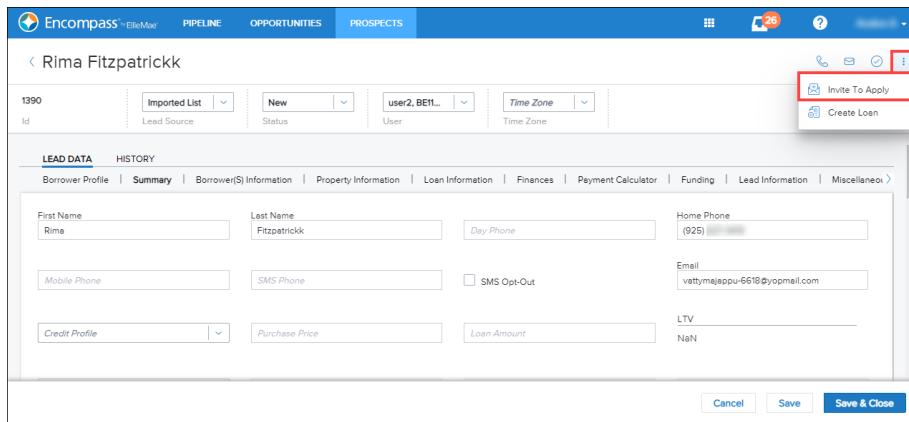
The screenshot shows the Encompass LO Connect software interface. At the top, there are tabs for PIPELINE, OPPORTUNITIES, and PROSPECTS. The PROSPECTS tab is active, showing a lead record for 'Rima Fitzpatrick' with ID 1395. The lead data includes fields for First Name (Rima), Last Name (Fitzpatrick), Day Phone ((925) 227-3419), Home Phone ((925) 555-1234), Mobile Phone ((925) 555-4321), SMS Phone ((925) 555-6789), Email (vattymajappu-6618@ymail.com), and other contact details like Credit Profile, Purchase Price, Loan Amount, LTV, and property information. The 'HISTORY' tab is selected. On the right side, there is a panel titled 'Log Activity' with a dropdown menu set to 'Pitched Loan' and a comment field containing 'Follow-up may be needed.' A 'Log' button is visible. Below this, the 'History' section displays an activity log entry for an 'Outbound - Manual' call made on 02/18/2021 at 05:21 pm, with a duration of 00:00:00. The log entry includes the phone number +19252273419.

Invite/Remind To Apply

Starting with the Encompass LO Connect 21.1 release, you can use the **Invite/Remind To Apply** feature in the Prospects tab to move your leads forward into submitted applications. You can now send customized invitations and reminders to your leads via email and SMS from LO Connect. Leads with new applications will be routed to Consumer Connect where they are presented with a loan application with pre-populated data. Leads with existing incomplete applications can be sent a reminder which will route them to their corresponding Consumer Connect incomplete loan application.

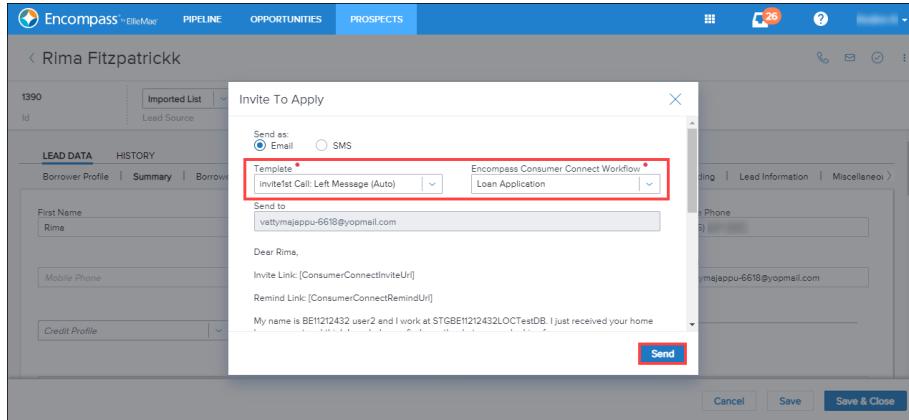
To Invite a Lead to Apply for a Loan:

1. On the Lead Details page, click the **More** icon (three vertical dots) on the top-right corner and then click **Invite To Apply**.

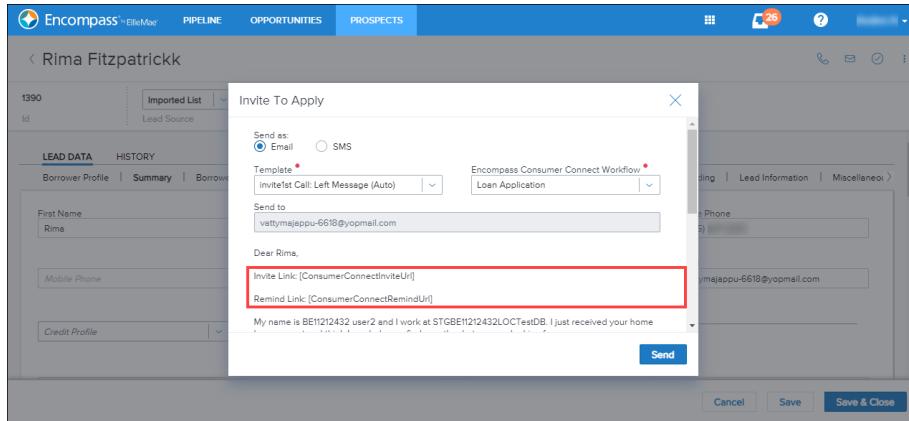


Using Encompass LO Connect

- In the Invite to Apply window, select your Email Template and Encompass Consumer Connect Workflow from their drop-down fields, and click the **Send** button.

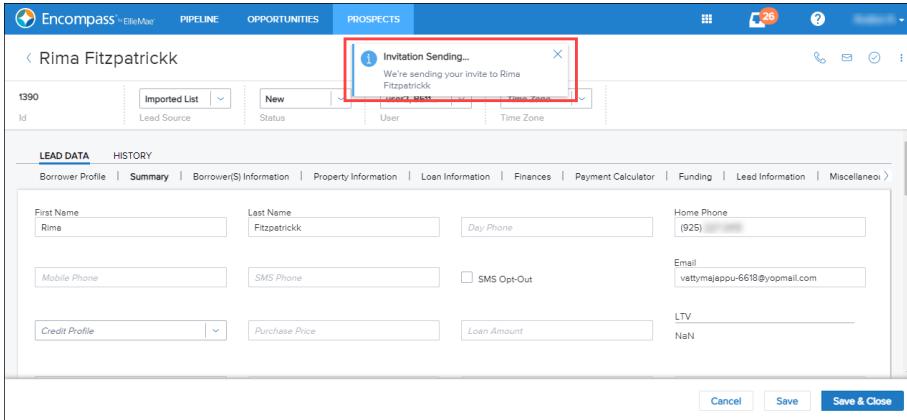


The Invite and Remind links included in your message are system-generated and will display in your recipient's email inbox. These links are valid for 24 hours only. If your lead does not take action on the Invite link within 24 hours, the link expires at their end, and the Invite menu option in LO Connect continues to display as **Invite To Apply**. If the borrower takes action within the 24 hours, creates an ECC borrower profile, but does not submit the application, the **Invite To Apply** menu option in LO Connect updates to **Remind To Apply**.

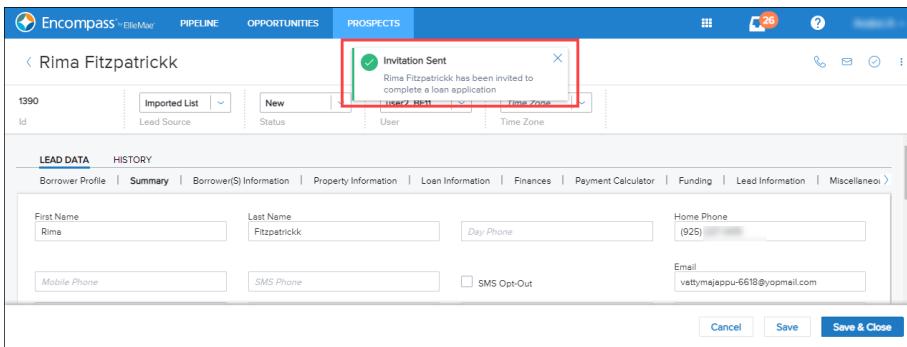


Using Encompass LO Connect

- View the Invitation Sending notification while the message is sent to your lead.

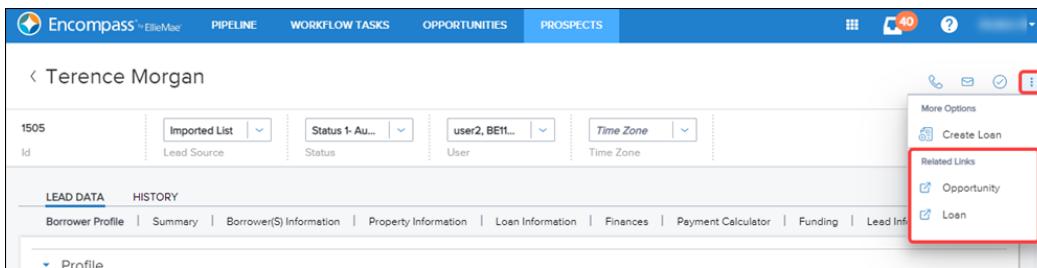


- A success message displays after the message has been sent.



Related Links

Starting with the Encompass LO Connect 21.2 release, all records associated with a lead (opportunities, incomplete applications in Consumer Connect, and loans) are displayed as links on the Lead Details page.



To support this enhancement, the Lead Details page now includes a **Related Links** panel (in the **More Options** drop-down) displaying the following links to consolidate all Lead-related information in one place:

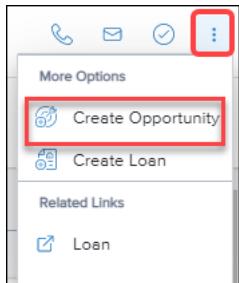
- **Opportunity:** Click this link to view the opportunity record related to the lead to run pricing and create loan scenarios. For more information, see "[Create an Opportunity From a Lead Record](#)" below.
- **Incomplete Application:** Click this link to view the progress of an abandoned application in Encompass Consumer Connect (ECC). The **Incomplete Application** link also displays when an invite to apply in ECC has been sent to the lead. When the application is submitted by the user in ECC, the **Incomplete Application** link dynamically updates to a **Loan** link.
- **Loan:** Click this link to open the loan directly from the Prospects tab/Lead Details page.

Create an Opportunity From a Lead Record

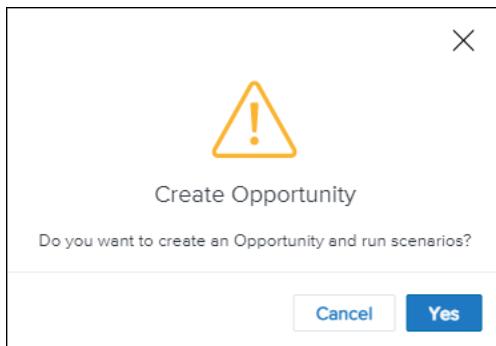
Starting with the Encompass LO Connect 21.2 release, you can create an opportunity record using lead data. Users can now leverage the Scenario Comparison Tool to create loan scenarios with real time pricing and issue an eligibility letter for eligible scenarios.

To Create an Opportunity From a Lead

1. Open a lead in the Prospects tab for which you want to run opportunity pricing scenarios.
2. From the **More Options** menu, click **Create Opportunity**.



3. On the Create Opportunity confirmation window, click **Yes**.



This displays the Opportunity dashboard of the newly created opportunity record.