



**LoanNEX Encompass Integration
User Guide**

March 2023

LoanNEX Encompass TPO Connect: Table of Contents

1. [Benefits](#) of using the LoanNEX Integration with Encompass TPO Connect
2. [TPO Connect User: Submit Lock Request](#)
 - Access LoanNEX in Encompass TPO Connect
 - View eligible Product and Pricing Options
 - Save to LOS/Request Lock
3. [Lock Desk User: Approve Lock Request](#)
 - View Lock Request in Encompass
 - Complete Lock Approval
 - Access Lock Confirmation
4. [Lock Request Modifications](#)
5. [Lock Approved Modifications](#)
6. [LoanNEX Support](#)

Benefits of LoanNEX Integration with Encompass TPOC

- LoanNEX is an industry leader in Non-Agency Product, Pricing and Eligibility
- LoanNEX is now integrated into Encompass and TPO Connect for a seamless experience
- LoanNEX can be configured as your primary PPE (Activities) or supplemental PPE (Loan Actions)
- LoanNEX serves as tool for Loan Disclosure, Loan Decisioning, Pricing and Lock Actions
- All activity is saved within the Activity Log for both Seller and Buyer
- Encompass business rules can be leveraged and do not have to be replicated
- Lock Desk has access to all pricing requests within Secondary Registration

1. User accesses LoanNEX in Encompass TPO Connect
2. User completes additional loan fields, not populated by the URLA
3. User selects Get Qualified Price
4. User reviews eligible Product and Pricing Options
5. User completes Eligibility Q&A
 - Eligibility Q&A – soft guidelines can include responses with pricing impact
6. User Takes Action (Save to LOS, Request Lock)
 - Encompass business rules are applied for requested Action
7. User can view the loan record and status
 - User can view the loan Activity Log and download PDF



Access LoanNEX Inside TPO Connect

TPO Connect User

LoanNEX can be configured as your Primary PPE engine or Supplemental within Loan Actions

The screenshot displays the LoanNEX web application interface. At the top, the LoanNEX logo is on the left, and 'CONTACT US' and 'Ben Broker2' are on the right. Below the logo is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows the borrower's name 'John Everett' and address '2312 Elliston Place Condo 1450, Nashville, TN, 37212'. To the right, it lists 'Collateral Trac...', 'Lender Case #', 'Total Loan Am.', 'Loan Type', 'Conventional Purchase', and 'Interest Rate'. A 'Started' button is also visible.

The left sidebar contains a menu with categories: 'LOAN SUMMARY', 'URLA', 'PRODUCT PRICING & LOCK' (highlighted with a red box), 'DOCUMENTS', 'UNDERWRITING CONDITIONS', 'PURCHASE ADVICE', 'DISCLOSURE TRACKING', and 'LOAN ACTIONS'. Under 'LOAN ACTIONS', there are options like 'Import Additional Data', 'Order Credit', 'Order DU', 'Order LPA', 'Disclosures', 'Submit for Non-Delegated Review', 'Re-Submit Loan', 'Change of Circumstance', 'Withdraw Loan', and 'Non-Agency Pricing Engine'.

The main content area is divided into several sections:

- John Everett \$618,750.00**: A table showing loan details such as Loan Type (Conventional), Document Type, Lien Position (FirstLien), Loan Purpose (Purchase), Amortization Type (Fixed Rate), and Amortization Term (360).
- Pending Underwriting**: A section showing conditions like 'Open' and 'Ready for Review' with values of 0, and a table for AUS (Order DU Order LPA) with columns for Down Payment, P & I, Reserves, and DTI.
- Not Locked 3.375%**: A section showing 'Final Price' and a table with columns for Commitment Type, Commitment Number, Delivery Type, Delivery Expiration, Loan Program, Lock Date, Lock Expiration, Lock Days, and Agency Case #.
- 2312 Elliston Place Condo 1450, Nashville, TN 37212**: A section showing 'Primary 4 Unit' and a table with columns for Purchase Price and Estimated Value.
- Credit Information**: A section showing 'Order Credit' and a table with columns for Borrower and Experian/TransUnion/Equifax.
- Key Dates**: A list of dates for various stages like Registered, AUS Ordered, Submit to UW, UW Suspended, UW Approval, UW Clear to Close, Delivery Date, Purchase Suspended, Purchased Approval, Clear to Purchase, Purchase Date, Cancelled Date, and Withdrawn Date.

At the bottom left, there is a 'Privacy Policy Statement' link.

Complete Additional Loan Fields-Not Populated by URLA

TPO Connect User

LoanNEX[®] CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

John Everett
2312 Elliston Place Condo 1450, Nashville, TN 37212
Broker2

Collateral Trac... Lender Case #: TEST220300160 Total Loan Am... \$618,750.00 Loan Type: Conventional Loan Purpose: Purchase Interest Rate: 3.375% / 75.00% / 75.00% Started C 1st

Save Activity Log

NEX App

NEX ID 23A-TOS Borrower John Everett Address 2312 Elliston Place Condo 1450, Nashville, TN 37212

Citizenship * Income Doc * Self-Employed Purpose * First Time Homebuyer Occupancy * Property Type * Condo Type * State * County * Rural Property

Appraised Value * Purchase Price * Loan Amount * Loan-to-Value Second Lien FICO * No FICO

Bankruptcy * Foreclosure * Deed-in-Lieu * Short Sale * Mortgage Lates * DTI * Months Reserves

Get Quick Price What's Quick Price?

Income * Property Expenses * Liabilities * Reserves * Household Size *

Get Qualified Price What's Qualified Price?

Originator: Ben Broker2
Loan Number: TEST230200629
Last Modified By: Ben Broker2
Last Modified On: 2/28/2023 10:15 AM CST

Privacy & Security Policy | Terms of Use | System Status
All contents © Copyright LoanNEX 2023. All rights reserved.
Powered by Loanex[®]

Privacy Policy Statement

Select Get Qualified Price

TPO Connect User

LoanNEX[®] CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

John Everett
2312 Elliston Place Condo 1450, Nashville, TN, 37212
Broker2

Collateral Trac... Lender Case #: TEST220300160 Total Loan Am... \$618,750.00 Loan Type: Conventional Loan Purpose: Purchase Interest Rate: 3.375% / 75.00% / 75.00% Started C 1st

LOAN SUMMARY
URLA
PRODUCT PRICING & LOCK
DOCUMENTS
UNDERWRITING CONDITIONS
PURCHASE ADVICE
DISCLOSURE TRACKING

LOAN ACTIONS
Import Additional Data
Order Credit
Order DU
Order LPA
Disclosures
Submit for Non-Delegated Review
Re-Submit Loan
Change of Circumstance
Withdraw Loan
Non-Agency Pricing Engine

NEX App Save Activity Log

NEX ID 23A-TOS Borrower John Everett Address 2312 Elliston Place Condo 1450, Nashville, TN 37212

Citizenship * Income Doc * Self-Employed Purpose * First Time Homebuyer Occupancy * Property Type * Condo Type * State * County * Rural Property

Appraised Value * Purchase Price * Loan Amount * Loan-to-Value Second Lien FICO * No FICO

Bankruptcy * Foreclosure * Deed-in-Lieu * Short Sale * Mortgage Lates * DTI * Months Reserves

Get Quick Price What's Quick Price?

Income * Property Expenses * Liabilities * Reserves * Household Size *

Get Qualified Price What's Qualified Price?

Originator: Ben Broker2
Loan Number: TEST230200629
Last Modified By: Ben Broker2
Last Modified On: 2/28/2023 10:18 AM CST

Privacy & Security Policy | Terms of Use | System Status
All contents © Copyright LoanNEX 2023. All rights reserved.
Powered by Loanex[®]

Privacy Policy Statement

View Eligible Product and Pricing Options

TPO Connect User

Note: Action button labels are configurable by the Buyer (Submit to LOS, Register Product, Lock Request, etc.)

The screenshot displays the LoanNEX interface for a user named John Everett. The main content area shows a table of eligible products with the following data:

Rate	Price	Lock Period	Admin Fee	Exclude From Price
8.000	100.288	30 Days	\$4.540	
	\$1,782.00		49.14%	

The interface also includes a 'Next Steps' section with the following buttons:

- Share Scenario
- Action
- Save to LOS
- Request Lock

View Ineligible Products

The screenshot displays the LoanNEX user interface. At the top, the LoanNEX logo is on the left, and 'CONTACT US' and 'Ben Broker2' are on the right. A navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. Below this, a header section for 'John Everett' (2312 Ellison Place Condo 1450, Nashville, TN, 37212) shows loan details: Collateral Trac..., Lender Case # TEST2203000160, Total Loan Am... \$618,750.00, Loan Type: Conventional Purchase, Interest Rate: 3.375%, and LTV/Comb Lo... 75.00% / 75.00%. A 'Started' status is also visible.

The main content area features a 'Save' button and a highlighted 'View Ineligible Products' button. Below this, the 'Eligible Products' section is set to 'Qualified Price'. A row of product filters includes '5/6 ARM (30 Yr. Term)', '5/6 ARM IO (30 Yr. Term)', '5/6 ARM IO (40 Yr. Term)', '7/6 ARM (30 Yr. Term)', '7/6 ARM IO (30 Yr. Term)', '7/6 ARM IO (40 Yr. Term)', '30 Yr. Fixed', and '30 Yr. Fixed IO'. The '30 Yr. Fixed' filter is currently selected.

Below the filters, there are input fields for 'Target Price' (set to 100), 'Investor/Lender' (set to All), 'Program' (set to All), and 'Escrows / Impounds' (set to Yes). A 'Save Filters' button is present. The table below shows the results:

Rate	Price	Lock Period	Admin Fee	Exclude From Price	Investor/Lender: Program	Eligibility	Scenario	Next Steps
8.000	100.288		\$4.540		LoanNEX Lending: SILVER	QSA		Share Scenario
30 Days	\$1,782.00		49.14%		Admin Fee: N/A			Action

At the bottom of the table, it says 'Pricing as of 2/28/2023 10:25 AM CST' and 'Showing 1 of 973 available prices'. The footer contains 'Privacy & Security Policy', 'Terms of Use', and 'System Status'.

View Ineligible (“Fail”) Parameters

TPO Connect User

Note: Program Guidelines are shown in the Ineligible (“Fail”) parameters

The screenshot displays the LoanNEX web application interface. At the top, the LoanNEX logo is visible on the left, and 'CONTACT US' and 'Ben Broker2' are on the right. Below the logo is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows loan details for 'John Everett' (2312 Ellison Place Condo 1450, Nashville, TN, 37212, Broker2) and includes fields for 'Collateral Trac...', 'Lender Case #:' (TEST220300160, TEST230200629), 'Total Loan Am...' (\$618,750.00), 'Loan Type:' (Conventional), 'Loan Purpose:' (Purchase), 'Interest Rate:' (3.375%), and 'LTV/Comb Lo...' (75.00% / 75.00%).

The 'Ineligible Products' modal window is the central focus, showing a table of program attributes for a 'GOLD - Alt Doc' program. The table has a red header with 'Fail' and 'GOLD - Alt Doc' and a sub-header 'Last Screened: 2/28/2023 10:25 AM CST'. The table lists various attributes and their values, with some marked as 'Fail'.

Program Attributes	
State, County, Purpose, Occupancy, Property Type	✓
Credit Attributes	
Amount	\$618,750 ✓
Front-End DTI	\$100,000 - \$1,000,000 ✓
DTI	Calc: Range: 41.23% - 50.99% ✓
CLTV	<= 50.00% ✓
LTV	Calc: Range: 45.74% - 55.50% ✓
FICO	<= 90.00% ✓
Household Size / # Financed Properties	>= 740 ✓
Actual Months Reserves	✓
Qualifying Months Reserves	Calc: Range: 77 - 62 ✓
	>= 3 ✓
	Calc: Range: 77 - 62 ✓

The background page shows a sidebar with 'LOAN SUMMARY', 'URLA', 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'UNDERWRITING CONDITIONS', 'PURCHASE ADVICE', and 'DISCLOSURE TRACKING'. Below these are 'LOAN ACTIONS' including 'Import Additional Data', 'Order Credit', 'Order DU', 'Order LPA', 'Disclosures', 'Submit for Non-Delegated Review', 'Re-Submit Loan', 'Change of Circumstance', 'Withdraw Loan', and 'Non-Agency Pricing Engine'. The main content area shows 'Eligible Products' with filters for '5/6 ARM (30 Yr. Term)' and '40 Yr. Fixed IO', and a 'Target Price' of 100. The 'Ineligible Products' modal is overlaid on top of this content.

User Completes Eligibility Q&A

TPO Connect User

Notes:

- ▶ Once Product and Pricing are selected, Eligibility Q&A must be completed by the User to select an Action
- ▶ User will select Save before exiting Eligibility Q&A

The screenshot displays the LoanNEX web application interface. At the top, the LoanNEX logo is visible on the left, and 'CONTACT US' and 'Ben Broker2' are on the right. Below the logo, a navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows user information for 'John Everett' and various loan details: 'Lender Case #', 'Loan #', 'Total Loan Am.', 'Loan Type', 'Interest Rate', and 'Status'. A sidebar on the left lists navigation options such as 'LOAN SUMMARY', 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'UNDERWRITING CONDITIONS', 'PURCHASE ADVICE', 'DISCLOSURE TRACKING', and 'LOAN ACTIONS'. The central content area is partially obscured by a modal window titled 'Eligibility Q&A'. This modal contains the following questions and options:

- Borrower has 3 tradelines with activity in the past 24 months?
 Yes No
- Please choose one:
 - Borrower has 2 tradelines with activity in the past 12 months (70% max LTV)
 - Borrower has 1 tradelines with activity in the past 24 months (70% max LTV)
 - None of the above
- Borrower received a Gift of Equity? (Price Adjustment)
 Yes No

At the bottom of the modal, there are 'Cancel' and 'Save' buttons. The background of the application shows a 'Save' button and a table of 'Eligible Products'.

Eligibility Q&A Responses

TPO Connect User

Note: If an Eligibility Q&A answer has a pricing impact, the User will be directed to review revised pricing table and make the appropriate selection for their loan

The screenshot displays the LoanNEX interface. At the top, the LoanNEX logo is visible on the left, and 'CONTACT US Ben Broker2' is on the right. Below the logo is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows loan details for 'John Everett' at '2312 Ellison Place Condo 1450, Nashville, TN, 37212'. Key metrics include: Lender Case # (TEST220300160), Loan # (TEST230200629), Total Loan Am. (\$618,750.00), Loan Type (Conventional Purchase), and Interest Rate (3.375% / 75.00% / 75.00%). A 'Save' button and 'Activity Log' are also present.

The central part of the screen shows a loan application form for 'NEX ID 23A-TOS'. A modal dialog box titled 'Eligibility Q&A' is overlaid on the form, displaying a warning message: 'Questionnaire results affected pricing, please revisit the pricing table to select an updated Rate/Price combination.' with a 'Got it' button. The form fields include: Citizenship (US Citizen), Appraised Value (\$825,000), Purchase Price (\$825,000), Loan Amount (\$618,750), Loan-to-Value (75), Second Lien (\$), FICO (778), Bankruptcy (None), Foreclosure (None), Deed-in-Lieu (None), Short Sale (None), Mortgage Lates (0X30X12), DTI, Months Reserves, Income (\$18,500), Property Expenses (\$3,717), Liabilities (\$834.13), Reserves (\$587,652.16), and Household Size (1). Buttons for 'Get Quick Price' and 'Get Qualified Price' are visible. At the bottom of the form, there are links for 'View Ineligible Products', 'Share Scenario With', 'Request Exception', and 'Reset Eligibility Q&A'. A warning message at the bottom states: 'There are currently no eligible products in LoanNEX. Please submit an Exception Request (top right-hand corner of Pricing Table) for additional consideration. Contact your Account Executive directly for alternative options/solutions.'

Take Action (Save to LOS, Request Lock)

TPO Connect User

LoanNEX CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

John Everett
2312 Elliston Place Condo 1450, Nashville, TN, 37212
Broker2

Collateral Trac... Lender Case #: TEST220300160 Loan #: TEST230200629 Total Loan Am... \$618,750.00 VA Loan Sum... Loan Type: Conventional Loan Purpose: Purchase Interest Rate: 3.375% LTV/Comb Lo... 75.00% / 75.00% Started C 1st

Request Lock

\$577,500 | DTI 46.96% | LTV 70.00% | CLTV 70.00%

Investor/Lender	Program	Product	Rate	Price	Lock Period	Escrow
LoanNEX Lending	SILVER	30 Yr. Fixed	7.750	100.100	30	Y

[View PDF Lending Guidelines](#)

Additional Information

Borrower First Name: John Borrower Last Name: Everett
Co-Borrower First Name: Judith Co-Borrower Last Name: Everett

Subject Property Address: 2312 Elliston Place Condo 1450 City: Nashville Zip: 37212 Originator Loan Number: TEST230200629

Lender / Investor Loan Number: TBD

Originator Loan Number * Initial Package Review (Y/N)?
Please enter Originator Loan Number

Comment

Cancel Request Lock

Encompass Business Rules Applied

TPO Connect User

Notes:

- ▶ If Lock Request is not available, the User will be notified, and Lock Request cannot be completed until the business rule is satisfied
- ▶ Lock status will remain as Not Locked until Lock Request can be executed
- ▶ Once business rule is satisfied, the User will repeat the Request Lock Action

The screenshot displays the LoanNEX web application interface. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The user profile for John Everett is visible, along with loan details: Loan # TEST220300145, Total Loan Am... \$618,750.00, Loan Type: Conventional Purchase, and Interest Rate: 0.000% / 75.00%. A sidebar on the left lists various actions like 'LOAN SUMMARY', 'URLA', 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'CONDITIONS', 'FEES', and 'LOAN ACTIONS'. The main content area shows 'Eligible Products' with a table of loan scenarios. An error message is displayed in a red box: 'Encompass Error: Conflict - Loan processing failed. Message: You don't have permission to run this action. Rule Name: Disable Lock Request Until Approved by Underwriting'. The error message includes a 'Close' button.

Rate	Price	Payment	Investor/Lender	Program	Eligibility	Scenario
3.250 30 Days	100.437 \$2,523.67	\$2,513 38.18%		LoanNEX Lending: GOLD Admin Fee: N/A	✓	D
3.625 30 Days	100.375 \$2,165.63	\$2,634 38.63%		LoanNEX Lending: SILVER Admin Fee: N/A	?	B

Note: The User will see the Lock Requested data, date, and time of request

LoanNEX CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

John Everett
2312 Elliston Place Condo 1450, Nashville, TN, 37212
Broker2

Collateral Trac... Lender Case #: **TEST220300160** Total Loan Am... **\$618,750.00** Loan Type: **Conventional** Interest Rate: **3.375%** Started
Loan #: **TEST230200629** VA Loan Sum... Loan Purpose: **Purchase** LTV/Comb Lo... **75.00% / 75.00%** C 1st

Scenario Details

NEX ID 23A-TOS **Borrower John Everett** **Address 2312 Elliston Place Condo 1450, Nashville, TN 37212**

Transaction » Lock Requested [Cancel Transaction](#) [Activity Log](#)

Download Scenario Details PDF

\$577,500 | DTI 45.36% | LTV 70.00% | CLTV 70.00%

Investor/Lender	Program	Product	Rate	Price	Lock Period	Escrow	Lock Requested Date
LoanNEX Lending	GOLD	30 Yr Fixed	7.000	100.288	30	Y	2/28/2023 10:42 AM CST

- ▶ NEX App Details
- ▶ Matched Eligibility Screen
- ▶ Eligibility Questionnaire Results
- ▶ Loan Level Price/Rate Adjustor(s) Evidence
- ▶ Ratio Evidence
- ▶ CRA Eligibility & NEXscore

Privacy & Security Policy | Terms of Use | System Status
All contents © Copyright LoanNEX 2023. All rights reserved.
Powered by Loanexa®

Privacy Policy Statement

View Activity Log / Download Scenario PDF

TPO Connect User

The screenshot displays the LoanNEX web interface. At the top, the LoanNEX logo is on the left, and 'CONTACT US' and 'Ben Broker2' are on the right. Below the logo is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows user information for 'John Everett' (2312 Elliston Place Condo 1450, Nashville, TN, 37212) and loan details: Collateral Trac..., Lender Case #: TEST220300160, Loan #: TEST230200629, Total Loan Am...: \$618,750.00, VA Loan Sum..., Loan Type: Conventional, Loan Purpose: Purchase, Interest Rate: 3.375%, LTV/Combo Lo...: 75.00% / 75.00%. A 'Started' indicator shows 'C' and '1st'.

The left sidebar contains a 'LOAN ACTIONS' menu with options like 'Import Additional Data', 'Order Credit', 'Order DU', 'Order LPA', 'Disclosures', 'Submit for Non-Delegated Review', 'Re-Submit Loan', 'Change of Circumstance', 'Withdraw Loan', and 'Non-Agency Pricing Engine'. The main content area shows 'Scenario Details' for 'NEX ID 23A-TOS' and 'Borrower John Everett'. A 'Transaction' log indicates 'Lock Requested' and 'Download Scenario Details PDF'. A table lists 'Investor/Lender' as 'LoanNEX Lending' and 'Program' as 'GOLD'. Below this is a list of actions: 'NEX App Details', 'Matched Eligibility Screen', 'Eligibility Questionnaire Res', 'Loan Level Price/Rate Adjust', 'Ratio Evidence', and 'CRA Eligibility & NEXscore'.

An 'Activity Log' modal window is open, showing a list of events: 'Ben Broker2 updated the Loan to: Lock Requested' (2/28/2023 10:42 AM CST) with a sub-item 'LoanNEX Lending Download Scenario Details PDF'; 'Loan was updated by Ben Broker2.' (2/28/2023 10:35 AM CST); and 'Loan was created by Ben Broker2.' (2/28/2023 10:15 AM CST). At the bottom of the modal, there is a 'Leave a comment' text box, a checked checkbox for 'Share with LoanNEX Lending', and a 'Share' button.

At the bottom of the page, there is a 'Privacy Policy Statement' link.

Approve Lock Request Process

Lock Desk User

1. Receive Lock Request Notification and access LoanNEX through Encompass Services
2. View Lock Requested loan
 - View Lock Request Details (LLPA's, Doc Type, Program)
3. Complete Lock Approval
 - Confirm Lock Approved in LoanNEX Qualifier
 - View Lock Approved Loan details
4. Secondary Registration Populated in Encompass
 - LoanNEX lock confirmation populates eFolder labeled as Product and Pricing

Access Loan Pipeline in Encompass



Note: Secondary Lock Desk will be notified of Lock Request

The screenshot displays the Encompass software interface. At the top, the browser address bar shows the URL: `https://TEBE11227418.ea.elliemae.net$TEBE11227418 - andrewwalther - 3011227418`. The application title bar reads "Encompass - Build 23.1.0.1". The main menu includes "Home", "Pipeline", "Trades", "Contacts", "Dashboard", and "Reports". The "Pipeline View" section is active, showing a filter for "Loan Number contains 'TEST230200629'". Below the filter is a table with the following data:

Alerts	Msg	Linked	Loan Number	Borrower Name	Loan Amount	Loan Officer	Loan Processor	Current Loan Team Member	Last Finished Milest	Next Expected Milestone	Next Expecte	Subject Property Address	Subject Property City	Subject F
			TEST230200629	Everett, John Maurice	618,750.00	Ben Broker2		Ben Broker2	Started	New / Open	02/28/2023	2312 Elliston Place Condo 1450	Nashville	TN

A dialog box titled "1 Loan Alerts" is open in the center of the screen. It contains the following text:

Select loan alerts to clear or to snooze to be reminded later.

Alert	Date Expected
Lock requested by LoanNEX API	2/28/23

At the bottom of the dialog box, there are three buttons: "Dismiss Alert", "Snooze alert for" (with a dropdown arrow), and "Snooze".

At the bottom of the main window, there is a status bar that reads "Right click on a loan for more options" and a system tray showing the date and time: "Tuesday, 2/28/2023".

View Lock Requested Loan



Notes:

- ▶ Lock Request available in Secondary Registration
- ▶ Requested by shows LoanNEX API

The screenshot displays the Encompass software interface for a loan lock request. The top navigation bar includes 'Encompass - Build 23.1.0.1 - https://TEBE11227418.ea.elliemae.net\$TEBE11227418 - andrewwalther - 3011227418'. The main header shows 'Borrowers' for 'John Maurice and Judith Selfert Everett' and '2312 Elliston Place Condo 1450 Nashville, TN 37212'. Loan details include 'Loan #: TEST230200629', 'LTV: 75.000/75.000/75.000', 'Rate: 3.375%', and 'Est Closing Date: //'. A 'Lock Requested' status is indicated with 'FS: Ben Broker2'.

The 'Secondary Registration / Snapshot List' section contains a table with the following data:

Status	Req. Type	Days	Lock Expiration Date	Requested On	Requested By	Fulfilled On	Fulfilled By	Investor	Investor Delivery
Requested	Lock			2/28/2023 8:42:14 AM	LoanNEX API				

Below the table are tabs for 'Current Lock', 'Current Loan Info', and 'Registration'. The 'Registration' tab is active, showing 'Buy Side Lock and Pricing', 'Sell Side Lock and Pricing', and 'Execution Comparison' sections. The 'Buy Side' and 'Sell Side' sections have various input fields for loan details, while the 'Execution Comparison' section is highlighted in yellow.

At the bottom of the interface, there is a status bar showing '2154', a printer icon, '02/28 08:42', and 'Tuesday, 2/28/2023'.

View Lock Request Details (LLPA's, Doc Type, Program)



Secondary Lock Tool

Buy/Sell | Loan Snapshot | Lock Request Snapshot

Lock Expiration Date: 03/29/2023

Lock Expiration Date: [Dropdown]

Compare with Current Loan Data

Base Buy Rate 7.000 Eligibility Q&A- 0.000 Total Rate Adjustments Net Buy Rate 7.000 UnDiscounted Rate Starting Adjustment Rate Starting Adjustment Price	Base Buy Rate [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] Total Rate Adjustments Net Buy Rate UnDiscounted Rate Starting Adjust Rate Starting Adjust Price	Base Sell Rate [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] Total Rate Adjustments Net Sell Rate	Base Comparison Rate [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] Total Rate Adjustments Net Comparison Rate
Base Buy Price (Par pricing is 100.00) 100.538 Alt Doc-FICO : 760 - 779, LTV : 65.01% - 0.250 Loan Balance-Loan Amount : \$250,001 - 0.000 GOLD: Purpose-LTV : <= 70.00% 0.250 Property Type-LTV : <= 75.00% -0.250 Eligibility Q&A- 0.000 Tier Margin- -0.500	Base Buy Price Profitability [Dropdown] [Dropdown] [Dropdown] Adj. Buy Price (Par pricing is 100.00) [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown]	Base Sell Price (Par pricing is 100.00) [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown]	Base Comp. Price (Par pricing is 100.00) [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown]
Lock Extensions Extension #1 Extension #2 Extension #3 Re-Lock Fees Re-Lock #1 Re-Lock #2	Lock Extensions [Dropdown] Extension #1 Extension #2 Extension #3 Re-Lock Fees [Dropdown] Re-Lock #1 Re-Lock #2	Lock Extensions Extension #1 Extension #2 Extension #3 Re-Lock Fees Re-Lock #1 Re-Lock #2	Lock Extensions Extension #1 Extension #2 Extension #3 Re-Lock Fees Re-Lock #1 Re-Lock #2

Get Buy Side Pricing | Get Sell Side Pricing

Cancel | Save Progress | Deny Lock | Lock and Confirm

Compare Current Loan and Lock Request Data



Note: Loan Request Data does not override current loan data

Secondary Lock Tool

Buy/Sell Loan Snapshot Lock Request Snapshot Compare with Current Loan Data

View Summary Detailed

Buy Side Lock Request

Request Type: Lock

Request Lock Status: Not Locked

Requested By: LoanNEX API

Rate Sheet ID: //

Last Rate Set Date: 02/28/2023

Lock Date: ONRP Lock Date: ONRP Lock Time: ONRP Eligible: Lock # Days: 30

Lock Expiration Date: 03/29/2023

Base Buy Rate: 7.000

Eligibility Q&A: 0.000

Total Rate Adjustments

Net Buy Rate: 7.000

UnDiscounted Rate

Starting Adjustment Rate

Starting Adjustment Price

Base Buy Price

Profitability

Base Buy Price (Par pricing is 100.00): 100.538

All Dec-FICO: 760 - 779, LTV: 65.01% - 0.250

Loan Balance-Loan Amount: \$250,001 - 0.000

GOLD: Purpose-LTV: <= 70.00% - 0.250

Property Type-LTV: <= 75.00% -0.250

Eligibility Q&A- 0.000

Tier Margin- -0.500

Buy Side Lock and Pricing

Request Type: Lock

Requested By

Rate Sheet ID

Last Rate Set Date

Lock Date

ONRP Lock Date: EST

ONRP Lock Time

ONRP Eligible: Yes

Lock # Days

Lock Expiration Date

Base Buy Rate

Profitability

Adj. Buy Price (Par pricing is 100.00)

Base Sell Price (Par pricing is 100.00)

Sell Side Lock and Pricing

Request Type: Lock

Requested By

Rate Sheet ID

Last Rate Set Date

Lock Date

Lock # Days

Base Sell Price (Par pricing is 100.00)

Execution Comparison

Request Type: Lock

Requested By

Rate Sheet ID

Last Rate Set Date

Lock Date

Lock # Days

Base Comp. Price (Par pricing is 100.00)

Compare with Current Loan Data

The table below displays current loan and lock request data that does not match. To overwrite the lock request data with the loan data, click the Copy Loan Data to Lock Request button.

Current Loan Data			Lock Request Data		
Field ID	Field Description	Current Loan Value	Field ID	Field Description	Lock Value
1401	Trans Details Loan Program		2866	Trans Details Loan Program	GOLD
VASUMM.X23	VA Loan Summ Credit Scor		2853	VA Loan Summ Credit Scor	776
2	Trans Details Total Loan A	618,750.00	2965	Trans Details Total Loan A	577,500.00
1109	Trans Details Loan Amt	618,750.00	3043	Trans Details Loan Amt	577,500.00
1826	Expenses Calc MIP/PMI MI	0.00	3045	Expenses Calc MIP/PMI MI	
353	Freddie Mac Loan To Value	75,000	3241	Freddie Mac Loan To Value	70,000
976	Trans Details Comb Loan to	75,000	3242	Trans Details Comb Loan to	70,000
3	Trans Details Interest Rate	3.375	2092	Trans Details Interest Rate	7.000
CASASRN.X167	Freddie Mac HELOC Actual	0.00	3846	Freddie Mac HELOC Actual	
1964	Initial Acquisition of Land		4254	Initial Acquisition of Land	N
Constr. Refi	Construction Refinance Indi		4255	Construction Refinance Indi	N
1540	Trans Details HCLTV/HTLT	75,000	4514	Trans Details HCLTV/HTLT	70,000
CASASRN.X168	Freddie Mac HELOC Credit		4519	Freddie Mac HELOC Credit	0.00

Exclude Interest Rate if applicable when copying to Lock Request

Copy Loan Data to Lock Request Close

Get Buy Side Pricing Get Sell Side Pricing Cancel Save Progress Deny Lock Lock and Confirm

Complete Lock Approval



Note: To complete the Lock Approval go to LoanNEX Qualifier in Services tab

The screenshot displays the Encompass software interface for a loan. The main window shows the loan details for '2312 Elliston Place Condo 1450' in Nashville, TN. The loan number is TEST230200629, with an amount of \$618,750.00 and a rate of 3.375%. A 'Lock Requested' status is visible. A 'Secondary Registration / Snapshot List' table shows a 'Requested' lock on 2/28/2023. A 'PRODUCT AND PRICING' dialog box is open, showing a list of providers with 'LoanNEX Qualifier - Product and Pricing Service' selected. The background interface includes a navigation menu with 'Forms', 'Tools', and 'Services' tabs, and a sidebar with various service options like 'Order Credit Report' and 'Access Lenders'. The status bar at the bottom shows the date as Tuesday, 2/28/2023.

Approve Lock

Lock Desk User

Notes:

- Enter Lock Approved Details, if applicable
- Select Confirm Lock Approved button

Encompass - Build 23.1.0.1 - https://TEBE11227418.ea.elliemae.net/STEBE11227418 - andrewwalther - 3011227418

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Scenario Details [Clone Loan](#)

NEX ID 23A-TOS **Borrower** John Everett **Address** 2312 Elliston Place Condo 1450, Nashville, TN 37212

Transaction » Lock Requested [Cancel Transaction](#) [Activity Log](#) [View Docs](#) [Contact Info](#)

Lock Requested [Buy-Side Pricing](#)

Download Scenario Details PDF

\$577,500 | DTI 45.36% | LTV 70.00% | CLTV 70.00%

Originator	Program	Product	Rate	Price	Lock Period	Escrow	Lock Requested Date
LoanNEX Lending: TPOC Seller	GOLD	30 Yr. Fixed	7.000	100.288	30	Y	2/28/2023 10:42 AM CST

Lock Approved Details

Lock Approved Expiration Date *

03/30/2023

Lock Approved Number

Activity Log Comment

[Confirm Lock Approved](#) [Validate Price](#)

View Lock Approved Loan Details

Lock Desk User

Note: LoanNEX Lock Confirmation is available to TPOC User automatically in TPOC with updated lock status and expiration date

The screenshot displays the Encompass web application interface. At the top, there is a navigation menu with options like Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main content area shows the 'Scenario Details' for a loan with NEX ID 23A-TOS, Borrower John Everett, and Address 2312 Elliston Place Condo 1450, Nashville, TN 37212. The transaction status is 'Lock Approved'. Below this, there are several action buttons: 'Cancel Transaction', 'Activity Log', 'View Docs', 'Edit Lock Approved Details', 'Extension', 'Funded', and 'Contact Info'. A summary bar shows '\$577,500 | DTI 45.36% | LTV 70.00% | CLTV 70.00%'. A table below provides detailed loan information:

Originator	Program	Product	Rate	Price	Lock Period	Escrow	Lock Approved Date	Lock Approved Expiration Date
LoanNEX Lending: TPOC Seller	GOLD	30 Yr. Fixed	7.000	100.288	30	Y	2/28/2023 11:02 AM CST	03/30/2023

Below the table, there is a list of links for further details: NEX App Details, Eligibility Details, Eligibility Questionnaire Results, Loan Level Price/Rate Adjustor(s) Evidence, Ratio Evidence, and CRA Eligibility & NEXscore. The footer contains links for Privacy & Security Policy, Terms of Use, and System Status, along with copyright information for LoanNEX 2023 and Loanexa.

View Activity Log and Download PDF

The screenshot displays the Encompass web application interface. At the top, the browser address bar shows the URL: `https://TEBE11227418.ea.elliemae.net$TEBE11227418 - andrewwalther - 3011227418`. The application header includes navigation tabs: Home, Pipeline, Loan, Forms, Verifs, Tools, Services, and Help. Below this, a secondary navigation bar contains: Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main content area is titled "Scenario Details" and features a "Clone Loan" button. The loan information includes "NEX ID 23A-TOS" and "Borrower John Everett". The transaction status is "Lock Approved", with a "Cancel Transaction" button. Below this, there are buttons for "Lock Approved" and "Buy-Side Pricing". A summary bar displays financial metrics: "\$577,500 | DTI 46.36% | LTV 70.00% | CLTV 70.00%". A table below lists the "Originator" as "LoanNEX Lending: TPOC Seller" and the "Program" as "GOLD". A sidebar on the left contains expandable sections: "NEX App Details", "Eligibility Details", "Eligibility Questionnaire Results", "Loan Level Price/Rate Adjustor(s) Evidence", "Ratio Evidence", and "CRA Eligibility & NEXscore". A "Download Scenario Details PDF" and "Download Lock Approved PDF" option is visible. The "Activity Log" modal window is open, showing two entries:

- LoanNEX Lending updated the Loan to: Lock Approved.**
 - LoanNEX Lending Download Lock Approved PDF2/28/2023 11:02 AM CST
- LoanNEX Lending: TPOC Seller updated the Loan to: Lock Requested.**
 - LoanNEX Lending Download Scenario Details PDF2/28/2023 10:42 AM CST

At the bottom of the modal, there is a "Leave a comment" text box, a checked checkbox for "Share with LoanNEX Lending: TPOC Seller", and a "Share" button. On the right side of the background page, a table shows the "Lock Approved Expiration Date" as "03/30/2023".

Secondary Registration Populated in Encompass

Lock Desk User

Encompass - Build 23.1.0.1 - https://TEBE11227418.ea.elliemae.net\$TEBE11227418 - andrewwalther - 3011227418

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers John Maurice and Judith Seifert Everett

2312 Elliston Place Condo 1450 Nashville, TN 37212

Loan #: TEST230200629 LTV: 70.000/70.000/70.000 Rate: 7.000% Est Closing Date: //

Loan Amount: \$577,500.00 DTI: / 29 days remaining FS: Ben Broker2

Alerts & Messages Log

Lock confirmed by <partnerconnect> 02/28/23

Secondary Registration / Snapshot List

Status	Req. Type	Days	Lock Expiration Date	Requested On	Requested By	Fulfilled On	Fulfilled By	Investor	Investor Delivery
Locked	Lock	30	3/29/2023	2/28/2023 9:02:07 AM	Andrew Walther	2/28/2023 09:02:12 AM	<partnerconnect>		
Old Request	Lock			2/28/2023 8:42:14 AM	LoanNEX API				

Current Lock Current Loan Info Registration

Lock Fulfilled 2/28/2023 9:02:12 AM View Current Lock ONRP Locked Hedging

Buy Side Lock and Pricing	Sell Side Lock and Pricing	Execution Comparison
<p>Loan Program: GOLD</p> <p>Request Type: Lock</p> <p>Requested By: <partnerconnect></p> <p>Rate Sheet ID: //</p> <p>Last Rate Set Date: //</p> <p>Lock Date: 02/28/2023</p> <p>ONRP Lock Date: // EST</p> <p>ONRP Lock Time: // EST</p> <p>ONRP Eligible: <input type="checkbox"/> Yes</p> <p>Lock # Days: 30</p> <p>Lock Expiration Date: 03/29/2023</p> <p>Base Buy Rate: 7.000</p> <p>Total Rate Adjustments: 0.000</p> <p>Net Buy Rate: 7.000</p> <p>UnDiscounted Rate: //</p> <p>Starting Adjust Rate: //</p>	<p>Investor Status: Unassigned</p> <p>Loan Program: //</p> <p>Request Type: Lock</p> <p>Requested By: <partnerconnect></p> <p>Last Rate Set Date: //</p> <p>Lock Date: //</p> <p>Lock # Days: //</p> <p>Lock Expiration Date: //</p> <p>Base Sell Rate: //</p> <p>Total Rate Adjustments: //</p> <p>Net Sell Rate: //</p>	<p>Loan Program: //</p> <p>Request Type: Lock</p> <p>Requested By: //</p> <p>Rate Sheet ID: //</p> <p>Last Rate Set Date: //</p> <p>Lock Date: //</p> <p>Lock # Days: //</p> <p>Lock Expiration Date: //</p> <p>Base Comparison Rate: //</p> <p>Total Rate Adjustments: //</p> <p>Net Comparison Rate: //</p>

Forms Tools Services

- Order Credit Report
- Access Lenders
- Search Product and Pricing
- Request Underwriting
- Order Appraisal
- Order Flood Certification
- Order Title & Closing
- Order Doc Preparation
- Register MERS
- Order AVM
- Order Mortgage Insurance
- Order Fraud/Audit Services
- Request HMDA Management
- Order Additional Services
- Order Modifications
- Show in Alpha Order

02/28 08:42* Tuesday, 2/28/2023

Lock Confirmation

Notes:

- Sample Lock Confirmation
- TPOC User Lock Confirmation automatically populated in TPOC

Document Details (Lock Confirmation)

Name	Date	Size	Current Version
LockTicket-202302280204PM.pdf	02/28/23 11:02 AM	104 KB	✓

LOCK CONFIRMATION
Investor Loan # Lock # _____ Downloaded on: 2/28/2023

Seller		Borrower	
Seller:	LoanNEX Lending: TPOC Seller	Primary Borrower name:	John Everett
Seller Loan #:	TEST230200629	Co-Borrower Name:	Judith Everett
Locked By:	Ben Broker2		

Lock Information		Property Information	
Lock Date:		Property Address:	2312 Elliston Place Condo 1450 Nashville TN 37212
Lock Term:	30	County:	Davidson County
Lock Extension:		Rural Property:	No
Lock Expiration:	03/30/2023	Occupancy Type:	Primary
Index:		Prepayment Penalty:	N/A
Margin:	N/A	Loan Purpose:	Purchase
FFA:	N/A	Property Type:	Condo
Cap:	N/A	Units:	
Life Cap:	N/A		

Loan Information		NEX ID: 23A-TOS	
Product Code:		DTI:	45.36%
Product Name:	30 Yr. Fixed	DSCR:	N/A
Loan Amount:	\$577,500	LTV:	70.00%
Appraised Value:	\$825,000	CLTV:	70.00%
Purchase Price:	\$825,000	Documentation Type:	Bank Stmt: 24 Mo. Business
Subordinate Amount:		Amortization Type:	Fixed
Interest Rate:	7.000	Term:	360
FICO:	776	Escrows/Impounds:	Yes
		Admin Fee:	

Status	Comments
Requested	02/28/23 11:02 AM andrew wa
Received	02/28/23 11:02 AM -spartnerco

Modify Lock Request Prior to Lock Confirm Process

1. Access Loan Pipeline in Encompass
2. View Lock Requested Loan
 - View Lock Request Details (LLPA's, Doc Type, Program)
 - Compare Current Loan and Lock Request Data
3. Access LoanNEX through Encompass Services
4. Complete Modify Lock Request
 - Enter Modify Lock Details
 - Select Approve Modification

Access Loan Pipeline in Encompass



Note: Secondary Lock Desk will be notified of Lock Request

The screenshot shows the Encompass Loan Pipeline interface. The main window displays a table of loans with columns for Alerts, Mess, Linked, Loan Number, Borrower Name, Loan Amount, Loan Officer, Loan Processor, Current Loan Team Member, Last Finished Milest, Next Expected Milestone, Next Expecte, Subject Property Address, Subject Property City, and Subject F. A filter is applied: "Loan Number contains 'TEST230200629'".

An alert dialog box titled "1 Loan Alerts" is open, showing a table of alerts:

Alert	Date Expected
Lock requested by LoanNEX API	2/28/23

The dialog box also includes a "Dismiss Alert" button and a "Snooze alert for" dropdown menu with a "Snooze" button.

View Lock Requested Loan



Notes:

- ▶ Lock Request available in Secondary Registration
- ▶ Requested by shows LoanNEX API

Encompass - Build 23.1.0.1 - https://TEBE11227418.ea.elliemae.net\$TEBE11227418 - andrewwalther - 3011227418

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers John Maurice and Judith Seifert Everett

2312 Elliston Place Condo 1450 Nashville, TN 37212

Loan #: TEST230200629 LTV: 75.000/75.000/75.000 Rate: 3.375% Est Closing Date: //

Loan Amount: \$618,750.00 DTI: / Lock Requested FS: Ben Broker2

Alerts & Messages Log

Lock requested by LoanNEX API 02/28/23

Secondary Registration / Snapshot List

Status	Req. Type	Days	Lock Expiration Date	Requested On	Requested By	Fulfilled On	Fulfilled By	Investor	Investor Delivery
Requested	Lock			2/28/2023 8:42:14 AM	LoanNEX API				

Buttons: New Lock, Extend Lock, Cancel Lock, Void Lock

Current Lock Current Loan Info Registration

Lock Fulfilled View Current Lock ONRP Locked Hedging

Buy Side Lock and Pricing	Sell Side Lock and Pricing	Execution Comparison
Loan Program: <input type="text"/> Request Type: <input type="text"/> Requested By: <input type="text"/> Rate Sheet ID: <input type="text"/> Last Rate Set Date: <input type="text"/> Lock Date: <input type="text"/> ONRP Lock Date: <input type="text"/> EST ONRP Lock Time: <input type="text"/> EST ONRP Eligible: <input type="checkbox"/> Yes Lock # Days: <input type="text"/> Lock Expiration Date: <input type="text"/> Base Buy Rate: <input type="text"/> Total Rate Adjustments: <input type="text"/>	Investor Status: <input type="text"/> View Trade Summary Loan Program: <input type="text"/> Request Type: <input type="text"/> Requested By: <input type="text"/> Rate Sheet ID: <input type="text"/> Last Rate Set Date: <input type="text"/> Lock Date: <input type="text"/> Lock # Days: <input type="text"/> Lock Expiration Date: <input type="text"/> Base Sell Rate: <input type="text"/> Total Rate Adjustments: <input type="text"/>	Loan Program: <input type="text"/> Request Type: <input type="text"/> Requested By: <input type="text"/> Rate Sheet ID: <input type="text"/> Last Rate Set Date: <input type="text"/> Lock Date: <input type="text"/> Lock # Days: <input type="text"/> Lock Expiration Date: <input type="text"/> Base Comparison Rate: <input type="text"/> Total Rate Adjustments: <input type="text"/>

Forms Tools Services

- ECS Data Viewer
- TGL Services
- Status Online
- Amortization Schedule
- Co-Mortgagors
- Piggyback Loans
- Secure Form Transfer
- Prequalification
- Debt Consolidation
- Loan Comparison
- Cash-to-Close
- Rent vs. Own
- Lock Request Form
- Underwriter Summary
- Verification and Documentation Tracking
- Funding Worksheet
- Funding Balancing Worksheet
- Broker Check Calculation
- Secondary Registration
- Show in Alpha Order

2154 02/28 08:42* Tuesday, 2/28/2023

Note: To modify the Lock Request go to LoanNEX Qualifier in Services tab

The screenshot displays the Encompass software interface. At the top, the browser address bar shows the URL: `https://TEBE11227418.ea.elliemae.net/STEBE11227418 - andrewwalther - 3011227418`. The main menu includes 'Encompass', 'View', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. The breadcrumb trail is 'Home > Pipeline > Loan > Trades > Contacts > Dashboard > Reports'. The user is logged in as 'John Maurice and Judith Seifert Everett'. The current loan record is for '2312 Elliston Place Condo 1450' in 'Nashville, TN 37212'. Loan details include: Loan # TEST230200629, LTV: 75.000/75.000/75.000, Rate: 3.375%, Est Closing Date: //, Loan Amount: \$618,750.00, DT: /, and Lock Requested. The user is identified as 'FS: Ben Broker2'. A secondary registration snapshot table shows a 'Requested' lock on 2/28/2023 8:42:14 AM by LoanNEX API. A 'PRODUCT AND PRICING' dialog box is open, showing a list of providers with 'LoanNEX Qualifier - Product and Pricing Service' selected. The background form shows 'Buy Side Lock and Pricing' with fields for Loan Program, Request Type, Requested By, Rate Sheet ID, Last Rate Set Date, Lock Date, ONRP Lock Date, ONRP Lock Time, ONRP Eligible, Lock # Days, Lock Expiration Date, Base Buy Rate, Total Rate Adjustments, Base Sell Rate, Total Rate Adjustments, Base Comparison Rate, and Total Rate Adjustments. The status bar at the bottom shows '2148', '02/28 08:42', and 'Tuesday, 2/28/2023'.

Modify Lock Request

Notes:

- Select Buy Side Pricing tab, loan details will populate
- Select Get Qualified Price

The screenshot shows the Encompass web application interface. At the top, the 'Buy-Side Pricing' tab is highlighted with a red box. Below the navigation bar, there are several input fields for loan details, including Citizenship, Income Doc, Self-Employed, Purpose, Fair Time Homeowner, Occupancy, Property Type, Condo Type, State, County, and Rural Property. The 'Purchase Price' is set to \$825,000 and the 'Loan Amount' is \$577,500. A 'Get Quick Price' button is visible. Below this, there are more input fields for Income, Property Expenses, Liabilities, Reserves, and Household Size. A 'Lock Requested' button is highlighted with a blue box, and a 'Get Qualified Price' button is highlighted with a red box. The 'Manual Lock' button is also visible. The 'Lock Request Date' is 02/28/2023 10:42 AM. Below the input fields, there is a section for 'Eligible Products' with a 'Qualified Price' filter. The '30 Yr Fixed' product is selected. The 'Target Price' is 100. The 'Sort By' is Rate and the 'Price Display' is Price. The 'Lock Period' is 30 and the 'Admin Fee' is Exclude From Price. The table below shows the following data:

Rate	Lock Period	Price	Payment	DTI	Investor/Lender	Program	Admin Fee	Eligibility	O&A	Next Steps
6.750	30 Days	100.100	\$3,740	44.84%	LoanNEX Lending	GOLD	Admin Fee: N/A	✓		Modify

Modify Lock Request

Notes:

- Select Next Step “Modify” and enter Modified Lock Details (Ex: manual LLPA)
- Select Approve Modification

The screenshot displays the Encompass mortgage software interface. A 'Modify Lock' dialog box is open in the center, showing fields for Rate (6.750), Price (100.100), Adjustment Comment, and Expiration Date (03/29/2023). A red box highlights the 'Approve Modification' button at the bottom right of the dialog. Below the dialog, a table of 'Eligible Products' is visible, with the '30 Yr. Fixed' product selected. A red box highlights the 'Modify' button in the 'Next Steps' column of the table.

Rate	Price	Payment (DTI)	Investor/Lender: Program Admin Fee	Eligibility QSA	Next Steps
6.750	100.100	\$3,746 44.84%	LoanNEX Lending: GOLD Admin Fee: N/A	✓	Modify
30 Days	\$577.50				

Modify Lock Approved Loan

1. TPO Connect User

- Access Loan Summary
- Request Modification

2. Lock Desk User

- View Modification Request Details
- Select Approve Modification

3. Records display as with standard Lock Approval

- Transaction Summary, Activity Log, PDF Download
- Secondary registration populated in Encompass
- Lock Confirmation Populates eFolder as Product and Pricing

Access Loan Summary in TPO Connect

TPO Connect User

LoanNEX CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

John Everett
2312 Elliston Place Condo 1450, Nashville, TN, 37212
Broker2

Collateral Trac... Lender Case #: TEST220300160 Total Loan Am... \$577,500.00 Loan Type: Conventional
Loan #: TEST230200629 VA Loan Sum... 776 Loan Purpose: Purchase Interest Rate: 7.000%
Alternate Loan... LTV/Comb Lo... 70.00% / 70.00%

LOAN SUMMARY

John Everett
\$577,500.00

Loan Type	Conventional	Document Type	-
Lien Position	FirstLien	Loan Purpose	Purchase
Amortization Type	Fixed	Purpose of Refi	-
Amortization Term	360		

Locked 7.000%
Final Price 100.287

Commitment Type	Best Efforts	Lock Date	02/28/2023
Commitment Number	-	Lock Expiration	03/29/2023
Delivery Type	Individual Best Efforts	Lock Days	30
Delivery Expiration	-	Agency Case #	-
Loan Program	GOLD		

Pending Underwriting

Conditions

Open	0
Ready for Review	0

[Show Details](#)

AUS
[Order DU Order LPA](#)

Down Payment	P & I
\$247,500	\$2,735.47
Reserves	DTI
-\$206,250.00	0.000%/0.000%

2312 Elliston Place Condo 1450, Nashville, TN 37212

Primary 4 Unit

Purchase Price	Estimated Value
\$825,000	

Decision FICO 776

Borrower	Experian/TransUnion/Equifax
John Everett	- - -
Judith Everett	- - -

Key Dates

Registered	02/28/2023
AUS Ordered	-
Submit to LW	-
LW Suspended	-
LW Approval	-
LW Clear to Close	-
Delivery Date	-
Purchase Suspended	-
Purchased Approval	-
Clear to Purchase	-
Purchase Date	-
Cancelled Date	-
Withdrawn Date	-

Privacy Policy Statement

Modify Lock Approved Loan



Notes:

- Select Product Pricing & Lock section
- Select Modification button

The screenshot displays the LoanNEX web application interface. At the top, the LoanNEX logo is on the left, and 'CONTACT US' and 'Ben Broker2' are on the right. Below the logo is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows user information for 'John Everett' (2312 Elliston Place Condo 1450, Nashville, TN, 37212) and loan details: Lender Case # (TEST220300160), Loan # (TEST230200629), Total Loan Am... (\$577,500.00), VA Loan Sum... (776), Loan Type (Conventional), Loan Purpose (Purchase), Interest Rate (7.00%), and LTV/Comb Lo... (70.00% / 70.00%). A 'Started' button is also visible.

The left sidebar contains a 'LOAN ACTIONS' menu with options like 'Import Additional Data', 'Order Credit', 'Order DIJ', 'Order LPA', 'Disclosures', 'Submit for Non-Delegated Review', 'Re-Submit Loan', 'Change of Circumstance', 'Withdraw Loan', and 'Non-Agency Pricing Engine'. The 'PRODUCT PRICING & LOCK' option is highlighted with a red box.

The main content area shows 'Scenario Details' for 'NEX ID 23A-TOS' and 'Borrower John Everett' at 'Address 2312 Elliston Place Condo 1450, Nashville, TN 37212'. Below this, there are buttons for 'Cancel Transaction', 'Activity Log', 'Extension', and 'Modification' (highlighted with a red box). There are also links to 'Download Scenario Details PDF' and 'Download Lock Approved PDF'.

A summary bar shows '\$577,500 | DTI 45.36% | LTV 70.00% | CLTV 70.00%'. Below this is a table with the following data:

Investor/Lender	Program	Product	Rate	Price	Lock Period	Escrow	Lock Approved Date	Lock Approved Expiration Date
LoanNEX Lending	GOLD	30 Yr. Fixed	7.000	100.288	30	Y	2/28/2023 11:02 AM CST	03/30/2023

Below the table, there are expandable sections for 'NEX App Details', 'Matched Eligibility Screen', 'Eligibility Questionnaire Results', 'Loan Level Price/Rate Adjustor(s) Evidence', 'Ratio Evidence', and 'CRA Eligibility & NEXscore'.

At the bottom, there is a footer with 'Privacy & Security Policy | Terms of Use | System Status', 'All contents © Copyright LoanNEX 2023. All rights reserved.', and 'Powered by Loanexa®'. A 'Privacy Policy Statement' link is also present in the bottom left corner.

Request Lock Approved Modification

TPO Connect User

Notes:

- Enter modification details; all fields required (Comment, Program + Product, Rate, Price)
- Select Request Modification button

LoanNEX CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

John Everett
2312 Elliston Place Condo 1450, Nashville, TN, 37212
Broker2

Collateral Trac... Lender Case #: **TEST220300160** Total Loan Am... **\$577,500.00** Loan Type: **Conventional** Interest Rate: **7.000%** Started
Loan #: **TEST230200629** VA Loan Sum... **776** Loan Purpose: **Purchase** LTV/Comb Lo... **70.00% / 70.00%** C 1st

NEX ID 23A-TOS **Borrower John Everett** **Address 2312 Elliston Place Condo 1450, Nashville, TN 37212**

Transaction » Lock Approved [Cancel Transaction](#) [Activity Log](#)

[Download Scenario Details PDF](#) [Download Lock Approved PDF](#)

\$577,500 | DTI 45.36% | LTV 70.00% | CLTV 70.00%

Investor/Lender	Program	Product	Rate	Price	Lock Period	Escrow	Lock Approved Date	Lock Approved Expiration Date
LoanNEX Lending	GOLD	30 Yr. Fixed	7.000	100.288	30	Y	2/28/2023 11:02 AM CST	03/30/2023

Citizenship * Income Doc * Self-Employed Purpose * First Time Homebuyer Occupancy * Property Type * Condo Type * State * County * Rural Property

Appraised Value * Purchase Price * Loan Amount * Loan-to-Value Second Lien FICO * No FICO

Bankruptcy * Foreclosure * Deed-in-Lieu * Short Sale * Mortgage Lates * DTI * Months Reserves

Income Property Expenses Liabilities Reserves Household Size

Please include a comment: *

Program + Product * Rate * Price *

[Request Modification](#) [Cancel](#)

Privacy Policy Statement

View Lock Approved Modification Request Summary



Notes:

- Modification Details include requested date and time
- Approved Lock Loan details, prior to the modification request, are available by selecting the Current tab

The screenshot displays the LoanNEX interface for a loan modification request. The header includes the LoanNEX logo, user name 'Ben Broker2', and navigation links: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and DOCUMENTS. The borrower information is John Everett, located at 2312 Elliston Place Condo 1450, Nashville, TN, 37212. Key loan details include: Lender Case # TEST220300180, Loan # TEST230200629, Total Loan Amount \$577,500.00, VA Loan Summary 776, Loan Type Conventional, Loan Purpose Purchase, Interest Rate 7.000% LTV/Comb Lo..., and Started on 2/28/2023. The left sidebar lists various loan actions such as 'Import Additional Data', 'Order Credit', 'Order DU', 'Order LPA', 'Disclosures', 'Submit for Non-Delegated Review', 'Re-Submit Loan', 'Change of Circumstance', 'Withdraw Loan', and 'Non-Agency Pricing Engine'. The main content area shows 'Scenario Details' for NEX ID 23A-TOS, Borrower John Everett, and Address 2312 Elliston Place Condo 1450, Nashville, TN 37212. It indicates a 'Modification Requested' transaction with an 'Activity Log' link. Below this, there are tabs for 'Modification' and 'Current', with 'Current' selected. A message states: 'Modification requested: 2/28/2023 11:20 AM CST. Pending review by Investor.' A table compares 'Current' and 'Modification' details:

	Current	VS	Modification
Loan Amount	\$577,500		\$536,250

The bottom of the page contains footer information: Privacy & Security Policy | Terms of Use | System Status, All contents © Copyright LoanNEX 2023. All rights reserved. Powered by Loanera®. A red bar at the very bottom contains the link 'Privacy Policy Statement'.

Access Loan Pipeline in Encompass

Notes:

- Secondary Lock Desk will be notified of Modification Request
- Go to the LoanNEX Qualifier Services tab to modify the Approved Lock

The screenshot displays the Encompass software interface for a loan pipeline. The main window shows a loan summary for '2312 Elliston Place Condo 1450 Nashville, TN 37212' with a loan amount of \$618,750.00 and a rate of 3.375%. A 'Lock Requested' status is visible. A 'Secondary Registration / Snapshot List' table shows a 'Requested' lock on 2/28/2023. A 'PRODUCT AND PRICING' dialog box is open, showing a list of providers with 'LoanNEX Qualifier - Product and Pricing Service' selected. The background interface includes a 'Forms' sidebar with various services like 'Order Credit Report' and 'Order Appraisal', and a main form area with fields for 'Loan Program', 'Request Type', and 'Rate Sheet ID'. The status bar at the bottom indicates the date as Tuesday, 2/28/2023.

View Modification Details

Notes:

- View Modification Details
- Select Get Qualified Price button to view current pricing

The screenshot shows the 'Lock Requested' form in the Encompass system. The 'Buy-Side Pricing' tab is highlighted with a red box. The form contains various input fields for loan details, including citizenship, income, purchase price, and loan amount. A 'Get Qualified Price' button is highlighted with a red box. Below the form, there is a section for 'Eligible Products' with a 'Qualified Price' filter selected, and a table showing loan options with their respective rates and prices.

Rate	Price	Payment	Investor/Lender	Program	Admin Fee	Eligibility	Next Steps
6.750	100.100	\$3,746	LoanNEX Lending	GOLD		✓	Verify
30 Days	\$577.50	44.84%		Admin Fee: N/A			

Approve Lock Modification

Notes:

- Select Next Step “Modify” and enter Modified Lock Details (Ex: manual LLPA)
- Select Approve Modification

The screenshot displays the Enccompass web application interface. A 'Modify Lock' dialog box is open, showing fields for Rate (6.750), Price (100.100), and Expiration Date (03/29/2023). A red box highlights the 'Approve Modification' button in the dialog. Below the dialog, the 'Eligible Products' section is visible, showing a table of products with a 'Next Steps' button highlighted in red. The 'Next Steps' button has a 'Modify' option.

Rate	Price	Payment	Investor/Lender	Program	Eligibility
6.750	100.100	\$3,746	LoanNEX Lending	GOLD	✓
30 Days	\$577.50	44.84%	Admin Fee: NA		

Submit a Case to LoanNEX Support

1. Select the appropriate email address below:
 - Client Support / Configuration Settings: support@loannex.com
 - Eligibility & Pricing Inquiries: investorsupport@loannex.com
 - Sales: sales@loannex.com
 - General Inquiries: info@loannex.com
 - Billing Inquiries: support@loannex.com
2. Include Contact Information: Name, Company Name, Email, Telephone
3. Include a detailed description of your Case
4. A Case will be created, and the appropriate LoanNEX Team member notified
5. LoanNEX will respond within one business day to address your Case