

LoanNEX Encompass Integration User Guide

March 2023

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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

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

Loan NEX .		CONTACT US Ben Broker2
WELCOME PIPELINE ADD NEW LOAN John Everett 2312 Elliston Place Condo 1450, Nashville, TN, 37212 Broter2	SCENARIOS DOCUMENTS Collateral Trac Le LA	ender Case #: TEST220300160 Total Loan Am \$618,750.00 Loan Type: Conventional Interest Rate: 3.375% Started can #: TEST230200629 VA Loan Sum Linan Purpose: Purchase LTV/Comb Lo 75.00% / 75.00% C 1st Program & Started
		Key Dates
PRODUCT PRICING & LOCK PRODUCT PRICING & LOCK ORDERTING CONDITIONS ONDERTING ONDERTING DISCLOSURE TRACKING LOAN ACTIONS Import Additional Data Order Cival Order Cival Order Cival Order Cival Order LPA Disclosures Submit for Non-Delegated Review Re Submit for Non-Delegated Review Non-Agency Pricing Engine	SSIB.750.00 Lan Type Conventional Lan Pustion FirstLine Amotization Type Fixed Rate 380 Mont Locked 3.375% Final Price Commitment Type Best Effors Commitment Rumber Best Status Commitment Rumber Commitment Rumber Best Status Commitment Rumber Commitment Rumber Commitment Rumber Loak Days Commitment Rumber Commitment Rum	Conditions 0 Open 0 Recycl for Review 0 Show Details 0 Auts 0 Dom Payment P & I S206,250 \$2,735.47 Reserves DTI -S206,250,00 0.00% 0.000% Parchase Suppended - Purchase Date - Purchase Date - S225,000 Estimated Value S225,000 Estimated Value S225,000 Estimated Value
Privacy Pulicy Statement		Borrower Experian/TransUnion/Equilax John Everett Judrih Everett

Complete Additional Loan Fields-Not Populated by URLA

Loan NEX		CONTACT US Ben Broker2 ~
WELCOME PIPELINE ADD NEW LOAN	SCENARIOS DOCUMENTS	
John Everett 2312 Elliston Place Condo 1450, Nashville, TN, 37212 Broker2		Colleteral Trec Lender Cese #: TEST220300600 Total Loan Am \$618,750.00 Loan Type: Conventional Loan Am \$618,750.00 Loan Furpose: Purchase Little: 3.375% Conventional Little: 3.375% Conventi
🗄 LOAN SUMMARY	🔚 NEX App	D Activity Log
	NEX ID 23A	-TOS Borrower John Everett Address 2312 Elliston Place Condo 1450, Nashville, TN 37212
	Citizenship * US Citizen	Income Doc * set-Employed Purpose * Frist Time Homeboyer Occupancy * Property Type * Condo Type * State * County * Rural Property Occupancy * Property Type * Condo Type * State * County * Rural Property Operation County (37) * Purchase
	Appraised Value \$825,000	Purchase Price * Loan Amount * Loan-to-Value Second Lien FICO * Ne FICO * \$255,000 \$518,750 75 \$ \$
(\$) PURCHASE ADVICE	Bankruptcy *	Foreclosure * Deed-in-Lieu * Short Sale * Mortgage Lates * DTI * Months Reserves
	None	Cet Quick Price Cet Could Price?
LOAN ACTIONS	Income *	Property Expenses * Liabilities * Reserves * Household Size *
Import Additional Data	S	5 9534.13 5 S
Order Credit		Get Qualified Price What's Qualified Price?
Order LPA	Originator: Ben Brok	#2
Disclosures	Loan Number: TEST Last Modified By: Be	232000079 Indext2
Submit for Non-Delegated Review	Last Modified On: 2	26022 10:15 AM CST
Re-Submit Loan		
Withdraw Loan		
Non-Agency Pricing Engine		
		Prince & Security Patry Terms of Uter System Status All contrate & Occopying LoaniPE/2023 All rights reserved. Powered by Loaneze [®]
Privary Policy Statement		

Select Get Qualified Price

Loan NEX	•	CONTACT US Ben Broker2 ~
WELCOME PIPELINE ADD NEW LOA	N SCENARIOS	DOCUMENTS
John Everett 2312 Elliston Place Condo 1450, Nashville, TN, 37212 Broker2		Colleteral Trac Lender Case #: TEST220300600 Loan #: TEST220200629 VA Loan Sum \$618,750.00 Loan Type: Conventional Interest Rate: 3.375% Stated Loan Purpose: Purchase LTV/Comb Lo 75.00%/75.00% C 151 🖨 💭 🕰
E LOAN SUMMARY	E NEX A	App
		NEX ID 23A-TOS Borrower John Everett Address 2312 Elliston Place Condo 1450. Nashville. TN 37212
		Citizenship * Income Doc * set-Employed # Purpose * First Time Homebuyer Occupancy * Property Type * Condo Type * State * County * Rural Property Occupancy * Utarinitable v TN v Davidson County (27) v
		Appraised Value * Purchase Price * Loan Amount * Loan-to-Value Second Lien FICO * No FICO
		\$825,000 \$518,750 75 15 776 Bankruptcy ** Foreclosure * Deed-in-Lieu * Short Sale * Mortgage Lates * DTI * Months Reserves
		None V None V None V Mone V 0030X12 V %
LOAN ACTIONS		Get Outok Price What's Quick Price?
Import Additional Data		518,500 53,717 5587,652.16 1
Order DU		Get Qualified Price Vinais Counted Price?
Order LPA		Originator: Ben Broker2 Loan Number: TEST23020629
Disclosures		Last Modified 7: gene Breker2 Last Modified 7: 2220223 10 14 A/C 3T
Re-Submit Loan		
Change of Circumstance		
Withdraw Loan		
Non-Agency Pricing Engine		
		Privary J. Security Daley Terms of Use States States
		All contents @ Copyright LeartHEX 2023 AI rights reserved. Powered by LeartHEX 2023
Privacy Policy Statement		

TPO Connect User

View Eligible Product and Pricing Options

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

Loan NEX	CONTACT US Ben Broker2 ~	
WELCOME PIPELINE ADD NEW LOAN	N SCENARIOS DOCUMENTS	
John Everett 2312 Eliston Pisce Condo 1450, Neshville, TN, 37212 Broker2	Collateral Trac Lender Case #: TEST220300160 Total Loan Am \$618,750.00 Loan Type: Conventional Interest Rate: 3.375% Started Loan #: TEST220200629 VA Loan Sum Loan Purpose: Purchase LTV/Comb Lo 75.00% /75.00% /75.00% C	
E LOAN SUMMARY	Observe View Insignable Products Share Scenario With • Request Exception •	
PRODUCT PRICING & LOCK	Eligible Products (Qualified Price)	
	40 Yr. Fixed IO	
	Target Price Investor/Lender Program Show Best per Investor/Lander Escrows / Impounds	
(\$) PURCHASE ADVICE	100 All Ves I Save Finets Sort By Price Display Lock Period Admin Fee	
DISCLOSURE TRACKING	Rate Price V 30 V Exclude From Price Rate Payment Investorit.ender. Program Eligibility Scenario	
LOAN ACTIONS	Loop ratio ratio Conv Data Data	
Import Additional Data	Next Steps	
Order Credit	Shara Soonatio	
Order I PA	Share Scenario	
Disclosures	Action -	
Submit for Non-Delegated Review		
Re-Submit Loan	O Save to LOS	
Change of Circumstance	Request Lock	
Withdraw Loan		
Kon Agency HKong Engine		
	Pricing as of 2/28/2023 10:25 AM CST Showing 1 of 973 available prices	
	Privacy & Security Policy Terms of Use System Status	
Privacy Policy Statement		

View Ineligible Products

NECOME BREINE ADD NEW JOAN SCENARIO DOCIMENTE	
WELCOME PIPELINE NOD NEW COMM SCHAMMOS DOCUMENTS	
John Everett Collateral Trac Lender Case #: TEST220200600 VA Loan 5/um Total Loan A/m Softik,750.00 Loan Type: Conventional Loan Purpose: Interest Rate: 3.375% Stated 2012 Disterior Pure Condo 5450, Nashvilla, TK 37212 Convert Laterial Loan TeST220200629 Total Loan 5/um VA Loan 5/um Loan Purpose: Purchase LTV/Comb Lo 75.00% / 75.00% C Tet Tet C Tet	
URLA View Ineligible Products Share Scenario With • Request Exception •	
Broouct Prices Eligible Products Coulding Price Si6 ABM (0, viz. Term) Si6 ABM (0, viz. Term) 7/6 ABM (0, viz. Term)	
DOCUMENTS 40 Yr. Fixed IO	
CONDERWRITING CONDITIONS Target Price Investor/Lender Program Show Best per Investor/Lender Escrows / Impounds	
(§) PURCHASE ADVICE Soft By Price Display Lock Period Admin Fee	
DISCLOSURE TRACKING Rate Pice Pice Pice Pice Pice Pice Pice Pic	
LodA Period Price DTI Adminis Fee QGA Details Next Steps LOAN ACTIONS 8.000 1100.288 \$4,540 LoanNEX Lending: SILVER Start Scenario 30 Davis 8.170.00 9.46% @ B. Jamin Fee: WA @ B. Jamin Fee: WA Image: Start Scenario	
Import Additional Data	
Order Credit	
Order DU	
Order LPA	
Disclosures	
Submit for Non-Delegated Review	
Re-Submit Loan	
Change of Circumstance	
Withsfree Loan	
Non-Agency Pricing Engine	
Pricing as of 2/28/2023 10.25 AM CST Showing 1 of 973 available prices	
Pivacy & Security Pidey Tama of Use System Status +	
Privacy Policy Stamment	

TPO Connect User

View Ineligible ("Fail") Parameters

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

Loan NEX °	•		CONTACT US Ben Broker2 ~	
WELCOME PIPELINE ADD NEW LOAN	SCENARIOS	DOCUMENTS		
John Everett 2312 Elliston Place Condo 1460, Nashville, TN, 37212 Broker2			Collateral Trsc Lender Case #: TEST220300600 Total Loan Am \$618,750.00 Loan Type: Conventional Loan F: TEST2030206629 VA Loan Sm Loan Purpose: Purchase LTV/Comb Lo 75.00% / 75.00% C tot	2
E LOAN SUMMARY		Income * Propert	Expenses * Liabilities * Reserves * Household Size *	
URLA			Ineligible Products What's Qualified Price?	
		Originator: Ben Broker2	LoanNEX Lending	
		Loan Number: TES1230200629 Last Modified By: Ben Broker2 Last Modified On: 2/28/2023 10:18		
			COLD	
PURCHASE ADVICE		🛱 Save	Nth + Request Exception +	
DISCLOSURE TRACKING		Eligible Products Qua	Fail	
LOAN ACTIONS		5/6 ARM (30 Yr. Term) 5/6	GOLD - At Doc Last Surveyed: 2018/023116:23 AM C ST 30 Yr. Fixed IO	
		40 Yr. Fixed IO	Program Attributes	
Import Additional Data Order Credit		Target Price Inve	State, County, Purpose, Occupancy, Property Type	
Order DU		100 A	Amount \$618,750 \$100,000 - \$1,000,000 🗸	
Order LPA		Sort By Price Display Lo	Front-End DTI	
Disclosures		Rate Lock Period Price	Calc. Range. 41.23% - 50.99% Nevt Starse	
Submit for Non-Delegated Review		8.000	DTI <= 50.00%	
Re-Submit Loan		30 Days 🔍 \$1,782.	Calc. Range: 45.74% - 55.50%	
Change of Circumstance			CLTV 75.00% <= 90.00% 🗸	
Non-Agency Pricing Engine			LTV 75.00% <= 70.00% 🗢	
			FICO 776 >= 740 🗸	
			Household Size / # Financed 1	
			Actual Months Reserves 🗸	
			Calc. Parge: 77 - 62	
			Qualifying Months Reserves >= 3 ✓	
			Calc. Parge: 77 - 62	
Privacy Policy Statement				

User Completes Eligibility Q&A

- 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



TPO Connect User

Eligibility Q&A Responses

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

Loan NEX	CONTACT US Ben Broker2 ~	
WELCOME PIPELINE ADD NEW LOAN	IN SCENARIOS DOCUMENTS	
John Everett 2312 Eliston Place Condo 1450, Nashville, TN, 37212 Broker2	Collateral Troc Lender Case #: TEST220300600 VA Loan Am \$688,750.00 Loan Type: Conventional Interest Rate: 3.375% Started Loan Adventue Loan Loan Purpose: Purchase LTV/Comp Lo 75,00% / 75,00% C ts C VA Loan Sum C ts C VA Loan Sum C ts C VA Loan Sum C VA Lo	
E LOAN SUMMARY	Eligibility Q&A	
	NEX ID 23A-TOS B	
	Citizenship * incu US Citizen * Ba	
	Appraised Value * Purchase Price * Loan Amount * Loan-to-Value Second Lien FICO * No FICO	
	Bankruptcy * Foredosure * Deed-in-Lieu * Short Sale * Mortgage Lates * DTI * Months Reserves	
	None v Hone v None v 0/30/12 v Wafs Durk Prive?	
LOAN ACTIONS	Cel Canck Proc	
Import Additional Data	518.500 53.717 563.413 5507.652.16 1	
Order Credit	Cet Qualified Price What's Qualified Price?	
Order LPA	Originator Ben Broker2	
Disclosures	Lash Monteer 1:53/23000607 Lash Monteer 1:53/23000607	
Submit for Non-Delegated Review	Last Modified On: 2020/20203 10:18 AM CIST	
Re-Submit Loan		
Change of Circumstance	O Save Vev/ Instigible /Products Share Scanario With Request Exception Reset Eligibility Q&A	
Non-Agency Pricing Engine	There are currently no eligible products in LoanNEX. Please submit an Exception Request (top tight-hand corner of Pricing Table) for additional consideration. Contact your Account Executive directly for alternative options/solutions.	
	Privacy & Security Policy Terms of Use System Status	
	All codents @ Copyrepht LoanNRX, XN23, All rights reserved. Powered by Loanscra [®]	
Privacy Policy Statement		

Take Action (Save to LOS, Request Lock)

Loan NEX .						CONTACT US	Ben Broker2 ~
WELCOME PIPELINE ADD NEW LOAN	SCENARIOS DOCUMENTS						
John Everett 2312 Elliston Piace Condo 1450, Neshville, TN, 37212 Broker2		Collateral Trac Lender Case #: TEST2 Loan #: TEST2 Alternate Loan	20300160 Total Loan Am 30200629 VA Loan Sum	618,750.00 Loan Type Loan Purp	e: Conventional Interes lose: Purchase LTV/C	omb Lo 75.00% / 75.00% C	st 🔓 🖂 2
E LOAN SUMMARY			Get Quick Price			What's Quick Price?	
	Income * Property	Request Lock					
	\$18,500 \$3,717	\$577,500 DTI 46.96% LTV 70.00% CLT	TV 70.00%			What's Qualified Price?	
	Originator: Ben Broker2	Investor/Lender Program	Product Rate	Price Lock P	eriod Escrow		
	Loan Number: TEST230200629 Last Modified By: Ben Broker2	LoanNEX Lending SILVER	30 Yr. Fixed 7.750	100.100 30	Y		
(\$) PURCHASE ADVICE	Last Modified On: 2/28/2023 10:18 A	View PDF Lending Guidelines					
DISCLOSURE TRACKING	🕅 Save	Additional Information				ith - Request Exception -	
LOAN ACTIONS	Eligible Products Qual	Borrower First Name Borrower Last John	Name * Co-Borrower First Nam Judith	e Co-Borrower Last Nam Everett	10		
Import Additional Data	5/6 ARM (30 Yr. Term) 5/6 A	Subject Property Address * City *	Zip *	Originator Loan Num	lber	30 Yr. Fixed	
Order Credit	30 Yr. Fixed IO 40 Yr. Fixe	Lender / Investor Loan Number	J/ 212	123123020023			
Order DU Order LPA	Target Price Inves	TBD				Reset Eligibility Q&A	
Disclosures	Sort By Price Display Loc	Originator Loan Number * Initial Pa	ackage Review (Y/N)?				
Submit for Non-Delegated Review Re-Submit Loan	Rate V Price V 3	Please enter Originator Loan Number Comment					
Change of Circumstance	7.750 100.10					Next Steps	
Withdraw Loan	30 Days - \$577.50					Action +	
					li		
		Cancel			Request Lock		
Privacy Policy Statement							

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

Loan NEX [®]									CONTACT US	Ben Broker2 \vee
WELCOME PIPELINE ADD NEW LOAN	SCENARIOS	DOCUMENTS								
John Everett 2312 Elliston Piace Condo 1450, Nashville, TN, 37212 Broker2					Loan #: Total Loan Am	TEST220300145 Loan \$618,750.00 Loan	Type: Conventiona Purpose: Purchase	I Interest Rate: LTV/Comb Lo	0.000% 75.00% / 75.00% Started Wh	1st 🧯 🖂 🕰
⊟ LOAN SUMMARY			-15 (O. FE. 10							^
		5/6 ARM (30 Yr. Ten	m) 5/6 ARM IO	(30 Yr. Term	Encompass Error: Conflict - Loan processing faile run this action. Rule Name: Disable Lock Re	d. Message: You don't have quest Until Approved by Und	permission to enwriting	15 Yr. Fixed	30 Yr. Fixed	
		30 Yr. Fixed IO	40 Yr. Fixed IO							
		Target Price	Investor/Len	nder			Close			
- Seconditions		100 Rate	All	Payment	Investor/Lender: Program		Eligibility	Scenario	Reset Eligibility Q&A	
(S) FEES		3.250 30 Days	100.437 \$2,523.67	\$2,513	LoanNEX Lending: GOLD		 ✓		Share Scenario	
LOAN ACTIONS		3.625 30 Days	100.375 \$2,165.63	\$2,634 38.83%	LoanNEX Lending: SILVER Admin Fee: N/A		0		Share Scenario	
Import Additional Data										
Order Credit										
Order DU										
Disclosures										
Submit Loan										
Re-Submit Loan										
Change of Circumstance										
Withdraw Loan										

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

Loan NEX	0							CONT	ACT 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 #: TE Loan #: TE Alternate Loan	EST220300160 EST230200629	Total Loan Am \$6 VA Loan Sum	Loan Type: Loan Purpose:	Conventional Inter Purchase LTV/	rest Rate: 3.375% (Comb Lo 75.00% / 75.00%	Started C 1st	i 🔒 🖂 🖉	
E LOAN SUMMARY	C Scenario Details										
	NEX ID 23A- TOS Everett 37212										
	Transaction » Lock Reques	ted Cancel Transacti	on D Activity Log								
	Constant Description 2015										
(\$) PURCHASE ADVICE	\$577,500 DTI 45.36% LTV 70.00% C	LTV 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			
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 Details Matched Eligibility Screen Eligibility Questionnaire Results Loan Level Price/Rate Adjustor(s) Evidence Ratio Evidence CRA Eligibility & NEXscore 										
Drivery Deliny Statement					Powered by Loanexa®						
Privacy Policy Statement											

View Activity Log / Download Scenario PDF

Loan NEX	٥	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 \$518,750.00 Loan Type: Conventional Interest Rate: 3.375% Started Loan Atternate Loan 4ternate Loan	2
IOAN SUMMARY	C Scenario Details	Activity Log ×	ſ
URLA	NEV ID 22A Berrower I	*	
	TOS Everett	Ben Broker2 updated the Loan to: Lock Requested. LoanNEX Lending Download Scenario Details PDF	l
	Transaction » Lock Requested	2/28/2023 10-42 AM CST	
UNDERWRITING CONDITIONS		Loan was updated by Ben Broker2. 22820923 10:36 AM CST	
S PURCHASE ADVICE	577.500 DTI 45.36% LTV 70.00% CI TV 70.0	E Loan was created by Ben Broker2.	
DISCLOSURE TRACKING	Investor/Lender Program	2/28/20/23 10:15 AM CST Kequested Date	
LOAN ACTIONS	LoanNEX Lending GOLD	/2023 10.42 AM CST	
Import Additional Data	NEX App Details		
Order Credit	Matched Eligibility Screen		
Order DU Order LPA	Eligibility Questionnaire Res		
Disclosures	▶ Loan Level Price/Rate Adjus		
Submit for Non-Delegated Review	Ratio Evidence		
Change of Circumstance			
Withdraw Loan	CRA Eligibility & NEXSCORE		
Non-Agency Pricing Engine			
		Leave a comment	
		Share with LoanNEX Lending	
		Powered by Leanera [®]	
Drivery Delicy Statement			1

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

Access Loan Pipeline in Encompass

Lock Desk User

Note: Secondary Lock Desk will be notified of Lock Request

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Encompass View	Pipeline Help	Banasta										
Diseline View S	unex Edministrater, Default View											oop Mallban
Loan Folder Pineline	View		Internal Organization			0# (1)						Lett teletinoos
Film Less Number en		Company	internal organization		- Giobal Search () On V	un 🕢			Circ Deskases	Less Delivers Obtain		
Filler. Loan Number Con	Nams 1251250200629								esign Packages		Advanced Search	Tranefer
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	Subject F
	TEST230200629		=				~		~ = ~			
	TEST230200629	<u>8</u> Everett, John Maurice	618,750.00	Ben Broker2		2 Ben Broker2	Started	New / Open	02/28/2023	2312 Elliston Place Condo 145	0 Nashville	TN
				1 Loan Aler	5		×					
				Select Inan	lerts to clear or to soooze to be re	eminded later						
				Alert			Date Expected					
				Lock reque	ted by LoanNEX API		2/28/23					
				Dismiss A	ert	Snooze alert for	✓ Snooze					
Right click on a loan fo	or more options										Tuesda	y, 2/28/2023

View Lock Requested Loan

Notes:

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

Iome Dineline L080 Trades Contas	Bashboard Reports									
one Pipeine com Trades Contac	ts Dasiluoaru Reports									
Borrowers John Maurice and Judith Seifert	Everett 🗸 🗹									Search AllRegs 🗾 Cruider 🚽 🖶 🖄
2312 Elliston Place Condo 1450	1 st Loan #: TEST230200629	LTV: 75.00	0/75.000/75.000	Rate: 3.375%	Est Closing	Date: //				
Nashville, TN 37212	Loan Amount: \$618,750.0	DTE /		Lock Requested	S: Ber	n Broker2 ~				
🚺 Alerts & Messages 🛛 Log	Secondary Registration /	Snapshot List								
Lock requested by LoanNEX API 02/28/23	Lock / Request Snapshot									New Lock Extend Lock Cancel Lock Void Lock
	Status Req. Ty	pe Days	Lock Expiration Dat	e Requested On 🔻	Requested By	Fulfilled On	Fulfilled By	Investor	Investor Delivery	
	Requested Lock			2/28/2023 8:42:14 AM	LoanNEX API					
							¥			
	Current Lock Current Los	n Info Registratio	n							
	Lock Fulfilled		/iew Current Lock	0	NRP Locked	Hedging				
	Buy Side Lock and Pricing	3	s	ell Side Lock and Pricing		Execution C	omparison			
	4		In	vestor Status	Trada Summany					
Forme Tools Services	Loop Program		l.	view	Trade Summary					
ECS Data Viewer	Loan Program		ľ `				" _			
FQL Services	Request Type		R	equest Type		Request Type	•			
Status Online										
unortization Schedule	Requested By		R	equested By		Requested B	y			
Piggyback Loans	Rate Sheet ID		R	ate Sheet ID		Rate Sheet L	·			
Secure Form Transfer	Last Rate Set Date		L	ast Rate Set Date		Last Rate Se	L Date			
Prequalification	ONRP Lock Date		EST	ock Date		Lock Date	_			
.oan Comparison	ONRP Lock Time		ECT L	ock Expiration Date		LOCK # Days	_			
Cash-to-Close	ONRP Eligible	Yes		-		Lock Expirati	on Date			
Rent vs. Own	Lock # Days									
nderwriter Summary	Lock Expiration Date									
erification and Documentation Tracking										
unding Worksheet										
runaing balancing Worksheet Broker Check Calculation										
acondary Registration	Rapa Ruy Data			lase Sell Rate		Base Compa	rison Rate			
Jocondary nogistration	Dase Duy Bale									

Lock Desk User

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

ondary Lock Tool					- 0
Buy/Sell Loan Snapshot Lock Request Sn	apshot				Compare with Current Lo
Lock Expiration Date 03/29/2023		Lock Expiration Date	\checkmark		
Paga Runy Data	7.000	Reese Russ Data	Read Call Data	Reco Companies Data	-
Flightlifty O&A	0.000			Base companison Rate	
	0.000	· · · · · · · · · · · · · · · · · · ·			
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et Buy Pate	7.000	Net Buy Pate	Net Sell Pate	Net Comparison Pate	
Discounted Rate	1.000	UnDiscounted Rate			
arting Adjustment Rate		Starting Adjust Rate			
tarting Adjustment Price		Starting Adjust Price			
		Base Buy Price			
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ase Buy Price (Par pricing is 100.00)	100 538	Adi Buy Price () (Par pricing is 100.00)	Base Sell Price (Par pricing is 100.00)	Base Como Price (Par pricing is 100.00)	
Mt Doc-FICO : 760 - 779. LTV : 65.01% -	0.250				
oan Balance-Loan Amount : \$250.001 -	0.000				
OLD: Purpose-LTV : <= 70.00%	0.250				
roperty Type-LTV : <= 75.00%	-0.250				
ioibility Q&A-	0.000				
ier Margin-	-0.500				
ck Extensions		Lock Extensions 💿	Lock Extensions	Lock Extensions	
tension #1		Extension #1	Extension #1	Extension #1	
tension #2		Extension #2	Extension #2	Extension #2	
ttension #3		Extension #3	Extension #3	Extension #3	
e-Lock Fees		Re-Lock Fees 📀	Re-Lock Fees	Re-Lock Fees	
e-Lock #1		Re-Lock #1	Re-Lock #1	Re-Lock #1	
e-Lock #2		Re-Lock #2	Re-Lock #2	Re-Lock #2	

3/30/2023

Lock Desk User

Compare Current Loan and Lock Request Data

Note: Loan Request Data does not override current loan data

Bert Call											
Buy/Sell Loan Snapshot	Lock Request Sna	pshot									
View O Summary O	Detailed		Dury Cide Look and Drie	inn Constan D		Coll Cide Look and Driving	Come from Deve Cide	Olaas	Evention Comparison	(6 (D CL C
Buy side Lock Request			Buy side Lock and Pric	ang Copy rom Re	quest Clear	Sell Side Lock and Pricing	Copy from Buy Side	Clear	Execution Companson	Copy from	m Buy Side Clear
Request Type	Lock		Request Type	Lock		Request Type	Lock		Request Type	Lock	
Request Lock Status	Not Locked										
Requested By	LoanNEX API		Requested By			Requested By			Requested By		
Rate Sheet ID			Rate Sheet ID			Rate Sheet ID			Rate Sheet ID		
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LOCK Date	02/20/2023		ONDR Look Date			Lock Date		~	LOCK Date		~
ONRP Lock Date		FOT	ONRP Lock Date		E51	Lock # Days			Lock # Days		
ONRP LOCK TIME		E31	ONRP Elicible	Yes	Compare with Cu	irrent Loan Data					- 0 X
Lock # Dave	les	20	Lock # Days								
Lock Expiration Date	03/29/2023	50	Lock Expiration Date		The table below dis Data to Lock Requ	splays current loan and lock requ iest button.	est data that does not ma	ch. To over	write the lock request data with	he loan data	a, click the Copy Loan
Lock Expiration Date	0512512025				Current Loan D)ata		Lock	Dequeet Nata		
Base Buy Rate		7.000	Base Buy Rate 🔾		Field ID	Field Description	Current Loan Value	Eield II) Field Description		Lock Value
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				~ _	VASUMM.X23	VA Loan Summ Credit Scor		2853	VA Loan Summ C	redit Scor	776
				~	2	Trans Details Total Loan A	618,750.00	2965	Trans Details Tot	al Loan A	577,500.00
				~	1109	Trans Details Loan Amt	618,750.00	3043	Trans Details Loa European Calo M	n Amt	577,500.00
					353	Freddie Mac Loan To Value	75.000	3045	Freddie Mac Loar	n ToValue	70.000
					976	Trans Details Comb Loan to	75.000	3242	Trans Details Cor	nb Loan to	70.000
Total Rate Adjustments			Total Rate Adjustments		3	Trans Details Interest Rate	3.375	2092	Trans Details Inte	rest Rate	7.000
Net Buy Rate		7 000	Net Buy Rate	_	CASASRN.X167	Freddie Mac HELOC Actual	0.00	3846	Freddie Mac HEL	OC Actual	
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			Rase Ruy Price	-							
			D (t) Lity	-	Exclude Inte	rest Rate if applicable when cop	ying to Lock Request				
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Property Type-LTV : <= 75	.00%	-0.250		~			~			· · · · · · · · · · · · · · · · · · ·	1
Eligibility Q&A-		0.000		~			~			```	7
Tier Margin-		-0.500					~				7
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Note: To complete the Lock Approval go to LoanNEX Qualifier in Services tab

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Borrowers John Maurice and Judith	Seifert Everett 🗸 🎽										Search AllRegs 🛄 effolder 🚽 🖶 🗶
2312 Elliston Place Condo 1450 Nashville, TN 37212	1 st Loan #: TEST2 Loan Amount: \$	30200629 \$618,750.00	LTV: 75.00 DTI: /	0/75.000/75.000	Rate: 3.375%	Est Closin 8 FS: E	g Date: // Ien Broker2				
Alerts & Messages Log	Secondary Regi	istration / Snap	shot List								
Lock requested by LoanNEX API 02/	28/23 Lock / Request s	Snapshot									New Lock Extend Lock Cancel Lock Void Lock
	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					
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					Select a provider a	nd click Submit.					
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» Order Appraisal	Last Rate Set Da	ite		La	st Ra						
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» Order Doc Preparation	ONRP Lock Time	_		EST Lo	ck Expiration Date		Lock Expira	tion Date			
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» Order AVM	Lock # Days										
» Order Mortgage Insurance	LOCK Expiration D	Jate									
» Order Fraud/Audit Services											
» Request HMDA Management											
» Order Additional Services											
» Order Verifications	Base Buy Rate			В	ase Sell Rate		Base Com	parison Rate			
Show in Alpha Order	Total Rate Adjust	ments		To	tal Rate Adjustments		Total Rate A	djustments			

Approve Lock



Notes:

- Enter Lock Approved Details, if applicable
 Select Confirm Lock Approved button
- Encompass Build 23.1.0.1 https://TEBE11227418.ea.elliemae.net\$TEBE11227418 andrewwalther 3011227418 Ø \times Encompass View Loan Forms Verifs Tools Services Help Home Pipeline Loan Trades Contacts Dashboard Reports Service: Scenario Details Clone Loan 1 NEX ID 23A-TOS **Borrower John Everett** Address 2312 Elliston Place Condo 1450, Nashville, TN 37212 Transaction >> Lock Requested Cancel Transaction S Activity Log View Docs Contact Info Lock Requested Buy-Side Pricing Download Scenario Details PDF 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 苗 Lock Approved Number Activity Log Comment

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

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NEX ID 23A-TOS Borrower Joh	n Everett	Address 23	12 Ellist	on Place C	ondo 1450, Nas	shville, TN	37212	
Transaction >> Lock Approved Cancel Trans	action DActivity I	.og 🗋 View Docs	Edit Lock Appr	roved Details	Extension Funded	Contact Info		
Lock Approved Buy-Side Pricing								
Download Scenario Details PDF Download Lock Approved PDF								
\$577,500 DTI 45.36% LTV 70.00% CLTV 70.00%								
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	Υ	2/28/2023 11:02 AM CST	03/30/2023
 NEX App Details Eligibility Details Eligibility Questionnaire Results 								

- Loan Level Price/Rate Adjustor(s) Evidence
- Ratio Evidence
- CRA Eligibility & NEXscore

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View Activity Log and Download PDF

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NEX ID 23A-TOS Borrower John Everet	LoanNEX Lending updated the Loan to: Lock Approved.	
Transaction >> Lock Approved Cancel Transaction 3 Act	LoanNEX Lending Download Lock Approved PDF 2/28/2023 11:02 AM CST	
Lock Approved Buy-Side Pricing	 LoanNEX Lending: TPOC Seller updated the Loan to: Lock Requested. LoanNEX Lending Download Scenario Details PDF 	
Download Scenario Details PDF Download Lock Approved PDF	2/28/2023 10.42 AM CST	
\$577,500 DTI 45.36% LTV 70.00% CLTV 70.00%		
Originator Program		Lock Approved Expiration Date
LoanNEX Lending: TPOC Seller GOLD		03/30/2023
► NEX App Details		
► Eligibility Details		
Eligibility Questionnaire Results		
▶ Loan Level Price/Rate Adjustor(s) Evidence		
▶ Ratio Evidence		
CRA Eligibility & NEXscore		
	Leave a comment	
	Share with LoanNEX Lending: TPOC Seller	

Secondary Registration Populated in Encompass

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8 Borrowers John Maurice and Judith Seife	rt Everett 🗸 🏹									Search AllRegs 🔛 cFolder 🚽 🖶 🗶
🚰 2312 Elliston Place Condo 1450	1st Loan #: TEST230200	629 LTV: 70.0	000/70.000/70.000	Rate: 7.000%	Est Closing I	Date: //				
Nashville, TN 37212	Loan Amount: \$577,5	00.00 DTI: /		29 days remaining	S: Ber	Broker2 V				
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LoanNEX Lock Confirmation Populates eFolder as Product and Pricing

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Lock Confirmation

Notes:

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

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							Seller Loan #:	TEST230200629	Co-Borrower Name:	Judith Everett		
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Lock Desk User

Modify Lock Request Prior to Lock Confirm Process

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

Access Loan Pipeline in Encompass

Lock Desk User

Note: Secondary Lock Desk will be notified of Lock Request

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Right click on a loan f	or more options											🔞 💽 Tuesda	ay, 2/28/2023

View Lock Requested Loan

Notes:

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

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2312 Elliston Place Condo 1450	1 st Loan #: TEST230200629	LTV: 75.00	0/75.000/75.000	Rate: 3.375%	Est Closing	Date: //				
Nashville, TN 37212	Loan Amount: \$618,750.0	DTE /		Lock Requested	S: Ber	n Broker2 ~				
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Lock requested by LoanNEX API 02/28/23	Lock / Request Snapshot									New Lock Extend Lock Cancel Lock Void Lock
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Lock Desk User

Lock Desk User

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

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2312 Elliston Place Condo 1450 Nashville, TN 37212	1 st Loan #: TEST23 Loan Amount: \$	30200629 6618,750.00	LTV: 75.00 DTI: /	00/75.000/75.000	Rate: 3.	.375% ck Requested	Est Closing	Date: // en Broker2					
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Lock requested by LoanNEX API 02/28/23	Lock / Request S	Snapshot											New Lock Extend Lock Cancel Lock Void Lock
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Show in Alpha Order	Total Rate Adjustn	ments			Total Rate	Adjustments		Total Rate	diustments	_			

Modify Lock Request

Notes:

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

Ppales Loss To	tades Contacts Dashbo	ard Reports															
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Lock Desk User

Modify Lock Request

Notes:

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

Ppene Loan In	oter Contents Daubbaard	Deserts							
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3/30/2023

Lock Desk User

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

Loan NEX .									CONTAG	IT US BA	en Broker2 🗸
WELCOME PIPELINE ADD NEW LOAN John Everett 2012 Eliston Place Condo 1450, Nashville, TN, 37212 Broker2	SCENARIOS DOCUMENTS	Collateral Trac	Lender Case Loan #: Alternate Loa	TEST220300160 TEST230200629 n	Total Loan Am \$577,500.00 VA Loan Sum 776	Loan Type: Loan Purpose	Conventional Purchase	Interest Rate: 7 LTV/Comb Lo 7	.000% 10.00% / 70.00%	tarted C 1st	■ ⊠ ≗
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Phacy Policy Satement				ludith Everett		•					

Modify Lock Approved Loan

Notes:

- Select Product Pricing & Lock section
- Select Modification button

Loan NEX	9								CONTACT	US Ben Broker2 ~
WELCOME PIPELINE ADD NEW LOAN	SCENARIOS DOCUM	ENTS								
John Everett 2312 Elliston Place Condo 1450, Nashville, TN, 37212 Broker2			Collateral Trac	Lender Case Loan #: Alternate Lo	e #: TEST220300 TEST230200	0160 Total Loan Am. 0629 VA Loan Sum	\$577,500.00 . 776	Loan Type: Conventional Loan Purpose: Purchase	Interest Rate: 7.000% LTV/Comb Lo 70.00% / 70.00%	nted 1st 🔒 🖂 🕰
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S PURCHASE ADVICE	\$577.500 DTI 45.36% LT	TV 70.00% I CLTV 70	.00%							
DISCLOSURE TRACKING	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	Υ	2/28/2023 11:02 AM CST	03/30/2023	
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					All conte	nts @ Copyright LoanNEX 20 Powered by Loane)23. All rights reserv xxa®	red.		
Privacy Policy Statement										

TPO Connect User

Request Lock Approved Modification

Notes:

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

Loan NEX °												CONTACT US	Ben Broker2 🗸
WELCOME PIPELINE ADD NEW LOAN	SCENARIOS DOCUME	INTS											
John Everett 2312 Elliston Place Condo 1450, Nashville, TN, 37212 Broker2			Collateral Trac.	Lende Loan # Alterni	Case #: TE : TE te Loan	ST220300160 ST230200629	Total Loan Am VA Loan Sum	\$577,500.0 776	O Loan Type: Loan Purpose:	Conventional Purchase	Interest Rate: 7. LTV/Comb Lo 70	000% 0.00% / 70.00% C	1st 🔒 🖂 🖉
	NEX ID 23A- TOS	Borrower Everet	John Ad t	ldress 23	12 Ellist	on Place 372	Condo 1 2	450, Nas	shville, TN				
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C PRODUCT PRICING & LOCK		Approved	Cancer fransaction	3 Activity 1	ug								
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LOAN ACTIONS	Appraised Value *	Purchase Price *	Loan Amo	unt *	Loan-to-Value	Secon	d Lien	FICO *	No FICO				
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Change of Circumstance	Please include a comme	ent: *											
Withdraw Loan	Please update Price												
NoteAgency enang Engine													
	Program + Product*	Rate	*		Price *								
	GOLD	ā 7.00	0		TBD								
	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

Loan NEX	CONT	fACT US Ben Broker2 ~
WELCOME PIPELINE ADD NEW LOAN	IN 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% 2 Loan #: TEST230200629 VA Loan Sum 776 Loan Purpose: Purchase LTV/Comb Lo 70.00% / 70.00%	Started
	C Scenario Details	
	NEX ID 224 Berrower John Address 2212 Ellisten Blass Conde 1450 Nashville, TN	
	TOS Everett 37212	
	Transaction » Modification Requested Declivity Log	
	Nedification	
	Modification requested: 2/28/2023 11:20 AM CST. Pending review by Investor.	
LOAN ACTIONS	Current VS Modification	
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Order DU	▶ NEX App Details	
Disclosures		
Submit for Non-Delegated Review		
Re-Submit Loan		
Change of Circumstance		
Withdraw Loan		
Non-Agency Pricing Engine		
	Privaça Saceuting Yonexy terme no topi System Saturs Al contents © Copyright LondersKZ 2023 Al Tripfas reserved. Powered by Louness®	
Privacy Policy Statement		

Access Loan Pipeline in Encompass

Lock Desk User

Notes:

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

ne Pipeline Loan Trades Contac	ts Dashboard Reports					
Borrowers John Maurice and Judith Seifert	Everett V					Search AllRegs 📴 Grolder 🚽 层
2312 Elliston Place Condo 1450	18 Loan #: TEST230200629 LTV: 75.000/75.000/75.000	Rate: 3.375% Est Closin	o Date: //			
Nashville, TN 37212	Loan Amount: \$618,750.00 DTI: /	🔒 Lock Requested 🛛 🤱 FS: E	Ben Broker2 ~			
Alerts & Messages Log	Secondary Registration / Snapshot List					
ck requested by LoanNEX API 02/28/23	Lock / Request Snapshot					New Lock Extend Lock Cancel Lock Void
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Order Title & Closing	ONRP Lock Date EST	Lock # Days	Lock # Days			
Order Doc Preparation	ONRP Lock Time EST	Lock Expiration Date	Lock Expiration Date			
Register MERS	ONRP Eligible Yes					
Order AVM	Lock # Days					
Order Mortgage Insurance	Lock Expiration Date					
Order Fraud/Audit Services						
Request HMDA Management						
Order Additional Services						
Order Verifications	base buy kate	base Seil Rate	Base Comparison Rate			

View Modification Details

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

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Lock Desk User

Approve Lock Modification

Notes:

Select Next Step "Modify" and enter Modified Lock Details (Ex: manual LLPA)
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Lock Desk User

Submit a Case to LoanNEX Support

- 1. Select the appropriate email address below:
 - Client Support / Configuration Settings: <u>support@loannex.com</u>
 - Eligibility & Pricing Inquiries: <u>investorsupport@loannex.com</u>
 - Sales: <u>sales@loannex.com</u>
 - General Inquiries: info@loannex.com
 - Billing Inquiries: <u>support@loannex.com</u>
- 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