



**LoanNEX Seller Modifications
User Guide**

June 2024

LoanNEX Encompass TPO Connect: Seller Modifications

1. TPO Connect User: Submit Modification Request
 - Open Locked Loan from Pipeline
 - Update and Save Loan File
 - Access LoanNEX through Product Pricing & Lock
 - Request Modification
2. Lock Desk User: Approve Modification Request
 - Email notification for modification w/ Loan number
 - Access Loan in Encompass and View Key Pricing Field Updates (shown in Alerts and Messages)
 - Access LoanNEX Product and Pricing to Validate Lock
 - View Changes for Modification Request
 - Approve or Deny Modification
3. TPOC Connect User: Modification Approved
4. LoanNEX Support

Open Locked Loan from Pipeline

TPO Connect User

- Go to Pipeline tab
- Click on Locked Loan
- Loan Summary Page will open

LoanNEX

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

Pipeline

Channel All View All Loans Loan Status Current

<input type="checkbox"/>	BORROWER NAME	LOAN #	LENDER CASE #	ALTERNATE LOAN #	PROPERTY ADDRESS	STATUS	LOCK & REQUEST STATUS	RATE LO
<input type="checkbox"/>	Test File, James	TEST240601527	TEST230800843		2468 First Avenue Pleasanton CA 94588 2312 Elliston Place Condo 1450	Started	Locked	08/09/2
<input type="checkbox"/>	Everett, John Maurice							
<input type="checkbox"/>	Everett, John Maurice							

LoanNEX

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

Contact Us Ben Broker2

James Test File
2468 First Avenue, Pleasanton, CA, 94588
Broker2

Collateral Trac... Lender Case #: TEST230800843 Total Loan Am... \$650,000.00 Loan Type: Conventional Interest Rate: 6.875% Started
Loan #: TEST240601527 VA Loan Sum... 725 Loan Purpose: Purchase LTV/Comb Lo... 65.00% / 65.00% C 1st

LOAN SUMMARY

URLA

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Informat...

Information for Governmen...

URLA Continuation

PRODUCT PRICING & LOCK

LOAN ESTIMATE FEE MANAGEMENT

DOCUMENTS

PURCHASE CONDITIONS

James Test File
\$650,000.00

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

Pending Purchase Review

Purchase Conditions

Open	0
Ready for Review	0

2468 First Avenue, Pleasanton, CA 94588

PrimaryResidence 1 Unit Detached

Purchase Price \$1,000,000	Estimated Value \$1,000,000
-------------------------------	--------------------------------

Locked 6.875%
Final Price 99.975

Commitment Type Best Efforts	Lock Date 06/26/2024
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Key Dates

Registered	06/26/2024
Submitted for Review	-
Purchase Suspended	-
Purchase Rejected	-
Purchased Approval	-
Clear to Purchase	-
Purchase Date	-
Cancelled Date	-
Withdrawn Date	-

Decision FICO 725

Update and Save Loan File

TPO Connect User

- Update the appropriate Loan Information for the Modification Request
- Save the updated Loan Information
- Success message will show information was Saved

The screenshot displays the LoanNEX interface for a loan modification request. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header shows the loan details for 'James Test File', including the address, lender case number (TEST230800843), loan number (TEST240601527), total loan amount (\$650,000.00), and interest rate (6.875%).

The left sidebar contains a 'LOAN SUMMARY' menu with options like 'URLA', 'Additional Information', 'Lender Loan Information', 'Borrower Information', 'Employment and Income', 'Assets and Liabilities', 'Real Estate', 'Loan and Property Information...', 'Information for Governmen...', 'URLA Continuation', 'PRODUCT PRICING & LOCK', 'LOAN ESTIMATE FEE MANAGEMENT', and 'DOCUMENTS'. The 'URLA' and 'Loan and Property Information...' items are highlighted with red boxes.

The main content area is titled 'URLA / Loan and Property Information'. It features a 'Select Borrower Pair' dropdown menu with 'James Test File' selected. A 'Save' button and a 'Next' button are located at the top right of the form area, with the 'Save' button highlighted by a red box.

The form includes several input fields and checkboxes:

- Investment Property
- Second Home
- FHA Secondary Residence
- Two Closing
- Initial Acquisition
- Refinance
- Lot Owned Free and Clear

Key data points from the form:

Field	Value
Purchase Price	\$1,000,000.00
Property Value	\$1,000,000.00
Down Payment %	35%
Down Payment	\$350,000.00
Source of Down Payment	Select an Option
Base Loan Amount	\$700,000
Construction Method Type	Select an Option
Total Loan Amount	\$650,000.00
MIP/FF	MIP

Access LoanNEX in Product Pricing & Lock

TPO Connect User

- Modification may be displayed but is not approved
- Select Modification button

The screenshot displays the LoanNEX web application interface. At the top left is the LoanNEX logo. The top right shows user information: "Contact Us" and "Ben Broker2". Below the logo is a navigation bar with "WELCOME", "PIPELINE", "ADD NEW LOAN", "SCENARIOS", and "DOCUMENTS". The main header area displays loan details for "James Test File" (2468 First Avenue, Pleasanton, CA, 94588, Broker2). Key fields include: Collateral Trac..., Seller Loan #: TEST230800843, Investor Loan #: TEST240601527, Total Loan Amt: \$700,000.00 (highlighted in red), Loan Type: Conventional, Loan Purpose: Purchase, Rate: 6.875%, LTV/CLTV/HCM: 70.00% / 70.00%, and Started: C 1st. A sidebar on the left contains menu items: LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK (highlighted in red), LOAN ESTIMATE FEE MANAGEMENT, DOCUMENTS, PURCHASE CONDITIONS, PURCHASE ADVICE, and LOAN ACTIONS (Import Additional Data, Submit for Review, Withdraw Loan, Non-Agency Pricing Engine). The main content area shows a "Lock Approved" status, NEX ID: 23A-WUP, and a "Locked" status. There are buttons for "Extension" and "Modification" (highlighted in red). Below this is a "Transaction Summary" section with two columns: "Product and Pricing" and "Requested By".

Product and Pricing		Requested By	
Investor Name	LoanNEX Lending	Company Name	LoanNEX Lending: TPOC Seller
Program Name	GOLD	Users Full Name	Ben Broker2
Mortgage Product	30 Yr. Fixed	Requested On	6/26/2024 1:47:17 PM
Rate	6.875 %	Approved By	
Price	99.975	Company Name	LoanNEX Lending
Lock Period	45	Users Full Name	LoanNEX Lending
Escrows	Yes	Approved on	6/26/2024 1:53:11 PM
Lock Date	6/26/2024 1:42:00 PM	Identifiers	
Expiration Date	8/10/2024 11:59:00 PM	Originator Loan Number	TEST240601527
Extension Days	0	Universal Loan Identifier	123123
Extension Count	0		

Get Price for Modified Loan


TPO Connect User

- Modification will auto-populate in NEXApp
- Select Get Price button

The screenshot displays the LoanNEX web application interface. At the top left is the 'LoanNEX' logo. Below it is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows 'James Test File' and various loan details: '2468 First Avenue, Pleasanton, CA, 94588 Broker2', 'Collateral Trac...', 'Seller Loan #: TEST230800843', 'Investor Loan #: TEST240601527', 'Alternate Loan...', 'Total Loan Amt: \$700,000.00', 'Decision FICO: 725', 'Loan Type: Conventional', 'Loan Purpose: Purchase', 'Rate: 6.875%', 'LTV/CLTV/HCLTV: 70.00% / 70.00%', and 'Started C 1st'. A sidebar on the left contains menu items: 'LOAN SUMMARY', 'URLA', 'PRODUCT PRICING & LOCK', 'LOAN ESTIMATE FEE MANAGEMENT', 'DOCUMENTS', 'PURCHASE CONDITIONS', 'PURCHASE ADVICE', and 'LOAN ACTIONS'. The main content area shows 'Lock Approved' and 'NEX App' tabs. Below these is 'NEX ID: 23A-WUP' and a 'Locked' status. The form contains several sections: 'Loan Type' (First Lien), 'Citizenship' (US Citizen), 'Income Doc' (Full Doc), 'Self-Employed' (checkbox), 'Purpose' (Purchase), 'First Time Homebuyer' (checkbox), 'Occupancy' (Primary), 'Property Type' (SFR), 'Appraised Value' (\$1,000,000), 'Purchase Price' (\$1,000,000), 'First Lien Amount' (\$700,000), 'LTV' (70%), 'Secondary Financing' (None), 'State' (CA), 'County' (Alameda County), 'Rural Property' (checkbox), 'FICO' (725), 'No FICO' (checkbox), 'DTI' (29.74%), 'Months Reserves' (42), 'Mortgage Lates' (0x30x12), 'Bankruptcy' (None), 'Foreclosure' (None), 'Deed-in-Lieu' (None), 'Short Sale' (None), 'Escrows' (Yes), 'Income' (\$20,000), 'Property Expenses' (\$1,350), 'Liabilities' (\$0), 'Reserves' (\$250,000), and 'Household Size'. A blue 'Get Price' button is highlighted with a red box. At the bottom, there is a green 'Get Qualified Price' button and a link 'What is Qualified Price?'.

Request Modification

- Find same Rate and Lock Period
- Select Modify button


Contact Us Ben Br

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

James Test File
2468 First Avenue, Pleasanton, CA, 94588 Broker2

Collateral Trac... Seller Loan #: TEST230800843 Total Loan Amt: \$700,000.00 Loan Type: Conventional Rate: 6.875% Started
Investor Loan #: TEST240601527 Decision FICO: 725 Loan Purpose: Purchase LTV/CLTV/HC... 70.00% / 70.00% C 1st

Amortizing Type: Fully Am & IO Lock Period: Lock Period Investor/Lender: All Program: All Show Best per Investor/Lender:

Search Rate Target Price **Price** Points Admin Fee Exclude From Price

View Ineligible Products

Rate	Lock Period	Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Next Steps
6.875%	45 Days	99.975 -\$175.00	30 Yr. Fixed	LoanNEX Lending GOLD	\$4,598.50	✔	Modify
6.875%	45 Days	99.975 -\$175.00	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$4,010.41	✔	Modify
7.000%	45 Days	100.350 \$2,450.00	30 Yr. Fixed	LoanNEX Lending GOLD	\$4,657.11	✔	Modify
7.000%	45 Days	100.350 \$2,450.00	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$4,083.33	✔	Modify
7.125%		100.663		LoanNEX Lending		✔	Modify

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

LOAN ESTIMATE FEE MANAGEMENT

DOCUMENTS

PURCHASE CONDITIONS

PURCHASE ADVICE

LOAN ACTIONS

Import Additional Data

Submit for Review

Withdraw Loan

Modification Request Submitted



- LoanNEX will show Modification Request
- No updates will be made to the Loan Summary until the Modification is Approved

Contact Us Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

James Test File
2468 First Avenue, Pleasanton, CA, 94588
Broker2

Collateral Trac...

Seller Loan #: **TEST230800843**
Investor Loan #: **TEST240601527**
Alternate Loan...

Total Loan Amt: **\$700,000.00**
Decision FICO: **725**

Loan Type: **Conventional Purchase**
Loan Purpose: **Purchase**

Rate: **6.875%**
LTV/CLTV/HC... **70.00% / 70.00%**

Started C 1st

Lock Approved
Modification Requested

NEX ID: 23A-WUP Requested

Transaction Summary

Product and Pricing

Investor Name	LoanNEX Lending
Program Name	GOLD
Mortgage Product	30 Yr. Fixed
Rate	6.875 %
Price	99.975
Lock Period	45
Escrows	Yes
Lock Date	6/26/2024 1:42:00 PM
Expiration Date	8/10/2024 11:59:00 PM
Extension Days	0
Extension Count	0
Re-lock Count	0

ARM Margin and Caps

Requested By

Company Name	LoanNEX Lending: TPOC Seller
Users Full Name	Ben Broker2
Requested On	6/28/2024 3:25:34 PM

Approved By

Company Name	
Users Full Name	
Approved on	

Identifiers

Originator Loan Number	TEST240601527
Universal Loan Identifier	123123
Loan Number	
Lock Number	

LOAN ACTIONS

- Import Additional Data
- Submit for Review
- Withdraw Loan
- Non-Agency Pricing Engine

Access Loan and View Pricing Field Updates



- Secondary Lock Desk will receive email notification for Modification Request
- Login to Encompass and select the Loan from the Pipeline
- Review the Key Pricing Fields Alert

The screenshot displays the Encompass software interface for a loan. The top navigation bar includes 'Encompass', 'View', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. Below this, a secondary navigation bar shows 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The main header area identifies the borrower as 'James Test File' and provides loan details: '2468 First Avenue, Pleasanton, CA 94588', 'Loan #: TEST240601527', 'LTV: 70.000/70.000/70.000', 'Rate: 6.875%', 'Est Closing Date: //', 'Loan Amount: \$700,000.00', 'DT: 29.742/29.742', '42 days remaining', and 'FS: Ben Broker2'. An 'Alerts & Messages' section on the left lists several alerts, with 'Key Pricing Fields' dated 06/28/24 highlighted in red. The 'Key Pricing Fields' alert details show an alert name of 'Key Pricing Fields', a description stating that highlighted values have changed, and an alert date of 06/28/2024. A 'Trigger Fields' table is also visible, with the first row highlighted in red:

Field ID	Description	Value
2	Trans Details Total Loan Amt (w/ MIP/FF)	700,000.00
1021	Subject Property Est. Value	1,000,000
396	Subject Property Appraised Value	1,000,000
14	Subject Property State	CA
13	Subject Property County	Alameda
VASUMM.X23	VA Loan Summ Credit Score	725
4	Trans Details Term (Mos)	360
608	Trans Details Amort Type	Fixed
19	Trans Details Loan Purpose	Purchase
1172	Trans Details Loan Type	Conventional
CASASRN.X141	Freddie Mac Buydown Contributor	
4845	Temporary Buydown	
1269	Loan Info Buydown Rate 1	
1613	Loan Info Buydown Term 1	
1270	Loan Info Buydown Rate 2	
1614	Loan Info Buydown Term 2	
1271	Loan Info Buydown Rate 3	
1615	Loan Info Buydown Term 3	
1272	Loan Info Buydown Rate 4	
1616	Loan Info Buydown Term 4	
1273	Loan Info Buydown Rate 5	
1617	Loan Info Buydown Term 5	
1274	Loan Info Buydown Rate 6	
1618	Loan Info Buydown Term 6	
4535	Loan Info Buydown Rate 1	
4541	Loan Info Buydown Term 1	
4536	Loan Info Buydown Rate 2	
4542	Loan Info Buydown Term 2	
4537	Loan Info Buydown Rate 3	
4543	Loan Info Buydown Term 3	
4538	Loan Info Buydown Rate 4	
4544	Loan Info Buydown Term 4	
4539	Loan Info Buydown Rate 5	
4545	Loan Info Buydown Term 5	
4540	Loan Info Buydown Rate 6	
4546	Loan Info Buydown Term 6	

Access LoanNEX to Validate Lock



- Validate Lock by selecting Search in Product and Pricing

Alerts & Messages

- Alert Name: Key Pricing Fields
- Description: The values in the highlighted field(s) below have changed.
- Alert Date: 06/28/2024

Trigger Fields

Field ID	Description	Value
2	Trans Details Total Loan Amt (w/ MP/FF)	
1821	Subject Property Est Value	1,000,000
356	Subject Property Appraised Value	1,000,000
14	Subject Property State	CA
13	Subject Property County	Alameda
VASUMM.X23	VA Loan Summ Credit Score	725
4	Trans Details Term (Mos)	360
608	Trans Details Amort Type	Fixed
19	Trans Details Loan Purpose	Purchase
1172	Trans Details Loan Type	Conventional
CASASRN.X141	Freddie Mac Buydown Contributor	
4645	Temporary Buydown	
1269	Loan Info Buydown Rate 1	
1613	Loan Info Buydown Term 1	
1270	Loan Info Buydown Rate 2	
1614	Loan Info Buydown Term 2	
1271	Loan Info Buydown Rate 3	
1615	Loan Info Buydown Term 3	
1272	Loan Info Buydown Rate 4	
1616	Loan Info Buydown Term 4	
1273	Loan Info Buydown Rate 5	
1617	Loan Info Buydown Term 5	
1274	Loan Info Buydown Rate 6	
1618	Loan Info Buydown Term 6	
4535	Loan Info Buydown Rate 1	
4541	Loan Info Buydown Term 1	
4536	Loan Info Buydown Rate 2	
4542	Loan Info Buydown Term 2	
4537	Loan Info Buydown Rate 3	
4543	Loan Info Buydown Term 3	
4538	Loan Info Buydown Rate 4	
4544	Loan Info Buydown Term 4	
4539	Loan Info Buydown Rate 5	
4545	Loan Info Buydown Term 5	
4540	Loan Info Buydown Rate 6	
4546	Loan Info Buydown Term 6	

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 Verifications
- Show in Alpha Order

View Changes for the Modification Request

- Transaction Summary shows Modification Request
- Select View Changes button

The screenshot displays the Encompass interface for a Modification Request. The top navigation bar includes 'Encompass', 'View', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. Below this, a secondary navigation bar has 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The main content area shows a 'Services' window with an 'Activity Log' button. Three tabs are visible: 'Lock Approved', 'Modification Requested' (highlighted with a red box), and 'Buy-Side Pricing'. Below the tabs, the 'NEX ID: 23A-WUP' is shown with a 'Requested' status and a 'View Changes' button (highlighted with a red box), along with 'Approve' and 'Deny' buttons. The 'Transaction Summary' section is expanded to show the following details:

Product and Pricing	
Investor Name	LoanNEX Lending
Program Name	GOLD
Mortgage Product	30 Yr. Fixed
Rate	6.875 %
Price	99.975
Lock Period	45
Escrows	Yes
Lock Date	6/26/2024 1:42:00 PM
Expiration Date	8/10/2024 11:59:00 PM
Extension Days	0
Extension Count	0
Re-lock Count	0

ARM Margin and Caps	
Index, Margin	
FPA/Cap/Life	

Requested By	
Company Name	LoanNEX Lending: TPOC Seller
Users Full Name	Ben Broker2
Requested On	6/28/2024 3:25:34 PM

Approved By	
Company Name	
Users Full Name	
Lock Requested	

Identifiers	
Originator Loan Number	TEST240601527
Universal Loan Identifier	123123
Loan Number	
Lock Number	
Borrower	James Test File
Address	2468 First Avenue, Pleasanton, CA 94588

Below the summary, there are three expandable sections: 'Input Details', 'Price Evidence', and 'Eligibility Evidence', each with a downward arrow.

- Displays Locked vs. Requested Loan Information
- Close window when done reviewing changes to Approve or Deny the Modification Request

	Lock	Requested
First Lien Amount	\$650,000.00	\$700,000.00
LTV	65.00 %	70.00 %
CLTV	65.00 %	70.00 %
Months Reserves	35	42
DTI	28.10 %	29.74 %
Combined Loan Amount	\$650,000.00	\$700,000.00

Approve Modification Request

- While on the Modification Request tab, select the Approve button
- Transaction Summary shows Lock Approved

Encompass View Loan Forms Verfs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log

Lock Approved **Modification Requested** Buy-Side Pricing

NEX ID: 23A-WUP Requested View Changes **Approve** Deny

Transaction Summary

Product and Pricing	Requested By
Investor Name: LoanNEX Lending	Company Name: LoanNEX Lending: TPOC Seller
Program Name: GOLD	Users Full Name: Ben Broker2
Mortgage Product: 30 Yr. Fixed	Requested On: 6/28/2024 3:25:34 PM
Rate: 6.875 %	
Price: 99.975	
Lock Period: 45	
Escrows: Yes	
Lock Date: 6/26/2024 1:42:00 PM	
Expiration Date: 8/10/2024 11:59:00 PM	
Extension Days: 0	
Extension Count: 0	
Re-lock Count: 0	

ARM Margin and Caps	Identifiers
Index, Margin	Originator Loan Number: TEST240601527
FPA/Cap/Life	Universal Loan Identifier: 123123
	Loan Number
	Lock Number
	Borrower
	Address: James Test File 2468 First Avenue, Pleasanton, CA 94588

Input Details

Price Evidence

Eligibility Evidence

Approve Modification Request Complete

- Transaction Summary shows Lock Approved tab with modified Loan information

The screenshot displays the Encompass software interface. At the top, there is a navigation menu with options: Encompass, View, Loan, Forms, Verifs, Tools, Services, and Help. Below this is a secondary menu with: Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main content area shows a 'Services' section with an 'Activity Log' button. A red box highlights the 'Lock Approved' tab, which is selected. To its right is the 'Buy-Side Pricing' tab. Below the tabs, the 'NEX ID: 23A-WUP' is displayed with a 'Locked' status icon. On the right side of this section are three buttons: 'Cancel Lock' (red), 'Extension' (blue), and 'Lock Actions' (blue). The main content is titled 'Transaction Summary' and is divided into several sections:

- Product and Pricing:**

Investor Name	LoanNEX Lending
Program Name	GOLD
Mortgage Product	30 Yr. Fixed
Rate	6.875 %
Price	99.975
Lock Period	45
Escrows	Yes
Lock Date	6/26/2024 1:42:00 PM
Expiration Date	8/10/2024 11:59:00 PM
Extension Days	0
Extension Count	0
Re-lock Count	0
- ARM Margin and Caps:**

Index, Margin	
FPA/Cap/Life	
- Requested By:**

Company Name	LoanNEX Lending: TPOC Seller
Users Full Name	Ben Broker2
Requested On	6/28/2024 3:25:34 PM
- Approved By:**

Company Name	LoanNEX Lending
Users Full Name	LoanNEX Lending
Approved on	6/28/2024 4:31:33 PM
- Identifiers:**

Originator Loan Number	TEST240601527
Universal Loan Identifier	123123
Loan Number	
Lock Number	
Borrower	James Test File
Address	2468 First Avenue, Pleasanton, CA 94588

At the bottom of the screen, there are expandable sections for 'Input Details' and 'Price Evidence', each with a downward arrow icon.

Deny Modification Request

- While on the Modification Request tab, select Deny button

The screenshot shows a web application interface for loan management. At the top, there is a navigation menu with options: Enccompass, View, Loan, Forms, Verifs, Tools, Services, Help. Below this is a secondary menu with: Home, Pipeline, Loan, Trades, Contacts, Dashboard, Reports. The main content area has a 'Services' header and an 'Activity Log' button. A tabbed interface shows three tabs: 'Lock Approved', 'Modification Requested' (highlighted with a red box), and 'Buy-Side Pricing'. Below the tabs, the 'NEX ID: 23A-WUP' is displayed with a 'Requested' status. To the right are buttons for 'View Changes', 'Approve', and 'Deny' (highlighted with a red box). The main section is titled 'Transaction Summary' and contains three tables: 'Product and Pricing', 'ARM Margin and Caps', and a table of 'Identifiers'. The 'Product and Pricing' table lists details like Investor Name (LoanNEX Lending), Program Name (GOLD), Rate (6.875%), and Lock Date (6/26/2024 1:42:00 PM). The 'ARM Margin and Caps' table shows Index, Margin, and FPA/Cap/Life. The 'Identifiers' table lists Originator Loan Number (TEST240601527), Universal Loan Identifier (123123), and Borrower (James Test File).

Product and Pricing	
Investor Name	LoanNEX Lending
Program Name	GOLD
Mortgage Product	30 Yr. Fixed
Rate	6.875 %
Price	100.100
Lock Period	45
Escrows	Yes
Lock Date	6/26/2024 1:42:00 PM
Expiration Date	8/10/2024 11:59:00 PM
Extension Days	0
Extension Count	0
Re-lock Count	0

ARM Margin and Caps	
Index, Margin	
FPA/Cap/Life	

Identifiers	
Originator Loan Number	TEST240601527
Universal Loan Identifier	123123
Loan Number	
Lock Number	
Borrower	James Test File
Address	2468 First Avenue, Pleasanton, CA 94588

Deny Modification Request

- Transaction Summary shows Lock Approved tab with ORIGINAL Loan information (no modification applied to original Locked Loan information)

The screenshot shows the Encompass web application interface. At the top, there is a navigation menu with options like 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. Below this, there are tabs for 'Lock Approved' (highlighted with a red box) and 'Buy-Side Pricing'. The main content area shows the loan details for NEX ID 23A-WUP, which is in a 'Locked' state. There are buttons for 'Cancel Lock', 'Extension', and 'Lock Actions'. The 'Transaction Summary' section is expanded, showing the following data:

Product and Pricing	
Investor Name	LoanNEX Lending
Program Name	GOLD
Mortgage Product	30 Yr. Fixed
Rate	6.875 %
Price	99.975
Lock Period	45
Escrows	Yes
Lock Date	6/26/2024 1:42:00 PM
Expiration Date	8/10/2024 11:59:00 PM
Extension Days	0
Extension Count	0
Re-lock Count	0

ARM Margin and Caps	
Index, Margin	
FPA/Cap/Life	

Requested By	
Company Name	LoanNEX Lending: TPOC Seller
Users Full Name	Ben Broker2
Requested On	6/28/2024 3:25:34 PM

Approved By	
Company Name	LoanNEX Lending
Users Full Name	LoanNEX Lending
Approved on	6/28/2024 4:39:32 PM

Identifiers	
Originator Loan Number	TEST240601527
Universal Loan Identifier	123123
Loan Number	
Lock Number	

Borrower Address	
Borrower	James Test File
Address	2468 First Avenue, Pleasanton, CA 94588

Below the summary, there are expandable sections for 'Input Details', 'Price Evidence', and 'Eligibility Evidence'.

Modification Approved TPO Connect

TPO Connect User

- Broker will receive email notification of Modification Approved
- TPO Connect Loan Summary reflects modified Loan information in Locked status

The screenshot displays the LoanNEX interface for a loan named "James Test File". The browser address bar shows the URL: 7822611420.encompasspoconnect.com/#/home/pipeline/19815cdb-17f1-4f47-8f5c-b23310f7f7cd?transient=false&newloan=false&channel=correspondent-delegated. The navigation menu includes WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and DOCUMENTS. The loan details section shows:

- James Test File**: 2468 First Avenue, Pleasanton, CA, 94588, Broker2
- Collateral Trac...**
- Lender Case #:** TEST230...
Loan #: TEST240...
Alternate Loan...
- Total Loan Am...:** **\$700,000.00** (highlighted in red)
VA Loan Sum...: 725
- Loan Type:** Conventional
Loan Purpose: Purchase
- Interest Rate:** 6.875%
LTV/Comb Lo...: 70.00% / 70.00%
- Started:** C 1st

The **LOAN SUMMARY** sidebar is active, showing:

- Locked 6.875%** (highlighted in red)
Final Price 99.975
- Commitment Type:** Best Efforts
Lock Date: 06/26/2024
- Commitment Number:** -
Lock Expiration: 08/09/2024
- Delivery Type:** Individual Best Efforts
Lock Days: 45
- Delivery Expiration:** -
Agency Case #: -
- Loan Program:** GOLD

Additional information includes:

- Purchase Price:** \$1,000,000
Estimated Value: \$1,000,000
- Decision FICO 725**
- Borrower:** Experian/TransUnion/Equifax
James Test File

Submit a Case to LoanNEX Support

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