LOANNEX ENCOMPASS INTEGRATION

Integration Setup Guide

SmartClient - LO Connect - TPO Connect

JANUARY 1, 2025

LoanNEX
16 North Central Avenue, Saint Louis, MO 63105

Contents

LoanNEX Support Information

Support Case Submission Process

1. Select the appropriate email address below:
    a. Client Support / Configuration Settings: support@loannex.com
    b. Eligibility & Pricing Inquiries: investorsupport@loannex.com
2. Include Contact Information:
    a. First and Last Name
    b. Company Name
    c. Email
    d. 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

LoanNEX Mortgage Integrations Technology Setup Support

- Integration Team Email: integrations@loannex.com
    - Integration Support
    - Mortgage Technology Setup Steps – during the LoanNEX Mortgage Technology Setup, there are steps outlined which will require information be sent to the Integrations email address, as outlined below:
        - Developer Connect Integration – during the Developer Connect Integration, the initial Client details will need to be sent to the Integrations email address
        - API User Details – after the LoanNEX API User setup is complete, the User details will need to be sent to the Integrations email address

Sales and General Inquiries Contact Information

- Main Phone: (314) 833-6464
- Sales Email: sales@loannex.com
    - Product demonstrations
    - Additional service requests
- General Inquiries Email: info@loannex.com
- Billing Inquiries Email: support@loannex.com

Integration Setup

Encompass Developer Connect Integration TPOC

Integration Request / Approval

1. Email integrations@loannex.com and provide the following information to initiate the Developer Connect Integration Request:
    a. Organization Name
    b. Encompass Client ID
    c. Encompass Testing (TEBE) Instance ID
    d. Encompass Production (BE) Instance ID
    e. Primary Contact First Name
    f. Primary Contact Last Name
    g. Primary Contact Title
    h. Primary Contact Phone
    i. Primary Contact Work Email
2. LoanNEX submits Developer Connect Integration Provision Request to ICE Mortgage Technology
    a. LoanNEX will contact Encompass Developer Connect on your behalf and request LoanNEX be provisioned through Developer Connect to your Encompass environment
3. ICE approves Integration Provision Request
    a. Approvals are generally done overnight on Friday evenings

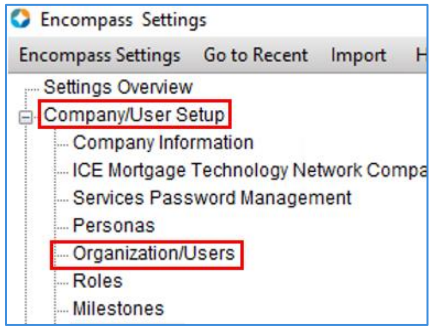
Create LoanNEX API User in Encompass

Important Notes

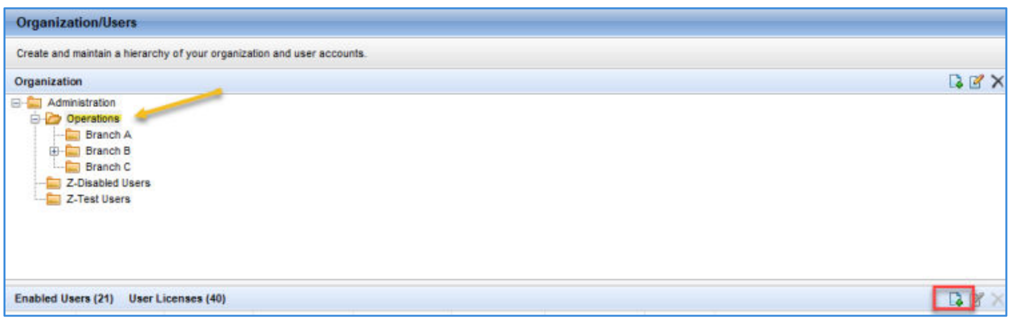
- LoanNEX API User must have access to loan folders for TPOC
- LoanNEX API User's Persona must have External Settings for Company Detail enabled
- Before creating the LoanNEX API User, ensure you have created a Persona and Group Membership / User Group that will allow appropriate access to the LoanNEX API User
    - *Encompass Recommendation: The best practice is to create a unique Persona and User Group by duplicating the existing Loan Officer Persona and User Group. Go to the Persona, or User Group, section in Encompass Settings under Company/User Setup. Right click on the Persona or User Group and select Duplicate. You can then edit the permissions as needed.*
- If your organization restricts IP Addresses, please provide the following LoanNEX IP Address for the Encompass User API call to your System Administrator: **52.173.75.106**
- Encompass "Add A User" Support Documentation Access Here[1]

[1] https://help.elliemae.com/documentation/encompass/Content/encompass/settings/Add_a_User.htm

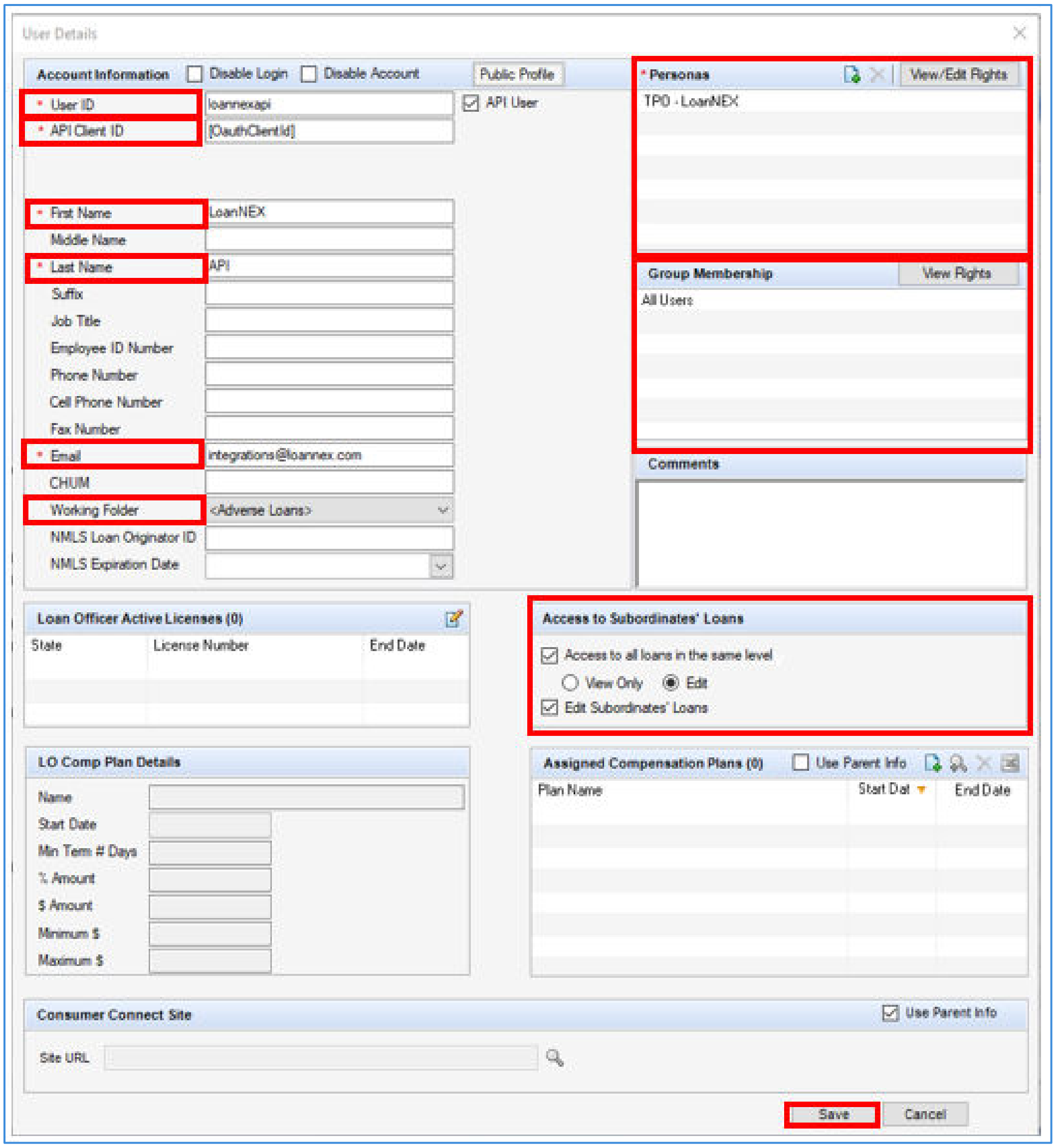
1. LoanNEX Provides **OAuth Client ID** needed for Encompass API User
2. Login to Encompass SmartClient
3. Select **Settings** from the Encompass drop-down on the top menu bar; the Encompass Settings window will open in a new window



4. Under **Company/User Setup**, go to **Organization/Users**



5. Select the appropriate Organization hierarchy to add the LoanNEX API User
    a. Select a hierarchy high enough in the organization that it provides the appropriate access to loans for the integration
    b. *LoanNEX Recommendation: Select a hierarchy just below the Administration hierarchy, or a hierarchy for service accounts*
6. Click the **icon** to Create New User under the appropriate Organization hierarchy



7. Enter User Details:
    a. **User ID:** loannexapi
    b. **API Client ID:** Oauth Client ID provided by LoanNEX
    c. Select **API User** checkbox
    d. **First Name:** LoanNEX
    e. **Last Name:** API
    f. **Email:** integrations@loannex.com
    g. **Working Folder:** select appropriate folder that houses TPOC loans
    h. Personas:
        i. Assign the API User to a Persona
        ii. Persona must include:
            1. Forms / Tools

a. TPO Information[2]
b. Lock Request Form
c. LO Comp Tool
2. External Settings[3]
3. TPO Connect

iii. *Encompass Recommendation: The best practice is to create a unique Persona by duplicating the existing Loan Officer Persona. Go to the Persona section in Encompass Settings under Company/User Setup. Right click on the Loan Officer Persona and select Duplicate. You can then edit the Persona permissions as needed.*
iv. LoanNEX will authenticate the API User credentials to ensure the Persona has the necessary settings / access for Integration

i. Group Membership:
i. Assign the API User to a Group Membership
1. You may assign one or more User Groups to the API User account to provide appropriate access to loan folders and other resources

ii. *Encompass Recommendation: The best practice is to create a unique User Group by duplicating the existing Loan Officer User Group. Go to the User Group section in Encompass Settings under Company/User Setup. Right click on the Loan Officer User Group and select Duplicate. You can then edit the User Group permissions as needed.*
iii. LoanNEX will authenticate the API User credentials to ensure the User Group has the necessary settings / access for Integration

j. Access to Subordinates' Loans:
i. Select **Access to all loans in the same level** checkbox
ii. Select **Edit** radio button
iii. Select **Edit Subordinates' Loans**

8. Click **Save** button

Enable Integration

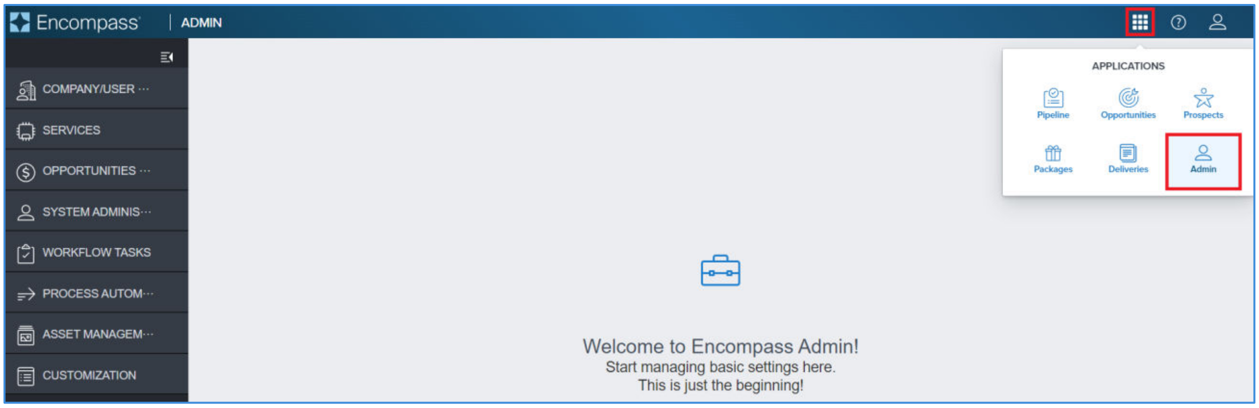
1. Email integrations@loannex.com and provide the LoanNEX API User details:
   a. Encompass Instance ID
   b. TPOC URL
   c. LoanNEX API User Credentials (Username and Password)
2. LoanNEX enables integration and authenticates the LoanNEX API User
3. LoanNEX will confirm with the Primary Contact that the API User was setup correctly and the Integration is enabled

[2] Ensure Custom Fields Tab are selected
[3] Create Organizations, Delete Organizations, Create/Edit Banks, and Delete Banks are not required

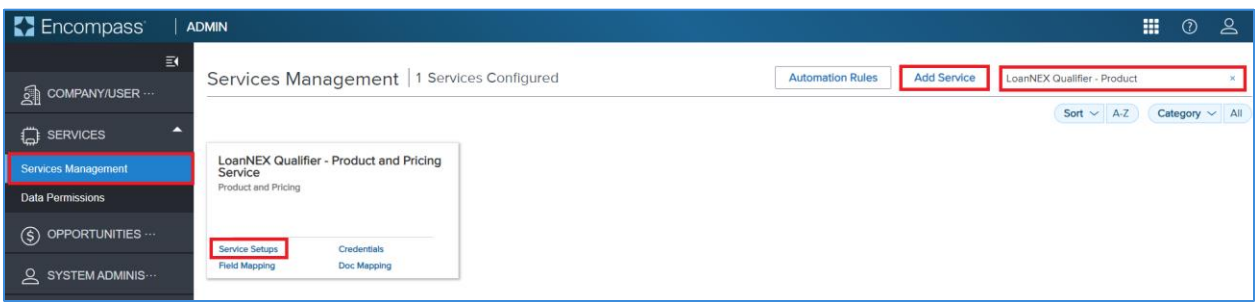
Ellie Mae Partner Connect (EPC) Integration and User Setup

Add LO Connect Provider / Enable Integration

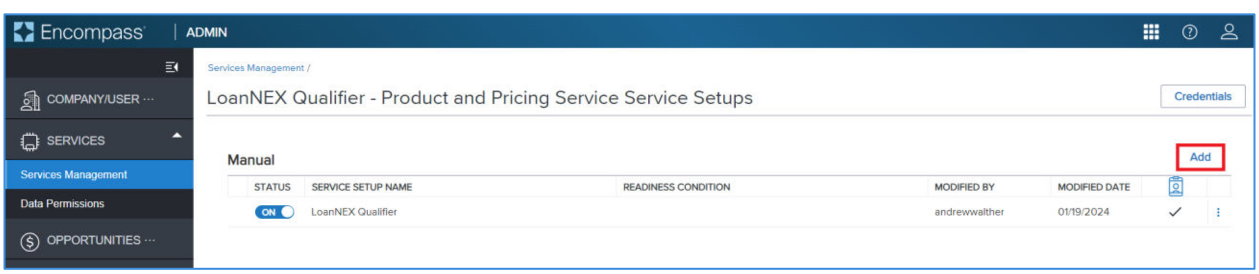
1. Login to Encompass LO Connect (encompassloconnect.com/admin)



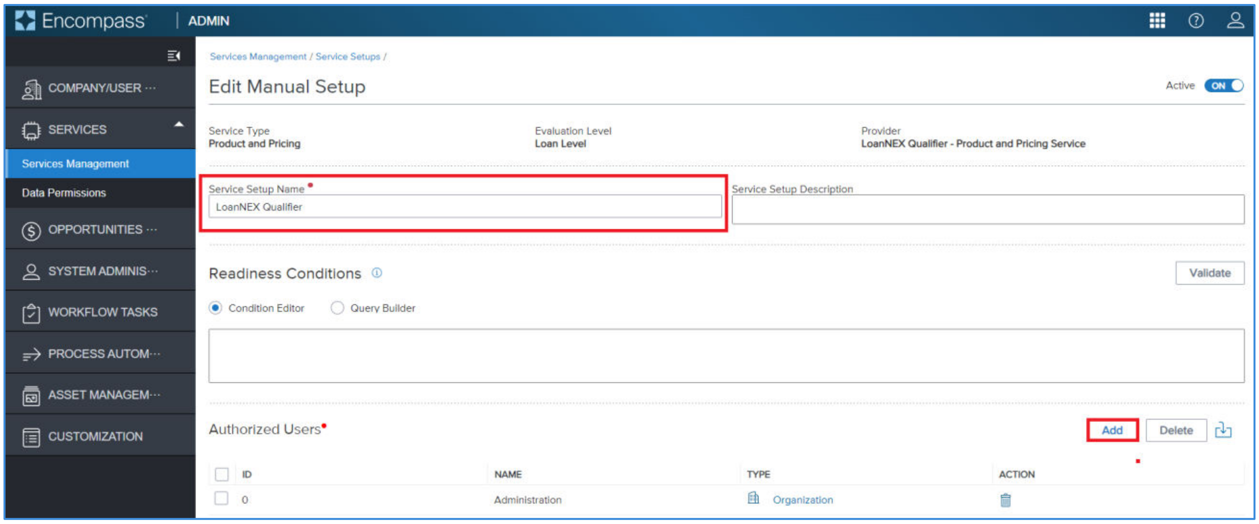
2. Navigate to the **Admin** section from the main screen



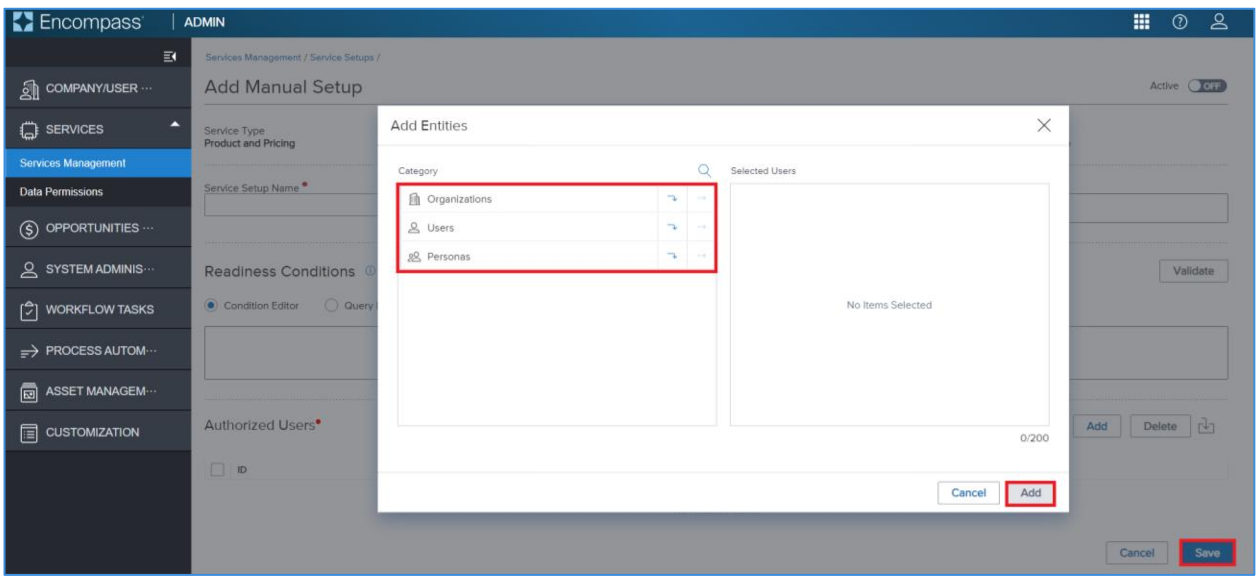
3. Select **Services Management** on the left menu bar
4. Select **Add Service** button
    a. Search for: **LoanNEX Qualifier - Product and Pricing Service**
5. Select **Service Setups**



6. Select **Add** button

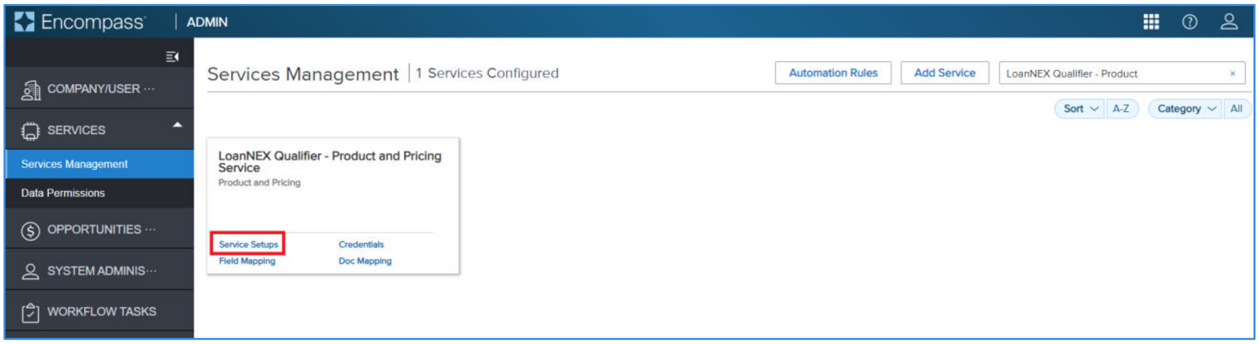


7. Edit **Service Setup Name** for the Product and Pricing Service
8. Select the **Add** button to update Authorized Users:

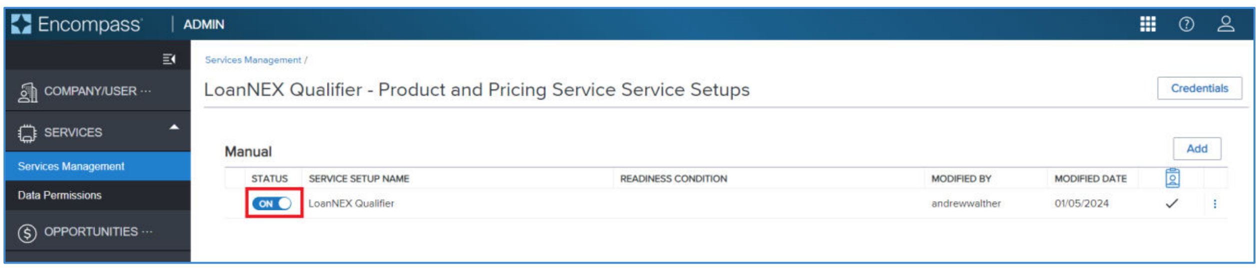


   i. Select Organizations, Users and/or Personas that are allowed to access LoanNEX
   ii. Click the **Add** button
   iii. Repeat until Authorized Users complete

b. Select the **Save** button



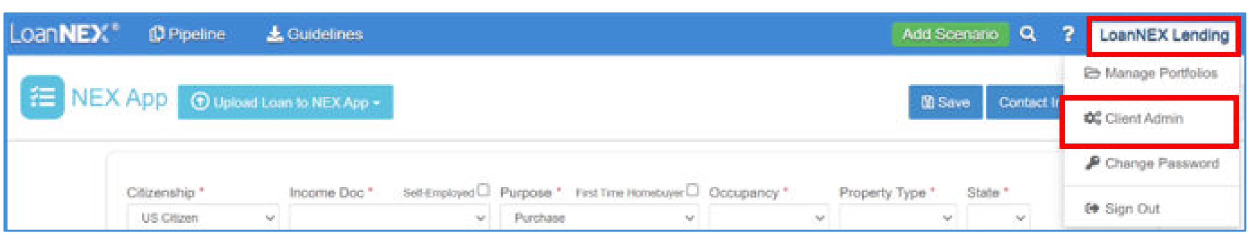
9. The new Provider, LoanNEX Qualifier - Product and Pricing Service, displays as a card on the Services Management page
    a. Select **Service Setups**



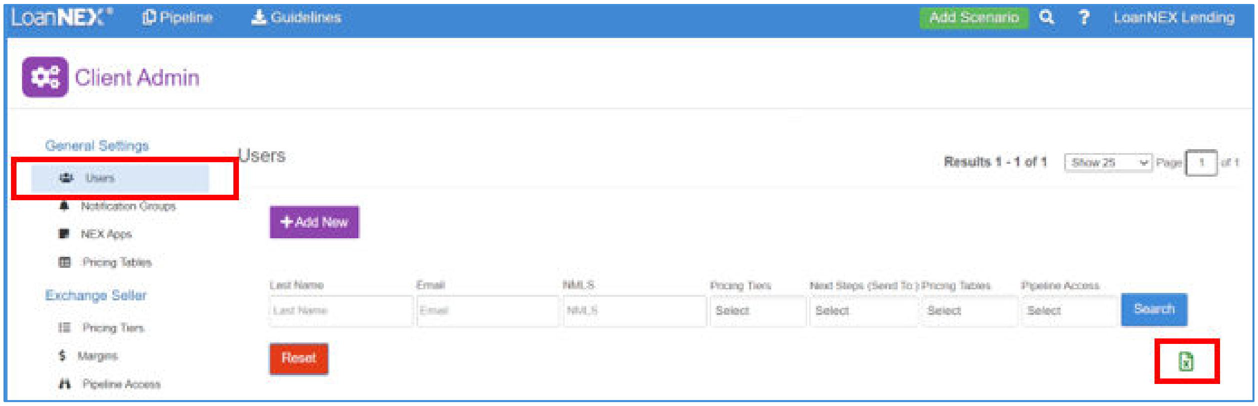
    b. Select the **Status** radio button to turn "On" the integration

Create Encompass / LoanNEX Users

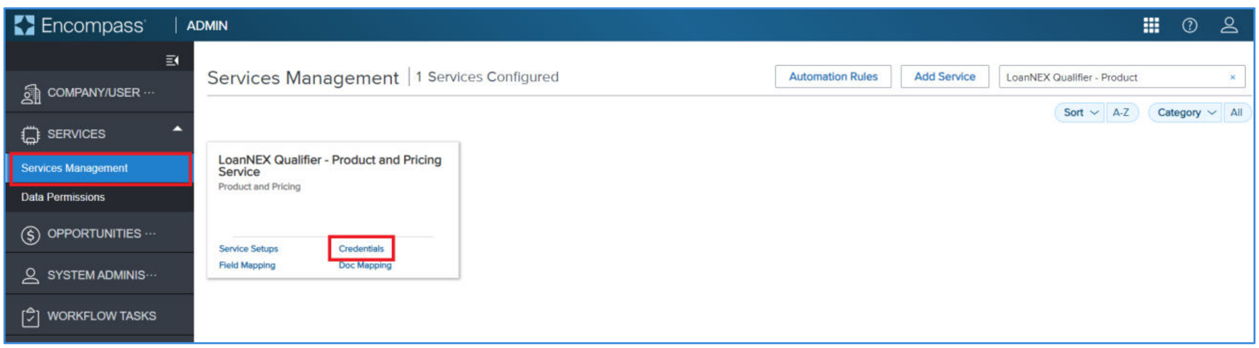
1. Login to LoanNEX at https://web.loannex.com/



2. Click your Company Name in the upper right of the screen
3. Select **Client Admin**

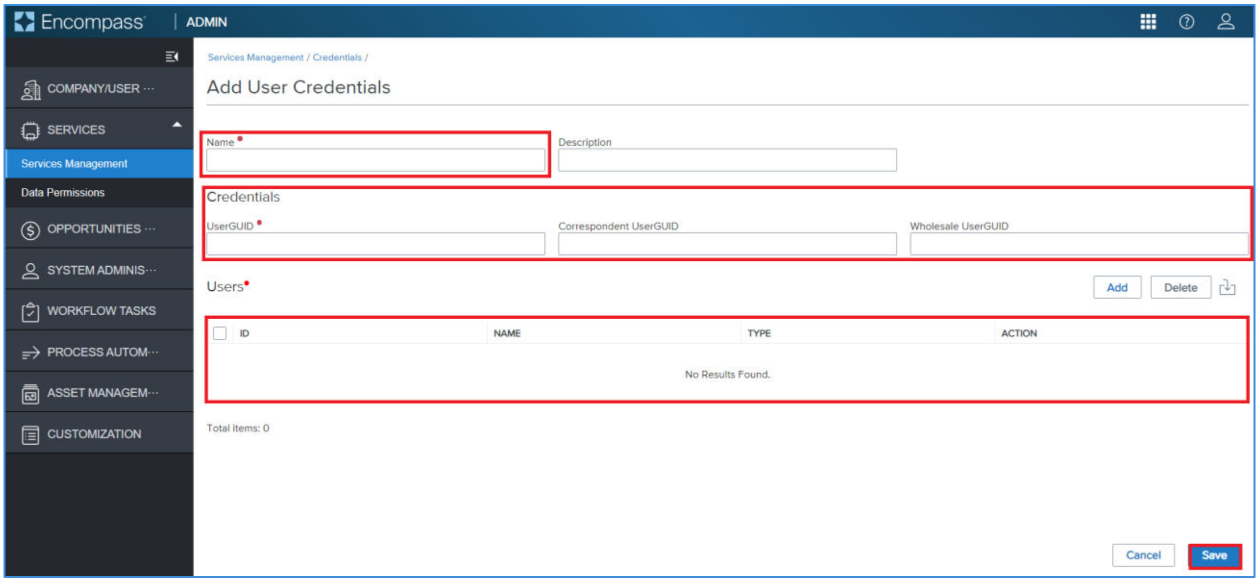


4. The Client Admin section of LoanNEX will open to the **Users** page
5. Select the **excel icon** to export your Company's User list
6. The User list export will show a UserGUID (Column AL) for each User
    a. You will need this UserGUID to create the Encompass User in the following steps
7. Login to Encompass LO Connect at https://encompassloconnect.com/login and navigate to the **Admin** section



8. Select **Services Management**
9. Find **LoanNEX Qualifier - Product and Pricing Service** and select **Credentials**

10. Select the **Add** button

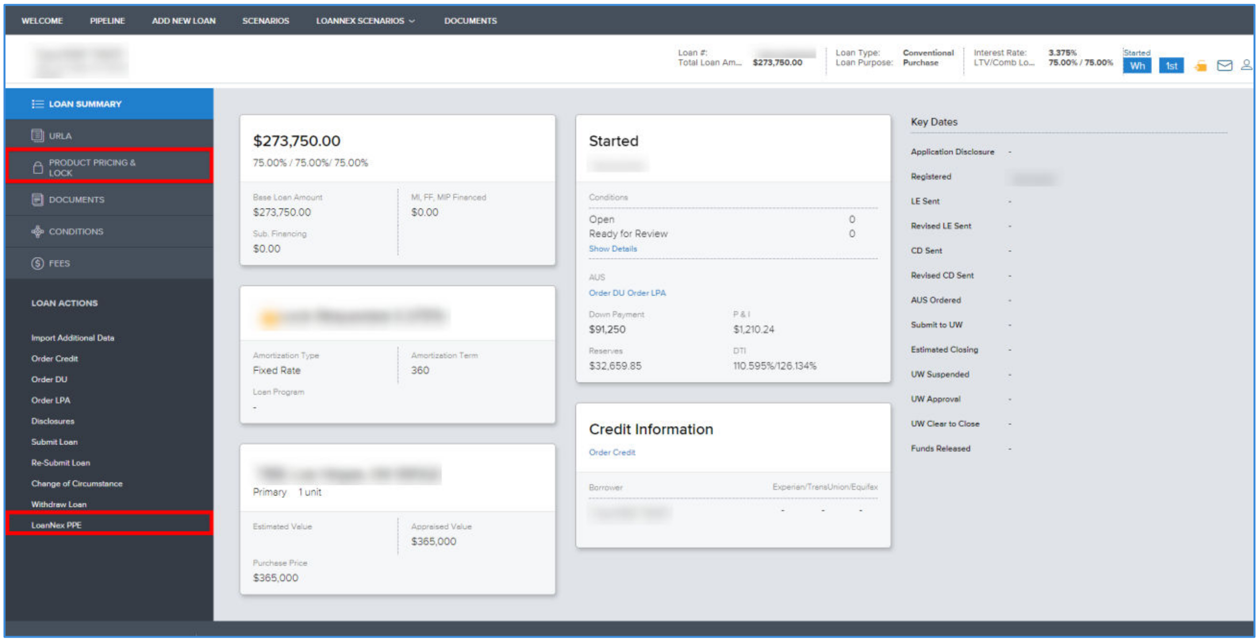


11. Enter User Credential information
    a. Enter the User's **Name**
    b. Enter **UserGUID**
        i. If User has access to **<u>one</u>** LoanNEX Account. enter the LoanNEX UserGUID in the first UserGUID field
            1. **<u>If the one account the User has access to is either Correspondent or Wholesale</u>**, also enter the same UserGUID in the appropriate field (either Correspondent UserGUID or Wholesale UserGUID)
        ii. If the User has access to **<u>more than one</u>** LoanNEX Account, by channel:
            1. Lock Desk with Retail Access – enter the Retail UserGUID in the default UserGUID field
            2. Correspondent or Wholesale User – enter either the Correspondent or Wholesale UserGUID into the default UserGUID field
    c. Enter **Correspondent UserGUID** if applicable
        i. Enter LoanNEX UserGUID associated with the Correspondent LoanNEX Account, even if the Correspondent UserGUID was utilized in *default* field
        ii. If User should not have access to a Correspondent LoanNEX Account in Encompass, leave blank
    d. Enter **Wholesale UserGUID** if applicable
        i. Enter LoanNEX UserGUID associated with the Wholesale LoanNEX Account, even if the Wholesale UserGUID was utilized in *default* field
        ii. If User should not have access to a Wholesale LoanNEX Account in Encompass, leave blank
    e. Select **User** from list
12. Click the **Save** button
13. Repeat steps 13 and 14 above until all Users have been added

Configuration Settings

TPO Connect Settings

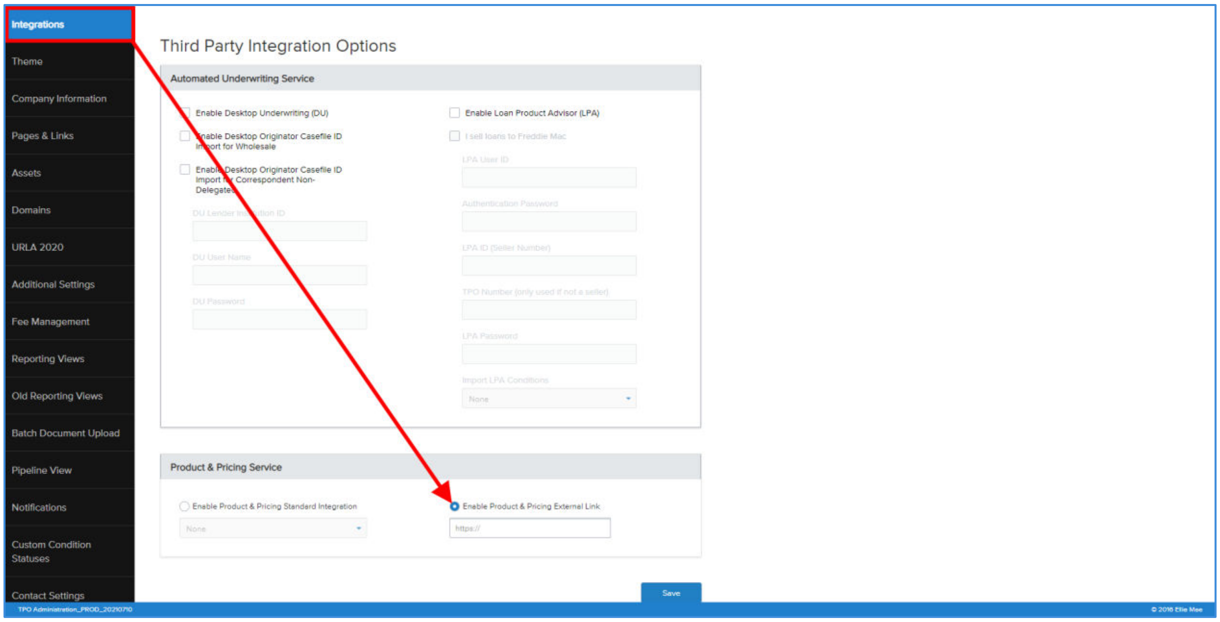
Important Notes



- If you are not utilizing the TPO Connect portal with your LoanNEX Integration, can skip this section
- There are two ways to enable the LoanNEX Products and Pricing Service in TPOC:
  - Loan Summary – Products Pricing & Lock (Option 1)
  - Loan Actions – External Page (Option 2)

Loan Summary: Products Pricing & Lock (Option 1)

1. LoanNEX will provide the URL (Product & Pricing External Link) needed to expose the LoanNEX Product & Pricing Service in your Encompass TPOC Connect
2. Login to Encompass Admin portal
3. Select the **Home** tab
4. Select the **TPO Web Center Administration** link from the menu on the right side of the screen
5. The **Encompass TPO Connect Administrator** site will launch in a new window, which lists all the TPO Connect Websites for your Company
6. Find the appropriate Encompass TPO Connect Website
7. Select the **Edit** link for that URL



a. Select the **Integrations** tab from the menu on the left side of the screen
   i. Find **Product & Pricing Service**
      1. Select **Enable Product & Pricing External Link** radio button
      2. Enter **URL** provided by LoanNEX

Loan Actions: External Page (Option 2)

Best Practices

- Do not duplicate the same products in each platform
- Utilize LoanNEX for Non-Agency specific products so that you have the broadest parameters to deliver accurate pricing and eligibility
- By having specific products built in each PPE, your internal team will be able to quickly know which engine to use when validating and confirming pricing
- Remember, all activity is recorded in LoanNEX for both the client and your team. This record will allow you to always know what occurred, when and with what information

1. LoanNEX will provide the URL needed to expose the LoanNEX Product & Pricing Service in your Encompass TPOC Connect
2. Login to Encompass Admin portal
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4. Select the **TPO Web Center Administration** link from the menu on the right side of the screen
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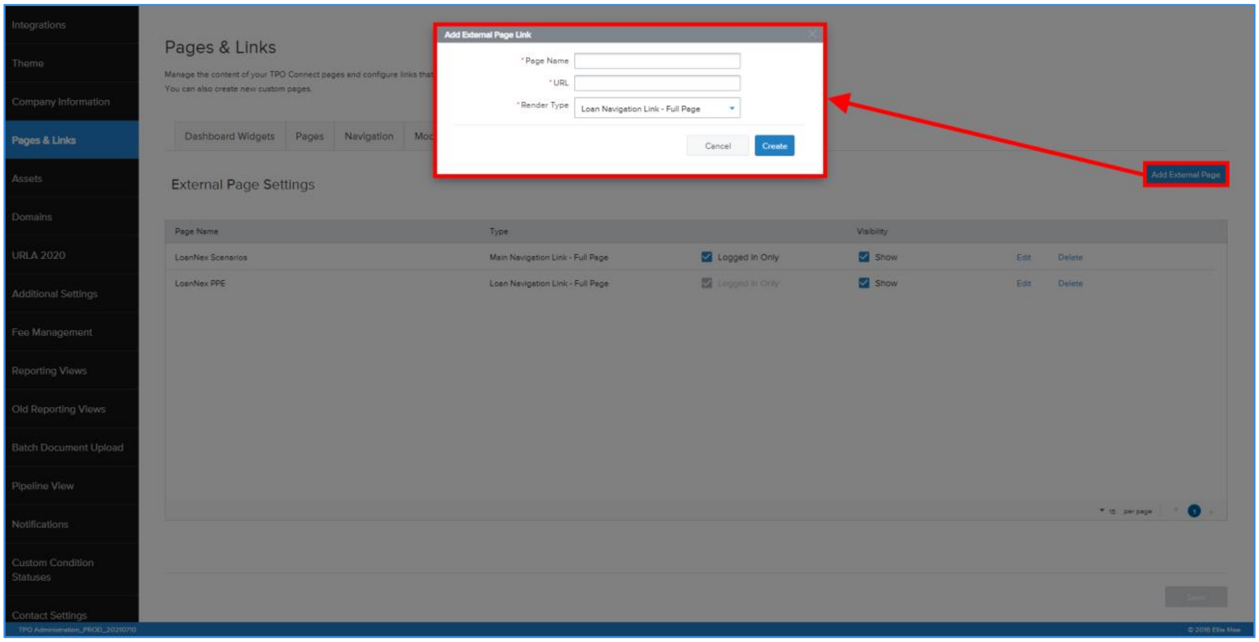
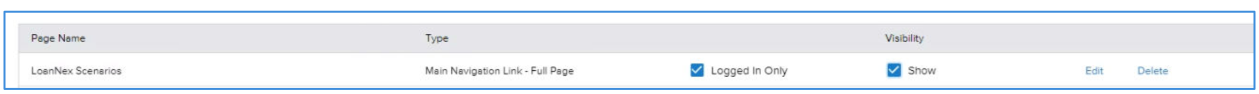
6. Find the appropriate Encompass TPO Connect Website
7. Select the **Edit** link for that URL



a. Select the **Pages and Links** tab from the menu on the left side of the screen
b. Select the **Add External Page** button
   i. Enter a **Page Name**
   ii. Enter **URL** provided by LoanNEX
   iii. **Render Type**: Loan Navigation Link – Full Page
   iv. Click the **Create** button



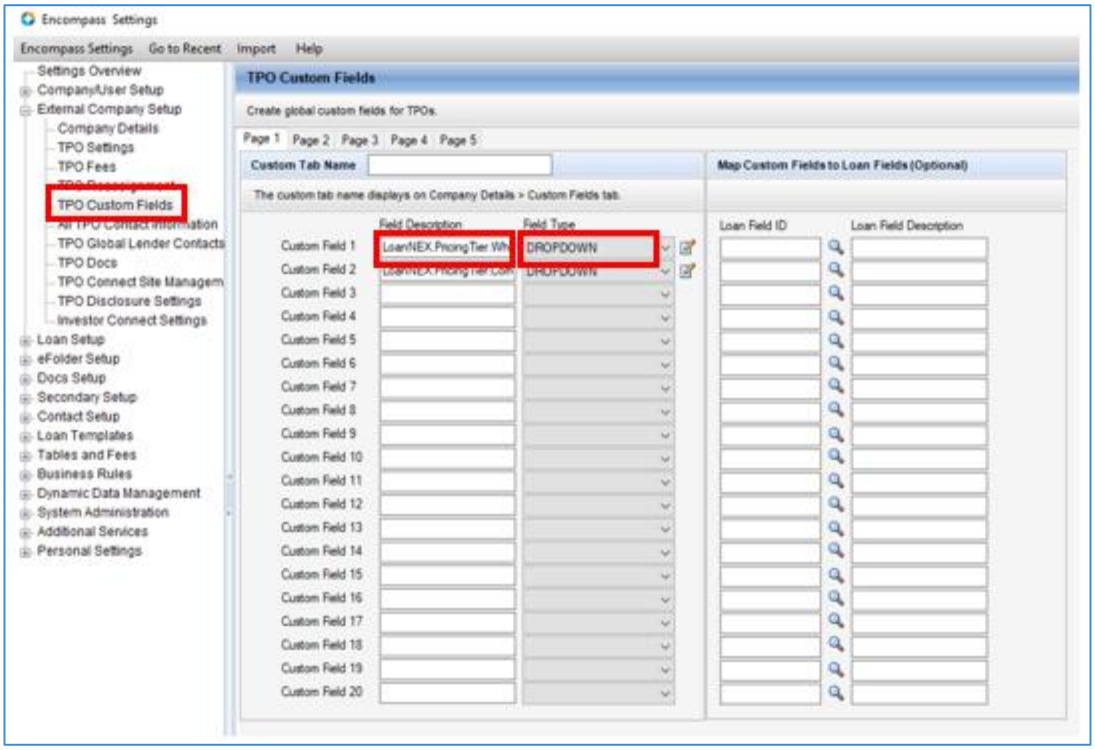
8. Select the **Logged in Only** checkbox
9. Select the **Show** / **Visibility** checkbox

Encompass SmartClient Settings

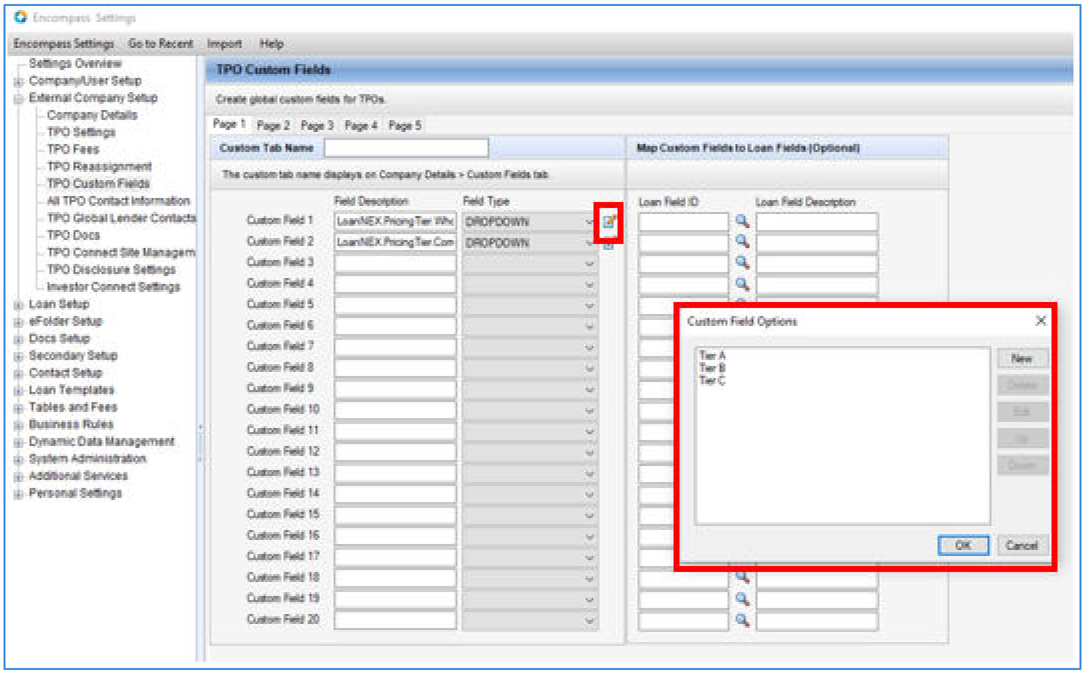
Rate Sheets and Pricing Tiers

Important Notes

- If you do not have multiple Rate Sheets, you can skip this section
- New Pricing Tiers must be communicated to LoanNEX at support@loannex.com to associate in our system (Pricing Tier Tags)
- Custom field options cannot be duplicated (i.e., you cannot have a “Tier A” option in more than one Rate Sheet / Pricing Tier)



1. Login to Encompass SmartClient
2. Select **Settings** from the Encompass drop-down on the top menu bar; the Encompass Settings window will open in a new window
3. Under **External Company Setup**, go to **TPO Custom Fields**
4. Create a new custom field:
    a. **Field Description**
        i. Format: LoanNEX.PricingTier.[ClientText]
        ii. The custom field must start with **LoanNEX.PricingTier.**
    b. **Field Type**: DROPDOWN
        i. Do <u>not</u> select the Dropdown – Editable option

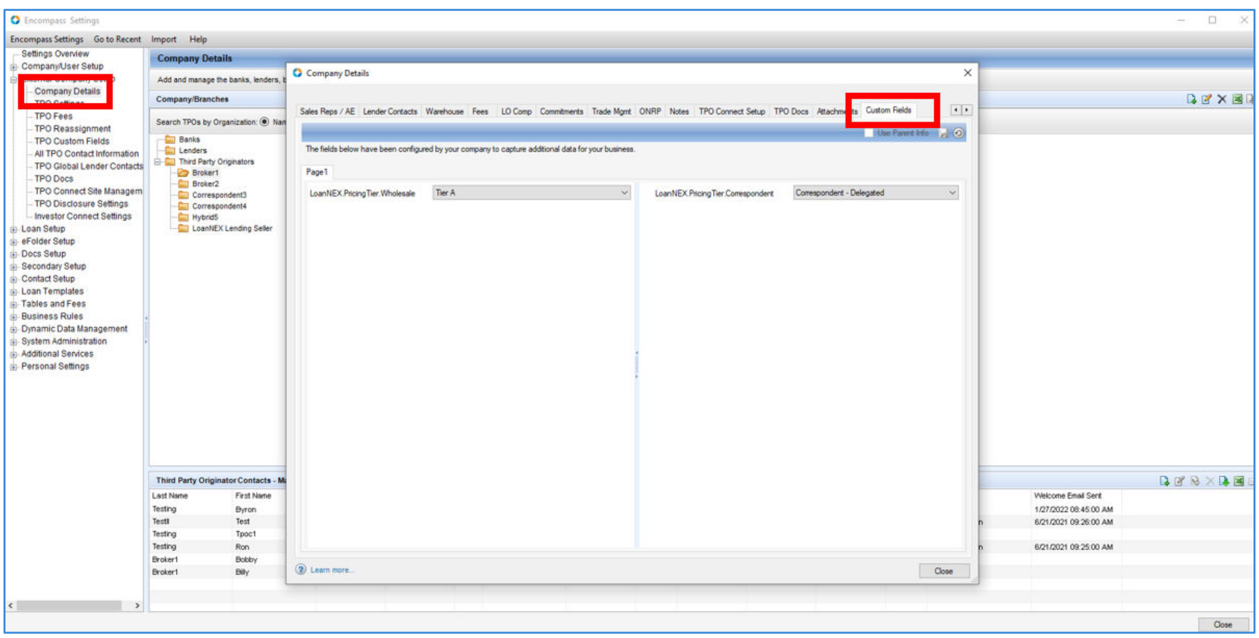


c. Select the **edit** icon to enter the **Custom Field Options**

i. Click the **New** button and name your options based on your business needs

ii. When all options are added for the Custom Field, click the **Ok** button

5. Your Custom Field is now created



6. Under **External Company Setup**, go to **Company Details**

7. The last tab on the Company Details page is **Custom Fields**

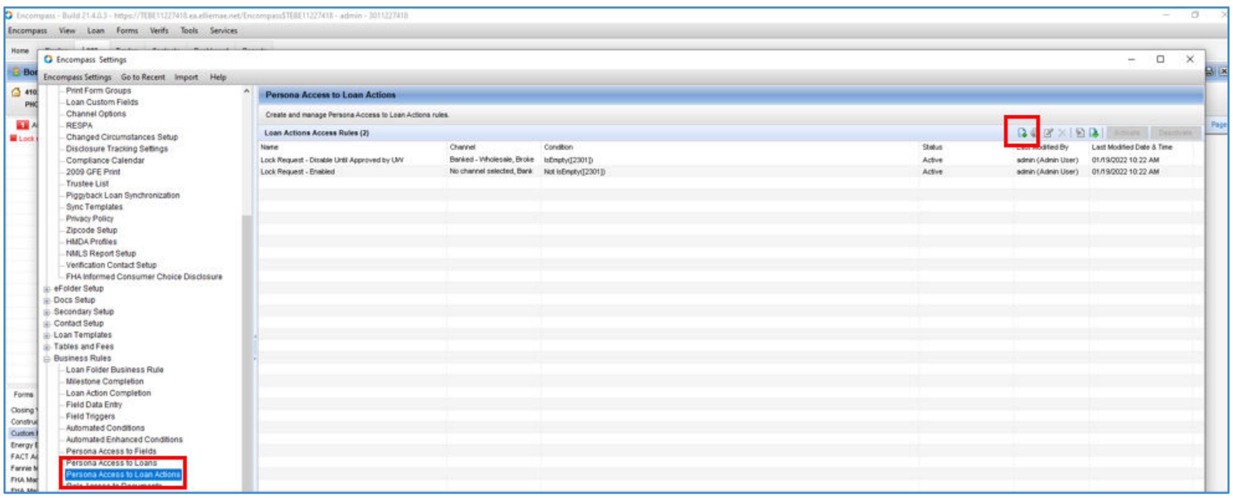
a. Assign the Rate Sheet to the external organization via the dropdown options

b. Click the **Close** button

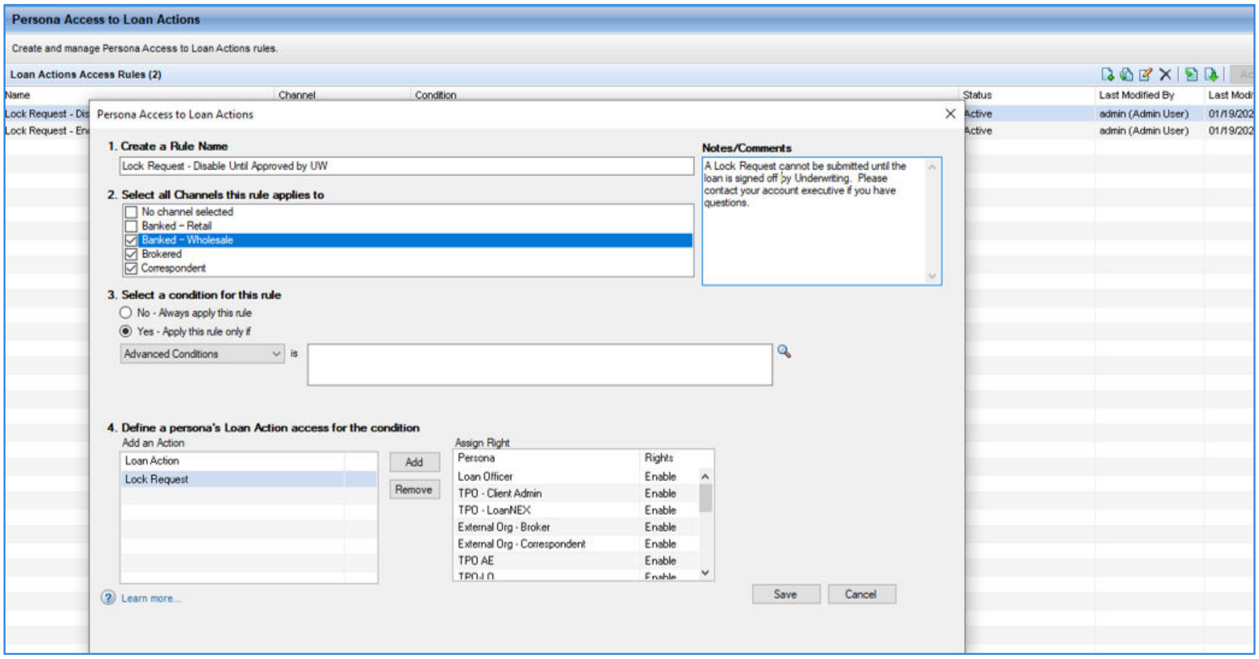
8. Associate the Custom Field with the LoanNEX Pricing Tier
    a. *LoanNEX Recommendation: Email support@loannex.com with the following information:*
        i. *Field Description (ex: LoanNEX.PricingTier.Wholesale)*
        ii. *All Dropdown options (ex: Tier A, Tier B, Tier C)*
    b. Click HERE for steps to login to LoanNEX and associate the Custom Field with the LoanNEX Pricing Tier, without LoanNEX assistance

Create Business Rule to Enable and Disable Access to Lock Request

1. Login to Encompass SmartClient
2. Select **Settings** from the Encompass drop-down on the top menu bar; the Encompass Settings window will open in a new window

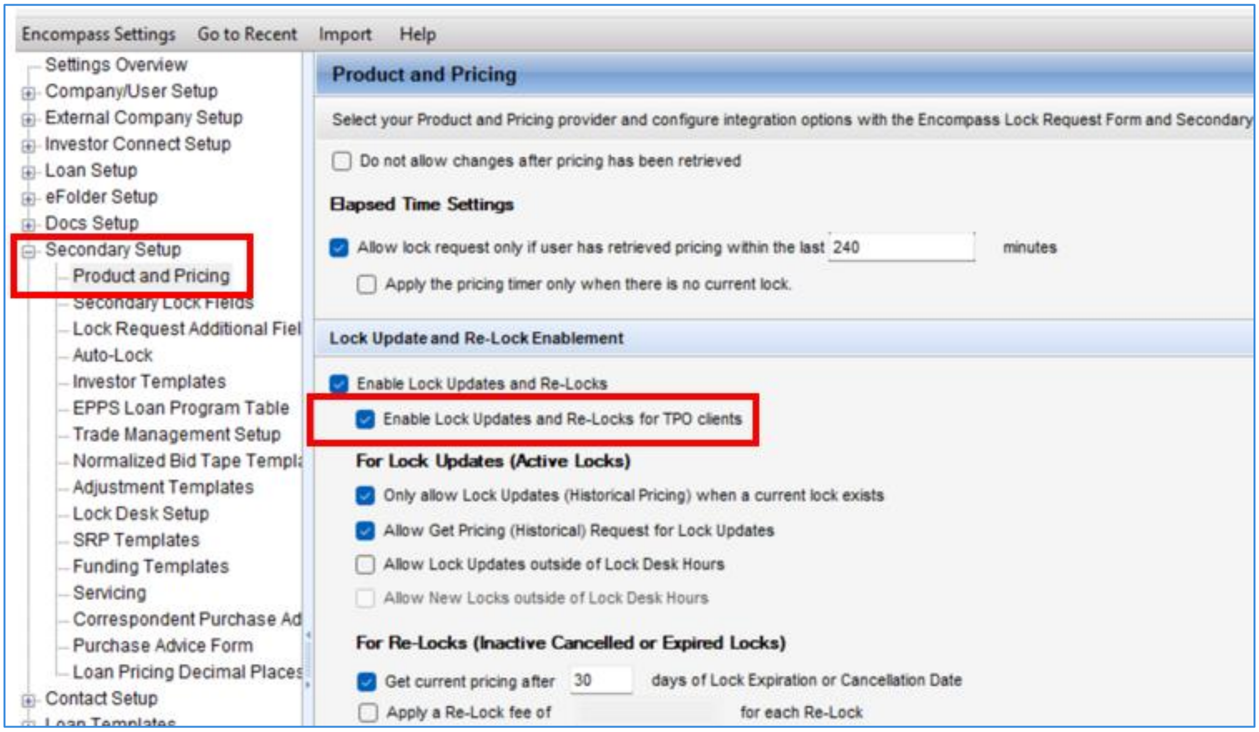


3. Under **Business Rules**, go to **Persona Access to Loan Actions**
4. Click the **new** icon to open a new Persona Access to Loan Actions window



a. **Create a Rule Name** – the business rule name should be descriptive, as LoanNEX will display the name to the User
b. **Select all Channels this rule applies to** – ensure the channels apply to loans entered through TPOC
c. **Select a condition for this rule:** Yes – Apply this rule only if
    i. Select the **Advanced Conditions** dropdown
    ii. Assign Field and Operator
d. **Define a persona's Loan Action access for the condition**: Lock Request
e. **Assign Right:** Disable for Personas for External Organizations (TPOC)

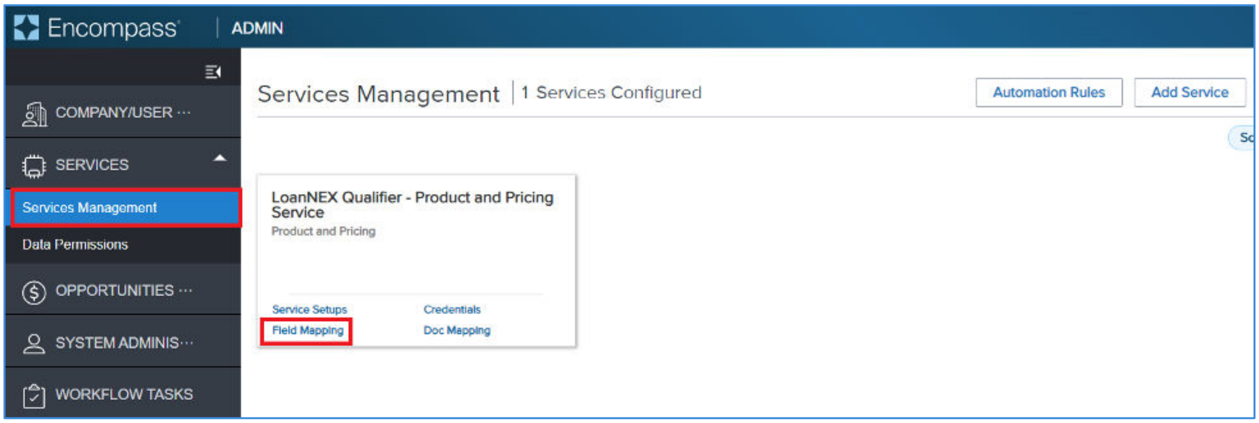
Enable Modifications for TPO Connect



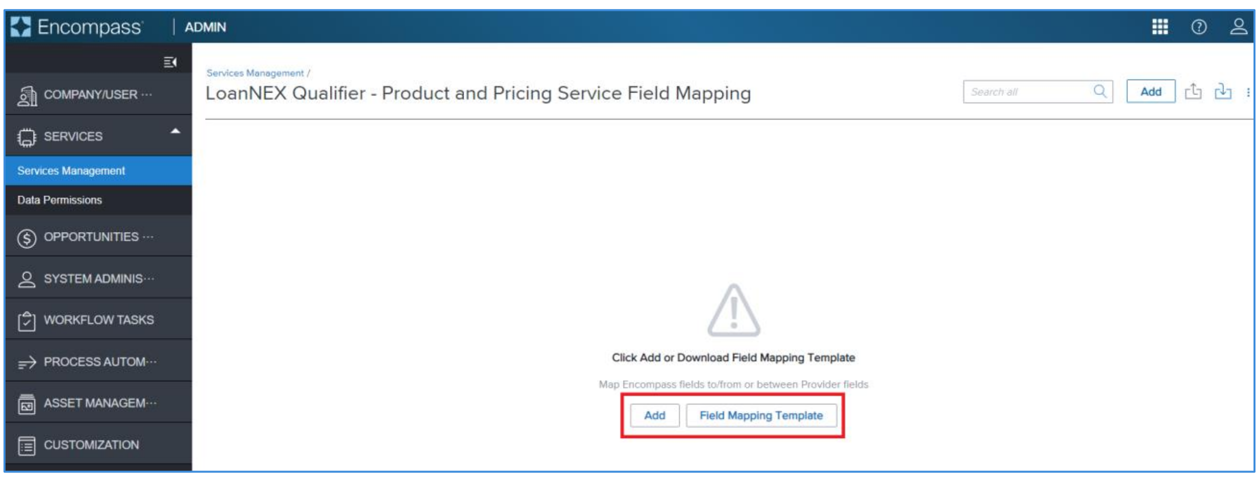
1. Login to Encompass SmartClient
2. Select **Settings** from the Encompass drop-down on the top menu bar; the Encompass Settings window will open in a new window
3. Under **Secondary Setup**, select **Product & Pricing**
4. Under the **Lock Update and Re-Lock Enablement** section, check the **Enable Lock Updates and Re-Locks for TPO Clients** checkbox
5. Select the Save icon

EPC Custom Field Mapping to/from LoanNEX

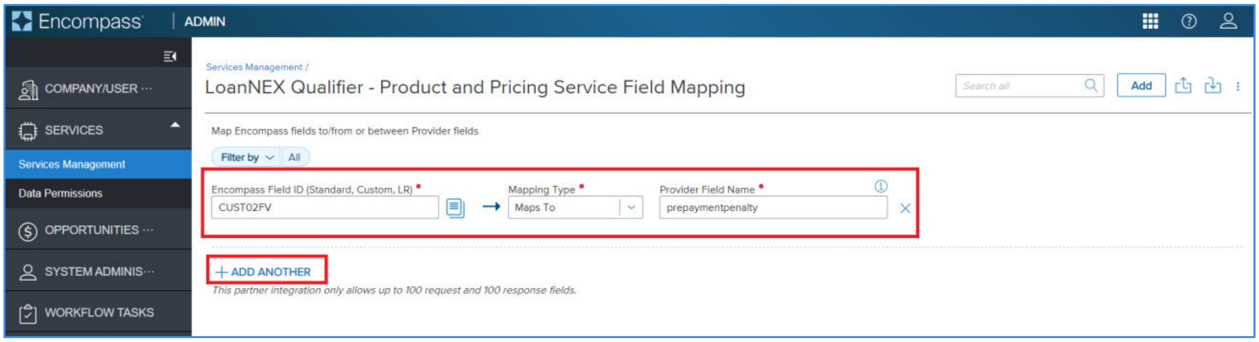
1. Login to Encompass LO Connect (encompassloconnect.com/admin)
2. Select the **Admin** tab on the menu at the top of the screen



3. Select **Services Management** on the left menu bar
4. Find LoanNEX Qualifier – Product and Pricing
    a. Select **Field Mapping**



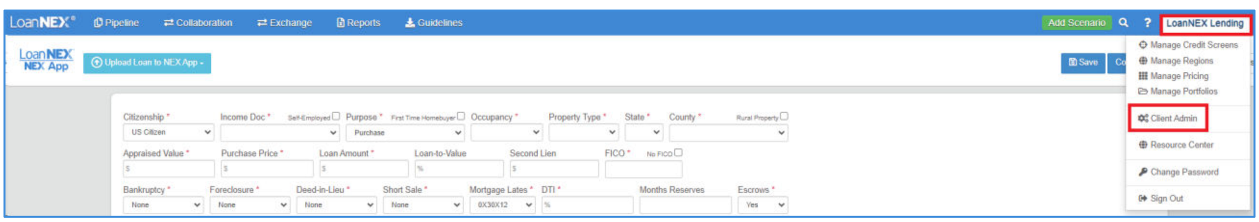
5. Click **Add** to add an individual mapping option, or click **Field Mapping Template** to download excel template and create multiple mappings
    a. *LoanNEX recommends starting with one field mapping to ensure you are yielding the appropriate results before adding additional field mappings*



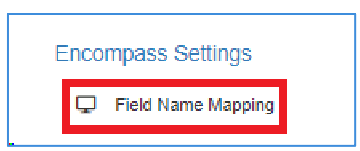
6. Add field values for custom mapping
    a. **Encompass Field ID (Standard, Custom, LR)**
    b. **Mapping Type**
    c. **Provider Field Name**
7. Select **Add Another** as needed, or go back to the Field Mapping page to download an excel template and create multiple mappings

Customize NEXApp Field Option Naming Convention in LoanNEX

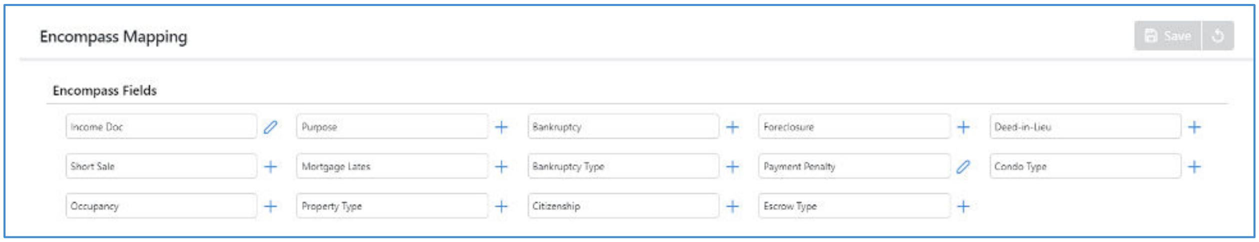
1. Login to LoanNEX at https://web.loannex.com/



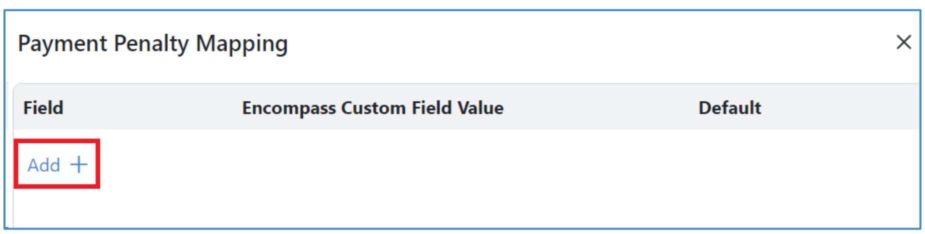
2. Click your Company Name in the upper right of the screen
3. Select **Client Admin**



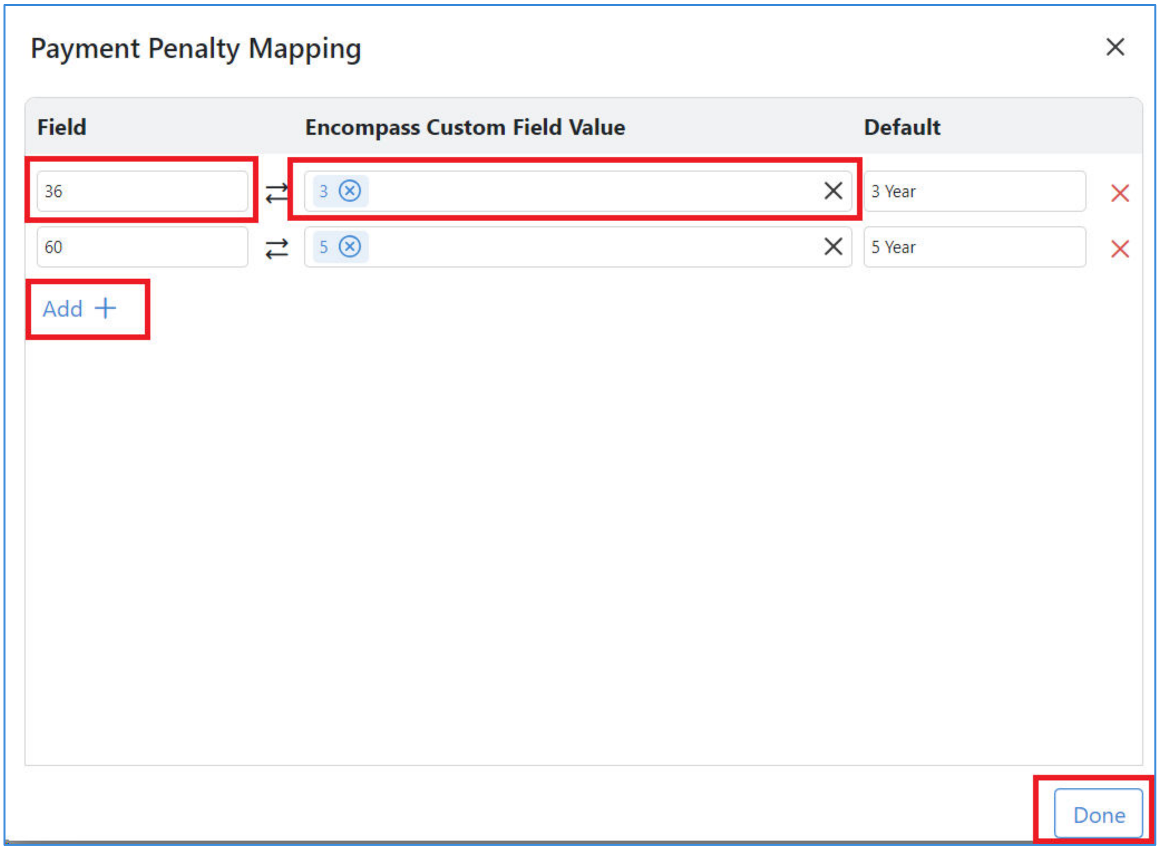
4. Scroll down and select **Field Name Mapping**, under Encompass Settings, on the left menu panel



5. The LoanNEX Client Admin **Encompass Mapping** Setup page opens
    a. The fields shown are the NEXApp data points with a drop-down option (i.e., data points with more than one option possible in the NEXApp)
    b. The pencil icon indicates that the NEXApp default field option names have been updated
    c. The plus icon indicates that the NEXApp default field option names have NOT been updated
    d. The Save and Undo button Save will not be available to select until a change has been made on the page
6. Select the pencil or plus icon next to the NEXApp field you would like to customize for Encompass Mapping

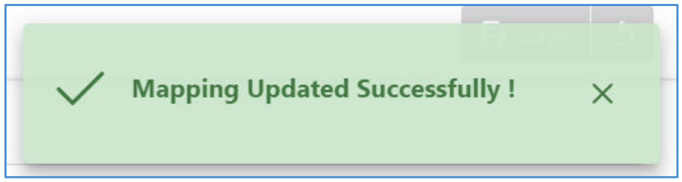


7. Select the Add option

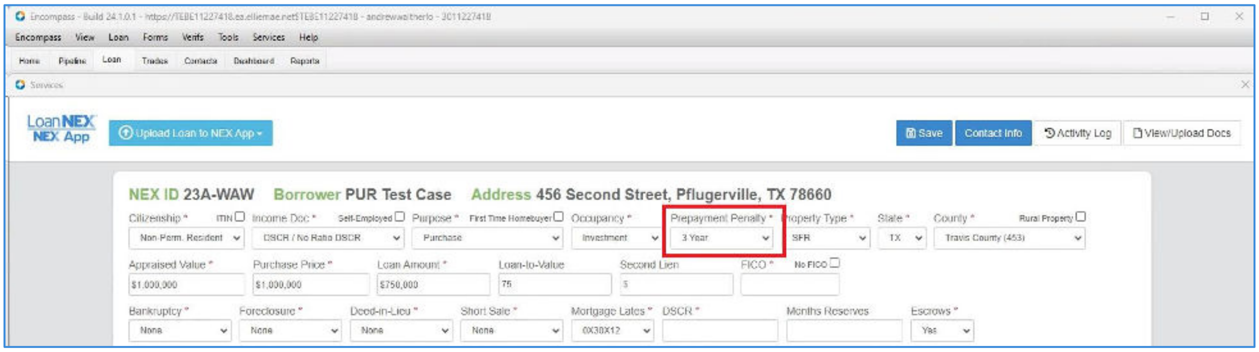


8. Select the **Field** drop-down option you would like to customize in Encompass
    a. Based on your selection, the **Field** and **Default** will populate
    b. **Default** is how the field option will be identified in the payload and cannot be updated
9. Enter the **Encompass Custom Field Value** naming convention you would like to display in Encompass
10. Select the **Add** button to add another Encompass Custom Field Value
11. Select the **Done** button once all Custom Field Values have been mapped
    a. <u>**IMPORTANT**</u>: You must also select the **Save** button on the next page

12. Select the **Save** button to activate custom mapping in Encompass
    a. Select the **Undo** button to revert your changes and NOT activate the custom mapping in Encompass



13. A Success message will appear to let you know the custom mapping was activated



14. When pricing loans in Encompass, the custom field drop-down options will be displayed as configured in LoanNEX

LoanNEX Settings

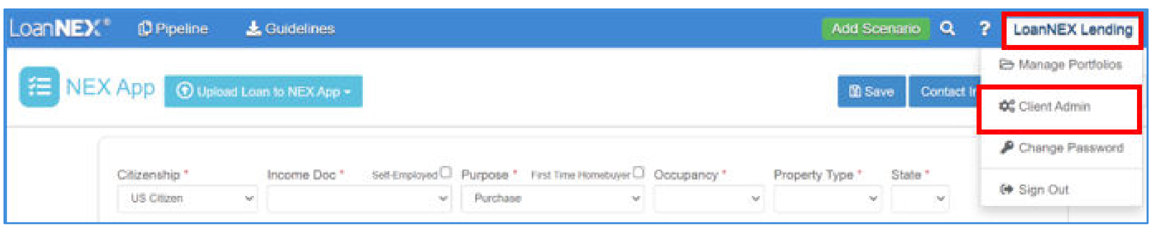
Pricing Tier Settings

Important Notes

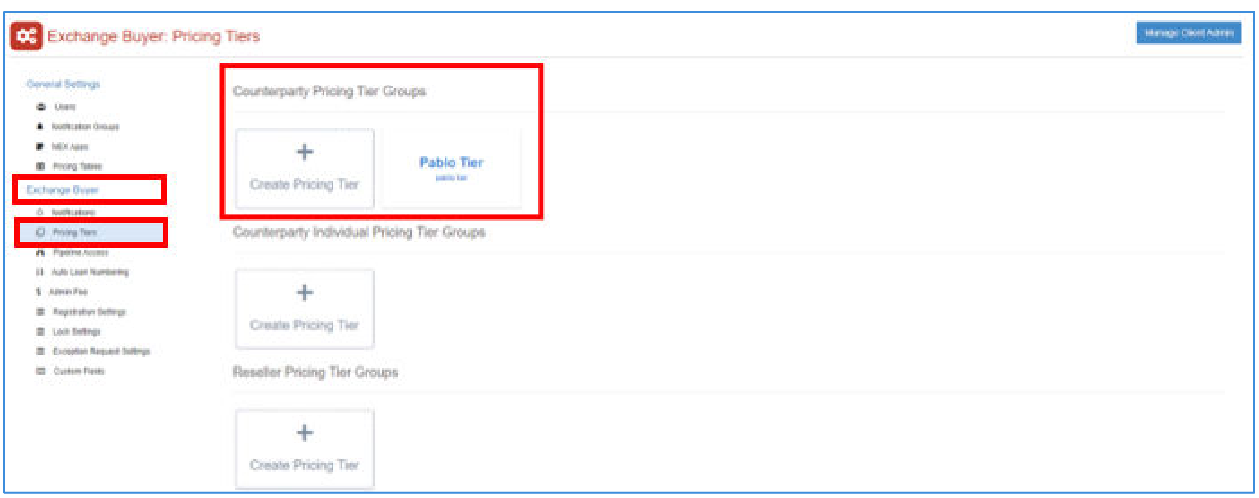
- The Lock Request Workflow Pricing Tier settings will dictate what Lock-it Settings are required
- Rate Sheet / Pricing Tier Tags steps only need to be completed if you have added a custom field for Pricing Tiers in the Encompass SmartClient Settings portion of this guide; see steps HERE

Lock Request Workflow

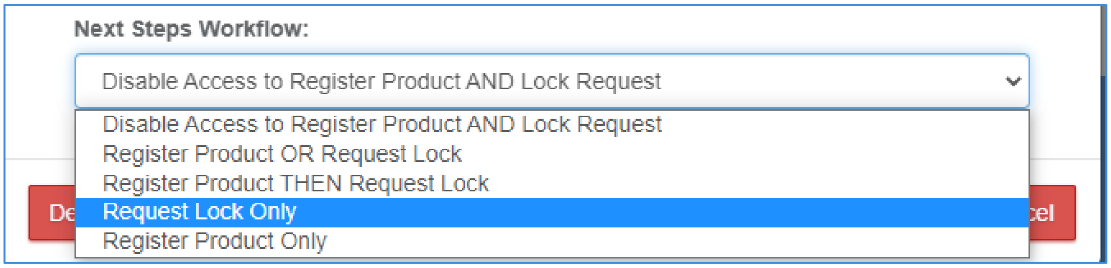
1. Login to LoanNEX at https://web.loannex.com/



2. Click your Company Name in the upper right of the screen
3. Select **Client Admin**



4. Go to **Pricing Tiers** under Exchange Buyer
   a. Open a Pricing Tier under **Counterparty Pricing Tier Groups** and scroll to the bottom of the page

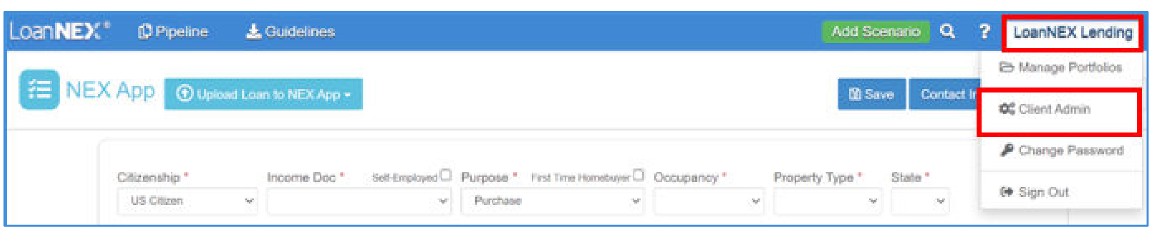


b. Select an option from the **Next Steps Workflow** drop-down
   i. *N/A - Don't allow Access to Register Product or Lock Request*
   ii. Select **Register Product or Lock Request** if you would like to give the User the option to either Register a Product, or Request a Lock
   iii. Select **Register Product then Lock Request** if you require a 2-step Registration and Lock process
   iv. Select **Lock Request Only** if you do not require Registration prior to locking a loan
      1. If selected, you do **not** need to complete the Product Registration Settings in LoanNEX Lock-it Settings section below
   v. *N/A - Register Product Only*

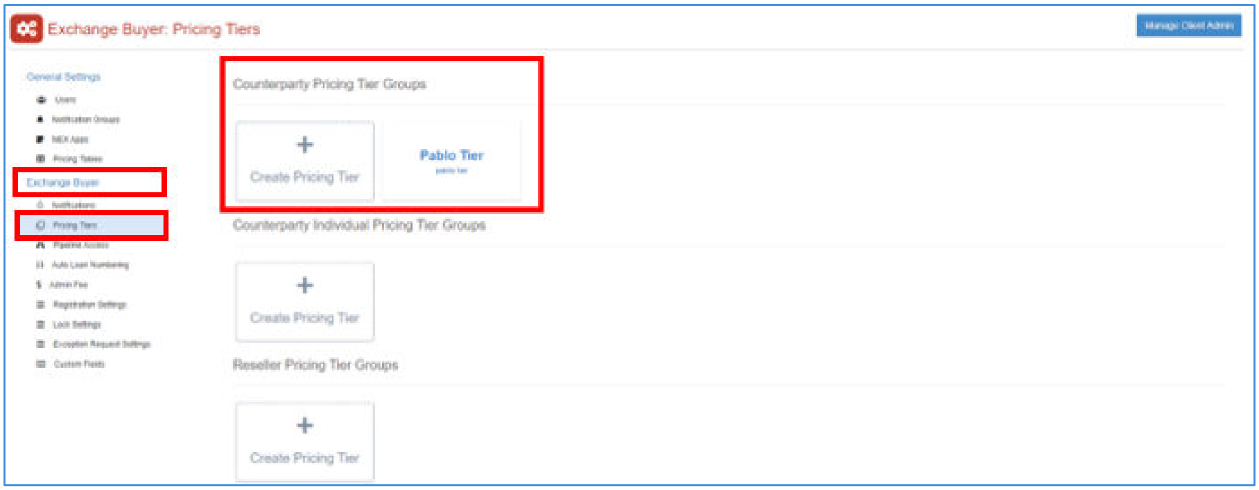
c. Click the **Save** button
d. Repeat steps for each Pricing Tier under **Counterparty Pricing Tier Groups**

Rate Sheet / Pricing Tier Tags

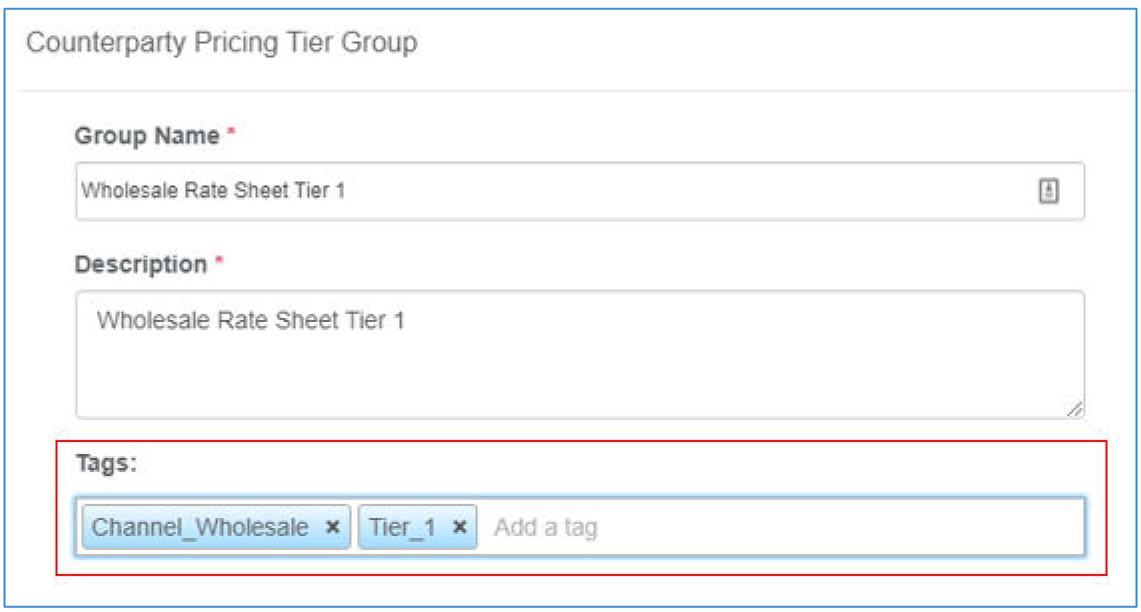
1. Login to LoanNEX at https://web.loannex.com/



2. Click your Company Name in the upper right of the screen
3. Select **Client Admin**



4. Go to **Pricing Tiers** under Exchange Buyer
5. Find and open the Pricing Tier associated with the new Custom Field under **Counterparty Pricing Tier Groups**



6. Find **Tags** and enter the Custom field Option associated with the Pricing Tier
    a. If you **do not** see your custom **Tag**, please contact support@loannex.com
7. Click the **Save** button
8. Repeat steps for each Rate Sheet Custom Field Option and the corresponding Pricing Tier under **Counterparty Pricing Tier Groups**

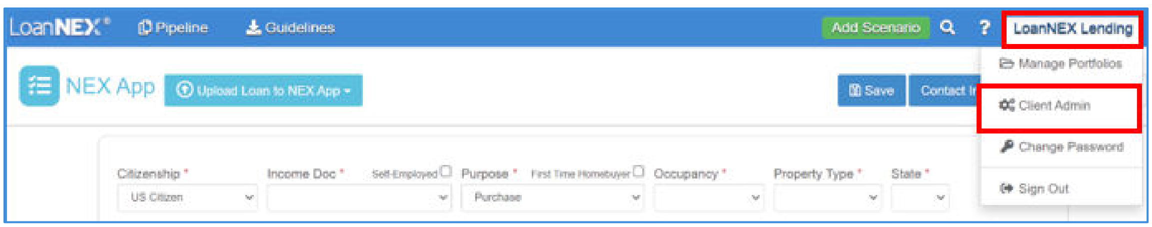
LoanNEX Lock-it Settings

Important Notes

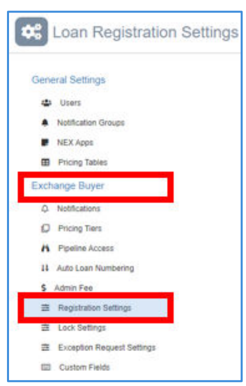
- Product Registration Settings do **not** need to be completed if you selected "Lock Request Only" when setting up your Lock Request Workflow.
- Both Product Registration Settings and Lock Settings are **required** if you selected "Register Product or Lock Request," or "Register Product then Lock Request" when setting up your Lock Request Workflow.
- Custom Fields are optional, and can be used to ask for additional information from the User, prior to them Registering or Locking the loan

Product Registration Settings (Save to LOS)

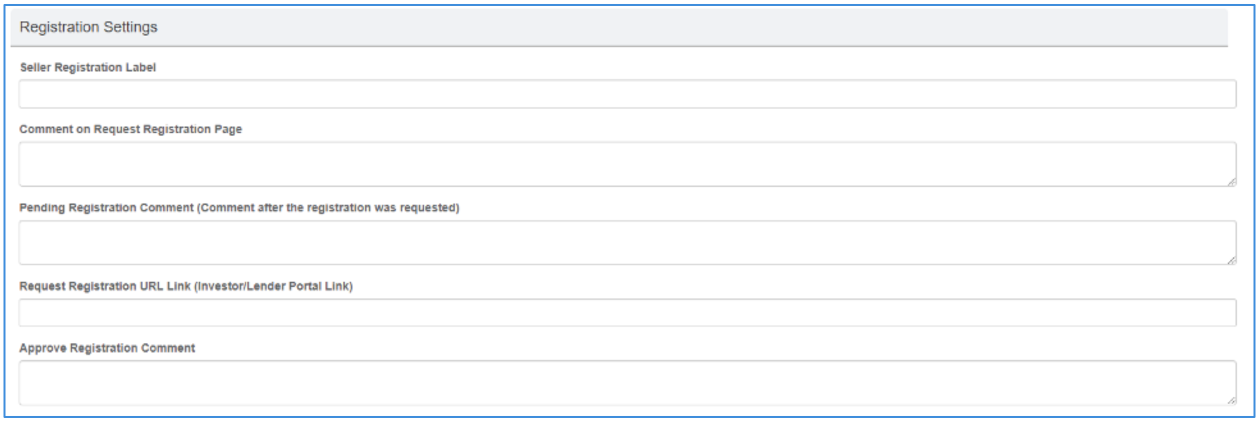
1. Login to LoanNEX at https://web.loannex.com/



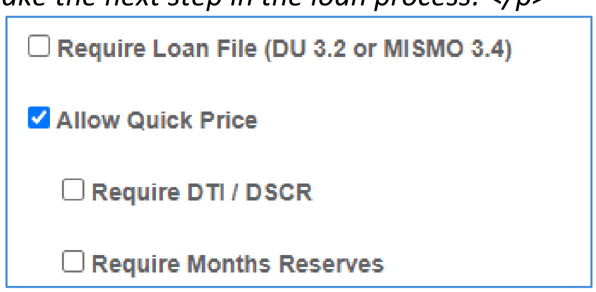
2. Click your Company Name in the upper right of the screen
3. Select **Client Admin**



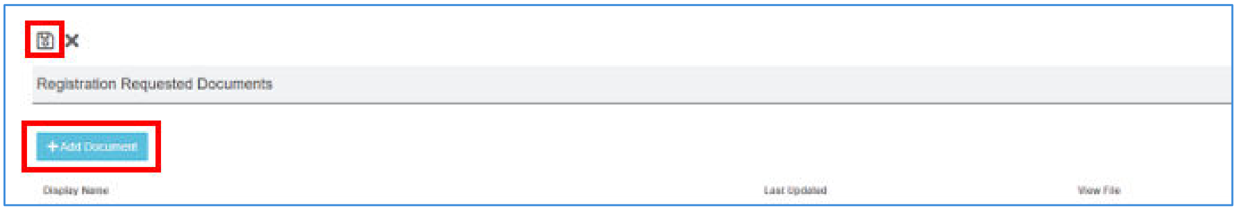
4. Go to **Registration Settings** under Exchange Buyer



5. **Seller Registration Label** – enter a button label for the User's next step
    a. 20-character limit
    b. *LoanNEX Recommendation: Save to LOS*
6. **Comment for Registration Information Page** – message displayed to Users on the Request Registration Page
    a. *LoanNEX Recommendation: Thank you for saving your loan with **Client Name**, someone will reach out to you within 24 hours for further instructions. For questions email our lock desk **lockdesk@client.com***
7. **Pending Registration Comment** – message displayed to Users after the Registration is submitted
    a. Must be in HTML format
    b. *LoanNEX Recommendation: <p> Thank you for saving your loan with **Client Name**, someone will reach out to you within 24 hours for further instructions. For questions email our lock desk **lockdesk@client.com** </p>*
8. **Request Registration URL Link** – enter your Encompass TPO Connect URL
9. **Approved Registration Comment** – message emailed to Users after the Registration is Approved
    a. Must be in HTML format
    b. *LoanNEX Recommendation: <p> Your loan save has been approved, please login to our portal to take the next step in the loan process. </p>*



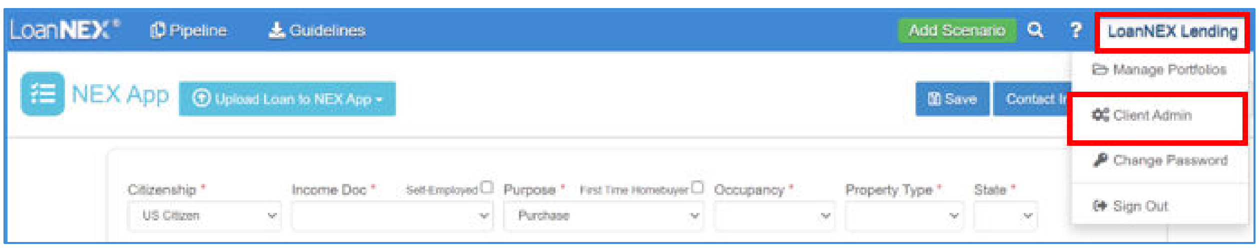
10. Do **NOT** select the **Require Loan File** checkbox, as the file is already in the LOS via TPOC
11. Option to **Allow Quick Price** – select checkbox if allowed
    a. Option to **Require DTI / DSCR** if Allow Quick Price checkbox is selected
    b. Option to **Require Months Reserves** if Allow Quick Price checkbox is selected



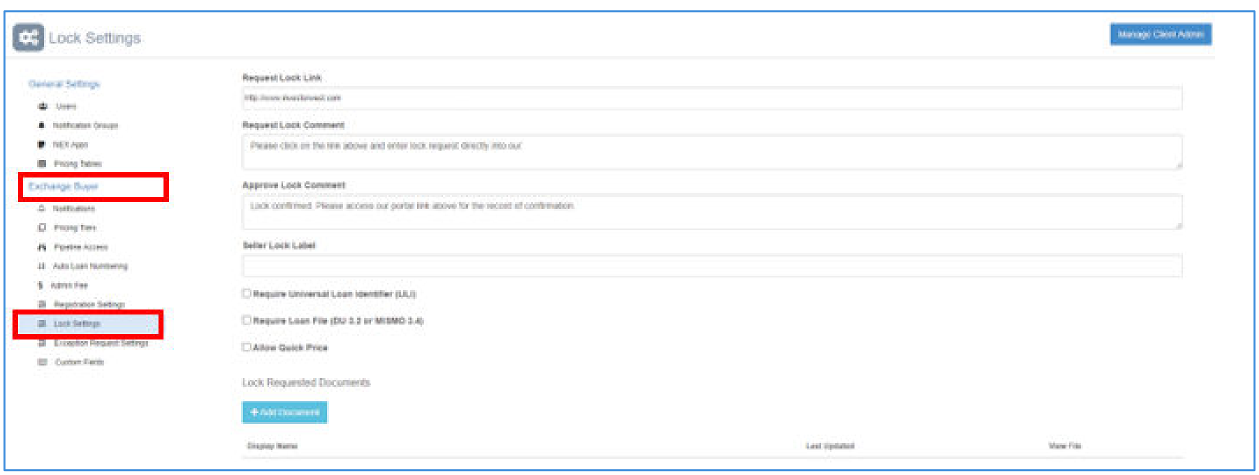
12. Click the **Add Document** button to upload files, which will be provided to the User with the Registration confirmation email
    a. Examples: Submission Checklist, Lock Requirements
13. **Save** by clicking the disc icon

Lock Settings

1. Login to LoanNEX at https://web.loannex.com/

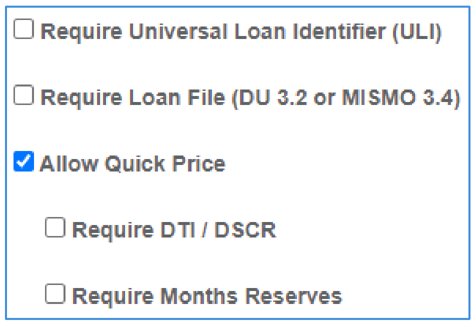


2. Click your Company Name in the upper right of the screen
3. Select **Client Admin**



4. Go to **Lock Settings** under Exchange Buyer
5. **Request Lock Link** – enter your Encompass TPO Connect URL
6. **Request Lock Comment** – message displayed to Users after the Lock Request is submitted

    a. *LoanNEX Recommendation: Thank you for locking your loan with **Client Name**, we will get back to you within 24 hours with approval. For questions email our lock desk lockdesk@client.com*
7. **Approved Lock Comment** – message emailed to Users after the Lock is Approved
    a. *LoanNEX Recommendation: Your lock has been approved with **Client Name**. Please access our portal link above for the record of confirmation.*
8. **Seller Lock Label** – enter a button label for the User's next step when they want to lock a loan
    a. 20-character limit
    b. *LoanNEX Recommendation: Request Lock*

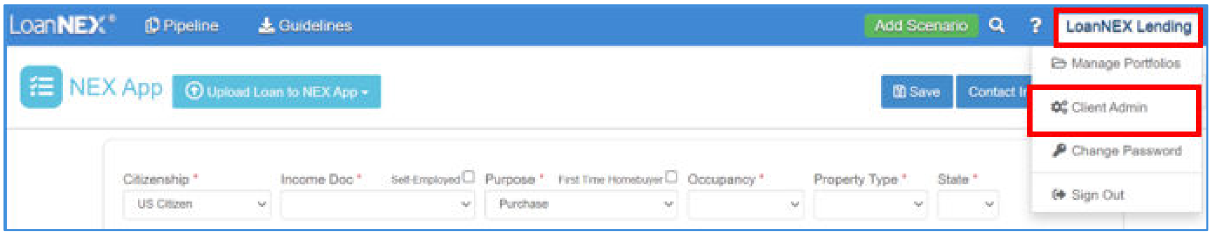


9. Option to **Require Universal Loan Identifier (ULI)** – select checkbox if required
10. Option to **Require Loan File** – select checkbox if required
11. Option to **Allow Quick Price** – select checkbox if allowed
    a. Option to **Require DTI / DSCR** if Allow Quick Price checkbox is selected
    b. Option to **Require Months Reserves** if Allow Quick Price checkbox is selected

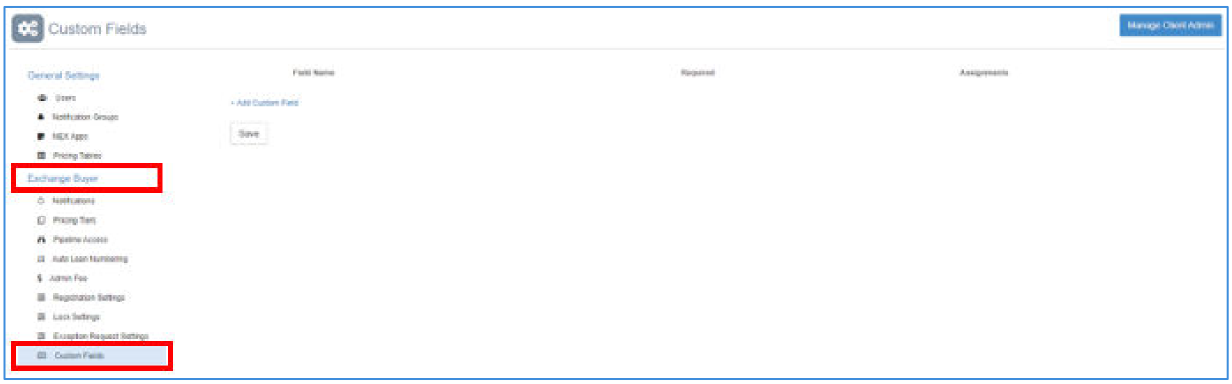
12. Click the **Add Document** button to upload files, which will be provided to the User with the Lock Request confirmation email
    a. Examples: Submission Checklist, Lock Requirements
13. **Save** by clicking the disc icon

Create Custom Fields in LoanNEX

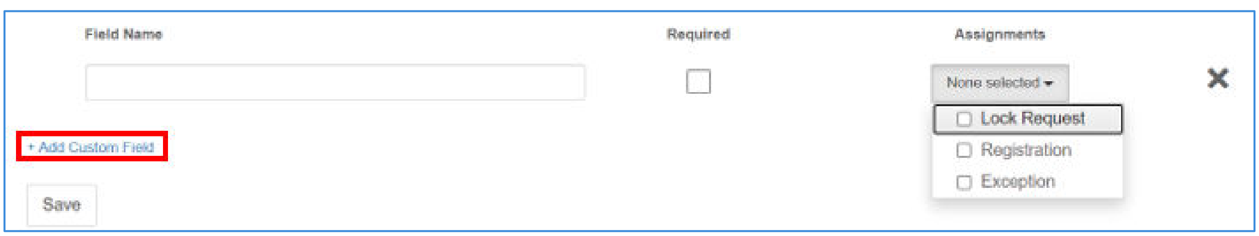
1. Login to LoanNEX at https://web.loannex.com/



2. Click your Company Name in the upper right of the screen
3. Select **Client Admin**



4. Go to **Custom Fields** under Exchange Buyer



5. Click the **Add Custom Field** link
6. Enter a **Field Name**
   a. Examples: Title / Escrow Order Number
7. Option to make Custom field **Required** – select checkbox if required
8. Custom field can have **Assignments** to different actions in the lock process, which will be shown on the submittal pages in LoanNEX
   a. Select the checkbox for all that apply:
      i. Lock Request
      ii. **Registration** Request
      iii. **Exception** Request
9. Click the **Save** button