



**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



LoanNEX

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

Pipeline

Channel All View All Loans Loan Status Current

BORROWER NAME	LOAN #	LENDER CASE #	ALTERNATE LOAN #	PROPERTY ADDRESS	STATUS	LOCK & REQUEST STATUS	RATE LG
Test File, James	TEST240601527	TEST230800843		2468 First Avenue Pleasanton CA 94588 2312 Ellison (Race Condo 145)	Started	Locked	08/09/2
Everett, John Maurice							
Everett, John Maurice							

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

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**

URL A

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Informat...

Information for Governmen...

URL A Continuation

PRODUCT PRICING & LOCK

LOAN ESTIMATE FEE MANAGEMENT

DOCUMENTS

PURCHASE CONDITIONS

**James Test File**  
\$650,000.00

Loan Type: Conventional Document Type: Full Documentation  
Lien Position: First Lien 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**  
Primary Residence 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

Decision FICO 725

**Key Dates**

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Withdrawn Date	-

# Update and Save Loan File



- 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 '2468 First Avenue, Pleasanton, CA, 94588', 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 'URLA' and 'Loan and Property Information' highlighted. The main content area is titled 'URLA / Loan and Property Information' and contains a form with various input fields. The 'Base Loan Amount' field is set to '\$700,000' and is highlighted with a red box. A 'Save' button is also highlighted with a red box. Other fields include 'Purchase Price' (\$1,000,000.00), 'Property Value' (\$1,000,000.00), 'Down Payment %' (35%), and 'Down Payment' (\$350,000.00). The form also includes options for 'Investment Property', 'Second Home', 'FHA Secondary Residence', 'Two Closing', 'Initial Acquisition', 'Refinance', and 'Lot Owned Free and Clear'. The 'Total Loan Amount' is displayed as '\$650,000.00' and the 'MIP/FF' field is set to 'MIP'.

# Access LoanNEX in Product Pricing & Lock



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

The screenshot displays the LoanNEX interface for a loan titled "James Test File". The interface includes a navigation menu on the left with "PRODUCT PRICING & LOCK" highlighted. The main content area shows loan details such as "Total Loan Amt: \$700,000.00" and "Rate: 6.875%". A "Lock Approved" status is shown, and a "Modification" button is highlighted in red. Below this, a "Transaction Summary" section is visible, containing two tables: "Product and Pricing" and "Requested By".

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

Requested By	
Company Name	LoanNEX Lending: TPOC Seller
Users Full Name	Ben Broker2
Requested On	6/26/2024 1:47:17 PM

Approved By	
Company Name	LoanNEX Lending
Users Full Name	LoanNEX Lending
Approved on	6/26/2024 1:53:11 PM

Identifiers	
Originator Loan Number	TEST240601527
Universal Loan Identifier	123123

# Get Price for Modified Loan



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

The screenshot displays the LoanNEX user interface. At the top left is the LoanNEX logo. Below it is a navigation bar with options: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and DOCUMENTS. The main header area shows the loan name "James Test File" and address "2468 First Avenue, Pleasanton, CA, 94588 Broker2". To the right, it lists loan details: Seller Loan #: TEST230800843, Investor Loan #: TEST240601527, Total Loan Amt: \$700,000.00, Decision FICO: 725, Loan Type: Conventional Purchase, Rate: 6.875%, and LTV/CLTV/HCM: 70.00% / 70.00%. A "Started" button with "C" and "1st" is visible.

A sidebar on the left contains menu items: LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK (highlighted in blue), LOAN ESTIMATE FEE MANAGEMENT, DOCUMENTS, PURCHASE CONDITIONS, and PURCHASE ADVICE. Below these are LOAN ACTIONS: Import Additional Data, Submit for Review, Withdraw Loan, and Non-Agency Pricing Engine.

The main content area shows "Lock Approved" and "NEX App" tabs. Below the tabs, it says "NEX ID: 23A-WUP" and "Locked". The form contains various fields for loan configuration: Loan Type (First Lien), Citizenship (US Citizen), Income Doc (Full Doc), 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), 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.

Two buttons are present: a blue "Get Price" button (highlighted with a red box) and a green "Get Qualified Price" button. A "What is Qualified Price?" link is at the bottom right.

# Request Modification



- Find same Rate and Lock Period
- Select Modify button

**LoanNEX** 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

Admin Fee

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 Exclude From Price

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	✓	<b>Modify</b>
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		✓	



# Modification Request Submitted



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

The screenshot displays the LoanNEX web application interface. At the top, the 'LoanNEX' logo is on the left, and 'Contact Us' and 'Ben Broke' are on the right. Below the logo is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows 'James Test File' with address '2468 First Avenue, Pleasanton, CA, 94588 Broker2'. To the right, key loan details are listed: 'Seller Loan #: TEST230800843', 'Investor Loan #: TEST240601527', 'Total Loan Amt: \$700,000.00', 'Decision FICO: 725', 'Loan Type: Conventional Purchase', 'Loan Purpose: Purchase', 'Rate: 6.875%', and 'LTV/CLTV/HCLTV: 70.00% / 70.00%'. A 'Started' button is visible with a '1st' tab.

The left sidebar contains a menu with 'LOAN SUMMARY' (selected), 'URLA', 'PRODUCT PRICING & LOCK', 'LOAN ESTIMATE FEE MANAGEMENT', 'DOCUMENTS', 'PURCHASE CONDITIONS', and 'PURCHASE ADVICE'. Below this is a 'LOAN ACTIONS' section with 'Import Additional Data', 'Submit for Review', 'Withdraw Loan', and 'Non-Agency Pricing Engine'.

The main content area shows 'Lock Approved' and a red-bordered button labeled 'Modification Requested'. Below this, the 'NEX ID: 23A-WUP' is shown with a 'Requested' status. The 'Transaction Summary' section is divided into three columns: 'Product and Pricing', 'Requested By', and 'Approved By'. The 'Product and Pricing' table lists details such as 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), and Re-lock Count (0). The 'Requested By' table lists Company Name (LoanNEX Lending: TPOC Seller), Users Full Name (Ben Broker2), and Requested On (6/28/2024 3:25:34 PM). The 'Approved By' table lists Company Name, Users Full Name, and Approved on. Below these is an 'Identifiers' section with Originator Loan Number (TEST240601527), Universal Loan Identifier (123123), Loan Number, and Lock Number.



# 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, there are sub-tabs for 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The main header shows 'Borrowers James Test File' and 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' highlighted in red. The 'Key Pricing Fields' alert details are shown in the main area, including the alert name, description, and alert date. A table of 'Trigger Fields' is also visible, with the first row highlighted in red.

Field ID	Description	Value
2	Trans Details Total Loan Amt (w/ MP/FF)	700,000.00
1021	Subject Property LSA 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	

# Access LoanNEX to Validate Lock



- Validate Lock by selecting Search in Product and Pricing

The screenshot displays the LoanNEX software interface for a loan with ID TEST240601527. The interface includes a top navigation bar with 'Encompass View Loan Forms Verifs Tools Services Help', a breadcrumb trail 'Home Pipeline Loan Trades Contacts Dashboard Reports', and a 'Borrowers' section for 'James Test File' at '2468 First Avenue, Pleasanton, CA 94588'. The loan details show a loan amount of \$700,000.00 and a DTI of 29.742/29.742. A red box highlights a notification 'Expires in 42 days' with a sub-menu open, showing options like 'Search for Product and Pricing', 'Submit to Lender', and 'Lock Request Form'. The 'Key Pricing Fields' section shows an alert for 'Key Pricing Fields' with a description: 'The values in the highlighted field(s) below have changed, n'. Below this is a 'Trigger Fields' table with columns for Field ID and Description.

Field ID	Description
2	Trans Details Total Loan Amt (w/ MP/FF)
1821	Subject Property Est Value
356	Subject Property Appraised Value
14	Subject Property State
13	Subject Property County
VASUMM.X23	VA Loan Summ Credit Score
4	Trans Details Term (Mos)
608	Trans Details Amort Type
19	Trans Details Loan Purpose
1172	Trans Details Loan Type
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

# View Changes for the Modification Request



- Transaction Summary shows Modification Request
- Select View Changes button

Encompass View Loan Forms Verifs 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	
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

Input Details

Price Evidence

Eligibility Evidence

# View Changes

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

The screenshot shows a web application interface with a modal window titled 'Input Details'. The modal contains a table comparing 'Lock' and 'Requested' values for several loan metrics. The table is highlighted with a red border. The background interface includes a navigation menu with options like 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. There are also buttons for 'Approve' and 'Deny' on the right side of the modal.

	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 %	<b>Approved By</b>	
Price	99.975	Company Name	
Lock Period	45	Users Full Name	
Escrows	Yes	Lock Requested	
Lock Date	6/26/2024 1:42:00 PM	<b>Identifiers</b>	
Expiration Date	8/10/2024 11:59:00 PM	Originator Loan Number	TEST240601527
Extension Days	0	Universal Loan Identifier	123123
Extension Count	0	Loan Number	
Re-lock Count	0	Lock Number	
<b>ARM Margin and Caps</b>		Borrower	James Test File
Index, Margin		Address	2468 First Avenue, Pleasanton, CA 94588
FPA/Cap/Life			

Input Details ▼

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Price Evidence ▼

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Eligibility Evidence ▼

# Approve Modification Request Complete



- Transaction Summary shows Lock Approved tab with modified Loan information

The screenshot shows the Encompass web application interface. At the top, there is a navigation menu with options like 'Encompass', 'View', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. Below this, there are sub-menus for 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The main content area is titled 'Services' and features a red-bordered tab labeled 'Lock Approved' and another tab 'Buy-Side Pricing'. Below the tabs, the loan is identified as 'NEX ID: 23A-WUP' and is in a 'Locked' state. Action buttons for 'Cancel Lock', 'Extension', and 'Lock Actions' are visible. The 'Transaction Summary' section is expanded, showing 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	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

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

# Deny Modification Request



- While on the Modification Request tab, select Deny button

The screenshot shows the Enccompass web application interface. At the top, there is a navigation menu with options: Encompass, View, Loan, Forms, Verifs, Tools, Services, Help. Below this is a secondary menu with: Home, Pipeline, Loan, Trades, Contacts, Dashboard, Reports. The main header area includes a 'Services' icon 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 of the NEX ID are three buttons: 'View Changes', 'Approve', and 'Deny' (highlighted with a red box). The main content area is titled 'Transaction Summary' and is divided into three sections: 'Product and Pricing', 'ARM Margin and Caps', and a list of expandable sections: 'Input Details', 'Price Evidence', and 'Eligibility Evidence'. The 'Product and Pricing' section contains the following data:

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

The 'ARM Margin and Caps' section contains the following data:

Index, Margin	
FPA/Cap/Life	

The 'Requested By' section contains the following data:

Company Name	LoanNEX Lending: TPOC Seller
Users Full Name	Ben Broker2
Requested On	6/28/2024 4:34:42 PM

The 'Approved By' section contains the following data:

Company Name	
Users Full Name	
Lock Requested	

The 'Identifiers' section contains the following data:

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

The 'Borrower' section contains the following data:

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)

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services Activity Log

**Lock Approved** Buy-Side Pricing

NEX ID: 23A-WUP Locked Cancel Lock Extension Lock Actions

### 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 %	Approved By	
Price	99.975	Company Name	LoanNEX Lending
Lock Period	45	Users Full Name	LoanNEX Lending
Escrows	Yes	Approved on	6/28/2024 4:39:32 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	Loan Number	
Re-lock Count	0	Lock Number	
		Borrower	James Test File
		Address	2468 First Avenue, Pleasanton, CA 94588

ARM Margin and Caps

Index, Margin	
FPA/Cap/Life	

Input Details ▼

Price Evidence ▼

Eligibility Evidence ▼

# Modification Approved TPO Connect



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

The screenshot displays the LoanNEX web application interface. At the top, the browser address bar shows the URL: 7822611420.encompasstoconnect.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, DOCUMENTS. The main header for the loan file 'James Test File' includes: 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%, and Started C 1st. The left sidebar contains: LOAN SUMMARY (highlighted in red), URLA, and a list of expandable sections: Additional Information, Lender Loan Informati..., Borrower Information, Employment and Inco..., Assets and Liabilities, Real Estate, Loan and Property Inf..., Information for Gover..., and URLA Continuation. The main content area shows: 'Locked 6.875%' (highlighted in red) with Final Price 99.975, Purchase Price \$1,000,000, Estimated Value \$1,000,000, Decision FICO 725, Borrower James Test File, and Loan Program GOLD. A table of loan details is visible:

Commitment Type	Lock Date
Best Efforts	06/26/2024
Commitment Number	Lock Expiration
-	08/09/2024
Delivery Type	Lock Days
Individual Best Efforts	45
Delivery Expiration	Agency Case #
-	-
Loan Program	
GOLD	

# Submit a Case to LoanNEX Support

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