



LoanNEX Encompass Integration User Guide
November 2024

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

Access LoanNEX Inside TPO Connect



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

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

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

The main content area is divided into several panels:

- John Everett \$618,750.00**: A table showing loan details such as Loan Type (Conventional), Document Type, Lien Position (FirstLien), Amortization Type (Fixed Rate), and Amortization Term (360).
- Pending Underwriting**: A table showing conditions like Open, Ready for Review, and AUS, along with financial metrics like Down Payment (\$206,250), Reserves (-\$206,250.00), P & I (\$2,735.47), and DTI (0.000%/0.000%).
- Not Locked 3.375%**: A table showing commitment details like Commitment Type (Best Efforts), Commitment Number, Delivery Type, and Delivery Expiration.
- 2312 Elliston Place Condo 1450, Nashville, TN 37212**: A table showing purchase price (\$825,000) and estimated value.
- Credit Information**: A table showing Order Credit and Borrower details for John Everett and Judith Everett.
- Key Dates**: A list of dates for various stages like Registered (02/28/2023), AUS Ordered, Submit to UW, UW Suspended, UW Approval, UW Clear to Close, Delivery Date, Purchase Suspended, Purchased Approval, Clear to Purchase, Purchase Date, Cancelled Date, and Withdrawn Date.

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

Complete Additional Loan Fields-Not Populated by URLA



LoanNEX[®] CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

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

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

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

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

NEX App Save Activity Log

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

Citizenship * Income Doc * Self-Employed Purpose * First Time Homebuyer Occupancy * Property Type * Condo Type * State * County * Rural Property
US Citizen Purchase Primary Condo TN Davidson County (37)

Appraised Value * Purchase Price * Loan Amount * Loan-to-Value * Second Lien * FICO * No FICO
\$825,000 \$825,000 \$618,750 75

Bankruptcy * Foreclosure * Deed-in-Lieu * Short Sale * Mortgage Lates * DTI * Months Reserves
None None None None 0X30X12 %

Get Quick Price What's Quick Price?

Income * Property Expenses * Liabilities * Reserves * Household Size *
\$ \$ \$834.13 \$

Get Qualified Price What's Qualified Price?

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

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Select Get Qualified Price



LoanNEX[®] CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

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

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

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

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

NEX App Save Activity Log

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

Citizenship * Income Doc * Self-Employed Purpose * First Time Homebuyer Occupancy * Property Type * Condo Type * State * County * Rural Property
US Citizen Bank Stmts 24 Mo. Business Purchase Primary Condo Warrantable TN Davidson County (37)

Appraised Value * Purchase Price * Loan Amount * Loan-to-Value * Second Lien * FICO * No FICO
\$825,000 \$825,000 \$618,750 75 \$ 776

Bankruptcy * Foreclosure * Dead-in-Lieu * Short Sale * Mortgage Lates * DTI * Months Reserves
None None None None 0X30X12 %

Get Quick Price What's Quick Price?

Income * Property Expenses * Liabilities * Reserves * Household Size *
\$18,500 \$3,717 \$834.13 \$587,652.16 1

Get Qualified Price What's Qualified Price?

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

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View Eligible Product and Pricing Options



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

The screenshot shows the LoanNEX interface for user John Everett. The main content area displays 'Eligible Products' with a 'Qualified Price' badge. A table lists product options with columns for Rate, Lock Period, Price, Payment DTI, and Investor/Lender Program. A 'Next Steps' callout box is positioned over the 'Action' button in the table, showing a menu with options: 'Share Scenario', 'Action', 'Save to LOS', and 'Request Lock'.

Rate	Lock Period	Price	Payment DTI	Investor/Lender Program
8.000	30 Days	\$1,782.00	49.14%	LoanNEX Lending: SILVER

View Ineligible Products



LoanNEX[®] CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

John Everett
2312 Ellison Place Condo 1450, Nashville, TN, 37212
Broker

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

Save View Ineligible Products Share Scenario With - Request Exception -

Eligible Products **Qualified Price**

5/6 ARM (30 Yr. Term) 5/6 ARM IO (30 Yr. Term) 5/6 ARM IO (40 Yr. Term) 7/6 ARM (30 Yr. Term) 7/6 ARM IO (30 Yr. Term) 7/6 ARM IO (40 Yr. Term) **30 Yr. Fixed** 30 Yr. Fixed IO
40 Yr. Fixed IO

Target Price 100 Investor/Lender All Program Show Best per Investor/Lender Escrows / Impounds Yes Save Filters

Sort By Price Display Lock Period Admin Fee Exclude From Price

Rate	Price	Payment	DTI	Investor/Lender	Program	Admin Fee	Eligibility	Scenario	Next Steps
8.000	100.288	\$4,540	49.14%	LoanNEX Lending	SILVER	Admin Fee: N/A	QSA	Details	Share Scenario Action -

Pricing as of 2/28/2023 10:25 AM CST Showing 1 of 973 available prices

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Privacy Policy Statement

View Ineligible (“Fail”) Parameters



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

Ineligible Products

LoanNEX Lending

Programs

GOLD

Program	Status
GOLD - All Doc	Fail

Program Attributes

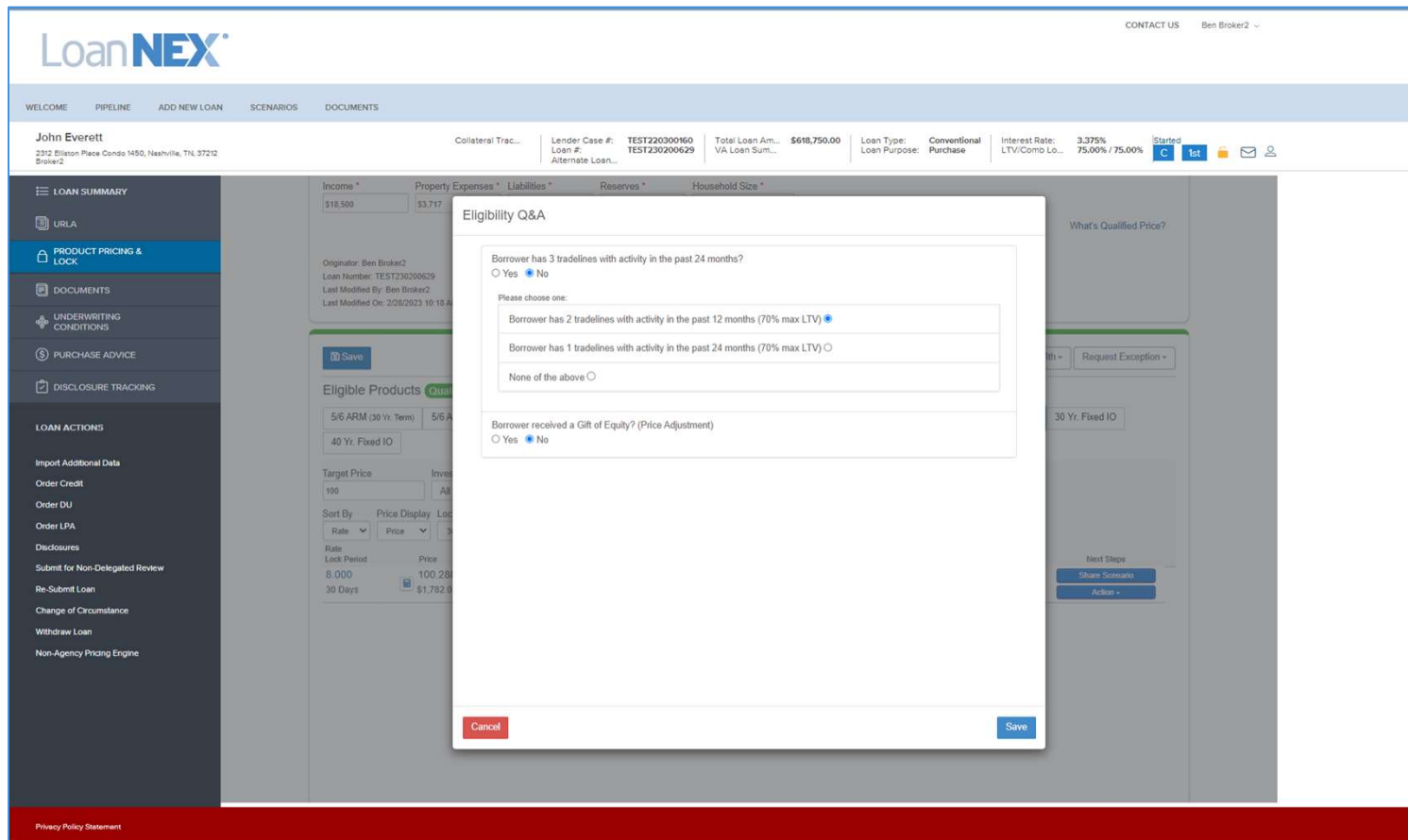
Attribute	Value	Guideline	Status
State, County, Purpose, Occupancy, Property Type			✓
Amount	\$618,750	\$100,000 - \$1,000,000	✓
Front-End DTI		Calc: Range: 41.23% - 50.99%	✓
DTI		<= 50.00%	✓
		Calc: Range: 45.74% - 55.50%	✓
CLTV	75.00%	<= 90.00%	✓
LTV	75.00%	<= 70.00%	✗
FICO	778	>= 740	✗
Household Size / # Financed Properties	1		✓
Actual Months Reserves		Calc: Range: 77 - 62	✓
Qualifying Months Reserves		>= 3	✓
		Calc: Range: 77 - 62	✓

User Completes Eligibility Q&A



Notes:

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



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

The screenshot displays the LoanNEX user interface. At the top, the LoanNEX logo is on the left, and 'CONTACT US' and 'Ben Broker2' are on the right. Below the logo is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows user information for 'John Everett' and loan details: 'Lender Case #: TEST220300160', 'Loan #: TEST230200629', 'Total Loan Am...: \$618,750.00', 'Loan Type: Conventional Purchase', and 'Interest Rate: 3.375% LTV/Comb Lo...: 75.00% / 75.00%'. A 'Save' button and 'Activity Log' are also visible.

The central part of the screen is a loan application form for 'NEX ID 23A-TOS'. A modal window titled 'Eligibility Q&A' is overlaid on the form, displaying a warning message: 'Questionnaire results affected pricing, please revisit the pricing table to select an updated Rate/Price combination.' The modal has a 'Got it' button. The background form includes fields for 'Citizenship *', 'Appraised Value *', 'Purchase Price *', 'Loan Amount *', 'Loan-to-Value', 'Second Lien', 'FICO *', 'Bankruptcy *', 'Foreclosure *', 'Deed-in-Lieu *', 'Short Sale *', 'Mortgage Lates *', 'DTI *', 'Months Reserves', 'Income *', 'Property Expenses *', 'Liabilities *', 'Reserves *', and 'Household Size *'. There are 'Get Quick Price' and 'Get Qualified Price' buttons. At the bottom of the form, there are links for 'View Ineligible Products', 'Share Scenario With', 'Request Exception', and 'Reset Eligibility Q&A'. A red warning message at the bottom of the form states: 'There are currently no eligible products in LoanNEX. Please submit an Exception Request (top right-hand corner of Pricing Table) for additional consideration. Contact your Account Executive directly for alternative options/solutions.'

Take Action (Save to LOS, Request Lock)



Request Lock

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

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

[View PDF Lending Guidelines](#)

Additional Information

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

Subject Property Address: 2312 Elliston Place Condo 14, City: Nashville, Zip: 37212, Originator Loan Number: TEST230200629

Lender / Investor Loan Number: TBD

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

Please enter Originator Loan Number

Comment:

Encompass Business Rules Applied



Notes:

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

The screenshot shows the LoanNEX web application interface. At the top, the LoanNEX logo is on the left, and 'CONTACT US' and 'Ben Broker2' are on the right. Below the logo is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The user profile for 'John Everett' is displayed, including his address and role. Loan details are shown: Loan # TEST220300145, Total Loan Amount \$618,750.00, Loan Type Conventional, Loan Purpose Purchase, Interest Rate 0.000%, and LTV/Comb L... 75.00% / 75.00%. The 'Eligible Products' section is active, showing a table of loan options. A red error message box is overlaid on the table, stating: 'Encompass Error: Conflict - Loan processing failed. Message: You don't have permission to run this action. Rule Name: Disable Lock Request Until Approved by Underwriting'. The table has columns for Rate, Lock Period, Price, Payment, DTI, Investor/Lender, Program, Admin Fee, Eligibility, and Scenario Details. The 'Next Steps' section includes 'Share Scenario' and 'Action' buttons.

Rate	Lock Period	Price	Payment	DTI	Investor/Lender	Program	Admin Fee	Eligibility	Scenario Details
3.250	30 Days	100 437	\$2,513	38.18%	LoanNEX Lending: GOLD		Admin Fee: N/A	✓	
3.625	30 Days	100 375	\$2,634	38.83%	LoanNEX Lending: SILVER		Admin Fee: N/A	?	

View Loan Record



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

The screenshot displays the LoanNEX user interface. At the top, the LoanNEX logo is on the left, and 'CONTACT US' and 'Ben Broker2' are on the right. Below the logo is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows the user's name 'John Everett' and address '2312 Elliston Place Condo 1450, Nashville, TN, 37212'. To the right, there are fields for 'Collateral Trac...', 'Lender Case #:' (TEST220300160), 'Total Loan Am...' (\$618,750.00), 'Loan Type:' (Conventional Purchase), and 'Interest Rate:' (3.375%).

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

The main content area is titled 'Scenario Details' and shows 'NEX ID 23A-TOS', 'Borrower John Everett', and 'Address 2312 Elliston Place Condo 1450, Nashville, TN 37212'. Below this, it indicates the transaction is 'Lock Requested' with a 'Cancel Transaction' button and an 'Activity Log' link. A 'Download Scenario Details PDF' link is also present.

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

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

Below the table, there is a list of links: 'NEX App Details', 'Matched Eligibility Screen', 'Eligibility Questionnaire Results', 'Loan Level Price/Rate Adjustor(s) Evidence', 'Ratio Evidence', and 'CRA Eligibility & NEXscore'. At the bottom of the page, there are links for 'Privacy & Security Policy', 'Terms of Use', and 'System Status', along with a copyright notice: 'All contents © Copyright LoanNEX 2023. All rights reserved. Powered by Loanxxa®'. A 'Privacy Policy Statement' link is also visible in the bottom left corner.

View Activity Log / Download Scenario PDF



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

The left sidebar contains a 'LOAN ACTIONS' menu with options like 'Import Additional Data', 'Order Credit', 'Order DU', 'Order LPA', 'Disclosures', 'Submit for Non-Delegated Review', 'Re-Submit Loan', 'Change of Circumstance', 'Withdraw Loan', and 'Non-Agency Pricing Engine'. The main content area shows 'Scenario Details' for 'NEX ID 23A-TOS' and 'Borrower John Everett'. A 'Transaction' log shows 'Lock Requested' and 'Download Scenario Details PDF' with a value of '\$577,500 | DTI 45.36% | LTV 70.00% | CLTV 70.00%'. A table lists 'Investor/Lender' as 'LoanNEX Lending' and 'Program' as 'GOLD'. Below this is a list of actions: 'NEX App Details', 'Matched Eligibility Screen', 'Eligibility Questionnaire Res', 'Loan Level Price/Rate Adjust', 'Ratio Evidence', and 'CRA Eligibility & NEXscore'.

An 'Activity Log' modal window is open in the center, listing the following activities:

- Ben Broker2 updated the Loan to: Lock Requested
 - LoanNEX Lending Download Scenario Details PDF2/28/2023 10:42 AM CST
- Loan was updated by Ben Broker2.2/28/2023 10:35 AM CST
- Loan was created by Ben Broker2.2/28/2023 10:15 AM CST

At the bottom of the modal, there is a 'Leave a comment' text box, a checked checkbox for 'Share with LoanNEX Lending', and a 'Share' button.

Approve Lock Request Process

Lock Desk User

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

Select the link to go to the corresponding page in this document

Access Loan Pipeline in Encompass



Note: Secondary Lock Desk will be notified of Lock Request

The screenshot shows the Encompass Loan Pipeline interface. The main window title is "Encompass - Build 23.1.0.1 - https://TEBE11227418.ea.elliemae.net\$TEBE11227418 - andrewwalther - 3011227418". The interface includes a menu bar (Home, Pipeline, Trades, Contacts, Dashboard, Reports), a "Pipeline View" header, and a table of loan data. A filter is applied: "Loan Number contains 'TEST230200629'".

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

A dialog box titled "1 Loan Alerts" is open in the foreground. It contains the following text and table:

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

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

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

At the bottom of the main window, there is a footer that says "Right click on a loan for more options" and a system tray showing "Tuesday, 2/28/2023".

View Lock Requested Loan



Notes:

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

The screenshot displays the Encompass software interface for a loan. The top navigation bar includes 'Home', 'Pipeline', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. The main header shows borrower information: 'John Maurice and Judith Seifert Everett' and loan details: '2312 Elliston Place Condo 1450, Nashville, TN 37212', 'Loan #: TEST230200629', 'LTV: 75.000/75.000/75.000', 'Rate: 3.375%', and 'Est Closing Date: //'. A 'Lock Requested' status is indicated with a 'FS: Ben Broker2' dropdown.

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

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

Below the table are tabs for 'Current Lock', 'Current Loan Info', and 'Registration'. The 'Registration' tab is active, showing 'Buy Side Lock and Pricing', 'Sell Side Lock and Pricing', and 'Execution Comparison' sections. The 'Buy Side' and 'Sell Side' sections include fields for 'Loan Program', 'Request Type', 'Requested By', 'Rate Sheet ID', 'Last Rate Set Date', 'Lock Date', 'ONRP Lock Date', 'ONRP Lock Time', 'ONRP Eligible', 'Lock # Days', and 'Lock Expiration Date'. The 'Execution Comparison' section includes fields for 'Loan Program', 'Request Type', 'Requested By', 'Rate Sheet ID', 'Last Rate Set Date', 'Lock Date', 'Lock # Days', 'Lock Expiration Date', 'Base Comparison Rate', and 'Total Rate Adjustments'. A sidebar on the left lists various forms and tools, with 'Secondary Registration' highlighted.

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



Secondary Lock Tool

Buy/Sell | Loan Snapshot | Lock Request Snapshot

Lock Expiration Date: 03/29/2023

Lock Expiration Date: [Dropdown]

Base Buy Rate 7.000 Eligibility Q&A- 0.000 Total Rate Adjustments Net Buy Rate 7.000 UnDiscounted Rate Starting Adjustment Rate Starting Adjustment Price	Base Buy Rate [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] Total Rate Adjustments Net Buy Rate UnDiscounted Rate Starting Adjust Rate Starting Adjust Price	Base Sell Rate [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] Total Rate Adjustments Net Sell Rate	Base Comparison Rate [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] Total Rate Adjustments Net Comparison Rate
Base Buy Price (Par pricing is 100.00) 100.536 Alt Doc-FICO : 760 - 779, LTV : 65.01% - 0.250 Loan Balance-Loan Amount : \$250,001 - 0.000 GOLD: Purpose-LTV : <= 70.00% 0.250 Property Type-LTV : <= 75.00% -0.250 Eligibility Q&A- 0.000 Tier Margin- -0.500	Base Buy Price Profitability [Dropdown] [Dropdown] [Dropdown] [Dropdown] Adj. Buy Price (Par pricing is 100.00) [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown]	Base Sell Price (Par pricing is 100.00) [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown]	Base Comp. Price (Par pricing is 100.00) [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown] [Dropdown]
Lock Extensions Extension #1 Extension #2 Extension #3 Re-Lock Fees Re-Lock #1 Re-Lock #2	Lock Extensions [Dropdown] Extension #1 Extension #2 Extension #3 Re-Lock Fees [Dropdown] Re-Lock #1 Re-Lock #2	Lock Extensions Extension #1 Extension #2 Extension #3 Re-Lock Fees Re-Lock #1 Re-Lock #2	Lock Extensions Extension #1 Extension #2 Extension #3 Re-Lock Fees Re-Lock #1 Re-Lock #2

Get Buy Side Pricing | Get Sell Side Pricing

Cancel | Save Progress | Deny Lock | Lock and Confirm

Compare Current Loan and Lock Request Data



Note: Loan Request Data does not override current loan data

Secondary Lock Tool

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

View Summary Detailed

Buy Side Lock Request

Request Type: Lock

Request Lock Status: Not Locked

Requested By: LoanNEX API

Rate Sheet ID: //

Last Rate Set Date: 02/28/2023

Lock Date: ONRP Lock Date: EST

ONRP Lock Time: ONRP Eligible: Yes

Lock # Days: 30

Lock Expiration Date: 03/29/2023

Base Buy Rate: 7.000

Eligibility Q&A: 0.000

Total Rate Adjustments

Net Buy Rate: 7.000

UnDiscounted Rate

Starting Adjustment Rate

Starting Adjustment Price

Base Buy Price (Par pricing is 100.00): 100.538

Alt Dec-FICO: 760 - 779, LTV: 85.01% - 0.250

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

GOLD: Purpose-LTV: <= 70.00% 0.250

Property Type-LTV: <= 75.00% -0.250

Eligibility Q&A: 0.000

Tier Margin: -0.500

Buy Side Lock and Pricing

Request Type: Lock

Requested By

Rate Sheet ID

Last Rate Set Date

Lock Date

ONRP Lock Date: EST

ONRP Lock Time

ONRP Eligible: Yes

Lock # Days

Lock Expiration Date

Base Buy Price

Profitability

Adj. Buy Price (Par pricing is 100.00)

Sell Side Lock and Pricing

Request Type: Lock

Requested By

Rate Sheet ID

Last Rate Set Date

Lock Date

Lock # Days

Base Sell Price (Par pricing is 100.00)

Execution Comparison

Request Type: Lock

Requested By

Rate Sheet ID

Last Rate Set Date

Lock Date

Lock # Days

Base Comp. Price (Par pricing is 100.00)

Compare with Current Loan Data

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

Current Loan Data			Lock Request Data		
Field ID	Field Description	Current Loan Value	Field ID	Field Description	Lock Value
1401	Trans Details Loan Program		2866	Trans Details Loan Program	GOLD
VASUMM X23	VA Loan Summ Credit Scor		2853	VA Loan Summ Credit Scor	776
2	Trans Details Total Loan A	618,750.00	2365	Trans Details Total Loan A	577,500.00
1109	Trans Details Loan Amt	618,750.00	3043	Trans Details Loan Amt	577,500.00
1826	Expenses Calc MIP/PMI MI	0.00	3045	Expenses Calc MIP/PMI MI	
353	Freddie Mac Loan To Value	75,000	3241	Freddie Mac Loan To Value	70,000
976	Trans Details Comb Loan to	75,000	3242	Trans Details Comb Loan to	70,000
3	Trans Details Interest Rate	3.375	2092	Trans Details Interest Rate	7.000
CASASRN X167	Freddie Mac HELOC Actual	0.00	3846	Freddie Mac HELOC Actual	
1364	Initial Acquisition of Land		4254	Initial Acquisition of Land	N
Const: Refi	Construction Refinance Indi		4255	Construction Refinance Indi	N
1540	Trans Details HCLTV/HTLT	75,000	4514	Trans Details HCLTV/HTLT	70,000
CASASRN X188	Freddie Mac HELOC Credit		4519	Freddie Mac HELOC Credit	0.00

Exclude Interest Rate if applicable when copying to Lock Request

Complete Lock Approval

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

The screenshot displays the Encompass software interface for a loan approval process. At the top, the browser address bar shows the URL: `https://TEBE11227418.ea.elliemae.net/TEBE11227418 - andrewwalther - 3011227418`. The main menu includes 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The current user is identified as 'John Maurice and Judith Seifert Everett'. The loan details for '2312 Elliston Place Condo 1450' in Nashville, TN 37212 are shown, including Loan # TEST230200629, LTV: 75.000/75.000/75.000, Rate: 3.375%, and Loan Amount: \$618,750.00. A 'Lock Requested' status is indicated, along with the broker 'FS: Ben Broker2'. The 'Secondary Registration / Snapshot List' table shows a 'Requested' lock on 2/28/2023 8:42:14 AM by LoanNEX API. A 'PRODUCT AND PRICING' dialog box is open, showing a list of providers with 'LoanNEX Qualifier - Product and Pricing Service' selected. The dialog also includes fields for 'Lock Date', 'Lock # Days', and 'Lock Expiration Date'. The background interface shows various tabs like 'Forms', 'Tools', and 'Services', with a list of services including 'Order Credit Report', 'Access Lenders', 'Search Product and Pricing', etc. The status bar at the bottom indicates the user ID '2148', the date '02/28 08:42', and the day 'Tuesday, 2/28/2023'.

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

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Scenario Details Clone Loan

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

Transaction » Lock Requested Cancel Transaction Activity Log View Docs Contact Info

Lock Requested Buy-Side Pricing

Download Scenario Details PDF

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

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

Lock Approved Details

Lock Approved Expiration Date *
03/30/2023

Lock Approved Number

Activity Log Comment

Confirm Lock Approved Validate Price

View Lock Approved Loan Details



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

The screenshot displays the 'Scenario Details' page in the Encompass system. The browser address bar shows the URL: https://TEBE11227418.es.elliemae.net/TEBE11227418 - andrewwalther - 3011227418. The navigation menu includes Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main content area shows the following details:

- NEX ID:** 23A-TOS
- Borrower:** John Everett
- Address:** 2312 Elliston Place Condo 1450, Nashville, TN 37212
- Transaction Status:** Lock Approved
- Buttons:** Cancel Transaction, Activity Log, View Docs, Edit Lock Approved Details, Extension, Funded, Contact Info
- Sub-sections:** Lock Approved, Buy-Side Pricing
- Download Options:** Download Scenario Details PDF, Download Lock Approved PDF
- Summary:** \$577,500 | DTI 45.36% | LTV 70.00% | CLTV 70.00%
- Table:**

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

- 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



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

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Scenario Details Clone Loan

NEX ID 23A-TOS Borrower John Everett

Transaction » Lock Approved Cancel Transaction Act

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
LoanNEX Lending: TPOC Seller	GOLD

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

Lock Approved Expiration Date
03/30/2023

Activity Log

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

Leave a comment

Share with LoanNEX Lending: TPOC Seller Share

Secondary Registration Populated in Encompass



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

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers John Maurice and Judith Seifert Everett

2312 Elliston Place Condo 1450 Nashville, TN 37212

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

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

Alerts & Messages Log

Lock confirmed by <partnerconnect> 02/28/23

Secondary Registration / Snapshot List

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

Current Lock Current Loan Info Registration

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

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

Forms Tools Services

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

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

LoanNEX Lock Confirmation Populates eFolder as Product and Pricing

Lock Desk User

The screenshot shows the Encompass eFolder interface. The main area displays a table of documents. The table has the following columns: Alt, Fo, Name, Description, For Borrower Pair, Type, Access, For Milestone, Status, and Date. Two rows are visible in the table:

Alt	Fo	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date
		Lock Confirmation		All	Settlement Service	..P, AC, AE, CL, F...	New / Open	Received	02/28/23
		Product and Pricing	Product and Pricing	All	Settlement Service	..P, AC, AE, CL, F...	New / Open	Requested	02/28/23

Lock Confirmation



Notes:

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

Document Details (Lock Confirmation)

Name: Lock Confirmation
 Description:
 For Borrower Pair: All
 For Milestone: New / Open
 Access: _P, AC, AE, CL, FN, LD, LO, LP, Others, PC, UW, XL, >
 Conditions:
 ATR/QM:
 Doc Groups:
 Available: WebCenter TPO Portal EDM Lenders

Tracking

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

Files

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

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

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

Lock Information		Property Information	
Lock Date:	02/28/2023	Property Address:	2312 Elliston Place Condo 1450 Nashville TN 37212
Lock Term:	30	County:	Davidson County
Lock Extension:		Rural Property:	No
Lock Expiration:	03/30/2023	Occupancy Type:	Primary
Index:		Prepayment Penalty:	N/A
Margin:	N/A	Loan Purpose:	Purchase
FPA:	N/A	Property Type:	Condo
Cap:	N/A	Units:	
Life Cap:	N/A		

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

Additional TPO Connect User Actions

TPO Connect User

1. [Seller Modifications](#)
2. [Extension Request](#)

Select the link to go to the corresponding page in this document

Seller Modifications: Open Locked Loan from Pipeline



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 (Banc Condo 1450)	Started	Locked	08/09/2
Everett, John Maurice							
Everett, John Maurice							

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

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

Collateral Trac... Lender Case #: TEST230800843
Loan #: TEST240601527
Alternate Loan...

Total Loan Am... \$650,000.00
VA Loan Sum... 725

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 6.875%
LTV/Comb Lo... 65.00% / 65.00%

Started

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: 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 EICO 725

Key Dates

Registered: 06/28/2024

Submitted for Review: -

Purchase Suspended: -

Purchase Rejected: -

Purchased Approval: -

Clear to Purchase: -

Purchase Date: -

Cancelled Date: -

Withdrawn Date: -

Seller Modifications: 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. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header shows the loan details for 'James Test File' with a total loan amount of \$650,000.00 and an interest rate of 6.875%. The left sidebar contains a menu with 'LOAN SUMMARY' and 'URLA' 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 radio buttons for 'Investment Property', 'Second Home', and 'FHA Secondary Residence', as well as checkboxes for 'Two Closing', 'Initial Acquisition', 'Refinance', and 'Lot Owned Free and Clear'. A 'Construction Method Type' dropdown is also present.

Seller Modifications: Access LoanNEX



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

LoanNEX Contact Us Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

James Test File Collateral Trac...

2468 First Avenue, Pleasanton, CA, 94588
Broker2

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/HC... 70.00% / 70.00%

Started C 1st

Activity Log

Lock Approved

NEX ID: 23A-WUP Locked

Extension **Modification**

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	6/26/2024 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		

Seller Modifications: Get Price for Modified Loan



Note: pricing reflected will be based on historical eligibility and pricing from the original lock date

The screenshot shows the LoanNEX interface for a loan titled "James Test File". The interface includes a navigation menu on the left with options like "LOAN SUMMARY", "URLA", "PRODUCT PRICING & LOCK", "LOAN ESTIMATE FEE MANAGEMENT", "DOCUMENTS", "PURCHASE CONDITIONS", "PURCHASE ADVICE", and "LOAN ACTIONS". The main content area displays loan details such as "NEX ID: 23A-WUP", "Locked", and various input fields for loan parameters. A "Get Price" button is highlighted with a red box, and a "Get Qualified Price" button is visible at the bottom.

Field	Value
Loan Type	First Lien
Citizenship	US Citizen
Income Doc	Full Doc
Purpose	Purchase
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
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

Note: pricing reflected will be based on historical eligibility and pricing from the original lock date

Seller Modifications: 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

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

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	<input checked="" type="checkbox"/>	Modify
6.875%	45 Days	99.975 -\$175.00	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$4,010.41	<input checked="" type="checkbox"/>	Modify
7.000%	45 Days	100.350 \$2,450.00	30 Yr. Fixed	LoanNEX Lending GOLD	\$4,657.11	<input checked="" type="checkbox"/>	Modify
7.000%	45 Days	100.350 \$2,450.00	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$4,083.33	<input checked="" type="checkbox"/>	Modify
7.125%		100.663		LoanNEX Lending		<input checked="" type="checkbox"/>	

Seller Modifications: 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 user interface. At the top, the 'LoanNEX' logo is on the left, and 'Contact Us' and 'Ben Broker2' are on the right. A navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. Below this, the loan details for 'James Test File' are shown, including the address '2468 First Avenue, Pleasanton, CA, 94588' and 'Broker2'. Key loan metrics are displayed: 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/HCLTV: 70.00% / 70.00%. The status is 'Started' with a '1st' button. A sidebar on the left lists various menu items like '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 a red-bordered box containing 'Modification Requested'. Below this, the 'NEX ID: 23A-WUP' is marked as 'Requested'. The 'Transaction Summary' section is divided into three columns: 'Product and Pricing', 'Requested By', and 'Approved By'. The 'Product and Pricing' column 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' column shows Company Name (LoanNEX Lending: TPOC Seller), Users Full Name (Ben Broker2), and Requested On (6/28/2024 3:25:34 PM). The 'Approved By' column lists Company Name, Users Full Name, and Approved on. An 'Identifiers' section at the bottom right shows Originator Loan Number (TEST240601527), Universal Loan Identifier (123123), Loan Number, and Lock Number. At the bottom of the page, the date '12/31/2024' is on the left, 'Copyright Mortgage NEKS, LLC 2025' is in the center, and a blue circle with the number '34' is on the right.

Seller Modifications: 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 shows the Encompass software interface. At the top, there are navigation tabs: Home, Pipeline, Loan, Trades, Contacts, Dashboard, Reports. Below this, the loan details for 'James Test File' are displayed, including the address '2468 First Avenue, Pleasanton, CA 94588', loan number 'TEST240601527', LTV '70.000/70.000/70.000', rate '6.875%', and loan amount '\$700,000.00'. A 'Key Pricing Fields' alert is highlighted in red, with a description: 'The values in the highlighted field(s) below have changed, requiring pricing to be re-evaluated.' The alert date is '06/28/2024'. Below the alert, a table of 'Trigger Fields' is shown, 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 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	

Seller Modifications: Access LoanNEX to Validate Lock



- Validate Lock by selecting Search in Product and Pricing

Alerts & Messages

Alert Name	Alert Date
eConsent Not Yet Received	06/26/24
Three-Day Disclosure Requirement	06/26/24
Lock confirmed by -partnerconne	06/26/24
Key Pricing Fields	06/28/24
Send Initial Disclosures	07/01/24

Key Pricing Fields

Alert Name: Key Pricing Fields
Description: The values in the highlighted field(s) below have changed, r
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	

Dropdown Menu:

- Expires in 42 days
- Lock Date: 06/26/2024
- Lock Expiration Date: 08/09/2024
- Expected Closing Date: //
- Search for Product and Pricing**
- Submit to Lender
- Lock Request Form
- Lock Confirmation
- Secondary Registration
- Worst Case Pricing

Seller Modifications: View Changes for the Modification



- Transaction Summary shows Modification Request
- Select View Changes button

The screenshot shows the Encompass software 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', 'Modification Requested' (highlighted with a red box), and 'Buy-Side Pricing'. The main content area shows a loan with 'NEX ID: 23A-WUP' and a status of 'Requested'. A 'View Changes' button is highlighted with a red box, along with 'Approve' and 'Deny' buttons. 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	
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.

Seller Modifications: 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 menu bar (Encompass, View, Loan, Forms, Verifs, Tools, Services, Help) and a sub-menu (Home, Pipeline, Loan, Trades, Contacts, Dashboard, Reports). A modal window titled 'Input Details' is open, displaying a comparison table between 'Lock' and 'Requested' values. The table is highlighted with a red border. The background interface includes a sidebar with 'Lock Approve' and 'NEX ID: 23A-WUP', and buttons for 'Approve' and 'Deny'.

Input Details	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

Seller Modifications: 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 %	Approved By	
Price	99.975	Company Name	
Lock Period	45	Users Full Name	
Escrows	Yes	Lock Requested	
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	
ARM Margin and Caps		Borrower	James Test File
Index, Margin		Address	2468 First Avenue, Pleasanton, CA 94588
FPA/Cap/Life			

Input Details ▼

Price Evidence ▼

Eligibility Evidence ▼

Seller Modifications: Approve Modification Complete



- Transaction Summary shows Lock Approved tab with modified 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 4:31:33 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	
ARM Margin and Caps		Borrower	James Test File
Index, Margin		Address	2468 First Avenue, Pleasanton, CA 94588
FPA/Cap/Life			

Input Details v

Price Evidence v

Seller Modifications: Deny Modification Request



- While on the Modification Request tab, select Deny button

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 is a secondary menu with 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The main content area has a 'Services' header and an 'Activity Log' button. A tab bar contains '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 buttons for 'View Changes', 'Approve', and 'Deny' (highlighted with a red box). The 'Transaction Summary' section is divided into several parts: 'Product and Pricing' (listing details like Investor Name, Program Name, Rate, etc.), 'ARM Margin and Caps' (listing Index, Margin, FPA/Cap/Life), 'Requested By' (listing Company Name, Users Full Name, Requested On), 'Approved By' (listing Company Name, Users Full Name, Lock Requested), and 'Identifiers' (listing Originator Loan Number, Universal Loan Identifier, Loan Number, Lock Number, Borrower, and Address). At the bottom, there are expandable sections for 'Input Details', 'Price Evidence', and 'Eligibility Evidence'.

Seller Modifications: 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 ▼

Seller Modifications: Modification Approved



- 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 interface for a loan titled "James Test File". The URL in the browser is 7822611420.encompasstoconnect.com/#/home/pipeline/19815cdb-17f1-4f47-8f5c-b23310f7f7cd?transient=false&newloan=false&channel=correspondent-delegated. The page features a navigation menu with options like WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and DOCUMENTS. The main content area shows loan details: Lender Case # TEST230..., Loan # TEST240..., Total Loan Amount \$700,000.00 (highlighted in red), and Interest Rate 6.875%. A "LOAN SUMMARY" sidebar is open, showing a "Locked 6.875%" status (highlighted in red) and a final price of 99.975. Other details include Commitment Type: Best Efforts, Lock Date: 06/26/2024, and Loan Program: GOLD. A "Decision FICO 725" box is also visible, listing the borrower as James Test File.

Seller Extension Request



- View Loan Details in Product Pricing and Lock
- Select Extension button
- Enter Extension Days
- Select Request Extension button

The screenshot displays the LoanNEX web application interface. The top navigation bar includes 'Welcome', 'Pipeline', 'Add New Loan', 'Scenarios', and 'Documents'. The user profile for John Everett is visible, along with loan details such as Lender Case #, Total Loan Amount, and Interest Rate. The left sidebar contains various menu items, with 'PRODUCT PRICING & LOCK' highlighted in red. The main content area shows a 'Transaction Summary' with a table of loan details. A modal window titled 'Extension' is open, allowing the user to select the number of days to extend the loan. The 'Extend 5 days' option is selected, and the 'Request Extension' button is highlighted in red.

Product and Pricing		Requested On	
Investor Name	LoanNEX Lending	Company Name	LoanNEX Lending: TPOC Seller
Loan Type	First Lien	Users Full Name	Ben Broker2
Program Name	GOLD	Requested On	10/22/2024 9:51:25 AM
Mortgage Product			
Rate			
Price			
Lock Period			

ARM Margin and Cap		Requested On	
Index, Margin			
FPA/Cap/Life			

Lock Information		Requested On	
Locked with Investor	LoanNEX Lending	Loan Number	TEST241001761
Lock Date	10/22/2024 9:51:25 AM	Lock Number	
Expiration Date	11/21/2024 11:59:00 PM	Borrower	John Everett
Extension Days	0	Address	2312 Elliston Place Condo 1450, Nashville, TN 37212
Extension Count	0		

Additional Lock Desk Actions

Lock Desk User

1. [Modify Lock Request \(prior to Lock Confirmation\)](#)
2. [Modify Lock Approved Loan](#)
3. [Void Lock Action](#)

Select the link to go to the corresponding page in this document

Modify Lock Request Prior to Lock Confirm

Lock Desk User

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

Access Loan Pipeline in Encompass



Note: Secondary Lock Desk will be notified of Lock Request

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

A modal dialog box titled "1 Loan Alerts" is open in the foreground. It contains the following text and table:

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

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

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

View Lock Requested Loan



Notes:

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

The screenshot displays the Encompass software interface for a loan. The top navigation bar includes 'Home', 'Pipeline', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. The main header shows borrower information: '2312 Elliston Place Condo 1450, Nashville, TN 37212'. Loan details include 'Loan #: TEST230200629', 'LTV: 75.000/75.000/75.000', 'Rate: 3.375%', and 'Est Closing Date: //'. A 'Lock Requested' status is indicated with a 'FS: Ben Broker2' dropdown.

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

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

Below the table are tabs for 'Current Lock', 'Current Loan Info', and 'Registration'. The 'Registration' tab is active, showing 'Buy Side Lock and Pricing', 'Sell Side Lock and Pricing', and 'Execution Comparison' sections. The 'Buy Side' and 'Sell Side' sections have various input fields for loan details like 'Loan Program', 'Request Type', 'Requested By', 'Rate Sheet ID', 'Last Rate Set Date', 'Lock Date', 'ONRP Lock Date', 'ONRP Lock Time', 'ONRP Eligible', 'Lock # Days', and 'Lock Expiration Date'. The 'Execution Comparison' section has fields for 'Loan Program', 'Request Type', 'Requested By', 'Rate Sheet ID', 'Last Rate Set Date', 'Lock Date', 'Lock # Days', 'Lock Expiration Date', 'Base Comparison Rate', and 'Total Rate Adjustments'. A sidebar on the left lists various forms and tools available in the system.

Modify Lock Request

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

The screenshot displays the Encompass software interface for a loan lock request. The main window shows loan details for '2312 Elliston Place Condo 1450' with a loan amount of \$618,750.00 and a rate of 3.375%. A 'Lock Requested' status is indicated. A 'Secondary Registration / Snapshot List' table shows a 'Requested' lock on 2/28/2023. A 'PRODUCT AND PRICING' dialog box is open, showing a list of providers with 'LoanNEX Qualifier - Product and Pricing Service' selected. The dialog also contains fields for 'Lock Date', 'Lock # Days', and 'Lock Expiration Date'. The background interface includes a 'Services' tab with various options like 'Order Credit Report', 'Access Lenders', and 'Search Product and Pricing'.

Modify Lock Request

Notes:

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

The screenshot shows the 'Buy-Side Pricing' tab selected in the 'Lock Requested' section. The form contains the following fields:

- Citizenship: US Citizen
- Income Doc: Bank Stmt: 24 Mo. Business
- Self-Employed:
- Purpose: Purchase
- First Time Homebuyer:
- Occupancy: Primary
- Property Type: Condo
- Condo Type: Warrantable
- State: TN
- County: Davidson County (37)
- Rural Property:
- Appraised Value: \$825,000
- Purchase Price: \$825,000
- Loan Amount: \$577,500
- Loan-to-Value: 70
- Second Lien: \$
- FICO: 776
- Bankruptcy: None
- Foreclosure: None
- Deed-in-Lieu: None
- Short Sale: None
- Mortgage Lates: 0X0X12
- DTI: [Empty]
- Months Reserves: [Empty]

Buttons: 'Get Quick Price' (orange), 'Get Qualified Price' (green, highlighted with a red box), 'Manual Lock' (red).

Additional info: 'Lock Requested' (blue), 'Live' (blue), 'Historical' (blue), 'Lock Request Date: 02/28/2023 10:42 AM'.

Eligible Products (Qualified Price):

Product	Target Price	Program	Escrows / Impounds	Sort By	Price Display	Lock Period	Admin Fee	Rate	Lock Period	Price	Payment	DTI	Investor/Lender	Program	Admin Fee	Eligibility	Q&A	Next Steps
5/6 ARM (30 Yr. Term)	100	All	Yes	Rate	Price	30	Exclude From Price	6.750	30 Days	100.100	\$3,746	44.64%	LoanNEX Lending	GOLD	Admin Fee: N/A	✓		Modify

Modify Lock Request

Notes:

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

The screenshot shows the Encompass web application interface. A 'Modify Lock' dialog box is open in the center, containing the following fields:

- Rate: 6.750
- Price: 100.100
- Adjustment: + adjustment
- 6.750 (final) | 100.100 (final)
- Adjustment Comment: [Text input field]
- Expiration Date: 03/29/2023
- Approve Modification [Button]

The background interface shows the 'Buy-Side Pricing' section with various input fields for loan details. At the bottom, the 'Eligible Products' section is visible, showing a table of products with a 'Modify' button highlighted in red in the 'Next Steps' column.

Rate	Lock Period	Price	Payment	DTI	Investor/Lender	Program	Admin Fee	Eligibility	Q&A
6.750	30 Days	100.100	\$3,746	44.84%	LoanNEX Lending	GOLD	Admin Fee: N/A	✓	Modify

Modify Lock Approved Loan

Lock Desk User

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



LoanNEX

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

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

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

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

DOCUMENTS

UNDERWRITING CONDITIONS

PURCHASE ADVICE

DISCLOSURE TRACKING

LOAN ACTIONS

Import Additional Data

Order Credit

Order DU

Order LPA

Disclosures

Submit for Non-Delegated Review

Re-Submit Loan

Change of Circumstance

Withdraw Loan

Non-Agency Pricing Engine

Privacy Policy Statement

John Everett
\$577,500.00

Loan Type: Conventional
Lien Position: FirstLien
Amortization Type: Fixed
Amortization Term: 360

Document Type: -
Loan Purpose: Purchase
Purpose of Refi: -

Locked 7.000%
Final Price 100.287

Commitment Type: Best Efforts
Commitment Number: -
Delivery Type: Individual Best Efforts
Delivery Expiration: -
Loan Program: GOLD

Lock Date: 02/28/2023
Lock Expiration: 03/29/2023
Lock Days: 30
Agency Case #: -

Pending Underwriting

Conditions

Open	0
Ready for Review	0

AUS

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

2312 Elliston Place Condo 1450, Nashville, TN 37212

Primary 4 Unit

Purchase Price	Estimated Value
\$825,000	

Decision FICO 776

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

Key Dates

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

Modify Lock Approved Loan



Notes:

- Select Product Pricing & Lock section
- Select Modification button

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

The left sidebar contains a menu with 'LOAN SUMMARY', 'URLA', 'PRODUCT PRICING & LOCK' (highlighted with a red box), 'DOCUMENTS', 'UNDERWRITING CONDITIONS', 'PURCHASE ADVICE', 'DISCLOSURE TRACKING', and 'LOAN ACTIONS'.

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

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

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

Below the table, there is a list of items with expandable arrows: 'NEX App Details', 'Matched Eligibility Screen', 'Eligibility Questionnaire Results', 'Loan Level Price/Rate Adjustor(s) Evidence', 'Ratio Evidence', and 'CRA Eligibility & NEXscore'.

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

Request Lock Approved Modification



Notes:

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

LoanNEX CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

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

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

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

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

Download Scenario Details PDF Download Lock-Approved PDF

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

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

Citizenship * US Citizen Income Doc * Bank Strms: 24 Mo. Business Self-Employed Purpose * Purchase First Time Homebuyer Occupancy * Primary Property Type * Condo Condo Type * Warrantable State * TN County * Davidson County (37) Rural Property

Appraised Value * \$825,000 Purchase Price * \$825,000 Loan Amount * \$536,250 Loan-to-Value 65 Second Lien FICO * 776 No FICO

Bankruptcy * None Foreclosure * None Deed-in-Lieu * None Short Sale * None Mortgage Lates * 0X30X12 DTI * % Months Reserves

Income \$18,500 Property Expenses \$3,717 Liabilities \$834.13 Reserves \$587,652.16 Household Size 1

Please include a comment: *
Please update Price

Program + Product * GOLD Rate * 7.000 Price * 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

The screenshot displays the LoanNEX interface for a user named John Everett. The main content area shows 'Scenario Details' for NEX ID 23A-TOS, with borrower John Everett and address 2312 Elliston Place Condo 1450, Nashville, TN 37212. A transaction 'Modification Requested' is shown with an 'Activity Log' link. Below this, a 'Modification' tab is active, showing a comparison between 'Current' and 'Modification' details. The 'Current' loan amount is \$577,500, while the 'Modification' loan amount is \$536,250. The modification was requested on 2/28/2023 at 11:20 AM CST and is pending review by the investor. The interface includes a sidebar with navigation options like 'LOAN SUMMARY', 'PRODUCT PRICING & LOCK', and 'LOAN ACTIONS'. The footer contains privacy and security policies and copyright information for LoanNEX 2023.

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

Access Loan Pipeline in Encompass



Notes:

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

The screenshot displays the Encompass software interface for a loan pipeline. The main window shows a loan summary for '2312 Elliston Place Condo 1450 Nashville, TN 37212' with a loan amount of \$618,750.00 and a rate of 3.375%. A 'Lock Requested' status is visible. A 'Secondary Registration / Snapshot' table shows a 'Requested' lock on 2/28/2023. A 'PRODUCT AND PRICING' dialog box is open, showing a list of providers with 'LoanNEX Qualifier - Product and Pricing Service' selected. The dialog also includes fields for 'Lock Date', 'Lock # Days', and 'Lock Expiration Date'. The background interface includes a navigation menu, a search bar, and a sidebar with various service options like 'Order Credit Report' and 'Order Appraisal'.

View Modification Details

Notes:

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

The screenshot displays the 'Buy-Side Pricing' interface in the Encompass system. The top navigation bar includes 'Home', 'Pipeline', 'Lock', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The main form contains various input fields for loan details, including Citizenship, Income Doc, Self-Employed, Purpose, Fee Type, Occupancy, Property Type, Condo Type, State, County, Appraised Value, Purchase Price, Loan Amount, Loan-to-Value, Second Lien, FICO, No Prico, Bankruptcy, Foreclosure, Deed-in-Lieu, Short Sale, Mortgage Lates, DTI, and Months Reserves. A 'Get Quick Price' button is visible. Below the form, there are tabs for 'Lock Requested', 'Live', and 'Historical', with 'Lock Requested' selected. A 'Get Qualified Price' button is highlighted with a red box, and a 'Manual Lock' button is also present. The 'Eligible Products' section shows a table of loan options with a '30 Yr. Fixed' product selected. The table includes columns for Rate, Price, Payment, DTI, Investor/Lender, Program, Admin Fee, Eligibility Q&A, and Next Steps.

Rate	Price	Payment	DTI	Investor/Lender	Program	Admin Fee	Eligibility Q&A	Next Steps
6.750	100.100	\$3,746	44.84%	LoanNEX Lending	GOLD	Admin Fee: N/A	✓	Modify

Approve Lock Modification

Notes:

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

The screenshot displays the Encompass mortgage software interface. A 'Modify Lock' dialog box is open, showing fields for Rate (6.750), Price (100.100), and Expiration Date (03/29/2023). The 'Approve Modification' button is highlighted with a red box. Below the dialog, the 'Eligible Products' section shows a table of mortgage options. The 'Next Steps' button, with a 'Modify' option, is also highlighted with a red box.

Rate	Price	Payment	Investor/Lender	Program	Admin Fee	Eligibility	Q&A
6.750	100.100	\$3,746	LoanNEX Lending	GOLD	Admin Fee: N/A	✓	Next Steps

Void Lock Action

Lock Desk User

- LoanNEX **Void** Lock Action **applies to** the **latest lock action** on a loan file (i.e., only one lock action can be voided at a time)
- LoanNEX Void Lock Action functionality can be utilized by **Buyer Users**, on **Lock Approved** Loans, for the following Lock Actions:
 - Extensions
 - Approved Buyer Modifications
 - Approved Seller Modifications
 - Backdating of Locks
 - Cancelling of Locks
- **Important Notes:**
 - *Void initial Lock is **not** available in the **Encompass Integration***
 - ***Deny** should be used to reject loans in a **Requested** status (i.e., do NOT use the Void function). This applies to the following statuses: Lock Requested, Extension Requested, Seller Modification Requested.*

Void: Access Loan Pipeline in Encompass



Notes:

- Go to the LoanNEX Qualifier Services tab to Void the Approved Lock Action

The screenshot displays the Encompass software interface for a loan pipeline. The main window shows a loan summary for '2312 Elliston Place Condo 1450 Nashville, TN 37212' with a loan amount of \$618,750.00 and a rate of 3.375%. A 'Lock Requested' status is visible. A 'Secondary Registration / Snapshot List' table shows a 'Requested' lock on 2/28/2023. A 'PRODUCT AND PRICING' dialog box is open, showing a list of providers with 'LoanNEX Qualifier - Product and Pricing Service' selected. The dialog box also includes fields for 'Lock Date', 'Lock # Days', and 'Lock Expiration Date'. The main interface includes a navigation menu on the left with options like 'Order Credit Report', 'Access Lenders', and 'Search Product and Pricing'. The bottom status bar shows the date 'Tuesday, 2/28/2023' and the time '02:28:42'.

Void: View Current Transaction Summary / Activity Log



- The Transaction Summary page will open
- Go to the **Lock Approved** tab
 - View Locked details on Transaction Summary page
 - See past actions for this loan file by selecting the Activity Log

The screenshot displays the LoanNEX web application interface. At the top, there is a navigation bar with options like Pipeline, Collaboration, Exchange, Reports, and Guidelines. The main header shows 'Lock Approved' as the active tab, with 'Buy-Side Pricing' as an alternative. Below this, the 'Transaction Summary' section is visible, containing details for 'Product and Pricing' and 'ARM Margin and Caps'. A red box highlights the 'Lock Approved' tab, and a red arrow points from it to an 'Activity Log' popup window. The popup window lists three activities: 'Lock Modification Approved', 'Lock Approved', and 'Lock Request', each with a 'Download PDF' button.

Product and Pricing	
Investor Name	Investor ABC
Program Name	Standard Test - Full Doc
Mortgage Product	4/1 ARM (30 Yr. Term)
Rate	9.000 %
Price	102.000
Lock Period	30
Escrows	Yes
Lock Date	8/06/2024 1:06:37 PM
Expiration Date	9/06/2024 1:59:00 AM
Extension Days	0
Extension Count	0
Re-lock Count	0
Temporary Buydown	None

ARM Margin and Caps	
Index Margin	SOFR 30A,1
FPA/Cap/Life	2/2/3

Requested By	
Company Name	C Rendler Seller Account
Users Full Name	CrendlerSellerAdmin Admin
Requested On	8/06/2024 1:06:37 PM

Approved By	
Company Name	Investor ABC
Users Full Name	Chris Rendler
Approved on	8/07/2024 11:08:27 AM

Identifiers	
Originator Loan Number	
Universal Loan Identifier	
Loan Number	
Lock Number	
Borrower Address	Test smith, torrance, CA 94115

Activity Log	
Lock Modification Approved	Download PDF
8/7/2024 11:08:27 AM by:Chris Rendler Investor ABC	
Lock Approved	Download PDF
8/6/2024 1:06:38 PM by:LoanNEX	
Lock Request	Download PDF
8/6/2024 1:06:37 PM by:C Rendler Seller Account	

Void Lock Action



- Select the **Void** button
- **Transaction Summary** will show reverted lock actions (Ex: Extension Price and Days)
- **Activity Log** will show the Void for Approved Lock Extension

The screenshot shows the LoanNEX interface for a loan with NEX ID: 23A-X9Y. The 'Lock Approved' tab is active. A red box highlights the 'Void' button in the top right action bar. A red arrow points from this button to the 'Activity Log' window, which is also highlighted with a red border. The 'Activity Log' shows a sequence of events: 'Lock Request' (8/8/2024 4:39:56 PM by: C Rendler Seller Account), 'Lock Approved' (8/8/2024 4:39:56 PM by: LoanNEX), 'Lock Extension Approved' (8/8/2024 5:38:41 PM by: Chris Rendler Investor ABC), and 'Voided' (8/8/2024 5:44:34 PM by: Chris Rendler Investor ABC). The 'Transaction Summary' table below shows the 'Price' at 100.375 and 'Extension Days' at 0, both highlighted with red boxes.

Product and Pricing	
Investor Name	Investor ABC
Program Name	Standard Test - Full Doc
Mortgage Product	30 Yr. Fixed
Rate	7.375 %
Price	100.375
Lock Period	30
Escrows	Yes
Lock Date	8/08/2024 4:39:55 PM
Expiration Date	9/08/2024 1:59:00 AM
Extension Days	0
Extension Count	0
Re-lock Count	0
Temporary Buydown	None

Requested By	
Company Name	C Rendler Seller Account
Users Full Name	CrendlerSellerAdmin Admin
Requested On	

Approved By	
Company Name	
Users Full Name	
Approved on	

Identifiers	
Originator Loan Number	
Universal Loan Identifier	
Loan Number	
Lock Number	
Borrower Address	

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

Activity Log	
Voided	8/8/2024 5:44:34 PM by:Chris Rendler Investor ABC
Lock Extension Approved	8/8/2024 5:38:41 PM by:Chris Rendler Investor ABC
Lock Approved	8/8/2024 4:39:56 PM by:LoanNEX
Lock Request	8/8/2024 4:39:56 PM by:C Rendler Seller Account

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