



LoanNEX Encompass Retail User Guide
May 2025

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 - View eligible Product and Pricing Options
 - Register Product/Float Loan
 - Request Lock
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 - Complete Lock Approval
 - Access Lock Confirmation
3. [Additional Loan Officer Actions](#)
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4. [Additional Lock Desk Actions](#)
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 - [Void Lock Actions](#)
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1. User accesses LoanNEX within the loan file in Encompass
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 – responses can have a pricing impact
6. User Takes Action (Register Product/Float Loan, 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
 - PDF will automatically be updated to efolder and Rate/Lock indicator will be updated in the loan file ribbon of the loan
8. After lock is approved, LO can reenter LoanNEX to request modifications and extensions to the loan as needed

Access LoanNEX Inside Encompass Loan File

LO User

LoanNEX will appear under the “My Providers” Tab when accessing “Search Product and Pricing”

Encompass - Build 25.2.0.2 - https://TEBE11227418.ea.elliemae.net\$TEBE11227418 - andrewwaltherlo - 3011227418

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers Roger Rabbit

Open Web View Search AllRegs eFolder

123 First Street
Austin, TX 78701

Loan #: TEST250502106 LTV: 70.000/70.000/70.000 Rate: 7.000%
Loan Amount: \$1,050,000.00 DTI: 37.214/40.325 Not Locked
Est Closing Date: // FS: Andrew WaltherLO Archived

Alerts & Messages Log

- At App Disclosure Requirements 05/30/24
- eConsent Not Yet Received 05/27/25
- Three-Day Disclosure Requirement 05/27/25
- Send Initial Disclosures 05/30/25

Borrower Summary - Origination

Channel Application Date 05/30/2024
Current Status Active Loan Date //

Borrower Information

Borrower

Vesting Type
First Name Roger
Middle
Last Name Rabbit Suffix
SSN 123-45-6789
DOB 01/01/1990
Marital Status Unmarried

Preferred Contact Method - Select All That Apply

Home Phone 512-678-9456
Work Phone
Cell
Accept Text/SMS
Home E-mail Hoppyhop@rabbit.com
Work E-mail

Social Security Number Verification

Borrower

The Purpose of the Transaction
Seeking a mortgage from the company
This consent is valid for 60 days

Reason for authorizing consent:

Apply for a mortgage Open retirement acct
Open a bank acct Apply for a job
Apply for a credit card Meet licensing req.
Apply for a loan
Other

Government ID
Government ID Type
Other Description

Company's Information Lender/Broker Data
Name

Co-Borrower
PRODUCT AND PRICING

My Providers All Providers

Select a provider and click Submit.

LoanNEX Qualifier - Product and Pricing Service Partner Connect
LoanNEX Qualifier - DEMO Partner Connect
LoanNEX

Remove from My List Submit Cancel

Reason for authorizing consent:

Apply for a mortgage Open retirement acct
Open a bank acct Apply for a job
Apply for a credit card Meet licensing req.
Apply for a loan
Other

Government ID
Government ID Type
Other Description

Company's Agent Information
Name

Complete Additional Loan Fields - Not Pre-Populated by URLA

LO User

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Uncompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log Save

NEX App

NEX ID: 23A-YJT Loan Version

Loan Type * Citizenship * Income Doc * Self-Employed ☐ Purpose * First Time Homebuyer ☐ Occupancy * Property Type *

First Lien US Citizen Full Doc Purchase Primary SFR

Appraised Value * Purchase Price * First Lien Amount * LTV Secondary Financing *

\$ 1,500,000 \$ 1,500,000 \$ 1,050,000 70 % None

State * County * Rural Property ☐ FICO * No FICO ☐ DTI * Months Reserves

TX Travis County 774 40.33 % 111

Mortgage Lates * Bankruptcy * Foreclosure * Deed-in-Lieu * Short Sale * Escrows * Temporary Buydown *

0x30x24 None None None None Yes None

Get Price

Income * Property Expenses * Liabilities * Reserves * Household Size *

\$ 22,500 \$ 1,387.5 \$ 700 \$ 934,725

Get Qualified Price

What is Qualified Price ?

View Eligible Product and Pricing Options

LO User

Action button labels are configurable by the Admin (Register Product/Float Loan, Lock Request, etc.)

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Uncompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Income * \$ 22,500 Property Expenses * \$ 1,387.5 Liabilities * \$ 700 Reserves * \$ 934,725 Household Size *

[Get Qualified Price](#) [What is Qualified Price ?](#)

Eligible Products

☐ Select all Fixed 15 Yr. Fixed **30 Yr. Fixed** 40 Yr. Fixed

☐ Select all Arm 5 Yr. ARM 7 Yr. ARM

Amortizing Type Fully Am & IO Lock Period 30 Investor/Lender All Program All Show Best per Investor/Lender ☐

Search Rate 100.000 **Price** Points Admin Fee Exclude From Price ☐

[Request Exception](#) [View Ineligible Products](#)

Rate	Lock Period	Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Scenario Details	Next Steps
7.250%	30 Days	100.125 \$1,312.50	30 Yr. Fixed	LoanNEX Lending GOLD	\$7,162.85			Float Rate Request Lock
7.250%	30 Days	100.125 \$1,312.50	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$6,343.75			Float Rate Request Lock
7.875%	30 Days	100.063 \$656.25	30 Yr. Fixed	LoanNEX Lending SILVER	\$7,613.22			Float Rate Request Lock
7.875%	30 Days	100.063 \$656.25	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending SILVER	\$6,890.62			Float Rate Request Lock

Pricing as of 5/27/2025, 10:18 AM CDT

Showing 4 of 1260 available prices

View Ineligible Products

LO User

The screenshot displays the Encompass software interface. The top window shows the 'Eligible Products' section with various filters and a 'View Ineligible Products' button highlighted with a red box. A red arrow points from this button to the 'Ineligible Products' modal window shown in the bottom window.

Ineligible Products Modal:

Search:

Deephaven

Program Attributes	
State, County, Purpose, Occupancy, Property Type	✓

Credit Attributes	
DTI	40.33% ✓
FICO	774 >= 680 ✓
CLTV	70.00% <= 85.00% ✓
LTV	70.00% <= 85.00% ✓
Qualifying Months Reserves	111 ✓
First Lien Amount	\$1,050,000.00 \$100,000.00 - \$1,000,000.00 ⚠
Front-End DTI	40.33% ✓
Actual Months Reserves	111 >= 6 ✓

LoanNEX Lending SILVER \$7,613.22

LO Completes Eligibility Q&A

LO User

- Eligibility Q&A must be completed by the LO prior to completing an Action
- User will select Save before exiting Eligibility Q&A
- Loan will auto Reprice to take any adjustments into consideration

The screenshot displays the Encompass web application interface. At the top, the browser address bar shows the URL: `https://TEBE11227418.ea.elliemae.net/STEBE11227418 - andrewwaltherlo - 3011227418`. The application header includes a menu bar with options: **Encompass**, **View**, **Loan**, **Forms**, **Verifs**, **Tools**, **Services**, and **Help**. Below this is a sub-menu bar with **Home**, **Pipeline**, **Loan**, **Trades**, **Contacts**, **Dashboard**, and **Reports**. The main content area is titled **Services** and features a **Get Qualified Price** button. Below this, the **Eligible Products** section allows selection of loan terms: **15 Yr. Fixed**, **30 Yr. Fixed** (selected), and **40 Yr. Fixed**, as well as **5 Yr. ARM** and **7 Yr. ARM**. A table displays loan details with columns for **Rate**, **Lock Period**, **Price**, and **Product**. The table contains two rows of data for 30-day locked loans at 7.250% interest. A modal dialog box titled **Eligibility Q&A** is open in the foreground, containing two questions: "Borrower has 3 tradelines with activity in the past 24 months?" (with **Yes** selected) and "Borrower received a Gift of Equity? (Price Adjustment)" (with **No** selected). The dialog has **Cancel** and **Save** buttons. The **Save** button is highlighted with a red box. In the background, a red box highlights a question mark icon in the bottom right corner of the main interface.

Rate	Lock Period	Price	Product
7.250%	30 Days	100.125	30 Yr. Fixed
7.250%	30 Days	\$1,312.50	30 Yr. Fixed IO (10 Yr. IO)

Take Action (Register Product/Float Lock, Request Lock)

LO User

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Loan Type: First Lien, Citizenship: US Citizen, Income Doc: Full Doc, Appraised Value: \$1,500,000, Purchase Price: \$1,500,000, First Lien Amount: \$1,050,000, State: TX, County: Travis County, Rural Property: No, FICO: 774, Mortgage Lates: 0x30x24, Bankruptcy: None, Foreclosure: None, Income: \$22,500, Property Expenses: \$1,387.5, Liabilities: \$700

Eligible Products

☐ Select all Fixed 15 Yr. Fixed 30 Yr. Fixed

☐ Select all ARM 5 Yr. ARM 7 Yr. ARM

Amortizing Type: Fully Am & IO, Lock Period: 30, Investor/Lender: All

Search Rate 100.000 Price Points Exclude Fr

Rate	Lock Period	Price	Product
7.250%	30 Days	100.125	30 Yr. Fixed
7.250%	30 Days	\$1,312.50	30 Yr. Fixed
7.250%	30 Days	100.125	30 Yr. Fixed IO

Submit Request Lock

Product And Pricing

Investor Name	LoanNEX Lending
Loan Type	First Lien
Program Name	GOLD
Mortgage Product Description	30 Yr. Fixed
Rate	7.250%
Price	100.125
Lock Period	30

Lien Amounts & Ratios

First Lien Amount	\$1,050,000.00
LTV	70.00 %
CLTV	70.00 %

Borrower First Name **Borrower Last Name*** **Co-Borrower First Name** **Co-Borrower Last Name**

Roger Rabbit

Subject Property Address* **City*** **Zip*** **Originator Loan Number**

123 First Street Austin 78701 TEST250502106

Universal Loan Identifier

Initial Package Review (Y/N)? **CCM Demo Custom Field**

Comment

Request Exception View Ineligible Products

Scenario Details Next Steps

Float Rate Request Lock Float Rate

LoanNEX Lending \$6,343.75

Encompass Business Rules Applied

LO User

- 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 Encompass web application interface. A modal dialog box titled 'Info' is open, displaying an error message. The error message text is:
• [{"summary":"Conflict","details":"Loan processing failed","content":
{"LoanActionCompletionValidationErrors":[{"RequiredMilestones":[{"Id":"9b7c52c5-050c-4072-9e15-0db38b005da7","IsValid":false,"LoanAction":"LockRequest","Name":"C2C - Approved"}],"RuleName":"Investor Lock Request Restriction"}],"Message":"Loan action completion validation failed. Milestone 'C2C - Approved' is required."}]

The background shows the 'Loan' screen with various filters and a table of eligible products. The table has columns: Rate Lock Period, Price, Product, Investor/Lender Program, P&I PMT, Eligibility Q&A, Scenario Details, and Next Steps. The table lists three products: 30 Yr. Fixed, 30 Yr. Fixed IO (10 Yr. IO), and 30 Yr. Fixed, all with a rate of 7.250% and a price of 100.125.

Rate Lock Period	Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Scenario Details	Next Steps
7.250% 30 Days	100.125 \$1,312.50	30 Yr. Fixed	LoanNEX Lending GOLD	\$7,162.85	✓		Float Rate Request Lock
7.250% 30 Days	100.125 \$1,312.50	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$6,343.75	✓		Float Rate Request Lock
7.375% 30 Days	100.075 \$787.50	30 Yr. Fixed	Verus Silver Doc	\$7,252.08			Float Rate Request Lock

View Loan Record

LO User

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Uncompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Lock Requested

NEX ID: 23A-YJT Requested Scenario Details

Transaction Summary

Product and Pricing	
Investor Name	LoanNEX Lending
Loan Type	First Lien
Program Name	GOLD
Mortgage Product Description	30 Yr. Fixed
Rate	7.250%
Price	100.125
Lock Period	30

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

Lock Information	
Investor Name	LoanNEX Lending
Lock Date	5/27/2025 10:44:28 AM
Expiration Date	6/25/2025 11:59:00 PM
Extension Days	0
Extension Count	0
Re-lock Count	0

Lien Amounts & Ratios	
First Lien Amount	\$1,050,000.00
LTV	70.00 %
CLTV	70.00 %

Requested On	
Company Name	LoanNEX Lending
Users Full Name	Andrew WaltherLO
Requested On	5/27/2025 10:44:28 AM

Approved on	
Company Name	
Users Full Name	
Approved on	

Identifiers	
Originator Loan Number	TEST250502106
Universal Loan Identifier	
Loan Number	
Lock Number	
Borrower	Roger Rabbit
Address	123 First Street, Austin, TX 78701

Input Details

Price Evidence

Eligibility Evidence

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UncompassViewLoanFormsVerifsToolsServicesHelp

HomePipelineLoanTradesContactsDashboardReports

Services

Activity Log

Lock Requested

NEX ID: 23A-YJT Requested

Transaction Summary

Product and Pricing

ARM Margin and Cap

Lock Information

Lien Amounts & Ratios

Input Details

Activity Log

Loan was updated

5/27/2025 10:44:28 AM by:Andrew WaltherLO LoanNEX Lending

Lock Requested

5/27/2025 10:44:28 AM by:Andrew WaltherLO LoanNEX Lending

Loan was updated

5/27/2025 10:44:17 AM by:Andrew WaltherLO LoanNEX Lending

Loan was updated

5/27/2025 10:42:27 AM by:Andrew WaltherLO LoanNEX Lending

Loan was created

5/27/2025 10:15:03 AM by:Andrew WaltherLO LoanNEX Lending

Encompass Ribbon Update and eFolder PDF

LO User

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers Roger Rabbit

123 First Street
Austin, TX 78701

Loan #: TEST250502106 LTV: 70.000/70.000/70.000 Rate: 7.250%
Loan Amount: \$1,050,000.00 DTI: 38.002/41.113 Lock Requested

Est Closing Date: // FS: Andrew WaltherLO Archived

Open Web View Search AllRegs eFolder

Alerts & Messages

- eConsent Not Yet Received
- Three-Day Disclosure Request
- Lock requested by Andrew
- Send Initial Disclosures

Encompass eFolder

eFolder Documents Help

Documents Preliminary Conditions Underwriting Conditions Post-Closing Conditions Delivery Conditions Packages History

Documents View Standard View

Document Group (All Documents) Stacking Order None

Documents (6)

Att	File	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date
		LoanNex Files		Roger Rabbit	Needed	_P, AC, AE, CL, F...	New / Open		
		LoanNex Files		All	Settlement Service	_P, AC, AE, CL, F...	New / Open	Received	05/27/25
		LoanNex Files		All	Settlement Service	_P, AC, AE, CL, F...	New / Open	Received	05/27/25
		Product and Pricing		Roger Rabbit	Settlement Service	_P, AC, AE, CL, F...	Process		
		Product and Pricing	Product and Pricing	All	Settlement Service	_P, AC, AE, CL, F...	New / Open	Requested	05/27/25
		Product and Pricing	Product and Pricing	All	Settlement Service	_P, AC, AE, CL, F...	New / Open	Requested	05/27/25

Learn more... Close

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 Service
Request HMDA Management
Order Additional Services
Order Verifications
Show in Alpha Order

Date Stamp Show All

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

Lock Desk User

15

View Lock Requested Loan

Lock Desk User

- Lock Request available in Secondary Registration
- Requested by shows Loan Officer's name

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Endeavorpass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers Roger Rabbit

123 First Street
Austin, TX 78701

Loan #: TEST250502106 LTV: 70.000/70.000/70.000 Rate: 7.250% Est Closing Date: //
Loan Amount: \$1,050,000.00 DTI: 38.002/41.113 Lock Requested FS: Andrew WaltherLO Archived

Alerts & Messages Log

- Consent Not Yet Received 05/27/25
- Three-Day Disclosure Requirement 05/27/25
- Lock requested by Andrew Walther 05/27/25
- Send Initial Disclosures 05/30/25

Secondary Registration / Snapshot List

Lock / Request Snapshot

Status	Req. Type	Days	Lock Expiration Date	Requested On	Requested By	Fulfilled On	Fulfilled By	Investor	Investor Delivery
Requested	Lock			5/27/2025 8:44:20 AM	Andrew WaltherLO				

Current Lock Current Loan Info Registration

Lock Fulfilled View Current Lock ONRP Locked Hedging

Buy Side Lock and Pricing	Sell Side Lock and Pricing	Execution Comparison
<p>Loan Program</p> <p>Request Type</p> <p>Requested By</p> <p>Rate Sheet ID</p> <p>Last Rate Set Date</p> <p>Lock Date</p> <p>ONRP Lock Date</p> <p>ONRP Lock Time</p> <p>ONRP Eligible</p> <p>Lock # Days</p> <p>Lock Expiration Date</p> <p>Base Buy Rate</p> <p>Total Rate Adjustments</p>	<p>Investor Status</p> <p>View Trade Summary</p> <p>Loan Program</p> <p>Request Type</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 Sell Rate</p> <p>Total Rate Adjustments</p>	<p>Loan Program</p> <p>Request Type</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>

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 Modifications
- Show in Alpha Order

Complete Lock Approval

Lock Desk User

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

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers Roger Rabbit

123 First Street
Austin, TX 78701

Loan #: TEST250502106 LTV: 70.000/70.000/70.000 Rate: 7.250%
Loan Amount: \$1,050,000.00 DTI: 38.002/41.113 Lock Requested FS: Andrew WaltherLO

Est Closing Date: // Archived

Alerts & Messages Log

- eConsent Not Yet Received 05/27/25
- Three-Day Disclosure Requirement 05/27/25
- Lock requested by Andrew Walther 05/27/25
- Send Initial Disclosures 05/30/25

Secondary Registration / Snapshot List

Lock / Request Snapshot

Status	Req. Type	Days	Lock Expiration Date	Requested On	Requested By	Fulfilled On	Fulfilled By	Investor	Investor Delivery
Requested	Lock			5/27/2025 8:44:20 AM	Andrew WaltherLO				

PRODUCT AND PRICING

My Providers All Providers

Select a provider and click Submit.

- LoanNEX Qualifier - Product and Pricing Service Partner Connect
- LoanNEX Qualifier - DEMO Partner Connect
- LoanNEX Qualifier - UAT Partner Connect
- Encompass Product and Pricing Service More info
- Mortech More info

Remove from My List Submit Cancel

Current Lock Current Loan Info Registration

Lock Fulfilled View Current Lock

Buy Side Lock and Pricing

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

Lock Expiration Date

Base Buy Rate

Total Rate Adjustments

Sell Side Lock and Pricing

Investor

Loan P

Request

Request

Rate S

Last R

Lock Date

Lock # Days

Lock Expiration Date

Base Comparison Rate

Total Rate Adjustments

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

Approve Lock – Lock Request Tab

Lock Desk User

Lock Actions are available as blue buttons on the right of the screen

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log

Lock Requested Buy-Side Pricing Sell-Side Pricing

NEX ID: 23A-YJT Requested Scenario Details Approve Deny Lock Actions

Transaction Summary

Product and Pricing	
Investor Name	LoanNEX Lending
Loan Type	First Lien
Program Name	GOLD
Mortgage Product Description	30 Yr. Fixed
Rate	7.250%
Price	100.125
Lock Period	30

Requested On	
Company Name	LoanNEX Lending
Users Full Name	Andrew WaltherLO
Requested On	5/27/2025 10:44:28 AM

Approved on	
Company Name	
Users Full Name	
Lock Requested	

Identifiers	
Originator Loan Number	TEST250502106
Universal Loan Identifier	
Loan Number	
Lock Number	
Borrower	Roger Rabbit
Address	123 First Street, Austin, TX 78701

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

Lock Information	
Investor Name	LoanNEX Lending
Lock Date	5/27/2025 10:44:28 AM
Expiration Date	6/25/2025 11:59:00 PM
Extension Days	0
Extension Count	0
Re-lock Count	0

Lien Amounts & Ratios	
First Lien Amount	\$1,050,000.00
LTV	70.00 %
CLTV	70.00 %

Input Details

Approve Lock – Buy-Side Pricing Tab

Lock Desk User

Buy-Side tab allows you to re-price the loan from the LO viewpoint

Lock Approved

Buy-Side Pricing

Sell-Side Pricing

NEX ID: 23A-YJT Locked

Loan Version Program Locked Down

Loan Type*
First Lien

Citizenship*
US Citizen

Income Doc*
Full Doc

Self-Employed ☐

Purpose*
Purchase

First Time Homebuyer ☐

Occupancy*
Primary

Property Type*
SFR

Appraised Value*
\$ 1,500,000

State*
TX

County*
Travis

Mortgage Lates*
0x30x24

Income*
\$ 22,500

Property Expenses*
\$ 1,387.5

Liabilities*
\$ 700

Reserves*
\$ 934,725

Household Size*

Lock Requested Live Historical

Lock Requested Date: 5/27/2025 10:44:28 AM

Get Qualified Price

What is Qualified Price ?

Eligible Products

☐ Select all Fixed

15 Yr. Fixed

30 Yr. Fixed

40 Yr. Fixed

☐ Select all Arm

5 Yr. ARM

7 Yr. ARM

Amortizing Type
Fully Am & IO

Lock Period
30

Investor/Lender
All

Program
All

Search Rate
100.000

Price Points

Admin Fee
Exclude From Price

Reset Eligibility Q&A

Rate	Lock Period	Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Next Steps
7.250%	30 Days	100.125	30 Yr. Fixed	LoanNEX Lending GOLD	\$7,162.85	✓	Approve & Modify
7.250%	30 Days	100.125	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$6,343.75	✓	Approve & Modify
7.875%	30 Days	100.063	30 Yr. Fixed	LoanNEX Lending SILVER	\$7,613.22		Approve & Modify
7.875%	30 Days	100.063	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending SILVER	\$6,890.62		Approve & Modify

Approve Lock – Sell-Side Pricing Tab

Lock Desk User

- Secondary Admin User Role (configured in LoanNEX) required for user to see Sell-Side tab
- Allows you to price loan against Counterparties at takeout prices available for the rate selected

Lock Approved

Buy-Side Pricing

Sell-Side Pricing

NEX ID: 23A-YJT Locked

Loan Version Program Locked Down

Loan Type*

First Lien

Appraised Value*

\$ 1,500,000

State*

TX

County*

Travis Cou

Mortgage Lates*

0x30x24

Income*

\$ 22,500

Property Expenses*

\$ 1,387.5

Liabilities*

\$ 700

Reserves*

\$ 934,725

Household Size*

Get Qualified Price

What is Qualified Price ?

Eligible Products

Select all Fixed

15 Yr. Fixed

30 Yr. Fixed

40 Yr. Fixed

Select all Arm

5 Yr. ARM

7 Yr. ARM

Amortizing Type

Fully Am & IO

Lock Period

30

Investor/Lender

All

Program

All

Admin Fee

Exclude From Price

Target Price

7.250

Price

Points

Reset Eligibility Q&A

View Ineligible Products

Rate	Lock Period	Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Next Steps
7.250%	30 Days	101.375	30 Yr. Fixed	LoanNEX Lending GOLD	\$7,162.85	✓	
7.250%	30 Days	101.375	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$6,343.75	✓	
7.250%	30 Days	101.013	30 Yr. Fixed	Verus Silver Doc	\$7,162.85		
7.250%	30 Days	98.500	30 Yr. Fixed	LoanNEX Lending SILVER	\$7,162.85	?	
7.250%	30 Days	98.500	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending SILVER	\$6,343.75	?	

View Lock Approved Loan Details

Lock Desk User

LoanNEX Lock Confirmation is uploaded to the eFolder and Loan/Pricing Data is updated to Encompass

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log

Lock Approved Extension Requested Sell-Side Pricing

NEX ID: 23A-YJT Requested Scenario Details Lock Ticket View Changes Approve Deny Lock Actions

Transaction Summary

Product and Pricing		Requested On	
Investor Name	LoanNEX Lending	Company Name	LoanNEX Lending
Loan Type	First Lien	Users Full Name	Andrew WaltherLO
Program Name	GOLD	Requested On	5/27/2025 12:38:59 PM
Mortgage Product Description	30 Yr. Fixed	Approved on	
Rate	7.250%	Company Name	
Price	99.925	Users Full Name	
Lock Period	30	Lock Requested	

ARM Margin and Cap		Identifiers	
Index, Margin		Originator Loan Number	TEST250502106
FPA/Cap/Life		Universal Loan Identifier	
Lock Information		Loan Number	
Investor Name	LoanNEX Lending	Lock Number	
Lock Date	5/27/2025 10:44:28 AM	Borrower	Roger Rabbit
Expiration Date	7/05/2025 11:59:00 PM	Address	123 First Street, Austin, TX 78701
Extension Days	10		
Extension Count	1		
Re-lock Count	0		

Lien Amounts & Ratios	
First Lien Amount	\$950,000.00
LTV	63.33 %
CLTV	63.33 %

Input Details

View Activity Log and Download PDF

Lock Desk User

The screenshot displays the Encompass web application interface. The browser address bar shows the URL: `https://TEBE11227418.ea.elliemac.net/STEBE11227418 - andrewwalther - 3011227418`. The application's top navigation bar includes tabs for Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. A 'Services' dropdown menu is open, showing options like Lock Approved, Lock Requested, and Lock Actions. The main content area is divided into sections: Transaction Summary, Product and Pricing, ARM Margin and Cap, Lock Information, Lien Amounts & Ratios, and Input Details. A modal window titled 'Activity Log' is open, displaying a list of activities:

- Lock Approved** (5/27/2025 11:12:58 AM by:LoanNEX Lending LoanNEX Lending)
- Loan was updated** (5/27/2025 10:44:28 AM by:Andrew WaltherLO LoanNEX Lending)
- Lock Requested** (5/27/2025 10:44:28 AM by:Andrew WaltherLO LoanNEX Lending)
- Loan was updated** (5/27/2025 10:44:17 AM by:Andrew WaltherLO LoanNEX Lending)
- Loan was updated** (5/27/2025 10:42:27 AM by:Andrew WaltherLO LoanNEX Lending)
- Loan was created** (5/27/2025 10:15:03 AM by:Andrew WaltherLO LoanNEX Lending)

The background interface shows a 'Lock Approved' status for NEX ID: 23A-YJT, with a 'Locked' indicator. The 'Transaction Summary' section includes fields for Investor Name, Loan Type, Program Name, Mortgage Product, Rate, Price, and Lock Period. The 'ARM Margin and Cap' section includes Index, Margin, and FPA/Cap/Life. The 'Lock Information' section includes Investor Name, Lock Date, Expiration Date, Extension Days, Extension Count, and Re-lock Count. The 'Lien Amounts & Ratios' section includes First Lien Amount, LTV, and CLTV. The 'Input Details' section is at the bottom.

Secondary Registration Populated in Encompass

Lock Desk User

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Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers Roger Rabbit

123 First Street
Austin, TX 78701

Loan #: TEST250502106 LTV: 70.000/70.000/70.000 Rate: 7.250%
Loan Amount: \$1,050,000.00 DTI: 38.002/41.113 29 days remaining Est Closing Date: // FS: Andrew WaltherLO Archived

Alerts & Messages Log

- eConsent Not Yet Received 05/27/25
- Three-Day Disclosure Requirement 05/27/25
- Lock confirmed by <partnerconnect> 05/27/25
- Send Initial Disclosures 05/30/25

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	6/25/2025	5/27/2025 9:12:50 AM	Andrew Walther	5/27/2025 09:12:55 AM	<partnerconnect>		
Old Request	Lock			5/27/2025 8:44:20 AM	Andrew WaltherLO				

Current Lock Current Loan Info Registration

Lock Fulfilled 5/27/2025 9:12:55 AM View Current Lock ONRP Locked Hedging

Buy Side Lock and Pricing		Sell Side Lock and Pricing		Execution Comparison	
Loan Program	Conventional Fixed	Investor Status	Unassigned	Loan Program	
Request Type	Lock	View Trade Summary		Request Type	Lock
Requested By	<partnerconnect>	Requested By	<partnerconnect>	Requested By	
Rate Sheet ID		Rate Sheet ID		Rate Sheet ID	
Last Rate Set Date	//	Last Rate Set Date	//	Last Rate Set Date	//
Lock Date	05/27/2025	Lock Date	//	Lock Date	//
ONRP Lock Date	//	Lock # Days		Lock # Days	
ONRP Lock Time		Lock Expiration Date	//	Lock Expiration Date	//
ONRP Eligible	<input type="checkbox"/> Yes				
Lock # Days	30				
Lock Expiration Date	06/25/2025				
Base Buy Rate	7.250	Base Sell Rate		Base Comparison Rate	
Total Rate Adjustments	0.000	Total Rate Adjustments		Total Rate Adjustments	
Net Buy Rate	7.250	Net Sell Rate		Net Comparison Rate	
UnDiscounted Rate					
Starting Adjust Rate					

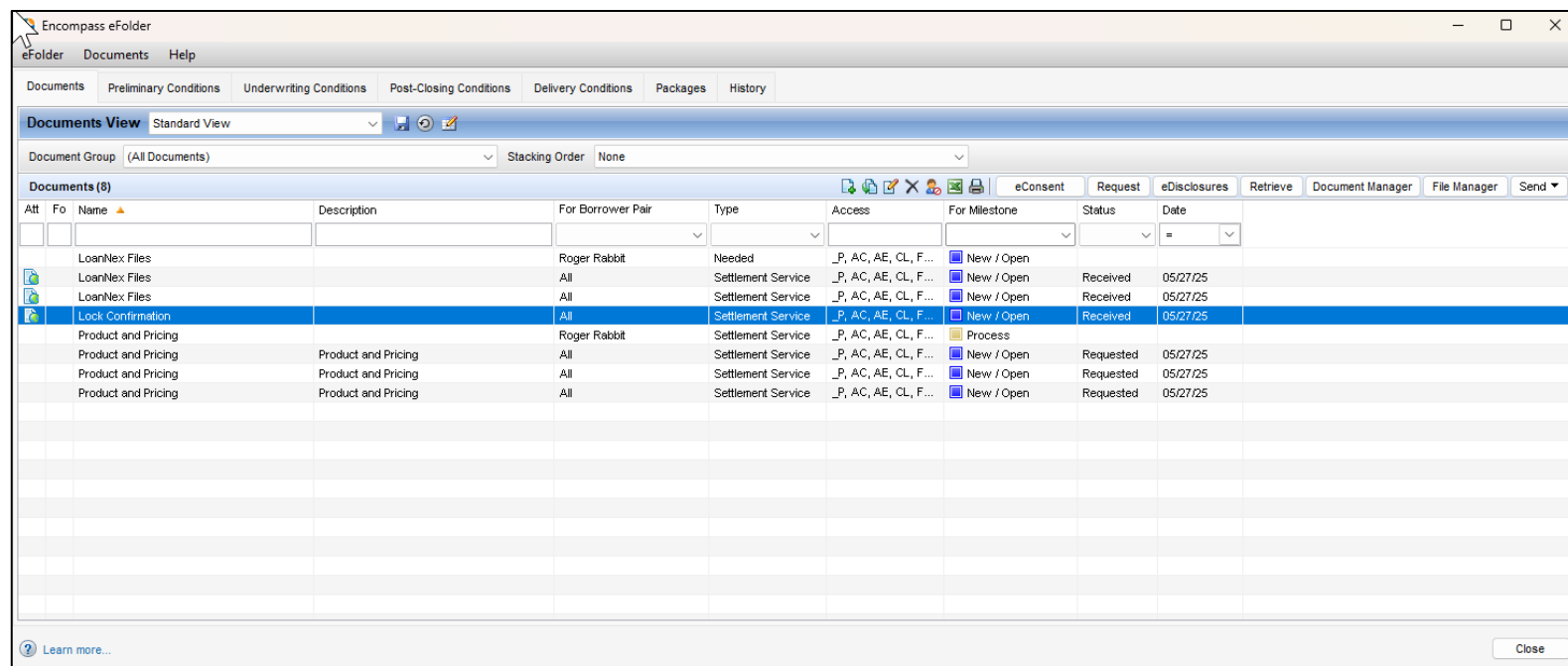
Forms Tools Services

- 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

LoanNEX PDF eFolder Placement: Record of Business and Lock Confirmation

Lock Desk User

- *Record of Business is uploaded to the "Product and Pricing" folder*
- *Lock Ticket is uploaded to the "Lock Confirmation" folder*



The screenshot shows the Encompass eFolder application window. The 'Documents' tab is active, displaying a list of documents. The 'Lock Confirmation' document is highlighted in blue. The table below represents the data shown in the screenshot.

Att	For	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date
		LoanNex Files		Roger Rabbit	Needed	_P, AC, AE, CL, F...	New / Open		
		LoanNex Files		All	Settlement Service	_P, AC, AE, CL, F...	New / Open	Received	05/27/25
		LoanNex Files		All	Settlement Service	_P, AC, AE, CL, F...	New / Open	Received	05/27/25
		Lock Confirmation		All	Settlement Service	_P, AC, AE, CL, F...	New / Open	Received	05/27/25
		Product and Pricing		Roger Rabbit	Settlement Service	_P, AC, AE, CL, F...	Process		
		Product and Pricing	Product and Pricing	All	Settlement Service	_P, AC, AE, CL, F...	New / Open	Requested	05/27/25
		Product and Pricing	Product and Pricing	All	Settlement Service	_P, AC, AE, CL, F...	New / Open	Requested	05/27/25
		Product and Pricing	Product and Pricing	All	Settlement Service	_P, AC, AE, CL, F...	New / Open	Requested	05/27/25

Lock Confirmation

Lock Desk User

- *Sample Lock Confirmation*
- *Uploaded to defined folder within the eFolder*

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Encompass eFolder

Home eFolder Documents Help

Documents Preliminary Conditions Underwriting Conditions Post-Closing Conditions Delivery Conditions Packages History

Documents View Stand Document Details (Lock Confirmation)

Document Group (All Documents)

Documents (8)

Alt Fo Name

LoanNEX Files

LoanNEX Files

LoanNEX Files

Lock Confirmation

Product and Pricing

Product and Pricing

Product and Pricing

Product and Pricing

Access

For Borrower Pair

For Milestone

Access

Conditions

Doc Groups

Available

WebCenter TPO Portal EDM Lenders

Tracking

Status Comments

Days to Receive

Days to Expire

Requested From

Requested

Re-requested

Received

Reviewed

Ready for UW

Ready to Ship

Learn more...

Files

Name Date Current Version

LockTicket-202505271226PM.pdf 05/27/25 11:12 AM

1 / 2 110% Edit File View Original Download

1

2

LoanNEX

LOANNEX LENDING LOCK CONFIRMATION

Investor Loan # Lock # Downloaded on: 5/27/2025

Originator		Borrower	
Originator:	LoanNEX Lending	Primary Borrower name:	Roger Rabbit
Originator Loan #:	TEST250502106	Co-Borrower Name:	N/A
Locked By:	Andrew WaltherLO		

Lock Information		Property Information	
Lock Date:	5/27/2025 10:44 AM CDT	Property Address:	123 First Street Austin TX 78701
Lock Term:	30	County:	Travis County
Lock Extension:		Rural Property	No
Re-Lock Count:		Occupancy Type:	Primary
Lock Expiration:	6/25/2025	Prepayment Penalty:	N/A
Index:		Property Type:	Single Family Residence
Margin:	N/A	Units:	1
FPA	N/A		

Close

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

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

Modifications: Update and Save Loan File

LO User

- Update the appropriate Loan Information in Encompass for the Modification Request
- Save the updated Loan Information
- Access LoanNEX through the Services Tab or Lock Icon

The screenshot shows the Encompass software interface for a loan modification request. The top menu bar includes options like Encompass, View, Loan, Forms, Verifs, Tools, Services, and Help. The left sidebar has tabs for Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main content area displays the 'Borrowers' tab for 'Roger Rabbit' at '123 First Street, Austin, TX 78701'. The loan details include Loan #: TEST250502106, LTV: 63.333/63.333/63.333, Rate: 7.250%, and a closing date of 05/30/25. A red box highlights the '29 days remaining' status. The 'Borrower Summary - Origination' section shows various fields for loan details, including Purpose of Loan, Loan Type, Lien Position, and Amortization Type. A 'PRODUCT AND PRICING' dialog box is open, showing a list of providers and services, with 'LoanNEX Qualifier - Product and Pricing Service' selected. The bottom of the screen shows a list of forms and tools, including 'LoanNEX - Custom **' and 'Borrower Summary - Origination'.

Modifications: Get Price for Modified Loan

LO User

- Click Modification
- Pricing reflected will be based on historical eligibility and pricing from the original lock date
- Updated Loan data will populate within the NEX App based on your changes in Encompass.

The screenshot displays the Encompass web application interface. The top navigation bar includes links for Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main content area is divided into two sections. The top section, titled 'Lock Approved', shows the loan ID 'NEX ID: 23A-YJT' and a 'Locked' status. It includes buttons for 'Scenario Details', 'Lock Ticket', 'Extension', and 'Modification'. The 'Modification' button is highlighted with a red box. A red arrow points from this button to the 'NEX App' section below. The 'NEX App' section also shows the loan ID 'NEX ID: 23A-YJT' and a 'Locked' status. It contains a 'Loan Version' button and a form for entering loan details. The form includes fields for Loan Type, Citizenship, Income Doc, Self-Employed, Purpose, First Time Homebuyer, Occupancy, Property Type, Appraised Value, Purchase Price, First Lien Amount (highlighted with a red box), LTV, Secondary Financing, State, County, Rural Property, FICO, No FICO, DTI, Months Reserves, Mortgage Lates, Bankruptcy, Foreclosure, Deed-in-Lieu, Short Sale, Escrows, and Temporary Buydown. At the bottom of the form, there are fields for Income, Property Expenses, Liabilities, Reserves, and Household Size. A 'Get Price' button is located below the form, and a 'Get Qualified Price' button is at the bottom right. A link 'What is Qualified Price ?' is also present.

Modifications: Request Modification

LO User

- Rate and Lock Period are filtered on original lock
- Select Modify button

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Appraised Value * \$ 1,500,000 Purchase Price * \$ 1,500,000 First Lien Amount * \$ 950,000 LTV 63.33 % Secondary Financing * None

State * TX County * Travis County Rural Property ☐ FICO * 774 No FICO ☐ DTI * 38.08 % Months Reserves 106

Mortgage Lates * 0x30x24 Bankruptcy * None Foreclosure * None Deed-in-Lieu * None Short Sale * None Escrows * Yes Temporary Buydown * None

Get Price

Income * \$ 22,500 Property Expenses * \$ 1,387.5 Liabilities * \$ 700 Reserves * \$ 834,725 Household Size *

Get Qualified Price

What is Qualified Price ?

Eligible Products

☐ Select all Fixed 15 Yr. Fixed 30 Yr. Fixed 40 Yr. Fixed

☐ Select all Arm 5 Yr. ARM 7 Yr. ARM

Amortizing Type Fully Am & IO Lock Period 30 Investor/Lender All Program All Show Best per Investor/Lender ☐

Search Rate 100,000 Price Points Admin Fee Exclude From Price ☐

Rate	Lock Period	Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Next Steps
7.250%	30 Days	100.125 \$1,187.50	30 Yr. Fixed	LoanNEX Lending GOLD	\$6,480.67	✓	Modify
7.250%	30 Days	100.125 \$1,187.50	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$5,739.58	✓	Modify

Modifications: Modification Request Submitted

LO User

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

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log

Lock Approved **Modification Requested**

NEX ID: 23A-YJT Requested

Scenario Details Lock Ticket

Transaction Summary

Product and Pricing	
Investor Name	LoanNEX Lending
Loan Type	First Lien
Program Name	GOLD
Mortgage Product Description	30 Yr. Fixed
Rate	7.250%
Price	100.125
Lock Period	30

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

Lock Information	
Investor Name	LoanNEX Lending
Lock Date	5/27/2025 10:44:28 AM
Expiration Date	6/25/2025 11:59:00 PM
Extension Days	0
Extension Count	0
Re-lock Count	0

Lien Amounts & Ratios	
First Lien Amount	\$950,000.00
LTV	63.33 %
CLTV	63.33 %

Requested On	
Company Name	LoanNEX Lending
Users Full Name	Andrew WaltherLO
Requested On	5/27/2025 12:00:00 PM

Approved on	
Company Name	
Users Full Name	
Approved on	

Identifiers	
Originator Loan Number	TEST250502106
Universal Loan Identifier	
Loan Number	
Lock Number	
Borrower	Roger Rabbit
Address	123 First Street, Austin, TX 78701

Input Details

Modifications: View Pricing Field Updates

Lock Desk User

- 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

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers Roger Rabbit

123 First Street
Austin, TX 78701

1st Loan #: TEST250502106 LTV: 63.333/63.333/63.333 Rate: 7.250% Est Closing Date: //
Loan Amount: \$950,000.00 DTI: 34.970/38.081 29 days remaining FS: Andrew WaltherLO ☐ Archived

Alerts & Messages Log

Key Pricing Fields

Alert Name Key Pricing Fields

Description The values in the highlighted field(s) below have changed, requiring pricing to be re-evaluated.

Alert Date 05/27/2025

Trigger Fields

Field ID	Description	Value
2	Trans Details Total Loan Amt (w/MP/FF)	950,000.00
1821	Subject Property Est Value	1,500,000
356	Subject Property Appraised Value	1,500,000
14	Subject Property State	TX
13	Subject Property County	Travis
VASUMM.X23	VA Loan Summ Credit Score	774
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	

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

Modifications: View Changes

Lock Desk User

- View Changes allows you to see what changed due to the modification requested

Activity Log

Lock Approved

Modification Requested

Buy-Side Pricing

Sell-Side Pricing

NEX ID: 23A-YJT

Requested

Scenario Details

Lock Ticket

View Changes

Approve

Deny

Lock Actions

Transaction Summary

Product and Pricing

	Lock	Requested
Price	100.250	100.125

Input Details

First Lien Amount	\$900,000.00	\$950,000.00
LTV	60.00 %	63.33 %
CLTV	60.00 %	63.33 %
Combined Loan Amount	\$900,000.00	\$950,000.00

LoanNEX Lending

Andrew WaltherLO

5/27/2025 12:00:00 PM

Modifications: Approve/Deny Modification Request

Lock Desk User

- While on the Modification Requested tab, select the Approve or Deny button
- Transaction Summary shows Lock Approved
- If Deny is selected, lock will revert to the last Lock Approved action

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Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log

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

NEX ID: 23A-YJT Requested Scenario Details Lock Ticket View Changes **Approve** **Deny** Lock Actions

Transaction Summary

Product and Pricing		Requested On	
Investor Name	LoanNEX Lending	Company Name	LoanNEX Lending
Loan Type	First Lien	Users Full Name	Andrew WaltherLO
Program Name	GOLD	Requested On	5/27/2025 12:14:32 PM
Mortgage Product Description	30 Yr. Fixed		
Rate	7.250%		
Price	100.125		
Lock Period	30		

ARM Margin and Cap		Approved on	
Index, Margin		Company Name	
FPA/Cap/Life		Users Full Name	
		Lock Requested	

Lock Information		Identifiers	
Investor Name	LoanNEX Lending	Originator Loan Number	TEST250502106
Lock Date	5/27/2025 10:44:28 AM	Universal Loan Identifier	
Expiration Date	6/25/2025 11:59:00 PM	Loan Number	
Extension Days	0	Lock Number	
Extension Count	0		
Re-lock Count	0	Borrower	Roger Rabbit
		Address	123 First Street, Austin, TX 78701

Lien Amounts & Ratios	
First Lien Amount	\$950,000.00
LTV	63.33 %
CLTV	63.33 %

Modifications: Approve Modification Complete

Lock Desk User

- Transaction Summary shows Lock Approved tab with modified Loan information

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compass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log

Lock Approved Buy-Side Pricing Sell-Side Pricing

NEX ID: 23A-YJT Locked Scenario Details Lock Ticket Void Cancel Lock Extension Funded Lock Actions

Transaction Summary

Product and Pricing		Requested On	
Investor Name	LoanNEX Lending	Company Name	LoanNEX Lending
Loan Type	First Lien	Users Full Name	Andrew WaltherLO
Program Name	GOLD	Requested On	5/27/2025 12:14:32 PM
Mortgage Product Description	30 Yr. Fixed		
Rate	7.250%	Approved on	
Price	100.125	Company Name	LoanNEX Lending
Lock Period	30	Users Full Name	LoanNEX Lending
		Approved on	5/27/2025 12:25:38 PM

ARM Margin and Cap		Identifiers	
Index, Margin		Originator Loan Number	TEST250502106
FPA/Cap/Life		Universal Loan Identifier	
		Loan Number	
		Lock Number	
		Borrower	Roger Rabbit
		Address	123 First Street, Austin, TX 78701

Lock Information	
Investor Name	LoanNEX Lending
Lock Date	5/27/2025 10:44:28 AM
Expiration Date	6/25/2025 11:59:00 PM
Extension Days	0
Extension Count	0
Re-lock Count	0

Lien Amounts & Ratios	
First Lien Amount	\$950,000.00
LTV	63.33 %
CLTV	63.33 %

Input Details

Extension Request

LO User

- Access LoanNEX from loan file
- Click on the Extension button
- Select Extension Days and Request Extension button

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Compass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log

Lock Approved

NEX ID: 23A-YJT Locked

Scenario Details Lock Ticket

Extension Modification

Transaction Summary

Product and Pricing	Requested On
Investor Name Loan Type Program Name Mortgage Product Description Rate Price Lock Period	Company Name Users Full Name Requested On
LoanNEX Lending First Lien GOLD	LoanNEX Lending Andrew WaltherLO 5/27/2025 12:14:32 PM
	LoanNEX Lending LoanNEX Lending 5/27/2025 12:25:38 PM
	TEST250502106

ARM Margin and Cap

Index, Margin FPA/Cap/Life

Lock Information

Investor Name Lock Date Expiration Date Extension Days Extension Count Re-lock Count	LoanNEX Lending 5/27/2025 4:28 AM 6/25/2025 9:00 PM 0 0 0
---	--

Lien Amounts & Ratios

First Lien Amount LTV	\$950,000 63.33%
--------------------------	---------------------

Extension

Extend 1 days

• Some 1 on days are not available

Update 100.100

Cancel Request Extension

Extension Approval

Lock Desk User

- Secondary Lock Desk will receive email notification for Modification Request
- Login to Encompass and select the Loan from the Pipeline
- Access LoanNEX to View Changes and Approve request

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log

Lock Approved Extension Requested Sell-Side Pricing

NEX ID: 23A-YJT Requested

Scenario Details Lock Ticket

View Changes Approve Deny Lock Actions

Transaction Summary

Product and Pricing	
Investor Name	LoanNEX Lending
Loan Type	First Lien
Program Name	GOLD
Mortgage Product Description	30 Yr. Fixed
Rate	7.250%
Price	99.925
Lock Period	30

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

Lock Information	
Investor Name	LoanNEX Lending
Lock Date	5/27/2025 10:44:28 AM
Expiration Date	7/05/2025 11:59:00 PM
Extension Days	10
Extension Count	1
Re-lock Count	0

Lien Amounts & Ratios	
First Lien Amount	\$950,000.00
LTV	63.33 %
CLTV	63.33 %

Requested On	
Company Name	LoanNEX Lending
Users Full Name	Andrew WaltherLO
Requested On	5/27/2025 12:38:59 PM

Approved on	
Company Name	
Users Full Name	
Lock Requested	

Identifiers	
Originator Loan Number	TEST250502106
Universal Loan Identifier	
Loan Number	
Lock Number	
Borrower	Roger Rabbit
Address	123 First Street, Austin, TX 78701

Additional Lock Desk Actions

Lock Desk User

1. [Modify Lock Request \(prior to Lock Confirmation\)](#)
2. [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. Access LoanNEX through Encompass Services
3. Complete Modify Lock Request
 - Enter Modify Lock Details
 - Select Approve Modification

Modify Lock Request

Lock Desk User

- To modify the Lock Request, go to LoanNEX Qualifier in Services tab

The screenshot displays the Encompass web application interface. The top navigation bar includes links for Home, Pipeline, Loan, Forms, Verifs, Tools, Services, and Help. The left sidebar shows a 'Services' tab with a list of services, including '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', and 'Order Verifications'. The main content area shows loan details for '123 First Street, Austin, TX 78701'. The loan details include Loan # TEST250502108, LTV 63.333/63.333/63.333, Rate 7.250%, and Lock Requested. A 'Lock / Request Snapshot' table is visible, showing a single row with Status 'Requested', Req. Type 'Lock', Days, Lock Expiration Date, Requested On 5/27/2025 10:49:32 AM, Requested By Andrew WaltherLO, Fulfilled On, Fulfilled By, Investor, and Investor Delivery. A 'PRODUCT AND PRICING' modal window is open, displaying a list of providers including 'LoanNEX Qualifier - Product and Pricing Service', 'LoanNEX Qualifier - DEMO', 'LoanNEX Qualifier - UAT', 'Encompass Product and Pricing Service', and 'Mortech'. The modal window also includes a 'Remove from My List' button and 'Submit' and 'Cancel' buttons. The bottom status bar shows the date and time: 05/27/2025 10:49, Tuesday, 5/27/2025.

Modify Lock Request

Lock Desk User

- Select Buy-Side Pricing tab, loan details will populate based on current Encompass data
- Update any data that needs to change, and Select Get Price

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Lock Requested **Buy-Side Pricing** Sell-Side Pricing

NEX ID: 23A-YJV Requested [Loan Version](#) [Lock Actions](#)

Loan Type* Citizenship* Income Doc* Self-Employed ☐ Purpose* First Time Homebuyer ☐ Occupancy* Property Type*

Appraised Value* Purchase Price* First Lien Amount* LTV % Secondary Financing*

State* County* Rural Property ☐ FICO* No FICO ☐ DTI* Months Reserves

Mortgage Lates* Bankruptcy* Foreclosure* Deed-in-Lieu* Short Sale* Escrows* Temporary Buydown*

Get Price

Income* Property Expenses* Liabilities* Reserves* Household Size*

Lock Requested [Live](#) [Historical](#)

Lock Requested Date: 5/27/2025 12:49:40 PM

Get Qualified Price [What is Qualified Price ?](#)

Eligible Products

☐ Select all Fixed

☐ Select all ARM

[Reset Eligibility Q&A](#)

Amortizing Type Lock Period Investor/Lender Program

Modify Lock Request

Lock Desk User

- Select Next Step “Approve & Modify” Select Approve Modification
- Validate pricing and Approve Modification

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Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Mortgage Lates * 0x30x24 Bankruptcy * None Foreclosure * None Deed-in-None

Income * \$ 22,500 Property Expenses * \$ 1,387.5 Liabilities * \$ 700 Reserve * \$ 834.7

Modify Lock

Expiration Date: 6/25/2025 Rate: 7.250 Price: 100.125

Approve Modification

Lock Requested Date: 5/27/2025 12:49:40 PM

Get Qualified Price

What is Qualified Price ?

Eligible Products

Select all Fixed 15 Yr. Fixed 30 Yr. Fixed 40 Yr. Fixed

Select all Arm 5 Yr. ARM 7 Yr. ARM

Amortizing Type: Fully Am & IO Lock Period: 30 Investor/Lender: All Program: All

Search Rate: 100.000 Price Points Admin Fee: Exclude From Price

Reset Eligibility Q&A

Rate	Lock Period	Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Next Steps
7.250%	30 Days	100.125	30 Yr. Fixed	LoanNEX Lending GOLD	\$7,162.85	✓	Approve & Modify
7.250%	30 Days	100.125	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$6,343.75	✓	Approve & Modify
7.875%		100.063		LoanNEX Lending			

- 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 Lock Desk Users, on Lock Approved Loans, for the following Lock Actions:
 - Extensions
 - Approved 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, Modification Requested.

Void: Access Loan Pipeline in Encompass

Lock Desk User

- Go to the LoanNEX Qualifier Services and access LoanNEX to Void the last Approved Lock Action

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Uncompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers Roger Rabbit

123 First Street
Pflugerville, TX 78660

Loan #: TEST250502109 LTV: 70.000/70.000/70.000 Rate: 7.375%
Loan Amount: \$1,050,000.00 DTI: 38.398/41.509 33 days remaining FS: Andrew WaltherLO Archived

Alerts & Messages Log

- eConsent Not Yet Received 05/28/25
- Three-Day Disclosure Requirement 05/28/25
- Lock confirmed by <partnerconnect> 05/30/25
- Send Initial Disclosures 06/02/25

Secondary Registration / Snapshot List

Status	Req. Type	Days	Lock Expiration Date	Requested On	Requested By	Fulfilled On	Fulfilled By	Investor	Investor Delivery
Locked	Extension	5	7/2/2025	5/30/2025 8:45:12 AM	Andrew Walther	5/30/2025 08:45:20 AM	<partnerconnect>		
Old Lock	Update	30	6/27/2025	5/29/2025 3:53:44 PM	Andrew Walther	5/29/2025 03:53:58 PM	<partnerconnect>		
Old Lock	Update	30	6/27/2025	5/29/2025 3:51:00 PM	Andrew Walther	5/29/2025 03:51:10 PM	<partnerconnect>		
Old Lock	Update	30	6/27/2025						
Old Lock	Update	30	6/27/2025						
Old Lock	Update	30	6/27/2025						
Old Request	Lock	30	6/27/2025						

Current Lock Current Loan Info Registration

Lock Fulfilled 5/30/2025 8:45:20 AM View Current Lock

Buy Side Lock and Pricing

Loan Program Conventional Fixed

Request Type Extension

Requested By <partnerconnect>

Rate Sheet ID

Last Rate Set Date //

Lock Date 05/29/2025

ONRP Lock Date // EST

ONRP Lock Time // EST

ONRP Eligible ☐ Yes

Lock # Days 30

Original Lock Expiration Date 06/27/2025

Days to Extend 5

New Lock Expiration Date 07/02/2025

Price Adjustment 0.000

Base Buy Rate 7.375

Total Rate Adjustments 0.000

PRODUCT AND PRICING

My Providers All Providers

Select a provider and click Submit.

Provider	Service
LoanNEX Qualifier - Product and Pricing Service	Partner Connect
LoanNEX Qualifier - DEMO	Partner Connect
Encompass Product and Pricing Service	More info
Mortech	More info

Remove from My List Submit Cancel

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

Void: View Current Transaction Summary / Activity Log

Lock Desk User

- 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 Encompass web application interface. The main page is titled "Transaction Summary" and shows details for a loan with NEX ID: 23A-YJY, which is in a "Locked" state. The page includes sections for "Product and Pricing", "ARM Margin and Cap", "Lock Information", "Lien Amounts & Ratios", and "Input Details". An "Activity Log" modal is open, showing a list of recent actions. The first action, "Lock Extension Approved", is highlighted with a red box. The modal also features buttons for "Extension", "Funded", and "Lock Actions".

Activity Log

- Lock Extension Approved** 5/30/2025 10:45:26 AM by:LoanNEX Lending LoanNEX Lending
- Lock Modification Approved** 5/29/2025 5:54:02 PM by:LoanNEX Lending LoanNEX Lending
- Lock Modification Approved** 5/29/2025 5:51:15 PM by:LoanNEX Lending LoanNEX Lending
- Lock Modification Approved** 5/29/2025 3:54:25 PM by:LoanNEX Lending LoanNEX Lending
- Lock Modification Approved** 5/29/2025 3:49:37 PM by:LoanNEX Lending LoanNEX Lending
- Lock Modification Approved** 5/29/2025 3:42:01 PM by:LoanNEX Lending LoanNEX Lending
- Lock Approved** 5/29/2025 11:33:47 AM by:LoanNEX Lending LoanNEX Lending
- Loan was updated** 5/29/2025 11:30:45 AM by:Andrew WaltherLO LoanNEX Lending
- Lock Requested** 5/29/2025 11:30:45 AM by:Andrew WaltherLO LoanNEX Lending
- Loan was updated** 5/29/2025 11:30:12 AM by:Andrew WaltherLO LoanNEX Lending
- Loan was updated**

Void Lock Action

Lock Desk User

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

Lock Approved

Buy-Side Pricing

Sell-Side Pricing

NEX ID: 23A-YJY Locked

Scenario Details

Lock Ticket

Transaction Summary

Product and Pricing

Investor Name	LoanNEX Lending
Loan Type	First Lien
Program Name	GOLD
Mortgage Product Description	30 Yr. Fixed
Rate	7.375%
Price	100.125
Lock Period	30

ARM Margin and Cap

Index, Margin	
FPA/Cap/Life	

Lock Information

Investor Name	LoanNEX Lending
Lock Date	5/29/2025 11:30:45 AM
Expiration Date	6/27/2025 11:59:00 PM
Extension Days	0
Extension Count	0
Re-lock Count	0

Lien Amounts & Ratios

First Lien Amount	\$1,050,000.00
LTV	70.00 %
CLTV	70.00 %

Input Details

Activity Log

Last Lock Action Voided

5/30/2025 10:55:17 AM byLoanNEX Lending LoanNEX Lending

Lock Extension Approved

5/30/2025 10:45:28 AM byLoanNEX Lending LoanNEX Lending

Lock Modification Approved

5/29/2025 5:54:02 PM byLoanNEX Lending LoanNEX Lending

Lock Modification Approved

5/29/2025 5:51:15 PM byLoanNEX Lending LoanNEX Lending

Lock Modification Approved

5/29/2025 5:54:25 PM byLoanNEX Lending LoanNEX Lending

Lock Modification Approved

5/29/2025 3:49:37 PM byLoanNEX Lending LoanNEX Lending

Lock Modification Approved

5/29/2025 3:42:01 PM byLoanNEX Lending LoanNEX Lending

Lock Approved

5/29/2025 11:33:47 AM byLoanNEX Lending LoanNEX Lending

Loan was updated

5/29/2025 11:30:45 AM byAndrew WaltherLO LoanNEX Lending

Lock Requested

5/29/2025 11:30:45 AM byAndrew WaltherLO LoanNEX Lending

Loan was updated

Submit a Case to LoanNEX Support

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