LoanNEX TPO Connect User Guide
March 2025

LoanNEX Encompass TPO Connect: Table of Contents

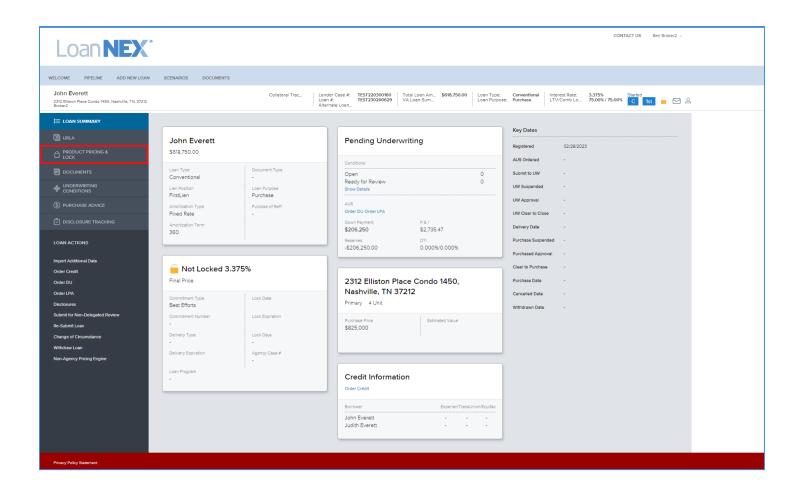***Select the link to go to the corresponding page in this document***

TPO Connect User

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

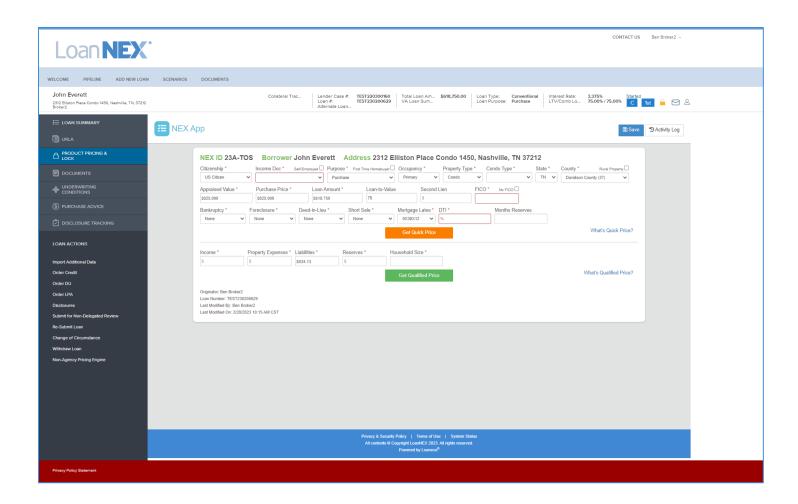# *Access LoanNEX Inside TPO Connect*

TPO Connect User

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

Complete Additional Loan Fields-Not Populated by URLA

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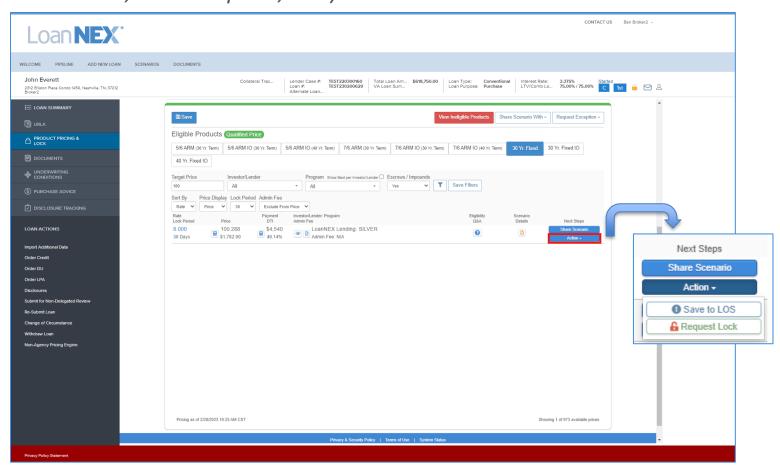# *Select Get Qualified Price*
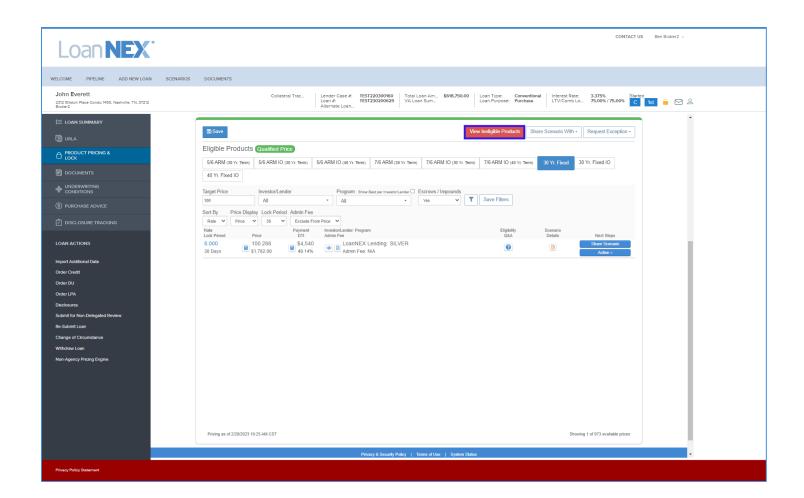
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View Eligible Product and Pricing Options

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

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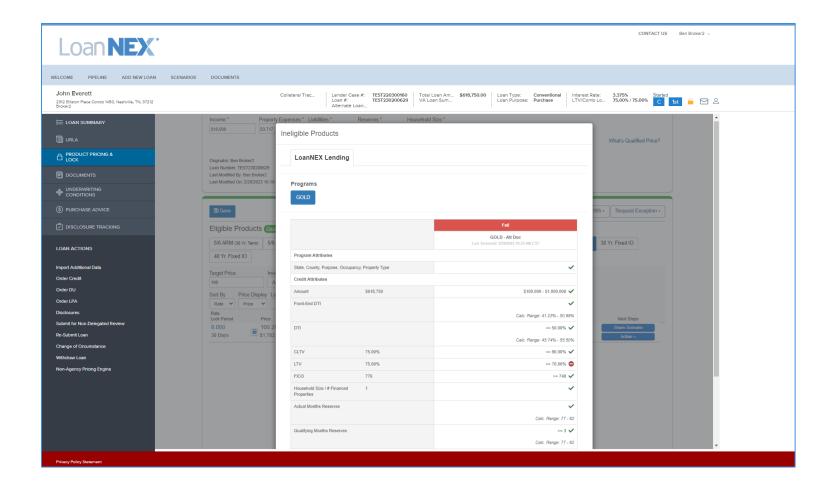
View Ineligible Products

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View Ineligible ("Fail") Parameters

Note: Program Guidelines are shown in the Ineligible ("Fail") parameters
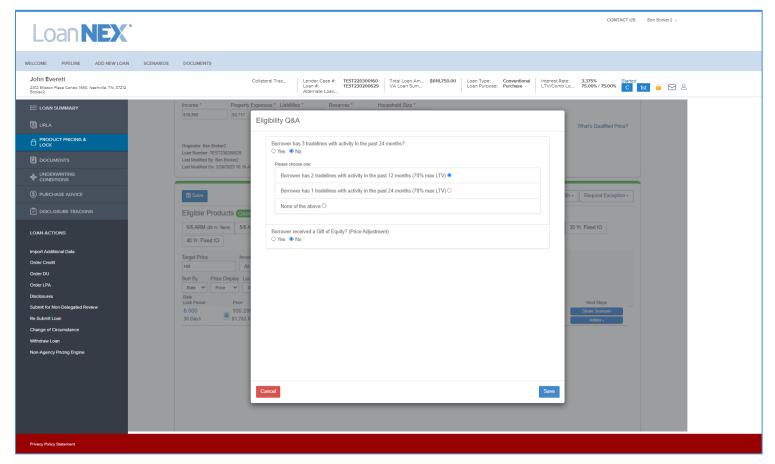
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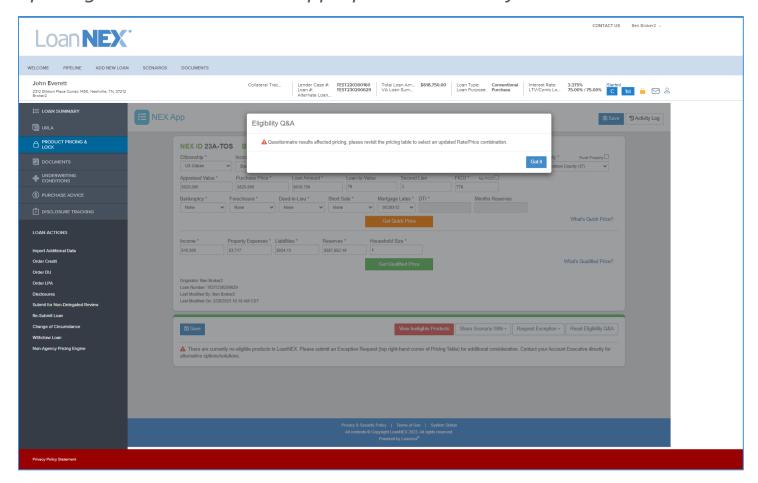# *User Completes Eligibility Q&A*

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*

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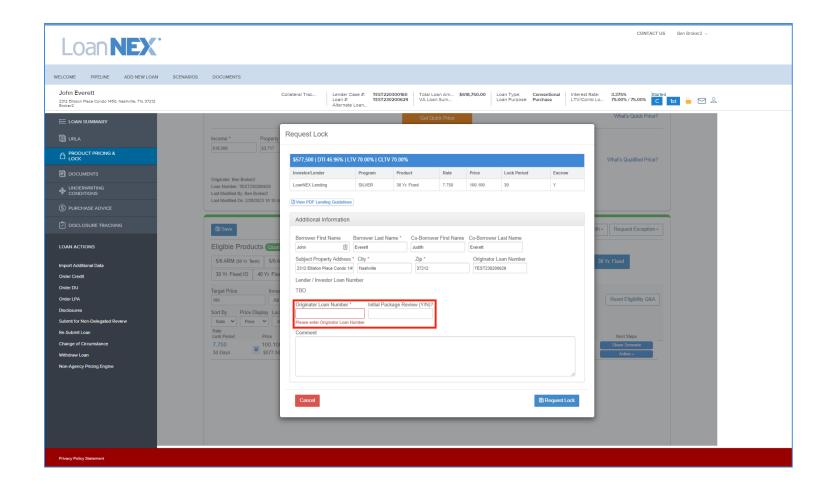
Eligibility Q&A Responses

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

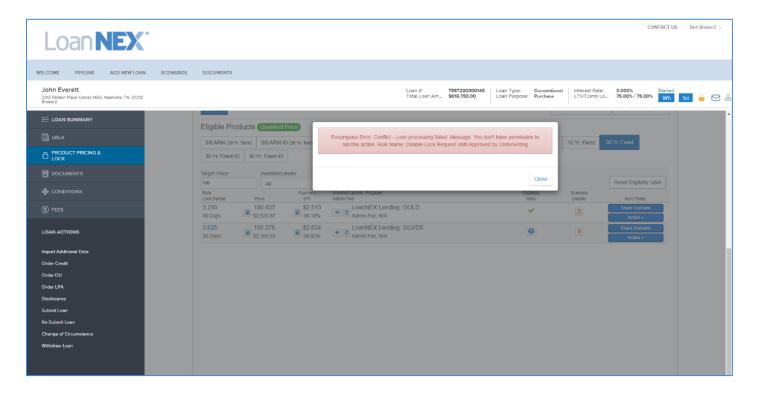# *Take Action (Save to LOS, Request Lock)*

Encompass Business Rules Applied

TPO Connect User

Notes:

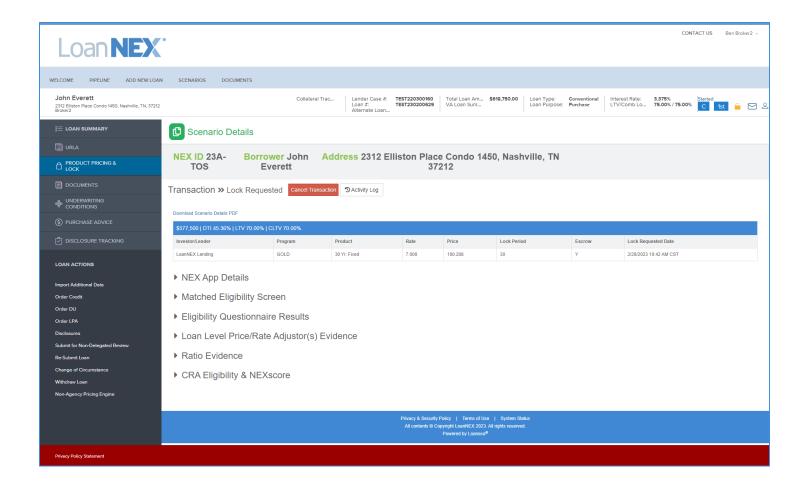▸ *If Lock Request is not available, the User will be notified, and Lock Request cannot be completed until the business rule is satisfied*

▸ *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*
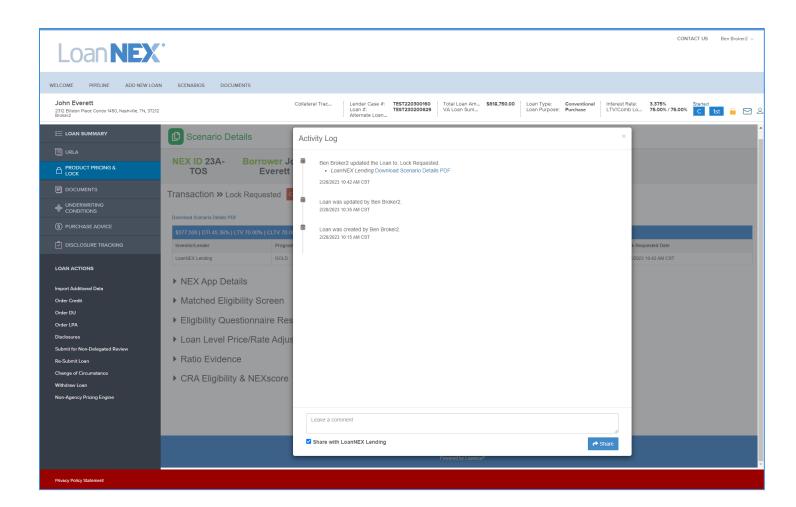
View Loan Record

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

View Activity Log / Download Scenario PDF

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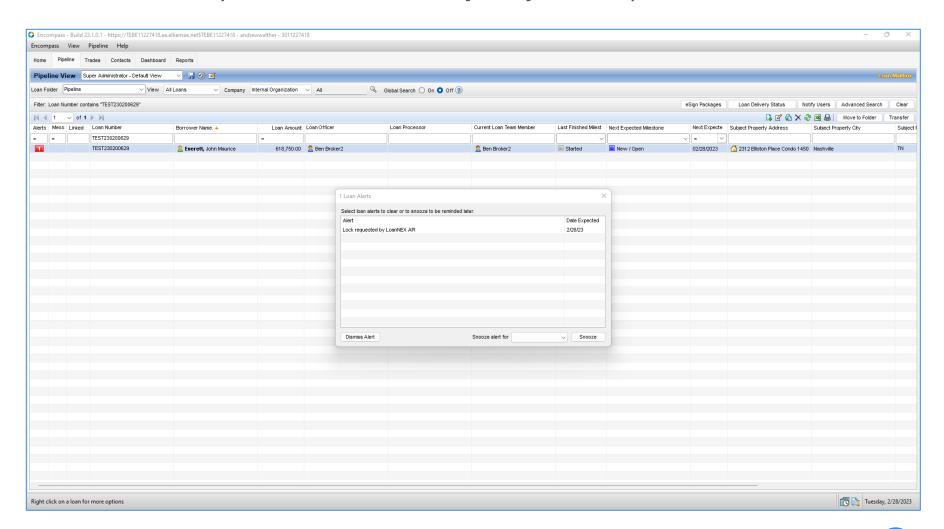
Approve Lock Request Process

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

Lock Desk User

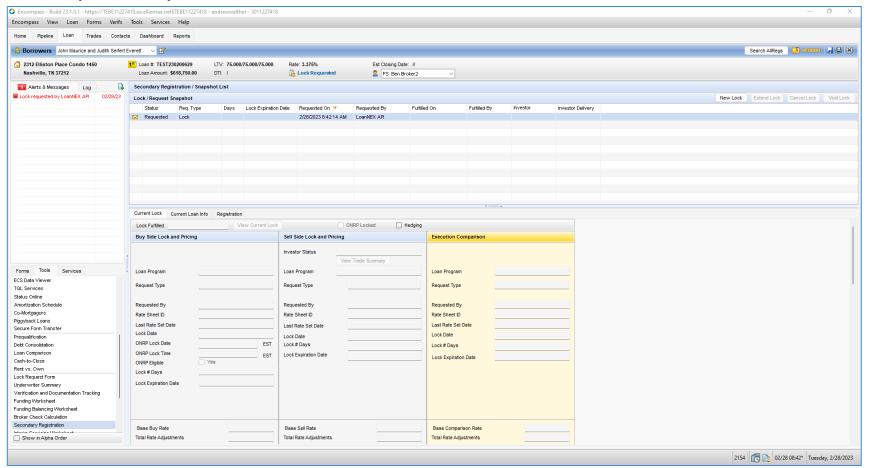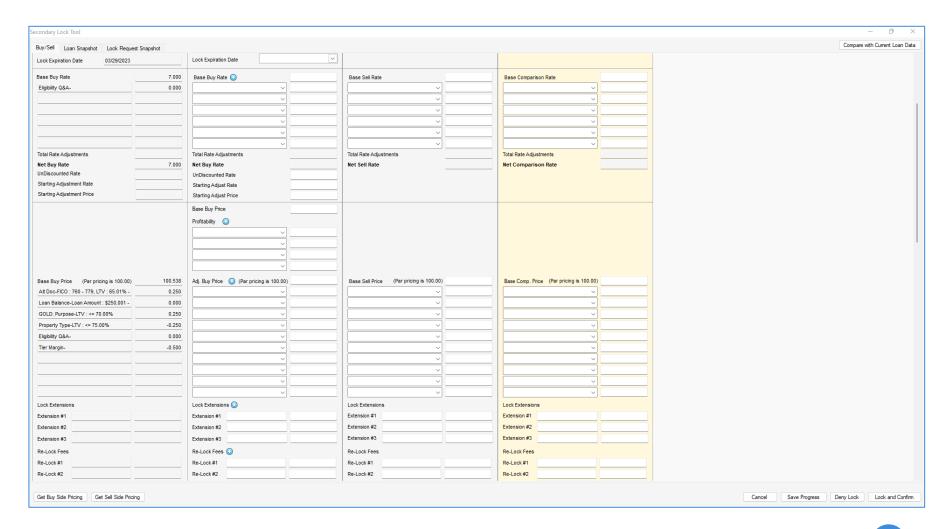*Note: Secondary Lock Desk will be notified of Lock Request*

View Lock Requested Loan

Notes:

▸ *Lock Request available in Secondary Registration*

▸ *Requested by shows LoanNEX API*

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

Lock Desk User

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Compare Current Loan and Lock Request Data

Note: Loan Request Data does not override current loan data

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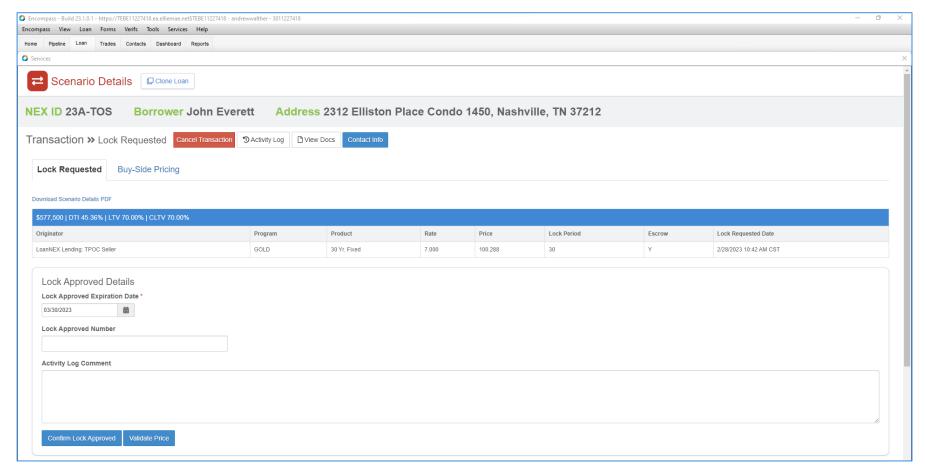
Note: To complete the Lock Approval go to LoanNEX Qualifier in Services tab

Approve Lock

Notes:

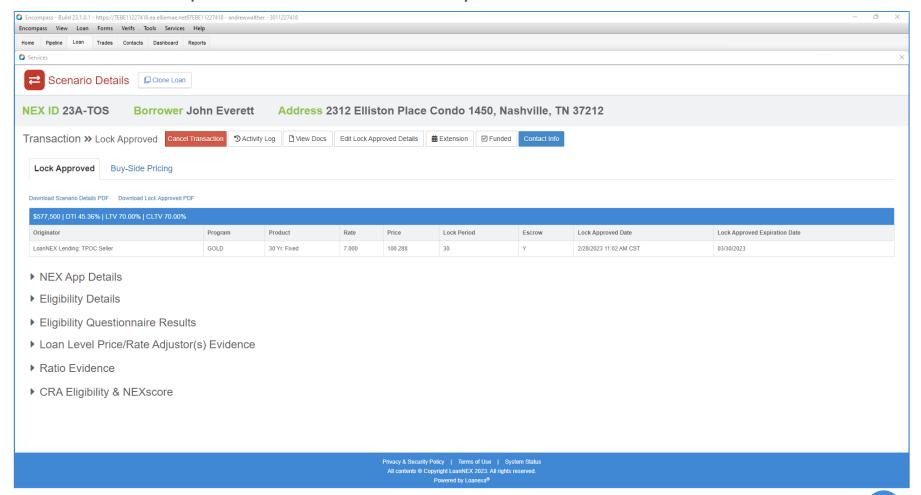➢ *Enter Lock Approved Details, if applicable*

➢ *Select Confirm Lock Approved button*

View Lock Approved Loan Details

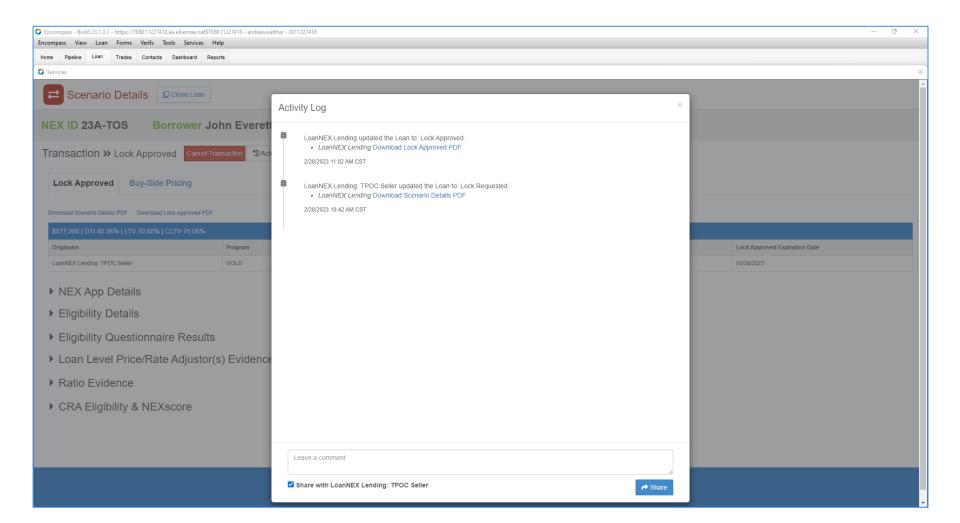*Note: LoanNEX Lock Confirmation is available to TPOC User automatically in TPOC with updated lock status and expiration date*

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View Activity Log and Download PDF

Lock Desk User

Lock Desk User

Lock Desk User

Notes:

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

Lock Confirmation

Notes:
- *Sample Lock Confirmation*
- *TPOC User Lock Confirmation automatically populated in TPOC*

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Additional TPO Connect User Actions

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

TPO Connect User

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

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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

Seller Modifications: Access LoanNEX

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

TPO Connect User

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

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Seller Modifications: Request Modification

- Find same Rate and Lock Period
- Select Modify button

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TPO Connect User

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

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

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Lock Desk User

- Validate Lock by selecting Search in Product and Pricing

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Lock Desk User

- Transaction Summary shows Modification Request
- Select View Changes button

Seller Modifications: View Changes

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

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

Lock Desk User

Seller Modifications: Approve Modification Request

Lock Desk User

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

Seller Modifications: Approve Modification Complete

- Transaction Summary shows Lock Approved tab with modified Loan information

Seller Modifications: Deny Modification Request

- While on the Modification Request tab, select Deny button

Seller Modifications: Deny Modification Request

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

Seller Modifications: Modification Approved

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

Seller Extension Request

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

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Additional Lock Desk Actions

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

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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

View Lock Requested Loan

Notes:

▸ *Lock Request available in Secondary Registration*

▸ *Requested by shows LoanNEX API*

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Modify Lock Request

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

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Modify Lock Request

Notes:
➢ *Select Buy Side Pricing tab, loan details will populate*
➢ *Select Get Qualified Price*

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Modify Lock Request

Notes:
- *Select Next Step "Modify" and enter Modified Lock Details (Ex: manual LLPA)*
- *Select Approve Modification*

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Modify Lock Approved Loan

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

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Modify Lock Approved Loan

Notes:
- *Select Product Pricing & Lock section*
- *Select Modification button*

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Request Lock Approved Modification

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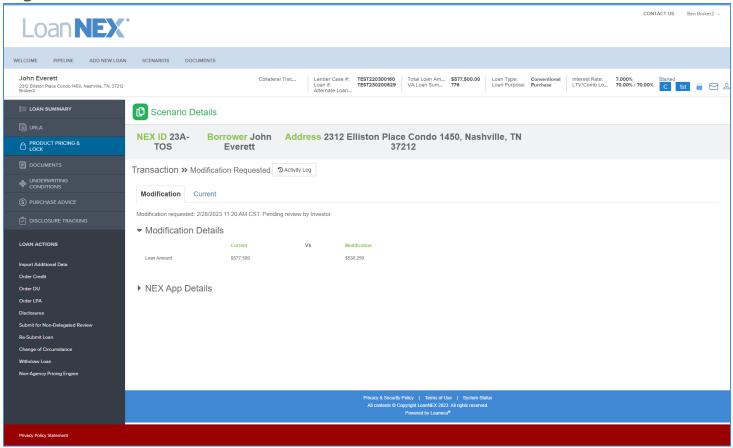➢ *Enter modification details; all fields required (Comment, Program + Product, Rate, Price)*
➢ *Select Request Modification button*

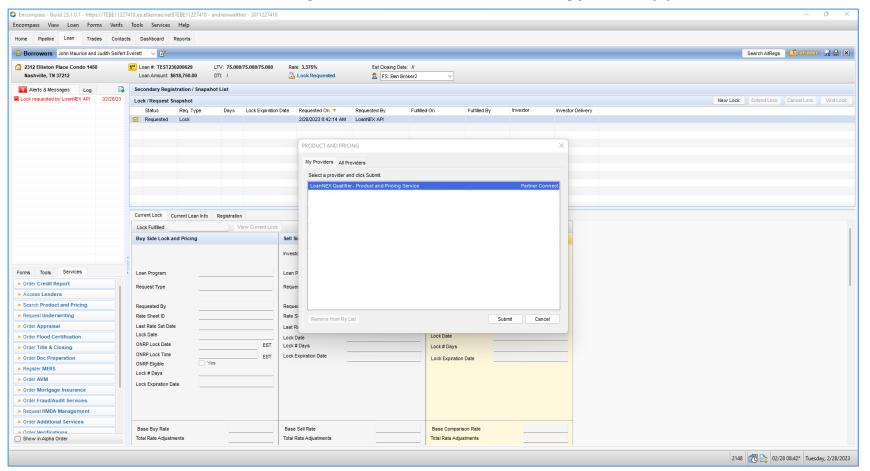Copyright Mortgage NEKS, LLC 2025

Notes:
- *Modification Details include requested date and time*
- *Approved Lock Loan details, prior to the modification request, are available by selecting the Current tab*

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*

View Modification Details

Notes:

➢ *View Modification Details*

➢ *Select Get Qualified Price button to view current pricing*

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Approve Lock Modification

Notes:
➢ *Select Next Step "Modify" and enter Modified Lock Details (Ex: manual LLPA)*
➢ *Select Approve Modification*

Void Lock Action

- 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.*
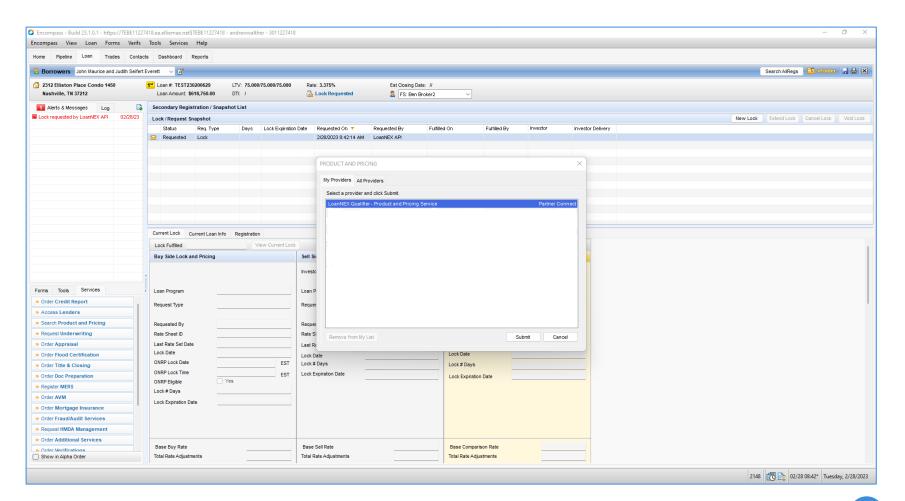
Void: Access Loan Pipeline in Encompass
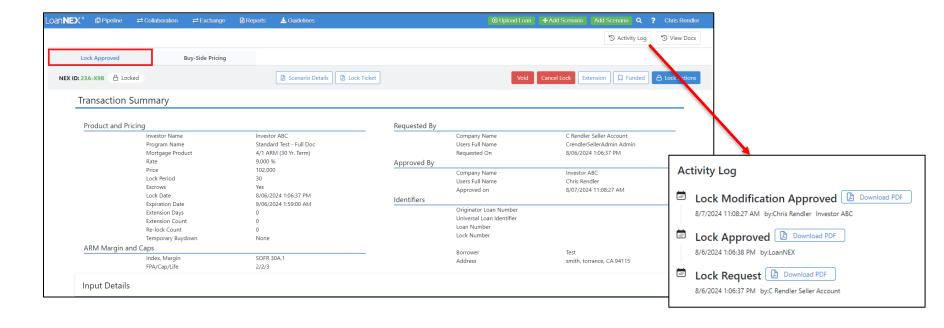
Lock Desk User

Notes:

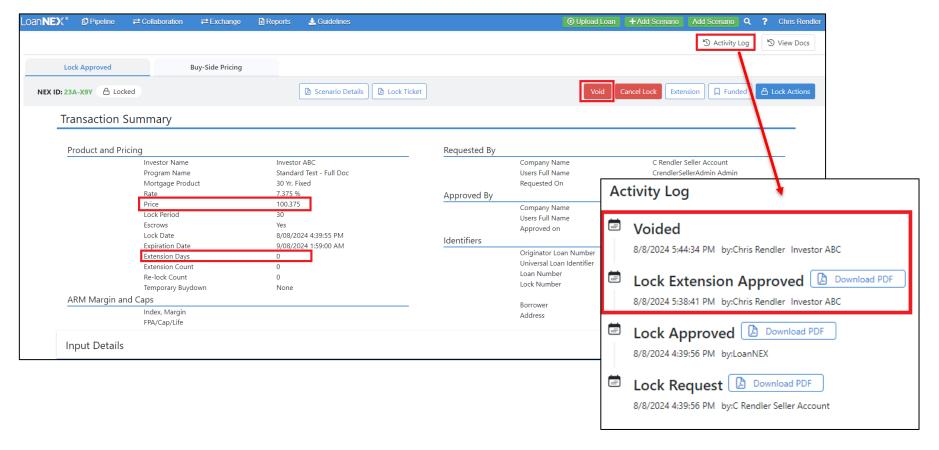➤ *Go to the LoanNEX Qualifier Services tab to Void the Approved Lock Action*

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

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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

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