



LoanNEX TPO Connect User Guide
March 2025

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LoanNEX Encompass TPO Connect: Table of Contents

1. [TPO Connect User: Submit Lock Request](#)

- [Access LoanNEX in Encompass TPO Connect](#)
- [View eligible Product and Pricing Options](#)
- [Register Product](#)
- [Save to LOS/Request Lock](#)

2. [Lock Desk User: Approve Lock Request](#)

- [View Lock Request in Encompass](#)
- [Complete Lock Approval](#)
- [Access Lock Confirmation](#)

3. [Additional TPO Connect User Actions](#)

- [Seller Modifications](#)
- [Extension Request](#)

4. [Additional Lock Desk Actions](#)

- [Lock Request Modifications](#)
 - [Modify extended loan example](#)
- [Lock Approved Modifications](#)
- [Void Lock Actions](#)

5. [LoanNEX Support](#)

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

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

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 links: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and DOCUMENTS. The main header area shows loan details for 'John Everett' (2312 Elliston Place Condo 1450, Nashville, TN, 37212) with a collateral trace, lender case #, total loan amount (\$618,750.00), loan type (Conventional), and interest rate (3.375%). A sidebar on the left contains a 'LOAN SUMMARY' section with links to 'URLA', 'PRODUCT PRICING & LOCK' (highlighted in red), 'DOCUMENTS', 'UNDERWRITING CONDITIONS', 'PURCHASE ADVICE', and 'DISCLOSURE TRACKING'. Below this is a 'LOAN ACTIONS' section with various 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' with loan type (Conventional), document type, lien position (FirstLien), amortization type (Fixed Rate), and term (360); 'Pending Underwriting' with conditions (Open, Ready for Review), AUS, down payment (\$206,250), reserves (-\$206,250.00), P & I (\$2,735.47), and DTI (0.000%/0.000%); 'Not Locked 3.375%' with final price, commitment type (Best Efforts), commitment number, delivery type, delivery expiration, loan program, lock date, lock expiration, lock days, and agency case #; '2312 Elliston Place Condo 1450, Nashville, TN 37212' with primary unit (4) and purchase price (\$825,000); and 'Credit Information' with borrower (John Everett, Judith Everett) and Experian/TransUnion/Equifax scores. A 'Key Dates' table on the right lists various dates and their status. At the bottom, a red bar contains the 'Privacy Policy Statement' link.

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 1st

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

John Everett
\$618,750.00

Loan Type: Conventional
Document Type: -
Lien Position: FirstLien
Loan Purpose: Purchase
Amortization Type: Fixed Rate
Purpose of Refi: -
Amortization Term: 360

Pending Underwriting

Conditions

Open: 0
Ready for Review: 0
[Show Details](#)

AUS
[Order DU](#) [Order LPA](#)

Down Payment: \$206,250 P & I: \$2,735.47
Reserves: -\$206,250.00 DTI: 0.000%/0.000%

Not Locked 3.375%
Final Price

Commitment Type: Best Efforts
Commitment Number: -
Lock Date: -
Lock Expiration: -
Delivery Type: -
Lock Days: -
Delivery Expiration: -
Agency Case #: -
Loan Program: -

2312 Elliston Place Condo 1450, Nashville, TN 37212
Primary 4 Unit

Purchase Price: \$825,000
Estimated Value: -

Credit Information
[Order Credit](#)

Borrower: John Everett, Judith Everett
Experian/TransUnion/Equifax: -, -, -

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	-

Privacy Policy Statement

Complete Additional Loan Fields-Not Populated by URLA

TPO Connect User

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
Alternate Loan...

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 1st

CONTACT US Ben Broker2

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

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UNDERWRITING CONDITIONS

PURCHASE ADVICE

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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 *
US Citizen

Income Doc *
Self-Employed ☐ Purpose *
Purchase

First Time Homebuyer ☐ Occupancy *
Primary

Property Type *
Condo

Condo Type *
State *
TN

County *
Davidson County (37)

Rural Property ☐

Appraised Value *
\$825,000

Purchase Price *
\$825,000

Loan Amount *
\$618,750

Loan-to-Value
75

Second Lien
\$

FICO *
No FICO ☐

Bankruptcy *
None

Foreclosure *
None

Deed-in-Lieu *
None

Short Sale *
None

Mortgage Lates *
0X30X12

DTI *
%

Months Reserves

Get Quick Price

What's Quick Price?

Income *
\$

Property Expenses *
\$

Liabilities *
\$834.13

Reserves *
\$

Household Size *

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

TPO Connect User

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
Alternate Loan...

Total Loan Am...
VA Loan Sum...
\$618,750.00

Loan Type: Conventional
Loan Purpose: Purchase

Interest Rate: 3.375%
LTV/Comb Lo...
75.00% / 75.00%

Started
C 1st

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 *
US Citizen

Income Doc *
Bank Stmts: 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 *
\$618,750

Loan-to-Value
75

Second Lien
\$

FICO *
776

No FICO ☐

Bankruptcy *
None

Foreclosure *
None

Deed-in-Lieu *
None

Short Sale *
None

Mortgage Lates *
0X30X12

DTI *
%

Months Reserves

Get Quick Price

What's Quick Price?

Income *
\$18,500

Property Expenses *
\$3,717

Liabilities *
\$834.13

Reserves *
\$587,652.16

Household Size *
1

Get Qualified Price

What's Qualified Price?

Originator: Ben Broker2
Loan Number: TEST230200629
Last Modified By: Ben Broker2
Last Modified On: 2/20/2023 10:18 AM CST

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5/27/2025

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6

View Eligible Product and Pricing Options

TPO Connect User

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

The screenshot displays the LoanNEX web application interface. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The user profile 'John Everett' is shown with contact information. The main content area is titled 'Eligible Products' and features a 'Qualified Price' badge. A table lists various loan products, including '30 Yr. Fixed' and '40 Yr. Fixed IO'. A 'Next Steps' callout box on the right highlights the 'Share Scenario' and 'Action' buttons, with a blue arrow pointing to the 'Action' button in the table. The table columns include 'Rate', 'Price', 'Lock Period', 'Admin Fee', 'Investor/Lender', 'Program', 'Eligibility', 'Scenario Details', and 'Next Steps'. The 'Action' button is highlighted in red in the table and the callout box.

Rate	Price	Lock Period	Admin Fee	Investor/Lender	Program	Eligibility	Scenario Details	Next Steps
8.000	100.288	30 Days	\$4.540	LoanNEX Lending: SILVER	Admin Fee: N/A			Share Scenario Action

View Ineligible Products

TPO Connect User

LoanNEX

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

John Everett

2312 Ellison Place Condo 1450, Nashville, TN, 37212

Broker2

Collateral Trac...

Lender Case #: TEST220300160
Loan #: TEST230200629
Alternate Loan...

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 1st

CONTACT US Ben Broker2

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

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	Investor/Lender: Program	Eligibility	Scenario	Next Steps
Lock Period		DTI	Admin Fee	QA	Details	
8.000	100.288	\$4,540	LoanNEX Lending: SILVER			Share Scenario
30 Days	\$1,782.00	49.14%	Admin Fee: N/A			Action

Pricing as of 2/28/2023 10:25 AM CST

Showing 1 of 973 available prices

Privacy & Security Policy Terms of Use System Status

Privacy Policy Statement

View Ineligible (“Fail”) Parameters

TPO Connect User

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

The screenshot displays the LoanNEX web application interface. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The user is logged in as 'Ben Broker2'. The main content area shows a loan summary for 'John Everett' with details like '2312 Elliston Place Condo 1450, Nashville, TN, 37212' and 'Broker2'. A modal window titled 'Ineligible Products' is open, showing a table of program attributes and their status. The table has columns for 'Program Attributes' and 'Status'. The status is 'Fail' for the 'GOLD - Alt Doc' program. The table lists various attributes such as 'State, County, Purpose, Occupancy, Property Type', 'Credit Attributes', 'Amount', 'Front-End DTI', 'DTI', 'CLTV', 'LTV', 'FICO', 'Household Size / # Financed Properties', 'Actual Months Reserves', and 'Qualifying Months Reserves'. The status for each attribute is indicated by a green checkmark or a red circle with a white 'X'.

Program Attributes	Status
State, County, Purpose, Occupancy, Property Type	✓
Credit Attributes	✓
Amount	✓
Front-End DTI	✓
DTI	✓
CLTV	✓
LTV	✓
FICO	✓
Household Size / # Financed Properties	✓
Actual Months Reserves	✓
Qualifying Months Reserves	✓

User Completes Eligibility Q&A

TPO Connect User

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

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 links: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and DOCUMENTS. The main header area shows loan details for 'John Everett' at '2312 Ellison Place Condo 1450, Nashville, TN, 37212'. It also displays 'Collateral Trac...', 'Lender Case #:', 'Loan #:', 'Alternate Loan...', 'Total Loan Am...', 'VA Loan Sum...', 'Loan Type:', 'Loan Purpose:', 'Interest Rate:', 'LTV/Comb Lo...', and 'Started'. A 'Save' button is visible in the top right of the header area.

The left sidebar contains a 'LOAN SUMMARY' section with links to 'URLA', 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'UNDERWRITING CONDITIONS', 'PURCHASE ADVICE', and 'DISCLOSURE TRACKING'. Below this is a 'LOAN ACTIONS' section with links to '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 a form for 'Eligible Products' with fields for '5/6 ARM (30 Yr. Term)', '5/6 ARM (15 Yr. Term)', and '40 Yr. Fixed IO'. It also includes a 'Target Price' field, 'Sort By', 'Price Display', 'Rate', 'Lock Period', and 'Price' fields. A 'Save' button is located at the bottom of the form.

An 'Eligibility Q&A' modal is open in the center of the screen. It contains the following questions and options:

- Borrower has 3 tradelines with activity in the past 24 months?
☐ Yes ☒ No
- Please choose one:
 - Borrower has 2 tradelines with activity in the past 12 months (70% max LTV) ☒
 - Borrower has 1 tradelines with activity in the past 24 months (70% max LTV) ☐
 - None of the above ☐
- Borrower received a Gift of Equity? (Price Adjustment)
☐ Yes ☒ No

The modal has 'Cancel' and 'Save' buttons at the bottom.

Eligibility Q&A Responses

TPO Connect User

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 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 links: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and DOCUMENTS. The main header area shows loan details for 'John Everett' at '2312 Ellison Place Condo 1450, Nashville, TN, 37212'. It includes fields for 'Collateral Trac...', 'Lender Case #', 'Loan #', 'Total Loan Am...', 'Loan Type', 'Loan Purpose', 'Interest Rate', and 'LTV/Comb Lo...'. A 'Save' button and an 'Activity Log' link are also present.

The left sidebar contains a 'LOAN SUMMARY' section with links to 'URLA', 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'UNDERWRITING CONDITIONS', 'PURCHASE ADVICE', and 'DISCLOSURE TRACKING'. Below this is a 'LOAN ACTIONS' section with links to '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 a 'NEX App' section with a 'Get Quick Price' button. Below this is a 'Get Qualified Price' button. A modal dialog titled 'Eligibility Q&A' is open, displaying a warning message: 'Questionnaire results affected pricing, please revisit the pricing table to select an updated Rate/Price combination.' The dialog has a 'Got it' button.

At the bottom of the page, there is a footer with links to 'Privacy & Security Policy', 'Terms of Use', and 'System Status'. It also includes copyright information: 'All contents © Copyright LoanNEX 2023. All rights reserved.' and 'Powered by Locus®'.

Take Action (Save to LOS, Request Lock)

TPO Connect User

LoanNEX®

CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

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

Collateral Trac... Lender Case #: TEST220300160
Loan #: TEST230200629
Alternate Loan... 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 1st

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

Income * \$18,500 Property \$3,717
Originator: Ben Broker2
Loan Number: TEST230200629
Last Modified By: Ben Broker2
Last Modified On: 2/28/2023 10:18 AM

Get Quick Price
What's Quick Price?
What's Qualified Price?

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 * Borrower Last Name * Co-Borrower First Name Co-Borrower Last Name
John Everett Judith Everett

Subject Property Address * City * Zip * Originator Loan Number
2312 Ellison Place Condo 1450 Nashville 37212 TEST230200629

Lender / Investor Loan Number
TBD

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

Comment

Cancel

Request Lock

Privacy Policy Statement

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

The screenshot displays the LoanNEX web application interface. At the top, the 'LoanNEX' logo is visible on the left, and 'CONTACT US' and 'Ben Broker2' are on the right. Below the logo, a navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows user information for 'John Everett' (2392 Elliston Place Condo 1450, Nashville, TN, 37212, Broker2) and loan details: 'Loan # TEST220300145', 'Total Loan Am... \$618,750.00', 'Loan Type: Conventional', 'Loan Purpose: Purchase', 'Interest Rate: 0.000%', and 'LTV/Comb Lo... 75.00% / 75.00%'. A 'Started' button is also present.

The left sidebar contains a 'LOAN SUMMARY' section with links for 'URLA', 'PRODUCT PRICING & LOCK' (highlighted), 'DOCUMENTS', 'CONDITIONS', and 'FEES'. Below this is a 'LOAN ACTIONS' section with links for 'Import Additional Data', 'Order Credit', 'Order DU', 'Order LPA', 'Disclosures', 'Submit Loan', 'Re-Submit Loan', 'Change of Circumstance', and 'Withdraw Loan'.

The main content area is titled 'Eligible Products' and shows 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 error box has a 'Close' button. The table below the error message shows columns for 'Rate', 'Lock Period', 'Price', 'Payment', 'DTI', 'Investor/Lender', 'Program', 'Admin Fee', 'Eligibility', 'G&A', 'Scenario', and 'Details'. The table lists two loan scenarios: 'LoanNEX Lending: GOLD' and 'LoanNEX Lending: SILVER', both with 'Admin Fee: N/A'.

Rate	Lock Period	Price	Payment	DTI	Investor/Lender	Program	Admin Fee	Eligibility	G&A	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		?			

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

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

Alternate Loan...

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

1st

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

Scenario Details

NEX ID 23A-TOS

Borrower John Everett

Address 2312 Elliston Place Condo 1450, Nashville, TN 37212

Transaction » Lock Requested

Cancel Transaction

Activity Log

Download Scenario Details PDF

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

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

► NEX App Details

► Matched Eligibility Screen

► Eligibility Questionnaire Results

► Loan Level Price/Rate Adjustor(s) Evidence

► Ratio Evidence

► CRA Eligibility & NEXscore

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View Activity Log / Download Scenario PDF

TPO Connect User

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 links: 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: 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%, and a 'Started' status with a '1st' icon. A left sidebar contains a menu with sections: LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK, DOCUMENTS, UNDERWRITING CONDITIONS, PURCHASE ADVICE, DISCLOSURE TRACKING, and 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). The main content area shows 'Scenario Details' for NEX ID 23A-TOS, Borrower John Everett, and a 'Transaction » Lock Requested' event. Below this is a 'Download Scenario Details PDF' button and a table with columns 'Investor/Lender' and 'Program', showing 'LoanNEX Lending' and 'GOLD'. An 'Activity Log' modal is open in the center, displaying a list of activities: 'Ben Broker2 updated the Loan to: Lock Requested. • LoanNEX Lending Download Scenario Details PDF' (2/28/2023 10:42 AM CST), 'Loan was updated by Ben Broker2.' (2/28/2023 10:35 AM CST), and 'Loan was created by Ben Broker2.' (2/28/2023 10:15 AM CST). The modal also includes a 'Leave a comment' text box, a checked checkbox for 'Share with LoanNEX Lending', and a 'Share' button. At the bottom of the page, a 'Privacy Policy Statement' link is visible.

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
Alternate Loan...

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 1st

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

Scenario Details

NEX ID 23A-TOS Borrower John Everett

Transaction » Lock Requested

Download Scenario Details PDF

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

Investor/Lender	Program
LoanNEX Lending	GOLD

► NEX App Details
► Matched Eligibility Screen
► Eligibility Questionnaire Res
► Loan Level Price/Rate Adjust
► Ratio Evidence
► CRA Eligibility & NEXscore

Activity Log

- Ben Broker2 updated the Loan to: Lock Requested.
• LoanNEX Lending Download Scenario Details PDF
2/28/2023 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

Leave a comment

☒ Share with LoanNEX Lending

Share

Privacy Policy Statement

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

Lock Desk User

Note: Secondary Lock Desk will be notified of Lock Request

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Encompass View Pipeline Help

Home Pipeline Trades Contacts Dashboard Reports

Pipeline View Super Administrator - Default View

Loan Folder Pipeline View All Loans Company Internal Organization All Global Search On Off ?

Filter: Loan Number contains "TEST230200629"

eSign Packages Loan Delivery Status Notify Users Advanced Search Clear

1 of 1

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											
			TEST230200629	Everett, John Maurice	618,750.00	Ben Broker2		Ben Broker2	Started	New / Open	02/28/2023	2312 Elliston Place Condo 1450	Nashville	TN

1 Loan Alerts

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

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

Dismiss Alert Snooze alert for Snooze

Right click on a loan for more options

Tuesday, 2/28/2023

View Lock Requested Loan

Lock Desk User

Notes:

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

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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: 75.000/75.000/75.000 Rate: 3.375% Est Closing Date: //
Loan Amount: \$618,750.00 DTI: / Lock Requested FS: Ben Broker2

Alerts & Messages Log
Lock requested by LoanNEX API 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
Requested	Lock			2/28/2023 8:42:14 AM	LoanNEX API				

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

ECS Data Viewer
TGL Services
Status Online
Amortization Schedule
Co-Mortgages
Piggyback Loans
Secure Form Transfer
Prequalification
Debt Consolidation
Loan Comparison
Cash-to-Close
Rent vs. Own
Lock Request Form
Underwriter Summary
Verification and Documentation Tracking
Funding Worksheet
Funding Balancing Worksheet
Broker Check Calculation
Secondary Registration
Show in Alpha Order

2154 02/28 08:42* Tuesday, 2/28/2023

Lock Desk User

19

Compare Current Loan and Lock Request Data

Lock Desk User

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

Buy Side Lock and Pricing Copy from Request Clear

Sell Side Lock and Pricing Copy from Buy Side Clear

Execution Comparison Copy from Buy Side Clear

Request Type: Lock

Request Lock Status: Not Locked

Requested By: LoanNEX API

Rate Sheet ID:

Last Rate Set Date: //

Lock Date: 02/28/2023

ONRP Lock Date:

ONRP Lock Time: EST

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:

Profitability:

Base Buy Price (Par pricing is 100.00): 100.538

Alt Dec-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

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 Rate:

UnDiscounted Rate:

Starting Adjustment Rate:

Starting Adjust Price:

Base Buy Price:

Profitability:

Adj. Buy Price (Par pricing is 100.00):

Request Type: Lock

Requested By:

Rate Sheet ID:

Last Rate Set Date:

Lock Date:

Lock # Days:

Base Sell Price (Par pricing is 100.00):

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	2965	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	
1964	Initial Acquisition of Land		4254	Initial Acquisition of Land	N
Constr Refi	Construction Refinance Indi		4255	Construction Refinance Indi	N
1540	Trans Details HCLTV/HTLT	75.000	4514	Trans Details HCLTV/HTLT	70.000
CASASRN.X168	Freddie Mac HELOC Credit		4519	Freddie Mac HELOC Credit	0.00

☐ Exclude Interest Rate if applicable when copying to Lock Request

Copy Loan Data to Lock Request Close

Get Buy Side Pricing Get Sell Side Pricing Cancel Save Progress Deny Lock Lock and Confirm

Complete Lock Approval

Lock Desk User

Note: 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 John Maurice and Judith Seifert Everett

2312 Elliston Place Condo 1450
Nashville, TN 37212

Loan #: TEST230200629 LTV: 75.000/75.000/75.000 Rate: 3.375% Est Closing Date: //
Loan Amount: \$618,750.00 DTI: / Lock Requested FS: Ben Broker2

Alerts & Messages Log 02/28/23

Lock requested by LoanNEX API

Secondary Registration / Snapshot List

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				

New Lock Extend Lock Cancel Lock Void Lock

PRODUCT AND PRICING

My Providers All Providers

Select a provider and click Submit.

LoanNEX Qualifier - Product and Pricing Service Partner Connect

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 Program 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 Sell Rate Total Rate Adjustments

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

2148 02/28 08:42* Tuesday, 2/28/2023

Approve Lock

Lock Desk User

Notes:

- Enter Lock Approved Details, if applicable
- Select Confirm Lock Approved button

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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

Lock Desk User

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

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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 Approved

Cancel Transaction

Activity Log

View Docs

Edit Lock Approved Details

Extension

Funded

Contact Info

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	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

Lock Desk User

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 main content area is titled "Scenario Details" and shows information for "NEX ID 23A-TOS" and "Borrower John Everett". The transaction status is "Lock Approved". A modal window titled "Activity Log" is open, showing a list of activities:

- 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

At the bottom of the modal, there is a text input field labeled "Leave a comment" and a checkbox labeled "Share with LoanNEX Lending: TPOC Seller" which is checked. A "Share" button is also present.

The background interface shows a table with the following data:

Originator	Program
LoanNEX Lending: TPOC Seller	GOLD

Other visible elements include a "Download Scenario Details PDF" button, a "Download Lock Approved PDF" button, and a "Lock Approved Expiration Date" of 03/30/2023.

Secondary Registration Populated in Encompass

Lock Desk User

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers John Maurice and Judith Seifert Everett

Search AllRegs

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 02/28/23

Lock confirmed by <partnerconnect>

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				

New Lock Extend Lock Cancel Lock Void Lock

Lock / Request Snapshot

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

Loan Program	GOLD
Request Type	Lock
Requested By	<partnerconnect>
Rate Sheet ID	
Last Rate Set Date	//
Lock Date	02/28/2023
ONRP Lock Date	// EST
ONRP Lock Time	EST
ONRP Eligible	<input type="checkbox"/> Yes
Lock # Days	30
Lock Expiration Date	03/29/2023
Base Buy Rate	7.000
Total Rate Adjustments	0.000
Net Buy Rate	7.000
UnDiscounted Rate	
Starting Adjust Rate	

Sell Side Lock and Pricing

Investor Status	Unassigned
Loan Program	
Request Type	Lock
Requested By	<partnerconnect>
Rate Sheet ID	
Last Rate Set Date	//
Lock Date	//
Lock # Days	
Lock Expiration Date	//
Base Sell Rate	
Total Rate Adjustments	
Net Sell Rate	

Execution Comparison

Loan Program	
Request Type	Lock
Requested By	
Rate Sheet ID	
Last Rate Set Date	//
Lock Date	//
Lock # Days	
Lock Expiration Date	//
Base Comparison Rate	
Total Rate Adjustments	
Net Comparison 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

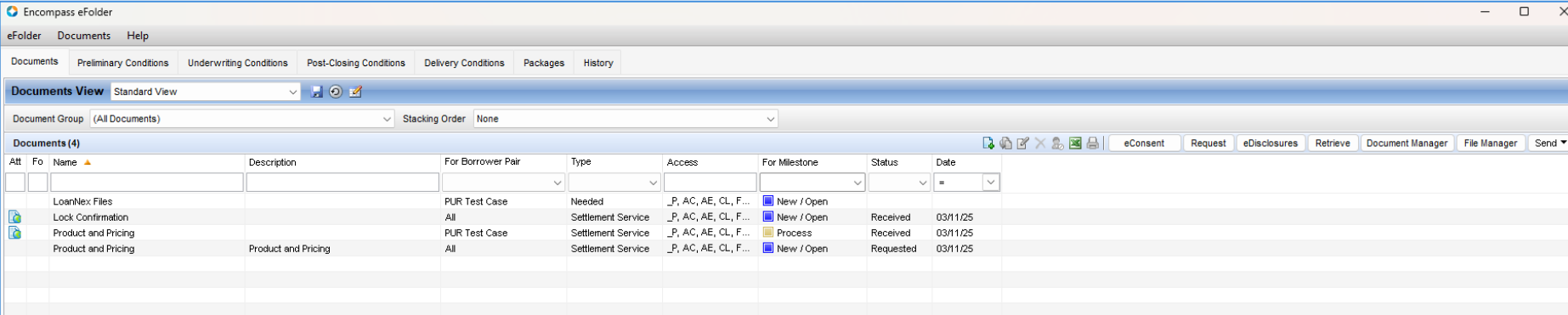
02/28 08:42* Tuesday, 2/28/2023

LoanNEX PDF eFolder Placement: Record of Business and Lock Confirmation

Lock Desk User

Notes:

- 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 title bar reads "Encompass eFolder". The menu bar includes "eFolder", "Documents", and "Help". Below the menu bar is a tabbed interface with tabs for "Documents", "Preliminary Conditions", "Underwriting Conditions", "Post-Closing Conditions", "Delivery Conditions", "Packages", and "History". The "Documents" tab is active, showing a "Documents View" section with a "Standard View" dropdown and a "Document Group" dropdown set to "(All Documents)". Below this is a "Documents (4)" section containing a table of documents.

Alt	Fo	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date
		LoanNex Files		PUR Test Case	Needed	_P, AC, AE, CL, F...	New / Open		
		Lock Confirmation		All	Settlement Service	_P, AC, AE, CL, F...	New / Open	Received	03/11/25
		Product and Pricing		PUR Test Case	Settlement Service	_P, AC, AE, CL, F...	Process	Received	03/11/25
		Product and Pricing	Product and Pricing	All	Settlement Service	_P, AC, AE, CL, F...	New / Open	Requested	03/11/25

Lock Confirmation

Lock Desk User

Notes:

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

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Encompass eFolder

Document Details (Lock Confirmation)

Details

Name: Lock Confirmation

Description:

For Borrower Pair: All

For Milestone: New / Open

Access: _P, AC, AE, CL, FH, LD, LO, LP, Others, PC, UW, XL, >

Conditions:

ATR/QM:

Doc Groups:

Available: ☐ WebCenter ☐ TPO Portal ☐ EDM Lenders

Tracking

Status: Comments

Days to Receive:

Days to Expire:

Requested From: LoanNEX Qualifier - DEMO

☒ Requested: 02/28/23 11:02 AM andrew wa

☐ Re-requested

☒ Received: 02/28/23 11:02 AM +partnerco

☐ Reviewed

☐ Ready for UW

☐ Ready to Ship

Files

Name	Date	Size	Current Version
LockTicket-202302280204PM.pdf	02/28/23 11:02 AM	104 KB	1

1 / 1 100% Edit File View Original Download

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:		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	DSR: N/A
Loan Amount: \$577,500	LTV: 70.00%
Appraised Value: \$825,000	CLTV: 70.00%
Purchase Price: \$825,000	Documentation Type: Bank Stmts: 24 Mo. Business
Subordinate Amount:	Amortization Type: Fixed
Interest Rate: 7.000	Term: 360
FICO: 776	Escrows/Impounds: Yes
	Admin Fee:

Learn more...

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

TPO Connect User

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

LoanNEX

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

Pipeline

Channel All View All Loans Loan Status Current

	BORROWER NAME	LOAN #	LENDER CASE #	ALTERNATE LOAN #	PROPERTY ADDRESS	STATUS	LOCK & REQUEST STATUS	RATE LO
<input type="checkbox"/>	Test File, James	TEST240601527	TEST230800843		2468 First Avenue Pleasanton CA 94588 2312 Elliston Place Condo 1450	Started	Locked	08/09/2
<input type="checkbox"/>	Everett, John Maurice							
<input type="checkbox"/>	Everett, John Maurice							

LoanNEX

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

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 C 1st

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

Key Dates

Registered: 06/26/2024

Submitted for Review -

Purchase Suspended -

Purchase Rejected -

Purchased Approval -

Clear to Purchase -

Purchase Date -

Cancelled Date -

Withdrawn Date -

Decision FICO 725

Seller Modifications: Update and Save Loan File

TPO Connect User

- 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 web application 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, a header section for 'James Test File' provides details: '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%', and 'Started C 1st'. A left sidebar contains a 'LOAN SUMMARY' menu with options like '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', and 'DOCUMENTS'. The main area is titled 'URLA / Loan and Property Information' and contains a form. The 'Select Borrower Pair' dropdown is set to 'James Test File'. There are radio buttons for 'Investment Property', 'Second Home', and 'FHA Secondary Residence'. The form includes input fields for 'Purchase Price' (\$1,000,000.00), 'Property Value' (\$1,000,000.00), 'Down Payment %' (35%), and 'Down Payment' (\$350,000.00). A 'Source of Down Payment' dropdown is set to 'Select an Option'. The 'Base Loan Amount' is set to '\$700,000'. A 'Total Loan Amount' of '\$650,000.00' is shown at the bottom left. On the right, there are options for 'Two Closing', 'Lot/Land Status' (Initial Acquisition, Refinance, Lot Owned Free and Clear), and 'Construction Method Type' (Select an Option). A 'Save' button and a 'Next' button are at the top right of the form area.

LoanNEX

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

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 C 1st

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

URLA / Loan and Property Information

Select Borrower Pair
James Test File

Investment Property

Second Home

FHA Secondary Residence

Purchase Price
\$1,000,000.00

Property Value
\$1,000,000.00

Down Payment %
35%

Down Payment
\$350,000.00

Source of Down Payment
Select an Option

Base Loan Amount
\$700,000

Total Loan Amount
\$650,000.00

MIP/FF
MIP

Two Closing

Lot/Land Status

Initial Acquisition

Refinance

Lot Owned Free and Clear

Construction Method Type
Select an Option

Save Next

Seller Modifications: Access LoanNEX

TPO Connect User

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

LoanNEX®

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

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

Collateral Trac...

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/HCM: 70.00% / 70.00%

Started
C 1st

Contact Us Ben Broker2

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

Non-Agency Pricing Engine

Lock Approved

NEX ID: 23A-WUP Locked

Extension Modification

Activity Log

Transaction Summary

Product and Pricing

Investor Name	LoanNEX Lending
Program Name	GOLD
Mortgage Product	30 Yr. Fixed
Rate	6.875 %
Price	99.975
Lock Period	45
Escrows	Yes
Lock Date	6/26/2024 1:42:00 PM
Expiration Date	8/10/2024 11:59:00 PM
Extension Days	0
Extension Count	0

Requested By

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

Approved By

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

Identifiers

Originator Loan Number	TEST240601527
Universal Loan Identifier	123123

Seller Modifications: Get Price for Modified Loan

TPO Connect User

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

LoanNEX[®]

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

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

Collateral Trac...

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/HCM: 70.00% / 70.00%

Started 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

Non-Agency Pricing Engine

Lock Approved

NEX App

NEX ID: 23A-WUP Locked

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 *
\$ 1,000,000

Purchase Price *
\$ 1,000,000

First Lien Amount *
\$ 700,000

LTV
70 %

Secondary Financing *
None

State *
CA

County *
Alameda County

Rural Property ☐

FICO *
725

No FICO ☐

DTI *
29.74 %

Months Reserves
42

Mortgage Lates *
0x30x12

Bankruptcy *
None

Foreclosure *
None

Deed-in-Lieu *
None

Short Sale *
None

Escrows *
Yes

Get Price

Income *
\$ 20,000

Property Expenses *
\$ 1,350

Liabilities *
\$ 0

Reserves *
\$ 250,000

Household Size *

Get Qualified Price

What is Qualified Price ?

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

Seller Modifications: Request Modification

TPO Connect User

- Find same Rate and Lock Period
- Select Modify button

LoanNEX[®]

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

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

Collateral Trac...

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/HCM: 70.00% / 70.00%

Started C 1st

Contact Us Ben Br

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
Admin Fee
Search Rate Target Price Price Points 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	✓	Modify
6.875%	45 Days	99.975 -\$175.00	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$4,010.41	✓	Modify
7.000%	45 Days	100.350 \$2,450.00	30 Yr. Fixed	LoanNEX Lending GOLD	\$4,657.11	✓	Modify
7.000%	45 Days	100.350 \$2,450.00	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$4,083.33	✓	Modify
7.125%		100.663		LoanNEX Lending		✓	

Seller Modifications: Modification Request Submitted

TPO Connect User

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

LoanNEX

Contact Us Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

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

Collateral Trac...
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/HCM: 70.00% / 70.00%

Started
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

Non-Agency Pricing Engine

Lock Approved

Modification Requested

NEX ID: 23A-WUP

Requested

Transaction Summary

Product and Pricing

Investor Name

LoanNEX Lending

Program Name

GOLD

Mortgage Product

30 Yr. Fixed

Rate

6.875 %

Price

99.975

Lock Period

45

Escrows

Yes

Lock Date

6/26/2024 1:42:00 PM

Expiration Date

8/10/2024 11:59:00 PM

Extension Days

0

Extension Count

0

Re-lock Count

0

ARM Margin and Caps

Index Margin

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

Approved on

Identifiers

Originator Loan Number

TEST240601527

Universal Loan Identifier

123123

Loan Number

Lock Number

Seller 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

The screenshot displays the Encompass software interface for a loan modification. The top navigation bar includes 'Encompass', 'View', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. Below this, a sub-navigation bar shows 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The main header area displays loan details: '2468 First Avenue, Pleasanton, CA 94588', 'Loan #: TEST240601527', 'LTV: 70.000/70.000/70.000', 'Rate: 6.875%', 'Est Closing Date: //', and 'FS: Ben Broker2'. A 'Key Pricing Fields' alert is highlighted, showing 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 titled 'Trigger Fields' lists various fields and their values. The first row is highlighted in red:

Field ID	Description	Value
2	Trans Details Total Loan Amt (w/ MPFF)	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	

The left sidebar contains a 'Forms' section with a list of 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', and 'Show in Alpha Order'.

Seller Modifications: Access LoanNEX to Validate Lock

Lock Desk User

- Validate Lock by selecting Search in Product and Pricing

The screenshot displays the LoanNEX web application interface. At the top, there's a navigation bar with tabs like 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. Below this, the 'Borrowers' section shows a search for 'James Test File'. The main area displays loan details for '2468 First Avenue, Pleasanton, CA 94588' with loan number 'TEST240601527' and amount '\$700,000.00'. A 'Key Pricing Fields' alert is visible, indicating that values in highlighted fields have changed. A dropdown menu is open, showing options like 'Expires in 42 days', 'Lock Date: 06/26/2024', 'Lock Expiration Date: 08/09/2024', and 'Search for Product and Pricing' (which is highlighted). The bottom left shows a 'Forms' section with various service options like 'Order Credit Report', 'Access Lenders', and 'Search Product and Pricing'.

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	

Seller Modifications: View Changes for the Modification

Lock Desk User

- Transaction Summary shows Modification Request
- Select View Changes button

Encompass

View

Loan

Forms

Verifs

Tools

Services

Help

Home

Pipeline

Loan

Trades

Contacts

Dashboard

Reports

Services

Activity Log

Lock Approved

Modification Requested

Buy-Side Pricing

NEX ID: 23A-WUP

Requested

View Changes

Approve

Deny

Transaction Summary

Product and Pricing

Investor Name
Program Name
Mortgage Product
Rate
Price
Lock Period
Escrows
Lock Date
Expiration Date
Extension Days
Extension Count
Re-lock Count

LoanNEX Lending
GOLD
30 Yr. Fixed
6.875 %
99.975
45
Yes
6/26/2024 1:42:00 PM
8/10/2024 11:59:00 PM
0
0
0

ARM Margin and Caps

Index, Margin
FPA/Cap/Life

Requested By

Company Name
Users Full Name
Requested On

LoanNEX Lending: TPOC Seller
Ben Broker2
6/28/2024 3:25:34 PM

Approved By

Company Name
Users Full Name
Lock Requested

Identifiers

Originator Loan Number
Universal Loan Identifier
Loan Number
Lock Number

Borrower
Address

TEST240601527
123123

James Test File
2468 First Avenue, Pleasanton, CA 94588

Input Details

Price Evidence

Eligibility Evidence

Seller Modifications: View Changes

Lock Desk User

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

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log

Lock Approve

NEX ID: 23A-WUP

Transaction

Product a

ARM Mar

Input De

Price Evi

Eligibility

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

Approve Deny

94588

Seller Modifications: Approve Modification Request

Lock Desk User

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

Encompass

View

Loan

Forms

Verifs

Tools

Services

Help

Home

Pipeline

Loan

Trades

Contacts

Dashboard

Reports

Services

Activity Log

Lock Approved

Modification Requested

Buy-Side Pricing

NEX ID: 23A-WUP

Requested

View Changes

Approve

Deny

Transaction Summary

Product and Pricing

Investor Name
Program Name
Mortgage Product
Rate
Price
Lock Period
Escrows
Lock Date
Expiration Date
Extension Days
Extension Count
Re-lock Count

LoanNEX Lending
GOLD
30 Yr. Fixed
6.875 %
99.975
45
Yes
6/26/2024 1:42:00 PM
8/10/2024 11:59:00 PM
0
0
0

ARM Margin and Caps

Index, Margin
FPA/Cap/Life

Requested By

Company Name
Users Full Name
Requested On

LoanNEX Lending: TPOC Seller
Ben Broker2
6/28/2024 3:25:34 PM

Approved By

Company Name
Users Full Name
Lock Requested

Identifiers

Originator Loan Number
Universal Loan Identifier
Loan Number
Lock Number

Borrower
Address

TEST240601527
123123

James Test File
2468 First Avenue, Pleasanton, CA 94588

Input Details

Price Evidence

Eligibility Evidence

Seller Modifications: Approve Modification Complete

Lock Desk User

- 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

Investor Name

Program Name

Mortgage Product

Rate

Price

Lock Period

Escrows

Lock Date

Expiration Date

Extension Days

Extension Count

Re-lock Count

LoanNEX Lending

GOLD

30 Yr. Fixed

6.875 %

99.975

45

Yes

6/26/2024 1:42:00 PM

8/10/2024 11:59:00 PM

0

0

0

ARM Margin and Caps

Index, Margin

FPA/Cap/Life

Requested By

Company Name

Users Full Name

Requested On

LoanNEX Lending: TPOC Seller

Ben Broker2

6/28/2024 3:25:34 PM

Approved By

Company Name

Users Full Name

Approved on

LoanNEX Lending

LoanNEX Lending

6/28/2024 4:31:33 PM

Identifiers

Originator Loan Number

Universal Loan Identifier

Loan Number

Lock Number

TEST240601527

123123

Borrower

Address

James Test File

2468 First Avenue, Pleasanton, CA 94588

Input Details

Price Evidence

Seller Modifications: Deny Modification Request

Lock Desk User

- While on the Modification Request tab, select Deny button

Encompass

View

Loan

Forms

Verifs

Tools

Services

Help

Home

Pipeline

Loan

Trades

Contacts

Dashboard

Reports

Services

Activity Log

Lock Approved

Modification Requested

Buy-Side Pricing

NEX ID: 23A-WUP

Requested

View Changes

Approve

Deny

Transaction Summary

Product and Pricing

Investor Name

LoanNEX Lending

Program Name

GOLD

Mortgage Product

30 Yr. Fixed

Rate

6.875 %

Price

100.100

Lock Period

45

Escrows

Yes

Lock Date

6/26/2024 1:42:00 PM

Expiration Date

8/10/2024 11:59:00 PM

Extension Days

0

Extension Count

0

Re-lock Count

0

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 4:34:42 PM

Approved By

Company Name

Users Full Name

Lock Requested

Identifiers

Originator Loan Number

TEST240601527

Universal Loan Identifier

123123

Loan Number

Lock Number

Borrower

James Test File

Address

2468 First Avenue, Pleasanton, CA 94588

Input Details

Price Evidence

Eligibility Evidence

Seller Modifications: Deny Modification Request

Lock Desk User

- 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

Investor Name

Program Name

Mortgage Product

Rate

Price

Lock Period

Escrows

Lock Date

Expiration Date

Extension Days

Extension Count

Re-lock Count

LoanNEX Lending

GOLD

30 Yr. Fixed

6.875 %

99.975

45

Yes

6/26/2024 1:42:00 PM

8/10/2024 11:59:00 PM

0

0

0

ARM Margin and Caps

Index, Margin

FPA/Cap/Life

Requested By

Company Name

Users Full Name

Requested On

LoanNEX Lending: TPOC Seller

Ben Broker2

6/28/2024 3:25:34 PM

Approved By

Company Name

Users Full Name

Approved on

LoanNEX Lending

LoanNEX Lending

6/28/2024 4:39:32 PM

Identifiers

Originator Loan Number

Universal Loan Identifier

Loan Number

Lock Number

TEST240601527

123123

Borrower

Address

James Test File

2468 First Avenue, Pleasanton, CA 94588

Input Details

Price Evidence

Eligibility Evidence

5/27/2025

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42

Seller Modifications: Modification Approved

TPO Connect User

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

The screenshot displays the LoanNEX web application interface. The top navigation bar includes links for WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and DOCUMENTS. The main content area shows loan details for 'James Test File'. A sidebar on the left contains a 'LOAN SUMMARY' section, which is highlighted with a red box. The main content area displays various loan metrics, including 'Total Loan Amount' of \$700,000.00 (highlighted with a red box) and 'Locked 6.875%' (highlighted with a red box). The interface also shows a 'Decision FICO 725' section and a 'Withdrawn Date' field.

Field	Value
James Test File	2468 First Avenue, Pleasanton, CA, 94588 Broker2
Collateral Trac...	
Lender Case #:	TEST230...
Loan #:	TEST240...
Alternate Loan...	
Total Loan Am...	\$700,000.00
VA Loan Sum...	725
Loan Type:	Conventional
Loan Purpose:	Purchase
Interest Rate:	6.875%
LTV/Comb Lo...	70.00% / 70.00%
Started	C 1st
Withdrawn Date	
Purchase Price	\$1,000,000
Estimated Value	\$1,000,000
Decision FICO	725
Borrower	James Test File
Experian/TransUnion/Equifax	- - -
Commitment Type	Best Efforts
Lock Date	06/26/2024
Commitment Number	-
Lock Expiration	08/09/2024
Delivery Type	Individual Best Efforts
Lock Days	45
Delivery Expiration	-
Agency Case #	-
Loan Program	GOLD

Seller Extension Request

TPO Connect User

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

The screenshot displays the LoanNEX TPO Connect User interface. The top navigation bar includes links for Welcome, Pipeline, Add New Loan, Scenarios, and Documents. The main header shows the user's name, John Everett, and their contact information. Below this, a summary bar displays loan details: Lender Case #, Loan #, Total Loan Amount, VA Loan Sum, Loan Type, Loan Purpose, Interest Rate, and LTV/Comb Lo. The left sidebar contains a menu with options like LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK (highlighted with a red box), LOAN ESTIMATE FEE MANAGEMENT, DOCUMENTS, PURCHASE CONDITIONS, PURCHASE ADVICE, and LOAN ACTIONS. The main content area shows the Transaction Summary for a specific loan, including Product and Pricing, ARM Margin and Cap, and Lock Information. A modal window titled 'Extension' is open, allowing the user to enter the number of days to extend the lock (currently set to 5 days) and a button to 'Request Extension' (highlighted with a red box).

LoanNEX

Welcome Pipeline Add New Loan Scenarios Documents

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

Collateral Trac... Lender Case #: TEST220100103 Loan #: TEST241001761 Total Loan Am... \$625,000.00 VA Loan Sum... 745 Loan Type: Conventional Loan Purpose: Purchase Interest Rate: 7.250% LTV/Comb Lo... 75.76% / 75.76% Started C 1st

Activity Log

Lock Approved

NEX ID: 23A-XRZ Locked Scenario Details Lock Ticket Extension Modification

Transaction Summary

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		
Extension Days	0	Borrower	John Everett
Extension Count	0	Address	2312 Elliston Place Condo 1450, Nashville, TN 37212

Extension

Extend 5 days

Updated Price :100.175

Cancel Request Extension

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

Lock Desk User

Note: Secondary Lock Desk will be notified of Lock Request

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

Encompass View Pipeline Help

Home Pipeline Trades Contacts Dashboard Reports

Pipeline View Super Administrator - Default View

Loan Folder Pipeline View All Loans Company Internal Organization All Global Search On Off ?

Filter: Loan Number contains "TEST230200629"

eSign Packages Loan Delivery Status Notify Users Advanced Search Clear

1 of 1

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											
			TEST230200629	Everett, John Maurice	618,750.00	Ben Broker2		Ben Broker2	Started	New / Open	02/28/2023	2312 Elliston Place Condo 1450	Nashville	TN

1 Loan Alerts

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

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

Dismiss Alert Snooze alert for Snooze

Right click on a loan for more options

Tuesday, 2/28/2023

View Lock Requested Loan

Lock Desk User

Notes:

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

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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: 75.000/75.000/75.000 Rate: 3.375% Est Closing Date: //
Loan Amount: \$618,750.00 DTI: / Lock Requested FS: Ben Broker2

Alerts & Messages Log
Lock requested by LoanNEX API 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
Requested	Lock			2/28/2023 8:42:14 AM	LoanNEX API				

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

ECS Data Viewer
TGL Services
Status Online
Amortization Schedule
Co-Mortgages
Piggyback Loans
Secure Form Transfer
Prequalification
Debt Consolidation
Loan Comparison
Cash-to-Close
Rent vs. Own
Lock Request Form
Underwriter Summary
Verification and Documentation Tracking
Funding Worksheet
Funding Balancing Worksheet
Broker Check Calculation
Secondary Registration
Show in Alpha Order

2154 02/28 08:42* Tuesday, 2/28/2023

Modify Lock Request

Lock Desk User

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

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

Borrowers John Maurice and Judith Seifert Everett

Search AllRegs

2312 Elliston Place Condo 1450
Nashville, TN 37212

Loan #: TEST230200629 LTV: 75.000/75.000/75.000 Rate: 3.375% Est Closing Date: //

Loan Amount: \$618,750.00 DTI: / Lock Requested FS: Ben Broker2

Alerts & Messages Log

Lock requested by LoanNEX API 02/28/23

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			2/28/2023 8:42:14 AM	LoanNEX API				

New Lock Extend Lock Cancel Lock Void Lock

PRODUCT AND PRICING

My Providers All Providers

Select a provider and click Submit.

LoanNEX Qualifier - Product and Pricing Service Partner Connect

Remove from My List Submit Cancel

Current Lock Current Loan Info Registration

Lock Fulfilled View Current Lock

Buy Side Lock and Pricing Sell 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

Base Sell Rate Total Rate Adjustments

Base Comparison Rate Total Rate Adjustments

2148 02/28 08:42* Tuesday, 2/28/2023

Modify Lock Request

Lock Desk User

Notes:

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

The screenshot shows the 'Lock Requested' form in the Encompass application. The 'Buy-Side Pricing' tab is selected and highlighted with a red box. The form contains various input fields for loan details, including Citizenship, Income Doc, Self-Employed, Purpose, First Time Homebuyer, Occupancy, Property Type, Condo Type, State, County, Rural Property, Appraised Value, Purchase Price, Loan Amount, Loan-to-Value, Second Lien, FICO, Nemo, Bankruptcy, Foreclosure, Deed-in-Lieu, Short Sale, Mortgage Lates, DTI, Months Reserves, Income, Property Expenses, Liabilities, Reserves, and Household Size. The 'Get Quick Price' button is visible. Below the form, the 'Lock Requested' tab is selected, and the 'Get Qualified Price' button is highlighted with a red box. The 'Manual Lock' button is also visible. The 'Eligible Products' section shows a table of loan products with columns for Target Price, Program, Sort By, Price Display, Lock Period, Admin Fee, Rate, Lock Period, Price, Payment, DTI, Investor/Lender, Program, Admin Fee, Eligibility, and Next Steps. The '36 Yr Fixed' product is selected.

Target Price	Program	Sort By	Price Display	Lock Period	Admin Fee	Rate	Lock Period	Price	Payment	DTI	Investor/Lender	Program	Admin Fee	Eligibility	Next Steps
100	Ad	Yes	Save Filters	30	Exclude From Price	6.750	30 Days	100.100	\$3,740	44.84%	LoanNEX Lending: GOLD	Admin Fee: N/A	✓	Next Steps	

Modify Lock Request

Lock Desk User

Notes:

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

The screenshot displays the Encompass web application 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 box, the 'Eligible Products' section shows a table of mortgage products. The 'Next Steps' button is also highlighted with a red box.

Rate	Price	Payment (DTI)	Investor/Lender: Program Admin Fee	Eligibility QSA
6.750	100.100	\$3,746 44.84%	LoanNEX Lending: GOLD Admin Fee: N/A	✓

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

TPO Connect User

The screenshot displays the LoanNEX TPO Connect 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 links: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and DOCUMENTS. The main header area shows loan details for 'John Everett' (2312 Elliston Place Condo 1450, Nashville, TN, 37212, Broker2). To the right of the header, there are fields for Lender Case # (TEST220300160), Loan # (TEST230200629), Total Loan Am... (\$877,500.00), VA Loan Sum... (776), Loan Type (Conventional), Loan Purpose (Purchase), Interest Rate (7.000%), and LTV/Comb Lo... (70.00% / 70.00%). A 'Started' button is also visible.

The left sidebar contains a 'LOAN SUMMARY' section with links: URLA, PRODUCT PRICING & LOCK, DOCUMENTS, UNDERWRITING CONDITIONS, PURCHASE ADVICE, and DISCLOSURE TRACKING. Below these are 'LOAN ACTIONS' including 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** (\$577,500.00): A table showing loan details.

Loan Type	Document Type
Conventional	-
Lien Position	Loan Purpose
FirstLien	Purchase
Amortization Type	Purpose of Refi
Fixed	-
Amortization Term	
360	
- Pending Underwriting**: A table showing underwriting conditions.

Conditions	
Open	0
Ready for Review	0

[Show Details](#)

AUS
[Order DU Order LPA](#)

Down Payment	P & I
\$247,500	\$2,735.47
Reserves	DTI
-\$206,250.00	0.000%/0.000%
- Key Dates**: A table showing 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	-
- 2312 Elliston Place Condo 1450, Nashville, TN 37212**: A table showing purchase price and estimated value.

Purchase Price	Estimated Value
\$825,000	
- Decision FICO 776**: A table showing borrower information.

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

A red box highlights the 'Locked 7.000%' status and 'Final Price 100.287' in the John Everett panel.

Privacy Policy Statement

Modify Lock Approved Loan

TPO Connect User

Notes:

- Select Product Pricing & Lock section
- Select 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** Interest Rate: **7.000%** Started
Loan #: **TEST230200629** VA Loan Sum... **776** Loan Purpose: **Purchase** LTV/Comb Lo... **70.00% / 70.00%** C 1st

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

Scenario Details

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

Transaction » Lock Approved **Cancel Transaction** Activity Log Extension **Modification**

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

► NEX App Details

► Matched Eligibility Screen

► Eligibility Questionnaire Results

► Loan Level Price/Rate Adjustor(s) Evidence

► Ratio Evidence

► CRA Eligibility & NEXscore

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Privacy Policy Statement

Request Lock Approved Modification

TPO Connect User

Notes:

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

LoanNEX

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** Interest Rate: **7.000%** Started
Loan #: **TEST230200629** VA Loan Sum... **776** Loan Purpose: **Purchase** LTV/Comb Lo... **70.00% / 70.00%** C 1st

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 * Income Doc * Self-Employed ☒ Purpose * First Time Homebuyer ☐ Occupancy * Property Type * Condo Type * State * County * Rural Property ☐

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 Household Size

Please include a comment: *

Please update Price

Program + Product * Rate * Price *

[Request Modification](#) [Cancel](#)

Privacy Policy Statement

View Lock Approved Modification Request Summary

TPO Connect User

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 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 header is a navigation bar with links: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and DOCUMENTS. The main content area shows a loan summary for 'John Everett' at '2312 Elliston Place Condo 1450, Nashville, TN, 37212'. Key loan details include: Lender Case #: TEST220300160, Loan #: TEST230200629, Total Loan Amount: \$577,500.00, VA Loan Sum: 776, Loan Type: Conventional, Loan Purpose: Purchase, Interest Rate: 7.000%, and LTV/Comb Lo: 70.00% / 70.00%. The 'Modification' tab is selected, showing a transaction for 'Modification Requested' on 2/28/2023 at 11:20 AM CST, pending review by the investor. The 'Modification Details' section compares the 'Current' loan amount of \$577,500 with the 'Modification' amount of \$536,250. The 'NEX App Details' section is also visible. The footer contains links for Privacy & Security Policy, Terms of Use, and System Status, along with a copyright notice for LoanNEX 2023 and a note that it is powered by Loanera.

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% Started C 1st

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

Scenario Details

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

Transaction » Modification Requested Activity Log

Modification Current

Modification requested: 2/28/2023 11:20 AM CST. Pending review by Investor.

Modification Details

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

NEX App Details

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Privacy Policy Statement

Access Loan Pipeline in Encompass

Lock Desk User

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 top navigation bar includes 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The 'Loan' tab is active, showing details for a loan at 2312 Elliston Place Condo 1450, Nashville, TN 37212. The loan amount is \$618,750.00, and the rate is 3.375%. A 'Lock Requested' status is indicated. A 'Secondary Registration / Snapshot List' table is visible, showing a 'Requested' lock. A 'PRODUCT AND PRICING' dialog box is open, displaying a list of providers under 'My Providers' and 'All Providers'. The 'LoanNEX Qualifier - Product and Pricing Service' is selected. The dialog box also includes fields for 'Lock Date', 'Lock # Days', and 'Lock Expiration Date'. The background interface shows various tabs like 'Forms', 'Tools', and 'Services' on the left, and a 'Current Lock' section with fields for 'Loan Program', 'Request Type', 'Rate Sheet ID', 'Last Rate Set Date', 'Lock Date', 'ONRP Lock Date', 'ONRP Lock Time', 'ONRP Eligible', 'Lock # Days', and 'Lock Expiration Date'. The bottom status bar shows the date and time as 02/28/2023, 08:42:27.

View Modification Details

Lock Desk User

Notes:

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

The screenshot displays the Encompass web application interface for a user named 'andreswallen'. The 'Buy-Side Pricing' section is active, showing various input fields for loan details. The 'Get Qualified Price' button is highlighted with a red box. Below the form, the 'Eligible Products' section shows a table of loan options with the '30 Yr. Fixed' product selected.

Rate	Price	Lock Period	Admin Fee	Payment	DTI	Investor/Lender	Program	Admin Fee	Eligibility	G&A	Next Steps
6.750	100.100	30 Days	\$577.50	\$3,746	44.64%	LoanNEX Lending	GOLD	Admin Fee: N/A	✓	✓	Next Steps

Approve Lock Modification

Lock Desk User

Notes:

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

The screenshot displays the Encompass web application 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 box, the 'Eligible Products' section shows a table of loan products. The 'Next Steps' section at the bottom right shows a 'Modify' button, also highlighted with a red box.

Modify Lock Dialog Box:

- Rate: 6.750
- Price: 100.100
- Adjustment Comment:
- Expiration Date: 03/29/2023
- Approve Modification

Eligible Products:

Product	Rate	Price	Payment	Investor/Lender	Program	Admin Fee	Eligibility
5/6 ARM (30 Yr. Term)	6.750	100.100	\$3,746	LoanNEX Lending	GOLD	Admin Fee: N/A	✓

Next Steps:

- Modify

- 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

The screenshot displays the Encompass software interface. 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 'Loan' tab is active, showing details for a loan at '2312 Elliston Place Condo 1450, Nashville, TN 37212'. The loan number is 'TEST230200629', with a loan amount of '\$618,750.00' and a rate of '3.375%'. The status is 'Lock Requested'. A 'Secondary Registration / Snapshot List' table is visible, showing a 'Requested' lock. A 'PRODUCT AND PRICING' dialog box is open, displaying a list of providers with 'LoanNEX Qualifier - Product and Pricing Service' selected. The dialog box has 'Submit' and 'Cancel' buttons. The background interface shows various tabs like 'Forms', 'Tools', and 'Services' on the left, and a 'Current Lock' section with fields for 'Loan Program', 'Request Type', 'Rate Sheet ID', 'Last Rate Set Date', 'Lock Date', 'ONRP Lock Date', 'ONRP Lock Time', 'ONRP Eligible', 'Lock # Days', and 'Lock Expiration Date'. The bottom status bar shows the date '02/28/2023' and the time '02:28:42'.

Void: View Current Transaction Summary / Activity Log

Lock Desk User

- 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 application interface. The top navigation bar includes links for Pipeline, Collaboration, Exchange, Reports, and Guidelines, along with user controls for Upload Loan, Add Scenario, and a search icon. The user is identified as Chris Rendler. Below the navigation bar, the 'Lock Approved' tab is selected, and the 'NEX ID: 23A-X9B' is shown as 'Locked'. Buttons for Scenario Details, Lock Ticket, Void, Cancel Lock, Extension, Funded, and Lock Actions are visible. The main content area is titled 'Transaction Summary' and is divided into three sections: Product and Pricing, Requested By, and Approved By. The Product and Pricing section lists details such as 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), and Temporary Buydown (None). The ARM Margin and Caps section shows Index, Margin (SOFR 30A,1) and FPA/Cap/Life (2/2/3). The Requested By section lists Company Name (C Rendler Seller Account), Users Full Name (CrendlerSellerAdmin Admin), and Requested On (8/06/2024 1:06:37 PM). The Approved By section lists Company Name (Investor ABC), Users Full Name (Chris Rendler), and Approved on (8/07/2024 11:08:27 AM). The Identifiers section lists Originator Loan Number, Universal Loan Identifier, Loan Number, and Lock Number. The Borrower Address is listed as Test, smith, torrance, CA 94115. On the right side, the 'Activity Log' is displayed, showing a list of actions: Lock Modification Approved (8/7/2024 11:08:27 AM by:Chris Rendler Investor ABC), Lock Approved (8/6/2024 1:06:38 PM by:LoanNEX), and Lock Request (8/6/2024 1:06:37 PM by:C Rendler Seller Account). Each action has a 'Download PDF' button next to it.

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

Lock Desk User

- 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 displays the LoanNEX web application interface. At the top, a navigation bar includes links for Pipeline, Collaboration, Exchange, Reports, and Guidelines, along with user controls for Upload Loan, Add Scenario, and a search icon. The user is identified as Chris Rendler. Below the navigation bar, a secondary bar shows 'Lock Approved' and 'Buy-Side Pricing' tabs. The main content area features a 'Transaction Summary' section with a table of loan details. A red box highlights the 'Price' field (100.375) and the 'Extension Days' field (0). To the right of the table, a 'Requested By' section shows 'C Rendler Seller Account' and 'CrendlerSellerAdmin Admin'. Below this, an 'Approved By' section is visible. A red arrow points from the 'Activity Log' button in the top right to a pop-up window titled 'Activity Log'. This window lists four events: '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), and 'Lock Request' (8/8/2024 4:39:56 PM by:C Rendler Seller Account). Each event has a 'Download PDF' button next to it.

LoanNEX® Pipeline Collaboration Exchange Reports Guidelines Upload Loan Add Scenario Add Scenario ? Chris Rendler

Activity Log View Docs

Lock Approved Buy-Side Pricing

NEX ID: 23A-X9Y Locked Scenario Details Lock Ticket Void Cancel Lock Extension Funded Lock Actions

Transaction Summary

Product and Pricing		Requested By	
Investor Name	Investor ABC	Company Name	C Rendler Seller Account
Program Name	Standard Test - Full Doc	Users Full Name	CrendlerSellerAdmin Admin
Mortgage Product	30 Yr. Fixed	Requested On	
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		

ARM Margin and Caps		Identifiers	
Index, Margin		Originator Loan Number	
FPA/Cap/Life		Universal Loan Identifier	
		Loan Number	
		Lock Number	
		Borrower Address	

Input Details

Activity Log

- Voided**
8/8/2024 5:44:34 PM by:Chris Rendler Investor ABC
- Lock Extension Approved** Download PDF
8/8/2024 5:38:41 PM by:Chris Rendler Investor ABC
- Lock Approved** Download PDF
8/8/2024 4:39:56 PM by:LoanNEX
- Lock Request** Download PDF
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@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