

LoanNEX Encompass Retail LO Lock Request User Guide June 5, 2025

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Loan Officer Workflow

- 1. Access LoanNEX within the loan file in Encompass
- 2. Completes additional loan fields, not populated by the URLA
- 3. Selects Get Price
- 4. Reviews eligible Product and Pricing Options
- 5. Completes Eligibility Q&A
 - Eligibility Q&A responses can have a pricing impact
- 6. Takes Action (Register Product/Float Loan, Request Lock)
 - Encompass business rules are applied for requested Action
- 7. User can view the loan record and status
 - User can view the loan Activity Log and download PDF
 - PDF will automatically be updated to efolder and Rate/Lock indicator will be updated in the loan file ribbon of the loan

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

Encompass - Build 25.2.0.2 - https://TEBE112274	18.ea.elliemae.net\$TEBE11227418 - andrewwaltherlo	- 3011227418		- 0 X
Nacompass View Loan Forms Verifs 1	Tools Services Help			
Home Pipeline Loan Trades Contacts	Dashboard Reports			
Borrowers Roger Rabbit	~ 🗹			Open Web View 🦷 Search AliRegs 🔛 afolduar 🔒 🖨 💌
123 First Street 1 Austin, TX 78701	Loan #: TEST250502106 LTV: 70.000/70.00 Loan Amount: \$1,050,000.00 DTI: 37.214/40.32	0/70.000 Rate: 7.000% Est 15 C Not Locked C	Closing Date: // FS: Andrew WaltherLO Archived	
💶 Alerts & Messages 🛛 Log	Borrower Summary - Origination			
At App Disclosure Requirements 05/30/24	Channel	Application Date 05/30/2024		
Three-Day Disclosure Requiremer 05/27/25	Current Status Active Loan	✓ Date //		
Send Initial Disclosures 05/30/25	Borrower Information	No co-applicant Order Fraud		
	Borrower 🔛 🖓 🖑	Co-Borrower 🔛 🎅 Copy From Borrower		
	Vesting Type	PRODUCT AND PRICING	×	
	First Name Roger	My Providere All Dravidere		
	Middle	All providers		
	Last Name Rabbit Suffix	Select a provider and click Submit.		
	SSN 123-45-6789	LoanNEX Qualifier - Product and Pricing Service	Partner Connect Partner Connect	
	DOB 01/01/1990	LoanNEX		
	Marital Status Unmarried			
	Preferred Contact Method - Select All That Apply			
	Home Phone 512-678-9456 🗌 🛱 🕒			
	Work Phone			
4	Cell			
Forme Toole Services	Accept Text/SMS			
» Order Credit Peport	Work E-mail			
» Access Lenders				
» Search Product and Pricing	Social Security Number Vernication	-		
» Request Underwriting	The Purpose of the Transaction			
» Order Appraisal	Seeking a mortgage from the company	Remove from My List	Submit Cancel	
» Order Flood Certification	This consent is valid for 60 days			
» Order Title & Closing	Reason for authorizing consent:	Reason for authorizing consent:		
» Order Doc Preparation	Open a bank acct Apply for a job	Open a bank acct Apply for a job		
» Register MERS	Apply for a credit card Meet licensing req.	Apply for a credit card Meet licensing req.		
» Order AVM	Apply for a loan Other	Apply for a loan		
» Order Mortgage Insurance				
» Order Fraud/Audit Services	Government ID	Government ID		
» Request HMDA Management	Government ID Type	Government ID Type		
» Order Additional Services	Other Description	Other Description		
» Order Verifications	Company's Information Lender/Broker Data	Company's Agent Information		
U Show in Alpha Order	Name	Name		· · · · · · · · · · · · · · · · · · ·

Vie	ew l	Loan	Forms	Verifs	Tools Se	rvices	Help															
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5	\$ 1,50	00,000		\$	1,500,000		\$ 1,050,000		70 %	None	`	-										
s	state*		Coun	ty* F	tural Property	FICO	* No FICO	DTI*		Month	s Reserves											
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Ir	ncome	e*		Pr	operty Expe	nses*	Liabilities*		Reserves*		Household Si	ze*										
	\$ 22,5	500		\$	1,387.5		\$ 700		\$ 934,725													
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Action button labels are configurable by the Admin (Register Product/Float Loan, Lock Request, etc.)

ne Loan Trades	Contacts Dashboard	Reports						
Income * \$ 22,500	Property Expenses	Liabilities Reserve S 700 S 934;	Househ	old Size*				What is Qualified Price ?
Eligible Produ	icts							
Select all Fixe	5 Yr. ARM	30 Yr. Fixed 40 Yr. Fixed 7 Yr. ARM						
Amortizing Type Fully Am & IO V	Lock Period Investor	/Lender Program Show All Admin Fee	Best per Investor/Lender			F	Request Exception 👻	View Ineligible Products
Rate 1 Lock Period 1	00.000 Price ↓ Price 2	Points Exclude From Price Product	了 Investor/L	ender Program	P&I PMT	Eligibility Q&A	Scenario Details	Next Steps
7.250% 30 Days	100.125 \$1,312.50	30 Yr. Fixed	© 🖟 🛆	LoanNEX Lending GOLD	\$7,162.85	0	ß	Float Rate Request Lock
7.250% 30 Days	100.125 \$1,312.50	30 Yr. Fixed IO (10 Yr. IO)	© [] 🛆	LoanNEX Lending GOLD	\$6,343.75	0	ß	Float Rate Request Lock
7.875% 30 Days	100.063 \$656.25	30 Yr. Fixed	© []	LoanNEX Lending SILVER	\$7,613.22	0	۵	Float Rate Request Lock
7.875%	100.063 \$656.25	30 Yr. Fixed IO (10 Yr. IO)	0	LoanNEX Lending	\$6,890.62	0	۵	Float Rate

View Ineligible Products



LO Completes Eligibility Q&A

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

\$ 22,500	\$ 1,387.5	\$ 700	\$ 934,725			
			Get Qualified Price			What is Qualified Price ?
Eligible Prod	ucts					
Select all Fix	ed 15 Yr. Fixed	30 Yr. Fixed	40 Yr. Fixed			
Select all Arr	n 5 Yr. ARM	7 Yr. ARM				
					Request Exception 🗸	View Ineligible Products
Amortizing Type	Lock Period Investo	or/Lender	Program Show Best per Investor/Lender	L	Request Exception 🗸	View Ineligible Products
Amortizing Type Fully Am & IO	Lock Period Investor	or/Lender	Program Show Best per Investor/Lender	L	Request Exception 👻	View Ineligible Products
Amortizing Type Fully Am & IO Search Rate	Lock Period Investo 30 V All 100.000 Price	Points Exclude	Program Show Best per Investor/Lender	×	Request Exception 👻	View Ineligible Products
Amortizing Type Fully Am & IO Search Rate	Lock Period Investo 30 V All 100.000 Price	Admin Points Exclue	Program Show Best per Investor/Lender All Eligibility Q&A Borrower has 3 tradelines with activity in the past 24 months? Yes O No	×	Request Exception Y	View Ineligible Products
Amortizing Type Fully Am & IO Search Rate Rate Lock Period 1	Lock Period Investo 30 V All 100.000 Price JF Price 2	Points Exclud	Program Show Best per Investor/Lender Eligibility Q&A Borrower has 3 tradelines with activity in the past 24 months? Yes No	×	Request Exception 💙	View Ineligible Products
Amortizing Type Fully Am & IO N Search Rate Cock Period 1 7 2 50%	Lock Period Investo 30 V All 100.000 Price JF Price 2 100.125	Points Exclue	Program Show Best per Investor/Lender All Eligibility Q&A Borrower has 3 tradelines with activity in the past 24 months? Yes O No Borrower received a Gift of Equity? (Price Adjustment) Ves O No	×	Request Exception 💙	View Ineligible Products Next Steps Float Rate
Amortizing Type Fully Am & IO Search Rate Cock Period 1 7.250% 30 Days	Lock Period Invest	Points Exclue Product 30 Yr. Fixe	Program Show Best per Investor/Lender All		Request Exception 👻	View Ineligible Products Next Steps Float Rate Request Lock
Amortizing Type Fully Am & IO Search Rate Rate Lock Period 1 7.250% 30 Days	Lock Period Invest ✓ 30 ✓ All 100.000 Price JF Price 2 100.125 \$1,312.50	Points Exclus Product 30 Yr. Fixe	Program Show Best per Investor/Lender All Image: Constraint of the part of the	Save	Scenario Details	View Ineligible Products Next Steps Float Rate Request Lock
Amortizing Type Fully Am & IO Search Rate Rate Lock Period 1 7.250% 30 Days 7.250%	Lock Period Invester 30 ✓ All 100.000 Price Image: Comparison of the second seco	Points Exclus Points Exclus Product 30 Yr. Fixe	Program Show Best per Investor/Lender Eligibility Q&A Borrower has 3 tradelines with activity in the past 24 months? Yes No Borrower received a Gift of Equity? (Price Adjustment) Yes No Cancel	Save	Request Exception 💙	View Ineligible Products Next Steps Float Rate Request Lock Float Rate

Take Action (Next Steps)

 Next Step Actions (Examples: Register Product, Float Lock, Request Lock) vary based on the workflow configured by your Admin and Secondary teams during Account setup.

beline Loan Trades	Contacts Dashboard I	Reports						
Loan type Cit	zensnip in	ICOITIE DOC Self-Er	npioyed 🗆 Purpose First time Home	buyer 🗆 Occupancy 🛛 Propen	у туре			
First Lien VUS	Purchase Price*	Full Doc First Lien Amoun	Submit Request Lock			×		
\$ 1,500,000	\$ 1,500,000	\$ 1,050,000					×	
State* County*	Rural Property EFICO	D* No FICO	Product And Pricing					
TX 🗸 Travis C	ounty V 774		Inve	estor Name	LoanNEX Lending			
Mortgage Lates*	Bankruptcy*	Foreclosure*	Loa	n Type	First Lien			
0x30x24 🗸	None	 None 	Pro	gram Name stagge Broduct Description	GOLD 20. Vr. Fixed			
			Rat	a	7 250%			
			Pric	e	100.125			
Income*	Property Expenses*	Liabilities*	Loc	k Period	30			
\$ 22 500	\$ 1 387 5	\$ 700	Lien Amounts & Ratios					
0 22,000			Firs	t Lien Amount	\$1.050.000.00			
			LTV		70.00 %			What is Qualified Price ?
			CLT	V	70.00 %			
Eligible Product	is.							
	_							
Select all Fixed	15 Yr. Fixed	30 Yr. Fixed						
Select all Arm	5 Vr ARM	7 Vr ARM	Borrower First Name	Borrower Last Name*	Co-Borrower First Name	Co-Borrower Last Name		
	5 II. ARM		Roger	Rabbit				
			Subject Property Address*	City*	Zip*	Originator Loan Number		
			123 First Street	Austin	78701	TEST250502106	Request Exception V	View Ineligible Products
Amortizing Type	Lock Period Investor/L	ender	Universal Loan Identitfier					
Fully Am & IO V	30 V All	~						
		Admin Fee						
Search Rate 100	000 Price	Points Exclude Fr	Initial Package Review (Y/N)	? CCM Demo Custom Field				
Rate 1.	IF						v	
Lock Period 1	Price 2	Product	Comment				Scenario Details	Next Steps

Encompass Business Rules Applied

- 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

Eligible Products	Info					
Select all Fixed	Yr. Fixed	mman.""Conflict" "datails"""I can proceeding failed" "co	antont":			
	• { SU	anActionCompletionValidationErrors":[{"RequiredMiles	tones":[{"Id":"9b7c52c5-050c	-4072-9e15-		
Select all Arm	0db	38b005da7", "IsValid":false, "LoanAction": "LockRequest"	,"Name":"C2C -			
	App vali	proved"}],"RuleName":"Investor Lock Request Restriction dation failed. Milestone 'C2C - Approved' is required."}	n"}],"Message":"Loan action (}	completion	eption 🗸 V	iew Ineligible Products
Amortizing Type Lock Pe	riod Investor/Lenc			Ok		
Fully Am & IO 🗸 30	All					
	Ad	min Fee				
Search Rate 100.000	Ad Price Points E	min Fee Include From Price V				
Search Rate 100.000	Ad Price Points E	min Fee cclude From Price V				
Search Rate I00.000 Rate Lock ↑≞ ↓F Period 1 Price 2	Ad Price Points E	Investor/Lender Program	P&I PMT	Eligibility Q&A	Scenario Details	Next Steps
Search Rate Lock 1≞ JF Period 1 Price 2	Ad Price Points E	Investor/Lender Program	P&I PMT	Eligibility Q&A	Scenario Details	Next Steps
Search Rate 100.000 Rate Lock ↑ ▲ ↓ ₹ Period 1 Price 2 7.250% 100.125	Ad Price Points E Product	Investor/Lender Program	P&I PMT \$7,162.85	Eligibility Q&A	Scenario Details	Next Steps Float Rate
Search Rate 100.000 Rate JF Lock 1 Price 2 7.250% 100.125 30 Days \$1,312.50	Ad Price Points E Product 30 Yr. Fixed	Investor/Lender Program	P&I PMT \$7,162.85	Eligibility Q&A 🅑	Scenario Details	Next Steps Float Rate Request Lock
Search Rate 100.000 Rate JF Lock 1 Price 2 7.250% 100.125 30 Days \$1,312.50 7.250% 100.125 30 Days \$1,312.50	Ad Price Points Ex Product 30 Yr. Fixed IO	Investor/Lender Program	P&I PMT \$7,162.85	Eligibility Q&A 🏈	Scenario Details	Next Steps Float Rate Request Lock Float Rate
Search Rate 100.000 Rate ↓ ↓ Lock ↑ ↓ ↓ Period 1 Price 2 7.250% 100.125 30 Days \$1,312.50 7.250% 100.125 30 Days \$1,312.50	Ad Price Points Ex Product 30 Yr. Fixed 30 Yr. Fixed IO (10 Yr. IO)	Investor/Lender Program	P&I PMT \$7,162.85 \$6,343.75	Eligibility Q&A ⓒ	Scenario Details	Next Steps Float Rate Request Lock Float Rate Request Lock
Search Rate 100.000 Rate JF Lock 1 Price 2 7.250% 100.125 30 Days \$1,312.50 7.250% 100.125 30 Days \$1,312.50 7.250% 100.125 30 Days \$1,312.50	Ad Price Points Ex Product 30 Yr. Fixed IO (10 Yr. IO)	Investor/Lender Program Investor/Lender Program ConNEX Lending GOLD ConNEX Lending GOLD Views	P&I PMT \$7,162.85 \$6,343.75	Eligibility Q&A \bigcirc	Scenario Details	Next Steps Float Rate Request Lock Float Rate Request Lock

View Loan Record

e Loan Trades	Contacts Dashboard Reports					
ock Pequested						
ock Requested						
за-ул 🗗 Req	uested		🕒 Scenario Det	ails		
	C					
ransaction	Summary					
Product and P	ricing		Requested On			
	Investor Name	LoanNEX Lending		Company Name	LoanNEX Lending	
	Loan Type	First Lien		Users Full Name	Andrew WaltherLO	
	Program Name	GOLD		Requested On	5/27/2025 10:44:28 AM	
	Mortgage Product Description	30 Yr. Fixed	Approved on			
	Rate	7.250%		Company Name		
	Price	100.125		Users Full Name		
	Lock Period	30		Approved on		
ARM Margin a	and Cap		Identifiers			
	Index, Margin			Originator Loan Number	TEST250502106	
	FPA/Cap/Life			Universal Loan Identifier		
LOCK Informati	ion			Loan Number		
	Investor Name	LoanNEX Lending		Lock Number		
	Lock Date	5/27/2025 10:44:28 AM		Demoura	Danas Dabbit	
	Expiration Date	6/25/2025 T1:59:00 PM		Addross	122 First Street Austin TV 79701	
	Extension Count	0		Address	125 Filst Street, Austin, TX 76701	
	Re-lock Count	0				
Lien Amounts	& Ratios					
	First Lien Amount	\$1,050,000.00				
	LTV	70.00 %				
	CLTV	70.00 %				
Input Details	5					~

View Activity Log / Download Scenario PDF



Encompass Ribbon Update and eFolder PDF

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E npass View Loan	Forms	Verifs Tools Services Help													
Home Pipeline Loan	Trades	Contacts Dashboard Reports													
8 Borrowers Roger Rab	bit	~ 🗹										Open Web View	Search AllRegs	🛍 efolder	
123 First Street Austin, TX 78701		1 ²¹ Loan #: TEST25050210 Loan Amount: \$1,050,00	6 LTV: 70.000/70.000/70.000 00.00 DTI: 38.002/41.113	Rate: 7.250%	Est Closing Date: //	atherLO 🗸 🗌	Archived								
Alerts & Messages	🔇 Enc	compass eFolder										-	o x		
eConsent Not Yet Received Three-Day Disclosure Requirements	eFolde	r Documents Help													
Lock requested by Andrew	Docum	nents Preliminary Conditions Under	writing Conditions Post-Closing Conditions	Delivery Conditions Packa	ges History										
Send Initial Disclosures	Docu	ments View Standard View	 J O Z 												
	Docur	ment Group (All Documents)	~ :	Stacking Order None			~								Task List
	Docu	ments (6)					🗅 🕼 🗹 🗙 🙎	6 📧 🔒 🛛 eCc	nsent I	Request eDisclosure	es Retrieve Docum	nent Manager 📗 File Manag	er Send 🔻		
	Att F	0 Name ▲	Description	For Borrower Pair	Туре	Access	For Milestone	Status	Date						
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		LoanNex Files		Roger Rabbit	Needed	_P, AC, AE, CL, F	New / Open	Received	050705				_		
		LoanNex Files		All	Settlement Service	_P, AC, AE, CL, F	New / Open	Received	05/27/25						
		Product and Pricing		Roger Rabbit	Settlement Service	_P, AC, AE, CL, F	Process								
		Product and Pricing	Product and Pricing	All	Settlement Service	_P, AC, AE, CL, F	📃 New / Open	Requested	05/27/25						
		Product and Pricing	Product and Pricing	All	Settlement Service	_P, AC, AE, CL, F	📃 New / Open	Requested	05/27/25						
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Forms Tools Services															
» Order Credit Report															
» Access Lenders														Date Stamp	Show All
» Search Product and Price															^
» Request under Writing															
» Order Flood Certification													_		
» Order Title & Closing															
» Order Doc Preparation															
» Register MERS															
» Order AVM															
» Order Mortgage Insuran															
» Order Fraud/Audit Servic															
» Request HMDA Managem															
» Order Additional Service															
» Order Verifications	2 Lea	arn more											Close		
Show in Alpha Order															-

LoanNEX PDF eFolder Placement: Record of Business and Lock Confirmation

- Record of Business is uploaded to the "Product and Pricing" folder (Unless otherwise defined by your Admin)
- Lock Ticket is uploaded to the "Lock Confirmation" folder (Unless otherwise defined by your Admin)

Encor	npass eFolder											- () X
eFolder	Documents Help												
Documer	ts Preliminary Conditions	Underwriting Conditions	Post-Closing Conditions	Delivery Conditions Packages	History								
Docum	ents View Standard View	~	, o z										
Docume	(All Documents)		~ St	acking Order None			~						
Docum	ents (8)					🔉 🕼 🗹 🗙 🤱	📧 🔒 📄 eConser	nt Request	eDisclosures	Retrieve	Document Manager	File Manager	Send 🔻
Att Fo	Name 🔺	Description		For Borrower Pair	Туре	Access	For Milestone	Status	Date				
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	LoanNex Files			Roger Rabbit	Needed	_P, AC, AE, CL, F	🔲 New / Open						
	LoanNex Files			All	Settlement Service	_P, AC, AE, CL, F	📃 New / Open	Received	05/27/25				
	LoanNex Files			All	Settlement Service	_P, AC, AE, CL, F	🔲 New / Open	Received	05/27/25				
	Lock Confirmation			All	Settlement Service	_P, AC, AE, CL, F	🔲 New / Open	Received	05/27/25				
	Product and Pricing			Roger Rabbit	Settlement Service	_P, AC, AE, CL, F	Process						
	Product and Pricing	Product and	Pricing	All	Settlement Service	_P, AC, AE, CL, F	New / Open	Requested	05/27/25				
	Product and Pricing	Product and	Pricing	All	Settlement Service	_P, AC, AE, CL, F	📃 New / Open	Requested	05/27/25				
	Product and Pricing	Product and	Pricing	All	Settlement Service	_P, AC, AE, CL, F	📃 New / Open	Requested	05/27/25				
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