



**LoanNEX Encompass Retail LO
Lock Request User Guide
June 18, 2025**

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

Access LoanNEX Inside Encompass Loan File

LO User

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

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

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers Roger Rabbit

Open Web View Search AllRegs eFolder

123 First Street
Austin, TX 78701

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

Alerts & Messages Log

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

Borrower Summary - Origination

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

Borrower Information

Borrower

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

Preferred Contact Method - Select All That Apply

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

Social Security Number Verification

Borrower

The Purpose of the Transaction
Seeking a mortgage from the company
This consent is valid for 60 days
Reason for authorizing consent:
☐ Apply for a mortgage ☐ Open retirement acct
☐ Open a bank acct ☐ Apply for a job
☐ Apply for a credit card ☐ Meet licensing req.
☐ Apply for a loan
☐ Other

Government ID
Government ID Type
Other Description

Company's Information Lender/Broker Data
Name

Co-Borrower
PRODUCT AND PRICING

My Providers All Providers
Select a provider and click Submit.

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

Remove from My List Submit Cancel

Reason for authorizing consent:
☐ Apply for a mortgage ☐ Open retirement acct
☐ Open a bank acct ☐ Apply for a job
☐ Apply for a credit card ☐ Meet licensing req.
☐ Apply for a loan
☐ Other

Government ID
Government ID Type
Other Description

Company's Agent Information
Name

Complete Additional Loan Fields - Not Pre-Populated by URLA

LO User

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Services

Activity Log Save

NEX App

NEX ID: 23A-YJT Loan Version

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

First Lien US Citizen Full Doc Purchase Primary SFR

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

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

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

TX Travis County 774 40.33 % 111

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

0x30x24 None None None None Yes None

Get Price

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

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

Get Qualified Price

What is Qualified Price ?

View Eligible Product and Pricing Options

LO User

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

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

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

Eligible Products

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

☐ Select all Arm 5 Yr. ARM 7 Yr. ARM

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

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

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

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

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

Showing 4 of 1260 available prices

View Ineligible Products

LO User

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

Eligible Products Section (Top Window):

- Income: \$ 22,500
- Property Expenses: \$ 1,387.5
- Liabilities: \$ 700
- Reserves: \$ 934,725
- Household Size: []
- Get Qualified Price button
- What is Qualified Price ? link
- Eligible Products section with filters: 15 Yr. Fixed, 30 Yr. Fixed (selected), 40 Yr. Fixed, 5 Yr. ARM, 7 Yr. ARM
- Request Exception dropdown
- View Ineligible Products button (highlighted)

Ineligible Products Modal (Bottom Window):

Search: []

Choice Non-QM | Silver Full Doc

Deephaven

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

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

LoanNEX Lending SILVER \$7,613.22

LO Completes Eligibility Q&A

LO User

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

The screenshot displays the Encompass web application interface. At the top, the browser address bar shows the URL: `https://TEBE11227418.ea.elliemae.net/STEBE11227418 - andrewwaltherlo - 3011227418`. The application header includes a menu bar with options: **Encompass**, **View**, **Loan**, **Forms**, **Verifs**, **Tools**, **Services**, and **Help**. Below this is a sub-menu bar with **Home**, **Pipeline**, **Loan**, **Trades**, **Contacts**, **Dashboard**, and **Reports**. The main content area features a **Services** section with input fields for monetary values: \$ 22,500, \$ 1,387.5, \$ 700, and \$ 934,725. A green **Get Qualified Price** button is present, along with a link **What is Qualified Price ?**. The **Eligible Products** section includes checkboxes for **Select all Fixed** and **Select all ARM**, with buttons for **15 Yr. Fixed**, **30 Yr. Fixed** (selected), **40 Yr. Fixed**, **5 Yr. ARM**, and **7 Yr. ARM**. Below this are filters for **Amortizing Type** (Fully Am & IO), **Lock Period** (30), **Investor/Lender** (All), and **Program** (All). A **Search Rate** field is set to 100,000. A table lists products with columns for **Rate**, **Lock Period**, **Price**, and **Product**. The table contains two rows of data for 30 Yr. Fixed IO (10 Yr. IO) products. An **Eligibility Q&A** modal dialog is open in the center, containing two questions: 'Borrower has 3 tradelines with activity in the past 24 months?' (Yes selected) and 'Borrower received a Gift of Equity? (Price Adjustment)' (No selected). The dialog has **Cancel** and **Save** buttons. The **Save** button is highlighted with a red box. In the background, a **Scenario Details** section is visible with buttons for **Float Rate** and **Request Lock**. A red box also highlights a question mark icon in the bottom right corner of the main interface.

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

- 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

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Services

Loan Type: First Lien, Citizenship: US Citizen, Income Doc: Full Doc

Appraised Value: \$ 1,500,000, Purchase Price: \$ 1,500,000, First Lien Amount: \$ 1,050,000

State: TX, County: Travis County, Rural Property: ☐ FICO: 774, No FICO: ☐

Mortgage Rates: 0x30x24, Bankruptcy: None, Foreclosure: None

Income: \$ 22,500, Property Expenses: \$ 1,387.5, Liabilities: \$ 700

Eligible Products

Select all Fixed: 15 Yr. Fixed, 30 Yr. Fixed

Select all ARM: 5 Yr. ARM, 7 Yr. ARM

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

Search Rate: 100.000, Price, Points, Admin Fee, Exclude FR

Rate: 7.250%, Lock Period: 30 Days, Price: 100.125, Product: 30 Yr. Fixed

Submit Request Lock

Product And Pricing

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

Lien Amounts & Ratios

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

What is Qualified Price ?

Borrower First Name: Roger, Borrower Last Name: Rabbit, Co-Borrower First Name, Co-Borrower Last Name

Subject Property Address: 123 First Street, City: Austin, Zip: 78701, Originator Loan Number: TEST250502106

Universal Loan Identifier

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

Comment

Request Exception, View Ineligible Products

Scenario Details, Next Steps

Float Rate, Request Lock

Encompass Business Rules Applied

LO User

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

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Services

Info

- [{"summary":"Conflict","details":"Loan processing failed","content":{"LoanActionCompletionValidationErrors":[{"RequiredMilestones":[{"Id":"9b7c52c5-050c-4072-9e15-0db38b005da7","IsValid":false,"LoanAction":"LockRequest","Name":"C2C - Approved"}],"RuleName":"Investor Lock Request Restriction"},"Message":"Loan action completion validation failed. Milestone 'C2C - Approved' is required."}]}

Ok

View Ineligible Products

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

View Loan Record

LO User

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Services

Lock Requested

NEX ID: 23A-YJT Requested Scenario Details

Transaction Summary

Product and Pricing		Requested On	
Investor Name	LoanNEX Lending	Company Name	LoanNEX Lending
Loan Type	First Lien	Users Full Name	Andrew WaltherLO
Program Name	GOLD	Requested On	5/27/2025 10:44:28 AM
Mortgage Product Description	30 Yr. Fixed		
Rate	7.250%		
Price	100.125		
Lock Period	30		

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

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

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

Input Details

Price Evidence

Eligibility Evidence

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Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log

Lock Requested

NEX ID: 23A-YJT Requested

Transaction Summary

Product and Pricing

ARM Margin and Cap

Lock Information

Lien Amounts & Ratios

Input Details

Activity Log

Loan was updated

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

Lock Requested

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

Loan was updated

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

Loan was updated

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

Loan was created

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

Encompass Ribbon Update and eFolder PDF

LO User

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Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers Roger Rabbit

123 First Street
Austin, TX 78701

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

Est Closing Date: // FS: Andrew WaltherLO Archived

Open Web View Search AllRegs eFolder

Alerts & Messages

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

Encompass eFolder

eFolder Documents Help

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

Documents View Standard View

Document Group (All Documents) Stacking Order None

Documents (6)

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

Learn more... Close

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 Service
- Request HMDA Management
- Order Additional Services
- Order Verifications

Show in Alpha Order

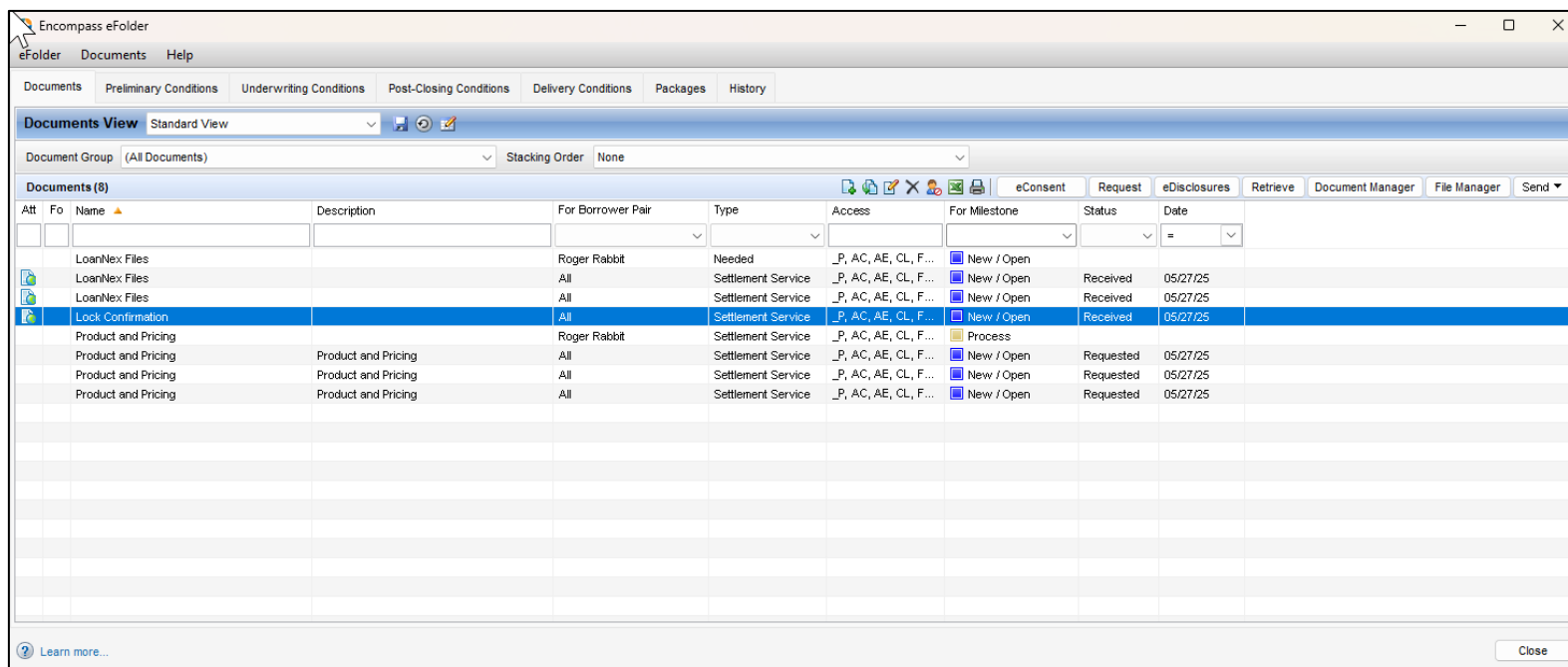
Task List

Date Stamp Show All

LoanNEX PDF eFolder Placement: Record of Business and Lock Confirmation

LO User

- **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)



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

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

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