



LoanNEX Encompass Retail User Guide
June 4, 2025

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1. User accesses LoanNEX within the loan file in Encompass
2. User completes additional loan fields, not populated by the URLA
3. User selects Get Price
4. User reviews eligible Product and Pricing Options
5. User completes Eligibility Q&A
 - Eligibility Q&A – responses can have a pricing impact
6. User Takes Action (Register Product/Float Loan, Request Lock)
 - Encompass business rules are applied for requested Action
7. User can view the loan record and status
 - User can view the loan Activity Log and download PDF
 - PDF will automatically be updated to efolder and Rate/Lock indicator will be updated in the loan file ribbon of the loan
8. After lock is approved, LO can reenter LoanNEX to request modifications and extensions to the loan as needed

Access LoanNEX Inside Encompass Loan File

LO User

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

The screenshot displays the Encompass software interface for a loan file. The main window shows the 'Borrower Summary - Origination' form for a borrower named Roger Rabbit. The form includes fields for Channel, Application Date (05/30/2024), Current Status (Active Loan), and Borrower Information (First Name: Roger, Last Name: Rabbit, SSN: 123-45-6789, DOB: 01/01/1990). A 'PRODUCT AND PRICING' dialog box is open, showing a list of providers under the 'My Providers' tab. The 'LoanNEX' provider is selected and highlighted. The dialog box also contains a 'Remove from My List' button and 'Submit' and 'Cancel' buttons. The background form also includes sections for 'Preferred Contact Method', 'Social Security Number Verification', and 'Reason for authorizing consent'.

Complete Additional Loan Fields - Not Pre-Populated by URLA



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Uncompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log Save

NEX App

NEX ID: 23A-YJT Loan Version

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

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

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

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

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

[What is Qualified Price ?](#)

View Eligible Product and Pricing Options



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

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Uncompass View Loan Forms Verifs Tools Services Help

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Services

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

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

Eligible Products

Select all Fixed

Select all ARM

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

Request Exception

Search Rate: 100.000 Admin Fee: Exclude From Price:

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	?		<input type="button" value="Float Rate"/> <input type="button" value="Request Lock"/>
7.250%	30 Days	100.125 \$1,312.50	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$6,343.75	?		<input type="button" value="Float Rate"/> <input type="button" value="Request Lock"/>
7.875%	30 Days	100.063 \$656.25	30 Yr. Fixed	LoanNEX Lending SILVER	\$7,613.22	?		<input type="button" value="Float Rate"/> <input type="button" value="Request Lock"/>
7.875%	30 Days	100.063 \$656.25	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending SILVER	\$6,890.62	?		<input type="button" value="Float Rate"/> <input type="button" value="Request Lock"/>

Pricing as of 5/27/2025, 10:18 AM CDT Showing 4 of 1260 available prices

View Ineligible Products

LO User

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

[What is Qualified Price ?](#)

Eligible Products

Select all Fixed

Select all ARM

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

Search Rate: 100,000

Rate	Lock Period	Product
7.250%	100.125	30 Yr. Fixed

Ineligible Products

Attribute	Value	Status
Program Attributes		Fail
State, County, Purpose, Occupancy, Property Type		✓
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 ✓

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 shows the Encompass software interface with an 'Eligibility Q&A' dialog box open. The dialog contains the following questions and options:

- Borrower has 3 tradelines with activity in the past 24 months?
 Yes No
- Borrower received a Gift of Equity? (Price Adjustment)
 Yes No

The 'Save' button at the bottom right of the dialog is highlighted with a red box. The background interface shows a 'Services' section with a 'Get Qualified Price' button and a table of eligible products.

Rate	Lock Period	Price	Product
7.250%	30 Days	100.125	30 Yr. Fixed
7.250%	30 Days	100.125	30 Yr. Fixed IO (10 Yr. IO)

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.

The screenshot displays the Encompass software interface. A 'Submit Request Lock' dialog box is open, showing details for a loan request. The background shows a loan application form with various fields for appraised value, purchase price, state, county, mortgage rates, and borrower information.

Submit Request Lock

Product And Pricing

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

Lien Amounts & Ratios

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

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

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

Universal Loan Identifier

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

Comment

Eligible Products

Select all Fixed

Select all ARM

Amortizing Type **Lock Period** **Investor/Lender**

Rate **Price** **Product**

Request Exception

Scenario Details **Next Steps**

Encompass Business Rules Applied

LO User

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

The screenshot displays the Encompass web application interface. A modal dialog box titled "Info" is open, showing a JSON error message: [{"summary": "Conflict", "details": "Loan processing failed", "content": [{"LoanActionCompletionValidationErrors": [{"RequiredMilestones": [{"Id": "9b7c52c5-050c-4072-9e15-0db38b005da7", "IsValid": false, "LoanAction": "LockRequest", "Name": "C2C - Approved"}], "RuleName": "Investor Lock Request Restriction"}], "Message": "Loan action completion validation failed. Milestone 'C2C - Approved' is required."}]}]. The background shows a table of "Eligible Products" with columns for Rate, Lock Period, Product, Investor/Lender Program, P&I PMT, Eligibility Q&A, Scenario Details, and Next Steps. The table lists three products: 30 Yr. Fixed, 30 Yr. Fixed IO (10 Yr. IO), and 30 Yr. Fixed.

Rate	Lock Period	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



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Home Pipeline Loan Trades Contacts Dashboard Reports

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	<hr/>	
Rate	7.250%	Approved on	
Price	100.125	Company Name	
Lock Period	30	Users Full Name	
<hr/>		Approved on	
ARM Margin and Cap		Identifiers	
Index, Margin		Originator Loan Number	TEST250502106
FPA/Cap/Life		Universal Loan Identifier	
<hr/>		Loan Number	
Lock Information		Lock Number	
Investor Name	LoanNEX Lending	Borrower	Roger Rabbit
Lock Date	5/27/2025 10:44:28 AM	Address	123 First Street, Austin, TX 78701
Expiration Date	6/25/2025 11:59:00 PM	<hr/>	
Extension Days	0	Input Details	
Extension Count	0	Price Evidence	
Re-lock Count	0	Eligibility Evidence	
<hr/>			
Lien Amounts & Ratios			
First Lien Amount	\$1,050,000.00		
LTV	70.00 %		
CLTV	70.00 %		

View Activity Log / Download Scenario PDF



The screenshot displays the Encompass web application interface. At the top, the browser address bar shows the URL: `https://TEBE11227418.ea.elliemac.net/TEBE11227418 - andrewwaltherlo - 3011227418`. The application menu includes **Home**, **Pipeline**, **Loan**, **Trades**, **Contacts**, **Dashboard**, and **Reports**. A secondary menu contains **Services**, **Help**, **Verifs**, **Tools**, **Forms**, and **View**. The main content area is titled **Lock Requested** and features a **NEX ID: 23A-YJT** with a **Requested** status. The interface is divided into several sections: **Transaction Summary**, **Product and Pricing** (listing fields like Investor Name, Loan Type, Program Name, Mortgage Proc, Rate, Price, Lock Period), **ARM Margin and Cap** (listing Index, Margin, FPA/Cap/Life), **Lock Information** (listing Investor Name, Lock Date, Expiration Date, Extension Days, Extension Count, Re-lock Count), and **Lien Amounts & Ratios** (listing First Lien Amount, LTV, CLTV). An **Activity Log** button is visible in the top right corner. A modal window titled **Activity Log** is open in the center, displaying a list of events:

- 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



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

Alerts & Messages
 eConsent Not Yet Received
 Three-Day Disclosure Requ
 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	For	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date
		LoanNex Files		Roger Rabbit	Needed	_, AC, AE, CL, F...	New / Open		
		LoanNex Files		All	Settlement Service	_, AC, AE, CL, F...	New / Open	Received	05/27/25
		LoanNex Files		All	Settlement Service	_, AC, AE, CL, F...	New / Open	Received	05/27/25
		Product and Pricing		Roger Rabbit	Settlement Service	_, AC, AE, CL, F...	Process		
		Product and Pricing	Product and Pricing	All	Settlement Service	_, AC, AE, CL, F...	New / Open	Requested	05/27/25
		Product and Pricing	Product and Pricing	All	Settlement Service	_, AC, AE, CL, F...	New / Open	Requested	05/27/25

Forms Tools Services

- Order Credit Report
- Access Lenders
- Search Product and Pric
- Request Underwriting
- Order Appraisal
- 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 Servic
- Order Verifications...
- Show in Alpha Order

Task List

Date Stamp Show All

Learn more... Close

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



Secondary Lock Desk will be notified of Lock Request

The screenshot shows the Encompass software interface. At the top, there is a navigation bar with 'Home', 'Pipeline', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. Below this is a 'Pipeline View' section with a search filter set to 'Loan Number contains "2106"'. The main area displays a table with the following data:

Alerts	Miss	Linked	Loan Number	Borrower Name	Loan Amount	Last Finished Milest	Next Expected Milestone	Next Expecte	Subject Property Address	Subject Property City	Subject Property State	Lock & Request Status	Lock Expiratio
			2106										
			TEST250502106	Rabbit, Roger	1,050,000.00	Started	New / Open	05/27/2025	123 First Street	Austin	TX		

View Lock Requested Loan



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

The screenshot displays the Encompass software interface for a loan lock request. The browser address bar shows the URL: `https://TEBE11227418.ea.elliemae.net/TEBE11227418 - andrewwalther - 3011227418`. The interface includes a navigation menu with options like Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main header shows the borrower's name "Roger Rabbit" and the address "123 First Street, Austin, TX 78701". Loan details include Loan # TEST250502106, LTV: 70.000/70.000/70.000, Rate: 7.250%, and Loan Amount: \$1,050,000.00. The lock status is "Lock Requested" and the requested by field is "FS. Andrew WaltherLO".

The "Secondary Registration / Snapshot List" table shows the following data:

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

Below the table, there are tabs for "Current Lock", "Current Loan Info", and "Registration". The "Registration" tab is active, showing fields for "Buy Side Lock and Pricing", "Sell Side Lock and Pricing", and "Execution Comparison". The "Execution Comparison" section is highlighted in yellow. A sidebar on the left contains a list of forms and services, including "Order Credit Report", "Access Lenders", "Search Product and Pricing", "Request Underwriting", "Order Appraisal", "Order Flood Certification", "Order Title & Closing", "Order Doc Preparation", "Register MERS", "Order AVM", "Order Mortgage Insurance", "Order Fraud/Audit Services", "Request HMDA Management", "Order Additional Services", "Order Modifications", and "Show in Alpha Order".

Complete Lock Approval



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

The screenshot displays the Encompass software interface for a loan with ID TEST250502106. The interface includes a top navigation bar with 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. A secondary navigation bar contains 'Borrowers', 'Alerts & Messages', and 'Log'. The main content area is divided into several sections: 'Secondary Registration / Snapshot List', 'Lock / Request Snapshot', 'Current Lock', and 'Buy Side Lock and Pricing'. A 'PRODUCT AND PRICING' dialog box is open, showing a list of providers. The 'LoanNEX Qualifier - Product and Pricing Service' is selected. The 'Services' tab in the bottom left corner is active, and the 'Search Product and Pricing' option is highlighted with a red box.

Secondary Registration / Snapshot List

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

PRODUCT AND PRICING

My Providers | All Providers

Select a provider and click Submit.

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

Services

- Order Credit Report
- Access Lenders
- Search Product and Pricing**
- Request Underwriting
- Order Appraisal
- Order Flood Certification
- Order Title & Closing
- Order Doc Preparation
- Register MERS
- Order AVM
- Order Mortgage Insurance
- Order Fraud/Audit Services
- Request HMDA Management
- Order Additional Services
- Order Modifications
- Show in Alpha Order

Approve Lock – Lock Request Tab



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

The screenshot displays the Encompass web application interface. At the top, there is a navigation menu with options like Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. Below this, the 'Services' section is visible, with 'Lock Requested' highlighted in a red box. To the right of 'Lock Requested' are 'Buy-Side Pricing' and 'Sell-Side Pricing' tabs. Below the tabs, the 'NEX ID: 23A-YJT' is shown with a 'Requested' status and a 'Scenario Details' button. On the far right, there are three blue buttons: 'Approve', 'Deny', and 'Lock Actions', with 'Lock Actions' highlighted in a red box. The main content area is titled 'Transaction Summary' and contains several sections:

- Product and Pricing:**

Investor Name	LoanNEX Lending
Loan Type	First Lien
Program Name	GOLD
Mortgage Product Description	30 Yr. Fixed
Rate	7.250%
Price	100.125
Lock Period	30
- ARM Margin and Cap:**

Index, Margin	
FPA/Cap/Life	
- Lock Information:**

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

First Lien Amount	\$1,050,000.00
LTV	70.00 %
CLTV	70.00 %
- Requested On:**

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

Company Name	
Users Full Name	
Lock Requested	
- Identifiers:**

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

At the bottom of the screen, there is an 'Input Details' section with a dropdown arrow.

Approve Lock – Buy-Side Pricing Tab

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

Lock Approved
Buy-Side Pricing
Sell-Side Pricing

NEX ID: 23A-YJT 🔒 Locked
↻ Loan Version Program Locked Down

Loan Type* First Lien | Citizenship* US Citizen | Income Doc* Full Doc | Self-Employed | Purpose* Purchase | First Time Homebuyer | Occupancy* Primary | Property Type* SFR

Appraised Value* \$ 1,500,000

State* TX | County* Travis

Mortgage Lates* 0x30x24

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

Lock Requested Live Historical

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

Get Qualified Price What is Qualified Price ?

Eligible Products

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

Select all Arm 5 Yr. ARM 7 Yr. ARM

Reset Eligibility Q&A

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

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

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

Approve Lock – Sell-Side Pricing Tab

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

The screenshot displays the 'Sell-Side Pricing' tab in the LoanNEX system. At the top, there are navigation tabs: 'Lock Approved', 'Buy-Side Pricing', and 'Sell-Side Pricing' (highlighted with a red box). Below the tabs, the user's NEX ID is '23A-YJT' and the loan is 'Locked'. A 'Loan Version' button and a 'Program Locked Down' toggle are also visible.

The main interface includes several input fields for loan details:

- Loan Type: First Lien
- Appraised Value: \$ 1,500,000
- State: TX, County: Travis Co
- Mortgage Lates: 0x30x24
- Income: \$ 22,500
- Property Expenses: \$ 1,387.5
- Liabilities: \$ 700
- Reserves: \$ 934,725
- Household Size: [empty]

Below the input fields is a 'Get Qualified Price' button. The 'Eligible Products' section shows filters for '30 Yr. Fixed' and '5 Yr. ARM'. A table below lists the available products with their respective rates, lock periods, and eligibility status.

Rate	Lock Period	Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Next Steps
7.250%	30 Days	101.375 \$14,437.50	30 Yr. Fixed	LoanNEX Lending GOLD	\$7,162.85	✓	
7.250%	30 Days	101.375 \$14,437.50	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$6,343.75	✓	
7.250%	30 Days	101.013 \$10,636.50	30 Yr. Fixed	Verus Silver Doc	\$7,162.85		
7.250%	30 Days	98.500 -\$15,750.00	30 Yr. Fixed	LoanNEX Lending SILVER	\$7,162.85	?	
7.250%	30 Days	98.500 -\$15,750.00	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending SILVER	\$6,343.75	?	

View Lock Approved Loan Details



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

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services Activity Log

Lock Approved **Extension Requested** Sell-Side Pricing

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

Transaction Summary

Product and Pricing		Requested On	
Investor Name	LoanNEX Lending	Company Name	LoanNEX Lending
Loan Type	First Lien	Users Full Name	Andrew WaltherLO
Program Name	GOLD	Requested On	5/27/2025 12:38:59 PM
Mortgage Product Description	30 Yr. Fixed	Approved on	
Rate	7.250%	Company Name	
Price	99.925	Users Full Name	
Lock Period	30	Lock Requested	
ARM Margin and Cap		Identifiers	
Index, Margin		Originator Loan Number	TEST250502106
FPA/Cap/Life		Universal Loan Identifier	
Lock Information		Loan Number	
Investor Name	LoanNEX Lending	Lock Number	
Lock Date	5/27/2025 10:44:28 AM	Borrower	Roger Rabbit
Expiration Date	7/05/2025 11:59:00 PM	Address	123 First Street, Austin, TX 78701
Extension Days	10		
Extension Count	1		
Re-lock Count	0		
Lien Amounts & Ratios			
First Lien Amount	\$950,000.00		
LTV	63.33 %		
CLTV	63.33 %		

Input Details ▼

View Activity Log and Download PDF

Lock Desk User

The screenshot displays the Encompass software interface. At the top, the browser address bar shows the URL: `https://TEBE11227418.ea.elliemac.net/TEBE11227418 - andrewwalther - 3011227418`. The application menu includes **Compass**, **View**, **Loan**, **Forms**, **Verifs**, **Tools**, **Services**, and **Help**. Below the menu, navigation tabs for **Home**, **Pipeline**, **Loan**, **Trades**, **Contacts**, **Dashboard**, and **Reports** are visible. The main content area is titled **Services** and features an **Activity Log** button in the top right corner. The background interface shows a loan summary for **NEX ID: 23A-YJT** with a **Locked** status. The **Transaction Summary** section includes **Product and Pricing** (Investor Name, Loan Type, Program Name, Mortgage Product, Rate, Price, Lock Period) and **ARM Margin and Cap** (Index, Margin, FPA/Cap/Life). The **Lock Information** section lists fields like Investor Name, Lock Date, Expiration Date, Extension Days, Extension Count, and Re-lock Count. The **Lien Amounts & Ratios** section includes First Lien Amount, LTV, and CLTV. The **Input Details** section is partially visible at the bottom. A modal window titled **Activity Log** is open in the center, displaying a list of recent activities:

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

Secondary Registration Populated in Encompass

Lock Desk User

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Compass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers Roger Rabbit Open Web View Search AllReqs eFolder

123 First Street Austin, TX 78701 **1st** Loan #: TEST250502106 LTV: 70.000/70.000/70.000 Rate: 7.250% Est Closing Date: //
 Loan Amount: \$1,050,000.00 DTI: 38.002/41.113 **29 days remaining** FS: AndrewWaltherLO Archived

Alerts & Messages Log

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

Secondary Registration / Snapshot List

Lock / Request Snapshot New Lock Extend Lock Cancel Lock

Status	Req. Type	Days	Lock Expiration Date	Requested On	Requested By	Fulfilled On	Fulfilled By	Investor	Investor Delivery
Locked	Lock	30	6/25/2025	5/27/2025 9:12:50 AM	Andrew Walther	5/27/2025 09:12:55 AM	<partnerconnect>		
Old Request	Lock			5/27/2025 8:44:20 AM	Andrew WaltherLO				

Current Lock Current Loan Info Registration ONRP Locked Hedging

Lock Fulfilled 5/27/2025 9:12:55 AM

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

LoanNEX PDF eFolder Placement: Record of Business and Lock Confirmation

- 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 interface with a table of documents. The 'Lock Confirmation' document is highlighted in blue. The table columns are: At, Fo, Name, Description, For Borrower Pair, Type, Access, For Milestone, Status, and Date.

At	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

Lock Confirmation

Lock Desk User

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

The screenshot displays the Encompass eFolder interface. The main window shows a document titled "Lock Confirmation" with a preview of the "LOANNEX LENDING LOCK CONFIRMATION" document. The document content includes the following information:

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

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

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

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

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

Modifications: Update and Save Loan File

LO User

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

The screenshot displays the Encompass software interface for loan management. The main window shows the 'Borrowers' tab for a loan with the following details:

- Address: 123 First Street, Austin, TX 78701
- Loan #: TEST250502106
- LTV: 63.333/63.333/63.333
- Rate: 7.250%
- Est Closing Date: //
- Loan Amount: \$950,000.00
- DTI: 34.970/38.081
- 29 days remaining (highlighted in a red box)
- FS: Andrew WaltherLO
- Archived:

The 'Borrower Summary - Origination' section includes various fields for loan details, such as Lender, Loan Program (Conventional Fixed), Closing Cost, and Loan Documentation Type Code (F) Full Documentation. The 'Purpose of Loan' section has checkboxes for Purchase, Cash-Out Refi, and No Cash-Out Refi. The 'Property Will Be' section has checkboxes for Primary, Secondary, and Investment. The 'Loan Type' section has checkboxes for Conv, FHA, VA, and USDA-RHS. The 'Lien Position' section has checkboxes for First, Subordinate, and Sub. Financing. The 'Amortization Ty' section has checkboxes for Fixed Rate, GPM - Rate, ARM -, and Other -. The 'Interest Only' section has a checkbox for Interest Only. The 'Note Rate' section has a checkbox for Note Rate. The 'Qual Rate' section has a checkbox for Qual Rate. The 'UnDiscounted Rate' section has a checkbox for UnDiscounted Rate. The 'Term' section has a checkbox for Term. The 'Due in' section has a checkbox for Due in. The 'Monthly Payment' section has a checkbox for Monthly Payment. The 'Total Monthly Payment' section has a checkbox for Total Monthly Payment. The 'Income (monthly)' section has a checkbox for Income (monthly).

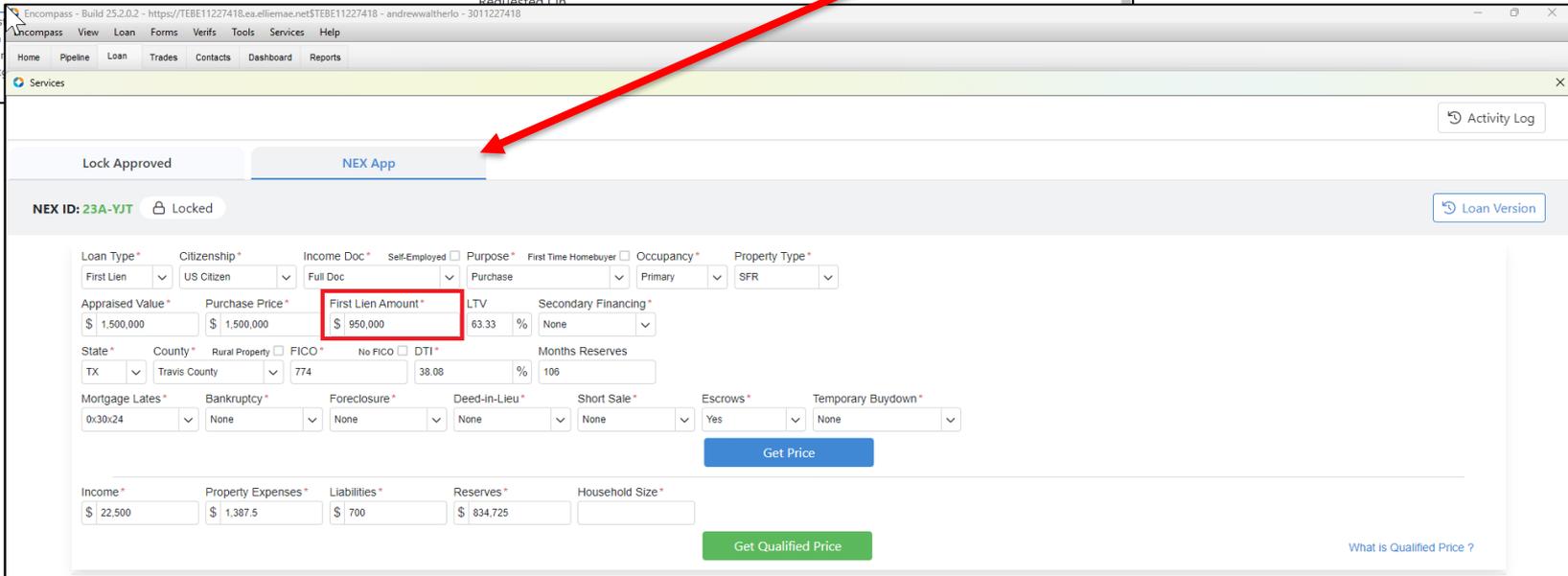
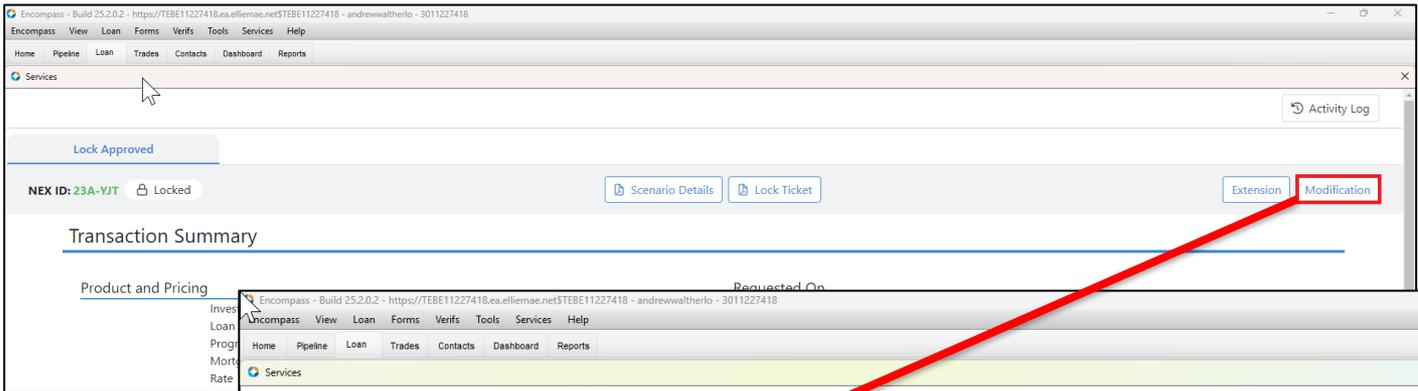
A 'PRODUCT AND PRICING' dialog box is open, showing a list of providers:

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

The dialog box also includes a 'Submit' button and a 'Cancel' button.

Modifications: Get Price for Modified Loan

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



Modifications: Request Modification



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

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

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

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

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

[Get Price](#)

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

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

Eligible Products

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

Select all Arm 5 Yr. ARM 7 Yr. ARM

[Reset Eligibility Q&A](#)

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

Search Rate 100,000 [Price](#) Points Admin Fee Exclude From Price

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

Modifications: Modification Request Submitted

LO User

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

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log

Lock Approved **Modification Requested**

NEX ID: 23A-YJT Requested Scenario Details Lock Ticket

Transaction Summary

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

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

Approved on	
Company Name	
Users Full Name	
Approved on	

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

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

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

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

Input Details

Modifications: View Pricing Field Updates



- Secondary Lock Desk will receive email notification for Modification Request
- Login to Encompass and select the Loan from the Pipeline
- Review the Key Pricing Fields Alert

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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

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

Alerts & Messages Log Key Pricing Fields Clear Alert

Alert Name: Key Pricing Fields
 Description: The values in the highlighted field(s) below have changed, requiring pricing to be re-evaluated.
 Alert Date: 05/27/2025

Trigger Fields Go to Field

Field ID	Description	Value
2	Trans Details Total Loan Amt (w/MP/FF)	950,000.00
1821	Subject Property Est Value	1,500,000
356	Subject Property Appraised Value	1,500,000
14	Subject Property State	TX
13	Subject Property County	Travis
VASUMM.X23	VA Loan Summ Credit Score	774
4	Trans Details Term (Mos)	360
608	Trans Details Amort Type	Fixed
19	Trans Details Loan Purpose	Purchase
1172	Trans Details Loan Type	Conventional
CASASRN.X141	Freddie Mac Buydown Contributor	
4645	Temporary Buydown	
1269	Loan Info Buydown Rate 1	
1613	Loan Info Buydown Term 1	
1270	Loan Info Buydown Rate 2	
1614	Loan Info Buydown Term 2	
1271	Loan Info Buydown Rate 3	
1615	Loan Info Buydown Term 3	
1272	Loan Info Buydown Rate 4	
1616	Loan Info Buydown Term 4	
1273	Loan Info Buydown Rate 5	
1617	Loan Info Buydown Term 5	
1274	Loan Info Buydown Rate 6	
1618	Loan Info Buydown Term 6	
4535	Loan Info Buydown Rate 1	
4541	Loan Info Buydown Term 1	
4536	Loan Info Buydown Rate 2	
4542	Loan Info Buydown Term 2	
4537	Loan Info Buydown Rate 3	
4543	Loan Info Buydown Term 3	
4538	Loan Info Buydown Rate 4	

Forms Tools Services

- Order Credit Report
- Access Lenders
- Search Product and Pricing
- Request Underwriting
- Order Appraisal
- Order Flood Certification
- Order Title & Closing
- Order Doc Preparation
- Register MERS
- Order AVM
- Order Mortgage Insurance
- Order Fraud/Audit Services

Modifications: View Changes

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

The screenshot displays a web interface for loan modifications. At the top, there are tabs for 'Lock Approved', 'Modification Requested' (selected), 'Buy-Side Pricing', and 'Sell-Side Pricing'. Below the tabs, the 'NEX ID: 23A-YJT' is shown with a 'Requested' status. Action buttons include 'Scenario Details', 'Lock Ticket', 'View Changes' (highlighted with a red box and a red arrow), 'Approve', 'Deny', and 'Lock Actions'. An 'Activity Log' icon is in the top right corner.

The main content area is titled 'Transaction Summary' and contains a table comparing 'Lock' and 'Requested' values. The table is divided into two sections: 'Product and Pricing' and 'Input Details'.

	Lock	Requested
Product and Pricing		
Price	100.250	100.125
Input Details		
First Lien Amount	\$900,000.00	\$950,000.00
LTV	60.00 %	63.33 %
CLTV	60.00 %	63.33 %
Combined Loan Amount	\$900,000.00	\$950,000.00

On the right side of the table, there is a metadata box containing the text: 'LoanNEX Lending', 'Andrew WaltherLO', and '5/27/2025 12:00:00 PM'.

Modifications: Approve/Deny Modification Request



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

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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 Sell-Side Pricing

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

Transaction Summary

Product and Pricing		Requested On	
Investor Name	LoanNEX Lending	Company Name	LoanNEX Lending
Loan Type	First Lien	Users Full Name	Andrew WaltherLO
Program Name	GOLD	Requested On	5/27/2025 12:14:32 PM
Mortgage Product Description	30 Yr. Fixed	Approved on	
Rate	7.250%	Company Name	
Price	100.125	Users Full Name	
Lock Period	30	Lock Requested	
ARM Margin and Cap		Identifiers	
Index, Margin		Originator Loan Number	TEST250502106
FPA/Cap/Life		Universal Loan Identifier	
Lock Information		Loan Number	
Investor Name	LoanNEX Lending	Lock Number	
Lock Date	5/27/2025 10:44:28 AM	Borrower	Roger Rabbit
Expiration Date	6/25/2025 11:59:00 PM	Address	123 First Street, Austin, TX 78701
Extension Days	0	Lien Amounts & Ratios	
Extension Count	0	First Lien Amount	\$950,000.00
Re-lock Count	0	LTV	63.33 %
		CLTV	63.33 %

Modifications: Approve Modification Complete



- Transaction Summary shows Lock Approved tab with modified Loan information

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compass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log

Lock Approved Buy-Side Pricing Sell-Side Pricing

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

Transaction Summary

Product and Pricing		Requested On	
Investor Name	LoanNEX Lending	Company Name	LoanNEX Lending
Loan Type	First Lien	Users Full Name	Andrew WaltherLO
Program Name	GOLD	Requested On	5/27/2025 12:14:32 PM
Mortgage Product Description	30 Yr. Fixed	Approved on	
Rate	7.250%	Company Name	LoanNEX Lending
Price	100.125	Users Full Name	LoanNEX Lending
Lock Period	30	Approved on	5/27/2025 12:25:38 PM
ARM Margin and Cap		Identifiers	
Index, Margin		Originator Loan Number	TEST250502106
FPA/Cap/Life		Universal Loan Identifier	
Lock Information		Loan Number	
Investor Name	LoanNEX Lending	Lock Number	
Lock Date	5/27/2025 10:44:28 AM	Borrower	Roger Rabbit
Expiration Date	6/25/2025 11:59:00 PM	Address	123 First Street, Austin, TX 78701
Extension Days	0		
Extension Count	0		
Re-lock Count	0		
Lien Amounts & Ratios			
First Lien Amount	\$950,000.00		
LTV	63.33 %		
CLTV	63.33 %		

Input Details

Extension Request



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

The screenshot shows the Encompass web application interface. At the top, there is a navigation bar with 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. Below this, there is a 'Services' section with an 'Activity Log' button. The main content area is titled 'Lock Approved' and shows 'NEX ID: 23A-YJT' with a 'Locked' status. There are buttons for 'Scenario Details', 'Lock Ticket', 'Extension', and 'Modification'. The 'Extension' button is highlighted with a red box. Below this, there is a 'Transaction Summary' section with two columns: 'Product and Pricing' and 'Requested On'. The 'Product and Pricing' column lists details like 'Investor Name', 'Loan Type', 'Program Name', etc. The 'Requested On' column lists 'Company Name', 'Users Full Name', and 'Requested On'. A modal window titled 'Extension' is open in the center, showing a dropdown menu for 'Extend 1 days' and a 'Request Extension' button highlighted in red. The modal also contains a list of extension days and a 'Cancel' button.

Extension Approval



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

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Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log

Lock Approved | **Extension Requested** | Sell-Side Pricing

NEX ID: 23A-YJT Requested

Scenario Details Lock Ticket

View Changes Approve Deny Lock Actions

Transaction Summary

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

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

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

Approved on	
Company Name	
Users Full Name	
Lock Requested	

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

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

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

1. [Modify Lock Request \(prior to Lock Confirmation\)](#)
2. [Void Lock Action](#)

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

Modify Lock Request Prior to Lock Confirm

Lock Desk User

1. Access Loan Pipeline in Encompass
2. Access LoanNEX through Encompass Services
3. Complete Modify Lock Request
 - Enter Modify Lock Details
 - Select Approve Modification

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

The screenshot displays the Encompass software interface for a loan lock request. The main window shows the loan details for Loan # TEST250502108, with a loan amount of \$950,000.00 and a rate of 7.250%. The lock request is currently in a 'Requested' state. A 'PRODUCT AND PRICING' dialog box is open, showing a list of 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 a 'Lock / Request Snapshot' table and a 'Buy Side Lock and Pricing' section with various input fields for loan program, request type, and rates.

Modify Lock Request

Lock Desk User

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

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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

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

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

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

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 38.08 % 106

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 \$ 834,725

Lock Requested Live Historical

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

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

Eligible Products

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

Select all Arm 5 Yr. ARM 7 Yr. ARM

[Reset Eligibility Q&A](#)

Amortizing Type Lock Period Investor/Lender Program

Fully Am & IO 30 All All

Modify Lock Request

- Select Next Step "Approve & Modify" Select Approve Modification
- Validate pricing and Approve Modification

The screenshot shows the Encompass mortgage software interface. A 'Modify Lock' dialog box is open, displaying the following information:

- Expiration Date: 6/25/2025
- Rate: 7.250
- Price: 100.125
- Approve Modification button

Below the dialog box, the 'Eligible Products' section is visible. It includes filters for Amortizing Type (Fully Am & IO), Lock Period (30), Investor/Lender (All), and Program (All). A table of eligible products is shown below the filters:

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

- LoanNEX Void Lock Action applies to the latest lock action on a loan file (i.e., only one lock action can be voided at a time)

- LoanNEX Void Lock Action functionality can be utilized by Lock Desk Users, on Lock Approved Loans, for the following Lock Actions:
 - Extensions
 - Approved Modifications
 - Backdating of Locks
 - Cancelling of Locks

- Important Notes:
 - **Void initial Lock is not available in the Encompass Integration**
 - Deny should be used to reject loans in a Requested status (i.e., do NOT use the Void function). This applies to the following statuses: Lock Requested, Extension Requested, Modification Requested.

Void: Access Loan Pipeline in Encompass



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

The screenshot displays the Encompass software interface for a loan with ID TEST250502109. The loan details include a loan amount of \$1,050,000.00, an LTV of 70.00%, and a rate of 7.375%. The interface shows a 'Lock / Request Snapshot' table with the following data:

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

A 'PRODUCT AND PRICING' dialog box is open, showing a list of providers. The selected provider is 'LoanNEX Qualifier - Product and Pricing Service' under the 'Partner Connect' category. Other providers listed include 'LoanNEX Qualifier - DEMO', 'Encompass Product and Pricing Service', and 'Mortech'. The dialog box also includes a 'Submit' button and a 'Cancel' button.

The interface also shows a 'Buy Side Lock and Pricing' section with the following details:

- Loan Program: Conventional Fixed
- Request Type: Extension
- Requested By: <partnerconnect>
- Rate Sheet ID: //
- Last Rate Set Date: //
- Lock Date: 05/29/2025
- ONRP Lock Date: //
- ONRP Lock Time: //
- ONRP Eligible: Yes
- Lock # Days: 30
- Original Lock Expiration Date: 06/27/2025
- Days to Extend: 5
- New Lock Expiration Date: 07/02/2025
- Price Adjustment: 0.000
- Base Buy Rate: 7.375
- Total Rate Adjustments: 0.000

Void: View Current Transaction Summary / Activity Log

Lock Desk User

- Go to the Lock Approved tab
 - View Locked details on Transaction Summary page
 - See past actions for this loan file by selecting the Activity Log

The screenshot displays the Encompass web application interface. The main page shows the 'Transaction Summary' for a loan with NEX ID: 23A-YJY, which is currently 'Locked'. The 'Activity Log' modal is open, showing a list of recent actions:

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

The background page includes sections for 'Product and Pricing', 'ARM Margin and Cap', 'Lock Information', and 'Lien Amounts & Ratios'. The 'Activity Log' button in the top right corner is highlighted with a red box.

Void Lock Action

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

Lock Approved Buy-Side Pricing Sell-Side Pricing

NEX ID: 23A-YJY Locked Scenario Details Lock Ticket

Transaction Summary

Product and Pricing

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

ARM Margin and Cap

Index, Margin	
FPA/Cap/Life	

Lock Information

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

Lien Amounts & Ratios

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

Input Details

Activity Log

Last Lock Action Voided
5/30/2025 10:55:17 AM by LoanNEX Lending LoanNEX Lending

Lock Extension Approved
5/30/2025 10:45:28 AM by LoanNEX Lending LoanNEX Lending

Lock Modification Approved
5/29/2025 5:54:02 PM by LoanNEX Lending LoanNEX Lending

Lock Modification Approved
5/29/2025 5:51:15 PM by LoanNEX Lending LoanNEX Lending

Lock Modification Approved
5/29/2025 5:54:25 PM by LoanNEX Lending LoanNEX Lending

Lock Modification Approved
5/29/2025 3:40:37 PM by LoanNEX Lending LoanNEX Lending

Lock Modification Approved
5/29/2025 3:42:01 PM by LoanNEX Lending LoanNEX Lending

Lock Approved
5/29/2025 11:33:47 AM by LoanNEX Lending LoanNEX Lending

Loan was updated
5/29/2025 11:30:45 AM by Andrew WaltherLO LoanNEX Lending

Lock Requested
5/29/2025 11:30:45 AM by Andrew WaltherLO LoanNEX Lending

Loan was updated

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