



**LoanNEX Encompass Retail LO
Modification Request User Guide
January 01, 2026**

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 a loan modification. The main window shows the 'Borrowers' tab for 'Roger Rabbit' at '123 First Street, Austin, TX 78701'. The loan details include: Loan # TEST250502106, LTV 63.333/63.333/63.333, Rate 7.250%, and a '29 days remaining' lock period (highlighted in red). The 'Borrower Summary - Origination' section is visible, showing loan amount of \$950,000.00 and a closing date of 05/27/2025. A 'PRODUCT AND PRICING' dialog box is open, listing providers such as 'LoanNEX Qualifier - Product and Pricing Service' and 'LoanNEX Qualifier - DEMO'. The dialog also shows a 'Submit' button and a 'Cancel' button.

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Borrowers Roger Rabbit

123 First Street
Austin, TX 78701

Loan #: TEST250502106 LTV: 63.333/63.333/63.333 Rate: 7.250%
Loan Amount: \$950,000.00 DTI: 34.970/38.081 29 days remaining

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
- Lock confirmed by partnerconne 05/27/25
- Send Initial Disclosures 05/30/25

Borrower Summary - Origination

Unincorporated ATR

Construction Method

Transaction Details Product and Pricing Access Lenders

Lender Loan Program Conventional Fixed Closing Cost Loan Documentation Type Code (F) Full Documentation

Purpose of Loan

- Purchase
- Cash-Out Refi
- No Cash-Out Refi
- Construction
- Construction - Perm
- Other -

Property Will Be

- Primary
- Secondary
- Investment

Loan Type

- Conv
- FHA
- VA
- USDA-RHS
- Other -
- HELOC

Lien Position

- First
- Subordinate
- Sub. Financing
- Lien Position 1

Amortization Type

- Fixed Rate
- ARM -
- Other -
- Interest Only

Note Rate

Qual Rate

UnDiscounted Rate

Term

Due in 360 mms

Monthly Payment 6,480.67

Total Monthly Payment 7,868.17

Income (monthly) 22,500.00

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
- LoanNEX

Remove from My List Submit Cancel

Forms Tools Services

** LoanNex - Custom **

Borrower Summary - Origination

- 1003 URLA - Lender
- 1003 URLA Part 1
- 1003 URLA Part 2
- 1003 URLA Part 3
- 1003 URLA Part 4
- 1003 URLA Continuation
- Request for Transcript of Tax
- Transmittal Summary
- 2015 Itemization
- RegZ - LE
- Loan Estimate Page 1
- Loan Estimate Page 2
- Loan Estimate Page 3
- Self-Employed Income 1084
- Home Counseling Providers
- Settlement Service Provider List
- Affiliated Business Arrangements

Modifications: Get Price for Modified Loan

LO User

- Click Modification button
- 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

The image shows two overlapping screenshots of the Encompass web application. The top screenshot shows the 'Transaction Summary' page for a loan with NEX ID: 23A-YJT. A red box highlights the 'Modification' button, and a red arrow points from it to the 'NEX App' tab in the bottom screenshot. The bottom screenshot shows the 'NEX App' interface with various loan details. A red box highlights the 'First Lien Amount' field, which is set to \$950,000. Below the form, there are buttons for 'Get Price' and 'Get Qualified Price'.

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Services

Activity Log

Lock Approved

NEX ID: 23A-YJT Locked

Scenario Details Lock Ticket

Extension Modification

Transaction Summary

Product and Pricing Requested On

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Services

Activity Log

Lock Approved NEX App

NEX ID: 23A-YJT Locked

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 \$ 950,000 63.33 % 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

Get Qualified Price

What is Qualified Price ?

Modifications: Request Modification



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

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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/Denied
- If Modification is denied, lock will revert to the last Lock Approved action
- If Modification is approved, you will receive a notification email, and the Loan Summary will update to Lock Approved

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Services

Activity Log

Lock Approved **Modification Requested**

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

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 12:00:00 PM
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 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		

Submit a Case to LoanNEX Support

1. Select the appropriate email address below:
 - Client Support / Configuration Settings: support@loanex.com
 - Eligibility & Pricing Inquiries: investorsupport@loanex.com
 - Sales: sales@loanex.com
 - General Inquiries: info@loanex.com
 - Billing Inquiries: support@loanex.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