



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

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



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' section for a borrower named Roger Rabbit. 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 in blue. The dialog box also includes a 'Remove from My List' button and 'Submit' and 'Cancel' buttons. In the background, the 'Search Product and Pricing' menu item in the left sidebar is highlighted with a red box. The interface includes various fields for borrower information, contact methods, and social security number verification.

# Complete Additional Loan Fields - Not Pre-Populated by URLA



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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\*

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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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:

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    Exclude From Price

Admin Fee:

Rate	Lock Period	Product
7.250%	100.125	30 Yr. Fixed

**Ineligible Products**

Program Attributes	Value	Status
State, County, Purpose, Occupancy, Property Type		✓
<b>Credit Attributes</b>		
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



- 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. At the top, there are input fields for monetary values: \$ 22,500, \$ 1,387.5, \$ 700, and \$ 934,725. A green button labeled "Get Qualified Price" is visible. Below this, there are sections for "Eligible Products" with radio buttons for "Select all Fixed" and "Select all Arm", and buttons for "15 Yr. Fixed", "30 Yr. Fixed", "40 Yr. Fixed", "5 Yr. ARM", and "7 Yr. ARM". There are also filters for "Amortizing Type", "Lock Period", "Investor/Lender", and "Program". A table with columns "Rate", "Lock Period", "Price", and "Product" is partially visible. A modal dialog box titled "Eligibility Q&A" is open in the center, containing two questions:

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

At the bottom of the dialog box are "Cancel" and "Save" buttons. The "Save" button is highlighted with a red box. In the background, a table row shows a "30 Yr. Fixed IO (10 Yr. IO)" product with a price of \$6,343.75 and a question mark icon in a red box next to it.

# 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 shows the Encompass software interface with a 'Submit Request Lock' modal window open. The modal contains the following information:

**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 Information**

Borrower First Name	Roger	Borrower Last Name	Rabbit	Co-Borrower First Name		Co-Borrower Last Name	
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**Property Information**

Subject Property Address	123 First Street	City	Austin	Zip	78701	Originator Loan Number	TEST250502106
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**Other Fields**

Universal Loan Identifier: [Empty]  
Initial Package Review (Y/N)? [Empty]  
CCM Demo Custom Field: [Empty]  
Comment: [Empty]

The background interface shows loan details such as Appraised Value (\$1,500,000), Purchase Price (\$1,500,000), and First Lien Amount (\$1,050,000). It also displays a table of eligible products with columns for Rate, Lock Period, Price, and Product. The 'Request Lock' button is highlighted in red in the bottom right corner of the modal.

# 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. The background shows a table of "Eligible Products" with columns for Rate, Lock Period, Price, 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	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



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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	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		
Re-lock Count	0		
Lien Amounts & Ratios			
First Lien Amount	\$1,050,000.00		
LTV	70.00 %		
CLTV	70.00 %		

Input Details

Price Evidence

Eligibility Evidence

# 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** and **Activity Log**. The main content area is titled **Lock Requested** and features a **NEX ID: 23A-YJT** with a **Requested** status. Below this is a **Transaction Summary** section with sub-sections: **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 **Input Details** section is partially visible at the bottom. 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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Borrowers Roger Rabbit Open Web View Search AllRegs **eFolder** [Print] [Close]

123 First Street  
Austin, TX 78701

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 Lock Requested FS: Andrew WaltherLO  Archived

Alerts & Messages  
 eConsent Not Yet Received  
 Three-Day Disclosure Requ  
 Lock requested by Andrew  
 Send Initial Disclosures

Encompass eFolder - [ ] X

eFolder Documents Help

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

Documents View Standard View [Print] [Refresh] [New]

Document Group (All Documents) Stacking Order None

Documents (6)

Att	Fo	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

Task List

Date Stamp Show All

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

Learn more... Close

# 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 window title is "Encompass eFolder" and the menu bar includes "eFolder", "Documents", and "Help". Below the menu bar are tabs for "Documents", "Preliminary Conditions", "Underwriting Conditions", "Post-Closing Conditions", "Delivery Conditions", "Packages", and "History". The "Documents View" section shows "Standard View" and "Document Group (All Documents)". The "Documents (8)" section contains a table with columns: Att, Fo, Name, Description, For Borrower Pair, Type, Access, For Milestone, Status, and Date. The "Lock Confirmation" document is highlighted in blue.

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](mailto:support@loannex.com)
  - Eligibility & Pricing Inquiries: [investorsupport@loannex.com](mailto:investorsupport@loannex.com)
  - Sales: [sales@loannex.com](mailto:sales@loannex.com)
  - General Inquiries: [info@loannex.com](mailto:info@loannex.com)
  - Billing Inquiries: [support@loannex.com](mailto: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