



**LoanNEX Seller Modifications  
User Guide**

**January 2026**

# LoanNEX Encompass TPO Connect: Seller Modifications

1. TPO Connect User: Submit Modification Request
  - Open Locked Loan from Pipeline
  - Update and Save Loan File
  - Access LoanNEX through Product Pricing & Lock
  - Request Modification
2. Lock Desk User: Approve Modification Request
  - Email notification for modification w/ Loan number
  - Access Loan in Encompass and View Key Pricing Field Updates (shown in Alerts and Messages)
  - Access LoanNEX Product and Pricing to Validate Lock
  - View Changes for Modification Request
  - Approve or Deny Modification
3. TPOC Connect User: Modification Approved
4. LoanNEX Support

# Open Locked Loan from Pipeline

LoanNEX

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

Pipeline

Channel All View All Loans Loan Status Current

<input type="checkbox"/>	BORROWER NAME	LOAN #	LENDER CASE #	ALTERNATE LOAN #	PROPERTY ADDRESS	STATUS	LOCK & REQUEST STATUS	RATE LO
<input type="checkbox"/>	Test File, James	TEST240601527	TEST230800843		2468 First Avenue Pleasanton CA 94588 2312 Elliston Place Condo 1450	Started	<b>Locked</b>	08/09/2
<input type="checkbox"/>	Everett, John Maurice							
<input type="checkbox"/>	Everett, John Maurice							

- Go to Pipeline tab
- Click on Locked Loan
- Loan Summary Page will open

LoanNEX

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

Contact Us Ben Broker2

**James Test File**  
2468 First Avenue, Pleasanton, CA, 94588  
Broker2

Collateral Trac... Lender Case #: TEST230800843 Total Loan Am... \$650,000.00 Loan Type: Conventional Interest Rate: 6.875% Started  
Loan #: TEST240601527 VA Loan Sum... 725 Loan Purpose: Purchase LTV/Comb Lo... 65.00% / 65.00% C 1st

**LOAN SUMMARY**

URLA

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Informat...

Information for Governmen...

URLA Continuation

PRODUCT PRICING & LOCK

LOAN ESTIMATE FEE MANAGEMENT

DOCUMENTS

PURCHASE CONDITIONS

**James Test File**  
\$650,000.00

Loan Type: Conventional Document Type: FullDocumentation

Lien Position: FirstLien Loan Purpose: Purchase

Amortization Type: Fixed Purpose of ReFi: -

Amortization Term: 360

**Locked 6.875%**  
Final Price 99.975

Commitment Type: Best Efforts Lock Date: 06/26/2024

**Pending Purchase Review**

Purchase Conditions

Open 0

Ready for Review 0

**2468 First Avenue, Pleasanton, CA 94588**

PrimaryResidence 1 Unit Detached

Purchase Price: \$1,000,000 Estimated Value: \$1,000,000

**Key Dates**

Registered: 06/26/2024

Submitted for Review: -

Purchase Suspended: -

Purchase Rejected: -

Purchased Approval: -

Clear to Purchase: -

Purchase Date: -

Cancelled Date: -

Withdrawn Date: -

Decision EICO 725

# Update and Save Loan File

TPO Connect User

- Update the appropriate Loan Information for the Modification Request
- Save the updated Loan Information
- Success message will show information was Saved

The screenshot displays the LoanNEX interface for a loan modification request. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header shows the loan details for 'James Test File', including the address '2488 First Avenue, Pleasanton, CA, 94588', lender case number 'TEST230800843', loan number 'TEST240601527', total loan amount '\$650,000.00', and interest rate '6.875%'. The 'URLA / Loan and Property Information' form is the central focus, with a 'Save' button highlighted in red. The form includes fields for 'Purchase Price' (\$1,000,000.00), 'Property Value' (\$1,000,000.00), 'Down Payment %' (35%), 'Down Payment' (\$350,000.00), and 'Base Loan Amount' (\$700,000.00), which is also highlighted in red. Other sections include 'Investment Property', 'Second Home', 'FHA Secondary Residence', 'Two Closing', 'Lot/Land Status', and 'Construction Method Type'. The left sidebar contains a 'LOAN SUMMARY' menu with 'URLA' and 'Loan and Property Information...' highlighted in red.

# Access LoanNEX in Product Pricing & Lock

TPO Connect User

- Modification may be displayed but is not approved
- Select Modification button

The screenshot displays the LoanNEX web application interface. At the top, the LoanNEX logo is on the left, and 'Contact Us' and 'Ben Broker2' are on the right. A navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. Below this, the loan details for 'James Test File' are shown, including the address '2468 First Avenue, Pleasanton, CA, 94588' and 'Broker2'. Key loan information includes 'Seller Loan #: TEST230800843', 'Investor Loan #: TEST240601527', 'Total Loan Amt: \$700,000.00' (highlighted with a red box), 'Loan Type: Conventional', 'Loan Purpose: Purchase', 'Rate: 6.875%', and 'LTV/CLTV/HCM: 70.00% / 70.00%'. A 'Started' indicator shows 'C 1st' with a lock icon. A sidebar on the left contains menu items: 'LOAN SUMMARY', 'URLA', 'PRODUCT PRICING & LOCK' (highlighted with a red box), 'LOAN ESTIMATE FEE MANAGEMENT', 'DOCUMENTS', 'PURCHASE CONDITIONS', 'PURCHASE ADVICE', and 'LOAN ACTIONS' (with sub-items: 'Import Additional Data', 'Submit for Review', 'Withdraw Loan', 'Non-Agency Pricing Engine'). The main content area shows 'Lock Approved' and 'NEX ID: 23A-WUP' with a 'Locked' status. There are 'Extension' and 'Modification' buttons, with 'Modification' highlighted in red. Below this is a 'Transaction Summary' section with two columns: 'Product and Pricing' and 'Requested By'. The 'Product and Pricing' table lists details like 'Investor Name: LoanNEX Lending', 'Program Name: GOLD', 'Mortgage Product: 30 Yr. Fixed', 'Rate: 6.875%', 'Price: 99.975', 'Lock Period: 45', 'Escrows: Yes', 'Lock Date: 6/26/2024 1:42:00 PM', 'Expiration Date: 8/10/2024 11:59:00 PM', 'Extension Days: 0', and 'Extension Count: 0'. The 'Requested By' table lists 'Company Name: LoanNEX Lending: TPOC Seller', 'Users Full Name: Ben Broker2', and 'Requested On: 6/26/2024 1:47:17 PM'. Below this is an 'Approved By' section with 'Company Name: LoanNEX Lending', 'Users Full Name: LoanNEX Lending', and 'Approved on: 6/26/2024 1:53:11 PM'. Finally, an 'Identifiers' section lists 'Originator Loan Number: TEST240601527' and 'Universal Loan Identifier: 123123'.

LoanNEX

Contact Us Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

James Test File  
2468 First Avenue, Pleasanton, CA, 94588  
Broker2

Collateral Trac... Seller Loan #: TEST230800843 Investor Loan #: TEST240601527 Total Loan Amt: \$700,000.00 Decision ID: 725 Loan Type: Conventional Loan Purpose: Purchase Rate: 6.875% LTV/CLTV/HCM: 70.00% / 70.00% Started C 1st

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

LOAN ESTIMATE FEE MANAGEMENT

DOCUMENTS

PURCHASE CONDITIONS

PURCHASE ADVICE

LOAN ACTIONS

Import Additional Data

Submit for Review

Withdraw Loan

Non-Agency Pricing Engine

Lock Approved

NEX ID: 23A-WUP Locked

Extension Modification

Activity Log

### Transaction Summary

Product and Pricing		Requested By	
Investor Name	LoanNEX Lending	Company Name	LoanNEX Lending: TPOC Seller
Program Name	GOLD	Users Full Name	Ben Broker2
Mortgage Product	30 Yr. Fixed	Requested On	6/26/2024 1:47:17 PM
Rate	6.875 %	Approved By	
Price	99.975	Company Name	LoanNEX Lending
Lock Period	45	Users Full Name	LoanNEX Lending
Escrows	Yes	Approved on	6/26/2024 1:53:11 PM
Lock Date	6/26/2024 1:42:00 PM	Identifiers	
Expiration Date	8/10/2024 11:59:00 PM	Originator Loan Number	TEST240601527
Extension Days	0	Universal Loan Identifier	123123
Extension Count	0		

# Get Price for Modified Loan



- Modification will auto-populate in NEXApp
- Select Get Price button

The screenshot displays the LoanNEX web application interface. At the top left is the 'LoanNEX' logo. A navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows 'James Test File' with address '2468 First Avenue, Pleasanton, CA, 94588 Broker2'. To the right, it lists loan details: 'Collateral Trac...', 'Seller Loan #: TEST230800843', 'Investor Loan #: TEST240601527', 'Alternate Loan...', 'Total Loan Amt: \$700,000.00', 'Decision FICO: 725', 'Loan Type: Conventional', 'Loan Purpose: Purchase', 'Rate: 6.875%', and 'LTV/CLTV/HC... 70.00% / 70.00%'. A 'Started' indicator shows 'C 1st'. A sidebar on the left contains menu items: 'LOAN SUMMARY', 'URLA', 'PRODUCT PRICING & LOCK', 'LOAN ESTIMATE FEE MANAGEMENT', 'DOCUMENTS', 'PURCHASE CONDITIONS', 'PURCHASE ADVICE', and 'LOAN ACTIONS' (with sub-items: 'Import Additional Data', 'Submit for Review', 'Withdraw Loan', 'Non-Agency Pricing Engine'). The main content area is titled 'Lock Approved' and 'NEX App'. It shows 'NEX ID: 23A-WUP' and 'Locked'. Below this is a form with various fields: 'Loan Type\*' (First Lien), 'Citizenship\*' (US Citizen), 'Income Doc\*' (Full Doc), 'Self-Employed' (checkbox), 'Purpose\*' (Purchase), 'First Time Homebuyer' (checkbox), 'Occupancy\*' (Primary), 'Property Type\*' (SFR), 'Appraised Value\*' (\$1,000,000), 'Purchase Price\*' (\$1,000,000), 'First Lien Amount\*' (\$700,000), 'LTV' (70%), 'Secondary Financing\*' (None), 'State\*' (CA), 'County\*' (Alameda County), 'Rural Property' (checkbox), 'FICO\*' (725), 'No FICO' (checkbox), 'DTI\*' (29.74%), 'Months Reserves' (42), 'Mortgage Lates\*' (0x30x12), 'Bankruptcy\*' (None), 'Foreclosure\*' (None), 'Deed-in-Lieu\*' (None), 'Short Sale\*' (None), 'Escrows\*' (Yes). A blue 'Get Price' button is highlighted with a red box. At the bottom, there are fields for 'Income\*' (\$20,000), 'Property Expenses\*' (\$1,350), 'Liabilities\*' (\$0), 'Reserves\*' (\$250,000), and 'Household Size\*'. A green 'Get Qualified Price' button is at the bottom center, and a link 'What is Qualified Price?' is at the bottom right.

# Request Modification

- Find same Rate and Lock Period
- Select Modify button


Contact Us Ben Br

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WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

**James Test File**  
2468 First Avenue, Pleasanton, CA, 94588  
Broker2

Collateral Trac...  
Seller Loan #: **TEST230800843**  
Investor Loan #: **TEST240601527**  
Alternate Loan...

Total Loan Amt: **\$700,000.00**  
Decision FICO: **725**  
Loan Type: **Conventional**  
Loan Purpose: **Purchase**  
Rate: **6.875%**  
LTV/CLTV/HC... **70.00% / 70.00%**

Started  
**C** **1st**

LOAN SUMMARY

URLA

PRODUCT PRICING & LOCK

LOAN ESTIMATE FEE MANAGEMENT

DOCUMENTS

PURCHASE CONDITIONS

PURCHASE ADVICE

LOAN ACTIONS

Import Additional Data

Submit for Review

Withdraw Loan

Amortizing Type: Fully Am & IO

Lock Period: Lock Period

Investor/Lender: All

Program: All

Show Best per Investor/Lender:

Admin Fee: Exclude From Price

Search Rate: Target Price: **Price** Points

View Ineligible Products

Rate	Lock Period	Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Next Steps
6.875%	45 Days	99.975 -\$175.00	30 Yr. Fixed	LoanNEX Lending GOLD	\$4,598.50	✔	<span style="border: 2px solid red; padding: 2px;">Modify</span>
6.875%	45 Days	99.975 -\$175.00	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$4,010.41	✔	Modify
7.000%	45 Days	100.350 \$2,450.00	30 Yr. Fixed	LoanNEX Lending GOLD	\$4,657.11	✔	Modify
7.000%	45 Days	100.350 \$2,450.00	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$4,083.33	✔	Modify
7.125%		100.663		LoanNEX Lending		✔	Modify

# Modification Request Submitted

TPO Connect User

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

The screenshot displays the LoanNEX interface for a loan named 'James Test File'. The status bar at the top indicates 'Lock Approved' and 'Modification Requested' (highlighted with a red box). The loan details include a total amount of \$700,000.00, a rate of 6.875%, and a decision FICO of 725. The 'Transaction Summary' section is divided into three columns: Product and Pricing, Requested By, and Identifiers.

Product and Pricing		Requested By	
Investor Name	LoanNEX Lending	Company Name	LoanNEX Lending: TPOC Seller
Program Name	GOLD	Users Full Name	Ben Broker2
Mortgage Product	30 Yr. Fixed	Requested On	6/28/2024 3:25:34 PM
Rate	6.875 %	Approved By	
Price	99.975	Company Name	
Lock Period	45	Users Full Name	
Escrows	Yes	Approved on	
Lock Date	6/26/2024 1:42:00 PM	Identifiers	
Expiration Date	8/10/2024 11:59:00 PM	Originator Loan Number	TEST240601527
Extension Days	0	Universal Loan Identifier	123123
Extension Count	0	Loan Number	
Re-lock Count	0	Lock Number	

ARM Margin and Caps

# Access Loan and 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

The screenshot displays the Encompass software interface for a loan. The top navigation bar includes 'Encompass', 'View', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. Below this, a secondary navigation bar shows 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The main header area identifies the borrower as 'James Test File' and provides loan details: '2468 First Avenue, Pleasanton, CA 94588', 'Loan #: TEST240601527', 'LTV: 70.000/70.000/70.000', 'Rate: 6.875%', 'Est Closing Date: //', 'Loan Amount: \$700,000.00', 'DTI: 29.742/29.742', '42 days remaining', and 'FS: Ben Broker2'. An 'Alerts & Messages' section on the left lists several alerts, with 'Key Pricing Fields' highlighted in red. The 'Key Pricing Fields' alert details are shown in the main area, including the alert name, description, and alert date (06/28/2024). Below the alert, a table of 'Trigger Fields' is displayed, with the first row highlighted in red:

Field ID	Description	Value
2	Trans Details Total Loan Amt (w/ MIP/FF)	700,000.00
1021	Subject Property Est. Value	1,000,000
396	Subject Property Appraised Value	1,000,000
14	Subject Property State	CA
13	Subject Property County	Alameda
VASUMM.X23	VA Loan Summ Credit Score	725
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	
4845	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	
4544	Loan Info Buydown Term 4	
4539	Loan Info Buydown Rate 5	
4545	Loan Info Buydown Term 5	
4540	Loan Info Buydown Rate 6	
4546	Loan Info Buydown Term 6	

# Access LoanNEX to Validate Lock



- Validate Lock by selecting Search in Product and Pricing

The screenshot displays the LoanNEX software interface for a loan record. The top navigation bar includes 'Encompass', 'View', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. The main content area shows the loan details for 'James Test File' at '2468 First Avenue, Pleasanton, CA 94588'. The loan number is 'TEST240601527' with a loan amount of '\$700,000.00'. A red box highlights a notification that says 'Expires in 42 days'. Below this, a dropdown menu is open, showing options like 'Lock Date: 06/26/2024', 'Lock Expiration Date: 08/09/2024', and 'Search for Product and Pricing' (highlighted in blue). The 'Key Pricing Fields' section shows an alert for 'Key Pricing Fields' on 06/28/2024. The 'Trigger Fields' section lists various fields and their values, such as 'Trans Details Total Loan Amt (w/ MP/FF)' and 'Subject Property Est Value'. The left sidebar contains 'Alerts & Messages' and 'Forms' sections, with 'Search Product and Pricing' highlighted in the 'Forms' section.

# View Changes for the Modification Request

- Transaction Summary shows Modification Request
- Select View Changes button

The screenshot displays the Encompass software interface for a Modification Request. The top navigation bar includes 'Encompass', 'View', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. Below this, a secondary navigation bar shows 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The main content area is titled 'Services' and features three tabs: 'Lock Approved', 'Modification Requested' (highlighted with a red box), and 'Buy-Side Pricing'. Below the tabs, the 'NEX ID: 23A-WUP' is shown with a 'Requested' status and a 'View Changes' button (highlighted with a red box), along with 'Approve' and 'Deny' buttons. The 'Transaction Summary' section is expanded to show the following details:

Product and Pricing	
Investor Name	LoanNEX Lending
Program Name	GOLD
Mortgage Product	30 Yr. Fixed
Rate	6.875 %
Price	99.975
Lock Period	45
Escrows	Yes
Lock Date	6/26/2024 1:42:00 PM
Expiration Date	8/10/2024 11:59:00 PM
Extension Days	0
Extension Count	0
Re-lock Count	0

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

Requested By	
Company Name	LoanNEX Lending: TPOC Seller
Users Full Name	Ben Broker2
Requested On	6/28/2024 3:25:34 PM

Approved By	
Company Name	
Users Full Name	
Lock Requested	

Identifiers	
Originator Loan Number	TEST240601527
Universal Loan Identifier	123123
Loan Number	
Lock Number	
Borrower	James Test File
Address	2468 First Avenue, Pleasanton, CA 94588

Below the summary, there are three expandable sections: 'Input Details', 'Price Evidence', and 'Eligibility Evidence', each with a downward arrow icon.

- Displays Locked vs. Requested Loan Information
- Close window when done reviewing changes to Approve or Deny the Modification Request

	Lock	Requested
First Lien Amount	\$650,000.00	\$700,000.00
LTV	65.00 %	70.00 %
CLTV	65.00 %	70.00 %
Months Reserves	35	42
DTI	28.10 %	29.74 %
Combined Loan Amount	\$650,000.00	\$700,000.00

# Approve Modification Request

- While on the Modification Request tab, select the Approve button
- Transaction Summary shows Lock Approved

Encompass View Loan Forms Verfs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Services

Activity Log

Lock Approved **Modification Requested** Buy-Side Pricing

NEX ID: 23A-WUP Requested View Changes **Approve** Deny

### Transaction Summary

Product and Pricing		Requested By	
Investor Name	LoanNEX Lending	Company Name	LoanNEX Lending: TPOC Seller
Program Name	GOLD	Users Full Name	Ben Broker2
Mortgage Product	30 Yr. Fixed	Requested On	6/28/2024 3:25:34 PM
Rate	6.875 %	Approved By	
Price	99.975	Company Name	
Lock Period	45	Users Full Name	
Escrows	Yes	Lock Requested	
Lock Date	6/26/2024 1:42:00 PM	Identifiers	
Expiration Date	8/10/2024 11:59:00 PM	Originator Loan Number	TEST240601527
Extension Days	0	Universal Loan Identifier	123123
Extension Count	0	Loan Number	
Re-lock Count	0	Lock Number	
ARM Margin and Caps		Borrower	James Test File
Index, Margin		Address	2468 First Avenue, Pleasanton, CA 94588
FPA/Cap/Life			

Input Details

Price Evidence

Eligibility Evidence

# Approve Modification Request Complete

- Transaction Summary shows Lock Approved tab with modified Loan information

The screenshot displays the Encompass web application interface. At the top, there is a navigation menu with options: Encompass, View, Loan, Forms, Verifs, Tools, Services, Help. Below this is a secondary menu with: Home, Pipeline, Loan, Trades, Contacts, Dashboard, Reports. The main content area has a 'Services' header and an 'Activity Log' button. A red box highlights the 'Lock Approved' tab, with 'Buy-Side Pricing' as an alternative tab. Below the tabs, the transaction ID 'NEX ID: 23A-WUP' is shown with a 'Locked' status icon. Action buttons include 'Cancel Lock', 'Extension', and 'Lock Actions'. The 'Transaction Summary' section is divided into three columns: 'Product and Pricing', 'Requested By', and 'ARM Margin and Caps'. The 'Product and Pricing' column lists details like Investor Name (LoanNEX Lending), Program Name (GOLD), Mortgage Product (30 Yr. Fixed), Rate (6.875%), Price (99.975), Lock Period (45), Escrows (Yes), Lock Date (6/26/2024 1:42:00 PM), Expiration Date (8/10/2024 11:59:00 PM), Extension Days (0), Extension Count (0), and Re-lock Count (0). The 'Requested By' column shows Company Name (LoanNEX Lending: TPOC Seller), Users Full Name (Ben Broker2), and Requested On (6/28/2024 3:25:34 PM). The 'ARM Margin and Caps' column lists Index, Margin and FPA/Cap/Life. Below these are expandable sections for 'Input Details' and 'Price Evidence'.

Product and Pricing	
Investor Name	LoanNEX Lending
Program Name	GOLD
Mortgage Product	30 Yr. Fixed
Rate	6.875 %
Price	99.975
Lock Period	45
Escrows	Yes
Lock Date	6/26/2024 1:42:00 PM
Expiration Date	8/10/2024 11:59:00 PM
Extension Days	0
Extension Count	0
Re-lock Count	0

Requested By	
Company Name	LoanNEX Lending: TPOC Seller
Users Full Name	Ben Broker2
Requested On	6/28/2024 3:25:34 PM

Approved By	
Company Name	LoanNEX Lending
Users Full Name	LoanNEX Lending
Approved on	6/28/2024 4:31:33 PM

Identifiers	
Originator Loan Number	TEST240601527
Universal Loan Identifier	123123
Loan Number	
Lock Number	
Borrower	James Test File
Address	2468 First Avenue, Pleasanton, CA 94588

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

Input Details

Price Evidence

# Deny Modification Request

- While on the Modification Request tab, select Deny button

The screenshot shows a web application interface for loan management. At the top, there is a navigation menu with options: Encompass, View, Loan, Forms, Verifs, Tools, Services, Help. Below this is a secondary menu with: Home, Pipeline, Loan, Trades, Contacts, Dashboard, Reports. The main content area has a 'Services' header and an 'Activity Log' button. A tabbed interface shows three tabs: 'Lock Approved', 'Modification Requested' (highlighted with a red box), and 'Buy-Side Pricing'. Below the tabs, the 'NEX ID: 23A-WUP' is displayed with a 'Requested' status. To the right are buttons for 'View Changes', 'Approve', and 'Deny' (highlighted with a red box). The main section is titled 'Transaction Summary' and contains three tables: 'Product and Pricing', 'ARM Margin and Caps', and 'Identifiers'. The 'Product and Pricing' table lists details like Investor Name (LoanNEX Lending), Program Name (GOLD), Rate (6.875%), and Lock Date (6/26/2024 1:42:00 PM). The 'ARM Margin and Caps' table shows Index, Margin, and FPA/Cap/Life. The 'Identifiers' table lists Originator Loan Number (TEST240601527) and Borrower (James Test File). Below these tables are three expandable sections: 'Input Details', 'Price Evidence', and 'Eligibility Evidence', each with a downward arrow.

Product and Pricing	
Investor Name	LoanNEX Lending
Program Name	GOLD
Mortgage Product	30 Yr. Fixed
Rate	6.875 %
Price	100.100
Lock Period	45
Escrows	Yes
Lock Date	6/26/2024 1:42:00 PM
Expiration Date	8/10/2024 11:59:00 PM
Extension Days	0
Extension Count	0
Re-lock Count	0

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

Identifiers	
Originator Loan Number	TEST240601527
Universal Loan Identifier	123123
Loan Number	
Lock Number	
Borrower	James Test File
Address	2468 First Avenue, Pleasanton, CA 94588

# Deny Modification Request

- Transaction Summary shows Lock Approved tab with ORIGINAL Loan information (no modification applied to original Locked Loan information)

The screenshot shows the Encompass web application interface. At the top, there is a navigation menu with options: Encompass, View, Loan, Forms, Verifs, Tools, Services, Help. Below this is a sub-menu: Home, Pipeline, Loan, Trades, Contacts, Dashboard, Reports. The main header area contains a 'Services' icon and an 'Activity Log' button. A red box highlights the 'Lock Approved' tab, with 'Buy-Side Pricing' as an alternative tab. Below the tabs, the 'NEX ID: 23A-WUP' is displayed with a 'Locked' status icon. To the right are buttons for 'Cancel Lock', 'Extension', and 'Lock Actions'. The main content area is titled 'Transaction Summary' and is divided into several sections:

- Product and Pricing:**

Investor Name	LoanNEX Lending
Program Name	GOLD
Mortgage Product	30 Yr. Fixed
Rate	6.875 %
Price	99.975
Lock Period	45
Escrows	Yes
Lock Date	6/26/2024 1:42:00 PM
Expiration Date	8/10/2024 11:59:00 PM
Extension Days	0
Extension Count	0
Re-lock Count	0
- ARM Margin and Caps:**

Index, Margin	
FPA/Cap/Life	
- Requested By:**

Company Name	LoanNEX Lending: TPOC Seller
Users Full Name	Ben Broker2
Requested On	6/28/2024 3:25:34 PM
- Approved By:**

Company Name	LoanNEX Lending
Users Full Name	LoanNEX Lending
Approved on	6/28/2024 4:39:32 PM
- Identifiers:**

Originator Loan Number	TEST240601527
Universal Loan Identifier	123123
Loan Number	
Lock Number	
Borrower	James Test File
Address	2468 First Avenue, Pleasanton, CA 94588

At the bottom, there are three expandable sections: 'Input Details', 'Price Evidence', and 'Eligibility Evidence', each with a downward arrow icon.

# Modification Approved TPO Connect

TPO Connect User

- Broker will receive email notification of Modification Approved
- TPO Connect Loan Summary reflects modified Loan information in Locked status

The screenshot displays the LoanNEX interface for a specific loan. The top navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header shows the loan name 'James Test File' and its address. A summary row contains key details: Lender Case # (TEST230...), Loan # (TEST240...), Total Loan Amount (\$700,000.00), Loan Type (Conventional Purchase), and Interest Rate (6.875%). The left sidebar is open to the 'LOAN SUMMARY' section, which is highlighted with a red box. This section shows the loan is 'Locked 6.875%' with a 'Final Price 99.975'. Below this, a table lists loan details: Commitment Type (Best Efforts), Lock Date (06/26/2024), Commitment Number (-), Lock Expiration (08/09/2024), Delivery Type (Individual Best Efforts), Lock Days (45), Delivery Expiration, Agency Case # (-), and Loan Program (GOLD). To the right, a 'Decision FICO 725' box shows the borrower's name (James Test File) and the credit score. Further right, a table shows 'Purchase Price' and 'Estimated Value' both at \$1,000,000. The bottom of the sidebar shows 'PRODUCT PRICING & LOCK'.

# Submit a Case to LoanNEX Support

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