



LoanNEX Secondary Lock
User Guide for Secondary Lock Desk Admin Users
November 2025

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LoanNEX Secondary Lock Overview

- ▶ LoanNEX Secondary Lock allows lenders to seamlessly manage **both the internal (Primary) lock with the originator and the external (Secondary) lock with the investor** from a single workflow
- ▶ Enables lenders to evaluate investor pricing, execute investor lock actions, and **track all locks through unified views**
- ▶ This capability applies to:
 - Retail Lock Clients
 - Enterprise Lock Clients
 - Web-based LoanNEX and Encompass-integrated environments

Originator Requests Primary Lock

LO User

- Originator (LO) User selects **Add Scenario** button and inputs loan details
- User selects **Get Price** button
- User selects **Next Steps**: Submit Lock, Lock Request, Lock, etc.

LoanNEX® Pipeline Guidelines Upload Loan + Add Scenario ? Iona lo Save

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 *
\$ 2,000,000

Purchase Price *
\$ 2,000,000

First Lien Amount *
\$ 750,000

LTV
37.5 %

Secondary Financing *
None

State *
TN

County *
Anderson County

Rural Property ☐

FICO *
720

No FICO ☐

DTI *
44 %

Months Reserves
32

Mortgage Lates *
0x30x24

Bankruptcy *
None

Foreclosure *
None

Deed-in-Lieu *
None

Short Sale *
None

Escrows *
Yes

Temporary Buydown *
None

Get Price

Amortizing Type
Fully Am & IO

Lock Period
30

Investor/Lender
All

Program
All

Show Best per Investor/Lender ☐

Request Exception

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	Scenario Details	Next Steps
6.875%	30 Days	100.250 \$2,082.75	30 Yr. Fixed	Eresi - Fake Gold	\$4,926.96			Lock
6.999%	30 Days	100.000 \$845.25	30 Yr. Fixed IO (5 Yr. IO)	Eresi - Fake Gold	\$4,374.37			Lock
9.125%	30 Days	100.750 \$6,562.50	30 Yr. Fixed	Eresi - Fake Rosebud Program TPO	\$6,102.24	?		Lock

Lock Desk Reviews Primary Lock

Lock Desk User

- Lock Desk User(s) receive Lock Request email notification
 - Click NEX ID in link email - or - login and go to Pipeline
- Lock Desk reviews Primary Lock Request from the **Lock Requested** tab

*Lock Desk can approve the Primary lock at any point in the process (prior to, or after, Secondary lock approval) from the **Lock Requested** tab*

Lock Requested

Buy-Side Pricing

Sell-Side Pricing

NEX ID: 222-BXG Requested Scenario Details Approve Deny Lock Actions

Transaction Summary

Product and Pricing

Investor Name

Eresi - Fake

Loan Type

First Lien

Program Name

Gold

Mortgage Product Description

30 Yr. Fixed

Rate

6.875%

Price

100.250

Lock Requested On

11/24/2025 1:39:24 PM

Requested On

Company Name

GMCC - Fake

Users Full Name

Iona Io

Requested On

11/24/2025 1:39:24 PM

Approved on

Company Name

Users Full Name

Lock Desk Best Ex and Request Secondary Lock with Investor (via Sell-Side tab)

Lock Desk User

- Lock Desk go to **Sell-Side Pricing** tab to Best Ex Loan with Investors
- User selects **Get Price** button
- User selects **Next Steps**: Submit Lock, Lock Request, Lock, etc.

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

NEX ID: 222-BXG Requested

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 *

\$ 2,000,000 \$ 2,000,000 \$ 750,000 37.5 % None

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

TN Anderson County 720 44 % 32

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

0x30x24 None None None None Yes None

Get Price

Eligible Products

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

☐ Select all Arm 20 Yr. ARM

Amortizing Type Lock Period Investor/Lender Program Show Best per Investor/Lender ☐

Fully Am 30 All All

Admin Fee

6.875 Target Price **Price** Points Exclude From Price ☐ Fixed ☐ Arm Term ☐ Term ☐ 360

Request Exception ▾

Rate	Lock Period	Price	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Next Steps
6.875%	30 Days	101.625	30 Yr. Fixed	Eresi - Fake Rosebud Program TPO	\$4,926.96	?	Lock
6.875%	30 Days	100.278	30 Yr. Fixed	Eresi - Fake Gold	\$4,926.96		Lock

Lock Desk Transaction Summary: Links to Primary and Secondary Locks

Lock Desk User

- After submitting Secondary Lock to the Investor, Lock Desk User will be redirected to **the Primary Lock Transaction Summary** page
- Select the **link** at the top of the page to **toggle between the Primary and Secondary Lock**
- **Lock Requested** tabs will update to **Lock Approved** when each lock is approved:
 - Primary lock: when approved by the Lock Desk User
 - Secondary lock: when approved by the Investor

[Link to Secondary: 222-BXH](#) [Activity Log](#) [View Docs](#)

[Lock Requested](#) [Buy-Side Pricing](#)

NEX ID: 222-BXG [Requested](#) [Scenario Details](#) [Approve](#) [Deny](#) [Lock Actions](#)

Transaction Summary

Product and Pricing		Requested On	
Investor Name	Eresi - Fake	Company Name	GMCC - Fake
Loan Type	First Lien	Users Full Name	Iona Io
Program Name	Gold	Requested On	11/24/2025 1:39:24 PM
Mortgage Product Description	30 Yr. Fixed	Approved on	
Rate	6.875%		

[Link to Primary: 222-BXG](#) [Activity Log](#) [View/Upload Docs](#)

[Lock Requested](#)

NEX ID: 222-BXH [Requested](#) [Scenario Details](#)

Transaction Summary

Product and Pricing		Requested On	
Investor Name	Eresi - Fake	Company Name	GMCC - Fake
Loan Type	First Lien	Users Full Name	jenny lock desk
Program Name	Gold	Requested On	11/24/2025 1:56:19 PM
Mortgage Product Description	30 Yr. Fixed	Approved on	

Lock Desk Pipeline: Viewing Primary and Secondary Locks

Lock Desk User

- Lock Desk Users can access the Primary and Secondary Locks in the Pipeline:
 - Use **Pipeline** tab to **view both Primary and Secondary Lock** with links to both lock records
 - Use **Primary Locks** tab to view Primary Locks from LO Originators only
 - Use **Secondary Locks** tab to view Secondary Locks to Investors only
- Once a NEX ID link is selected, the ability to toggle between Primary and Secondary Locks remains on the Transaction Summary page

LoanNEX® Pipeline Collaboration Exchange Reports Guidelines Upload Loan Add Scenario jenny lock desk									
Pipeline Pipeline									
Pipeline Active Primary Locks Secondary Locks Enter name of new search Your Searches View Activity Reports									
Results 1-25 of 744 show 25 Page 1 of 30									
	NEX ID Portfolio	Borrower Entered Date	Location Property Type	Purpose Occupancy	NEXscore Amount	Product Amortization	Rate Points	Originator Loan Officer	Exchange Status
<input type="checkbox"/>	222-BXG ↳ 222-BXH	Guide, Erin 11/24/2025	St. Louis, TN SFR	Purchase PR	F4+ \$750,000	30 Yr. Fixed		BMoss Seller Iona lo	Lock Approved

Link to Primary: 222-BXG Activity Log View/Upload Doc

Lock Requested


NEX ID: 222-BXH Requested Scenario Details

Transaction Summary

Product and Pricing			Requested On		
Investor Name	Eresi - Fake		Company Name	GMCC - Fake	
Loan Type	First Lien		Users Full Name	jenny lock desk	
Program Name	Gold		Requested On	11/24/2025 1:56:19 PM	
Mortgage Product Description	30 Yr. Fixed		Approved on		
Rate	6.875%		Company Name		
Price	100.278		Users Full Name		
Lock Period	30		Approved on		


Drift Management – Coming Soon

Lock Desk User











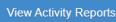






- **Coming Soon:** Drift Management indicators will soon be added to Secondary Lock to allow Lock Desk Users to identify data mismatches between the Primary Lock and the Secondary Lock
- Lock Desk Users will be able to quickly see what Primary Lock loan data has changed to reconcile the Secondary Lock
- Drift indicators will trigger if a Modification is submitted and the Primary Lock and the Secondary Lock data is mismatched
- Lock Desk Users will be able to see Drift indicators in two places:
 - Primary Lock Transaction Summary Page: **View Drift** button will appear on Primary Lock Transaction Summary Page. Lock Desk clicks button to open pop-up window displaying mismatched data field(s). Lock Desk Users will be able to easily reconcile which data point needs updating in the Secondary Lock.
 - Pipeline View: **Drift icon**  will appear in Pipeline view

Link to Secondary: 222-BXH

Lock Approved **Buy-Side Pricing**

NEX ID: 222-BXG  **View Drift**

Loan Type *	Citizenship *	Income Doc *	Self-Employed <input type="checkbox"/>	Purpose *	First Time Ho
First Lien <input type="button" value="v"/>	US Citizen <input type="button" value="v"/>	Full Doc <input type="button" value="v"/>		Purchase	
Appraised Value *	Purchase Price *	First Lien Amount *	LTV	Seconda	
\$ 2,000,000	\$ 2,000,000	\$ 750,000	37.5 %	None	
State *	County *	Rural Property <input type="checkbox"/>	FICO *	No FICO <input type="checkbox"/>	DTI *
TN <input type="button" value="v"/>	Anderson County <input type="button" value="v"/>		720	44	%
					Months f
Mortgage Lates *	Bankruptcy *	Foreclosure *	Deed-in-Lieu *		
0x30x24 <input type="button" value="v"/>	None <input type="button" value="v"/>	None <input type="button" value="v"/>	None <input type="button" value="v"/>		

LoanNEX®  Pipeline  Collaboration  Exchange  Reports  Guidelines  Upload Loan  Add Scenario  ? jenny.lock desk									
 Pipeline <input type="text" value=""/>  									
Pipeline Active Primary Locks Secondary Locks <input type="text" value="Enter name of new search"/> 									
  Results 1-25 of 744  Page 1 of 30									
	NEX ID Portfolio	Borrower Entered Date	Location Property Type	Purpose Occupancy	NEXscore Amount	Product Amortization	Rate Points	Originator Loan Officer	Exchange Status
<input type="checkbox"/>	222-BXG  222-BXH	Guida, Erin 11/24/2025	St. Louis, TN SFR	Purchase PR	F4+ \$750,000	30 Yr. Fixed		BMoss Seller Iona lo	Lock Approved 

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