



**LoanNEX TPO Connect User Guide**  
**January 2026**

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1. User accesses LoanNEX in Encompass TPO Connect
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 – soft guidelines can include responses with pricing impact
6. User Takes Action (Save to LOS, 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

# Access LoanNEX Inside TPO Connect

TPO Connect User

LoanNEX can be configured as your Primary PPE engine or Supplemental within Loan Actions

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. Below the logo is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows loan details for 'John Everett' at '2312 Elliston Place Condo 1450, Nashville, TN, 37212'. It includes fields for 'Collateral Trac...', 'Lender Case #', 'Loan #', 'Alternate Loan...', 'Total Loan Am...', 'VA Loan Sum...', 'Loan Type', 'Loan Purpose', 'Interest Rate', and 'LTV/Comb Lo...'. A 'Started' button is also visible.

The left sidebar contains a menu with sections: 'LOAN SUMMARY', 'URLA', 'PRODUCT PRICING & LOCK' (highlighted in red), 'DOCUMENTS', 'UNDERWRITING CONDITIONS', 'PURCHASE ADVICE', 'DISCLOSURE TRACKING', and 'LOAN ACTIONS'. The 'LOAN ACTIONS' section includes options like 'Import Additional Data', 'Order Credit', 'Order DU', 'Order LPA', 'Disclosures', 'Submit for Non-Delegated Review', 'Re-Submit Loan', 'Change of Circumstance', 'Withdraw Loan', and 'Non-Agency Pricing Engine'.

The main content area is divided into several panels:

- John Everett \$618,750.00**: A table showing loan details.

Loan Type	Conventional	Document Type	-
Lien Position	FirstLien	Loan Purpose	Purchase
Amortization Type	Fixed Rate	Purpose of Refi	-
Amortization Term	360		
- Pending Underwriting**: A table showing underwriting conditions.

Conditions		
Open	0	
Ready for Review	0	
<a href="#">Show Details</a>		
AUS		
<a href="#">Order DU Order LPA</a>		
Down Payment	P & I	
\$206,250	\$2,735.47	
Reserves	DTI	
-\$206,250.00	0.000%/0.000%	
- Not Locked 3.375%**: A table showing lock details.

Commitment Type	Best Efforts	Lock Date	
Commitment Number	-	Lock Expiration	
Delivery Type	-	Lock Days	
Delivery Expiration	-	Agency Case #	
Loan Program	-		
- 2312 Elliston Place Condo 1450, Nashville, TN 37212**: A table showing property details.

2312 Elliston Place Condo 1450, Nashville, TN 37212	
Primary 4 Unit	
Purchase Price	Estimated Value
\$825,000	
- Credit Information**: A table showing credit scores.

Order Credit	
Borrower	Experian/TransUnion/Equifax
John Everett	- - -
Judith Everett	- - -
- Key Dates**: A list of dates.

Registered	02/28/2023
AUS Ordered	-
Submit to UW	-
UW Suspended	-
UW Approval	-
UW Clear to Close	-
Delivery Date	-
Purchase Suspended	-
Purchased Approval	-
Clear to Purchase	-
Purchase Date	-
Cancelled Date	-
Withdrawn Date	-

At the bottom left, there is a 'Privacy Policy Statement' link.

# Complete Additional Loan Fields-Not Populated by URLA

TPO Connect User

LoanNEX<sup>®</sup> CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

**John Everett**  
2312 Elliston Place Condo 1450, Nashville, TN 37212  
Broker2

Collateral Trac... Lender Case #: TEST220300160 Total Loan Am... \$618,750.00 Loan Type: Conventional Loan Purpose: Purchase Interest Rate: 3.375% LTV/Comb Lo... 75.00% / 75.00% Started C 1st

NEX App Save Activity Log

**NEX ID 23A-TOS Borrower John Everett Address 2312 Elliston Place Condo 1450, Nashville, TN 37212**

Citizenship \*  Income Doc \*  Self-Employed  Purpose \*  First Time Homebuyer  Occupancy \*  Property Type \*  Condo Type \*  State \*  County \*  Rural Property

Appraised Value \*  Purchase Price \*  Loan Amount \*  Loan-to-Value  Second Lien  FICO \*  No FICO

Bankruptcy \*  Foreclosure \*  Deed-in-Lieu \*  Short Sale \*  Mortgage Lates \*  DTI \*  Months Reserves

Get Quick Price What's Quick Price?

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

Get Qualified Price What's Qualified Price?

Originator: Ben Broker2  
Loan Number: TEST230200629  
Last Modified By: Ben Broker2  
Last Modified On: 2/28/2023 10:15 AM CST

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# Select Get Qualified Price

TPO Connect User

LoanNEX CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

**John Everett**  
2312 Elliston Place Condo 1450, Nashville, TN 37212  
Broker2

Collateral Trac... Lender Case #: TEST220300160 Loan #: TEST230200629 Total Loan Am... \$618,750.00 VA Loan Sum... Loan Type: Conventional Loan Purpose: Purchase Interest Rate: 3.375% LTV/Comb Lo... 75.00% / 75.00% Started C fst

LOAN SUMMARY  
URLA  
PRODUCT PRICING & LOCK  
DOCUMENTS  
UNDERWRITING CONDITIONS  
PURCHASE ADVICE  
DISCLOSURE TRACKING

LOAN ACTIONS  
Import Additional Data  
Order Credit  
Order DU  
Order LPA  
Disclosures  
Submit for Non-Delegated Review  
Re-Submit Loan  
Change of Circumstance  
Withdraw Loan  
Non-Agency Pricing Engine

NEX App Save Activity Log

**NEX ID 23A-TOS Borrower John Everett Address 2312 Elliston Place Condo 1450, Nashville, TN 37212**

Citizenship \*  Income Doc \*  Self-Employed  Purpose \*  First Time Homebuyer  Occupancy \*  Property Type \*  Condo Type \*  State \*  County \*  Rural Property

Appraised Value \*  Purchase Price \*  Loan Amount \*  Loan-to-Value  Second Lien  FICO \*  No FICO

Bankruptcy \*  Foreclosure \*  Deed-in-Lieu \*  Short Sale \*  Mortgage Lates \*  DTI \*  Months Reserves

Get Quick Price What's Quick Price?

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

Get Qualified Price What's Qualified Price?

Originator: Ben Broker2  
Loan Number: TEST230200629  
Last Modified By: Ben Broker2  
Last Modified On: 2/28/2023 10:18 AM CST

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# View Eligible Product and Pricing Options

TPO Connect User

Note: Action button labels are configurable by the Buyer (Submit to LOS, Register Product, Lock Request, etc.)

The screenshot displays the LoanNEX interface for a user named John Everett. The main content area shows a table of eligible products with the following data:

Rate	Price	Lock Period	Admin Fee	Exclude From Price
8.000	100.288	30 Days	\$4.540	
	\$1,782.00		49.14%	

The interface also includes a 'Next Steps' section with the following buttons:

- Share Scenario
- Action
- Save to LOS
- Request Lock

# View Ineligible Products

TPO Connect User

The screenshot displays the LoanNEX user interface. At the top left is the LoanNEX logo. The top right shows 'CONTACT US' and 'Ben Broker2'. Below the logo is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area contains loan details for 'John Everett' at '2312 Ellison Place Condo 1450, Nashville, TN, 37212'. It also shows 'Collateral Trac...', 'Lender Case #: TEST220300160', 'Loan #: TEST230200629', 'Total Loan Am...: \$618,750.00', 'Loan Type: Conventional', 'Loan Purpose: Purchase', 'Interest Rate: 3.375%', and 'LTV/Comb Lo...: 75.00% / 75.00%'. A 'Started' status is shown with a 'C' icon and 'fst' text.

The left sidebar contains a 'LOAN ACTIONS' menu with items like 'Import Additional Data', 'Order Credit', 'Order DU', 'Order LPA', 'Disclosures', 'Submit for Non-Delegated Review', 'Re-Submit Loan', 'Change of Circumstance', 'Withdraw Loan', and 'Non-Agency Pricing Engine'. The main content area is titled 'Eligible Products' with a 'Qualified Price' tag. It features a 'Save' button, a 'View Ineligible Products' button (highlighted in red), and buttons for 'Share Scenario With' and 'Request Exception'. Below this are filters for loan terms: '5/6 ARM (30 Yr. Term)', '5/6 ARM IO (30 Yr. Term)', '5/6 ARM IO (40 Yr. Term)', '7/6 ARM (30 Yr. Term)', '7/6 ARM IO (30 Yr. Term)', '7/6 ARM IO (40 Yr. Term)', '30 Yr. Fixed', and '30 Yr. Fixed IO'. A '40 Yr. Fixed IO' filter is also visible.

The main table displays loan details with columns for 'Rate', 'Price', 'Lock Period', 'Admin Fee', 'Payment DTI', 'Investor/Lender: Program Admin Fee', 'Eligibility QSA', 'Scenario Details', and 'Next Steps'. The first row shows a rate of 8.000, a price of 100.288, a lock period of 30 days, an admin fee of \$4,540, a payment DTI of 49.14%, and is associated with 'LoanNEX Lending: SILVER'. The 'Next Steps' column includes 'Share Scenario' and 'Action' buttons. At the bottom of the table, it says 'Pricing as of 2/28/2023 10:25 AM CST' and 'Showing 1 of 973 available prices'.

The footer contains 'Privacy & Security Policy', 'Terms of Use', and 'System Status'.

# View Ineligible (“Fail”) Parameters

TPO Connect User

Note: Program Guidelines are shown in the Ineligible (“Fail”) parameters

The screenshot displays the LoanNEX web application interface. At the top, the LoanNEX logo is visible on the left, and 'CONTACT US Ben Broker2' is on the right. Below the logo, there are navigation tabs: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, and DOCUMENTS. The main header area shows loan details for John Everett, including the address (2312 Ellison Place Condo 1450, Nashville, TN, 37212), lender case number (TEST220300160), total loan amount (\$618,750.00), and loan type (Conventional Purchase). A 'Started' button is also present.

The central part of the screen shows a sidebar with navigation options like LOAN SUMMARY, URLA, PRODUCT PRICING & LOCK, DOCUMENTS, UNDERWRITING CONDITIONS, PURCHASE ADVICE, and DISCLOSURE TRACKING. The main content area displays loan details, including income (\$18,500), property expenses (\$3,717), and originator information (Ben Broker2). A 'Save' button is visible.

An 'Ineligible Products' modal window is open, showing a table of program attributes for a 'GOLD - Alt Doc' program. The modal has a 'Fail' status in a red header. The table lists various attributes and their values, with some marked as failing.

Program Attributes	
State, County, Purpose, Occupancy, Property Type	✓
Credit Attributes	
Amount	\$618,750 ✓
Front-End DTI	\$100,000 - \$1,000,000 ✓
DTI	Calc: Range: 41.23% - 50.99% ✓
CLTV	<= 50.00% ✓
LTV	Calc: Range: 45.74% - 55.50% ✓
FICO	<= 90.00% ✓
Household Size / # Financed Properties	>= 740 ✓
Actual Months Reserves	<= 70.00% ✗
Qualifying Months Reserves	>= 3 ✓
	Calc: Range: 77 - 62
	Calc: Range: 77 - 62

The background page shows 'Eligible Products' with options like '5/6 ARM (30 Yr. Term)' and '40 Yr. Fixed IO'. There are also fields for 'Target Price' (100) and 'Rate' (8.000). A 'Next Steps' section is visible on the right with buttons for 'Share Scenario' and 'Action'.

# User Completes Eligibility Q&A

TPO Connect User

## Notes:

- ▶ Once Product and Pricing are selected, Eligibility Q&A must be completed by the User to select an Action
- ▶ User will select Save before exiting Eligibility Q&A

The screenshot displays the LoanNEX web application interface. At the top, the LoanNEX logo is visible on the left, and 'CONTACT US' and 'Ben Broker2' are on the right. Below the logo, a navigation bar includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows the user's name 'John Everett' and address '2312 Elliston Place Condo 1450, Nashville, TN, 37212'. To the right, loan details are displayed: 'Collateral Trac...', 'Lender Case #: TEST220300160', 'Loan #: TEST220300629', 'Total Loan Am... \$618,750.00', 'VA Loan Sum...', 'Loan Type: Conventional', 'Loan Purpose: Purchase', 'Interest Rate: 3.375%', and 'LTV/Comb Lo... 75.00% / 75.00%'. A 'Started' status is also shown.

The central part of the screen is a form for 'Eligibility Q&A'. The form contains the following questions and options:

- Question: 'Borrower has 3 tradelines with activity in the past 24 months?'  
Options:  Yes,  No
- Text: 'Please choose one:'
- Option 1:  Borrower has 2 tradelines with activity in the past 12 months (70% max LTV)
- Option 2:  Borrower has 1 tradelines with activity in the past 24 months (70% max LTV)
- Option 3:  None of the above
- Question: 'Borrower received a Gift of Equity? (Price Adjustment)'  
Options:  Yes,  No

At the bottom of the modal, there are 'Cancel' and 'Save' buttons. The background shows a sidebar with navigation options like 'LOAN SUMMARY', 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'UNDERWRITING CONDITIONS', 'PURCHASE ADVICE', 'DISCLOSURE TRACKING', and 'LOAN ACTIONS'. The main content area behind the modal shows 'Eligible Products' with a table of options including '5/6 ARM (30 Yr. Term)', '40 Yr. Fixed IO', and '30 Yr. Fixed IO'.

Note: If an Eligibility Q&A answer has a pricing impact, the User will be directed to review revised pricing table and make the appropriate selection for their loan

The screenshot displays the LoanNEX interface. At the top, the LoanNEX logo is visible on the left, and 'CONTACT US' and 'Ben Broker2' are on the right. Below the logo is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows loan details for 'John Everett' at '2312 Ellison Place Condo 1450, Nashville, TN, 37212'. Key metrics include 'Lender Case #', 'Loan #', 'Total Loan Am.', 'Loan Type', and 'Interest Rate'. A 'Save' button and 'Activity Log' are also present.

The central part of the screen is a loan application form for 'NEX ID 23A-TOS'. A modal dialog box titled 'Eligibility Q&A' is overlaid on the form. The modal contains a warning icon and the text: 'Questionnaire results affected pricing, please revisit the pricing table to select an updated Rate/Price combination.' A 'Got it' button is located at the bottom right of the modal.

The background form includes the following fields and values:

- Citizenship: US Citizen
- Appraised Value: \$825,000
- Purchase Price: \$825,000
- Loan Amount: \$618,750
- Loan-to-Value: 75
- Second Lien: \$
- FICO: 776
- Bankruptcy: None
- Foreclosure: None
- Deed-in-Lieu: None
- Short Sale: None
- Mortgage Lates: 0X30X12
- DTI: (empty)
- Months Reserves: (empty)
- Income: \$18,500
- Property Expenses: \$3,717
- Liabilities: \$834.13
- Reserves: \$587,652.16
- Household Size: 1

At the bottom of the form, there are buttons for 'Get Quick Price' and 'Get Qualified Price'. A 'Save' button is also visible. A warning message at the bottom of the form states: 'There are currently no eligible products in LoanNEX. Please submit an Exception Request (top right-hand corner of Pricing Table) for additional consideration. Contact your Account Executive directly for alternative options/solutions.'

# Take Action (Save to LOS, Request Lock)

TPO Connect User

**LoanNEX** CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

**John Everett**  
2312 Elliston Place Condo 1450, Nashville, TN, 37212  
Broker2

Collateral Trac... Lender Case #: TEST220300160 Loan #: TEST230200629 Total Loan Am... \$618,750.00 VA Loan Sum... Loan Type: Conventional Loan Purpose: Purchase Interest Rate: 3.375% LTV/Comb Lo... 75.00% / 75.00% Started C 1st

**Request Lock**

\$577,500 | DTI 46.96% | LTV 70.00% | CLTV 70.00%

Investor/Lender	Program	Product	Rate	Price	Lock Period	Escrow
LoanNEX Lending	SILVER	30 Yr. Fixed	7.750	100.100	30	Y

[View PDF Lending Guidelines](#)

**Additional Information**

Borrower First Name: John Borrower Last Name: Everett  
Co-Borrower First Name: Judith Co-Borrower Last Name: Everett

Subject Property Address: 2312 Elliston Place Condo 1450 City: Nashville Zip: 37212 Originator Loan Number: TEST230200629

Lender / Investor Loan Number: TBD

Originator Loan Number \* Initial Package Review (Y/N)?  
Please enter Originator Loan Number

Comment

Cancel Request Lock

# Encompass Business Rules Applied

TPO Connect User

## Notes:

- ▶ 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 LoanNEX interface. At the top, the user is identified as John Everett, a Broker2. The loan details shown are: Loan # TEST220300145, Total Loan Amount \$618,750.00, Loan Type Conventional Purchase, and Interest Rate 0.000% / 75.00% LTV/Comb Lo... The error message is a red box with white text, stating: "Encompass Error: Conflict - Loan processing failed. Message: You don't have permission to run this action. Rule Name: Disable Lock Request Until Approved by Underwriting". The background shows the 'Eligible Products' section with a table of loan options.

Rate	Price	Payment	Investor/Lender	Program	Eligibility	Scenario
3.250	100 437	\$2,513	LoanNEX Lending: GOLD	Admin Fee: N/A	✓	
3.625	100 375	\$2,634	LoanNEX Lending: SILVER	Admin Fee: N/A	?	

Note: The User will see the Lock Requested data, date, and time of request

**LoanNEX** CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

**John Everett**  
2312 Elliston Place Condo 1450, Nashville, TN, 37212  
Broker2

Collateral Trac... Lender Case #: **TEST220300160** Total Loan Am... **\$618,750.00** Loan Type: **Conventional** Interest Rate: **3.375%** Started  
Loan #: **TEST230200629** VA Loan Sum... Loan Purpose: **Purchase** LTV/Comb Lo... **75.00% / 75.00%** C 1st

**Scenario Details**

**NEX ID 23A-TOS** **Borrower John Everett** **Address 2312 Elliston Place Condo 1450, Nashville, TN 37212**

Transaction » Lock Requested [Cancel Transaction](#) [Activity Log](#)

Download Scenario Details PDF

**\$577,500 | DTI 45.36% | LTV 70.00% | CLTV 70.00%**

Investor/Lender	Program	Product	Rate	Price	Lock Period	Escrow	Lock Requested Date
LoanNEX Lending	GOLD	30 Yr. Fixed	7.000	100.288	30	Y	2/28/2023 10:42 AM CST

[NEX App Details](#)  
[Matched Eligibility Screen](#)  
[Eligibility Questionnaire Results](#)  
[Loan Level Price/Rate Adjustor\(s\) Evidence](#)  
[Ratio Evidence](#)  
[CRA Eligibility & NEXscore](#)

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# View Activity Log / Download Scenario PDF

TPO Connect User

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. Below the logo is a navigation bar with 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header area shows user information for 'John Everett' (2312 Elliston Place Condo 1450, Nashville, TN, 37212, Broker2) and loan details: 'Collateral Trac...', 'Lender Case #: TEST220300160', 'Loan #: TEST230200629', 'Total Loan Am...: \$618,750.00', 'VA Loan Sum...', 'Loan Type: Conventional', 'Loan Purpose: Purchase', and 'Interest Rate: 3.375% LTV/Combo Lo...: 75.00% / 75.00%'. There are also 'Started' and '1st' status indicators.

The left sidebar contains a menu with sections: 'LOAN SUMMARY', 'URLA', 'PRODUCT PRICING & LOCK', 'DOCUMENTS', 'UNDERWRITING CONDITIONS', 'PURCHASE ADVICE', 'DISCLOSURE TRACKING', and 'LOAN ACTIONS'. Under 'LOAN ACTIONS', there are options like 'Import Additional Data', 'Order Credit', 'Order DU', 'Order LPA', 'Disclosures', 'Submit for Non-Delegated Review', 'Re-Submit Loan', 'Change of Circumstance', 'Withdraw Loan', and 'Non-Agency Pricing Engine'.

The main content area shows 'Scenario Details' for 'NEX ID 23A-TOS' and 'Borrower John Everett'. A 'Transaction' log shows 'Lock Requested' and 'Download Scenario Details PDF'. A table lists 'Investor/Lender' as 'LoanNEX Lending' and 'Program' as 'GOLD'. Below this are expandable sections for 'NEX App Details', 'Matched Eligibility Screen', 'Eligibility Questionnaire Res', 'Loan Level Price/Rate Adjust', 'Ratio Evidence', and 'CRA Eligibility & NEXscore'.

An 'Activity Log' modal window is open in the center, displaying a list of activities: 'Ben Broker2 updated the Loan to: Lock Requested. • LoanNEX Lending Download Scenario Details PDF' (2/28/2023 10:42 AM CST), 'Loan was updated by Ben Broker2.' (2/28/2023 10:35 AM CST), and 'Loan was created by Ben Broker2.' (2/28/2023 10:15 AM CST). At the bottom of the modal, there is a 'Leave a comment' text box, a checked checkbox for 'Share with LoanNEX Lending', and a 'Share' button.

At the bottom left of the page, there is a 'Privacy Policy Statement' link.

# 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

Lock Desk User

*Note: Secondary Lock Desk will be notified of Lock Request*

The screenshot displays the Encompass software interface for loan management. The main window shows a 'Pipeline View' with a table of loans. A modal dialog box titled '1 Loan Alerts' is open in the foreground, displaying a table of alerts.

**Encompass - Build 23.1.0.1 - https://TEBE11227418.ea.elliemae.net\$TEBE11227418 - andrewwalther - 3011227418**

Home Pipeline Trades Contacts Dashboard Reports

**Pipeline View** Super Administrator - Default View Loan Mailbox

Loan Folder: Pipeline View: All Loans Company: Internal Organization All Global Search On Off

Filter: Loan Number contains "TEST230200629" eSign Packages Loan Delivery Status Notify Users Advanced Search Clear

Alerts	Msg	Linked	Loan Number	Borrower Name	Loan Amount	Loan Officer	Loan Processor	Current Loan Team Member	Last Finished Milest	Next Expected Milestone	Next Expecte	Subject Property Address	Subject Property City	Subject F
			TEST230200629											
			TEST230200629	Everett, John Maurice	618,750.00	Ben Broker2		Ben Broker2	Started	New / Open	02/28/2023	2312 Elliston Place Condo 1450	Nashville	TN

**1 Loan Alerts**

Select loan alerts to clear or to snooze to be reminded later.

Alert	Date Expected
Lock requested by LoanNEX API	2/28/23

Dismiss Alert Snooze alert for Snooze

Right click on a loan for more options

Tuesday, 2/28/2023

# View Lock Requested Loan



## Notes:

- ▶ Lock Request available in Secondary Registration
- ▶ Requested by shows LoanNEX API

The screenshot displays the Encompass software interface for a loan. The top navigation bar includes 'Home', 'Pipeline', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. The main header shows the borrower 'John Maurice and Judith Seifert Everett' and the loan address '2312 Elliston Place Condo 1450, Nashville, TN 37212'. Loan details include Loan # TEST230200629, LTV: 75.000/75.000/75.000, Rate: 3.375%, and Loan Amount: \$618,750.00. A 'Lock Requested' status is indicated with a 'Lock Requested' button and 'FS: Ben Broker2' as the user.

The 'Secondary Registration / Snapshot List' section contains a table with the following data:

Status	Req. Type	Days	Lock Expiration Date	Requested On	Requested By	Fulfilled On	Fulfilled By	Investor	Investor Delivery
Requested	Lock			2/28/2023 8:42:14 AM	LoanNEX API				

Below the table are tabs for 'Current Lock', 'Current Loan Info', and 'Registration'. The 'Registration' tab is active, showing 'Buy Side Lock and Pricing', 'Sell Side Lock and Pricing', and 'Execution Comparison' sections. The 'Buy Side' and 'Sell Side' sections have various input fields for loan details like 'Loan Program', 'Request Type', 'Requested By', 'Rate Sheet ID', 'Last Rate Set Date', 'Lock Date', 'ONRP Lock Date', 'ONRP Lock Time', 'ONRP Eligible', 'Lock # Days', and 'Lock Expiration Date'. The 'Execution Comparison' section has corresponding fields for 'Loan Program', 'Request Type', 'Requested By', 'Rate Sheet ID', 'Last Rate Set Date', 'Lock Date', 'Lock # Days', 'Lock Expiration Date', 'Base Comparison Rate', and 'Total Rate Adjustments'. A 'Forms' sidebar on the left lists various document types, with 'Secondary Registration' selected.



# Compare Current Loan and Lock Request Data



Note: Loan Request Data does not override current loan data

Secondary Lock Tool

Buy/Sell   Loan Snapshot   Lock Request Snapshot   Compare with Current Loan Data

View  Summary  Detailed

**Buy Side Lock Request**

Request Type: Lock

Request Lock Status: Not Locked

Requested By: LoanNEX API

Rate Sheet ID: //

Last Rate Set Date: 02/28/2023

Lock Date: ONRP Lock Date: ONRP Lock Time: ONRP Eligible: Lock # Days: 30

Lock Expiration Date: 03/29/2023

Base Buy Rate: 7.000

Eligibility Q&A: 0.000

Total Rate Adjustments

**Net Buy Rate: 7.000**

UnDiscounted Rate: Starting Adjustment Rate: Starting Adjustment Price:

Base Buy Price: Profitability:

Base Buy Price (Par pricing is 100.00): 100.538

All Dec-FICO: 760 - 779, LTV: 65.01% - 0.250

Loan Balance-Loan Amount: \$250,001 - 0.000

GOLD: Purpose-LTV: <= 70.00% - 0.250

Property Type-LTV: <= 75.00% -0.250

Eligibility Q&A: 0.000

Tier Margin: -0.500

**Buy Side Lock and Pricing**

Request Type: Lock

Requested By:

Rate Sheet ID:

Last Rate Set Date: Lock Date: ONRP Lock Date: ONRP Lock Time: ONRP Eligible: Lock # Days: Lock Expiration Date:

Base Buy Price: Profitability:

Adj. Buy Price (Par pricing is 100.00):

**Sell Side Lock and Pricing**

Request Type: Lock

Requested By:

Rate Sheet ID:

Last Rate Set Date: Lock Date: Lock # Days:

Base Sell Price (Par pricing is 100.00):

**Execution Comparison**

Request Type: Lock

Requested By:

Rate Sheet ID:

Last Rate Set Date: Lock Date: Lock # Days:

Base Comp. Price (Par pricing is 100.00):

**Compare with Current Loan Data**

The table below displays current loan and lock request data that does not match. To overwrite the lock request data with the loan data, click the Copy Loan Data to Lock Request button.

Current Loan Data			Lock Request Data		
Field ID	Field Description	Current Loan Value	Field ID	Field Description	Lock Value
1401	Trans Details Loan Program		2866	Trans Details Loan Program	GOLD
VASUMM.X23	VA Loan Summ Credit Scor		2853	VA Loan Summ Credit Scor	776
2	Trans Details Total Loan A	618,750.00	2965	Trans Details Total Loan A	577,500.00
1109	Trans Details Loan Amt	618,750.00	3043	Trans Details Loan Amt	577,500.00
1826	Expenses Calc MIP/PMI MI	0.00	3045	Expenses Calc MIP/PMI MI	
353	Freddie Mac Loan To Value	75,000	3241	Freddie Mac Loan To Value	70,000
976	Trans Details Comb Loan to	75,000	3242	Trans Details Comb Loan to	70,000
3	Trans Details Interest Rate	3.375	2092	Trans Details Interest Rate	7.000
CASASRN.X167	Freddie Mac HELOC Actual	0.00	3846	Freddie Mac HELOC Actual	
1964	Initial Acquisition of Land		4254	Initial Acquisition of Land	N
Constr. Refi	Construction Refinance Indi		4255	Construction Refinance Indi	N
1540	Trans Details HCLTV/HTLT	75,000	4514	Trans Details HCLTV/HTLT	70,000
CASASRN.X168	Freddie Mac HELOC Credit		4519	Freddie Mac HELOC Credit	0.00

Exclude Interest Rate if applicable when copying to Lock Request

Copy Loan Data to Lock Request Close

Get Buy Side Pricing   Get Sell Side Pricing   Cancel Save Progress Deny Lock Lock and Confirm

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

The screenshot displays the Encompass software interface for a loan. The main window shows a loan record for '2312 Elliston Place Condo 1450' in Nashville, TN. The loan number is TEST230200629, with a loan amount of \$618,750.00 and a rate of 3.375%. A 'Lock Requested' status is visible. A 'Secondary Registration / Snapshot List' table shows a 'Requested' lock on 2/28/2023 at 8:42:14 AM, requested by LoanNEX API. A 'PRODUCT AND PRICING' dialog box is open, showing a list of providers with 'LoanNEX Qualifier - Product and Pricing Service' selected. The dialog also contains fields for lock dates, lock days, and lock expiration dates. The background interface includes a navigation menu with 'Forms', 'Tools', and 'Services' tabs, and a sidebar with various service options like 'Order Credit Report', 'Access Lenders', and 'Search Product and Pricing'.

# Approve Lock

## Notes:

- Enter Lock Approved Details, if applicable
- Select Confirm Lock Approved button

The screenshot shows 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 active, displaying 'Scenario Details' for a loan. The loan details include: NEX ID 23A-TOS, Borrower John Everett, and Address 2312 Elliston Place Condo 1450, Nashville, TN 37212. The transaction status is 'Lock Requested', with buttons for 'Cancel Transaction', 'Activity Log', 'View Docs', and 'Contact Info'. A 'Lock Requested' tab is selected, showing 'Buy-Side Pricing'. Below this, there is a 'Download Scenario Details PDF' link and a summary bar with financial metrics: \$577,500 | DTI 45.36% | LTV 70.00% | CLTV 70.00%. A table lists loan details:

Originator	Program	Product	Rate	Price	Lock Period	Escrow	Lock Requested Date
LoanNEX Lending: TPOC Seller	GOLD	30 Yr. Fixed	7.000	100.288	30	Y	2/28/2023 10:42 AM CST

Below the table, the 'Lock Approved Details' section contains a 'Lock Approved Expiration Date' field (03/30/2023), a 'Lock Approved Number' input field, and an 'Activity Log Comment' text area. At the bottom of this section are 'Confirm Lock Approved' and 'Validate Price' buttons.

# View Lock Approved Loan Details

Lock Desk User

*Note: LoanNEX Lock Confirmation is available to TPOC User automatically in TPOC with updated lock status and expiration date*

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 'Scenario Details' page is shown for a specific loan. The loan details include:

- NEX ID:** 23A-TOS
- Borrower:** John Everett
- Address:** 2312 Elliston Place Condo 1450, Nashville, TN 37212

Below the loan details, there are several action buttons: Cancel Transaction (red), Activity Log, View Docs, Edit Lock Approved Details, Extension, Funded, and Contact Info. The transaction status is 'Lock Approved', and the pricing is 'Buy-Side Pricing'. There are also links to download PDFs for the scenario details and lock approval.

A summary bar shows: \$577,500 | DTI 45.36% | LTV 70.00% | CLTV 70.00%

Originator	Program	Product	Rate	Price	Lock Period	Escrow	Lock Approved Date	Lock Approved Expiration Date
LoanNEX Lending: TPOC Seller	GOLD	30 Yr. Fixed	7.000	100.288	30	Y	2/28/2023 11:02 AM CST	03/30/2023

Below the table, there is a list of expandable sections:

- ▶ NEX App Details
- ▶ Eligibility Details
- ▶ Eligibility Questionnaire Results
- ▶ Loan Level Price/Rate Adjustor(s) Evidence
- ▶ Ratio Evidence
- ▶ CRA Eligibility & NEXscore

At the bottom of the page, there is a footer with links for Privacy & Security Policy, Terms of Use, and System Status. It also includes a copyright notice: All contents © Copyright LoanNEX 2023. All rights reserved. Powered by Loanexa®.

# View Activity Log and Download PDF

The screenshot displays the Encompass web application interface. At the top, the browser address bar shows the URL: `https://TEBE11227418.ea.elliemae.net/STEBE11227418 - andrewwalther - 3011227418`. The application header includes navigation tabs: Home, Pipeline, Loan, Forms, Verifs, Tools, Services, and Help. Below this, a secondary navigation bar contains: Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main content area is titled "Scenario Details" and includes a "Clone Loan" button. The scenario information is: **NEX ID 23A-TOS** and **Borrower John Everett**. The transaction status is "Lock Approved", with a "Cancel Transaction" button. Below this, there are buttons for "Lock Approved" and "Buy-Side Pricing". A summary bar shows: **\$577,500 | DTI 46.36% | LTV 70.00% | CLTV 70.00%**. A table below lists the originator and program:

Originator	Program
LoanNEX Lending- TPOC Seller	GOLD

Below the table are several expandable sections: NEX App Details, Eligibility Details, Eligibility Questionnaire Results, Loan Level Price/Rate Adjustor(s) Evidence, Ratio Evidence, and CRA Eligibility & NEXscore. A modal window titled "Activity Log" is open in the center, showing a list of activities:

- LoanNEX Lending updated the Loan to: Lock Approved.**
  - *LoanNEX Lending Download Lock Approved PDF*

2/28/2023 11:02 AM CST
- LoanNEX Lending: TPOC Seller updated the Loan to: Lock Requested.**
  - *LoanNEX Lending Download Scenario Details PDF*

2/28/2023 10:42 AM CST

At the bottom of the Activity Log modal, there is a text input field labeled "Leave a comment", a checkbox labeled "Share with LoanNEX Lending: TPOC Seller" (which is checked), and a "Share" button.

# Secondary Registration Populated in Encompass



Encompass - Build 23.1.0.1 - https://TEBE11227418.ea.elliemae.net\$TEBE11227418 - andrewwalther - 3011227418

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrowers John Maurice and Judith Seifert Everett

2312 Elliston Place Condo 1450 Nashville, TN 37212

Loan # TEST230200629 LTV: 70.000/70.000/70.000 Rate: 7.000% Est Closing Date: //

Loan Amount: \$577,500.00 DTI: / 29 days remaining FS: Ben Broker2

Alerts & Messages Log

Lock confirmed by <partnerconnect> 02/28/23

### Secondary Registration / Snapshot List

Status	Req. Type	Days	Lock Expiration Date	Requested On	Requested By	Fulfilled On	Fulfilled By	Investor	Investor Delivery
Locked	Lock	30	3/29/2023	2/28/2023 9:02:07 AM	Andrew Walther	2/28/2023 09:02:12 AM	<partnerconnect>		
Old Request	Lock			2/28/2023 8:42:14 AM	LoanNEX API				

Current Lock Current Loan Info Registration

Lock Fulfilled 2/28/2023 9:02:12 AM View Current Lock ONRP Locked Hedging

Buy Side Lock and Pricing	Sell Side Lock and Pricing	Execution Comparison
<p>Loan Program: GOLD</p> <p>Request Type: Lock</p> <p>Requested By: &lt;partnerconnect&gt;</p> <p>Rate Sheet ID: //</p> <p>Last Rate Set Date: //</p> <p>Lock Date: 02/28/2023</p> <p>ONRP Lock Date: // EST</p> <p>ONRP Lock Time: // EST</p> <p>ONRP Eligible: <input type="checkbox"/> Yes</p> <p>Lock # Days: 30</p> <p>Lock Expiration Date: 03/29/2023</p> <p>Base Buy Rate: 7.000</p> <p>Total Rate Adjustments: 0.000</p> <p>Net Buy Rate: 7.000</p> <p>UnDiscounted Rate: //</p> <p>Starting Adjust Rate: //</p>	<p>Investor Status: Unassigned</p> <p>Loan Program: //</p> <p>Request Type: Lock</p> <p>Requested By: &lt;partnerconnect&gt;</p> <p>Last Rate Set Date: //</p> <p>Lock Date: //</p> <p>Lock # Days: //</p> <p>Lock Expiration Date: //</p> <p>Base Sell Rate: //</p> <p>Total Rate Adjustments: //</p> <p>Net Sell Rate: //</p>	<p>Loan Program: //</p> <p>Request Type: Lock</p> <p>Requested By: //</p> <p>Rate Sheet ID: //</p> <p>Last Rate Set Date: //</p> <p>Lock Date: //</p> <p>Lock # Days: //</p> <p>Lock Expiration Date: //</p> <p>Base Comparison Rate: //</p> <p>Total Rate Adjustments: //</p> <p>Net Comparison Rate: //</p>

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 Servicing
- Show in Alpha Order

02/28 08:42\* Tuesday, 2/28/2023

# LoanNEX PDF eFolder Placement: Record of Business and Lock Confirmation



## Notes:

- 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. At the top, there are tabs for 'Documents', 'Preliminary Conditions', 'Underwriting Conditions', 'Post-Closing Conditions', 'Delivery Conditions', 'Packages', and 'History'. Below these is a 'Documents View' section with a 'Standard View' dropdown and a 'Document Group' dropdown set to '(All Documents)'. A 'Stacking Order' dropdown is set to 'None'. The main area displays a table of documents with columns: Att, Fo, Name, Description, For Borrower Pair, Type, Access, For Milestone, Status, and Date. There are also buttons for 'eConsent', 'Request', 'eDisclosures', 'Retrieve', 'Document Manager', 'File Manager', and 'Send'.

Att	Fo	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date
		LoanNex Files		PUR Test Case	Needed	_P, AC, AE, CL, F...	New / Open		
		Lock Confirmation		All	Settlement Service	_P, AC, AE, CL, F...	New / Open	Received	03/11/25
		Product and Pricing		PUR Test Case	Settlement Service	_P, AC, AE, CL, F...	Process	Received	03/11/25
		Product and Pricing	Product and Pricing	All	Settlement Service	_P, AC, AE, CL, F...	New / Open	Requested	03/11/25

# Lock Confirmation

## Notes:

- Sample Lock Confirmation
- TPOC User Lock Confirmation automatically populated in TPOC

The screenshot displays the Encompass software interface for a Lock Confirmation document. The document title is "Lock Confirmation" and it was downloaded on 2/28/2023. The document details include:

- Investor Loan # Lock #**
- Seller:** LoanNEX Lending: TPOC Seller
- Borrower:** John Everett
- Seller Loan #:** TEST230200629
- Co-Borrower Name:** Judith Everett
- Locked By:** Ben Broker2

The document is divided into several sections:

- Lock Information:**
  - Lock Date: 02/28/2023
  - Lock Term: 30
  - Lock Extension:
  - Lock Expiration: 03/30/2023
  - Index:
  - Margin: N/A
  - FFA: N/A
  - Cap: N/A
  - Life Cap: N/A
- Property Information:**
  - Property Address: 2312 Elliston Place Condo 1450 Nashville TN 37212
  - County: Davidson County
  - Rural Property: No
  - Occupancy Type: Primary
  - Prepayment Penalty: N/A
  - Loan Purpose: Purchase
  - Property Type: Condo
  - Units:
- Loan Information:**
  - Unique Loan Identifier (ULI):
  - NEX ID: 23A-TOS
  - Product Code:
  - Product Name: 30 Yr. Fixed
  - Loan Amount: \$577,500
  - Appraised Value: \$825,000
  - Purchase Price: \$825,000
  - Subordinate Amount:
  - Interest Rate: 7.000
  - FICO: 776
  - DTI: 45.36%
  - DSCR: N/A
  - LTV: 70.00%
  - CLTV: 70.00%
  - Documentation Type: Bank Stmts: 24 Mo. Business
  - Amortization Type: Fixed
  - Term: 360
  - Escrows/Impounds: Yes
  - Admin Fee:

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

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

# Seller Modifications: Open Locked Loan from Pipeline

	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

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

Collateral Trac... Lender Case #: TEST230800843  
Loan #: TEST240601527  
Alternate Loan...

Total Loan Am... \$650,000.00  
VA Loan Sum... 725

Loan Type: Conventional  
Loan Purpose: Purchase

Interest Rate: 6.875%  
LTV/Comb Lo... 65.00% / 65.00%

Started 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**  
Primary Residence 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: -

# Seller Modifications: 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. 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 left sidebar contains a 'LOAN SUMMARY' menu with 'URLA' and 'Loan and Property Information' highlighted. The main content area is titled 'URLA / Loan and Property Information' and contains a form with the following fields:

- Select Borrower Pair: James Test File
- Investment Property:
- Second Home:
- FHA Secondary Residence:
- Purchase Price: \$1,000,000.00
- Property Value: \$1,000,000.00
- Down Payment %: 35%
- Down Payment: \$350,000.00
- Source of Down Payment: Select an Option
- Base Loan Amount: \$700,000 (highlighted)
- Two Closing:
- Lot/Land Status: Initial Acquisition, Refinance, Lot Owned Free and Clear (all unchecked)
- Construction Method Type: Select an Option
- Total Loan Amount: \$650,000.00
- MIP/FF: MIP

The 'Save' button is highlighted with a red box, and the 'Next' button is also visible.

# Seller Modifications: Access LoanNEX



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

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**  
Alternate Loan...

Total Loan Amt: **\$700,000.00**  
Decision FIC: **725**

Loan Type: **Conventional**  
Loan Purpose: **Purchase**

Rate: **6.875%**  
LTV/CLTV/HC... **70.00% / 70.00%**

Started  
**C** 1st

Activity Log

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

### 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 %	
Price: 99.975	Approved By
Lock Period: 45	Company Name: LoanNEX Lending
Escrows: Yes	Users Full Name: LoanNEX Lending
Lock Date: 6/26/2024 1:42:00 PM	Approved on: 6/26/2024 1:53:11 PM
Expiration Date: 8/10/2024 11:59:00 PM	Identifiers
Extension Days: 0	Originator Loan Number: TEST240601527
Extension Count: 0	Universal Loan Identifier: 123123

1/1/2026

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# Seller Modifications: Get Price for Modified Loan



Note: pricing reflected will be based on historical eligibility and pricing from the original lock date

The screenshot shows the LoanNEX interface for a loan titled "James Test File". The interface includes a navigation menu on the left with options like "LOAN SUMMARY", "URLA", "PRODUCT PRICING & LOCK", "LOAN ESTIMATE FEE MANAGEMENT", "DOCUMENTS", "PURCHASE CONDITIONS", "PURCHASE ADVICE", and "LOAN ACTIONS". The main content area displays loan details such as "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/H...: 70.00% / 70.00%". The "NEX ID: 23A-WUP" is shown as "Locked". The "Loan Type" is "First Lien", "Citizenship" is "US Citizen", "Income Doc" is "Full Doc", "Purpose" is "Purchase", "Occupancy" is "Primary", and "Property Type" is "SFR". The "Appraised Value" is \$1,000,000, "Purchase Price" is \$1,000,000, and "First Lien Amount" is \$700,000. The "LTV" is 70% and "Secondary Financing" is "None". The "State" is "CA", "County" is "Alameda County", "FICO" is 725, "DTI" is 29.74%, and "Months Reserves" is 42. The "Mortgage Lates" is "0x30x12", "Bankruptcy" is "None", "Foreclosure" is "None", "Deed-in-Lieu" is "None", "Short Sale" is "None", and "Escrows" is "Yes". The "Income" is \$20,000, "Property Expenses" is \$1,350, "Liabilities" is \$0, "Reserves" is \$250,000, and "Household Size" is empty. There are two buttons: "Get Price" (highlighted with a red box) and "Get Qualified Price" (highlighted with a green box).

**Note:** pricing reflected will be based on historical eligibility and pricing from the original lock date

# Seller Modifications: Request Modification

- Find same Rate and Lock Period
- Select Modify button


Contact Us Ben Br

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

**James Test File** Collateral Trac...

2468 First Avenue, Pleasanton, CA, 94588 Seller Loan #: TEST230800843

Broker2 Investor Loan #: TEST240601527

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

Amortizing Type: Fully Am & IO

Lock Period: Lock Period

Investor/Lender: All

Program: All

Show Best per Investor/Lender:

Admin Fee:

Search Rate: Target Price: **Price** Points Exclude From Price

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	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	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$4,010.41	✔	Modify
7.000%	45 Days	100.350	30 Yr. Fixed	LoanNEX Lending GOLD	\$4,657.11	✔	Modify
7.000%	45 Days	100.350	30 Yr. Fixed IO (10 Yr. IO)	LoanNEX Lending GOLD	\$4,083.33	✔	Modify
7.125%		100.663		LoanNEX Lending		✔	Modify

**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

# Seller Modifications: Modification Request Submitted



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

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**  
Alternate Loan...

Total Loan Amt: **\$700,000.00**  
Decision FICO: **725**

Loan Type: **Conventional Purchase**  
Loan Purpose: **Purchase**

Rate: **6.875%**  
LTV/CLTV/H.C... **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 Modification Requested

NEX ID: 23A-WUP Requested

### Transaction Summary

Product and Pricing	Requested By																														
<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%;">Investor Name</td><td>LoanNEX Lending</td></tr> <tr><td>Program Name</td><td>GOLD</td></tr> <tr><td>Mortgage Product</td><td>30 Yr. Fixed</td></tr> <tr><td>Rate</td><td>6.875 %</td></tr> <tr><td>Price</td><td>99.975</td></tr> <tr><td>Lock Period</td><td>45</td></tr> <tr><td>Escrows</td><td>Yes</td></tr> <tr><td>Lock Date</td><td>6/26/2024 1:42:00 PM</td></tr> <tr><td>Expiration Date</td><td>8/10/2024 11:59:00 PM</td></tr> <tr><td>Extension Days</td><td>0</td></tr> <tr><td>Extension Count</td><td>0</td></tr> <tr><td>Re-lock Count</td><td>0</td></tr> </table>	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	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%;">Company Name</td><td>LoanNEX Lending: TPOC Seller</td></tr> <tr><td>Users Full Name</td><td>Ben Broker2</td></tr> <tr><td>Requested On</td><td>6/28/2024 3:25:34 PM</td></tr> </table>	Company Name	LoanNEX Lending: TPOC Seller	Users Full Name	Ben Broker2	Requested On	6/28/2024 3:25:34 PM
Investor Name	LoanNEX Lending																														
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Requested On	6/28/2024 3:25:34 PM																														
ARM Margin and Caps	Approved By																														
<p>Today, Maria</p>	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 30%;">Company Name</td><td></td></tr> <tr><td>Users Full Name</td><td></td></tr> <tr><td>Approved on</td><td></td></tr> </table>	Company Name		Users Full Name		Approved on																									
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Loan Number																															
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# Seller 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

The screenshot shows the Encompass software interface for a loan. The top navigation bar includes 'Encompass', 'View', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. Below this, there are sub-menus for 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The main header area displays 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 show the alert name, description, and date. Below this, a 'Trigger Fields' table lists various fields and their values. The 'Trans Details Total Loan Amt (w/ MIP/FF)' field is 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	

# Seller Modifications: Access LoanNEX to Validate Lock



- Validate Lock by selecting Search in Product and Pricing

The screenshot displays the Encompass software interface for a loan record. The loan details include: 2468 First Avenue, Pleasanton, CA 94588; Loan #: TEST240601527; LTV: 70.000/70.000/70.000; Loan Amount: \$700,000.00; DTI: 29.742/29.742. An alert titled 'Key Pricing Fields' is active, with a description: 'The values in the highlighted field(s) below have changed, ...'. The alert date is 06/28/2024. A dropdown menu is open over the alert, showing options: 'Expires in 42 days', 'Lock Date: 06/26/2024', 'Lock Expiration Date: 08/09/2024', 'Expected Closing Date: //', 'Search for Product and Pricing' (highlighted in blue), 'Submit to Lender', 'Lock Request Form', 'Lock Confirmation', 'Secondary Registration', and 'Worst Case Pricing'. The 'Trigger Fields' table is also visible, listing various fields and their values.

Field ID	Description	Value
2	Trans Details Total Loan Amt (w/ MP/FF)	
1821	Subject Property Est Value	1,000,000
356	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	
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	
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	

- Transaction Summary shows Modification Request
- Select View Changes button

The screenshot displays the Encompass software interface. At the top, there is a navigation menu with options like 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. Below this, a 'Services' window is open, showing a 'Modification Requested' status for a loan with NEX ID: 23A-WUP. A red box highlights the 'Modification Requested' tab and the 'View Changes' button. The 'Transaction Summary' section is expanded, showing details for 'Product and Pricing', 'ARM Margin and Caps', 'Requested By', 'Approved By', and 'Identifiers'.

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

Input Details

Price Evidence

Eligibility Evidence

# Seller Modifications: View Changes

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

The screenshot shows a web application interface with a modal window titled 'Input Details'. The modal contains a table comparing 'Lock' and 'Requested' values for several loan metrics. The table is highlighted with a red border. The background interface includes a navigation menu with options like 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. There are also buttons for 'Approve' and 'Deny' on the right side of the modal.

	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

# Seller Modifications: Approve Modification Request

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

The screenshot displays the Encompass software interface. At the top, there is a navigation menu with options like 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. Below this, there are tabs for 'Lock Approved', 'Modification Requested' (highlighted with a red box), and 'Buy-Side Pricing'. A 'Services' section is visible on the left. On the right, there is an 'Activity Log' button. Below the tabs, the 'NEX ID: 23A-WUP' is shown with a 'Requested' status. To the right of this, there are three buttons: 'View Changes', 'Approve' (highlighted with a red box), and 'Deny'. 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	
Users Full Name	
Lock Requested	
- Identifiers:**

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

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

# Seller Modifications: Approve Modification 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, and Help. Below this is a sub-menu with Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main content area shows a 'Services' section with an 'Activity Log' button. A red box highlights the 'Lock Approved' tab, which is selected. Below the tabs, the 'NEX ID: 23A-WUP' is displayed with a 'Locked' status and a lock icon. To the right of the NEX ID are three buttons: 'Cancel Lock' (red), 'Extension' (blue), and 'Lock Actions' (blue). The main section is titled 'Transaction Summary' and contains three tables of information.

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

ARM Margin and Caps

Index, Margin	
FPA/Cap/Life	

Input Details

Price Evidence

# Seller Modifications: Deny Modification Request



- While on the Modification Request tab, select Deny button

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

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 4:34:42 PM
Rate	6.875 %	Approved By	
Price	100.100	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

# Seller Modifications: Deny Modification Request

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

The screenshot displays the Enccompass 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 includes a 'Services' icon and an 'Activity Log' button. A red box highlights the 'Lock Approved' tab, with 'Buy-Side Pricing' as the active sub-tab. Below the tabs, the 'NEX ID: 23A-WUP' is shown 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 contains three sections: 'Product and Pricing', 'ARM Margin and Caps', and a list of expandable sections: 'Input Details', 'Price Evidence', and 'Eligibility Evidence'. The 'Product and Pricing' section is a table with the following data:

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

The 'ARM Margin and Caps' section is currently empty. The 'Requested By' section is a table with the following data:

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

The 'Approved By' section is a table with the following data:

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

The 'Identifiers' section is a table with the following data:

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

# Seller Modifications: Modification Approved

- 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. At the top, the browser address bar shows the URL: 7822611420.encompasptpoconnect.com/#/home/pipeline/19815cdb-17f1-4f47-8f5c-b23310f7f7cd?transient=false&newloan=false&channel=correspondent-delegated. The navigation menu includes 'WELCOME', 'PIPELINE', 'ADD NEW LOAN', 'SCENARIOS', and 'DOCUMENTS'. The main header for the loan is 'James Test File' with address '2468 First Avenue, Pleasanton, CA, 94588 Broker2'. Key loan details are displayed in a row: 'Collateral Trac...', 'Lender Case #: TEST230... Loan #: TEST240... Alternate Loan...', 'Total Loan Am... \$700,000.00 VA Loan Sum... 725', 'Loan Type: Conventional Loan Purpose: Purchase', and 'Interest Rate: 6.875% LTV/Comb Lo... 70.00% / 70.00%'. A sidebar on the left contains a 'LOAN SUMMARY' section with a sub-section 'URLA'. The main content area shows a 'Locked 6.875%' status 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 'Purchase Price' and 'Estimated Value' are both listed as \$1,000,000. A 'Decision FICO 725' box shows the borrower 'James Test File' with Experian/TransUnion/Equifax scores of -.

# Seller Extension Request

- View Loan Details in Product Pricing and Lock
- Select Extension button
- Enter Extension Days
- Select Request Extension button

The screenshot displays the LoanNEX interface for a loan with NEX ID: 23A-XRZ. The left sidebar contains navigation options, with 'PRODUCT PRICING & LOCK' highlighted in red. The main content area shows a 'Transaction Summary' table with columns for 'Product and Pricing' and 'Requested On'. A modal dialog titled 'Extension' is open, featuring a dropdown menu set to '5' days, an 'Updated Price :100.175' label, and a 'Request Extension' button highlighted in red. Other buttons like 'Extension' and 'Modification' in the top right are also highlighted in red.

Product and Pricing		Requested On	
Investor Name	LoanNEX Lending	Company Name	LoanNEX Lending: TPOC Seller
Loan Type	First Lien	Users Full Name	Ben Broker2
Program Name	GOLD	Requested On	10/22/2024 9:51:25 AM
Mortgage Product			
Rate			LoanNEX Lending
Price			LoanNEX Lending
Lock Period			10/22/2024 9:52:59 AM
ARM Margin and Cap			
Index, Margin		Loan Number	TEST241001761
FPA/Cap/Life		Identifier	
Lock Information		Loan Number	
Locked with Investor	LoanNEX Lending	Lock Number	
Lock Date	10/22/2024 9:51:25 AM		
Expiration Date	11/21/2024 11:59:00 PM	Borrower	John Everett
Extension Days	0	Address	2312 Elliston Place Condo 1450, Nashville, TN 37212
Extension Count	0		

1. [Modify Lock Request \(prior to Lock Confirmation\)](#)
2. [Modify Lock Approved Loan](#)
3. [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. View Lock Requested Loan
  - View Lock Request Details (LLPA's, Doc Type, Program)
  - Compare Current Loan and Lock Request Data
3. Access LoanNEX through Encompass Services
4. Complete Modify Lock Request
  - Enter Modify Lock Details
  - Select Approve Modification

# Access Loan Pipeline in Encompass



*Note: Secondary Lock Desk will be notified of Lock Request*

The screenshot displays the Encompass software interface. At the top, the browser address bar shows the URL: `https://TEBE11227418.ea.elliemae.net$TEBE11227418 - andrewwalther - 3011227418`. The application title bar reads "Encompass - Build 23.1.0.1". The main menu includes "Home", "Pipeline", "Trades", "Contacts", "Dashboard", and "Reports". The "Pipeline View" section shows a filter for "Loan Number contains 'TEST230200629'". Below this is a table with columns: Alerts, Mess, Linked, Loan Number, Borrower Name, Loan Amount, Loan Officer, Loan Processor, Current Loan Team Member, Last Finished Milest, Next Expected Milestone, Next Expecte, Subject Property Address, Subject Property City, and Subject F. The table contains one row with the following data: Loan Number: TEST230200629, Borrower Name: Everett, John Maurice, Loan Amount: 618,750.00, Loan Officer: Ben Broker2, Current Loan Team Member: Ben Broker2, Last Finished Milest: Started, Next Expected Milestone: New / Open, Next Expecte: 02/28/2023, Subject Property Address: 2312 Elliston Place Condo 1450, Subject Property City: Nashville, Subject F: TN. A dialog box titled "1 Loan Alerts" is open in the center, containing a table with the following data:

Alert	Date Expected
Lock requested by LoanNEX API	2/28/23

At the bottom of the dialog box, there are buttons for "Dismiss Alert", "Snooze alert for" (with a dropdown menu), and "Snooze". The status bar at the bottom of the application window shows "Right click on a loan for more options" and the date "Tuesday, 2/28/2023".

# View Lock Requested Loan



## Notes:

- ▶ Lock Request available in Secondary Registration
- ▶ Requested by shows LoanNEX API

The screenshot displays the Encompass software interface for a loan lock request. The top navigation bar includes 'Home', 'Pipeline', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. The main header shows the borrower's name 'John Maurice and Judith Seifert Everett' and the loan details: '2312 Elliston Place Condo 1450 Nashville, TN 37212', 'Loan #: TEST230200629', 'LTV: 75.000/75.000/75.000', 'Rate: 3.375%', and 'Est Closing Date: //'. A 'Lock Requested' status is indicated with a 'Lock Requested' button and 'FS: Ben Broker2' as the user.

The 'Secondary Registration / Snapshot List' section contains a table with the following data:

Status	Req. Type	Days	Lock Expiration Date	Requested On	Requested By	Fulfilled On	Fulfilled By	Investor	Investor Delivery
Requested	Lock			2/28/2023 8:42:14 AM	LoanNEX API				

Below the table, there are tabs for 'Current Lock', 'Current Loan Info', and 'Registration'. The 'Registration' tab is active, showing 'Buy Side Lock and Pricing', 'Sell Side Lock and Pricing', and 'Execution Comparison' sections. The 'Buy Side Lock and Pricing' section includes fields for 'Loan Program', 'Request Type', 'Requested By', 'Rate Sheet ID', 'Last Rate Set Date', 'Lock Date', 'ONRP Lock Date', 'ONRP Lock Time', 'ONRP Eligible', 'Lock # Days', and 'Lock Expiration Date'. The 'Sell Side Lock and Pricing' section includes 'Investor Status', 'Loan Program', 'Request Type', 'Requested By', 'Rate Sheet ID', 'Last Rate Set Date', 'Lock Date', 'Lock # Days', 'Lock Expiration Date', 'Base Buy Rate', and 'Total Rate Adjustments'. The 'Execution Comparison' section includes 'Loan Program', 'Request Type', 'Requested By', 'Rate Sheet ID', 'Last Rate Set Date', 'Lock Date', 'Lock # Days', 'Lock Expiration Date', 'Base Comparison Rate', and 'Total Rate Adjustments'. A 'Forms' sidebar is visible on the left, and the bottom status bar shows '2154', '02/28 08:42', and 'Tuesday, 2/28/2023'.

Note: 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 '2312 Elliston Place Condo 1450' in Nashville, TN. The loan number is TEST230200629, with a loan amount of \$618,750.00 and a rate of 3.375%. The lock request was made on 2/28/2023 at 8:42:14 AM by LoanNEX API. A 'PRODUCT AND PRICING' dialog box is open in the foreground, showing a list of providers with 'LoanNEX Qualifier - Product and Pricing Service' selected. The dialog also contains fields for lock date, lock days, and lock expiration date, along with rate comparison options.

**Encompass - Build 23.1.0.1 - https://TEBE11227418.ea.elliemae.net\$TEBE11227418 - andrewwalther - 3011227418**

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Reports

**Borrowers** John Maurice and Judith Seifert Everett

2312 Elliston Place Condo 1450  
Nashville, TN 37212

Loan # TEST230200629 LTV: 75.000/75.000/75.000 Rate: 3.375% Est Closing Date: //  
Loan Amount: \$618,750.00 DT: / Lock Requested FS: Ben Broker2

Alerts & Messages Log  
Lock requested by LoanNEX API 02/28/23

**Secondary Registration / Snapshot List**

Status	Req. Type	Days	Lock Expiration Date	Requested On	Requested By	Fulfilled On	Fulfilled By	Investor	Investor Delivery
Requested	Lock			2/28/2023 8:42:14 AM	LoanNEX API				

Current Lock Current Loan Info Registration

Lock Fulfilled View Current Lock

**Buy Side Lock and Pricing**

Loan Program Request Type Requested By Rate Sheet ID Last Rate Set Date Lock Date ONRP Lock Date ONRP Lock Time ONRP Eligible Lock # Days Lock Expiration Date

Base Buy Rate Total Rate Adjustments

**Sell Side**

Investor Loan Program Requested By Rate Sheet ID Last Rate Set Date Lock Date Lock # Days Lock Expiration Date

Base Sell Rate Total Rate Adjustments

Base Comparison Rate Total Rate Adjustments

Remove from My List Submit Cancel

2148 02/28 08:42\* Tuesday, 2/28/2023

# Modify Lock Request

## Notes:

- Select Buy Side Pricing tab, loan details will populate
- Select Get Qualified Price

The screenshot shows the Encompass web application interface. At the top, the browser address bar displays the URL: `Encompass - Build 25.1.0.1 - https://TEBE11273418.aas.encompass.net/TEBE1127408 - andrewwalther - 3011227408`. The application header includes navigation tabs: Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main content area is titled "Lock Requested" and features a "Buy-Side Pricing" tab highlighted with a red box. Below this, there are several input fields for loan details, including Citizenship, Income Doc, Self-Employed, Purpose, First Time Homebuyer, Occupancy, Property Type, Condo Type, State, County, and Rural Property. The "Purchase Price" field is set to \$825,000, and the "Loan Amount" is \$577,500. A "Get Quick Price" button is visible. Further down, there are fields for Income, Property Expenses, Liabilities, Reserves, and Household Size. A "Lock Requested" button is highlighted with a blue box, and a "Get Qualified Price" button is highlighted with a red box. The "Manual Lock" button is also visible. Below the input fields, there is a section for "Eligible Products" with a "Qualified Price" filter. The "30 Yr Fixed" product is selected. The "Target Price" is set to 100, and the "Program" is "Ad". The "Sort By" is set to "Rate", and the "Price Display" is set to "Price". The "Lock Period" is set to 30 days, and the "Admin Fee" is set to "Exclude From Price". The "Reset Eligibility Q&A" button is also visible. At the bottom, there is a table with columns for Rate, Lock Period, Price, Payment, DTI, Investor/Lender, Program, Admin Fee, Eligibility Q&A, and Next Steps. The table contains one row of data: Rate: 6.750, Lock Period: 30 Days, Price: \$577.50, Payment: \$3,740, DTI: 44.84%, Investor/Lender: LoanNEX Lending, Program: GOLD, Admin Fee: N/A, Eligibility Q&A: ✓, Next Steps: Modify.

# Modify Lock Request

## Notes:

- Select Next Step “Modify” and enter Modified Lock Details (Ex: manual LLPA)
- Select Approve Modification

The screenshot displays the Encompass mortgage software interface. A 'Modify Lock' dialog box is open, showing fields for Rate (6.750), Price (100.100), and Expiration Date (03/29/2023). The 'Approve Modification' button is highlighted with a red box. Below the dialog, the 'Eligible Products' section is visible, showing a table of mortgage products. The '30 Yr. Fixed' product is selected, and the 'Modify' button in the 'Next Steps' column is highlighted with a red box.

Rate	Price	Payment (DTI)	Investor/Lender: Program Admin Fee	Eligibility QSA	Next Steps
6.750	100.100	\$3,746 44.84%	LoanNEX Lending: GOLD Admin Fee: N/A	✓	Modify

## 1. TPO Connect User

- Access Loan Summary
- Request Modification

## 2. Lock Desk User

- View Modification Request Details
- Select Approve Modification

## 3. Records display as with standard Lock Approval

- Transaction Summary, Activity Log, PDF Download
- Secondary registration populated in Encompass
- Lock Confirmation Populates eFolder as Product and Pricing

# Access Loan Summary in TPO Connect



**LoanNEX** CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

**John Everett**  
2312 Elliston Place Condo 1450, Nashville, TN, 37212  
Broker2

Collateral Trac... Lender Case #: **TEST220300160** Total Loan Am... **\$577,500.00** Loan Type: **Conventional** Interest Rate: **7.00%** Started **C** **1st**

Loan #: **TEST230200629** VA Loan Sum... **776** Loan Purpose: **Purchase** LTV/Comb Lo... **70.00% / 70.00%**

**LOAN SUMMARY**

URLA

PRODUCT PRICING & LOCK

DOCUMENTS

UNDERWRITING CONDITIONS

PURCHASE ADVICE

DISCLOSURE TRACKING

**LOAN ACTIONS**

Import Additional Data

Order Credit

Order DU

Order LPA

Disclosures

Submit for Non-Delegated Review

Re-Submit Loan

Change of Circumstance

Withdraw Loan

Non-Agency Pricing Engine

**John Everett**  
\$577,500.00

Loan Type Conventional	Document Type -
Lien Position FirstLien	Loan Purpose Purchase
Amortization Type Fixed	Purpose of Refi -
Amortization Term 360	

**Pending Underwriting**

Conditions

Open	0
Ready for Review	0

[Show Details](#)

AUS

[Order DU Order LPA](#)

Down Payment	P & I
\$247,500	\$2,735.47
Reserves	DTI
-\$206,250.00	0.000%/0.000%

**2312 Elliston Place Condo 1450, Nashville, TN 37212**

Primary 4 Unit

Purchase Price	Estimated Value
\$825,000	

**Decision FICO 776**

Borrower	Experian/TransUnion/Equifax
John Everett	- - -
Judith Everett	- - -

**Locked 7.000%**  
Final Price 100.287

Commitment Type Best Efforts	Lock Date 02/28/2023
Commitment Number -	Lock Expiration 03/29/2023
Delivery Type Individual Best Efforts	Lock Days 30
Delivery Expiration	Agency Case # -
Loan Program GOLD	

**Key Dates**

Registered	02/28/2023
AUS Ordered	-
Submit to LW	-
LW Suspended	-
LW Approval	-
LW Clear to Close	-
Delivery Date	-
Purchase Suspended	-
Purchased Approval	-
Clear to Purchase	-
Purchase Date	-
Cancelled Date	-
Withdrawn Date	-

Privacy Policy Statement

# Modify Lock Approved Loan

## Notes:

- Select Product Pricing & Lock section
- Select Modification button

The screenshot displays the LoanNEX user 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, a header section for 'John Everett' (2312 Elliston Place Condo 1450, Nashville, TN, 37212) shows loan details: Lender Case # (TEST220300160), Loan # (TEST230200629), Total Loan Am... (\$577,500.00), VA Loan Sum... (776), Loan Type (Conventional), Loan Purpose (Purchase), Interest Rate (7.00%), and LTV/Comb Lo... (70.00% / 70.00%).

The left sidebar contains a menu with 'LOAN SUMMARY' at the top, followed by 'URLA', 'PRODUCT PRICING & LOCK' (highlighted with a red box), 'DOCUMENTS', 'UNDERWRITING CONDITIONS', 'PURCHASE ADVICE', and 'DISCLOSURE TRACKING'. Below these are 'LOAN ACTIONS' including 'Import Additional Data', 'Order Credit', 'Order DIJ', 'Order LPA', 'Disclosures', 'Submit for Non-Delegated Review', 'Re-Submit Loan', 'Change of Circumstance', 'Withdraw Loan', and 'Non-Agency Pricing Engine'.

The main content area shows 'Scenario Details' for 'NEX ID 23A-TOS' and 'Borrower John Everett' at 'Address 2312 Elliston Place Condo 1450, Nashville, TN 37212'. A 'Transaction' section is active, showing 'Lock Approved' with buttons for 'Cancel Transaction', 'Activity Log', 'Extension', and 'Modification' (highlighted with a red box). Below this are links to 'Download Scenario Details PDF' and 'Download Lock Approved PDF'. A summary bar displays '\$577,500 | DTI 45.36% | LTV 70.00% | CLTV 70.00%'. A table lists loan details:

Investor/Lender	Program	Product	Rate	Price	Lock Period	Escrow	Lock Approved Date	Lock Approved Expiration Date
LoanNEX Lending	GOLD	30 Yr. Fixed	7.000	100.288	30	Y	2/28/2023 11:02 AM CST	03/30/2023

Below the table, a list of actions is shown: 'NEX App Details', 'Matched Eligibility Screen', 'Eligibility Questionnaire Results', 'Loan Level Price/Rate Adjustor(s) Evidence', 'Ratio Evidence', and 'CRA Eligibility & NEXscore'. At the bottom, there are links for 'Privacy & Security Policy', 'Terms of Use', and 'System Status', along with copyright information for LoanNEX 2023 and a note 'Powered by Loanexa®'.

# Request Lock Approved Modification

TPO Connect User

## Notes:

- Enter modification details; all fields required (Comment, Program + Product, Rate, Price)
- Select Request Modification button

**LoanNEX** CONTACT US Ben Broker2

WELCOME PIPELINE ADD NEW LOAN SCENARIOS DOCUMENTS

**John Everett**  
2312 Elliston Place Condo 1450, Nashville, TN, 37212  
Broker2

Collateral Trac... Lender Case #: **TEST220300160** Total Loan Am... **\$577,500.00** Loan Type: **Conventional** Interest Rate: **7.00%** Started  
Loan #: **TEST230200629** VA Loan Sum... **776** Loan Purpose: **Purchase** LTV/Comb Lo... **70.00% / 70.00%** C 1st

**NEX ID 23A-TOS** **Borrower John Everett** **Address 2312 Elliston Place Condo 1450, Nashville, TN 37212**

Transaction » Lock Approved [Cancel Transaction](#) [Activity Log](#)

[Download Scenario Details PDF](#) [Download Lock Approved PDF](#)

**\$577,500 | DTI 45.36% | LTV 70.00% | CLTV 70.00%**

Investor/Lender	Program	Product	Rate	Price	Lock Period	Escrow	Lock Approved Date	Lock Approved Expiration Date
LoanNEX Lending	GOLD	30 Yr. Fixed	7.000	100.288	30	Y	2/28/2023 11:02 AM CST	03/30/2023

Citizenship \*  Income Doc \*  Self-Employed  Purpose \*  First Time Homebuyer  Occupancy \*  Property Type \*  Condo Type \*  State \*  County \*  Rural Property

Appraised Value \*  Purchase Price \*  Loan Amount \*  Loan-to-Value  Second Lien  FICO \*  No FICO

Bankruptcy \*  Foreclosure \*  Deed-in-Lieu \*  Short Sale \*  Mortgage Lates \*  DTI \*  Months Reserves

Income  Property Expenses  Liabilities  Reserves  Household Size

Please include a comment: \*

Program + Product \*  Rate \*  Price \*

[Request Modification](#) [Cancel](#)

Privacy Policy Statement

# View Lock Approved Modification Request Summary



## Notes:

- Modification Details include requested date and time
- Approved Lock Loan details, prior to the modification request, are available by selecting the Current tab

The screenshot displays the LoanNEX interface for a loan modification request. The header includes the LoanNEX logo, user name 'Ben Broker2', and navigation links: WELCOME, PIPELINE, ADD NEW LOAN, SCENARIOS, DOCUMENTS. The borrower information is John Everett, located at 2312 Elliston Place Condo 1450, Nashville, TN, 37212. Key loan details include: Lender Case # TEST220300180, Loan # TEST230200629, Total Loan Am... \$577,500.00, VA Loan Sum... 776, Loan Type: Conventional, Loan Purpose: Purchase, Interest Rate: 7.000% LTV/Comb Lo..., and Started on 1st. The main content area shows 'Scenario Details' for NEX ID 23A-TOS, Borrower John Everett, and Address 2312 Elliston Place Condo 1450, Nashville, TN 37212. The transaction is 'Modification Requested' with an 'Activity Log' link. There are two tabs: 'Modification' (selected) and 'Current'. A message states: 'Modification requested: 2/28/2023 11:20 AM CST. Pending review by Investor.' The 'Modification Details' table compares 'Current' and 'Modification' values:

	Current	VS	Modification
Loan Amount	\$577,500		\$536,250

Below this is a section for 'NEX App Details'. The footer contains links for Privacy & Security Policy, Terms of Use, and System Status, along with copyright information for LoanNEX 2023 and a note 'Powered by Loanera®'. A 'Privacy Policy Statement' link is also present in the bottom left corner of the interface.

# Access Loan Pipeline in Encompass

## Notes:

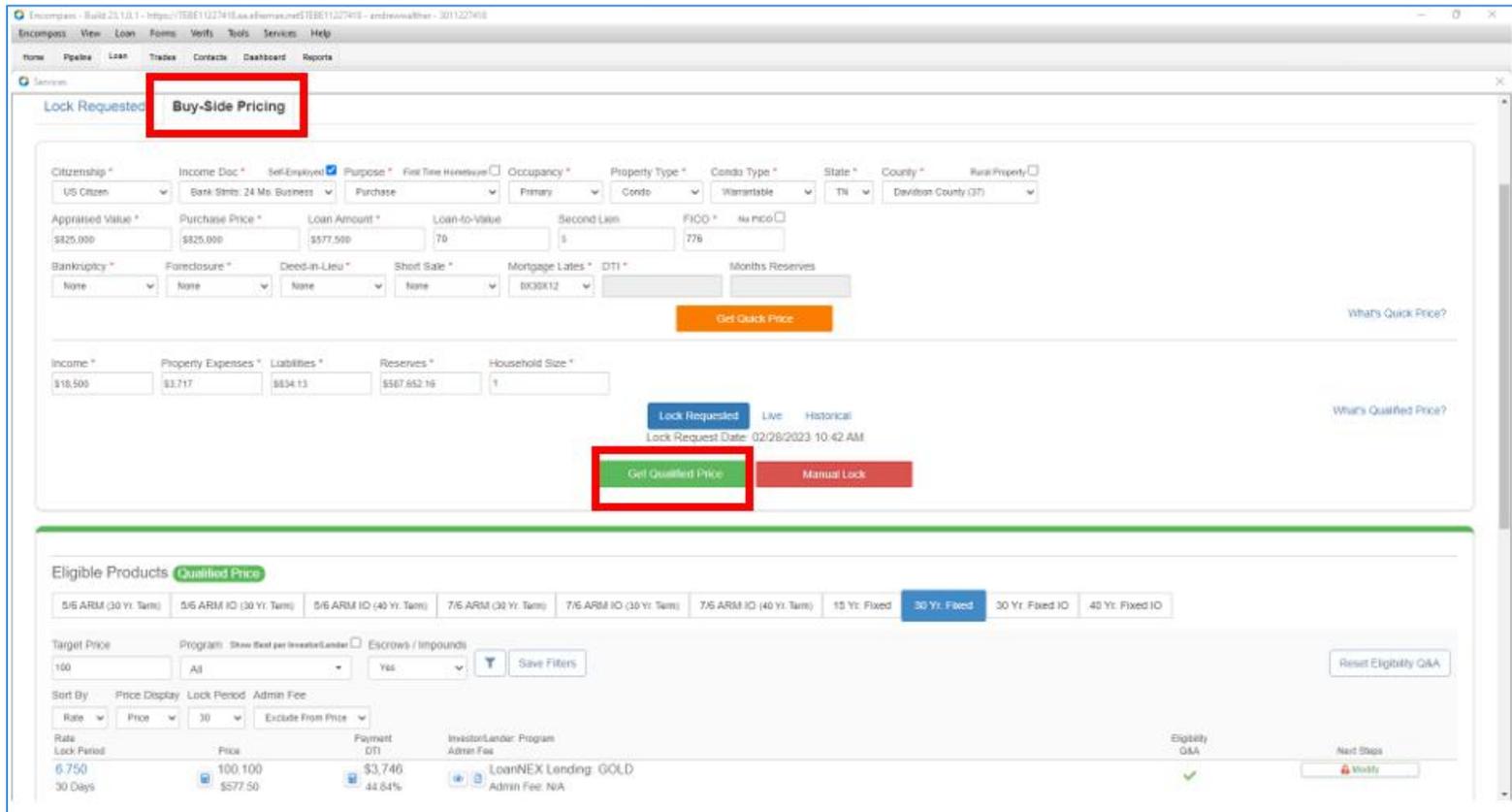
- Secondary Lock Desk will be notified of Modification Request
- Go to the LoanNEX Qualifier Services tab to modify the Approved Lock

The screenshot displays the Encompass software interface for a loan pipeline. The main window shows a loan summary for '2312 Elliston Place Condo 1450 Nashville, TN 37212' with a loan amount of \$618,750.00 and a rate of 3.375%. The status is 'Lock Requested'. A 'Secondary Registration / Snapshot List' table is visible, showing a 'Requested' lock on 2/28/2023. A 'PRODUCT AND PRICING' dialog box is open, allowing the user to select a provider from a list that includes 'LoanNEX Qualifier - Product and Pricing Service'. The interface includes various tabs like 'Current Lock', 'Current Loan Info', and 'Registration', and a sidebar with 'Forms', 'Tools', and 'Services' options.

# View Modification Details

## Notes:

- View Modification Details
- Select Get Qualified Price button to view current pricing



# Approve Lock Modification

## Notes:

- Select Next Step “Modify” and enter Modified Lock Details (Ex: manual LLPA)
- Select Approve Modification

The screenshot displays the Enccompass web application interface. A 'Modify Lock' dialog box is open, showing fields for Rate (6.750), Price (100.100), and Expiration Date (03/29/2023). A red box highlights the 'Approve Modification' button in the dialog. Below the dialog, the 'Eligible Products' section is visible, showing a table of products with a 'Next Steps' button highlighted in red. The 'Next Steps' button has a 'Modify' option.

Rate	Price	Payment	Investor/Lender	Program	Admin Fee	Eligibility	Q&A
6.750	100.100	\$3,746	LoanNEX Lending	GOLD	Admin Fee: N/A	✓	Next Steps

- 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 **Buyer Users**, on **Lock Approved** Loans, for the following Lock Actions:
  - Extensions
  - Approved Buyer Modifications
  - Approved Seller 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, Seller Modification Requested.*

# Void: Access Loan Pipeline in Encompass

## Notes:

- Go to the LoanNEX Qualifier Services tab to Void the Approved Lock Action

The screenshot displays the Encompass software interface for a loan pipeline. The main window shows a loan for 2312 Elliston Place Condo 1450, Nashville, TN 37212, with a loan amount of \$618,750.00 and a rate of 3.375%. The loan status is 'Lock Requested'. A 'Secondary Registration / Snapshot List' table shows a 'Requested' lock on 2/28/2023 at 8:42:14 AM, requested by LoanNEX API. A 'PRODUCT AND PRICING' dialog box is open, showing a list of providers with 'LoanNEX Qualifier - Product and Pricing Service' selected. The dialog box has 'Submit' and 'Cancel' buttons. The background interface includes a navigation menu on the left with options like 'Order Credit Report', 'Access Lenders', and 'Search Product and Pricing'. The bottom status bar shows the date as Tuesday, 2/28/2023.

- The Transaction Summary page will open
- 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 LoanNEX interface. At the top, there are navigation tabs: Pipeline, Collaboration, Exchange, Reports, and Guidelines. The user is logged in as Chris Rendler. The main header shows 'Lock Approved' (highlighted with a red box) and 'Buy-Side Pricing'. Below this, there are buttons for 'Scenario Details', 'Lock Ticket', 'Void', 'Cancel Lock', 'Extension', 'Funded', and 'Lock Actions'. The 'Transaction Summary' section is divided into three main areas: Product and Pricing, Requested By, and Approved By. The 'Activity Log' panel on the right shows a list of actions: 'Lock Modification Approved' (8/7/2024 11:08:27 AM by:Chris Rendler Investor ABC), 'Lock Approved' (8/6/2024 1:06:38 PM by:LoanNEX), and 'Lock Request' (8/6/2024 1:06:37 PM by:C Rendler Seller Account). Each action has a 'Download PDF' button.

Product and Pricing		Requested By	
Investor Name	Investor ABC	Company Name	C Rendler Seller Account
Program Name	Standard Test - Full Doc	Users Full Name	CrendlerSellerAdmin Admin
Mortgage Product	4/1 ARM (30 Yr. Term)	Requested On	8/06/2024 1:06:37 PM
Rate	9.000 %	Approved By	
Price	102.000	Company Name	Investor ABC
Lock Period	30	Users Full Name	Chris Rendler
Escrows	Yes	Approved on	8/07/2024 11:08:27 AM
Lock Date	8/06/2024 1:06:37 PM	Identifiers	
Expiration Date	9/06/2024 1:59:00 AM	Originator Loan Number	
Extension Days	0	Universal Loan Identifier	
Extension Count	0	Loan Number	
Re-lock Count	0	Lock Number	
Temporary Buydown	None	Borrower	Test
ARM Margin and Caps		Address	smith, torrance, CA 94115
Index, Margin	SOFR 30A,1		
FPA/Cap/Life	2/2/3		

# Void Lock Action



Lock Desk User

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

The screenshot shows the LoanNEX interface with the 'Void' button highlighted in red. Below it, the 'Transaction Summary' section displays a table of loan details. In this table, the 'Price' and 'Extension Days' fields are highlighted with red boxes. To the right, the 'Activity Log' section is also highlighted with a red box, showing a list of events. The first event, 'Voided', is highlighted with a red box and has a red arrow pointing to it from the 'Activity Log' button in the top right. The 'Voided' event details are: 8/8/2024 5:44:34 PM by:Chris Rendler Investor ABC. The second event is 'Lock Extension Approved' with a 'Download PDF' button. The third event is 'Lock Approved' with a 'Download PDF' button. The fourth event is 'Lock Request' with a 'Download PDF' button.

Product and Pricing	
Investor Name	Investor ABC
Program Name	Standard Test - Full Doc
Mortgage Product	30 Yr. Fixed
Rate	7.375 %
Price	100.375
Lock Period	30
Escrows	Yes
Lock Date	8/08/2024 4:39:55 PM
Expiration Date	9/08/2024 1:59:00 AM
Extension Days	0
Extension Count	0
Re-lock Count	0
Temporary Buydown	None

Requested By	
Company Name	C Rendler Seller Account
Users Full Name	CrendlerSellerAdmin Admin
Requested On	

Approved By	
Company Name	
Users Full Name	
Approved on	

Identifiers	
Originator Loan Number	
Universal Loan Identifier	
Loan Number	
Lock Number	
Borrower Address	

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

Activity Log	
<b>Voided</b>	
8/8/2024 5:44:34 PM by:Chris Rendler Investor ABC	
<b>Lock Extension Approved</b>	<a href="#">Download PDF</a>
8/8/2024 5:38:41 PM by:Chris Rendler Investor ABC	
<b>Lock Approved</b>	<a href="#">Download PDF</a>
8/8/2024 4:39:56 PM by:LoanNEX	
<b>Lock Request</b>	<a href="#">Download PDF</a>
8/8/2024 4:39:56 PM by:C Rendler Seller Account	

# 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