LoanNEX TPO Connect User Guide

January 2026

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LoanNEX Encompass TPO Connect: Table of Contents

1. TPO Connect User: Submit Lock Request
   - Access LoanNEX in Encompass TPO Connect
   - View eligible Product and Pricing Options
   - Register Product
   - Save to LOS/Request Lock
2. Lock Desk User: Approve Lock Request
   - View Lock Request in Encompass
   - Complete Lock Approval
   - Access Lock Confirmation
3. Additional TPO Connect User Actions
   - Seller Modifications
   - Extension Request
4. Additional Lock Desk Actions
   - Lock Request Modifications
     - Modify extended loan example
   - Lock Approved Modifications
   - Void Lock Actions
5. LoanNEX Support

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

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TPO Connect User

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

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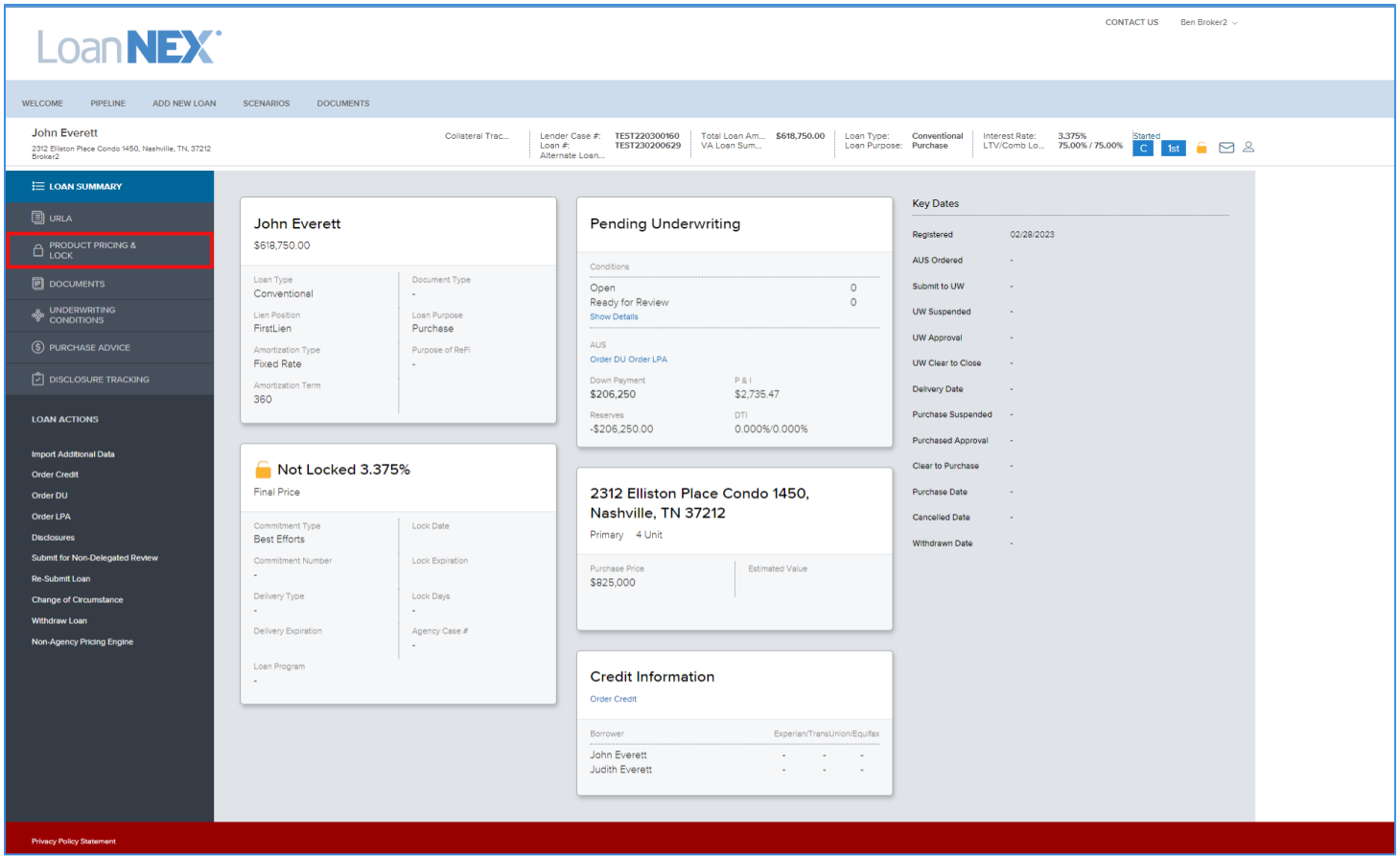
Access LoanNEX Inside TPO Connect

TPO Connect User

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



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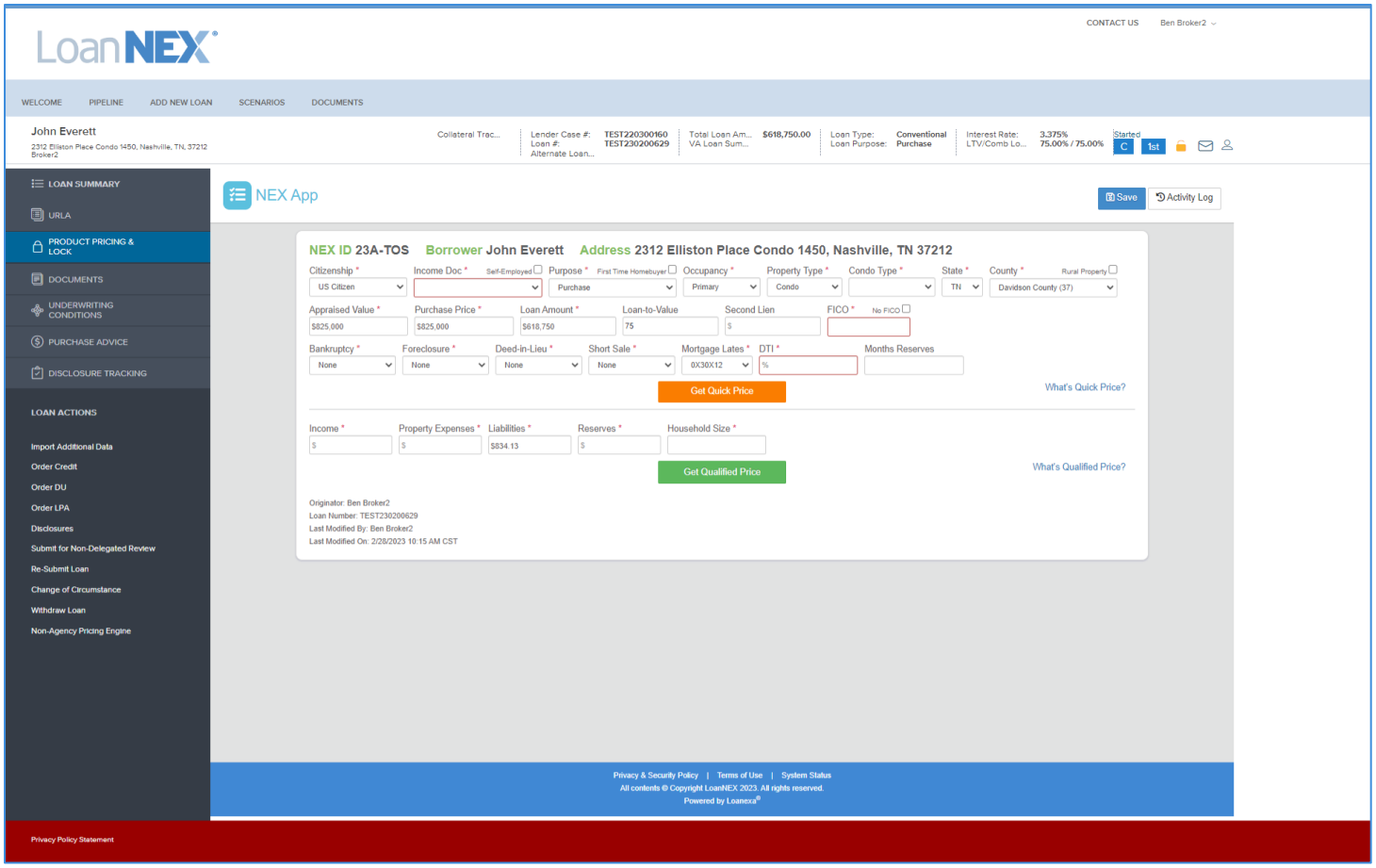
Complete Additional Loan Fields-Not Populated by URLA

TPO Connect User



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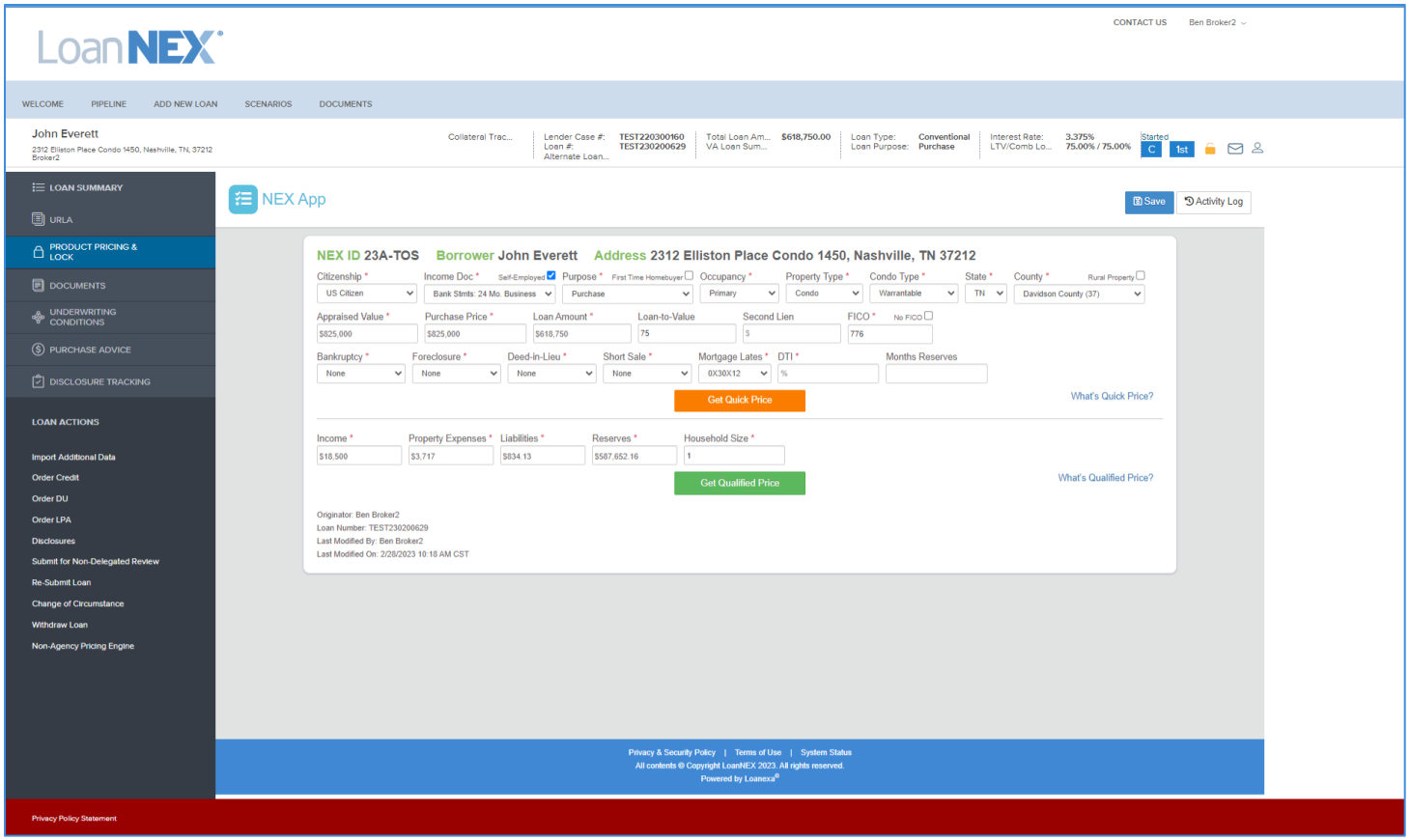
Select Get Qualified Price

TPO Connect User



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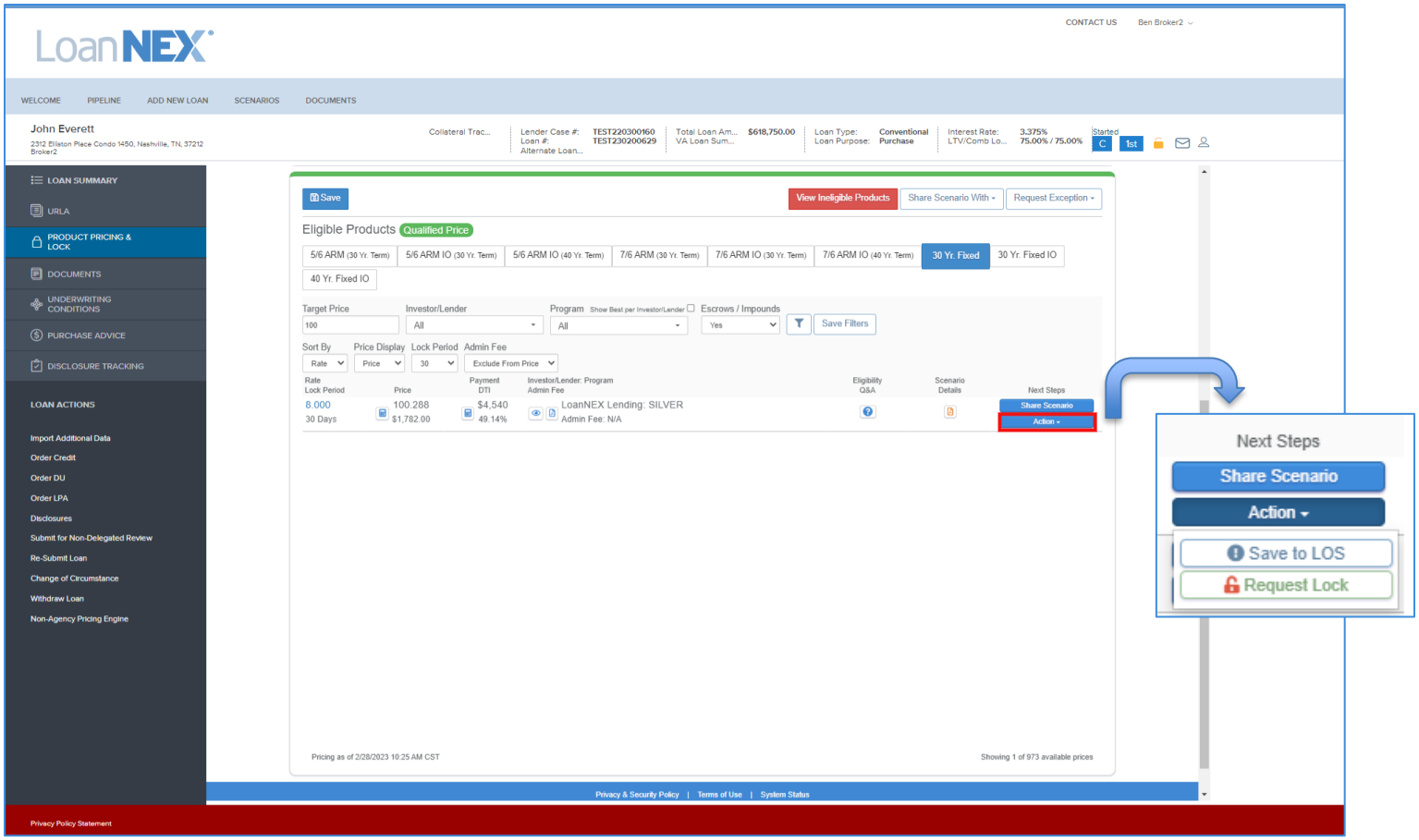
View Eligible Product and Pricing Options

TPO Connect User

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



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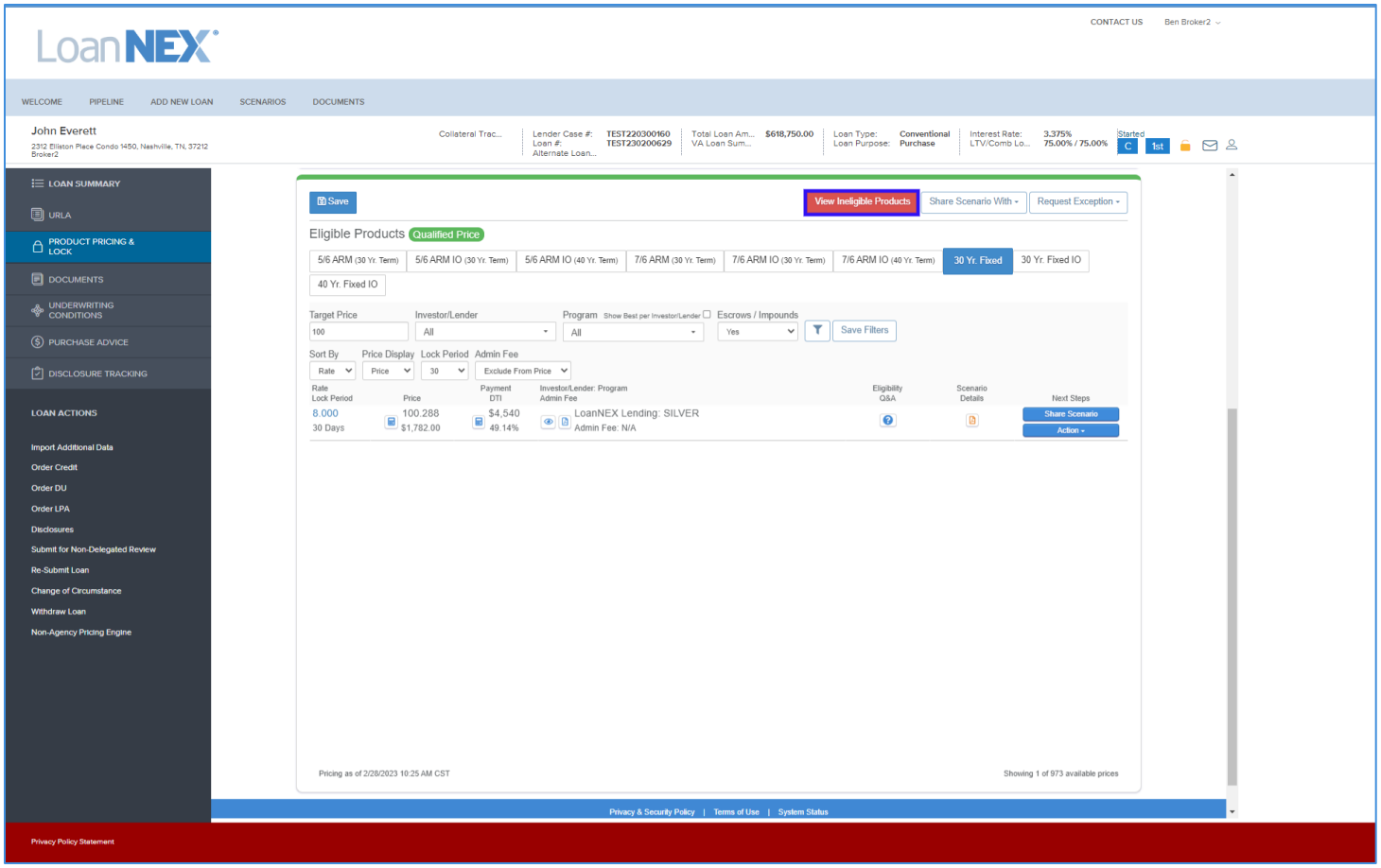
View Ineligible Products

TPO Connect User



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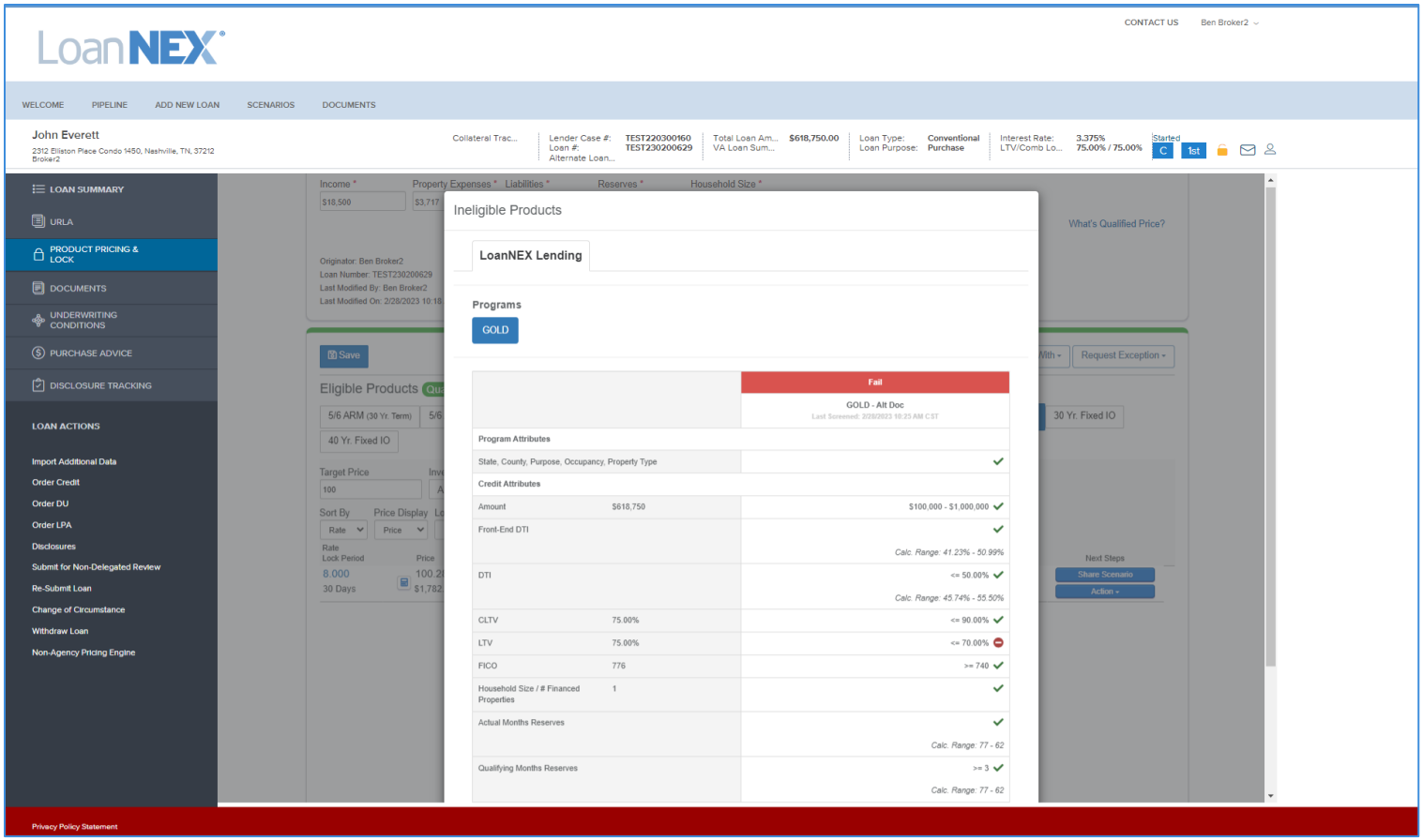
View Ineligible (“Fail”) Parameters

TPO Connect User

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



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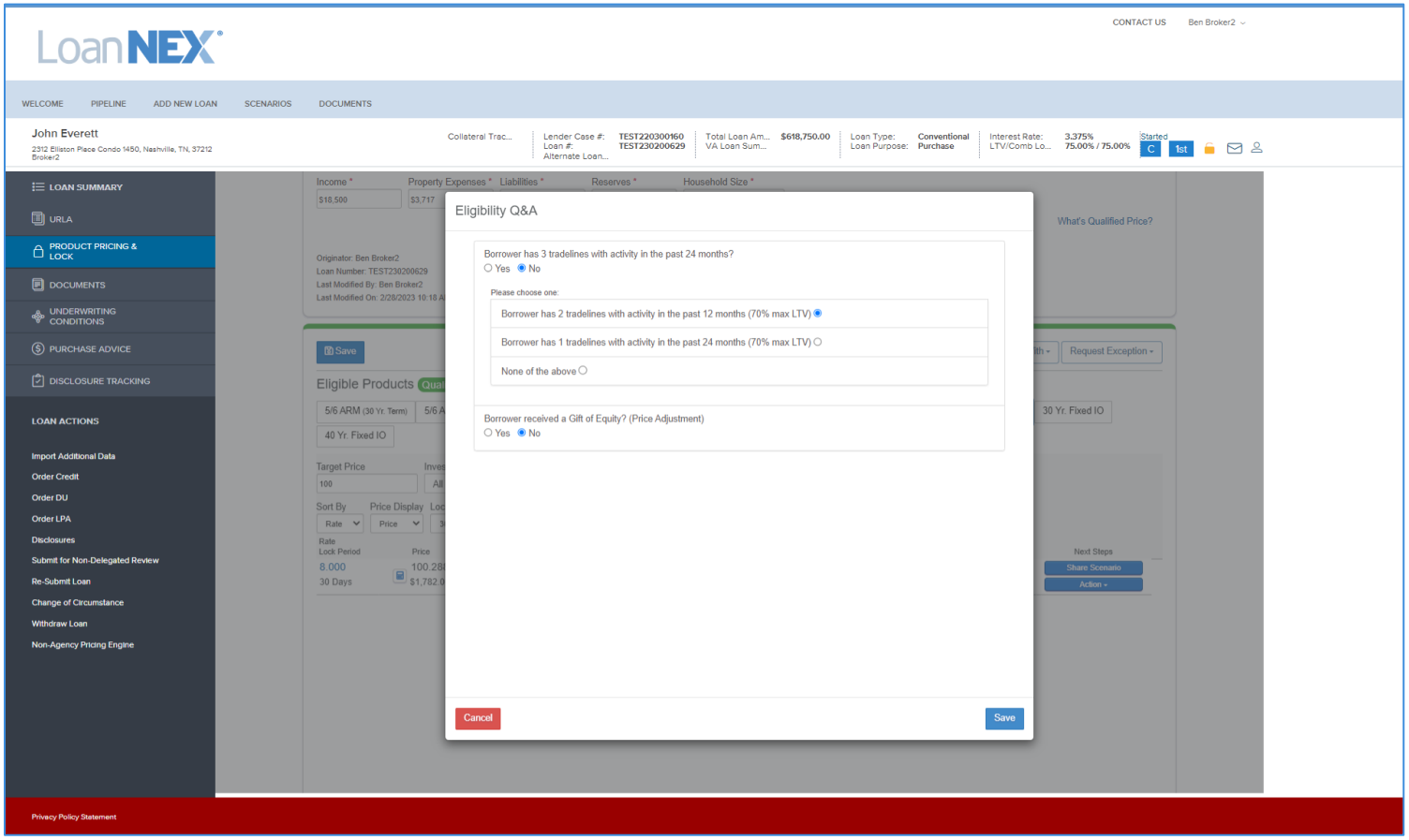
User Completes Eligibility Q&A

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*



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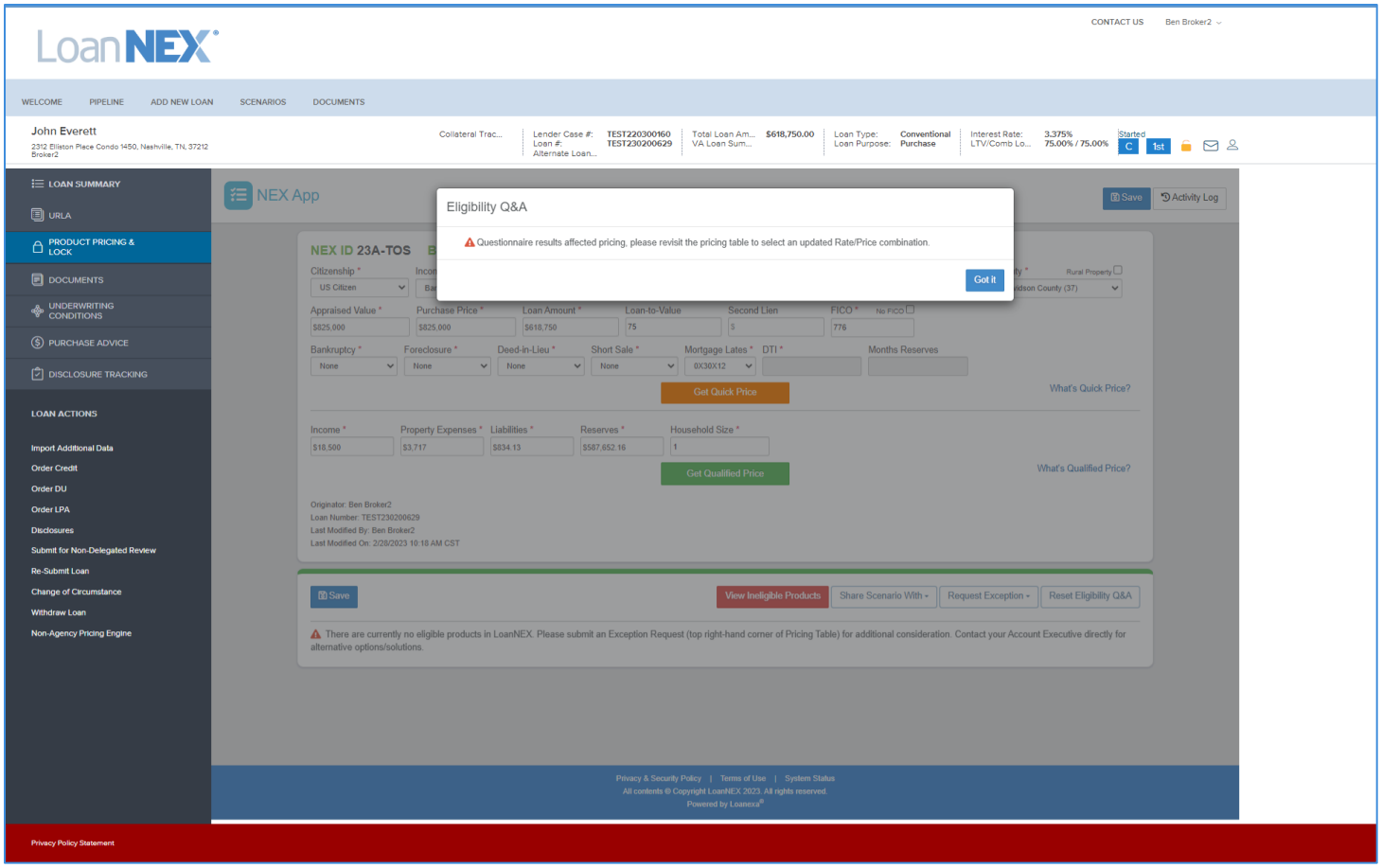
Eligibility Q&A Responses

TPO Connect User

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



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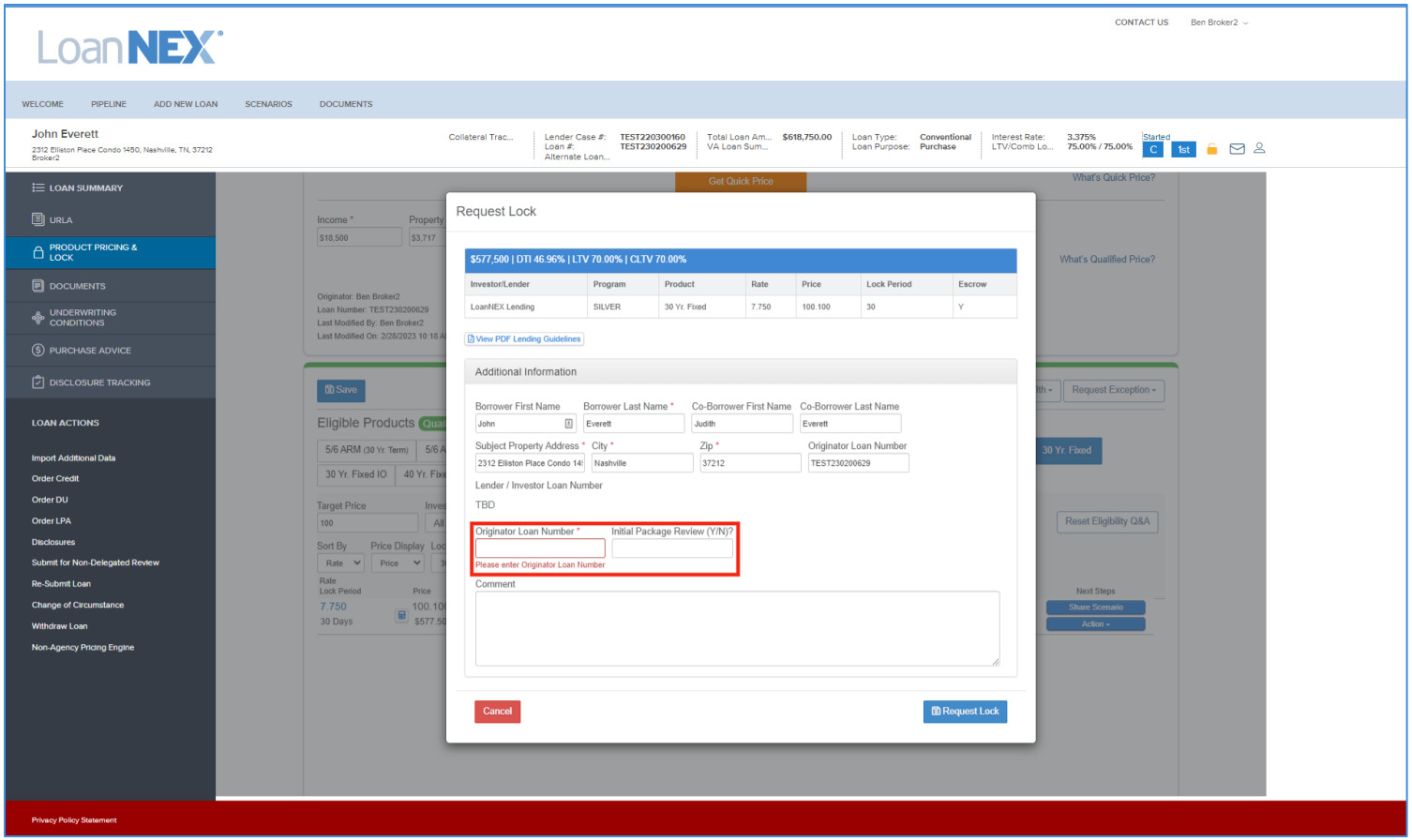
Take Action (Save to LOS, Request Lock)

TPO Connect User



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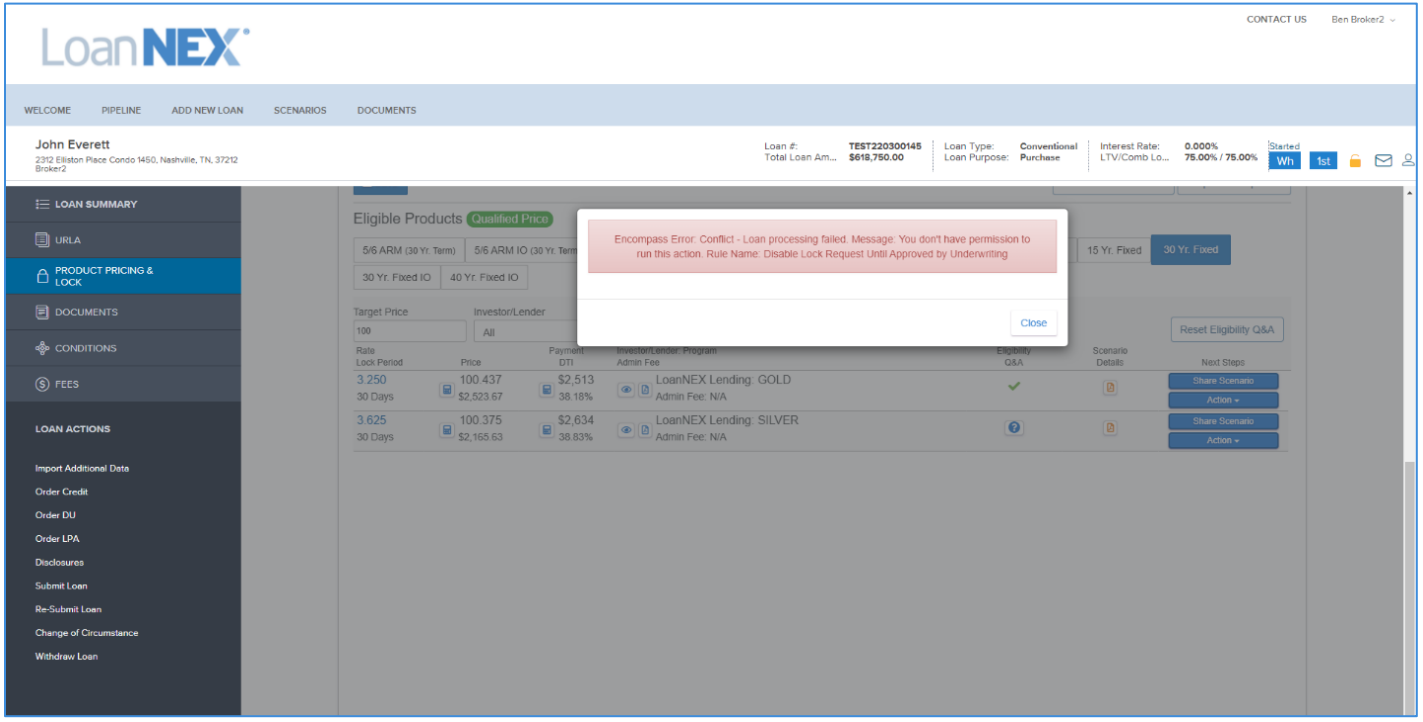
Encompass Business Rules Applied

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*



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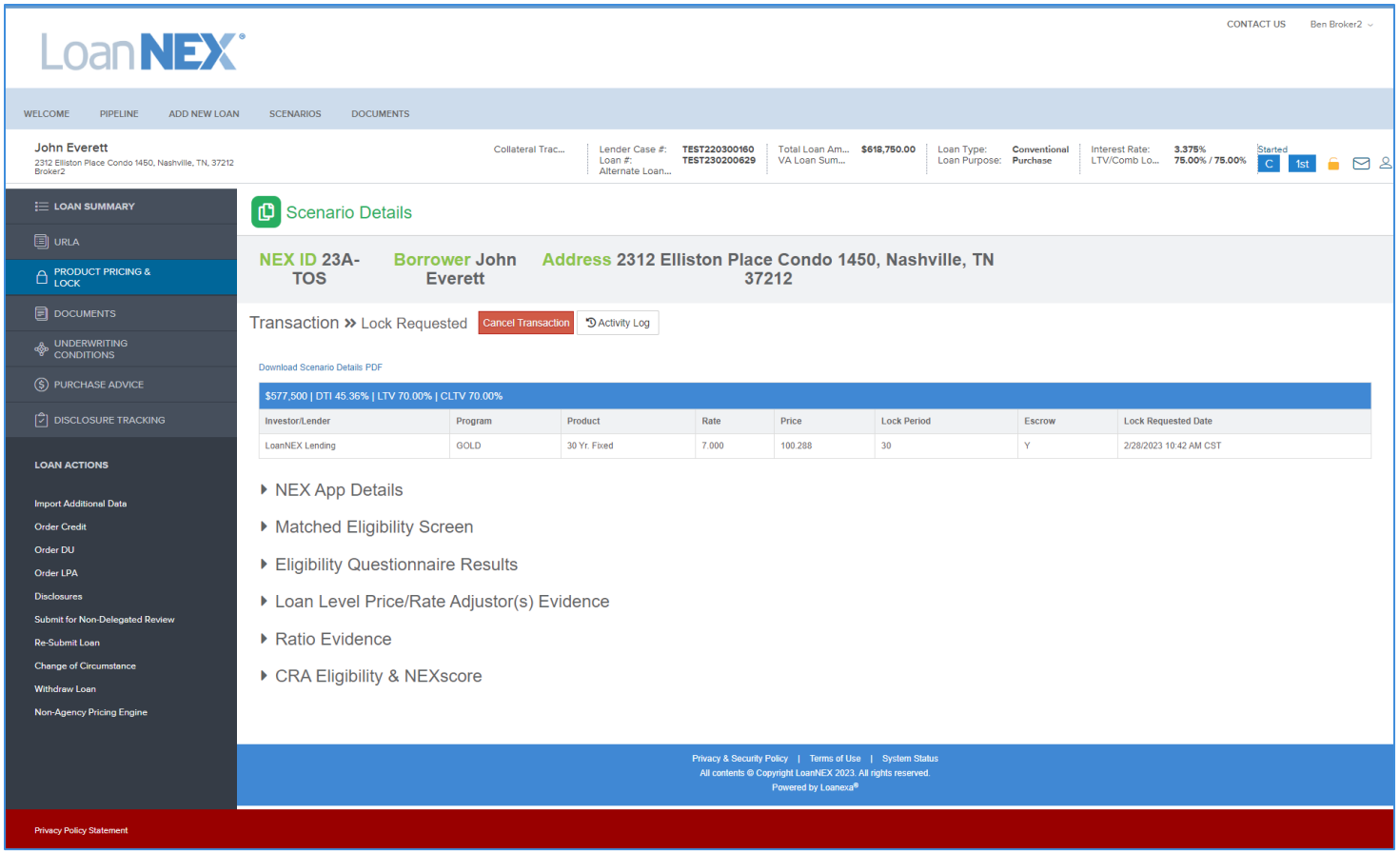
View Loan Record

TPO Connect User

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



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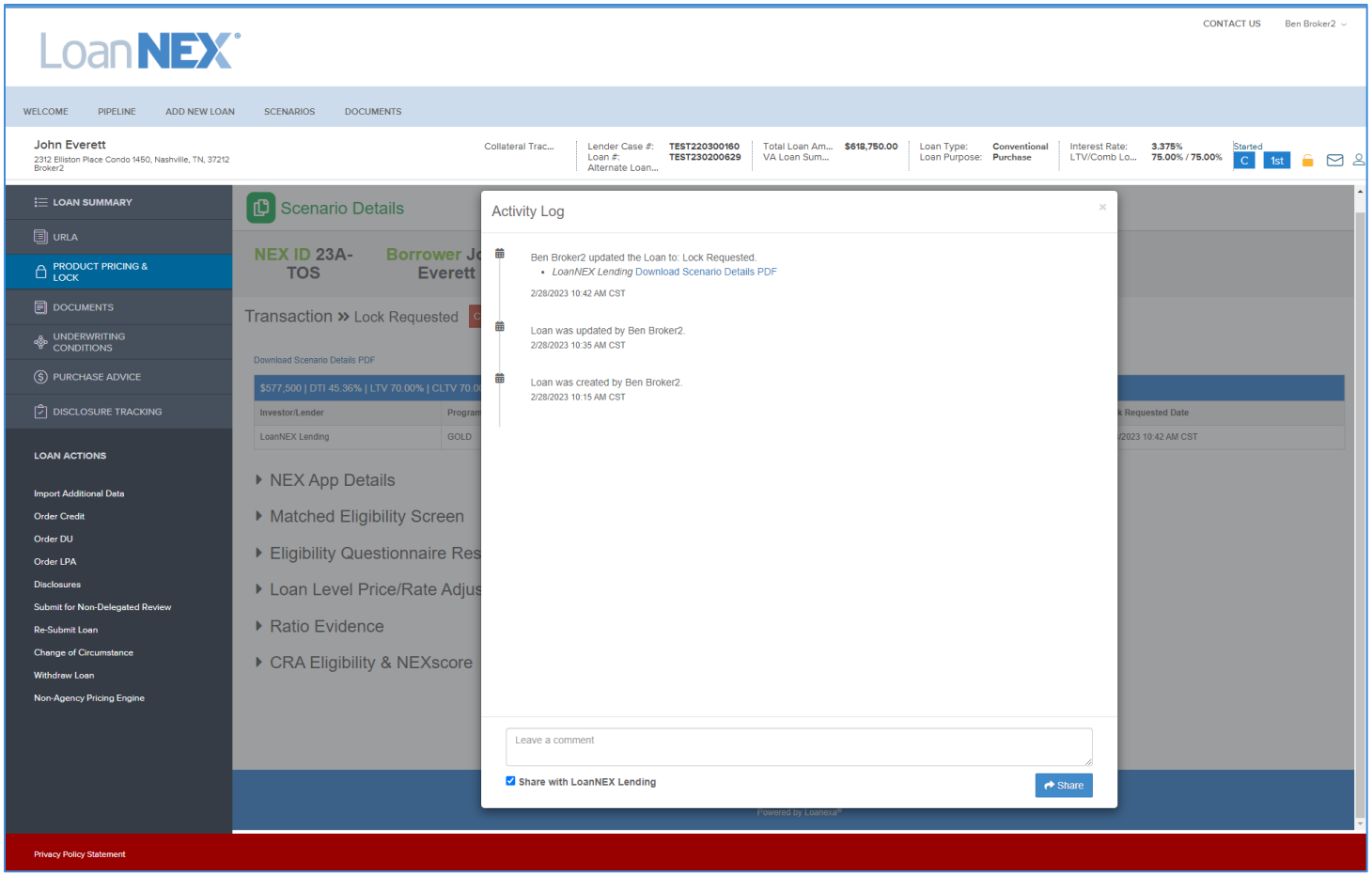
View Activity Log / Download Scenario PDF

TPO Connect User



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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

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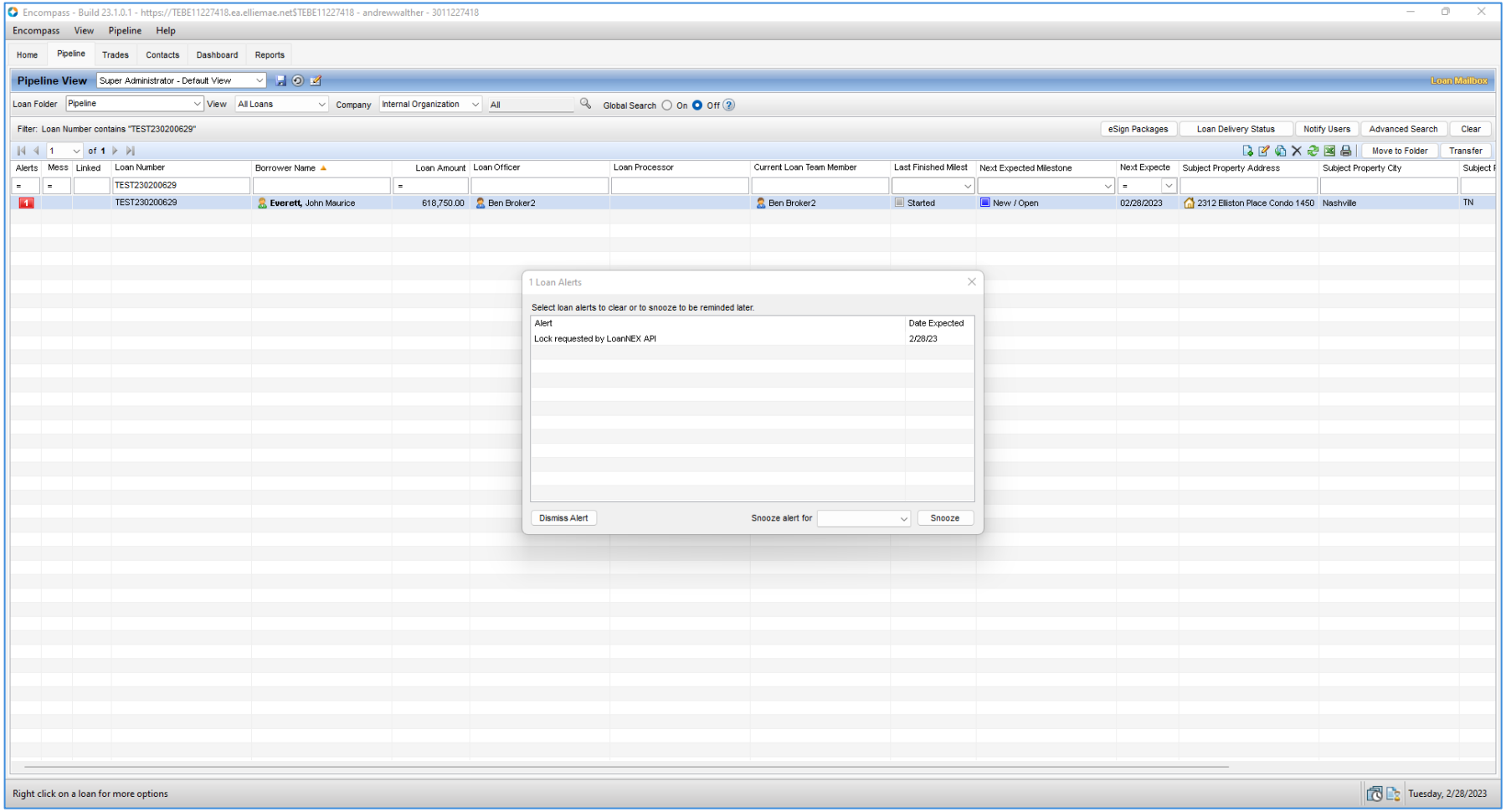
Access Loan Pipeline in Encompass

Lock Desk User

Note: Secondary Lock Desk will be notified of Lock Request



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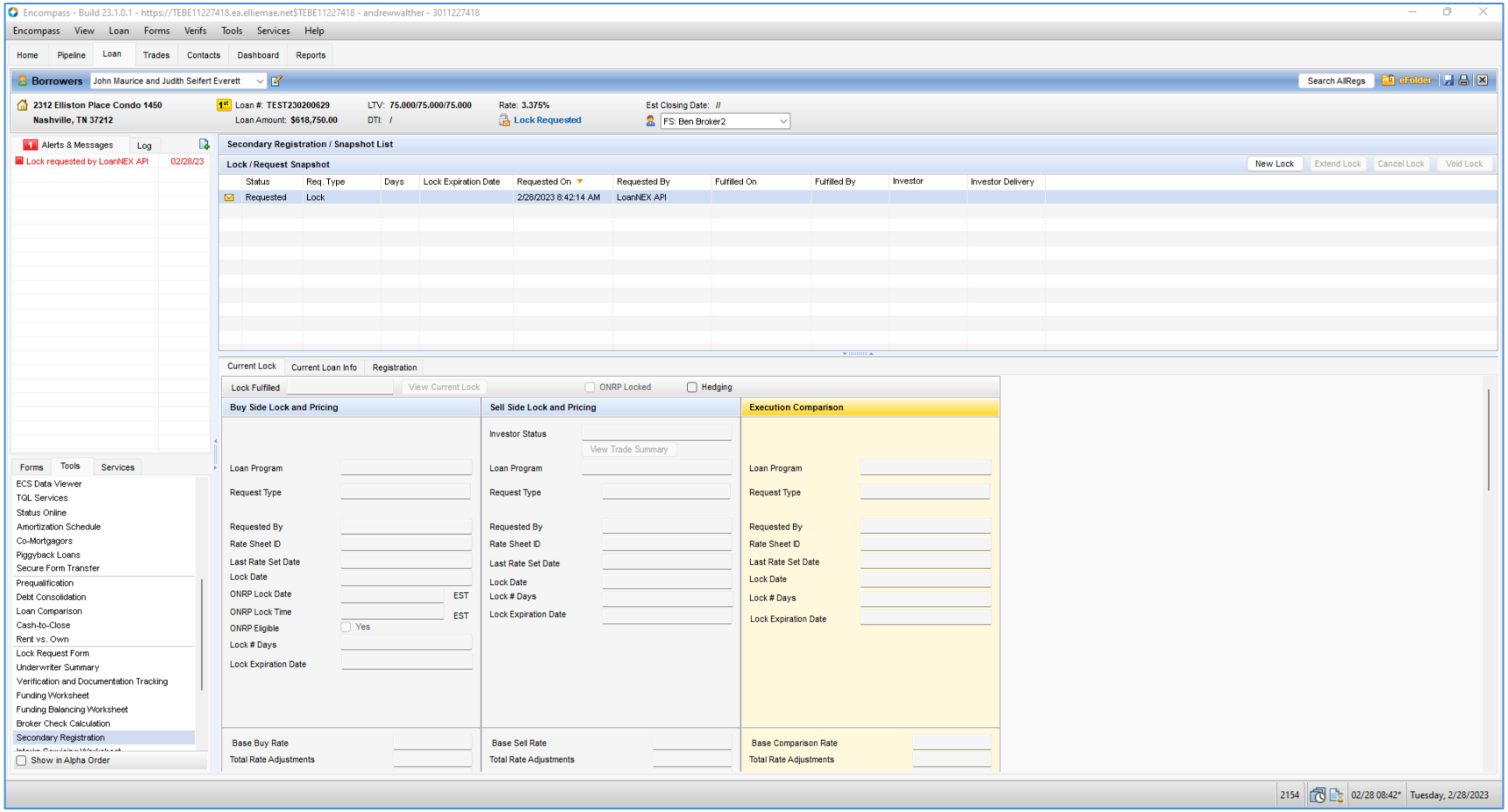
View Lock Requested Loan

Lock Desk User

Notes:

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



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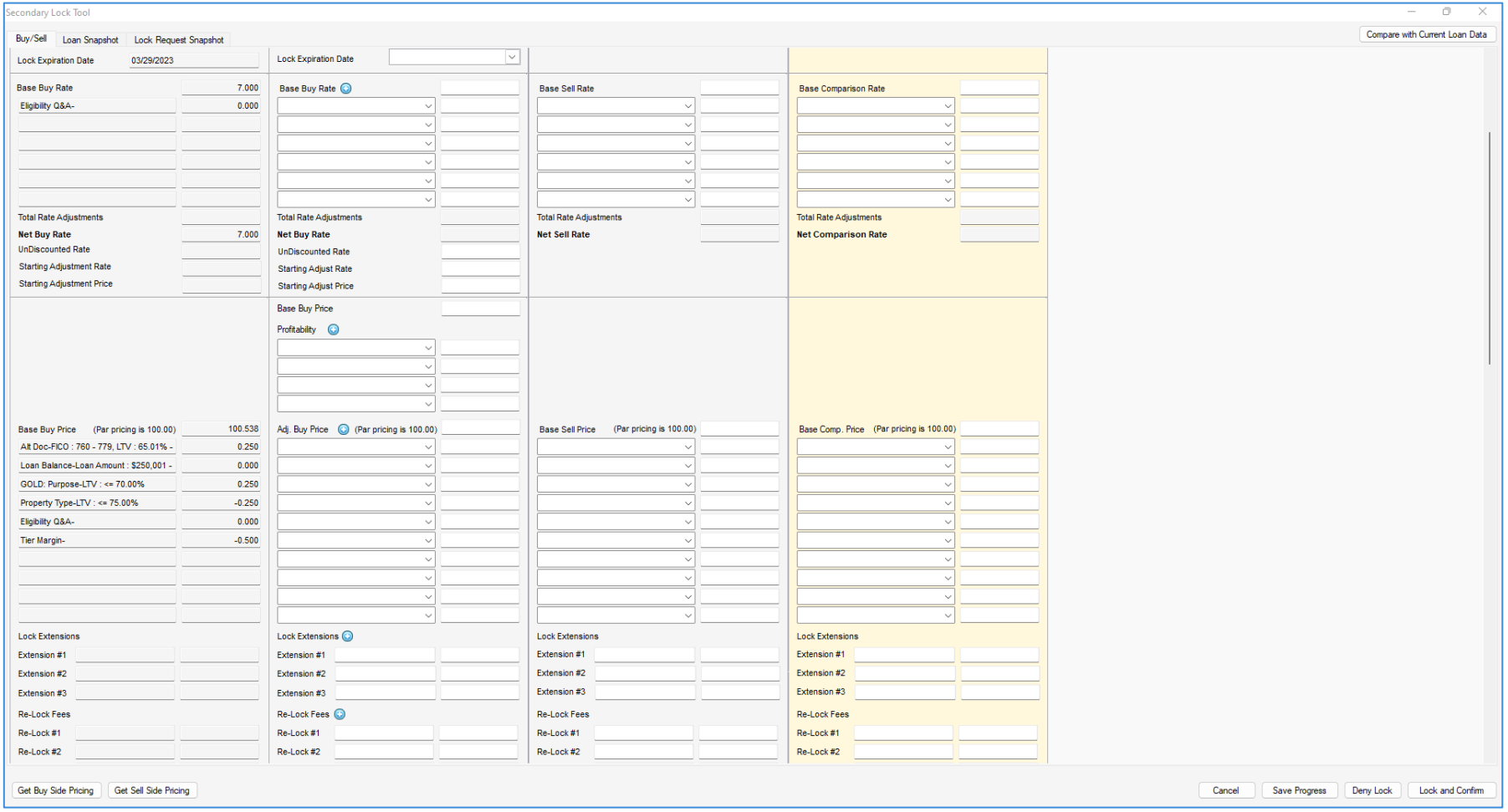
View Lock Request Details *(LLPA's, Doc Type, Program)*

Lock Desk User



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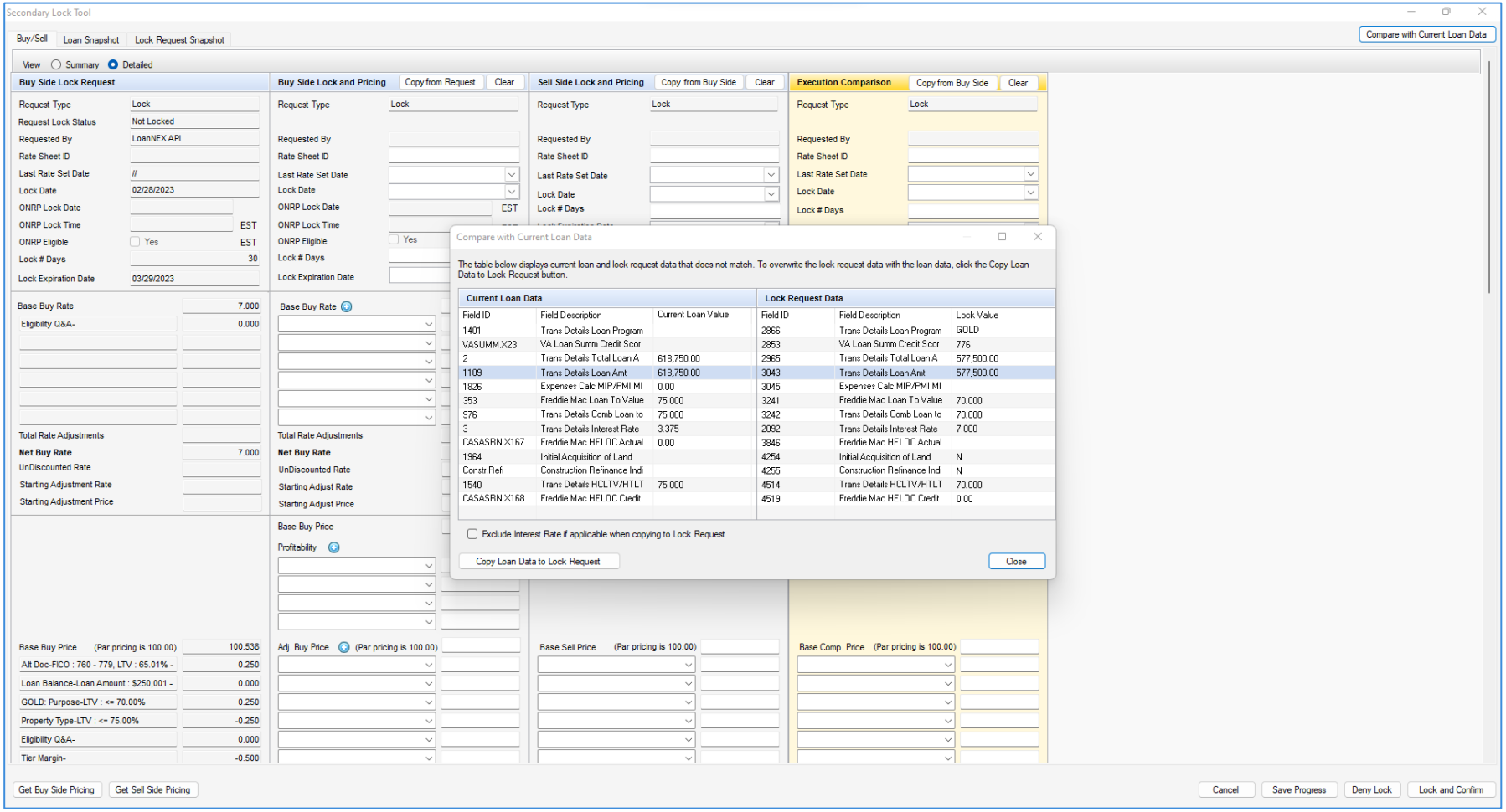
Compare Current Loan and Lock Request Data

Lock Desk User

Note: Loan Request Data does not override current loan data



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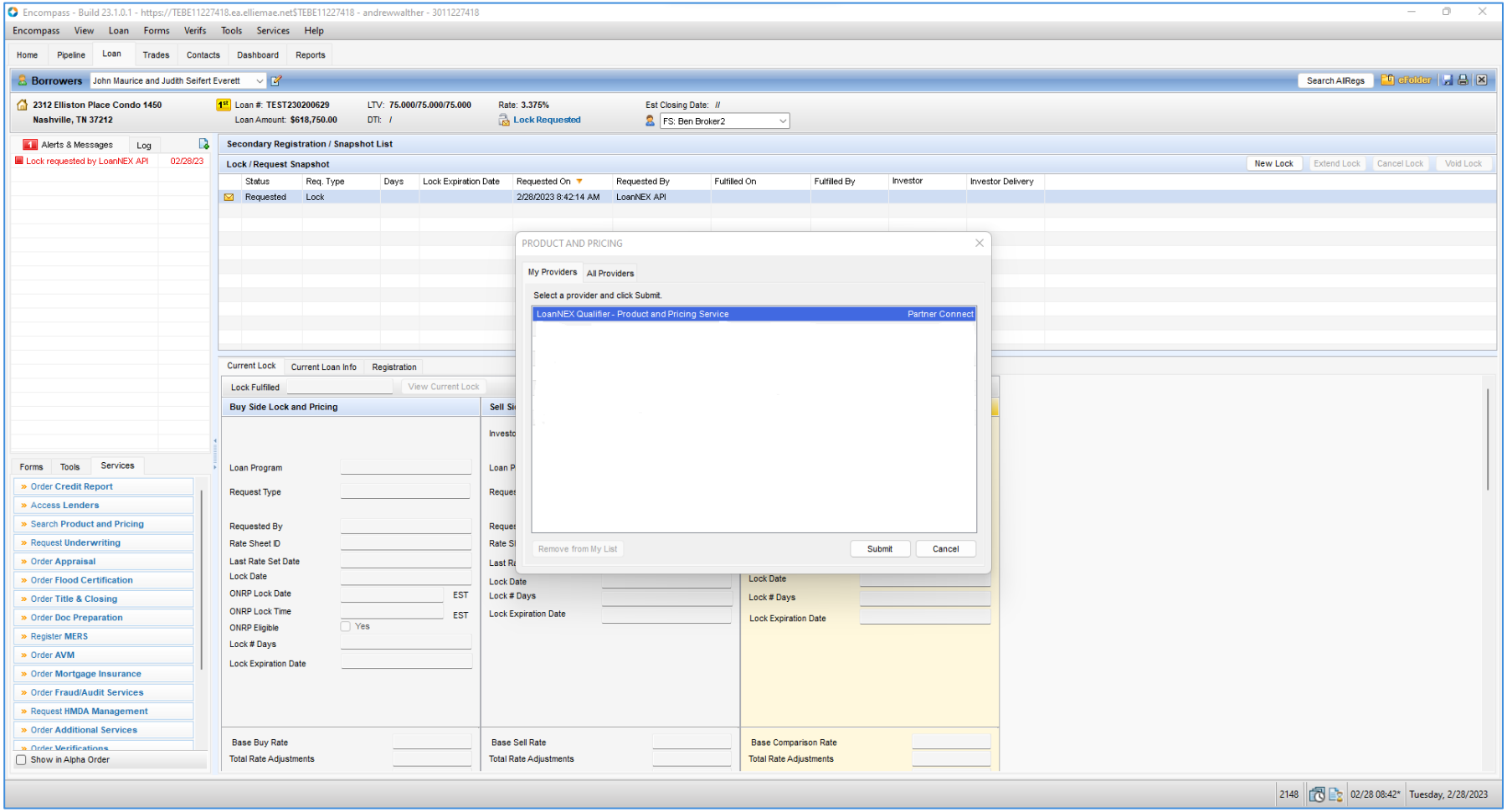
Complete Lock Approval

Lock Desk User

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



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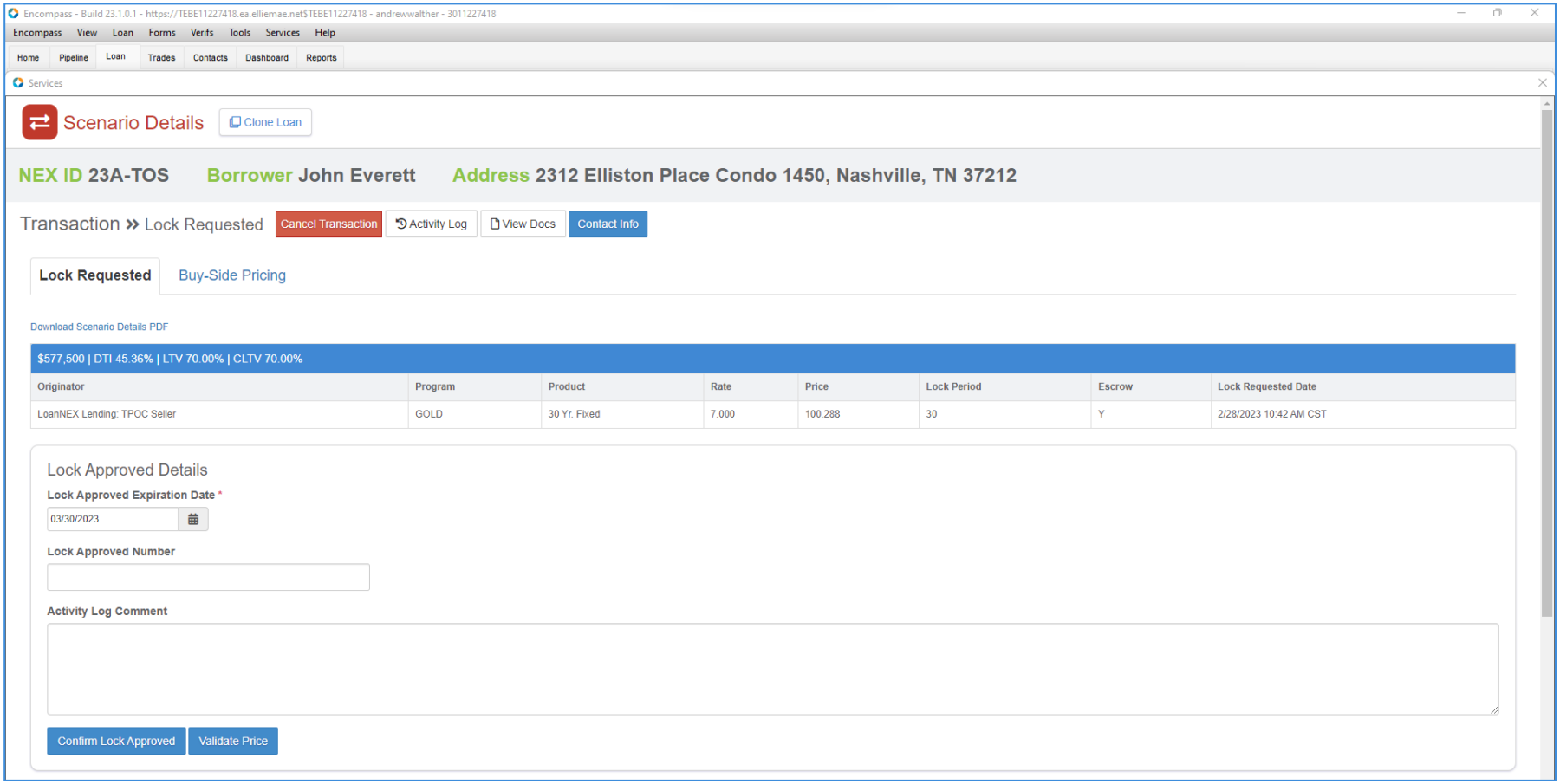
Approve Lock

Lock Desk User

Notes:

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



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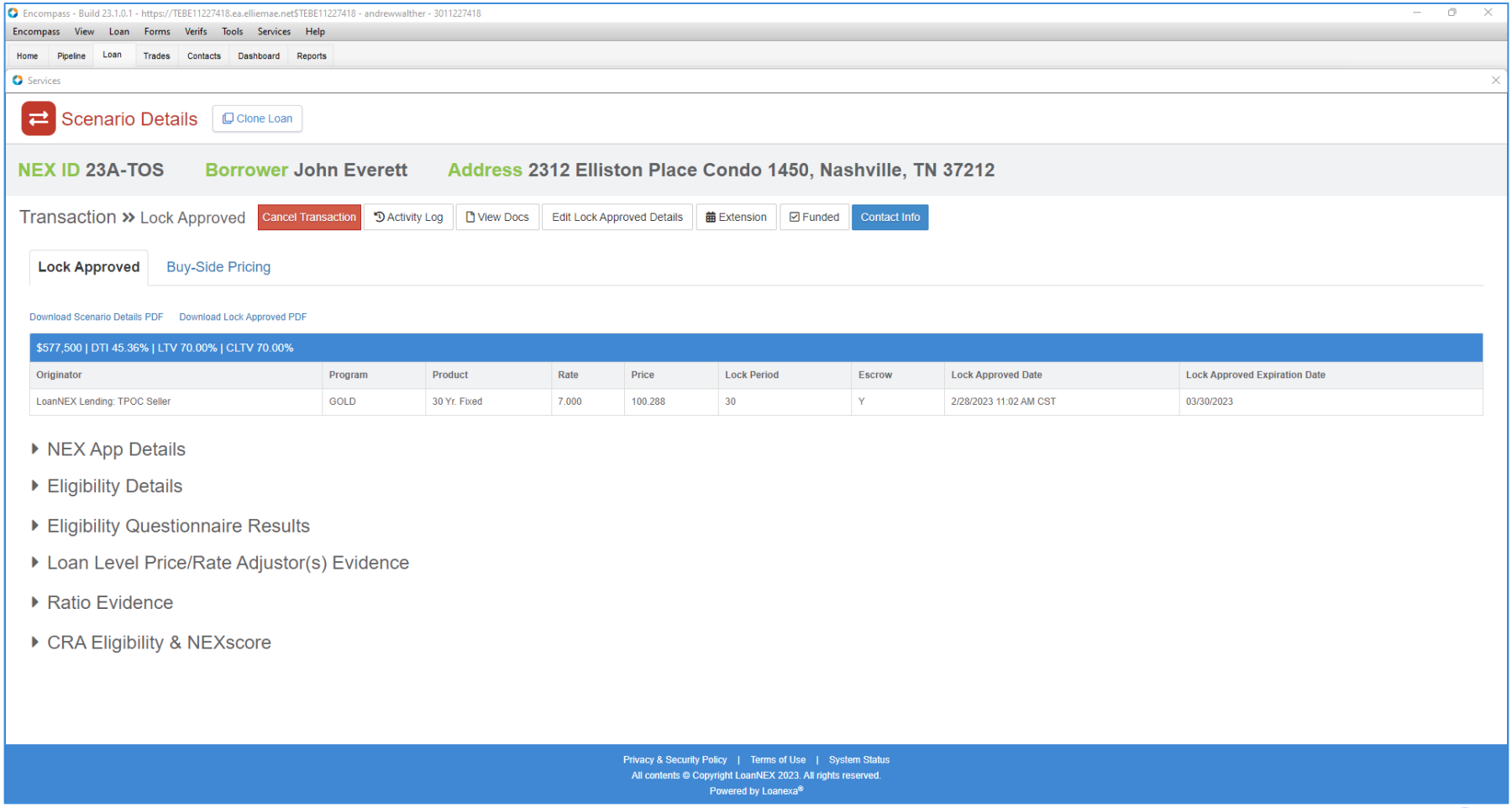
View Lock Approved Loan Details

Lock Desk User

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



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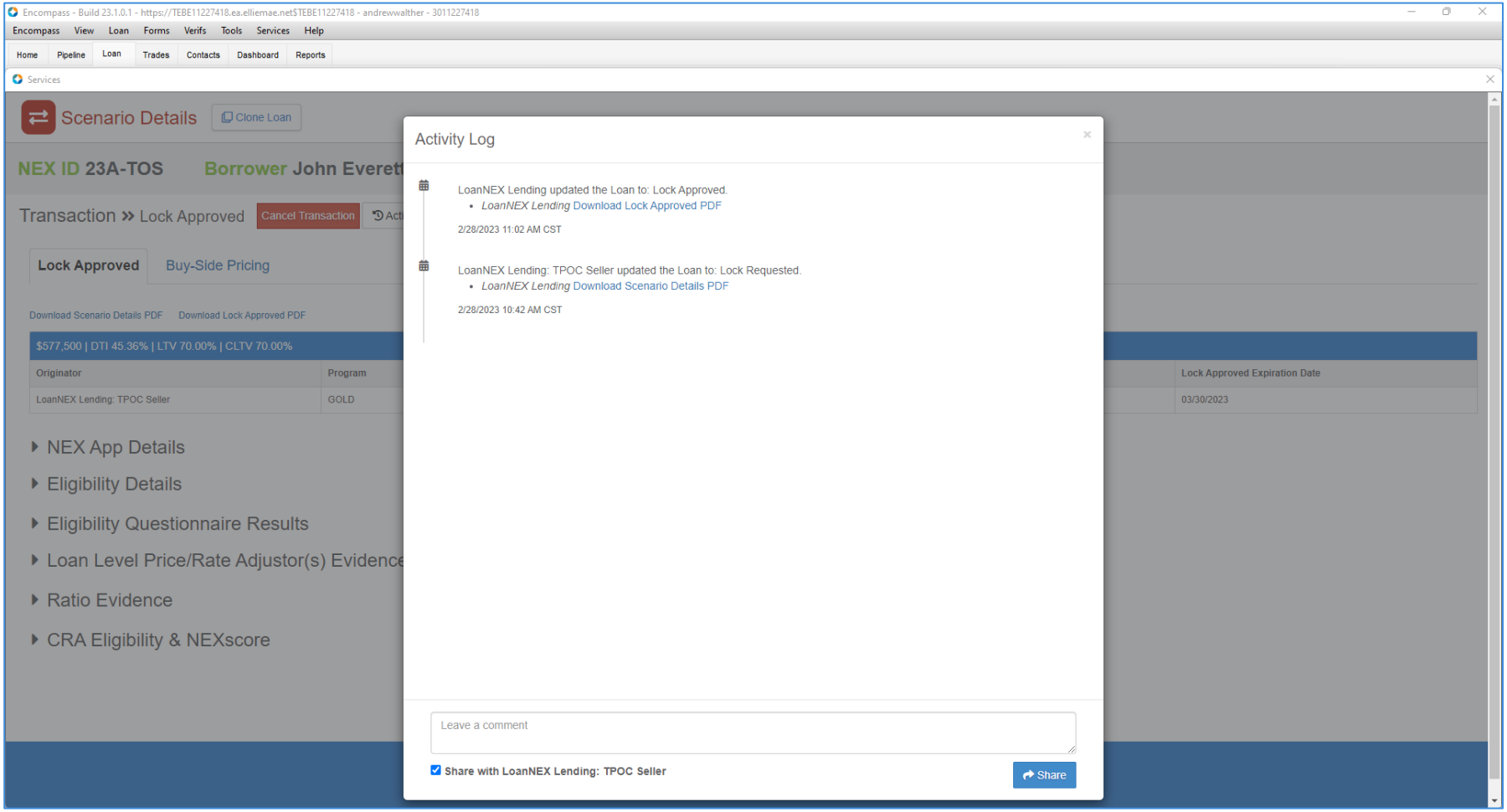
View Activity Log and Download PDF

Lock Desk User



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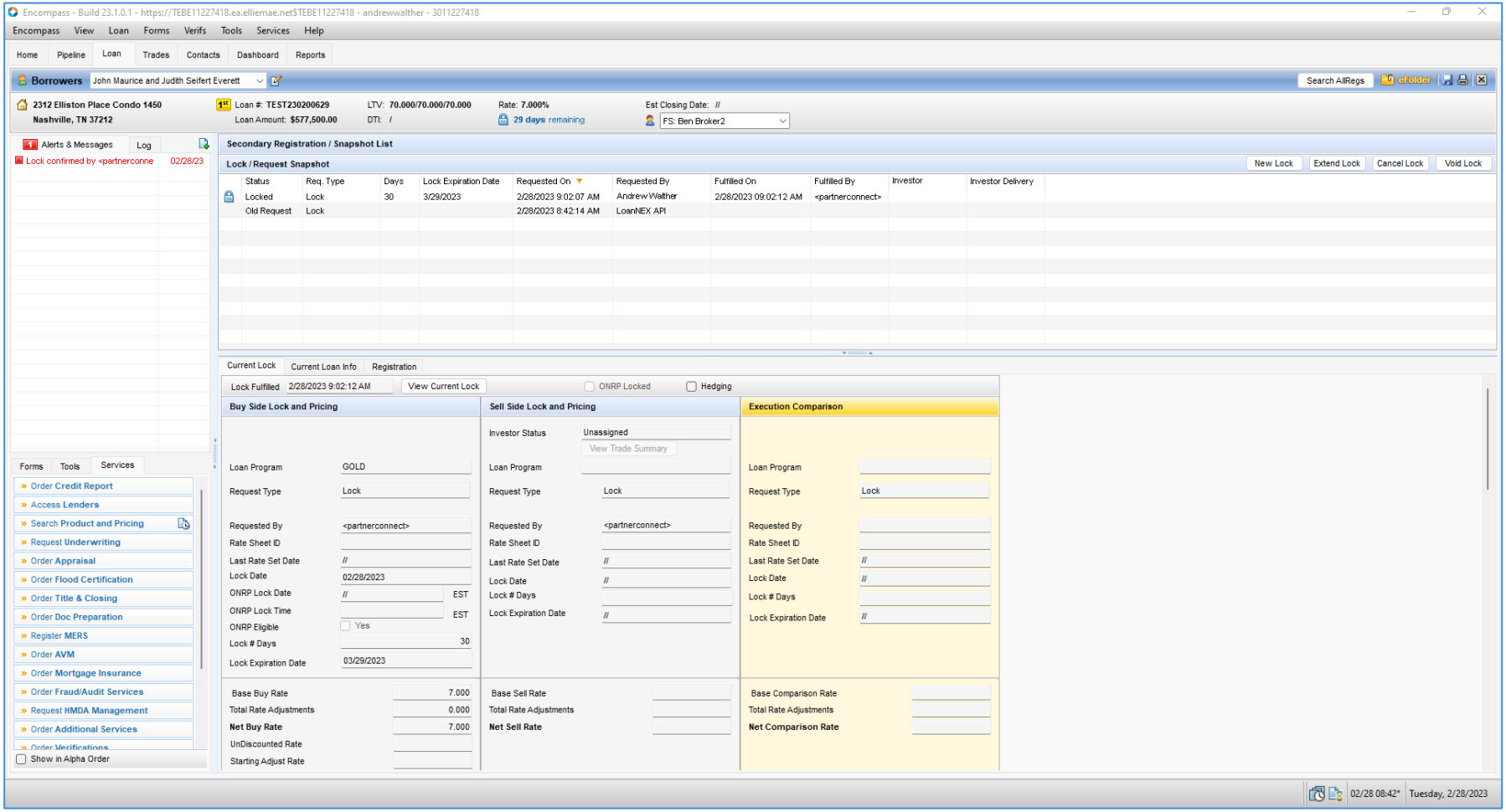
Secondary Registration Populated in Encompass

Lock Desk User



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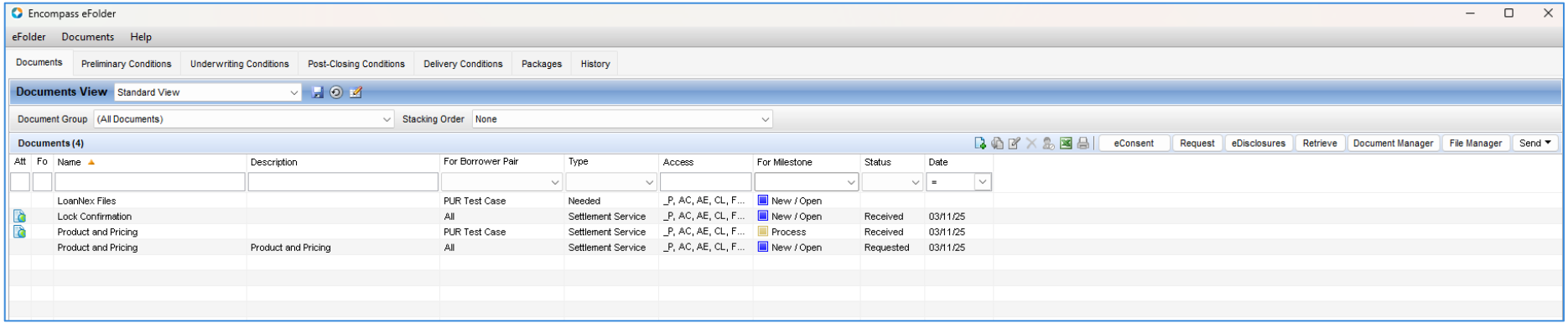
LoanNEX PDF eFolder Placement: Record of Business and Lock Confirmation

Lock Desk User

Notes:

- *Record of Business is uploaded to the "Product and Pricing" folder*
- *Lock Ticket is uploaded to the "Lock Confirmation" folder*



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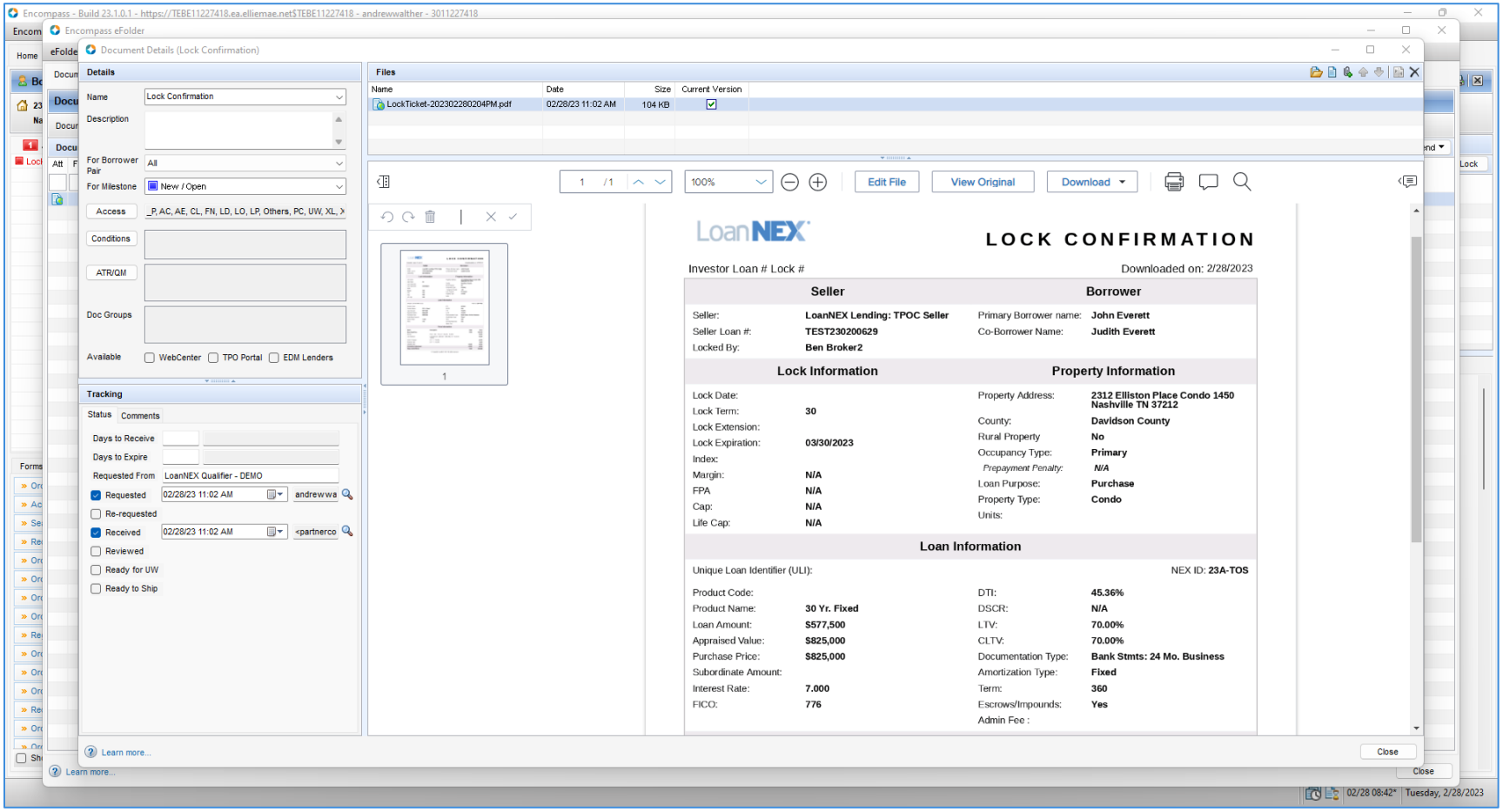
Lock Confirmation

Lock Desk User

Notes:

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



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Additional TPO Connect User Actions

TPO Connect User

1. Seller Modifications
2. Extension Request

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

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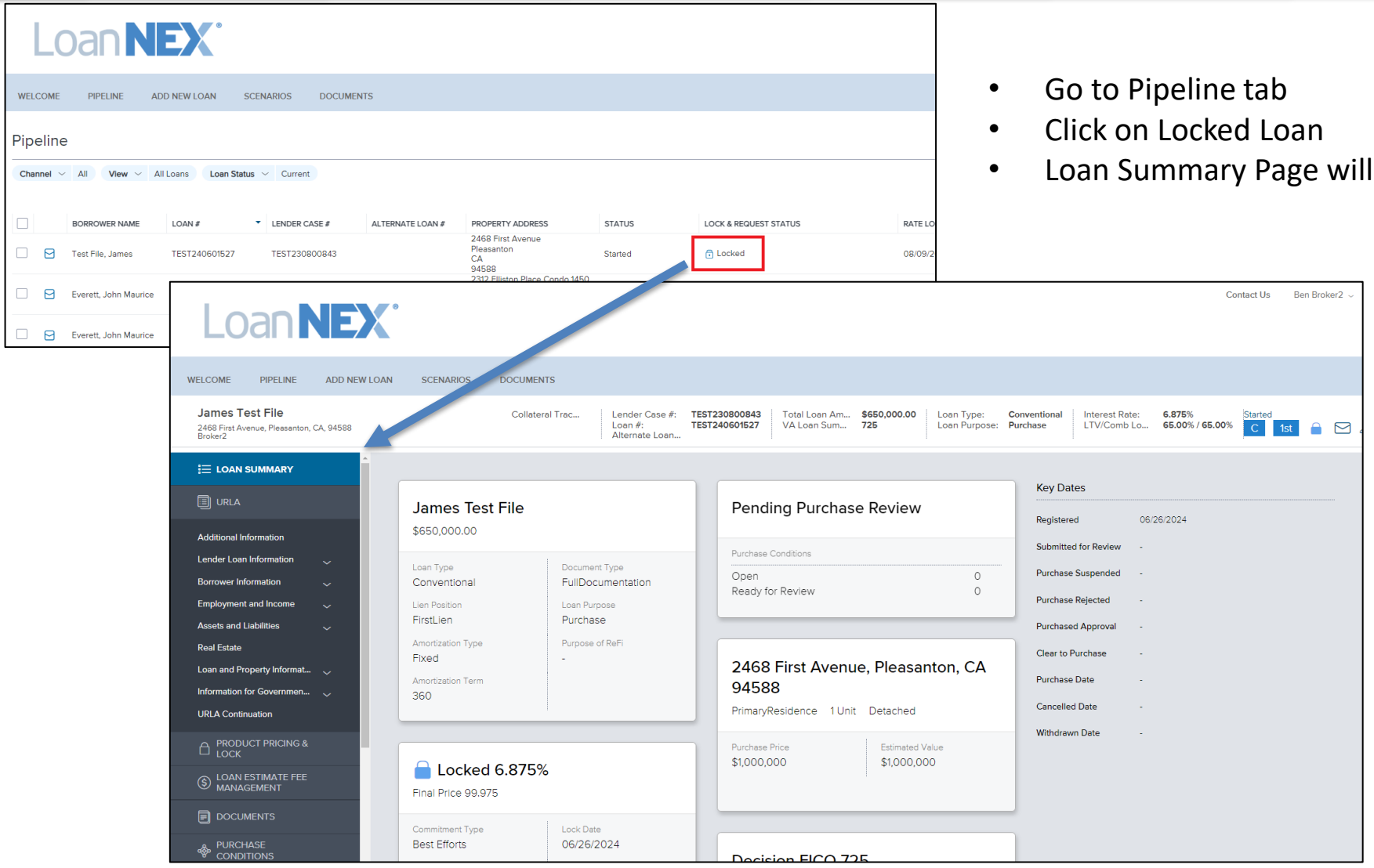
Seller Modifications: Open Locked Loan from Pipeline

TPO Connect User



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

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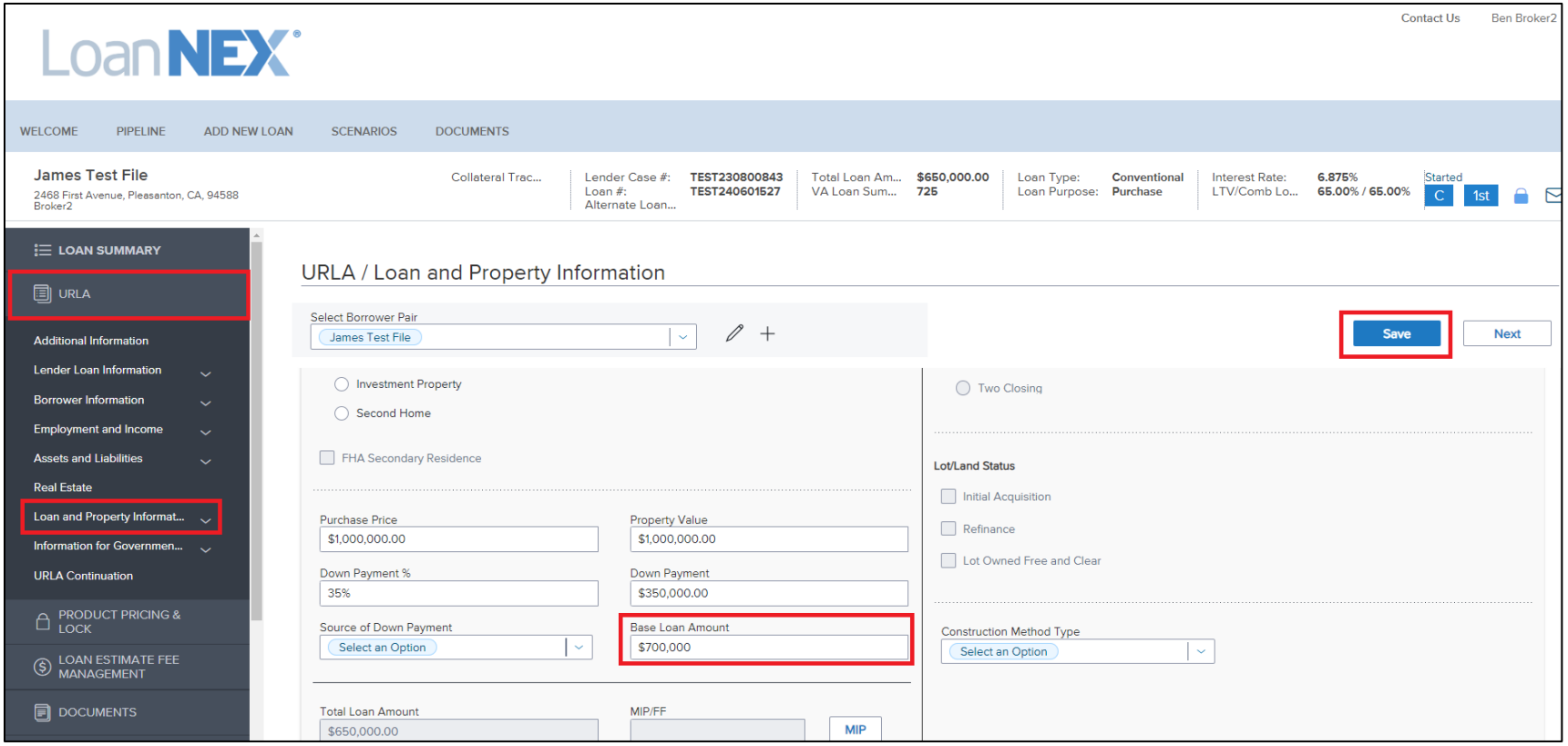
Seller Modifications: Update and Save Loan File

TPO Connect User

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



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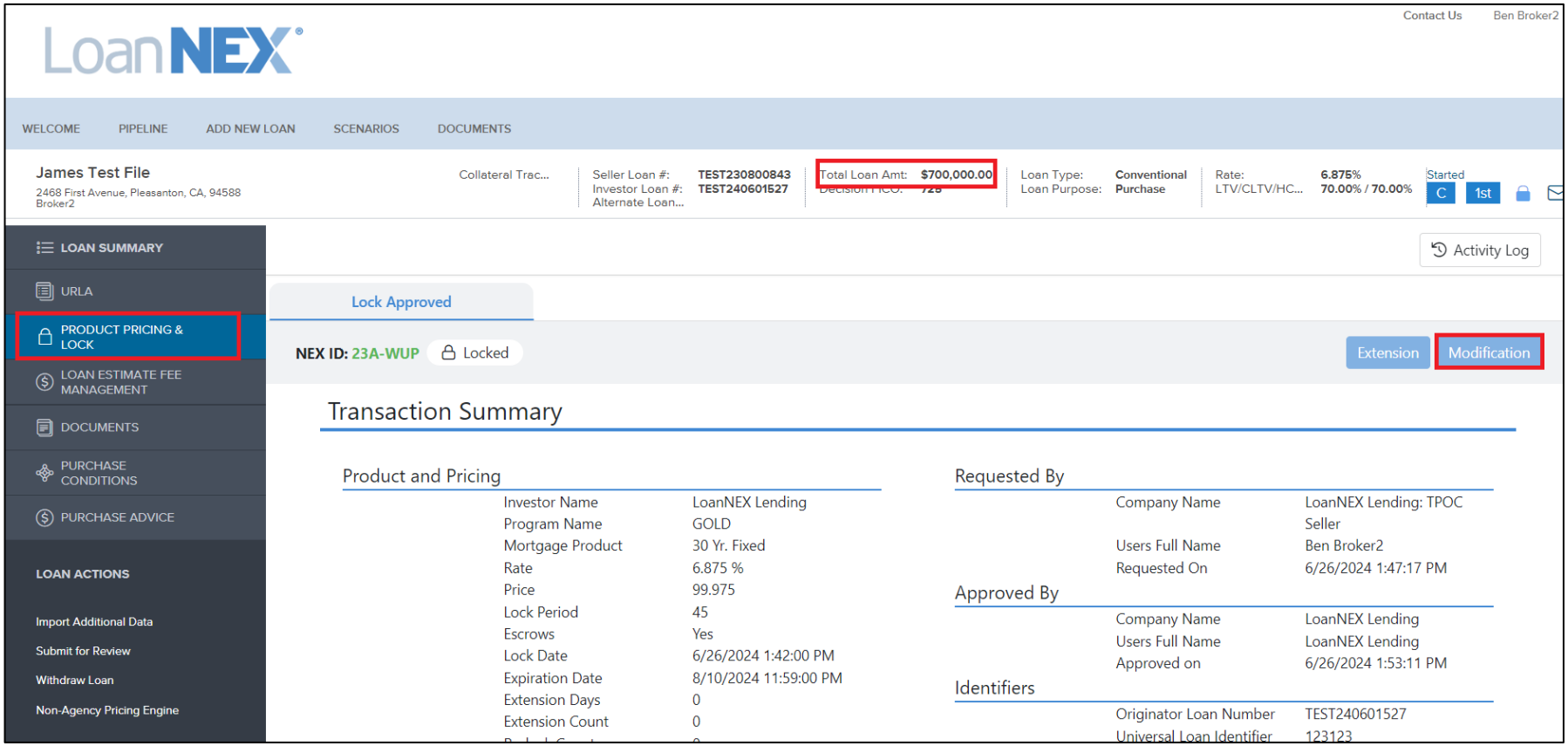
Seller Modifications: Access LoanNEX

TPO Connect User

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



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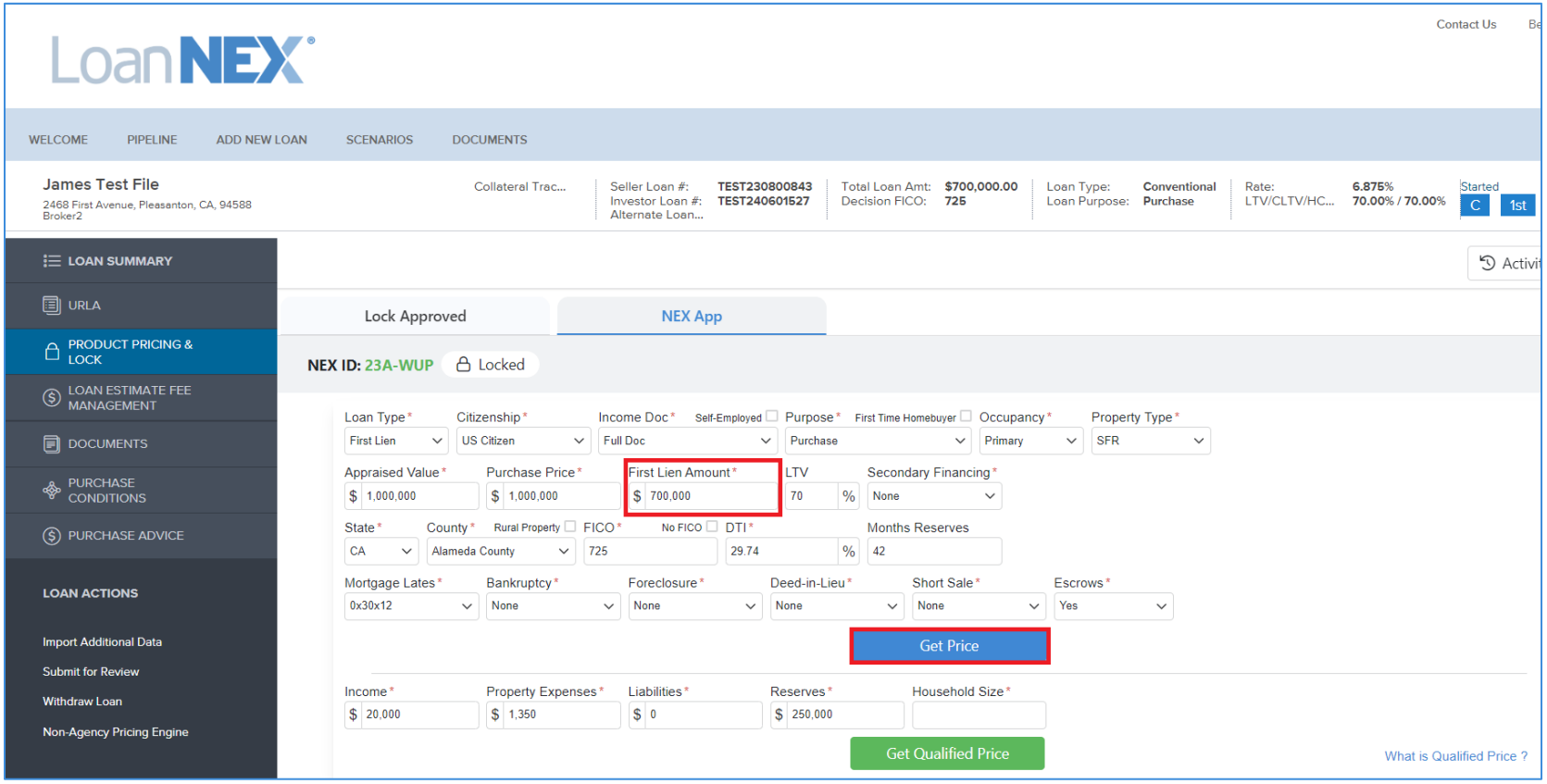
Seller Modifications: Get Price for Modified Loan

TPO Connect User

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



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

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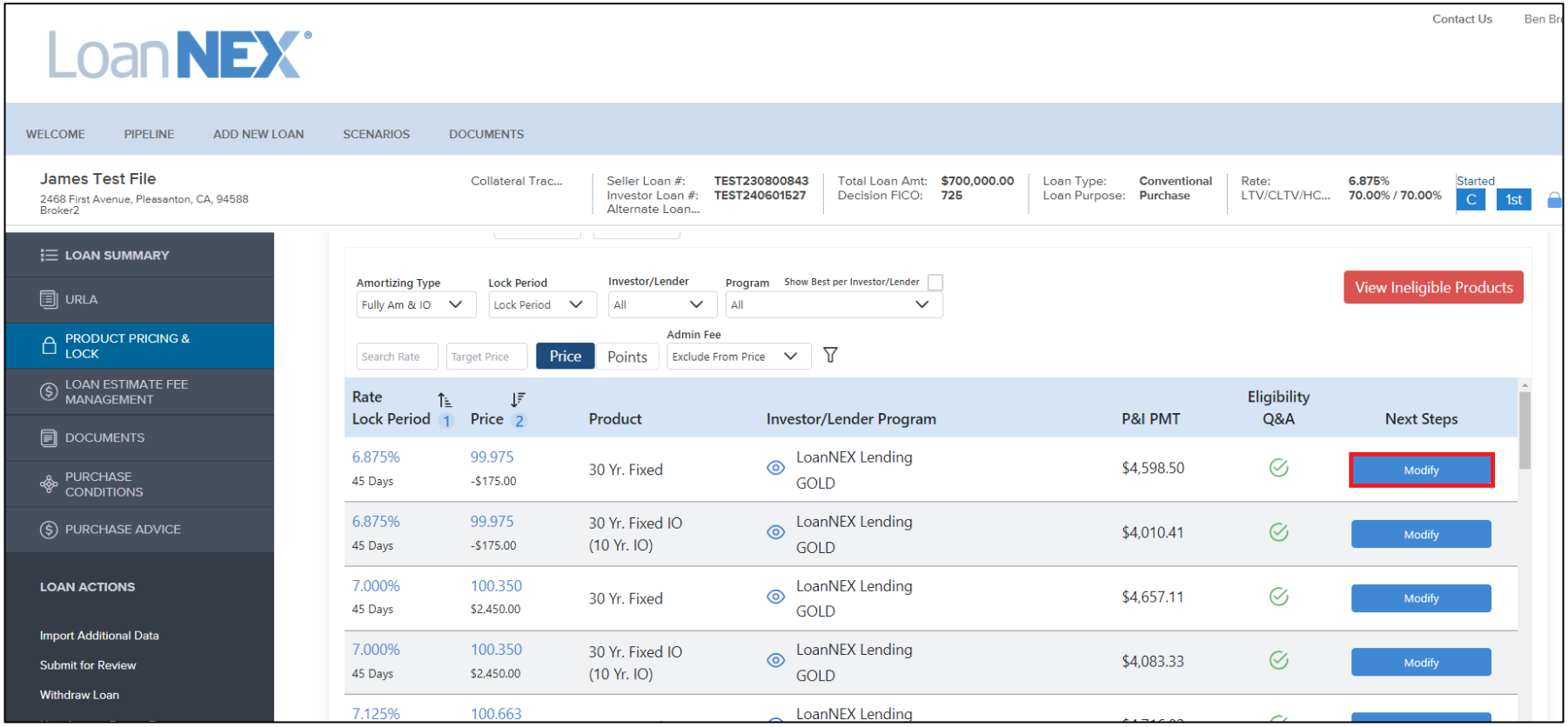
Seller Modifications: Request Modification

TPO Connect User

- Find same Rate and Lock Period
- Select Modify button



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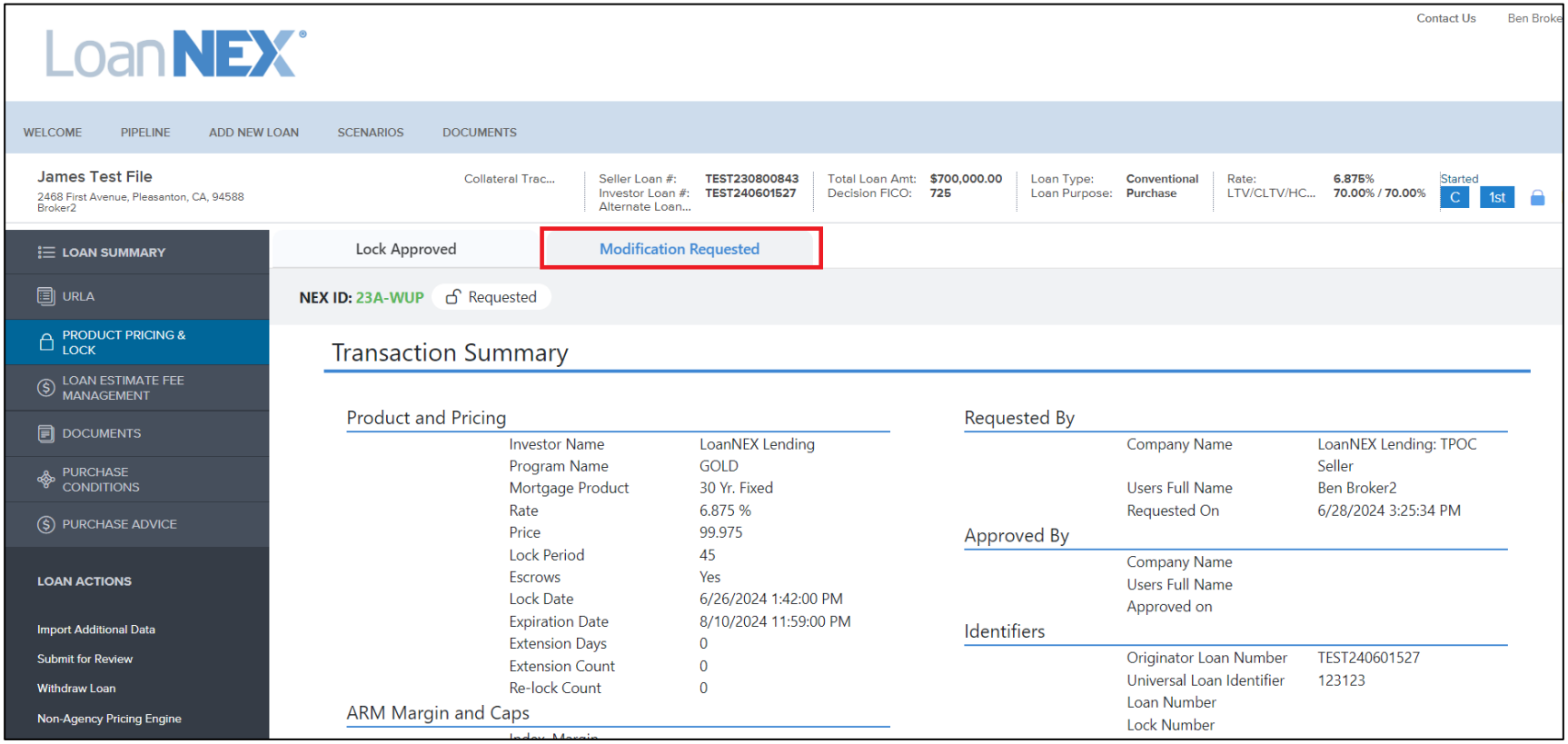
Seller Modifications: Modification Request Submitted

TPO Connect User

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



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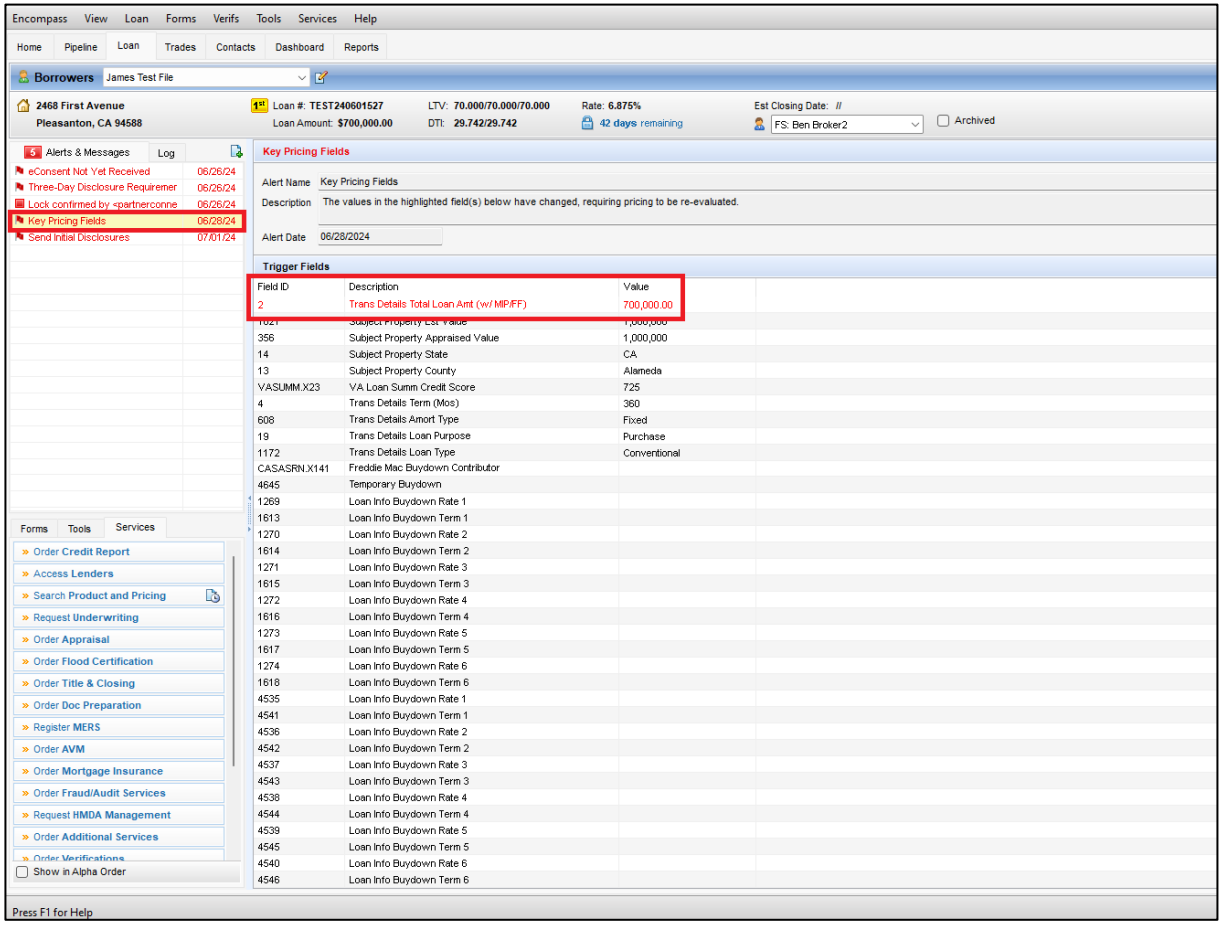
Seller Modifications: View Pricing Field Updates

Lock Desk User

- 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



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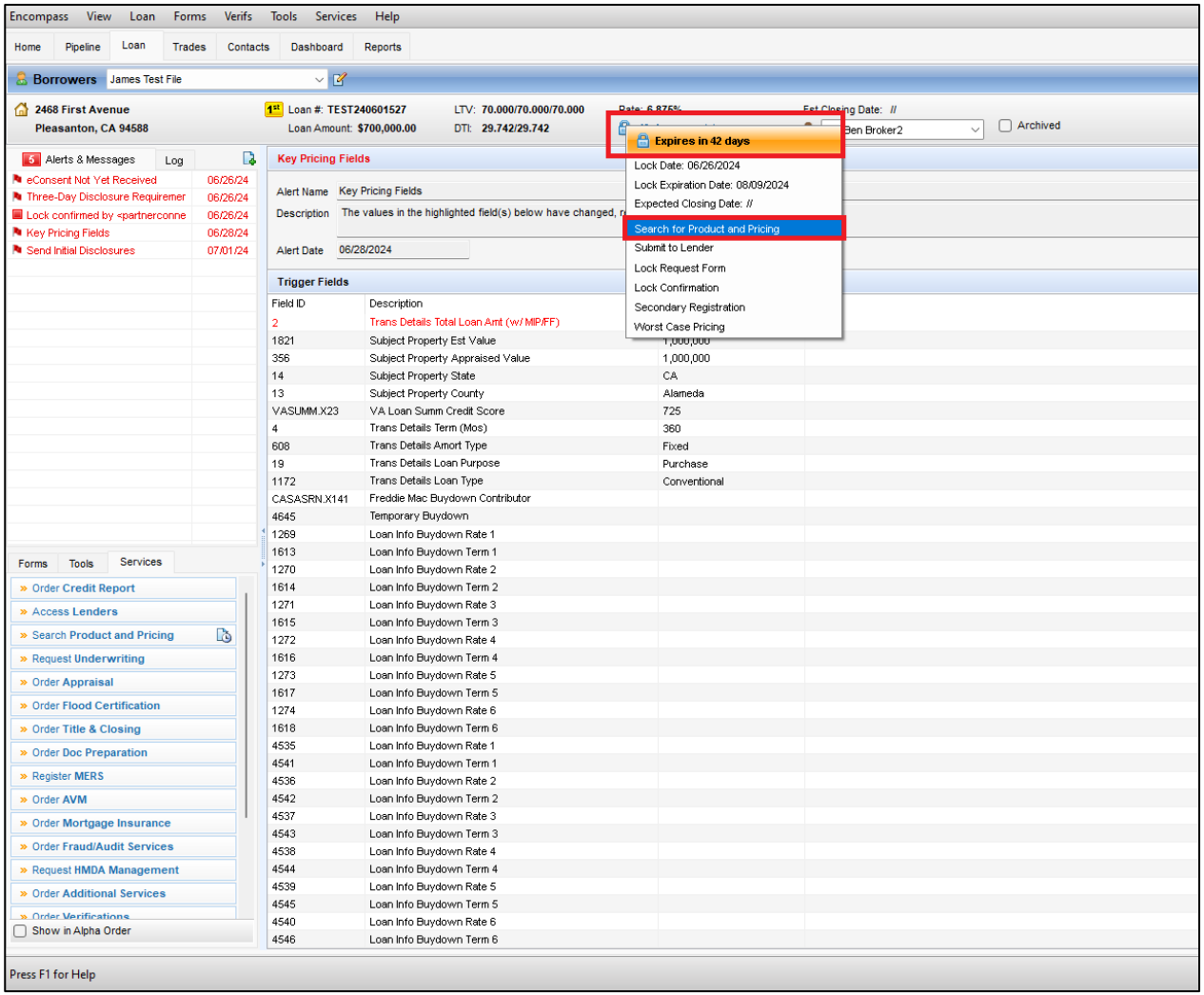
Seller Modifications: Access LoanNEX to Validate Lock

Lock Desk User

- Validate Lock by selecting Search in Product and Pricing



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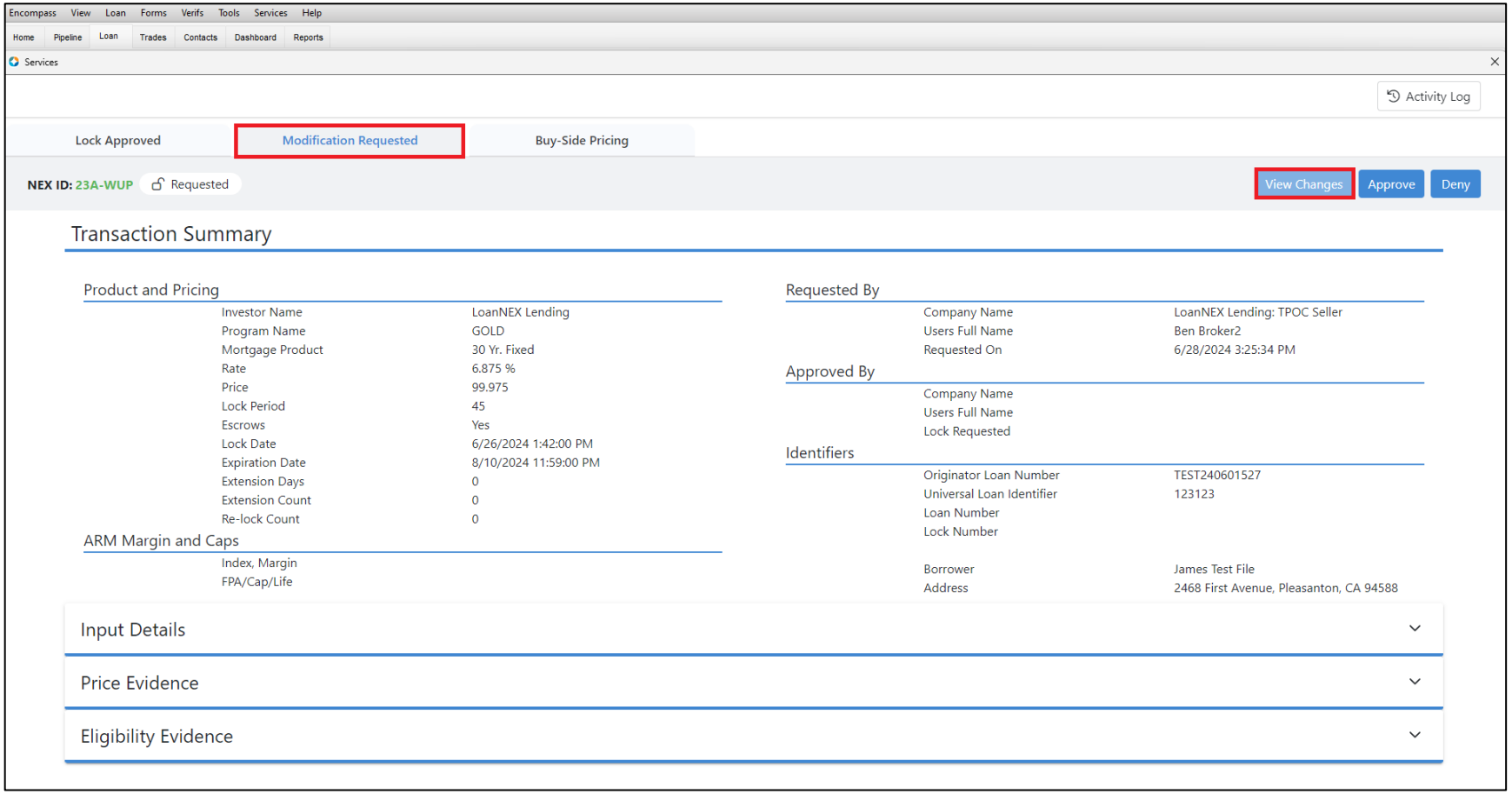
Seller Modifications: View Changes for the Modificatio

Lock Desk User

- Transaction Summary shows Modification Request
- Select View Changes button



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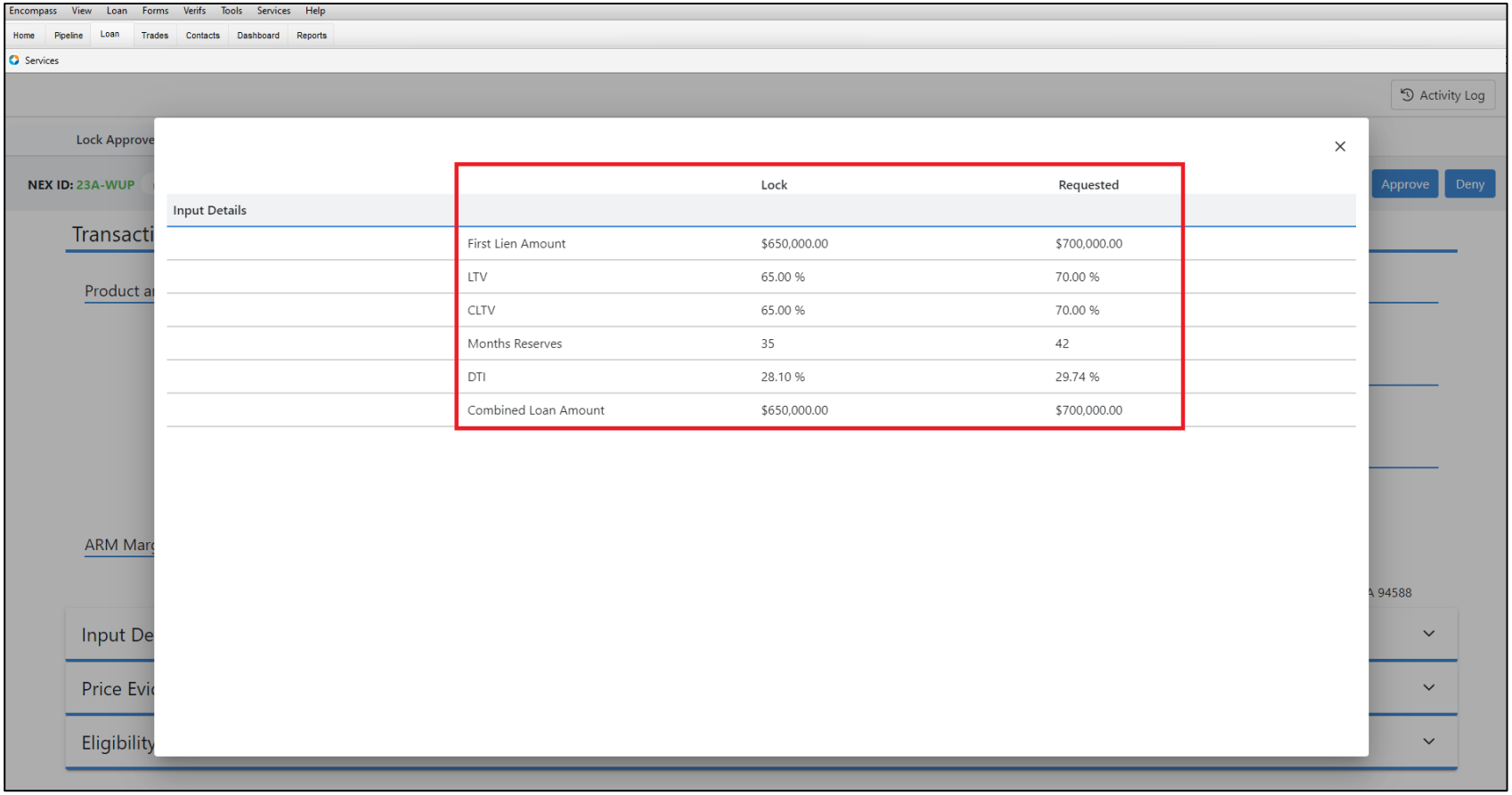
Seller Modifications: View Changes

Lock Desk User

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



Input Details		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

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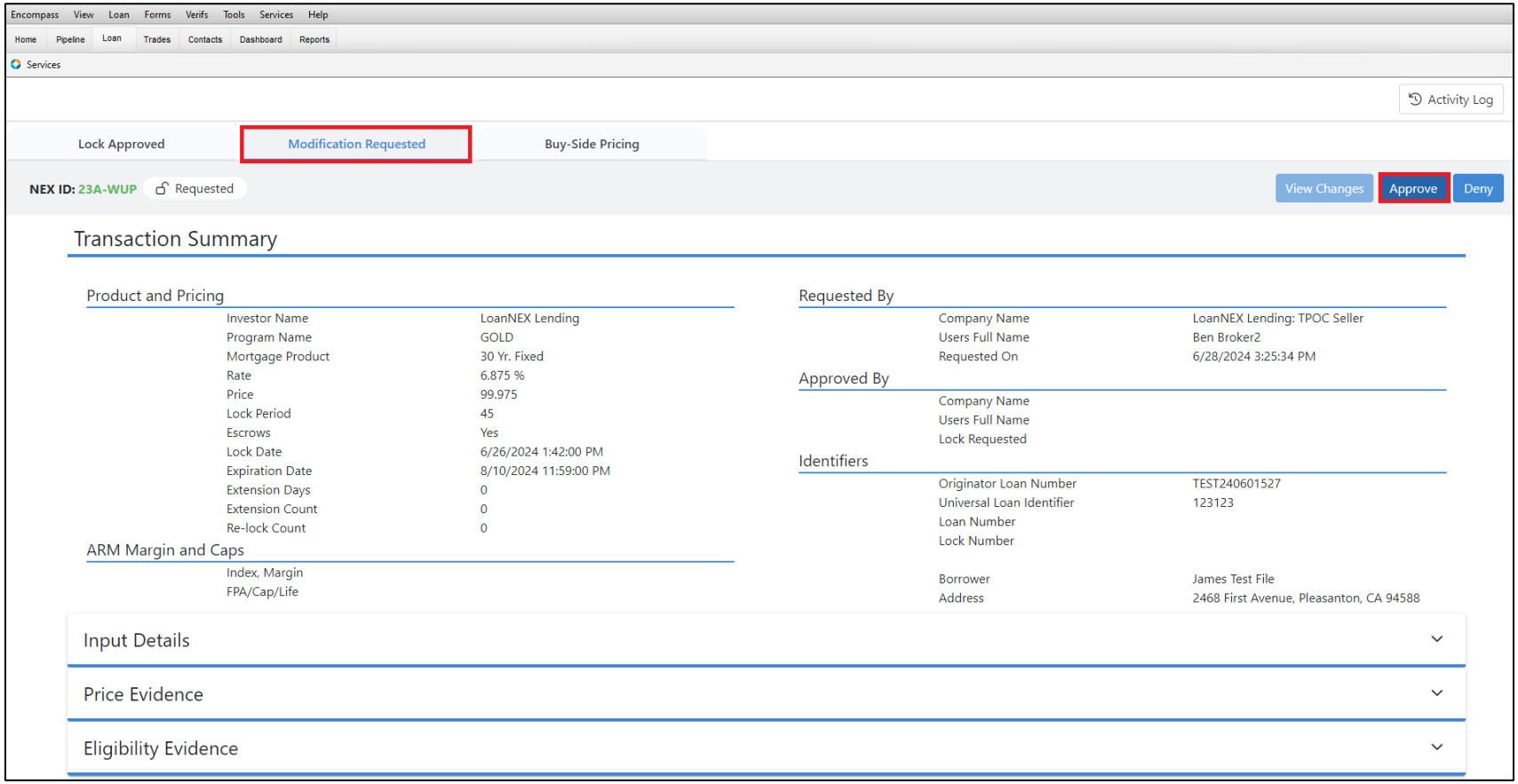
Seller Modifications: Approve Modification Request

Lock Desk User

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



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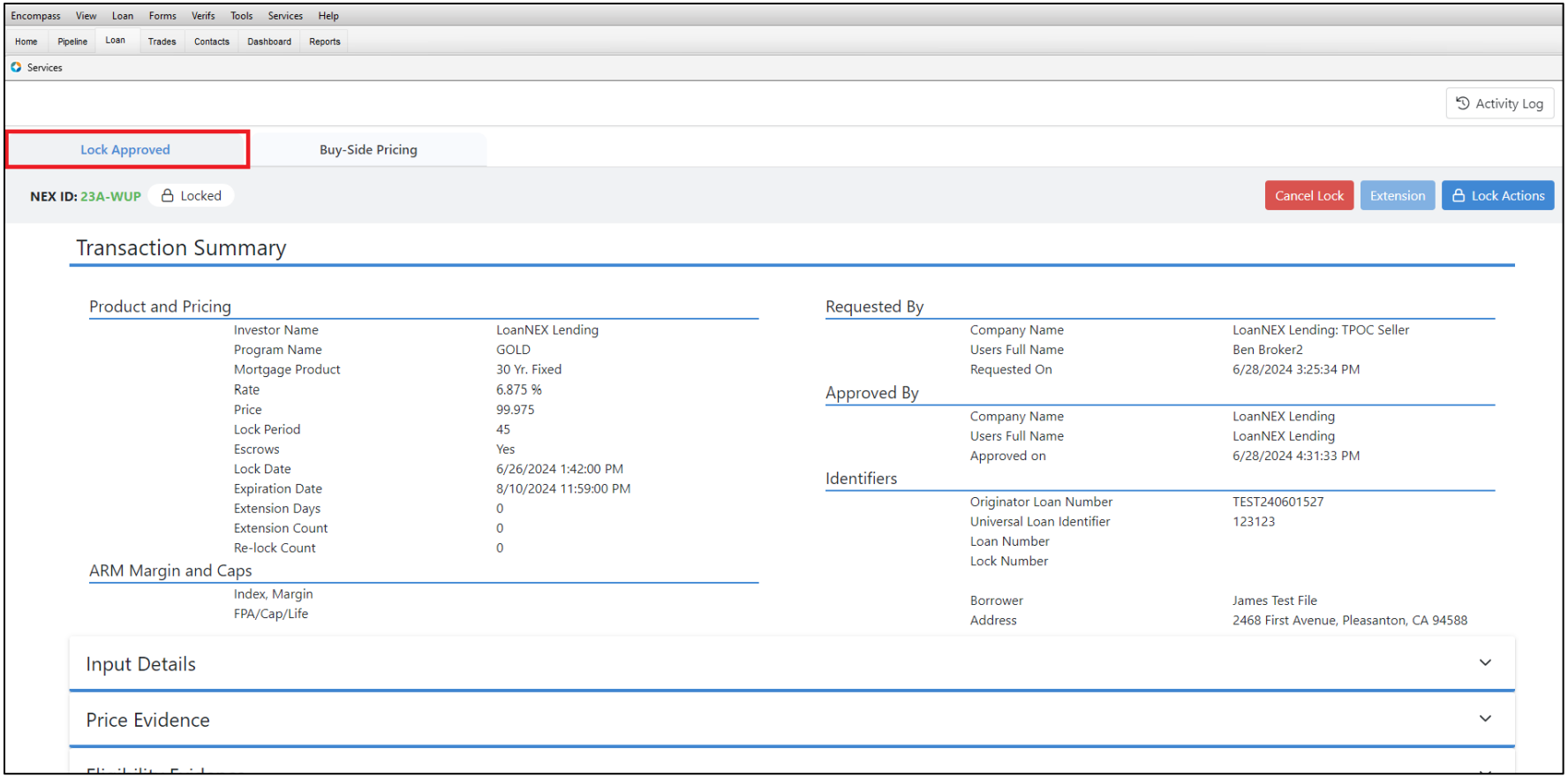
Seller Modifications: Approve Modification Complete

Lock Desk User

- Transaction Summary shows Lock Approved tab with modified Loan information



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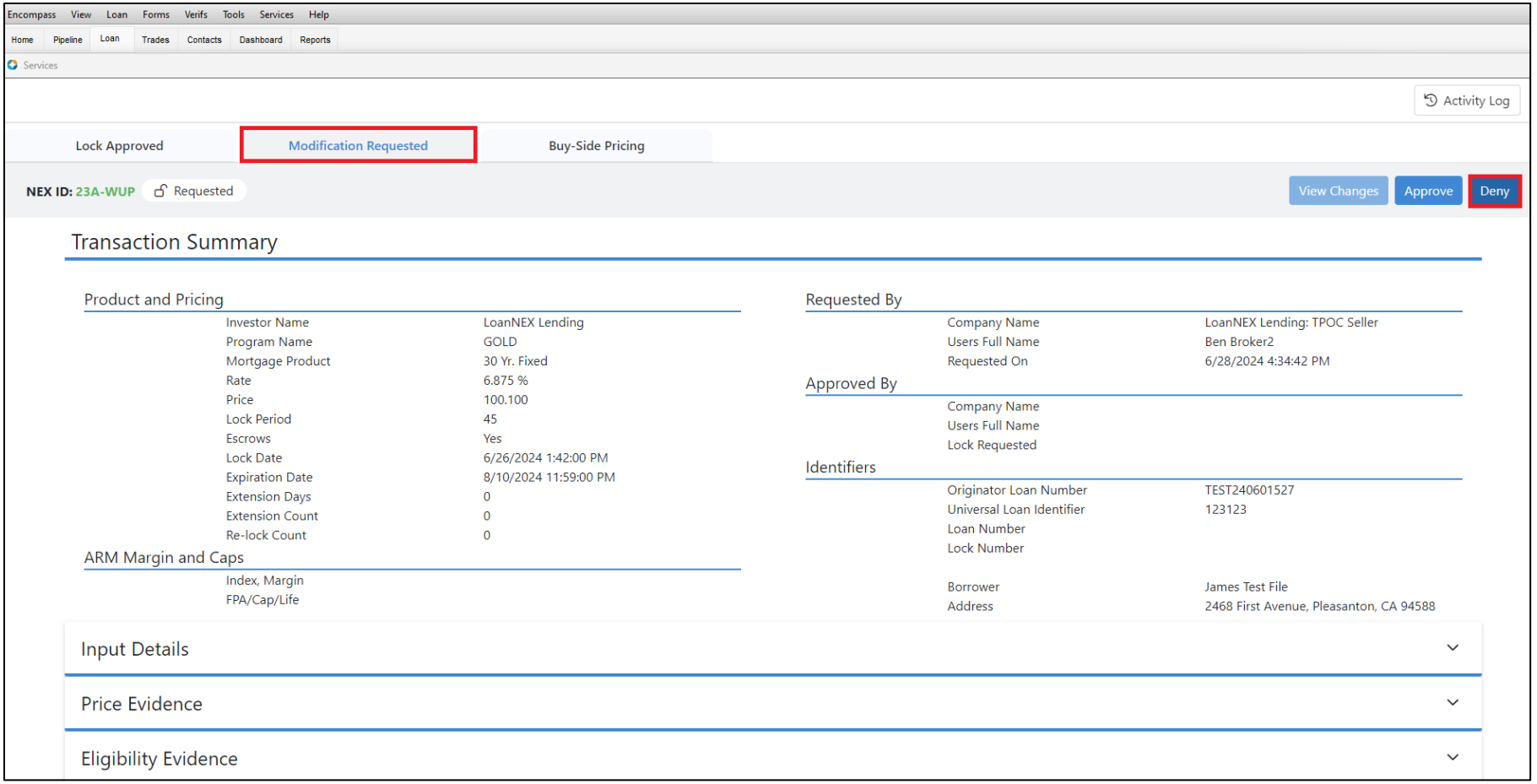
Seller Modifications: Deny Modification Request

Lock Desk User

- While on the Modification Request tab, select Deny button



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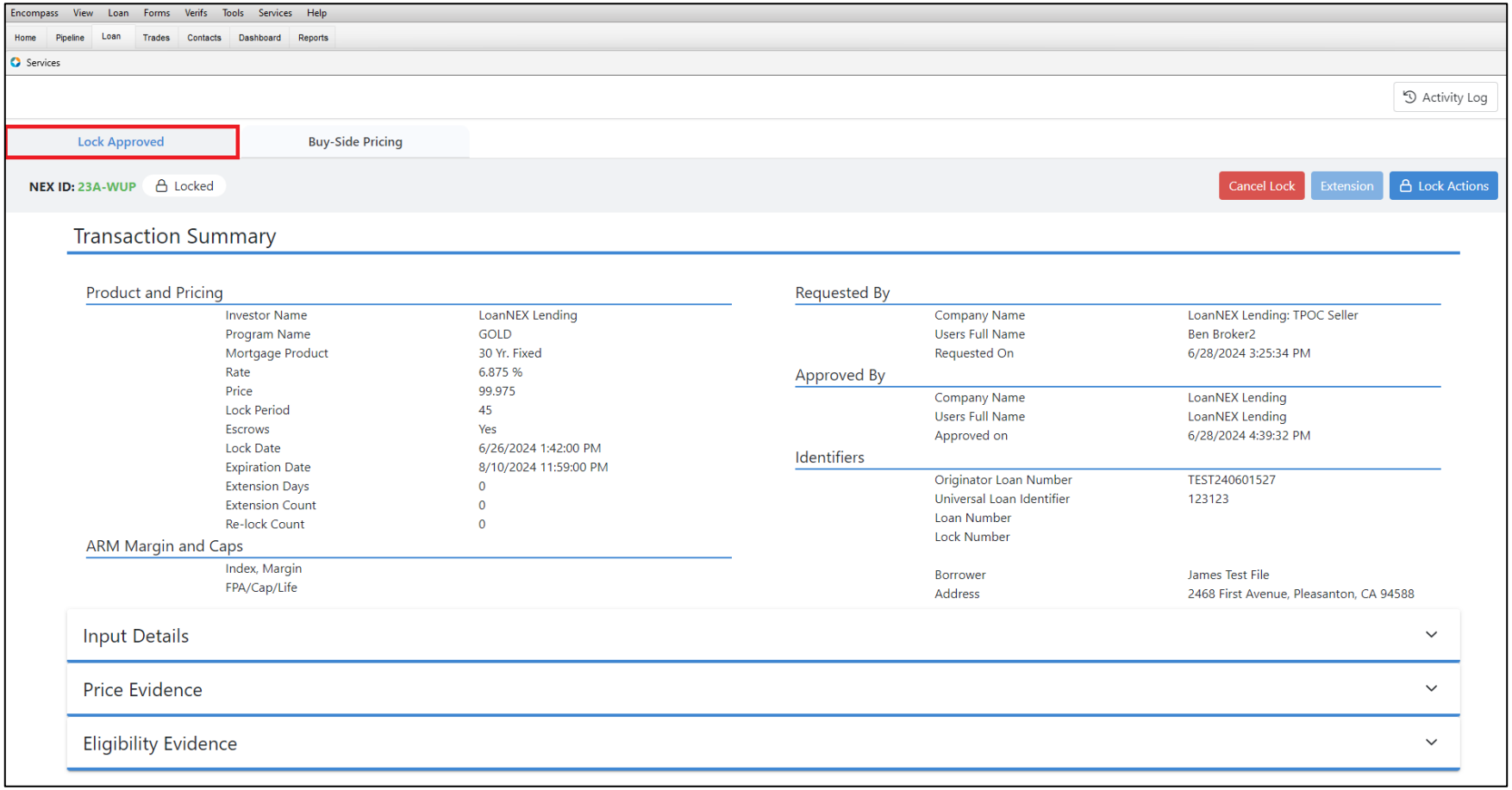
Seller Modifications: Deny Modification Request

Lock Desk User

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



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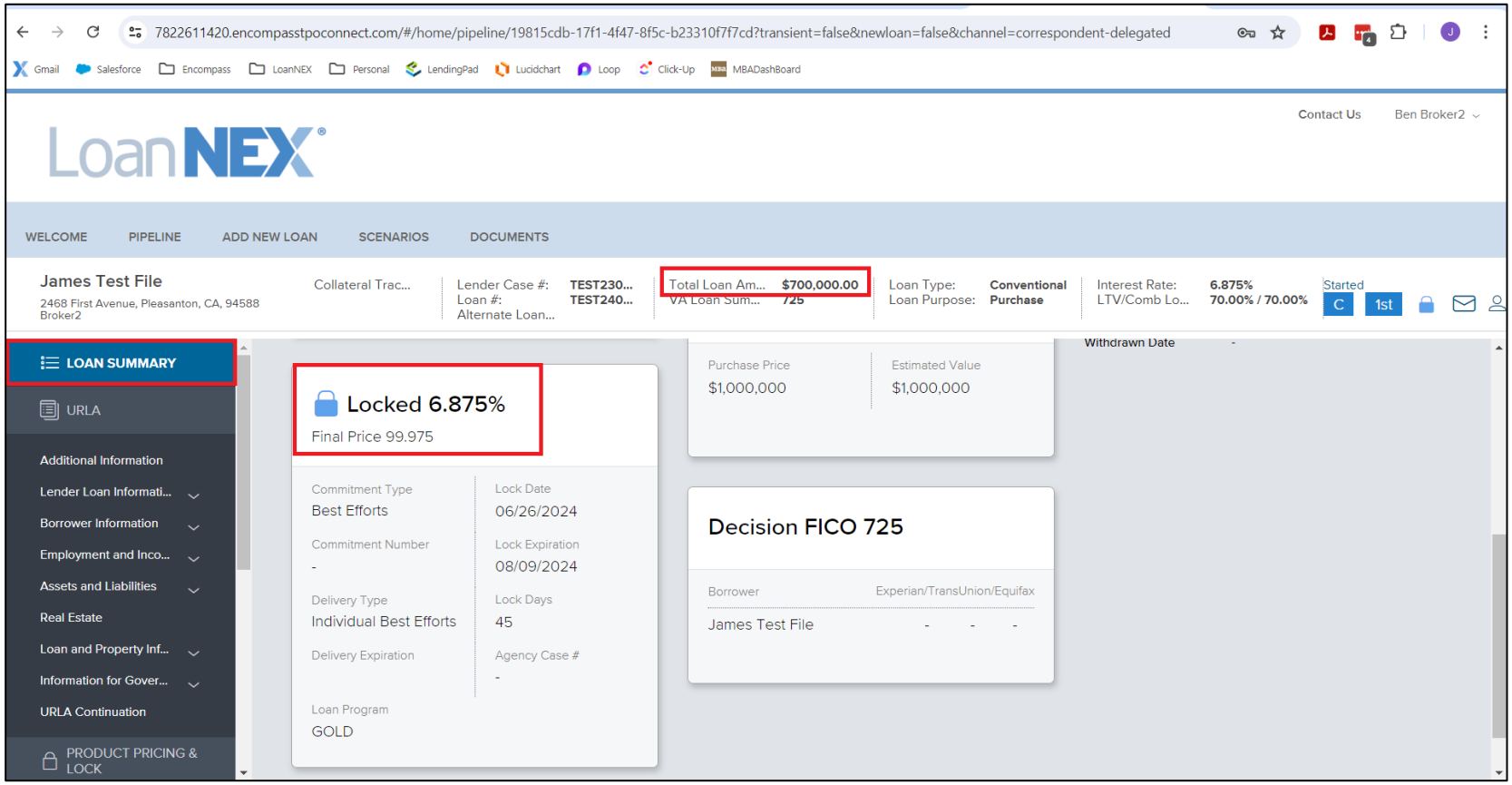
Seller Modifications: Modification Approved

TPO Connect User

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



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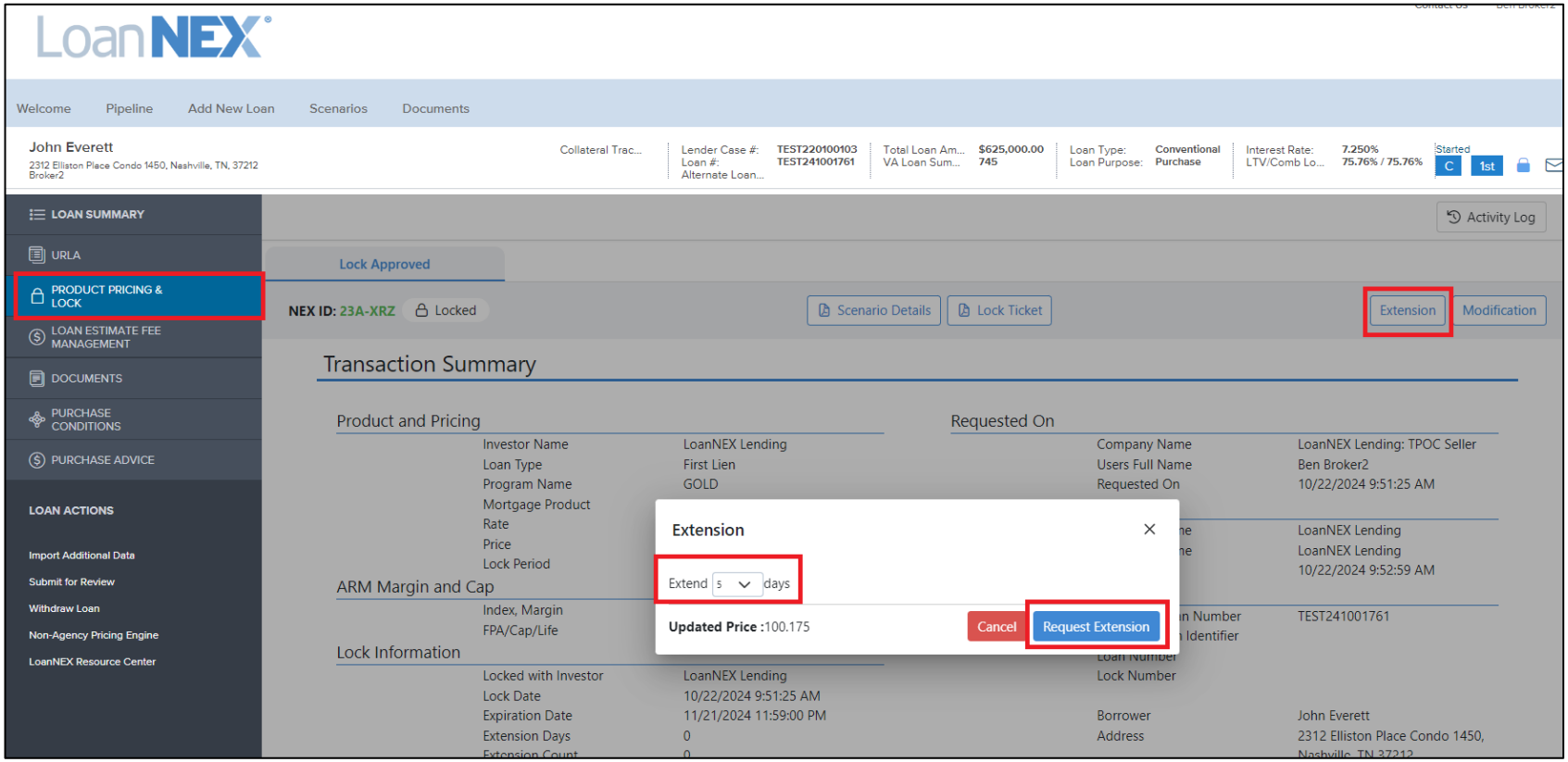
Seller Extension Request

TPO Connect User

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



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Additional Lock Desk Actions

Lock Desk User

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

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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

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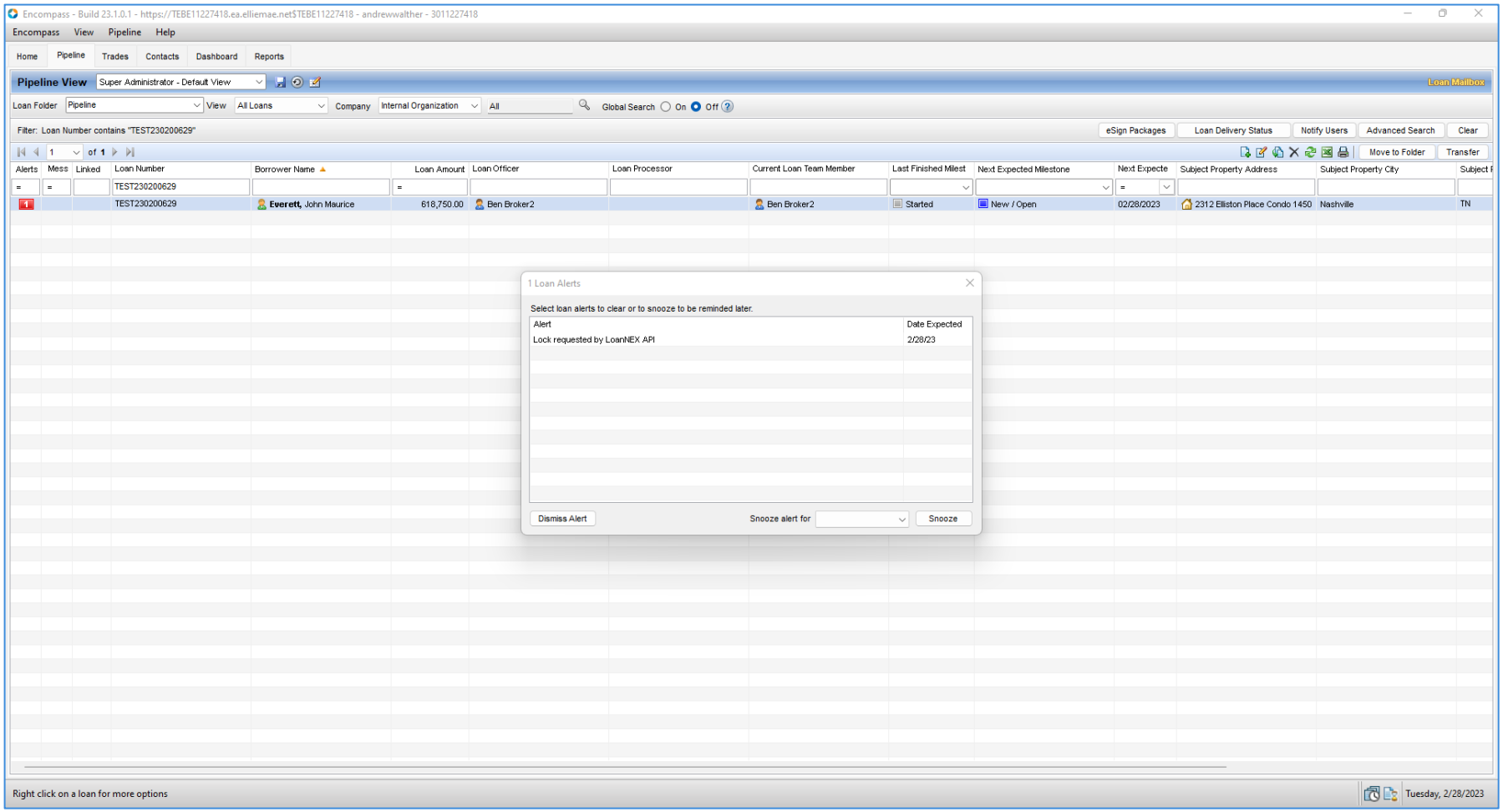
Access Loan Pipeline in Encompass

Lock Desk User

Note: Secondary Lock Desk will be notified of Lock Request



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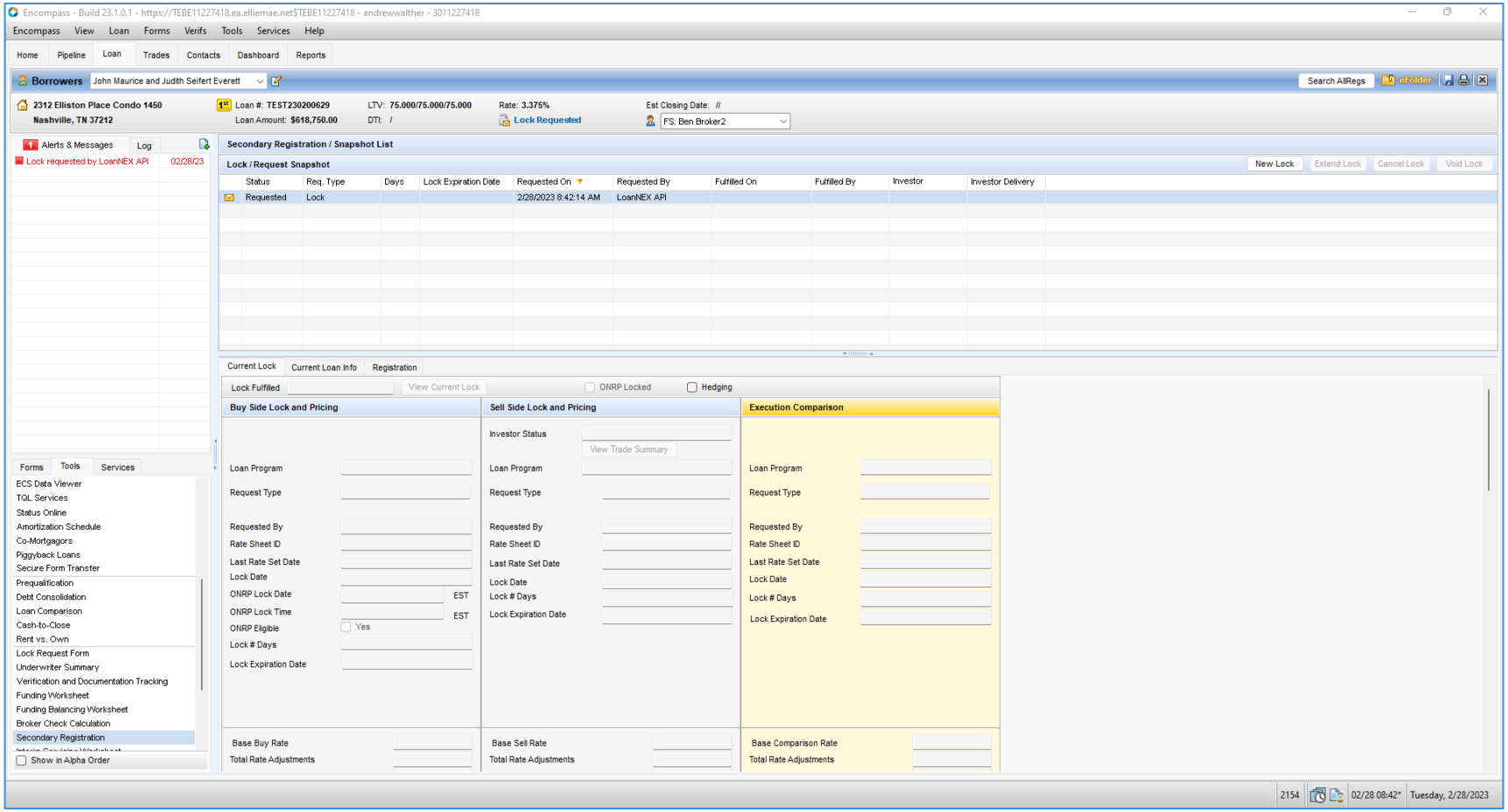
View Lock Requested Loan

Lock Desk User

Notes:

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



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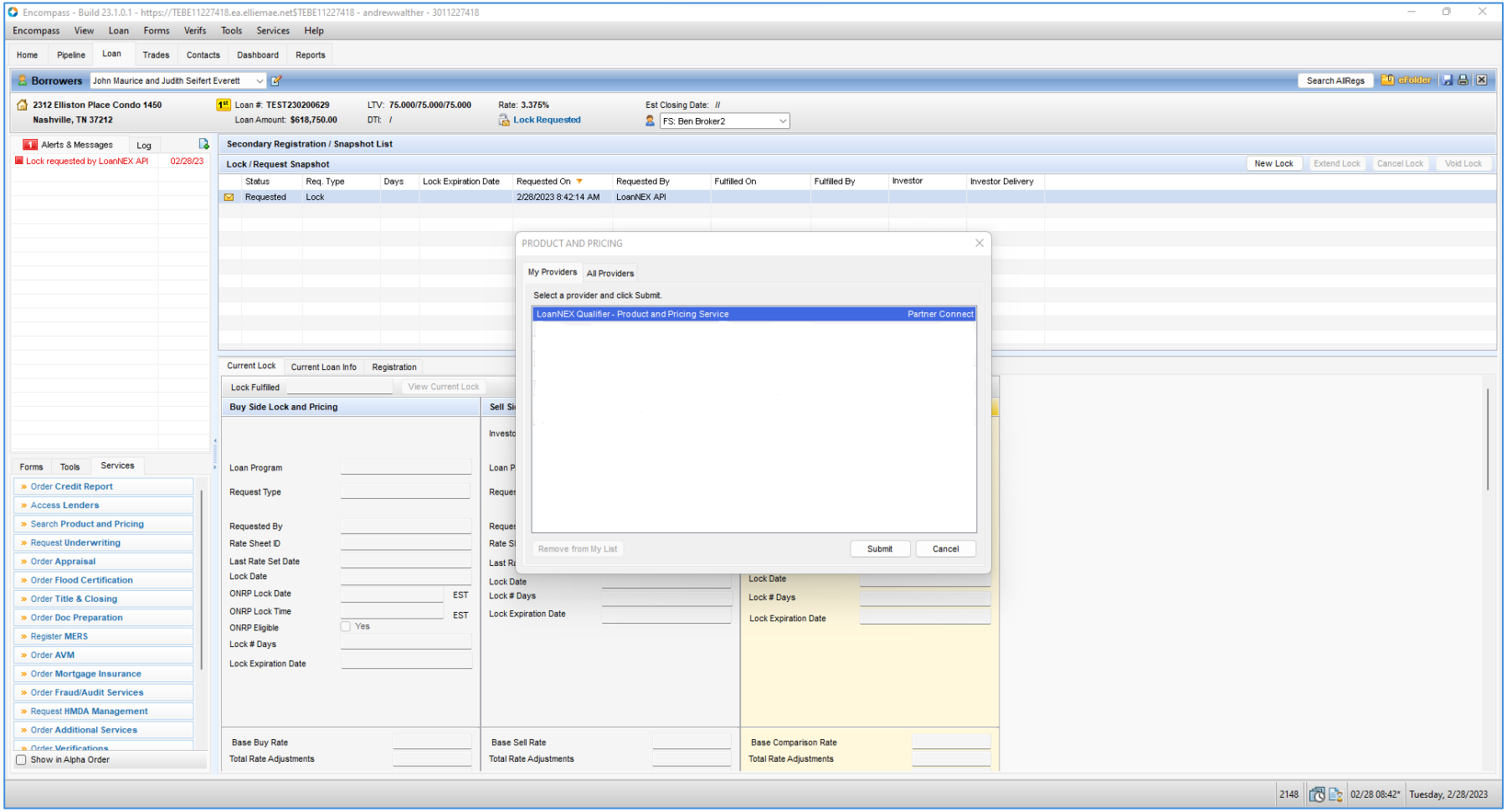
Modify Lock Request

Lock Desk User

Note: To modify the Lock Request go to LoanNEX Qualifier in Services tab



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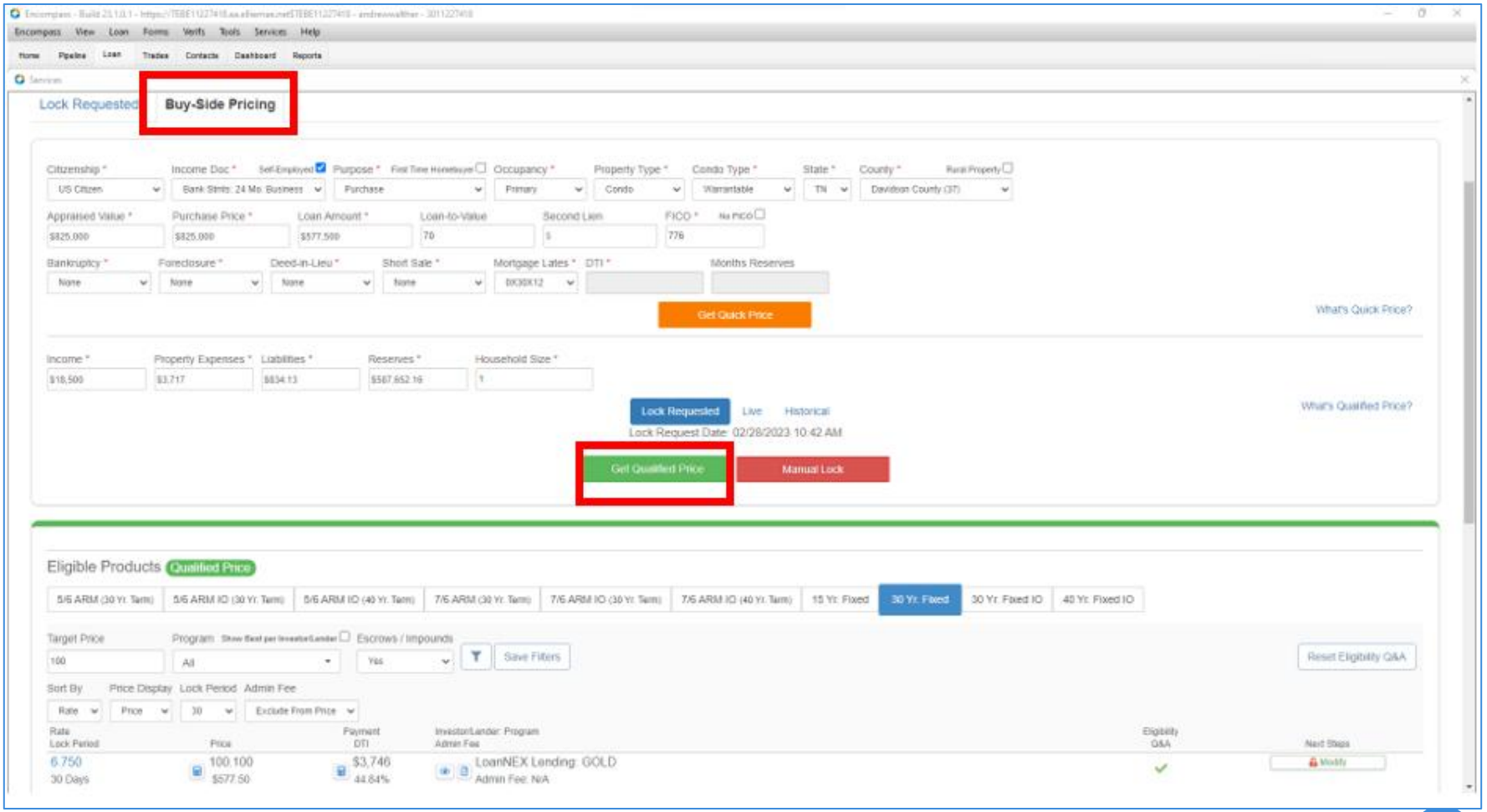
Modify Lock Request

Lock Desk User

Notes:

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



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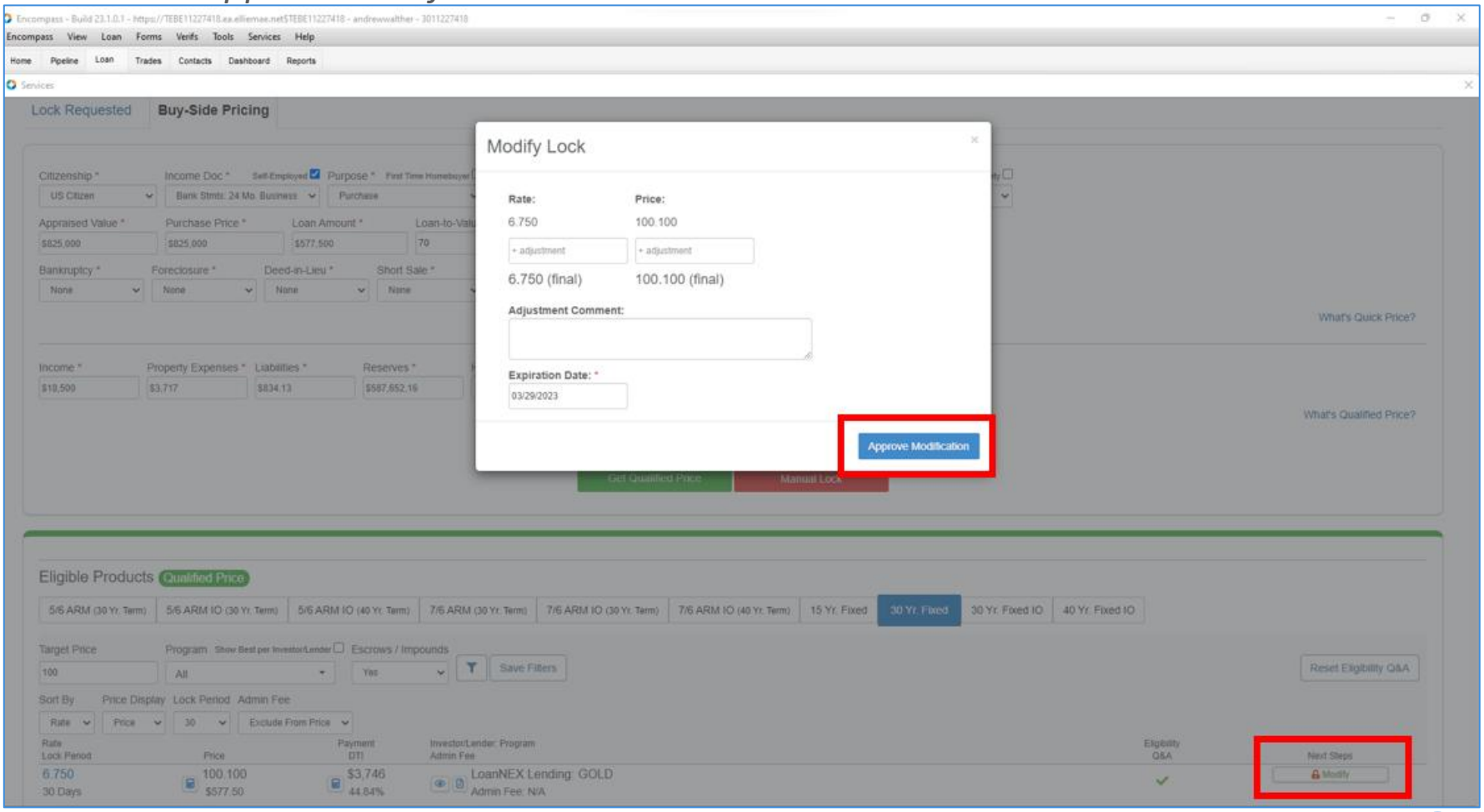
Modify Lock Request

Lock Desk User

Notes:

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



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Modify Lock Approved Loan

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

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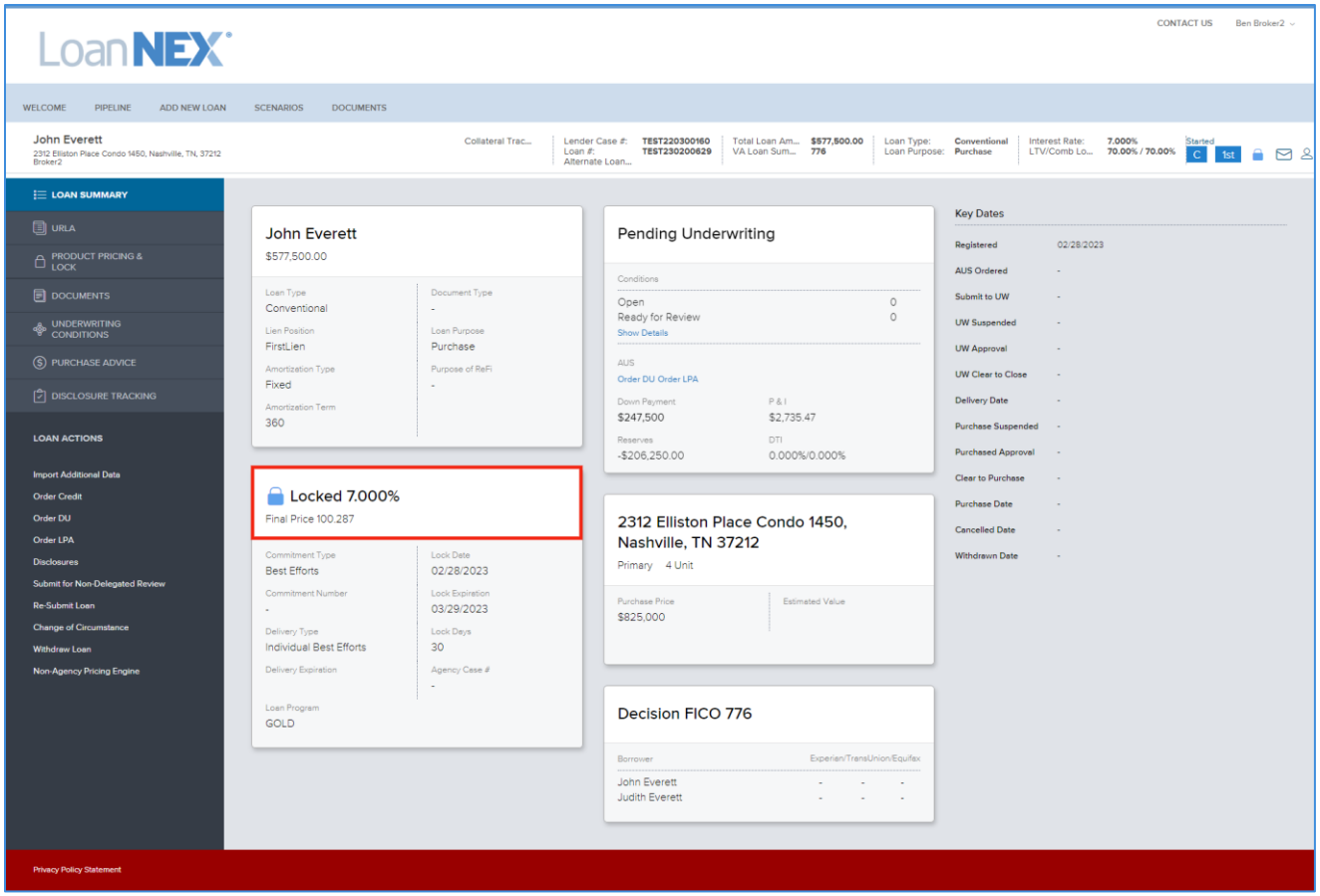
Access Loan Summary in TPO Connect

TPO Connect User



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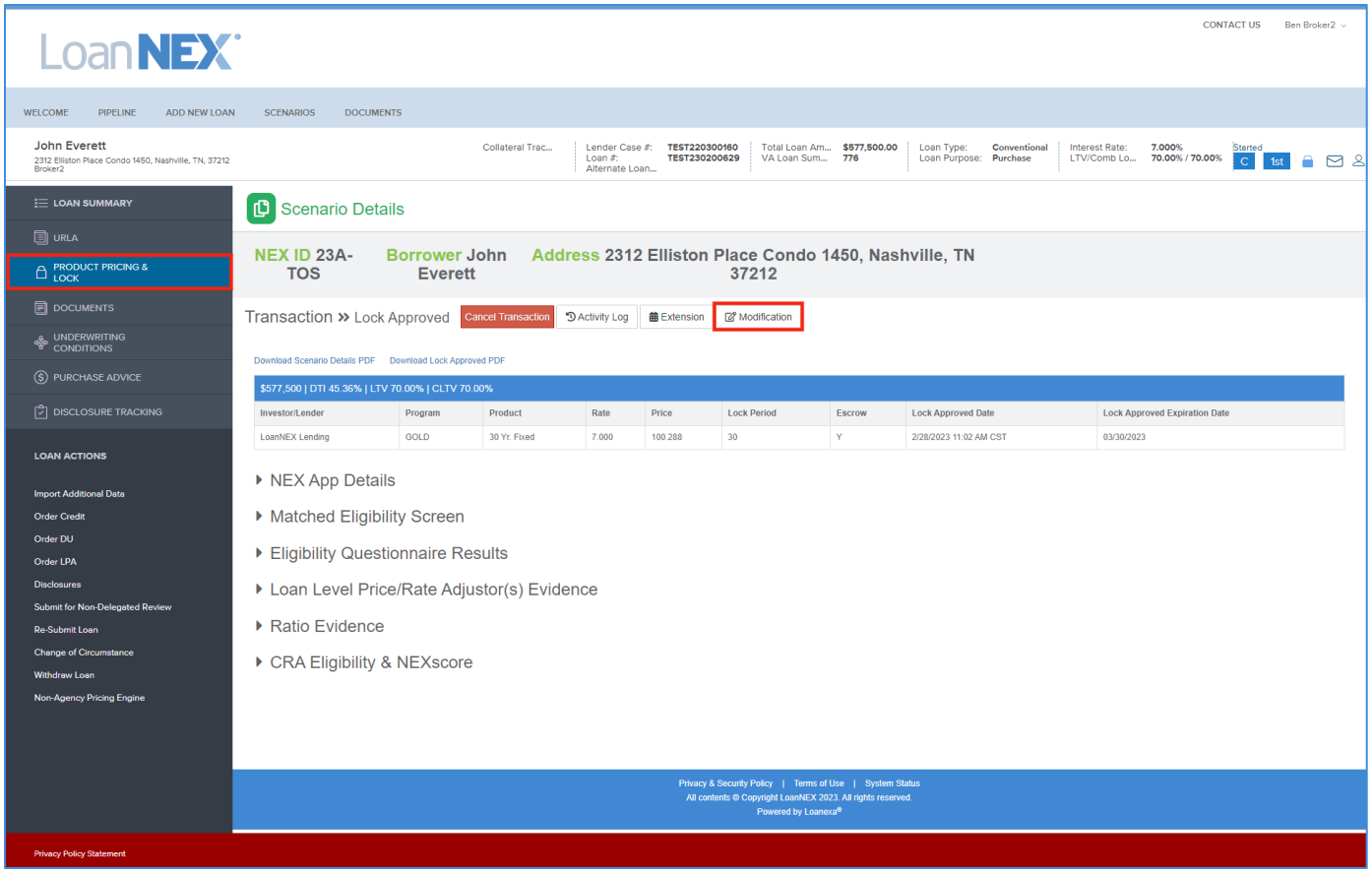
Modify Lock Approved Loan

TPO Connect User

Notes:

- *Select Product Pricing & Lock section*
- *Select Modification button*



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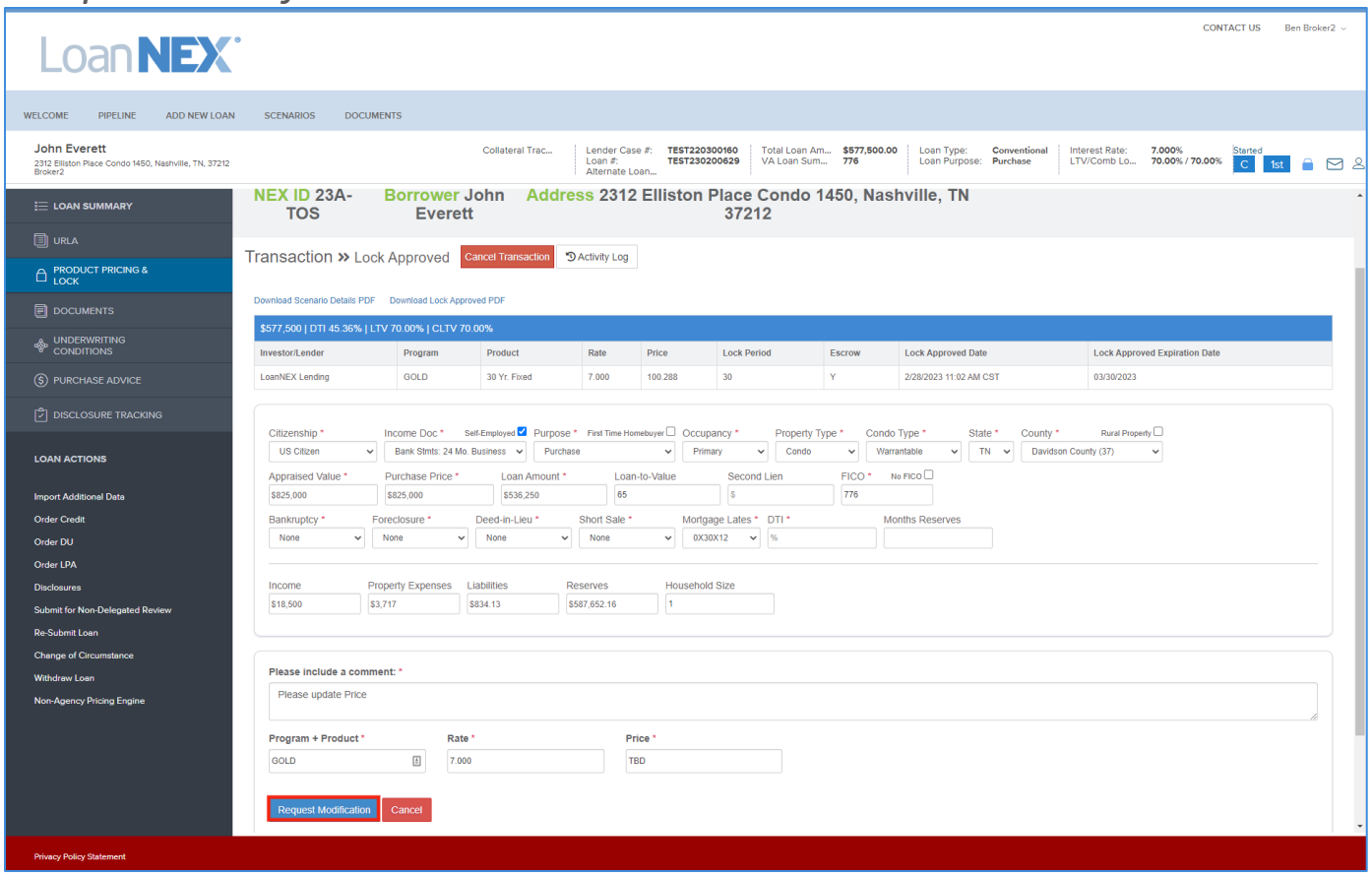
Request Lock Approved Modification

TPO Connect User

Notes:

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



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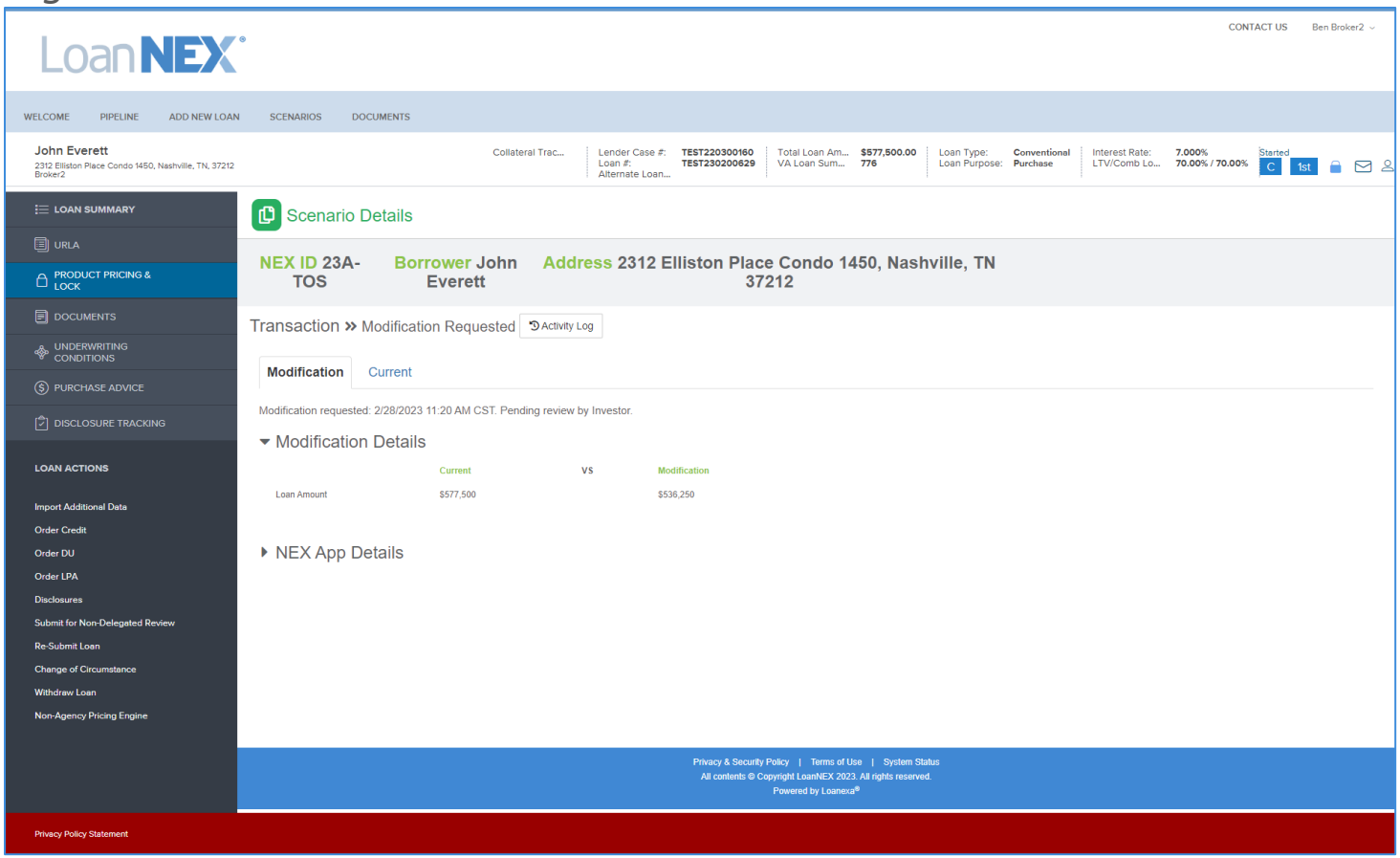
View Lock Approved Modification Request Summary

TPO Connect User

Notes:

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



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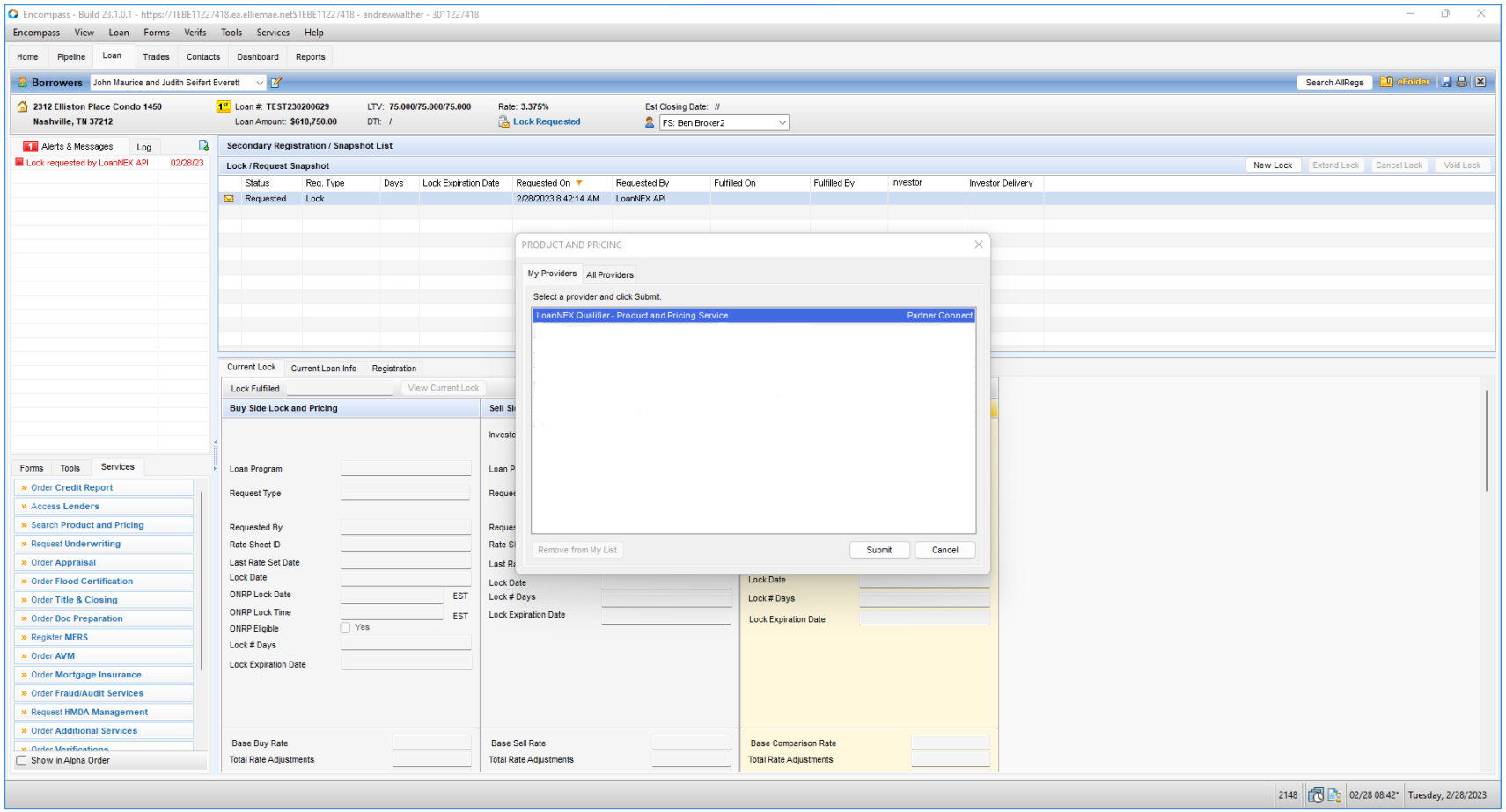
Access Loan Pipeline in Encompass

Lock Desk User

Notes:

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



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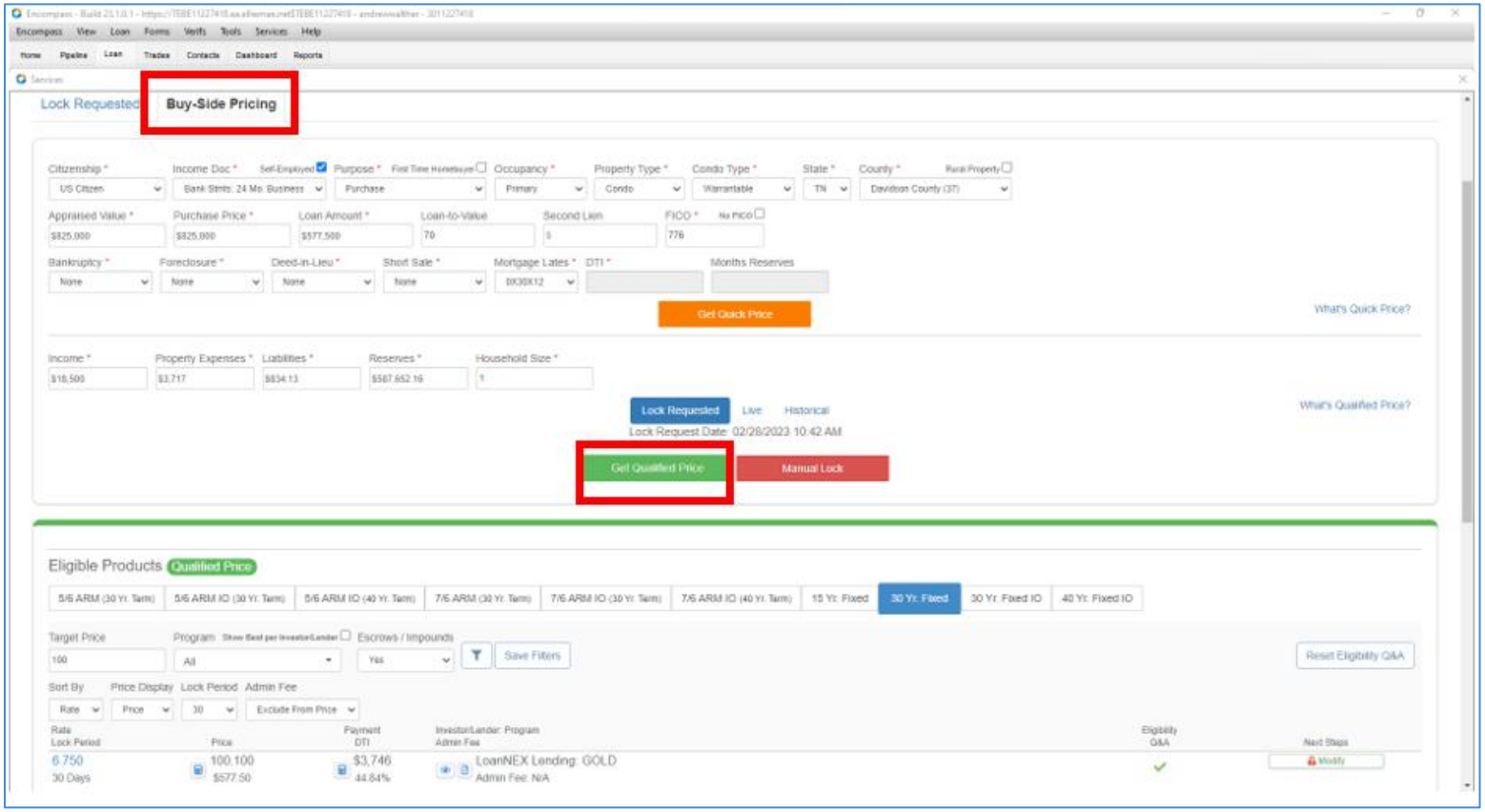
View Modification Details

Lock Desk User

Notes:

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



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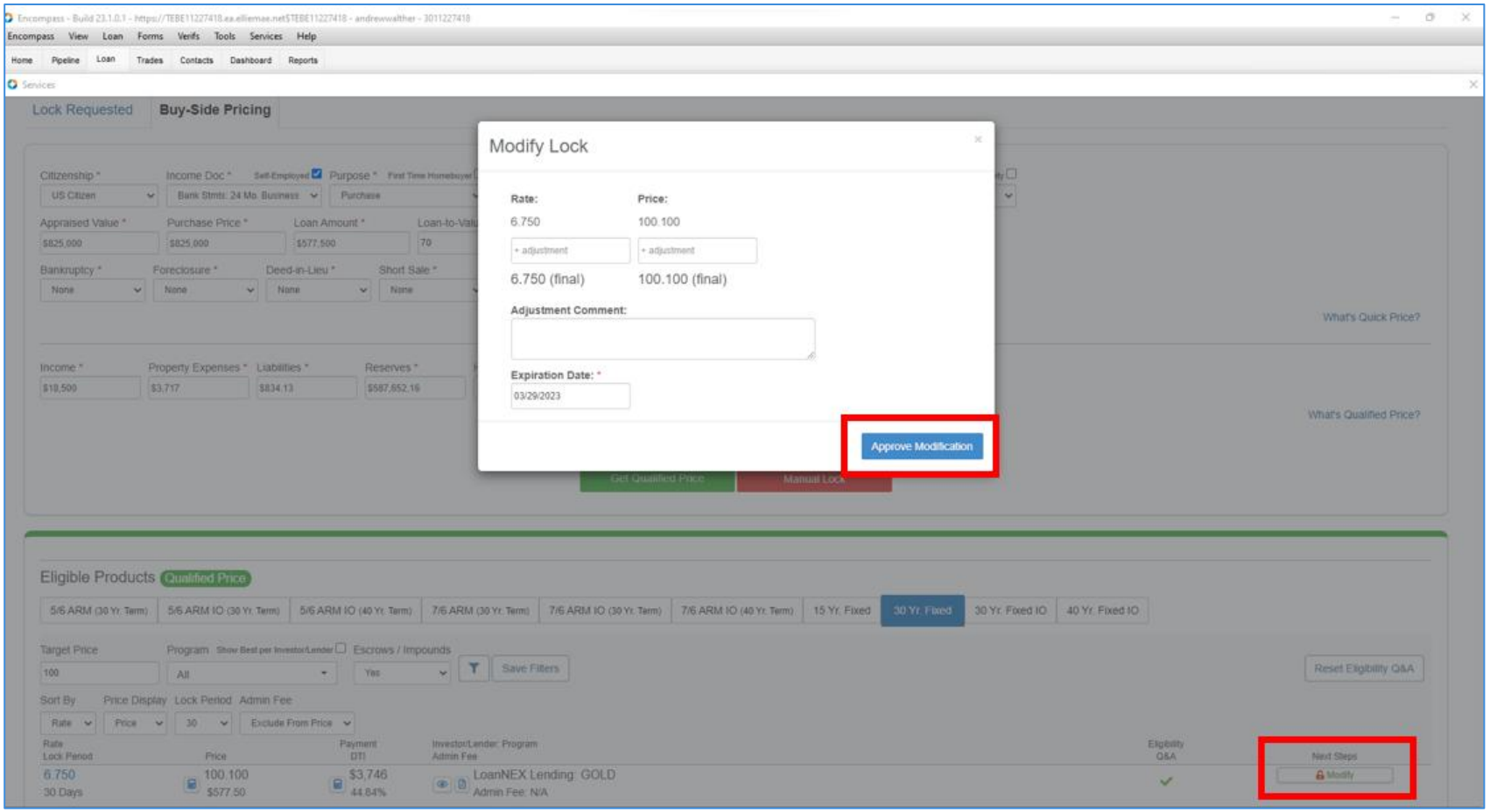
Approve Lock Modification

Lock Desk User

Notes:

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



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Void Lock Action

Lock Desk User

- 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.*

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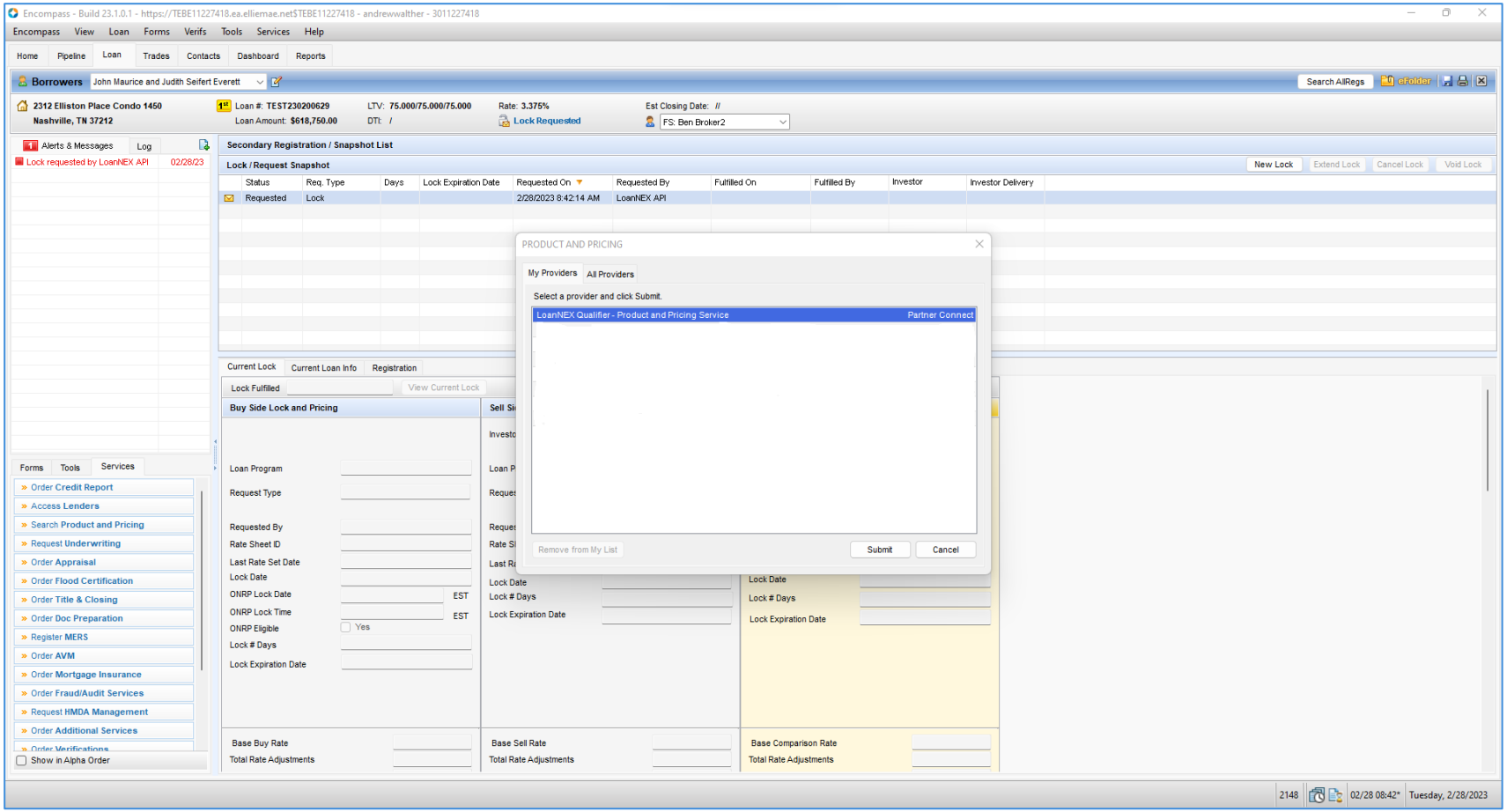
Void: Access Loan Pipeline in Encompass

Lock Desk User

Notes:

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



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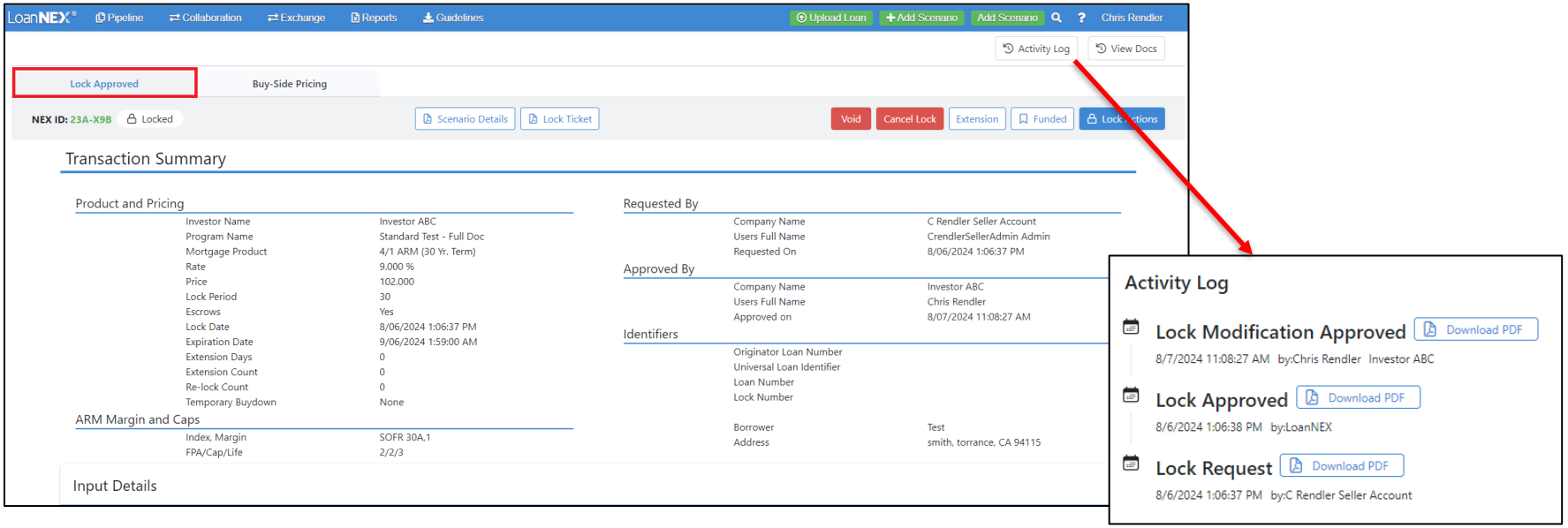
Void: View Current Transaction Summary / Activity Log

Lock Desk User

- 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



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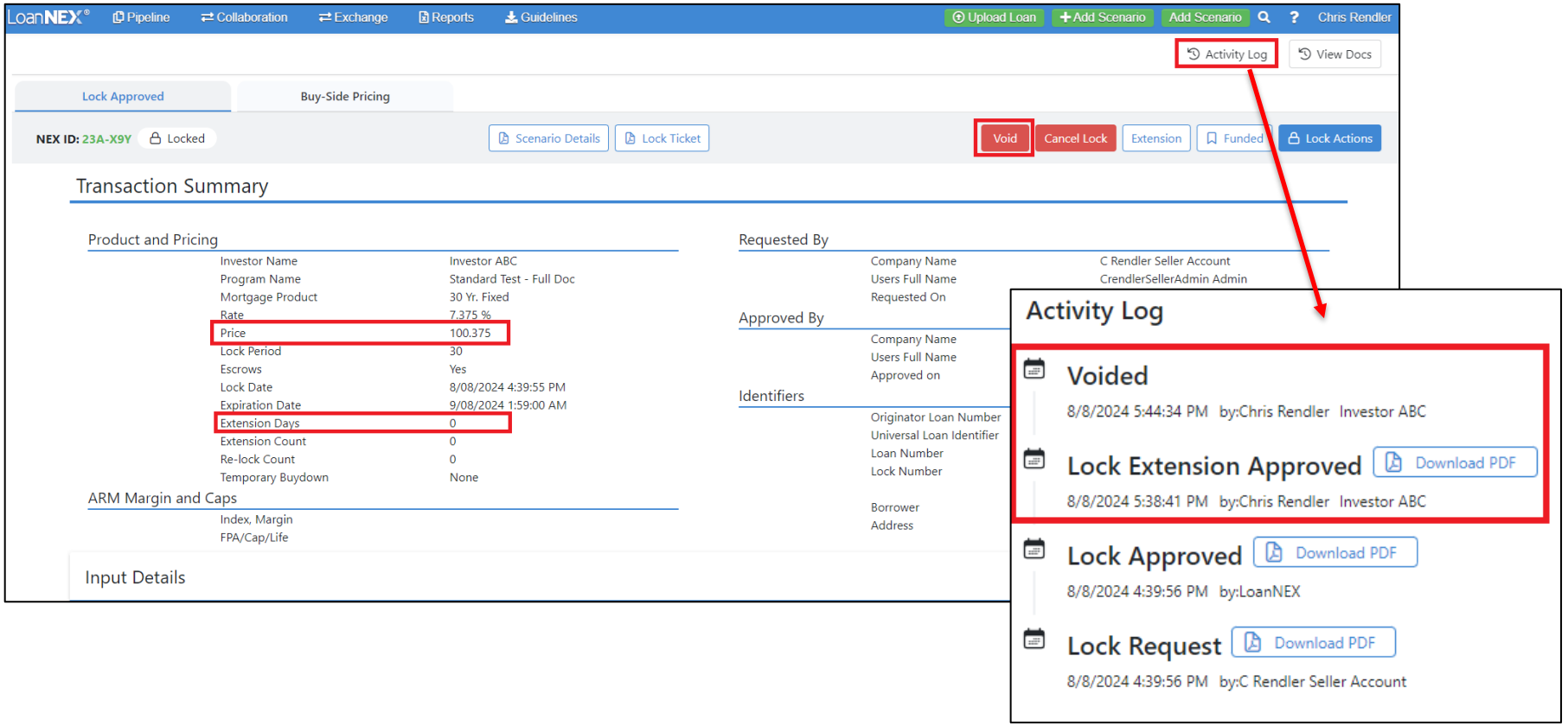
Void Lock Action

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



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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

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