
CLIENT LEVEL MARGINS

Client Admin Setup and User Guide

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LoanNEX

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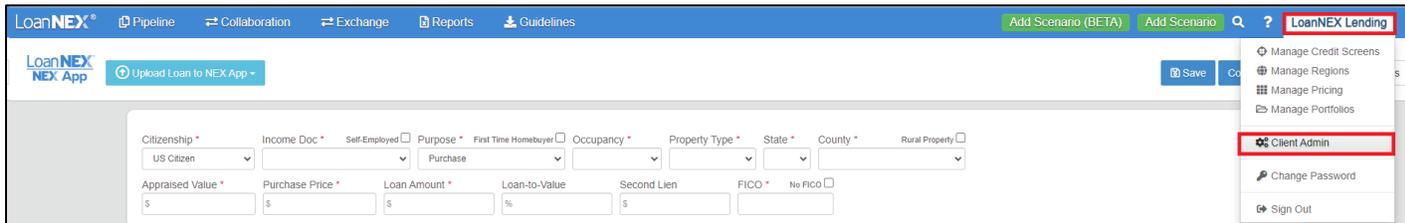
Configuration Settings and Margin File Mapping

Seller ID Set-up

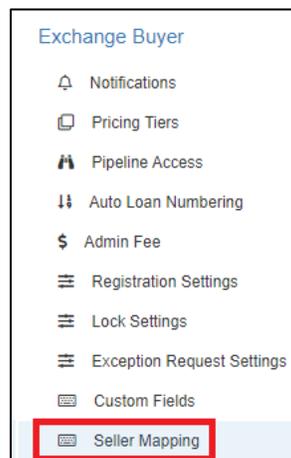
Important Notes

- Seller Code is not required if the Seller does not have margins applied
- Duplicate Seller Codes are not allowed
- Seller Code will map to the Seller ID in the Margin File
- Seller Code can be a number or text, and can include spaces
- Seller Code is chosen and assigned by the Client Admin User
- Encompass Admins: Seller IDs only need to be entered in the LoanNEX web account if Sellers are active in both LoanNEX (web) and Encompass

1. Login to LoanNEX at <https://web.loannex.com/>



2. Click your **Name** in the upper right of the screen
3. Select **Client Admin**



4. From the left toolbar select **Seller Mapping**, under **Exchange Buyer**
 - a. A list of all Sellers counterpartied in LoanNEX with your Account are shown



Seller Name	Seller Code
American Savings	
AliciaDemo	1
C Rendler Seller Account	2
ChrisTest2	3
ChrisTest3	4
A4thTest	5
Chris Rendler	6

5. Enter the **Seller Code** with the appropriate **Seller Name**
6. Select the **Save Change** button

Product ID Set-up

Important Notes

- Product Code is required for margins to be applied to a Seller for that Product
- Duplicate Product Codes are allowed
- Product Code will map to the Product ID in the Margin File
- Product Code can be a number or text, and can include spaces
- Product Codes are assigned by the Manage Pricing User

1. Login to LoanNEX at <https://web.loannex.com/>

The screenshot shows the LoanNEX Lending interface. The top navigation bar includes 'LoanNEX Lending' and 'Add Scenario (BETA)'. A dropdown menu is open, showing 'Manage Pricing' highlighted in red. Other menu items include 'Manage Credit Screens', 'Manage Regions', 'Manage Portfolios', 'Client Admin', 'Change Password', and 'Sign Out'. The main content area contains a form with fields for 'Citizenship', 'Income Doc', 'Self-Employed', 'Purpose', 'First Time Homebuyer', 'Occupancy', 'Property Type', 'State', 'County', 'Rural Property', 'Appraised Value', 'Purchase Price', 'Loan Amount', 'Loan-to-Value', 'Second Lien', 'FICO', and 'No FICO'.

2. Click your **Name** in the upper right of the screen
3. Select **Manage Pricing**

The screenshot shows the LoanNEX Pricing Manager interface. The top navigation bar includes 'LoanNEX', 'Pipeline', 'Collaboration', 'Exchange', 'Reports', and 'Guidelines'. The main content area features a 'Pricing Manager' header and a navigation bar with 'Rate Sheets', 'LLPAs', 'Extension', 'Products', and 'Margins'. The 'Products' tab is highlighted in red.

4. Select the **Products** tab
5. Select the specific Product Name



Product

Product Name: *
101. GOLD

Product Type: *
5/6 ARM (30 Yr. Term)

Product Code:
Margin Group 1

Rate Sheet: *
GOLD

Floors & Ceilings

Price
Floor: 98 Ceiling: 104

Rate
Floor: Round up to Floor Ceiling:

Price Adjustment
Floor: Ceiling:

Rate Adjustment
Floor: Ceiling:

ARM Data

Q Rate Rules

Escrow Waiver Fee

Rate Sheet

Close Save

6. Enter the **Product Code**
7. Select the **Save** button



Margin File Requirements and Example

File Requirements and Important Notes

- File must be in .csv format
- No restrictions on the file name
- Required Columns: Product ID, Seller ID, Margin
 - Required columns must appear on the first tab of the file
 - No restrictions on the tab name
 - Column headers are not case sensitive
 - Columns can appear in any order
- Additional columns and tabs are allowed in the file, and will be ignored by LoanNEX at upload
- Margins can be applied for certain Sellers or Products at any time (i.e., not required to include all Sellers or Products in the import file)
 - Sellers and Products NOT included in the import file, will retain the Margin applied on the last Margin file upload. To remove a Margin from a Seller or Product, ensure the data is included in the Margin file upload, with a zero (0) margin.

File Example

	A	B	C	
1	Seller ID	Product ID	Margin	
2		2 TW30	-0.222	
3		3 TW15	-0.4	
4		4 TW0	0.32	
5		5 TW15	-0.12	
6		6 TW30	-0.23	
7		7 TW15	-0.42	
8		8 TW15	-0.11	
9		9 TW75	0.1	
10		10 TW90	-0.32	
11				
12				
13				
14				
15				
16				



Client Level Margin File and Management

Upload Margin File

1. Login to LoanNEX at <https://web.loannex.com/>

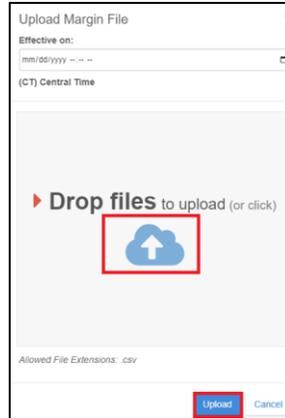
The screenshot shows the LoanNEX Lending interface. The top navigation bar includes 'Pipeline', 'Collaboration', 'Exchange', 'Reports', and 'Guidelines'. The user's name 'LoanNEX Lending' is in the top right. A sidebar menu on the right contains 'Manage Credit Screens', 'Manage Regions', 'Manage Pricing' (highlighted in red), 'Manage Portfolios', 'Client Admin', 'Change Password', and 'Sign Out'. The main content area has a 'LoanNEX App' button and a 'Save' button. Below is a form with various input fields for loan details.

2. Click your **Name** in the upper right of the screen
3. Select **Manage Pricing**

The screenshot shows the LoanNEX Pricing Manager interface. The top navigation bar includes 'Pipeline', 'Collaboration', 'Exchange', 'Reports', and 'Guidelines'. The user's name 'LoanNEX' is in the top right. The main content area has a 'Pricing Manager' header and a sidebar with 'Rate Sheets', 'LLPAs', 'Extension', 'Products', and 'Margins' (highlighted in red). Below the sidebar is an 'Upload Margin File' button (highlighted in red). A table below shows the upload history.

Date Submitted	Batch Status	FileName	# Loaded	# Failed Validation
11/16/2023 10:28 AM CST	Success	renderdemeomargins_csv (1) (1).csv	5	1
11/16/2023 10:26 AM CST	Success	renderdemeomargins_csv (1) (1).csv	5	1
11/14/2023 9:26 AM CST	Success	renderdemeomargins_csv (1).csv	5	1

4. Select the **Margins** tab
5. Select the **Upload Margin File** button



6. Select the upload icon  to browse and upload .csv file
 - a. See [Margin File Requirements and Example](#) to ensure the file meets the requirements
 - b. Effective Dating (**Effective on:** field) is not required
 - i. If no Effective on date and time provided, LoanNEX will upload the file immediately
 - ii. See [Effective Dating](#) to set a future date for your Margin file.
7. Select the **Upload** button

Date Submitted	Batch Status	FileName	# Loaded	# Failed Validation
11/20/2023 9:10 AM CST	Failed	renderdemeomargins_csv (1) (1) (4).csv	0	5
11/17/2023 1:32 PM CST	Failed	renderdemeomargins_csv (1) (1) (3).csv	0	6
11/17/2023 9:43 AM CST	Failed	MarginFile112023.csv	0	0
11/16/2023 10:28 AM CST	Success	renderdemeomargins_csv (1) (1).csv	5	1
11/16/2023 10:26 AM CST	Success	renderdemeomargins_csv (1) (1).csv	5	1

8. Margins tab will display the Margin File upload history details:
 - a. **Date Submitted** – date and time file was submitted
 - b. **Batch Status** – status of file upload
 - i. Success – at least one row was imported successfully
 - ii. Failed – no rows were successfully imported
 - iii. *InProgress* – refresh screen to see import results; file takes approximately 1-3 seconds to load
 - c. **FileName** – name of the file uploaded
 - d. **# Loaded** – number of successfully loaded rows
 - e. **# Failed Validation** – number of rows not uploaded due to failed validation
 - i. See [View and Troubleshoot Failed Margin Files](#) to validate failed rows



Effective Dating

Important Notes

- Effective Dating (**Effective on:** field) is not required
 - If no **Effective on** date and time provided, LoanNEX will upload the file immediately (*file takes approximately 1-3 seconds to load*)
- Effective Dating allows you to upload a margin file with a future date and time
 - Margins will not be applied in LoanNEX until the effective date and time
- Override a pending file, with an Effective on date in the future, by uploading a new file
- See [View Uploaded Margin Files](#) to view or download pending files

Upload Margin File

Effective on:

mm/dd/yyyy --:--

November 2023

Su Mo Tu We Th Fr Sa

29 30 31 1 2 3 4

5 6 7 8 9 10 11

12 13 14 15 16 17 18

19 20 21 22 23 24 25

26 27 28 29 30 1 2

3 4 5 6 7 8 9

12 37 PM

01 38 AM

02 39

03 40

04 41

05 42

06 43

Clear Today

1. Login to LoanNEX and navigate to the **Margins** tab of the **Pricing Manager**
2. Select the **Upload Margin File** button
3. Select the calendar icon to choose the Effective on date and time for the Margin file
4. Select the upload icon  to browse and upload .csv file
5. Select the **Upload** button

Pricing Manager

Rate Sheets LLPAs Extension Products **Margins**

Upload Margin File

Next Effective Version: 11/21/2023 9:20 AM CST Click to download

Date Submitted	Batch Status	FileName	# Loaded	# Failed Validation
11/20/2023 9:10 AM CST	Failed	renderdemeomargins_csv (1) (1) (4).csv	0	5

6. Margins tab will display the **Next Effective Version** date and time, with link to download the future dated file, above the Margin file history details



View Uploaded Margin Files

Pricing Manager

Rate Sheets LLPAs Extension Products **Margins**

[Upload Margin File](#)

Date Submitted	Batch Status	FileName	# Loaded	# Failed Validation
11/17/2023 9:43 AM CST	InProgress	MarginFile112023.csv	0	0
11/16/2023 10:28 AM CST	Success	rendlerdemeomargins_csv (1) (1).csv	5	1
11/16/2023 10:26 AM CST	Success	rendlerdemeomargins_csv (1) (1).csv	5	1

1. Login to LoanNEX and navigate to the **Margins** tab of the **Pricing Manager**
2. Select the **File Name** link of the previously uploaded Margin file you would like to view
 - a. File can be past Margin file, or future effective dated file
3. File is automatically downloaded

View Failed Reasons for Margin data

Date Submitted	Batch Status	FileName	# Loaded	# Failed Validation
11/17/2023 9:43 AM CST	Failed	MarginFile112023.csv	0	0
11/16/2023 10:28 AM CST	Success	rendlerdemeomargins_csv (1) (1).csv	5	1
11/16/2023 10:26 AM CST	Success	rendlerdemeomargins_csv (1) (1).csv	5	1
11/14/2023 9:26 AM CST	Success	rendlerdemeomargins_csv (1).csv	5	1
11/14/2023 9:25 AM CST	Success	rendlerdemeomargins_csv (1).csv	5	1
11/14/2023 9:24 AM CST	Failed	Rendler_Margins_11_7 (1) (1) (1) (1).csv	0	3

1. Login to LoanNEX and navigate to the **Margins** tab of the **Pricing Manager**
2. Select the **# Failed Validation** link for the Margin file

Failed Rows

Rendler_Margins_11_7 (1) (1) (1) (1).csv

Line Number	Reason(s) for Failure
2	unable to find match for ProductCode
3	unable to find match for ProductCode
4	unable to find match for ProductCode

[Cancel](#)

3. Failed Rows table will display **Reason(s) for Failure** for each **Line Number** (row number in .csv file)
4. Select the **Cancel** button when you are done reviewing the failed reasons



Troubleshoot Failed Margin data

Troubleshooting	Displayed Reason(s) for Failure
Seller ID in uploaded file not mapped in LoanNEX. Add Seller ID to appropriate Seller in Client Admin.	unable to find match for SellerCode
Product ID in uploaded file not mapped in LoanNEX. Add Product ID to appropriate Product in Pricing Manager.	unable to find match for ProductCode
Neither Product ID or Seller ID are mapped. Add Seller ID to appropriate Seller in Client Admin, and add Product ID to appropriate Product in Pricing Manager.	unable to find match for ProductCode SellerCode
Column header Product ID is missing in the uploaded file. Update import file to include all required headers.	required headers missing: ProductCode;
Column header Margins is missing in the uploaded file. Update import file to include all required headers.	required headers missing: Margin;
Column header Seller ID is missing in the uploaded file. Update import file to include all required headers.	required headers missing: SellerCode;
A value is blank for either Product ID , Seller ID , or Margins . Update import file to complete missing information.	required data is missing or invalid
A non .csv file format was uploaded (Examples: .xlsx, .xls). Update import file to be .csv file format.	Server Responded with 500 code
Effective on: date entered on Margin upload page was in the past. Reupload the Margin File with an Effective on: date and time that is in the future.	Select a valid effective date!!
The Margin column as non-numeric value. Update the Margin file and ensure all Margins are shown as numeric values.	Required data is missing or invalid



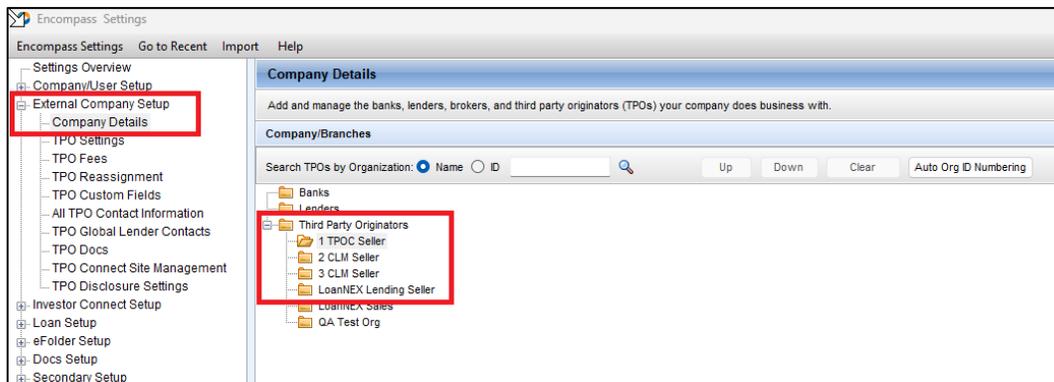
Encompass Considerations for Client Level Margins

Important Notes

- A unique identifier must be assigned to each Seller in Encompass (**Organization ID**)
 - This can be any value you prefer, including a combination of numbers and letters
 - Recommendation: Use Seller's NMLS number
- **Product IDs** must be entered into the LoanNEX web account for margins to apply
- **Seller IDs** only need to be entered in the LoanNEX web account if Sellers are active in both LoanNEX (web) and Encompass

Add Seller ID to each Seller in Encompass

1. Login to Encompass
2. Go to **Settings** → **External Company Setup** → **Company Details**
3. Under **Third-Party Originators**, open each TPOC Seller Record



4. Locate the **Organization ID** field and enter the unique identifier for the seller
5. Select the **Save** icon
6. Repeat action for each seller that will have Client Level Margins applied



Company Details

Basic Info DBA License Loan Criteria TPO Contacts Sales Reps / AE Lender Contacts Warehouse Fees LO Comp Commitments Trade Mgmt ONRP Notes TPO Connec

Company Information

Set up the basic information for the Third Party Originator company or branch.

Organization	Approval Status	Primary Sales Rep / AE
Organization Name * 1 TPOC Seller	Current Status Active	Name * Andy AE
<input type="checkbox"/> Disable Login	<input type="checkbox"/> Add to Watchlist	Persona Account Executive + TPO
<input type="checkbox"/> Multi-Factor Authentication	Current Status Date 12/16/2025	Phone Number
Disable Fee Management	Approved Date	Email loannex4@gmail.com
	Application Date	Assigned Date 12/16/2025
	Company Rating	

Company Details

Use Parent Info

Organization Type Company	<input checked="" type="checkbox"/> Incorporated	
Channel Type * <input checked="" type="checkbox"/> Broker <input checked="" type="checkbox"/> Correspondent <input checked="" type="checkbox"/> Delegated <input checked="" type="checkbox"/> Non-Delegated	State of Incorporation CA	
Timezone (UTC -06:00) Central Time	Date of Incorporation	Yrs in Business
No After Hour Wires <input type="checkbox"/>	Type of Entity	
TPO ID 2841978464	Other Entity Description	
Organization ID 23456	Tax ID	
Company Owner's Name	<input type="checkbox"/> Use SSN Format	
Company Legal Name * TPOC Seller	LEI	
Address * 123 Main Street	NMLS ID	
City * Hayward	Financials Period	
State * CA Zip * 94545	Financials Last Updated	
Billing Address 123 Main Street <input checked="" type="checkbox"/> Same as Main Address	Company Net Worth	
Billing City Hayward	E&O Expiration Date	
	E&O Company	
	E&O Policy #	

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