CLIENT LEVEL MARGINS

Client Admin Setup and User Guide

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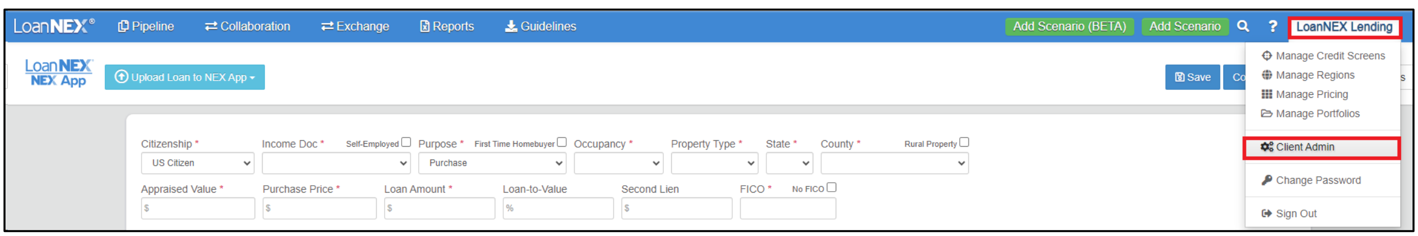
Configuration Settings and Margin File Mapping

Seller ID Set-up

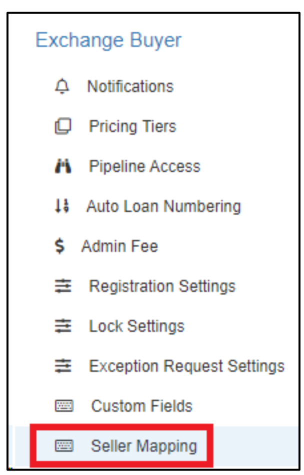
Important Notes

- 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

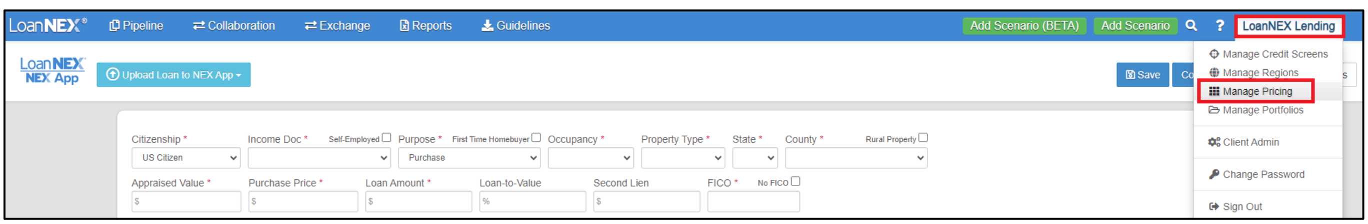
5. Enter the **Seller Code** with the appropriate **Seller Name**
6. Select the **Save Change** button

Product ID Set-up

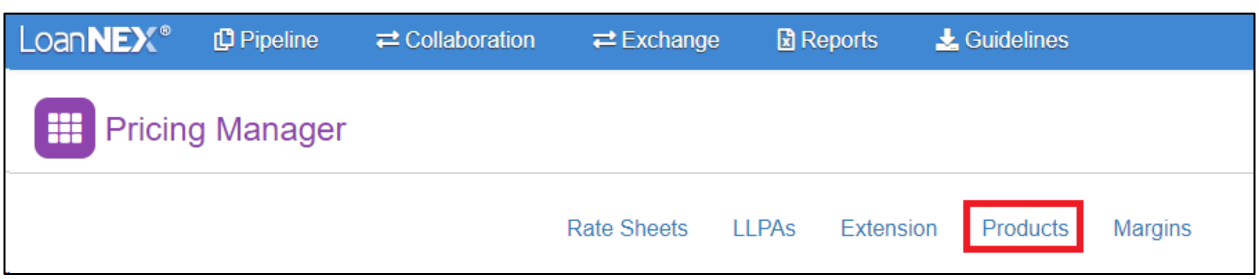
Important Notes

- Product Code is required for margins to be applied to a Seller for that Product
- Duplicate Product Codes <u>are allowed</u>
- 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

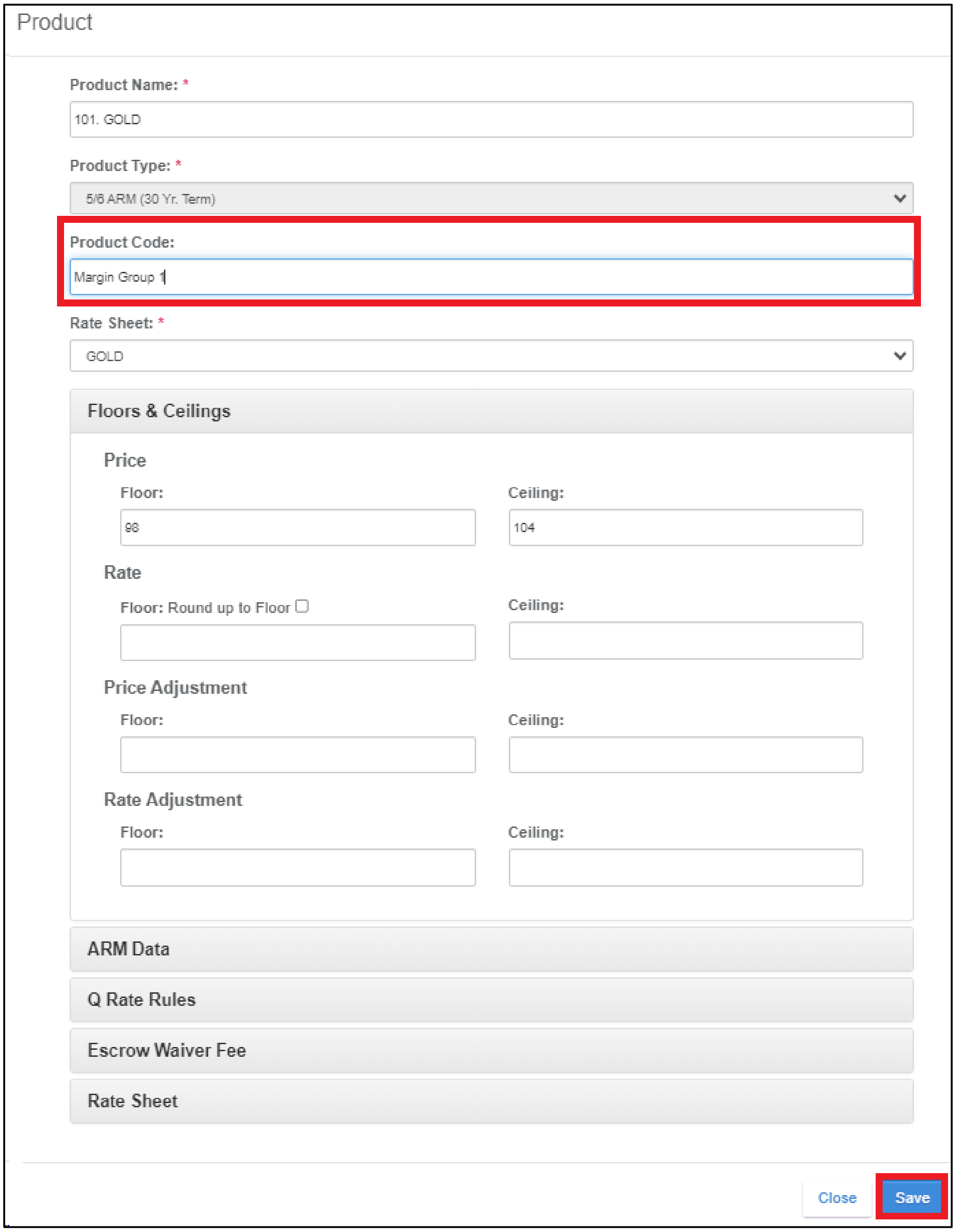
1. Login to LoanNEX at https://web.loannex.com/



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



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



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.

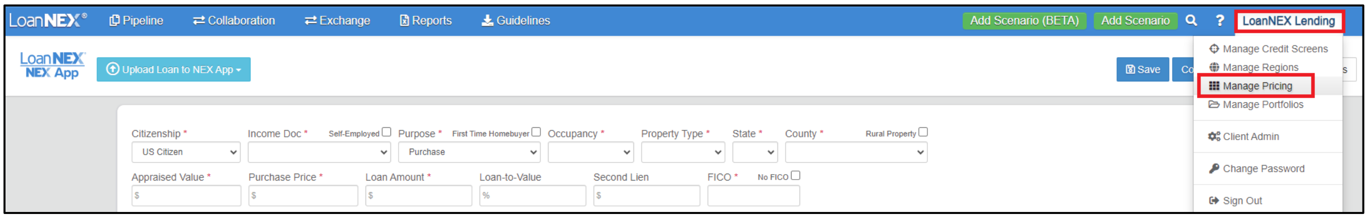
File Example

	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			

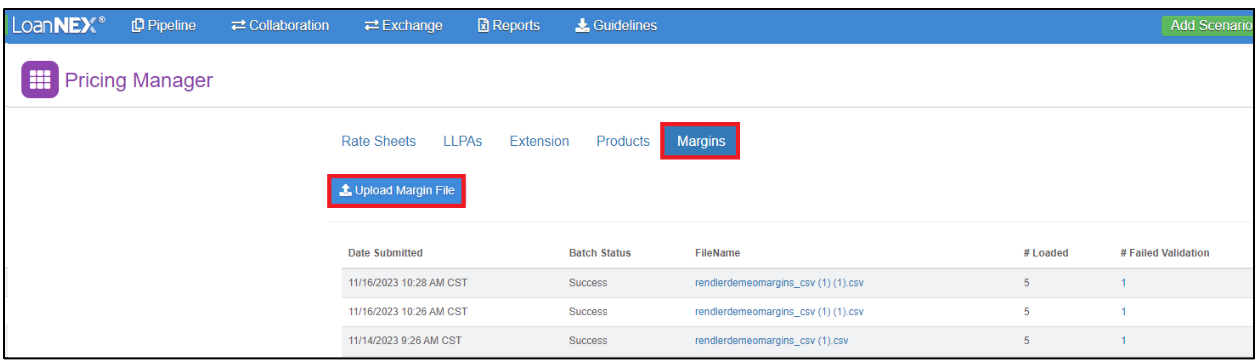
Client Level Margin File and Management

Upload Margin File

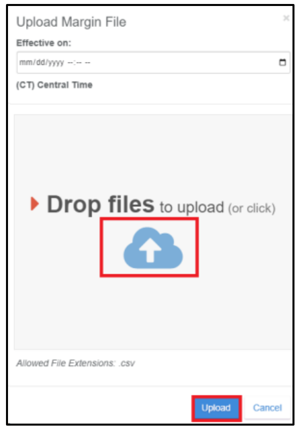
1. Login to LoanNEX at https://web.loannex.com/



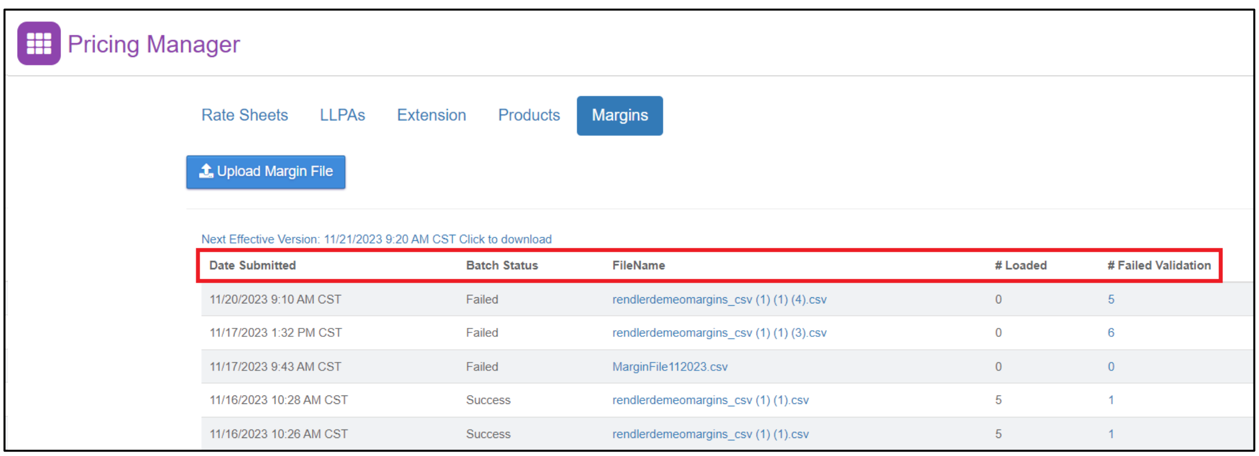
2. Click your **Name** in the upper right of the screen
3. Select **Manage Pricing**



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 <u>not</u> required
      i. If <u>no</u> **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

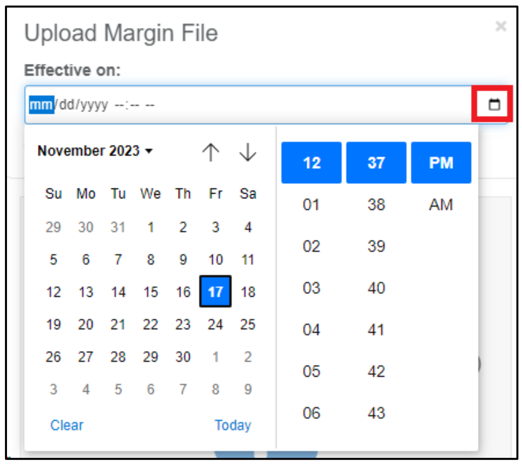


8. Margins tab will display the Margin File upload history details:
   a. **Date Submitted** – date and time file was submitted
   b. **Batch Status** – status of file upload
      i. Success – at least one row was imported successfully
      ii. Failed – no rows were successfully imported
      iii. *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*

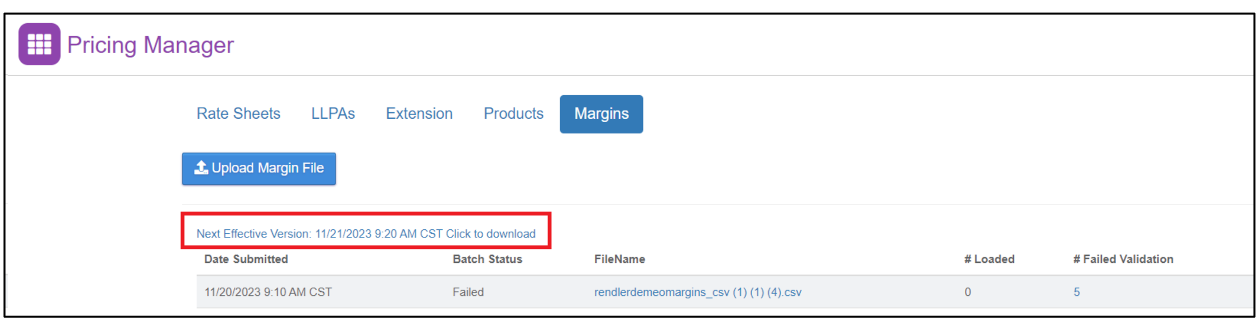
Effective Dating

Important Notes

- Effective Dating (**Effective on**: field) is <u>not</u> required
    - If <u>no</u> **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 <u>not</u> 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*

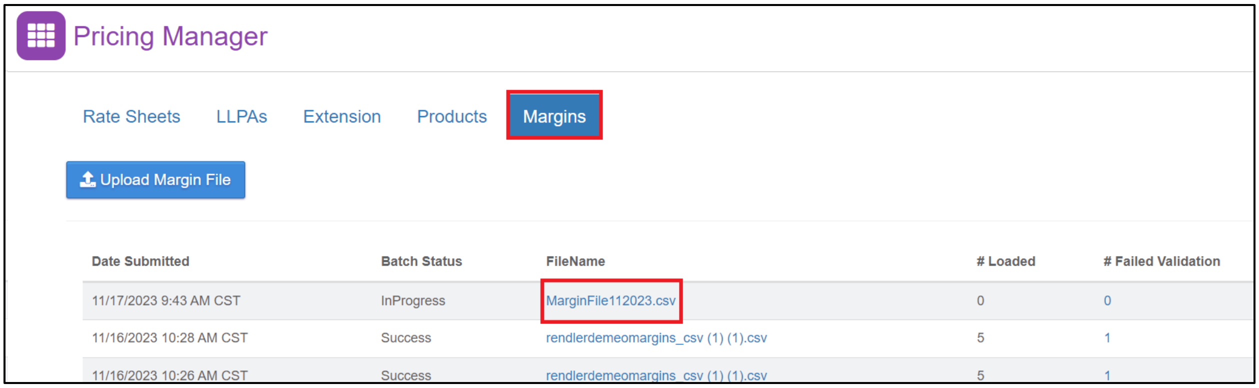


1. Login to LoanNEX and navigate to the **Margins** tab of the **Pricing Manager**
2. Select the **Upload Margin File** button
3. Select the calendar icon to choose the Effective on date and time for the Margin file
4. Select the upload icon to browse and upload .csv file
5. Select the **Upload** button



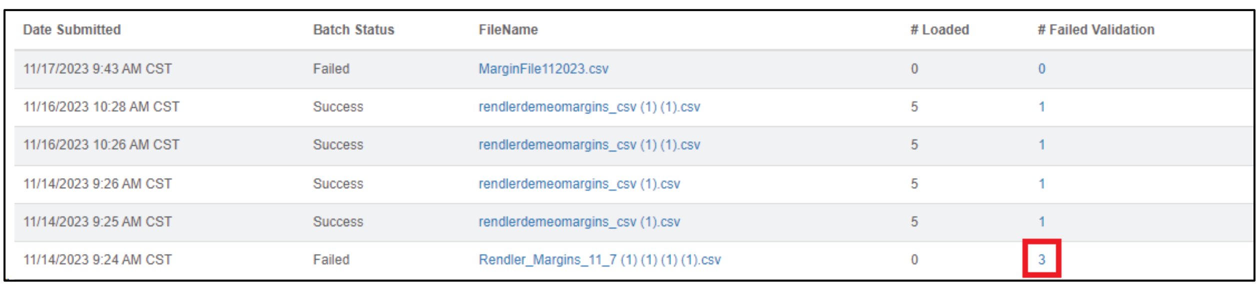
6. Margins tab will display the **Next Effective Version** date and time, with link to download the future dated file, above the Margin file history details

View Uploaded Margin Files



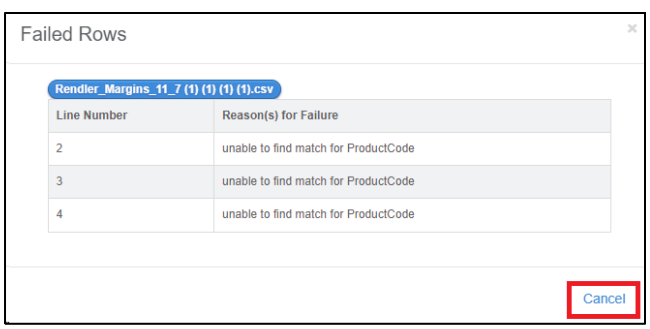
1. Login to LoanNEX and navigate to the **Margins** tab of the **Pricing Manager**
2. Select the **File Name** link of the previously uploaded Margin file you would like to view
    a. File can be past Margin file, or future effective dated file
3. File is automatically downloaded

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



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

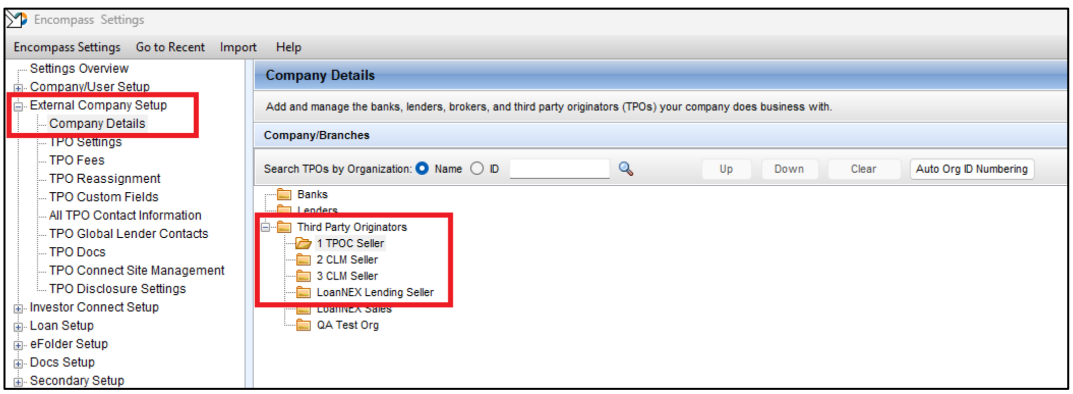
Encompass Considerations for Client Level Margins

Important Notes

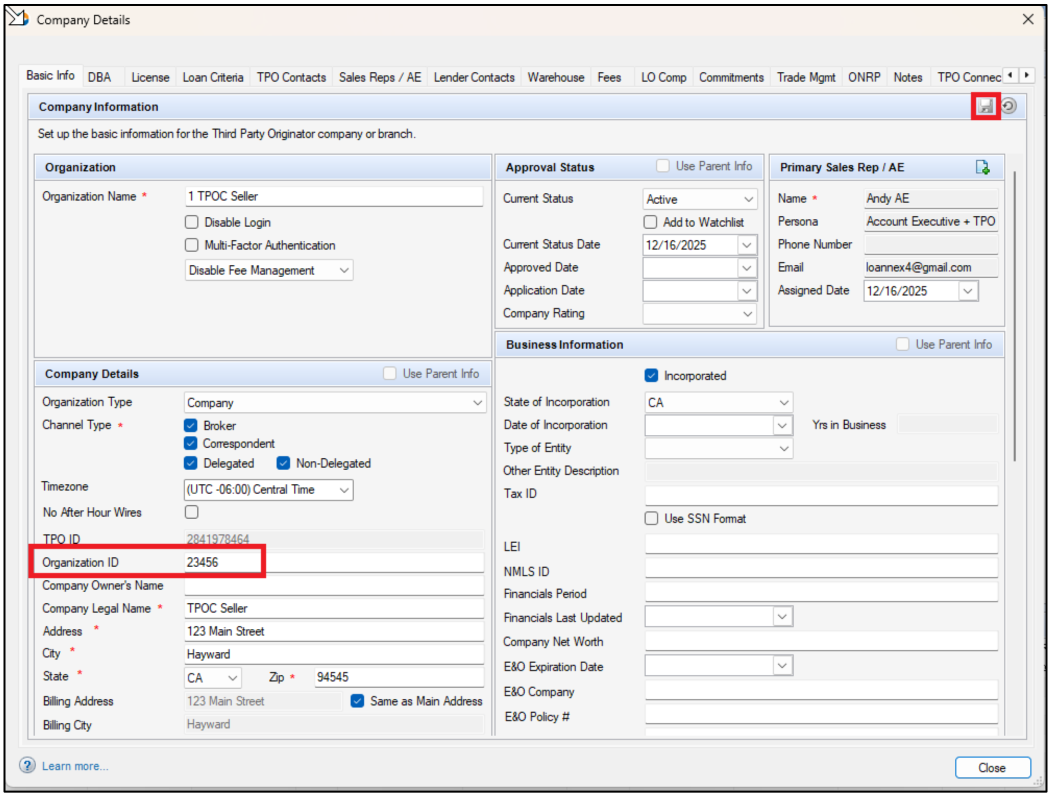
- A unique identifier must be assigned to <u>each</u> Seller in Encompass (**Organization ID**)
  - This can be any value you prefer, including a combination of numbers and letters
  - Recommendation: Use Seller's NMLS number
- **Product ID**s must be entered into the LoanNEX web account for margins to apply
- **Seller ID**s 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
Organization Name *
1 TPOC Seller
Disable Login
Multi-Factor Authentication
Disable Fee Management
Approval Status
Use Parent Info
Current Status
Active
Add to Watchlist
Current Status Date
12/16/2025
Approved Date
Application Date
Company Rating
Primary Sales Rep / AE
Name *
Andy AE
Persona
Account Executive + TPO
Phone Number
Email
loannex4@gmail.com
Assigned Date
12/16/2025
Company Details
Use Parent Info
Organization Type
Company
Channel Type *
Broker
Correspondent
Delegated
Non-Delegated
Timezone
(UTC -06:00) Central Time
No After Hour Wires
TPO ID
2841978464
Organization ID
23456
Company Owner's Name
Company Legal Name *
TPOC Seller
Address *
123 Main Street
City *
Hayward
State *
CA
Zip *
94545
Billing Address
123 Main Street
Same as Main Address
Billing City
Hayward
Business Information
Use Parent Info
Incorporated
State of Incorporation
CA
Date of Incorporation
Yrs in Business
Type of Entity
Other Entity Description
Tax ID
Use SSN Format
LEI
NMLS ID
Financials Period
Financials Last Updated
Company Net Worth
E&O Expiration Date
E&O Company
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