



**LoanNEX Encompass Retail LO
Lock Request User Guide
March 31, 2026**

1. Access LoanNEX
2. Enter scenario details in NEX App
3. Select Get Price
4. Reviews eligible Product and Pricing Options
5. Completes Eligibility Q&A
 - Eligibility Q&A – responses can have a pricing impact
6. Take Action (Register Product/Float Loan, Request Lock)
7. LO User can view the loan record and status
 - User can view the loan Activity Log and download PDF

Access LoanNEX and Enter Scenario Details

LO User

- Login to LoanNEX
- Select the **Add Scenario** button
- Enter scenario details
- Select the **Get Price** button

The screenshot displays the LoanNEX web application interface. The top navigation bar includes the LoanNEX logo, links for Pipeline and Guidelines, and buttons for Upload Loan and Add Scenario (highlighted with a red box). The main form contains the following fields:

| | | | | | | | |
|-------------------|------------------|---|--|----------------------------------|---|---------------------|-----------------|
| Loan Type * | Citizenship * | Income Doc * | Self-Employed <input type="checkbox"/> | Purpose * | First Time Homebuyer <input type="checkbox"/> | Occupancy * | Property Type * |
| First Lien | US Citizen | Full Doc | | Purchase | | Primary | SFR |
| Appraised Value * | Purchase Price * | First Lien Amount * | LTV | Secondary Financing * | | | |
| \$ 800,000 | \$ 800,000 | \$ 600,000 | 75 % | None | | | |
| State * | County * | Rural Property <input type="checkbox"/> | FICO * | No FICO <input type="checkbox"/> | DTI * | Months Reserves | |
| TN | Anderson County | | 720 | | 40 % | 10 | |
| Mortgage Lates * | Bankruptcy * | Foreclosure * | Deed-in-Lieu * | Short Sale * | Escrows * | Temporary Buydown * | |
| 0x30x24 | None | None | None | None | Yes | None | |

The 'Get Price' button at the bottom of the form is highlighted with a red box.

View Eligible Product and Pricing Options

Next Steps (action buttons) are configurable by the Admin. Common Next Steps include Register Product/Float Loan, and Lock Request.

Eligible Products

Select all Fixed **30 Yr. Fixed**

Select all Arm **5 Yr. ARM** **7 Yr. ARM**

Amortizing Type: Fully Am & IO | Lock Period: 30 | Investor/Lender: All | Program: All | Show Best per Investor/Lender:

Search Rate: 100.000 | Price | Points | Admin Fee: Exclude From Price

Reset Eligibility Q&A | Request Exception

| Rate | Lock Period | Price | Product | Investor/Lender Program | P&I PMT | Eligibility Q&A | Scenario Details | Next Steps |
|--------|-------------|------------------------|--------------------------------|-------------------------------|------------|-----------------|------------------|-------------------------------|
| 6.500% | 15 Days | 97.000 -\$18,000.00 | 30 Yr. Fixed IO (10 Yr. IO) | Gold Bridge Series F: Alps | \$3,250.00 | ✓ | | Register Loan Request Lock |
| 6.500% | 30 Days | 97.000 -\$18,000.00 | 30 Yr. Fixed IO (10 Yr. IO) | Gold Bridge Series F: Alps | \$3,250.00 | ✓ | | Register Loan Request Lock |
| 6.500% | 45 Days | 96.750 -\$18,900.00 | 30 Yr. Fixed IO (10 Yr. IO) | Gold Bridge Series F: Alps | \$3,250.00 | ✓ | | Register Loan Request Lock |

LO Completes Eligibility Q&A

LO User

- Select the **question icon** to answer the Eligibility QA
- Eligibility Q&A must be completed by the LO prior to taking a Next Step action
- Select the **Save** button before exiting Eligibility Q&A
- Loan will auto Reprice to take any adjustments into consideration

Eligible Products

Select all Fixed **30 Yr. Fixed**

Select all Arm **5 Yr. ARM** **7 Yr. ARM**

Amortizing Type: Fully Am & IO
Lock Period: 30
Investor/Lender: All

Search Rate: 100.000 **Price** Points

Eligibility Q&A

Borrower(s) is self-employed?
 Yes No

Assets have NOT been sourced or seasoned for minimum 30 days?
 Yes No

Is subject property a Leasehold Estate
 Yes No

Cancel **Save**

| Rate Lock Period | Price | Product | Investor/Lender Program | P&I PMT | Eligibility Q&A | Scenario Details | Next Steps |
|-------------------|------------------------|-----------------------------|----------------------------|------------|-----------------|------------------|-------------------------------|
| 7.000% 30 Days | 98.000 -\$12,000.00 | 30 Yr. Fixed | Gold Bridge Series F: Alps | \$3,991.81 | ? | | Register Loan Request Lock |
| 7.130% 30 Days | 99.000 -\$6,000.00 | 30 Yr. Fixed IO (10 Yr. IO) | Gold Bridge Series F: Alps | \$3,565.00 | ? | | Register Loan Request Lock |

- Next Step Actions (Examples: Register Product, Float Lock, Request Lock) vary based on the workflow configured by your Admin and Secondary teams during Account setup

Submit Request Lock

Product And Pricing

| | |
|------------------|-----------------------------|
| Investor Name | Gold Bridge |
| Loan Type | First Lien |
| Program Name | Series F: Alps |
| Mortgage Product | 30 Yr. Fixed IO (10 Yr. IO) |
| Rate | 6.500 % |
| Price | 97.000 |
| Lock Period | 15 |

Lien Amounts & Ratios

| | |
|-------------------|--------------|
| First Lien Amount | \$600,000.00 |
| LTV | 75.00 % |
| CLTV | 75.00 % |

Thank You For Submitting Your Lock. Please Allow Up To 24 Hours For Review.

Borrower First Name: Borrower
Borrower Last Name *: Smith
Co-Borrower First Name:
Co-Borrower Last Name:
Subject Property Address *: 789 Main Street
City *: Anderson County
Zip *: 37705
Originator Loan Number:
Universal Loan Identifier:
Borrower Employer *: ABC Corp
Conditional Approval *: No

Comment:

Cancel Submit Request Lock

Eligible Products: Select all Fixed 30 Yr. Fixed, Select all Arm 5 Yr. ARM, 7 Yr. ARM

Amortizing Type: Fully Am & IO, Lock Period: 30, Investor/Lender: All

Search Rate: 100.000, Price: Points

| Rate | Lock Period | Price | Product |
|--------|-------------|------------------------|-----------------------------|
| 6.500% | 15 Days | 97.000 -\$18,000.00 | 30 Yr. Fixed IO (10 Yr. IO) |
| 6.500% | 30 Days | 97.000 -\$18,000.00 | 30 Yr. Fixed IO (10 Yr. IO) |
| 6.500% | 45 Days | 96.750 -\$18,900.00 | 30 Yr. Fixed IO (10 Yr. IO) |
| 6.500% | 60 Days | 96.625 -\$19,800.00 | 30 Yr. Fixed IO (10 Yr. IO) |
| 6.500% | 15 Days | 96.500 -\$21,000.00 | 30 Yr. Fixed IO (10 Yr. IO) |

Scenario Details: Register Loan, Request Lock

The LO will see the scenario data, date, and time of Next Step action

LoanNEX®
Pipeline Guidelines
Upload Loan + Add Scenario
GoldBridge LO

Activity Log

NEX ID: 233-PMD Requested
Scenario Details

Transaction Summary

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|-------------|-----------|------------|--------------|----------------|------------------|-----------------------------|------|---------|-------|--------|-------------|----|---------------|--|--------------|--|---------------|-------------|-----------|-----------------------|-----------------|----------------------|----------------|---|-----------------|---|---------------|---|-------------------|--------------|-----|---------|------|---------|--|--------------|-------------|-----------------|---------------|--------------|-----------------------|--------------|--|-----------------|--|-------------|--|------------------------|--|---------------------------|--|-------------|--|-------------|--|--|--|----------|----------------|---------|---|
| <p>Product and Pricing</p> <table border="0" style="width: 100%;"> <tr><td>Investor Name</td><td>Gold Bridge</td></tr> <tr><td>Loan Type</td><td>First Lien</td></tr> <tr><td>Program Name</td><td>Series F: Alps</td></tr> <tr><td>Mortgage Product</td><td>30 Yr. Fixed IO (10 Yr. IO)</td></tr> <tr><td>Rate</td><td>6.500 %</td></tr> <tr><td>Price</td><td>97.000</td></tr> <tr><td>Lock Period</td><td>15</td></tr> </table> <p>ARM Margin and Cap</p> <table border="0" style="width: 100%;"> <tr><td>Index, Margin</td><td></td></tr> <tr><td>FPA/Cap/Life</td><td></td></tr> </table> <p>Lock Information</p> <table border="0" style="width: 100%;"> <tr><td>Investor Name</td><td>Gold Bridge</td></tr> <tr><td>Lock Date</td><td>3/31/2026 12:17:52 PM</td></tr> <tr><td>Expiration Date</td><td>4/14/2026 5:00:00 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> <p>Lien Amounts & Ratios</p> <table border="0" style="width: 100%;"> <tr><td>First Lien Amount</td><td>\$600,000.00</td></tr> <tr><td>LTV</td><td>75.00 %</td></tr> <tr><td>CLTV</td><td>75.00 %</td></tr> </table> | Investor Name | Gold Bridge | Loan Type | First Lien | Program Name | Series F: Alps | Mortgage Product | 30 Yr. Fixed IO (10 Yr. IO) | Rate | 6.500 % | Price | 97.000 | Lock Period | 15 | Index, Margin | | FPA/Cap/Life | | Investor Name | Gold Bridge | Lock Date | 3/31/2026 12:17:52 PM | Expiration Date | 4/14/2026 5:00:00 PM | Extension Days | 0 | Extension Count | 0 | Re-lock Count | 0 | First Lien Amount | \$600,000.00 | LTV | 75.00 % | CLTV | 75.00 % | <p>Requested On</p> <table border="0" style="width: 100%;"> <tr><td>Company Name</td><td>Gold Bridge</td></tr> <tr><td>Users Full Name</td><td>GoldBridge LO</td></tr> <tr><td>Requested On</td><td>3/31/2026 12:17:52 PM</td></tr> </table> <p>Approved on</p> <table border="0" style="width: 100%;"> <tr><td>Company Name</td><td></td></tr> <tr><td>Users Full Name</td><td></td></tr> <tr><td>Approved on</td><td></td></tr> </table> <p>Identifiers</p> <table border="0" style="width: 100%;"> <tr><td>Originator Loan Number</td><td></td></tr> <tr><td>Universal Loan Identifier</td><td></td></tr> <tr><td>Loan Number</td><td></td></tr> <tr><td>Lock Number</td><td></td></tr> <tr><td colspan="2"> </td></tr> <tr><td>Borrower</td><td>Borrower Smith</td></tr> <tr><td>Address</td><td>789 Main Street, Anderson County , TN 37705</td></tr> </table> | Company Name | Gold Bridge | Users Full Name | GoldBridge LO | Requested On | 3/31/2026 12:17:52 PM | Company Name | | Users Full Name | | Approved on | | Originator Loan Number | | Universal Loan Identifier | | Loan Number | | Lock Number | | | | Borrower | Borrower Smith | Address | 789 Main Street, Anderson County , TN 37705 |
| Investor Name | Gold Bridge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan Type | First Lien | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Program Name | Series F: Alps | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mortgage Product | 30 Yr. Fixed IO (10 Yr. IO) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Rate | 6.500 % | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Price | 97.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lock Period | 15 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Index, Margin | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FPA/Cap/Life | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Investor Name | Gold Bridge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lock Date | 3/31/2026 12:17:52 PM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expiration Date | 4/14/2026 5:00:00 PM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Extension Days | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Extension Count | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Re-lock Count | 0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| First Lien Amount | \$600,000.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LTV | 75.00 % | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CLTV | 75.00 % | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Company Name | Gold Bridge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Users Full Name | GoldBridge LO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Requested On | 3/31/2026 12:17:52 PM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Company Name | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Users Full Name | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Approved on | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Originator Loan Number | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Universal Loan Identifier | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan Number | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lock Number | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Borrower | Borrower Smith | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Address | 789 Main Street, Anderson County , TN 37705 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | |
|----------------------|---|
| Input Details | ▼ |
| Price Evidence | ▼ |
| Eligibility Evidence | ▼ |

View Activity Log / Download Scenario PDF

- Select the **Activity Log** button in the upper right of the screen
- Select the **PDF icon** to download the details of the scenario

The screenshot displays the LoanNEX web application interface. At the top, there is a navigation bar with 'LoanNEX', 'Pipeline', and 'Guidelines' on the left, and 'Upload Loan', 'Add Scenario', search, and help icons on the right. The user is identified as 'GoldBridge LO'. A red box highlights the 'Activity Log' button in the top right corner.

The main content area shows a 'Lock Requested' scenario for NEX ID: 233-PMD. A 'Scenario Details' button is visible. Below this is a 'Transaction Summary' section with two columns of information:

| Product and Pricing | Requested On |
|---|-------------------------------------|
| Investor Name: Gold Bridge | Company Name: Gold Bridge |
| Loan Type: First Lien | Users Full Name: GoldBridge LO |
| Program Name: Series F: Alps | Requested On: 3/31/2026 12:17:52 PM |
| Mortgage Product: 30 Yr. Fixed IO (10 Yr. IO) | |
| Rate: 6.500 % | |
| Price: 97.000 | |
| Lock P: 0 | |

Below the summary is an 'Activity Log' overlay window. It contains two entries:

- Lock Requested** (3/31/2026 12:17:52 PM by: GoldBridge LO Gold Bridge) with a PDF icon highlighted by a red box.
- Loan was created** (3/31/2026 12:17:52 PM by: GoldBridge LO Gold Bridge)

The background shows a 'Lock Information' table with columns for Investor, Lock D, Expirat, Extens, Extension Count, and Re-lock Count.

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