



**LoanNEX Encompass Retail LO
Modification Request User Guide
April 7, 2026**

Access Loan from Pipeline

- Login to LoanNEX
- Go to the **Pipeline**
- Select the **NEX ID** of loan
- Select the **Modification** button

LoanNEX® Pipeline Guidelines Upload Loan Add Scenario GoldBridge LO

Pipeline Active

Enter name of new search Your Searches

Results 1-25 of 103 show 25 Page 1 of 5

	NEX ID Portfolio	Borrower Entered Date	Location Property Type	Purpose Occupancy	NEXscore Amount	Product Amortization	Rate Points	Originator Loan Officer	Exchange Status
<input type="checkbox"/>	233-PUO	Test, Lilly 4/1/2026	houston, CA SFR	Purchase IP	D4- \$700,000	30 Yr. Fixed		Gold Bridge GoldBridge LO	Lock Approved
<input type="checkbox"/>	233-PMD	Smith, Borrower 3/31/2026	Anderson County , TN SFR	Purchase PR	F6+ \$600,000	30 Yr. Fixed IO		Gold Bridge GoldBridge LO	Lock Approved

Lock Approved NEX App

NEX ID: 233-PMD Locked Scenario Details Lock Ticket Extension **Modification**

Transaction Summary

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)	Approved on	
Rate	6.500 %	Company Name	Gold Bridge
Price	99.500	Users Full Name	GoldBridge Retail Secondary Admin
Lock Period	15	Approved on	3/31/2026 1:11:25 PM
ARM Margin and Cap		Identifiers	
Index, Margin		Originator Loan Number	
FPA/Cap/Life		Universal Loan Identifier	

Get Price for Modification Request

LO User

- Enter updated loan data
- Select the **Get Price** button
 - Pricing will be based on historical eligibility and pricing from the original lock date

Lock Approved NEX App

NEX ID: 233-PMD 🔒 Locked

Loan Type *	Citizenship *	Income Doc *	Self-Employed <input type="checkbox"/>	Purpose *	First Time Homebuyer <input type="checkbox"/>	Occupancy *	Property Type *
First Lien <input type="button" value="v"/>	US Citizen <input type="button" value="v"/>	Full Doc <input type="button" value="v"/>		Purchase <input type="button" value="v"/>		Primary <input type="button" value="v"/>	SFR <input type="button" value="v"/>
Appraised Value *	Purchase Price *	First Lien Amount *	LTV	Secondary Financing *			
\$ 800,000 <input type="text"/>	\$ 800,000 <input type="text"/>	\$ 600,000 <input type="text"/>	75 % <input type="text"/>	None <input type="button" value="v"/>			
State *	County *	Rural Property <input type="checkbox"/>	FICO *	No FICO <input type="checkbox"/>	DTI *	Months Reserves	
TN <input type="button" value="v"/>	Anderson County <input type="button" value="v"/>		710 <input type="text"/>		40 % <input type="text"/>	12 <input type="text"/>	
Mortgage Lates *	Bankruptcy *	Foreclosure *	Deed-in-Lieu *	Short Sale *	Escrows *	Temporary Buydown *	
0x30x24 <input type="button" value="v"/>	None <input type="button" value="v"/>	None <input type="button" value="v"/>	None <input type="button" value="v"/>	None <input type="button" value="v"/>	Yes <input type="button" value="v"/>	None <input type="button" value="v"/>	

Get Price

Income *	Property Expenses *	Liabilities *	Reserves *	Household Size *
\$ <input type="text"/>	\$ <input type="text"/>	\$ 0 <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Get Qualified Price [What is Qualified Price ?](#)

Request Modification

- Rate and Lock Period are filtered on original lock
- Select **Modify** button

Mortgage Lates *
0x30x24

Bankruptcy *
None

Foreclosure *
None

Deed-in-Lieu *
None

Short Sale *
None

Escrows *
Yes

Temporary Buydown *
None

Get Price

Income *
\$

Property Expenses *
\$

Liabilities *
\$ 0

Reserves *
\$

Household Size *

Get Qualified Price

[What is Qualified Price ?](#)

Eligible Products

Select all Fixed 30 Yr. Fixed

Select all Arm 5 Yr. ARM 7 Yr. ARM

Reset Eligibility Q&A

Amortizing Type Lock Period Investor/Lender Program Show Best per Investor/Lender

Interest Only 15 All All

Admin Fee

6.500 Target Price Price Points Exclude From Price Fixed Arm Term Term 360

Rate	Lock Period	Product	Investor/Lender Program	P&I PMT	Eligibility Q&A	Next Steps
6.500%	15 Days	30 Yr. Fixed IO (10 Yr. IO)	Gold Bridge Series F: Alps	\$3,250.00		Modify

Copyright Mortgage NEKS, LLC 2026

4

Modification Request Submitted

- LoanNEX will show new loan data as **Modification Requested**
 - No updates will be made to the Loan Summary until the Modification is Approved/Denied
- **Activity Log** is updated with Lock Modification Request PDF

The screenshot displays the LoanNEX interface for a loan with NEX ID 233-PMO. The status is 'Modification Requested'. The 'Activity Log' shows a sequence of events: 'Loan was created' (3/31/2026 12:17:52 PM), 'Lock Requested' (3/31/2026 12:17:52 PM), 'Lock Approved' (3/31/2026 1:11:25 PM), and 'Lock Modification Requested' (4/07/2026 8:40:32 AM). A red box highlights the 'Lock Modification Requested' entry, and a red arrow points from the 'Activity Log' link in the top right to this entry.

Transaction Summary

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	99.500
Lock Period	15

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




Lock Information	
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

Requested On	
Company Name	
Users Full Name	
Requested On	

Approved on	
Company Name	
Users Full Name	
Approved on	

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

Activity Log

- Loan was updated
4/07/2026 8:40:32 AM by:GoldBridge LO Gold Bridge
- Lock Modification Requested** 
4/07/2026 8:40:32 AM by:GoldBridge LO Gold Bridge
- Lock Approved 
3/31/2026 1:11:25 PM by:GoldBridge Retail Secondary Admin Gold Bridge
- Lock Requested 
3/31/2026 12:17:52 PM by:GoldBridge LO Gold Bridge
- Loan was created
3/31/2026 12:17:52 PM by:GoldBridge LO Gold Bridge

If Modification is denied, lock will revert to the last Lock Approved action

If Modification is approved, the Loan Summary will update to new Lock Approved loan data

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