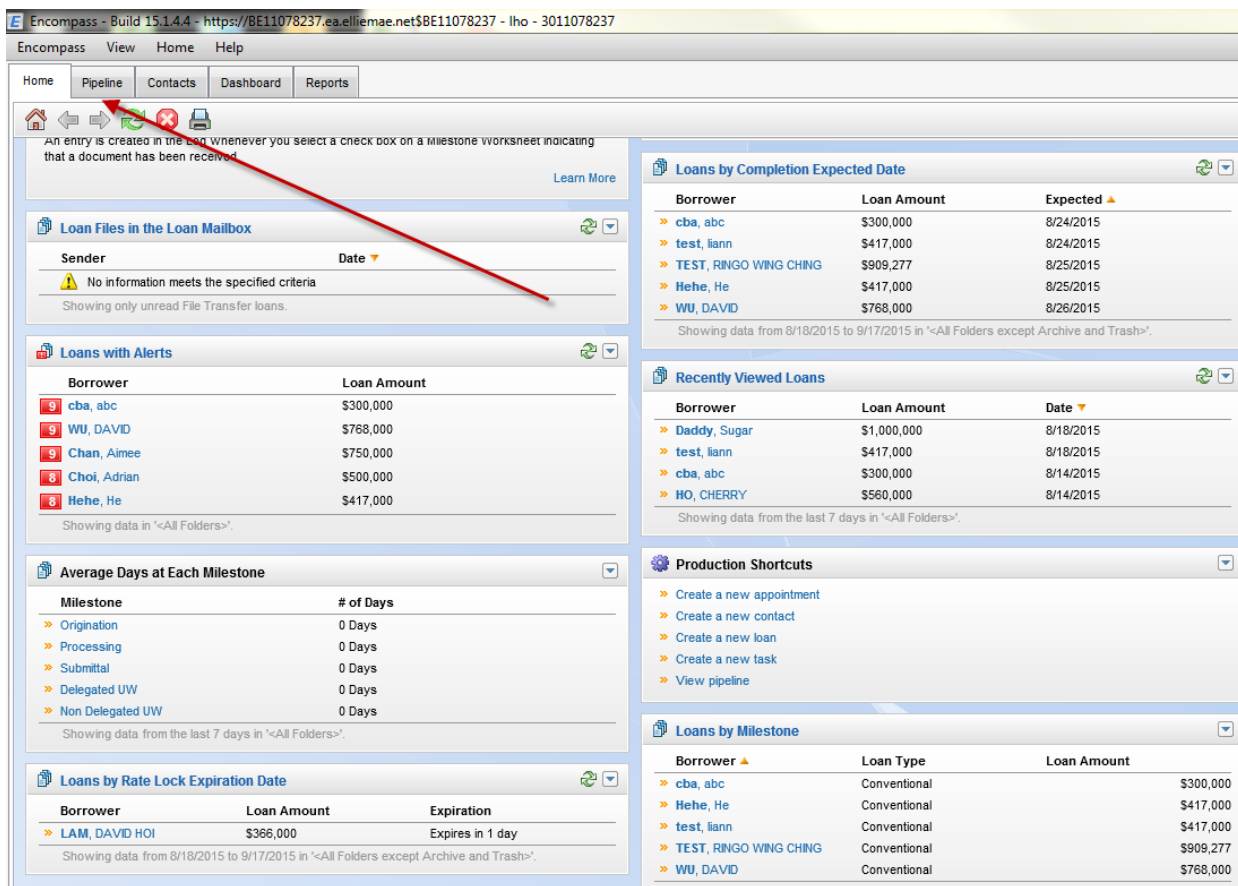


How to check pricing using Encompass

Step 1 - Go to pipeline



Encompass - Build 15.1.4.4 - https://BE11078237.ea.elliemae.net/\$BE11078237 - lho - 3011078237

Encompass View Home Help

Home Pipeline Contacts Dashboard Reports

An entry is created in the log whenever you select a check box on a milestone worksheet indicating that a document has been received. [Learn More](#)

Loan Files in the Loan Mailbox

Sender	Date
No information meets the specified criteria	

Showing only unread File Transfer loans.

Loans with Alerts

Borrower	Loan Amount
cba, abc	\$300,000
WU, DAVID	\$768,000
Chan, Aimee	\$750,000
Choi, Adrian	\$500,000
Hehe, He	\$417,000

Showing data in '<All Folders>'.

Average Days at Each Milestone

Milestone	# of Days
Origination	0 Days
Processing	0 Days
Submittal	0 Days
Delegated UW	0 Days
Non Delegated UW	0 Days

Showing data from the last 7 days in '<All Folders>'.

Loans by Rate Lock Expiration Date

Borrower	Loan Amount	Expiration
LAM, DAVID HOI	\$366,000	Expires in 1 day

Showing data from 8/18/2015 to 9/17/2015 in '<All Folders except Archive and Trash>'.

Loans by Completion Expected Date

Borrower	Loan Amount	Expected
cba, abc	\$300,000	8/24/2015
test, liann	\$417,000	8/24/2015
TEST, RINGO WING CHING	\$909,277	8/25/2015
Hehe, He	\$417,000	8/25/2015
WU, DAVID	\$768,000	8/26/2015

Showing data from 8/18/2015 to 9/17/2015 in '<All Folders except Archive and Trash>'.

Recently Viewed Loans

Borrower	Loan Amount	Date
Daddy, Sugar	\$1,000,000	8/18/2015
test, liann	\$417,000	8/18/2015
cba, abc	\$300,000	8/14/2015
HO, CHERRY	\$560,000	8/14/2015

Showing data from the last 7 days in '<All Folders>'.

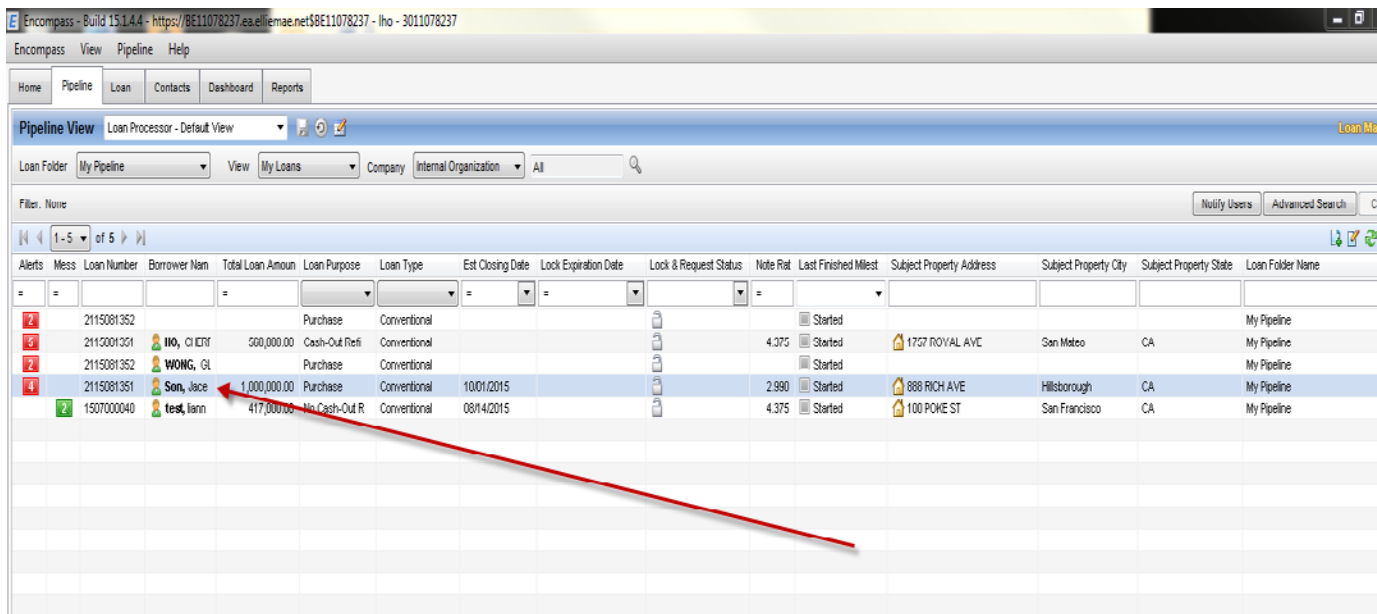
Production Shortcuts

- Create a new appointment
- Create a new contact
- Create a new loan
- Create a new task
- View pipeline

Loans by Milestone

Borrower	Loan Type	Loan Amount
cba, abc	Conventional	\$300,000
Hehe, He	Conventional	\$417,000
test, liann	Conventional	\$417,000
TEST, RINGO WING CHING	Conventional	\$909,277
WU, DAVID	Conventional	\$768,000

Step 2 - Select loan



Encompass - Build 15.1.4.4 - https://BE11078237.ea.elliemae.net/\$BE11078237 - lho - 3011078237

Encompass View Pipeline Help

Home Pipeline Loan Contacts Dashboard Reports

Pipeline View Loan Processor - Default View

Loan Folder: My Pipeline View: My Loans Company: Internal Organization All

Files: None

Alerts	Mess	Loan Number	Borrower Nam	Total Loan Amoun	Loan Purpose	Loan Type	Est Closing Date	Lock Expiration Date	Lock & Request Status	Note Rat	Last Finished Milest	Subject Property Address	Subject Property City	Subject Property State	Loan Folder Name
2		2115081352			Purchase	Conventional					Started				My Pipeline
3		2115001351	HO, CLIFF	500,000.00	Cash-Out Refi	Conventional				4.375	Started	1727 ROYAL AVE	San Mateo	CA	My Pipeline
2		2115081352	WONG, GI		Purchase	Conventional					Started				My Pipeline
4		2115081351	Son, Jace	1,000,000.00	Purchase	Conventional	10/01/2015			2.990	Started	888 RICH AVE	Hillsborough	CA	My Pipeline
2		1507000040	test, liann	417,000.00	No-Cash-Out R	Conventional	08/14/2015			4.375	Started	100 POWE ST	San Francisco	CA	My Pipeline

Step 3 – Click on “Services” tap

Encompass - Build 15.1.4.4 - https://BE11078237.ea.elliemae.net\$BE11078237 - lho - 3011078237

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Contacts Dashboard Reports

Borrowers Jace My Son

888 RICH AVE Hillsborough, CA 94010 Loan # 21150813518 LTV: 50,000/50,000 Rate: 2.990% Est Closing Date: 10/01/2015
Loan Amount: \$1,000,000.00 DTI: Not Locked FS: Liann Ho

Alerts & Messages Log

- eDisclosures/Disclosure expected 08/21/15
- Title Ordered expected 08/23/15
- Validate Subject Property Address: 08/25/15

1003 Page 1

The income / assets of a person other than Borrower will be used...

The income / assets of the Borrower's spouse will not be used...

Agency Case No Lender Case No

I. Types of Mortgage and Terms of Loan

Loan Type	Lien Position	Amortization Type
<input checked="" type="checkbox"/> Conventional	<input checked="" type="checkbox"/> First	<input type="checkbox"/> Fixed Rate
<input type="checkbox"/> FHA	<input type="checkbox"/> Second	<input type="checkbox"/> GPM - Rate <input type="text"/> % Years <input type="text"/>
<input type="checkbox"/> VA	<input type="button" value="Sub. Financing"/>	<input checked="" type="checkbox"/> ARM - <input type="text"/>
<input type="checkbox"/> USDA-RHS		<input type="checkbox"/> Other - <input type="text"/>
<input type="checkbox"/> Other - <input type="text"/>		

Purchase Price Total Loan Amt Term
Loan Amount Interest Rate % Due In
MP / FF Qual Rate % Monthly Pmt

II. Property Information and Purpose of Loan

Subject Property

Address County
City No Units Year Built
State Zip
Legal Description

Purpose of Loan	Property will be
<input checked="" type="checkbox"/> Purchase	<input type="checkbox"/> Primary
<input type="checkbox"/> Cash-Out Refi	<input checked="" type="checkbox"/> Secondary Gross Rent <input type="text"/>
<input type="checkbox"/> No Cash-Out Refi	<input type="checkbox"/> Investment Occup. Rate <input type="text"/> %
<input type="checkbox"/> Construction	
<input type="checkbox"/> Construction - Perm	
<input type="checkbox"/> Other - <input type="text"/>	

Construction Loan

Period months

Year Aqd	Original Cost	Existing Lien	Present Value of Lot (a)	Cost of Improvements (b)	Total (a+b)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Refinance Loan

Year Aqd	Original Cost	Existing Lien	Purpose of Refinance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Describe Improvements Cost
 made to be made

Forms Tools Services

Borrower Summary - Origination

- 1003 Page 1
- 1003 Page 2
- 1003 Page 3
- Home Counseling Providers
- Request for Transcript of Tax
- State-Specific Disclosure Information
- Transmittal Summary
- Mortgage Insurance Information
- Flood Information
- Additional Requests Information
- Additional Disclosures Information
- Settlement Service Provider List
- FNMA Streamlined 1003
- Freddie Mac Additional Data
- VOD
- VOE
- VOL
- VOR

Show in Alpha Order Show All

Step 4 – Select “Search Product and Pricing”

Encompass - Build 15.1.4.4 - https://BE11078237.ea.elliemae.net\$BE11078237 - lho - 3011078237

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Contacts Dashboard Reports

Borrowers Jace My Son

888 RICH AVE Hillsborough, CA 94010

1st Loan #: 21150813518 LTV: 50.000/50.000 Rate: 2.990% Est Clo: FS

Loan Amount: \$1,000,000.00 DTI: / Not Locked

Alerts & Messages Log

- eDisclosures/Disclosure expected 08/21/15
- Title Ordered expected 08/23/15
- Validate Subject Property Address: 08/25/15

1003 Page 1

The income / assets of a person other than Borrower will be used...

The income / assets of the Borrower's spouse will not be used...

Agency Case No [] Lender Case No []

I. Types of Mortgage and Terms of Loan

Loan Type	Lien Position	Amortization Type
<input checked="" type="checkbox"/> Conventional	<input checked="" type="checkbox"/> First	<input type="checkbox"/> Fixed Rate
<input type="checkbox"/> FHA	<input type="checkbox"/> Second	<input type="checkbox"/> GPM - Rate [] % Years []
<input type="checkbox"/> VA	<input type="button" value="Sub. Financing"/>	<input checked="" type="checkbox"/> ARM - []
<input type="checkbox"/> USDA-RHS		<input type="checkbox"/> Other - []
<input type="checkbox"/> Other - []		

Purchase Price 2,000,000.00 Total Loan Amt 1,000,000.00 Term 360

Loan Amount 1,000,000.00 Interest Rate 2.990 % Due In 360

MP / FF [] Qual Rate [] % Monthly Pmt 4,210.65

II. Property Information and Purpose of Loan

Subject Property

Address 888 RICH AVE County San Mateo

City Hillsborough No Units [] Year Built []

State CA Zip 94010

Legal Description []

Purpose of Loan	Property will be
<input checked="" type="checkbox"/> Purchase	<input type="checkbox"/> Primary
<input type="checkbox"/> Cash-Out Refi	<input checked="" type="checkbox"/> Secondary Gross Rent []
<input type="checkbox"/> No Cash-Out Refi	<input type="checkbox"/> Investment Occup. Rate [] %
<input type="checkbox"/> Construction	
<input type="checkbox"/> Construction - Perm	
<input type="checkbox"/> Other - []	

Construction Loan

Period [] months

Year Aqd	Original Cost	Existing Lien	Present Value of Lot (a)	Cost of Improvements (b)	Total (a+b)
[]	[]	[]	[]	[]	[]

Refinance Loan

Year Aqd	Original Cost	Existing Lien	Purpose of Refinance
[]	[]	[]	[]

Describe Improvements [] Cost []

made to be made

Forms Tools Services

- Order Credit Report
- Access Lenders
- Search Product and Pricing**
- Request Underwriting
- Order Appraisal
- Order Flood Certification
- Order Title & Closing
- Order Doc Preparation
- Register MERS
- Order AVM
- Order Mortgage Insurance
- Order Fraud/Audit Services
- Request HMDA Management
- Order Additional Services

Show in Alpha Order

Step 5 – Select “Encompass Product and Pricing Service” as provider and click “Submit”

The screenshot shows the Encompass software interface for a loan application. The main window displays the 'Borrower Summary - Origination' page for a borrower named 'Sugar Daddy'. The loan details include: 888 RICH AVE, Hillsborough, CA 94010; Loan #: 21150813518; LTV: 50.000/50.000; Rate: 2.990%; Loan Amount: \$1,000,000.00; Est Closing Date: 10/01/2015; FS: Liann Ho.

The 'Borrower Information' section shows the borrower's details: Type: Individual; First Name: Sugar; Middle: ; Last Name: Daddy; SSN: 111-11-1111; DOB: //; Home Phone: ; Work Phone: ; Cell: ; Marital Status: Unmarried; Home E-mail: LHO@GMCCLOAN.COM; Work E-mail: .

The 'PRODUCT AND PRICING' dialog box is open, showing a list of providers. The 'Encompass Product and Pricing Service' is selected. A red arrow points to the 'Submit' button in the dialog.

Step 6 – Obtain login and password from Pablo

The screenshot shows the Encompass software interface for a loan application. The main window displays the 'Borrower Summary - Origination' page for a borrower named 'Sugar Daddy'. The loan details include: 888 RICH AVE, Hillsborough, CA 94010; Loan #: 21150813518; LTV: 50.000/50.000; Rate: 2.990%; Loan Amount: \$1,000,000.00; Est Closing Date: 10/01/2015; FS: Liann Ho.

The 'Borrower Information' section shows the borrower's details: Type: Individual; First Name: Sugar; Middle: ; Last Name: Daddy; SSN: 111-11-1111; DOB: //; Home Phone: ; Work Phone: ; Cell: ; Marital Status: Unmarried; Home E-mail: LHO@GMCCLOAN.COM; Work E-mail: .

The 'Product and Pricing Request' dialog box is open, showing the 'ENCMPASS® Product and Pricing Service' login screen. The 'User Login Information' section is highlighted in yellow, showing the login name 'Training740' and a masked password. The 'Loan Summary' section shows the loan details: Borrower: Sugar Daddy; Loan Number: 21150813518; Co-Borrower: ; Loan Amount: 1000000.00; Property: 888 RICH AVE, Hillsborough, CA 94010; Loan Purpose: Purchase.

Step 7 – Go through each tap, entered all needed information in “Pink Boxes”

Encompass - Build 15.1.4.4 - https://BE11078237.ea.elliemae.net\$BE11078237 - lho - 3011078237

Encompass View Services View Help

Home Pipeline Loan Services View Contacts Dashboard Reports

ENCOMPASS® Product and Pricing Service

Training Burlingame, Burlingame Loan ID: 3380307 Learn More

General Finances Property Qualify Summary

Step 1 of 6 — Enter general information about the loan. Select the Loan Terms, Product Options and Included Products for which you would like to qualify. 2nd mortgage balance & payment are optional.

Please address the following
These items were invalid/missing from the Ellie Mae Network data:
- ARM Loan Term
- Credit Score

General Loan Information

Loan Position: 1st Mortgage

Purpose: Purchase

Property Val: 2000000

Loan Amount: 1000000 50 % LTV 1st

PMI, MIP Financed:

Total Amount: 1000000 50

2nd Mtg Bal: % LTV 2nd

2nd Paymt: monthly

Compensation: Borrower Creditor

Target Price:

Target Rate: 2.99 - or -

Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20.

No Closing Cost

Loan Terms

30 Year Fixed 10 Year ARM

25 Year Fixed 7 Year ARM

20 Year Fixed 5 Year ARM

15 Year Fixed 3 Year ARM

10 Year Fixed

Standard Products

Agency

Non-agency

FHA

VA

USDA

Product Options

Interest Only

Waive Escrows

No MI

Lender-paid MI

40-year Amortization

Special Products

FHA 203K Streamline

FHA Streamline

MyCommunity

VA IRRRL

Next

Step 8 – Click “Qualify”

ENCOMPASS® Product and Pricing Service

Training Burlingame, Burlingame

Loan ID: 3380307

[Learn More](#)

General	Finances	Property	Qualify	Summary	
Step 3 of 6 — Enter each borrower’s credit score and accurate financial information. The verification requirements will determine the appropriate documentation type for the loan.					
There seems to be a problem! Please enter a valid Credit Score (300 - 850).					
Documentation Type					
Employment	<input type="text" value="Employed or Retired (can Verify)"/>				
Income	<input type="text" value="Full Income"/>				
Assets	<input type="text" value="Full Assets"/>				
Borrower Financial Information					
	Credit Score	Liquid Assets	Retirement Accts	Annual Income	Monthly Debt
Sugar Daddy	<input type="text" value=""/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
For credit score, use the middle score from a tri-merge credit report. Liquid Assets can include checking and savings accounts, brokerage accounts, or any other assets that will be liquidated for this transaction.					
Supplemental Funding			Mortgage / Financial History		
Gift Funds \$ <input type="text" value="0"/> <input type="text" value="0"/> %			Mortgage Delinquency		
Seller Concessions \$ <input type="text" value="0"/> <input type="text" value="0"/> %			30 days 60 days 90+ days		
Assets that are not supplied by the borrower are entered here. These assets may be subject to qualification maximums.			Last 12 Months		
			13 to 24 Months		
			Notice of Default (NOD)		
			Bankruptcy		
			<input type="text" value="Never or none in the last 7 years"/>		
			<input type="text" value="Never or none in the last 7 years"/>		
			<input type="checkbox"/> Borrower can demonstrate a 12-month mortgage / rental history		
			<input type="checkbox"/> First Time Home Buyer		
<input type="button" value="Next"/> <input type="button" value="Qualify"/>					

Step 9 – Pricing result

ENCOMPASS® Product and Pricing Service

Training Burlingame, Burlingame

Loan ID: 3380307

[Learn More](#)

General	Finances	Property	Qualify	Summary									
Step 5 of 6 — Based upon the information you have entered, the following qualified programs and rates are available. To make a selection, simply click on the desired rate. Valid target pricing is between 80 and 120. Valid target rate is between 0 and 20.													
Target Price: <input type="text"/> Target Rate: <input type="text"/> 2.99 <input type="button" value="Go!"/>	<input type="text" value="(all lenders)"/>	<input checked="" type="checkbox"/> Agency <input checked="" type="checkbox"/> Non-agency	<table border="1"> <tr> <td>Purpose: Purchase</td> <td>FICO: 760</td> <td>Location: CA - San Mateo</td> </tr> <tr> <td>Prop Val: \$2,000,000</td> <td></td> <td>Prop Type: 1-Family</td> </tr> <tr> <td>Loan Amt: \$1,000,000</td> <td></td> <td>Prop Use: Primary</td> </tr> </table>	Purpose: Purchase	FICO: 760	Location: CA - San Mateo	Prop Val: \$2,000,000		Prop Type: 1-Family	Loan Amt: \$1,000,000		Prop Use: Primary	
Purpose: Purchase	FICO: 760	Location: CA - San Mateo											
Prop Val: \$2,000,000		Prop Type: 1-Family											
Loan Amt: \$1,000,000		Prop Use: Primary											
<input checked="" type="checkbox"/> 7 Year ARM		Creditor-paid											
Program	Rate	Price	Price\$	P&I	QM/Det								
<input checked="" type="checkbox"/> Figastar Correspondent Jumbo 7/1 LIBOR ARM – Full Doc 30-day rate as of 8/18/2015 10:00:00 AM (30 60) guidelines LTV/CLTV: 50/50 <ul style="list-style-type: none"> This product must be Manually Underwritten. This product is not eligible for AUS submission. This product requires Management Review. Please allow for additional processing time. 	* 2.750 2.875 3.000 3.125 3.250	99.875 100.375 101.000 101.375 101.625	(\$1250) \$3750 \$10000 \$13750 \$16250	\$4082 \$4149 \$4216 \$4284 \$4352	details details details details details								
<input checked="" type="checkbox"/> Show all rates													
<input checked="" type="checkbox"/> Everbank Correspondent Preferred LIBOR 7/1 ARM – Full Doc 30-day rate as of 8/18/2015 12:00:00 AM guidelines	2.875	100.125	\$1250	\$4149	details								
<input checked="" type="checkbox"/> Quicken Loans Corresponde Jumbo ARM 7/1 – Full Doc 30-day rate as of 8/18/2015 9:53:00 AM	* 2.990	99.875	(\$1250)	\$4211	details								
<input checked="" type="checkbox"/> Plaza Home Mortgage Corr Jumbo Elite ARM 7/1 – Full Doc 30-day rate as of 8/18/2015 6:58:00 AM guidelines	* 2.875	99.250	(\$7500)	\$4149	details								
<input checked="" type="checkbox"/> Parkside Lending Correspo Jumbo I ARM 7/1 – Full Doc 30-day rate as of 8/18/2015 10:37:00 AM guidelines	* 2.875	99.125	(\$8750)	\$4149	details								
<input checked="" type="checkbox"/> PennyMac In House Underwr Jumbo 7/1 ARM – Full Doc 30-day rate as of 8/18/2015 10:39:00 AM guidelines	* 2.875	97.000	(\$30000)	\$4149	details								
<input checked="" type="checkbox"/> Ditech Correspondent Jumbo Crimson ARM 7/1 Margin 2.25 – Full Doc 30-day rate as of 8/18/2015 10:00:00 AM guidelines	2.875	96.625	(\$33750)	\$4149	details								
<input checked="" type="checkbox"/> Ditech Correspondent Jumbo Crimson ARM 7/1 Margin 2.50 – Full Doc 30-day rate as of 8/18/2015 10:00:00 AM guidelines	2.875	96.625	(\$33750)	\$4149	details								
<input checked="" type="checkbox"/> US Bank Correspondent Elite UST 7/1 ARM – Full Doc 30-day rate as of 8/18/2015 12:00:00 AM guidelines	3.125	100.250	\$2500	\$4284	details								
<input checked="" type="checkbox"/> US Bank Correspondent Elite LIBOR 7/1 ARM – Full Doc 30-day rate as of 8/18/2015 12:00:00 AM guidelines	3.125	100.250	\$2500	\$4284	details								
<input checked="" type="checkbox"/> Show all programs <input type="checkbox"/> Show Ineligible													