



Working for you

GMCC Loan Originator Encompass Basic Training
01/23/2023

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Encompass View Pipeline Help

Home Pipeline Contacts Dashboard Reports

Pipeline View Loan Officer - Default View

Loan Folder Prospect View My Loans Company Internal Organization All

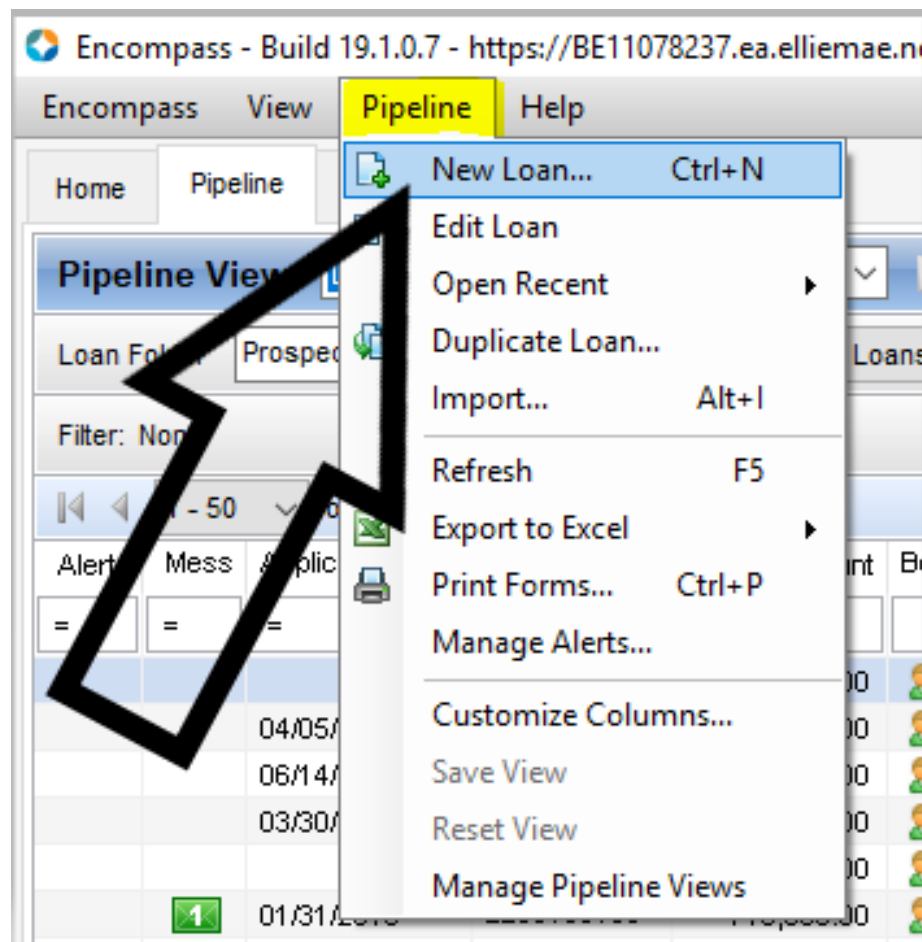
Filter: None

1 - 50 of 55

Alerts	Mess	Application Dat	Loan Number	Loan Amount	Borrower N	Subject Property Address	Subject Property C
=	=	=		=			

- When you login to Encompass, Loan folder should show "Prospect". If not, please click the drop down and change to Prospect.

How to send out econsent



- Click “Pipeline” then choose “New Loan”

How to send out econsent

New Loan

Default

Folder Companywide

Loan Template Sets (16)

Name	Description
Conventional Fixed - Broker	Conventional Fixed
Conventional 10 Years Fixed - Refinance	Conventional Fixed
Conventional 15 Years Fixed - Refinance	Conventional Fixed
Conventional 20 Years Fixed	Conventional Fixed
Conventional 30 Years Fixed - Purchase Non Owner Occupied	Conventional Fixed
Conventional 30 Years Fixed - Purchase Owner Occupied	Conventional Fixed
Conventional 30 Years Fixed - Refinance Non Owner Occupied	Conventional Fixed
Conventional 30 Years Fixed - Refinance Owner Occupied	Conventional Fixed
Conventional Arm	Conventional Arm
FHA	FHA Fixed Rate
GMCC Flex 5/1 ARM - Purchase	GMCC Flex - Purchase
GMCC Flex 5/1 ARM - Refinance	GMCC Flex - Refinance
GMCC Flex 7/1 ARM - Purchase	GMCC Flex - Purchase
GMCC Flex 7/1 ARM - Refinance	GMCC Flex - Refinance
HELOC	HELOC

☒ Append template data. If selected, only non-blank field values in the template are written to the loan.
If not selected, all field values in the template (including blanks) are written to the loan.

[Learn more...](#)

- “New Loan” screen popup

How to send out econsent

New Loan

Default

Folder Companywide

Loan Template Sets (16)

Name	Description
Conventional Fixed - Broker	Conventional Fixed
Conventional 10 Years Fixed - Refinance	Conventional Fixed
Conventional 15 Years Fixed - Refinance	Conventional Fixed
Conventional 20 Years Fixed	Conventional Fixed
Conventional 30 Years Fixed - Purchase Non Owner Occupied	Conventional Fixed
Conventional 30 Years Fixed - Purchase Owner Occupied	Conventional Fixed
Conventional 30 Years Fixed - Refinance Non Owner Occupied	Conventional Fixed
Conventional 30 Years Fixed - Refinance Owner Occupied	Conventional Fixed
Conventional Arm	Conventional Arm
FHA	FHA Fixed Rate
GMCC Flex 5/1 ARM - Purchase	GMCC Flex - Purch
GMCC Flex 5/1 ARM - Refinance	GMCC Flex - Refins
GMCC Flex 7/1 ARM - Purchase	GMCC Flex - Purch
GMCC Flex 7/1 ARM - Refinance	GMCC Flex - Refins
HELOC	HELOC

☒ Append template data. If selected, only non-blank field values in the template are written to the loan. If not selected, all field values in the template (including blank) are written to the loan.

[Learn more...](#)

- Select one of the loan template that fit your loan
- Click “Select Template”

How to send out econsent

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Contacts Dashboard Reports

Borrowers

1st Loan #: LTV: // Rate: Est Closing Date: FS: Jagar
Loan Amount: DT: / Not Locked

Alerts & Messages Log 05/01/19
eConsent Not Yet Received

Borrower Summary - Origination

Channel: Application Date: 05/01/2019
Current Status: Active Loan Date: //

Borrower Information ☐ No co-applciant

Borrower		Co-Borrower	
Vesting Type		Vesting Type	
First Name		First Name	
Middle		Middle	
Last Name	Suffix	Last Name	Suffix
SSN		SSN	
DOB	//	DOB	//
Home Phone		Home Phone	
Work Phone		Work Phone	
Cell		Cell	
Marital Status		Marital Status	
Home E-mail		Home E-mail	
Work E-mail		Work E-mail	

Social Security Number Verification

Borrower	Co-Borrower
The Purpose of the Transaction	The Purpose of the Transaction
Seeking a Mortgage	Seeking a Mortgage
This consent is valid for _____ days	This consent is valid for _____ days

Forms Tools Services

Borrower Summary - Origination
1003 Page 1
1003 Page 2

Forms Tools Services

* Address Verify - USPS *
* Income Calculation - New *
* Rental Income Worksheet *
* SS-Fixed Income *
1003 Page 1
1003 Page 2
1003 Page 3
1003 Page 4
2015 Itemization
Additional Requests Information
Affiliated Business Arrangements
Borrower Information - Vesting
Borrower Summary - Origination
Closing Disclosure Page 1
Closing Disclosure Page 2
Closing Disclosure Page 3
Closing Disclosure Page 4
Closing Disclosure Page 5
Construction Management
Custom Fields
☒ Show in Alpha Order ☒ Show All

- The “Borrower Summary – Origination” screen should showed up
- If not showed up, you can click “Show in Alpha Order” and “Show All”, then look for Borrower Summary - Origination

1 Alerts & Messages

Log

eConsent Not Yet Received

05/01/19

Borrower Summary - Origination

Channel

Application Date 05/01/2019

Current Status Active Loan

Date //

Borrower Information

No co-applicant

Order Fraud

Borrower

Co-Borrower

Copy From Borrower

Vesting Type

First Name Borrowerone

Middle

Last Name Loan

Suffix

SSN

DOB //

Home Phone

Work Phone

Cell

Marital Status

Home E-mail khuang@gmccloan.com

Work E-mail

Vesting Type

First Name Borrowertwo

Middle

Last Name Loan

Suffix

SSN

DOB //

Home Phone

Work Phone

Cell

Marital Status

Home E-mail kmok@gmccloan.com

Work E-mail

Social Security Number Verification

Borrower

The Purpose of the Transaction

Co-Borrower

The Purpose of the Transaction

Forms

Tools

Services

Borrower Summary - Origination

1003 Page 1

- Enter Borrower's legal name (better match name on title) and email address
- Enter Co-Borrower legal name (better match name on title) and email address
- **Attention: Any changes made to First Name and Last Name, the previous econsent will be voided. Changes to Middle name will not affect the econsent. Please ensure each borrower using their own email address and email address is correct.**

How to send out econsent

Forms	Tools	Services	←	→
Borrower Summary - Origination				
1003 Page 1 1003 Page 2 1003 Page 3 1003 Page 4 Transmittal Summary Home Counseling Providers Settlement Service Provider List Request for Transcript of Tax Flood Information Mortgage Insurance Information 2015 Itemization Loan Estimate Page 1 Loan Estimate Page 2				

Company's information		Lender/Broker Data	
Name	General Mortgage Capital Corpora		
Address	1350 Bayshore Highway Suite 740		
City	Burlingame		
State	CA	Zip	94010
Present Address			
Address	1601 S De Anza Blvd		
City	Cupertino		
State	CA	Zip	95014
# of Years	<input type="checkbox"/> Y	<input type="checkbox"/> M	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Previous Address			
Address			
City			
State		Zip	

Company's Agent information	
Name	PitchPoint Solutions Corp.
Address	8586 Potter Park Dr Suite 108
City	Sarasota
State	FL
Zip	34238
Present Address	
Address	1601 S De Anza Blvd
City	Cupertino
State	CA
Zip	95014
# of Years	<input type="checkbox"/> Y <input type="checkbox"/> M <input type="checkbox"/> Own <input type="checkbox"/> Rent
Previous Address	
Address	
City	
State	
Zip	

- Enter Borrower's present address
- Enter Co-Borrower's present address

Forms Tools Services

Borrower Summary - Origination

1003 Page 1

1003 Page 2

1003 Page 3

1003 Page 4

Transmittal Summary

Home Counseling Providers

Settlement Service Provider List

Request for Transcript of Tax

Flood Information

Mortgage Insurance Information

2015 Itemization

Loan Estimate Page 1

Loan Estimate Page 2

Comments

Subject Property Information Copy from Present Order Appraisal Order Flood Order Title

Address 1601 S De Anza Blvd Property Type

City Cupertino Estimated Value

State CA Zip 95014 Appraised Value

Unincorporated Area

Construction Method

Transaction Details Product and Pricing Access Lenders

- Go down to “Subject Property Information”, enter the subject property address. If it’s same as present address, click “Copy from Present”.



Borrowers Borrowerone and Borrowertwo Loan

1601 S De Anza Blvd
Cupertino, CA 95014

1st Loan #: 2200190531631 LTV: // Rate: Est Closing Date: //
Loan Amount: DTI: / Not Locked FS. Jagan Nath Verma

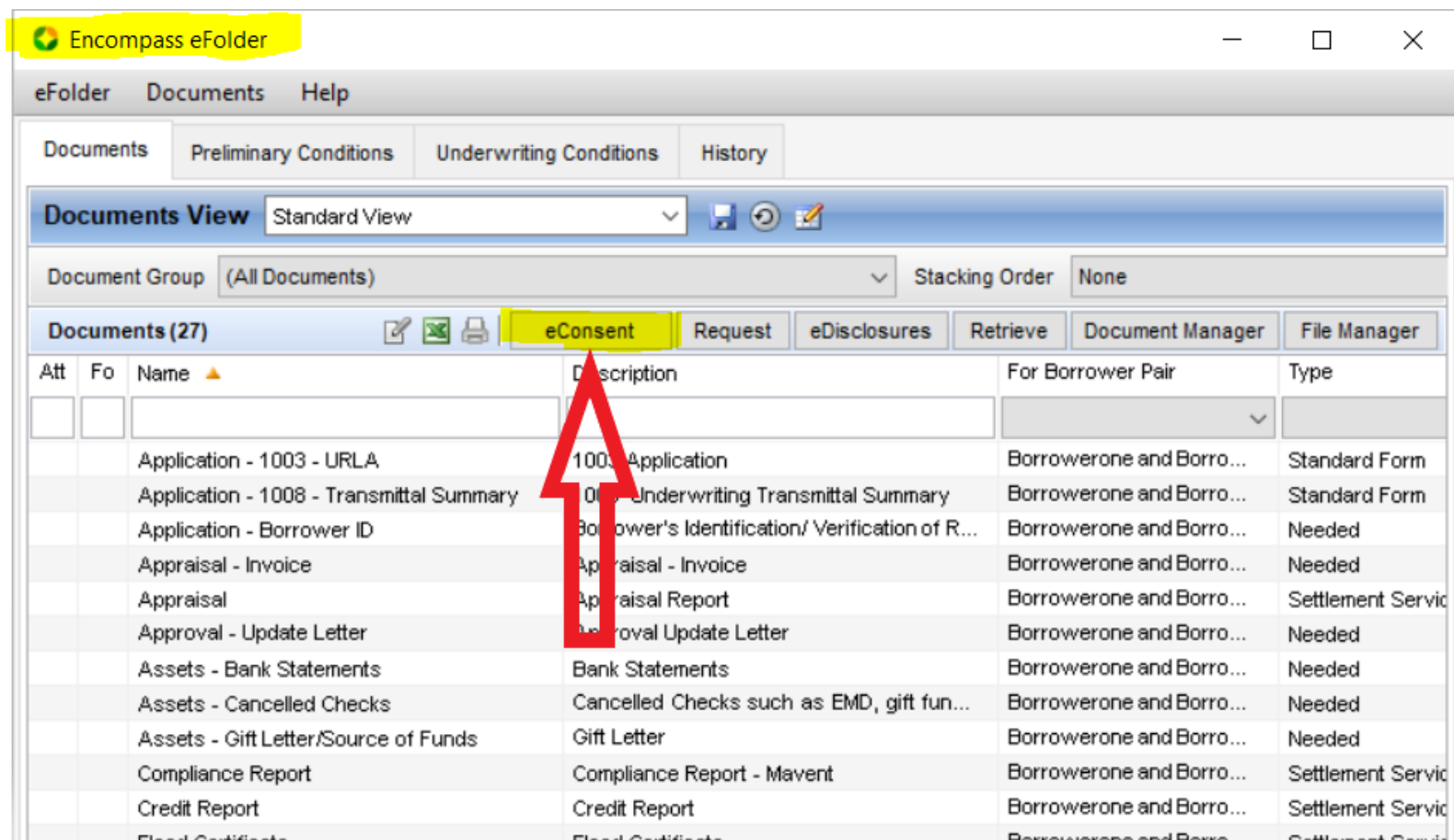
Alerts & Messages Log

eConsent Not Yet Received 05/01/19
Verify Borrower SSN expected 05/02/19

Borrower Summary - Origination

Channel Application Date 05/01/2019

- Go to right top corner, click “eFolder”



- “Encompass eFolder” box popup. Click “eConsent”.

How to send out econsent

Send Consent

Message

Sender Type Current User **Name** Jagan Nath Verma **Email** jverma@gmccloan.com


Recipient

Type	Name	Email	Sent	Accepted	Rejected
Borrower	<input type="checkbox"/> Borrower one	khuang@gmccloan.			
Co-Borrower	<input type="checkbox"/> Borrower two	kmok@gmccloan.co			

eConsent Request

* Subject Electronic Signature Consent for Loan Documents

Times New Roman 12 B I U

 **General Mortgage
Capital Corporation**

Documents for the **Loan** loan application will soon be available for your electronic signature or secure, password-protected website. The Website provides convenient 24-hour access to the s and details of the application. Please follow the instructions below to provide consent to receive electronic documents for this loan application.

[Click here to visit the website](#) and consent to receive the documents electronically.

(0 Users selected) ☒ Notify me when borrower receives the package.

[? Learn more...](#)

“Send Consent” box popup. Checked the box before Borrower and Coborrower’s names

How to send out econsent

Send Consent

Message

Sender Type: Current User (dropdown)
Name: Jagan Nath Verma
Email: jverma@gmccloan.com

Recipient Type: Borrower, Co-Borrower
Name: Borrower one, Borrower two
Email: khuang@gmccloan., kmok@gmccloan.co

* Subject: Electronic Signature Consent for Loan Documents

Times New Roman, 12, Bold, Italic, Underline, Link, Image, Table

General Mortgage Capital Corporation

Documents for the **Loan** loan application will soon be available for your electronic signature or secure, password-protected website. The Website provides convenient 24-hour access to the s and details of the application. Please follow the instructions below to provide consent to receive electronic documents for this loan application.

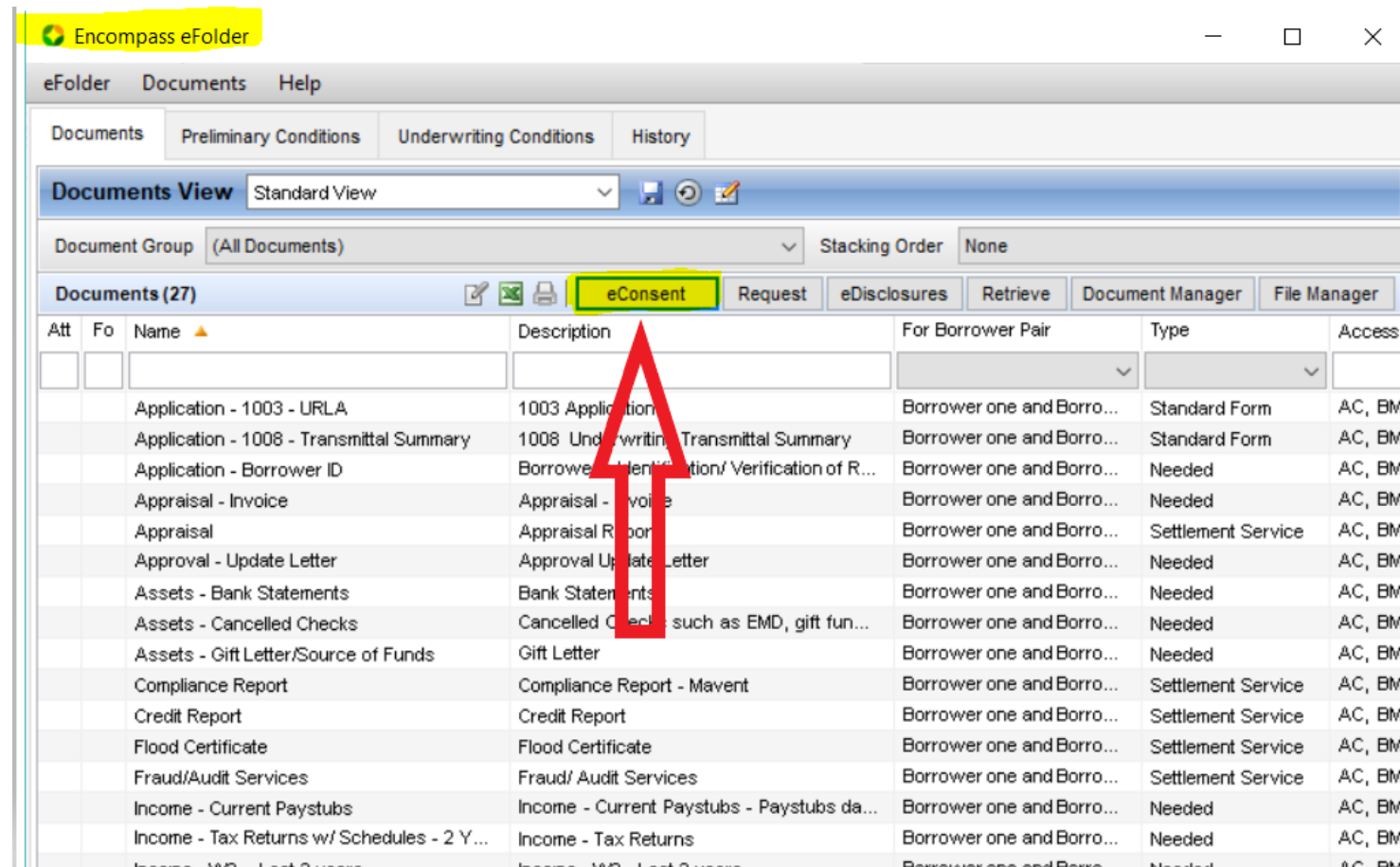
[Click here to visit the website](#) and consent to receive the document electronically.

Notify Additional Users (0 Users selected) ☒ Notify when borrower receives the package.

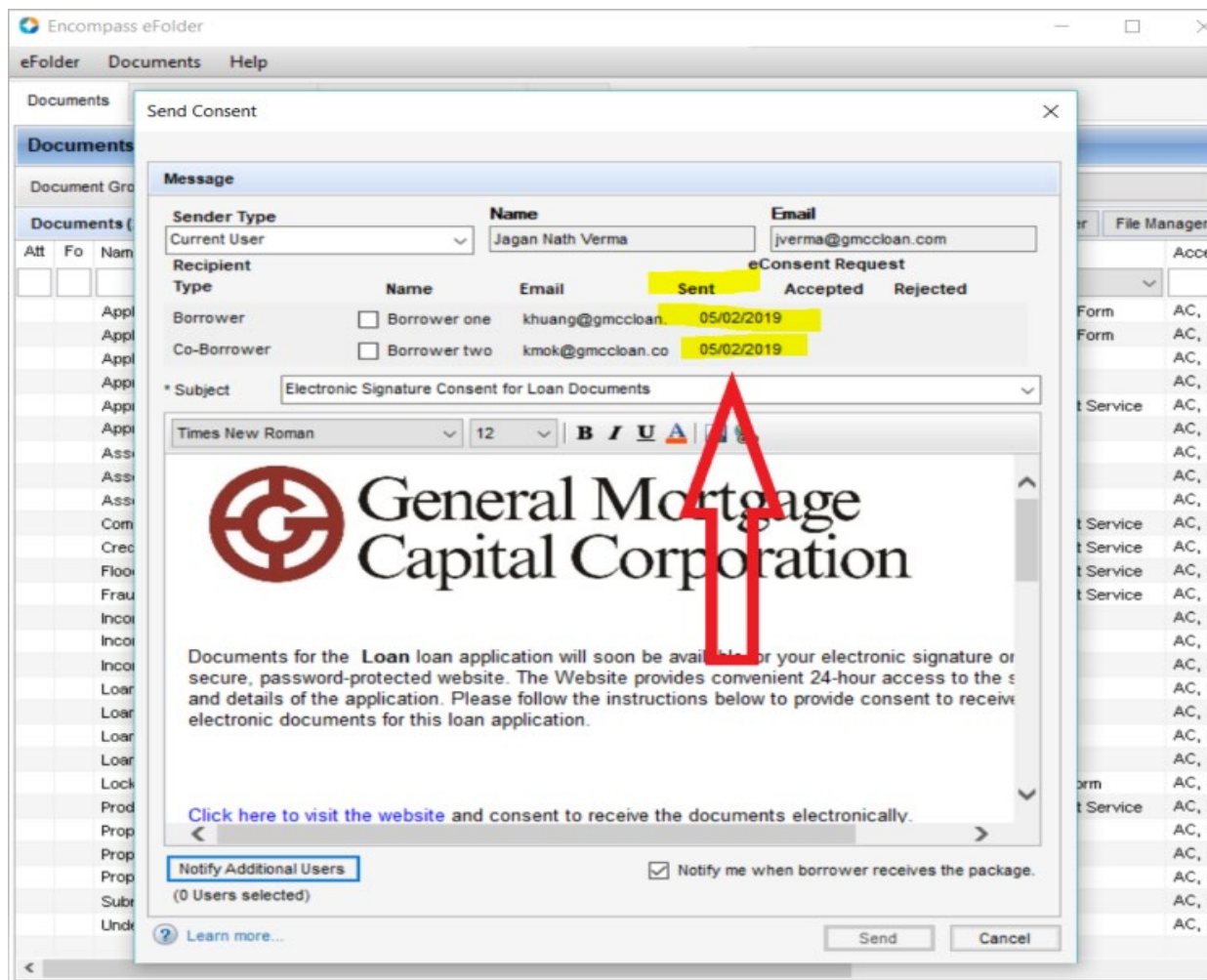
[Learn more...](#) **Send** Cancel

After checked the box before Borrower and Coborrower's names, Click "Send" button. Then Encompass start to send econsent to borrowers.

How to send out econsent



- To check if econsent sent out or not. Go back to “Encompass eFolder”, click the “eConsent” button.



- When you see the date next to borrowers' emails, that means the econsent sent out to borrower on that date. If borrowers accepted econsent, then there will be date under "Accepted".

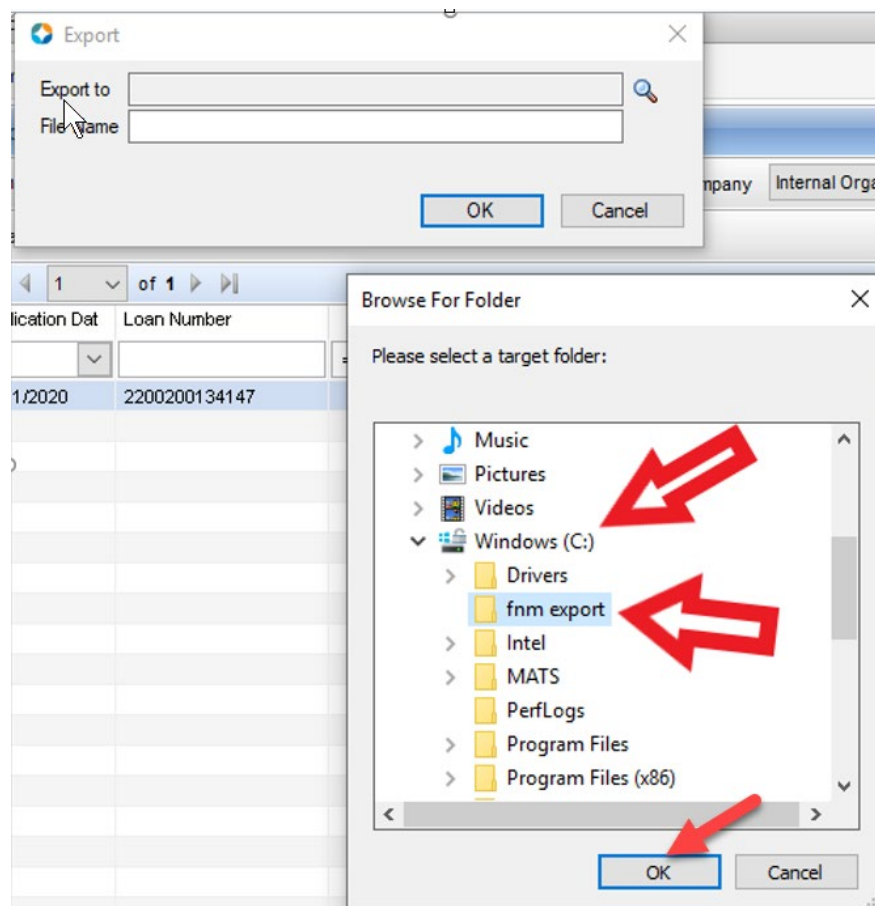
How to send out econsent

- How to export fnm 3.2/3.4 file

3.4 file is current version

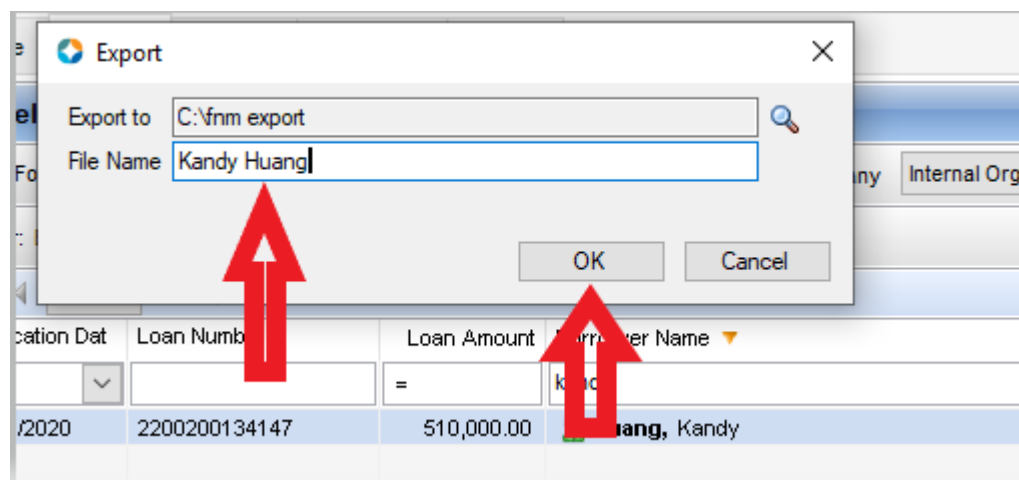
- ## How to export fnm 3.2/3.4 file

- ## How to export fnm 3.2/3.4 file

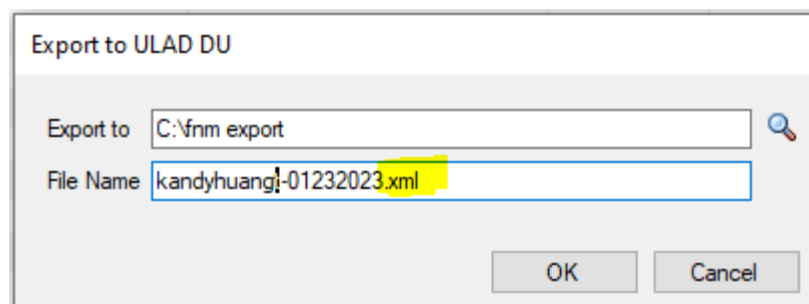


- After click “This PC”, click Window (C:), then click my preset folder “fnm export”. (you can preset your folder somewhere else, just make sure you can locate it)
- Click “OK”.

3.2 version: save as .fnm

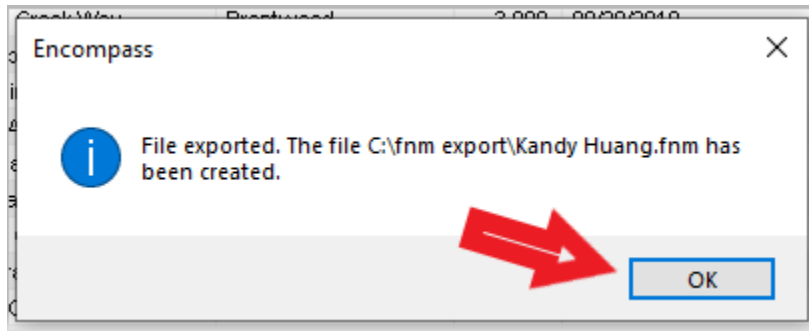


3.4 version: save as .xml

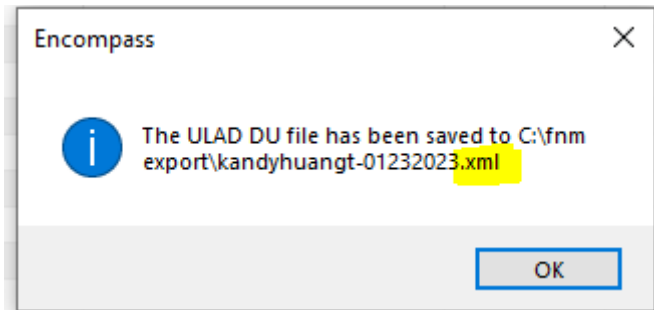


- After you select the location, you will back to the “Export” window.
- Input File Name.
- Click “OK”.

3.2 version

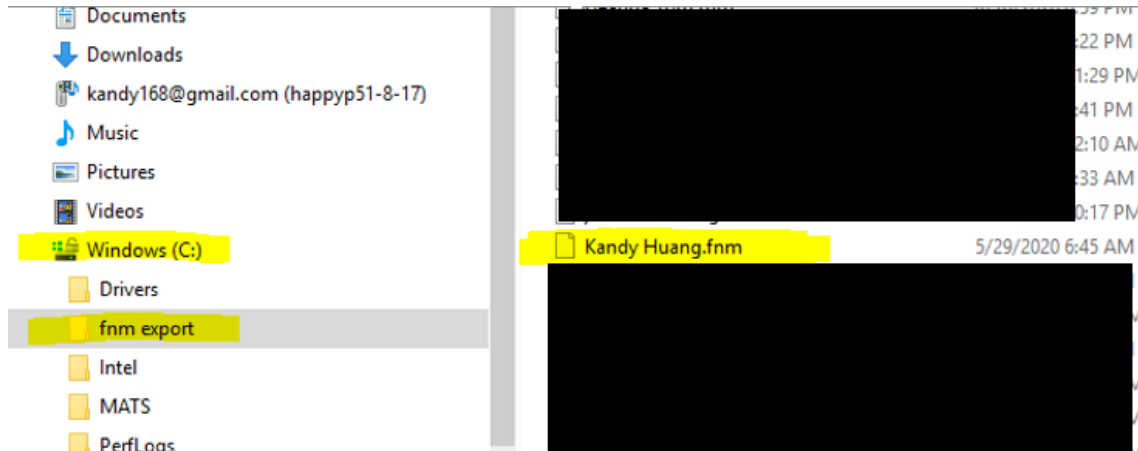


3.4 version

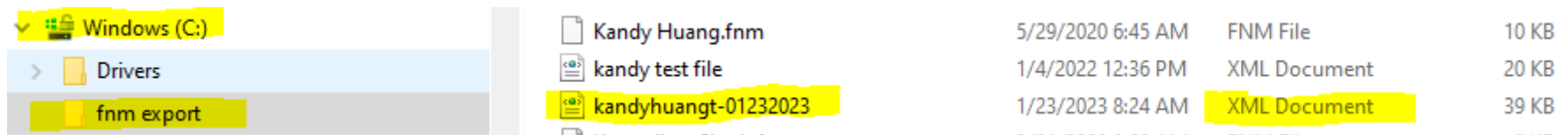


- The above message will pop up, then you can click “OK”.

3.2 version



3.4 version



- You can go to the folder to locate the fnm file.

- How to import fnm 3.2/3.4 file

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Encompass View Pipeline Help

Home Pipeline Contacts Dashboard Reports

Pipeline View Loan Officer - Default View

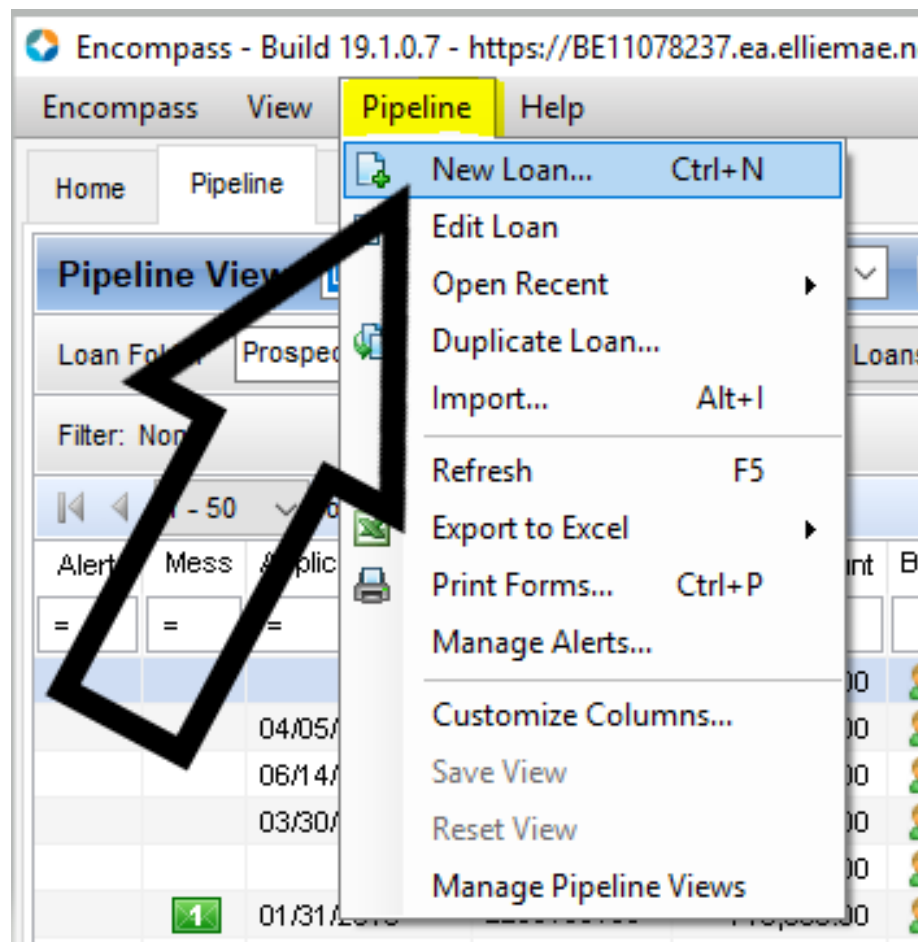
Loan Folder Prospect View My Loans Company Internal Organization All

Filter: None

1 - 50 of 55

Alerts	Mess	Application Dat	Loan Number	Loan Amount	Borrower N	Subject Property Address	Subject Property C
=	=	=		=			

- When you login to Encompass, Loan folder should showed "Prospect". If not, please click the drop down and change to Prospect.



- Click “Pipeline” then choose “New Loan”

How to import fnm 3.2/3.4 file

New Loan

Default

Folder

Loan Template Sets (16)

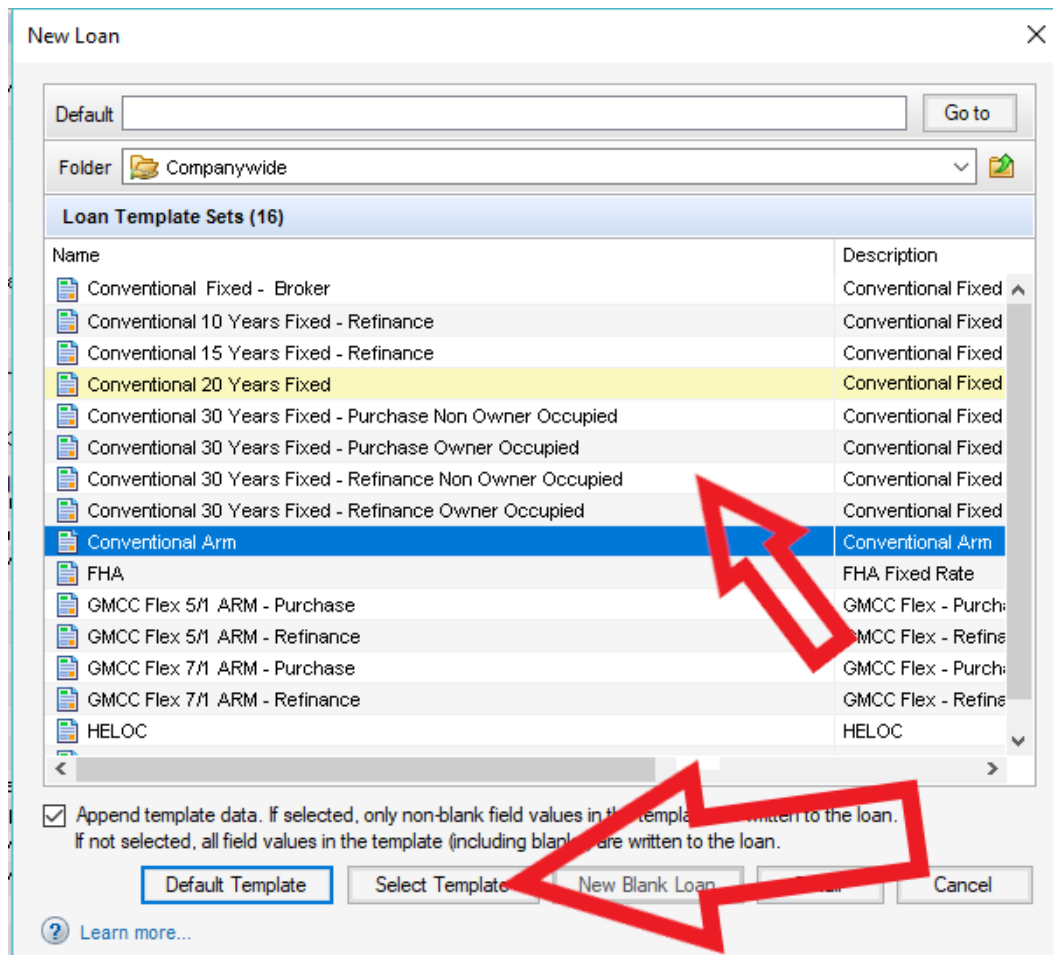
Name	Description
Conventional Fixed - Broker	Conventional Fixed
Conventional 10 Years Fixed - Refinance	Conventional Fixed
Conventional 15 Years Fixed - Refinance	Conventional Fixed
Conventional 20 Years Fixed	Conventional Fixed
Conventional 30 Years Fixed - Purchase Non Owner Occupied	Conventional Fixed
Conventional 30 Years Fixed - Purchase Owner Occupied	Conventional Fixed
Conventional 30 Years Fixed - Refinance Non Owner Occupied	Conventional Fixed
Conventional 30 Years Fixed - Refinance Owner Occupied	Conventional Fixed
Conventional Arm	Conventional Arm
FHA	FHA Fixed Rate
GMCC Flex 5/1 ARM - Purchase	GMCC Flex - Purchase
GMCC Flex 5/1 ARM - Refinance	GMCC Flex - Refinance
GMCC Flex 7/1 ARM - Purchase	GMCC Flex - Purchase
GMCC Flex 7/1 ARM - Refinance	GMCC Flex - Refinance
HELOC	HELOC

☒ Append template data. If selected, only non-blank field values in the template are written to the loan.
If not selected, all field values in the template (including blanks) are written to the loan.

[? Learn more...](#)

- “New Loan” screen popup

How to import fnm 3.2/3.4 file



- Select one of the loan template that fit your loan
- Click “Select Template”

How to import fnm 3.2/3.4 file

Borrowers [dropdown] [icon]

1st Loan #: LTV: //
Loan Amount: DTI: /

Alerts & Messages Log [icon]
eConsent Not Yet Received 11/16/20

GMCC Loan Origination Cover Sheet

General Mortgage Capital Corporation
Loan Origination Form
Loan Number: 2100201139064

Subject Property Information (Borrower Summary - Orig

Address [text box] Proper
City [text box] Estima
State [text box] Zip [text box] Apprai

Borrower Information (Borrower Summary - Origination

Borrower

First Name [text box]
Middle [text box]
Last Name [text box]
Home Phone [text box] Cell [text box]
E-mail [text box]

Loan Section I (Borrower Summary - Origination)

Purpose of Loan [text box] Property Will Be [text box] Amc [text box]

Forms Tools Services [back] [forward]
GMCC Loan Origination Cover Sheet
Borrower Summary - Origination
1003 Page 1




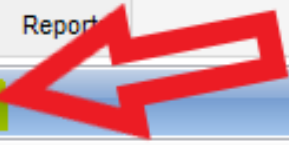
- The “GMCC Loan Origination Cover Sheet” screen showed up
- Click “Save” on top right corner


How to import fnm 3.2/3.4 file


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Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline Loan Trades Contacts Dashboard Report

Borrowers ✓  

 **1st** Loan #: 2100201139064 LTV: //
Loan Amount: DTI: /



1 Alerts & Messages Log 

 eConsent Not Yet Received	11/16/20

Borrower Summary - Origination

Channel
Current Status Active Loan

Borrower Information ☐ No co-ap

Borrower   Co-Borrower

Vesting Type Vesting Typ
First Name First Name

- After you click save, the loan# showed up
- Click the pencil paper icon

The screenshot shows the GMCC Loan Origination System interface. At the top, there is a header bar with loan details: Loan # 2100201139064, LTV: //, Rate: //, Est Closing Date: //, Loan Amount: //, DT: /, Not Locked, and FS: Linda Li. Below this is a sidebar with a tree view containing 'Subject P', 'Address', 'City', 'State', 'Borrower', and 'Borrower'. The main area displays the 'Manage Borrowers' popup. This popup has a title bar 'GMCC Loan Origination System' and a close button. Inside, there is a 'Borrower Pairs' section with an 'Import' button (highlighted with a red arrow) and a 'Delete Borrower Pair' button. Below this is a table with columns 'Pair', 'Borrower', and 'Co-Borrower'. The first row is highlighted in blue. At the bottom of the popup, there are two sections: 'Borrower' and 'Co-Borrower'. Each section has a 'Move' button and a 'Delete' button. The 'Borrower' section has fields for 'Vesting Type', 'First Name', 'Middle', 'Last Name', and 'Suffix'. The 'Co-Borrower' section has fields for 'Vesting Type', 'First Name', 'Middle', 'Last Name', and 'Suffix'.

- The “Manage borrowers” box popup.
- Click the “Import” icon

How to import fnm 3.2/3.4 file

3.2 version

Import Borrower

Source: **FNMA 3.2 file** | Borrower: **Borrower**

Select an open borrower position for the imported data:

Pair	Borrower	Co-Borrower
1	<input checked="" type="radio"/>	<input type="radio"/>
2	<input type="radio"/>	
3	<input type="radio"/>	
4	<input type="radio"/>	
5	<input type="radio"/>	
6	<input type="radio"/>	

Next Cancel

3.4 version

Import Borrower

Source: **ULAD / iLAD (MISMO 3.4) file** | Borrower: **Borrower**

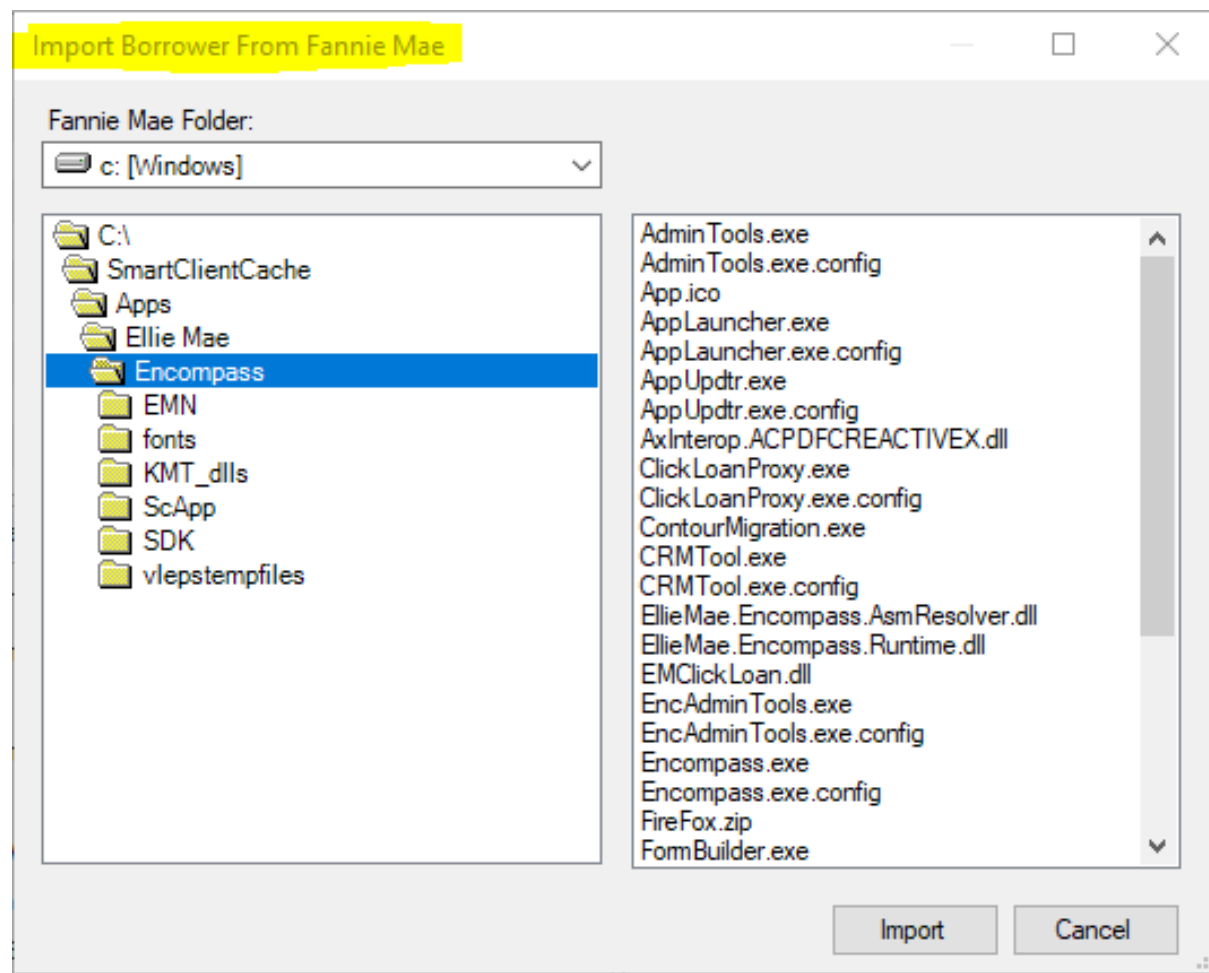
Select an open borrower position for the imported data:

Pair	Borrower	Co-Borrower
1	Kandy Huang	<input type="radio"/>
2	<input type="radio"/>	<input type="radio"/>
3	<input type="radio"/>	
4	<input type="radio"/>	
5	<input type="radio"/>	
6	<input type="radio"/>	

Next Cancel

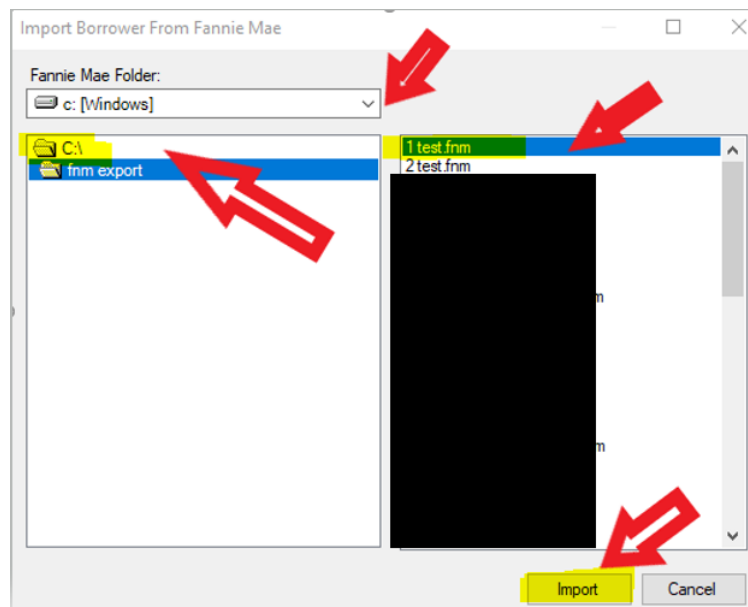
- Click the drop down for “Source” and choose “FNMA 3.2 file” or “ULAD/iIad (MISMO 3.4) file”
- Next box will show “Borrower”
- Check the circle under Pair 1 and Borrower
- Click Next

How to import fnm 3.2/3.4 file

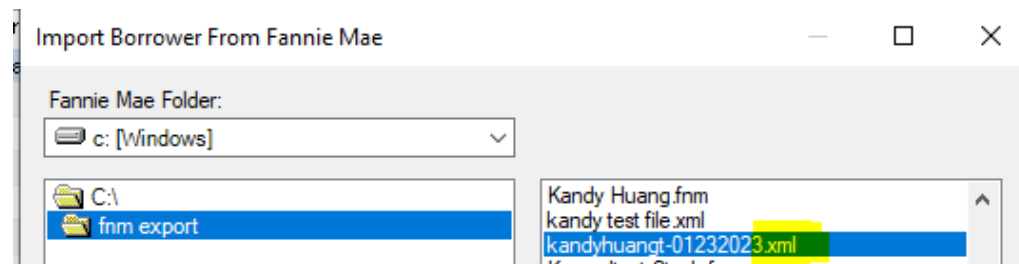


- “Import Borrower From Fannie Mae” box popup
- Go to “Fannie Mae Folder” drop down to look for the fnm 3.2/3.4 xml file that you exported

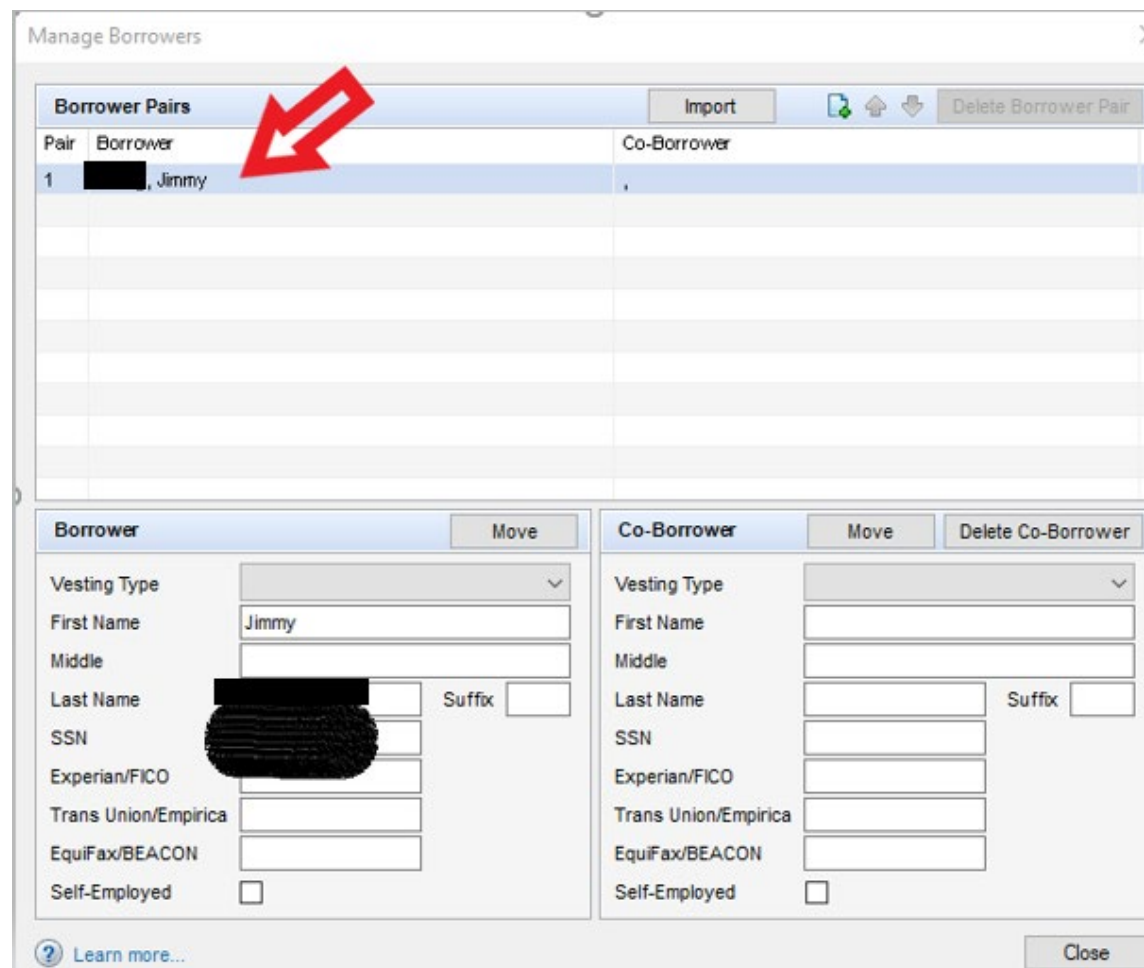
3.2 version



3.4 version



- Everyone save the file in different location; please ensure you get the correct fnm file to import
- After you locate the correct 3.2 fnm file/3.4 xml file, click “Import”



Manage Borrowers

Borrower Pairs Import Delete Borrower Pair

Pair	Borrower	Co-Borrower
1	Jimmy	

Borrower Move

Vesting Type
First Name: Jimmy
Middle
Last Name: [Redacted] Suffix
SSN: [Redacted]
Experian/FICO
Trans Union/Experica
EquiFax/BEACON
Self-Employed ☐

Co-Borrower Move Delete Co-Borrower

Vesting Type
First Name
Middle
Last Name Suffix
SSN
Experian/FICO
Trans Union/Experica
EquiFax/BEACON
Self-Employed ☐

[Learn more...](#) Close

- The “Manage Borrowers” window will show borrower’s name. So Borrower’s information imported. If you only have one borrower, then you can click “Close” at bottom right corner to close the window.
- Please see slides 36-45 to import co-borrower or a different set of borrowers

Manage Borrowers

Borrower Pairs Import 📁 ⬆ Delete Borrower Pair

Pair	Borrower	Co-Borrower
1	██████, Jimmy	.

Borrower Move

Vesting Type ▼

First Name

Middle

Last Name Suffix

SSN

Experian/FICO

Trans Union/Empirica

EquiFax/BEACON

Self-Employed ☐

Co-Borrower Move Delete Co-Borrower

Vesting Type ▼

First Name

Middle

Last Name Suffix

SSN

Experian/FICO

Trans Union/Empirica

EquiFax/BEACON

Self-Employed ☐

[? Learn more...](#) Close

- Click “Import” again if you need to **import Co-borrower**

3.2 version

Import Borrower

Source: **FNMA 3.2 file** Co-Borrower

Select an open borrower position for the imported data:

Borrower Pairs		
Pair	Borrower	Co-Borrower
1	Jimmy [REDACTED]	<input checked="" type="radio"/>
2	<input type="radio"/>	
3	<input type="radio"/>	
4	<input type="radio"/>	
5	<input type="radio"/>	
6	<input type="radio"/>	

Next Cancel

3.4 version

Import Borrower

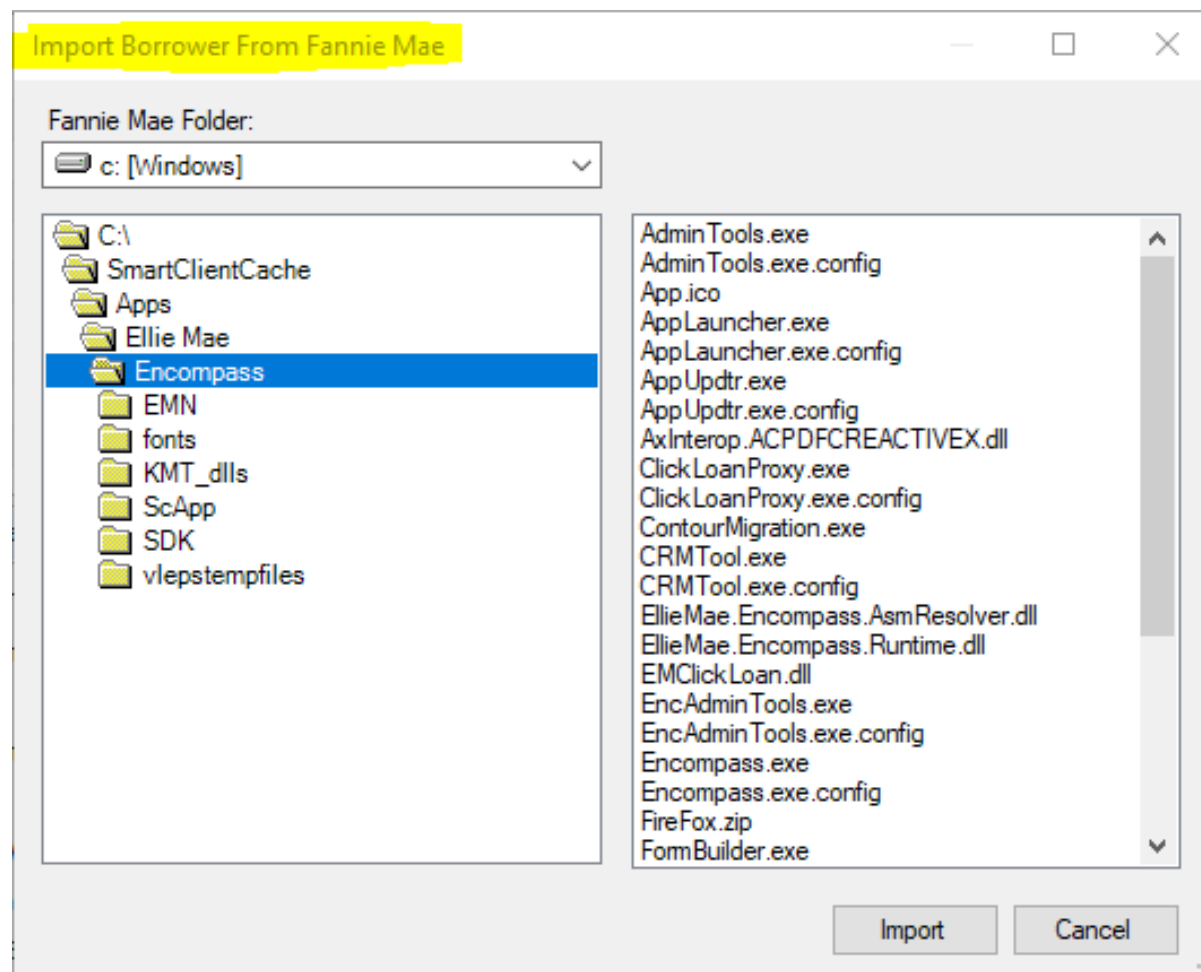
Source: **ULAD / iLAD (MISMO 3.4) file** Co-Borrower

Select an open borrower position for the imported data:

Borrower Pairs		
Pair	Borrower	Co-Borrower
1	Kandy Huang	<input checked="" type="radio"/>
2	<input type="radio"/>	
3	<input type="radio"/>	
4	<input type="radio"/>	
5	<input type="radio"/>	
6	<input type="radio"/>	

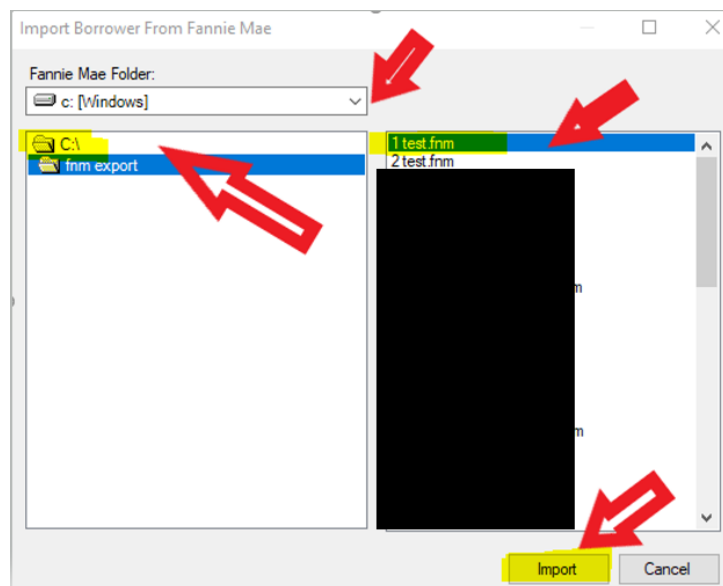
Next Cancel

- Select “FNMA 3.2 file” or “ULAD/iLAD (MISMO 3.4) file” under Source and Change next box to “Co-Borrower”
- Click the circle under Pair 1 and Co-borrower
- Click Next

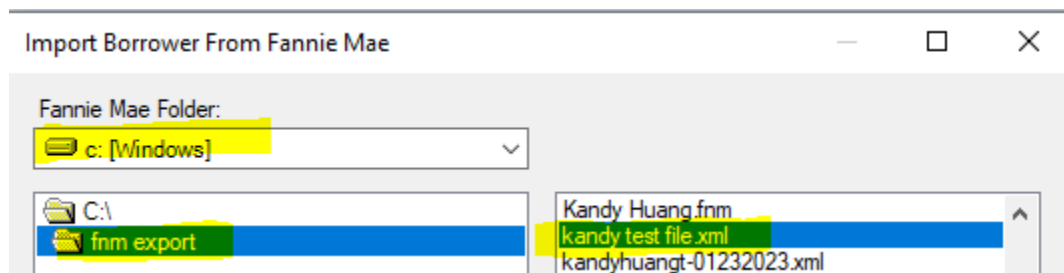


- “Import Borrower From Fannie Mae” box popup
- Go to “Fannie Mae Folder” drop down to look for the fnm 3.2 file or 3.4 xml that you exported

3.2 version



3.4 version



- Everyone save the file in different location; please ensure you get the correct fnm file or xml file to import
- After you locate the correct fnm/xml file, click “Import”

Manage Borrowers

Borrower Pairs Import Delete Borrower Pair

Pair	Borrower	Co-Borrower
1	[REDACTED] Jimmy	[REDACTED] Yi [REDACTED]

Borrower Move

Vesting Type ▼

First Name

Middle

Last Name Suffix

SSN

Experian/FICO

Trans Union/Empirica

EquiFax/BEACON

Self-Employed ☐

Co-Borrower Move Delete Co-Borrower

Vesting Type ▼

First Name

Middle

Last Name Suffix

SSN

Experian/FICO

Trans Union/Empirica

EquiFax/BEACON

Self-Employed ☐

[Learn more...](#) Close

- So Co-borrower's data also imported. Then click Close.

Manage Borrowers

Borrower Pairs Import ↑ ↓ Delete Borrower Pair

Pair	Borrower	Co-Borrower
1	Jimmy	Yi

Borrower Move

Vesting Type ▼

First Name Jimmy

Middle

Last Name Suffix

SSN

Experian/FICO

Trans Union/Empirica

EquiFax/BEACON

Self-Employed ☐

Co-Borrower Move Delete Co-Borrower

Vesting Type ▼

First Name Yi

Middle

Last Name Suffix

SSN

Experian/FICO

Trans Union/Empirica

EquiFax/BEACON

Self-Employed ☐

- Click “Import” again if you need to import **2nd set of borrowers**

How to import fnm 3.2/3.4 file

3.2 version

Import Borrower

Source: FNMA 3.2 file | Borrower

Select an open borrower position for the imported data:

Pair	Borrower	Co-Borrower
1	Jimmy	Yi
2	<input checked="" type="radio"/>	
3	<input type="radio"/>	
4	<input type="radio"/>	
5	<input type="radio"/>	
6	<input type="radio"/>	

Next Cancel

3.4 version

Import Borrower

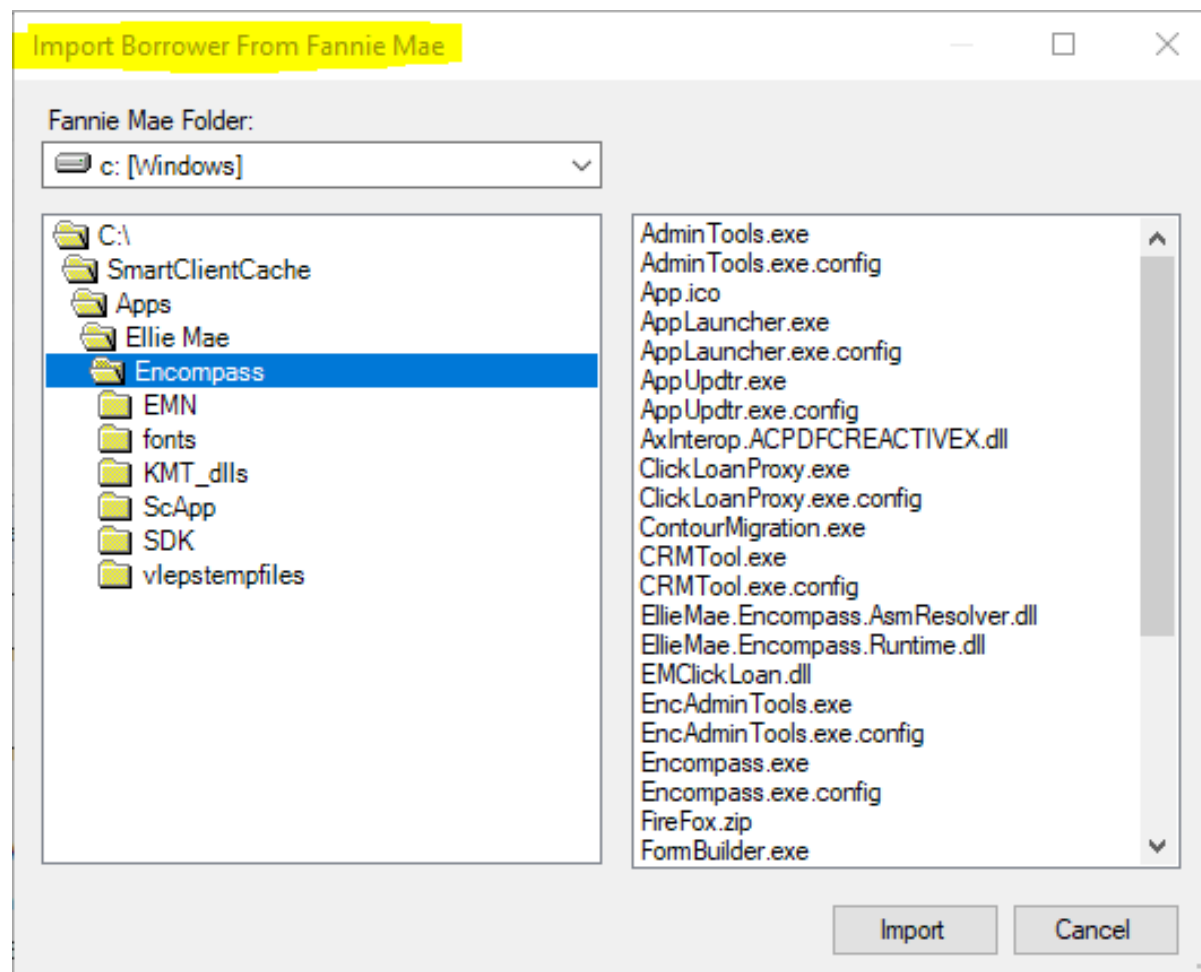
Source: ULAD / iLAD (MISMO 3.4) file | Borrower

Select an open borrower position for the imported data:

Pair	Borrower	Co-Borrower
1	Kandy Huang	<input type="radio"/>
2	<input checked="" type="radio"/>	<input type="radio"/>
3	<input type="radio"/>	
4	<input type="radio"/>	
5	<input type="radio"/>	
6	<input type="radio"/>	

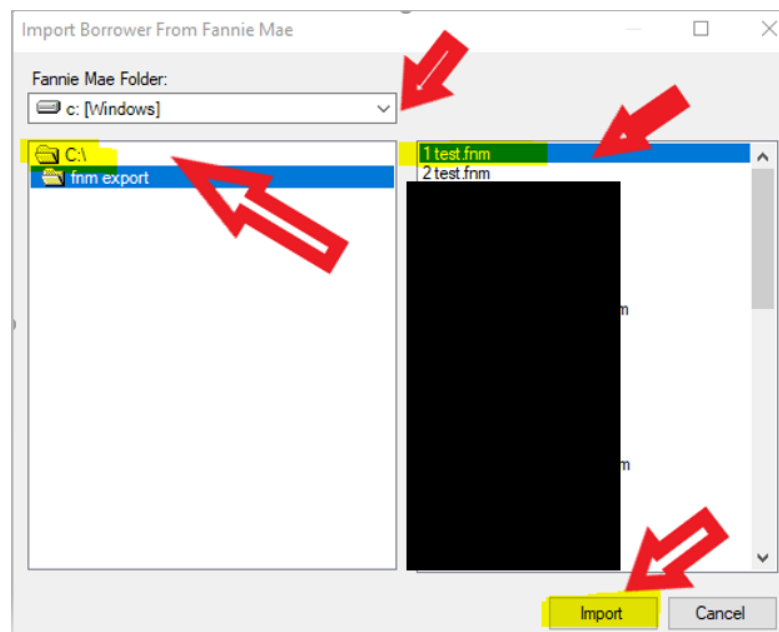
Next Cancel

- Select “FNMA 3.2 file” or “ULAD/Ilad(MISMO 3.4) file” under Source and next box showed as “Borrower”
- Click the circle under Pair 2 and Borrower
- Click Next

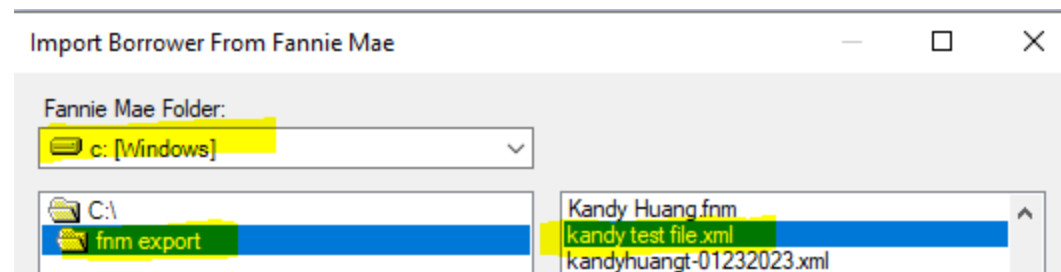


- “Import Borrower From Fannie Mae” box popup
- Go to “Fannie Mae Folder” drop down to look for the fnm 3.2 file or 3.4 xml file that you exported

3.2 version



3.4 version



- Everyone save the file in different location; please ensure you get the correct fnm file or xml to import
- After you locate the correct fnm file or xml file, click “Import”

How to import fnm 3.2/3.4 file

Borrower Pairs

Pair	Borrower	Co-Borrower
1	<div style="background-color: black; width: 40px; height: 15px; display: inline-block;"></div> Jimmy	<div style="background-color: black; width: 40px; height: 15px; display: inline-block;"></div> Yi <div style="background-color: black; width: 40px; height: 15px; display: inline-block;"></div>
2	<div style="background-color: black; width: 40px; height: 15px; display: inline-block;"></div> Yao <div style="background-color: black; width: 40px; height: 15px; display: inline-block;"></div>	.

Borrower

Vesting Type

First Name

"/>

Middle

Last Name

"/>

Suffix

SSN

"/>

Experian/FICO

"/>Trans Union/Empirica EquiFax/BEACON Self-Employed ☐

Co-Borrower

Vesting Type

First Name

Middle

Last Name

Suffix

SSN

Experian/FICO

Trans Union/Empirica

EquiFax/BEACON

Self-Employed ☐

[? Learn more...](#)

- So 2nd set of borrower's data also imported. Then click Close.
- **Repeat the same step until you import all borrowers needed.**

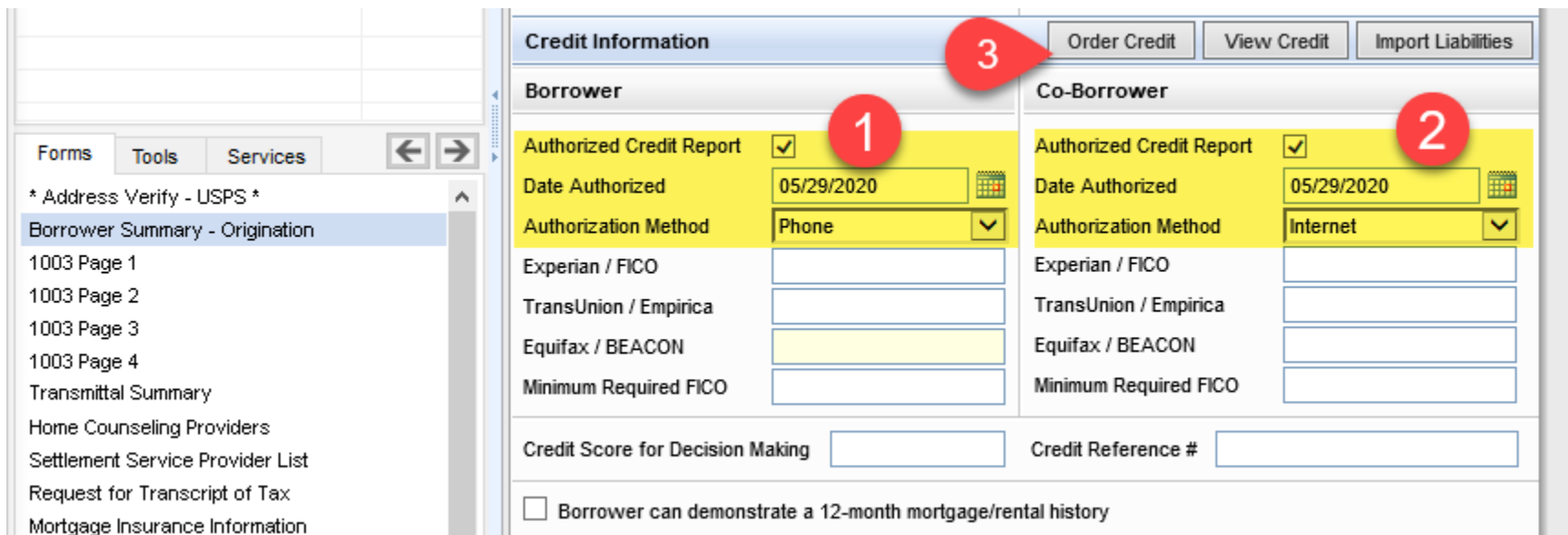
- How to order Credit report

Before you order credit report from Encompass:

1. Please setup your Advantage account completely. If you have question, please contact itsupport@gmccloan.com on your account setup.
2. Login to Advantage website <https://credit.advcredit.com/custom/login.aspx>
3. Register your computer. Advantage will send text code to your cell phone, you will enter from your computer to login to website. After you enter the code, please also click the checkbox to register your computer.

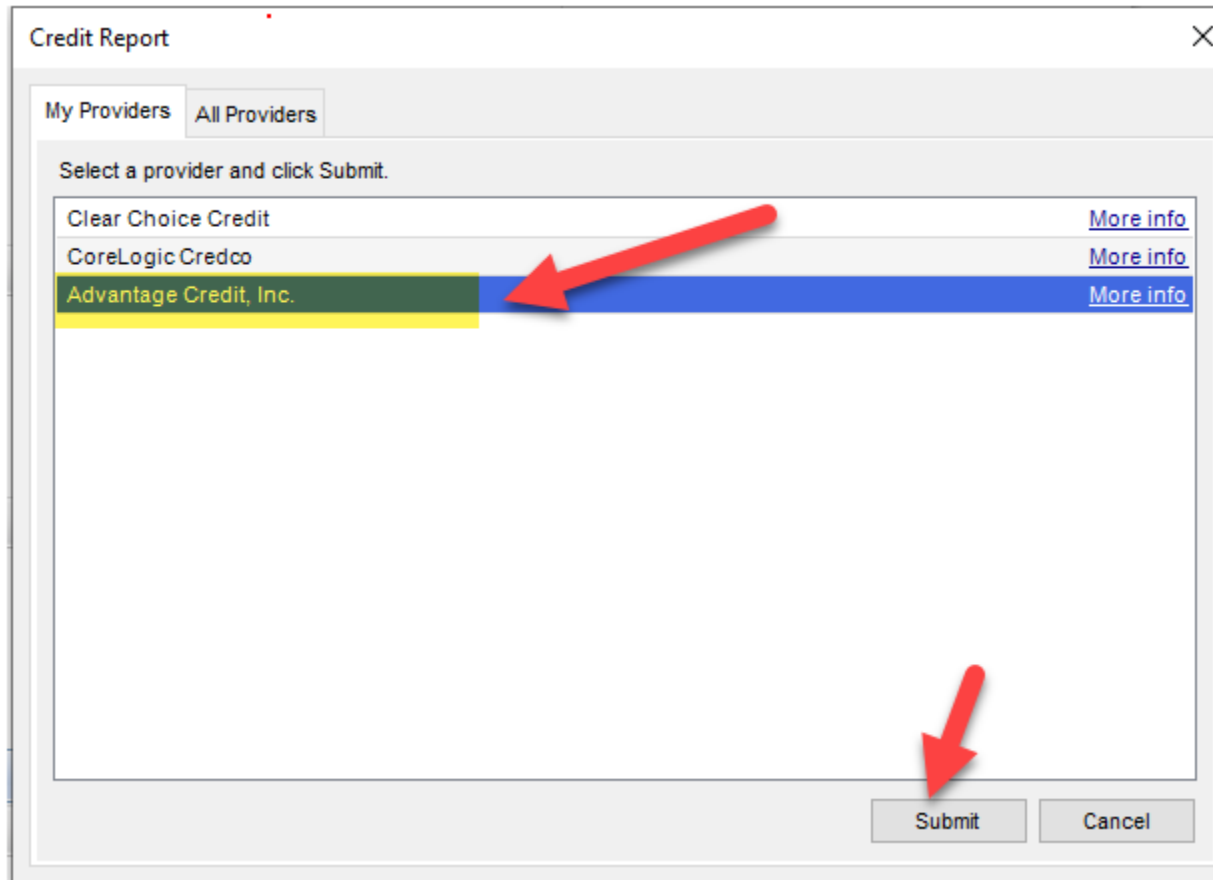
The screenshot displays the 'Borrower Summary - Origination' form. On the left, a sidebar lists various forms, with 'Borrower Summary - Origination' highlighted. The main content area is divided into two columns: 'Borrower' and 'Co-Borrower'. Each column contains fields for 'Authorized Credit Report' (checkbox), 'Date Authorized' (calendar icon), 'Authorization Method' (dropdown), 'Experian / FICO', 'TransUnion / Empirica', 'Equifax / BEACON', and 'Minimum Required FICO'. Below these columns are fields for 'Credit Score for Decision Making' and 'Credit Reference #'. A checkbox labeled 'Borrower can demonstrate a 12-month mortgage/rental history' is also present. At the bottom, there is a 'Comments' text area. The top of the form has tabs for 'Credit Information', 'Order Credit', 'View Credit', and 'Import Liabilities'.

- Go to “Form” -> “Borrower Summary – Origination”
- Scroll down to middle section and look for “Credit information”



The screenshot shows a web application interface for ordering credit reports. On the left is a sidebar menu with options like 'Forms', 'Tools', 'Services', and 'Borrower Summary - Origination'. The main area is titled 'Credit Information' and has three tabs: 'Order Credit', 'View Credit', and 'Import Liabilities'. The 'Order Credit' tab is active. It is divided into two sections: 'Borrower' and 'Co-Borrower'. Red callout circles with numbers 1, 2, and 3 point to specific fields: 1 points to the 'Authorized Credit Report' checkbox in the Borrower section; 2 points to the 'Authorized Credit Report' checkbox in the Co-Borrower section; and 3 points to the 'Order Credit' button. Both sections have fields for 'Date Authorized' (05/29/2020), 'Authorization Method' (Phone for Borrower, Internet for Co-Borrower), and several agency-specific FICO scores (Experian, TransUnion, Equifax). At the bottom, there are fields for 'Credit Score for Decision Making' and 'Credit Reference #', and a checkbox for 'Borrower can demonstrate a 12-month mortgage/rental history'.

- Checked the box for “Authorized Credit Report”
- Enter the date borrower authorized to run credit report
- Select the Authorization Method (Phone / Internet / Face to Face / Mail)
- After enter all above information, click “Order Credit”



Credit Report

My Providers All Providers

Select a provider and click Submit.

Clear Choice Credit	More info
CoreLogic Credco	More info
Advantage Credit, Inc.	More info

Submit Cancel

- Look for “Advantage Credit, Inc”. If you don’t have it, please go to “All Providers” tab, and select Advantage Credit, Inc -> add to My Providers list
- Click “Submit”

Credit Report Request

Advantage Credit, Inc.

Username: Password: Branch ID:

☐ Save Password

Report Type: Order Method: Report On:

Order new report, unless existing report is 30 days old or less.

Options: ☐ FICO Score ☐ Fraud Search ☐ Get Fannie Mae Reference ID

Credit Bureaus: ☒ Experian ☒ Equifax ☒ Trans Union

File Number: Requested By: Loan Number:

Borrower: Last Name First Name MI TI SS# DOB

CoBorrower:

Current Addr: Street Address City St Zip

Prev Addr:

Enter Access Codes

Please Enter the Credit card Information below:

Account Name Billing Address Billing City: Billing State: Billing Zipcode:

Account Number: Expiration (MM/YY): / Secondary Account Number:

< Back **Finish** Cancel

- Enter your Username / Password, click “Save Password”. So you don’t need to enter each time when you order credit report.
- Double check again your borrower’s name / SSN / DOB.
- If you are charging borrower credit card, please complete the Credit card section. Then click “Finish”.

Credit Report Request

Advantage Credit, Inc.

Username: Report Type: Order new report, unless existing report is 30 days old or less.

Password: Order Method:

Branch ID: Report On:

Status is Pending. Waiting 9 seconds...

Order Appraisals through Encompass:
Fast. Easy. Secure.

Enter

Please Request sent. Waiting for reply...

Account Number: Expiration (MM/YY): Secondary Account Number:

- Above screen showed the report is in running process.

Encompass - Build 20.1.0.7 - https://BE11078237.ea.elliemae.net/BE11078237 - jverma - 3011078237

Encompass View Services View Help

Home Pipeline Loan Services View Contacts Dashboard Reports

Advantage Credit
Credit Reporting Services

Potential Score Improvement

File#: [REDACTED]
Date: 5/29/2020
Company: GENERAL MORTGAGE CAPITAL CORP. III

SCANNED BY
CREDIT ASSURE™
A SERVICE OF CREDITXPRT INC.

Applicant: [REDACTED]

	Experian	TransUnion	Equifax
Bureau Scores	[REDACTED]	[REDACTED]	[REDACTED]
Potential Score Improvement	0 <small>(more)</small>	+11 <small>(more)</small>	+5 <small>(more)</small>

Credit Assure™
Credit Assure™ looks for opportunities to help a borrower improve their credit score, typically by paying down balances.

CREDIT ASSURE BENEFITS:

- Alerts you to opportunities you might have overlooked
- Helps you approve more applicants
- Helps you make better offers and close more loans

Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential score improvement) are provided by Credit Assure.

67 05/29 07:48* Friday, 5/29/2020

- When credit report ran, the report will show up under “Services View” tab. You can review the information.
- Click “Loan” tab.

1

Forms Tools Services

Borrower Summary - Origination

1003 Page 1

1003 Page 2

1003 Page 3

1003 Page 4

Transmittal Summary

FNMA Streamlined 1003

Freddie Mac Additional Data

Home Counseling Providers

Settlement Service Provider List

Request for Transcript of Tax

Flood Information

Mortgage Insurance Information

2015 Itemization

Credit Information Order Credit View Credit Import Liabilities

Borrower

Authorized Credit Report ☒

Date Authorized 05/29/2020

Authorization Method Phone

Experian / FICO

TransUnion / Empirica

Equifax / BEACON

Minimum Required FICO

Credit Score for Decision Making

Co-Borrower

Authorized Credit Report ☐

Date Authorized //

Authorization Method

Experian / FICO

TransUnion / Empirica

Equifax / BEACON

Minimum Required FICO

Credit Reference #

☐ Borrower can demonstrate a 12-month mortgage/rental history

2

- Go back to “Forms” -> Borrower Summary – Origination” -> Credit information.
- Click “Import Liabilities”

Liability Import

Credit Information

ID	Borrower Name	First Name	Last Name	SSN	Credit Scores	Experian
PC	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Lien Holder

	Balance	Payment	Type
<input checked="" type="checkbox"/> QUICK	[REDACTED]	[REDACTED]	Mortgage
<input checked="" type="checkbox"/> FIRST	[REDACTED]	[REDACTED]	Mortgage
<input checked="" type="checkbox"/> DOVE	[REDACTED]	[REDACTED]	Mortgage
<input checked="" type="checkbox"/> FIRST	[REDACTED]	[REDACTED]	Mortgage
<input checked="" type="checkbox"/> FIRST	[REDACTED]	[REDACTED]	Mortgage

☒ Mortgage Lates: 30 ☐ 60 ☐ 90 ☐ 120 ☒ Number of Tradelines: **30**

Bankruptcy

Field	Value

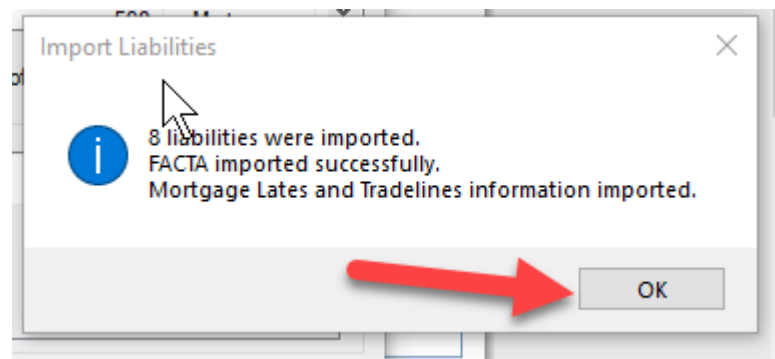
Foreclosure

Field	Value

☒ Delete existing liabilities before importing ☒ Import FACTA
☐ Import Credit Fee to HUD and GFE

Import **Cancel**

- “Liability Import” window popup.
- Encompass automatically selected all liabilities with balance. Click “Import”.



- A small notification window will show up and show liabilities were imported. Click “OK”.
- Go to “Form” -> 1003 Page 2 -> all liabilities imported to page 2 Liabilities section.

- Upload documents to Encompass

Home Pipeline Loan Contacts Dashboard Reports

Borrowers Borrowerone Loan eFolder

1601 S De Anza Blvd
Cupertino, CA 95014

1st Loan #: 2200190531631 LTV: 54.563/54.563/54.563 Rate: 4.750%
Loan Amount: \$580,000.00 DTI: / Not Locked

Est Closing Date: // FS: Jagan Nath Verma

10 Alerts & Messages Log

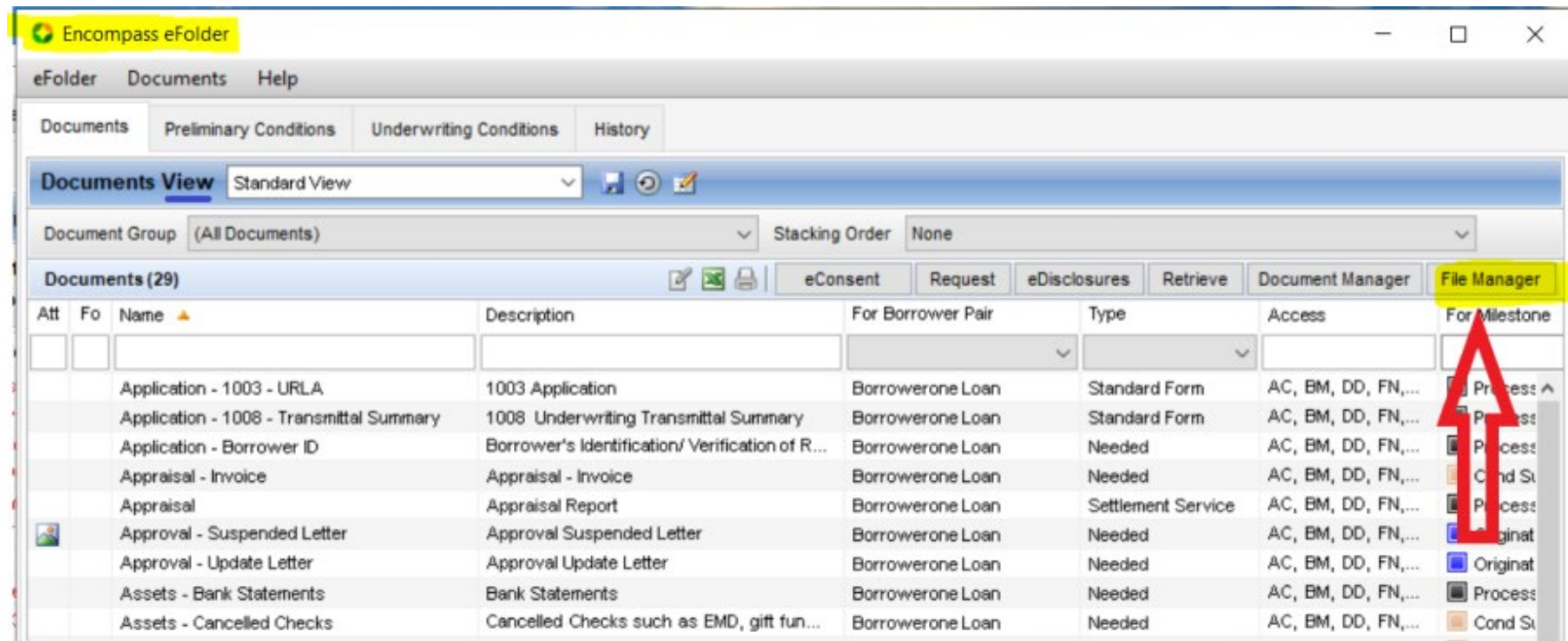
eConsent Not Yet Received	05/01/19
Verify Borrower SSN expected	05/02/19
eDisclosures/Disclosure expected	05/04/19

Processing Worksheet for Kandy Huang

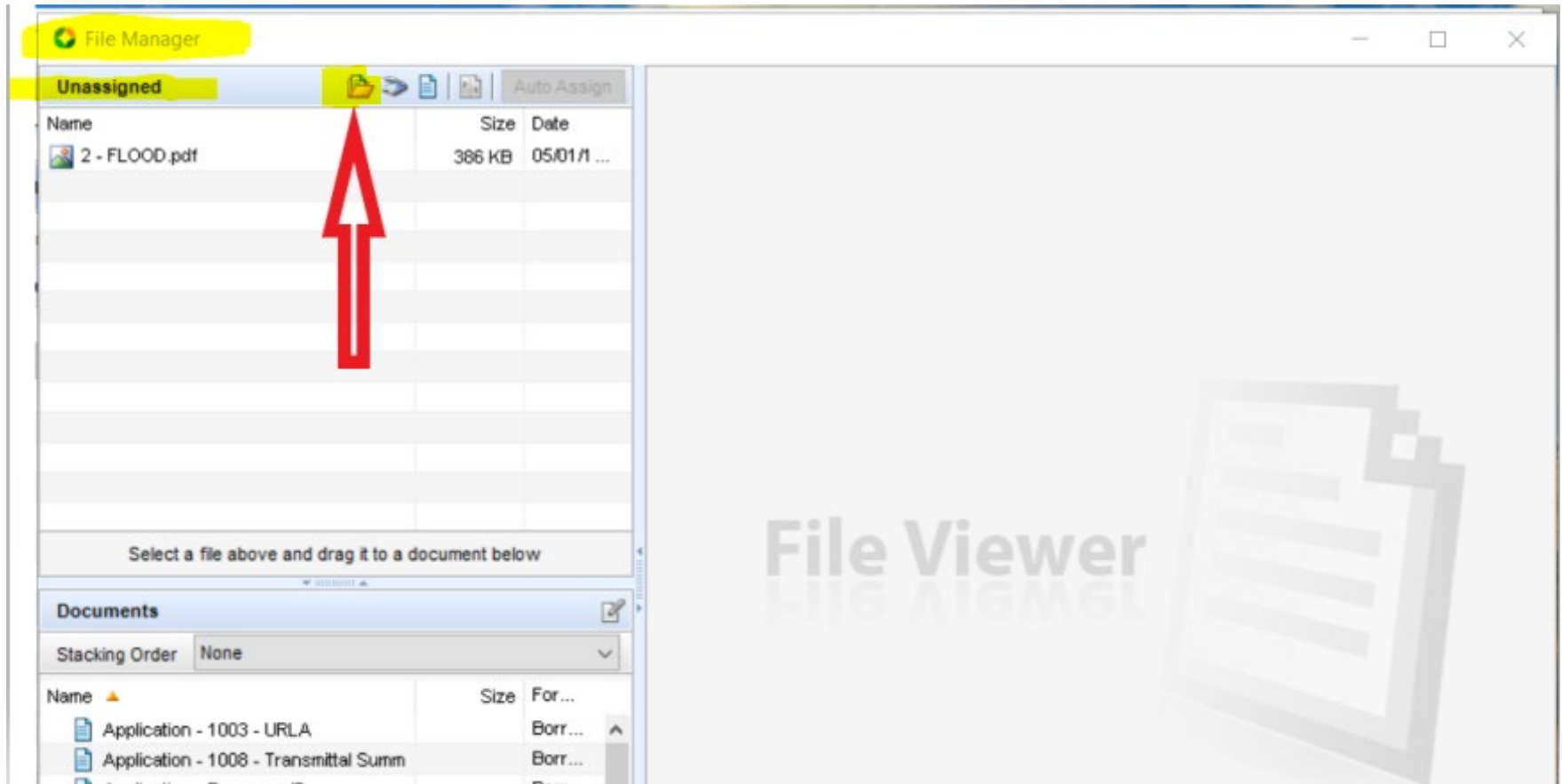
Loan Officer: Jagan Nath Verma (jverma) Days to Finish: -310 05/04/2019 11:59 AM

Loan Processor: Kandy Huang (khuang) ☐ Finished

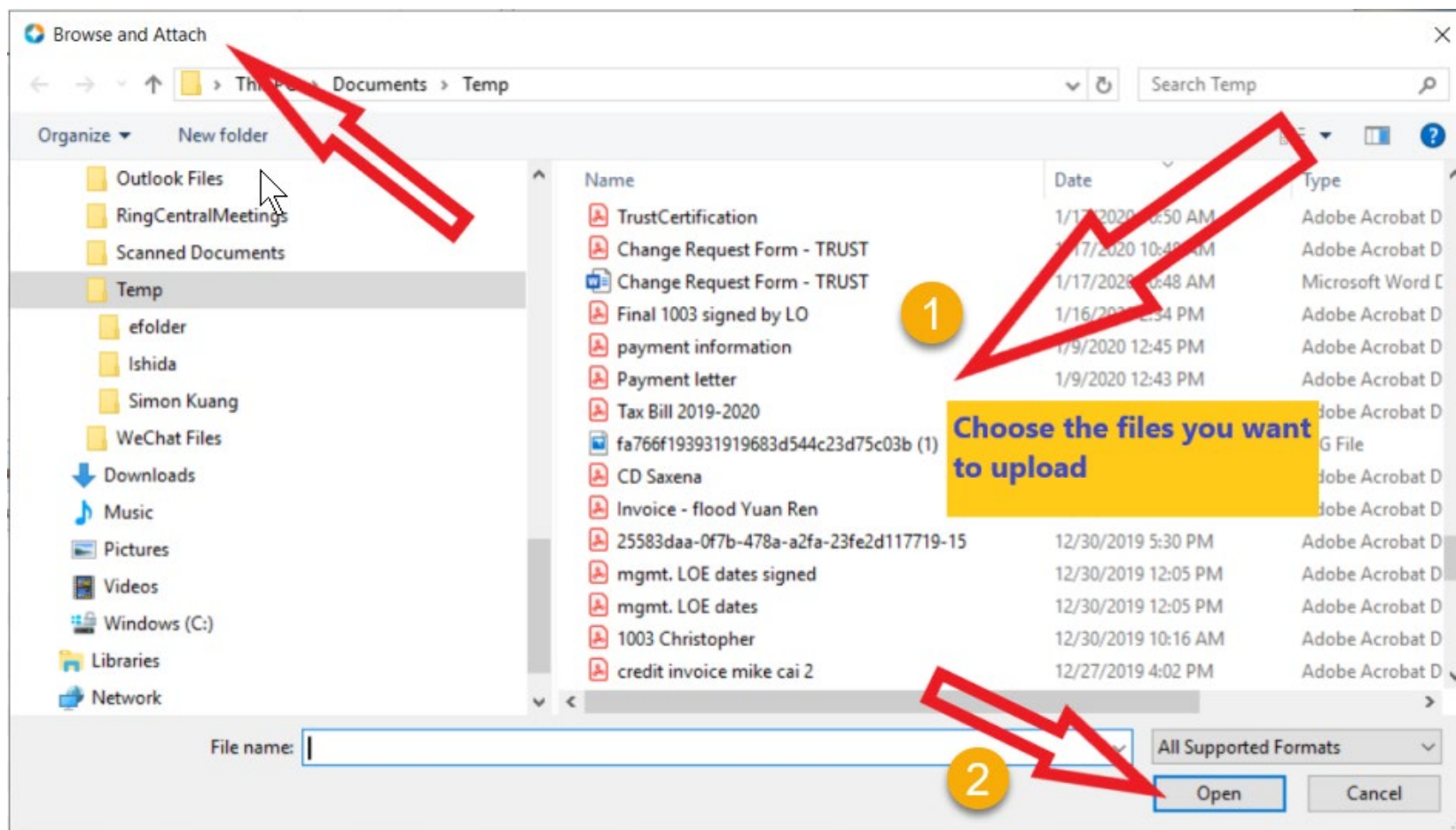
- Go to top right corner and click “eFolder”



- “Encompass eFolder” window popup
- Click “File Manager” at top right corner



- “File Manager” window popup
- Click the yellow folder icon right next to “unassigned”



- “Browse and Attach” window popup
- Go to the folder where your documents saved and select them, then click “Open” icon (You can select multiple documents at the same time to upload)

Upload documents to efolder

File Manager

Unassigned

Name	Size	Date
2 - FLOOD.pdf	386 KB	05/01/1 ...
Disclosures - Housing Counselor List.pdf	299 KB	03/10/2 ...

Select a file above and drag it to a document below

Documents

Stacking Order: None

Name	Size	For...
Application - 1003 - URLA		Borr...
Application - 1008 - Transmittal Summ		Borr...
Application - Borrower ID		Borr...
Appraisal - Invoice		Borr...
Appraisal		Borr...
Approval - Suspended Letter	74 KB	Borr...
Approval - Update Letter		Borr...
Assets - Bank Statements		Borr...
Assets - Cancelled Checks		Borr...
Assets - Gift Letter/Source of Funds		Borr...
Compliance Report		Borr...
Credit Report		Borr...
Flood Certificate		Borr...

Pages

12/16/2019 02:15:52 PM

HOMEOWNERSHIP COUNSELING ORGANIZATION LIST

Borrower: Market Street Home Counseling Disclosure Date: 12/16/2019 Loan Number: 23019103375

Present Address: 6055 Climbright Row Cmn Livermore, CA 94551 Lender/Broker: General Mortgage Capital Corporation

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: www.consumerfinance.gov/mortgagehelp or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD approved counseling intermediaries at <http://portal.hud.gov/hudportal/HUD?h=home>.

Homeownership Counseling Organization List - 9/2014 - "Economic"

1 of 4

Agency Name: EDEN COUNCIL FOR HOPE AND OPPORTUNITY (ECHO)
Address: 22051 Second St 6200 Hayward, CA 94541-4108
Phone Direct: 415-881-8188
Fax: 415-881-8188
Email: mergin@edcforhope.org
Web Address: <http://www.edcforhope.org>
Affiliation: 1738
Languages Supported: ASL, Cantonese, Chinese, Mandarin, English, Farsi, Other, Portuguese, Spanish, Vietnamese

Counseling Services Provided: Fair Housing Pre-Purchase Education Workshops/Pre-purchase Counseling/Pre-purchase Homebuyer Education Workshop/Rental Housing Counseling


Agency Name: A-1 COMMUNITY HOUSING SERVICES
Counseling Services Provided: Mortgage Delinquency and Default Resolution


Learn more... Close

- Documents you chosen to upload will be showed under “Unassigned” area. Please keep all your documents in this area.


- Checking Signing status for disclosures


eConsent Accepted - [REDACTED] 2200 [REDACTED]

 Getting too much email? [Unsubscribe](#)

 eFolder@elliemae.com
Thu 2/27/2020 12:52 PM
[REDACTED] ∨

Borrower/Co-Borrower: [REDACTED]
Property Address: **1601 S DeAnza Blvd, Cupertino, CA, 95014**
Disclosures Sent Date/Time: 1/31/2020 3:41 PM
Current Status: **Accepted** on 2/27/2020 12:52:00 PM

 Getting too much email? [Unsubscribe](#)

 eFolder@elliemae.com
Thu 2/27/2020 1:56 PM
[REDACTED] ∨

Borrower: [REDACTED]
Property Address: **1601 S DeAnza Blvd, Cupertino, CA, 95014**
eDisclosure package Sent Date/Time: 2/27/2020 12:46 PM
Current Status: **eSigned**

- LO should received emails from eFolder@elliemae.com for each step of signing status for each loan applicant
- Continued to see how to check from Encompass

Checking signing status for disclosures

Encompass - Build 19.4.0.4 - https://BE11078237.ea.elliemae.net\$BE11078237 - jverma - 3011078237

Encompass View Pipeline Help

Home **Pipeline** Contacts Dashboard Reports

Pipeline View Loan Officer - Default View

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

Filter: Borrower Name contains "kandy"

1 of 1

Alerts	Mess	Application Dat	Loan Number	Loan Amount	Borrower N	Subject Property Address	Subject Property City	Note Rat	Lock & Re
=	=	=		=	kandy			=	
7	1	01/31/2020	2200200134147	510,000.00	Huang, Ka	1601 S DeAnza Blvd	Cupertino	3.000	

- Go to "Pipeline" and make sure Loan Folder showed "My Pipeline"
- Search the loan by Name, Address or Loan number

Checking signing status for disclosures

Encompass View Pipeline Help

Home Pipeline Loan Contacts Dashboard Reports

Pipeline View Loan Officer - Default View

Loan Folder My Pipeline View My Loans Company Internal Organization All

Filter: Borrower Name contains "kandy"

1 of 1

Alerts	Mess	Application Dat	Loan Number	Loan Amount	Borrower N	Subject Property Address	S
=	=	=		=	kandy		
7	1	01/31/2020	2200200134147	510,000.00	Huang, Ka	1601 S DeAnza Blvd	C

- Select the loan that you want to access, then double click get to the loan file

Checking signing status for disclosures

The screenshot shows the Encompass software interface. At the top, there's a menu bar with 'Encompass', 'View', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. Below this is a sub-menu bar with 'Home', 'Pipeline', 'Loan', 'Contacts', 'Dashboard', and 'Reports'. The main window displays loan information for 'Kandy Huang' at '1601 S DeAnza Blvd, Cupertino, CA 95014'. The loan details include 'Loan #: 2200200134147', 'LTV: 51.000/51.000/51.', 'Rate: 3.000%', 'Est Closing Date: 04/01/2020', 'Loan Amount: \$510,000.0', 'DTI: 43.826/44.450', and 'Not Locked'. The user is 'FS: Jagan Nath Ver'. On the left, there's a sidebar with 'Alerts & Messages' and 'Log'. The 'Tools' menu is open, showing options like 'File Contacts', 'Conversation Log', 'Tasks', 'Disclosure Tracking', 'Anti-Steering Safe Harbor Disclosure', 'Net Tangible Benefit', and 'Show in Alpha Order'. The 'Disclosure Tracking' option is highlighted. The main area shows a 'Processing Worksheet' with fields for 'Loan Officer' (Jagan Nath Verma), 'Days to Finish' (-35), and 'Finished' checkbox. There's also a 'Documents' section with checkboxes for 'TRID - Loan Estimate - Lock', 'Property - Preliminary Title Report/ CC&R', 'TRID - Loan Estimate - Initial', 'TRID - Loan Estimate - Re-Disclosure', and 'TRID - Loan Estimate - Final'. A 'Required Field' section has a 'Go to Fields' button and a 'Field Summary' button. The 'Borrower Intent to' field is empty. The bottom status bar shows 'Press F1 for Help', '03/10 01:44*', and 'Tuesday, 3/10/2020'.

- Go to left bottom corner and click the tab “Tools”, then click “Disclosure Tracking”

Checking signing status for disclosures

7 Alerts & Messages Log

eConsent Not Yet Received 01/31/20

Verify Borrower SSN expected 02/01/20

eDisclosures/Disclosure expected 02/03/20

Title Ordered expected 02/05/20

Validate Subject Property Address: 02/07/20

4506T expected 02/10/20

Send Initial Disclosures 03/03/20

eConsent Accepted - Kandy Huar 01/31/20

Forms Tools Services

File Contacts

Conversation Log

Tasks

Disclosure Tracking

Anti-Steering Safe Harbor Disclosure

Net Tangible Benefit

Compliance Review

Status Online

Amortization Schedule

Co-Mortgagors

Show in Alpha Order

Disclosure Tracking Tool

Timeline

ion Date 02/27/2020

03/03/2020

nt

Proceed

Fee Collection

Closing

d Closing 04/01/2020

LE Tracking

LE Sent

LE Received

Revised LE Sent

Revised LE Received

SSPL Sent

Safe Harbor Sent

CD Tracking

CD Sent

CD Received

Revised CD Sent

Revised CD Received

Post Consumption Disclosure Sent

Post Consumption Disclosure Received

Other Tracking

Affiliated Business Disclosure Pr

CHARM Booklet Provided

Special Info Booklet Provided

HELOC Brochure Provided

1st Appraisal Provided

Subsequent Appraisal Provided

AVM Provided

Home Counseling Disclosure Pro

High Cost Disclosure

Disclosure History (1)

Sent Date

Method

By

of Disclos

LE Sent?

CD Sent?

Safe Harbor Sent?

Provider I

02/27/2020 12:49:09 PM

eFolder eDisclos

Kandy Huang(khuang)

36

Yes

No

No

Yes

Press F1 for Help

03/10 01:44* Tuesday, 3/10/2020

- Under “Disclosure History”, it showed all disclosures had sent to borrowers
- Select the Disclosures and double click

Disclosure Details

Details | Reasons | **eDisclosure Tracking**

☐ Loan Estimate Disclosed by Broker

Disclosure Details

Disclosure Type: Initial

Sent Date: 02/27/2020

By: Kandy Huang(khuang)

Sent Method: eFolder eDisclosures

☐ Intent to Proceed

Date: 02/27/2020

Received By: Jagan Nath Verna(jverma)

Received Method:

Comments:

Borrower

Received Method: eFolder eDisclosures

Presumed Received Date: 03/02/2020

Actual Received Date: 02/27/2020

Borrower Type:

Co-Borrower

Received Method:

Presumed Received Date:

Actual Received Date:

Borrower Type:

Loan Snapshot

LE Snapshot | Itemization Snapshot | SSPL Snapshot

Borrower Name: Kandy Huang

Co-Borrower Name:

Property Address: 1601 S DeAnza Blvd

City: Cupertino

State: CA Zip: 95014

Disclosed APR: 3.602

Disclosed Daily Interest: 1,257.53

Loan Program: 7/1 ARM - Refinance 5/2/5

Loan Amount: 510,000.00

Finance Charge: 334,442.28

Application Date: 02/27/2020

Documents Sent (36) View Document

OK Cancel

- “Disclosure Details” window popup
- Click the “eDisclosure Tracking” tab

Checking signing status for disclosures

Disclosure Details

Details
Reasons
eDisclosure Tracking

Status

eDisclosures Sent 02/27/2020 12:46 PM PST [View Details](#)
ePackage ID 9b2c6224-94a6-4ee5-915d-dd7306ar28e

	Borrower	Co-Borrower	Loan Originator
Name	Kandy Huang		
Email Address	[REDACTED].com		
Consent when eDisclosure was sent	Accepted		
Message Viewed	02/27/2020 12:52 PM PST		02/27/2020 01:55 PM PST View Form
Package Consent Form Accepted	02/27/2020 12:52 PM PST		
Package Consent Form Accepted from IP	24.7.22.122		
Package Consent Form Rejected			
Package Consent Form Rejected from IP			
Authenticated	02/27/2020 12:52 PM PST		
Authenticated from IP Address	24.7.22.122		
Document Viewed Date	02/27/2020 12:52 PM PST		
eSigned Disclosures	02/27/2020 12:54 PM PST		02/27/2020 01:56 PM PST
eSigned Disclosures from IP Address	24.7.22.122		73.15.59.228

Fulfillment

Fulfilled by
Date/Time Fulfilled

- On this screen, you can read the tracking history. Above screen showed edisclosure sent on 2/27 12:46pm PST to borrower's email, and borrower complete esigned on 2/27 12:54pm.
- If there is no date next to "eSigned Disclosures", that means borrower NOT esigned yet.

Checking signing status for disclosures

Disclosure Details

Details
Reasons
eDisclosure Tracking

Status

eDisclosures Sent 03/09/2020 03:54 PM PST [View Details](#)
ePackage ID [REDACTED]

	Borrower	Co-Borrower	Loan Originator
Name	[REDACTED] haik		[REDACTED]
Email Address	[REDACTED] com		
Consent when eDisclosure was sent			
Message Viewed			03/09/2020 03:59 PM PST
Package Consent Form Accepted			
Package Consent Form Accepted from IP			
Package Consent Form Rejected			
Package Consent Form Rejected from IP			
Authenticated			
Authenticated from IP Address			
Document Viewed Date			
eSigned Disclosures			03/09/2020 03:59 PM PST
eSigned Disclosures from IP Address			[REDACTED]

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Fulfillment

Print Documents and Manually Fulfill

Fulfilled by
Date/Time Fulfilled

- Above file means borrower haven't viewed and esigned the disclosures yet

Checking signing status for disclosures