Working for you

GMCC Loan Originator Encompass Basic Training
01/23/2023

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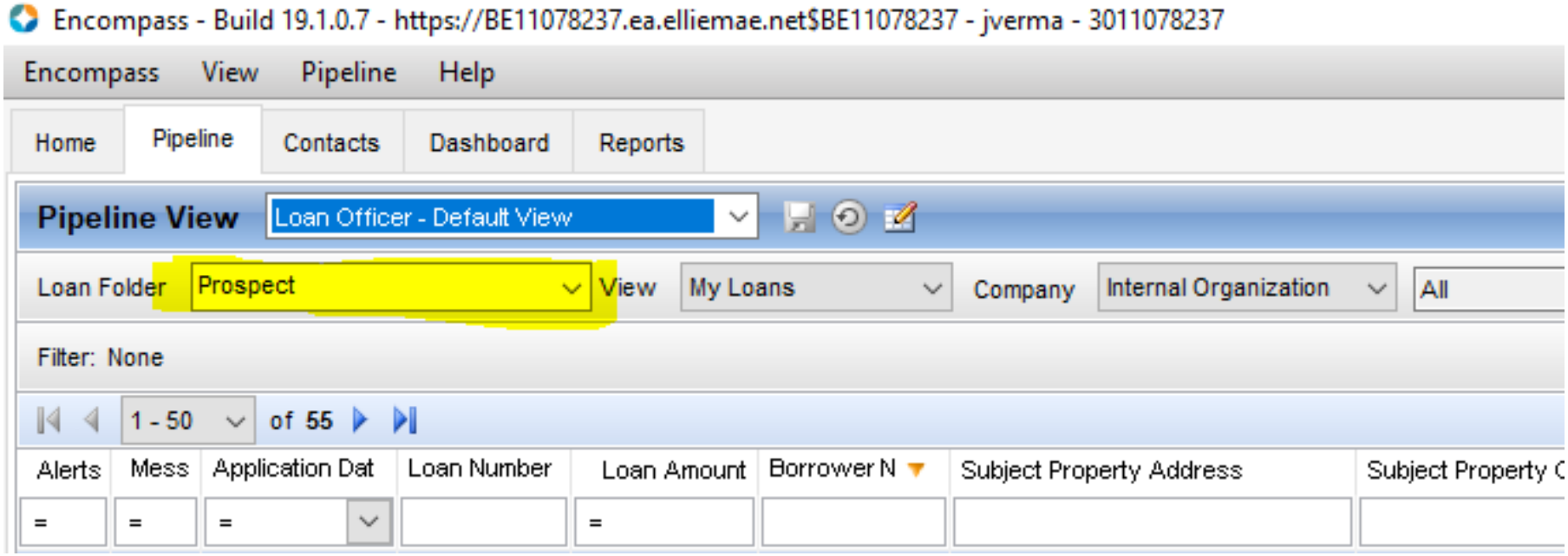
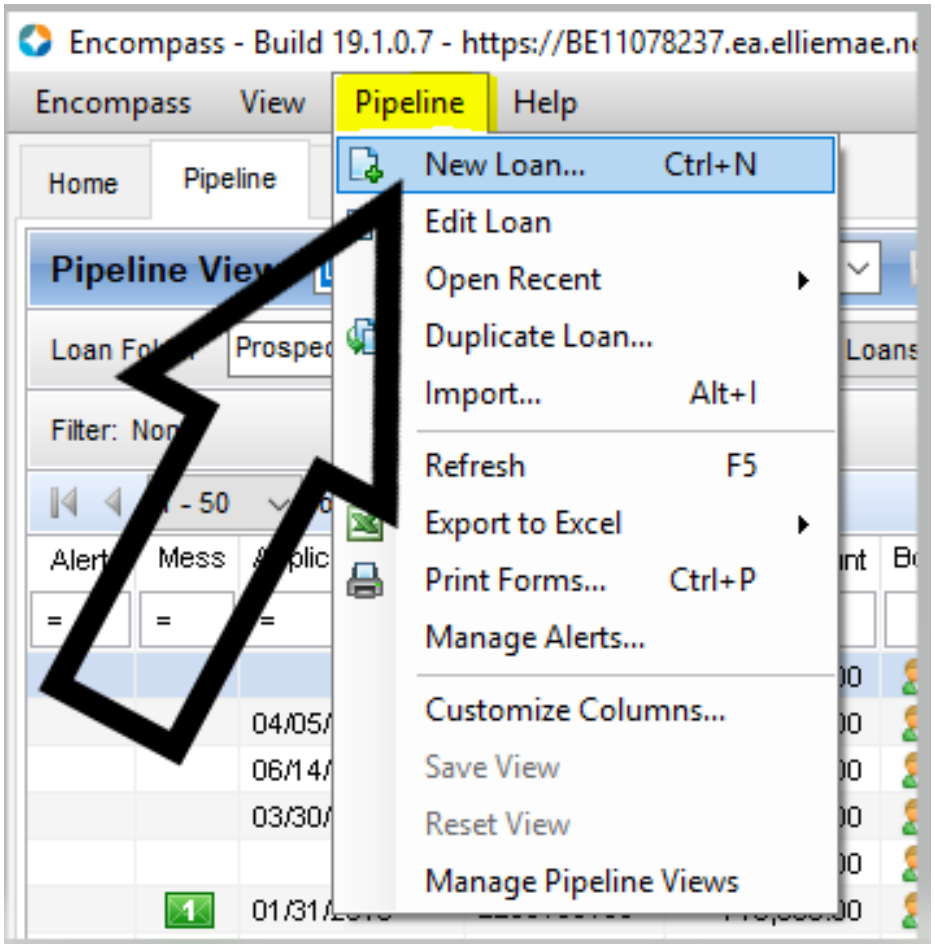
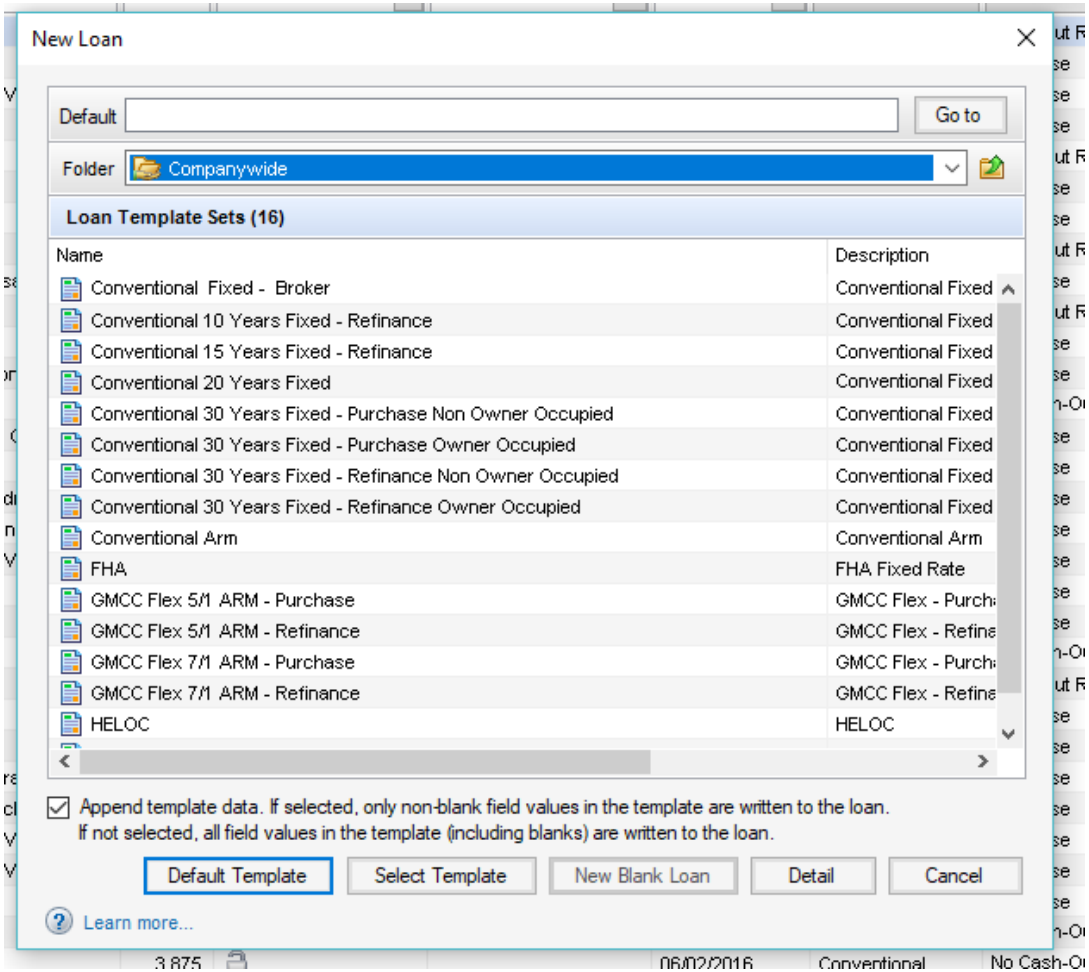


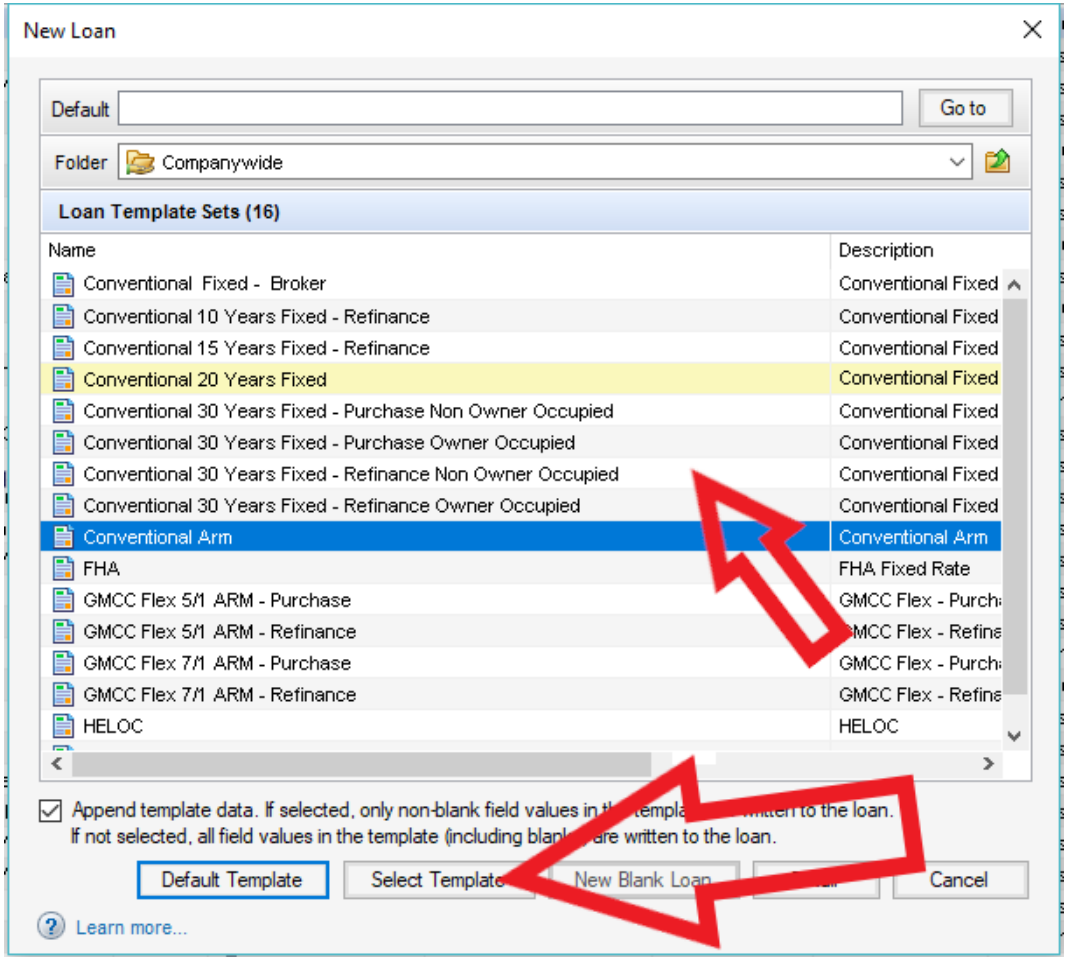
- When you login to Encompass, Loan folder should show “Prospect”. If not, please click the drop down and change to Prospect.



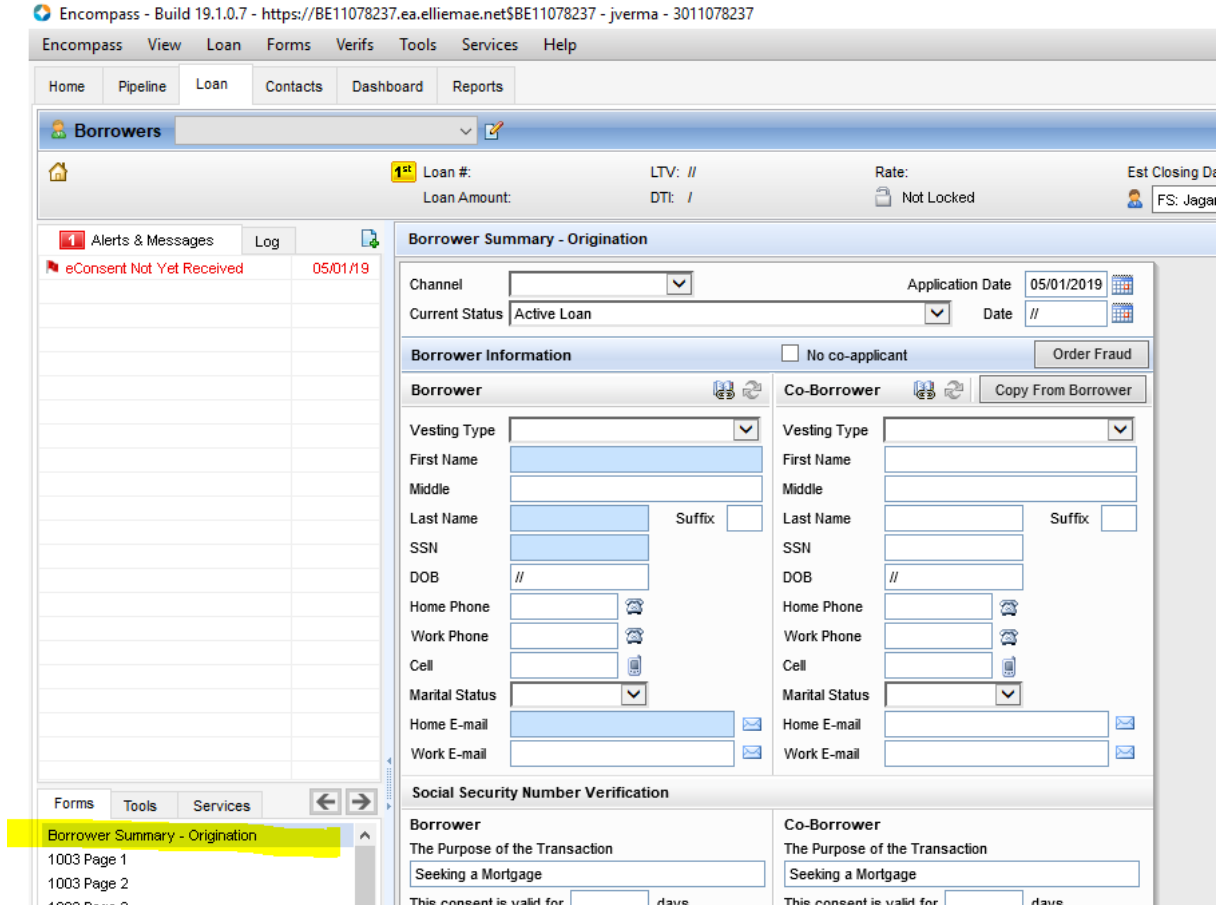
- Click “Pipeline” then choose “New Loan”

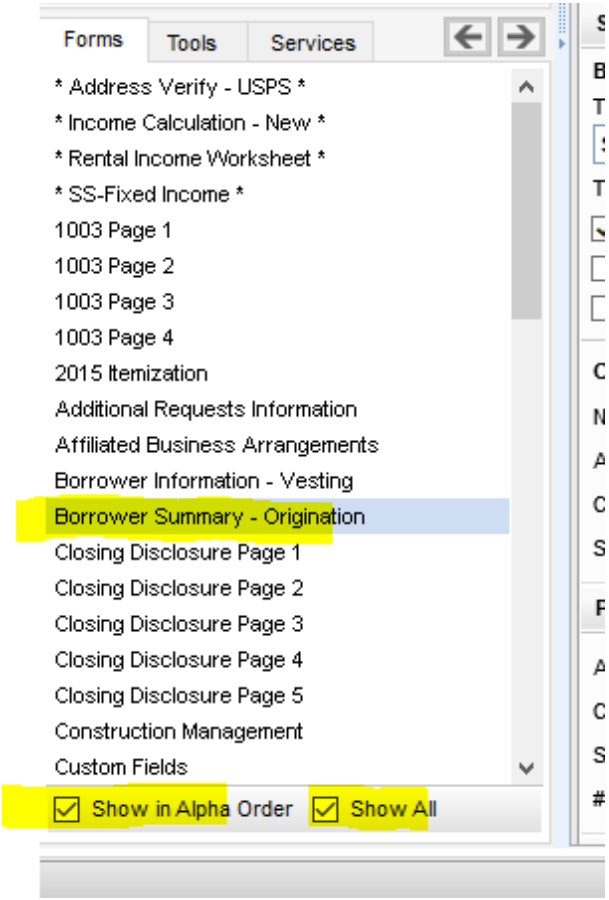


- "New Loan" screen popup

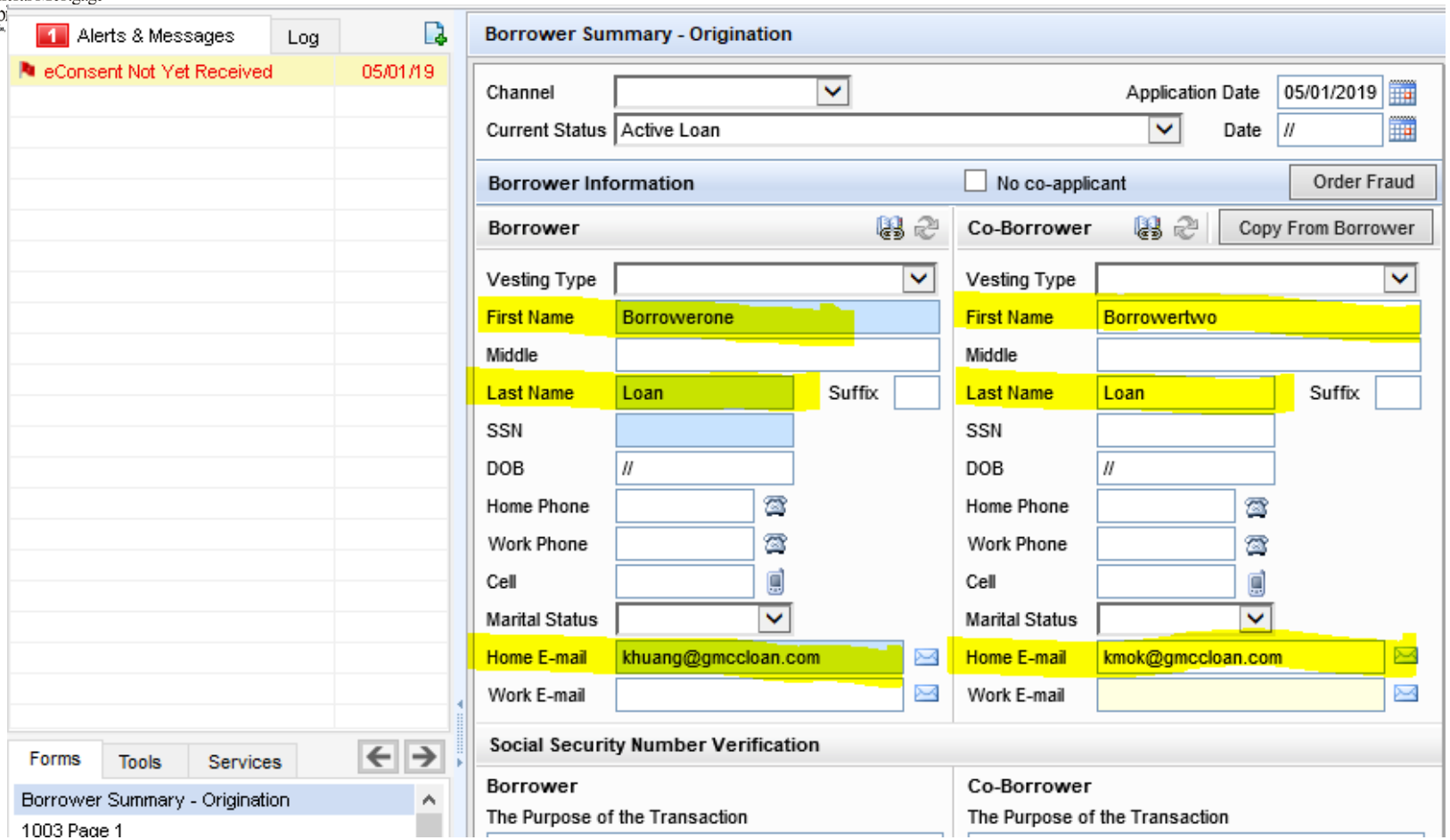


- Select one of the loan template that fit your loan
- Click “Select Template”

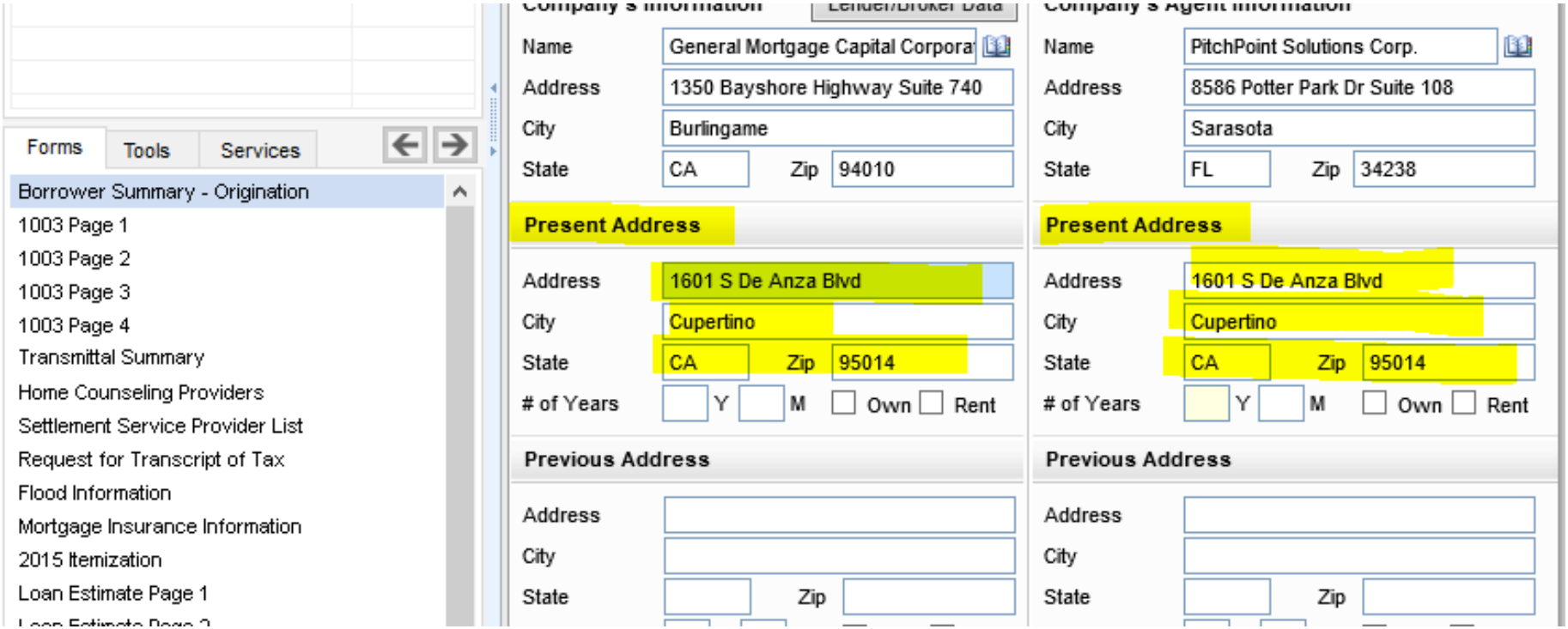




- The “Borrower Summary – Origination” screen should showed up
- If not showed up, you can click “Show in Alpha Order” and “Show All”, then look for Borrower Summary - Origination

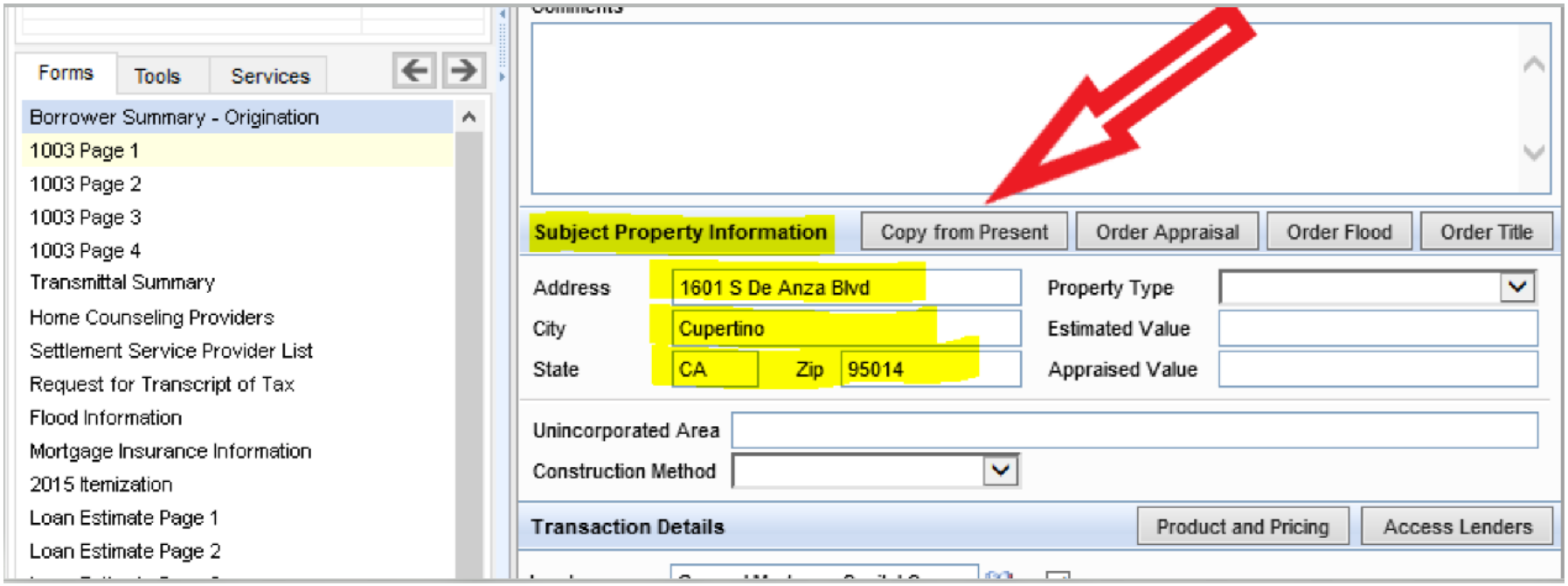


- Enter Borrower's legal name (better match name on title) and email address
- Enter Co-Borrower legal name (better match name on title) and email address
- **Attention: Any changes made to First Name and Last Name, the previous econsent will be voided. Changes to Middle name will not affect the econsent.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

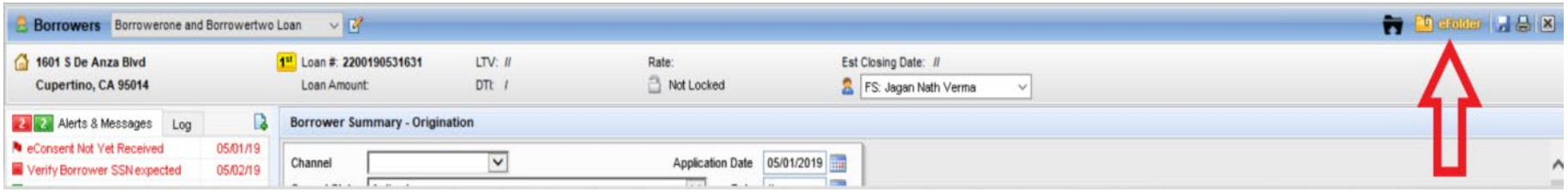


- Enter Borrower's present address
- Enter Co-Borrower's present address

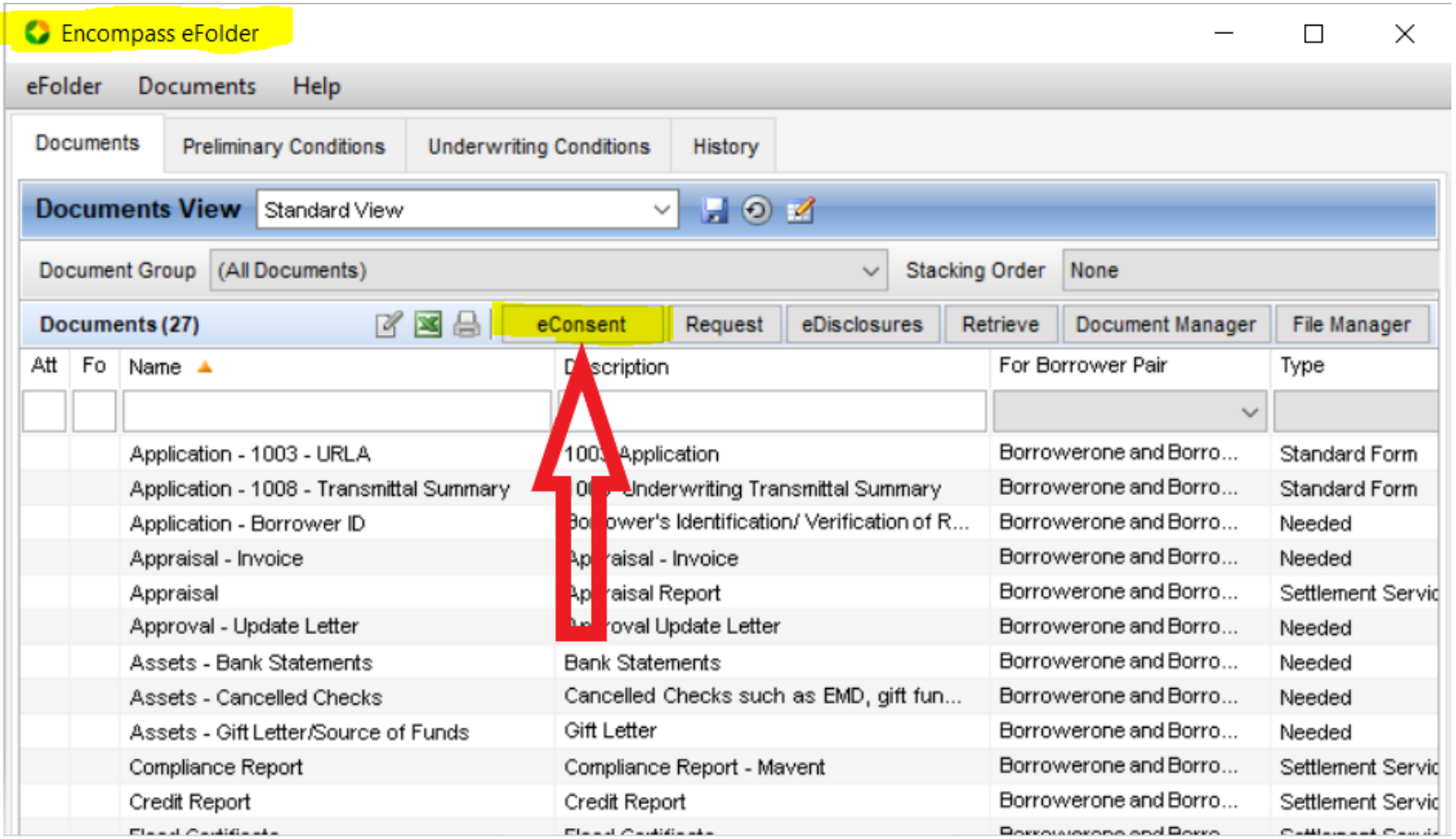
How to send out econsent



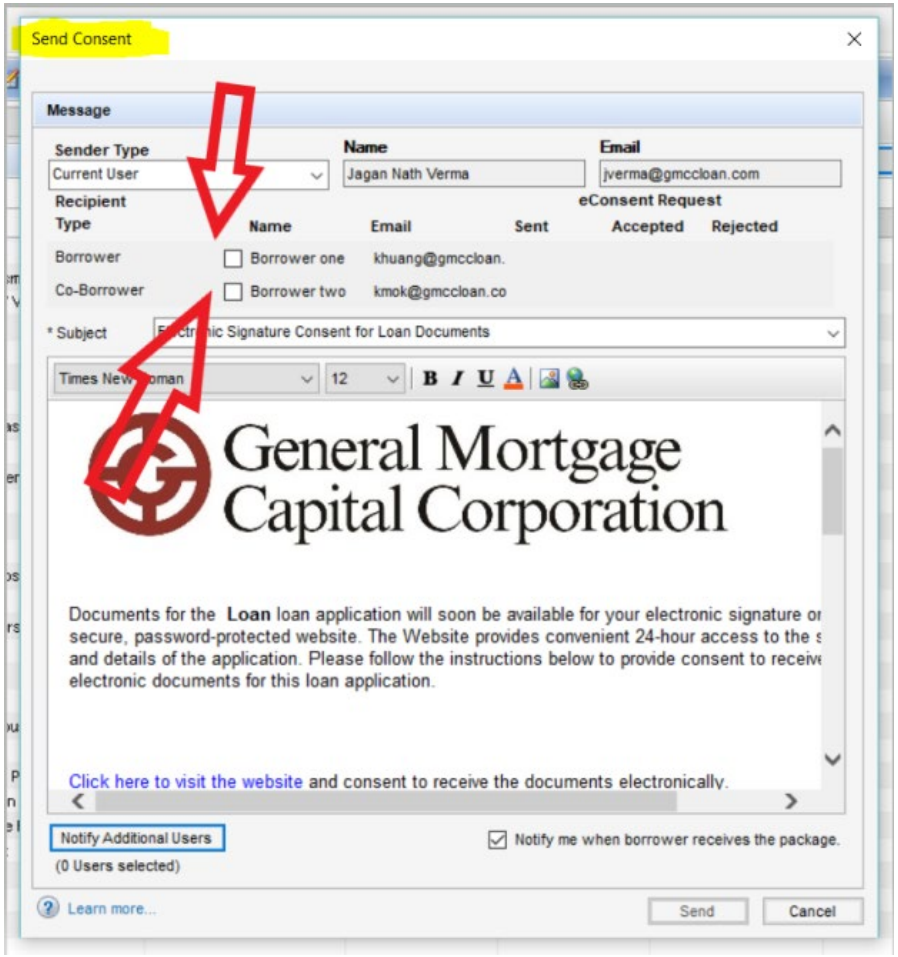
- Go down to “Subject Property Information”, enter the subject property address. If it’s same as present address, click “Copy from Present”.



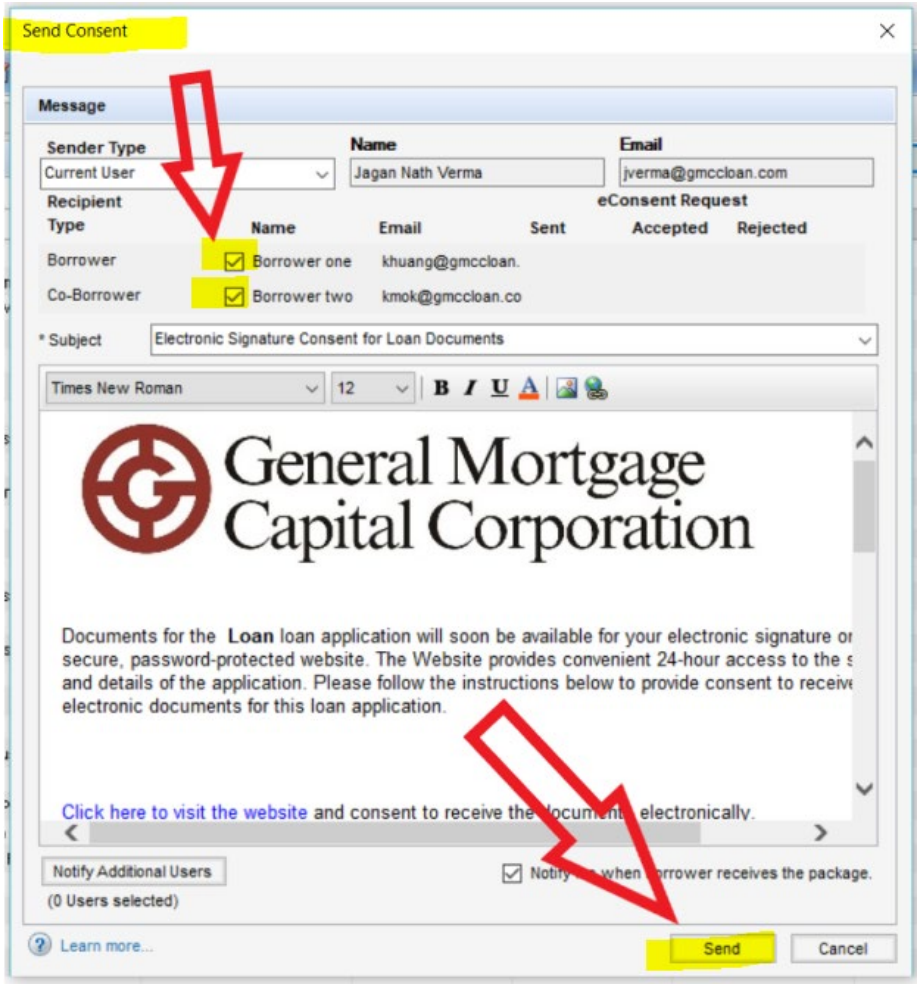
- Go to right top corner, click “eFolder”



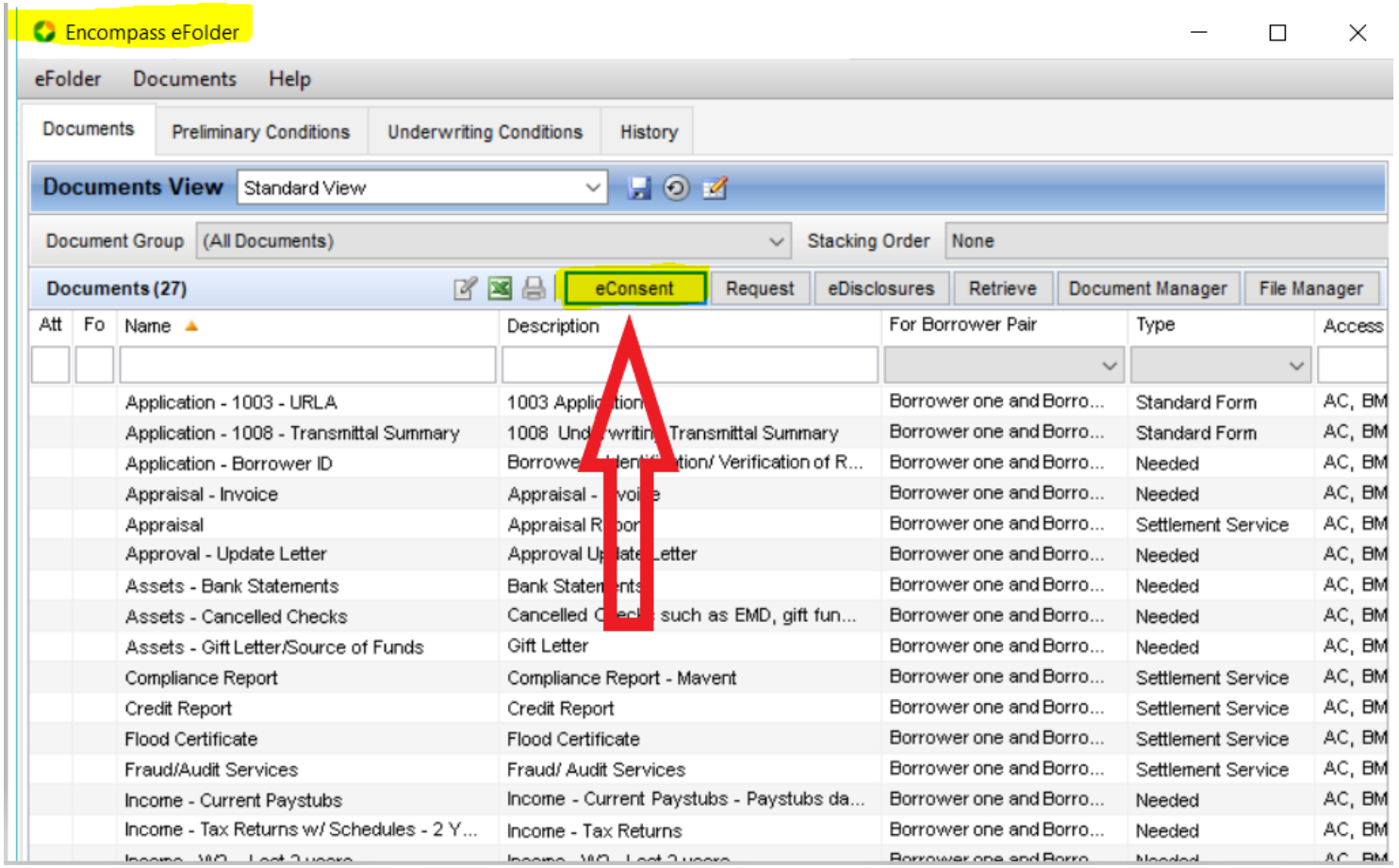
- "Encompass eFolder" box popup. Click "eConsent".



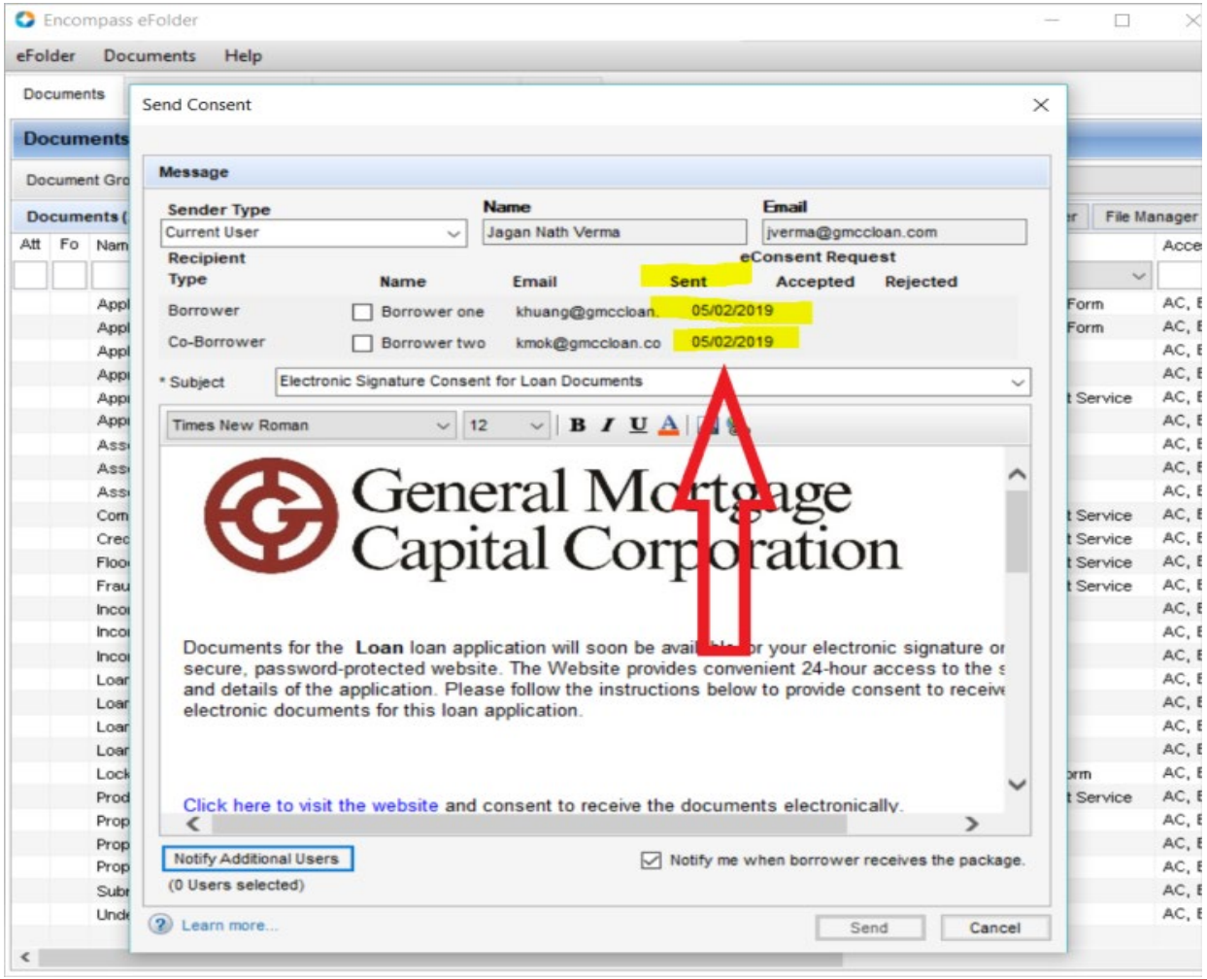
"Send Consent" box popup. Checked the box before Borrower and Coborrower's names



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



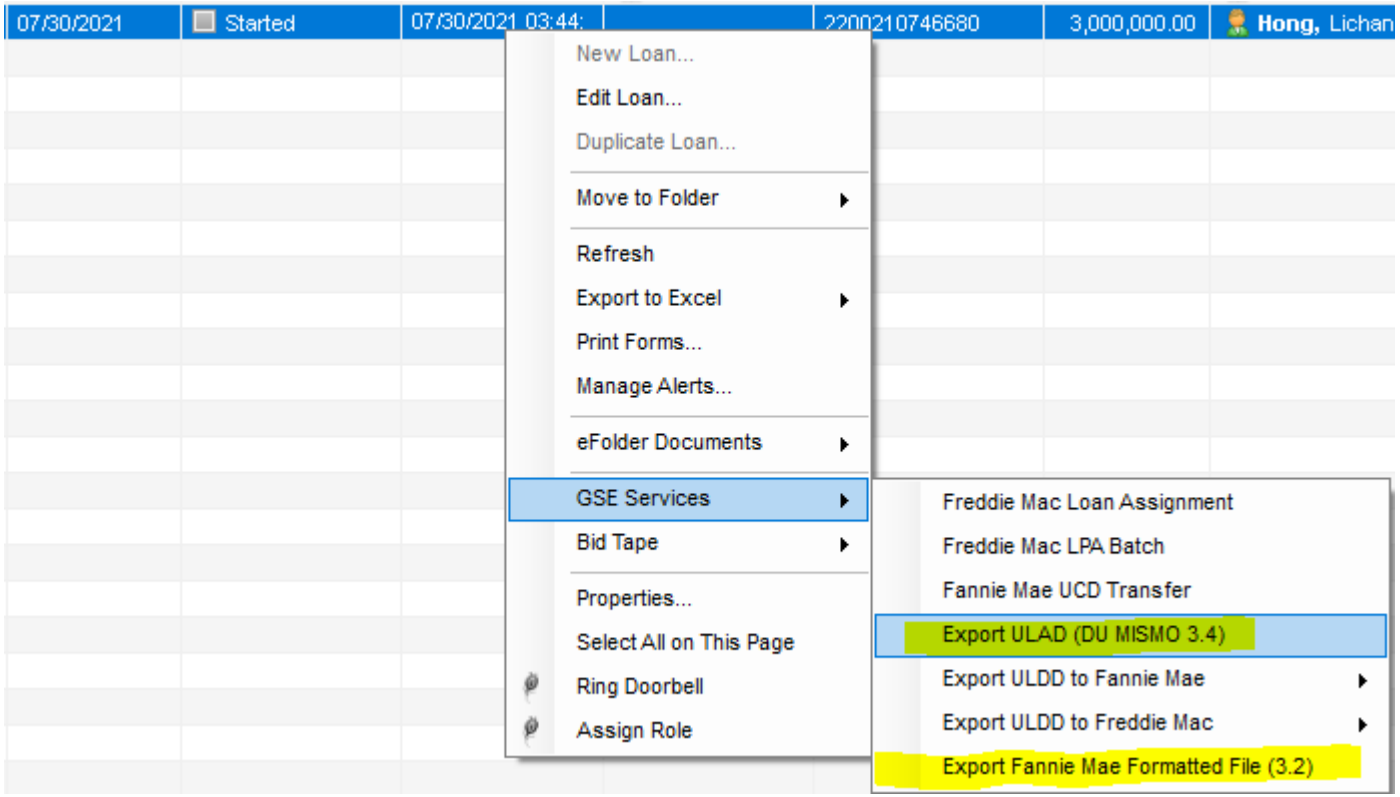
- To check if econsent sent out or not. Go back to “Encompass eFolder”, click the “eConsent” button.



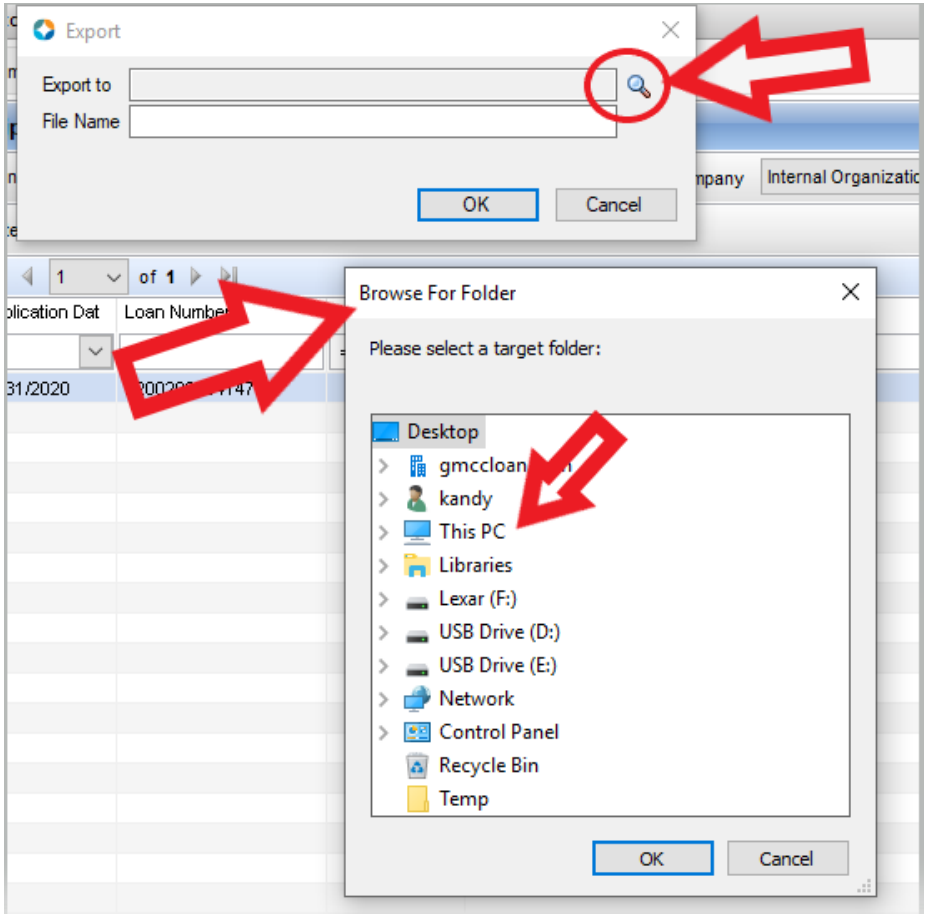
- When you see the date next to borrowers' emails, that means the econsent sent out to borrower on that date. If borrowers accepted econsent, then there will be date under "Accepted".

- How to export fnm 3.2/3.4 file

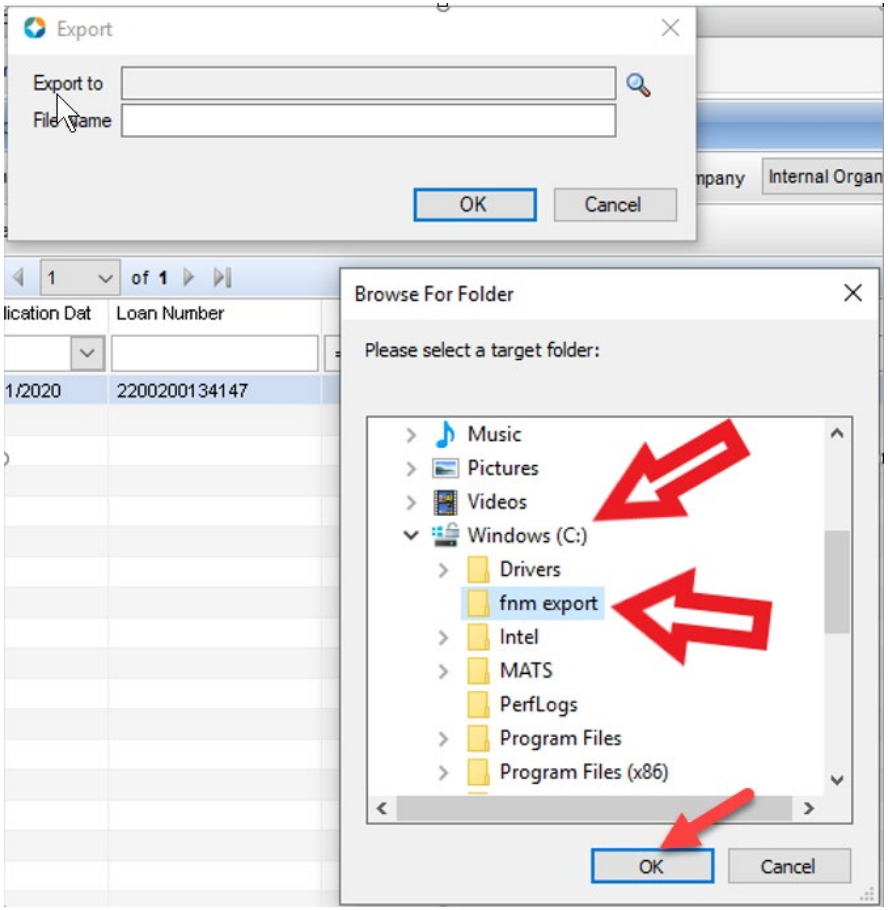
3.4 file is current version



- Right click on the loan file that you want to export
- Click “GSE Services”
- Click “Export ULAD (DU MISMO 3.4)” OR “Export Fannie Mae Formatted File (3.2)”

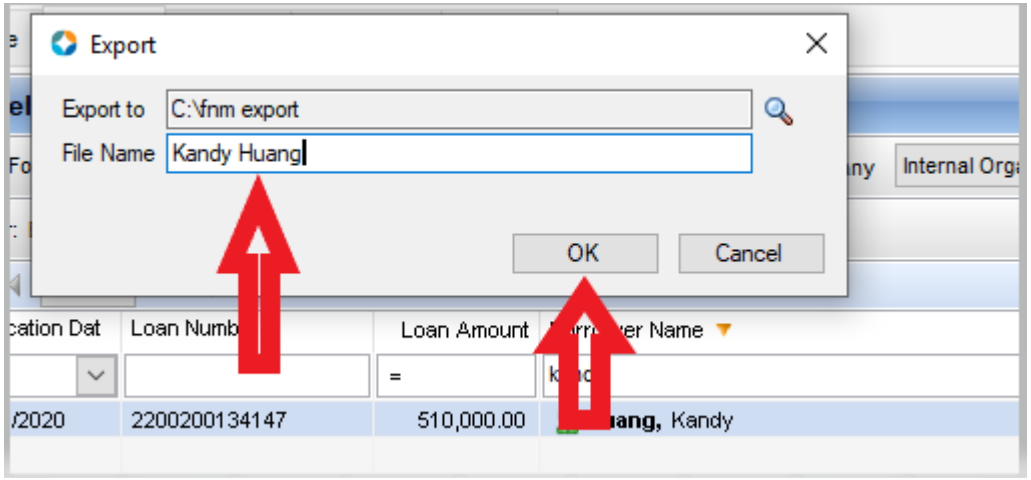


- The “Export” window popup. Click the Magnifier.
- The “Browse For Folder” window popup. Click “This PC” or any of folder or external drive that you preset.

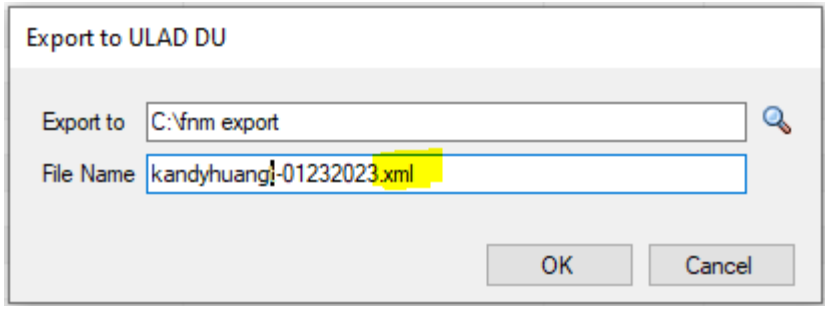


- After click “This PC”, click Window (C:), then click my preset folder “fnm export”. (you can preset your folder somewhere else, just make sure you can locate it)
- Click “OK”.

3.2 version: save as .fnm

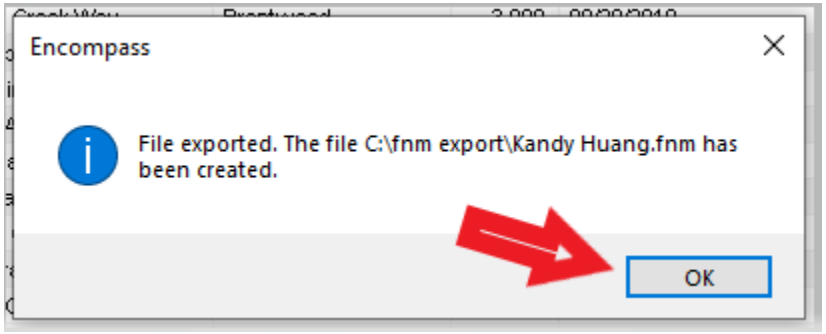


3.4 version: save as .xml

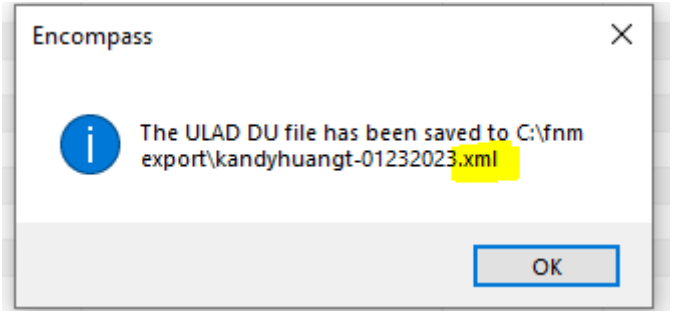


- After you select the location, you will back to the “Export” window.
- Input File Name.
- Click “OK”.

3.2 version

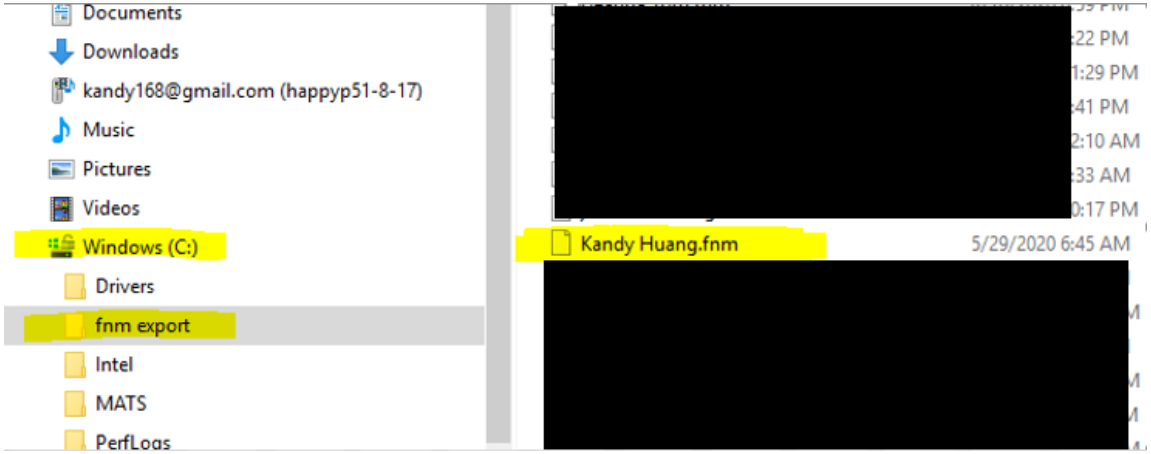


3.4 version

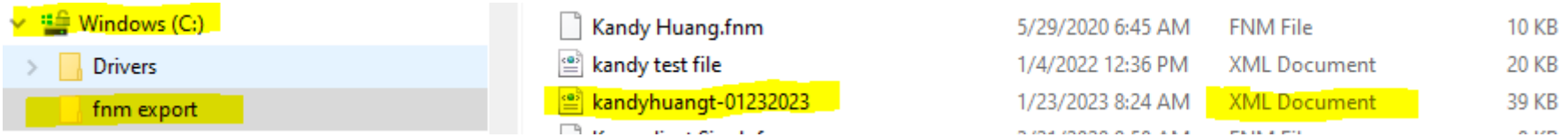


- The above message will pop up, then you can click “OK”.

3.2 version

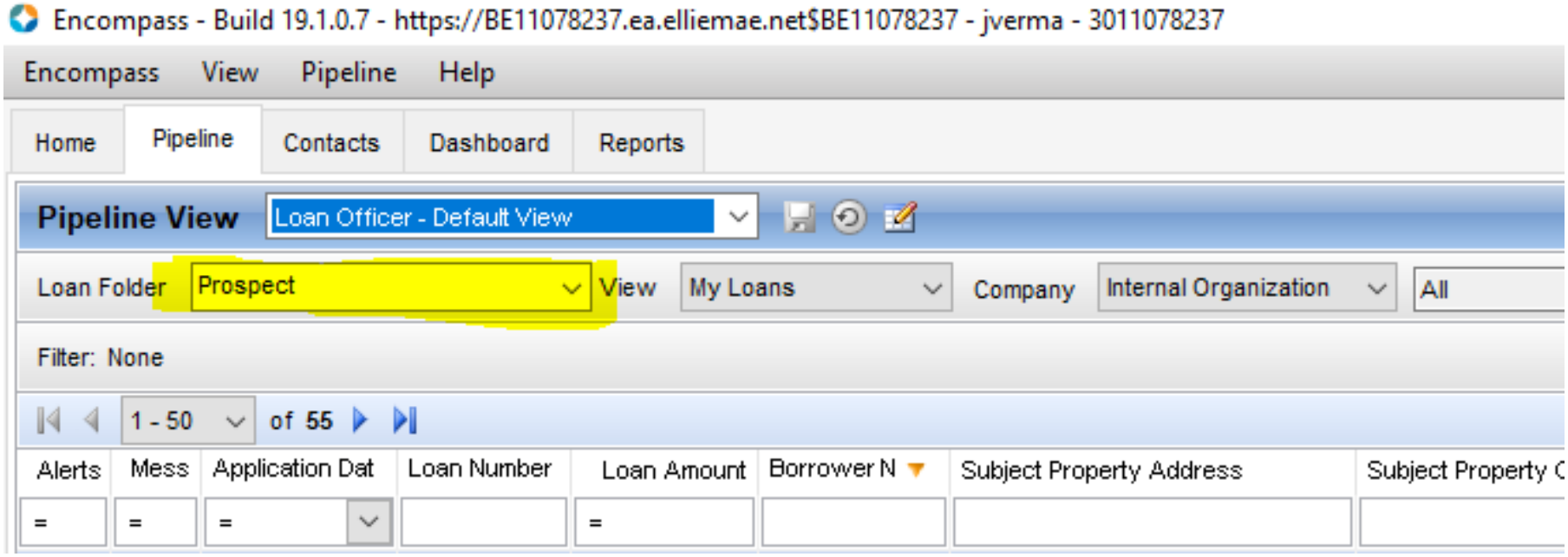


3.4 version

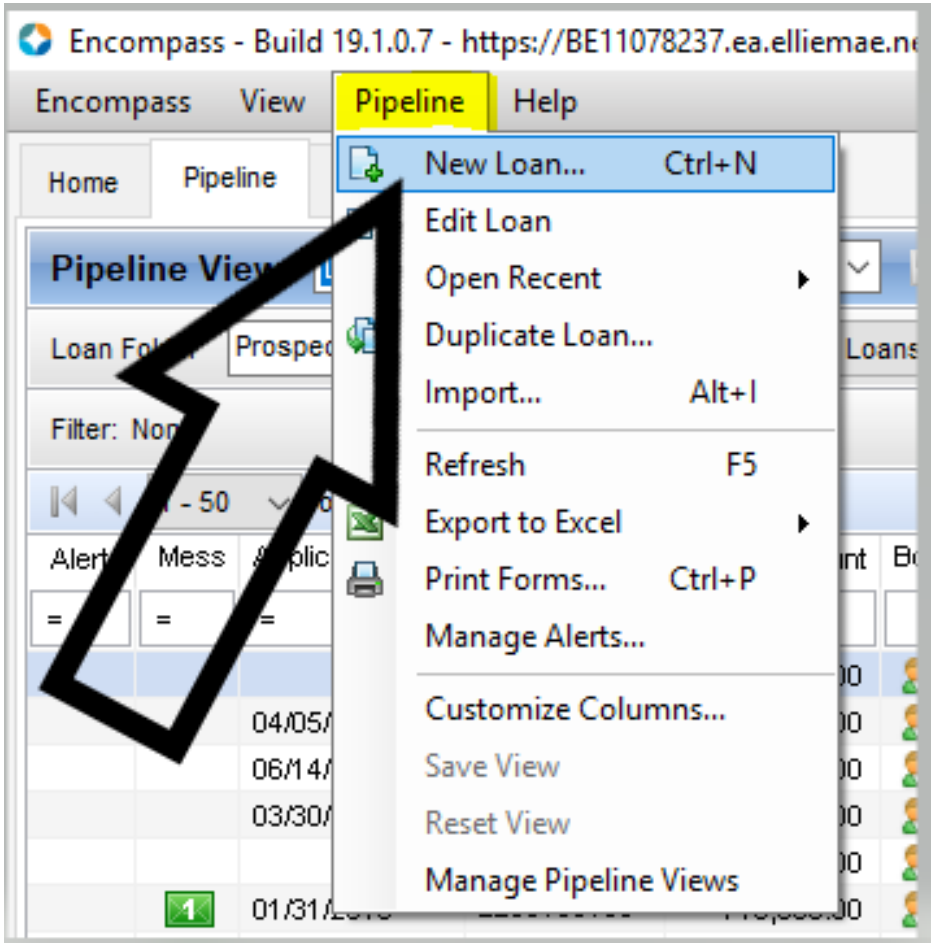


- You can go to the folder to locate the fnm file.

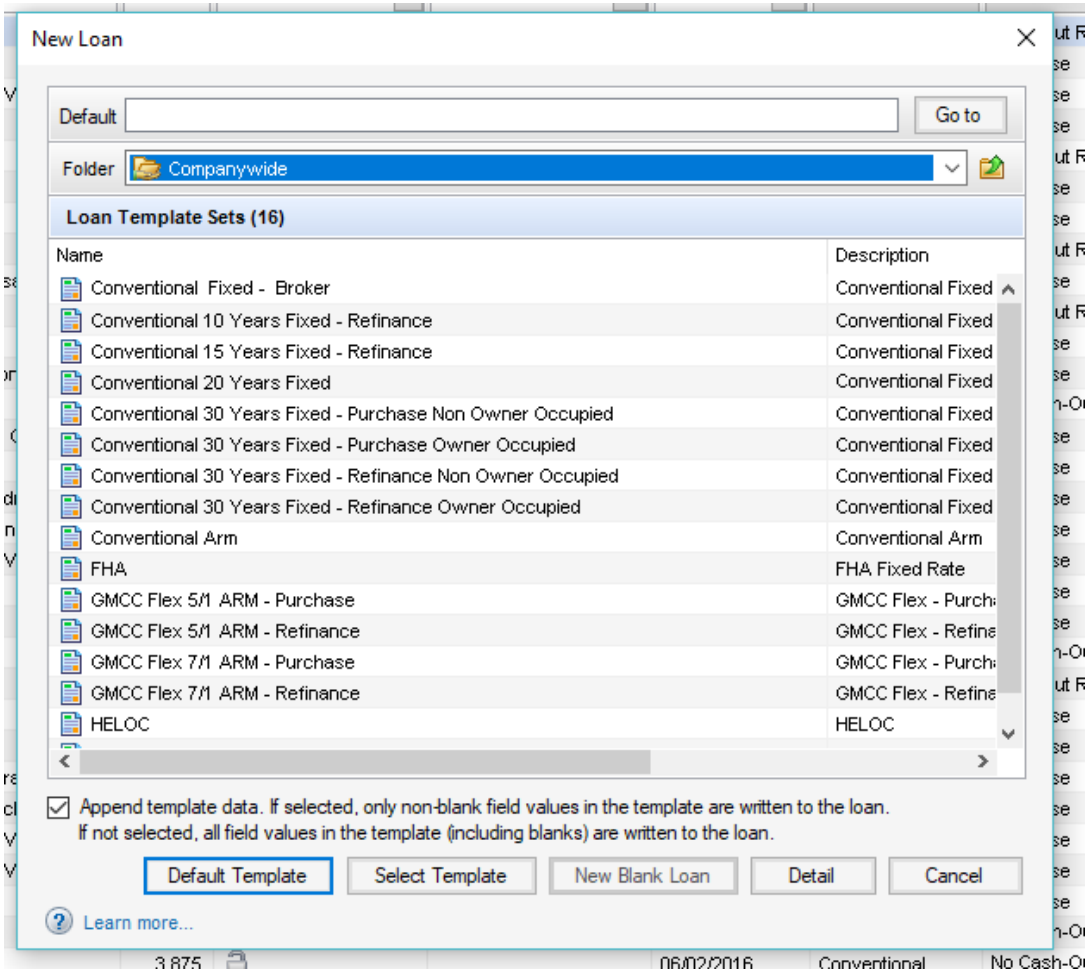
- How to import fnm 3.2/3.4 file



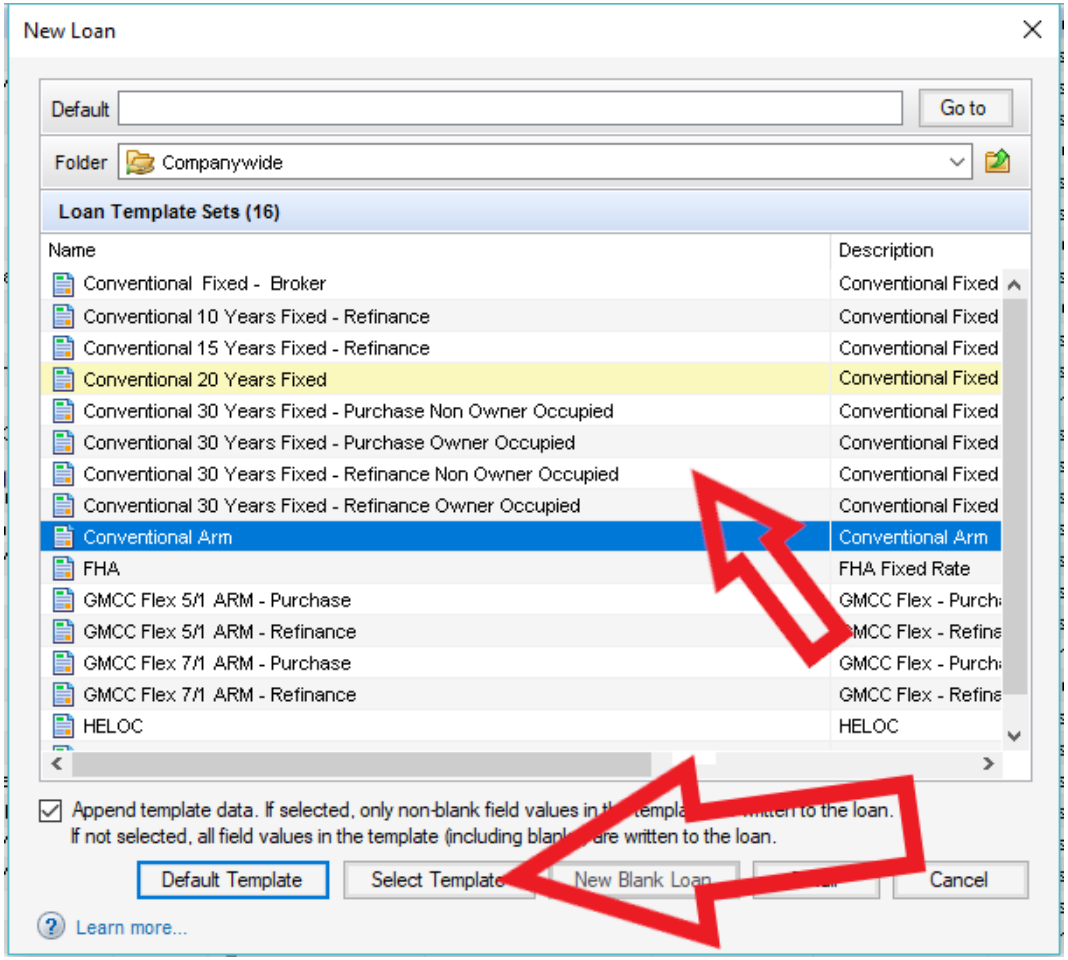
- When you login to Encompass, Loan folder should showed “Prospect”. If not, please click the drop down and change to Prospect.



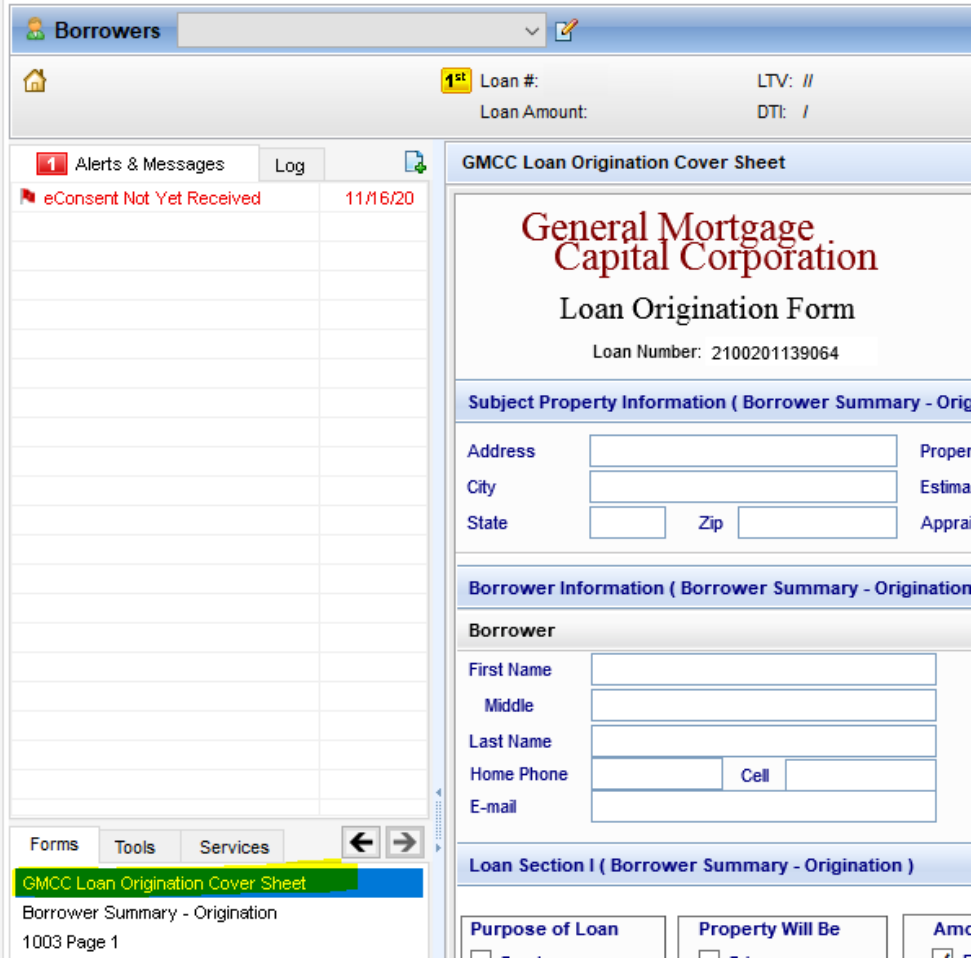
- Click “Pipeline” then choose “New Loan”



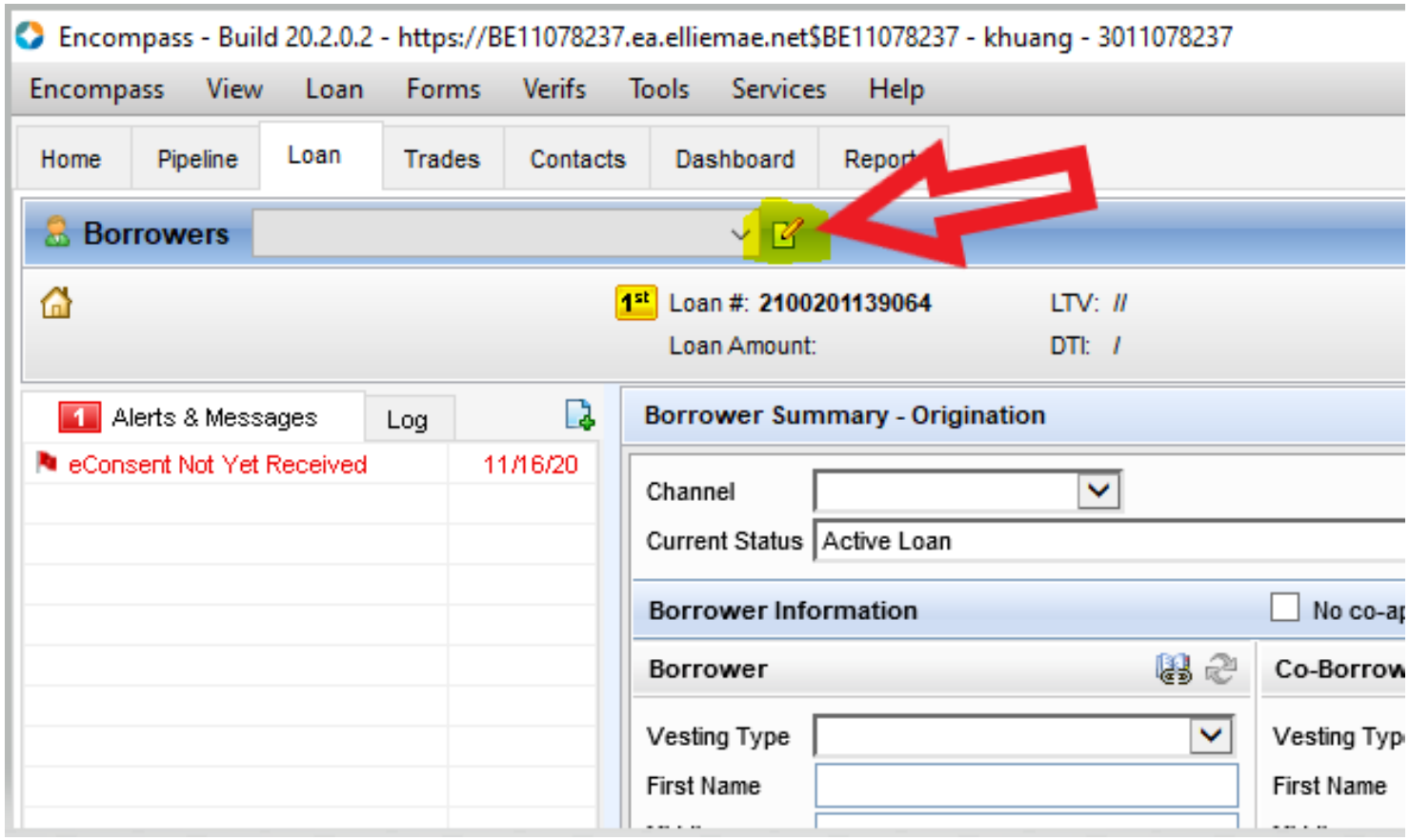
- "New Loan" screen popup



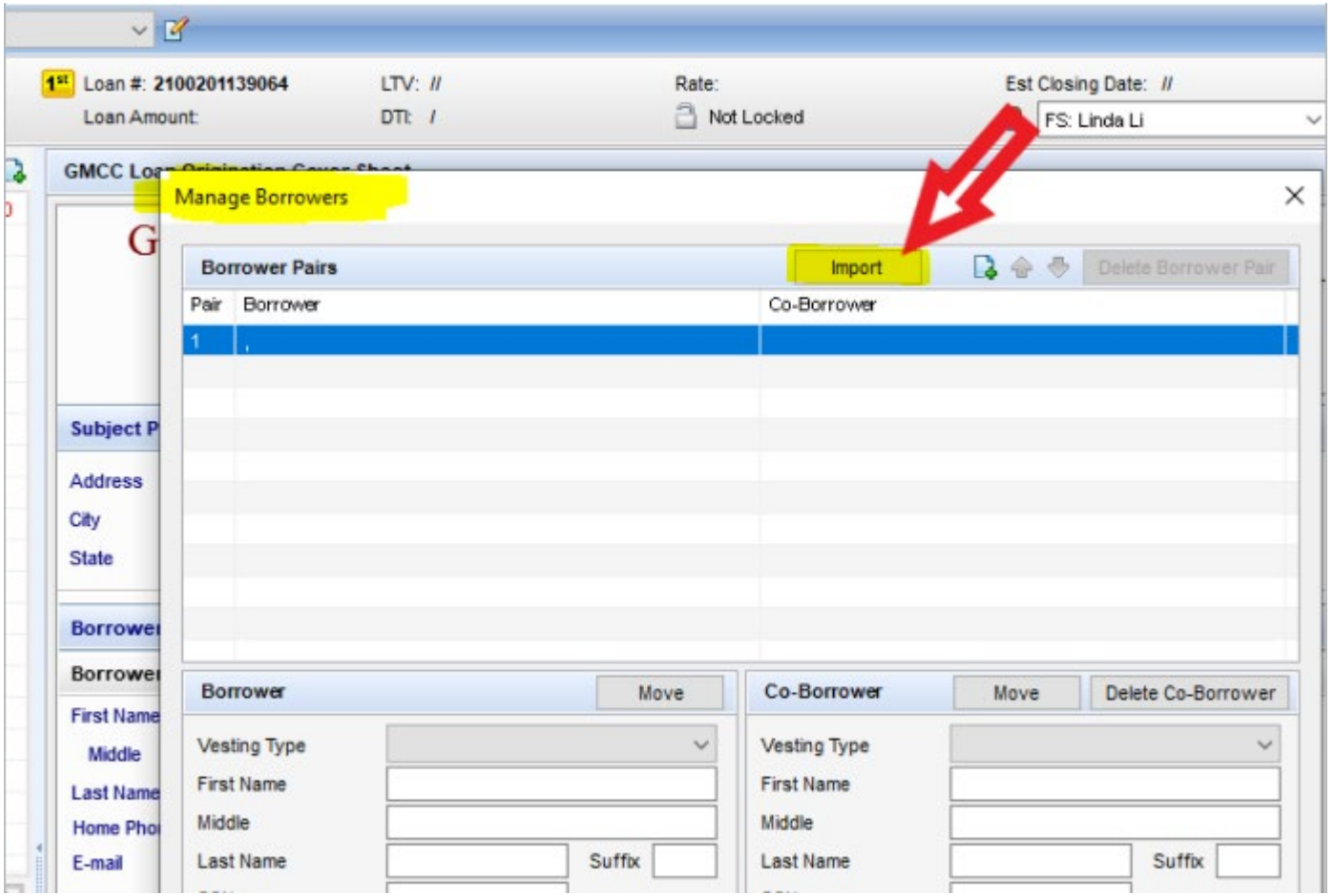
- Select one of the loan template that fit your loan
- Click “Select Template”



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

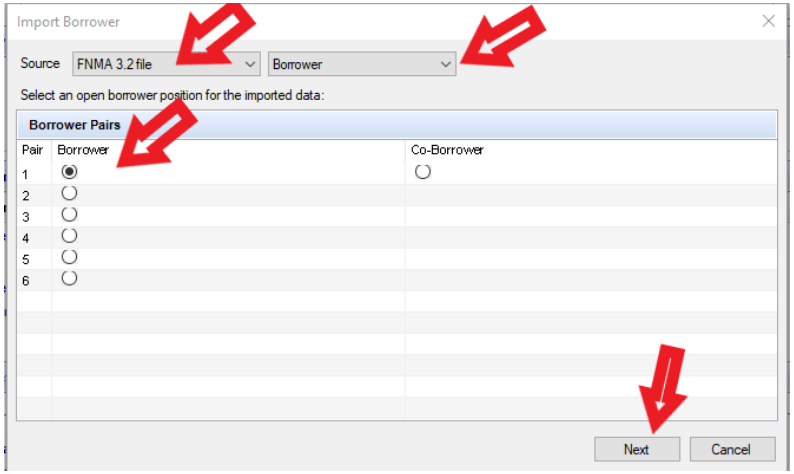


- After you click save, the loan# showed up
- Click the pencil paper icon

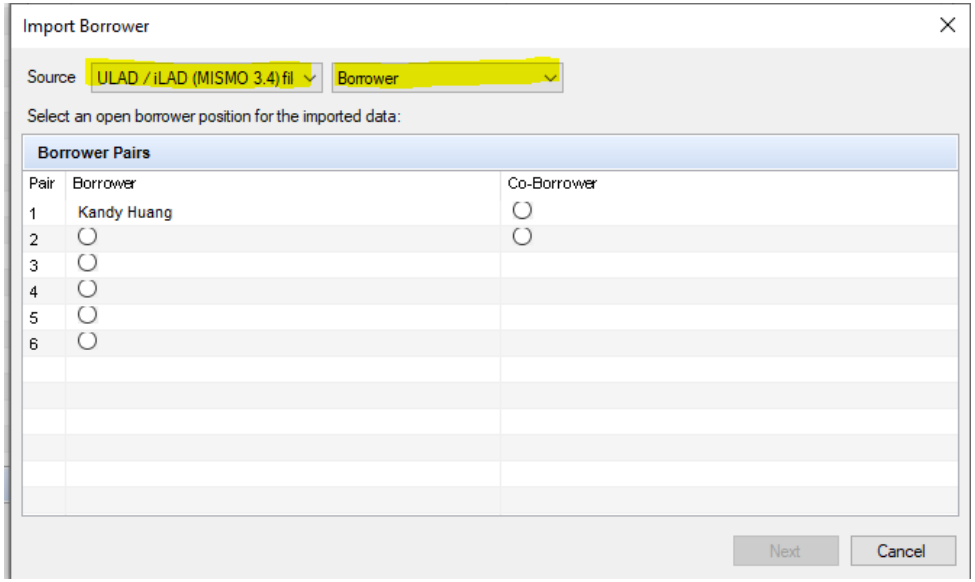


- The “Manage borrowers” box popup.
- Click the “Import” icon

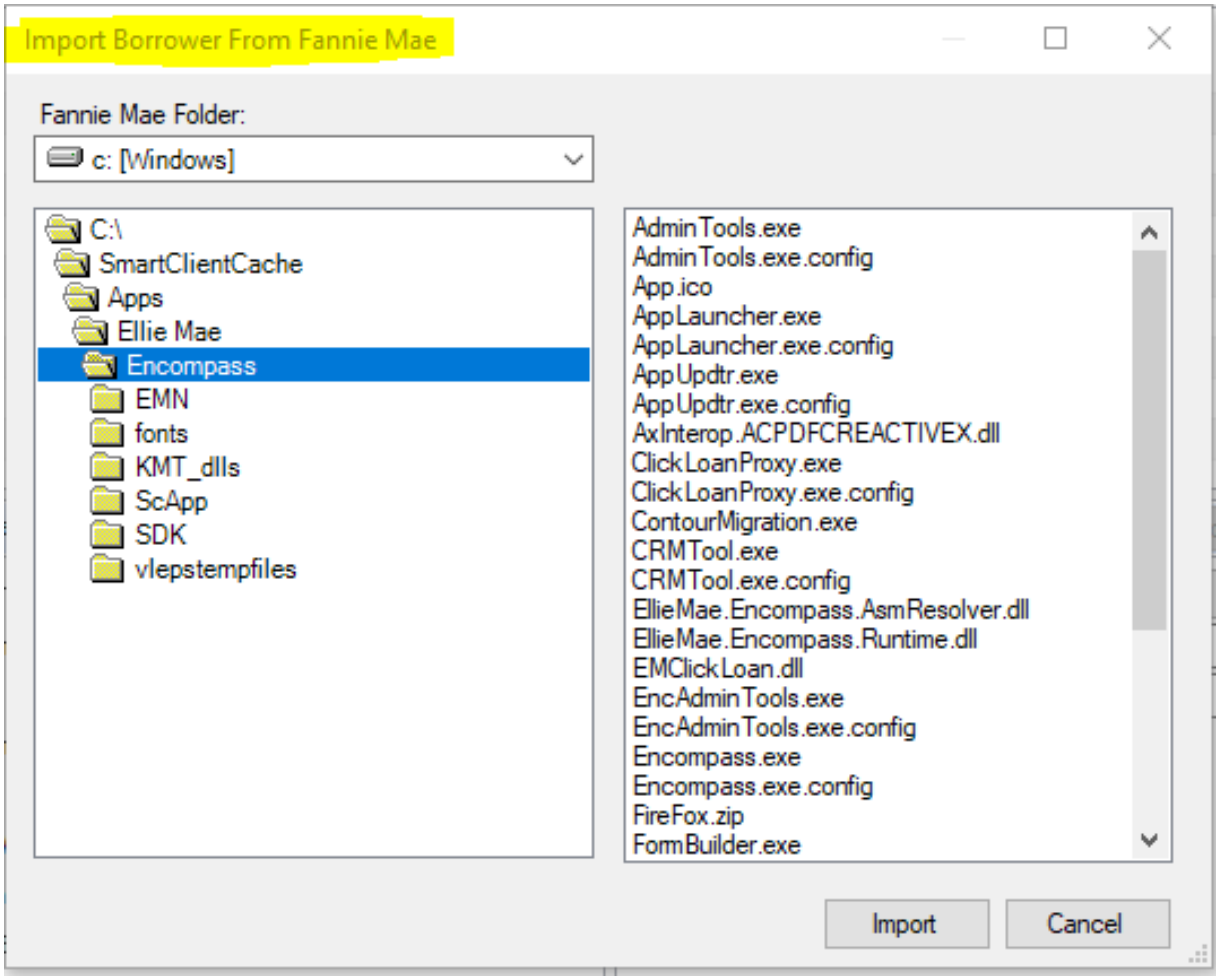
3.2 version



3.4 version



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



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

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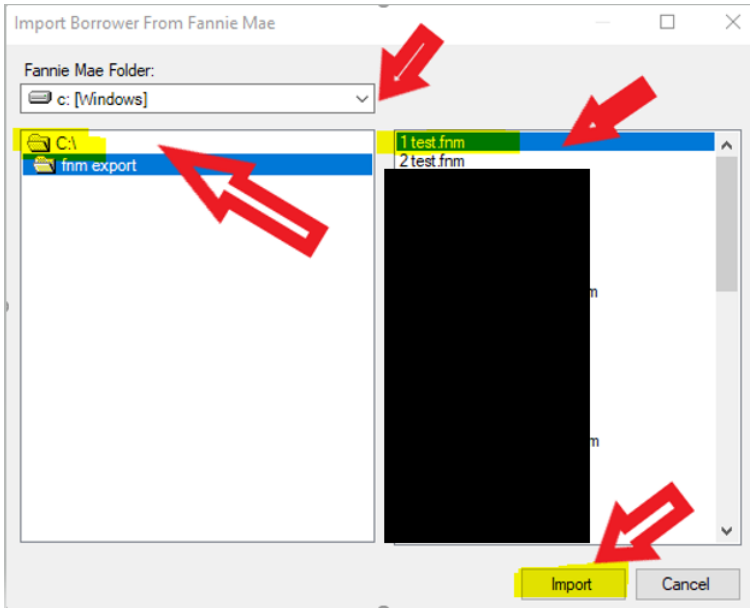
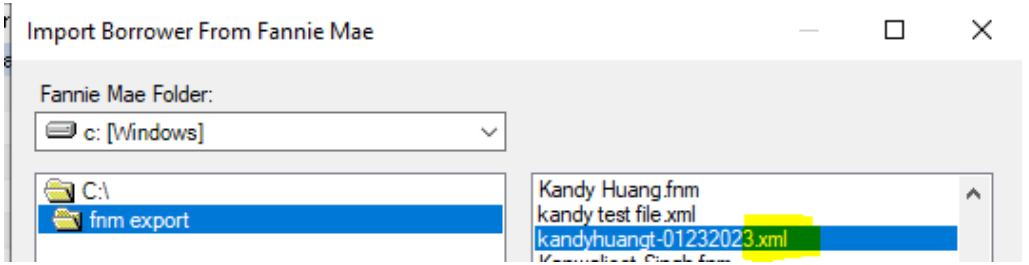
How to import fnm 3.2/3.4 file

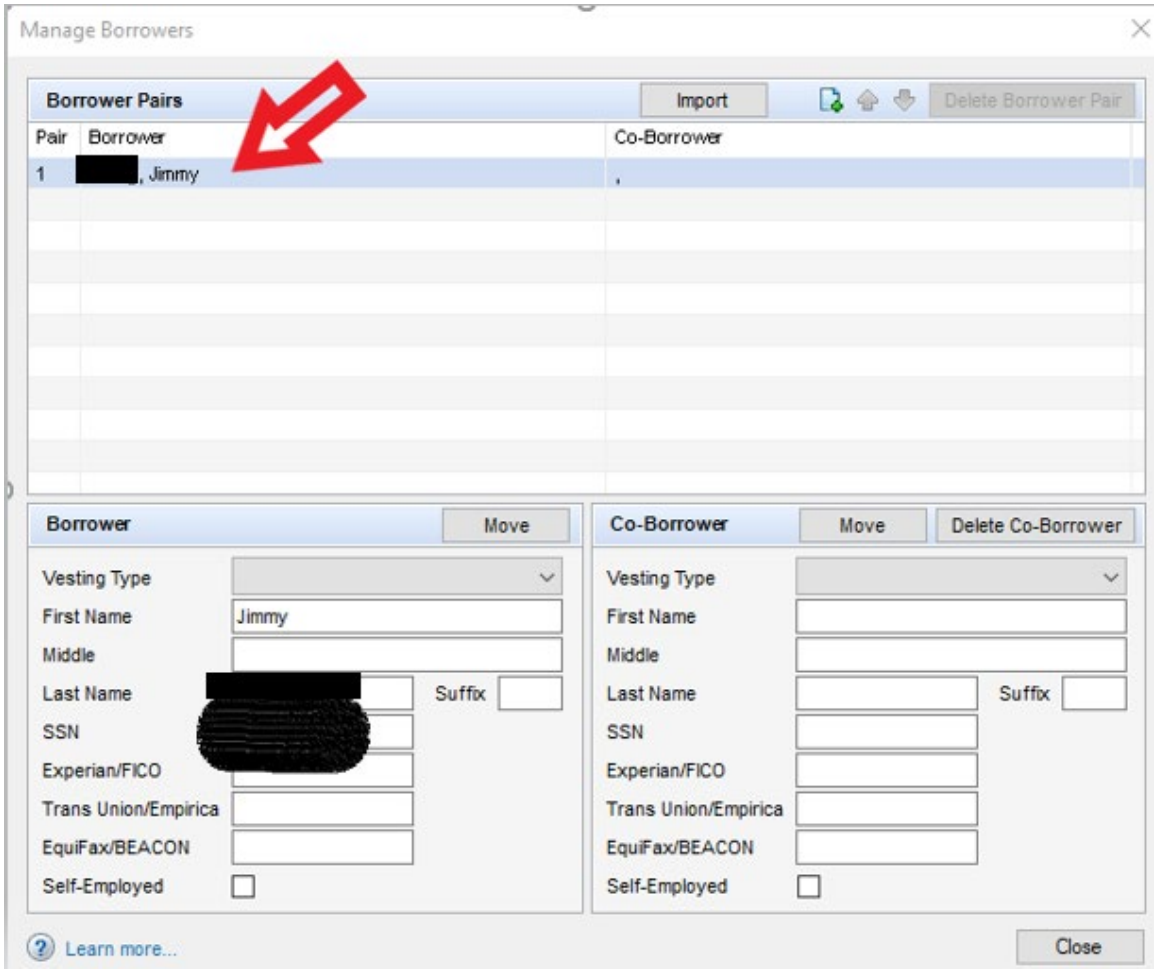
3.2 version



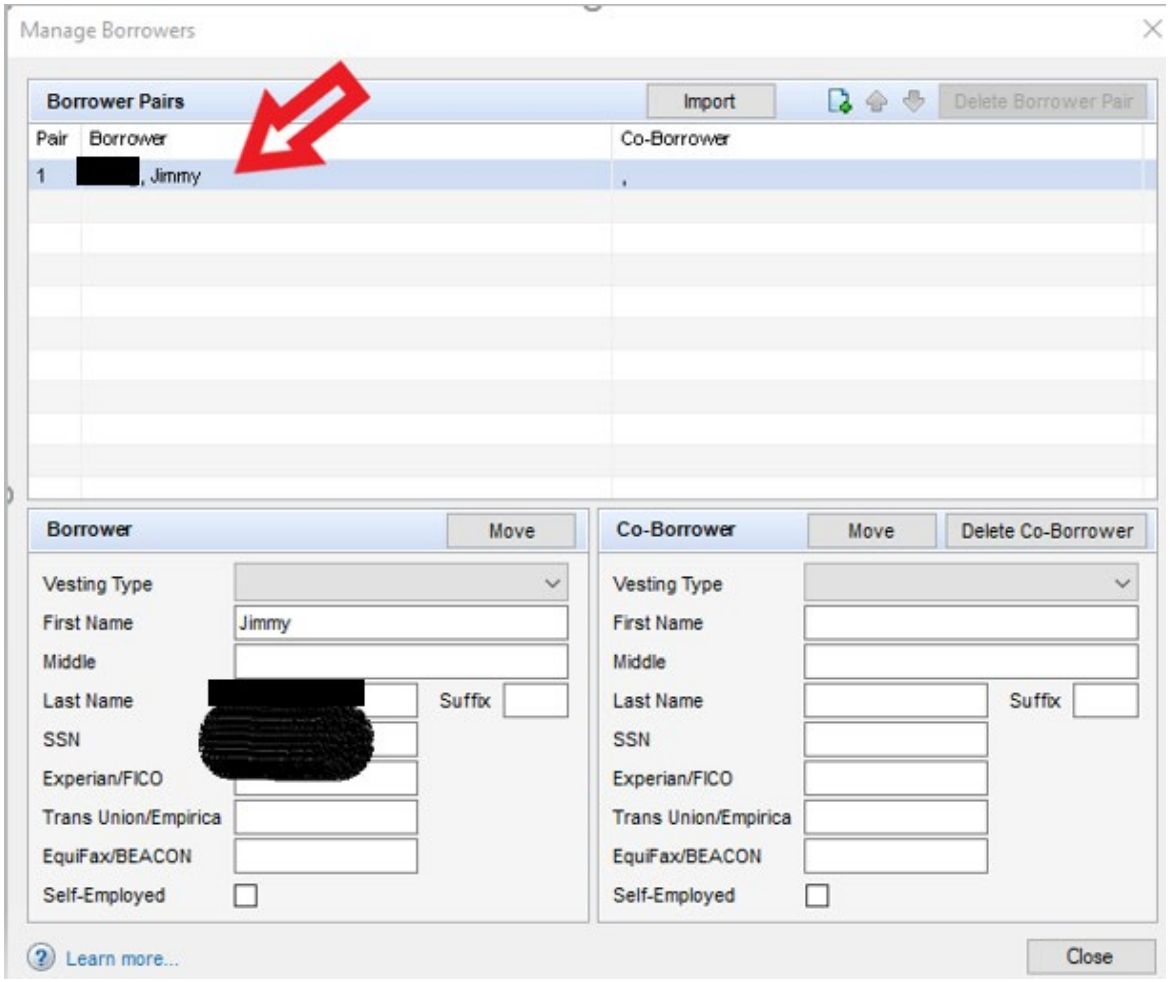
3.4 version



- 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”

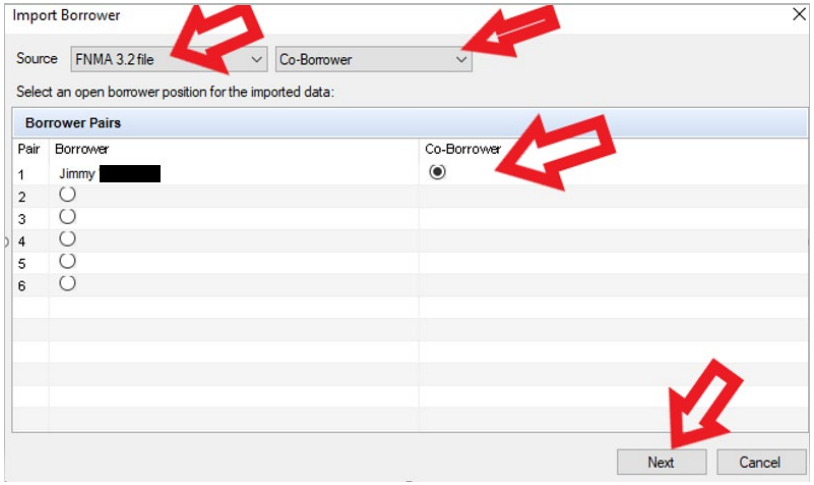


- The “Manage Borrowers” window will show borrower’s name. So Borrower’s information imported. If you only have one borrower, then you can click “Close” at bottom right corner to close the window.
- Please see slides 36-45 to import co-borrower or a different set of borrowers

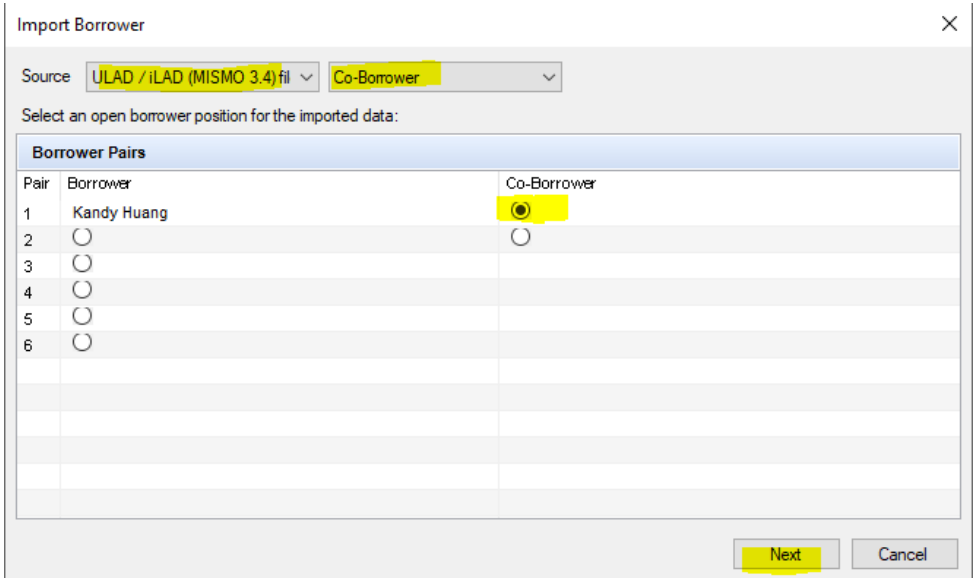


- Click “Import” again if you need to **import Co-borrower**

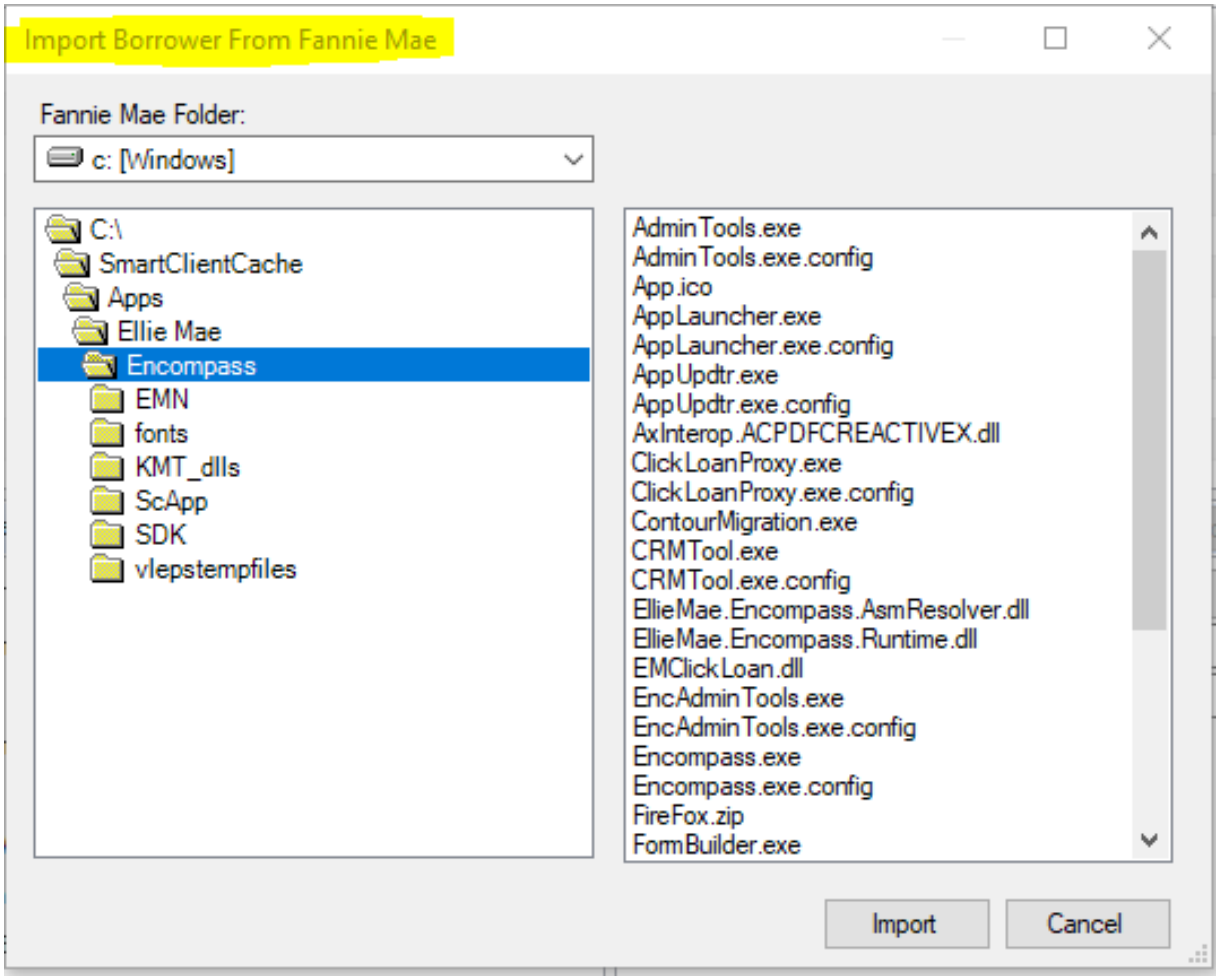
3.2 version



3.4 version



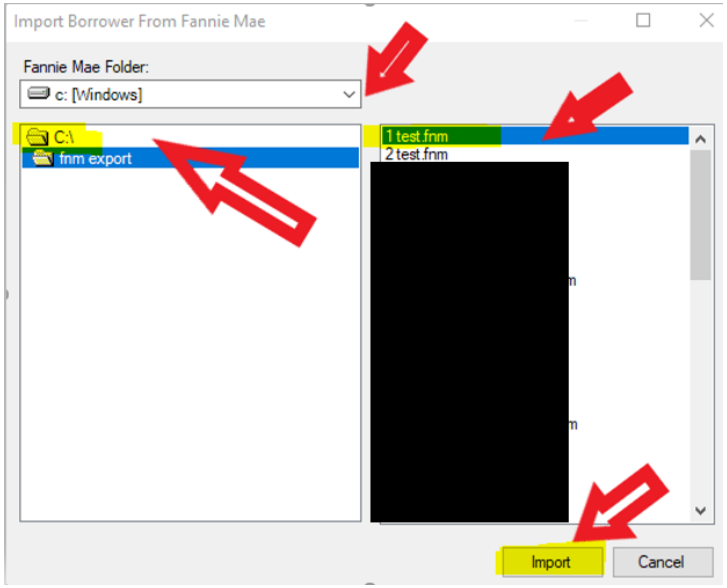
- Select “FNMA 3.2 file” or “ULAD/ILAD (MISMO 3.4) file under Source and Change next box to “Co-Borrower”
- Click the circle under Pair 1 and Co-borrower
- Click Next



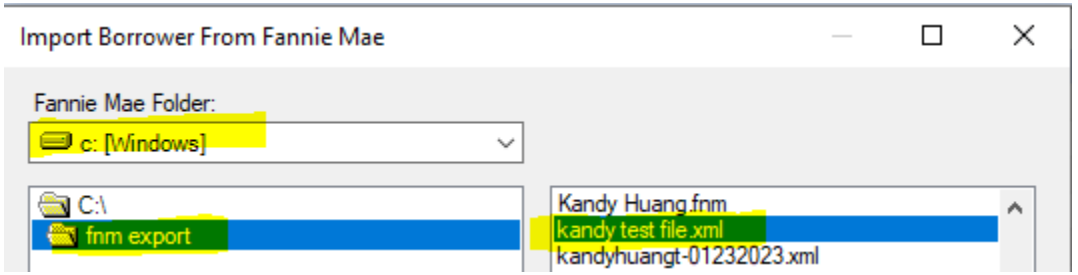
- "Import Borrower From Fannie Mae" box popup
- Go to "Fannie Mae Folder" drop down to look for the fnm 3.2 file or 3.4 xml that you exported

How to import fnm 3.2/3.4 file

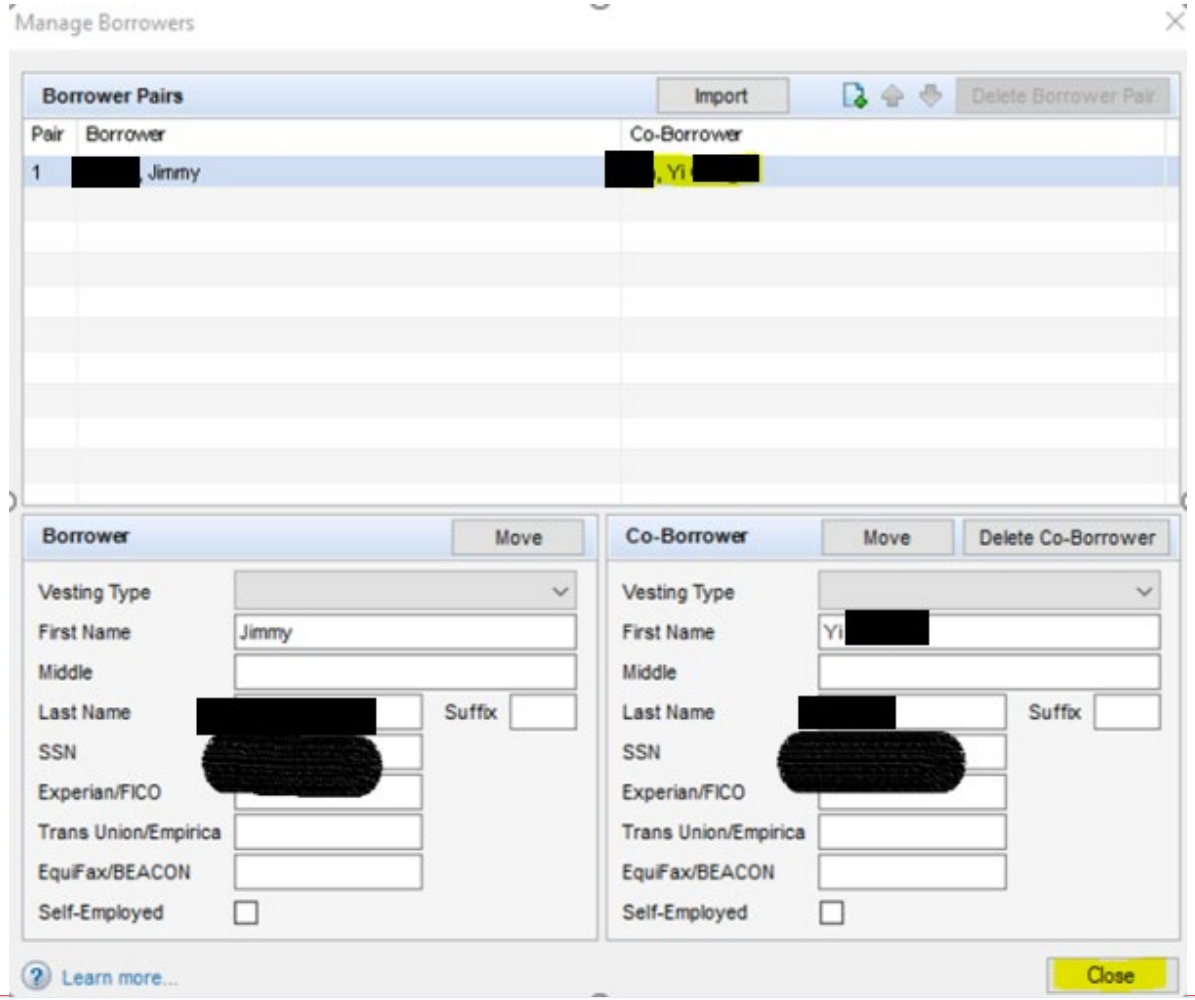
3.2 version



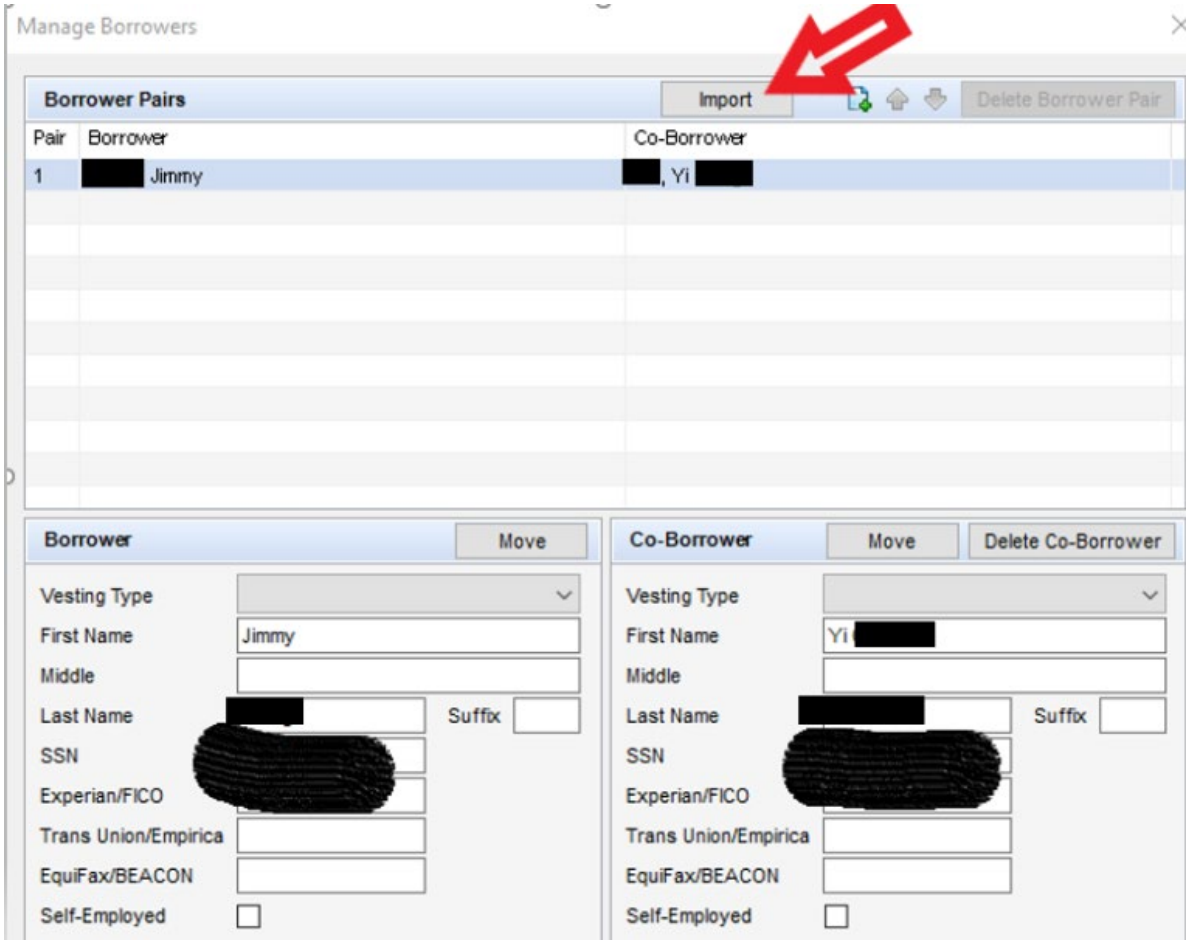
3.4 version



- 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”

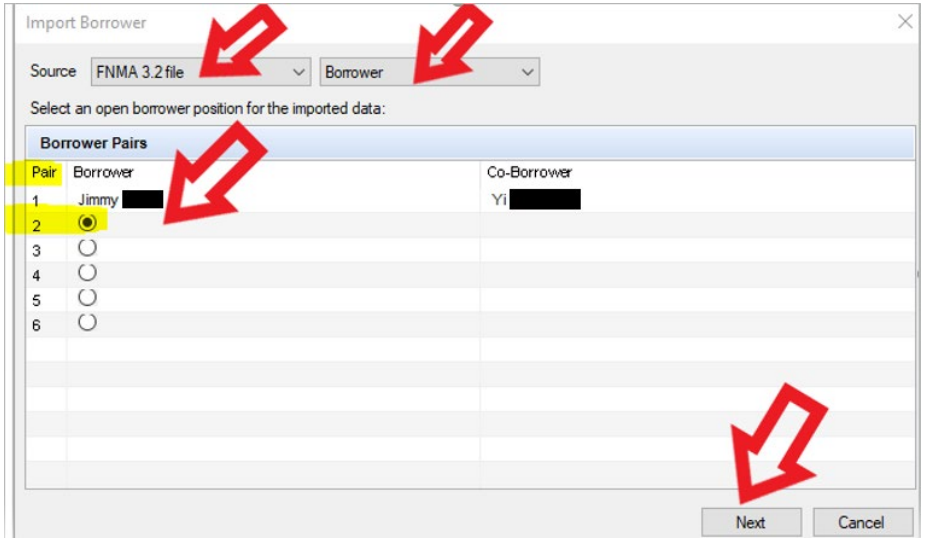


- So Co-borrower's data also imported. Then click Close.

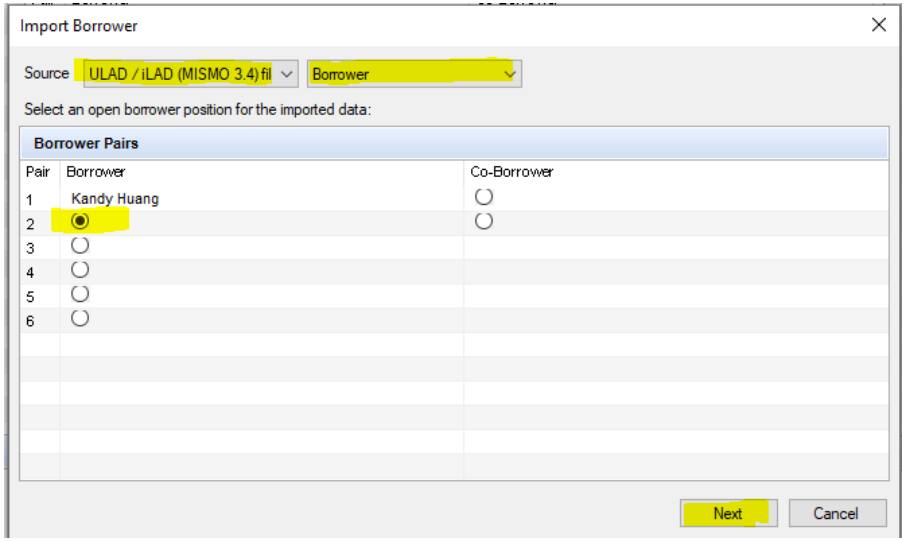


- Click “Import” again if you need to import **2nd set of borrowers**

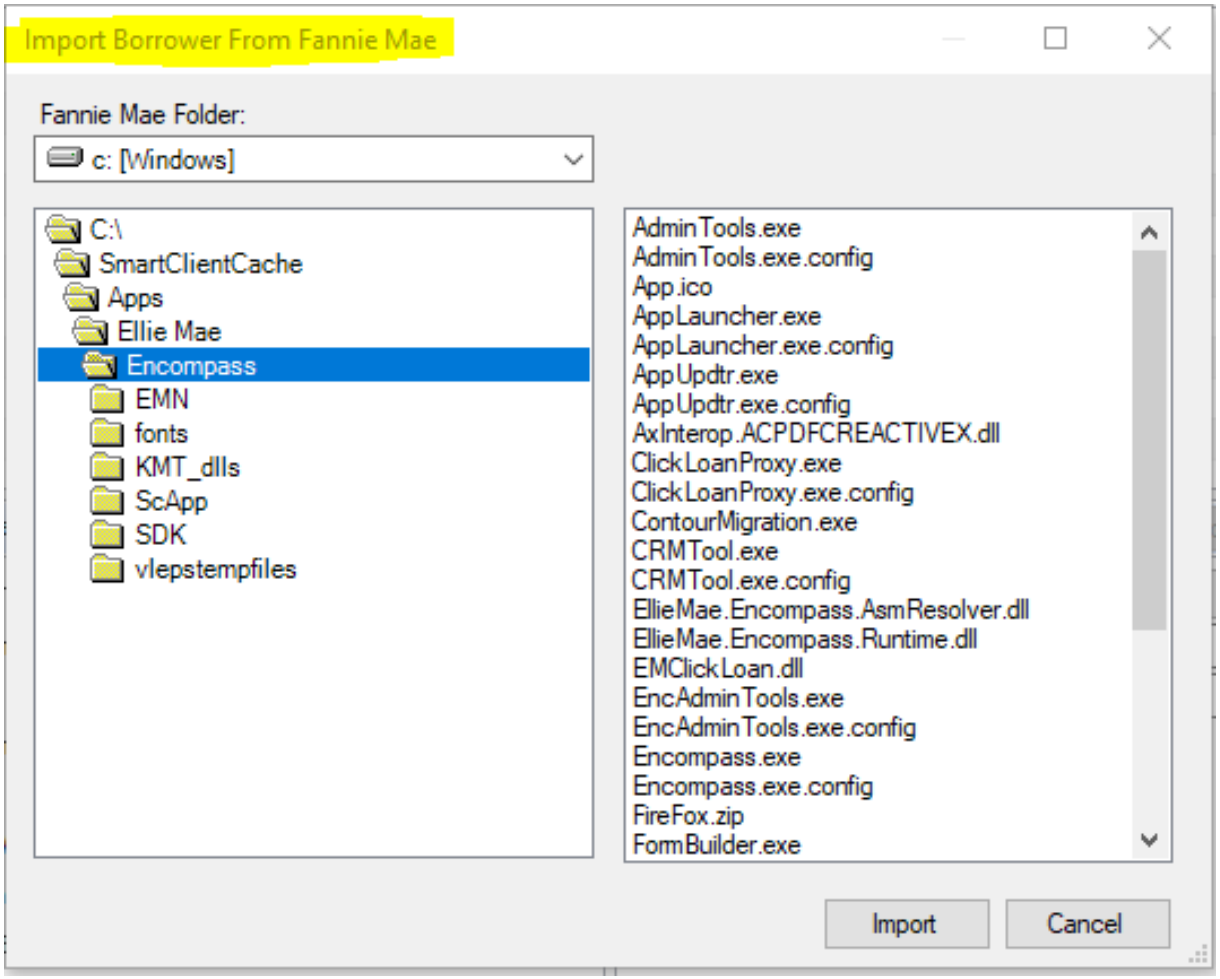
3.2 version



3.4 version



- 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

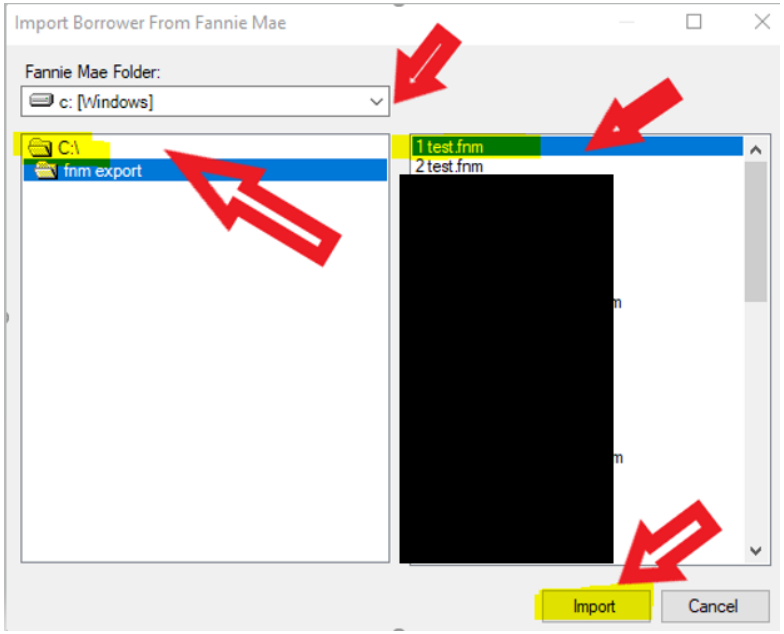


- “Import Borrower From Fannie Mae” box popup
- Go to “Fannie Mae Folder” drop down to look for the fnm 3.2 file or 3.4 xml file that you exported

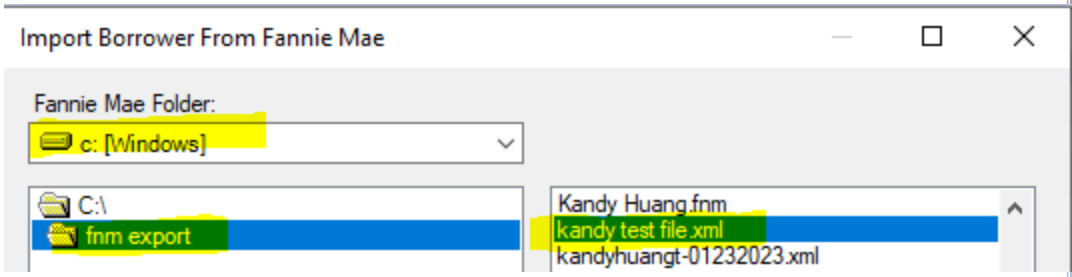
How to import fnm 3.2/3.4 file

General Mortgage Capital Corporation
Your loan, My solution!

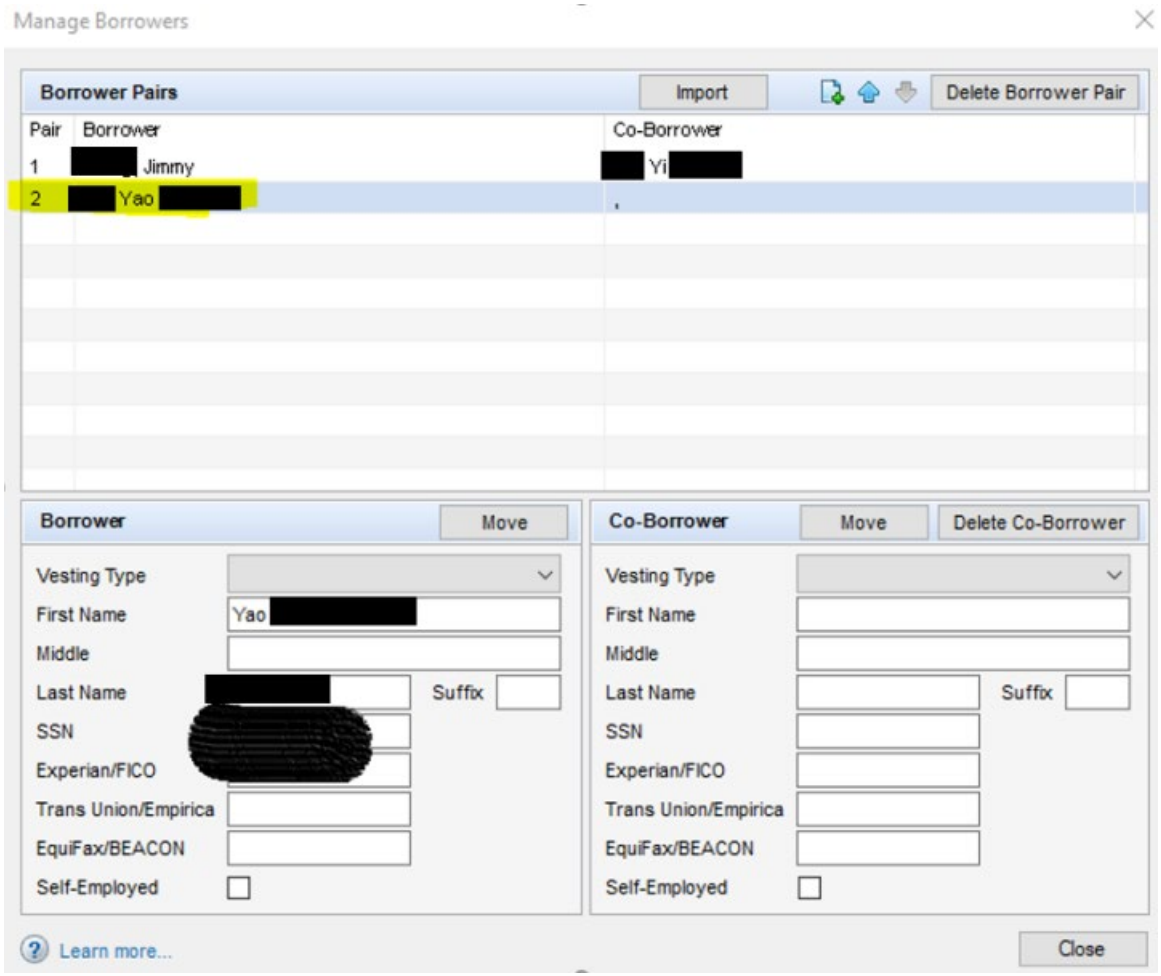
3.2 version



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”

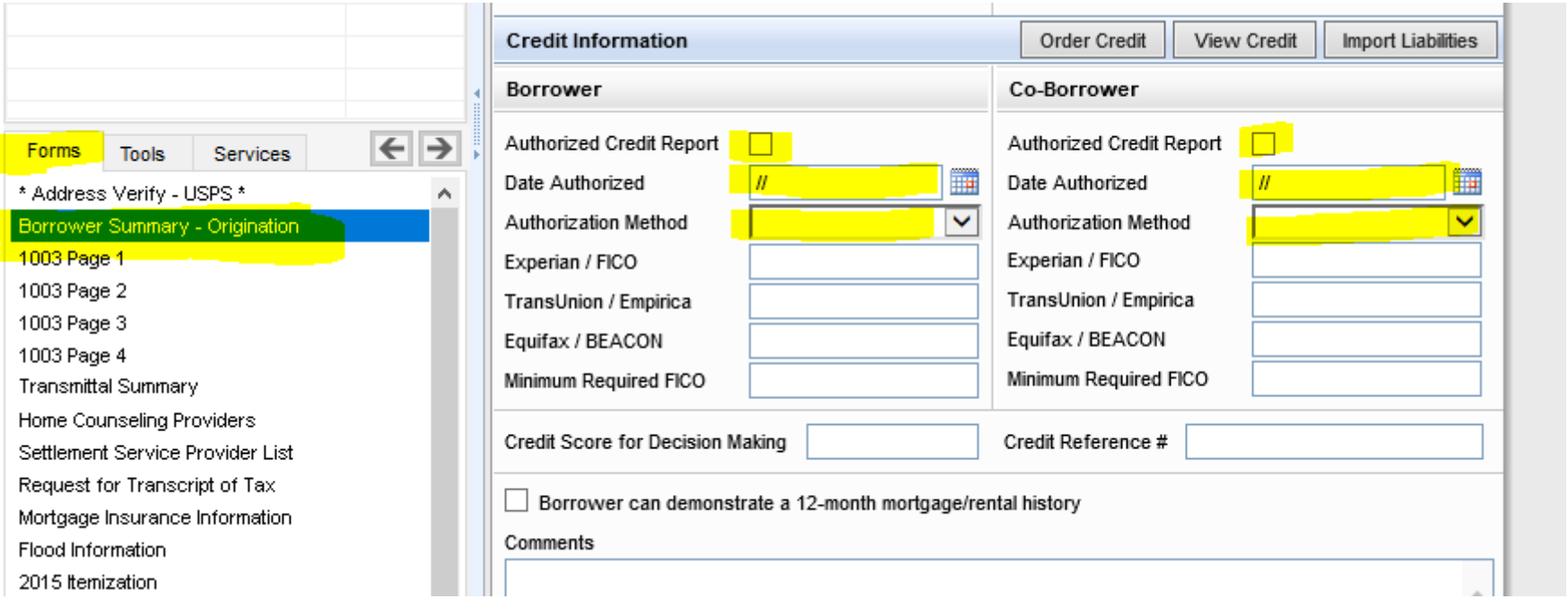


- So 2nd set of borrower's data also imported. Then click Close.
- **Repeat the same step until you import all borrowers needed.**

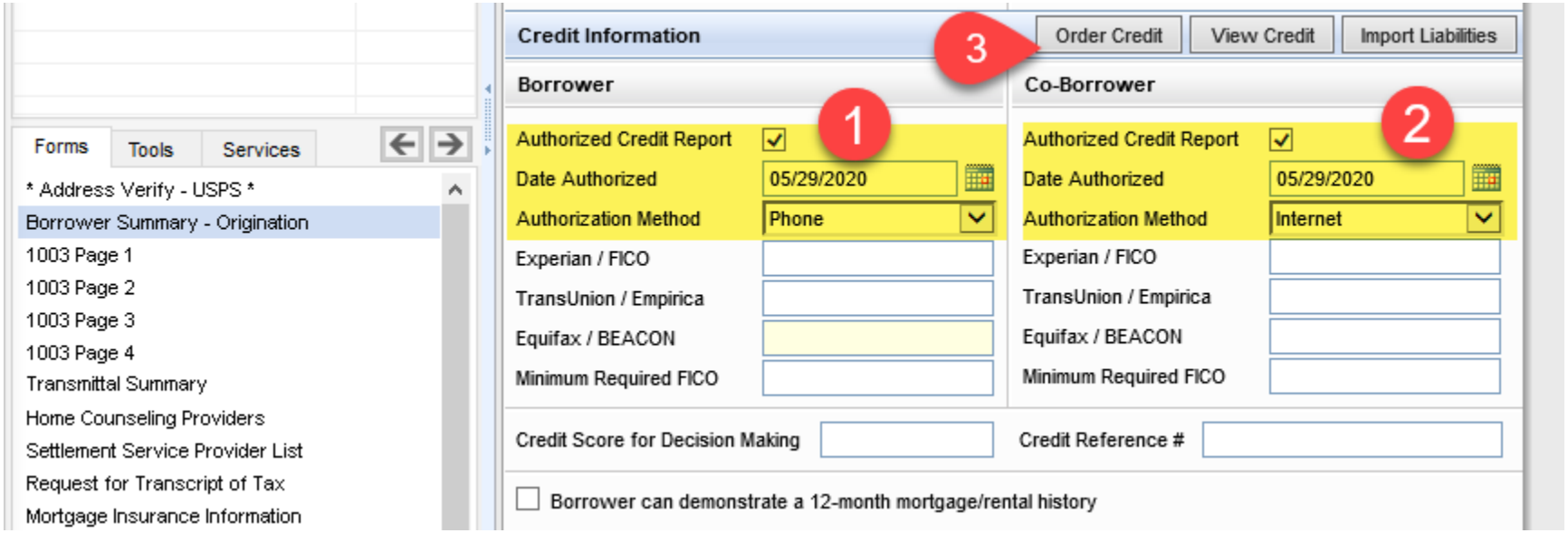
- How to order Credit report

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.

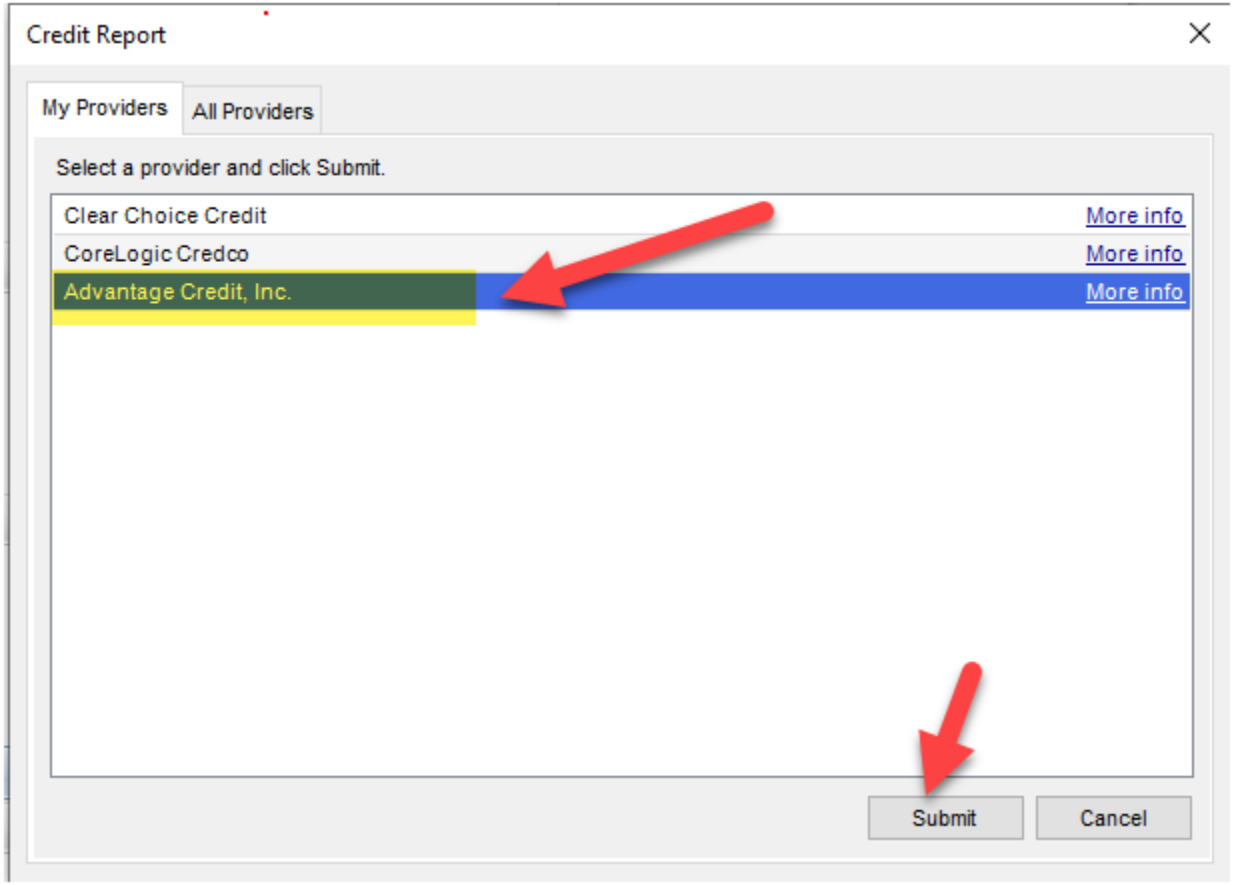


- Go to “Form” -> “Borrower Summary – Origination”
- Scroll down to middle section and look for “Credit information”



- 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”

How to order Credit report



- 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”

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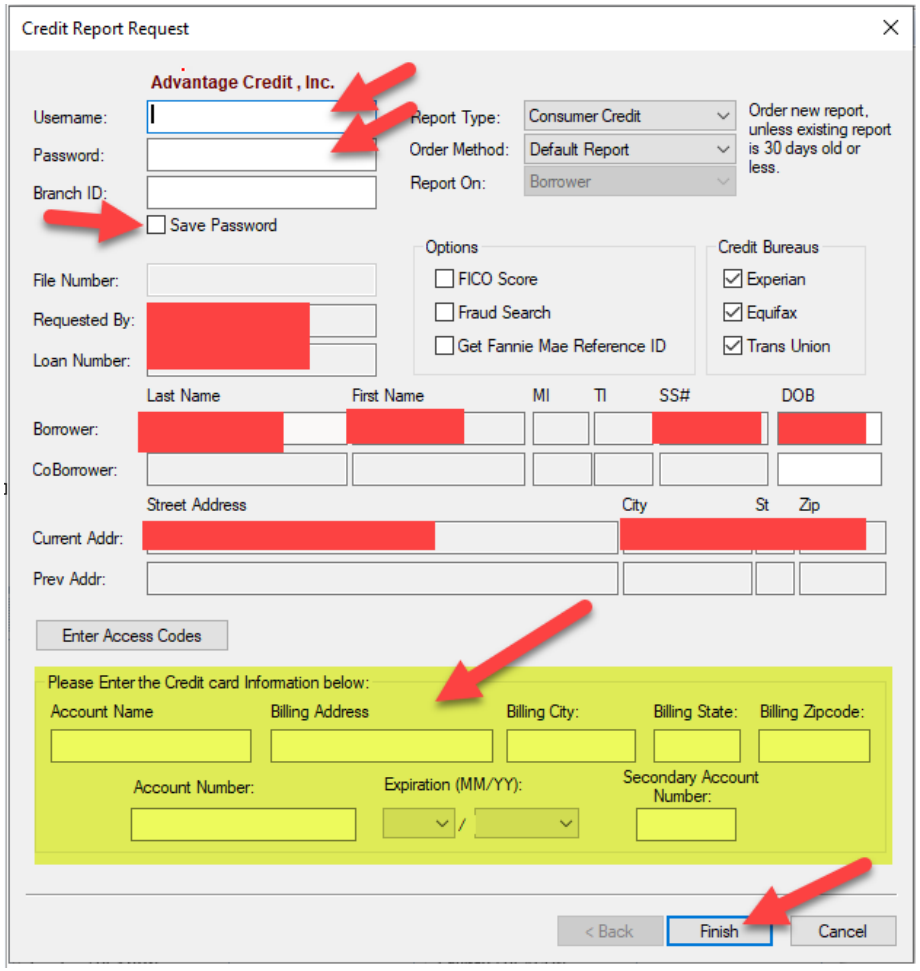
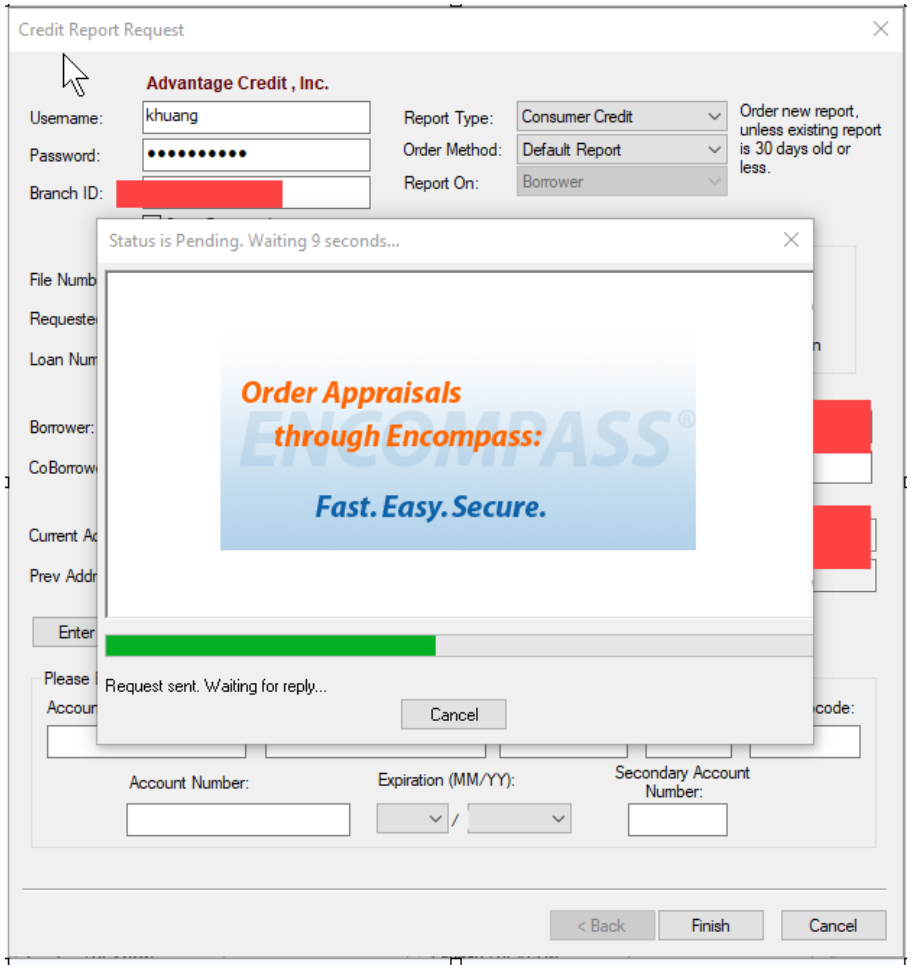
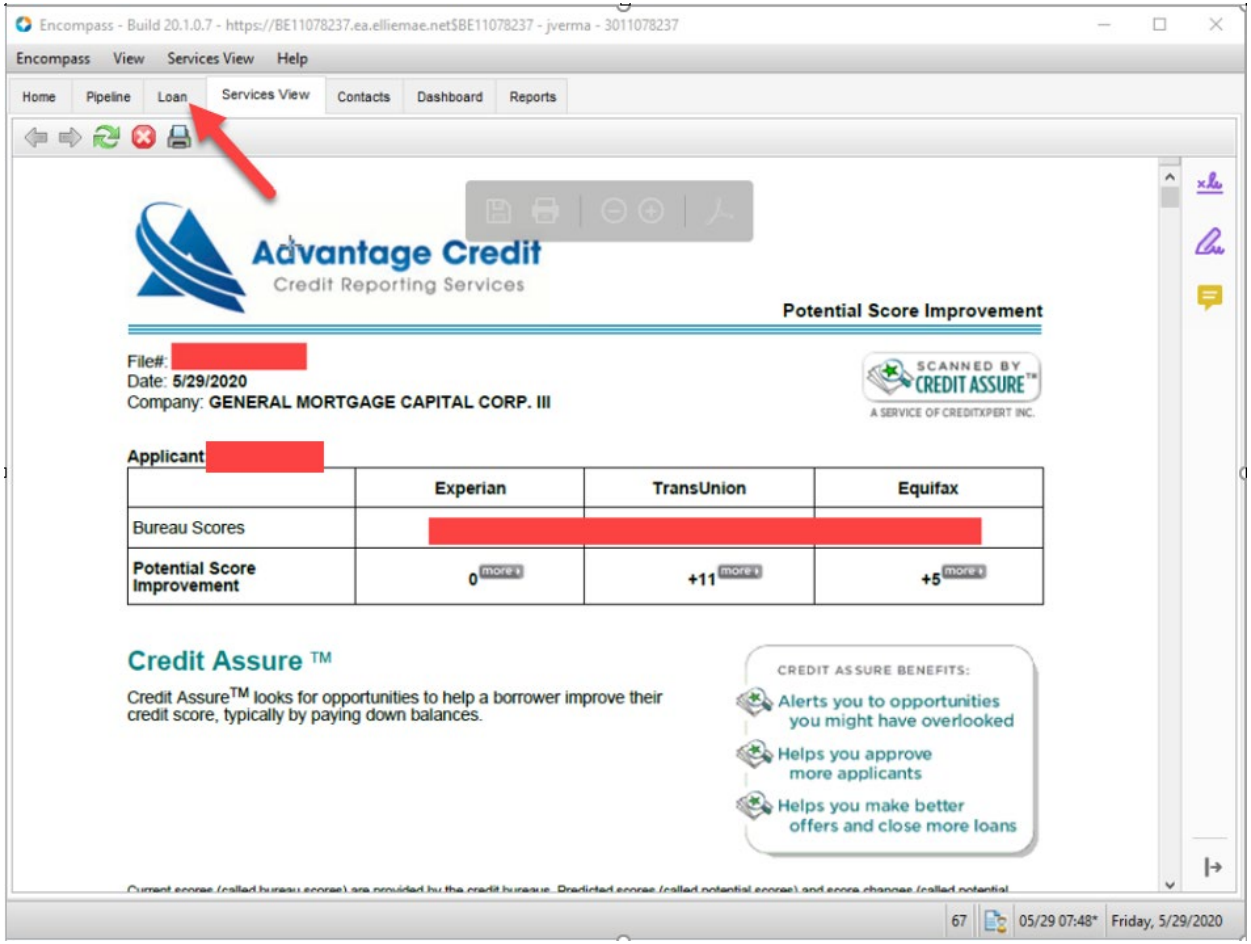


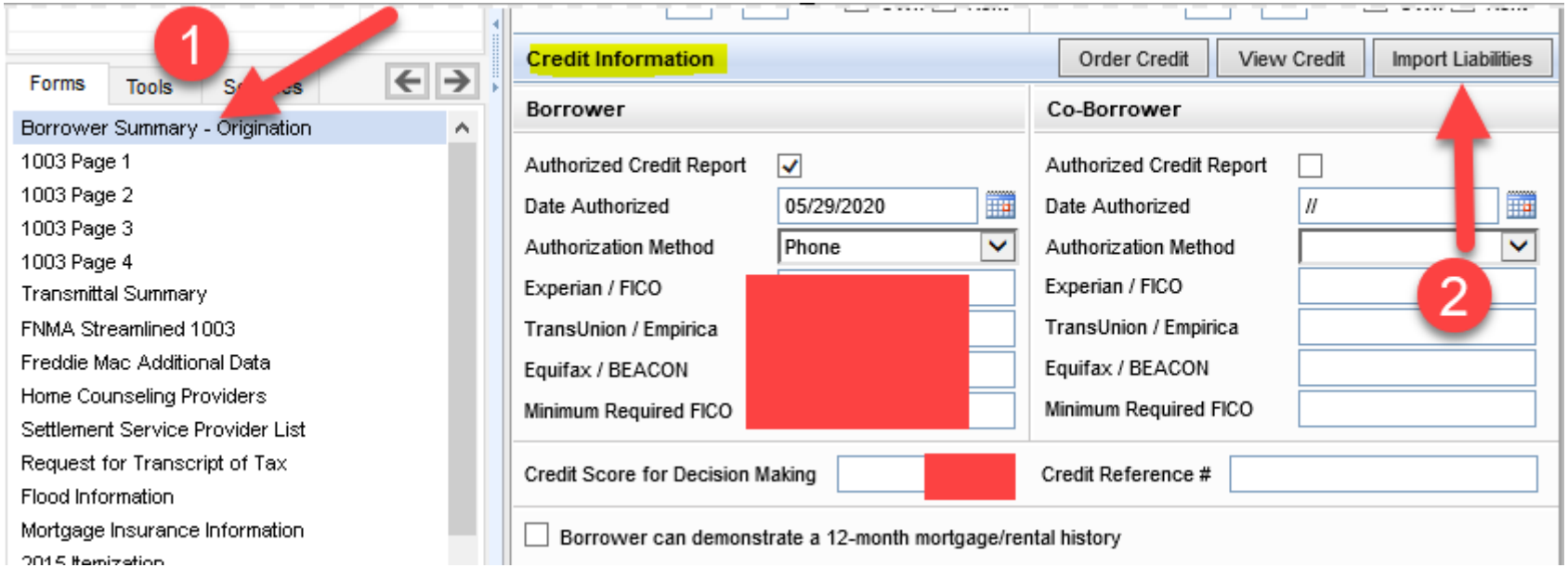
- Enter your Username / Password, click “Save Password”. So you don’t need to enter each time when you order credit report.
- Double check again your borrower’s name / SSN / DOB.
- If you are charging borrower credit card, please complete the Credit card section. Then click “Finish”.



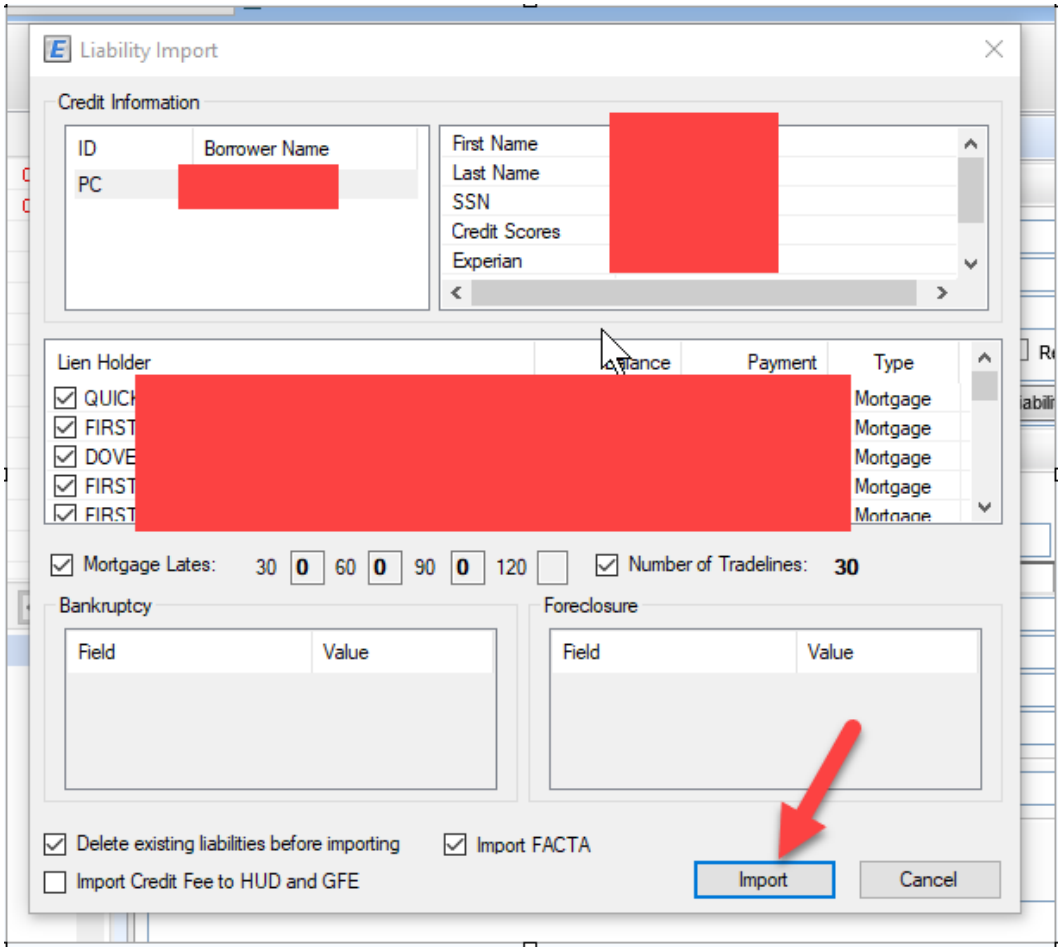
- Above screen showed the report is in running process.



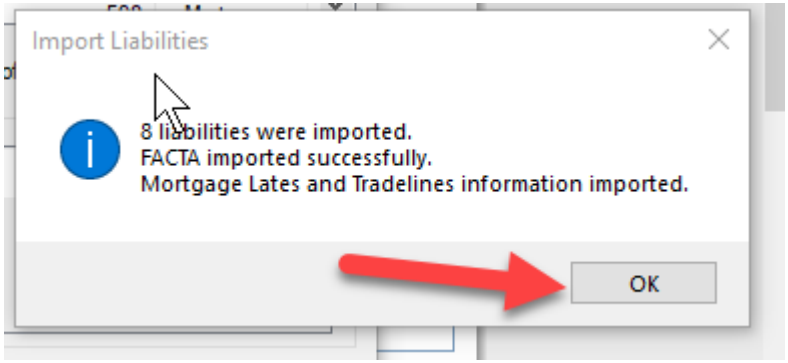
- When credit report ran, the report will show up under “Services View” tab. You can review the information.
- Click “Loan” tab.



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



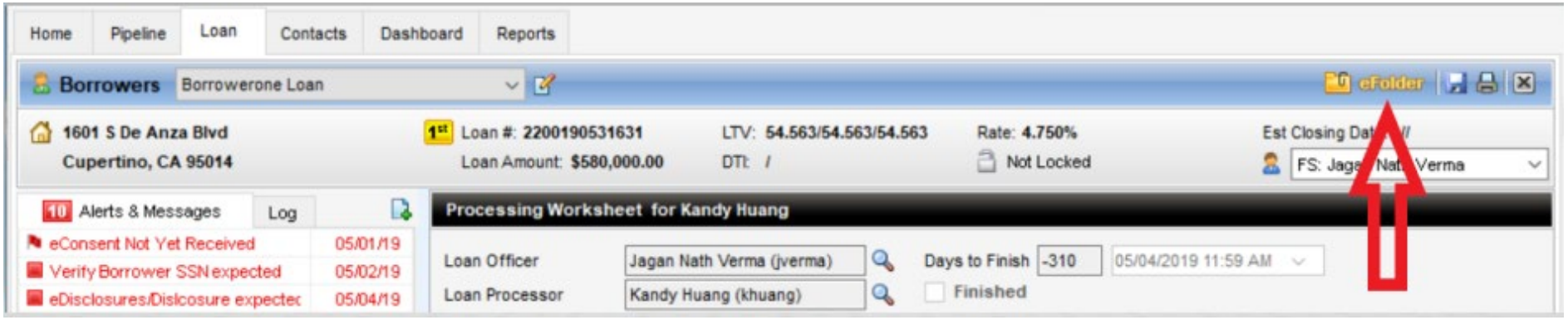
- "Liability Import" window popup.
- Encompass automatically selected all liabilities with balance. Click "Import".



- 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.

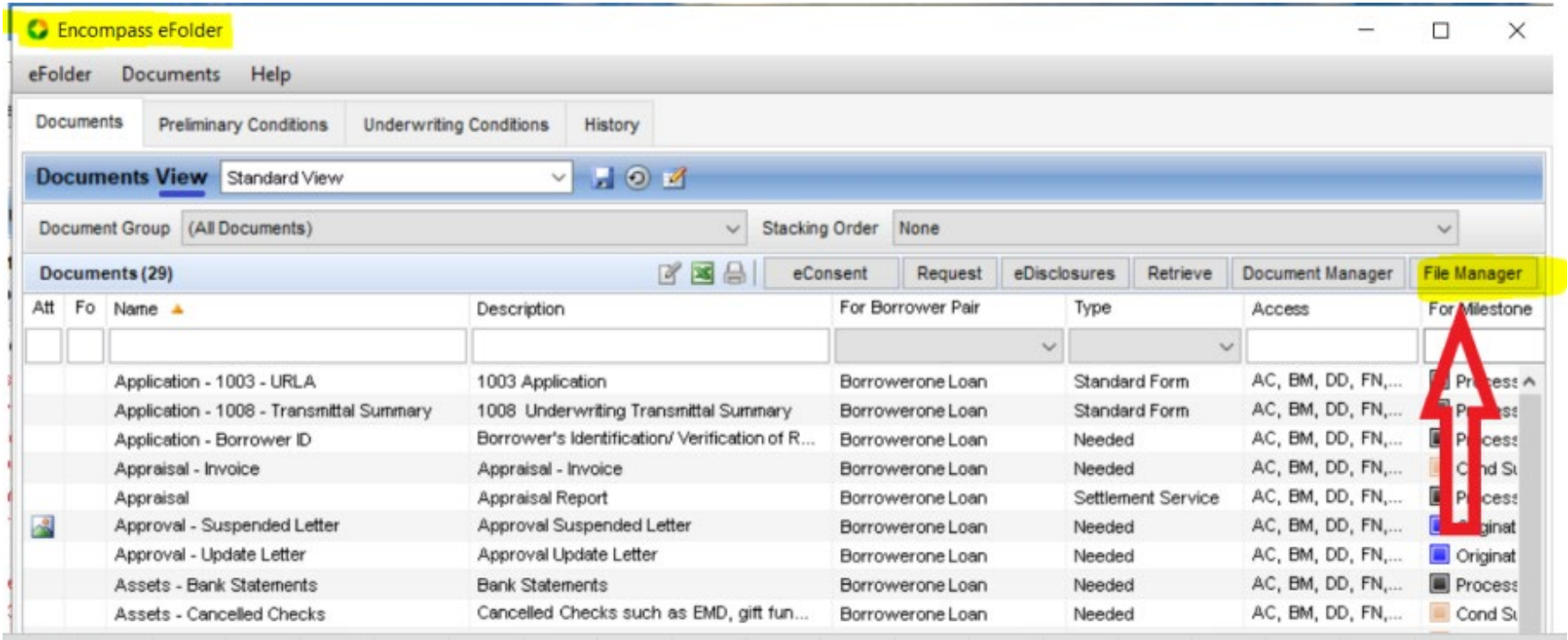
- Upload documents to Encompass

Upload documents to efolder



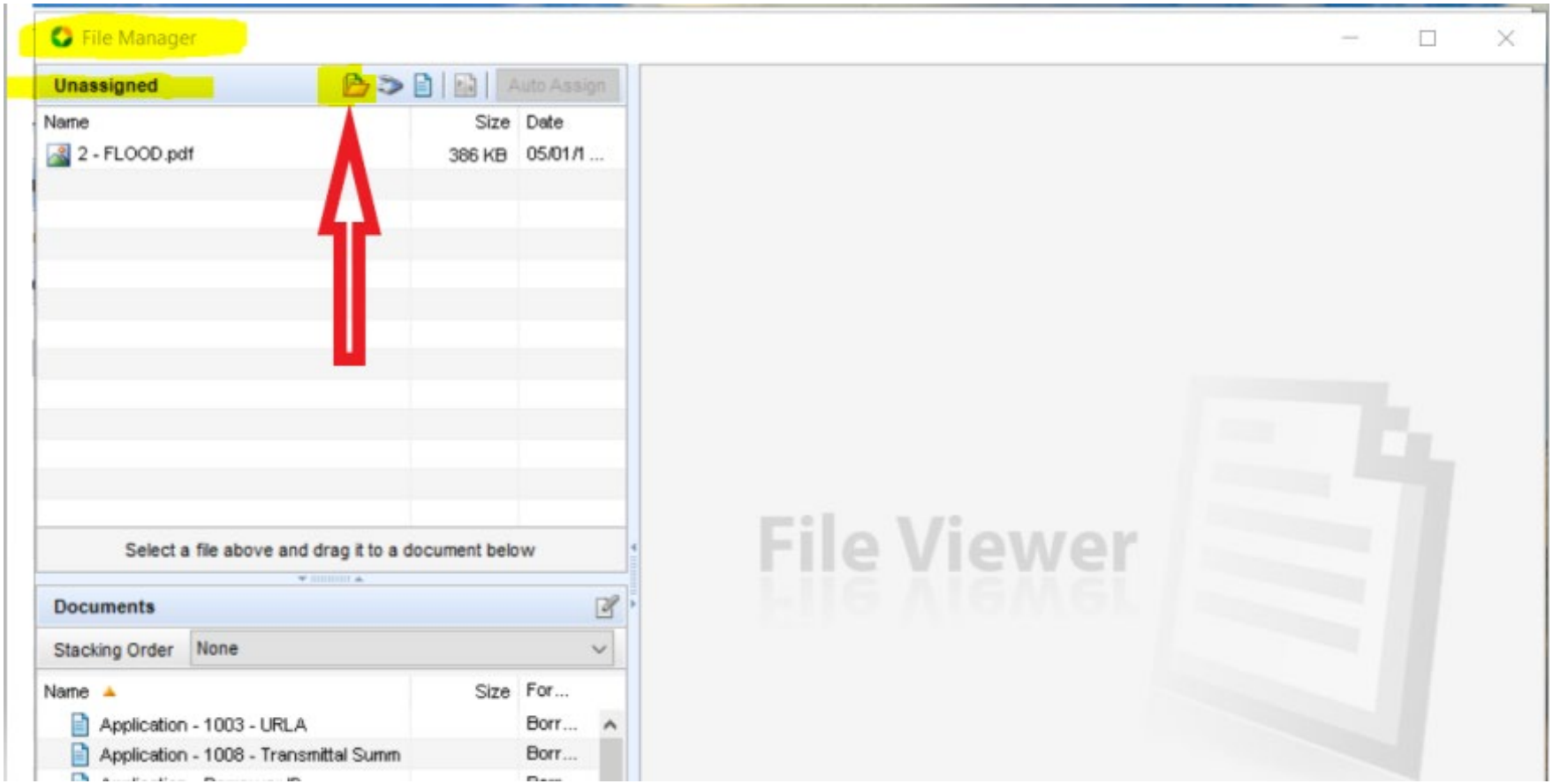
- Go to top right corner and click “eFolder”

Upload documents to efolder

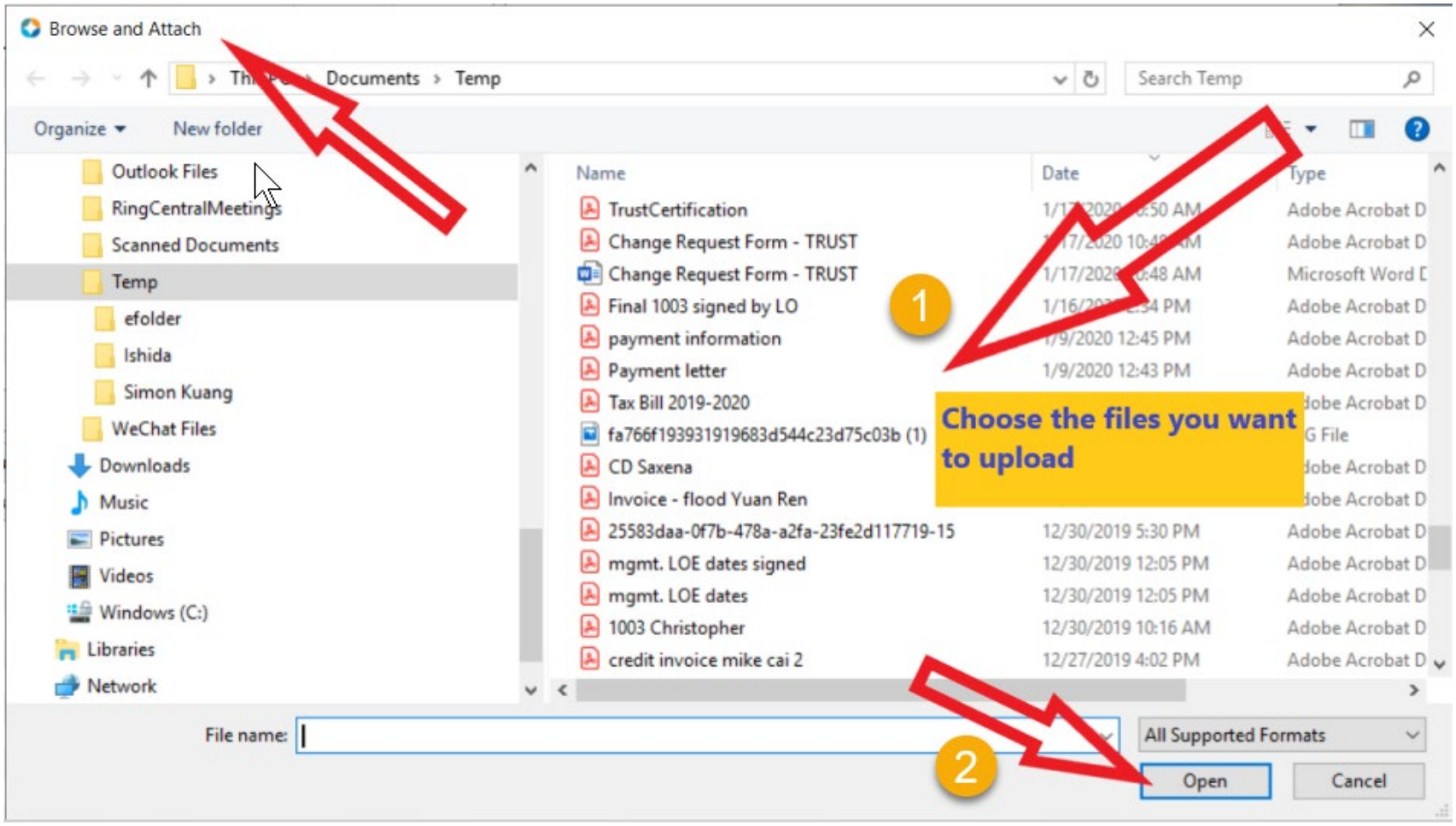


- “Encompass eFolder” window popup
- Click “File Manager” at top right corner

Upload documents to efolder

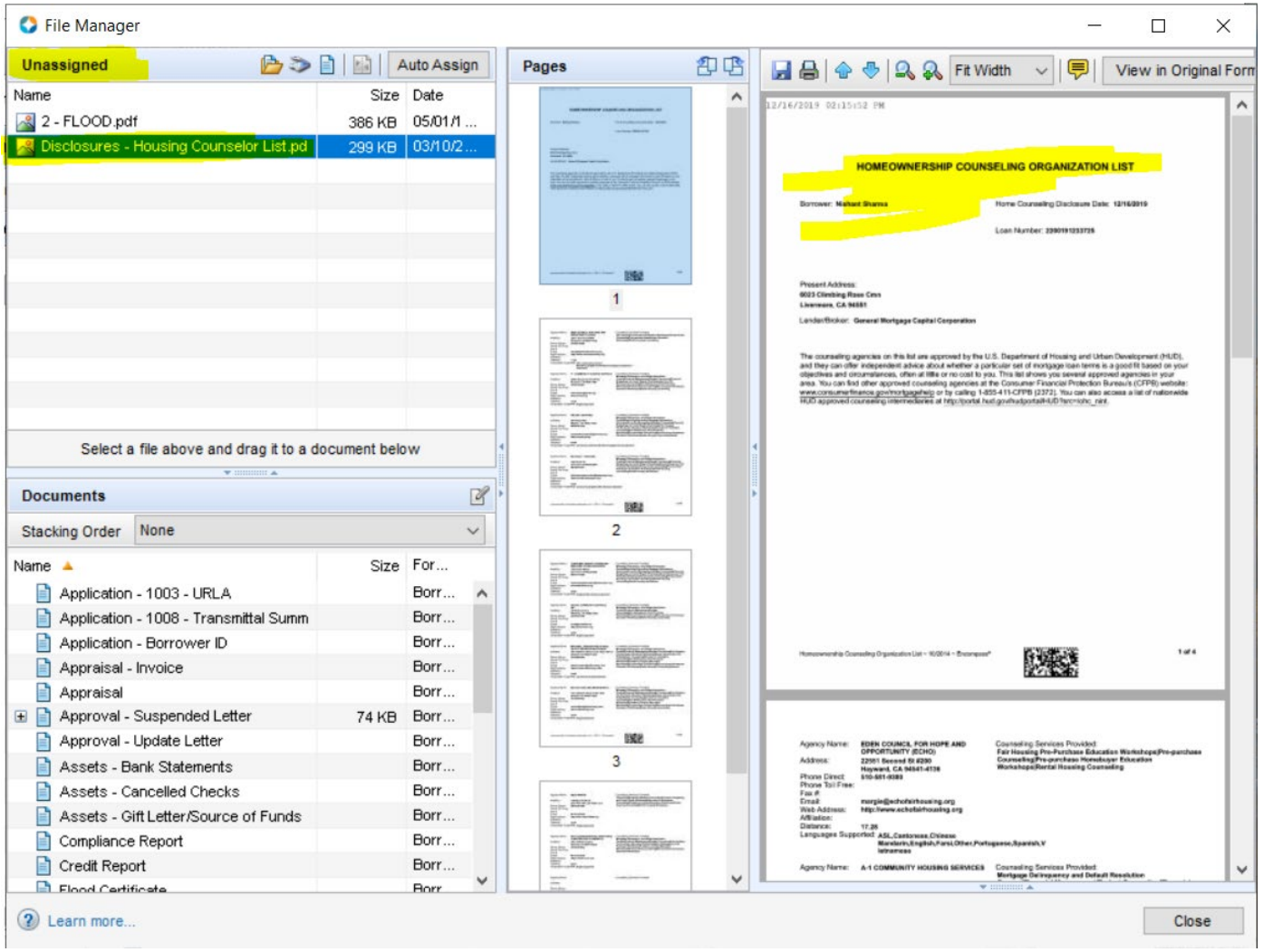


- "File Manager" window popup
- Click the yellow folder icon right next to "unassigned"



- "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



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

Upload documents to efolder

- Checking Signing status for disclosures

Checking signing status for disclosures

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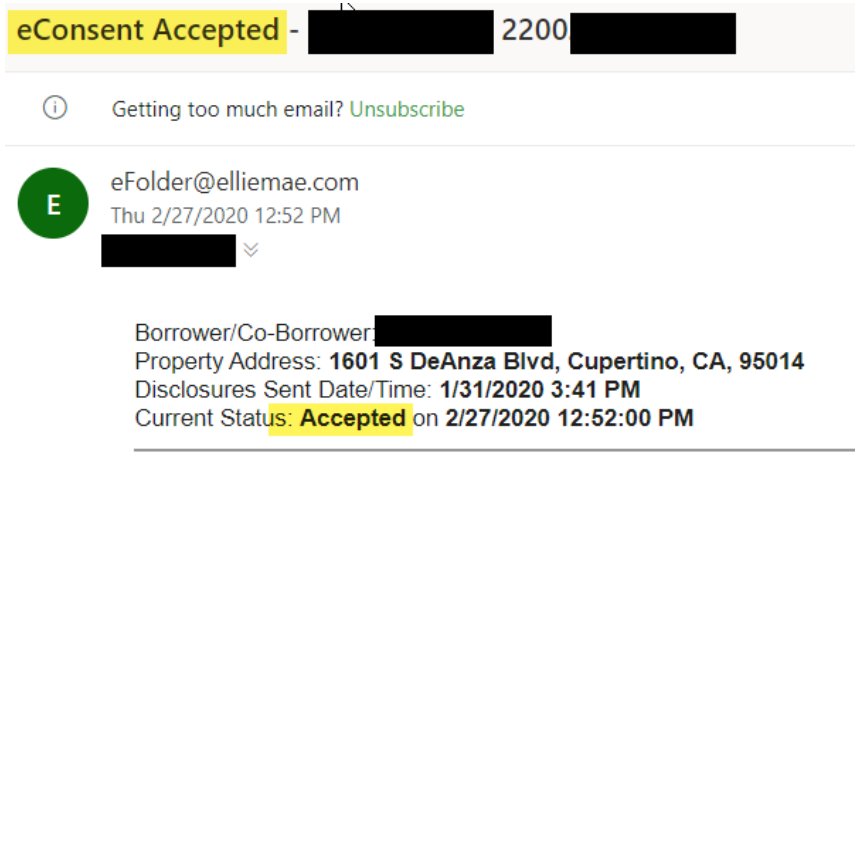
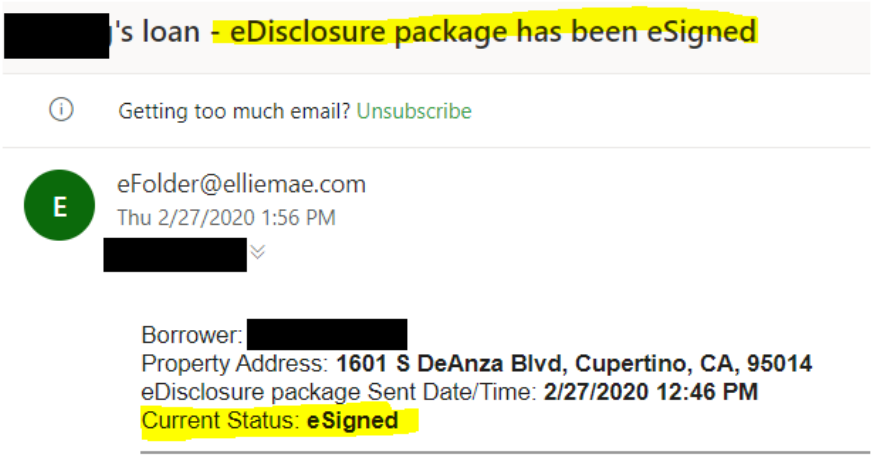


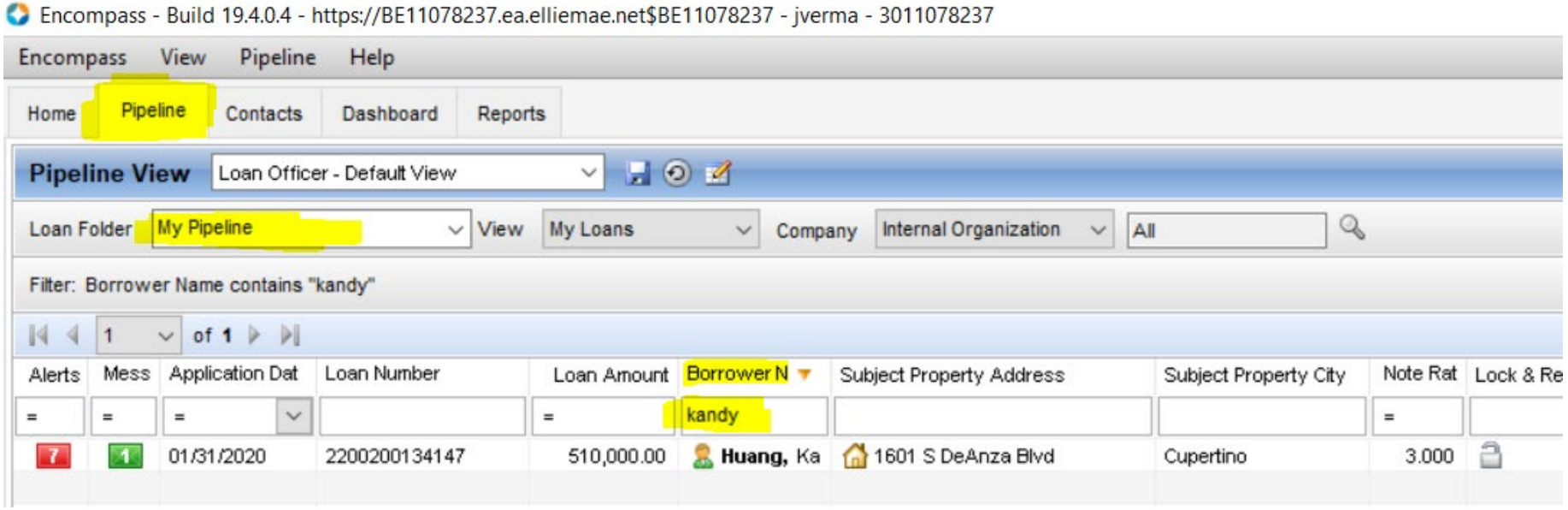


- LO should received emails from eFolder@elliemae.com for each step of signing status for each loan applicant
- Continued to see how to check from Encompass

GMCC Internal Use Only
Confidential

Checking signing status for disclosures

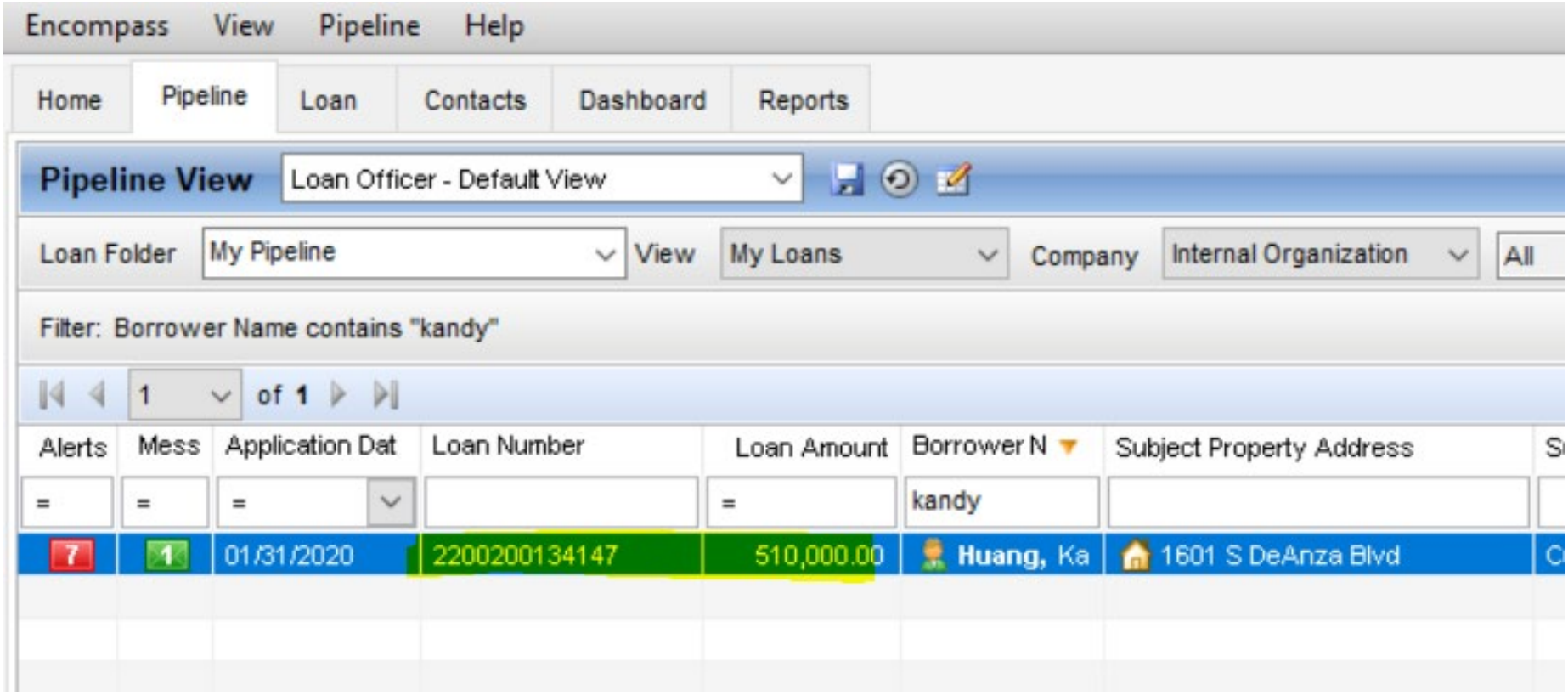
General Mortgage Capital Corporation



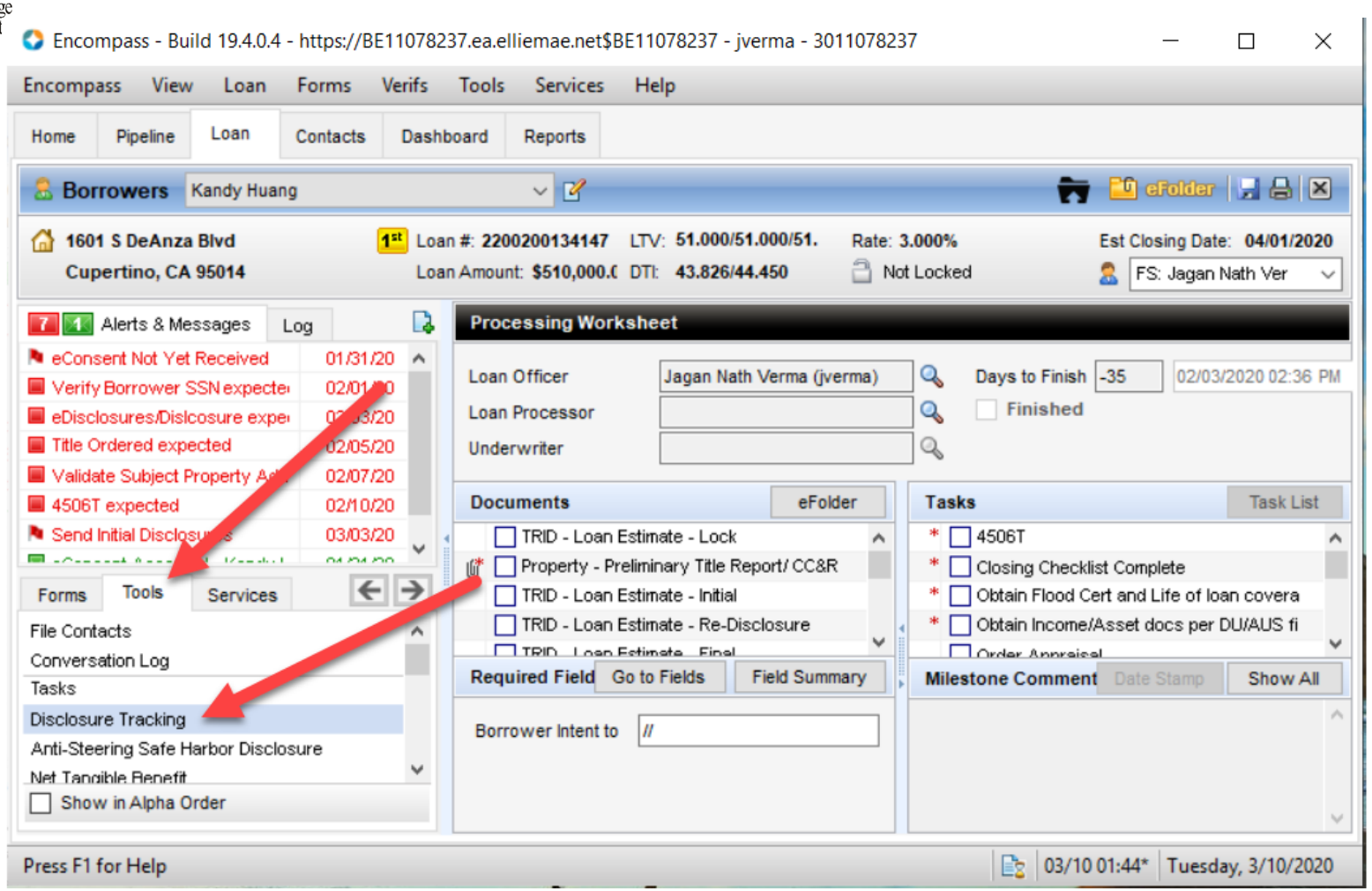
- Go to “Pipeline” and make sure Loan Folder showed “My Pipeline”
- Search the loan by Name, Address or Loan number

GMCC Internal Use Only
Confidential

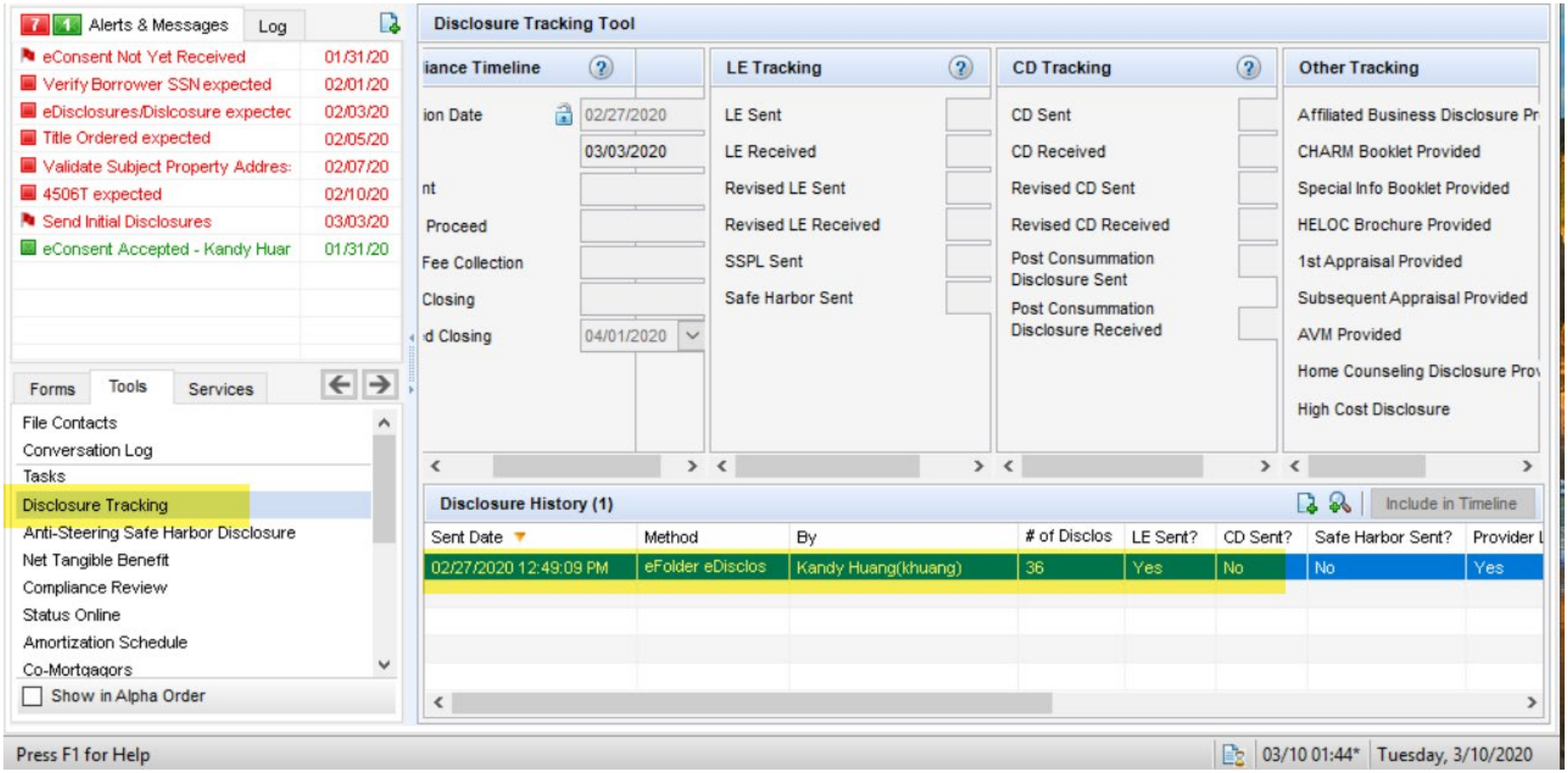
Checking signing status for disclosures



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

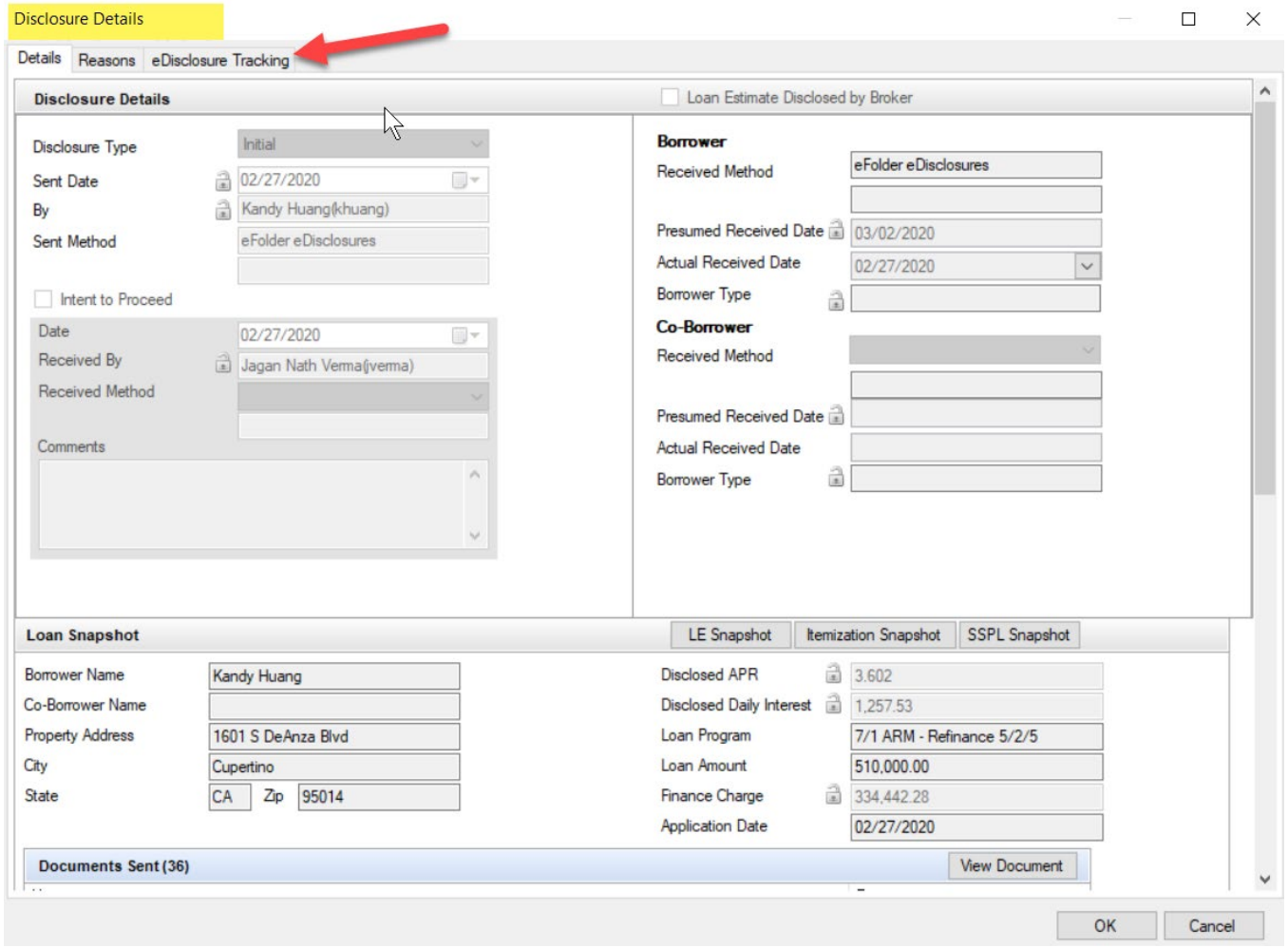


- Go to left bottom corner and click the tab “Tools”, then click “Disclosure Tracking”



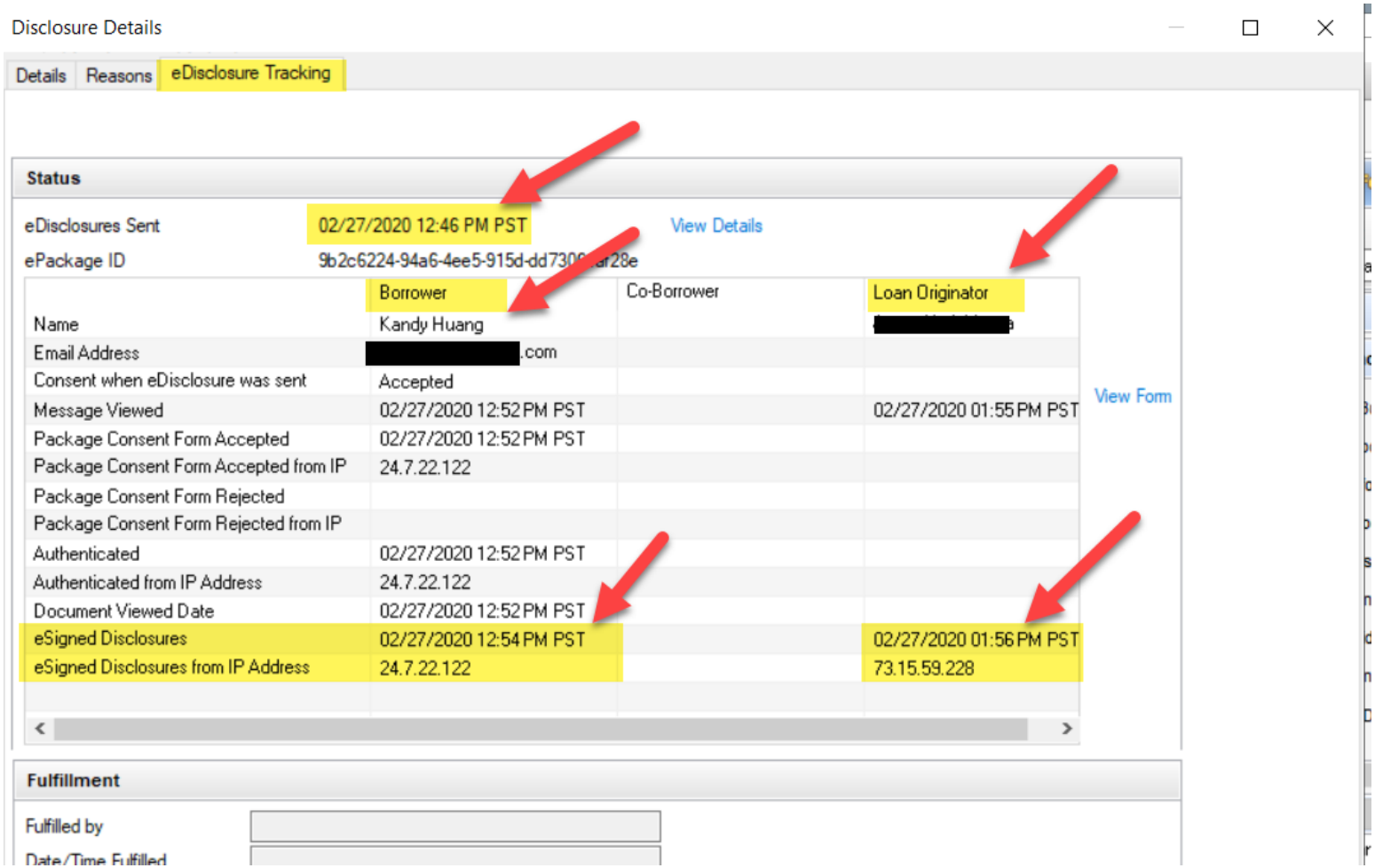
- Under “Disclosure History”, it showed all disclosures had sent to borrowers
- Select the Disclosures and double click

Checking signing status for disclosures



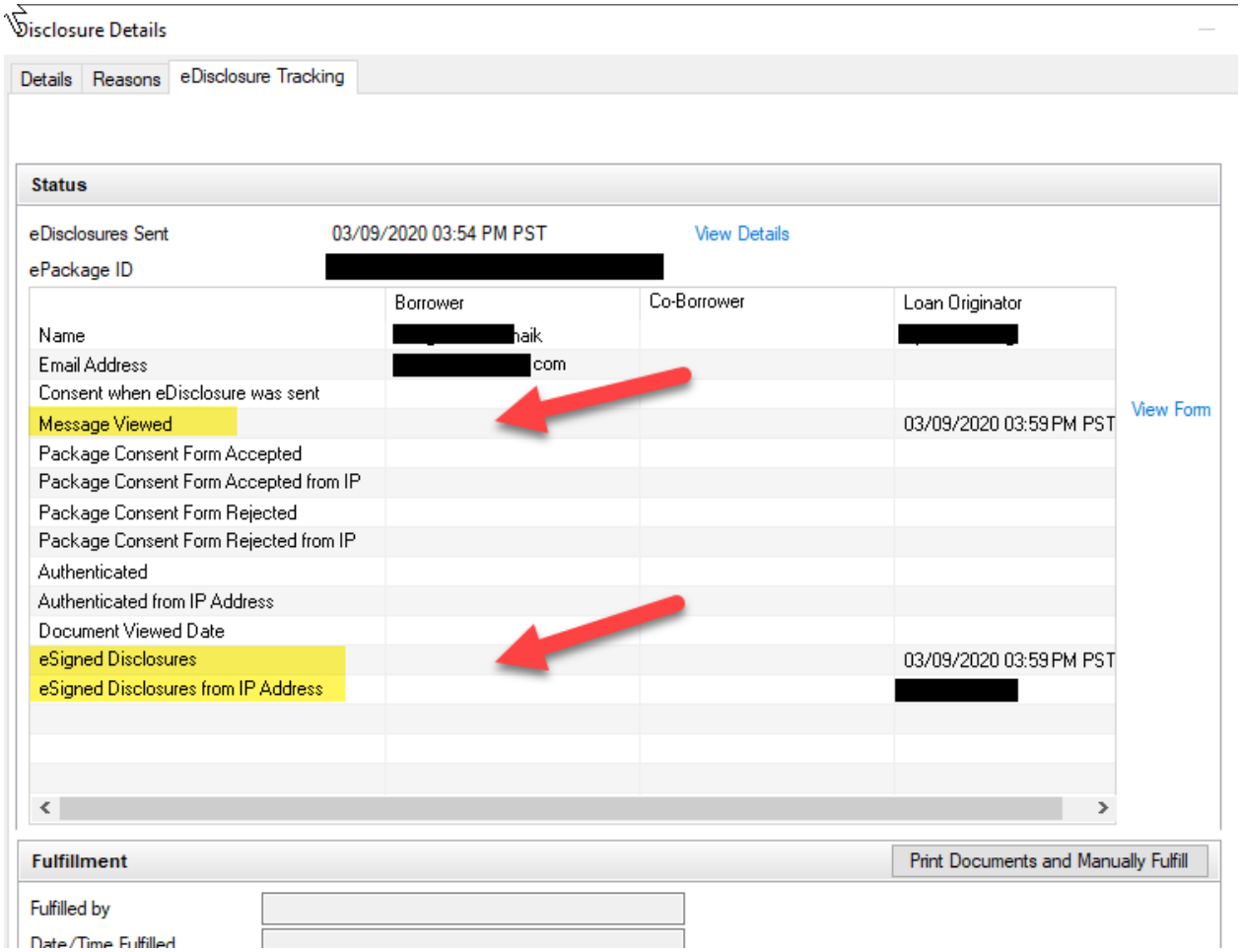
- "Disclosure Details" window popup
- Click the "eDisclosure Tracking" tab

Checking signing status for disclosures



- 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



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

Checking signing status for disclosures