Encompass Overview, Process & Navigation



Learning Objectives:

- Discuss Encompass Basics
 - Understand Encompass fundamentals
- Review the Branch Workflow
 - Understand our workflow and how it ties in with our Milestones
- Navigate Encompass
 - Understand how to Navigate Encompass Forms, Tools, and Services



Encompass Overview

- Loan Visibility
- Roles vs. Personas



Loan Visibility

- Loan Visibility in Encompass is driven by:
 - Assignment to loan
 - Access granted due to organizational hierarchy (level of access)
- Visibility does <u>not</u> necessarily provide edit access:
 - You must have edit access
 - You may be **view-only** during specific milestones (dependent upon permissions)
 - Reports, dashboards and other system functions are bound to visibility

Why does this matter?

Encompass visibility and access is very different from our current system, which provides open-access to view loans regardless of the pipeline and branch.

For example, in Encompass, Austin loans will not be "visible" to Columbus branch team as "visibility" permissions will ONLY allow users to see loans they are assigned to or have access to.



Loan Visibility

Encompass



Your access to this loan file is limited. Only changes made in the following areas will be saved:

Yes

 \times

No

eFolder Documents and Files Conversation Log

Do you still want to open this loan file?

In this example, the processor is able to "view" a loan although the access is limited due to milestone completion (This loan was in Clear to Close)



Roles vs. Personas

Role

- A user's **role** on a particular loan
- **Assigned** within Milestone Workflow or File Contacts
 - Loan Officer, Processor, etc.
- Provides **visibility** of the particular transaction
 - Specific rights within a specific loan

Persona

- Job functions, **NOT** job titles
- Defines **rights** of what a user can do in loan files (permission)

The key thing to remember is that **roles will define rights in a <u>specific loan</u> (I am the loan officer on loan) whereas your persona dictates what permissions you have in Encompass as a <u>whole</u> (I am a branch manager)**



Encompass Navigation

- Access Encompass Help and Resources
- Pipeline
- Milestones
- Navigate a Loan File
- Understand the eFolder
- Disclosure Tracking



Access Encompass Help and Resources



Logging in and out of Encompass



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Logging in and out of Encompass

Logging Out

To log out of Encompass, click the "X" at the top right of the screen.

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									-
									oan Mailbox
								-	
				eSign Pag	ckages	Loan Delivery Status	Notify Users	Advanced Search	Clear
						D 17 🚯	X & 🗷 🔒	Move to Folder	Transfer
Loan Processor	Current Loan Team Member	Last Finished	Next Expecte	Subject Property Sta	to.	Lock & Request Status		more to reser	Transfer
 Loan Processor	Carrent Loan realitiveniber			Subject Property Sta	ue .	Lock & Request Status			
		- ~	- ~				\sim		
	Enablement Team	11/20/2023 1	11/24/2023			<u>a</u>			
	a Heather Lewis	10/10/2024 1	10/15/2024			3			
	LO25 Kim	10/09/2024 0	10/12/2024	GA		3			
	🤱 Enablement Team	12/28/2023 0	01/02/2024	CA		3			
	LO7 Loan Officer	02/07/2023 1	02/10/2023			3			
2 LP25 Processor	🙎 LP25 Kim	01/09/2024 1	01/19/2024	CA					
	LO25 Kim	10/14/2024 0	10/17/2024	GA		3			
	🤱 Enablement Team	08/17/2022 0	08/20/2022	L		a			
	LO25 Kim	10/14/2024 0	10/17/2024	FL		3			
	LP1 Processor	10/21/2024 1	10/24/2024			3			
	8 Monica Victoria	09/25/2023 1	09/28/2023	CA		a			
2 LP16 Processor	LP16 Processor	10/04/2024 0	10/09/2024			3			
	LO25 Kim	10/10/2024 0	10/15/2024	GA		3			
 	1.025.kim	10/08/2024 0	10/11/2024	GA		3			



Encompass Help and Resource Center



Encompass Consumer Connect " Manage your Consumer Connect Portal Update pages, manage settings, and view site statistics. s, Inc.

Encompass Help

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Step-By-Step Instructions Quick Reference Guides Video Tutorials

Encompa	ass View	Pipeline	Help		
Home	Pipeline	Trades (?	Encompass Help F1	
Pipelin	ne View	Persona-Bas		HelpPad Tutorials	
Loan Fold	er Trainin	g		Glossary	1
Filter: No	one		-	Guides & Documents	
14 4	1 - 50 🗸	of 78 🕨 🌬		Encompass Training	
	Mess Link	ed Alert - L		Technical Support Options	-
- I.				Diagnostic Mode - Entire Session	gi
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3		1		Feedback	ern ern
5		2		ICE Mortgage Technology Home Page	m
7				Release Notes	em em
4		4	0	About Encompass	m

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Encompass Resource Center

The resource center provides access to:

- **Documentation and Forms Library**
- Training information User Guides and How To's
- Compliance Center

Support options needed to use Encompass successfully





Interactive Demonstration: Access & Review Encompass



Pipeline



Pipeline

- The Pipeline is the starting point for originating, viewing, and managing loans.
 - It's Customizable. You can Add or remove columns, change the order, sort data and apply filters

Pipeline Vi	ew	Loan Officer - All 🗸 🗸]
		Disclosure - Due	
Loan Folder	2 fold	Loan Officer - All	٨rc
		Loan Officer - Prequal	
Filter: None		Loan Officer - Active	
		Loan Officer - Floating	
4 4 1 - 50	`	Loan Officer - Follow Up	
Alerts Mess	Linke	Loan Officer - Expiring Before Close	ati
	ı —	Loan Officer - 60 Day CIC	—
= =			

Pipeline views have been created for each role. These can be customized by everyone individually.

Pipeli	ine Vie	w Loa	n Officer - All		× 🛛 🧿	2						
Loan F	older	2 folders a	are selected	~ _ Ir	clude Archive Loa	ns View My	/ Loans	Company Interr	nal Organization 🗸 🛛 🗸	0	🖁 Global Search 🔘 On	Off
Filter: N	lext Exp	ected Mile:	stone = Applicat	ion								
44	1 - 45	√ of 4	15 🕨 🕅									
Alerts	Mess	Linked	Loan Number	Borrower Nam	Application Dat	Loan Amount	Note Rate	Lock & Request Status	Lock Expiration Date 🔻	Last Finished Milest	Next Expected Milestone	
-	-				- ~	=	=	~	- ~	~	Application	~
			000100162	🤱 Davis, Loc	01/06/2025	240,000.00	5.250	<u>(57)</u>	03/06/2025	Started	Application	
			000100166	🤱 Davis 1, Le	01/07/2025	240,000.00	5.250	(48)	02/25/2025	Started	Application	
	9		000100102	💄 Builder, Si	11/25/2024	463,500.00	7.375	🔒 (29)	02/06/2025	Started	Application	
			000100164	🤱 Davis, Loc	01/06/2025	240,000.00	5.250	🔒 (27)	02/04/2025	Started	Application	
			000100165	🤱 Davis, Loc	01/06/2025	240,000.00	5.250	🔒 (27)	02/04/2025	Started	Application	
			000100163	🤱 Davis, Loc	01/06/2025	240,000.00	6.000	🔒 (27)	02/04/2025	Started	Application	
			BB12410000	🤱 America, 🚈	10/23/2024	780,000.00	4.875	8	12/13/2024	Started	Application	
			BB12410000	🤱 Builder, St	10/23/2024	410,125.00	6.500	8	12/13/2024	Started	Application	
			000100150	🤱 McDevitt,	12/30/2024	400,000.00		a		Started	Application	
	3		BB12410000	🤱 Firstimer,	10/29/2024	300,000.00	7.500	a		Started	Application	
			000100153	🤱 John, Jimm	12/30/2024			1		Started	Application	
			000100149	🤱 McDevitt,	12/30/2024			1		Started	Application	
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Encompass Icons

You can view key loan information in the pipeline without opening a loan file. When in Encompass, click on any of the icons displayed:

Alerts 🗾	Messages 🔽
Borrower details &	Property details 🙆
Rate lock details	Loan team member details 🚨



lcons

Icon Functions

The following standard icons are used throughout Encompass.

	Alert - Displays on the Pipeline indicating one or more alerts have been generated for the loan.
	Message - Displays on the Pipeline when one or more messages exist for the loan. Message entries inform you when requested documents have been returned via fax from a borrower.
₽	New or Add - Creates a new file, folder, or item.
ľ	Edit - Opens the selected item for editing.
4	Duplicate - Creates a duplicate of the selected item.
D _D	Copy - Copies the selected item.
ж	Cut - Removes an item to paste it in another location.
Ê	Paste - Moves an item to the selected location.
.	Save - Saves a new or existing item.
×	Delete - Deletes the selected item.
Q	Find - Allows the user to locate and apply templates and other data.
0	Reset - Discards changes and restores default settings/view.
%	Refresh - Updates data, such as on the Pipeline.
X	Excel - Exports data to an Excel spreadsheet
8	Print - Prints the selected information.
	Email Conversation Log - Opens a Conversation Log worksheet and Microsoft Outlook for the contact associated with the Email icon.
	From within a Borrower Contact, the Notes tab opens in addition to Microsoft Outlook.
<u>ଲ</u>	Phone Conversation Log - Opens a Conversation Log worksheet for the contact associated with the Phone icon. From within a Borrower Contact, the Notes tab opens.
ũ	Address Book - Provides quick access to the same business contacts you can access from the Contacts tab and Business Contacts tool. It enables you to quickly and accurately copy business contacts into a loan file, File Contacts tool, or Default File Contacts tool.
â 🔒 🔒	Rate Lock - Indicates the status of a loan's rate lock: no lock, rate is locked, or rate lock is expired.
a 🔒 🔒	Rate Lock Request - Indicates an open rate lock request: requested for an unlocked, locked, or expired rate lock.
8	Rate Lock Extension Request - Indicates an open rate lock extension request.
6	Rate Lock Cancellation - Indicates a request to cancel a rate lock: cancellation requested; lock canceled.

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Encompass Icons:

Familiarize yourself with these icons! They will help you identify loan status

Pipeline Colors

Pipeline Colors:

White: a loan with a status of Active Loan

Pink: a loan with an Adverse status.

Gray: read only access

Light Blue: a loan that is open on the Loan tab.

Dark Blue: a loan that is selected

😹 America, Andy	400,000.00	Conventional
🤱 America, Andy PATL		Conventional
🤱 America, Andy PATL		Conventional
🤱 Bradley, John J	160,000.00	Conventional
🤱 Brown, George		Conventional
🤱 Construction, Blended	160,000.00	Conventional
🤱 Construction, Colton	160,000.00	Conventional
🤱 Demo, Andy		Conventional
🤱 Designer, Satir	350,000.00	Conventional
🧂 Filipo, Luis	240,000.00	Conventional
🤱 Homeowner, John	156,350.00	Conventional
🤱 Homeowner, John	450,000.00	Conventional
🤱 Schmidt, Gunther	280,000.00	Conventional
🔱 Stockholm, Bobby Rae	150,000.00	Conventional
🤱 Stone, Kimberly Rae	1,200,000.00	Conventional
🤱 Test, Nevada Branch		Conventional
🤱 Wayne, Garcia	240,000.00	Conventional



Pipeline Alerts & Messages

The Encompass Pipeline is <u>dynamic</u> - you can start a new loan, duplicate, export to Excel, and most importantly see ALERTS and Messages!

Pipeli	ine Vi	ew I	Loan Officer - Acti	ve	× 🖬 🧿	2					
Loan f		Pipeline	-	~ 🗌 In	You o	an click on th	ne alerts	and	-		ial Org
Filter: L	.ast Fini 1 - 44		ilestone is any of A of 44	pplication;Submitta	windov	v will populate	e to sho	w you	for D	ocs;D	ocs O
Alerts	Mess	Linked	Loan Number	Borrower N		file.			st Sta	atus	Lock
:	=									\sim	=
3		S	000100146	🤶 Gage, Ann	12/26/2024	400,000.00	6.000	🔒 (193)			07/2
6		3	Loan Alerts								Х
6											
6			Select loan alerts to	o clear or to snooze	e to be reminded	later.					
5		_	Alert						Date Ex	pecte	d
1	2		eConsent Not Yet	Received					12/26/2	4	
6			Compliance Review	w - Did Not Pass					12/27/2	4	
5	2		Run Mavent prior t	o issuing revised Ll	E				1/3/25		
7									de Mar		
5	2							Ale	erts Mes	s Lir	iked
4	5							=	=		
3								3			
1								6			

The dynamic features of the Encompass pipeline should *eliminate* the need for separate reporting (in most cases).

Mess	Linked	Loan I	Number	Borr	ower Nam	wer Nam Application Dat Loan Amo		Loan Amoun	int Note Rate L		Lock & Request Status		Lock Expiral
=						=	\sim	=	=			\sim	=
		00010	0146	8					6		(193)		07/21/2025
		BB124	410000	8				-) ((37)		02/15/2025
		BB124	410000	8	to						(26)		02/04/2025
		00010	0161	2		comp	lete	d on the lo	an	10	(26)		02/04/2025
		00046		6	Louiscon	12/01/202-	7	210,000.00	0.000	-	(26)		02/04/2025
2		00010	0079	8	Blemishea	11/20/2024	4	200,000.00	6.500	8	(19)		01/28/2025
		00040	0134	0	Danie Rolf	12/16/2024	1	140 000 00	7 000	<u>A</u> (7)		01/16/2025
2		000 2	Messag	es									
		000											
2		262	Messag	в				Sou	rce		Date		
5		000	eConser	nt Acc	epted - Ros	s Blemished	1	Ros	s Blemished		11/20/2	024 8:4	5 AM
		000	Docume	nts es	signed						11/20/2	024 8:5	5 AM
		AD											
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Pipelines are designed to help <u>streamline</u> your workflow!

Encompass Alerts

- An alert is a notification that an event has occurred, is pending, or is due.
- An alert remains in effect until the required action is taken that clears the event.
- Not all alerts can be cleared manually.

Loans with Alerts

	Borrower	Lo
7	Firstimer, Alice Tim	\$32
7	Firstimer, Alice Tim	\$32
6	Homeowner, John	\$53
5	Firstimer, Alice Caroline	\$32
5	Firstimer, Alice Tim	\$32
-	Showing data in ' <all folde<="" td=""><td>rs>'.</td></all>	rs>'.



Encompass Messages

Messages populate within Pipeline Views and the loan's Alert's

🛐 🌆 Alerts & Messages	Log	
🍋 Loan Estimate Expires		07/20/22
Paystubs expired		08/05/22
Bank Statements expired		08/05/22
Documents esigned		07/06/22



Examples

Common Alerts include:

- eSign Consent Not Yet Received
- Send Initial Disclosures
- ► Loan Estimate Expires
- Good Faith Fee Variance Violated
- Redisclose Loan Estimate
- Redisclose Loan Estimate (Rate Lock)
- Redisclose Closing Disclosure
- Redisclose Closing Disclosure (Rate Lock)

<u>Messages are received and Alerts</u> <u>are populated when one of the</u> <u>following happens:</u>

- A Document expires
- An alert is set in the Conversation Log
- An alert is set in the Document Comments



Viewing the Pipeline

- The Pipeline View controls the loan information that displays.
- There are numerous default pipeline views to choose from or customize your view.

Incom	pass	View	Pipelin	e Help					
Home	Pipe	eline	Trades	Contacts	Dashboard	Reports			
Pipel	ine Vi	iew	Super Ad	ministrator - D	efault View	<mark>~</mark> 2 0 1	1		
Loan	Folder	My Pip	eline			clude Archive Loan	s View	All Loans	~
Filter:	None								
14 4	1 - 50	~	of 108						
Alerts	Mess	Linked	1 Loan	Number 🔺		Borrower Name	•		Loan Arr
=	=							=	
			13060	000305		🤱 Firstimer,	Alice		400,00
3	1		IMT22	02001736		🤱 John, Sam	ple		510,00
1	2		IMT22	08001873		🤱 Demo, SKY	/ MO		510,00
3			IMT22	08001874		a 🙎 DEMO, Life	e of Loan		400,00
5			IMT22	08001915		🤱 Testing, M	onica		24,00
			IMT22	09001922		🤱 HELOC, Te	est Tina II		100,00
1			IMT22	09001924		🤱 Heloc, Tes	t 03559072		50,00
1	4		IMT22	12001956		🤱 Sky, Bly VI	CTORIA		420,00
5			IMT23	01001969		🤱 Demo, Life	of Loan		440,00
			IMT23	01001979		🤱 Demo, ICE	MT		440,00
and the local division of the local division			IMTOS	02002019		🤶 Mouse, Mir	nie		600.00



Changing Pipeline Views

To change your pipeline view:

- Select the drop-down arrow in the pipeline view.
- 2. Select the pipeline view you wish to open. The pipeline will load with loans matching the criteria for the pipeline view.

Default views set up by MIF are displayed in the Pipeline View drop-down list.





Customizing the Pipeline View

- Customizing your pipeline allows you to add, remove or reorder columns within your pipeline and save those changes for future log ins.
- > You must be in the pipeline to customize the pipeline view:



- ► To Customize:
 - 1. Hover over the column header
 - 2. Right click to customize columns (1)
 - 3. Add a selected column to your pipeline. The new column is added to the far right of the pipeline.
 - 4. Drag the new column to desired location on your pipeline





Customizing the Pipeline View Continued

Search Column Criteria (2)

In the Search bar, type your criteria, and click Find.

Select Column(s) (3)

Select the column(s) you wish to add to your Pipeline view.

Column Order (4)

Move the column up or down in the desired order once it's been added to the Selected Columns list.

NOTE: The column at the top of the list displays on the far left of the Pipeline. Moving down the list displays in order from left to right.







Customizing the Pipeline View Continued

Save Columns (5)

Click OK to save the selected columns in the pipeline view





Interactive Demonstration: Pipeline



Milestones



Milestones

- A milestone is a <u>step</u> in the Encompass workflow that defines loan activities and the <u>role</u> that carries out those activities.
- As a loan is in process, the <u>status</u> is tracked through milestones. Dates will appear to the right of the milestone as they are "Finished."
- Please see complete list of MIF Milestones below:



MIF Milestones & Assigned roles



Milestones

- Often used to denote a **major step** in the process
- Often used to **hand off** the file to the next team member in the process
- Can be used to show a loan is IN a step or a step has finished (i.e., In Setup or Approved)

For example: This loan has finished the "Clear to Close" milestone as in <u>IN</u> "Ready for Docs"

🚺 🚮 Alerts & Messages	Log	
🗉 🔳 File Started		02/17/25
🗄 📃 Application Finished		02/17/25
🗄 📕 Submitted		02/17/25
🗄 📕 Cond. Approval finisl	hed	02/17/25
🗄 📃 Processing		02/18/25
📒 Cond. Review Finishe	d	02/18/25
🗄 📕 Cleared to Close		02/18/25
Ready for Docs		02/20/25
🗄 📃 Docs Out		02/21/25
Funding		02/25/25
📃 Post Closing		02/25/25
📕 Purchasing		03/02/25
Completion		04/01/25



Milestone Worksheet

- Displays any required
 Documents, Tasks, and Required Fields.
- Used to record activities and the completion of tasks associated with each milestone

Orlando, FL 32801		Loan Amount: \$320,000.00 DTI: 16.222/20.859 🔒 Expired!	S FS: LO5 Loan Officer V Archived			
🛐 💶 Alerts & Messages 🛛 Log		Processing on 06/05/24				
🗄 🔳 File Started	06/04/24	File Started By LO5 Loan Officer (Io5) Days to Finish 0 06/05/2024 03:52 PM	Change Milestone Date			
🖃 📕 Sent to processing	06/05/24					
eDisclosures Ordered	06/05/24	Loan Officer LO5 Loan Officer (Io5)				
Disclosures sent electronically	06/05/24	Loan Processor (lp5)				
Called	06/06/24					
Forms previewed by LP5 Proc	06/06/24	Documents		eFolder	Tasks	
Documents requested	06/06/24	Underwriting received : 06/04/24			Check Google Maps to ensure property exists completed on 06/05/2024	
Credit Explanation received	06/06/24	Underwriting received : 06/04/24				
Untitled received	06/06/24	V Drivers License - Borrower received : 06/05/24				
Homeowners Insurance recei	06/06/24	Verification of Employment received : 06/05/24				
🗉 📕 Submitted	06/06/24	Vour Home Loan Toolkit received : 06/05/24				
🗉 🔳 Approved	06/06/24	Credit Score Disclosure Exception for Loans Secured by One to Four Units of Residential Real Property re	aceived : 06/05/24			
E Docs Requested	06/10/24	Supplemental Consumer Information Form received : 06/05/24				
Funding	06/14/24	FL Statement of Anti-Coercion received: 06/05/24				
Post Closing	06/20/24	Borrower Consent to the Use of Tax Return Information received : 06/05/24				
Shipping	06/24/24	Borrower's Certification & Authorization received : 06/05/24				
E Completion	06/24/24	✓ USA Patriot Act Information Disclosure received : 06/05/24				
		Equal Credit Opportunity Act Notice received : 06/05/24				
		Fair Credit Reporting Act received : 06/05/24				
		Mortgage Fraud is Investigated by the FBI received : 06/05/24				
		Hazard Insurance Authorization, Requirements and Disclosure received : 06/05/24				
		✓ Notice of Right to Receive Copy of Written Appraisal/Valuation received : 06/05/24				
		Privacy Policy received: 06/05/24				
		Acknowledgement of Receipt of Loan Estimate received : 06/05/24				
		Acknowledgement of Intent to Proceed received : 06/05/24				
		Borrower's Certification & Authorization, 2 received : 06/05/24				
		✓ 2015 Settlement Service Provider List received : 06/05/24				
		✓ Loan Estimate received : 06/05/24				
		HUD - Approved Homeownership Counseling Org List received : 06/05/24				
		Product and Pricing received : 06/05/24				
		CA Privacy Policy Disclosure received : 06/05/24				
		Social Security Administration Authorization received : 06/05/24				
Forms Tools Services		V 1003 - URLA expired!: 07/05/24				
» Order Credit Report	n				4	
» Access Lenders		Required Fields		Go to Fields Field Summary	Milestone Comments	
» Search Product and Pricing	D			Go to Field 3 Field 3 diffinity		
» Request Underwriting		Borr Home Phone				
» Order Appraisal	1					
» Order Flood Certification						
	B					
» Order Title & Closing	1					
» Order Doc Preparation						
» Register MERS						
» Order AVM						



Home Pipeline Loan Conta	tacts Dashb	oard Reports									
🔓 Borrowers Andy and Amy America 🗸 🗹											
1234 MI Homes Way Austin, TX 78703		1 ¹¹ Loan #: 000100590 LTV: 85.000/85.000/85.000 Rate: 7.125% Est Closing Date: 05/23/2025 Loan Amount: \$595,000.00 DTI: 15.899/16.631 Image: Not Locked Image: FS: Austin WebApps Image: Archived									
🚯 🕄 Alerts & Messages 🛛 Log 🔹 🔂 Submittal on 04/21/25											
File Started Application Finished Submitted	04/21/25 04/21/25 04/21/25	Loan Officer Officer User (officer) Q Days to Finish 0 04/21/2025 01:15 PM Loan Assistant Loan Officer Assistant (loa) Q Image: Finished Image: Finished									
Cond. Approval finished Processing	04/21/25	Corp UW Underwriter User (underwriter)									
Processing Cond. Review	04/24/25 04/29/25	Documents eFolder Tasks									
Clear to Close	05/01/25	Vire Fraud Disclosure received : 04/21/25									
Ready for Docs	05/03/25	Escrow Account Information received : 04/21/25									
Docs Out	05/04/25	Votice of Right to Receive Copy of Written Appraisal/Valuation received : 04/21/25									
Funding	05/08/25	Borrower Consent to the Use of Tax Return Information received: 04/21/25									
Post Closing Purchasing	05/08/25 05/13/25	HUD Approved Homeownership Counseling Org List received : 04/21/25 Home-Ownership Counseling Acknowledgement received : 04/21/25									
Completion	06/12/25	✓ Acknowledgement of Intent to Proceed received : 04/21/25									
		Acknowledgement of Receipt of Loan Estimate received : 04/21/25									
		Borrower's Certification & Authorization received : 04/21/25									
		✓ 1003 - URLA received : 04/21/25									
		✓ Loan Estimate received : 04/21/25									
		Request to Share Information received : 04/21/25 Social Security Administration Authorization received : 04/21/25									
		✓ Social Security Administration Authorization Federation 40/21/25 ✓ Locking Your Interest Rate Notice received : 04/21/25									
		Image: Booking Four Interest Value Value Fourier Value Fourier Value Value Fourier									
		✓ Underwriting received : 04/21/25									
Forms Tools Services	•	✓ 1008 - Underwriting Transmittal received : 04/21/25									
» Order Credit Report	<u>^</u>	Fraud/Audit Services received : 04/21/25									
» Access Lenders		Required Field Summary , Milestone Comments									
» Search Product and Pricing		All required fields have been completed!									
» 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	6										
» Order Verifications	~										
Show in Alpha Order											

Interactive Demonstration: Milestone


Navigating a loan file



M/I Borrower Summary - Origination

Home Pipeline Loan Contacts Dashb	oard Reports		
Borrowers Andy and Amy America		WORK AREA HEADER	Open Web View Search AllRegs 🛄 Glitolitar 🚽 🔒 🗙
🔂 1234 MI Homes Way Austin, TX 78703	1 ²² Loan #: 000100590 LTV: 85.000/85.000/85.000 Rate: 7.000% Loan Amount: \$595,000.00 DTI: 15.292/16.002	Est Closing Date: 05/23/2025	
2 🕄 Alerts & Messages Log	M/I Borrower Summary - Origination		
Compliance Review - Had Warnin; 04/21/25 AUS Data Discrepancy Alert 04/29/25 25 loan document(s) retrieved 04/21/25 Andy America's loan: package ha 04/24/25 Andy America's loan: package ha 04/24/25 Andy America's loan: package ha 04/24/25	Channel Banked - Retail RESPA 6 Entered Yes Application Date 04/21/2025 Current Status Active Loan HMDA Action Date // Borrower Information No co-applicant Borrower Image: Co-Borrower Image: Copy From Borrower	Additional Information	
ALERTS, MESSAGES &		Initial UW Submission Type Automated Approval Underwriting Stage BM Review 1	The M/I Borrower Summary is typically, the first form
LOG	DOB 01/01/1962 Marital Status Married Preferred Contact Method - Select All That Apply Preferred Contact Method - Select All That Apply Home Phone ⓐ ① Work Phone 813-393-5737 ⓐ ① Gell 305-609-5286 ④	pply Order Credit Product and Pricing ICE Fees Order DU 2 Order LPA WORKSPA	completed in the loan process is the Borrower Summary - CE Origination form. This
Forms Tools Services MI Borrower Summary - Origination A 1003 URLA - Lender 1003 URLA Part 1	Cear Jobstopstzub Cear Jobstopstzub Cear Accept Text/SMS I Accept Text/SMS I Accept Text/SMS I E-mail cmonasterio@mihomes.o E Current Address Current Address	Mortgage Insurance Run Mavent Truework - VOI/VOE The Work Number	form is used to record basic
1003 URLA Part 2 1003 URLA Part 3 1003 URLA Part 4 1003 URLA Continuation 2015 Itemization Re	Foreign Address Foreign Address Street Address 4321 Cul de Sac Street Unit Type Image: Color of the street Unit # Image: Color of the street City Someplace	AccountChek 3 in 1 Order Fraud Order Appraisal Order Flood	borrower data and loan information.
Lo Lo Re FORMS, TOOLS & Ho SERVICES Se Af St Ac MI Disclosure Summary		nth)	
Additional Requests Information	Home to Sell Edit Previous or Mailing Address		~

Loan Summary Bar

- The information shown on the loan summary bar is a synopsis of the loan data.
- The Loan Summary bar enables the user to see pertinent loan information in one place.

Home	Pipeline	Loan	Trades	Contacts	Dashboard	Reports						
8 Bo	rrowers	Blue Wilkie	Sky		~ 🗹				Open Web View	Search AllRegs	Analyzers	📫 efolder 🛃 🔒 🗵
_	Starview Co dona, AZ 86			15	Loan #: IMT2 Loan Amount:	302002049 \$510,000.00	LTV: 85.000/85.000/85.000 DTI: 24.006/32.252	Rate: 5.750%	Est Closing Date: // S: LO16 Loan		Archived	



Managing Borrowers Borrower Pairs

- Users can add and remove up to size borrower pairs on a loan file
- Once a borrower pair is added, separate sets of forms are created





Forms, tools & services



Forms, Tools & Services

On the bottom left side of your screen you'll see Forms, Tools and Services tabs

- 1. Forms allow users to enter loan data. The forms tab will contain your **application**, **borrower summary**, **fees and disclosure forms as well as other government specific forms like FHA or VA**.
- 2. Depending on your persona access, certain or all tools may be accessible. Through the Tools Tab, you will find:.... File Contacts, Conversation Log and Disclosure Tracking
- 3. In Services, you can Order Credit, Price Loans and Request Underwriting.



Forms, tools & services

Forms

- M/I Borrower Summary
- 1003 URLA Lender
- 1003 URLA Part 1
- 1003 URLA Part 2
- 1003 URLA Part 3
- 1003 URLA Part 4
- 2015 Itemization

Tools

- Conversation Log
- File Contacts
- Disclosure Tracking

Services

- · Credit
- Products & Pricing
- · UW (DU/LP)
- Appraisal
- Flood
- Fraud/Audit DataVerify Drive
- Verifications Work Number, Truwork, AccountChek



Interactive Demonstration:

Navigating a Loan File, Forms, Tools and Services



Navigating the eFolder





What is the item shown?



What is the purpose of a file folder?

None

Space Waster

Organization!

ORGANIZATION!

49

File Folder = Document Folder

What is put inside a file folder?

Documents!

(Like bank statements and paystubs)

Documents = File Attachments

Can have more than one!



Think about files, documents, and the eFolder this way:

A "File" is a piece of paper (Chase Bank statement)

A "Document" is a manila file folder <u>(Bank Statement</u> <u>Document Folder)</u>

The "eFolder" is the filing cabinet <u>(Where all</u> <u>Documents are stored)</u>

~ 🖌					1 Ei eFolder	
1 st Loan #: 220901149	LTV: //		Rate	0	Est Closing Date: //	
Loan Amount:	DTI: 1		3	Not Locked	🙎 FS: Admin User	~
Processing Workshe	eet for Officer User					
File Started By	Admin User (admin)]	🖌 Accep	ot File (Clear Alert)	I Return File to Sender	
Loan Officer	Officer User (officer)	Q	Days to Finis	h -8 09/18/2	022 04:14 PM 🗸 Change Milestone Dat	te
Loan Processor	Processor User (processor)	0	Finishe	d		
Documents			eFolder	Tasks		Task List
🔄 Bank Statements		4 JF		Check Cre	dit Report for Red Flags and Discrepancies	
Paystubs		-		Check Cre	dit Report Inquiries for Newly Opened Accou	In
🗌 W-2s - Last 2 ye	ars			🗌 Obtain Inco	ome/Asset docs per DU/AUS findings	
🔄 Tax Returns w/ S	Schedules - 2 Years			Order App	raisal	
🍍 🔝 Credit Explanatio	Π			🗌 🗌 Order Fina	il Verbal VOE	

eFolder	Documents Help												
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	1003 - URLA	File Folde		1	Closing Document	CL, FN, LD), LO,	Processing	Ex	pired	03/09/23		^
	1008 - Transmittal Summary		ilkie Sky		Standard Form	CL, FN, LD	, LO,	Processing		ceived	02/07/23		
	2015 Settlement Service Provider List		Diae Wilkie Sky	/	eDisclosure	CL, FN, LD	, LO,	Processing	Re	ceived	02/07/23		
	Acknowledgement of Intent to Proceed		Blue Wilkie Sky	/	eDisclosure	CL, FN, LD	, LO,	Processing	Re	ceived	02/07/23		
	Acknowledgement of Receipt of Loan Est		Blue Wilkie Sky	/	eDisclosure	CL, FN, LD	, LO,	Processing	Re	ceived	02/07/23		
	Affidavit of Occupancy		All		Closing Document	CL, FN, LD	, LO,	Shipping	Re	quested	08/23/23		
	Amortization Schedule		All		Closing Document	CL, FN, LD	, LO,	Shipping	Re	quested	08/23/23		
	Appraisal		Blue Wilkie Sky	1	Settlement Service	CL, FN, LD	, LO,	🔳 Approval	Ex	pired	05/09/23		
	AZ Advance Fee Agreement		Blue Wilkie Sky	/	eDisclosure	CL, FN, LD	, LO,	Processing	Re	ceived	02/07/23		
-	AZ Affidavit of Property Value		All		Closing Document	CL, FN, LD	, LO,	Shipping	Re	quested	08/23/23		
	AZ Anti-Coercion Insurance Disclosure		Blue Wilkie Sky	/	eDisclosure	CL, FN, LD), LO,	Processing	Re	ceived	02/07/23		
	AZ Authorization to Complete Blank Spac		Blue Wilkie Sky	1	eDisclosure	CL, FN, LD), LO,	Processing	Re	ceived	02/07/23		
	AZ Authorization to Complete Blank Spac		Blue Wilkie Sky	/	Closing Document	CL, FN, LD), LO,	Processing	Re	ceived	02/07/23		
	AZ Broker Advance Fee Agreement		Blue Wilkie Sky	/	eDisclosure	CL, FN, LD	, LO,	Processing	Re	ceived	02/07/23		
	AZ Deed of Trust		All		Closing Document	CL, FN, LD	, LO,	Shipping	Re	quested	08/23/23		
	Bank Statements		Blue Wilkie Sky	1	Needed	CL, FN, LD	, LO,	🔳 Approval	Ex	pired	03/09/23		
	Borrower Consent to the Use of Tax Retu		Blue Wilkie Sky	/	Closing Document	CL, FN, LD), LO,	Processing	Re	ceived	02/07/23		
	Borrower's Certification & Authorization, 2		Blue Wilkie Sky	/	eDisclosure	CL, FN, LD), LO,	Processing	Re	ceived	02/07/23		
	Borrower's Certification & Authorization		Blue Wilkie Sky	/	Closing Document	CL, FN, LD), LO,	Processing	Re	ceived	02/07/23		
	Canceled Checks		Blue Wilkie Sky	/	Needed	CL, FN, LD), LO,	Approval					
	Closing		Blue Wilkie Sky	/	Needed	CL, FN, LD	, LO,	📃 Shipping					
	Closing Disclosure (Seller)		All		Closing Document	CL, FN, LD), LO,	📃 Shipping	Re	ceived	08/23/23		
	Closing Disclosure		All		Closing Document	TA		📃 Shipping	Re	ceived	12/18/24		
	Closing Disclosure		All		Closing Document	CL, FN, LD	, LO,	Shipping	Re	quested	08/23/23		
	Closing Documents		All		Closing Document	TA		Shipping	Re	ceived	12/18/24		
	Closing Documents		All		Closing Document	CL, FN, LD	, LO,	Shipping	Re	ceived	06/29/23		
	Collateral/Security Package Sent		Blue Wilkie Sky	/	Needed	CL, FN, LD	, LO,	Shipping					
	Compliance Agreement		All		Closing Document	CL, FN, LD	, LO,	Shipping	Re	quested	08/23/23		~

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	1008 - Transmittal Summary			Blue Wilkie Sky		Standard Form	CL, FN, LD		Processing	10.00	eceived	02/07/23		
	2015 Settlement Service Provider	List		Blue Wilkie Sky		eDisclosure	CL, FN, LD		Processing		eceived	02/07/23		
-	Acknowledgement of Intent to Pro	ceed		Blue Wilkie Sky		eDisclosure	CL, FN, LD), LO,	Processing	R	eceived	02/07/23		
	Acknowledgement of Receipt of L	.oan Est		Blue Wilkie Sky		eDisclosure	CL, FN, LD), LO,	Processing	R	eceived	02/07/23		
	Affidavit of Occupancy			All		Closing Document	CL, FN, LD	D, LO,	Shipping	R	equested	08/23/23		
	Amortization Schedule			All		Closing Document	CL, FN, LD), LO,	Shipping	R	equested	08/23/23		
	Appraisal			Blue Wilkie Sky		Settlement Service	CL, FN, LD), LO,	🔳 Approval	E	xpired	05/09/23		
	AZ Advance Fee Agreement			Blue Wilkie Sky		eDisclosure	CL, FN, LD), LO,	Processing	R	eceived	02/07/23		
	AZ Affidavit of Property Value			All		Closing Document	CL, FN, LD	D, LO,	Shipping	R	equested	08/23/23		
	AZ Anti-Coercion Insurance Discl	osure		Blue Wilkie Sky		eDisclosure	CL, FN, LD	D, LO,	Processing	R	eceived	02/07/23		
	AZ Authorization to Complete Bla	nk Spac		Blue Wilkie Sky		eDisclosure	CL, FN, LD	D, LO,	Processing	R	eceived	02/07/23		
	AZ Authorization to Complete Bla	nk Spac		Blue Wilkie Sky		Closing Document	CL, FN, LD	D, LO,	Processing	R	eceived	02/07/23		
	AZ Broker Advance Fee Agreeme	ent		Blue Wilkie Sky		eDisclosure	CL, FN, LD	D, LO,	Processing	R	eceived	02/07/23		
	AZ Deed of Trust			All		Closing Document	CL, FN, LD	D, LO,	Shipping	R	equested	08/23/23		
	Bank Statements			Blue Wilkie Sky		Needed	CL, FN, LE	D, LO,	🔳 Approval	E	xpired	03/09/23		
	Borrower Consent to the Use of T	ax Retu		Blue Wilkie Sky		Closing Document	CL, FN, LE	D, LO,	Processing	R	eceived	02/07/23		
	Borrower's Certification & Authori	ization, 2		Blue Wilkie Sky		eDisclosure	CL, FN, LE	D, LO,	📃 Processing	R	eceived	02/07/23		
	Borrower's Certification & Authori	zation		Blue Wilkie Sky		Closing Document	CL, FN, LE	D, LO,	Processing	R	eceived	02/07/23		
	Canceled Checks			Blue Wilkie Sky		Needed	CL, FN, LE	D, LO,	Approval					
	Closing			Blue Wilkie Sky		Needed	CL, FN, LE	D, LO,	Shipping					
	Closing Disclosure (Seller)			All		Closing Document	CL, FN, LE	D, LO,	Shipping	R	eceived	08/23/23		
	Closing Disclosure			All		Closing Document			Shipping	R	eceived	12/18/24		
	Closing Disclosure			All		Closing Document	CL, FN, LE	D, LO,	Shipping	R	equested	08/23/23		
	Closing Documents			All		Closing Document	TA		Shipping	R	eceived	12/18/24		
	Closing Documents			All		Closing Document	CL, FN, LE	D, LO,	📃 Shipping	R	eceived	06/29/23		
	Collateral/Security Package Sent			Blue Wilkie Sky		Needed	CL, FN, LD		Shipping					
	Compliance Agreement			All		Closing Document	CL, FN, LE	D, LO,	📃 Shipping	R	equested	08/23/23		~



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Ocument Details (Bank Statements)

Interactive Demonstration:

eFolder Functions, Document details, conditions & statuses



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	Bank Statement			Patrick and Lorraine Pur	Needed	AU,	CL CLLEN		Processing						
	Credit Authorization			Patrick and Lorraine Pur	Needed	AU,				Received	02/17/25				
	Credit Report			Patrick and Lorraine Pur	Settlement Service	AU,	Docume	ent 4	Action	Received	02/17/25				
	FHA Case Number Assignment	FHA C	ase Number Assignment	Patrick and Lorraine Pur	Needed	AU,	But								
	Investment Statement	Investr	ment Statement	Patrick and Lorraine Pur	Needed	AU,	But	ton	5						
	IRS 1098	IRS 10	98	Patrick and Lorraine Pur	Needed	AU,									
	IRS 1099 R	IRS 10	99	Patrick and Lorraine Pur	Needed	AU,	CL, CU, FN,	E F	Processing						
	IRS-W2	W-2s -	-Last 2 years	Patrick and Lorraine Pur	Needed	AU,	CL, CU, FN,	— F	Processing						
	Mortgage Statement			Patrick and Lorraine Pur	Needed	AU,	CL, CU, FN,	— F	Processing						
	Paystub	Paystu	ubs	Patrick and Lorraine Pur	Needed	AU,	CL, CU, FN,	🔲 F	Processing						
	Pension Award Letter	Pensio	on Award Letter	Patrick and Lorraine Pur	Needed	AU,	CL, CU, FN,		Processing						
	Profit and Loss Statement	P&L/Ba	alance Sheet	Patrick and Lorraine Pur	Needed	AU,	CL, CU, FN,		Processing						
	Property Insurance Policy	Homeo	owner's Insurance Policy	Patrick and Lorraine Pur	Needed	AU,	CL, CU, FN,		Processing						
	Property Tax Bill	Proper	rty Tax Bill	Patrick and Lorraine Pur	Needed		CL, CU, FN,		Processing						
	Rental Agreement			Patrick and Lorraine Pur	Needed		CL, CU, FN,		Processing						
	Retirement Statement		ment Statement	Patrick and Lorraine Pur	Needed		CL, CU, FN,		Processing						
	Social Security Award Letter	Social	Security Award Letter	Patrick and Lorraine Pur	Needed	AU,	CL, CU, FN,		Processing						
	SSA 1099	SSA 1	099	Patrick and Lorraine Pur	Needed	AU,	CL, CU, FN,		Processing						
	Tax Returns	Tax Re	eturns w/ Schedules - 2 Years	Patrick and Lorraine Pur	Needed	AU,	CL, CU, FN,		Processing						
	Verification Of Employment	Verific	ation Of Employment	Patrick and Lorraine Pur	Needed		CL, CU, FN,	_	Processing						
	Verification Of Mortgage Or Rent	Verific	ation Of Mortgage Or Rent	Patrick and Lorraine Pur	Needed	AU,	CL, CU, FN,	E F	Processing						
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	1003 - URLA	Using the Documents tab of	Andy and Amy America	eDisclosure	AU, CL, CU, FN,	📕 Submittal	Received	04/21/25								~
	1008 - Underwriting Transmittal	the eFolder you can access	Andy and Amy America	Standard Form	AU, CL, CU, FN,	📃 Submittal	Received	04/21/25								
	2015 Settlement Service Provider List	loan files, request documents.	Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Acknowledgement of Intent to Proceed	send eDisclosures and access	Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Acknowledgement of Receipt of Loan E	Document and File Managers	Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Affiliated Business Arrangement Disclo	Desamentaria i ne managere	Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Bank Statement		Andy and Amy America	Needed	AU, CL, CU, FN,	Processing	Received	04/21/25								_
	Borrower Consent to the Use of Tax Re		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Borrower's Certification & Authorization		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Compliance Report		Andy and Amy America	Settlement Service	AU, CL, CU, FN, AU, CL, CU, FN,	Processing	Received	04/21/25 04/21/25								
	Compliance Report Cover Letter		Andy and Amy America	Settlement Service	AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Credit Authorization		Andy and Amy America Andy and Amy America	eDisclosure Needed	AU, CL, CU, FN,	Submittal Application	Received Received	04/21/25								
	Credit Report		Andy and Amy America	Settlement Service	AU, CL, CU, FN,	Application	Received	04/21/25								
	Credit Score Disclosure Exception for Lo		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Credit Score Disclosure Exception for Lo		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Equal Credit Opportunity Act Notice		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
D	Escrow Account Information		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Fair Credit Reporting Act		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Federal PMI Cancellation/Termination Da		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Fee Service		All	Settlement Service	AU, CL, CU, FN,	Application	Received	04/21/25								
	Flood Cer		Andy and Amy America	Settlement Service	AU, CL, CU, FN,	Processing	Received	04/21/25								
	Fraud/Au	Fraud/Audit Services	All	Settlement Service	AU, CL, CU, FN,	📕 Submittal	Received	04/21/25								
	Hazard In To view a documer	nt,	Andy and Amy America	eDisclosure	AU, CL, CU, FN,	📕 Submittal	Received	04/21/25								
	Home-Ow double click on the	e	Andy and Amy America	eDisclosure	AU, CL, CU, FN,	📃 Submittal	Received	04/21/25								
	How to St line		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	📕 Submittal	Received	04/21/25								
	HUD App		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	📕 Submittal	Received	04/21/25								
	Important		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	📕 Submittal	Received	04/21/25								
	IRS J6C - Request for Transcript of Ta		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	📕 Submittal	Received	04/21/25								
	S 4506C - Request for Transcript of Ta		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	📕 Submittal	Received	04/21/25								
D -	IRS-W2	B2 Amy W-2s - Last 2 years	Andy and Amy America	Needed	AU, CL, CU, FN,	Processing	Received	04/21/25								
	Loan Commitment	Loan Commitment	Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Processing	Requested	04/23/25								
	Loan Estimate		Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Loan Information Sheet	Loan Information Sheet	Andy and Amy America	Needed	AU, CL, CU, FN,	Application										
	Loan Summary Worksheet	Loan Summary Worksheet	Andy and Amy America	Custom Form	AU, CL, CU, FN,	Application	Received	04/21/25								
	Locking Your Interest Rate Notice		Andy and Amy America	eDisclosure	AU, CL, CU, FN, AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Mortgage Fraud is Investigated by the FB		Andy and Amy America	eDisclosure Settlement Service	AU, CL, CU, FN,	Submittal Application	Received	04/21/25 04/21/25								
	Mortgage Insurance Quote Mortgage Statement			Needed	AU, CL, CU, FN,	Application	Received	04/21/25								
	Notice of Right to Receive Copy of Writte		Andy and Amy America Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
	Other Services	Additional Services	Andy and Amy America	Settlement Service	AU, CL, CU, FN,	Submittal	Requested	04/21/25								
	Paystub	Paystubs	Andy and Amy America	Needed	AU, CL, CU, FN,	Application	Received	04/21/25								
	Phishing Scam Notice	- ajouno	Andy and Amy America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25								
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eFolder – Conditions

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AKA Affidavit		UI	to be completed for all borrow	vers, non-obligated spouse	Closing	0	Ŀ	Added	04/21/2025 01:20 PM	underwriter	Closing						
Appraisal			Provide fully complete FNMA 1		Approval	0	G	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
Bank Statements		1 F	Provide all pages of banks sta	tements for account at	Approval	0	G	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
Certificate of Occupancy			Provide certificate of occupan		Closing	0	G	Added	04/21/2025 01:20 PM	underwriter	Closing						
Credit Supplement			QCC report detailing any cha		Approval	0	G	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
Earnest Money Verification			Provide a copy of earnest mor		Approval	0	G	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
Final URLA Signed			inal LIRLA signed and dated	by mortgage originator an	Closing	0	G	Added	04/21/2025 01:20 PM	underwriter	Closing						
Flood Certificate		1				0	G	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
Initial Application - URLA		1 1	Select line and	I double click to ope	n	0	G	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
Pay Stubs		1	c	ondition		0	ē	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
PMI Cert		0				0	G	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
Rental Income		0				0	ē	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
Rental Properties PITI			Evidence of PITI on retained pr		Approval	0	G	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
Rental/Lease Agreement		1 F	Provide a signed rental/lease a	agreement for (address) to	Approval	0	G	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
Sales Contract		1 F	Fully executed sales contract i	including all addendums	Approval	0	G	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
Tax Transcripts			2 years' transcripts from the IF		Approval	0	e	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
VOE - Verification of Employment			Provide a written VOE to show		Approval	0	G	Added	04/21/2025 01:20 PM	underwriter	BranchUW						
W2's		1 F	Provide copy of VV2's for the fo	bllowing years:	Approval	0	G	Added	04/21/2025 01:20 PM	underwriter	BranchUW						

eFolder – Packages

Documents C	Conditions	Packages	History											
Packag	ges	3		T	The Packages tab allows you to been sent to l		ckages that have]				specific about the	ill provide you information status (i.e. time	
FROM				т	been sent to	borrowers.		J	DOCUMENTS		STA	TUS OF SIG	nature, etc)	DETAILS
Officer Use	er			Andy	y America, Amy America, Officer User		04/21/2025 12:19 PM		3		\oslash	Completed		>
Officer Use	ser			Andy	y America, Amy America, Offlcer User		04/21/2025 12:47 PM		39		\oslash	Completed		>
Processor	r User			Andy	y America, Amy America		04/23/2025 1:41 PM		🗐 2		9	Incomplete		>
										Click on the Document icon to view the documents			Status will show you if signatures are completed	

eFolder – History

Andy and Amy Ame...

History

Documents Conditions Packages

🗄 📄 Privacy Policy

Documents / Files / Conditions (69) History (14) Туре Name For Borrower Pair Event User Date 🔺 Include deleted Show Documents \sim \sim \sim For Borrower Pair Name 🔺 04/21/25 12:48 PM P 1003 - URLA Andy and Amy America officer Doc created Andy and Amy Ame. 🔳 📑 1003 - URLA 04/21/25 12:48 PM P 1003 - URLA officer Andy and Amy America Status Requested checked 표 📄 1008 - Underwriting Transmittal Andy and Amy Ame.. 04/21/25 12:48 PM P 1003 - URLA Status Requested date set to "04/21/25 12:48 PM" officer Andy and Amy America 표 📄 2015 Settlement Service Provider 🖪 Andy and Amy Ame.. 04/21/25 12:48 PM P 1003 - URLA Andy and Amy America Status Requested by "officer' officer Acknowledgement of Intent to Proce v and Amy Ame.. 04/21/25 12:48 PM 1003 - URLA eDisclosure sent officer Andy and Amy America 🗄 📄 Acknowledgement of Receipt of Loar 🛛 Andy Amy Ame. 04/21/25 12:59 PM 1003 - URLA.pdf officer File created by upload 🗉 📄 Affiliated Business Arrangement Disc 🛛 Andy and 🚬 Ame 04/21/25 01:06 PM 1003 - URLA.pdf File created by eSign officer 🗄 📄 Bank Statement Andy and Amy officer Andy and Amy America File attached "1003 - URLA.pdf" 🗄 📄 Borrower Consent to the Use of Tax I 🛛 Andy and Amy Am Andy and Amy America Status Received checked officer 🗉 📄 Borrower's Certification & Authorizati 🛛 Andy and Amy Ame officer Andy and Amy America Status Received date set to "04/21/25 12:59 PM" Andy and Amy Ame 🗄 📄 Compliance Report officer Andy and Amy America Status Received by "officer" Andy and Amy Am 표 📄 Compliance Report By selecting the History tab, you <autoretrieve> File created by upload 표 📄 Cover Letter Andy and Amy Ame can view the events related to File updated <autoretrieve> Andy and Amy Am 표 📄 Credit Authorization documents, files and conditions Andy and Amy America File attached "1003 - URLA.pdf" <AutoRetrie. Andy and Amy Ame 🔳 📄 Credit Report 🗉 📄 Credit Score Disclosure Exception for 🛛 Andy and Amy Ame 🗄 📄 Credit Score Disclosure Exception for 🛛 Andy and Amy Ame 🗄 📄 Equal Credit Opportunity Act Notice Andy and Amy Ame 🗄 📄 Escrow Account Information Andy and Amy Ame 표 📄 Fair Credit Reporting Act Andy and Amy Ame. 🗄 📄 Federal PMI Cancellation/Termination I 🛛 Andy and Amy Ame.. 🗄 📄 Fee Service All 🗄 📄 Flood Certificate Andy and Amy Ame .. 🗄 📄 Fraud/Audit Services All 🗄 📄 Hazard Insurance Authorization, Regul Andy and Amy Ame.. 🗄 📄 Home-Ownership Counseling Acknov 🛛 Andy and Amy Ame.. 🗄 📄 How to Stop Unsolicited Mortgages Andy and Amy Ame .. 🗄 📄 HUD Approved Homeownership Cour 🛛 Andy and Amy Ame.. 🗄 📄 Important Items After Your Loan Appr 🛛 Andy and Amy Ame.. 🗄 📄 IRS 4506C - Request for Transcript of 🛛 Andy and Amy Ame. 🗄 📄 IRS 4506C - Request for Transcript of 🛛 Andy and Amy Ame. 🗉 📄 IRS-W2 Andy and Amy Ame. 📄 Loan Commitment Andy and Amy Ame. 🗉 📄 Loan Estimate Andy and Amy Ame. 📄 Loan Information Sheet Andy and Amy Ame. 🗉 📄 Loan Summary Worksheet Andy and Amy Ame. 🗄 📄 Locking Your Interest Rate Notice Andy and Amy Ame.. Image: Mortgage Fraud is Investigated by the Andy and Amy Ame. 표 📄 Mortgage Insurance Quote All Mortgage Statement Andy and Amy Ame. Image: Second State And Annual Annua 📄 Other Services All 🗄 📄 Paystub Andy and Amy Ame. 🗉 📄 Phishing Scam Notice Andy and Amy Ame. 🗄 📄 PMI Disclosure - Fixed Rate Mortgage Andy and Amy Ame. 표 📄 Prequalification Letter - TX Andy and Amy Ame.

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eFolder – eConsent

- **eConsent** will be given at time of application as long as the borrower is applying on ECC.
- In the event that it is an inperson application or there is a change in the borrower's information (name, email) you will need to request eConsent.

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eFolder – Requesting Documents

• Requesting documents from borrowers in Encompass is simple. In the eFolder, you can opt to "request" documents

eConsent	Reques
eConsent	Requ

• A list of documents will appear. Select the desired documents:

Name 🔺	Туре	Source	
Borrower Docs	Needed		~
1003 - URLA	Standard Form	1003	
1004D - Appraisal Update - Completion	Needed		
1008 - Underwriting Transmittal	Standard Form	1008 - Transmittal Summary	
Ability To Repay Worksheet	Standard Form	Ability-to-Repay Worksheet	
ACH Form	Needed		
Acknowledgement Of Receipt Of Closing	Needed		
Acknowledgement Of Receipt Of Loan E	Needed		
Addendum To Closing Disclosure	Needed		
Adverse Action Notice	Standard Form	Statement Of Denial	
Affiliated Business Arrangement Disclosure	Standard Form	DIS - Affiliated Business	
Affiliated Businnes Disclosure (Classic)	Standard Form	DIS - Affiliated Business (Clas	
Alimony	Needed		
Alive and Well Affidavit	Needed		

Before you send the request, an *editable* email template pops up. Complete and send!

* Subject Electronic Loan Document Request Arial 10 B I U A Please send the following documents: * Bank Statement * Borrower Identification * Checks - Copy of Gift Check for \$5,000 * Gift Letter * IRS-W2 Notify me when borrower receives the package. (0 Users selected) Notify me when borrower does not access by 01/10/2025 Borrower Signing Options	Message							
Recipient Name Email Plone Number Borrower Alice Firstimer cmonasterio@minomes.com M: 305-609-5288 * Subject Electronic Loan Document Request Template Email to borrower can be cursomized, as needed. Please send the following documents: * Bank Statement Borrower Identification Cift Letter * IRS-W2 Notify me when borrower receives the package. (0 Users selected) Notify me when borrower does not access by 0 / 10 / 000000000000000000000000000000	Sender Type	Name	Email					
Type Type Aice Firstimer cmonasterio@mihomes.com M: 305-609-5286 * Subject Electronic Loan Document Request Arial 10 B J U Template Email to borrower can be customized, as needed. Please send the following documents: * Bank Statement * Borrower Identification * Checks - Copy of Gift Check for \$5,000 * Gift Letter * IRS-W2 Notify me when borrower receives the package. (0 Users selected) Notify me when borrower does not access by 01/10/2025 . Borrower Signing Options	Current User 🗸 🗸	Officer User	jeff.davis@ice.com					
* Subject Electronic Loan Document Request Arial 10 B I L A Free Constrained a statement * Bank Statement * Bank Statement * Borrower Identification * Checks - Copy of Gift Check for \$5,000 * Gift Letter * IRS-W2 Notify me when borrower receives the package. (0 Users selected) Notify me when borrower receives the package. (0 Users selected) Notify me when borrower does not access by 11/10/2025 Borrower Signing Options		Name	Email		Phone Nur	nber 📑		
* Subject Electronic Loan Document Request borrower can be customized, as needed. Please send the following documents: * Bank Statement * Borrower Identification * Checks - Copy of Gift Check for \$5,000 * Gift Letter * IRS-W2 Notify me when borrower receives the package. (0 Users selected) Notify me when borrower does not access by 01/10/2025 Borrower Signing Options	Borrower	Alice Firstimer	cmonasterio@m	ihomes.com	M: 305-609-528	6 V		
* Borrower Identification * Checks - Copy of Gift Check for \$5,000 * Gift Letter * IRS-W2 Notify Additional Users (0 Users selected) Notify me when borrower receives the package. (0 Users selected) Notify me when borrower does not access by 01/10/2025 Borrower Signing Options	Arial Please send the fo	~ 10	-	borrower customi	r can be zed, as	~	^	
Notify Additional Users Notify me when borrower receives the package. (0 Users selected) Notify me when borrower does not access by Borrower Signing Options	* Borrower Identific		00					
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	* Gift Letter * IRS-W2			T 1		>		
* Borrower Signing Option No Signature Required ~	* Gift Letter * IRS-W2				01/10/2025	>		
	* Gift Letter * IRS-W2 Notify Additional Users (0 Users selected)	Notify me wh			01/10/2025	· · · · · · · · · · · · · · · · · · ·		



eFolder – eDisclosures

- The **eDisclosures** button is where you will go to generate the following documents:
 - Initial disclosures
 - Change in Circumstance
 - Commitment Letter
- We will discuss these in more detail in the rolebased trainings!





eFolder – eDisclosures

 The disclosure process has never been easier! In Encompass, when you send disclosures you have an *editable* email **template** that generates so you can send the Initial disclosures and the introduction email in <u>one</u> simple step.

Pro tip: Use the Notification options to set reminders and notify yourself any additional users (LOA, BM, LS, etc.)

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Current User 🗸 🗸	Officer User	jeff.davis@ice.co	m		
Recipient Type	Name	Email		Phone Num	ber
Borrower	Alice Firstimer	cmonasterio	o		~
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eFolder – eDisclosures

- Encompass allows Loan Officers to eSign the Initial Disclosures.
 - The loan officer opt to **apply eSignature** <u>before</u> they send a copy to the borrowers, or they can opt to receive an email with a link to eSign <u>later</u>.

	Section 9: Loan Originator I	nformation. To be co
	Loan Originator Information	
	Loan Originator Organization Name M/I Financial, LLC	
	Address 7600 N. Capital of Texas Highway, Building C,	Suite 250, Austin, TX 78731
	Loan Originator Organization NMLSR ID# 50684	State License ID
	Loan Originator Name Officer User	
	Loan Originator NMLSR ID# 111111	State License ID#
	Email jeff.davis@ice.com	Phone
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	Sign	
SIGN	Signatu	Date (m
SIGN	Signatu	Date (

lessage				
Sender Type	Name	Email		
Current User 🗸 🗸	Officer User	jeff.davis@ice.com		
Recipient Type	Name	Email	Phone No.	mber
Borrower	Alice Firstimer	cmonasterio@mihomes.com	M: 305-809-5	286 ~
Originator	Officer User	jeff.davis@ice.com	W: 555-555-5	555 V
* Subject E Times New Roman passworu-protect You can also view Please review the * Credit Score Dis Property * Supplemental C * Privacy Policy * Your Home Loa	eSign before documents. the borrowe documents r secure webs	e includes one or more documents that you can retrieve the borrower-signed It is strongly recommended that you sig rs. Click "No" to receive an email with ite where you can eSign later. Signable Documents: <u>Yes</u> <u>No</u>	gn prior to to the	appincation. slow.
Notify Additional Users	Notify me wh	en borrower receives the package.		
0 Users selected)		en borrower does not access by	01/11/2025	
orrower Signing Optio	ns			
Borrower Signing Option		eSign + Wet Sign (for wet sign only de		~



eFolder – Retrieve

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Pair	Туре	Access	For Milestone	Status	Date				
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y America	eDisclosure	AU, CL, CU, FN,	Submittal	Received	04/21/25				
y America	Needed	AU, CL, CU, FN,	Application						



eFolder – Document Manager

🔇 Document Manager



2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer

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eFolder – File Manager



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eFolder - Send

• The Send button allows you to securely share documents from the eFolder.

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1	۹tt	Name	Requested From	For Borrower Pair	Status	Date	
	ò	Acknowledgement of Intent to Proceed		Andy and Amy America	Received	04/21/25	
	ò	Acknowledgement of Receipt of Loan Est		Andy and Amy America	Received	04/21/25	
	ò	Affiliated Business Arrangement Disclosure		Andy and Amy America	Received	04/21/25	
	ò	Bank Statement		Andy and Amy America	Received	04/21/25	
	ò	Borrower Consent to the Use of Tax Retu		Andy and Amy America	Received	04/21/25	
	ò	Borrower's Certification & Authorization		Andy and Amy America	Received	04/21/25	
	ò	Compliance Report	Mavent	Andy and Amy America	Received	04/21/25	
	ò	Compliance Report	Mavent	Andy and Amy America	Received	04/21/25	
	ò	Cover Letter		Andy and Amy America	Received	04/21/25	
	ò	Credit Authorization	ecc_processor	Andy and Amy America	Received	04/21/25	
	ò	Credit Report	Factual Data	Andy and Amy America	Received	04/21/25	
	ò	Credit Score Disclosure Exception for Lo		Andy and Amy America	Received	04/21/25	
	ò	Credit Score Disclosure Exception for Lo		Andy and Amy America	Received	04/21/25	
	ò	Equal Credit Opportunity Act Notice		Andy and Amy America	Received	04/21/25	
	ò	Escrow Account Information		Andy and Amy America	Received	04/21/25	
	ò	Fair Credit Reporting Act		Andy and Amy America	Received	04/21/25	
	ò	Federal PMI Cancellation/Termination Da		Andy and Amy America	Received	04/21/25	



A Subsidiary of M/I Homes, Inc.

Interactive Demonstration: eFolder tabs & action buttons



Disclosure Tracking



Disclosure Tracking

- Disclosure History
- Intent to proceed



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eConsent		Q		d LE Sent		2/01/2023			Revised Cl		12/13/2023		Special Info Boo		
Intent to Proceed Earliest Fee Collection	02/07/2023		Revised SSPL S	d LE Receive ent		2/07/2023			Revised Cl Post Consi	ummation					Irochure Provided aisal Provided
Earliest Closing	02/16/2023		Safe Ha	arbor Sent					Disclosure Post Consi Disclosure	ummation				Subsequ AVM Pro	ent Appraisal Pro
Estimated Closing Disclosure Tracking Timezone	PT								Disciosure					Home Co	vided unseling Disclosi t Disclosure
Disclosure History (3)															1 2 Q
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02/09/2023 12:28:20 PM	U.S. Mail	PC16 Post Closer(pc16)	3	No	Yes	No	No	Blue	Wilkie Sky	Yes	Initial				Active
02/07/2023 02:04:07 PM	eFolder eDisclos	LO16 Loan Officer(lo16)	26	Yes	No	No	Yes	Blue	Wilkie Sky	Yes	Initial	Yes	No		Active
77															ice

Disclosure Tracking

- Compliance Timeline shows us when the app was taken, when the borrower completed the e-consent, intent to proceed and the earliest closing date.
- LE Tracking This field could change multiple times but tracks all Loan Estimates.
- CD- If you send multiple CD's, these dates will auto update.

Disclosure Tracking Tool will show you every time a document was sent to the borrower. It will also document how (whether email or mail) it was delivered and the type of document that was issued.



Interactive Demonstration: Disclosure Tracking



Thank you





M/I TITLE, LLC





