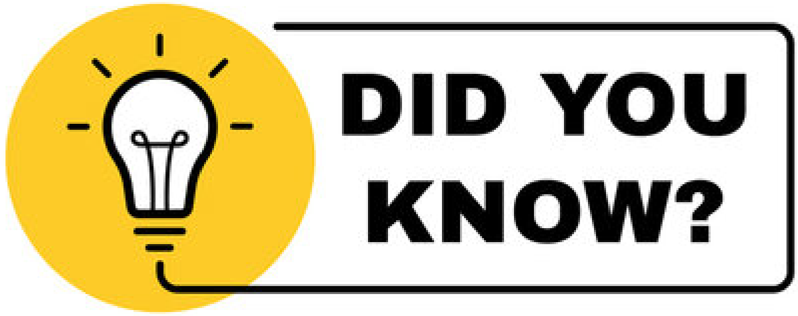


<u>LO's and LOA's:</u>

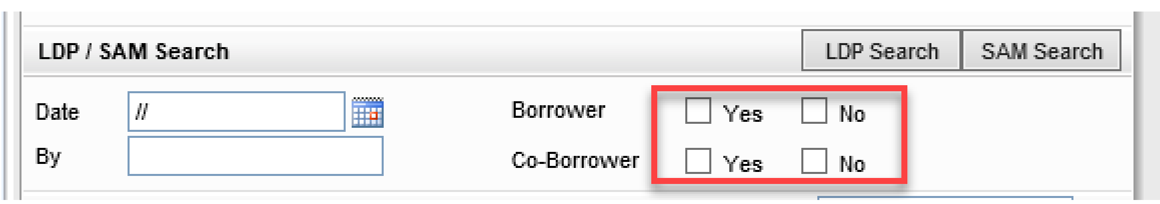
- Before ordering disclosures, it's best practice to double check the Forms > **Request for Transcript of Tax** screen to confirm your borrower data is accurate.

  Tip: The Copy from Borrower Summary quickly copies all your borrower data into this screen.

- **Adding an NHC has never been easier**! Just send a ticket to M/I Help Desk with the NHC's information and support will add them to your roster.

<u>Loan Specialist's:</u>

- When processing government loans please ensure that you're completing the following:
  - FHA loans (**FHA Management Screen>Tracking**) LDP/SAM Search section - Checking **NO** indicates that no hits were found.



- VA loans (**VA Management>Tracking**), Other Important Dates section, GSA Exclusionary List Checked field -
  Checking **YES** indicates you reviewed the list and no hits were found.

eFolder Best Practices:

Best practice in the eFolder is to have individual folders for each document type, for each borrower.

For example:

- Paystubs - B1 paystubs can be combined in one document folder, but paystubs for B1 and B2 should <u>not</u> be in the same folder. Use the document holder description to label your document holders.

  Samples:

Paystub	Paystub B1
Paystub	Paystub 10/26/2025 & 11/9/2025

- Assets - One document folder per bank account is acceptable (Ex. Chase, Wells Fargo and HSBC should all have their own document buckets). Multiple documents can be located in the same folder.

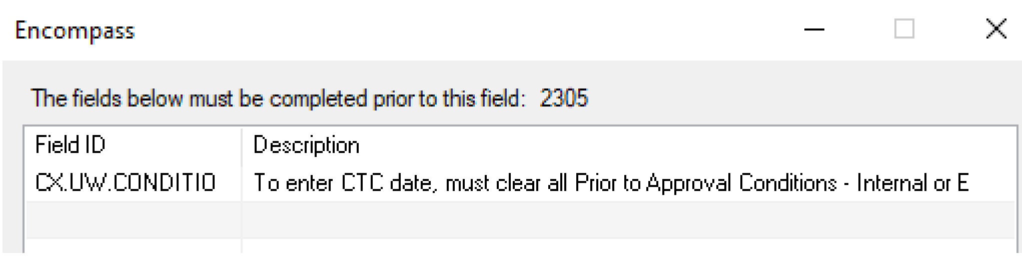
  Sample: You would include several months statements in one Bank Statement doc holder.

Bank Statement	BofA xx7006 Sept 9 to Oct 29

<u>Operations and Branch Managers:</u>

- Entering the CTC Date:

  Have you seen this error message?



When CTCing your loan files, the CTC date should be your **last** step.

Tip: Save your loan file then exit the file. This will allow Encompass to capture all the final changes in order for you to enter your CTC date.