



Change of Loan Officer:

- To print a **Change in Loan Officer Form** click the **Print Icon**, Save the document, complete the required fields, save and upload to **eFolder**.

The screenshot shows a 'Print' application window with the following elements:

- Form Groups:** Standard Forms, Custom Forms (highlighted with a red box).
- Look In:** Companywide.
- Left List (Available Forms):** A scrollable list of form names including '60 Day Letter', 'Appraisal Acknowledgement', 'Appraisal Request', 'Appraisal Waiver', 'ARM Disclosure', 'Borrower's Certification and Authorization', 'Broker Fee Agreement', 'Broker List of Services Performed', 'Buydown Deposit Agreement', 'Commitment Letter', 'Commitment Texas', 'Completion Escrow Transmittal', 'Condition Summary - Internal and External', 'Cover Sheet for initial Disclosures', 'Detailed Conditional Approval Letter - Enhanced Conditions', 'Disclosure - HUD Lead Paint', 'Escrow Account Information', 'Escrow Agreement', 'Extended Interest Rate Agreement', 'Final Document Delivery Follow-Up Form', 'First Mortgage Payment FAQ', 'Gift Letter', 'How to Stop Unsolicited Mortgage Offers', and 'Rescinded Sales Agreement'.
- Right List (Selected Forms (1)):** A scrollable list containing one form: 'Loan Officer Change Form' (highlighted with a red box).
- Buttons:** 'Add >' and '< Remove' buttons are located between the two lists.
- Options:** 'Close after print or preview' (unchecked), 'Options: Print forms with borrower data' (dropdown menu).
- Footer Buttons:** 'Preview', 'Print', 'Print to File', 'Add to eFolder', and 'Close'.

Add/Edit Search Filter

Field

Description

Operator

OK Cancel

Select Field

Find CX.WHC.REVIEW.ONLY

Category	Description	Field ID	Borrower Pair
Database	Date the Review started	CX.WHC.REVIEW	
Database	Date Warehoused	3341	
Database	Days between lock date and clos...	CX.LOCK.TO.CLC	
Database	Days from LE to Close	CX.LE.TO.CLOSE	
Database	Debt to Income Ratio	HMDA.X36	
Database	Denial Date	DENIAL.X69	
Database	Denial Mailed Date	DENIAL.X11	
Database	Denial Reason 1	HMDA.X21	
Database	Denial Reason 2	HMDA.X22	
Database	Denial Reason 3	HMDA.X23	
Database	Denial Reason 4	HMDA.X33	
Database	Disclosed APR	3121	
Database	Disclosed By Broker Chbx	3136	
Database	Disclosed Fees Total Finance Ch...	3246	

OK Cancel

Realtor Credits in Encompass:

Realtor Credits should be entered in L06 on Closing Disclosure Page 3 in Encompass:

Closing Disclosure Page 3

11		
12		
13		
14		
15		
L. Paid Already by or on Behalf of Borrower at Closing		Sub Total
		505,918.00
01	Deposit	25,000.00
02	Loan Amount	460,418.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	10,000.00
Other Credits		
06	Realtor Credit	500.00
07		

Rental DTI Best Practice:

- To troubleshoot Rental DTI, open the **VOM** screen to view all the fields are accurately completed.

VOM	
Property Is	Address
Primary Residence	Mortgage Way, Miami, FL 33155
<input checked="" type="checkbox"/> Print "See attached borrower's authorization" on signature line.	
From	
Title	Sr, Officer <input type="checkbox"/> Print user's name <input type="checkbox"/> Print user's job title
Phone	555-555-5555
Fax	512-770-8444
Property Information	
Foreign Address	<input type="checkbox"/> Subject Property
Street Address	Mortgage Way Property is used as Primary Residence <input type="button" value="v"/>
Unit Type	<input type="button" value="v"/> Property will be used as Investment <input type="button" value="v"/>
Unit #	Other Description <input type="text"/>
City	Miami <input checked="" type="checkbox"/> Include in Export (deselect if this is duplicated asset)
State	FL Number of Units <input type="text"/>
Zip	33155
Country	US
<input type="button" value="Attach/Show Liens"/>	<input checked="" type="checkbox"/> Does Not Apply
Present Market Value	250,000.00
Mortgage Balance	<input type="text"/>
Mortgage Payment	<input type="text"/>
Property Status	R <input type="button" value="v"/> Gross Rental Income 5,000.00
Type of Property	Single Family <input type="button" value="v"/> Taxes, Ins, Expenses 1250.00
Purchase Price	<input type="text"/> Percentage of Rental 75.00
Date Acquired	// <input type="text"/> Participation % <input type="text"/>
Pending Sale Date	// <input type="text"/> Net Income / Loss 2,500.00
Year Built	<input type="text"/>
Comments	<input type="text"/>