Open MORTGAGE WHOLESALE

DREAM

Encompass TPO Connect Portal Website User Guide

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Getting Started

This section explains how you can start using the website and includes a brief description of the main tools available on the website. Enough information is provided to get you started, but more steps are required to complete these processes. These tools are discussed in detail later in this guide.

Gaining Initial Access to the Website

Once approved by our company, we will assign a representative from your company to be the website administrator (i.e., the one who will manage user accounts, update company information, and add new users). The representative will receive an email from us that provides a link to the website, along with a log-in name (the representative's email address) and a temporary password. The representative will then complete the following steps to gain access to the website.

To Gain Initial Access to the Website:

1. Click the link provided in the email to open the website.
2. Log in to the website using your email address and the temporary password provided in the email.
3. On the Change Password page, create a new password.

NOTE: *Be sure to keep track of your new password. Our company will not have access to it.*

Logging in

To log in as a Third-Party Originator

1. In the TPO Connect home page, **Click Here to Log In**.
2. Enter your username, and then click **Continue**.
3. On the new window, enter your password and then click **Login**.

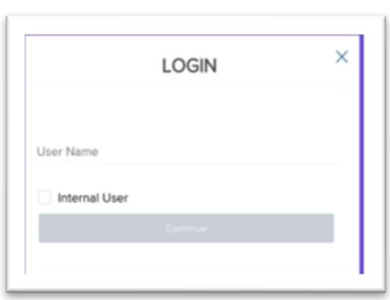
NOTE: If you have forgotten your password, click **Forgot Password**.

Logging in with Multi Factor Authentication

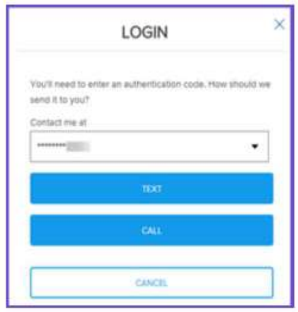
As an added layer of security, administrators can enable Multi Factor Authentication (MFA) for third party originators. When this option is enabled, TPOs are required to enter an authentication code that is obtained via text of phone call.

To log in as a Third-Party Originator with MFA

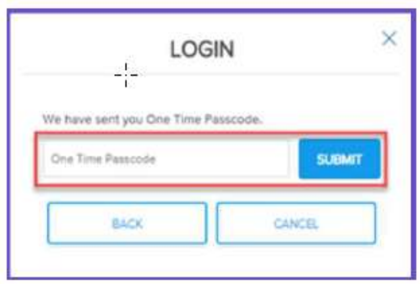
1. In the TPO Connect home page, **Click Here to Log In**.
2. Enter your username, and then click **Continue**.



3. Enter your password, and then click **Login**.
4. To receive an authentication code, select the number you want to be contacted at, and then click **Text** to receive a text with the code. Click **Call** to receive the code by phone call.



5. Enter the *One Time Passcode* you receive, and then click **Submit**.



Start Using Website Tools

Once logged in, the representative can grant users access to the site and update their account information.

To Change Your Password:

1 Click your username in the top right corner of Encompass TPO Connect, and then select **Change Password**.

2 On the Change Password screen, enter your current password in the **Current Password** field.

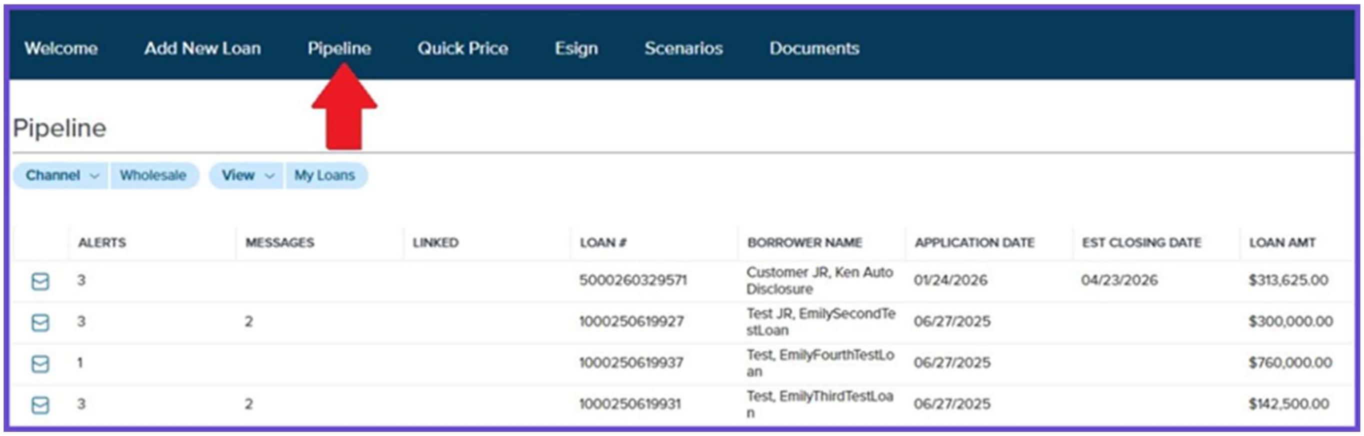
3 Enter a new password in the **New Password** field.

4 Re-Enter the new password in the **Re-enter New Password** field.

5 Click **Save**.

View the Pipeline

Click the **Pipeline** link on the Welcome page to view your pipeline of loans. As you create new loans, they will be listed in the Pipeline. Here you can check loan status, lock status, and some basic loan information. Depending on your assigned role and permissions, you may be able to view all the loans that your team has entered in TPO Connect. The Pipeline Grid view displays all the loans in your pipeline in a list, displaying important loan information at a glance.



To Customize Your Pipeline View:

1 From the Pipeline page, Click **All Loans** to view all loans that you have access to view or click **My Loans** to view only the loans you have originated.

2 Click **Current** to view loans in the Current Pipeline or click **Archived** to view loans in the Archived Pipeline

To Filter Your Pipeline View:

1 From the Pipeline page, Click **Advanced Filter**.

2 Choose one or more filters to apply to your pipeline view, and then click **Apply Filters**.

3 To clear any applied filters, click **Clear Filters**.

![open MORTGAGE WHOLESALE]

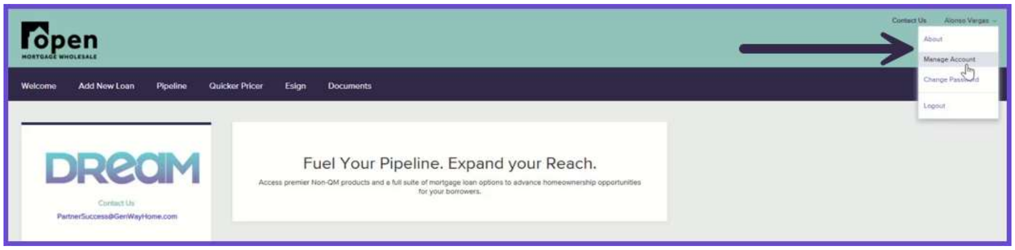
Add Additional Contacts

Below are the steps on how to update user information, maintaining accounts and adding or disabling users using the Manage Account feature.

1. To access the manage account feature, Log into the Dream Portal

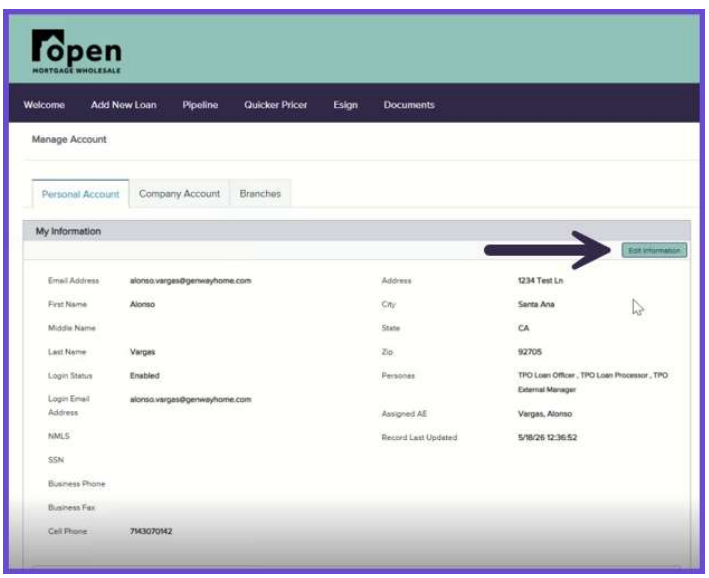
2. In the top right corner of the screen, click on your name to open the dropdown menu

3. Select **Manage Account** from the drop-down list



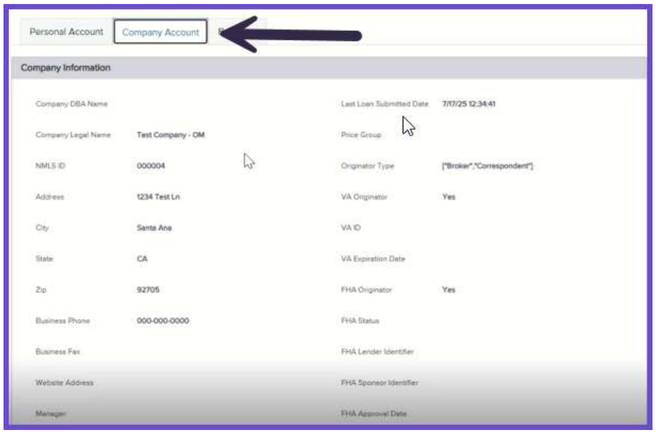
Upon clicking **Manage Account**, you will land on the Personal Account tab by default. This is where you can view your system information, including your email, NMLS ID, phone numbers, and assigned personas.

1. To update your information, click the **Edit Information** button



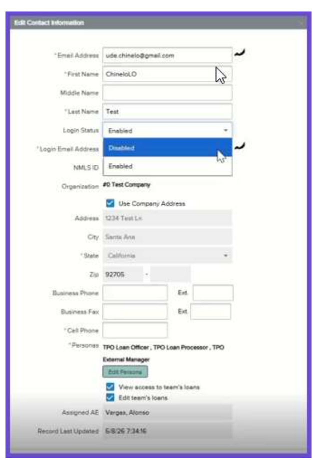
You can modify fields that are not grayed out (e.g., email address, phone number, NMLS ID) **Important:** Do not change your name to a nickname unless it matches your NMLS record exactly.

1. Click on the **Company Account** tab located next to the Personal Account tab.
2. This page displays your company's information, including DBA Name, NMLS ID, and assigned Account Executive.



3. Scroll down to the **Company Contacts** section to view a list of all users associated with your company.
4. In the Company Contacts list, locate the user you wish to modify.
5. Click the **View** link in the far-right column for that user.
6. On the Contact Details page, click the **Edit Information** button.

7. **To Disable a User:** If a user is no longer with the company, change the **Login Status** dropdown from Enabled to Disabled.



8. **To Update Information:** Modify their contact details as needed.
9. Click **Save** to apply the changes.

To add a new contact, follow the steps below:

1. Return to the **Company Contacts** section under the Company Account tab.
2. Click the green **Add Contact** button located at the top right of the contact's table.

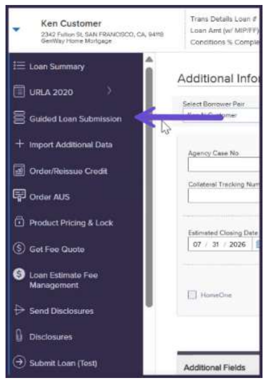
3. The **Create New Contact** form will appear.
4. Fill in the required fields, including Email Address, First Name and Last Name, Login Email Address, Cell Phone
5. Ensure Use **Company Address** checkbox is checked. Do not input a different address, as this may negatively affect disclosures and printed documents
6. Click **Add Persona** to assign the appropriate role(s) to the new user (e.g., Loan Officer, Loan Processor).

7. Click **Save** on the bottom right to create the new contact.

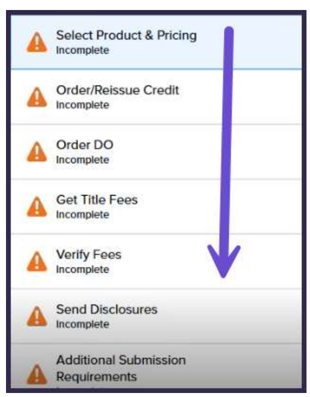
Guided Workflow

These steps are to guide brokers on how to utilize the guided workflow after a loan has been registered and a loan number has been generated. The Guided Loan Submission is intended to make the recommended pre-submission actions visible in one place. Following the sequence supports cleaner submission and a faster lender review.

1 Go to the navigation menu and select **Guided Loan Submission**. This opens the guided task list for the loan.



1. Confirm the Task for the assigned product type: Review the task list before you continue. This list reflects the assigned product. The task list will vary depending on the product type. As soon as you complete one task the system will automatically take you to the next task.

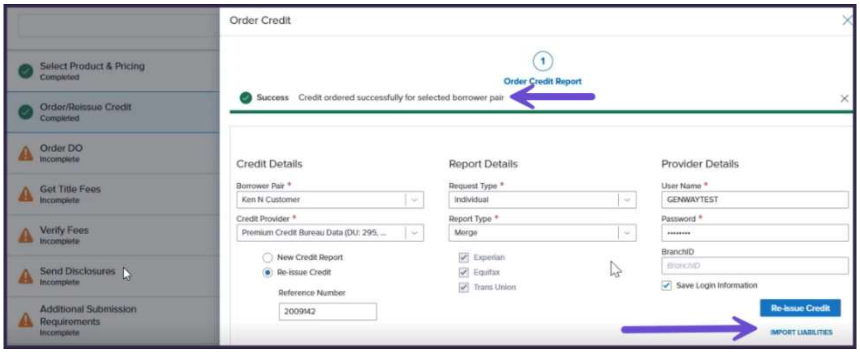


Product and Pricing

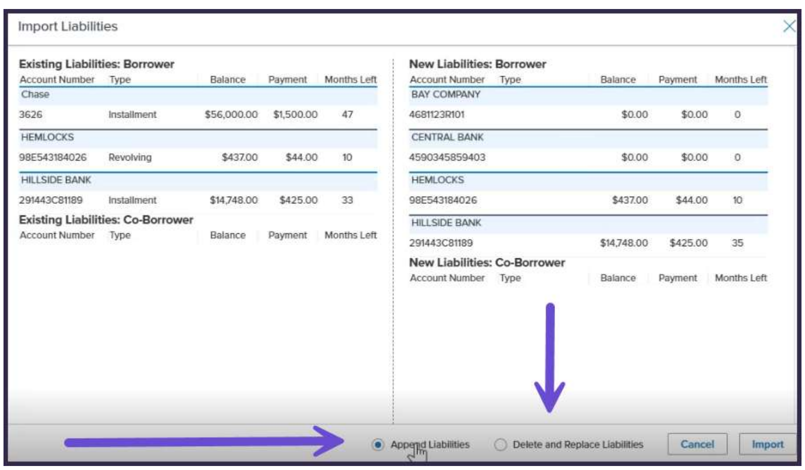
2 You will start with **Product and Pricing:** Search for the appropriate product, assign it to the loan and select Update LOS. When the assignment is complete, the task turns **green** for complete, and the Dream Portal advances the guided workflow and refreshes the remaining task list.

Order / Reissue Credit

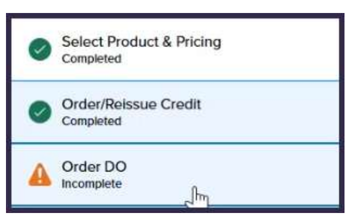
3 Open **Order/Reissue Credit**. Select the credit provider, complete the information required by the secure ordering experience, and submit the credit order. Once the credit report is ordered, use **Import Liabilities** on the same screen to incorporate the returned liabilities into the loan.



Compare the existing liabilities on the loan with liabilities returned by the credit report. Choose whether to **Append Liabilities** or **Delete and Replace Liabilities** with the newly returned information.

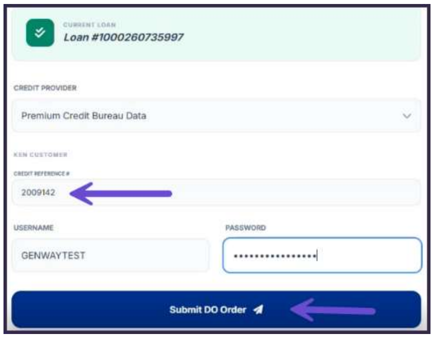


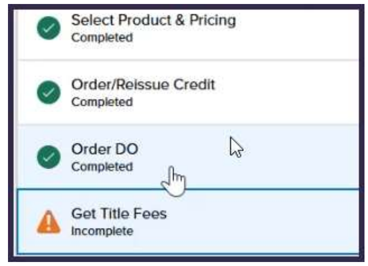
After making your selection, click the **Import** button. The Order/Reissue Credit task should then update to complete



Order DO

1. Open **Order DO** only when it is displayed in the guided list for the loan program.
2. Enter the **Credit Reference #** in the DO-ordering popup and your **Username** and **Password**
3. Select **Submit DO Order**



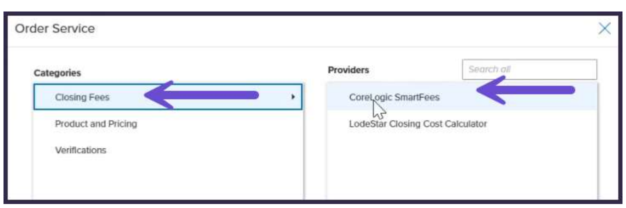


NOTE: This task can be program-specific and may not appear for every loan

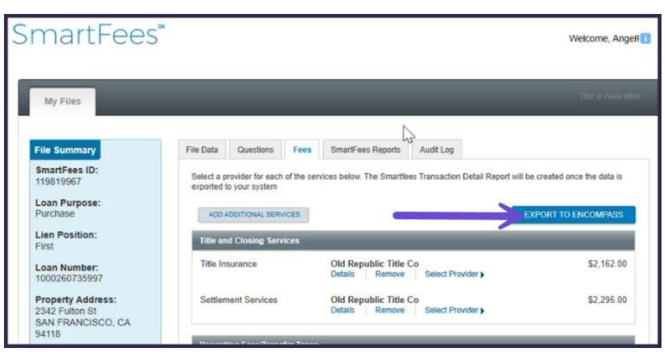
Get Title Fees

1. Open **Get Title Fees**.
2. If Dream Portal does not automatically launch the appropriate service, select **Order Service**

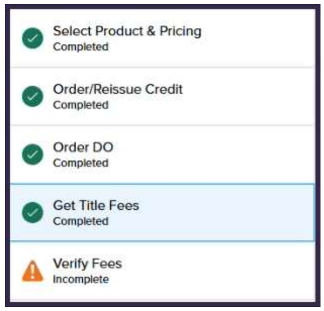
3. Choose **Closing Fees**, select **CoreLogic SmartFees**



4. Once completed, select **Export to Encompass** and **Continue the Export**.



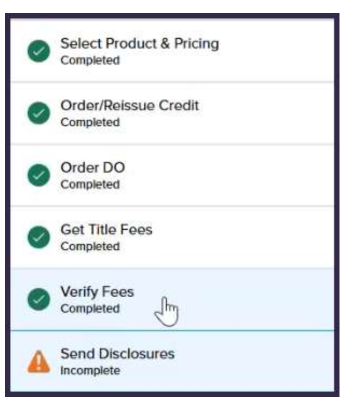
5. Confirm that the guided task updates to **green** before proceeding.



Verify Fees

1. Open **Verify Fees** and review the Loan Estimate information before moving to disclosures.
2. Confirm the following fees:
   - **Program and Rate:** The selected program and rate align with the final pricing
   - **Compensation**: The Lender Paid or Borrower Paid treatment is correct
   - **Fees:** Appraisal, Credit Report, Title, and other Loan Estimate fees are accurate
3. When the information is correct, open **Send Disclosures**, select the **Broker Disclosure Fee Acceptance** checkbox that confirms that you are authorized to accept the reviewed fees, and select **Save**.

4. The fee-verification task will be marked completed.

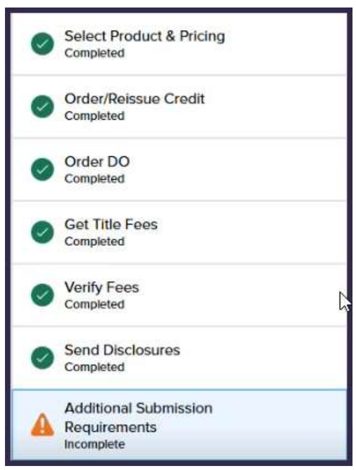


Send Disclosures

1. On **Send Disclosures,** click on **Package Status** and allow the home-counseling provider search to finish. Once done, you can click the **Send Disclosures** button.

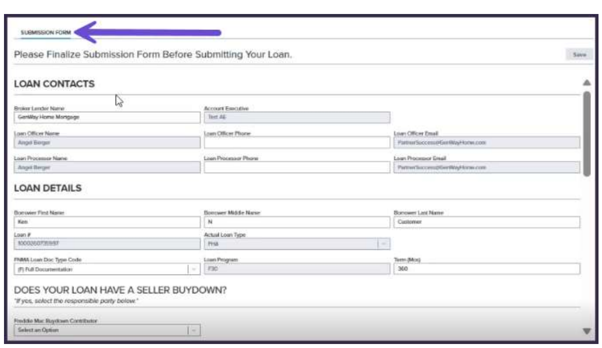
NOTE: If prompted and you are self-disclosing, select **Broker** for Loan Estimate issued by. Complete any other required prompt fields.

2. Resolve every required field from the **Data Audit** finding before continuing.
3. Review the documents in the package. You may open or download them as needed. Do not select Add to eFolder or Add Additional Documents from this document-review screen.
4. Select **Next**, then select **Send**. Wait for confirmation that disclosures have been sent.



Submission Form

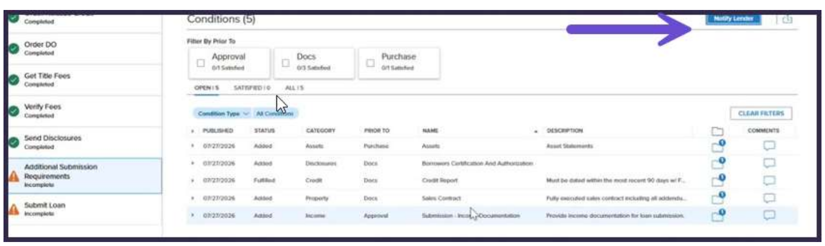
1. Review and complete the **Submission Form**.
2. Most details here will auto populate. Review them and complete any fields that are still open for your loan.



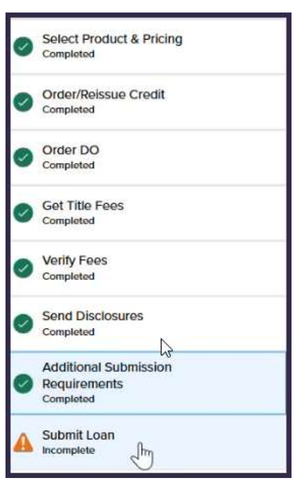
3. The main areas to review or complete are as follows:
    - **Loan Details:** Complete open questions about seller buydown, short-term rental status, transferred appraisal amount, and loan-exception information.
    - **Compensation**: Use **<u>one</u>** compensation type only. If lender-paid compensation is populated, do not enter borrower-paid compensation. If borrower-paid compensation is applicable and the top compensation section is blank, enter the borrower-paid amount or rate as applicable.
    - **Third Party Processor:** Indicate whether a third-party processor is associated with the file and enter the fee when applicable
    - **Credit Provider:** Enter or save the credit-provider information required for future credit reissues in accordance with company policy
4. Once done with all the changes, select Save

<u>Additional Submission Requirements</u>

1. Select the **Additional Submission Requirements** tab.
2. The condition list is dynamic and depends on the product program. Expand the condition and upload the relevant document or documents.
3. After each upload, select **Ready for Review**. This changes the condition status from **Added** to **Fulfilled**.
4. After you have uploaded all available documents, select **Notify Lender**.



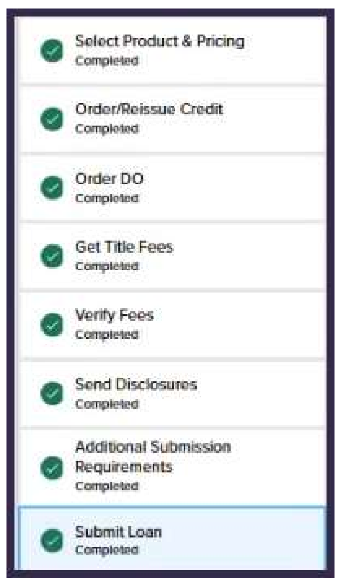
Once Notify Lender is selected, that is going to complete the **Additional Submission Requirements** task.



Submit Loan

1. Open **Submit Loan** and review the displayed loan information for completeness.
2. Select **Confirm** when you are ready to submit the loan.

3. When Dream Portal requests the Initial Submission Package, upload the required package. This final prompt is the catch-all package required during submission.
   - The reason for this is because the guided workflow is not required but we want to ensure that the Initial Submission package is complete.
4. Complete the submission and confirm that the loan is submitted successfully.

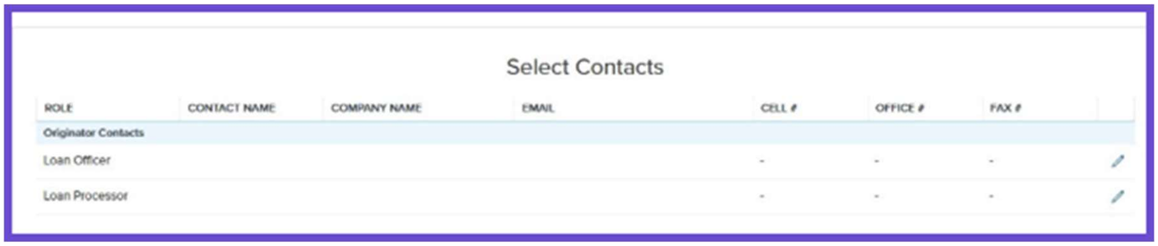


Start a New Loan

There are two ways to originate a loan in TPO Connect: Importing a ULAD/ILAD MISMO 3.4 file or by manually filling out an online URLA.

1 Click the **Add New Loan** button on the TPO Connect home page to start a new loan.

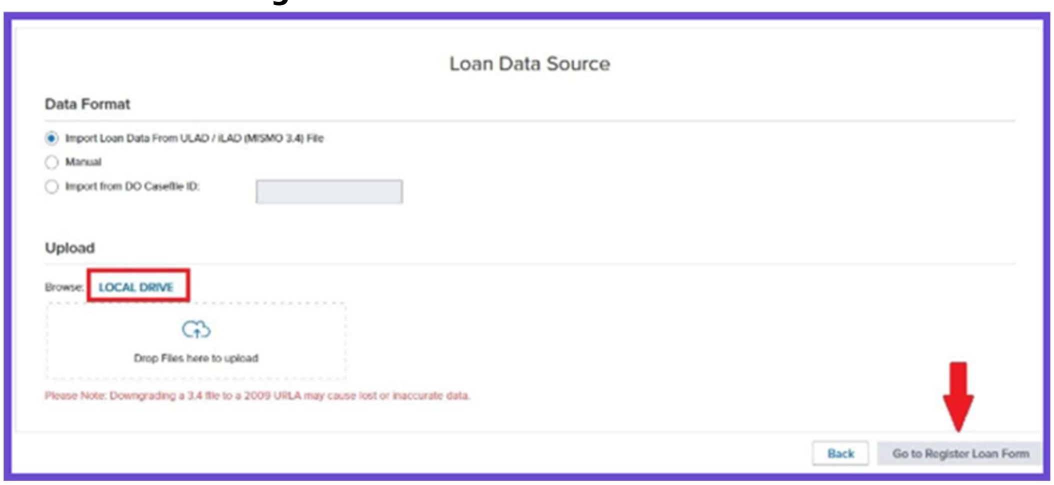
2 In the pop-up window, select the loan officer(s) and loan processor(s) the loan will be assigned to.



3 Click **Next**.

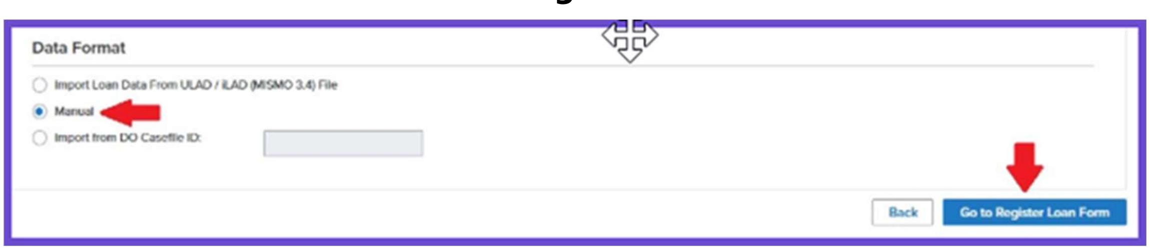
4 You can upload a ULAD/ILAD MISMO 3.4 file (*.xml) or enter the loan data manually in a URLA form.

5 To import a ULAD/ILAD MISMO 3.4, select the Local Drive option, select the file and then click on **Go to Register Loan Form**.



OR

Select **Manual** and Click **Go to Register Loan Form**.



6 If you imported a file, the URLA form is displayed with the loan data.

If you are manually entering the loan data, the URLA form is displayed, and you can begin entering data.

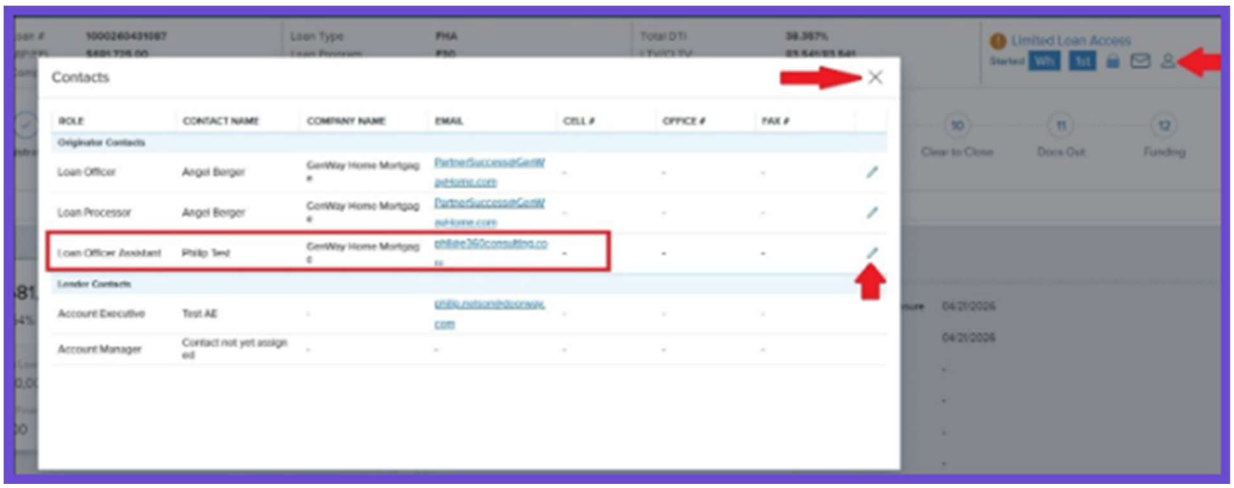
7 When you are ready to save the loan, click **Register** on the top left-hand side of the screen.

NOTE: *All of these items are discussed in detail later in this guide.*

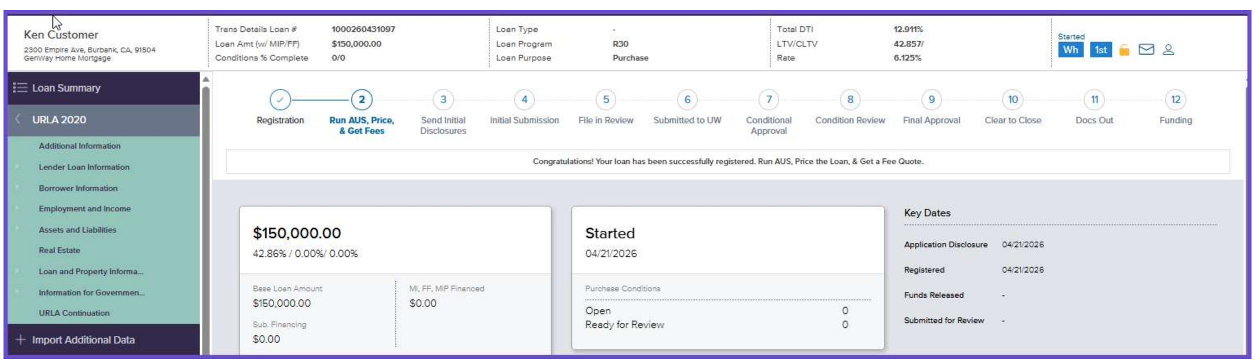
Loan Summary Page

<u>Adding A Loan Officer Assistant (LOA)</u>

To add the loan officer assistant to the loan, click on the person icon on the far-right side of the screen. On the pop-up screen, use the pen icon to select the LOA, once completed, click exit button on the top right of the pop-up.



The Loan Information Page includes information about the loan including the type of mortgage, loan terms, condition overview and key dates.



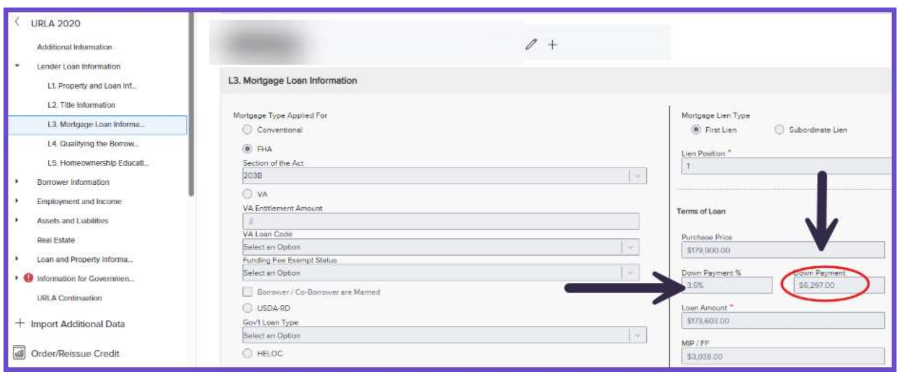
NOTE: *The name of each application page is listed on the left side of the page. Click a page name to view that page in the application.*

Uniform Residential Loan Application (URLA) 2020

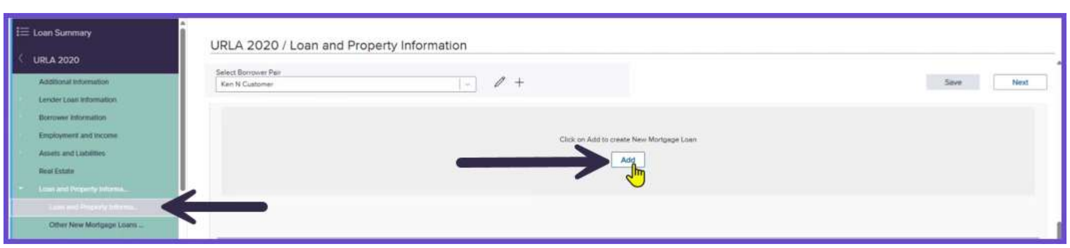
In the Encompass TPO Connect website left navigation, click **URLA** to view and enter loan information in the Uniform Residential Loan Application. In the expanded URLA menu, you can open the loan application sections, including Borrower Information, Employment and Income, Assets and Liabilities, Loan and Property Information, and Information for Government Monitoring.

How to add a DPA to the URLA

1. Log into the **Dream Portal** and open the loan file from the **Pipeline** or the **Recently Accessed Loans** list on the dashboard. In the left-hand navigation menu, click **URLA 2020** to expand the section.
2. Ensure that on the **L3** of the **URLA 2020**, the **Down Payment %** and **Down Payment Amount** is accurate.



3. From the expanded URLA 2020 menu, click on **Loan and Property Information**
4. Scroll down the page to the section title **Other New Mortgage Loans on your Property You are Buying or Refinancing**. Click the **Add** button to create your DPA entry.

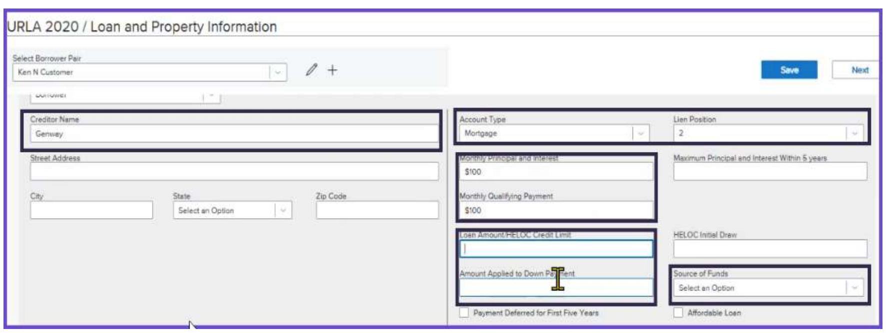


5. After clicking **Add,** a new form will appear. Complete the following fields in this section.

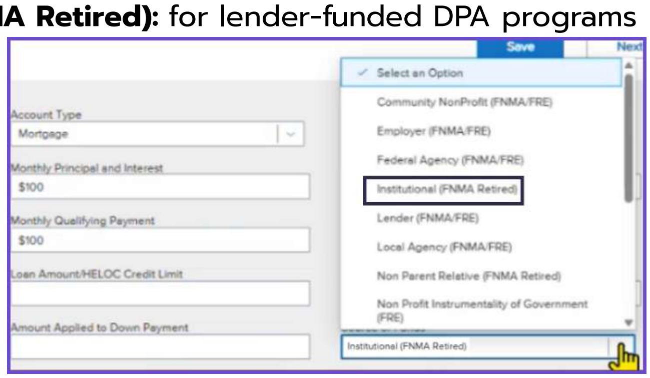
   NOTE: See steps below on how to utilize the **DPA Calculator** to enter the calculated monthly payment amount into the **Monthly Qualifying Payment** field.

   - **Creditor Name**: GenWay Home Mortgage
   - **Account Type:** Select **Mortgage** from the dropdown
   - **Lien Position:** Select **2** from the dropdown
   - **Monthly Principal & Interest:** Enter the calculated monthly payment amount
   - **Monthly Qualifying Payment**: Enter the same calculated monthly payment
     - If DSS (Down Payment Second / Silent Second) this field will remain at $0.00
   - **Loan Amount / HELOC Credit Limit:** Enter the total DPA Loan Amount. This can be found on **L3** of **URLA 2020**.
   - **Amount Applied to Down Payment:** Enter the same amount as the DPA loan Amount.

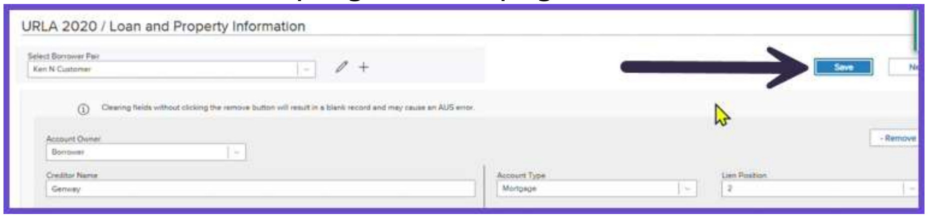
   NOTE: The **Loan Amount / HELOC Credit Limit** and the **Amount Applied to Down Payment** fields is what calculates the accurate CLTV.



6. Open the **Source of Funds** drop down and select the appropriate option for DPA program.
   - **Institutional (FNMA Retired):** for lender-funded DPA programs



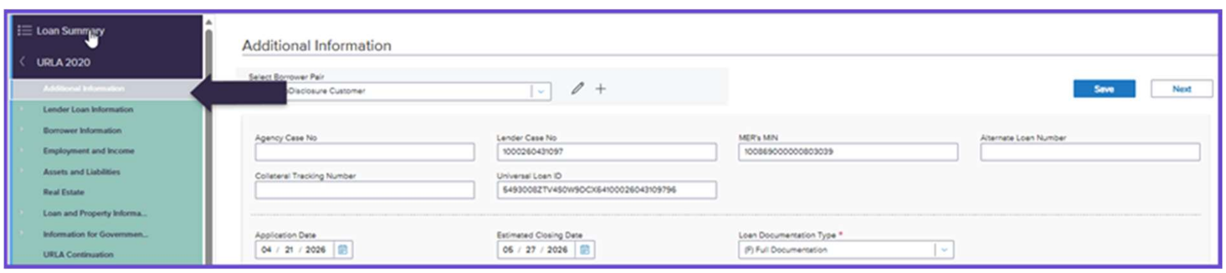
7. Before saving, confirm that all required fields are populated correctly. The completed form should show the Creditor Name, Account Type (Mortgage), Lien Position (2), both payment fields, and both loan amount fields filled with matching values.
8. Click the **Save** button at the top right of the page.



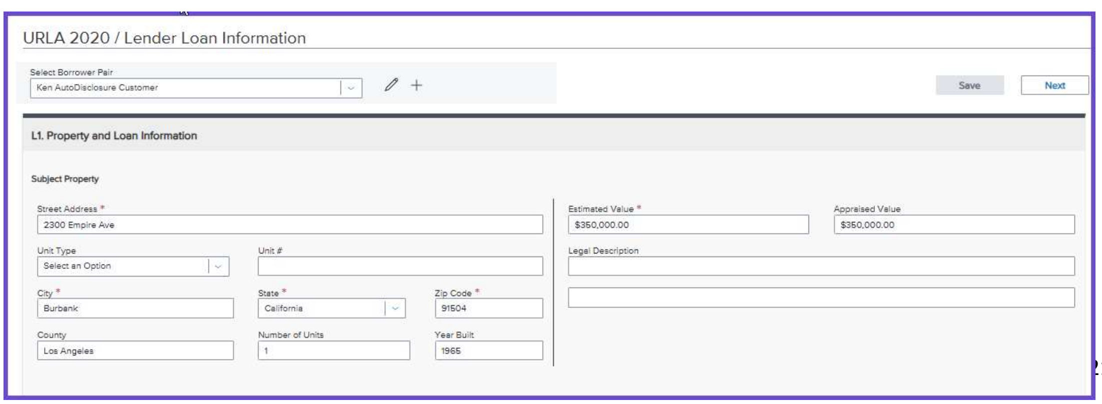
IMPORTANT: Clearing fields without clicking the remove button will result in a blank record and may cause an AUS error. If you need to remove the DPA entry, always use the Remove button rather than clearing the fields manually.

Additional Information Page

The additional information page includes agency case number information, Mers Min, Application date, Estimated Closing date, Loan documentation type. It also includes all additional fields such as Dream Builder and Lender fee selection information, etc. Once you finish your update, click Next.



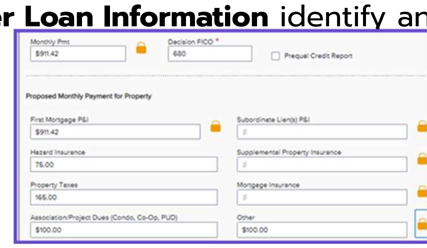
Lender Loan Information



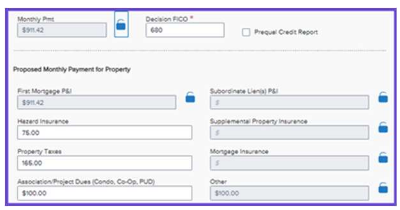
In **Lender Loan Information**, you capture loan terms and structure as defined by the lender, including loan amount, interest rate, amortization type, and other critical features that outline how the loan will be originated and serviced, which allows investors and other stakeholders to accurately assess the loan's characteristics.

NOTE: The name of each **Lender Loan Information** section is listed in the Encompass TPO Connect website left navigation, allowing you to click and jump to that section.

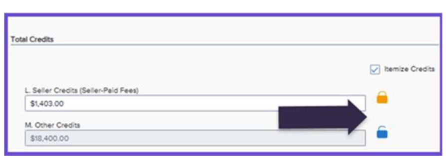
1. As you work through each section of the **Lender Loan Information** identify any fields with a **gold lock**.



2. **Unlock all gold lock fields** by clicking on them.
   - Gold locks prevent fields from updating automatically across the loan file.



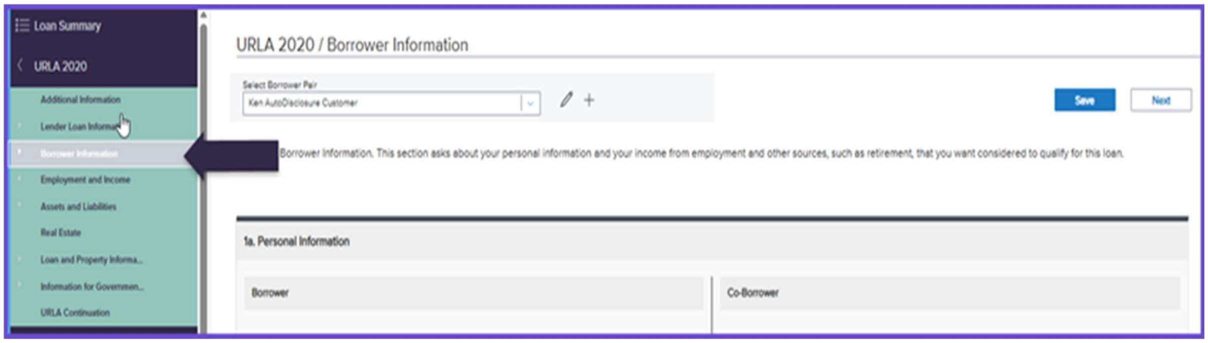
3. After unlocking a field, **verify that the value repopulates correctly** in the system. If the value does not repopulate, this may indicate a data issue that needs to be reviewed.
4. **Exception: Seller Credits**
   - Do not unlock gold locks related to seller credits.
   - Unlocking these fields may cause the amount (for example, $5,000 credit) to drop off and not appear elsewhere in the file.



5. As a best practice, **review each gold-locked field during every section update**, especially if loan details change (such as sales price, loan amount, or LTV). If loan

details are updated, **recheck all previously locked fields** to confirm the changes properly carry through the loan file.

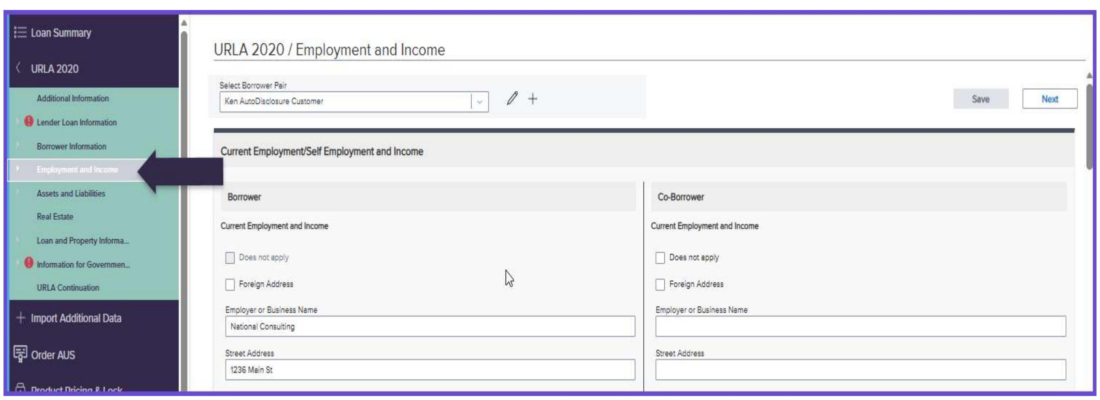
Borrower Information



In **Borrower Information**, you collect detailed personal and demographic data about the individual(s) applying for the loan, including name, Social Security number, date of birth, marital status, and contact information, as well as residency details and citizenship status. By verifying borrower identity, assessing eligibility, and ensuring compliance with regulatory requirements, lenders and investors can evaluate risk and confirm borrower qualifications.

> **NOTE:** The name of each **Borrower Information** section is listed in the Encompass TPO Connect website left navigation, allowing you to click and jump to that section.

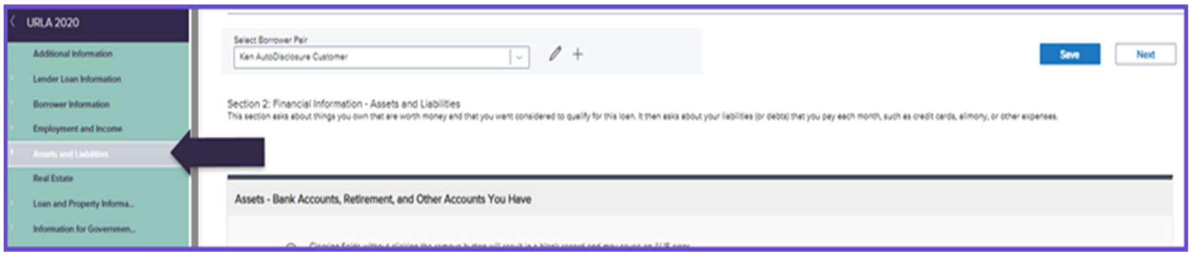
Employment and Income



In **Employment and Income**, you document the borrower's current and previous employment history, as well as all sources of income that will be considered for qualifying the loan, including employer name, address, position, length of employment, and income type and amount. Until you submit the loan file to the product and pricing engine, the proposed monthly payment will not be calculated. When the selected interest rate is applied to the loan, the proposed monthly payment will be calculated.

NOTE: The name of each **Employment and Income** section is listed in the Encompass TPO Connect website left navigation, allowing you to click and jump to that section.

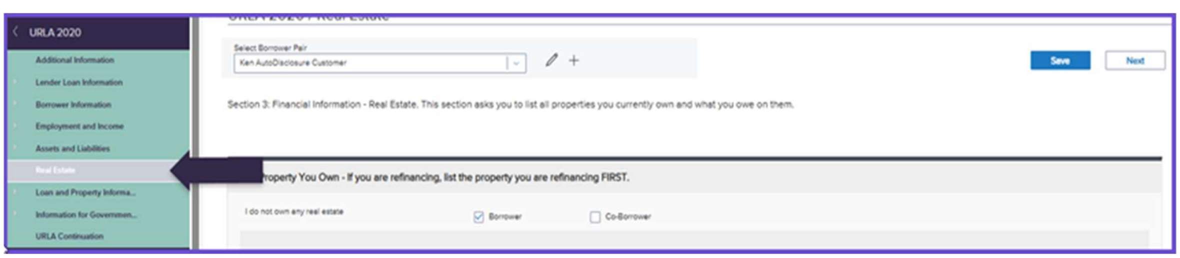
Assets and Liabilities



In **Assets and Liabilities**, you provide a view of the borrower's financial position by documenting all assets available for the transaction and all outstanding debts and obligations, including bank accounts, investment holdings, real estate owned, and other financial resources, as well as credit accounts, loans, and other liabilities. This allows you to determine the borrower's net worth, calculate debt-to-income ratios, and assess overall creditworthiness.

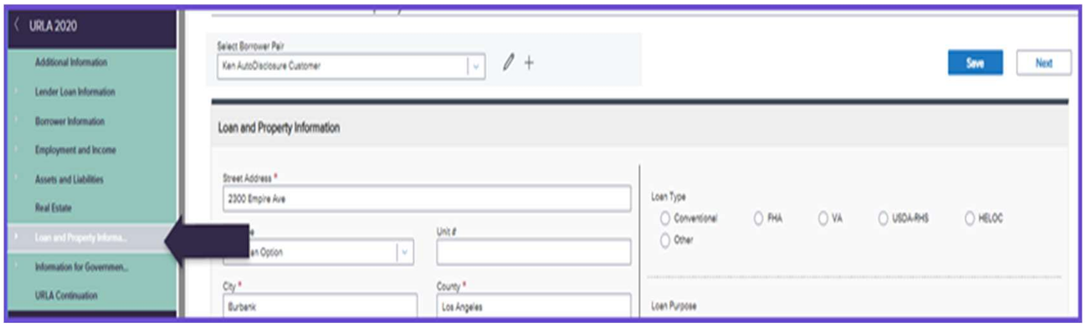
> **NOTE:** The name of each **Assets and Liabilities** section is listed in the Encompass TPO Connect website left navigation, allowing you to click and jump to that section.

Real Estate



In **Real Estate**, you document all properties currently owned by the borrower, including the subject property for the loan application. You will capture property addresses, occupancy status, current market value, outstanding liens, and monthly payment obligations, allowing you to calculate the borrower's housing expenses, determine debt-to-income ratios, and assess overall financial stability.

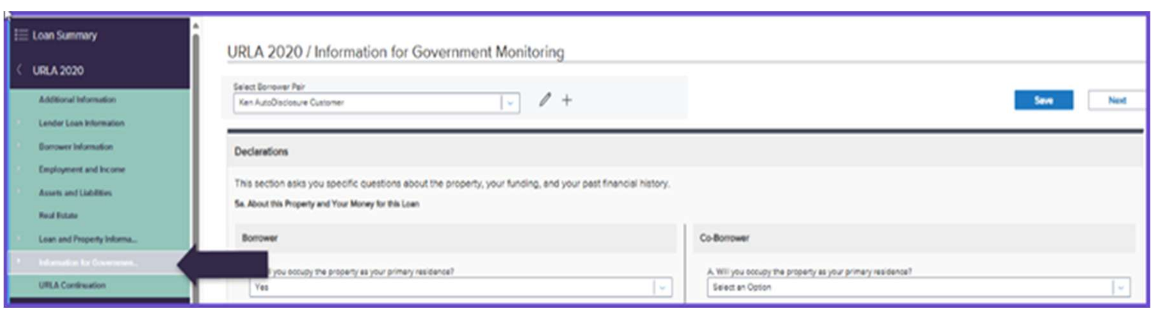
Loan and Property Information



In **Loan and Property Information**, you capture details about the subject property and the loan being requested, including property address, occupancy type, intended use, and loan purpose, along with specifics about the property's value and transaction type (purchase, refinance, construction, etc.). This allows you to determine eligibility, calculate loan terms, and meet underwriting and investor requirements.

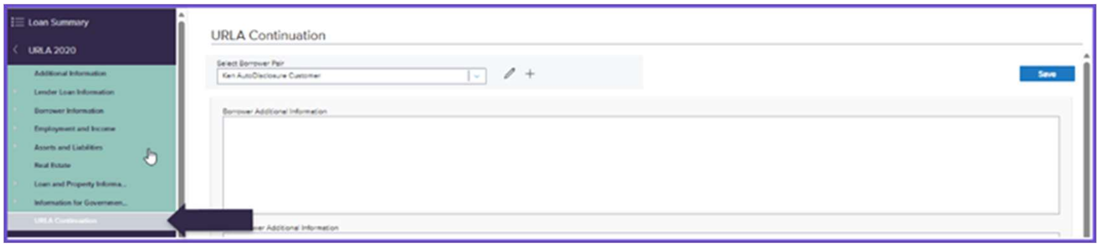
NOTE: The name of each **Loan and Property Information** section is listed in the Encompass TPO Connect website left navigation.

Information for Government Monitoring



In **Information for Government Monitoring**, you collect demographic data required under federal regulations (Home Mortgage Disclosure Act (HMDA) and Equal Credit Opportunity Act (ECOA)), including borrower's ethnicity, race, sex, and other identifiers that help ensure fair lending practices and compliance with anti-discrimination laws.

URLA Continuation



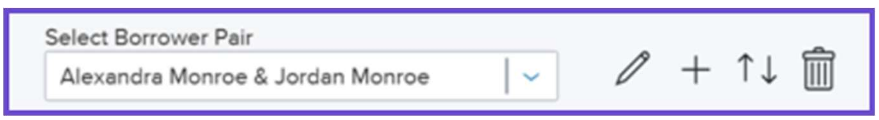
In **URLA Continuation**, you collect information that does not fit within the standard fields of the main application, including explanations for discrepancies, supplemental borrower information, or clarifications required for underwriting and compliance.

Managing Borrower Pairs

While completing the URLA 2020, you can select, edit, add, reorder, or delete a borrower pair on any page.

To Select a Borrower Pair

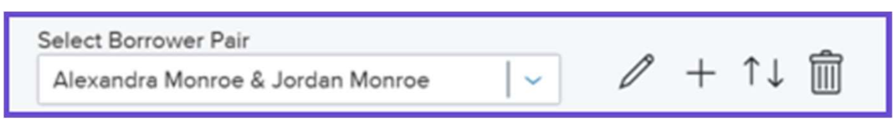
1. At the top of the page, locate the **Select Borrower Pair** drop-down.



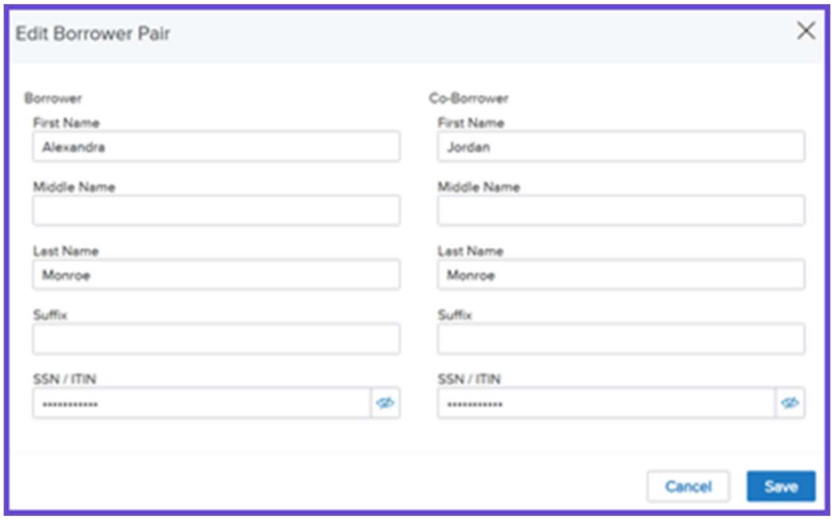
2. In the **Select Borrower Pair** drop-down, click the borrower pair.

To Edit a Borrower Pair

1. In the **Select Borrower Pair** drop-down, click the borrower pair.



2. Click **Edit** ( ).

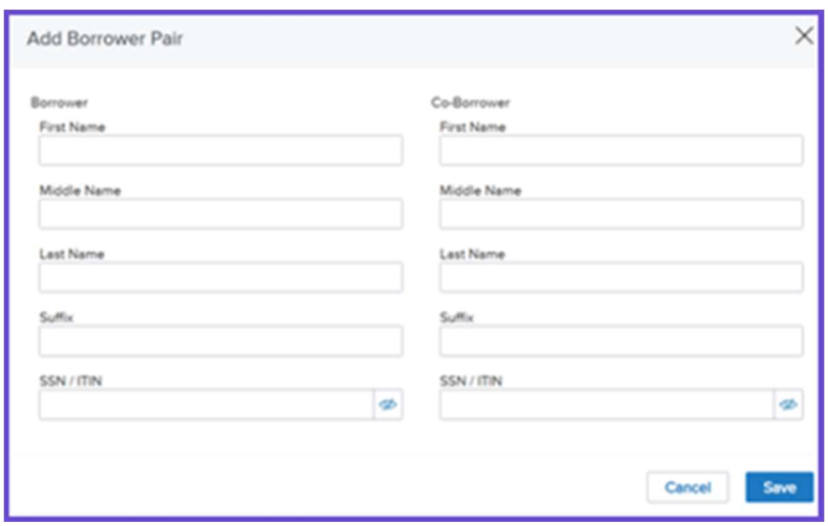


3. In **Edit Borrower Pair**, add or modify the borrower and co-borrower information.
4. When finished, click **Save**.

To Add a Borrower Pair

1. At the top of the page, locate the **Select Borrower Pair** drop-down.

2. Click **Add** (+).



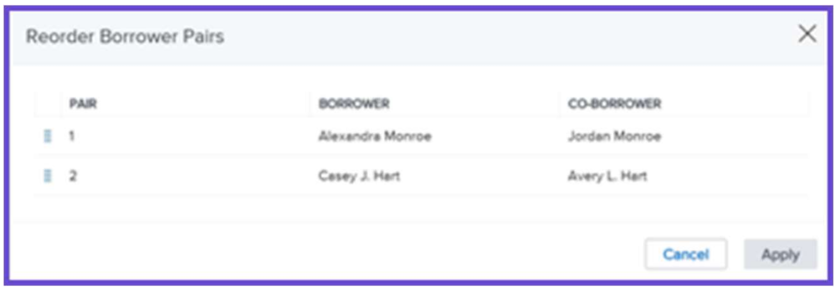
3. In **Add Borrower Pair**, add the borrower and co-borrower information.
4. When finished, click **Save**.

To Reorder Borrower Pairs

1. At the top of the page, locate the **Select Borrower Pair** drop-down.

2. Click **Reorder** (↑↓).

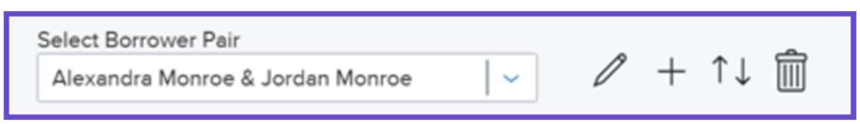
   NOTE: The **Reorder** icon will only display when there are two or more borrower pairs on the loan application.



3. In **Reorder Borrower Pairs**, click and drag the borrower pair's **Move** (⠿) to the new location.
4. When finished, click **Apply**.

To Delete a Borrower Pair

1. In the **Select Borrower Pair** drop-down, click the borrower pair.



2. Click **Delete** (🗑).

   NOTE: The **Delete** icon will only display when there are two or more borrower pairs on the loan application.

3. In the confirmation prompt, click **Delete**.

Order / Reissue Credit

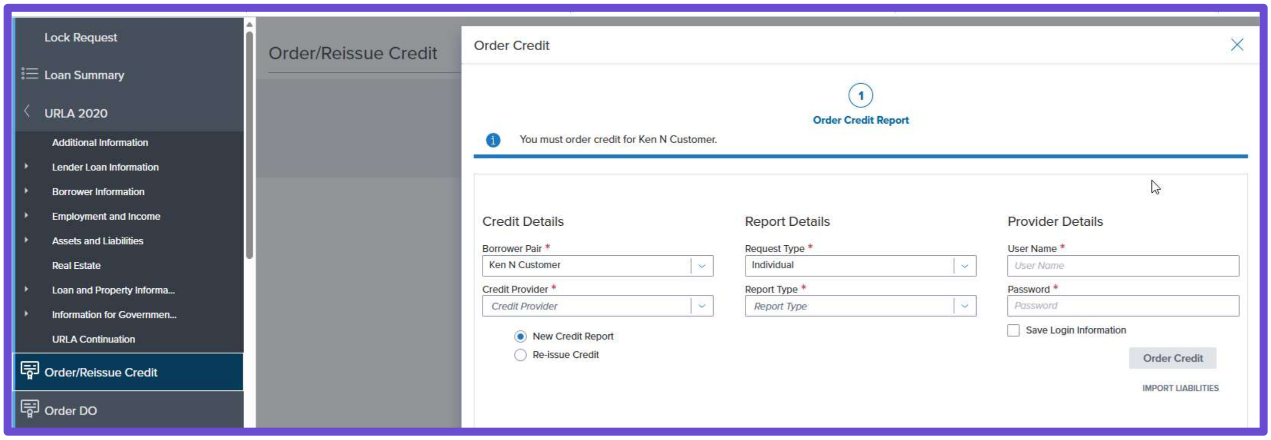
Complete the required fields before ordering credit

1 Credit Provider of choice

2 Select Report Type as **Merge**

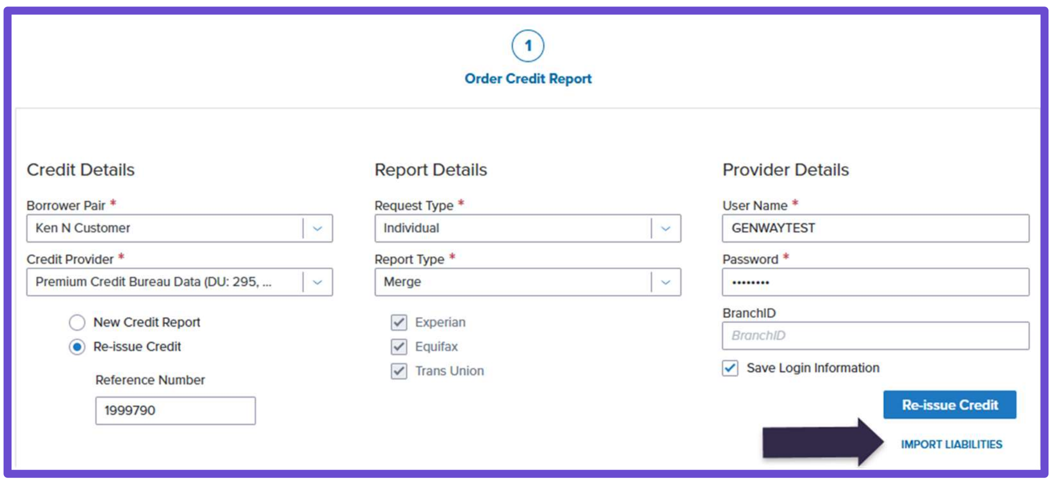
3 Enter **User Name** and **Password**

4 Select Order Credit



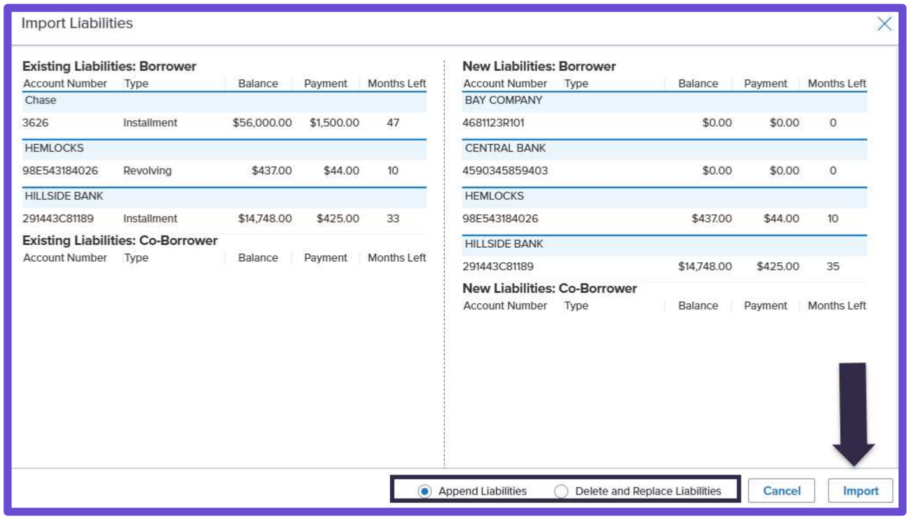
5 Or if Reissuing Credit, you can enter the **Reference Number** and then **Re-issue Credit**

6 Select **Import Liabilities**

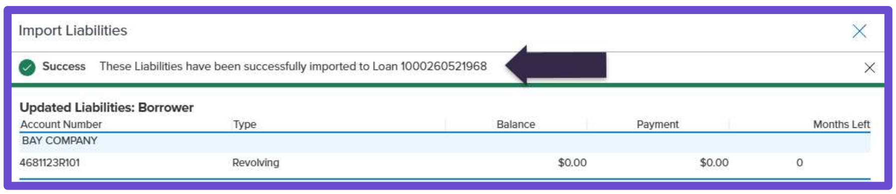


7 Select whether you want to **Append Liabilities** or **Delete and Replace Liabilities** and select **Import**.

- **Append Liabilities** will add the credit report to the existing liabilities so it may cause some duplicates
- **Delete and Replace Liabilities** will remove all Liabilities in the loan and go with what the Credit Report is showing



Once you select Import, you will see a Success message on the top of your Liabilities screen.



Working with Loans

Once you have completed and saved all of the information on the URLA, you can work with the loan or perform loan actions such as reissuing credit and running AUS, submitting the loan, or notifying the lender of a change of circumstance. To perform an action, select the action from the Loan Actions menu on the left side of the loan application page.

NOTE: *The actions that are listed under the Loan Actions menu are determined by our company's Encompass administrator.*

Import Additional Data

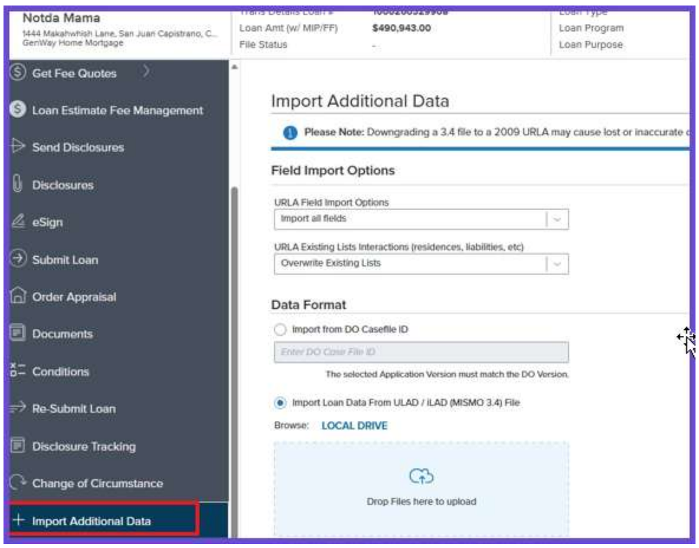
If you originated a loan in TPO Connect by importing the file and data changes have since been made to the loan in your Loan Origination Software, use the **Import Additional Data** action to import the changes to the loan file in TPO Connect.

To Import Additional Data:

1 On the **Loan Actions** menu, click **Import Additional Data**.

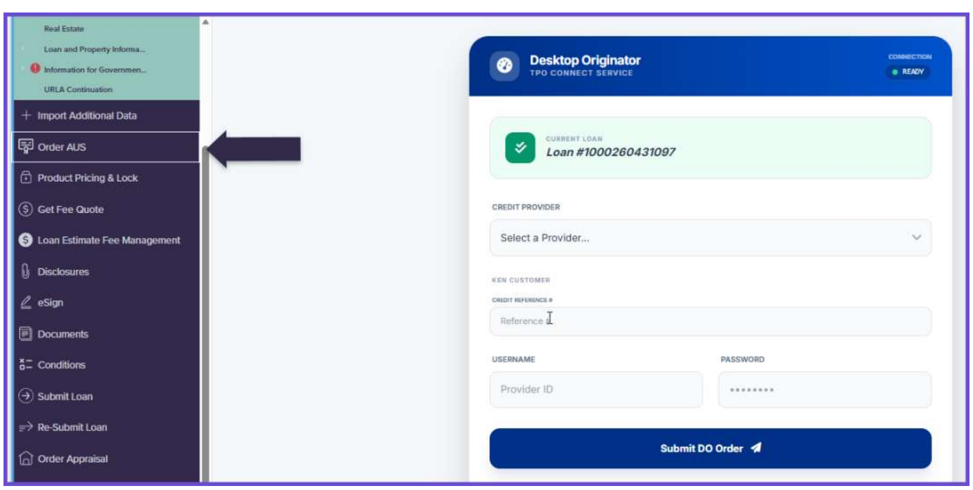
2 Select which fields to import and how to manage existing lists (such as liabilities).

3 Click the **Local Drive** button and select the ULAD/ILAD (MISMO 3.4) file you want to import and Click **Open**.
Note: If you have sent the disclosures to the borrower(s) do not use the import additional data feature. Depending on the additional data, use the change of circumstance request page if it is a valid change for COC, or upload documents or conditions for certain information like new liabilities, additional REO, etc.



Order AUS

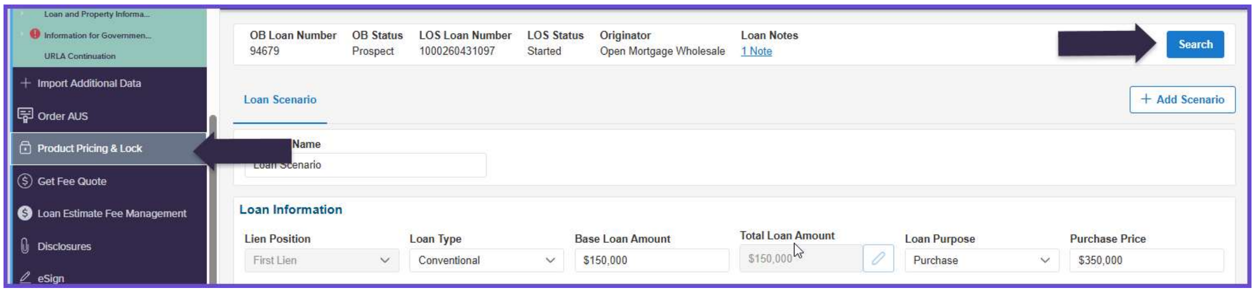
The broker is able to reissue credit and run AUS at the same time. Click on the Order AUS tab, select the relevant credit provider, enter your username and password and click Submit DO order.



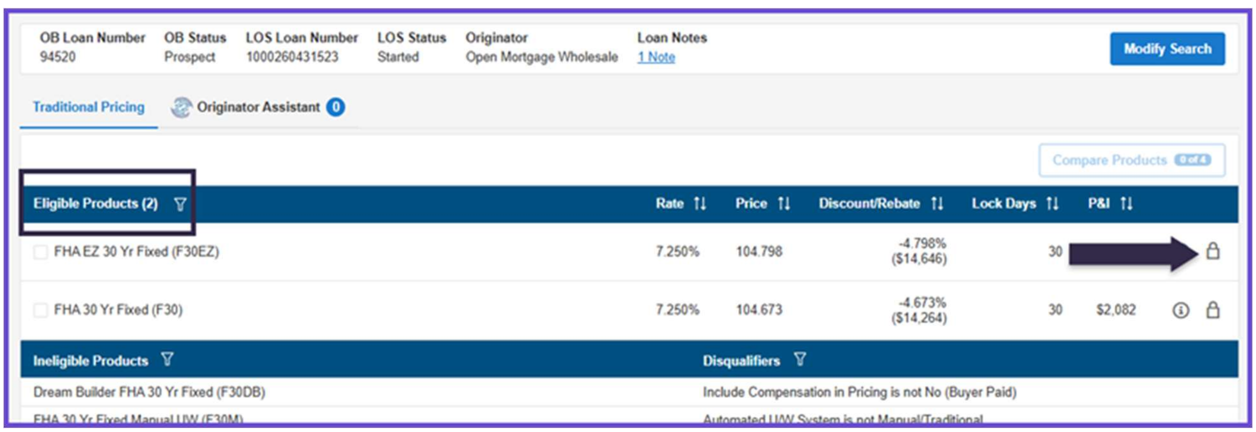
Product Pricing and Lock

Use the Product Pricing & Lock link to run your loan eligibility through the product and pricing engine.

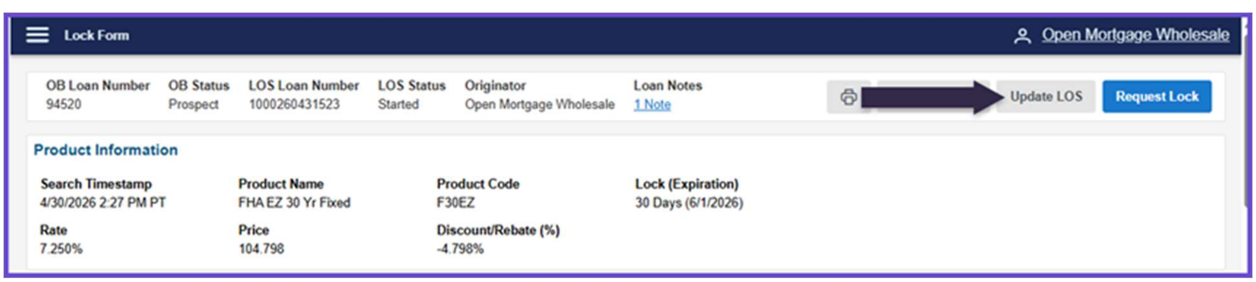
The broker is able to price and select product with this screen. The broker should verify the loan information before clicking search to price.



1. Select the loan product you would like to register by clicking on the lock icon.



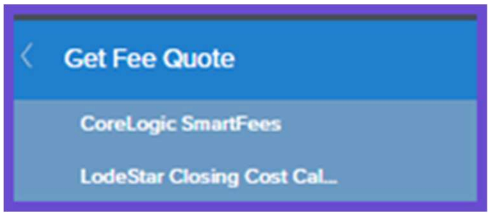
2. Select the Update LOS to select the loan program.



Note: Complete Product and pricing first, select an eligible loan program, continue through the loan registration process getting your fees. If you want to lock, then return back to Product, Pricing, and Lock, reprice the loan and complete the lock process. Then submit the loan.

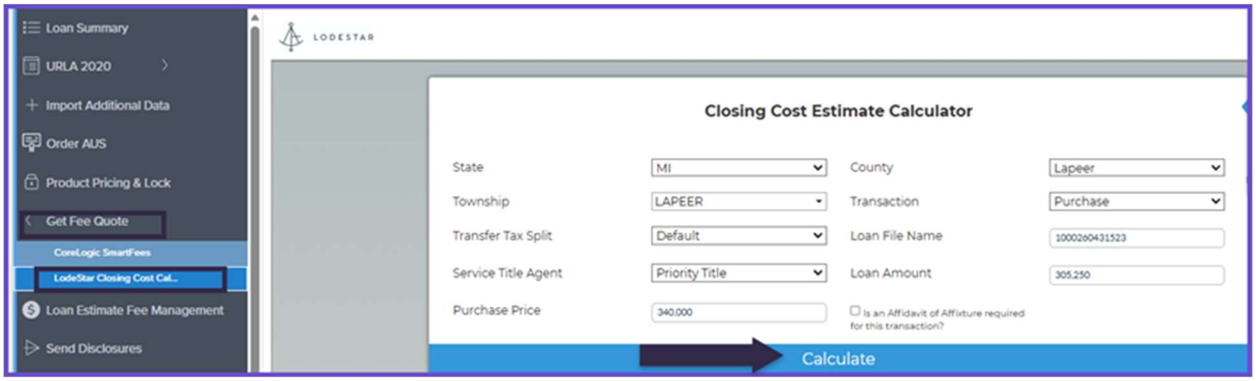
Get Fee Quotes

On the Get fee quotes page you are able to get title fees using either LodeStar closing cost calculation or Corelogic SmartFees. Choose only 1 option.



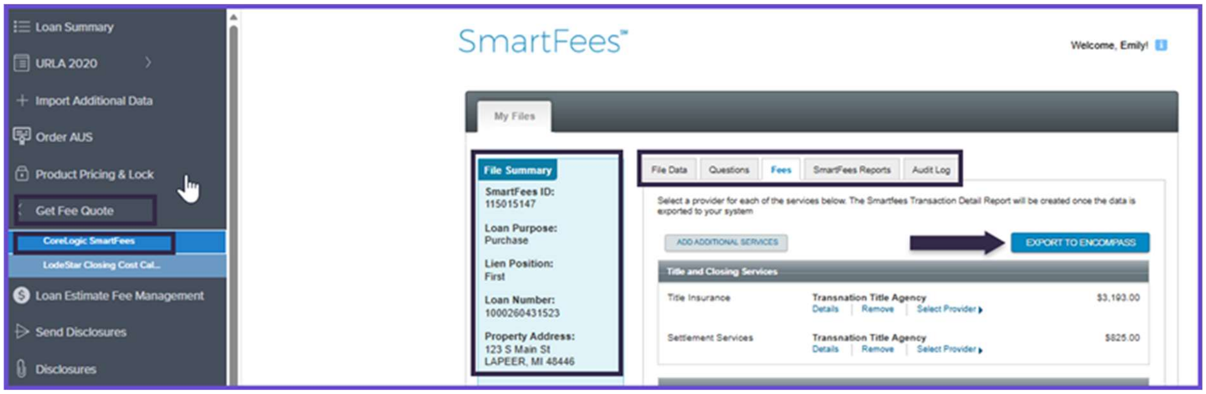
<u>For Lodestar Closing Cost Calculator</u>

Verify the property information, loan amount, state, transfer tax information, any additional deeds or documents that would be recorded as part of this process. Once you verify the page, click on **calculate** to get a fee quote. The Fee quote will be loaded on the Loan Estimate Fee Management.



<u>Corelogic Smart fees Quote.</u>

Verify the property information, Loan purchase, Lien position, you should be able to verify all the fees needed are added or add additional fees for additional deeds or affidavits that needs to be recorded. Once completed use the "**Export to Encompass**" button to get the fees registered to the loan. The Fee quote will be loaded on the Loan Estimate Fee Management.



Loan Estimate Fee Management

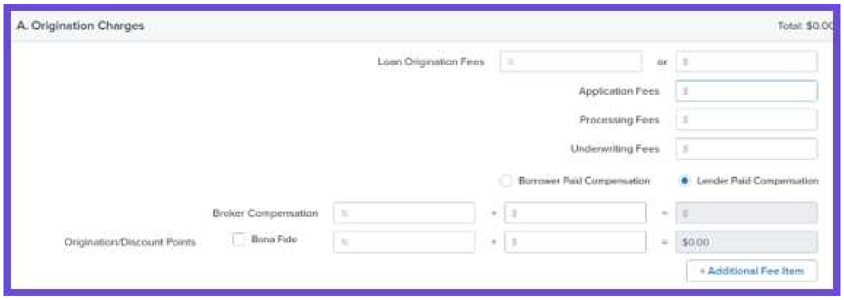
The broker should use the loan estimate fee management page to verify the loan fees. The broker is able to add additional fees that were not pulled with the fee template or fee order. The broker should verify this page very well before moving to the next page to **Send Disclosure**.

To Use the Loan Estimate Fee Management Page

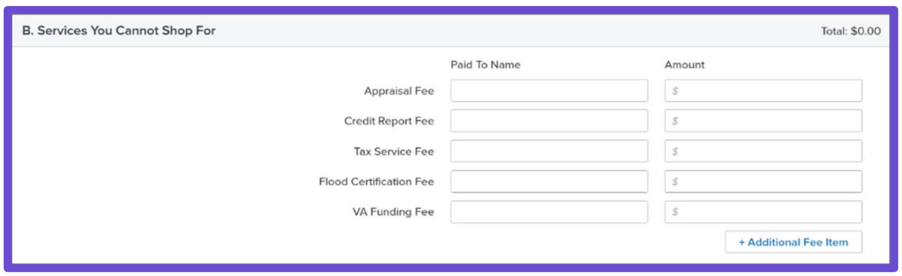
1. In the left menu, click **Loan Estimate Fee Management**.

2. Review and fill out any information needed.
3. To add additional fee items, click **+ Additional Fee Item**.
4. To delete an additional fee item, click **Delete**.
5. When you finish, click **Save** to save the changes.

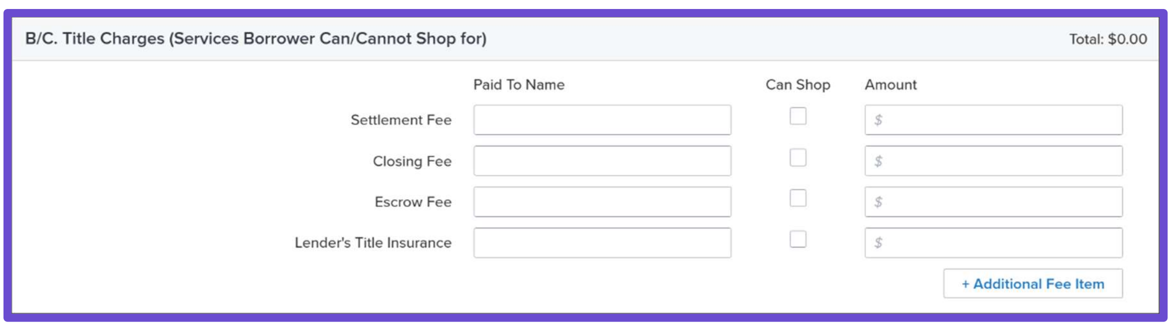
Section A - Origination charges



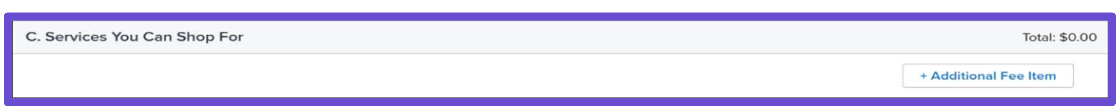
Section B - Services You Cannot Shop For



Section B/C. Title Charges (Services Borrower Can/Cannot Shop For)

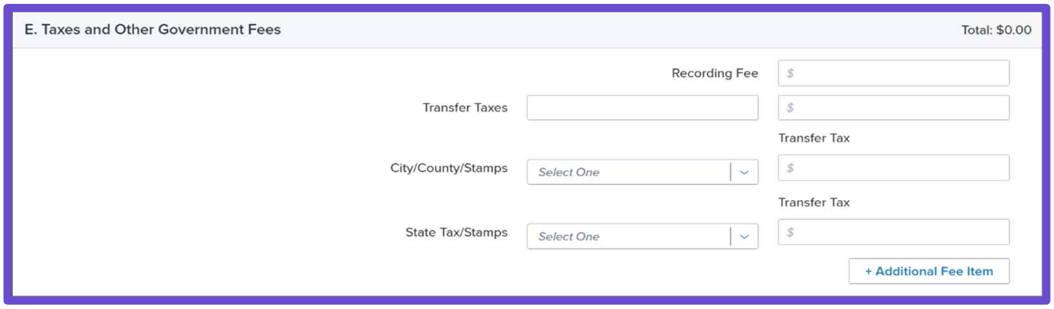


Section C - Services You Can Shop For

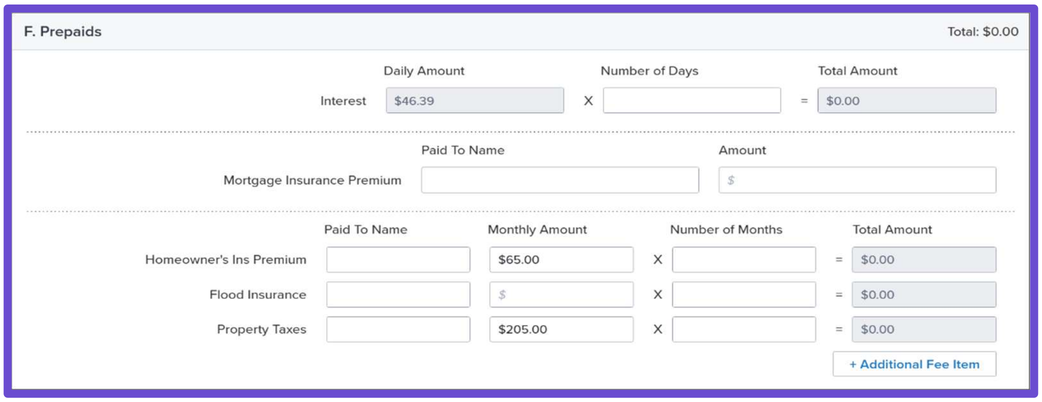


Section D - TOTAL LOAN COSTS (A + B + C)

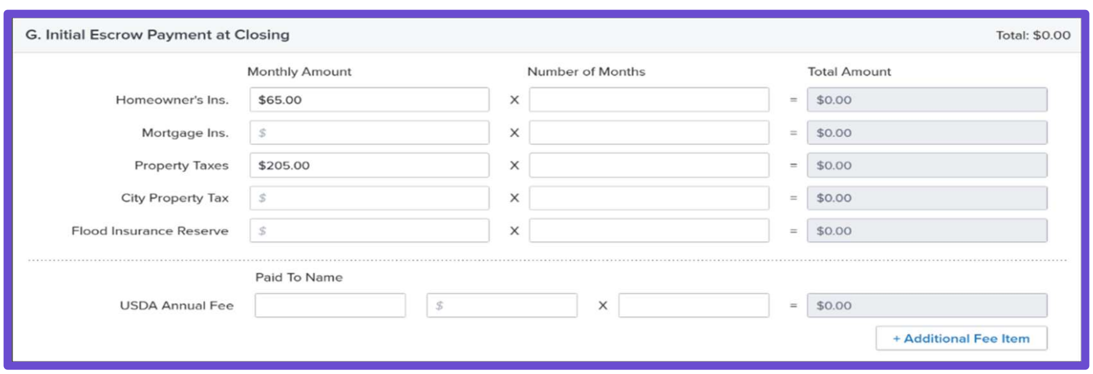
Section E - Taxes and Other Government Fees



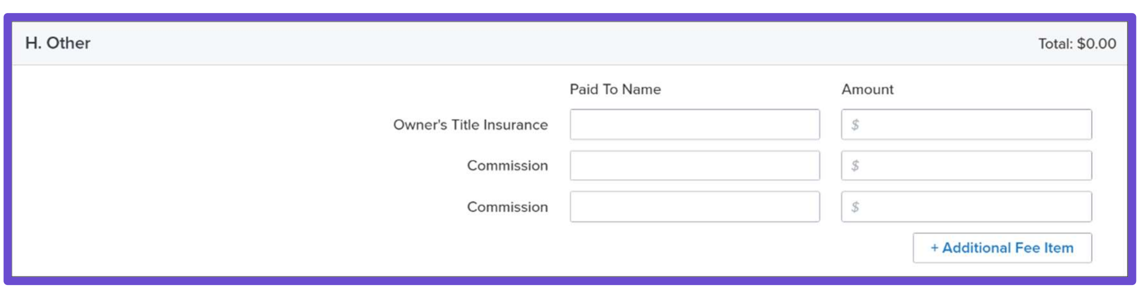
Section F - Prepaids



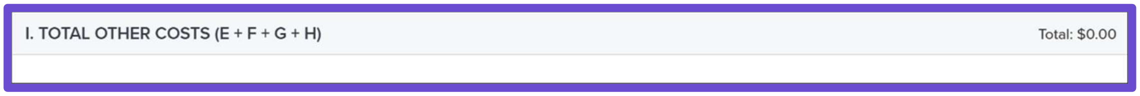
Section G - Initial Escrow Payment at Closing



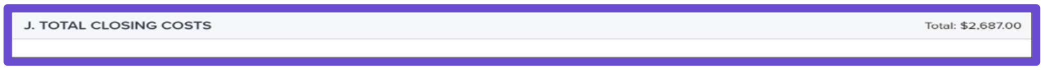
Section H – Other



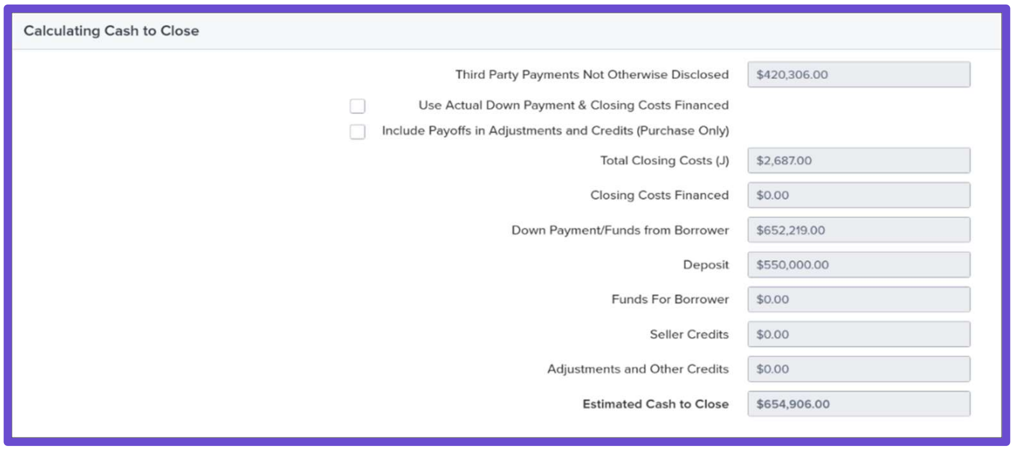
Section I - Total Other Costs



Section J - Total Closing Costs



Calculating Cash to Close

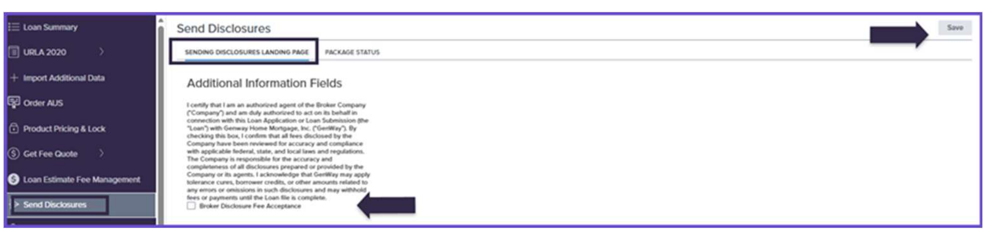


Send Disclosure

Once you have verified all loan information, get pricing, validated all fees on the Loan Estimate Fee Management screen and are ready to send disclosure.

<u>Sending Disclosures Lending Page:</u>

Review and accept the Broker disclosure fee acceptance page, click save. Click on Package Status to send the process of sending the disclosure.



Click on the Send Disclosure button on the right-hand side of the screen, if there are any errors, you will be able to fix it before issuing a disclosure.

open MORTGAGE WHOLESALE

Plan Code

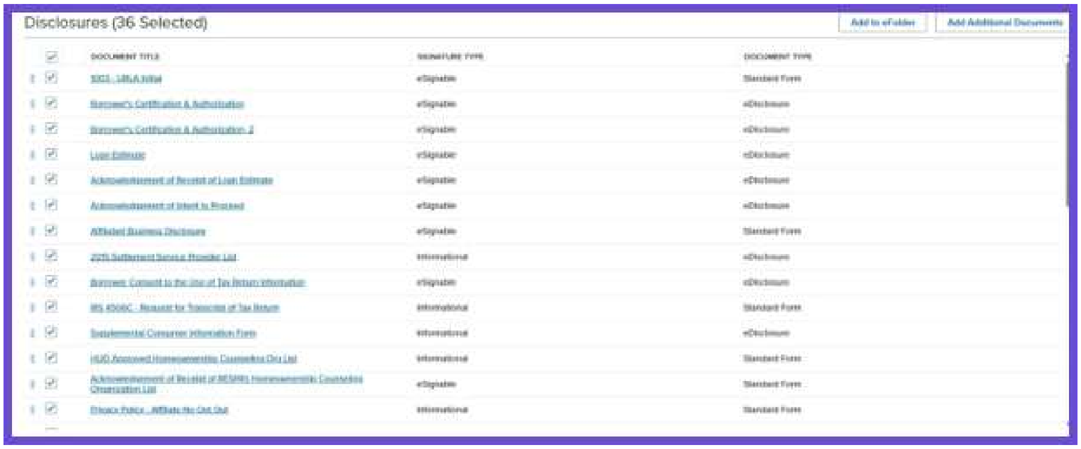
Select the appropriate document package for the loan product being registered, then click next on the bottom right-hand side of the screen.

Data Audit Error

If you forgot a critical item needed for disclosure to be sent out, the system will alert you during the audit section of the send disclosure process. All required items will be shown. You are able to click on the field ID for most of the errors to fix the item without leaving the disclosure page. Once all required items are fixed, you can proceed with sending the disclosure. Recommended items are not required to be fixed to send disclosures.

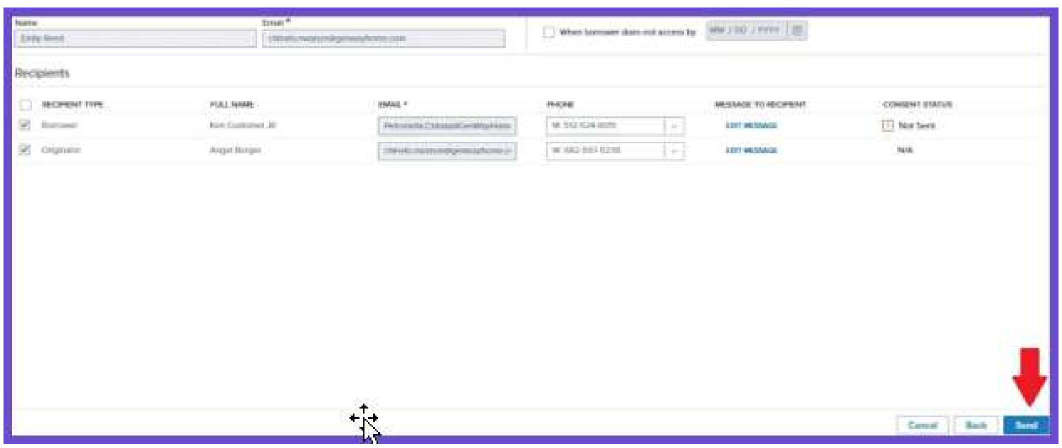
Disclosure Package Review

Review the disclosure page before sending. Make sure all requirement documents are included, i.e. 1003-URLA Initial, Loan Estimate, Intent to Proceed, etc. If any document is missing, there is an issue within the URLA application section preventing the document from printing. Click Next on the bottom right-hand side of the screen.



Send Button

Click the send button on the bottom right-hand side of the of the screen to send the disclosure out.



Note: if you are missing a document needed for disclosure, do not disclose, call Partner Success for assistance or submit the loan and we will disclose the loan internally.

eSign

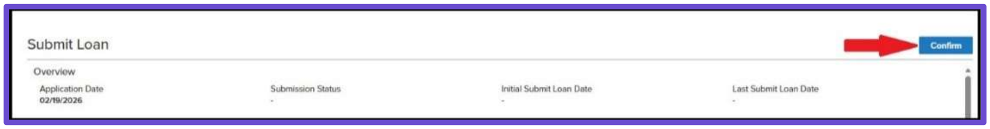
The broker is able to see the status of the borrower(s) signature status and also sign their own signature.

Submit Loan

Once you have completed processing the loan, you can upload your submission package to the portal.

To Upload Documents:

1. Click on Confirm loan, in the pop-up window, upload the initial submission package and Click **Save**.
2. Click Confirm again to full submit the loan. once it is fully submitted, the submission status and initial submit loan date will be updated. Note: if it is blank, you have not submitted the loan.



Important: The **Loan Submission Form** is located in the **Resource Tab → Submission & Disclosures**. This is the **only** document that should be uploaded in the submission pop-up. All other documents should already be uploaded in the **Documents tab**

Documents

You can use the document page to add documents needed for underwriting and provide comments for the underwriting team.

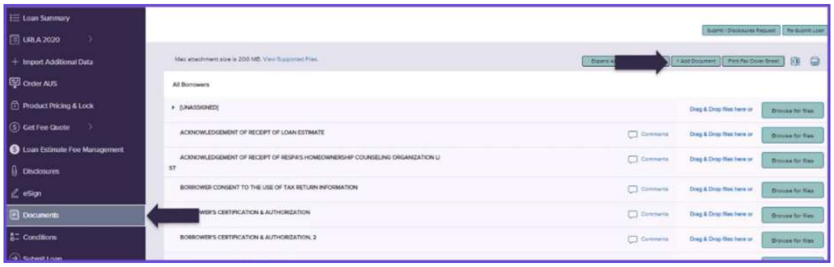
Note: After uploading additional documents, you are able to re-submit loan to add the additional documents to the loan.

Re-Submit Loan

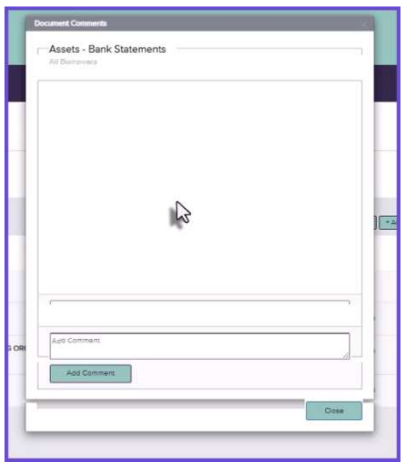
After submitting the loan, you may have to provide additional information to the lender. Once you have added this new information on the loan file, you can use the **Re-Submit** action to ensure that the loan is submitted to the underwriter.

Upload Additional Documents:

1. Navigate to the **Documents** page.
2. Review the documents already uploaded and indexed.
3. To add more documents, click **Add Document**.



4. Upload any additional or updated documents required for underwriting.
5. Add comments for the underwriting team if clarification is needed.



Note: Additional documents are indexed on the Documents page for easy tracking. **Important:** DO NOT use the "**Unassigned**" folder. Upload documents into the **correct folders** so underwriting can easily review them. Proper document placement reduces delays and confusion. Only upload documents that apply—ignore folders that are not needed

Ready for Review:

1. Once all the documents have been uploaded, select the **Ready for Review** button on whichever condition applies. Once done it will change from **Ready to Review** to **Re-Open**.

2. Then select the **Notify Lender** button

To Re-Submit the Loan to the Underwriter:

1 From a loan in Encompass TPO Connect, click **Re-Submit Loan** in the *Loan Actions* menu on the left.

2 On the confirmation window, click **Continue** to re-submit the loan.

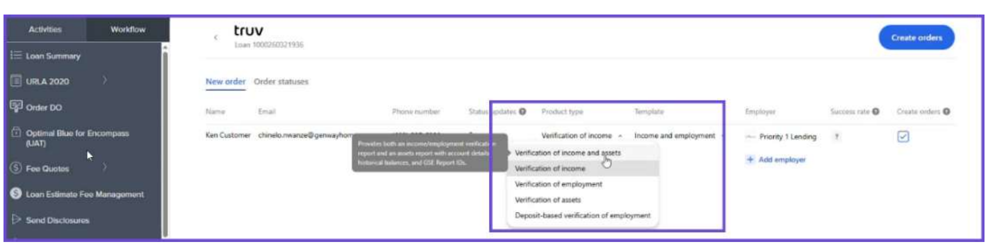
Additional Loan Services

<u>How to Place a TRUV Order</u>

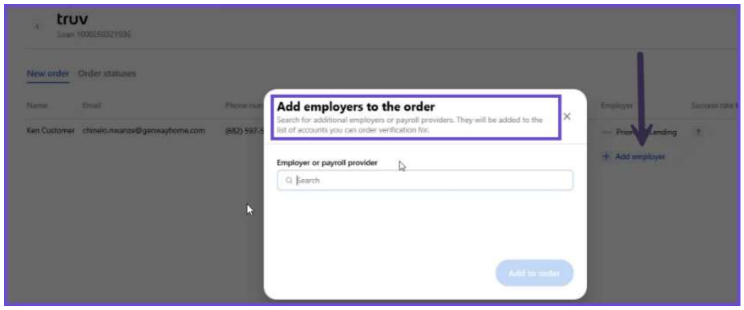
The below is a Step-by-Step process of initiating an income and employment verification request using TRUV services within the Dream Portal. This service directly contacts the Borrower via email and text message allowing them to log into their payroll provider to securely share their income data.

1. Once you have submitted your loan in Dream Portal, locate the left-hand navigation menu. Click on the **Additional Loan Services** Tab.
2. Click on **Verification of Income/Employment**. This action will launch the TRUV service interface directly within Dream Portal. No separate log in is required.

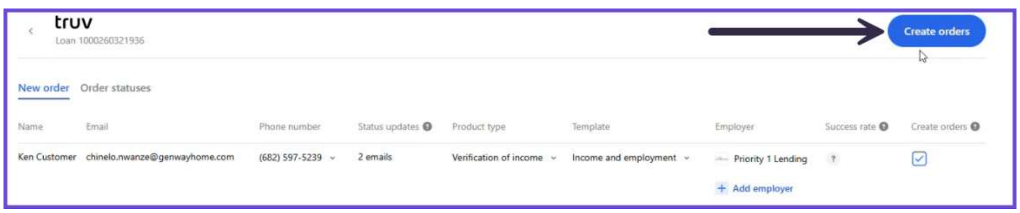
3. Under **New order**, The TRUV order screen will automatically pull in the Borrowers' details, including their name, email address and phone number. The product type will default to **Verification of income,** and the template will be set to **Income and employment**.



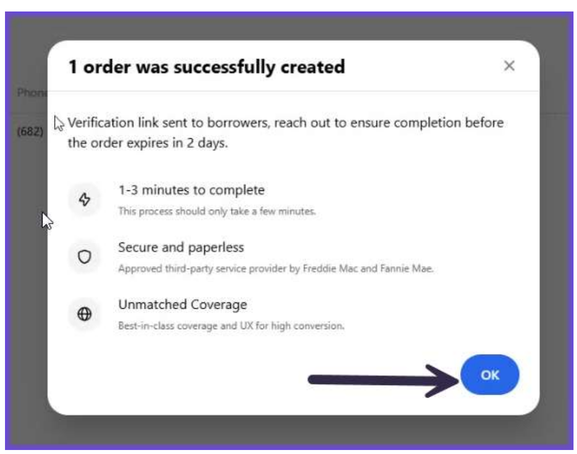
4. If the Borrower has multiple jobs or if you need to verify previous employment (e.g. employment history of less than two years) you can add another employer. Click the **+ Add employer** link below the current employer listing to include additional employment details. A pop-up box will appear to **add employers to the order**.



5. Once you have verified the Borrower's information and added any necessary employers, click the **Create orders** button located on the right side of the screen.

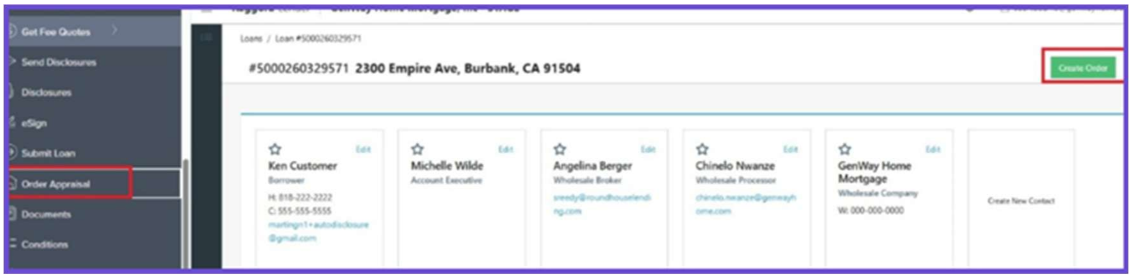


6. A confirmation pop-up will appear stating that the **order was successfully created**. This confirms that the verification link has been sent to the Borrower. Click **OK** to close the pop-up.



Order Appraisal

Navigate to the Order Appraisal page under Additional Loan Services to order appraisal when ready, a broker can return to this section at anytime during the loan process to order an appraisal. Use the create order button on the top right-hand side of the screen.

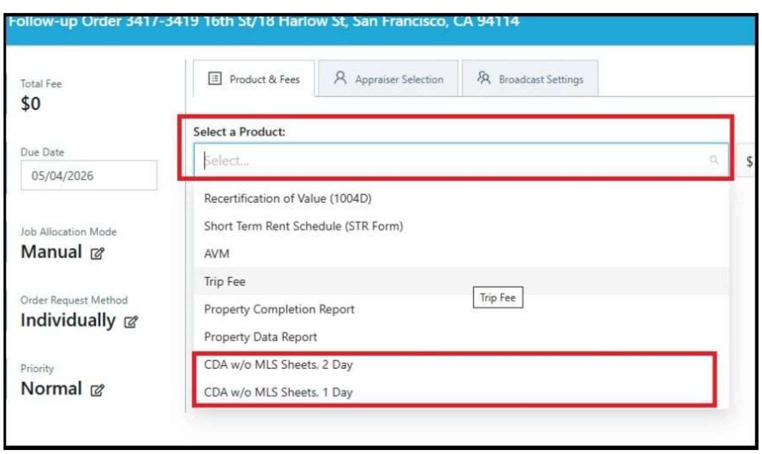


CDA Order through Reggora

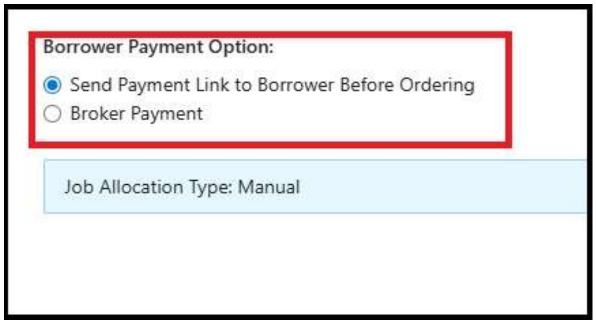
Below are the steps on ordering Collateral Desktop Analysis reports through Reggora. It outlines how to select the appropriate product, assign the appraisal company, manage borrower payment options and complete the order set up.

1. To place a new order, click on **Create Order** at the top right-hand side of the screen if no other order has been created for that loan.

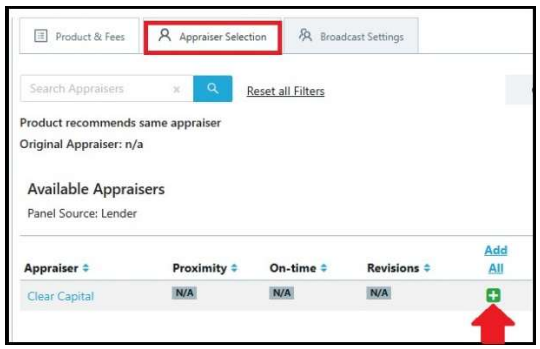
2. On the **Select a Product** section, select the correct **CDA product** to order.



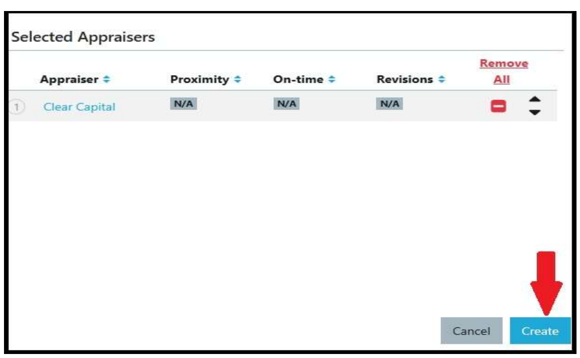
3. Under **Borrower Payment Option**, select the payment option for the order.



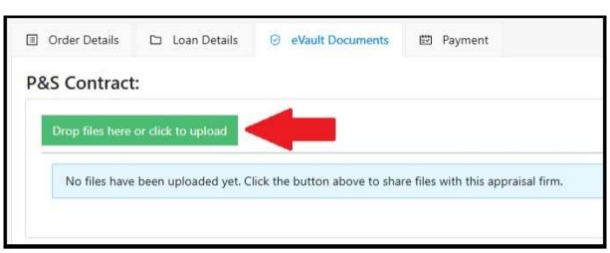
4. Select the **Appraiser Selection** tab to add Clear Capital as the appraisal company for the order.



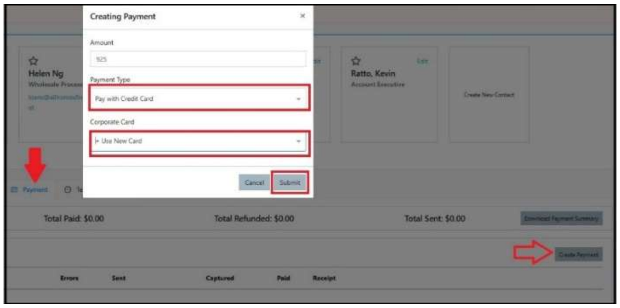
5. Click **Create** order once all selections have been made.



6. On the order, click on eVault Documents and add the Appraisal that should be used for the CDA order.

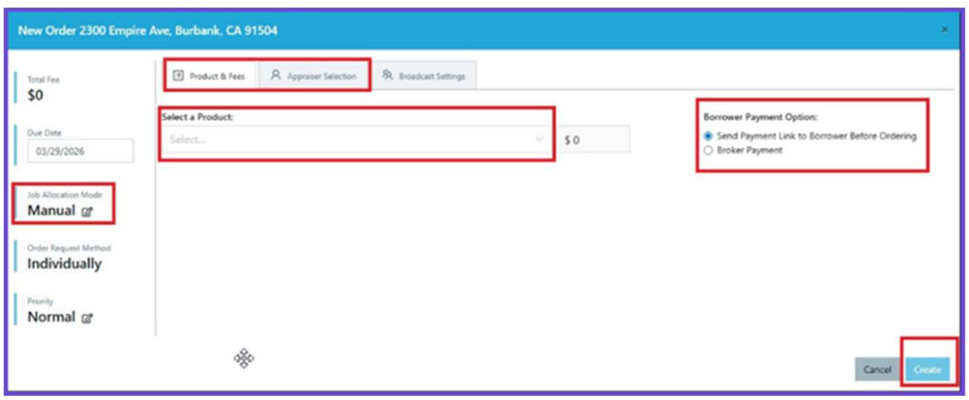


7. If Broker payment option was chosen, click the **Payment** tab, click on **Creating Payment**, and click on **Pay with Credit Card** and **Submit** to be able to pay.



<u>Pop-up Screen</u>

On the pop-up screen you are able to select Product and a specific AMC on the Appraiser Selection page. On the left-hand side you are able to switch Job Allocation Mode from Manual to Automatic if you do not want to select a specific AMC. Click Create once done.



Viewing Documents

Once the loan has been underwritten, you can view the conditions that have been added in the Conditions section of the Docs & Conditions page. There you can view condition details and add documents to satisfy the conditions.

To View Conditions:

1 On the menu on the left, click the **Conditions** link.

2 Click the **Expand Icon (▸)** to view the condition details.

When you are finished adding supporting documents, click **Ready for**

Review to indicate that the conditions have been satisfied.

3 Click **Notify Lender** to notify the Investor that there are conditions ready for review.

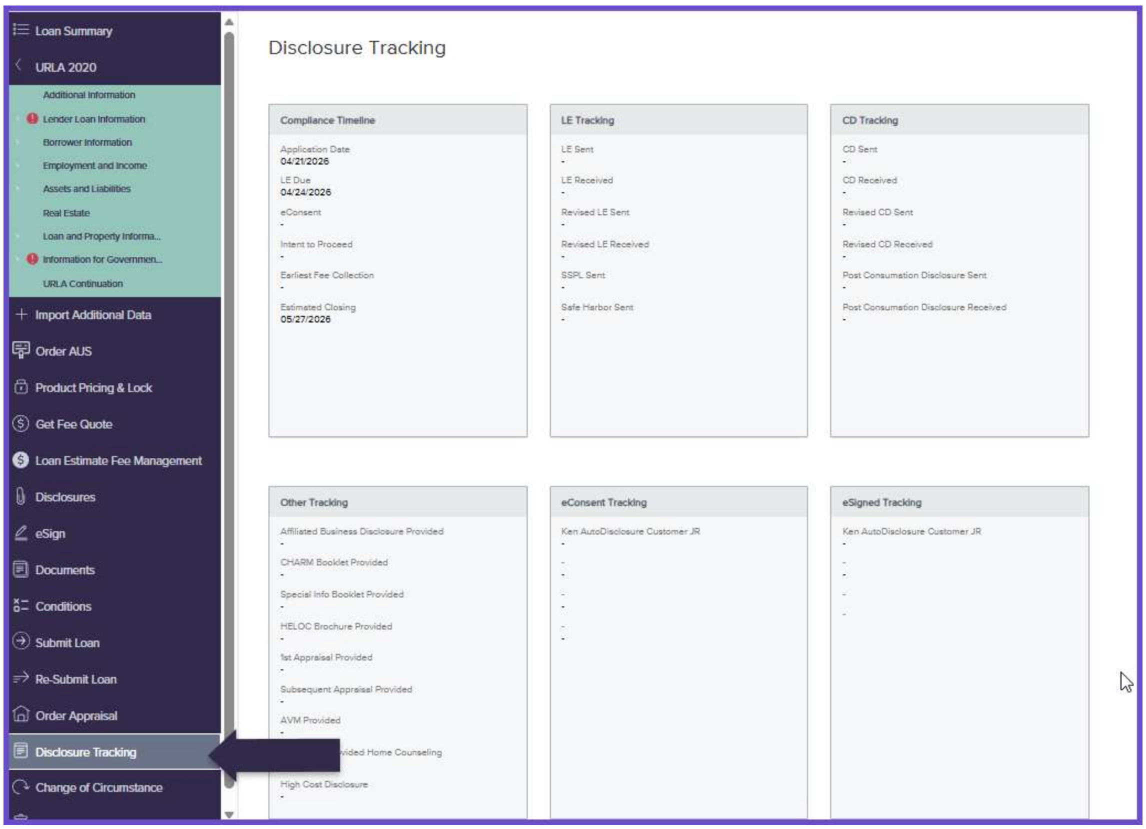
Disclosure Tracking

The Disclosure Tracking page provides you with disclosure timelines, tracking dates, and the latest disclosure details. The information on this page is populated by the Lender and provides important dates related to the Compliance Timeline, Loan Estimate (LE) Tracking, Closing Disclosure (CD) Tracking, eConsent Tracking, eSigned Tracking, and more.

To Review Disclosure Tracking:

1 On the menu on the left, click the **Disclosure Tracking** link.

2 You are able to track the loan process on the tracking page, from application date, LE date, ITP, CD tracking, Etc.

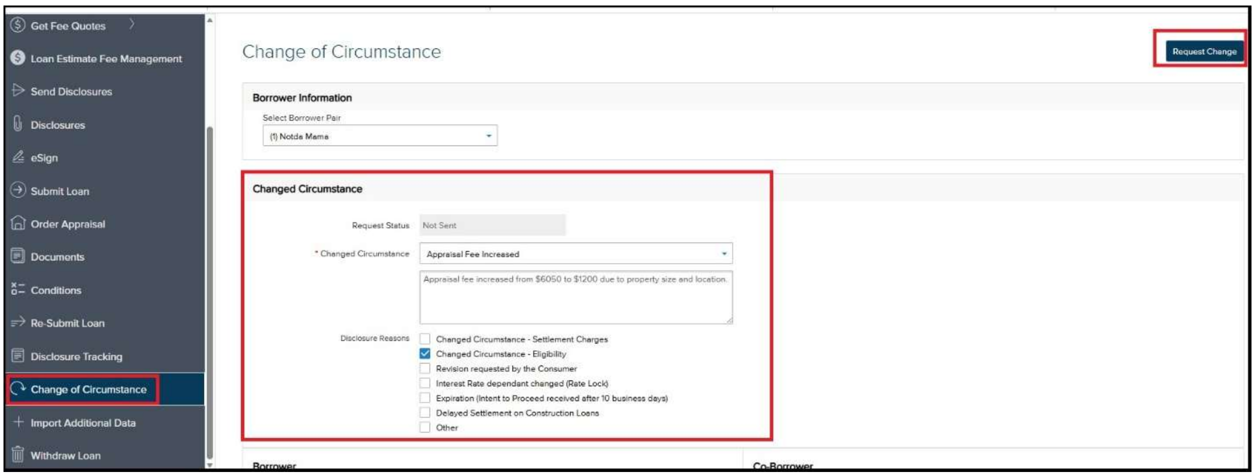


Change of Circumstance

After submitting the loan, you may need to change loan information. When certain loan information changes, such as the loan type or loan program, a new disclosure is required. Use the Change of Circumstance action to re-submit the updated loan for review.

To Re-Submit the Loan to the Underwriter Due to a Changed Circumstance:

1. Click the **Change of Circumstances** button in the Loan Actions section on the left menu.
2. On the Change of Circumstance page, select a description of the circumstance from the Changed Circumstance drop-down list.
3. Ensure that all of the required information has been entered and the required documents have been attached, and then click the **Change of Circumstance** button. (Required fields are marked with a red asterisk. *)

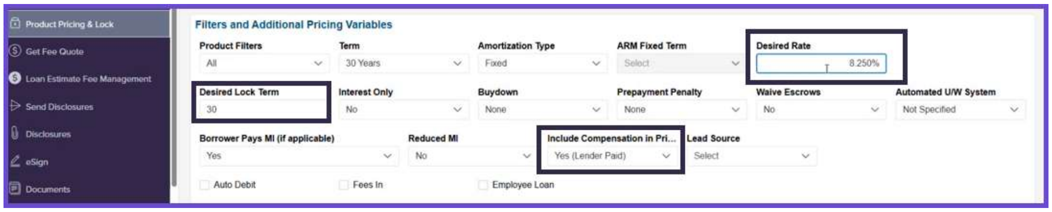


<u>Profile Change</u>

Below are the steps on how to complete a Profile Change. This outlines how to verify and update key loan parameters on a locked loan and how those changes can automatically generate a COC for compliance and underwriting review.

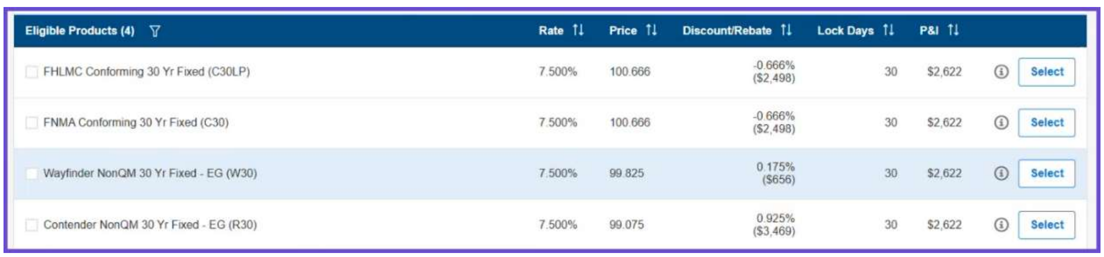
1. Once the loan is open, navigate to the **Product Pricing & Lock** section from the left-hand menu.
2. **Modify Loan Parameters** Scroll down to the **Filters and Additional Pricing Variables** section. You can update various parameters such as the Desired Rate, Desired Lock Term, or Compensation type.
3. **Update Compensation (If Applicable)** If your loan program allows, you can switch the compensation type (e.g., from Lender Paid to Buyer Paid).

open
MORTGAGE WHOLESALE



Search for eligible products in Product and Pricing

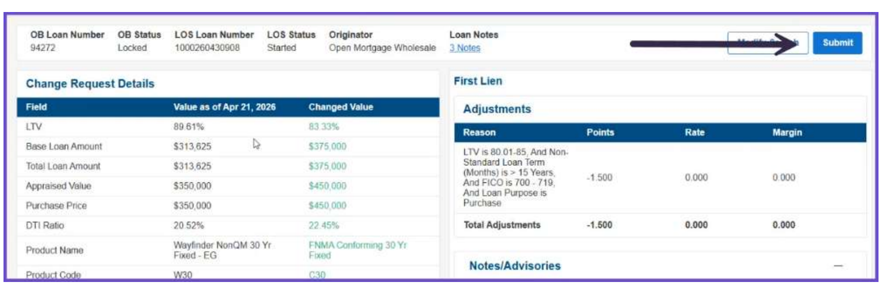
1. After updating the parameters, click the **Search** button.
2. The system will display a list of Eligible Products based on your new criteria, showing the updated rates, prices, and discount/rebate information.
3. Review the eligible products and click the **Select** button next to the desired loan program (e.g., changing from a W30 to a C30 program).



Eligible Products (4)	Rate	Price	Discount/Rebate	Lock Days	P&I	
FHLMC Conforming 30 Yr Fixed (C30LP)	7.500%	100.666	-0.666% ($2,498)	30	$2,622	Select
FNMA Conforming 30 Yr Fixed (C30)	7.500%	100.666	-0.666% ($2,498)	30	$2,622	Select
Wayfinder NonQM 30 Yr Fixed - EG (W30)	7.500%	99.825	0.175% ($656)	30	$2,622	Select
Contender NonQM 30 Yr Fixed - EG (R30)	7.500%	99.075	0.925% ($3,469)	30	$2,622	Select

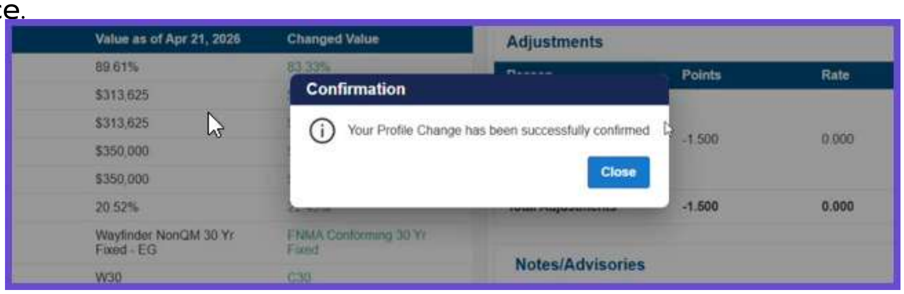
Change Request Details in Product and Pricing

1. A Change Request Details screen will appear, comparing the original values (Value as of [Date]) with the Changed Values.
2. Review the adjustments and notes carefully to ensure accuracy. Once verified, click the **Submit** button.



3. A confirmation popup will appear stating "Your Profile Change has been successfully confirmed." Click **Close** to complete the process.

Important: Note that significant profile changes may automatically trigger a Change of Circumstance.



Adding Documents

As you work to process your loan, you will need to add documents to complete the loan package. If you upload a document to the unassigned section, and the loan has unfulfilled conditions, a Conditions window displays to enable you to fulfill the conditions with the uploaded document.

NOTE: *Access to the Documents and Conditions section is controlled by the lender's Encompass administrator. The actions you are allowed to perform and the types of documents and conditions that are provided here by default are also controlled by the Lender's Encompass administrator.*

To Add Documents to the Loan:

1 On the menu on the left, click the **Documents** link.

2 Click the **Browse for files** button or you can **Drag and Drop the files**.

3 On the Document View Settings dialogue box, select a borrower pair and then select a document from the **Documents** list.

4 Click **Save** to add the document(s) to the list on the Documents page.

5 Drag and drop the document file to the document entry in the list or click the **Browse for files** button to select a file to attach to the document entry. The document is now included in the Documents.

To Assign Unassigned Documents on Upload:

1 On the menu on the left, click the **Add Documents** link.

2 Drag and drop a document to the Unassigned section or click **Browse for files** and select the file to upload.

3 Once the upload is completed, the Conditions pop up display.

4 If the document satisfies one or more conditions, select the conditions that the document satisfies.

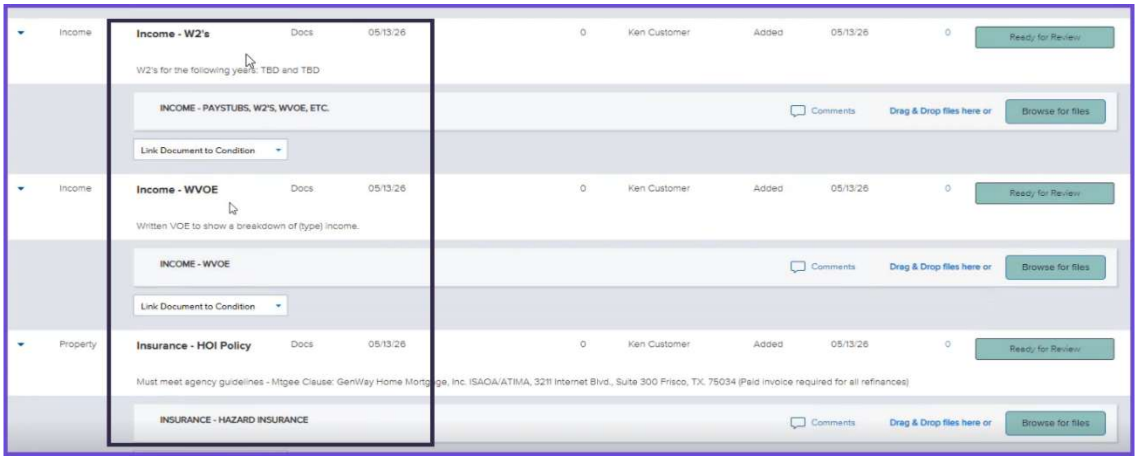
5 After selecting the conditions that are fulfilled, click **OK** to satisfy the condition with the document, or click **Notify Lender** to satisfy the condition and indicate to the lender or investor that the condition is ready for review.

Viewing Conditions

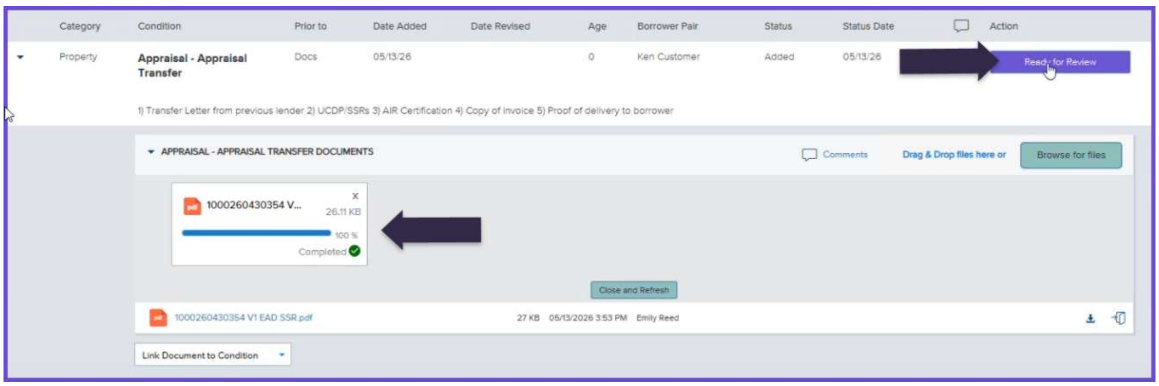
Once the loan has been underwritten, you can view the conditions that have been added in the Conditions section of the Docs & Conditions page. There you can view condition details and add documents to satisfy the conditions.

To View Conditions:

1. On the menu on the left, click the **Conditions** link.
2. To filter conditions, click the Filter By drop down, and then select **Category**, **Status**, or **Type**.
3. Click the **Expand Icon (▸)** to view the condition details.
    a. When you are finished adding supporting documents, click **Ready for Review** to indicate that the conditions have been satisfied.
4. Click **Notify Lender** to notify the Genway that there are conditions ready for review.



5. When you finish adding supporting documents, click **Ready for Review** to indicate that the conditions have been satisfied.

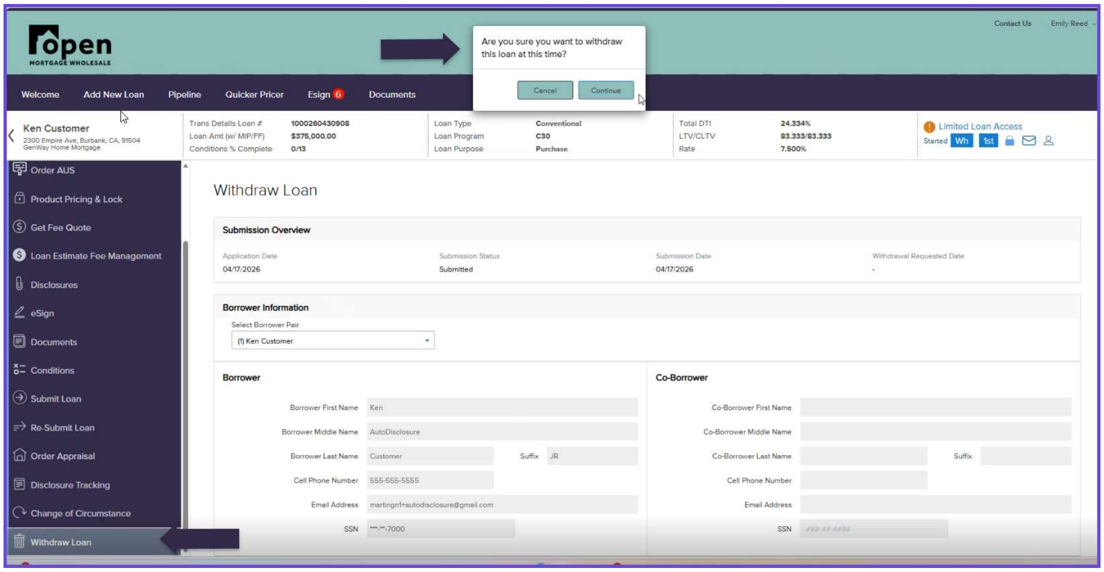


6. Click **Notify Lender** to notify us that there are conditions ready for review.
7. Click **Re-Open** to add additional documents to satisfy the condition.

Withdraw Loan

1. From the loan file in Dream Portal, click on **Withdraw Loan** at the bottom of the left-hand navigation menu.
2. The Withdraw Loan screen will display the Submission Overview, Borrower Information, Subject Property Address, Product & Pricing, and Loan Details. Review this information to ensure you are withdrawing the correct loan file.
3. Once you initiate the withdrawal, a confirmation popup will appear asking, **Are you sure you want to withdraw this loan at this time?** Click **Continue** to submit the

withdrawal request. The internal team will receive a notification to process the withdrawal accordingly.



Version History

Version #	Version History	Completed By	Date Published
1	Created	Chinelo Nwanze	3/24/2026
2	Updated	Chinelo Nwanze	4/24/2026
2	Branded	Mackenzie Royer	4/27/2026
3	Updated	Elena Sequeira	5/14/2026
4	Updated	Elena Sequeira	5/28/2026
5	Updated	Elena Sequeira	8/24/2026