

**Generating Broker Initial Disclosures** 

Important Encompass Milestone Broker Workflow

- 1. Milestones are completed in the following steps:
  - File Started
  - o Qualification
  - o Application
  - Sent to processing (Need completed 1003 uploaded to the 1003 e-folder, the 1003 we send to the end lender).
  - Process open finished (file will sit here till we have a Clear to close from lender)
- Trigger application in encompass & submit a full package to investor with encompass 3.2 file, (File must be disclosed by end lender within 3 days of triggering application.)
- 3. Disclose 1003 & all State docs required through encompass.
- Receive initial docs from lender, upload them to the broker initial signed docs e-folder. <u>These</u> <u>don't need to be signed by borrower, just need</u> <u>a copy of lenders initial docs.</u>

ompass eroider Ocument Details (Broker Signed Initial Disclosures) Details Files Name Broker Signed Initial Disclosures Name -🔊 syms, docs.pdf Description Broker Signed Initial Disclosures . SC Borrower auth signed.pdf CSC Electronic communication consent ε .... SC Org statement of info & Anti steerin For Borrower Ann G Syms • Pages 2 B X Pair For Milestone Qualification • Ξ AC, AP, BM, BP, CL, CP, CR, FN, FP, HD, LA, LD, I Access Conditions ATR/QM Doc Groups

Once uploaded email Jon Sopko to move the file and make an entry into disclosure tracking so we can show file was disclosed and it doesn't get closed out. \*\*\* Timing is everything. Our file must match the lenders dates they disclosed, must be within 3 days of submitting application to Lender.

- 5. Docs need to be uploaded to the file before completing milestone to send to doc prep.
  - Signed 1003 & All State disclosures from encompass
  - Approval
  - Rate Lock
  - Clear to close
  - Final CD

Once all these docs are uploaded you email Jon Sopko. He will review and complete the doc prep milestone, unless docs are needed he will email the processor or LO.

You will not get paid unless all documents above are uploaded to the file..



Reconciled milestone: Taylor will upload the check and deposit check once I give the ok all docs are in the file.

Banked loans that don't qualify CANNOT be moved to the broker channel. They must be denied in the banked channel and started over in the broker.



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3. Click on the eFolder button then click the eDisclsoures button.



eConsent Request eDisclosures Retrieve

- To pull Broker Initial Disclosures directly from Encompass, follow these steps:
- 1. Start a new loan in the prospects folder. Click on New Loan icon.
  - a. In the Public Loan Templates, select the Companywide folder
  - b. In the Companywide folder, select Broker Template Sets
  - c. Select Broker Purchaser or Refinance Application template

		sers
	Default	Go to
	Folder 🔯 Public Loan Templates	V 🖄 ALoa
	Loan Template Sets (2)	
ľ	Name	Description
	Companywide	



	Default	Got				
	Folder D Broker Template Sets					
	Loan Template Sets (11)					
	Broker Purchase Application	Generic Broker Pu				
E	Broker Refinance Application	Generic Broker Re				
1.10		· · · · ·				

2. Complete the file with the appropriate data.

4. Select your plan code then click on Order eDisclosures

Select a Plan Code.			
For Borrower Pair Bro	oker Loan and M	ary Homeowner	`
Select a Plan Code (	?		
Filter: Loan Type = Cor	ventional and	Lien Pos is any of FirstLien;First Lien;First and A	Clear Filter
Investor	D	escription	Plan Cod
	$\sim$		
Generic	Д	II Fixed Rate Conventional 1st Lien Loans	
Generic	B	i-Weekly 30 Year Fixed With Conversion (Fannie Mae)	
Generic	B	i-Weekly 30 Year Fixed Without Conversion (Fannie Mae	)
/			

5. Complete any required data if applicable then click on Order eDisclosures

Audited on 12	/14/2017 10:23 AM	Loan Data 🗸 Ref	resh Audit Order eDisclosure
3001171110884	4 - Data Audit Results		
ype 🔺	Description		Go To Field
ecommended	LE Issued Date is not the current date.		LE1.X1
ecommended	eConsent not received from 1 or more borrowers.		



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6. When the *Select Documents* window is presented with the list of disclosures, click the *Add to eFolder* button.

		,		
eDisclos	ures (14)			
Drag & dr	op document	s to re-order the list.		
	Document '	Title	Document Type	Signature Type
	Nations Bo	rrowers Authorization and Certificatio	n Custom Form	eSignable
	1003 - URL	А	Standard Form	eSignable
	Demograph	ic Information Addendum	Standard Form	Informational
<b>A</b>	FL Notice to	o Purchaser-Mortgagor	eDisclosure	eSignable
<b>*</b>	FL Stateme	nt of Anti-Coercion	eDisclosure	eSignable
<b>A</b>	FL Conflict	of Interest Notice	eDisclosure	eSignable
<b>A</b>	Acknowled	igement of Intent to Proceed	eDisclosure	eSignable
	Disclosure	Notices	Standard Form	Informational
Ð	Credit Scor	e Disclosure Exception for Loans Sec	u eDisclosure	Informational
÷	Hazard Ins	urance Authorization, Requirements a	n eDisclosure	eSignable
	Mortgage F	raud is Investigated by the FBI	eDisclosure	eSignable
Ł	USA Patriot	t Act Information Disclosure	eDisclosure	eSignable

7. In the Add Documents to eFolder window, select the Add each document as a separate eFolder attachment option, click OK, and then click OK again in the Encompass Docs window.



8. Close the *Select Documents* window and open the *Background Attaching* conversion window by clicking the icon at the bottom right of the Encompass window.



OK



The selected documents have been added to the eFolder

Encompass Docs

Note: If all documents are not fully converted and uploaded, the process will fail.

E Background Attaching			· · · ·			
Files that are currently being attached in eF	Folder					
Files						
File Name	File Size	Borrower Name	Loan #	Conversion Progress	Upload Progress	
TX Mortgage Banker Conditional Qualificati	124 KB	Susan and Randy Testcas	15100954	100%	100%	
TX Right to Choose Insurance Provider	87 KB	Susan and Randy Testcas	15100954	100%	100%	
TX Notice Concerning Extensions of Credit	88 KB	Susan and Randy Testcas	15100954	100%	100%	
Affiliated Business Disclosure	248 KB	Susan and Randy Testcas	15100954	100%	100%	
RS 4506T - Request for Transcript of Tax	496 KB	Susan and Randy Testcas	15100954	100%	100%	
Acknowledgement of Intent to Proceed	154 KB	Susan and Randy Testcas	15100954	100%	100%	
Nations Items For Your Review	226 KB	Susan and Randy Testcas	15100954	100%	100%	
Disclosure Notices	256 KB	Susan and Randy Testcas	15100954	100%	100%	
Home Counseling Form 2	222 KB	Susan and Randy Testcas	15100954	100%	100%	
Privacy Policy	293 KB	Susan and Randy Testcas	15100954	100%	100%	
Loans Where Credit Score is Not Available	35 KB	Susan and Randy Testcas	15100954	100%	100%	
2015 Settlement Service Provider List	124 KB	Susan and Randy Testcas	15100954	100%	100%	
Loan Estimate	143 KB	Susan and Randy Testcas	15100954	100%	100%	
Nations Patriot Act Form	416 KB	Susan and Randy Testcas	15100954	100%	100%	T

10. Go to the *DocuSign Disclosure Request* input form and click the *Send documents to DocuSign* button. This will auto-save the loan.

Current document in processing: 0		
Send Documents to DocuSign	Send Redisclosure Package	Request Borrower Docs
		]
Autosa	ving loan	



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2/1

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#### Important Encompass Milestone Broker Workflow

Lueue Service

14. The document status will update as the input form is refreshed and actions are taken within the DocuSign portal. Be sure to confirm all expected documents appear in the File Status section.

Adding Loan Estimate timeline event to Disclosure Tracking and autosaving loan...

DocuSign Disclosure Request							
Current document in processing: 52			Ninja Team Called Borrower				
Send Documents to DocuSign	Send Redisclosure Package	Request Borrower Docs	Ninja Team Called on CD				
File Status							
Title	Status Date (PST)	Status	Sent Date (PST)				
1003 - URLA	04/19/2016 15:05	Susan Reinard - Sent   Susan Testcase2015 -	Created   Randy Testcase201504/19/2016 15:04				
2015 Settlement Service Provider List	04/19/2016 15:05	Susan Reinard - Sent   Susan Testcase2015 -	Created   Randy Testcase201504/19/2016 15:04				
Acknowledgement of Intent to Proceed	04/19/2016 15:05	Susan Reinard - Sent   Susan Testcase2015 -	Created   Randy Testcase201504/19/2016 15:04				
Affiliated Business Disclosure	04/19/2016 15:05	Susan Reinard - Sent   Susan Testcase2015 -	Created   Randy Testcase201504/19/2016 15:04				
Disclosure Notices	04/19/2016 15:05	Susan Reinard - Sent   Susan Testcase2015 -	Created   Randy Testcase201504/19/2016 15:04				
Home Counseling Form 2	04/19/2016 15:05	Susan Reinard - Sent   Susan Testcase2015 -	Created   Randy Testcase201504/19/2016 15:04				
IRS 4506T - Request for Transcript of Tax Re	04/19/2016 15:05	Susan Reinard - Sent   Susan Testcase2015 -	Created   Randy Testcase201504/19/2016 15:04				
Loan Estimate	04/19/2016 15:05	Susan Reinard - Sent   Susan Testcase2015 -	Created   Randy Testcase201504/19/2016 15:04				
Loans Where Credit Score is Not Available	04/19/2016 15:05	Susan Reinard - Sent   Susan Testcase2015 -	Created   Randy Testcase201504/19/2016 15:04				
Nations Appraisal Disclosure	04/19/2016 15:05	Susan Reinard - Sent   Susan Testcase2015 -	Created   Randy Testcase201504/19/2016 15:04				
Nations Borrowers Authorization and Certifica	04/19/2016 15:05	Susan Reinard - Sent   Susan Testcase2015 -	Created   Randy Testcase2015_04/19/2016 15:04				
Nations Items For Your Review	04/19/2016 15:05	Susan Reinard - Sent   Susan Testcase2015 -	Created   Randy Testcase201504/19/2016 15:04				
Nations Let's Crunch the Numbers - Refinance	04/19/2016 15:05	Susan Reinard - Sent   Susan Testcase2015 -	Created   Randy Testcase201504/19/2016 15:04				
Nations Loan Document Checklist	04/19/2016 15:05	Susan Reinard - Sent   Susan Testcase2015 -	Created   Randy Testcase201504/19/2016 15:04				

- 15. Go to your email and click the link to take you to DocuSign.
  - a. Follow the instructions on DocuSign's Site to complete your signing.
  - b. Note: Once you have completed your signing it will go to borrower 1 and after they complete it will go to borrower 2.

11. After the loan is saved, the *Documents to be delivered* window will be presented. Select *Initial Disclosure* from the drop down. A list of disclosures to be sent will populate. Click the **Send** button.



12. An Attachment Verification box will be presented to confirm all document attachments were found. Click *OK*.



13. The pop up box below shows the Disclosure Tracking timeline event is being added and the loan is being auto-saved once again.



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Once everyone has completed signing you will get an email letting you know that everyone has completed the signing process.