

## FAQ's

### Q&A from Caliber Smart Start Encompass Webinar

<b>1</b>	<p><b>Q: I'm all in with Smart Start, how do I get login credentials?</b></p> <p>A: Reach out to us: <a href="mailto:portfolioproducts@calibehomeloans.com">portfolioproducts@calibehomeloans.com</a></p>
<b>2</b>	<p><b>Q: If I don't have credentials to re-issue credit, can I still submit my Smart Start findings?</b></p> <p>A: Yes, but make sure you still review the credit report, the findings will show a 'fail' due to the missing credit report</p>
<b>3</b>	<p><b>Q: I ran findings and it came back as a fail, what is my next step?</b></p> <p>A: Contact us! Don't be afraid of a fail, a fail is just the beginning of the story</p>
<b>4</b>	<p><b>Q: What if my credit provider is not listed in the drop down?</b></p> <p>A: Let us know and we can get it added</p>
<b>5</b>	<p><b>Q: What products can I run on Smart Start?</b></p> <p>A: All programs except for Professional Elite, Investment and Investor Access – <i>coming soon!</i></p>
<b>6</b>	<p><b>Q: If I have trouble running findings on Caliber Smart Start, who do I contact?</b></p> <p>A: Contact us at <a href="mailto:portfolioproducts@calibehomeloans.com">portfolioproducts@calibehomeloans.com</a></p>
<b>7</b>	<p><b>Q: Do these Smart Start findings need to be included with the loan file submission?</b></p> <p>A: YES! Every time, what starts smart, ends right</p>
<b>8</b>	<p><b>Q: Will you be updating to MISMO 3.4 when the new URLA launches?</b></p> <p>A: Yes, when it goes into effect the engine will update</p>
<b>9</b>	<p><b>Q: Will you be showing a version that is integrated with Encompass?</b></p> <p>A: Yes, we will be hosting another Smart Start webinar showing the integration with Encompass</p>
<b>10</b>	<p><b>Q: If I have a scenario question, who can I contact?</b></p> <p>A: Please reach out to your dedicated portfolio manager contact or <a href="mailto:portfolioproducts@caliberhomeloans.com">portfolioproducts@caliberhomeloans.com</a></p>

<p>11</p>	<p><b>Q: Do my credentials for the Caliber Portal (<a href="http://www.calibercl.com">www.calibercl.com</a>) work for Caliber Smart Start?</b>          A: No, it's is a separate set of credentials, contact us at <a href="mailto:portfolioproducts@caliberhomeloans.com">portfolioproducts@caliberhomeloans.com</a></p>
<p>12</p>	<p><b>Q: Can you submit files to underwriting through Encompass?</b>          A: Yes, via Investor Connect, please contact your Encompass admin for details.</p>
<p>13</p>	<p><b>Q: Does Smart Start auto pick a portfolio program?</b>          A: No, you will need to select the program, please use the Caliber Product Matrix Overview, or contact us at <a href="mailto:portfolioproducts@caliberhomeloans.com">portfolioproducts@caliberhomeloans.com</a></p>
<p>14</p>	<p><b>Q: How do I check the turn times?</b>          A: Contact your sales liaison, or email <a href="mailto:portfolioproducts@caliberhomeloans.com">portfolioproducts@caliberhomeloans.com</a></p>
<p>15</p>	<p><b>Q: Will Caliber's conditions be populated to the file in Encompass?</b>          A: No, the conditions must be pulled from the Caliber Correspondent Portal at (<a href="http://www.calibercl.com">www.calibercl.com</a>)</p>
<p>16</p>	<p><b>Q: What is the name of the underwriting provider? (Services &gt; Underwriting)</b>          A: Smart Start is powered by LoanScorecard</p>