

Encompass®



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20
19



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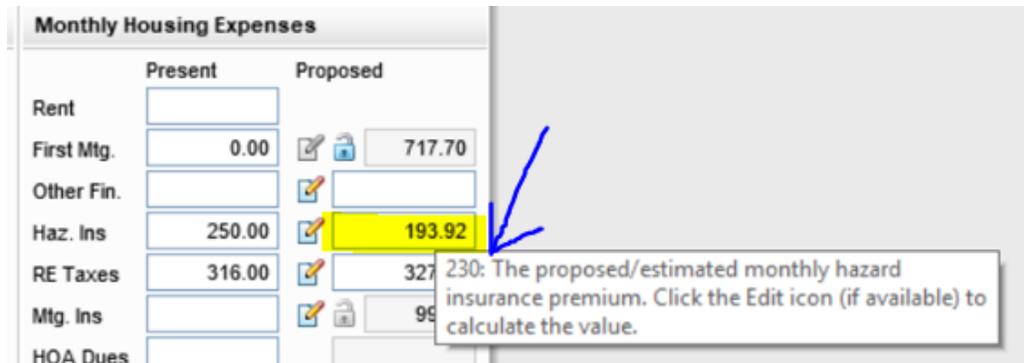
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**** NOTE: To search by keyword, click CTRL + F**

Some Basic Encompass Functions:

- 1) **To Copy/Paste info**, you will highlight the data to be copied, hit Control + C, then Control + V to paste
- 2) **To locate a specific field#** within Encompass (if you know the field#), you hit Control + G and input the field#
- 3) **To determine a field#**, simply hover over the field and the number will be displayed:

As you can see, the field# for Haz. Ins is 230



	Present	Proposed
Rent		
First Mtg.	0.00	717.70
Other Fin.		
Haz. Ins	250.00	193.92
RE Taxes	316.00	327
Mtg. Ins		99
HOA Dues		

Some Basic Encompass Functions:

4) Once you know a field#, you can perform an **Audit Trail** (many fields, but not all, are able to be audited)

- **Audit Trail is located under the Tools Tab**
- **Input the field id# (using "230" from previous slide)**



Audit Trail				
Field ID <input type="text" value="230"/> <input type="button" value="Show"/>				
Description				
Date	User ID	First Name	Last Name	New Value
8/10/2016 7:19:49 AM	[REDACTED]	[REDACTED]	[REDACTED]	0.00
8/11/2016 1:20:00 PM	[REDACTED]	[REDACTED]	[REDACTED]	250.00
8/23/2016 1:54:49 P	[REDACTED]	[REDACTED]	[REDACTED]	0.00
8/25/2016 3:34:24 P	[REDACTED]	[REDACTED]	[REDACTED]	194.00
10/3/2016 1:59:32 P	[REDACTED]	[REDACTED]	[REDACTED]	193.92

**** This will display the date/time and the individual who input the data**

Milestone Flow & Accountability:

BOLD = completed

Branch Processors should select **Joe McDonald** when assigning the file for initial submission to U/W

- Joe will round-robin assign to a member of the branch u/w team

At the time of **Resubmittal**, re-select the u/w listed in the system

7 Alerts & Messages		Log	
+ <input type="checkbox"/>	File Started	11/14/16	= LO Milestone
<input type="checkbox"/>	Qualification finished	11/16/16	= LO Milestone
+ <input type="checkbox"/>	Application finished	11/16/16	= LO Milestone
+ <input type="checkbox"/>	Sent to processing	11/17/16	= LO Milestone
+ <input type="checkbox"/>	Process Open finished	11/17/16	= Loan <u>SetUp</u> or Processor Milestone
+ <input type="checkbox"/>	Submitted	11/21/16	= Processor Milestone
+ <input type="checkbox"/>	Cond. Approval finished	11/29/16	= UW Milestone
<input type="checkbox"/>	Resubmittal	12/06/16	= Processor Milestone
<input type="checkbox"/>	Approval	12/07/16	= UW Milestone
<input type="checkbox"/>	Clear To Close	12/08/16	= QA/Closer Milestone
<input type="checkbox"/>	Doc Preparation	12/09/16	= Closer Milestone
<input type="checkbox"/>	Doc signing	12/12/16	
<input type="checkbox"/>	Funding	12/13/16	
<input type="checkbox"/>	Shipping	12/14/16	

Milestone Documents/Tasks/Required Fields:

If an item is listed with an asterisk, that box must be checked to complete the milestone

If an item is listed with a "paper clip", the system requires a document to be in that folder prior to completing the milestone

The screenshot displays a software interface with a 'Documents' list on the left and a 'Document Details' window on the right. The 'Documents' list includes items like '001 - Underwriting Submission Form', 'USPS Address Verification Form', 'Mortgage Statement', 'MLS Status', 'Fraud/Audit Services', '411.com Validation', and 'title vetting'. The 'title vetting' item is highlighted in yellow and has a paper clip icon and an asterisk next to its checkbox. A blue arrow points from this item to the 'Document Details' window, which is open to the 'title vetting' document. The 'Document Details' window shows the 'Name' field set to 'title vetting' and a 'Files' section with a 'Name' field.

Best Practice: Click on the Document line item = title vetting
The system will immediately open the folder to load to ensure proper location for the item needed

Milestone Documents/Tasks/Required Fields:

Example of the Resubmittal Milestone Document Needs:

– This is an FHA Refinance:

<input type="checkbox"/> Submittal	03/28/17
<input type="checkbox"/> Cond. Approval	03/29/17
<input checked="" type="checkbox"/> Resubmittal	04/05/17
<input type="checkbox"/> Approval	04/06/17
<input type="checkbox"/> Clear To Close	04/07/17
<input type="checkbox"/> Doc Preparation	04/10/17
<input type="checkbox"/> Doc signing	04/11/17
<input type="checkbox"/> Funding	04/12/17
<input type="checkbox"/> Shipping	04/13/17
<input type="checkbox"/> Purchased	04/27/17
<input type="checkbox"/>

Documents	
<input checked="" type="checkbox"/> *	FHA Appraisal Assignment/Logging Sheet
<input checked="" type="checkbox"/> *	Mortgage Payoff Statements
<input type="checkbox"/>	Wire Instructions
<input type="checkbox"/>	Closing Protection Letter
<input type="checkbox"/>	VA - NOV
<input type="checkbox"/>	Invoice - additional 3rd parties
<input type="checkbox"/>	Title Report
<input type="checkbox"/>	Homeowner's Insurance Declarations Page
<input type="checkbox"/>	Tax Certification
<input checked="" type="checkbox"/> *	Cover Letter to Underwriter - Final
<input checked="" type="checkbox"/>	Flood Certificate received : 03/27/17

Forms Tools Services

Note: if required folders are duplicated, the system will want to see something in each folder, if a **REQUIRED ITEM**, in order to finish the milestone

You can avoid this by clicking on the item (see previous slide) instead of accidentally creating a duplicate folder in the eFolder

Milestone Documents/Tasks/Required Fields:

All items in the **Required Fields** quadrant must be completed prior to finishing the milestone

- Many fields are mapped to their location, if you click “Go to Fields”, the system will take you to the screen where the data is located
- **** Note: the ability to complete information directly on this screen was disabled due to data integrity issues**



Required Fields

Go to Fields Field Summary

Borrower Intent to Continue Date //

Milestone Comments:

This quadrant is useful for making general notes regarding loan status, items ordered, notes regarding the borrower, etc
To add a new note, click the Date Stamp and add your note
To see the notes in ALL milestones, click "Show All"

Milestone Comments	Date Stamp	Show All
03/27/17 10:42 AM (EST) Derrick Sigler > Ordered Alyson's VOE faxed to 303-582-0887		
03/27/17 10:49 AM (EST) Derrick Sigler > FHA CASE # Held for Duplicate Address with check tomorrow		
Submittal		

Cond. Approval		

PRINT ICON

To print the U/W Conditions:

The image shows two instances of a 'Print' dialog box. The left instance has 'Standard Forms' selected in the 'Form Groups' tab, and the 'Look In' dropdown is set to 'Condition Forms'. The right instance has 'Custom Forms' selected in the 'Form Groups' tab, and the 'Look In' dropdown is set to 'Companywide'. A red arrow points from the 'Print' icon in the 'eFolder' window to the 'Standard Forms' tab. A blue arrow points from the 'Print' icon in the 'eFolder' window to the 'Custom Forms' tab. A double-headed blue arrow is positioned between the two dialog boxes.

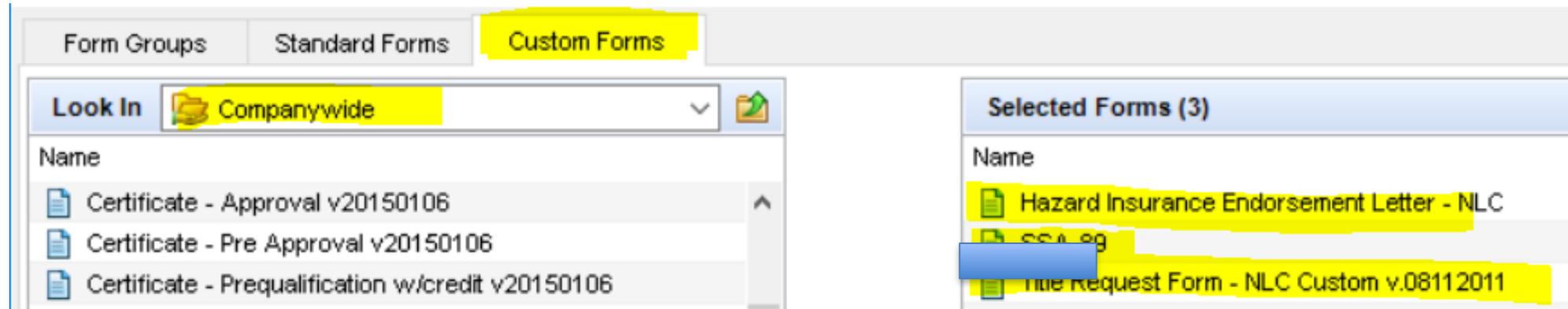
This or That....

Or, pull it directly from the eFolder

A screenshot of a list box with a single entry: 'Nations Disclosure- Conditional Commitment'. The text is highlighted in yellow.

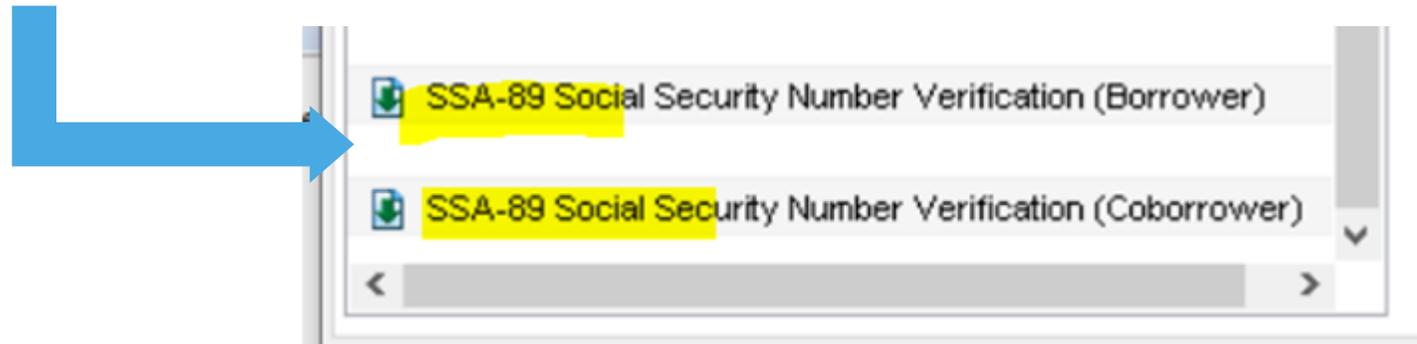
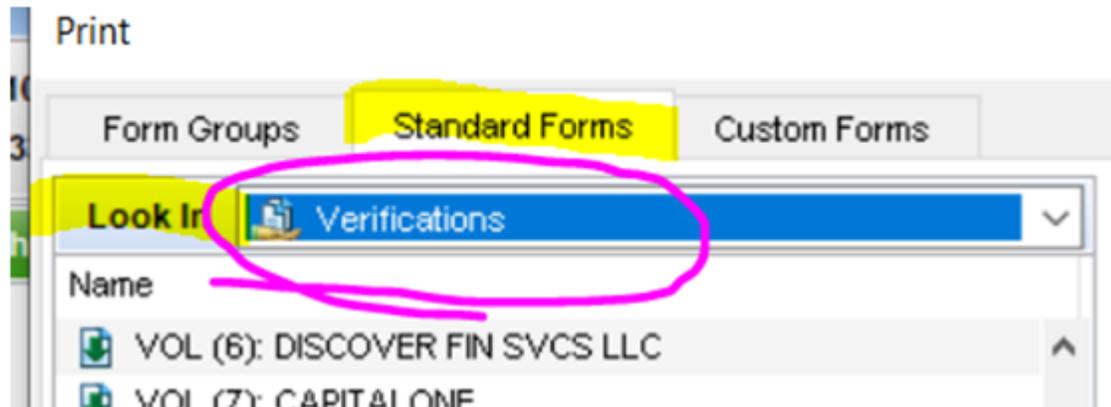
PRINT ICON

To print an HOI Mtgee Change Request, Title Request Form, etc:



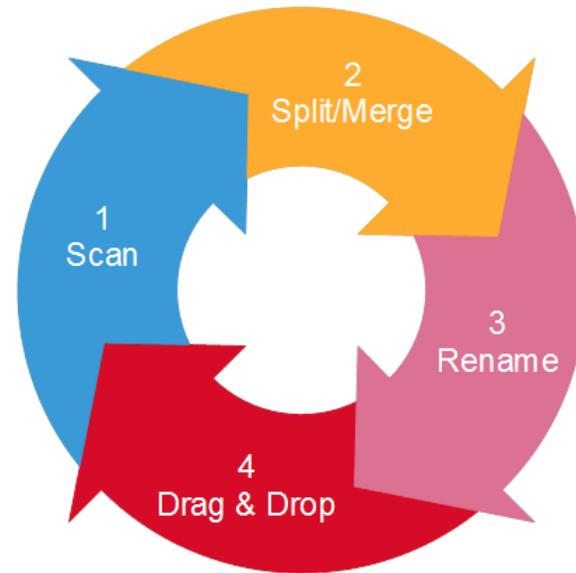
PRINT ICON

To print the SSA Authorization:

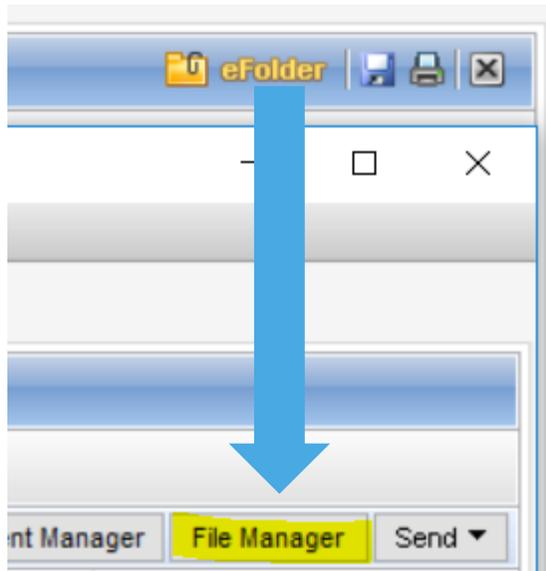


THE EFOLDER

Paperless File Management

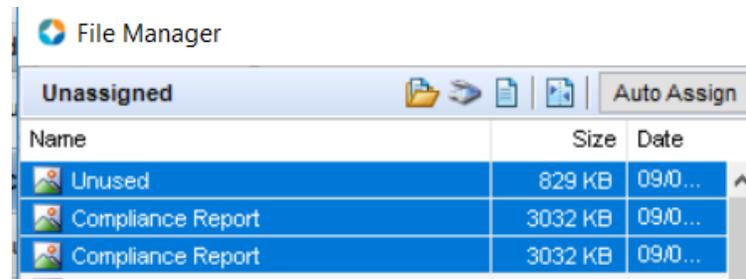


eFolder > File Manager:



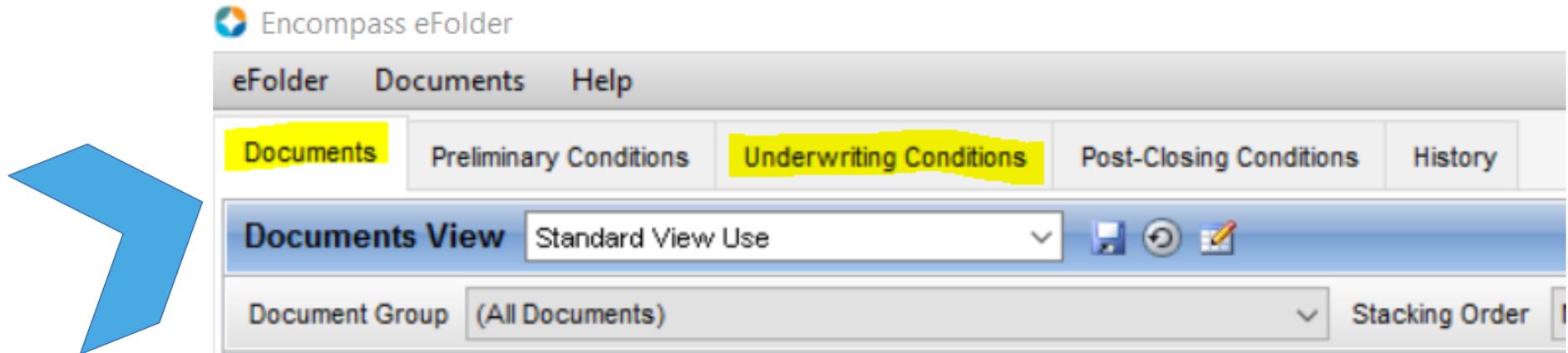
THE FILEMANAGER

- Where the Unassigned Documents are located
- You can browse/load, scan, drag/drop from desktop
- Review documents to drag to eFolder “buckets”
- Leave the “junk” in the File Manager
- Items that are “deleted” from the eFolder buckets flow here



Use the “merge” icon
to group documents
together

The eFolder View – Documents Tab:



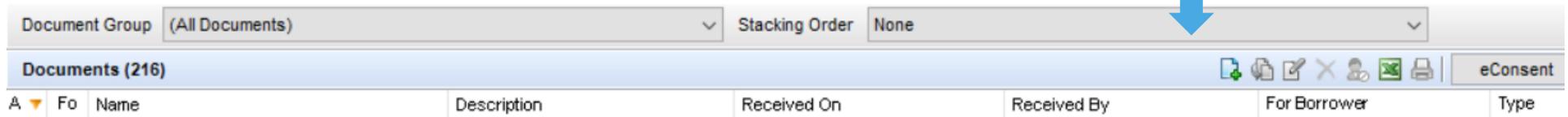
Documents Tab = all loan disclosures,
3rd Party Items,
& Borrower Documents

The eFolder View – adding folder(s)/bucket(s):

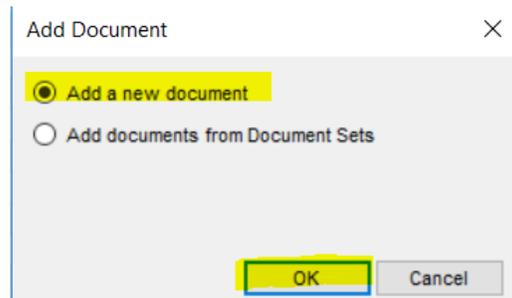
If you need to **ADD** a folder document that is not currently displayed in the eFolder view, click the **“New Document”** icon.

- For example, your borrower may have been divorced and has child support documentation, you would need to ADD these folders:

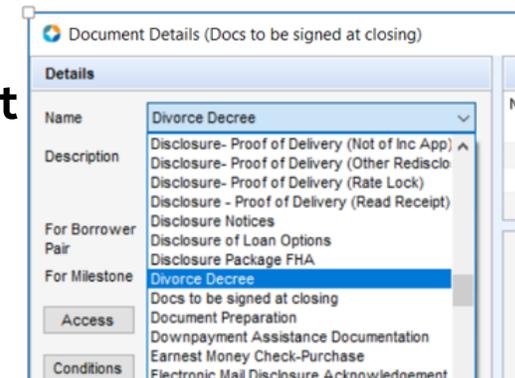
1) Click here



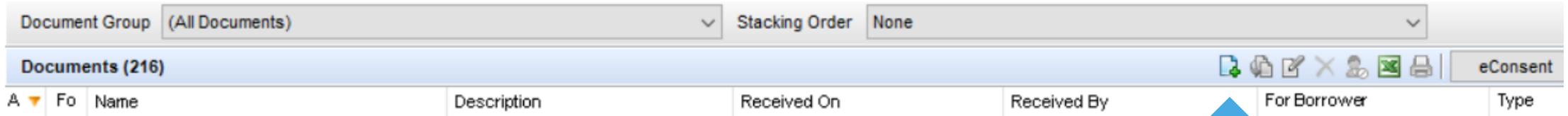
2) This pop-up will appear
Click OK



3) If you know the name of the folder, type the first letter to get to that section; otherwise, scroll

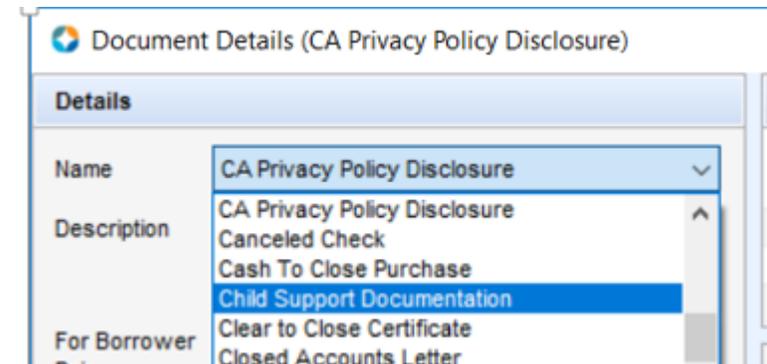
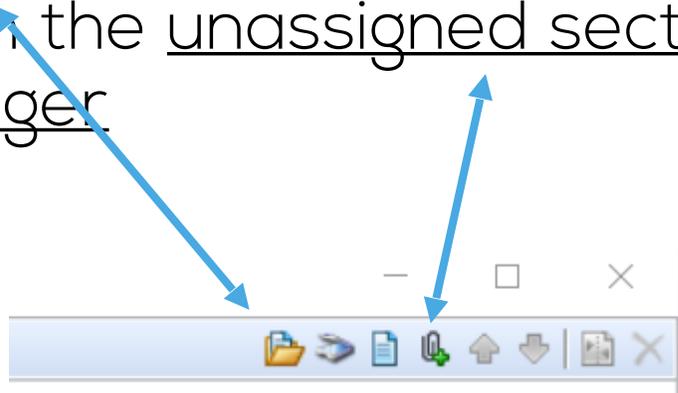


The eFolder View – adding folder(s)/bucket(s):



1) Click here

Once you have created the folder, you can immediately load the documents either by browsing your computer or pulling documents from the unassigned section of the File Manager.



The eFolder View – Document Folder Use

Most folders are logically named to match the documents being loaded; i.e. pay stubs, W-2s, Bankruptcy Papers, etc

Here are some that may not be so obvious:

= Mortgage Statement(s) for the Subject Property ONLY

= Mortgage Statement(s), proof of HOI, proof of Taxes, etc for all properties OTHER THAN the Subject. **Best Practice = create a separate bucket for each address**

= Mortgage Payoff(s) for the Subject Property & any other REOs being paid in full

= All other payoffs, i.e. credit card statements, Installment Loans, Judgements, etc

= **This is NOT a folder for Income Verification docs**; this is used for an IVF form
In the states of PA, VA, & IL only

The eFolder View – Document Folder Use

Commonly-used folders & their importance

Docs to be signed at closing



= ALL documents that must be SIGNED, REVISED, INITIALED, etc at Closing

Large Deposit Documentation



= Documentation to satisfy Large Deposits on Bank Statements goes here

Invoice - additional 3rd parties



= Any/All Invoices to be paid at closing, with the exception of Appraisal Invoice & Credit Invoice (they have their own folders)

Unsigned Attachments



= Once the signed disclosures are returned via DocuSign, all BLANK/unsigned disclosures are compiled into this folder

Do Not Ship



= Place all documentation that would normally be left in the File Manager into this folder; the “junk”

The eFolder View – Document Folder Use

Title Docs should be separated into the following folders:

Closing Disclosure- Prelim

= ONLY the Prelim CD; keep only the most recent version

Closing Protection Letter

= ONLY the CPL; < 60 days old; if score <580, then <30 days old

Tax Certification

= Tax Cert and any supporting documentation, as needed

Wire Instructions

= ONLY the Wire Instructions

Title Report

= Title Report and any additional documents that don't fit into the other four categories

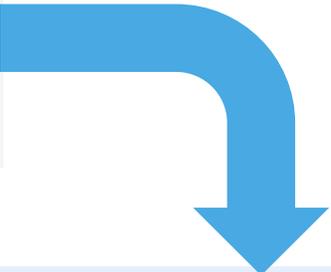
The eFolder Pipeline:

While in a document folder, anything typed into the “Description” box will appear on the eFolder pipeline *view*

Details

Name Bank Statements - All Pages - Assets

Description Anything typed here shows up on the eFolder Pipeline View

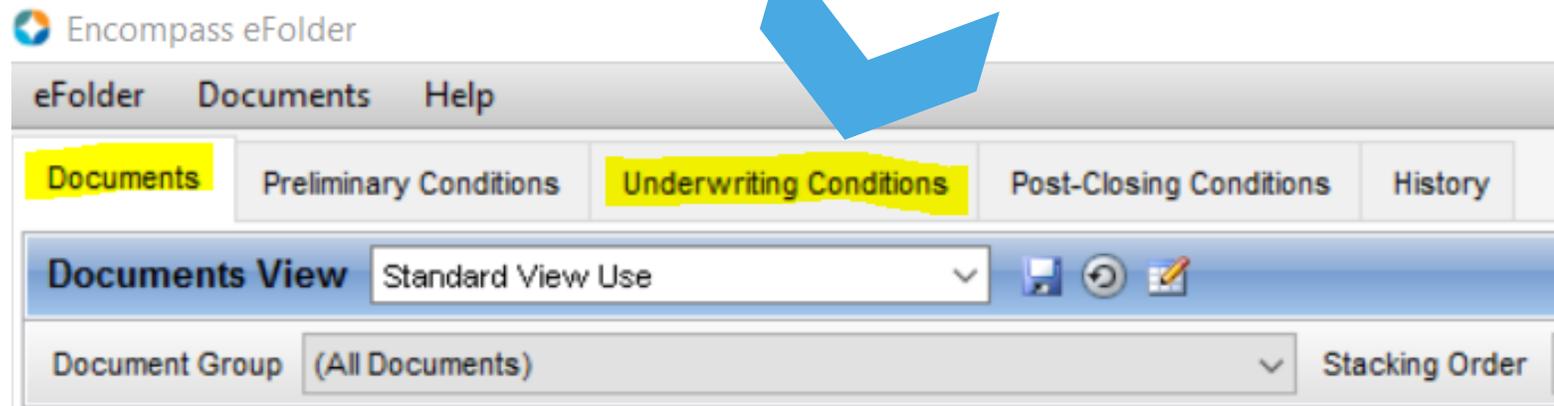


Documents (216)

Att...	For...	Name	Description	Received On
				=
		ATR/QM Worksheet	ATR/QM Worksheet	10/19/16 08:30 PM
		Bank Statements - All Pages - Assets	Anything typed here shows up on the eFolder Pipeline View	10/03/16 12:23 PM

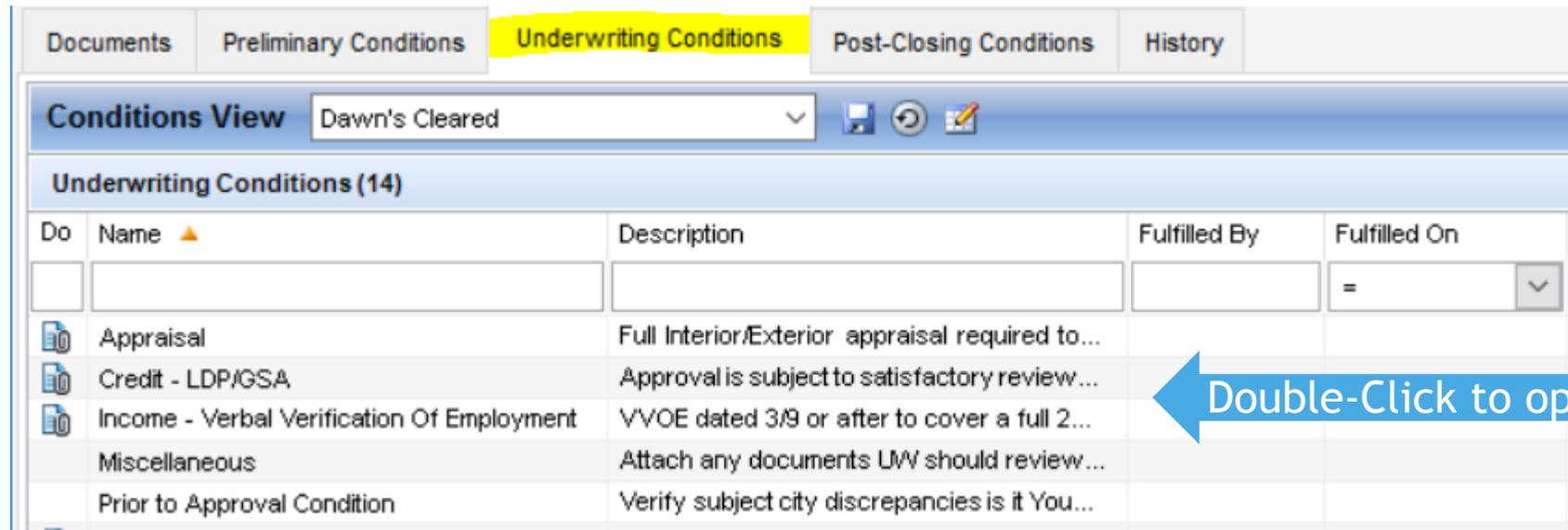
The eFolder View:

Underwriting Conditions Tab = all u/w conditions,
Including Suspense Conditions



eFolder > Underwriting Conditions – attaching documentation

For each condition, double-click the item to open the full condition:

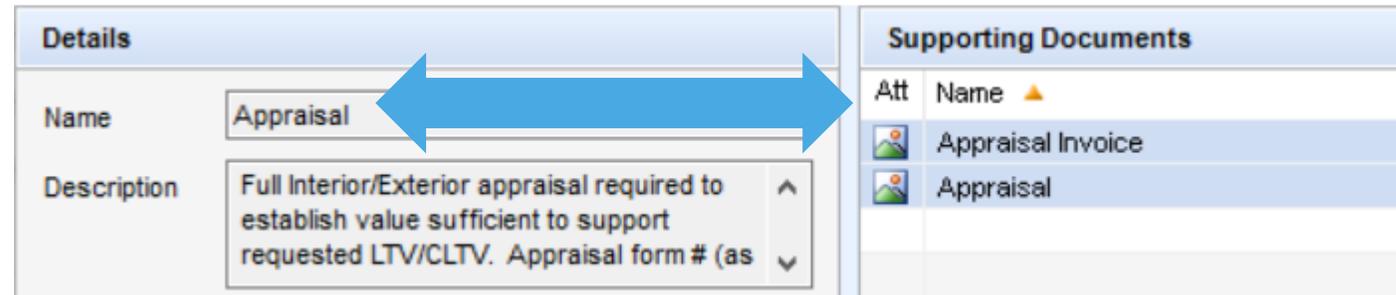


The screenshot shows a software interface with a tabbed menu at the top: 'Documents', 'Preliminary Conditions', 'Underwriting Conditions' (highlighted in yellow), 'Post-Closing Conditions', and 'History'. Below the tabs is a 'Conditions View' section with a dropdown menu set to 'Dawn's Cleared' and three icons (a folder, a refresh arrow, and a pencil). Underneath is a section titled 'Underwriting Conditions (14)' containing a table with the following columns: 'Do', 'Name', 'Description', 'Fulfilled By', and 'Fulfilled On'. The table lists several conditions, including 'Appraisal', 'Credit - LDP/GSA', 'Income - Verbal Verification Of Employment', 'Miscellaneous', and 'Prior to Approval Condition'. A blue arrow points from the right side of the table to the 'Credit - LDP/GSA' row, with the text 'Double-Click to open the condition window' written inside the arrow.

Do	Name ▲	Description	Fulfilled By	Fulfilled On
				=
	Appraisal	Full Interior/Exterior appraisal required to...		
	Credit - LDP/GSA	Approval is subject to satisfactory review...		
	Income - Verbal Verification Of Employment	VVOE dated 3/9 or after to cover a full 2...		
	Miscellaneous	Attach any documents UW should review...		
	Prior to Approval Condition	Verify subject city discrepancies is it You...		

eFolder > Underwriting Conditions – attaching conditions

Many of the “standard” conditions will already have the “bucket(s)” attached that would normally be used to clear the condition



Once the bucket for Appraisal and Appraisal Invoice are “filled” in the Documents Tab, the items will already be associated to the condition because the buckets/folder were pre-attached

eFolder > Underwriting Conditions – attaching conditions

If a required bucket/folder is not already pre-attached, simply click the **“Assign” button**

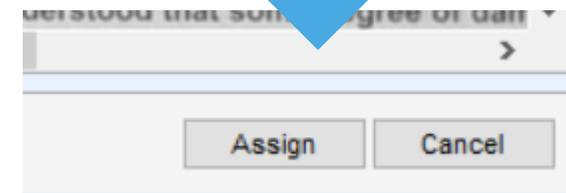
The screenshot displays the eFolder interface. At the top, a window titled 'Request' has a blue arrow pointing to the 'Assign' button (represented by a document icon with a plus sign). Below this, the 'Details' section shows a document named 'VA - Notice of Value (NOV) Conditions' with the description 'All conditions of the NOV must be satisfied'. The 'Supporting Documents' table lists one document: 'VA - NOV' for 'Ryan K and Lindsay M K...' with 'AC, AP, BM, BP...' access and a 'Received' status on '03/27/17'. Below the details is the 'Assign Documents' dialog box, which contains a 'Documents' table with three entries: 'Tax Certification', 'Termite/Pest Inspection' (highlighted in yellow), and 'Title Report', all for 'Ryan K and Lind...'. A large blue arrow points from the 'Assign' button in the dialog box down to the 'Assign' button in the bottom right corner of the dialog box.

Att	Name	For Borrower Pair	Access	Status	Date
	VA - NOV	Ryan K and Lindsay M K...	AC, AP, BM, BP,...	Received	03/27/17

Att	Name	For Borrower Pair
	Tax Certification	Ryan K and Lind
	Termite/Pest Inspection	Ryan K and Lind
	Title Report	Ryan K and Lind

This will open up the Document Folders

- Highlight the folder(s) required to satisfy the condition; you can hold the “CTRL” button down to select multiple folders
- **Click Assign**



eFolder > Underwriting Conditions – attaching conditions

You will notice that we now have the Termite/Pest Inspection associated to the condition:

The screenshot displays a software interface with two main sections: 'Details' and 'Supporting Documents'.

Details Section:

- Name:** VA - Notice of Value (NOV) Conditions
- Description:** All conditions of the NOV must be satisfied
- For Borrower Pair:** [Redacted]
- Source:** condition set
- Category:** Property
- Prior To:** Approval
- Owner:** Back Processor Allow to Clear

Supporting Documents Section:

Att	Name ▲	For Borrower Pair	Acc...
	Termite/Pest Inspection	Ryan K and Lindsay M K...	AC, ...
	VA - NOV	Ryan K and Lindsay M K...	AC, ...

Pages Section:

The 'Pages' section shows a preview of a document page. The page content includes:

- dotloop signature verification: www.dotloop.com
- Wood Destroying Inse**
- Section I. General Information**

eFolder > Underwriting Conditions – attaching conditions

Tracking

Status Comments

Days to Receive

Requested From

Added 03/08/17 02:29 PM tedwards

Fulfilled 03/27/17 05:33 PM dthompson

Requested

Re-requested

Received

Reviewed

Once all documents required to satisfy the Condition Description are associated to the condition, checkmark the Fulfilled Box - this will populate the name/date to the conditions view

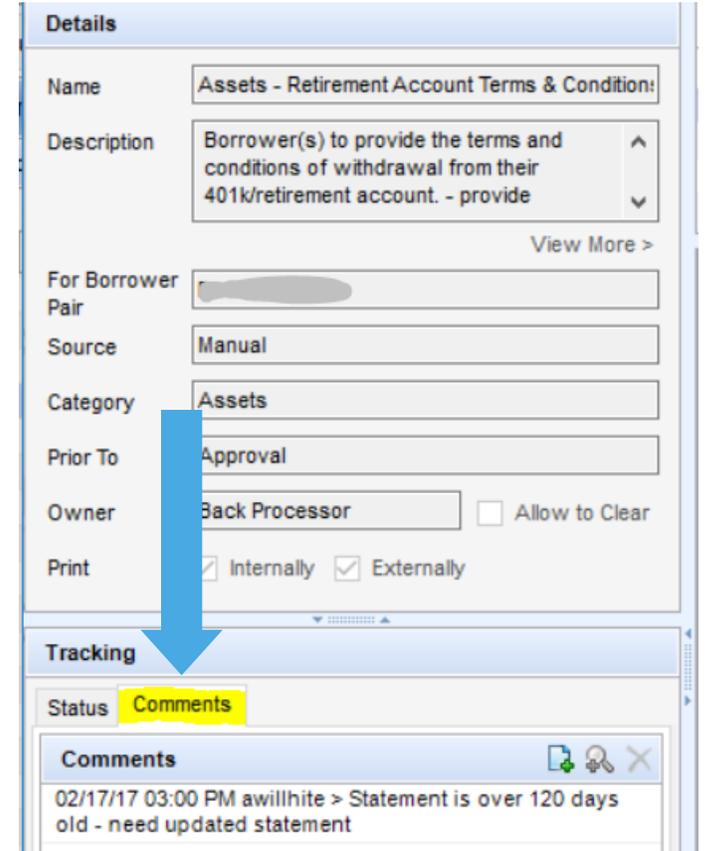
Do	Name ▲	Description	Fulfilled By	Fulfilled On
				=
	Appraisal	Full Interior/Exterior appraisal required to...	dthompson	03/27/17 05:33 PM

eFolder > Underwriting Conditions – Comments

If an underwriter needs to provide additional guidance on a specific condition or rejects a condition, they will generally place notes in the

Comments Tab:

This is a good place for the processor to place notes or responses to the u/w comments



The screenshot displays the 'Details' section of an eFolder record. The record name is 'Assets - Retirement Account Terms & Condition:'. The description is 'Borrower(s) to provide the terms and conditions of withdrawal from their 401k/retirement account. - provide'. The 'For Borrower Pair' field is redacted. The 'Source' is 'Manual', 'Category' is 'Assets', and 'Prior To' is 'Approval'. The 'Owner' is 'Back Processor' with an 'Allow to Clear' checkbox. The 'Print' options are 'Internally' and 'Externally', both checked. A blue arrow points from the 'Comments' tab in the 'Tracking' section to the 'Comments' tab in the 'Details' section. The 'Comments' tab is highlighted in yellow. Below the 'Comments' tab, a comment is visible: '02/17/17 03:00 PM awillhite > Statement is over 120 days old - need updated statement'.

FORMS TAB

Show in Alpha Order

Show All

1003 – Page 1:

Forms	Tools	Services
1003 Page 1		

- Ensure that Interest Rate and Qual Rate are EQUAL unless doing an ARM product
- Confirm accuracy of Subject Property Address and # of units; generally based on USPS and/or legal description from the county

Total Loan Amt	305,995.00
Interest Rate	3.250 %
Qual Rate	3.250 %

II. Property Information and Purpose of Loan			
Subject Property			
Address	5504 Mulberry Dr	County	Broward
City	Tamarac	No Units	1
State	FL	Year Built	1971
	Zip	33319	

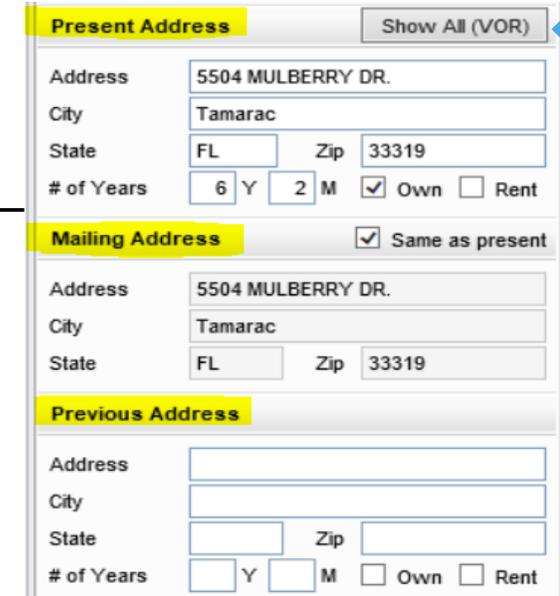
1003 – Page 1:

- Ensure that the [Title will be held](#) section is accurately completed
 - ** NOTE: if you are doing a REFINANCE and the current title vesting is accurate, the Encompass file should be set up to [match current title vesting](#) with regard to the name(s)
 - This avoids AKAs and multiple sets of docs being signed at closing

Title will be held	Estate will be held in
Names  <input type="text" value="REDACTED"/>	Fee Simple 
 <input type="text" value="REDACTED"/>	If Leasehold, enter expiration date:
Manner <input type="text" value="Unmarried man"/> 	// 

1003 – Page 1:

- Be sure to confirm a **FULL 2 year Residency** History & proper mailing address is input
 - Click **Show All (VOR)** to add an additional address
- Be sure to verify a **COMPLETE 2 year Employment History**
 - Click **Show All (VOE)** to add jobs
 - The 2 years should be provided **based on Application Date**
 - **** NOTE: FHA specifically requires a 2 year WORK HISTORY** - periods of unemployment do not count towards the 2 year period



Present Address Show All (VOR)

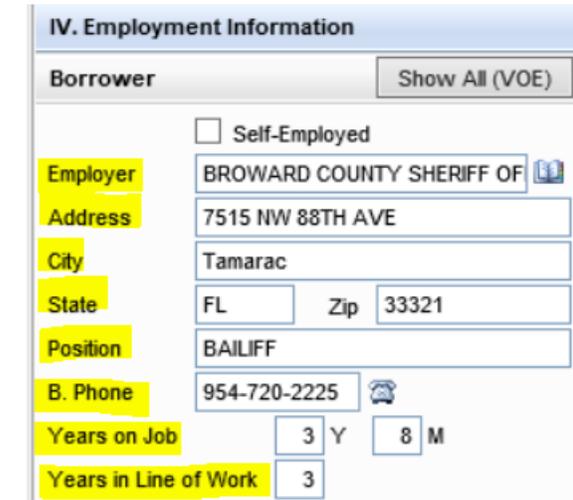
Address: 5504 MULBERRY DR.
City: Tamarac
State: FL Zip: 33319
of Years: 6 Y 2 M Own Rent

Mailing Address Same as present

Address: 5504 MULBERRY DR.
City: Tamarac
State: FL Zip: 33319

Previous Address

Address:
City:
State: Zip:
of Years: Y M Own Rent



IV. Employment Information

Borrower Show All (VOE)

Self-Employed

Employer: BROWARD COUNTY SHERIFF OF 
Address: 7515 NW 88TH AVE
City: Tamarac
State: FL Zip: 33321
Position: BAILIFF
B. Phone: 954-720-2225 
Years on Job: 3 Y 8 M
Years in Line of Work: 3

1003 – Page 2:

Forms Tools Services

1003 Page 2

- Ensure that the Income Section is **BROKEN-DOWN**; income should not be “lumped” into one total figure:
- If there is **O/T, Bonuses, Commissions,** etc – this should be listed in its own field
- **Do NOT use the lock box for Net Rent;** data should be input correctly in the REO screen to flow to this field
- “Other Income” should be selected from the dropdown choices whenever possible

Gross Monthly Income				Monthly Housing Expenses		
	Borrower	Co-Borrower	Total	Present	Proposed	
Base	<input checked="" type="checkbox"/> 3,229.20	<input checked="" type="checkbox"/>	3,229.20			
Overtime						
Bonuses						
Commissions						
Div. / Interest						
Net Rent Inc.	<input checked="" type="checkbox"/>					
Other						
Other	5,712.81		5,712.81			
Total	8,942.01		8,942.01			

Monthly Housing Expenses			
	Present	Proposed	
Rent			
First Mtg.	1,850.00	<input checked="" type="checkbox"/> 1,331.71	
Other Fin.		<input checked="" type="checkbox"/>	
Haz. Ins		<input checked="" type="checkbox"/> 313.18	
RE Taxes		<input checked="" type="checkbox"/> 321.94	
Mtg. Ins		<input checked="" type="checkbox"/>	
HOA Dues			104.00
Other		<input checked="" type="checkbox"/>	0.00
Total	1,850.00		2,070.83

Other Income		
B / C	Description	Monthly Income
B	DFAS Retirement (taxable income)	4,260.81
B	VA Benefits NonEducational	1,452.00

1003 – Page 2:

- Ensure that Present Housing Expenses are accurate and broken-down
 - **Regardless of loan type, the “Present” expenses are ALWAYS the owner-occupied housing expenses**
- Ensure that the Proposed **Haz. Ins, RE Taxes** and **any other figures** are accurately input

Monthly Housing Expenses		
	Present	Proposed
Rent		
First Mtg.	1,214.88	1,331.71
Other Fin.		
Haz. Ins	313.18	313.18
RE Taxes	321.94	321.94
Mtg. Ins		
HOA Dues	104.00	104.00
Other		0.00
Total	1,954.00	2,070.83

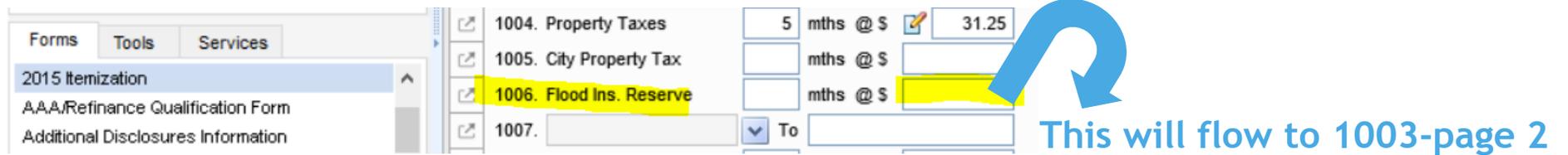
** For an owner-occ Refi, the Haz. Ins and RE Taxes should match; present = proposed

** **HOA dues** would be input on this screen

** **Flood Insurance**, if applicable, should be entered on the 2015 Itemization (see next slide) and the data will flow to this screen (in “other”)

1003 – Page 2: Inputting Flood Insurance, if applicable

- **Step 1**: Go To the 2015 Itemization and input the monthly premium on Line# 1006



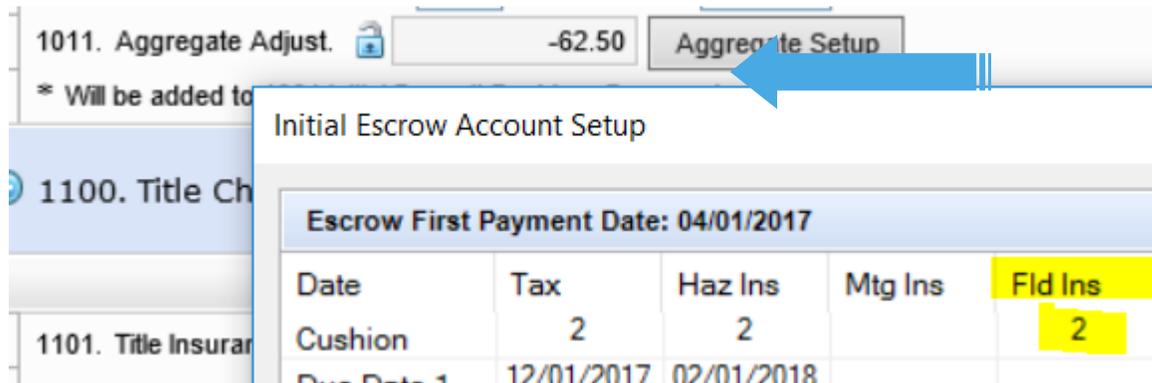
Forms Tools Services

2015 Itemization
AAA/Refinance Qualification Form
Additional Disclosures Information

1004. Property Taxes	5	mths @ \$	31.25
1005. City Property Tax		mths @ \$	
1006. Flood Ins. Reserve		mths @ \$	
1007.		To	

This will flow to 1003-page 2

- **Step 2**: Complete the Aggregate Setup = input the “**2 month cushion**” and place a “**12**” in the box for the policy expiration (next due) date



1011. Aggregate Adjust. -62.50 Aggregate Setup

* Will be added to

1100. Title Ch

1101. Title Insur

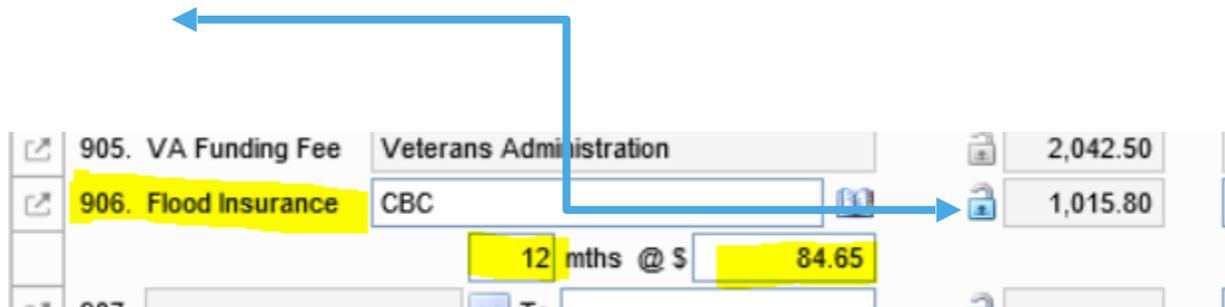
Initial Escrow Account Setup

Escrow First Payment Date: 04/01/2017

Date	Tax	Haz Ins	Mtg Ins	Fld Ins
Cushion	2	2		2
Exp Date 1	12/01/2017	02/01/2018		

1003 – Page 2: Inputting Flood Insurance, if applicable

- Step 3: If the full Flood Policy Premium will be paid in this loan, input the full premium, 12 months, on Line# 906
 - If inputting “12” in the months field is not 100% accurate, then you may utilize the “lock box” to input the true/correct premium amount

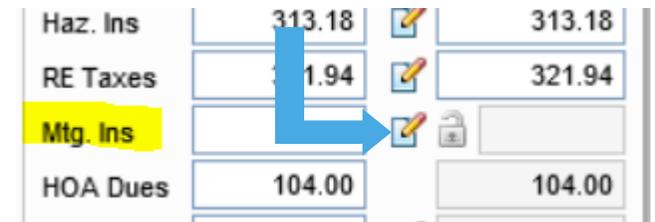


905. VA Funding Fee	Veterans Administration	2,042.50
906. Flood Insurance	CBC	1,015.80
	12 mths @ \$	84.65

1003 – Page 2: Inputting/Confirming Accurate Mtg. Ins

ALL forms of MI are input by utilizing the paper/pencil button from the Monthly Housing Expenses:

- CONV loans can be either **monthly** (BPMI), **single-pay**, **Split**, or **LPMI** (see SharePoint > Mortgage Insurance – CONVENTIONAL loans > NLC MI Matrix for further explanation) – **** we do NOT offer Lender-Paid Monthly**
- FHA loans will have **both** an Upfront MIP & a Monthly MI
- VA loans, if not exempt, will have **only an Upfront MIP (also answer bottom section of MI screen)**
- USDA loans will have **both** an Upfront MIP & a Monthly MI



Haz. Ins	313.18		313.18
RE Taxes	1.94		321.94
Mtg. Ins			
HOA Dues	104.00		104.00

1003 – Page 2: Inputting/Confirming Accurate Mtg. Ins

The screenshot shows the 'Mortgage Insurance' section of a 1003 form. It is divided into three main areas: 'Upfront Mortgage Insurance Premium / Funding / Guarantee Fee', 'Monthly Mortgage Insurance', and 'Mortgage Insurance (FHA and VA)'. Blue callout numbers 1 through 11 are placed over various fields and checkboxes to indicate where specific instructions apply.

Upfront Mortgage Insurance Premium / Funding / Guarantee Fee

Base Loan Amount: 305,995.00

MIP / Funding / Guarantee: %

Amount Paid in Cash: Lock **2**

Upfront MIP/Funding/Guarantee Fee Financed:

Loan Amount with Upfront MIP/Funding Fee: 305,995.00

Refund prorated unearned Up Front

Round to nearest \$50

Charges for the insurance are added to your loan payments

Charges for the insurance are collected upfront at loan closing

Lender Paid Mortgage Insurance **3**

MI Factor Field Locked

Monthly Mortgage Insurance

Calculated Based On: Loan Amount **11**

1. Months

2. Months

Cancel At: %

Calculate based on remaining balance **7**

Midpoint payment cancellation **8**

Declining Renewals

Number of Months MI being Collected: Prepaid **9**

Prepaid Amount:

Mortgage Insurance (FHA and VA)

Type of Veteran: **10**

Is this the first use of the VA loan program?

#1 – used for FHA; USDA; VA, unless exempt; CONV, if Borr Single Pay or Split

#2 – used for CONV, if borrower will pay MI in cash at closing

#3 – check-mark if doing LPMI (Lender-Paid Mortgage Insurance)

#4 – used for FHA; USDA; CONV if doing BPMI

#5 – used for CONV, if doing BPMI (MI cert will show breakdown for boxes 1 & 2)

#6 – for CONV – Primary/2nd home, % will be **78%**; for CONV – Investment, **0%**; **if doing LPMI, % will be 0%; left Blank for FHA, VA, and USDA**

#7 – check-mark for FHA; check-mark for USDA

#8 – check-mark for CONV Investment Properties (all MI types except LPMI)

#9 – CONV loan – input # months, if applicable, per MI Cert; most will be “0”

#10 – Completed this section if doing a VA Loan

#11 – for FHA loans, once FHA Management screen is completed, click to ensure accurate data; Encompass is programmed to complete accurately

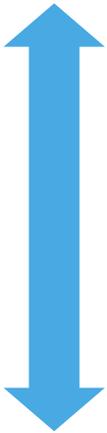
MI – Adding to Aggregate Setup

Whenever CONV Monthly Mortgage Insurance is being utilized, be sure to add the following to the Aggregate Setup of the 2015 Itemization:

Place a “1” for each of the first 12 months, starting with the first payment due month

Escrow First Payment Date: 05/01/2017

Date	Tax	Haz Ins	Mtg Ins
Due Date 1	11/01/2017	02/01/2018	05/01/2017
Due Date 2			06/01/2017
Due Date 3			07/01/2017
Due Date 4			08/01/2017
05/2017			1
06/2017			1
07/2017			1
08/2017			1
09/2017			1
10/2017			1
11/2017	12		1
12/2017			1
01/2018			1
02/2018		12	1
03/2018			1
04/2018			1



1003 – Page 2:

- Ensure that the **MOST RECENT assets**, if applicable, are input accurately
 - Use the **Show All (VOD)** button to access the assets
 - Use the paper/+ symbol to ADD new accounts

Quick Entry - VOD

Show All (VOD)		
2,041.91		
VOD		
Belong To	Bank/S&L/Credit Union	Balance
Borrower	Wells Fargo	2,041.91

Account Information			
Account Type	Account in Name of	Account Number	Balance
Checking Account	Pete James Jr	1326	1,000.71
Savings Account	Pete James Jr	9603	1,041.20

1003 – Page 2: Confirm if CREDIT is Joint or Not Joint

- You may receive errors when running AUS if this is not completed accurately:

The screenshot shows a software interface for Form 1003 Page 2. On the left is a navigation menu with tabs for 'Forms', 'Tools', and 'Services'. The 'Forms' tab is active, and the menu items include 'Borrower Summary - Origination', 'Notice of Incomplete Application', '1003 Page 1', '1003 Page 2' (highlighted), '1003 Page 3', '2015 Itemization', 'Loan Estimate Page 1', 'Loan Estimate Page 2', 'Loan Estimate Page 3', and 'Request for Transcript of Tax (Classic)'. The main content area is titled 'VI. Assets and Liabilities'. At the top right of this section, there are three options: 'Completed' (checked), 'Jointly' (unchecked), and 'Not Jointly' (checked). A blue box highlights these three options. Below this, the 'Assets' section is visible, with a 'Cash Deposit' table and a 'Total Bank Deposits' field showing '9,855.99'. To the right, there are fields for 'Real Estate Owned' (178,000.00), 'Vested Interest in Retirement Fund', and 'Net Worth of Business Owned'. Below that is the 'Automobiles Owned' section with a table for 'Make and Year' and 'Value'.

1003 – Page 2:

– Ensure that the Liabilities Section is accurate =

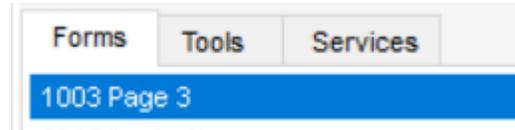
- **EVERY account** listed on credit should be reflected in the liabilities
- Confirm that **HELOCs** are correctly reflected in the “Type” column
- **Time Shares** should be listed as INSTALLMENT “Type”
- Confirm that **Open-type AMEX** accounts reflect as “Open 30-day charge”
- **Student Loans** – be sure to enter a Payment unless loan type is VA and student loan is deferred for > 12 months
- **Collection Accounts (non-medical)** – ensure that a 5% Payment is entered, if required by agency guidelines
- If **OMITTING a debt** from the DTI, be sure to provide supporting documentation as needed; **use the “Exclude from URLA” box in Show All (VOL)**
- **** NOTE:** Encompass does NOT count “Mortgage” Type accounts from the Liabilities section with regard to DTI; these are counted from the REO screen

1003 – Page 2:

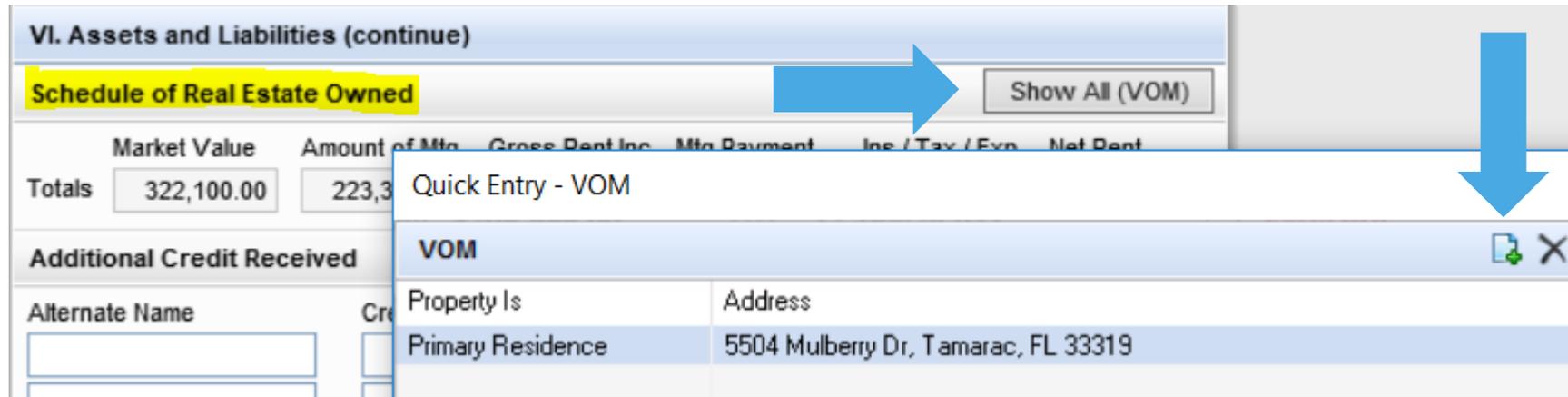
- Any **Alimony or Child Support PAYMENTS** being made **BY** the Borrower should be reflected here, at the bottom of the page:

	Description	Payment	Mos Left
Alimony / Child Support	<input type="text"/>	<input type="text"/>	<input type="text"/>
Job Related Expense	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>

1003 – Page 3:



- Ensure that the REO section is accurately completed – click **Show All (VOM)** to access the properties list
 - Use the Paper/Plus to add Additional Properties as needed



VI. Assets and Liabilities (continue)						
Schedule of Real Estate Owned						
	Market Value	Amount of Mtn	Gross Rent Inc.	Mtn Payment	Ins / Tax / Exp.	Net Rent
Totals	322,100.00	223,3				
Additional Credit Received						
Alternate Name		Cre	Quick Entry - VOM			
			VOM			
			Property Is	Address		
			Primary Residence	5504 Mulberry Dr, Tamarac, FL 33319		

1003 – Page 3: REO Section

– If the REO is the **Subject of the Loan**, the “Subject Property” box should be check-marked

Click to attach mortgage liens in the liability section

Address	5504 Mulberry Dr	<input checked="" type="checkbox"/> Subject Property		
City	Tamarac	Property is used as		
State	FL	Zip	33319	Primary Residence
Attach/Show Liens				
Present Market Value	322,100.00	Mortgage Balance	223,385.14	
		Mortgage Payment	1,850.00	
Property Status (S,PS,R)		Gross Rental Income	0.00	
Type of Property	Single Family	Taxes, Ins, Expenses	0.00	
Purchase Price		Percentage of Rental		
Date Acquired		Participation %		
		Net Income / Loss		
Comments				

Select the correct property usage; **If Property is Investment, “R” should always be selected for Property Status

Property Status:
S = Sold
PS = Pending Sale
R = Rental (Investment)

If taxes & insurance are not included in the Mortgage Payment above, add here

1003 – Page 3 – Setting up Investment Properties in the REO:

1003 Page 3

VI. Assets and Liabilities (continue)

Schedule of Real Estate Owned

Market Value
Totals 1,050,000.00

Additional Credit Receivable

Alternate Name

VII. Details of Transaction

a. Purchase Price

b. Alterations

c. Land

d. Refinance

e. Estimated prepaid items

f. Estimated closing costs

g. PMI, MIP, Funding Fee

h. Discount (if Borrower)

i. Total Costs (a through h)

Quick Entry - VOM

Show All (VOM)

VOM

Property Is: Primary Residence, Address: 4017 Maple St., Ventura, CA 93003
Investment Property, Address: 295 Redwood Ave., Ventura, CA 93003

Address: 295 Redwood Ave. City: Ventura State: CA Zip: 93003

Subject Property:

Property is used as: Investment Property

Attach/Show Liens

Present Market Value: 500,000.00

Mortgage Balance: 0.00

Mortgage Payment: 0.00

Property Status (S,PS,R): R

Type of Property: Single Family

Purchase Price: //

Date Acquired: //

Gross Rental Income: 687.00

Taxes, Ins, Expenses: 316

Percentage of Rental Participation %: //

Net Income / Loss: 371

Comments: FREE & CLEAR

NEVER lock this!!

Step 1 = Calculate the Gain/Loss using the 1084 Worksheet

**These figures will be used when setting up the info in Encompass

- Set up the dropdowns as shown:

Property is used as **Investment**
Property Status is **"R" for Rental**
Select the Type of Property

- Ensure that any mortgage lien is to the REO via the **Attach/**

- Input the **Present Market Value**

- Input the figures from the 1084 Worksheet (see next slide)

1003 – Page 3 – Setting up Investment Properties in the REO:

- (Note, this particular property is Free & Clear)
- The numbers from the 1084 go directly into Encompass

Subject Address: 295 Redwood

Tax Return - 1040 Schedule E

	2014	2015
Gross Rents Received (Line 3)	\$4,000	\$20,700
Total Expenses (Line 20)	-\$13,479	-\$14,553
Insurance (Line 9)	+\$640	+\$674
Mortgage Interest (Line 12)	+\$0	+\$0
Taxes (Line 16)	+\$3,055	+\$3,107
Depreciation (Line 18)	+\$5,968	+\$6,371
Amortization/Casualty Loss/One Time Expense (see comment)	+\$0	+\$0
HOA Dues	+\$0	+\$0
Total Annual Gross Income	= \$184	
12 Month Avg <u>\$1,358</u>	Adjusted Gross Income/Loss <u>\$687</u>	
24 Month Avg <u>\$687</u>	Monthly PITIA Payment <u>\$316</u>	
	Total Qualifying Income or Loss <u>\$371</u>	

Mortgage Balance	0.00
Mortgage Payment	0.00
Gross Rental Income	687.00
Taxes, Ins, Expenses	316
Percentage of Rental	
Participation %	
Net Income / Loss	371

The system will calculate to match the 1084, so \$371 will reflect accurately in Encompass and when AUS is run

**** You will only be inputting Taxes/Ins/Exp if the Property is F&C or if these are NOT included in the mortgage payment**

1003 – Page 3 – Setting up Investment Properties in the REO:

Another Example:

- You will notice that the \$1179 is already accounted for since the mortgage lien is properly attached to the REO
- The processor noted that the escrows are included
- The system correctly calculates the true gain/loss to match the 1084 worksheet

Tax Return - 1040 Schedule E

	2014	2015
Gross Rents Received (Line 3)	\$10,900	\$5,650
Total Expenses (Line 20)	-\$9,622	-\$13,562
Insurance (Line 9)	+\$1,155	+\$1,787
Mortgage Interest (Line 12)	+\$2,473	+\$5,635
Taxes (Line 16)	+\$3,640	+\$3,398
Depreciation (Line 18)	+\$2,654	+\$2,654
Amortization/Casualty Loss/One Time Expense (see comment)	+\$0	+\$0
HOA Dues	+\$0	+\$0
Total Annual Gross Income	= \$11,200	= \$5,562
12 Month Avg <u>\$464</u>	Adjusted Gross Income/Loss	\$464
24 Month Avg <u>\$698</u>	Monthly PITIA Payment	-\$1,179
	Total Qualifying Income or Loss	=(\$715)

Address	1925 E 21st St	<input type="checkbox"/> Subject Property
City	Mission	Property is used as <input checked="" type="checkbox"/> Investment Property
State	TX Zip 78572	
Attach/Show Liens		Mortgage Balance 94,549.00
Present Market Value <input checked="" type="checkbox"/> 135,000.00		Mortgage Payment 1,179.00
Property Status (S,PS,R) <input checked="" type="checkbox"/> R		Gross Rental Income 464.00
Type of Property <input checked="" type="checkbox"/> Single Family		Taxes, Ins, Expenses
Purchase Price		Percentage of Rental
Date Acquired //		Participation %
Comments escrow included in payment 😊		Net Income / Loss -715

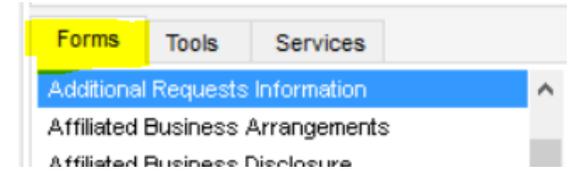
Additional Requests Information Screen:

Blue Fields are **REQUIRED** fields

– for this screen, required when finishing the Resubmittal Milestone

The Closing Team will require a Fax# or Email Address for executing mtgee correspondence

- If the agency does not utilize a fax#, input all ZEROs and supply an [email address \(input under Tools > File Contacts, see next slide\)](#)



Request for Evidence of Hazard Insurance			
To (Hazard Insurance Company):			
Company	Sagesure Insurance Manag	Contact	Dwight W Andrus
Address	PO Box 12999	Phone	337-981-7300
City	Tallahassee	Fax	337-981-7300
State	FL	Zip	32317
Replacement Value	<input type="text"/>	Insurance Escrowed?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Maximum Deductible	<input type="text"/>	% or \$	<input type="text"/>
Comments			
<input type="text"/>			

Tools Tab > File Contacts – for inputting HOI email contact:

<input type="checkbox"/> Funding	12/13/16	41	Builder				
<input type="checkbox"/> Shipping	12/14/16	42	Hazard Insurance	Sagesure Insurance Managers	Dwight W Andrus	337-981-7300	skd@andrus.com
<input type="checkbox"/> Purchased	12/28/16	43	Mortgage Insurance				
<input type="checkbox"/> Reconciled	12/29/16	44	Surveyor				
<input type="checkbox"/> Completion	01/02/17	45	Flood Insurance	Selective Insurance Company			

Forms **Tools** Services

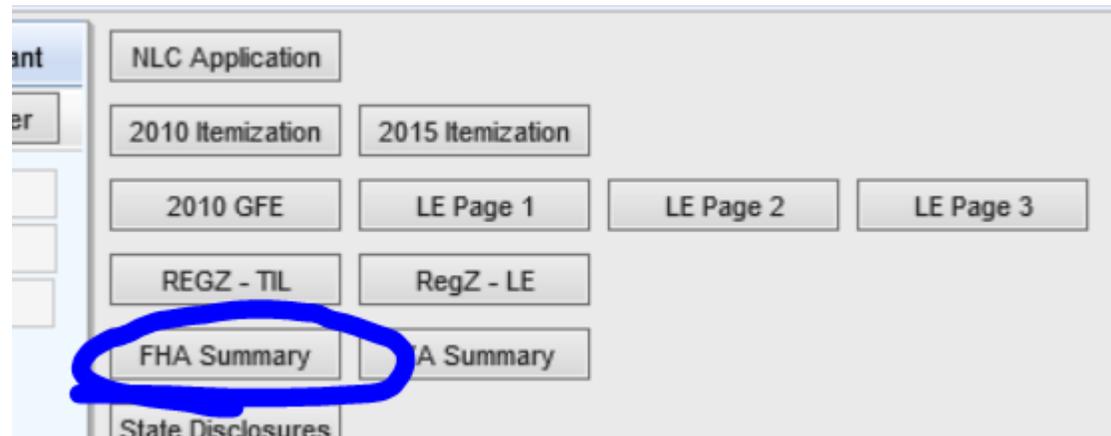
File Contacts
Business Contacts
Conversation Log
TPO Information
Correspondent Loan Status
Tasks
AUS Tracking
Disclosure Tracking

Hazard Insurance

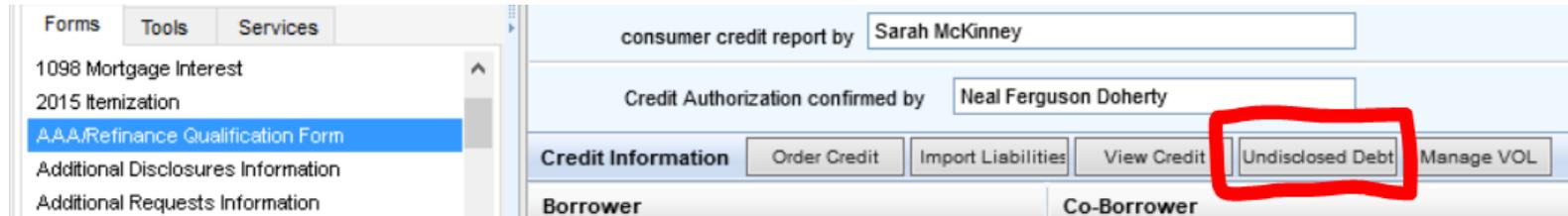
Company Name	Sagesure Insurance Managers	Contact Name	Dwight W Andrus
Address	PO Box 12999	Phone	337-981-7300
City	Tallahassee	Email	skd@andrus.com
State	FL Zip 32317	Fax	337-981-7300
Relationship		Cell	
		Reference #	

AAA/Refinance Qualification Form & Purchase Qualification Form

- Primarily completed by the LO during the application-taking process
- Contains links to the screens that should be completed by the LO
- Processing can utilize the FHA Summary link to request the FHA Case# assignment via Encompass (see Tutorial on how to pull a case# via Encompass)

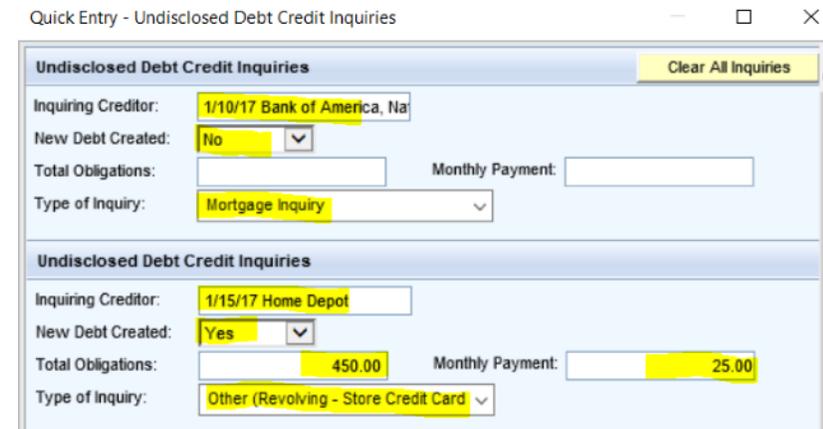


AAA/Refinance Qualification Form & Purchase Qualification Form



- Also available from this screen is the link to complete the **UDD form PRIOR to initial disclosures** being sent to the borrower(s)
- This way it comes back ALREADY COMPLETED!!
- Simply click the Und Debt button and complete the fields

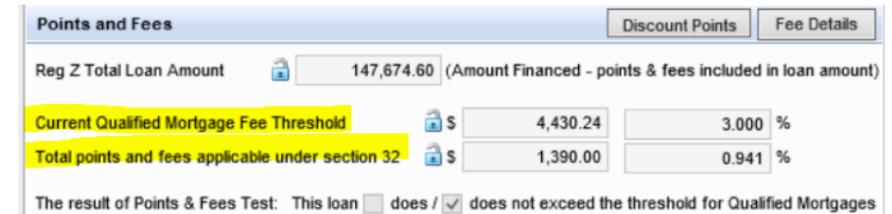
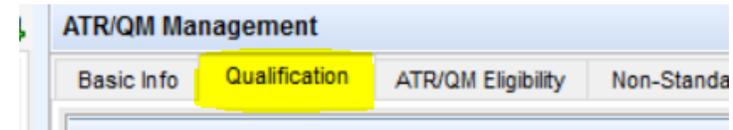
**** All common inquiries on a given date can be input on the same line**



ATR/QM Management Screen:

Qualification Tab:

- Here, you can confirm Points & Fees compliance



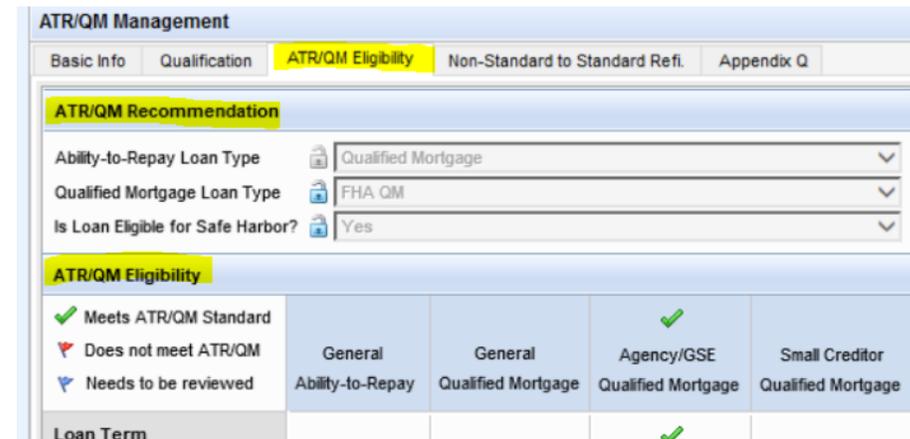
The 'Points and Fees' section includes a 'Discount Points' button and a 'Fee Details' button. It displays the following information:

Reg Z Total Loan Amount	147,674.60	(Amount Financed - points & fees included in loan amount)	
Current Qualified Mortgage Fee Threshold	\$ 4,430.24	3.000	%
Total points and fees applicable under section 32	\$ 1,390.00	0.941	%

The result of Points & Fees Test: This loan does / does not exceed the threshold for Qualified Mortgages

ATR/QM Eligibility Tab:

- Here, you can confirm Ability to Repay (ATR) and Qualified Mortgage (QM) status



The 'ATR/QM Eligibility' tab is highlighted in yellow. It shows the following information:

ATR/QM Recommendation

Ability-to-Repay Loan Type	Qualified Mortgage
Qualified Mortgage Loan Type	FHA QM
Is Loan Eligible for Safe Harbor?	Yes

ATR/QM Eligibility

Meets ATR/QM Standard	General	General	Agency/GSE	Small Creditor
Does not meet ATR/QM	Ability-to-Repay	Qualified Mortgage	Qualified Mortgage	Qualified Mortgage
Needs to be reviewed				

Loan Term: [Green checkmark]

Borrower Summary – Origination Screen:

- Ensure accuracy of the **subject property address**; generally per USPS, as the standard. If USPS not available, search county records.

Subject Property Information		Copy from Present	Order Appraisal	Order Flood	Order Title
Address	2925 SE FARLEY RD	Property Type	Detached		
City	Port Saint Lucie	Estimated Value	275,000		
State	FL	Zip	34952-5819	Appraised Value	240,000

- Be sure to select the appropriate **Property Type**
- **Estimated Value** should be the amount that the borrower believes the home to be worth. This should be input by the LO during the taking of the application.
- **Appraised Value** comes from the appraisal and will typically not coincide with the Estimated Value.

Borrower Summary – Origination Screen:

- Ensure that the **CREDIT REFERENCE#** matches the credit report associated to the file

TransUnion / Empirica	762	TransUnion / Empirica	754
Equifax / BEACON	791	Equifax / BEACON	789
Minimum Required FICO	620	Minimum Required FICO	620
Credit Score for Decision Making	789	Credit Reference #	35701027

If the file requires SEPARATE credit reports per agency guidelines (unmarried), only the Borrower report# will appear

You should only have ONE report per borrower/borrower pair

Name	Date	Size	Current Version
Credit Report	09/06/16 03:05 PM	929 KB	<input checked="" type="checkbox"/>

Pages
CREDIT PLUS

FILE #	35701027	FNMA #
SEND TO	NATIONS LENDING CORP CUST. # 100886	

Borrower Summary – Origination Screen: Investment Property – Input for Rental Gain/Loss:

– Purchase File – New Investment Property

- Input the Gross Rent per Lease
- Input the Occupancy Rate of 75%

Property Will Be	
<input type="checkbox"/> Primary	
<input type="checkbox"/> Secondary	
<input checked="" type="checkbox"/> Investment	
Gross Rnt	3,500.00
Occup Rate	75.00 %

– The system will calculate the gain/loss by taking the Gross Rent X 0.75 – Proposed PITI

- You will see the gain/loss on the Transmittal Summary
- In this case, $(\$3500 \times 0.75) - \$2215.31 = \$409.69$
- **** SEE NEXT SLIDE**

Monthly Housing Expenses		
	Present	Proposed
Rent	1.00	
First Mtg.		1,295.63
Other Fin.		
Haz. Ins		97.50
RE Taxes		784.68
Mtg. Ins		
HOA Dues		37.50
Other		
Total	1.00	2,215.31

Borrower Summary – Origination Screen:

- In this case, there is a (+) Cash Flow for the Subject Property

	Borrower	Co-Borrower	Total
Base Income	2,500.00		2,500.00
Other Income	1,102.00		1,102.00
(+) Cash Flw	409.69		409.69
Co-Mort			
Total Income	4,011.69		4,011.69
Qualifying Ratios			
Top (Primary Housing Expense / Income)			0.025

Hazard Insurance	
Taxes	
Mtg. Insurance	
H O A Fees	
Other	
Co-Mort Set	
Total Prop. Exp	1.00
Other Obligations	
(-) Cash Flw	

OR

Borrower Summary – Origination Screen:

Investment Property – Input for Rental Gain/Loss:

– Refinance File – Seasoned Rental Property = Subject of the Loan

- Calculate the Subject Property Gain/Loss based on most recent tax return(s) depending on product/AUS findings. Use the 1084 worksheet.
- From the 1084 worksheet:
(only one year of tax returns were required per AUS)

**** see next slide**

RENTAL INCOME (need 1040 and Schedule E)		Complete only if required by DU Findings	
Tax Year :	2015		
Income (+) or Loss (-)		\$ 51,342.00	If Loss Enter as Negative
	2010 Line 22 / 2011, 2012 & 2013 Line 21 (Sch E)		
+ Depreciation		\$ 4,071.00	
	2010 Line 20 / 2011, 2012 & 2013 Line 18 (Sch E)		
+ Insurance (Line 9 of Schedule E)		\$ 2,500.00	
+ Mortgage Interest (Line 12 of Schedule E)		\$ 22,674.00	
+ Taxes (Line 16 of Schedule E)		\$ 4,398.00	
+ HOA Dues (if appl)		\$ -	
	2010 Line 18 / 2011, 2012, 2013 Line 19 (Sch E)		
		Gross Rental Income	\$ 84,985.00
		Monthly Gross Rental	\$ 7,082.08
		Less PITIA Payment (enter as a negative)	\$ -
		24 Month Average	\$ 6,013.67

Borrower Summary – Origination Screen:

- Input the amount calculated from the 1084 Worksheet into the **Gross Rnt** field on the Borrower Summary – Orig:
- Inputting an Occup Rate of 100% will allow the system to count the calculated amount
- Once again, the system will calculate the (+/-) cash flow by subtracting the proposed PITI from the **Gross Rnt** amount and this will appear on the Transmittal Summary

Property Will Be

Primary

Secondary

Investment

Gross Rnt 7,082.08

Occup Rate 100.00 %

Amortization Type

Forms Tools Services

State-Specific Disclosure Information

Transmittal Summary

ULDD/PDD

Underwriting Submission Form

Underwriting Worksheet

USDA Management

VA 26-0286 Loan Summary

VA 26-1805 Reasonable Value

Base Income			
Other Income	3,861.38		3,861.38
(+) Cash Flw	3,445.76		3,445.76
Co-Mort Set	5,271.81		5,271.81
Total Income	12,578.95		12,578.95
Qualifying Ratios			
Top (Primary Housing Expense / Income)		45.194	%
Taxes			433.15
Mtg. Insurance			
H O A Fees			
Other			
Co-Mort Set			
Total Prim Exp			5,684.90
Other Obligations			
(-) Cash Flw			
Co-Mort Set			274.00

Borrower Summary – Origination Screen:

- If you are doing a REFINANCE and subordinating a FIXED 2nd mortgage, you would input that here:

A screenshot of the software interface. On the left is a vertical menu with options: 'Affiliated Business Disclosure', 'Aggregate Escrow Account', 'ATR/QM Management', 'Bi-weekly Loan Payment Summary', 'Borrower Information - Vesting', 'Borrower Summary - Origination' (highlighted), and 'Borrower Summary - Processing'. The main area shows 'Loan Type' with checkboxes for 'Conv', 'FHA' (checked), 'VA', 'USDA-RHS', and 'Other'. 'Lien Position' has 'First' (checked) and 'Second'. A green box highlights the 'Sub. Financing' button.

A dialog box titled 'Subordinate Mortgage Loan Amounts'. It contains three rows: '1st Mortgage' with a value of 275,025.00, '2nd Mortgage' with a value of 0.00 (highlighted in yellow), and 'Additional' with a value of 0.00. At the bottom are 'OK' and 'Cancel' buttons.

****** NOTE: the system will “assume” new financing and place the amount being subordinated on 1003–page 3, line j. Be sure to remove this figure from line j.**

A screenshot of the 'VII. Details of Transaction' section. It shows a table with four rows: 'a. Purchase Price' (285,000.00), 'b. Alterations' (empty), 'j. Subordinate financing' (0.00, highlighted in yellow), and 'k. CC paid by seller' (5,000.00).

The CD/Loan Closing Request Form:

- 1) Input Target Closing Date
- 2) Loan must be LOCKED & Cond Approved
- 3) **** All FEE-RELATED items must be accurate**
- 4) Make any additional notes, for example, if a POA is being used
- 5) Select CD Delivery Method
- 6) Select whether or not LO wishes to review prior to delivery
- 7) If a final LE must be sent for any COC, checkmark the **Generate Final LE box**
- 8) Checkmark the **Generate CD Request box**
- 9) Save the file

CD Request Function:

CD/Loan Closing Request Form

Branch: 3154 Miramar FL: Nina Est. Closing Date 11/28/2018

CD Requirement ****Please submit your CD Request here****

PLEASE NOTE:
CD requests are sent 24-48 hours from the time requested.
If you need a rush request, please contact cdrequest@nationslending.com

NOTES:

CD Delivery Method
Send to LO for Approval prior to Deliver

Return file to LO & Processor Assigned CD Analyst Susan Kondratick

Generate Final LE **Generate CD Request** 11/06/2018 05:10 AM

The CD/Loan Closing Request Form:

The person responsible for completing the Loan Closing Request would need to complete the ENTIRE bottom portion of this page

The “Check the Box to Generate...” should NOT be check-marked until the loan is CLEARED TO CLOSE

** Be sure to input an accurate Requested Closing Time to properly alert the Funding Team of when to anticipate DOCS

- BI-weekly Loan Payment Summary
- Borrower Information - Vesting
- Borrower Summary - Origination
- Borrower Summary - Processing
- CD/Loan Closing Request Form**
- Channel Manager Checklist
- Closing Disclosure Page 1
- Closing Disclosure Page 2
- Closing Disclosure Page 3
- Closing Disclosure Page 4

Information for NLC Closing Department and Settlement Agent

Requested Closing Date: 12/14/2016 NLC Representative Cell/Phone # for Notary: 330-283-3303

Requested Closing Time: 1pm Who should the notary contact to confirm? Borrower

Closing Location: Other If "Other" enter Closing Address: 490 SUNSET DR HALLENDALE

Instructions To Closing Department

By Checking The Following Boxes I Acknowledge The File Information Is Correct

- All Settlement Charges and Third Party Fees to be collected are listed on the Itemization
- I have reviewed the terms of the loan in detail with my borrower to ensure a smooth closing

CHECK THE BOX TO GENERATE CLOSING REQUEST

DocuSign Disclosure Request Screen

What to look for.....

You want to see the borrower's name, followed by "Completed" or "Sent"

DocuSign Disclosure Request			
Loan Estimate	03/24/2017 15:44	Nicholas Apostolakis - Completed Teresa Shanks - Completed	03/22/2017 08:37
Nations Disclosure- Cover Letter- Rate Lock	03/24/2017 15:44	Nicholas Apostolakis - Completed Teresa Shanks - Completed	03/22/2017 08:37
Nations Lock Agreement	03/24/2017 15:44	Nicholas Apostolakis - Completed Teresa Shanks - Completed	03/22/2017 08:37
Notice of Change Circumstance Reasons	03/24/2017 15:44	Nicholas Apostolakis - Completed Teresa Shanks - Completed	03/22/2017 08:37
CA Additional Per Diem Interest Charge Disclo...	03/17/2017 10:27	Delivered to DocuSign Queue Service	00:26
CA Commitment Agreement	03/17/2017 10:27	Delivered to DocuSign Queue Service	00:26
CA Credit Score Disclosure	03/17/2017 10:27	Delivered to DocuSign Queue Service	00:26
CA Disclosure Receipt	03/17/2017 10:27	Delivered to DocuSign Queue Service	00:26
CA Machine Copies Notice	03/17/2017 10:27	Delivered to DocuSign Queue Service	00:26
CA Notice of Right to a Copy of the Automated...	03/17/2017 10:27	Delivered to DocuSign Queue Service	00:26
CA Notice to Home Loan Applicant	03/17/2017 10:27	Delivered to DocuSign Queue Service	00:26
Nations Disclosure- Conditional Commitment	03/17/2017 10:27	Delivered to DocuSign Queue Service	00:26
Nations Disclosure- Cover Letter- Conditional...	03/17/2017 10:27	Delivered to DocuSign Queue Service	00:26
CA Rate Lock Agreement	03/14/2017 07:33	Nicholas Apostolakis - Completed Teresa Shanks - Sent	03/14/2017 05:08
Loan Estimate	03/14/2017 07:33	Nicholas Apostolakis - Completed Teresa Shanks - Sent	03/14/2017 05:08
Nations Disclosure- Cover Letter- Rate Lock	03/14/2017 07:33	Nicholas Apostolakis - Completed Teresa Shanks - Sent	03/14/2017 05:08

If you see nothing here, contact the Disclosure Team

FHA Management Screen:

Basic Info Tab:

- Ensure that **Property Type** and **Purpose of Loan** are completed:

Property Type

1 Unit 2 Units 3 - 4 Units

Condominium Co-Operative

Manufactured Housing

Purpose of Loan

Purchase

No Cash-Out Refinance

Cash-Out Refinance

Simple Refinance (FHA to FHA)

Streamline Refinance (w/ appraisal)

Streamline Refinance (w/o appraisal)

Construction

Construction - Perm

Tracking Tab:

- Input **Date Pulled** & **FHA Case#** including **ADP CODE**

Basic Info Prequalification FHA 203k **Tracking**

FHA Case Number Obtain Check Holdings View Findings

Date **06/22/2016** Case Number **244-1246644-703**

By

FHA Management Screen:

Tracking Tab (cont):

- For FHA to FHA Refinances, input the **Refi Auth Data** per FHA Connection
- Input **CAIVRS#** for borrower(s)

Refi Authorization		Order	
Date	// [Redacted]	Old FHA Case #	[Redacted]
By	[Redacted]	MIP Refund	[Redacted]
		Prior Endorsement Date	// [Redacted]
CAIVRS Number		Obtain	
Date	06/22/2016	Borrower CAIVRS #	A174337283
By	[Redacted]	Co-Borrower CAIVRS #	[Redacted]

FHA Purchase Calc Screen:

- **Line #103** is the total of Line Items e, f, g, & h (if applicable) from the Details of Transaction

e. Estimated prepaid items	1,841.67
f. Estimated closing costs	4,908.10
g. PMI, MIP, Funding Fee	2,193.68
h. Discount (if Borrower will pay)	147.95

- **Line B** comes from Line Item k, which populates from the 2015 Itemization – Seller Paid Closing Costs column

j. Subordinate financing	0.00
k. CC paid by seller	4,000.00
l. Cash Deposit on sales cl	500.00

Calculations			
Line 103 Total Closing Costs	9,091.40	Purchase Price	129,900.00
Line 902 UFMIIP	2,193.68	3.5% Requirement	4,546.50
Total CC excluding UFMIIP (line A)	6,897.72	Verified Assets	12,273.31
Seller Paid Closing Costs (line B)	4,000.00	Line 303 Cash to Close	7,922.64
Lender Credits (line C)	25.00	Max Tax Pro-Ration Credit	4,350.67
Total Credits (Lines B & C) Cannot Exceed Total Closing Costs excluding UFMIIP (Line A)		Tax Pro-Ration Amount (Cannot exceed Max Tax Pro-Ration Credit)	-1,002.24
Closing Costs Unpaid	2,872.72	Total Investment	4,547.68
EMD	500.00	Does the borrower meet the minimum required investment of 3.5% (Yes/No)	Yes
Line 303 Cash to Close	7,922.64		
Total after fees	-5,549.92		
Brw's Current Investment	5,549.92		

FHA Purchase Calc Screen:

- **Closing Costs Unpaid** is Line A minus Lines B & C
- **The EMD** is the cash deposit on the sales contract
- Line # 303 comes from Item p in the DOT

p. Cash from / to Borrower  7,922.64

Closing Costs Unpaid	2,872.72
EMD	500.00
Line 303 Cash to Close	7,922.64
Total after fees	-5,549.92
Brw's Current Investment	5,549.92

- The **Total after fees** is calculated by taking the Closing Costs Unpaid, MINUS the EMD (since this is a credit), MINUS the Cash to Close, giving us the **Borrower's Current Investment of \$5549.92:**
 - $(\$2872.72 - \$500) - \$7922.64 = (-\$5549.92)$

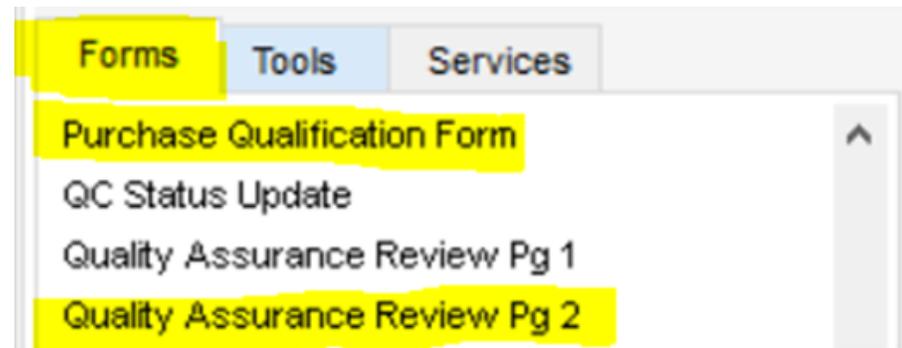
FHA Purchase Calc Screen:

- **Verified Assets** will populate based on the Total Bank Deposits listed on 1003-p2
- **Max allowable tax pro-ration credit** will be the amount of verified assets MINUS the cash to close (since we must show sufficient funds coverage to apply the proration)
- **Actual Tax Pro-Ration Amount** should come from the CD provided by the title agent
- **Total Investment** equals “Current Investment” (\$5549.92) MINUS the Tax Pro-Ration = \$4547.68
***** This amount MUST exceed the 3.5% Requirement *****

Purchase Price	<input type="text" value="129,900.00"/>
3.5% Requirement	<input type="text" value="4,546.50"/>
Verified Assets	<input type="text" value="12,273.31"/>
Line 303 Cash to Close	<input type="text" value="7,922.64"/>
Max Tax Pro-Ration Credit	<input type="text" value="4,350.67"/>
Tax Pro-Ration Amount (Cannot exceed Max Tax Pro-Ration Credit)	<input type="text" value="-1,002.24"/>
Total Investment	<input type="text" value="4,547.68"/>
Does the borrower meet the minimum required investment of 3.5% (Yes/No)	<input type="text" value="Yes"/>

FHA Purchase Calc Screen:

- **NOTE** – this calculation screen will now be located on the Quality Assurance Review Page 2 Form
- **NOTE** – this screen will also be available on the Purchase Qualification Form



FHA Summary:

Borrower Certification

22a. Do you own / sold other real estate? Yes No

Is it to be sold? No

22b. Sale Price

22c. Original Mtg Amount

22d. Address of the Sold Property

Street

City

State Zip

22e. If the dwelling to be covered by? No

22f. Do you own more than four dwellings? No

23. Have you ever had a VA home loan?

25. I, the Undersigned Borrower(s) Certify that:

(2) Occupancy:

I now actually occupy the above property as my home

(3) I have been informed that \$ is

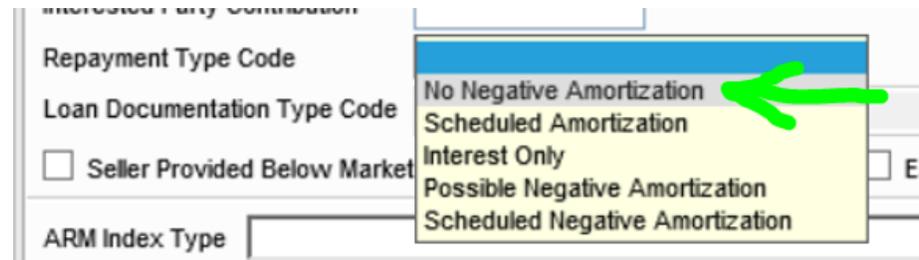
I was not aware of this valuation when I signed my contract

(6) For HUD Only - I have received information on lead paint poisoning Yes

- Adjustments can be made on this to revise/correct the information appearing on the HUD-92900-A

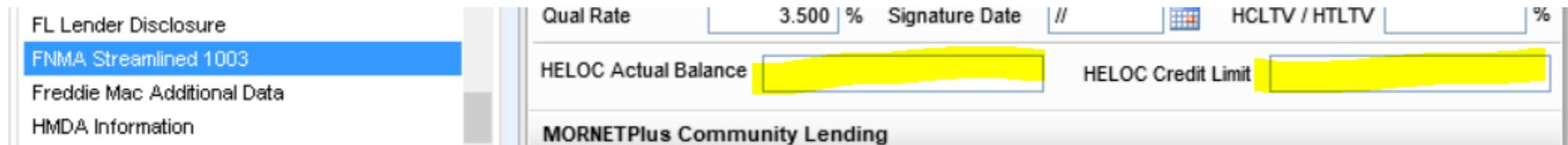
FNMA Streamlined 1003:

- On CONV loan types, you would input a Repayment Type Code of **“No Negative Amortization”** to avoid a Warning on the DU Early Check report



A screenshot of a software interface showing a dropdown menu for the 'Repayment Type Code' field. The dropdown is open, displaying five options: 'No Negative Amortization', 'Scheduled Amortization', 'Interest Only', 'Possible Negative Amortization', and 'Scheduled Negative Amortization'. A green arrow points to the 'No Negative Amortization' option, which is highlighted in blue. The background shows other form fields like 'Loan Documentation Type Code', 'Seller Provided Below Market' (checkbox), and 'ARM Index Type'.

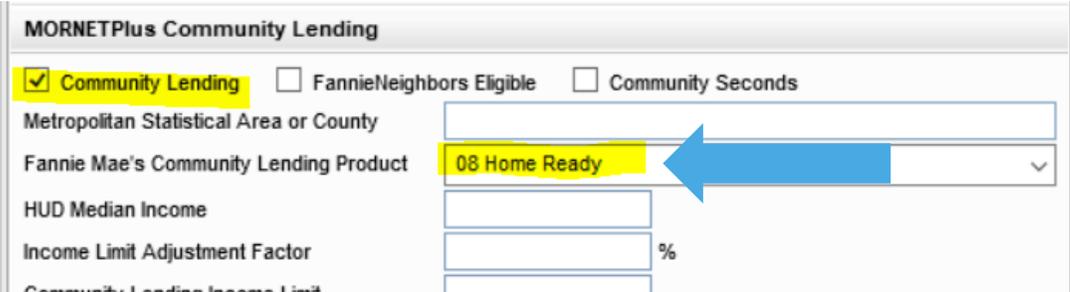
- On a REFINANCE where you are **subordinating a HELOC 2nd**, you would input the HELOC Actual Balance and the HELOC Credit Limit here:



A screenshot of a software interface showing a form with several fields. The 'FL Lender Disclosure' section is highlighted in blue and contains 'FNMA Streamlined 1003', 'Freddie Mac Additional Data', and 'HMDA Information'. The 'Qual Rate' field is set to '3.500 %'. The 'Signature Date' field is empty. The 'HCLTV / HLTIV' field is empty. The 'HELOC Actual Balance' and 'HELOC Credit Limit' fields are highlighted in yellow. The 'MORNETPlus Community Lending' logo is visible at the bottom.

FNMA Streamlined 1003:

- If you are doing a **FNMA Home Ready product**, you would note that here:



MORNETPlus Community Lending

Community Lending FannieNeighbors Eligible Community Seconds

Metropolitan Statistical Area or County

Fannie Mae's Community Lending Product: 08 Home Ready

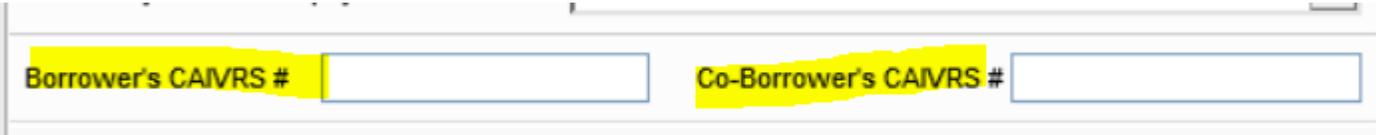
HUD Median Income

Income Limit Adjustment Factor

Community Lending Income Limit

A blue arrow points to the 'Community Lending' checkbox, and another blue arrow points to the '08 Home Ready' dropdown menu.

- The **CAIVRS** can also be input on this screen:



Borrower's CAIVRS #

Co-Borrower's CAIVRS #

- On VA loan files, this is where you would notate if Borrower & CB are married:



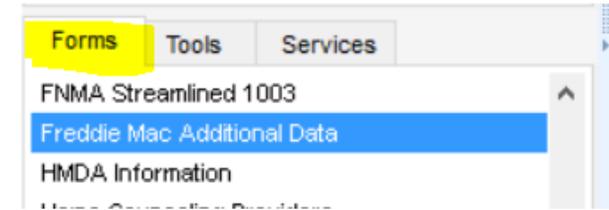
VA Loan Data

	Borrower	Spouse
Federal Income Tax		
		<input checked="" type="checkbox"/> Borrower / Co-Borrower are Married

A grey arrow points to the 'Borrower / Co-Borrower are Married' checkbox.

Freddie Mac Additional Data Screen:

Input data on this screen **PRIOR** to running files through LP to avoid missing data errors.



Complete all applicable fields:

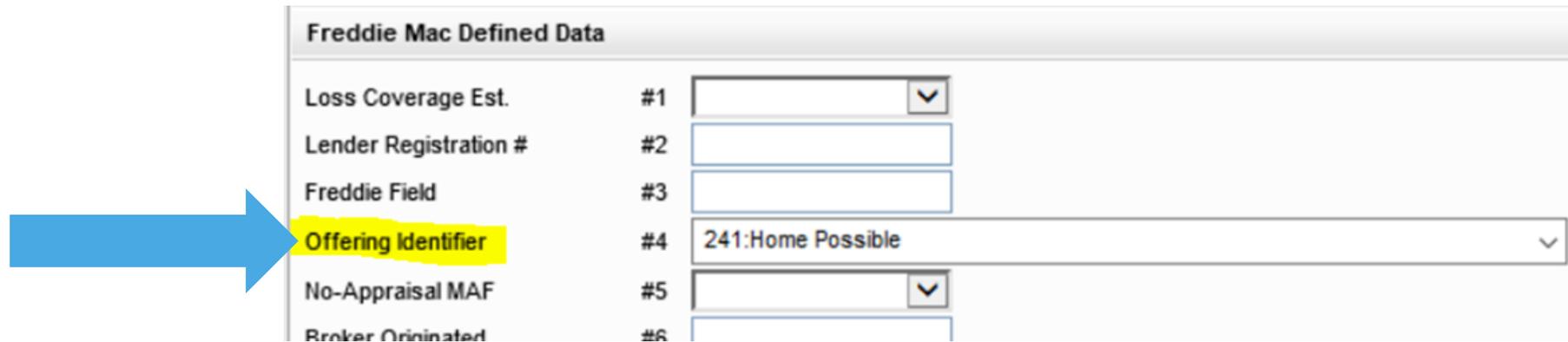
Processing Point	Application/Processing	▼
Secondary Finance	No secondary financing	▼
Req'd Doc Type	Full documentation	▼

Purpose of Loan	Purchase	▼
Property Type	Single Family Detached PUD	▼
Building Status	Existing	▼
New Construction Type		▼
Condo Develop Name	SUMMER SANDS	
Condo Class		▼

Mortgage Insurance Information			
MI Refundable Option	▼	MI Coverage	<input type="text"/> %
Renewal Type	▼	Renewal Option	▼
Payment Option	▼	Payment Frequency	▼
Years of Coverage	▼	Premium Source	▼

Freddie Mac Additional Data Screen:

If you are doing a **Freddie Home Possible** or **Home Possible Advantage** loan, you would designate that product offering here:

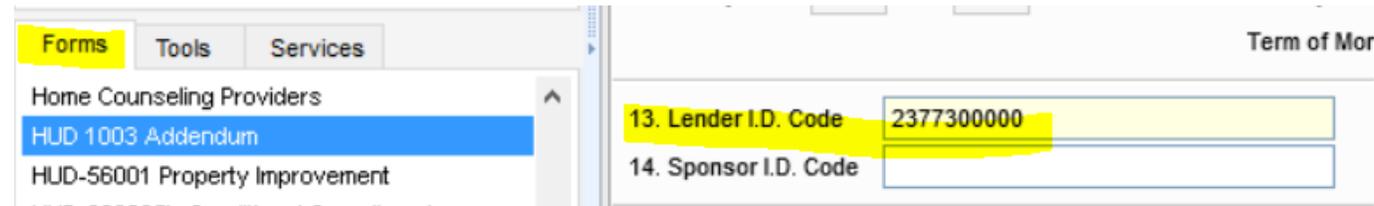


The screenshot shows a table titled "Freddie Mac Defined Data" with six rows. The "Offering Identifier" row is highlighted in yellow, and a blue arrow points to it from the left. The "Offering Identifier" field contains the text "241:Home Possible".

Freddie Mac Defined Data		
Loss Coverage Est.	#1	<input type="text"/>
Lender Registration #	#2	<input type="text"/>
Freddie Field	#3	<input type="text"/>
Offering Identifier	#4	241:Home Possible
No-Appraisal MAF	#5	<input type="text"/>
Broker Originated	#6	<input type="text"/>

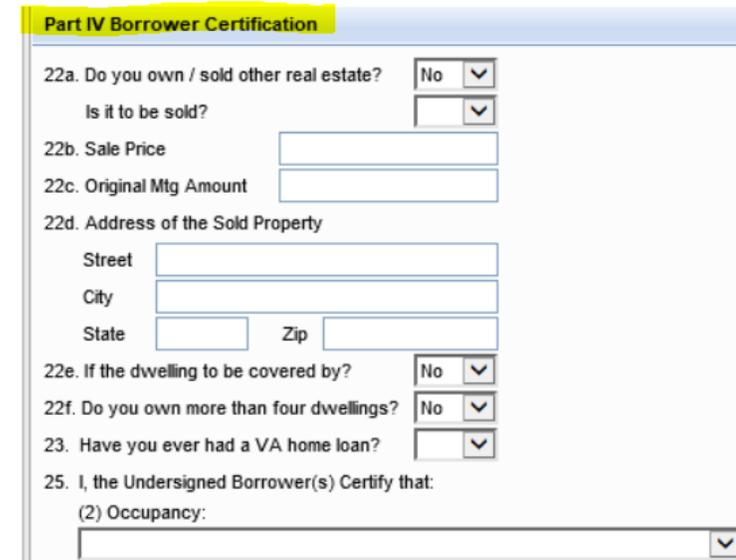
HUD 1003 Addendum:

On FHA loan files, your Branch Lender ID# will be listed here:



The screenshot shows a web application interface with a navigation menu on the left containing 'Forms', 'Tools', and 'Services'. Under 'Forms', 'HUD 1003 Addendum' is selected. The main form area has a 'Term of Mor' label at the top right. Two fields are visible: '13. Lender I.D. Code' with the value '2377300000' and '14. Sponsor I.D. Code' which is empty.

This is a screen where you can also make corrections, if needed, to the FHA 92900A/VA 26-1802 form:



The screenshot shows the 'Part IV Borrower Certification' section of the form. It includes the following fields and questions:

- 22a. Do you own / sold other real estate? No Yes
- Is it to be sold? Yes No
- 22b. Sale Price
- 22c. Original Mtg Amount
- 22d. Address of the Sold Property
 - Street
 - City
 - State Zip
- 22e. If the dwelling to be covered by? No Yes
- 22f. Do you own more than four dwellings? No Yes
- 23. Have you ever had a VA home loan? Yes No
- 25. I, the Undersigned Borrower(s) Certify that:
 - (2) Occupancy:

HUD-92900LT FHA Loan Transmittal:

If you are processing an **FHA Purchase using GIFT FUNDS**, you **MUST** input the information on this screen so that AUS recognizes the use of GIFT FUNDS.

**** You may receive Approve/Eligible findings if the data is NOT input here, then end up with REFER findings (requiring MANUAL UNDERWRITE) once input.**

**** Be sure to check this!!**

The screenshot displays the HUD-92900LT FHA Loan Transmittal form. The left sidebar lists various forms, with 'HUD-92900LT FHA Loan Transmittal' selected. The main form area is titled 'Gifts' and includes the following fields:

- Seller Funded DAP
- 1. Source / EIN: [Text Input Field]
- Gov't NP Family
- Other: [Text Input Field]
- Amount of Gift: [Text Input Field] 32,000.00
- 2. Source / EIN: [Text Input Field]
- Gov't NP Family
- Other: [Text Input Field]
- Amount of Gift: [Text Input Field]

HUD-92900LT FHA Loan Transmittal:

If you are processing an **FHA Purchase using GIFT FUNDS**, you **MUST** also input this information so that AUS recognizes the use of GIFT FUNDS.

The screenshot displays the HUD-92900LT FHA Loan Transmittal form. On the left, a navigation menu lists various document types, with 'HUD-92900LT FHA Loan Transmittal' highlighted in blue. The main form area contains several input fields and a dropdown menu. The 'Source of Funds' dropdown menu is highlighted in yellow and is set to 'FHA - Gift - Source Relative'. Other visible fields include '# of Months in Reserves', 'Total Seller Contribution', 'Seller Contribution' (with a percentage sign), and 'CHUMS ID #'. Below the dropdown menu is the 'Underwriter Comments' section, which is currently empty.

HUD 1003 Addendum	# of Months in Reserves	CHUMS ID #
HUD-56001 Property Improvement	Total Seller Contribution	ZFHA
HUD-928005b Conditional Commitment	Seller Contribution	%
HUD-92900LT FHA Loan Transmittal	Source of Funds	FHA - Gift - Source Relative
Income Calculation Worksheet	Underwriter Comments	
Loan Comparison Chart		
Loan Contacts		
Loan Estimate Page 1		
Loan Estimate Page 2		

Income Calculation Worksheet:

This form is used to show your calculation for Hourly/Salaried Borrowers. There is a Borrower & a Co-Borrower Tab.

- 1) Select the Pay Type
- 2) Input data from Paystubs & W-2s
- 3) Checkmark additional boxes to open up sections for Overtime/Bonus/Commission

- **** NOTE: clicking on an option button will NOT populate the amount to 1003-page 2; the income figure being utilized must be manually input**

Income Calculation Worksheet

Borrower Coborrower

Borrower Income Calculation Worksheet Date Filled Out: 07/05/2016 12:52 PM

Audit Form

Employer: Stephens County Hospital Pay Type: Hourly Total Income to Qualify: _____

Hourly		Monthly Income		
34.56	Per Hour	40.00	Number of Hours per Week X52/12	5,990.40
26,838.44	YTD Earnings	4.00	Number of Months	6,709.61
79,110.00	W2 for Tax Year: 2015	12.00	Number of Months	6,592.50
76,065.00	W2 For Tax Year: 2014	12.00	Number of Months	6,338.75

5,990.40 Per Month

6,709.61 YTD Average

6,621.78 YTD + 1 Year W2 Average

6,500.48 YTD + 2 Year W2 Average

5,990.40 Lowest Income

Selected Other Income You Wish to Use: 0.00

Please check the box next to the additional types of income if there are any.

- Break Out Overtime or Bonuses
- Break Out Commission
- Other Income
- Non Taxable Income
- Deduction from Income

Income Calculation Worksheet:

- Example one of the additional income screens:

Overtime / Bonus		Monthly Income	
<input type="text"/>	YTD Overtime / Bonus*	<input type="text"/>	Number of Months
<input type="text"/>	Past Year OT Breakout	<input type="text"/>	Number of Months
<input type="text"/>	Additional Year OT / Bonus	<input type="text"/>	Number of Months
<input type="radio"/>	<input type="text"/>	* If DU requires only a YTD paystub, OT/Bonus must be annualized. Divide YTD OT/Bonus by 12 months	
<input type="radio"/>	<input type="text"/>	<input type="radio"/>	Lowest Income
<input type="radio"/>	<input type="text"/>	<input type="text"/>	Selected Other Income You Wish to Use
	YTD Average		
	YTD + 1 Year Average		
	YTD + 2 Year Average		

**** Note: UW requires some form of income calculation be provided in the file at initial submission.** This screen is a great place to do it. Or, you can place your own income calc form in the Cover Letter to u/w – Initial folder or notate your calculation on the Cover Letter to u/w – Initial.

Loan Contacts Screen:

- ** This screen was put into production on March 1st, 2017!!
- ** Used for ALL 3rd party tracking
- ** Flows to a pipeline view for Ordered/Received Dates



The screenshot displays a web application interface with a sidebar on the left containing a list of forms and services. The main content area is divided into two sections. The top section is titled "Hazard Insurance" and includes fields for Company Name (Triton Insurance Group), Address (100 N State Road 7 Unit 304), City (Margate), State/Zip (FL 33063), Line Item Number, Contact (Triton Insurance Group), Replacement Value, Hazard Policy # (FPH 4046006 05), Policy Eff. Date, Phone (866-400-7674), Email, Fax (866-657-3678), and Insurance Escrowed? (Yes/No). The bottom section is titled "VOE (Borrower - Current)" and includes fields for Company Name (BROWARD COUNTY SHERIFF O), Address (7515 NW 88TH AVE), and VOE Ref #. Both sections have "Ordered:" and "Received:" status indicators.



Loan Estimate Page 1 – Requesting a COC

Disclosure Information

Reason **4**

- Changed Circumstance - Settlement Charges
- Changed Circumstance - Eligibility
- Revisions requested by the Consumer
- Interest Rate dependent charges (Rate Lock)
-
-
-

If the COC involves a MATERIAL DATA change - adding/removing borrowers, loan program change, etc, be sure to add a note in the CONVERSATION LOG

1

Changed Circumstance

Changes Received Date 02/20/2017

Revised LE Due Date 02/23/2017

Changed Circumstance

Comments **3**

2

Select one or more changed circumstances below. Press Ctrl or Shift key to click and select multiple

Changed Circumstance	Comments
Additional service is necessary based on receipt of title report	Additional service is neces
Additional borrower has been added or removed from the loan application	Additional borrower has be
Appraised value is different than estimated value supplied	Appraised value is different

- 1) Checkmark the Changed Circumstances box.
- 2) Click the Magnifying Glass and select the reason, if available. If not, select "Other".
- 3) If "Other" is selected, place a Detailed Explanation in the comments box.
- 4) Checkmark a Reason, if listed. If not, select "Other" and copy/paste your statement from the comments box.

Loan Estimate Page 1 - Inputting INTENT TO PROCEED

The screenshot shows a web form for 'Loan Estimate Page 1'. At the top left, there is a checkbox labeled 'Intent to Proceed' with a blue '1' next to it. To its right is a date field 'Loan Estimate sent on' with the value '10/31/2016' and a magnifying glass icon with a blue '2' next to it. Below this are three input fields: 'Received Date' with the value '10/31/2016' and a calendar icon, 'Received By' with the value 'Susan Kondratick(skondr)' and a lock icon, and 'Received Method' with a dropdown arrow and a blue '4' next to it. A blue '3' is placed between the 'Received Date' and 'Received By' fields. At the bottom is a large yellow 'Comments' text area.

- 1) Checkmark the Intent to Proceed box
- 2) Click on the magnifying glass to select the date of the Intent to Proceed disclosure (this will match the date of the INITIAL LE)
- 3) Input the date SIGNED by the borrower
- 4) Input the Received Method

** If the system will not allow you to complete this screen due to a “presumed received date” that is later than the actual received date, you will need to input this info under Tools > Disclosure Tracking (see next slide)

Tools > Disclosure Tracking - Inputting Intent to Proceed

- Go to the Tools Tab > Disclosure Tracking
- Double-Click on the EARLIEST date to open up the screen on which you will input the **INTENT TO PROCEED** information

Disclosure History (4)			
Sent Date ▼	Method	By	# of
10/31/2016 05:50:01 PM	Closing Docs Ord	Tameia Cooper(tcooper)	37
10/28/2016	Other	Tameia Cooper(tcooper)	3
10/20/2016	Other	Shian Dancy(sdancy)	2
09/22/2016	Other	Nicholas Apostolakis(napost)	3

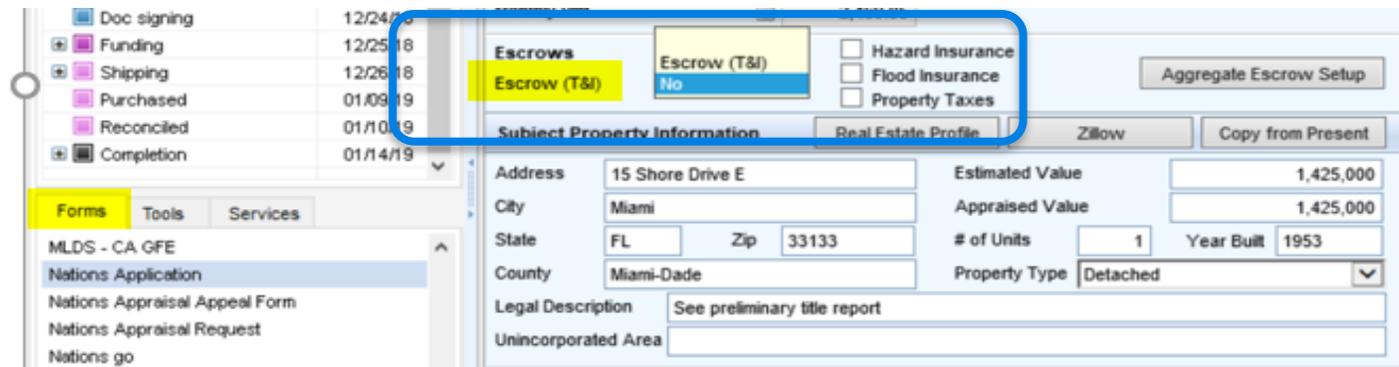
Tools > Disclosure Tracking - Inputting Intent to Proceed

- This is the screen that will open up:
- 1) Select the ACTUAL received date
- 2) Checkmark Intent to Proceed
- 3) Select the date that the borrower signed
- 4) Select Received Method
- 5) Click OK at the bottom of the screen to save the data

The screenshot shows a software interface for entering disclosure information. It has two tabs: 'Details' and 'Reasons'. The 'Details' tab is active. The form is titled 'Disclosure Information' and includes a checkbox for 'Loan Estimate Disclosed by Broker'. The form is divided into several sections: 'Disclosure Information', 'Borrower', and 'Co-Borrower'. The 'Disclosure Information' section contains fields for 'Disclosure Type' (Initial), 'Sent Date' (10/31/2016), 'By' (Nicholas Apostolakis(napost)), and 'Sent Method' (docusign). A checkbox labeled 'Intent to Proceed' is checked and highlighted in yellow, with a blue number '2' next to it. Below this is a 'Date' field (10/31/2016) highlighted in yellow with a blue number '3', a 'Received By' field (Susan Kondratick(skondratick)), and a 'Received Method' field (Signature) highlighted in yellow with a blue number '4'. The 'Borrower' section has a 'Received Method' field (Other) with 'docusign' entered below it, and a 'Presumed Received Date' field (11/03/2016). The 'Actual Received Date' field (10/31/2016) is highlighted in yellow with a blue number '1'. The 'Co-Borrower' section has empty fields for 'Received Method', 'Presumed Received Date', 'Actual Received Date', and 'Borrower Type'.

Nations Application Screen:

If you are WAIVING ESCROWS on a CONV file with $\leq 80\%$ LTV or a DURP/HASP file where you are eligible to waive escrows, that would be completed here:



The screenshot displays the Nations Application screen. On the left, a sidebar lists various stages: Doc signing (12/24/18), Funding (12/25/18), Shipping (12/26/18), Purchased (01/09/19), Reconciled (01/10/19), and Completion (01/14/19). Below this, a 'Forms' tab is active, showing a list of forms including 'Nations Application'. The main content area is titled 'Escrows' and features a dropdown menu for 'Escrow (T&I)' set to 'No'. To the right of this dropdown are three checkboxes: 'Hazard Insurance', 'Flood Insurance', and 'Property Taxes', all of which are unchecked. An 'Aggregate Escrow Setup' button is located to the right of these checkboxes. Below the 'Escrows' section, the 'Subject Property Information' tab is active, displaying fields for Address (15 Shore Drive E), City (Miami), State (FL), Zip (33133), County (Miami-Dade), Estimated Value (1,425,000), Appraised Value (1,425,000), # of Units (1), Year Built (1953), Property Type (Detached), Legal Description (See preliminary title report), and Unincorporated Area.

- You would select “NO” and UNcheck the boxes for Hazard Ins and/or Property Taxes, depending on what is being waived.

NLC Appraisal Request Form:

- This screen is utilized for **VA LOAN TYPES ONLY**
- Whomever is responsible to complete this screen, inputs the data and clicks **Request Appraisal**; the appraisal is order via the VA Portal by the Appraisal Desk
- Tracking of the appraisal status occurs on this screen as well

Loan Submission
MLDS - CA GFE
Net Tangible Benefit Worksheet
NLC Application
NLC Appraisal Appeal Form
NLC Appraisal Request
Notice of Incomplete Application
NY Application Log
NY Preapplication Disclosure

Request Appraisal

For Purchases ONLY:

Credit Card Mailing Address:

City State Zip Code

Status update section to be read only for all those other than appraisal desk

Status Update

Appraisal Ordered //

Appraisal Type

Scheduled Inspection Date: //

Appraisal Completed 10/05/2016

Current Status:

Days Since Ordered:

Property Will Be

Primary

Secondary

Investment

Sent to Borrower 10/20/2016

NOV/Appraisal Sent //

Patriot Act Form:

- Data can be typed directly into this screen and then the form can be printed and signed/dated by the LO (or this can be done right at their desk if they have the ability via their Adobe Acrobat version!)



The screenshot shows a web form titled "Patriot Act" with a sub-section "Patriot Act Information Disclosure". The form contains the following fields:

- This disclosure information was obtained from borrower via: Telephone (dropdown menu)
- Applicant Information section:
 - Name of Applicant: [Redacted]
 - Name of Document: Driver's License (dropdown menu) with a note: *Must be unexpired, government-issued photo ID
 - Identification Number: A9135072
 - Place of Issuance: CA
 - Date of Issuance: 07/16/2014
 - Expiration Date: 05/22/2019
 - Date of Birth: 05/22/1976
 - Document 2 (if required): Social Security Card (dropdown menu)

- Document 2 is REQUIRED on all Patriot Act Forms
- The dropdown for Document 2 lists all possible choices

Processing Status:

- This is a “monitoring” screen that can be shown on your pipeline view
- Typically used to input items that are missing that keep you from moving the file to the next milestone
- Can also be used to update Est Closing Date & 1st Payment Date

Pipeline View:

Input Data Here:

The screenshot displays the 'Processing Status' screen. At the top, there is a table with two columns labeled 'Outstanding Resubmittal Conditions'. Below this is a section titled 'Submittal and Resubmittal' which contains a list of conditions. A large blue arrow points from the text 'Input Data Here:' to this section. Below the conditions list is a section titled 'Outstanding Conditions for all milestones:' which also contains a list of conditions. At the bottom of the screen, there is a form with fields for '1st Payment Date', 'Est. Closing Date', and 'UW Suspended Date', each with a calendar icon. There is also a 'Last Modified' field with the name 'Donna Stoicoiu' and a '0' next to it. The left sidebar shows a navigation menu with 'Forms', 'Tools', and 'Services' tabs, and 'Processing Status' is selected.

Outstanding Resubmittal Conditions	Outstanding Resubmittal Conitions	
<input checked="" type="checkbox"/>		
1/12 - need:corrected appraisal,HOI,HOA dues,Mtg stmt	1/12/2017 5:28:00 AM	

Outstanding Conditions for all milestones:

1/12 - need:corrected appraisal,HOI,HOA dues,Mtg stmt

1st Payment Date: 03/01/2017

Est. Closing Date: 01/25/2017

UW Suspended Date: 01/10/2017

Last Modified: Donna Stoicoiu 0

Processing Submission Form:

- If your branch chooses to use this ([we highly recommend it!](#)), it would be completed by the LO
- This helps the processor know which “hat” (loan type/agency) to put on when initiating the fi
- Also a good place to note best time & number to reach the borrower; input HOA contact details; [input NOTES!!](#)

Borrower Contact Information

Best time to reach borrower: [redacted] Borrower can be contacted at work: [dropdown]

Direct work line: [redacted]

HOA Information

Company: [text] Contact Person: [text]

Phone Number: [text] Monthly Dues: 50.00

Initial Disclosure Signing Service [text]

Append Document Set

NOTES: (Please tell us anything that will help us with the file: Income or Credit Issues? ETC.)

TIAGO TITLE
AMBER JOHNSON
303-488-3330

Property Information Screen:

The following info should be completed on this screen:

- Flood Cert Number and Flood Zone, which comes from the Flood Certificate pulled through FZDS. This info should auto-populate as long as the flood cert does not go into “research” (you will get a pop-up if this happens)

The screenshot shows a form titled "Property Information" with a "Subject Property" section. The address is "N4353 County Rd H" in "Black River Falls, WI 54615, Jackson County". The "Flood Zone" is set to "X" and the "Flood Cert Number" is "16082915320395". To the right, under "E. COMMENTS (Optional)", the "Date of Original Determination" is "08/29/16" and the "Program Entry Date" is "02/04/81". Further right, the "Service Type" is "Life of Loan /Census Tract" and the "Determination #" is "16082915320395".

Confirm that data matches appraisal

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING / MOBILE HOME				
1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/Revised Date	3. LOMA/LOMR Number	4. Flood Zone	5. No NI
55053C0555 C	09/28/12		X	

Property Information Screen:

- If the Flood Cert goes into “research”, you will receive an EMAIL when the Flood Cert is completed
 - To have the required information populate into Encompass (instead of having to do manual input) you can go to the *Services Tab > Order Flood Cert > click “paper” > highlight the cert > click Retrieve*

The screenshot displays the Encompass interface. On the left, a sidebar menu shows the 'Services' tab selected, with 'Order Flood Certification' highlighted. A blue arrow points from this menu item to the main window. The main window shows a table of services with one row: 'Flood Certificate' requested from 'CBC' for borrower pair 'Aaron C and Amanda M...' with an 'Expired' status on '11/27/16'. A second blue arrow points from this row down to a 'Retrieve' button at the bottom of the window, which is highlighted with a red box.

Att	Name	Requested From	For Borrower Pair	Status	Date
	Flood Certificate	CBC	Aaron C and Amanda M...	Expired	11/27/16

Property Information Screen:

– Title Information:

- Parcel Number = *confirm with Title & Tax Certification*
- Title Report Date = *confirm with Title Commitment*

Prelim Information			
Title Information			
Book	<input type="text"/>	Original Principal	<input type="text"/>
Page	<input type="text"/>	Current Principal	<input type="text"/>
Parcel Number	026-0314-0015	Title Report Date	09/09/2016 
Lot	<input type="text"/>	Approved Items	<input type="text"/>
Block	<input type="text"/>	Tax Message	<input type="text"/>

Property Information Screen:

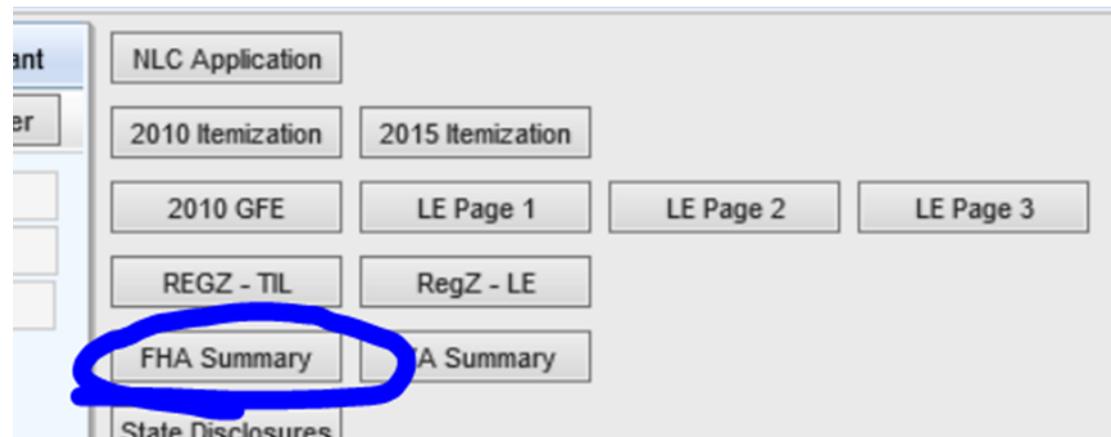
– Manufactured Housing Details, if applicable

- *If doing a MH, be sure to complete the following info which can be obtained from the title commitment, appraisal, or HOI dec page:*

Manufactured Housing Details	
Make	<input type="text"/>
Model	<input type="text"/>
Year	<input type="text"/>
New / Used	<input type="text"/>
Length	<input type="text"/>
Width	<input type="text"/>
Manufacturer	<input type="text"/>
Street	<input type="text"/>
Anchored	<input type="text"/>
Serial #	<input type="text"/>
HUD Label #	<input type="text"/>
Cert of Title #	<input type="text"/>
Cert of Title Type	<input type="text"/>

Purchase Qualification Form:

- Primarily completed by the LO during the application-taking process
- Contains links to the screens that should be completed by the LO
- Processing can utilize the FHA Summary link to request the FHA Case# assignment via Encompass (see Tutorial on how to pull a case# via Encompass)



Purchase Qualification Form:

The screenshot shows a software interface with a left-hand navigation menu. The 'Forms' tab is selected, and the 'Purchase Qualification Form' is highlighted. In the main content area, there is a 'Credit Information' section with buttons for 'Order Credit', 'Import Liabilities', 'View Credit', and 'Undisclosed Debt'. The 'Undisclosed Debt' button is circled in red. Below these buttons, there are fields for 'Borrower' and 'Co-Borrower' with 'Experian / FICO' scores of 672 and 631 respectively.

- Also available from this screen is the link to complete the [UDD form](#) **PRIOR to initial disclosures** being sent to the borrower(s)
- This way it comes back **ALREADY COMPLETED!!**
- Simply click the Und Debt button and complete the fields

**** All common inquiries on a given date can be input on the same line**

The screenshot shows a 'Quick Entry - Undisclosed Debt Credit Inquiries' form. It has a 'Clear All Inquiries' button in the top right. The form contains two entries for inquiries. The first entry is for '1/10/17 Bank of America, Na' with 'New Debt Created' set to 'No', 'Total Obligations' and 'Monthly Payment' fields empty, and 'Type of Inquiry' set to 'Mortgage Inquiry'. The second entry is for '1/15/17 Home Depot' with 'New Debt Created' set to 'Yes', 'Total Obligations' set to '450.00', 'Monthly Payment' set to '25.00', and 'Type of Inquiry' set to 'Other (Revolving - Store Credit Card)'.

RegZ - CD/RegZ LE:

- This is where you would want to track Current APR versus Disclosed APR to ensure you are within tolerance, not $\geq +0.125$ difference

Disclosure Information			
Last LE Sent Date	09/10/2016	Current APR	4.542
By	[REDACTED]	Disclosed APR	4.542

- This is also a good location to confirm that the 1st payment date is in line with the Est Closing Date

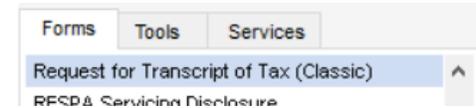
Forms	Tools	Services
Re-Evaluation Form		
RegZ - CD		
RegZ - LE		
Request for Copy of Tax Return (Classic)		
Request for Transcript of Tax (Classic)		

Construction Mortgage	
1st Int Change Adj.	Est. Closing Date 11/21/2016
Est. Interest On	First Payment Date 01/01/2017
Number of Days	Final Payment Date //

- **NOTE!!** The system will **NOT** update the **First Payment Date** if the **Est Closing Date** moves into the next month (this must be done manually)

Request for Transcript of Tax (Classic):

- This is where you can make revisions/corrections if an updated IRS 4506-T form is needed
- If ordering via DataVerify, Line#5 should read the DBA address for DataVerify



5. If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Name	Nations Lending Corporation ISAOA		
Name (cont)	C/O DataVerify 8 Parkway Center		
Phone	877-816-1220		
Address	875 GREENTREE RD.		
City	PITTSBURGH	State	PA
		Zip	15220

- If order via IRS Direct, Line#5 should read the Corporate Office address:

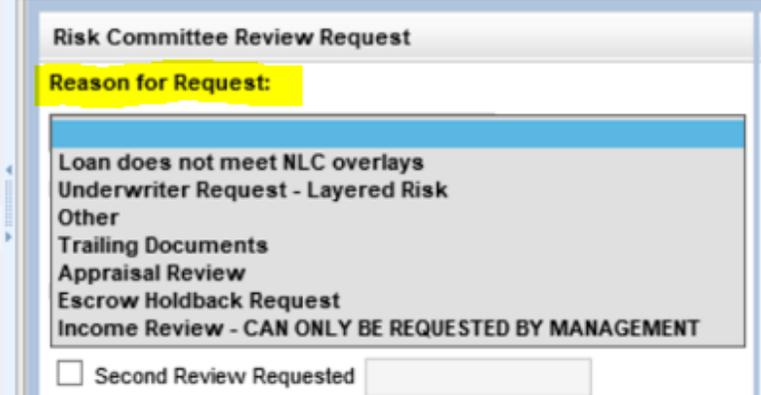
**** The Encompass team sets this up for each branch ****

5. If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Name	Nations Lending Corporation		
Name (cont)	ISAOA		
Phone	877-816-1220		
Address	4 Summit Park Drive, Suite 200		
City	Independence	State	OH
		Zip	44131

Risk Assessment:

- If this is being requested by sales or processing, this will likely be related to extenuating circumstances, NLC Overlays, or other unique situations for which you would like an exception prior to submission to underwriting.
- If the loan is in underwriting and an exception is required, the u/w will request the exception through his/her manager or Credit Risk, depending on the situation and what type of exception is needed.



The screenshot shows a web form titled "Risk Committee Review Request". Below the title is a yellow highlighted section labeled "Reason for Request:". Underneath this is a list of options: "Loan does not meet NLC overlays", "Underwriter Request - Layered Risk", "Other", "Trailing Documents", "Appraisal Review", "Escrow Holdback Request", and "Income Review - CAN ONLY BE REQUESTED BY MANAGEMENT". At the bottom of the form, there is a checkbox labeled "Second Review Requested" followed by an empty input field.

Risk Assessment:

The screenshot shows a software interface for Risk Assessment. On the left, there is a sidebar with an 'Alerts & Messages' log and a 'Forms' menu. The 'Forms' menu is circled in blue, and 'Risk Assessment' is highlighted. The main window is titled 'Risk Assessment' and contains several sections:

- Risk Committee Review Request:** Includes a 'Reason for Request:' dropdown menu (pointed to by a blue arrow), a checkbox for 'Request loan to be reviewed by Risk Committee?', and fields for 'Name of who requested the review' and 'Trailing Docs ETA'.
- NLC Risk Committee Review:** Includes a 'Risk Committee Decision:' dropdown menu (pointed to by a blue arrow), a 'Date of Decision:' field, and a 'Second Review - Risk Committee Decision:' dropdown menu.
- Reason for Exception and Compensating Factors Required:** A large text area highlighted in yellow (pointed to by a blue arrow) for providing detailed explanations.
- Risk Committee Comments:** A text area for additional notes.

Other visible elements include checkboxes for 'Risk Review Request', 'Second Review Requested', and 'Trailing Docs Uploaded', and a 'Check Loan Comparison' button.

Fill in this area with your request explanation. Be sure to include compensating factors!!

Rush Request Form:

The RULES:

- File must be **Cond Approved** (NOT in a Suspended u/w status)
- File must be ready for Final Approval review (**Resubmittal Milestone being completed**)
- **CD must be sent**
- Select the reason and explain
- Checkmark the confirmation box
- Rush will be Approved/Denied by UW Mgmt

The screenshot displays the 'Rush Request Form' interface. On the left, a 'Forms' menu lists various document types, with 'Rush Request Form' highlighted. The main area shows a 'Rush Level being requested' dropdown menu with a yellow highlight on the 'Explanation of Rush' label and a list of reasons: Document Expiration, Purchase Contract Expiration, Rate Lock Expiration, Customer Service Issue, and Other. A blue arrow points to the 'Other' option. Below the dropdown, a confirmation checkbox is checked, and the text reads: 'Confirm the above information is accurate, the information is complete, ready for final approval submission, and file is qualified for a Rush request'. At the bottom, there is a 'Person Requesting Rush' text box.

State Specific Disclosure Information:

– TEXAS:

Financed	07/09/16
Shipping finished	07/12/16
Completion	07/29/16
Purchased finished	09/08/16
Reconciled finished	09/08/16

Forms Tools Services

State-Specific Disclosure Information

Transmittal Summary

ULDD/PDD

Title Information

Property is borrower's homestead

Continuous Purchase Money Loan

Duties and Nature of Relationship

Check all that apply:

We will submit your loan application to a purchase money mortgage lender

We are acting as an independent contractor

If the Subject of the loan is the borrower's Primary Residence, this box should be check-marked

If the original purchase loan is being refinanced with NO cash-out, a Rate&Term loan, then this box should be check-marked. The 3% fee cap does not apply on Rate&Term loans.

Transmittal Summary - 1008:

This is the best screen to utilize when comparing Encompass and AUS findings when there is a discrepancy.

Stable Monthly Income			
	Borrower	Co-Borrower	Total
Base Income	3,229.20		3,229.20
Other Income	5,712.81		5,712.81
(+) Cash Flw			
Co-Mort Set			
Total Income	8,942.01		8,942.01
Qualifying Ratios			
Top (Primary Housing Expense / Income)		23.158	%
Bottom (Total Obligations / Income)		34.017	%

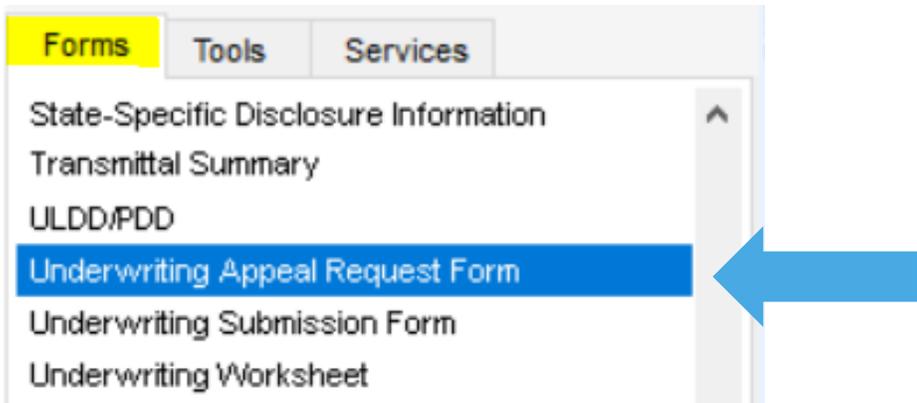
Use this screen to compare the data to the AUS Summary. This will generally point you to the area of discrepancy.

Proposed Monthly Payments	
Borrower's Primary Residence	
Rent	
First Mtg. P & I	1,331.71
Second Mtg. P & I	
Hazard Insurance	313.18
Taxes	321.94
Mtg. Insurance	
H O A Fees	104.00
Other	
Co-Mort Set	
Total Prim Exp	2,070.83
Other Obligations	
(-) Cash Flw	
Co-Mort Set	
All Other Paymts	971.00
Total Paymts	3,041.83

Underwriting Appeal Request Form:

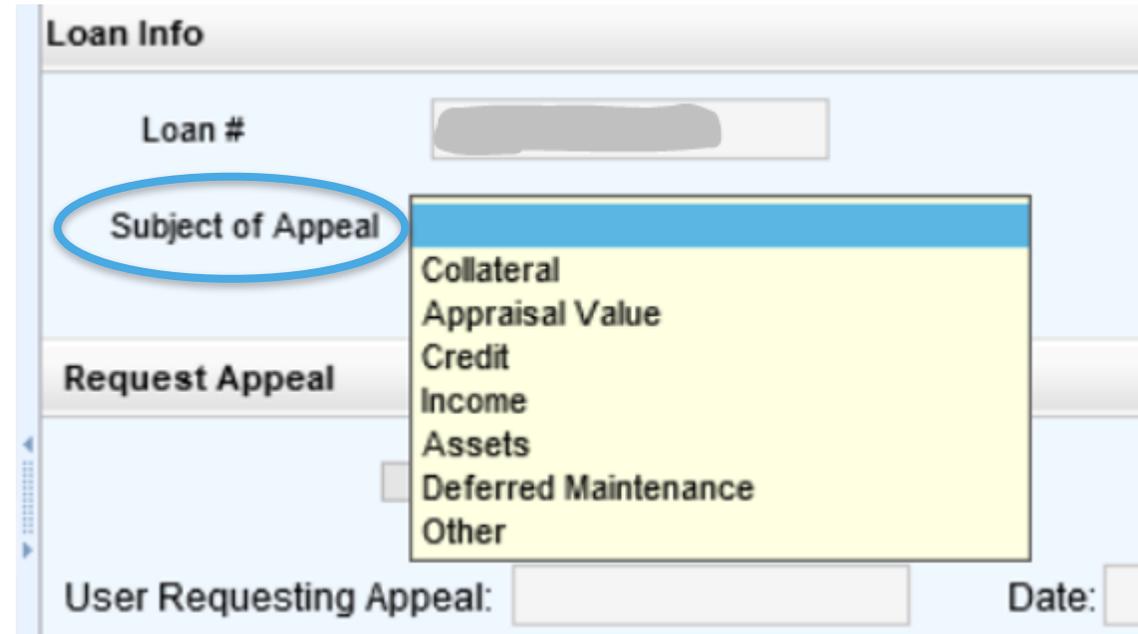
Workflow Process

Location: SharePoint >
Nations Lending Processing >
UW Appeals Process via Encompass



Forms Tools Services

- State-Specific Disclosure Information
- Transmittal Summary
- ULDD/PDD
- Underwriting Appeal Request Form**
- Underwriting Submission Form
- Underwriting Worksheet



Loan Info

Loan #

Subject of Appeal

- Collateral
- Appraisal Value
- Credit
- Income
- Assets
- Deferred Maintenance
- Other

Request Appeal

User Requesting Appeal: Date:

Underwriting Submission Form:

This form is used to perform 4 separate functions

The screenshot shows the 'Underwriting Submission Form' interface. It includes the following fields and callouts:

- Function #1:** Points to the 'Pre-Review Requested' field, which contains '//'.
- Function #2:** Points to the 'Purchase Appraisal UW Review' checkbox.
- Function #3:** Points to the 'Suspense Conditions to UW for Review' checkbox.
- Function #4:** Points to the 'Condo Review Request' checkbox.

Other visible fields include: Loan Type (Conventional), Loan Program (FNMA Conforming 30 Yr Fixed Plus), Pre-Review Completed (//), Review Request Date (empty), UW Suspended Date (//), Review Request Date (empty), HFA/MCC: Is there a DPA/HFA/MCC program being used? (dropdown), and Indicate Program: (dropdown).

Underwriting Submission Form:



The screenshot shows a portion of a web form with two rows. The first row is labeled 'Pre-Review Requested' and has a yellow highlighted input field containing two slashes '//'. To the right of the input field is a small calendar icon. The second row is labeled 'Pre-Review Completed' and has a white input field containing two slashes '//'. A vertical line is visible to the right of the form.

- Function #1 - **Pre-Review Requested:**
 - This is utilized for those instances where you have a file “almost” ready to go back in for Final Approval review, but you are missing an item or two that will take a few days to get back. You can send the file in to get the majority of the conditions reviewed to clear.
 - **Input today’s date** (the date you are sending the file in)
 - **In the Comments box**, note the items missing & expected date of receipt
 - **Finish the Resubmittal Milestone** to send the file back to the original u/w
 - The u/w will review the items to clear/reject & return the file to you. Once you have the remaining item(s), you will once again Finish the Resubmittal milestone to the u/w

Underwriting Submission Form:

– Function #2 - Purchase Appraisal UW Review

- This function is used to have the APPRAISAL (only) reviewed once it is received on a Conditionally Approved purchase file
- Ensure that the appraisal docs are loaded into the proper folders - Appraisal, Appraisal Invoice, Appraisal HVCC Cert, SSR Report
- Simply Checkmark the Purchase Appraisal UW Review Box
- Hit SAVE

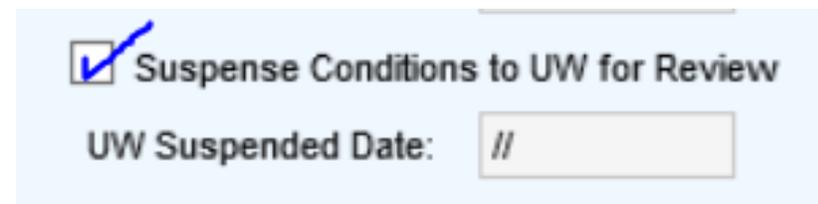


Purchase Appraisal UW Review
Review Request Date:

Underwriting Submission Form:

– Function #3 - Suspense Conditions to UW for Review

- This function is used to have SUSPENSE Conditions (only) reviewed to clear when an Underwriter has issued SUSPENSE conditions
 - Ensure that documentation to clear the Suspended Item(s) is/are attached to the Suspense Condition(s) for u/w review
- The u/w would prefer to see the SUSPENSE conditions cleared in order to issue a true Conditional Approval
- Simply Checkmark the Suspense Conditions to UW for Review box
- Input Comments as needed
- Hit SAVE



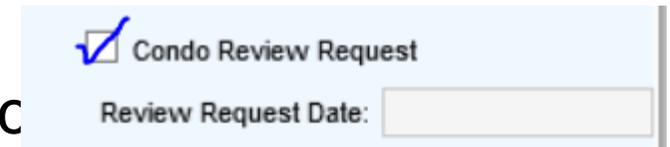
Suspense Conditions to UW for Review

UW Suspended Date: //

Underwriting Submission Form:

– Function #4 -Condo Review Request

- This function is used to trigger a FULL Condo Review for a CONV loan file
 - Ensure that appropriate documentation is provided
 - This triggers a review by the Condo Review Team
- Simply Checkmark the Condo Review Request box
- Input Comments as needed
- Hit SAVE



Condo Review Request
Review Request Date:

You can find procedures & protocols, job aids, and other useful tools on SharePoint > Retail Processing > Condo Review

Underwriting Worksheet:

- Once conditionally approved, good screen to review document expiration dates & UW notes

The screenshot displays a software interface for an underwriting worksheet. On the left is a sidebar menu with categories like 'Forms', 'Tools', and 'Services'. The main area contains several sections:

- HFA/MCC:** A dropdown menu set to 'No' and a field for 'Indicate Program being used'.
- Credit Section:** 'Credit Expiration Date' (11/21/2017), 'Credit Report Document Status' (expired!), and 'Credit Analysis' (Credit score is 614, reference #39749574, current mortgage is reflected on the credit with 74 as agreed payments. The borrowers will be).
- Appraisal Section:** 'Appraisal Expiration Date' (12/17/2017), 'Appraisal Document Status' (expired!), 'Appraisal Analysis' (Owner of record is the seller, fee simple, owner occupied. Purchase transaction-sale price is \$206000 with seller paying \$6000 towards closing.), and 'CU Rating'.
- Checkboxes:** 'Purchase Appraisal Review Complete' (checked), 'SSR Review' (checked), 'Escrow Repair Inspection Complete' (unchecked), and 'Condo Review Complete' (unchecked).
- Income Section:** 'Income Expiration Date' (11/28/2017), 'Income Analysis' (Borrower has been on her job 1.9 mos, using base income only, supported by year to date income. There is no job gap. Co-borrower is self employed, his), and 'Asset Analysis' (Downpayment & closing from gift funds, gift letters are in the file, funds were given directly to the title company, copy of the cancelled check).
- Asset Section:** 'Asset Expiration Date' (11/28/2017), 'FHA Case # Exp. Date' (02/09/2018), and 'Misc Analysis' (Drivers license provided for the co-borrower and valid green card provided for the borrower. SSNs have been verified with the signed social).
- Other Fields:** 'Manager Approval - Override Case # Exp. Date' (unchecked), 'Day1 Qualified at Initial UW' (unchecked), 'Day1 Income Qualified' (unchecked), and 'Day1 4506T Qualified' (unchecked).

Encompass – Important Screens & Functionality

Underwriting Worksheet:

– Also where you can review the AUDIT status:

Audit review

Send to Audit - Early Review Re-Send to Audit - Early Review Conditions

Send to Audit - Pre-fund Review 11/28/2018 02:01 PM Re-Send to Audit - Pre-Fund Conditions

Loan Analysis

NLC Loan Type:

Servicing Loan Type:

Property Valuation Type:

Property Valuation Effective Date:

Servicing Property Type:

Servicing Class Code:

Servicing Owner Type:

Servicing Development Type:

Underwriter to complete conditional approval:

Self Employed: First Time Home Buyer:

Override PTE Tax Amount PTE Estimated Amount:

Purchase Comm Expiration:

Appraisal Requirement: Manual Land Intere

Escrow Requirement: 5. Not

HO6 Indicator:

Mortgage Ins Requirement: PMI Cover

Flood Insurance Requirement:

Texas 50a6 Indicator:

Submitted for Suspense Review:

Underwriter Suspense Review Complete

HUD GNND Loan:

Student Loan C/O R

VA IRRRL - Current Mortgage Lender:

HFA/MCC: Is there a DPA/HFA/MCC program being used? Indicate Program being used:

DPA Conf

USDA Management:

Req for SFH Loan Guarantee/Resv. Of Funds Tab (3555-21)



The screenshot shows a web application interface for 'USDA Management'. At the top, there is a navigation bar with several tabs: 'Rural Assistance URLA', 'Req for SFH Loan Guarantee/Resv. of Funds' (highlighted in yellow), 'Loan Closing Report', 'Tracking', and 'Fam'. Below the navigation bar, there are two main sections: 'Applicant Information' and 'Co-Applicant Information'.

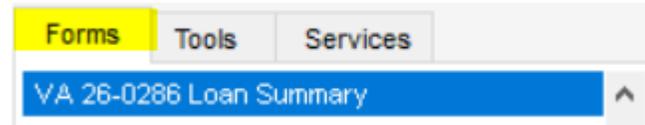
- For USDA loans, much of the data auto-populates & the u/w completes the rest. This form will be supplied to the processor to have the borrower sign/date/return prior to the loan being submitted to USDA for commitment.

eFolder “bucket”

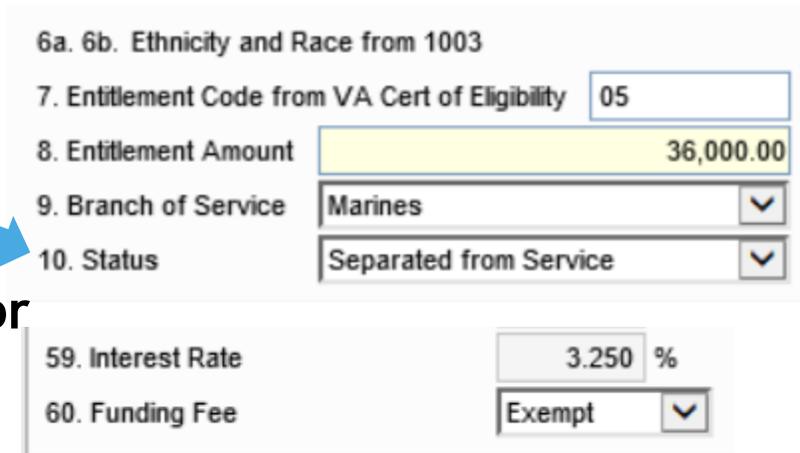


The screenshot shows an eFolder 'bucket' with two fields: 'Name' and 'Description'. The 'Name' field contains the text 'USDA 3555-21'. The 'Description' field contains the text 'USDA RD 3555-21 Request for Single Family Housing Loan Guarantee'. A blue arrow points to the 'Name' field.

VA 26-0286 Loan Summary:



The following sections should be manually completed on this screen:



#10, you can verify with the borrower or from the DD214

Line#s 7, 8, 9, and 60 will come from the COE - Certificate Of Eligibility

Fields 47a/b/c should auto-populate as shown; Be sure to revise as needed per AUS



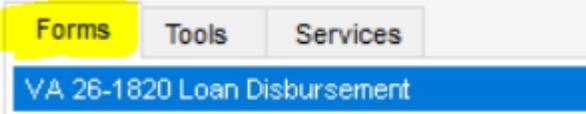
VA 26-0286 Loan Summary:

The following sections should be manually completed on this screen:

- This section is for VA IRRRLs only and the data would be obtained from the **NEW VA IRRRRL case#** assignment obtained from the VA Portal

For IRRRLS Only	
61. Paid In Full VA Loan Number	<input type="text"/>
62. Original Loan Amount	<input type="text"/>
63. Original Int Rate	<input type="text"/> %
65. Original Term	<input type="text"/> mths

VA 26-1820 Loan Disbursement:



This screen contains many of the “Required Fields” on a VA loan type - these must be manually input

Relative Not Living with Veteran

6. Name

Phone

Current Address

Address

City

State Zip

This data will come from the NLR (Nearest Living Relative) Disclosure

14. Annual Real Estate Taxes

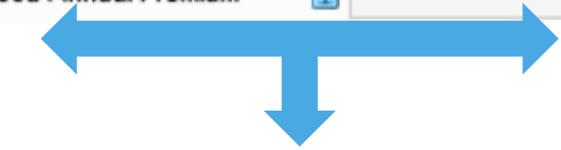
15. Insurance

a. **Hazard Face Amount**

Hazard Annual Premium

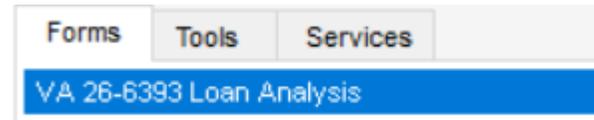
b. Flood Face Amount

Flood Annual Premium



This will come from the TAX CERT & HOI

VA 26-6393 Loan Analysis:



Forms Tools Services
VA 26-6393 Loan Analysis

** There is a detailed tutorial for this screen in SharePoint > Tutorials & Job Aids folder

**** This screen MUST be completed prior to initial submission to u/w on ALL VA loans**

– Required Fields:



Section C - Estimated Monthly Shelter Expenses				
14. Term of Loan	30 Y	3.250 %	19. Maintenance	293.58
15. Mortgage Payment		1,331.71	20. Utilities	0.00

Maintenance is calculated as
Square footage (from appraisal) X 0.14
i.e. 14 cents per sq. ft.

VA 26-6393 Loan Analysis:

- Required Fields:
- ** Check-mark the boxes for debts that are NOT being paid in the loan; so for Purchases, ALL boxes would be checked unless a debt was being paid outside of or through the closing

Section D - Debts and Obligations				Show All (VOL)
Creditor	Include on Line 41	Monthly Payment	Unpaid Balance	
23. GREEN PLANET SERVICING	<input type="checkbox"/>	1,850.00	223,385.14	
24. NAVY FEDERAL CR UNION	<input checked="" type="checkbox"/>	304.00	17,470.00	
25. KIA MOTORS FINANCE	<input checked="" type="checkbox"/>	410.00	9,031.00	
26. CB/VICSCRT	<input checked="" type="checkbox"/>	65.00	1,353.00	
27. COMENITY BANK/VCTRSSC	<input checked="" type="checkbox"/>	65.00	1,353.00	
28. STATE DEPARTMENT FCU	<input checked="" type="checkbox"/>	25.00	641.00	
29. CBNA	<input checked="" type="checkbox"/>	27.00	250.00	
30. Alimony / Child Support	<input type="checkbox"/>			
Job Related Expense				
Other Expense				
Negative Rents				
Other Liabilities	<input checked="" type="checkbox"/>	75.00	50,493.00	

VA 26-6393 Loan Analysis:

– Required Fields:

Note: if income was Grossed-up for qualifying purposes, it must be reduced back down to “base” amount for RESIDUAL purposes, using the “lock box” as on line 39

Section E - Monthly Income and Deductions			
32. Items	Spouse	Borrower	Total
Earnings from Employment	<input type="text"/>	<input type="text" value="3,229.20"/>	<input type="text" value="3,229.20"/>
DEDUCTIONS			
33. Federal Inc Tax	<input type="text"/>	<input type="text" value="417.58"/>	
34. State Inc Tax	<input type="text"/>	<input type="text" value="0.00"/>	
35. Social Security	<input type="text"/>	<input type="text" value="200.21"/>	
36. Other	<input type="text"/>	<input type="text" value="46.82"/>	
37. Total Deductions		<input type="text" value="664.61"/>	<input type="text" value="664.61"/>
38. Net Take-Home Pay	<input type="text"/>	<input type="text" value="2,564.59"/>	<input type="text" value="2,564.59"/>
39. Other Net Income	<input type="text"/>	<input type="text" value="5,712.81"/>	<input type="text" value="5,712.81"/>
40. Total (Sum of lines 38 & 39)	<input type="text" value="2,564.59"/>	<input type="text" value="5,129.18"/>	<input type="text" value="8,277.40"/>

The amounts used in the DEDUCTIONS section will come from PayCheckCity.Com

VA 26-6393 Loan Analysis:

- **Required Fields: VA Residual Requirement**
- The Guideline Value is obtained from the VA Lenders Handbook> Chapter 4 - Item 44 (provided on the next slide)

43. Less Estimated Monthly Shelter Expense (Line 22)		2,364.41
44. Balance Available for Family Support	Guideline \$ 441.00	4,941.99
45. Ratio (Sum of items 15,16,17,18,21 and 41 / sum of items 32 and 39)		34.017 %
46. Past Credit Record		Satisfactory

The value on the right of the input box for Line# 44 must EXCEED the Guideline value

- ***** NOTE:** if the DTI is $\geq 41\%$ or you have Refer/Eligible findings, you must increase the base residual requirement by 20%, so you would multiply the base amount by 1.2 and input this amount in the Guideline field; example from above $\$441 \times 1.2 = \529.20

VA 26-6393 Loan Analysis: Residual Incomes by Region

Table of Residual Incomes by Region					Key to Geographic Regions Used in the Preceding Tables			
For loan amounts of \$79,999 and below					Northeast	Connecticut	New Hampshire	Pennsylvania
Family Size	Northeast	Midwest	South	West		Maine	New Jersey	Rhode Island
1	\$390	\$382	\$382	\$425		Massachusetts	New York	Vermont
2	\$654	\$641	\$641	\$713	Midwest	Illinois	Michigan	North Dakota
3	\$788	\$772	\$772	\$859		Indiana	Minnesota	Ohio
4	\$888	\$868	\$868	\$967		Iowa	Missouri	South Dakota
5	\$921	\$902	\$902	\$1,004		Kansas	Nebraska	Wisconsin
over 5	Add \$75 for each additional member up to a family of 7.				South	Alabama	Kentucky	Puerto Rico
						Arkansas	Louisiana	South Carolina
						Delaware	Maryland	Tennessee
Table of Residual Incomes by Region						District of Columbia	Mississippi	Texas
For loan amounts of \$80,000 and above						Florida	North Carolina	Virginia
Family Size	Northeast	Midwest	South	West		Georgia	Oklahoma	West Virginia
1	\$450	\$441	\$441	\$491	West	Alaska	Hawaii	New Mexico
2	\$755	\$738	\$738	\$823		Arizona	Idaho	Oregon
3	\$909	\$889	\$889	\$990		California	Montana	Utah
4	\$1,025	\$1,003	\$1,003	\$1,117		Colorado	Nevada	Washington
5	\$1,062	\$1,039	\$1,039	\$1,158				Wyoming
over 5	Add \$80 for each additional member up to a family of 7.							

VA 26-8923 Rate Reduction WS:

This form does not always function correctly, so we recommend using the IRRRL Wksht located on SharePoint in the [Agency-VA folder > VA Calculation Worksheets](#)

Note - Submit this form when requesting guaranty on an Interest Rate Reduction Refinancing Loan.		VA Loan Number 00-00-0-0000000
SECTION I - INITIAL COMPUTATION		
LINE NO.	ITEM	AMOUNT
1	EXISTING VA LOAN BALANCE (PLUS COST OF ENERGY EFFICIENT IMPROVEMENTS)	\$0.00
2	SUBTRACT ANY CASH PAYMENT FROM VETERANS	- \$0.00
3	TOTAL	= \$0.00
SECTION II - PRELIMINARY LOAN AMOUNT		
4	ENTER TOTAL FROM LINE 3	\$0.00
5	ADD 0.000% % DISCOUNT BASED ON LINE 4	+ \$0.00
6	ADD 1.000% % ORIGINATION FEE BASED ON LINE 4	+ \$0.00
7	ADD 0.500% % FUNDING FEE BASED ON LINE 4	+ \$0.00
8	ADD OTHER ALLOWABLE CLOSING COSTS AND PREPAIDS	+ \$0.00
9	TOTAL	\$0.00
SECTION III - FINAL COMPUTATION		
10	ENTER TOTAL FROM LINE 9	\$0.00
11	ADD 0.000% % DISCOUNT BASED ON LINE 10	+ \$0.00
12	SUBTOTAL	\$0.00
13	SUBTRACT AMOUNT SHOWN ON LINE 5	- \$0.00
14	SUBTOTAL	\$0.00
15	SUBTRACT AMOUNT SHOWN ON LINE 7	- \$0.00
16	SUBTOTAL	\$0.00
17	ADD 0.500% % FUNDING FEE BASED ON LINE 16	+ \$0.00
18	TOTAL - MAXIMUM LOAN AMOUNT	= \$0.00
NOTE: * MAXIMUM LOAN AMOUNT MAY BE ROUNDED OFF, BUT MUST ALWAYS BE ROUNDED DOWN TO AVOID CASH TO THE VETERAN. ROUND-OFF AMOUNTS OF LESS THAN \$50.00 DO NOT REQUIRE RECOMPUTATION.		
FHA SL MMW VA Loan Comparison IRRRL Wksht VA MMC Purch VA MMC Refi HASP Wksht		

VA Appraisal Status:

On this screen, you can locate the SAR - the underwriter who issued the NOV (Notice of Valuation) for the appraisal

You can track the NOV issuance

You can track the ROV - Reconsideration of Value - if requested

VA Appraisal Status			
Staff Appraisal Reviewer (SAR) ←			
SAR Name	<input type="text" value="Nancy Van Sooy"/>	Is SAR LAPP Certified	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
SAR ID	<input type="text" value="1832"/>		
Notice of Value (NOV) ←			
Appraisal Uploaded Date	<input type="text" value="11/09/2016"/>	Date NOV & Appraisal Mailed to Borrower	<input type="text" value="//"/>
NOV Date Received	<input type="text" value="11/10/2016"/>	Appraised Value	<input type="text" value="322,100"/>
NOV Date Reviewed	<input type="text" value="11/10/2016"/>	NOV Value	<input type="text" value="322,100.00"/>
NOV Corrections Requested	<input type="text" value="//"/>	Initial NOV Value	<input type="text" value="322,100.00"/>
NOV Issued Date	<input type="text" value="11/11/2016"/>		
Reconsideration of Value (ROV) ←			

VA Cert of Eligibility:

This screen can be utilized to update the information populating to the VA 26-1880, if needed to request restoration of entitlement

The screenshot displays a web application interface for the VA Cert of Eligibility. On the left, a navigation menu is visible with the following items: Forms (highlighted), Tools, and Services. Under 'Forms', the following options are listed: VA 26-6393 Loan Analysis, VA 26-8261 A Veteran Status, VA 26-8923 Rate Reduction WS, VA Appraisal Status, VA Cert of Eligibility (highlighted), VA Initial PopUp, VA Management, VA Summary, and VOD. The main content area is divided into two sections: 'Active Service' and 'Reserve or National Guard Service'. Each section contains a table with the following columns: Branch of Service, Date Entered, Date Separated, and Officer o. The 'Date Entered' and 'Date Separated' columns contain double slashes (//) as placeholders.

Active Service			
Branch of Service	Date Entered	Date Separated	Officer o
	//	//	
	//	//	
	//	//	

Reserve or National Guard Service			
Branch of Service	Date Entered	Date Separated	Officer o
	//	//	
	//	//	

VA Initial PopUp:

- This form should be completed by the Loan Officer when taking the initial loan application.
- This data will flow to the VA 26-8937 disclosure and the Nearest Living Relative disclosure

VETERANS MUST BE LISTED FIRST ON LOAN

Have Not filed a claim for VA disability benefits prior to discharge from active duty service. (I am presently still on active duty.)

DO NOT have a VA benefit-related indebtedness to my knowledge.

For IRRRLS Only If IRRRL Check Box

61. Paid In Full VA Loan Number

62. Original Loan Amount

63. Original Int Rate %

65. Original Term mths

Nearest Living Relative

VA Management - Basic Information Tab:

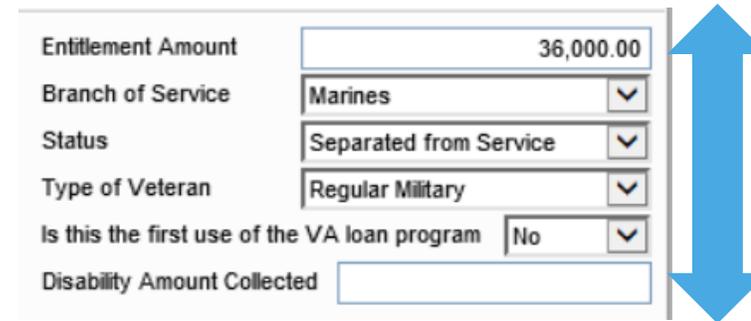


VA Management

Basic Information Qualification Tracking

Much of the information under this tab will flow from the 1003 pages

The Veteran Information can be input here from the COE:



Entitlement Amount 36,000.00

Branch of Service Marines

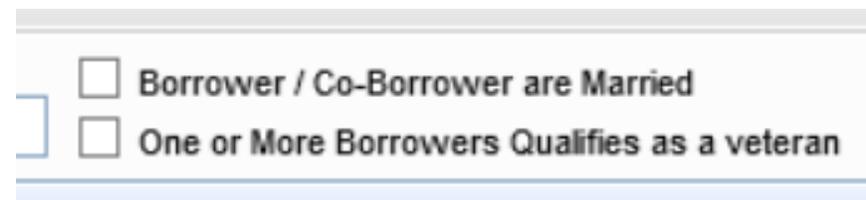
Status Separated from Service

Type of Veteran Regular Military

Is this the first use of the VA loan program No

Disability Amount Collected

Also, you can note on this screen if the Borrower/Co-Borr are married or if you are utilizing entitlement from more than one veteran



Borrower / Co-Borrower are Married

One or More Borrowers Qualifies as a veteran

VA Management - Qualification Tab:

VA Management

Basic Information **Qualification** Tracking

On this screen, you can obtain the Residual Income upon completion of this section:

Residual Income Guidelines

Total Loan Amount 305,995.00 Residual Income 4,941.99

Family Size 1 Residual Income Guidelines

Country Region South

Has the Veteran been more than 30 days late on a payment in the last 6 months? Yes No

Get Residual Income

Click "Get Residual Income" and the base guideline amount will populate based on family size and region

Get Residual Income

4,941.99

441.00

There is also a direct link to the VA Guidelines from this screen:

VA Guidelines

VA Management - Qualification Tab:

If you are doing a VA IRRRL, the Recoup Period is calculated on this screen:

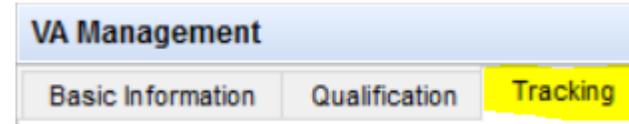
Recoupment	
Previous Loan Information	Proposed Loan Inform
Original Loan Amount	117,983.00
Original Loan Term	360
Interest Rate	4.750
Original Amortization Type	Fixed Rate
Monthly Payment (PI)	615.46
Total Monthly Payment (PITI)	969.81
Existing Loan Date	04/10/2015
Proposed Loan Amount	
Proposed Loan Term	
Proposed Interest Rate	
Proposed Amortization Ty	
Proposed Monthly Payme	
Total Proposed Monthly P	
Closing Date	

Closing Cost Recoupment		
Monthly Decrease in Payments	72.19	<input type="checkbox"/> Exclude Taxes and Insurance
Total Closing Costs	1,444.45	<input checked="" type="checkbox"/> Exclude Prepaids
Recoup Closing Costs	20	Month(s)
VA Loan Code	IRRRL (streamline Refi)	
Time to Recoup Closing Costs	1 Year(s) /	9 Month(s)

Note: Prepaids are NOT included in the recoup calculation

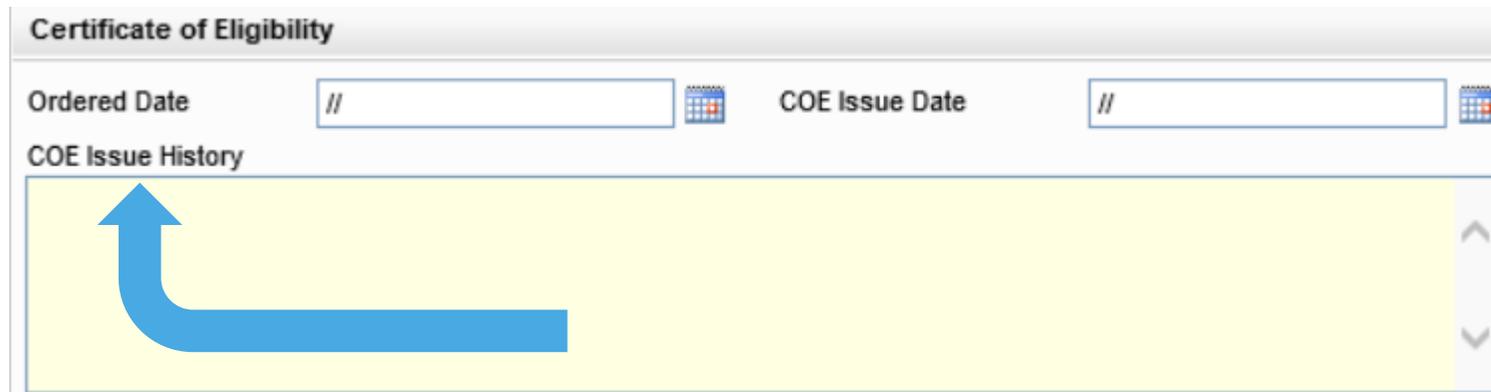
Nations requires a recoup of ≤ 96 months or the file must be reviewed by our Risk Team for acceptability

VA Management - Tracking Tab:



This is another area where you can [locate the SAR](#), track the [NOV status](#), track the [Certificate of Eligibility \(COE\) receipt](#), and input the Borrower(s) [CAIVRS number\(s\)](#)

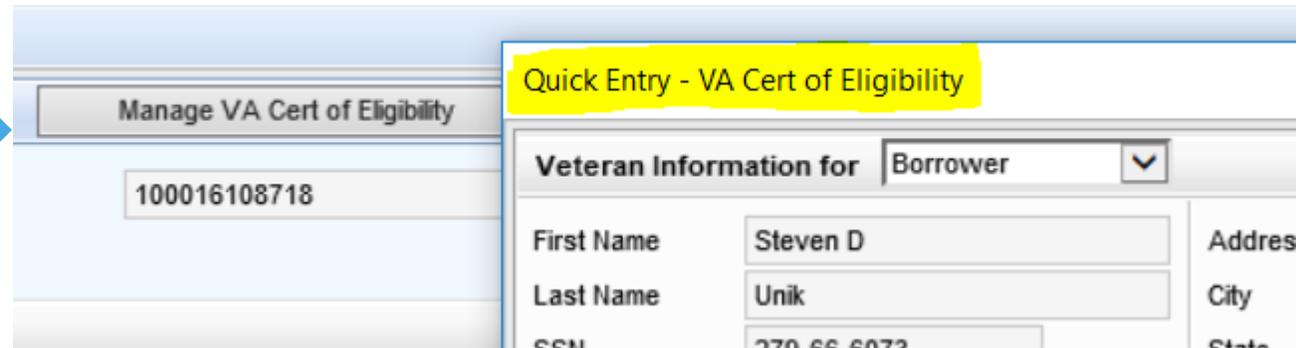
There is also a notes box for [COE Issue History](#) if you have a complicate situation that you would want to explain:

A screenshot of a "Certificate of Eligibility" form. At the top, there are two date fields: "Ordered Date" and "COE Issue Date", each with a calendar icon and a double-slash placeholder. Below these is a section titled "COE Issue History" which contains a large, empty yellow text area. A blue arrow points from the bottom left of this area towards the top left, indicating where to enter notes.

VA Summary:

This is a VA compilation screen with all of the bells & whistles

Open up the
26-1880
fields with
a click of a
button!



Manage VA Cert of Eligibility

100016108718

Quick Entry - VA Cert of Eligibility

Veteran Information for Borrower

First Name	Steven D	Address
Last Name	Unik	City
SSN	270 66 6073	State

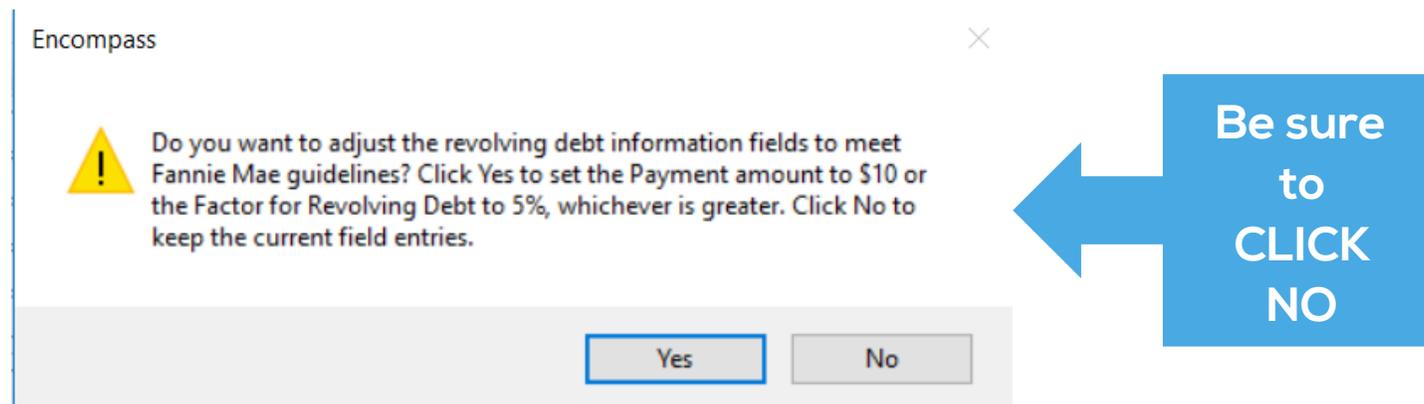
You can complete the [Veteran Info](#), the [NLR info](#), the [26-8937 questions](#), the [VA Loan Data](#), get the [Residual Income](#), obtain [VA County Limits](#), get the [Recoup](#), etc....

VOD/VOE/VOL/VOM/VOR:

These screens compile the data from the 1003 screens for ease of access and review when opening up eFolder documentation.

The VOL screen is most helpful since this screen allows you to view/edit all liabilities while retaining the ability to scroll through the credit report

- ** When you click on VOL, you will see the following PopUp:



TOOLS TAB

Forms	Tools	Services
	File Contacts	
	Business Contacts	
	Conversation Log	
	TPO Information	
	Correspondent Loan Status	
	AUS Tracking	
	Disclosure Tracking	
	Fee Variance Worksheet	
	Anti-Steering Safe Harbor Disclosure	
	Net Tangible Benefit	
	Compliance Review	
	ECS Data Viewer	
	Status Online	
	Amortization Schedule	
	Co-Mortgagors	
	Piggyback Loans	
	Secure Form Transfer	
	Prequalification	
	Debt Consolidation	
	Loan Comparison	
	Cash-to-Close	
	Rent vs. Own	
	Lock Request Form	
	Verification and Documentation Tracking	
	Audit Trail	
	Trust Account	

File Contacts:

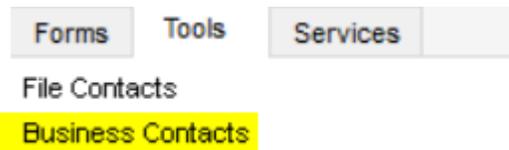


All parties to the loan should be located in this area
Title agent, Seller(s), Seller/Buyer Agent(s), etc must be manually input

- Be sure to input as much data as possible. If address is not listed on the purchase contract, you would want to “Google” the info to complete

32	Title Insurance Company	Attorneys Title Company, Inc	Diana Aubin	615-385-5502	Daubin@atctn.com
33	Buyer's Attorney				
34	Seller's Attorney	Smith Sholar Milliken		615-855-6801	
35	Buyer's Agent	Neal Clayton Realtors, LLC	Jensite Bell	615-297-8543	jenistebell@comcast.net
36	Seller's Agent	REMAX Choice Properties	BERNIE GALLERANI	615-265-8284	bernie@berniegallerni.com
37	Seller 1		Azir Rasuli		

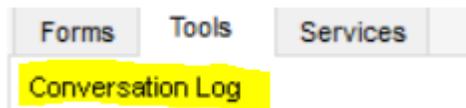
Buyer's Agent	
Add to CD Contact Info	<input type="checkbox"/> Yes
Company Name	Neal Clayton Realtors, LLC
Address	3813 Cleghorn Ave, Ste 101
City	Nashville
State	TN
Zip	37221
Relationship	
Line Item Number	
Company State License #	257474
Agent Name	Jensite Bell
Phone	615-297-8543
Email	jenistebell@comcast.net
Fax	
Cell	
Reference #	
Comments	
Contact State License #	312917



Business Contacts:

If you consistently use contacts such as title agents, you can email Encompass@NLCLoans.com to request that the contact information be added to the Business Contacts in Encompass

- They are unable to set branches up with the access to add “Companywide”, but they are able to do this for you
- Email the Encompass Team with the Title Agency name, address, etc to have them added for access from the cardex



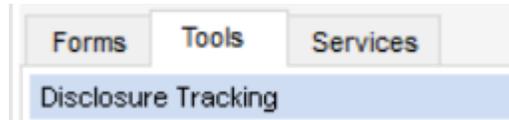
Conversation Log:

The Conversation Log should be utilized to document “material data” changes such as adding/removing borrowers, loan program changes, revisions to VA funding fee & reason, etc

U/W will place notes in this area with regard to loan complications, suspense data, etc

**** The Conversation Log goes out with AUDIT FILES, so you would want to keep this area professional and clear of unwarranted communication**

Disclosure Tracking:



As the name implies, the Disclosure History is located on this screen

Disclosure History (4)					
Sent Date ▼	Method	By	# of Disclos	LE Sent?	CD Sent?
01/06/2017 01:13:47 PM	Closing Docs Ord	Patrick Daley(pdaley)	46	No	Yes
01/03/2017 12:15:09 PM	Other	Patrick Daley(pdaley)	3	No	Yes
12/30/2016	Other	Joseph Laing(jlaing)	2	Yes	No
12/08/2016	Email	Justin Sopko(jussopko)	3	Yes	No

If Initial Disclosures were sent via [DocuSign](#), the history will show here, but the documentation list will appear under the [FORMS Tab > DocuSign Disclosure Request](#). The unsigned disclosures will flow to the [eFolder > Unsigned Attachments](#) once signed documents are imported

If Initial Disclosures were sent via [Ellie Mae Disclosures](#), the disclosures will be accessible from the history. Double-click on the timeline item and select [View Document](#) in the pop-up

Disclosure Tracking:

Additionally, the Compliance Timeline, LE Tracking, and CD Tracking appear on this screen:

- The [eConsent is not applicable to DocuSign files](#); the [DocuSign Certificate](#), which auto-populates to the eFolder, confirms E-consent

Disclosure Tracking Tool		
Compliance Timeline	LE Tracking	CD Tracking
Application Date	LE Sent	CD Sent
LE Due	LE Received	CD Received
eConsent	Revised LE Sent	Revised CD Sent
Intent to Proceed	Revised LE Received	Revised CD Received
Earliest Fee Collection	SSPL Sent	Post Consumation Disclosure Sent
Earliest Closing	Safe Harbor Sent	Post Consumation Disclosure Received
Estimated Closing		

Fee Variance Worksheet:

Forms Tools Services
Fee Variance Worksheet

This sheet compares the Initial LE, LE Baseline, CD Baseline, and 2015 Itemization figures to make comparisons > alerting to variances that would require a cure be applied

Total Good Faith Amount	Initial LE	LE Baseline	CD Baseline	Itemization
	12/02/2016			Current
Items that Cannot Decrease	0.00	0.00	0.00	0.00
Charges that Cannot Increase *	6,518.03	6,518.03	5,444.63	5,444.63
Charges that in Total Cannot Increase More Than 10% *	1,633.86	433.86	0.00	0.00
Good Faith Amount (Charges) *	8,151.89	6,951.89	5,444.63	5,444.63
Good Faith Limit *	8,315.28	6,995.28	5,444.63	5,444.63
Variance between LE and Itemization		0.25		
Difference between LE and CD (Disclosed)			-2,707.26	
Variance between CD and Itemization				0.00
* Amounts displayed are Net amounts that reflect adjustments.				
Tolerance Cure				
Required Cure Amount	0.00			
Applied Cure Amount	<input type="text"/>			
Date	// <input type="text"/>			
Resolved by	<input type="text"/>			

Fee Variance Worksheet:

Tools Tab > Fee Variance Worksheet:

Fee Variance Paths

Good Faith Fee Variance Violated alert appears until:

- **Change fee to within tolerance**
- **Redisclose** Loan Estimate or Closing Disclosure indicating:
 - > **Indicate Reason for the revised disclosure** (e.g. Changed Circumstance – Settlement Charges)

If your file is reflecting a required cure, be sure that you have:

- A) Checkmarked the **“B” boxes**, as applicable
- B) Confirmed that your **fee name/fee amount** MATCH your prelim CD
- C) Triggered a **COC**, if applicable, for any legitimate revisions

If all of this information is properly reflected in the file & a cure is required, it will need to be noted on the Fee Variance Worksheet and applied as a credit on 1003-page 3

**** Review the 2015 Itemization/LE/CD Tutorial on SharePoint for a more detailed review of this screen**

Compliance Review = Mavent:

This report will auto-run during multiple points of the loan process

The processor should additionally run this prior to submission to u/w for final approval & review for any FAILS

TILA/RESPA is the only “fail” allowed; you can move forward once you confirm that APR is not outside of tolerance

Should have no issues unless LO is trying to do a loan in a state in which he/she isn't licensed

Loan Status: **PASS**

ATR/QM	TILA/RESPA	High Cost	Higher Priced	State Rules	License	NMLS	GSE	Enterprise Rules	HMDA	OFAC/SSN	Other
PASS	PASS	PASS	PASS	PASS	PASS	PASS	Not Processed	PASS	Not Processed	PASS	PASS

If you are getting a fail/warning here, it will likely be related to fees; check the ATR/QM screen under Forms Tab

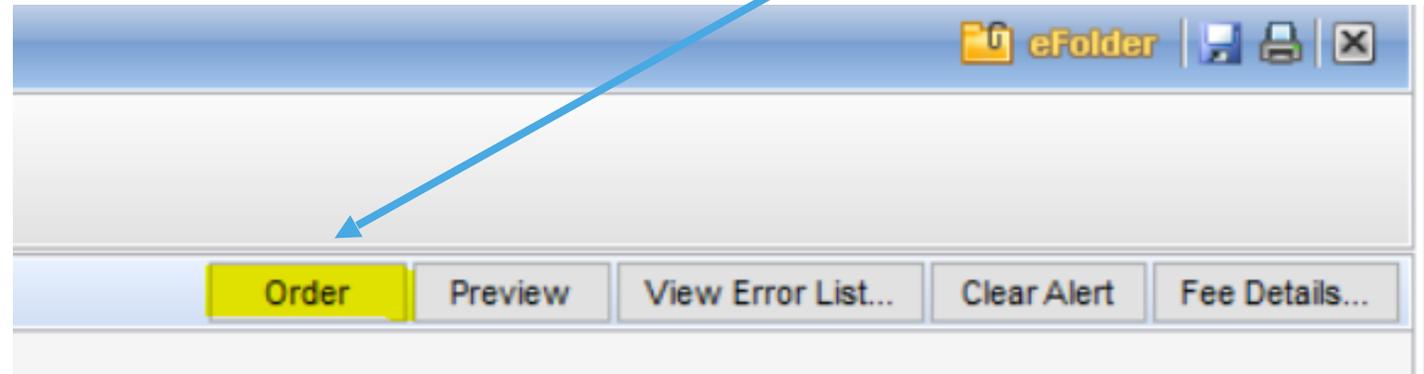
If High Cost/Higher Priced is fail/warning, check FEES

If Enterprise Rules is fail/warning, typically related to VA fees - confirm if fee is allowable per VA

Compliance Review = Mavent:

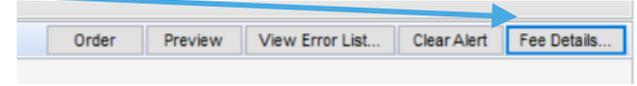
In order to prompt MAVENT to run, you will click on Compliance Review under the tools tab & click Order

It may take a couple of minutes to process



Compliance Review = Mavent: APR fee versus Non-APR Fee

Be sure to click the Fee Details button to check APR labeling

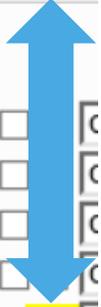


Anything in **RED** must be corrected on the 2015 Itemization

HUD #	Encor	Description	Amount	Paid By	Paid To	Encompass APR	Compliance APR	HOEPA/QM
1101d	Abstract Or Title Sear...	Abstract Or Title Search Fee	595.00	Borrower	P	False	False	False
1101e	Deed Prep	Other-Finance Charge	50.00	Borrower	P	False	True	False
1102b	Closing Fee	Settlement or Closing Fee	175.00	Borrower	P	True	True	False



		Borrower	Seller ?	Paid By / P / B / A / P	
1101. Title Insurance Services					
To Competitive		1,550.00			
Title Examination	To Competitive	* 595.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>
Attorney's Fees	To Competitive	* 275.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>
Closing Protection Letter	To Competitive	* 35.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>
Abstract Or Title Search f	To Competitive	* 595.00		<input type="checkbox"/>	<input checked="" type="checkbox"/>
Deed Prep	To Competitive	* 50.00		<input type="checkbox"/>	<input type="checkbox"/>



The APR box is not check-marked, but it should be since the Fee Details states "Compliance APR" is true. The box should be check-marked and Mavent re-run to correct

Co-Mortgagors:

This screen is used to swap borrower position or remove a borrower from the application

The screenshot displays the 'Manage Borrowers' interface. On the left is a navigation menu with categories like 'Forms', 'Tools', and 'Services'. The 'Tools' category is active, and 'Co-Mortgagors' is selected. The main area shows a table titled 'Borrower Pairs' with columns for 'Pair', 'Borrower', and 'Co-Borrower'. A single row is visible with '1' in the Pair column, 'Vujaklija Jr, David K' in the Borrower column, and 'Vujaklija, Amy R' in the Co-Borrower column. Below the table, there are two sections: 'Borrower' and 'Co-Borrower'. Each section has a 'Move' button. The 'Co-Borrower' section also has a 'Delete Co-Borrower' button. Two blue callout boxes with arrows point to these buttons: one pointing to the 'Move' button under 'Borrower' and another pointing to the 'Delete Co-Borrower' button under 'Co-Borrower'.

Pair	Borrower	Co-Borrower
1	Vujaklija Jr, David K	Vujaklija, Amy R

The MOVE button is used to swap borrower positions

The Delete Co-Borrower button would be used to eliminate the co-borrower from the app

Audit Trail:

This screen is covered in Slide #3

Inputting a Field ID# and clicking “Show” will provide you the input information, if the field is auditable

Example: Field ID# 101 pertains to the borrower’s base income figure:



Audit Trail				
Description				
Date	User ID	First Name	Last Name	New Value
9/2/2016 2:35:58 PM	jsills	Jay	Sills	7,250.00

SERVICES TAB

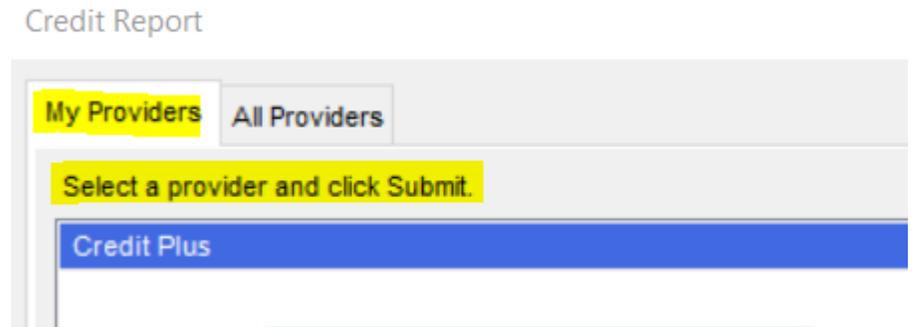
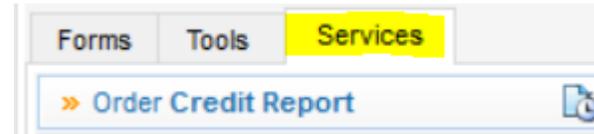
Forms	Tools	Services	
		» Order Credit Report	
		» Access Lenders	
		» Search Product and Pricing	
		» Request Underwriting	
		» Order Appraisal	
		» Order Flood Certification	
		» Order Title & Closing	
		» Order Doc Preparation	
		» Register MERS	
		» Order AVM	
		» Order Mortgage Insurance	
		» Order Fraud/Audit Services	
		» Request HMDA Management	
		» Order Additional Services	
		» Order Verifications	
		» View My Custom Links	

Order Credit Report:

This is one of the several locations where credit reports can be ordered/ accessed

CREDIT PLUS is the agency that we use

ALL credit reports must be pulled directly through Encompass



Credit Agency: **Credit Plus**

Username:

Password:

Branch ID:

Save Password

Report Type:

Order Method:

Report On:

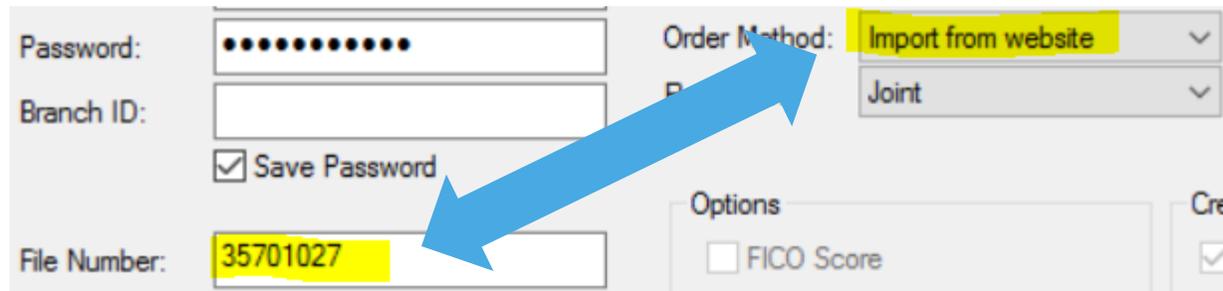
Options:

Order new report, unless existing report is...

Credit Bureaus

Order Method:
New Report if credit is expired & a new report is needed
Import from website if you have split a file (new reissue#) or received a new reissue# for a ScorePlus request

Order Credit Report:



Form fields and options shown:

- Password: [Redacted]
- Branch ID: [Empty]
- Save Password:
- File Number: 35701027
- Order Method: Import from website
- Options: FICO Score

NOTE: pulling/importing new credit will OVER-WRITE the current liabilities, reset any accounts listed to be PAID OFF, clear any MANUALLY INPUT PAYMENTS for collections/student loans, and remove any REO attachments

Selecting Import from website will open up the File Number field = this is where you will place a new reissue#

** Whenever a new report is imported into Encompass, you must then IMPORT THE LIABILITIES; this is a separate step
Additionally, be sure to remove any old reports from the eFolder

Order Credit Report:

To Import the Liabilities for the new report, go to 1003-Page 2

Forms Tools Services

1003 Page 1
1003 Page 2
1003 Page 3

Subtotal Liquid Assets Value 19,443.62 Total Assets Value 578,443.62

Liabilities Order Credit View Credit **Import Liabilities** Show All (VOL)

Lien Holder	Balance	Payment	Type
<input checked="" type="checkbox"/> LOANCARE SERVICING CTR	264078	2426	Mortgage
<input checked="" type="checkbox"/> CAPITAL MTG SVCS OF TE	113464	609	Mortgage
<input checked="" type="checkbox"/> DEPT OF EDUCATION/NELN	8349	98	Installment
<input checked="" type="checkbox"/> BARCLAYS BANK DELAWARE	4297	42	Revolving
<input checked="" type="checkbox"/> DEPT OF EDUCATION/NELN	1	0	Installment

Mortgage Lates: 30 60 90 120 Number of Tradelines: 28

Bankruptcy Foreclosure

Field	Value
-------	-------

Field	Value
-------	-------

Delete existing liabilities before importing Import FACTA
 Import Credit Fee to HUD and GFE

Import Cancel

Click Import Liabilities
A pop-up window will appear

Order Credit Report:

Once you have pulled/imported a new report, be sure to remark any accounts being PAID OFF, and re-attach any REOs to their respective mortgage tradelines

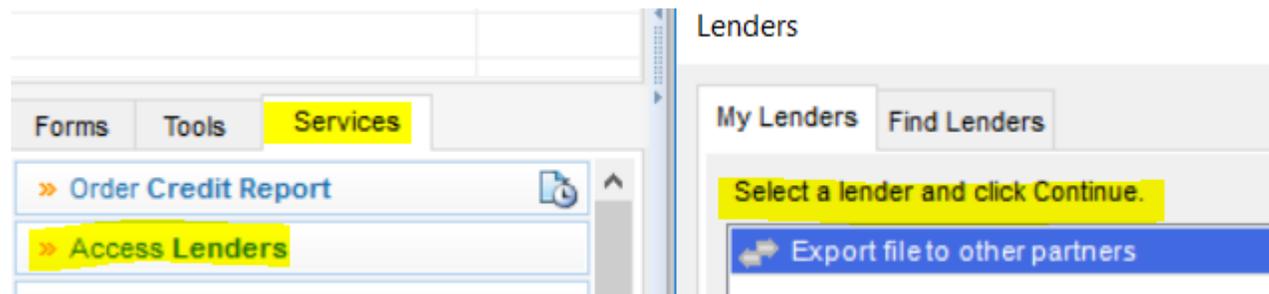
If you have had to manually input any student loan or collection payments, these figures will also have been over-written with the import of the new liabilities & need to be re-entered

To reiterate, be sure to REMOVE ANY OLD CREDIT REPORTS from the eFolder

Access Lenders:

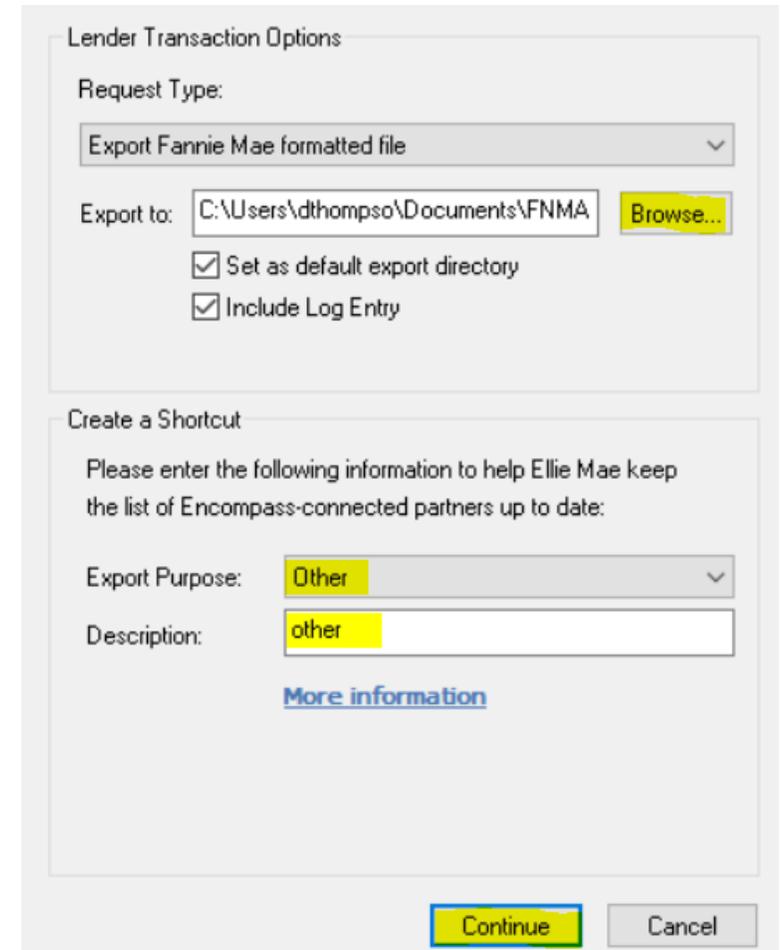
This screen is used to create a FNMA 3.2 file, generally used to export the file data when submitting a file for outside underwriting = Jumbo CONV, FHA 203K, or C2P with disbursements; or running a file through GUS for USDA

- 1) Click Access Lenders
- 2) Select Export file to other partners on the pop-up window



Access Lenders:

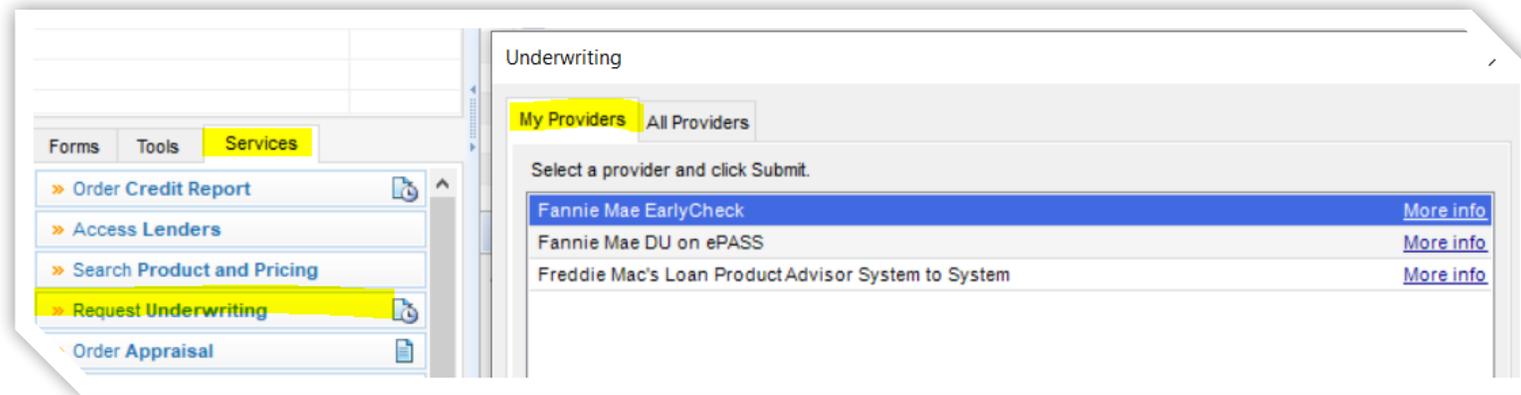
- 3) Click Browse to select where you would like to save the file
- 4) Select “Other” for Export Purpose
- 5) Note “Other” in the Description
- 6) Click Continue
- 7) A pop-up will appear to confirm that the FNMA 3.2 file was created



The screenshot shows a dialog box titled "Lender Transaction Options" with two sections. The first section, "Lender Transaction Options", includes a "Request Type:" dropdown menu set to "Export Fannie Mae formatted file", an "Export to:" text box containing "C:\Users\dthomps\Documents\FNMA" with a "Browse..." button to its right, and two checked checkboxes: "Set as default export directory" and "Include Log Entry". The second section, "Create a Shortcut", includes a text box with the instruction: "Please enter the following information to help Ellie Mae keep the list of Encompass-connected partners up to date:". Below this are an "Export Purpose:" dropdown menu set to "Other" and a "Description:" text box containing "other". A blue link labeled "More information" is positioned below the description text box. At the bottom right of the dialog box are "Continue" and "Cancel" buttons.

Request Underwriting:

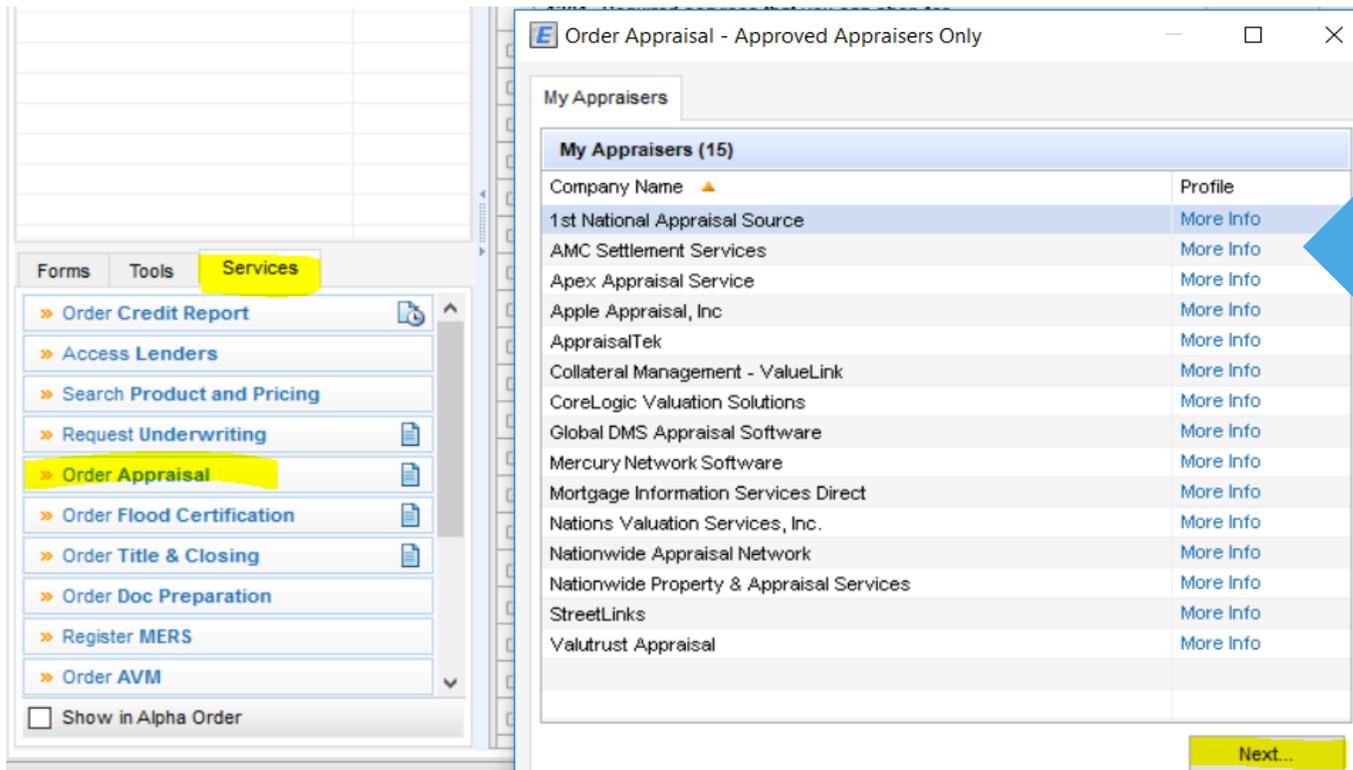
This screen will be used for running DU, LP, and FNMA Early Check for Fannie/CONV files



If the item does not appear on your “My Providers” tab, simply click on the “All Providers” tab, select the item, and select “Add to my list”

Order Appraisal:

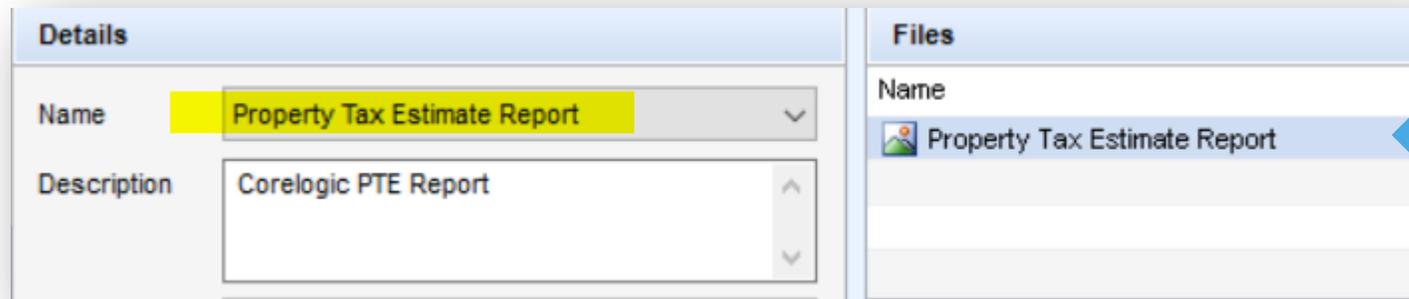
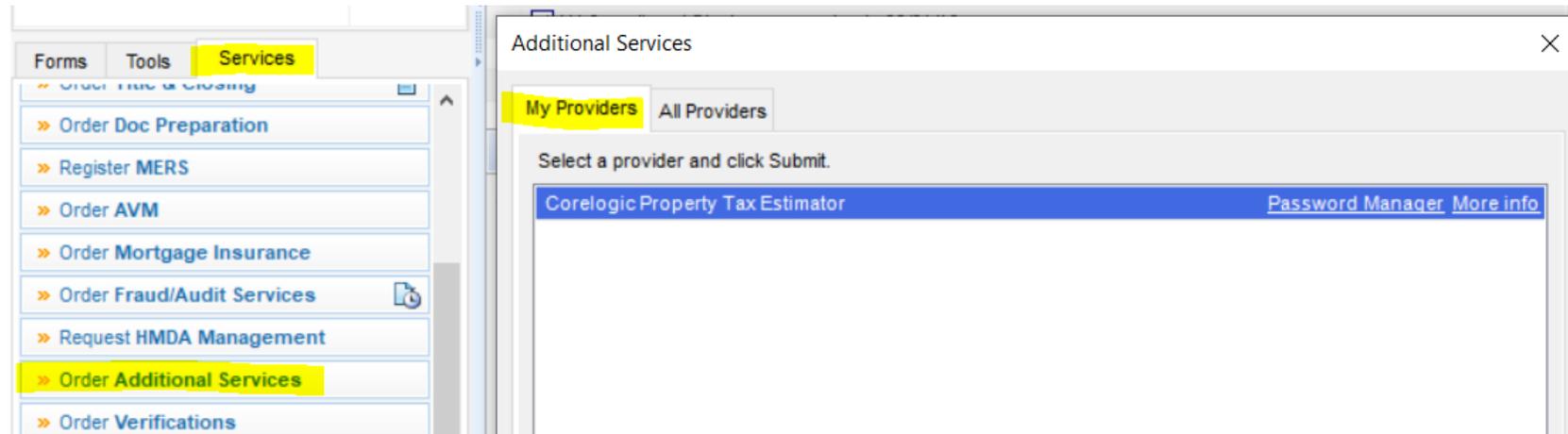
This screen is used for ordering all appraisal types with the exception of VA Loan Types (those are ordered using the NLC Appraisal Request screen)



You would select the AMC, then follow the screen prompts

Order Additional Services - CoreLogic PTE:

This screen is used for requesting the CoreLogic Property Tax Estimator



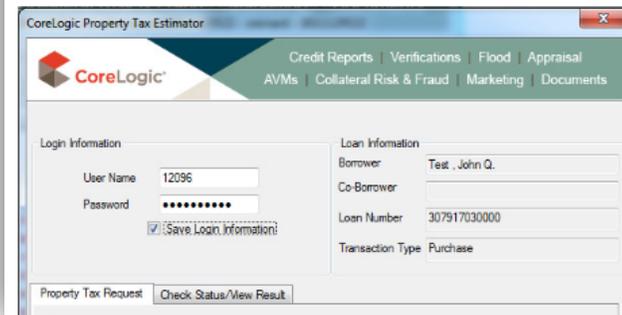
The report populates to this eFolder bucket

Order Additional Services - CoreLogic PTE:

This tool is utilized to ascertain accurate tax figures and aggregate setup dates:

The first time you access PTE, enter the following credentials, then check the box to Save Login Information for future requests. **These credentials will be used company-wide, so please do not disable the password by exceeding the login attempts.**

- **User Name = 12096**
- **Password = 310%17*MT1**



The screenshot shows the CoreLogic Property Tax Estimator login interface. The 'Login Information' section includes a 'User Name' field with '12096' entered, a 'Password' field with masked characters, and a checked checkbox for 'Save Login Information'. The 'Loan Information' section includes 'Borrower' (Test, John Q.), 'Co-Borrower', 'Loan Number' (307917030000), and 'Transaction Type' (Purchase). At the bottom, there are buttons for 'Property Tax Request' and 'Check Status/View Result'.

The job aid can be found on SharePoint > Nations Lending Processing > LOANCARE Tax Due Dates & CoreLogic Tax Figures > Quick Reference Guide - CoreLogic PTE

Order Appraisal:

Once the appraisal order has been placed, you can track the progress by clicking the “paper” link here:

Once the appraisal is completed, the person placing the order will be notified via Email

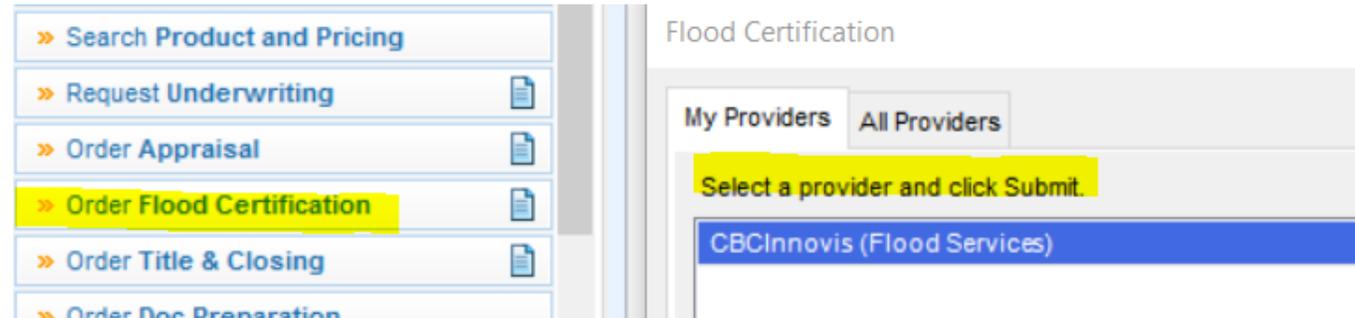
The screenshot shows a web application interface with a sidebar menu on the left and a main content area on the right. The sidebar menu includes options like 'Order Credit Report', 'Access Lenders', 'Search Product and Pricing', 'Request Underwriting', 'Order Appraisal', 'Order Flood Certification', 'Order Title & Closing', 'Order Doc Preparation', and 'Register MERS'. The 'Order Appraisal' option is highlighted with a blue arrow. The main content area displays 'Appraisal Order Status' with a table of orders and an 'Order History' section below it.

Order Date	User ID	Appraiser	Appraisal Type	Order Type	Due Date	Status	Order Update
2/9/2017 2:34 PM	napost	ValueLink Software		Approved Appraiser or AMC	2/21/2017 7:	reviewed	Retrieve View

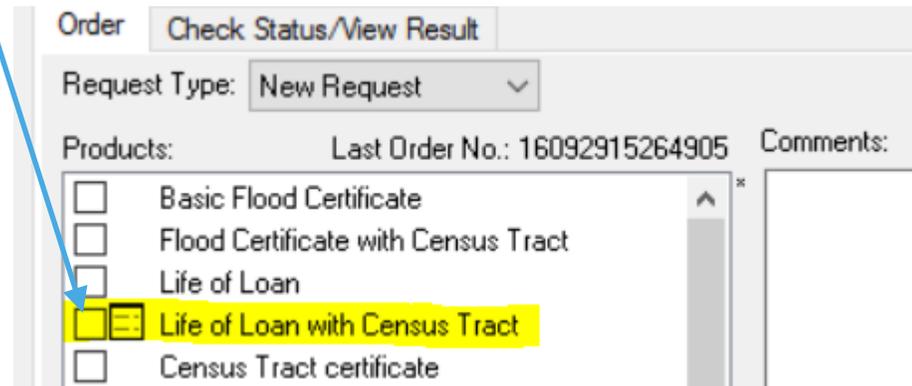
Date	From	To	Type	Comments	Attachments
2/9/2017 2:34 PM	napost	ValueLink Software	Order Request	No comments.	

Order Flood Certification:

We use CBCInnovis, nka FZDS



You will select Life of Loan with Census Tract and click Order



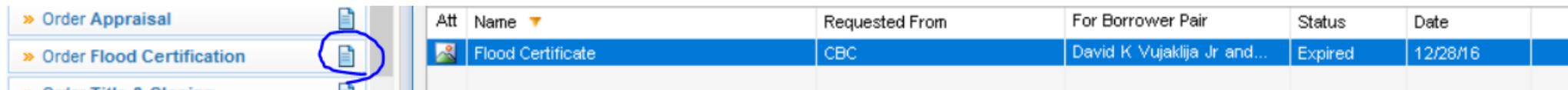
Order Flood Cert:

The Flood Cert will auto-populate into the eFolder

- 2 pages, if NOT in a flood zone
- **3 pages, if the property IS in a flood zone.** **The 3rd page will be the flood disclosure, which must be signed/dated by the borrower & returned at least 3 days prior to closing

If the Flood Cert goes into “Research”, you will receive a pop-up window notifying you of this; the Flood Cert will then be sent to you via email, but you will want to retrieve through Encompass in order to populate the Flood Cert data (determination#, flood zone, etc) into the Property Information screen

- Click the “paper”, highlight the item, click Retrieve



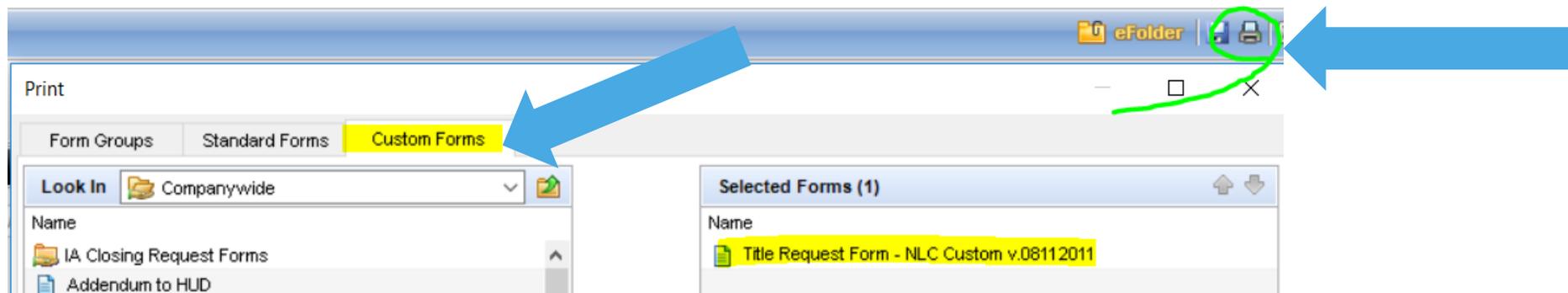
Att	Name	Requested From	For Borrower Pair	Status	Date
	Flood Certificate	CBC	David K Vujaklija Jr and...	Expired	12/28/16

Order Title & Closing:

If you are using a title agency that is integrated with Encompass, you would be able to use this feature:



If not, there is a [Title Request Form](#) that can be accessed from the print icon - Select "Preview" to review & edit as needed



Order Mortgage Insurance:

This screen would be utilized to obtain a QUOTE for Conventional MI

This would typically be supplied by the LO prior to issuance of Initial Disclosures to the borrower

The final MI Cert is ordered by the Underwriter

Forms Tools Services

- Order Flood Certification
- Order Title & Closing
- Order Doc Preparation
- Register MERS
- Order AVM
- Order Mortgage Insurance**
- Order Fraud/Audit Services
- Request HMDA Management

Mortgage Insurance

My Providers All Providers

Select a provider and click Submit.

- ArchMI - Web
- Essent Guaranty, Inc.
- Genworth - Web Connect
- MGIC - Direct
- United Guaranty

There is an MI Matrix located on SharePoint that explains the different MI types. Nations accepts all MI types with the exception of Lender Paid Monthly

Order Fraud/Audit Services:

Order Fraud/Audit Services



This service is ordered through [DataVerify](#)

Input your Username/Password and click **ORDER**

The report will “pop up” for review, but it does not auto-populate to the eFolder

- You must print/save/load or print directly to the Encompass eFolder > [DataVerify folder](#)

Name	Dataverify
Description	REVIEW & LOAD into this folder

My Providers All Providers

Select a provider and click Submit.

DataVerify DRIVE

DATAVERIFY
ASSURANCE IN A DIGITAL WORLD

Login Information

Username: davnthom

Password:

Branch ID:

Save Login Information

It is the processor's responsibility to REVIEW the DataVerify report

Order Fraud/Audit Services - DataVerify, items for review:

Review all HIGH Alerts - provide documentation or explanation to clear as applicable

Look for notification that borrower(s) filed Fraud Alert(s)

Review Employer Profile Report

- Look for Borrower Associated Business Search
- Address any businesses not otherwise documented in the file

Review REO Report

- Look for properties owned by the borrower(s) that are not listed on the 1003

Review MERS

- Look for ACTIVE MERS for properties not listed on the 1003

Borrower Associated Business Search

Company Name

A & D SPRINGS AND WIRE FORMS LLC
FEIN: N/A

Contact Name: AMY VUJAKLJIA

Date First Seen: 10/12/2004

Date Last Seen: 8/10/2016

Address

307 N CENTER ST
IRVINGTON, KY 40146

SSN: XXX-XX-9749 Title: AGENT



Order Fraud/Audit Services - DataVerify, items for review:

Review the Loan Participant Analysis

- Ensure that ALL parties to the loan are reflected in the Loan Contacts area (Tools Tab) & pulled through DataVerify for LDP/GSA purposes
- You will access the report via DataVerify.com to pull off the Loan Participant Analysis and the Watchlist Match Report to place into the LDP/GSA folder
 - ** Be sure to address any “hits”, pulling Advanced Searches from Sam.Gov as needed



Name	LDP / GSA
Description	Place ONLY the Loan Participant Analysis and the Watchlist Match Report, pulled from DataVerify.com in this folder

Order Verifications:

This function is utilized for ordering Tax Transcripts/
W-2s/SSA Verifications,
etc via DataVerify

- Select the Product
- Click Get Available Years
- Select the years needed
- Attach 4506-T (or SSA Auth)
- Click Submit Order

Order Fraud/Audit Services
Request HMDA Management
Order Additional Services
Order Verifications
View My Custom Links

My Providers All Providers
Select a provider and click Submit.
DataVerify 4506T/SSA
The Work Number

Products
 1040 - For personal tax transcripts
 W-2 Information - Employer reported financial data
 1099
 1065
 1120
 SSA Verifications

Requester: [Dropdown]
Requester Name: Dawn Thompson
Requester Phone: 440-809-8711
Requester Email: dawn.thompson@nationslending.com
Business Name:
EIN: 274-82-7076

Order Details
Report On
Select transcript year(s)
 2013
 2014
 2015
 2016

Attach Authorization Form 4506T or SSA 89 [Input Field]

Get Available Years Submit Order Close

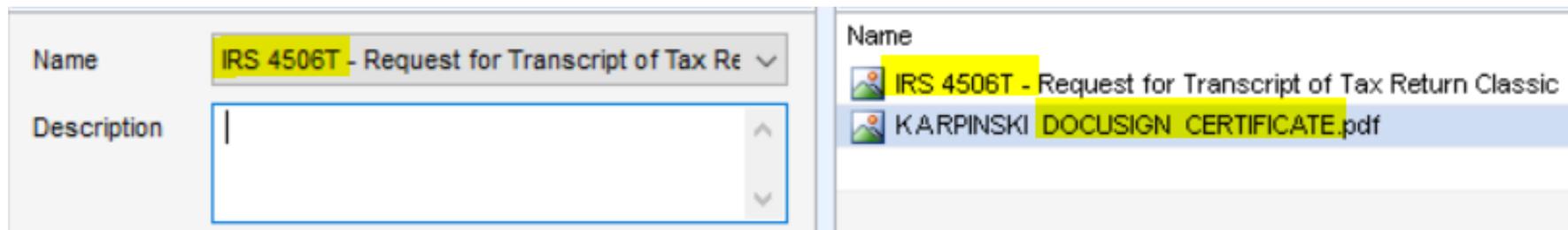
If executing the SSA Auth, select SSA Ver & attach the Auth, click Submit

This function can also be used to request a VOE from theworknumber.com; a salary key is not required

Order Verifications:

Ensure that you are placing the DocuSign Cert in the **SAME FOLDER** as the 4506-T prior to placing the order for tax transcripts via DataVerify

- When you Browse Encompass eFolder to attach the documentation, you will select the IRS 4506T folder, containing both items needed to process the transcript request



The screenshot displays two panels from an eFolder application. The left panel shows a 'Name' dropdown menu with 'IRS 4506T - Request for Transcript of Tax Re' selected, and a 'Description' text box below it. The right panel shows a file list with two items: 'IRS 4506T - Request for Transcript of Tax Return Classic' and 'KARPINSKI DOCSIGN CERTIFICATE.pdf', both of which have yellow highlights.