Encompass

Topics and Review Guide

HOME PAGE review

Start all files in the **PROSPECTS** Folder

Under the Forms Tab
Complete the **Purchase Pre-qualification**
Form Enter information to pull
      credit Enter information to
      run findings

Issue **Pre-Approval**

Order **Title Fees**

Under the Forms Tab
Complete the **Borrower Summary-Origination**
Form

Under the Forms Tab
Complete the **1003**
pages 1-3

Under the Forms Tab
Complete the **2015 Itemization**
Form Commitment Fee IS the only fee we use for Conv. FHA & USDA

Loan Origination Fee IS the only fee we use for VA. It defaults in at 1%
Enter Lender Credit in % or $ (under #802 b Origination Credit)
Enter Discount in % **ONLY**   (under #802 e Origination Points)
Check the Appraisal Fee
Go to **Forms** tab> **Nations Appraisal Request** form>**AMC Pricing Sheet** Enter all Title Fees
Move Seller paid closing cost (moving items to the Sellers Column)

Under the Services Tab
Go to **Order Additional Services** for Corelogic Property
Tax Est Click on **Corelogic Property Tax Estimator**

Click the **Order** button
Click the **Check Status** button
Click the **Import** button
Click the **View** button
Update all taxes and the **Aggregate Setup** on the **2015 Itemization** Form

Under the Forms Tab
Go to the **Loan Estimate Page 1** Form and enter **LE Date Issued** as
todays date

Under the Forms Tab
Complete the **Request for Transcripts of tax (classic)**
Form Use the correct address of last filing

Under the Forms Tab
Go to the **Purchase Qualification**
Form Complete the **Undisclosed Debt** Form using the credit report

Under the Forms Tab
Complete the **Patriot Act**
Form

Under the Forms Tab
Home Counseling Providers
form Click on the **Get Agencies**
button Choose the **Service**
Name Click on the **Get**
Agencies button Click on the
Save button

Under the Tools Tab
Complete the **Compliance Review**
Tool Run **Mavent**
Check Fee
Details

Send & Return **DocuSign** Disclosures
<u>See DocuSign attachment</u>

Topics to Review

Ctrl G

     Used for entry location

COC (Change of Circumstance)

     Under the **FORMS** Tab: Go to **Loan Estimate page 1** Form

Processing Submission Form

     Found under the **FORMS** Tab

Appraisal Ordering

     For FHA, USDA, Conventional appraisals

          Under the **SERVICES** Tab: Go to **Order Appraisal** Click on **Global DMS Appraisal Software**

     For VA only

          Under the **FORMS** Tab: Go to **NLC Appraisal Request** Form

Subordinations
      For a 2nd mortgage **only**
            Under the **FORMS** Tab: Go to **Borrower Summary-Orig**.
            Form Click on **Sub. Financing** Button

      For HELOCs **only**
            Under the **FORMS** Tab: Go to **FNMA Streamlined 1003** Form

eFolder
      To sort in alphabetical order
        Dbl. click **ATTACHMENTS** Tab

      To add documents
            Open the file and Drag & Drop or Browse & Attach

File Manager
      To add documents
            Open the file and Drag & Drop or Browse & Attach

Tracking Disclosure
      Under the **TOOLS** Tab: Go to **Disclosure Tracking**
            Click on the Disclosure entry to view pop up

      Under the **FORMS** Tab: Go to **DocuSign Disclosure Request** form

Setting the Closing Date
Under the **FORMS** Tab: Go to **CD/ Loan Closing Request** Form

Locking your Loan
Under the **TOOLS** Tab: Go to **Lock Request Form**
Update escrow information if needed
Click on the **Get Pricing** button and follow Optimal Blue prompts

Extending your Lock
Under the **TOOLS** Tab: Go to **Lock Request Form**
Click on the **Get Pricing** button and follow Optimal Blue prompts Once inside Optimal Blue go to the **Change Request** icon and enter the number of days and submit.

Profile Change for your Lock
Under the **TOOLS** Tab: Go to **Lock Request Form**
Click on the **Get Pricing** button and follow Optimal Blue prompts Once inside Optimal Blue go to the **Change Request** icon and check the **Profile Change** box and submit.

Income Form 1084 Worksheet
See attachment

Signing the Final 1003
Open the eFolder
Type "uniform" in the Name
reference box

Withdrawing a file

Under the **FORMS** Tab: Go to **AAA/Refinance Qualification Form** Click on the **Reason for Decision** drop down and choose the appropriate reason Add any comments you feel are needed under **Please elaborate on your decision**