



Start a New Loan

There are two ways to originate a loan in Encompass TPO Connect: Importing a Fannie Mae DU 3.4 file or by manually filling out an online 1003

Step 1

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

Step 2

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

A screenshot of a web application window titled "Register Wholesale Loan". The window has a dark header bar with the title and a close button. Below the header, the text "Choose Contacts" is displayed. The form is divided into two sections: "LOAN OFFICER" and "LOAN PROCESSOR". Each section contains two dropdown menus: "Organization" and "User Name". In the "LOAN OFFICER" section, the "Organization" dropdown is set to "01-TEST COMPANY" and the "User Name" dropdown is set to "Select". The "LOAN PROCESSOR" section has identical dropdown settings. At the bottom right of the window, there are two buttons: "Cancel" and "Next".

Step 3

Click **Next**

Step 4

Using the pop-window, you can upload a 3.4 file (*.fnm) or enter the loan data manually in a 1003 form.

- To import an 3.4 file (*.fnm), drag the file from your computer to the popup window or click **Click to Browse**, and then select the file.
- To enter the loan manually click **Skip**.

Step 5

Click **Next**

Step 6

If you imported a file, the 1003 form is displayed with the loan data.

If you are manually entering the loan data, the 1003 form is displayed on the left navigator and you can begin entering data.

Step 7

When you are ready to save the loan, click **Register**.



Loan Summary Page

The Loan Summary Page provides information about the loan at a glance. There are several cards that display the borrower information with basic loan terms, rate lock information, the current loan status, property information, and credit information. There is also a list of file contacts and key dates on the right side of the page.

The Loan Status card is dynamic based on the stage the loan is in. As the key dates of the loan are updated in Encompass and display in the Key Dates section the title of this card changes to reflect the state the loan is in. Once the loan has been Cleared to Close from Underwriting, the Account Manager will submit the Loan for Docs.

Andy America

\$0.00

Loan Type	Document Type
-	-
Lien Position	Loan Purpose
FirstLien	-
Amortization Type	Purpose of ReFi
-	-
Amortization Term	
-	

Pending Underwriting

Conditions

Open	0
Ready for Review	0

[Show Details](#)

AUS

[Order DU](#) [Order LPA](#)

Down Payment	P & I
\$0	\$0
Reserves	DTI
\$0	0.000%/0.000%

File Contacts

Loan Officer	Admin	Edit
Loan Processor	Admin	Edit

Key Dates

Registered	04/17/2018
AUS Ordered	-
Submit to UW	-
UW Suspended	-
UW Approval	-
UW Clear to Close	-
Delivery Date	-
Purchase Suspended	-
Purchased Approval	-
Clear to Purchase	-
Purchase Date	-
Cancelled Date	-
Withdrawn Date	-

Not Locked 0.000%

Final Price

Commitment Type	Lock Date
-	-
Commitment Number	Lock Expiration
-	-
Delivery Type	Lock Days
-	-
Delivery Expiration	Agency Case #
-	-
Loan Program	
-	

No Property Address

[Enter Property Address](#)

Purchase Price	Estimated Value
-	-

Credit Information

[Order Credit](#)

Borrower	Experian/TransUnion/Equifax
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To view more information on conditions, click **Show Details** to turn the loan status card over and view the condition details



1003 Uniform Residential Loan Application

Click the 1003 link on the menu on the left to view and enter loan information on the 1003 Uniform Residential Loan Application. After you click the 1003, the menu expands to show links to the Loan Information, Borrower Information, Employer History, Income & Expenses, Assets & Liabilities, Details of Transactions, Declaration & Gov. Monitoring, and Comments pages. These pages are described below.



Loan Information Page

The Loan Information Page includes information about the loan including the type of mortgage, loan terms, property information, and title information. This is the information contained in Sections I and II of the Uniform Residential Loan Application form.

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

1003 / Loan Information

Select Borrower Pair
(!) John Homeowner & Mary Homeowner Edit Save Next

The income / assets of a person other than the Borrower will be used.
 The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount	\$156350	Interest Rate	4.875 %
Lien Position	First	Prepayment Penalty	No
Loan Type	Conventional	MI Coverage	%
Lender Case Number	Case #1	MI Months	
Amortization Term Months	360	<input type="checkbox"/> Lender Paid Mortgage Insurance	
Due In		Impound Waiver	Select One
Interest Only		Documentation Type	Select One
Amortization Type	Fixed Rate	Application Date	9/8/2016
		Estimated Closing Date	MM / DD / YYYY



Borrower Information Page

The Borrower Information page includes information about the borrower(s) and their residency.

1003 / Borrower Information

Select Borrower Pair
(!) John Homeowner & Mary Homeowner Edit Save Next

III. Borrower Information

Borrower First Name	John	Number of Dependents	
Borrower Middle Name		Dependent Age(s)	
Borrower Last Name	Homeowner	<small>Separate ages by commas</small>	
Suffix		Years in School	
Social Security Number	***-**-5000	Home Phone	(###) ###-####
Date of Birth	MM / DD / YYYY	Cell Phone	(###) ###-####
Marital Status	Select	Borrower Email	

Borrower Present Address
175 13th Street , Washington DC 20013 Edit Delete

Add Present Address

Employer History Page

Use this page to enter the borrower and co-borrower's employment information.

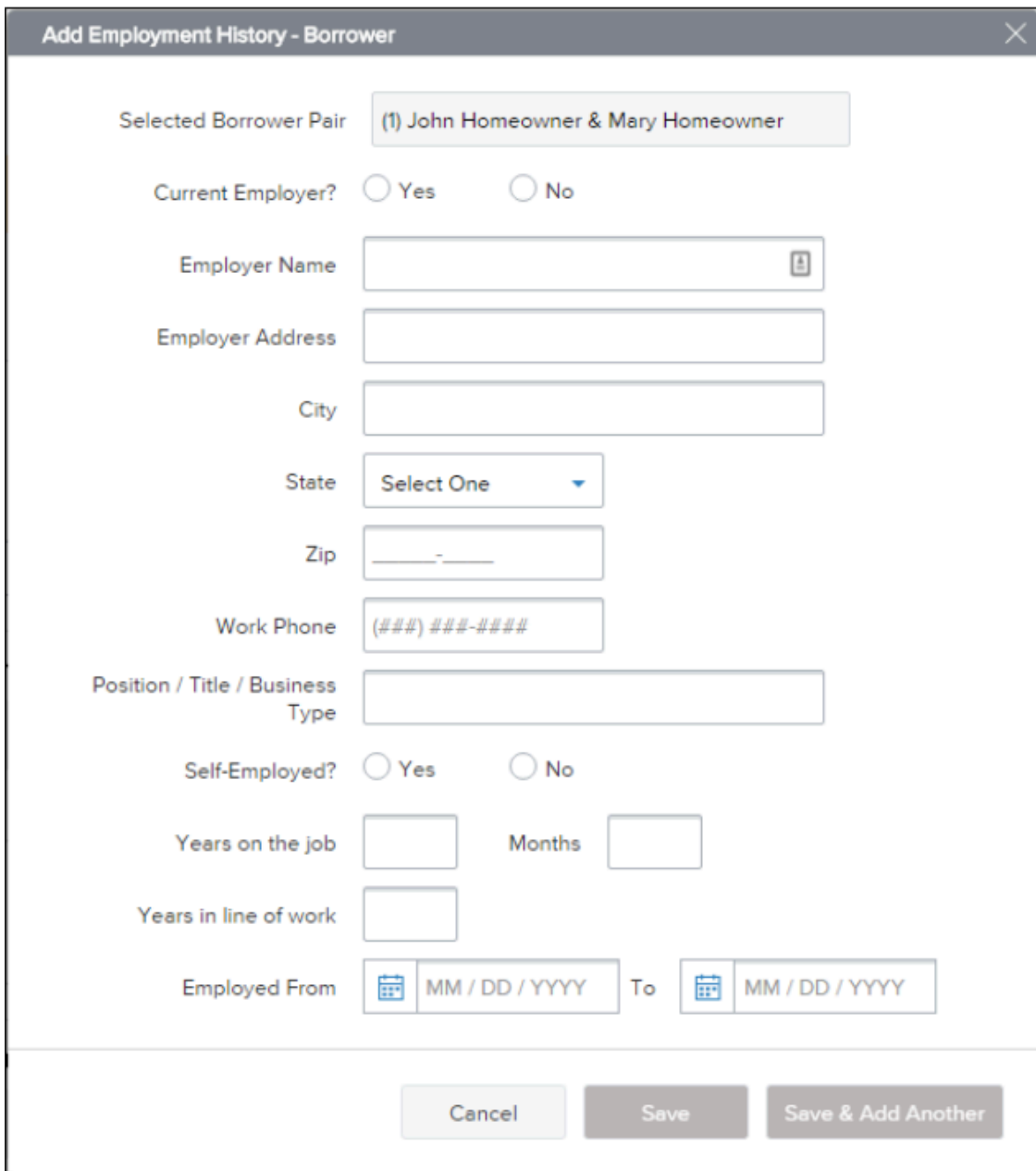
To Enter Employment Information:

Step 1

Click the Add an Employer button.

Step 2

Indicate whether this information is about the borrower's current employer or previous employer, and then enter the remaining employment information.



The screenshot shows a web form titled "Add Employment History - Borrower". The form includes the following fields and options:

- Selected Borrower Pair:** (1) John Homeowner & Mary Homeowner
- Current Employer?:** Radio buttons for Yes and No.
- Employer Name:** Text input field with a small icon on the right.
- Employer Address:** Text input field.
- City:** Text input field.
- State:** Dropdown menu with "Select One" and a downward arrow.
- Zip:** Text input field with a hyphen separator.
- Work Phone:** Text input field with a mask: (###) ###-####.
- Position / Title / Business Type:** Text input field.
- Self-Employed?:** Radio buttons for Yes and No.
- Years on the job:** Text input field.
- Months:** Text input field.
- Years in line of work:** Text input field.
- Employed From:** Date picker icon followed by a text input field with the format MM/DD/YYYY.
- To:** Date picker icon followed by a text input field with the format MM/DD/YYYY.

At the bottom of the form, there are three buttons: "Cancel", "Save", and "Save & Add Another".

Step 3

Click the Save & Add Another button to add information about a different employer.

Step 4

When finished, click the Save button

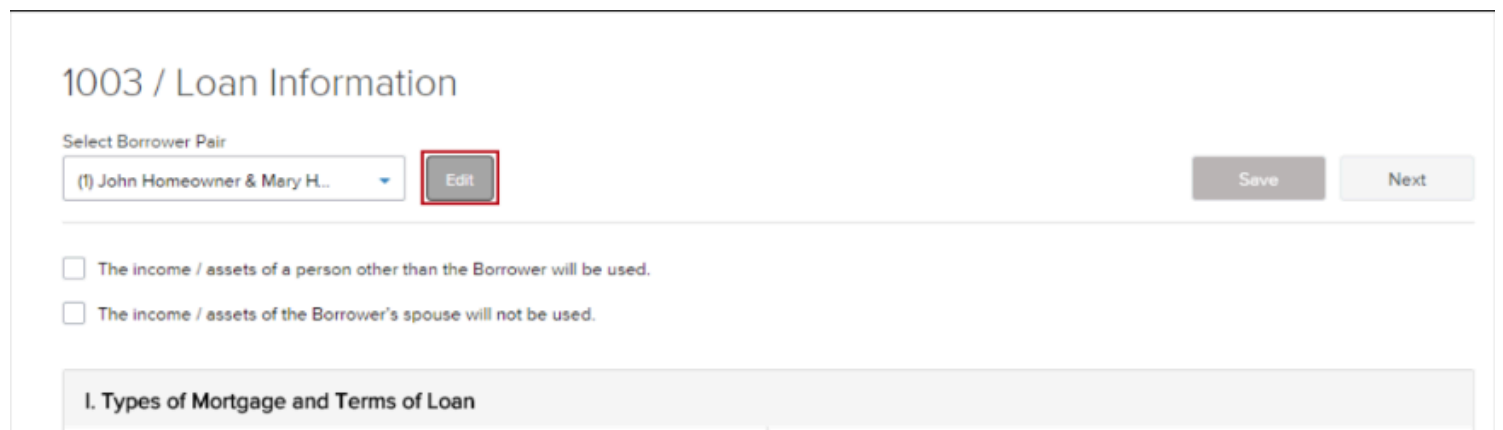
Adding Co-Borrower

After entering all of the 1003 information for the initial borrowers (if married), you can then add a co-mortgagor.

To Add Co-Borrower:

Step 1

At the top of the page, click the **Edit** button.

A screenshot of a web form titled '1003 / Loan Information'. At the top left, there is a dropdown menu labeled 'Select Borrower Pair' with the text '(1) John Homeowner & Mary H...' and a small downward arrow. To the right of this dropdown is a red-bordered button labeled 'Edit'. Further right are two buttons: 'Save' and 'Next'. Below these elements are two checkboxes with labels: 'The income / assets of a person other than the Borrower will be used.' and 'The income / assets of the Borrower's spouse will not be used.'. At the bottom of the form, there is a section header 'I. Types of Mortgage and Terms of Loan'.

Step 2

Click **Add New Pair** to add a Co-Borrower pair.

Step 3

Enter the required information for the co-Borrower(s).

Step 4

When finished, click **Save**.

Step 5

At the top of the page, select the new borrower pair from the **Select Borrower Pair** drop-down list.

Step 6

Complete all of the information on each of the 1003 tabs for the co-borrower(s), just as you did for the initial borrower(s).

Saving the Loan

To save the information you have entered on the 1003, click the **Save** button. The Save button is located at the top and bottom of every 1003 page.

1003 / Loan Information

Select Borrower Pair

(1) John Homeowner & Mary H..

Edit

Save

Next

- The income / assets of a person other than the Borrower will be used.
- The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount \$156350

Lien Position First

Loan Type Conventional

Lender Case Number Case #1

Amortization Term Months 360

Interest Rate 4.875 %

Prepayment Penalty No

MI Coverage %

MI Months

Lender Paid Mortgage Insurance