

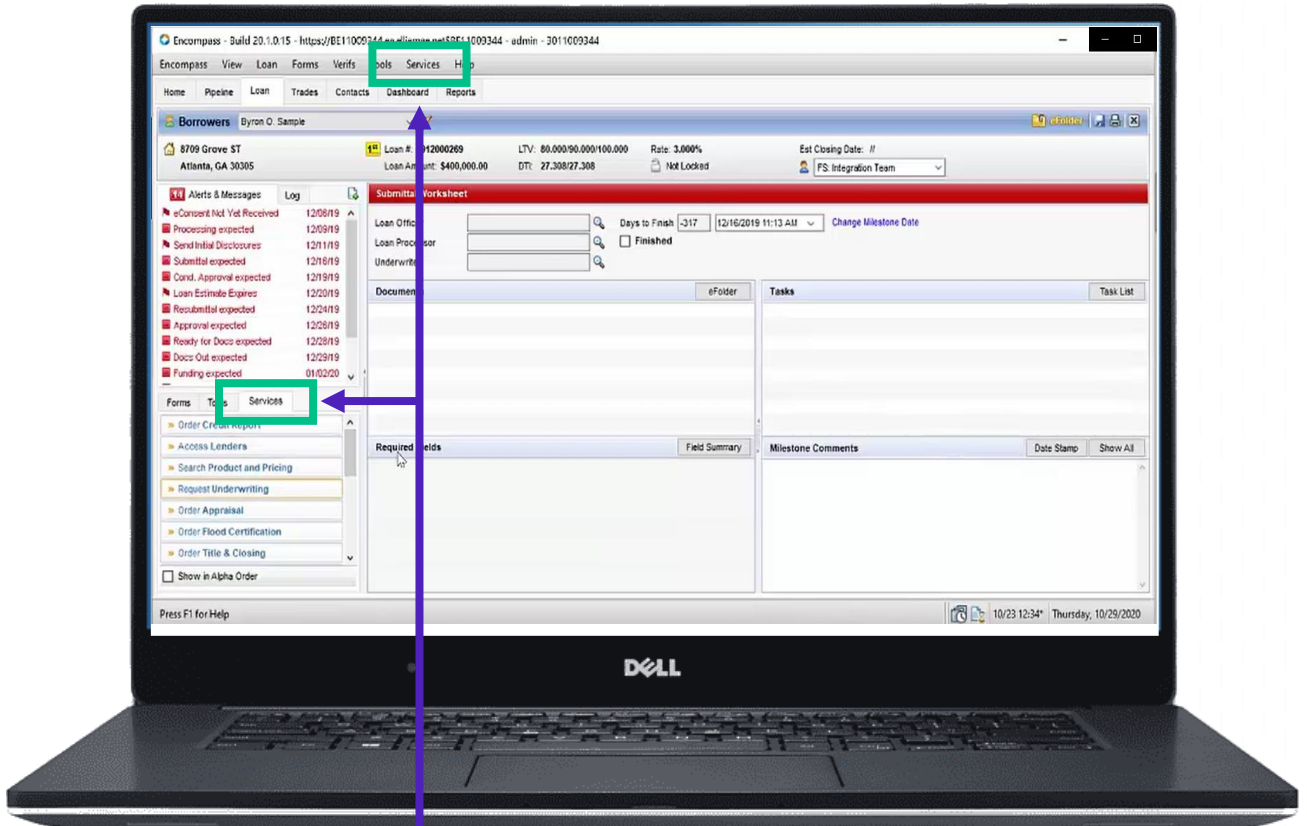


Encompass

Encompass

Importing a Complete Loan

We're going to start by importing a complete loan.



Select Services from either of the two spots shown above.



Encompass

Doc Preparation

Select Doc Preparation.

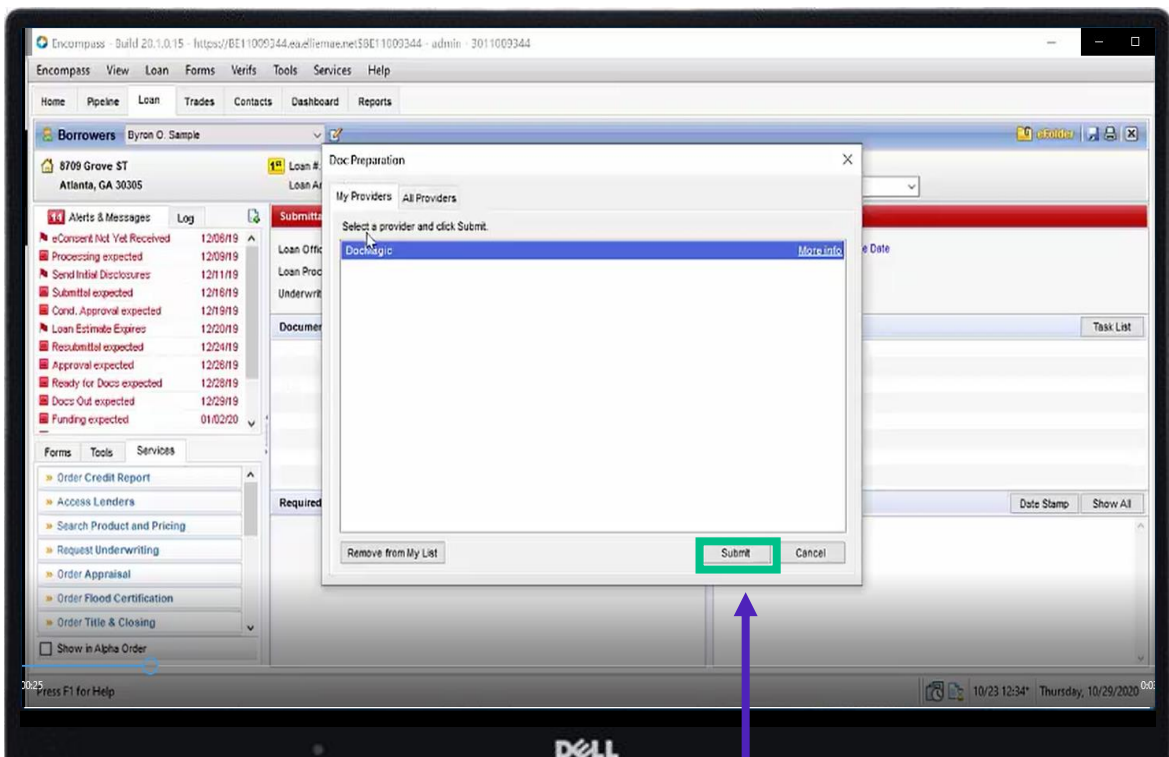
The screenshot displays the Encompass software interface. The browser address bar shows the URL: `https://BE11009344.ea.alliamae.net/SBE/009344-admin-3011009344`. The main navigation bar includes 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', and 'Data'. The 'Services' menu is open, listing various options: Credit Report, Lenders, Product and Pricing, Underwriting, Appraisal, Flood Certification, Title & Closing, **Doc Preparation** (highlighted with a green box), MERS™, AVM, Mortgage Insurance, Fraud/Audit Services, HMDA Management, Additional Services, Verifications, Investors, Warehouse Lenders, and My Custom Links. The background interface shows a loan record for 'Byron O. Sample' at '8709 Grove ST, Atlanta, GA 30305'. The loan details include a loan amount of 100,000.00, a rate of 3.000%, and an estimated closing date of 12/16/2019. A 'Tasks' section is visible on the right side of the screen.



Encompass

Doc Preparation

In the window that appears, start by going to the "All Providers" tab and choosing DocMagic.



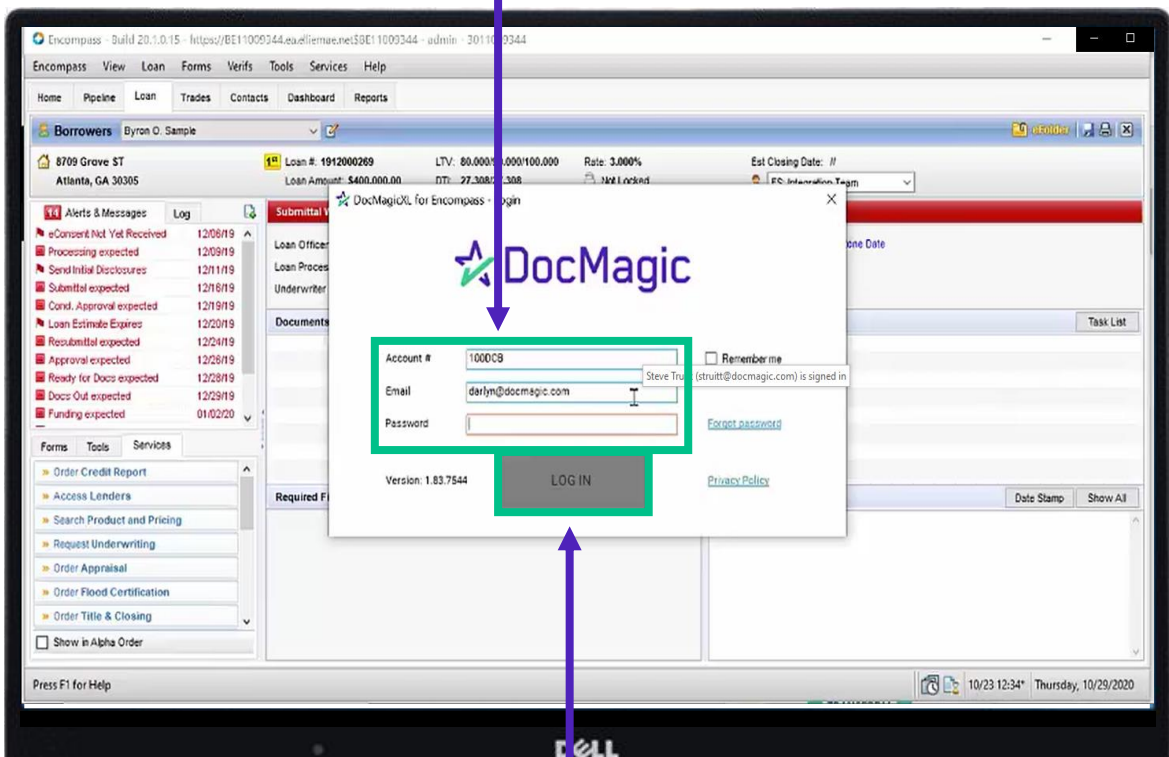
Next, go to the "My Providers" tab and select DocMagic (shown above). Hit Submit.



Encompass

Logging In

In the window that appears, enter your credentials – your Account Number, Email, and Password.



Hit Log In.



Encompass

Selecting A Loan Program

Please note that Loan Programs will need to be added to the DocMagic website first and that DocMagic will filter the loan programs based on the data.

The screenshot shows the Encompass software interface. A modal dialog box titled "Select a Loan Program." is open, featuring the DocMagic logo. The dialog includes a "Plan Code" field with "DSL_CONV" and a search field with "DSL_CONV". Below is a table of "Loan Products":

Code	Description	Investor	Loan Type	Rate Type	Index
DSL_CONV	All Fixed Loans	GENERIC PLAN	Conventional	FixedRate	

At the bottom of the dialog, there are "< Back" and "Next >" buttons. The "Next >" button is highlighted with a green box. The background interface shows a sidebar with "Borrowers" and "Alerts & Messages" sections, and a main area with a "Task List" and "Date Stamp" section.

Select your desired Loan Program. Click Next.



Encompass

Audit Findings

Review the audit findings. Please note that the audit findings are based on the Loan Stage, and that if you change the Loan Change, the audit findings will update.

The screenshot shows the Encompass software interface with a '18 Warning Audits detected' dialog box. The dialog box has a 'Loan Stage' dropdown menu set to 'Disclosure' and a 'Loan Details' button. The 'Audit Findings' table lists various warnings:

Type	Message	AuditClass
Warning	Byron O. Sample is missing Demographic information for Ethnicity Gender Race. Ethnicity observation. Gender observation. Race observation.	
Warning	Please select either a QM Type or ATR/QM Exemption Type.	AbilityToRepay
Warning	First Payment Date is before the Document Date	DataValidation
Warning	Document Date is more than 35 days in the past	DataValidation
Warning	Disbursement Date must be after Document Date	DataValidation
Warning	No settlement agent found.	DataValidation
Warning	No Transfer Taxes found	DataValidation
Warning	No rate available thru line or time zone entered.	DataValidation
Warning	Purchase Transaction with no provided Homeowner's Insurance detected.	DataValidation
Warning	NMLS_ID 123456789 status is NOT APPROVED. There are no Federal or State License records.	DataValidation
Warning	NMLS_ID 89898 status is NOT APPROVED. There are no Federal or State License records.	DataValidation
Warning	Date through which estimate for settlement charges is available must be at least 10-business days from date LE was provided	Federal
Warning	No Owner's Title Insurance Fee (OC) detected	Federal
Warning	No Lender's Title Insurance Fee (LC) detected	Federal
Warning	Loan Estimate must be received before Closing Disclosure may be received by borrower. Closing Disclosure must be received no later than third business day before consummation.	Federal

Any updates that need to be made should be done in Encompass, saved and the file imported to DocMagic XL again. Then, click "Loan Details".



Encompass

Loan Detail Report

Your Loan Detail Report will appear. Make sure to review the information contained in these three tabs.

Loan Details Report

File

Loan Detail Report

DocMagic

Loan Number:	LOANNUMBER	File ID:	30
Borrower Name:	BORROWER ONE SAMPLE, BORROWER TWO SAMPLE...	Client Number:	100AD
Property Address:	PROPERTY STREET, PROPERTY CITY CA 90501	Date of Report:	03/29/2022

Transaction Details | Data Validation | Compliance Audit

Collapse all

DETAILS

LENDER INFO

Lender Name:	DSI TEST LENDER (ALAN DAI)	Transfer To:	
Loan Program:	ALL FIXED LOANS (DSI_CONV)		

LOAN IDENTIFIERS

Loan Number:	LOANNUMBER	FHA/VA Case:	MERS #:		
Loan Purpose:	Purchase	Loan Type:	Conventional	Origination Type:	
FHA Section:		MIC #:			
Loan Rep:	LOAN REP	Broker Name:	BROKER NAME	Branch:	BRANCH

IMPORTANT DATES



Encompass

Transaction Details

In the Transaction Details tab, you will find information on: Property, Terms, Service Providers, Charges/Payoff/Fees, Impounds, and Closing.

The screenshot displays the 'Loan Detail Report' interface. At the top, there is a 'File' menu and the 'DocMagic' logo. The main header is 'Loan Detail Report'. Below this, there is a summary table with the following data:

Loan Number:	LOANNUMBER	File ID:	30
Borrower Name:	BORROWER ONE SAMPLE, BORROWER TWO SAMPLE...	Client Number:	100AD
Property Address:	PROPERTY STREET, PROPERTY CITY CA 90501	Date of Report:	03/29/2022

Below the summary table, there are three tabs: 'Transaction Details' (which is highlighted with a green border and a blue arrow pointing to it), 'Data Validation', and 'Compliance Audit'. To the right of these tabs is a 'Collapse all' button.

The 'Transaction Details' tab is expanded, showing a 'DETAILS' section with the following information:

LENDER INFO

Lender Name:	DSI TEST LENDER (ALAN DAI)	Transfer To:	
Loan Program:	ALL FIXED LOANS (DSI_CONV)		

LOAN IDENTIFIERS

Loan Number:	LOANNUMBER	FHA/VA Case:	MERS #:		
Loan Purpose:	Purchase	Loan Type:	Conventional	Origination Type:	
FHA Section:		MIC #:			
Loan Rep:	LOAN REP	Broker Name:	BROKER NAME	Branch:	BRANCH

IMPORTANT DATES

The Dell logo is visible at the bottom of the screen.



Encompass

Data Validation

In the Data Validation tab, you will see your warnings as well as TRID summary and escrow Account Analysis.

The screenshot displays the 'Loan Detail Report' interface. At the top, there is a 'File' menu and the 'DocMagic' logo. The report includes fields for Loan Number, Borrower Name, Property Address, File ID, Client Number, and Date of Report. Below this, there are three tabs: 'Transaction Details', 'Data Validation' (which is highlighted with a green border), and 'Compliance Audit'. The 'Data Validation' tab is expanded, showing a table with the following data:

Status	Result	Message	Link
	WARNING	Document Date is more than '5' days in the past	
	WARNING	Qualified Mortgage Debt-to-Income Ratio not provided. Using standard DTI computed based on income and liabilities.	
	WARNING	Settlement Agent is missing Email. License ID.	
	WARNING	Purchase Transaction with no prepaid Homeowner's Insurance detected.	
	WARNING	You have entered Broker Information on a non-brokered loan, please ensure this is correct.	
	WARNING	Intent to service or transfer service indicator is blank.	



Encompass

Compliance Audit

In the Compliance Audit tab, you can review additional compliance checks and pass/fail statuses.

Loan Details Report

File

Loan Detail Report

DocMagic

Loan Number:	LOANNUMBER	File ID:	30
Borrower Name:	BORROWER ONE SAMPLE, BORROWER TWO SAMPLE...	Client Number:	100AD
Property Address:	PROPERTY STREET, PROPERTY CITY CA 90501	Date of Report:	03/29/2022

Transaction Details | Data Validation | **Compliance Audit** | Collapse all ^

COMPLIANCE SUMMARY

Federal High Cost/HPML	PASS	✓	TRID	WARNING	⚠
Ability to Repay/QM	FAIL	✗	Conventional	N/A	—
Fannie/Freddie Points/Fees	PASS	✓	CA High Cost/HPML	PASS	✓
Fannie/Freddie Audits	N/A	—	CA State Rules	N/A	—

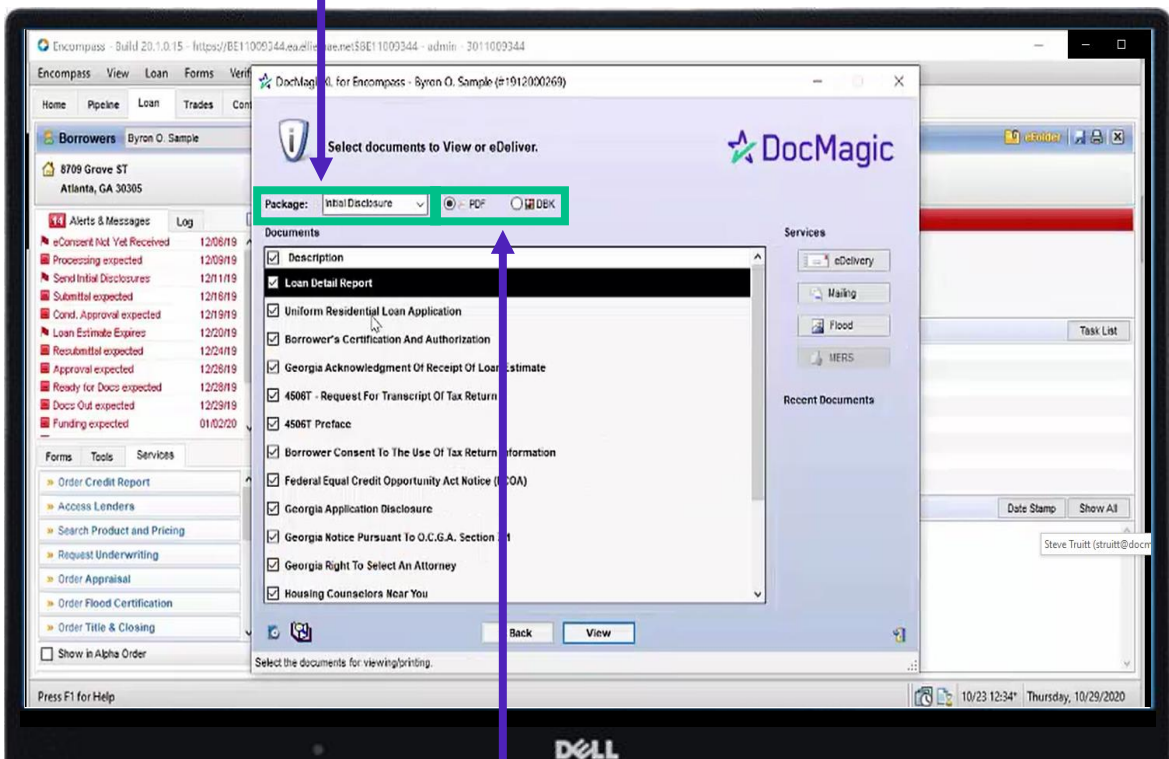
HIGH COST TESTS



Encompass

Select Package

Select the Package Type from this dropdown.



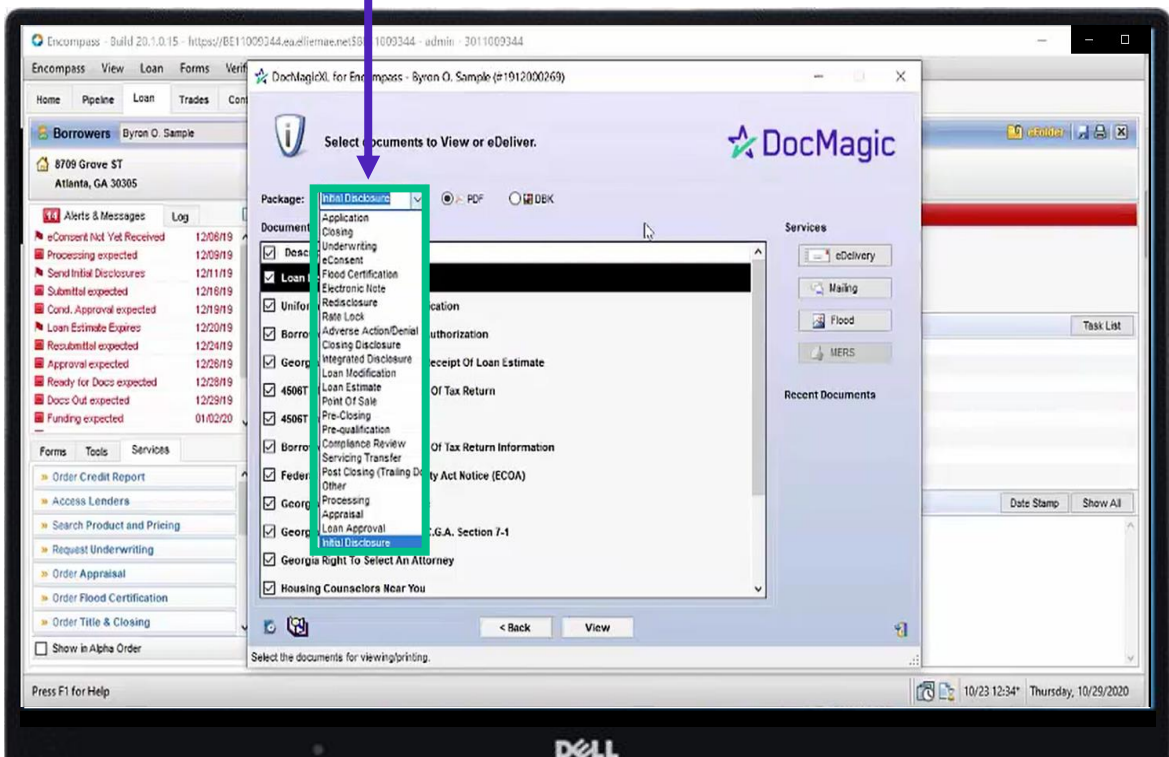
Documents can be viewed in PDF or DBK (DocMaster) format.



Encompass

Select Package

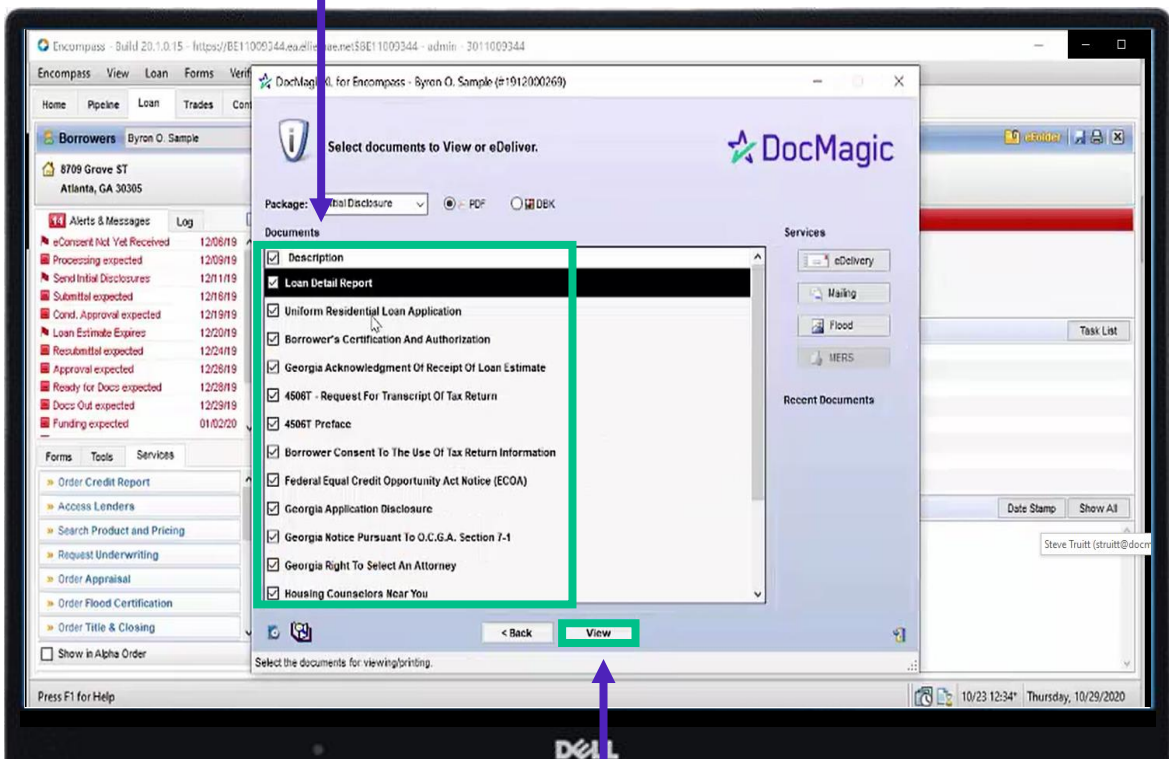
There's a wide range of packages to choose from including Closing Disclosures.



Encompass

Select Package

The list of forms shown is based on the selected package.



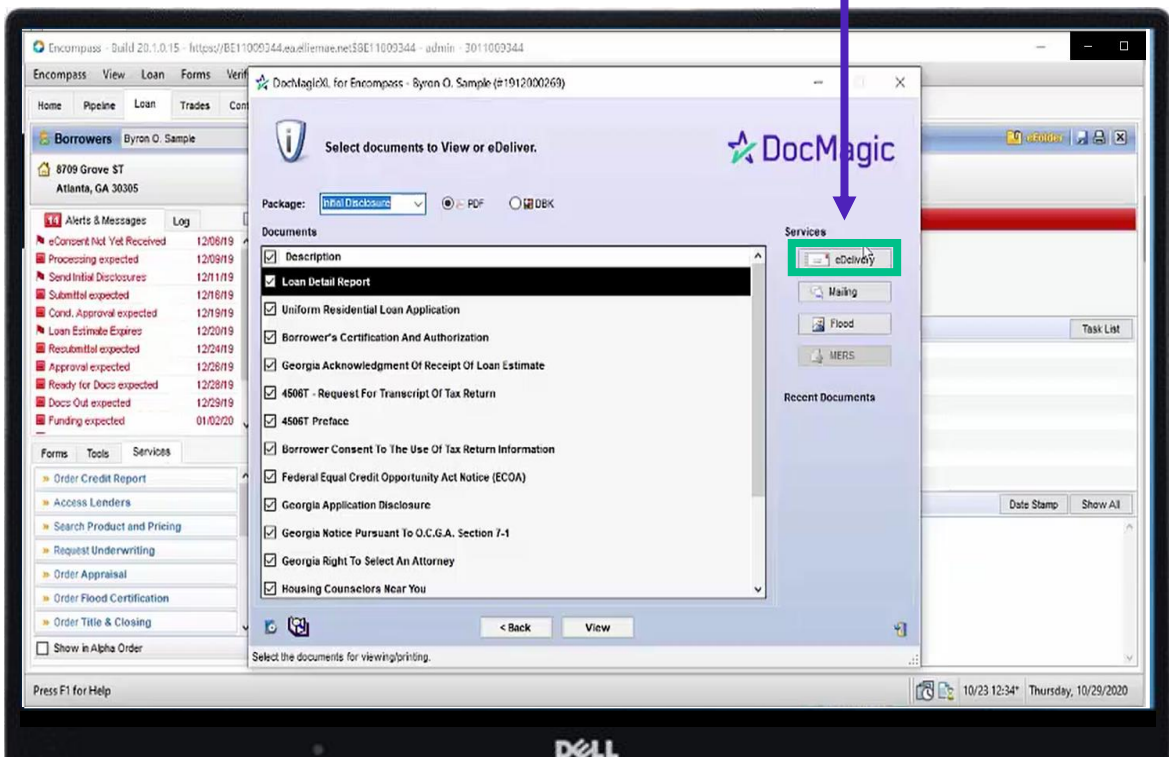
Click on the view button to see your documents.



Encompass

Initiate eSign

To initiate eSign, click eDelivery.



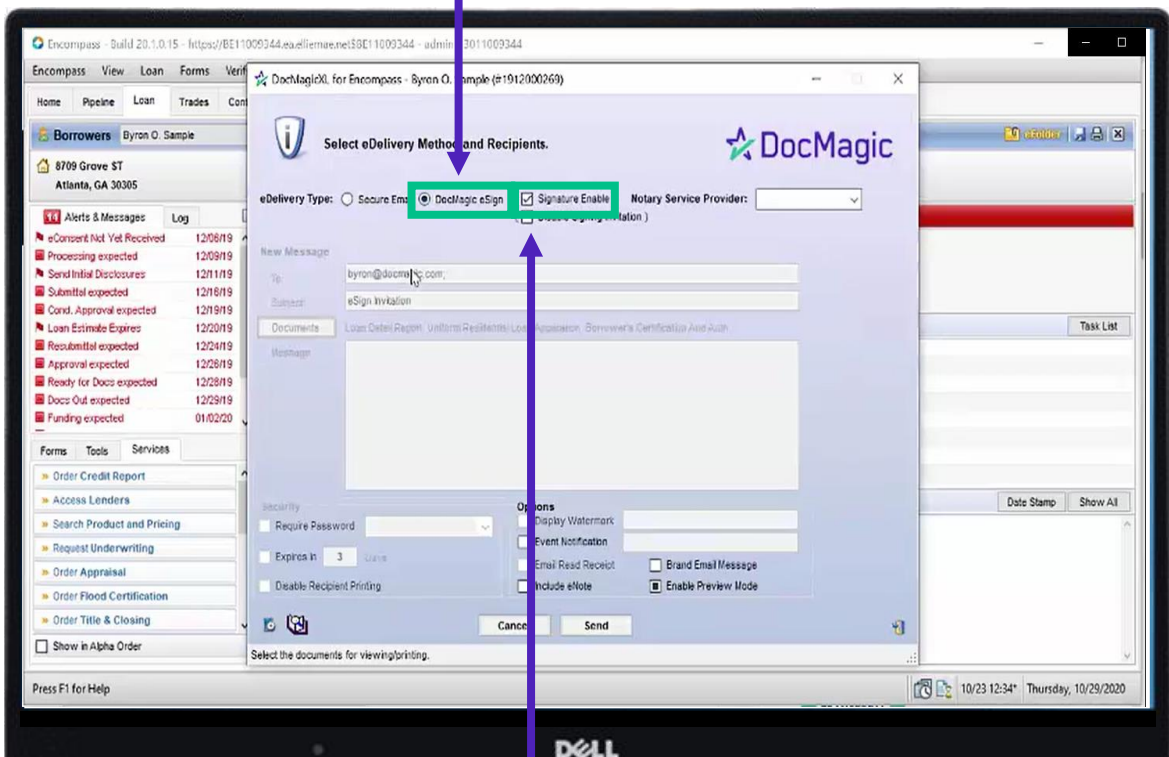
This will bring up DocMagic XL eDelivery Type.



Encompass

DocMagic eDelivery Type

Select DocMagic eSign – this pulls the borrower's email address from the application in Encompass.



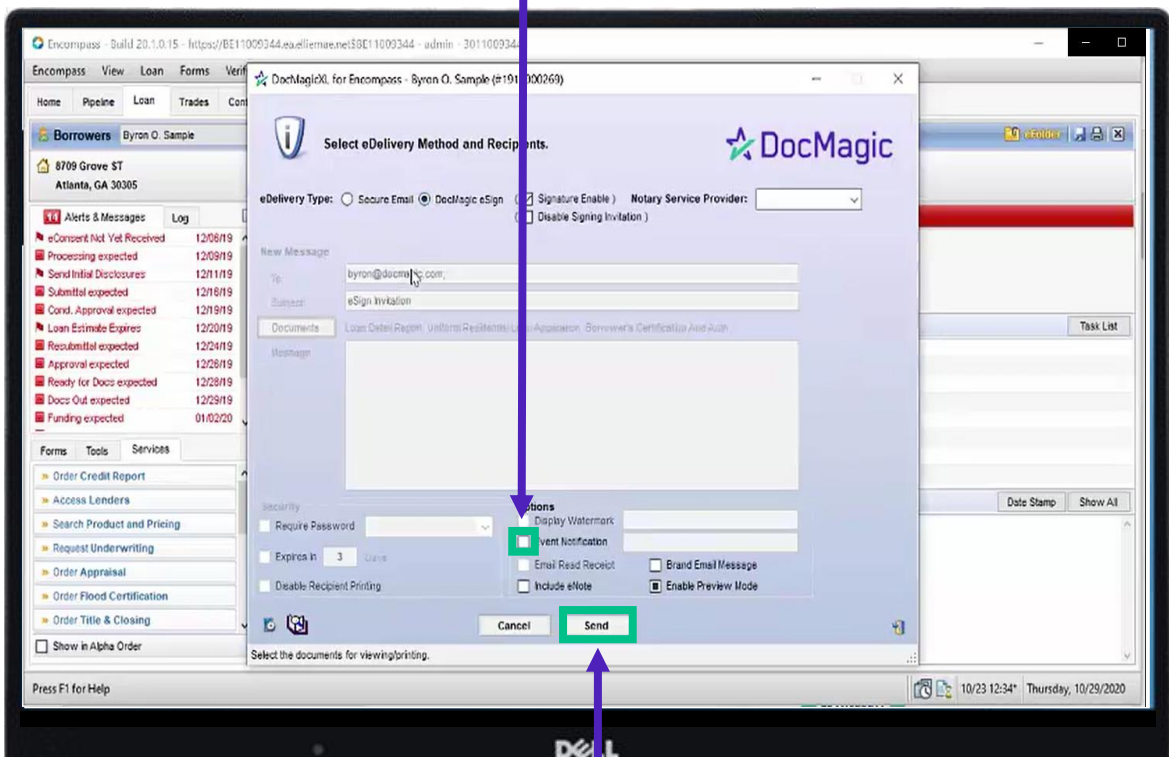
Select Signature Enable – this allows the borrower to sign the documents as well as receive emails.



Encompass

DocMagic eDelivery Type

Check off Event Notification if you want to notify and include another team member.



Click "Send" when you're done.

