

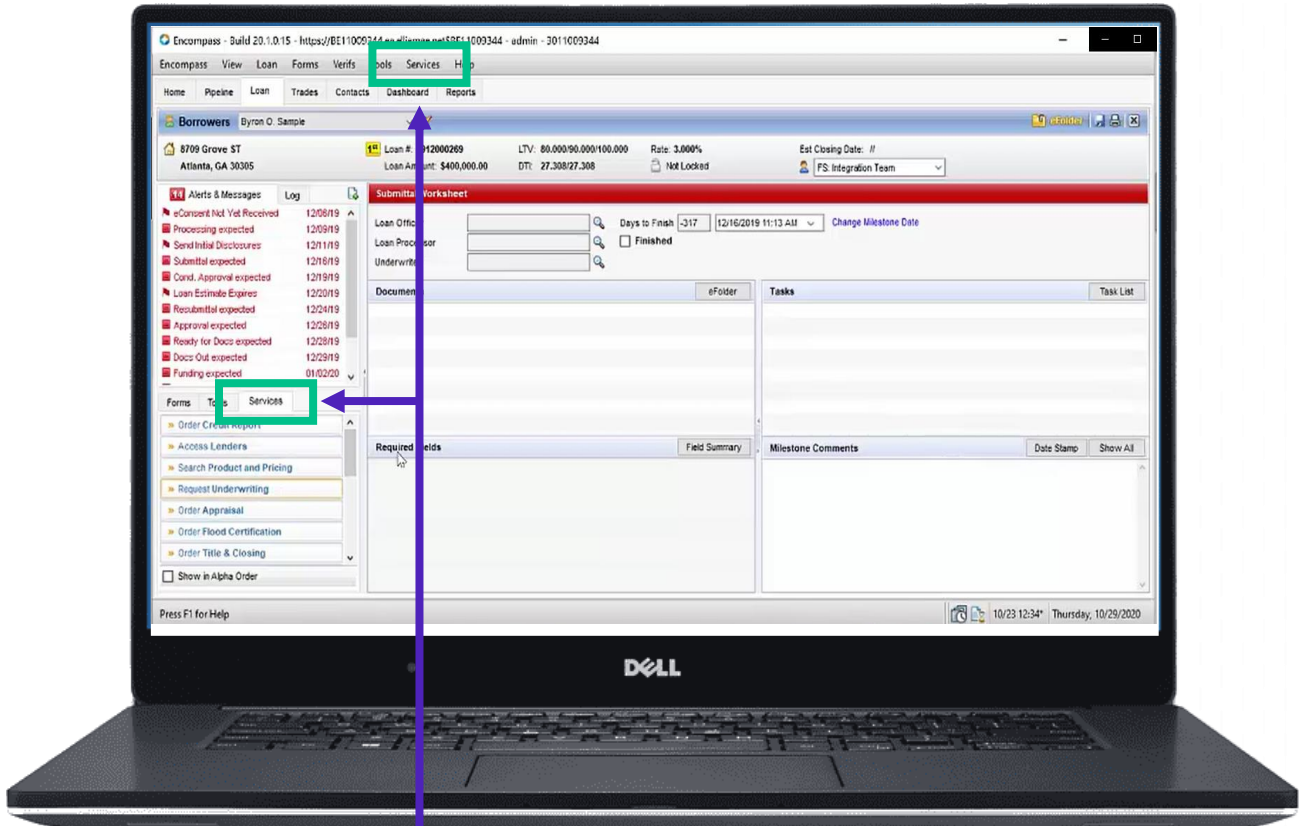


Encompass

# 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.

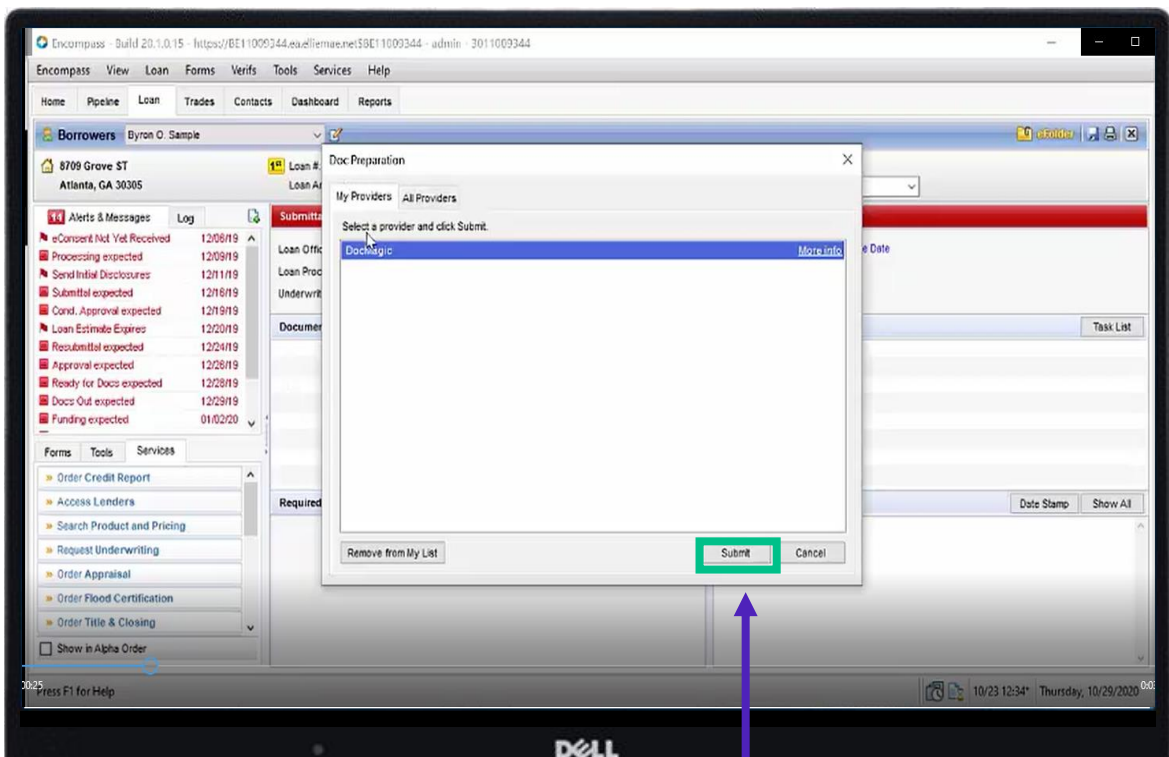
The screenshot displays the Encompass software interface. The browser address bar shows the URL: `https://BE11009344.ea.alliamae.net/SBE/009344-admin-3011009344`. The main navigation bar includes 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', and 'Data'. The 'Services' menu is open, listing various options: 'Credit Report', 'Lenders', 'Product and Pricing', 'Underwriting', 'Appraisal', 'Flood Certification', 'Title & Closing', 'Doc Preparation', 'MERS™', 'AVM', 'Mortgage Insurance', 'Fraud/Audit Services', 'HMDA Management', 'Additional Services', 'Verifications', 'Investors', 'Warehouse Lenders', and 'My Custom Links'. The 'Doc Preparation' option is highlighted with a green box. 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 '0.000/90.000/100.000', a rate of '3.000%', and an estimated closing date of '12/16/2019 11:13 AM'. The 'Required Fields' section is visible at the bottom of the screen.



# Encompass

## Doc Preparation

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



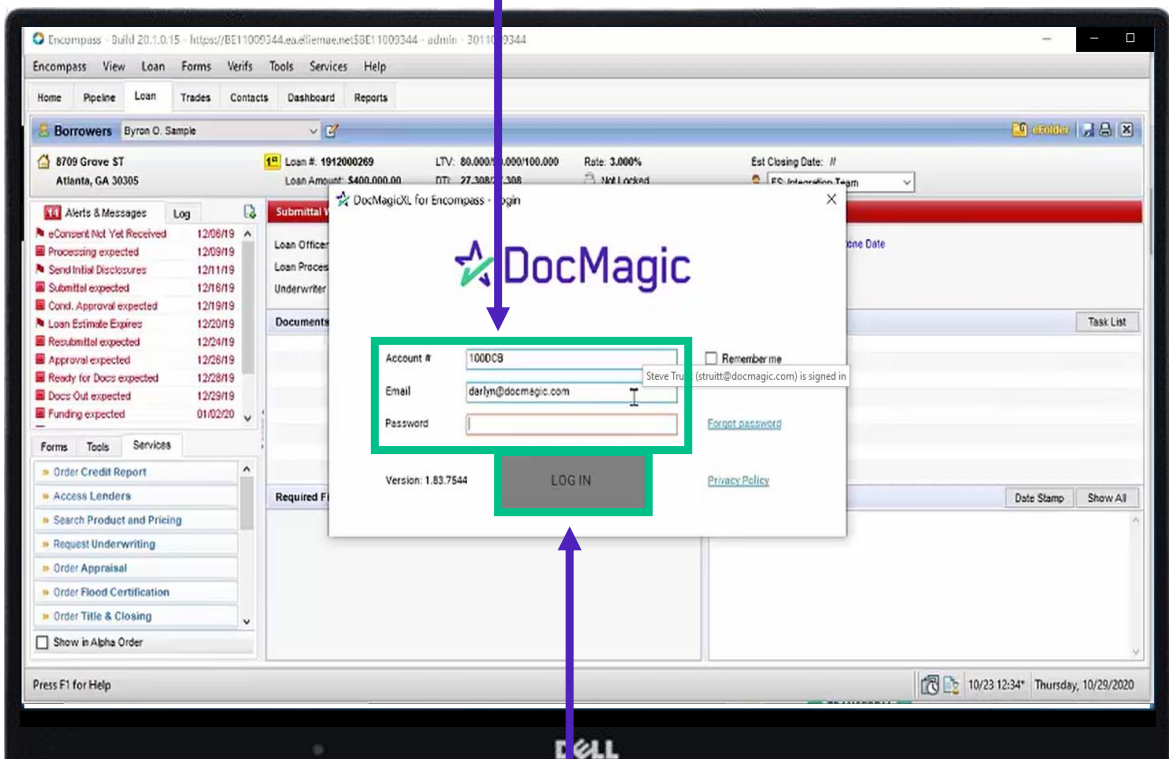
Next, go to the "My Providers" tab and select DocMagic (shown above). Hit Submit.



# Encompass

## Logging In

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



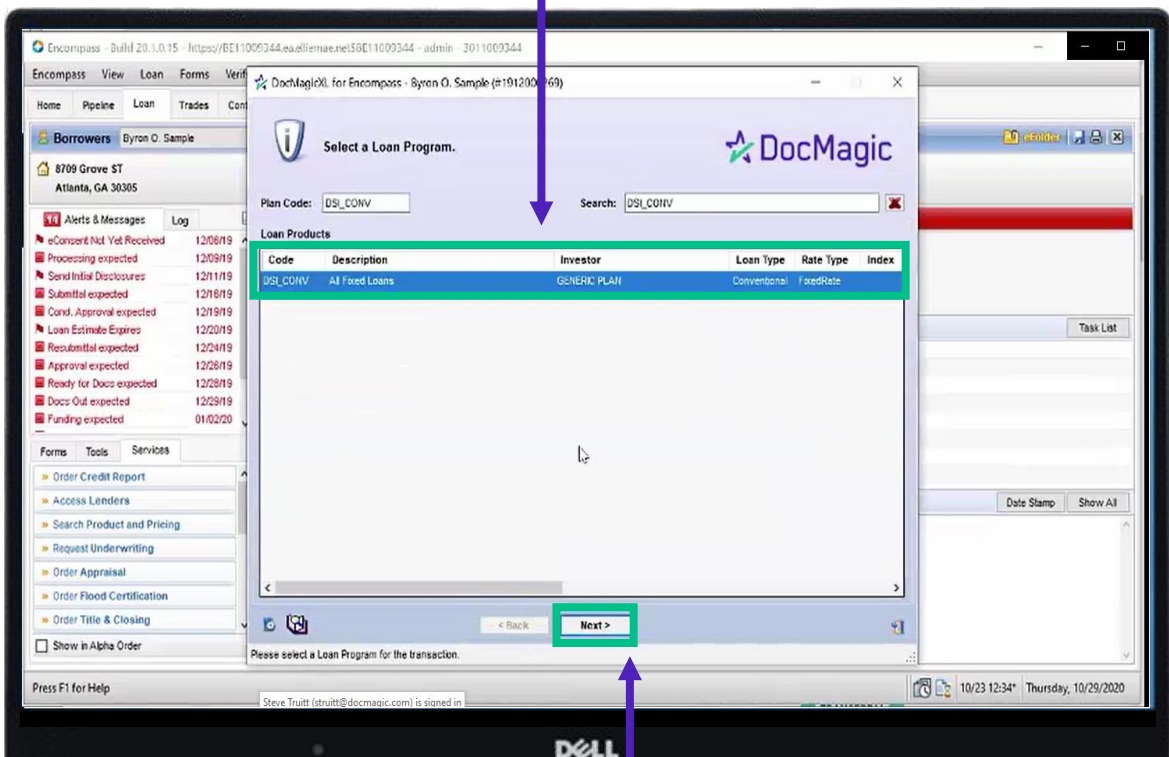
Hit Log In.



# Encompass

## Selecting A Loan Program

Please note that Loan Programs will need to be added from the [Plan Manager](#) which can be found on your [DocMagic Dashboard](#). *If you do not have any loan programs loaded, Encompass may skip this step.*



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.

18 Warning Audits detected.

Loan Stage: Disclosure

Loan Details

| 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 consumation. | 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

DELL





# 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 are four fields: 'Loan Number: LOANNUMBER', 'Borrower Name: BORROWER ONE SAMPLE, BORROWER TWO SAMPLE...', 'Property Address: PROPERTY STREET, PROPERTY CITY CA 90501', and 'Date of Report: 03/29/2022'. To the right, there are 'File ID: 30' and 'Client Number: 100AD'. Below the header, there are three tabs: 'Transaction Details' (highlighted with a green border), 'Data Validation', and 'Compliance Audit'. A 'Collapse all' button is visible on the right. The 'Transaction Details' tab is expanded, showing a 'DETAILS' section with three sub-sections: 'LENDER INFO', 'LOAN IDENTIFIERS', and 'IMPORTANT DATES'. The 'LENDER INFO' section includes 'Lender Name: DSI TEST LENDER (ALAN DAI)' and 'Loan Program: ALL FIXED LOANS (DSI\_CONV)'. The 'LOAN IDENTIFIERS' section includes 'Loan Number: LOANNUMBER', 'Loan Purpose: Purchase', 'FHA Section:', 'Loan Rep: LOAN REP', 'FHA/VA Case:', 'Loan Type: Conventional', 'MIC #:', 'Broker Name:', 'MERS #:', 'Origination Type:', 'BROKER NAME', and 'BRANCH'. The 'IMPORTANT DATES' section is partially visible at the bottom.

| 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      |
| FHA Section:     |            | MIC #:       | Origination Type: |
| Loan Rep:        | LOAN REP   | Broker Name: | BROKER NAME       |
|                  |            | Branch:      | BRANCH            |

| IMPORTANT DATES |  |  |  |
|-----------------|--|--|--|
|-----------------|--|--|--|



# 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' section with the 'Loan Detail Report' title and the 'DocMagic' logo. Below this, a summary table provides key information:

|                   |   |                 |            |
|-------------------|---|-----------------|------------|
| 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', 'Data Validation', and 'Compliance Audit'. The 'Data Validation' tab is selected and highlighted with a green border. A blue arrow points from the text box above to this tab. The 'Data Validation' section is expanded, showing a table of warnings:

| 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

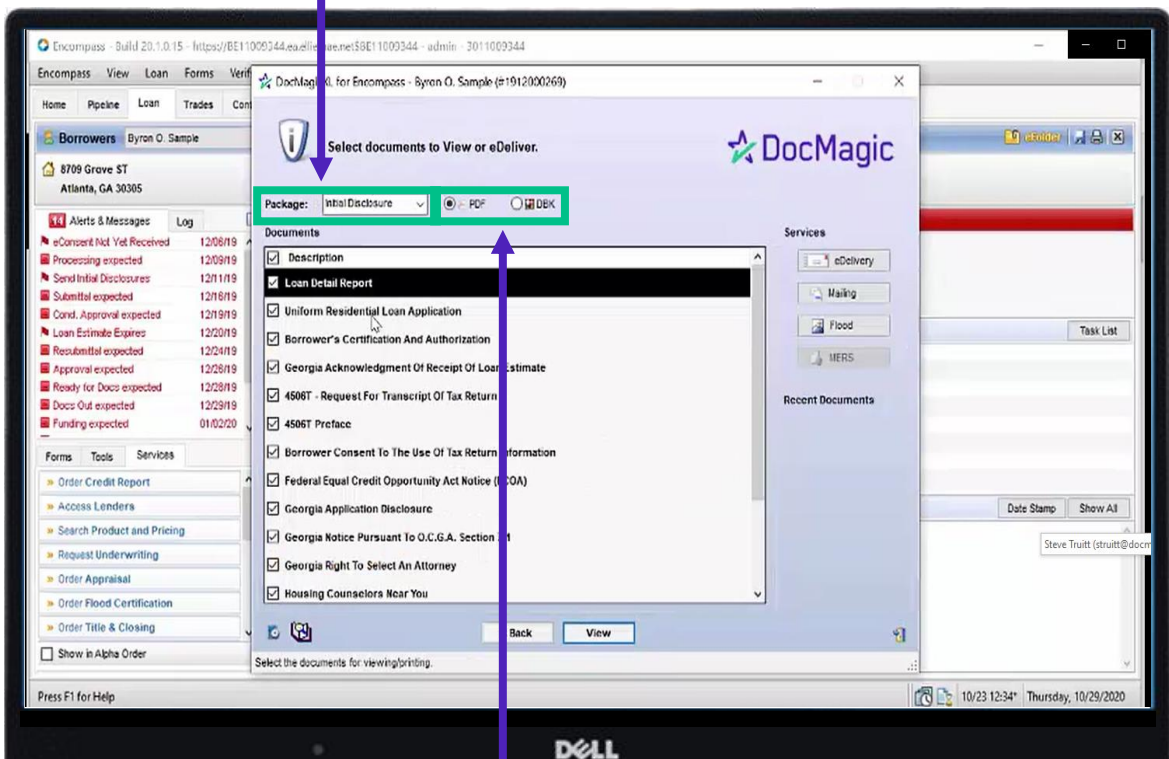
DELL



# Encompass

## Select Package

Select the Package Type from this dropdown.



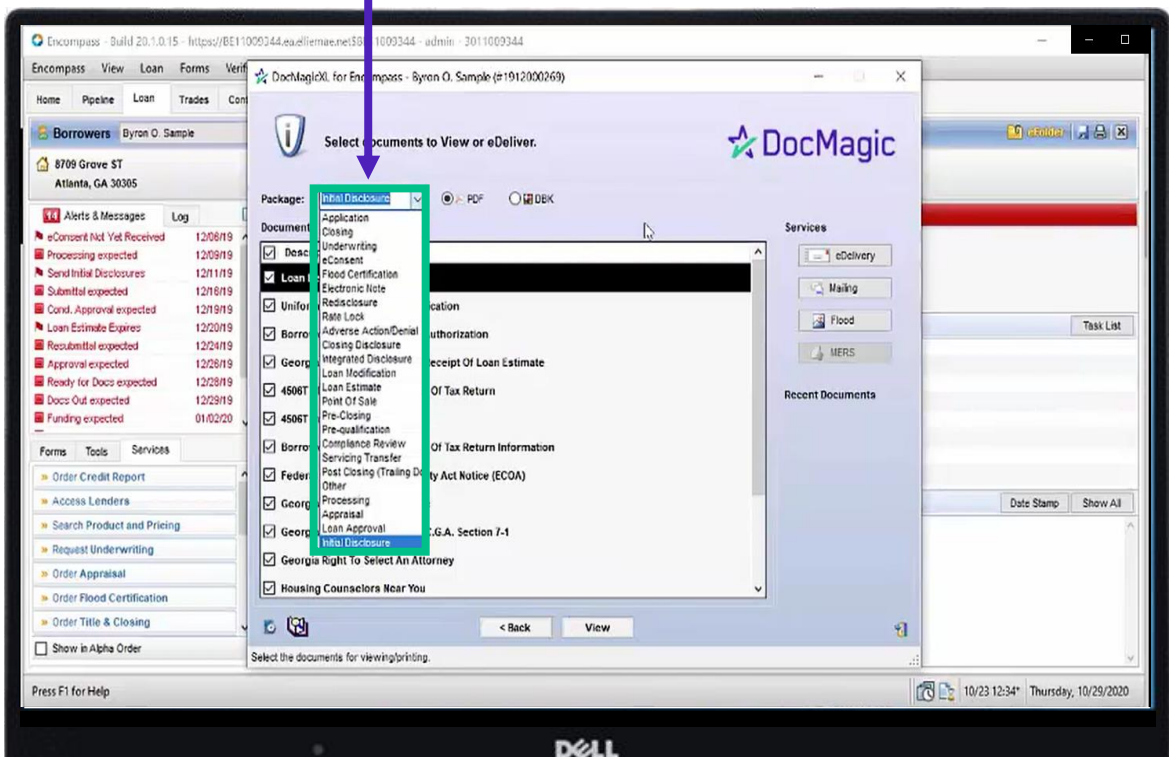
Documents can be viewed in PDF or DBK (DocMaster) format.



# Encompass

## Select Package

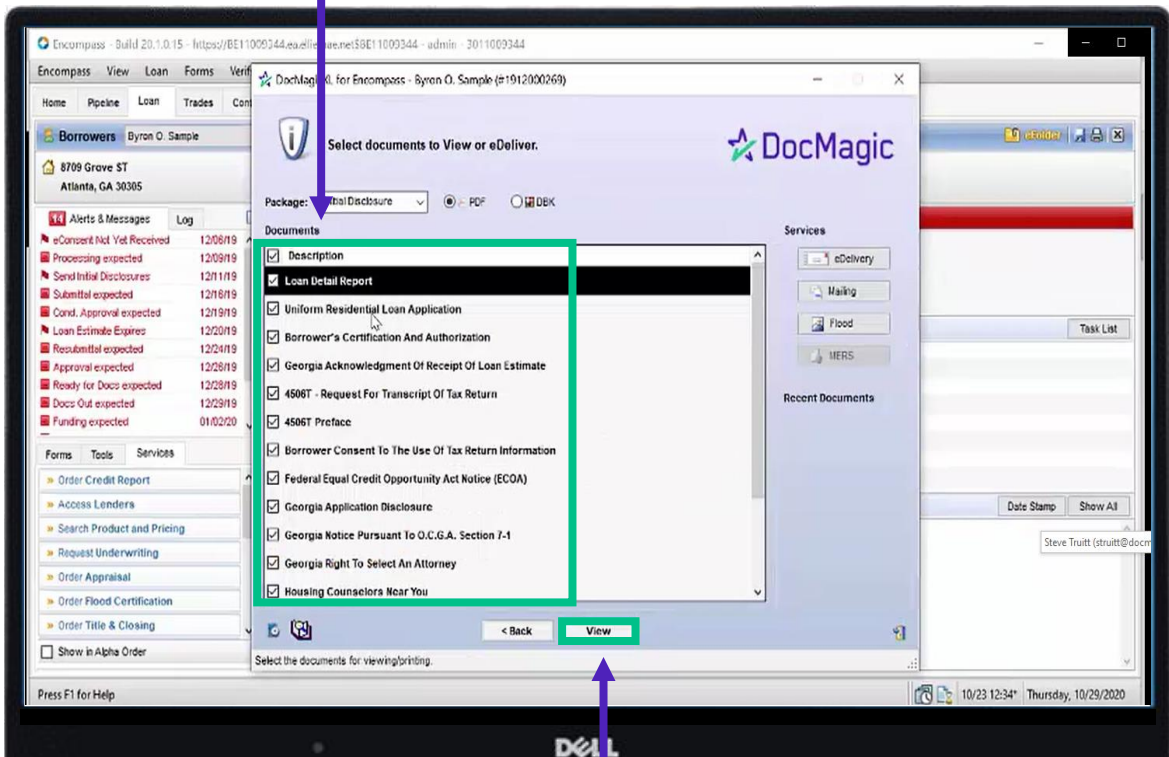
There's a wide range of packages to choose from including Closing Disclosures.



# Encompass

## Select Package

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



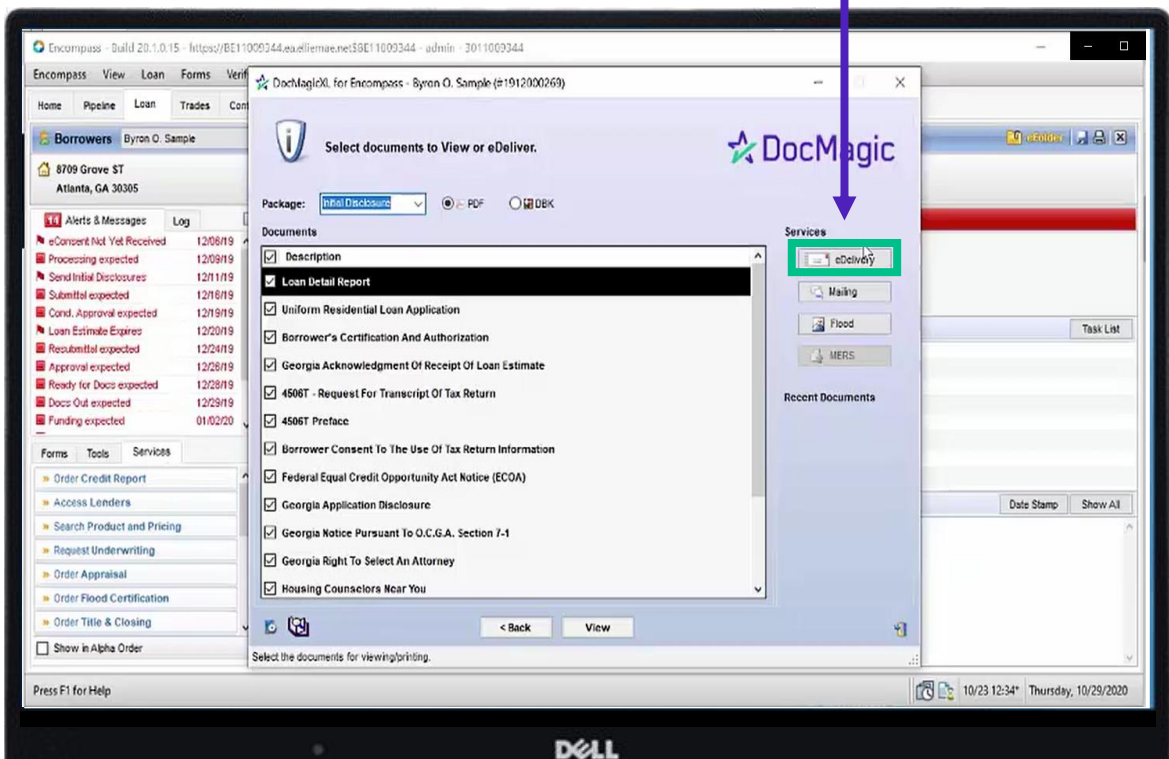
Click on the view button to see your documents.



# Encompass

## Initiate eSign

To initiate eSign, click eDelivery.



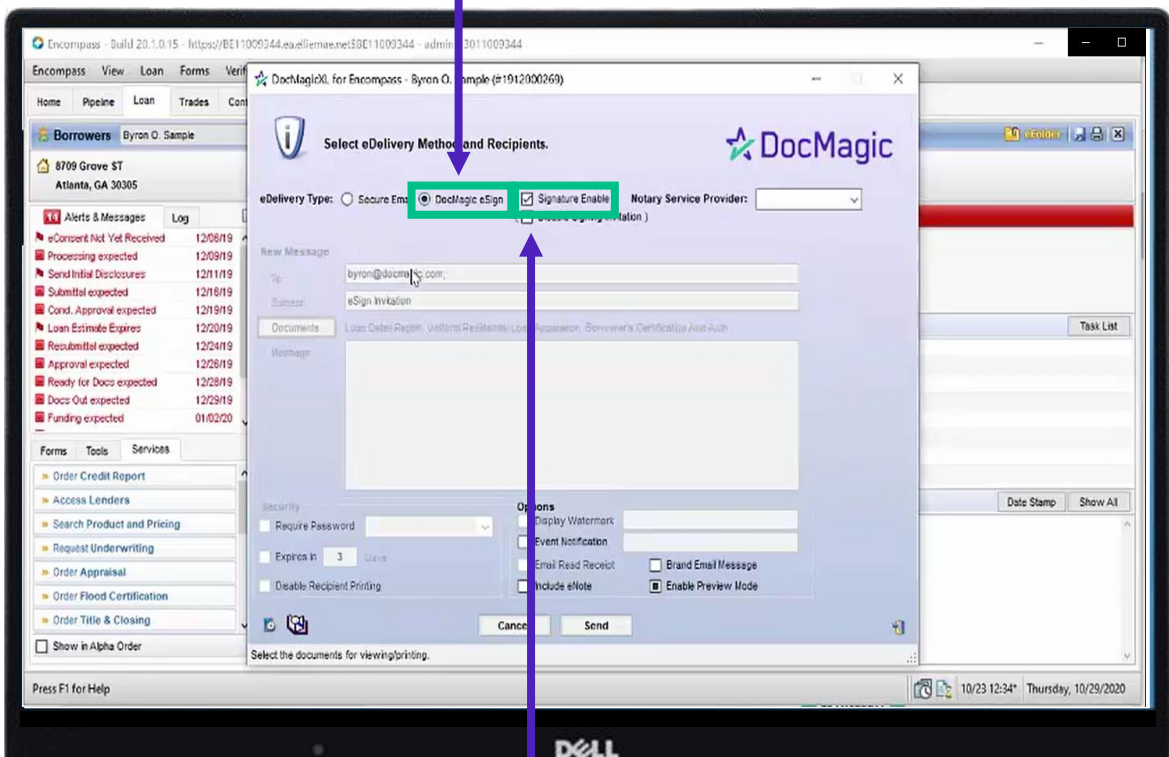
This will bring up DocMagic XL eDelivery Type.



# 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.

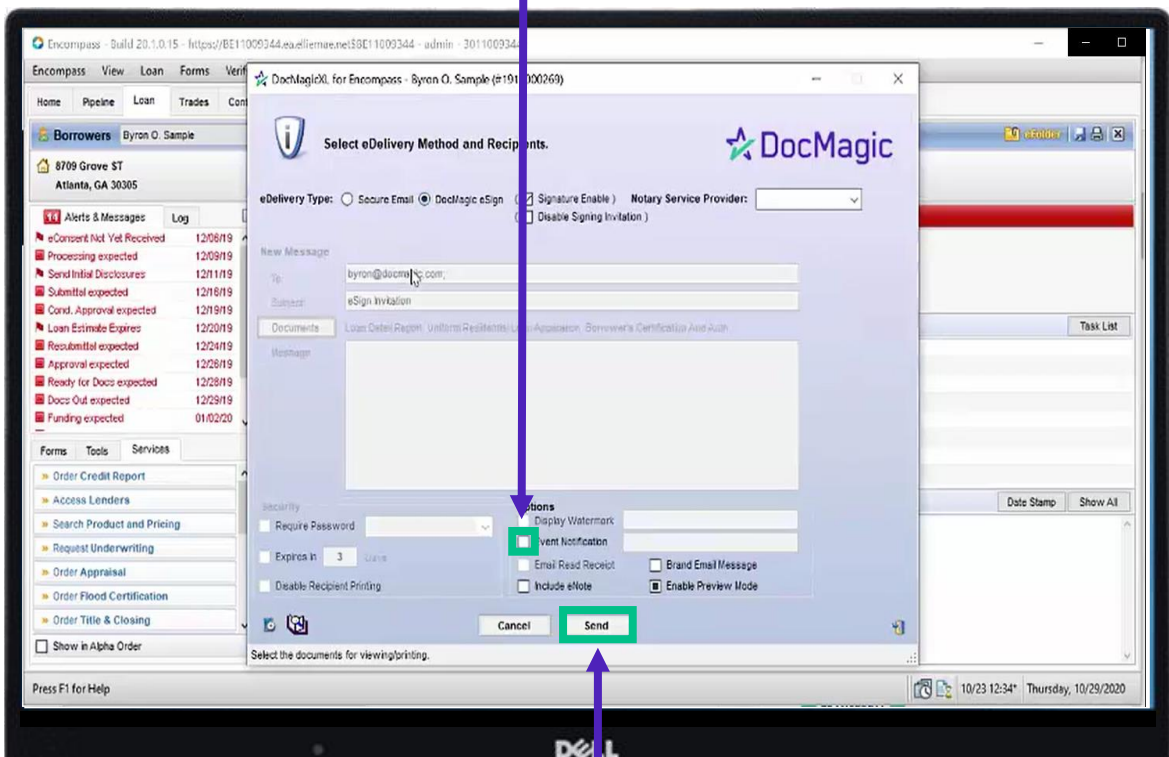




# Encompass

## DocMagic eDelivery Type

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



Click "Send" when you're done.

