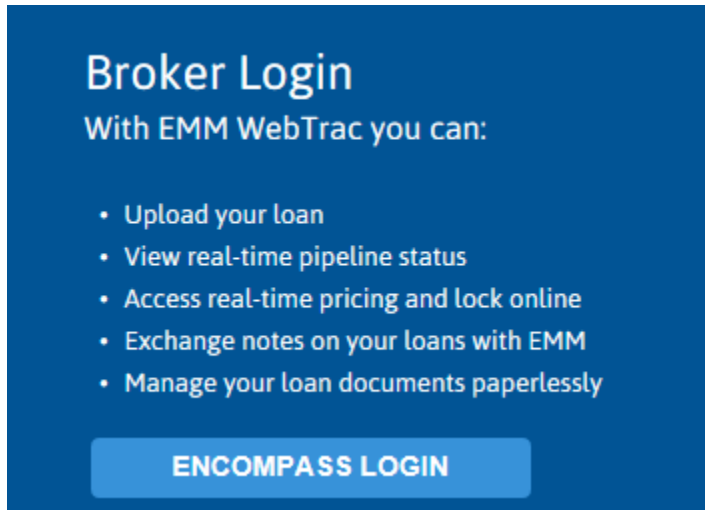


1. Login Instructions for Website

- a. Receive admin temporary password email from EMM
- b. Login in to [www.Emmwholesale.com](http://www.Emmwholesale.com) website
- c. Click Encompass Login Icon



- d. This will redirect you the Encompass TPO Webportal Login Screen
- e. Enter your Email address and temporary password (from your admin email)



- f. You now have enter the EMM Encompass TPO Webcenter
- g. You can View Pipeline & Start a new loan

**1. Start a New Loan**

- a. Either click on New Loan from TPO main page or click add new icon from your pipeline view
- b. Make sure Loan Officer and Loan Processor fields are filled in
- c. The branch will always be corporate unless the TPO has several different branches

**Note: EMM Wholesale will only allow a DU 3.2 File to be uploaded in order to register the loan**

- d. Click Next

**2. Browse for your DU File and Click Import**

**3. Your DU file will import.**

- a. Check your loan information to ensure accuracy & completeness.
- b. Impound Waiver and Loan Documentation fields are mandatory.
- c. Save Loan

**Note: If you need to re-import additional information you can do so when the file is in Registered Status**

**Note: The loan has been registered with EMM Wholesale but will not be consider or reviewed until loan has been Submitted to EMM Wholesale with all required documents**

**Note: In order to submit the loan EMM Wholesale you will need to price the loan through the EMM Product & Pricing engine and import the product and pricing information back into the TPO webcenter.**

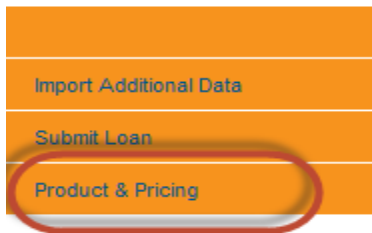
1. Getting Product & Pricing

**Note: In order to submit the loan EMM Wholesale you will need to price the loan through EMM Product & Pricing engine and import the product and pricing information back into the TPO webcenter**

- a. Select Product & Pricing from the

[Welcome Page](#) > [Pipeline](#) > [Loan Details](#)

**Loan Details**



- b. A product and pricing input form will appear

**Product and Pricing Search - Optimal Blue**

**I. Borrower Information**

**Credit Information**

At least one borrower credit score must be provided to continue.

Borrower Experian/FICO:	<input type="text" value="685"/>
Borrower TransUnion/Empirica:	<input type="text" value="705"/>
Borrower Equifax/BEACON:	<input type="text" value="725"/>
Co-Borrower Experian/FICO:	<input type="text"/>
Co-Borrower TransUnion/Empirica:	<input type="text"/>
Co-Borrower Equifax/BEACON:	<input type="text"/>
* Credit Score for Decision Making:	<input type="text" value="705"/>
<b>DTI:</b>	<input type="text" value="30.511"/> / <input type="text" value="35.527"/>

**Current Employment**

Employer Name	Self Employed
Kidsco Inc	<input type="radio"/> Yes <input checked="" type="radio"/> No

**II. Subject Property Information**

* State:	<input type="text" value="MARYLAND"/>
* Zip:	<input type="text" value="20853"/>
* County:	<input type="text" value="Montgomery"/>
* Property Type:	<input type="text" value="Detached"/>
* Number of Units:	<input type="text" value="1"/>
* Property Will Be:	<input type="text" value="Primary Residence"/>
* Appraised Value:	<input type="text" value="300,000"/>
* Purchase Price:	<input type="text"/>

- c. Please check for accuracy

- d. Fico scores are mandatory
- e. Target Rate and Target Lock period are mandatory
- f. County is mandatory

## V. Search Information

Either a target rate or target price must be entered to continue.

Target Rate:	<input type="text" value="4.00"/>
Target Price:	<input type="text" value="15"/>
*Target Lock Period:	<input type="text" value="30"/>
	<input type="text" value="45"/>
	<input type="text" value="60"/>

- g. Click Next
- h. The Optimal Blue Pricing & Product Search screen will appear
  - i. Admin Fee is mandatory (Yes or No)
    - 1. Yes = EMM Wholesale will charge Admin Fee
    - 2. No = EMM Wholesale will not charge Admin Fee
  - ii. Automated U/W System is mandatory
    - 1. DU
    - 2. LP
    - 3. Investor AUS
    - 4. Manual/Traditional
  - iii. Lender Paid Compensation is mandatory
    - 1. Yes = Lender will pay the broker compensation
    - 2. No = Borrower will pay the broker compensation

First Lien Amt 150000 <input checked="" type="checkbox"/> Search for First	Second Lien Amt 0 <input type="checkbox"/> Search for Second	HELOC Amt 0 <input type="checkbox"/> Search for HELOC	HELOC Amt 0
<b>Loan Information</b>			
Price/Estimated Value 220000	Appraisal Amount 250000	Loan Purpose Purchase	Cash-Out Amount 0
LTV 68.18	CLTV 0	HCLTV (Line Amt) 0	HCLTV (Drawn Amt) 0
Waive Escrows No	Current Servicer Not Applicable		Admin Fee Yes
<b>Borrower Information</b>			
Borrower First Name Peter	Borrower Last Name Sample	FICO 700	Self Employed No
Income Documentation Verified	Asset Documentation Verified	Employment Documentation Verified	DTI Ratio 25.707
Citizenship Non-Perm. Resident Alien	First Time Home Buyer No	Non-Occupant Coborrower No	
<b>Property Information</b>			
Occupancy Primary Residence	Property Type Single Family	Number of Units 1 Unit	Number of Stories 1
State New Jersey (NJ)	County Camden	Construction No	Corporate Relocation No
Property Zip 08002			
<b>First Lien Search Criteria</b>			
Loan Type(s): <input checked="" type="checkbox"/> Conforming <input type="checkbox"/> NonConforming <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> Alt-A/Exp. Crit. <input type="checkbox"/> USDA Max: 3			
Loan Term(s): <input checked="" type="checkbox"/> 30 Yr <input type="checkbox"/> 25 Yr <input type="checkbox"/> 20 Yr <input type="checkbox"/> 15 Yr <input type="checkbox"/> 10 Yr <input type="checkbox"/> 7 Yr <input type="checkbox"/> 5 Yr <input type="checkbox"/> 40 Yr <input type="checkbox"/> 4 Yr <input type="checkbox"/> 2 Yr Max: 3			
Amortization Type(s): <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> ARM <input type="checkbox"/> Balloon <input type="checkbox"/> Option ARM Max: 3			
ARM Fixed Term(s): <input type="checkbox"/> 1 Mo <input type="checkbox"/> 3 Mo <input type="checkbox"/> 6 Mo <input type="checkbox"/> 1 Yr <input type="checkbox"/> 2 Yr <input checked="" type="checkbox"/> 3 Yr <input checked="" type="checkbox"/> 5 Yr <input type="checkbox"/> 7 Yr <input type="checkbox"/> 10 Yr Max: 3			
Desired Price None	Desired Rate 4.25	Desired Lock Period 30	Interest Only No
Buydown None	Borrower Pays MI (if required) Yes	Automated U/W System DU	Prepayment Penalty None
FHA Case # Assigned On or after 1/1/2016	Lender Paid Compensation Yes (Lender Paid)		
Save As Prospect		Submit	

- i. Hit Submit
- j. Eligible EMM Wholesale product plans will appear
- k. Select the rate and lock period

Links	Eligible Product	Rate	Price	Days	P&I	Detail	Compare
	EMM Wholesale FHA 30 Yr Fixed	4.000	103.053	30	\$1,382	Hide	<input type="checkbox"/>
Pricing Last Updated: 09/16/15 10:32 AM		Search Timestamp: 09/16/15 2:51 PM					
Rate	P&I	MI	7 Day	15 Day	30 Day	45 Day	
	Pmt		09/23/15	10/01/15	10/16/15	11/02/15	
3.000	\$1221	MI	96.673	96.610	96.485	95.688	
3.125	\$1240	MI	97.100	97.038	96.913	96.116	
3.250	\$1260	MI	99.452	99.389	99.304	99.179	
3.375	\$1280	MI	99.976	99.913	99.827	99.702	
3.500	\$1300	MI	100.601	100.538	100.451	100.327	Select rate & lock period
3.625	\$1320	MI	100.959	100.896	100.809	100.686	
3.750	\$1341	MI	102.261	102.199	102.113	101.988	
3.875	\$1361	MI	102.773	102.711	102.625	102.500	
4.000	\$1382	MI	103.201	103.139	103.053	102.928	
4.125	\$1403	MI	103.701	103.638	103.553	103.428	

l. Once your Product and Pricing has been selected hit **Update Encompass**

**Note: “Update Encompass” into the LOS does not mean the loan is locked. If you need to lock the loan you need to select “Request Lock” and that will lock the loan and import the information back into the EMM webcenter.**

Select Update Encompass to import product and Pricing (Float)

Select Request Lock if you want to lock the loan

**Borrower Information**

Borrower First Name Peter	Borrower Last Name Sample	Borrower DOB 1980-02-14	Borrower SSN 999887777
FICO 700	DTI Ratio 25.707	Self Employed No	Citizenship Non-Perm. Resident Alien
Encompass Loan Number 10016854			

m. Once loan has been registered and Product & Pricing info has been imported back into the loan you can now submit the loan to EMM wholesale.

1. Adding Documents to TPO Webcenter

- a. Add Credit Documents
- b. Click on Conditions & Documents tab
- c. Click on Upload File

The screenshot shows the 'Conditions & Documents' tab selected in the top navigation bar. Below it are three sections: 'Conditions', 'Uploaded Files', and 'Documents'. The 'Uploaded Files' section contains a blue 'Upload File' button circled in red. The 'Conditions' section has a search bar with 'Prior To' selected and a table with columns: Prior To, Condition Name, Date Added, Status, Status Date, and Supporting Documents. The 'Documents' section has a table with columns: Document Name and File Name.

Welcome Page > Pipeline > Loan Details > Upload File

Upload File

Select a file from your desktop to upload. Please indicate which conditions the file satisfies.

\* File Upload

Doc\_Casey\_credit\_01.PDF

The dialog box shows two buttons: 'Save' and 'Cancel'. The 'Save' button is circled in red.

Uploaded Files

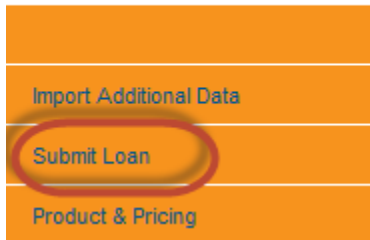
Date	File Name	Conditions
9/16/2015 11:07:15 AM	Doc_Casey_credit_01.PDF	

**Note:** All documents will be up loaded to the middle section which includes any documents to satisfy conditions. Once EMM has split out the documents they will appear in the bottom section according to name the EMM labels it.

Any conditions that EMM places on the loan will appear in the top section.

### 1. Submitting the loan

#### Loan Details



- a. From Loan Details tab select the Submit Loan.
- b. A submit input form will appear.
- c. Verify all info for accuracy and completeness.
- d. All fields marked with red asterisk will be mandatory fields to submit the loan to EMM Wholesale.

* Number of Months:	<input type="text" value="360"/>
* Purpose of Loan:	<input type="text" value="No Cash-Out Refi"/>
* Impound Waiver:	<input type="text" value="Not Waived"/>
* Documentation Type:	<input type="text" value="(F) Full Documentation"/>
* Prepayment Penalty:	<input type="text" value="No"/>
* Purchase Price:	<input type="text"/> (Required only if Purpose of Loan is Purchas
Interest Only:	<input type="text"/> months
* Appraised Value:	<input type="text" value="300,000"/> (Required only if Purpose of Loan is Cash-Ol
Loan Officer:	<input type="text" value="Corporate"/> <input type="text" value="Peter Rochford"/>
Loan Processor:	<input type="text" value="Corporate"/> <input type="text" value="Peter Rochford"/>

\* = Required

**Note:** The file will not be accepted by EMM Wholesale unless all required documents are uploaded through the TPO Webcenter.



**Once the loan has been submitted you will receive a green message stating your loan has been submitted. The submit button will no longer be available.**

Welcome Page > Pipeline > Loan Details

### Loan Details

Import Additional Data  
Submit Loan  
Product & Pricing

Loan Summary 1003 Conditions & Documents Lock Information

✔ The loan has been submitted.

Loan Officer: Corporate Peter Rochford Edit

Loan Processor: Corporate Peter Rochford Edit