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Chapter 1
Introduction

Welcome to the Installation and Administration Guide for Encompass Broker Edition. This guide contains installation, system setup, configuration, and administration information.

NOTE: To access all of the features described in the guide, you must be logged in to Encompass as the admin user.

Getting Help with Encompass
Many resources are available to help you learn and use Encompass.

The Encompass Help Menu
The Help menu at the top of your Encompass window contains options that take you directly to the information you need. Each option is described below.

• Encompass Help
  The online help system provides comprehensive Encompass information, including detailed descriptions of features and tools, step-by-step instructions, and tutorial videos. You can also open the online help by pressing the F1 key.

• Tutorials
  The Video Tutorials page contains a selection of video tutorials that teach you to use Encompass features such as the Pipeline, eFolder, and Dashboard.

• Glossary
  The Glossary contains definitions of the terminology and features in Encompass.

• Guides & Documents
  The Guides & Documents contains the latest versions of Encompass documentation, including user guides, white papers, and links to quick reference guides and video tutorials.

• Quick Reference Guides
  The Quick Reference Guides are one-page, easy-to-follow workflows of common tasks and processes in Encompass.

• Training Schedule - The Training website contains detailed information on the programs and options available to help you learn Encompass. You can watch video tutorials, sign up for online classes and learn about onsite and custom class offerings.

• Technical Support Options
  The Technical Support website contains a searchable database of how-to articles and problem solutions, as well as options for contacting our support team. There are many technical support options available from the Encompass Resource Center. All users can access a searchable Knowledge Base of how-to articles and problem solutions. Your Named Contact can submit a Support case (ask questions or report technical issues) to our Technical Support team or open an online chat. Technical Support phone contact information is also available (if your support agreement includes phone support).

• Diagnostic Mode
  The Diagnostic Mode – Just in Time option is in the Encompass Help menu for admin users (and other authorized users provided with the required access rights via their persona). In addition, the Diagnostic Mode option available in previous versions of Encompass has been renamed to Diagnostic Mode – Entire Session.

  The Diagnostic Mode – Just in Time (JIT) option can be used to perform application logging in real time.

  Clients can use this to diagnose issues, investigate how features are working, and monitor activities in Encompass. Users can create a JIT log file with pertinent application data and then send it to Ellie Mae’s Customer Support team so they can analyze it and help diagnose issues or provide guidance on Encompass usage. Once you click the Diagnostic Mode – Just In Time option, the following actions are provided:

  • Start Logging – Click this button to start the logging process. (Once clicked, this button will change to Stop Logging. Click this button to stop the logging process.)
  • Open Encompass Log - Click this button to open the JIT log file.
  • Open File Location – Click this file to open the directory where the JIT log file is located.
• **Add Note** – Click this button to enter a note that will be added to the log file. This entry is recorded in real-time to assist you in diagnosing issues. For example, you could click **Add Note** and then enter a note such as Save Loan File after changing address right before or after you perform the task.

• **Clear Log** – Click this button to clear the log (i.e., remove all data from the log) without having to restart Encompass. Assuming the JIT Logger was monitoring your system previously or if there were errors indicated in the log, clicking the **Clear Log** button gives you a blank log file to start logging with (and the old entries are not included).

It is very important to note the JIT log file is transferred manually to the Customer Support team using various methods such as Bomgar, WebEx virtual meeting, or an MIS services/diagnostics site. These are the same methods that were used with the data generated in Diagnostic Mode in previous versions of Encompass and will continue to be used with the Diagnostic Mode – Just In Time option. These log files may contain sensitive Personally Identifiable Information (PII). The PII information in these log files are masked in order to keep this information (email addresses, phone numbers, and Social Security Numbers, passwords and date of birth) secure. Instead of plain text, this information is displayed as a series of special characters.

• Genuine Channels are recorded in the JIT Logger log files. These logs indicate system connectivity status and are created when a GCTrace is added to your system registry (typically when Customer Support is helping you diagnose an issue).

• **Feedback**

Send your ideas, suggestions, or comments about the Encompass Resource Center to us.

• **Ellie Mae Home Page**

The Ellie Mae home page provides the latest company information as well as links to the Encompass Resource Center, our software, web, paperless, closing, and compliance solutions.

• **Release Notes**

The Release Notes page includes links to both current and past release notes.

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**Field-Level Help in Encompass**

Field-level help automatically displays when you hover your mouse pointer over a field on an input form. The help contains the field ID followed by the description.

**The HelpPad**

The HelpPad allows you to capture field-level help in a separate HelpPad window. This is especially useful for fields that include detailed definitions or calculations.

1. To access the HelpPad, press the **CTRL** key on your keyboard and then click a field on a form.

   HelpPad opens with the selected field-level help displayed.

2. Repeat step 1 to add more field descriptions to the HelpPad.

   You can now view, print, copy, or save the information as needed.

**To Disable Field-Level Help:**

1. On the menu bar, click **Encompass**, and then click **Settings**.

2. On the left panel, click **Personal Settings**, and then click **My Profile**.

3. Clear the **Enable field-level help** check box and click the **Save** icon.
Chapter 2
Installing Encompass

This chapter describes Encompass installation steps. Before installing Encompass, verify the system requirements described in the *Product System Requirements and Compatibility Matrix* for Encompass. Additional third-party applications (such as Adobe Acrobat Reader DC) are installed by the Encompass Installation Manager if the applications are not already on your computer.

*NOTE:* System requirements are subject to change as Ellie Mae updates the software to accommodate new features and regulation requirements.

Installation
Before a user can log in to Encompass for the first time, the Encompass SmartClient components must be installed. This is a one-time-only procedure performed by a user logged on to the computer using a Microsoft® Windows account with “admin” privileges.

**To Install SmartClient:**
1. Log in to the computer using a Windows account with *admin* privileges.
2. Click the following link to start the installation process. [http://www.elliemae.com/getencompass360](http://www.elliemae.com/getencompass360)
4. When prompted, click *Install* to confirm that you want to install the items required for the Encompass SmartClient.

The application files are downloaded, and then the Installation Manager is loaded.
5 If the Internet Explorer - Security Warning window displays, click Run. The Windows Installer displays a **Preparing to install** message and then the Encompass Installation Manager is loaded.

6 When the SmartClient Core Installation wizard opens, click **Next**.

The Encompass Installation Manager installs each required application and displays the progress of the installation.

7 The Updating System window shows the progress of the installation.
8 When the installation of the SmartClient Core is complete, click **Continue**.

9 When the Encompass SmartClient Installation wizard opens, click **Next**.

10 On the License Agreement window, click **I accept the license agreement**, and then click **Next**.

11 When the installation is complete, click **Finish**.

The SmartClient Installation Wizard and the Installation Manager will automatically close.
Chapter 3
Logging Into Encompass

System Administrator Log In
As the system administrator, you should log in as the admin user so that you have access to all functions. Use the Administrator password you created during installation.

To Log In as the System Administrator:
1) Double-click the Encompass icon on your desktop.

2) On the Encompass Log In window, enter the following:
   • User ID: admin
   • Password: [created during installation]
   • Server: [The name of your Encompass server]
3) Click OK.

To Determine the Windows Server Name:
1) On the server machine, right-click the My Computer icon on the desktop, and then click Properties.
2) Click the Computer Name tab. The server name is the value in the Full computer name field.

To Determine the IIS Server Name:
The IIS server name is the URL created when you installed the IIS server. If Encompass is installed using the default options, the URL is: https://<yourcompanydomain>/Encompass

User Log In
After you log in as admin user, you will set up your organization and users. (Refer to Chapter 5, “Company/User Setup” and “Organizations/Users” on page 16.)

Log In Requirements
To enable your users to log in to Encompass, you must provide them with a:
• User ID
• Password
• Server Name

Log In to Encompass
The first time a user logs in to Encompass, the Encompass - Launcher opens. For all following logins, the user will be taken directly to the Encompass Log In window where the user will enter the Encompass User ID and Password provided by the system administrator.

IMPORTANT: Before logging in for the first time, make sure the Encompass administrator has provided the user with the SmartClient ID that is required for this procedure.
To Log In to Encompass

1. Double-click the Encompass icon on your desktop.

2. On the Encompass - Launcher, enter the SmartClient ID provided by your system administrator.

3. The Auto Sign-On check box is selected by default.
   - If the check box is selected, the Encompass - Launcher will not display on future logins.
   - If the check box is cleared, the Encompass - Launcher will display each time you log in.

   **NOTE:** If you need to log on to different Encompass environments, for example test and production environments, use the Manage IDs button to add, delete, or reorder the SmartClient IDs for the different Encompass environments that are available for selection from the drop-down list. Make sure you clear the Auto Sign-On check box so that the launcher displays each time you log on, allowing you to select the SmartClient ID for the appropriate environment.

4. Click Login.

5. On the Encompass Log In window, enter your Encompass User ID and Password.

6. Select the Networked or Local Connection option, and then type the server name or select it from the drop-down list.

7. When finished, click Log In.
Chapter 4

Configuration Guidelines

When you installed Encompass, default settings were created so your users could immediately begin to process and manage loans. However, you will likely want to modify the defaults or create new settings to meet your company’s needs.

When you plan your setup and configuration, there are two important areas to consider; the setup sequence and the configuration of your users as it affects their access to loan files, data, and tasks.

NOTE: Refer to Chapters 5 through 11 for information and detailed instructions on using all of the system setup, configuration, and administration tools.

Setup Sequence

Setting up your business environment involves the configuration of many interrelated components. Encompass is delivered with default configuration data, including all the components described below. You can use any default component, create your own, or configure your system using a combination of both.

NOTE: There are many other components and configuration options that are not directly related to or dependent on other components. However, as much as possible, it is best to configure these options before you begin to originate and process loans.

The list below describes the recommended order for defining your workflow and users.

• Organizations - the hierarchy of your company and its branches. Your users are added to the appropriate branches. Refer to "Organizations/Users" on page 16.
• Milestones - a step in the workflow that defines a set of tasks and the role assigned to complete the tasks. Refer to "Milestones" on page 20.
• Personas - definitions of the job duties in your company, including the allowed access to tasks and tools. Refer to "Personas" on page 13.
• Loan Folders - used to organize loan files into logical groups. Refer to "Loan Folders" on page 28.
• Users - the profiles for users who will log in to Encompass. Refer to "Organizations/Users" on page 16.
• User Groups - define access to loan and contact data. Refer to "Organizations/Users" on page 16.

Access to Loan Files and Data

Several areas of Encompass support your ability to control your users’ access to loan files and loan-related data. These settings determine whether a user has read-only access, read/write access, or full right access (read/write right and assignment right) to a loan.

Organization Hierarchy

A user’s position in the organization hierarchy determines their ability to access the loans of other users.

• Users can access loans that they originate or loans that are assigned to them as a loan team member.
• Users can access loans assigned to other users directly below them in the organization hierarchy. If permitted in their User Profile, users can also access the loans of users at the same level in the hierarchy.
• Users cannot access loans assigned to users above them in the hierarchy, or users in other branches of the hierarchy.

Sample Hierarchy

The following sample hierarchy shows a typical organizational structure for a company. Each organization within the company is represented by a folder.

```
  - OrgA
    - Org B
      - Org C
      - Org D
      - Org E
```
The following examples illustrate how a user’s position in the hierarchy determines file access rights.

- Users in Org A can access loans assigned to users in any folder below Org A, but not loans assigned to other users in the Org A folder.

- Users in Org B can access loans assigned to users in the folders below them (Org C and Org D), but not loans assigned to other users in the Org B folder.

- There are no folders below Org E in the hierarchy, so users in Org E cannot access loans assigned to any other users.

### User Profile Settings

Two settings in the User Profile control access to loan files.

- Access to all loans in the same level - permits access to loans in the same folder at the same level in the hierarchy, and then the access is set to either View Only or Edit.
- Edit Subordinates’ Loans - permits the user to edit loans assigned to subordinates in the hierarchy.

### User Groups

User Groups define access to loan and contact data.

- **Borrower Contacts** - public access to borrower contacts.
- **Loan Templates** - access to public templates, such as Loan Programs and Closing Costs templates.
- **Resources** - access to public resources such as Custom Print Forms.
- **Role List View** - access to specified users in the Roles lists on milestone worksheets, Pipeline searches, Dashboard views, and so on.

### Business Rules

The Persona Access to Loans business rule defines loan officer and loan processor access to loan files.

### Access to Tasks

Whether or not a user can perform a specific task (such as transferring a loan) is controlled by the persona settings and the personas that are then assigned to each user. Refer to “Setting Up Users” on page 17 for details on creating a user profile and assigning a persona.
Chapter 5

Company/User Setup

The remainder of this guide contains information and detailed instructions on setting up and administering Encompass Broker Edition.

Your company information is entered when you register Encompass. Use the Company Information settings to edit the name and address information for your company. Use the Ellie Mae Network Company Password setting to change your company password for the Ellie Mae Network. Use the Services Password Management settings to set up login credentials for individual users ordering Ellie Mae Network services.

Company Information

Use the Company Information tab to enter company information that displays on reports and loan forms, and to create email signature that can be used in Status Online templates.

Company Information Tab

The Company Information is printed on reports and placed in loan forms as applicable. For example, when you originate a loan, the company fields on Page 3 of the 1003 application are filled with the information entered here.

NOTE: The Company Information is applied to the organization at the top of your organization hierarchy. You can use this information for the lower-level organizations you create, or create information specific to each organization. Refer to “Additional Setup Considerations” on page 16.

To Enter Company Information:

1. On the menu bar, click Encompass, and then click Settings.

2. On the left panel, click Company/User Setup, and then click Company Information.

3. On the Company Information tab, and then add or change information in the company fields.

To Add DBA Names:

If your company does business under different company names, you can enter as many as four names in the DBA Name fields. You can select one of the DBA names from drop-down lists on forms such as the 1003 Page 3 and the Affiliate Business Disclosure.

1. Type a name in the DBA Name field.
2. To add additional names, click the Add More button and then type a name in the new DBA Name field.

To Create a Company Email Signature:

Use the Email Signature section to create a company email signature that displays in email notifications for Status Online Updates. The signature is added to an email when content is populated from a template with a signature field. However, if a signature is configured in the My Profile setting in the Personal Settings, the personal signature will be used instead. For additional information about templates, refer to “Company Status Online” on page 117.
1 In the Email Signature section, type the content that you want to display for the company signature in a Status Online Update email notification.

![Signature Image]

Sincerely,
John Smith
President
My Company Name

2 To insert an image, click the **Image** icon to open the Insert Image window, select a file, and then click **Insert**.
- To add an image to the Insert Image window, click the **Add** icon, browse to the image, and then click **Open**.
- To delete an image from the Insert Image window, select an image, and then click the **Delete** icon.

3 To insert a hyperlink, highlight the link text, click the **Hyperlink** Icon, and select an option:
- To have the link open the WebCenter or Loan Center, select the **WebCenter/Loan Center** option.
- To have the link open a website, select **General web address**, and then enter the URL for the website in the format `http://www.websitename.com`
- To have the link open the recipient's email application, select **Email address**, and then enter the email address that you want to display in the email To line.

4 To insert the signature of the Encompass user who is sending the update, click the **Insert** icon, select the **Signature** option, and then click **Insert**.

5 To insert a commonly used field, click the **Insert** icon, select the **Commonly Used Field** option, select a field from the list, and then click **Insert**.

6 To insert any Encompass field, select the **Other Field** option:
- Type the field ID.
- Or click the **Find** icon, select a form in the left panel, right-click a field in the left panel, and then click **OK**.

7 When finished, click **Save**.

---

**License Tab**

Licensing information is used when running compliance testing on a loan file. The **License** and **License Type** in sections specify the lender type for your company, the home state where the company's main (or home) office is located, and the type of licenses used by your company (or its branches) in one or more states.

**To Enter License Information:**

1 In the License section, select the **Use Custom Lender Profile for ECS** check box to apply your company's theory of lending (including custom rules) to be applied when running Encompass Compliance Service (ECS) compliance tests on a loan file.

   **NOTE:** ECS is currently supported in Encompass Banker Edition only.

2 Select a **Lender Type** from the list.

3 If your company is a depository institution, select the company's **Home State** from the drop-down list.
   - The applicable laws of the home state are applied to the loan.

4 If your company does business in more than one state, select the **All State** option from the list.
   - Or, if your company does business in just one state, select the state to display only the licenses for that state.

5 In the Select column, select each license type that applies to your company.

6 When you select a license, the **Exempt** check box displays. Select the check box if you do not want the Encompass Compliance Service to apply any license or compliance rules associated with that license in the property state.

   **NOTE:** ECS is currently supported in Encompass Banker Edition only.

**Statutory Election**

If your company does business in Maryland or Kansas, select the appropriate option for Statutory Election for first lien, subordinate lien, junior, closed-end, and open-end loans for subject properties in Maryland or Kansas.

**NOTE:** For more information about the statutory election options, refer to the “Statutory Elections” online help topic.
Chapter 5: Company/User Setup

ATR/QM
Effective on applications on or after January 10, 2014, the Consumer Financial Protection Bureau’s (CFPB) amendment to Regulation Z that implements sections 1411, 1412, and 1414 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) prohibits creditors from making most residential mortgage loans against a closed end first or junior lien secured by a 1-4 unit dwelling unless the creditor makes a reasonable, good faith determination of the consumer’s ability to repay the loan. In addition, the rule establishes certain protections for creditors who make a “qualified mortgage”. The CFPB has also created specific exemptions and modifications to this Ability-to-Repay rule for small creditors, community development lenders, and housing stabilization programs.

• To indicate your company qualifies as a small creditor or rural small creditor, select Small Creditor or Rural Small Creditor from the drop-down list.

  NOTE: One of these options must be selected for the ATR/QM Eligibility checklist (in the ATR/QM Management tool) to render eligibility results in its Small Creditor Qualified Mortgage column.

• To indicate your company qualifies as an exempt creditor, select the option that best describes your business from the Exempt Creditor drop-down list: community development financial institution, community housing development organization, down payment assistance provider, or non-profit organization.

Ellie Mae Network Company Password
The Ellie Mae Network company password is created by the system administrator during initial installation and is used to prevent unauthorized access to the Loan Mailbox and your electronic service providers.

NOTE: When users who are logged in using the Local connection access the Ellie Mae Network or the Loan Mailbox for the first time, they must enter the company password provided by the system administrator.

Use the Ellie Mae Network Company Password feature to make subsequent changes to the password. If you change the company password, communicate the change to your users. They will be required to type the new password the next time they access their network of electronic service providers or the Loan Mailbox.

To Change Your Ellie Mae Network Company Password:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Company/User Setup, and then click Ellie Mae Network Company Password.
3. Type the old password.
4. Type the new password and retype it in the Confirm Password field.
5. Click the Save icon.

Services Password Management
Use the Services Password Management setting to set up usernames and passwords (or other applicable login credentials) for individual Encompass users to use when ordering Ellie Mae Network services.

To Add a Services Password Account:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Company/User Setup, and then click Services Password Management.
3. Click the New icon.
4. On the Account Details screen, select a Service Category from the drop-down list.
5. Select a service provider from the Provider Name drop-down list.
   • This list contains service providers who are members of the Ellie Mae Network. If there are no providers listed, you cannot set up a password account using the service category you selected in step 4.
6. Enter a description for the account.
7. Enter the login credentials that will be used to access the service (for example, the User Name, Login, Password, or TPO number).

NOTE: If there are no fields available to enter login credentials, you cannot set up a password account using the service provider you selected in step 5. Select a different provider, and then enter the login credentials in the appropriate fields.
8 Click the Find icon to select the users who will use the login credentials to access the service.
   • Select a Search by option from the list, and then click to select a name from the list.
   • Select a user in the Enabled Users list, and then click the right arrow to move the user to the Selected Users list.
   • Repeat these steps to add additional users to the Selected Users list.
   • When finished, click Select.
9 When finished, click Save.

Personas
Personas represent job functions in your company. Each persona defines access to functions and tools. One or more personas are assigned to each user. The preconfigured personas and their primary functions are described below.

- **Loan Officer (LO)** - Develops business and initiates loans: develops new client relationships and manages relationships over time; initiates the loan process, gathers basic client information, orders services for pre-qualification and pre-approval, and communicates with processor; monitors loans in the Pipeline by tracking milestones and items requiring action.
- **Loan Processor (LP)** - Coordinates people and information to construct and finalize loans: uses tools such as forms, documents, and communication logs; monitors own pipeline by tracking milestones and items requiring action.
- **Closer (CL)** - Manages the closing process: completes and audits the closing information; orders closing documents; reviews, prints, and reorders returned closing documents.
- **Manager (MG)** - Manages the business: monitors the pipelines of loan team members; manages the bottom line, such as resource assessment and management, and financial forecasting.
- **Super Administrator** (admin) - Administers the system. Maintains company, organization, and user settings; maintains default system settings. Has access to all system features and functions.
- **Administrator** - Based on position in company, has access to various company settings.

**NOTE:** Encompass ships with the Admin user ID, for use by the main administrator. Encompass also ships with two administration personas that are assigned to users who help with administration: the Super Administrator and the Administrator. These personas are not configurable, and are assigned when creating or maintaining individual user IDs. Refer to Appendix A, “Administration Personas” for detailed information.

To Define Persona Access:
1 On the menu bar, click Encompass, and then click Settings.
2 On the left panel, click Company/User Setup, and then click Personas.
3 In the left panel, select the name of a persona.
4 Select check boxes under each tab to grant access to the functions and tools.
5 When finished, click the Save icon to save the persona.

Home Tab
Defines the default Home Page view and the persona’s ability to configure Home Page modules. Up to 12 modules can display on the user’s Home Page at one time.

1 In the Must Have column, select modules that must always display on the user’s Home Page.
2 In the Show by Default column, select modules that display by default unless users reconfigure their Home Page layouts.

**NOTE:** Modules that are selected as Must Have are automatically set to Show by Default.
3 In the Accessible column, select the modules that the persona is permitted to add or remove from the Home Page.

**NOTE:** Modules that are selected to Show by Default are automatically Accessible for personas who can add or remove modules.
4 Select Allow access to the Company’s My Account module and pages to enable the persona to view company license information and company transactions from the My Account module.
Access Tab
Defines if the persona can access the Dashboard, Campaigns (on the Contacts tab), and Reports tabs, as well as what the persona can see and do on the Pipeline, Loans, Contacts, Dashboard, and Reports tabs, and the Settings screen.

Pipeline View
Create the default Pipeline view for the persona by configuring the columns that display on the Pipeline, the order in which they appear, the sorting order for the loan entries, and by applying search filters to the Pipeline data.

1 In the Pipeline Views section, click the New icon.
2 Select Create a new, empty Pipeline view, and then click OK.
   NOTE: Select Create using an existing Pipeline View to copy the settings from an existing view and then follow the steps below to customize and save it as a new view. Select a Persona and then select the View to copy. Only existing views for the selected persona are available to copy.
3 Type a name for the custom Pipeline view.
4 Select loans, configure columns, sort data, and set search filters, as described below.
5 When finished, click OK.
6 The view at the top of the Pipeline Views list is the persona’s default view. Use the up and down arrows to reposition the views.

To Select All Loans or My Loans
1 Select a loan folder, and then select a View option.
   • If you do not select an option from the Loan Folder drop-down list, the custom view will be available to select when the persona is viewing files within any of their loan folders.
   • Select My Loans to display only loans where you are a loan team member.
   • Select All Loans to display all loans that you have permission to view.

To Add or Remove Columns
1 To select one or more fields that will display as columns in the Pipeline view, click the Edit icon.
2 To add a field, select the corresponding check box.
   • To search for a field, type one or more characters and click Find. The first occurrence of the characters in any column is found.
3 To remove a field, clear the check box.
4 Repeat steps 1 and 2 until you have added all the columns required for the default view, and then click OK.
   • Use the Up and Down arrows to reposition the columns. After you click OK, you can also reposition the columns by clicking and then dragging a column to the desired location.
   • Columns arranged from top to bottom on the list will display from left to right on the Pipeline.

To Change Column Order:
• Click and then drag a column to the desired location.
  -OR-
1 Click the Edit icon, and then select a column name in the list.
2 Click the up arrow or down arrow in the upper-right corner to move the column up or down in the list.
   • The column at the top of the list displays on the far left of the table. The remaining columns display from left to right according to their list order.
3 Click OK.
To Sort Data:
1. To sort the data in a column, click a column header to display data in ascending order based on the information in the column.
2. Alternately click the header to sort the data in descending or ascending order.
   - **Example:** Click the **Loan Amount** column to display loans with the lowest amounts at the top of the Pipeline and loans with the highest amounts at the bottom. Click the header again to display the highest amounts at the top.
   - By default, loans are sorted in ascending order based on the information in the selected column.

**NOTE:** You can sort loans based on two levels of loan data. For example, you can sort loans based on the loan amount and the last finished milestone. First, click the **Loan Amount** column header to sort by ascending loan amount. Then, click the **Last Finished Milestone** column header. The loans are sorted by last finished milestone, and the loans within each milestone group are sorted in ascending order by loan amount.

To Apply Search Filters:
1. To apply a search filter to the Pipeline data, click **Advanced Search**.
2. On the Advanced Search window, click the **New** icon.
3. On the Add/Edit Search Filter window, click the **Find** icon.
4. On the Select Field window, double-click to select a field from the list.
   - Or, type one or more characters and click **Find**. The first occurrence of the characters in any column is found.
5. Select an **Operator**, enter (or select) a **Value**, and then click **OK**.
   - The Operator and Value define how the field will be used to search for loans. For example: Field ID= 1109 (Loan Amount), Operator = Greater than, Value = 250000.
6. Repeat steps 2 through 5 to add more filters.
   - **NOTE:** You can use parentheses to control the order in which multiple filters are evaluated. Click **Parentheses**, select the filters to group, click the **New** icon, and then click **OK**.
7. Click **Apply**.

**Loans**
Select the check box for each loan task the persona is allowed to perform.

**Contacts**
Defines access to features and tasks on the Contacts tab. All other features on the Contacts tab (Calendar, Tasks, and Lead Center) are available to all personas. Access to Public Custom Letters and Campaign Templates is defined on the Access tab on the User Groups settings screen.

**Dashboard/Reports**
Define access to features and tasks on the Reports and Dashboard tabs.
- Select the **Allow loan files to be opened for data (slower performance)** check box to enable the option to use fields from the Reporting Database or to use fields that are not included in the Reporting Database when running a report. If you do select this check box and then the **Use fields from the Reporting Database for better performance** option is not selected when running the report, reports will rely on field data in individual loan files instead. Since the loan files need to be opened in order to acquire the field data, the time it takes to run reports may increase.

**Settings**
Defines access to the tasks and options on the Encompass Settings screen. Only those options available to non-Administration personas are displayed.
- The **Manage Personal Custom Print Forms and Form Groups** check box grants rights to add, edit, and delete personal custom print forms using the Custom Print Forms option (in the Loan Setup folder). Access to public Custom Print Forms is configured in the User Groups settings.
- The **Loan Custom Fields** check box grants access to the Loan Custom Fields option (in the Loan Setup folder).
- The **eFolder Setup** check box grants access to the Documents, Document Groups, and Document Stacking Orders options.
- The **Manage Personal Loan Templates** check box grants access to the Personal folders that contain the various types of personal loan templates.
- The **Tables and Fees** check box grants access to the Tables and Fees options.
Organizations/Users
Use the Organization/User Setup feature to establish and maintain a hierarchy of your company and its branches as well as the users within each branch.

Organization Hierarchy
The organization hierarchy is used to establish the relationships between users in your company. The hierarchy is depicted as a series of related folders that typically represent organizations, departments, branch offices, or job functions (such as loan processor). Each folder contains the users who work at that level in the hierarchy.

Although the hierarchy typically matches the structure of your business, it is not an organizational chart. The hierarchy’s main function is to determine which users will have default access to other users’ loan files.

Even if your company does not have other organizations or branch offices, you will probably want to create a hierarchy to control your users’ access to each other’s loans. Access includes viewing and editing rights, as well as the ability to run reports and display loan file data on the dashboard.

Additional Setup Considerations
The primary consideration when setting up the organization hierarchy is your users’ need to access loan files. Additional considerations are:

- **Different Address Information** - Each branch can have its own address and contact information, or use the parent organization’s information. The name and address is printed on reports and used on loan forms as applicable, such as Page 3 of the 1003 application. When a user originates a loan, the information from the organization in which the user is a member is applied.

- **Different Organization Code** - Each organization can have its own organization code. The code is used by the Auto Loan Numbering feature. If specified in the Auto Loan Numbering configuration, the organization code is incorporated at the beginning of the loan number and indicates the organization in which the loan was originated.

To Add an Organization:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Company/User Setup, and then click Organization/Users.
3. Select an organization folder, and then click the **New** icon. You may need to expand the organization hierarchy to locate the desired folder.
   New organizations are added below the selected folder.

4. On the Organization Details window, type the Organization and Description.
5. In the Organization Information section:
   - Select the **Use Parent Info** check box to use the information from the organization above this one. If you select the check box, the remaining fields in this section are filled with the parent’s information.
   - Type a Code if you want the Auto Loan Numbering feature to include an organization code at the beginning of assigned loan numbers.
   - Type name and contact information, or click **Select** to open the Business Contacts window and select from the list of organizations you have already created.
6 In the NMLS section, enter the organization's Nationwide Mortgage Licensing System (NMLS) license number.
   - Select the Use Parent Info check box to use the NMLS license number assigned to the organization above this one.

7 In the MERS MIN section, enter the organization's seven-digit Organization ID assigned by the Mortgage Electronic Registration System (MERS).
   - Select the Use Parent Info check box to use the MERS Organization ID assigned to the organization above this one.
   
   **NOTE:** To apply this organization-specific MERS MIN numbering only to loans started by one of this organization's loan team members, use the Auto MERS MIN Numbering setting to enable the feature.

8 In the Legal Entity Identifier section:
   - Click the Add icon to add an LEI. When the HMDA Profile pop-up window opens, select a profile and then click OK.
   - If the Use Parent Info check box is selected, clear the check box and then click the Add icon to select a different LEI.
   - Click the View icon to view LEI information.
   - Click the Edit icon to edit the LEI information.

9 By default, license information is inherited from the organization directly above in the hierarchy. To edit the license information, clear the Use Parent Info check box, and then complete steps 9-13.

10 In the License section, select Use Custom Lender Profile for ECS to apply your company's theory of lending (including custom rules) to be applied when running Encompass Compliance Service (ECS) compliance tests on a loan file.
   
   **NOTE:** ECS is currently supported in Encompass Banker Edition only.

11 Select a Lender Type from the list.

12 If your company is a depository institution, select the company's Home State from the drop-down list.
   - The applicable laws of the home state are applied to the loan.

13 If your company does business in more than one state, select the All State option from the list.
   - Or, if your company does business in just one state, select the state to display only the licenses for that state.

14 In the Select column, select each license type that applies to your company.

15 When you select a license, the Exempt check box displays. Select the check box if you do not want the Encompass Compliance Service to apply any license or compliance rules associated with that license in the property state.
   
   **NOTE:** The Encompass Compliance Service is currently supported in Encompass Banker Edition only.
   - Enter the license number and other information about the license. To enter data in a license table column (or to select a value to populate to a column from the drop-down list or calendars provided), double-click the desired cell in the column. A text entry field, drop-down list, or date field will display.

16 If your company does business in Maryland or Kansas, select the appropriate option for Statutory Election for first lien, subordinate lien, junior, closed-end, and open-end loans for subject properties in Maryland or Kansas.
   
   **NOTE:** For more information about the statutory election options, refer to the “Statutory Elections” online help topic.

17 If your organization utilizes Encompass Consumer Connect websites, select the applicable site from the Site URL drop-down list. Select the Use Parent Info check box to populate the URL for the Encompass Consumer Connect site associated with the parent organization to this field.
   
   **NOTE:** If an Encompass Consumer Connect site is deleted, loan officers assigned to that site must be reassigned to an active Encompass Consumer Connect site. Otherwise, the borrower will see a 404: Site Not Found message after clicking the link in the notification email they receive from their loan officer.

18 Click OK.

**Setting Up Users**

As the administrator, you create a user profile for each user in your organization hierarchy. The user profile contains information such as name and contact information, loan officer licensing, and assigned personas and user groups.

**To Add a User:**

1 On the menu bar, click Encompass, and then click Settings.

2 On the left panel, click Company/User Setup, and then click Organization/Users.

3 In the upper panel, select an organization folder to which to add the user. You may need to expand the hierarchy to the desired folder.

4 In the lower panel, click the New icon.
NOTE: When you add a user to an organization, keep in mind that access to another user’s loan files depends on the position of the user in the hierarchy.

5 Select the **Disable Account** check box to deactivate the user’s account, prohibiting the user from logging in.

6 On the left panel, type a User ID, and then type and re-type the user’s password. The password must meet the requirements established in the Settings Manager in the Admin Tools.
   - To open the Admin Tools, click the **Start** menu or **Start** icon on your Windows task bar, navigate to the **Ellie Mae Encompass** program folder, and then click **Admin Tools**.

7 Select the **Force user to change password** check box to force the user to change the password based on the requirements in the Settings Manager.

8 Type basic user information (first name, last name, phone number, cell phone number, fax number, email, and CHUM number).

9 Select the Working Folder that opens the first time the user accesses the Pipeline. Refer to “Loan Folders” on page 28 for information about creating loan folders.

10 If the user will be originating loans, enter their Nationwide Mortgage Licensing System (NMLS) Loan Originator ID (NMLS number).
   - If the user is a loan officer, this number is added to Page 3 of the 1003 application when they are assigned to the loan.

11 Optionally, type the expiration date (MM/DD/YYYY) in the NMLS Expiration Date field or click the drop-down arrow and click a date on the calendar.
   - When the NMLS number expires, loan team members will not be able to assign loans in that state to the user. If a loan has already been assigned to the user and their NMLS number subsequently expires (or if the user tries to originate a new loan after the expiration date) they will not be able to enter the Subject Property State in the loan file. If the NMLS Expiration Date is left blank, Encompass assumes the NMLS number never expires.

12 If the user will perform loan officer responsibilities, click the **Edit** icon in the **Loan Officer Active Licenses** section to specify the states in which the user is licensed to originate loans. For more information, refer to “To Specify LO Licensing for LO Users:” on page 19.
   - To specify the states in which the license is applicable, select the Active check box for the state.
   - Enter the license number and other information about the license. To enter data in a license table column (or to select a value to populate to a column from the drop-down list or calendars provided), double-click the desired cell in the column. A text entry field, drop-down list, or date field will display.

13 Click the **New** icon in the **Personas** section to assign one or more personas to the user. The persona controls the features and tasks available to the user.
   - In the Persona Selection window, select personas to assign to the user and then click **OK**.
   - Click **View/Edit Rights** to view the specific persona settings for the user, based on the combined rights of the assigned personas. If a user is assigned multiple personas, the greater rights are given to the user. You can also edit the rights granted by the assigned personas to meet the user’s specific requirements.

14 The Group Membership list contains the user groups that the user is a member of.
   - Click **View Rights** to view the user’s specific access rights, based on the combined access of the listed user groups.

15 In the Access to Subordinates’ Loans section:
   - Select the first check box to **Allow access to all loans in the same level** of the organization hierarchy. Then indicate whether the access is **View Only** or **Edit**.
   - Select the second check box to allow the user to **Edit Subordinates’ Loans**.
If this user utilizes Encompass Consumer Connect websites, select the applicable site from the Site URL drop-down list. Select the Use Parent Info check box to populate the URL for the Encompass Consumer Connect site associated with the parent organization to this field.

**NOTE:** If an Encompass Consumer Connect site is deleted, loan officers assigned to that site must be reassigned to an active Encompass Consumer Connect site. Otherwise, the borrower will see a 404: Site Not Found message after clicking the link in the notification email they receive from their loan officer.

Click **Save**.

**To View and Edit Persona Rights:**
When you click the **View/Edit Rights** button, the Persona Settings window opens. You can override the rights from the persona to expand or decrease the user’s specific rights as needed.

1. On the Add/Edit/View User window, click the **View/Edit Rights** button. The Persona Settings window displays the user’s current rights.
   - A Link icon indicates that the right is associated with an assigned persona.
   - A broken-link icon indicates that the right is not associated with an assigned persona.
2. To customize the user’s rights, select the **Modify this user’s rights** check box, and then click **Yes** in the message box to proceed.
3. Select or clear check boxes on each tab to modify the assigned rights.
4. To reconnect a broken link to the rights from a persona, right-click the link, and then select **Link with Persona Rights**.
5. To modify rights on the Input Forms tab, select and move form to and from the Selected Forms list.
6. When finished, click the **Save** icon.

**To Specify LO Licensing for LO Users:**

1. On the User Details window, click the **Edit** icon in the Loan Officer Active Licenses section.

2. On the Loan Officer Licenses window, select the **Active** check boxes for the states in which the loan officer is licensed to originate loans.
3. Use the **Deselect All** and **Select All** buttons to clear and select all states.
4. To enter the license number and other data in a license table column (or to select a value to populate to a column from the drop-down list or calendars provided), double-click the desired cell in the column. A text entry field, drop-down list, or date field will display.
   - Enter the License # (number), Issue Date, Start Date, and End Date license information. To enter data, click the row in the column and enter data in the text box provided.
   - The Issue Date is the date the license is issued to the loan officer.
   - The Start Date is the date that the loan officer’s license becomes associated with the company and they can start taking loan applications on behalf of the company. In most states this is referred to as the Sponsorship Date (not required in all states). Note that even if a loan officer has been issued a valid license, in many cases they can’t legally represent a new company until their license sponsorship transfers to their new employer.
   - To specify an expiration date, type the expiration date (MM/DD/YYYY) or click the drop-down arrow and click a date on the calendar in the End Date column.
• When a state license expires, loan team members will not be able to assign loans in that state to the loan officer. If a loan has already been assigned to the loan officer and their license subsequently expires (or if the loan officer tries to originate a new loan after their license expires) they will not be able to enter the Subject Property State in the loan file. If the End Date field is left blank, Encompass assumes the license never expires.

• To enter the license status, click the row in the Status column, and then select an option from the drop-down list provided.

• To specify the Status Date (date that the status is in effect) and/or the Last Checked date (date that the status was last reviewed), type the status and/or last checked date (MM/DD/YYYY) or click the drop-down arrow and click a date on the calendar in the End Date and/or Last Checked column.

5 Click OK.

To Edit a User:

1 Open the user's organization folder, select the user from the list, and then click the Edit icon.

2 On the Details window, update information as required.

You cannot change the value in the User ID field.

NOTE: If you change a user’s password, the next time the user enters their network of electronic service providers, they will be prompted to type their old password.

3 Click Save.

To Delete a User:

NOTE: Before you delete a user, reassign the loans owned by that user. Refer to “Loan Reassignment” on page 102.

1 Open the user's organization folder, select the user from the list, and then click the Delete icon.

2 Click Yes to proceed with the deletion.

3 On the next window, select an option for disposition of contacts that are owned by the user.

4 Click OK to complete the deletion.

To Move a User to Another Organization:

• Drag and drop a user from the User ID list onto any other organization folder.

Milestones

A milestone is a step in the workflow that contains loan tasks that are performed by an assigned loan team member. When a loan team member opens a loan file, each milestone that is applied to the loan is listed in the Log. Each milestone must be finished to complete the loan process. Using the Milestones setting, you can update the properties for existing milestones and create new milestones as needed.

Current Milestones

The Current Milestones list is a library of all the active milestones in Encompass which can be selected to be included in a milestone template. Use the icons on the upper right to create a new milestone, modify existing milestones, and move the milestones up and down within the Milestones list.

Creating a New Milestone

1 On the menu bar, click Encompass, and then click Settings.

2 On the left panel, click Company/User Setup, and then click Milestones.

3 Click the New icon.
4 In the Milestone Name field, enter a unique name for the milestone. If the milestone name already exists in the system, you will be prompted to enter another value. You can enter up to 15 characters in this field.

5 In the As Shown in Log field, enter the milestone’s names as they will display in the Log, before and after the milestone is finished.

6 In the Milestone Color field, click the color wheel, select or define a color, and then click OK.

7 In the Role drop-down list, select the role authorized to work on this milestone.
   **NOTE:** It is important to note that this role assignment feature works slightly differently from previous versions of Encompass. In previous versions, this feature was used to select a new role that you were authorizing to work on the next milestone. In Encompass 9.0, you are selecting the role authorized to work on the current milestone (i.e., the milestone you are configuring right now).

8 Optionally, select the check box to indicate that assigning a loan team member to the milestone is required.

9 In the Days to Finish field, enter the number of days required to complete the milestone.

10 In the Field Summary Form field, click the **Lookup** (magnifying glass) icon, select a form, and then click OK to assign a form to the Field Summary button that displays on the Milestone Worksheet.
   **NOTE:** The Field Summary button on the Milestone Worksheet provides the ability to easily access and review the values in key loan fields before moving a loan to the next milestone. To view fields that appear on multiple loan forms, you can create a custom form that contains all of the key fields, and then assign the custom form to the Field Summary button.

11 Click Save.

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**Moving a Milestone**

- On the Milestones list, select a milestone and then click the **up** or **down** arrows to change the milestone’s position in the list.

**OR**

- You can select a milestone and drag and drop it to the desired location.

**NOTE:** When moving milestones within the list, you cannot move them above Started or below Completion. The order in which the milestones are listed here has no impact on how the milestones will be organized in a workflow when added to a milestone template. You can organize this milestone list to best suit your needs.

** Archived Milestones**

Milestones can be saved for future use. Instead of deleting milestones that are no longer being used, you can archive them so that the Current Milestones list is up-to-date and more manageable. Archived milestones can be enabled as required.

1 To archive a milestone, select **Current Milestones**, select a milestone, and then click the **Archive** button.

2 If the milestones to be archived are part of an existing milestone template, a message displays indicating that the milestones will be removed from the corresponding templates. Click **Continue**.
   **NOTE:** You cannot archive the Started and Completion milestones.
3 To enable an archived milestone, select **Archived Milestones**, select a milestone, and then click **Move to Current**.

**NOTE:** When an archived milestone is moved to the current list, it is not automatically added back to any milestone templates.

**Milestone Templates**
The Default Template listed on the Milestone Templates tab consists of a set of milestones that determine the loan workflow. This template is automatically applied to all loans and each of the template's milestones must be completed in order for the loan to be processed and closed.

**NOTE:** For new Encompass installations, the Default Template milestone template provided **"out of the box"** contains the following milestones: Started, Processing, Submittal, Approval, Docs Signing, Funding, Completion.

**Default Milestone Template Settings**
Click to select the Default Template in the Templates list, and then update the settings in the lower pane as needed.

**NOTE:** You can view the settings on the Details tab, but the settings cannot be edited.

**Milestones Tab:**
Manage the milestones contained in the Default Template. Here you can add, remove, and arrange milestones in the desired order in the template.

1 Click the **Milestones** tab.

2 Use the icons to add a milestone, move a milestone up or down in the list, or remove a milestone from the template.
   - If you start to remove a milestone that has been designated as trigger milestone for auto loan numbering or eDisclosure package selection, a pop-up message displays. Click **Yes** to proceed with removing the milestone.
   - Once you remove the milestone, the trigger milestone indicated in the Auto Loan Numbering and eDisclosure Packages settings will be used in the template as applicable. If the template does not contain the milestone indicated in these settings, the system default trigger milestone (Started) will be used in the template as applicable.
   - Click **No** to cancel the removal of the milestone.

**Roles Tab**
Here you can add roles from the Roles setting in Encompass Settings to the milestone template without assigning them to specific milestones. When the template is applied to a loan file, the roles assigned to the template will have access to the loan file.

1 Click the **Roles** tab.

**NOTE:** Roles are assigned when creating or editing a milestone on the Milestones tab.

2 To add a role to the milestone template, click the **New** icon.
3 Select the role(s) you want to add, and then click Add. The role(s) are listed in the "Roles Not Tied to a Milestone" section.

4 To remove a role from the template, select the role, and then click the Delete icon.

5 Click the Save icon to save your changes.

   - Click the Reset icon to discard any un-saved changes.

Global Milestone Template Settings
Use the Global Template Settings to indicate the days to count when Encompass calculates milestones' expected completion dates.

To Configure Global Milestone Template Settings:
1 On the Milestone Templates tab, click View Global Template Settings.
2 In the Milestone Days section, specify your company's business days. When calculating a milestones expected completion date (i.e., "days to finish"), only the specified business days are counted.
   - **Week Days**: Monday through Friday
   - **Calendar Days**: U.S. Postal Service calendar days; excludes Sundays and legal holidays
3 **Company Calendar**: Uses the business days indicated on the Our Company Calendar in the Compliance Calendar setting.

User Groups
Use the User Groups setting to create groups of users that define access to loan and contact data specific to the needs of that group. As an alternative to creating new user groups, you can edit the default list of user groups to meet the specific needs of your company.

**NOTE**: The All Users group is the default group that contains all of your users. You cannot delete or modify the members. You can however edit the access settings. However, it is best to use the All Users group to grant the minimum access you want all users to have, and then use the other groups to grant additional specific access.

To Create a User Group:
1 On the menu bar, click Encompass, and then click Settings.
2 On the left panel, click Company/User Setup, and then click User Groups.
3 On the User Groups screen, click the New icon.
4 Type a Group Name, and then click OK.
5 Specify group members and group members' access to loan files, features, and tools, as described in the "Members" section.
6 When finished, click the Save icon.

Members
Use the Members tab to maintain the list of members in the user group.

To Add Members to the User Group:
1 Click the Members tab, and then click the New icon to open the User Group Configuration window.
2 Open the organization hierarchy to the users and organizations you want to add to the user group.

3 Add individual users or all users in an organization as follows.
   • **Individual user** - Select the user, and then click the **Add to Group - this level/user only** icon on the upper-right of the screen.
   • **Individual organization and its users** - Select an organization folder, and then click the **Add to Group - this level/user only** icon on the upper-right of the screen.
   • **An organization and its users, and all organizations and users below it in the hierarchy** - Select an organization folder, and then click the **Add to Group - this level and below** icon on the upper-right of the screen.

4 Click **OK** to add the selections to the user group.

**Role List View**
Use the Role List View tab to define the users that display in selection lists, such as those on milestone worksheets, Pipeline searches, and Dashboard views.

1 Click the **Role List View** tab.

2 Select a role for which to define a selection list.

3 Select one of the three options.
   • **All <role name>** - All users associated with the role will display in the selection list.
   • **<Role name> below in organization hierarchy** - All users associated with the role, and below the user group member in the organization hierarchy, will display in the selection list.
   • **Some <role name>** - All users associated with the role, from the specified list of users, will display in the selection list.

4 If you chose the third option, click the **New** icon.

5 On the User Group Configuration window, open the organization hierarchy to the users and/or organizations you want to include in the selection list.

6 Select individual users and/or all users in organizations as follows.
   • **Individual user** - Select the user, and then click the **Add to Group - this level/user only** icon on the upper-right of the screen.
   • **Individual organization and its users** - Select an organization folder, and then click the **Add to Group - this level/user only** icon on the upper-right of the screen.
   • **An organization and its users, and all organizations and users below it in the hierarchy** - Select an organization folder, and then click the **Add to Group - this level and below** icon on the upper-right of the screen.

7 Click **OK** to add the users to the selection list. Only users who are also associated with the selected role will display in the list.

8 Repeat steps 2 through 7 to create selection lists for other roles.

**Access**
Use the Access tab to set the access to the borrower contacts owned by members of this group, and to set access to public loan templates and other public resources.

1 Select the first check box to make borrower contacts created by members of this group public, and accessible to the group members’ superiors in the organization hierarchy.
   • Select **View Only** or **Edit** to set the Access Right to the public borrower contacts.
2 Select the **Manage Public Business Contacts** check box to grant edit access to public business contacts.

3 Manage the **Public Custom Letters and Campaign Templates** check box to grant edit access to public borrower and business custom letters and public campaign templates on the Contacts tab.

4 Select the **Manage Public Loan Templates** check box to grant edit access to these public templates/resources:
   - Loan Programs
   - Closing Costs
   - Input Form Sets
   - Document Sets
   - Task Sets
   - Data Templates
   - Loan Template Sets

5 Select the **Manage Public Custom Print Forms and Form Groups** check box to grant edit access to public custom print forms and public form groups.

6 Select the **Manage Public Dashboard and Reports** check box to grant edit access to public Dashboard templates and views, and public reports.
Chapter 6
Loan Setup

Auto Loan Numbering

Use the Auto Loan Numbering feature to define how loan numbers are assigned to your loans. You can include as many as six different components in the loan number definition, up to a maximum length of 18 alpha-numeric characters.

To change a loan number once it is assigned, type the new number in the Loan Number field (field ID 364) on an input form such as the Borrower Summary, Transmittal Summary, or Loan Estimate.

To Set Up Auto Loan Numbering:

1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Loan Setup, and then click Auto Loan Numbering.

3. Define up to six loan numbering components as described above. Only the Next Number component is required.
   - Use Organization Code - If checked, the value in the Code field (on the Add/Edit Organization screen) is placed in the first position of the loan number.
   - Use Year - If checked, the last two numbers of the current year (for example, 12 for the year 2012) are placed in the second position of the loan number.
   - Use Month - If checked, a two-digit number to indicate the current month (for example, 06 for the month of June) is placed in the third position of the loan number.
   - Loan Number Prefix - An alpha-numeric prefix placed in the fourth position of the loan number.
   - Next Number - This is a required entry. The value must be numeric and no more than 9 digits long. The value defines both the next number in the assignment sequence and the length of the numeric portion of the loan number.
   - Loan Number Suffix - An alpha-numeric suffix placed in the last (sixth) position of the loan number.

4. Watch the Example area (below the Loan Number Suffix field) to see how the loan number will be assigned using your selections.

   NOTE: A definition cannot be greater than 18 characters. The number of characters is counted from left to right.

5. Using the When to Start Loan Numbering drop-down list, select File Started or Sent To Processing to indicate when the loan number will be assigned.

6. Click the Save icon.

Organization-Specific Numbering

The Auto Loan Numbering feature contains an option to set up loan numbering by organization. Using the settings on the main Auto Loan Numbering window, you can click the Organization Loan Numbering button to specify the Next Number value by organization code.
Numbering Guidelines
• The assigned organization-specific loan number is composed of the specified Organization Code and Next Loan Number, and any values specified on the main Auto Loan Numbering window (Use Year, Use Month, Prefix, and Suffix).
• If the same organization code is assigned to more than one organization, the loan numbers are incremented from the same number sequence.
• If an organization does not use organization-specific numbering (or the numbering is disabled), the Next Loan Number value on the main Auto Loan Numbering window is used.

To Set Up Organization-Specific Numbering:
1 On the menu bar, click Encompass, and then click Settings.
2 On the left panel, click Company/User Setup, and then click Organization/Users.
3 Select an organization, and then click the Edit icon.
4 Clear the Use Parent Information check box, and then enter an organization code in the Code field.
5 Add an organization code to each organization that will use organization-specific numbering.
   TIP: You can use the same code for more than one organization.
6 For those organizations that will use the Organization Code assigned to their parent organization, leave the Use Parent Information check box selected.
7 When finished, click OK.
8 On the left panel in Encompass Settings, click Loan Setup, and then click Auto Loan Numbering.
9 On the Auto Loan Numbering window, click the Organization Loan Numbering button.
10 On the Organization Auto Loan Numbering window, select an organization code, and then click Edit.
11 Select the Generate Organization Specific Loan Numbers check box, type the Next Loan Number, and then click OK.
   • Note that the Status is changed to Enabled.
12 Click Close to close the Organization Auto Loan Numbering window.
13 Select the Use Organization Code check box if you want to use the company’s organization code when numbering loans for users who are not in an organization that has been assigned an organization code.
14 Click the Save icon to save your changes.

Auto MERS MIN Numbering
Use the Auto MERS MIN Numbering feature to define assignment of MERS MIN numbers to your loans. The number is a combination of the Organization ID assigned to your company by MERS and a sequential number that your company assigns to each loan registered with MERS. You can also enable organization-specific MERS MIN numbering that is assigned only to loans started by a specified organization’s loan team members.

To Activate Auto MERS MIN Numbering:
1 On the menu bar, click Encompass, and then click Settings.
2 On the left panel, click Loan Setup, and click Auto MERS MIN Numbering.
3 Enter the Organization ID provided by MERS.
4 Enter the Next Number that your company will assign when registering a loan with MERS. The Next Number is a 10-digit number.
5 Select the Auto Create MERS MIN Numbers check box to activate the auto-numbering feature.
6 To assign organization-specific MERS MIN numbering only to loans started by the organization’s loan team members:
   • Click MERS MIN Numbering, select the Organization ID, and then click the Edit icon.
   • The Organization ID numbers in this list are assigned using the Organization/Users setting.
   • Enter the Next Number that your company will assign when registering a loan with MERS that was started by one of the organization’s loan team members, and then click OK
   • Select Generate Organization Specific MERS MIN to enable the feature.
   • Click OK, and then click Close to close the MERS MIN Numbering window.
7. Click the **Save** icon.

- When you create a new loan, the next MERS MIN number will automatically be assigned to the loan.
- If you have enabled Organization Specific MERS MIN numbering, the next organization-specific MERS MIN number will be assigned to the loan started by one of the organization’s loan team members.
- To change a MERS MIN number once it is assigned, type the new number in the MERS MIN field on the Borrower Summary, Closing RegZ, or Shipping Details forms.

**NOTE:** By default the Organization ID number is 0000000, the Next Number is 0000000001, and the Auto Create function is turned off. When a number is assigned, an 18th number is assigned to guarantee uniqueness based on the standard MERS algorithm. The generated number is stored in the database in field ID 1051.

### Loan Folders

Use loan folders to organize your loans into groups. You can create folders to group loans by categories such as month of origination, loan status, or loan type.

When you generate reports and view the Dashboard, you can select which folders to include. Keep this in mind when managing your folders.

The (Archive) and (Trash) folders are added to the loan folder list when you install Encompass. You cannot delete the (Trash) folder. Loans are moved to the (Trash) folder when you delete them from other folders.

The Duplicate Loan Check option for each loan folder enables you to indicate if files in the loan folder are included in the duplicate loan check performed by the Duplicate Loan Check component enabled in Encompass Admin Tools.

#### About Archive Folders

You can designate any folder (other than the Trash folder) as an archive folder. Loans in archive folders are handled differently on the Pipeline, Dashboard, and in reports as follows.

- Archived loans appear on the Pipeline without displaying their alerts.
- When viewing only loans in a selected archive folder, the loans are sorted by borrower last name by default.
- Loans in archive folders are not displayed on Dashboard snapshots or included in report output. The exception is Dashboard snapshots or reports that are created specifically to display loans in a designated archive folder.

### About the Trash Folder

The (Trash) folder is used to improve control and management of deleted loan files as described below.

- Only the Administrator persona can access the (Trash) folder.
- When a loan is deleted from a non-(Trash) folder, it is moved to the (Trash) folder. A server log entry is made to indicate the user who deleted the loan and when it was deleted.
- When a loan is deleted from the (Trash) folder, a server log entry is made to indicate the user who permanently deleted the loan and when.
- When a loan is restored from the (Trash) folder, a server log entry is made to indicate the user who restored the loan and when.

#### To Create a Loan Folder:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Loan Setup**, and then click **Loan Folders**.

#### About the Trash Folder

When enabled in the Encompass Admin Tools, the Duplicate Loan Check component provides a pop-up message when a user attempts to save a loan file that contains data that matches the data in another loan file. When the Duplicate Loan Check window displays, all potential duplicate loans are listed. For more information, see “Settings Manager” on page 106.

3. Click the **New** icon, and in the Create New Folder dialog box, enter a folder name, and if appropriate, select the **Archive Folder** and/or **Include in Duplicate Loan Check** check boxes, and then click **Save**.

- **Archive Folder:** This column displays the archive status of each folder.
  - **NOTE:** Loans in folders that are designated as archive folders are not included in reports. Alerts for archived loans do not show on the Pipeline.
- **Duplicate Loan Check:** This column indicates if loan files in that loan folder are included in the duplicate loan check performed by the Duplicate Loan Check component.
  - **NOTE:** When enabled in the Encompass Admin Tools, the Duplicate Loan Check component provides a pop-up message when a user attempts to save a loan file that contains data that matches the data in another loan file. When the Duplicate Loan Check window displays, all potential duplicate loans are listed. For more information, see “Settings Manager” on page 106.
To Delete a Loan Folder:
1. Select a folder from the Loan Folders list and click **Delete**.
   - You cannot delete a folder that contains a file.
2. Click **Yes** in response to the confirmation message.

### Loan Duplication

Use the Loan Duplication setting to create templates that control the field data copied from an existing loan when a duplicate loan is created.

**NOTE:** Accessibility to the templates is configured for each persona on the Pipeline tab in the Personas setting.

To Create a Loan Duplication Template:
1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Loan Setup**, and then click **Loan Duplication**.
3. On the Loan Duplicate Template list, click the **New** icon, and type a name for the template.
4. Select the template and click the **Edit** icon.
   - Or double-click the template.
5. Type a Description for the template. The description displays on the Loan Duplicate Template list.
6. Select the check boxes to select the borrower, co-borrower, and address fields that will be copied to the duplicate loan.

**NOTE:** The fields in each section are preconfigured. All the fields in the selected sections will be copied into the duplicate loan.

7. If you select a check box for a property section, use the drop-down list to select the address fields on the duplicate loan where the selected address fields will be copied.
8. To select additional fields to copy, click the **New** icon in the Additional Fields section.
9. Type the field IDs for the fields you want to add.
   - To add more than 10 fields, enter the first 10 fields, click **Add More**, and then enter additional fields.
10. When finished, click **Add**.
11. When finished configuring your field selection, click **Save**.

### Alerts

An alert is a notification that indicates an event has occurred, is pending, or is due. Alert information displays on the Pipeline and in the loan file. For a description of each type of alert and how it is used, refer to the help topic, **Alerts Overview**.

Use the Alerts screen to define:
- Which alerts to enable, and for which milestones.
- When to show each alert, if applicable.
- Whether or not an alert will trigger a notification, if applicable.

To Configure an Alert:
1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Loan Setup**, and click **Alerts**.
3. On the Alerts screen, double-click the alert you want to configure.
4. To change a Compliance alert message:
   - Click in the Message section and enter the message that will display when the alert is triggered.
5. To add or remove field triggers for the Send Initial Disclosures alert:
   - In the Field Triggers section, click the **New** icon.
   - Enter the Field ID of the field you want to add.
   - Click **Add**.
   - **NOTE:** The alert is triggered only when all of the trigger fields are populated.
6. To delete a field, select a field from the Field Triggers list and click the **Delete** icon.
   - **NOTE:** You cannot delete any of the 10 default trigger fields.
To enable an alert, select Yes.  
- If you selected Yes, click Select Milestones to select the milestones at which to enable the alert.  
- For the Milestone Finished alert, you can change the default alert message that displays when the milestone is completed. Click in the Alert Message field and enter the new message.  
- Click OK.

Enter the number of days before the trigger event occurs that you want to trigger the alert, if applicable, and then, click Save.

Additional Compliance Alert Settings
Two of the Compliance alerts have additional settings that you can use to determine when the alerts are triggered.

Send Initial Disclosures Alert
To add or remove field triggers for the Send Initial Disclosures alert:
1 In the Field Triggers section, click the New icon.  
2 Enter the Field ID of the field you want to add.  
3 Click Add.  
NOTE: The alert is triggered only when all trigger fields are populated.  
4 To delete a field, select a field from the Field Triggers list and click the Delete icon.  
NOTE: You cannot delete any of the 10 default trigger fields.

Redisclose REGZ-TIL (APR Change)
1 Select an APR Tolerance setting:
   • Select **0.125% for all loans** to trigger the alert when the Current APR differs from the Disclosed APR by more than 0.125% in both regular and irregular loans.  
   • Select the second option to trigger the alert when the APR amounts differ by more than 0.125% for regular loans and 0.25% for irregular loans.  
2 Select an Alert Option setting:
   • Select **Alert when APR increases or decreases by more than the APR tolerance** to always trigger the alert when the APR increases or decreases by more than 0.125% (0.25% for irregular loans).  
   • Select **Alert only when APR increases by more than the APR tolerance** to only trigger the alert when the APR increases by more than 0.125% (0.25% for irregular loans).  
3 Enter the number of days before the due date that you want to activate the alert.  
4 When finished, click Save.

Log Setup
Configure the Log settings to enable or disable these features:  
- Automatically create a Log entry when a user prints a form.  
- Prohibit users from changing the Conversation Log after exiting a loan.

To Configure the Log Settings:
1 On the menu bar, click Encompass, and then click Settings.  
2 On the left panel, click Loan Setup, and then click Log.  
3 Clear or select the appropriate check boxes.  
   • Printing Log - If the Show Printing Records in Log check box is selected, a Conversation Log entry is created each time a form is printed.  
   • Log Data Security - If the Lock Conversation Log check box is selected, users are unable to edit previous entries in the Conversation Log. Only an administrator can change a locked Conversation Log entry.  
NOTE: Both check boxes are selected by default.  
4 Click the Save icon.

Tasks
Use the Tasks setting to create predefined tasks that can be associated with milestones. Users can select tasks as needed and add them to a milestone worksheet. The user then selects the check box for each task as it is completed. You can also group individual tasks into task sets that are associated with a particular milestone. A task set can then be added to a loan template. When the loan template is used to create a loan, the tasks in the task set automatically display on the appropriate milestone worksheet.

To Create a Task:
1 On the menu bar, click Encompass, and then click Settings.  
2 On the left panel, click Loan Setup, and then click Tasks.
3 Click the **New** icon.

![Task Setup Window](image)

4 Enter a Name and Description for the task.

5 In the Days to Complete field, enter the expected number of days required for completion of the task.

6 In the Priority field, select an option to indicate the general level of importance of the task.

7 When finished, click **OK**.

**Default Input Forms**

Use the Default Input Forms setting to specify the default list of input forms, and the order in which those forms display on the Forms tab.

*NOTE:* The list of forms displayed on the Forms tab for a given loan is also affected by input form lists and loan templates.

To Set the Default Forms and Display Order:

1 On the menu bar, click **Encompass**, and then click **Settings**.

2 On the left panel, click **Loan Setup**, and click **Default Input Forms**.

![Default Input Forms Window](image)

3 Select a form and click **Default** to add it to the default list, or click **Not Default** to remove the form from the default list.

4 Select a form and click the **Up** or **Down** arrows to move it to a new position.

5 Click the **Save** icon.

**Custom Print Forms**

Use the Custom Print Forms tool to create custom templates for forms, letters, and other documents. You can include references to fields such as Borrower Last Name, Loan Number, and Loan Amount, so that the appropriate loan-specific values are automatically added to the printed form.

To create a custom print form, you can start a new form, copy an existing custom form, or import .doc or .rtf formatted forms from Calyx Point or other sources.

*NOTE:* The Custom Print Forms feature does not support the use of variable fields within text boxes.
To Create a New Form:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Loan Setup, and then click Custom Print Forms.
3. On the Custom Print Forms setting, select the Public or Personal folder in which you want to add the custom form.
4. Click the New icon, type the name of the custom form, and then (with the new form selected) click the Edit icon.
   - Microsoft Word and the Insert Fields window open.
   - Insert File Fields:
     - Borrower’s Certification & Authorization

5. Create the form content, layout, and formatting as required.
6. Use the Insert Fields window to add variable fields as follows:
   - Select the type of field you want to add from the Category list.
   - Select the name of the field from the Field list.
   - Click Insert to add the field to the form.
   - **NOTE:** It is highly recommended that you follow these steps to insert variable fields. Using other techniques, such as copying and pasting a field and then modifying the label, can cause problems. For example, if you copy a field and modify the label, the underlying field code does not change to match the label. If you do not change the field code as well, the fields may not pull the loan information you expect when the form is printed.
7. To search for a field, type a keyword in the Search field, and then click Search.
8. To add a field that is not in one of the category lists, click Insert Other:
   - Type the Field ID and click OK. To determine a field ID, move your mouse over a field on an input form. The ID will display in a pop-up box.
9. If this form is going to be included in an eDisclosure package that requires eSigning, insert eSigning signature points as follows:
   - Position the cursor in the document where you want to add the signature point.
   - In the Insert Fields window, click the signature point you want to insert.
10. When finished click Save, and then click Close.
    - Microsoft Word and the Insert Field window close the form is added to the custom forms list, and is available for printing.

To Import a Form:
You can import .doc or .rtf formatted forms from Calyx Point or other sources.
1. On the menu bar, click Encompass, and then click Settings.
2. On the Encompass Settings menu bar, click Import, and then click Custom Forms.
3. Select Calyx Point or Other Custom Forms, and click Continue.
4. In the Source section on the window, open the folder containing the forms, and then click one or more forms.
   - If you clicked the Other Custom Forms option and are importing documents from another LOS, clear the check box at the bottom of the window to remove data fields from the document.
5. Change the folder in the Destination section if desired.
6. Click Import.

Print Form Groups
Use the Print Form Groups setting to create groups of forms that you regularly use (or send) together. When you print forms (or send forms using the Secure Forms Transfer tool), you can save time by selecting a form group, rather than searching for each individual form.

To Create a Print Form Group:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Loan Setup, and then click Print Form Groups.
3. Select a personal or public folder in which to add the form group.
4 Click the **New** icon, type the name of the Print Form Group, and then (with the new group selected) click the **Edit** icon.

5 On the Print Form Group details window, enter a description for the group.

6 Select forms to include in the group as follows. You can add forms from one or both tabs.
   - Click the **Standard Forms** tab and then select a category of forms (such as Verifications).
   - Or, click the **Custom Forms** tab and select a Public or Personal folder.

7 Select forms from the left-hand list and click **Add** to move them to the Selected Forms list.

8 When finished, click **Save**.

**Loan Custom Fields**

Use the Loan Custom Fields setting to create up to 100 loan fields to meet the specific requirements of your business. For example, you may need to add data required only by the city in which you do business. After you define custom fields, use the Custom Fields form (on the Forms tab) to enter the custom data for a specific loan.

**Pre-Defined Custom Field IDs**

There are 100 pre-defined custom field IDs, in the format "CUST99FV". You can create a description, set the maximum field length, and select a format for these fields. You cannot delete predefined field IDs.

**User-Defined Custom Field IDs**

You can also create up to 100 of your own custom field IDs. These custom field IDs always begin with a CX. prefix, followed by an ID of your choice. For example, "CX.TEST.1".

**To Define a Custom Field:**

1 On the menu bar, click **Encompass**, and then click **Settings**.

2 On the left panel, click **Loan Setup**, and then click **Loan Custom Fields**.
3 Double-click to open a Defined Custom Field (such as CUST01FV).
4 Enter a Description, and then select a Format for the field.
5 If you selected String, type the maximum number of characters in the Max Length field.
6 If you selected DROPDOWN or DROPDOWN - Editable, complete the steps below to create a list of valid values for the field.
   • Click Add, type the value, and then press Enter.
   • Add additional options as required.
   • To remove an option, select the option, and then click Delete.
   • Use the Move Up and Move Down buttons to set the display order for the options.
7 If you selected Audit for the field format, the custom field will contain last-change information for the field ID you specify.
   • In the Audit Field field, type the field ID for which to display the last-change information.
   • Select one of the three Audit Data options to specify the type of last-change information to display.
8 When finished, click OK.

Channel Options

Use the Channel Options setting to indicate the options available on the Channel list on the Borrower Summary form and to configure how NMLS reports will handle certain types of loans. The option selected on the Borrower Summary indicates how your company is handling a specific loan, such as Brokered or Banked. You can also create business rules that are based on a loan’s channel selection. The NMLS Channels Options section includes two drop-down lists that allow administrators to configure how NMLS reports will handle Correspondent loans and loans that do not have a channel option selected.

To Select Channel Options and Configure NMLS Options:
1 On the menu bar, click Encompass, and then click Settings.
2 On the left panel, click Loan Setup, and then click Channel Options.

3 On the Channel Options setting, all four options are selected by default. Clear the check boxes for the options that will NOT be available for selection on the Borrower Summary form.
4 In the NMLS Options section, select an option from the drop-down list for each loan type.
5 Click the Save icon.
Lock Desk Setup

Use the Lock Desk Setup to set the starting point for calculating the rate lock expiration date and to set the lock desk calendar. By default, the starting point is the date the rate is locked.

To Set the Starting Point for the Rate Lock:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Loan Setup, and then click Lock Desk Setup.

3. Select one of the two options for the start of the lock period.
4. Click the Save icon.

To Set Behavior When Expiration Date is Excluded Day:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Loan Setup, and then click Lock Desk Setup.

3. Select one of the two options for how to treat the expiration date when it is an excluded day.
4. Click the Save icon.

To Set Loan Estimate Rate Lock Expiration Default:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Loan Setup, and then click Lock Desk Setup.

3. Set the time and time zone when the rate lock should expire.
4. Click the Save icon.

To Select a Lock Expiration Calendar:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Loan Setup, and then click Lock Desk Setup.
3. Click on the Calendar tab.
Select one of the three options for the start of the lock period:

- **U.S. Postal Calendar** - Lock expirations cannot occur on Sundays or legal holidays. The read-only calendar blocks out Sundays and federal holidays.
- **Company Calendar** - The administrator can select days to exclude from your company calendar. The read-only calendar blocks out the days selected by your administrator.
  
  To configure the company calendar, click **Compliance Calendar** (under Loan Setup), select **Our Company Calendar**, and then click days to exclude from your business calendar.

  **NOTE:** The Company Calendar is also used to indicate business days when determining compliance with RESPA regulations. Be sure your lock expiration settings do not conflict with RESPA compliance.

- **None** - Lock expirations may occur on any day of the week. The read-only calendar does not show any blocked out dates.
- **Custom Lock Desk Calendar** - The administrator can select the days to exclude from the calendar.

  **NOTE:** Federal holidays are blocked out by default.

  To configure the calendar:

  - At the top left of the screen, click the **Back** or **Forward** arrows to change the calendar year.
  - Click a date to exclude it from the calendar. A pink background is added to the date.
  - Click an excluded date to include it in the calendar. The pink background is removed from the date.
  - Select **Exclude Saturdays** to exclude all Saturdays from the calendar.
  - Select **Exclude Sundays** to exclude all Sundays from the calendar.

5 At the top right of the screen, select the **Apply to Lock Extensions** check box to apply the lock expiration calendar settings to lock extensions.

6 Click the **Save** icon.

**RESPA**

Use the RESPA worksheet to create default Real Estate Settlement Procedures Act (RESPA) data. When you originate a new loan, the data is placed on the RESPA Servicing Disclosure.

**To Create RESPA Information:**

1 On the menu bar, click **Encompass**, and then click **Settings**.
2 On the left panel, click **Loan Setup**, and then click **RESPA**.

**Changed Circumstances Setup**

Use the Changed Circumstances Setup tool to manage the list of changed circumstances users can select from when indicating a change in circumstance on the Loan Estimate (LE) Page 1, Closing Disclosure (CD) Page 1, and 2010 GFE input form.

When indicating a changed circumstance on one of these forms, users select the **Changed Circumstance** check box, click the **Lookup** icon, and then select a changed circumstance from the Changed Circumstance list. The selected circumstance description and associated comments are then populated to the form.
To Create a New Change in Circumstance Option:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Loan Setup, and then click Change in Circumstances Setup.
3. Click the New icon.

4. In the Detail panel enter information in the following fields:
   - **Description**: Type a brief overview of the changed circumstance option.
   - **Reason**: From the drop-down list, select the reason to associate with the changed circumstance option. This drop-down list is based on the Reason list provided on the LE Page 1, CD Page 1, and 2010 GFE input form. When a user selects a changed circumstance from the Changed Circumstance list on the LE, CD, or 2010 GFE in a loan file, the associated Reason check box on the form will be selected automatically (based on the reason you select from the drop-down list).
   - **Code**: Type the code for the changed circumstance. This code is applied to the changed circumstance and remains associated with it even if the description of the change in circumstance is modified later. Encompass relies on this code when the administrator configures the criteria for a document's inclusion in an eDisclosure package, sets up and generates reports, and when configuring a Field Trigger business rule.
   - **Comments**: Type additional details about the changed circumstance.
5. Click the Save icon.

To Edit a Change of Circumstance Option
1. Click to select a change in circumstance option, and then click the Edit icon.
2. Type the new information, and then click OK.

   **NOTE**: The Code field is read-only and cannot be edited. This code is applied to the change in circumstance and remains associated with it even if the description of the change in circumstance is modified later. Encompass relies on this code when the administrator configures the criteria for a document's inclusion in an eDisclosure package, sets up and generates reports, and when configuring a Field Trigger business rule.

To Move an Option Up or Down in the Changed Circumstance List:
1. Select a change in circumstance option.
2. Click the Up arrow to move the option up in the list.
3. Click the Down arrow to move the option down in the list.

To Delete a Change of Circumstance Option
1. Click to select a change in circumstance option, and then click the Delete icon.
2. Click Yes to confirm the deletion.
Disclosure Tracking Settings

Use the Disclosure Tracking Settings to define:

- The forms to track in the Disclosure Tracking tool.
- How disclosure history entries are added to the Disclosure Tracking tool.
- Whether or not to include the day when a disclosure is sent when calculating the Compliance Timeline.

To Configure Disclosure Tracking:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Loan Setup, and then click Disclosure Tracking Settings.
3. Click the New icon.

4. On the Disclosure Tracking Forms window, select the forms to track as follows:
   - Click the Form Groups tab, and then select a Public or Personal forms group
   - Or, click the Standard Forms tab, and then select a category of forms (such as General Forms)
   - Or, click the Custom Forms tab and select the Public or Personal folder containing the custom forms.
5. Select forms from the left-hand list and click Add to move them to the Selected Forms list.
6. On the Selected Forms list:
   - Select a form and click the Up or Down arrows to change the list order.
   - Select a form and click Remove to remove it from the list.
7. Click OK to close the window.
8. Select a form and click the Delete icon to delete it from the list.
   - The REGZ-Truth-In-Lending, 2010 GFE, Anti-Steering Safe Harbor Disclosure, Loan Estimate, Closing Disclosure, and 2015 Settlement Service Provider List forms are listed by default and cannot be deleted.
9. In the center section, configure how disclosure history entries are added to the Disclosure Tracking tool. The settings applied here apply only to the forms listed in the upper section of the Disclosure Tracking Settings.
   - Select Create a record when disclosures are printed to automatically add a disclosure history entry every time a form is printed.
   - Select Prompt users before a record is created to trigger a Disclosure Tracking prompt every time a form is printed. Users will click Yes when prompted to add the disclosure history entry.
   - Select Create a record when disclosures are previewed to automatically add a disclosure history entry every time a form is previewed.
   - Select Prompt users before a record is created to trigger a Disclosure Tracking prompt every time a form is previewed. Users will click Yes when prompted to add the disclosure history entry.
   - Select Create a record when disclosures are sent using the eFolder to automatically add a disclosure history entry every time a form in the forms list is sent, printed, or previewed using the eFolder.
   - Select Users can manually create disclosure records to enable users to manually add disclosure history entries on the Disclosure Tracking tool.
10. In the Copy of disclosures section, select a check box if you want Encompass to save a local copy of a disclosure document when it is printed or sent electronically from within the eFolder. If a copy has been saved, loan team members can click the View Document button on the Disclosure Tracking tool to view and print a copy of the document(s).
   - Select Save copy of disclosures when disclosing from Print Menu to save a local copy of disclosure documents that are printed.
• Select **Save copy of disclosures when disclosing from eFolder** to save a local copy of disclosure documents that are sent electronically. (These are disclosures sent to borrowers for their information only, as part of an eDisclosure package, or in separate document requests).

• If you do not select a check box, no copies are saved and the View Document button will be hidden, thus preventing the loan team member from viewing or printing the document(s).

11 In the Compliance Timeline Calculation for RESPA-TILA section:

• **Initial Disclosure Due Date**: Select the check box to include the Application Date (field ID 3142; the day when the 2010 GFE is received with all of the required fields populated or the day when the Loan Estimate is received with all of the required fields populated) when calculating the 2010 GFE's Initial Disclosure Due Date (field ID 3143) or the LE due date (field ID 3143) on the Disclosure Tracking tool.

• **Redisclosure Due Date**: Select the check box to include the Changes Received Date (field ID 3165 or CD1.X62; the day when the changed circumstance is indicated on the 2010 GFE (field ID 3168)) or the Closing Disclosure Page 1 (field ID CD1.X61) when calculating the Revised GFE Due Date (field ID 3167) or the Revised CD Due Date (field ID CD1.X63) (i.e., the Changes Received Date is considered Day 1).

• Enter the number of days before the Loan Estimate expires. For example, if you enter 10, the Loan Estimate will expire on the 10th day. A minimum of 10 days is required by law.

• Enter the time of day when the closing costs disclosed on the Loan Estimate expire.

• Select the time zone to use for the closing costs expiration time.

12 Use the Compliance Timeline Calculation for GFE/TIL section to determine whether or not to include the day a disclosure was sent to the borrower when calculating the Compliance Timeline dates on the Disclosure Tracking tool.

• **Earliest Closing Date**: Select the check box to include the Initial TIL Sent Date (field ID 3152; the day the first version of the REGZ-TIL is sent to the borrower) or the Revised TIL Borrower Received Date (field ID 3155; the day the revised version of the REGZ-TIL is received by the borrower) when calculating the Earliest Closing Date (field ID 3147).

• **GFE Expiration Date**: Select the check box to include the Initial GFE Sent Date (field ID 3148; the day the first version of the GFE is sent to the borrower) when calculating the GFE Expiration Date (field ID 3140) on the 2010 GFE.

• Enter the number of business days for which the GFE will be effective after it is disclosed in the **GFE Expires in** text box.

• This number is added to the GFE Date (field ID 3170) to determine Important Dates #2 (field ID NEWHUD.X2).

• Once disclosed, Important Dates #2 (field ID NEWHUD.X2) will copy over to the GFE Expiration Date (field ID 3140).

• A business day is any day the lender is open to conduct business according to the Our Company Calendar in the Compliance Calendar settings.

**NOTE**: As an example, in this scenario the **GFE Expiration Date** check box is not selected, **GFE Expires in** is set to 10 business days, and Saturday has been designated as a business day on the Our Company Calendar. If the GFE is sent on 4/01/2016, the GFE will not expire until the end of 4/12/2016. Since the GFE Expiration Date check date is not selected, the day when the initial GFE is sent is not included when calculating the GFE Expiration Date.

13 In the Changed Circumstances section, select the **Require fee level Changed Circumstances prior to disclosure** check box to require fee level disclosures to indicate a changed circumstance reason for each revised fee prior to sending a revised disclosure. When this check box is selected, the new Fee Level Disclosures check box (field ID 4461 on the LE Page 1 and CD Page 1 input forms) will be selected and then cannot be changed by users.

• If this check box is not selected, authorized users will be permitted to select or clear the Fee Level Disclosures check box on the LE Page 1 and CD Page 1 as needed. (Once the loan’s initial disclosure has been sent, users cannot change the Fee Level Disclosures check box. Once disclosed at a fee level, users must continue to redisclose at a fee level for the remainder of the loan’s lifecycle (and vice versa if they initially disclosed at a disclosure level).

14 Click the **Save** icon.

### Compliance Calendar

Use the Compliance Calendar settings to specify your company’s business days. The setting includes three separate calendars, which can be accessed by selecting an option at the top of the setting.

• **Our Company Calendar** is used to calculate the dates in the Compliance Timeline fields on the Disclosure Tracking tool which helps ensure compliance with the 2010 and 2015 Real Estate Settlement Procedures Act (RESPA) regulations. Dates with a pink background are excluded from Our Company Calendar. All other dates are considered business days and included in the calendar.

• **U.S. Postal Calendar** is used when calculating days to comply with MDIA regulations. Settings on this calendar cannot be changed.
• **Reg-Z Business Day Calendar** is used to calculate the Earliest Fee Collection Date for loans subject to 2015 RESPA regulations. Settings on this calendar cannot be changed.

**NOTE:** The Compliance Calendar supports a specific range of years. Dates entered on the Disclosure Tracking tool must fall within this specified range. Use the Back or Forward arrows on the upper-right to view the calendars for each supported year.

### To Configure Your Company Calendar:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Loan Setup**, and then click **Compliance Calendar**.
   
3. At the top of the screen, select the **Our Company Calendar** option.
4. At the top-right of the screen, click the **Back** or **Forward** arrows to change the calendar year.
5. Click a date to exclude it from the calendar.
   - A pink background is added to the date.
6. Click an excluded date to include it in the calendar.
   - The pink background is removed from the date.
7. Select **Exclude Saturdays** to exclude all Saturdays from the calendar.
8. Select **Exclude Sundays** to exclude all Sundays from the calendar.
9. Click the **Save** icon.

### 2009 GFE Print

Use this feature to select the GFE output forms to print by default. When you initiate printing of the GFE, the default forms are placed on the list of Selected Forms to print.

**NOTE:** This setting applies only to the 2009 (and earlier) version of the GFE. This setting does not apply to the 2010 GFE input form.

### To Select Default Forms to Print:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Loan Setup**, and then click **GFE Print**.
   
3. Select one or more forms.
4. Click the **Save** icon.
Trustee List

Use the Trustee List to create trustees with whom your company does business. Users can then select a trustee from the Closing Vendor Information form.

To Create a Trustee:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Loan Setup, and then click Trustee List.
3. On the Trustee List screen, click the New icon.
4. On the Trustee Details window, enter the trustee name, address, and phone number.
   • Or click the Address Book icon to populate the information from your business contacts.
5. In the Trust Date field, enter the date the trustee was incorporated.
6. Select the state in which the trust does business, and then select the trust's organization type.
7. Click Save.

Piggyback Loan Synchronization

Use the Piggyback Loan Synchronization setting to manage the fields that are synchronized when users update loans using the Piggyback Loans tool. These fields are also applied when users create new piggyback loans using the Piggyback Loan tool.

To Select Piggyback Loan Synchronization Fields:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Loan Setup, and then click Piggyback Loan Synchronization.
   • On the Add Required Fields window, enter up to 10 Field IDs. When finished, click Add.
   • If you need to add additional fields, click Add More.
5. To add fields by selecting them from input forms, click the Find icon.
   • On the Find Fields window, select a form from the list on the left.
   • Right-click the fields you want to add to the synchronization list.
6. When finished, click OK.
7. To remove a field, select a field from the Field ID list, and then click the Delete icon.
8. To include fields from verifications, select the appropriate check boxes. All fields on the selected verification will be synchronized.
9. When finished, click the Save icon.
   • Or click the Reset icon to return to the previously saved list.

NOTE: To return to the original list of default synchronization fields, click Default List. Any changes you have made to the list will be lost.
Sync Templates

Use the Sync Templates setting to create and manage templates that define fields and verifications that are synchronized between two loan files that are part of the same construction-to-permanent loan transaction. If an Encompass user plans to send the borrower separate Loan Estimates and Closing Disclosures for the construction-only and permanent portions the transaction, the Encompass user utilizes the Construction Management form to link a construction-only loan file and a permanent loan file. The template is applied when linking the loans initially and when manually synchronizing the loans later. If an administrator creates more than one sync template, an Encompass user can select the appropriate template.

The following fields are automatically synchronized when a Disclosure Tracking entry is created for a linked loan:

- Borrower Type (field ID 4008)
- Borrower First Name (field ID 4000)
- Borrower Middle Name (field ID 4001)
- Borrower Last Name (field ID 4002)
- Borrower Suffix (field ID 4003)
- Borrower Home Email (field ID 1240)
- Co-Borrower Type (field ID 4009)
- Co-Borrower First Name (field ID 4004)
- Co-Borrower Middle Name (field ID 4005)
- Co-Borrower Last Name (field ID 4006)
- Co-Borrower Suffix (field ID 4007)
- LE Date Issued (field ID LE1.X1)
- Closing Cost Estimation Expiration Date (field ID LE1.X28)
- Time (field ID LE1.X8)
- Time Zone (field ID LE1.X9)
- Estimated Closing Date (field ID 763)
- CD Date Issued (field ID CD1.X1)
- Closing Date (field ID 748)
- Intent to Proceed (field ID 3164)
- LE Sent On (field ID 3972)
- Intent to Proceed Received Date (field ID 3197)
- Intent to Proceed Received By (field ID 3973)
- Intent to Proceed Received Method (field ID 3974)
- Intent to Proceed Received – Other Description (field ID 3975)

Additionally, for linked loans, selections made in the construction loan file for the Secured by Customer’s Current Principal Dwelling (field ID CONST.X2) and Non-rescindable Transaction (field ID 3942) check boxes on the Construction Management form are automatically copied to the permanent loan file. Changes made to the check boxes in the permanent file will be overwritten by the selections in the construction file.

Enable Access to the Sync Templates Setting

Administrators configure access to the Sync Templates setting from the Personas setting by selecting the Sync Templates check box on the Settings tab in the Company Settings section.

To Create a Sync Template:

1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Loan Setup, and then click Sync Templates.
3. To create a new template, click the New icon.

![Sync Templates](image)
4 Type a Template Name and Description.

5 To specify synchronized fields using field IDs, click the **New** icon, enter up to 10 field IDs on the Add Required Fields window, and then click **Add**.

6 To add fields by selecting them from forms, click the **Find** icon.
   - On the Find Fields window, select a form from the list on the left.
   - Right-click the fields you want to synchronize. Selected fields are highlighted a peach color.

7 To remove a field, select a field from the Field ID list, and then click the **Delete** icon.

8 To include fields from verifications, select the appropriate check boxes in the Verifications section at the bottom of the screen. All fields on the selected verifications will be synchronized.

9 To replace the selected fields and verifications with a list of default fields and verifications set by Encompass, click the **Default List** button.

10 When finished, click the **Save** icon.
To Duplicate, Edit, or Delete a Template:

- To duplicate a template, select a template on the list, click the **Duplicate** icon on the upper-right, rename the template, and then click **Save**.
- To edit a template, double-click a template on the list, edit the name, description, field list, and verifications as needed, and then click **Save**.
- To delete a template, select a template on the list and then click the **Delete** icon.

**Privacy Policy**

Use the Privacy Policy setting to select the privacy policy statement to use when printing or ordering disclosures. Then select the default content that displays in the Privacy Policy input form when you start a new loan.

**Zipcode Setup**

Use the Zipcode Setup setting to add custom ZIP code/city combinations to the Encompass ZIP code database. If you add a ZIP code that was already assigned to a city in the database when Encompass was shipped, the new ZIP code/city combination will replace the existing combination in the database.

After entering a ZIP code on any Encompass input form, the corresponding City field is automatically populated based on the ZIP code/city combinations in the Encompass ZIP code database. When a ZIP code that has been assigned to multiple cities by the US Postal Service (USPS) is entered, a pop-up window
listing all applicable cities displays, enabling you to select the city to add to the field. If a USPS ZIP code/city combination is not reflected in the Encompass ZIP code database, the city will not be available to select.

To Create a Custom ZIP code/City Combination:
1. On the menu bar, click **Encompass**, and then click **Settings**.
2. In the left panel, click **Loan Setup**, and then click **Zipcode Setup**.
3. Click the **New** icon, and then type a ZIP code.
4. Type the city to associate with the ZIP code.
5. Select the state to associate with the ZIP code, and then type the county.
6. When finished, click **OK**.

To Create a HMDA Profile:
1. On the menu bar, click **Encompass**, and then click **Settings**.
2. In the left panel, click **Loan Setup**, and then click **HMDA Profiles**.
3. In the List of HMDA Profiles section, click the **New** icon.
4. In the HMDA Profile Details section, type the name of the profile.
5. In the Respondent Information section, enter the Respondent name, address, and contact information.
6. Selected the **Use Non Universal Loan Identifier (NULI) for Loans Reported as Partially Exempt** check box to control how the Universal Loan ID (field ID HMDA.X28) is populated on the HMDA Information input form. When this check box is selected and the **Loan is Partially Exempt** check box is selected on the HMDA Information input form for a loan file, the loan number is populated to the Universal Loan ID field and the field’s name is changed to **Non Universal Loan ID**.
7. In the Parent Mailing Address section, enter the mailing address for the reporting institution’s parent company.
8. In the HMDA Application Date section, to use a field other than the default Encompass Application Date (field ID 745) in the HMDA report, select **Other**, select a date field from the list, and then click **OK**.
9. Select options for the Institution Type and the Channel Option
10. In the Relied Upon Factors section, select alternative DTI, CLTV, or Income fields to use for HMDA reporting purposes.
   - To search for a field, enter all or part of a search term in the Find field and then click the **Find** button to locate the first occurrence of a field containing the search terms. Click **Find** again to advance to the next occurrence.
11. In the Purchased Loans section, select options for reporting on loans that you have purchased from other institutions.
12. In the Rate Spread section, indicate whether the rate spread will display to 3 decimal points.
13. When finished, click the **Save** icon.

**HMDA Profile**

Use the HMDA Profiles settings to create one or more HMDA Profiles for your company. Enter HMDA information (such as your Respondent information) to be included in the HMDA report generated for each profile. You can also configure the default content that displays in the HMDA Input form when you start a new loan, such as the HMDA application date, how loans without channel selections are treated, and which income, DTI, and CLTV fields are used for purposes of HMDA reporting.

Use the List of HMDA Profiles section at the top of the HMDA Profiles setting to create one of more HMDA reporting profiles for a company. When a profile is created, it is added to the List of HMDA Profiles section. Administrators can use the icons on the upper-right of the table to add, edit, and delete profiles. Each profile is assigned a unique Legal Identity Identifier (LEI). Use the LEIs to associate HMDA profiles with different organizations within the company.

To assign an LEI to an organization, double-click an organization folder in the Organization/User Setup setting (**Encompass Settings > Company/User Setup > Organization/Users**) and then use the Legal Entity Identifier (LEI) section on the Organization Details window to associate the organization with an LEI. Loans created by Encompass users within each organization are assigned the HMDA profile associated with the organization’s LEI. When making 2018 HMDA calculations, Encompass uses the HMDA Profile settings for the LEI for the organization.

To Edit ZIP Code Information
1. Click to select the ZIP code in the list, and then click the **Edit** icon.
2. Type the new information, and then click **OK**.

To Delete a ZIP Code
1. Click to select the ZIP code in the list, and then click the **Delete** icon.
2. Click **Yes** to confirm the deletion.

**NOTE:** The Parent Mailing Address fields are used only for loans with data collected in 2017 and reported by March 1, 2018.
14 The profile is added to the List of HMDA Profiles table at the top of the setting.

To Edit a HMDA Profile:
1 In the List of HMDA Profiles section, double-click a profile on the list.
2 Edit the profile information, and then click the Save icon.

To Delete a HMDA Profile:
1 In the List of HMDA Profiles section, select a profile on the list.
Click the Delete icon.

To Edit a HMDA Profile:
1 In the List of HMDA Profiles section, double-click a profile on the list.
2 Edit the profile information, and then click the Save icon.

To Delete a HMDA Profile:
1 In the List of HMDA Profiles section, select a profile on the list.
Click the Delete icon.

NMLS Report Setup

Use the NMLS Report Setup tool to select the states to include when generating loan data needed for an NMLS Mortgage Call Report (in XML format) from the Encompass Pipeline. Select each state in which your company is licensed and is required to submit an NMLS Mortgage Call Report. By default, Encompass considers the 1003 Signature Date (field ID 3261) to be the loan's initial application date. When generating NMLS Mortgage Call Report data, the initial application date determines whether or not the loan file is included in the report (based on the time period the report is covering). Administrators can use the NMLS Report Setup tool to designate the date field that will be used as the initial application date.

To Configure the Setting:
1 On the menu bar, click Encompass, and then click Settings.
2 On the left panel, click Loan Setup, and then click NMLS Report Setup.

3 Select each state in which your company is licensed and is required to submit an NMLS Mortgage Call Report.
   • Click Check All to select every state in the list.
   • Click Uncheck All to clear the check box for each state in the list.

4 To change the application date used when including loans in NMLS reports:
   • In the Reports Setting section, select a date from the Application Date Field list.
   • Or select Other from the Application Date Field list, and then select a date from the Reporting Database.

5 To prevent NMLS Mortgage Call Reports from reflecting fees collected after credits to the borrower have been deducted, select Exclude Origination Credits from Fees Collected.

6 When finished, click the Save icon.

Verification Contact Setup

Use the Verification Contact Setup setting to select the default contact phone number (field BE144) and fax number (field BE145) for your company that display in the From section on the phone VOD, VOE, VOL, VOM, and VOR verification input forms. The numbers are then populated to the verification output forms. By default, the Current User option is selected.

To Configure the Contact Phone and Fax Numbers:
1 On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click **Loan Setup**, and then click **Verification Contact Setup**.

3. Select the user or persona whose title, phone, and fax number will display on the verification forms:
   - Select **Current User** to populate contact information for the user who is currently working in the loan.
   - Select a persona/milestone option to populate contact information for the user/persona assigned to the loan at the selected milestone.
   
   **NOTE:** If the **Current User** or the user associated with the selected persona/milestone has no phone or fax number entered in their user profile, or if the user associated with the selected role has no phone or fax number entered in the File Contacts tool, then the default phone and fax number fields will be populated from the Company/User Setup setting. The numbers from the Administration folder in the Organization hierarchy in the Organization/Users setting will be used first. If the Administration folder has no numbers entered, then the numbers from the Company Information setting will be used.

4. When finished, click the **Save** icon.

If the phone numbers are deleted on the input form, the input fields will remain blank, but the output form fields will be populated with the default numbers described in the note above.

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**FHA Informed Consumer Choice Disclosure**

Originators of FHA loans can use the FHA Informed Consumer Choice Disclosure setting to populate default data to the loan comparison table on the Informed Consumer Choice Disclosure tab on the FHA Management form as needed to comply with regulatory requirements. The data is then populated to the FHA Informed Consumer Choice Disclosure Notice output form.

<table>
<thead>
<tr>
<th>FHA Informed Consumer Choice Disclosure</th>
<th>FHA Financing 203(b) Fixed Rate</th>
<th>Conventional Financing 95% with Mortgage Insurance (88)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales Price</td>
<td>$100,000.00</td>
<td>$100,000.00</td>
</tr>
<tr>
<td>Mortgage Amount</td>
<td>$80,000.00</td>
<td>$80,100.00</td>
</tr>
<tr>
<td>Loan-to-Value</td>
<td>90.00</td>
<td>90.00</td>
</tr>
<tr>
<td>Down Payment Needed</td>
<td>2,000.00</td>
<td>2,000.00</td>
</tr>
<tr>
<td>Monthly Payment (principal and interest only)</td>
<td>627.60</td>
<td>509.08</td>
</tr>
<tr>
<td>Loan-to-Value</td>
<td>95.00</td>
<td>95.00</td>
</tr>
<tr>
<td>Monthly Mortgage Insurance</td>
<td>99.05</td>
<td>53.04</td>
</tr>
<tr>
<td>Maximum Number of Years of Monthly Insurance Payments</td>
<td>Approx 10 Years</td>
<td>Approx 5 Years</td>
</tr>
<tr>
<td>FHA Financing 203(b) Fixed Rate Premium</td>
<td>$1,688.00</td>
<td>(Included in Mortgage Amount, line 2)</td>
</tr>
</tbody>
</table>

The FHA Informed Consumer Choice disclosure Notice provides a one-page generic analysis comparing the mortgage costs of an FHA-insured mortgage with the mortgage costs of similar conventional mortgage products offered by the lender for which the borrower may qualify. The setting includes two columns that are populated with default data: one for FHA Financing 203(b) Fixed Rate and one for Conventional Financing 95% with Mortgage Insurance. The data can be updated as needed. The recommended best practice is to revise the entries at least once a year to reflect prevailing market conditions.

**NOTE:** The seed data for the conventional financing interest rate has been set to 5% by default to match the calculations in the FHA 203(b) portion of the setting. If you clear all the options in the setting, Encompass generates a default disclosure form with a 7% scenario.

**To Access the FHA Informed Consumer Chose Disclosure Setting:**

1. On the menu bar, click **Encompass**, and then click **Settings**.

2. On the left panel, click **Loan Setup**, and then click **FHA Informed consumer Choice Disclosure**.
3 Using the fields provided, enter or modify the default data to populate to the loan comparison table located on the Informed Consumer Choice Disclosure tab of the FHA Management form. The data is then populated to the FHA Informed Consumer Choice Disclosure Notice output form when it is generated or printed.
Chapter 7

eFolder Setup

Document Conversion
Use the Document Conversion setting to enable the conversion of document files into image files when they are added to the eFolder. Converting document files into image files reduces the time need to load and view documents in the eFolder. You can also set the conversion preferences for document files that are added to the Unassigned File section of the eFolder File Manager.

To Enable Document Conversions:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click eFolder Setup, and then click Document Conversion.
3. Select or clear the Enable Document Conversion check box to configure the conversion method used when document files are imported into the eFolder.
   • When the setting is enabled, document files are converted into images when they are added to the eFolder and are viewed in the Document Details window and File Manager in an image viewer that delivers faster loading times and allows thumbnail views of pages in the file.
   • When the setting is disabled, document files are added to the eFolder in their original format and are viewed in the Document Details window and File Manager in a PDF viewer.
   • After the setting is changed, the new file conversion method applies only to new documents that are added to the eFolder. The file formats for documents that were previously imported into the eFolder do not change, which means that a user can have both image files and native-format files associated with the same loan.
4. When finished, click Save.

IMPORTANT: When the setting is enabled, the original document file will not be saved, unless an administrator enables the save option in the document conversion preferences that are configured in the Documents setting. For additional information, refer to “Documents” on page 50.

Unassigned Document Conversion Preferences
Use the Unassigned Document Conversion Preferences section to configure the image conversion options for unassigned document files that are imported into the eFolder File Manager.

To Set Unassigned Document Conversion Preferences:
1. Select the Keep a copy of the document in its original format check box to keep a copy of the document in its original file format.
   • If the check box is selected, the file is converted into an image file, and a copy of the file in its original format is saved. Users can click the View in Original Format button on the Document Details window or File Manager to view the file in native format.
   • If the check box is cleared, the file is converted into an image file, and the original file is not saved.
2 Select the format used when the document file is converted into an image.

- **Color** - Pages with color are converted as color images. Pages with minimal color are converted as black & white images.
- **Black & White** - All pages are converted as black and white images. Consumes a reduced amount of space and delivers faster retrieval times when viewing files.

**NOTE:** The default selection for a new document type is Black & White.

3 Select the resolution for the image.

4 When finished, click **Save**.

**Documents**

Use the Documents setting to create and manage the tracking information associated with loan documents (including standard forms, custom forms, settlement services, verifications (verifs)), to set the conversion preferences used when document files are converted into image files in the eFolder, and to select the documents that are added to initial disclosure (i.e., eDisclosure) and closing document (i.e., Encompass Closer) packages based on specific criteria. The document is included only when one or more of the criteria are met.

- **Tracking Information** - When custom forms and needed documents supplied by the borrower) are requested for a loan, the expected receipt and expiration dates are calculated based on the default days entered in the Documents setting. You can also modify the preconfigured expected receipt and expiration dates for Encompass standard documents, verifications, and settlement services as needed.

- **Document Conversion Preferences** - When you create or edit documents, you can select the file format to use when a document is imported into the eFolder and converted into an image. By default, the original document file is not retained unless you configure the setting to retain a copy of the document in its original file format (Step 9 in the Create a document procedure below).

**NOTE:** Although the conversion preferences are selected on the Documents setting, you must use the Document Conversion setting to enable the document conversion process.

- **eDisclosure and Encompass Closer Packages** - When you create or edit documents, you can configure the document so that it is included in all initial disclosure (i.e., eDisclosure) or closing document (i.e., Encompass Closer) packages, or included in packages only when specified criteria are met.

**TIP:** Use the Document Sets setting (in the Loan Templates setting) to create groups of documents. Within a document set, each document is associated with the milestone at which it is used. Document sets are then used as components of loan templates.

4 In the Name field, type the name of the document.

5 In the Type field, select one of the three options.

The Type field is used to indicate the type of document being requested from the borrower. If the type is **Standard Form** or **Custom Form**, the document exists in Encompass and is associated with the document selected from the Source list. When you request the document (usually from the eFolder) the source document is used as the template to which it adds data for the specific loan. The borrower is typically requested to sign and return the document. The **Needed** type indicates that the document is not an existing Encompass document but is provided by the borrower, such as a pay stub or W-2 form.
6 In the Source field, select the name of the existing document associated with the new document. This field is only active if you selected Standard Form or Custom Form for the Type field.

7 Type the Days to Receive and Days to Expire.

8 In the Available section, select a check box to configure whether documents are visible externally:
   - WebCenter - The document or service will be visible to borrowers or partners via the WebCenter or Loan Center. This option is used when documents are sent by clicking the Send button in the eFolder, and then clicking Send Files.
   - TPO WebCenter Portal - When a loan has been originated on the TPO WebCenter, the document or service will be visible to the loan originator via the TPO WebCenter. The document will become visible after the loan file is saved in Encompass.
   - EDM Lenders (Send Files to Lender) - The document or service will be visible when files are sent to lenders. This option is used when documents are sent by clicking the Send button in the eFolder, and then clicking Send to Lender.

9 In the Conversion Preferences section, select the check box to maintain a copy of the document in its original file format when the Enable Document Conversion check box is selected in the Document Conversion setting.

10 Select the image format to use when the file is imported into the eFolder and converted into an image file. The default selection for a new document type is Black & White.
   - Color - Pages with color are converted as Color. Pages with minimal color are converted as Black & White.
   - Black & White - Consumes the least amount of space and delivers the fastest retrieval times when viewing files.

NOTE: Although the conversion preferences are selected on the Documents setting, you must use the Document Conversion setting to enable the document conversion process.

11 In the Encompass Docs Service section, select the appropriate check box to add the document to all eDisclosure, closing, or pre-closing electronic disclosure packages.
   - If the document is a custom form and the eDisclosure package requires eSigning, be sure the form includes the required eSigning signature points.

   • Click the Criteria button to specify criteria for including the document in an eDisclosure package. The document is included only when one or more of the criteria are met.

   NOTE: To include the document any time a specific plan code is applied to the eDisclosure package, select the Plan Code check box, and then select the specific plan code(s). Only custom plan codes or plan codes created as an alias are available to select here.

12 Select a Signature Type from the list.

13 Click OK.

Options
Additional options display in the Options section at the bottom of the setting.

To Configure the Options:
- Use the Document Days to Count options to calculate the expected receipt and expiration dates for requested documents based on week days or calendar days.

- Select the Create a document entry when Informational Documents are sent to borrower check box to create a document entry in the eFolder when you send an informational document (no signature required) to a borrower. When you select this check box, the following check box is enabled for selection.

- Select the Save copy... check box to save a copy of information documents in the eFolder when the documents are sent to a borrower. When you select this check box, the following check box is enabled for selection.

- Select the Insert Date and Time in the Document check box to add date/time stamps to copies of information documents stored in the eFolder.

- Select the Queue Documents for Upload/Conversion check box to allow users to continue working in Encompass while files are uploaded and converted (when document conversion is enabled) into the eFolder in the background. This allows users to continue working in Encompass while file uploads and conversions are in process.
Document Export Templates

Use the Document Export Templates setting to create and manage templates that control how loan documents are exported from the Pipeline. Templates control the document stacking template used for document selection, password protection, whether notes are included, the location where exported documents are stored, the naming convention used for exported document files, and whether the documents are exported as a single .pdf file or a .zip file containing multiple .pdf files.

After templates have been created by the administrator, users can apply the templates when they export loan documents from the Pipeline.

To Create a Document Export Template:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click eFolder Setup, and then click Document Export Templates.
3. In the Document Export Templates section, click the New icon, and then rename the template as needed.
4. In the Document Export Templates section, click the New icon, and then in the Templates Details section, select Export as PDF to export the documents as a single .pdf file.
   - Or, select Export as ZIP to export the files as a .zip file containing individual .pdf files for each document.
5. Select the Protect File with Password check box to use password protection for the exported .pdf files, and then type the password in the Set Password and Confirm Password fields.
6. Select an option from the Document Stack to Export list to apply a Document Stacking Template, which configures the selection of documents and the order in which they are exported.
7. Select an Annotations Export option to configure the notes that will be included in the exported .pdf files.
8. Select the Set and Define Export Location check box to have all Encompass users export files to a predefined folder, and then type the file path in the Document Export Location field or click the Browse button to browse to the folder.
   - Clear the check box to allow users to select their own location for storing the export files.
9. In the File Name Builder section, select up to three components to use when naming the exported .pdf or .zip file.
10. If you select the Other option for a naming component, use the text box to enter the text that will display in as the naming component.
   - The File Name example at the bottom of the File Name Builder section provides an example of the name that each export file will be given.
11. When finished, click Save.

Document Groups

Use the Document Groups setting to create groups of related documents that simplify the management of documents in the eFolder. When a user selects a document group from the Document Group drop-down list in the eFolder, only the documents included in the document group will display in the eFolder.

For example, you can create a request group that contains all the disclosures that you want to request from your borrower. If the documents listed in the document group have been added to the eFolder, a user can open the eFolder, select the document group, select the appropriate documents, and then click the Request button to request the documents from the borrower.

The four default document groups are:
   - (All Documents) - Contains all documents. As new documents are created using the Documents setting, the documents are added to this group.
   - (Closing Documents) - Contains documents with the Add this document to the Encompass Closer packages check box selected in the Documents setting.
   - (eDisclosures) - Contains documents with the Add this document to the eDisclosure packages check box selected in the Documents setting.
   - (Settlement Services) - Contains all settlement services. This group cannot be modified.

To Create a Document Group:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click eFolder Setup, and then click Document Groups.
3 Click the New icon.

4 In the Document Groups section, replace the New Group name with a name for the group.

5 From the Documents list on the left, select a document, and then drag it onto the name of the new document group.

6 To remove a document from the group, select a document, and then drag it back to the Documents list.

7 Click the Save icon.

Document Stacking Templates

Use the Document Stacking Templates setting to define the stacking order templates that can be applied to configure the order in which documents display in the Documents list in the eFolder and when you click the Send button in the eFolder. You can create multiple stacking order sets and also designate a default stacking order.

**NOTE:** Before you can create a stacking order set, you must create the documents that you will add to the set. Use the Documents setting to create documents.

**To Create a Document Stacking Template:**

1 On the menu bar, click Encompass, and then click Settings.

2 On the left panel, click eFolder Setup, and then click Document Stacking Templates.

3 In the Stacking Templates section, click the New icon, double-click the new template, and then type a name for the document stacking order template.

4 With the new stacking order selected, click the New icon in the documents section.

5 On the Update Document Stacking Template window, type a Description.

6 In the New Documents list, select a category from the Source drop-down list to display only documents in the selected category:

   • To reposition a document in the New Stacking Order Template list, select a document, and then click the Up and Down buttons.
   
   • To remove a document from the set, select a document in the New Stacking Order Template list, and then click the Delete icon.

   **NOTE:** The first four selections are generated by the Encompass Docs Solution document generation engine and can include individual documents or sets of documents. Sets are clearly marked in the document list with the word set preceding the entry name. Entries for individual documents are slightly off set to the right on the list.
7 Select a document in the New Documents list, drag it to the New Stacking Order Template list in the left panel, and then drop it in the location where you want it to display in the stacking order.

- Or, select a document, click the right Arrow icon to move the document to the New Stacking Order Template list, and then use the Up or Down button to reposition the document in the stacking order.

8 To remove a document from the set, select a document in the New Stacking Order Template list, and then click the Delete icon.

9 In the New Stacking Order Template list, select a check box in the Required column to indicate that an attachment is required for the document when it is sent to a borrower, lender, or partner.

10 Select the Display only the documents included in the stacking order check box to create a filtered stacking order, which displays only the documents in the stacking order when the stacking order is applied.

- Or clear the check box to display eFolder documents that are not in the stacking order. These documents display in alphabetical order at the bottom of the list below the documents in the stacking order.

11 Select the Auto-select all documents in the stacking order for Print and Save check box to print or save all of the documents in the stacking order template even if the user clears some of the check boxes.

- Or clear the check box to allow users to clear the check boxes in the stacking order template to print or save individual documents.

12 Click OK.

**Document Identification**

Use the Document Identification setting to enable or disable bar codes on files that are managed in the eFolder. Bar codes allow the Encompass intelligent document recognition (IDR) feature to accurately identify files and automatically assign them to the appropriate document tracking records in the eFolder.

If you enable the bar code feature, you can indicate whether bar codes are used in specified subject property states, and whether bar codes are added to initial disclosures (that are sent using the eDisclosure feature in the eFolder) or included in the closing documents.

To Configure Bar Code Settings:

1. On the menu bar, click Encompass, and then click Settings.

2 In the left panel, click eFolder Setup, and then click Document Identification.

3 To enable bar codes, select the Enable the bar code feature check box.

4 In the left panel, select the check boxes to enable bar coding when the subject property is in one of the selected states.

5 In the right panel, select the types of documents to which bar codes will be added.

- Select the Existing Attachments in eFolder check box to add bar codes to existing eFolder attachments.

- Clear the check box to disable bar codes for existing eFolder attachments (this avoids inserting a new bar code on an attachment that might already have a bar code).

6 When finished, click the Save icon.

**HTML Email Templates**

Administrators can use the HTML Email Templates setting to set up company-wide templates for HTML emails that can be sent from the eFolder when requesting documents via the Request button, sending eDisclosures via the eDisclosure button, or sending files via the Send button. Encompass ships with one template for each category: document requests, eDisclosures, and sending files. Administrators can create new templates for each category. Users can then select one of the preconfigured HTML email templates from a drop-down list when requesting a document, sending eDisclosures, or sending files from the eFolder.
To Create an eFolder HTML Email Template

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **eFolder Setup**, and then click **HTML Email Templates**.
3. Click the **New** icon.
4. Select a Loan Source:
   - **Consumer Connect** - Used for loans that originate from an Encompass Consumer Connect website.
   - **Non-Consumer Connect** - Used for loans that originate from a source other than Encompass Consumer Connect, for example, loans that are originated in Encompass or on an Encompass WebCenter or Loan Center website.

**NOTE:** Consumer Connect templates include an additional custom field for Recipient Full Name that is used to insert individual recipient names into each email. When a template includes this field and you try to change the Loan Source from **Consumer Connect** to **Non-Consumer Connect**, a notification informs you that you cannot change the Loan Source for a template that includes the Recipient Full Name field.

5. Select a Template Type:
   - **Loan Level Consent** - Used when sending borrowers a request to agree to receive loan documents electronically.
   - **Document Requests** - Used when requesting documents via the eFolder Request button.
   - **eDisclosures** - Used when sending eDisclosures via the eFolder eDisclosure button

6. Type a Subject line.
7. In the email message text box, type the content of the HTML email.

To Format a Template

Use the toolbar above the email message text box to format the content.

1. Select text and use the drop-down lists to adjust the font type and size.
2. Click the formatting icons to make the text bold, italic or underlined, or to change the font color.
3. To insert an image, click the **Image** icon to open the Insert Image window, select a file, and then click **Insert**.
• To add an image to the Insert Image window, click the Add icon, browse to the image, and then click Open.
• To delete an image from the Insert Image window, select an image, and then click the Delete icon.

4 To insert a hyperlink, highlight the link text, click the Hyperlink Icon, and select an option.

• To have the link open the WebCenter or Loan Center, select The WebCenter/Loan Center option.
• To have the link open a website, select General web address, and then enter the URL for the website in the format http://www.websitename.com.
• To have the link open the recipient's email application, select Email address, and then enter the email address that you want to display in the email To line.

5 To insert the signature of the Encompass user who is sending the update, click the Add a field icon, select the Signature option, and then click Insert.

NOTE: If you paste content into the HTML editor from another text editor (for example Word or Notepad), additional paragraph tags may be copied into the HTML code from the other text editor, which could cause the signature to display below the location where you pasted it. To adjust the signature location, open the source code, as described in Step 7, and remove the duplicate <P> and </P> tags from around the signature.

6 To insert a commonly used field, click the Add a field icon, select the Commonly Used Field option, select a field from the list, and then click Insert.

7 To insert any Encompass field, click the Add a field icon, and select the Other Field option:
• Type the field ID.
• Or click the Find icon, select a form in the left panel, right-click a field in the left panel, and then click OK.

8 To modify the HTML code for the template, or to insert your own HTML code for a template, right-click the content screen, click View Source, edit or enter the HTML code, and then click Update.

9 When finished, click Save.

WebCenter Configuration

Use the WebCenter Configuration setting to enable borrowers to always use the same WebCenter site to retrieve, send and return loan status updates and documents, regardless of who sends the update, document request, or disclosure package. Borrowers can then use the same log in account to manage their updates and documents.

By default, the setting is disabled. If multiple Encompass users send updates, document requests, or disclosure packages, borrowers are required to create log in accounts for each user's WebCenter site in order to manage the respective updates, document requests, or disclosure packages.

NOTE: The Encompass WebCenter is only available with a CenterWise subscription. Contact your Ellie Mae sales representative to learn more about, and subscribe to, CenterWise.

To Enable or Disable the WebCenter Configuration Setting:
1 On the menu bar, click Encompass, and then click Settings.
2 On the left panel, click eFolder Setup, and then click WebCenter Configuration.
3 Select or clear the Borrower will use one WebCenter site to retrieve, send, and return updates and documents check box.
• Select the check box to enable borrowers to use the same log in account to manage their updates and documents. When the setting is enabled, in order to retrieve, send, and return loan status updates and documents, borrowers can always use the Encompass WebCenter site belonging to the Encompass user who sends the first update, document request, or disclosure package.

• By default, the check box is cleared (i.e., not selected) and the setting is disabled. If disabled, in order to retrieve, send, and return loan status updates and documents, borrowers are required to log in to the Encompass WebCenter site belonging to the Encompass user who sends the update, document request, or disclosure package to them. If multiple Encompass users send updates, document requests, or disclosure packages, borrowers are required to create separate log in accounts for each Encompass WebCenter site in order to manage their respective updates and documents.

4 When finished, click the Save icon.
Chapter 8

Docs Setup

Encompass Docs Solution Prerequisites

Prior to using the Encompass Docs Solution document generation engine, the Ellie Mae team will coordinate setting up and activating your company’s Encompass Docs Solution account, and then guide you through the following setup and configuration tasks in Encompass:

- Docs Setup
- eFolder Setup
- Loan Templates

Docs Setup

Use the Docs Setup settings to create and manage the initial disclosures and closing document packages that will be provided to users when they generate documents. In addition, you must also use the Compliance Audit Settings to help ensure compliance with regulations regarding high cost loans and to help prevent users from originating high cost loans for states in which they are not permitted to do so.

**NOTE:** The Docs Setup settings are not available “out of the box” with Encompass Broker Edition. Please contact your Account Representative for more information, including implementation fees.

Set Up Initial Disclosure Packages

Use the eDisclosure Packages tool to select the eDisclosure packages that will be sent to borrowers by your users and to enable or disable the eSigning option for the disclosures.

In Encompass, "initial disclosures" are called "eDisclosures" and "initial disclosure packages" are called "eDisclosure packages".

eDisclosure packages include forms that are selected based on the subject property state, loan channel, and other information selected in the loan file (for example, loan program, loan type, lien type, and subject property location), as well as your company's status as a lender or broker. A package can contain...
standard forms and custom forms from Encompass, as well as additional Ellie Mae disclosure forms that are dynamically selected based on the information entered in the loan file.

Your administrator can select one or more predefined eDisclosure packages to use for all loans, or set criteria that make different packages available when specified milestones or fields have been completed. Administrators can also allow individual users to select their eDisclosure packages.

Administrators can select one or more predefined eDisclosure packages to use for all loans, or set criteria that make different packages available when specified milestones or fields have been completed. Administrators can also allow individual users to select their eDisclosure packages. Administrators can also allow individual users to select their eDisclosure packages, and personas who have permission can add and remove documents from packages before sending them to borrowers.

**NOTE:** Add/remove permission is configured in the Persona settings on the Loans tab in the Closing Docs section.

The content of the predefined eDisclosure packages is designed to meet the requirements for the stages in the loan process listed below:

- **At Application**
- **Three-day**
- **At Lock**
- **Approval**

Three additional options allow you to include the GFE, RegZ-TIL, and Loan Estimate in a package:

- **Include GFE**
- **Include TIL**
- **Include LE**

**NOTE:** To view the list of forms that are inside the different eDisclosure packages, refer to the eDisclosure Matrix document, which is available in the Encompass Resource Center and the Ellie Mae Knowledge Base.

The eSigning option allows borrowers to access the documents online using the Loan Center (or WebCenter). After consenting to receive electronic disclosures, the borrower reviews the documents online and then signs the documents electronically. Your users will receive an email notification that the signed documents are available.

**TIP:** If the eSigning option is enabled and the eDisclosure package contains custom forms that require a signature, be sure you have inserted eSigning signature points in the forms. For detailed instructions, refer to the Custom Print Forms topic in the Encompass online help.

### To Set Up eDisclosure Packages:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Docs Setup**, and then click **eDisclosure Packages**.
3. On the upper-right, select a default option to use if no channel is selected for a loan file.
4. Click a channel tab at the top of the Ellie Mae eDisclosure Packages section.
5. For the Entity Type, select **Broker Disclosures**, **Lender Disclosures**, or both.

**NOTE:** If you select both entity types, the packages will include all forms used by brokers and all forms used by lenders. The packages include only one copy of forms that are used by both.

6. For Banker-Wholesale loans, you can select the **Make the Package Informational Only** check box to make all disclosures informational. The packages will not provide signing options or fax cover sheets.
On the Initial Packages section, select a Control Option from the list.

**Company selects a package for all loans**
- Select the check box for one or more packages on the list.
  
  *NOTE: If multiple packages are selected, the package contains all the forms listed in each package. The package includes only one copy of forms that are used by multiple packages.*

**Company selects a different package based on condition**
1. Click to select a package on the list, and then click **Modify Condition.**
2. On the Condition window, in the Select Condition Type field, select **Milestone Finished** or **Field Value Entered.**
3. If you selected **Milestone Finished**, select a milestone from the Finished Milestone list, and then click **Save.**

**Managing milestone template exceptions**
When setting up a milestone template, the administrator can indicate the trigger milestone that determines which eDisclosure package will be selected. The milestone selected for the template may differ from the milestone selected here. The milestone selected in the milestone template will override the milestone selected here.
- When you select a milestone from the Finished Milestone drop-down list in the Condition window, a pop-up message is generated to notify you when one or more milestone templates do not contain the milestone you selected here. Click **Yes** to assign the Started milestone (i.e., the trigger milestone the system selects by default) as the trigger milestone for eDisclosure package selection for these milestone templates only. Click **No** to close this window and cancel this update.
- Click **Manage Exceptions** to view a list of all active milestone templates that use a different trigger milestone for eDisclosure package selection than the milestone selected here. The milestone that is being used to trigger eDisclosure package selection in each milestone template is displayed in the eDisclosure Packages Exceptions window.
- Some milestone templates may already use the same trigger milestone for eDisclosure package selection as the milestone selected here. To add one or more of these milestone templates to the Templates with Exceptions list, click the **Add** icon, select the check box for the milestone template to add, and then click **Submit.** Once added to the Templates with Exceptions list, you can select a different trigger milestone for eDisclosure package selection for the milestone template as needed.

**User selects a package for each loan (no company control)**
- No additional configuration is required when you select this option. The user is allowed to select the package when generating an eDisclosure package.

4. If you selected **Field Value Entered**, click the **New** icon, enter the Field IDs for the fields that must be completed before the condition is met, and then click **Add.**
- Or, to locate a field on a form, click the **Find** icon, select a field on the left panel, right-click a field on the form, and then click **OK.**
5. After all the fields have been selected, click **Save.**

  *NOTE: When multiple fields are selected, all the fields must be completed before the eDisclosure package selection is triggered.*

6. Repeat steps 1-5 to modify conditions for additional packages.
7. Select the check box for a package to make it available to users when the condition is met.
8. Select the check boxes in the Include GFE, Include TIL and Include LE columns to include those forms in a package.

  *NOTE: If a user sends additional disclosures and no loan data has changed, a message asks the user to confirm that the same eDisclosure package will be sent again. If changes to the loan data have triggered a new condition, a new eDisclosure package will be sent and a message will not display.*

8. On the Re-disclosure Package section, select an option from the Control Option list.
**Company selects a package for all loans**
- Select the check box for one or more conditions that require different eDisclosure packages.
- For each condition you have selected, select the check box for one or more preconfigured packages that will be used when the condition exists.

*NOTE:* If multiple packages are selected, the package contains all the forms listed in each package. Duplicate copies of forms should not be included in the final package.

**User selects a package for each loan (no company control)**
- No additional configuration is required when you select this option. The user is allowed to select the package when generating an eDisclosure package.

9 For each channel tab, repeat steps 5-8 in the “To Set Up eDisclosure Packages” instructions starting on page 59.

10 When finished, click the **Save** icon.

**To Set the Borrower Signing Options:**
1 In the Borrower Signing section, clear or select the **Provide eSigning option** check box to disable or enable the option, and then clear or select the check boxes to disable or enable the option for each loan type.

2 To configure the eSigning process so that the loan officer must eSign initial disclosure before they are sent to other parties, select the **Configure signing order with initial disclosures** check box, click the **Select States** button, select the state where you want the loan officer to eSign before initial disclosure are sent to other parties, and then click **OK**.

**To Set the Consent Options:**
1 Select a Consent Required option:
   - Once per loan - With this option (known as loan-level consent), the borrower is required to consent only once per loan to receive any documents electronically. This loan-level consent status is applied and tracked on all current and future electronic document packages. When a borrower accept consent, all loan documents are accessible electronically. When a borrower declines consent, no loan documents are accessible electronically. During the loan process, borrowers can change their minds and accept or decline the agreement at any time. When the loan-level consent status changes, the following rules apply:
     - When a borrower changes the loan-level consent status from accept to decline: Packages where consent was accepted prior to the status change accepted are still accessible electronically.
     - Packages sent after the consent status change are not accessible electronically.
     - Packages sent that were not accessed prior to the consent status change are no longer accessible electronically.

   - For loan and each package - With this option (known as loan-and-package-level consent), an initial consent agreement is sent to the borrower before any electronic documents are sent. Separate consent agreements are also sent with each document package. Borrowers must accept the agreement for each document package in order to receive the documents electronically.

*NOTE:* This option provides an easy way to reaffirm prior loan level consent with each package. The package level consent is not a replacement for the loan-level consent. It is important to get prior loan-level consent before sending any eDisclosure.

With loan-and-package-level consent, a record is maintained for each package, regardless of the accept/decline option selected for other packages.

**Example:** When a borrower accepts packages 1 and 2, declines package 3, and then accepts package 4, packages 1, 2, and 4 are still accessible electronically, but package 3 is not.

The loan-and-package-level consent method also maintains a loan-level consent status for the borrower that changes based on whether the borrower has accepted or declined the previous disclosure package.

**Example:** When a borrower accepts the initial loan-level consent request, receives an eDisclosure, and then declines a package-level consent request, the borrower's loan-level consent status is set to Declined.

The loan-level consent for the borrower is used to ensure compliance with RESPA-TILA regulations that require a borrower’s eConsent prior to sending electronic disclosures. A separate attribute, loan-level consent when eDisclosure was sent, tracks this prior loan-level consent. When a borrower’s loan-level consent status has been changed to declined, you must send a new loan-level eConsent request to the borrower before you send any additional packages. This ensures that your packages continue to be compliant with 2015 RESPA-TILA regulations.
2 Clear or select the option to use your company's branch office address in the eDisclosure Agreement that borrowers must accept before they can receive loan documents electronically.

- The agreement uses the address in the Organization Details window (Encompass Settings > Company Details > Organization/Users) for the Organization hierarchy folder that contains the Encompass user who is sending the consent.

3 Clear or select the **The eDisclosure Consent form will state**... check box to include or exclude a statement on the eDisclosure Agreement stating the amount of any additional fees that will be charged if the borrower opts to receive printed copies of documents rather than electronic ones.

- Enter the dollar amount that will be charged for printed copies in the text box.

4 When finished, click the **Save** icon.

**Set Up eDisclosure Plan Codes**

Use the eDisclosure Plan Codes setting to set up the plan codes your company will use when generating initial disclosures (i.e., eDisclosures). When users generate initial disclosures, they will select one of these plan codes and apply its loan program data to the initial disclosures. Here you can select from a list of investor-specific plan codes or create your own custom plan code.

**To Add eDisclosure Plan Codes:**

1 On the menu bar, click **Encompass**, and then click **Settings**.

2 On the left panel, click **Docs Setup**, and then click **eDisclosure Plan Codes**.

3 Click the **New** icon.

4 At the top of the Select Plan Code window, select an investor from the dropdown list.

- A list of loan programs provided by the investor is displayed.

- Select the **Show already added plan codes** check box to identify the plan codes that have already been added and are available to users to select from when ordering eDisclosures. (The already added plan codes will be grayed-out in the list).

5 To view details about the loan program, including the values that will be added to the loan file if selected, select the loan program, and then click the **View Plan Code Details** icon (magnifying glass).

6 To add the program to your company's plan codes list that users can select from when generating initial disclosures, click to select one or more plans, and then click **Add**.

7 Click **Yes** to confirm the addition of the plan to your company's plan code list.

- The program is added to the Company Plan Codes list.

8 To add additional plans to your company's plan codes list, repeat steps 4 through 7.

**NOTE:** To add one or more programs to your company's plan codes list at the same time, press **Ctrl** on your keyboard, and then click to select the programs to add.

**Creating an Alias for a Plan Code**

You can add an investor's loan program to your company's plan codes list, but change the program's plan code ID, description, and investor name beforehand by using the **Add as Alias** option. The loan program itself does not change, but when the user is selecting a plan code for their initial disclosure (i.e., eDisclosure) package, the plan code ID, description, and investor name will be displayed to them according to your settings.

For example, you could add the generic **All Fixed Rate Conventional 1st Lien Loans** plan code to your company's plan code list and use it for any agency loans your company is selling to Fannie Mae or Freddie Mac. Then you can select the **All Fixed Rate Conventional 1st Lien Loans** plan code again and add it as an alias. You can alias this plan code multiple times for use with your Portfolio loans that you are keeping in house and make the plan codes match your company's internal naming on your Rate sheets. You can also program custom documents based on the unique [alias] plan code IDs you create.

1 Follow steps 1 through 4 in the "To Add eDisclosure Plan Codes" instructions starting on page 62.

2 To create an alias for a program and then add it to your company's plan codes list that users can select from when generating initial disclosures, click to select a plan, and then click **Add as Alias**.
3 In the Add EM Plan Code as Alias window:
   • On the Status line, select the Active check box to include the program in the plan codes list that users select from when generating initial disclosures.
   • Enter the desired plan code ID, Description, and Investor name.
     • The plan code ID is an investor-specific or company-specific identifier for the program. Users selecting a plan code for their initial disclosure (i.e., eDisclosure) package may find it helpful if you create a plan code ID that helps describe the program (for example, C.30YRFIXED) so it’s easy for them to look at the plan code and know what’s being used for the loan.
     • Select the Do not import investor name to loan check box to prevent the investor name from being automatically populated to the loan file when selected. When selected, the investor name will be blank in the plan codes list that users select from when generating initial disclosures.

4 Click Add.

Creating a Custom Plan Code
You can create your own custom plan codes to add to your company’s plan codes list.
1 On the menu bar, click Encompass, and then click Settings.
2 On the left panel, click Docs Setup, and then click eDisclosure Plan Codes.
3 Click the New icon.
4 In the lower-left corner, click Create Custom.
5 Enter a custom plan code ID, Description, and Investor name.

7 Click Add.

NOTE: To include field values in the plan code that will populate to the loan file when the plan code is selected for the eDisclosure package, use the Create a Loan Program button to create a loan program template based on the plan code. (See the “To Create a Loan Program Based on a Plan Code” instructions below.) Or, you can use the Loan Programs template setting to apply the plan code to a loan program template and enter the desired field values. (The Loan Programs setting is located under the Loan Templates folder in Encompass Settings.)

To Create a Loan Program Based on a Plan Code:
When working with the Loan Templates setting in Encompass Settings, a “loan program” is a template of predefined values that display primarily on the Truth-In-Lending Disclosure statement and the 1003 application. You can significantly reduce data entry time and improve accuracy by setting up loan programs for the types of loans you process most often.

Here you can create a loan program based on the predefined values set up in a plan code. When a user selects the plan code to use with a loan, the data from the loan program template is copied to the loan forms. The user can leave the data as is, or change values as needed. The original data on the template is not affected.

1 On the menu bar, click Encompass, and then click Settings.
2 On the left panel, click Docs Setup, and then click eDisclosure Plan Codes.
3 Select a plan code, and then click the Create Loan Programs button.
4 In the Select Folder window, browse to the folder where you want to store the loan program, and then click OK.
   • The loan program template is saved to the location you selected. This loan program is also added to the Loan Programs list in the Loan Programs setting. Use this setting to update field values in the loan program template as needed.

   NOTE: When added to the Loan Programs template setting, the program’s Name and Program Description are based on the plan code’s Description (i.e., the plan code’s Description matches the loan program’s Name and Product Description).
• A link icon displays next to loan programs that are created based on a plan code.

<table>
<thead>
<tr>
<th>Loan Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
</tr>
<tr>
<td>Scott's Plan Codes</td>
</tr>
<tr>
<td>2/1 Buydown</td>
</tr>
<tr>
<td>3/1 ARM</td>
</tr>
<tr>
<td>30 Year Fixed</td>
</tr>
</tbody>
</table>

• When working with the loan program, you cannot change any of the plan code data that is included in it. (Fields populated with plan code data are not editable in the loan program.) In order to change plan code properties (plan code status, description, and investor), you must use the eDisclosure Plan Code setting. Any changes you make to the plan code properties are automatically applied to the loan programs that are “linked” to the plan code.

• To create multiple loan programs based on multiple plan codes, press Ctrl on your keyboard, select one or more plan codes, and then click the Create Loan Programs button. A new loan program is created for each plan code selected.

Set Up eDisclosure Stacking Templates

Use the eDisclosure Stacking Templates setting to set up the order in which the initial disclosures (i.e., eDisclosures) are organized and sent to the borrower. Here you can control which documents are included in the initial disclosure package, and the order in which they are organized. When a user generates the initial disclosures, they can select the eDisclosure Stacking Template they want to apply to the initial disclosure package.

**NOTE:** The Default Stacking Template - eDisclosures template is provided by default with Encompass. Administrators can rename this template and modify the documents within the template as needed.

To Create an eDisclosure Stacking Template:

1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Docs Setup, and then click eDisclosure Stacking Templates.
3. In the Stacking Templates section, click the New icon.
4. To rename the template, double-click the New StackingTemplate entry to make the name editable. You can then enter the new template name.

5. With the template selected, click the New icon in the Documents section to add documents to the template.
6 In the New Documents section, select a Source for the documents.
   • The Ellie Mae eDisclosures (Returned) source option lists only the documents that have been returned to the user via Encompass at least once.
   • The Ellie Mae eDisclosures (Default) source option lists all the documents included in the original Default Stacking Template - eDisclosures stacking template shipped with Encompass.
   • The eFolder Documents source option lists all of the documents set up in the Documents setting under eFolder Setup (in Encompass Settings).
7 To add documents to the template, click to select a document and then drag it to the New Stacking Template section.
   OR
   Click to select a document and then click the right arrow to add it to the New Stacking Template section.
   • To add multiple documents, select a document, press Ctrl on your keyboard, and then click to select additional documents. Then use one of the methods described in step 7 to add the documents to the template.
   • To change the order in which the documents are organized in the template, click a document, and then click the up arrow or down arrow to move the document up or down in the list.
   • To remove a document from the template, select the document, and then click the Delete icon.
   NOTE: The documents are returned to the New Documents section.
8 To save the template, click OK, and then click the Save icon.
   NOTE: Documents that are returned when the loan originator generates their eDisclosure package that are not part of the eDisclosure stacking template will be placed at the bottom of the document list, highlighted in yellow.

Set Up Closing Doc Plan Codes
Use the Closing Doc Plan Codes setting to set up the plan codes your company will use when ordering closing documents. When users order closing documents, they will select one of these plan codes and apply its loan program data to the closing documents. Here you can select from a list of investor-specific plan codes or create your own custom plan codes.

NOTE: This setting is available only for companies that are licensed to order closing documents using the Encompass Docs Solution. In addition, this setting is currently supported in Encompass Banker Edition only.

To Add Closing Doc Plan Codes:
1 On the menu bar, click Encompass, and then click Settings.
2 On the left panel, click Docs Setup, and then click Closing Doc Plan Codes.
3 Click the New icon.
4 At the top of the Select Plan Code window, select an investor from the drop-down list.
change, but when the user is selecting a plan code for their closing document package, the plan code ID, description, and investor name will be displayed to them according to your settings.

**To Create an Alias for a Plan code**

1. Follow steps 1 through 5 in the "To Add Closing Doc Plan Codes" instructions starting on page 65.

2. To create an alias for a program and then add it to your company's plan codes list that users can select from when ordering closing documents, click to select a plan, and then click **Add as Alias**.

3. In the Add EM Plan Code as Alias window:
   - On the Status line, select the **Active** check box to include the program in the plan codes list that users select from when ordering closing documents.
   - Enter the desired plan code ID, Description, and Investor name.
     - The plan code ID is an investor-specific or company-specific identifier for the program. Users selecting a plan code for their closing document package may find it helpful if you create a plan code ID that helps describe the program (for example, C.30YRFIXED) so it's easy for them to look at the plan code and know what's being used for the loan.
   - Select the **Do not import investor name to loan** check box to prevent the investor name from being automatically populated to the loan file when selected. When selected, the investor name will be blank in the plan codes list that users select from when ordering closing documents.

4. Click **Add**.

**Creating a Custom Plan Code**

You can create your own custom plan codes to add to your company's plan codes list.

**To Create a Custom Plan Code:**

1. On the menu bar, click **Encompass**, and then click **Settings**.

2. On the left panel, click **Docs Setup**, and then click **Closing Docs Plan Codes**.

3. Click the **New** icon.

4. In the left corner, click **Create Custom**.

5. Enter a custom plan code ID, Description, and Investor name.

6. Select the **Active** check box to include the program in the plan codes list that users select from when ordering closing documents.

7. Click **Add**.

**NOTE:** To include field values in the plan code that will populate to the loan file when the plan code is selected for the closing document package, use the **Create a Loan Program** button to create a loan program template based on the plan code. (See the "To Create a Loan Program Based on a Plan Code" instructions on page 66.) Or, you can use the Loan Programs template setting to apply the plan code to a loan program template and enter the desired field values. (The Loan Programs setting is located under the Loan Templates folder in Encompass Settings.)

**To Create a Loan Program Based on a Plan Code:**

When working with the Loan Templates setting in Encompass Settings, a "loan program" is a template of predefined values that display primarily on the Truth-In-Lending Disclosure statement and the 1003 application. You can significantly reduce data entry time and improve accuracy by setting up loan programs for the types of loans you process most often.

Here you can create a loan program based on the predefined values set up in a plan code. When a user selects the plan code to use with a loan, the data from the loan program template is copied to the loan forms. The user can leave the data as is, or change values as needed. The original data on the template is not affected.

1. On the menu bar, click **Encompass**, and then click **Settings**.

2. On the left panel, click **Docs Setup**, and then click **Closing Doc Plan Codes**.

3. Select a plan code, and then click the **Create Loan Programs** button.
In the Select Folder window, browse to the folder where you want to store the loan program, and then click OK.

- The loan program is saved to the location you selected. This loan program is also added to the Loan Programs list in the Loan Programs template setting. Use this setting to update field values in the loan program template as needed.

**NOTE:** When added to the Loan Programs template setting, the program’s Name and Program Description are based on the plan code’s Description (i.e., the plan code’s Description matches the loan program’s Name and Product Description).

- A link icon displays next to loan programs that are created based on a plan code.

When working with the loan program, you cannot change any of the plan code data that is included in it. (Fields populated with plan code data are not editable in the loan program.) In order to change plan code properties (plan code status, description, and investor), you must use the Closing Doc Plan Codes setting. Any changes you make to the plan code properties are automatically applied to the loan programs that are “linked” to the plan code.

- To create multiple loan programs based on multiple plan codes, select one or more plan codes, and then click the Create Loan Programs button. A new loan program will be created for each plan code selected.

**Set Up Closing Doc Stacking Templates**

Use the Closing Doc Stacking Templates setting to set up the list order in which the closing documents are organized. Here you can control which documents are included in the closing document package, and the order in which they organized. When a user orders the closing documents, they can select the Closing Doc Stacking Template they want to apply to the closing document package.

**NOTE:** This setting is available only for companies that are licensed to order closing documents using the Encompass Docs Solution. In addition, this setting is currently supported in Encompass Banker Edition only.

**To Create a Closing Doc Stacking Template:**

1. On the menu bar, click **Encompass**, and then click **Settings**.

2. On the left panel, click **Docs Setup**, and then click **Closing Doc Stacking Templates**.

3. In the Stacking Templates section, click the **New** icon.

4. To rename the template, double-click the **New Stacking Template** entry to make the name editable. You can then enter the new template name.

5. With the template selected, click the **New** icon in the Documents section to add documents to the template.

6. In the New Documents section, select a **Source** for the documents.

   - The **Ellie Mae Closing Docs (Returned)** source option lists only the disclosures that have been returned to the user via Encompass at least once.
   - The **Ellie Mae Closing Docs (Default)** source option lists all the documents included in the original Default Stacking Template - Closing stacking template shipped with Encompass.
   - The **eFolder Documents** source option lists all of the documents set up in the Documents setting under eFolder Setup (in Encompass Settings).

7. To add documents to the template, click to select a document and then drag it to the New Stacking Template section OR

   Click to select a document and then click the **right arrow** to add it to the New Stacking Template section.

   - To add multiple documents, select a document, press **Ctrl** on your keyboard, and then click to select additional documents. Then use one of the methods described in step 7 to add the documents to the template.
   - To change the order in which the documents are organized in the template, click a document, and then click the **up arrow** or **down arrow** to move the document up or down in the list.
   - To remove a document from the template, select the document, and then click the **Delete** icon.

**NOTE:** The documents are returned to the New Documents section.
To save the template, click **OK**, and then click the **Save** icon.

**NOTE:** Documents that are returned when a closer generates a closing document package that are not part of the closing documents stacking template are placed at the bottom of the document list, highlighted in yellow.

### Configure Compliance Audit Settings

The Encompass Compliance Service (powered by Mavent) provides an instant loan file check and determines if a loan complies with selected state and federal regulations.

**NOTE:** This setting is available only for companies that are licensed to order closing documents using the Encompass Docs Solution (EDS). In addition, this setting is intended for use with the Encompass Compliance Service (ECS) which is currently supported in Encompass Banker Edition only. If you are using Encompass Broker Edition, you can add the Compliance Audit Settings option to your system as an add-on service. Please contact your Account Representative for more information, including implementation fees.

This Compliance Audit Settings setting allows administrators to select whether their company supports Federal high cost loans (Section 32) and to select the individual states in which the company supports state/local high cost loans. Configure this setting to help ensure compliance with regulations regarding high cost loans and to help prevent users from originating high cost loans for states in which they are not permitted to do so.

To **Configure Compliance Audit Settings**:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Docs Setup**, and then click **Compliance Audit Settings**.
3. Select a Default Channel option to indicate how your company is handling loan files, such as Brokered or Banked.
4. Enter one or more email addresses in the Admin Email text box. If a processing error occurs during the loan review due to a fee that was not mapped or was mapped incorrectly, an email alert message will be sent to these email addresses.
   - All fees must be mapped to specific fields in Encompass in order for the compliance reports to produce complete and accurate results. By default Encompass uses the mapping configured in the Itemization Fee Management setting. When adding multiple email addresses, separate each one using a comma or semicolon.
5. Select the **Use Encompass Finance Charge Indicator for Unmapped Fees** check box to enable the loan's APR setting to determine how unmapped fees are categorized by the Encompass.
   - When selected, an unmapped fee will be categorized as Other - Non-Finance Charge (Fee ID 998) if the fee's APR indicator check box (field ID SYS.X17) on the 2010 Itemization form is not selected.
   - An unmapped fee will be categorized as Other - Finance Charge (fee ID 999) if the fee's APR indicator check box on the 2010 Itemization form is selected.
6. Select the **Run MDIA Check** check box to include the MDIA review in the loan check. When this check box is selected, the MDIA review will be performed on all loans, including investment properties.
   - The MDIA check includes comparisons, tests, functions and calculations based on the Truth In Lending Act and Mortgage Disclosure Improvement Act (MDIA). Specifically, the finance charge amount, amount financed, APR, total of payments, payment schedule, and the amortization schedule are recalculated. The MDIA check validates that the loan's disclosure dates are in compliance with the “3-7-3 rules” set forth in the MDIA.
7 Select the tolerance to apply to loan reviews using the APR and Finance Charge Tolerance options.
   • Select 0.125% for all loans to set up the report to note a violation if there is a difference between the disclosed APR and the current APR greater than 0.125% when reviewing any type of loan.
   • Select the 0.125% for regular loans... option to set up the report to note a violation if there is difference between the disclosed APR and the current APR greater than 0.125% when reviewing a loan or if there is a difference between the disclosed APR and current APR greater than 0.25% when reviewing an irregular loan.

8 Select one of the three options from the Run Qualified Mortgage Points and Fees and Higher-Priced Covered Transaction Tests on drop-down list.

9 To enable users to originate Federal high cost (Section 32) loans, select the Allow Federal High-Cost (Section 32) Loans check box.

10 Select individual states where your company supports state/local high cost loans.

11 Click the Save icon.

Loan Templates

Use the Loan Programs setting (under the Loan Templates setting) to create templates of predefined values that display primarily on the Truth-In-Lending Disclosure statement and the 1003 application. You can significantly reduce data entry time and improve accuracy by setting up loan programs for the types of loans you process most often.

Loan Program Templates Based on Plan Codes

Loan program templates that you created based on eDisclosure or Closing Doc plan codes are automatically added to the Loan Programs setting. Here you can update field values in the loan program template as needed.

- A link icon displays next to loan program templates that are created based on a plan code.

- When working with the loan program, you cannot change any of the plan code data that is included in it. (Fields populated with plan code data are not editable in the loan program.) In order to change plan code properties (plan code status, description, and investor), you must use the eDisclosure Plan Codes or Closing Doc Plan Codes settings. Any changes you make to the plan code properties are automatically applied to the loan programs that are "linked" to the plan code.

- When you select a loan program to use with a loan, the data from the template is copied to the loan forms. Users can leave the data as is, or change values as needed. The original data on the template is not affected.
Chapter 9

Contact Setup

Borrower Custom Fields
Use the Borrower Custom Fields setting to create up to 100 custom fields for your borrower contacts. You can assign a field type to each custom field. There are 17 field types, two of which are drop-down lists of predefined selections that you create.

To Create Borrower Custom Fields:
1. On the menu bar, click Encompass, and then click Settings.
2. In the left panel, click Contact Setup, and then click Borrower Custom Fields.
3. Click one of the five tabs (Page 1, 2, 3, 4, or 5) on which to add the custom field.
4. In the Custom Tab Name field, type a name for the tab. The name will display on the Borrow Contact screen.
5. In the first field (Custom Field 1), type a Field Description, and then (optionally) select a Field Type.
6. If you selected the field types DROPDOWN or DROPDOWN-Editable, complete the following steps to add options to the list from which the user will select. The DROPDOWN-Editable type allows users to select from a list or type a value.
   - Click the Edit icon to the right of the Field Type field.
   - On the Custom Field Options window, click New.
   - Type the name of the option and click OK.
7. Add additional custom borrower fields as required.
8. When finished, click the Save icon.

Mapping Borrower Custom Fields to Loan Fields
You can map custom fields to loan fields so that contact information is automatically copied to a loan. For example, you can create a custom field for your contact's monthly income and map it to an existing loan field. The information is automatically copied to the loan field when a new loan is created using the Originate Loan, Order Credit, or Product and Pricing buttons on the Details tab on the Borrower Contacts screen.

You can also configure mapped loan fields to write content back to the custom fields when borrower contact information is updated in the loan. These updates occur when a user clicks the Update Contacts button on one of the borrower summary screens or when a user updates contact information at the completion of a milestone.

To Map Borrower Custom Fields to Loan Fields:
1. In the Loan Field ID field, enter the ID for the loan field that will be mapped to the custom field. The Loan Field Description populates automatically.

   ![Map Custom Fields to Loan Fields](image)

   **NOTE:** To find a loan field ID, open the loan and move your mouse over the field. The field ID displays.
To map loan field changes back to a custom field, select the Both Ways option.

Click the Save icon.

When finished, you can click the Find icon to the right of each Loan Field ID to view the ID, description, type, and mapping relationship.

**Borrower Contact Status**

Use the Borrower Contact Status setting to create a predefined list of statuses for your borrower contacts. The Status field (and list of statuses) displays on the Extra tab of the Borrower Contacts tool.

**To Create a Borrower Contact Status:**

1. On the menu bar, click Encompass, and then click Settings.
2. In the left panel, click Contact Setup, and then click Borrower Contact Status.
3. Click the New icon, and then type the name of the status.

**Borrower Contact Update**

By default, users are prompted to update borrower contact information when the Completion milestone is finished. Use the Borrower Contact Update screen to change the milestone to update the information earlier.

**To Change the Milestone Selection:**

1. On the menu bar, click Encompass, and then click Settings.
2. In the left panel, click Contact Setup, and then click Borrower Contact Update.
3. Select the milestone where the update prompt will occur.
4. Click the Save icon.

**Business Custom Fields**

Use the Business Custom Fields setting to create up to 100 custom fields for your business contacts. There are 17 field types, two of which are drop-down lists of predefined selections that you create.

**To Create Business Custom Fields:**

1. On the menu bar, click Encompass, and then click Settings.
2. In the left panel, click Contact Setup, and then click Business Custom Fields.
3. Click one of the five Page tabs (Page 1, 2, 3, 4, or 5) on which to add the custom field.
4. In the Custom Tab Name field, type a name for the tab. The name will display on the Business Contact screen.
5. In the first field (Custom Field 1), type a Field Description, and then select a Field Type.
6 If you selected the field types **DROPDOWN** or **DROPDOWN-Editable**, complete the following steps to add options to the list from which the user will select. The **DROPDOWN-Editable** type allows users to select from a list or type a value.

- Click the **Edit** to the right of the Field Type field.
- On the Custom Field Options window, click **New**.
- Type the name of the option and click **OK**.
- Add additional options as required. Use the **Edit** and **Delete** buttons to change or delete entries.
- When finished creating the list, click **OK**.

7 Add additional custom borrow fields as required.

8 When finished, click the **Save** icon.

**Business Categories**

Use the Business Categories setting to create custom categories for your business contacts that meet the specific requirements of your business.

To Create a Business Category:
1 On the menu bar, click **Encompass**, and then click **Settings**.
2 In the left panel, click **Contact Setup**, and then click **Business Categories**.

3 Click the **New** icon, and then type the name of the business category.

**Email Server Settings**

Use the Email Server Settings options to specify the email server used to send email merges to contacts. Depending on the options selected here, users can define their own settings using the Email Settings feature.

To View Email Server Settings Options:
1 On the menu bar, click **Encompass**, and then click **Settings**.
2 In the left panel, click **Contact Setup**, and then click **Email Server Settings**.

**Use Outlook for All Users**

- Select this option to use Outlook to send all email merge messages

**Use SMTP for All Users**

Click this option to use your SMTP server to send all email merge messages.

1 In the Company SMTP Settings section, type values for the default Server Information and Login Information.

- Select the Users must enter their own login information check box to require each user to enter their own SMTP User Name and Password.
- Select the Allow users to enter personal SMTP settings check box to give users the choice of using the company defaults or entering their own SMTP server and login information.

2 Click **Test Settings** to send a test message to your email address using the Server Information (Outgoing Mail Server and Port).

**To Allow Outlook or SMTP Configuration by User**

- Click this option to allow each user to select Microsoft Outlook or the SMTP server to send the email merge message. Enter and test the Company SMTP Settings by following steps 1 and 2 above.
Chapter 10

Loan Templates

Use the Loan Templates options to create templates and sets of default data for frequently-used loan scenarios and information.

NOTE: Encompass provides the ability to maintain public and personal versions of resources such as loan templates, reports, and custom print forms. Personal resources are created and maintained by each user for their own use. Public resources are available to an expanded group of users.

Loan Programs

A Loan Program is a template of predefined values that display primarily on the Truth-In-Lending Disclosure statement and the 1003 application. You can significantly reduce data entry time and improve accuracy by setting up Loan Programs for the types of loans you process most often.

When you select a Loan Program to use with a loan, the data from the template is copied to the loan forms. You can leave the data as is, or change values as needed. The original data on the template is not affected.

To Create a Loan Program:

1. On the menu bar, click Encompass and then click Settings.
2. In the left panel, click Loan Templates, and then click Loan Programs.
3. On the Loan Programs screen, select the Public or Personal folder in which to add the template.
4. Click the New icon, type the name of the loan program, and then (with the new template selected) click the Edit icon.
5. On the Loan Program Details window, type a Description.
6. If the data in a template conflicts with a business rule, select the Template data will ignore business rules check box to ignore the conflicting business rule and apply the template data to the loan.
   - If the check box is not selected, the business rule will take precedence over the template data.
   
   NOTE: This feature is available only if it has been enabled by your system administrator (using Admin Tools' Settings Manager) and applies only to public templates.
7. Complete the loan template as described in the following steps, and then click Save.
Heading Fields
1 To associate a closing cost program with the loan program, click the Find button to select the appropriate template.
2 Select a Loan Doc Type Code.

Basic Fields
Use the Basic Fields section to apply a Plan Code and enter basic loan information that will be used in the template. Enter loan purpose, loan type, and property information as needed. Enter any additional terms required for the loan program type. For example, rates for buydown and ARM mortgages, biweekly payments, potential negative amortization, and construction mortgage details.

Plan Code
1 Click the Plan Code button to apply a plan code to the template.
   • Fields applied from a plan code are disabled and cannot be edited.
2 Select a Plan Type option: eDisclosure or Closing Docs.
   • A list of loan programs displays.
3 To view details about the loan program, including the values that will be added to the loan file if selected, select the loan program, and then click the View Plan Code Details icon.
4 To add a plan to the template, select a plan, and then click Select.

To Add Plan Codes to the List of Available Plan Codes:
1 Click the New icon.
2 At the top of the Select Plan Code window, select an investor from the list.
   • A list of loan programs provided by the investor displays.
3 To view details about the loan program, including the values that will be added to the loan file if selected, select the loan program, and then click the View Plan Code Details icon.
4 To add the program to the list of available plan codes, select one or more plans, and then click Add.
5 Click Yes to confirm the addition of the plan to your company's plan code list.
   • The program is added to the Company Plan Codes list.
6 To add additional plans to the plan codes list, repeat steps 2 through 5.
   NOTE: To add one or more programs plan codes at the same time, press Ctrl on your keyboard, and then click to select the programs to add.
5 If an investor is associate with the Plan Code, select the investor from the list to apply investor information to the loan file and closing documents
6 Click OK to confirm the addition of the plan to the template.

Additional Fields
• In the Mortgage Insurance section, click the Edit icons to calculate
  • the mortgage insurance premiums and terms. For detailed instructions, refer to Calculating Mortgage Insurance Premiums.
• In the Program Requirements section, enter the enter the minimum requirements for the borrower to qualify for this loan program.
• Indicate the types of insurance required and, if purchased from the creditor, the annual premium.
• Use the Late Charges and Assumption sections to enter information related to late charges and assumability.

Closing Costs
A Closing Cost is a template of predefined values that display primarily on the Good Faith Estimate statement and the 1003 application. You can significantly reduce data entry time and improve accuracy by setting up closing cost templates for the types of loans you process most often.

When you select a closing cost template to use with a loan, the data from the template is copied to the loan forms. You can leave the data as is, or change values as needed. The original data on the template is not affected.

To Create a Closing Cost Template:
1 On the menu bar, click Encompass and then click Settings.
2 In the left panel, click Loan Templates, and then click Closing Costs.
3 On the Closing Costs setting, select the Public or Personal folder in which to add the template.
4 Click the New icon, select the option to apply the template to the 2015 Itemization or the 2010 Itemization.
5 Type the name of the template, and then (with the new template selected) click the **Edit** icon.

6 On the Closing Cost Template Details window, type a Description.

7 Complete the form as described below, and then click **Save**.

**NOTE:** The fields in section 700 are used to designate the distribution and payers of sales and broker commissions on the HUD-1 Page 2 form.

**General Guidelines**

- Type the costs and fees assigned to the borrower, seller, or both. As necessary, type a description of the cost in the space provided.
- Use the **Paid To** list and the three check boxes to specify the payee and other characteristics of the fee.
- If the template is for the 2010 Itemization, use the Paid By list to specify who will pay the fee. If the template is for the 2015 Itemization, you can also click the **Fee Details** icon associated with the fee and use the Amount Paid by section of the Fee Details window to specify who will pay the fee.
- With templates that are applied to 2015 Itemization, data entered in the Fee Details windows is copied to the form when the template is applied to a loan.
- For calculated fields, Encompass places the value in the Borrower field. If you type a value in the associated Seller field, that amount is deducted from the Borrower value.
- Click the **Address Book** icon to select providers from your business contacts. If you type a name in a field, you can then right-click to add a new contact to your business contacts.
- In the 900, 1000, 1100, 1200, and 1300 sections, use the **Edit** icons to open a calculator to determine the associated field value.
- In the Government Recording and Transfer Charges section, use the **Find** icons to select predefined formulas to calculate the charges.

**Costs and Fees Designations**

When you record costs and fees in sections 800 through 1300, use the Paid By drop-down list and the four check boxes to specify the payor and other characteristics of the fee. Totals for each designation are located in the Closing Costs Summary section.

When you record costs and fees in sections 800 through 1300, use the Paid By and Paid To lists and the three check boxes to specify the payor, payee, and other characteristics of the fee.

1 Type the amount of the fee in the Borrower or Seller columns (or both).
2 If the value in the Borrower column will be paid by someone other than the borrower, use the Paid By drop-down list to indicate who will pay the fee, Broker (B), Lender (L), or Other (O).
3 If the template is for the 2010 Itemization, select one or more check boxes as appropriate:
   - **P (Paid outside closing/Paid through closing)** - When the **P** check box is selected, a pop-up window allows you to indicate how much of the fee is being paid outside closing (POC) or through closing (PTC).
   - **B (Borrower select)** - The borrower will locate a provider for the service.
   - **A (APR fees)** - Borrower costs that are used to calculate the APR.
   - Use the Paid To list to indicate the recipient of the fee: Broker (B), Lender (L), Other (O), Seller (S) or Investor (I).
4 If the template is for the 2015 Itemization, you can select one or more check boxes as appropriate in sections 800 through 1300.
   - **P (Paid outside closing/Paid through closing)** - All or part of the fee is being paid outside closing (POC) or paid through closing (PTC).
• **B (Borrower select)** - The borrower has opted to locate a provider for this service. Selecting this check box causes both the Borrower can shop for and Borrower did shop for check boxes to be selected on the Fee Details window for the fee. Clearing one or both of the check boxes on the Fee Details window also clears this check box on the 2015 Itemization.

• **A (APR fees)** - Borrower costs that are used to calculate the APR.

• Use the Paid to column in sections 800 through 1300 to indicate to whom the fee will be paid.
  - **B (Broker)** - The fee is paid to the broker. The value is placed in the Paid To Broker column on the MLDS.
  - **L (Lender)** - The fee is paid to the lender (creditor).
  - **S (Seller)** - The fee is paid to the seller. The value is placed in the From GFE Seller column on the MLDS.
  - **I (Investor)** - The fee is paid to the investor.
  - **A (Affiliate)** - The fee is paid to an affiliate of the lender or the broker.
  - **O (Other)** - The fee is paid to someone other than the broker, lender, seller or investor. The value is placed in the Paid To Others column on the MLDS.

5 If the template is for the 2015 Itemization, you can click the Fee Details icon to the left of a fee entry to open the Fee Details pop-up window. Use the pop-up window to edit the information entered in the check boxes and the Paid to and Paid by drop-down lists described above. The Fee Details window enables you to enter more detailed information about the fees, including the entities who are paying the fee in part or in whole (Borrower, Seller, Broker, Lender, and Other), the amount paid by each entity, and the portion of the payment that falls into different payment categories (Financed, PTC, PAC, and POC). Changes made in the pop-up window are reflected on the amounts shown on the 2015 Itemization.

**Section 700**
The distribution and payors of sales and broker commissions.

**Sections 800 through 1300**

800
Fees paid in connection with the loan, typically by the borrower.

900
Fees for future services, such as mortgage insurance for the upcoming year, that are paid when the loan closes.

1000
Fees deposited in the escrow account established by the lender.

1100
Fees collected by the lender when the loan closes, and then distributed to outside service providers.

1200
Fees collected by the lender when the loan closes, and then distributed to local and state agencies. For lines 1202 through 1206, you can use the Find icons to select a predefined formula to calculate the associated value.

1300
Charges and other miscellaneous fees not already recorded in sections 800 through 1200.

**Input Form Sets**
Use the Input Form Sets tool to create sets (templates) of forms to displays in the forms list on the loan workspace. Input Form Sets are available to use as a component of a loan template or can be applied individually from within a loan.

**To Create an Input Form Set:**
1 On the menu bar, click **Encompass** and then click **Settings**.
2 In the left panel, click **Loan Templates**, and then click **Input Form Sets**.
3 On the Input Form Sets screen, select the Public or Personal folder in which to add the set.
4 Click the New icon, type the name of the input form set, and then (with the new forms set selected) click the Edit icon.

5 On the Input Form Set Details window, type a Description.

6 Select one or more forms in the Predefined Input Forms list, and click Add.
   • Use the ---Line--- option to add a separation line between groups of forms.

7 To remove forms, select one or more forms in the Selected Input Forms list, and then click Remove.

8 To change the display order, select a form in the Selected Input Forms list, and then click Up or Down.

9 When finished, click Save.

Settlement Service Providers

Use the Settlement Service Providers setting to create predefined lists (templates) of settlement service providers to display in the Settlement Service Provider List form. These templates are available to use as a component of a loan template or can be applied individually from within a loan.

To Create a Settlement Service Provider Template:

1 On the menu bar, click Encompass, and then click Settings.

2 In the left panel, click Loan Templates, and then click Settlement Service Providers.

3 On the Settlement Service Providers screen, select the Public or Personal folder in which to add the template.

4 Click the New icon, type the name of the template, and then (with the new template selected) click the Edit icon.

5 On the Settlement Service Provider Details window, type a Description.

6 In the Settlement Service Provider List section, click the New icon.

7 In the Settlement Service Provider section:
   • To add a provider from your business contacts, click the Address Book icon, select a provider, and then click Select.

   NOTE: By default, only providers that have been categorized as No Category are displayed in the Business Contacts window. Click Clear to remove this filter and display all of your providers.

8 Repeat steps 6-7 to add additional providers.

9 To remove providers, select one or more providers on the Settlement Service Providers List, and then click the Delete icon.

10 To change the display order, select a provider on the Settlement Service Providers List, and then click the Up or Down icon.
11 If the data in a template conflicts with a business rule, select the **Template data will ignore business rules** check box to ignore the conflicting business rule and apply the template data to the loan. If the check box is not selected, the business rule will take precedence over the template data.

**NOTE:** This feature is available only if it has been enabled by your system administrator (Admin Tools > Settings Manager) and applies only to public templates.

12 When finished, click **Save**.

### Affiliated Business Arrangement Templates

Use Affiliated Business Arrangement templates to create templates pre-populated with business affiliate information. For lenders that use the same affiliates for every business transaction, authorized users can apply the template to their loan file and include the affiliate information in the Affiliated Business Arrangements input form.

#### To Create an Affiliated Business Arrangement Template:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. In the left panel, click **Loan Templates**, and then click **Affiliated Business Arrangement Templates**.
3. On the Affiliated Business Arrangements screen, select the **Public Affiliates** or **Personal Affiliates** folder in which to add the template.

4. Click the **New** icon, type the name of the template, and then (with the new template selected) click the **Edit** icon.

5. In the Description field, enter a description for the template.

6. In the Affiliated Business Arrangements section, click the **New** icon to add a business affiliate to the template.

7. In the Affiliate section, enter business affiliate details.
   - Click the **Address Book** icon to select a lender from your Business Contacts.

8. Repeat steps 6-7 to add additional business affiliates to the template.

9. To manage the list order of the affiliates in the Affiliated Business Arrangements section, select an affiliate and then click the **up** or **down** arrow to move the affiliate up or down in the list.

   **NOTE:** The order of the affiliates within the list determines the sequence of the printed disclosures (the first affiliate’s disclosure is printed first, and so on).

10. If the data in the template conflicts with a business rule, select the **Template data will ignore business rules** check box to ignore the conflicting business rule and apply the template data to the loan.
    - If the check box is not selected, the business rule will take precedence over the template data.

11. When finished, click **Save**.
Document Sets
Use the Document Sets setting to create sets of documents to meet the requirements of various loan scenarios or particular lenders. Document sets are available to use as a component of a loan template, or can be applied individually from within a loan.

NOTE: Use the Documents tool to create and edit documents and their tracking properties.

To Create a Document Set:
1. On the menu bar, click Encompass, and then click Settings.
2. In the left panel, click Loan Templates, and then click Document Sets.
3. On the Document Sets tool, select the Public or Personal folder in which to add the set.
4. Click the New icon, type the name of the document set, and then (with the new document set selected) click the Edit icon.
5. On the Document Set Template Details window, type a Description.
6. From the Milestone list, select a milestone with which to associate the selected documents.
7. Select one or more documents from the Predefined Documents list and click Add.
8. Repeat steps 6 and 7 to add documents to the set for different milestones.
9. To remove documents from the set, select one or more documents from the Tracked Documents list, and then click Remove.
10. Click Save.

Task Sets
Use the Task Sets setting to group predefined tasks into tasks sets that are associated with particular milestones. Task sets can then be added to loan templates. When the template is used to create a loan, the tasks in the task set display on the appropriate milestone worksheet.

NOTE: Use the Tasks setting to create tasks.

To Create a Task Set:
1. On the menu bar, click Encompass and then click Settings.
2. In the left panel, click Loan Templates, and then click Task Sets.
3. On the Task Sets screen, select the Public or Personal folder in which to add the set.
4. Click the New icon, type the name of the task set, and then (with the new task set selected) click the Edit icon.
5. On the Task Set Template Details window, type a Description.
From the Milestone list, select a milestone with which to associate the selected tasks.

Select one or more tasks from the Predefined Tasks list and click Add.

Repeat steps 6 and 7 to add tasks to the set for different milestones.

To remove tasks from the set, select one or more tasks from the Tracked Tasks list, and then click Remove.

Click Save.

Data Templates

Use the Data Templates setting to create templates of default loan data. Data templates are available to use as a component of a loan template set or can be applied individually from within a loan.

To Create a Data Template:

1. On the menu bar, click Encompass, and then click Settings.
2. In the left panel, click Loan Templates, and then click Data Templates.
3. On the Data Templates screen, select the Public or Personal folder in which to add the template.
4. Click the New icon, type the name of the template, and then (with the new template selected) click the Edit icon.
5. On the Data Template Details window, from the RESPA-TILA Form Version drop-down list, select the version of the forms that will be used for the loan when this template is applied.

NOTE: Using the RESPA-TILA Form Version option located at the top of the Forms menu, an authorized user can open a loan file and select an option to use the 2015, 2010, or pre-2010 version of the RESPA-TILA forms only for the loan file that is open. The forms used in other loan files are not affected. Note that the option to switch between versions of loan forms is no longer available after a loan has been disclosed to a borrower.

6. On the Data Template Details window, type a Description.
7. To add data, select an input form from the list on the left, and then enter required information on the form.
8. Repeat step 7 to add data to additional forms.
9. If the data in a template conflicts with a business rule, select the Template data will ignore business rules check box to ignore the conflicting business rule and apply the template data to the loan.

• If the check box is not selected, the business rule will take precedence over the template data.

NOTE: This feature is available only if it has been enabled by your system administrator (using the Settings Manager in the Admin Tools) and applies only to public templates.

10. When finished, click Save.

NOTE: When creating a template, do not enter predefined mortgage insurance information on the MIP/PMI/Guarantee Fee Calculation tool. Values entered here could cause discrepancies in the APR values that display on different loan forms.

Loan Template Sets

Use the Loan Template Sets tool to create templates of loan data, documents, and tasks for frequently-used loan scenarios. Using loan template sets saves time and improves the accuracy of loan information. When you start a new loan, the New Loan (or Select Loan Template) window opens, from which you can select a template to apply to the loan.

About public and personal loan templates

Each loan template set is comprised of one to eight components that are separately maintained. The components are used in different combinations to create each loan template set.

• Loan Programs - A template of predefined loan terms and properties that display primarily on the Truth-In-Lending Disclosure statement and the 1003 application.
• Closing Costs - A template of predefined closing costs that display primarily on the Good Faith Estimate statement and the 1003 application.

• Input Form Sets - The input forms to display in the forms list on the loan workspace.

• Settlement Service Providers - A predefined list of providers used to populate the Settlement Service Provider List form.

• Document Sets - A set of documents that meet the requirements of a common loan scenario such as an FHA or ARM loan.

• Task Sets - A set of milestone-specific tasks that are completed during the loan's workflow.

• Data Templates - A set of default loan data that is automatically populated on loan forms when you start a loan.

• Affiliate Template - A template pre-populated with multiple business affiliate information that can be applied to the loan file and include the affiliate information in the Affiliated Business Arrangements input form.

Data Conflicts
It is possible to create a loan template set with conflicting data from different template components. For example, a loan template set could include a loan program with a loan term of 360 months and a misc. data template with a loan term of 240 months.

If data conflicts exist in a loan template set, the following rules are used.

• Data in a data template is overridden by the same data in other template components.

• If a loan program references a closing cost template, the data in the referenced closing cost template is overridden by the data in a separate closing cost template.

To Create a Loan Template Set:
1. On the menu bar, click Encompass and then click Settings.
2. In the left panel, click Loan Templates, and then click Loan Template Sets.
3. On the Loan Template Sets worksheet, select the Public or Personal folder in which to add the set.

4. Click the New icon, type the name of the loan template, and then (with the new template set selected) click the Edit icon.

5. On the Loan Template Details window, enter a Description.
6. In the Templates section, click the Edit icon for one of the eight template components, select a predefined component from the displayed list, and then click Select.
7. Repeat step 6 to add up to eight components to the loan template.
8. Click Save.

To Set a Default Template Set:
• On the Loan Template Sets screen, select a template set and click Set as Default.

The selected template set is placed in the Current Default Template field at the top of the screen. This template is used when you originate a loan and click the Default Template button.

• Click the Go To button to display the folder where the default template is located. The templates in the folder display on the Loan Templates Set table.

NOTE: Default loan templates sets are not set on a company-wide basis. Default loan template sets are set by individual users.
**Default Template Setting**

By default, when a template is applied to a loan file, all template fields (including blank fields) overwrite the associated fields in the loan. The user also has the option of selecting a check box so that only fields from the template that contain a value are applied.

Using the Default Template Setting screen, you can select which option to use as the default action for each type of template: apply only fields that contain a value or apply all fields. At the time that a template is applied, the user can still change the default option.

**To Set the Default Template Action:**
1. On the menu bar, click **Encompass** and then click **Settings**.
2. In the left panel, click **Loan Templates**, and then click **Default Template Setting**.
3. For each of the three template types, select the associated check box if you want the template to apply only fields that contain a value. If left unchecked, all template fields (including blank fields) will be applied.
4. Click the **Save** icon.
Chapter 11
Tables and Fees

Escrow and Title Tables
Use the Escrow and Title options to create tables of fees for purchase and refinance loans. Each table contains parameters for calculating the fees charged by a company. Once tables are created, you can select them from the Good Faith Estimate or California MLDS. The fee is calculated and placed on the form.

To Create a Table:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Tables and Fees, and then click Escrow or Title.
3. Click the New icon.
4. In the Table Name field, type a name. Typically, the Table Name is the name of a company.
5. Select a Purpose.
6. When creating a Title table, select a Type for the table.
7. In the Fees section, click the New icon, and add values to calculate the fees for different dollar ranges:
   • In the Range Up To field, type the dollar amount up to which the rates apply.
   • In the Base field, type the base fee for the range.
   • In the + Factor field, type a percentage to multiply by the value of the Based On selection. For example: .003 * Loan Amount.
   • Click OK.
8. Repeat step 7 to add additional ranges and rates.
9. In the Calculation section:
   • Select a Based On option, indicating the basis for calculating the fee.
   • Select Round Up or Round Down, and type the To Nearest $ to which the calculation should be rounded.
   • Type the With Offset $ amount that will be used in the fee calculations.
   NOTE: For an example of how to use the offset amount, refer to the “Escrow” or “Title” online help topic.
10. When finished, click OK.

HELOC Table
Use the HELOC Table setting to create the example data that is used on the HELOC custom form, “Important Terms of Our Home Equity Line of Credit.” The data in the example tables shows how the annual percentage rate and minimum monthly payments for a HELOC loan with an outstanding balance of $10,000 would change based on changes to the index.

Once tables are created, you can select them from the HELOC Management input form by clicking the Find icon next to the Historical Table field on the HELOC Program tab.

You can create two types of HELOC tables in the setting:
• Dynamic Tables are used with Encompass 19.3 and later. These tables are based on the exact scenario of the loan file to which they are applied and are used to run complex calculations based on the payment scenario in a loan.
• **Static Tables** display on custom versions of the Important Terms Disclosure output form exactly as the table is entered in the setting. Static tables are no longer supported on the dynamically generated HELOC output forms that were introduced with the Encompass 19.3 release and are maintained solely to support previously existing output forms for the custom HELOC Important Terms Disclosure.

**To Access the HELOC Table Setting:**
1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Tables and Fees**, and then click **HELOC Table**.

**To Create a Dynamic Historical HELOC Table:**
1. Click the **New** icon.
2. Select **Dynamic Table**, and then click **OK**.
3. In the HELOC Table Name field, type a name, and then select an Index Name from the list.
4. Select the day and month when the index starts. You can configure multiple index start dates, for example by month or by quarter. If your company uses multiple index start dates depending on when loans are originated, you may configure multiple tables, each with different start day and month.
5. Enter a Default Historic Margin for the table. This margin is used with the historical index data entered to calculate the APR disclosed for each year in the historical example.
6. Click **Add**, use the Year and Index fields to create an entry for a specific year, and then click **OK**.

7. Repeat step 8 to add additional entries for each year that will be included in the example data. If your index has the same value in multiple years, click the **Duplicate** button to copy the index value and enter the new year value. This is useful when setting up a Prime rate, which had a 3.25% value for multiple years.
8. When finished, click **OK** on the Edit HELOC Historical Index Table window.

**To Create a Static Table:**
1. Click the **New** icon.
2. Select **Static Table**, and then click **OK**.
3. In the HELOC Table Name field, type a name.
4. Click **Add** and use the Minimum Monthly Payment window to create sample data for each year as follows.
   * Type the Year, such as 2009.
   * Click a Period Type, Draw or Repayment.
   * Type the Index %, Margin %, and APR % for the year.
   * Click **OK**.
5. Repeat step 5 to add additional entries for each year that will be included in the example data.
6. Click **OK** on the Edit HELOC Table window.
**MI Tables**

Use the MI Tables settings to determine the kinds of mortgage insurance data users can populate into fields on the MIP/PMI Calculation tool. Mortgage insurance (MI) tables enable you to set up scenarios that define specific types of loans and to associate different mortgage insurance data with each type of loan.

The MI Tables setting allows you to create and manage your own MI tables, download existing FHA and VA tables from the server, and create and manage sub folders that help you organize MI tables for your conventional loans.

**Create and Manage MI Tables**

The Conventional, FHA, VA, and Other tabs enable you to create and manage your own MI tables. Click a tab, and then add, edit, delete, or duplicate scenarios in your MI tables.

**To Add a Scenario to a Table:**

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Tables and Fees**, and then click **MI Tables**.
3. Click one of the first four tabs (**Conventional**, **FHA**, **VA**, or **Other**), and then click the **New** icon.
4. Click **Create**, and then click the **New** icon on the Scenario Builder window.
5. Enter a field ID, or click the **Find** icon to select from a list of commonly used fields as follows.
   - On the Select Field window, scroll down and double-click the desired field.
   - You can also type one or more letters (or numbers) of the field description in the **Find** field and click **Find**. The first occurrence of the characters in any column is found. Select the desired field and click **OK**.
6. The Operator and Value fields enable you to specify how the selected field will filter data. Click the Operator, then type a Value.
   - Examples: field = Lender Name, Operator = Starts With, Value = I; field = Loan Amount, Operator = Between, From = 200000, To = 400000.
7. Click **OK**.
8. Repeat steps 4 through 7 until the scenario contains all the criteria needed.
   - **NOTE:** With multiple filters, you can use parentheses to group together filters. **Example:** to filter by loan amount and state, with different loan amounts per state, create 2 sets of filters (Loan Amount and Subject Property State) in parentheses. Click the **Parentheses** button, select the filters, click the **New** icon, and then click **OK**.
   - **NOTE:** To change the qualifier (Joint) between multiple criteria from AND to OR, click the **And/Or** button.
9. When finished creating filters, enter the following information on the MI Scenario screen:
   - 1st Premium – For most loans, enter the Mortgage Insurance premium for the loan.
   - Subsequent Premium – (VA loans only) If the borrower has had a previous VA loan, enter the premium here. Otherwise, leave this field blank.
   - 1st monthly MI – Enter the monthly mortgage insurance payments that the borrower will make when the mortgage payments begin.
   - 1st monthly MI months – The number of months for which the first monthly MI will be paid.
   - 2nd monthly MI – If the borrower is scheduled to make an additional series of payments after the initial monthly mortgage insurance payments have ended, enter the percentage rate.
   - 2nd monthly MI months – The number of months for which the 2nd monthly MI will be paid.
   - Cut-off – The LTV ratio at which the MI will no longer be required.
10. Click **OK**.
Download Preconfigured Tables

Use the FHA (Download) or VA (Download) tab to download up-to-date MI tables for FHA and VA loans from the server. Default versions of these tables are shipped with Encompass, but users can download updated FHA or VA tables as needed.

To Download an FHA or VA MI Table from the Encompass Server:

1. Click the FHA (Download) or VA (Download) tab.
2. Click the Download button.
3. To replace your current FHA or VA data with the new MI tables, click Yes when the confirmation box displays.

Create and Manage Sub Tabs

When using the Conventional tab, you can also create and manage sub tabs as needed to organize your MI scenarios. The Conventional tab includes a default General sub tab. You can also use the New Tab, Rename Tab, and Delete Tab icons on the upper-right of the screen to create, rename, or delete additional sub tabs. For example, a company might use sub tabs to organize mortgage insurance options that are available from the various mortgage insurance companies they do business with.

Note: The default General tab on the Conventional tab cannot be renamed or deleted.

FHA County Limits

FHA county limits are the maximum amounts allowed for FHA loans based on the county in which the property is located. The County Limits table is used to automatically populate the county limit amount for an FHA loan on the MCAW-Purchase form and to warn the user if the loan exceeds the limit.

The County Limits setting screen displays a default table that includes the following information:

- **SOA Code** – The Section-of-the-Act code indicating the program under which the FHA mortgage is insured.
- **State** – The state in which the county is located.
- **County Name** – The name of the county.
- **County Code** – The FHA 1-to-3-digit code for the county.
- **MSA Code** – The code for the Metropolitan Statistical Area where the county is located.
- **Limits** – The maximum allowable loan available for properties with 1, 2, 3, or 4 units.
- **County Transaction Date** – The date when a county boundary was last changed.
- **Limit Transaction Date** – The date when the FHA last updated the county loan limit.
- **Last Modified** – The date when the table entry was last updated or modified.
- **Customized** - If you edit the county limit information, **True** displays in the column.

The FHA regularly updates county limit data, so a mechanism is provided for quickly synchronizing the table over the Internet. It is recommended that you synchronize data every few weeks to stay current.

Complete the steps in the following procedures to update county limit information. When finished, click the Save icon.

To Enforce Limits:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Tables and Fees**, and then click **FHA County Limits**.

3. Select the **Do not allow loan amount higher than maximum county limit to be entered** check box to prevent users from entering a loan amount (in field 1109 on any form) that is higher than the county limit.
To Synchronize the Table via the Internet:
1 In the HUD Website section, select an update site from which data will be downloaded into your table.
   • Or select the editable field and enter the URL for an alternate site.
2 Click the Synchronize button.

To Locate Information for a Specific County:
• In the Find County field, type the name of the county you want to locate, and then click Find. For multiple counties with the same name, continue clicking Find until you locate the correct county.

To Edit County Information:
1 Select a county and click the Edit icon.
2 Edit the limit values as required and click Save.
NOTE: If you make edits and then synchronize your data, the edits will be replaced with the synchronized data.

City Tax, State Tax, and User Defined Fee
Use the City Taxes, State Taxes, and User Defined Fee settings to create formulas that calculate government recording and transfer fees. After formulas are created, you can select them from the Good Faith Estimate or 1003 application. The required fee is calculated and placed on the form.

To Create a Fee Record:
1 On the menu bar, click Encompass, and then click Settings.
2 On the left panel, click Tables and Fees, and then click City Tax, State Tax, or User Defined Fee.
3 Click the New icon.
4 Type a Fee Description that describes the use or purpose of the fee. For example: California recording fee.
5 Select Loan Amount or Purchase Price as the basis of the calculation.
6 Type a Rate for the calculation and an optional flat rate in the + Additional $ field. If required, you can enter only a flat rate.
7 Click OK.

Itemization Fee Management
Use the Itemization Fee Management setting to create a list of predefined closing costs that users can select when completing the 2015 Itemization form (when using the 2015 RESPA-TILA forms) or the 2010 Itemization and 2010 HUD-1 forms (when using the 2010 RESPA forms). Users can then order a compliance report without requiring an administrator to map manually entered closing fees as they are added to the system.

When applied, the predefined fee descriptions are assigned to the appropriate sections of the 2015 Itemization, 2010 Itemization and 2010 HUD-1, where users can select them from the drop-down lists for the appropriate fields. Users must select fees from the predefined list unless a persona is given permission to manually overwrite and enter fees.

To Access the Setting:
1 On the menu bar, click Encompass, and then click Settings.
2 On the left panel, click Tables and Fees, and then click Itemization Fee Management.
Fee List Tab
Use the Fee List tab to select the predefined fee descriptions that will be available to your users, and to select the sections of the 2015 Itemization, 2010 Itemization and 2010 HUD-1 where they will be available to users. When finished, click the Save icon to save your changes.

To Add Fees to the List:
• To add a new fee, click the New icon, type a name for the fee, and then click OK.
• To import fees from a Closing Costs template, click the Import Fees button, click Import Fees from Closing Cost Templates, select a template, and then click Select.
• To import the Encompass default list of fees, click the Import Fees button, click the Import Compliance Default Fees, and click Yes on the confirmation message. The default fees and the applicable section selections display on the list, replacing any previous fees on the list.

To Delete a Fee From the List:
• Select a fee on the list, and then click the Delete icon.

To Select Sections of the 2015 and 2010 Forms Where Fees are Available:
• For each fee, select a check box to choose one or more sections of the 2015 Itemization, 2010 Itemization, and 2010 HUD-1 where the fee can be selected from the drop-down lists.
• Select the Apply to Itemization check box to apply your selections to the 2015 Itemization, 2010 Itemization, and 2010 HUD-1.

To Map Compliance Fees:
Select fees that are currently in your Fee List and assign them to a corresponding Compliance fee. All fees must be mapped to specific fees in order for the compliance reports to produce complete and accurate results. Standard fees are automatically mapped to the appropriate compliance fee, however you can change the mapped field if necessary.

1 On the Fee List tab, locate the closing fee in the Fee List.
2 Select the compliance fee where the Encompass fee will be mapped from the Compliance Fees list on the right.
• Select Show All to display the full list of available Encompass fees.
3 Drag the selected fee to the Fee List, and then drop the fee on the desired Encompass fee. The field name displays in the Mapped Compliance Fee column.

NOTE: Encompass truncates fee names containing the text string "To: [a service provider or contact name]" for Fee mapping purposes. For example, "Flood Certificate To: Landsafe Flood" will be truncated to "Flood Certificate" and that will be used for mapping purposes.

Persona Overwrite Tab
By default, when users are entering fee descriptions on the 2015 Itemization, 2010 Itemization and HUD-1 forms they must select fees (i.e., fee descriptions) from the predefined list you created using the steps above. However, you can use the Persona Overwrite tab to give permission (based on persona) to users to manually enter their own fee descriptions or overwrite existing fee descriptions in these fields. You can grant this permission for specific sections of the forms or for sections 800 through 1300. When finished, click the Save icon to save your changes.
To Allow Personas to Manually Enter Fees:

1. Click the **Persona Overwrite** tab, and select a persona from the list in the left panel.

2. In the right panel, select the sections of the forms in which the specified persona will be allowed to enter their own fees.
Chapter 12

Business Rules

Use business rules to manage a persona's ability to access loan files after they have been assigned to another loan team member, and to configure the process for ordering appraisals electronically from within Encompass.

Persona Access to Loans

Use the Persona Access to Loans setting to manage access to loan files by a Loan Officer or Loan Processor after the loan is assigned to another loan team member.

To Define Loan File Access by Persona:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Business Rules**, and then click **Persona Access to Loans**.
3. In the Loan Officer section, select an access option for loans that have been sent to processing:
   - **Full Access** - All areas of the loan file can be viewed and edited.
   - **Partial Access** - Only specific areas of the loan can be viewed and edited. Select the appropriate check box to enable editing for a feature. If you select the eFolder Documents Tab check box, select an option from the list:
     - **Request/Retrieve Ellie Mae Network Services** - Documents can be viewed, but not edited. Ellie Mae Network Services can be requested and retrieved.
     - **Edit** - Documents can be viewed and edited. Ellie Mae Network Services can be requested and retrieved.
     - **View Only** - All areas of the loan file can be viewed, but not edited.
4. In the Loan Processor section, select an access option for loans that have been sent to a closer:
   - **Full Access** - Loan processor can view and edit all areas of the loan file.
   - **Partial Access** - Loan processor can view and edit only the areas of the loan file selected in this list.
5. Click the **Save** icon to save your settings.
Appraisal Order Management

Use the Appraisal Order Management setting to configure the appraisal ordering process for different types of loans. The setting allows administrators to select a loan type and then select the configuration options used for that loan type.

For example, the ordering process can be configured so that appraisal requests for conventional loans are submitted using an automated ordering process, while requests for FHA loans can be sent to an internal order desk for submittal.

Five configuration options are available:

- **No administrative controls** – Uses the default Encompass settings for ordering appraisals. Users order appraisals based on how individual users have set up the selections for their Ellie Mae Network.

- **Approved appraisers only** – Allows users to select from a list of appraisers or AMCs who are set up by the administrator for specific loan types and property locations. When an order is placed, the user selects an appraiser from the list of approved providers and submits the order to the appraiser.

- **Automated ordering - Random** – Defines rules for selecting appraisers from a list set up by the administrator for specific loan types and property locations. When an order is submitted, users do not see a list of providers and have no input into appraiser selection. The order is sent to an appraiser that is selected randomly from the list of approved appraisers available for the property ZIP Code and loan type. This option cannot be used with AMCs that are integrated into the Ellie Mae Network.

- **Automated ordering - Rotating** – This setting is the same as Random Automated Ordering described above, except the appraisers are selected from the list in rotating order. After orders have been placed with all the appraisers for that ZIP Code and loan type, the selection process starts at the beginning of the list again.

- **Internal order desk** – Defines rules for submitting orders through an internal order desk. When a user requests an order, they do not see a list of providers. The order is sent to an authorized internal order desk user who is then responsible for submitting the order to an approved appraiser or AMC by selecting from a list that is set up by the administrator. The internal order desk user is responsible for all communication with the appraiser or AMC and for keeping the user who requested the order updated on the appraisal order’s status.

To Access the Appraisal Order Management Setting:

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Business Rules**, and then click **Appraisal Order Management**.
3. On the Appraisal Order Management screen, click **Change Settings**.

Appraisal Ordering Options Tab

Use the Appraisal Ordering Options tab to select the ordering option associated with each loan type, and to set up the personas that can use this option to order appraisals. Be sure to set up the personas and ordering options for each loan type as needed.

To Select the Ordering Options for a Loan Type:

1. On the **Appraisal Ordering Options** tab, select a loan type from the list.
2. Select an ordering option from the list.
3. To save your changes, click the **Save** icon.

**NOTE:** For the **No administrative controls** option, no further configuration is required. Use the instructions below to configure the other appraisal ordering options.

To Configure Persona Settings:

1. On the **Appraisal Ordering Options** tab, in the personas section, select the appropriate check boxes. The permissions set up here determine the options and actions the persona has access to when ordering an appraisal.

   - **Enable Ordering** - Give a persona permission to order an appraisal.
   - **Allow COD** - Allow the persona to select COD from the Paid By drop-down list when ordering appraisal.
   - **Allow Invoice** - Allow the persona to select Invoice from the Paid By drop-down list when ordering appraisal.
• **Send Purchase Price** - Include the purchase price of the subject property when the order is submitted to the appraiser.

• **Allow Comments for Accepted Orders** - Allow the persona to send comments and attachments to the appraiser after the appraisal request is submitted and the order is accepted by the appraiser. Comments and attachments are sent from the Send Comments to Appraiser section on the Appraisal Order Status window, which is accessed by clicking the Document icon next to the Order Appraisal button on the Services tab.

**NOTE:** If you selected the Internal Order Desk option, complete the additional steps described below.

**Configure the Internal Order Desk Option**

If you selected the Internal Order Desk ordering option, you must set up the internal order desk option (which includes setting up the appraisal ordering rights for each persona and authorizing specific users to be internal order desk users) and ensure the authorized internal order desk users have the required loan access rights so they can access the appropriate loans when an appraisal order is submitted. Follow the steps below:

1. On the Appraisal Ordering Options tab, in the personas section, select the appropriate check boxes. The permissions set up here determine the options and actions the persona has access to when ordering an appraisal.

**NOTE:** For example, if you set up a loan officer with just the Enable Ordering option, they can view the Order Appraisal window and submit the order, but they cannot access the Paid By drop-down list, nor is the purchase price displayed.

• **Enable Ordering** - Give a persona permission to order an appraisal. Remember, when the user requests an appraisal the order is sent to the internal order desk user who then submits the order to an appraiser or AMC.

• **Allow COD** - Allow the persona to select COD from the Paid By drop-down list when ordering appraisal.

• **Allow Invoice** - Allow the persona to select Invoice from the Paid By drop-down list when ordering appraisal.

• **Send Purchase Price** - Include the purchase price of the subject property when the order is submitted to the appraiser.

• **Allow Comments for Accepted Orders** - This option is disabled for all personas.

**NOTE:** When you select the Internal Order Desk ordering option, the appropriate check boxes for each persona are automatically selected based on the permissions set up in the Personas setting (under Company/User Setup in Encompass Settings). Although the Allow Comments for Accepted Orders option is disabled for all personas, the internal order desk user is granted this permission. This allows them to send comments and attachments to the appraiser after the order is submitted and accepted by the appraiser. Comments and attachments are sent from the Send Comments to Appraiser section on the Appraisal Order Status window, which is accessed by clicking the Document icon next to the Order Appraisal button on the Services tab. The internal order desk user is the only user who is authorized to communicate with the appraiser.

2. In the Internal Order Desk Options section, enter the Encompass user ID for each user you are authorizing to be an internal order desk user. These users are authorized to submit appraisal orders for other users.

**NOTE:** Use commas to separate multiple entries, and make sure users who are assigned to the internal order desk have the required loan access rights to open loans to submit appraisal orders.

3. Next, enter the email address for each individual that will receive an email notification when a user requests an appraisal. Be sure to include the email address of the authorized internal order desk users so they are notified when an appraisal is requested by other users.

4. Click the Save icon to save your changes.

5. Click Close to close the Appraisal Management window.

**Set Up the Required Loan Access for Internal Order Desk User**

Provide the required loan access settings to the authorized internal order desk users so that they can access the loan when an appraisal order is submitted by another user.

1. On the left panel in Encompass Settings, click Company/User Setup, and then click Organization/Users.

2. In the upper panel, click to select the organization folder in which the internal order desk user is located. You may need to expand the hierarchy to locate the folder.

3. Select the user in the Enabled Users list, and then click the Edit icon.

4. In the Access to Subordinates’ Loans section, select Access to all loans in the same level, and then select Edit.

5. Optionally, you may select Edit Subordinates’ Loans, but this is not a required setting for internal order desk users.

6. Click Save to save the settings.
Manage Appraisers Tab

Use the Manage Appraisers tab to manage the list of appraisers who can fulfill orders, to grant specified users permission to edit the list of approved appraisers, and to configure the appraiser selection rules for specific loan types and property locations.

To Add or Remove Appraisers From the List of Approved Appraisers:

1. To add an appraiser, click the Manage Appraisers tab, and then click the Add icon.
2. On the Appraisers Directory window, click the Add icon, enter the appraiser’s information, and then click Save.

3. To remove an appraiser or AMC from the My Appraisers tab, select the appraiser or AMC you wish to remove, and then click the Delete icon.
4. Continue adding or removing appraisers until your list is complete, and then click Close.

To Allow Users to Edit the List of Approved Appraisers

1. To grant specified users permission to edit the list of approved appraisers, click the Permissions link on the upper-right.
2. On the Permissions for Manage Appraisers Tab window, enter the user ID for each user, separating multiple entries with commas.
3. When finished, click OK.

NOTE: When one of the specified users orders an appraisal, a Manage Appraisers link displays on the Order Appraisal window. Users can click the link to access the list of approved appraisers. They can then add and delete approved appraisers, or edit the service areas and loan types for an approved appraiser.
To Create Appraiser Selection Rules for Loan Types and Locations:
1 On the Manage Appraisers tab, select an appraiser from the Appraisers list.
2 On the State and County panel, select an individual state from the drop-down list, or select ALL to select all states and counties. If you selected an individual state, select one or more entries from the List of Counties and ZIP Codes, and click the Right Arrow icon to add the counties to the list of Selected Counties and ZIP Codes.
   • To select a specific ZIP Code within a county, click the plus sign to the right of the county.
   • To add more than one county at a time, click a county name, press and hold the CTRL key, and then click the Left Arrow icon.
3 To remove a state or county, select it from the Selected Counties and ZIP Codes list, and then click the Left Arrow icon.
4 On the right, select the check boxes for the types of loans the appraiser is allowed to service.
5 Click the Save icon in the upper-right of the Appraiser Options panel to save the changes, and then click Close.

LO Compensation Rule
The Truth In Lending rule that went into effect on April 1, 2011 changes the way compensation may be paid to the loan originator, which includes mortgage brokers and loan officers. The rule prohibits any person other than the borrower from paying compensation to a loan originator in a transaction where the borrower pays the originator directly. Use the LO Compensation Rule to control how Paid by fees are assigned in the 801 section of the 2010 or 2015 Itemization, 2010 HUD-1 Page 2, and Section 32 TIL input forms and prevent any person other than the borrower from paying the loan originator.

Based on your company policy, you can select from four options to determine how the LO Compensation Rule is enforced:

• Enforce compliance to the LO Compensation paid-by rule
• Display a warning when compensation fields are not compliant
• Do not enforce compliance or display a warning
• Treat seller-paid broker compensation as borrower-paid or paid by a third party

To Configure the LO Compensation Rule:
1 On the menu bar, click Encompass, and then click Settings.
2 On the left panel, click Business Rules, and then click LO Compensation Rule.

3 Using the Select Control Option drop-down list, select how strictly you want to enforce the LO Compensation Rule.

Enforce Compliance to the LO Compensation Paid-by Rule
When this option is selected, users are prevented from designating different fees in section 801 that are being paid to the broker as Paid by Borrower and Paid by Lender (or someone else other than the borrower). In other words, if one compensation fee being paid to the broker is being paid by the borrower, then all other compensation fees must be paid by the borrower as well. Or, if one of the fees is being paid by someone other then the borrower, then all other compensation fees paid to the broker must be paid by someone other than the borrower as well.

• The LO Compensation Violation message displays any time the user violates the new loan originator compensation requirements by indicating that different fees will be paid to the broker by both the borrower and someone else other than the borrower. In order to close the message and proceed with the loan, the user must select Make all Paid by Borrower to set each fee as Paid by the Borrower or Make all Paid by 3rd Party to set each fee as Paid by Lender (or someone else other than the borrower).

Display Warning When All Compensation Fields Are Not Compliant
When this option is selected, the LO Compensation Violation message displays any time the user designates different fees in section 801 as Paid by Borrower and Paid by Lender (or someone else other than the borrower), warning them that the originator compensation requirements have been violated. The user can choose to set each fee as Paid by the Borrower, set each fee as Paid by Lender (or someone else other than the borrower), or they can select Take No Action and proceed with the loan despite the violation.

Do Not Enforce Compliance or Display a Warning
When this option is selected, users are not prevented from (or warned against) designating different fees in section 801 as Paid by Borrower and Paid by Lender (or someone else other than the borrower). The LO Compensation Violation message will not display at any time, regardless of how fees are being paid to the broker.
4 Select the fields on the 2010 or 2015 Itemization, 2010 HUD-1, Page 2, and Section 32 HOEPA input forms that will be subject to the rule.
   • The fields listed here represent every fee field in section 801 of the 2010 and 2015 Itemization, 2010 HUD-1 Page 2, and Section 32 HOEPA input forms.
   • Every field in the list is selected by default. This means each field is subject to the rule.
   • If you do not want a field to be subject to the rule, clear the field's check box.
   • When the rule is enforced, the Broker Fees field and Broker Compensation field are always subject to the rule. This setting cannot be changed.

5 To enable seller-paid fees to be paid as borrower-paid, select Borrower for the Treat seller-paid broker compensation as option.
   • With Borrower selected, users may enter loan originator (broker) compensation fees as being paid by the seller or the borrower (or both) without triggering an LO Compensation Violation message.

6 When finished, click the Save icon.
Chapter 13
System Administration

This chapter describes administrative tools used to manage and monitor your installation; including server settings, event logs, system passwords, and current users.

Administration tools are accessed from the Encompass Settings feature, and from the Admin Tools application. In most cases, you must log in as the admin user to use each tool.

Current Logins
Use the Current Logins setting to view and manage users who are logged in.

To Open from within Encompass:
1. Log in as the admin user.
2. On the menu bar, click Encompass, and then click Settings.
3. On the left panel, click System Administration and then click Current Logins.
   • A snapshot displays the users who are currently logged in.
4. Click the Refresh icon to update the information.

To Open from the Admin Tools Application:
1. On your Windows task bar, click the Start menu or Start icon, navigate to the Ellie Mae Encompass program folder, and then click Admin Tools.
2. Click Online User Manager.
   • If you are prompted to log in to the server, enter the User ID, Password, and Server you used to log in as the admin user.

To View Logged-In Users:
A snapshot of the users currently logged in is displayed.

To Disable and Enable Logins:
1. Click Disable login to stop users from logging in.
   • The admin user can still log in.
2. Click Enable login to allow authorized users to log in.
To Send an Email Message to Users:

**NOTE:** To send an email to a user, there must be an email address in the user’s profile.

1. Select the users you want to send the email message to, and then click **Email**.
   - Your email application opens with the selected users added.
2. Type the subject and content and send the email.

To Send a Broadcast Message to Users:

1. Select the users to whom you want to send the message.
2. Click **Broadcast Message**.
3. In the Broadcast Message window, type the message text and click **Send**.
   - A message, entitled Encompass Broadcast Message, is immediately sent to the selected users.

To Log Users Out of Encompass:

1. Select the users to log out.
2. Click **Logout**.
   - The selected users are immediately logged out and receive a message informing them that the system administrator has logged them out.

All User Information

Use the All User Information setting to view all users, find a user in the organization hierarchy, send emails to selected users, and generate a report showing all the users in your system. This setting is only available if you are logged in as the admin user.

To View User IDs:

1. Log in as the admin user.
2. On the menu bar, click **Encompass**, and then click **Settings**.
3. On the left panel, click **System Administration** and then click **All User Information**.
   - A list of all User IDs is displayed, whether or not they are logged in.

4. Click the **Refresh** icon to update the information.

To View Users Assigned a Specific Persona:

- Select a persona (or **All Users**) from the Select list.

To Edit a User Profile:

1. Select a user.
2. Click the **Edit** icon.
3. On the User Details window, edit the user’s profile as required, and click **OK**.

To Find a User in the Organization Hierarchy:

1. Select a user.
2. Click the **Find in Hierarchy** button.
   - The Organization/User Setup window opens with the hierarchy expanded to the user’s organization.

To Sort Users by Column Names:

1. Select any column name.
2. Select the column name again to toggle between sorting in ascending and descending order.

To Send an Email Message to Users:

To send an email to a user, there must be an email address in the user's profile.

1. Select the users you want to send the email message to, and then click **Email**.
   - Your email application opens with the selected users added.
2. Type the subject and content and send the email.

To Generate an All Users Report:

- Click the **Export** icon to export the All User Information data to a Microsoft Excel spreadsheet.
Settings Reports

Use the Settings Reports tool to generate and view organizational structure and persona settings-based reports. Persona-based settings reports display and map information from the Personas setting in Encompass Settings.

After the reports are created, they are listed on the Settings Reports page where you can view report details, re-run reports, and search for reports using filters. Reports with Completed Status can be opened and then saved onto your computer. Authorized users can delete, cancel their reports and/or reports created by others. You can also view report logs that display information such as who created the report, when it was created, and the request type.

**NOTE:** If you select a criteria, such as All User Licenses, and the information is missing in the Company/User Setup settings, the generated report will include a tab for the licenses but will not contain any data.

Creating Organization-Based Reports

Organization reports map and display information from the Organization/Users setting in Company/User Setup settings in Encompass Settings.

**NOTE:** LO Comp Plan Details for organization-based reports include information for only three plans - the current plan, the one previous to the current plan, and the one after the current plan.

To Create an Organization-Based Report:

1. On the menu bar, click Encompass, and then click Settings.
2. In the left panel, click System Administration, and then click Settings Reports.
3. In the Search for Reports panel, click the New icon.

4. In the Generate Settings Report window, Choose Report Type drop-down field, verify that Organization is selected by default.

5. In the Choose Organization panel, click the + (plus) sign to expand your organization structure, and then click to select the organization for which you want to create the report.

6. Go to the Select Report Options panel.
   - In the Report Name field, type the name of the field.
   - Select the Include Subordinate Organizations check box if you want to include data from the sub-organizations in the report.
   
     **NOTE:** When this check box is selected, data from each sub-organization is displayed in individual tabs in the spreadsheet.

   - Select one or both of the following options to create a report with Organization Details and/or Organization Licenses settings information:
• **Organization Details** - When you select this, information from the Organization Details window for the selected organization is displayed, one tab per selected organization/sub-organization, in your spreadsheet.

  **NOTE:** To view the Organization Details window go to **Encompass > Settings > Company/User Setup > Organization/Users**, select the organization, and then click the **Edit** icon.

• **Organization Licenses** - When you select this, License information from the Organization Details window for the selected organization is displayed, one tab per selected organization/sub-organization, in your spreadsheet.

• **User Details by Organization** - When you select this, information from the User Details panel for the selected organization is displayed, one tab per selected organization/sub-organization, in your spreadsheet.

  The naming convention for the tabs is `[Organization Name]_UserDtls`, where *Organization Name* is the name of the organization. If your organization name includes special characters, they will not be included in the report tab name. For example, organizations with names such as `RegionA_Branch2/3` will be displayed as `RegionA_Branch23_UserDtls` in your Settings report.

  The organization name length is truncated at 22 characters. If duplicate tab names are created (due to the truncation), the organization name will be truncated after 19 characters with a #XX numbering scheme suffix.

• **All User Details** - When you select this, information for all users associated with your organization are displayed in a single tab of your spreadsheet.

• **All User Licenses** - When you select this, information for all users associated with your organization are displayed in a single tab of your spreadsheet.

• **Exclude Disabled Users** - When you select this, only users Enabled logins are included in your report.

• **Include Disabled Users** - When you select this, users with Enabled and Disabled logins are included in your report.

7 Click the **Create Report** button.
Creating Persona-Based Reports
Persona-based settings reports display and map information from the Personas setting in Encompass Settings.

To Create a Persona-Based Report:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click System Administration, and then click Settings Reports.
3. In the Search for Reports panel, click the New icon.
4. In the Generate Settings Report window, from the Choose Report Type dropdown field, select Personas.
5. In the Choose Personas panel, select the Show Personas with Internal Access check box to exclude External Personas from your report.
   - Select check boxes corresponding to the personas for which you want to create your report.
6. In the Select Report Options panel type the report name in the Report Name field.
   - Select check boxes corresponding to the Personas settings tabs for which you want to create the report.
   - Select the Select All check box if you want to view access levels for all tabs for the selected persona(s).
7. Click the Create Report button.

Creating User Group-Based Reports
User Group-based settings reports display and map information from the User Group setting in Company/User Setup setting in Encompass Settings.

To Create a User Group-Based Report:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click System Administration, and then click Settings Reports.
3. In the Search for Reports panel, click the New icon.
4. In the Generate Settings Report window, from the Choose Report Type dropdown field, select User Groups.
5. In the Choose User Group(s) panel, select the check boxes corresponding to the user groups for which you want to create your report.
6. In the Select Report Options panel type the report name in the Report Name field.
   - Select check boxes corresponding to the User Groups settings tabs for which you want to create the report.
   - Select the Select All check box if you want to view access levels for all tabs for the selected persona(s).
7. Click the Create Report button.
Managing Settings Reports

After you have created the report, you can open and view the report, view report details, re-run reports, and search for reports using filters. Reports with Completed Status can be opened and then saved onto your computer. Authorized users can delete, cancel their reports and/or reports created by others. You can also view report logs that display information such as who created the report, when it was created, and the request type.

To View and Save Settings Reports:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click System Administration, and then click Settings Reports.
3. On the right panel, click the Download Report link corresponding to the report you want to view.
   • The report may take a few minutes to render as it converts to MS Excel on your machine.

RECOMMENDATION: Since Organization Settings Reports generated from the top level of the organization hierarchy with more than 1000 organizations and including the User Details by Organization result in resource-intensive, large-sized MS Excel files, it is recommended that you do not run other CPU or memory-intensive application when downloading such reports. Ensure that your system is line with the Encompass Product System Requirements and Compatibility Matrix recommendations (CPU: Intel Core i5 or i7 @ 3.3GHz or equivalent AMD, 8GB for 64-bit RAM). For more information, see: Encompass Product System Requirements and Compatibility Matrix.

4. Click each tab to view the information in the report.

5. From the File menu (in Microsoft Excel), click Save As.
6. In the Save As window, click the Save button.

To Filter and Search for Settings Reports:
1. On the Settings Reports page, Report Name field, type the name of the report.
2. From the Request Type drop-down list, select PersonaReport or OrganizationReport to filter by report type.
3. From the Requested By drop-down list, select the user who has created the report.
   NOTE: You can view reports created by other users only if the persona assigned to you has View Settings Reports submitted by others enabled.

4. Click the Search button.
   NOTE: You can use one or more of the filters mentioned above to narrow your search criteria.

To Re-Run Settings Reports:
• On the Setting Reports page, click the Re-run link corresponding to the report (with Completed or Failed statuses) you want to regenerate.

NOTE: The Re-run report link is active only if your assigned persona has Generate & View Settings Report enabled.
To View the Settings Report Log:
1 On the Setting Reports page, click the View Log link corresponding to the report for which you want to view details such as the username and userid of the person submitting the report, when the report was submitted, and the type of report.

![Image of Settings Report View Log]

2 Click the Close button.

To Delete a Settings Report:
1 On the Setting Reports page, click to select one or more reports, and on the Search for Reports panel, click the Delete (X) icon.

**NOTE:** Only reports with Completed, Canceled, and Failed statuses can be deleted.

![Image of Encompass]

2 In the confirmation window, click Yes.

**NOTE:** You can only delete reports if your assigned persona has Delete Settings Reports enabled. You can delete reports submitted by others if your assigned persona has both Delete Settings Reports and View Settings Reports generated by others enabled.

### Loan Reassignment

Use the Loan Reassignment setting to assign a different user to one or more loans. You may need to reassign users if they leave your company or change roles.

To Reassign a Loan:
1 On the menu bar, click Encompass, and then click Settings.
2 On the left panel, click System Administration and then click Loan Reassignment.

3 On the Loan Reassignment worksheet, search for and select the loans to reassign.
   - Select a Role, the Name of a user currently assigned to the role, and the Loan Folder in which the loans are located.
   - Click Search.
   - Select one or more loans to reassign.

4 Select the role that will have a new user assigned to it, select the user to assign to the role, and then click Reassign.
   - The selected user will replace the current user in the specified role in the selected loans.
Unlock Loan Files

Use the Unlock Loan File feature to unlock a read-only file. When a loan file is downloaded from the server, the access rights of the file on the server are changed to read-only until the file is uploaded back to the server. If the downloaded file cannot be uploaded back to the server, the server file remains in a read-only state unless it is unlocked. A file may also become locked if the connection to the server is lost while the loan file is open.

**NOTE:** To unlock a file, you must have Full Right access to that file.

To Unlock a Loan File:
1. Log in as the admin user.
2. On the menu bar, click **Encompass**, and then click **Settings**.
3. On the left panel, click **System Administration** and then click **Unlock Loan File**.
4. From the Loan Folder list, select the folder that contains the file or files to unlock.
5. Select one or more files.
6. Click **Unlock**.

System Audit Trail

Use the System Audit Trail setting to search for entries in the system audit trail based on selected criteria. After completing a search, you can export one or more entries to a Microsoft Excel spreadsheet.

To Run a Search:
1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **System Administration**, and click **System Audit Trail**.
3. Select an option from the **Category** list, and then select an option from the **Action** list.
4. If needed, enter a search criteria in the upper-right field.
   **NOTE:** The options in the Action list and the name of the upper-right field will change based on the category selected.
5. Type a User ID in the **Action Taken by** field to search for actions by a particular user.
   - Or, click the **Find** icon to select a user from the list.
6. Use the two Action Time fields to set a time range for the search, if needed.
7. When finished, click **Search**.
8. To clear the search criteria, click the **Reset** icon.

To Export Results to an Excel Spreadsheet:
1. Select one or more entries in the Result section.
2. Click the **Excel** icon in the upper-right of the Results section.

To Set the Automatic Audit Record Purge Time:
- Enter the number of days that the audit records will be stored before being automatically purged.
Register Encompass
Use the Register Encompass tool to re-register Encompass with a new CD key or refresh your current license with updates to your license count.

To Open the Register Encompass Tool:
1. On your Windows task bar, click the Start menu or Start icon, navigate to the Ellie Mae Encompass program folder, and then click Admin Tools.
2. Double-click Register Encompass.

To Re-register a New CD Key:
1. On the Encompass Software Registration Wizard, select Re-register using a new CD Key, and then click Next.
2. On the CD Key Registration window, type the new CD Key and click Next.
3. On the Confirm Company Information window, verify that the Company Name and Company Address information are correct, and then click Yes.
4. Click Submit.
5. On the Registration Complete window, click Finish to close the wizard.

To Refresh your Current License:
1. On the Encompass Software Registration Wizard, select Refresh the current license, and then click Next.
2. On the Refresh License Information window, click Next.
3. On the Registration Complete window, click Finish to close the wizard.

Encompass Server Manager
Use the Encompass Server Manager to stop, start, reconfigure, uninstall, and reinstall the Encompass server.

NOTE: The Encompass Server Manager tool applies only to companies that are running the Encompass server software on a server on the company network. The Encompass Server Manager tool is not available if your company uses hosted server software with the Encompass SmartClient software running on local computers.

To Open the Encompass Server Manager Tool:
1. On your Windows task bar, click the Start menu or Start icon, navigate to the Ellie Mae Encompass program folder, and then click Admin Tools.
2. Click Encompass Server Manager.

The content of the Encompass Server Manager depends on the current configuration of your server; as a Windows Service or IIS.
To Stop and Start the Encompass Server:
• On the Encompass Server Manager, click **Stop** or **Start**, as appropriate.

![Encompass Server Manager](image)

**Port, Compression, and IP Restriction Settings**
If your Encompass Server is installed as a Windows Service, the Encompass Server Manager displays the current Port, Compression, and IP Restriction settings. If your server is configured to use IIS, the current Compression setting displays.

**To Change the Settings:**
1. To change the Server Port, type a new Server Port number.
2. Select the **Enable** or **Disable** option to change the Compression setting.
3. To edit the IP Restrictions for IP addresses, click the **Edit** button:

![IP Address Restrictions](image)

• To add a permitted address, type the address in the **Only allow connections from** field, and then click **Add**.
• To remove a permitted address, select an address from the list, and then click **Remove**.
• To allow connections from any IP address, leave the list blank.
4. When finished, click **OK**.
5. Back on the Encompass Server Management window, click **OK** when finished.
The Configuration Wizard
Use the Configuration Wizard to:
• Repair (uninstall and reinstall) the current server configuration
• Uninstall the server
• Update/modify the server’s client ID

To Repair the Encompass Server:
Use the repair option to uninstall and reinstall the Encompass Server using the current configuration settings as follows:
1 On the Encompass Server Manager, click Configuration Wizard.
2 On the Encompass Server Maintenance window, select Repair the Encompass Server, and then click Next.
3 On the Server Configuration Summary window, click Install.
4 On the Server Installation Complete window, click Test Connection to test the server.
5 Click OK in response to the test completion message, and then click Finish.

To Uninstall the Encompass Server:
Use the uninstall option to uninstall the server. After the server is removed, you are given the option to reinstall the server using different configuration settings.
1 On the Encompass Server Manager, click Configuration Wizard.
2 On the Encompass Server Maintenance window, select Uninstall the Encompass Server service (or Uninstall Encompass Server from IIS), and then click Next.
3 On the Uninstall Encompass Server window, click Uninstall.
4 On the Server Removal Complete window, click Reinstall to reinstall using different settings.
5 On the Server Installation Mode window, click to configure the server as a Windows Service or as a Web application using IIS, and then click Next.
6 Follow the instructions on the subsequent windows to reinstall your server.

Settings Manager
Use the Server Settings Manager to modify server settings and enable or disable server-based features.

To Open the Encompass Server Settings Manager:
1 On your Windows task bar, click the Start menu or Start icon, navigate to the Ellie Mae Encompass program folder, and then click Admin Tools.
2 Click Settings Manager.
• If you are prompted to log in to the server, type the User ID, Password, and Server that you use to log in to Encompass as the Admin user.

To Set the Components Options:
1 Select Components from the Category list.
2 Double-click a component, and then click Enabled or Disabled from the Value list. For the Autosave Interval (sec) option, enter a numeric value.
• Autosave - If enabled, open loan files are saved to each user's local temp folder. If the user abnormally closes Encompass while working on a loan, the data can be restored when the user logs back in.
• Autosave Interval (sec) - The number of seconds between each autosave.
• Autosave User Config - If enabled (and Autosave is globally enabled) users can change the global autosave settings for their computer in the Personal Settings category on the Encompass Settings screen.
• Document Scanning - If enabled, Encompass users can share access to their calendars with other users.
• Instant Messenger - If enabled, Encompass users logged in to the same server can send and receive Encompass instant messages.
• Calendar Sharing - If enabled, users can request access to other users’ calendars and grant other users access to their calendars.
• PDF Print to File - If enabled, a Print to File button displays when the Documents window opens prior to printing selected forms. Users can click this button and then save the forms to a PDF file.
• Min Pipeline Auto-refresh Interval (sec) - The number of seconds between each Pipeline refresh. For example, if set to 60, the Pipeline data will refresh every 60 seconds. The interval must range from 30 to 3600 seconds.
• Templates Ignore Fee Mgmt Persona/Biz Rules - If enabled, users can choose to override Business Rules with data from public Loan Program, Closing Cost, and Data templates. If enabled, users can also choose to overwrite existing Itemization form fee attributes entered by authorized personas with applicable fee data from public Loan Program, Closing Cost, and Data templates when the template is applied to the loan file.
**Duplicate Loan Check** - If enabled, a pop-up message displays when a user attempts to save a loan file that contains data that matches the data in another loan file. All potential duplicate loans are listed in the message window. The user can then select a loan and review the file to confirm if it is a duplicate or not.

The following fields are reviewed for duplicate data: SSN (field ID 65 and field ID 97), Email address (field ID 1240 and field ID 1178), First Name (field ID 4000), Last Name (field ID 4002), Phone Number (field ID 66 and FE0117), Subject Property Address (field ID 11).

**NOTE:** When the system checks for duplicate subject property addresses, it is not just the Subject Property Address field (i.e., the street address) that is reviewed. The system reviews this field and the City (field ID 12), State (field ID 14), and Zip (field ID 15) fields as well. The Duplicate Loan Check will be triggered only if all four of these fields (i.e., the complete mailing address) match the complete mailing address used in another loan file.

**NOTE:** In a loan file that has been imported into Encompass, the Duplicate Loan Check is also triggered when one of these trigger fields is updated, for the first time, to a value that matches the value in another loan file.

**Enable External Reporting Database** - You can create an External Reporting Database (ERDB), which is a Microsoft SQL Server database containing the loan fields used most often in your reports, on a computer separate from the Encompass Server and the Encompass Database. The first time you set this option to True, the Register External Reporting Database window displays when you click Apply or OK. Use this window to enter the connection settings that will connect the External Reporting Database Application Server (ERDB App Server) to your Encompass loan file system, the Encompass Database, and the ERDB.

**NOTE:** To make changes to these settings after the database has been created and registered, click the Re-register ERDB button to display the window.

After setting the Enable External Reporting Database option to True and saving your connection settings, you must open and set up the loan fields using the External Reporting Database tool. For more information, refer to the Setting Up the External Reporting Database document.

- **Encompass ERDB Server** - Enter the name or IP Address of the computer where the ERDB App Server is installed.
- **Port** - Enter the connection Port for the computer where the ERDB App Server is installed. (This field is populated with the applicable port by default.)
- **EncompassData Folder** - Enter the file path where the EncompassData folder is located when viewed from the ERDB App Server.
- **In the fields provided, enter the ERDB SQL Server and instance name, followed by the ERDB name, login ID, and password.**
- **Re-enter the External Reporting Database’s password in the Confirm DB Password field.**
- **Once the ERDB has been created and registered, you can click Test Connections to test the connection between the ERDB and the ERDB App Server.**
- **In the ERDB Server Failure Notification section, enter the required email settings, including the email address where an email will be sent if the connection to the ERDB is lost.**
- **Click Test to send a sample email to the contact entered in the To Emails field.**
- **Click Save Notification Settings Only to save only the ERDB Server Failure Notification information.**
- **Click Create Database and Register.**

**NOTE:** After the initial database creation and registration, you can click Register Only to save changes made to the ERDB. You must stop and then restart the Encompass Server in order for the changes to take effect.

**NOTE:** This option is available with Encompass Banker Edition only and only when you log into Settings Manager using the Local connection.

- **LO Compensation** - If enabled, the active LO compensation plans set up in the LO Compensation setting (in Encompass Settings) are applied to loans as applicable. If disabled, none of these LO compensation plans are applied to loans.

3 **Even if this component is disabled, the administrator may still utilize the LO Compensation setting in Encompass Settings to create LO compensation plans and assign them to loan officers and brokersClick Apply or OK.**

To Set the eFolder Option:

1 **Select eFolder from the Category list.**

2 Double-click the View Original Format option, and then click View Original Attachment in Original Format or View Modified Attachment as PDF from the Value list.

- **View Original Attachment in Original Format** - The original attachment opens in its native viewer. For example, a Word file opens in the Microsoft Word application, and a PDF will open in an Adobe PDF viewer. This is the default setting.
• **View Modified Attachment as PDF** - If the attachment has been split, edited, annotated, or merged, the modified attachment displays as a PDF. However, if the original attachment has not been split, edited, annotated, or merged, the original attachment opens in its native viewer.

**NOTE:** This setting applies only when the Document Conversion setting (in the eFolder Setup settings) is not enabled in Encompass.

**To Set Import Options:**

1. Select **Import** from the Category list.

2. Double-click a component, and then click **Enabled** or **Disabled** from the Value list.

   - **Import - Outlook** - If enabled, this option allows users to import borrower and business contacts from Microsoft Outlook.
   
   - **Create New Loan # On Import** - If enabled, an Encompass loan number will be assigned to all imported loans using the Auto Loan Numbering settings.
   
   - **Automatic Assignment of Loan Officer** - If enabled, when the name of the loan officer in the loan file does not match an Encompass user, Encompass will automatically assign a loan officer as follows:
     
     - If the importing user is a loan officer, the loan will be assigned to the importing user.
     
     - If the importing user is an admin, the user will be asked to select a loan officer to assign, or to bypass auto-assignment.

   - **Loan Officer is Allowed to Import** - Use this setting to control whether or not loan officers can import loans where the subject property is in a state in which they are not licensed. The setting options are:
     
     - **Allow Import** - LO can import the loan
     
     - **Do Not Set Current Loan Officer** - LO can import the loan, but the File Starter is set as the current user
     
     - **Do Not Allow Import** - LO cannot import the loan.
   
   - **FNMA Loan Import** - Use this setting to control whether or not specific fields in Fannie Mae loan files are recalculated when imported into Encompass.
     
     - **Keep Calculated Value** - The values in the fields are not recalculated and may be edited as needed.
     
     - **Use Encompass Calcs** - The values in the fields are recalculated by Encompass. Only authorized users are then permitted to edit these fields. (Authorized users click the **Lock** icon and then update the fields as needed.)

     **Fields controlled by this setting**

     - Net Rental Income (field ID 106)
     
     - Estimated Closing Costs (field ID 137)
     
     - Estimated Prepaid Items (field ID 138)
     
     - Closing Costs Paid by Seller (field ID 143)
     
     - PMI, MIP, Funding Fees (field ID 969)
     
     - Debts to be paid by refinanced loan proceeds (field ID 1092)
     
     - Discount (field ID 1093)

   - **LOS Loan Import** - Use this setting to control whether or not specific fields in Point loan files are recalculated when imported into Encompass. The setting options are:
     
     - **Keep Calculated Value** - The values in the fields are not recalculated and may be edited as needed.
     
     - **Use Encompass Calcs** - The values in the fields are recalculated by Encompass. Only authorized users are then permitted to edit these fields. (Authorized users click the **Lock** icon and then update the fields as needed.)

     **Fields controlled by this setting**

     - Net Rental Income (field ID 106)
     
     - Estimated Closing Costs (field ID 137)
     
     - Estimated Prepaid Items (field ID 138)
     
     - Closing Costs Paid by Seller (field ID 143)
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- PMI, MIP, Funding Fees (field ID 969)
- Debts to be paid by refinanced loan proceeds (field ID 1092)
- Discount (field ID 1093)

**WebCenter/DU 3.2 Application Import Date** - Use this setting to control whether or not the Application Date (field ID 745) is auto-populated with the current date (i.e., "today’s date") when importing loan files from the Encompass WebCenter or Fannie Mae 3.2 loans into Encompass.

- **Do Not change** - The Application Date is not automatically populated with the current date after importing the loan file.

- **Use Current Date If Blank** - If the Application Date field is blank, the current date is populated into it after importing the loan file. If a date has already been entered in the Application Date field, that date will remain in the field after importing the loan file.

**TPO WebCenter Loan Import** - Use this setting to control whether or not specific fields in loans originated in an Encompass TPO WebCenter site are recalculated when imported into Encompass. The setting options are:

- **Keep Calculated Value** - The values in the fields are not recalculated and may be edited as needed.

- **Use Encompass Calcs** - The values in the fields are recalculated by Encompass. Only authorized users are then permitted to edit these fields. (Authorized users click the Lock icon and then update the fields as needed.)

**Fields controlled by this setting**

- Net Rental Income (field ID 106)
- Estimated Closing Costs (field ID 137)
- Estimated Prepaid Items (field ID 138)
- Closing Costs Paid by Seller (field ID 143)
- PMI, MIP, Funding Fees (field ID 969)
- Debts to be paid by refinanced loan proceeds (field ID 1092)
- Discount (field ID 1093)

**TPO WebCenter Application Date Import** - Use this setting to control whether or not the Application Date (field ID 745) is auto-populated with the current date (i.e., "today’s date") when importing loan files from the Encompass TPO WebCenter loans into Encompass. The setting options are:

- **Do Not change** - The Application Date is not automatically populated with the current date after importing the loan file.

- **Use Current Date If Blank** - If the Application Date field is blank, the current date is populated into it after importing the loan file. If a date has already been entered in the Application Date field, that date will remain in the field after importing the loan file.

3 Click Apply or OK.

**To Set Password Rules:**

1 Select Password from the Category list.

![Server Settings Manager](image)

**Setting Name** | **Value**
--- | ---
Min Password Length | 8
Min # of Upper Case Letters | 1
Min # of Lower Case Letters | 1
Min # of Digits | 1
Min # of Special Characters | 0
# of Days to Expiration | 180
# of Days Before Reuse | 0
Password Failure Limit | 5
Enable Timeout Reset | Disabled
Password Failure Locked Time In Minutes | Fifteen
Apply Lockout for admin User | Disabled

Double-click a value to edit it. Changes to items marked with an asterisk (*) will not take effect until the server is restarted.

![Apply OK Cancel](image)
Double-click the name of each option, and then enter values to define the rules for maintaining and setting passwords.

- **Set the first five options to define the requirements for new passwords; such as minimum password length and the minimum number of upper-case, lower-case, digits, and special characters.**

- **# of Days to Expiration** - The number of days before a password must be changed.

- **# of Passwords Before Reuse** - The number of times a password must change before a previous password can be reused.

- **# of Days Before Reuse** - The number of days before a previously used password can be reused.

- **Password Failure Limit** - The number of allowed failed login attempts before a user’s account is locked. Please note, 0 (zero) is the default value for this setting. With 0 set here, no number of password login errors will lock the account. Enter 1 (or a larger number) to specify the number of times the user can enter an incorrect password before their account is locked.

- **Enable Timeout Reset** - Use to enable a time-based lock-out period for users (for example, 15 minutes) so that a series of failed log in attempts causes the account to be locked for a set period of time. It will then be automatically unlocked when the time expires.

- **Password Failure Lockout Time In Minutes** - The number of minutes that users will be locked out of Encompass after a set number of failed log in attempts. (The number of failed log in attempts is determined by the Password Failure Limit value that has been set.)

- **Apply Lockout For ‘admin’ User** - Use this to enable a timeout reset for the user who has been assigned with the admin user ID (i.e., the admin user). When enabled, the Password Failure Lockout Time In Minutes value will now be applied to the admin user.

### To Set Policies Options:

1. Select **Policies** from the Category list.

2. Double-click an option, and then select the appropriate setting from the Value list.

- **Enable Multi-User Editing** - If enabled, multiple users can edit a loan file at the same time. The features that can be edited are determined by each user’s access rights.

  **NOTE:** This option is available with Encompass Banker Edition only. To disable or enable this policy, you must log in to the Settings Manager using a Local connection.

- **Hide Changes Made by Others** - If enabled, when a user saves or updates a loan file in multi-user editing mode, the user will see edits made by other users only if the edits are in conflict with edits made by the user.

  **NOTE:** This option is available with Encompass Banker Edition only. To disable or enable this policy, you must log in to the Settings Manager using a Local connection.

- **HELOC Important Terms Historical Table Loan Amount** - Sets the value used to calculate the draw period and repayment period for the HELOC Important Terms disclosure output form.

- **Default to RESPA-TILA 2015 LE and CD** - Use this setting to specify the date on which the RESPA-TILA 2015 LE and CD forms will be used by default when a new loan is started. By default, this date is set to October 3, 2015.

- **Default to HMDA 2018** - Select the date when the 2018 HMDA input forms will be used by default when a new loan is started. The setting also sets the default 2018 reporting year view for the HMDA Information content on the 1003, HMDA Information, FNMA Streamlined 1003, and other input forms. By default, this date is set to 01/01/2018.

  **NOTE:** If an existing loan does not have an Action Date (field ID 749) entered, or if the date is on or after the date set for the Default to HMDA 2018 setting, then the loan will use the 2018 HMDA forms. If the Action Date in the loan is prior to the Default to HMDA 2018 date, then the loan will continue to use the 2017 HMDA forms.

- **Use CD to Baseline Date** - Your company will allow the Closing Disclosure to reflect changes in costs if an estimated closing cost was disclosed in good faith for loans with a Closing Date (field ID 748) on or after the date entered here, regardless of when the Closing Disclosure was provided relative to consummation. The date is set to 6/1/2018 by default.

- **Itemize Escrow Disbursements** - If enabled, the aggregate escrow account disclosure is generated with each disbursement itemized on a separate line. Multiple payments within each month are listed separately. If disabled, the total escrow payments for a month are combined and display in a single line entry for the month.

- **Prevent Aggregate Escrow from moving disbursements** - If enabled, the aggregate escrow account disbursement dates do not adjust in the aggregate analysis schedule when the 1st Payment Date (field ID 682) is changed. When this option is enabled and an adjustment to the 1st Payment Date causes an escrow due date to fall outside the date range in the aggregate analysis schedule, that date does not display in the schedule.

- **Loan Amount Rounding** - If enabled, all loan amounts are rounded to the nearest full dollar value.
• **Interviewer Info Populated From** - Use this option to select the File Starter or the Loan Officer as the source for the interviewer information that appears on the bottom of page 3 of the 1003 input form and will print on the bottom of page 3 of the 1003 output form (and on the FNMA Streamlined form).

• **Allow Non-sequential Milestone Rollback** - If enabled, a user with access rights to a milestone can clear the **Finished** check box, even if subsequent milestones in the workflow have been completed. The **Finished** check boxes on the subsequent milestones will also be cleared, even if the user does not have access rights to those milestones. If disabled, a user cannot clear the **Finished** check box on a milestone, if subsequent milestones (for which the user does not have access rights) have been completed.

**NOTE:** This option is available with Encompass Banker Edition only.

• **After Disclosure Copy fees to GFE** - Use this tool to control how fees are updated to the 2010 GFE input form due to a changed circumstance. Your selection here controls whether or not fees changed directly in the Borrower column on the 2010 itemization input form or indirectly as the result of a recalculation (for example, a recalculation that occurs if the loan amount changes) will automatically update in the GFE (Section #) column. The options are:

  - **Always Update** - When selected, fees will always automatically update in the GFE (Section #) column.
  
  - **Selective Update** - When selected, fees will automatically update in the GFE (Section #) column only if one or more select criteria are met. The select criteria are:
    
    - A loan that has never been disclosed (both the Last GFE Sent Date (field ID 3137) and Initial GFE Sent Date (field ID 3148) fields are blank) will allow automatic updates to the GFE (Section #) column regardless of whether the fee is changed directly (i.e., manual key entry) or indirectly (i.e., change in loan amount, change in calculated value, application of new closing cost template, etc.).
    
    - Changes made after the Changed Circumstance check box (field ID 3168) on the 2010 GFE has been selected will automatically update the GFE (Section #) column regardless of whether the fee is changed directly (i.e., manual key entry) or indirectly (i.e., change in loan amount, change in calculated value, application of new closing cost template, etc.).
    
    - A loan where the GFE has expired (the GFE Expiration Date (field ID 3140) is earlier than today’s date) and the Borrower has not expressed an intent to continue with the loan (the Borrower intends to continue with this loan check box (field ID 3164) is not selected) will allow all fees on the 2010 itemization input form to automatically update on the GFE (Section #) column whenever the fee is changed directly (i.e., change in loan amount, change in calculated value, application of new closing cost template, etc.).

• **Locking a rate, providing rate lock details (lock date and lock term), and then selecting the Changed Circumstance check box after a loan has been initially disclosed will allow all fees on the 2010 itemization input form to automatically update on the GFE (Section #) column whenever the fee is changed directly (i.e., manual key entry) or indirectly (i.e., change in loan amount, change in calculated value, application of new closing cost template, etc.).

• **Manual Update** - When selected, fees will not automatically update in the GFE (Section #) column. Instead, loan team members need to manually update these fees or create business rules to control how these fees are updated.

**NOTE:** Clicking the **Copy Borrower column to 2010 GFE** button on the 2010 Itemization will result in these fees being copied to the 2010 GFE even if this option is selected.

• **Include Unsubscribe Link in Emails** - If enabled, emails sent using the Campaign or email merge features on the Contacts tab will include an unsubscribe option that recipients can select to be removed from your email list.

  - This setting is available only when the Encompass Server is running under IIS. If the Encompass Server is running under TCP or IIS/TCP, this setting is not visible.

**NOTE:** To disable or enable this policy, you must log in to the Settings Manager using a Networked connection.

• **Allow access from certain IPs** - If set to **Enabled**, you can specify the IP addresses from which users are allowed to access Encompass.

To **Configure Access Based on IP Addresses**:

1. Double-click the Value column, and select **Enabled** from the drop-down list.

2. Click **Apply**.

3. Click the **Add** icon, and then select a user from the User list:

   **NOTE:** Select **Everyone** to apply the same IP settings for all users.

4. Select the options for **IP Address Range** or **IP Address**.

5. Enter the address or range of addresses, and then click **Save**.

6. Repeat steps 3-5 until all your users are added, and then click **Close**.

7. To configure additional settings, click **Set Allowed IPs** and complete steps 3-6.
• **Apply .NET Framework 4.7.2** - Use this setting to determine when the Microsoft .NET Framework 4.7.2 will be installed on users’ machines. When this policy is enabled:
  
  o The Encompass Smart Client install kit will automatically install the Microsoft .NET Framework 4.7.2 on users’ machines when installing Encompass for the first time.
  
  o For existing Encompass users, the Microsoft .NET Framework 4.7.2 will be installed on their machine the next time they log into Encompass. By default, this policy is set to False, so the Framework will not be applied automatically.
  
  o To update this setting, double-click False in the Value list, and then click True. At the prompt, click Yes to proceed, and then click the Apply button.
  
  o Once Microsoft .NET Framework 4.7.2 is installed on a user’s computer, the only way to remove it is to uninstall it using the Windows system settings (for example, Add/Remove Programs or Settings > Apps > Features). Changing this setting back to False from True does not uninstall Microsoft .NET Framework 4.7.2 from any computers.
  
  o Encompass 20.1 will require that users’ machines have .NET Framework 4.7.2 installed.

To Set Printing Options:

1. Select **Printing** from the Category list.

2. Double-click an option, and then select the appropriate setting from the Value list.

   • **Standard Forms Location** - Use this option to specify where standard Encompass forms are stored; on the **Client** machine or the **Server**. The Client selection provides better performance, while the Server selection provides easier maintenance.

   • **Print LO License # on 1003**. - If set to Enabled, the loan officer’s license number that is entered in the Loan Officer License # field on page 3 of the 1003 input form, will print on the bottom of page 3 of the 1003 form (next to the Interviewer’s Name).

   • **Autoselect current form when printing** - If enabled, the form that is currently open in Encompass will automatically appear in the Selected Forms list on the Print window. If disabled, you will need to manually add forms to this list.

     **NOTE:** You can also use the Print Auto Selection setting (in the Encompass Settings) to determine the default set of forms that are automatically selected in the Print window for loans that have specified values in selected fields. If the Autoselect current form when printing option is enabled, both the current form and the Print Auto Selection forms will be automatically selected in the Print window.

3. Click **Apply** or **OK**.

**Register Encompass SDK**

If you have written applications that use the Encompass SDK, use this tool to register the API runtime.

**NOTE:** You must have an API runtime license to complete the process.

To Register the Encompass SDK:

1. On your Windows task bar, click the Start menu or Start icon, navigate to the Ellie Mae Encompass program folder, and then click Admin Tools.

2. Double-click **Register Encompass SDK** and follow the instructions in the configuration wizard.

**Version Manager**

Use the Version Manager tool to manage how and when service packs and critical patches (periodic maintenance releases previously known as hot updates) are applied to your Encompass software.

- A service pack is a planned monthly update.
A critical patch is an unplanned update that is necessary to address a critical defect or compliance change.

By default service packs and critical patches are applied automatically to all your Encompass users. You also have the option to manually approve each service pack or critical patch before it is applied. If you select the manual option, you can test each service pack or critical patch in a test environment prior to applying it to your Encompass system.

**NOTE:** With manual updates, you must open the Version Manager to review and approve new service packs or critical patches as they become available. Otherwise, they will not be applied.

**To Install a Service Pack or Critical Patch:**
1. Access each of the end-user computers where the Encompass SmartClient application is installed.
2. On the Windows task bar, click the Start menu or Start icon, navigate to the Ellie Mae Encompass program folder, and then click Admin Tools.
3. Double-click Version Manager.
4. If you are prompted to log in to the server, type the User ID, Password, and Server that you use to log in to Encompass as the admin user.
5. In the Encompass Version Manager window:
   - If the option to apply all service packs and critical patches automatically is selected, you do not need to take any action. All current and future updates are applied automatically.
   - If the option to manually approve and apply service packs and critical patches is selected, select a service pack or critical patch from the list, and then click Approve.

**Apply Service Packs or Critical Patches to a Test Environment**
When you select the manual update option, a Test Client ID is automatically generated and displays at the bottom of the screen. The Test client ID allows your company to test the service pack or critical patch before applying it to all your users.

**To Create a Test Environment:**
2. Extract the contents of the ZIP file. The process will vary depending on your ZIP application.
3. In the CreateSCShortcut folder, double-click the CreateSCShortcut.exe program, and click Run.
4. Type a name for the shortcut, and then click Create to create a desktop icon for your test environment.
5. Double-click the icon for the test environment, and then click Run.
6. Enter your Test Client ID in the login dialog, and then click Login to connect to your test environment.

**To Configure Version Manager in Your Test Environment:**
1. Log in to your test environment using your Test Client ID.
2. Complete the steps described in “To Install a Service Pack or Critical Patch:” on page 113.

**Reporting Database**
Use the Reporting Database tool to create a database of the loan fields used most often in your reports. When you use the reporting database, the time required to perform a search and return results is greatly reduced.

**To Open the Reporting Database:**
1. On your Windows task bar, click the Start menu or Start icon, navigate to the Ellie Mae Encompass program folder, and then click Admin Tools.
2. Click Reporting Database.
   - If you are prompted to log in to the server, enter the User ID, Password, and Server that you use to log in as the Admin user.
To Edit the Reporting Database:
1. To add fields to the reporting database, select a field from one of the tabs in the Source Fields section, and then click **Add** to add that field to the Selected Fields section.
   - To find fields on the Fields tab, type numbers or letters in the **Find** field. The first occurrence of the characters in the Field ID, Description, or Type columns is found. Click **Find Next** to move to subsequent occurrences.
   - If you know the field ID or one or more fields, click the **Quick Add** icon, enter the IDs manually, and click **Add**.
   - You can also import fields from a text file, as described in the Import Fields from a Text File section below.

2. To remove a field, select a field in the Selected Fields section, and then click the **Remove** button.

3. To edit a field, select a field in the Selected Fields section and then click the **Edit** icon.
   - Change the field Description and Field Size as needed.

4. Use the Borrower Pair drop-down list to select the co-mortgagor pair to include in the report.

5. Select the **Use index for this Field** check box to create an index for that column in the database table.
   - **NOTE:** For fields that you commonly use to filter reports, creating indexes for those fields can reduce report generation time. However, indices also increase the size of the database and can increase the time required to save a loan file.

6. Select the Include in Audit Trail check box to create an audit trail for this field.
   - **NOTE:** This option is available with Encompass Banker Edition only.

7. Click **OK**.

8. When all selections and changes have been made, click **Update** to update your database.

9. Click **Yes** to confirm the update.

10. Click **Yes** or **No** when asked if the newly added fields should be made accessible to all personas.

11. When the database has been updated, click **Yes** to populate the database.

12. Click **OK** in response to the completion message.

   **NOTE:** If fields in the Reporting Database exceed the recommended number (1500), a warning message displays each time the administrator opens the Reporting Database, explaining that performance may be affected.
**Import Fields from a Text File**

You can Create a text file (*.txt) that contains the required field information and then import the file into the Reporting Database. Or, you can export the fields currently listed in the Selected Fields section to a .txt file, edit the file as needed, and then import the file to the Reporting Database.

**To Import Fields from a Text File:**

1. Click the **Export** icon.
2. In the **Export to** field, enter the file path/location where the file will be exported.
3. In the File Name field, type a file name. By default, the file name will be automatically set to *Fields-[today's date].txt*.
4. Click **OK**, then click **OK** again in the confirmation window.
5. Next, open the text file.
   - The text file is comma-delimited, with the first line listing each header field in the Selected Fields pane of the Reporting Database (Field ID, Pair, Description, etc.) followed by each field entry that was listed.
6. Edit the file. You can change existing field information, add new field information, or deleted fields.
7. When finished, save the file.
8. Back in the Reporting Database, click the **New** icon.
9. In the Add Required Fields window, click **Import**.
   - Any new fields that were added to the text file are added to the bottom of the list in the Selected Fields pane.
10. If an invalid field ID was added in the text file, a warning window displays, listing each invalid field ID. Invalid field IDs are not added to the Selected Fields pane.
Use these settings to manage user access to the licensed add-ons and additional services available in Encompass.

- E-Document Management (Electronic Document Management or EDM)
- Company Status Online
- eDisclosure Fulfillment
- 4506T Service
- TQL Services
- Appraisal Service
- Title Service
- Fraud Service
- Fannie Mae Services
- Valuation Service
- Flood Service
- Scanned Document Uploader Service
- North Carolina Compliance Report

Electronic Document Management

The E-Document Management feature, or Electronic Document Management (EDM), provides a centralized interface to request, manage, submit, and store electronic documents. With EDM, loan officers and processors can both access and work on the latest documents right within Encompass and send and receive critical loan documents faster.

In order to gain access to EDM, you need to sign up for a CenterWise subscription. CenterWise is a web and document solution that is integrated with Encompass and combines Encompass WebCenter and EDM.

All of your users can use the eFolder to view, browse, attach, scan, and edit the documents associated with a loan, however, only authorized users can access EDM. Contact your Ellie Mae sales representative to learn more about EDM.

Once your CenterWise subscription is activated, use the E-Document Management setting to select the users who will be using EDM.

To Manage User Licenses:

1. On the menu bar, click Encompass and then click Settings.
2. In the left panel, click Additional Services, and then click E-Document Management.
3. Select one or more check boxes to specify which users are authorized to use Electronic Document Management's paid services, including self-paid users.
   - Enabled Users - Indicates the number of licenses assigned to users, not including self-paid licenses.
   - Allowed Licenses - Indicates the total number of company licenses purchased, not including self-paid licenses.

   **NOTE:** If the server you are logged in to does not recognize a user, the text (Not Recognized) displays in the Organization column and the row appears red. This situation can occur if the user has been deleted.

   **NOTE:** The self-paid option is available for users to pay for their own licenses, separate from those purchased by your company. The Self-Paid column indicates whether or not the user has registered for the self-paid option. To register, the user should contact your Ellie Mae sales representative.

4. Click the Save icon to save your changes.
Company Status Online

Use the Company Status Online setting to set up a company’s default templates and triggers for the Status Online tool and to authorize Encompass users to use the Status Online feature, including the Status Online Tool and the Personal Status Online setting. If a user is authorized to use the Status Online feature, a Status Online update is triggered when the user exits a loan after making changes that match the criteria set in the Company Status Online setting. If your company is a TPO WebCenter customer, your administrator can also set up your company’s default TPO WebCenter templates and triggers for the Status Online tool.

Updates are published to a secure website (the Encompass WebCenter, the Ellie Mae Loan Center, or your TPO WebCenter site) where authorized borrowers and partners can track the progress of a loan at any time from any Internet connection. Updates can also be configured to send your borrowers and partners rich HTML email notifications that provide more detailed information about the update.

About Update Triggers

Each template the administrator creates contains a trigger that prompts a Status Online update when an event is achieved. The administrator can create a trigger based on the achievement of a milestone, the receipt of a document, or the entry of a value in a specified field. Users can override the settings in the template when they update the status for a specific loan.

The administrator configures each status update to send out automatic or manual updates when a trigger event occurs:

• **Automatic** - The Status Online update is sent automatically without any action on the part of the Encompass user who is working in the loan.

• **Manual** - The Encompass user who is working in the loan decides whether or not to send the update manually. If a reminder has been created, a prompt displays when the user exits a loan after a Status Online update has been triggered.

Company and TPO Status Online Templates

Use the Company Status Online Templates tab to create the templates and triggers for your Company Status Online updates. If you are a TPO WebCenter customer, the TPO Status Online Templates tab is also visible. Use this tab to create the templates and triggers for your TPO WebCenter Status Online updates. On both tabs, the templates display in a list that includes the Name, Status Trigger, Update Method, and Email Message (email template) selected for each template.

Add a Status Online Template:

1. On the menu bar, click **Encompass**, and then click **Settings**.

2. On the left panel, click **Additional Services**, and then click **Company Status Online**.

3. On the **Company Status Online Templates** or **TPO Status Online Templates** tab, click the **New** icon.

4. Complete the procedures described below, and then click the **Save** icon to save your changes.

Select Trigger:

• **Select No Trigger** to create a template that is not tied to a trigger.

*NOTE: Select No Trigger, only if you plan to select the Manually Update option for the Update Method in the Configure Status Online Update section.*

• If you select the **Milestone Finished** trigger, select a milestone from the list.

2 On the left panel, click **Additional Services**, and then click **Company Status Online**.

3 On the Company Status Online Templates or TPO Status Online Templates tab, click the New icon.

4 Complete the procedures described below, and then click the Save icon to save your changes.

Select Trigger:

• Select **No Trigger** to create a template that is not tied to a trigger.

*NOTE: Select **No Trigger**, only if you plan to select the Manually Update option for the Update Method in the Configure Status Online Update section.*

• If you select the **Milestone Finished** trigger, select a milestone from the list.
• If you select the **Document Received** trigger, select a document from the list.

<table>
<thead>
<tr>
<th>Trigger Type</th>
<th>Document Received</th>
</tr>
</thead>
</table>

**Select a Trigger Document**
- CA Privacy Policy Disclosure
- Fraud/Audit Services
- Price Table - Buy Side
- Price Table - Lock Request
- Price Table - Sell Side
- Privacy Policy
- Product and Pricing

**NOTE:** The documents in the list are based on the documents added to the Documents setting under eFolder Setup in the Encompass Settings.

• If you select the **Field Value Entered** trigger, select one or more fields. The selected fields are added to the list of trigger fields. The update is triggered when values are entered in all of the selected fields.

**Select Fields Based on Field IDs**
1. Click the **New** icon.
2. Type one or more field IDs.

3. When finished, click **Add**.

**Select Fields from Forms:**
1. Click the **Find** icon.
2. Select a form on the left panel.
3. Right-click one or more fields on the form.

4. Continue selecting forms and fields until you are finished, and then click **OK**.
Configure Status Online Update:

1 Type a Status Description. This is the description your borrowers and partners will see when you publish Status Online updates.

2 Select an Update Method:
   - **Automatic Update** - Updates are sent automatically when a user exits a loan file after a trigger event occurs. No action is required on the part of the Encompass user who is working in the loan.
   - **Manual Update** - A prompt displays when a user exits a loan file after a trigger event occurs. The prompt window allows the Encompass user who is working in the loan to decide whether to send the update manually.

3 If you select the Manual Update option, select a Reminder option:
   - **No reminder** - When a user exits a loan, if a Status Online template has been triggered, the user will not be prompted with an update message. However, if an email template has been added to the trigger, an Email Notification window displays when the user manually published the update, allowing the user to adjust the email subject, message, and recipient email addresses.
   - **Remind users when they exit the loan** - When a user exits a loan, if one of the templates has been triggered, the Status Online Tool will open and the user will be prompted to update Status Online.

Send Notification Email (Optional):
If you created email templates (see below), you can select predefined content to include in the notification email.

1 Select a template from the **Email Template** list.
   - Click the **Find** icon to view the content of the selected template.

2 Select **Loan Officer**, **File Starter**, or **Current User** from the **From** list.
   - The email for the selected user will display in the **From** field when the email notification is sent.
   - Selecting **Me** will cause your email address to always display as the sender, even if another user sends the update.
   - Selecting **Current User** will use the email address of whichever user is sending the update.

3 In the **To** section, select the check box for one or more recipients who will receive the email notification.

Work with Status Online Templates
After creating Company Status Online templates or TPO Status Online templates, you can edit or delete templates as needed.

**Edit a Template:**
1 On the **Company Status Online Templates** or **TPO Status Online Templates** tab, select a template on the list and click the **Edit** icon.
2 Edit the Status Description and the Trigger options, and then click **Save**.

**Delete a Template:**
1 On the **Company Status Online Templates** or **TPO Status Online Templates** tab, select an option on the list and click the **Delete** icon.
2 Click **Yes** in response to the confirmation message.
Email Templates
Use the Email Templates tab to create preconfigured email messages that can be attached to Status Online templates and sent to borrowers or partners instead of typing an email text each time you send an update.

Add an Email Template:
1. On the Email Templates tab, click the New icon to open the Email Template Details window.
2. Type a Subject for the email.
3. Type the content of the email message in the text box.
4. Click Save.

Format an Email Template:
Use the toolbar on the Email Template Details window to format the content of an email template:
1. On the Email Templates tab, select a template from the list, and then click the Edit icon.
2. To insert an image, click the Image icon to open the Insert Image window, select a file, and then click Insert.
   - To add an image to the Insert Image window, click the Add icon, browse to the image, and then click Open.
   - To delete an image from the Insert Image window, select an image, and then click the Delete icon.
3. To insert a hyperlink, highlight the link text, click the Hyperlink icon, and select a template:
   - To have the link open the WebCenter or Loan Center, select The WebCenter/Loan Center option.
   - To have the link open a website, select General web address, and then enter the URL for the website in the format http://www.websitename.com
   - To have the link open the recipient's email application, select Email address, and then enter the email address that you want to display in the email To line.
4. To insert the signature of the Encompass user who is sending the update, click the Insert icon, select the Signature option, and then click Insert.
   NOTE: If you paste content into the HTML editor from another text editor (for example Word or Notepad), additional paragraph tags may be copied into the HTML code from the other text editor, which could cause the signature to display below the location where you pasted it. To adjust the signature location, open the source code, as described in Step 7, and remove the duplicate <P> and </P> tags from around the signature.
5. To insert a commonly used field, click the Insert icon, select the Commonly Used Field option, select a field from the list, and then click Insert.
6. To insert any Encompass field, select the Other Field option:
   - Type the field ID.
   - Or click the Find icon, select a form in the left panel, right-click a field in the left panel, and then click OK.
7. To modify the HTML code for the template, or to insert your own HTML code for a template, right-click the content screen, click View Source, edit or enter the HTML code, and then click Update.
8. When finished, click Save.

Edit an Email Template:
1. On the Email Templates tab, click the Edit icon to open the Email Template Details window.
2. Select a template from the list, and then click the Edit icon.
3. Edit the Subject and message, and then click Save.
Duplicate an Email Template:
1. On the Email Templates tab, select a template from the list, and then click the Duplicate icon.
2. Change the Subject, edit the message content as required, and then click Close.

Delete an Email Template:
- On the Email Templates tab, select a template from the list, and then click the Delete icon.

Users
The Users tab allows administrators to give Encompass users access to the Status Online feature, including the Status Online Tool and the Personal Status Online setting.

1. On the Users tab, select the Publish Updates check box to give a user permission to publish status online updates and access the Status Online Tool.
   - When the Publish Updates check box is selected, a selected check box displays in the Configure Personal Status Online column, indicating that the user has also been granted access to the Personal Status Online setting.
   - Clear the Configure Personal Status Online check box to remove a user's access to the Personal Status Online setting.

eDisclosure Fulfillment
RESPA and RESPA-TILA regulations state that once a mortgage broker (or mortgage provider) receives an application or information sufficient to complete the application, the lender who agrees to go forward on the application (or the mortgage broker) must provide the initial disclosures, including the GFE or Loan Estimate, to the borrower within three business days. The lender is responsible for determining whether or not the GFE or Loan Estimate has been provided.

After a loan team member sends the required initial disclosures to a borrower using the eFolder's eDisclosures option, the eDisclosure Fulfillment service automatically notifies them when the borrower fails to view the documents in the package electronically within a specified time.

When the notification is sent, the eDisclosure Fulfillment service prepares a securely printed version of the disclosure package and sends it to the borrower on the date of your choice. The package is prepared by Ellie Mae and sent via the U.S. Postal Service (USPS).

To set up the notifications you want the service to send and the date when the printed disclosure package should be prepared and sent to the borrower, you must first start the service, and then make your selections on the Send eDisclosures window that displays during the Send eDisclosure Documents process. For more information on these eDisclosure Fulfillment service options, view the eDisclosure Fulfillment Service topic. For more information on eDisclosure Fulfillment service options, including how to set up notifications and setting the date when the printed disclosure package should be prepared and sent to the borrower, view the “eDisclosure Fulfillment Service” online help topic.

To Start or Stop the eDisclosure Fulfillment Service:
NOTE: By default, this service is turned off.
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Additional Services, and then click eDisclosure Fulfillment.
   - To start the service, click the Start Service button located in the upper-right corner.
   - To stop the service, click the Stop Service button located in the upper-right corner.
3. Select or clear the Check to schedule Fulfillment Service for all packages check box.
   - When the check box is selected, the Schedule a Fulfillment Service for this package check box is selected by default on the Send eDisclosures window when an Encompass user sends an eDisclosure package to the borrower.
When the check box is not selected, the Schedule a Fulfillment Service for this package check box is not selected by default in the Send eDisclosures window when a user sends an eDisclosure package. The user will have the option to select the Schedule a Fulfillment Service for this package check box themselves to schedule the Fulfillment Service when they send eDisclosures.

4506T Service

Use the 4506T Service setting to start or stop the 4506-T Service in Encompass, and select the Encompass users who can access the service. After you start the service, the selected users can click the Order 4506-T button on the Request for Transcript of Tax form to order 4506-T products electronically, check the status of orders, and retrieve electronic documents when an order is complete.

To Select Users and Start the Service:

1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Additional Services, and then click 4506T Service.
   - When you first access the setting, a sign-up screen displays. To sign up for the service, click the Sign Up button, review the license agreement, and then click I Accept.
3. To narrow the list of users, select a persona from the list or type all or part of a user's name in the Enter Name field, and then click Search.
   - Click Clear to clear the search criteria.
4. Select a check box to grant access to a user, or select or clear the check box at the top of the column to grant or deny access to all your users.
   - NOTE: After you change the user selections, you can click the Restore icon to return to your previously saved user configuration.
5. In the QC Alert Level Setup section, select one of the options to configure the level of quality control alerts that users will receive regarding issues that arise when an order is submitted:
   - Full QC - Full QC is run against the 4506-T order. Alerts are triggered when any issues are identified. This is the default setting.
   - Medium QC - QC is run for essential categories. Alerts are sent when information required to process the report is missing.
   - No QC - No QC is run on the 4506-T order. Requests are sent to the IRS regardless of any issues on the 4506-T form.
   - NOTE: After you select an option, the types of alerts that users will receive are listed in the QC Alerts section.
6. In the Configuration Options section, select an Income Variance Tolerance percentage to include when ordering transcripts. This is the allowable difference between the tax information in the loan file and the 4506-T transcript.
7. If there is a possibility that you will publish the loan to an investor, select the Investor-Specific Rules check box to automatically apply the investor's rules to Request for Transcript of Tax forms.
   - NOTE: Investors may have different requirements. Check with your investor for their requirements.
   - Selecting this check box automatically enters 1040 and selects option c (Record of Account) on line 6, and sets the end dates for the Year or period requested on line 9 to 12/31 for the previous two years.
8. Select the Default CoreLogic information for section 5 check box to automatically populated section 5 of the Request for Transcript of Tax input form with data for CoreLogic (the company that provides 4506-T services through the Ellie Mae Network) when a user creates a loan.
   - The company name of the Encompass user populates in the First Name field.
   - The Encompass user's mailbox number at CoreLogic populates in the Last Name field.
• The CoreLogic address populates in the remaining fields.

**NOTE:** When a new loan is added to Encompass by duplicating or importing a loan file, existing Section 5 data is not overwritten with CoreLogic data.

9 In the Transcript Configuration Options section, select options to configure page numbering and PDF file organization of the 4506-T reports.

10 In the Custom Page Numbering section, select an option from the drop-down list to configure how pages are numbered in the file containing your 4506-T reports.

11 In the Multi-Year Reports section, select options to create a single 4506-T report or multiple reports (one for each year) in PDF format.

12 Select the **Add transcripts to Verification Timeline screen automatically after ordering** check box to display ordered 4506-T transcripts in the Income Verification Timeline panel of the Verification and Documentation Tracking Tool.

To start the service, click the **Start Service** button.

After you start the service, click the **Stop Service** button to stop the service.

**NOTE:** When you stop the service, your settings are saved and will be applied the next time you start the service.

When finished, click the **Save** icon.

**NOTE:** By enabling the 4506T Service, you agree to the terms and conditions in the Agreement Governing the Use of the Ellie Mae 4506-T Service document. Click the link at the bottom of the 4506T Service setting to view the agreement.

**TQL Services**

Use the TQL Services setting to select the investors who will be visible on the drop-down list in the TQL Services tool. The TQL Services tool can be used to share 4506-T transcripts, compliance reports, fraud reports and associated commentary with participating investors, enabling them to review the documents and ensure loans meet their loan quality requirements. The TQL Services setting displays the investor’s name and a brief description of the type of services required by each investor.

**NOTE:** Investors must approve your company before the investor will be available to select in the TQL Services setting. Contact your Ellie Mae account executive to begin the approval process.

**To Select Investors:**

1 On the menu bar, click **Encompass**, and then click **Settings**.

2 On the left panel, click **Additional Services**, and then click **TQL Services**.

3 Select or clear the individual check boxes to select the investors who will be available on the TQL Services tool.

• Or, select or clear the check box at the top of the column to select or clear all the investor check boxes.

4 To set an investor who will be selected by default on the TQL Services tool, select an investor and then click **Set Default**.

5 Click the **Save** icon to save your changes.

**Appraisal Service**

Authorized Encompass users can use the Appraisal Service to send appraisal orders directly to appraisers from Encompass.

Using the Appraisal Service setting in Encompass Settings, you can set up a merchant account and enable users to charge the borrower's credit card for appraisal ordering fees before sending the order to the appraiser.

To enable users to charge the borrower for an appraisal order, you must first complete these steps (in order):
• Set up a merchant account with a provider (such as Blue Pay).
• Indicate that you want to use a merchant account to pay for appraisal orders.
• Authorize users to charge the borrower for the appraisal order.

Merchant Account Setup
Set up a merchant account to manage credit card and/or debit card transactions for appraisal orders. For instructions or to learn about account requirements or setup prerequisites, refer to the Set Up a Merchant Account topic in the Encompass online help or contact your merchant account provider.

To Indicate You Want to Use a Merchant Account to Pay for Appraisal Orders:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Additional Services, and then click Appraisal Service.
3. Click the Merchant Account Setup tab.
4. Select a provider from the Merchant Account drop-down list.
5. Click the Account Settings button to verify your Account ID and Secret Key, and then click OK.

Authorize Users to Charge the Borrower for an Appraisal Order
Once you have set up your merchant account with a provider and indicated that you want to use a merchant account to pay for appraisal orders, you must authorize selected users to charge the borrower for an appraisal order. Users who are not authorized here will not see the Borrower Paid by option when ordering appraisals.

To Authorize Users to Charge the Borrower for an Appraisal Order:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Additional Services, and then click Appraisal Service.
3. Click the Merchant Account Setup tab.
4. Select one or more check boxes to specify which users are authorized to charge the borrower for an appraisal order.
5. Click the Save icon.

Credit Card Payment Setup
Set up a credit card to be used to pay the transaction fee that appraisers are required to pay before they can accept an order they receive from Encompass.

Two types of accounts can be created:
• Corporate Credit Card - When ordering an appraisal, authorized users will have the option to pay the transaction fee using the corporate credit card account.
• Encompass User Credit Card - When ordering an appraisal, authorized users will have the option to enter their own credit card information to pay the transaction fee.

To Add a Corporate Credit Card Account:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Additional Services, and then click Appraisal Service.
3. Click the Credit Card Payment Setup tab.
4. Click the New icon.
5. Enter a description or name for the account.
6. Select Corporate Credit Card from the drop-down list.
7 Click the **Find** icon to select the users who will have the option to pay for appraisal order transaction fees using this credit card.

• Select **User Group** or **Persona** from the Search by drop-down list, and then click to select a group or persona in the list.
• Select a user in the Users list, and then click the **right arrow** to move the user to the Selected Users list.
• Repeat these steps to add additional users to the Selected Users list.
• When finished, click **Select**.

8 Enter the required information in the Credit Card Information and Billing Information sections.

9 Select the **I hereby authorize...** check box to authorize the users you selected in step 7 to charge appraisal order transaction fees to this credit card.

10 Click **Save**.

**To Add an Encompass User Credit Card Account:**
1 On the menu bar, click **Encompass**, and then click **Settings**.
2 On the left panel, click **Additional Services**, and then click **Appraisal Service**.
3 Click the **New** icon.
4 Enter a description or name for the account.

5 Select **Encompass User Credit Card** from the drop-down list.

![Image of credit card selection interface]

6 Click the **Find** icon to select the users who will have the option to pay for appraisal order transaction fees using their own credit card.

• Select **User Group** or **Persona** from the **Search by** drop-down list, and then click to select a group or persona from the list.
• Select a user in the Users list, and then click the **right arrow** to move the user to the Selected Users list.
• Repeat these steps to add additional users to the Selected Users list.
• When finished, click **Select**.

7 Click **Save**.

**Title Service**

Use the Title Service setting to set up credit card accounts to be used to pay the transaction fee that title/closing companies are required to pay before they can accept an order they receive from Encompass. Once an account is created, authorized users will have the option to pay this transaction fee on behalf of the title/closing company before submitting an order to them.

Two types of accounts can be created:

• **Corporate Credit Card** - When ordering title or closing products, authorized users will have the option to pay the transaction fee using the corporate credit card account.

• **Encompass User Credit Card** - When ordering title or closing products, authorized users will have the option to enter their own credit card information to pay the transaction fee.

**To Add a Corporate Credit Card Account:**
1 On the menu bar, click **Encompass**, and then click **Settings**.
2 On the left panel, click **Additional Services**, and then click **Title Service**.
3 Click the **New** icon.

4 Enter a description or name for the account.

5 Select **Corporate Credit Card** from the drop-down list.

6 Click the **Find** icon to select the users who will have the option to pay for title orders using this credit card.

   - Select **User Group** or **Persona** from the Search by drop-down list, and then click to select a group or persona in the list.
   - Select a user in the Users list, and then click the **right arrow** to move the user to the Selected Users list.
   - Repeat these steps to add additional users to the Selected Users list.
   - When finished, click **Select**.

7 Enter the required information in the Credit Card Information and Billing Information sections.

8 Select the **I hereby authorize...** check box to authorize the users you selected in step 6 to charge title order transaction fees to this credit card.

9 Click **Save**.

**To Add an Encompass User Credit Card Account:**

1 On the menu bar, click **Encompass**, and then click **Settings**.

2 On the left panel, click **Additional Services**, and then click **Title Service**.

3 Click the **New** icon.

4 Enter a description or name for the account.

5 Select **Encompass User Credit Card** from the drop-down list.

6 Click the **Find** icon to select the users who will have the option to pay for title order transaction fees using their own credit card.

   - Select **User Group** or **Persona** from the Search by drop-down list, and then click to select a group or persona in the list.
   - Select a user in the Users list, and then click the **right arrow** to move the user to the Selected Users list.
   - Repeat these steps to add additional users to the Selected Users list.
   - When finished, click **Select**.

7 Click **Save**.
Fraud Service
To sign up for the Fraud service, contact your Ellie Mae account representative. They will walk you through the process of signing up for the service.

Once signed up, an individual using the Encompass admin user ID can use the Fraud Service setting to start or stop the Fraud service in Encompass, and select the Encompass users who can access the service. After the service is started, the selected users can click the Order Fraud button on the Borrower Summary form or the Order button on the TQL Services tool to order a fraud review that identifies irregular or suspicious information within the loan file and identifies the loan’s fraud risk.

Currently Encompass Fraud Service supports three vendors - CoreLogic, DataVerify, and First American FraudGuard. Refer to the vendor-specific section of the Fraud Service help topic in the TQL Services online help.

To Select Users and Start the Service (CoreLogic):
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Additional Services, and then click Fraud Service.

- If you have already signed up for CoreLogic LoanSafe Fraud Manager or CoreLogic LoanSafe Risk Manager, the CoreLogic check box in the Fraud Vendor Service Selection panel will be selected and grayed-out (i.e., disabled).
3. In the Enabled Users panel, select the users who will authorize to use Fraud Service from the TQL Services tool:

   - To narrow the list of users, select a persona from the list or type all or part of a user's name in the Enter Name field, and then click Search.
   - Click Clear to clear the search criteria.
   - Select a check box to grant access to a user, or select or clear the check box at the top of the column to grant or deny access to all your users.

TIP: After you change the user selections, you can click the Restore icon to return to your previously saved user configuration.

4. In the Company Information section, enter your company's MERS Organization ID.
   - Before entering the MERS Organization ID, you must set up CoreLogic (the third-party service provider of the Fraud Service) as your company’s MERS vendor on your MERS account. Click the link provided in the Company Information section or visit this URL for instructions: http://www.elliemae.com/go/encompass/fraud-manager/mers-setup-instructions.asp
   - BSC Customer Number: This is a legacy field, and you no longer need to enter any information.
   - Alert Service ID: Use this section to configure your organization so that when users order Fraud Service through the TQL Services tool, CoreLogic includes custom alerts on the LSFM/LSRM reports.

5. In the Configuration Options section, select the Select default fraud report type based on business channel check box, select a Business Channel type, and then from the Fraud Type drop-down list, select the report to use for that channel.

   NOTE: The ability to define a default fraud report type is available only in Encompass systems that have subscribed to multiple fraud report types. After you define the default Fraud Service report, when users order the fraud reports from the loan file, the default report type (based on the loan’s business channel) displays in the Fraud Service order window. Users can choose fraud report types other than their administrator-configured default selection.

6. In the Additional Loan Actors panel, select the check box to include the name and category/role (for example, Buyer's Agent or Underwriter) for selected loan actors in the fraud report request. This allows CoreLogic to issue alerts for loan actors who are flagged in their fraud database.

7. If you selected the Additional Loan Actors check box, use the Loan Actors panel to specify the loan actors who will be included in the fraud request.

8. In the Report Comments panel, select the Automatically add comments to new fraud report results in TQL Services tool check box to automatically add comments to future fraud reports if the alert codes of the orders match.

9. To start the service, click the Start Service button.
10 After you start the service, click the Stop Service button to stop the service.
   
   **NOTE:** When you stop the service, your settings are saved and will be applied the next time you start the service.

11 When finished, click the Save icon.

---

**Flood Service**

Use the Flood Service setting to start the Flood Service for your Encompass system and grant access rights to specific users.

Currently Encompass Flood Service supports two vendors - CoreLogic and ServiceLink. Refer to the vendor-specific section of the Flood Service help topic in the TQL Services online help for setup information.

**Starting Encompass Flood Service (CoreLogic)**

To get started, contact your Ellie Mae account representative to receive a new customer setup form. Complete this form and return it to your Ellie Mae account representative. You will receive your Flood Service login credentials from CoreLogic within one business day. Encompass admins can then log into the Flood Service Settings area using the login credentials, start the service, and grant access rights to specific users.

**To Start the Encompass Flood Service (Powered by CoreLogic):**

1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Additional Services, and then click Flood Service.
   
   **NOTE:** If the service has not yet been enabled for your system, the Flood Service panel displays an Encompass Flood Service splash screen.
3. In the Organization Setup section of the Flood Service panel, enter your CoreLogic credentials.
   
   • Click inside the CoreLogic Username and CoreLogic Password fields and then enter the information.
4. In the Enabled Users section, select one or more check boxes to specify which users are authorized to use the Flood Service.
   
   • To narrow the list of users, select a Persona from the list or type all or part of a user's name in the Enter Name field, and then click Search. Click Clear to clear the search criteria.
5. When finished, click the Save icon.
   
   **NOTE:** If you have not entered the required information, Encompass displays messages with guidelines for completing the Flood Service activation process.
6. Complete the missing information and then click Start Service on the top right corner of the page.

**Starting the Flood Service for Sub-Organizations (CoreLogic)**

You can also enable Flood Service for sub-organizations, such as branch offices or departments within an organization that process their billing independently.

**To Start Encompass Flood Service (Powered by CoreLogic) for Sub-Organizations:**

1. Follow steps 1 and 2 above.
2 In the Organization Setup section, click the **New** icon.

3 In the Add an Organization window, select the organization that needs to be set up for CoreLogic Flood Service.

4 In the CoreLogic Username and CoreLogic Password fields, type your CoreLogic credentials, and then click **OK**.

   • The sub-organization is listed in the Organization Setup section.

5 Click the **Save** icon.

6 Click **Close**.

**Starting Encompass Flood Service (ServiceLink)**

To get started, contact your Ellie Mae account representative. They will work with you to sign up for the service and ensure the service is then activated in your Encompass system. After activation, Encompass administrators work directly with ServiceLink to obtain an ServiceLink Account ID. After receiving the account ID, administrators can grant access rights to specific users and start the service in Encompass.

**To Start the Encompass Flood Service (Powered by ServiceLink):**

1 On the menu bar, click **Encompass**, and then click **Settings**.

2 On the left panel, click **Additional Services**, and then click **Flood Service**.

   **NOTE:** If the service has not yet been enabled for your system, the Flood Service panel displays an Encompass Flood Service splash screen.

3 In the Organization Setup section of the Flood Service panel, enter your ServiceLink Account ID.

   **NOTE:** Click inside the ServiceLink Account ID field and then enter the information.
In the Enabled Users section, select one or more check boxes to specify which users are authorized to use the Flood Service.

**TIP:** To narrow the list of users, select a Persona from the list or type all or part of a user's name in the Enter Name field, and then click **Search**. Click **Clear** to clear the search criteria.

When finished, click the **Save** icon.

Click the **Start Service** button on the top right corner of the page.

### Starting the Flood Service for Sub-Organizations (ServiceLink)

For Encompass 9.0 and later, admins can also enable Flood Service for sub-organizations, such as branch offices or departments within an organization that process their billing independently.

**To Start Encompass Flood Service for Sub-Organizations:**

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Additional Services**, and then click **Flood Service**.
3. In the New Client Setup Request section, click the **New Account Request Form** link to download the form. Complete the form and email it to floodsetup@lpsvcs.com. You can also fax the completed form to 866-315-0736.

You will receive your ServiceLink Account ID via email within one business day.

4. In the Organization Setup section, click the **New** icon.

In the Add an Organization window, select the organization that needs to be set up for Encompass Flood Service.

6. In the ServiceLink Account ID field, enter your enter the ServiceLink Account ID received in step 2, and then click **OK**.
   - The sub-organization is listed in the Organization Setup section.

7. Click the **Save** icon.

8. Click **Close**.

### Valuation Service

Use the Valuation Service setting to give users permission to order Automated Valuation Model (AVM) reports from the TQL Services tool through the Correspondent Collateral Valuation Program (CCVP) provided by CoreLogic. The Automated Valuation Model provides an estimated value for single-family, condominium, townhouse, and planned unit development (PUD) properties.

CCVP provides two AVM reports: PASS and HistoryPro Review. When an order is submitted through the TQL Services tool, a request is submitted for both reports. A loan must pass one of the reports to be published to Citibank. CoreLogic runs the PASS report first. If PASS fails, CoreLogic runs the HistoryPro Review report. If HistoryPro is successful, the user can publish to Citibank.

**NOTE:** Before enabling users in the Valuation Service setting, your company must open an account with CoreLogic’s CCVP program. Contact CoreLogic by email at CorrespondentPrograms@corelogic.com to sign up for the program.

**To Enable Users:**

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Additional Services**, and then click **Valuation Service**.
3. To narrow the list of users, select a persona from the list or type all or part of a user's name in the Enter Name field, and then click **Search**.
   - Click **Clear** to clear the search criteria.
4. Select a check box to grant access to a user, or select or clear the check box at the top of the column to grant or deny access to all your users.
5 Click the entry in the CoreLogic Username column, and then enter the CoreLogic user name for the user.

<table>
<thead>
<tr>
<th>Organization</th>
<th>CoreLogic Username</th>
</tr>
</thead>
<tbody>
<tr>
<td>Processors</td>
<td></td>
</tr>
<tr>
<td>QC Personnel</td>
<td></td>
</tr>
<tr>
<td>Secondary Marketing</td>
<td></td>
</tr>
<tr>
<td>Servicing Personnel</td>
<td></td>
</tr>
</tbody>
</table>

**NOTE:** Each user accessing the valuation service is assigned a unique user name by CoreLogic. Contact CoreLogic at 866-894-1168 to acquire a user name for an Encompass user.

6 In the Company Information section, enter your company’s **BSC Customer Number** from CoreLogic.

**NOTE:** This BSC Customer Number may be different from the BSC Customer Number used for the Fraud Service. Contact your CoreLogic account representative for additional information.

7 When finished, click the **Save** icon.

### Scanned Document Uploader Service

The Scanned Document Uploader Service enables users to scan documents into an FTP-capable scanner, specify a local network drive where the scanned documents will be stored, and have the Encompass eFolder automatically retrieve the documents. The Scanned Document Uploader Service eliminates the need to save scanned documents and then manually upload them to the eFolder. The service is available for all user who have purchased Encompass EDM. The scanned documents must be in TIF file format in order to be retrieved by the Encompass eFolder.

**To Install the Scanned Document Uploader:**

1 To open the installation file, click the link below:

   [http://download.elliemae.com/encompass/install/EDMScanDoc/download.htm](http://download.elliemae.com/encompass/install/EDMScanDoc/download.htm)

2 Click the link for the version of the utility that you want to download, and then click **Run**.

3 When the Encompass EDM Scanned Document Uploader Installation Wizard opens, click **Next**.

4 Enter your Full Name and Organization, and then select an option to install the application for **Anyone who uses this computer** or **Only for me (Radmin)**, and then click **Next**.

5 To install the program in the default folder shown on the wizard, click **Next**.
   • Or click **Browse** to select a new installation folder, and then click **Next**.

6 On the Ready to Install the Application window, click **Next** to install the application.

7 After the application is installed, click **Finish** to exit the installation wizard.
   • A **Scanned Doc Uploader** program icon will be installed on your desktop.

**To Configure the Scanned Document Uploader:**

1 Click the Scanned Doc Uploader program icon on your desktop.

2 Enter the following information in the configuration window:
   • **Client ID** - Your company 10-digit Encompass Client ID.
   • **Password** - Your company Ellie Mae Network password.
   • **Email** - Address where email notifications will be sent when the scanner moves documents to the destination folder.
• **Scan Directory** - The destination where the scanner will store the documents:
  • Type an IP Address or computer name.
  • Or click the button to browse to select a directory.
• **Scan Frequency** - Frequency with which the application will check the scanner and move any new documents to the destination folder.

3 Click the **Stop Service** or **Start Service** button to stop or start the scanning service.

4 Click **Save** to save your changes.

---

**North Carolina Compliance Report**

For loans in North Carolina, use the Pipeline menu to create the files needed to submit a North Carolina Compliance Report to the North Carolina Office of Commissioner of Banks (NCCOB). After the files are created, you will need to edit the content of the Main Loan file to change the formatting of specific fields to meet North Carolina guidelines. After the Main Loan file is revised, you can submit the report to the NCCOB.

**NOTE:** Only a user with the Super Administrator persona (or the administrator logging into Encompass using the admin user ID) can create these reports.

**What loans need to be reported?**

• Any loan that your company originated that you “Decisioned” in the quarter. "Decisioned" means the loan was denied (adverse action), withdrawn, or closed during the quarter. The origination date is NOT what is used to determine the quarter.

• The loan must be a valid application which means at minimum these six pieces of information were collected by the originator:
  • the borrower’s name;
  • the borrower’s gross monthly income;
  • the borrower’s Social Security Number (e.g., to enable the loan originator to obtain a credit report);
  • the property address;
  • an estimate of the value of the property; and
  • the mortgage loan amount sought.

**NOTE:** Use the State Specific Information form for North Carolina to enter and review disclosure information required for properties in North Carolina. Applicable data from this form is exported to the report generated by Encompass for the North Carolina Compliance Reports. To view details about the data that must be uploaded for each loan, including the Encompass fields where this data is entered, refer to the Generating and Uploading North Carolina Compliance Reports guide.

**To Create North Carolina Compliance Report Files:**

1 Click the **Pipeline** tab in Encompass.
2 On the menu bar, click **Pipeline**.
3 Point to **Compliance Services**, and then point to **Generate North Carolina Compliance Report**.

![North Carolina Compliance Report](image)

**NOTE:** If one or more input fields required to generate the report are not currently included in the Encompass Reporting Database, a message prompting you to notify your Encompass administrator about the missing fields is displayed. To help ensure the most complete and accurate report data, be sure to ask your administrator to add the required fields to the Reporting Database.
4 Select a time period for the report, select the dates when the date field that will be used to indicate when an application was received by the originating and funding entities, and select one or more loan folders that contains the loans for which you want to run the report.

5 Click Generate.

6 Click Yes when the confirmation screen informs you that the HUD-1 Fee Data File (the first of two reports) will be generated.

7 Browse to the folder where you want to save the file and click Save.

8 Click Yes when the confirmation screen informs you that the Main Loan file (the second of two reports) will be generated.

9 Browse to the folder where you want to save the file and click Save.

After you save the files, you must edit and reformat the Main Loan file, and then save it as a .csv file before submitting it to the North Carolina Office of Commissioner of Banks.

To Format the Main Loan File Before Submission:

1 Open the Main Loan file, and then delete the Data tab.

2 Modify the values of the fields listed below based on North Carolina requirements. These fields are imported from Encompass, but the formatting must be modified to match NCCOB requirements:
   - AdverseActionReason
   - CreditScore
   - IsRefinancedBySameLender
   - LienPriority
   - LoanDocumentTypeDescription
   - LoanPurpose
   - LoanSource
   - LoanStatus
   - MortgageProgram
   - MortgageType
   - Occupancy
   - PropertyType
   - RefinanceReason

3 The fields listed below are populated when the Main Loan file is created using a calculation based on another field. Validate the accuracy of the calculation for your needs.
   - IsCallProvision
   - IsEscrowedFunds
   - IsFourYearPaymentChange
   - IsLot25AcresOrMore
   - IsNegativeAmortization
   - IsPMICancelledAtMidPoint
   - PaymentFrequency
   - WithdrawnDate

4 When finished, save the file as a .csv file.

To view information about the fields in the Main Loan file for the North Carolina Compliance Report, including the fields in Encompass used to populate the report and the field content that you must edit, add, or review before submitting the file to the NCCOB, refer to the Generating and Uploading North Carolina Compliance Reports guide in the Encompass Resource Center.
Submit Reports to the NCCOB

After reformatting the Main Loan file, submit the report to the NCCOB.

To Upload the Report to the NCCOB Website:
1. Visit the NCCOB website at: https://www.nccob.org/online/nmls/companylogin.aspx
2. Click the appropriate link to view the applicable login page (i.e., Mortgage Company Login).
3. Enter your NCCOB License Number, Fed TaxID, and the last 4 digits of the Qualifying Individuals Social Security Number or your company Access Code if you have one.
4. Once you are logged in, there is a link to the NCCOB Loan Data Upload User Guide on the welcome screen.
5. Follow the instructions to upload the XML file to the website.

NOTE: If you do not already have login credentials for your company, contact the NCCOB at (919) 733-3016 to request your company login information. For questions regarding technical requests, send email to NCCOB at NCCOBDevelopers@nccob.gov.

When is the Upload Due?
Each quarterly update is due to the NCCOB 45 days after the end of the quarter as follows:
- 1st quarter is due May 15.
- 2nd quarter is due Aug 14.
- 3rd quarter is due Nov 14.
- 4th quarter is due Feb 14.
Chapter 15

File Access Management

Grant File Access

When a user originates a loan, Full Right (read/write and assignment right) access to the loan is assigned to that user. The ability to access loans that are assigned to other users is based on a number of factors, including settings in the user profile and the user’s position in the organization hierarchy.

Use the Grant File Access setting to assign the following loan file access rights to other users:

- **Read/Write (R/W) Right** - Read/Write access permits the user to view and make changes to a loan.
- **Full Right (R/W access and assignment)** - Full Right access permits the user to view and make changes to a loan, to assign access rights to other users, and to unlock a loan.

**NOTE:** Users with an assigned role of Administrator can also assign loan access rights to another user.

Additional Information

- If you assign Read/Write Right (R/W Right) and then want to revoke that right, click the **Full Right** setting in the Revoke section. The user whose read/write right was revoked may still be able to view the loan (as well as use the loan information in reports and Dashboard displays) if the loan owner is positioned directly below in the organization hierarchy.

- If you click the Assignment Right setting in the Revoke section for a user who has been granted Full Right access, the user will still have Read/Write Right.

- If you revoke Full Right access to a loan, the user whose Full Right access was revoked may still be able to view the loan (as well as use the loan information in reports and Dashboard displays) if the loan owner is positioned directly below in the organization hierarchy.

To Assign Access Rights:

1. On the menu bar, click Encompass and then click Settings.
2. In the left panel, click Personal Settings, and then Grant File Access.

3. Search for and select the loans to grant access to.
   - Select a Role, the Name of the user currently assigned to the role, and the Loan Folder in which the loans are located.
   - Click Search.
   - Select one or more loans.
   - **NOTE:** Each loan on the list shows the name of the borrower and the users that have R/W or Full Right access to the loan. If a user does not have Full Right access, (access only) displays after the name.

4. From the list of users, select one or more users to assign rights to. You can select a Role to filter the list of users.
5. Select the access assignment option: **R/W Right** or **Full Right**.
6. Click Assign.
   - The users and the selected rights are added to the loans.
To Revoke Access Rights:

1. Search for and select the loans from which you will revoke rights.
   - Select a Role, the Name of the user currently assigned to the role, and the Loan Folder in which the loans are located.
   - Click Search.
   - Select one or more loans.

2. From the list of users, select one or more users from whom to revoke rights. You can select a Role to filter the list users.

3. Select the rights to revoke: Assignment Right or Full Right.

4. Click Revoke.

   The selected rights are revoked from the loans.

**NOTE:** Rights are revoked as appropriate. For example, if you select a user and access rights that do not exist on the selected loan, the request is ignored.
Chapter 16
Importing and Exporting Data and Settings

This chapter describes how to import system settings, custom forms, loans, and contacts. You can also export contacts to a CSV file.

**NOTE:** Import loan files and contacts after completing the system setup tasks described in chapters 5, 6, and 7.

**Calyx® Point® Settings**
You can import loan programs, closing costs, and custom loan fields.

**To Import a Loan Program or Closing Costs Template:**
1. On the menu bar, click **Encompass**.
2. On the Encompass Settings menu bar, click **Import**, and then click **Calyx Point Loan Programs** or **Calyx Point Closing Costs**.
3. On the Import Point Template Files window:
   - In the Source section, locate and open the folder containing the templates.
   - Select one or more templates (or click **Select All**).
4. In the Destination section, click to select the **Public** or **Personal** folder in which to import the template.
5. Click **Import**.

**Custom Forms**
You can import .doc or .rtf formatted forms from Calyx Point or other sources.

**NOTE:** The Custom Forms feature does not support variable fields within text boxes. If a form contains text boxes, remove them before importing the form.

**To Import a Custom Form:**
1. On the menu bar, click **Encompass**.
2. On the Encompass Settings menu bar, click **Import**, and then click **Custom Forms**.
3. Click **Calyx Point** or **Other Custom Forms**, and then click **Continue**.
4 In the Source section on the window, open the folder containing the forms, and then select one or more forms.

   • If you selected the Other Custom Forms option and are importing documents from other LOSs, clear the check box at the bottom of the window to remove data fields from the document.

5 In the Destination section, click to select the Public or Personal folder in which to import the custom form.

6 Click Import.

Contacts
You can import borrower and business contacts from Microsoft Outlook or a Comma Separated Value (CSV) file and export contacts to a CSV file.

NOTE: You can also synchronize Business Contacts, Borrower Contacts, Calendar appointments, and Tasks List with contacts, appointments, and tasks in Microsoft Outlook or ACT! (contacts and appointments only). Refer to “Synchronization” in Chapter 9, “Contact Management,” in the Encompass User’s Guide.

NOTE: You can also import business contacts from Calyx Point Cardex. Calyx Point borrower contacts are created during import of loan files.

Import Public or Personal Contacts
When you import contacts, you may have the option to set access to the contacts as public or personal.

To Import Contacts from Microsoft Outlook:
1 Click the Contacts tab, click Borrower Contacts (or Business Contacts) on the menu bar, and then click Import Borrower Contacts (or Import Business Contacts).

2 On the Data Source window, click Import from Microsoft Outlook, and then click Next.

3 If the Contact Access window opens, click the Personal or Public option, and then click Next.

4 On the Import from Microsoft Outlook window, click Next.

5 On the Import from Microsoft Outlook window, click Import.

6 On the Select Folder window, select the folder containing the contacts, and then click OK.
NOTE: To import a subset of contacts, create a new Outlook folder and copy the subset into it. Then import the subset from the new folder.

7 If a Microsoft Outlook message opens (regarding access to your contacts):
   • Select the Allow access for check box.
   • Click the number of access minutes.
   • Click Yes to proceed.

8 Click OK in response to the message.

To Import Contacts from a CSV File:

1 Click the Contacts tab, Borrower Contacts (or Business Contacts) on the menu bar, and then click Import Borrower Contacts (or Import Business Contacts).

2 On the Data Source window, click Import from a Comma-Separated Values (CSV) file, and then click Next.

3 If the Contact Access window opens, click the Personal or Public option, and then click Next.

4 On the File Selection window, click Browse to locate and select the CSV file containing the contacts, and then click Next.

5 On the Parsing Options window:
   • If the first row in your data file contains column headers, select the First row contains header information check box to prevent the headers from being imported.
   • Click Next to proceed.

6 On the Data Mapping window, select each column header to assign the data to an Encompass field, and then click Import.

7 Click OK in response to the message.

To Import Contacts from Calyx Point Cardex:

1 Click the Contacts tab, click Business Contacts on the menu bar, and then click Import Business Contacts.

2 On the Data Source window, click Import from Calyx Point Cardex, and then click Next.

3 If the Contact Access window opens, select the Personal or Public option, and then click Next.

4 On the Cardex Import window, click Browse to locate and open the folder containing the contacts, and then click Import.

NOTE: If a duplicate contact is found, click Overwrite to replace the existing contact, New to create a new, duplicate contact, Skip to leave the current contact and proceed, or Cancel to end the import process. Select the check box to apply your choice if more duplicate contacts are found.

5 Click OK in response to the message.
Export Contacts
You can export borrower and business contacts to a Comma Separated Values (CSV) file. A copy of the contact’s data is exported. Notes and history information are not exported.

To Export Contacts to a CSV File:
1 Select the borrower or business contacts you want to export.
2 Click Borrower Contacts (or Business Contacts) on the menu bar, and then click Export Borrower Contacts (or Export Business Contacts).
3 On the File Location and Name window, click Browse to select a location for the exported contacts.
   • Or, locate the desired location for the file, type a new File name for the exported contacts, and then click OK.

   ![File Location and Name window]

   **NOTE:** If you type the name of an existing file, the file will be overwritten with the data from the exported contacts.

4 On the Contact Export Wizard window, click Export.
5 Click OK in response to the completion message.

Loan Files
You can import Calyx Point and Fannie Mae 3.x loan files directly into Encompass.

- You can import single or multiple files.
- If you import the same file more than once, a new loan file with a new loan number is created for each duplicate file.
- Once you import a loan file, only the system administrator can delete it.

**NOTE:** Before importing loan files, make sure you have completed the system setup tasks: create folders, organizations and users, milestone setup, log setup, custom fields, loan templates, tables and fees, and contact configuration.

Conversation Log Entries
Conversation Log entries are imported as the first entry in the Conversation Log.

Assignment of Loan Officers
When you import a loan file, the name of the file’s existing loan officer is matched with a designated loan officer if possible.

If an exact match is found:
- The loan is assigned to the matching loan officer.
- A borrower contact is created with the loan officer as the contact owner.

If an exact match is not found:
If you have enabled the Auto Assignment of Loan Officer setting in the Server Settings Manager:
- The loan is assigned to the loan officer you selected during the import process.
- A borrower contact is created with the newly assigned loan officer as the contact owner.

If you have disabled the Auto Assignment of Loan Officer setting:
- The loan is not assigned to a loan officer, but the user who imported the file appears as the File Starter on the File Started and Qualification worksheets.
- A borrower contact is created with the importer as the contact owner.
- Your administrator can assign a user as the new loan officer and borrower contact owner. This ensures that the loan is assigned correctly and is tracked properly on the Dashboard and in Reports.
To Import a Loan File:

1. From your Pipeline, click **Pipeline** on the menu bar, and then click **Import** to open the Import wizard.

2. On the Import window, click the type of files to import, and then click continue.

   **NOTE:** If your administrator has enabled the Auto Assignment of Loan Officer setting in the Server Settings Manager, you also have the option of selecting and automatically assigning a user as the new loan officer whenever an imported file's loan officer does not exactly match an existing user's name.

3. Click **Continue**.

4. Select one or more files to import and select the destination as follows:
   - Click **Browse** to locate and open the folder containing the loan files.
   - Select a Client Type (if applicable).
   - Click the files to import (or click **Select All**).
   - From the Loan Folder list, select a folder to import the files into.
   - For a Fannie Mae file import, click **Browse** to select a loan template to apply to the imported files. Data from the Fannie Mae file will overwrite the existing data in the loan template.

   **NOTE:** For a Fannie Mae file import, your ability to apply a loan template to the imported file may vary based on your administrator's settings. Using the Loan Template Sets setting, the administrator may require that a loan template be applied to the imported Fannie Mae file. The Import button will be disabled until you click Browse and select a template to apply. They may also require that a specific template be applied to the imported file. In this case, the name of the template is automatically populated to the Loan Template field and the Browse button is disabled.

5. Click **Import**.

   When the import is complete, a message indicates the number of files successfully imported.

**Export to LEF**

An individual with an Encompass admin user ID can create an LEF (Licensee Examination File) from within Encompass when required by state law. LEF is an electronic file format used to compile loan data for submission to state regulators for examination.

**To Create an LEF:**

1. Select one or more loans on the Pipeline.

   **NOTE:** You do not need to select loans when creating an LEF for all the loan files on your Pipeline.

2. On the menu bar, click **Pipeline**, and then point to **Export to LEF**.

   **NOTE:** You do not need to select loans when creating an LEF for all the loan files on your Pipeline.

3. Click **Selected Loans Only** to create a file for the selected loan.

   - Or, click **All Loans on All Pages** to create a file for all the loans on your Pipeline.
4 In the Export to field, type the path to the folder where you want to store the file, or click the Find icon to browse to the folder.

5 Retype the File Name if needed, and then click OK.

NOTE: The File Name must end with the .lef file extension.
**Appendix A**

**Administration Personas**

Encompass ships with the admin user ID, for use by the main administrator of the Encompass environment. The admin user has complete access to all Encompass settings and can work in loan files with free access ignoring all configured Business Rules.

Encompass also ships with two administration personas that can be assigned to users who will help with Encompass administration:

- Super Administrator
- Administrator (Global or Local depending on location in the hierarchy)

**Creating Administrators**

- The admin user is the only user who can create users with a Super Administrator persona.
- All three administration personas can create users with an Administrator persona.
- Users can only be assigned the Super Administrator persona if they are at the top of the hierarchy.
- Users with the Super Administrator persona cannot be moved from the top level of hierarchy.

**Super Administrator**

The purpose of the Super Administrator persona is to allow the Admin to delegate all of their duties to other users. Users with the Super Administrator persona are basically clones of the admin User ID, with the following exceptions.

- The Super Administrator persona cannot create other users with a Super Administrator persona.
- The admin cannot be deleted. Users with a Super Administrator persona can be deleted.
- The admin is not forced to change its password. Users with a Super Administrator persona can be forced to change their password.
- The admin account will never be suspended no matter how many times the user fails to login with the wrong password. Users with a Super Administrator persona can be locked out after failed login attempts.
- The admin account cannot be disabled. Users with a Super Administrator persona can be disabled.

**Super Administrators can do everything including:**

- Create and configure Configure User Groups and Workflows.
- Modify all company settings.
- Create users and give them any persona except Super Administrator.
- Users with the Super Administrator persona cannot have their user settings edited like users with other personas. They always have all rights.
- When a Super Administrator is editing users, they can edit user settings to give them special rights. But when they view their own user settings, the View/Edit Settings button is disabled since they cannot change their own settings.

**Administrator**

The purpose of the Administrator persona is to allow the admin to create Global and Local administrators that help to administer company and branch settings.

Users with the Administrator persona have access to different settings based on their location in the hierarchy.

**Global Administrators**

Users with the Administrator persona that are at the top of the hierarchy are treated as Global Administrators.

- Global Administrators do not have access to the following Super Administrator settings:
  - Creating and configuring Custom Personas
  - Creating and configuring User Groups
  - Creating and configuring Business Rules
  - Configuring Workflows (Milestones)
- When creating users and assigning personas, Global Administrators can give users the Administrator persona.
- Global Administrators can create other Global or Local Administrators, but cannot create Super Administrators.
- Global Administrators can edit user settings to give or take away rights.
- Global Administrators cannot edit their own user settings or take away their own Administrator persona. But they can add other personas to their settings (such as Loan Officer and Processor), so they can qualify for a role and be assigned as a loan team member if needed.
Local Administrators
Users with the Administrator persona that are not at the top of the hierarchy are treated as Local Administrators.

- Local Administrators can access the same settings as Global Administrators when creating users, except they don't have access to most Company settings.
- The Company settings that Local Administrators can access are:
  - Organization/Users (their level and below)
  - Batch Loan Reassignment
  - Loan Setup (Custom Print Forms)
  - eFolder Setup
  - Closing (Plan Code, Alt Lender)
- Local Administrators can only see their level of the organization hierarchy and below.
- Local Administrators can create users with any of the personas, but they do not see the Super Administrator persona.
- Since Local Administrators can give users the Administrator persona, and they can only create users at their level or below, they have the ability to create other Local Administrators, but not Global Administrators.
- Local Administrators can edit user settings to give or take away rights, but they cannot give rights to the company settings.
- Local Administrators cannot edit their own user settings or take away their own Administrator persona, but they can add other personas to their settings (such as Loan Officer and Processor), so they can be assigned as a loan team member if needed.

Switching Between Global and Local Administrator Rights
If a user who has the Administrator persona is moved from the top of the hierarchy to a second level or lower folder, they will lose the additional rights that a Global Administrator has over Local Administrators. If the user is moved from a lower level to the top of the hierarchy, they will gain the rights of a Global Administrator.
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