

Using Freddie Mac Loan Product Advisor® System-to-System Integration in Encompass

Lenders can utilize the Freddie Mac Loan Product Advisor® System-to-System (S2S) integration in Encompass to submit loans electronically to Loan Product Advisor for Automated Underwriting Services (AUS). The Loan Product Advisor S2S integration provides a transparent and seamless integration between Encompass and Loan Product Advisor which enables the results to be easily imported and tracked in Encompass.

Lenders may obtain Loan Product Advisor S2S credentials from Freddie Mac for their organization to access and submit loans to Loan Product Advisor S2S. Their Encompass system administrator can then store the provided credentials such as Loan Product Advisor S2S User ID, Authentication Password, LP ID (Seller Number) and LP Password in Encompass. Only one set of credentials is needed for the organization and individual Loan Product Advisor User IDs may be retired if no longer needed for other purposes.

To request Loan Product Advisor S2S credentials, if you already have an existing Loan Product Advisor account and are the authorized Loan Product Advisor business contact, get started here:

<http://www.freddiemac.com/singlefamily/loanadvisorsuite/loanproductadvisor/S2Signup.html>

If you do not have a Loan Product Advisor account, you must first sign up to receive one.

<https://ww3.freddiemac.com/ds1/lp/Register.nsf/Signup?OpenForm>

Acquiring Loan Product Advisor S2S Credentials

If you have not registered for Loan Product Advisor S2S, go to:

<http://www.freddiemac.com/singlefamily/loanadvisorsuite/loanproductadvisor/S2Signup.html>

For security purposes, you will receive your Loan Product Advisor S2S credentials in three separate emails:

1. The first email will include your Loan Product Advisor S2S User ID
2. The second email will include your Loan Product Advisor Authentication Password
3. The third email will contain your Loan Product Advisor Password

Once you have received all three emails, you should have the following combined information:

| | |
|--|----------------------------------|
| Company Name: | <Lender Name> |
| Third Party Originator Number ¹ | Will be sent in the first email |
| User ID: | Will be sent in the first email |
| Authentication Password: | Will be sent in the second email |
| Loan Product Advisor Password: | Will be sent in the third email |
| Seller Servicer Number ² | XXXXXX |

¹ The Third Party Originator (TPO) number only applies if you are not an approved Freddie Mac Seller and/or are using a TPO number to access Loan Product Advisor.

² Freddie Mac Sellers will use their Seller number registered to access Loan Product Advisor. TPOs will use the generic Seller number 121555, or the number of their sponsoring Seller, if applicable.

If you did not receive all three emails, call Customer Support Contact Center at 1-800-FREDDIE.

Password Manager

Once Loan Product Advisor S2S credentials are obtained, Encompass system administrators can set up the credentials for users in their company who need to use the integration.

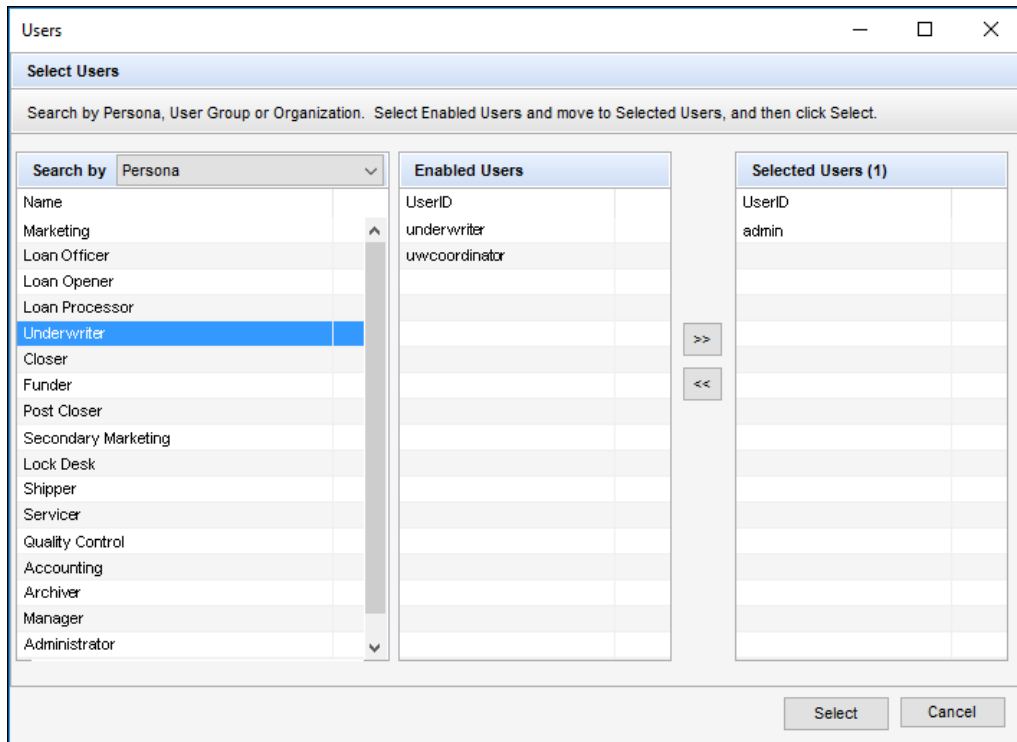
To Add a Freddie Mac Loan Product Advisor Password Account:

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 **Underwriting** from the *Service Category* drop-down list.
5. From the *Provider Name* drop-down list, select **Freddie Mac's Loan Product Advisor System to System**.

The screenshot shows the 'Account Details' dialog box. The 'Service Category' is set to 'Underwriting' and the 'Provider Name' is set to 'Freddie Mac's Loan Product Advisor System to'. The other fields are empty.

6. Enter a description for the account.

7. Enter the login credentials that will be used to access the service, for example, your User ID, Authentication Password, and TPO Number.
 - If you are a TPO working in Loan Product Advisor directly:
 - In the *User ID* and *Authentication Password* fields, type your S2S credentials.
 - In the *LP ID (Seller Number)* field, type the generic seller number 121555.
 - In the *TPO Number* field, type your TPO number.
 - In the *LP Password* field, type your TPO password.
 - If you are a TPO working with a seller in a sponsored relationship:
 - In the *User ID* and *Authentication Password* fields, type the S2S credentials provided by your sponsoring seller.
 - In the *LP ID (Seller Number)* field, type the seller's number.
 - In the *TPO Number* field, type your TPO number.
 - In the *LP Password* field, type your Loan Product Advisor password.
 - For the *Selected Users* field, click the **Lookup** icon (magnifying glass) to select the users who will use the login credentials to access the service.



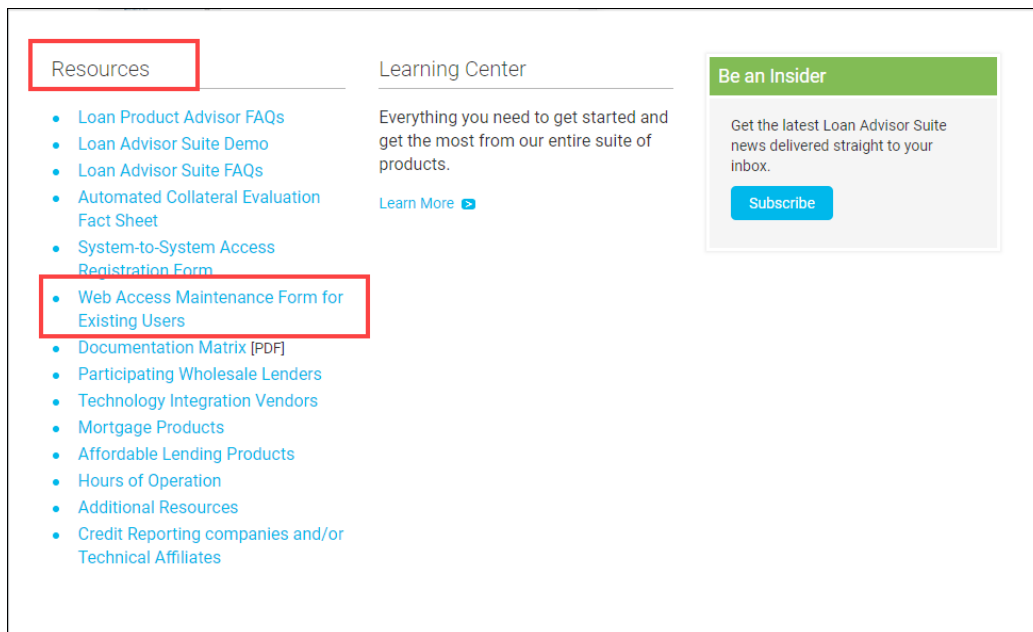
- Select a **Search by** option from the drop-down list, and then click to select a name in the list.
 - Select a user in the *Enabled Users* list, and then click the right arrow [>>] to move the user to the *Selected Users* list.
 - Repeat these steps to add additional users to the Selected Users list.
 - When finished, click **Select**.
8. When finished, click **Save**.

Removing Old ePass Credentials via Freddie Mac Web Access Maintenance Form

Freddie Mac Loan Product Advisor's web-based edition will be discontinued starting June 22, 2019. Authorized users, such as Encompass administrators, need to use the *Web Access Maintenance Form for Existing Users* located on the Freddie Mac website to deactivate all Freddie Mac Loan Product Advisor® for ePass® user accounts.

To De-Activate your ePass Accounts:

1. Go to the Freddie Mac Loan Product Advisor web page:
<http://www.freddiemac.com/loanadvisorsuite/loanproductadvisor/>
2. In the *Resources* section, click the **Web Access Maintenance Form for Existing Users** link to open the Loan Product Advisor Web Access Form.



The screenshot displays the Freddie Mac Loan Product Advisor website interface. It features three main sections: Resources, Learning Center, and Be an Insider. The Resources section is highlighted with a red box and contains a list of links. The link 'Web Access Maintenance Form for Existing Users' is also highlighted with a red box. The Learning Center section provides information about getting started and includes a 'Learn More' link. The Be an Insider section offers a subscription service for the latest news.

| Resources | Learning Center | Be an Insider |
|--|---|--|
| <ul style="list-style-type: none">• Loan Product Advisor FAQs• Loan Advisor Suite Demo• Loan Advisor Suite FAQs• Automated Collateral Evaluation Fact Sheet• System-to-System Access Registration Form• Web Access Maintenance Form for Existing Users• Documentation Matrix [PDF]• Participating Wholesale Lenders• Technology Integration Vendors• Mortgage Products• Affordable Lending Products• Hours of Operation• Additional Resources• Credit Reporting companies and/or Technical Affiliates | <p>Everything you need to get started and get the most from our entire suite of products.</p> <p>Learn More</p> | <p>Get the latest Loan Advisor Suite news delivered straight to your inbox.</p> <p>Subscribe</p> |

3. Complete the *Loan Product Advisor Web Access Form*. Mandatory fields are marked with a red asterisk.
 - a. In the *Loan Product Advisor Web Access Information* section near the top of the form, select the **Delete** option, and then enter the *User Name and Contact Information* for each user with ePass credentials that you want to remove. Be sure to include the email address used during the initial set-up process with Freddie Mac to ensure the correct user is removed.

Loan Product Advisor® Web Access Form

Organization Information

* Freddie Mac Seller/Service or TPO Number * Organization Name
 * Address * City * State * Zip Code

Loan Product Advisor Web Access Information

Provide the following User Information if you intend to access Loan Product Advisor through the Loan Advisor Suite portal.
 ** NOTE: Multiple forms may be submitted if more spaces are required

| Change In User Info | User Name and Contact Information | Change In User Info | User Name and Contact Information |
|--|---|---|---|
| <input type="radio"/> Add <input type="radio"/> Change <input checked="" type="radio"/> Delete | First: <input type="text"/> Last: <input type="text"/> Email: <input type="text"/> Phone: <input type="text"/> | <input type="radio"/> Add <input type="radio"/> Change <input type="radio"/> Delete | First: <input type="text"/> Last: <input type="text"/> Email: <input type="text"/> Phone: <input type="text"/> |

- b. Complete the *Loan Product Advisor Business Contact* section near the bottom of the form, select the *Legal Acknowledgments* check box, and then click **Submit**.

Loan Product Advisor Business Contact

* First Name * Last Name * Telephone Number
 * Email Address * Confirmation Email Address

Loan Product Advisor Business Contact (Alternate)

First Name Last Name Telephone Number
 Email Address Confirmation Email Address

Legal Acknowledgements

* You must read, certify and agree to the following.

I am an authorized representative of the company listed above, and I represent and warrant that I am duly authorized to request registration for Loan Product Advisor web access on its behalf.

Submit

Print the Form Cancel Form

Loan Product Advisor Web Access Form August 2018

You should receive an email confirmation of the completed access removal requests within three business days.

If you are a direct seller to Freddie Mac and your organization is already using Freddie Mac Access Manager, log into [Access Manager](#), choose the *Disable User* workflow, and select the user you want to remove. If you do not have Access Manager, reach out to your Freddie Mac representative or the Customer Support Contact Center (800-FREDDIE) to get set up. You can also request onboarding to the system from the Access Manager web page by clicking **Get Started**.

Submission to Loan Product Advisor

After the credentials are saved in the *Services Password Management* setting, users assigned with the Loan Product Advisor credentials can submit their loan files to Loan Product Advisor S2S.

To Submit a Loan to Loan Product Advisor S2S:

- 1) Log into Encompass and open the loan file you want to submit to Loan Product Advisor S2S.
- 2) Click the **Tools** tab, select **AUS Tracking**, and then click the **Request Underwriting** button.

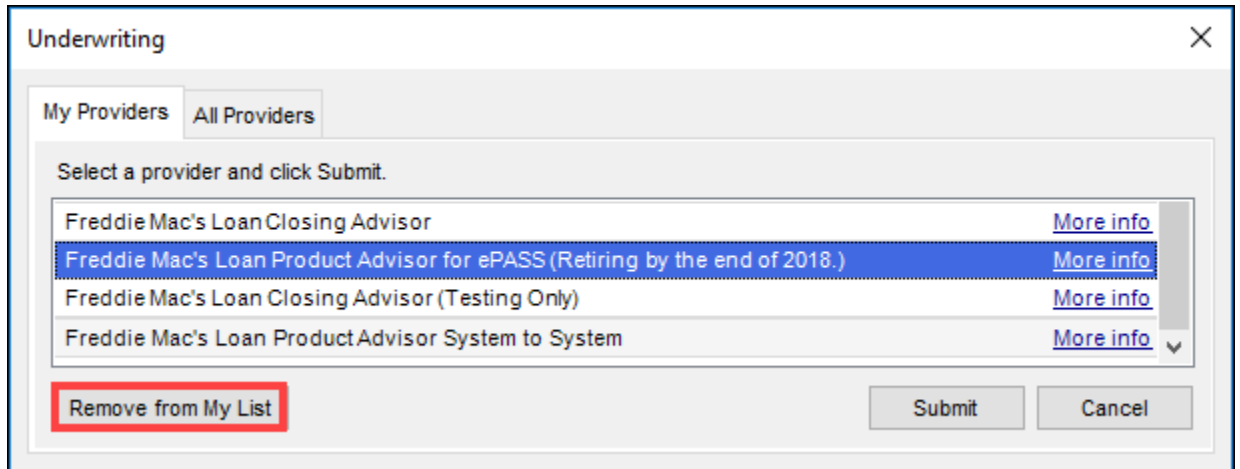
The screenshot shows the Encompass software interface for a loan file. The main window title is 'Encompass - Build 18.1.0.5'. The top menu bar includes 'Encompass', 'View', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. Below the menu bar, there are tabs for 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The current user is 'Mason Figueroa'. The loan details section shows '1234 Norman Ave, Pleasanton, CA 94588', 'Loan #: 1802EM000151', 'LTV: 81.481/81.481', 'Rate: 4.000%', and 'Est Closing Date: //'. The 'Request Underwriting' button is highlighted in red. The 'AUS Tracking' section contains several input fields for 'Underwriting Risk Assess Type', 'Submission Date', 'Submission Time', 'AUS Recommendation', 'First Submission Date', 'First Submission Time', 'Doc Class (Freddie)', 'Submission Number', and 'Submitted By'. Below this is the 'Underwriting Decision History (0)' table, which is currently empty. The left sidebar shows the 'Tools' tab selected, with 'AUS Tracking' highlighted in red. The bottom status bar shows 'Press F1 for Help' and the date '02/27 17:18 | Wednesday, 2/28/2018'.

- 3) In the *Underwriting* window:
- a) If you do not see *Freddie Mac's Loan Product Advisor System to System* listed in the *My Providers* tab, click the **All Providers** tab, select **Freddie Mac's Loan Product Advisor System to System**, and then click the **Add to My List** button.

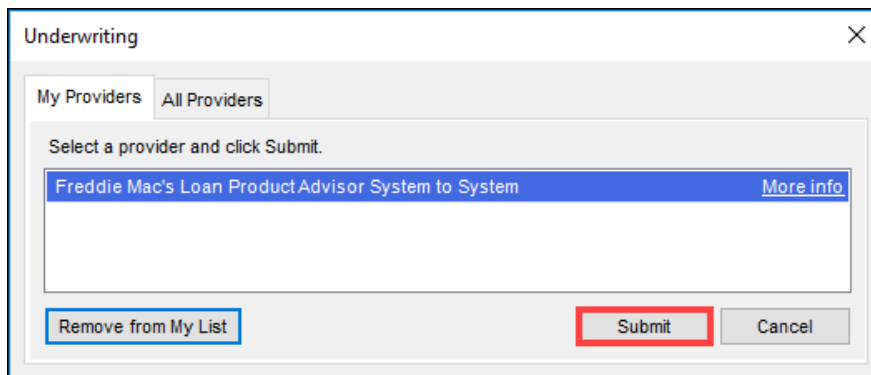
The screenshot shows a window titled "Underwriting" with a close button (X) in the top right corner. At the top left, there are two tabs: "My Providers" and "All Providers". The "All Providers" tab is selected and highlighted with a red box. Below the tabs, there is a text instruction: "Select the provider you wish to use and click Submit. To learn more about a provider, click the More info link next to the provider's name." Below this instruction is a search field labeled "Search by Company Name:" with a "Go" button and a "Reset" button. A list of providers is displayed below the search field. The list items are: "Fannie Mae Info & Services", "Fannie Mae's UCD Collection Solution", "Freddie Mac CAC", "Freddie Mac LPC2.1", "Freddie Mac's Loan Closing Advisor", "Freddie Mac's Loan Closing Advisor (Testing Only)", "Freddie Mac's Loan Product Advisor for ePASS (Retiring by the end of 2018.)", "Freddie Mac's Loan Product Advisor System to System", "Freddie Mac's Loan Quality Advisor", "Indecomm IncomeGenius", "LOAN-SCORE AUS", "PriceMyLoan - FHA TOTAL Scorecard", and "UCDP/FHA EAD". Each item has a "More info" link to its right. The item "Freddie Mac's Loan Product Advisor System to System" is highlighted with a blue background. At the bottom of the window, there are four buttons: "Add to My List", "New Provider", "Submit", and "Cancel". The "Add to My List" button is highlighted with a red box.

| Provider Name | More info |
|---|-----------------------------|
| Fannie Mae Info & Services | More info ^ |
| Fannie Mae's UCD Collection Solution | More info |
| Freddie Mac CAC | More info |
| Freddie Mac LPC2.1 | More info |
| Freddie Mac's Loan Closing Advisor | More info |
| Freddie Mac's Loan Closing Advisor (Testing Only) | More info |
| Freddie Mac's Loan Product Advisor for ePASS (Retiring by the end of 2018.) | More info |
| Freddie Mac's Loan Product Advisor System to System | More info |
| Freddie Mac's Loan Quality Advisor | More info |
| Indecomm IncomeGenius | More info |
| LOAN-SCORE AUS | More info |
| PriceMyLoan - FHA TOTAL Scorecard | More info |
| UCDP/FHA EAD | More info v |

- b) To ease the process of future loan submissions to Loan Product Advisor S2S, if *Freddie Mac's Loan Product Advisor for ePass* is listed in your *My Providers* tab, select the product name, and click the **Remove from My List** button. This will streamline your *My Providers* list with valid services that you use frequently, and facilitate future order placements.



- c) In the *My Providers* tab, select **Freddie Mac's Loan Product Advisor System to System**, and then click **Submit**.



- 4) If a credit report has not been ordered for the loan file, the *Select a Credit Report Option* window displays.

The screenshot shows a dialog box titled "Select a Credit Report Option" with a close button (X) in the top right corner. Below the title, it says "Select one of the following options:". There are three radio button options:

- Order a tri-merged credit report in Encompass and pass the reference number to LP. Below this option is a dropdown menu with the text "-- Select an ePASS credit provider --" and a downward arrow.
- Pass a reference number from a previously ordered tri-merged credit report to LP
- Continue to LP without passing a credit reference number

At the bottom of the dialog, there are two buttons: "Next" (highlighted with a blue border) and "Cancel".

- 5) Select a credit provider from the drop-down list, and then click **Next**.

This screenshot is similar to the previous one, but the dropdown menu is now populated with the text "CREDCCO/Credstar/CBA". The entire first option and its dropdown menu are enclosed in a red rectangular box. Additionally, the "Next" button at the bottom is also enclosed in a red rectangular box.

For information on the workflow, if you chose one of the other two options in this window, see [Alternate Workflows](#).

6) Update the fields in the *Credit Report Request* window, and then click **Finish**.

Credit Report Request

Credit Agency: **CoreLogic Credco**

Account Number: Request Type:

Password: Reference No.:

Branch ID: Report on:

(*) Required

Save Login Information

Notes:

Check this box to exclude zero balances when you import the liabilities.

Loan Number:

Requested By:

Borrower:

| Last Name | First Name | MI | TI | SS# | Birth Date |
|-----------|------------|----|----|-------------|------------|
| Figueiroa | Mason | | | 991-91-9991 | 1973-08-01 |

CoBorrower:

| Number | D | Street Name | Type | Apt # | City | St | Zip |
|--------|---|-------------|------|-------|------------|----|-------|
| 708 | | 1st | ST | | Pleasanton | CA | 94566 |

Borrower Current Addr:

Mailing Addr:

CoBorrower Current Addr:

Mailing Addr:

Please Enter the Credit card Information below:

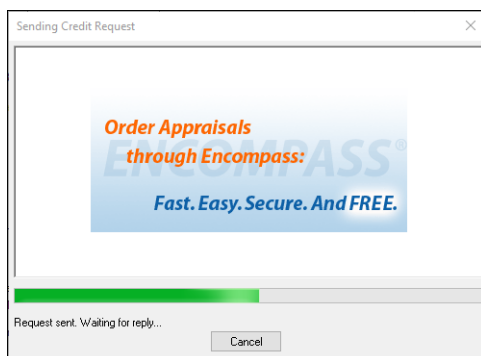
Credit card Type:

Account Number: Account Name:

Expiration (MM/YY): / Billing Address:

CVV Code: City/State/Zip:

a) A status window displays the progress of the sent request.



7) In the *Freddie Mac's Loan Product Advisor Request* window, click **Submit**.

Freddie Mac's Loan Product Advisor Request

FreddieMac | Loan Advisor Suite™ | Loan Product Advisor™

Login Information

User ID: ellimae_lpas2scte
Authentication Password: ●●●●●●●●
LP ID (Seller Number): 000165
TPO Number:
LP Password: ●●●●●●
Branch Code:
**** Staging ****

Loan Information

Borrower: Figueiroa, Mason
Coborrower:
Property Type: SFR
Loan Number: 1803EM000183
Transaction Type: Purchase
Property Address: 8338 S INDEPENDENCE CIR
Littleton CO 80128

Order | View Results

Select a credit provider if using a merged report in the LP decision. Click LP Credit Request or Credit Reference Number in the rows below to change their values.

Merge Credit Credit Provider: CREDCO/Credstar/CBA (8)

| LP Credit Request | Borrower Name | Credit Reference |
|-------------------|-------------------|------------------|
| Order | Mason Figueiroa & | 112387908950000 |

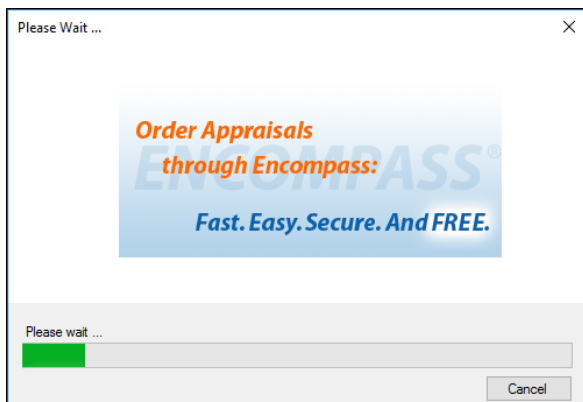
Resubmission Info

If resubmitting a loan to LP, enter the Loan Prospector Key Number and Loan Prospector ID included on your Feedback Certificate to avoid LP submission charges.

LP Key Number: 27678675 Loan Prospector ID: L122114

Back **Submit** Cancel

8) Wait for the submission to complete.



- 9) The *View Results* tab in the *Freddie Mac's Loan Product Advisor Request* window updates with the completed order status.

Freddie Mac's Loan Product Advisor Request

FreddieMac | Loan Advisor Suite™ | Loan Product Advisor™

Login Information

User ID: ellimae_lpas2scte
 Authentication Password: ●●●●●●●●
 LP ID (Seller Number): 000165
 TPO Number:
 LP Password: ●●●●●●●●
 Branch Code:
 **** Staging ****

Loan Information

Borrower: Figueora , Mason
 Coborrower:
 Property Type: SFR
 Loan Number: 1803EM000183
 Transaction Type: Purchase
 Property Address: 8338 S INDEPENDENCE CIR
 Littleton CO 80128

Order **View Results**

| Order Date | Sub... | Trans. ID | Trans. No. | LP Loan ID | LP Key ID | Proc. Status | Eval. Status |
|----------------|--------|-----------|------------|------------|-----------|--------------|--------------|
| 03-02-2018 ... | 3 | T222433 | 966254 | L122114 | 27678675 | Success | Complete |
| | | | | | | | |

Back View Result Close

Alternate Workflows

If a tri-merged credit report was ordered outside of Encompass with one of the credit providers partnered with Freddie Mac for Loan Product Advisor:

1. In the *Select a Credit Report Option* window, click the **Pass a reference number...** option, and then click **Next**.

Select a Credit Report Option

Select one of the following options:

Order a tri-merged credit report in Encompass and pass the reference number to LP
-- Select an ePASS credit provider --

Pass a reference number from a previously ordered tri-merged credit report to LP

Continue to LP without passing a credit reference number

Next Cancel

2. In the *Freddie Mac's Loan Product Advisor Request* window:
 - a. Select a credit provider from the drop-down list.
 - b. In the *Credit Reference* column, click inside the field to activate it, and then type your credit report number.
 - c. Click **Submit**.

Freddie Mac's Loan Product Advisor Request

Freddie Mac | Loan Advisor Suite™ | Loan Product Advisor™

Login Information

User ID: ellimae_lpas2acte

Authentication Password: ●●●●●●

LP ID (Seller Number): 000165

TPO Number:

LP Password: ●●●●●●

Branch Code:

**** Staging ****

Loan Information

Borrower: Figueiroa, Mason

Coborrower:

Property Type: SFR

Loan Number: 1803EM000183

Transaction Type: Purchase

Property Address: 8338 S INDEPENDENCE CIR
Littleton CO 80128

Order View Results

Select a credit provider if using a merged report in the LP decision. Click LP Credit Request or Credit Reference Number in the rows below to change their values.

Merge Credit Credit Provider: Kroll Factual Data (6)

| LP Credit Request | Borrower Name | Credit Reference |
|-------------------|-------------------|------------------|
| Reissue | Mason Figueiroa & | 987678965432315 |

Resubmission Info

If resubmitting a loan to LP, enter the Loan Prospector Key Number and Loan Prospector ID included on your Feedback Certificate to avoid LP submission charges.

LP Key Number: 27678675 Loan Prospector ID: L122114

Back Submit Cancel

If you want to order credit through Loan Product Advisor:

1. In the *Select a Credit Report Option* window, click the **Continue to LP...** option, and then click **Next**.

Select a Credit Report Option

Select one of the following options:

Order a tri-merged credit report in Encompass and pass the reference number to LP
-- Select an ePASS credit provider --

Pass a reference number from a previously ordered tri-merged credit report to LP

Continue to LP without passing a credit reference number

Next Cancel

2. In the *Freddie Mac's Loan Product Advisor Request* window:
 - a. Select the **Merge Credit** check box.
 - b. From the *Credit Provider* drop-down list, select the company from which you want to order the credit report.
 - c. Click **Submit**.

Freddie Mac's Loan Product Advisor Request

FreddieMac | Loan Advisor Suite™ | Loan Product Advisor™

Login Information

User ID: ellimae_lpas2scte

Authentication Password: ●●●●●●

LP ID (Seller Number): 000165

TPO Number:

LP Password: ●●●●●●

Branch Code:

**** Staging ****

Loan Information

Borrower: Figueiroa, Mason

Coborrower:

Property Type: SFR

Loan Number: 1803EM000184

Transaction Type: Purchase

Property Address: 8338 S INDEPENDENCE CIR
Littleton CO 80128

Order View Results

Select a credit provider if using a merged report in the LP decision. Click LP Credit Request or Credit Reference Number in the rows below to change their values.

Merge Credit Credit Provider: CREDCO/Credstar/CBA (8)

| LP Credit Request | Borrower Name | Credit Reference |
|-------------------|-------------------|------------------|
| Order | Mason Figueiroa & | |

Resubmission Info

If resubmitting a loan to LP, enter the Loan Prospector Key Number and Loan Prospector ID included on your Feedback Certificate to avoid LP submission charges.

LP Key Number: 27678675 Loan Prospector ID: L122114

Back Submit Cancel