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/S2Ssignup.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/S2Ssignup.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.*

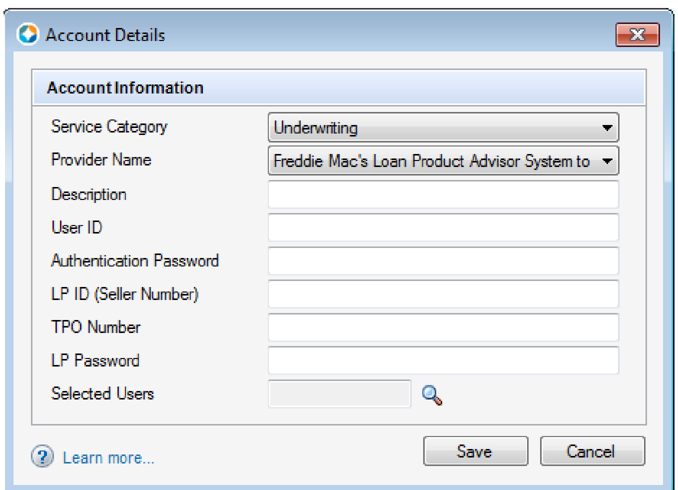
If you did not receive all three emails, call Customer Support Contact Center at 1-800-FREDDIE.

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.

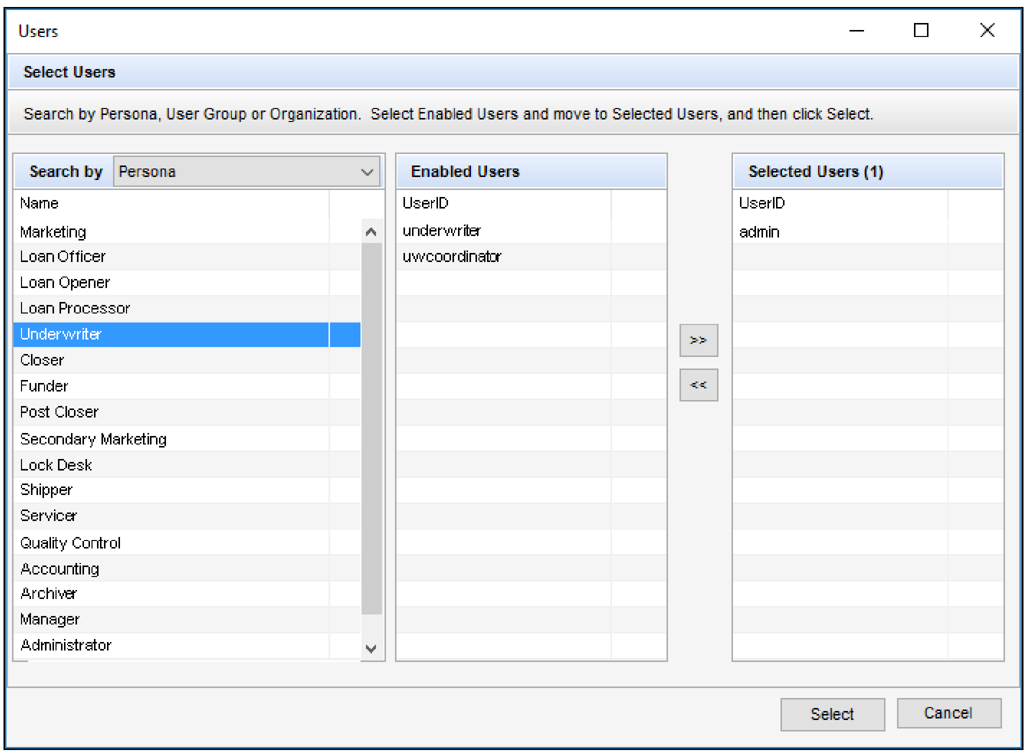
To Add a Freddie Mac Loan Product Advisor Password Account:

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**.



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**.

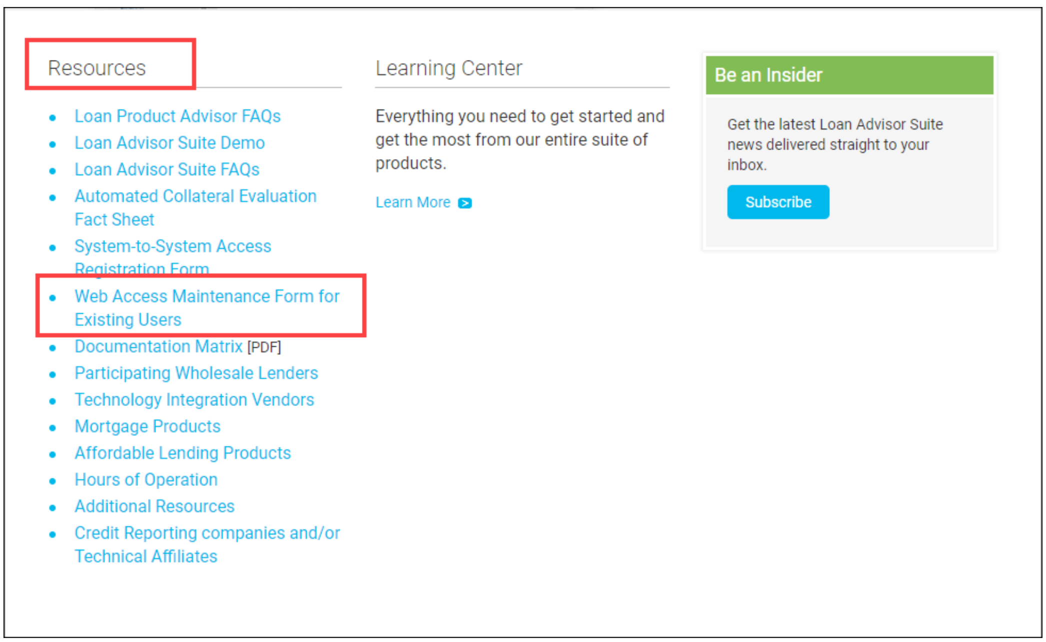
Removing Old ePass Credentials via Freddie Mac Web Access Maintenance Form

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.

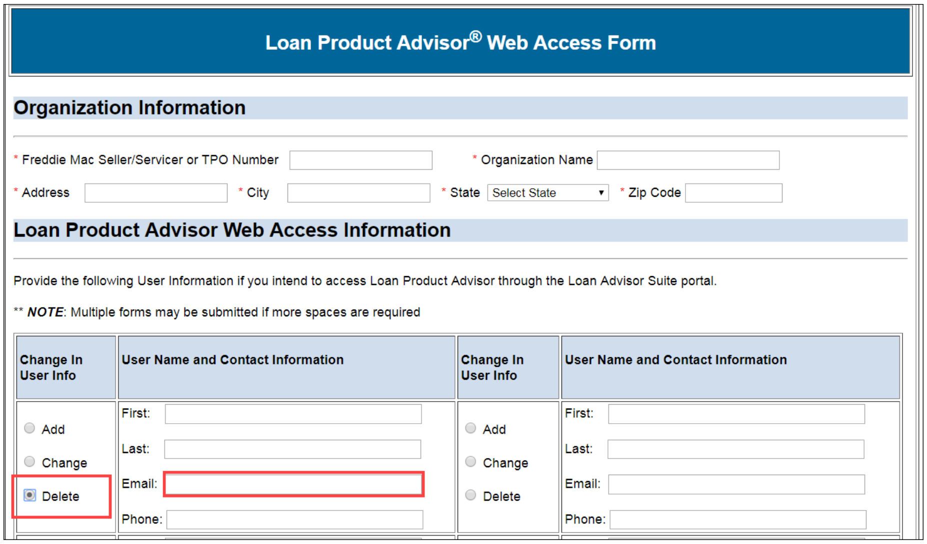
To De-Activate your ePass Accounts:

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.



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/Servicer or TPO Number * Organization Name
* Address * City * State Select State * Zip Code

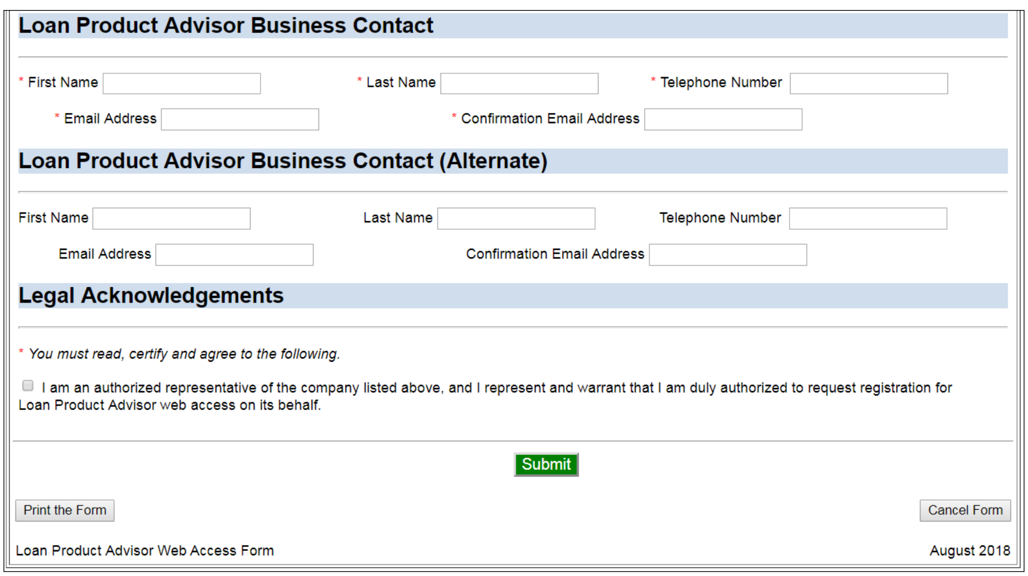
Loan Product Advisor Web Access Information

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
Add Change Delete	First: Last: Email: Phone:	Add Change Delete	First: Last: Email: Phone:

   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.

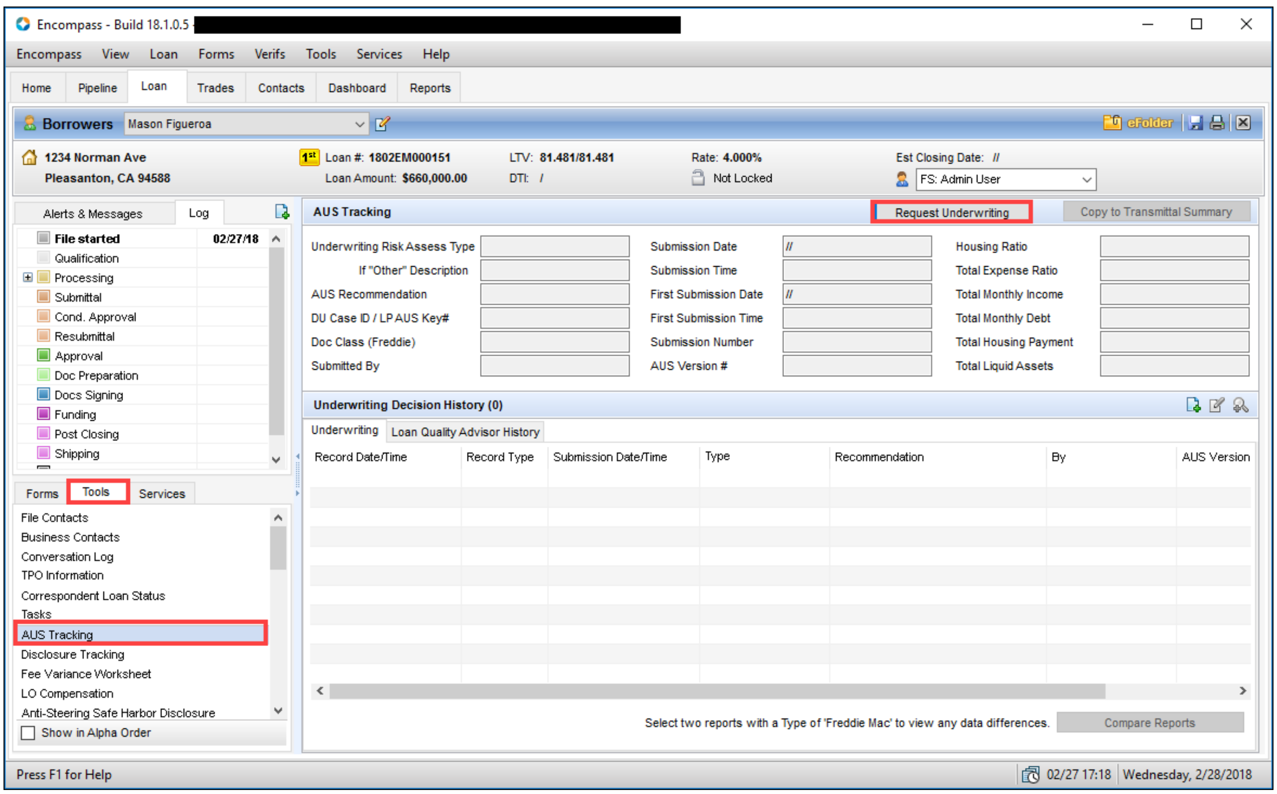
If you are a direct seller to Freddie Mac and your organization is already using Freddie Mac Access Manager, log into [Access Manager](), choose the *Disable User* workflow, and select the user you want to remove. If you do not have Access Manager, reach out to your Freddie Mac representative or the 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.

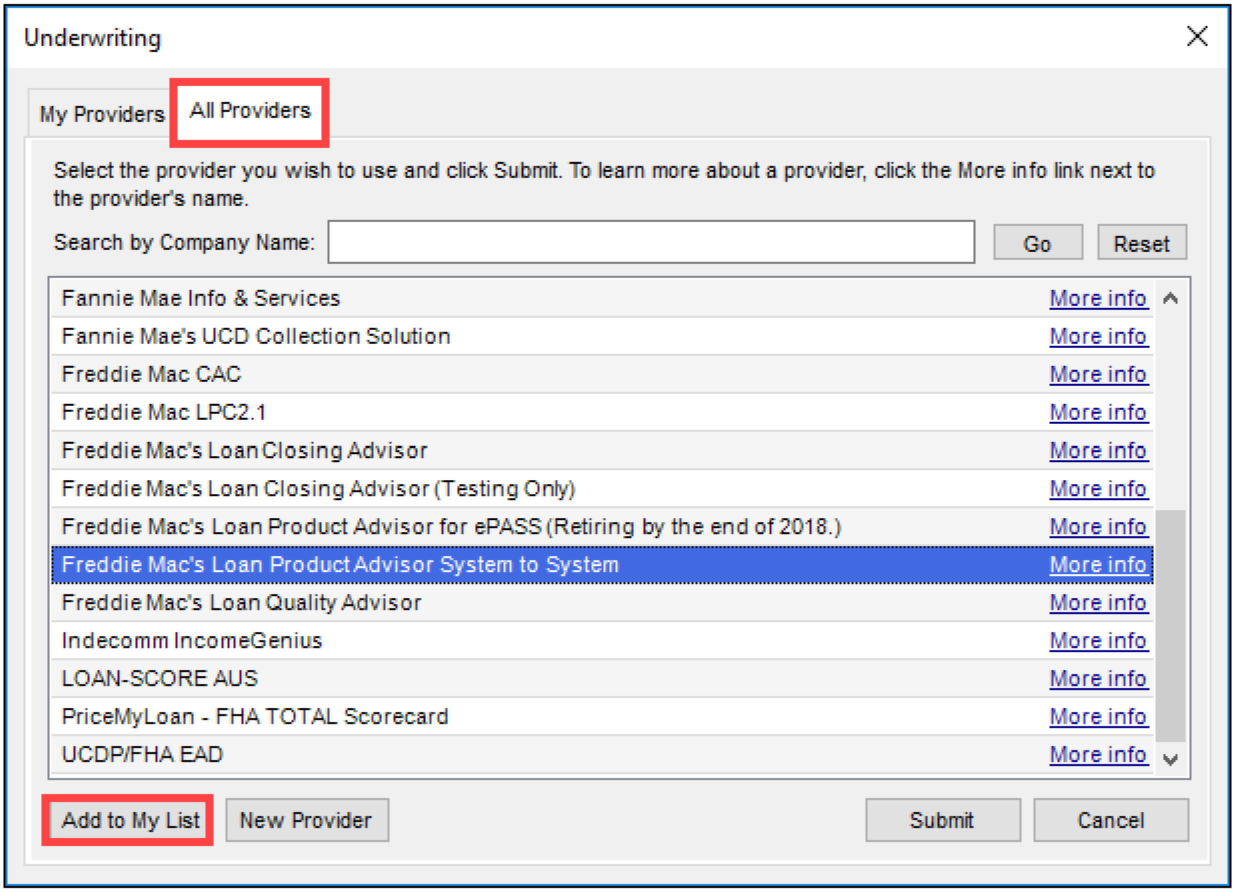
To Submit a Loan to Loan Product Advisor S2S:

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.

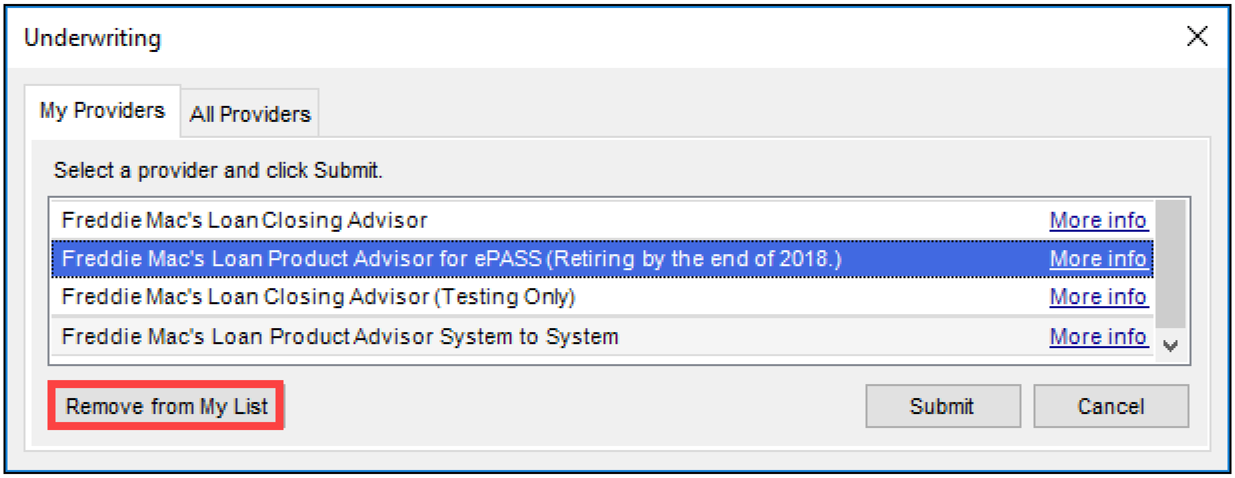


3) In the *Underwriting* window:

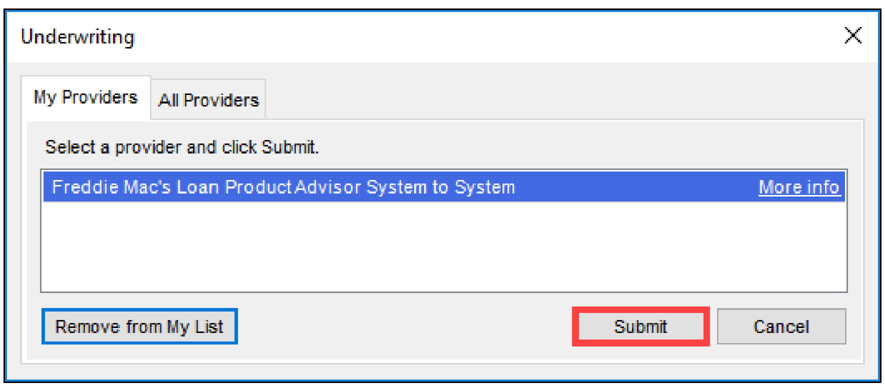
a) If you do not see *Freddie Mac's Loan Product Advisor System to System* listed in the *My Providers* tab, click the **All Providers** tab, select **Freddie Mac's Loan Product Advisor System to System**, and then click the **Add to My List** button.



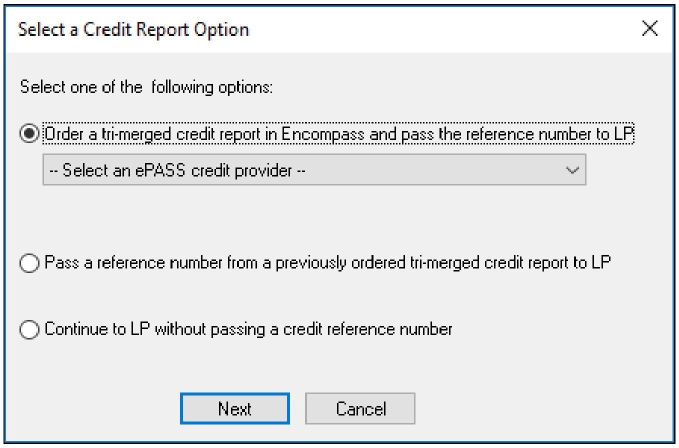
b) To ease the process of future loan submissions to Loan Product Advisor S2S, if *Freddie Mac's Loan Product Advisor for ePass* is listed in your *My Providers* tab, select the product name, and click the **Remove from My List** button. This will streamline your *My Providers* list with valid services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



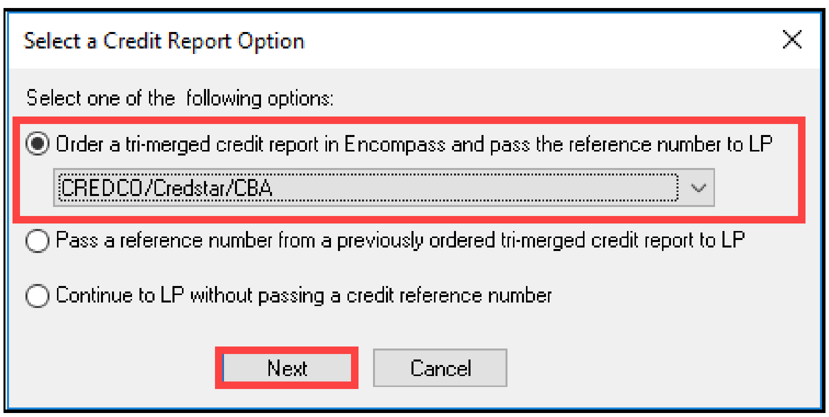
c) In the *My Providers* tab, select **Freddie Mac's Loan Product Advisor System to System**, and then click **Submit**.



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

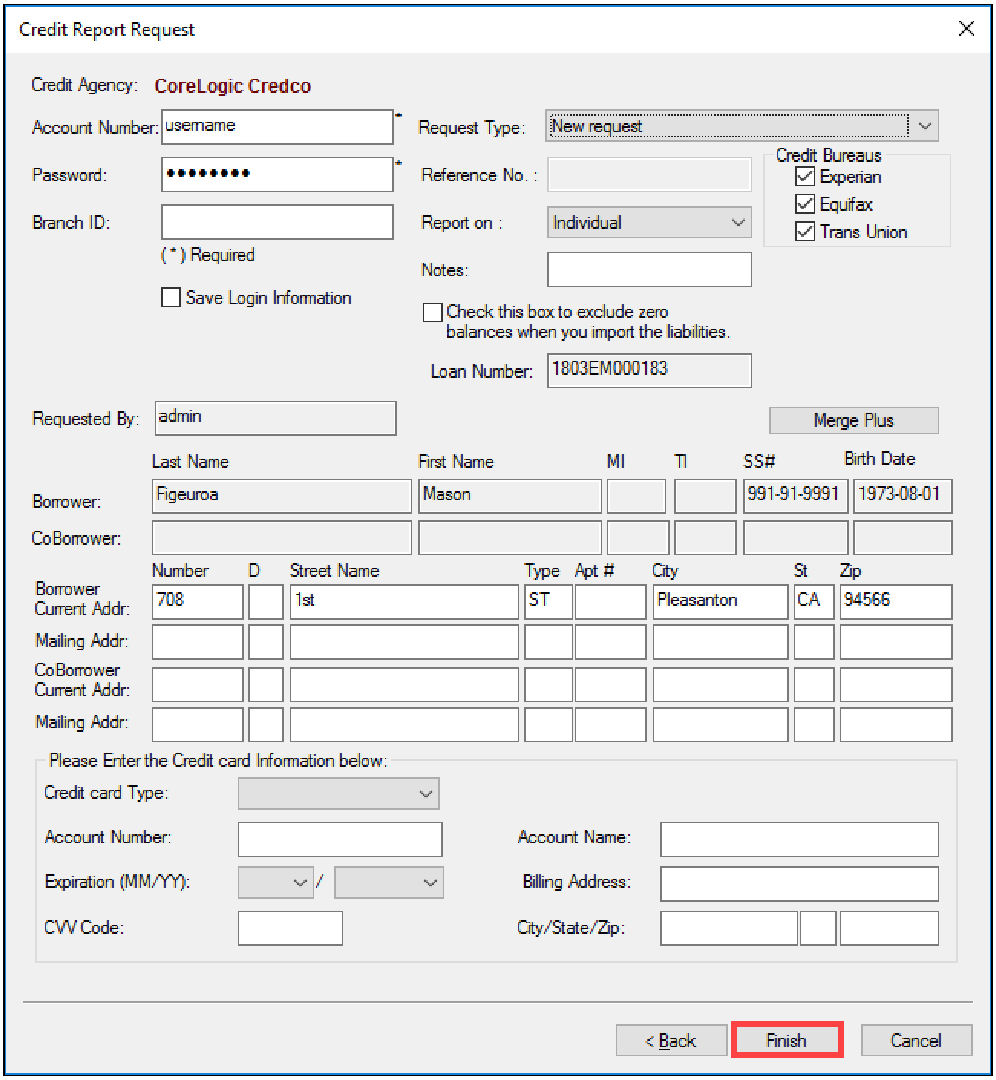


5) Select a credit provider from the drop-down list, and then click **Next**.

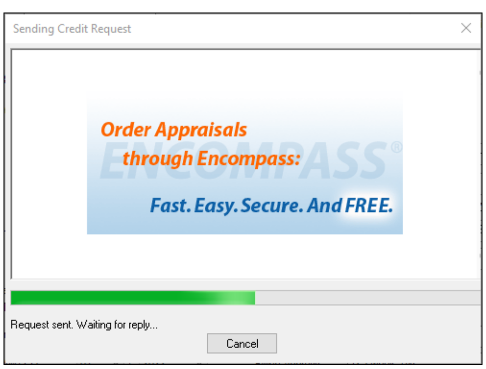


For information on the workflow, if you chose one of the other two options in this window, see Alternate Workflows.

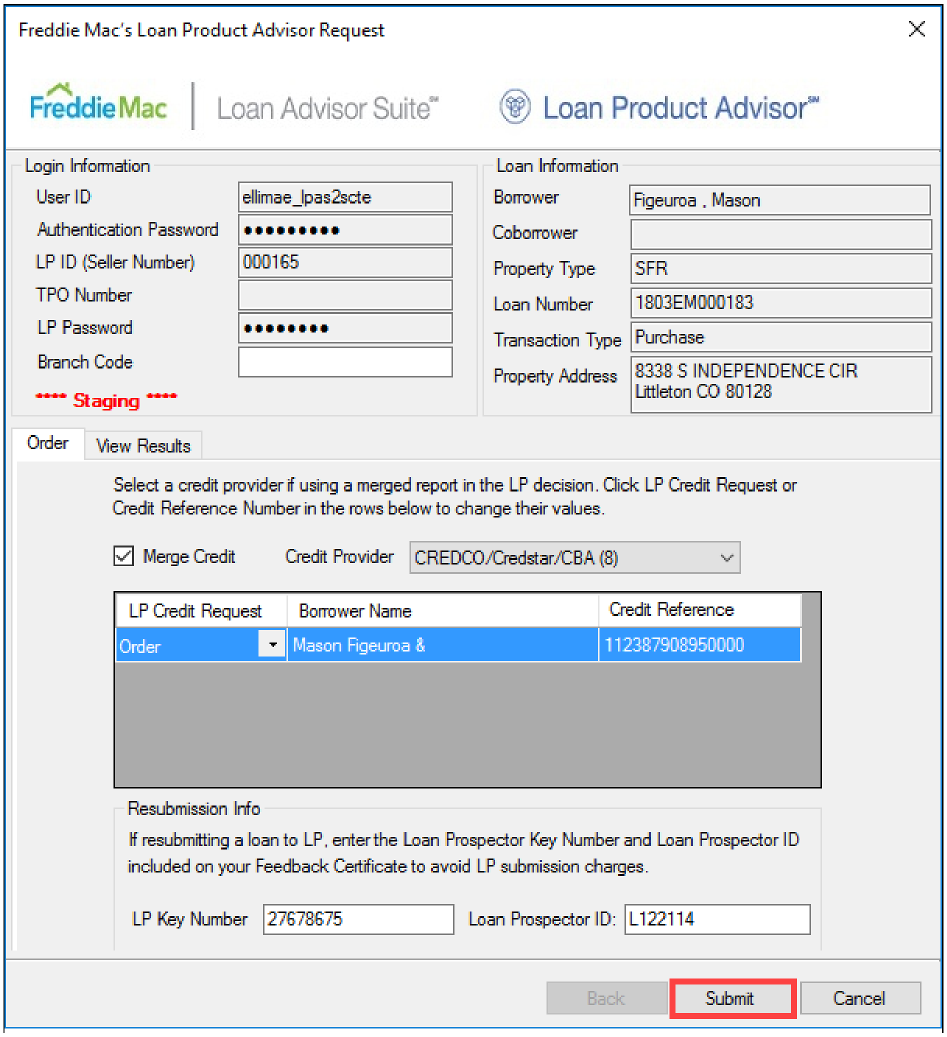
6) Update the fields in the *Credit Report Request* window, and then click **Finish**.



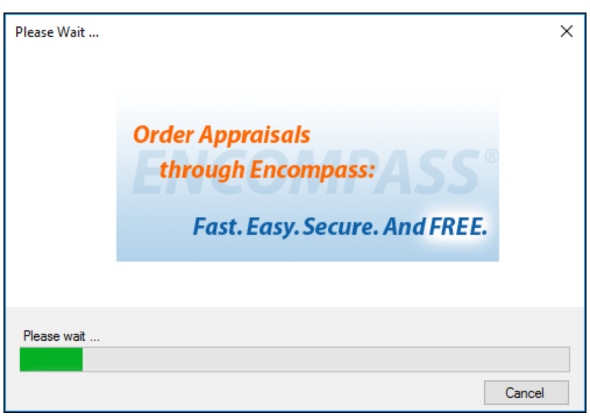
a) A status window displays the progress of the sent request.



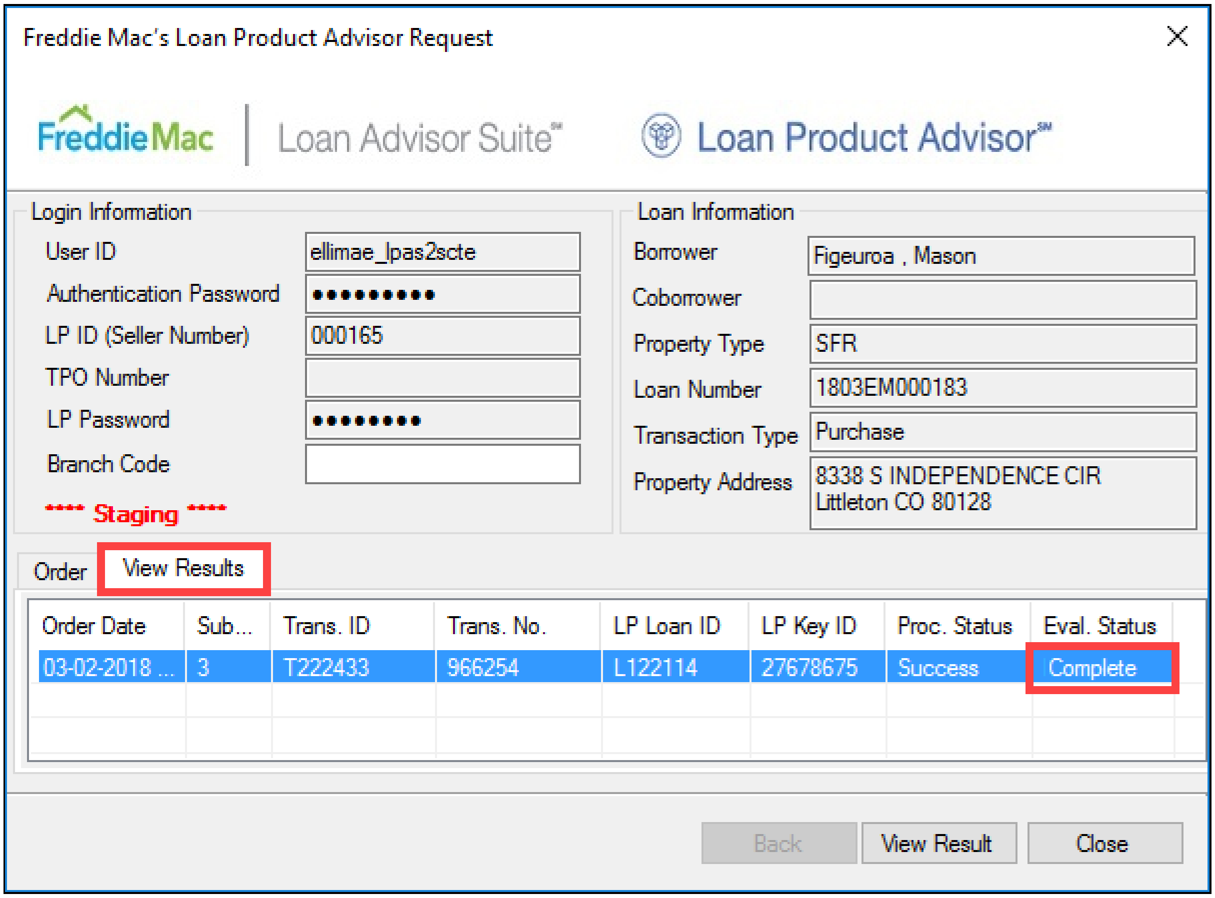
7) In the *Freddie Mac's Loan Product Advisor Request* window, click **Submit**.



8) Wait for the submission to complete.



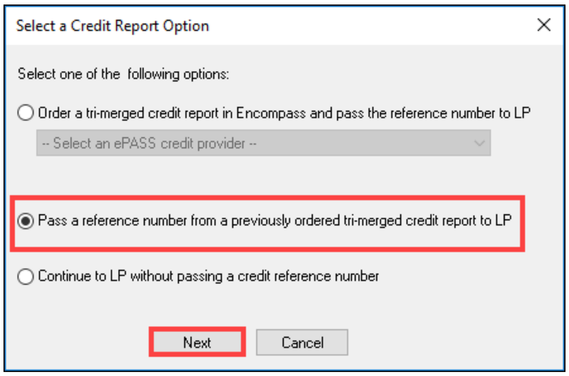
9) The *View Results* tab in the *Freddie Mac's Loan Product Advisor Request* window updates with the completed order status.



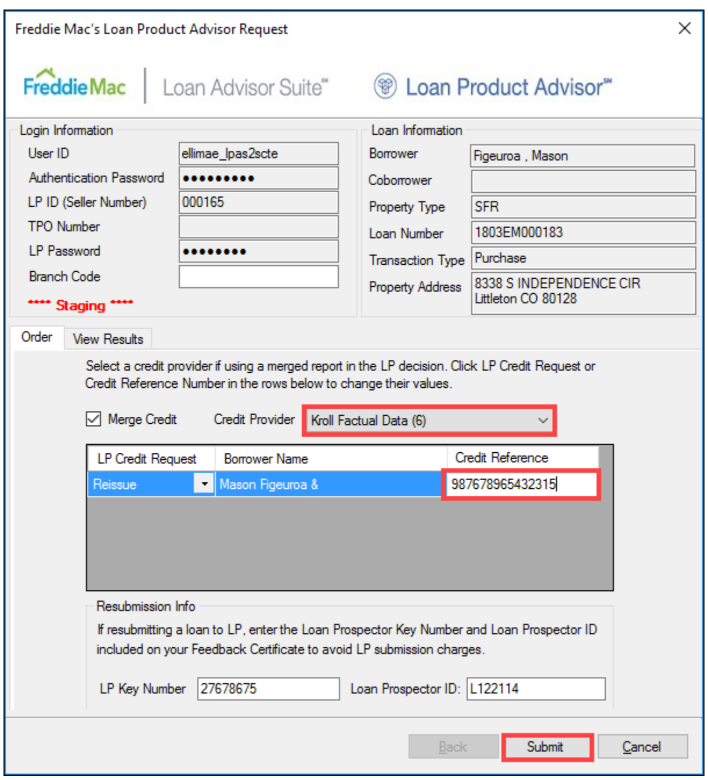
Alternate Workflows

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**.

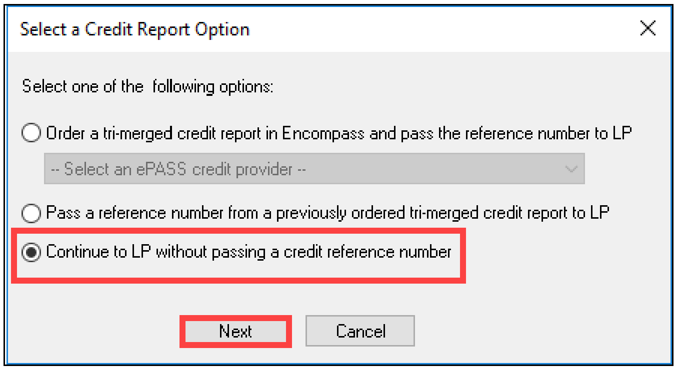


2. In the *Freddie Mac's Loan Product Advisor Request* window:
   a. Select a credit provider from the drop-down list.
   b. In the *Credit Reference* column, click inside the field to activate it, and then type your credit report number.
   c. Click **Submit**.



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**.



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**.