# Encompass Investor Connect Lender User's Guide

Encompass Investor Connect is a service that enables lenders to establish a secure system-to-system workflow with correspondent investors, ensuring the delivery of accurate, compliant, and tamper-proof loan data and documents. Investor Connect is bundled with Encompass Banker Edition and is accessible by any Encompass user from the Encompass Pipeline menu at no additional charge. The service enables authorized Encompass users to select loans on the Encompass Pipeline and generate a package that includes the following data and documents for the selected loans:

- Supporting documents in a specified stacking order
- A loan data file (ULDD, UCD, or custom data set)
- Additional Encompass fields can be added to the package on request in a JSON file

Encompass then saves the package to a secure, configurable network location accessible to the investor.

## Configuring Your Investor Connect Setup

Your Encompass administrator needs to complete the following configuration steps before Encompass users can submit data and documents via Encompass Investor Connect:

- Set up an account with your investor to enable a system-to-system connection with the investor via Investor Connect.
- In the Encompass settings:
  - Add the investor's account information to the Services Password Management setting.
  - Configure the Personas settings to provide specified Encompass users access to the Investor Connect service.
  - Create Document Stacking Templates.

## Set Up an Investor Account

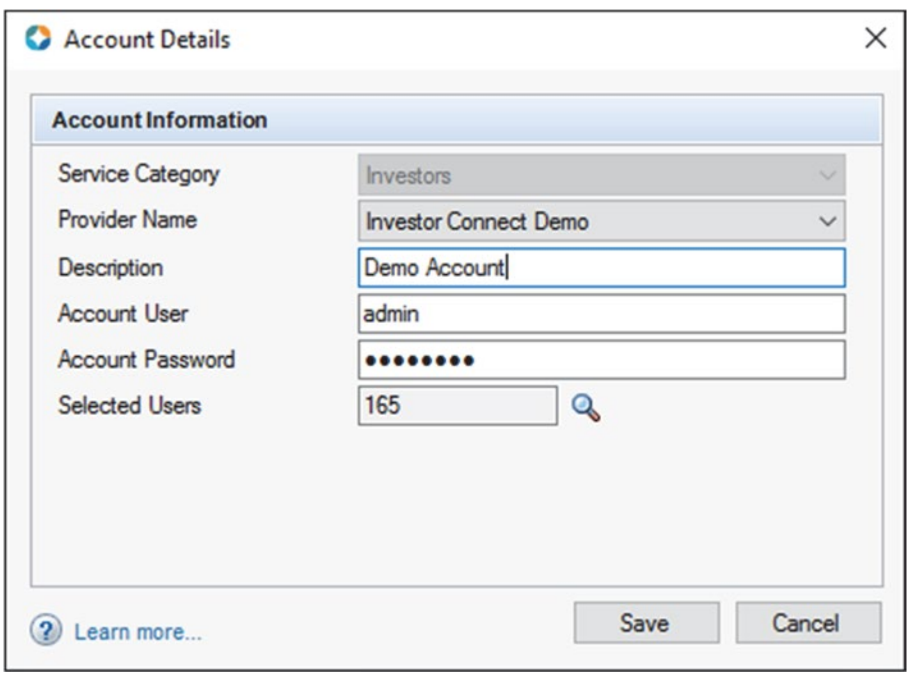
If your investor is integrated into the Investor Connect service, you will need to set up an account with the investor. Your investor will provide you with login credentials and any additional information you need in order to configure access to the investor in the Services Password Management setting in Encompass. This enables the packages to be delivered to the investor from Encompass.

## Configure the Encompass Settings

Before your Encompass users can submit loan data and documents to an investor, your administrator must use the Services Password Management setting to enter investor account information and select the Encompass users who are authorized to submit data and documents to investors. The administrator must also configure the Personas setting to specify Encompass user who can access the Investor Connect feature on the Encompass Pipeline menu and use the Document Stacking Templates setting to create the stacking order templates to be used with your investors.

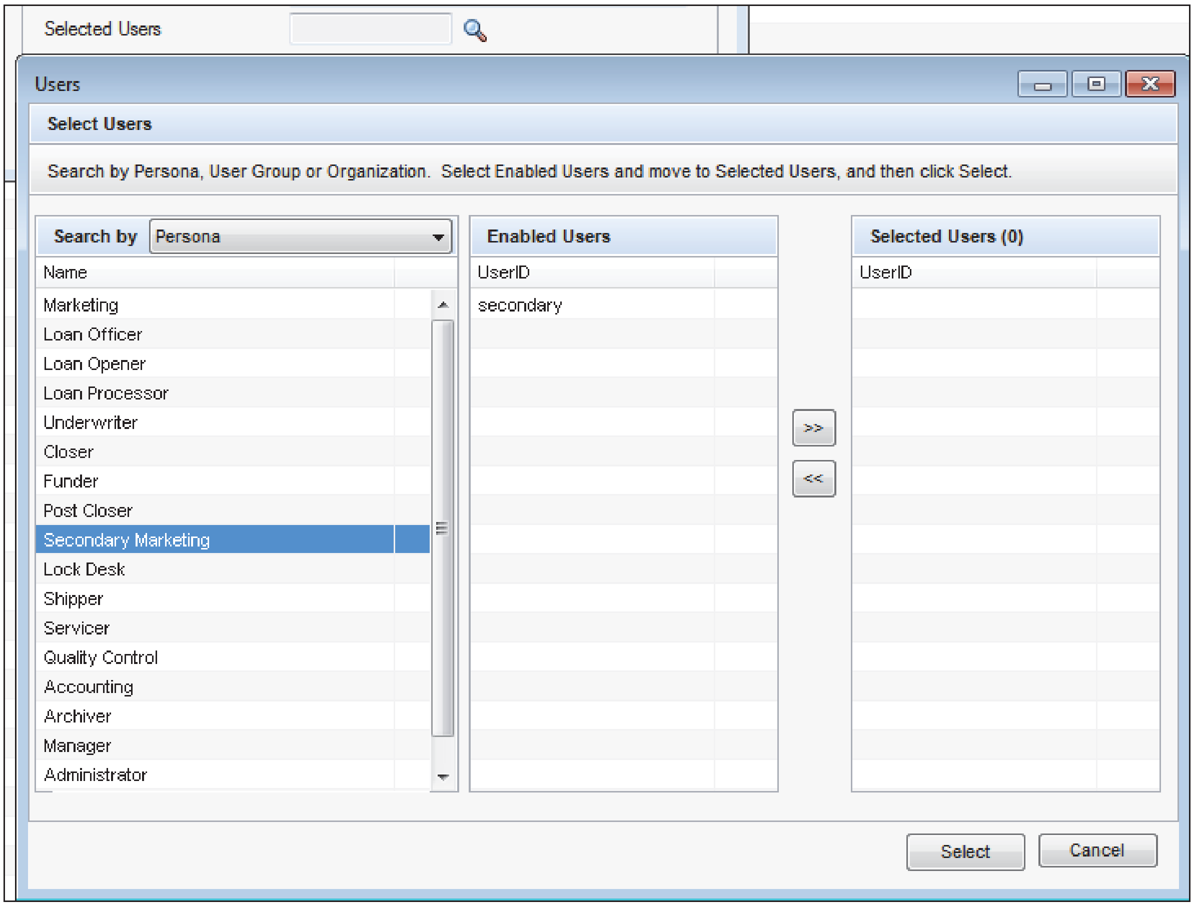
**To Configure the Services Password Management Setting:**

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 Accounts Details window, select **Investors** from the Service Category drop-down list.




5. Select your investor name from the **Provider Name** drop-down list. Based on your selection, additional fields will display below the Description field.
6. Enter a Description for the service.

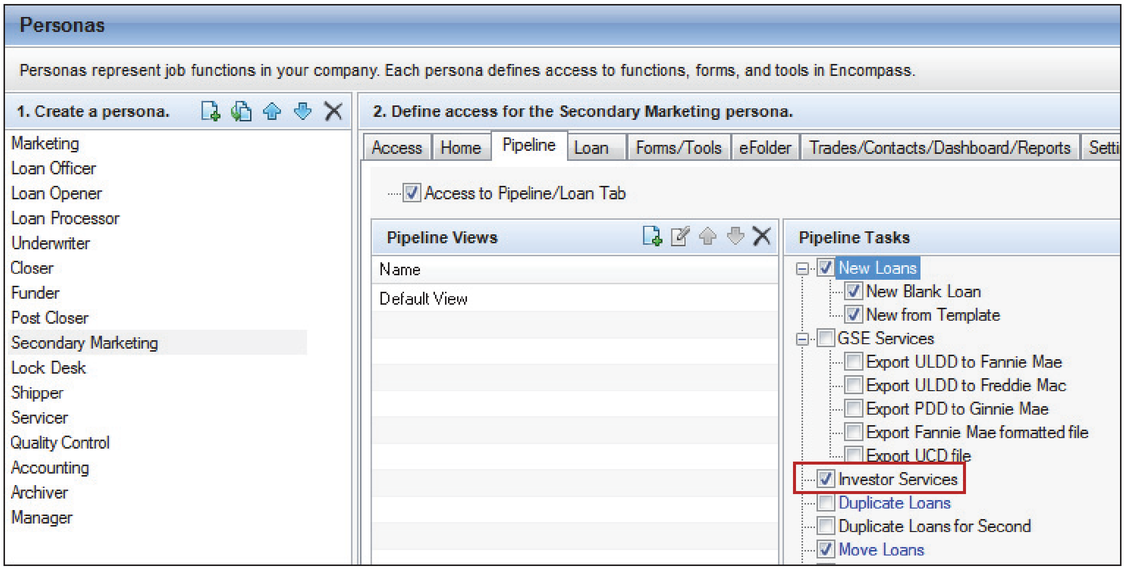
7. Enter your User ID/User Name and Password, and complete any additional fields on the window using the information your investor provided during the investor account set-up process.
8. Click the **Magnifying Glass** icon next to the Selected Users field.
9. When the Select Users window displays, at the top of the **Search By** panel, select a search category (Persona, User Group, or Organization) from the drop-down list, and then select your search options in the list in the **Search by** panel.




10. In the **Enabled Users** panel, select the users who are authorized to deliver loan data and documents to the investor, and then click the right arrow to move them to the **Selected Users** panel.
11. Repeat steps 9 and 10 until all users have been selected, and then click **Select**.
12. On the Accounts Details window, click **Save**.

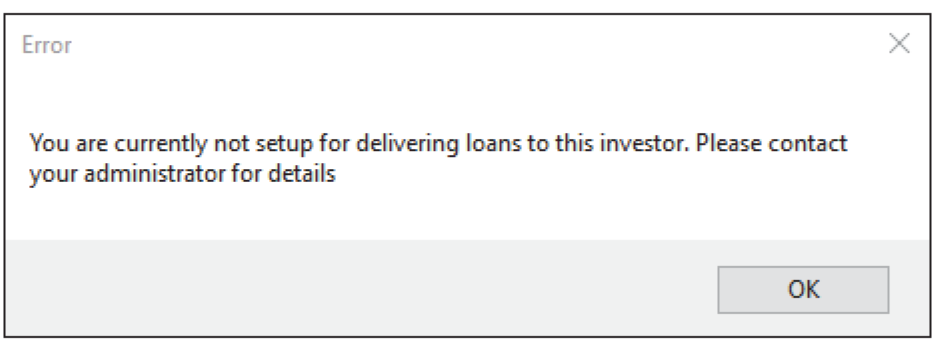
**To Configure the Personas Setting:**

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 a persona.
4. In the right panel, click the **Pipeline** tab.
5. In the **Pipeline Tasks** panel, verify that the **Investor Services** option is selected.



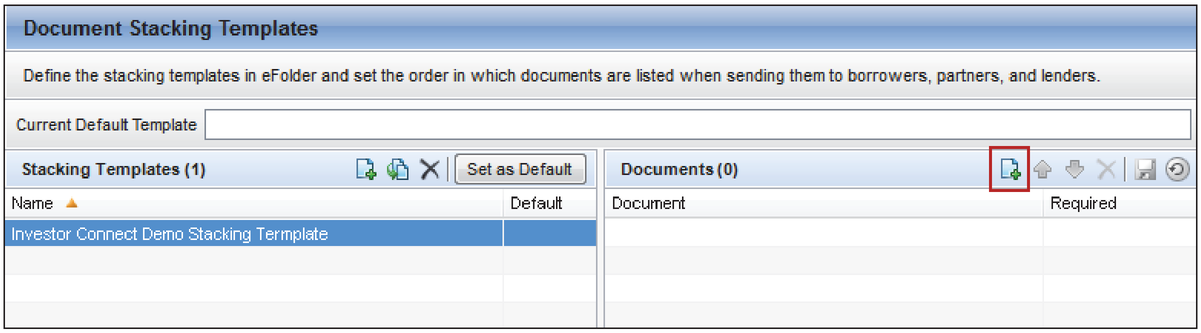

Beginning with Encompass 18.3, the Investor Services option controls access to the Investor Connect service on the Encompass Pipeline, as described in Step 3 in the To Send Loan Data and Documents to an Investor procedure in the following section. Prior to Encompass 18.3, the Investor Services option controlled access to the services that are now controlled by the GSE Services option.

**Note:** An Encompass user who has been given access to the Investor Services feature will be able to view all available investors from the Encompass Pipeline. However, an error message will display when a user tries to deliver Investor Connect packages to an investor if the user has not also been given access to the investor from the Services Password Management setting.

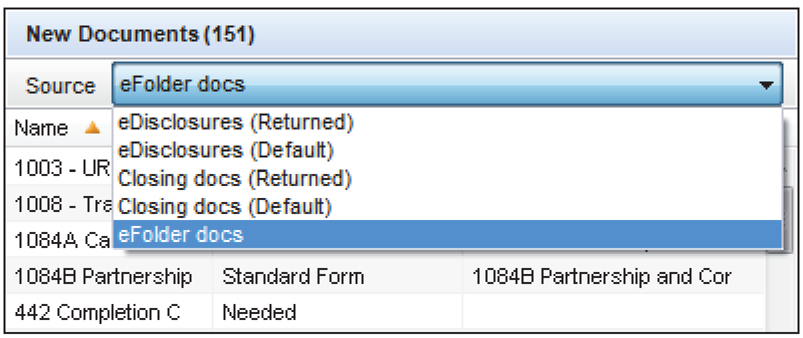


**To Create Document Stacking Templates for Use with Your Investors:**

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.



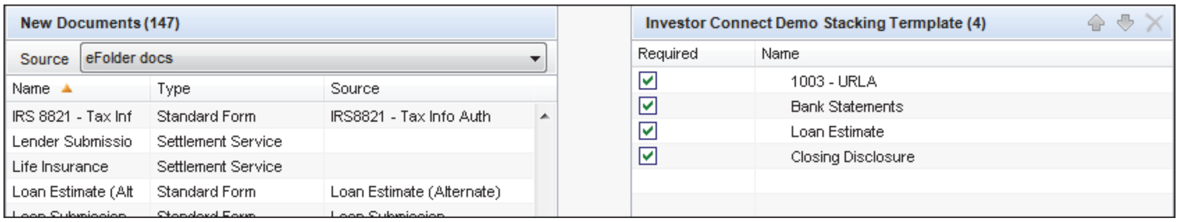

5. On the Update Document Stacking Template window, type a Description.
6. In the New Documents list, select a category from the Source drop-down list to display only documents in the selected category:



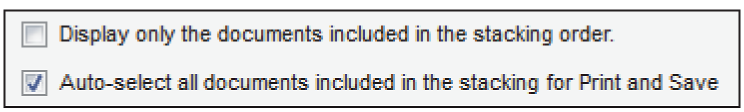

- **eDisclosures (Returned)** - eDisclosure documents generated by the Encompass Docs Solution document generation engine and returned by the borrower.
- **eDisclosures (Default)** - Default eDisclosure documents generated by the Encompass Docs Solution document generation engine.
- **Closing docs (Returned)** - Closing documents generated by the Encompass Docs Solution document generation engine and returned by the borrower.
- **Closing docs (Default)** - Default closing documents generated by the Encompass Docs Solution document generation engine.
- **eFolder docs** - All documents currently available in the eFolder that are not generated by the Encompass Docs solution document generation engine. For example, non-Encompass files sent by the borrower or service provider, or copies of Encompass output forms that have been attached to the eFolder.

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.



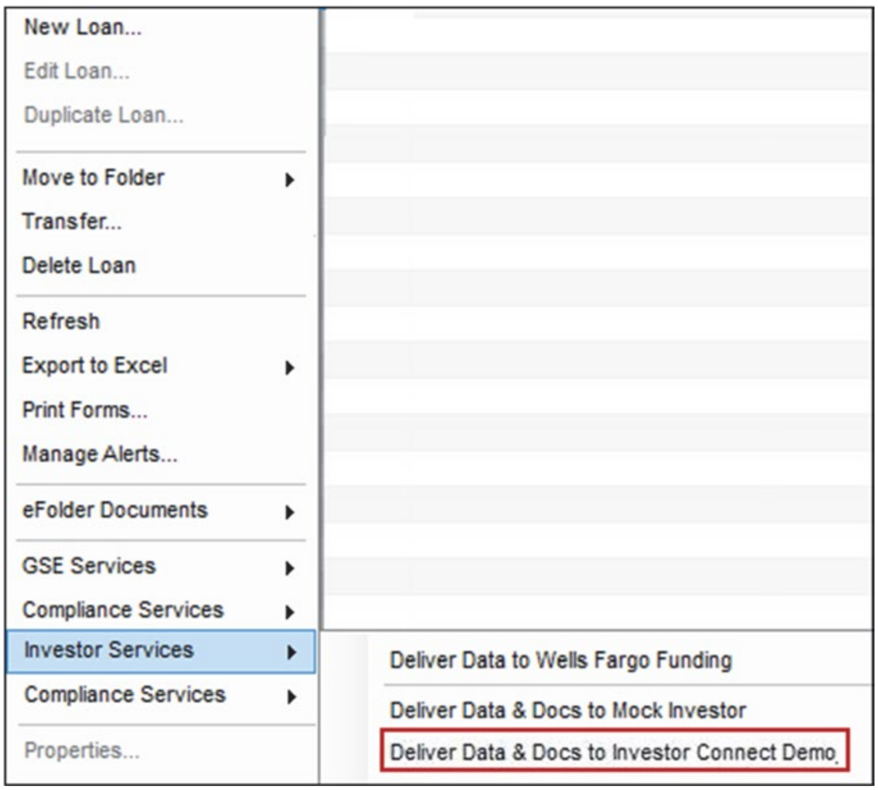

11. Select the **Auto-select all documents in the stacking order for Print and Save** check box to print or save all of the documents in the stacking order, even if the user clears a check box.
12. Or clear the check box to enable the user to select or clear the check boxes for documents in the stacking order template to print or save individually.
13. Click **OK**.

# Send Loan Data and Documents to an Investor

Users who have permission can submit data and documents to investors for selected loans from the Encompass Pipeline.

**To Access Investor Connect:**

1. Select one or more loans on your Encompass Pipeline.
2. Right-click the selected loan or loans.
3. Point to **Investor Services**, and then click the **Deliver Data & Docs** option for the investor.

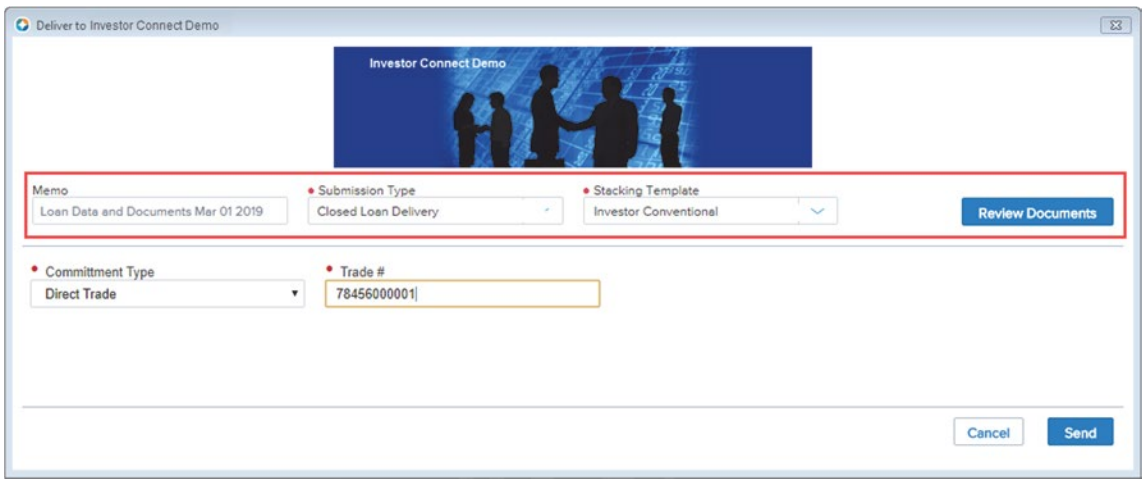



4. The submission window opens.

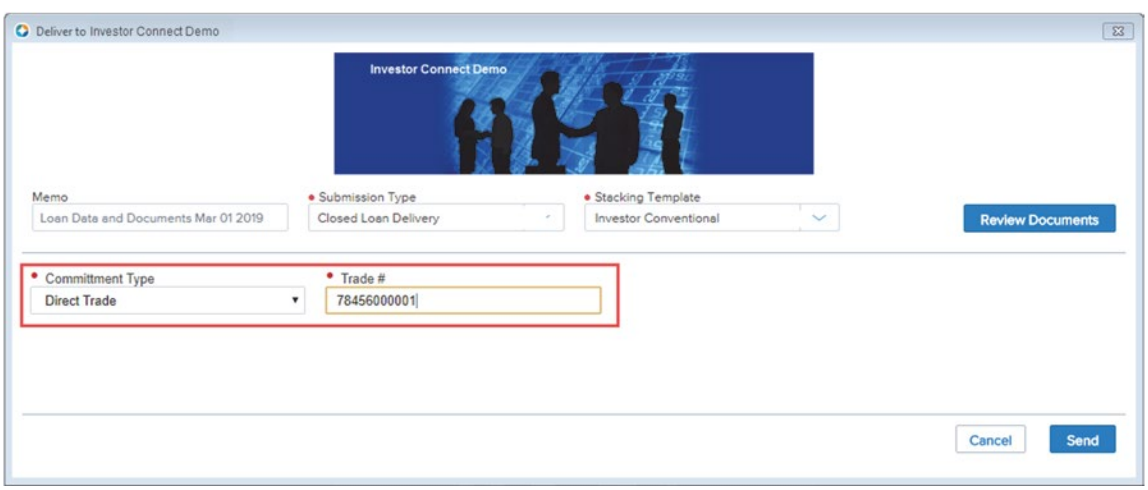
## Loan Delivery Workflow

The **Deliver to Investor** window enables lenders to send a preconfigured set of documents and data to the investor. Depending on how the investor has configure the submission process, the lender might also be able to review (and in some cases add or remove) documents included in the submission package and to enter additional data fields that are required by the investor. The window displays the following information:

- The window header includes the words “Deliver to**”** followed by the investor’s name.
- The investor’s logo displays below the header.
- A series of fields directly below the logo are used to enter comments or remarks related to the submission and to select a submission type. If the submission type includes document files, two additional features display in this section:
  - A **Stacking Template** drop-down list used to apply a stacking order.
  - A **Review Documents** button used to review the documents in the submission.




- If the investor requires additional loan file data, fields for the data display below the horizontal line. These fields are defined and configured by the investor. The lender uses these fields to enter or select data that is submitted to the investor.



The options that display on the **Deliver to Investor** window are configured by the investor. The content on different investor windows differs based on the investor configuration and the **Submission Type** selected. Different investors and different submission types might require different types of data. For example, a mandatory delivery might require more data than a best effort delivery. If a Submission Type includes only documents, then only document-related fields display. If a Submission Type includes only loan data, then only data-related fields display.

**To Complete the Submission Process:**

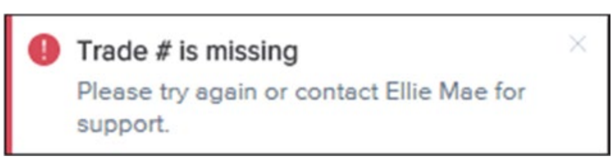
1. In the section directly below the logo, use the **Memo** field to enter comments or remarks related to the submission.
2. Use the **Submission Type** drop-down list to select the type of submission being made.
   - The options available in the **Submission Type** drop-down list are configured by the investor.
   - The content on the **Deliver to Investor** window can change if multiple submission types are available and you select a submission type that has different investor requirements.
3. When documents are included in the submission package, use the **Stacking Template** drop-down list to apply a stacking template to the documents. The templates are created by your company in the Document Stacking Templates setting in Encompass (**Encompass** > **Settings** > **eFolder Setup** > **Document Stacking Templates**). The current Default Template selected in the Encompass setting is populated by default, but all templates available in the Encompass setting are accessible from the drop-down list.

   **NOTE**: When a user selects a Submission Type that does not require documents as part of the submission, the **Stacking Template** drop-down list does not display on the submission window.

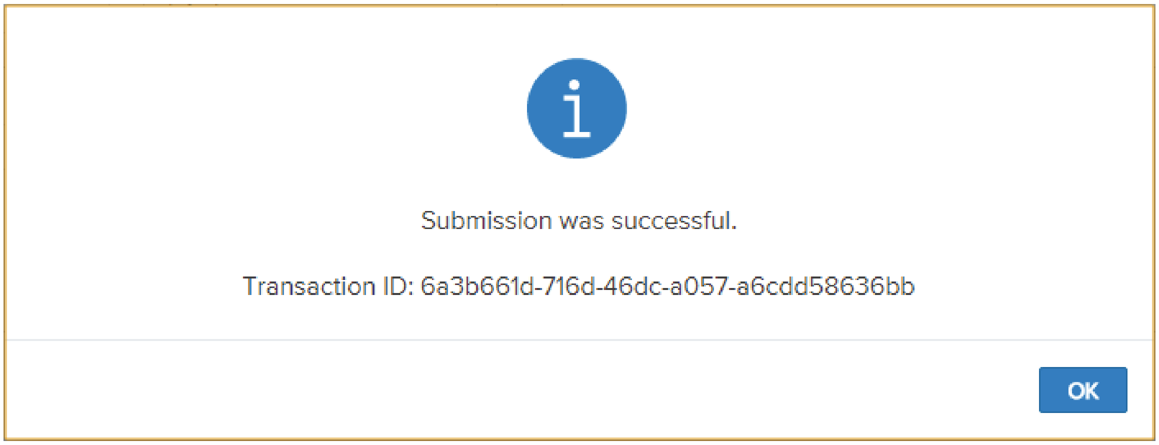
4. When documents are included in the submission package, click the **Review Documents** button to review the documents. For detailed information, refer to the **Review Documents** section later in this guide.

   **NOTE**: When a user selects a Submission Type that does not require documents as part of the submission, the **Review Documents** button does not display on the submission window.

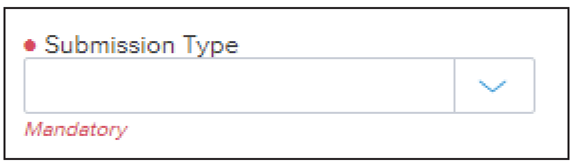
5. When loan data is included in the submission package, the data fields below the horizontal line are configured by the investor. These fields must be completed before you can submit the package to the investor. Error messages display on the window when the fields are left blank.



6. On the **Deliver to Investor** window, click the **Send** button to send the submission package to the investor. Click **OK** when the confirmation message displays.




**NOTE:** If a mandatory field is missing, a confirmation message does not display, and a *Mandatory* tag displays below the field. Complete the field and then click **Send**.



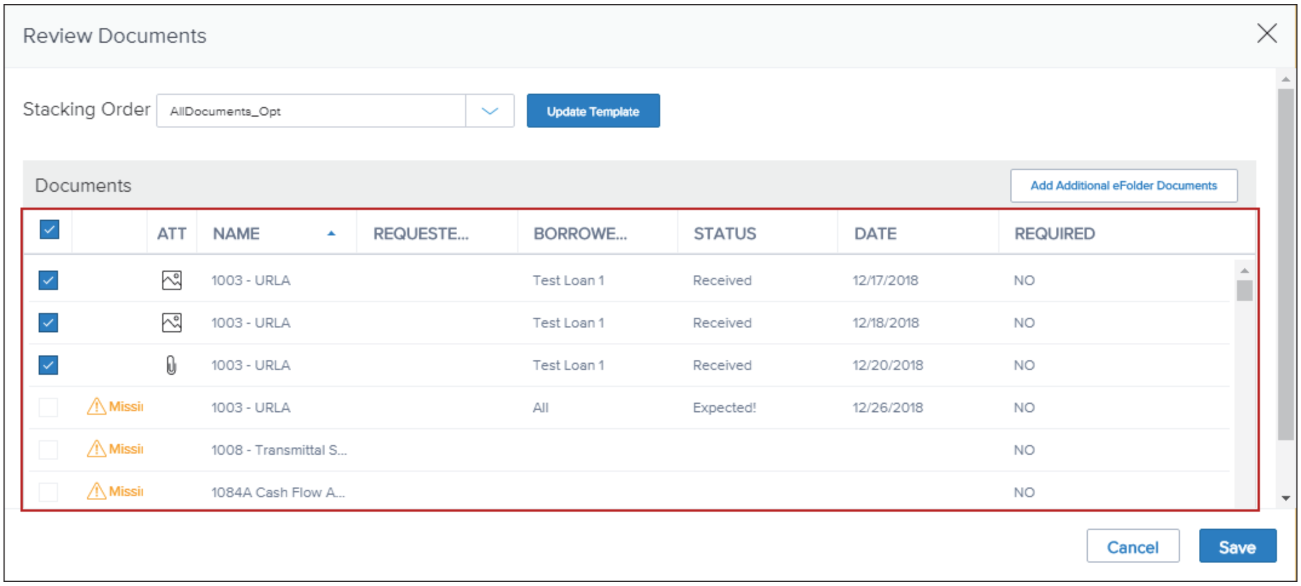

## Review Documents

When a submission package includes documents, click the **Review Documents** button to view a list of all the documents included in the package.


The information that displays on the Review Documents window depends on whether the submission package includes only one loan file (a single loan submission) or multiple loan files (a batch loan submission).

## Review Documents: Single Loan Submissions

For a single loan submission, the Review Documents window lists the documents included in the package based on the selected stacking template and provides additional columns with more detailed information about each document based on information pulled from the Document Details windows in the eFolder. It also has options for adding or removing files from the package.

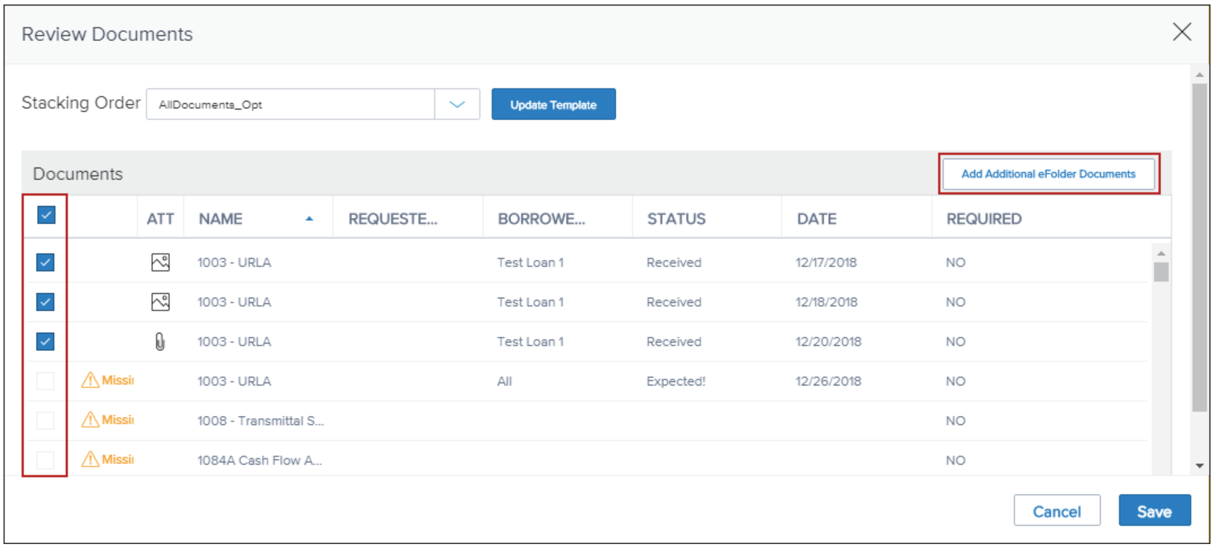



Click a column header to sort the Documents table in ascending or descending alphabetical order based on the contents of the column. The information that displays in these columns is populated from the eFolder Document Details window for each of the documents:

- The check boxes in the column on the far left indicate whether the document is included in the submission package. Select or clear the check box to add or remove the document.
- In the second column from the left, the word "Missing" displays if there is no file attachment associated with the eFolder document. "Missing" displays in red font when the document is required by the stacking template and in orange font when a document is not required by the stacking template.
- **ATT** - A **Paper Clip** or **Image** icon display in this column when a document has a PDF or image file attachment.
- **Name** – Name of the document.
- **Requested From** – The entity or individual from who the document was requested.
- **Borrower Pair** – The borrower pair with whom the document is associated.
- **Status** – The current status of the document in the eFolder.
- **Date** – Date when the document's status was last undated in the Document Details window.
- **Required** – Indicates whether the stacking template lists the document as a required document.

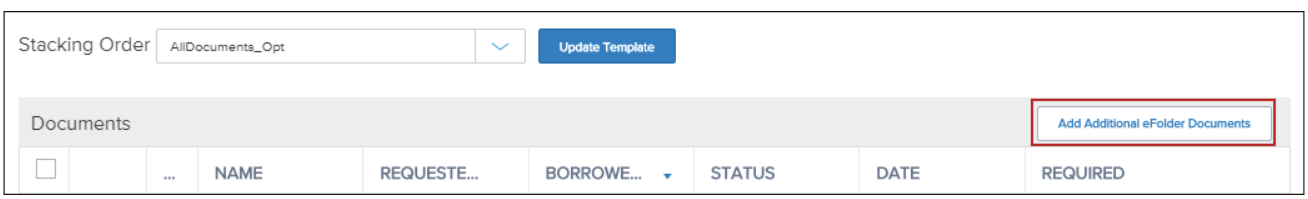
The Review Documents window for single loan submissions includes two methods for adding or removing documents from the submission package:

- The check boxes in the column on the far left of the table are selected when documents are included in the submission package. Select or clear the check boxes to add or remove documents from the submission package.
- An **Add Additional eFolder Documents** button on the upper-right corner of the table enables user to add additional documents from the eFolder. For detailed information, refer to the **Add Additional eFolder Documents** section later in this guide.

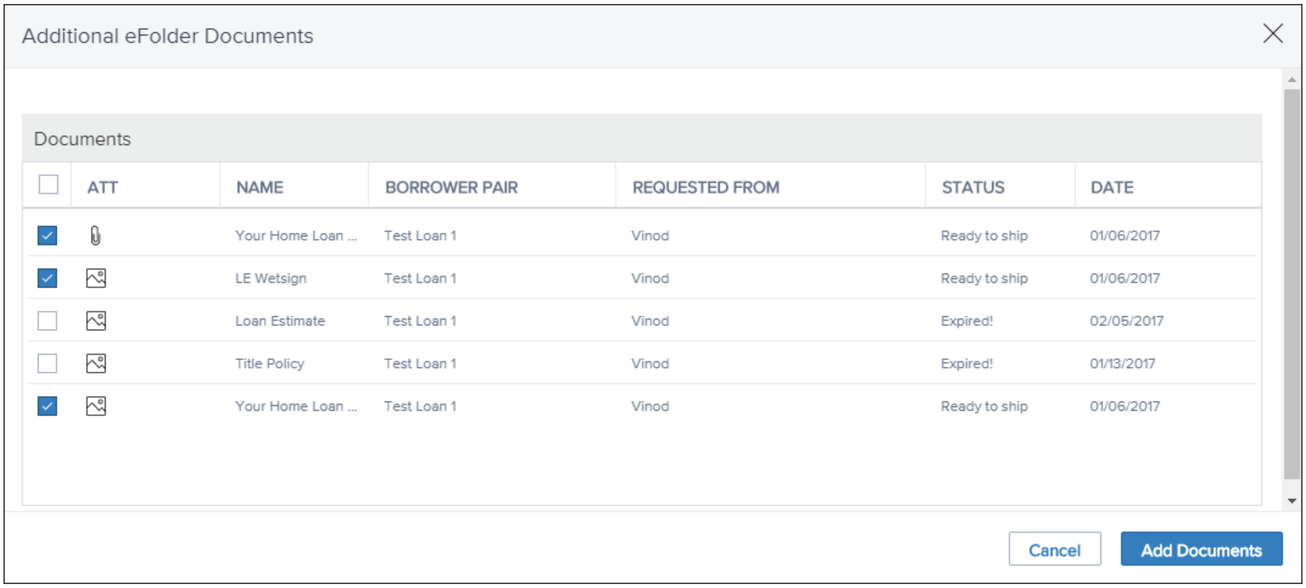



### Add Additional eFolder Documents

Click the **Add Additional eFolder Documents** button to add documents that are in the loan's eFolder but are not currently included in the submission package based on the selected stacking template.

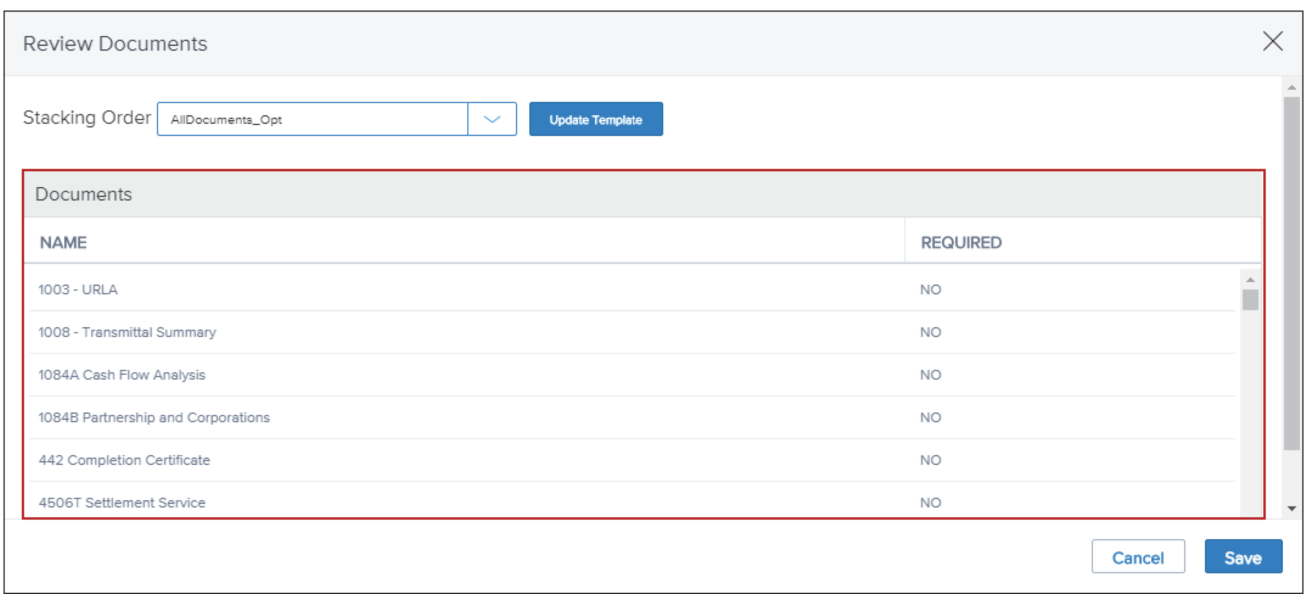


The Additional eFolder Documents window displays the documents that can be added from the eFolder. The window includes the same type of information as the Review Documents window, but with no **Required** column (documents in this window are by default not required in the document stacking order template). When the window first opens, all the check boxes in the left column are cleared. Select a check box to add a document to the submission package. When finished, click the **Add Documents** button to add the selected documents and return to the Review Documents window.




## Review Documents: Batch Loan Submissions

For batch loan submissions, the Review Documents window displays a list of documents in the submission package. This includes all documents being submitted for all the loans included in the submission package.




The **Name** column lists the document name as listed in the stacking template. The **Required** column indicates whether the document is listed as a required document in the stacking template. Click the header above the

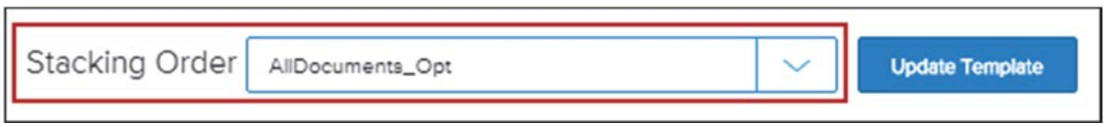
Name or Required column to sort the table in ascending or descending alphabetical order based on the contents of the column. For batch loan submissions the only way to add or exclude specific document files in the submission package is to apply a different stacking order template or update the stacking template that is being used for the submission package.

## Stacking Order

The Review Documents window for both batch and single loan submission packages has a **Stacking Order** drop-down list that can be used to apply a different stacking order template to the documents in the packages and an **Update Template** button that can be used by persona with permission to update stacking order templates.

### *Apply a Stacking Order*

This drop-down list is provided as a convenience to enable user to change the stacking order directly from the Review Documents window rather than having to return to the Deliver to Investor window.




The stacking orders that display on the drop-down list are configured in the Document Stacking Templates setting in the Encompass settings (**Encompass** > **Settings** > **eFolder** > **Document Stacking Templates**). By default, the drop-down list is populated with the default stacking order from the setting. Select a stacking order on the drop-down list to apply it to the documents in the submission package.

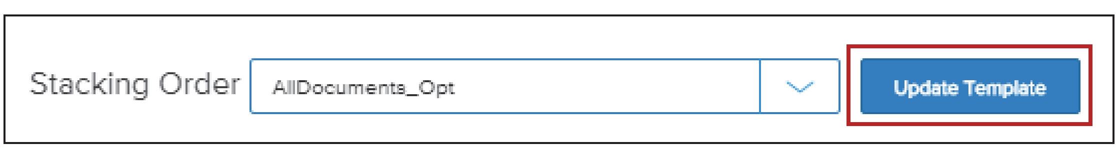
### *Update a Document Stacking Template*

For personas who have permission to access the Document Stacking Templates setting in Encompass, an **Update Template** button displays next to the **Stacking Order** drop-down list. Click the **Update Template** button to update the template and save the changes.

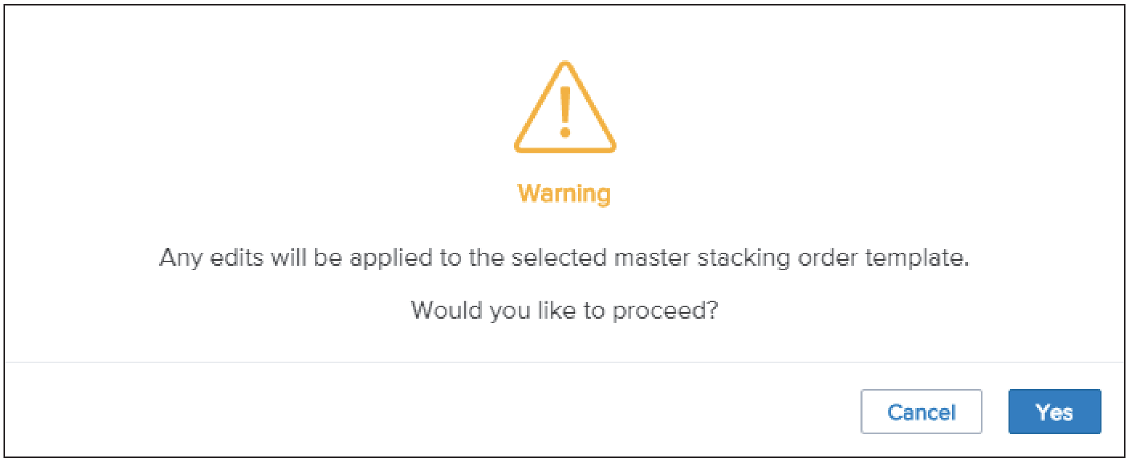
**NOTE:** Changes made to a document stacking template from this window are also applied to the document stacking template in the Encompass settings. These stacking templates are used by other Encompass users as well, so exercise caution when updating the templates.

**To Update a Template:**

1. Select a template from the **Stacking Order** drop-down list, and then click the **Update Template** button.

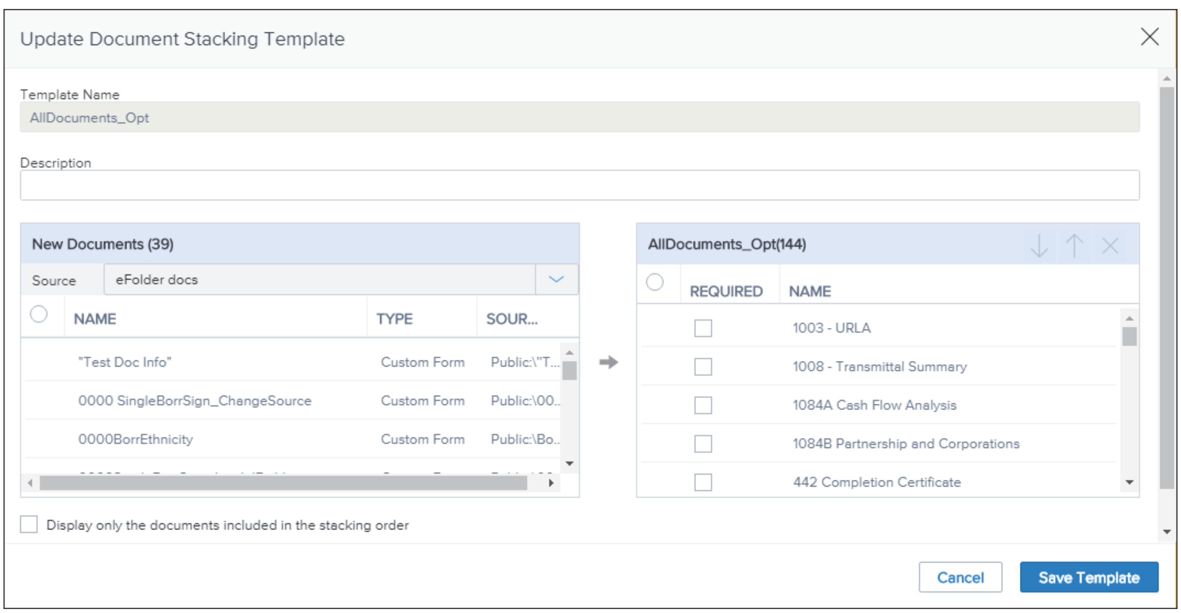


2. A confirmation message states that edits will be saved to the master document stacking template (in the Document Stacking Templates setting) and asks if you want to proceed. If additional eFolder documents have already been added to the package, the message states that those documents will be removed from the package if they are not in the updated stacking template.




Click **Yes** to proceed. Click **Cancel** to return to the Review Documents window without updating the template or deleting the documents.

3. Edit the template Description as needed.




4. To add a document to the stacking list, in the left panel, select a **Source** from the drop-down list and then select one or more documents.
5. Click the **Right Arrow** icon to move the documents to the right panel.
6. To remove a document, select the document in the right panel and then click the **Delete** icon.

**NOTE:** To select all the documents in the left or right panel, select the radio button above the left column in the appropriate panel.

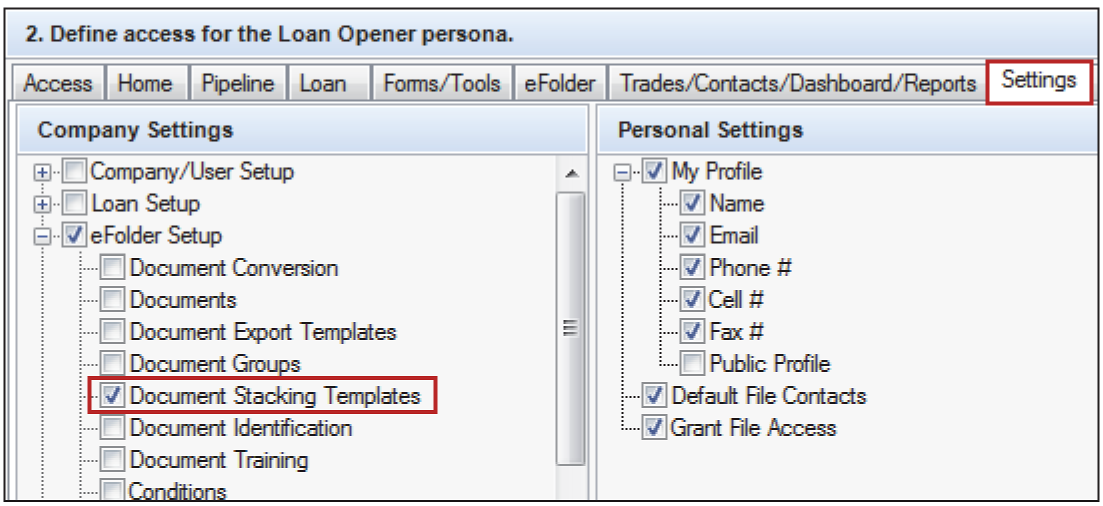
7. To reposition documents in the stacking order, select documents in the right panel and use the **Up** and **Down** arrows to reposition them.
8. To indicate whether documents are required for the stacking template, select or clear the **Required** check boxes.
9. Select the check boxes at the bottom of the window to display only the documents in the stacking template when you apply the template or to automatically select all the documents in the stacking template when printing or saving the files.

**Providing Access to the Update Template Button**

The **Update Template** button is not visible to personas who do not have permission to access the Document Stacking Templates setting. Administrators control access to the Document Stacking Templates setting via the Personas setting.

**To Give a Persona Access to the Document Stacking Templates Setting:**

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 **Create a persona** section, select a Persona.
4. In the **2. Define access for the persona** panel, click the **Settings** tab.



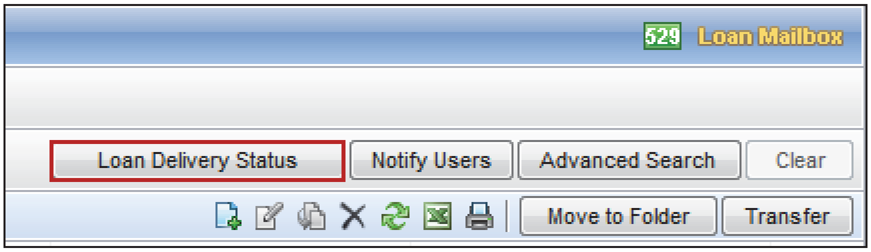

5. In the **Company Settings** section, select the **Document Stacking Templates** check box (under **eFolder Setup**).

## View the Status of a Submission

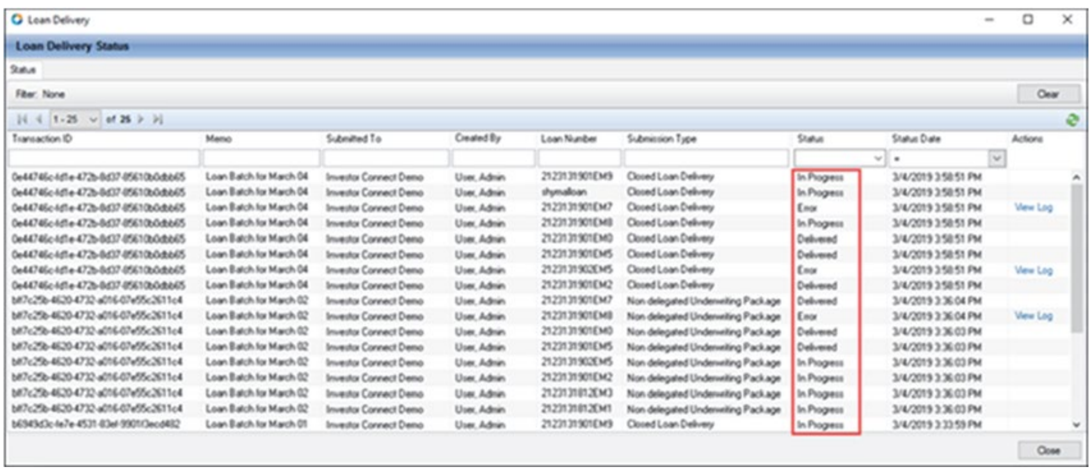
After sending a submission package to an investor, you can view the status of the submission package from the Encompass Pipeline.

**To View the Status of the Submission:**

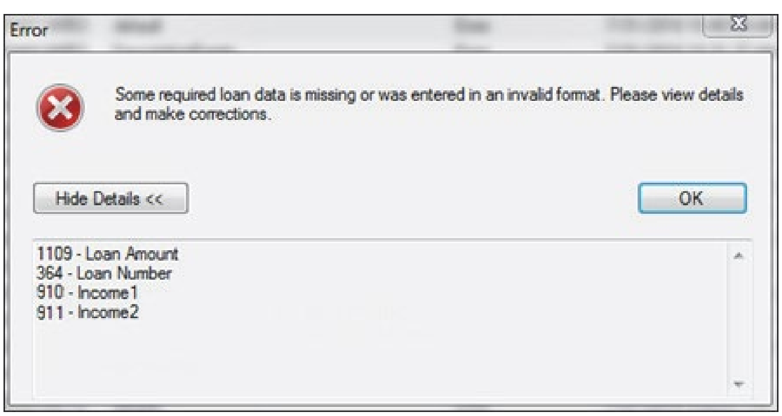
1. Click the **Loan Delivery Status** button on the Pipeline.




2. The Loan Delivery Status window displays details about the delivery, including one of four possible statuses for the delivery.
   - In Progress
   - Submitted
   - Delivered
   - Error
   - None (this status displays only if the submission is interrupted during transmission)




If an error occurs with the submission delivery, click the **View Log** link for details. Review the error message, and then click **OK**. If the submission does not satisfy the Stacking Template order or if required fields are missing from the loan data for a specified Submission Type, an error message is generated. The message lists any missing data for the relevant loan file. For example, the following error message displays when the package fails because data is missing from required fields.



## Data and Document Packages

After you complete the submission, Encompass generates a package that includes data and documents for the selected loans, and then saves the package to a secure, configurable network location accessible to the investor. The package includes the following items. Additional content will be added to Investor Connect packages in future releases.

- Supporting documents in a specified stacking order
- A loan data file (ULDD, UCD, or custom data set)
- A manifest file in JSON file format
- An investor options file in JSON file format
- Additional data elements are included in an AdditionalDataFields JSON file.
- Submission data, including the LenderID, is returned in a SubmissionData.txt file.

**NOTE:** All file names use the Universal Loan ID as a prefix for the package file and include a date/time stamp. Documents are in PDF file format and the file name includes the name of the document.

This PC > Local Disk (C:) > Chrome Downloads > 1806EM72111_20180606195107 > 1806EM72111.zip

| Name | Type | Compressed size | Password p... | Size |
|---|---|---|---|---|
| 1806EM72111_FANNIE32_FNM 3.2.fnm | FNM File | 1 KB | No | 3 KB |
| 1806EM69111_AdditionalDataFields.json | JavaScript Object Notation | 1 KB | No | 1 KB |
| 1806EM72111_InvestorOptions.json | JavaScript Object Notation | 1 KB | No | 1 KB |
| 1806EM72111_Manifest.json | JavaScript Object Notation | 1 KB | No | 5 KB |
| 1806EM72111_1003 - URLA_1_20180606195107.pdf | PDF File | 6,715 KB | No | 6,876 KB |
| 1806EM72111_1003 - URLA_2_20180606195516.pdf | PDF File | 6,718 KB | No | 6,879 KB |
| 1806EM72111_1003 - URLA_20180606174357.pdf | PDF File | 6,724 KB | No | 6,885 KB |
| 1806EM72111_1003 Wetsign_20180606195107.pdf | PDF File | 1,229 KB | No | 1,332 KB |
| 1806EM72111_Affidavit of Title_20180606195107.pdf | PDF File | 1 KB | No | 7 KB |
| 1806EM72111_Closing Disclosure_20180606195107.pdf | PDF File | 4,605 KB | No | 4,753 KB |
| 1806EM72111_Credit Authorization_20180606195516.pdf | PDF File | 123 KB | No | 134 KB |
| 1806EM72111_Disclosure Notices_20180606195516.pdf | PDF File | 344 KB | No | 359 KB |
| 1806EM72111_Equal Credit Opportunity Act_20180606195516.pdf | PDF File | 90 KB | No | 100 KB |
| 1806EM72111_Fair Lending Notice_20180606195516.pdf | PDF File | 177 KB | No | 190 KB |
| 1806EM72111_Federal Flood Certification_20180606195516.pdf | PDF File | 107 KB | No | 117 KB |
| 1806EM72111_Flood Hazard Notice_20180606195516.pdf | PDF File | 411 KB | No | 434 KB |
| 1806EM72111_Good Faith Estimate_20180606195516.pdf | PDF File | 296 KB | No | 318 KB |
| 1806EM72111_Loan Estimate_20180606195107.pdf | PDF File | 2,270 KB | No | 2,351 KB |
| 1806EM72111_Mortgage Loan Commitment_20180606195316.pdf | PDF File | 513 KB | No | 546 KB |
| 1806EM72111_W-2s - Last 2 years_20180606195516.pdf | PDF File | 1 KB | No | 4 KB |
| 1806EM72111_Your Home Loan Toolkit_20180606195516.pdf | PDF File | 65,340 KB | No | 67,214 KB |
| 1806EM72111_SubmissionData.txt | Text Document | 0 KB | No | 0 KB |
| 1806EM72111_FannieULDD_FNM 2.0.xml | XML File | 3 KB | No | 9 KB |
| 1806EM72111_FreddieULDD_FRE 3.3.0.xml | XML File | 3 KB | No | 8 KB |
| 1806EM72111_UCD_3.3.0299.xml | XML File | 4,717 KB | No | 6,364 KB |

# The Money Source (TMS) Addendum to the Encompass Investor Connect Lender User's Guide

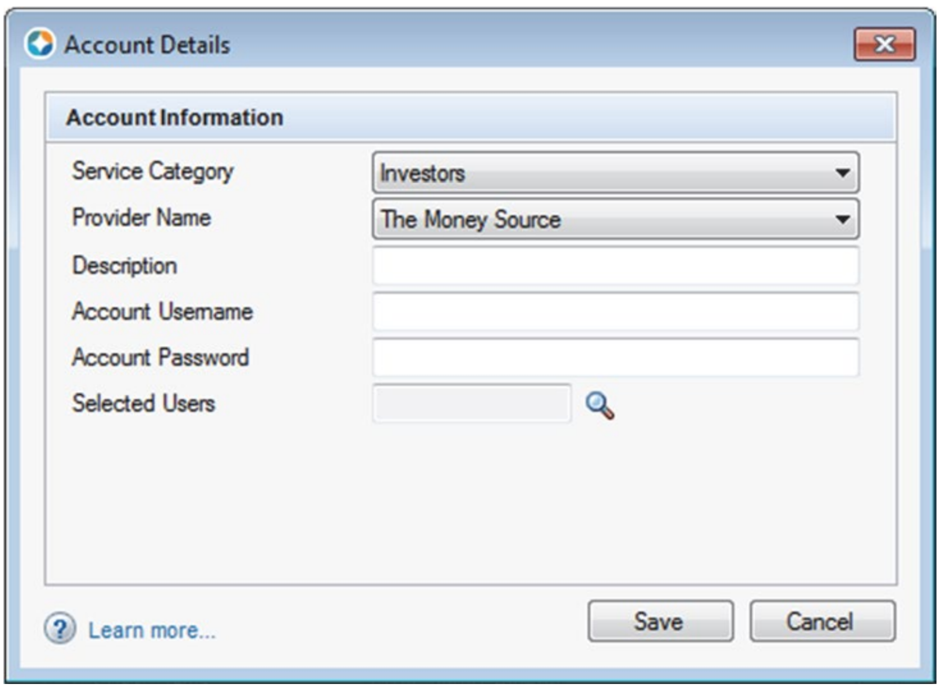
Complete the following steps to successfully deliver loan packages to The Money Source through Encompass Investor Connect.

## Configuring Your Investor Connect Setup

Your administrator needs to complete the following steps when configuring Encompass Investor Connect in the Encompass settings.

### Services Password Management

Your Encompass administrator must follow these guidelines when creating the Account Details entry for The Money Source in the Services Password Management setting (**Encompass** > **Settings** > **Company/User Setup** > **Services Password Management**):




1. Your Encompass Administrator can use existing KISS credentials from any user or your KISS Administrator can create new credentials.
2. After completing the entry in the Services Password Management setting, send an email to your TMS Client Liaison to let them know you are ready to begin delivering loans through Encompass Investor Connect. TMS needs to enable Encompass Investor Connect on their side.

# Submitting Data and Document Packages

Encompass users must follow these guidelines when submitting data and document packages:

- On the **Deliver to The Money Source** window:
  - A selection is not required from the **Submission Type** drop-down list. Leave **Default** as the selection for this field.
  - Select a **Stacking Template** from the drop-down list.
  - The **KISS User ID** is a required field
  - A user must select one of the following values for the **Delivery Type**:
    - Mandatory Bulk
    - Mandatory Rate Sheet
    - Best Efforts
  - When **Mandatory Bulk** is selected for the **Delivery Type**, the **TMS Trade #** is a required field.