Planet Home Lending Correspondent Addendum to the Encompass Investor Connect Lender User's Guide

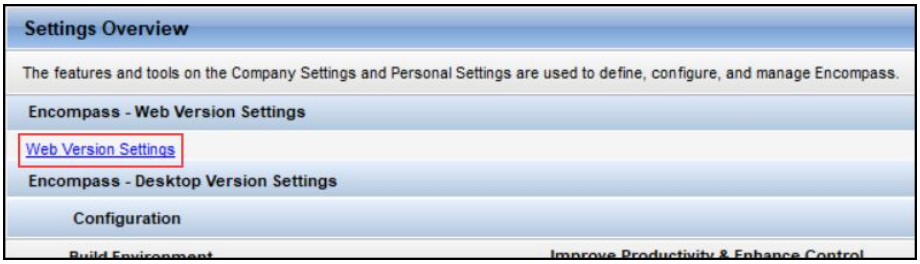
Complete the following steps to successfully deliver loan packages to Planet Home Lending through Encompass Investor Connect (Investor Connect).

Configuring Your Investor Connect Setup

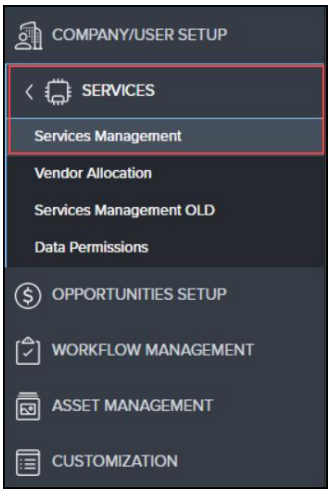
Your Encompass administrator needs to complete the following steps when configuring Investor Connect in the web version of Encompass Services Management setting.

Services Management

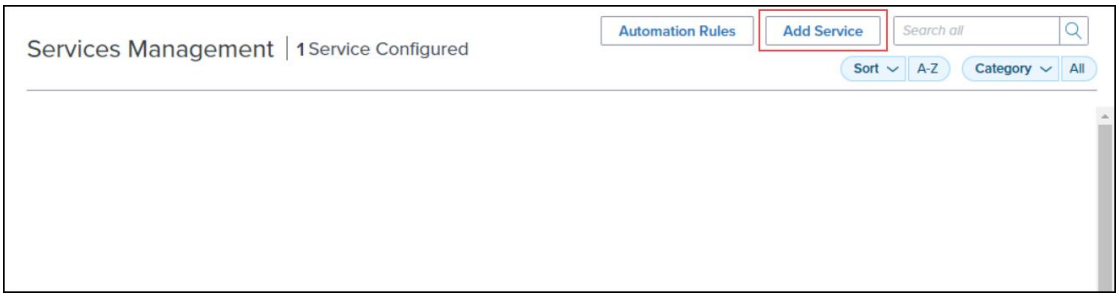
1. Log into the desktop version of Encompass with system administrator credentials.
2. On the menu bar, select **Encompass**, and then select **Settings**.
3. Select **Web Version Settings** in the Encompass - Web Version Settings section of the Settings Overview.



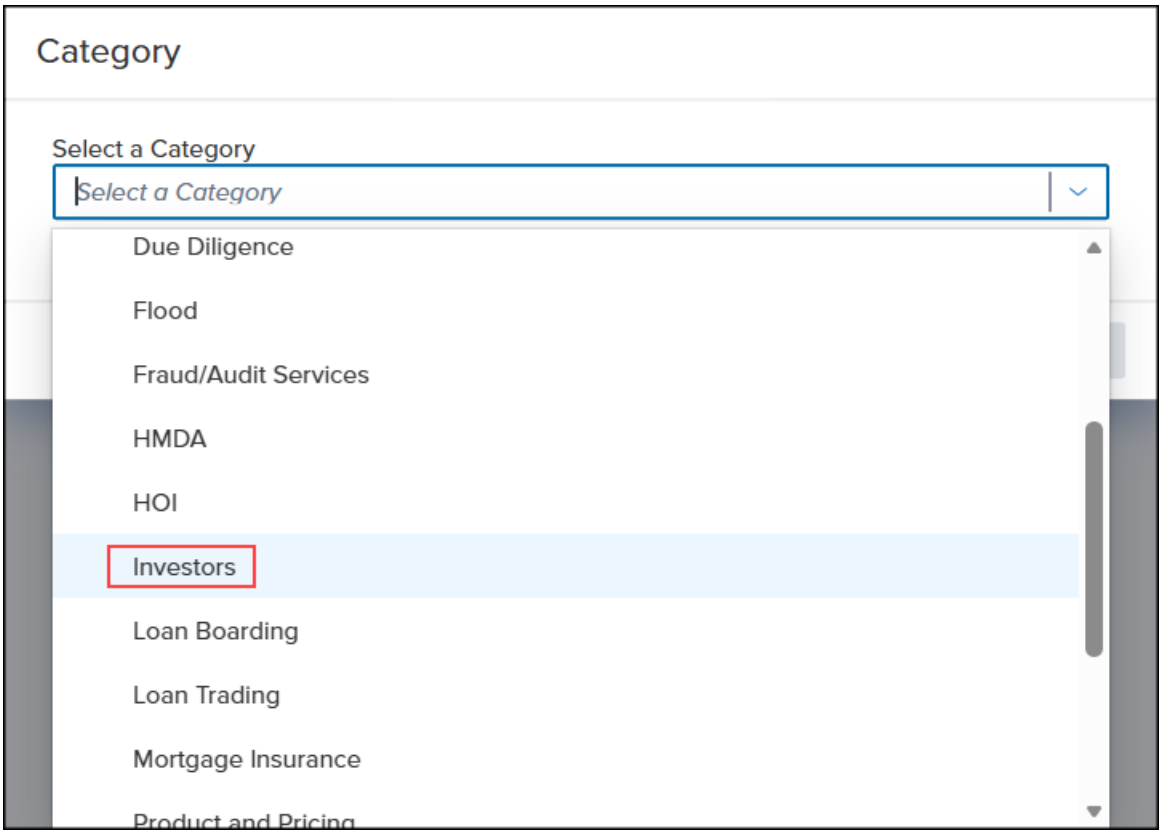
4. In the web version of Encompass Admin Portal, select **Services,** and then select **Services Management**.



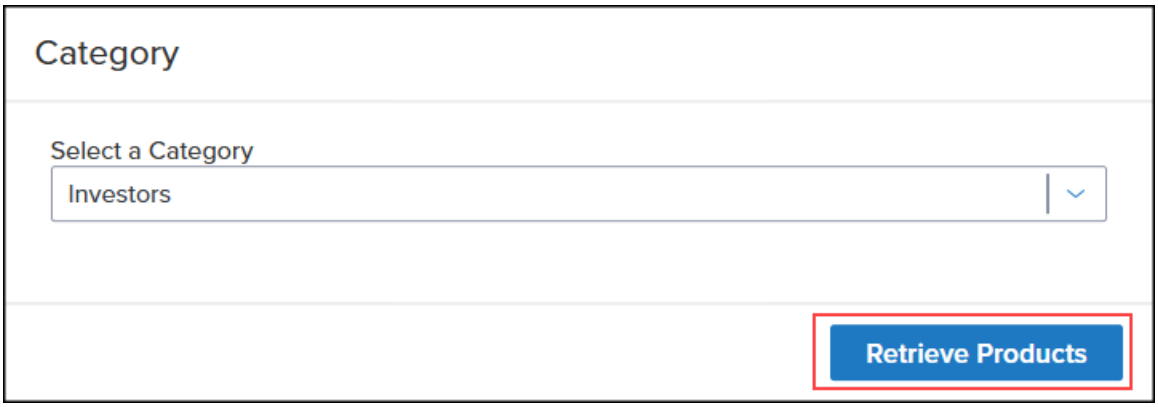
5. Select **Add Service**.



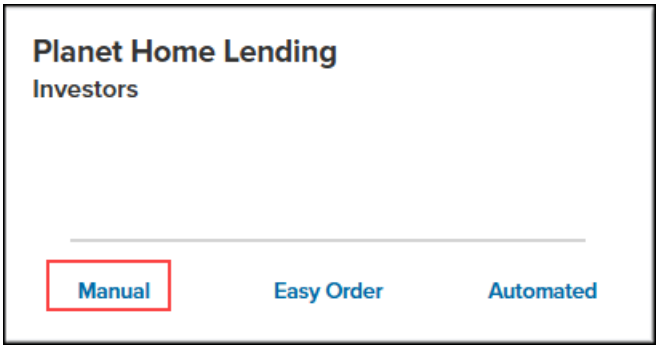
6. Select “Investor” from the **Category** drop-down list.



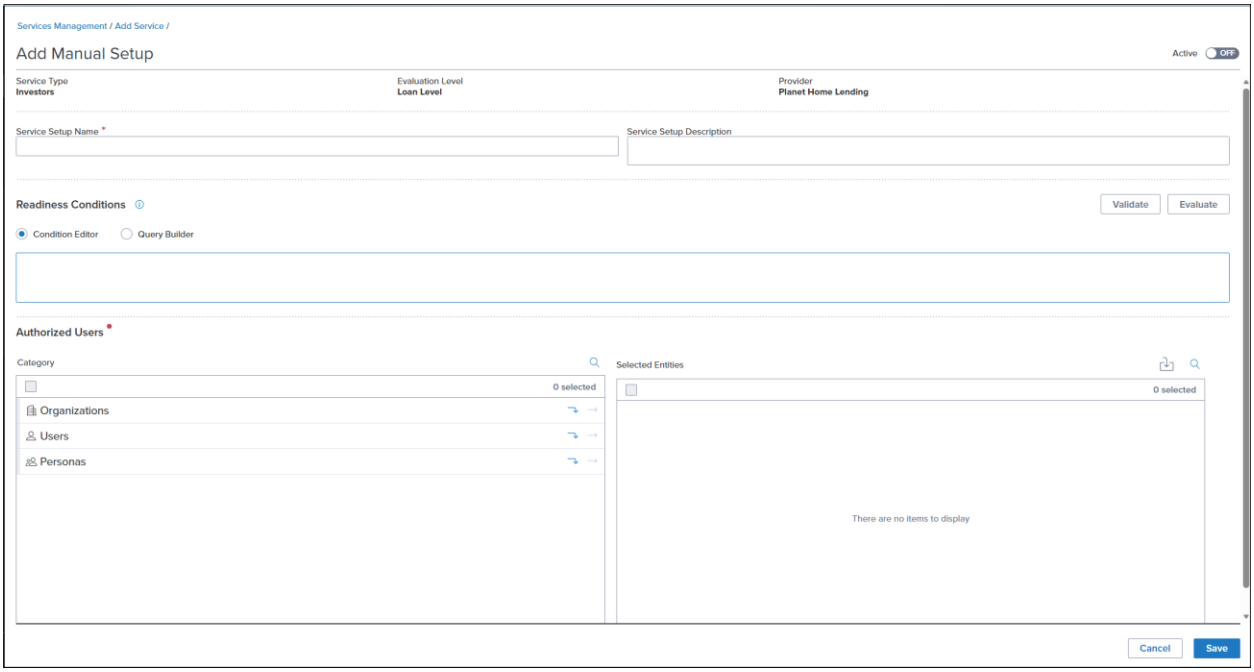
7. Select **Retrieve Products**.



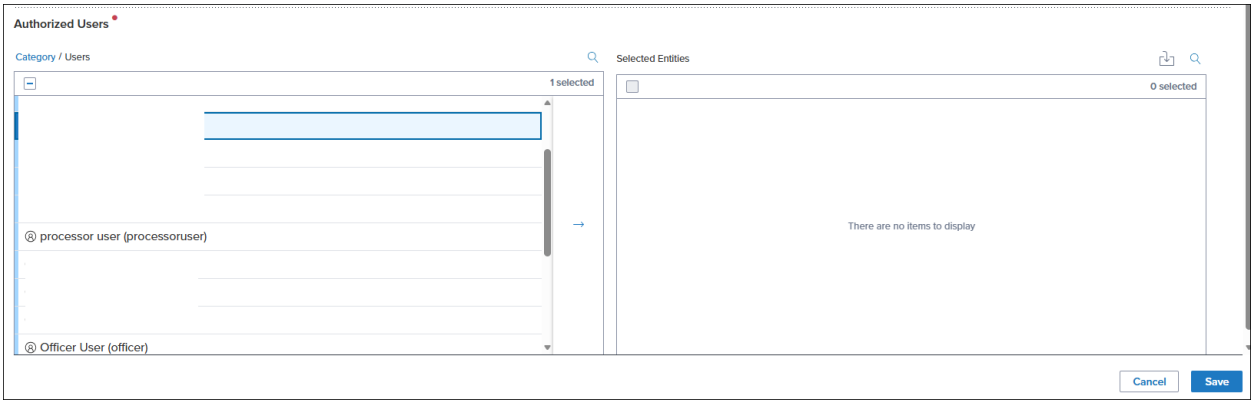
8. Select **Manual** to set up the Service.



9. On the Add Manual Setup page, enter the following information:
    - Service Setup Name
    - Service Setup Description



10. In the Authorized Users section, select the authorized users who will have access to Service Ordering.



11. Add entities by **User only**.
    - Use the icon to expand a category.
    - Use the icon to move your selection to the Selected Entities section.

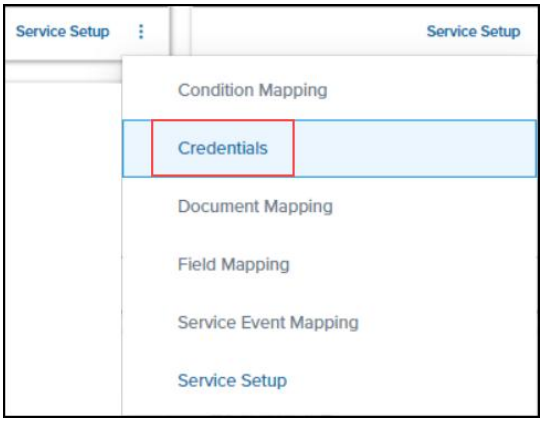
12. Once all your authorized users are in the Selected Entities section, select **Add**.
13. At the top of the Add Manual Setup page, toggle the **Active** switch to “On”.



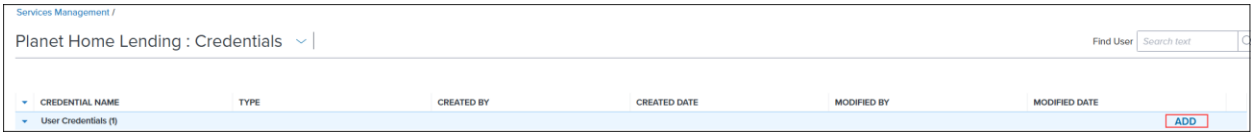
14. Select **Save**.
15. Select **Services Management** to return to the Service Management Landing page.



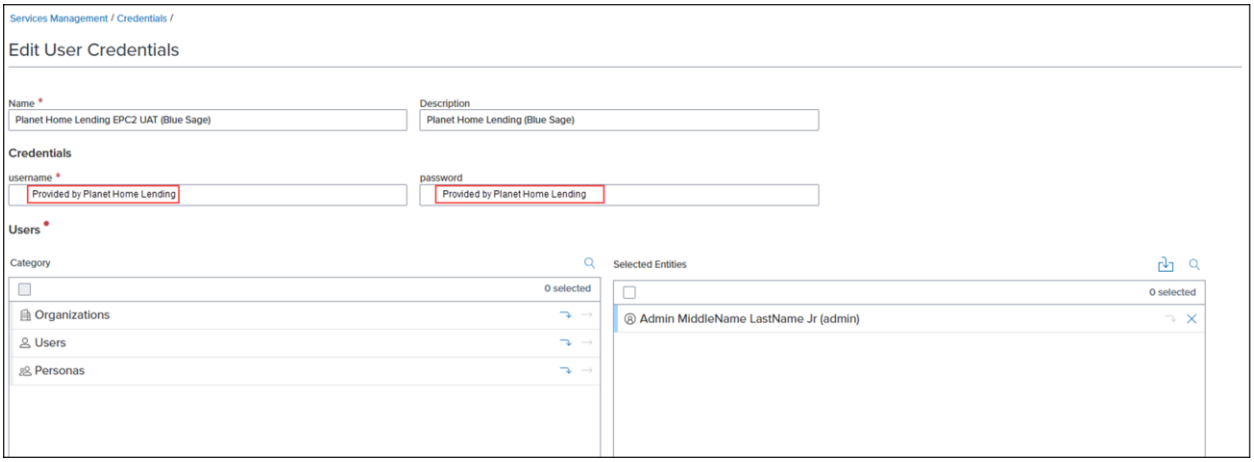
16. Select the icon on the newly created Service Tile, and then select **Credentials**.



17. Select **Add**.



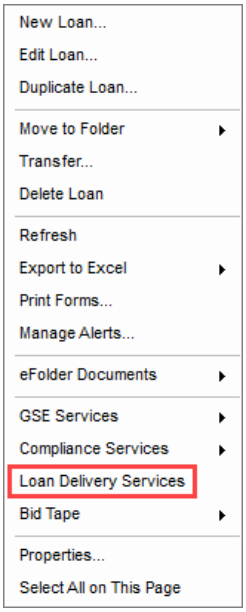
18. On the User Credentials page, enter the following information:
    - Name
    - Description (optional)
    - Username (existing clients can use your previously provided credentials)
    - Password (existing clients can use your previously provided credentials)
    - New clients will need to email clientadmingroup@planethomelending.com to have your access credentials provided.



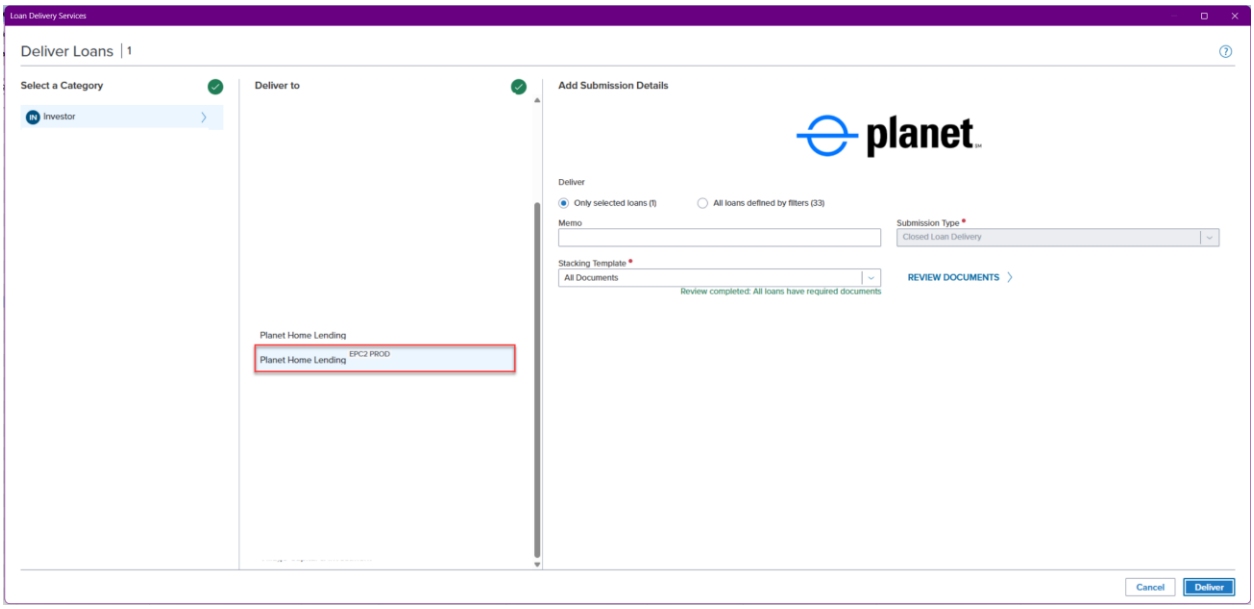
19. Select **Add** to add entities by **User only**.
20. Repeat steps 11 and 12.
21. Select **Save**.
22. Select **Services Management** to return to the Service Management Landing page.

Delivering Loan Packages - Desktop Version of Encompass

1. Right-click on the loan(s) on your Pipeline.
2. Select **Loan Delivery Services**.



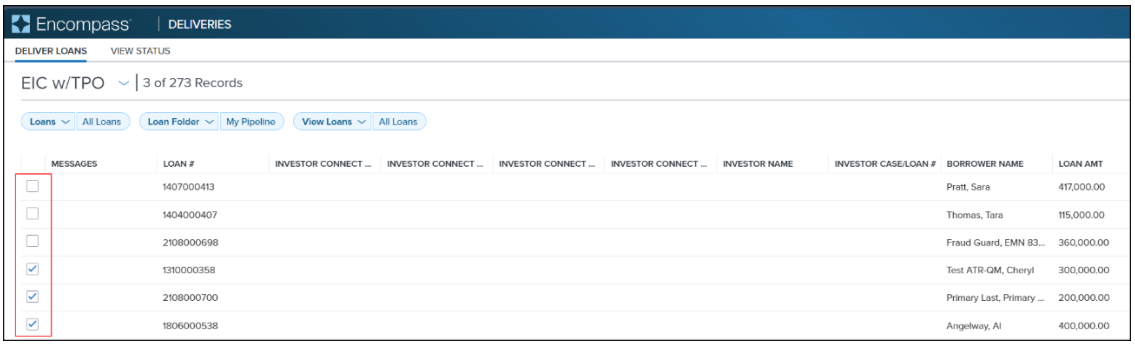
3. In the Select a Category section, select **Investor**.



4. Select stacking template
5. Click **Deliver**

Delivering Loan Packages - Web Version of Encompass

1. Select the **Apps** icon, which is the first icon on the right side of the page header.
2. Select the Deliveries icon.
3. Select the loan(s) you want to deliver.

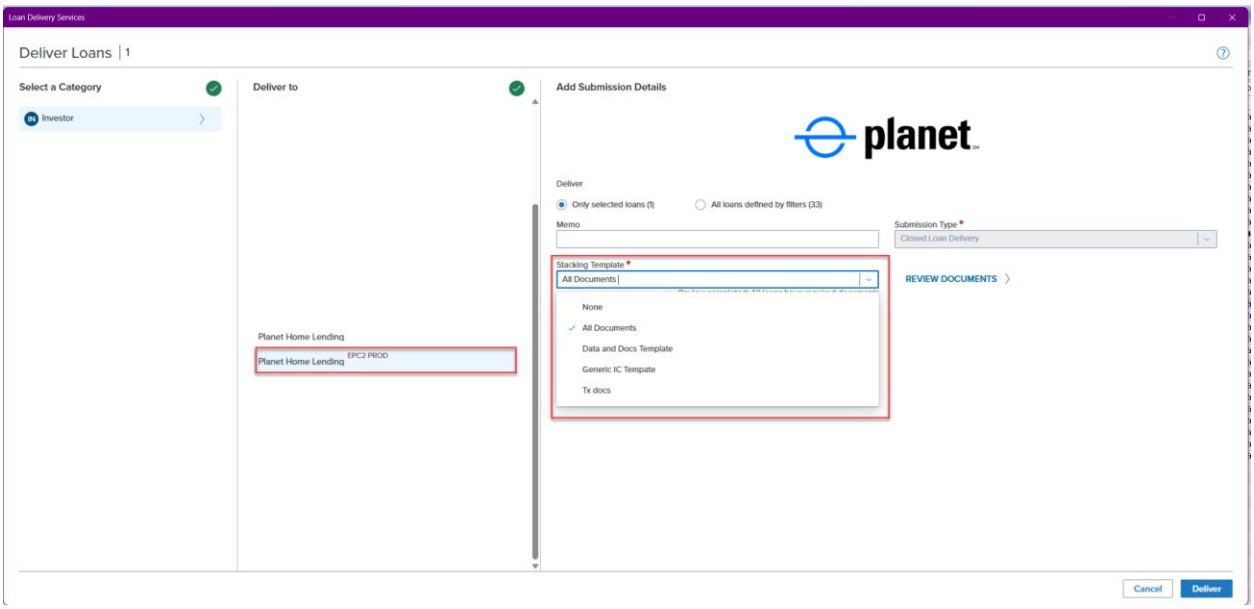


4. Select **Deliver**.

Submitting Data and Document Packages

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

- In the Select a Category section, select **Investor**.
- On the Add Submission Details section of the Deliver Loans window:
  - Select **Closed Loan Delivery** from the **Submission Type** drop-down list.
  - Select from the **Stacking Template** drop-down list.



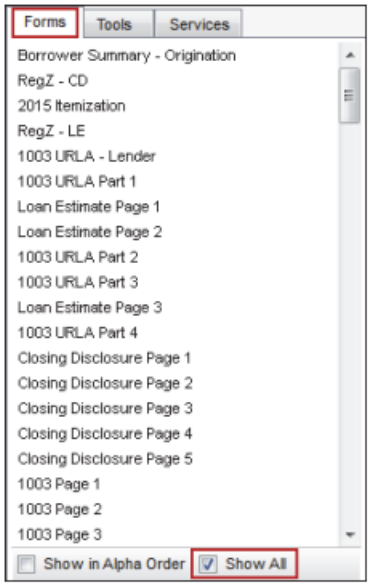
Required Data Fields

For all submissions, Planet Home Lending requires the below from the loan file submitted through Encompass Investor Connect to match the loan in Planet Home Lending's system.

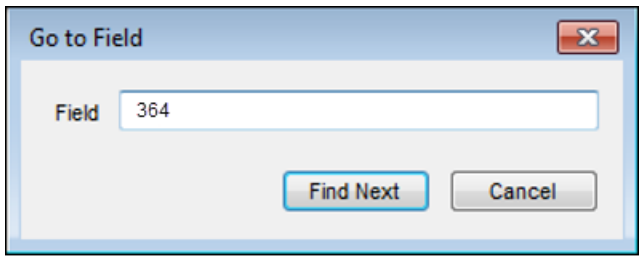
- Seller Loan Number - Encompass Field ID 364

To Add this field:

1. Open the loan file, click the **Forms** tab in the lower-left panel, and then select the **Show All** check box.



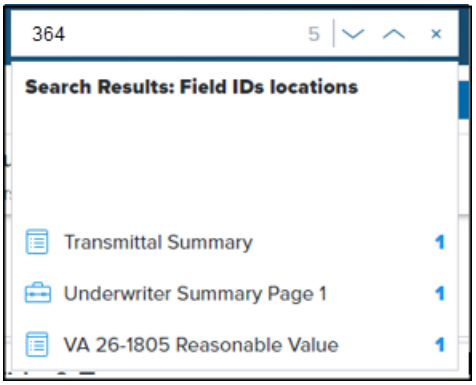
2. Press **Ctrl+G** when in **Encompass desktop**.
3. Type the **Field ID** in the field and click **Find Next**.



4. This takes you to the field. Enter the information and save the loan.
5. Click the magnify glass when in **Encompass Web** to search for the field



6. Enter the Encompass Field id and enter



NOTE: After completing the set-up for the new EPC2 PROD product you will see two listing entries. The first is the legacy EPC1 and will be removed on or before Dec. 31st, 2026. The second product is the new EPC2 product and labeled "Planet Home Lending EPC2 PROD".

