Investor Connect

EXPORT YOUR CLOSED LOAN PACKAGES DIRECTLY OUT OF THE ENCOMPASS LOS TO OUR CORE SELLER PORTAL. REFER TO THE BELOW STEPS.

*Sellers will still be required to lock their loans, manage conditions, view reports, and access the Purchase Advice in the CORE Seller Portal. At this time, Non-Delegated loan submissions will also still be required to register & submit loans for Prior Approval via the CORE Seller Portal. Only Closed Loan Submission is currently available.

STEP 1: SETUP PLANET IN ENCOMPASS LOS

To begin, Encompass System Administrator must set up new credentials specifically for Planet Home Lending.

- Add PHL as new service provider**
- System Admin can set the '*Selected Users'/*roles at their company's discretion
- Set a password of your choice

** It is mandatory that the UserID MUST match the Seller's Planet Correspondent ID, as the Planet Seller will be authenticated by the CORE Seller Portal and associated code using the Seller's Planet Correspondent ID. If you are unaware of your Planet Correspondent ID, please email: clientadmingroup@planethomelending.com

STEP 2: NAVIGATE TO LOAN FOLDER

Loans should be delivered on an individual basis.

- Go to the respective borrower Loan Folder
- Select the loan you wish to export
- Hover over the loan
- Right-click to generate dropdown menu
- Select *Loan Delivery Services*

STEP 3: DELIVER LOAN THROUGH ENCOMPASS

'Deliver Loans' popup appears, and the User selects Planet Home Lending.
- User will see the '*Add Submission Details*' if credentials were properly configured
- Ensure documents are attached to the file to deliver closed loan file
- Select your stacking template
- Select the '*Deliver*' button

*Please be sure you do not submit multiple times as this will corrupt the data.
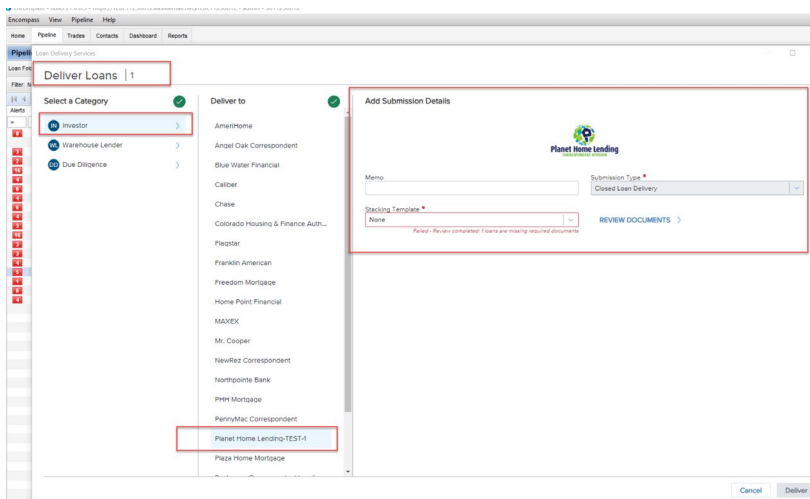
Please note, if you do not see the '*Adding Submission Details*' window and instead see an error message (as pictured below,) your credentials were not properly setup by your company system admin. Partner with your office administrator to setup.
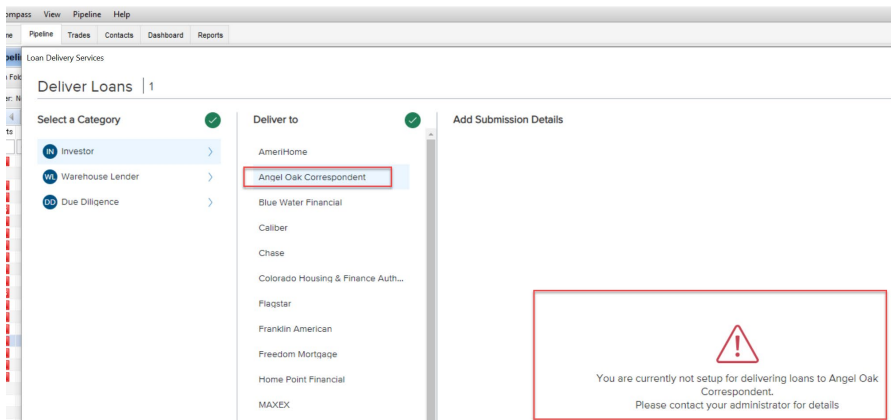
STEP 4: FINALIZE SUBMISSION

The loan will then be exported out of the User's Encompass LOS instance to be ingested into the CORE Seller Portal.

The system(s) will authenticate the Seller UserID and will search the CORE system for a Seller Loan Number. If one is found – *meaning a loan has already been registered and/or locked but not previously submitted* – the system will locate that record and upload said file to that existing record.

If a Seller Loan Number is not found, the system will create a record, assign a new Planet Home Lending loan number, and attach/ingest the Seller's package.

Check Transaction View in your LOS Loan Delivery Status history to see if the packages were successfully uploaded:
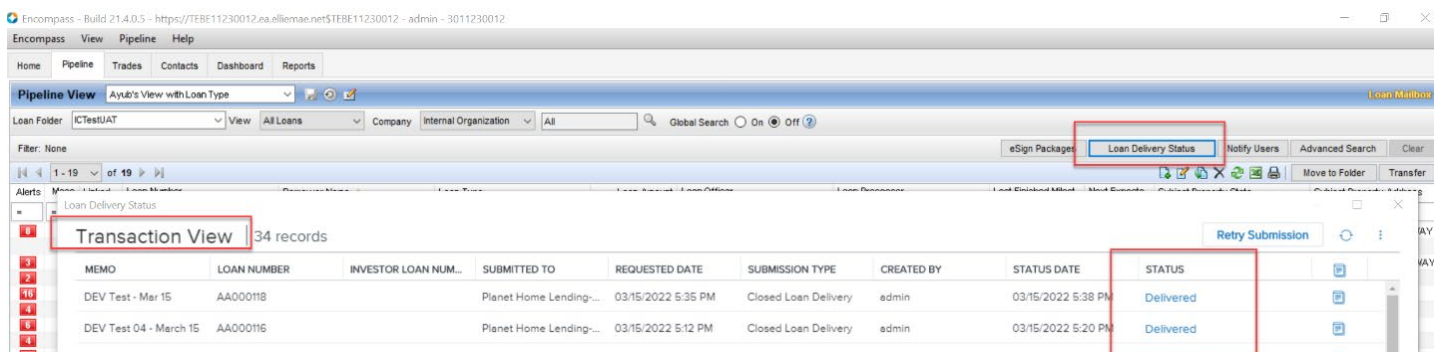
At this point, the file will function normally on our CORE Seller Portal and should reflect as *Submitted – For Closing Document Review* in your pipeline.

Should you have any issues, or if the file does not show as *Submitted*, please reach out to clientadmingroup@planethomelending.com

6 Best Practices – Investor Connect – Investor Delivery

Encompass Investor Connect is the fastest, and easiest way to more efficient, better quality loan deliveries from Encompass lenders to investors. Please find the following best practices for an even better loan package delivery.

1. SET UP STACKING TEMPLATES

Although stacking templates are not required for investor delivery, setting up a stacking template for each investor can help improve loan delivery quality and speed up review and purchase times. Find more information about setting up stacking templates here.

2. KNOW YOUR INVESTOR GUIDELINES AND COMPLETE REQUIRED FIELDS

Understanding your investor's requirements will help you deliver more completed packages for faster reviews and purchases. If you are unsure of your investor's requirements or required fields, refer to your the investor's Encompass Investor Connect addendum.

3. CREATE SEPARATE EFOLDER DOCUMENTS TO MAKE FILES EASIER TO IDENTIFY

To make it easier for investors to quickly identify specific types of document files in your loan package, create separate eFolder document entries for each file type. This reduces the need for investors to manually open each document to identify the contents of each.

GUIDE

DO:	DON'T:
Create separate eFolder documents so your investor will be able to more easily identify what documents have been sent for faster review.	Deliver unorganized folders that require investor to open and review each file to identify which documents have been received.
Example: Investor knows at a glance which documents are available IMMA BORROWER W2's IMMA BORROWER JOB 1 IMMA BORROWER JOB 2	Example: Investor must open each file to see what documents are inside W2s Unknown documents

4. ALWAYS "SAVE" BEFORE SUBMITTING TO ENSURE DELIVERY

After you add documents to the eFolder, remember to save the loan file before submitting it to an investor. Encompass Investor Connect will not include newly added document files in the loan package unless you save the loan file after adding the documents.

5. ADD BARCODES IF NEEDED

If your investor uses barcodes to identify documents, you can add them to your eFolder documents. For detailed information, refer to the Document Identification topic in the Encompass online help.

6. HAVE LOAN INFORMATION HANDY FOR CUSTOMER SUPPORT

If you do need to contact ICE Mortgage Technology for support, the following information will help for a faster resolution:

- Loan GUID
- Transaction/Package ID
- Stacking template name
- Error message from IC Status page (click on view log)
- Screen capture of IC Status page