

Encompass GSE Integrations & Services™

Using Fannie Mae Services in Encompass

For use with Encompass Banker & Broker Editions (version 16.1 or later)

Last Revised: 07/10/2018



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Chapter 1

Introduction

Use the Fannie Mae workflow to submit the loan file to DU and EarlyCheck when specified milestones are completed and/or data in certain fields are updated.

NOTE: *Automated submission to Fannie Mae services is supported in Encompass 16.1 and later versions.*

The following Fannie Mae products can be set up for automatic submission:

- Desktop Underwriter® (DU®): Provides lenders a comprehensive credit risk assessment that determines whether a loan meets Fannie Mae's eligibility requirements.

For more information, see:

<https://www.fanniemae.com/singlefamily/desktop-underwriter>

- EarlyCheck™: Provides users with access to Fannie Mae underwriting and delivery edits at any point in the lender's business process. EarlyCheck assists lenders in identifying and correcting potential eligibility and/or data issues early in their processes and prior to loan delivery.

For more information, see:

<https://www.fanniemae.com/singlefamily/earlycheck>

Encompass administrators and other authorized users have the ability to configure Encompass Settings to automate the Fannie Mae services workflow.

Users with valid Fannie Mae credentials can manually submit loan data from the AUS Tracking tool irrespective of whether their Encompass system has been configured for automatic Fannie Mae submissions.

After your Fannie Mae submission results are returned to Encompass, you can select one or more of the order findings to create preliminary conditions for your loans using the options in the eFolder.

AccountCheck and *The Work Number* are existing Encompass integrations, available via the Ellie Mae Network. Encompass now includes the data from these reports in the DU request file. Fannie Mae then analyzes and processes this data and sends it back to Encompass. Encompass users can also manually enter data from Intuit reports which will then be included in the DU request, processed by Fannie Mae, and returned to Encompass.

This document describes the administrative tasks required to enable the ordering of Fannie Mae products and services and the workflow that occurs after the order is placed when specified milestones are completed and/or fields are updated. View the following chapters for detailed information about each phase of the automated ordering Fannie Mae Services workflow:

- [Chapter 2: "Personas and Users with Access to Fannie Mae Services"](#) describes the tasks that need to be performed by authorized users to set up Fannie Mae login credentials for selected users.
- [Chapter 3: "Configuring Desktop Underwriter and EarlyCheck Automated Workflow"](#) describes the tasks the Encompass administrator needs to complete to enable the automated submission to Fannie Mae and configuring the conditions for the submission for Fannie Mae customers. For manual submissions, you only need to enable the service.
- [Chapter 4: "Import Fannie Mae Findings into Preliminary Conditions Tab"](#) describes how to use the DU or EarlyCheck findings to create preliminary conditions within the eFolder.
- [Appendix: Supported Integrations](#) describes how to order AccountChek reports and The Work Number verifications from the Ellie Mae network so the report results can be included in DU requests.

Chapter 2

Personas and Users with Access to Fannie Mae Services

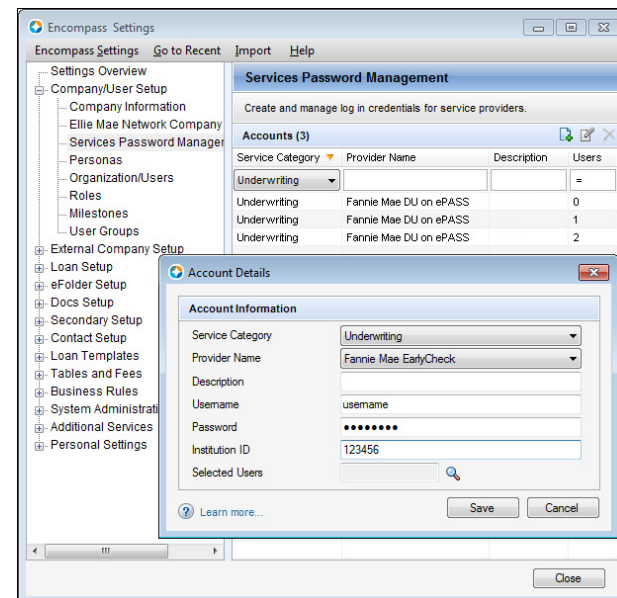
Use the Services Password Management tool to set up usernames and passwords (or other applicable login credentials) for individual Encompass users to use when submitting loan data to Fannie Mae services. This applies to both automated and manual submissions to Fannie Mae.

NOTE: By default, this option is available to Encompass users with administrator Personas. These users can then assign access rights to the Services Password Management setting to other personas.

To Add a Services Password Account:

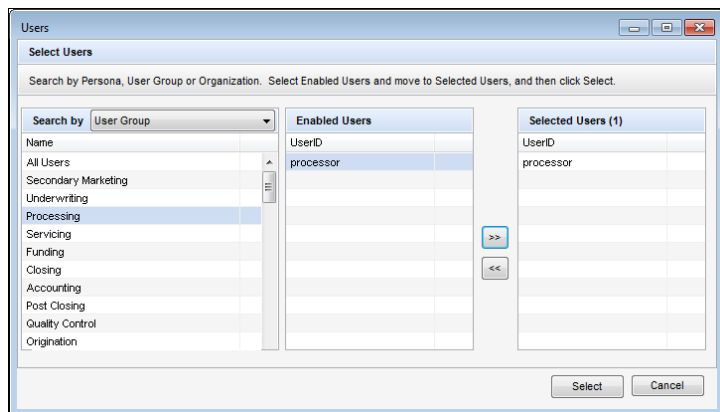
- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Company/User Setup**, and then click **Services Password Management**.
- 3 Click the **New** icon.
- 4 On the Account Details screen, select **Underwriting** from the *Service Category* drop-down list.
- 5 Select a Fannie Mae service (**Fannie Mae DU on ePass** or **Fannie Mae EarlyCheck**) from the *Provider Name* drop-down list.
- 6 Enter a description for the account.

- 7 Enter the login credentials that will be used to access the service (for example, the User Name, Login, and Password).



- 8 Click the **Find** icon to select the users who will use the login credentials to access the service.

- 9 Select a **Search by** option from the drop-down list, and then click to select a name in the list.



- 10 Select a user in the Enabled Users list, and then click the right arrow to move the user to the Selected Users list.
- 11 Repeat these steps to add additional users to the Selected Users list.
- 12 When finished, click **Select**.
- 13 When finished, click **Save**.

Chapter 3

Configuring Desktop Underwriter and EarlyCheck Automated Workflow

Use the Fannie Mae Services setting in Encompass Settings to enable and configure the Desktop Underwriter and EarlyCheck automated workflows for your Fannie Mae users.

NOTE: By default, this option is available to Encompass users with administrator Personas. These users can then assign access rights to the Fannie Mae Services setting to other personas.

Automatic submissions to both DU and EarlyCheck are disabled by default. Authorized users need to first enable and then update the workflow based on their organization's business needs. You can set up your instance so that automatic submissions to Fannie Mae occur at the completion of Fannie Mae-suggested milestones, or at the completion of other milestones. Automatic submissions can also occur when specified fields are updated after the completion of certain milestones.

The settings for DU and EarlyCheck are organized into two identical tabs. You need to update the settings for each.

To Enable Automatic Submissions to Fannie Mae Services:

- 1 On the menu bar, click **Encompass**, and then click **Settings**.
- 2 On the left panel, click **Additional Services**, and then click **Fannie Mae Services**.

DU

The DU tab displays by default when you access the Fannie Mae Services setting.

To Enable DU Automated Workflow and Update the Settings:

- 1 In the *Automatic Ordering* section, click the **Enabled** button.
NOTE: Automatic submission to DU is **Disabled** by default.
- 2 In the *Default Channel* section drop-down list, click to select one of the following values to designate a channel for loans that do not have a loan channel (Field ID 2626 is blank):
 - Banked Wholesale

- Brokered
- Correspondent

NOTE: The default selection for this field is **Banked - Retail**.

- 3 Use the *Trigger Milestones* section to specify the milestones at which the automated DU submissions will be run for each loan channel.

NOTE: The **Milestone** column displays a list of the milestones (out of the box and customized) available in your Encompass instance. The **Fannie Mae Mapping** column displays generic milestones that correspond to the milestones available in your instance.

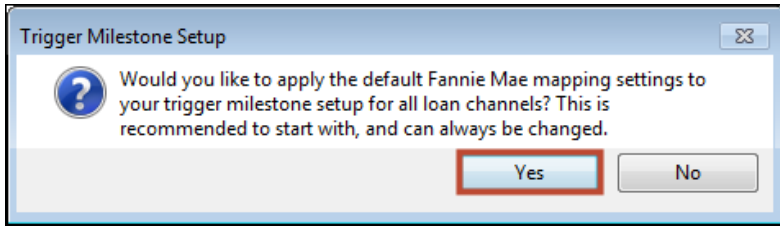
Milestone	Run Report	Fannie Mae Mapping
Qualification	<input checked="" type="checkbox"/>	Application
NC qual	<input type="checkbox"/>	
Processing	<input type="checkbox"/>	
Submittal	<input checked="" type="checkbox"/>	Underwriting
Cond. Approval	<input type="checkbox"/>	
Clark's Review	<input type="checkbox"/>	

☒ Require Fannie Mae Mappings [Change Channel Field Triggers](#)

[Apply These Settings to All Channels](#)

- i If your Encompass instance has not been configured with custom milestones, select the **Require Fannie Mae Mapping** check box and in the Trigger Milestone Setup window, click **Yes** to automatically populate the Run Report check box corresponding to the Qualification and Submittal milestones, and display Application and Underwriting for the

Qualification and Submittal milestones in the Fannie Mae Mapping column. Automatic loan submissions to DU will occur when these milestones are completed.



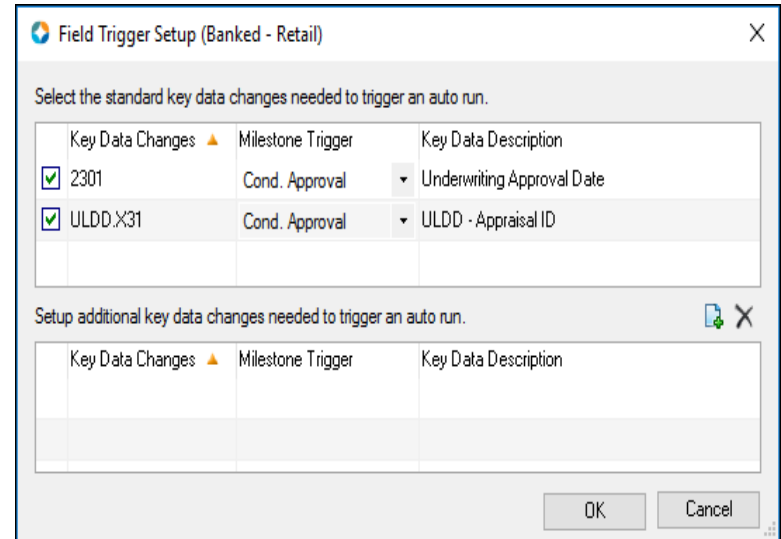
ii If you select **No**, select the **Run Report** check box corresponding to both the Fannie Mae Mapping milestones (Application and Underwriting). You can select additional milestones at the completion of which loan submissions to DU will occur.

iii If your Encompass instance has custom milestones, ensure that the **Require Fannie Mae Mappings** check box is not selected, and then select the **Run Report** check box corresponding to the milestones at the completion of which automatic loan submissions to DU will occur. (You do not need to make any selections in the Fannie Mae Mapping column)

NOTE: If a selected milestone is later deleted, the first possible milestone in the list will be used instead. If the milestone name is updated after the settings are defined in the *Trigger Milestones* panel, the updated milestone name will be displayed in the *Milestone* columns in the *Trigger Milestones* panel.

iv Click the **Change Channel Field Triggers** link to view the list of fields that trigger automatic loan submissions to DU when the fields are updated in Encompass after the corresponding milestones are completed.

- The top panel displays the Fannie Mae-recommended Encompass fields and milestones. You can clear the selections for the fields to disable automatic loan submissions to DU due to the field updates.



- Use the bottom panel to add fields, which when updated (after the completion of the corresponding milestones), will trigger automatic loan submissions to DU.



- v To add fields, which when updated (after the completion of the corresponding milestones), will trigger automatic loan submissions to DU, click the **New** icon in the Field Trigger Setup window.

Field Trigger Setup (Banked - Retail)

Select the standard key data changes needed to trigger an auto run.

Key Data Changes	Milestone Trigger	Key Data Description
<input checked="" type="checkbox"/> 2301	Cond. Approval	Underwriting Approval Date
<input checked="" type="checkbox"/> ULDD.X31	Cond. Approval	ULDD - Appraisal ID

Setup additional key data changes needed to trigger an auto run.

Key Data Changes	Milestone Trigger	Key Data Description

OK Cancel

- vi In the Add New Field Trigger window, type the field ID, and then click **OK**.

Add New Field Trigger


Specify a valid Encompass field ID:

4000

OK Cancel

- vii In the Add Field Trigger window, click **OK**.

Add Field Trigger

 New field trigger added to your list.

OK

- The default milestone for the new field trigger is *Cond Approval*. To update the setting to a different milestone, select from the Milestone Trigger drop-down list.



- viii In the Field Trigger Setup window, click **OK**.

Field Trigger Setup (Banked - Retail)

Select the standard key data changes needed to trigger an auto run.

Key Data Changes	Milestone Trigger	Key Data Description
<input checked="" type="checkbox"/> 2301	Cond. Approval	Underwriting Approval Date
<input checked="" type="checkbox"/> ULDD.X31	Cond. Approval	ULDD - Appraisal ID

Setup additional key data changes needed to trigger an auto run.

Key Data Changes	Milestone Trigger	Key Data Description
<input checked="" type="checkbox"/> 4000	Cond. Approval	Borrower First Name

OK Cancel

- ix Click the **Apply These Settings to All Channels** link to implement the Banked - Retail configurations to all other loan channels.

NOTE: Since this link is available on every loan channel tab on the Trigger Milestones panel, you can configure the settings in any tab and then click the **Apply These Settings to All Channels** link to apply the settings to the other loan channels.

- x If you did not click the **Apply These Settings to All Channels** link, click each channel tab and manually update the settings for automatic DU submissions at milestone completion and key data changes.

- In the *Loan Criteria* section, optionally, select the check boxes to define the loan criteria for which DU submissions will be placed automatically.

NOTE: If you do not select any settings in this section, DU submissions will be placed for all loan types.

- If your organization is using Fannie Mae Services for the first time:

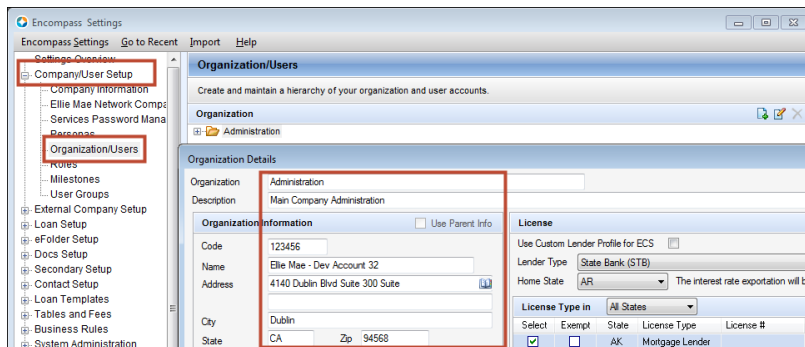
- In the *Users* section, click in the **Fannie Mae Institution Name** and **Fannie Mae ID** fields and type in the user's Fannie Mae credentials, if the users have their own credentials (in addition to your company's credentials for Fannie Mae).

NOTE: You can skip step 5 if your login credentials have already been set up. For more information, see [Chapter 2, Personas and Users with Access to Fannie Mae Services](#).

- In the Organization Setup section, click in the **Fannie Mae Institution Name** and **Fannie Mae ID** fields and type in your organization's Fannie Mae credentials.

Organization Setup (1)							
Organization Name	Code	Address	City	State	Zip	Fannie Mae Institution Name	Fannie Mae ID
Administration	123456	4140 Dublin Blvd Suite 300 Suite	Dublin	CA	94568	Myers and Lemon	123456

NOTE: The Organization Name, Code, Address, City, State, and Zip fields are automatically populated from the Organization Details setting in Encompass Settings, Organization/Users setting.



- To add an organization that uses a different set of Fannie Mae credentials, click the **New** icon, and in the *Add an Organization* window, type in the credentials, and click **OK**.

6 In the *Users* section:

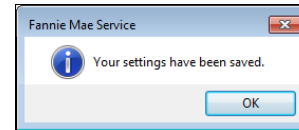
Users (72)									
User ID	Last Name	First Name	Persona	Clear Alert	Workflow Enabled	Organization	Fannie Mae Institution Name	Fannie Mae ID	
accounting	User	Accounting	Accounting	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Accounting Person			
admin	User	Admin	Super Administ	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Administration			
archiver	User	Archiver	Archiver	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Archiving Person			
banker	User	Banker	Manager	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Administration			
closer	User	Closer	Closer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Closers			

- In the *Clear Alert* column, select check boxes corresponding to users who can clear Fannie Mae-related alerts in the Alerts & Messages tab in the loan file.

- In the *Workflow Enabled* column, select check boxes corresponding to users for whom the automatic loan submissions to DU will occur.
- OR, select the **Workflow Enabled** check box to enable the workflow for all your users.

7 Click the **Save** icon on the top right corner of the page.

8 In the confirmation window, click **OK**.



To Enable DU Manual Workflow:

- In the *DU* tab, go to the *Automatic Ordering* section, and click the **Enabled** button.

EarlyCheck

To Enable EarlyCheck Automated Workflow and Update the Settings:

- Click the **EarlyCheck** tab and in the *Automatic Ordering* section, select the **Enabled** button.

NOTE: Automatic submission to EarlyCheck is **Disabled** by default.

- In the *Default Channel* section drop-down list, click to select one of the following values to designate a channel on loans that do not have a loan channel (Field ID 2626 is blank):

- Banked Wholesale
- Brokered
- Correspondent

NOTE: The default selection for this field is **Banked - Retail**.

- 3 Use the *Trigger Milestones* section to specify the milestones at which automated EarlyCheck submissions will be run for each loan channel.

NOTE: The **Milestone** column displays a list of the milestones (out of the box and customized) available in your Encompass instance. The **Fannie Mae Mapping** column displays generic milestones that correspond to the milestones available in your instance.

- i If your Encompass instance has not been configured with custom milestones, click the **Require Fannie Mae Mappings** check box and in the Trigger Milestone Setup window, click **Yes** to automatically populate the **Run Report** check box corresponding to the following milestones and display the values in the Fannie Mae Mapping and Loan Data Used columns listed in the table below:

Milestone	Fannie Mae Mapping	Loan Data Used
Cond. Approval	Underwriting	1003
Approval	Pre-Closing	1003
Funding	Post-Closing	ULDD
Post Closing	Pre-Delivery	ULDD

- Automatic loan submissions to EarlyCheck will occur when these milestones are completed.
- ii If you select **No**, select the **Run Report** check box corresponding to all of the following Fannie Mae Mapping milestones:
- Underwriting

- Pre-Closing
- Post-Closing
- Pre-Delivery

iii You can select additional milestones at the completion of which loan submissions to EarlyCheck will occur.

iv In the Loan Data Used column, select **1003** or **ULDD** from the drop-down list to identify the file format for EarlyCheck submissions.

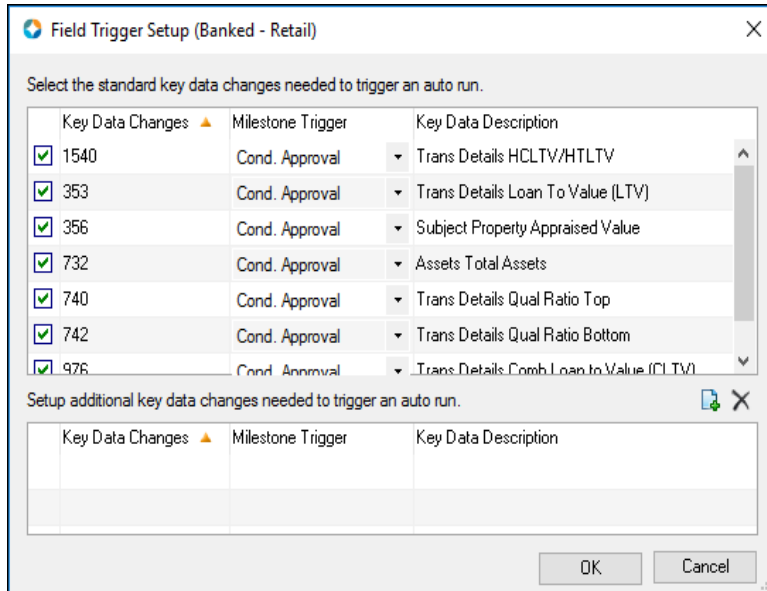
v If your Encompass instance has custom milestones, ensure that the **Require Fannie Mae Mappings** check box is not selected, and then select the **Run Report** check box corresponding to the milestones at the completion of which automatic loan submissions to EarlyCheck will occur. (You do not need to make any selections in the Fannie Mae Mapping column)

NOTE: If a selected milestone is later deleted, the first possible milestone in the list will be used instead. If the milestone name is updated after the settings are defined in the *Trigger Milestones* panel, the updated milestone name will be displayed in the Milestone columns in the *Trigger Milestones* panel.

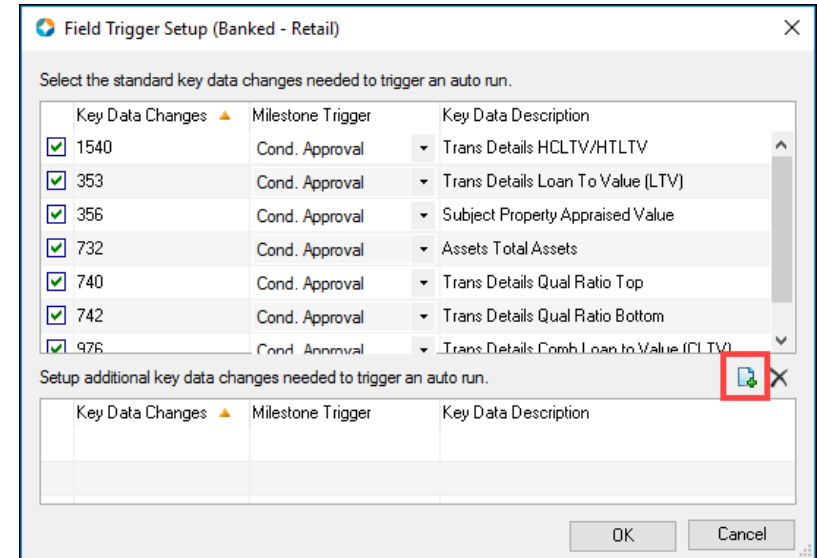
vi Click the **Change Channel Field Triggers** link to view the list of fields that trigger automatic loan submissions to EarlyCheck (at the completion of the selected milestones) when the fields are updated in Encompass.

- The top panel displays the Fannie Mae-recommended Encompass fields and milestones. You can clear the selections for the fields to disable automatic loan submissions to EarlyCheck due to the field updates.

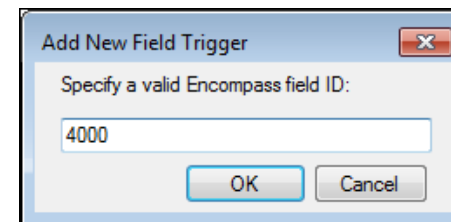
- Use the bottom panel to add fields, which when updated (after the completion of the corresponding milestones), will trigger automatic loan submissions to EarlyCheck.



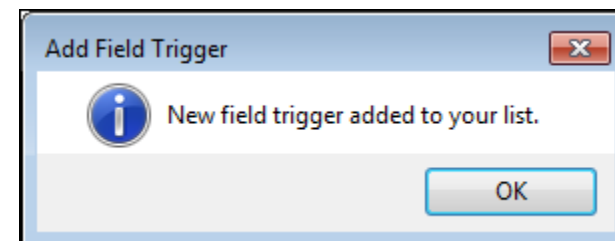
- vii To add fields, which when updated, will trigger automatic loan submissions to EarlyCheck, click the **New** icon in the Field Trigger Setup window.



- viii In the Add New Field Trigger window, type the field ID, and then click **OK**.



- ix In the Add Field Trigger window, click **OK**.



- The default milestone for the new field trigger is *Cond Approval*. To update the setting to a different milestone, select from the Milestone Trigger drop-down list.
- x In the Field Trigger Setup window, click **OK**.

Field Trigger Setup (Banked - Retail)

Select the standard key data changes needed to trigger an auto run.

Key Data Changes	Milestone Trigger	Key Data Description
<input checked="" type="checkbox"/> 1540	Cond. Approval	Trans Details HCLTV/HTLTV
<input checked="" type="checkbox"/> 353	Cond. Approval	Trans Details Loan To Value (LTV)
<input checked="" type="checkbox"/> 356	Cond. Approval	Subject Property Appraised Value
<input checked="" type="checkbox"/> 732	Cond. Approval	Assets Total Assets
<input checked="" type="checkbox"/> 740	Cond. Approval	Trans Details Qual Ratio Top
<input checked="" type="checkbox"/> 742	Cond. Approval	Trans Details Qual Ratio Bottom
<input checked="" type="checkbox"/> 976	Cond. Approval	Trans Details Comb Loan to Value (CLTV)

Setup additional key data changes needed to trigger an auto run.

Key Data Changes	Milestone Trigger	Key Data Description
<input checked="" type="checkbox"/> 4000	Cond. Approval	Borrower First Name

OK **Cancel**

- xi Click the **Apply These Settings to All Channels** link to implement the Banked - Retail configurations to all other loan channels.

NOTE: Since this link is available on every loan channel tab on the Trigger Milestones panel, you can configure the settings in any tab and then click this link to apply the settings to the other loan channels.

- xii If you did not click the **Apply These Settings to All Channels** link, click each channel tab and manually update the settings for automatic EarlyCheck submissions at milestone completion and key data changes.

- 4 In the *Loan Criteria* section, optionally, select the check boxes to define the loan criteria for automated EarlyCheck submissions.

NOTE: If you do not select any settings in this section, automated EarlyCheck submissions will be enabled for all loan types.

- 5 If your organization is using Fannie Mae Services for the first time:

- In the *Users* section, click in the **Fannie Mae Institution Name** and **Fannie Mae ID** fields and type in the user's Fannie Mae credentials, if the users have their own credentials (in addition to your company's credentials for Fannie Mae).

NOTE: You can skip step 5 if your login credentials have already been set up. For more information, see [Chapter 2, Personas and Users with Access to Fannie Mae Services](#).

- In the Organization Setup section, click in the **Fannie Mae Institution Name** and **Fannie Mae ID** fields and type in your organization's Fannie Mae credentials.

Organization Setup (1)

Organization Name	Code	Address	City	State	Zip	Fannie Mae Institution Name	Fannie Mae ID
Administration	123456	4140 Dublin Blvd Suite 300 Suite	Dublin	CA	94568	Myers and Lemon	123456

NOTE: The Organization Name, Code, Address, City, State, and Zip fields are automatically populated from the Organization Details setting in Encompass Settings, Organization/Users setting.

Encompass Settings - Organization/Users

Organization Details

Organization: Administration

Description: Main Company Administration

Organization Information

Code: 123456

Name: Ellie Mae - Dev Account 32

Address: 4140 Dublin Blvd Suite 300 Suite

City: Dublin

State: CA

Zip: 94568

License

Use Custom Lender Profile for ECS: ☐

Lender Type: State Bank (STB)

Home State: AR

The interest rate exportation will be:

License Type in: All States

Select: ☒ Exempt: ☐ State: ☐ License Type: ☐ License #: ☐

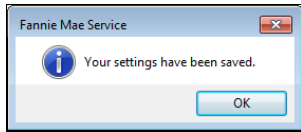
- To add an organization that uses a different set of Fannie Mae credentials, click the **New** icon, and in the *Add an Organization* window, type in the credentials, and click **OK**.

6 In the *Users* section:

Users (72)									
User ID	Last Name	First Name	Persona	Clear Alert	Workflow Enabled	Organization	Fannie Mae Institution Name	Fannie Mae ID	
accounting	User	Accounting	Accounting	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Accounting Person			
admin	User	Admin	Super Administ	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Administration			
archiver	User	Archiver	Archiver	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Archiving Person			
banker	User	Banker	Manager	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Administration			
closer	User	Closer	Closer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Closers			

- In the *Clear Alert* column, select check boxes corresponding to users who can clear Fannie Mae-related alerts in the Alerts & Messages tab in the loan file.

- In the *Workflow Enabled* column, select check boxes corresponding to users for whom the automatic loan submissions to DU will occur.
 - OR, select the **Workflow Enabled** check box to enable the workflow for all your users.
- 7 Click the **Save** icon on the top right corner of the page.
 - 8 In the confirmation window, click **OK**.



To Enable EarlyCheck Manual Workflow:

- Click the **EarlyCheck** tab, go to the *Automatic Ordering* section, and click the **Enabled** button.

Chapter 4

Import Fannie Mae Findings into Preliminary Conditions Tab

Starting with Encompass 16.1, you can submit loan data to Fannie Mae Services from Encompass and then use the DU or EarlyCheck findings to create preliminary conditions within the eFolder.

Prerequisites

You need the following to successfully submit to Fannie Mae Services:

- Valid Fannie Mae login credentials
- Populate the following mandatory fields in Encompass:

Field ID	Description
1172	Mortgage Type
2	Loan Amount
3	Interest Rate
4	Loan Term
608	Amortization Type
11	Property Street
12	Property City
14	Property State
15	Property Zip
16	Number of Units in Subject Property
19	Purpose of Loan
1811	Property Usage Type
1066	Estate will be held in
169	Declarations - Outstanding Judgments

Field ID	Description
265	Declarations - Bankruptcy past 7 yrs
170	Declarations - Property foreclosed
172	Declarations - Party to a lawsuit
1057	Declarations - Obligated on a loan
463	Declarations - Presently delinquent
173	Declarations - Separate maintenance
174	Declarations - Down payment borrowed
171	Declarations - Are you a co-maker
965	Declarations - U.S. Citizen
466	Declarations - Permanent Resident Alien
418	Declarations - Intend to Occupy
403	Declarations - Ownership Interest
356	Property Appraised Value Amount.
1041	Property Type
420	Lien Type
36	Primary Applicant First Name
37	Primary Applicant Last Name
65	Primary SSN
FR0104	Primary Applicant Street Address
FR0106	Primary Applicant City Address
FR0107	Primary Applicant State

Field ID	Description
FR0108	Primary Applicant Zip
FR0112	Primary Applicant Residency Duration Years

Submissions to Fannie Mae Services

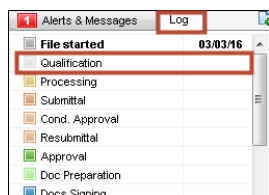
After you have entered information in the mandatory fields, and the milestone at which the Fannie Mae submission is configured to run automatically is completed, the DU/EarlyCheck submission runs automatically, and the Alerts tab updates with a Fannie Mae order alert.

If you have valid Fannie Mae credentials, you can manually submit your loan data from the AUS Tracking tool irrespective of whether your Encompass system has been configured for automatic Fannie Mae submissions.

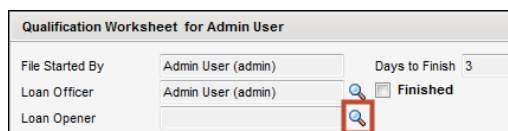
Automatic Loan Submission to DU

To Process an Automatic DU Submission:

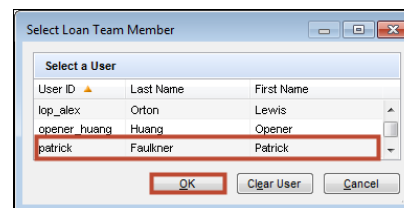
- 1 Open the loan file, and then click the **Log** tab.
- 2 For the purpose of this exercise, click the **Qualification** milestone.



- 3 In the *Qualification Worksheet*, click the **Lookup** icon next to the Loan Opener field.



- 4 In the *Select Loan Team Member* window, click to select a loan opener, and then click **OK**.



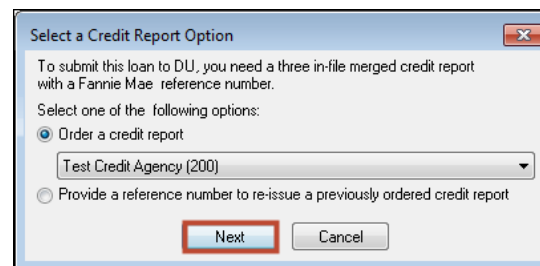
- 5 Select the **Finished** check box, and then click the **Save** icon.



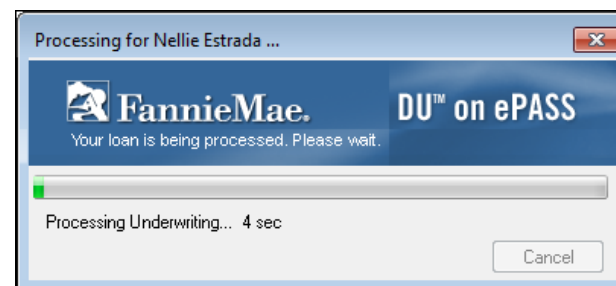
NOTE: The automatic submission starts when the loan is saved after milestone completion.

- 6 In the *Select a Credit Report Option* window, select a credit report type from the *Order a credit report* drop-down list, and then click **Next**.

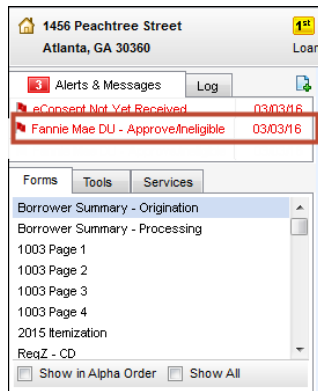
NOTE: This applies only if you have not ordered a credit report on the loan.



- A *Processing* window displays while your submission is processed.



- Click the **Loan** tab to return to your loan file, and then click the **Alerts & Messages** tab to view the Fannie Mae DU alert.



- Click the alert to view the alert details.

Fannie Mae Service DU			
Order Date	3/3/2016 2:45 PM	Ordered By	c00r9eq
Recommendation	Approve/Ineligible	View Report	Clear Alert
DU Messages			
Severity	Category	Description	Order Services
Rating	Risk Assessment	This case does not meet Fannie Mae's eligibility requirements.	
Rating	Eligibility	This case was processed and determined to be ineligible as a limited cash-out refinance in accordance with the input d	
Rating	Eligibility	This case is ineligible because the amount of cash taken out of the subject property equity exceeds the limit of 2 percen	
Rating	Eligibility	This loan casefile has been underwritten as a limited cash-out refinance. If the originating lender has held the first mort	
Rating	Eligibility	This limited cash-out loan casefile was not underwritten according to the DU Refi Plus expanded eligibility guidelines be	
Finding	Risk Assessment	The following risk factors represent strengths in the borrower's loan application: See full report for details.	
Verification	Eligibility	According to the Social Security Administration (SSA), the Social Security number (SSN) for Nellie Estrada either has n	Verifications
Verification	Eligibility	According to the Social Security Administration (SSA), based on the approximate issuance date of the Social Security n	Verifications
Verification	Eligibility	This loan is also subject to all other lender specified conditions and must comply with all applicable federal, state, and l	Verifications
Verification	Eligibility	Based on the credit report obtained through Desktop Underwriter, this loan casefile must close on or before 07/01/2016	Verifications
Verification	Eligibility	The level of mortgage insurance coverage requirement is not being provided for this loan because the recommendation	Verifications
Verification	Eligibility	If there is a home equity line of credit secured against the subject property the maximum allowable HCLTV is 97 percen	Verifications
Verification	Eligibility	Loan Level Price Adjustment may be applied when this loan is delivered to Fannie Mae. Refer to the Selling Guide and	Verifications
Verification	Employment/Income	Amy America's income must be supported by a paystub and a W-2 from the prior year, or by a standard Verification of	Verifications
Verification	Employment/Income	Nellie Estrada's income must be supported by a paystub and a W-2 from the prior year, or by a standard Verification of	Verifications
Verification	Employment/Income	Foster care income for Nellie Estrada was used in the underwriting analysis. Document the income in accordance with t	Verifications

- Click the **View Report** button to view the associated DU findings report.
- Click the **Clear Alert** button to remove the DU alert.

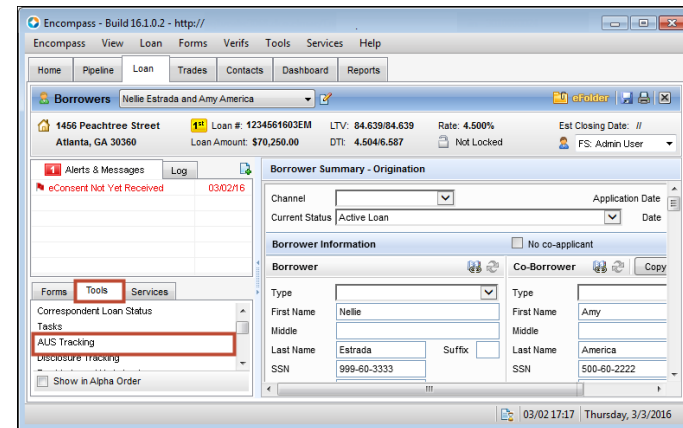
NOTE: Only authorized users have access to the **Clear Alert** button.

Manual Loan Data Submission to DU

You can manually submit your loans to DU even if your system has been set up for the automated workflow. Manual submissions to DU are particularly useful for Encompass instances that have not been set up for the automated workflow.

To Manually Submit Loan Data to DU:

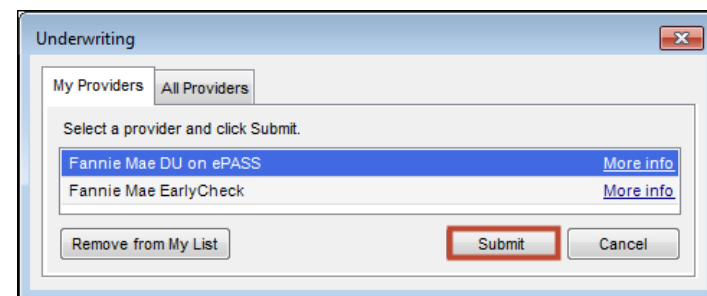
- Click the **Tools** tab and then select **AUS Tracking**.



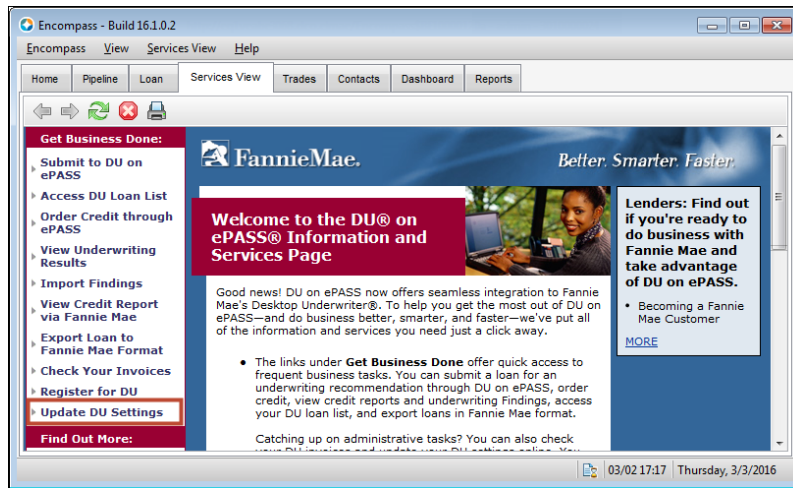
- In the AUS Tracking tool, click the **Request Underwriting** button.

AUS Tracking			
Request Underwriting			
Underwriting Risk Assess Type	Submission Date	//	Housing Ratio
If "Other" Description	Submission Time		Total Expense Ratio
AUS Recommendation	First Submission Date	//	Total Monthly Income
DU Case ID / LP AUS Key#	First Submission Time		Total Monthly Debt
Doc Class (Freddie)	Submission Number		Total Housing Paym
Submitted By	AUS Version #		Total Liquid Assets

- In the **Underwriting** window, click to select **Fannie Mae DU on ePASS**, and then click **Submit**.

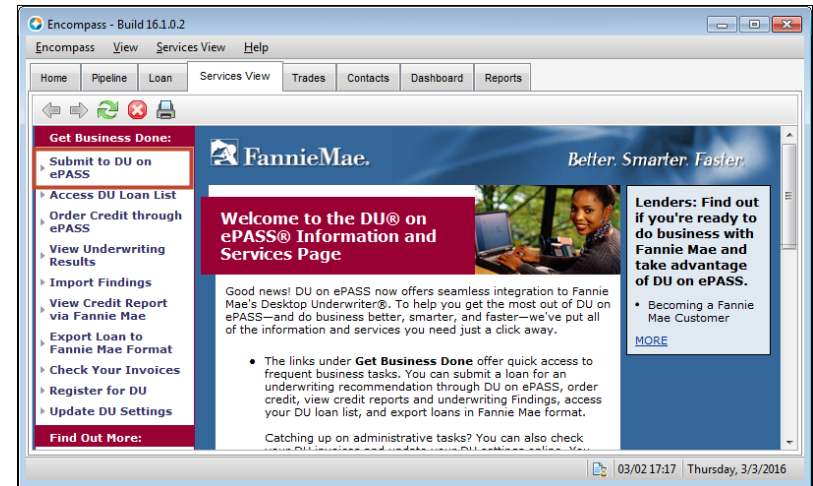


- 4 If you are ordering a DU order for the first time, click the **Update DU Settings** link in the Fannie Mae Welcome page.



- 5 In the *Update DU via Ellie Mae Network Settings* window, enter your DU login credentials, and then click **OK**.

- 6 In the *Fannie Mae Welcome* page, click the **Submit to DU on ePASS** link.



- 7 In the *Select a Credit Report Option* window, select a credit report type from the *Order a credit report* drop-down list, and then click **Next**.

- 8 In the *DU via Ellie Mae Network* window, enter your DU login credentials, and then click **Submit**.

DU via Ellie Mae Network

FannieMae. DU™ on ePASS

Submit to DU via Ellie Mae Network

Institution ID:

Provide account number and password
Enter your Fannie Mae account number and password for the credit provider displayed. These may be different from your Ellie Mae Network user name and password.

☐ Continue without passing credit reissue information

Fannie Mae Credit Provider: Test Credit Agency (200)

Account Number:

Password:

Product Description:

Submit **Cancel** **Help**

- A *Processing* window displays while your order is processed.

Processing for Nellie Estrada ...

FannieMae. DU™ on ePASS

Your loan is being processed. Please wait.

Processing Underwriting... 4 sec

Cancel

- After your order is completed, the *DU Underwriting Findings* are displayed.

Encompass - Build 16.1.0.2

Home Pipeline Loan Trades Contacts Dashboard Reports

DU Underwriting Findings

SUMMARY

Recommendation	Approve/Ineligible		
Primary Borrower	Nellie Estrada	Co-Borrower	Amy America
Lender Loan	A100000004	Casefile ID	1959020627
Submission Date	03/02/2016 08:15PM	Submitted By	c00r9enq
First Submission Date	03/02/2016 08:15PM	DU Version	9.3
Submission Number	1		

Mortgage Information

LTV/CLTV/HCLTV	85.00% / 85.00%	Note Rate	4.500%
Housing Expense Ratio	4.50%	Loan Type	Conventional
Debt-to-Income Ratio	33.92%	Loan Term	360
Total Loan Amount	\$70250.00	Amortization Type	Fixed Rate
Sales Price	\$0.00	Loan Purpose	Refinance
Actual/Estimated Appraised Value	\$83000.00	Refi Purpose	Limited Cash-Out

Import Conditions

Import Fannie Mae Underwriting Conditions directly into Encompass Document Tracking and eFolder

Import Conditions

03/02/17:14* Wednesday, 3/2/2016

Manual Loan Data Submission to EarlyCheck (EC)

Use the instructions in this section to manually submit loan data to Fannie Mae EarlyCheck especially if your system has not been set up for the Fannie Mae Services automated workflow.

To Manually Submit Loan Data to EC:

- 1 Click the **Tools** tab and then select **AUS Tracking**.

Encompass - Build 16.1.0.2 - http://

Home Pipeline Loan Forms Verifs Tools Services Help

Borrowers Nellie Estrada and Amy America

1456 Peachtree Street Atlanta, GA 30360

Loan #: 1234561003EM LTV: 84.639/84.639 Rate: 4.500% Est Closing Date: //

Loan Amount: \$70,250.00 DIT: 4.504/6.587 Not Locked FS: Admin User

Borrower Summary - Origination

Channel: Application Date:

Current Status: Active Loan

Borrower Information

☐ No co-applicant

Borrower

Type	First Name	Middle	Last Name	SSN
	Nellie		Estrada	999-60-3333

Co-Borrower

Type	First Name	Middle	Last Name	SSN
	Amy		America	500-60-2222

Forms Tools Services

Correspondent Loan Status

Tasks

AUS Tracking

Disclosure Tracking

☐ Show in Alpha Order

03/02/17:17 Thursday, 3/3/2016

- 2 In the AUS Tracking tool, click the **Request Underwriting** button.

The screenshot shows the 'AUS Tracking' window. It contains a table with various fields for tracking loan applications. The 'Request Underwriting' button is located in the top right corner and is highlighted with a red box.

AUS Tracking		Request Underwriting	
Underwriting Risk Assess Type		Submission Date	//
If "Other" Description		Submission Time	
AUS Recommendation		First Submission Date	//
DU Case ID / LPAUS Key#		First Submission Time	
Doc Class (Freddie)		Submission Number	
Submitted By		AUS Version #	
		Housing Ratio	
		Total Expense Ratio	
		Total Monthly Income	
		Total Monthly Debt	
		Total Housing Payme	
		Total Liquid Assets	

- 3 In the *Underwriting* window, click to select **Fannie Mae EarlyCheck**, and then click **Submit**.

The screenshot shows the 'Underwriting' window. It has two tabs: 'My Providers' and 'All Providers'. Under 'My Providers', there is a list of providers. 'Fannie Mae EarlyCheck' is selected and highlighted. Below the list are buttons for 'Remove from My List', 'Submit' (highlighted with a red box), and 'Cancel'.

- 4 In the Submit EarlyCheck window, enter your EarlyCheck login credentials, select the file format (ULDD or 1003) from the File Format drop-down list, and then click **Submit**.

The screenshot shows the 'Submit EarlyCheck' window. It contains login information (Username, Password, Institution ID) and transaction information (Validation ID, Casefile ID, Project Type, MI Company, File Format). The 'File Format' dropdown is set to '1003'. The 'Submit' button is highlighted with a red box.

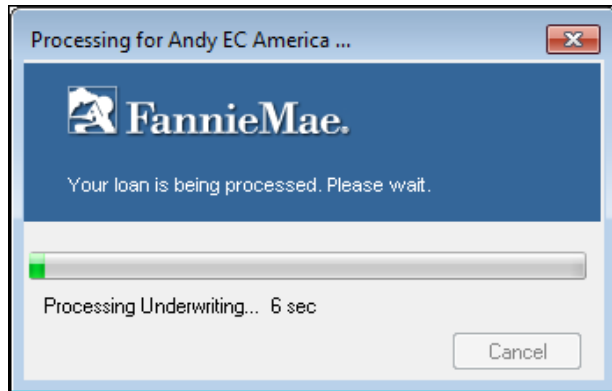
- 5 If your loan has missing information, in the Incomplete Loan Application window, click **Cancel**, and go back to your loan file to complete the missing data.

The screenshot shows the 'Incomplete Loan Application' window. It displays a message about missing fields and a table of missing fields. The 'Cancel' button is highlighted with a red box.

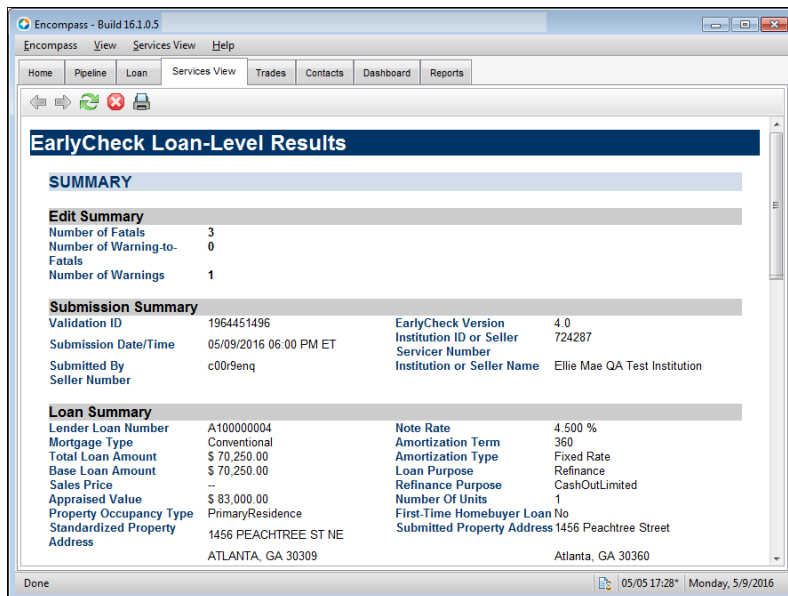
Field ID	Description
981	Declarations - What type of property did you own

- Repeat steps 2-4 to submit your loan data to EC.

- 6 In the *Processing* window, view the loan data submission status.



- When the loan submission is complete and the request has been processed, the EarlyCheck Loan Level Results displays the Fannie Mae findings.

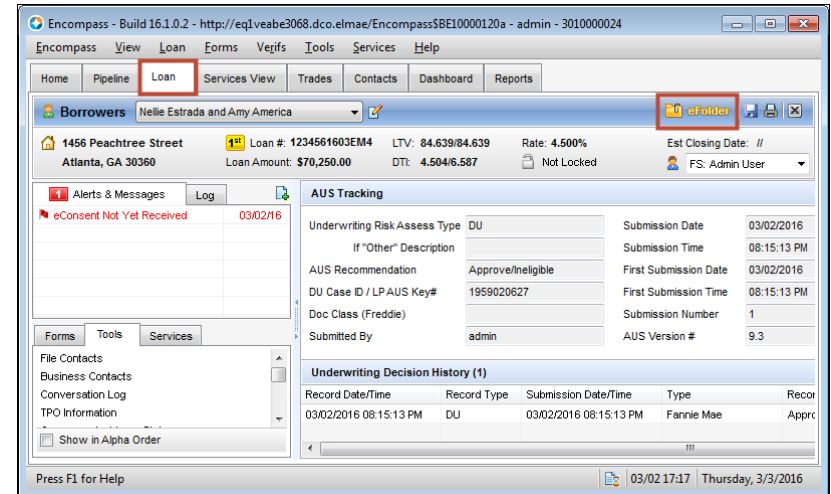


Add Preliminary Conditions

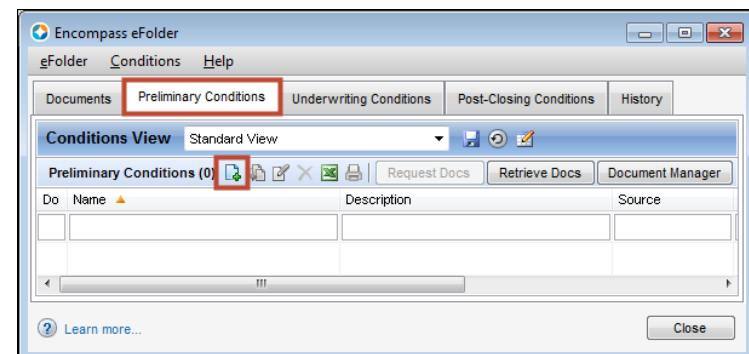
After your submission to Fannie Mae is complete, the findings are displayed in the *Documents* tab of the *eFolder*. Using the options in the *Preliminary Conditions* tab, you can view the results of the Fannie Mae submission and then select one or more of the order findings to create preliminary conditions for your loans.

To Add Conditions from Fannie Mae Findings:

- 1 Click the **Loan** tab and then click the **eFolder** button located at the top right corner of any page.

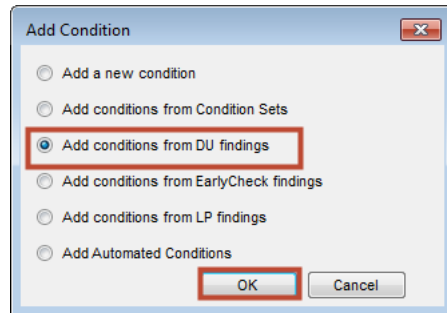


- 2 Click the **Preliminary Conditions** tab and then click the **New** icon.

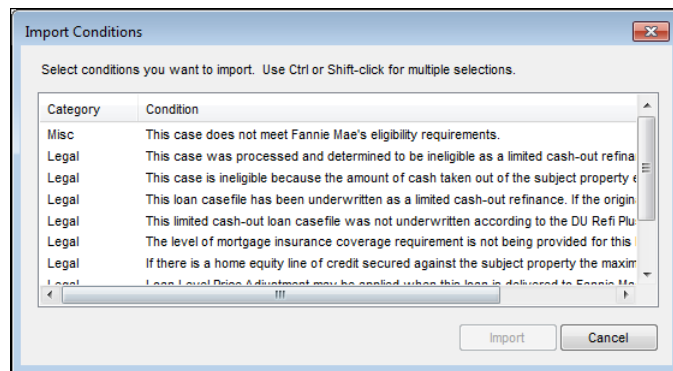


- 3 In the *Add Condition* window, click **Add conditions from DU findings**, and then click **OK**.

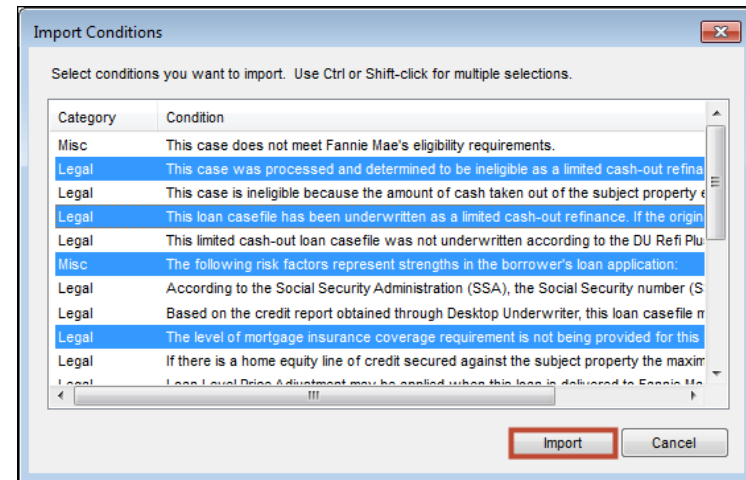
NOTE: For the purpose of this exercise, the selected product is Fannie Mae DU.



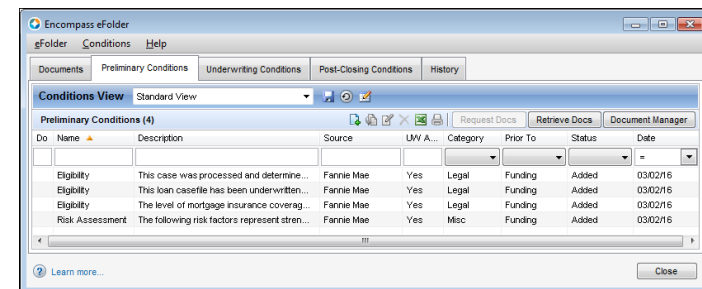
- The *Import Conditions* window displays the results from the Fannie Mae submission.



- 4 Click to select the results you want to add as preconditions for your loans, and then click **Import**.



- This displays the list of imported DU findings used to create preliminary conditions for your loans.



Appendix

Supported Integrations

[AccountCheck](#) and [The Work Number](#) are services available within the Ellie Mae Network, used for verifying the borrower and co-borrower's employment and income. Results from these orders are now automatically included in your Fannie Mae DU request, analyzed by Fannie Mae Services, and then returned with the Fannie Mae results.

NOTE: For the AccountChek information to be utilized within DU, contact your Fannie Mae account representative and identify the Institution IDs for which AccountCheck FormFree traits need to be activated. Since the activation process takes 24-48 hours, make sure this is taken care of prior to placing your DU orders.

Although an integration with Intuit has not been implemented yet, users can place an order with Intuit and then manually enter the results in the FNMA Streamlined 1003 input form, Additional Provider Data section. When a DU order is placed with Fannie Mae Services, the Intuit data is automatically included in the order request. Fannie Mae processes the Intuit data and then returns the results to Encompass.

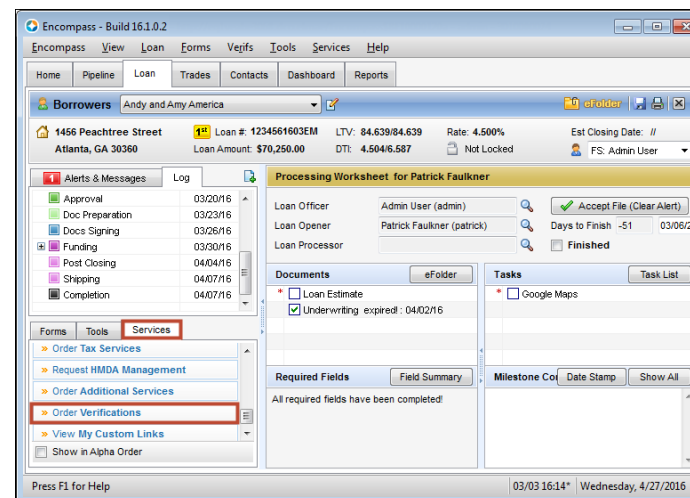
AccountChek and The Work Number

Use the Services tab within the loan file to place orders with AccountCheck and/or The Work Number.

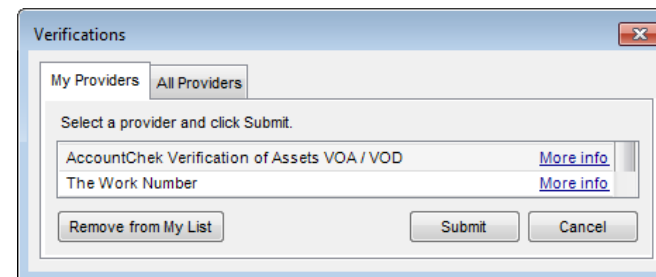
To Place an AccountChek or The Work Number Order:

- 1 From the Pipeline, open a loan file.

- 2 Click the **Services** tab, and then select **Order Verifications**.



- 3 In the Verifications window, click **AccountCheck Verification of Assets VOA / VOD** or **The Work Number**, and then click **Submit**.



- For The Work Number, update information in the Report Request window, and then click the **Order** button.

- For AccountChek, update information in the AccountChek Verification of Assets window, and then click the **Submit** button.

NOTE: For a step by step guide of how to complete the information in the AccountChek Verification of Assets window and submit the order, click the **Need Help? Click here** link in the window.

Intuit

You cannot place orders for Intuit services from within Encompass yet. However, if you have the borrower and co-borrower's TurboTax information, you can manually update the Additional Provider Data section in the FNMA Streamlined 1003 input form.

To Enter Intuit Data in Encompass:

- 1 Open the loan file and from the **Forms** tab, click **FNMA Streamlined 1003**.

- 2 In the Additional Provider Data section, type in the Intuit Report IDs of the borrower and co-borrower.

The screenshot displays the Encompass software interface, version 16.1.0.2. The main window is titled 'Borrowers' and shows details for 'Andy and Amy America'. The loan information includes the address '1456 Peachtree Street, Atlanta, GA 30360', loan number '1234561603EM454', LTV '84.639/84.639', rate '4.500%', and loan amount '\$70,250.00'. The 'Additional Provider Data' section is highlighted with a red box and contains the following fields:

- AccountChek Asset ID (Bor)
- AccountChek Asset ID (CoBor)
- Intuit Report ID (Bor)
- Intuit Report ID (CoBor)

The interface also includes a sidebar with a 'Log' section showing various stages of the loan process, such as Processing, Submittal, and Completion, with corresponding dates. The bottom status bar indicates the user is 'FANNIESERVICE.X3' and the date is 'Wednesday, 4/27/2016'.

NOTE: If you have already ordered an AccountChek report, the AccountChek Asset ID fields of the borrower and co-borrower will be automatically populated from the report data.