



Correspondent Lending Encompass Investor Connect Job Aid

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Section 1 – Introduction to Encompass Investor Connect

Encompass Investor Connect is a service that enables lenders to establish a secure system-to-system workflow with partners, including correspondent investors, warehouse lenders, and due diligence service providers, to ensure the delivery of accurate, compliant, and tamper-proof loan data and documents.


We have made the business decision to use this program. It is designed to allow us, Onity Mortgage Corporation, to process, purchase, and fund loans much more efficiently. This job aid will assist you with supporting our Lenders and Sales partners use Investor Connect.

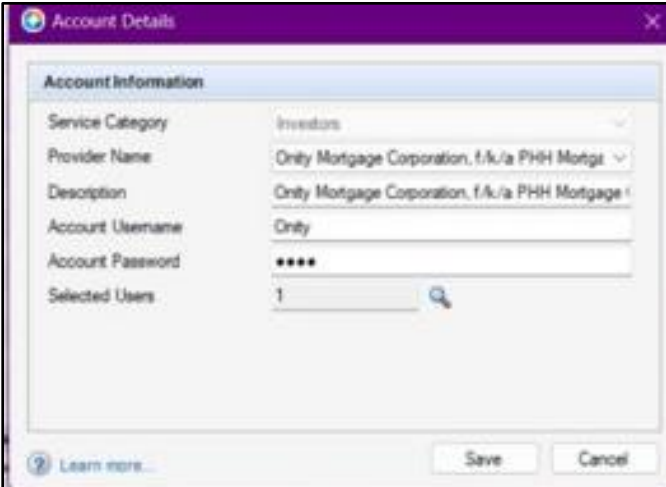
In the upcoming sections, you will find guidance to assist our Lenders with setting up Partner Accounts that are required for them to use Encompass Investor Connect in partnership with Onity Mortgage Corporation and helpful tips.

Section 2 – Setting Up Partner Account

Before the Lender can submit loan data and documents into Encompass Investor Connect; they must be a partner. Their administrator must use the Services Password Management setting in Encompass to enter partner account information and select the Encompass users who are authorized to submit data and documents to a partner.

To Configure the Services Password Management Setting, guide your Lender through these steps:

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 an option from the **Service Category** drop-down list.
5. Select **Onity Mortgage Corporation f/k/a PHH Mortgage** from the **Provider Name** drop-down list. Based on the selection, additional fields will display below the Description field.



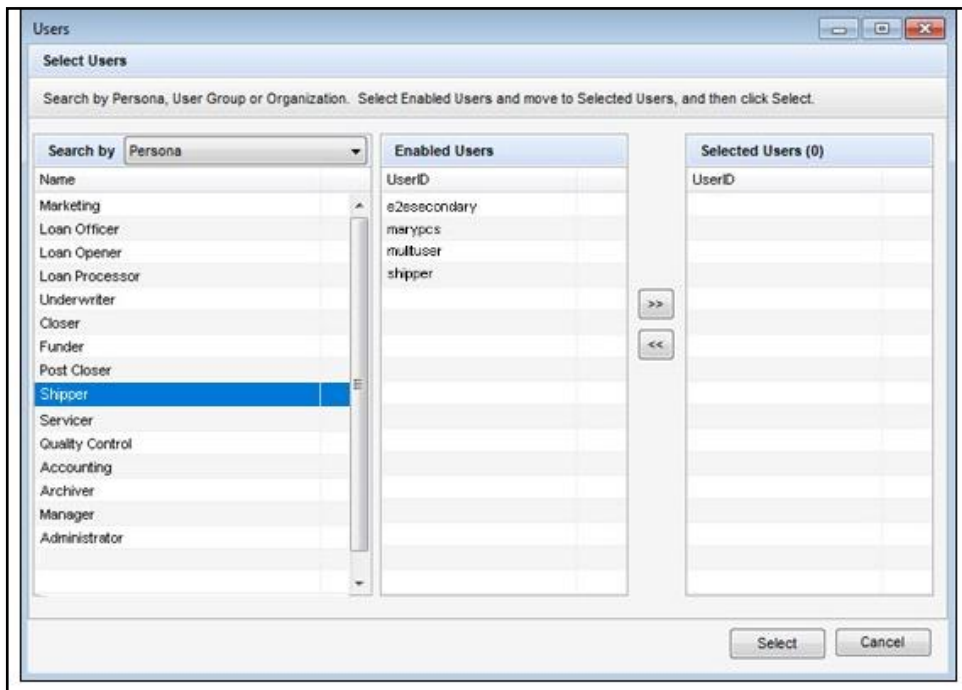
6. Enter a **Description** for the service.
7. Enter the Account **Username** and Account **Password** to complete any additional fields.

NOTE: The username and password have already been selected for your Lender. Provide the following to the Lender:

User name: Onity Mortgage **Password:** 5 Digit Client ID

REMINDER: Addenda to this guide are provided when partners required specific **Account Username** and **Account Password** information. The Encompass administrator can access the addenda on the Guides & Documents page on the Encompass Investor Connect online help.

8. Click the **Find** icon (magnifying glass) next to the **Selected Users** field.
9. When the **Select Users** window displays, select a **search category** (Persona, User Group, or Organization) from the drop-down list at the top of the **Search By** panel, and then select **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 partner, 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.

Once setup is complete, Onity Mortgage will be available in the Lender's list of Investors in the **Loan Delivery Service**. *Please be aware that only closed loan files can be submitted through Investor Connect.* The lender is now partnered with Onity Mortgage and are ready to deliver the closed loan files.

NOTE: The Encompass Investor Connect Lender Use Guide is attached for *your reference*.



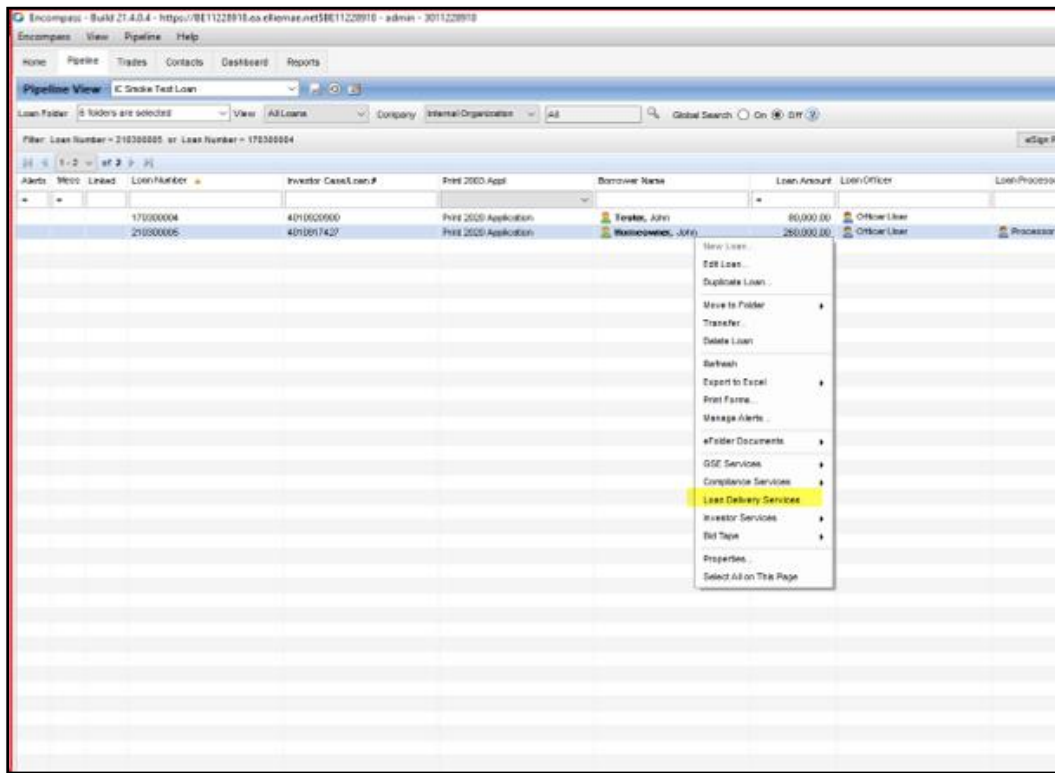
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Connect Lender Use

Section 3 – Loan Delivery Services

Lenders who have partnered with Onity Mortgage through Investor Connect can deliver individual or batches of loans by clicking the **Loan Delivery Services** option in the Encompass Pipeline.

To Access Encompass Investor Connect:

1. **Select** one or more loans on your **Encompass Pipeline**:
 - When delivering 50 or fewer loans, manually select the loans on the Encompass Pipeline.
 - When sending a batch delivery (51 to 1500 loans) use the Loan Folder drop-down list on the **Encompass Pipeline** to select the folder you want to access, and then use the filter fields at the top of the **Pipeline** columns to filter for the loans you want to deliver.
2. **Right-click** the selected loan or loans.
3. Click the **Loan Delivery Services** option



4. The **Deliver Loans** window opens.

Deliver Loans Window

The **Deliver Loans** window provides a central location where users can select an Encompass Investor Connect service category, specify the partner who will receive the loan file, and complete details about the submission.

The **Select a Category** column on the *left* lets the lender select the Encompass Investor Connect service category.

A list of available partners for the selected category displays in the **Deliver To** column in the center of the window.

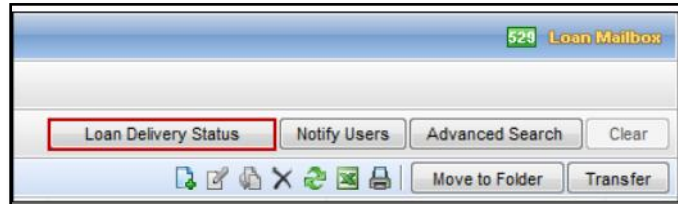
Section 4 – Delivery Statuses

After sending a submission loan file to a partner, you can view the status of the submission loan file by clicking the **Loan Delivery Status** button on the Encompass Pipeline.

Loan Delivery Status

To View the Status of Submissions on the Loan Delivery Status Window:

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



2. The **Loan Status Delivery** window opens. The number of records is listed at the top.

MEMO	LOAN NUMBER	INVESTOR LOAN NUM...	SUBMITTED TO	REQUESTED DATE	SUBMISSION TYPE	CREATED BY	STATUS DATE	STATUS	
	170300004	4010920900	PHH Mortgage	02/09/2022 2:56 AM	Closed Loan Delivery	admin	02/09/2022 3:00 AM	Delivered	
	210300005	4010917427	PHH Mortgage	02/09/2022 1:45 AM	Closed Loan Delivery	admin	02/09/2022 2:16 AM	Delivered	

3. In the upper right corner, click the Refresh icon to update the page content.

