



## PACIFIC BAY LENDING GROUP

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### Encompass TPO Connect Website User Guide

## Section 1: Getting Started - Non-Delegated

This section explains how you can start using the website and includes a brief description of the main tools available on the website. Enough information is provided to get you started, but more steps are required to complete these processes. These tools are discussed in detail later in this guide.

### Gaining Initial Access to the Website

Once approved by our company, we will assign a manager from your company to be the website administrator (i.e., the one who will manage user accounts, update company information, and add new users). The manager will receive an email from us that provides a link to the website, along with a log in name (the manager's email address) and a temporary password. The manager will then complete the following steps to gain access to the website.

#### To Gain Initial Access to the Website

1. Click the link provided in the email to open the website.
2. Log in to the website using your email address and the temporary password provided in the email.
3. On the Change Password page, create a new password.

**NOTE:** Be sure to keep track of your new password. Our company will not have access to it.

### Logging in

#### To log in as a Third Party Originator

1. In the TPO Connect home page, click **Click Here to Log In**.
2. Enter your username, and then click **Continue**.
3. On the new window, enter your password and then click **Login**.

**NOTE:** If you have forgotten your password, click **Forgot Password**.

### Logging in With Multi Factor Authentication

As an added layer of security, administrators can enable Multi Factor Authentication (MFA) for third party originators. When this option is enabled, TPOs are required to enter an authentication code that is obtained via text or phone call.

#### To log in as a Third Party Originator with MFA

1. In the TPO Connect home page, click **Click Here to Log In**.
2. Enter your username, and then click **Continue**.

The screenshot shows a 'LOGIN' window with a close button (X) in the top right corner. Below the title is a horizontal line. Underneath, there is a 'User Name' label followed by an input field. Below the input field is a checkbox labeled 'Internal User'. At the bottom of the form is a grey button labeled 'Continue'.

3. Enter your password, and then click **Login**.
4. To receive an authentication code, select the number you want to be contacted at, and then click **Text** to receive a text with the code. Click **Call** to receive the code by phone call.

The screenshot shows the 'LOGIN' window with the text: 'You'll need to enter an authentication code. How should we send it to you?'. Below this is a dropdown menu labeled 'Contact me at' with a redacted phone number. There are three blue buttons: 'TEXT', 'CALL', and 'CANCEL'.

5. Enter the *One Time Passcode* you receive, and then click **Submit**.

The screenshot shows the 'LOGIN' window with the text: 'We have sent you One Time Passcode.'. Below this is an input field labeled 'One Time Passcode' and a blue button labeled 'SUBMIT'. Below these are two more buttons: 'BACK' and 'CANCEL'.

## Start Logging in With Single Sign On (SSO)

Single Sign-On (SSO) is an authentication process that enables users to authenticate securely with multiple websites or applications by logging in only once with one set of credentials.

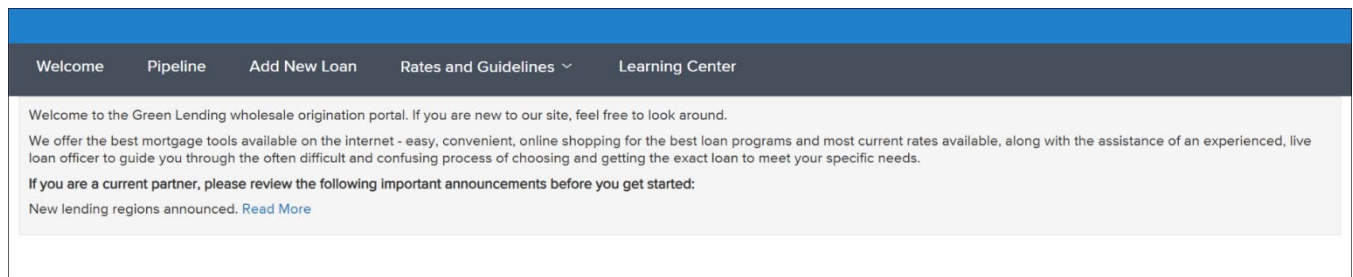
### To log in as a Third Party Originator with SSO Enabled

1. In the TPO Connect home page, click **Click Here to Log In**.
2. Enter your username, and then click **Continue**.
3. On the new window, enter your password and then click **Login**.

**NOTE:** If you have forgotten your password, click **Forgot Password**.

## Using the Website Tools

Once logged in, the manager can grant users access to the site and update their account information.



## Change the User Password

### To Change Your Password

1. In the top right of the page, click your user name, click **Change Password**, and then do the following:
  - a. In **Current Password**, enter your current password.
  - b. In **New Password**, enter your new password.
  - c. In **Re-enter New Password**, re-enter your new password.
2. Click **Save**.

## Add Users to the Website

In order for other users to gain access to the website, the manager must create a contact record for each user.

### To Create a Contact Record

1. In the top right of the page, click your user name, click **Manage Account**, and then click **Company Account**.

Company Contacts							<a href="#">Add Contact</a>		
First Name	Last Name	Address	Business Phone	Email	Login Status	Personas			
Usha	0040-Last	4420 Rosewood ...		encs.0040@mailinator.com	Enabled	2	<a href="#">View</a>	<a href="#">Delete</a>	
Usha	0065-Last	4420 Rosewood ...		encs.0065@mailinator.com	Enabled	2	<a href="#">View</a>	<a href="#">Delete</a>	

2. Under **Company Contacts**, click **Add Contact** to add a new user who will be able to use the website, and then do the following:
  - a. Enter the required information for the user. Required fields are marked with a red asterisk.
    - The Organization field enables you to select the branch within the TPO Company's organization where this contact should be created. Click **Choose** to select the organization option, and then select the organization entry and click **Save**.
    - The Persona field enables you to select an available persona to assign to the TPO Contact. Click **Add Persona** to select the persona for the TPO contact, and then select one or more personas and click **Save**.

**Create New Contact**

\* Email Address

\* First Name

Middle Name

\* Last Name

Login Status **Enabled**

\* Login Email Address

NMLS ID

Social Security #

\* Organization [Choose](#)

Use Company Address

Address

City

\* State

Zip  -

Business Phone  Ext.

Business Fax  Ext.

\* Cell Phone

\* Personas [Add Persona](#)

View access to team's loans

Edit team's loans

Assigned AE **admin, lender**

Record Last Updated **1/8/26 7:39:35**

[Cancel](#) [Save](#)

- b. When finished, click **Save**.

The user will receive an email that provides a link to the website, along with a log in name (their email address) and a temporary password. The user can log in to the website, however their licensing

information needs to be submitted to, and then approved by, our company before they can submit loan files. (This rule applies to branches that will use the website as well.)

Submit user or branch licensing information to:

*[Add contact information for licensing information reviewer(s)]*

## Notifications

The Notifications section enables managers to define which notifications are available to TPOs. Additionally, TPOs can determine which email notifications they want to receive. The notification templates are defined by the administrator and then selected by the TPO users in TPO Connect. The notifications section displays any notifications that the user is subscribed to.

Notifications	
Notification Category	Subscribed
Rate Lock Summary	✓
Cleared for Funding	✓
Cleared for Purchase	✗
Underwriting Conditional Approval	✓

### For Account Managers

Account managers are required to define which notifications are available to their TPOs

#### To Select which Notifications are Available to a TPO

1. In the top right of the page, click your user name, click **Manage Account**, and then click **Company Account**.
2. Under **Company Contacts**, click **View** for the user you want to update.
3. Under **Notifications**, click **Edit Notifications**.
4. In **Edit Notifications**, select each notification for the user.

Notification Category	Subscribed
All Notifications	<input type="checkbox"/>
Rate Lock Summary	<input checked="" type="checkbox"/>
Cleared for Funding	<input checked="" type="checkbox"/>
Cleared for Purchase	<input type="checkbox"/>
Underwriting Conditional Approval	<input checked="" type="checkbox"/>

5. Click **Save**.

### For TPOs

Once the account manager has defined the available notifications, you can select which of those notifications you want to subscribe to.

### To Select which Notifications to Subscribe to

1. In the top right of the page, click your user name, and then click **Manage Account**.
2. Under **Notifications**, click **Edit Notifications**.
3. In **Edit Notifications**, select each notification.

Notification Category	Subscribed
All Notifications	<input type="checkbox"/>
Rate Lock Summary	<input checked="" type="checkbox"/>
Cleared for Funding	<input checked="" type="checkbox"/>
Cleared for Purchase	<input type="checkbox"/>
Underwriting Conditional Approval	<input checked="" type="checkbox"/>

4. Click **Save**.

**NOTE:** TPO users only see notifications that have been assigned to them by their TPO Manager. TPO Connect does not display Notification Templates with the "Other" category. Any notifications assigned to that category will not be available to TPO users.

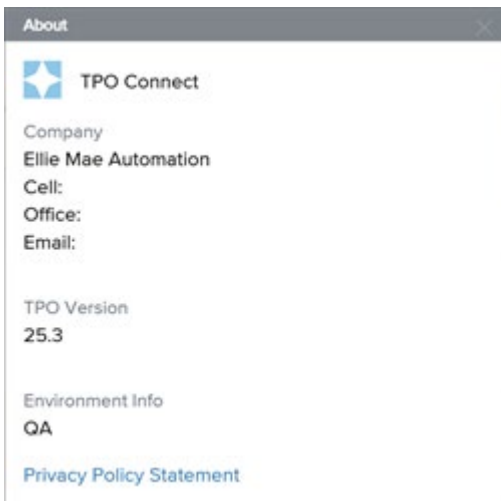
## Environment Information

An **About** link is available in the header of the website that provides the following information about the environment you are using:

- Company Info
- TPO Version
- Environment Information
- Privacy Policy Statement Link

### To View the About Information

1. In the top right of the page, click your user name.
2. Click **About**.



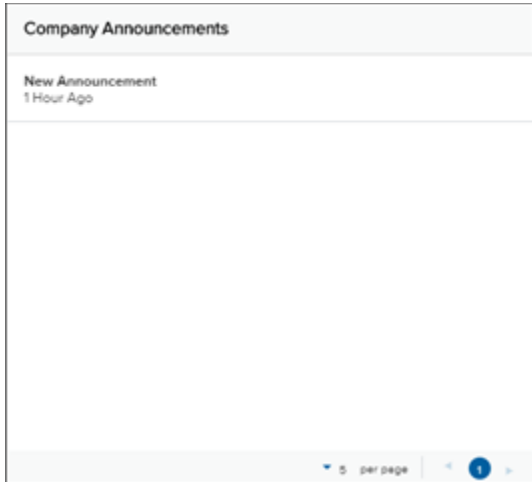
## Home Page Widgets

Several Home Page Widgets are available for users to access key information. These widgets are configured by the administrator. The following widgets are available:

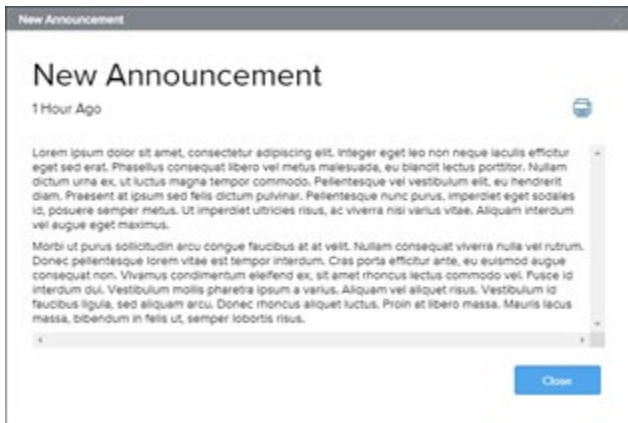
- Recently Accessed Loans:** This widget displays a list of recently accessed loans by a TPO. You can click on a loan in the list to view the loan.
- Lender Key Contacts:** This widget enables Brokers/Sellers to quickly access global Lender Contacts directly from the Welcome page.
- Company Announcements:** This widget enables the lender or investor to provide information to TPOs.

### To Use and View Company Announcements

If the Company announcements widget is available, any announcements are displayed in the widget.



The TPO can select an announcement from the widget to view the details of the announcement. Once the announcement is open, the TPO can print the announcement or close the announcement.



## ESign

TPOs can view all documents that need to be eSigned from the new eSign page, or they can view documents that need to be eSigned on a specific loan. TPO Connect automatically filters eSign loan packages older than 120 days, as well as eSign loan packages that are canceled or voided.

### To ESign From the ESign Page

1. In the Encompass TPO Connect website top navigation, click **eSign**.

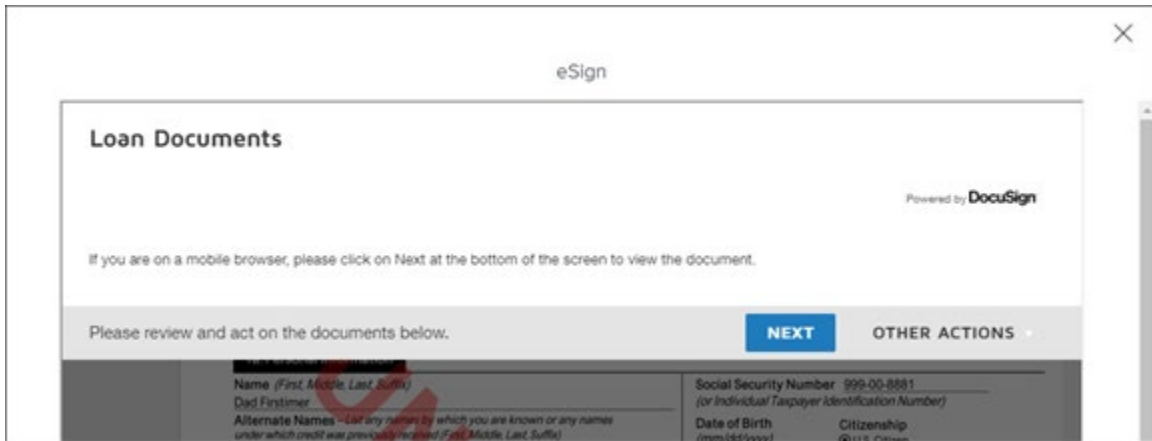
**NOTE:** Because the navigation labels can be customized by the Encompass TPO Connect administrator, your label name may vary.

2. Under **eSign**, click the loan to view the attached documents.

Loans Pending eSign			
LOAN NUMBER	BORROWER NAME	LOAN AMOUNT	PROPERTY ADDRESS
212312101EM337111	Firstimer, Dad	\$100,000.00	1234 Mayflower Dawson IA 50060
212312101EM336111	Customer JR, Ken N	\$300,000.00	10655 Birch St Burbank CA 91502-1234

3. To start eSigning, click the attached document, click **Start**, and then do the following:

- a. Review the contents of the attached document.



- b. To eSign the document, click the eSign signature point.
- c. When finished, click **Finish**.

## Reporting Views

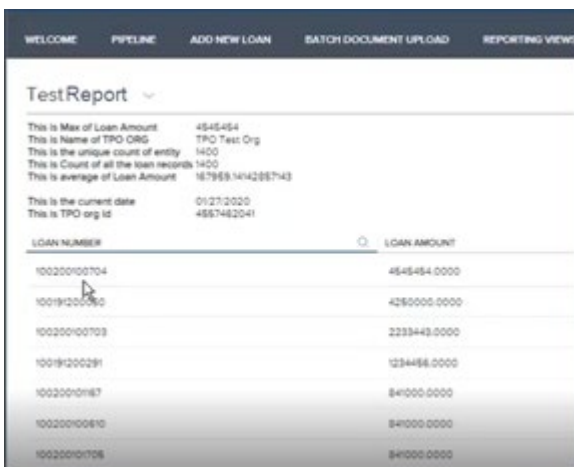
Once the administrator has enabled and configured reports, TPOs can view various pre-configured report views from the **Reporting Views** link on the welcome page. TPOs can also print or save the reports as PDF or Excel (CSV files) and identify which loans need to be delivered and more. You can open a loan from a reporting view by clicking on the loan entry.

### To View Reports

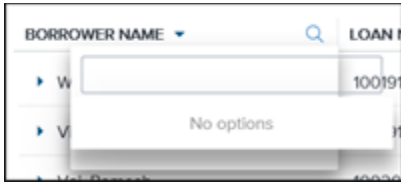
1. In the Encompass TPO Connect website top navigation, click **Reporting Views**.

**NOTE:** Because the navigation labels can be customized by the Encompass TPO Connect administrator, your label name may vary.

2. (For Multiple Reports) In the **Select a report** drop-down, click the report.



3. To filter the data based on a column value, do the following:
  - a. In the column header, click **Search** (🔍).



- b. In the search field, provide the search criteria (enter the field value, select the value(s), or open the calendar and click the date).
- c. Press ENTER or click **Search** (🔍).
- d. To remove the column filters, click **More** (⋮) and then click **Clear Filters**.
4. To sort the data based on column values, click the column header (▲ Ascending values, ▼ Descending values).
5. To download the report as an Excel (CSV) file, click **Export csv**.
6. To print the report, click **Print**, and preview the report, print the report, or save the report as a PDF.

## Batch Document Upload

Using **Batch Document Upload**, you can attach documents to loans, import additional loan data to a loan file, and submit or resubmit loans. When importing additional loan data, you can select Fannie Mae files (FNMA 3.2) or ULAD/iLAD files (MISMO 3.4), as well as provide DO Case File IDs or LPA File IDs for wholesale or non-delegated loans.

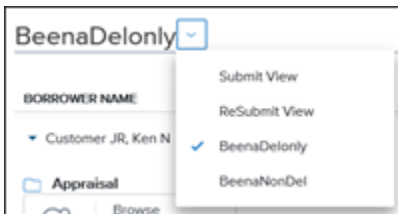
**NOTE:** By default, the link is labeled **Batch Document Upload**, though your administrator can customize the link name to fit your company's needs.

### To Use Batch Document Upload

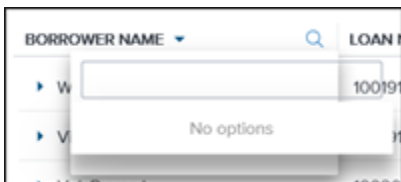
1. In the Encompass TPO Connect website top navigation, click **Batch Document Upload**.

**NOTE:** Because the navigation labels can be customized by the Encompass TPO Connect administrator, your label name may vary.

2. *(For Multiple Views)* In the view ▼ drop-down, click the view.

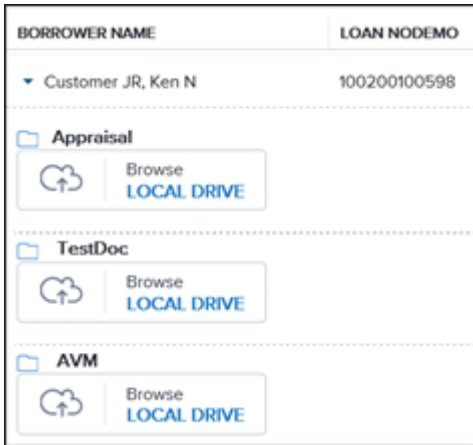


3. To filter the data based on a column value, do the following:
  - a. In the column header, click **Search** (🔍).



- b. In the search field, provide the search criteria (enter the field value, select the value(s), or open the calendar and click the date).
- c. Press ENTER or click **Search** (🔍).
- d. To remove the column filters, click **More** (⋮) and then click **Clear Filters**.
4. To sort the data based on column values, click the column header (▲ Ascending values, ▼ Descending values).

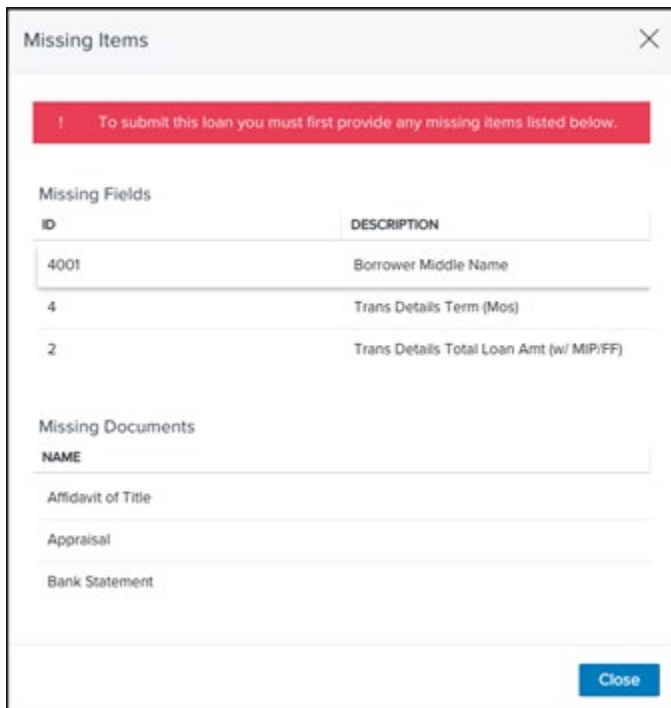
- 5. You can attach documents by expanding a loan in the grid, and then either drag and drop or browse and attach a document to a specified eFolder.
  - If an "Unassigned" location is displayed, all documents will be uploaded to that location and users must manually move documents to the appropriate loans.



- Users can cancel an upload of a document in progress by clicking the X at the far right end of the page.
- 6. If the **Submit Loan** or **Resubmit Loan** button is enabled, you can submit or resubmit a loan by expanding the row for a loan entry.

**NOTE:** By default, the buttons are labeled **Submit Loan** and **Resubmit Loan**, though your administrator can customize the button names to fit your company's needs.

- If the submission is successful, a "Your loan has been successfully submitted." message is displayed.
- If the submission fails:
  - A "We were unable to submit your loan. Click the Errors link to view details." message is displayed.
  - When the **Errors** link is clicked, a window is displayed with a list of missing fields and/or documents.



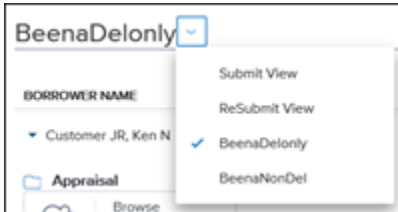
- Complete the missing fields and provide the missing documents and then submit or resubmit the loan.

## To Import Additional Loan Data on the Batch Document Upload Page

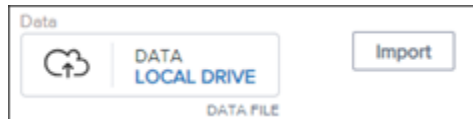
1. In the Encompass TPO Connect website top navigation, click **Batch Document Upload**.

**NOTE:** Because the navigation labels can be customized by the Encompass TPO Connect administrator, your label name may vary.

2. (For Multiple Views) In the view  drop-down, click the view.



3. In the loan list, expand the target loan, and then do the following:
  - a. In the **Import from** drop-down, click one of the following import types:
    - Fannie Mae 3.2 ULAD/iLAD Mismo:** Drag and drop the import file onto the Data section. Alternatively, you can select the **Local Drive** link and browse for the file on a local drive.



- DO Case File ID or LPA File ID:** Enter the case file ID.
- b. To filter the imported fields, select one of the following under **Field Import Options:**
    - Import all fields:** Import all loan data into the loan.
    - Import only non-blank fields:** Only import fields that are not blank into the loan.
  - c. To control how the existing lists are handled, select one of the following under **Existing Lists Interactions:**
    - Delete existing lists before importing:** Remove existing lists (residences, liabilities, etc.) and replace with the data from the import loan.
    - Add to existing lists:** Append new lists to the existing loan data.
4. Click **Import**, review the confirmation contents, and then click **Continue**.

## View the Pipeline



Using the **Pipeline**, you can view your pipeline of loans. As you create new loans, they will be listed in the Pipeline, allowing you to check loan status, lock status, and some basic loan information. Depending on your assigned role and permissions, you may be able to view all the loans that your team has entered in Encompass TPO Connect. Your administrator can configure the pipeline to display one of two views. The Pipeline Grid view displays all the loans in your pipeline in a list, displaying important loan information at a glance. The Loan Groups view sorts loans into groups by criteria defined by the administrator.

The Correspondent Pipeline Grid displays the following columns containing information about the loan: Loan #, Lender Case, Alternate Loan #, Borrower Name, Property Address, Status, Lock & Request Status, Rate Lock Expires, Delivery Date, Purchase Date, Commit. #, Commit. Type, Delivery Type, Delivery Exp, Loan Type, Loan Program, Total Loan Amt (W/MIP/FF), Interest Rate, UW Type, Commitment Date, Commitment Period, Commitment Expiration Date, Contacts.

## To Customize Your Pipeline View

1. In the Encompass TPO Connect website top navigation, click **Pipeline**.


**NOTE:** Because the navigation labels can be customized by the Encompass TPO Connect administrator, your label name may vary.

2. *(Bucket View Enabled Only)* Click the bucket view. If the bucket view is not enabled, the pipeline display defaults to the Grid View. To enable the bucket view, contact your Encompass TPO Connect administrator.
3. In the **Channel**  drop-down, click the channel view (**All, Wholesale, Correspondent Delegated, Correspondent Non-Delegated**).
4. In the **View**  drop-down, click one of the following:
  - All Loans:** View all loans that you have access to view.
  - My Loans:** View only loans that you originated.




## To Filter Your Pipeline View

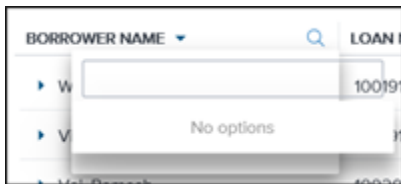
1. In the Encompass TPO Connect website top navigation, click **Pipeline**.






**NOTE:** Because the navigation labels can be customized by the Encompass TPO Connect administrator, your label name may vary.

2. *(Bucket View Enabled Only)* Click the bucket view. If the bucket view is not enabled, the pipeline display defaults to the Grid View. To enable the bucket view, contact your Encompass TPO Connect administrator.
3. In the **Channel**  drop-down, click the channel view (**All, Wholesale, Correspondent Delegated, Correspondent Non-Delegated**).
4. To filter the pipeline based on a loan field value, locate the pipeline search in the upper right, and then do the following:



- a. In the pipeline search, click the loan field drop-down
- b. In the loan field drop-down, click one of the available fields:
  - Loan #**
  - Borrower Name**
  - (All, Correspondent Delegated, Correspondent Non-Delegated Only)* **Lender Case #**
  - (All, Correspondent Delegated, Correspondent Non-Delegated Only)* **Correspondent Loan Status - Alternate Loan Number**
- c. In the search field, enter the loan field value, and then press ENTER or click **Search** .
- d. To remove the search filters, click **More**  and then click **Clear Filters**.
5. To filter the data based on a column value, do the following:
  - a. In the column header, click **Search** .



- b. In the search field, provide the search criteria (enter the field value, select the value(s), or open the calendar and click the date).
- c. Press ENTER or click **Search** .
- d. To remove the column filters, click **More**  and then click **Clear Filters**.
6. To sort the data based on column values, click the column header ( Ascending values,  Descending values).
7. To move a column to a new location, click and drag **Move**  to the new location.

**NOTE:** If you reorganize the columns, the change will not be saved when you leave Pipeline.

## Viewing Lender or Investor Documents

Using **Documents**, you can review important information from the Lender or Investor.

1. In the Encompass TPO Connect website top navigation, click **Documents**.

**NOTE:** Because the navigation labels can be customized by the Encompass TPO Connect administrator, your label name may vary.

2. To open a document, click the document name.

## Section 2: Originating Loans - Non-Delegated

You can originate a loan on the website by importing an existing loan file from a DU 3.2 File (\*.fnm) or by creating a loan manually. This section provides the steps for adding a new loan in Encompass TPO Connect.

**NOTE:** You can also import a loan file that has a .txt or .1003 extensions as long as that data is formatted like a standard .fnm file.

### Managing Loans

#### Start a New Loan

##### To Start a New Loan

1. In the Encompass TPO Connect website top navigation, click **Add New Loan**.

**NOTE:** Because the navigation labels can be customized by the Encompass TPO Connect administrator, your label name may vary.

2. Under **Select a Channel**, select the channel (**Wholesale**, **Correspondent Non-Delegated**, **Correspondent Delegated**).

The screenshot shows a three-step progress indicator at the top: 1. Select Channel (active), 2. Select Contacts, and 3. Loan Data Source. Below this is a 'Select Channel' form with three radio button options: 'Wholesale', 'Correspondent Non-Delegated' (selected), and 'Correspondent Delegated'. At the bottom right of the form are 'Cancel' and 'Next' buttons.

3. Click **Next**.
4. Under **Select Contacts**, click **Edit** (✎) for each contact, and then do the following:

- a. In the **Company** drop-down, click the company for the assigned contact.
- b. In the contact drop-down, click the assigned user.
- c. When finished, click **Save**.

**NOTE:** If the **Select Contacts** page is not available, contact your Encompass TPO Connect administrator to configure contact selection when adding a new loan.

5. Click **Next**.
6. Under **Loan Data Source**, select and configure one of the following:
  - Import Loan Data From ULAD / iLAD (MISMO 3.4) File:** Drag-and-drop the file on the **Drop File** area or click **Local Drive**, browse to and click the file, and then click **Open**.
  - Manual:** Select the application version (**URLA 2009**, **URLA 2020**).
  - Import from DO Casefile ID:** Enter the DO Casefile ID and then select the application version (**URLA 2009**, **URLA 2020**).
  - Import from LPA ID:** Enter the LPA ID.
7. When finished, click **Go to Register Loan Form**.

**NOTE:** If your Encompass TPO Connect administrator enabled Quick Registration, the Quick Registration opens.