



Encompass (Loan Origination System)

Technology Advancement Group



CONTENTS

Encompass Configuration / Settings	7
Company/User Setup.....	7
Company Information	7
DBA Name	7
License Information.....	7
Statutory Election	8
Ellie Mae Network Company	8
Services Password Management	9
Personas.....	13
Organization.....	15
Roles	19
Milestones	21
User Groups.....	21
Business Rules	24
Types of Rules	24
Descriptions	24
Loan Folder Business Rules	26
Loan Folder Rules – Umpqua Bank.....	26
Milestone Completion.....	29
Active Milestone Rules.....	29
Active Milestone Rules (cont'd)	39
InActive Milestone Rules	40
Field Data Entry	43
Field Data Entry Rules.....	43



Field Triggers.....	48
Active Trigger Rules.....	48
Inactive Trigger Rules.....	72
Role Access to Documents.....	75
Document Added / Role Access to Document.....	75
Input Form List.....	76
Input Form Rules.....	76
Loan Form Printing.....	88
Inactive Loan Form Printing Rules.....	88
Print Auto Selection.....	89
Inactive Print Auto Selection Rules.....	89
Loan Setup.....	90
Auto Loan Numbering.....	90
Auto MERS MIN Numbering.....	91
Loan Folders.....	92
Archive Folders.....	92
Trash Folder.....	92
Alerts.....	93
Tasks.....	101
Default Input Forms.....	102
Input Forms (Default 33).....	102
Condition Forms.....	104
To Create a Condition Form.....	104
Custom Print Forms.....	107
Companywide Custom Print Forms.....	108



Archived Custom Forms.....	110
System Use Only	110
Print Form Groups	112
Loan Custom Fields	114
Pre-Defined Custom Field IDs.....	114
User-Defined Custom Field IDs	114
Custom Calculations.....	114
Channel Options.....	115
Lock Expiration Date.....	116
RESPA.....	117
Disclosure Tracking Settings	118
eFolder Setup	119
Documents	119
Custom Forms	119
Document Groups	120
Document Groups List	120
Document Stacking Order.....	121
eDisclosures.....	122
Conditions	122
Condition Sets.....	123
Post-Closing Conditions.....	123
Conditions.....	123
Post-Closing Condition Sets	124
Secondary Setup	125
Investor Templates	125



Adjustment Templates.....	125
Contact Setup.....	125
Borrower Contact Status.....	125
Borrower Contact Update.....	125
Closing Costs	126
Input Form Sets.....	126
Settlement Service Providers.....	128
UB Service Providers (for Title and Settlement Services)	128
Document Sets.....	131
Task Sets	132
Companywide Tasks Sets	132
Personal Task Sets.....	132
Data Templates	134
Public Data Templates	134
Private Data Templates	134
Loan Template Sets	135
Data Conflicts.....	136
Loan Programs.....	137
Tables and Fees.....	142
Escrow.....	142
Title.....	142



Document Revisions

Date	Version	Name	Description
07/06/2011	20110706	Moon Bae	Document created.
08/23/2011	20110823	Deborah Holmes	Document modified – Encompass Configuration
September	20110901	Deborah Holmes	Adding Company Information Section – Updating Organization/Users Hierarchy
October	20111001	Deborah Holmes	Loan Setup Section
10/19-10/31/2011	20111020	Deborah Holmes	Business Rules Section

DRAFT



ENCOMPASS CONFIGURATION / SETTINGS

Ellie Mae's Encompass360 Bankers Edition is replacing Harland's E3 LOS in several phases. The pilot phase started August 15, 2011. Check with Molly McNealy

COMPANY/USER SETUP

- Encompass structure: Every Encompass user belongs to...
 - One Organization
 - One or more User Groups
 - One or more Roles
 - One or more Personas
- Each Role can consist of multiple Personas and User Groups

COMPANY INFORMATION

The Company Information feature is used to enter company information and licensing data for Umpqua Bank and its branches.

The Company Information is printed on reports and placed in loan forms as applicable. For example, when a new loan is started, the company fields on Page 3 of the 1003 application are automatically populated with the information entered in the Company Information section.

Company Information			
Name	<input type="text" value="Umpqua Bank"/>	D.B.A. Name	<input type="text"/>
Address	<input type="text" value="6610 SW Cardinal Ln Suite 300"/>	<input type="button" value="Add More"/>	
City	<input type="text" value="Tigard"/>		
State	<input type="text" value="OR"/>	Zip	<input type="text" value="97224"/>
Phone Number	<input type="text" value="866-4UM-PQUA"/>		
Fax Number	<input type="text"/>		

DBA NAME

The DBA Name fields can be used to enter as many as four names DBA Names. Umpqua Bank does not make use of DBA names so this field remains blank.

LICENSE INFORMATION

Licensing information is used when running compliance testing on a loan file. The **License** and **License Type in** sections specify "State Savings Bank (STSB)" as the lender type for Umpqua Bank, the home state of Oregon **where the company's main office is located**, and the type of licenses used by Umpqua Bank and its branches in each state.



License				
Lender Type		State Savings Bank (STSB)		
Home State		OR The interest rate exportation will be based on the selected home state.		
License Type in		All States		
State	License Type	Select	Exempt	
AK	Exempt Mortgage Lender/Broker	<input type="checkbox"/>		
AK	Mortgage Broker	<input type="checkbox"/>		
AK	Mortgage Lender	<input type="checkbox"/>		
AK	Mortgage Lender/Broker	<input type="checkbox"/>		
AK	Small Loan Company	<input type="checkbox"/>		
AK	No License Required	<input type="checkbox"/>		
AL	Consumer Finance License	<input type="checkbox"/>		
AL	Mortgage Broker License	<input type="checkbox"/>		
AL	No License Required	<input type="checkbox"/>		
AR	Mortgage Banker	<input type="checkbox"/>		
AR	Mortgage Broker	<input type="checkbox"/>		
AR	No License Required	<input type="checkbox"/>		
AZ	Consumer Lender	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
AZ	Mortgage Banker	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
AZ	Mortgage Broker	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
AZ	No License Required	<input type="checkbox"/>		
Statutory Election in Maryland		Statutory Election in Kansas		
<input checked="" type="radio"/> No Statutory Election <input type="radio"/> Credit Grantor Law Election (Junior Liens Only)		<input checked="" type="radio"/> No Statutory Election <input type="radio"/> Kansas UCCC Election For All Loans		

STATUTORY ELECTION

When a company does business in Maryland or Kansas, the appropriate option for Statutory Election in Maryland or Kansas can be selected for first lien, subordinate lien, junior, closed-end, and open-end loans for subject properties.

ELLIE MAE NETWORK COMPANY

During the initial installation of Encompass360, the Ellie Mae Network company password is created by the system administrator and is used to prevent unauthorized access to the Loan Mailbox and any electronic service providers.

Use the Ellie Mae Network Company Password feature when you need to make subsequent changes to the password. If you change the company password, the new password would need to be communicated to your users as they will be required to type the new password the next time they access any electronic service providers or the Loan Mailbox.



To Change Your Ellie Mae Network Company Password,

1. On the menu bar, click **Encompass Settings**.
2. On the left panel, click **Company/User Setup > Ellie Mae Network Company Password**. The *Ellie Mae Network Company Password* window opens.

Ellie Mae Network Company Password

Change the company password created by the system administrator during the initial installation of Encompass.

Change Ellie Mae Network Company Password

Old Password

New Password

Confirm Password

3. Enter the Old Password in the corresponding field.
4. Enter the New Password and then retype it in the Confirm Password field.
5. Click the **Save** icon.

SERVICES PASSWORD MANAGEMENT

The Services Password Management tool is used to set up usernames and passwords (and other applicable login credentials) for individual Encompass360 users to use when ordering Ellie Mae Network services.

The Mortgage Operations group currently takes advantage of SSO authentication for two services – 1) Fannie Mae and 2) Pricing Engine.

Services Password Management			
Create and manage log in credentials for service providers.			
Accounts (2)			
Service Category ▼	Provider Name	Description	Users
▼			=
Underwriting	Fannie Mae DU on ePASS	FNMA AUS	214
Product and Pricing	Encompass Product and Pricing S	Pricing Engine	164

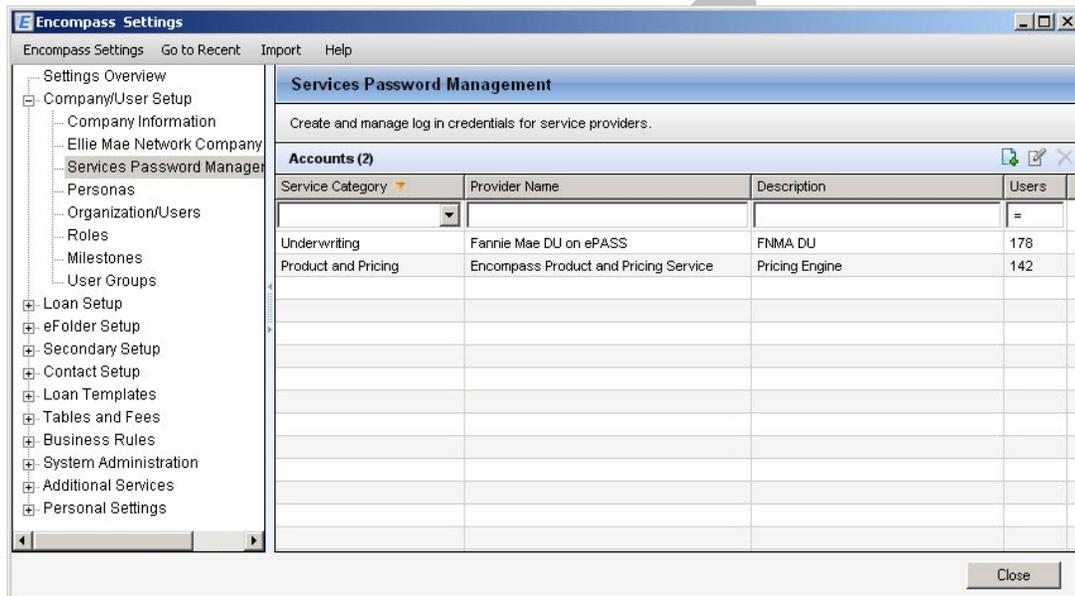
Through the services password management link, SSO access for a single user or multiple users based on Personas, User Groups and Organizations can be provided. All new users are granted SSO access via the Services Password Management window for any services currently setup with SSO authentication.

In the near future, more services and applications will be available utilizing SSO authentication.

Should put the related document on a share drive and then include a link to the document. Once that is completed, you can remove the Encompass - New User Setup instructions (duplication)

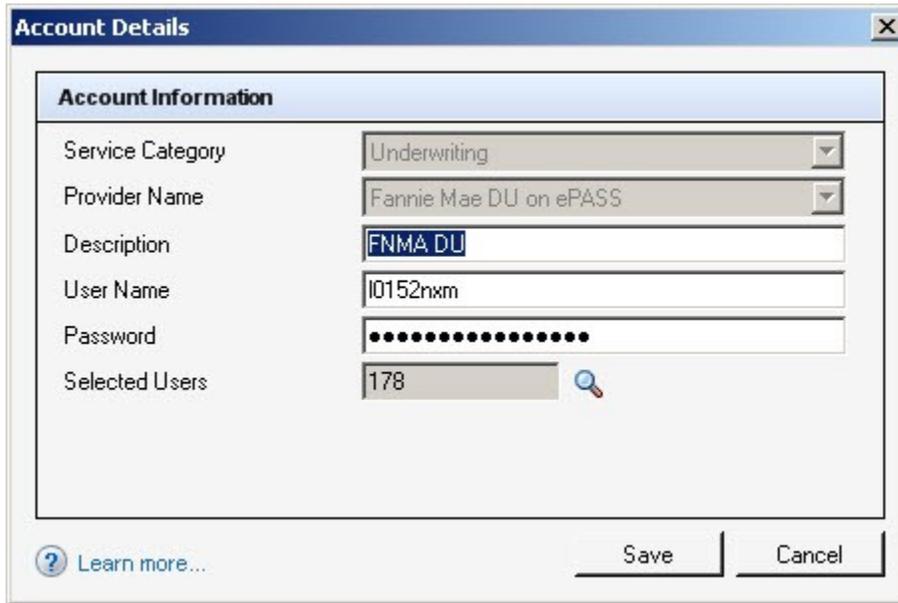
To setup single sign on access to services for a new user, group or organization

1. On the menu bar, select the **Company/User Setup > Services Password Management** options. The *Services Password Management* window opens.



The Services Password Management window displays: 1) the list of services and/or applications currently available, 2) the Provider Name, 3) a description of the provided services or applications, and 4) the current number of users' setup with SSO access to the services / applications.

2. Double-click the service you want to setup for the new user, group or organization. The *Account Details* dialog opens.



Account Details

Account Information

Service Category: Underwriting

Provider Name: Fannie Mae DU on ePASS

Description: FNMA DU

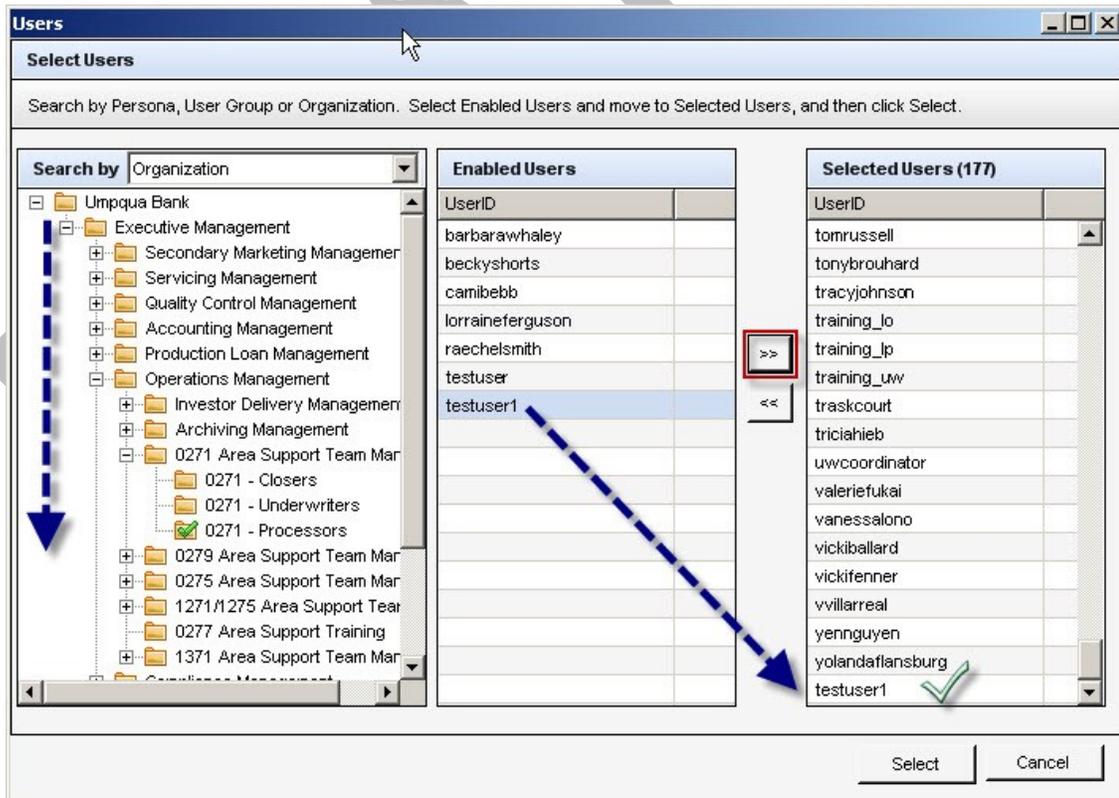
User Name: IO152nxm

Password: ●●●●●●●●●●

Selected Users: 178

Learn more... Save Cancel

3. The next step is to **click the magnifying glass icon**. The *Users* dialog opens.



Users

Select Users

Search by Persona, User Group or Organization. Select Enabled Users and move to Selected Users, and then click Select.

Search by: Organization

Organization	Enabled Users	Selected Users (177)
Umpqua Bank		
Executive Management		
Secondary Marketing Manager		
Servicing Management		
Quality Control Management		
Accounting Management		
Production Loan Management		
Operations Management		
Investor Delivery Management		
Archiving Management		
0271 Area Support Team Mar		
0271 - Closers		
0271 - Underwriters		
0271 - Processors		
0279 Area Support Team Mar		
0275 Area Support Team Mar		
1271/1275 Area Support Team Mar		
0277 Area Support Training		
1371 Area Support Team Mar		
Compliance Management		
	barbarawhaley	tomrussell
	beckyshorts	tonybrouhard
	camibebb	tracyjohnson
	lorraineferguson	training_lo
	raechelsmith	training_lo
	testuser	training_uvw
	testuser1	traskcourt
		triciahieb
		uwcoordinator
		valeriefukai
		vanessalono
		vickiballard
		vickifenner
		vvillarreal
		yennnguyen
		yolandafiansburg
		testuser1

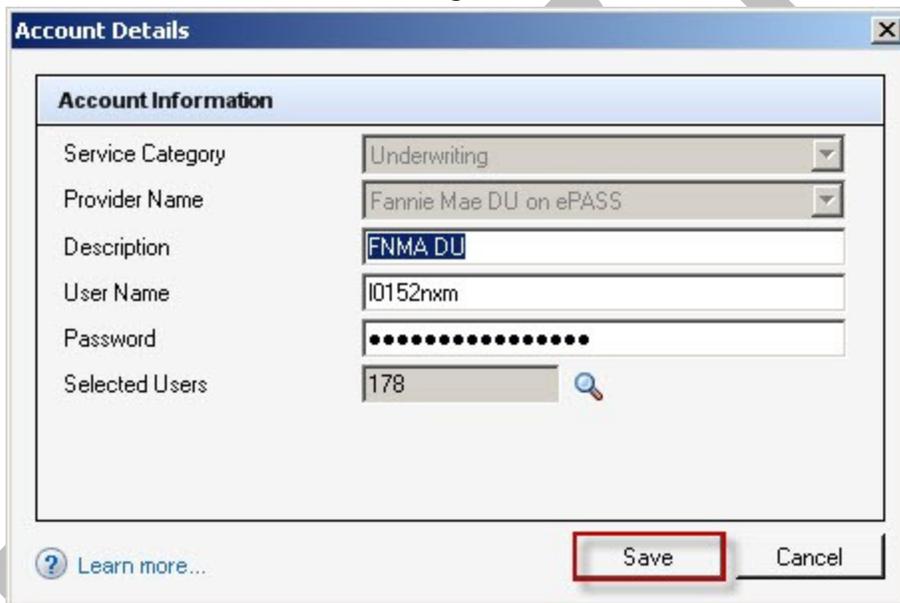
Select Cancel

Within this dialog, you can search for new users based on a Persona, User Group or Organization. The data displayed in each column changes based on the selection with the current focus. To change the focus, select a Search by category: Persona, User Group and

Organization. As you change the focus, the Enabled Users and Selected Users columns match the Persona, Group or Organization selection. Once you select a Persona, User Group or Organization, locate the new user, group or organization and move them from the Enable User column to the Selected Users column.

Note: Using this dialog, you can setup multiple users at the same time.

4. Select the **Persona, User Group or Organization** from the *Search by* drop down list.
5. Highlight the user, group or organization and click the **Move button >>** to transfer your selection to the *Selected Users* column.
6. Highlight the users in the *Selected Users* column and then click the **Select** button. Control returns to the *Accounts Details* dialog.



Account Information	
Service Category	Underwriting
Provider Name	Fannie Mae DU on ePASS
Description	FNMA DU
User Name	I0152n xm
Password
Selected Users	178

7. Click the **Save** button on the *Accounts Details* dialog. The new user is now added to the selected service. Control returns to the *Services Password Management* window.
8. Repeat steps 1 through 7 for every service the new user needs access to.



PERSONAS

Personas represent job functions at Umpqua Bank and access to functions, forms, and tools in Encompass. One or more personas are assigned to each user, depending on the job functions they perform within the company.

Again, each persona defines access to functions, forms, and tools and one or more personas are usually assigned to a user.

The Personas defined for Umpqua Bank are:

- zEvery User - any user who has Encompass login.
- Compliance
 - Resource Center - Doesn't have any privileges to files, but only have access to Encompass Resource Center.
 - Setup
 - Area Support Team Manager
 - Loan Officer (LO) - Develops business and initiates loans: develops new client relationships and manages relationships over time; initiates the loan process, gathers basic client information, orders services for pre-qualification and preapproval, and communicates with processor; monitors loans in the pipeline by tracking milestones and items requiring action.
- BSA Group
- Auditor
- COQ Loan Officer - LO who can bypass LP and submit directly to UW (not currently used).
- LO Assistant (LA) - Assists LO's.
 - Loan Processor (LP) - Coordinates people and information to construct and finalize loans: uses tools such as forms, documents, and communication logs; monitors own pipeline by tracking milestones and items requiring action.
- Loan Validator - Junior UW. Has same access as UW.
 - Underwriter (UW) - Verifies loan accuracy, provides conditions to be met, and then verifies that conditions are met.
 - Doc Drawer (DD) - Closer. Manages the closing process: completes and audits the closing information; orders closing documents; reviews, prints, and reorders returned closing documents.
 - Funder (FN) - Manages the funding process.
 - Quality Control (QC) - Inspects loans for quality.
 - Servicer (SV) - Services the loan.
 - Lock Desk (LD) - Receives and processes lock requests.
 - Marketing (MK) - Markets to contacts to generate leads.
 - Accounting (AC) - Manages financial documents.
- Executive Manager (EM)



- Area Manager (AM)
- Sales Manager (SM)
- Processing Manager (PM)
- Ops Manager (OM)
- UW Manager (UM)
- Closing Manager (CM)
- Funding Manager (FM)
 - Secondary Marketing (SC) - Determines pricing strategies and develops/implements loan programs.
- Investor Delivery Manager(ID)
 - Shipper (SH) - Assists with inventory control and provides input to secondary marketing functions; ships loans to document custodians and the investor.
 - Appraisal Desk - Orders appraisals

Note: *Encompass360 ships with the Admin user ID (for use by the main system administrator) and two administration personas (the Super Admin and the Admin). These personas are not configurable, and are assigned when creating or maintaining individual user IDs.*



ORGANIZATION

In Encompass, the organization hierarchy is used to establish the relationships between users within Umpqua Bank. The hierarchy is depicted as a series of related folders that typically represent organizations, departments, branch offices, or job functions (such as loan processor). Each folder contains the users who work at that level in the hierarchy.

Although the hierarchy typically matches the structure of your business, it is not an organizational chart. The hierarchy's main function is to determine which users will have default access to other users' loan files.

Umpqua Organization

Executive Management

- Accounting Management
 - Accounting Personnel
- Appraisal Management
- Compliance Management
 - Compliance Personnel
- Construction Loan Management
 - Construction Loan Specialists
- CRA (compliance & auditing)
- External Auditors
- Internal Auditors

Operations Management

- 0271 Area Support Team Manager
 - 0271 – Closers
 - 0271 – Processors
 - 0271 – Underwriters
- 0275 Area Support Team Manager
 - 0275 – Closers
 - 0275 – Processors
 - 0275 – Underwriters
- 0277 Area Support Training
- 0279 Area Support Team Manager
 - 0279 – Closers
 - 0279 – Processors
 - 0279 – Underwriters
- 1271/1275 Area Support Team Manager
 - 1271/1275 Closers
 - 1271/1275 Processors



- 1271/1275 Underwriters
- 1371/1271/1275 Area Support Team Manager
 - 1371 Closers
 - 1371 Processors
 - 1371 Underwriters
- Archiving Management
 - Archiving Personnel
- Investor Delivery Management
 - Shipper
- Production Loan Management
 - 0242 Direct Lending Region
 - 0242 DLG Loan Officers
 - 0242 DLG Processors
 - 0271 Portland Metro Region
 - 0271 Bend
 - 0271 Lake Oswego
 - 0271 Longview
 - 0271 Mill Plain
 - 0271 Portland
 - 0271 Portland - Alberta
 - 0271 Tanasbourne
 - 0271 Tigard
 - 0271 Tigard Sales Team
 - 0271 Vancouver
 - 0271A Clackamas
 - 0271 Clackamas
 - 0275 OR Mid Valley Region
 - 0275 Albany
 - 0275 Corvallis
 - 0275 Eugene – Oak St
 - 0275 Eugene – Oakway
 - 0275 Eugene – West 11th
 - 0275 Garden Valley
 - 0275 Lebanon
 - 0275 Roseburg
 - 0275 Salem
 - Salem – Commercial
 - Salem – Lancaster



- 0275 Springfield
- 0275A Eugene
 - 0275A Newport
 - 0275A Salem - Commercial
- 0275B Pendleton
- 0277 Test-Branch
- 0279 South OR/North CA Region
 - 0279 Chico - Pillsbury
 - 0279 Coos Bay - Broadway
 - 0279 Grants Pass
 - 0279 Medford
 - 0279 Medford - Main
 - 0279 North Bend
 - 0279 Redding
 - 0279A Eureka
 - 0279A Arcata
 - 0279A Eureka Main
 - 0279A Fortuna
- 1271 Bay Area Region
 - 1271 Napa
 - 1271 Santa Rosa
 - 1271 Santa Rosa – Sales Team
 - 1271 Vacaville
 - 1271 Walnut Creek
 - 1271A Walnut Creek
 - 1271 Walnut Creek
 - 1275 Sacramento Region
 - 1275 Folsom – Bidwell
 - 1275 Sacramento
 - 1275 Vallejo
 - 1275A Sonora Junction
 - 1275A Lodi
 - 1275A Modesto
 - 1275B Roseville
 - 1275B El Dorado Hills



- 1275B Elk Grove
- 1275B Folsom
- 1275B Reno
- 1275B Roseville
- 1275B Sacramento
- 1275C Sacramento Region
 - 1275C Roseville
- 1371 Puget Sound Region
 - 1371 Bellevue
 - 1371 Gig Harbor
 - 1371 Kent
 - 1371 Lynnwood
 - 1371 Seattle
 - 1371 Seattle – Eastlake
 - 1371 Seattle – Queen Avenue
 - 1371 Tacoma
 - 1371 Tacoma – Pearl St
 - 1371 University Place
 - 1371A Seattle
 - 1371A 3rd Ave Seattle
- Marketing Management
 - Test_Marketing
- Quality Control Management
 - QC Personnel
- Secondary Marketing Management
 - Lock Desk Specialist
 - Secondary Marketing
- Servicing Management
 - Invest Acct Loss Mitigation
 - Loan Servicing Manager
 - Loan Servicing Personnel



ROLES

Roles carry out loan tasks in the workflow. A role (e.g., Processor) can be associated with each milestone in the workflow. For example, when tasks are completed at the Processing milestone, the loan is assigned (handed off) to the loan team member that will fulfill the Underwriter role.

A role can consist of multiple personas and user groups. For example, the loan originator role (Loan Officer) can include a loan assistant and loan officer persona. If you assign a user group to a role, all members of the group will have access to a loan when it is assigned to the role.

Roles, Personas, User Groups, Assigned to Milestone

Roles					
Create roles to be assigned to each milestone in the workflow.					
Roles (26)					
Role Name	Abbreviation	Personas	User Groups	Assigned To Milestone	
Accounting	AC	Accounting		Yes	
Auditor	AU	Auditor	Audit - VVT	No	
Doc Drawer	DD	Doc Drawer		Yes	
Funder	FN	Funder		Yes	
Helper COQ	HC	COQ Loan Officer		No	
Helper Doc Drawer	HD	Doc Drawer		No	
Helper Funder	HF	Funder		No	
Helper Inv. Delivery	HI	Shipper		No	
Helper LO Assistant	HA	LO Assistant		No	
Helper Loan Officer	HL	Loan Officer		No	
Helper Processor	HP	Loan Processor	0270 Processing,0242 DLG Proce	No	
Helper Servicer	HS	Servicer		No	
Helper Underwriter	HU	Underwriter	0271 UWV,0275 UWV,0279 UWV,027	No	
Helper Validator	HV	Loan Validator		No	
LO/LO Assistant	LL	Loan Officer,LO Assistant		Yes	
Loan Officer	LO	Loan Officer		Yes	
Loan Processor	LP	Loan Processor		Yes	
Lock Desk	LD	Lock Desk		No	
M3-XM,OM,SC,QC,CS	M3	zEvery User		No	
Post Closer	PC	Post Closer (not used)		No	
Quality Control	QC	Quality Control		No	
Recycle Bin	RB	zEvery User		No	
Servicer	SV	Servicer		No	
Shipper	SH	Shipper		Yes	
UWMLV 2	U2	Underwriter,Loan Validator		No	
UWValidator	UV	Underwriter,Loan Validator		Yes	



The Roles definitions are as follows:

- Accounting (AC) - Manages financial documents.
- Auditor (AU)
- Doc Drawer (DD) - Manages the closing process.
- Funder (FN) - Manages the funding process.
- LO/LO Assistant (LL)
- Loan Officer (LO) - Develops business and initiates loans.
- Loan Processor (LP) - Coordinates people and information to construct and finalize loans.
- Lock Desk (LD) - Locks loan at current rate.
- M3-XM, OM, SC, QC, CS (M3) → Personas: zEvery User
- Processor/COQ (PQ)
- Quality Control (QC) - Inspects loans for quality.
- Recycle Bin (RB) → Personas: zEvery User
- Servicer (SV) - Services the loan.
- Shipper (SH) - Assists with inventory control and provides input to the secondary marketing functions; ships the loans to document custodians and the investor.
- UW/LV 2 (U2) - This role was created for re-submittal purpose.
- UW/Validator (UV)
- Helper roles: these were created to enable them to “help” – i.e. by assigning a Helper LO (HL) to a loan file, HL would be able to access the loan and help the LO assigned to the loan file. Once help is not needed, HL would need to be unassigned.
 - Helper COQ (HC)
 - Helper COQ (HC)
 - Helper Doc Drawer (HD)
 - Helper Funder (HF)
 - Helper Inv. Delivery (HI)
 - Helper LO Assistant (HA)
 - Helper Loan Officer (HL)
 - Helper Processor (HP)
 - Helper Servicer (HS)
 - Helper Underwriter (HU)
 - Helper Validator (HV)



MILESTONES

Milestones are steps in the workflow that contain loan tasks that are carried out by an assigned loan team member.

At Umpqua Bank, the Milestones, Days to Finish, Roles, and Roles Assigned to Next Milestone are defined as follows:

<input checked="" type="radio"/> Current Milestones <input type="radio"/> Archived Milestones		Archive	
Milestone	Days to Finish	Current Role	Role to be Assigned to Next Milestone
Started			Loan Officer
Qualified	0	Loan Officer	LO/LO Assistant
Processing	5	LO/LO Assistant	Loan Processor
Submittal	7	Loan Processor	UWValidator
Credit Approval	2	UWValidator	Loan Processor
Resubmit	5	Loan Processor	UWValidator
Approval	2	UWValidator	Loan Processor
Submit to Close	3	Loan Processor	Doc Drawer
Doc Signing	3	Doc Drawer	Funder
Funding	1	Funder	Shipper
Ship to Inv	5	Shipper	Accounting
Purchased	3	Accounting	Shipper
Completion	7	Shipper	
Total	43		

USER GROUPS

User groups are sets of people or things which can contain individuals and/or organizations to grant or restrict access to resources.

NOTE: The All Users group is the default group that contains all Umpqua users. You cannot delete or modify the members; but you can edit the access settings.

Best Practices and Guidelines

Use the **All Users** group to grant minimum access for all users.

- Create additional user groups to grant access specific to the needs of each group. For example, you can create a group for a specific state that grants access to templates and forms used only in that state.
- When you are setting **Access Right** options, select **Edit** only for those users who will be creating and maintaining the item. Select **View Only** access for all other users.



- If access conflicts occur **between** user groups, members are granted the greatest access. For example, a user could be a member of the zEvery User group and a group called Branch 1. If the Branch 1 group grants access to a loan folder called "B1" (which is not granted to the zEvery User group), members of the Branch 1 group will only be able to access the "B1" loan folder.
- If access conflicts occur **within** a user group, the most specific access will take precedence. For example, if you set Edit as the Access Right to all loan programs in the Companywide Loan Program folder, but then set View Only as the Access Right to one of the individual loan programs, the access to the individual loan program will be View Only.

User Groups defined for Umpqua Bank are:

- All Users:
 - The default group containing all of Encompass users at Umpqua Bank.
 - The members cannot be deleted or modified.

The access settings can be edited.

Use this group to grant the minimum access that all users should have.

- 0242 DLG Loan Officers
- 0242 DLG Processing
- 0242 Employee Loans
- 0270 Area Support Team Manager
- 0270 Construction
- 0270 Executive Managers
- 0270 I Am Special
- 0270 Processors
- 0270 Team_AC
- 0270 Team_SH
- 0270 Test Loan Access
- 0271 Bend LOA
- 0271 Closers
- 0271 Portland LOA
- 0271 Setup
- 0271 Tigard Sales Team
- 0271 UW
- 0273 Team_SV
- 0275 Area Support Team Manager
- 0275 Closers
- 0275 Ekwere LOA



- 0275 Lesire LOA
- 0275 Little LOA
- 0275 McEligott LOA
- 0275 Norlander LOA
- 0275 Region LOA
- 0275 Roseburg Sales Team
- 0275 Setup
- 0275 UW
- 0275B Pendleton LOA
- 0277 Loan Officers
- 0279 Closers
- 0279 Redding LOA
- 0279 Setup
- 0279 UW
- 1271 Santa Rosa Sales Team
- 1271/1275 Closers
- 1271/1275 Setup
- 1271/1275 UW
- 1275 Starelli Region LOA
- 1275B El Dorado Hills Team
- 1371 Closers
- 1371 Region LOA
- 1371 Setup
- 1371 UW
- Admin
- Audit - WT
- BSA Group
- CRA
- FOR OFFICE USE ONLY JumpStartUserGroups
- I Have Read Only
- Marketing
- Test_LO Assistant



BUSINESS RULES

Business Rules enforce workflow requirements, field values, and access to loan files. Business rules also enhance the data integrity of Umpqua Bank's loan files.

Use business rules to create rules that enforce workflow requirements, field values, and access to loan files and fields. For example, you can create a rule that specifies which documents must be received before a milestone can be marked as finished. You can also define the input forms that are available to a user based on the loan type.

TYPES OF RULES

There are several different types of business rules. In the example shown below, these business rule types apply to the Loan Tab:

- **Loan Folder Business Rule** - Used to create and edit business rules that determine how users can originate and move loans into loan folders.
- **Role Access to Documents** - Used to control access to loan documents in the eFolder. Appraisal Order Management - Used to configure the appraisal ordering process for different types of loans.
- **LO Compensation Rule** - Used to prevent originator compensation from being paid by the borrower and third party source.
- **General Loan File Business Rules** (in the red boxes below) - Used to enforce workflow requirements, field values, and access to loan files and fields.

DESCRIPTIONS

General loan file business rules include:

- **Milestone Completion** - Defines the documents, tasks, and fields that must be completed before a milestone can be marked as finished.
- **Field Data Entry** - Controls the values entered in loan fields. Defines pre-required fields.
- **Field Triggers** - Defines actions that occur when the value in a field is changed.
- **Persona Access to Fields** - Defines the access level for fields based on the persona. Fields can be hidden, set as view only, or set to be editable.
- **Persona Access to Loans** - Defines loan access based on a persona. In other words, define who can do what and when with the entire loan file.
- **Input Form List** - Define the input forms to display on the Forms tab based on the selected condition.
- **Loan Form Printing** - Restricts the printing of specified forms until required fields are completed.
- **Print Auto Selection** - Determines the default set of forms to select for printing when required conditions are met.



There are several different types of business rules. To view Field Data Entry, Field Triggers, Persona Access to Fields, Persona Access to Loans, business rules, click [here](#) or copy and paste the following: <http://t-e3web1:81/projects/Shared%20Documents/Encompass%20Project/Encompass%20Documents/Encompass%20Business%20Rules.xlsx> - need to move/store this document onto a share drive unless the only users accessing this document have access to SharePoint. **Be sure to change the link if moved.**

DRAFT



LOAN FOLDER BUSINESS RULES

The Loan Folder Business Rule tool is used to create and edit business rules that determine how UB associates can originate and move loans in loan folders. There are two types of Loan Folder Business rules:

- **Origination Rule** - The Origination Rule determines the following:
 - If a loan can be originated in the specified loan folder. (For example, select **No** for a folder in which you place only approved loans. This will remove the ability to start a loan in this folder.)
 - If a loan can be duplicated in the specified loan folder. (If **Yes**, loan files in the folder can be duplicated.)
 - If a loan can be duplicated into the specified loan folder. (If **Yes**, duplicated loan files can be added to the loan folder.)
 - If a loan can be imported into the loan folder. (If **No**, loan files cannot be imported into the folder.)
- **Setup Move Rule** - The Setup Move rule defines the requirements which must be met before loans can be moved to the specified folder.

LOAN FOLDER RULES – UMPQUA BANK

- “2011 Adversed”
 - Origination Rule: Loans can be...*
 - Duplicated from the loan folder
 - Move rule: when the Loan is...*
 - Application approved but not accepted
 - Application denied
 - Application withdrawn
 - File Closed for incompleteness
 - Preapproval request denied by UB
 - Preapproval request approved but not accepted
- “2011 Completed”
 - Origination Rule: Loans can be...*
 - Duplicated from the loan folder
 - Move rule: when the Loan is...*
 - Active Loan
 - Loan Originated
 - Application approved but not accepted
 - Application denied



- Application withdrawn
- File Closed for incompleteness
- Loan Purchased by UB
- Preapproval request denied by UB
- Preapproval request approved but not accepted

- “My Pipeline”

Origination Rule: Loans can be....

- Duplicated from the loan folder

Move rule: when the Loan Status is...

- Active Loan
- Loan Originated
- Application approved but not accepted
- Application denied
- Application withdrawn
- File Closed for incompleteness
- Loan Purchased by UB
- Preapproval request denied by UB
- Preapproval request approved but not accepted

- “Prospects”

Setup Origination Rule: Loans can be....

- Originated in the loan folder
- Duplicated from the loan folder
- Duplicated into the loan folder
- Imported into the loan folder

Move rule does not apply.

- “Purchased”

Origination Rule: Loans can be....

- Duplicated from the loan folder

Move rule: when the loan status or the finished milestone is....

- Active Loan
- Loan Originated
- Application approved but not accepted
- Application denied
- Application withdrawn
- File Closed for incompleteness



- Loan Purchased by UB
- Preapproval request denied by UB
- Preapproval request approved but not accepted

- "Test"

Setup Origination Rule: Loans can be...

- Originated in the loan folder
- Duplicated from the loan folder
- Duplicated into the loan folder
- Imported into the loan folder

Move Rule: Does not apply.

- "Employee Loans"

Origination Rule: Loans can be....

- Duplicated from the loan folder

Move rule: when the loan status or the finished milestone is....

- Active Loan
- Loan Originated
- Application approved but not accepted
- Application denied
- Application withdrawn
- File Closed for incompleteness
- Loan Purchased by UB
- Preapproval request denied by UB
- Preapproval request approved but not accepted

- "Training"

Setup Origination Rule: Loans can be....

- Originated in the loan folder
- Duplicated from the loan folder
- Duplicated into the loan folder
- Imported into the loan folder

Move Rule: Does not apply.



MILESTONE COMPLETION

The Milestone Completion tool is used to define and manage requirements that must be met before a milestone is finished. Using this tool, you have the ability to specify a condition for applying the rule, including documents that must be received, and fields that are required.

For example, you could create a milestone rule that requires that the credit report has been received before the File Started milestone can be marked as Finished.

ACTIVE MILESTONE RULES

<i>Name</i>	<i>Condition for Rule</i>	<i>Required Tasks Name</i>	<i>ID</i>	<i>Required Fields Description</i>	<i>For Milestone</i>	<i>Role</i>
1003 PG3 HMDA Ethnicity & Sex BR	Yes, Apply this rule only if: [479] = "FaceToFace"		1523	Borr Ethnicity	Send to Processing	
			471	Borr Sex Male/Female	Send to Processing	
1003 PG3 HMDA Ethnicity & Sex CB	Yes, Apply this rule only if: [479] = "FaceToFace" and [4004] <> "" and [4006] <> ""		1531	Co-Borr Ethnicity	Send to Processing	
			478	Co-Borr Sex Male/Female	Send to Processing	
1003 PG3 HMDA Race American Indian	Yes, Apply this rule only if: ([479] = "FaceToFace" and [1524] <> "Y" and [1525] <> "Y" and [1526] <> "Y" and [1527] <> "Y" and [1528] <> "Y" and [1529] <> "Y" and [1530] = "")		1524	Borr Race American Indian	Send to Processing	
1003 PG3 HMDA Race American Indian CB	Yes, Apply this rule only if: ([479] = "FaceToFace" and [4004] <> "" and [4006] <> "" and [1532] <> "Y" and [1533] <> "Y" and [1534] <> "Y" and [1535] <> "Y" and		1532	Co-Borr Race American Indian	Send to Processing	



<i>Name</i>	<i>Condition for Rule</i>	<i>Required Tasks Name</i>	<i>ID</i>	<i>Required Fields Description</i>	<i>For Milestone</i>	<i>Role</i>
	[1536] <> "Y" and [1537] <> "Y" and [1538] = ""					
1003 PG3 HMDA Race Asian	Yes, Apply this rule only if: ([479] = "FaceToFace" and [1524] <> "Y" and [1525] <> "Y" and [1526] <> "Y" and [1527] <> "Y" and [1528] <> "Y" and [1529] <> "Y" and [1530] = "")		1525	Borr Race Asian	Send to Processing	
1003 PG3 HMDA Race Asian CB	Yes, Apply this rule only if: ([479] = "FaceToFace" and [4004] <> "" and [4006] <> "" and [1532] <> "Y" and [1533] <> "Y" and [1534] <> "Y" and [1535] <> "Y" and [1536] <> "Y" and [1537] <> "Y" and [1538] = "")		1533	Co-Borr Race Asian	Send to Processing	
1003 PG3 HMDA Race Black	Yes, Apply this rule only if: ([479] = "FaceToFace" and [1524] <> "Y" and [1525] <> "Y" and [1526] <> "Y" and [1527] <> "Y" and [1528] <> "Y" and [1529] <> "Y" and [1530] = "")		1526	Borr Race Black	Send to Processing	



<i>Name</i>	<i>Condition for Rule</i>	<i>Required Tasks Name</i>	<i>ID</i>	<i>Required Fields Description</i>	<i>For Milestone</i>	<i>Role</i>
1003 PG3 HMDA Race Black CB	Yes, Apply this rule only if: ([479] = "FaceToFace" and [4004] <> "" and [4006] <> "" and [1532] <> "Y" and [1533] <> "Y" and [1534] <> "Y" and [1535] <> "Y" and [1536] <> "Y" and [1537] <> "Y" and [1538] = "")		1534	Co-Borr Race Black	Send to Processing	
1003 PG3 HMDA Race Native Hawaiian	Yes, Apply this rule only if: ([479] = "FaceToFace" and [1524] <> "Y" and [1525] <> "Y" and [1526] <> "Y" and [1527] <> "Y" and [1528] <> "Y" and [1529] <> "Y" and [1530] = "")		1527	Borr Race Native Hawaiian	Send to Processing	
1003 PG3 HMDA Race Native Hawaiian CB	Yes, Apply this rule only if: ([479] = "FaceToFace" and [4004] <> "" and [4006] <> "" and [1532] <> "Y" and [1533] <> "Y" and [1534] <> "Y" and [1535] <> "Y" and [1536] <> "Y" and [1537] <> "Y" and [1538] = "")		1535	Co-Borr Race Native Hawaiian	Send to Processing	
1003 PG3 HMDA Race Not Applicable CB	Yes, Apply this rule only if: ([479] = "FaceToFace" and [4004] <> "" and [4006] <> "" and [1532] <> "Y" and [1533] <> "Y" and [1534] <> "Y" and		1538	Co-Borr Race Not Applicable	Send to Processing	



<i>Name</i>	<i>Condition for Rule</i>	<i>Required Tasks Name</i>	<i>ID</i>	<i>Required Fields Description</i>	<i>For Milestone</i>	<i>Role</i>
	[1535] <> "Y" and [1536] <> "Y" and [1537] <> "Y" and [1538] = ""					
1003 PG3 HMDA Race Not Provided CB	Yes, Apply this rule only if: ([479] = "FaceToFace" and [4004] <> "" and [4006] <> "" and [1532] <> "Y" and [1533] <> "Y" and [1534] <> "Y" and [1535] <> "Y" and [1536] <> "Y" and [1537] <> "Y" and [1538] = "")		1537	Co-Borr Race Info not provided	Send to Processing	
1003 PG3 HMDA Race Not Applicable	Yes, Apply this rule only if: ([479] = "FaceToFace" and [1524] <> "Y" and [1525] <> "Y" and [1526] <> "Y" and [1527] <> "Y" and [1528] <> "Y" and [1529] <> "Y" and [1530] = "")		1530	Borr Race Not Applicable	Send to Processing	
1003 PG3 HMDA Race Not Provided	Yes, Apply this rule only if: ([479] = "FaceToFace" and [1524] <> "Y" and [1525] <> "Y" and [1526] <> "Y" and [1527] <> "Y" and [1528] <> "Y" and [1529] <> "Y" and [1530] = "")		1529	Borr Race Info not provided	Send to Processing	



<i>Name</i>	<i>Condition for Rule</i>	<i>Required Tasks Name</i>	<i>ID</i>	<i>Required Fields Description</i>	<i>For Milestone</i>	<i>Role</i>
1003 PG3 HMDA Race White	Yes, Apply this rule only if: ([479] = "FaceToFace" and [1524] <> "Y" and [1525] <> "Y" and [1526] <> "Y" and [1527] <> "Y" and [1528] <> "Y" and [1529] <> "Y" and [1530] = "")		1528	Borr Race White	Send to Processing	
1003 PG3 HMDA Race White CB	Yes, Apply this rule only if: [479] = "FaceToFace" and [4004] <> "" and [4006] <> "" and [1532] <> "Y" and [1533] <> "Y" and [1534] <> "y" and [1535] <> "Y" and [1536] <> "Y" and [1537] <> "Y" and [1538] = ""		1536	Co-Borr Race White	Send to Processing	
1003 Pg3 m.Ownership interest in Property BR	Yes, Apply this rule only if: [403] = "Yes"		981	Borr Declarations M 1	Send to Processing	
			1069	Borr Declarations M 2	Send to Processing	
1003 Pg3 m.Ownership interest in Property CB	Yes, Apply this rule only if: [1108] = "Yes"		1015	Co-Borr Declarations M1	Send to Processing	
			1070	Co-Borr Declarations M2	Send to Processing	
1003 Required fields prior to Send to Processing BR	No, Always apply this rule	Move loan from Prospect to My Pipeline			Send to Processing	LO
		Credit Report Reviewed			Send to Processing	LO



<i>Name</i>	<i>Condition for Rule</i>	<i>Required Tasks Name</i>	<i>ID</i>	<i>Required Fields Description</i>	<i>For Milestone</i>	<i>Role</i>
			169	Borr Declarations A	Send to Processing	
			265	Borr Declarations B	Send to Processing	
			170	Borr Declarations C	Send to Processing	
			172	Borr Declarations D	Send to Processing	
			1057	Borr Declarations E	Send to Processing	
			463	Borr Declarations F	Send to Processing	
			173	Borr Declarations G	Send to Processing	
			174	Borr Declarations H	Send to Processing	
			171	Borr Declarations I	Send to Processing	
			965	Borr Declarations J	Send to Processing	
			466	Borr Declarations K	Send to Processing	
			418	Borr Declarations L	Send to Processing	
			403	Borr Declarations M	Send to Processing	
			1402	Borr DOB	Send to Processing	
			34	Borr Funds to Close – Down Pymt Source	Send to Processing	
			66	Borr Home Phone	Send to Processing	
			1416	Borr Mailing Addr	Send to Processing	
			1417	Borr Mailing City	Send to Processing	
			1418	Borr Mailing State	Send to Processing	
			1419	Borr Mailing Zip	Send to Processing	
			52	Borr Marital Status	Send to Processing	
			FR0104	Borr Present Addr	Send to Processing	
			FR0106	Borr Present City	Send to Processing	
			FR0107	Borr Present State	Send to Processing	



<i>Name</i>	<i>Condition for Rule</i>	<i>Required Tasks Name</i>	<i>ID</i>	<i>Required Fields Description</i>	<i>For Milestone</i>	<i>Role</i>
			FR0108	Borr Present Zip	Send to Processing	
			39	Borr School # Yrs	Send to Processing	
			319	File Contacts Broker Lender Addr	Send to Processing	
			313	File Contacts Broker Lender City	Send to Processing	
			315	File Contacts Broker Lender Name	Send to Processing	
			321	File Contacts Broker Lender State	Send to Processing	
			323	File Contacts Broker Lender Zip	Send to Processing	
			3238	NMLS Loan Originator ID	Send to Processing	
			12	Subject Property City	Send to Processing	
			1066	Subject Property Estate Held	Send to Processing	
			1811	Subject Property Occupancy Status	Send to Processing	
			14	Subject Property State	Send to Processing	
			31	Subject Property Title Name 1	Send to Processing	
			1041	Subject Property Type Fannie Mae	Send to Processing	
			15	Subject Property Zip	Send to Processing	
			479	Trans Details Application Taken By	Send to Processing	
			1612	Trans Details Interviewer Name	Send to Processing	
			1823	Trans Details Interviewer Phone	Send to Processing	
			1401	Trans Detail Loan Program	Send to Processing	
			19	Trans Details Loan Purpose	Send to Processing	



<i>Name</i>	<i>Condition for Rule</i>	<i>Required Tasks Name</i>	<i>ID</i>	<i>Required Fields Description</i>	<i>For Milestone</i>	<i>Role</i>
1003 Required fields prior to Send to Processing BR - Age	Yes, Apply this rule only if Advanced Conditions is: IsEmpty([MS.PRO C])		38	Borr Age	Send to Processing	
1003 Required fields prior to Send to Processing CB	Yes, Apply this rule only if: [4004] <> "" and [4006] <> ""	Move loan from Prospect to My Pipeline			Send to Processing	LO
		Credit Report Reviewed			Send to Processing	LO
			175	Co-Borr Declarations A	Send to Processing	
			266	Co-Borr Declarations B	Send to Processing	
			1197	Co-Borr Declarations E	Send to Processing	
			464	Co-Borr Declarations F	Send to Processing	
			179	Co-Borr Declarations G	Send to Processing	
			180	Co-Borr Declarations H	Send to Processing	
			177	Co-Borr Declarations I	Send to Processing	
			985	Co-Borr Declarations J	Send to Processing	
			467	Co-Borr Declarations K	Send to Processing	
			1343	Co-Borr Declarations L	Send to Processing	
			1108	Co-Borr Declarations M	Send to Processing	
			1403	Co-Borr DOB	Send to Processing	
			98	Co-Borr Home Phone	Send to Processing	



<i>Name</i>	<i>Condition for Rule</i>	<i>Required Tasks Name</i>	<i>ID</i>	<i>Required Fields Description</i>	<i>For Milestone</i>	<i>Role</i>
			1519	Co-Borr Mailing Address	Send to Processing	
			1520	Co-Borr Mailing City	Send to Processing	
			1521	Co-Borr Mailing State	Send to Processing	
			1522	Co-Borr Mailing Zip	Send to Processing	
			84	Co-Borr Marital Status	Send to Processing	
			FR02 04	Co-Borr Present Addr	Send to Processing	
			FR02 06	Co-Borr Present City	Send to Processing	
			FR02 07	Co-Borr Present State	Send to Processing	
			FR02 08	Co-Borr Present Zip	Send to Processing	
			71	Co-Borr School # Yrs	Send to Processing	
			319	File Contacts Broker Lender Addr	Send to Processing	
			313	File Contacts Broker Lender City	Send to Processing	
			315	File Contacts Broker Lender Name	Send to Processing	
			321	File Contacts Broker Lender State	Send to Processing	
			323	File Contacts Broker Lender Zip	Send to Processing	
			3238	NMLS Loan Originator ID	Send to Processing	
			12	Subject Property City	Send to Processing	



<i>Name</i>	<i>Condition for Rule</i>	<i>Required Tasks Name</i>	<i>ID</i>	<i>Required Fields Description</i>	<i>For Milestone</i>	<i>Role</i>
			1066	Subject Property Estate Held	Send to Processing	
			1811	Subject Property Occupancy Status	Send to Processing	
			14	Subject Property State	Send to Processing	
			31	Subject Property Title Name 1	Send to Processing	
			1041	Subject Property Type Fannie Mae	Send to Processing	
			15	Subject Property Zip	Send to Processing	
			479	Trans Details Application Taken By	Send to Processing	
			1612	Trans Details Interviewer Name	Send to Processing	
			1823	Trans Details Interviewer Phone	Send to Processing	
			1401	Trans Details Loan Program	Send to Processing	
			19	Trans Details Loan Purpose	Send to Processing	
			176	Co-Borr Declarations C	Send to Processing	
			178	Co-Borr Declarations D	Send to Processing	
1003 Required fields prior to Send to Processing CB - Age	Yes, Apply this rule only if: IsEmpty([MS.PRO C]) and [4004] <> "" and [4006] <> ""		70	Co-Borr Age	Send to Processing	
1003 Required Income prior to Send to Processing BR	Yes, Apply this rule only if Advanced Conditions is: NOT ([1172] = "VA" OR		910	Income Borr Total income	Send to Processing	



<i>Name</i>	<i>Condition for Rule</i>	<i>Required Tasks Name</i>	<i>ID</i>	<i>Required Fields Description</i>	<i>For Milestone</i>	<i>Role</i>
	[1172] = "FHA")					
		Move loan from Prospect to My Pipeline			Send to Processing	LO
		Credit Report Reviewed			Send to Processing	LO

ACTIVE MILESTONE RULES (CONT'D)

<i>Name</i>	<i>Condition for Rule</i>	<i>Required Docs</i>	<i>Required Tasks Name</i>	<i>Rqrd Field ID</i>	<i>Required Fields Descr.</i>	<i>For Milestone</i>
FHA Milestone Requirements	Yes, Apply this rule only if: [1401].Contains("FHA")	HUD-92900-LT FHA Loan Transmittal				Approval
		Mortgage Insurance Certificate				Completion
			Insurance Mtg Ins Upfront Factor	1107		Send to Processing
			Insurance Mtg Ins Period 1	1198		Send to Processing
Rate must be locked before Resubmit	Yes, Apply this rule only if: Rate is Unlocked			2400	Closing Loan Info Loan is Locked	Resubmit
Required fields prior to completing Funding Milestone	Yes, Apply this rule only if: IsEmpty([MS.FUN])			L770	REGZ Loan Info Document Date	Funding



<i>Name</i>	<i>Condition for Rule</i>	<i>Required Docs</i>	<i>Required Tasks Name</i>	<i>Rqrd Field ID</i>	<i>Required Fields Descr.</i>	<i>For Milestone</i>
Umpqua to Umpqua Refi Payoff Lender	Yes, Apply this rule only if: IsEmpty([MS.SUB]) and ([19] = "NoCash-Out Refinance" OR [19] = "Cash-Out Refinance")			CX.PAY OFFLE NDER	Umpqua to Umpqua Refinance	Submittal

INACTIVE MILESTONE RULES

<i>Name</i>	<i>Condition for Rule</i>	<i>Required Tasks Name</i>	<i>Rqrd Field ID</i>	<i>Required Fields Description</i>	<i>For Milestone</i>	<i>Role</i>
Applies to all loans	No, Always apply this rule	Review and verify lock request			Docs Out (Archived)	DD
		Complete the Accounting Noify Milestone IMMEDIATELY			Funding	FN
		Borrower Authorization to Pull Credit			Qualified	LO
		Credit Report Reviewed			Qualified	LO
		Move loan from Prospect to My Pipeline			Send to Processing	LO
		Advise Loan Officer and applicant about any conditions the applicant must provide			Submittal	LP
		Obtain a verbal VOE for each applicant receiving W-2 or self-employment income			Submit to Close	LP
		Verify that hazard insurance is acceptable and adequately documented in the file			Submit to Close	LP



<i>Name</i>	<i>Condition for Rule</i>	<i>Required Tasks Name</i>	<i>Rqrd Field ID</i>	<i>Required Fields Description</i>	<i>For Milestone</i>	<i>Role</i>
		Special Feature Codes			Credit Approval	UW
		Assign Loan File			Credit Approval	UW
		SFC Input			Approval	UW
		Complete the Servicer Notify Milestone IMMEDIATELY			Acctg Notified (Archived)	FN
Condo/PUD Loan Requirements	Yes, Apply this rule only if: ([1553] = "Condominium" OR [1553] = "PUD") or [2996] = "Condominium"	Condo Input			Approval	UW
		PUD Input			Approval	UW
Construction Loan Milestone Requirements	Yes, Apply this rule only if: Loan Purpose is Construction	Construction Appraisal Review			Approval	UW
		Final CAT			Approval	UW
FHA Condo/PUD Loan Requirements	Yes, Apply this rule only if: [1401].Contains("FHA") and ([1553] = "Condominium" OR [1553] = "PUD") or [2996] = "Condominium"	Complete Condo/PUD Lookup			Submittal	LP
		Condo Input			Approval	UW
		PUD Input			Approval	UW
FHA EEM Loan	Yes, Apply this rule only if:	Establish EEM Escrow Account			Send to Processing	LO



<i>Name</i>	<i>Condition for Rule</i>	<i>Required Tasks Name</i>	<i>Rqrd Field ID</i>	<i>Required Fields Description</i>	<i>For Milestone</i>	<i>Role</i>
Requirements	[2997] = "Y" and [1401].Contains("FHA")					
FHA Refinance Loan Requirements	Yes, Apply this rule only if: [1401].Contains("FHA") and ([19] = "NoCash-Out Refinance" OR [19] = "Cash-Out Refinance")	FHA Authorization			Approval	UW
GFE sent prior to completing Send to Processing	No, always apply this rule		3144	Initial Disclosure Provided Date	Send to Processing	
Loans Requiring MI	Yes, Apply this rule only if: [353] > "80.00"	Final CAT MI Approval			Approval Approval	UW UW
		MI Quote			Credit Approval	UW
		MI Input			Approval	UW
RD Milestone Requirements	Yes, Apply this rule only if: [1401].Contains("RD")	RD Approval			Approval	UW
		RD Documents			Credit Approval	UW
		RD Final GUS			Approval	UW
		RD Income Worksheet			Credit Approval	UW
		Complete Guaranteed Rural Housing Loan Submission Checklist			Send to Processing	LO
VA Milestone Requirements	Yes, Apply this rule only if: Loan Type is VA	Issue NOV			Approval	UW
		Final Loan Analysis			Approval	UW



FIELD DATA ENTRY

The Field Data Entry tool is used to define and manage rules that control the values entered into the fields on input forms. This tool allows you to specify a condition for applying the rule, required values for the field, and pre-required fields that must be completed first.

For example, you can create a field data entry rule based on a specified loan program (e.g., FHA program). For an FHA loan program, you can specify that the value for the borrower's credit score should fall within a specified range (620 and above); whereas another loan program could have a range of 660 and above.

Note: You can also create rules that define the fields that must be completed before a form button is activated. For example, you can specify the fields required prior to requesting a lock.

FIELD DATA ENTRY RULES

<i>Name</i>	<i>Condition for Rule</i>	<i>Description</i>	<i>Rule Type</i>	<i>Field Rules ID</i>	<i>Pre-Rqrd Fields</i>	<i>Pre-Rqrd Fields Descriptions</i>
General Field Rule	No – Always apply this rule	Button	Range	BUTTON_REQUESTLOCK	11	Subject Property Street
					12	Subject Property City
					14	Subject Property State
					15	Subject Property Zip
					2853	Lock Request Credit Score for Decision Making
					2866	Lock Request Loan Program
					2867	Lock Request Doc Type



<i>Name</i>	<i>Condition for Rule</i>	<i>Description</i>	<i>Rule Type</i>	<i>Field Rules ID</i>	<i>Pre-Rqrd Fields</i>	<i>Pre-Rqrd Fields Descriptions</i>
					2947	Lock Request Subject Property Type
					2950	Lock Request Subject Property Occupancy Status
					2951	Lock Request Loan Purpose
					2952	Lock Request Loan Type
					2958	Lock Request Lien Position
					2959	Lock Request Term Months
					2961	Lock Request Impounds Waived
					2963	Lock Request Prepay Penalty
					3043	Lock Request Loan Amnt Excluding MIP/PMI
					353	Trans Details Loan To Value (LTV)
					976	Trans Details Comb Loan to Value (CLTV)
Borrower Authorization Acknowledgement	No – Always apply this rule	Button	Range	BUTTON_ORDERCR EDIT	CX.AUTH TOPULL CREDIT	Authorization to pull credit



<i>Name</i>	<i>Condition for Rule</i>	<i>Description</i>	<i>Rule Type</i>	<i>Field Rules ID</i>	<i>Pre-Rqrd Fields</i>	<i>Pre-Rqrd Fields Descriptions</i>
Refinance - Required fields prior to "Get Pricing"	Yes, Apply this rule only if Advanced Conditions is: ([19] = "NoCash-Out Refinance" OR [19] = "Cash-Out Refinance")	Button	Range	BUTTON_GETPRICING	16	Subject Property # Units
					1811	Subject Property Occupancy Status
					19	Trans Details Loan Purpose
					2949	Lock Request Subject Property Appraised Value
Purchase - Required fields prior to "Get Pricing"	Yes, Apply this rule only if: Loan Purpose is Purchase	Button	Range	BUTTON_GETPRICING	16	Subject Property # Units
					1811	Subject Property Occupancy Status
					19	Trans Details Loan Purpose



<i>Name</i>	<i>Condition for Rule</i>	<i>Description</i>	<i>Rule Type</i>	<i>Field Rules ID</i>	<i>Pre-Rqrd Fields</i>	<i>Pre-Rqrd Fields Descriptions</i>
					2949	Lock Request Subject Property Appraised Value
					3038	Lock Request Purchase Price Amount
Appraisal Payment Submit Button - Credit Card info	Yes, Apply this rule only if Advanced Conditions is: [CX.APPRAISAL PMTUMPQUA] = ""	Button	Range	BUTTON_ORDERAP_PRAISAL	CX.APPR AISALCA RDEXPI RATION	Expiration Date of credit card for appraisal payment
					CX.APPR AISALCA RDNAM E	Name on credit card authorizing payment for appraisal
					CX.APPR AISALCA RDNUMBER	Credit card number for appraisal payment
					CX.APPR AISALCA RDTYPE	Credit type for appraisal payment
					CX.APPR AISALTY PE	Appraisal Type
					REQUEST.X29	Request Appraisal Access Information Contact Name
					REQUEST.X30	Request Appraisal Access Information Contact Home Phone
					REQUEST.X33	Request Appraisal Access Information Contact Email



<i>Name</i>	<i>Condition for Rule</i>	<i>Description</i>	<i>Rule Type</i>	<i>Field Rules ID</i>	<i>Pre-Rqrd Fields</i>	<i>Pre-Rqrd Fields Descriptions</i>
Appraisal Payment Submit Button - Umpqua Acct	Yes, Apply this rule only if Advanced Conditions is: [CX.APPRAISAL CARDEXPIRATION] = "" and [CX.APPRAISAL CARDNAME] = "" and [CX.APPRAISAL CARDNUMBER] = "" and [CX.APPRAISAL CARDTYPE] = ""	Button	Range	BUTTON_ORDERAP_PRAISAL	CX.APPR AISALP MTUMP QUA	Umpqua account number for appraisal payment
					CX.APPR AISALTY PE	Appraisal Type
					REQUEST.X29	Request Appraisal Access Information Contact Name
					REQUEST.X30	Request Appraisal Access Information Contact Home Phone
					REQUEST.X33	Request Appraisal Access Information Contact Email
Loan not locked can't order closing docs	Yes, Apply this rule only if Advanced Conditions is: IsEmpty([761])	Button	Range	BUTTON_REGZ-TIORDER DOCS	761	Trans Details Lock Date



FIELD TRIGGERS

The Input Form List is used to define the input forms made available for a loan when a specified condition is met. For example, rules can be created for an input form based on the type of loan (e.g., FHA). In the case of an FHA loan, only forms required for processing an FHA loan would be made available.

ACTIVE TRIGGER RULES

<i>Name</i>	<i>Condition for Trigger</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
2010 GFE First Pmt Date/Estimated Close Date	No - Always apply this rule	Field	Any change in field value	682 (Trans Details First Pymt Date)	Execute advanced code
			If [682] <= [763] then MsgBox ("First Payment Date cannot be before the Estimated Close Date") [682] = "" End if		
	No - Always apply this rule	Field	Any change in field value	682 (Trans Details First Payment Date)	Execute advanced code
			If [682] <= [763] then MsgBox ("First Payment Date cannot be before the Estimated Close Date") [682] = "" End if		
2010 GFE First Pmt Date/Estimated Close Date	No - Always apply this rule	Field	Any change in field value	763 (Trans Details Est Closing Date)	Execute advanced code
			If [763] <= Today then MsgBox ("Estimated Close Date must be after today's date") [763] = "" End if		
4506-T Auto Population	No - Always apply this rule	Field	Any change in field value	36 (Borr First Name)	Copy to: IRS4506.X2, IRS4506.X39
4506-T Auto Population	No - Always apply this rule	Field	Any change in field value	37 (Borr Last Name)	Copy to: IRS4506.X3, IRS4506.X40
4506-T Auto Population	No - Always apply this rule	Field	Any change in field value	68 (Co-Borr First Name)	Copy to: IRS4506.X6



<i>Name</i>	<i>Condition for Trigger</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
4506-T Auto Population	No - Always apply this rule	Field	Any change in field value	69 (C-oBorr Last Name)	Copy to: IRS4506.X7
4506-T Auto Population	No - Always apply this rule	Field	Any change in field value	65 (Borr SSN)	Copy to: IRS4506.X4
4506-T Auto Population	No - Always apply this rule	Field	Any change in field value	97 (Co-Borr SSN)	Copy to: IRS4506.X5
4506-T Auto Population	No - Always apply this rule	Field	Any change in field value	1416 (Borr Mailing Addr)	Copy to: IRS4506.X35
4506-T Auto Population	No - Always apply this rule	Field	Any change in field value	1417 (Borr Mailing City)	Copy to: IRS4506.X36
4506-T Auto Population	No - Always apply this rule	Field	Any change in field value	1418 (Borr Mailing State)	Copy to: IRS4506.X37
4506-T Auto Population	No - Always apply this rule	Field	Any change in field value	1419 (Borr Mailing Zip)	Copy to: IRS4506.X38
Add Discl Info Form Consumer Handbook ARM	No - Always apply this rule	Field	When field is set to a specific value	608 (Trans Details Amort Type)	Assign to: NOTICES.X19
	No - Always apply this rule	Field	When field is set to a specific value	608 (Trans Details Amort Type)	Assign to: NOTICES.X19
Add Discl Info Form Flood Ins Notification	No - Always apply this rule	Field	When field is set to an item from a list of values	541 (Property Info Flood Zone)	Assign to: NOTICES.X17
	No - Always apply this rule	Field	When field is set to an item from a list of values	541 (Property Info Flood Zone)	Assign to: NOTICES.X17
Add Discl Info Form Occ Statement	No - Always apply this rule	Field	When field is set to a specific value	1811 (Subject Property Occupancy Status)	Execute advanced code
			IgnoreValidationErrors [Notices.X1] = "Y"		
	No - Always apply this rule	Field	When field is set to an item from a list of values	1811 (Subject Property Occupancy Status)	Execute advanced code
			IgnoreValidationErrors [Notices.X1] = "Y"		



<i>Name</i>	<i>Condition for Trigger</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
Adverse Checklist Type of Purchaser	No - Always apply this rule	Field	When field is set to an item from a list of values	1393 (Trans Details Current Loan Status)	Assign to: 1397
	No - Always apply this rule	Field	When field is set to an item from a list of values	1393 (Trans Details Current Loan Status)	Assign to: 1397
Application Date Population	No - Always apply this rule	Field	Any change in field value	3142 (GFE Application Date)	Execute advanced code
			IgnoreValidationErrors If [745] is "" and IsEmpty([Log.MS.Date.Processing]) then [745] = [3142] End if		
Application Date Population	No - Always apply this rule	Milestone	Milestone completed	Processing	Execute advanced code
			IgnoreValidationErrors If [745] = "" and [3142] = "" then [745] = Today End if		
ARM Index Population	No - Always apply this rule	Field	When field is set to a specific value	1401 (Trans Details Loan Program)	Execute advanced code
			IgnoreValidationErrors [1959] = "WSJ Prime"		
ARM Index Population	No - Always apply this rule	Field	When field is set to a specific value	608 (Trans Details Amort Type)	Execute advanced code
			IgnoreValidationErrors if IsEmpty([3137]) and [1959].Contains("LIBOR") then [688] = .896 else if IsEmpty([3137]) and [1959].Contains("UST CM") then [688] = .11 else if IsEmpty([3137]) and [1959].Contains("WSJ") then [688] = 3.25 End If		



<i>Name</i>	<i>Condition for Trigger</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
ARM Index Population	No - Always apply this rule	Field	Any change in field value	1959 (Loan Info ARM Disclosure Type)	Execute advanced code
			IgnoreValidationErrors if IsEmpty([3137]) and [1959].Contains("LIBOR") then [688] = .910 else if IsEmpty([3137]) and [1959].Contains("UST CM") then [688] = .11 else if IsEmpty([3137]) and [1959].Contains("WSJ") then [688] = 3.25 End If		
ARM Index Population	No - Always apply this rule	Milestone	Milestone completed	Submit to Close	Execute advanced code
			IgnoreValidationErrors if [1959].Contains("LIBOR") then [688] = .910 else if [1959].Contains("UST CM") then [688] = .11 else if [1959].Contains("WSJ") then [688] = 3.25 End If		
Bona Fide Checkbox	No - Always apply this rule	Field	When field is set to a specific value	NEWHUD.X715 (Borr Receives Credit/Pays Fee)	Assign to: NEWHUD.X1067
	No - Always apply this rule	Field	When field is set to a specific value	NEWHUD.X715 (Borr Receives Credit/Pays Fee)	Assign to: NEWHUD.X1067
	No - Always apply this rule	Field	When field is set to a specific value	NEWHUD.X715 (Borr Receives Credit/Pays Fee)	Assign to: NEWHUD.X1067
Borrower Origination Summary Property Type	No - Always apply this rule	Field	When field is set to a specific value	1041 (Subject Property Type Fannie Mae)	Assign to: 2996
	No - Always apply this rule	Field	When field is set to a specific value	1041 (Subject Property Type Fannie Mae)	Assign to: 2996
Cannot Complete	Yes - Apply this rule only	Milestone	Milestone completed	Submit to Close	Execute advanced



<i>Name</i>	<i>Condition for Trigger</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
Submit to Close if Side by Side is not the same	if: [MS.STATUS] = "Approved"				code
			if [cx.sd.change] <> "No" then msgbox("Please contact Secondary Department as there are some differences in Lock Info versus Loan Info") Milestones.SetComplete("Submit to Close", False) End If		
Clear Application Date	No - Always apply this rule	Field	When field is set to a specific value	2626 (Loan Info Channel)	Execute advanced code
			IgnoreValidationErrors [745] = ""		
	No - Always apply this rule	Field	When field is set to a specific value	2626 (Loan Info Channel)	Execute advanced code
			IgnoreValidationErrors [745] = ""		
Clear Application Date	No - Always apply this rule	Field	Any change in field value	364 (Trans Details Loan #)	Execute advanced code
			IgnoreValidationErrors [745] = ""		
Closing Doc Triggers	No - Always apply this rule	Field	Any change in field value	13 (Subject Property County)	Copy to: 1949
Closing Reg Z - Filing Fee	No - Always apply this rule	Field	Any change in field value	NEWHUD.X214 (Fees Line 1201 Applied to GFE)	Copy to: 1707
Copy DU/LP Case ID's to 1008	No - Always apply this rule	Field	Any change in field value	MORNET.X4 (Fannie Mae MORNETPlus Case File ID #)	Copy to: DU.LP.ID
Copy DU/LP Case ID's to 1008	No - Always apply this rule	Field	Any change in field value	CASASRN.X13 (Freddie Mac LP Key #)	Copy to: DU.LP.ID
Email Secondary when Lock and Loan Data Differ	No - Always apply this rule	Milestone	Milestone completed	Resubmit	Send: 1 email(s)



<i>Name</i>	<i>Condition for Trigger</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
Email Secondary when Lock and Loan Data Differ	No - Always apply this rule	Milestone	Milestone completed	Approval	Send: 1 email(s)
Escrow Waiver	No - Always apply this rule	Field	When field is set to a specific value	1550 (Underwriting Escrow)	Assign to: DISCLOSURE.X339
	No - Always apply this rule	Field	When field is set to a specific value	1550 (Underwriting Escrow)	Assign to: DISCLOSURE.X339
Exception Request Emails	No - Always apply this rule	Field	Any change in field value	CX.ER.SUBMIT.DATE (Exception Request Submission)	Send: 1 email(s)
Exception Request Emails	No - Always apply this rule	Field	Any change in field value	CX.ER.DISPOSITION.DATE (Disposition Date)	Send: 1 email(s)
FHA Investor Loan Number	Yes – Apply this rule only if: Loan Type is FHA	Field	Any change in field value	364 (Trans Details Loan #)	Copy to: 352
FHA Lender Identifier	Yes – Apply this rule only if: Advanced Conditions is [1172] = "FHA"	Field	Any change in field value	1172 (Trans Details Loan Type)	Execute advanced code
			IgnoreValidationErrors [1059] = "4025409994"		
First Time Home Buyer Field	No - Always apply this rule	Field	When field is set to a specific value	403 (Borr Declarations M)	Assign to: 934
First Time Home Buyer Field	No - Always apply this rule	Field	When field is set to a specific value	1108 (Co-Borr Declarations M)	Assign to: 934
	No - Always apply this rule	Field	When field is set to a specific value	403 (Borr Declarations M)	Assign to: 934
	No - Always apply this rule	Field	When field is set to a specific value	1108 (Co-Borr Declarations M)	Assign to: 934



<i>Name</i>	<i>Condition for Trigger</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
Funding Milestone Email Notification	No - Always apply this rule	Milestone	Milestone completed	Funding	Send: 1 email(s)
General Field Triggers	No - Always apply this rule	Field	Any change in field value	1040 (Trans Details Agency Case #)	Complete tasks: Obtain FHA Case #
General Field Triggers	No - Always apply this rule	Field	Any change in field value	3060 (FHA Management Address Validation Date)	Complete tasks: Validate Subject Property Address
General Field Triggers	No - Always apply this rule	Field	Any change in field value	3067 (FHA Management Obtain CAIVRS Date)	Complete tasks: Obtain CAIVRS Number
General Field Triggers	No - Always apply this rule	Field	Any change in field value	3069 (FHA Management LDP/GSA Search Date)	Complete tasks: Conduct LDP/GSA Search
General Field Triggers	No - Always apply this rule	Field	Any change in field value	3071 (FHA Management Total Scorecard Date)	Complete tasks: Complete FHA Total Scorecard
General Field Triggers	No - Always apply this rule	Field	Any change in field value	3076 (FHA Management Appraisal Logged Date)	Complete tasks: Log Appraisal
General Field Triggers	No - Always apply this rule	Field	Any change in field value	3079 (FHA Management UFMIP Remitted Date)	Complete tasks: Remit UFMIP
General Field Triggers	No - Always apply this rule	Field	Any change in field value	3086 (FHA Management MI Applied Date)	Complete tasks: Submit MI Application
General Field Triggers	No - Always apply this rule	Field	Any change in field value	3090 (FHA Management Case Binder Shipped Date)	Complete tasks: Send FHA Case Binder to HOC



<i>Name</i>	<i>Condition for Trigger</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
General Field Triggers	No - Always apply this rule	Field	Any change in field value	3064 (FHA Management Refi Authorization Date)	Complete tasks: Obtain Refi Authorization
General Field Triggers	No - Always apply this rule	Field	Any change in field value	3073 (FHA Management Condo Pud Lookup Date)	Complete tasks: Complete Condo/PUD Lookup
General Field Triggers	No - Always apply this rule	Field	Any change in field value	MS.FUN (Tracking - Funded Milestone Date)	Copy to: 748, 749
General Field Triggers	No - Always apply this rule	Field	Any change in field value	CX.UW.NAME (Underwriter Name)	Copy to: 2984
General Field Triggers	No - Always apply this rule	Field	When field is set to a specific value	1172 (Trans Details Loan Type)	Assign to: CX.RD.FEE.FINANCED
General Field Triggers	No - Always apply this rule	Milestone	Milestone completed	Qualified	Execute advanced code
			IgnoreValidationErrors [1969] = "Y"		
General Field Triggers	No - Always apply this rule	Milestone	Milestone completed	Funding	Execute advanced code
			IgnoreValidationErrors [748] = [ms.fun] [1393] = "Loan Originated"		
GFE Date Auto Populate Today's Current Date	Yes - Apply this rule only if: [CX.RULE.OVERRIDE.GFETIL] <> "X"	Field	Any change in field value	CX.TODAYS.DATE (Today's Current Date)	Execute advanced code
			IgnoreValidationErrors [3170] = [cx.todays.date]		
HMDA Auto Update	No - Always apply this rule	Field	When field is set to an item from a list of values	19 (Trans Details Loan Purpose)	Assign to: 384
	No - Always apply this rule	Field	When field is set to an item	19 Trans Details Loan Purpose	Assign to: 384



<i>Name</i>	<i>Condition for Trigger</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
			from a list of values		
HMDA Auto Update	No - Always apply this rule	Field	When field is set to a specific value	299 (Loan Info Refi Purpose)	Assign to: 384
HMDA Auto Update	No - Always apply this rule	Field	Any change in field value	S32DISC.X49 (Sec 32 Points/Fees Test Results)	Execute advanced code
			if [S32DISC.X49] = "does" then [hmda.x13] = "HOEPA Loan" Else if [S32DISC.X49] = "does not" then [hmda.x13] = "Not a HOEPA Loan" End If		
HMDA Auto Update	No - Always apply this rule	Field	Any change in field value	1041 (Subject Property Type Fannie Mae)	Execute advanced code
			IgnoreValidationErrors if [1041] = "Attached" then [hmda.x11] = "One-to-fourFamily" [1553] = "1 Unit" Else if [1041] = "Condominium" then [hmda.x11] = "One-to-fourFamily" [1553] = "Condominium" Else if [1041] = "Cooperative" then msgbox("Cooperative is not an allowed selection for our institution") [1041] = "" Else if [1041] = "Detached" then [hmda.x11] = "One-to-fourFamily" [1553] = "1 Unit" Else if [1041] = "HighRiseCondominium" then [hmda.x11] = "One-to-fourFamily" [1553] = "Condominium" Else if [1041] = "ManufacturedHousing" then [hmda.x11] = "ManufacturedHousing" [1553] = "Manufactured Housing Multiwide" Else if [1041] = "PUD" then [hmda.x11] = "One-to-fourFamily" [1553] = "PUD" Else if [1041] = "DetachedCondo" then [hmda.x11] = "One-to-fourFamily"		



Name	Condition for Trigger	Type	Activation	Activation Source	Action
			<pre>[1553] = "Condominium" Else if [1041] = "ManufacturedHomeCondoPUDCoOp" then [hmda.x11] = "ManufacturedHousing" [1553] = "Condominium" Else if [1041] = "MHSelect" then msgbox("MH Select is not an allowed selection for our institution") [1041] = "" End If</pre>		
HMDA Auto Update	No - Always apply this rule	Field	Any change in field value	1393 (Trans Details Current Loan Status)	Execute advanced code
			<pre>if [1393] = "Application approved but not accepted" and [11] = "TBD" and [hmda.x12] = "Preapproval was requested" then msgbox("Application approved but not accepted is not an accepted response for a TBD and is being changed to Preapproval request approved but not accepted") [1393] = "Preapproval request approved but not accepted" Else if [1393] = "Application denied" and [11] = "TBD" and [hmda.x12] = "Preapproval was requested" then msgbox("Application denied is not an accepted response for a TBD and is being changed to Preapproval request denied by financial institution") [1393] = "Preapproval request denied by financial institution" End If</pre>		
HMDA Auto Update	No - Always apply this rule	Milestone	Milestone completed	Processing	Execute advanced code
			<pre>IgnoreValidationErrors if [11] <> "TBD" and [19] = "Purchase" then [hmda.x12] = "Preapproval was not requested" Else if [11] = "TBD" and [19] = "Purchase" then [hmda.x12] = "Preapproval was requested" Else if [19] <> "Purchase" then [hmda.x12] = "Not Applicable" End If</pre>		



<i>Name</i>	<i>Condition for Trigger</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
Lock Data Info Copy	No - Always apply this rule	Rate Lock	Rate lock confirmed		Execute advanced code
			IgnoreValidationErrors [CX.SD.LOANPROGRAM.NAME] = [1401] [CX.SD.RATE] = [3] [CX.SD.IMPOUNDS] = [1550] [CX.SD.LTV] = [353] [CX.SD.CLTV] = [976] [CX.SD.SCORE] = [vasumm.x23] [CX.SD.LOAN.PURPOSE] = [19] [CX.SD.LOANAMOUNT] = [2] [CX.SD.PROP.TYPE] = [1041] [CX.SD.APPRAISED.VALUE] = [356] [CX.SD.OCCUPANCY] = [1811] [CX.SD.TERM] = [4] [CX.SD.SUB.AMOUNT] = [428] [CX.SD.PROP.ADDRESS] = [11] [CX.SD.CITY] = [12] [CX.SD.ZIP] = [15]		
Lock Request # of Units	No - Always apply this rule	Field	Any change in field value	16 (Subject Property # Units)	Assign to: LR.16
Middle Score Auto Population	No - Always apply this rule	Field	Any change in field value	CX.MID.FICO.SCORE (Lower of Middle Score Borrower/CoBorrower)	Execute advanced code
			IgnoreValidationErrors [vasumm.x23] = [cx.MID.FICO.SCORE]		
Middle Score Auto Population	No - Always apply this rule	Field	Any change in field value	CX.MID.FICO.SCORE (Lower of Middle Score Borrower/CoBorrower)	Execute advanced code
			IgnoreValidationErrors [vasumm.x23] = [cx.MID.FICO.SCORE]		
No Co-Applicant Checkbox	Yes - Apply this rule only if: [97] = ""	Field	When field is set to an item from a list of values	1393 (Trans Details Current Loan Status)	Execute advanced code
			IgnoreValidationErrors [3174] = "Y"		



<i>Name</i>	<i>Condition for Trigger</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
Payout value - Purchase Advice form	No - Always apply this rule	Field	Any change in field value	2273 (Rate Lock Sell Side Base Price Total Adjust)	Copy to: 2596
Pricing Exception Approval Email	No - Always apply this rule	Field	When field is set to a specific value	CX.PRICINGEXCEP APPEMAIL2 (Unknown field)	Send: 1 email(s)
Pricing Exception Approval Email	No - Always apply this rule	Field	When field is set to a specific value	CX.PRICINGEXCEP APPEMAIL1 (Pricing Exception Approval 1)	Send: 1 email(s)
Pricing Exception Request Email	No - Always apply this rule	Field	When field is set to a specific value	CX.PRICINGEXCEP SUBMIT2 (Unknown field)	Send: 1 email(s)
Pricing Exception Request Email	No - Always apply this rule	Field	When field is set to a specific value	CX.PRICINGEXCEP SUBMIT1 (Pricing Exception Submit Check Box 1)	Send: 1 email(s)
Rate Lock Confirmed	No - Always apply this rule	Rate Lock	Rate lock confirmed		Send: 1 email(s)
Rate Lock Denial	No - Always apply this rule	Rate Lock	Rate lock denied		Send: 1 email(s)
Reg B Alert for Credit Report	No - Always apply this rule	Field	Any change in field value	CX.LASTCREDITR CVDDATE (Last credit report received date)	Execute advanced code
			IgnoreValidationErrors if IsEmpty([CX.INITIALCREDITRCVDDATE]) then [CX.INITIALCREDITRCVDDATE] = [cx.LASTCREDITRCVDDATE] End If		
Reg Z - Flood & PMI CB	No - Always apply this rule	Field	When field is set to a specific value	643 (Fees Flood Ins Premium Borr)	Execute advanced code
			IgnoreValidationErrors [676] = "N"		
Reg Z - Flood & PMI CB	No - Always apply this rule	Field	Any change in field value	232 (Expenses Proposed Mtg Ins)	Execute advanced code
			IgnoreValidationErrors [8] = "Y"		



<i>Name</i>	<i>Condition for Trigger</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
	No - Always apply this rule	Field	When field is set to a specific value	643 (Fees Flood Ins Premium Borr)	Execute advanced code
			IgnoreValidationErrors [676] = "N"		
	No - Always apply this rule	Field	Any change in field value	232 (Expenses Proposed Mtg Ins)	Execute advanced code
			IgnoreValidationErrors [8] = "Y"		
Right to Financial Privacy	No - Always apply this rule	Milestone	Milestone completed	Qualified	Execute advanced code
			IgnoreValidationErrors [Notices.X9] = "Y"		
Setting REGZ to Initial Disclosure	No - Always apply this rule	Field	Any change in field value	3148 (GFE Initial GFE Disclosure Provided Date)	Execute advanced code
			IgnoreValidationErrors [662] = "Initial"		
SSN Verification Co-Borrower Purpose of Transaction	[4004] <> "" and [4006] <> ""	Field	Any change in field value	4004 (Co-Borrower First Name)	Execute advanced code
			IgnoreValidationErrors [3251] = [3249]		
SSN Verification Co-Borrower Purpose of Transaction undo	No - Always apply this rule	Field	When field is set to a specific value	4406 (Co-Borrower Last Name)	Execute advanced code
			IgnoreValidationErrors [3251] = ""		
Treasury Yield as of August - Apps taken in September	No - Always apply this rule	Field	Any change in field value	CX.SECTION32.YI ELD.TERM (Section 32 Yield Term)	Execute advanced code
			IgnoreValidationErrors ' August Yield		



<i>Name</i>	<i>Condition for Trigger</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
			Dim Yield as Decimal If [CX.SECTION32.YIELD.MONTH] = "August" then if [CX.SECTION32.YIELD.TERM] = "1-month" then Yield = 0.00 Else if [CX.SECTION32.YIELD.TERM] = "3-month" then Yield = 0.02 Else if [CX.SECTION32.YIELD.TERM] = "6-month" then Yield = 0.08 Else if [CX.SECTION32.YIELD.TERM] = "1-year" then Yield = 0.12 Else if [CX.SECTION32.YIELD.TERM] = "2-year" then Yield = 0.19 Else if [CX.SECTION32.YIELD.TERM] = "3-year" then Yield = 0.34 Else if [CX.SECTION32.YIELD.TERM] = "5-year" then Yield = 0.99 Else if [CX.SECTION32.YIELD.TERM] = "7-year" then Yield = 1.60 Else if [CX.SECTION32.YIELD.TERM] = "10-year" then Yield = 2.29 Else if [CX.SECTION32.YIELD.TERM] = "15-year" then Yield = 2.29 Else if [CX.SECTION32.YIELD.TERM] = "20-year" then Yield = 3.29 Else if [CX.SECTION32.YIELD.TERM] = "30-year" then Yield = 3.75 Else if [CX.SECTION32.YIELD.TERM] = "40-year" then Yield = 3.75 End If End If [S32DISC.X1] = Yield		
Treasury Yield as of August - Apps taken in September	No – Always apply this rule	Field	When field is set to an item from a list of values	CX.SECTION32.YIELD.MONTH (Section 32 Yield Month)	Execute advanced code



Name	Condition for Trigger	Type	Activation	Activation Source	Action
			IgnoreValidationErrors ' August Yield Dim Yield as Decimal if [CX.SECTION32.YIELD.TERM] = "1-month" then Yield = 0.00 Else if [CX.SECTION32.YIELD.TERM] = "3-month" then Yield = 0.02 Else if [CX.SECTION32.YIELD.TERM] = "6-month" then Yield = 0.08 Else if [CX.SECTION32.YIELD.TERM] = "1-year" then Yield = 0.12 Else if [CX.SECTION32.YIELD.TERM] = "2-year" then Yield = 0.19 Else if [CX.SECTION32.YIELD.TERM] = "3-year" then Yield = 0.34 Else if [CX.SECTION32.YIELD.TERM] = "5-year" then Yield = 0.99 Else if [CX.SECTION32.YIELD.TERM] = "7-year" then Yield = 1.60 Else if [CX.SECTION32.YIELD.TERM] = "10-year" then Yield = 2.29 Else if [CX.SECTION32.YIELD.TERM] = "15-year" then Yield = 2.29 Else if [CX.SECTION32.YIELD.TERM] = "20-year" then Yield = 3.29 Else if [CX.SECTION32.YIELD.TERM] = "30-year" then Yield = 3.75 Else if [CX.SECTION32.YIELD.TERM] = "40-year" then Yield = 0.00 End If [S32DISC.X1] = Yield		
Treasury Yield as of July - Apps taken in August	No - Always apply this rule	Field	Any change in field value	CX.SECTION32.YIELD.TERM (Section 32 Yield Term)	Execute advanced code
			IgnoreValidationErrors ' July Yield		



Name	Condition for Trigger	Type	Activation	Activation Source	Action
			Dim Yield as Decimal If [CX.SECTION32.YIELD.MONTH] = "July" then if [CX.SECTION32.YIELD.TERM] = "1-month" then Yield = 0.01 Else if [CX.SECTION32.YIELD.TERM] = "3-month" then Yield = 0.01 Else if [CX.SECTION32.YIELD.TERM] = "6-month" then Yield = 0.05 Else if [CX.SECTION32.YIELD.TERM] = "1-year" then Yield = 0.15 Else if [CX.SECTION32.YIELD.TERM] = "2-year" then Yield = 0.38 Else if [CX.SECTION32.YIELD.TERM] = "3-year" then Yield = 0.66 Else if [CX.SECTION32.YIELD.TERM] = "5-year" then Yield = 1.51 Else if [CX.SECTION32.YIELD.TERM] = "7-year" then Yield = 2.24 Else if [CX.SECTION32.YIELD.TERM] = "10-year" then Yield = 2.98 Else if [CX.SECTION32.YIELD.TERM] = "15-year" then Yield = 2.98 Else if [CX.SECTION32.YIELD.TERM] = "20-year" then Yield = 3.92 Else if [CX.SECTION32.YIELD.TERM] = "30-year" then Yield = 4.25 Else if [CX.SECTION32.YIELD.TERM] = "40-year" then Yield = 4.25 End If End If [S32DISC.X1] = Yield		
Treasury Yield as of July - Apps taken in August	No – Always apply this rule	Field	Any change in field value	CX.SECTION32.YIELD.MONTH (Section 32 Yield Month)	Execute advanced code
			IgnoreValidationErrors ' July Yield		

Name	Condition for Trigger	Type	Activation	Activation Source	Action
			Dim Yield as Decimal if [CX.SECTION32.YIELD.TERM] = "1-month" then Yield = 0.01 Else if [CX.SECTION32.YIELD.TERM] = "3-month" then Yield = 0.01 Else if [CX.SECTION32.YIELD.TERM] = "6-month" then Yield = 0.05 Else if [CX.SECTION32.YIELD.TERM] = "1-year" then Yield = 0.15 Else if [CX.SECTION32.YIELD.TERM] = "2-year" then Yield = 0.38 Else if [CX.SECTION32.YIELD.TERM] = "3-year" then Yield = 0.66 Else if [CX.SECTION32.YIELD.TERM] = "5-year" then Yield = 1.51 Else if [CX.SECTION32.YIELD.TERM] = "7-year" then Yield = 2.24 Else if [CX.SECTION32.YIELD.TERM] = "10-year" then Yield = 2.98 Else if [CX.SECTION32.YIELD.TERM] = "15-year" then Yield = 2.98 Else if [CX.SECTION32.YIELD.TERM] = "20-year" then Yield = 3.92 Else if [CX.SECTION32.YIELD.TERM] = "30-year" then Yield = 4.25 Else if [CX.SECTION32.YIELD.TERM] = "40-year" then Yield = 4.25 End If [S32DISC.X1] = Yield		
Treasury Yield as of June - Apps taken in July	No - Always apply this rule	Field	Any change in field value	CX.SECTION32.YIELD.TERM (Section 32 Yield Term)	Execute advanced code
			IgnoreValidationErrors ' June Yield Dim Yield as Decimal If [CX.SECTION32.YIELD.MONTH] = "June" then		



<i>Name</i>	<i>Condition for Trigger</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
					<pre> if [CX.SECTION32.YIELD.TERM] = "1-month" then Yield = 0.02 Else if [CX.SECTION32.YIELD.TERM] = "3-month" then Yield = 0.05 Else if [CX.SECTION32.YIELD.TERM] = "6-month" then Yield = 0.11 Else if [CX.SECTION32.YIELD.TERM] = "1-year" then Yield = 0.18 Else if [CX.SECTION32.YIELD.TERM] = "2-year" then Yield = 0.40 Else if [CX.SECTION32.YIELD.TERM] = "3-year" then Yield = 0.72 Else if [CX.SECTION32.YIELD.TERM] = "5-year" then Yield = 1.59 Else if [CX.SECTION32.YIELD.TERM] = "7-year" then Yield = 2.30 Else if [CX.SECTION32.YIELD.TERM] = "10-year" then Yield = 3.00 Else if [CX.SECTION32.YIELD.TERM] = "15-year" then Yield = 3.00 Else if [CX.SECTION32.YIELD.TERM] = "20-year" then Yield = 3.89 Else if [CX.SECTION32.YIELD.TERM] = "30-year" then Yield = 4.20 Else if [CX.SECTION32.YIELD.TERM] = "40-year" then Yield = 4.20 End If End If [S32DISC.X1] = Yield IgnoreValidationErrors ' June Yield Dim Yield as Decimal If [CX.SECTION32.YIELD.MONTH] = "June" then if [CX.SECTION32.YIELD.TERM] = "1-month" then Yield = 0.02 Else if [CX.SECTION32.YIELD.TERM] = "3-month" then Yield = 0.05 </pre>



Name	Condition for Trigger	Type	Activation	Activation Source	Action
			Else if [CX.SECTION32.YIELD.TERM] = "6-month" then Yield = 0.11 Else if [CX.SECTION32.YIELD.TERM] = "1-year" then Yield = 0.18 Else if [CX.SECTION32.YIELD.TERM] = "2-year" then Yield = 0.40 Else if [CX.SECTION32.YIELD.TERM] = "3-year" then Yield = 0.72 Else if [CX.SECTION32.YIELD.TERM] = "5-year" then Yield = 1.59 Else if [CX.SECTION32.YIELD.TERM] = "7-year" then Yield = 2.30 Else if [CX.SECTION32.YIELD.TERM] = "10-year" then Yield = 3.00 Else if [CX.SECTION32.YIELD.TERM] = "15-year" then Yield = 3.00 Else if [CX.SECTION32.YIELD.TERM] = "20-year" then Yield = 3.89 Else if [CX.SECTION32.YIELD.TERM] = "30-year" then Yield = 4.20 Else if [CX.SECTION32.YIELD.TERM] = "40-year" then Yield = 4.20 End If End If [S32DISC.X1] = Yield		
Treasury Yield as of June - Apps taken in July	No - Always apply this rule	Field	When field is set to a specific value	CX.SECTION32.YIELD.MONTH (Section 32 Yield Month)	Execute advanced code
			IgnoreValidationErrors ' June Yield Dim Yield as Decimal if [CX.SECTION32.YIELD.TERM] = "1-month" then Yield = 0.02 Else if [CX.SECTION32.YIELD.TERM] = "3-month" then Yield = 0.05 Else if [CX.SECTION32.YIELD.TERM] = "6-month"		



Name	Condition for Trigger	Type	Activation	Activation Source	Action
			then Yield = 0.11 Else if [CX.SECTION32.YIELD.TERM] = "1-year" then Yield = 0.18 Else if [CX.SECTION32.YIELD.TERM] = "2-year" then Yield = 0.40 Else if [CX.SECTION32.YIELD.TERM] = "3-year" then Yield = 0.72 Else if [CX.SECTION32.YIELD.TERM] = "5-year" then Yield = 1.59 Else if [CX.SECTION32.YIELD.TERM] = "7-year" then Yield = 2.30 Else if [CX.SECTION32.YIELD.TERM] = "10-year" then Yield = 3.00 Else if [CX.SECTION32.YIELD.TERM] = "15-year" then Yield = 3.00 Else if [CX.SECTION32.YIELD.TERM] = "20-year" then Yield = 3.89 Else if [CX.SECTION32.YIELD.TERM] = "30-year" then Yield = 4.20 Else if [CX.SECTION32.YIELD.TERM] = "40-year" then Yield = 4.20 End If [S32DISC.X1] = Yield		
Treasury Yield as of October - Apps taken in November	No – Always apply this rule	Field	Any change in field value	CX.SECTION32.YIELD.TERM (Section 32 Yield Term)	Execute advanced code
			IgnoreValidationErrors ' October Yield Dim Yield as Decimal If [CX.SECTION32.YIELD.MONTH] = "October" then if [CX.SECTION32.YIELD.TERM] = "1-month" then Yield = 0.02 Else if [CX.SECTION32.YIELD.TERM] = "3-month" then Yield = 0.02 Else if [CX.SECTION32.YIELD.TERM] = "6-month"		



Name	Condition for Trigger	Type	Activation	Activation Source	Action
			then Yield = 0.06 Else if [CX.SECTION32.YIELD.TERM] = "1-year" then Yield = 0.11 Else if [CX.SECTION32.YIELD.TERM] = "2-year" then Yield = 0.28 Else if [CX.SECTION32.YIELD.TERM] = "3-year" then Yield = 0.50 Else if [CX.SECTION32.YIELD.TERM] = "5-year" then Yield = 1.12 Else if [CX.SECTION32.YIELD.TERM] = "7-year" then Yield = 1.71 Else if [CX.SECTION32.YIELD.TERM] = "10-year" then Yield = 2.26 Else if [CX.SECTION32.YIELD.TERM] = "15-year" then Yield = 2.26 Else if [CX.SECTION32.YIELD.TERM] = "20-year" then Yield = 2.97 Else if [CX.SECTION32.YIELD.TERM] = "30-year" then Yield = 3.22 Else if [CX.SECTION32.YIELD.TERM] = "40-year" then Yield = 3.22 End If End If [S32DISC.X1] = Yield		
Treasury Yield as of October - Apps taken in November	No – Always apply this rule	Field	Any change in field value	CX.SECTION32.YIELD.MONTH (Section 32 Yield Month)	Execute advanced code
			IgnoreValidationErrors ' October Yield Dim Yield as Decimal if [CX.SECTION32.YIELD.TERM] = "1-month" then Yield = 0.02 Else if [CX.SECTION32.YIELD.TERM] = "3-month" then Yield = 0.02 Else if [CX.SECTION32.YIELD.TERM] = "6-month"		



Name	Condition for Trigger	Type	Activation	Activation Source	Action
			then Yield = 0.06 Else if [CX.SECTION32.YIELD.TERM] = "1-year" then Yield = 0.11 Else if [CX.SECTION32.YIELD.TERM] = "2-year" then Yield = 0.28 Else if [CX.SECTION32.YIELD.TERM] = "3-year" then Yield = 0.50 Else if [CX.SECTION32.YIELD.TERM] = "5-year" then Yield = 1.12 Else if [CX.SECTION32.YIELD.TERM] = "7-year" then Yield = 1.71 Else if [CX.SECTION32.YIELD.TERM] = "10-year" then Yield = 2.26 Else if [CX.SECTION32.YIELD.TERM] = "15-year" then Yield = 2.26 Else if [CX.SECTION32.YIELD.TERM] = "20-year" then Yield = 2.97 Else if [CX.SECTION32.YIELD.TERM] = "30-year" then Yield = 3.22 Else if [CX.SECTION32.YIELD.TERM] = "40-year" then Yield = 3.22 End If [S32DISC.X1] = Yield		
Treasury Yield as of September - Apps taken in October	No – Always apply this rule	Field	When field is set to a specific value	CX.SECTION32.YIELD.TERM (Section 32 Yield Term)	Execute advanced code
			IgnoreValidationErrors ' September Yield Dim Yield as Decimal if [CX.SECTION32.YIELD.TERM] = "1-month" then Yield = 0.00 Else if [CX.SECTION32.YIELD.TERM] = "3-month" then Yield = 0.01 Else if [CX.SECTION32.YIELD.TERM] = "6-month" then		



Name	Condition for Trigger	Type	Activation	Activation Source	Action
			Yield = 0.03 Else if [CX.SECTION32.YIELD.TERM] = "1-year" then Yield = 0.10 Else if [CX.SECTION32.YIELD.TERM] = "2-year" then Yield = 0.21 Else if [CX.SECTION32.YIELD.TERM] = "3-year" then Yield = 0.35 Else if [CX.SECTION32.YIELD.TERM] = "5-year" then Yield = 0.95 Else if [CX.SECTION32.YIELD.TERM] = "7-year" then Yield = 1.51 Else if [CX.SECTION32.YIELD.TERM] = "10-year" then Yield = 2.09 Else if [CX.SECTION32.YIELD.TERM] = "15-year" then Yield = 2.09 Else if [CX.SECTION32.YIELD.TERM] = "20-year" then Yield = 2.97 Else if [CX.SECTION32.YIELD.TERM] = "30-year" then Yield = 3.36 Else if [CX.SECTION32.YIELD.TERM] = "40-year" then Yield = 3.36 End If [S32DISC.X1] = Yield		
Treasury Yield as of September - Apps taken in October	No - Always apply this rule	Field	Any change in field value	CX.SECTION32.YIELD.MONTH (Section 32 Yield Month)	Execute advanced code
			IgnoreValidationErrors ' September Yield Dim Yield as Decimal If [CX.SECTION32.YIELD.MONTH] = "September" then if [CX.SECTION32.YIELD.TERM] = "1-month" then Yield = 0.00 Else if [CX.SECTION32.YIELD.TERM] = "3-month" then Yield = 0.01 Else if [CX.SECTION32.YIELD.TERM] = "6-month"		



Name	Condition for Trigger	Type	Activation	Activation Source	Action
			<pre> then Yield = 0.03 Else if [CX.SECTION32.YIELD.TERM] = "1-year" then Yield = 0.10 Else if [CX.SECTION32.YIELD.TERM] = "2-year" then Yield = 0.21 Else if [CX.SECTION32.YIELD.TERM] = "3-year" then Yield = 0.35 Else if [CX.SECTION32.YIELD.TERM] = "5-year" then Yield = 0.95 Else if [CX.SECTION32.YIELD.TERM] = "7-year" then Yield = 1.51 Else if [CX.SECTION32.YIELD.TERM] = "10-year" then Yield = 2.09 Else if [CX.SECTION32.YIELD.TERM] = "15-year" then Yield = 2.09 Else if [CX.SECTION32.YIELD.TERM] = "20-year" then Yield = 2.97 Else if [CX.SECTION32.YIELD.TERM] = "30-year" then Yield = 3.36 Else if [CX.SECTION32.YIELD.TERM] = "40-year" then Yield = 3.36 End If End If [S32DISC.X1] = Yield </pre>		
VA Lender Identifier	Yes - Apply this rule only if: [1172] = "VA"	Field	Any change in field value	1172 (Trans Details Loan Type)	Execute advanced code
			IgnoreValidationErrors		[1059] = "9619144101"



INACTIVE TRIGGER RULES

<i>Name</i>	<i>Condition for Rule</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
6 Data Elements Application Date	No-Always apply this rule	Field	Any change in field value	3142 (GFE Application Date)	Copy to: 745, 3292
Clear SSN at file started	([19] = "NoCash-Out Refinance" OR [19] = "Cash-Out Refinance" OR [19] = "Other")	Milestone	Milestone completed	Started	Assign to: 65
GFE Input Form - Impounds field	No - Always apply this rule	Field	When field is set to a specific value	1550 (Underwriting Escrow)	Assign to: 2961
Loan Credit Approval Email to LO	[REGZGFE.X8] <> "" and Not IsEmpty([2304]) and Not IsEmpty([2300]) and IsEmpty([2302])	Milestone	Milestone completed	Approval	Send: 1 email(s)
Loan Suspended Email to LO	[REGZGFE.X8] <> "" and Not IsEmpty([2303])	Milestone	Milestone completed	Approval	Send: 1 email(s)
Loan Denied Email to LO	[REGZGFE.X8] <> "" and [1393] = "Application denied"	Milestone	Milestone completed	Approval	Send: 1 email(s)
Loan Approval Different Terms Email to LO	[REGZGFE.X8] <> "" and Not IsEmpty([2989]) and Not IsEmpty([2990]) and Not IsEmpty([2304])	Milestone	Milestone completed	Approval	Send: 1 email(s)
Loan Approval Email to LO	[REGZGFE.X8] <> "" and Not IsEmpty([2304]) and IsEmpty([2300]) and Not IsEmpty([2301])	Milestone	Milestone completed	Approval	Send: 1 email(s)
Autocalc of Endorsements		Field	Any change in field value	CX.GFE.EN DORSEME N.TOTAL (Total # of Endorsements)	Execute advanced code
Origination Checkboxes	No - Always apply this rule	Field	When field is set to a specific	NEWHUD.X713 (Include Points/Credit	Execute advanced code



<i>Name</i>	<i>Condition for Rule</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
		value	in Orig Chrg)		
Pricing Autofill from Secondary to GFE (Do not turn on)		Rate Lock	Rate lock confirmed		Execute advanced code
Prepayment Penalty		Field	Any change in field value	675 (Trans Details Prepymt - May/Will Not Penalty)	Execute advanced code
Refinance Estimated & Appraised Value	[[19] = "NoCash-Out Refinance" OR [19] = "Cash-Out Refinance")	Field	Any change in field value	356 (Subject Property Appraised Value)	Execute advanced code
RD Rule for RD Fee Calculation	No - Always apply this rule	Field	Any change in field value	1172 (Trans Details Loan Type)	Execute advanced code
Treasury Yield as of November - Apps taken in December		Field	Any change in field value	CX.SECTION32.YIELD.TERM (Section 32 Yield Term)	Execute advanced code
Treasury Yield as of December - Apps taken in January		Field	Any change in field value	CX.SECTION32.YIELD.TERM (Section 32 Yield Term)	Execute advanced code
Treasury Yield as of January - Apps taken in February		Field	Any change in field value	CX.SECTION32.YIELD.TERM (Section 32 Yield Term)	Execute advanced code
Treasury Yield as of January - Apps taken in		Field	When field is set to a specific value	CX.SECTION32.YIELD.MONTH	Execute advanced code



<i>Name</i>	<i>Condition for Rule</i>	<i>Type</i>	<i>Activation</i>	<i>Activation Source</i>	<i>Action</i>
February				(Section 32 Yield Month	
Treasury Yield as of February - Apps taken in March		Field	Any change in field value	CX.SECTIO N32.YIELD .TERM (Section 32 Yield Term)	Execute advanced code
Treasury Yield as of March - Apps taken in April		Field	Any change in field value	CX.SECTIO N32.YIELD .TERM (Section 32 Yield Term)	Execute advanced code
Treasury Yield as of April - Apps taken in May		Field	Any change in field value	CX.SECTIO N32.YIELD .TERM (Section 32 Yield Term)	Execute advanced code
Treasury Yield as of May - Apps taken in June		Field	When field is set to a specific value	CX.SECTIO N32.YIELD .MONTH (Section 32 Yield Month	Execute advanced code



ROLE ACCESS TO DOCUMENTS

The Role Access to Documents tool is used to control access to loan documents in the eFolder. You can setup the default access by role, and specify which roles have protected access to documents. When access to a document is protected for a specific role, access cannot be revoked for the role, and the document cannot be deleted by a team member assigned to that role. However, default settings can be overridden using the access button in the eFolder.

DOCUMENT ADDED / ROLE ACCESS TO DOCUMENT

<i>Document Added by Persona</i>	<i>Role Access to Document</i>
Loan Officer	All Roles, except Recycle Bin
Loan Processor	All Roles, except Recycle Bin
Doc Drawer	All Roles, except Recycle Bin
Funder	All Roles, except Recycle Bin
Post Closer	All Roles, except Recycle Bin
Lock Desk	All Roles, except Recycle Bin
Shipper	All Roles, except Recycle Bin
Servicer	All Roles, except Recycle Bin
Quality Control	All Roles, except Recycle Bin
Accounting	All Roles, except Recycle Bin
LO/LO Assistant	All Roles, except Recycle Bin
UW/Validator	All Roles, except Recycle Bin
Recycle Bin	Shipper, M3-XM,OM,ASTM,SC,QC
M3-XM,OM,ASTM,SC,QC	All Roles, except Recycle Bin
Helper Processor	All Roles, except Recycle Bin
Helper Validator	All Roles, except Recycle Bin
Helper Doc Drawer	All Roles, except Recycle Bin



<i>Document Added by Persona</i>	<i>Role Access to Document</i>
Helper Servicer	All Roles, except Recycle Bin
Helper Funder	All Roles, except Recycle Bin
Helper Loan Officer	All Roles, except Recycle Bin
Helper COQ	All Roles, except Recycle Bin
Helper LO Assistant	All Roles, except Recycle Bin
Helper Inv. Delivery	All Roles, except Recycle Bin
Helper Underwriter	All Roles, except Recycle Bin
UW/LV 2	All Roles, except Recycle Bin
Auditor	All Roles, except Recycle Bin
Others	All Roles, except Recycle Bin

INPUT FORM LIST

The Input Form List is used to define the input forms made available for a loan when a specified condition is met. For example, rules can be created for an input form based on the type of loan, such as FHA. In this case, only forms required for processing an FHA loan would be made available to UB associates.

INPUT FORM RULES

Active Form Rules

- Accounting Selected on Shipping Milestone Worksheet

Condition for rule:

- Current Role: AC
- Assigned at completion of: Ship to Inv

Form List:

- 1098 Mortgage Interest
- Borrower Information - Vesting2
- Closing Conditions
- Closing RegZ
- HMDA Information



- HUD-1 Page 1
- HUD-1 Page 2
- Property Information
- Self-Employed Income 1084
- Statement of Denial
- VOD
- VOE
- VOL
- VOM
- VOR

DRAFT



- Closer Selected on Doc Preparation Milestone Worksheet

Condition for rule:

- Current Role: DD
- Assigned at completion of: Docs Out (Archived) – **DH: Should be changed to Doc Signing**

Form List:

- 1098 Mortgage Interest
 - Borrower Information - Vesting
 - Closing Conditions
 - Closing RegZ
 - Closing Vendor Information
 - HMDA Information
 - HUD-1 Page 1
 - HUD-1 Page 2
 - Property Information
 - Self-Employed Income 1084
 - Statement of Denial
 - VOD
 - VOE
 - VOL
 - VOM
 - VOR
- FHA Loan Type

Condition for rule:

- Apply this rule only if: Loan Type is FHA

Form List:

- 203k Max Mortgage WS
- Additional Requests Information
- Energy Efficient Mortgage Calculation
- FHA Management
- FHA Maximum Mortgage and Cash Needed Worksheet
- HUD 1003 Addendum
- HUD-56001 Property Improvement
- HUD-928005b Conditional Commitment
- HUD-92900LT FHA Loan Transmittal
- VA 26-1805 Reasonable Value



- Funder Selected on Doc Signing Milestone Worksheet

Condition for rule:

- Current Role: Funder
- Assigned at completion of: Doc Signing

Form List:

- 1098 Mortgage Interest
 - Borrower Information - Vesting
 - Closing Conditions
 - Closing RegZ
 - HMDA Information
 - HUD-1 Page 1
 - HUD-1 Page 2
 - Property Information
 - Self-Employed Income 1084
 - Statement of Denial
 - VOD
 - VOE
 - VOL
 - VOM
 - VOR
- HELOC Loan Type

Condition for rule:

- Loan Type is HELOC

Form List:

- Additional Requests Information
- Aggregate Escrow Account
- FACT Act Disclosure
- Loan Submission
- Request for Copy of Tax Return
- Request for Transcript of Tax
- RESPA Servicing Disclosure
- Section 32 TIL
- Transmittal Summary



- Loan Officer Selected on File Started Milestone Worksheet

Condition for rule:

- Current Role: Loan Officer
- Assigned at completion of: Started

Form List:

- Borrower Summary – Origination
 - 1003 Page 1
 - 1003 Page 2
 - 1003 Page 3
 - 1003 Page 4
 - 2010 Itemization
 - 2010 GFE
 - Additional Disclosure Information
 - Additional Requests Information
 - GFE Quality Input Form
 - Loan Submission
 - Notice of Incomplete Application
 - Reasonable Tangible Benefit Form
 - REGZ-TIL
 - Request for Copy of Tax Return
 - Settlement Service Provider List
 - Statement of Denial
 - Transmittal Summary
- Loan Opener Selected on Qualification Milestone Worksheet

Condition for rule:

- Current Role: LO/LO Assistant
- Assigned at completion of: Qualified

Form List:

- Borrower Summary – Origination
- 1003 Page 1
- 1003 Page 2
- 1003 Page 3
- 1003 Page 4
- 2010 Itemization
- 2010 GFE
- Additional Disclosure Information
- Additional Requests Information



- GFE Quality Input Form
- Loan Submission
- Reasonable Tangible Benefit Form
- REGZ-TIL
- Request for Copy of Tax Return
- Settlement Service Provider List
- Transmittal Summary
- Loan Processor Selected on Approval Milestone Worksheet

Condition for rule:

- Current Role: Loan Processor (LP)
- Assigned at completion of: Approval

Form List:

- 1098 Mortgage Interest
- HMDA Information
- REGZ-TIL
- Self-Employed Income 1084
- Statement of Denial
- VOD
- VOE
- VOL
- VOM
- VOR

- Loan Processor Selected on Cond. Approval Milestone Worksheet

Condition for rule:

- Current Role: Loan Processor (LP)
- Assigned at completion of: Credit Approval

Form List:

- 1098 Mortgage Interest
- HMDA Information
- REGZ-TIL
- Self-Employed Income 1084
- Statement of Denial
- VOD
- VOE
- VOL
- VOM
- VOR



- Loan Processor Selected on Credit Approval Milestone

Condition for rule:

- Current Role: Loan Processor (LP)
- Assigned at completion of: Credit Approval

Form List:

- Additional Disclosure Information
 - Additional Requests Information
 - GFE Quality Input Form
 - HMDA Information
 - REGZ-TIL
 - Request for Copy of Tax Return
 - Settlement Service Provider List
 - Statement of Denial
- Loan Processor Selected on Send to Processing Milestone Worksheet

Condition for rule:

- [MS.STATUS] = "Credit Approval"

Form List:

- 2010 Itemization
- 2010 GFE
- Additional Disclosure Information
- Additional Requests Information
- HMDA Information
- REGZ-TIL
- Request for Copy of Tax Return
- Settlement Service Provider List
- Statement of Denial
- Borrower Information - Processing



- Other Loan Type

Condition for rule:

- Loan Type is: Other

Form List:

- Additional Requests Information
- Aggregate Escrow Account
- FACT Act Disclosure
- Loan Submission
- Request for Copy of Tax Return
- Request for Transcript of Tax
- RESPA Servicing Disclosure
- Section 32 TIL
- Transmittal Summary
- Post Closer Selected on Funding Milestone Worksheet

Condition for rule:

- Current Role: Post Closer
- Assigned at completion of: Funding

Form List:

- 1098 Mortgage Interest
- Borrower Information - Vesting
- Closing Conditions
- Closing RegZ
- HMDA Information
- HUD-1 Page 1
- HUD-1 Page 2
- Property Information
- Self-Employed Income 1084
- Statement of Denial
- VOD
- VOE
- VOL
- VOM
- VOR



- Shipper Selected on Post Closing Milestone Worksheet

Condition for rule:

- Current Role: SH
- Assigned at completion of: Post Closing (Archived)

Form List:

- 1098 Mortgage Interest
- Borrower Information - Vesting
- Closing Conditions
- Closing RegZ
- HMDA Information
- HUD-1 Page 1
- HUD-1 Page 2
- Property Information
- Self-Employed Income 1084
- Statement of Denial
- VOD
- VOE
- VOL
- VOM
- VOR

- Underwriter Selected on Resubmittal Milestone Worksheet

Condition for rule:

- Current Role: UW/Validator
- Assigned at completion of: Resubmit

Form List:

- 1098 Mortgage Interest
- HMDA Information
- REGZ-TIL
- Self-Employed Income 1084
- Statement of Denial
- VOD
- VOE
- VOL
- VOM
- VOR



- Underwriter Selected on Submittal Milestone Worksheet

Condition for rule:

- Current Role: UW/Validator
- Assigned at completion of: Submittal

Form List:

- Additional Disclosure Information
 - Additional Requests Information
 - Notice of Incomplete Application
 - REGZ-TIL
 - Request for Copy of Tax Return
 - Settlement Service Provider List
 - Statement of Denial
 - Transmittal Summary
- USDA RHS Loan Type

Condition for rule:

- Loan Type is USDA RHS

Form List:

- Additional Requests Information
 - HUD 1003 Addendum
 - HUD-56001 Property Improvement
- VA Loan Type

Condition for rule:

- Loan Type is VA

Form List

- HUD 1003 Addendum
- Section 32 TIL
- VA 26-0286 Loan Summary
- VA 26-1805 Reasonable Value
- VA 26-6393 Loan Analysis
- VA 26-8261A Veteran Status
- VA 26-8923 Rate Reduction WS
- VA Cert of Eligibility



Inactive Form Rules

- **Conventional Loan Type (DH: why is this shown as inactive when UB originates Conventional Loans?)**

Condition rule:

- Loan Type is Conventional

Form List:

- Additional Requests Information
- Aggregate Escrow Account
- FACT Act Disclosure Form List:
- Loan Submission
- Request for Copy of Tax Return
- Request for Transcript of Tax
- RESPA Servicing Disclosure
- Section 32 TIL
- Transmittal Summary

- Subject Property State is CA

Condition rule:

- Property State is California

Form List:

- MLDS – CA GFE

- Subject Property State is FL

Condition rule:

- Property State is Florida

Form List:

- FL Broker Contract Disclosure
- FL Lender Disclosure



- Subject Property State is NY

Condition rule:

- Property State is New York

Form List:

- NY Application Log
- NY Pre-application Disclosure
- Subject Property State is TX

Condition rule:

- Property State is Texas

Form List:

- TX Broker Disclosure

DRAFT



LOAN FORM PRINTING

Use the Loan Form Printing tool to create rules that restrict the printing of forms until required fields are completed or other custom rules are satisfied. When specified fields must be completed prior to printing, users receive a message listing the required fields that must be completed. For example, you could create a rule that prevents the Borrower Summary – Origination UB from being printed until the **Credit Score for Decision Making** field has been completed.

You can also create your own advanced coding rules that must be satisfied before a form can be printed. When this is the case, users receive a message explaining why the form cannot be printed

INACTIVE LOAN FORM PRINTING RULES

<i>Name</i>	<i>Channel</i>	<i>Condition for Rule</i>	<i>Form Name</i>	<i>Pre-Required Fields</i>	<i>Field Description</i>
2010 Itemization MI Premium req on 1003	All	Yes, Apply this rule only if: [#742] > 80.01	1003 – All Required Pages	337	
Dupont Test Print Rule - PLEASE DO NOT DELETE	All	No, Always apply this rule	Dupont NOTICE TO PROSPECTIVE BUYERS 3.2011 UBM	337, Advanced Coding	Fees Mtg Ins Premium Borr
PIW	All	No, Always apply this rule	PIW Notice About Your Apprsl UBM	CX.PIW	Advanced Coding
				if [cx.piw] <> "Yes" then Fail("This loan does not require a PIW") End if	



PRINT AUTO SELECTION

The Print Auto Selection tool is used to determine the default set of forms that are automatically selected in the Print window for loans that have specified values in selected fields. For example, you can create a rule that adds forms to the default print list when a subject property is located in a specific county.

Print auto selection rules can be applied to individual forms or form groups. When you create a rule for a form group, the rule applies to any form added to the group without having to update the rule.

Note: When you open the Print window from a form in a loan file, the associated output form is automatically added to the Selected Forms list. You can disable the automatic selection using the Settings Manager in the Encompass360 Admin Tools.

INACTIVE PRINT AUTO SELECTION RULES

<i>Name</i>	<i>Condition for Rule</i>	<i>Field ID</i>	<i>Description</i>	<i>Field Condition</i>	<i>Auto Select Forms/Form Group</i>
Mortgage Loan Commitment Letter TEST	No, Always apply this rule	2301	Underwriting Approval Date	Value is	Mortgage Loan Commitment Letter UBM



LOAN SETUP

AUTO LOAN NUMBERING

Umpqua Bank chose to disable auto loan numbering for each branch; therefore, each time a loan is originated in Encompass, the next available loan number is used regardless of which branch originates the loan.

Auto Loan Numbering

Define the assignment of loan numbers to loans.

Auto Loan Number Organization Loan Numbering...

The maximum loan number length is 18 characters, however, Fannie Mae accepts only 15 characters.
Set up the Organization Code on the Organization/Users screen.

Use Organization Code
 Use Year
 Use Month

Loan Number Prefix:
Next Number: (Max. 9 digits)
Loan Number Suffix:
Example: 8501141824
When to Start Loan Numbering:

Organization Auto Loan Numbering

Note: Changes to these loan numbering settings can result in duplicate loan numbers. Care should be taken to review the impact of changes before making them.

Org. Code	Next Loan Number	Status
0242		Disabled
0270		Disabled
0271		Disabled
0271A		Disabled
0273		Disabled
0275	110000	Disabled
0275A		Disabled
0275B		Disabled
0275C		Disabled
0277		Disabled
0279		Disabled
0279A		Disabled
1271		Disabled
1271A		Disabled
1275		Disabled
1275A		Disabled

[Learn more...](#)



AUTO MERS MIN NUMBERING

The Auto MERS MIN Numbering window is used to setup a MERS MIN Numbering system in Encompass. The seven digit Organization ID provided by MERS is entered in the corresponding field.

Auto MERS MIN Numbering

Enter the seven digit Organization ID provided by MERS.

MERS MIN Numbering MERS MIN Numbering

Enter the 7 digit Organization ID provided to you by MERS

Organization ID

Next Number

Auto Create MERS MIN Numbers

MERS MIN Numbering

Notes: Changes to the MERS MIN numbering can result in duplicate numbers. Care should be taken to review the impact of changes before making them.

Org. ID	Next Number	Status
1000458	000000001	Disabled

Note: The Auto creation of MERS MIN Numbers can be turned on or off.

Although the ability to create an organization ID at each level in the hierarchy can be setup, Umpqua Bank uses only one organization ID for all branches.

- Select the **MERS MIN Numbering** button to view the current status of MERS MIN Numbering at Umpqua Bank. The **Edit** option is disabled since changing this number can result in duplicate numbers.



LOAN FOLDERS

Loan folders are used to organize loans into groups. Loan folders can be created to group loans by categories such as loan type, loan status, or month of origination.

Umpqua Bank's Loan Folders

Loan Folders (9)	
Folder Name	Archive Folder
<(Archive)>	Yes
(Trash)	No
2011 Adversed	No
2011 Completed	No
My Pipeline	No
Prospects	No
<Purchased>	Yes
Test	No
Employee Loans	No

The Archive and Trash folders were added when Encompass360 was installed; these folders cannot be deleted. Loans are moved to the Trash folder when they are deleted from other folders. Loan folders setup in Encompass cannot be archived with the exception of the <Purchased> folder.

ARCHIVE FOLDERS

Any folder other than the Trash folder can be designated as an archive folder. Loans in archived folders are handled differently on the Pipeline, Dashboard and in reports as noted below.

- Archived loans appear on the Pipeline without displaying their alerts.
- When viewing only loans in a selected archive folder, by default, the loans are sorted by the borrower's last name.
- Loans in archive folders are not displayed on Dashboard snapshots or included in report outputs with the exception of Dashboard snapshots or reports that are created specifically to display loans in a designated archive folder.

TRASH FOLDER

The Trash folder is used to improve the control and management of deleted loan files:

- Access to the Trash folder is controlled at the User Groups level. Loans in the Trash folder can be viewed but not changed.
- When a loan is deleted from a non-Trash folder, it is moved to the Trash folder. A server log entry is made to indicate the user who deleted the loan and when it was deleted.
- Only user's who are authorized through their assigned persona can permanently remove or restore a loan from a Trash folder.



- When a loan is deleted from a Trash folder, a server log entry is made to indicate the user who permanently deleted the loan and when.
- When a loan is restored from a Trash folder, a server log entry is made to indicate the user who restored the loan and when.

ALERTS

An alert is a notification indicating an event has occurred, is pending, or is due. Alert details are displayed on the Pipeline and in the loan file. You can view the 28 alerts currently defined in Encompass based on trigger fields that active the notifications. For a more information on the Alerts used at Umpqua Bank, view the “Alert Descriptions” table on the following page.

Alerts, Triggers, Notifications, Types

Alerts					
Create notifications to indicate when events have occurred, are pending, or are due.					
Alerts (28)					
Name	Trigger Field	Enable Alert?	Show Alert?	Notification?	Alert Type
Milestone Expected	Days to Finish	Yes (<All Milestones>)	0 days before	N/A	
Milestone Finished	Finished Date	Yes (<All Milestones>)	N/A - Immediate	Yes	
Document Expected	Days to Receive	Yes (<All Milestones>)	0 days before	N/A	
Document Expired	Days to Expire	Yes (<All Milestones>)	0 days before	N/A	
eFolder Update	Send Update Alert check box	Yes (<All Milestones>)	N/A - Immediate	Yes	
Conversation Follow Up	Follow Up Date	Yes (<All Milestones>)	0 days before	N/A	
Task Expected	Days to Complete	Yes (<All Milestones>)	0 days before	N/A	
Task Follow Up	Follow Up Date	Yes (<All Milestones>)	0 days before	N/A	
Post Closing Condition Expected	Days to Receive	Yes (<All Milestones>)	0 days before	N/A	
Registration Expiration	Registration	Yes (<All Milestones>)	5 days before	N/A	
Rate Lock Requested	Lock Request Form	Yes (<All Milestones>)	N/A - Immediate	Yes	
Rate Lock Request Confirmed	Secondary Registration	Yes (<All Milestones>)	N/A - Immediate	Yes	
Rate Lock Request Denied	Secondary Denied	Yes (<All Milestones>)	N/A - Immediate	Yes	
Rate Lock Expired	Lock Expiration Date (762)	Yes (<All Milestones>)	5 days before	N/A	
Borrower Payment Past Due	Late Payment Date (SERVICE.X15)	Yes (<All Milestones>)	0 days before	N/A	
Statement Printing/Mailing Due	Statement Date (SERVICE.X10)	Yes (<All Milestones>)	7 days before	N/A	
Escrow Disbursement Due	Disbursement Due Date (SERVICE.X59-73)	Yes (<All Milestones>)	14 days before	N/A	
Purchase Advice Form Does Not Balance	Reconciled Difference (2629)	Yes (<All Milestones>)	N/A - Immediate	N/A	
Shipping Due	Investor Delivery Date (2012)	Yes (<All Milestones>)	7 days before	N/A	
Compliance Review	Compliance Test Result	Yes (<All Milestones>)	N/A - Immediate	N/A	
Redisclose REGZ - TL (APR Change)	Trans Details Disclosed APR (3121)	Yes (<All Milestones>)	N/A - Immediate	N/A	Compliance (MDIA, Jul 2009)
Closing Date Violation	Trans Details Est Closing Date (763), Earliest	Yes (<All Milestones>)	N/A - Immediate	N/A	Compliance (MDIA, Jul 2009)
Send Initial Disclosures	Borrower First Name (4000), Borrower Last N	Yes (<All Milestones>)	5 days before	N/A	Compliance (RESPA, Jan 2010)
GFE Expires	GFE Expiration Date (3140)	Yes (<All Milestones>)	3 days before	N/A	Compliance (RESPA, Jan 2010)
Redisclose GFE (Rate Lock)	Trans Details Lock Date (761), GFE Last Dis	Yes (<All Milestones>)	N/A - Immediate	N/A	Compliance (RESPA, Jan 2010)
Redisclose GFE (Changed Circumstance)	GFE Changed Circumstance Chkbx (3168),	Yes (<All Milestones>)	5 days before	N/A	Compliance (RESPA, Jan 2010)
HUD-1 Tolerance Violated	Total Est Origination Charges (NEWHUD.X1	Yes (<All Milestones>)	N/A - Immediate	N/A	Compliance (RESPA, Jan 2010)
Reg B Expiration	Initial credit report received date (Reg B Alert	Yes (<All Milestones>)	10 days before	N/A	Custom



Alert Descriptions and Types(Custom/Compliance)

Name	Description	Alert Type
Milestone Expected	Milestone Expected alerts notify users of pending milestones. These alerts display on the Pipeline, Log, and the top of the milestone worksheet (the top of the worksheet displays in red). When you record the achievement of a milestone on the milestone worksheet or update the Days to Finish field, the corresponding entry in the Log reflects the completion or update. The completion date is used to calculate the expected completion of future milestones.	
Milestone Finished	Milestone Finished alerts are generated when a milestone is completed, notifying the loan team member responsible for completing the next milestone that the milestone has been completed. These alerts display on the Pipeline, Log, and the top of the milestone worksheet (the top of the worksheet displays in red). The alert is cleared when the loan team member clicks the Accept File (Clear Alert) button on the milestone worksheet.	
Document Expected	<p>Document alerts notify users of the status of ordered and received documents. When you begin managing a document you can change the default dates if needed.</p> <p>Document alerts display on the Pipeline and in the Log. In the Log, an entry is created showing the expected receipt date. This entry changes to red text if the document becomes past due. If a received document expires, a new entry replaces the expected receipt date in the Log.</p>	
Document Expired	<p>Document alerts notify users of the status of ordered and received documents. When you begin managing a document you can change the default dates if needed.</p> <p>Document alerts display on the Pipeline and in the Log. In the Log, an entry is created showing the expected receipt date. This entry changes to red text if the document becomes past due. If a received document expires, a new entry replaces the expected receipt date in the Log.</p>	



Name	Description	Alert Type
eFolder Update		
Conversation Follow Up	Conversation Log alerts notify loan team members of required follow-up actions. These alerts are based on information entered in the Follow Up section on the Conversation Log worksheet. Conversation Log alerts display on the Pipeline, Log, and the top of the Conversation Log list for the selected loan team members.	
Task Expected	Task alerts notify the loan team member of required expected and follow-up actions. These alerts are based on information entered in the Status and Follow Up sections on the Task worksheet. The alert entry displays in the Log for the selected loan team member as appropriate. When the follow-up date is reached, the entry changes to red text and the alert also displays on the Pipeline. Clear the alert by selecting a Followed up on date or by updating the follow up on date.	
Task Follow Up	Task alerts notify the loan team member of required expected and follow-up actions. These alerts are based on information entered in the Status and Follow Up sections on the Task worksheet. The alert entry displays in the Log for the selected loan team member as appropriate. When the follow-up date is reached, the entry changes to red text and the alert also displays on the Pipeline. Clear the alert by selecting a Followed up on date or by updating the follow up on date.	
Post Closing Condition Expected	These alerts are generated when a post closing condition is pending. Post Closing Condition alerts are based on information entered in the Tracking section of the Post-Closing Condition Details window (specifically, the Days to Receive field in the eFolder). The alerts display on the Pipeline, Log, and the top of the milestone worksheet with which the condition is associated (the top of the worksheet displays in red).	
Registration	Registration Expiration alerts notify loan team members of	



Name	Description	Alert Type
Expiration	the expiration of a loan that was registered with an investor (Field ID 2824). Registration Expiration alerts display on the Pipeline and the Log.	
Rate Lock Requested	Rate Lock Request alerts are generated using the Lock Request tool. When a loan officer submits a lock request for an unlocked loan to the lock desk, a Lock Request icon  displays on the Pipeline. When the loan rate is locked and the loan officer is notified, the Lock Request icon is replaced by a blue Lock icon  . When a loan officer submits a lock request for a loan that is already locked, a Locked Loan Lock Request icon  displays on the Pipeline. The alerts also display on the Log and in the header above the work area in the loan file.	
Rate Lock Request Confirmed	Rate Lock Confirmation alerts are generated when a loan rate is locked by the lock desk, and confirmation is sent to the requestor (typically the loan officer). The Lock Request icon is replaced by a blue Lock icon  . The alert displays on the Pipeline, Log, and in the header above the work area in the loan file.	
Rate Lock Request Denied	Rate Lock Request Denied alerts are generated when a rate lock request is denied by the lock desk. When a request is denied, the Buy Side and Sell Side components of the request are cleared and the Lock Request icon is removed. The alert displays on the Pipeline and the Log. When the lock desk denies a lock request, one or more loan team members receive a notification.	
Rate Lock Expired	Rate Lock Expiration alerts notify loan team members of the expiration of a rate lock. When the alert is created, the blue Lock icon changes to red  , and the number of days remaining (if any) displays beneath the icon. Rate Lock Expiration alerts display on the Pipeline, Log, and in the header above the work area in the loan file.	
Borrower Payment Past	Payment Past Due alerts notify loan team members that an interim-servicing payment is pending or due (Field ID SERVICE.X14 on the Interim Servicing Worksheet). The	



Name	Description	Alert Type
Due	alerts displays on the Pipeline and the Interim Servicing Worksheet.	
Statement Printing/Mailing Due	These alerts notify loan team members of the requirement to send an interim-servicing statement to the borrower (based on the number of days setting on the Servicing screen on the Settings tab). The alerts displays on the Pipeline and the Interim Servicing Worksheet.	
Escrow Disbursement Due	These alerts are generated when an escrow disbursement is pending or due (based on the dates in the disbursement Due Date fields on the Interim Servicing Worksheet). The alerts displays on the Pipeline and the Interim Servicing Worksheet.	
Purchase Advice Form Does Not Balance	These alerts are generated when the value in the Reconciled Difference field (Field ID 2629) on the Purchase Advice Form is not 0. The alerts display on the Pipeline and the Purchase Advice Form.	
Shipping Due	Shipping Due alerts notify loan team members of a pending or past due investor delivery date (Field ID 2012 on the Shipping Detail form). The alerts display on the Pipeline.	
Compliance Review	Compliance Review alerts notify loan team members when a compliance review report has been ordered for a loan and includes the results of the review, Pass or Did Not Pass. The alerts display on the Pipeline and on the Alerts & Messages tab and the Log tab in the Loan Log. Click the alert on the Alerts & Messages tab to view the compliance review report. Click the alert on the Log tab to open the report using the eFolder where you can view and modify the report and report details.	
Redisclose REGZ-TIL (APR Change)	In accordance with MDIA provisions, Redisclose REGZ-TIL (APR Change) alerts are generated when there is a difference between the value in the Disclosed APR (Field ID 3121 on the REGZ-TIL and Closing REGZ forms) and the Current APR field (Field ID 799 on the REGZ-TIL and Closing REGZ forms) greater than .125% (for regular	Compliance (MDIA, Jul 2009)



Name	Description	Alert Type
	<p>loans; for irregular loans this alert is generated when the difference between the two APR values is greater than .25%). The alert notifies loan team members that the new APR should be disclosed to the borrower. The alert displays on the Pipeline, the Alerts & Messages tab in the Log, and both REGZ forms, as well as in a pop-up window when you save the loan.</p> <p>An Admin can use the Alerts tool to configure these alerts to generate when the APR differs by more than 0.125% for regular and irregular loans.</p> <p>Current Settings</p> <p>APR Tolerance: 0.125%/0.25% (regular loans/irregular loans)</p> <p>Alert when APR increases or decreases by more than the APR tolerance.</p> <p><i>Message:</i> REG-Z TIL must be re-disclosed when the Current APR differs from the Disclosed APR by more than 0.125%. (0.25% for ARM loans)</p>	
Closing Date Violation	<p>To comply with MDIA provisions, a Closing Date Violation alert is generated when the loan's Estimated Closing Date (Field ID 763 on the Borrower Summary) precedes the loan's Earliest Closing Date (Field ID 3147 on the Disclosure Tracking tool). The alert displays on the Pipeline and the Alerts & Messages tab in the Log, as well as in a pop-up window when you save the loan.</p> <p>Message: The expected closing date for the loan is prior to the earliest closing date allowed by the regulations.</p>	Compliance (MDIA, Jul 2009)
Send Initial Disclosures	<p>According to RESPA, the loan originator must provide the initial GFE to the borrower within three days of receiving the loan application. The Send Initial Disclosure alerts are generated when all of the alert's trigger fields have been populated. By default, these fields include Borrower First Name (Field ID 4000), Subject Property Address (Field ID 11), Loan Amount (Field ID 1109), and other fields used to</p>	Compliance (RESPA, Jan 2010)



Name	Description	Alert Type
	<p>complete the loan application. View the Send Initial Disclosures alert in the Alerts settings tool for a full list of Field Triggers. These alerts display on the Pipeline and the Alerts & Messages tab in the Log, as well as in a pop-up window when you save the loan. Initial disclosures must be sent no later than three business days after the alert has been generated. (Business days are determined by the <i>Our Company Calendar</i> settings.)</p> <p>Field Triggers: Borrower First Name (4000), Borrower Last Name (4002), Borr SSN (65), Income Total Mo Income (736), Subject Property Street (11), Subject Property City (12), Subject Property State (14), Subject Property Zip (15), Subject Property Est Value (1821), Trans Details Loan Amt (1109)</p> <p>Message: Initial disclosures must be sent no later than 3 days from the receipt of sufficient information to complete an application.</p>	
GFE Expires	<p>RESPA states that if a borrower does not express intent to continue with an application within 10 days of receiving the GFE, the loan originator is no longer bound by the GFE. The GFE Expires alert notifies you that the GFE Expiration Date (Field ID 3140 on the 2010 GFE) is near and the loan's rate has not been locked. The days before the expiration date value set up in the Alerts Settings determines exactly when the alert displays. The GFE Expiration Date must be a minimum of 10 days from the Initial GFE Sent Date (Field ID 3148 on the Disclosure Tracking tool. (Days are determined by the <i>Our Company Calendar</i> settings.) The alert displays in the Pipeline, the Alerts & Messages tab in the Log, and the 2010 GFE (the top of the page displays in red), as well as in a pop-up window when you save the loan.</p> <p>Message: The GFE expired and the Interest Rate is not locked. Lock the rate or contact the borrower to discuss current rates and pricing.</p>	Compliance (RESPA, Jan 2010)
Redisclose	Under RESPA regulations, if a rate lock changes after the	Compliance



Name	Description	Alert Type
GFE (Rate Lock)	<p>initial GFE is provided, a revised GFE must be sent to the borrower within three days of the changes. These Redisclose GFE alerts are generated when the Rate Locked Date (Field ID 761) is later than the Last Sent Date (Field ID 3137) on the 2010 GFE. In other words, the rate was locked after the 2010 GFE was initially disclosed. The alert displays on the Pipeline, Log, and 2010 GFE (the top of the page displays in red), as well as in a pop-up window when you save the loan. (Days are determined by the U.S. Postal Calendar settings.)</p> <p>Message: The rate is now locked, and the GFE must be re-disclosed to the borrower. Change only the rate-related fields in the GFE.</p>	(RESPA, Jan 2010)
Redisclose GFE (Changed Circumstance)	<p>Under RESPA regulations, if circumstances have changed since the initial GFE was provided, a revised GFE must be sent to the borrower within three days of the changes. These Redisclose GFE alerts are generated when the Changed Circumstance check box (Field ID 3168) is selected on the 2010 GFE. The Changes Received Date field (Field ID 3165 on the 2010 GFE) is populated with the current date. The alert displays on the Pipeline, the Alerts & Messages tab in the Log, and 2010 GFE (the top of the page displays in red), as well as in a pop-up window when you save the loan. (Days are determined by the U.S. Postal Calendar settings.)</p> <p>Field Triggers: GFE Changed Circumstance Chkbox (3168), GFE Changed Circumstance Rcvd Date (3165)</p> <p>Message: A circumstance has changed, and you may need to re-disclose the GFE to the borrower. Change only the fields relevant to the changed circumstance.</p>	Compliance (RESPA, Jan 2010)
HUD-1 Tolerance Violated	<p>To comply with RESPA tolerance regulations, these alerts are generated when there is a discrepancy between any of the GFE and HUD-1 values in the Charges that Cannot Increase section of the 2010 HUD-1 Page 3 form OR when the total of the Increase between GFE and HUD-1 Charges (Field ID NEWHUD.X315) on the 2010 HUD-1 Page 3 form</p>	Compliance (RESPA, Jan 2010)



Name	Description	Alert Type
	<p>is more than 10%. The alerts display on the Pipeline, the Alerts & Messages tab in the Log, and at the top of the 2010 HUD-1 Page 3 page (the top of the page displays in red).</p> <p>Field Triggers: Total Est Origination Chrgs (NEWHUD.X12), Cred/Chargs for Spec Int Rate Applied to GFE (NEWHUD.X13), Fees Adj Orig Chrgs Applied to GFE (NEWHUD.X16), Transfer Tax Total GFE (NEWHUD.X76), <u>Total GFE Tolerance Increase % (NEWHUD.X315) → tolerance = 10%</u></p> <p>Message: HUD tolerance limit is violated. Correct fees or address the tolerance violation at closing or within 30 calendar days after settlement.</p>	
Reg B Expiration	<p>Field Triggers: Initial credit report received date (Reg B Alert) (CX.INITALCREDITRCVDDATE)</p> <p>Message: Approaching Reg B expiration. Please clear alert if loan is going to proceed.</p>	Custom

TASKS

Roles carry out loan tasks in the workflow. In Encompass, the loan processing workflow is divided into stages called milestones.

UB associates can select tasks as needed and add them to a milestone worksheet. A milestone is a step in the workflow that contains loan tasks (fields that need to be completed); the role carries out those tasks. As tasks are completed, milestones are marked as Finished and work begins toward the next milestone.

The list of Tasks by Roles (UW, LO, Processing...) can be found in the following folder:

<\\Umpqua3\SHARED\Secure Department documents\RELD-s\zadmin\Security\Encompass\Configuration\Tasks Master List Encompass.xlsx>

Individual tasks can be grouped into task sets associated with a particular milestone. A task set can then be added to a loan template. When the loan template is used to create a loan, the tasks in the task set automatically display on the appropriate milestone worksheet. The user then selects the check box for each task as it is completed.



Task Sets	
Create sets (templates) of tasks to meet the requirements of various loan scenarios or pa...	
Folder Companywide	
Task Sets (7) Icons Rename	
Name	Description
FHA Loan Tasks	Standard Tasks for Loans: FHA
ODVA Loan Tasks	Standard Tasks for Loans: ODVA
OHA Loan Tasks	Standard Tasks for Loans: OHA
Portfolio Loan Tasks	Standard Tasks for Loans: Portfolio
Standard Tasks for Loans	Standard Tasks for Loans: Conventional, RD
VA Loan Tasks	Standard Tasks for Loans: VA
WA Bond Loan Tasks	Standard Tasks for Loans: WA Bond

DEFAULT INPUT FORMS

Default input forms are available in Encompass on the Forms Tab. The List shown below displays all forms available in the system; currently Encompass contains 102 forms. You will notice that 33 forms (yellow highlight) are identified as default input forms (“Yes” in the Default List). The remaining forms are used throughout the loan life cycle.

INPUT FORMS (DEFAULT 33)



1003 Page 1	Yes	
1003 Page 2	Yes	
1003 Page 3	Yes	
1003 Page 4	Yes	
1098 Mortgage Interest	No	
2010 GFE	Yes	
2010 HUD-1 Page 1	Yes	
2010 HUD-1 Page 2	Yes	
2010 HUD-1 Page 3	Yes	
2010 Itemization	No	
203k Max Mortgage WS	No	
Additional Disclosures Information	No	
Additional Requests Information	No	
Adverse Checklist	No	
Affiliated Business Disclosure	No	
Aggregate Escrow Account	No	
Appraisal Desk Summary UB	Yes	
Appraisal Payment	Yes	
Appraisal Review - Addenda	No	
Appraisal Review - Neighborhood	No	
Appraisal Review - Sales Comparison	No	
Appraisal Review - Subject	No	
Appraisal Site Links	No	
Boarding Sheet	No	
Borrower Information - Vesting	No	
Borrower Summary - Origination	No	
Borrower Summary - Origination UB	Yes	
Borrower Summary - Processing	Yes	
Buydown Disbursement Summary	No	
Closing Conditions	No	
Closing RegZ	Yes	
Closing Summary UB	Yes	
Closing Vendor Information	No	
Custom Fields	No	
Employee Code	No	
Energy Efficient Mortgage Calculation	No	
Escrow Holdback	No	
FACT Act Disclosure	No	
FHA Management	No	
FHA Maximum Mortgage and Cash Needed W	No	
FL Broker Contract Disclosure	No	
FL Lender Disclosure	No	
FNMA Streamlined 1003	Yes	
Freddie Mac Additional Data	Yes	
GFE - Itemization	No	
GFE Quality Input Form	No	
GFE Quality Input Form FRED Version	No	
GFE Quality Input Form UB	Yes	
High Risk Audit Form	No	
HMDA Information	No	
Hold Harmless	No	
HUD 1003 Addendum	Yes	
HUD-1 Page 1	No	
HUD-1 Page 2	No	
HUD-56001 Property Improvement	No	
HUD-928005b Conditional Commitment	No	
HUD-92900LT FHA Loan Transmittal	No	
Ivy Test	No	
Loan Exception Request UB	Yes	



The Default Input Forms tool is used to specify the default list of input forms, and the order in which those forms are display on the Forms tab.

Note: *The list of forms displayed on the Forms tab for a given loan is also affected by input form lists, and loan templates, business rules associated with the loan, and the persona permissions granted to the logged in user.*

To Set the Default Input Forms and Display Order,

1. On the menu bar, click **Encompass > Settings**.
2. On the left panel, click **Loan Setup > Default Input Forms**.
3. Select a form and click **Default** to add it to the default list
OR
Click **Not Default** to remove it from the default list.
4. Select a form and click the **Up** or **Down** arrows to move it to a new position.
5. Click the **Save** icon.

CONDITION FORMS

The Condition Forms tool is used to create customized templates for the condition forms. Conditions forms currently setup in Encompass allow users to record and view conditions that must be met in order to complete a loan application. In Encompass, customized templates can be created for the condition forms. Multiple versions of the form can also be created to describe conditions that require the attention of borrowers, vendors, or UB associate(s).

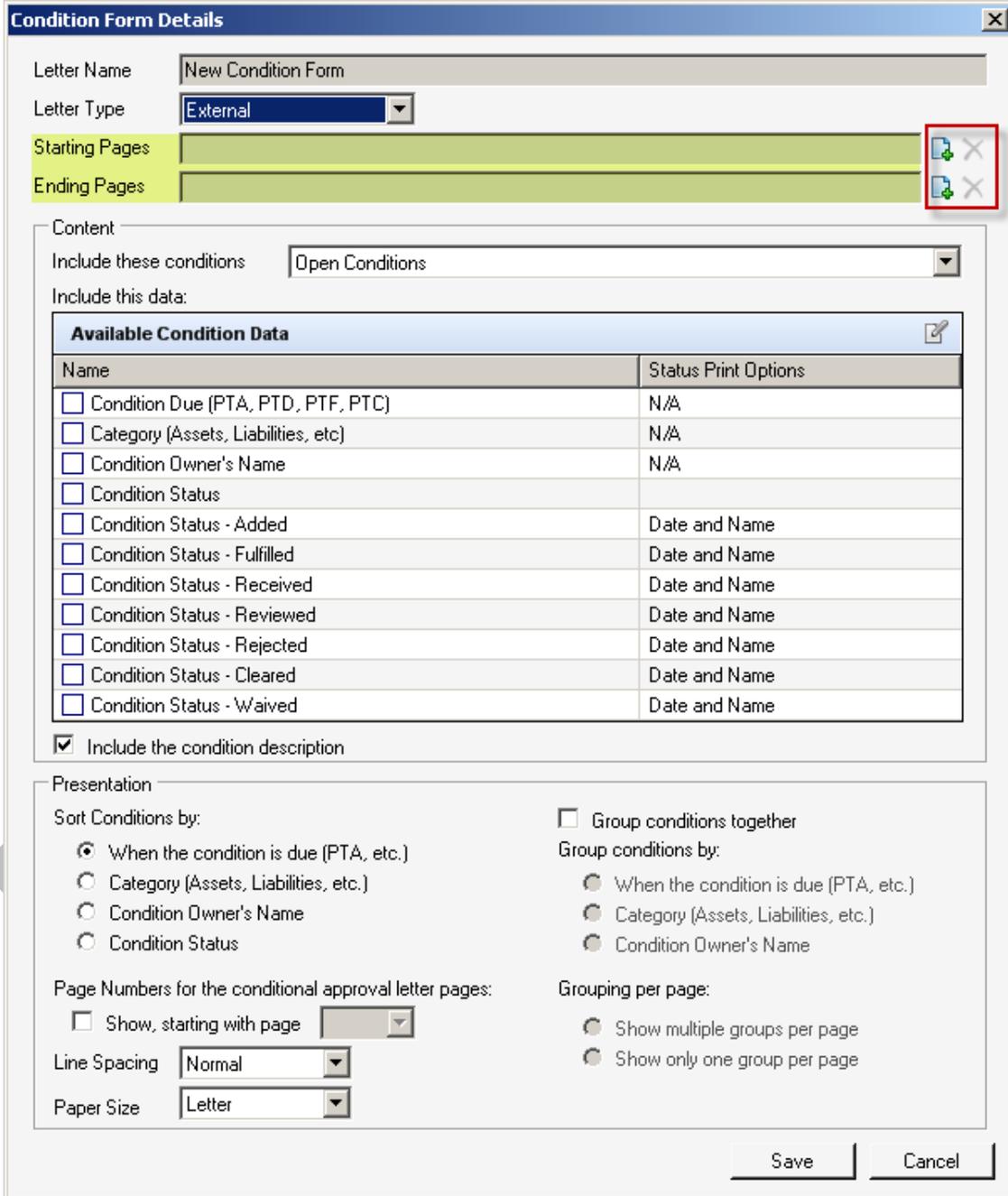
After a template is created, access can be granted to the appropriate user groups. Currently, there are 5 condition forms created for use at Umpqua Bank.

- Condition Assignments
- Conditional Approval Letter Grouped by Condition Category
- Conditional Approval Letter Grouped by Condition Timing
- External Condition Summary
- Internal Condition Summary

TO CREATE A CONDITION FORM

1. On the menu bar, click **Encompass > Settings**.
2. On the left panel, click **Loan Setup > Condition Forms**.
3. Click the **New** icon and enter the name of the condition form in the *Condition Form* field.

- Select the new condition form you created and click the **Edit** icon. The *Condition Form Details* dialog opens.



The *Condition Form Details* dialog box is shown with the following fields and options:

- Letter Name:** New Condition Form
- Letter Type:** External
- Starting Pages:** (Empty field)
- Ending Pages:** (Empty field)
- Content:**
 - Include these conditions:** Open Conditions
 - Include this data:**

Available Condition Data	
Name	Status Print Options
<input type="checkbox"/> Condition Due (PTA, PTD, PTF, PTC)	N/A
<input type="checkbox"/> Category (Assets, Liabilities, etc)	N/A
<input type="checkbox"/> Condition Owner's Name	N/A
<input type="checkbox"/> Condition Status	
<input type="checkbox"/> Condition Status - Added	Date and Name
<input type="checkbox"/> Condition Status - Fulfilled	Date and Name
<input type="checkbox"/> Condition Status - Received	Date and Name
<input type="checkbox"/> Condition Status - Reviewed	Date and Name
<input type="checkbox"/> Condition Status - Rejected	Date and Name
<input type="checkbox"/> Condition Status - Cleared	Date and Name
<input type="checkbox"/> Condition Status - Waived	Date and Name
 - Include the condition description
- Presentation:**
 - Sort Conditions by:**
 - When the condition is due (PTA, etc.)
 - Category (Assets, Liabilities, etc.)
 - Condition Owner's Name
 - Condition Status
 - Group conditions together
 - Group conditions by:**
 - When the condition is due (PTA, etc.)
 - Category (Assets, Liabilities, etc.)
 - Condition Owner's Name
 - Page Numbers for the conditional approval letter pages:**
 - Show, starting with page [dropdown]
 - Grouping per page:**
 - Show multiple groups per page
 - Show only one group per page
 - Line Spacing:** Normal
 - Paper Size:** Letter

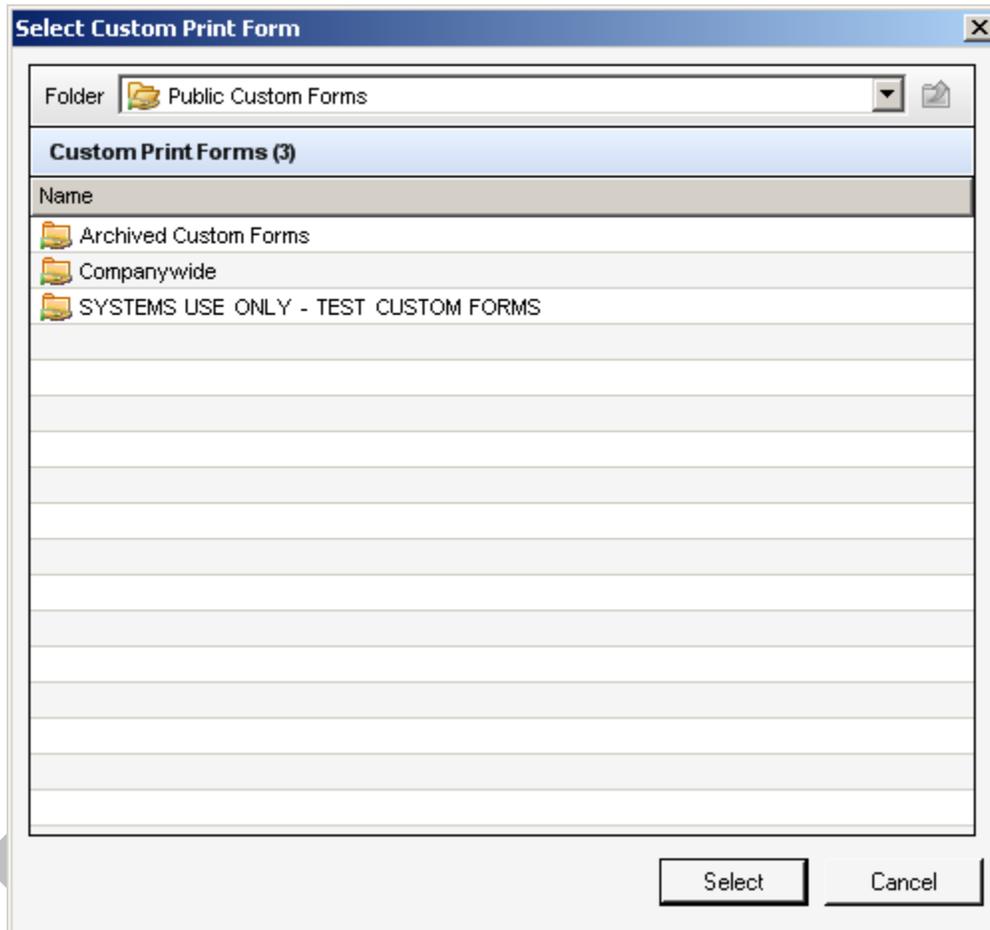
Buttons: Save, Cancel

- On the *Condition Form Details* dialog, select **External** or **Internal** from the *Letter Type* list.

Note: This selection is used to filter the conditions included on the form. When a condition is created (using the *Conditions* tool or one of the condition tabs in the *eFolder*), the condition can be configured to print on internal or external condition forms (as well as both or neither).

- Use the Starting Pages and Ending Pages fields to select forms to print before and after the condition form, if needed. These pages can be standard Encompass360 forms or custom forms already created.

Note: Click the **Add** icon to open the Select Custom Print Form window.



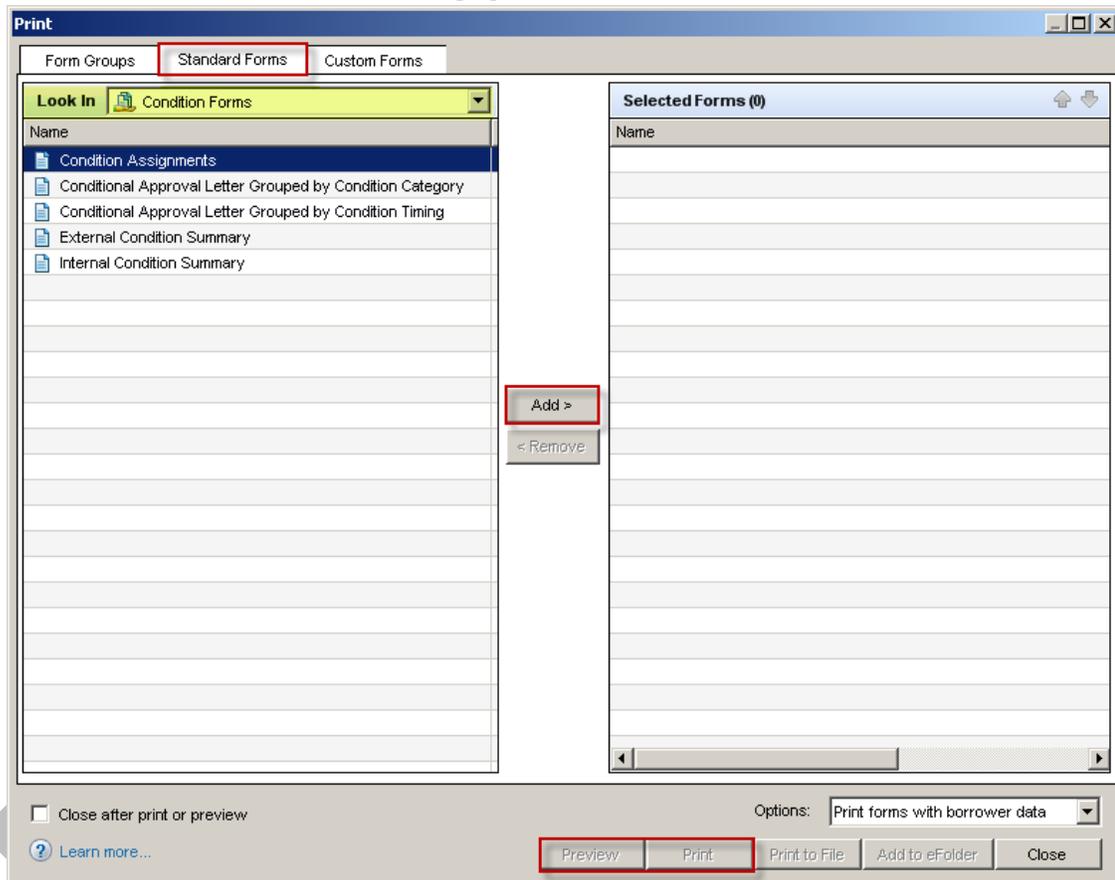
Select the form and then click the **Select** button. Click the **Delete** icon to remove a form from the Starting Pages or Ending Pages field.

- In the *Content* section, select the applicable check boxes for the condition information you want to include in the form.
- For options that do not display N/A in the *Status Print Options* column, select the option and click the **Edit** icon to include **Date**, **Name**, or **Name and Date** in the form.
- In the *Presentation* section, select sorting, grouping, and page numbering options for the content in the printed condition form.
 - Select Condensed from the Line Spacing drop-down list to increase the number of conditions to display on a page.
 - Select Legal from the Paper Size drop-down list to print the conditions on 8.5" x 14" paper.

10. When finished, click **Save**.

Print or Preview Condition Forms

1. Open a loan file and click the **Print** icon  in the upper-right corner of the Loan window. The *Print* dialog opens.



2. On the *Print* dialog, click the **Standard Forms** tab.
3. Select **Condition Forms** from the **Look In** drop-down list.
4. In the left panel, select one or more forms, and click **Add** to move them to the *Selected Forms* panel on the right. This action activates the button controls at the bottom of the dialog.
5. Click **Print** or **Preview**.

CUSTOM PRINT FORMS

The Custom Print Forms tool can be used to create custom forms, letters, and other documents to send to borrowers, prospects, and business partners. Once custom forms, letters and documents are created, the documents can be printed, mailed or sent electronically.



The Edit tool is used to insert information from Encompass360 fields. When documents are generated, the information is copied from the fields to create personalized content for each recipient. For example, the recipient's name can be automatically included in a greeting or a reference to the borrower's current interest rate in a refinance letter.

When creating custom print forms, the following references to fields can be included so the appropriate loan-specific values are automatically added to the printed form: Borrower Last Name, Loan Number, and Loan Amount.

Mortgage operations at Umpqua Bank are currently using 67 companywide custom print forms. There are three archived and one system custom print forms. Once custom print forms are created, the forms can be duplicated, renamed, modified, cut, copied, deleted or moved to another folder.

COMPANYWIDE CUSTOM PRINT FORMS

DRAFT



UMPQUA
B · A · N · K

Encompass Custom Forms - Not Used
1008/FHA/VA Transmittal Addendum
Acknowledgement of Withdrawal UBM
Addendum to HUD - Encompass
Address Certification UBM
Appraisal Checklist UBM
Appraisal Cvr Ltr and Review Waiver UBM
Appraisal Evaluation Summary UBM
Appraisal Request - Encompass
ARM Disclosure - Encompass
ARM Disclosure (Example)
Auto ACH Payment Request
Borrower Authorization for Counseling
Borrower's Certification and Authorization - Encompass
CIP Form - Borrower UBM
CIP Form - CoBorrower UBM
Condition Summary Cover Page - Encompass
Conditional Approval Cover Page - Encompass
Conditional Approval Letter - Encompass
Disclosure - HUD Lead Paint - Encompass
Dupont NOTICE TO PROSPECTIVE BUYERS 3.2011 UBM
Escrow Fee Verification UBM - Origination
Escrow Fee Verification UBM - Processing
Escrow Holdback Agreement UBM
Escrow Holdback Agreement-DDA Account UBM
Escrow Order Form UBM
Final 1003 Instruction Coversheet UBM
Gift Letter - Encompass
HARP Subord Request UBM
Hold Harmless UBM
Homeowner's Association Certification
HomePath Notice About Valuation of the Property 09-01-10
Identified Service Providers List UBM
Important Information About the Mortgage Loan Process 04-11
Important Information About Your Construction Loan UBM
Interest-Only Feature Disclosure UBM
Lock Confirmation - Encompass
Mortgage Customer Survey UBM 09 2011
Mortgage Loan Commitment Letter UBM
Mortgage Loan Origination Agreement - Encompass
Non-traditional Product Cert 3.2011 ARM UBM
Non-traditional Product Cert 3.2011 IO UBM
Notice of Incompleteness UBM
Notice to Closing Agent HUD-1 Req UBM
Notification of Appraisal Order and Pymt UBM
Notification of Pre-Approval - UBM
Opt-Out Notice UBM
Patriot Act Disclosure - Encompass
Patriot Act Information Form - Encompass
PMW Notice About Your Apprsl UBM
Prepayment Penalty and Your Loan 03-24-10 UBM
Privacy Notice UBM
Property Listing Cert UBM
RCC Welcome Letter UBM
RD 1980-21 Coverletter UBM
REASONABLE TANGIBLE BENEFIT FORM
REG O ADDENDUM TO NOTE
Right of Rescission Notice - Encompass
Servicing - Loan Boarding Data - Printable



ARCHIVED CUSTOM FORMS

Custom Print Forms

Create custom templates for forms, letters, and other documents.

Folder

Custom Print Forms (3) [Icons] [Rename]

Name
Borrower Intro Letter UBM
Customer Critique - Encompass
Mortgage Customer Survey UBM

[Close]

SYSTEM USE ONLY

Custom Print Forms

Create custom templates for forms, letters, and other documents.

Folder

Custom Print Forms (1) [Icons] [Rename]

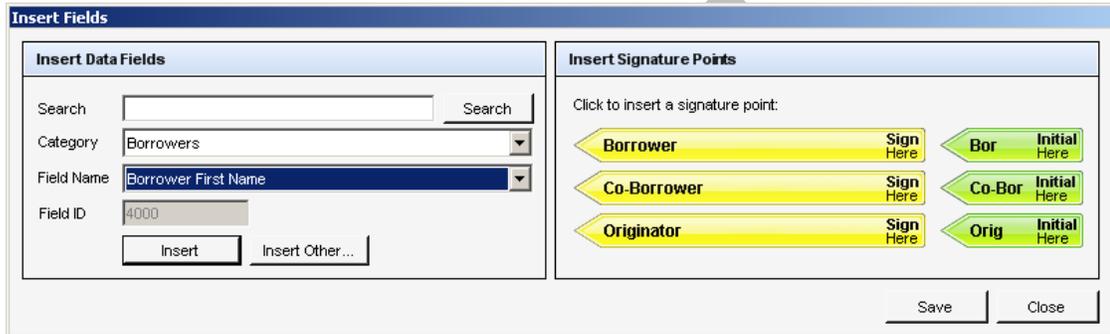
Name
TEST- Multiple Borrowers and Applications Printing (eSignature lines)

[Close]

To Create a New Form,

1. On the menu bar, click **Encompass > Settings**.
2. On the left panel, click **Loan Setup > Custom Print Forms**.
3. On the *Custom Print Forms* tool, select the **Public** or **Personal** folder in which you want to add a custom form.
4. Click the **New** icon and enter the name of the custom form in the *Custom Print Form* field.
5. Select the new form you just created and click the **Edit** icon.

Microsoft Word and the *Insert Fields* window open.



6. Create the form content, layout, and formatting as required.
7. Use the *Insert Fields* dialog to add variable fields as noted below:

- Select the type of field you want to add from the *Category* list.
- Select the name of the field from the *Field Name* list.
- Click **Insert** to add the field to the form.

Note: It is *highly recommended* that these steps are followed when inserting variable fields. Using the copying and pasting of a field and then modifying the field label can cause problems. For example, if you copy a field and modify the label, the underlying field code doesn't change to match the label. Therefore, if the field code is not changed too, the fields may not pull the loan information you expect when the form is printed.

8. To search for a field, enter a keyword in the *Search* field, and then click **Search**.
9. To add a field that is not in one of the category lists, click **Insert Other**.
10. Enter the **Field ID** and click **OK**.
 - To determine a field ID, move your mouse pointer over a field on a form. The ID is displayed in a pop-up box.
11. If this form is going to be included in an eDisclosure package that requires eSigning, make sure you insert the eSigning signature points:
 - Position the cursor in the document where you want to add the signature point.
 - In the *Insert Fields* dialog, click the signature point you want to insert.



12. When finished, click **Save**, and then click **Close**.

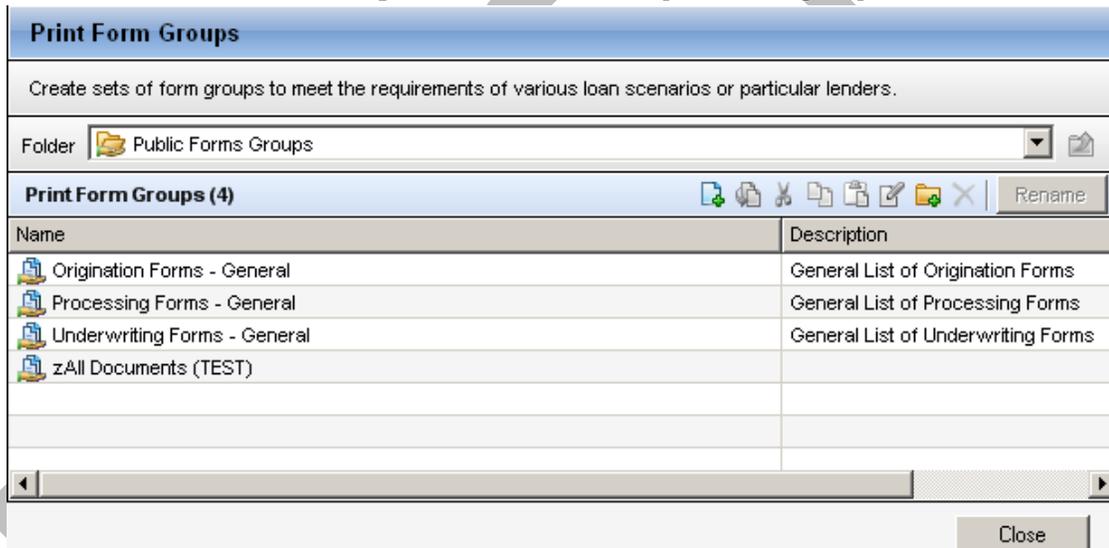
Microsoft Word and the *Insert Field* dialog box close. The newly created form is added to the custom forms list and is available for printing using the Print tool.

PRINT FORM GROUPS

Use the Print Form Groups tool to create groups of forms that you regularly print or send together. When forms are sent or printed using the Secure Forms Transfer tool, time is saved by selecting a form group instead of searching for, and selecting, each individual form. Once a print form group is created, you can duplicate, rename, modify, cut, copy, delete or move the print form group.

To Create a Print Form Group,

1. On the menu bar, click **Encompass**, and then click **Settings**.
2. On the left panel, click **Loan Setup > Print Form Groups**.
3. Select the **Public Forms Groups** folder to add a new print form group.



4. Click the **New** icon and enter the name of the new print form group in the *Print Forms Group* field.



LOAN CUSTOM FIELDS

The Loan Custom Fields tool is used to create custom loan fields that meet specific requirements of the mortgage operations business. There is no limitation as to how many custom fields can be created. Once custom fields are defined, use the Custom Fields form on the Forms tab to enter the custom data for a specific loan.

PRE-DEFINED CUSTOM FIELD IDS

There are 100 pre-defined custom field IDs, in the format "CUST99FV". You have the ability to create a description, set the maximum field length, and select a format for these fields.

Note: *Predefined field IDs cannot be deleted.*

USER-DEFINED CUSTOM FIELD IDS

An unlimited number of custom field IDs relevant to your business can also be created. These custom field IDs always begin with a CX. prefix, followed by an ID of your choice. For example, "CX.TEST.1".

CUSTOM CALCULATIONS

Custom calculations can also be created for both pre-defined and user-defined field IDs. A custom calculation is an expression that returns a number or text value, which is then saved into the associated custom field.

Custom calculations can contain simple arithmetic operations, mathematical operations, text-based operations, date-based operations, values from other fields in the same loan, and branching and logical operations. For detailed information on creating custom calculations, refer to the Encompass360 online help document – “*Loan Custom Field Calculations*,” which contains detailed instructions and examples for creating each type of custom calculation.

The list of Custom Fields can be found in the following shared folder:

\\Umpqua3\SHARED\Secure Department documents\RELD-s\zadmin\Security\Encompass\Configuration\Encompass Custom Fields_Forms 20111012.xlsx



CHANNEL OPTIONS

The Channel Options tool is used to indicate the options available on the Channel list on the Borrower Summary form and to configure how NMLS reports will handle certain types of loans. The option selected on the Borrower Summary indicates how Umpqua Bank is handling banked loans. Business rules can be created that are based on a loan's channel selection. The NMLS Channels Options section includes two drop-down lists that allow administrators to configure how NMLS reports will handle Correspondent loans and loans that do not have a channel option selected.

To view Channel and NMLS Options,

- On the menu bar, click **Encompass > Settings**.
- On the left panel, click **Loan Setup > Channel Options**.

Channel Options

Select the options to include in the Channel drop-down list on the Borrower Summary form.

Channel Options

Banked - Retail

Banked - Wholesale

Brokered

Correspondent

NMLS Channels Options

Configure how Correspondent loans and loans with no channel selection are treated when generating NM...

Loans marked as Correspondent will be treated as

Loans with no channel selected will be treated as

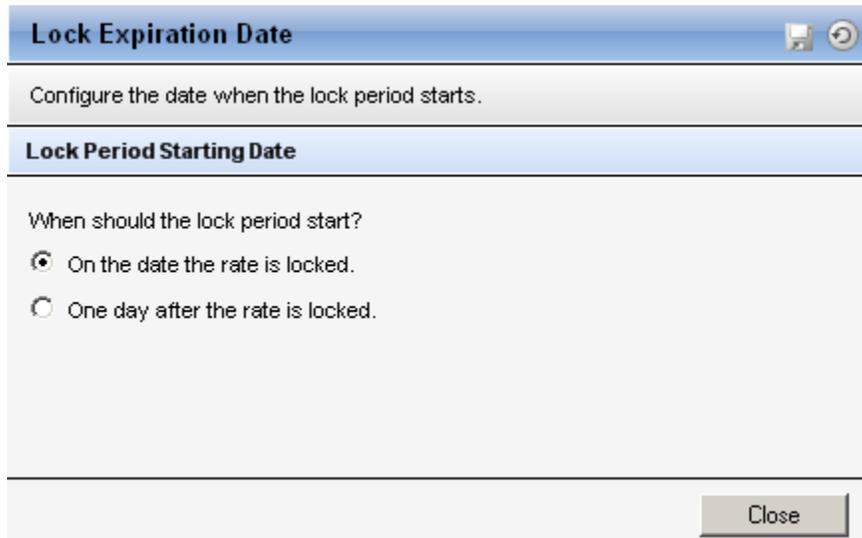
Close

- For the options that are NOT available for selection on the Borrower Summary – UB form, the check boxes are deselected (Clear). Recheck a channel option (if Umpqua Bank adds additional channels in the future) to include on the Borrower Summary – UB form.
- In the NMLS Options section, the Banked - Retail option is the only option selected from the drop-down list to identify the loan type.



LOCK EXPIRATION DATE

The Lock Expiration Date window defines the starting point for calculating the rate lock expiration date. By default, the starting point is the date the rate is locked.





RESPA

RESPA covers loans secured with a mortgage placed on a one-to-four family residential property. These include most purchase loans, assumptions, refinances, property improvement loans, and equity lines of credit.

When borrowers apply for a mortgage loan, mortgage brokers and/or lenders must give the borrowers the following:

- Good Faith Estimate (GFE) of settlement costs
- Mortgage Servicing Disclosure Statement
- Special Information Booklet (regarding various real estate settlement services). Required for purchase transactions only

The RESPA tool is used to create default Real Estate Settlement Procedures Act (RESPA) information. When a new loan is originated, the data from the template is placed on the RESPA Servicing Disclosure.

RESPA

Place a check mark next to the desired statements. When you start a new loan, this information is displayed on the RESPA Servicing ...

RESPA

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et. seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow account payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advanced notice before a transfer occurs.

We May assign, sell or transfer the servicing while loan is outstanding.

Or

We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.

Or

The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Servicing Disclosure



DISCLOSURE TRACKING SETTINGS

Disclosure Tracking Settings define:

- The forms to track in the Disclosure Tracking tool.
- How disclosure history entries are added to the Disclosure Tracking tool.
- Whether or not to include the day when a disclosure is sent when calculating the Compliance Timeline.

Disclosure Tracking Settings

Select forms to track in the Disclosure Tracking tool and the events that will trigger recording of disclosures.

Select the disclosures that will be recorded in Disclosure Tracking (8)

REGZ - Truth-In-Lending
2010 GFE Page 1
2010 GFE Page 2
2010 GFE Page 3
Anti-Steering Safe Harbor Disclosure Page 1
Anti-Steering Safe Harbor Disclosure Page 2
Anti-Steering Safe Harbor Disclosure Page 3
Public:\Companywide\Notice of Incompleteness UBM.rtf

Select the events that will trigger recording of disclosures

Create a record when disclosures are printed
 Prompt users before a record is created
 Create a record when disclosures are previewed
 Prompt users before a record is created
 Create a record when disclosures are sent using the eFolder
 Users can manually create disclosure records

Compliance Timeline Calculation

Initial Disclosure Due Date Include "GFE Application Date (Date of receipt of complete application)" in the date calculation
Redisclosure Due Date Include "Changed Circumstances Date" in the date calculation
Earliest Closing Date Include "TIL Sent Date" and "Revised TIL Received Date" in the date calculation
GFE Expiration Date Include "GFE Sent Date" in the date calculation
GFE Expires in days (minimum 10 days are required by law)



E FOLDER SETUP

DOCUMENTS

The Documents tool is used to create and manage the tracking information associated with loan documents and services, including standard forms, custom forms, settlement services, verifications, and documents that are supplied by the borrower. When a document is requested for a loan, the expected receipt and expiration dates are calculated based on the default days entered in the Documents tool. You have the ability to modify Encompass360's standard documents as needed.

***TIP:** Use the Document Sets tool to create groups of documents. Within a document set, each document is associated with the milestone at which it is used. Document sets are then used as components of loan templates.*

A complete list of Documents can be found in the following shared drive/folder.

<\\Umpqua3\SHARED\Secure Department documents\RELD-s\zadmin\Security\Encompass\Configuration\Encompass Documents 20111012.xlsx>

CUSTOM FORMS

The complete list of Custom Forms including the document forms that are needed can be found in the following shared folder:

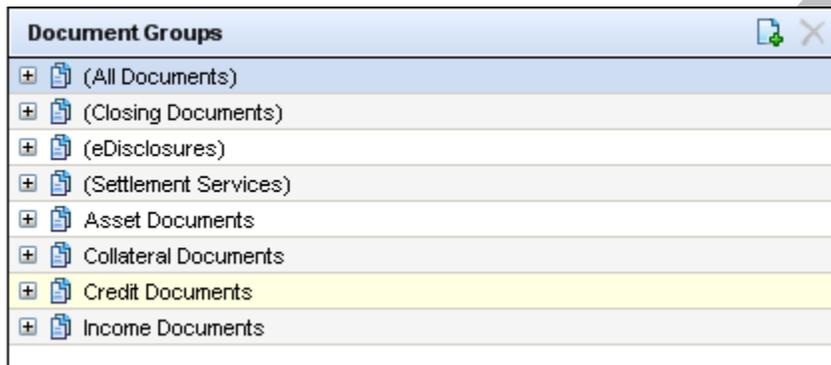
<\\Umpqua3\SHARED\Secure Department documents\RELD-s\zadmin\Security\Encompass\Configuration\Encompass eFolder Custom Forms Documents 20111012.xlsx>



DOCUMENT GROUPS

The Document Groups tool is used to create groups of related documents that simplify the management of documents in the eFolder. For example, the eDisclosures document group was created containing all the disclosure forms UB associates send to borrowers. To send a disclosure package, a UB associate simply needs to select the eDisclosures document group name, instead of selecting each individual disclosure document.

DOCUMENT GROUPS LIST



A complete list of Documents and Document Groups can be found in the following shared folder.

<\\Umpqua3\SHARED\Secure Department documents\RELD-s\zadmin\Security\Encompass\Configuration\Encompass Documents 20111012.xlsx>



DOCUMENT STACKING ORDER

Used to define the order in which to display documents in the Send Documents window in the eFolder. You can create multiple stacking order sets and also designate a default stacking order.

NOTE: Before creating a stacking order set, you must create the documents that will be added to the set. Use the Documents tool to create documents.

- Post Closing Docs
- Final Title Policy
- Recorded Deed of Trust
- Wiring Instructions
- Wire Request Form

DRAFT



EDISCLOSURES

Used to select the eDisclosure packages that will be sent to borrowers by UB associates and to enable or disable the eSigning option for loans.

A package can contain standard forms and custom forms from Encompass360, as well as additional forms that are dynamically selected based on the information entered in the loan file. UB's Encompass administrator(s) can select one or more predefined eDisclosure packages to use for all loans, or set criteria that make different packages available when specified milestones or fields have been completed. Administrators can also allow individual users to select their eDisclosure packages, and personas that have permission can add and remove forms from packages before sending them to borrowers. The content of the predefined eDisclosure packages are designed to meet the requirements for the stages in the loan process.

- Initial Package:
 - Three-day
 - Include GFE
 - Include TIL
- Re-Disclosure Package:
- All of the following packages should include GFE & TIL
 - At Application when
 - Changed Circumstance
 - Re-Lock
 - APR Change (current APR differs from the disclosed APR by more than APRF tolerance)
 - Three-day when
 - Changed Circumstance
 - Re-Lock
 - APR Change
 - At Lock when
 - Re-Lock

CONDITIONS

Used to create templates of preliminary and underwriting conditions that can be added to a condition set and import into the eFolder for a specific loan. The underwriter is primarily responsible for managing conditions, however other loan team members can import, track, and clear (if authorized) conditions on the eFolder's Preliminary Conditions and Underwriting Conditions tabs.

The list of Conditions currently created in Encompass can be found in the following folder:



<\\Umpqua3\SHARED\Secure Department documents\RELD-s\zadmin\Security\Encompass\Configuration\Conditions 20110706.xlsx>

CONDITION SETS

Used to create sets of preliminary and underwriting conditions to meet the requirements of different loan criterion, such as by loan type. Conditions from a Condition Set can then be imported into the eFolder for a specific loan.

- Closing Conditions
- Conventional Conditions
- FHA Conditions
- FHA New Construction Conditions
- FHA New Construction, Manufactured Home
- OR Bond Conditions
- Portfolio Loan Conditions
- RD Conditions
- VA Loan Conditions
- VA New Construction Loan Conditions
- WA Bond Conditions

The list of Condition Sets currently created in Encompass can be found in the following folder:

<\\Umpqua3\SHARED\Secure Department documents\RELD-s\zadmin\Security\Encompass\Configuration\Conditions 20110706.xlsx>

POST-CLOSING CONDITIONS

Used to create templates of post-closing conditions that you can add to a post-closing condition set and import into the eFolder for a specific loan. The eFolder's Post-Closing Condition tab is typically used by shipper or post-closer to track and manage trailing documents and any other outstanding conditions.

CONDITIONS

Name	Description	Source	Recipient	Days to Receive
Check for Guarantee Fee	Check for Guarantee Fee for Rural Development	Other	Investor	
Completed "Lender Record Change"	Completed "Lender Record Change" for OHA	Other	Investor	
Conditions of Conditional	Conditions of Conditional	FHA	Investor	



Commitment	Commitment			
Copy of Final HUD-1	Copy of Final HUD-1	Escrow	Investor	
Copy of Promissory Note	Copy of Promissory Note	Escrow	Investor	
Final Title Policy	Final Title Policy	Escrow	Investor	
Guaranteed Loan Closing Report	Guaranteed Loan Closing Report for Rural Development	Other	Investor	
Lender Certification	Lender Certification for Rural Development	Other	Investor	
LGC Guarantee	LGC Guarantee	VA	Investor	
Loan Note Guaranty	Copy of Loan Note Guaranty from Rural Development	Other	Investor	
MERS – Mortgagee’s Affidavit	MERS – Mortgagee’s Affidavit	Other	MERS	
MIC	Mortgage Insurance Certificate for FHA and Conventional Loans	FHA	Investor	
Modification Agreement	Modification Agreement	Escrow	Investor	
Recorded Deed of Trust/Mortgage	Recorded Deed of Trust/Mortgage	Escrow	Investor	
Subordination Agreement	Subordination Agreement	Escrow	Investor	

POST-CLOSING CONDITION SETS

Used to create sets of post-closing conditions that must be met after a loan has closed. Conditions from a Post-Closing Condition Set can then be imported into the eFolder’s Post-Closing Condition tab for a specific loan.

- All Conditions: All Post-Closing Conditions
- Conventional: Conventional Post-Closing Condition Set
- FHA: FHA Post-Closing Condition Set
- OHA: OHA Post-Closing Condition Set
- Rural Development: RD Post-Closing Condition Set
- VA: VA Post-Closing Condition Set



SECONDARY SETUP

INVESTOR TEMPLATES

Use the Investor Templates screen to create investor information that users can apply to fields on Trade Management screens and the Secondary Lock, Secondary Registration, and Shipping Details tools.

- Bank of America
- Chase Rural Development
- Fannie Mae
- Freddie Mac
- Oregon Department of Veterans Affairs
- Oregon Housing Authority
- Washington State House Key
- Wells Fargo

ADJUSTMENT TEMPLATES

Use the Adjustment Templates tool to create templates of price adjustments that are applied to the loans in a trade. Price adjustments are based on characteristics of the loan or the borrower; for example, the amount of the loan or the borrower's credit score.

CONTACT SETUP

BORROWER CONTACT STATUS

Use the Borrower Contact Status tool to create a predefined list of custom statuses for your borrower contacts. The Status field (and list of custom statuses) displays on the Extra tab of the Borrower Contact screen.

- Inactive
- Cold Lead
- Warm Lead
- Hot Lead
- Live Lead
- Active Loan(s)

BORROWER CONTACT UPDATE

By default, users are prompted to update borrower contact information when the Completion milestone is finished. Use the Borrower Contact Update screen to change the milestone to update the information earlier.



Currently (as of 6/30/2011), selected milestone(s) for updating the borrower contact information is/are:

- Funding
- Loan Templates
- Loan Programs

A Loan Program is a template of predefined values that display primarily on the Truth-In-Lending Disclosure statement and the 1003 application. You can significantly reduce data entry time and improve accuracy by setting up Loan Programs for the types of loans you process most often.

When you select a Loan Program to use with a loan, the data from the template is copied to the loan forms. You can leave the data as is, or change values as needed. The original data on the template is not affected.

- Conforming Loan Programs
- Government Loan Programs
- Non-Conforming Loan Programs
- Portfolio Loan Programs
- State Loan Programs

CLOSING COSTS

(6/22/11 # of closing costs templates = 12)

- CHF FHA
- CHF RD
- CHF VA
- Construction
- Conventional
- FHA
- ODVA
- OHA Conv
- OHA FHA
- RD
- VA

INPUT FORM SETS



Used to create sets of forms that displays on the forms list in the loan workspace. Input Form Sets are available to use as a component of a loan template, or can be applied individually from within a loan.

DRAFT



SETTLEMENT SERVICE PROVIDERS

Use the Settlement Service Providers setting to create predefined lists (templates) of settlement service providers. When a template is created, the list of service providers associated with the template are displayed in the Settlement Service Provider List form. These templates are available to use as a component of a loan template or can be applied individually from within a loan.

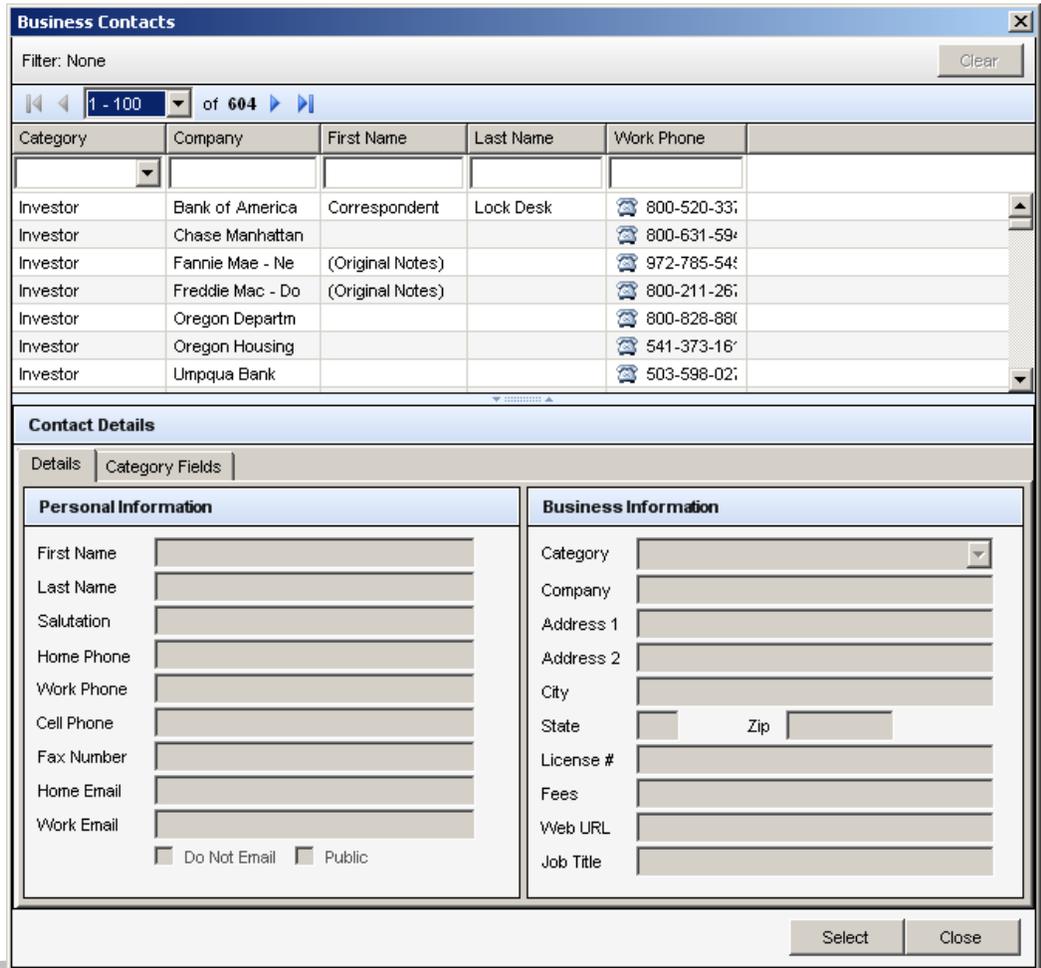
Once settlement service provider templates are created, you have the ability to duplicate, cut, copy, modify, delete and rename the templates.

UB SERVICE PROVIDERS (FOR TITLE AND SETTLEMENT SERVICES)

- First American Title
- Fidelity National Title
- Amerititle Company – OR, WA, & ID Only
- Stewart Title
- Ticor Title
- Placer Title Company – No. CA Only
- Chicago Title Company
- Western Title Company – OR Only

To Create a Settlement Service Providers Template,

1. On the menu bar, click **Encompass > Settings**.
2. In the left panel, click **Loan Templates > Settlement Service Providers**.
3. On the *Settlement Service Providers* screen, select the **Public Settlement Service Providers** folder in which to add the template.
4. Click the **New** icon, and type the name of the template in the open field.
5. Select the **new template** and click the **Edit** icon. The *Settlement Service Provider Details* dialog opens.



Business Contacts

Filter: None Clear

1 - 100 of 604

Category	Company	First Name	Last Name	Work Phone
Investor	Bank of America	Correspondent	Lock Desk	800-520-33;
Investor	Chase Manhattan			800-631-59;
Investor	Fannie Mae - Ne	(Original Notes)		972-785-54;
Investor	Freddie Mac - Do	(Original Notes)		800-211-26;
Investor	Oregon Departm			800-828-88;
Investor	Oregon Housing			541-373-16;
Investor	Umpqua Bank			503-598-02;

Contact Details

Details | Category Fields

Personal Information	Business Information
First Name	Category
Last Name	Company
Salutation	Address 1
Home Phone	Address 2
Work Phone	City
Cell Phone	State
Fax Number	Zip
Home Email	License #
Work Email	Fees
<input type="checkbox"/> Do Not Email <input type="checkbox"/> Public	Web URL
	Job Title

Select Close

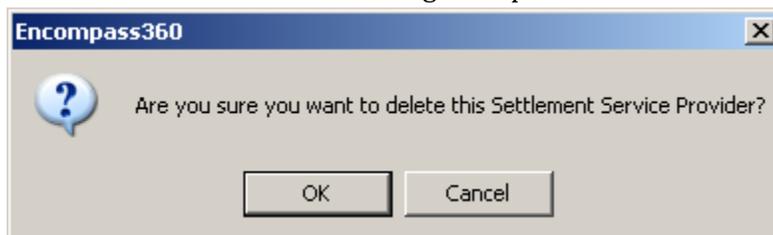
9. Select a provider from the list, and then click **Select**

Note: By default, only providers that have been categorized as No Category are displayed in the Business Contacts window. Click **Clear** to remove this filter and display all of your providers.

10. Repeat steps 6-7 to add additional providers.

To remove settlement service providers

1. Select one or more providers on the Settlement Service Providers List, and then click the **Delete** icon. A confirmation dialog box opens.



Encompass360

Are you sure you want to delete this Settlement Service Provider?

OK Cancel



2. Click **OK** to remove the selected provider(s); or click **Cancel** to keep the selected provider(s).

To change the display order

1. Select a provider on the *Settlement Service Providers List*, and then click the **Up** or **Down** icon.
2. When finished, click **Save**.

DOCUMENT SETS

Used to create a set of documents that meets the requirements of various loan scenarios or particular lenders. Document Sets are available to use as a component of a loan template or can be applied individually from within a loan.

NOTE: Before you can create document sets, you must create the documents you will add to the sets. Use the Documents tool (in the eFolder Setup category) to create documents.

The list of Document Sets currently created in Encompass can be found in the following folder:

<\\Umpqua3\SHARED\Secure Department documents\RELD-s\zadmin\Security\Encompass\Configuration\Document Sets.xlsx>



TASK SETS

Use the Task Sets tool to group predefined tasks into task sets that are associated with particular milestones. Task sets can then be added to loan templates. Task Sets are available to use as a component of a loan template or can be applied individually from within a loan. When the template is used to create a loan, the tasks in the task set are displayed on the appropriate milestone worksheet.

COMPANYWIDE TASKS SETS

- FHA Loan Tasks
 - Standard Tasks for Loans: FHA
- ODVA Loan Tasks
 - Standard Tasks for Loans: ODVA
- OHA Loan Tasks
 - Standard Tasks for Loans: OHA
- Portfolio Loan Tasks
 - Standard Tasks for Loans: Portfolio
- Standard Tasks for Loans
 - Standard Tasks for Loans: Conventional, RD, Construction
- VA Loan Tasks
 - Standard Tasks for Loans: VA
- WA Bond Loan Tasks
 - Standard Tasks for Loans: WA Bond

NOTE: Before you can create task sets, you must first create the tasks in Loan Setup. Use the Tasks tool (in Loan Setup) to create tasks; then, you can easily add and remove individual tasks within a task set for a particular milestone.

PERSONAL TASK SETS

Not currently used.

The list of Public Tasks Sets in Encompass can be found in the following folder:

<\\Umpqua3\SHARED\Secure Department documents\RELD-s\zadmin\Security\Encompass\Configuration\Tasks Master List Encompass.xlsx>

To Create a Task Set,

1. On the menu bar, click **Encompass Settings**.
2. On the left panel, click **Loan Templates > Task Sets**.
3. On the Task Sets screen, select the **Public Tasks Sets** folder in which to add the set.
4. Click the **New** icon and type the name of the task set in the open field.



DATA TEMPLATES

Use the Data Templates tool to create templates of default loan data. Data templates are available to use as a component of a loan template set or can be applied individually from within a loan.

You can maintain public and personal versions of resources such as loan templates, reports, and custom print forms. Each user's access to public versions of resources is defined in the User Group settings. The ability to manage personal versions of resources is defined in the Persona settings.

PUBLIC DATA TEMPLATES

Umpqua Bank uses Companywide data templates. A list of the templates and the forms associated with the templates are outlined below. Once data templates are created in Encompass, you have the ability to duplicate, cut, copy, modify, delete and rename the templates.

- Standard Data Template
 - Loss Payee Clause,
 - RESPA Servicing Disclosure,
 - 4506-T,
 - Copy LoanNum to Lender Case No,
 - Additional Disclosure,
 - HUD Line Items,
 - 1003 Page 3,
 - Transmittal Summary,
 - Statement of Credit Denial
- Tacoma Closing Template
 - Closing Conditions and Vendor Information for Tacoma Doc Draw
- Tigard Closing Template
 - Closing Conditions and Vendor Information for Tigard Doc Draw

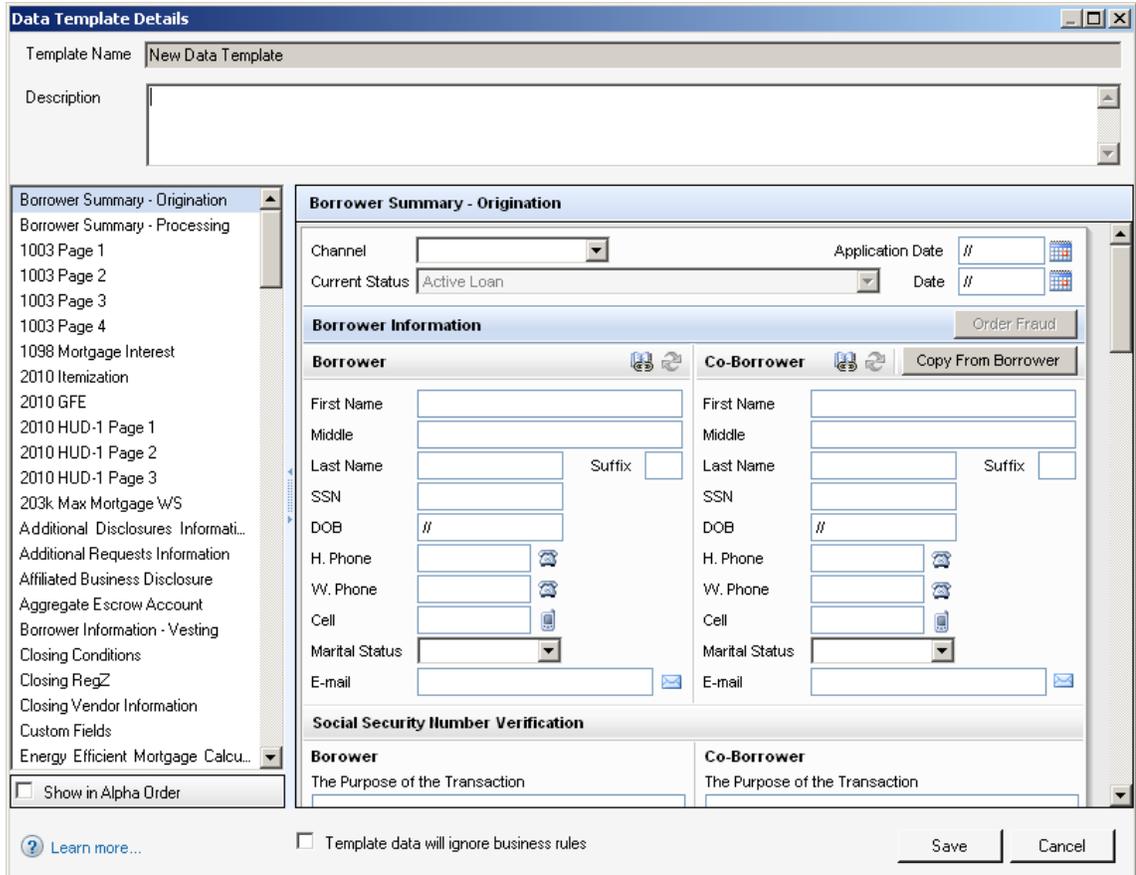
PRIVATE DATA TEMPLATES

Not used at this time.

To Create a Data Template

1. On the menu bar, click **Encompass Settings**.
2. In the directory tree, click **Loan Templates > Data Templates**.
3. On the Data Templates window, select the *Public Data Templates* folder in which to add the template.
4. Click the **New** icon and type the name of the template in the open field.

- With the new template selected, click the **Edit** icon. The *Data Template Details* window opens.



- Type a **description** in the *Description* text box.
- To add data on the form, select an input form from the list on the left.
- Enter the required information on the form.
- Click **Save** when finished.

Note: When creating a template, do not enter predefined mortgage insurance information on the MIP/PMI/Guarantee Fee Calculation tool. Values entered here could cause discrepancies in the APR values that display on different loan forms.

LOAN TEMPLATE SETS

Each loan template is comprised of one to six loan template components; Document Sets, Input Form Sets, Data Templates, Loan Programs, Closing Costs, and Task Sets.

Use the Loan Template Sets tool to create templates of loan data, documents, and tasks for frequently-used loan scenarios. Using loan template sets saves time and improves the accuracy of



loan information. When you start a new loan, the New Loan (or Select Loan Template) window opens, from which you can select a template to apply to the loan.

Public and Personal Loan Templates

Each loan template set is comprised of one to seven components that are separately maintained. The components are used in different combinations to create each loan template set.

- **Loan Programs** - A template of predefined loan terms and properties that display primarily on the Truth-In-Lending Disclosure statement and the 1003 application.
- **Closing Costs** - A template of predefined closing costs that display primarily on the Good Faith Estimate statement and the 1003 application.
- **Input Form Sets** - The input forms to display in the forms list on the loan workspace.
- **Settlement Service Providers** - A predefined list of providers used to populate the Settlement Service Provider List form.
- **Documents Sets** - A set of documents that meet the requirements of a common loan scenario such as an FHA or ARM loan.
- **Tasks Sets** - A set of milestone-specific tasks that are completed during the loan's workflow.
- **Data Templates** - A set of default loan data that is automatically populated on loan forms when you start a loan.

DATA CONFLICTS

It is possible to create a loan template set with conflicting data from different template components. For example, a loan template set could include a loan program with a loan term of 360 months and a data template with a loan term of 240 months.

If data conflicts exist in a loan template set, the following rules are used.

- Data in a data template is overridden by the same data in other template components.
- If a loan program references a closing cost template, the data in the referenced closing cost template is overridden by the data in a separate closing cost template.

To Create a Loan Template Set,

1. On the menu bar, click **Encompass Settings**.
2. In the directory tree, click **Loan Templates > Loan Template Sets**.
3. On the Loan Template Sets screen, select the **Public Loan Templates** folder in which to add the set.
4. Click the **New** icon and type the name of the loan template set in the open field.



5. With the new template selected, click the **Edit** icon. The *Loan Template Details* dialog opens.

Templates		
Loan Program		
Closing Costs		
Input Form Set		
Settlement Service Providers		
Document Set		
Task Set		
Data Template		

6. Type a description in the *Description* text box.
7. In the *Templates* section, click the **Edit** button for one of the seven template components. The corresponding dialog opens for the selection made.
8. Select a predefined component from the displayed list, and then click **Select**. The selection made appears in the field for the selected template.
9. Repeat step 7 to add additional components to the loan template.
10. Click **Save** when finished.

LOAN PROGRAMS

Umpqua Bank has the following Companywide Loan Programs

- Conforming Loan Programs
 - Fixed Rate and Libor ARMs
- Government Loan Programs
 - FHA
 - VA
 - RD
- Non-Conforming Loan Programs
 - Jumbo ARMs



- Jumbo Fixed Rate
- Portfolio Loan Programs – Lot Loan, Rural Advantage, Umpqua Product Advantage
 - Construction
 - Relationship Advantage
 - Unique Advantage
- State Loan Programs

- Fannie Mae
 - Conv FR10 FNMA HARP
 - Conv FR10 FNMA
 - Conv FR15 FNMA HARP
 - Conv FR15 FNMA Homepath Renovation
 - Conv FR15 FNMA Super Conforming
 - Conv FR15 FNMA
 - Conv FR20 FNMA HARP 125
 - Conv FR20 FNMA HARP
 - Conv FR20 FNMA
 - Conv FR25 FNMA
 - Conv FR30 FNMA HARP 125
 - Conv FR30 FNMA HARP
 - Conv FR30 FNMA Homepath Renovation
 - Conv FR30 FNMA Homepath
 - Conv FR30 FNMA My Community
 - Conv FR30 FNMA Super Conforming
 - Conv FR30 FNMA

- Freddie Mac
 - Conv FR10 FHLMC
 - Conv FR15 FHLMC HARP
 - Conv FR15 FHLMC HARP125
 - Conv FR15 FHLMC Super Conforming
 - Conv FR15 FHLMC
 - Conv FR20 FHLMC HARP
 - Conv FR20 FHLMC
 - Conv FR25 FHLMC
 - Conv FR30 FHLMC HARP
 - Conv FR30 FHLMC HARP125
 - Conv FR30 FHLMC Home Possible
 - Conv FR30 FHLMC Super Conforming



- Conv FR30 FHLMC

- LIBOR ARMs
 - Conv 10/1 ARM LIBOR HB
 - Conv 10/1 ARM LIBOR I/O
 - Conv 10/1 ARM LIBOR
 - Conv 3/1 ARM LIBOR I/O
 - Conv 3/1 ARM LIBOR
 - Conv 5/1 ARM LIBOR HB
 - Conv 5/1 ARM LIBOR I/O
 - Conv 5/1 ARM LIBOR
 - Conv 7/1 ARM LIBOR HB
 - Conv 7/1 ARM LIBOR I/O
 - Conv 7/1 ARM LIBOR

- Government Loan Programs
 - FHA 203B15 EEM Streamline
 - FHA 203B15 EEM
 - FHA 203B15 REO
 - FHA 203B15
 - FHA 203B30 EEM Streamline
 - FHA 203B30 EEM
 - FHA 203B30 NonConf
 - FHA 203B30 REO
 - FHA 203B30 Streamline
 - FHA 203B30
 - FHA ARM 5/1 T-Bill
 - RD FR30
 - VA FR30
 - VA IRRRL

- Non-Conforming Loan Programs
 - Jumbo ARMs
 - Jumbo 10/1 ARM LIBOR
 - Jumbo 5/1 ARM LIBOR
 - Jumbo 7/1 ARM LIBOR
 - Jumbo Fixed Rate
 - Jumbo FR15
 - Jumbo FR30



- Portfolio Loan Programs
 - Construction
 - All-in-One 10/1 ARM T-Bill 12 mo
 - All-in-One 10/1 ARM T-Bill 18 mo
 - All-in-One 5/1 ARM T-Bill 12 mo
 - All-in-One 5/1 ARM T-Bill 18 mo
 - All-in-One 7/1 ARM T-Bill 12 mo
 - All-in-One 7/1 ARM T-Bill 18 mo
 - Relationship Advantage
 - Relationship ADV ARM 10/1 T-Bill
 - Relationship ADV ARM 5/1 T-Bill
 - Relationship ADV ARM 7/1 T-Bill
 - Relationship ADV Conv FR15
 - Relationship ADV Conv FR30
 - Unique Advantage
 - Unique ADV ARM 10/1 T-Bill
 - Unique ADV ARM 5/1 T-Bill
 - Unique ADV ARM 7/1 T-Bill
 - Unique ADV Conv FR30 NonConf
 - Lot Loan 24 Mo FR
 - Rural Advantage NonConf
 - Rural Advantage
 - Umpqua Project Advantage NonConf
 - Umpqua Project Advantage

- State Loan Programs
 - California CHF
 - California CHF Platinum FHA203B30
 - California CHF Platinum RD FR30
 - California CHF Platinum VA FR30
 - OR Vet
 - ODVA FR30
 - Oregon Bond
 - Cash Advantage
 - OHA Conv FR30 Cash
 - OHA Conv FR30T Cash
 - OHA FHA203B15 Cash
 - OHA FHA203B15T Cash
 - OHA FHA203B30 Cash



- OHA FHA203B30T Cash
- OHA RD 30 Cash
- OHA RD 30T Cash
- Rate Advantage
- OHA Conv FR30 Rate
- OHA Conv FR30T Rate
- OHA FHA203B15 Rate
- OHA FHA203B15T Rate
- OHA FHA203B30 Rate
- OHA FHA203B30T Rate
- OHA RD 30 Rate
- OHA RD 30T Rate
- Washington Bond
- WA Bond Conv FR30
- WA Bond FHA203B30
- WA Bond House Key Plus
- WA Bond RD 30

DRAFT



TABLES AND FEES

ESCROW

Fee	Purpose	Calc. Based On	Rounding
Escrow Fee - Purchase	Purchase	Sales Price	Up
Escrow Fee - Refinance	Refinance	Loan Amount	Up

TITLE

Fee	Purpose	Type	Calc. Based On	Rounding
Title Fee - Purchase	Purchase	2009	Sales Price	Up
Title Fee - Refinance	Refinance	2009	Loan Amount	Up