

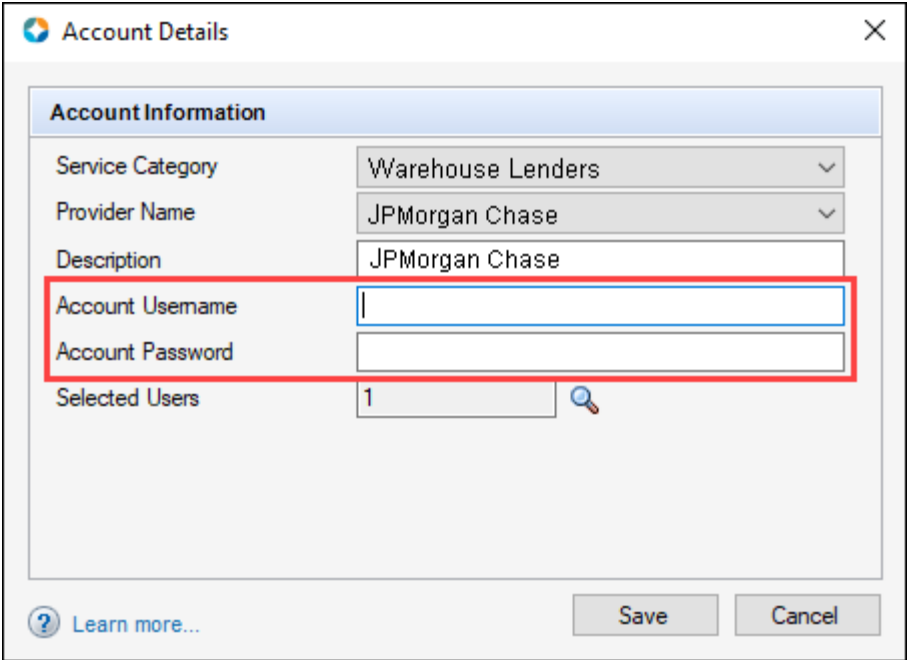
# JPMorgan Chase Addendum to the Encompass Investor Connect Lender User's Guide

## Services Password Management

Your Encompass administrator must follow these guidelines when creating the Account Details entry for JPMorgan Chase in the Services Password Management setting (**Encompass > Settings > Company/User Setup > Services Password Management**):

- **Account Username:** JPMC\_CMWF Customer Code (Customer Code to be provided by JPMC)
- **Account Password:** wholesaleJPMC

For login support or assistance with password resets, please email your JPMorgan Sales Support team at [Mortgage\\_Finance\\_Sales\\_Support@jpmorgan.com](mailto:Mortgage_Finance_Sales_Support@jpmorgan.com).



Account Information	
Service Category	Warehouse Lenders
Provider Name	JPMorgan Chase
Description	JPMorgan Chase
Account Username	
Account Password	
Selected Users	1

## Submission Types

Additional steps are required when selecting the following Submission Types in the Add Submission Details section of the Deliver Loans window.

- **Wire Advance Request** – A funding request to advance on the warehouse line and release funds via wire transfer to approved closing agents.
- **Check Funding Request** – A funding request to put an aged loan back on the line. No wires are released through this request type.

When **Wire Release Request** or **Check Funding Request** is selected for the **Submission Type**, the Investor Code (field ID 4664) must be entered in Encompass in the Physical File Storage section on the Shipping Detail tool, as shown below.

The screenshot shows the 'Shipping Detail' tool interface. On the left is a navigation pane with a list of services, including 'Shipping Detail' which is selected. The main area contains several sections: 'City', 'State', 'Zip', 'Fax', and 'Email' fields; a 'MERS Registration' section with 'Confirmation Number' and 'Registration Date' fields; and a 'Physical File Storage' section with 'Location', 'ID', 'Comments', 'Location Code', and 'Investor Code' fields. The 'Investor Code' field is highlighted with a red rectangular border.

For check funding requests, the check information will populate as follows:

- **Check Payee:** Title Payee Name (field ID 411) or Escrow Payee Name (field ID 610)
- **Check Date:** Defaults to the date the request was received
- **Check Amount:** Funding Amount (field ID 1990)
- **Check Number:** Loan Number (field ID 364)

## Funds Ordered Date, Wire To Check Box, and Wire Comments on the Funding Worksheet

Before submitting a funding request, be sure to enter the Funds Ordered date (field ID 1996) in the Funding /Closing section on the Funding Worksheet to indicate the funds ordered/wire transfer date.

Funding Worksheet			
Funding / Closing			
Funder	<input type="text"/>	Clear to Close	// <input type="text"/>
Sent to Funder	// <input type="text"/>	Cleared By	<input type="text"/>
Funding Type	<input type="text"/>	<b>Funds Ordered</b>	// <input type="text"/>

Also, select one of the **Wire To** check boxes (field ID 2001) in the Wire Information section on the Funding Worksheet tool to ensure that the correct wire information is sent to JPMorgan Chase. If neither check box is selected, a message will display when you submit the funding request.

Wire Information			
Escrow Company / Attorney	Title Company		
Escrow #	<input type="text"/>	Title #	<input type="text"/>
Company Name	<input type="text"/>	Company Name	<input type="text"/>
Address	<input type="text"/>	Address	<input type="text"/>
City	<input type="text"/>	City	<input type="text"/>
State	<input type="text"/>	State	<input type="text"/>
Zip	<input type="text"/>	Zip	<input type="text"/>
Contact Name	<input type="text"/>	Contact Name	<input type="text"/>
Phone Number	<input type="text"/>	Phone Number	<input type="text"/>
Fax Number	<input type="text"/>	Fax Number	<input type="text"/>
<input type="checkbox"/> Wire To	<input type="text"/>	<input type="checkbox"/> Wire To	<input type="text"/>
ABA Number	<input type="text"/>	ABA Number	<input type="text"/>
Account Number	<input type="text"/>	Account Number	<input type="text"/>
For Credit To	<input type="text"/>	For Credit To	<input type="text"/>
Further Credit To	<input type="text"/>	Further Credit To	<input type="text"/>

The information in either the Escrow # (field ID 186) or Title # (field ID 187) fields is mapped to the Wire Comments section of the outgoing wire. Please note that selecting a **Wire To** check box dictates which field is populated for the Wire Comments. (For example: If the **Wire To** check box is selected in the Title Company column, then the data in the Title # is used in the wire comments. If the **Wire To** check box is selected in the Escrow Company/Attorney column, then the data in the Escrow # will be in the wire comments).

### eNote Indicator

When an eNote is used as part of a loan, select the **eNote Indicator** check box (field ID ULDD.X196) in the Closing Information section on the **Fannie Mae** or **Freddie Mac** tab on the ULDD/PDD input form in Encompass.

The screenshot shows the ULDD/PDD form interface. At the top, there are tabs for 'Fannie Mae', 'Freddie Mac', and 'Ginnie Mae'. Below the tabs is the 'Closing Information' section. It contains several fields: 'Note Pay To Name' (text input), 'Construction - Perm Closing Feature' (dropdown), 'Construction - Perm Closing Type' (dropdown), 'Closing Date' (calendar icon), 'Interest Basis Days' (dropdown), and '1st Payment Start Date' (calendar icon). The 'eNote Indicator' checkbox is highlighted with a red border. Below this section is the 'Closing Cost Details' section.

### Required Fields

Certain Encompass fields are required to be completed before the system will let you move forward with submission. You will find the list of all required fields on the last page of this addendum. Below are instructions on how to complete specific fields if the entry is outside the normal parameters.

#### ***DU Case ID/ LP AUS Key # (Field ID DU.LP.ID)***

For loans that are not agency approved, please complete this field using the following guidelines:

- For Jumbo loans, enter **JUMB1234**
- For all USDA/Rural Housing loans, enter the 9-digit USDA Borrower ID found on USDA form 1980-18. Do not enter the borrower's Social Security Number (SSN). If you cannot locate the Borrower ID, enter **USDA**
- For Manual Underwriting, enter **Manual**
- For Streaming Refi or VA IRRL, enter **Streamline**

You can find the DU/LP Approval Number on the Qualification tab in the ATR/QM Management input form.

Monthly Payment - Second Lien / Monthly Housing Obligations			
Second P & I	<input type="text"/>	Mortgage Insurance	<input type="text"/>
Hazard Insurance	75.00	HOA Fees	365.00
Taxes	165.00	Other	<input type="text"/>

Risk Assessment	
DU <input type="text"/>	DU Case ID/ LP AUS Key # <input type="text"/>
AUS Recommendation <input type="text"/>	Doc Class (Freddie) <input type="text"/>
<input type="checkbox"/> Underwritten According to Contractual Agreement with Agency/GSE <input type="checkbox"/> Received Waiver for Agency/GSE Guidelines <input type="checkbox"/> Manually Underwritten according to Agency/GSE Guidelines <input type="checkbox"/> Use Price-Based General QM	

**Loan Type (Field ID 1172 and/or Field 1063)**

Complete the Loan Type using the given options. If the loan type is a Jumbo Loan, select the **Other** check box and enter **JUMBO** in the text field (field ID 1063) as shown below. You can find these fields on the Borrower Summary - Origination input form.

<b>Loan Type</b> <input type="checkbox"/> Conv <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA-RHS <input checked="" type="checkbox"/> Other - <input type="text" value="JUMBO"/> <input type="checkbox"/> HELOC	<b>Lien Position</b> <input type="checkbox"/> First <input type="checkbox"/> Subordinate <input type="button" value="Sub. Financing"/> <b>Lien Position</b> <input type="text"/>	<b>Amortization Type</b> <input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM - Rate <input type="text"/> % Years <input type="text"/> <input type="checkbox"/> ARM - <input type="text"/> <input type="checkbox"/> Other - <input type="text"/> <b>Interest Only</b> <input type="text" value="1"/> months <input type="checkbox"/> Qualify using P&I
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**Commitment Number (field ID 2286) and Commitment Expiration (field ID 762)**

If the investor is PH, enter **9999** for the Commitment Number and today's date for the Commitment Expiration to bypass the field validation step in Encompass. The information in those fields is automatically removed when it comes over to the Mortgage Finance Online site, if the investor is PH.

### **Warehouse Amount**

The Warehouse Amount sent over will equal the number completed within the Note Amount field (field ID 2). If you do not wish to advance the full amount allowed on your warehouse line on a specific loan(s), please complete the request using one of the following options:

- Submit a funding request directly through the Mortgage Finance Online website, notating the warehouse amount in Column S (Warehouse Amount) in the advance file upload.
- Or, submit a request through Encompass utilizing the Note Amount field. You can then submit a partial payoff request through our Mortgage Finance Online website to cover the difference between the full warehouse amount and the desired advance amount.

### **Bond Loans**

To advance on a bond loan, please ensure that the word **Bond** is incorporated into the Loan Program Name (field ID 1401). This will flag the loan to be slotted correctly to your Bond sublimit, if applicable.

The screenshot shows a web form titled "Borrower Summary - Origination". It contains several input fields and a checkbox. The "Loan Program" field is highlighted in yellow and contains the text "Washington Bond Home Advantage". To the right of this field is a magnifying glass icon. Below the "Loan Program" field is a "Closing Cost" field, also with a magnifying glass icon. To the right of the "Closing Cost" field is a "MERS MIN" button. Above the "MERS MIN" button is a "Loan Number" field. To the left of the "Loan Number" field is a checkbox labeled "Copy Loan Number to lender case number" which is checked. Below the "Closing Cost" field is a "Loan Documentation Type Code" field with a dropdown arrow. The "Lender" field is at the top left and is empty.

### **URLA 2009**

Please note that any loans submitted using the URLA Form 2009 are not eligible to be submitted through Encompass. Please upload these funding requests directly through the Mortgage Finance Online website.

### **Correspondent Loans**

Please complete the following fields for correspondent loans:

- Correspondent Loan Number – Field ID 4548
- Broker/Correspondent Name – Field ID 1133
- Note Date (External Fund Date) – Field ID 3925

## Loan Status

After you send loan data to JPMorgan Chase, the status of each funding request is shown in the Loan Status Delivery window in Encompass. You'll find an explanation of each status in Chapter 4 of the [Encompass Investor Connect Lender User's Guide](#). Below is additional information specific to JPMorgan Chase.

- The **In Review** status indicates that the specified loan passed edit checks and was submitted.
- The **Approved** status indicates that the wire transfer associated with the loan has been completed.
- The **Denied** status indicates that the loan has been cancelled by either:
  - The client through the removal of loans from the "Saved Loans" queue,
  - Manual Cancellation by the JPMorgan Mortgage Finance Operations team
  - Wire Cancellation by JPMorgan Wire room
- The **Pending Conditions** status indicates that specified loans did not pass edit checks and needs manual intervention by logging into the JPMorgan Mortgage Finance Online customer portal.

Please note that a loan will automatically be purged from the "Saved Loans" queue after 7 calendar days. The loan status, however, will not show a status change in Encompass.

## Bulk Funding

Bulk funding requests (a single outgoing wire to cover the funding of multiple loans) are not permitted at this time via Encompass Investor Connect.

## Funding Cut-Off Times

Any funding requests that are submitted past the company's cut-off time will show a status of **Delivered**.

Please note the following message you will receive upon each submission which indicates the anticipated process date:

*Your request will be processed on MM/DD/YYYY. The process date will be contingent on edit checks being fixed manually through the JPMorgan Mortgage Finance Online website (if applicable).*

## Frequently Asked Questions

**Q:** Is there a way to see the loan status without having to go back into each loan file?

**A:** Yes. You can easily customize the fields in the pipeline view. For detailed information, refer to the *Add or Remove Columns* section in the [Creating Custom Views](#) topic in the Encompass online help.

**Q:** Is there a way to automate importing the funding details into the funding worksheet?

**A:** Yes, if your company uses enhanced conditions. For detailed information, refer to the [Enable Auto Imports](#) and [Auto Import Workflow](#) topics in the Encompass Investor Connect online help.

## Required Fields List

Field Name	Encompass Field ID
Loan Number	364
Primary SSN	65
Primary Borrower Last Name	4002
Primary Borrower First Name	4000
Property Address	11
Property City	12
Property State	14
Property Zip	15
Property County	13
Note Amount	2
Primary Borrower DOB	1402
DU/LP Approval Number	DU.LP.ID
Warehouse Amount	2
Loan Term	4
Interest Rate	3
Mortgage Date	748
ICE Loan Purpose	19
Original LTV	353
Original CLTV	976
DTI	742
Lien Type	420
Property Type	1041
Occupancy Code	1811
MIN	1051



<b>Field Name</b>	<b>Encompass Field ID</b>
Investor Code	4664
Commitment Number	2286
Commitment Price	2274
Commitment Expiration	762
Primary Borrower Current Address	FR0104
Primary Borrower Current City	FR0106
Primary Borrower Current State	FR0107
Primary Borrower Current Zip	FR0108
Wire To	2001
Funding Amount	1990
Amortization Type	608
Document Type	MORNET.X67
First Payment Due	682