

## Mr. Cooper Addendum to the Encompass Investor Connect Lender User's Guide

Complete the following steps to successfully deliver loan packages to Mr. Cooper through Encompass Investor Connect.

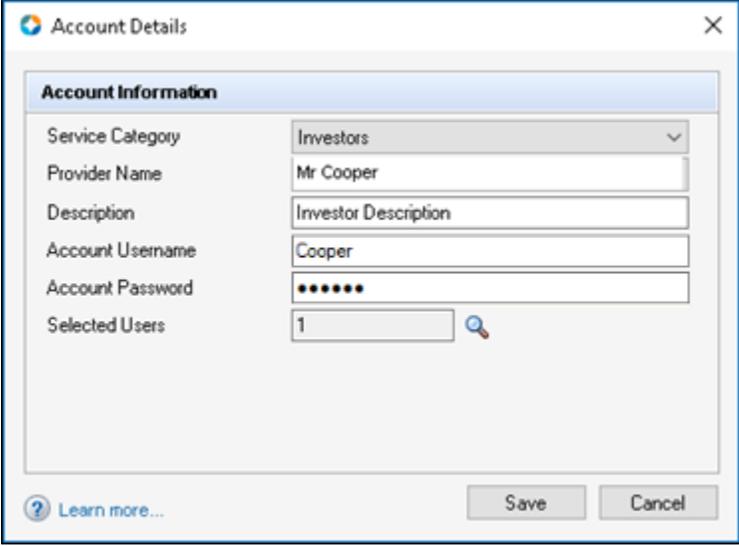
**IMPORTANT:** Use Encompass Investor Connect to deliver loans to Mr. Cooper only for Delegated (Closed Loans).

### Configuring Your Investor Connect Setup

Your administrator needs to complete the following steps when configuring Encompass Investor Connect in the Encompass settings.

#### Services Password Management

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



1. Enter **Cooper** in the Account Username field.
2. Enter **Cooper** in the Account Password field.
3. After setting up the Account Details for Mr. Cooper, notify your Mr. Cooper Account Representative to inform them that you are going to be delivering documents using Investor Connect.

## Submitting Data and Document Packages

Encompass users must follow these guidelines when submitting document packages:

- On the Add Submission Details section of the Deliver Loans window:
  - Make sure **Closed Loan Delivery** is selected from the **Submission Type** drop-down list.
  - Select a **Stacking Template** from the drop-down list.

**NOTE:** Your Encompass Administrator should set up stacking templates per the *File Stacking Order form* provided by Mr. Cooper. If you need a copy of this document, please access the Mr. Cooper instance of AllRegs and click **Correspondent Lending Library > Table of Contents > Product Matrices, New Seller and Loan Delivery Forms > Loan Delivery Forms > Form 11 - File Stacking Order (PDF)**.

## Correspondent Delivery Responsibilities

- Must be an Approved Correspondent by Mr. Cooper.
- Loan must be locked in MOXI.
- The size of the **combined** document files cannot exceed 400MB.
- Files cannot be encrypted.
- Correspondent should proactively confirm successful document receipt. Mr. Cooper strongly recommends checking the status **2 to 4 hours** after the upload, as failures due to issues with the upload may result in delays in processing the loan.
- **Mr. Cooper highly recommends** that in order to verify that your loans were successfully delivered to us, please add the Investor Connect Delivery Status to your Encompass Pipeline view and set up Encompass Investor Connect email notifications to inform you when there is an issue with your delivery, so you can take the appropriate action.
  - For details about creating custom views for the Encompass Pipeline, see the *Tracking Loan Delivery Statuses* section of the [View Loan Delivery Statuses](#) help topic
  - To set up Encompass Investor Connect email notifications, see the [Configure Email Notifications](#) help topic.

## Required Fields

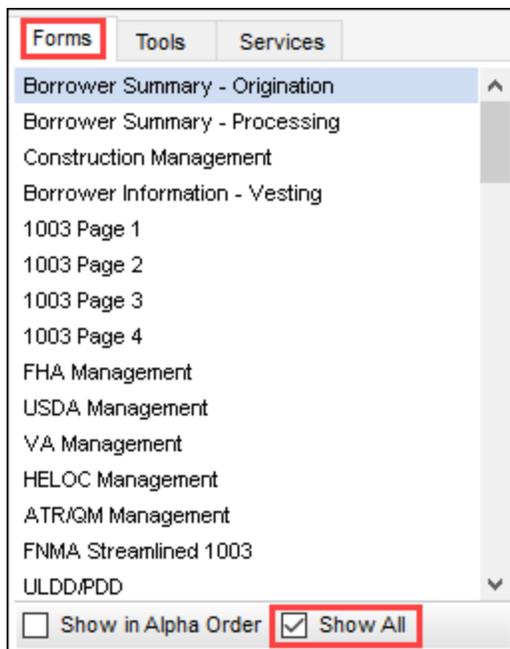
To successfully deliver loan packages, Mr. Cooper requires the following fields to be completed in Encompass:

- Borrower Last Name (field ID 4002)
- Seller loan # (Encompass Loan #) (field ID 364)
- Investor Loan # (Mr. Cooper Loan #) (field ID 352) - In the Inv. Loan # field in Encompass, enter the Mr. Cooper Loan Number, exactly as it appears it appears in the MRC Portal, and then save the loan.
- ULI (optional but highly encouraged to provide) (field ID HMDA.X28) - If the Universal Loan ID is not automatically populated, click the blue **Lock** icon to edit the field, enter the ULI, and then save the loan.

**Note:** You must attach a document when delivering through Encompass Investor Connect or you will receive an error message.

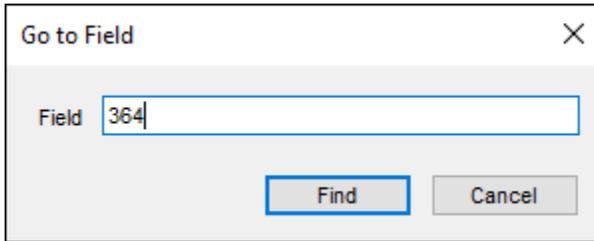
### To Locate the Required Fields in Encompass:

1. Open the loan file, click the **Forms** tab in the lower-left panel, and then select the **Show All** check box.



2. On your keyboard, press **Ctrl+G**.

3. Type the field ID in the Go to Field window, and then click **Find**.

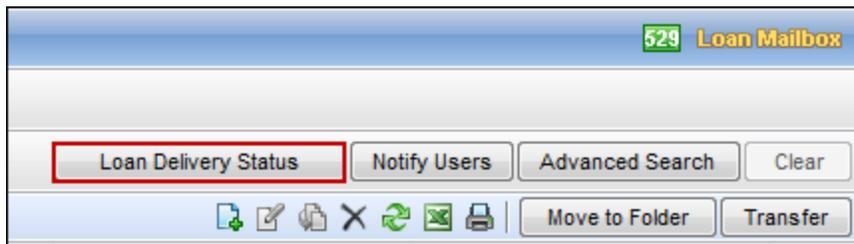


The first form on which the field is found is opened, with the field highlighted.

4. Repeat steps 1-3 until all required fields are completed.

## Verify the Delivery

To ensure successful deliveries, click the **Loan Delivery Status** button on the Encompass Pipeline to open the Loan Delivery Status window and view the status of the loan package.



| MEMO | LOAN NUMBER | INVESTOR LOAN NUMBER | SUBMITTED TO | SUBMISSION TYPE | SUBMISSION DATE | STATUS |
|------|-------------|----------------------|--------------|-----------------|-----------------|--------|
|------|-------------|----------------------|--------------|-----------------|-----------------|--------|

On the Loan Delivery Status window, the Status column lists four possible status types:

- **In Progress** - Encompass is preparing the documents to be sent to Mr. Cooper.
- **Submitted** - You have submitted your request in Investor Connect and it is on its way to Mr. Cooper.
- **Delivered** - Mr. Cooper received your submission and the loan is starting the Review Process.
- **Error** - The documents have not been delivered to Mr. Cooper. Click the **Error** link for a loan. A pop-up window displays the appropriate error message. Correct the issue and then re-submit through Encompass Investor Connect.

## Additional Information

- To further avoid delays in processing with Mr. Cooper and to help ensure that your loan package is successfully delivered after submission, please make sure that the primary borrower's last name is entered exactly as it was at the time the loan was locked.
- Loan Package submissions to Mr. Cooper are for Delegated, full file delivery (complete package) only.
- If the Loan is in **Unacceptable File Delivery** status with Mr. Cooper, you can re-submit documents using Encompass Investor Connect.
- Condition documents should be delivered in the Mr. Cooper Portal and not via Encompass Investor Connect.

**NOTE:** If you need to contact Mr. Cooper about a specific loan submission, please provide the **Mr. Cooper** and **Loan Delivery Status** for the loan in question. Please contact your Client Relationship Manager for assistance.