CORRESPONDENT LENDING Northpointe Bank

Encompass Investor Connect™

Northpointe Bank Correspondent Lending Addendum to the Encompass Investor Connect Lender User’s Guide

Complete the following steps to successfully deliver loan packages to Northpointe Bank through Encompass Investor Connect.

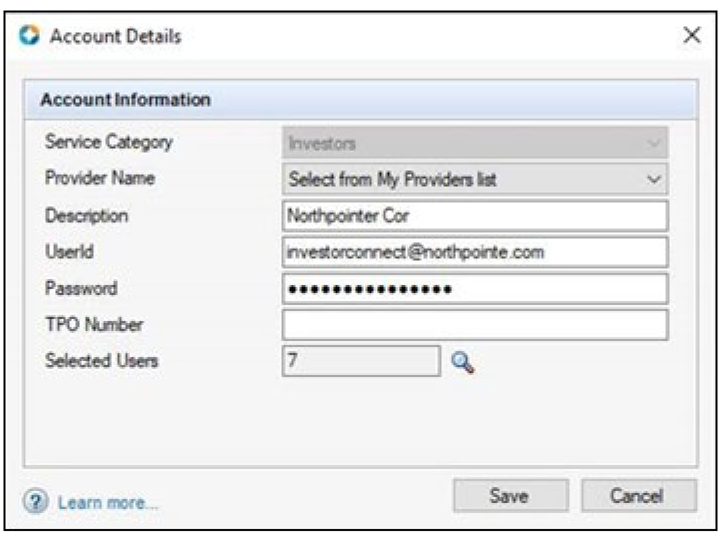
IMPORTANT: To qualify, all clients must be fully approved to do business with Northpointe Bank Correspondent Lending. Additionally, all clients who wish to take advantage of this integration must be approved by filling out Form 418 and submitting to your client representative.

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 Northpointe Bank in the Services Password Management setting (**Encompass** > **Settings** > **Company/User Setup** > **Services Password Management**):



1. UserID: *Use the account username provided by Northpointe Bank Correspondent Lending during the approval process.*

2. Password: *Use the account password provided by Northpointe Bank Correspondent Lending during the approval process.*

Please contact your client representative for assistance with your username or password.

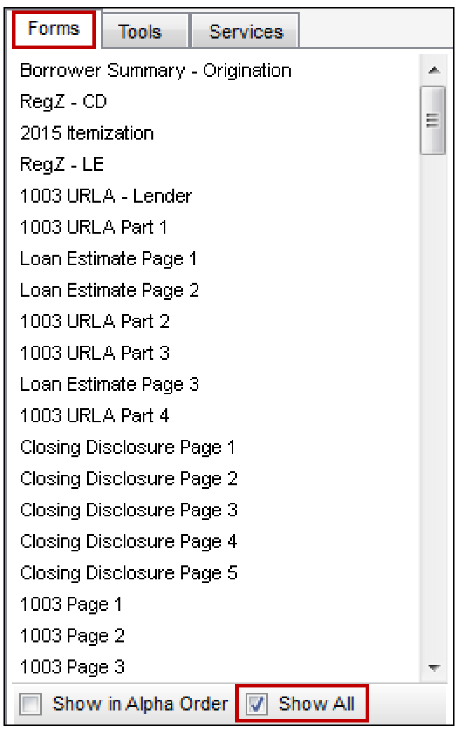
Required Data Fields

For all submissions, Northpointe Bank requires the below from the loan file submitted through Encompass Investor Connect to match the loan in Northpointe Bank's system.

- Seller Loan Number - Encompass Field ID 364

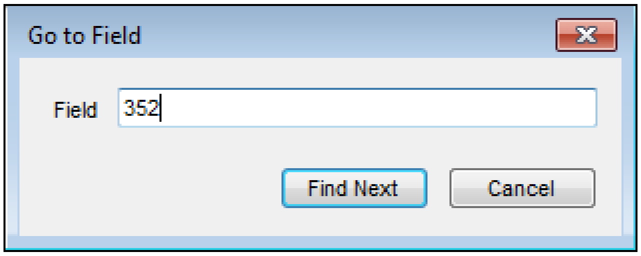
To Add these fields:

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



2. Press **Ctrl+G**.

3. Type the **Field ID** in the field and click **Find Next**.



4. This takes you to the fields. Enter the information, and then **save the loan**.

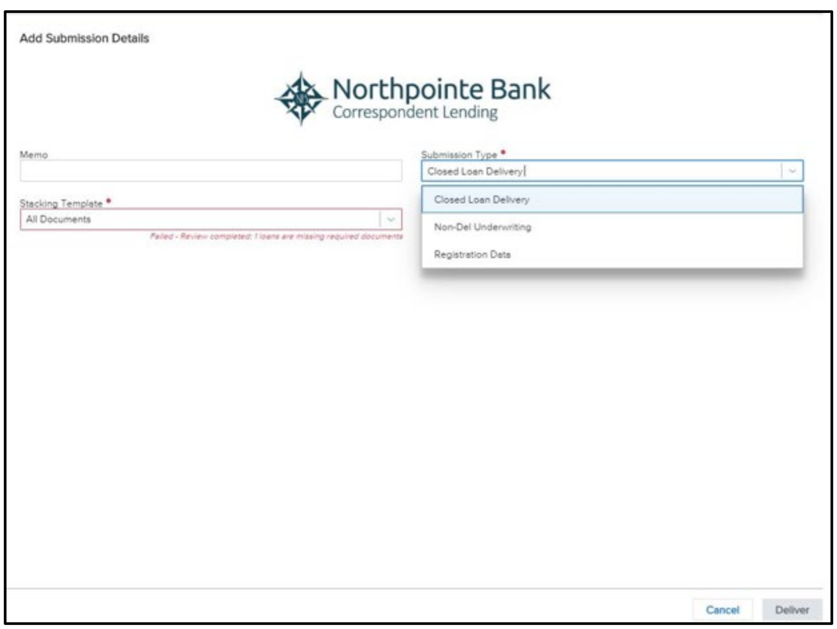
Submitting Data and Document Packages

From the Loan Pipeline:

- Right-click a loan – Please note that this loan must be registered and/or locked with Northpointe Bank before attempting delivery of the **Registration**, **Non-Del Underwriting**, or **Closed Loan** submission types.
- Select **Loan Delivery Services**.
- Select **Northpointe Bank** from the list of **Investors**.

Encompass users must follow these guidelines when submitting data and document packages:

- On the Add Submission Details section of the Deliver Loans window:
    - Select a **Submission Type** drop-down list.
    - Select a **Stacking Template** from the drop-down list.



IMPORTANT: Please note the following issues that must be considered when submitting loans to Northpointe Bank Correspondent Lending:

- All Best Effort and Forward Mandatory file registrations and locks must be completed using the Correspondent Lending Secure Client Portal. Additionally, all Mandatory Registration will be completed using the current bid tape upload process.
- After a mandatory loan is committed, you will receive confirmation from Northpointe Bank, at which point the loan will be auto registered within the Portal. Once the loan is registered, you may select the **Registration Data** submission type to deliver the required registration information. After successful submission, re-deliver the loan using the **Closed Loan Delivery** submission type (or Non-Del Underwriting, if applicable).
- If you are delivering both Non Delegated and Delegated Loans, Northpointe Bank recommends building out specific stacking orders to expedite review.
- Please note that a loan must be locked before attempting to submit a Closed Loan Delivery.

Monitoring File Status

Once delivered, the status of a file may be monitored by clicking the Loan Delivery Status button on the Encompass Pipeline.

IMPORTANT: For the most detailed and up to date loan status information, please utilize the Northpointe Bank Secure Correspondent Client Portal.

Northpointe Status
Delivered
Received
Submitted to Underwriting
In Underwriting
Approved With Conditions
UW Conditions Pending Review
Suspended
Denied
Cleared To Close
In Loan Review
Pended
Pre Fund Conditions Pending Review
Awaiting Original Note
Cleared For Funding
Funded
Withdrawn
Cancelled
File Delivery Error*
*File delivery error indicates an issue with document submission. Please reach out to mailto:clientrelations@northpointe.com for more assistance. Please refer to the Northpointe Bank Secure Correspondent Portal for the most up to date loan status information. Please note that condition statuses are limited to **In Progress** (the condition is being delivered), **Delivered** (the condition has been delivered successfully to Northpointe Bank), or **Error** (an error occurred with the submission). More detailed condition statuses may be found on the Delivery Conditions tab of the eFolder, as well as on the Northpointe Bank Secure Correspondent Client Portal.

Delivery Conditions

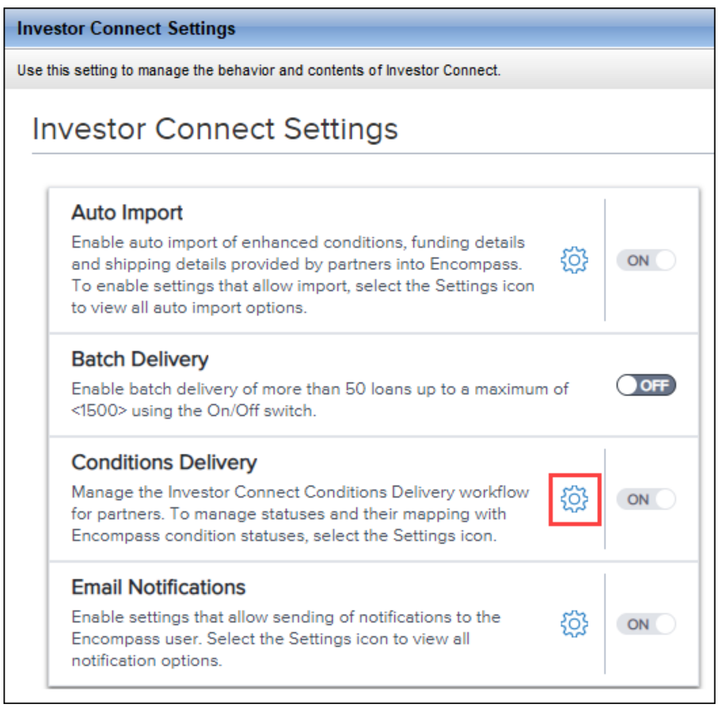
Northpointe Bank has enabled the delivery conditions workflow with Encompass Investor Connect. For an overview of the steps required to set up and work with delivery conditions, refer to the Configure and Use Delivery Conditions in Encompass Investor Connect quick reference guide. For detailed information, please refer to the *Delivery Conditions* section of the Encompass Investor Connect Lender User's Guide.

Mapping Northpointe Bank Condition Statuses to Encompass Condition Statuses

To ensure that conditions sent by Northpointe Bank are assigned the correct status when they are imported into Encompass, use the Investor Connect Settings (**Encompass** > **Settings** > **External Company Setup** > **Investor Connect Setting**) to map the conditions statuses.

To Configure the Condition Mapping:

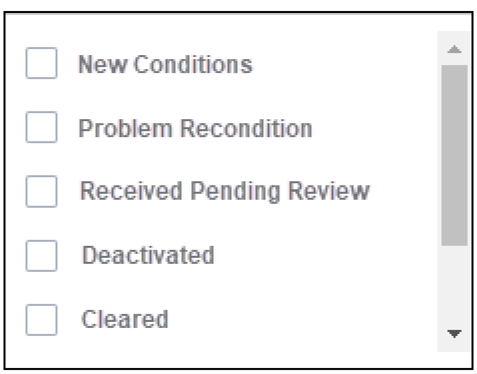
1. In the Investor Connect Settings, click the **Gear** icon for the Conditions Delivery feature.



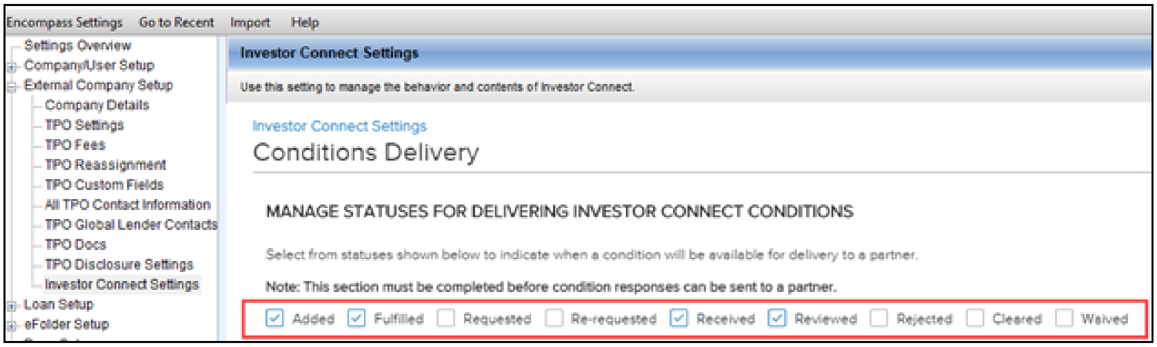
2. In the Condition Status Mapping section, select **Northpointe Bank** from the Partner list.

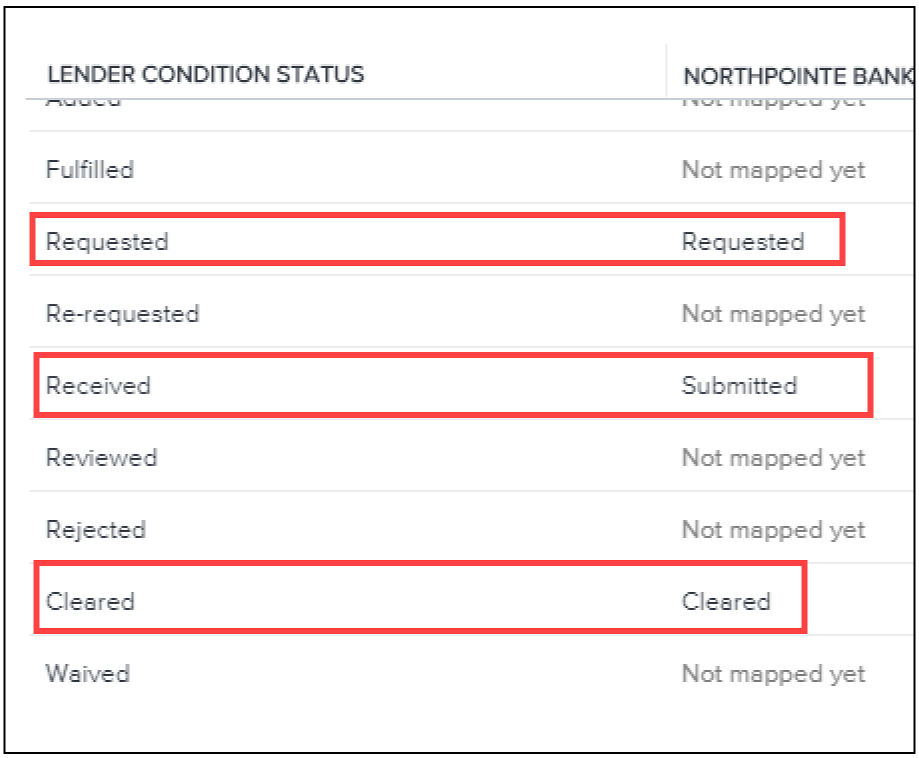
The Encompass condition statuses display in the Lender Condition Status column. The condition statuses in the Northpointe Bank Correspondent Lending Condition column will display **Not mapped yet** by default.

3. Click one of the **Arrow** icons on the far right in the Northpointe Bank Correspondent Lending Condition column to open a pop-up window where you can select a check box to map a Northpointe Bank condition to an Encompass condition.



4. Select the mapping options as shown below to configure the condition statuses supported by Northpointe Bank.





LENDER CONDITION STATUS	NORTHPOINTE BANK
Fulfilled	Not mapped yet
Requested	Requested
Re-requested	Not mapped yet
Received	Submitted
Reviewed	Not mapped yet
Rejected	Not mapped yet
Cleared	Cleared
Waived	Not mapped yet

IMPORTANT: Northpointe Bank strongly suggests using the settings outlined in Red above to avoid condition delivery errors or delays

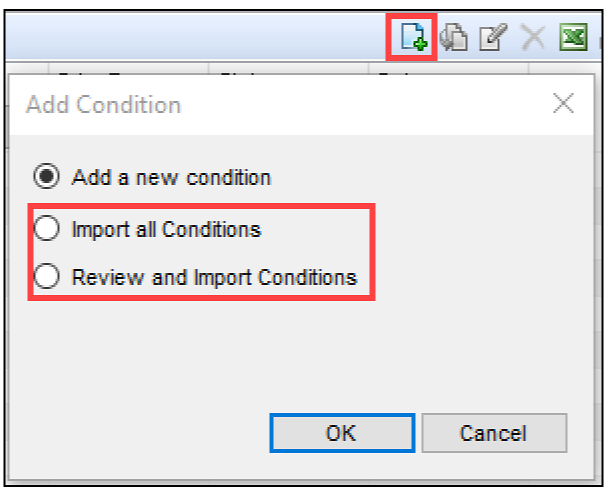
Delivery Condition Responses

If you send a condition response back to Northpointe Bank, be sure to attach the required documents to the condition. This ensures that Northpointe Bank is aware of any updates you made to fulfill the condition.

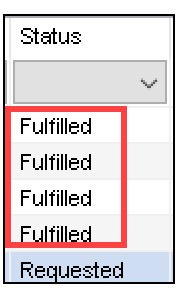
IMPORTANT: Condition responses from Encompass Investor Connect to Northpointe Bank Correspondent Lending's Secure Correspondent Client Portal are limited at this time to **documents only.** Please continue to utilize the Secure Correspondent Client Portal to send and receive condition and loan level communications.

All conditions, both **Underwriting** and **Pre-Fund** will flow to the **Delivery Conditions Tab in the eFolder.** The corresponding Northpointe Bank condition stage will be indicated in the Condition ID.

To retrieve conditions from Northpointe Bank Correspondent lending, click the **New** button. Next, select **Import all Conditions** to automatically import all conditions queued for delivery from Northpointe Bank, or **Review and Import Conditions** to review conditions before importing.



Northpointe Bank Correspondent Lending recommends changing the status to **Fulfilled** for conditions that are to be sent to Northpointe Bank.



Delivery Issues

All delivery issues should be brought to the attention of your Northpointe Bank account representative. Northpointe Bank Correspondent Lending may refer the client to Encompass Investor Connect in the event that the problem must be escalated.