

# Plaza Home Mortgage® Correspondent Lending Addendum to the Encompass Investor Connect Lender User's Guide

Complete the following steps to successfully deliver loan packages to Plaza Home Mortgage through Encompass Investor Connect.

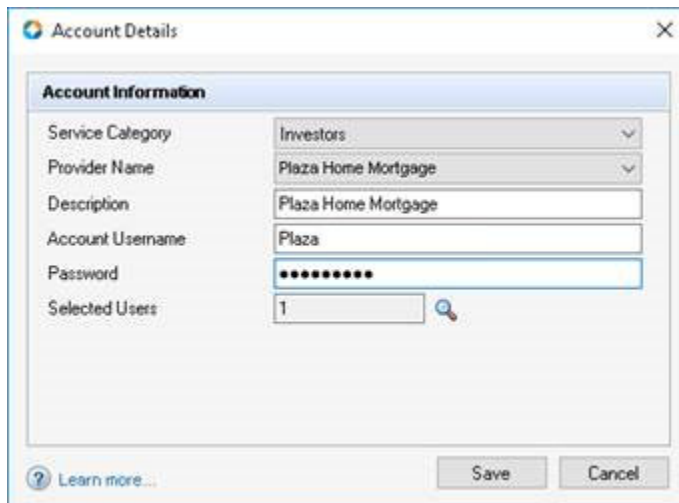
**IMPORTANT:** Use Encompass Investor Connect to deliver loans to Plaza Home Mortgage only for Delegated Closed Loan Package, Non-Delegated Initial Credit Package and Non-Delegated Closed Loan Package.

## 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 Plaza Home Mortgage in the Services Password Management setting (**Encompass > Settings > Company/User Setup > Services Password Management**):



1. Enter **Plaza** in the Account Username field.
2. Enter your Plaza client ID in the Password field.

## Submitting Data and Document Packages

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

- On the Add Submission Details section of the Deliver Loans window:
  - Select **Delegated Closed Loan Package, Non-Delegated Initial Credit Package or Non-Delegated Closed Loan Package** from the **Submission Type** drop-down list.
  - Select a **Stacking Template** from the drop-down list.

## Required Data Fields

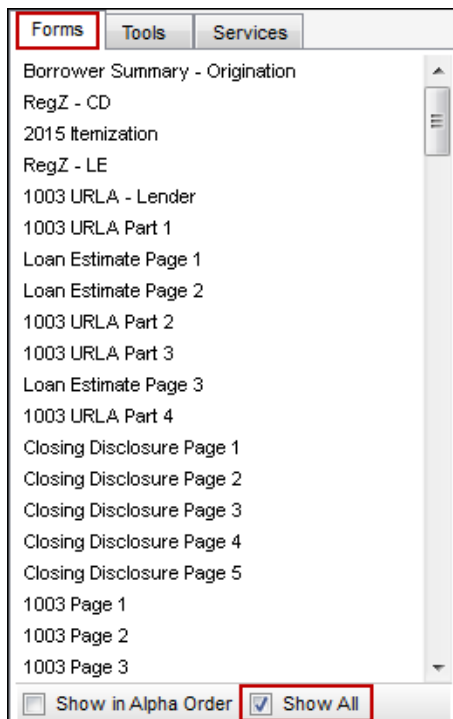
For all submissions, Plaza Home Mortgage requires that the following fields match in the loan file submitted through Encompass Investor Connect and the loan in Plaza Home Mortgage's LINQ system.

- Investor Loan Number - Encompass Field ID 352
- Seller (Encompass) Loan Number - Encompass Field ID 364
- ULI - Encompass Field ID HMDA.X28

**NOTE:** Best Effort loans require that the FNMA 3.2/3.4 file be uploaded in the LINQ system before submitting through Encompass Investor Connect:

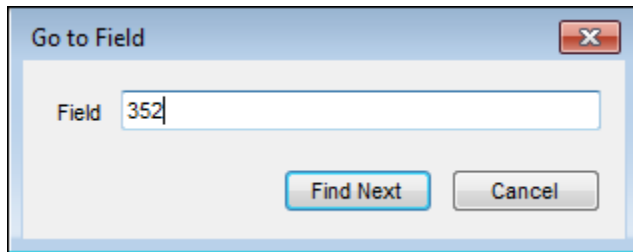
### To Add These fields:

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.

## 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.

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

- **In Progress** - Encompass is preparing the documents to be sent to Plaza.
- **Submitted** – Loan has been submitted in Investor Connect and it is on its way to Plaza.
- **Delivered** - Plaza received your submission and are processing the data.
- **In Review** – Plaza received your submission and the loan is currently in read-only, there is no further action at this time. The user will need to check back for a final status.
- **Error** - The documents have not been delivered to Plaza. Click the Error link for a loan and a pop-up window will display the appropriate error message. Correct the issue and then resubmit through Encompass Investor Connect.
- **Denied** – If there is an error receiving the package after the Delivered status is sent the loan will show Denied. Click the Denied link for a loan and a pop-up window will display the appropriate denied message. Correct the issue and then resubmit through Encompass Investor Connect.
- **Approved** – The loan has been submitted and accepted by Plaza. The loan is in line for review.

## **Additional Considerations**

- Condition documents should be delivered in the LINQ system and not via Encompass Investor Connect.
- Contact your Plaza Account Management Specialist with any questions.