

# **Encompass Closing Persona DocMagic Direct Interface**

Version 1.1



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## Revision History

|                   |   |
|-------------------|---|
| <b>2006-09-27</b> | <input type="checkbox"/> Update           |
| <b>2005-10-12</b> | <input type="checkbox"/> Initial Revision |

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This document provides information regarding clients using Ellie Mae's Encompass Closing Persona platform.

## **1. Background**

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### ***1.1. Interface***

- ❑ Seamless integration with Encompass using DocMagic's web services.

### ***1.2. Account***

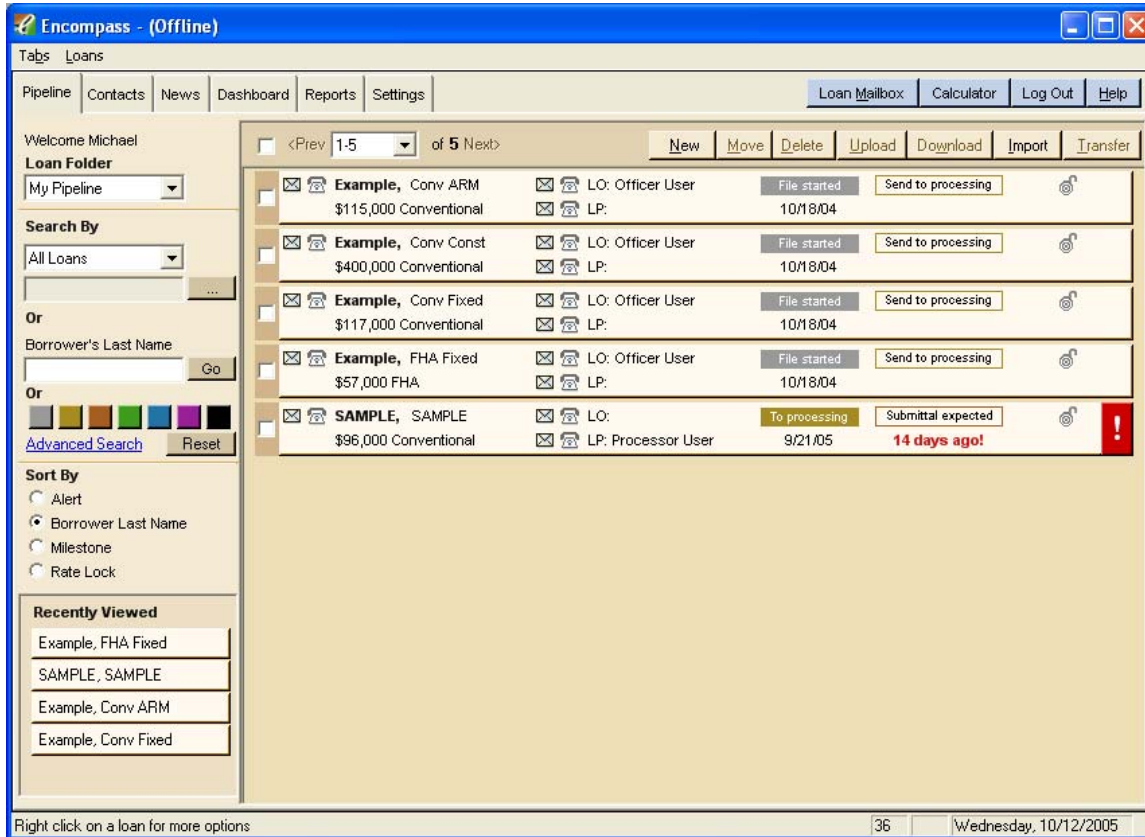
- ❑ Before utilizing this interface, the client must have an account with DSI.

### ***1.3. Plan Management***

- ❑ Plan management is performed through DSI's Account Administration system.

## 2. Encompass - Accessing DocMagic Services

From the Pipeline tab,



The screenshot displays the Encompass software interface, specifically the Pipeline tab. The window title is "Encompass - (Offline)". The interface includes a navigation menu with tabs for Pipeline, Contacts, News, Dashboard, Reports, and Settings. A "Loan Mailbox" button is visible in the top right. The main area shows a list of loans with columns for loan details, user information, and processing status. The selected loan is "SAMPLE, SAMPLE" with a status of "To processing" and a "Submittal expected" date of "14 days ago".

| Loan Details                                   | User                      | Status               | Expected Date                                    |
|--|---------------------------|----------------------|--|
| Example, Conv ARM<br>\$115,000 Conventional    | LO: Officer User<br>LP:   | File started         | 10/18/04   |
| Example, Conv Const<br>\$400,000 Conventional  | LO: Officer User<br>LP:   | File started         | 10/18/04   |
| Example, Conv Fixed<br>\$117,000 Conventional  | LO: Officer User<br>LP:   | File started         | 10/18/04   |
| Example, FHA Fixed<br>\$57,000 FHA             | LO: Officer User<br>LP:   | File started         | 10/18/04   |
| <b>SAMPLE, SAMPLE</b><br>\$96,000 Conventional | LO:<br>LP: Processor User | <b>To processing</b> | <b>Submittal expected</b><br><b>14 days ago!</b> |

Right click on a loan for more options

36 Wednesday, 10/12/2005

A loan is selected.

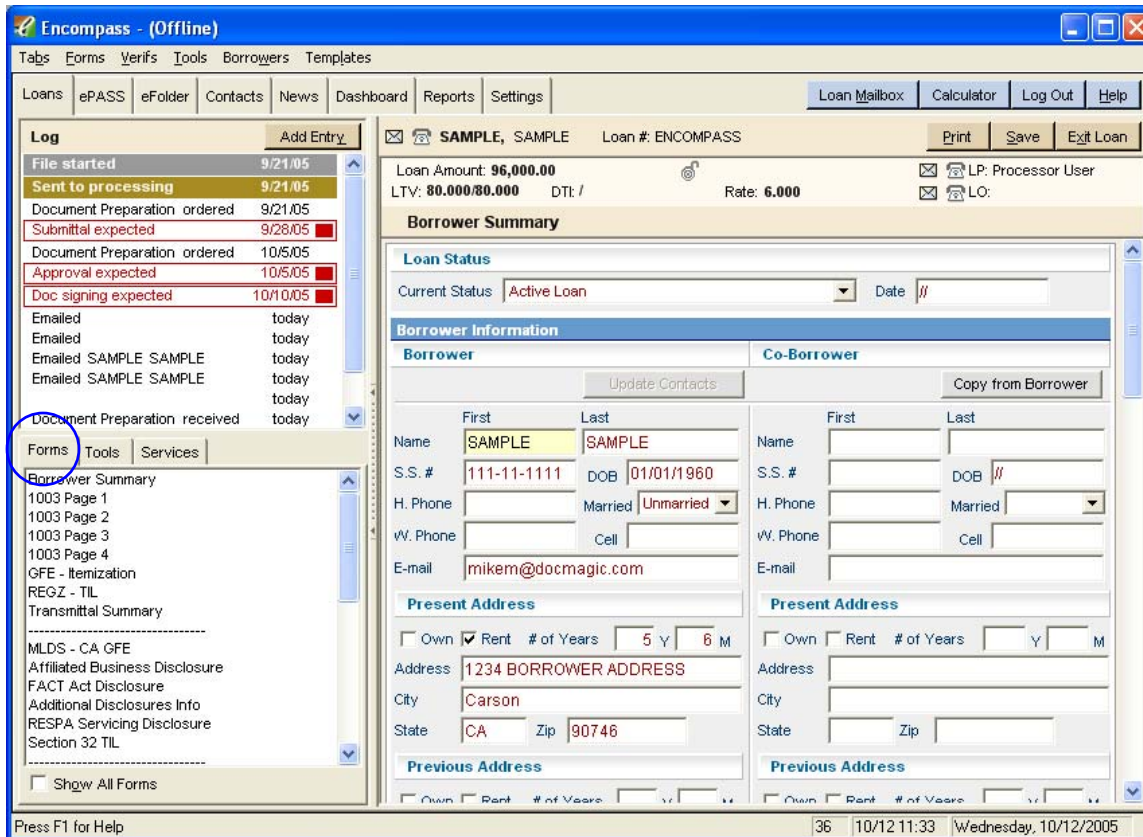


Figure 2-1

DocMagic Direct services are available from the **Forms** tab. Check the box for **Show All Forms** and scroll to the bottom of the list.

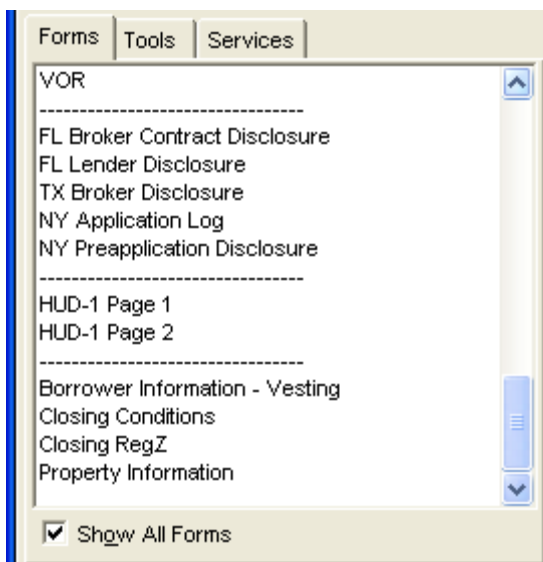


Figure 2-2

DocMagic is accessible from the following Forms:

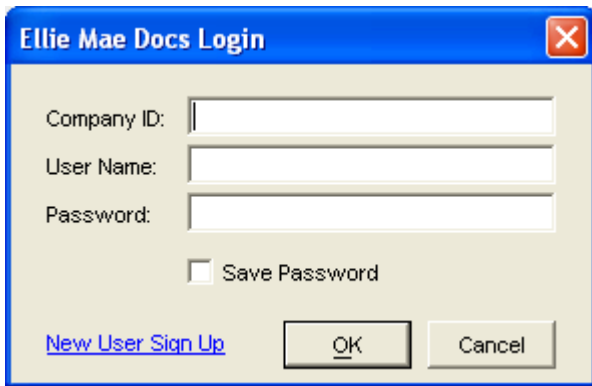
Borrower Information – Vesting  
Closing Conditions  
Closing RegZ  
Property Information

These screens display the following three (3) buttons in the right-hand corner:



**Figure 2-3**

When clicked for the first time during an Encompass session, the user will be prompted as follows:



The Company ID would be the DocMagic Account Number. The User Name and Password would be the same credentials used to access DocMagic Online.

### 3. Using Encompass Closing Persona with DocMagic

From the **Forms** tab, select **Closing RegZ**.

| <input type="checkbox"/> <input type="checkbox"/> <b>SAMPLE, DOCMAGIC</b> Loan #: 20060927001  |                      | <input type="button" value="Print"/> <input type="button" value="Save"/> <input type="button" value="Exit Loan"/>  |                   |                       |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
|--|----------------------|--|-------------------|-----------------------|--------|--|-----------|----------|--------------------------------------|-------------|-------------|------------|---------|--------------------------------------|----------|----------------------|-------------|--|--------------------------------------|-----------------|-------------|----------------|-------------|-------------|--------------|------------|---------------|------------|--|--|--|------------------|------------|--|-----------------|----|----------------|------------|--|-------------------|------------|---------------------|------------|--|-----------------|-----------------------|---------------|------------|--|-------------------|----|--------------|------------|--|------------------|----|--|--|--|--|
| Loan Amount: <b>100,000.00</b> <b>expired!</b>   |                      | <input type="checkbox"/> <input type="checkbox"/> LP:  |                   |                       |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| LTV: <b>66.667/66.667</b> DTI: /      Rate: <b>6.500</b>   |                      | <input type="checkbox"/> <input type="checkbox"/> LO: Loan Officer   |                   |                       |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| <b>Closing RegZ</b>  |                      | <input type="button" value="Audit"/> <input type="button" value="Order Docs"/> <input type="button" value="View Docs"/>  |                   |                       |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| <table border="1"> <tr> <th colspan="2">Borrower</th> <th colspan="2">Seller</th> </tr> <tr> <td>First</td> <td>DOCMAGIC</td> <td>Name</td> <td></td> </tr> <tr> <td>Last</td> <td>SAMPLE</td> <td>Address</td> <td></td> </tr> <tr> <td>Address</td> <td>20501 S. AVALON BLVD</td> <td>City</td> <td></td> </tr> <tr> <td>City</td> <td>CARSON</td> <td>State / Zip</td> <td></td> </tr> <tr> <td>State / Zip</td> <td>CA    90746</td> <td></td> <td></td> </tr> </table>  |                      |  | Borrower          |                       | Seller |  | First     | DOCMAGIC | Name                                 |             | Last        | SAMPLE     | Address |                                      | Address  | 20501 S. AVALON BLVD | City        |  | City                                 | CARSON          | State / Zip |                | State / Zip | CA    90746 |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| Borrower   |                      | Seller   |                   |                       |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| First  | DOCMAGIC             | Name   |                   |                       |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| Last   | SAMPLE               | Address  |                   |                       |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| Address  | 20501 S. AVALON BLVD | City   |                   |                       |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| City   | CARSON               | State / Zip  |                   |                       |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| State / Zip  | CA    90746          |  |                   |                       |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| <table border="1"> <tr> <th colspan="4">Loan Information</th> </tr> <tr> <td>Plan Code</td> <td></td> <td><input type="button" value="Clear"/></td> <td>Loan Number</td> <td>20060927001</td> </tr> <tr> <td>Alt Lender</td> <td></td> <td><input type="button" value="Clear"/></td> <td>MERS MIN</td> <td></td> </tr> <tr> <td>Transfer to</td> <td></td> <td><input type="button" value="Clear"/></td> <td>Appraised Value</td> <td>150,000</td> </tr> <tr> <td>Purchase Price</td> <td>150,000.00</td> <td></td> <td>1st Pmt Date</td> <td>10/01/2006</td> </tr> <tr> <td>Date Prepared</td> <td>08/28/2006</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Application Date</td> <td>07/15/2006</td> <td></td> <td>Rescission Date</td> <td>//</td> </tr> <tr> <td>Rate Lock Date</td> <td>07/16/2006</td> <td></td> <td>Disbursement Date</td> <td>09/02/2006</td> </tr> <tr> <td>Rate Lock Exp. Date</td> <td>09/01/2006</td> <td></td> <td>Last Audit Date</td> <td>9/27/2006 11:41:03 AM</td> </tr> <tr> <td>Document Date</td> <td>08/28/2006</td> <td></td> <td>Last Docs Ordered</td> <td>//</td> </tr> <tr> <td>Closing Date</td> <td>08/30/2006</td> <td></td> <td>Doc Signing Date</td> <td>//</td> </tr> <tr> <td colspan="2"> <b>Purpose of Loan</b><br/> <input checked="" type="checkbox"/> Purchase      <input type="checkbox"/> Construction<br/> <input type="checkbox"/> Cash-Out Refi      <input type="checkbox"/> Construction - Perm<br/> <input type="checkbox"/> No Cash-Out Refi      <input type="checkbox"/> Other - <input type="text"/> </td> <td colspan="2"> <b>Property Will Be</b><br/> <input checked="" type="checkbox"/> Primary      Gross Rnt <input type="text"/><br/> <input type="checkbox"/> Secondary      Occup Rate <input type="text"/> %<br/> <input type="checkbox"/> Investment       </td> </tr> </table> |                      |  | Loan Information  |                       |        |  | Plan Code |          | <input type="button" value="Clear"/> | Loan Number | 20060927001 | Alt Lender |         | <input type="button" value="Clear"/> | MERS MIN |                      | Transfer to |  | <input type="button" value="Clear"/> | Appraised Value | 150,000     | Purchase Price | 150,000.00  |             | 1st Pmt Date | 10/01/2006 | Date Prepared | 08/28/2006 |  |  |  | Application Date | 07/15/2006 |  | Rescission Date | // | Rate Lock Date | 07/16/2006 |  | Disbursement Date | 09/02/2006 | Rate Lock Exp. Date | 09/01/2006 |  | Last Audit Date | 9/27/2006 11:41:03 AM | Document Date | 08/28/2006 |  | Last Docs Ordered | // | Closing Date | 08/30/2006 |  | Doc Signing Date | // | <b>Purpose of Loan</b><br><input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction<br><input type="checkbox"/> Cash-Out Refi <input type="checkbox"/> Construction - Perm<br><input type="checkbox"/> No Cash-Out Refi <input type="checkbox"/> Other - <input type="text"/> |  | <b>Property Will Be</b><br><input checked="" type="checkbox"/> Primary      Gross Rnt <input type="text"/><br><input type="checkbox"/> Secondary      Occup Rate <input type="text"/> %<br><input type="checkbox"/> Investment |  |
| Loan Information   |                      |  |                   |                       |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| Plan Code  |                      | <input type="button" value="Clear"/>   | Loan Number       | 20060927001           |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| Alt Lender   |                      | <input type="button" value="Clear"/>   | MERS MIN          |                       |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| Transfer to  |                      | <input type="button" value="Clear"/>   | Appraised Value   | 150,000               |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| Purchase Price   | 150,000.00           |  | 1st Pmt Date      | 10/01/2006            |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| Date Prepared  | 08/28/2006           |  |                   |                       |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| Application Date   | 07/15/2006           |  | Rescission Date   | //                    |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| Rate Lock Date   | 07/16/2006           |  | Disbursement Date | 09/02/2006            |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| Rate Lock Exp. Date  | 09/01/2006           |  | Last Audit Date   | 9/27/2006 11:41:03 AM |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| Document Date  | 08/28/2006           |  | Last Docs Ordered | //                    |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| Closing Date   | 08/30/2006           |  | Doc Signing Date  | //                    |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |
| <b>Purpose of Loan</b><br><input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction<br><input type="checkbox"/> Cash-Out Refi <input type="checkbox"/> Construction - Perm<br><input type="checkbox"/> No Cash-Out Refi <input type="checkbox"/> Other - <input type="text"/>   |                      | <b>Property Will Be</b><br><input checked="" type="checkbox"/> Primary      Gross Rnt <input type="text"/><br><input type="checkbox"/> Secondary      Occup Rate <input type="text"/> %<br><input type="checkbox"/> Investment |                   |                       |        |  |           |          |                                      |             |             |            |         |                                      |          |                      |             |  |                                      |                 |             |                |             |             |              |            |               |            |  |  |  |                  |            |  |                 |    |                |            |  |                   |            |                     |            |  |                 |                       |               |            |  |                   |    |              |            |  |                  |    |  |  |  |  |

Figure 3-1



### 3.1. Selecting the DocMagic Plan

Click the **Plan Code** button to display the list of Plans assigned to the DocMagic account.

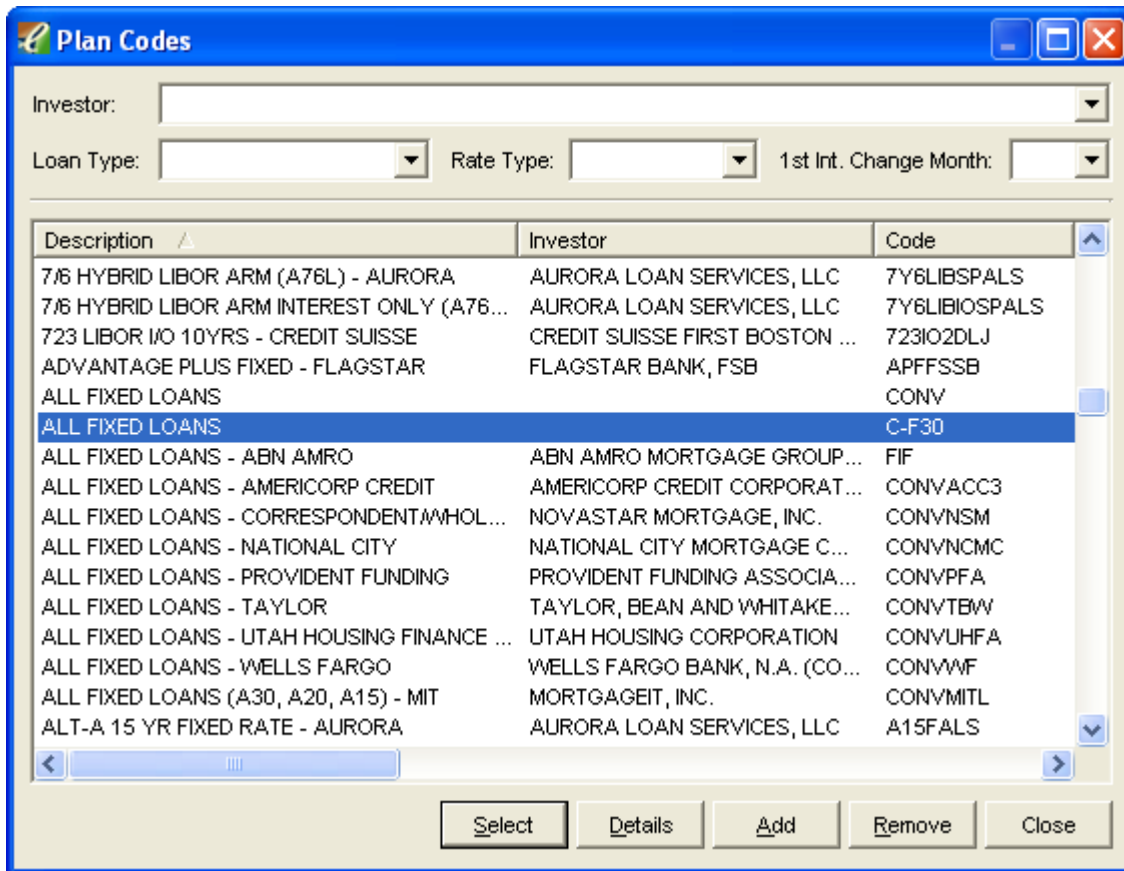


Figure 3-2

Highlight the desired loan program and click **Select**. Specific Plan Data is displayed:

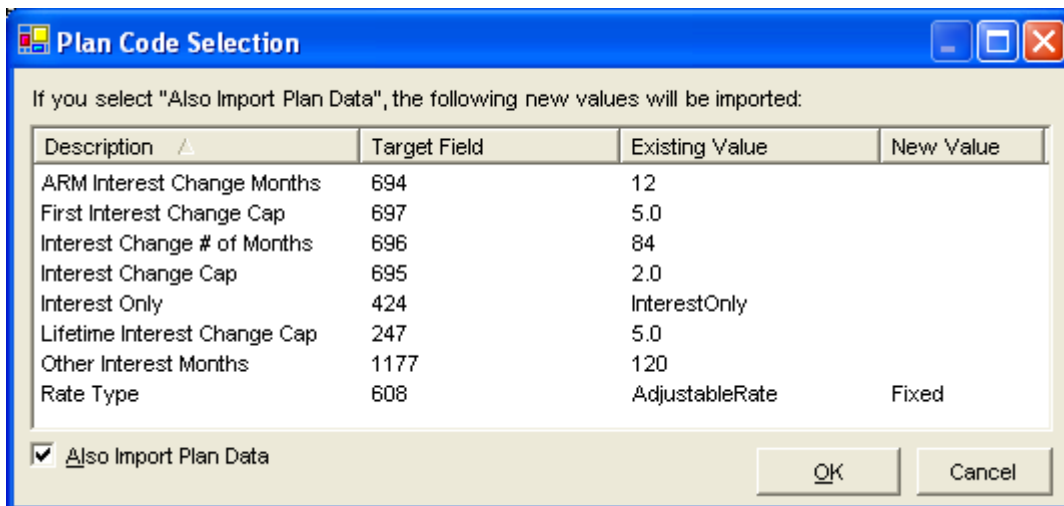


Figure 3-3

Choose “Also Import Plan Data” to update the Loan information with values provided in the Plan.

### 3.2. *Alternate Lender*

Selecting an Alternate Lender allows you to have your closing documents drawn reflecting any lender name you may desire.

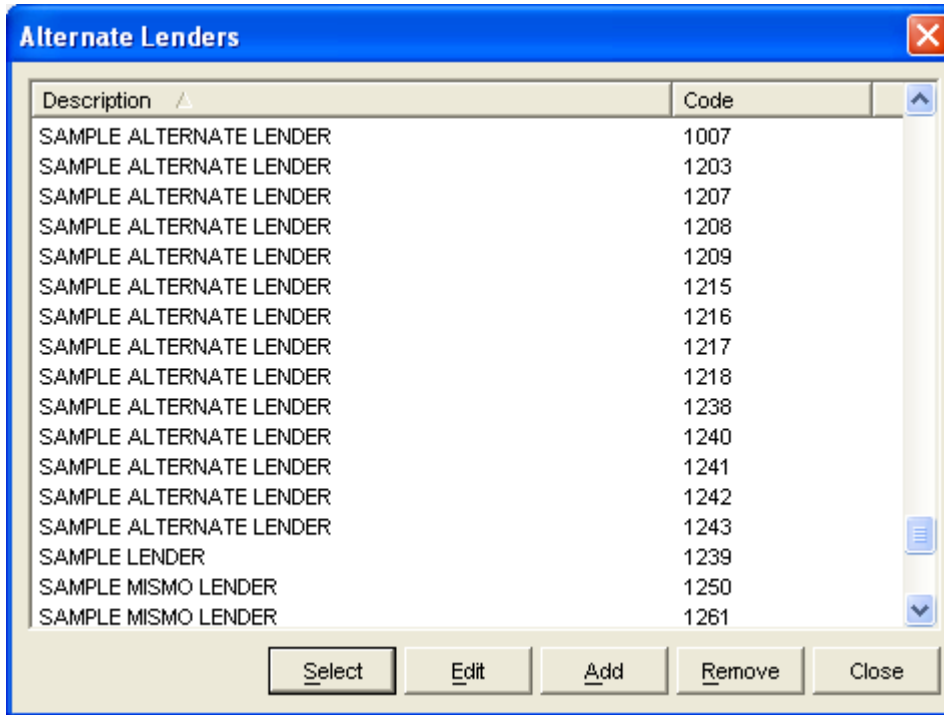


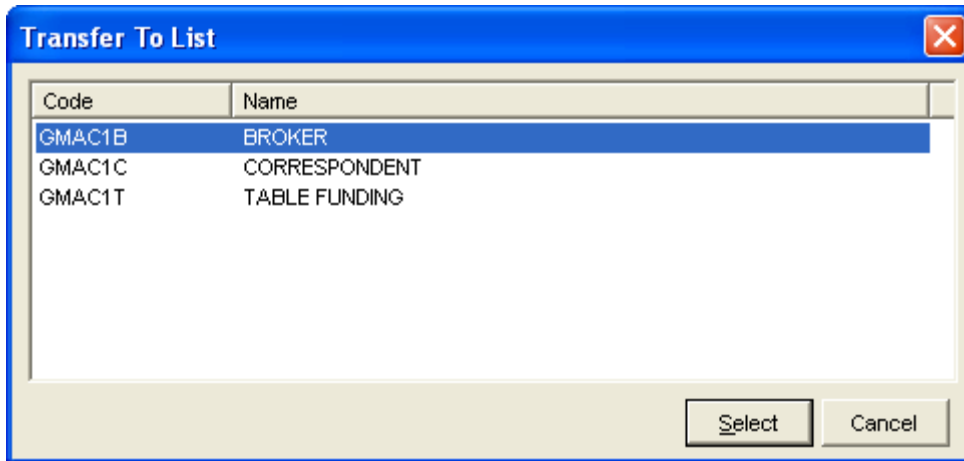
Figure 3-4

Use the **Edit** button to view the details for a particular Alternate Lender. Use the **Add** button to create a new Alternate Lender.

Example, if your company name is "XYZ MORTGAGE LENDING CORP." and you wish to draw your documents in another name, "ABC MORTGAGE LENDING", simply enter all alternate lender information for ABC MORTGAGE LENDING in the alternate lender database. Then simply select ABC MORTGAGE LENDING from the list of Alternate Lenders.

### 3.3. *Transfer To*

Use this field for those Investors/Loan Programs that utilize DocMagic’s Transfer To feature.

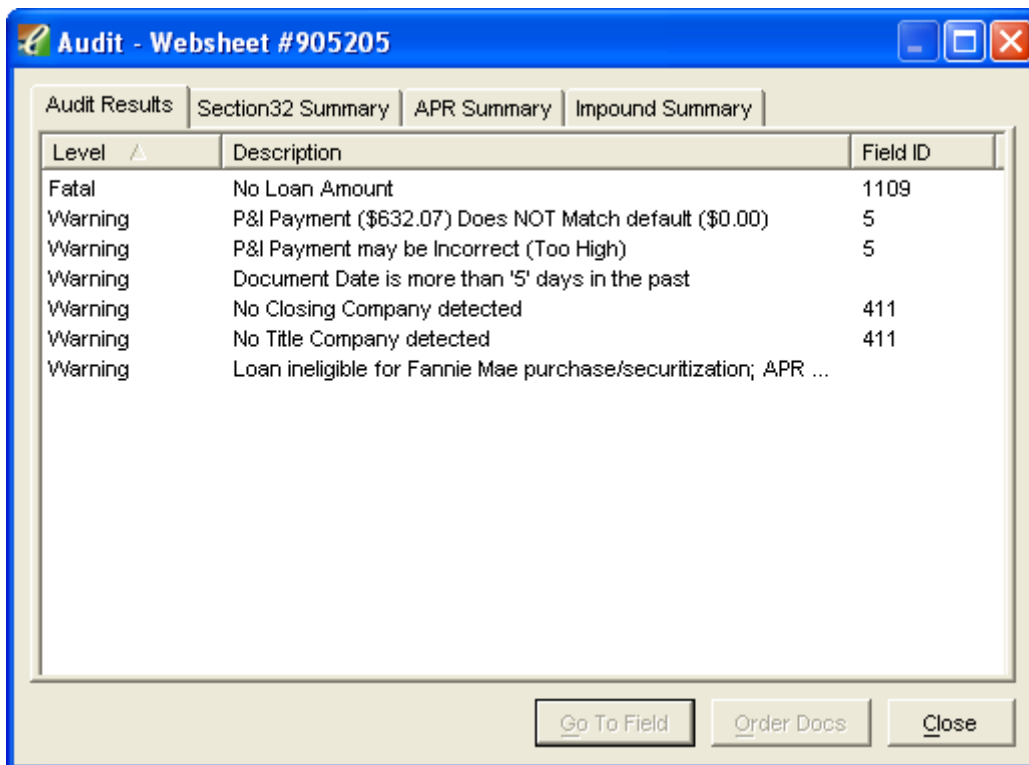


**Figure 3-5**

This list is dynamically populated based on the Plan Code selected.

### 3.4. Audit

This posts the data to the DocMagic servers and invokes the DocMagic audit system.



**Figure 3-6**

#### 3.4.1. Audit Results

DocMagic's Goof-Proof Audit system instantly detects problems with incoming data and organizes any issues into warning and fatal error messages.

**Fatal**

Fatal errors stop processing until the problem is remedied. These errors MUST be corrected before DocMagic will allow you to continue to the document processing stage of the program. These errors indicate an item in the worksheet that is critical to successful loan document production.

**Warning**

These errors indicate that the information entered in the reported field differs from the information DocMagic expects to see. This audit is only to tell you that DocMagic has found something in the data that is not normal, but it will not prevent you from processing.

3.4.2. Additional Audit Results

When the transaction is audited, the following items are also generated:

- Section 32 Summary (Section 32, State High Cost, Fannie Mae Points and Fees)
- APR Summary (APR and Payment Schedule)
- Impound Summary

3.5. **Order Docs**

This equivalent to the “Process” button in DocMagic Online. This posts the data to the DocMagic servers, Audits the information, and then generates the document set. The View Documents dialog will automatically be displayed.

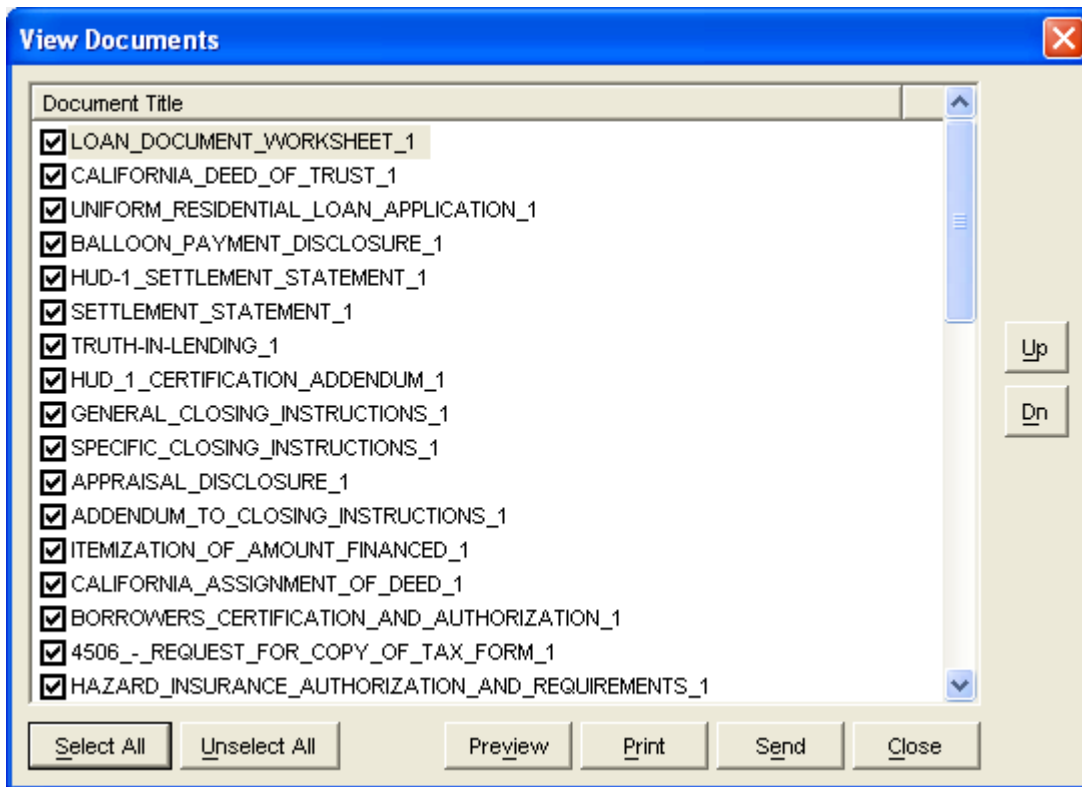


Figure 3-7

### **3.6. *View Docs***

Use this button to view the previously ordered document set. If the underlying loan data has changed, the system will notify the user to re-order the documents.

## **4. Company Information**

---

Ellie Mae, Inc.  
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Dublin, CA 94568  
Main: 925-227-7000  
Toll-free: 877-355-4362  
Fax: 925-227-9030  
www.elliemae.com

### **4.1. Product Information**

*“Ellie Mae's Encompass® Mortgage Automation System is powerful loan origination software to help you position your mortgage business for success.*

*Encompass automates every aspect of your mortgage business, resulting in increased profitability, satisfied customers, rewarding partner relationships, and expanding new business opportunities. It's the first company-wide solution to provide a complete system for broker-owners, loan officers, processors, and closers.”*