



1003 Uploads Online!

Fastest way for brokers to upload completed 1003
into the Franklin American website directly from within their LOS*

Eliminate re-keying • Reduce entry time & errors • Fund loans quickly!

ENCOMPASS SUBMISSION QUICK STEPS

1. While in a borrower file, click **“Submit Lenders”** under the **Services** tab
2. **Select Franklin American** from the list of lenders
3. On the Franklin American Mortgage Submission screen, **select “Continue”**

Your 1003 data will automatically populate into the Online Lock Request Form.
Complete process as usual.

The screenshot shows the Encompass software interface. The 'Services' tab is active, and the 'Submit Lenders' option is highlighted with a red box and a red arrow labeled '1'. The 'Lenders' list shows 'Franklin American' selected with a red box and a red arrow labeled '2'. The 'Lender Submission Request' form for Franklin American is displayed, with the 'Continue' button highlighted with a red box and a red arrow labeled '3'. The form includes fields for Lender Login Information (User Email, Password), Lender Transaction Options (Request Type, Lender Loan Number), and Loan Summary (Borrower, Co-Borrower, Property, Loan Number, Loan Amount, Loan Purpose, Loan Term, Loan Rate).

Encompass®, Contour™, and Genesis 2000® Users submit loans by following the three steps shown above.

Find out more about Ellie Mae, visit www.elliemae.com.



Quick Start Guide

Franklin American
Loan Upload From Encompass[®]
and Loan Program Data Import



4140 Dublin Blvd.
Suite 300
Dublin, CA 94568
www.elliemae.com

Franklin American

Submit a Loan to Franklin American from Encompass

Launch Encompass and Login

1. Select a borrower file from your pipeline.

The screenshot shows the Encompass software interface. The window title is "Encompass - (Offline)". The interface includes a navigation menu with "Pipeline", "Contacts", "News", "Dashboard", "Reports", and "Settings". There are also buttons for "Loan Mailbox", "Calculator", "Log Out", and "Help".

The main area displays a list of loans. The loan for "Specials, John" is highlighted with a red box. A red arrow points to this loan. The loan details are as follows:

Loan Description	Loan Officer	File Started	Action
Example, Conv ARM \$115,000 Conventional	LO: Officer User LP:	10/18/04	File started Send to processing
Example, FHA Fixed \$57,000 FHA	LO: Officer User LP:	10/18/04	File started Send to processing
Homeowner, George \$ Conventional	LO: LP:	05/09/07	File started Send to processing
Specials, John \$350,000 Conventional	LO: Troy Coggiola LP:	03/01/07	File started Send to processing

The "Specials, John" loan is the one selected, as indicated by the red box and arrow. The interface also shows search and sort options on the left side.

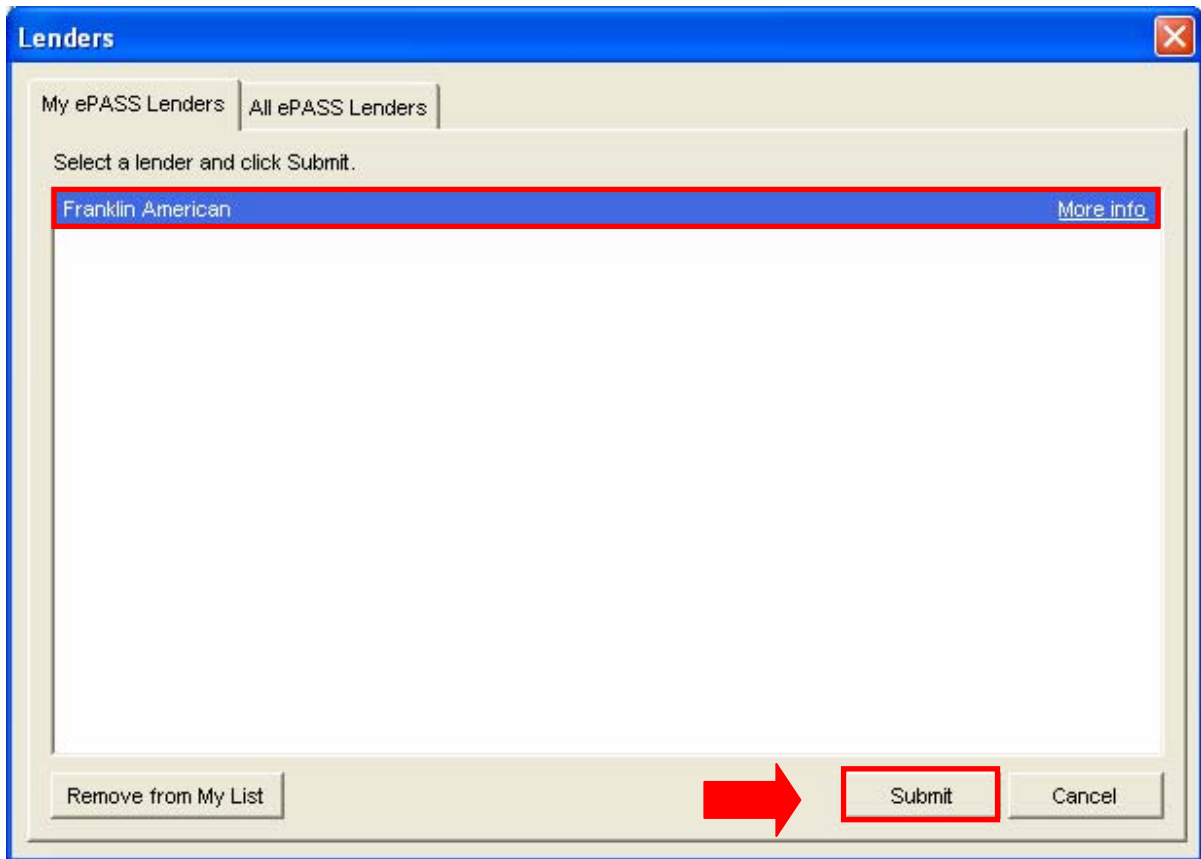
2. Click on “Submit Lenders” from the Services tab at the lower left pane.

The screenshot displays the Encompass (Offline) application window. The interface includes a top navigation bar with tabs for Loans, ePASS, eFolder, Contacts, News, Dashboard, Reports, and Settings. Below this is a secondary bar with buttons for Loan Mailbox, Calculator, Log Out, and Help. The main workspace is divided into several sections:

- Log:** A list of activities including 'File started' (03/01/07), 'Lender Submission ordered' (04/23/07), and 'Free Compliance Audit' (04/23/07).
- Loan Information:** Shows 'Specials, John' with Loan #: 0705EM000001. Key figures include Loan Amount: 350,000.00, LTV: 87,500/92,500, DTI: 27.413/38.380, and Rate: 6.000.
- Services Menu (Lower Left):** A list of services including Credit Report, Lenders (highlighted with a red box and a red arrow), Product and Pricing, Underwriting, Appraisal, Flood Certification, Title & Closing, Doc Preparation, Electronic Verifs, and Processing Network.
- Form Fields:** Includes checkboxes for income/asset usage, Agency Case No, Lender Case No, and sections for 'I. Types of Mortgage and Terms of Loan' (with options like Conventional, FHA, VA, ARM) and 'II. Property Information and Purpose of Loan' (with fields for Address and County).

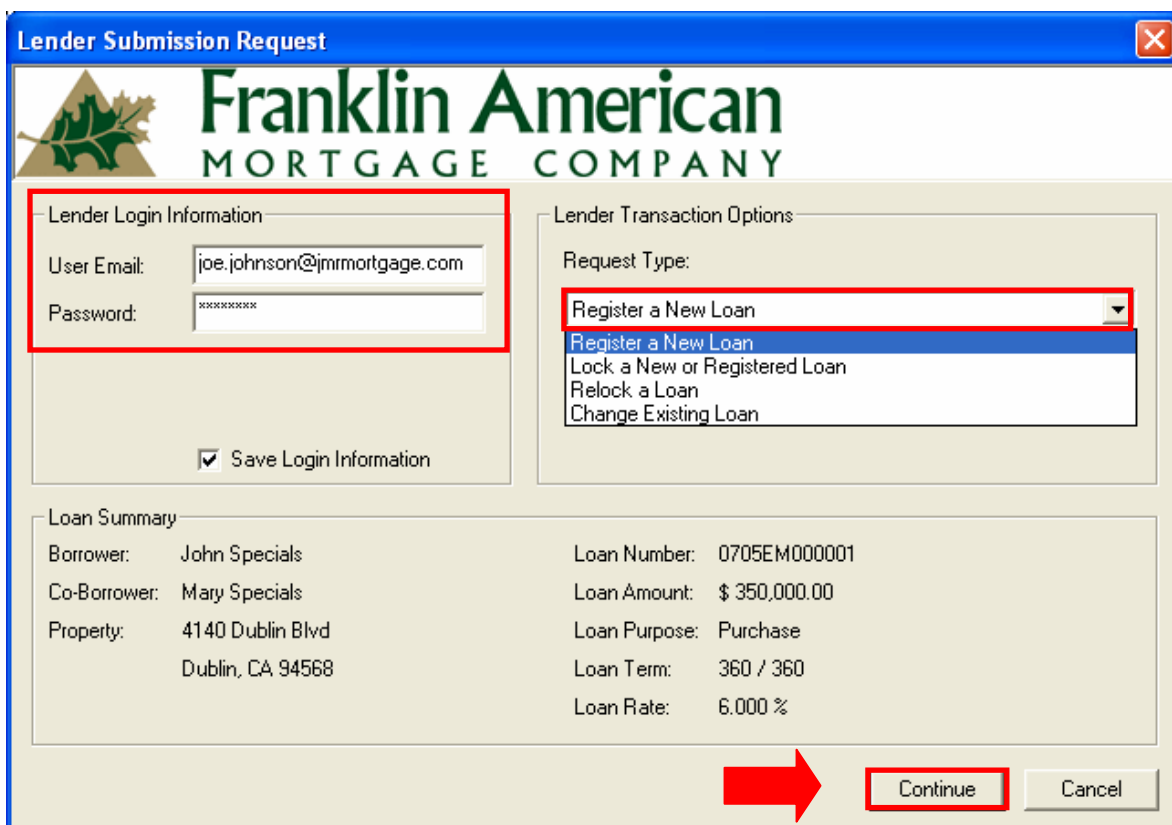
The status bar at the bottom indicates 'Press F1 for Help', page number '307', and the date 'Wednesday, 5/16/2007'.

3. Select “*Franklin American*” from the Lenders interface. Click “*Submit*.” The first time you submit to Franklin American, you will need to add it to your list of “My ePASS Lenders” from the “All ePASS Lenders” tab.



Upload Loan Data

- On the Franklin American Submission Request window seen below, enter your “Username” and “Password” information. Next, select “Register a New Loan” on the right-hand side of the window and click “Continue” to proceed.



Lender Submission Request

Franklin American MORTGAGE COMPANY

Lender Login Information

User Email: joe.johnson@jmmortgage.com

Password: xxxxxxxx

Save Login Information

Lender Transaction Options

Request Type:

- Register a New Loan
- Register a New Loan
- Lock a New or Registered Loan
- Relock a Loan
- Change Existing Loan

Loan Summary

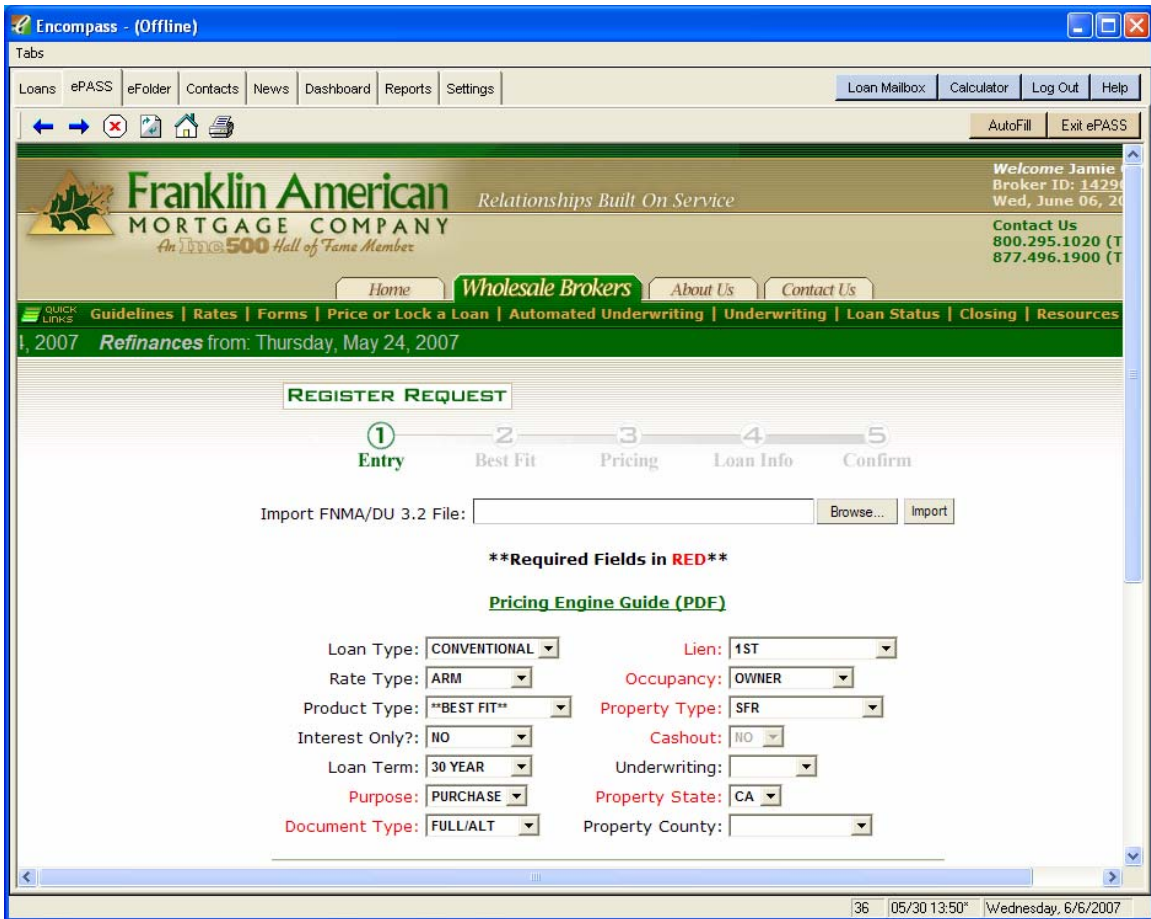
Borrower:	John Specials	Loan Number:	0705EM000001
Co-Borrower:	Mary Specials	Loan Amount:	\$ 350,000.00
Property:	4140 Dublin Blvd Dublin, CA 94568	Loan Purpose:	Purchase
		Loan Term:	360 / 360
		Loan Rate:	6.000 %

Continue **Cancel**

Important Note: You may select “Save Login Information” during this set up process to make submitting to save a step during your next submission. *For future submissions, your login information will automatically pre-populate for you.*

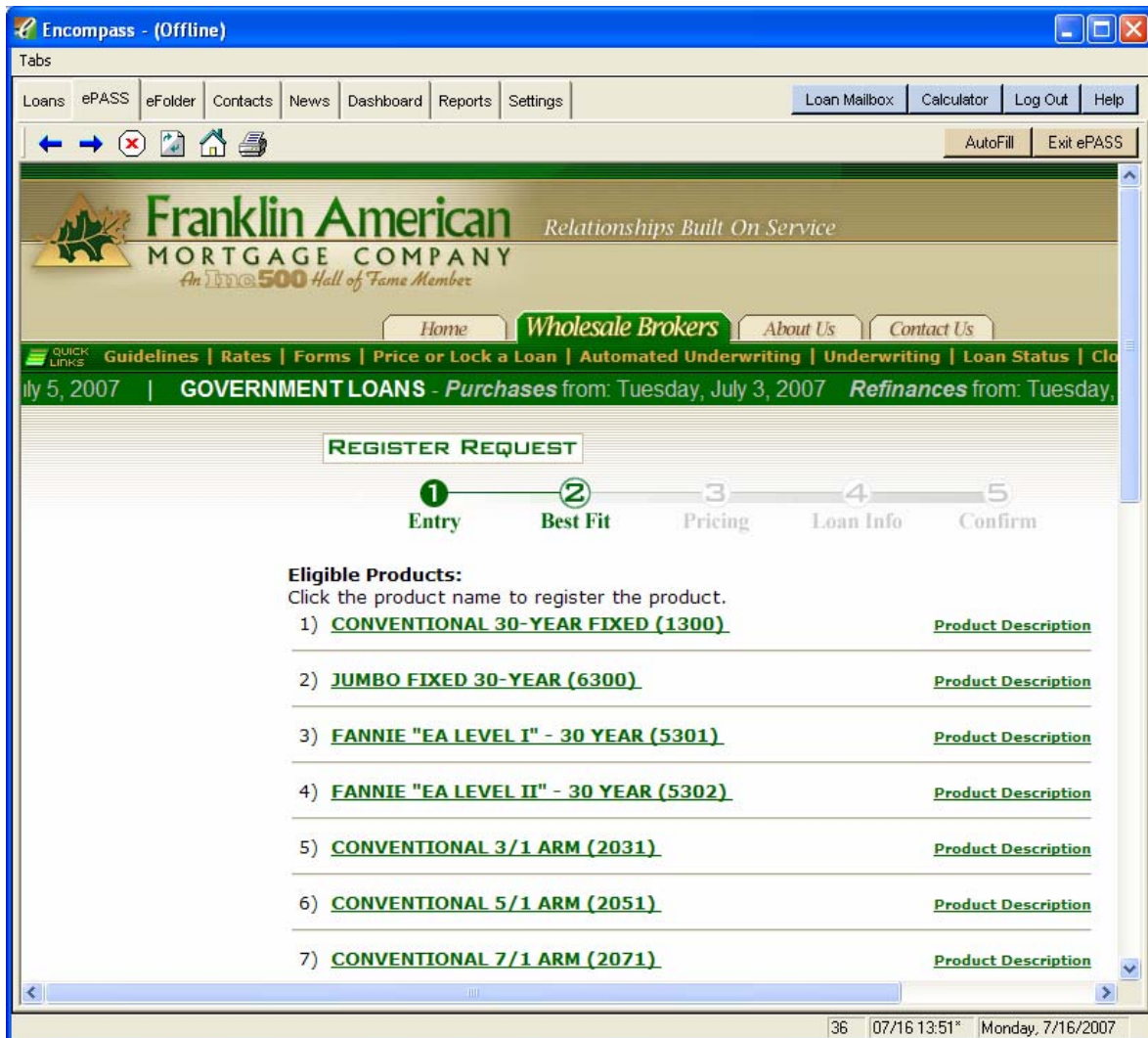
Complete loan registration

- The Franklin American register request screen displays with information from your loan file pre-populating the fields on the page.



Make sure all of the information is correct and click “View Pricing Options” at the bottom of the screen to choose a loan product and continue the registration process.

6. Select the appropriate product from the list provided



The screenshot shows the Encompass web application interface. At the top, there is a navigation bar with tabs for Loans, ePASS, eFolder, Contacts, News, Dashboard, Reports, and Settings. Below this is a secondary navigation bar with buttons for Loan Mailbox, Calculator, Log Out, and Help. The main content area features the Franklin American Mortgage Company logo and the slogan "Relationships Built On Service". A navigation menu includes Home, Wholesale Brokers, About Us, and Contact Us. A "QUICK LINKS" section lists various services like Guidelines, Rates, Forms, and Automated Underwriting. The current page is titled "REGISTER REQUEST" and shows a progress bar with five steps: 1. Entry, 2. Best Fit, 3. Pricing, 4. Loan Info, and 5. Confirm. Below the progress bar, there is a section for "Eligible Products:" with a list of seven mortgage products, each with a "Product Description" link.

REGISTER REQUEST

1 Entry 2 Best Fit 3 Pricing 4 Loan Info 5 Confirm

Eligible Products:
Click the product name to register the product.

- 1) [CONVENTIONAL 30-YEAR FIXED \(1300\)](#) [Product Description](#)
- 2) [JUMBO FIXED 30-YEAR \(6300\)](#) [Product Description](#)
- 3) [FANNIE "EA LEVEL I" - 30 YEAR \(5301\)](#) [Product Description](#)
- 4) [FANNIE "EA LEVEL II" - 30 YEAR \(5302\)](#) [Product Description](#)
- 5) [CONVENTIONAL 3/1 ARM \(2031\)](#) [Product Description](#)
- 6) [CONVENTIONAL 5/1 ARM \(2051\)](#) [Product Description](#)
- 7) [CONVENTIONAL 7/1 ARM \(2071\)](#) [Product Description](#)

36 07/16 13:51* Monday, 7/16/2007

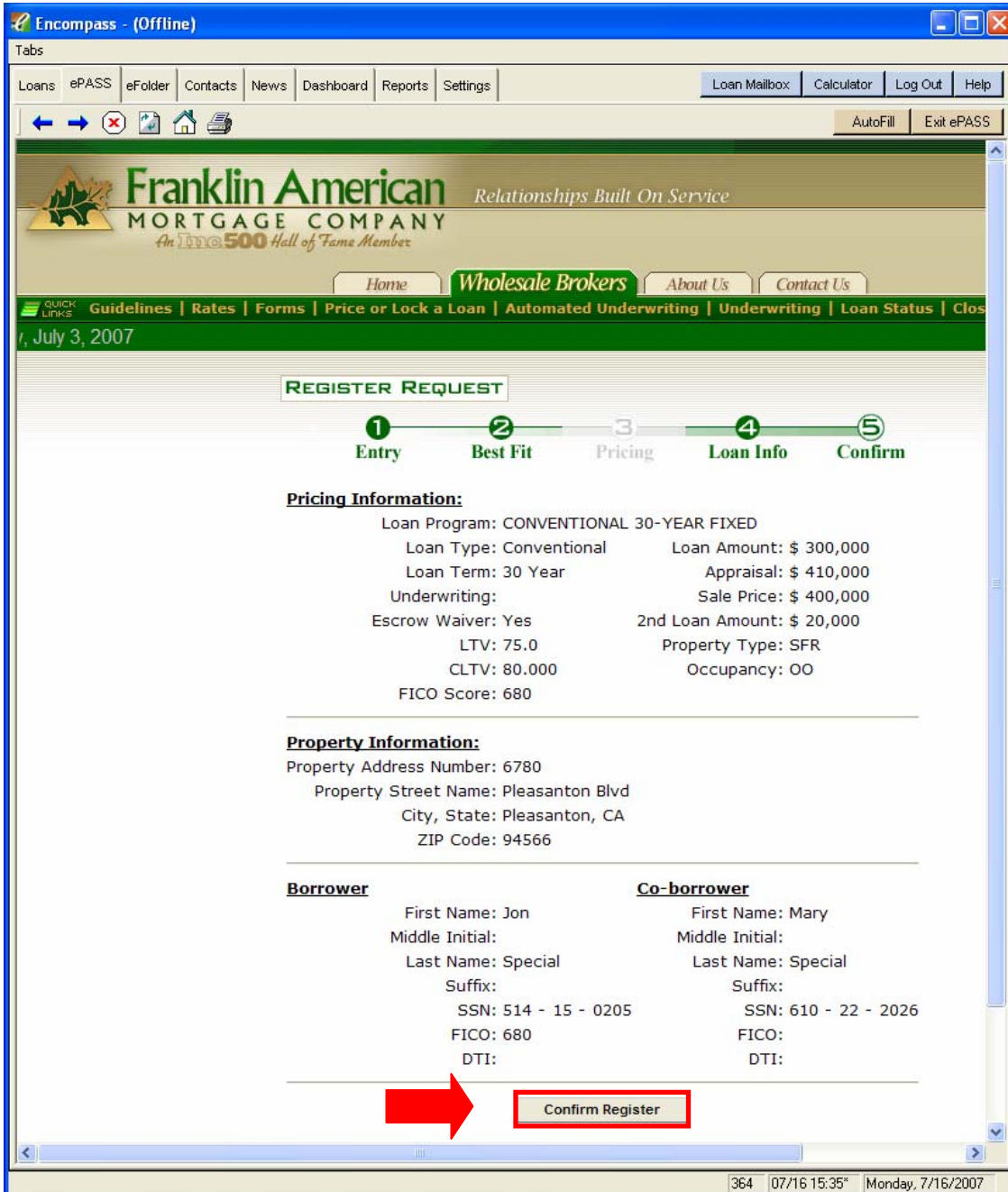
7. Confirm the pricing information. Be sure to select the proper Underwriting Center, before clicking “Submit” at the bottom of the page.

The screenshot shows the 'REGISTER REQUEST' form in the Encompass software. The form is divided into several sections:

- Progress Bar:** Shows five steps: 1. Entry, 2. Best Fit, 3. Pricing, 4. Loan Info (current step), and 5. Confirm.
- Broker Information:**
 - Loan Status Notification E-Mail:
 - First Name: Jamie
 - Last Name: Coleman
 - ID#: 14290-000
 - Date: 07/16/2007
 - Contact: Ellie Mae, Inc.
 - Phone: 925-227-2044
 - Fax: - -
 - E-Mail: Jamie.Coleman@EllieMae.com
 - Underwriting Center: FAMC Offsite
- Pricing Information:**
 - Loan Program: CONVENTIONAL 30-YEAR FIXED
 - Loan Type: Conventional
 - Loan Term: 30 Year
 - Underwriting:
 - Escrow Waiver: Yes
 - LTV: 75.0
 - CLTV: 80.000
 - FICO Score: 680
 - Loan Amount: \$ 300,000
 - Appraisal: \$ 410,000
 - Sale Price: \$ 400,000
 - 2nd Loan Amount: \$ 20,000
 - Property Type: SFR
 - Occupancy: OO
- Property Information:**
 - Street Number:
 - Street Name:
 - City: , CA
 - ZIP Code: -
- Borrower:**
 - First Name:
 - Middle Initial:
 - Last Name:
 - Suffix:
 - SSN: - -
- Co-borrower:**
 - First Name:
 - Middle Initial:
 - Last Name:
 - Suffix:
 - SSN: - -

A red arrow points to the **Submit** button at the bottom of the form.

- View and confirm all pricing, property, and borrower information before selecting “Confirm Register.” Next, a confirmation page will appear that can be printed for your records.



Encompass - (Offline)

Loans ePASS eFolder Contacts News Dashboard Reports Settings Loan Mailbox Calculator Log Out Help

AutoFill Exit ePASS

Franklin American Relationships Built On Service
MORTGAGE COMPANY An Inc 500 Hall of Fame Member

Home Wholesale Brokers About Us Contact Us

QUICK LINKS Guidelines | Rates | Forms | Price or Lock a Loan | Automated Underwriting | Underwriting | Loan Status | Close

July 3, 2007

REGISTER REQUEST

1 Entry 2 Best Fit 3 Pricing 4 Loan Info 5 Confirm

Pricing Information:

Loan Program: CONVENTIONAL 30-YEAR FIXED
 Loan Type: Conventional Loan Amount: \$ 300,000
 Loan Term: 30 Year Appraisal: \$ 410,000
 Underwriting: Sale Price: \$ 400,000
 Escrow Waiver: Yes 2nd Loan Amount: \$ 20,000
 LTV: 75.0 Property Type: SFR
 CLTV: 80.000 Occupancy: OO
 FICO Score: 680

Property Information:

Property Address Number: 6780
 Property Street Name: Pleasanton Blvd
 City, State: Pleasanton, CA
 ZIP Code: 94566

Borrower

First Name: Jon
 Middle Initial:
 Last Name: Special
 Suffix:
 SSN: 514 - 15 - 0205
 FICO: 680
 DTI:

Co-borrower

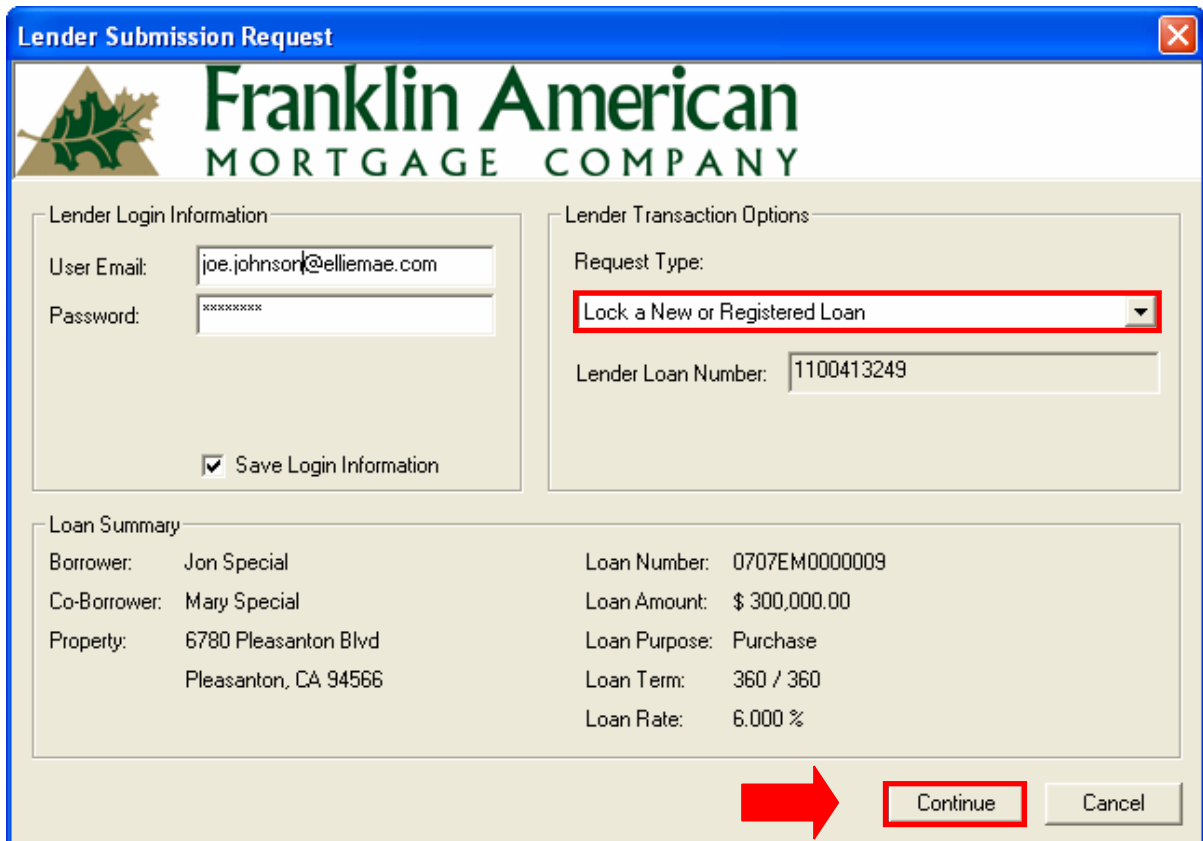
First Name: Mary
 Middle Initial:
 Last Name: Special
 Suffix:
 SSN: 610 - 22 - 2026
 FICO:
 DTI:

Confirm Register

364 07/16 15:35 Monday, 7/16/2007

Lock your Loan

- Return to the Lender Submission Request page by repeating steps 2 and 3 above. “Lock a New or Registered Loan” will be the default option under request type. Notice that the Lender Loan Number has pre-populated. Select “Continue.”



Lender Submission Request

Franklin American
MORTGAGE COMPANY

Lender Login Information

User Email: joe.johnson@elliemae.com

Password: xxxxxxxx

Save Login Information

Lender Transaction Options

Request Type: Lock a New or Registered Loan

Lender Loan Number: 1100413249

Loan Summary

Borrower:	Jon Special	Loan Number:	0707EM0000009
Co-Borrower:	Mary Special	Loan Amount:	\$ 300,000.00
Property:	6780 Pleasanton Blvd Pleasanton, CA 94566	Loan Purpose:	Purchase
		Loan Term:	360 / 360
		Loan Rate:	6.000 %

Continue **Cancel**

- On the Lock Request page, confirm that all of the information is correct and select “View Pricing Options.” Next, select the product you chose when you were registering the loan.



Encompass - (Offline)

Loans ePASS eFolder Contacts News Dashboard Reports Settings Loan Mailbox Calculator Log Out Help

AutoFill Exit ePASS

Franklin American Relationships Built On Service
MORTGAGE COMPANY
An Inc500 Hall of Fame Member

Welcome Ja
Broker ID: 3
Mon, July 16
Contact Us
800.295.10
877.496.190

Home Wholesale Brokers About Us Contact Us

QUICK LINKS Guidelines Rates Forms Price or Lock a Loan Automated Underwriting Underwriting Loan Status Closing Resou
m: Tuesday, July 3, 2007 Refinances from: Tuesday, July 3, 2007

LOCK REQUEST

1 Entry 2 Best Fit 3 Pricing 4 Loan Info 5 Confirm

Click on any of the following products for additional rate and pricing options.

Compare Products [what is this?](#)

Eligible Products:
Click the product name to view the pricing.

1) [CONVENTIONAL 30-YEAR FIXED \(1300\)](#) [Product Description](#)

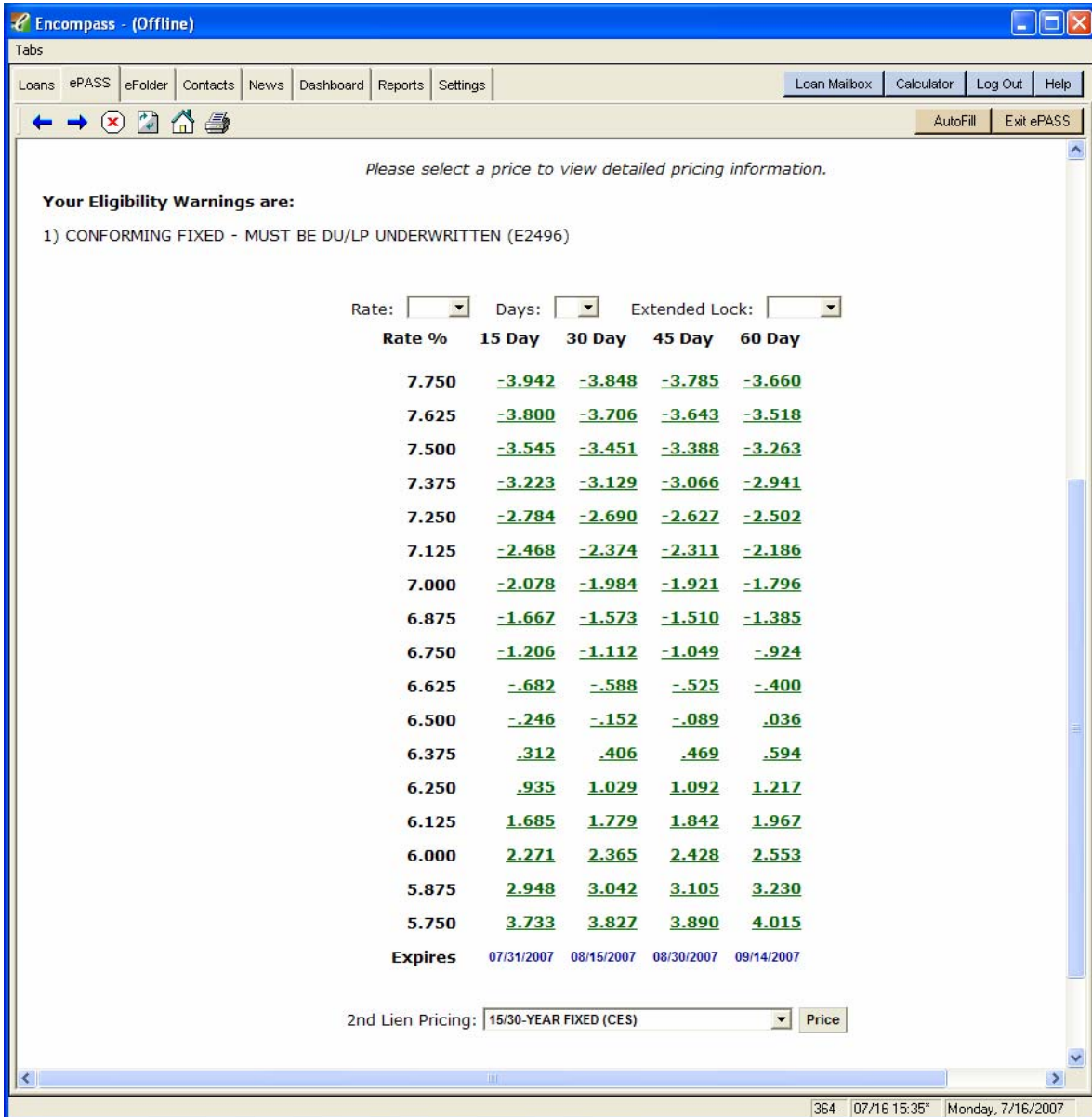
Compare Products [what is this?](#)

Home | About Us | Privacy Statement | Disclaimers | Contact Us | Technical Support
©2007 Franklin American Mortgage Company Inc. All Rights Reserved.

Equal Housing Opportunity Inc500 Hall of Fame Member

364 07/16 15:35 Monday, 7/16/2007

11. Select your rate and choose “Lock Price.” On the next page, confirm the loan information and select “Submit.” Review the pricing information and select “Confirm Lock.” A lock confirmation can now be printed.



Encompass - (Offline)

Loans ePASS eFolder Contacts News Dashboard Reports Settings Loan Mailbox Calculator Log Out Help

AutoFill Exit ePASS

Please select a price to view detailed pricing information.

Your Eligibility Warnings are:

1) CONFORMING FIXED - MUST BE DU/LP UNDERWRITTEN (E2496)

Rate: Days: Extended Lock:

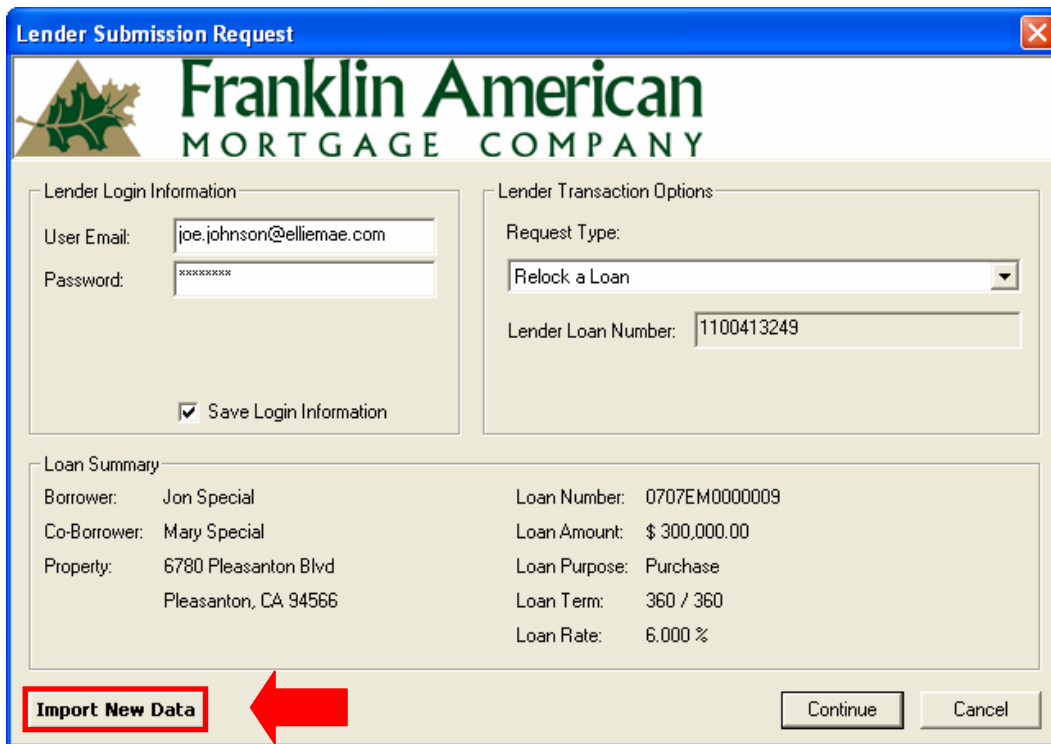
Rate %	15 Day	30 Day	45 Day	60 Day
7.750	-3.942	-3.848	-3.785	-3.660
7.625	-3.800	-3.706	-3.643	-3.518
7.500	-3.545	-3.451	-3.388	-3.263
7.375	-3.223	-3.129	-3.066	-2.941
7.250	-2.784	-2.690	-2.627	-2.502
7.125	-2.468	-2.374	-2.311	-2.186
7.000	-2.078	-1.984	-1.921	-1.796
6.875	-1.667	-1.573	-1.510	-1.385
6.750	-1.206	-1.112	-1.049	-.924
6.625	-.682	-.588	-.525	-.400
6.500	-.246	-.152	-.089	.036
6.375	.312	.406	.469	.594
6.250	.935	1.029	1.092	1.217
6.125	1.685	1.779	1.842	1.967
6.000	2.271	2.365	2.428	2.553
5.875	2.948	3.042	3.105	3.230
5.750	3.733	3.827	3.890	4.015
Expires	07/31/2007	08/15/2007	08/30/2007	09/14/2007

2nd Lien Pricing: Price


364 07/16 15:35* Monday, 7/16/2007

Import Franklin American Loan Program Data into the Encompass Loan File

- 12. Return to the Lender Submission Request page by repeating steps 2 and 3 above. Select “Import New Data” in the bottom left of the window.



Lender Submission Request

 Franklin American
MORTGAGE COMPANY

Lender Login Information

User Email:

Password:

Save Login Information


Lender Transaction Options

Request Type:

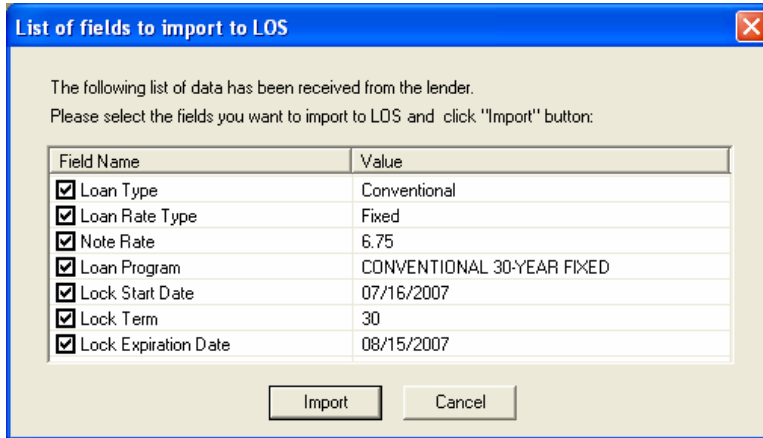
Lender Loan Number:

Loan Summary

Borrower:	Jon Special	Loan Number:	0707EM0000009
Co-Borrower:	Mary Special	Loan Amount:	\$ 300,000.00
Property:	6780 Pleasanton Blvd Pleasanton, CA 94566	Loan Purpose:	Purchase
		Loan Term:	360 / 360
		Loan Rate:	6.000 %

Import New Data 

This will bring up a dialog box that allows you to choose what data elements to bring back from Franklin American into your loan file. You may deselect any data items you do not wish to have written into your loan file.



Congratulations! You have now successfully returned the loan program information, including the lock start and expiration dates, from Franklin American. By returning to the “Lender Submission Request” page, you can relock the loan or submit a change request.