

Set Up Checklist - Encompass

Loan # _____ Borrower Name _____ Loan Officer _____
 To Processing Date _____ Set Up Date _____ Closing Date _____

STANDARD		Status	Notes
1	FHA Case Number		<i>Link included in processor tracking</i>
2	FHA/VA CAIVRS		<i>Link included in processor tracking</i>
3	FraudGuard (only when #6 is complete)		<i>Link included in processor tracking</i>
4	USPS Look Up		<i>Link included in processor tracking</i>
5	VA - Cert of Eligibility		<i>Link included in processor tracking</i>
6	File Contacts Entered		<i>Access through Tools > File Contacts</i>
7	Settlement Agent Ineligible List Checked		<i>Access lists on Channel A - Sign processor cert</i>

CREDIT		Status	Notes
8	Mtg Payoff Statement		<i>Refinance only</i>
9	SSN/SSA Verification		<i>Order through services</i>

INCOME		Status	Notes
10	B1 - Verbal VOE Current		<i>Form found in Custom Forms - Companywide</i>
11	B2 - Verbal VOE Current		<i>Form found in Custom Forms - Companywide</i>
12	B1 - Third Party Emp Number Verification		<i>Complete via 411, Google, YP, etc</i>
13	B2 - Third Party Emp Number Verification		<i>Complete via 411, Google, YP, etc</i>
14	Tax Transcripts Personal		<i>Order through services</i>
15	Tax Transcripts Business		<i>Order through services</i>
16	B1 - S/E 3rd Party VOE		<i>Complete via state/county records, 411, etc</i>
17	B2 - S/E 3rd Party VOE		<i>Complete via state/county records, 411, etc</i>
18	B1 - Full VOE (manual add item)		<i>Form found in Standard Forms - Verifications</i>
19	B2 - Full VOE (manual add item)		<i>Form found in Standard Forms - Verifications</i>

ASSETS		Status	Notes
20	VOD		<i>Form found in Standard Forms - Verifications</i>

PROPERTY		Status	Notes
21	Appraisal		<i>Order through services</i>
22	Title Prelim/Tax Cert/CPL/E&O/24 mo chain		<i>Form found in Custom Forms - Companywide</i>
23	Hazard Insurance or Condo/PUD Master Policy		<i>Form found in Custom Forms - Companywide</i>
24	HO6 Walls In Policy (Condo)		<i>Form found in Custom Forms - Companywide</i>
25	Flood Cert		<i>Order through services</i>
26	Flood Insurance		<i>Form found in Custom Forms - Companywide</i>
27	Authorization for Signor of Seller (if business)		<i>Add note to title request form</i>
28	HOA/Condo Questionnaire		<i>Access forms on Channel A (no change in order process)</i>
29	HOA Budget/CC&Rs		<i>Add note on condo request</i>
30	New Construction - Building Permits		<i>Add note to title request or request from builder</i>
31	New Construction - Warranty		<i>Add note to title request or request from builder</i>
32	New Construction - Certificate of Occupancy		<i>Add note to title request or request from builder</i>

OTHER		Status	Notes
33	Processor Tracking Complete Set Up Items		<i>Mark all applicable items as complete/follow up</i>
34	Index documents in eFolder		<i>If set up is completing in your branch (may not apply)</i>

Processor Checklist (Encompass)

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DOCUMENTS		Status	Notes
1	eFolder - Index Documents		<i>Document Set added and place documents in buckets</i>
2	eFolder - Set Preliminary Conditions		<i>Set preliminary conditions</i>
3	eFolder - Review Documents		<i>Update tracking to "Ready for UW" once docs reviewed</i>
4	eFolder - Upload Processing Documents		<i>Ex.: Underwriting Cover Letters, Processor Certs, etc</i>

FORMS		Status	Notes
5	Borrower Summary		<i>Review each section and update accordingly. Ensure all blue fields are complete. Best practice: Review forms as you review documents in the eFolder.</i>
6	1003 Page 1		
7	1003 Page 2		
8	1003 Page 3		
9	2015 Itemization (Fees)		
10	VOD		
11	VOE		
12	VOL		
13	VOM		
14	VOR		
15	Processor Summary		
16	Mortgage Insurance Information		
17	Property Information		
18	Flood Information		
19	Insurance Information		
20	FNMA or Freddie Mac Data (for AUS)		

SERVICES		Status	Notes
21	Outstanding Services - Follow Up		<i>Follow up & order as applicable</i>
22	AUS - Run prior to submittal		<i>Ensure AUS is current and acceptable prior to submittal</i>

TRACKING		Status	Notes
23	Processor Tracking - Review & Complete		<i>All tasks/items as applicable should be completed/requested</i>
24	File Contacts - Review & Complete		<i>All contacts available completed</i>
25	Conversation Log - Review & Add Items Needed		<i>Utilize to review notes from LO and add list of items needed</i>
26	Tasks - Review & Complete		<i>All applicable tasks per milestone must be completed</i>
27	Milestone Completion		<i>Clear all documents, required fields, assign UW & finish</i>
28	Email Underwriting Group		<i>Notification loan is ready for underwriting (temp process)</i>

PROCESSOR NOTES	

Processing Worksheet

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LOAN INFORMATION	Select	Select - Special Notes	Additional Notes
Loan Type			
Property Type			
Occupancy			
Loan Purpose			

LOAN DATA		INCOME REVIEW	
Credit Score		B1	
Loan Amount		Income Type	
Rate Locked		Income Used	\$
DTI		Income Type	
LTV/CLTV		Income Used	\$
Sales Price/Est Value		B2	
Lender Credits		Income Type	
Seller Credits		Income Used	\$
Waiving Escrows		Income Type	
Cash to Close		Income Used	\$
Assets Verified		NOTES	

REQUIRED ITEMS	STATUS	NOTES ON STATUS
Complete Disclosures		
Complete 1003		
Complete 92900		
Complete 4506T		
ITP & eConsent		
Appraisal		
Appraisal Checklist		
Appraisal - Final Inspection		
Title Work		
Prelim CD		
Survey		
Power of Attorney		
Builder Docs		
Condo Docs		
Insurance (Hazard, Flood, Condo, etc)		
Flood Cert		
Flood Disclosure & Cert Signed		
USPS		
Executed Purchase Contract		
Purchase Contract Amendments		
Mortgage Payoff (refinance only)		
FHA Case Assignment & CAIVRS		
VA COE & CAIVRS		
VA Max Mtg Calculator		
Paycheck City (VA only)		
Unexpired Credit Report		
NPS Credit Report (Govt only)		
Credit Supplements		
REO Documents		
Derogatory Credit Documents		
Child Support Documentation		
Verification of Rent		
Paystubs per AUS		
W-2s per AUS		
Transcripts per Credit Policy		
Returns per AUS/Credit Policy		
Verbal VOEs		
Full VOEs		
10 Day VOEs		
Self Employed VOEs		
Work Phone # Verifications		
Verification of Deposit		
Bank statements per AUS/Credit Policy		
Source of Funds per AUS/Credit Policy		
Gift Funds per AUS/Credit Policy		
Housing/Bond Reservations		
Completed Income Worksheets		
Completed Processor Certification		
Completed Underwriting Coversheet		
Completed Encompass Checklist		