



Rates, Home Prices, Investors, Rules, Rogues, Demand, RESPA...
You can't control.
But your business... your future you can.

Take back control with

ENCOMPASS 360™

The logo features the word "ENCOMPASS" in a dark grey serif font, followed by "360" in a green sans-serif font. A dotted grey circle is positioned behind the text, partially overlapping the "360" and extending to the right.

A-to-Z Mortgage
Management Solution

Assures Compliance
and Control

Increases Visibility
and Accountability

Facilitates Collaboration
and Productivity

Configurable, Personalized
Technology



Being – and staying – in control has never been more critical, nor more elusive. We've all seen how fast the rules can change in our business. Overnight, "business as usual" suddenly meant keeping the doors open, re-learning how to do FHA business, avoiding the stupid mistake that results in a buyback or a compliance action, oh, and, making sure that no deals fell off the table.

Taking back control of your business, maybe even your future, demands greater visibility into all aspects of your organization and into each individual transaction. Combine this insight with advanced technology that can leverage it, and you re-gain the confidence to act decisively, even in these unpredictable, unsettling times.

That's why our starting point in designing Encompass360™ was two simple business requirements: see everything, do more.

More than a loan origination system (LOS) – though it is an elegant one – Encompass360 delivers high levels of control, collaboration and efficiency for business owners, department heads and individual users: loan officers, processors, underwriters, funders, closers, and secondary marketing staff.

Encompass360 – both the Banker and Broker Editions – assures compliance with all federal, RESPA and state regulations and includes the new GFE and HUD-1 forms set for January 1, 2010, as well as new functionality to reconcile the HUD and GFE to stay within tolerances. Both editions let you manage sales and marketing more effectively, originate and close loans faster and organize your work, your pipeline and time more productively. The Banker Edition also includes enterprise and branch management capabilities, secondary marketing and trading functions.

Encompass360™ lets you:

- Manage every aspect of your business – from marketing and CRM to originations and integrated closings, through secondary marketing and sales.
- Track loan files, docs and conditions through the entire origination process: from app through fulfillment.
- Take advantage of near-term opportunities like FHA lending, with new tools to calculate pre-qualifications and to integrate with FHA Connection.
- Redesign workflow to handle more volume with less effort.
- Set up alerts to warn you when deadlines are approaching or events occur.
- Become a true paperless eMortgage shop.
- Draw fully compliant electronic closing documents and disclosures.
- Connect with the nation's leading lenders and vendors, seamlessly, through our Ellie Mae Network™ technology.
- Write business rules to automate processes, drive accountability and prevent costly mistakes and compliance problems.
- Generate customizable reports quickly and easily.
- Automate best practices that can result in long-term relationships: like borrower loyalty programs.
- Create your own input forms and use our Software Development Kit to integrate other applications in your corporate environment.
- Ramp up quickly: even the largest Banker Edition deployments can be completed in just a few months.

It all starts with a file & an eFolder

Like it or not, lending is a document and data-intensive business. But Encompass360 is designed to give you a greater level of document and workflow control. Now your entire team can all work on a single file. All services can be ordered without leaving the file; appraisals, reports, service orders and documents can be added and stored in an eFolder, as they arrive. Processors and underwriters can go to the eFolder to update the file: conditions and stipulations can be added and managed within the eFolder. Docs can be drawn electronically, 24/7. If changes occur at closing, the entire loan file can be automatically updated.

In addition to making the entire process more collaborative and efficient, the one-file/eFolder approach reduces the likelihood of errors, and provides greater data security and enhanced visibility.

Become a paperless eMortgage operation

Encompass360 gives you the platform to become a truly paperless operation. The eFolder and CenterWise™, our website and electronic document management service, make this a reality. You can even set up personalized borrower websites that provide a secure framework to communicate with and update borrowers and Realtor® partners online. With this website, your borrowers can receive, review and return documents back into your loan file. They can even eSign their disclosures.

You decide what you see and how: on your homepage & pipeline

With Encompass360, you can customize your homepage, selecting from 39 different modules and integrating outside news, rates and content. Set up your screen to see what's most important to you: locks about to expire? Loans about to close? Want to see more? Vendor websites, loan files and reports are all only one click away.

You can design your pipeline view, using any of the 5,000-plus standard fields available in Encompass360 or custom fields. Different kinds of users—loan officers, for example, vs. processors—can personalize how their data is filtered, sorted and presented. What do you want to see first: FHA loans greater than a certain loan amount? Or loans with alerts? How about just locked (or floating) loans? No problem. Save all your views. And of course, all of the data is actionable: you can start, open or work on a loan at any point by simply clicking on it in your pipeline.

Enhanced visibility, accountability, reporting and business rules

Encompass360 gives C-level executives greater transparency into their operations and new reporting options. The Banker Edition lets you monitor and sort loans by staff function, alerts, lock data, rate, status or milestone. Set up automatic email notices of loan issues or key status changes. Track and audit when business rules, files or templates are created, changed or deleted.

Create reports on specific areas, branches or employee loans and activity. Focus on a different user or type of loan without modifying the overall report template. Include Excel® calculations.

Stop mistakes before they're printed

New print rules in the Banker Edition assure users that the correct forms are selected. Incomplete files can't be printed, until all the necessary fields have been filled in. The Banker Edition also shows owners and managers who has printed what.

Focusing on your business

Want to focus on your business and stop supporting your technology platform? Encompass360 is fully hosted by Ellie Mae®. We do the heavy lifting when it comes to managing servers, providing security and data back-up and applying the latest updates. But you maintain control over key elements of your solution, such as user rights and workflow. Of course, Encompass360 is also available as a self-hosted application.

TRAINING YOUR WAY AND A DEDICATED RESOURCE CENTER

Ellie Mae, the developer of Encompass360, will assign you a dedicated Implementation Manager to help you successfully roll out and fully deploy Encompass360 at your firm. Ellie Mae also provides several comprehensive training options so you can get your team up to speed quickly and maximize your investment in Encompass360.

In addition to instructor-led onsite and online training, the program includes on-demand video tutorials that cover a particular subject in 15 minutes or less, as well as study and quick reference guides. Topics range from CRM and campaign management, FHA origination and online and automated communications with your borrowers to more specific functions, like underwriting, electronic document management and funding with Encompass360.

Ellie Mae has also developed a special client Resource Center website for users and system administrators, complete with tips and tools to help them leverage Encompass360 in their different roles within the loan process. You can use the Resource Center to access the entire Encompass360 Knowledge Base, our training programs, technical support and technical documentation.



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