



Encompass Investor Connect for Correspondent Investors

Acquire, review and purchase better quality loans, faster.

Encompass Investor Connect™ enables system-to-system loan delivery from Encompass® to an investor’s system of record. This win-win in mortgage innovation and automation enables both correspondent investors and sellers to drive efficiency, operational benefits and cost savings.

Better quality loans, fewer conditions

Encompass Investor Connect enables loan package delivery directly from the loan file to the investor, minimizing the risk of errors and incomplete packages. Payloads are tailored to each investor’s requirements to help ensure more consistent, higher quality packages, and increases first pass rates by as much as 44%.

Benefits for correspondent investors include:

- Faster receipt of loan packages
- Fewer conditions and higher first-pass rates
- Consistent customer experience – reducing multiple systems
- Improved operations
- Higher profitability

One system of record – faster communications, reviews, and approvals

With over 60% of correspondent sellers already using Encompass as their system of record, Encompass Investor Connect reduces the need for separate portals and logins – improving the time between lender commitment, loan delivery, and responses to conditions. Investors receiving loans through Encompass Investor Connect typically reduced the review and purchase cycle by a minimum of 1 day.



To me, this solution is a no-brainer. It’s an easier, more secure way to accurately transfer data and documents—and it works.

Eric McCall

Vice President, First Home Mortgage

Superior customer experience for sellers

Lenders like the ease of use and speed that Encompass Investor Connect delivers, making 70% of the aggregator market available to lenders through Encompass.

Improve operations and ROI for investors

As a result of better, faster, more consistent loan delivery – investors can purchase more loans without increasing resources. The benefits of saving on hedge costs and interest rate carryover result in an average 6.9x ROI for investors using Encompass Investor Connect.

$$\begin{array}{ccccccc}
 \mathbf{1 \text{ day}} & + & \mathbf{44\%} & + & \mathbf{\text{decrease}} & = & \mathbf{\$47.00} \\
 \text{decreased} & & \text{increase in} & & \text{number of conditions} & & \text{per loan financial} \\
 \text{purchase time} & & \text{first-pass purchase} & & & & \text{benefit to investors} \\
 & & \text{rate} & & & &
 \end{array}$$

Encompass Investor Connect Survey conducted by independent third party, Marketwise Advisors, LLC.

Purchase more loans, without more work

Encompass Investor Connect enables system-to-system loan delivery from Encompass to the correspondent investor's system of record featuring:

- Data and document delivery
- Single and batch delivery supported
- Standardized data sets and custom fields
- System-to-system communications with conditions and bi-directional flow of information
- Document recognition, indexing and classification

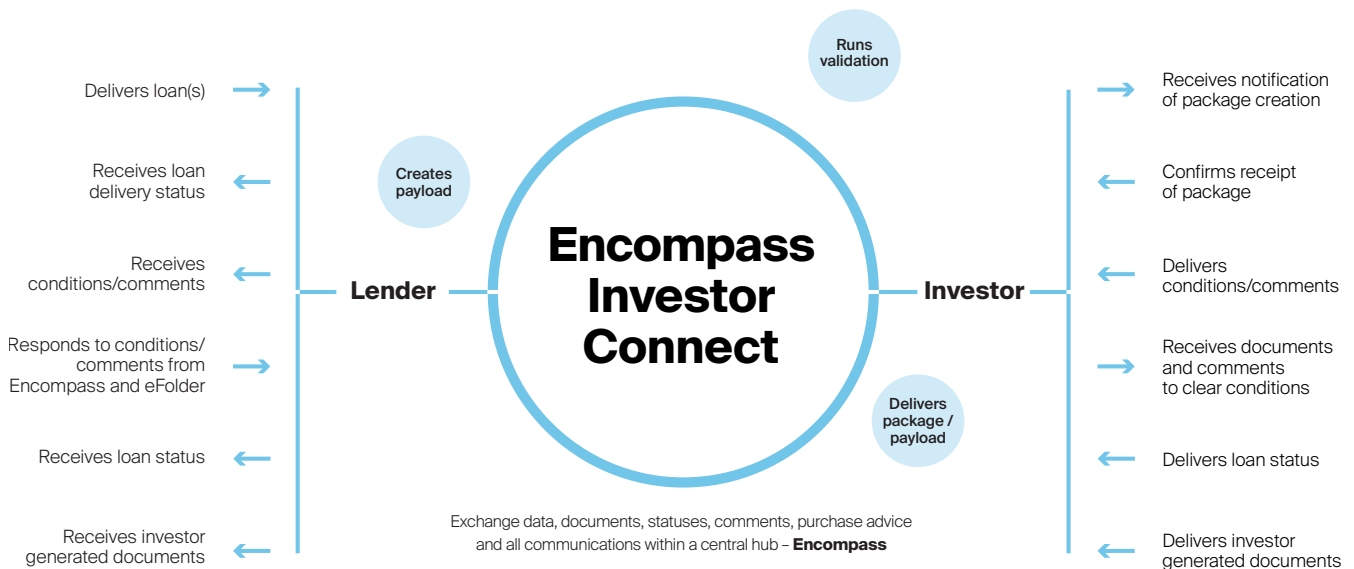
Join the correspondent lenders that are innovating in the Secondary Market – ask about how Encompass Investor Connect delivers efficiency, operational, and cost benefits to correspondent investors and their customers.

Trusted data sets

Eliminate reordering and improve accuracy by receiving data and documents from the original source – ensuring untampered and reliable data.

Investor-generated documents

Provide any investor-generated PDF and text documents directly to lenders via Encompass, including Purchase Advice, Lock Confirmation, Eligibility Letter and more.



For more information: icemortgagetechnology.com

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