



# Encompass TPO Connect® for Correspondent Investors

## Products and Services

TPO Connect makes it easy for correspondent investors to efficiently acquire and manage loans from third party originators – delivering a 10.8X Annual ROI.

Encompass TPO Connect® helps lenders acquire higher quality loans faster when margins are thin, and efficiency is critical. Powerful automation enables you to maximize your volume and profitability by scaling your workforce, improving loan quality, and reducing risk.

With TPO Connect, you'll give your customers a first-class experience for managing and delivering loans in a single location, making it easy for Third Party Originators (TPOs) to:

- View pipeline reports
- Submit lock requests
- Deliver loan packages
- eSign documents (for non-delegated loans)
- Submit documents
- View and manage loans in correspondent trades
- Order credit
- Monitor loan status
- Access automated underwriting systems (e.g. Freddie Mac LPA®)

## Benefits

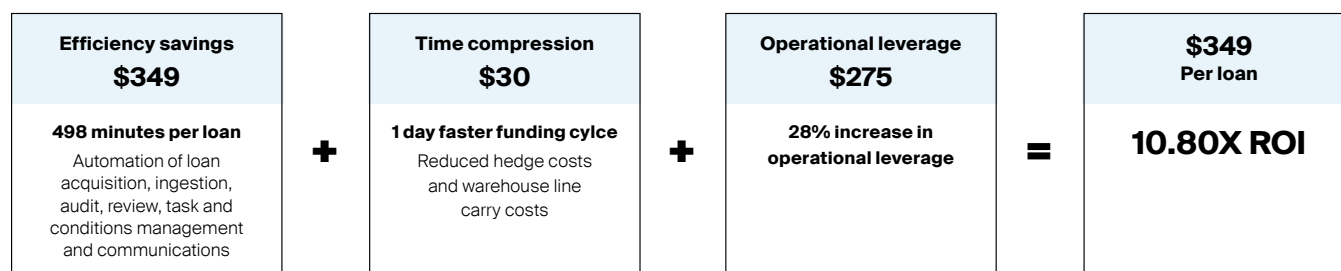
- 10.8X Correspondent Annual Return
- Speed up loan delivery, review and purchase
- Automate document ingestion, recognition and classification
- Improve loan quality and system to system sync
- Reduce errors and manual stare and compare
- Improve capacity at scale

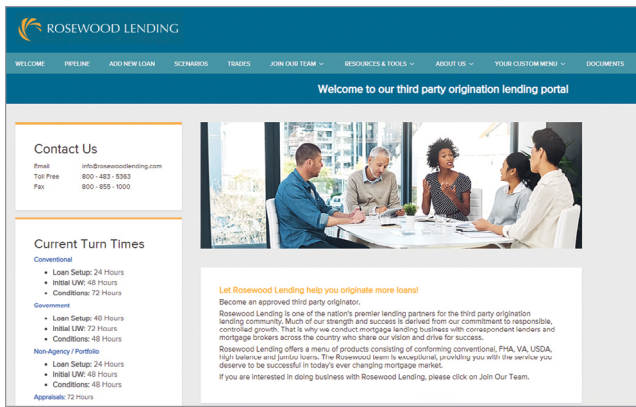
## Benefits for correspondent investors include:

- Improved capacity** – Scale operations at a rate of up to 28% more loans without additional resources.
- Automation and efficiency** – Save an average of 498 minutes per loan with the automation of manual tasks like loan acquisition, ingestion, audit, review, condition management, and communications.

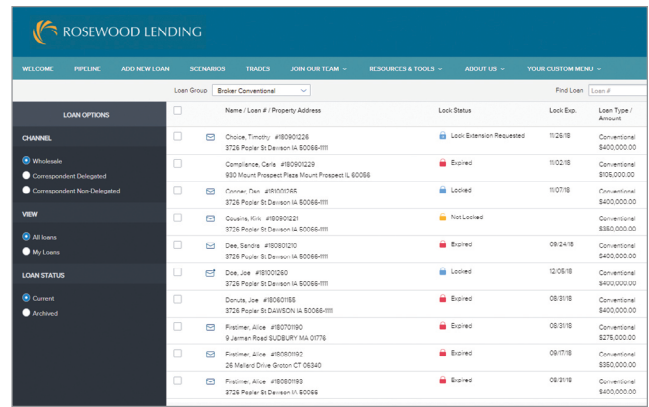
## Correspondent ROI annual return = 10.80X

\$10.80 return for every \$1 invested in ICE Mortgage Technology





Example TPO website home page



Example TPO website pipeline view

- **Improved customer experience** – Provide customers with communications, conditions review, clearing and status – all in one place.
- **Increased profitability** – Speed up funding cycles by an average of 1 day, and reduce hedge and warehouse line carry costs.
- **Reduce risk and improve quality** – Monitor quality in real time with automated document audits and compliance reviews.

### Features include:

- Encompass® integration
- A web-based portal with your company branding and content
- Configurable pages (navigation, layout, color schemes)
- Image/asset selector
- Domain manager
- TPO communication templates and notifications
- Custom pipeline and report views
- Real-time updates
- Trade management
- Dual AUS (side by side Freddie Mac and Fannie Mae findings)
- Single Sign On (SSO)

### Easy to deploy and manage

- Get started fast, with easy set up
- Customize the portal to meet the needs of your business
- No need to manage compliance updates (like URLA) – we take care of it!

### Flexible and configurable

TPO Connect is fully configured to create a custom workflow, without having to write a line of code. With a completely branded experience, your customers can rest easy knowing that they are working with a company they can rely on – you.

### Encompass integration

Our seamless integration enables loans to go from TPOs to you – improving productivity and quality. That means the loan can be delivered directly from TPO to Encompass without having to do the integration or maintenance yourself – enabling a single system of record.

**“Having a system like Encompass TPO Connect that links you with your TPO partners and lets them know that they’re valued as customers is critical to winning more business.”**

#### Lorenzo Adams

Vice President of Operations  
First Community Mortgage



Reach us at: 1-888-955-9100 or schedule a demo at [icemortgagetechnology.com/contact-sales](http://icemortgagetechnology.com/contact-sales)