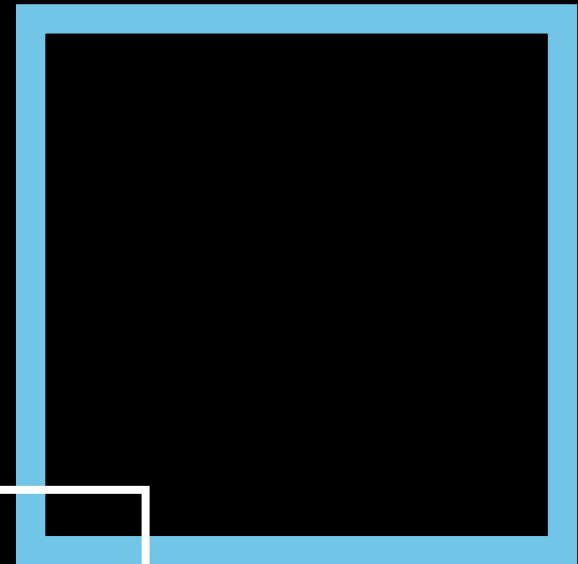
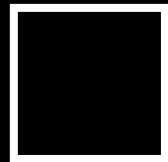




# Encompass<sup>®</sup> Platform Overview



For generations, the American dream of homeownership has often included a mortgage. Throughout the years, the addition of complex steps, tightened regulations and increased homeowner expectations means that the process has gone from a handshake deal to a lengthy, step-filled and anxiety-producing event. The ability to scale, increase efficiency, expand capacity, improve communications and simplify the experience has become the number one priority for lenders and investors of all sizes.

That's where ICE Mortgage Technology® comes in. We are a part of ICE, a global data, technology and market infrastructure company that designs, builds and operates digital networks to connect people to opportunity. Founded in 2000, ICE specializes in transforming global markets, products and processes through industry expertise, a far-reaching network, new technology and comprehensive data sets. In the same way ICE reaches nearly every aspect of the global economy by opening doors and providing a seamless connection within all points of a system, ICE Mortgage Technology is transforming the U.S. residential mortgage industry.

Backed by ICE's global resources, ICE Mortgage Technology offers a truly differentiated digital platform that provides straight-through processing for a more comprehensive end-to-end workflow than any other provider in the market.

## **Eliminate the complexities of lending and investing at scale**

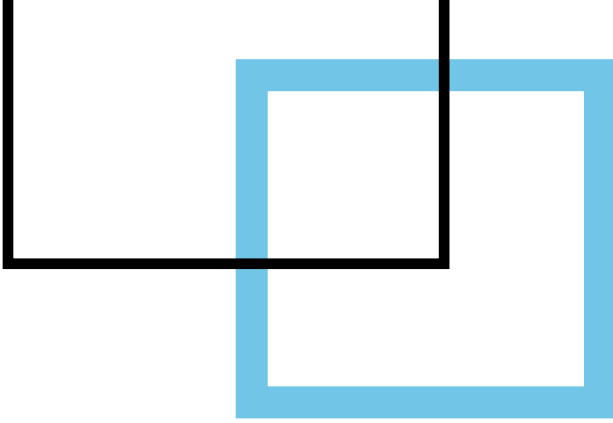
Today's mortgage companies are challenged to deliver a seamless, hassle-free customer experience, while combatting disjointed processes across their organization, staying ahead of compliance concerns and optimizing their business to maintain profitability. As a technology leader in the mortgage industry, we're focused on automating the entire process from consumer engagement through loan registration, and every step in between, to give your team more time to foster deep, genuine relationships.

We connect the most extensive ecosystem available to support your automation journey, including lenders, partners, service providers, title agents, mortgage investors and homeowners. Our unique network also enables us to provide the largest real-time data set in the industry to help you visualize the current market, better forecast your own performance and identify new opportunities to get ahead of changing conditions.

As the industry's only true end-to-end digital mortgage platform, Encompass equips omnichannel lenders and investors to efficiently orchestrate their entire business through a single system of record to:

- Engage and acquire customers to drive more business
- Originate and close loans more efficiently to lower production costs
- Sell loans quickly to fund them faster and ensure business liquidity
- Purchase loans confidently and lower acquisition costs





**Boost productivity and drive unparalleled ROI** with a solution that delivers compliant, seamless automation for your entire business, including all your channels, customers and loans.

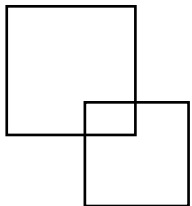
## Close more loans in less time

To reap the full benefits of a true digital mortgage, you need a solution that covers the entire loan life cycle. Encompass provides an end-to-end solution with best-of-breed technology that gives you the tools to manufacture and acquire significantly more loans with less effort. Successful mortgage companies know that offering an automated, omnichannel experience and a quick closing time are necessary to keep costs down, enable scalability and meet borrower demand for convenience and speed. With a customer base of more than 3,100 lenders and investors, Encompass processes more loans than any other lending automation platform and is the gold standard in the mortgage industry.

## Turn your lending platform into an ROI machine

Thousands of lenders and investors of all sizes and business models trust Encompass to help them manufacture and acquire loans at a lower cost and make smarter business decisions. Rest easy knowing your lending platform delivers everything you need, in one place.

- **Fully compliant**, all-in-one platform, so users never have to leave Encompass
- **Easily configurable** to meet the unique needs of your business without custom development
- **Data and analytics solutions** with access to industry, peer group and operational performance data insights
- **eClose document management** with eSignature and eDisclosures
- **Access to the industry's largest network** of service providers, developers and consultants



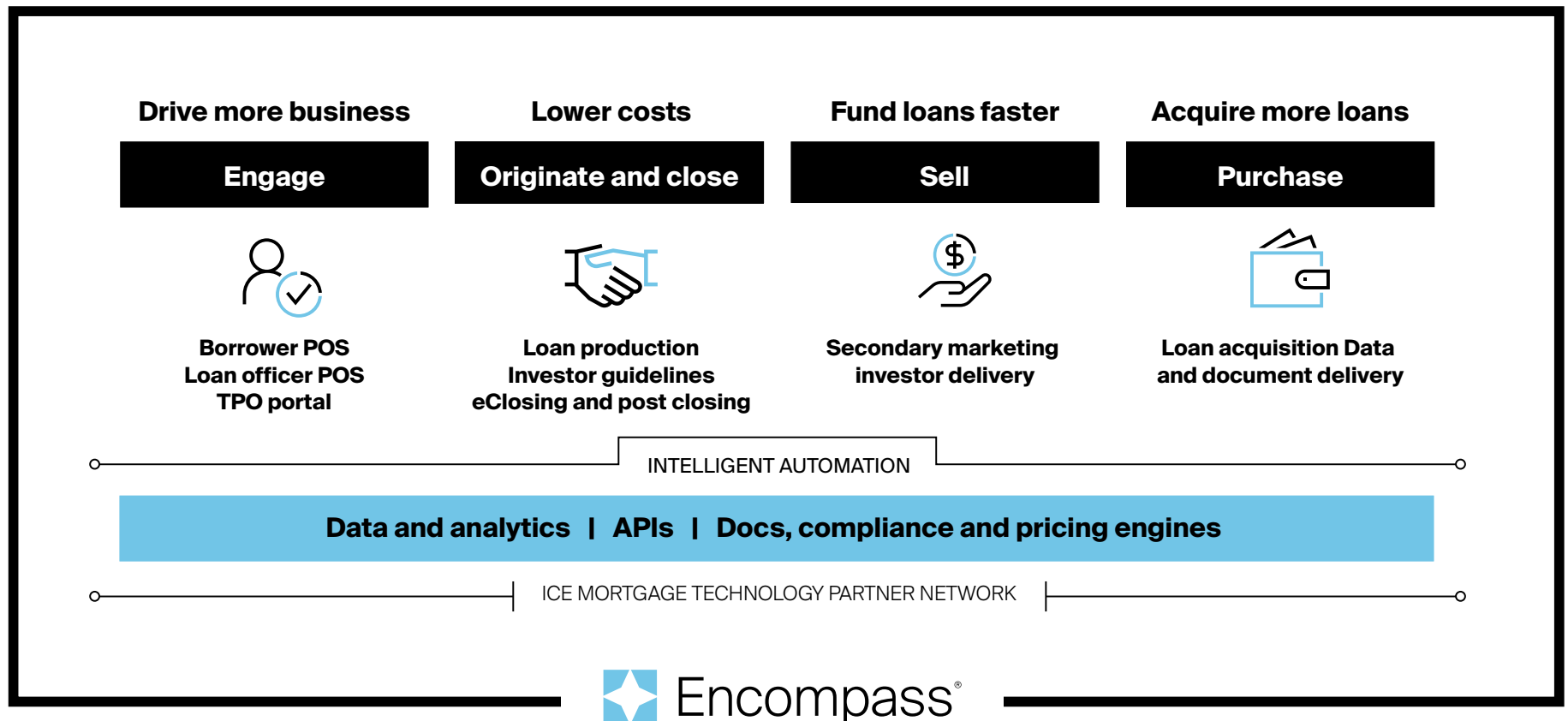
## See the ROI for yourself

According to a 2022 research study conducted by MarketWise Advisors, the Encompass platform enables mortgage companies to achieve significant financial gains including:

- **Increased profit** - \$971 per loan on average
- **Increased productivity** - 29% average boost in annual loan production volume without adding any additional staff
- **Lower cycle times** - 2.4 days shorter cycle times on average from application to close

- **Improved loan quality** - 12.13% average decrease in compliance and loan manufacturing errors, equating to an average savings of \$62.83 per loan
- **Meaningful ROI** - \$8.01 return for every dollar invested in the Encompass platform resulting from these significant financial gains

See for yourself how the Encompass platform can boost the profitability of your business.



## A best-of-breed solution for every aspect of your business

Encompass provides a unique combination of powerful automation, ease of use and flexibility to help mortgage companies streamline their operations from end-to-end and take their business to the next level.

**Customer engagement:** Engage current and prospective customers how, when and where they want, to deliver seamless experiences that create customers for life. Learn more at: [icemortgagetechnology.com/solutions/engage](https://icemortgagetechnology.com/solutions/engage)

**Loan origination and closing:** Automate time consuming manual processes, like data entry, to originate and close loans more efficiently and lower production costs. Plus, deliver a streamlined experience from document draw to investor delivery with [Encompass eClose™](#). Learn more at: [icemortgagetechnology.com/solutions/originate](https://icemortgagetechnology.com/solutions/originate)

**Secondary marketing:** Sell loans faster and deliver them directly to investors with just a few clicks from within Encompass to maintain a steady flow of capital and maximize the ROI of every transaction. Learn more at: [icemortgagetechnology.com/solutions/sell](https://icemortgagetechnology.com/solutions/sell)

**Correspondent lending:** Using Encompass, investors can easily collaborate with sellers and automate loan onboarding and quality assurance processes to drive down costs and deliver an improved seller experience. Learn more at: [icemortgagetechnology.com/solutions/purchase](https://icemortgagetechnology.com/solutions/purchase)

**End-to-end digital mortgage support:** Comprehensive services are available to ensure everything runs smoothly from the start and as your business grows, including Implementation Services, Custom Solutions and Integrations and Advisory Consulting. Learn more at: [icemortgagetechnology.com/services/professional-services/implementation-services](https://icemortgagetechnology.com/services/professional-services/implementation-services)  
[icemortgagetechnology.com/services/professional-services/advisory-consulting](https://icemortgagetechnology.com/services/professional-services/advisory-consulting)





## Connecting the mortgage industry

At ICE Mortgage Technology, partnerships are in our DNA. They have been from the start, and continue to be to this day as we team with organizations up and down the mortgage ladder to help the industry stay efficient, connected and innovative.

Encompass gives you access to the industry's largest, most complete partner network, allowing you to leverage trusted, integrated solutions within your native lending workflow. The ICE Mortgage Technology Partner Network includes:

- **Industry Service Provider Partners:** Improving the digital mortgage experience through integrated services, ranging from appraisal and fraud, to insurance and title
- **Solution Provider Partners:** Building and integrating innovative software solutions on top of the Encompass platform
- **Investor Partners:** Enabling lenders to deliver better quality loan packages from Encompass to investors for faster delivery, review and purchase
- **Consultant Partners:** Driving more efficient, compliant and high-quality loans with implementation, advisory, developer and system integrator guidance and support

Learn more about our partners at: [icemortgagetechnology.com/marketplace](https://icemortgagetechnology.com/marketplace)

## Why Encompass?



**Easily configure  
for any workflow**



**Open and  
extensible platform**



**Industry's most  
trusted data set**



**Track record of supporting  
industry changes**



**Industry's largest  
partner network**





## **Built for the unique needs of your business and all your channels**

Unlike other solutions, Encompass delivers everything your team needs all in one place, without having to custom build your environment from the ground up.

See for yourself why lenders and investors partner with Encompass to originate more loans, lower costs, reduce time to close and make smarter decisions.

Learn more: [icemortgagetechnology.com/encompass](https://icemortgagetechnology.com/encompass)



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