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**EllieMae® Encompass®  
Miracle Integration Guide**

7/19/07

On Jan. 11, 2007 Ellie Mae updated their ePASS (electronic Processing and Submission System) Network interface to allow a direct interface path into the Miracle Online Server, without the interaction of the MRG program MRGIFACE.EXE. For more information on ePASS, visit Ellie Mae's ePASS web site, <http://www.elliemaepass.com/index.asp>.

## Exporting Loans to Miracle

Open the loan you would like to interface to Miracle Online.  
Click on the “ePASS” tab

The screenshot shows the Encompass - lostest interface. At the top, there is a blue header with the Encompass logo and the text "Encompass - lostest". Below the header is a navigation bar with tabs: "Loans", "ePASS", "eFolder", "Contacts", "News", "Dashboard", "Reports", and "Settings". The "ePASS" tab is highlighted with a red box, and a black arrow points to it from the text above. Below the navigation bar, there is a "Log" section with an "Add Entry" button. The log contains the following entries:

File started	07/08/05
Document Preparation ordered	07/27/05
Send to processing	

To the right of the log, there is a "Borrower Summary" section for "CTXHE00MFG, R". It displays the following information:

- Loan Amount: 60,000.00
- LTV: 70.588/70.588 DT

Below the borrower summary, there is a "Loan Status" link.

Select the ‘Document Preparation: MRG Document Technologies’ link

The screenshot shows the ePASS Home interface. At the top, there is a navigation bar with tabs: "Loans", "ePASS", "eFolder", "Contacts", "News", "Dashboard", "Reports", and "Settings". Below the navigation bar, there is a toolbar with icons for navigation and actions. The main content area is titled "ePASS Home" and contains several sections:

- My ePASS**: Welcome: Chip Allen
- Service Providers**:
  - Document Preparation
    - MRG Document Technologies, Miracle Online
    - MRG Document Technologies, Miracle Desktop
- Transaction Summary**:
 

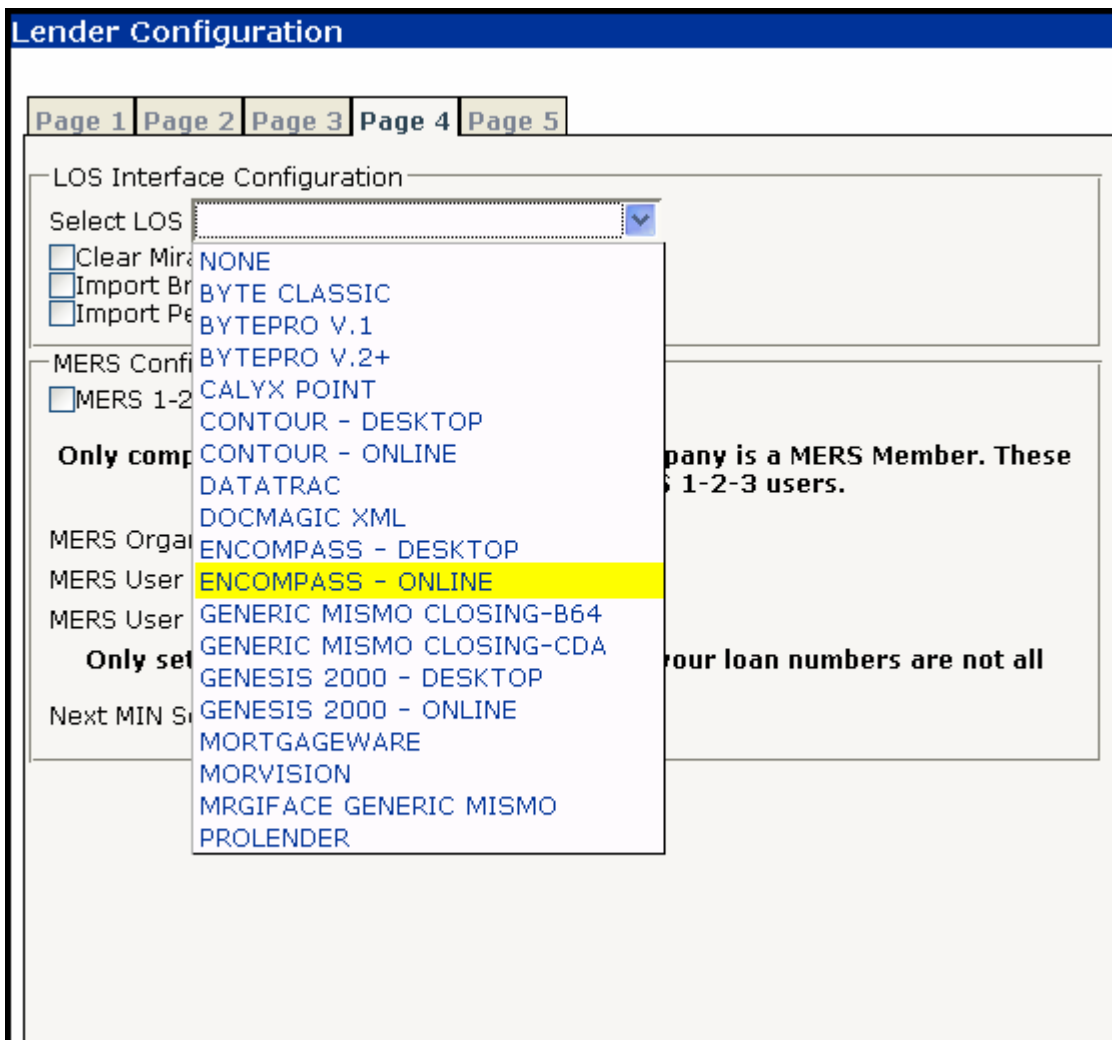
Date	Category	F
01/23/06	Document Preparation	m
- Borrower Summary**:
 

Borrower:	JOHN CCPOOSFI
Co-Borrower:	
Property Address:	9898 VALLEY DR
Occupancy:	PrimaryResider
Loan Officer:	Annette Garcia
Processor:	
Close of Escrow:	02/14/05
- Borrower Contact Information**

The "MRG Document Technologies, Miracle Online" link in the Service Providers section is highlighted with a red box, and a black arrow points to it from the text above.

Clients who used Encompass prior to Jan. 11, 2007 to interface into Miracle Online, may only see the option for 'MRG Document Technologies, Desktop'. You will need to select the 'Edit my ePASS' link to add 'MRG Document Technologies, Online' to your preferred list. MRG suggests removing the 'MRG Document Technologies, Desktop' option from the list, to ensure the loans interfaces directly into the Miracle Online Server. Leaving both options will allow for 'MRG Document Technologies, Desktop' to still process through IFACE, where the 'MRG Document Technologies, Online' option will interface directly.

Before interfacing a loan from Encompass into Miracle Online, ensure your Miracle System Administrator has set 'Encompass - Online' to be the LOS in the 'Lender Configuration - Page 4'.

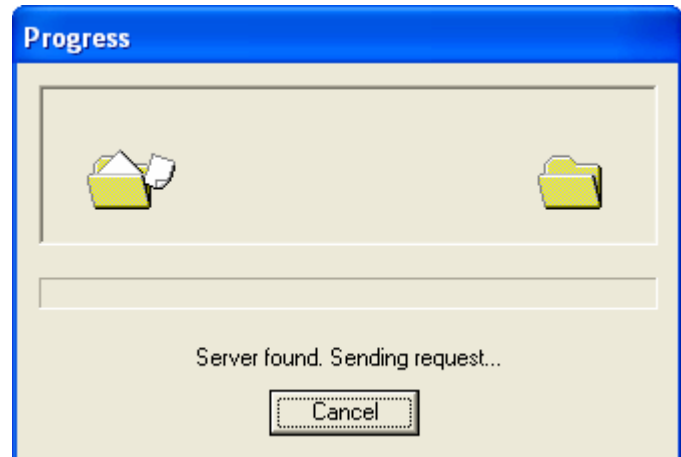


It will launch the MRG – Document Request Screen:

Select the 'Request Closing Documents' link



Encompass tries to access the ePASS server.



Once found the login screen appears:

Fill in the ClientID, Username, and Password with the information that was provided to you by the MRG Installation/Configuration team.

Select 'Save Login Information' if desired.

Press the Finish button.

A dialog window is displayed offering update information

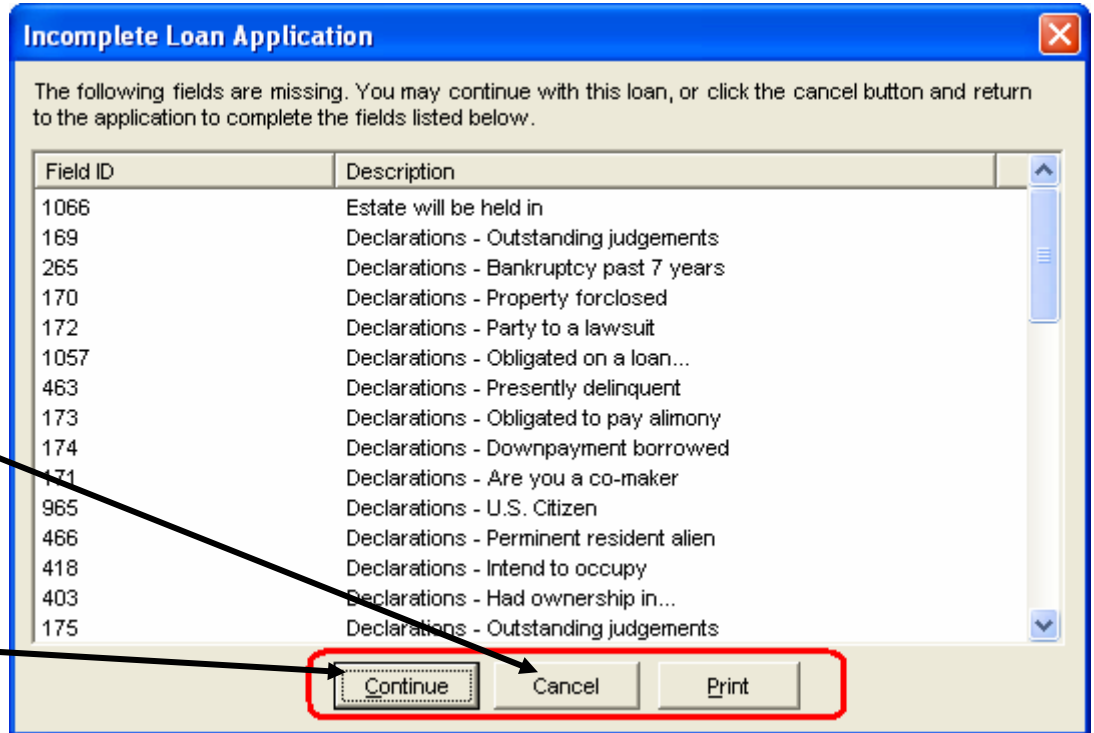


You may receive an 'Incomplete Loan Application' window showing missing information that will not interfaced into Miracle Online.

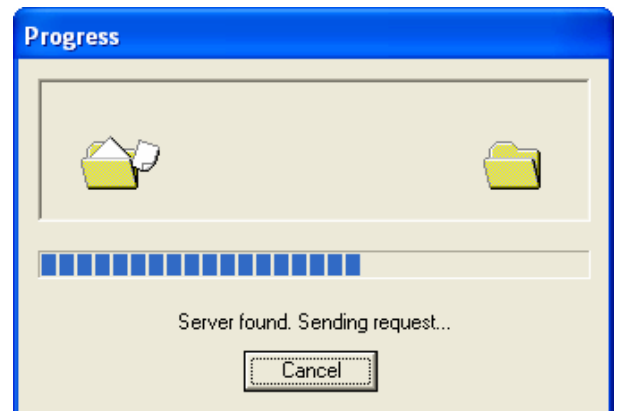
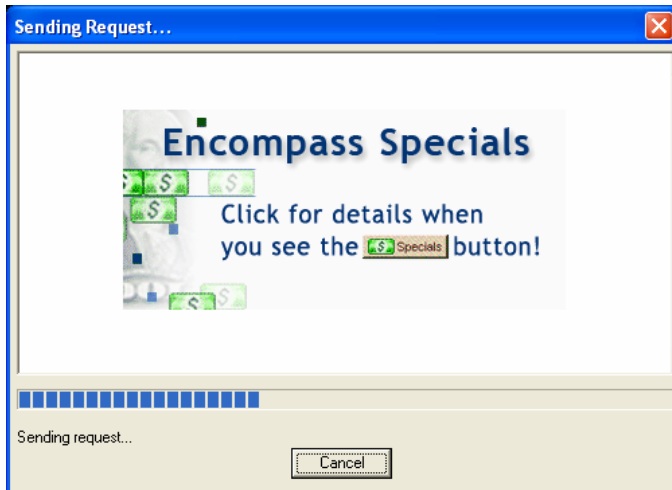
Press Cancel to go back and correct the missing fields.

Or

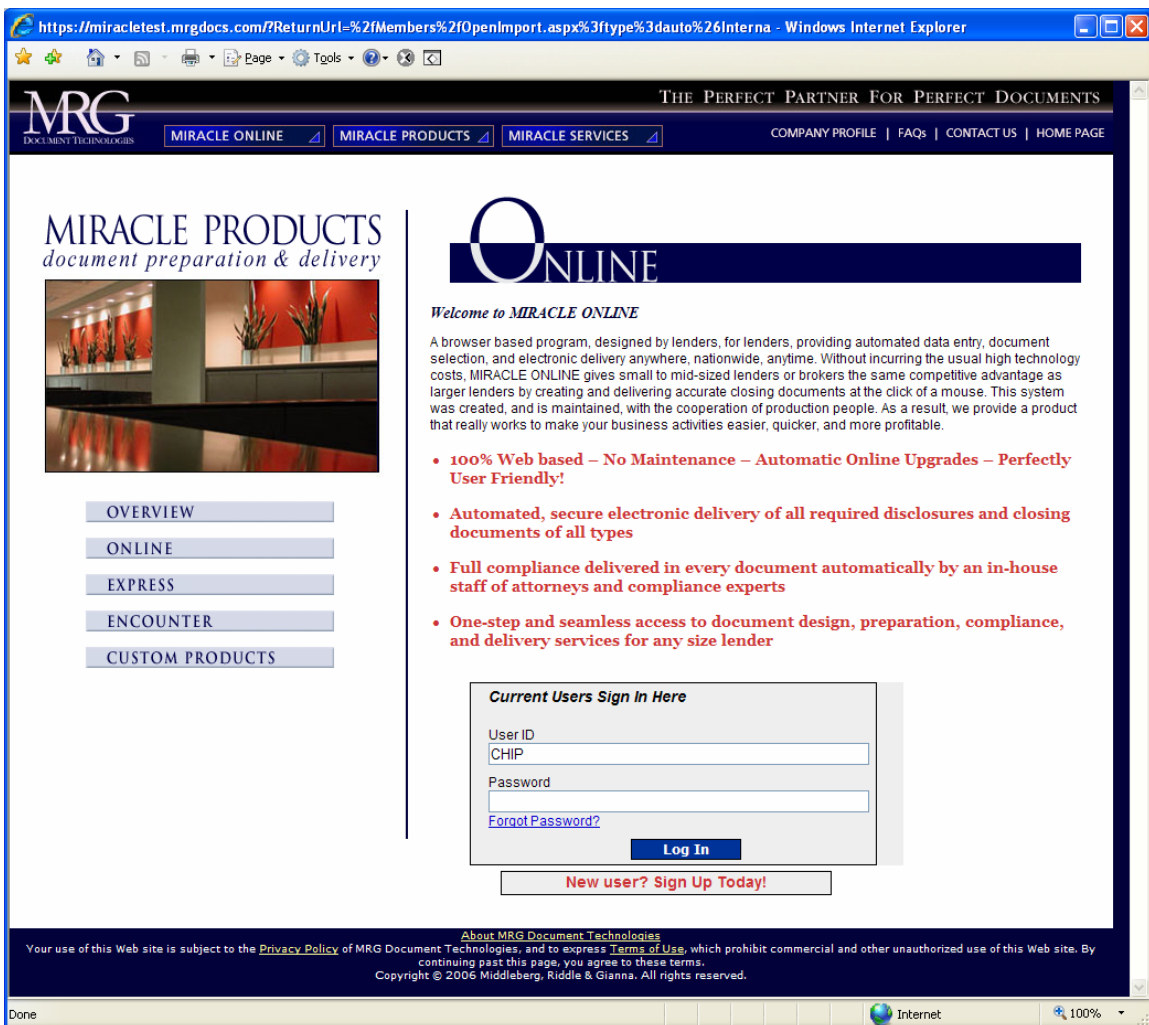
Press the 'Continue' button to send the loan file to Miracle Online.



After pressing 'Continue' you will see the following 2 progress windows:



If you are not currently logged into Miracle Online, you will be presented with the following:



You will then be asked how you would like to open the loan.

Select either Upfront/Initial Disclosure Package or Final Closing Package.

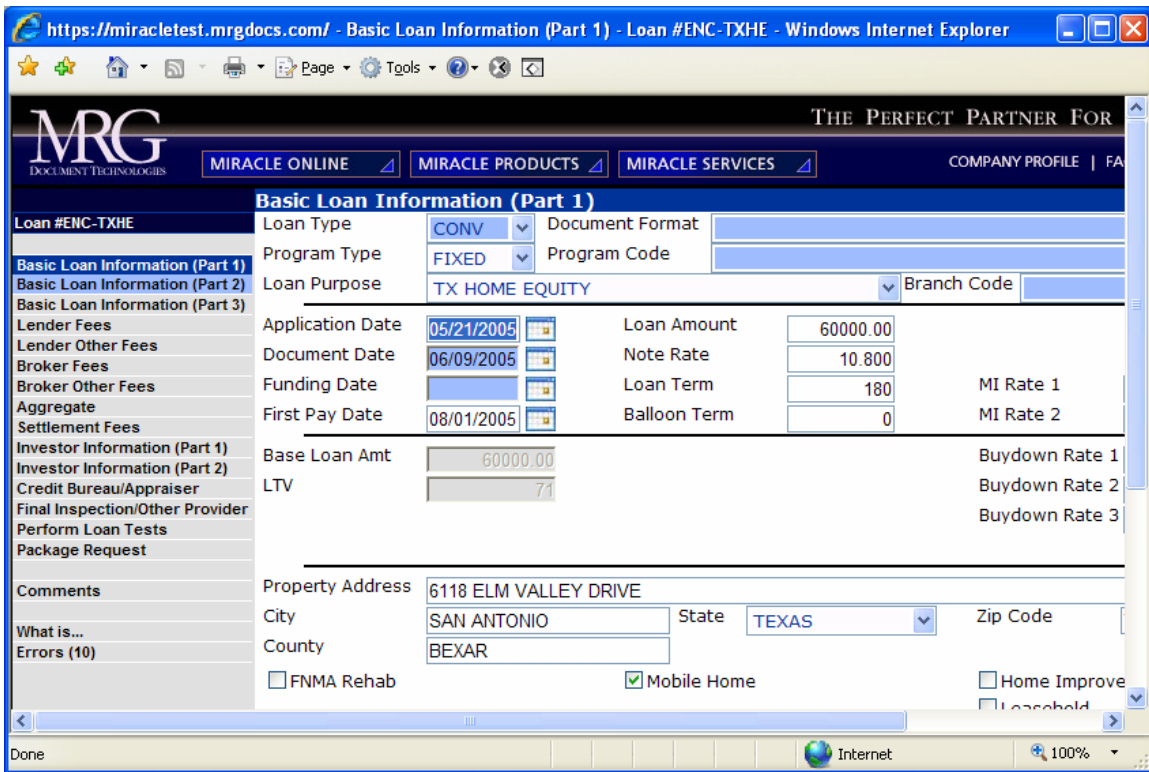
Press either Open Using Standard Screens or Open Using Rapid Data

... Standard Screens - opens the loan to the Basic Loan Information (Part 1).

... Rapid Data - opens the loan with a new feature that only displays the remaining required fields to order a loan package.



Pressing Open Using Standard Screens opens Miracle Online into the loan you just interfaced to Basic Loan Information (Part 1).



Pressing Open Using Rapid Data opens Miracle Online into the loan you just interfaced to the Loan Completion Wizard screen.

**MRG**  
DOCUMENT TECHNOLOGIES

MIRACLE ONLINE | MIRACLE PRODUCTS | MIRACLE SERVICES

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### Loan Completion Wizard

This screen contains only the "required fields" for ordering documents which may expedite data entry.  
**NOTE:** Other optional fields, such as fees, may be necessary for some loan documents.

Loan #LH-BALLOON  
What is...

**Loan Program Selection**

Loan Type	CONV
Document Format	
Program Type	FIXED
Program Code	
Branch Code	SSTSTNEWSYSTEM
Document Date	11/16/2005
Funding Date	
Rel Code	<BLANK>
Type of Entity	
Broker County	
Broker Phone	
Broker State of Incorp.	<PLEASE SELECT...>

Update Cancel

## Encompass Usage Notes

### Yield Spread Premium

Yield spread premium can be added on the Good Faith Estimate screen.

Compensation to Broker from Lender (Not paid out of Applicant's loan proceeds)			
824	Yield Spread Premium	<input type="text"/>	% <input type="text" value="228.38"/>
825	Service Release Premium	<input type="text"/>	% <input type="text" value="350.00"/>

### HUD Items 1102-1104

HUD Items 1102-1104 are missing from the Good Faith Estimate screen, per Ellie Mae customer support Ellie Mae considers these fees to be closing fees.

1100. Title Charges			
1101	Closing/Escrow Fee	<input type="text"/>	Table
1105	Doc Prep Fee	<input type="text"/>	

### Legal Description

The Legal Description that is included in the export file is found on page 1 of the 1003.

Legal Description
BEING ALL OF LOT EIGHT (8), IN BLOCK SIX (6), OF THE POST ADDITION, AN ADDITION TO THE CITY OF DEL RIO, VAL VERDE COUNTY, TEXAS, AS SHOWN BY THE MAP OR PLA

### Mortgage Insurance

Encompass allows the MI value to be different between the Truth-In-Lending and the Good Faith Estimate. The user has the ability to override the Good Faith Estimate value with the Truth-In-Lending value on page 2 of the 1003. **The value that is on the Good Faith Estimate is the value that will be exported to MRG.**

1003 Page 2 1003 P1 1003 P2 100

### V. Monthly Income and Combined Housing Expense Information

Gross Monthly Income			Monthly Housing Expenses		
	Borrower	Co-Borr.	Total	Present	Proposed
Base					
Overtime					
Bonuses					
Commissions					
Div. / Int.					
				Rent	
				First Mtg.	879.52
				Other Fin.	
				Haz. Ins.	75.34
				RE Taxes	71.54
				Mtg. Ins.	60.22
				HOA Dues	
				Other	
				Total	1,086.62

#### Mortgage Insurance

Override with MI from RegZ 59.89

Base Loan Amount 144,530.00

Rate 0.5000 %

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Monthly Payment 60.22

From Truth-In-Lending

From Good Faith Estimate

The Truth-In-Lending and the Good Faith Estimate do not have this override feature. The MI/PMI calculation box is for calculating the MI.

REGZ - TIL 1003 P1 1003 P2 1C

**Mortgage Insurance**

	1. MI	Months			
Mtg. Ins.	59.89	360			
Cancel at	78.000 %				

[Payment Schedule](#)

**MIP/PMI Calculation** ✖

Upfront Mortgage Insurance Premium / Funding Fee

Base Loan Amount	144,530.00
MIP / Funding	1.500 % 2,167.95
Amount Paid in Cash	<input checked="" type="checkbox"/> Lock 0.95
Upfront MIP/Funding Fee Financed	2,167.00
Loan Amount with Upfront MIP/Funding Fee	146,697.00

Monthly Mortgage Insurance Premium

Calculated Based On: Base Loan Amount

1.	0.5000	%	360	Months
2.	0.0000	%		Months

Cancel At 78.000 %

Calculate based on remaining balance

Midpoint payment cancellation

OK
Cancel

**Insurance Impounds - Quarterly Disbursements**

Miracle Online contains three quarterly insurance impound "Other Insurance". If Hazard or Flood Insurance, have a quarterly disbursement then MRG's interface will display only the first two disbursements for either one of these insurance impounds.

**Insurance Impounds - Miscellaneous Insurance Impounds**

The importing of a miscellaneous insurance impound will import if the description of the miscellaneous impound does not contain the wording "TAX" then the miscellaneous impound will import into the first available "Other insurance" field.

**Tax Impounds -**

Miracle Online contains four quarterly tax impound/ miscellaneous fields "Tax 1, Tax 2, Tax 3, Tax 4", the first quarterly tax found will import into "Tax 1" and the remaining taxes will import respectively into "Tax 2" through "Tax 4". If the disbursements are blank, Miracle Online will only display the first two disbursements.

First Pay Date: 06/01/2006

Waive Insurance

Waive Taxes

Insurance Taxes

		ANNUAL PYMT	AMOUNT	DATE DUE	AMOUNT	DATE DUE	CUSHION	# MONTHS ESCROW	
<b>Hazard Ins</b>		676.08	676.08	10/2006	0.00		2	9	Calc
<b>Flood Ins</b>		0.00							Calc
<b>Other 1</b>		500.00	125.00	7/2006	125.00	11/2006	0	2	Calc
			125.00	2/2007	125.00	4/2007			
<b>Other 2</b>		1000.00	300.00	7/2006	300.00	11/2006	0	3	Calc
			300.00	2/2007	100.00	4/2007			
<b>Other 3</b>		800.00	400.00	7/2006	400.00	11/2006	0	7	Calc
			0.00		0.00				

Insurance Taxes

		ANNUAL PYMT	AMOUNT	DATE DUE	AMOUNT	DATE DUE	CUSHION	# MONTHS ESCROW	
<b>Tax 1</b>	COUN	841.08	841.08	10/2006	0.00		2	9	Calc
			0.00		0.00				
<b>Tax 2</b>	SCHL	1200.00	400.00	6/2006	400.00	9/2006		7	Calc
			400.00	1/2007	400.00	4/2007			
<b>Tax 3</b>	CITY	345.00	100.00	6/2006	100.00	9/2006		5	Calc
			100.00	1/2007	45.00	4/2007			
<b>Tax 4</b>	HOA	426.00	213.00	6/2006	213.00	9/2006		10	Calc
			0.00		0.00				

**Data not included in Export**

The following is a list of items that are not included in the export file from Encompass:

No FHA 203k information  
PIN/Parcel Number

**No Data entry in Encompass**

Funding Date  
Closer Name