IMPLEMENTATION & PROFESSIONAL SERVICES

View

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Maximize your Encompass® investment

You have selected the leading cloud-based platform for your mortgage technology needs. It's now time to fully realize your return on investment. Our highly experienced staff is ready to help you get up and running quickly and seamlessly, assisting you in optimizing deployment, while leveraging all that Encompass has to offer, out of the gate.

Teraverde has seen and worked through major challenges in the mortgage lending and banking industries. Our executives first began working with Ellie Mae in 1995 and have used Encompass from its inception in 2006.

Our experience, in-depth understanding of your Encompass needs, and innovative expertise allows us to accurately identify the appropriate methodology the first time, maximizing your Encompass investment. We partner with you to provide industry insights and best practices that impact your bottom line.

We've worked with over 300 mortgage lenders and banks to identify and strategically leverage their new technology, and operational processes, combined with our innovative expertise, to drive ROI.

Encompass Implementation Services

Encompass Optimization

Elite Implementation

This service provides the maximum level of guidance and system configuration by Teraverde's talented implementation team. This package is appropriate for the lender that has a multi-channel business model, a need for more complex workflow development, requires Encompass hands-on admin training to walk the new admin through system configuration, or if a hands-off client prefers, lender provided guidance for business model and Teraverde does all/most configuration. This package contains two, 4-day onsite sessions.

Standard Plus Implementation

This service provides a cost-effective implementation and is appropriate for Lenders with a retail business model, most configuration will be conducted by the client with Teraverde's best practice guidance. Teraverde will provide critical advice and system support. This package contains one, 3-day onsite session.

While you have other implementation choices, we have the unique combination of mortgage banking experience, highly skilled technical resources, and Encompass domain expertise.

Lite Implementation

This service is appropriate for lenders with a single channel business model that provides Disclosures, performs Underwriting in house, or sends to an Investor for Underwriting, and Closing their own loans. Configuration of the system will utilize the out of the box Encompass set up. Teraverde will provide guidance to the client for best practice configuration and train the admin during implementation.

Mini Correspondent Implementation

This service is appropriate for lenders with a single channel business model and delivers their loans to an investor for Disclosures, Underwriting, and Closings. Configuration of the system will utilize the out of the box Encompass set up. Teraverde will provide guidance to the client for best practice configuration and train the admin during implementation.

In order to maximize your Encompass system while ensuring a smooth and seamless implementation there are five stages of the implementation process Teraverde will assist with:

Phase (1): Introduction Phase

Phase (2): Discovery Phase

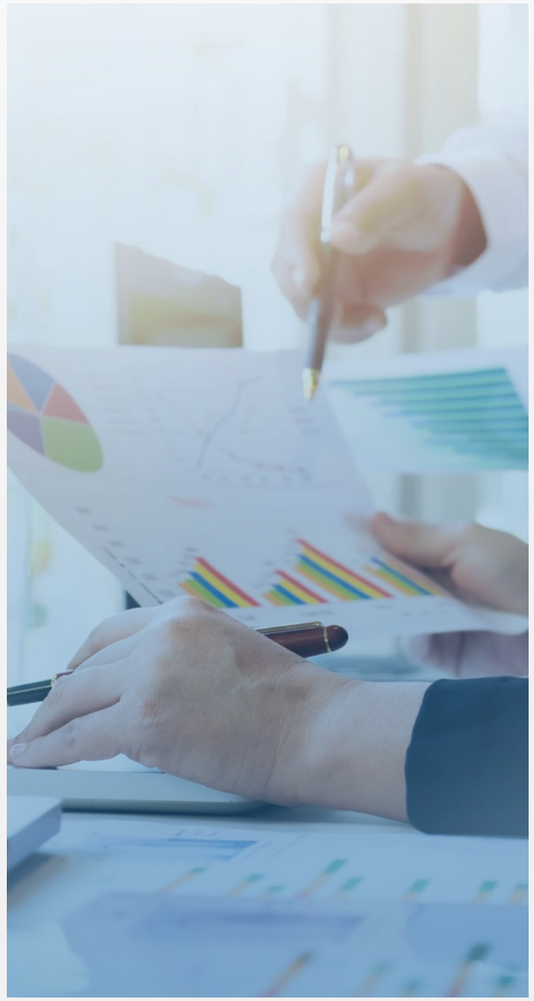
Phase (3): Configuration Phase

Phase (4): Testing Phase

Phase (5): Post Deployment Support

Phase (1): Introduction Phase

- The introductory phase ensures all team members on your project team, Ellie Mae and the Teraverde team connect and discuss the implementation process at a high level.
- A review of proposed implementation, configuration, training and support elements of the engagement, and expected schedule.
- Teraverde will ensure the roles of your project team, Ellie Mae, and Teraverde are clearly defined in writing. We'll establish progress reporting protocols and project management protocols to ensure seamless coordination during the implementation process.
- Teraverde will outline how any potential issues or delays will be identified as early as possible, and the protocols to remediate any issues to ensure timely implementation.



Phase (2): Discovery Phase

- Teraverde will work with your project team to understand your proposed workflow future state to ensure that configuration supports your intended business process and planned workflow. We'll evaluate any possible future requirements that should have flexibility or configurability included in the Ellie Mae base configuration and identify recommended configuration changes to the base configuration.
- We'll identify how ancillary systems will interface with and/or share data with Encompass. This includes Point of Sale systems, pricing engine, secondary market interface, general ledger, servicing systems, etc.
- We'll work together to identify and document any non-standard configuration requirements, such as construction/rehab, second lien and certain non-QM lending products.
- We'll help translate all Company requirements identified above into an Implementation Requirements document to ensure that the Encompass implementation team considers and includes all of these requirements in initial scope. This helps ensure timely delivery and avoids expensive 'scope change' costs and possible implementation delays.

Phase (3): Configuration Phase

- We'll guide your project team through the Ellie Mae provided starting configuration for Milestone Workflow, Personas, and Hierarchy with Test Users, Loan Folders, Templates (Loan Programs, Closing Costs, Input Form Sets, Document Sets, Task Sets, Data Templates and Loan Template Sets) and Funding Templates and configure as agreed in the Introduction and Discovery phases.

- We'll guide your project team through the Preconfigured Alerts, Disclosure Tracking Settings, Document Groups, Conditions, Condition Sets, Post-Closing Conditions, Post-Closing Condition Sets, eDisclosure Packages, eDisclosure Plan Codes and LO Compensation Rule, and configure business rules, custom print forms, dashboard views, reports and custom input forms as agreed in the Introduction and Discovery phases.

Phase (4): Testing Phase

- Assist Company in developing User Acceptance Testing plan, and ensure the UAT considers ancillary systems in use, such as a pricing engine, etc.

Phase (5): Post Deployment Support

- Post-Implementation on-site assistance for branches, as required.
- Completion of post-implementation configuration enhancements, workflow management, etc. as required.
- Punch list and exception clearance.

Loan Setup	Mini Correspondent	Lite	Standard Plus	Elite
Auto Loan Numbering	Included	Included	Client*	Included
Auto MERs MIN Numbering	++	++	Client*	Included
Loan Folders	Included	Included	Client*	Included
Loan Duplication	++	++	Client*	Included
Alerts	Included	Included	Client*	Included
Logs	++	++	Client*	Included
Tasks	Included	Included	Included	Included
Default Input Forms	++	++	Client*	Included
Condition Forms	++	++	Client*	Included
Custom Print Forms	Included	Included	++	Included
Print Form Groups	++	++	Client*	Included
Loan Custom Fields	++	++	Client*	Included
Channel Options	++	++	Client*	Included
RESPA	Included	Included	Included	Included
Change in Circumstance Setup	++	++	Client*	Included
Disclosure Tracking Settings	++	++	Included	Included
Compliance Calendar	++	++	Included	Included
Trustee List	Included	Included	Included	Included
Piggyback Loan Synchronization	++	++	Client*	Included
Sync Templates	++	++	Included	Included
Privacy Policy	Included	Included	Included	Included
HMDA Profiles	Included	Included	Included	Included
NMLS Report Setup	Included	Included	Included	Included
Verification Contact Setup	++	++	Client*	Included

Company/User Setup	Mini Correspondent	Lite	Standard Plus	Elite
Company Information	Included	Included	Client*	Included
Personas	Included	Included	Client*	Included
Organizations /Users	Included	Included	Included	Included
Roles	++	++	Client*	Included
Milestones	Included	Included	Client*	Included
User Groups, as need arises	Included	Included	Client*	Included

Loan Templates	Mini Correspondent	Lite	Standard Plus	Elite
Loan Programs	Included	Included	Included	Included
Closing Costs	Included	Included	Included	Included
Input Form Sets	++	++	Client*	++
Settlement Service Providers	Included	Included	Included	Included
Affiliated Business Arrangement	++	++	Included	++
Document Sets	Included	Included	Client*	Included
Task Sets	Included	Included	Included	Included
Data Templates	Included	Included	Included	Included
Loan Template Sets	Included	Included	Included	Included
Default Template Settings	++	++	Client*	++

Tables and Fees	Mini Correspondent	Lite	Standard Plus	Elite
FHA County Limits	Included	Included	Client*	Included
Itemization Fee Management	Included	Included	Client*	Included

Business Rules	Mini Correspondent	Lite	Standard Plus	Elite
Loan Folder Business Rules	++	++	Client*	++
Milestone Completion	Included	Included	Included	Included
Field Data Entry	++	++	Client*	++
Field Triggers	Included	Included	Included	Included
Persona Access to Fields	++	++	Client*	++
Role Access to Documents	++	++	Client*	++

Additional Services	Mini Correspondent	Lite	Standard Plus	Elite
eDocument Management	++	++	Included	++
Compliance Review Setup	++	++	Included	++

Other Settings	Mini Correspondent	Lite	Standard Plus	Elite
Consumer Connect Admin	Included	Included	Client*	Included
Admin Tools	Included	Included	Client*	Included

Docs Setup	Mini Correspondent	Lite	Standard Plus	Elite
eDisclosure Packages	++	Included	Included	Included
eDisclosure Plan Codes	++	Included	Included	Included
eDisclosure Stacking Templates	++	++	Client*	Included
Closing Doc Plan Codes	++	++	Included	Included
Closing Doc Stacking Templates	++	++	Client*	Included
Compliance Audit Settings	++	++	Client*	Included

eFolder Setup	Mini Correspondent	Lite	Standard Plus	Elite
Document conversion	Included	Included	Client*	Included
Documents	Included	Included	Included	Included
Document Stacking Templates	++	++	Included	Included
Document Identification	++	++	Client*	Included
Conditions	++	Included	Included	Included
Condition Sets	++	++	Included	Included
HTML Email Templates	++	++	Client*	Included

Secondary Setup	Mini Correspondent	Lite	Standard Plus	Elite
Product & Pricing (if applicable)	Included	Included	Client*	Included
Funding Templates	++	++	Client*	Included
Purchase Advice Form	++	++	Client*	Included
Auto-Lock	Included	Included	Included	Included

Contact Setup	Mini Correspondent	Lite	Standard Plus	Elite
Email Server Settings	++	++	Client*	Included

"(*) Included in baseline delivery; Client will configure after discovery phase and (++) Are not included in the package"

Setting	Mini Correspondent	Lite	Standard Plus	Elite
Dedicated Implementation Consultant	Included	Included	Included	Included
On-Site Consultant Services (Travel expenses are not included)	Remote	Remote	Included (3 days)	Included (4-day periods x 2)
Mini Correspondent Setting Matrix	Included	Included	Included	Included
Configuration by Teraverde	Included	Included	Not Included	Included
Average Timeline to Deployment (days)	75	75	105	105
Post -Deployment Support (recommend)	Included (16 hrs. up to 4 weeks)	Included (16 hrs. up to 4 weeks)	Included (32 hrs. up to 8 weeks)	Included (40 hrs. up to 8 weeks)
Encompass Consumer Connect	Included	Included	Included	Included
Appropriate for Banker Customers	<50	<10	<50	<50

When Implementation Success Matters...

TERAVERDE DELIVERS

This is your chance to join the Teraverde Family and begin to innovative your business:

- Increase Profitability
- Mitigate Risks
- Enhance Productivity
- Drive Opportunities

Schedule Your Implementation Kick-Off Today

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Teraverde - Tech100 Mortgage Winner, Award-Winning Mortgage Business Solutions, Certified Encompass Administrators, Certified Mortgage Bankers.