# IMPLEMENTATION & PROFESSIONAL SERVICES

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.
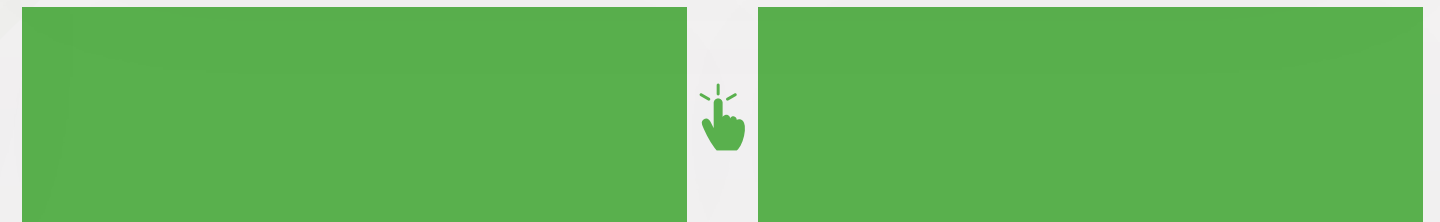
Elite Implementation

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 provides 64 hours of concentrated remote implementation assistance.

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 provides 24 hours of concentrated remote implementation assistance.

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

Turnkey Non-Complex

We provide turnkey service with Industry Best Practice Configurations and the greatest use of native Encompass Functions. Designed for rapid implementation for clients with non-complex implementation needs: one origination channel, conventional and FHA/VA products, one milestone template and less than 1,000 loans per year. This package provides 16 hours of concentrated remote implementation assistance.

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.

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:
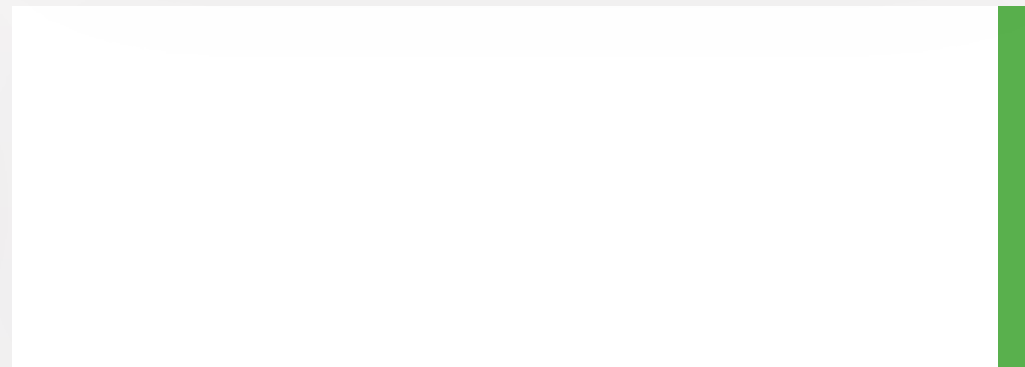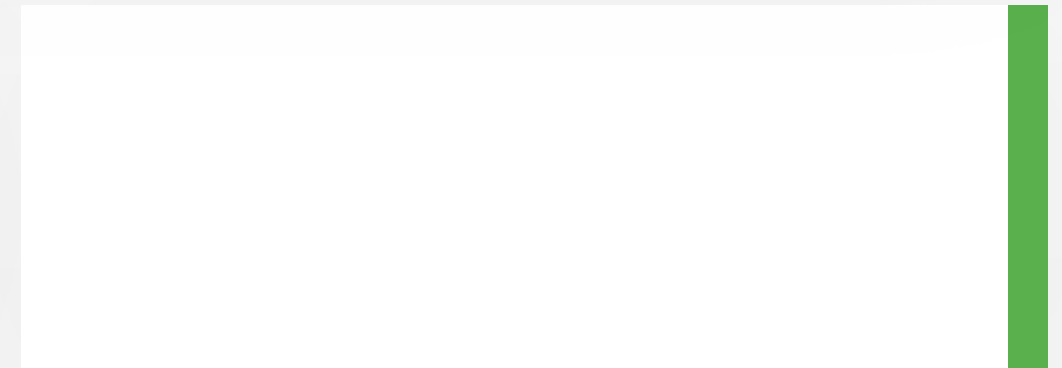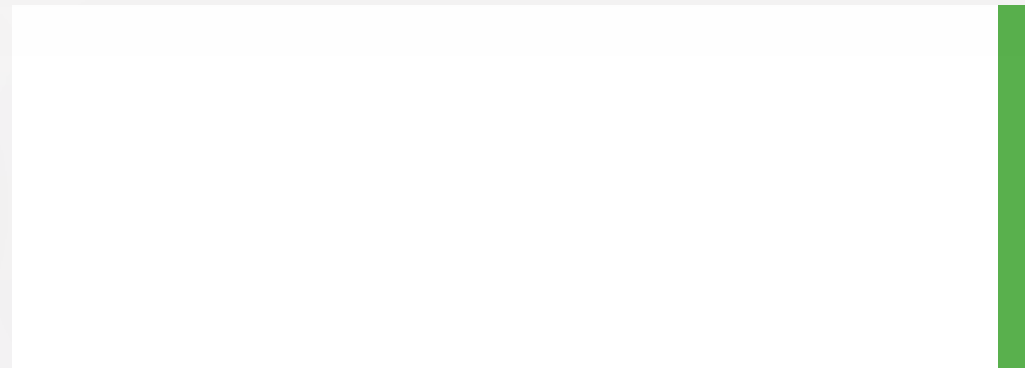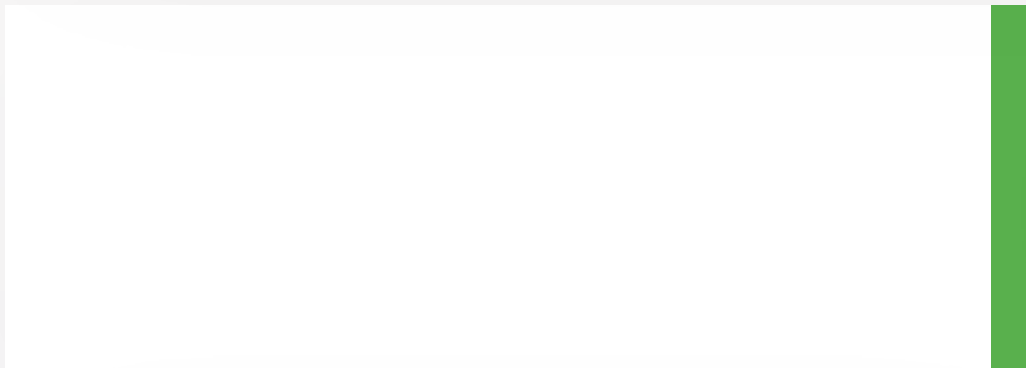
Phase (1): Introduction Phase

- The introductory phase ensures all team members on your project team, ICE 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, ICE, 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 ICE 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 ICE 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	Lite	Turnkey Non-Complex	Standard Plus	Elite
Auto Loan Numbering	Included	* Pre-configured	Client*	Included
Auto MERs MIN Numbering	++	* Pre-configured	Client*	Included
Loan Folders	Included	* Pre-configured	Client*	Included
Loan Duplication	++	* Pre-configured	Client*	Included
Alerts	Included	* Pre-configured	Client*	Included
Logs	++	* Pre-configured	Client*	Included
Tasks	Included	* Pre-configured	Included	Included
Default Input Forms	++	* Pre-configured	Client*	Included
Condition Forms	++	* Pre-configured	Client*	Included
Custom Print Forms	Included (up to 10)	Included (up to 10)	++	Included
Print Form Groups	++	* Pre-configured	Client*	Included
Loan Custom Fields	++	* Pre-configured	Client*	Included
Channel Options	++	Included	Client*	Included
RESPA	Included	* Pre-configured	Included	Included
Change in Circumstance Setup	++	* Pre-configured	Client*	Included
Disclosure Tracking Settings	++	* Pre-configured	Included	Included
Compliance Calendar	++	* Pre-configured	Included	Included
Trustee List	Included	* Pre-configured	Included	Included
Piggyback Loan Synchronization	++	* Pre-configured	Client*	Included
Sync Templates	++	* Pre-configured	Included	Included
Privacy Policy	Included	*Pre-configured	Included	Included
HMDA Profiles	Included	* Pre-configured	Included	Included
NMLS Report Setup	Included	* Pre-configured	Included	Included
Verification Contact Setup	++	* Pre-configured	Client*	Included

Company/User Setup	Lite	Turnkey Non-Complex	Standard Plus	Elite
Company Information	Included	Included	Client*	Included
Personas	Included	Included	Client*	Included
Organizations /Users	Included	Included	Included	Included
Roles	++	* Pre-configured	Client*	Included
Milestones	Included	Included	Client*	Included
User Groups, as need arises	Included	Included	Client*	Included

Loan Templates	Lite	Turnkey Non-Complex	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	Lite	Turnkey Non-Complex	Standard Plus	Elite
FHA County Limits	Included	* Pre-configured	Client*	Included
Itemization Fee Management	Included	* Pre-configured	Client*	Included

Business Rules	Lite	Turnkey Non-Complex	Standard Plus	Elite
Loan Folder Business Rules	++	* Pre-configured	Client*	++
Milestone Completion	Included	* Pre-configured	Included	Included
Field Data Entry	++	* Pre-configured	Client*	++
Field Triggers	Included	* Pre-configured	Included	Included
Persona Access to Fields	++	* Pre-configured	Client*	++
Role Access to Documents	++	* Pre-configured	Client*	++

Additional Services	Lite	Turnkey Non-Complex	Standard Plus	Elite
eDocument Management	++	* Pre-configured	Included	++
Compliance Review Setup	++	* Pre-configured	Included	++

Other Settings	Lite	Turnkey Non-Complex	Standard Plus	Elite
Consumer Connect Admin	Included (Site Design Excluded)	Included (Site Design Excluded)	Client*	Included
Admin Tools	Included	Included	Client*	Included

Docs Setup	Lite	Turnkey Non-Complex	Standard Plus	Elite
eDisclosure Packages	Included	* Pre-configured	Included	Included
eDisclosure Plan Codes	Included	* Pre-configured	Included	Included
eDisclosure Stacking Templates	++	* Pre-configured	Client*	Included
Closing Doc Plan Codes	++	* Pre-configured	Included	Included
Closing Doc Stacking Templates	++	* Pre-configured	Client*	Included
Compliance Audit Settings	++	* Pre-configured	Client*	Included

eFolder Setup	Lite	Turnkey Non-Complex	Standard Plus	Elite
Document conversion	Included	* Pre-configured	Client*	Included
Documents	Included	* Pre-configured	Included	Included
Document Stacking Templates	++	* Pre-configured	Included	Included
Document Identification	++	* Pre-configured	Client*	Included
Conditions	Included	* Pre-configured	Included	Included
Condition Sets	++	* Pre-configured	Included	Included
HTML Email Templates	++	* Pre-configured	Client*	Included

Secondary Setup	Lite	Turnkey Non-Complex	Standard Plus	Elite
Product & Pricing (if applicable)	Client*	Client*	Client*	Client*
Funding Templates	++	* Pre-configured	Client*	Included
Purchase Advice Form	++	* Pre-configured	Client*	Included
Auto-Lock	Included	* Pre-configured	Included	Included

Contact Setup	Lite	Turnkey Non-Complex	Standard Plus	Elite
Email Server Settings	++	* Pre-configured	Client*	Included

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

"* **Pre-configured** is Encompass Default Settings (No modifications required)"

Setting	Lite	Turnkey Non-Complex	Standard Plus	Elite
Dedicated Implementation Consultant	Included	Included	Included	Included
Hands-on Dedicated Professional Services	Included (16 hrs.)	Not Included	Included (24 hrs.)	Included (64 hrs.)
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	<10	<30	<50	<100

Turnkey Non-Complex: One channel, Products are Conventional and FHA/VA Fixed and Agency ARM First Mortgages; Must Use EPPS or Optimal Blue; Loans per Year <1,000; One Milestone Template; Standard Personas; Underwriting using Encompass Standard Underwriting Conditions; 10 Custom Print Forms; 3 Custom Input Forms; Consumer Connect configured to Existing Lender Website; Reports using Encompass Standard Reports; 16 hours Training and Support

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.