*igniting ideas for the mortgage industry.*
matchbox

eFolder Overview

When preparing the paperless file of Encompass, the eFolder will be the Encompass tool used. The below 'How To' is set up to give users the basic understanding of using the eFolder and its function.

eFolder: **The eFolder is comprised of several major components, each of which is delineated within its own 'Tab' shown below.**
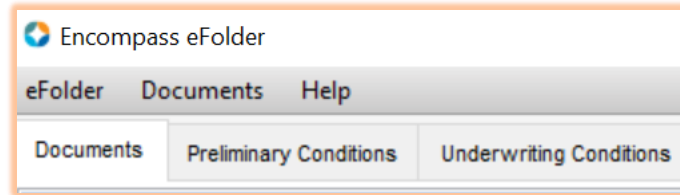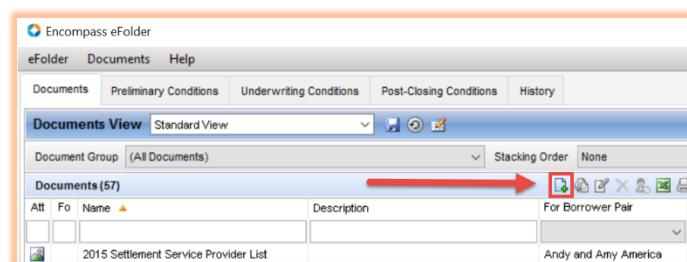

Document Tab: The Documents tab contains all of the documents associated with the Loan. It also monitors the documents requested (Product & Pricing, Title, and Appraisal) & creates a line item for when that document is received so the user can attach the received document to the line item created.
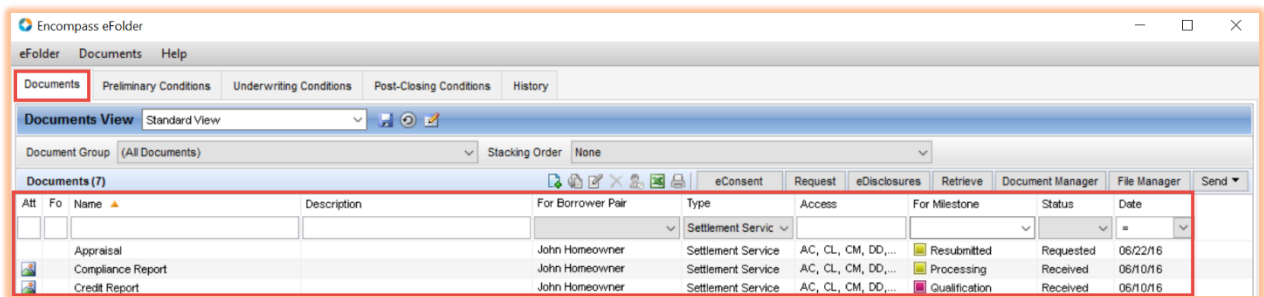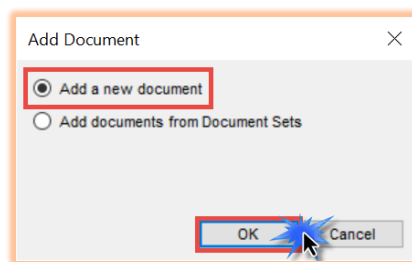

Adding Documents: As each document is added to the eFolder, it's important that a name be attributed to the document OR the document will be listed as 'unassigned'. Naming a document has been simplified by your Encompass administrator, allowing you to choose from a drop-down list.
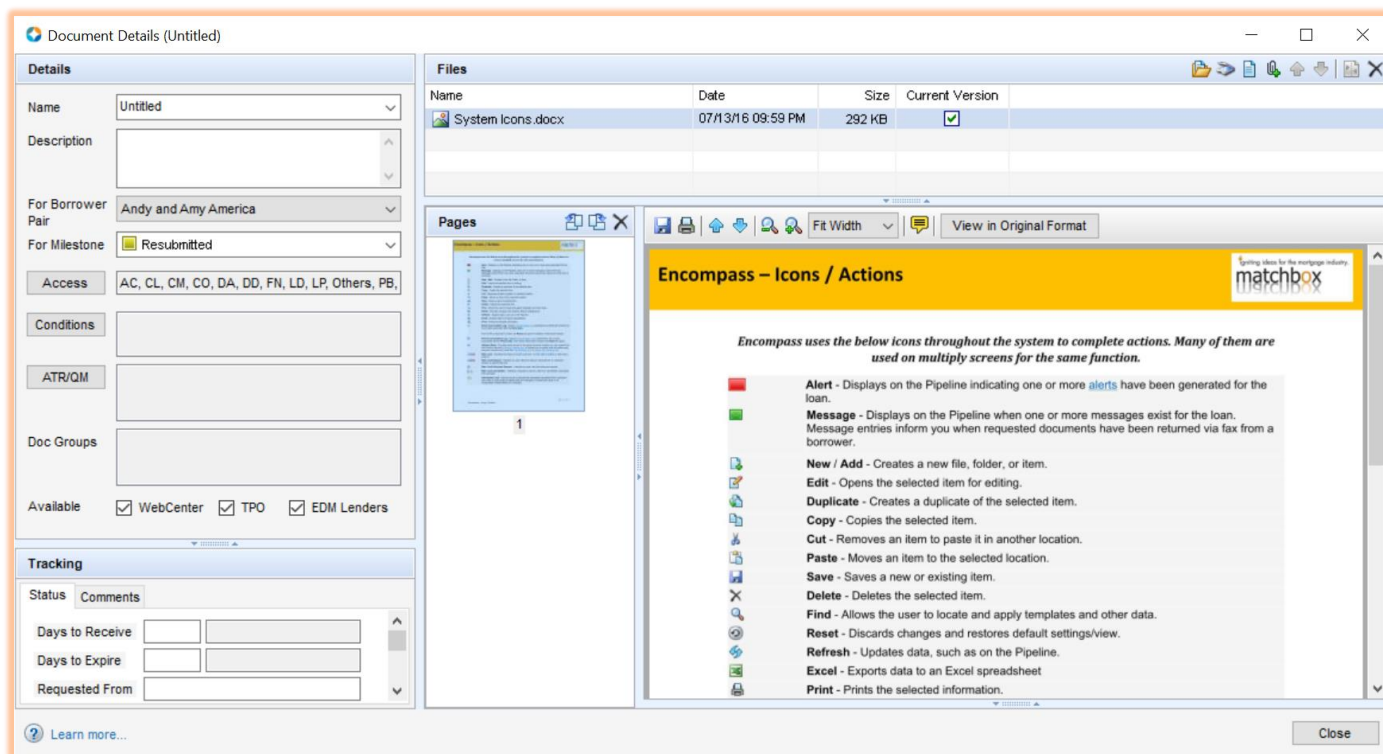
Step A)   Open the eFolder and Click the add icon

Step B)　　　Choose "Add New Document"

Step C)　　　Document Details Screen Appears

Button	Action
Name [Untitled ▾]	Choose a name for the doc from the list provided - Never Type.
📂	Browse & Attach: allows you to find the saved doc & add it to the eFolder.
🖨	Scan & Attach: allows you to scan a doc & deliver to eFolder.
📄	Attach Encompass Forms: choose from various encompass standard forms to add to the eFolder (1003, TIL, etc.)
📎	Attach Unassigned Files: choose to use docs that reside in the eFolder, but are yet to be assigned.
📎✓	Edit File: allows you to reconfigure the pages in an attachment by restacking the page order, omit pages that are unnecessary, rotate pages & save the changes made.
🖼	Merge pages: consolidate the pages of an attachment to be more precise with the file.
💬	Comments: post comments to a file to later reference OR share with a colleague to highlight problem areas (i.e. missing signature, date, erroneous info). The comment is date & time stamped to provide validity to the comment.
✕	Delete: remove the document from the eFolder. This is ONLY allowable based on your persona settings. It is not recommended that a document is deleted, but rather use the document name – xxDeletexx, which removes the document from the active eFolder.

Note: When a document is added to the eFolder, it automatically defaults as the 'Current Version' of that doc. This is important when referring to multiple files that have been added

**Viewing Documents:**   When viewing documents in the 'Documents Tab' there are a couple of highlights notes below:

1) Icon symbolizes that the Document is associated with a condition.
2) Icon symbolizes that a PDF File has been attached to the Document.
3) The 'Status' of the document is listed to indicate whether the document is: Expected, Expired, Received, past Due, Requested, or Re-Requested.
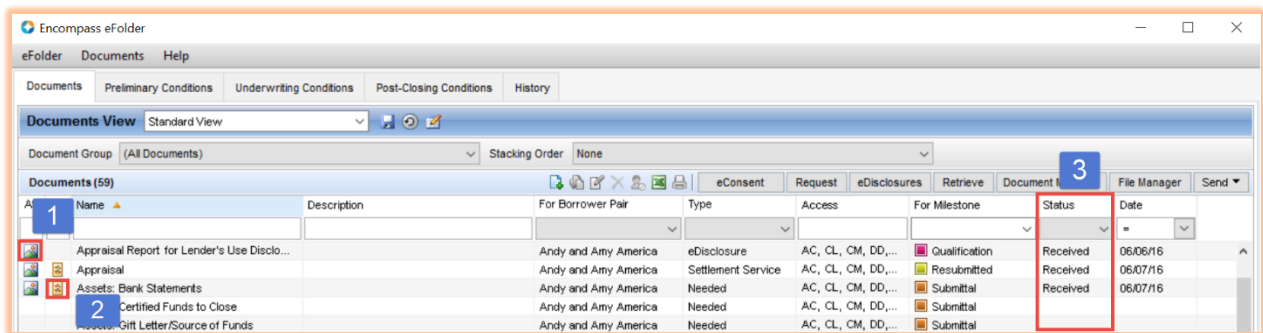
Document Groups: All Documents within the eFolder can be referenced by selecting the Documents tab, but if you needed to reference all of the documents that relate to a specific category, i.e. Income Docs, they can be referenced in the Document Group section of the eFolder. This section is located on the far left of the eFolder & will separate the docs by category so they can be referenced by the user in a more refined list of docs.
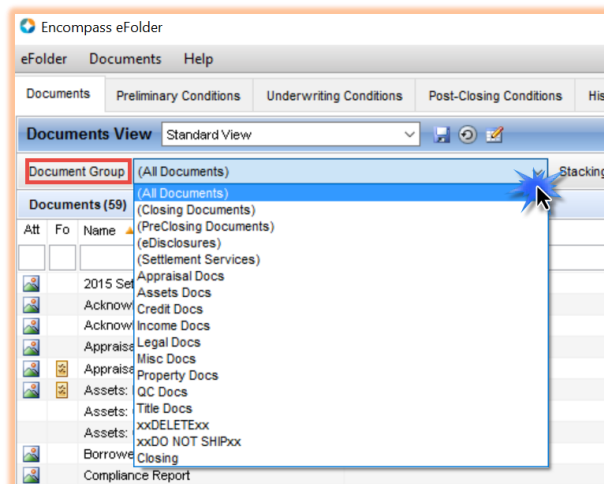
Conditions Tab: The Conditions are preformatted to allow easy use when assigning conditions. There are three conditions tabs: Preliminary, Underwriting, & Post Closing.
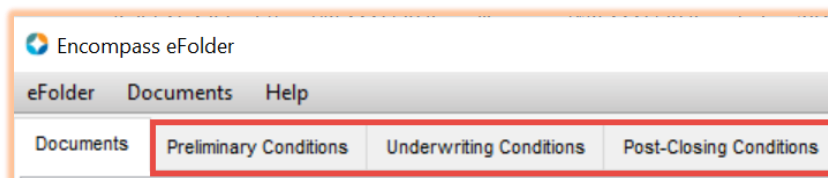
Tab	Description
Preliminary Conditions	Certain conditions are expected to be met prior to submission. These conditions are satisfied in this section.
Underwriting Conditions	These conditions are assigned post UW review at Conditional Approval. These conditions need to be satisfied prior to preparing closing docs on a loan.
Post Closing Conditions	These are conditions that can be satisfied after the loan has docs drawn & signed by the borrower. The Post-Closing dept will clear these conditions in preparations of selling the loan to an investor.

Conditions Details: To view the Condition Details, users can do so by double clicking / selecting the condition. Condition Details allow users to review/reject/clear the condition with efficiency.   The action taken is then time stamped to the condition to allow transparency to loan team members.