Encompass platform overview

Accelerate your mortgage operations and scale your business
with the industry's best-in-class lending platform

Mortgage companies today face the challenge of delivering a seamless and hassle-free customer experience while staying ahead of compliance requirements and minimizing operational costs. Encompass® by ICE Mortgage Technology® addresses these challenges by providing an all-in-one solution that connects, streamlines and accelerates the mortgage lending process from start to finish. With Encompass, mortgage lenders can accelerate productivity, scale their operations and provide a smooth, consistent lending experience that creates customers for life and delivers proven results.

Manage your entire lending operation within a single platform

Built with modern, intuitive workflows and powered by intelligent automation, Encompass enables mortgage lenders to acquire new customers and manage the entire loan lifecycle—origination, processing, underwriting, closing and selling—with efficiency, quality and compliance. Using Encompass you can:

- **Acquire and retain customers:** identify, attract and convert borrowers, brokers and sellers with integrated sales tools and pricing

- **Originate and manufacture loans:** collect, organize, verify and underwrite loan files with built-in property valuation, flood, closing fee tools and service ordering

- **Close and settle loans:** draw closing documents, collaborate with closing partners, collect wet or electronic signatures and register your loan with MERS

- **Sell and deliver loans to investors:** manage your secondary marketing portfolio and price locks, execute trades and deliver loan data and documents to investors in just a few clicks

- **Purchase and receive loans from sellers:** elevate your correspondent lending with access to the largest seller marketplace, seamless loan acquisitions and streamlined pipeline management

Everything you need at your fingertips

Encompass is intuitively designed with modern lending workflows and advanced tools that are seamlessly integrated into every stage of the lending process. This keeps your team focused and efficient, allowing them to complete tasks without ever needing to leave the platform. Some of the key capabilities across the platform include:

- **Loan pricing:** easily compare product and pricing options and apply them to loans in seconds, creating a seamless process from borrower lead to lock

- **Document management:** securely request, receive and manage pre-verified federal, state and local documents, along with borrower signatures, at every stage of the lending process.

- **Compliance management:** reduce risk with fully automated, recurring compliance checks and notifications that verify your loan file for inconsistencies or inaccuracies, supporting alignment with federal, state, local regulations and industry guidelines

- **Workflow automation:** effortlessly create and manage rules to automate tasks, conditions, service orders, quality control and more, allowing you to implement an efficient, exception-based workflow

- **Reporting and analytics:** seamlessly deliver loan data to reporting tools, enabling actionable insights to drive business optimization

- **Developer APIs:** leverage Encompass' suite of APIs to innovate and extend Encompass to other applications, automate processes and customize your lending experience

Uniquely designed to meet the needs of mortgage lenders in any market

Encompass is the platform of choice for mortgage companies seeking to streamline operations and drive long-term success. More than 3,000 banks, credit unions and independents mortgage bankers trust Encompass to run their business because it is:

- **Connected:** access the industry's largest network of lenders, investors, developers and service providers with over 300 pre-built partner integrations
- **Complete:** leverage end-to-end workflows for any lending channel and get everything you need to run your business from a single system of record
- **Compliant:** rest easy with technology you can depend on with a proven track record for supporting industry and regulatory compliance changes
- **Flexible:** configure the platform with ease for any business workflow or customize it using a suite of over 400 APIs
- **Automated:** leverage lights-out automation to achieve unparalleled transparency and control, transforming your workflow and maximizing efficiency

Slash operational costs and grow your business at scale

Key benefits of Encompass

- **Increase operational productivity** – do more loans in less time with less resources.
- **Reduce cycle times** – originate loans faster to increase capacity and create a better borrower experience
- **Improve loan quality** – reduce error rates and mitigate compliance and buyback risks
- **Lower cost of origination** – expand your profit margin and boost your bottom line

Proven ROI for your business

Independent research by MarketWise Advisors highlights the measurable impact of the Encompass platform, showing an impressive average return on investment of 5:1 for its clients. The study also indicates that on average Encompass delivers the following financial benefits:

$1,065	**23%**	**3-day**	**13%**
Increase in gross profit per loan	Increase in loan volume without adding staff	Reduction in application to close cycle times	Decrease in error rates

Learn more at: mortgagetech.ice.com/products/encompass