This training guide is designed for use with a Corporate Training Webinar. If you would like to attend a webinar that covers this material, please check the AFN Company Intranet for the Corporate Training Schedule.

I. The Importance of Disclosure Tracking (Tools>Disclosure Tracking)
The Disclosure Tracking tool is where Encompass keeps track of disclosures that are generated and sent to the borrower(s).

1. Disclosure Tracking provides the user with the following information:
   a. The date the RESPA required 6 pieces of information are received
   b. Documents that were included in the eDisclosure package
   c. The APR/Finance charge at the time of disclosure

2. Track the method of eDisclosure delivery (whether sent electronically, delivered in person or sent via US Mail), keeping the following facts in mind:
   a. eDelivery – The “Borrower Received” date will automatically populate when the borrower “picks up” the eDisclosures online.
   b. In Person – The “Borrower Received” date will populate with the current date (date eDisclosures are generated).
   c. US Mail – The “Borrower Received” date will populate based on 3 business days from the current date (date eDisclosures are generated).

**NOTE:** We will discuss the significance of this date later in this training, in the Initial GFE & Intent to Proceed section.
3. When multiple entries are made in Disclosure Tracking, be mindful of the following:
   a. To avoid making multiple entries in Disclosure Tracking when generating eDisclosures, you should always preview the eDisclosure package prior to printing or sending it (both printing and sending will prompt the system to make an entry on the Disclosure Tracking screen); you may catch an error in the preview that could save you from having to regenerate the disclosures. (See below: In this screenshot, the GFE and TIL are about to be re-disclosed; by clicking the [Preview] button prior to printing, I can quality-check the forms to be sure no adjustments need to be made.)

   ![Image of Disclosure Tracking interface]

   b. Disclosures generated in error, with no intent to deliver the borrower, must be excluded from the file timeline so tracking dates are not affected; this is done by clicking on the Disclosure History entry you wish to exclude and then clicking the [Exclude form Timeline] button.

   ![Image of Disclosure History interface]

**Important Takeaways from this Section:**

- Be sure to select the correct method of disclosure delivery (In-person, US Mail, etc.).
- Exclude entries made in error so they do not affect the timeline, taking care that included entries match disclosures in the eFolder (including correct dates, types of disclosures APRs and finance charges).
II. The Initial GFE and the Intent to Proceed (Forms>2010 GFE)
Data entry in this Encompass360 form will determine whether your GFE is prepared correctly and whether you are able to re-disclose without generating system errors.

1. When checked as required (and at the appropriate time in the workflow—before generating re-disclosures) the [ ] Borrower intends to continue with this loan checkbox will ensure that the GFE is prepared correctly.

2. The Intent to Proceed Date (which appears just below the checkbox) depends on the method of disclosure delivery to the borrower. In the example above, the borrower intends to proceed on 08/16/2013; initial disclosures were sent out on 08/16/2013 as eDisclosures and signed by the borrower the same day.
   a. Encompass will not allow you to enter a date that is earlier than the disclosure method of delivery allows (for example, if the method of delivery is US Mail, the Intent to Proceed Date cannot be earlier than 3 business days from the date the disclosures were generated).
   b. When the [ ] Borrower intends to continue with this loan checkbox is checked:
      i. The GFE Expires alert will be cleared
      ii. Encompass will continue to enforce policies regarding updating the GFE
      iii. Encompass will properly handle page 1, box 2 of the GFE (the line beginning with, “The estimate for all other settlement charges is available through...”) and will not change that date when you re-disclose
   c. IMPORTANT NOTE: If the [ ] Borrower intends to continue with this loan checkbox does not stay checked after you check it:
      i. This happens when the checkbox is checked after generating disclosures

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ii. To fix this and stop system errors:
- Go to Tools>Disclosure Tracking
- **Exclude** all entries from the timeline except the initial disclosures
- Go to the 2010 GFE and check the intent to proceed box
- Return to Disclosure Tracking and **Include** the entries that should be included on the file.

**Important Takeaways from this Section:**
- Click the [ ] Borrower intends to continue with this loan checkbox before re-disclosing
- This checkbox must be marked in order for Page 1, Box 2 of the GFE to maintain the correct date.

### III. Calculating Impounds (Forms>2010 Itemization>Section 1000)
Data entry in this Encompass360 form and subforms will determine whether impounds calculate correctly; when completed properly, Encompass will automatically calculate the number of months’ impounds required on the loan.

1. Five pieces of information are required:
   a. Property tax premium *
   b. Property tax due dates
   c. Hazard insurance premium *
   d. Hazard insurance due date
   e. Estimated closing date

   * Will carry over from 1003 – Page 2 if previously entered there.
2. To have Encompass **automatically calculate** estimated impound requirements:
   a. Click the **[Aggregate Setup]** button that appears next to field 1011; the “Initial Escrow Account Setup” window will appear.
   b. Enter a “2” in the **Cushion** field in both the “Tax” and “Haz Ins” columns.
   c. Enter the Due Date in the “Tax” and “Haz Ins” columns.
   d. Click the **[OK]** button.
   e. Estimated impound requirements will automatically calculate based on this data entry.

3. To manually enter monthly impounds:
   a. Click the **[Aggregate Setup]** button that appears next to field 1011; the “Initial Escrow Account Setup” window will appear.
   b. Click the **[Clear All Impound Settings]** button (and click the **[Yes]** button when the “…are you sure…” prompt appears).
   c. Click the **[OK]** button to exit the “Initial Escrow Account Setup” window.
   d. Manually complete the fields on lines 1002 and 1004 of the form.

**Important Takeaways from this Section:**
- You can have Encompass calculate the impound requirements *or* calculate them manually.
- Both methods require that you access the **[Aggregate Setup]** (and either enter data or clear defaulted data).