



Integration Guide

Blend-Encompass[®] Integration

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Document Date	Version No.	Description
November 1, 2022	1.3	Updated with new features
December 15, 2020	1.2	Field Mapping customization details
November 11, 2020	1.1	Added additional information on the default loan folder for unassigned loans, document mapping, and test cases
October 10, 2020	1.0	Document created

Overview

The Blend-Encompass integration streamlines the connection and transfer of information between Blend and Encompass by:

- Ensuring compliance by keeping Blend (POS) and Encompass (LOS) in sync
- Enabling loan teams to operate more efficiently by increasing capacity, speed, and providing better service to their customers
- Eliminating manual touchpoints to increase your speed to fulfill, reduce processing costs and error rates, and bolster compliance

The integration is built and maintained by Blend, enabling Blend to provide first-party support to customers, while giving Blend more control over development velocity, future roadmap, and customer feature requests. This document details the features and functionality of the integration along with key changes from the previous version.

Note: In order to access the integration, you must follow [these steps](#).

Integration Features

Application Sync

Refers to the initial data collection of borrower information. The initial data export from Blend to Encompass uses the MISMO v3.4 file.

Field Mappings

A field mapping is linking a field from Encompass to Blend. There are standard field mappings and field mapping customizations which are additions to the integration that map to an Encompass custom field. Blend offers a limited set of pre-defined custom mappings that have been requested by customers over time.

Event Based Loan Exports

This is a feature to the Blend integration that facilitates the automatic syncing of data and documents between Blend and Encompass based on specific events.

Note: Previously "Auto Sync" was a separate service in Encompass that imported loan data and/or documents on a scheduled interval. This functionality is no longer needed and has been deprecated.

Once loan data and documents have been collected, there are three ways to export and sync data to Encompass. Any one of the following three events can trigger the initial data export:

1. *Borrower submits application:* Once the Loan Officer (LO) sends the borrower an invitation to complete the application and the borrower logs in, the LO will not be able to edit the Application screen as long as the borrower is working on the application. Upon completion of the loan application, the borrower submits the loan application. At this time, a loan file is created and transferred to Encompass along with the loan application data and corresponding documents.
2. *Lender exports application:* Lender completes the application and exports to the LOS upon submit. At this time, a loan file is created and transferred to Encompass along with the loan application data and corresponding documents.
3. *TRID is triggered in Blend:* TRID is "triggered" when the lender or borrower enters and submits the six pieces of information that compose a TRID application (Address (property), Loan Amount, Income, Estimated Property Value, Name, and Social Security Number). When TRID is triggered, a loan file is created and transferred to Encompass along with the loan application data and corresponding documents.

Please contact your Blend representative if you'd like to make any changes to the event based exports. It is possible to turn off specific events.

Loan Updates

The integration will allow exports of data after the initial export, enabling the application page to remain editable until TRID is triggered. This enables loan teams to continue to make changes to a loan file in Blend and have the most current information reflected in Encompass.

With this integration, a loan will be only “locked” in Blend if one of the following conditions is met:

- TRID is triggered in Blend
- TRID is triggered in Encompass AND Encompass to Blend sync for TRID is enabled
- LO manually exports the loan

On borrower submitted loans, a loan update can be configured to be passed to Encompass based on triggers that can be configured/pre-defined within Blend. The options for these pre-defined triggers are as follows:

- Credit is pulled
- Automated Underwriting Systems (Desktop Underwriter or Loan Loan Product Advisor) are run
- Fees are pulled
- Predefined TRID timer expires
- LO manually exports the loan

Loan Updates: Encompass to Blend Sync

As a part of Loan Updates, Blend can listen for changes made in Encompass and sync them back to Blend. This is not a full two way sync of application data. The functionality is intended to ensure key parts of the application remain up to date in Blend when the loan is modified in Encompass.

The current fields that can be enabled for sync are:

- Loan Amount [1109]
- Purchase Price [136]
- Down Payment Amount [via loan amount changing]
- Property Address [URLA.X73, 12, 14, 15]
- TRID Triggered Date [field id 3142]

Loan Updates: Credit/AUS Reissue

As a part of the Loan Updates feature, if credit or AUS is run in Blend, when a Loan Update is processed following these events, Blend can also reissue credit and/or AUS in Blend. This ensures that supplemental data is made available in Encompass and simplifies credit and AUS runs in Encompass post TRID.

Overwrites in Encompass

By default, the entire Encompass loan file will be overwritten by the updated version of the loan file from Blend. However, the update will still respect loan template and business rule settings.

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Blend recommends that all modifications to the application data take place in Blend until TRID is triggered in Blend.

Production Pipeline Support

When enabling Loan Updates in a Blend environment, any existing loan that was exported but not “locked” in Blend will inherit Loan Updates functionality.

Example scenario:

- Blend loan #12345 did not trigger TRID and is exported to Encompass on Jan 15 → LO is unable to make subsequent updates in Blend
- Loan Updates enabled on Feb 1
- Blend loan #12345 would accept additional updates and push to Encompass

Loans exported prior to Loan Updates go-live have likely since been modified in Encompass.

To prevent data from being overwritten unexpectedly for these loans, Blend allows a lender to “lock” all previously exported loans prior to Loan Updates go-live.

Your Blend representative will assist in determining if this makes sense for your organization.

Document Sync

The integration supports document mapping from Blend to Encompass. Documents can be exported in real time from Blend to Encompass and mapped to the Encompass eFolder. Document mapping currently is supported for Borrower Follow Up documents and signed disclosures.

The following configurations are available for Document Sync for follow ups:

- a. **(Default option)** Import all documents as attachments to the file manager (no mapping to document)
- b. Import all documents to a single document name
- c. Import all documents to multiple document names (including unassigned in file manager)

The following configurations are available for Document Sync for disclosures:

- a. **(Default option)** Import all documents as attachments to the file manager (no mapping to document)
- b. Import all documents to the existing document name in Encompass for the disclosure document

Blend can also update a custom field with the current date/time at the time of exporting a document.

Note: Documents can be added to the file manager while another user is accessing the loan via the Encompass SmartClient but the operation of attaching a file to a document is not supported if another user is in

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the Encompass SmartClient. Blend will retry the attachments using a schedule when a user is in the loan to complete the attachment at a later time.

Contact your Blend representative to enable this feature.

Loan Officer Assignment

If a loan officer is assigned to the loan in Blend at time of export, Blend will pass this Loan Officer's details to Encompass. In order to do this, the LOS username in the Blend user's user account must match their Encompass User ID.

User Id	
4e4c38ba-86c0-4559-81b8-0a996f3cb360	
Full Name	
Sara Intg	
Phone Number	Email Address
(123) 456-7890 x1234	sara+intg@blend.com
Loan Types:	Roles:
Home Equity Loan X Mortgage X	Loan Officer X Super X
NMLS ID #:	
12345	
LOS Username:	
saraschaeffer	

The LO will be assigned as the Loan Officer in File Contacts. The LO can also be assigned to a milestone on the loan with a loan officer role. Blend can also export any loans that are unassigned in Blend to a default Loan Officer.

Loan Officer Assignment Failures

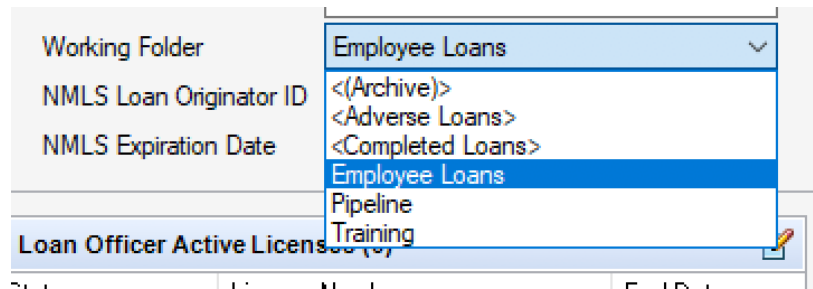
If a Loan Officer assignment cannot be passed through to Encompass due to licensing issues, then one of the following two things will happen (depending on whether TRID has fired on the loan):

If TRID has not fired on the loan: the loan will fail with an error in Blend

If TRID has fired on the loan: the loan will be exported and will either be unassigned or will be assigned to the predetermined default Loan Officer account based on configuration.

Default Loan Folder

When a loan is exported from Blend, the integration will identify the working folder of the Loan Officer on the Blend loan. Using that User ID, the integration assigns the loan to them and puts the loan in that user's working folder per their Encompass user account.



It is also possible for the integration to use a default folder instead of a user's working folder upon request.

Default Loan Template

If you require new loans to have a pre-set template or prefer that Blend loans be set to a certain template, **please provide that template name**. Specifically, please provide a screenshot of the template like the one pictured below. Blend has the ability to map to multiple templates based on loan parameters (such as purchase/refi, FHA/conventional, etc.). The loan template is currently set at time of initial loan export and does not get updated with loan updates.

Please contact your Blend representative to request changes to your loan template(s) that are applied to loans exported from Blend.

The screenshot shows a 'Loan Template Details' dialog box. At the top, the title is 'Loan Template Details' with a close button. Below the title, there are two input fields: 'Template Name' with the value 'Conventional' and 'Description' with the value 'Conventional Fixed'. Below these fields is a section titled 'Templates' which contains a list of template-related fields. Each field has a text input area, a pencil icon for editing, and an 'X' icon for deleting. The fields and their values are: 'Loan Program' (Public:\Companywide\Conventional Fixed), 'Milestone Template' (empty), 'Closing Costs' (empty), 'Input Form Set' (Public:\Companywide\Conventional Form List), 'Settlement Service Providers' (empty), 'Document Set' (Public:\Companywide\Needs List), 'Task Set' (Public:\Companywide\Conventional Tasks), 'Data Template' (Public:\Companywide\Master Data Template), and 'Affiliate Template' (empty). At the bottom left, there is a 'Learn more...' link with a question mark icon. At the bottom right, there are 'Save' and 'Cancel' buttons.

Field	Value	Edit	Delete
Loan Program	Public:\Companywide\Conventional Fixed	Yes	Yes
Milestone Template		Yes	Yes
Closing Costs		Yes	Yes
Input Form Set	Public:\Companywide\Conventional Form List	Yes	Yes
Settlement Service Providers		Yes	Yes
Document Set	Public:\Companywide\Needs List	Yes	Yes
Task Set	Public:\Companywide\Conventional Tasks	Yes	Yes
Data Template	Public:\Companywide\Master Data Template	Yes	Yes
Affiliate Template		Yes	Yes