

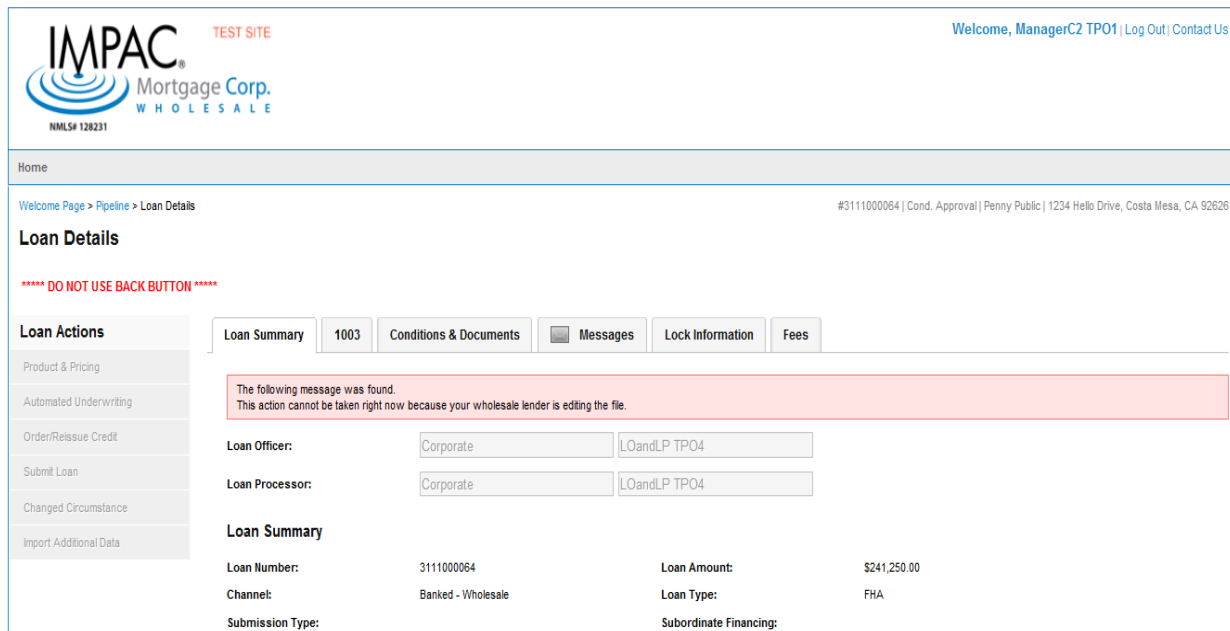
Ensuring communication provided by the Underwriter, Doc Drawer and Funder matches the information provided to them is critical to move forward in the loan process. Effective Monday, January 12, the Underwriter, Doc Drawer and Funder will have the ability to block all other users from editing loans they are working on in Encompass. This applies to our internal staff and our brokers.

This blocking of access will only apply when critical calculations are being verified in the loan. Once the Underwriter, Doc Drawer or Funder has completed their edits/calculations in the loan, they will remove the block and exit the loan.

The purpose of this Announcement is to make you aware and ask that you contact your Account Executive or Account Manager if you encounter any issues.

**Screen print example is shown below:**

The broker will receive a message indicating the wholesale lender is editing the file.



The screenshot shows the IMPAC Mortgage Corp. Wholesale interface. At the top left is the logo and NMLS# 128231. At the top right, it says "TEST SITE" and "Welcome, ManagerC2 TPO1 | Log Out | Contact Us". Below the header is a navigation bar with "Home". The main content area shows "Loan Details" for loan #3111000064. A red message box states: "\*\*\*\*\* DO NOT USE BACK BUTTON \*\*\*\*\*" and "The following message was found. This action cannot be taken right now because your wholesale lender is editing the file." Below this, there are fields for "Loan Officer" and "Loan Processor", both set to "Corporate". A "Loan Summary" section displays: Loan Number: 3111000064, Loan Amount: \$241,250.00, Channel: Banked - Wholesale, Loan Type: FHA, and Submission Type: Subordinate Financing.

If you have questions, please contact 855-GO-IMPAC (855-464-6722)