Technology Powering the American Dream™
The Evolution of Homebuying

Only a few decades ago, it was possible to get a home mortgage with little more than good credit and a handshake. For most homebuyers, the process was simple and direct, and getting the keys to their new home was a positive experience. Today, buying a home often requires endless paperwork and provides limited transparency, making it one of the most stressful purchases in one’s life.

Many lenders struggle to meet consumer expectations due to several factors:

- Complex, disjointed organizational processes
- Increased regulations
- Missed opportunities to automate processes, adding hours of manual work
- Rising origination costs
- Lack of data and insights to make informed business decisions

In today’s highly competitive mortgage environment, savvy lenders recognize the importance of delivering a seamless, efficient, hassle-free customer experience to help homebuyers realize the American Dream.

For lenders, embracing technology means getting homebuyers into the home of their dreams faster, providing better engagement with the consumer, staying connected throughout the process, and responding to homebuyers’ needs on the homebuyers’ terms.

It means offering a digital mortgage.
The Industry’s Only True Digital Mortgage Solution

Ellie Mae is the leader in digital mortgage technology and has been powering the American Dream of homeownership since 1999. With more than 3,000 customers and thousands of integrated partners, Ellie Mae powers more loan transactions than any other lending technology provider on the market.

Our core offering, the Encompass® Digital Lending Platform, is a comprehensive set of fully integrated digital lending and investing solutions that allow you to lower operating costs, increase profits, and deliver a seamless experience for all customers across all channels.

Our solutions offer access anytime, anyplace, and on any device so that you can stay connected to your borrowers, your processors, and your pipeline throughout the lifecycle of the loan.

Unlike other solutions on the market, the Encompass Digital Lending Platform unifies, automates, and streamlines every aspect of your business from customer acquisition to the delivery of the loan – all from a single system of record.

The Encompass Digital Lending Platform helps you engage customers; originate, sell and purchase loans; and drive ROI for your business.
Digital Mortgage Solutions

We know lenders are utilizing a variety of channels to get the most out of their business. Our Encompass Digital Lending Platform offers you the best technology solutions to meet the unique needs of all your channels and types of homebuyers. Whether you’re focusing on multiple channels or just one, our platform allows you to manage your business your way and serve the needs of your borrowers.

**Consumer**

In today’s market the competition for borrowers has never been fiercer. And, as a lender, you have to take advantage of every opportunity. Ellie Mae’s Consumer Engagement solution allows you to take your retail and consumer direct business to a new level. It helps you target consumers with one-to-one marketing, prioritize leads that drive more business, engage homebuyers the way they want to be engaged, close more deals, and get your borrowers into homes faster. [Learn more](#)

**Retail**

The Encompass Digital Lending Platform helps retail lenders efficiently manufacture and close loans. Our best-in-class technology delivers a seamless experience to your consumers, and significant ROI and productivity gains to your business, giving your loan officers tools to manage their pipeline, automate the manufacturing process to underwrite and close loans faster, and ensure formatted, secure delivery to investors. [Learn more](#)

**Wholesale**

The Encompass Digital Lending Platform provides all the tools you need to efficiently originate and sell high-quality TPO-generated loans, with better ROI. Streamline loan submission, document management, and broker communication processes. As a result, you’ll significantly shorten broker loan package submission times and overall origination cycle times. [Learn more](#)

**Correspondent**

70% of correspondent sellers trust the Encompass Digital Lending Platform to access the industry’s largest marketplace of sellers. No other solution puts you in a better position to acquire loans. Get all the tools and automation needed to drive better seller experiences, increased acquisition volume, and meaningful ROI. [Learn more](#)
Channels We Support

Originate more loans. Lower costs. Reduce time to close. Keep achieving your business goals, no matter how the industry or regulations change.

Consumer Engagement Solution

Ellie Mae makes it easier for lenders to attract, engage, and convert more borrowers into customers for life. Leverage leading mortgage CRM technology to drive and close more business, and a robust digital platform to reduce the cost of customer acquisition and improve the profitability of your loans.

Learn more

Marketing automation: Attract more customers with authentic content and personalized automated marketing.

Consumer point of sale: Engage online borrowers within your existing workflow to close loans faster and reduce origination fees.

Sales automation: Accelerate customer acquisitions and increase conversions exponentially.

Loan officer enablement: Extend the power of Encompass to loan officers on the go – let them originate and close loans from anywhere, on any device.

“We’ve seen a three-day pickup in our turn times from application to underwritten loan.”

Andria Lightfoot, SVP, Information Systems
Wholesale Engagement

The Encompass Digital Lending Platform provides wholesale lenders with a robust, fully configurable web-based portal that allows them to engage with and provide instant notifications to brokers while enabling them to effortlessly monitor loan status, submit documents, order credit, submit lock requests, and deliver loan packages directly to your Encompass pipeline. By staying engaged with brokers, wholesale lenders can help brokers stay better informed, build better relationships, and dramatically increase your pipeline. Learn more

Broker portal: Collaborate with your Third-Party Originators to increase volume, efficiency, and profitability, while providing a premium user experience to TPOs.

Take your wholesale channel to the next level through greater ROI and enhance your standing in a crowded market.
Originate

The Encompass Digital Lending Platform includes end-to-end manufacturing solutions that enable you to efficiently process, underwrite, and close loans faster, at a lower cost of origination. It is fully configurable to meet the needs of your business, and automates manual, time-consuming processes, such as credit and verification service ordering, compliance auditing, and title agent collaboration. As a result, you’ll get a complete digital mortgage experience across your entire business and deliver an incredible customer experience. Learn more

Automated underwriting services: Save time and ensure the quality of your loans with comprehensive Fannie Mae and Freddie Mac underwriting services and workflows.

Service ordering: Easily order mortgage insurance, appraisal, title, credit services, and verification services while ensuring quality checks throughout the origination process, leveraging the industry’s largest network of service providers.

Closing collaboration: Streamline, communications between your company and settlement agents and close loans faster with our electronic, fully secure title report and closing service that automatically uploads and stores documents and imports fees directly into the appropriate forms.

Workflow automation: Leverage powerful engines that automate your compliance, pricing, document management, and processing workflows to save you time and improve team collaboration.

Resource library: Adhere to compliance regulations and generate high-quality loans using these trusted industry resources.

“Encompass helps us stay efficient, and compliant, and ensures we have thorough documentation of our loans throughout the entire process.”

Tino Diaz, SVP
Sell

Ellie Mae’s secondary marketing and trade management solutions allow you to efficiently sell and deliver loans to investors and Government-Sponsored Entities (GSEs) to get loans funded faster, driving meaningful ROI for your business. Access a diverse marketplace of investors, and get your loans purchased with ease and efficiency to produce better yields.

**Trade management:** Bulk create, evaluate and sell loans to GSEs or correspondent investors from a single platform. Stay on top of what’s coming down the pipeline, track post-closing conditions, and easily manage lock requests while seamlessly collaborating with investors and loan officers.

**Product and pricing analysis:** Leverage a robust product and pricing engine that streamlines interactions between secondary marketing and origination teams, manages price targets, and automatically updates investor guidelines, eligibility, rates, prices, and adjusters throughout the day.

**Trade execution and fulfillment:** Confidently execute loan sale transactions by leveraging a complete set of fulfillment tools including purchase advice reconciliation and interim servicing.

**Investor delivery:** Automate your investor delivery workflow and get loans purchased faster, with confidence. Save time and minimize your risk by delivering accurate, compliant, pre-validated data and documents securely to your investors in the formats they require.

“It cuts the upload time from about 15 minutes per file down to literally seconds!”

Amy J. LaRose, Post Closing Manager
Purchase

The Encompass Digital Lending Platform includes everything you need to attract and engage sellers, manage your acquisition pipeline, and efficiently complete loan purchase transactions. Access the industry’s largest marketplace of sellers and get all the tools you need to create better seller experiences, increase acquisition volume, and drive meaningful ROI for your correspondent business.

**Seller portal**: Acquire loans faster while providing an amazing experience to your sellers. Fully integrated with the Encompass Digital Lending Platform, Encompass TPO Connect is a configurable interactive web portal that provides your TPOs with visibility, control, and collaboration they need to seamlessly originate and submit high-quality loans in a compliant and secure way.

**Correspondent lending**: The Encompass Digital Lending Platform comes equipped with a comprehensive correspondent lending solution that helps investors maximize quality, minimize risk and efficiently manage their entire loan acquisition pipeline so they can purchase from the secondary market with ease. All loan delivery and purchase activities are performed within a single system of record, helping you standardize operations, enhance data integrity, ensure compliance, and provide a seamless experience for your sellers.

**Investor delivery**: Make purchase decisions faster, with confidence. Pre-validated data and documents are delivered quickly and securely from Encompass to investors ensuring a more accurate, consistent loan package for faster purchase.

“We saw as much as a 25% increase in operational efficiency within the first 90 days of implementation. That’s just from adding business rules and automating previously manual processes.”

*Steve Kolker, SVP of Production*
The Training and Support Your Team Needs to Succeed

We never give a second thought to putting our customers first. So we take great care in providing the knowledge and support our customers and partners need to stay successful and maximize ROI.

**Account Management**

Provide professional and strategic insight to help you achieve your business goals and get maximum ROI from our solutions.

**Education, Training, and Certification**

Everything you need to keep your team at the top of their game, including on-demand and customized training, continuing education, and industry-recognized certifications.

**Professional Services**

Leverage our experience from thousands of deployments to ensure your business is following best practices and firing on all cylinders.

**Technical and Industry Support**

Specialized teams and services provide the support you need so you can keep closing loans and serving borrowers.

**Learn from Peers**

Our “Elite” community of customers, Regional User Groups, and annual user conference “Experience” gives you access to industry professionals just like you.
Drive Innovation Home with Best-in-Class Technology

The Encompass Digital Lending Platform comes equipped with powerful data, analytics, and workflow automation that extend across the platform and power each of our products. Ellie Mae’s cross-platform solutions enable you to make smarter decisions, lower costs, and drive innovation across our entire product suite to take your lending and investing operations to new heights.

**Data & Analytics:** Access all Encompass loan data fields in near real-time without impacting Encompass performance and maximize the utility of your existing visualization tools to gain actionable data insights, expand competitive advantage, and innovate your business faster. [Learn more](#).

**APIs:** Using these open RESTful APIs, both Lender and Partner Developers can extend Encompass, add new functionalities, easily integrate Encompass with other systems and data, and build and deploy custom applications in the Cloud. [Learn more](#).

**Encompass® Partner Network:** Leverage the mortgage industry’s largest partner network to customize your Encompass digital lending platform. Choose from a robust set of Solution Providers, Industry Service Providers, Investor or Consulting Partners to help deliver a seamless automated workflow. Every partner has been vetted and sanctioned by Ellie Mae to ensure you receive the best product or service available in the market. [Learn more](#).

**Ellie Mae Marketplace™:** The industry’s first online marketplace built for you to connect with the largest network to increase your Encompass ROI. Find, select and engage with sanctioned solution providers, industry service providers, Investor and Consulting Partners at your fingertips. [Learn more](#).

“The benefits of relying on a partner to handle updates, maintenance, hosting, and compliance, so we could focus on our core business, brought us to Ellie Mae.”

Dan Richards, VP of Technology
Workflow Automation Engines

**Pricing engine**: Quickly identify and compare internal and third-party product and pricing options for maximum profitability and apply them to your loans in seconds. [Learn more](#)

**Document management engine**: Securely and electronically request, receive, and manage pre-verified federal, state, and local documents and borrower signatures. [Learn more](#)

**Compliance engine**: Ensure ongoing loan quality and compliance with fully automated recurring compliance checks and notifications that verify your loan file for inconsistent or inaccurate data against federal, state, and local regulations. [Learn more](#)

**Business rules engine**: Save time and eliminate processing errors with fully configurable user persona restrictions, automated data entry and validation rules, alerts, and borrower notifications.
Partnering for Success: The Encompass® Partner Network

With the Encompass Partner Network, Ellie Mae facilitates the largest partner ecosystem in the mortgage industry, offering the depth and breadth of collaboration lenders need for a true digital mortgage. By fostering partnerships across the mortgage industry, Ellie Mae has developed the largest network of partners that, every day, ensure our thousands of customers can efficiently engage, originate, close, and sell loans.

**Industry Service Providers:** With the largest network of integrated partners in the industry, Ellie Mae helps you extend your business by connecting you to thousands of mortgage professionals. Learn more

**Solution providers:** Independent Software Vendors (ISVs) and developer partners are able to innovate on top of the Encompass Digital Lending Platform and leverage our APIs to offer advanced solutions to Ellie Mae customers. Learn more

**Investor partners:** The Encompass Digital Lending Platform includes everything you need to attract and engage sellers, manage your acquisition pipeline, and efficiently complete loan purchase transactions. With investors like AmeriHome Mortgage and Wells Fargo, you can access the industry’s largest marketplace for sellers and get the tools you need to create better seller experiences, increase acquisition volume, and drive meaningful ROI for your correspondent business. Learn more

**GSE partnerships:** With our longstanding and deeply integrated GSE relationships, our partners and customers are able to access integrated Fannie Mae® and Freddie Mac tools that span the loan lifecycle.

- **Fannie Mae:** Drive a more efficient lender and borrower experience using Fannie Mae solutions within Encompass. Learn more

- **Freddie Mac:** Freddie Mac Loan Advisor℠ delivers insights that give you an edge, to help you grow your business, directly accessible within Encompass. Learn more

**Consulting partners:** Tap into our extensive roster of partners, from boutique agencies to large shops, available to help lenders fine-tune their Encompass experience. From development, implementation, customization, and more, our consultants will help Encompass lenders drive more efficient, compliant, quality loans. Learn more
Why Is the Encompass Digital Lending Platform the Best Solution?

All in one design: Many mortgage platforms claim to provide an end-to-end solution. However, Encompass is the only lending platform that offers solutions across every stage of the loan manufacturing and trading processes in a single system of record. With Encompass, you only need to enter information once.

Open and extensible: As lenders continue to move toward an increasingly digital approach, they recognize that their ability to quickly innovate, harness data for consumer insights, and operate across myriad services and partners is crucial to their success. The Encompass Digital Lending Platform provides APIs, private data lakes, and hundreds of integrated partners.

The power of our partners: By fostering partnerships across the mortgage industry, Ellie Mae has developed the largest network of partners to ensure that our thousands of customers can efficiently engage, originate, close, and sell loans.

Configurable for all your channels: We know that every lender is different and has their own unique approach and mix of channels. Many platforms claim to be customizable. However, Encompass is the only platform that can be fully configured by end users for any lending channel without ever having to write a line of code.

Native compliance capabilities: We know that constantly changing government regulations and GSE guidelines make it increasingly difficult to stay on top of changes. Encompass is the only platform that includes a built-in native compliance engine that helps you automate the compliance and QA processes and identify risks across every step of the process.

Unsurpassed onboarding and support: For some lenders, transitioning to a new technology can be intimidating. Ellie Mae eases the pain of transitioning to a new platform with implementation services by experts, ongoing training, and resources that help expedite time to value. Ellie Mae customers also get access to a dedicated Relationship Manager who acts as an extension of your business and 24x7 technical support, so you can get help when you need it.
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