Ellie Mae

Technology Powering the American Dream
Helping lenders originate more loans, lower costs, and reduce time to close

Homebuyers don’t dream about having a mortgage. They dream about having a home. Which is why our mission — we call it our North Star — is to automate everything automatable in the residential mortgage industry.

Because lenders today must navigate changing regulations, complex workflows, and thinning margins in order to close loans quickly, maximize profit, and stand out in a crowded, competitive marketplace.

That’s why more mortgage finance organizations, enterprise-sized lenders on down, trust Ellie Mae®. They know we’ll be here with digital mortgage technology, lending platform, network, and across-the-board support that make it possible to deliver the American Dream of homeownership.
Technology powering profitability

With origination costs upwards of $8,000 per loan (according to the Mortgage Bankers Association), efficiency remains the key to profitability. That’s exactly why we continue to pioneer digital mortgage solutions that automate the loan process and deliver the strongest ROI in the industry.

- $1,331 savings and operational improvement per loan
- 697% ROI over 5 years
- 1.9 months average annual break-even point in each of the first 5 years

Source: The ROI of Ellie Mae’s Encompass All-in-One Mortgage Management Solution, Marketwise Advisors, LLC, 2017
Technology powering a true digital mortgage
Thousands of lenders of all shapes and sizes use our Encompass® Digital Mortgage Solution to originate more loans, lower costs, reduce time to close, and make smarter decisions. It’s true digital mortgage innovation that encompasses the entire loan lifecycle, so lenders can originate high-quality, compliant loans efficiently, no matter how the industry or regulations change.
Look closely at many so-called “end-to-end” mortgage solutions and you’ll likely see just third-party technologies cobbled together, leaving critical gaps that risk data errors, compliance violations, and additional costs. Our Encompass services and solutions are designed to let you benefit from the compliance, quality, and efficiency created by a fully digital mortgage.
## Integrated services & solutions

<table>
<thead>
<tr>
<th>Service Name</th>
<th>Description</th>
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<tbody>
<tr>
<td><strong>Ellie Mae Compliance Management System™</strong></td>
<td>Ensure that responsibilities for meeting CFPB requirements and internal policies are incorporated into business processes.</td>
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<tr>
<td><strong>Ellie Mae Network™</strong></td>
<td>Easily conduct business with the service providers and investors needed to originate and sell a loan.</td>
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<tr>
<td><strong>Ellie Mae Total Quality Loan® Program</strong></td>
<td>Get a best-practice workflow that delivers compliance, quality, and efficiency throughout the loan lifecycle.</td>
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<td><strong>Encompass 4506-T Service™</strong></td>
<td>Easily order tax return information from the IRS and verify results.</td>
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<tr>
<td><strong>Encompass Appraisal Service™</strong></td>
<td>Electronically submit appraisal requests and ensure UAD, UCDP, ULDD, and EAD compliance.</td>
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<tr>
<td><strong>Encompass Compliance Service™</strong></td>
<td>Minimize risk by automating reviews for federal, state, and local regulations.</td>
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<tr>
<td><strong>Encompass Consumer Connect™</strong></td>
<td>Provide consumers with an engaging online experience that empowers them to complete applications, order services, and more.</td>
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<td><strong>Encompass CRM™</strong></td>
<td>Use automated one-to-one marketing to capture and convert more leads, foster better relationships, and stay compliant.</td>
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<tr>
<td><strong>Encompass Data Connect™</strong></td>
<td>Drive more funded loans per user and make smarter decisions by getting near real-time access to all your loan data.</td>
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<td><strong>Encompass Data &amp; Docs Solution™</strong></td>
<td>Get loans purchased faster by sending tamper-proof loan data and documents directly to correspondent investors.</td>
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<td><strong>Encompass Developer Connect™</strong></td>
<td>Leverage APIs and developer tools to extend Encompass and bring new solutions and capabilities to customers.</td>
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<td><strong>Encompass Direct Mail™</strong></td>
<td>Reach new and existing customers with targeted, relevant messaging that's tailored to your audience.</td>
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<td><strong>Encompass Docs Solution™</strong></td>
<td>Reliably draw accurate, compliant docs, from initial eDisclosures to closing packages, on every loan.</td>
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<td><strong>Encompass Electronic Document Management™</strong></td>
<td>Securely request, receive, and manage documents with the click of a button.</td>
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<td><strong>Encompass Flood Service™</strong></td>
<td>Improve efficiency by electronically ordering flood risk products that include HMDA/census data.</td>
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<td><strong>Encompass Fraud Service™</strong></td>
<td>Reduce risk exposure with a comprehensive, easy-to-re-use analysis of property and surrounding market data.</td>
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<td><strong>Encompass Loan Officer Connect™</strong></td>
<td>Give loan officers the ability to update loans, receive alerts, and deliver superior customer service from any mobile device.</td>
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<td><strong>Encompass Partner Connect™</strong></td>
<td>Enables service providers integrated on the Ellie Mae Network to build solutions across Ellie Mae’s product suite, rapidly deliver new enhancements, reduce time to market, and improve customer experience.</td>
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<td><strong>Encompass Product &amp; Pricing Service™</strong></td>
<td>Save time, keep data accurate, and stay on top of pricing changes that affect loan scenarios.</td>
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<td><strong>Encompass Title &amp; Closing Center™</strong></td>
<td>Increase efficiency and customer service through secure, streamlined communications with settlement agents.</td>
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<tr>
<td><strong>Encompass TPO Connect™</strong></td>
<td>Deploy a modern web experience to maximize wholesale and correspondent business, efficiency, and profitability.</td>
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<tr>
<td><strong>Velocify® by Ellie Mae</strong></td>
<td>Accelerate the sales process, improve productivity, and leverage actionable selling insights to help convert more leads.</td>
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Technology powering innovation

The Encompass Lending Platform™ enables lenders, Ellie Mae partners, independent software providers, and developers to extend the capabilities of Encompass, integrate with external systems and data, and build new applications in the cloud using open APIs.

Open, secure, and scalable, it also serves as the platform for our Encompass Connect family of solutions, which help lenders enhance competitive advantage through improved visibility, decision making, and collaboration.
**Encompass Lending Platform**

**Encompass Consumer Connect**
Allows lenders to easily create a custom, engaging, self-service online loan origination experience for consumers. Prospective borrowers gain access to industry research, individualized rates, interactive mortgage applications, and much more.

**Encompass Data Connect**
Gives Encompass users near real-time access to all their standard and custom loan data fields to help dramatically increase the efficiency and effectiveness of their business.

**Encompass Developer Connect**
Provides software developers with the APIs, tools, and a developer portal to extend Encompass by adding new functions, allowing for easier external integrations, and deploying custom applications in the cloud.

**Encompass Investor Connect**
Establishes secure system-to-system workflows between lenders and correspondent investors, ensuring the delivery of accurate, compliant, and tamper-proof loan data and docs.

**Encompass Loan Officer Connect**
Offers loan officers the ability to originate loans, move loans forward, and gain instantaneous, secure access to Encompass from any device.

**Encompass Partner Connect**
Offers Ellie Mae partners full access to open APIs, interactive documentation, testing playgrounds, and resources to improve competitive advantage and visibility across our entire customer base.

**Encompass TPO Connect**
Offers lenders and investors a modern, collaborative web experience for their third-party origination partners that promotes compliance, data integrity, and easy two-way communication throughout the loan process.
Accelerating sales engagement

The only way to succeed in today’s customer-centric economy is with a great sales process. Our Velocify® solutions provide the tools and innovation for sales teams to:

- Close more business
- Maximize leads
- Optimize sales cycles
- Prioritize tasks
- Increase response
- Improve team culture
Staying ahead of regulation changes

One loan can be subject to hundreds of federal, state, or local regulations — a burden for even the most well-staffed compliance team. Powered by Mavent®, our compliance technology is trusted industrywide and maintained by recognized compliance counsel and experts so lenders can continually:

• Produce higher-quality, compliant loans that investors can buy with confidence
• Quickly get loans purchased and off the warehouse line
• Automate HMDA, RESPA-TILA fee itemization, and management and disclosure tracking, and easily export proof of federal, state, and local compliance to investors and regulators

Info the industry relies on

Having the right information is vital to the mortgage business. Our AllRegs research, reference, and compliance and education resources provide up-to-date information and industry-trusted guidance for:

• Federal and state regulations
• Underwriting and investor product guidelines
• Single and multi-family lending resources
• Policies and procedures
• Publishing services
• Mortgage education
• Risk mitigation
Bringing it all together

Partnership is in our DNA. It has been from the start and continues to this day as we team with organizations up and down the mortgage ladder to help the industry stay efficient, connected, and innovative. One way we do this is with our Ellie Mae Network™ in Encompass, which allows for the seamless ordering of services from any one of hundreds of providers needed to originate and sell loans. Our partners include:

- Service Providers
- Correspondent investors
- GSE Partners: Fannie Mae and Freddie Mac
- Title and closing companies
- Appraisal providers
- Ellie Mae Pro™ consultants
- Ellie Mae Pro Developers
- Ellie Mae ISV Partners
Services & support powering success
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.

**Education, training, and certification**
Everything needed to keep your team educated and at the top of their game, including self-study options, learning management, 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.

**Account management**
Providing professional and strategic insight to help you achieve your business goals and get maximum ROI from our solutions.

Because the conversation doesn’t stop when you become a customer