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TURNING ENCOMPASS INTO A TOUCHLESS®, INTELLIGENT MORTGAGE PLATFORM

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In 2026, the most competitive lenders are not asking how to configure Encompass®, they are asking how to turn it into a system of intelligent execution. As margin compression, lean staffing models and growing loan complexity reshape the industry, the integration of Tavant's solutions with ICE Mortgage Technology's Encompass® is emerging as a practical path to that future.

From System Of Record To Intelligent Execution

Encompasses traditional implementations were designed as systems of record, strong on compliance and documentation, but heavily dependent on manual work. Today's lenders cannot afford redundant reviews, rework, or long cycle times, especially with seasoned underwriters and processors harder to hire and retain.

Tavant's Encompass solutions enable lenders to shift from "configuring screens and fields," decisions, data and automation but instead come together in one governed environment, transforming Encompass from a loan origination system into an intelligent, automated mortgage platform.

Embedded AI in Everyday Encompass Workflows

Embedded AI changes how work happens, not just how fast tasks run. Within Encompass, Tavant's solutions act like a digital teammate that understands borrower context, guideline intent and lender policies. For example:

- Conditions are created, categorized and prioritized based on documents, data and investor rules, providing underwriters an organized, actionable file instead of a blank slate.
- Documents are interpreted in context and automatically classified, validated and mapped to guidelines, rather than simply being indexed to eFolder's.
- Exceptions are flagged upfront, reducing surprises and downstream escalations.
- Underwriters review clear, explainable recommendations instead of raw data, allowing them to focus on judgment calls rather than data hunting.

In practice, an AI agent can review a borrower's document set, propose conditions and highlight true risk exceptions before a human is ever involved, giving lenders consistency at scale by ensuring policies are applied the same way, every time.

SDK to EPC: The Modernization Backbone

For lenders, shifting away from legacy SDK-based integrations toward modern, API-first connectivity is the backbone of an intelligent, touchless mortgage platform.

- Tavant's solutions are built to take full advantage of Encompass Partner Connect (EPC) APIs, enabling.
- Real-time integrations across internal systems and external data providers without brittle, embedded custom code.
- Web-first, channel-agnostic workflows that support Retail, TPO, Correspondent, and Non-QM from a unified automation fabric.
- Easier upgrades and lower maintenance risk, because automation is orchestrated through APIs rather than tightly coupled SDK logic.

The transition involves refactoring legacy SDK logic into EPC-compatible services, redesigning workflows to be event- and API-driven and aligning data models and governance. Lenders that make this shift with Tavant's Encompass solutions move faster, avoid the technical debt trap and are better positioned to adopt ICE's roadmap as it evolves.

Agentic AI: Beyond Rules-Based Automation

Most lenders already have some automation in Encompass – rules, triggers, and scripts that execute predefined tasks when conditions are met. But these tools struggle when scenarios deviate from the norm, guidelines change, or exceptions stack up.

Agentic AI, when delivered through Tavant's solutions, is different:

- It understands context: borrower profile, loan structure, policy, risk appetite, and channel.
- It takes initiative across multiple steps, not just one rule at a time.
- It learns from outcomes and human feedback, improving performance over time.
- It explains its recommendations, supporting auditability and secondary market scrutiny.

Inside Encompass, agentic AI coordinates multiple automations, decides when human intervention is required and orchestrates work across systems, not just within a single screen. That is the difference between basic automation and autonomous decision support that truly lightens the load for loan officers, processors and underwriters.

Touchless Outcomes: Efficiency, Quality, and Adoption

Lenders are no longer satisfied with “successful pilots” that live on an island. Tavant’s Encompass integration is designed for measurable, enterprise-scale outcomes:

Cycle time: Lenders are seeing 20–40% reductions in cycle time when AI-driven workflows handle routine decisions and document interpretation.

Manual conditions: Manual condition creation rates are dropping by 30–50%, freeing underwriters to focus on complex and high-risk loans.

Exceptions and touchless eligibility: Exception rates per loan fall as issues are surfaced earlier, and touchless eligibility becomes a meaningful KPI.

Capacity per FTE: Underwriter and processor throughput increases, allowing lenders to decouple volume growth from linear headcount growth.

Tavant’s Encompass solution combines automation with adoption playbooks and KPIs, so lenders track business outcomes, not clicks. When users experience fewer reworks and faster clears, resistance to AI-powered workflows quickly declines.

Channel-Specific Intelligence Across the Mortgage Lifecycle

Because Tavant has delivered modernization across Retail, TPO, Correspondent, and Non-QM channels, Tavant’s Encompass solution is tuned to where automation actually moves the needle in each segment.

- **Retail:** Emphasis on borrower experience, loan officer productivity, and cycle time, with AI copilots helping LOs structure cleaner files from the start.
- **TPO:** Broker self-service, submission quality, and exception prevention, reducing back-and-forth and improving purchase-ready submissions.
- **Correspondent:** Loan purchase review, data integrity, and investor alignment, using AI to standardize and accelerate bulk acquisition.
- **Non-QM:** Policy interpretation, documentation complexity, and exception handling, areas where agentic AI can tame ambiguity and reduce risk.

The strategy is consistent, platform-level modernization and embedded AI, where automation priorities are tailored to each channel’s risk and scale profile.

Change Management Designed for the Front Line

Technology alone does not create transformation; people do. Tavant's Encompass solutions are delivered with a pragmatic change management approach that meets users where they are:

- Start with the highest pain-point workflows instead of imposing enterprise-wide mandates.
- Position AI as a copilot, not a replacement, emphasizing that humans remain in control of key decisions.
- Make outputs explainable and auditable so users and risk teams trust the recommendations.
- Roll out in tiers and waves, supported by manager playbooks and scorecards that link adoption to operational lift.

This focus on "adoption that sticks" is what turns promising demos into durable, day-to-day productivity gains inside Encompass.

Benefit to Lenders

Tavant's Encompass solutions are designed to address the challenges facing lenders in today's end-to-end mortgage ecosystem and deliver the next frontier of intelligence. With a clear emphasis on efficiency, risk reduction, and customer experience, Tavant's Encompass solutions deliver the following:

- Agentic orchestration that spans origination and servicing, not just isolated tasks;
- Decision intelligence embedded into Encompass workflows, where the work actually gets completed.
- AI with built-in governance, explainability, and audit readiness aligned to investor and regulatory expectations.
- True end-to-end automation, from first touch to secondary marketing, rather than a patchwork of disconnected tools.

To prepare, lenders should be assessing EPC readiness, data quality and governance, and where decisions, not just tasks, can be automated safely. They should also define how adoption and outcomes will be measured so that every dollar invested in AI and modernization can be tied back to cycle times, exceptions, and capacity.

In the years ahead, competitive advantage in mortgage lending will come from execution intelligence, not just pricing or product. The integration of Tavant's platform with ICE's Encompass is how lenders turn that vision into a scalable, measurable reality.

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