



Credit PLUS

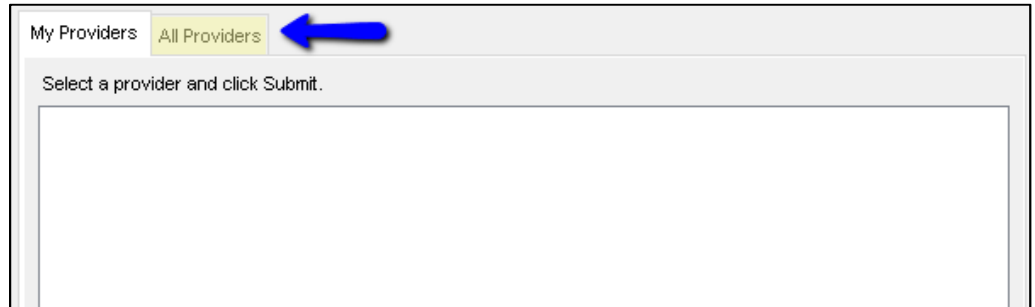
Encompass®

User Guide



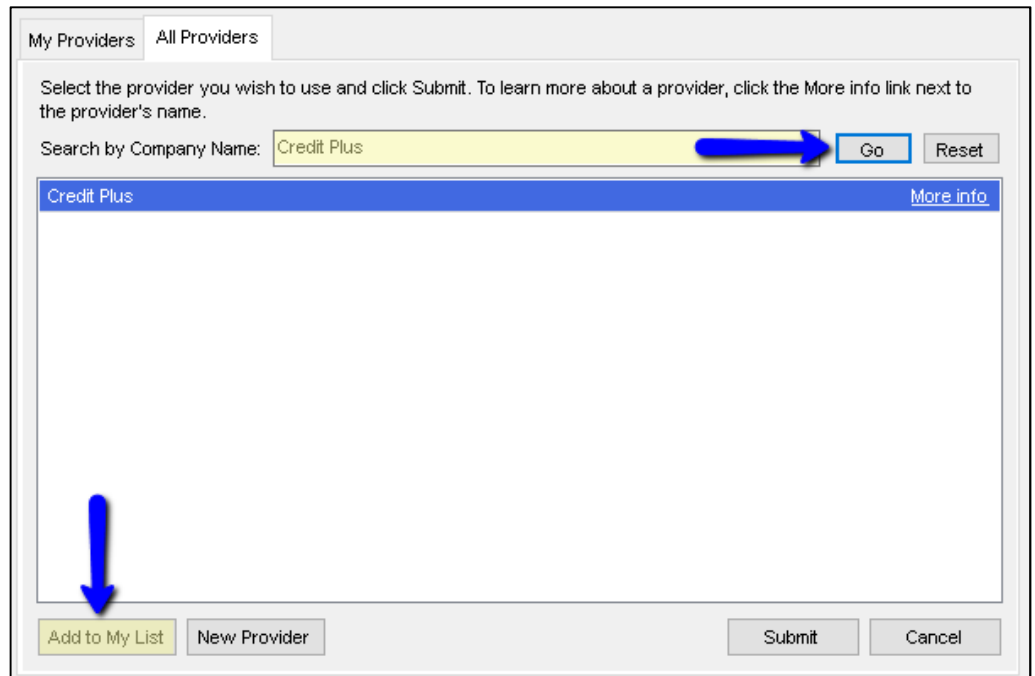
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1. If Credit Plus does not appear under My Providers, it can be added by selecting All Providers to search for it.



The screenshot shows the 'My Providers' interface. At the top, there are two tabs: 'My Providers' and 'All Providers'. A blue arrow points to the 'All Providers' tab. Below the tabs, the text reads 'Select a provider and click Submit.' There is a large empty rectangular area for displaying provider results.

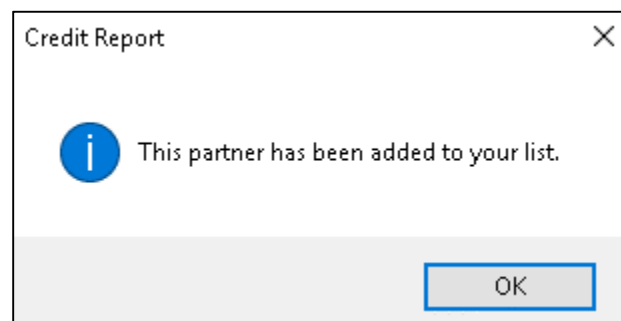
2. Search by Company Name Credit Plus and click Go. Credit Plus will appear highlighted.



The screenshot shows the search results for 'Credit Plus'. The search bar contains 'Credit Plus' and the 'Go' button is highlighted with a blue arrow. Below the search bar, 'Credit Plus' is listed as a provider with a blue highlight and a 'More info' link. At the bottom left, the 'Add to My List' button is highlighted with a blue arrow. Other buttons include 'New Provider', 'Submit', and 'Cancel'.

Click Add to My List in the bottom right hand corner to add to your list for future orders.

3. A pop-up will appear letting you know Credit Plus is now on your list. Click OK.



The screenshot shows a 'Credit Report' pop-up window. It contains an information icon (i) and the text 'This partner has been added to your list.' At the bottom right, there is an 'OK' button.

1. Start by logging in and opening a loan file

The screenshot shows the Encompass loan file interface. At the top, there are navigation tabs: Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. Below these, the 'Borrowers' tab is active, showing the borrower's name 'Andy and Amy America'. The address is '4321 Cul de sac ST, Someplace, MA 02723'. The loan details include: 1st Loan #: 1303000024, LTV: 78.431/78.431, Rate: 5.500%, Est Closing Date: //, Loan Amount: \$200,000.00, DTI: 16.067/16.067, and a 'Lock Requested' status. The user is identified as 'FS: Admin User'.

2. Click on the Services tab in the bottom left corner. Select Order Credit Report.

The screenshot shows the 'Services' menu in the Encompass interface. The 'Services' tab is highlighted with a blue arrow. Below it, the 'Order Credit Report' option is also highlighted with a blue arrow. Other options in the menu include: Access Lenders, Search Product and Pricing, Request Underwriting, Order Appraisal, Order Flood Certification, Order Title & Closing, Order Doc Preparation, Register MERS, Order AVM, Order Mortgage Insurance, Order Fraud/Audit Services, Request HMDA Management, and Order Additional Services. There is also a checkbox for 'Show in Alpha Order'.

A window will pop-up allowing you to choose a Provider. Make sure Credit Plus is selected and click Submit to launch the order form.

The screenshot shows the 'Credit Report' pop-up window. It has two tabs: 'My Providers' and 'All Providers'. The 'All Providers' tab is active, and a list of providers is shown. 'Credit Plus' is selected and highlighted in blue. There is a 'More info' link next to it. At the bottom of the window, there are three buttons: 'Remove from My List', 'Submit', and 'Cancel'. A blue arrow points to the 'Submit' button.

3. Enter the username and password that was assigned by Credit Plus. Then ensure that the following selections are made:

- Order Method: Default or New Report
- Select the Credit Bureaus

When all information is entered correctly, please click Finish

Credit Report Request X

Credit Agency: **Credit Plus**

Username: Order Method: **Default** Order new report, unless existing report is 30 days old or less.

Password: Report On: **Individual**

Save Password

File Number:

Requested By: **admin**

Loan Number: **1109EM000022**

Options

FICO Score

Fraud Search

Get Fannie Mae Reference ID

Credit Bureaus

Experian

Equifax

Trans Union

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	Borrower	Michael	B		999-99-9999	
CoBorrower:						

Street Address City St Zip


Current Addr:

Prev Addr:

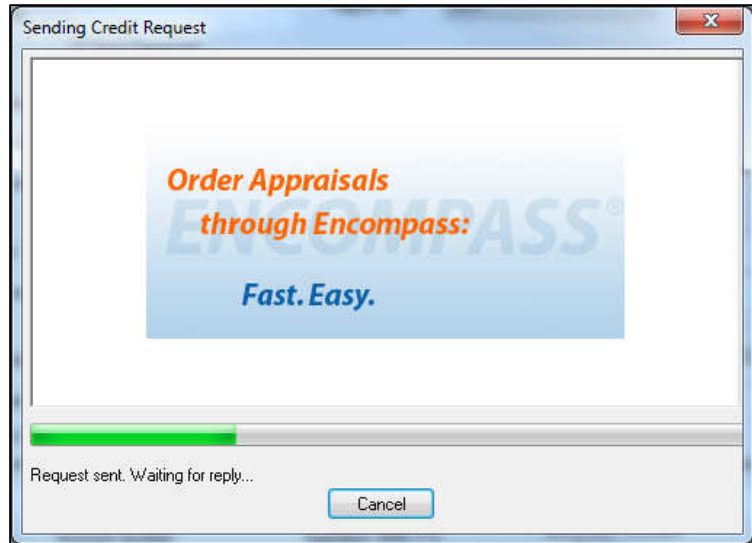
Please Enter the Credit card Information below:

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Account Number: Expiration (MM/YY): / Secondary Account Number:

 **Finish**

4. A small window will appear as the report is loading. Please do not click out of this screen until the loading process is complete.

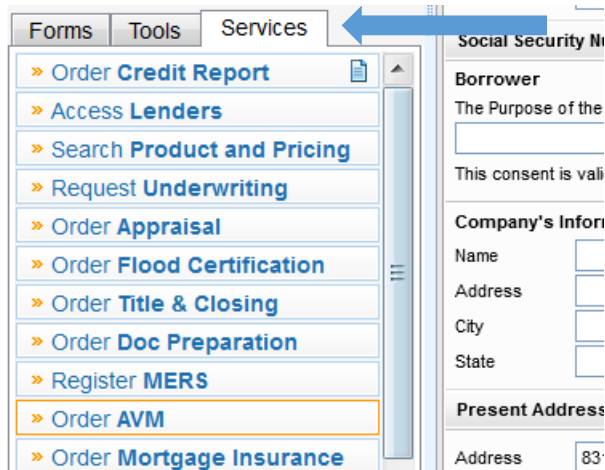


5. When complete, the credit report will automatically be displayed in Encompass and saved to the Encompass eFolder.

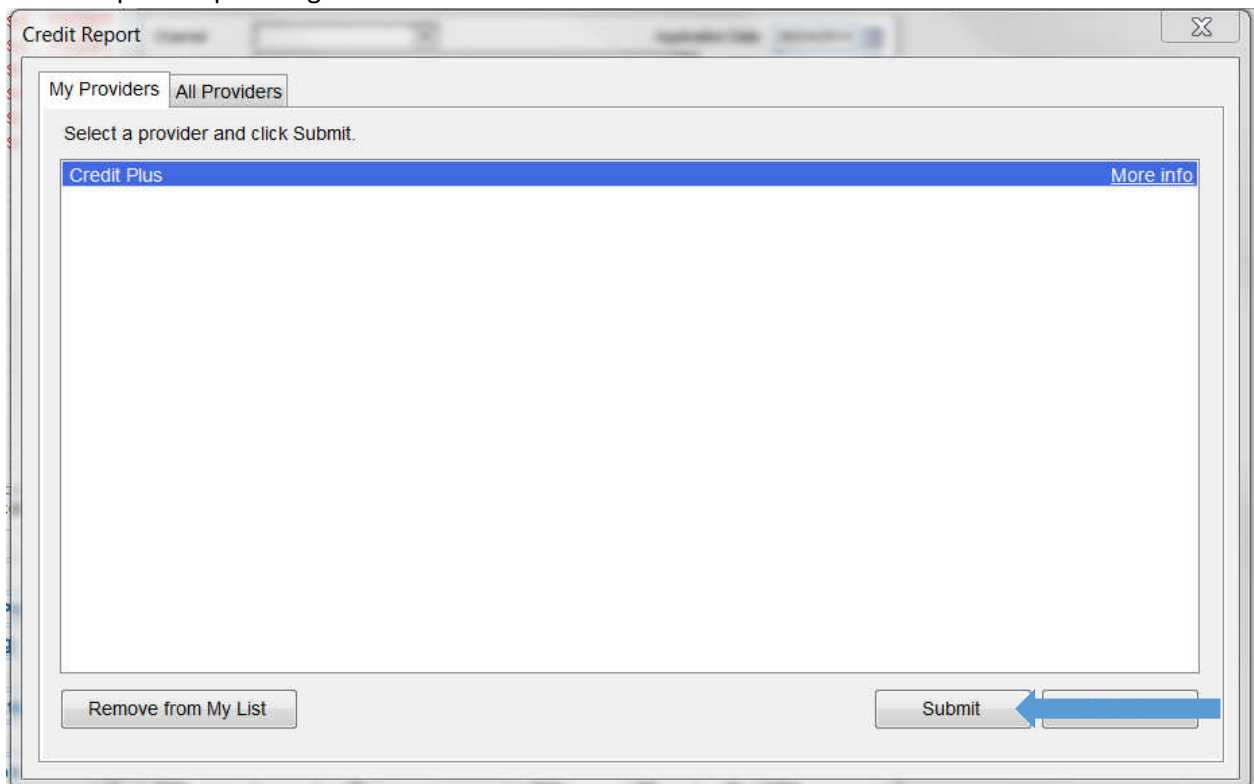
Order Methods

- **NEW REPORT** - This selection is selected when they are intending to pull a brand new credit report.
- **DEFAULT** - Customers pulling credit for the first time will, a lot of times, leave it on default which will still pull a new credit report as well. Selecting NEW REPORT above is just a more specific action request.
- **RETRIEVE EXISTING REPORT** - if looking to retrieve a previous Credit Plus credit report, you may also use the option IMPORT FROM WEBSITE so you can put in the file number in the file number field and import the EXACT file you want to gain access to.
- **IMPORT FROM WEBSITE** - for importing particular files back into the Encompass software. Enter the file number (report number) in the File# field and click FINISH. The borrower data on the Encompass 1003 MUST match the credit report borrower information as well.
- **UPGRADE** - This feature allows you to add bureaus to a credit file already pulled and/or add a co-borrower to an existing credit report file. Select UPGRADE when doing either of these two upgrades. Also, very important point to note a couple instances where a file is not allowed to be upgraded. 1) If the file is over 30 days old. 2) The file has already been submitted for underwriting through an automated underwriting system, Fannie and/or Freddie. Files can't be upgraded on these 2 instances. A NEW CREDIT REPORT would have to be pulled from scratch.

1. This feature is used when you would like a user to be able to place orders on behalf of another user. It accomplishes this by a “master username and password”, plus a secondary username. To use surrogate ordering, follow the steps below:
2. Click on the Credit report link. This link will take you to your list of providers.



3. Select Credit Plus from the provider list and click on the Submit button. This will take you to the Credit Report Request Page.



4. Enter the master username and password into their respective Username and Password field. Then enter the report owner login into the Branch ID. This will use the master credentials to log into the system, order the report and assign it to the report owner. **Note:** The Save Password checkbox will only save the Username and Password Fields; it will not save the Branch ID field.

Credit Report Request

Credit Agency: **Credit Plus**

Username: Report Type: Order new report, unless existing report is 30 days old or less.

Password: Order Method:

Branch ID: Report On:

Save Password

File Number:

Requested By:

Loan Number:

Options

FICO Score

Fraud Search

Get Fannie Mae Reference ID

Credit Bureaus

Experian

Equifax

Trans Union

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	TESTCASE	NICOLE			000-00-0007	
CoBorrower:	TESTCASE	NICHOLAS			000-00-0017	

	Street Address	City	St	Zip
Current Addr:	8315 BUNKER HILL RD	ANTHILL	MO	65488
Prev Addr:				

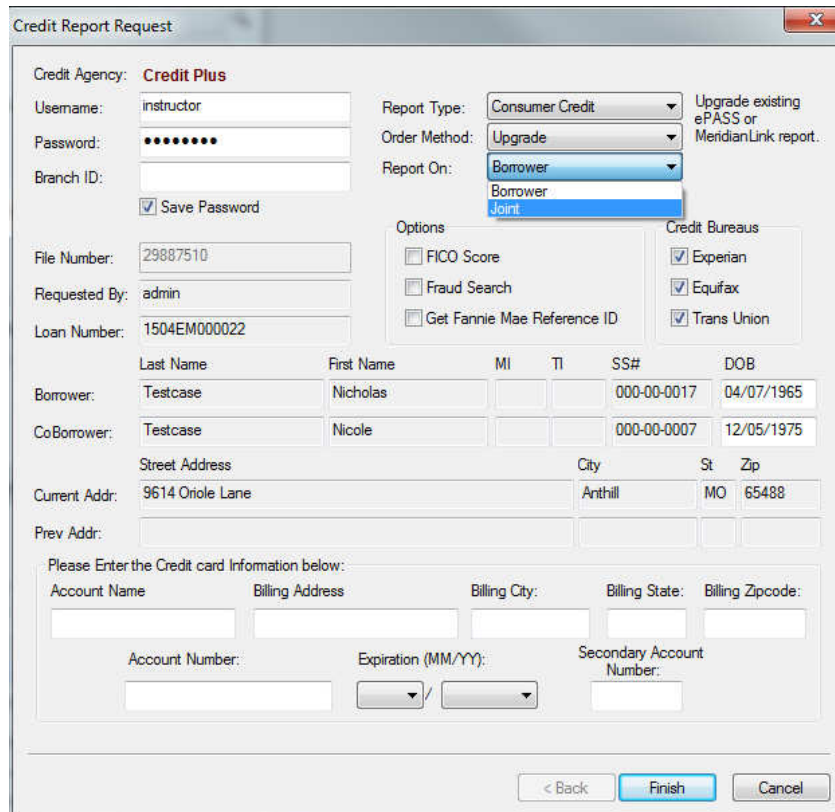
Please Enter the Credit card Information below:

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number:	Expiration (MM/YY):	Secondary Account Number:		
<input type="text"/>	<input type="text"/> / <input type="text"/>	<input type="text"/>		

< Back Finish

ADDING A BORROWER:

1. Click UPGRADE under “Order Method” from the order credit report screen
2. Under “Report On” Click Joint
3. Make sure name, address, & SS# of borrower and added co-borrower is correct on 1003
4. File# will stay the same
5. Click Finish



DELETING A BORROWER:

1. Click “Add Products” link from top right hand side of credit report within Encompass
2. Enter Login & Password when prompted on www.creditplus.com
3. Click on borrower’s name in the Service window
4. Under “Add on Products” section of our website, Click UNMERGE report
5. Uncheck borrower you want to remove
View (that will bring up credit report)
6. Top right corner there will be 3 buttons “Print”, “Create Unmerged Copy”, & “Close” – Click Create Unmerged Copy
7. It will process a new fil# on the new report.
8. Open the loan Encompass: Click Import from Website
9. Enter New File #
10. Click Finish

1. Start by logging in and opening a loan file

The screenshot shows the top navigation bar with tabs: Home, Pipeline, Loan, Trades, Contacts, Dashboard, Reports. Below this is a 'Borrowers' section with a dropdown menu showing 'Andy and Amy America'. The main area displays loan details: address (4321 Cul de sac ST, Someplace, MA 02723), Loan # (1st 1303000024), Loan Amount (\$200,000.00), LTV (78.431/78.431), DTI (16.067/16.067), Rate (5.500%), and Lock Requested status. The user is identified as FS: Admin User.

2. Click on the Services tab in the bottom left corner. Select Order Credit Report.

The screenshot shows the 'Services' tab selected in the bottom left corner. A list of services is displayed, including 'Order Credit Report', 'Access Lenders', 'Search Product and Pricing', 'Request Underwriting', 'Order Appraisal', 'Order Flood Certification', 'Order Title & Closing', 'Order Doc Preparation', 'Register MERS', 'Order AVM', 'Order Mortgage Insurance', 'Order Fraud/Audit Services', 'Request HMDA Management', and 'Order Additional Services'. A checkbox for 'Show in Alpha Order' is at the bottom.

A window will pop-up allowing you to choose a Provider. Make sure Credit Plus is selected and click Submit to launch the order form.

The screenshot shows a 'Credit Report' window with two tabs: 'My Providers' and 'All Providers'. The 'All Providers' tab is active, showing a list of providers. 'Credit Plus' is selected and highlighted in blue. A 'More info' link is visible next to it. At the bottom of the window, there are three buttons: 'Remove from My List', 'Submit', and 'Cancel'. A blue arrow points to the 'Submit' button.

3. Enter the username and password that was assigned by Credit Plus. Then ensure that the following selections are made:

- Order Method: Upgrade
- Select the missing Credit Bureaus

When all information is entered correctly, please click Finish

Credit Report Request X

Credit Agency: **Credit Plus**

Username: Report Type: Upgrade existing ePASS or MeridianLink report.

Password: Order Method: Report On:

Branch ID:

Save Password

Options

FICO Score

Fraud Search

Get Fannie Mae Reference ID

Credit Bureaus

Experian

Equifax

Trans Union

File Number:

Requested By:


Loan Number:

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	<input type="text" value="Testcase"/>	<input type="text" value="Edward"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="000-00-0002"/>	<input type="text" value="01/01/1955"/>
CoBorrower:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

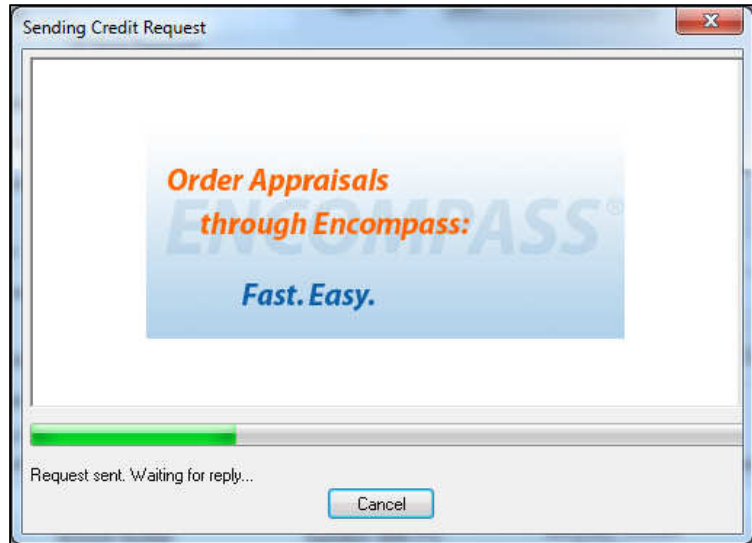
	Street Address	City	St	Zip
Current Addr:	<input type="text" value="5002 BANNER BLUE CT"/>	<input type="text" value="Anthill"/>	<input type="text" value="MO"/>	<input type="text" value="65488"/>
Prev Addr:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please Enter the Credit card Information below:

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number:	Expiration (MM/YY):	Secondary Account Number:		
<input type="text"/>	<input type="text" value="v"/> / <input type="text" value="v"/>	<input type="text"/>		

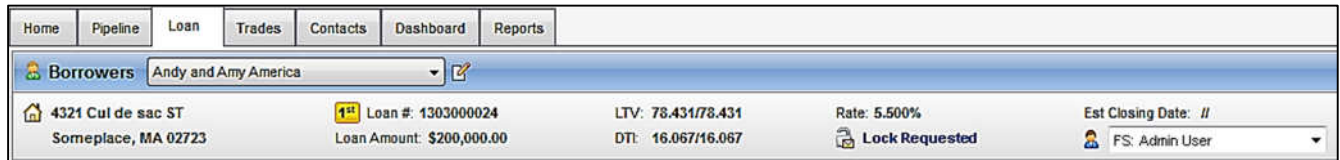


4. A small window will appear as the report is loading. Please do not click out of this screen until the loading process is complete.



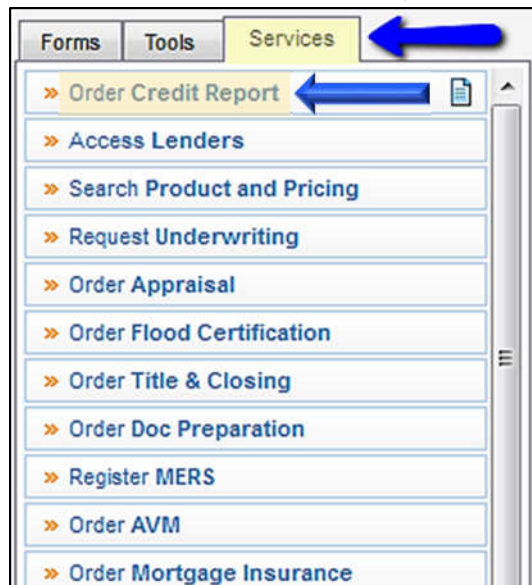
5. When complete, the credit report will automatically be displayed in Encompass and saved to the Encompass eFolder.

1. Start by logging in and opening a loan file



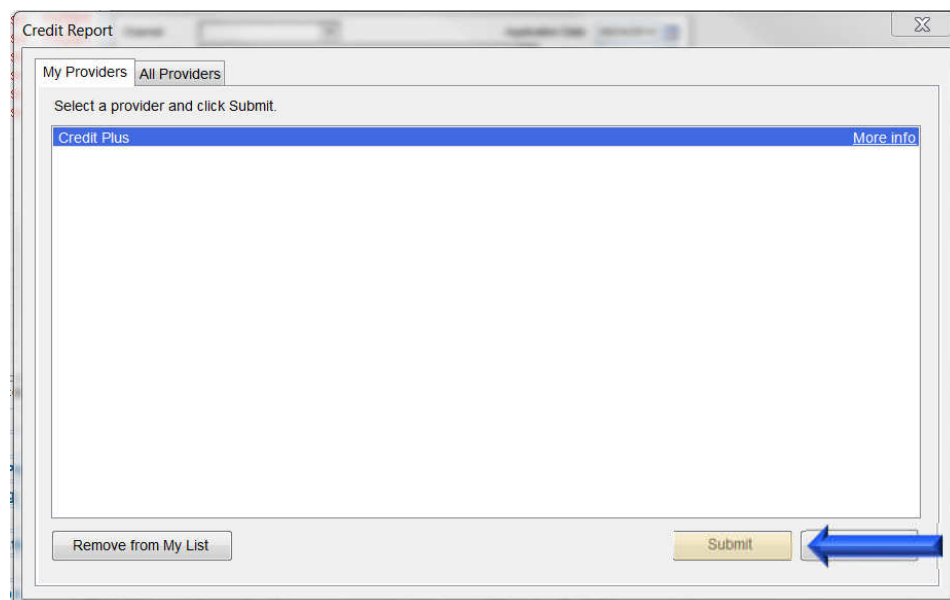
The screenshot shows the top navigation bar with tabs: Home, Pipeline, Loan, Trades, Contacts, Dashboard, Reports. Below is a dropdown menu for 'Borrowers' with 'Andy and Amy America' selected. The main area displays loan details: address (4321 Cul de sac ST, Someplace, MA 02723), Loan # (1303000024), LTV (78.431/78.431), Rate (5.500%), Est Closing Date (//), Loan Amount (\$200,000.00), DTI (16.067/16.067), Lock Requested, and FS: Admin User.

2. Click on the **Services** tab in the bottom left corner. Then, select **Order Credit Report**.



The screenshot shows a 'Services' menu with a blue arrow pointing to the 'Services' tab. The menu items are: Order Credit Report, Access Lenders, Search Product and Pricing, Request Underwriting, Order Appraisal, Order Flood Certification, Order Title & Closing, Order Doc Preparation, Register MERS, Order AVM, and Order Mortgage Insurance. A blue arrow points to the 'Order Credit Report' item.

3. A window will pop-up allowing you to choose a Provider, make sure **Credit Plus** is selected and click **Submit** to launch the order form.



The screenshot shows a 'Credit Report' window with tabs for 'My Providers' and 'All Providers'. The instruction 'Select a provider and click Submit.' is displayed. A list contains 'Credit Plus' with a 'More Info' link. At the bottom, there are 'Remove from My List' and 'Submit' buttons. A blue arrow points to the 'Submit' button.

4. Enter the username and password that was assigned by Credit Plus, Inc. Then, next to Report Type, select **Mortgage Only**.

Click **Finish** to begin ordering.

The screenshot shows a web form titled "Credit Report Request". The form contains the following fields and sections:

- Credit Agency:** Credit Plus
- Username:** d.atencio
- Password:** [masked]
- Branch ID:** [empty]
- Save Password
- File Number:** 31995968
- Requested By:** admin
- Loan Number:** 1409EM000005
- Options:**
 - FICO Score
 - Fraud Search
 - Get Fannie Mae Reference ID
- Credit Bureaus:**
 - Experian
 - Equifax
 - Trans Union
- Report Type:** Mortgage Only
- Order Method:** Default Report
- Report On:** Joint
- Borrower Information:**

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	TESTCASE	NICOLE			000-00-0007	
CoBorrower:	TESTCASE	NICHOLAS			000-00-0017	
- Address Information:**

	Street Address	City	St	Zip
Current Addr:	8315 BUNKER HILL RD	ANTHILL	MO	65488
Prev Addr:				
- Credit Card Information:**

Please Enter the Credit card Information below:

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:

Account Number: [empty] Expiration (MM/YY): [empty] / [empty] Secondary Account Number: [empty]
- Buttons:** < Back, Finish

Blue arrows in the image point to the Username field, Password field, Report Type dropdown, and the Finish button.

1. Start by logging in and opening a loan file

The screenshot shows the top navigation bar with tabs: Home, Pipeline, Loan, Trades, Contacts, Dashboard, Reports. Below this is a 'Borrowers' section with a dropdown menu showing 'Andy and Amy America'. The main area displays loan details: address (4321 Cul de sac ST, Someplace, MA 02723), Loan # (1st 1303000024), Loan Amount (\$200,000.00), LTV (78.431/78.431), DTI (16.067/16.067), Rate (5.500%), and Lock Requested status. The user is identified as 'FS: Admin User'.

2. Click on the Services tab in the bottom left corner. Select Order Credit Report.

The screenshot shows the 'Services' tab selected in the bottom left corner. A list of services is displayed, including 'Order Credit Report', 'Access Lenders', 'Search Product and Pricing', 'Request Underwriting', 'Order Appraisal', 'Order Flood Certification', 'Order Title & Closing', 'Order Doc Preparation', 'Register MERS', 'Order AVM', 'Order Mortgage Insurance', 'Order Fraud/Audit Services', 'Request HMDA Management', and 'Order Additional Services'. A checkbox for 'Show in Alpha Order' is at the bottom.

A window will pop-up allowing you to choose a Provider. Make sure Credit Plus is selected and click Submit to launch the order form.

The screenshot shows a 'Credit Report' window with two tabs: 'My Providers' and 'All Providers'. The 'All Providers' tab is active, showing a list of providers. 'Credit Plus' is selected and highlighted in blue. A 'More info' link is visible next to it. At the bottom of the window, there are three buttons: 'Remove from My List', 'Submit', and 'Cancel'. A blue arrow points to the 'Submit' button.

3. Enter the username and password that was assigned by Credit Plus. Then ensure that the following selections are made:
- Report Type: Refresh
 - Order Method: New Report
 - File Number: Verify that the Original file number is input here
 - Cannot be a previously pulled refresh file number

When all information is entered correctly, please click Finish

The screenshot shows a 'Credit Report Request' window with the following fields and options:

- Credit Agency:** Credit Plus
- Username:** mtlogers
- Password:** [Redacted]
- Branch ID:** [Empty]
- Save Password
- Report Type:** Refresh
- Order Method:** New Report
- Report On:** Borrower
- Options:**
 - FICO Score
 - Fraud Search
 - Get Fannie Mae Reference ID
- Credit Bureaus:**
 - Experian
 - Equifax
 - Trans Union
- File Number:** 38608583 (highlighted with a blue box)
- Requested By:** admin
- Loan Number:** 1612000070
- Borrower:**

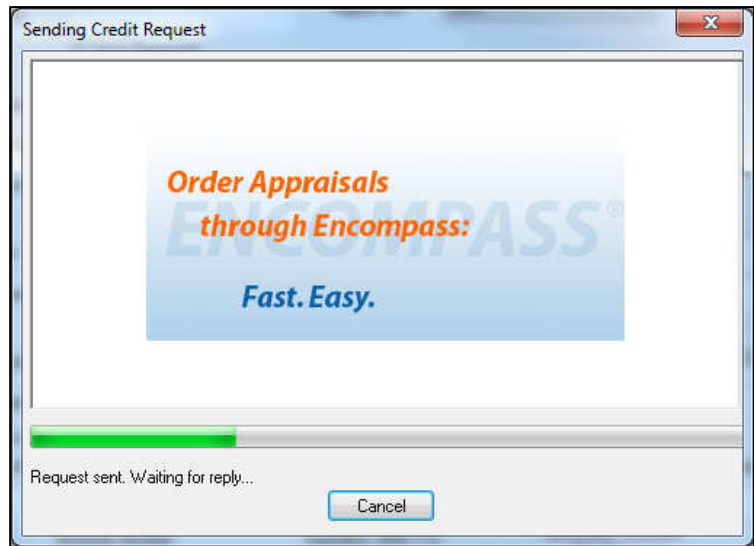
Last Name	First Name	MI	TI	SS#	DOB
Hightowek	James	E		286-30-7994	04/03/1957
- CoBorrower:** [Empty]
- Current Addr:**

Street Address	City	St	Zip
1624 S 5th Street Apt 401	Waco	TX	76706
- Prev Addr:** [Empty]
- Please Enter the Credit card Information below:**

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
[Empty]	[Empty]	[Empty]	[Empty]	[Empty]
Account Number:	Expiration (MM/YY):	Secondary Account Number:		
[Empty]	[Empty] / [Empty]	[Empty]		

At the bottom right, there are 'Finish' and 'Cancel' buttons. A blue arrow points to the 'Finish' button.

4. A small window will appear as the report is loading. Please do not click out of this screen until the loading process is complete.



5. When complete, the Refresh Report will appear on your screen automatically. You may Print and Save the report from here.

Home Pipeline Loan Services View Trades Contacts Dashboard Reports

[Add Product](#)

MERGED INFILE CREDIT REPORT
 Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.
 Public Records Found For: Applicant Spouse

FILE #	37262968 FNMA # N/A-REFRESH RPT	DATE COMPLETED	1/24/2017	RQD' BY	MEGAN ROGERS
SEND TO	CREDIT PLUS UNIVERSITY ACCOUNT	DATE ORDERED	1/24/2017	PRPD' BY	
	CUST. # 99999NC	REPOSITORIES	TU/EF	LOAN TYPE	
	31550 WINTERPLACE PKWY	PRICE	\$2.50		
	SALISBURY, MD 21804	REF. #	1303000024		

PROPERTY ADDRESS

1. Start by logging in and opening a loan file.

The screenshot shows the top navigation bar with tabs for Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. Below this is a 'Borrowers' section with a dropdown menu showing 'Andy and Amy America'. The main area displays loan details: address (4321 Cul de sac ST, Someplace, MA 02723), Loan # (1303000024), LTV (78.431/78.431), Rate (5.500%), and Est Closing Date (//). Other details include Loan Amount (\$200,000.00), DTI (16.067/16.067), and a 'Lock Requested' status. The user is identified as 'FS: Admin User'.

2. Click on the **Services** tab in the bottom left corner. Then, select **Order Credit Report**.

The screenshot shows a 'Services' menu with several options. The 'Services' tab is highlighted with a blue arrow. The 'Order Credit Report' option is also highlighted with a blue arrow. Other options include Access Lenders, Search Product and Pricing, Request Underwriting, Order Appraisal, Order Flood Certification, Order Title & Closing, Order Doc Preparation, Register MERS, Order AVM, and Order Mortgage Insurance.

3. A window will pop-up allowing you to choose a Provider, make sure **Credit Plus** is selected and click **Submit** to launch the order form.

The screenshot shows a 'Credit Report' window with a 'My Providers' tab. The 'All Providers' section is active, showing a list of providers. 'Credit Plus' is selected and highlighted in blue. A 'More info' link is visible next to it. At the bottom of the window, there is a 'Remove from My List' button and a 'Submit' button, which is highlighted with a blue arrow.

4. Enter the username and password that was assigned by Credit Plus, Inc. The Report Type will be **UDN**. Then, select the **Order Method** you need. There are four to choose from:

- Activate
- Deactivate
- Retrieve
- Update

● **To Activate the UDN**, select Activate. Then choose a **Start Date** and **Notification Email**.

Note: If you've already ordered the credit report for the consumers the date this report was ordered will automatically be used as the Start Date.

Click **Finish** to begin ordering.

The screenshot shows a 'Credit Report Request' form with the following fields and values:

- Credit Agency: Credit Plus
- Username: d.atencio
- Password: [Redacted]
- Branch ID: [Empty]
- Save Password:
- Report Type: UDN
- Order Method: Activate
- Report On: Joint
- File Number: 31995968
- Requested By: admin
- Loan Number: 1409EM000005
- Start Date: [Empty]
- Notification Email: datencio@CreditPlus.com
- Credit Bureaus: Experian, Equifax, Trans Union
- Borrower: Last Name: TESTCASE, First Name: NICOLE, MI: [Empty], TI: [Empty], SS#: 000-00-0007, DOB: [Empty]
- CoBorrower: Last Name: TESTCASE, First Name: NICHOLAS, MI: [Empty], TI: [Empty], SS#: 000-00-0017, DOB: [Empty]
- Current Addr: Street Address: 8315 BUNKER HILL RD, City: ANTHILL, St: MO, Zip: 65488
- Prev Addr: [Empty]
- Please Enter the Credit card Information below:
 - Account Name: [Empty]
 - Billing Address: [Empty]
 - Billing City: [Empty]
 - Billing State: [Empty]
 - Billing Zipcode: [Empty]
 - Account Number: [Empty]
 - Expiration (MM/YY): [Empty] / [Empty]
 - Secondary Account Number: [Empty]

At the bottom, there are buttons for '< Back' and 'Finish'. Blue arrows in the image point to the Username, Password, Report Type, Order Method, Report On, File Number, Requested By, Start Date, Notification Email, and the Finish button.

You will receive a confirmation if the order was submitted properly. You will not be able to retrieve anything until the UDN order has been processed. You will get an email notification when you can retrieve a notifications report.

- **To Deactivate the UDN**, select Deactivate. Then, click **Finish** to begin ordering.

Credit Report Request

Credit Agency: **Credit Plus**

Username:

Password:

Branch ID:

Save Password

Report Type:

Order Method:

Report On:

Deactivate Undisclosed Debt Notification.

- **To Retrieve the UDN**, select Retrieve. Input the File Number of the consumer's report you need. Click **Finish** to begin ordering.

Credit Report Request

Credit Agency: **Credit Plus**

Username:

Password:

Branch ID:

Save Password

File Number:

Requested By:

Loan Number:

Report Type:

Order Method:

Report On:

Retrieve Undisclosed Debt Notification report

Credit Bureaus

Experian

Equifax

Trans Union

- **To Update the UDN**, select Update. Input the File Number of the consumer's report you need. Then, make the update to any field such as the Notification Email. Click **Finish** to begin ordering.

Credit Report Request

Credit Agency: **Credit Plus**

Username:

Password:

Branch ID:

Save Password

File Number:

Requested By:

Loan Number:

Report Type:

Order Method:

Report On:

Update notification email.

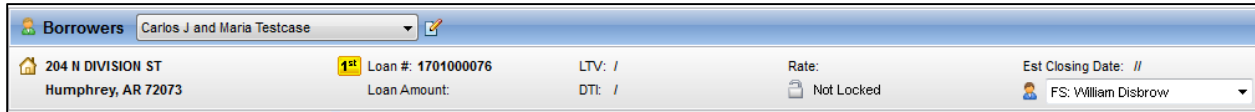
Notification Email:

Credit Bureaus

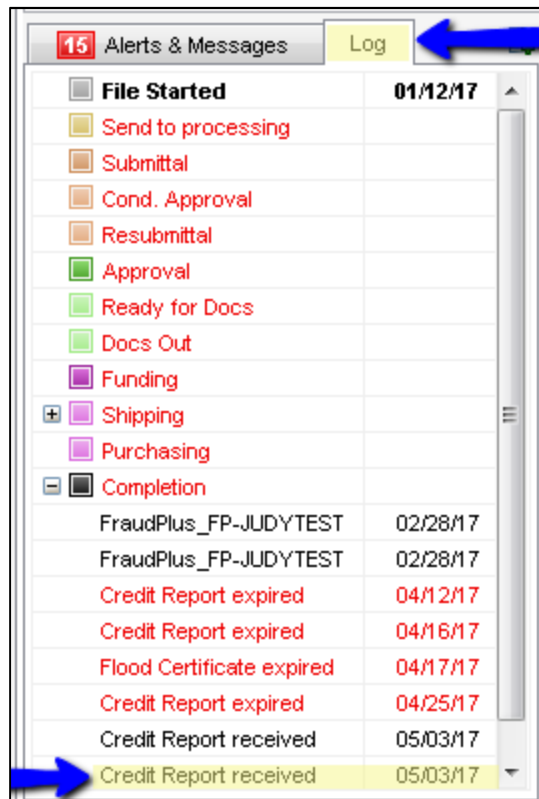
Experian

Trans Union

1. Start by logging in and opening a loan file.



2. Click on the Log tab in the top left corner. Then double click the credit report you need the update on.



3. The Document Details screen will open. Navigate to the top of the report and click View in Original Format.



- The credit report will open in a new screen allowing the links to function properly. Scroll down to the credit section and locate the tradeline you need the Supplement ordered on. Then simply click the name of the tradeline.

CREDIT											
HFC - USA ACCT000030	Opened 06/12	Reported 05/17	Hi. Credit \$14266	Credit Limit -	Reviewed 48 mos	30-59 8	60-89 8	90+ 7	Past Due \$514	Payment 120 X 257	Balance \$13520
	DLA 02/17	ECOA B	Source (B) TU/EF	Mortgage	M3	4/17 10/16 2/16 10/15 6/15 1/15 8/14 6/14	5/17 11/16 3/16 12/15 11/15 7/15 2/15 9/14	2/17 1/17 12/16 4/16 4/15 3/15 10/14			
	120+ Lates: 2/17 1/17 REAL ESTATE - JUNIOR LIENS										
SM SERVICING ACCT000025	Opened 12/14	Reported 04/17	Hi. Credit \$4000	Credit Limit -	Reviewed 29 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment ?	Balance \$4282
	DLA 04/16	ECOA C	Source (C) TU/EF	Education	I1						
	PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 12182009										

- Check the box to specify what exactly needs to be updated. If you would like to provide extra information, please do so in the Additional Instructions box. Click on Browse to attach any documents you may have including the borrowers authorization.

When all is complete, click Submit Order

TRADELINE SUPPLEMENT

#38684625 - TESTCASE, CARLOS - *****0006

To expedite or ensure that your request is verifiable, please enter the applicant's phone number to authorize a conference call with the applicant.

Check and/or Verify

<input checked="" type="checkbox"/> Update balance	<input type="checkbox"/> Verify late dates	<input type="checkbox"/> Update rating
<input type="checkbox"/> Update payment	<input type="checkbox"/> Not applicant	<input type="checkbox"/> Included bankruptcy
<input type="checkbox"/> Delete duplicate	<input type="checkbox"/> Account is closed	<input type="checkbox"/> Other
<input type="checkbox"/> 12 months rating	<input checked="" type="checkbox"/> Account is current	

Account Number:

Creditor:

Applicant's Phone:

Ordered By:

Email (please verify):

Phone:

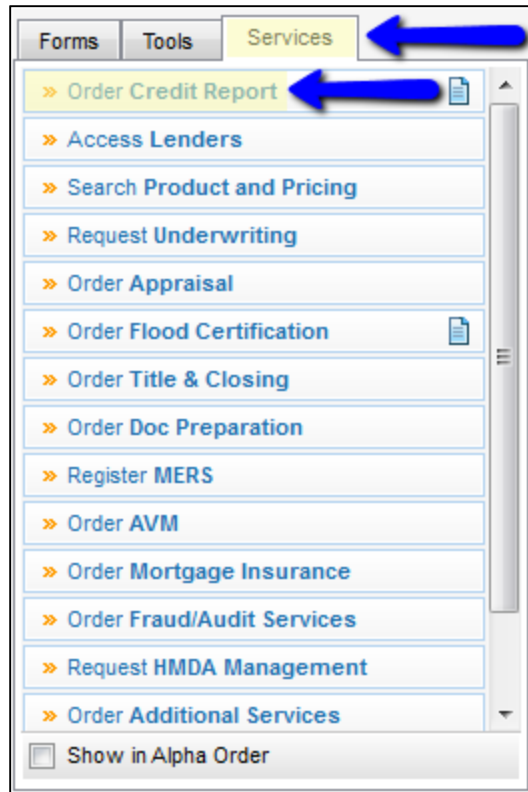
Additional Instructions:

I have faxed or will fax document(s) for this request

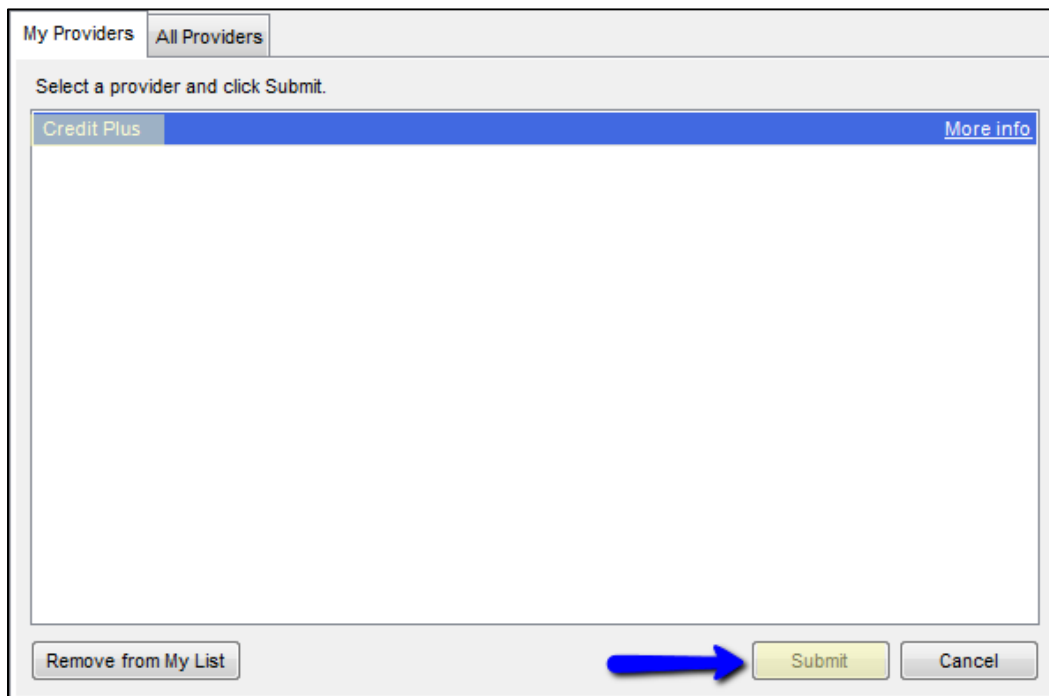
Document Description	Borrower's Authorization
<input type="text" value="Borrower Authorization F"/>	<input type="text" value="C:\Users\MROGERS\Desktop\Megan Rogers.pdf"/> <input type="button" value="Browse..."/>
Document Description	Attach Documentation
<input type="text"/>	<input type="text"/> <input type="button" value="Browse..."/> Attach more ...

RUSH (There may be an additional fee)

6. Once you are notified via email that you're the Supplement is complete, you can retrieve it by navigating to the Services tab and click Order Credit Report.



7. A window will pop-up allowing you to choose a Provider, make sure **Credit Plus** is selected and click **Submit** to launch the order form.



8. Enter the username and password that was assigned by Credit Plus, Inc. Then, next to Order Method, select **Import from Website**.

Make sure File Number is correct.

Click **Finish** to begin ordering.

Credit Agency: **Credit Plus**

Username: Report Type: Import report from website.

Password: Order Method: ←

Branch ID: Report On:

Save Password

File Number: ←

Requested By:

Loan Number:

Options

- Score
- Fraud Search
- Get Fannie Mae Reference ID

Credit Bureaus

- Experian
- Equifax
- Trans Union

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	Testcase	Carlos	J		000-00-0006	11/15/1958
CoBorrower:	Testcase	Maria			000-00-0005	

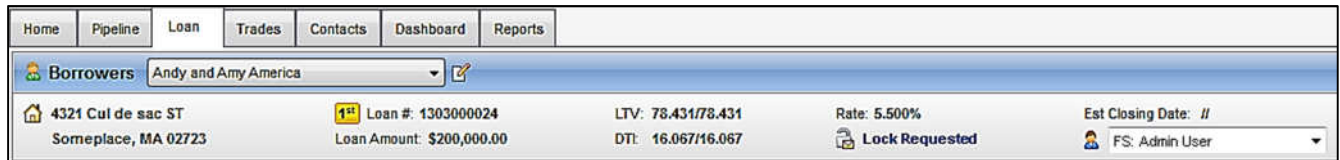
	Street Address	City	St	Zip
Current Addr:	9614 Oriole Lane	Arthill	MO	65488
Prev Addr:				

Please Enter the Credit card Information below:

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

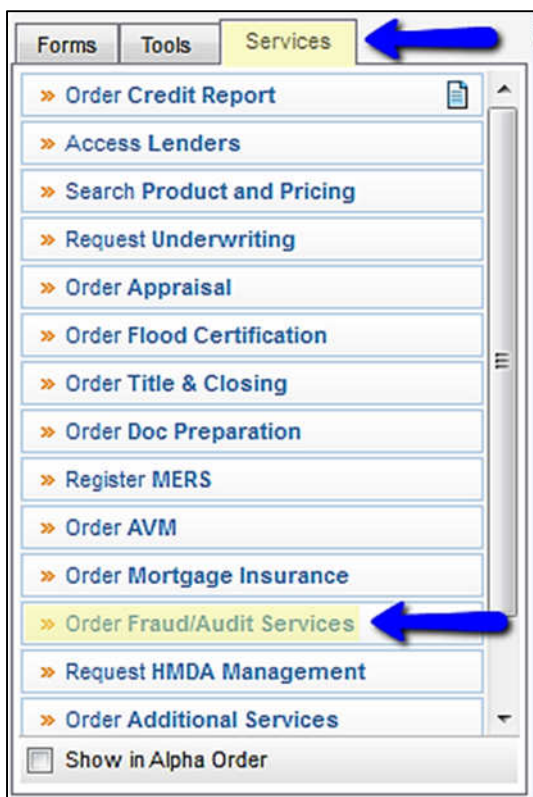
Account Number:	Expiration (MM/YY):	Secondary Account Number:
<input type="text"/>	<input type="text"/> / <input type="text"/>	<input type="text"/>

1. Start by logging in and opening a loan file



Home	Pipeline	Loan	Trades	Contacts	Dashboard	Reports
Borrowers: Andy and Amy America						
4321 Cul de sac ST Someplace, MA 02723	1 st Loan #: 1303000024 Loan Amount: \$200,000.00	LTV: 78.431/78.431 DTI: 16.067/16.067	Rate: 5.500% Lock Requested	Est Closing Date: // FS: Admin User		

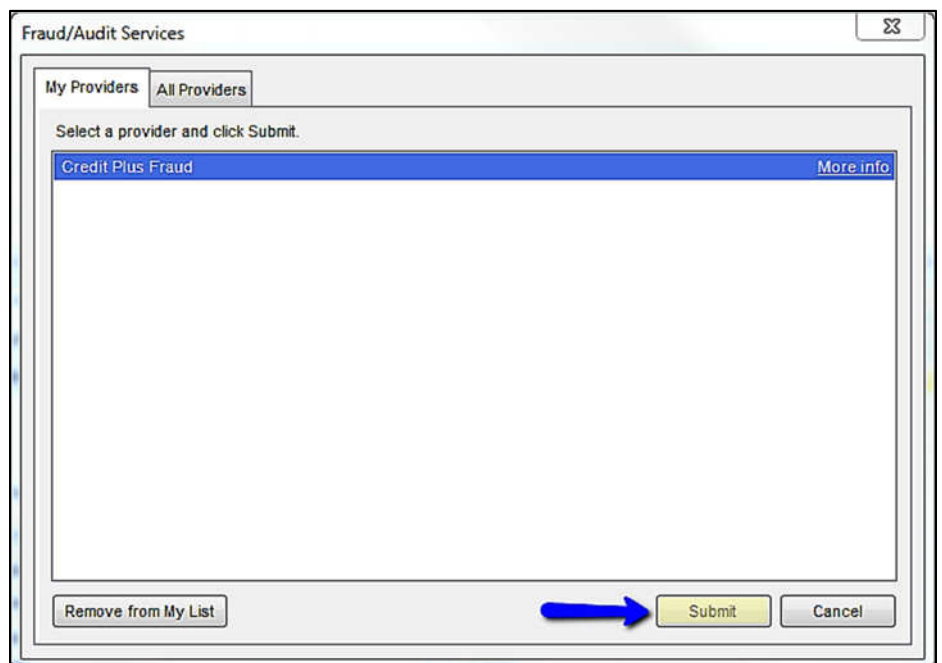
2. Click on the Services tab in the bottom left corner. Select Fraud/Audit Services under Service Tab. A window will pop-up allowing you to choose a Provider, make sure Credit Plus Fraud is selected and click Submit to launch the order form.



Forms | Tools | **Services**

- » Order Credit Report
- » Access Lenders
- » Search Product and Pricing
- » Request Underwriting
- » Order Appraisal
- » Order Flood Certification
- » Order Title & Closing
- » Order Doc Preparation
- » Register MERS
- » Order AVM
- » Order Mortgage Insurance
- » **Order Fraud/Audit Services**
- » Request HMDA Management
- » Order Additional Services

Show in Alpha Order



Fraud/Audit Services

My Providers | All Providers

Select a provider and click Submit.

Credit Plus Fraud	More info
-------------------	-----------

Remove from My List | **Submit** | Cancel

3. Enter the username and password that was assigned by Credit Plus, Inc. Then, select the Order Method you need.
 - For New Order, select ORDER NEW from pull down menu.
 - For Upgrade, select UPGRADE REPORT.
 - For Edit or report viewing, select EDIT/RETRIEVE.

Click Login to begin ordering process.

ORDER NEW

Request FraudPlus Service

CATCH DATA ERRORS, STAY COMPLIANT WITH FRAUDPLUS

CREDIT PLUS INC.

Login Information

Requested By: admin

Username: cpulg

Password: *****

Save login information


Loan Information

Order Method: Order New

Loan Number: 1303000024

Borrower: Andy, America

Co-Borrower: Amy, America



FraudPlus

User: MEGAN ROGERS

Reference #: 1303000024 Notification Email: MROGERS@CREDITPLUS.COM

Borrower 1 Information

First Name: ANDY Middle Name: Last Name: AMERICA Suffix: SSN: 500603333 DOB: 09/01/1989

Home Phone: Cell Phone: Driver's License Number: DL State: Credit File #: lookup

Current Resident Address: 4321 Cui de Sac ST, SOMEPLACE, MA 02723 Rent/Own:

Borrower Employer's Name: HAPPY'S BAR AND GRILL Employer Phone: Employment Status: CURRENTLY EMPLOYED

Employer's Address: 123 E SOUTH ST, LONG BEACH, CA 90805

Borrower 2 Information

First Name: AMY Middle Name: Last Name: AMERICA Suffix: SSN: 500602222 DOB: 09/01/1985

Home Phone: Cell Phone: Driver's License Number: DL State: Credit File #: lookup

Current Resident Address: 4321 Cui de Sac ST, SOMEPLACE, MA 02723 Rent/Own:

Borrower Employer's Name: SANDY'S CRAB SHACK Employer Phone: Employment Status: CURRENTLY EMPLOYED

Employer's Address: 123 MAIN ST, NEWPORT BEACH, CA 92661

Participants [Upload Participants \(CSV\)](#)

Role: Type:

First Name: Middle Name: Last Name: License #:

Company Name: State: ZIP: Phone:

Role	Type	First Name	Last Name	License #	Company Name	State	
Other Individual	Individual	JUDY	RYAN		CREDIT PLUS		edit remove

[Removed Participants \(0\)](#)

Type

TEST TAYLOR MORRISON

Options

Pay by credit card



- Select desired report layout under the TYPE pull down menu located at the upper right hand corner.
- Most of the entry fields should have already been auto-populated based on content of loan file. If adjustment is needed, exit and revise the original loan file for correction.
- Manually enter any additional information, or missing data fields.
- If credit card payment is required, select the "Pay by Credit Card" checkbox. User will be prompt to provide credit card information once order is submitted.
- Click Order to submit request.

UPGRADE REPORT

- Click on the File #

Select File to Upgrade:

File #	Reference #	Name	Subject Property Address	Ordered By	Date Ordered
view 231891	1303000024	AMERICA, ANDY - *****3333		MEGAN ROGERS	9/6/2016 11:00:00 AM

Cancel

FraudPlus

User: MEGAN ROGERS

Reference #: 1303000024 | Notification Email: MROGERS@CREDITPLUS.COM

Borrower 1 Information

First Name: ANDY | Middle Name: | Last Name: AMERICA | Suffix: | SSN: 500603333 | DOB: 09/01/1989

Home Phone: | Cell Phone: | Driver's License Number: | DL State: | Credit File #: | lookup

Current Resident Address: 4321 Cul de Sac ST, SOMEPLACE, MA 02723 | Rent/Own: | more detail

Borrower Employer's Name: HAPPY'S BAR AND GRILL | Employer Phone: | Employment Status: CURRENTLY EMPLOYED

Employer's Address: 123 E SOUTH ST, LONG BEACH, CA 90805 | more detail

Borrower 2 Information

First Name: AMY | Middle Name: | Last Name: AMERICA | Suffix: | SSN: 500602222 | DOB: 09/01/1985

Home Phone: | Cell Phone: | Driver's License Number: | DL State: | Credit File #: | lookup

Current Resident Address: 4321 Cul de Sac ST, SOMEPLACE, MA 02723 | Rent/Own: | more detail

Borrower Employer's Name: SANDY'S CRAB SHACK | Employer Phone: | Employment Status: CURRENTLY EMPLOYED

Employer's Address: 123 MAIN ST, NEWPORT BEACH, CA 92661 | more detail

Participants | Upload Participants (CSV)

Role: | Type: | First Name: | Middle Name: | Last Name: | License #: | Company Name: | State: | ZIP: | Phone: | Include Participant

Role	Type	First Name	Last Name	License #	Company Name	State		
Other Individual	Individual	JUDY	RYAN		CREDIT PLUS		edit	remove

Removed Participants (0)

Type: TEST TAYLOR MORRISON

Options: Pay by credit card

Order

- Select desired report layout under the TYPE pull down menu located at the upper right hand corner. For upgrade, system will automatically restrict layout choices to applicable selection only.
- Most of the entry fields should have already been auto-populated based on content of loan file. If adjustment is needed, exit and revise the original loan file for correction.
- Manually enter any additional information, or missing data fields.
- Click **Order** to submit request.

EDIT/RETRIEVE REPORT

- Click on the File #

Select File to View or Edit:

File #	Reference #	Name	Subject Property Address	Ordered By	Date Ordered
231891	1303000024	AMERICA, ANDY - *****3333		MEGAN ROGERS	9/6/2016 11:00:00 AM

Cancel

- Once report is opened, user may review, or edit comment to high risk indicators.
- To insert new comment, or edit current risk status, click on the corresponding UPDATE hyperlink for the desired indicator.

SUMMARY OF FINDINGS

BORROWER DETAIL REPORT - ANDY AMERICA

Risk Indicator	Severity	Description	Status	Action
Risk Indicator 1	High	The input SSN was issued prior to the input date-of-birth	CAUTION	Update
Risk Indicator 2	High	Potential address discrepancy - the Input address may be previous address	CAUTION	Update
Risk Indicator 3	High	Multiple identities associated with the input SSN	CAUTION	Update
Risk Indicator 4	High	The input SSN is associated with multiple last names	CAUTION	Update

- Once clicked, a new edit window will appear, where user may enter comments or change risk indicator status.

Note Log

Update

Note: Okay!

Status: **CLEARED** ▼

OK Cancel

- After all changes have been made, click on the EXPORT TO EFOLDER button on the upper right hand corner to export the updated report back to Encompass eFolder.

Home Pipeline Loan Services View Trades Contacts Dashboard Reports

Export to eFolder & Close

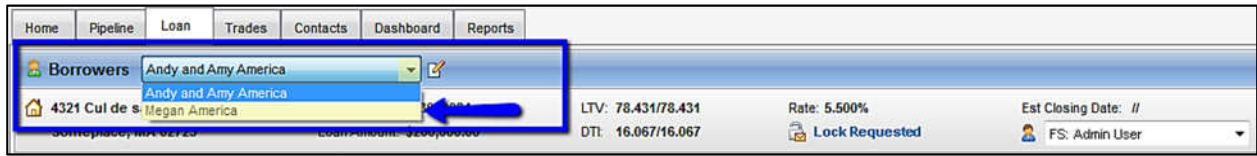
CREDIT PLUS INC. (Print Cover) **FraudPlus**

REPORT INFORMATION

Report Number:	231891	Reference Number:	1303000024	Date Ordered:	09/06/2016
Ordered By:	MEGAN ROGERS	Date Last Modified:	09/06/2016		

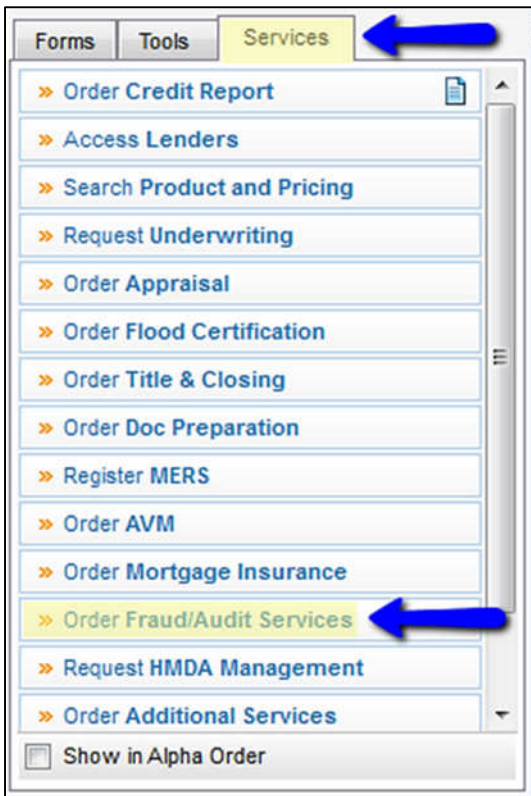
ADDITIONAL BORROWERS ON YOUR LOAN?

- After opening the loan file, click the drop down arrow and select the additional borrower.

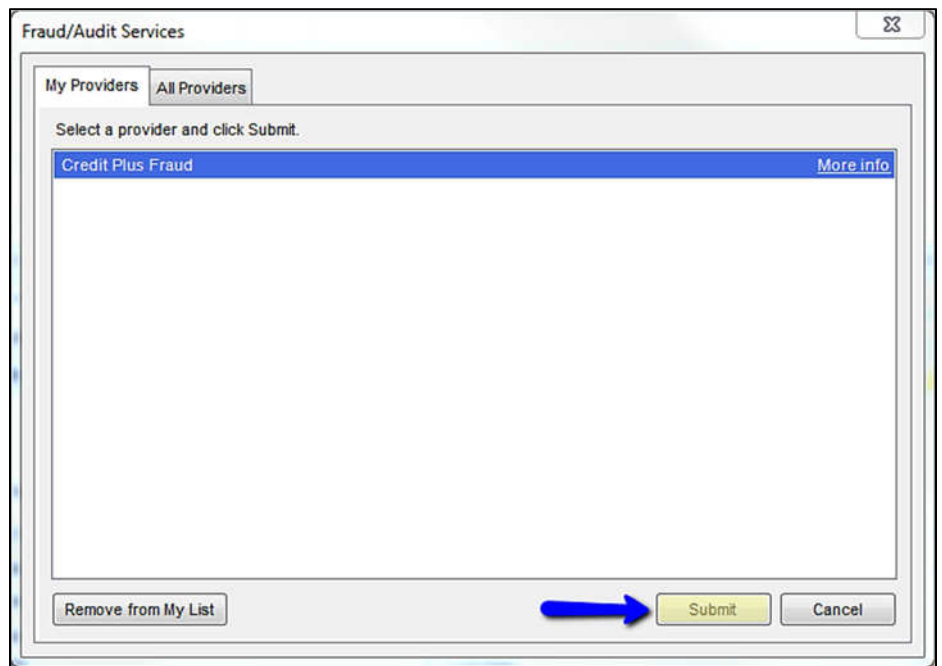


The screenshot shows a software interface with a top navigation bar containing 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. Below this, a 'Borrowers' section features a dropdown menu currently displaying 'Andy and Amy America'. A blue arrow points to the dropdown arrow, and another blue arrow points to the 'Megan America' option in the expanded list. To the right of the dropdown, loan details are visible: '4321 Cul de S', 'LTV: 78.431/78.431', 'Rate: 5.500%', 'Est Closing Date: //', 'DTI: 16.067/16.067', 'Lock Requested', and 'FS: Admin User'.

- Click on the Services tab in the bottom left corner. Select Fraud/Audit Services under Services Tab. A window will pop-up allowing you to choose a Provider, make sure Credit Plus Fraud is selected and click Submit to launch the order form.

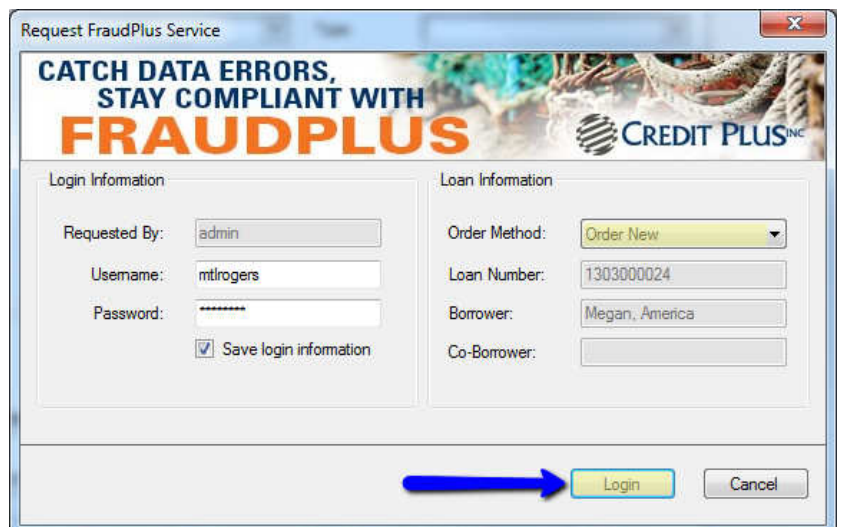


The screenshot shows a 'Services' tab selected in a menu. A blue arrow points to the 'Services' tab. Below it, a list of service options is displayed, including 'Order Credit Report', 'Access Lenders', 'Search Product and Pricing', 'Request Underwriting', 'Order Appraisal', 'Order Flood Certification', 'Order Title & Closing', 'Order Doc Preparation', 'Register MERS', 'Order AVM', 'Order Mortgage Insurance', 'Order Fraud/Audit Services', 'Request HMDA Management', and 'Order Additional Services'. A blue arrow points to 'Order Fraud/Audit Services'. At the bottom, there is a checkbox labeled 'Show in Alpha Order'.



The screenshot shows a window titled 'Fraud/Audit Services'. It has a 'My Providers' tab set to 'All Providers'. Below the tab, it says 'Select a provider and click Submit.' A list of providers is shown, with 'Credit Plus Fraud' selected and highlighted in blue. A blue arrow points to the 'Submit' button at the bottom right of the window. Other buttons include 'Remove from My List' and 'Cancel'.

- Enter the username and password that was assigned by Credit Plus, Inc. Then, select Order New. When this information is complete, click Login to begin the order process.



The screenshot shows a window titled 'Request FraudPlus Service'. It features a banner with the text 'CATCH DATA ERRORS, STAY COMPLIANT WITH FRAUDPLUS' and the 'CREDIT PLUS INC.' logo. The window is divided into two sections: 'Login Information' and 'Loan Information'. In the 'Login Information' section, there are fields for 'Requested By' (admin), 'Username' (mtloggers), and 'Password' (masked with asterisks). There is a checked checkbox for 'Save login information'. In the 'Loan Information' section, there are fields for 'Order Method' (Order New), 'Loan Number' (1303000024), 'Borrower' (Megan, America), and 'Co-Borrower'. A blue arrow points to the 'Login' button at the bottom right of the window.

FraudPlus

User: MEGAN ROGERS Cancel

Reference# 1303000024 Notification Email MROGERS@CREDITPLUS.COM

Borrower Information

First Name MEGAN Middle Name Last Name AMERICA Suffix SSN 000000013 DOB 09/01/1994

Home Phone Cell Phone Driver's License Number DL State Credit File #

Current Resident Address Rent/Own

Borrower Employer's Name SEAFOOD SHORES DELI Employer Phone Employment Status CURRENTLY EMPLOYED

Address not found in USPS database
Employer's Address 123 MAIN ST, COLORADO SPRINGS, CO 80911

Participants Upload Participants (CSV)

Role	Type	First Name	Last Name	License #	Company Name	State
Other Individual	Individual	NUBIA	CUEVAS			

[edit](#) [remove](#) [Removed Participants \(0\)](#)

Type

TEST TAYLOR MORRISON

Options

Pay by credit card

Order

- Select desired report layout under the TYPE pull down menu located at the upper right hand corner. For upgrade, system will automatically restrict layout choices to applicable selection only.
- Most of the entry fields should have already been auto-populated based on content of loan file. If adjustment is needed, exit and revise the original loan file for correction.
- Manually enter any additional information, or missing data fields.
- Click **Order** to submit request.

Details

Name: FraudPlus_234098

Description:

For Borrower Pair: **All**

For Milestone: Andy and Amy America, Megan America

Access: AC, CL, FH, LD, LO, LP, OP, Others, PC, SH, UW

Conditions:

ATR/QM:

Doc Groups:

Available: WebCenter TPO EDM Lenders

Tracking

Status: Comments

Days to Receive:

Days to Expire:

Requested From: CREDIT PLUS

Requested: 09/08/16 09:01 AM admin

Re-requested

Received: 09/08/16 09:01 AM admin

Reviewed

Ready for UW

Ready to Ship

Pages

1

2

3

4

(Print Cover)

FraudPlus

REPORT INFORMATION

Report Number: 234098 Reference Number: 1303000024 Date Ordered: 09/08/2016
 Ordered By: MEGAN ROGERS Date Last Modified: 09/08/2016

LOAN INFORMATION

Borrower 1

Name: MEGAN-AMERICA
 Credit Order ID:
 SSN: 000-00-0013
 Address:
 DOB: 9/1/1994
 Home Phone Number:
 Cell Phone Number:
 Driver's License:
 Employment Status: Currently Employed
 Employer Name: SEAFOOD SHORES DELI
 Employer Address: 123 MAIN ST, COLORADO SPRINGS, CO 80911
 Employer Phone:
 Property Address: NA Add Product Upgrade Report

SUMMARY OF FINDINGS

BORROWER DETAIL REPORT - MEGAN-AMERICA

Risk Indicator	Severity	Description	Action
Risk Indicator 1	High	The input SSN is invalid	CAUTION Update
Risk Indicator 2	High	Unable to verify name, address, SSN and phone	CAUTION Update
Risk Indicator 3	Medium	The input last name is not associated with the input SSN	CAUTION Update
Risk Indicator 4	Medium	The input SSN is associated with a different name and address	CAUTION Update
Risk Indicator 5	High	Multiple identities associated with the input SSN	CAUTION Update
Risk Indicator 6	Low	The input address was missing	CAUTION Update
Risk Indicator 7	Medium	Unable to verify date-of-birth	CAUTION Update
Risk Indicator 8	High	No date-of-birth reported for the input identity	CAUTION Update
Risk Indicator 9	Medium	The input first name is not associated with input SSN	CAUTION Update
Risk Indicator 10	Medium	The input phone was missing or incomplete	CAUTION Update
Risk Indicator 11	Low	Employer validation record not found	CAUTION Update

Follow-up Action 1: Verify name with Social (via SSN card, DL if applicable, paycheck stub, or other Government issued ID)

Follow-up Action 2: Verify name with Address (via DL, utility bill, Directory Assistance, paycheck stub, or other Government issued ID)

Follow-up Action 3: Verify phone (Directory Assistance, utility bill)

Home Pipeline Loan Trades Contacts Dashboard Reports

Borrower Contacts Business Contacts Calendar Tasks Campaigns

Contacts View Standard View

Filter: None Advanced Search Clear

1-6 of 6 Buy Leads Import Leads Mail/Email Merge Synchronize Add to Group Remove from Group Edit Groups

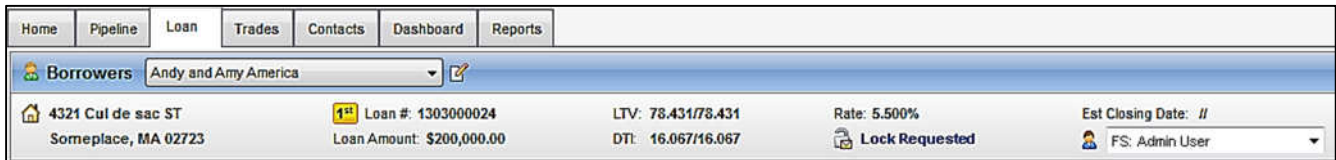
Groups	Contact Owner	Borrower First Nam	Borrower Last Nam	Home Phone	Cell Phone	Home Email	Contact Type	Status	Next Appointment Start Tim	Last Modificatio
(0)	User, Officer	John	Homeowner				Prospect			10/01/2012
(0)	User, Officer	Mary	Homeowner				Prospect			10/01/2012
(0)	User, Officer	Andy	America				Prospect			10/01/2012
(0)	User, Officer	Amy	America				Prospect			10/01/2012
(0)	User, Officer	Alice	Firstimer				Prospect			10/01/2012
(0)	User, Admin						Prospect			02/25/2013

Contact Details Originate Loan Order Credit Product and Pricing

Details Extra Opportunity Notes History Loans

Personal Information	Contact Information	Business Information
First Name: <input type="text" value="John"/> Middle: <input type="text"/> Last Name: <input type="text" value="Homeowner"/> <input type="text" value="Suffix"/> Salutation: <input type="text"/> SSN: <input type="text" value="300-40-5000"/> Address 1: <input type="text" value="4420 E. Douglas Ave."/> Address 2: <input type="text"/> City: <input type="text" value="Higley"/> State: <input type="text" value="AZ"/> Zip: <input type="text" value="85236"/>	Home Phone: <input type="text"/> <input type="button" value="Phone"/> Work Phone: <input type="text"/> <input type="button" value="Phone"/> Cell Phone: <input type="text"/> <input type="button" value="Phone"/> Fax Number: <input type="text"/> <input type="button" value="Phone"/> Home Email: <input type="text"/> <input type="button" value="Email"/> Work Email: <input type="text"/> <input type="button" value="Email"/>	Company: <input type="text"/> Address 1: <input type="text"/> Address 2: <input type="text"/> City: <input type="text"/> State: <input type="text"/> Zip: <input type="text"/> Web URL: <input type="text"/> Job Title: <input type="text"/>

1. Start by logging in and opening a loan file.



Home | Pipeline | Loan | Trades | Contacts | Dashboard | Reports

Borrowers | Andy and Amy America

4321 Cul de sac ST
Someplace, MA 02723

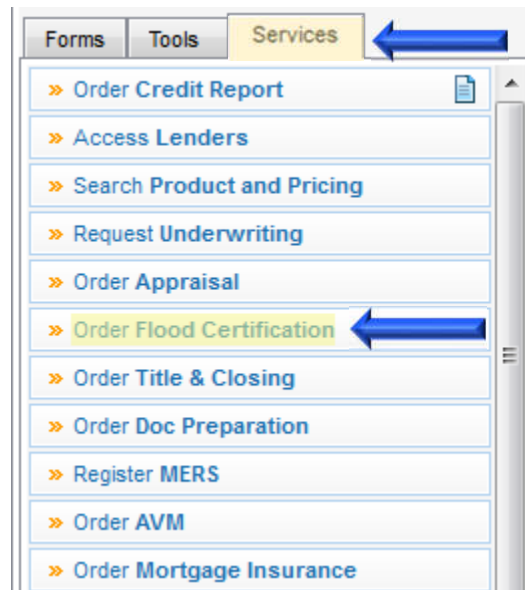
Loan #: 1303000024
Loan Amount: \$200,000.00

LTV: 78.431/78.431
DTI: 16.067/16.067

Rate: 5.500%
Lock Requested

Est Closing Date: //
FS: Admin User

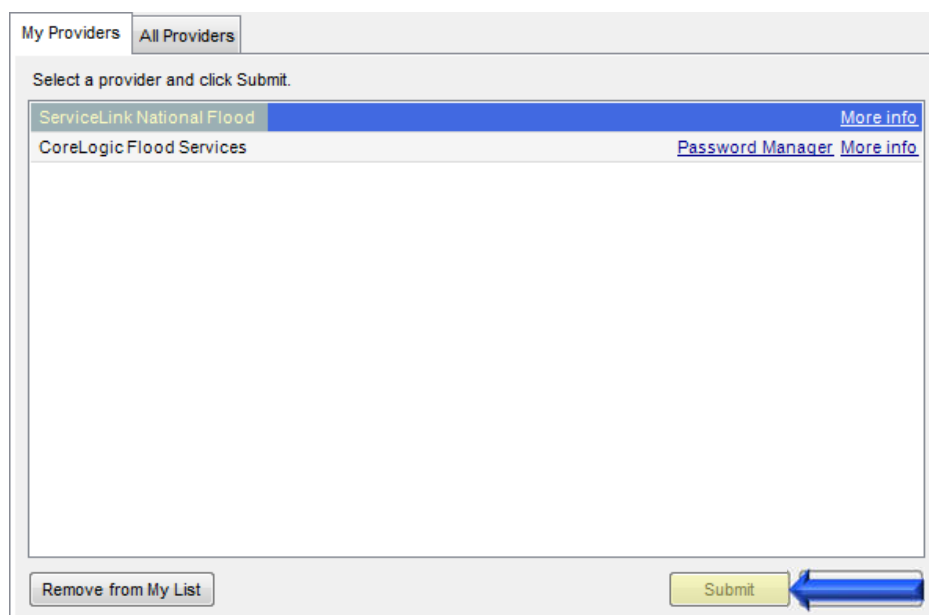
2. Click on the **Services** tab in the bottom left corner. Then, select **Order Flood Certification**.



Forms | Tools | **Services**

- » Order Credit Report
- » Access Lenders
- » Search Product and Pricing
- » Request Underwriting
- » Order Appraisal
- » **Order Flood Certification**
- » Order Title & Closing
- » Order Doc Preparation
- » Register MERS
- » Order AVM
- » Order Mortgage Insurance

3. A window will pop-up allowing you to choose a Provider, make sure **your current flood provider** is selected and click **Submit** to launch the order form.



My Providers | All Providers

Select a provider and click Submit.

ServiceLink National Flood	More info
CoreLogic Flood Services	Password Manager More info

4. The Loan and Login information will pre-fill for you. If the Account ID is blank it can be received from your Sales Representative. Under Request Type, click **New Request**.

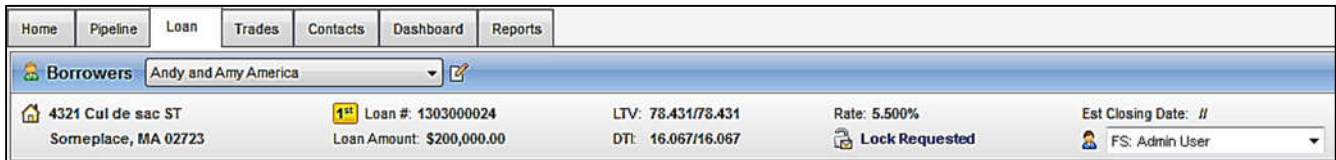
The screenshot shows the 'ServiceLink National Flood' application window. It is divided into several sections:

- Login Information:** Contains an 'Account ID' field (marked as required with an asterisk) and a checked 'Save Account Information' checkbox. A note below indicates '(*) Required field'.
- Loan Information:** Pre-filled with: Borrower: TESTCASE , GARRETT; CoBorrower: TESTCASE , MEGAN; Property Type: (blank); Loan Number: 1712000090; Transaction Type: (blank).
- Order/Check Status/View Result:** A tabbed interface where the 'Order' tab is active. It shows:
 - 'Request Type' dropdown menu set to 'New Request' (indicated by a blue arrow).
 - 'Reference Number' and 'New Servicer Account ID' input fields (both blank).
 - 'Rush Indicator' checkbox (unchecked).
 - 'Comments' text area (empty).
 - 'Flood Products' section with three options: 'Basic', 'Life of Loan', and 'HMDA'. The 'Life of Loan' option is highlighted with a blue box and a blue arrow.
- Bottom:** 'Last Order No.: 1402621908' is displayed. At the bottom right, there are 'Order' and 'Cancel' buttons. A blue arrow points to the 'Order' button.

When all criteria is complete, click **Order**.

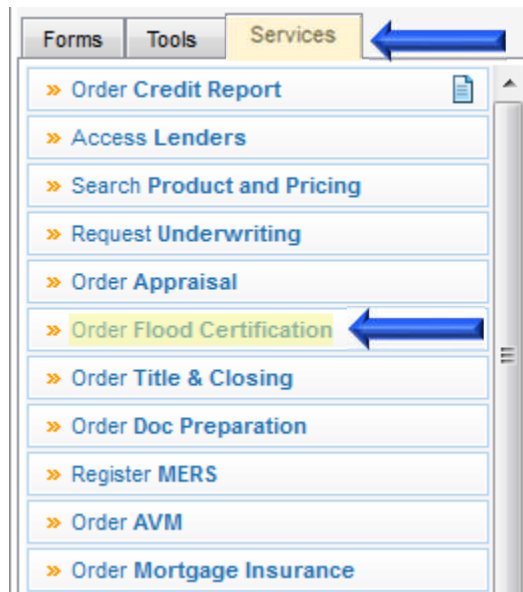
The flood certificate will appear automatically.

1. Start by logging in and opening a loan file.



Home	Pipeline	Loan	Trades	Contacts	Dashboard	Reports
Borrowers		Andy and Amy America				
4321 Cul de sac ST Someplace, MA 02723	Loan #: 1303000024 Loan Amount: \$200,000.00	LTV: 78.431/78.431 DTI: 16.067/16.067	Rate: 5.500% Lock Requested	Est Closing Date: // FS: Admin User		

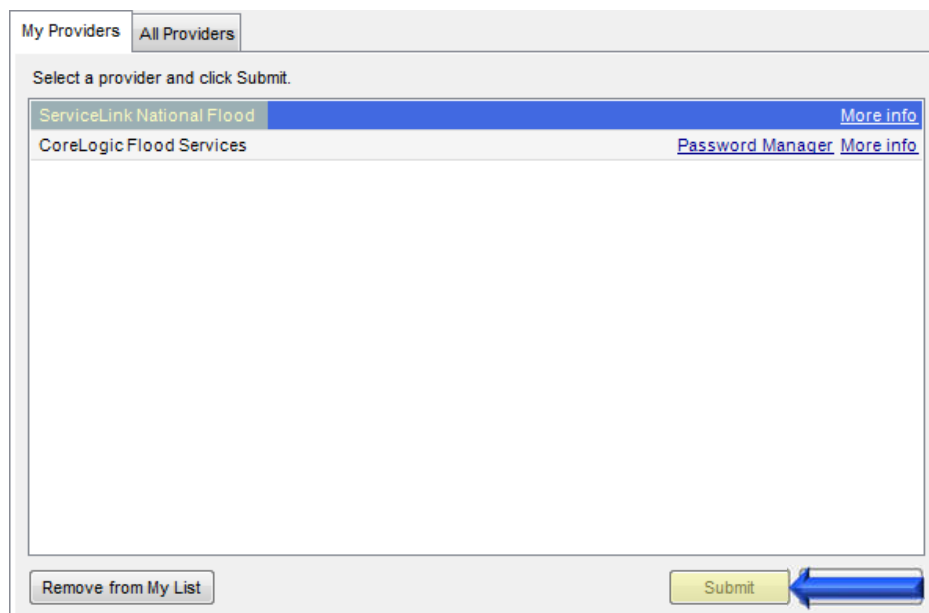
2. Click on the **Services** tab in the bottom left corner. Then, select **Order Flood Certification**.



Forms | Tools | **Services**

- » Order Credit Report
- » Access Lenders
- » Search Product and Pricing
- » Request Underwriting
- » Order Appraisal
- » **Order Flood Certification**
- » Order Title & Closing
- » Order Doc Preparation
- » Register MERS
- » Order AVM
- » Order Mortgage Insurance

3. A window will pop-up allowing you to choose a Provider, make sure **ServiceLink National Flood** is selected and click **Submit** to launch the order form.



My Providers | All Providers

Select a provider and click Submit.

ServiceLink National Flood	More info
CoreLogic Flood Services	Password Manager More info

Remove from My List | **Submit**

4. The Loan and Login information will pre-fill for you. If the Account ID is blank it can be received from your Sales Representative. Under Request Type, click **Transfer Request**.

ServiceLink National Flood

Login Information

Account ID:

Save Account Information

(*) Required field

Loan Information

Borrower: Hightowek, James E

CoBorrower:

Property Type: 2-4 unit

Loan Number: 1612000070

Transaction Type:

Order **Check Status/View Result**

Request Type: **Transfer Request** Reference Number ---

Reference Number:

New Servicer Account ID:

Rush Indicator

Comments:

Flood Products

Basic

Life of Loan

HMDA

Click **Submit** to begin.

Click the **Check Status/View Result** tab to see if the flood is in a manual status or if there are any other remarks to note.


Order **Check Status/View Result**

Order/Cert No.	Order Date	Product Name	Status
----------------	------------	--------------	--------

Order Remarks

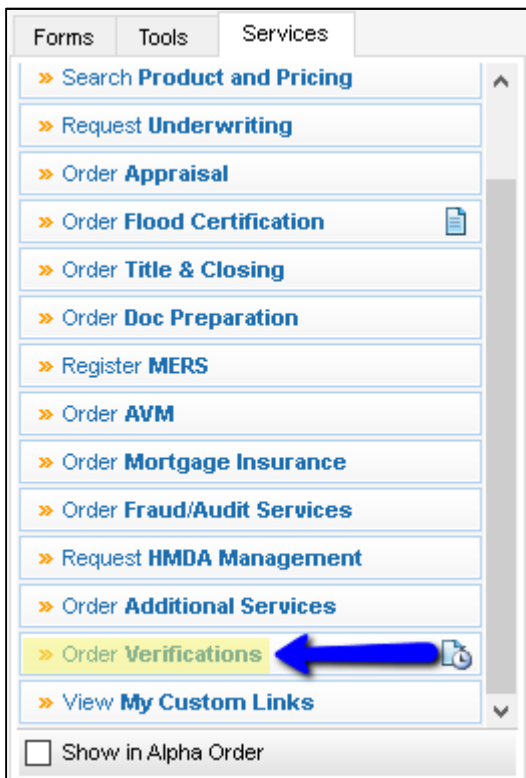
Order Attachments:

1. Start by logging in and opening a loan file



Home	Pipeline	Loan	Trades	Contacts	Dashboard	Reports
Borrowers: Andy and Amy America						
4321 Cul de sac ST Someplace, MA 02723	1 st Loan #: 1303000024 Loan Amount: \$200,000.00	LTV: 78.431/78.431 DTI: 16.067/16.067	Rate: 5.500% Lock Requested	Est Closing Date: // FS: Admin User		

2. Click on the Services tab in the bottom left corner. Select Order Credit Report.

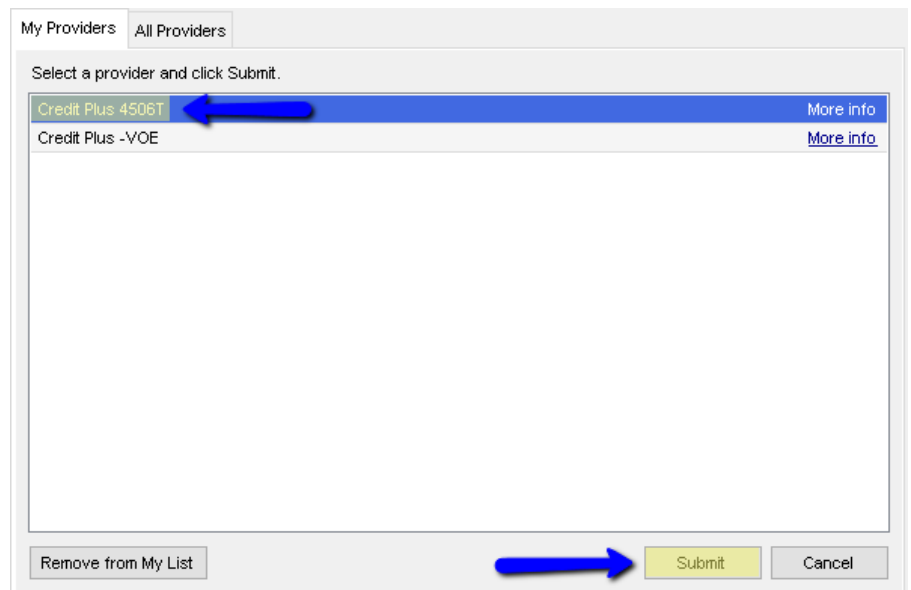


Forms | Tools | Services

- » Search Product and Pricing
- » Request Underwriting
- » Order Appraisal
- » Order Flood Certification
- » Order Title & Closing
- » Order Doc Preparation
- » Register MERS
- » Order AVM
- » Order Mortgage Insurance
- » Order Fraud/Audit Services
- » Request HMDA Management
- » Order Additional Services
- » Order Verifications
- » View My Custom Links

Show in Alpha Order

A window will pop-up allowing you to choose a Provider. Make sure Credit Plus is selected and click Submit to launch the order form.



My Providers | All Providers

Select a provider and click Submit.

Credit Plus 4506T	More info
Credit Plus -VOE	More info

Remove from My List | Submit | Cancel

3. Enter the username and password that was assigned by Credit Plus.
 - Select Product – 1040, W-2, 1099, 1065, 1120, etc.
 - Select Product Options – Return, Account or Record Transcripts, Verifications of Non-filing
 - Order Details – Individual or Joint
 - Select Transcript Years – Previous 4 years
 - Attach Authorization

When all information is entered correctly, please click **Submit Order**

✕
Credit Plus - Verification Order

Log In Information	Loan Information
User Name: <input style="width: 90%;" type="text" value="megantest"/> Password: <input style="width: 90%;" type="password" value="*****"/> <input checked="" type="checkbox"/> Save Log In Information	Borrower: James Hightowek Co-Borrower: Louis Testcase Current Address: 1624 S 5th Street Apt 401 Waco, TX. 76706 Loan Number: 1611000067

Order Income Verification Check Status/View Result

Products					
Product	Report On	Years	Options	Business Name	EIN
<input type="checkbox"/> 1040	Borrower				
<input type="checkbox"/> W-2 Borrower	Borrower				
<input type="checkbox"/> 1099 Borrower	Borrower				
<input type="checkbox"/> 1065					
<input type="checkbox"/> 1120					

Order Details	
Report On: Borrower	Business Name: <input style="width: 90%;" type="text"/> EIN: <input style="width: 90%;" type="text"/>

Select transcript year(s)	Product Options
<input type="checkbox"/> 2016 <input type="checkbox"/> 2015 <input type="checkbox"/> 2014 <input type="checkbox"/> 2013	<input type="checkbox"/> Return Transcript <input type="checkbox"/> Account Transcript <input type="checkbox"/> Record of Account <input type="checkbox"/> Verification of Nonfiling <input type="checkbox"/> Other Series


Is this an electronically signed 4506-T? Yes No Attach Authorization Form 🔍 ✕

➔ Submit Order Close

4. You can click the Check Status button at any time for status or to retrieve and view results.

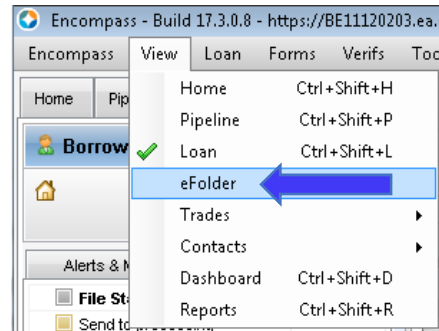
Order Income Verification **Check Status/View Result** ←

Orders				
Order No.	Order Date	Report On	Request Details	Status
1844003	11/16/2016	James Hightowek	w2 (Years: 2015, 2014)	Pending

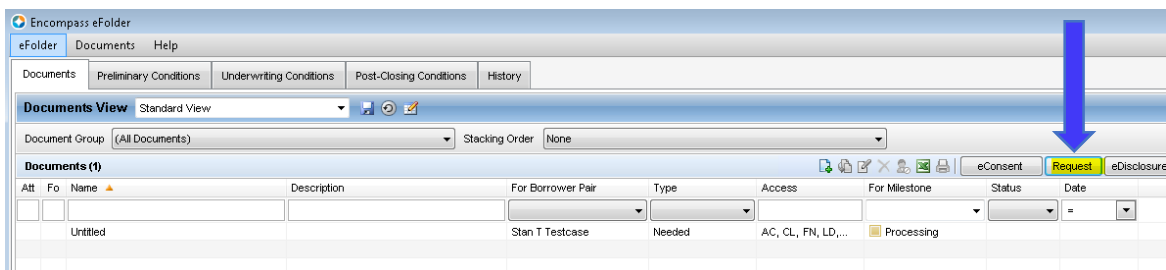
Documents returned  Comments

Cancel Order **Check Status** Close

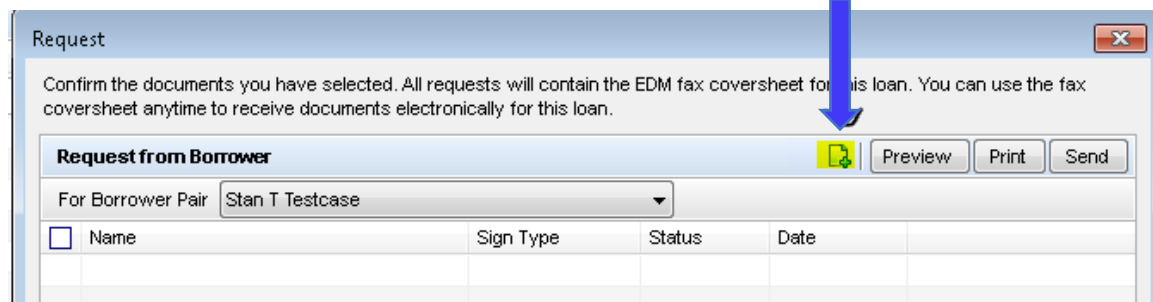
1. Once you are in the loanfile, click on view from the menu bar at the top and select eFolder



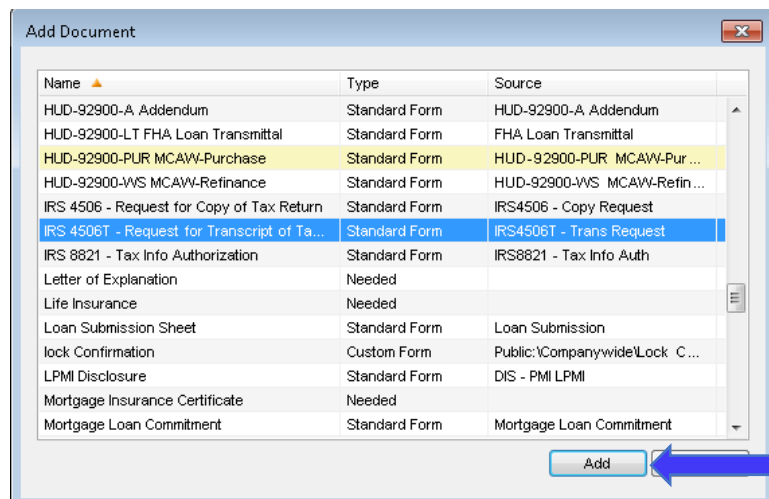
2. From the e-folder, you want to click on the Request Button



3. Then on the Request window, you want to click on the new document icon



4. Within the Add Document window, scroll down to IRS 4506T – Request for Transcript of Tax Return



5. Click Add, then you should see a loading bar for preparing forms.

6. Once complete, the Request window should look like below

The 'Request' window displays a confirmation message: "Confirm the documents you have selected. All requests will contain the EDM tax coversheet for this loan. You can use the tax coversheet anytime to receive documents electronically for this loan." Below this is a section titled "Request from Borrower" with a dropdown menu set to "Stan T Testcase". A table lists the documents to be requested:

Name	Sign Type	Status	Date
<input checked="" type="checkbox"/> IRS 4506T - Request for Transcript of Ta...	eSignable		
<input type="checkbox"/> IRS 4506T - Request for Transcript of Ta...	eSignable		

Buttons for "Preview", "Print", and "Send" are located at the top right. A blue arrow points to the "Send" button. A "Cancel" button is at the bottom right.

7. Tick the checkbox for the form needed, in this case I only need 1 4506T for my borrower and click send.

You will be taken to the Send Request screen where you can adjust the email and message.

The "Send Request" window shows the "Message" section with the following details:

- * From: mclsupport@meridianlink.com (Current User)
- * Borrower: bennyl@meridianlink.com
- * Co-Borrower: (empty)
- Other: (empty)
- * Subject: Electronic Loan Document Request

The message body contains the following text:

The **Testcase** loan application is available to view on my website. It is a secure, password-protected website that provides 24-hour access to the status and details of the application. You can also view, sign, and return required documents. Please follow the instructions below.

Please sign and return the following documents:
* IRS 4506T - Request for Transcript of Tax Return

Notification options:

- Notify Additional Users (0 Users selected)
- Notify me when borrower receives the package.
- Notify me when borrower does not access by 10/13/2017

The "Borrower Signing Options" section is set to:

- * Borrower Signing Option: eSign (electronically sign and return)
- * Borrower Authentication Method: Answer security questions

A "Send" button is located at the bottom right, highlighted with a blue arrow.

8. Confirm that the borrower signing option is set to E-Sign, then click Send

9. The consumer then goes to the link in the email, answers the security questions from the loanfile, and e-sign the document.
10. Once the document has been e-signed, I can get ready to place a TRV order. Now I can select yes when it asks if the 4506-T was electronically signed

Order Verification

TaxReturnVerifications.com - Verification Order

Log In Information

User Name: cc-tobydm
 Password: *****
 Save Log In Information

Loan Information

Borrower: **Stan T Testcase**
 Co-Borrower:
 Current Address: **5002 Banner Ct**
Anthill, MO, 65488
 Loan Number: **160800073**

Order Income Verification Check Status/View Result

Products

Product	Report On	Years	Options	Business Name	EIN
<input checked="" type="checkbox"/> 1040	Borrower	2016	Return Transcript		
<input type="checkbox"/> W-2 Borrower	Borrower				
<input type="checkbox"/> 1099 Borrower	Borrower				
<input type="checkbox"/> 1065					
<input type="checkbox"/> 1120					

Order Details

Report On: Borrower Business Name: EIN:

Select transcript year(s)

2016
 2015
 2014
 2013

Product Options

Return Transcript
 Account Transcript
 Record of Account
 Verification of Nonfiling
 Other Series

Is this an electronically signed 4506-T? Yes No Attach Authorization Form

11. Click on the magnifying glass to open the e-vault and the e-signed 4506-T should be there
12. On the Select a Document window for the e-vault, choose the request document and hit continue

Select a Document

eVault Documents (5)

Select an attachment from the list below. You can Preview documents before selecting.

Name	Requested From	For Borrower Pair	Status	Date
IRS 4506T - Request for Transcript of Ta...	Stan T Testcase	Stan T Testcase	Received	08/30/16 02:50...
IRS 4506T - Request for Transcript of Ta...	Stan T Testcase	Stan T Testcase	Received	12/07/16 02:21...
IRS 4506T - Request for Transcript of Ta...	Stan T Testcase	Stan T Testcase	Received	10/06/17 01:16...
IRS 4506T - Request for Transcript of Ta...	Stan T Testcase	Stan T Testcase	Received	10/10/17 09:52...
IRS 4506T - Request for Transcript of Ta...	Stan T Testcase	Stan T Testcase	Expected	10/11/17 08:58...

Continue

13. You should now see the following for Attach Authorization form

Is this an electronically signed 4506-T? Yes No Attach Authorization Form 88bb20b4-1e7e-4fe8-961a-e3ffcd

14. Now you can submit the order and if you view the file in the website, there should be a hyperlink to view both the uploaded 4506-T and the e-sign certificate

File #:	8252	View Uploaded 4506-T
Status:	Processing	View eSignature Certificate
Reference #:	1608000073	
Notification Email:	[REDACTED]	
Applicant:	STAN TESTCASE - *****0020	
Co-Applicant:		
Tax Form:	1040	
Address:	5002 BANNER CT, ANTHILL, MO 65488	
Transcript:	6a - Return Transcript	
Tax Year(s):	2016, 2015	
Price:	\$5.00	
Ordered From:	EPASS	

1. Open a loan file and select Order Verifications from the Services tab in the bottom left window.

Borrower Janet X and Luis Testcase

1st Loan 1601EM000016 LT / Rate 6.000% Es
 Loan DTI / Not Locked

Alerts & Messages Log
 ■ Qualification expected 01/31/1
 ■ Processing expected 02/03/1
 ■ Submittal expected 02/06/1

Borrower Summary - Origination

No co-applicant Order Fraud

Borrower		Co-Borrower	
First Name	Janet	First Name	Luis
Middle	X	Middle	
Last Name	Testcase	Last Name	Testcase
SSN	000-00-0003	SSN	000-00-0009
DOB	01/22/1947	DOB	11/15/1958
Home Phone		Home Phone	
Work Phone		Work Phone	
Cell		Cell	
Marital Status		Marital Status	
Home E-mail	j@anywhere.us	Home E-mail	
Work E-mail		Work E-mail	

Social Security Number Verification

Borrower	Co-Borrower
The Purpose of the Transaction	The Purpose of the Transaction
This consent is valid for <input type="text"/> days	This consent is valid for <input type="text"/> days
<input type="checkbox"/> Mortgage Service <input type="checkbox"/> Banking Service <input type="checkbox"/> Background Check <input type="checkbox"/> License Requirement <input type="checkbox"/> Credit Check <input type="checkbox"/> Other	<input type="checkbox"/> Mortgage Service <input type="checkbox"/> Banking Service <input type="checkbox"/> Background Check <input type="checkbox"/> License Requirement <input type="checkbox"/> Credit Check <input type="checkbox"/> Other

Company's Information	Company's Agent Information
Name	Name Credit Plus, Inc.
Address	Address 31550 Winterplace Parkway
City	City SALISBURY
State	State MD Zip 21804

Present Address	Present Address
Address 19 Forest Drive	Address
City Anthill	City
State MO Zip 65488	State Zip
# of Years <input type="text"/> Y <input type="text"/> M <input type="checkbox"/> Own <input type="checkbox"/> Rent	# of Years <input type="text"/> Y <input type="text"/> M <input type="checkbox"/> Own <input type="checkbox"/> Rent

Previous Address	Previous Address
Address	Address
City	City
State	State
# of Years	# of Years

Services

- ACCESS Lenders
- Search Product and Pricing
- Request Underwriting
- Order Appraisal
- Order Flood Certification
- Order Title & Closing
- Order Doc Preparation
- Register MERS
- Order AVM
- Order Mortgage Insurance
- Order Fraud/Audit Services
- Request HMDA Management
- Order Additional Services
- Order Verifications
- View My Custom Links

2. Select **Credit Plus-VOE** from the list of credit providers. If you do not see Credit Plus-VOE in the list under the My Providers tab, select the All Providers tab and search for Credit Plus-VOE.
3. From your providers tab, highlight Credit Plus-VOE Click Submit.

Verifications

My Providers All Providers

Select the provider you wish to use and click Submit. To learn more about a provider, click the More info link next to the provider's name.

Search by Company Name: Go Reset

AccountChek Verification of Assets VOA / VOD	More info
ACRAnet 4506T	More info
Advanced Data 4506T	More info
Advanced Data VOE / SSN	More info
Advantage Credit 4506T	More info
Avantus Verification	More info
CIS 4506-T	More info
CoreLogic 4506-T Direct Report	More info
CoreLogic 4506-T Direct Report (Digital Certificate)	More info
Credit Plus -VOE	More info
Credit Plus 4506T	More info
DataVerify 4506T/SSA	More info
FraudTechnology.com 4506-T	More info
ID Check 4506T	More info
ID Check SSA-89	More info
Inco-Check 4506-T and SSA-89	More info
Informative Research 4506-T / SSN	More info

Add to My List New Provider Submit Cancel

4. Enter your Credit Plus login credentials, check "Save login information" and select Order New from Order Method. Click Login.

Request VOE Service

Ahhhhh. ONE CLICK lets you verify employment through The Work Number®

CREDIT PLUS^{INC}

Login Information

Requested By:

Username:

Password:

Save login information

Loan Information

Order Method:

Loan Number:

Borrower:

Co-Borrower:

Login Cancel

5. Select your borrower name if it's a joint loan.

Verification of Employment

Please select a borrower:

Testcase, Janet - 000000003

Testcase, Luis - 000000009

6. An ordering screen will pop-up with your borrowers information already filled in.

- a. Please select the Record Filter needed.
 - If there is a Specific Employer you are requesting, you will be asked to input the employer name and the code may be required if the company has multiple divisions. You can click on Employer Code to look up the appropriate division number.
- b. Please choose the Type of Verification you need.

Order Verification of Employment

Branch: CREDIT PLUS of SALISBURY-99999
User: LISA GILLETTE

Reference No.: 1601EM000016
Permissible Purpose: Employee's application for credit

Borrower Information

First Name: Janet
Last Name: Testcase
SSN: 000000003

Salary Key:

Record Filter

Current Employer(s)
 Previous Employer(s)
 Both - Current & Previous
 Specific Employer

Employer Name: Employer Code: Employee ID:

Type of Verification

Employment
 Employment plus Income
 Self-Employed
 Re-Verify

Pay by credit card

Order

7. When this is complete, click **Order**

8. Results will process instantaneously. The status will either show **NoHit** or **Completed**

NoHit

Verification of Employment Order Info

File #: 323030
Status: **NoHit**
Error Message: Employee not found in database.
Reference #: VOETEST
Type: Employment plus Income
Record Filter: Current Employers
Date Ordered: 12/17/2015
Employee: LUIS TESTCASE - *****0009
Vendor Reference Number:
Price: \$0.00

Internal Notes: (Any changes must be saved)

Requests History:

<input type="checkbox"/>	Req. #	Type	Rush	Processor	Ordered	Resolved	Status	Notes
(No requests)								
----- SELF -----								

Documents:

Description	Received On	Display?
*** NO RECORDS FOUND ***		

Charges:

Date	Description	Credit	Charge
(No charges)			

Save Return

Completed

Verification of Employment Order Info

File #: 323030 [View Report](#)
Status: **Completed**
Reference #: VOETEST
Type: Employment
Record Filter: Current Employers
Date Ordered: 12/17/2015
Date Completed: 12/17/2015
Employee: LUIS TESTCASE - *****0009
Vendor Reference Number: 4652213356
Price: \$21.00

Internal Notes: (Any changes must be saved)

Documents:

Description	Received On	Display?
*** NO RECORDS FOUND ***		

Charges:

Date	Description	Credit	Charge
12/17/2015	EMPLOYHIST	\$0.00	\$21.00

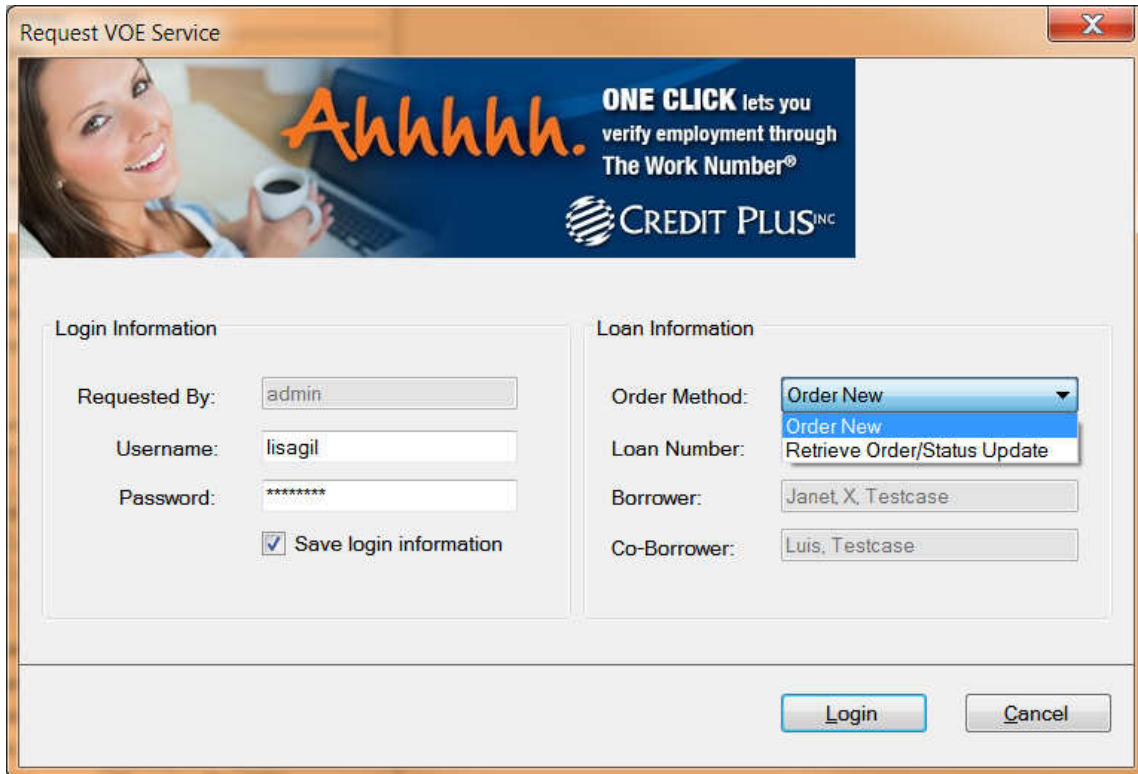
Re-Verify Save Return

- If the employer is not on The Work Number and you would like to continue with a manual VOE, complete the order form. Then select the type of verification, once completed click **Order**. The order will then be submitted directly to our dedicated VOE team.

Order Verification of Employment	Type of Verification
User <input type="text" value="NUBIA C"/> Cancel	<input checked="" type="radio"/> Employment <input type="radio"/> Employment plus Income
<p>***The record you requested is not available on our instant service. Please enter the information below and you will receive an email when the verification is complete.***</p>	
Reference No. <input type="text" value="020614"/> Permissible Purpose <input type="text" value="Employee's application for credit"/>	<input type="checkbox"/> Pay by credit card <input type="checkbox"/> RUSH (There may be an additional fee) Order
Borrower Information	
First Name <input type="text" value="CONDI"/> Last Name <input type="text" value="TESTCASE"/> SSN <input type="text" value="000000017"/>	
Full Address <input type="text"/> Phone Number <input type="text"/>	
Employer Information Remove specific contact information	
Name <input type="text"/> Phone Number <input type="text"/> Fax Number <input type="text"/>	
Full Address <input type="text"/>	
Verification Contact Information	
First Name <input type="text"/> Last Name <input type="text"/> Title <input type="text"/>	
Phone Number <input type="text"/> Fax Number <input type="text"/>	

Retrieving a completed VOE

1. Once you've received our email notification of completion, click Order Verifications and Credit Plus-VOE.
2. Select Retrieve Order/Status Update from Order Method and click Login.



The screenshot shows a window titled "Request VOE Service" with a close button (X) in the top right corner. The window contains a banner at the top with a woman's face, the text "Ahhhhh. ONE CLICK lets you verify employment through The Work Number®", and the "CREDIT PLUS INC." logo. Below the banner are two main sections: "Login Information" and "Loan Information".

Login Information:

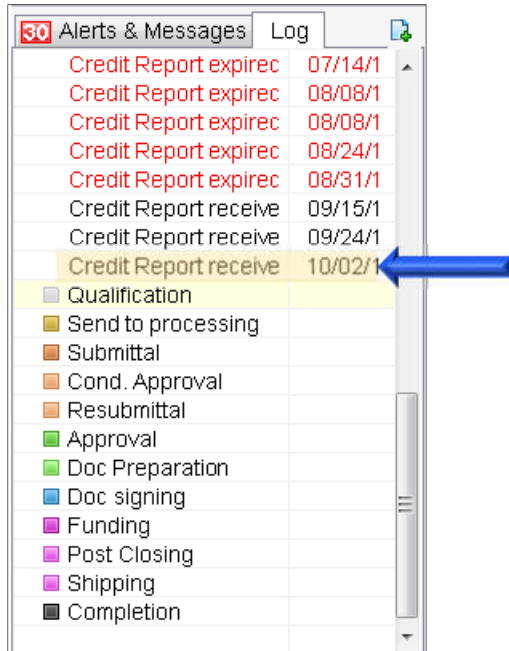
- Requested By: admin
- Username: lisagil
- Password: *****
- Save login information

Loan Information:

- Order Method: Order New (dropdown menu is open showing "Order New" and "Retrieve Order/Status Update")
- Loan Number: Retrieve Order/Status Update
- Borrower: Janet X, Testcase
- Co-Borrower: Luis, Testcase

At the bottom right of the window are two buttons: "Login" and "Cancel".

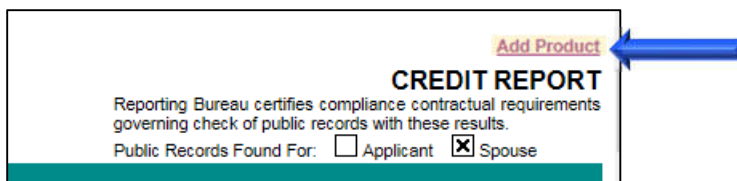
1. Once you are in Encompass; access your applicant. Click on the most recent credit report.



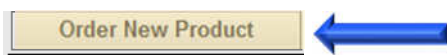
2. Click on **View in Original Format**.



3. Click on **Add Product** link (top right had corner of the report)



4. Click on **Order New Product**.



5. Under **Fraud Detection**; click on **Order SSA89**.

Select Service to Order

- ▶ Credit Verification
- ▶ Property Verification
- ▶ Employment/Income/Asset Verification
- ▼ Fraud Detection
 - [Order ID Verification](#)
 - [Order SSA89](#)
 - [Order FraudPlus](#)

Cancel

6. Click on **Browse** and attach the SSA89 Form. When all the required information is completed, click on **Order**.

SSA 89

User: DEBBIE ATENCIO

Reference#: 1406EM000002 | Email Notification: datencio@creditplus.com

BORROWER INFORMATION [Populate Co-Borrower](#)

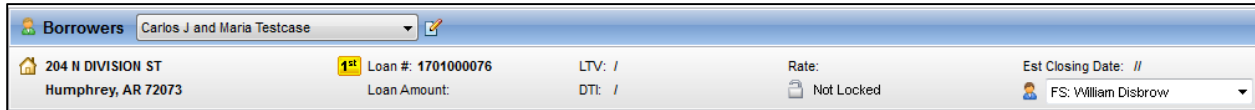
First Name: JANET | Middle Name: | Last Name: TESTCASE | Suffix: | SSN: 000-00-0003 | DOB: |

Upload Signed SSA 89 Form (PDF File smaller than 2MB) [Download SSA 89 Form](#)

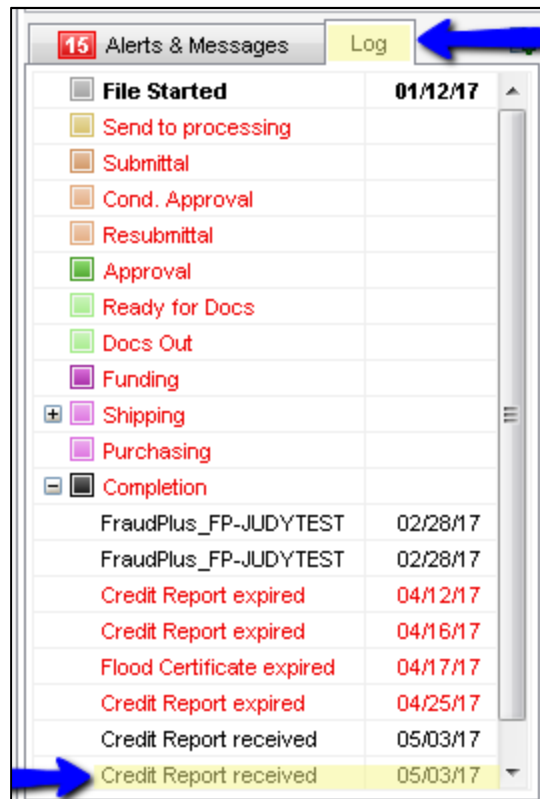
Options

Pay by credit card

1. Start by logging in and opening a loan file.



2. Click on the Log tab in the top left corner. Then double click the credit report you need the update on.



3. The Document Details screen will open. Navigate to the top of the report and click View in Original Format.

