CreditPLUS

Encompass®

User Guide

Credit PLUS

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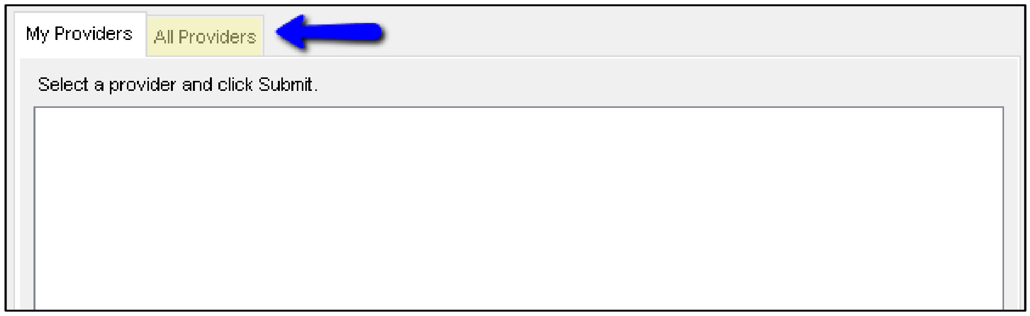
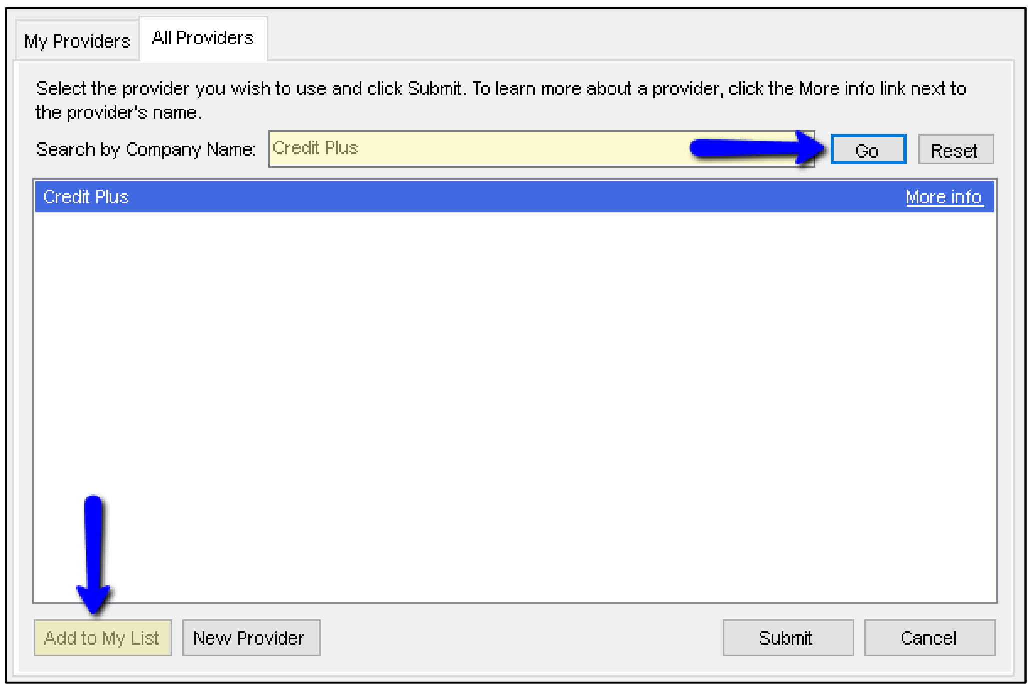
How to Add Credit Plus to the My Providers Tab Within Encompass®

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

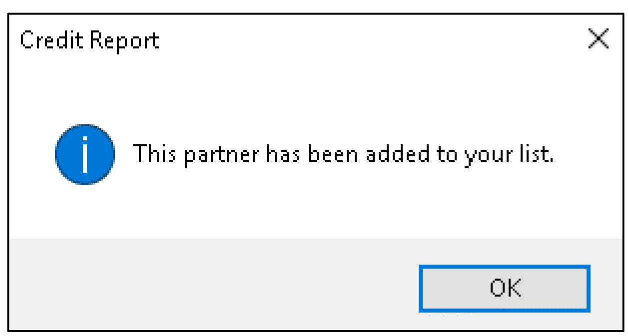


2. Search by Company Name Credit Plus and click Go. Credit Plus will appear highlighted.

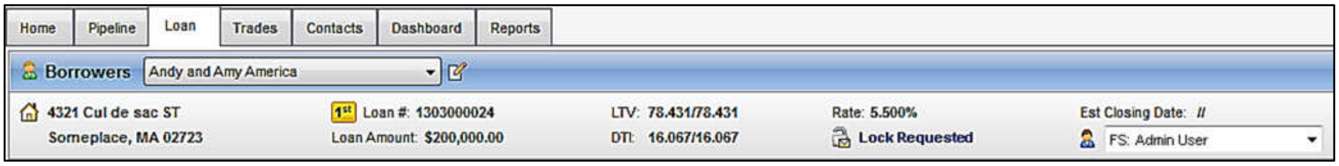
   Click Add to My List in the bottom right hand corner to add to your list for future orders.



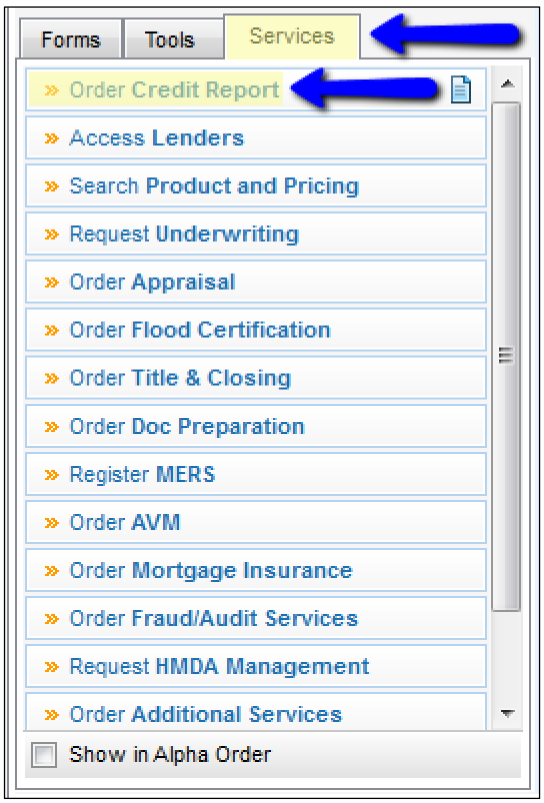
3. A pop-up will appear letting you know Credit Plus is now on your list. Click OK.



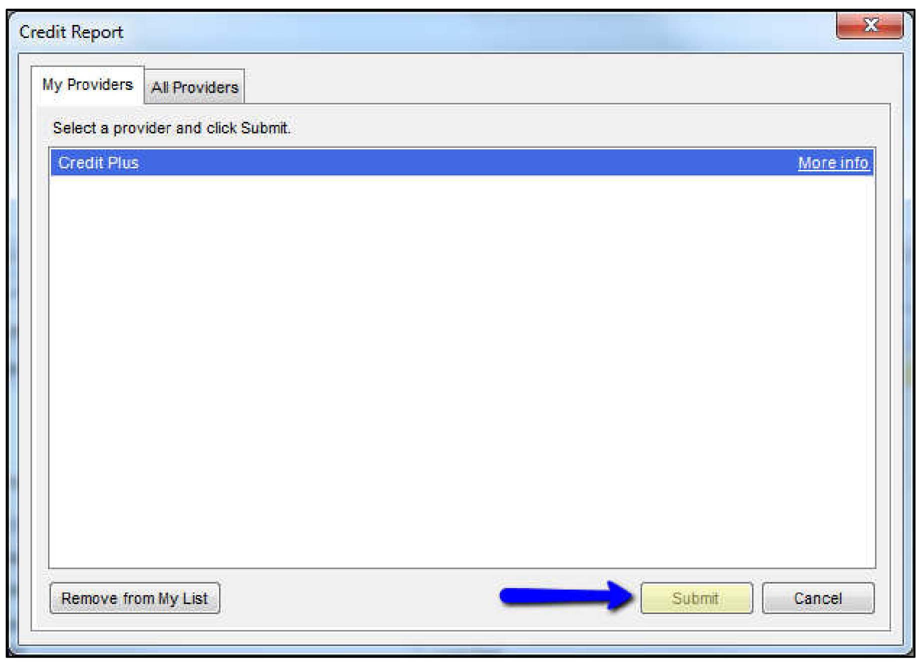
1. Start by logging in and opening a loan file



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

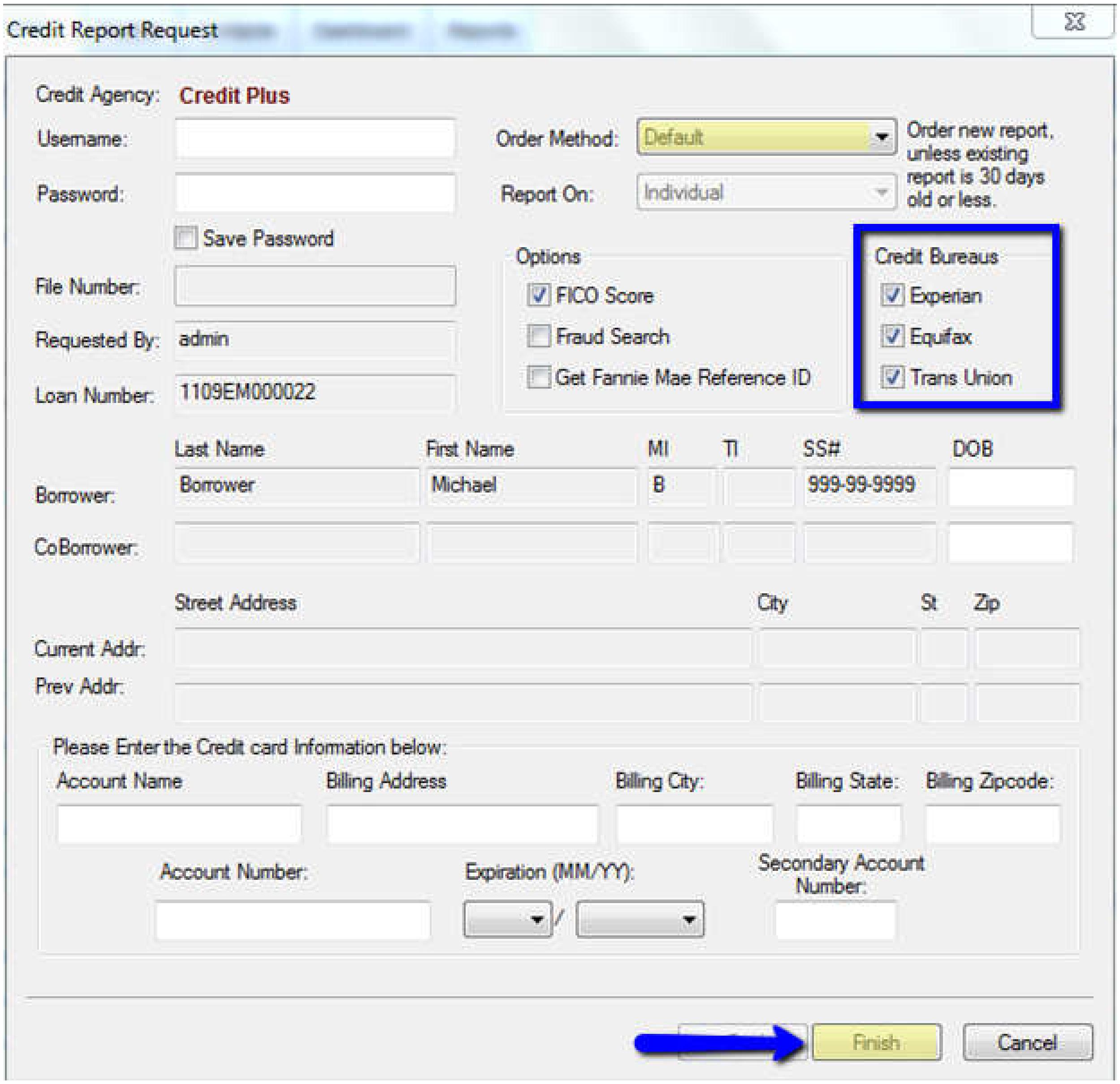


A window will pop-up allowing you to choose a Provider. Make sure Credit Plus is selected and click Submit to launch the order form.

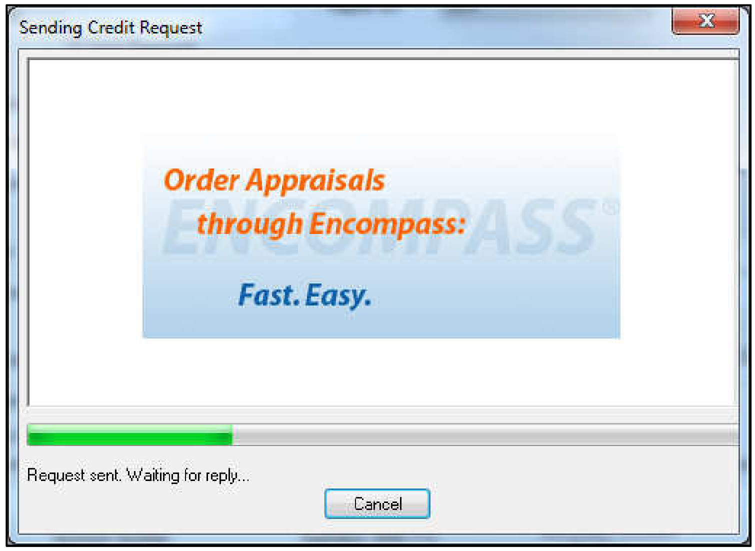


3. Enter the username and password that was assigned by Credit Plus. Then ensure that the following selections are made:
   - Order Method: Default or New Report
   - Select the Credit Bureaus

   When all information is entered correctly, please click Finish



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.

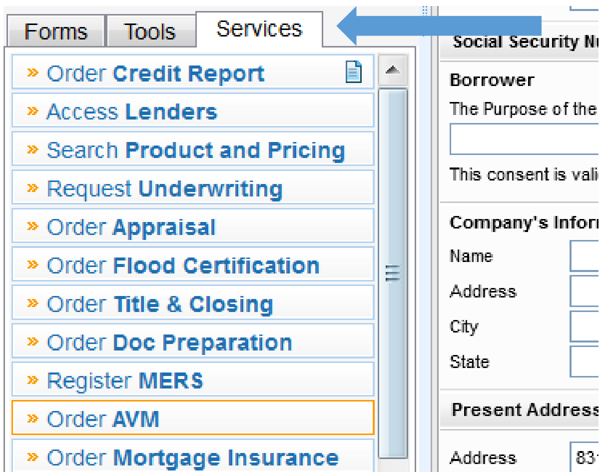


5. When complete, the credit report will automatically be displayed in Encompass and saved to the Encompass eFolder.

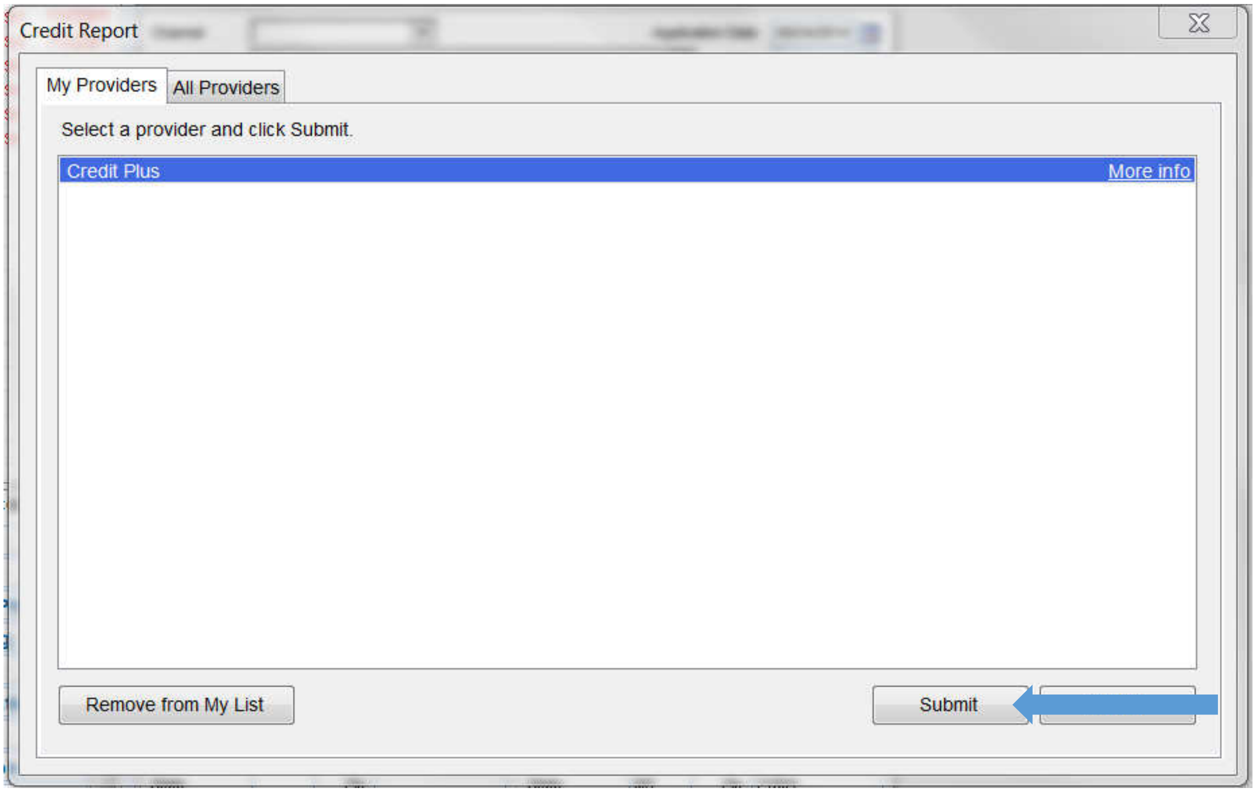
Order Methods

- **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.

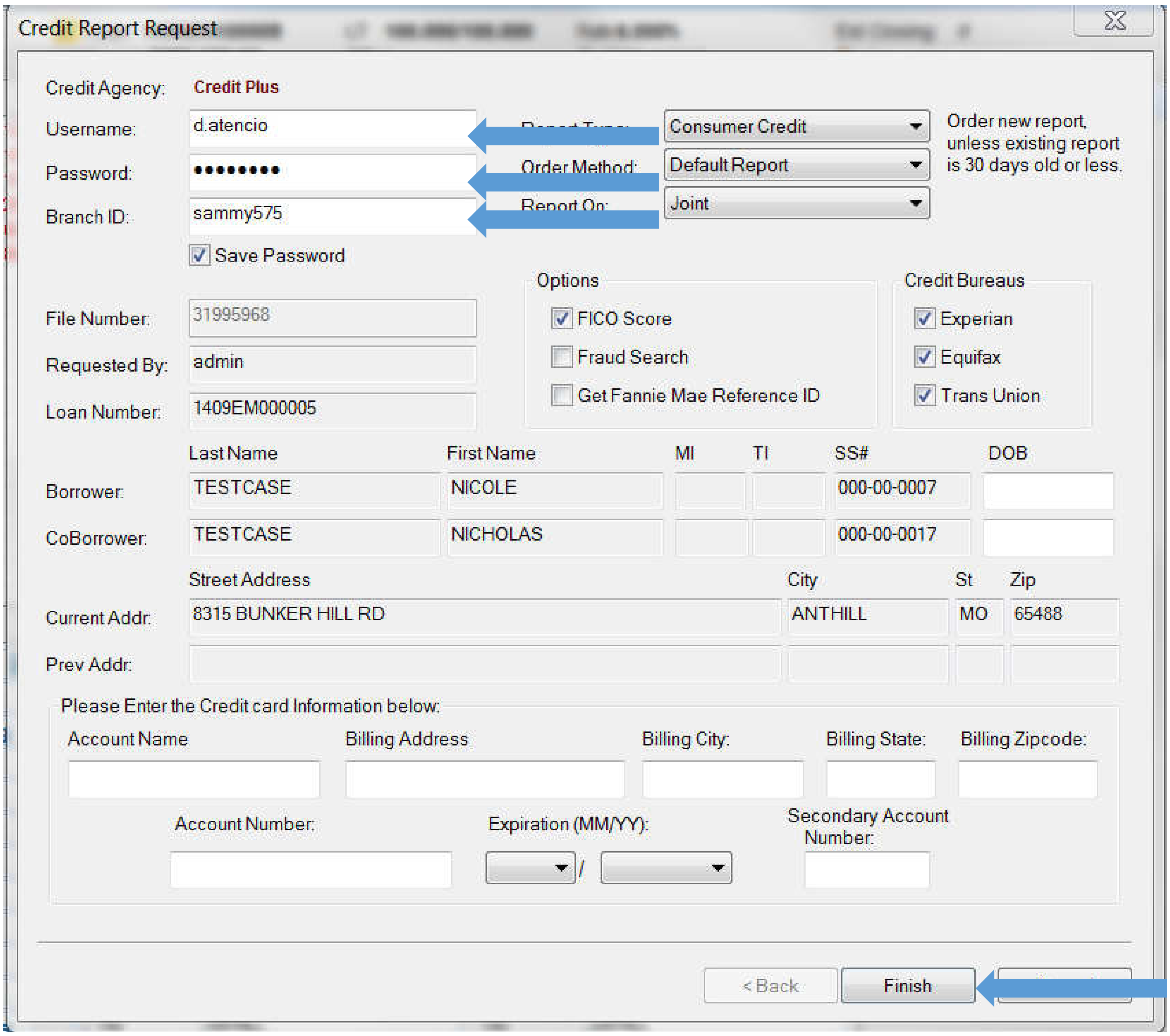
1. This feature is used when you would like a user to be able to place orders on behalf of another user. It accomplishes this by a "master username and password", plus a secondary username. To use surrogate ordering, follow the steps below:
2. Click on the Credit report link. This link will take you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

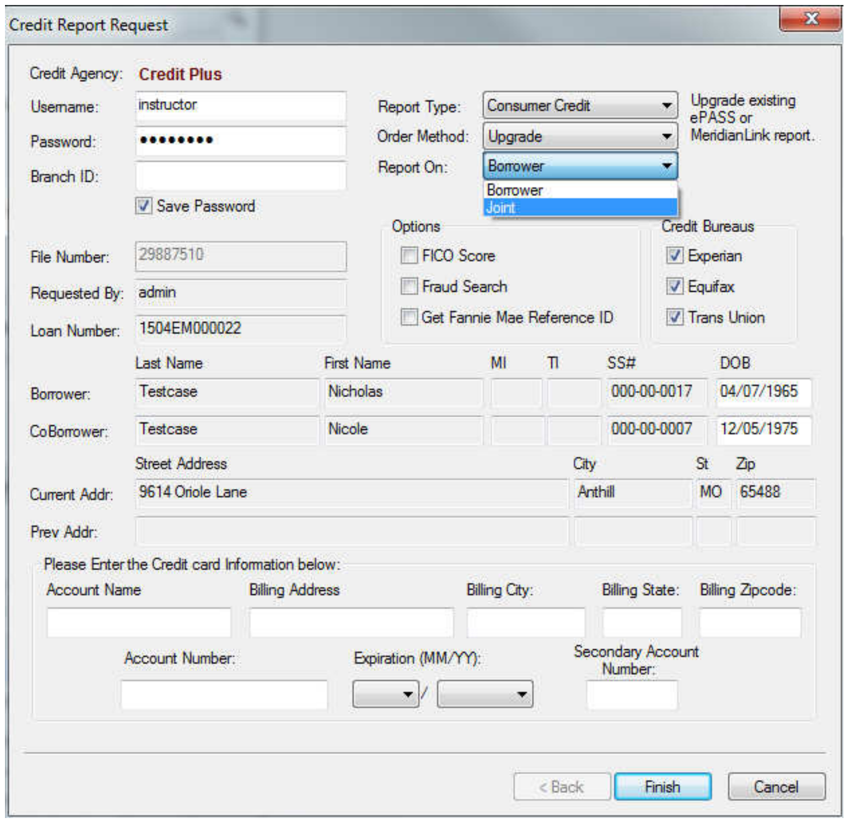


4. Enter the master username and password into their respective Username and Password field. Then enter the report owner login into the Branch ID. This will use the master credentials to log into the system, order the report and assign it to the report owner. **Note:** The Save Password checkbox will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



ADDING A BORROWER:

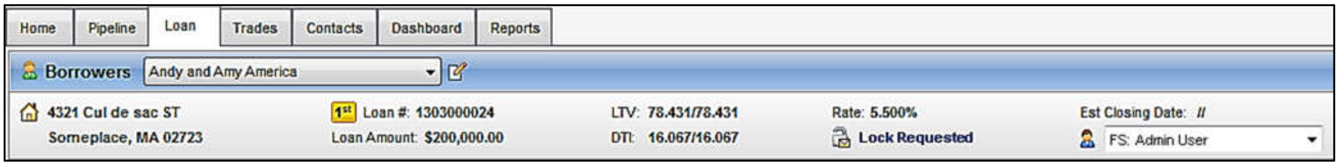
1. Click UPGRADE under "Order Method" from the order credit report screen
2. Under "Report On" Click Joint
3. Make sure name, address, & SS# of borrower and added co-borrower is correct on 1003
4. File# will stay the same
5. Click Finish



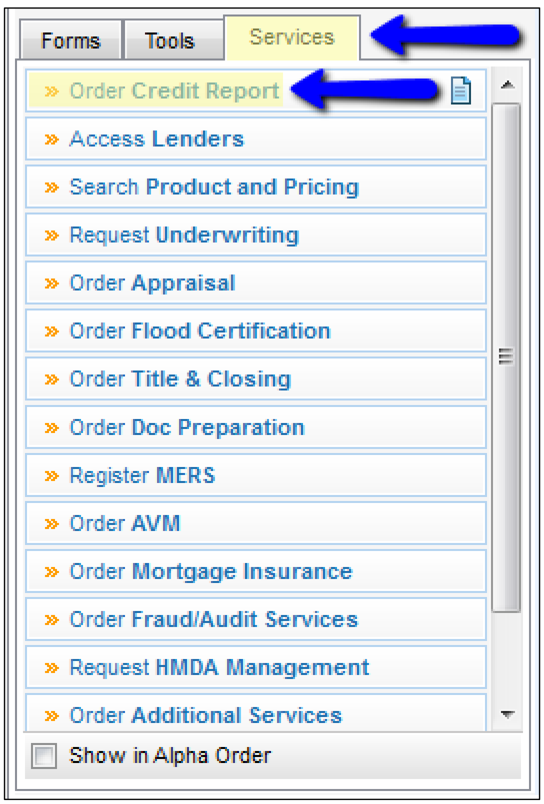
DELETING A BORROWER:

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

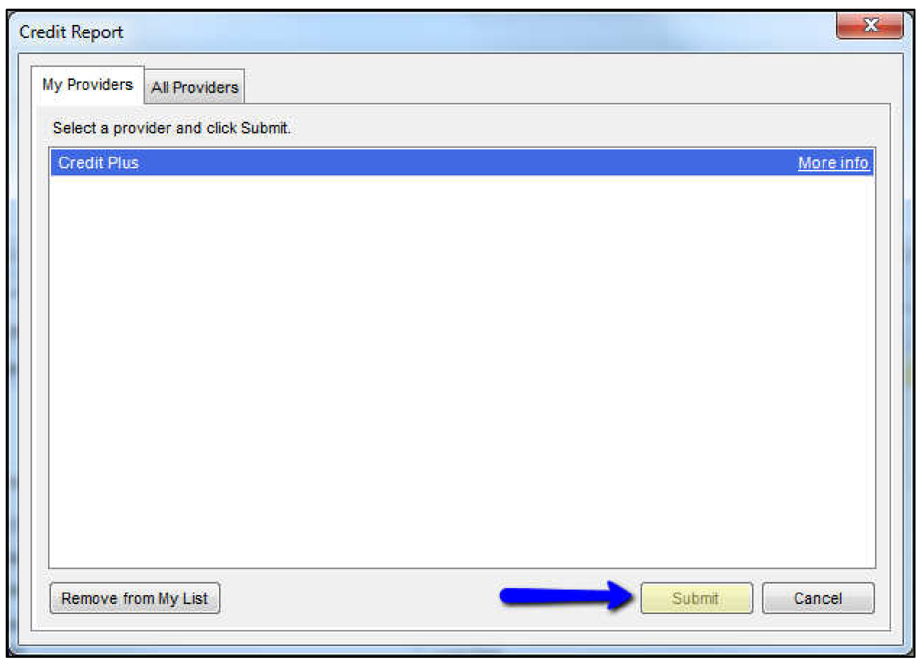
1. Start by logging in and opening a loan file



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

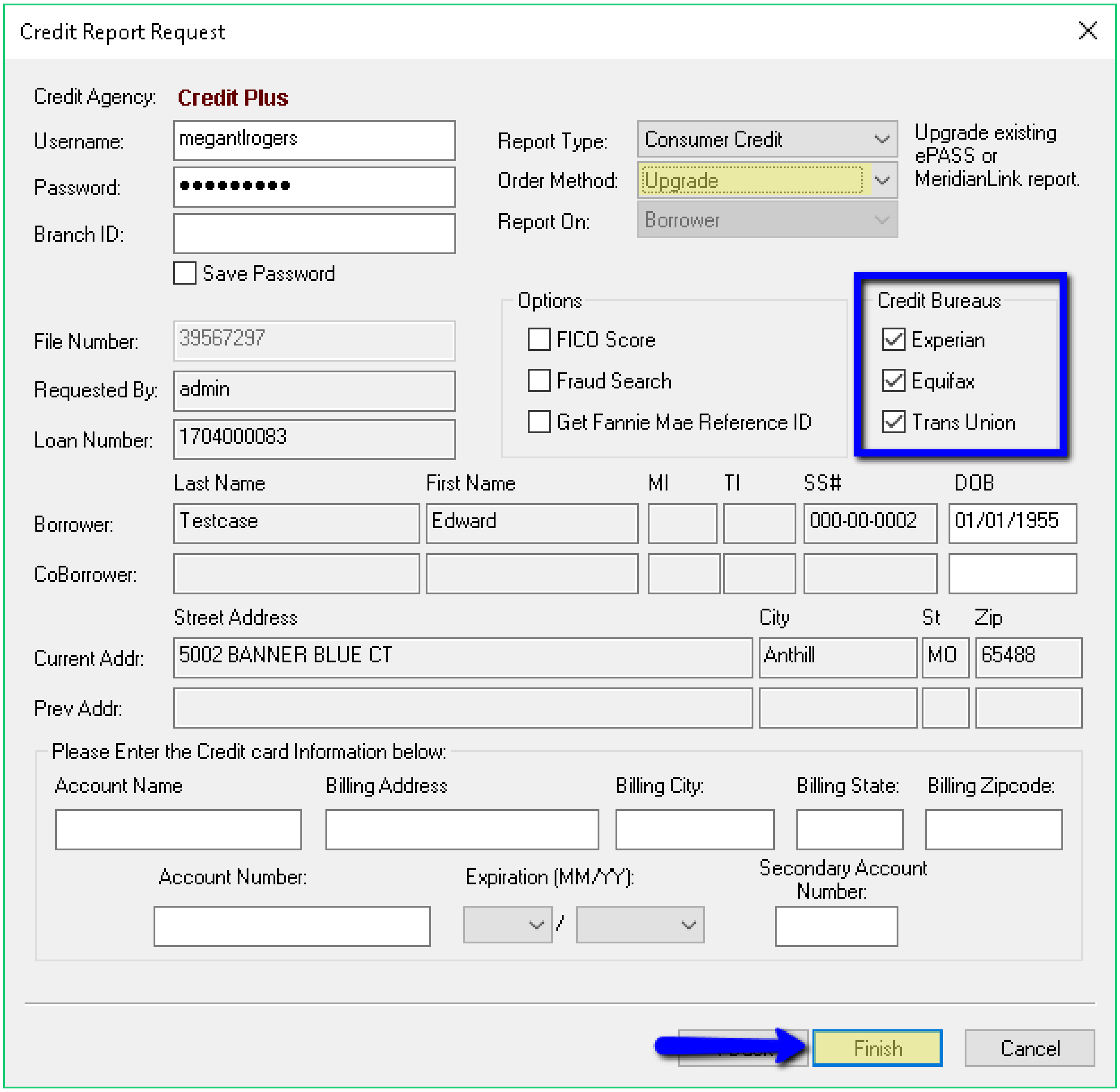


A window will pop-up allowing you to choose a Provider. Make sure Credit Plus is selected and click Submit to launch the order form.

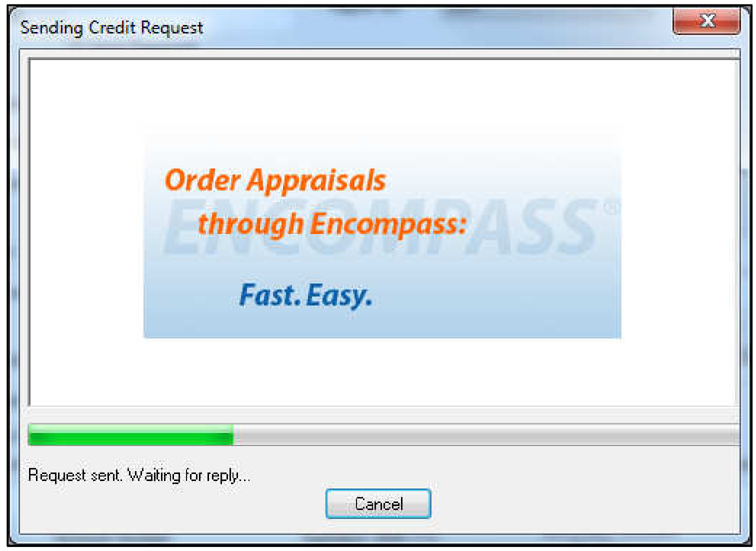


3. Enter the username and password that was assigned by Credit Plus. Then ensure that the following selections are made:
    - Order Method: Upgrade
    - Select the missing Credit Bureaus

    When all information is entered correctly, please click Finish

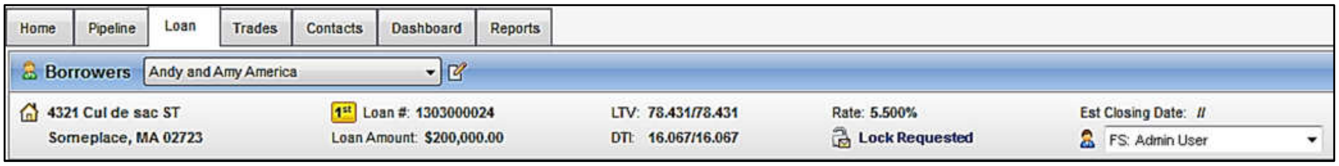


4. A small window will appear as the report is loading. Please do not click out of this screen until the loading process is complete.

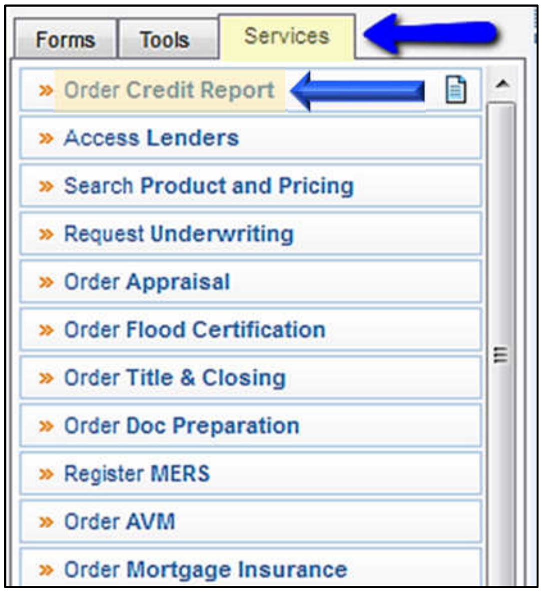


5. When complete, the credit report will automatically be displayed in Encompass and saved to the Encompass eFolder.

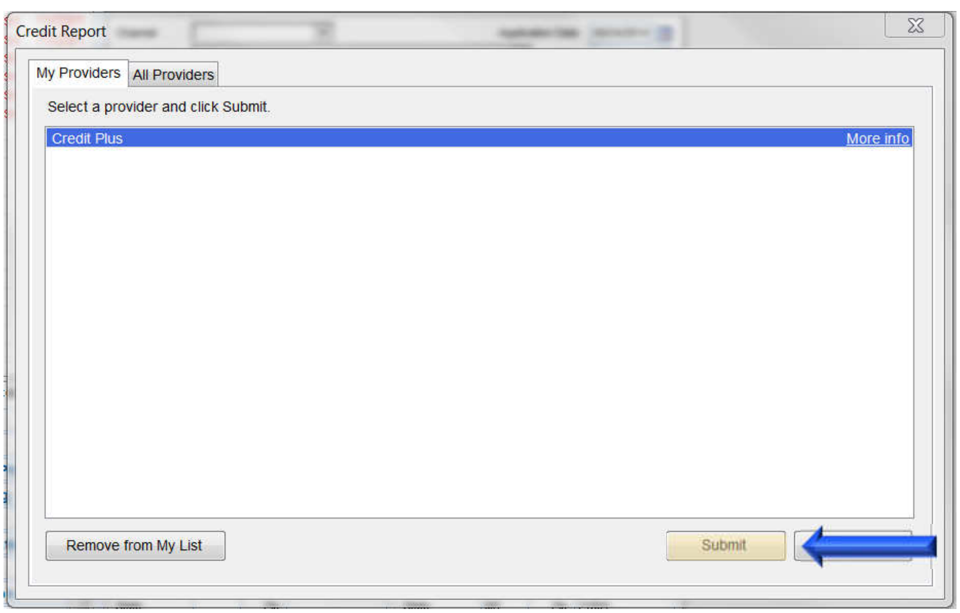
1. Start by logging in and opening a loan file



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

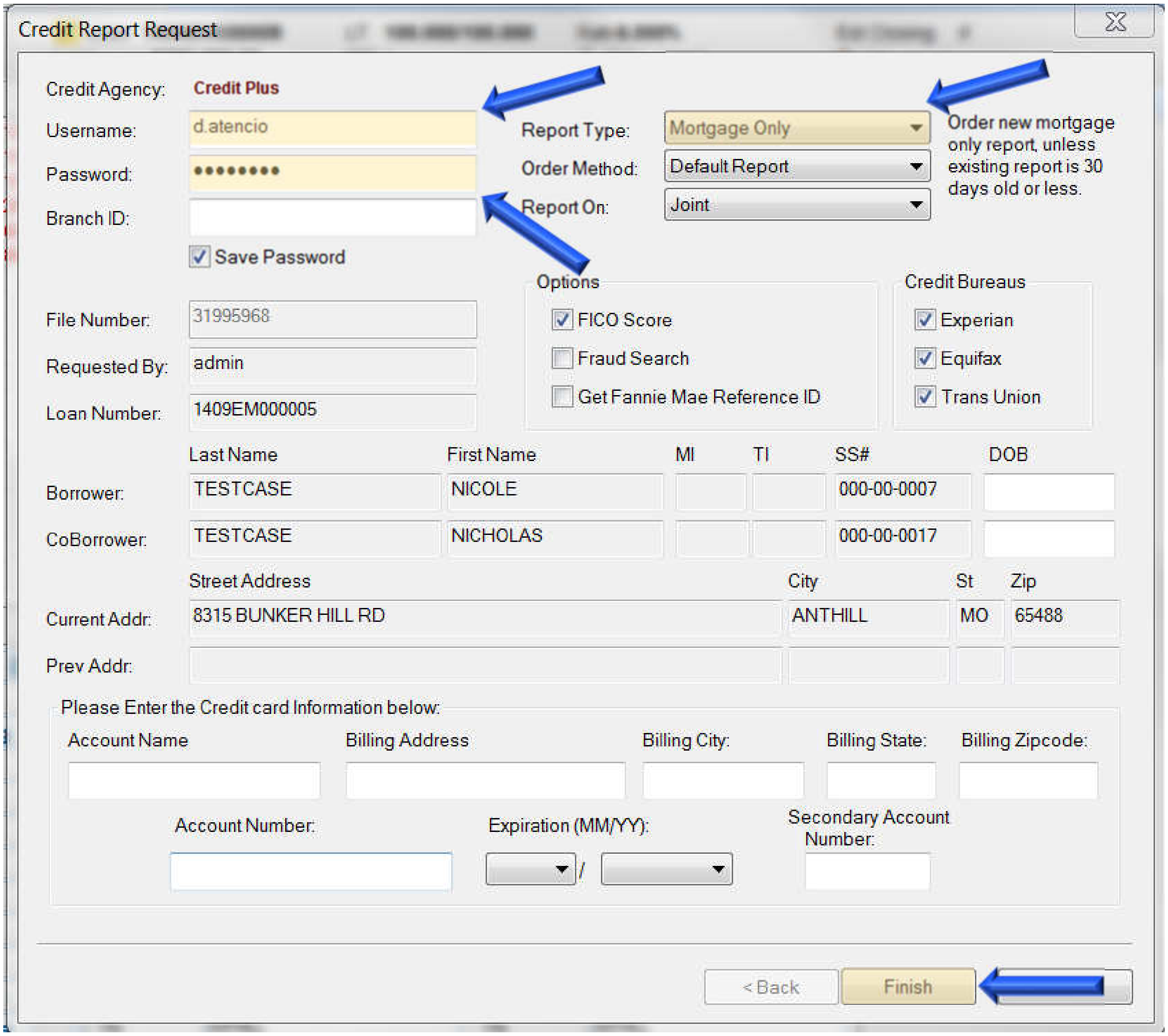


3. A window will pop-up allowing you to choose a Provider, make sure **Credit Plus** is selected and click **Submit** to launch the order form.



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.



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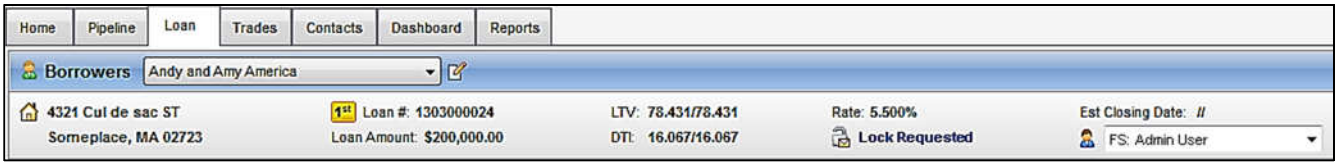

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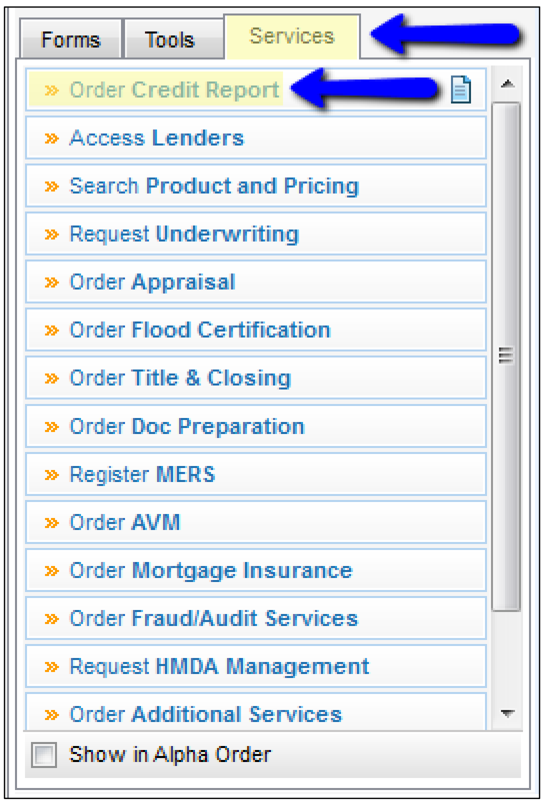
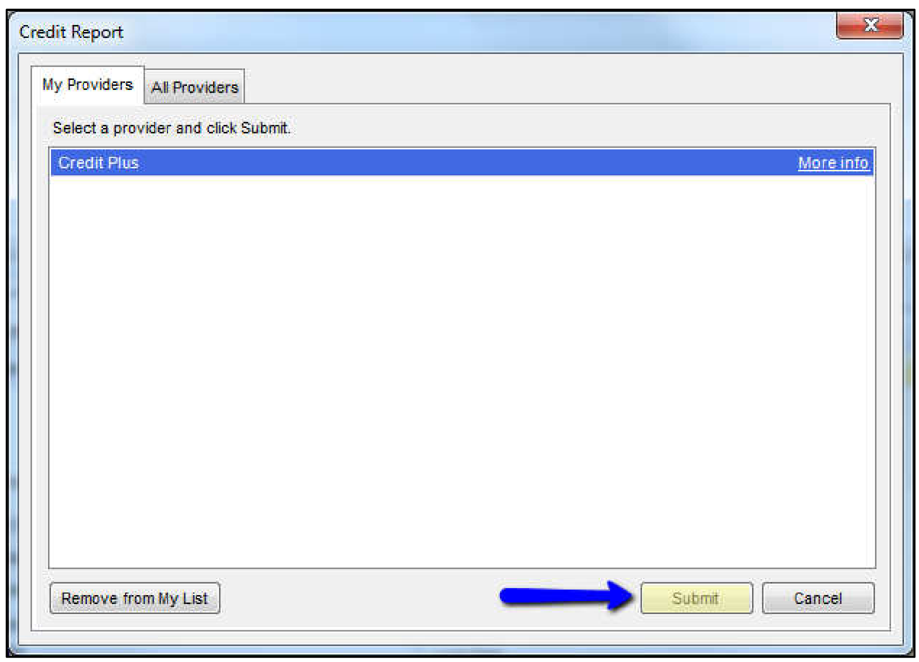
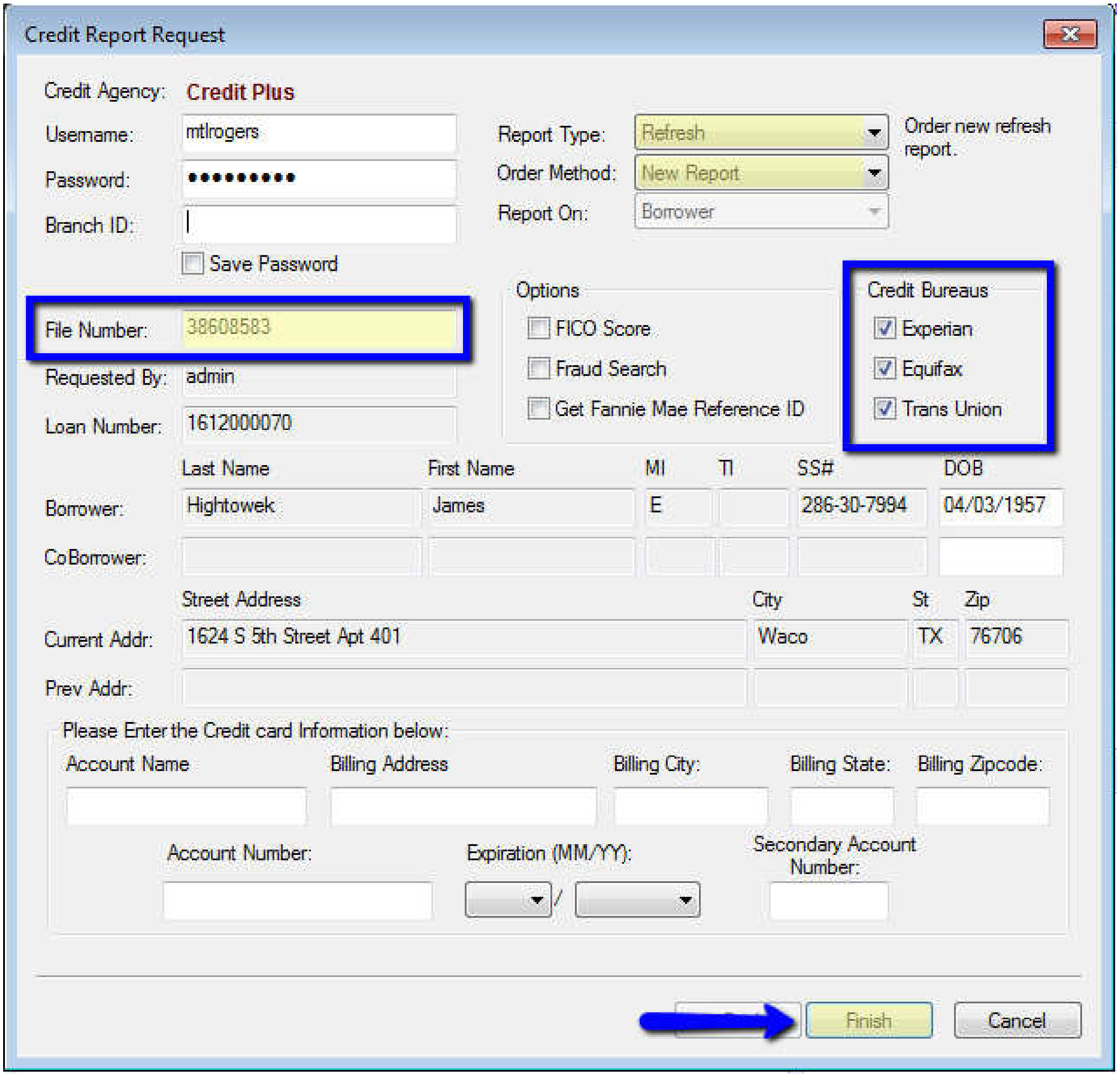


A window will pop-up allowing you to choose a Provider. Make sure Credit Plus is selected and click Submit to launch the order form.

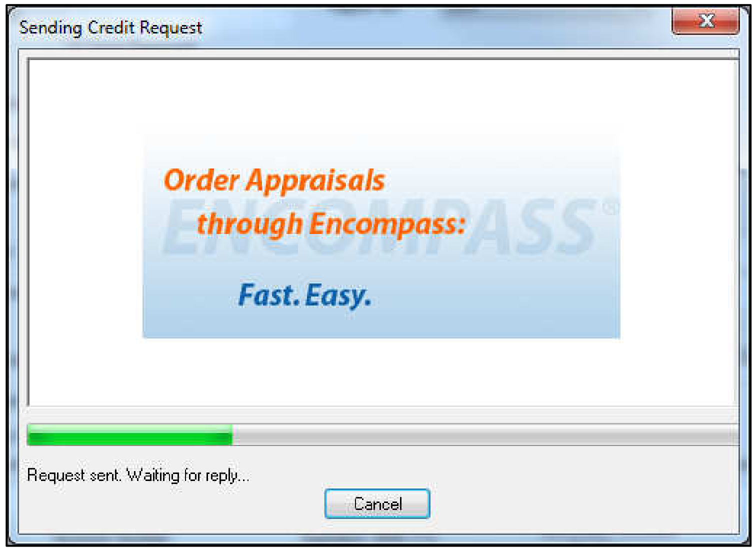


3. Enter the username and password that was assigned by Credit Plus. Then ensure that the following selections are made:
   - Report Type: Refresh
   - Order Method: New Report
   - File Number: Verify that the Original file number is input here
     - Cannot be a previously pulled refresh file number

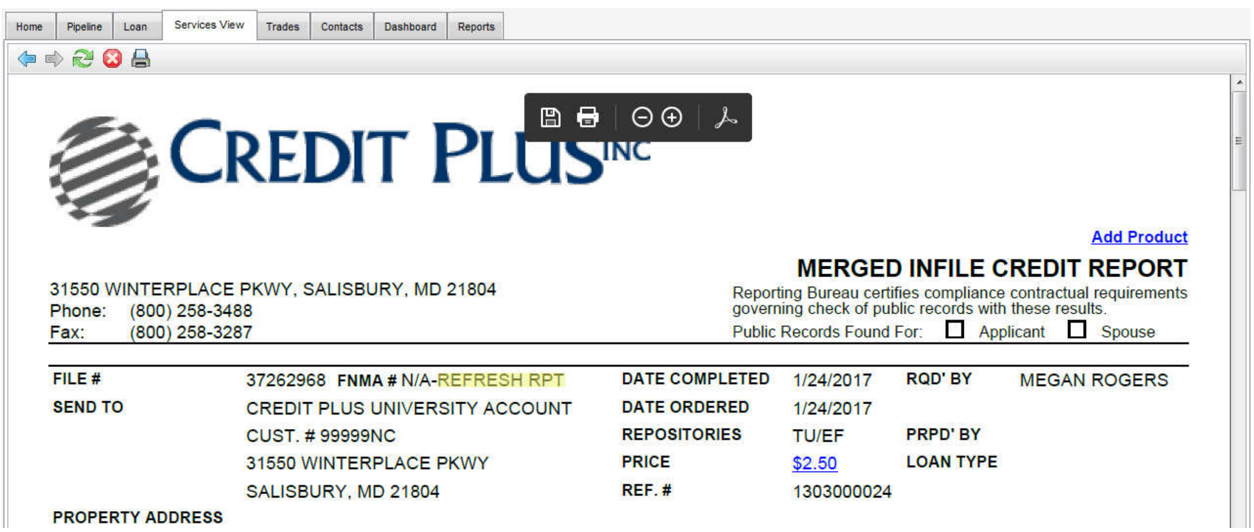
   When all information is entered correctly, please click Finish



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.



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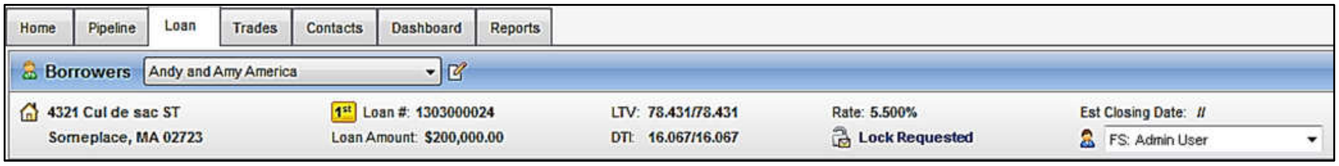
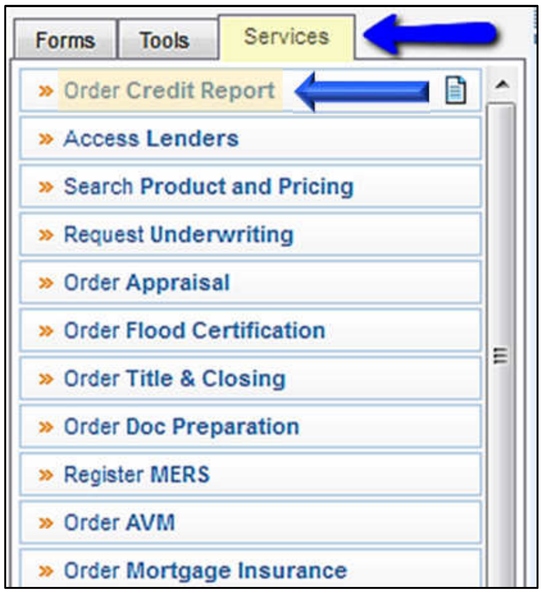
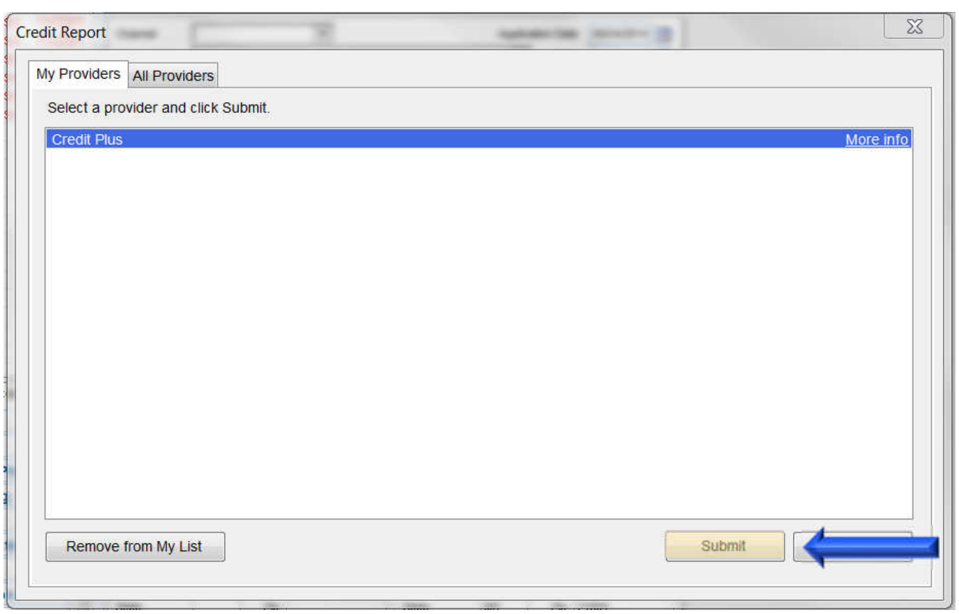


2. Click on the **Services** tab in the bottom left corner. Then, select **Order Credit Report**.



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.

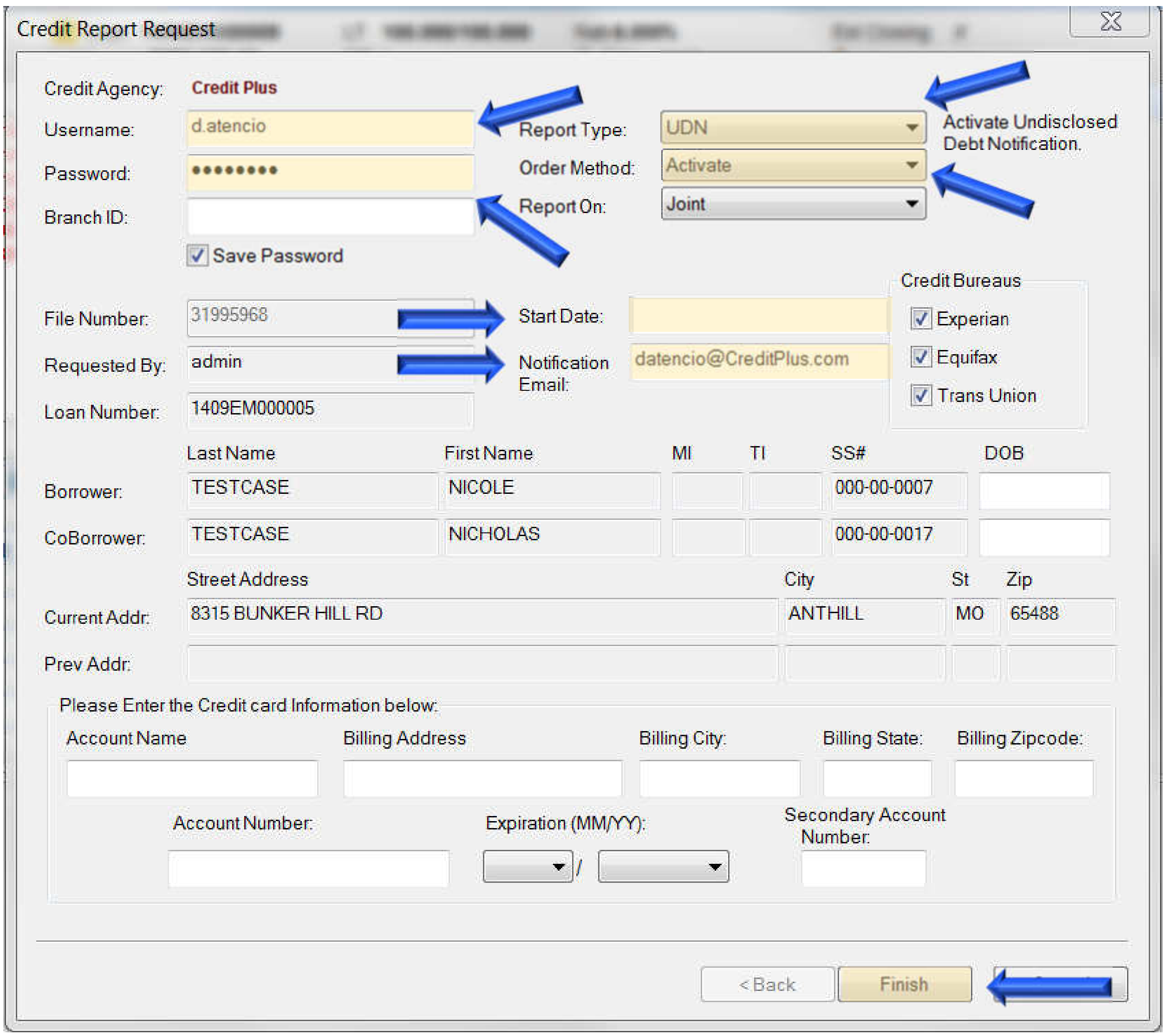


4. Enter the username and password that was assigned by Credit Plus, Inc. The Report Type will be **UDN**. Then, select the **Order Method** you need. There are four to choose from:
    - Activate
    - Deactivate
    - Retrieve
    - Update

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

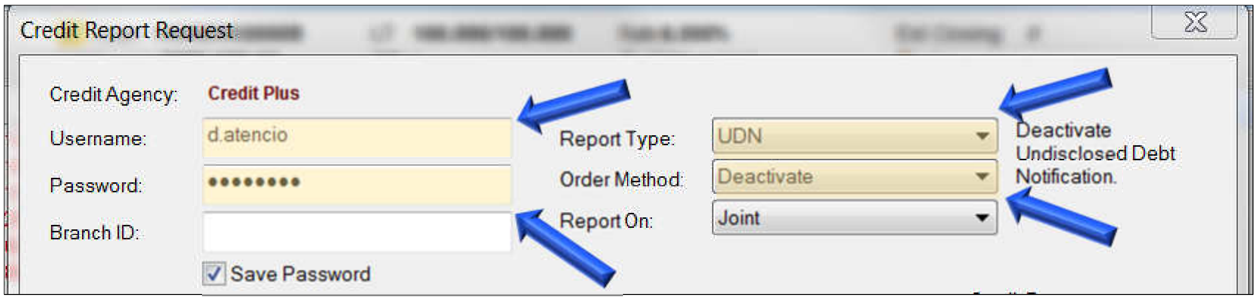
    Note: If you've already ordered the credit report for the consumers the date this report was ordered will automatically be used as the Start Date.

    Click **Finish** to begin ordering.

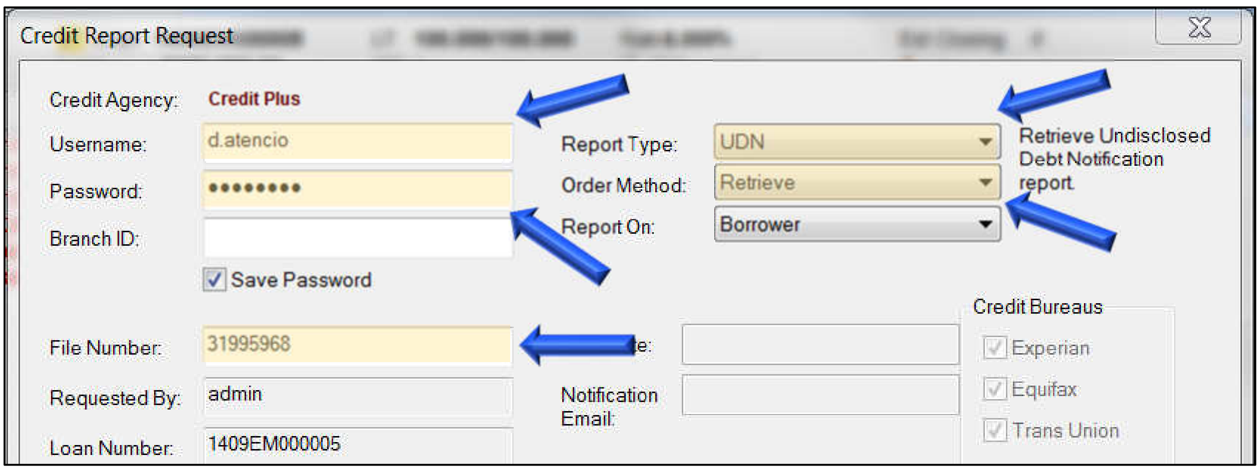


You will receive a confirmation if the order was submitted properly. You will not be able to retrieve anything until the UDN order has been processed. You will get an email notification when you can retrieve a notifications report.

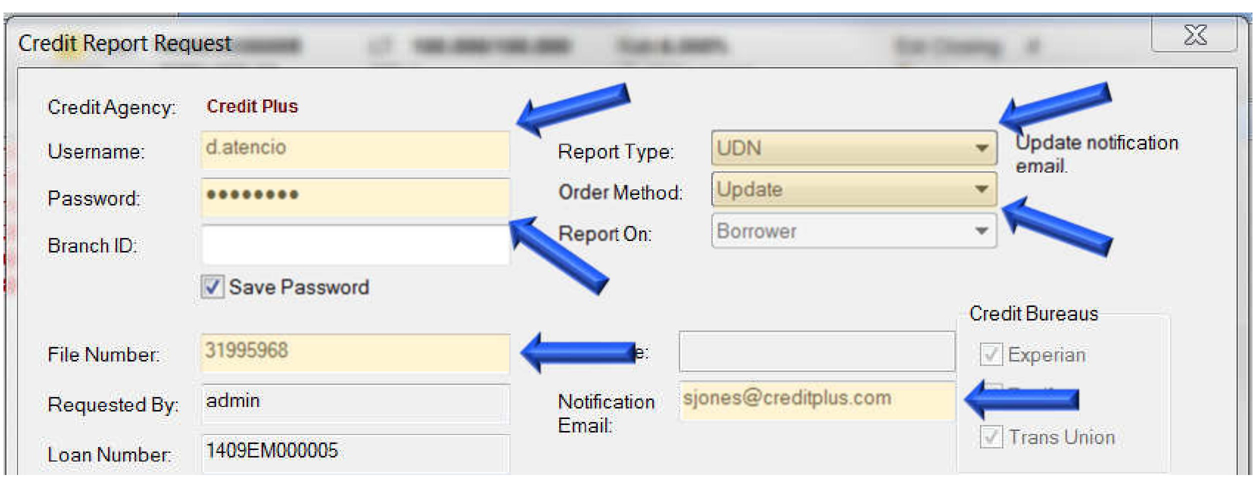
- **To Deactivate the UDN**, select Deactivate. Then, click **Finish** to begin ordering.



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



- **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.



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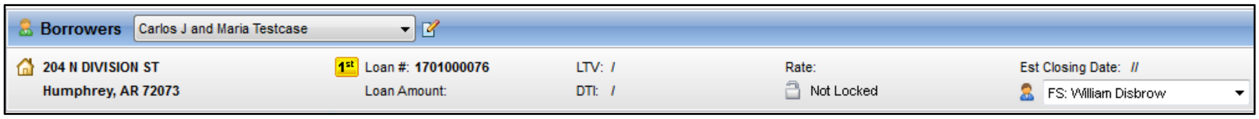
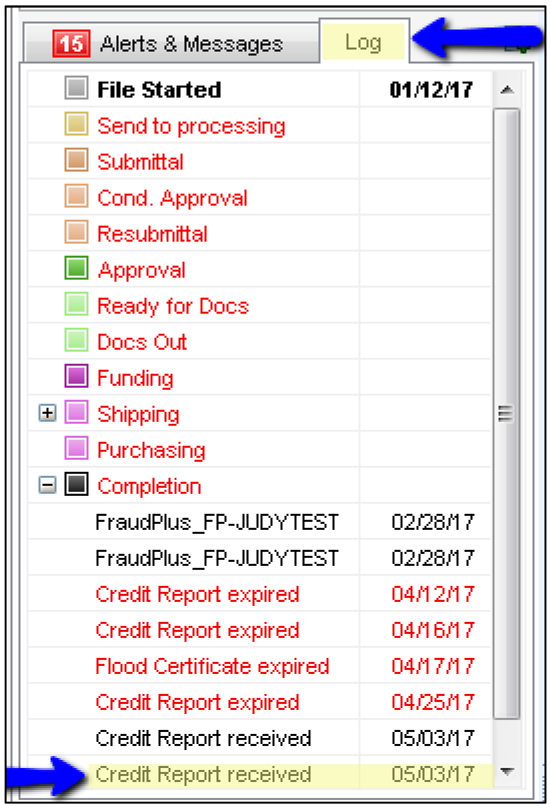
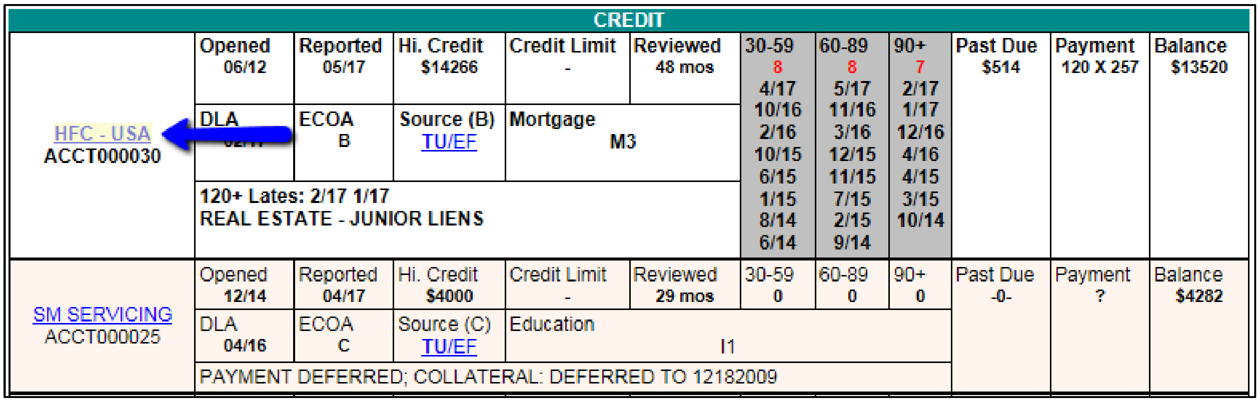


2. Click on the Log tab in the top left corner. Then double click the credit report you need the update on.



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

4. 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.

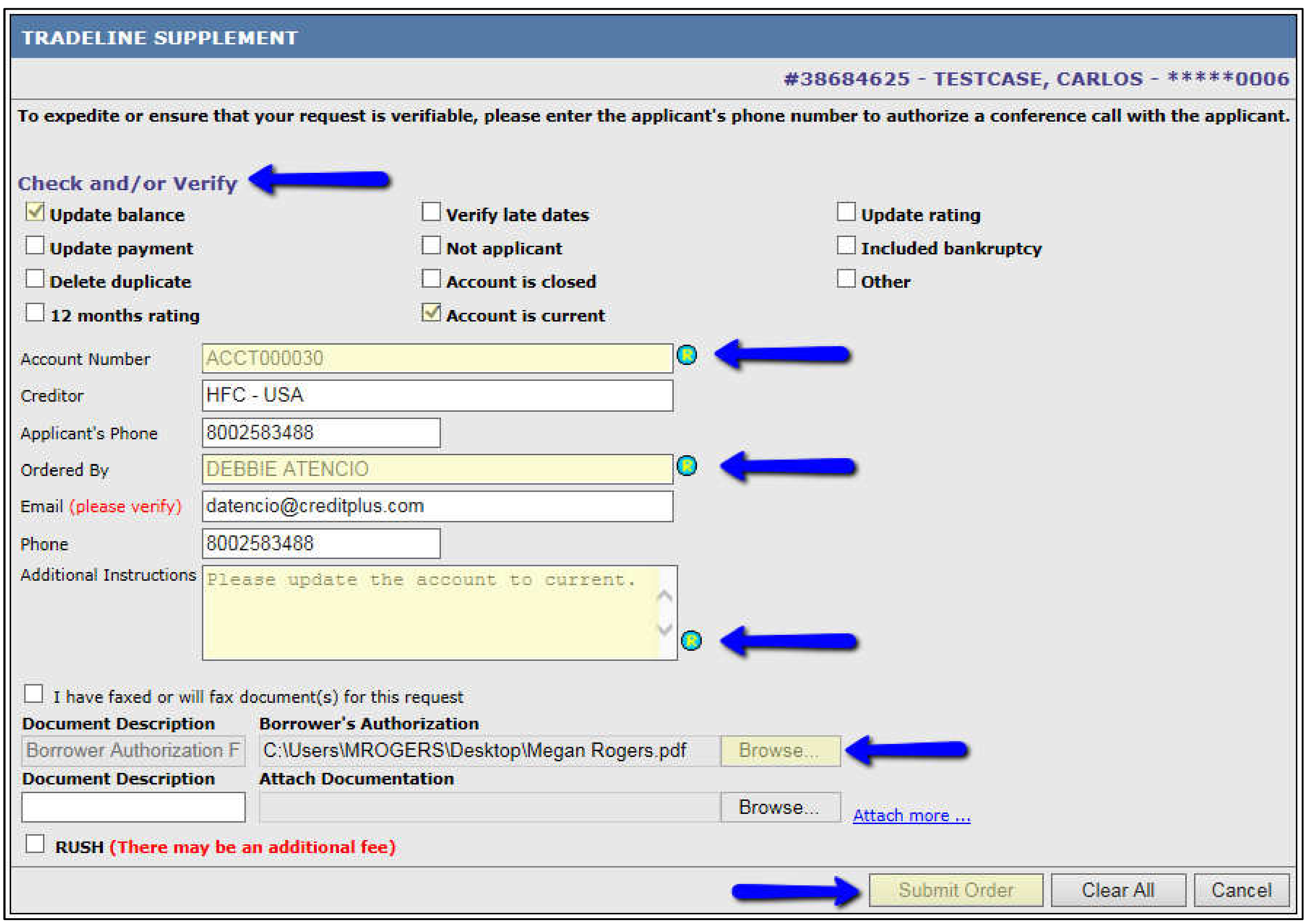


CREDIT

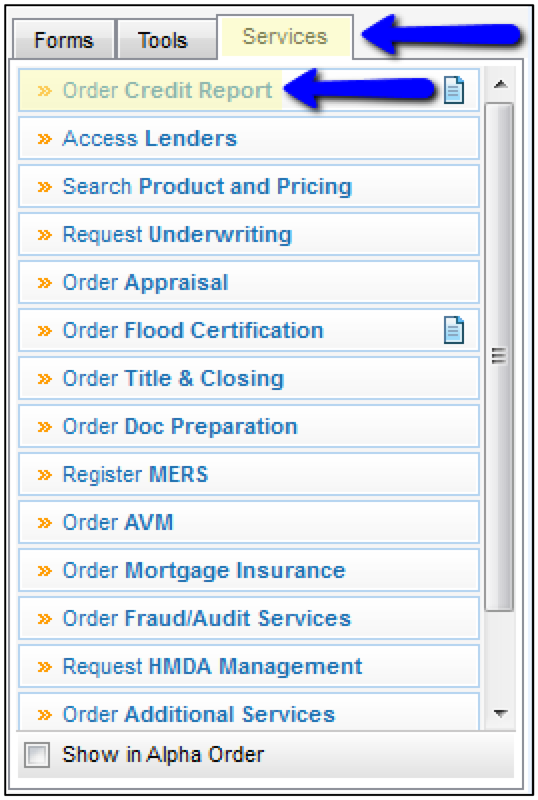
Creditor	Opened	Reported	Hi. Credit	Credit Limit	Reviewed	30-59	60-89	90+	Past Due	Payment	Balance
HFC - USA ACCT000030	06/12	05/17	$14266	-	48 mos	8 4/17 10/16 2/16 10/15 6/15 1/15 8/14 6/14	8 5/17 11/16 3/16 12/15 11/15 7/15 2/15 9/14	7 2/17 1/17 12/16 4/16 4/15 3/15 10/14	$514	120 X 257	$13520
	DLA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

5. 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.

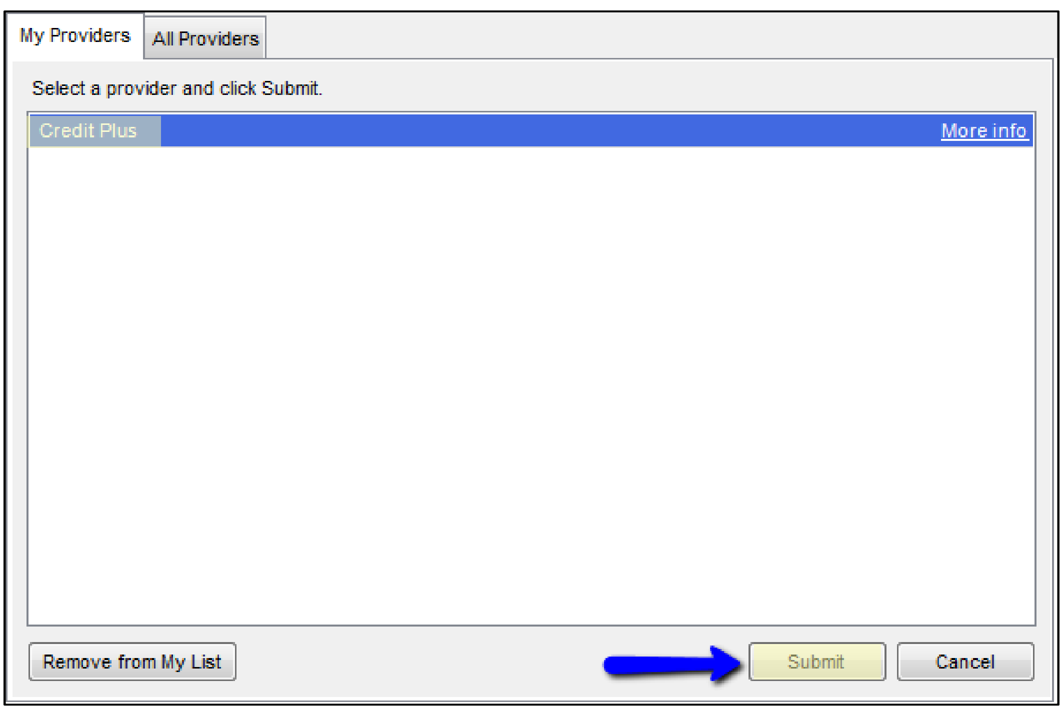
When all is complete, click Submit Order



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.



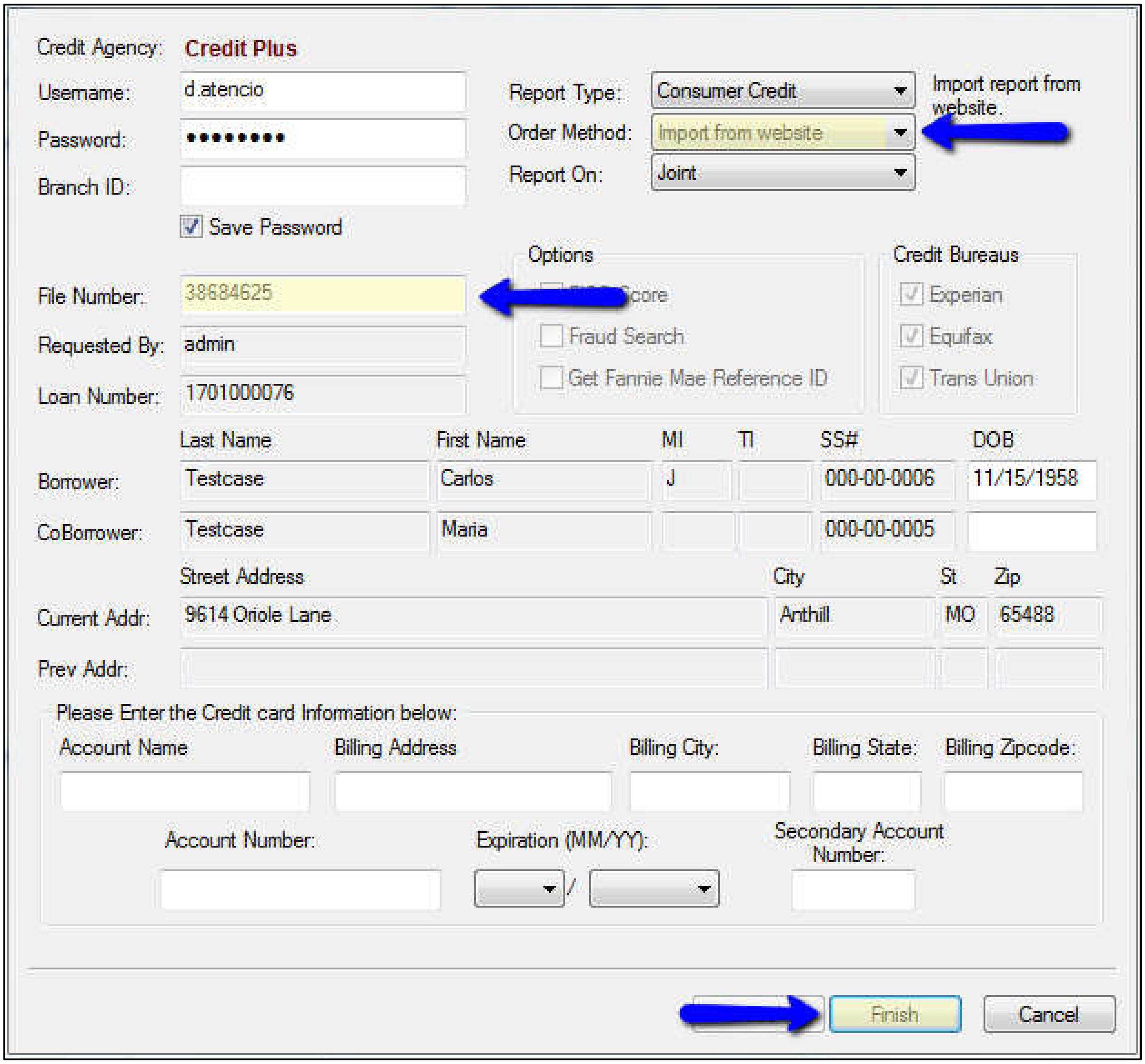
7. A window will pop-up allowing you to choose a Provider, make sure **Credit Plus** is selected and click **Submit** to launch the order form.



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.



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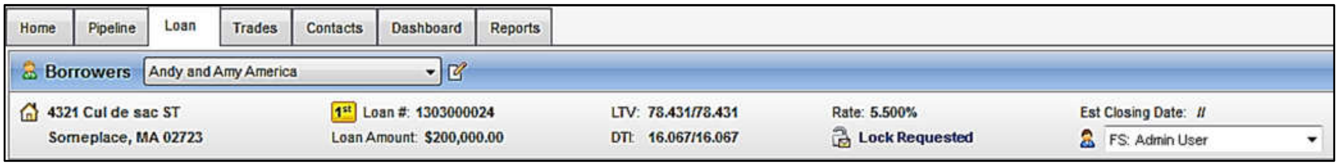
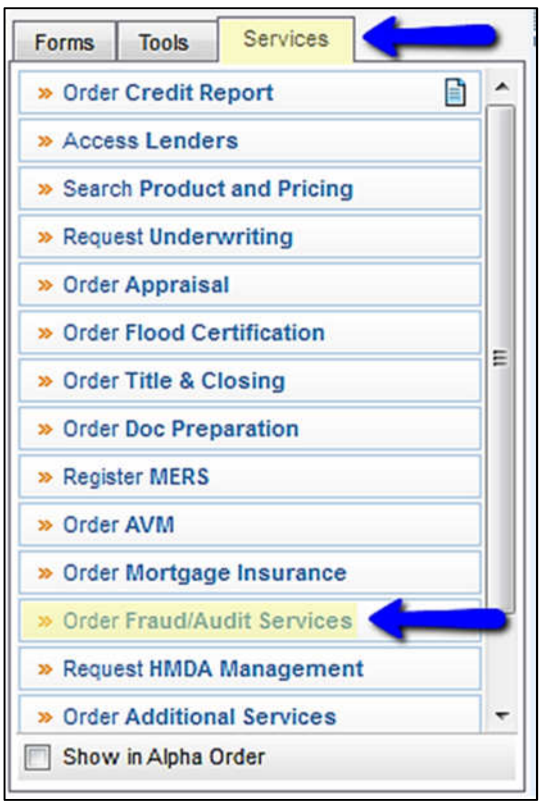
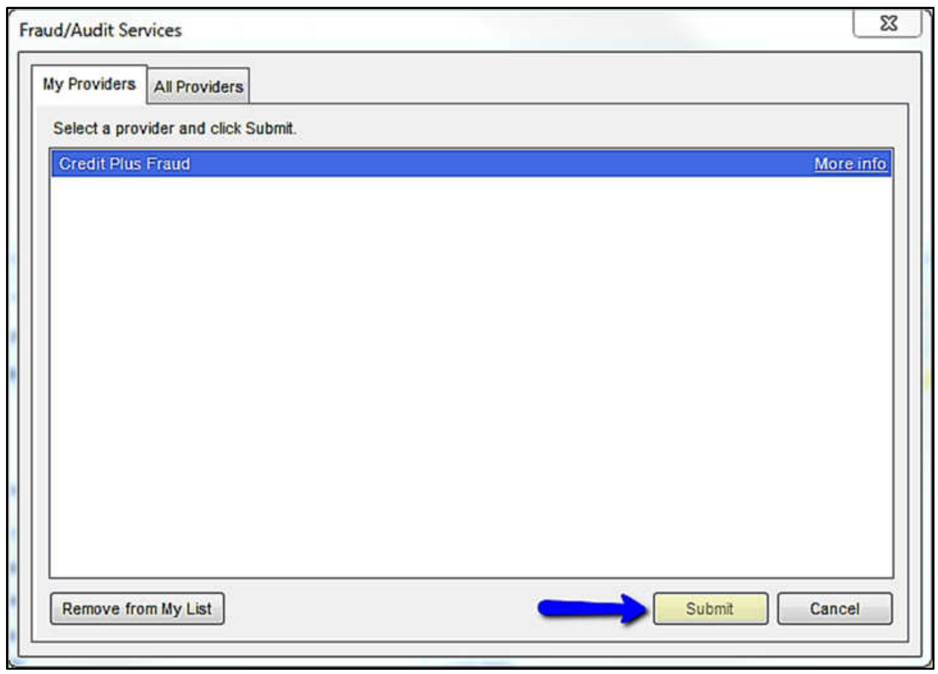


2. Click on the Services tab in the bottom left corner. Select Fraud/Audit Services under Service Tab. A window will pop-up allowing you to choose a Provider, make sure Credit Plus Fraud is selected and click Submit to launch the order form.

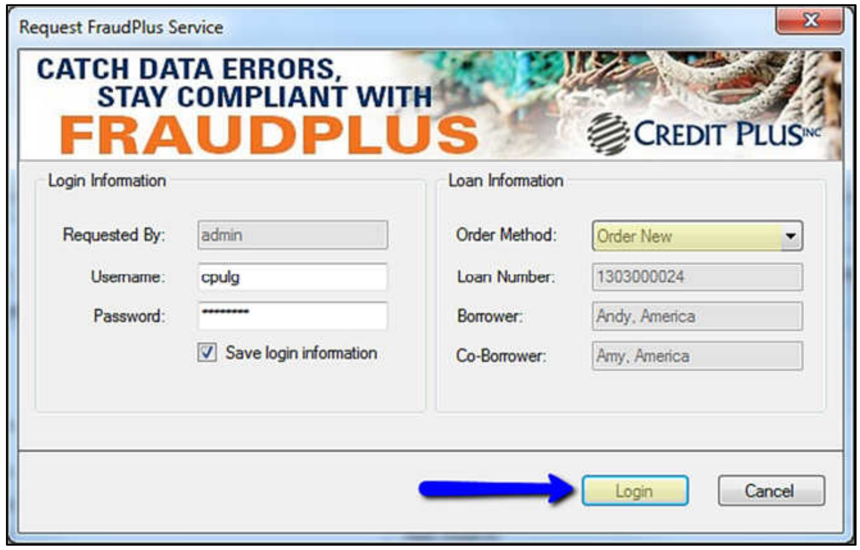


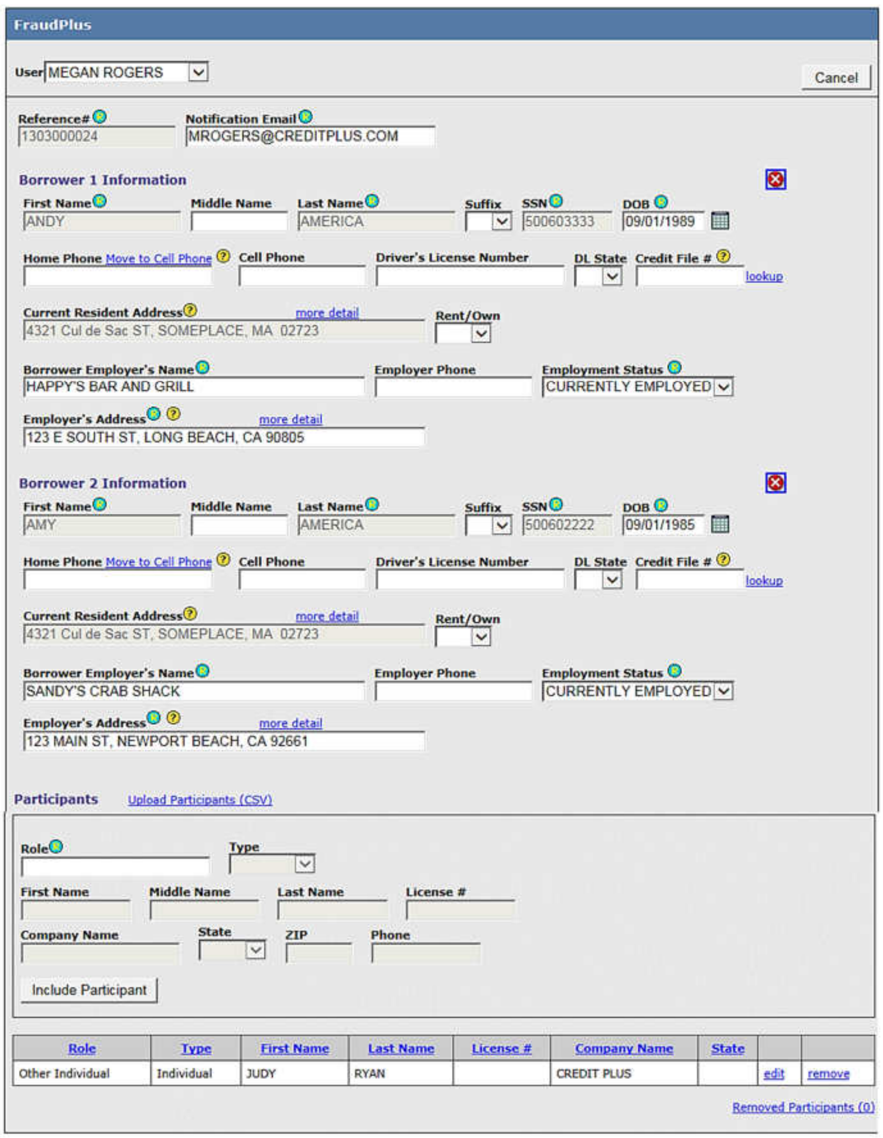


3. Enter the username and password that was assigned by Credit Plus, Inc. Then, select the Order Method you need.
   - For New Order, select ORDER NEW from pull down menu.
   - For Upgrade, select UPGRADE REPORT.
   - For Edit or report viewing, select EDIT/RETRIEVE.

   Click Login to begin ordering process.

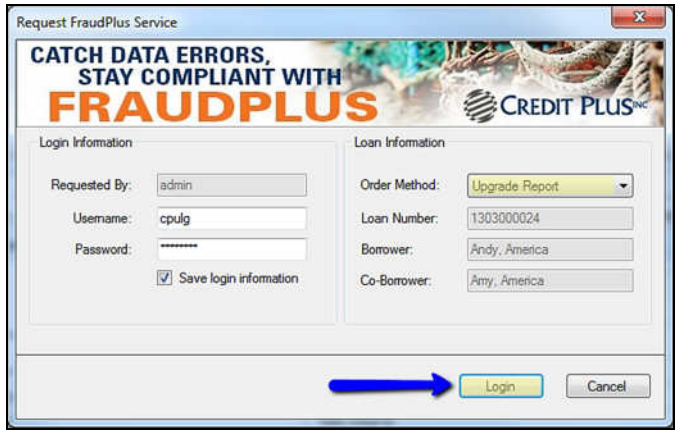
ORDER NEW



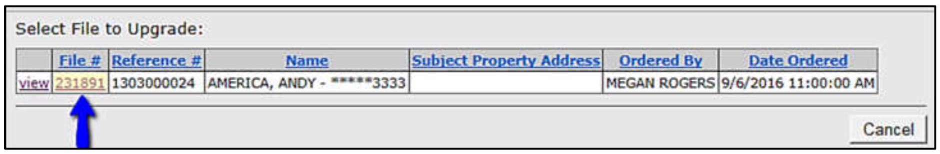


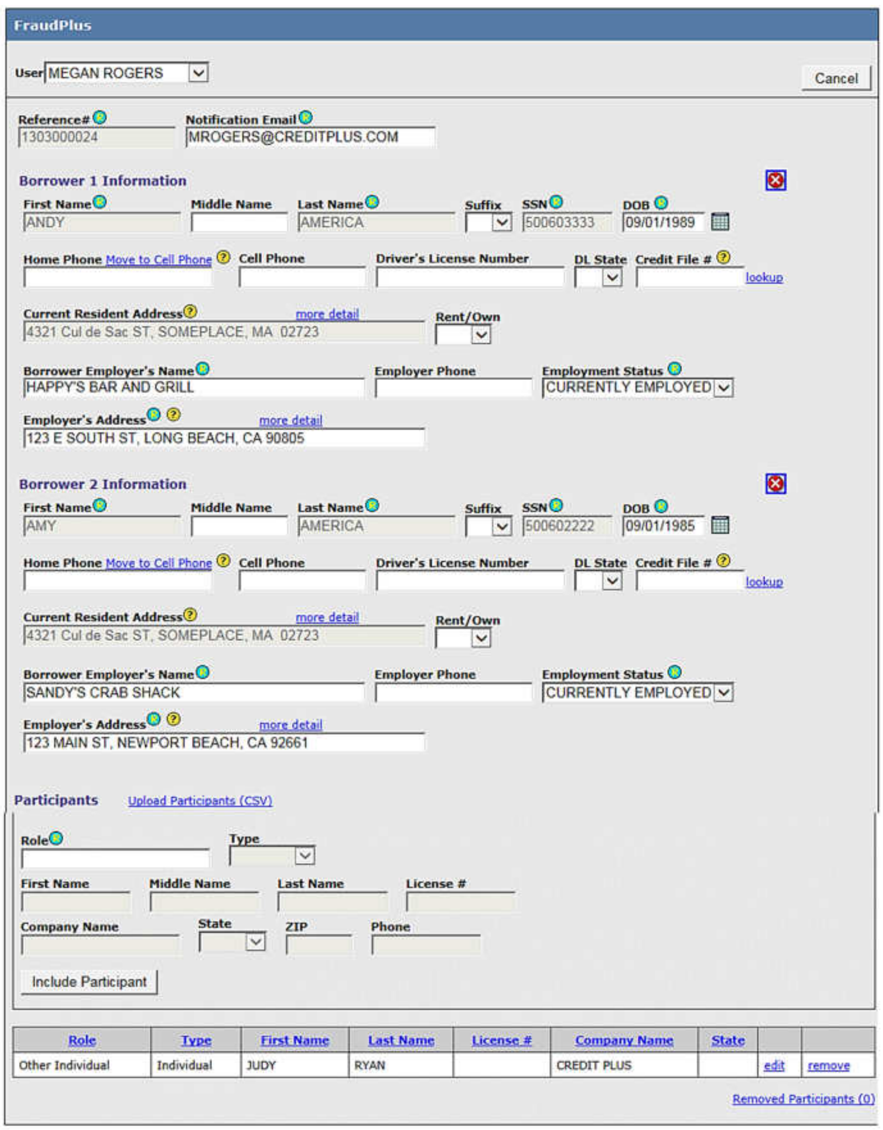
- Select desired report layout under the TYPE pull down menu located at the upper right hand corner.
- Most of the entry fields should have already been auto-populated based on content of loan file. If adjustment is needed, exit and revise the original loan file for correction.
- Manually enter any additional 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



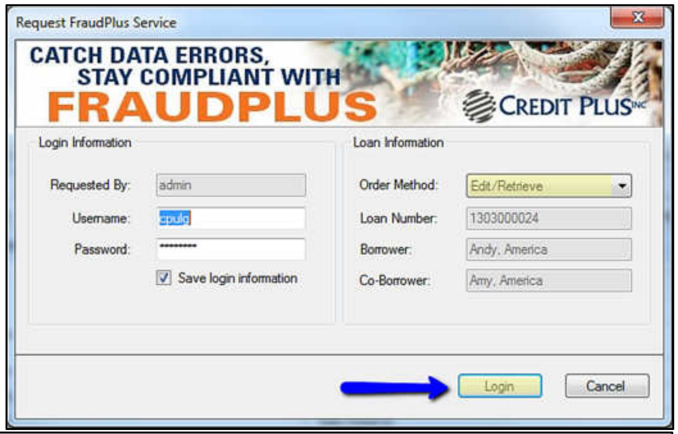
- Click on the File #



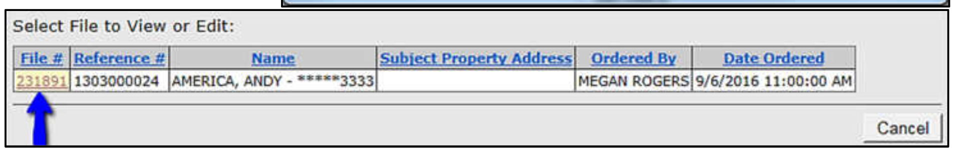


- Select desired report layout under the TYPE pull down menu located at the upper right hand corner. For upgrade, system will automatically restrict layout choices to applicable selection only.
- Most of the entry fields should have already been auto-populated based on content of loan file. If adjustment 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.

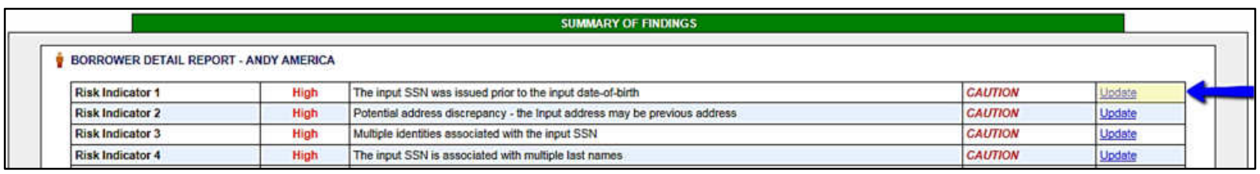
EDIT/RETRIEVE REPORT



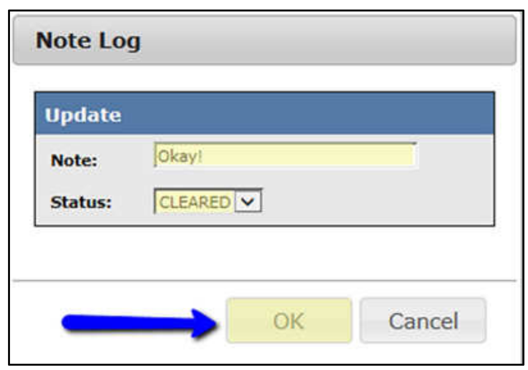
- Click on the File #



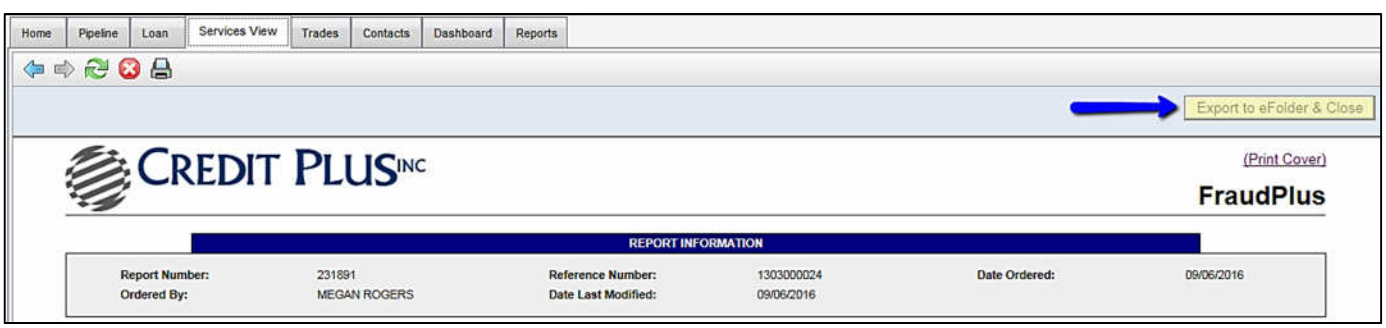
- Once report is opened, user may review, or edit comment to high risk indicators.
- To insert new comment, or edit current risk status, click on the corresponding UPDATE hyperlink for the desired indicator.



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

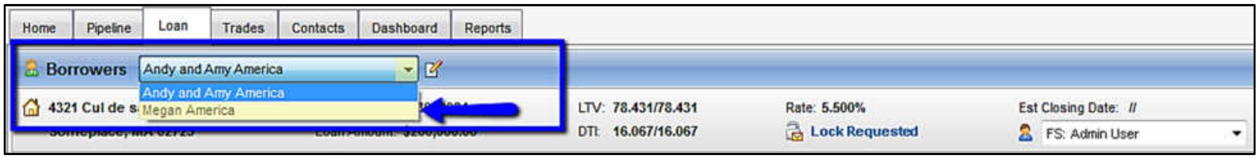


- After all changes have been made, click on the EXPORT TO EFOLDER button on the upper right hand corner to export the updated report back to Encompass eFolder.

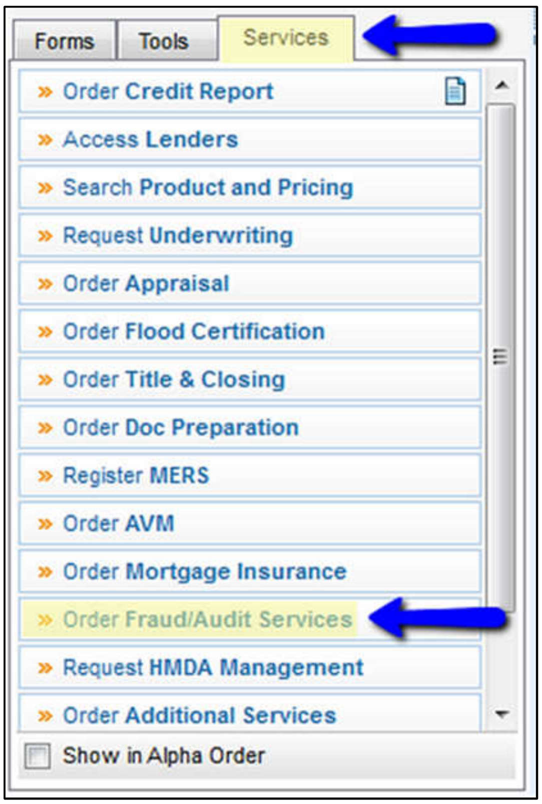


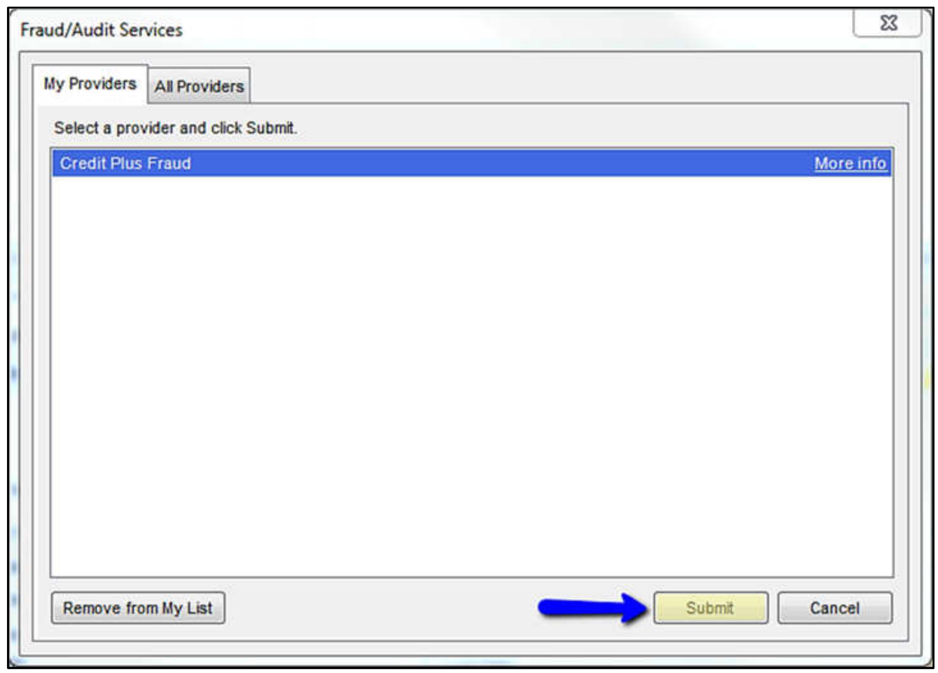
ADDITIONAL BORROWERS ON YOUR LOAN?

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

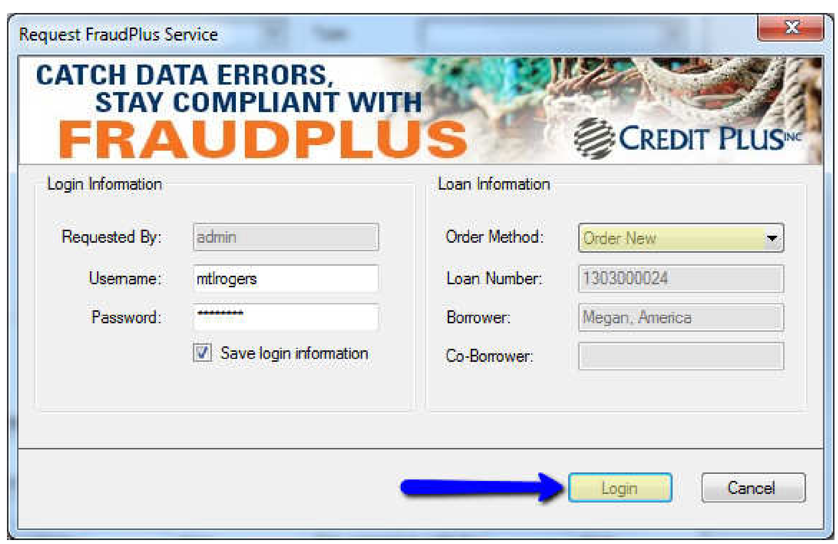


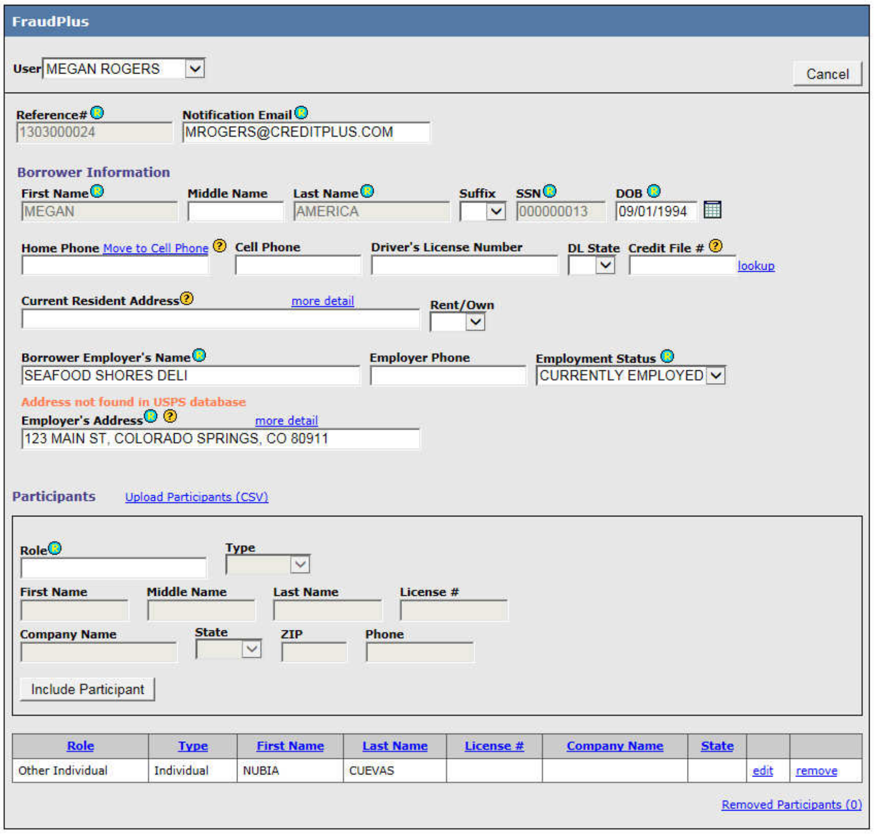
- Click on the Services tab in the bottom left corner. Select Fraud/Audit Services under Services Tab. A window will pop-up allowing you to choose a Provider, make sure Credit Plus Fraud is selected and click Submit to launch the order form.



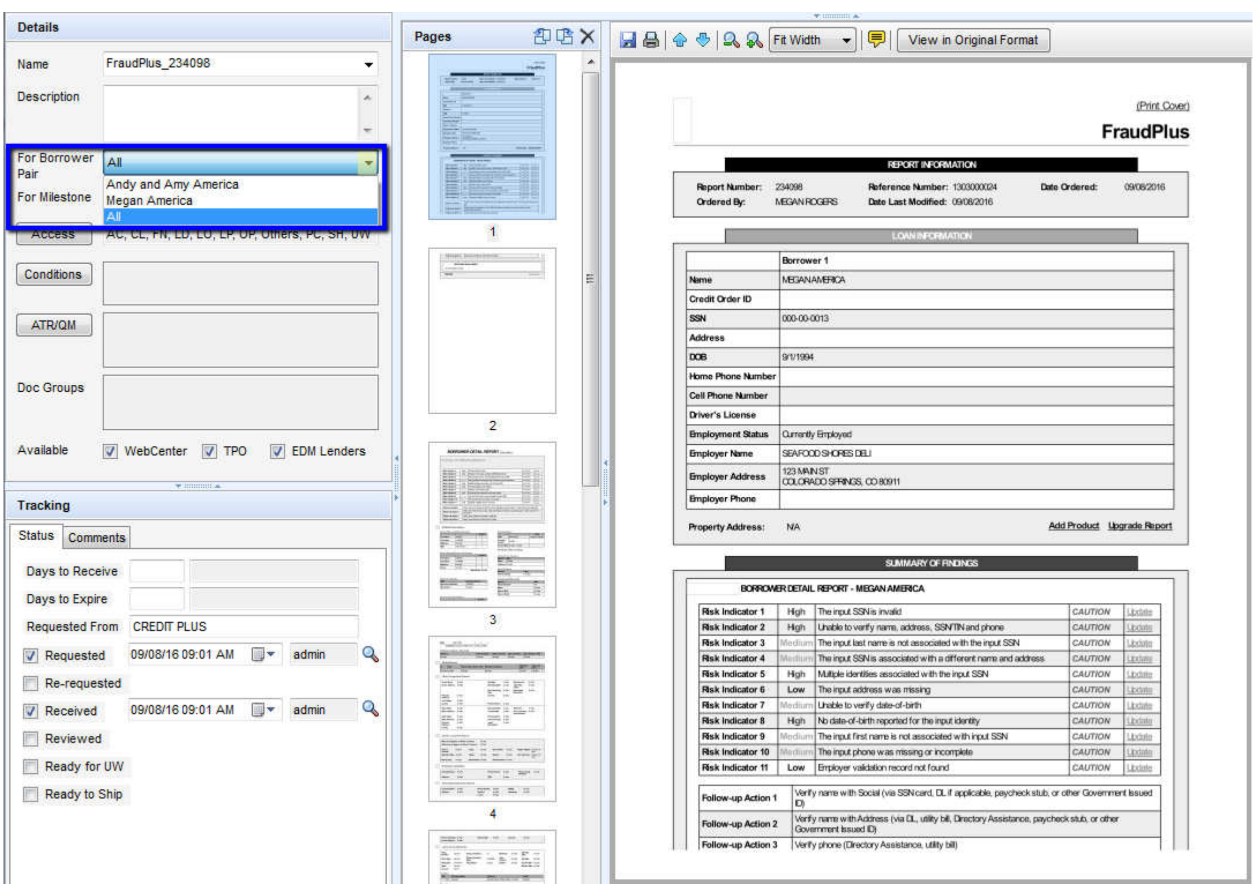


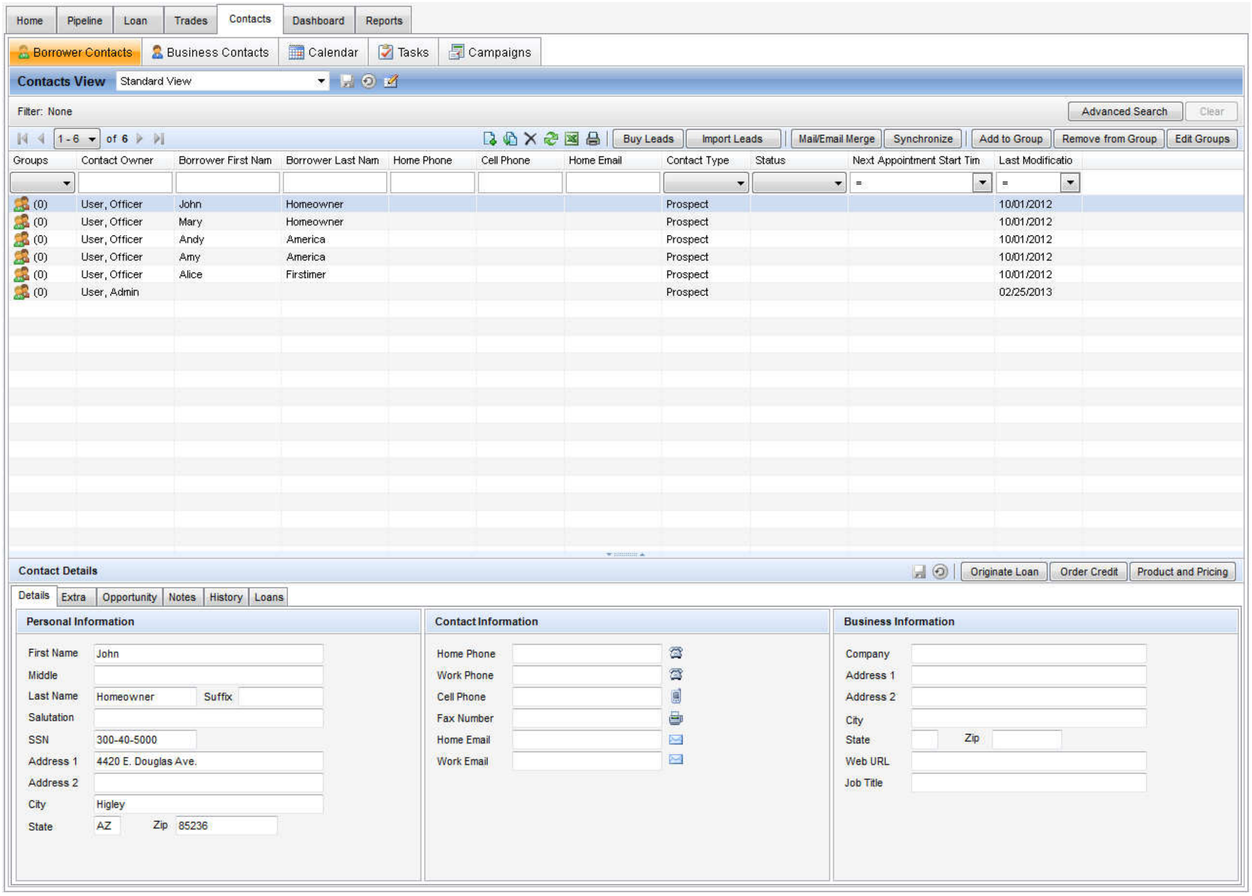
- Enter the username and password that was assigned by Credit Plus, Inc. Then, select Order New. When this information is complete, click Login to begin the order process.



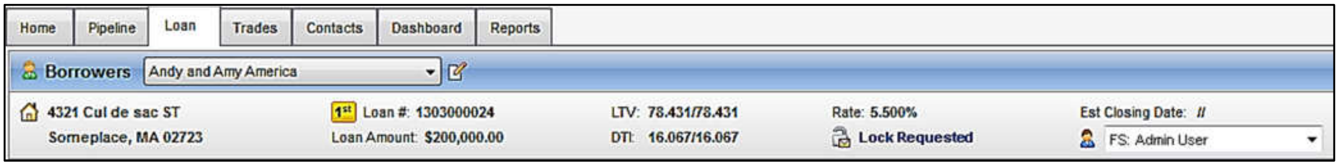


- Select desired report layout under the TYPE pull down menu located at the upper right hand corner. For upgrade, system will automatically restrict layout choices to applicable selection only.
- Most of the entry fields should have already been auto-populated based on content of loan file. If adjustment 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.

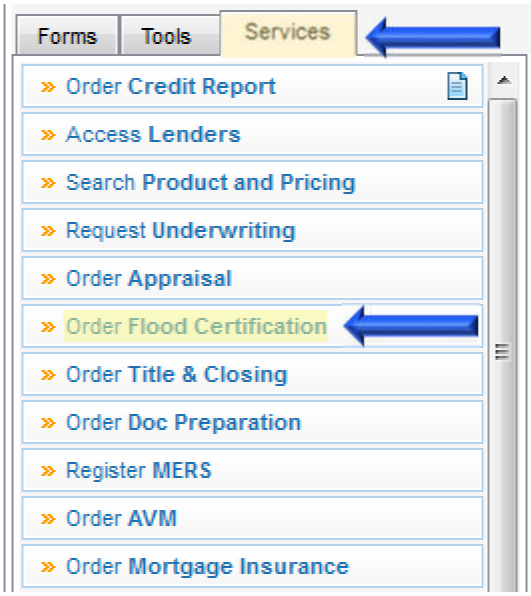



Home
Pipeline
Loan
Trades
Contacts
Dashboard
Reports
Borrower Contacts
Business Contacts
Calendar
Tasks
Campaigns
Contacts View
Standard View
Filter: None
Advanced Search
Clear
Buy Leads
Import Leads
Mail/Email Merge
Synchronize
Add to Group
Remove from Group
Edit Groups
Contact Details
Originate Loan
Order Credit
Product and Pricing
Personal Information
Contact Information
Business Information

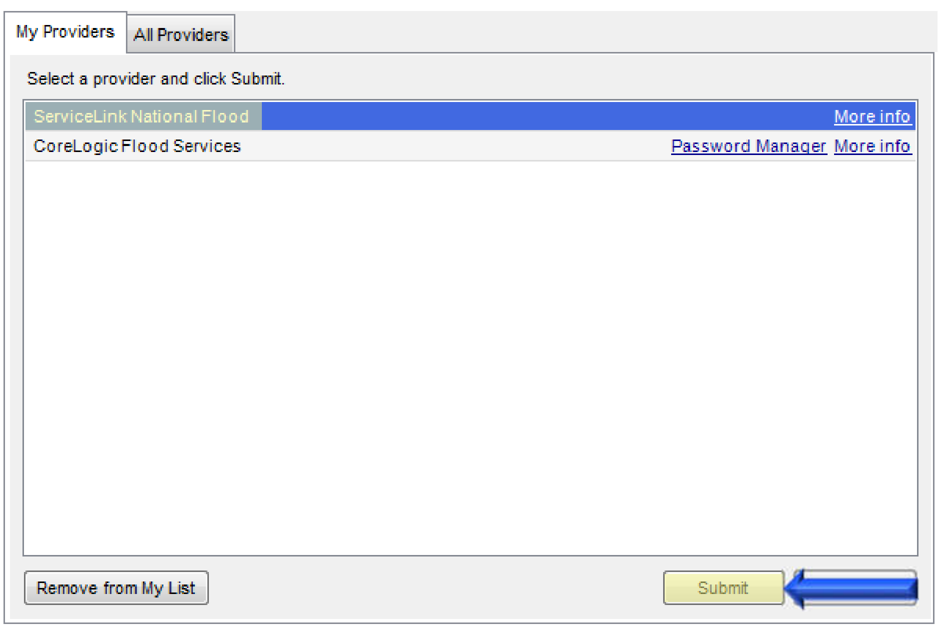
1. Start by logging in and opening a loan file.



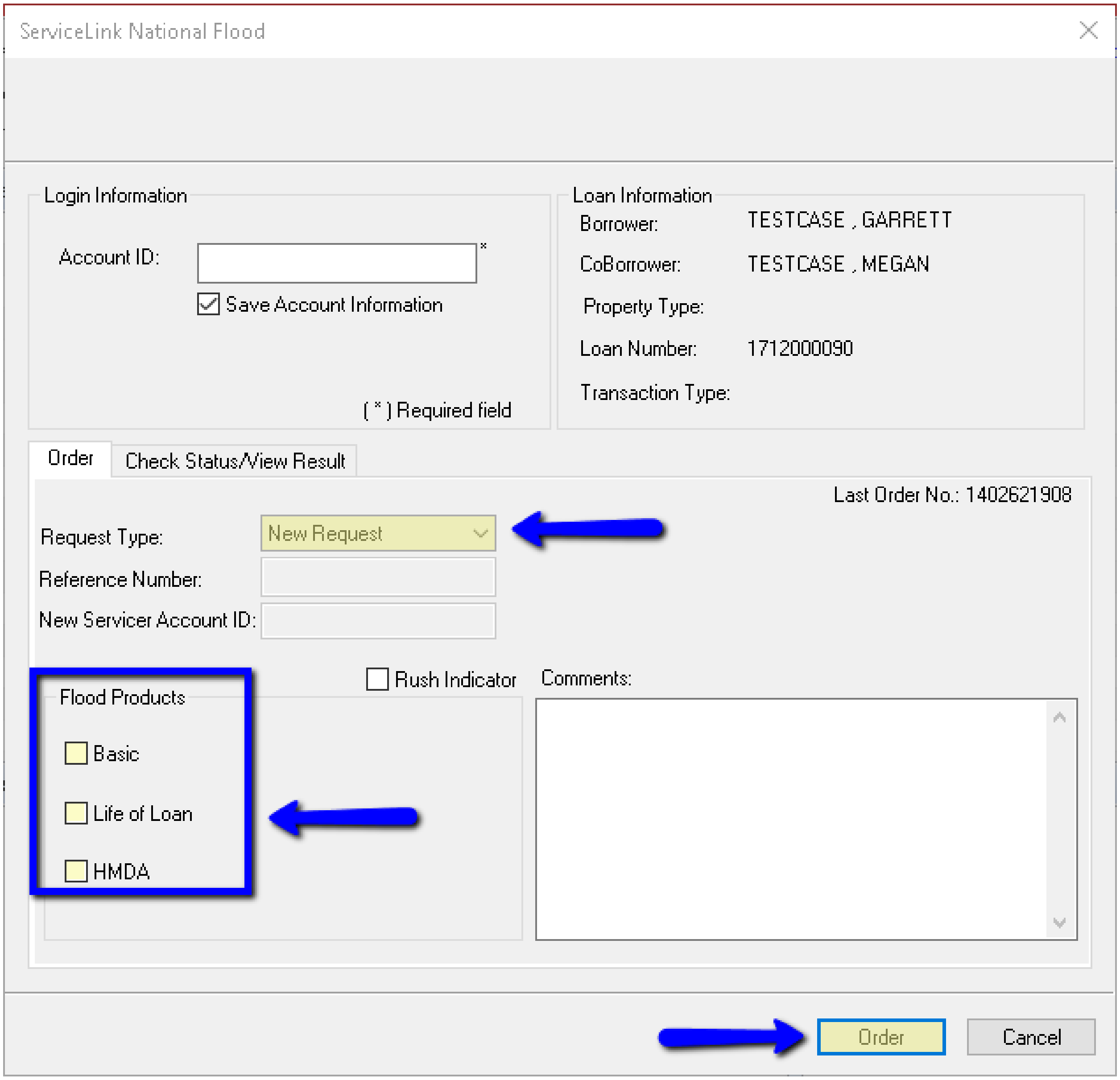
2. Click on the **Services** tab in the bottom left corner. Then, select **Order Flood Certification**.



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.



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**.

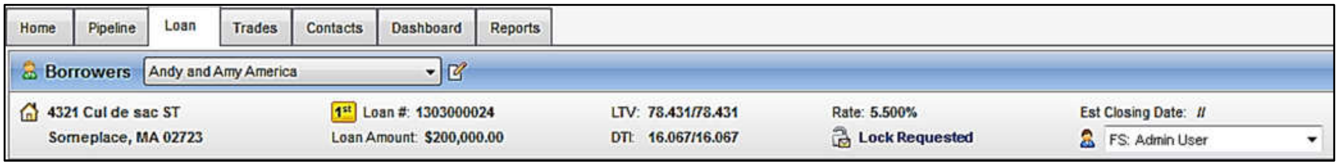


When all criteria is complete, click **Order**.

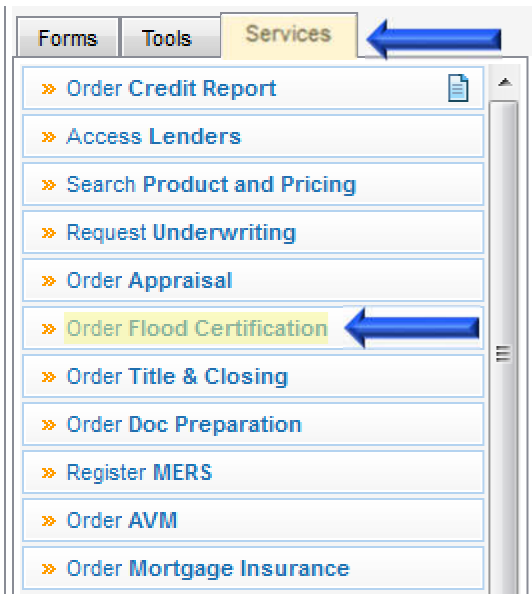
The flood certificate will appear automatically.

How to Transfer a Flood Certificate within Encompass®

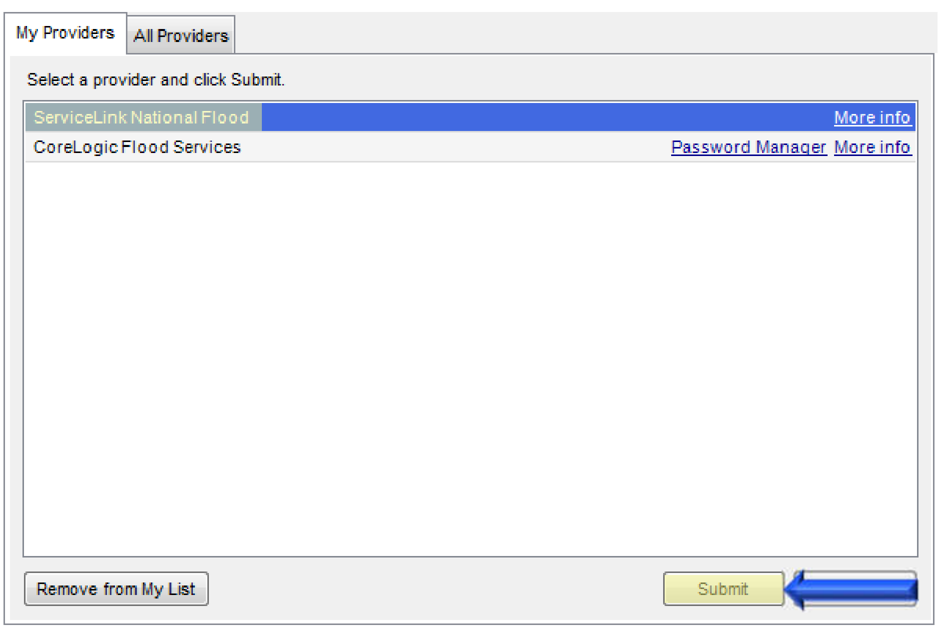
1. Start by logging in and opening a loan file.



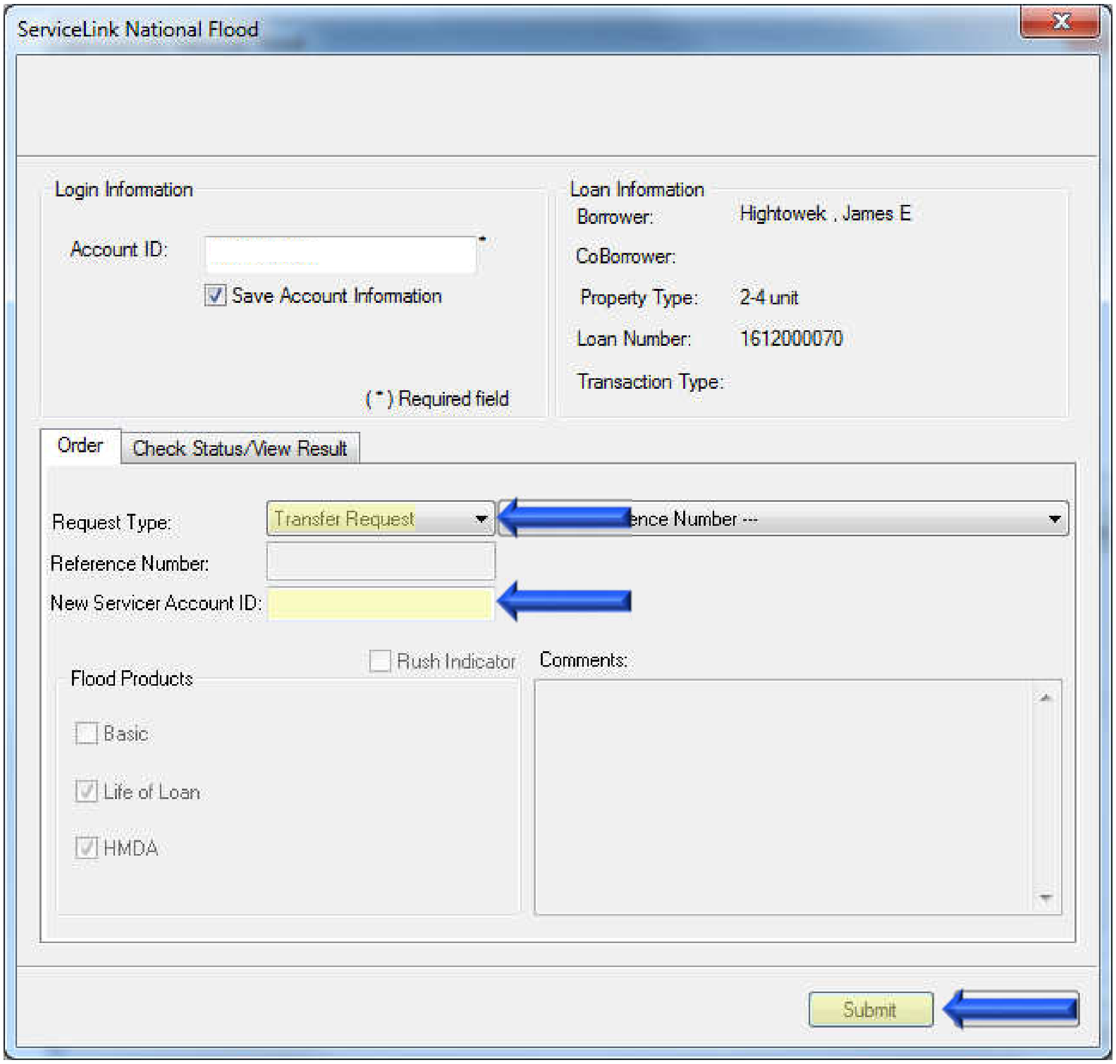
2. Click on the **Services** tab in the bottom left corner. Then, select **Order Flood Certification**.



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.

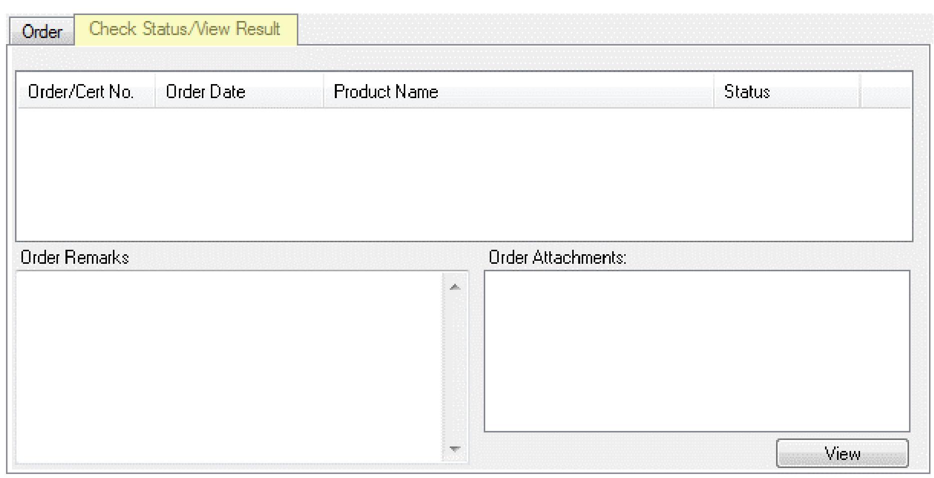


4. The Loan and Login information will pre-fill for you. If the Account ID is blank it can be received from your Sales Representative. Under Request Type, click **Transfer Request**.



Click **Submit** to begin.

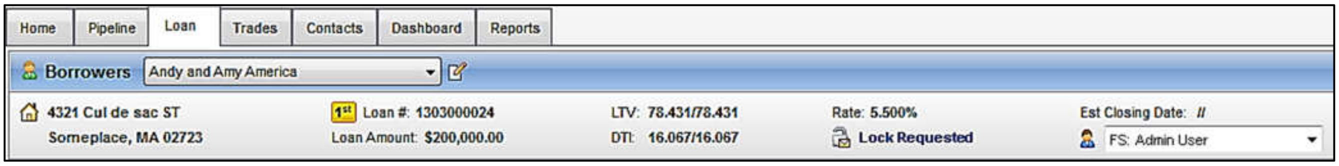
Click the Check Status/View Result tab to see if the flood is in a manual status or if there are any other remarks to note.



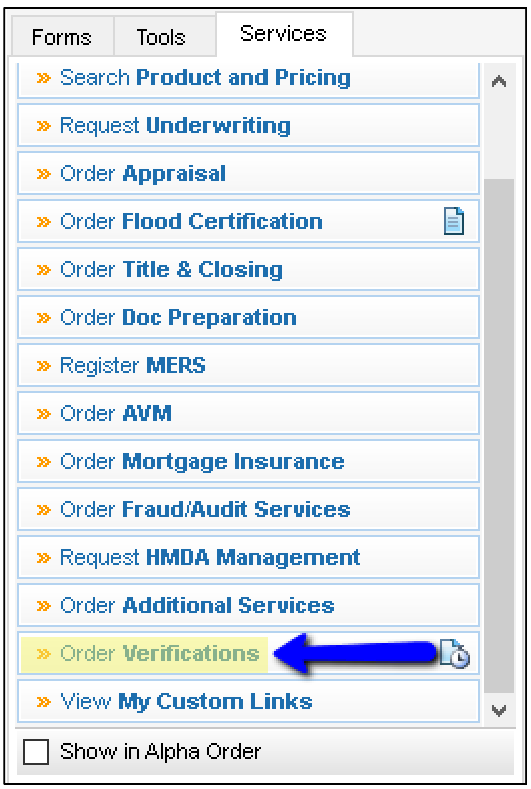
CreditPLUS

How to Order Tax Return Verifications within Encompass®

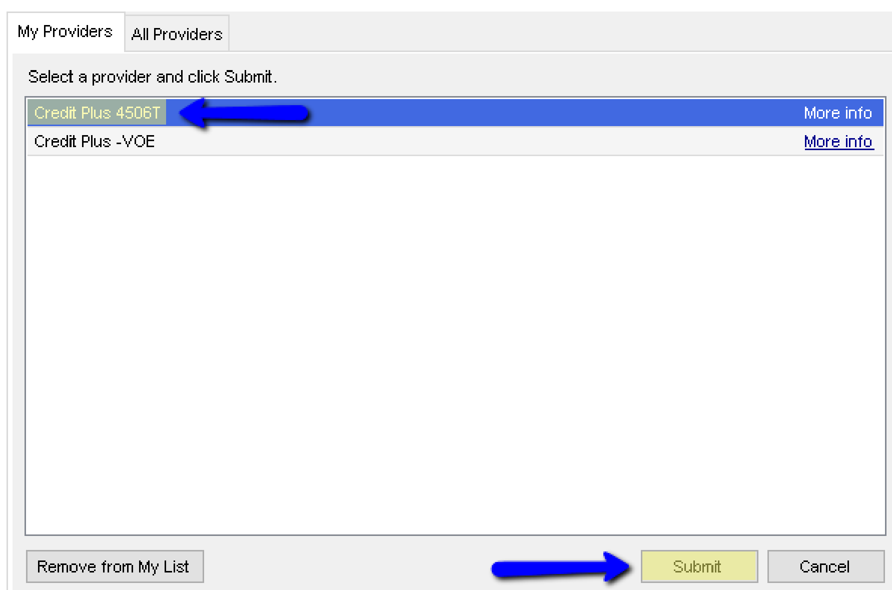
1. Start by logging in and opening a loan file



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

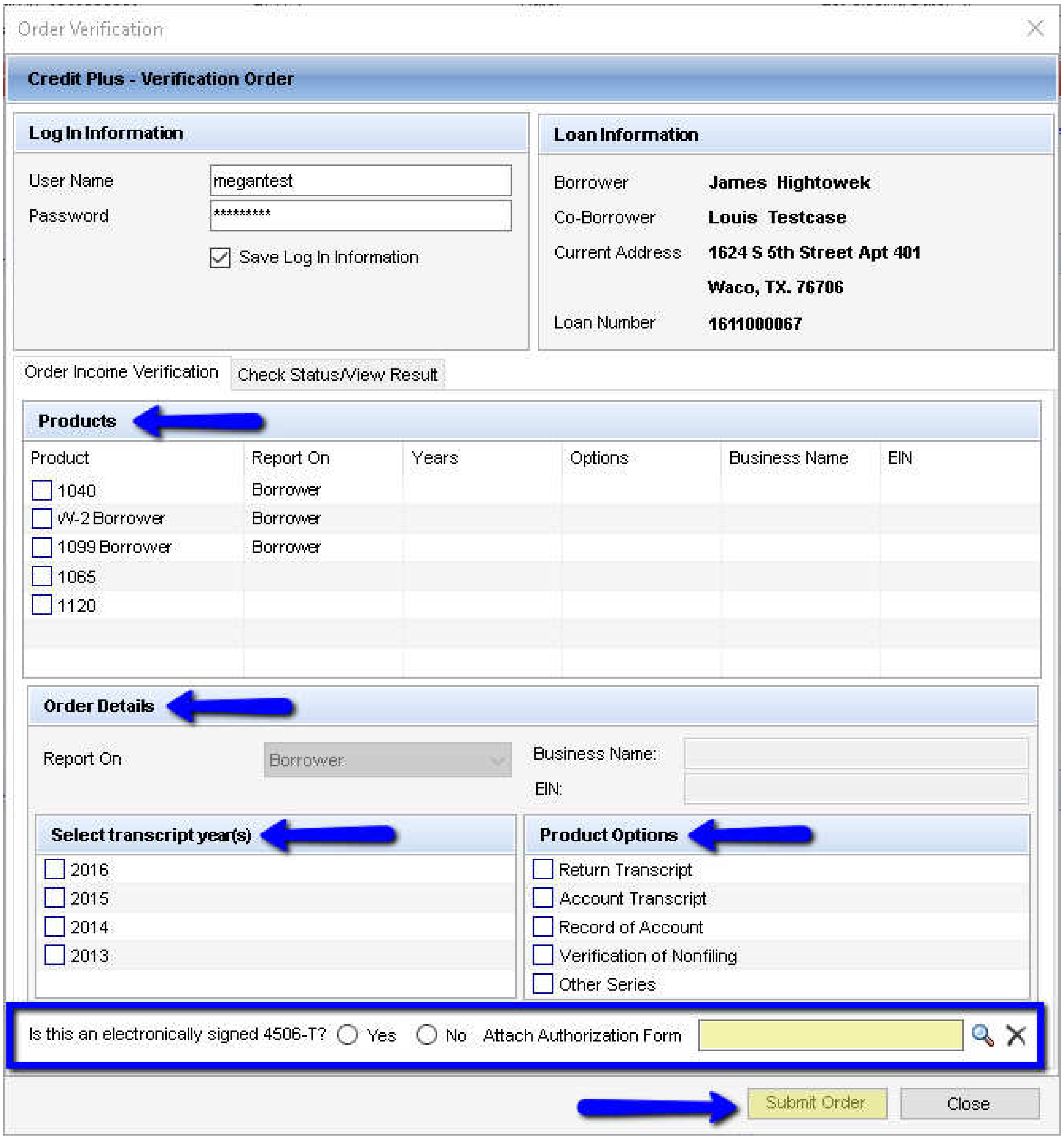


A window will pop-up allowing you to choose a Provider. Make sure Credit Plus is selected and click Submit to launch the order form.

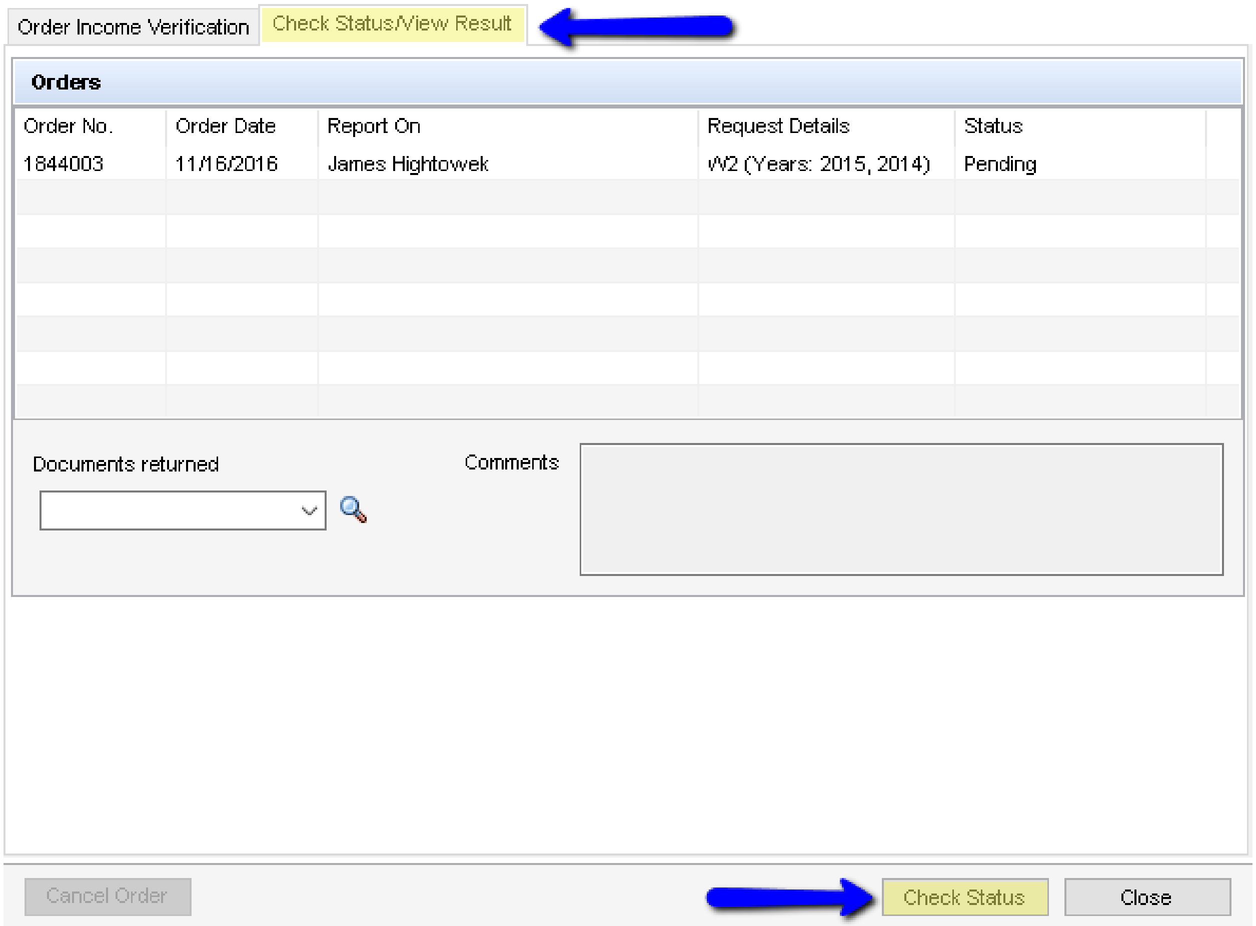


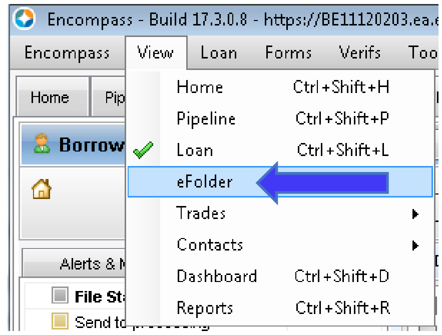
3. Enter the username and password that was assigned by Credit Plus.
    - Select Product – 1040, W-2, 1099, 1065, 1120, etc.
    - Select Product Options – Return, Account or Record Transcripts, Verifications of Non-filing
    - Order Details – Individual or Joint
    - Select Transcript Years – Previous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

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



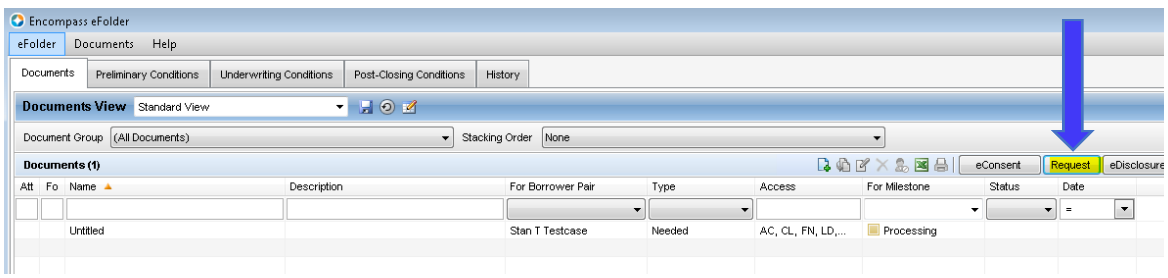
4. You can click the Check Status button at any time for status or to retrieve and view results.



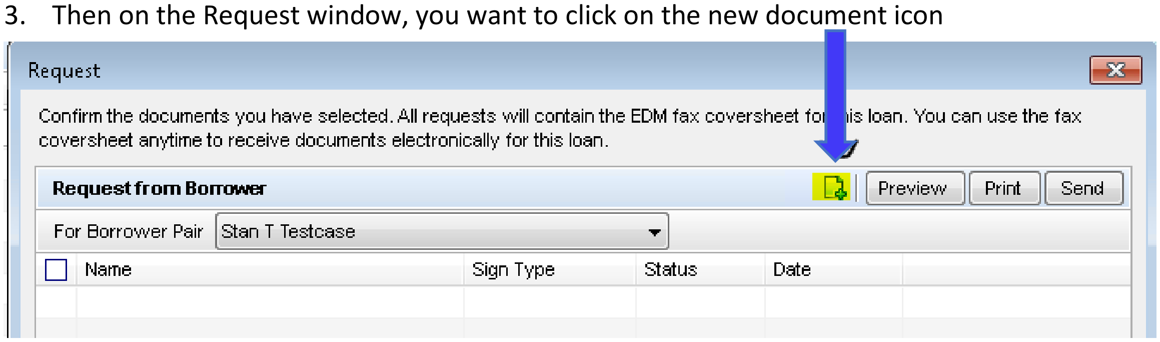


1. Once you are in the loanfile, click on view from the menu bar at the top and select eFolder

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

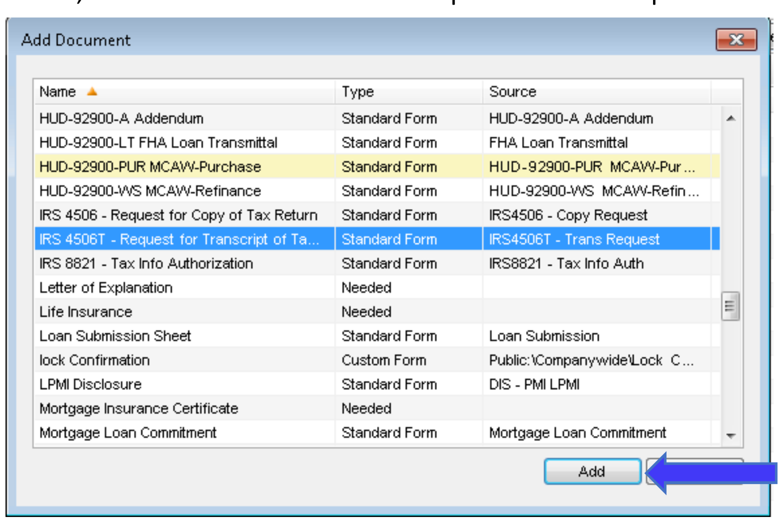


3. Then on the Request window, you want to click on the new document icon

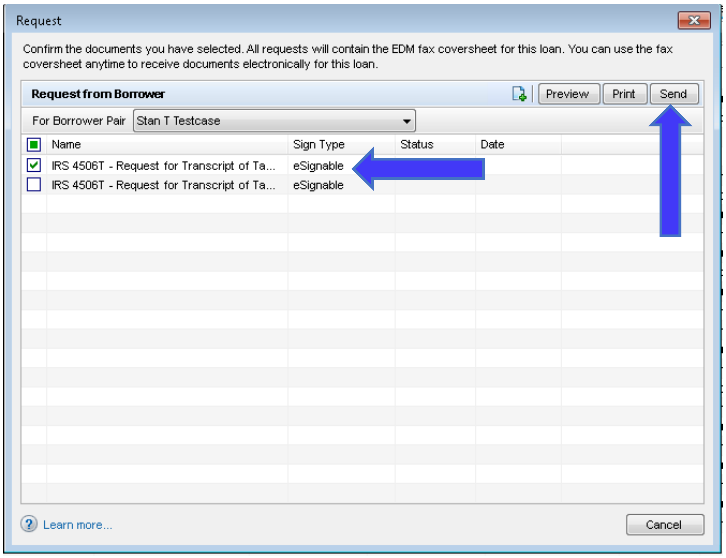


4. Within the Add Document window, scroll down to IRS 4506T – Request for Transcript of Tax Return

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

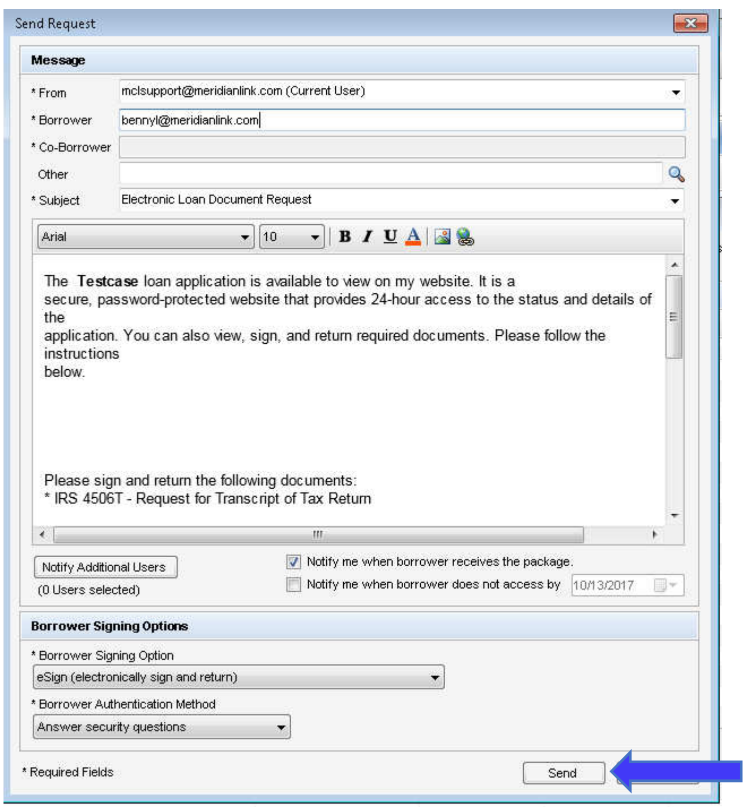


6. Once complete, the Request window should look like below



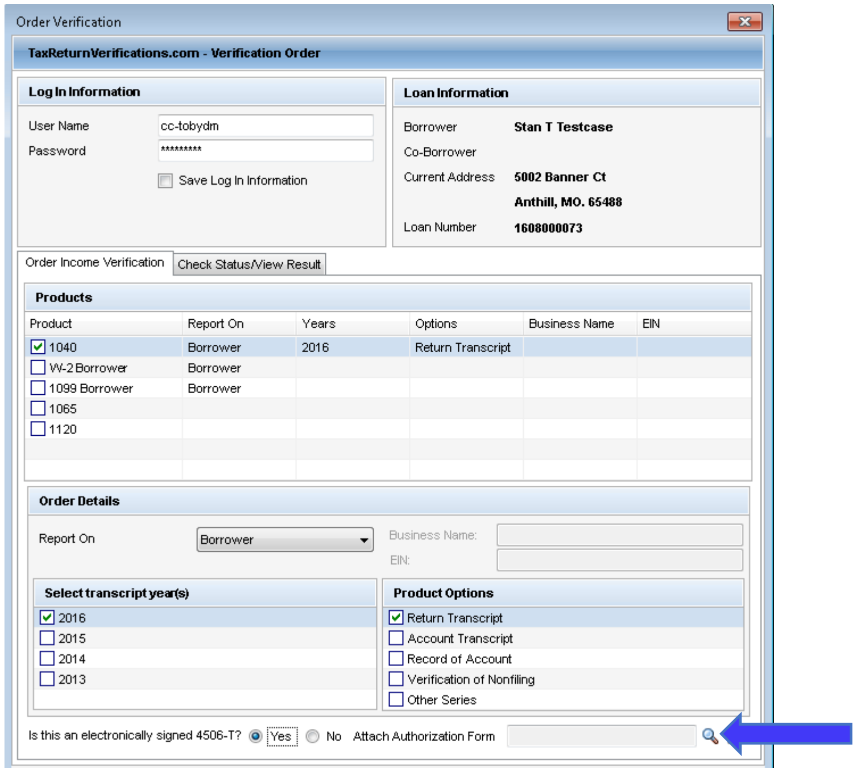
7. Tick the checkbox for the form needed, in this case I only need 1 4506T for my borrower and click send.

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

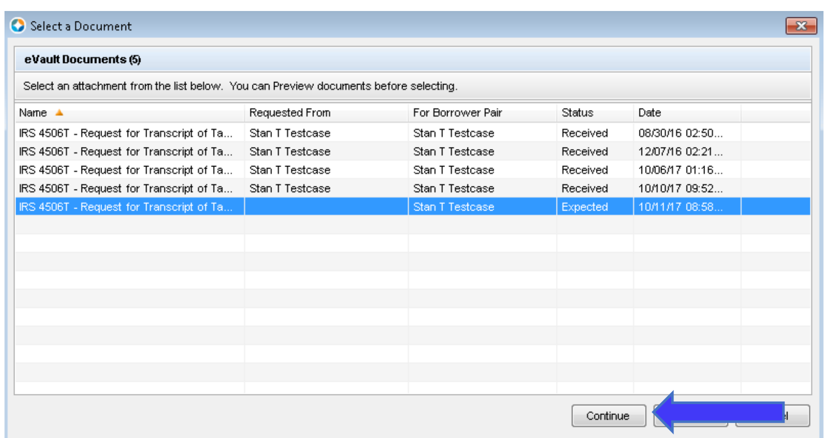


8. Confirm that the borrower signing option is set to E-Sign, then click Send

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



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

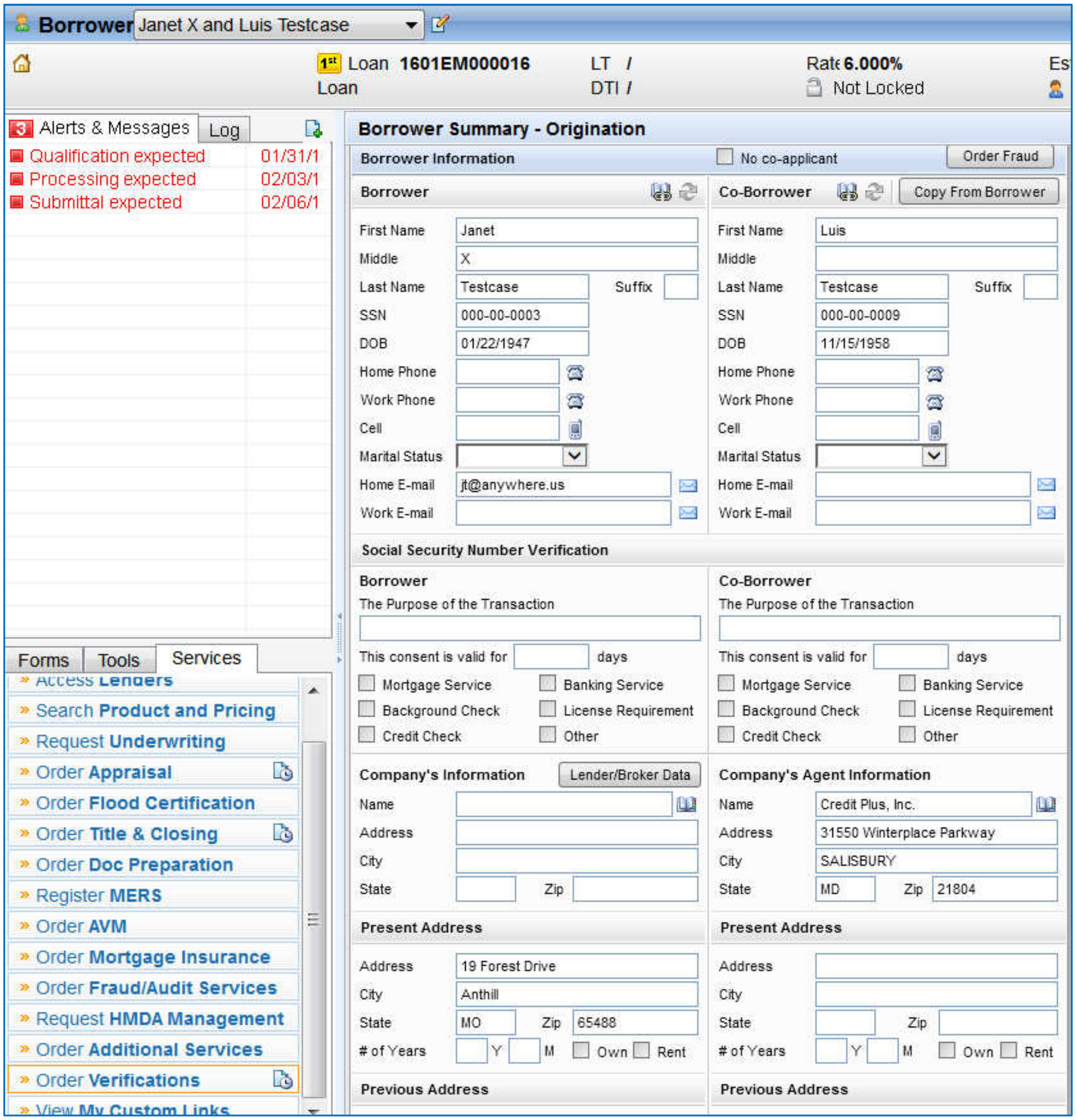


13. You should now see the following for Attach Authorization form

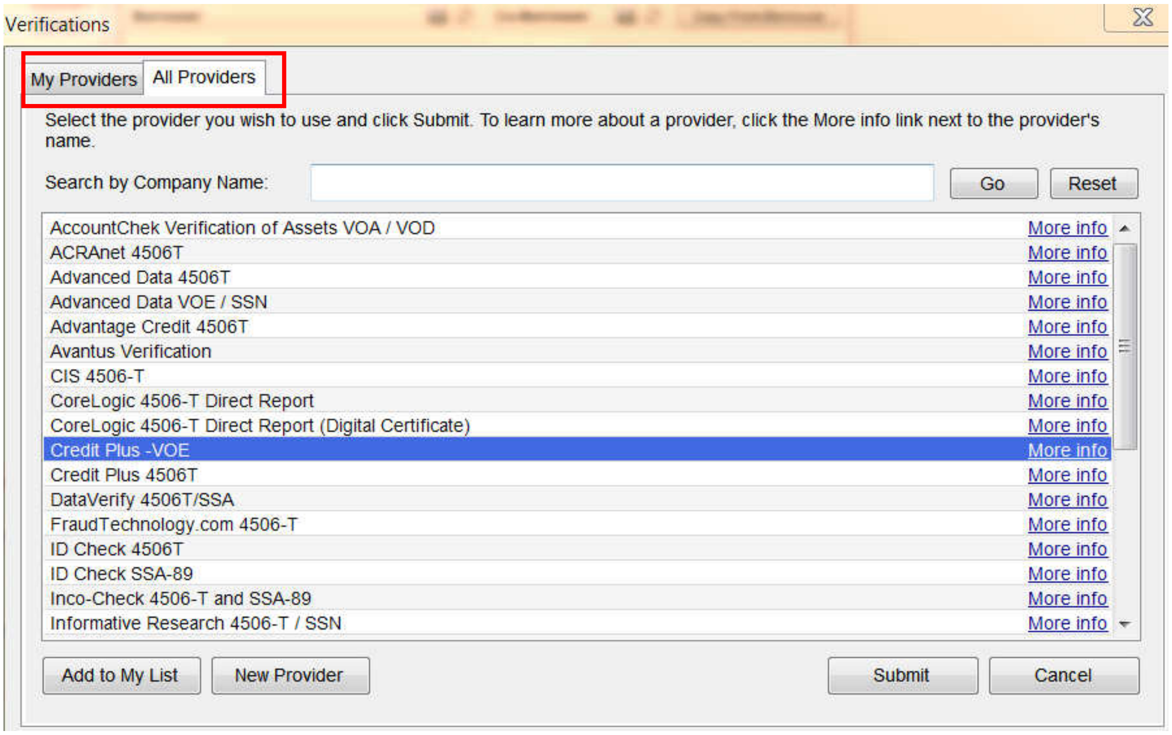
14. Now you can submit the order and if you view the file in the website, there should be a hyperlink to view both the uploaded 4506-T and the e-sign certificate

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	

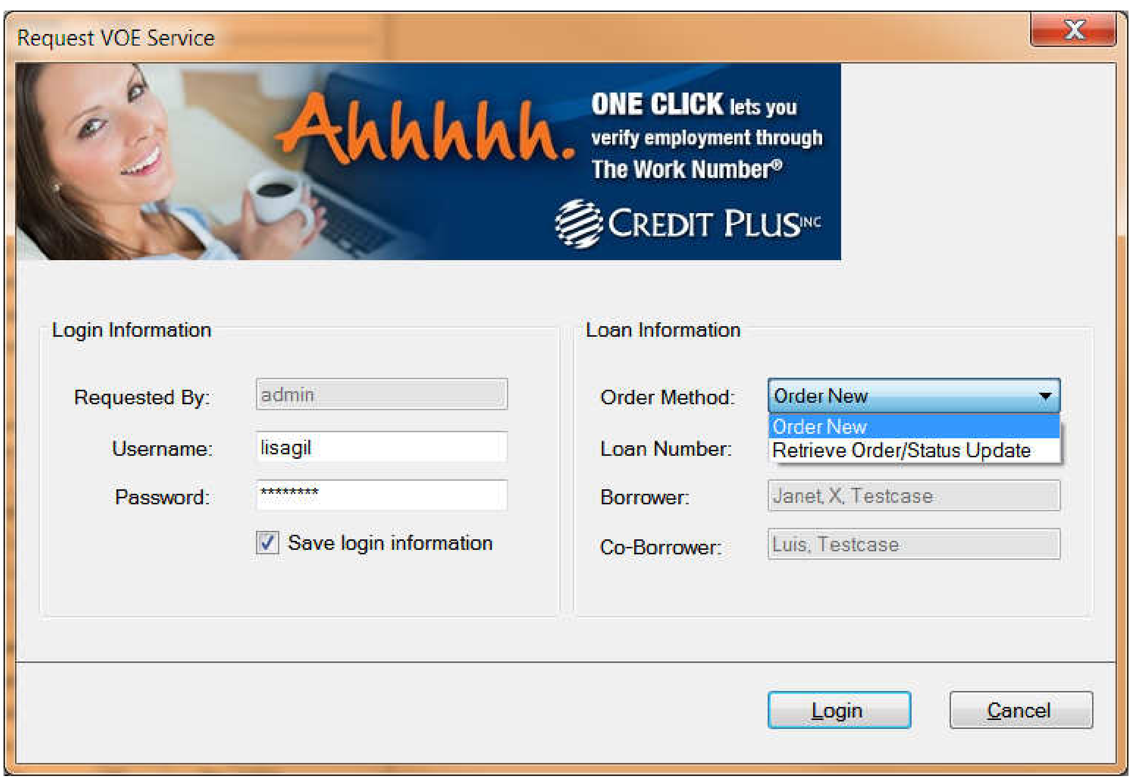
1. Open a loan file and select Order Verifications from the Services tab in the bottom left window.



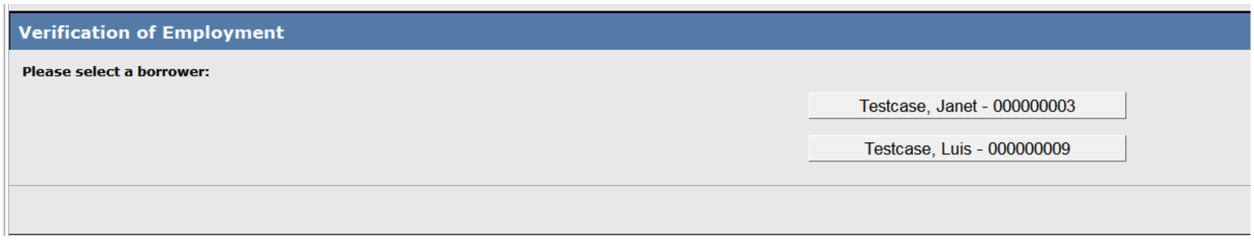
2. Select **Credit Plus-VOE** from the list of credit providers. If you do not see Credit Plus-VOE in the list under the My Providers tab, select the All Providers tab and search for Credit Plus-VOE.
3. From your providers tab, highlight Credit Plus-VOE Click Submit.



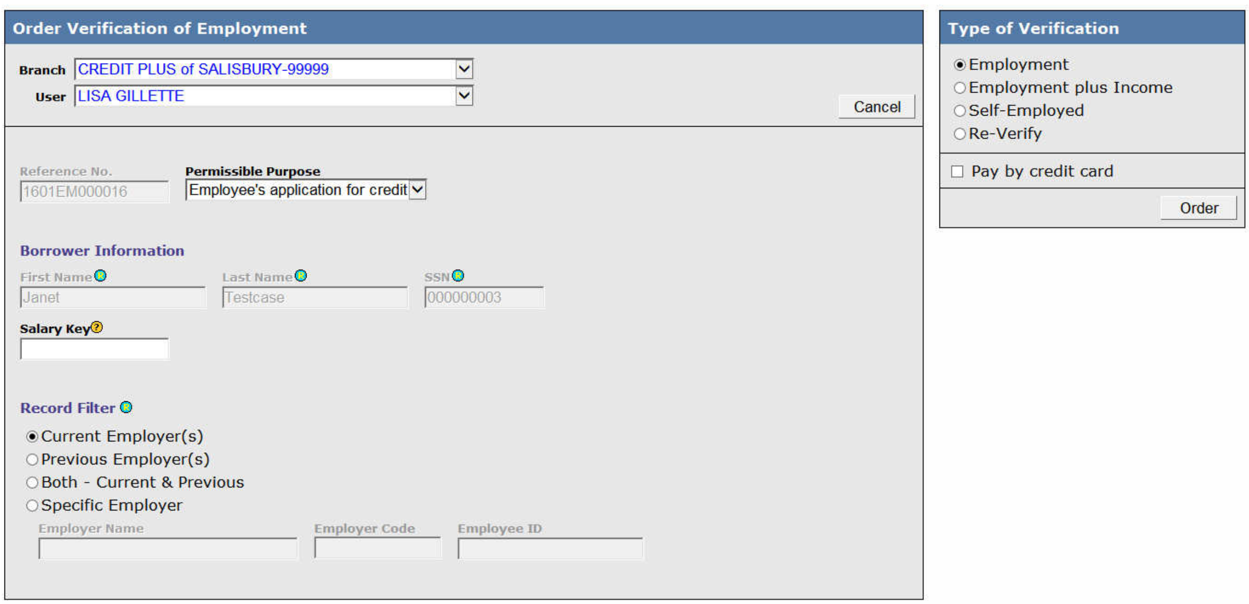
4. Enter your Credit Plus login credentials, check "Save login information" and select Order New from Order Method. Click Login.



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

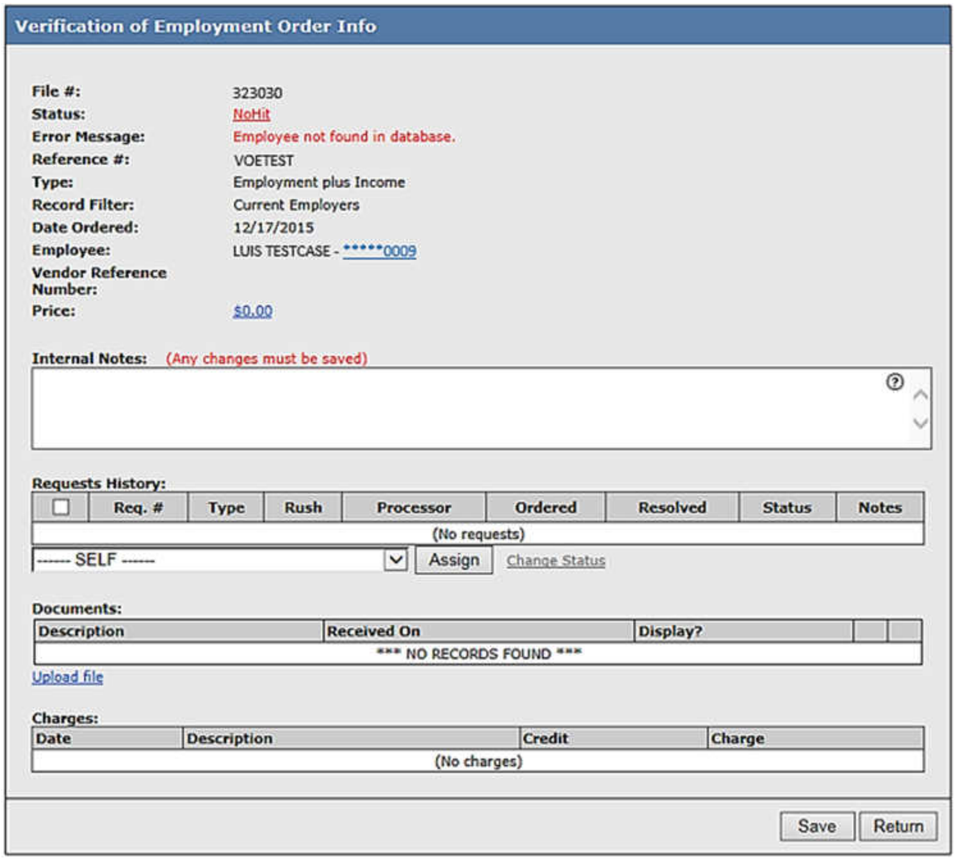


6. An ordering screen will pop-up with your borrowers information already filled in.
   a. Please select the Record Filter needed.
      - If there is a Specific Employer you are requesting, you will be asked to input the employer name and the code may be required if the company has multiple divisions.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



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:

	Req. #	Type	Rush	Processor	Ordered	Resolved	Status	Notes
(No requests)								

------ SELF ------ Assign Change Status

Documents:

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

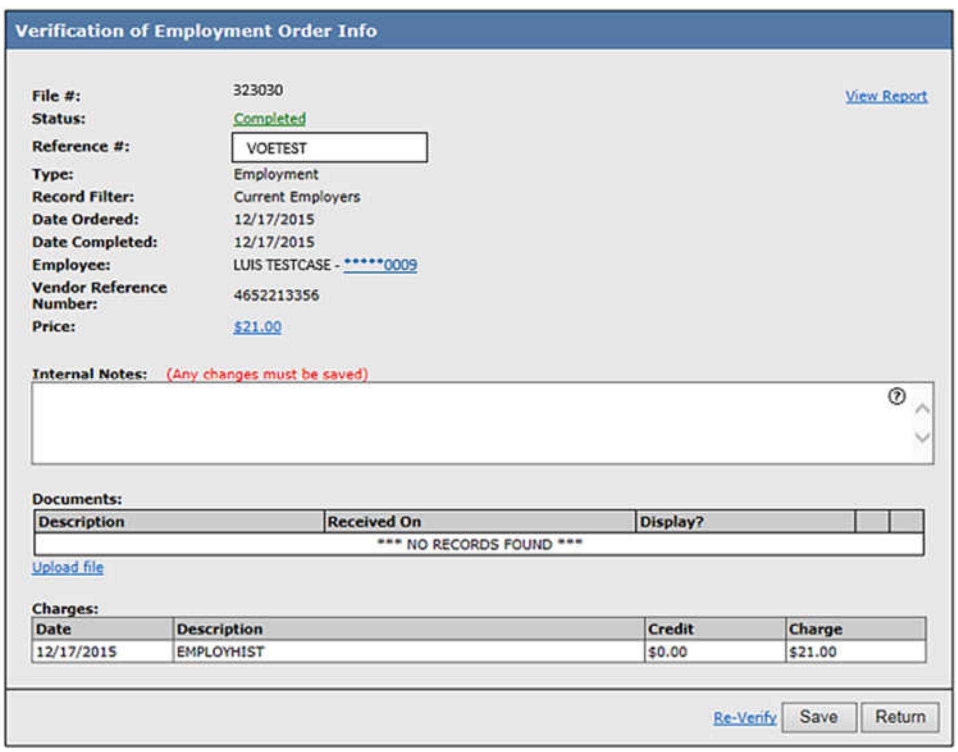
Upload file

Charges:

Date	Description	Credit	Charge
(No charges)			

Save Return

Completed



Verification of Employment Order Info

View Report

File #:	323030
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 ***		

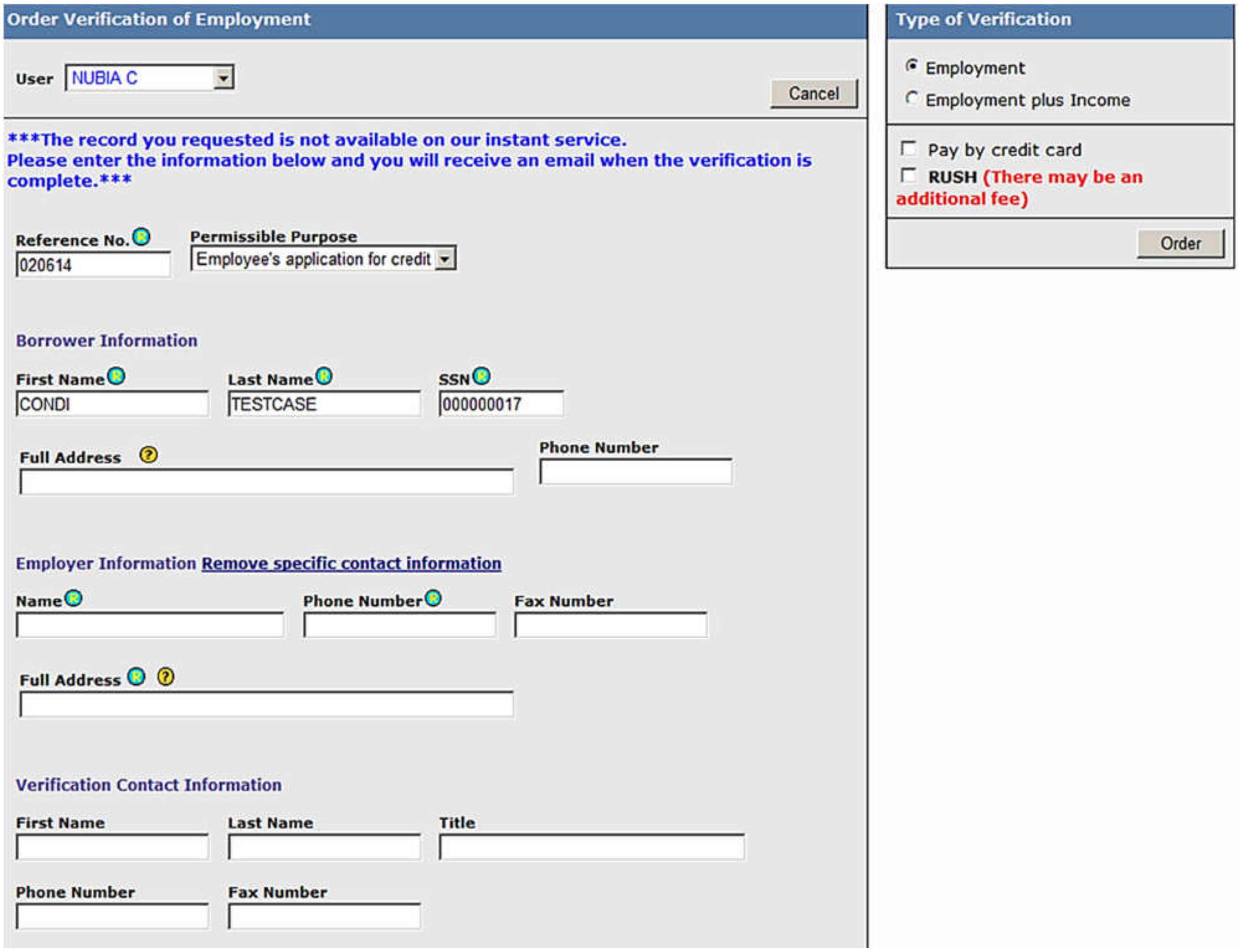
Upload file

Charges:

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

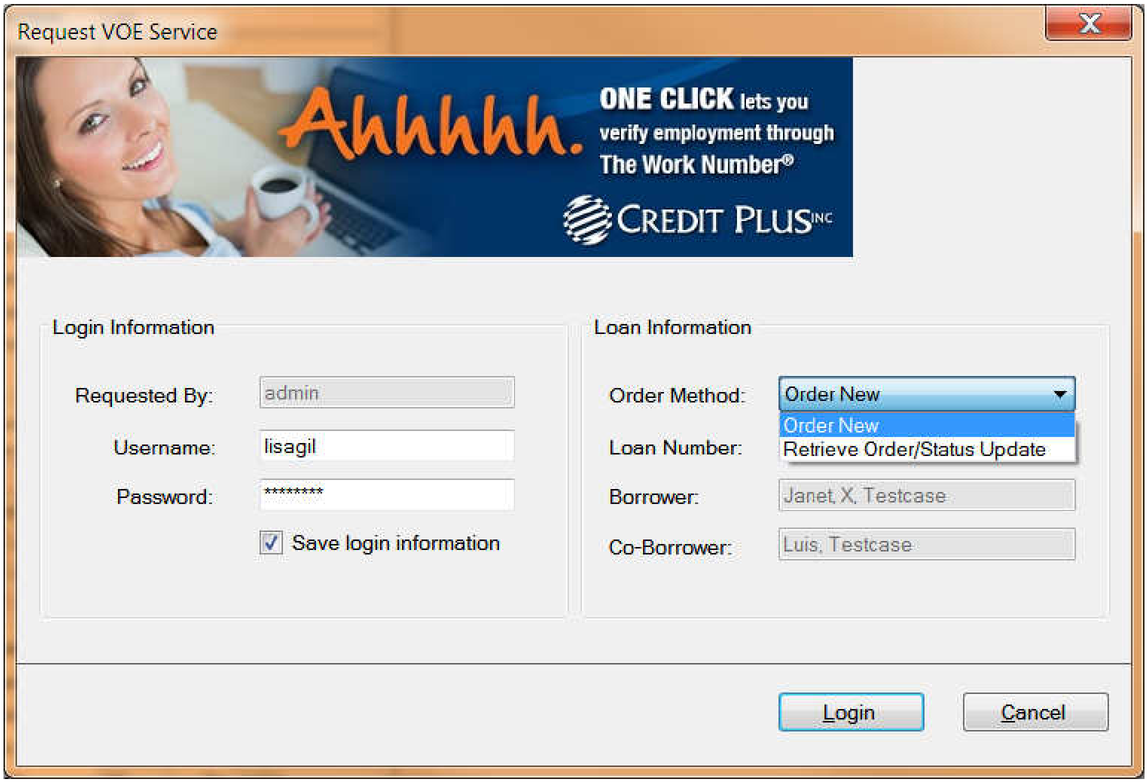
Re-Verify Save Return

9. 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.

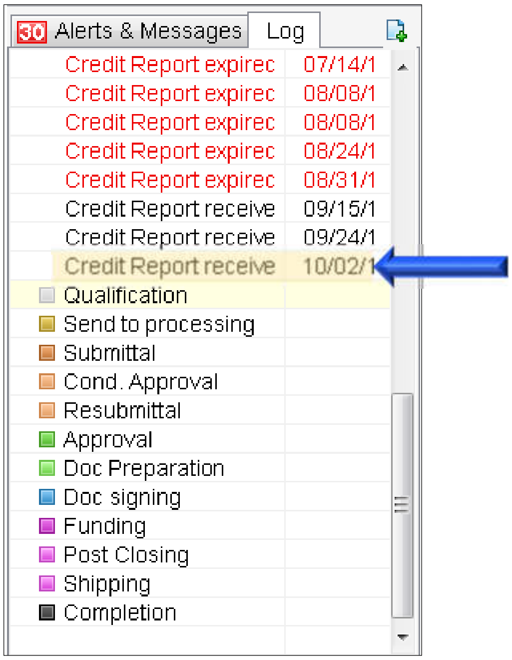


Retrieving a completed VOE

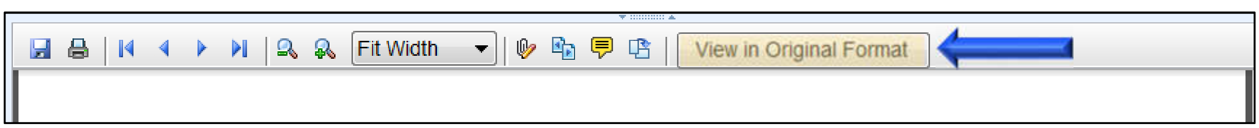
1. Once you've received our email notification of completion, click Order Verifications and Credit Plus-VOE.
2. Select Retrieve Order/Status Update from Order Method and click Login.



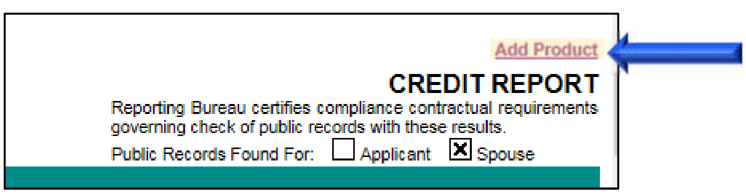
1. Once you are in Encompass; access your applicant. Click on the most recent credit report.



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

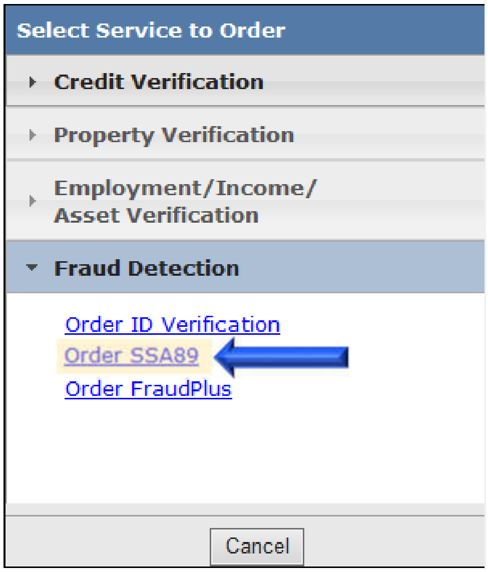


3. Click on <u>**Add Product**</u> link (top right had corner of the report)

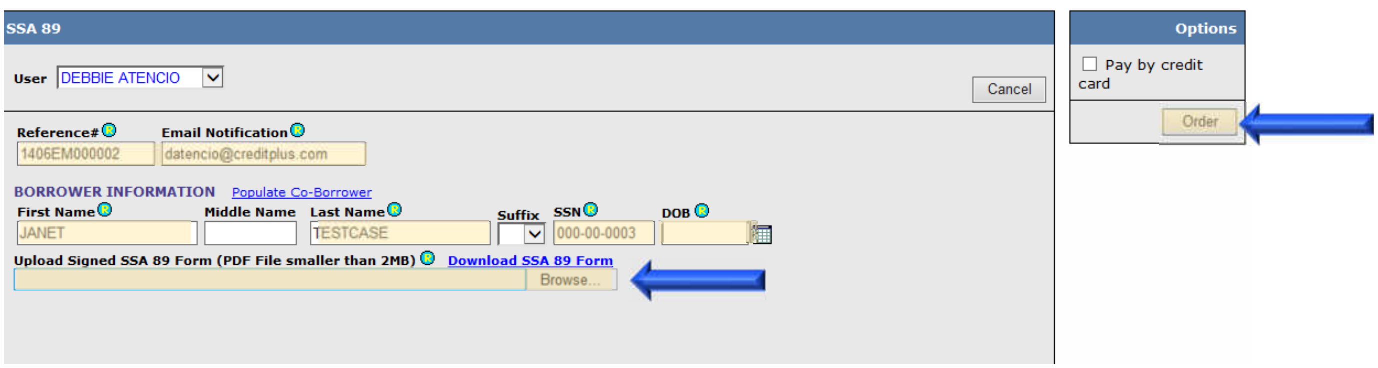


4. Click on **Order New Product**.

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



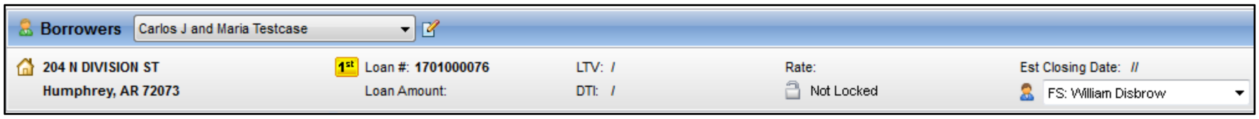
6. Click on **Browse** and attach the SSA89 Form. When all the required information is completed, click on **Order**.



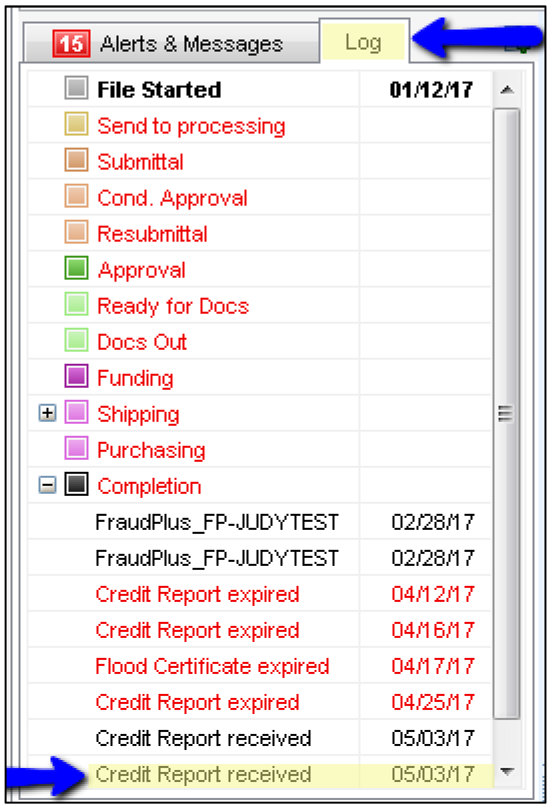
CreditPLUS

How to view a Report in Original Format Within Encompass®

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.