



**ICE Mortgage Technology, Inc.
Encompass Product Order Guide**

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Overview

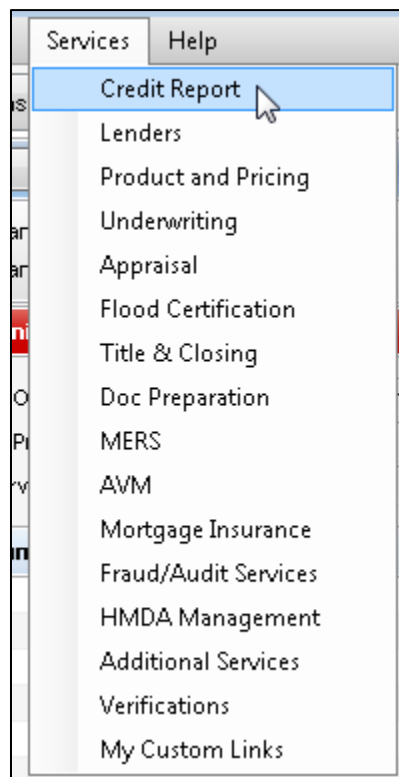
MeridianLink has a direct integration with ICE Mortgage Technology's Encompass using ePass. This connection allows loan originators to order products and services offered by MCL from within Encompass. By ordering through their LOS, loan originators save time and effort and can maintain a comprehensive loan file within Encompass.

This guide is meant to instruct users on how to set up the ePass interface from within Encompass and how to order and retrieve various products and services, including credit reports, mortgage only reports, refresh reports, and UDN.

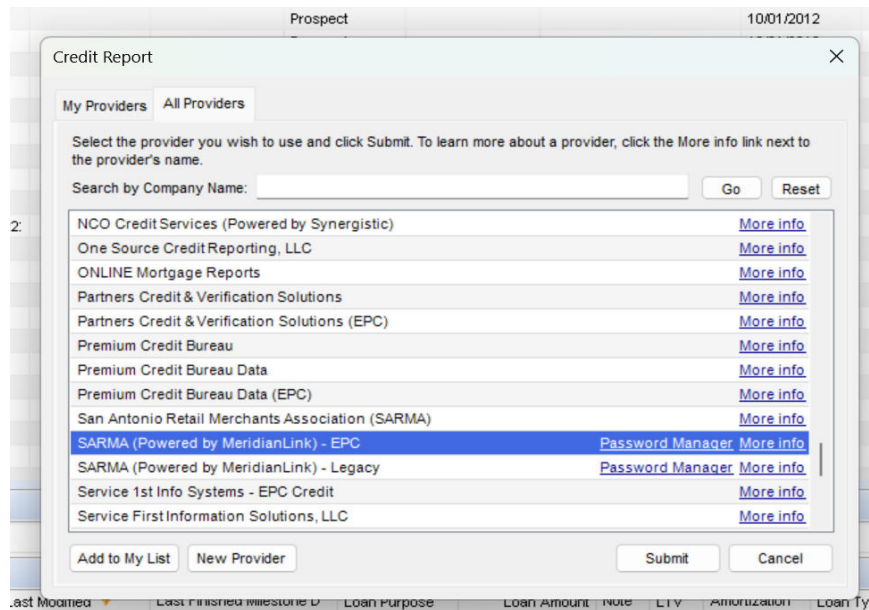
Setting Up the ePass Interface

To set up the ePass interface from within Encompass:

1. Open Encompass and select the desired loan file from the pipeline.
2. Select *Services* from the toolbar at the top of the page, then select the service that should be set up through the interface.



3. In the *All Providers* tab, search for your Credit Reporting Agency or service provider. Then select *Add to My List* and click *OK*.



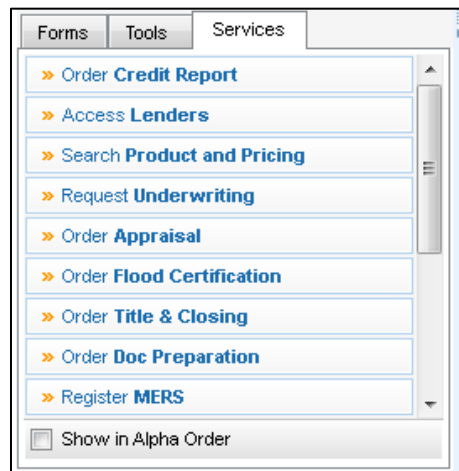
4. Navigate back to the *My Providers* tab to confirm that your Credit Reporting Agency has been added to your list of providers. Click *Cancel* to exit this screen.

Consumer Credit Reports

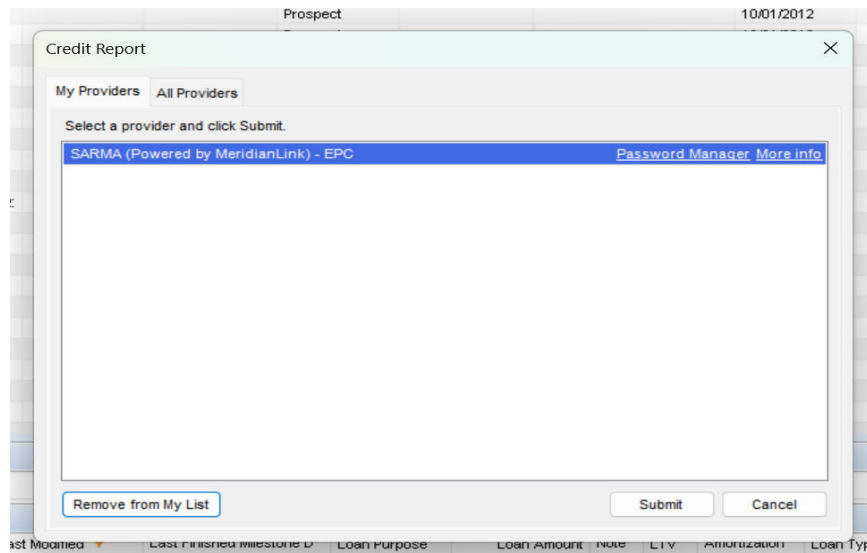
Navigating to the Credit Report Request Window

To order products and services through Encompass, it's necessary to first navigate to the Credit Report Request window. This page is used for the majority of interactions between Encompass and your Credit Reporting Agency.

1. Click on the *Services* tab on the bottom left, then click on *Order Credit Report*. (Note: You may also click on *Services* at the top, then select *Credit Report*)



2. Select your Credit Reporting Agency, then click *Submit*.



3. The Credit Report Request page should now appear. Verify in the top left that your Credit Reporting Agency has been selected.

The screenshot shows a 'Credit Report Request' form for the 'San Antonio Retail Merchant Association (SARMA)'. The form is divided into several sections:

- Header:** 'San Antonio Retail Merchant Association (SARMA)'
- Login/Order Info:** Username: 'Login', Password: '*****', Branch ID: (empty), Save Password: . Report Type: 'Consumer Credit', Order Method: 'New Report', Report On: 'Borrower', Order new report: (checkbox).
- Options:** FICO Score, Fraud Search, Get Fannie Mae Reference ID.
- Credit Bureaus:** Experian, Equifax, Trans Union.
- Borrower Info:** File Number: (empty), Requested By: 'admin', Loan Number: 'TEST250600072'. Borrower: Last Name 'Homeowner', First Name 'John', MI, TI, SS# '300-40-5000', DOB (empty). CoBorrower: (empty).
- Address:** Street Address: '4420 E. Douglas Ave.', City: 'Higley', St: 'AZ', Zip: '85236'. PreV Addr: (empty).
- Access Codes:** 'Enter Access Codes' button.
- Credit Card Info:** 'Please Enter the Credit card Information below:'. Account Name, Billing Address, Billing City, Billing State, Billing Zipcode, Account Number, Expiration (MM/YY), Secondary Account Number.
- Buttons:** '< Back', 'Finish', 'Cancel'.

Retrieve Existing Credit Report

Retrieving an existing credit report will attempt to reissue/retrieve the last ordered report for the selected loan file with no option to edit the file number. To retrieve a report ordered from the Credit Reporting Agency website that is not yet associated with this loan file, see the Import Specific Credit Report section.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **Consumer Credit**
- Order Method: **Retrieve Existing Report**

2. Select *Finish*. The credit report will then be downloaded and appear on the *Services View* tab.

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

- Credit Agency: Sarma
- Username: Login
- Password: [Redacted]
- Branch ID: [Empty]
- Save Password:
- Report Type: Consumer Credit
- Order Method: Retrieve Existing Report
- Report On: Joint
- File Number: 258891
- Requested By: mcltester
- Loan Number: 1706000190
- Options: FICO Score, Fraud Search, Get Fannie Mae Reference ID
- Credit Bureaus: Experian, Equifax, Trans Union
- Borrower: Last Name (Testcase), First Name (David), MI, TI, SS# (000-00-0005), DOB
- CoBorrower: Last Name (Testcase), First Name (Janet), MI, TI, SS# (000-00-0006), DOB
- Current Addr: Street Address (123 Main St), City (Garden Grove), St (CA), Zip (92843)
- Prev Addr: [Empty]
- Credit Card Information Section: Account Name, Billing Address, Billing City, Billing State, Billing Zipcode, Account Number, Expiration (MM/YY), Secondary Account Number.

Buttons at the bottom: < Back, Finish, Cancel.

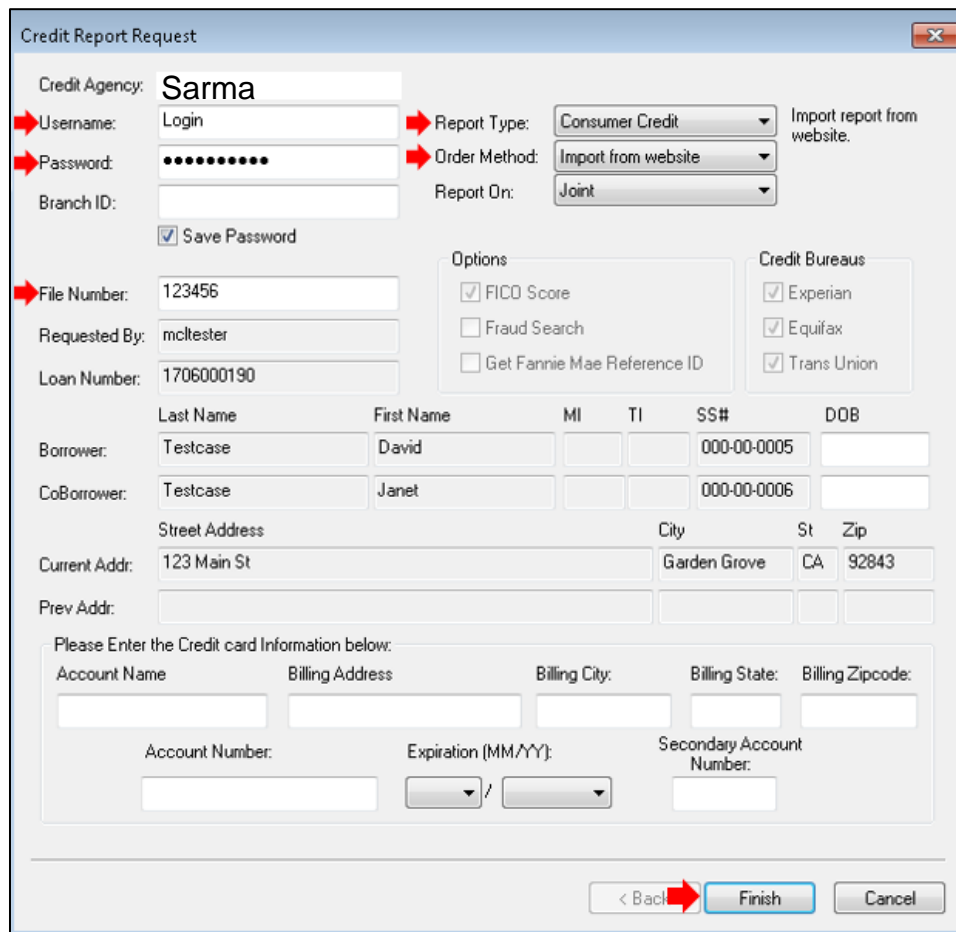
Import Credit Report

Importing a specific credit report will require you to have the desired credit file's number. You can input this number in the Credit Report Request window to retrieve the credit file from the Credit Reporting Agency's website.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **Consumer Credit**
- Order Method: **Import from website**

2. Enter the file number you wish to import from the CRA site, then select *Finish*. The credit report will be downloaded and appear on the *Services View* tab.



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

- Credit Agency:** Sarma
- Username:** Login
- Password:** [Redacted]
- Branch ID:** [Empty]
- Save Password
- File Number:** 123456
- Requested By:** mcIester
- Loan Number:** 1706000190
- Report Type:** Consumer Credit
- Order Method:** Import from website
- Report On:** Joint
- Options:**
 - FICO Score
 - Fraud Search
 - Get Fannie Mae Reference ID
- Credit Bureaus:**
 - Experian
 - Equifax
 - Trans Union
- Borrower:** Last Name: Testcase, First Name: David, MI: [Empty], TI: [Empty], SS#: 000-00-0005, DOB: [Empty]
- CoBorrower:** Last Name: Testcase, First Name: Janet, MI: [Empty], TI: [Empty], SS#: 000-00-0006, DOB: [Empty]
- Current Addr:** Street Address: 123 Main St, City: Garden Grove, St: CA, Zip: 92843
- 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 three buttons: '< Back', 'Finish', and 'Cancel'. A red arrow points to the 'Finish' button.

Upgrade Credit Report

From within Encompass, you are able to upgrade an existing credit report to add a bureau or add additional options like Fraud Search.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **Consumer Credit**
- Order Method: **Upgrade**

2. Select all information you would like to have upgraded onto the report (e.g. check off the desired bureaus to order and add onto the report in the *Credit Bureaus* section).

3. Select *Finish* to apply the upgrade to the report both on the CRA's site and on the version in Encompass.

Credit Report Request

Credit Agency:

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

➔ Password: ➔ Order Method: ➔ Report On:

Branch ID:

Save Password

File Number: ➔ Options ➔ Credit Bureaus

Requested By: FICO Score Experian

Loan Number: Fraud Search Equifax

Get Fannie Mae Reference ID Trans Union

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	Testcase	David			000-00-0005	
CoBorrower:	Testcase	Janet			000-00-0006	

Street Address	City	St	Zip
Current Addr: 123 Main St	Garden Grove	CA	92843
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** Cancel

Order Mortgage Only Credit Report

Ordering a Mortgage Only Report will order the full credit report with the CRA, but it will only return a report with the mortgage tradelines, scores, and factors into Encompass.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **Mortgage Only**
- Order Method: **Default Report**

2. Verify your selections in the *Options* and *Credit Bureaus* sections, then select *Finish*. The credit report will be downloaded and appear on the *Services View* tab.

Credit Report Request

Credit Agency: Sarma

➔ Username: Login ➔ Report Type: Mortgage Only Order new mortgage only report, unless existing report is 30 days old or less.

➔ Password: ●●●●●●●● ➔ Order Method: Default Report

Branch ID: Report On: Joint

Save Password

File Number: 258891

Requested By: mcltester

Loan Number: 1706000190

➔ Options ➔ Credit Bureaus

FICO Score Experian

Fraud Search Equifax

Get Fannie Mae Reference ID Trans Union

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	Testcase	David			000-00-0005	
CoBorrower:	Testcase	Janet			000-00-0006	

	Street Address	City	St	Zip
Current Addr:	123 Main St	Garden Grove	CA	92843
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 Cancel

Order Refresh Report

Ordering a Refresh Report will order a soft-inquiry report for the borrower.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **Refresh**
- Order Method: **New Report**

2. Input the original file number. Verify your selections in the *Options* and *Credit Bureaus* sections, then select *Finish*. The refresh report will be downloaded and appear on the *Services View* tab.

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

- Credit Agency:** Sarma
- Username:** Login
- Password:** [Redacted]
- Branch ID:** [Empty]
- Save Password:**
- Report Type:** Refresh
- Order Method:** New Report
- Report On:** Joint
- File Number:** 123456
- Requested By:** mcltester
- Loan Number:** 1706000190
- Options:**
 - FICO Score
 - Fraud Search
 - Get Fannie Mae Reference ID
- Credit Bureaus:**
 - Experian
 - Equifax
 - Trans Union
- Borrower:** Last Name: Testcase, First Name: David, MI: [Empty], TI: [Empty], SS#: 000-00-0005, DOB: [Empty]
- CoBorrower:** Last Name: Testcase, First Name: Janet, MI: [Empty], TI: [Empty], SS#: 000-00-0006, DOB: [Empty]
- Current Addr:** Street Address: 123 Main St, City: Garden Grove, St: CA, Zip: 92843
- 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]

Buttons at the bottom: < Back, Finish, Cancel