Encompass Applications



Adding a Borrower to an Application

Home	Pipeline	Loan	Trades	Contacts	Dashboard	Reports
8 Bor	rowers	Alice Fred	ldie		R	

To add a borrower, you will start by opening the manage borrower screen.

You can add the co-borrower by filling in their name and social.

Donotion			Import	🔒 🐵 👳	Delete Borrower Pair
air Borrower			Co-Borrower		
I John, Jimmy					
Borrower		Move	Co-Borrower	Move	Delete Co-Borrower
Vesting Type		~	Vesting Type		~
First Name	Jimmy		First Name		
Middle			Middle		
Last Name	John	Suffix	Last Name		Suffix
SSN	000-00-0000		SSN		
			Experian/FICO		
Experian/FICO		ĺ	Trans Union/Empirica		
Experian/FICO Trans Union/Empirica					
Experian/FICO Trans Union/Empirica EquiFax/BEACON]	EquiFax/BEACON		

Adding a Borrower to the Application

Par Borrower Co-Borrower John, Jimmy John, Joanie Borrower John, Joanie Borrower More Borrower More Borrower More Co-Borrower More Borrower More Vesting Type Pirst Name Jimmy John Middle John John Suffx SN 000-00-000 SN 000-00-000 Stit Dono-000 Trans Union/Empires Equifax/BEACON Self-Employed Self-Employed	orrower Pairs			import	🕞 💮 🖑	Delete Sotrower Pair					
John, Jimny John, Joanie Borrower Move Co-Borrower Move Vesting Type Immy First Name Jimmy Visiting Type Immy Kidde John SN 000-00-000 Experian/FIC0 Experian/FIC0 Trans Union/Empirica SN Self-Employed Self-Employed	ir Borrower			Co-Borrower				Borrowers	Jimmy and Joanie John	× 🗹 🗠	
Borrower Move Co-Borrower Move Delete Co-Borrower Acting Type Stans Value John Suffix John	John, Jimmy			John, Joanie							
Borrower Move Co-Borrower Move Delete Co-Borrower Vesting Type First Name Jimmy Widdle ast Name John SN 000-00-0000 Trans Union/Empirica quiFax/BEACON Self-Empioyed Complete the co-borrowers information							Once	e the info	ormation is fi	lled in, you	car
resting Type vesting Type atong With the borrowers. irst Name Jimmy lidde Midde ast Name John SN 000-00-0000 xperian/FICO SN quiFax/BEACON EquiFax/BEACON eff-Employed Close	lorrower		Move	Co-Borrower	Move	Delete Co-Borrower	pres	s close,	and their na	me will app	ear
First Name Joanie Middle Middle Last Name John SSN 000-00-0000 Experian/FICO SSN Trans Union/Empirica Trans Union/Empirica EquiFax/BEACON Self-Employed	esting Type		~	Vesting Type		~		along	j with the bo	rowers.	
Middle	rst Name	Jimmy		First Name	Joanie						
Last Name John Suffix Last Name John Suffix SN 000-00-0000 Experian/FICO Trans Union/Empirica EquiFax/BEACON EtermIoyed Cose	iddle			Middle			Var				
SSN 000-00-0000 Experian/FIC0 Experian/FIC0 Trans Union/Empirica Trans Union/Empirica EquiFax/BEACON EquiFax/BEACON Self-Employed Cose	ast Name	John	Suffix	Last Name	John	Suffix	YOU	i wili nee	ea to go into	the URLA a	na
Experian/FICO Experian/FICO Trans Union/Empirica Trans Union/Empirica EquiFax/BEACON EquiFax/BEACON Self-Employed Self-Employed	SN	000-00-0000		SSN	000-00-000		com	plete th	e co-borrow	ers informat	ion
rans Union/Empirica Trans Union/Empirica quiFax/BEACON EquiFax/BEACON lelf-Employed Self-Employed Learn more	kperian/FICO			Experian/FICO							
iguiFax/BEACON EquiFax/BEACON iself-Employed Self-Employed	rans Union/Empirica		_	Trans Union/Empirica	ı						
Self-Employed Self-Employed Close	quiFax/BEACON			EquiFax/BEACON							
Learn more	elf-Employed			Self-Employed		\frown	\sim				
	Learn more					Close					

A Subsidiary of M/I Homes, Inc.

Adding a Borrower Pair

Forms	Tools	Services	
Amortizat	ion Sched	ule	^
Anti-Stee	ring Safe H	Harbor Disclosure	
Audit Trai	d		
AUS Trac	:king		
Broker Ch	neck Calcu	lation	
Cash-to-(Close		
Co-Mortg	agors		
Compliand	ce Review		
Conversa	tion Log		
Debt Con	solidation		
Disclosur	e Tracking		

On the Tools Tab, click Co-Mortgagors Click the new icon, add borrower pair.

Bo	rrower Pairs				Import	🛛 🖓 🔶	Delete Borrower P	
Pair	Borrower			Co-Bo	prrower			
1	John, Jimmy			Pizza	, Patty			
Boi	rrower		Move	Co-B(orrower	Move	Delete Co-Borrow	rer
Ves	ting Type			Vestin	a Type			
Firs	t Name	Jimmy		First N	ame	Patty		
Mide	dle	17000-72		Middle				
Las	t Name	John	Suffix	Last N	ame	Pizza	Suffix	
SSN	i	000-00-0000		SSN		000-00-0001		
Exp	erian/FICO			Experi	an/FICO			
Trar	ns Union/Empirica			Trans	Union/Empiric	a		
Equ	iFax/BEACON			EquiFa	x/BEACON			
Self	-Employed			Self-Er	mployed			
2 L	earn more						Close	

Adding a Borrower Pair

Boi	rower Pairs				Import	🞝 💮	1	Delete Borrower Pa
air	Borrower				Co-Borrower			
	John, Jimmy				Pizza, Patty			
	i)				i.			
301	Tower			Move	Co-Borrower	Move		Delete Co-Borrowe
3oı 'es	rower ting Type	Individual		Move	Co-Borrower Vesting Type	Move		Delete Co-Borrowe
Boi /es	rower ting Type t Name	Individual		Move ~	Co-Borrower Vesting Type First Name	Move		Delete Co-Borrowe
Boi /es irst	trower ting Type I Name tile	Individual		Move ~	Co-Borrower Vesting Type First Name Middle	Move		Delete Co-Borrowe
Boi /es irst fido .ast	ting Type I Name I Name	Individual	Suff	Move V	Co-Borrower Vesting Type First Name Middle Last Name	Move		Delete Co-Borrowe
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Boi /es first /idc .ast SSN	tower ting Type I Name Ile Name I erian/FICO	Individual	Suff	Move	Co-Borrower Vesting Type First Name Middle Last Name SSN Experian/FICO	Move		Delete Co-Borrowe
Boi First Aido Last SSN Exp	rower ting Type I Name Ile I Name I erian/FICO Is Union/Empirica	Individual	Suff	Move	Co-Borrower Vesting Type First Name Middle Last Name SSN Experian/FICO Trans Union/Empirica	Move		Delete Co-Borrowe
Boi Ves First Mide Last SSN Exp Trar	rower ting Type Name Ile Name erian/FICO Is Union/Empirica Fax/BEACON	Individual	Suff	Move v	Co-Borrower Vesting Type First Name Middle Last Name SSN Experian/FICO Trans Union/Empirica EquiFax/BEACON	Move		Delete Co-Borrowe



The new borrower pair is displayed on the screen. Type the information in the borrower section and then click close to return to the loan.

The borrower will now appear in the drop down to choose. You can then proceed with entering the remaining application information.



Duplicating a Loan

	-	_																		-
Home	Ppe	Rie (Contacts Das	hooard Report															_	
Pip	fine Vi	ew b	ranch Manager -	AL		100														and the states
Los	Folder	Ppeine		~ 0	include Archive Li	cans Vev At	Loans	Company Int	emai Organization 🖂	48	Q, Globa	i Search 🔿 De 🛞 Off 🔮	8							
Filer	None																e3	Sign Packages N	only Us Advanced Search	R CAM
14	1-50	1.4	of 206 > >																OR SOR BL	ove to Folder
Alert	Mess	Linked	Loan Number	Borrower Nam	Application Dat	Loan Amount	Note Role	Lock & Request Status	Lock Expiration Date	TPO Un	Lad Finished Med	Next Expected Mestone	Underwriting	Loan Type	Amortization Typ	Loen Purpose	Est Closing D	ate Closing Date	Subject P Duplicate Loan 1	Subject P
	-				+ <u>-</u>	•	-			2 9			v + 9		4	-	· ·	9. 9		
	4		000100193	2 Motion, Lt	01/14/2025	600,000.00	7.250	🔮 (254)	01/21/2026		Ready for Docs	Docs Out		Conventional	Fixed fiele.	Purchase	02/12/2025		C 123 My Wey	Nachvin
			000100422	🏯 Bavis, Exb	03/12/2025	386,000.00	7.625	(239)	01/06/2026		Application	Submittel		FHA	Flood Rate	Purchase	05/15/2025		C TED	Cyprec
1.0	100		000100343	S Davis, Brz	02/25/2025	253,592.00	7.000	📇 (103)	08/23/2025		Application	Subrittel		Conventional	Floed Rate	Purchase	05/09/2025	05/09/2025	🙆 943 Meadow Ln	Maran
			000100146	🚊 Gage, Ann	12/26/2024	320,000.00	7,000	🙆 (70)	07/21/2025		Application	Submittel		Conventional	ARM	Purchase	05/16/2025	05/16/2025	🙆 123 Prop St	Montes
22			000100538	E House, Wit	04/07/2025	278,000 00	6,625	📇 (58)	07/09/2025		Application	Submittel		VA	Fored Nate	Purchase	06/20/2025		20219 Oriana Loop	Charlot
	12		000100539	🤱 Shannon,	04/07/2025	278,000.00	6.875	(58)	07/09/2025		Funding	Post Closing		FHA	Fixed Rate	Purchase	04/08/2025	04/28/2025	🙆 20219 Oriene Loop	Chartot
10.0	1.2		000100551	🊊 Fir stimer,	04/08/2025	435,000.00	7.125	📇 (SH)	07/09/2025		Rurchesing	Completion		FHA	Fixed Rate	Purchase	06/20/20/25	06/20/2025	🙆 201 White Divisy Lone	George
			000100527	2 Purchases	04/05/2025	439,785.00	6.875	680	07/09/2025		Cond. Approval	Processing.		VA	Fixed Rate	Purchase	05/90/2025		G 64663 Heron Circle	Beaver
	100		000120540	B Homeown	04/07/2025	384,451.00	1 250	B (63)	07/06/2025	3 10 10	Clear to Close	Ready for Sorm		Conventional	Fired Rate	Purchase	04/00/2025	04/90/2025	1021 Stonetiaven Lane	Auttri
17			000100648	E Devis, inc.	05/06/2025	240,000.00	7.625	(56)	07/07/2025		Application	Submittel		Conventional	Fixed Hate	Purchase	06/05/2025		123 Test St	Colume

Click to select the loan on your pipeline, and then click the Duplicate icon. You can also right click on your pipeline and click duplicate loan.

121	000100631	2 Devis, Alt	05/01/2025	240,000.00	7.000	A (50)	07/01/2025		Application	Submittel		Conventional	ARM	Purchase	06/05/2025		1999 Mock Rit	Colum
100	000100554	America /	demonster 1	100000	6.750	E (41)	06/00/2021		Cassil Review	Ceter St. Casse		WA	Pixel fills	Purchase	06/130025		1875 Victor Higgers	100 Million Cont
2	000100573	2 Purchaser	tiew Loan		6.750	(42)	06/23/2025		Cond. Review	Clear to Close		Conventional	Fixed Rate	Furchase	05/08/2025		1234 Secene Street	Auttin
	000100153	2 Joh Jan	Edition		6.500	📇 (39)	06/20/2025		Application	Subrittel		Conventional	Frond Role	Purchase	07/25/2025		1234 Dunny Property	Auttri
100	00010054		Diploate Loan		6.250	£ (39)	06/20/2025		Cond. Approval	Frocessing		FHA	Fixed Rate	Purchase	06/15/2025		123 atmoying road	Auttin
11	00010031	10	-		7.000	(38)	06/19/2025		Application	Submittel		Conventional	Fixed Rate	Purchase	03001/2025		123 Property St	Mani
100	000100568	E Devis, Cor	Move to Folder		6.000	(35)	06/16/2025		Application	Submittel		Conventional	ARM	Purchase	06/01/2025	06/01/2025	123 Subject St	Colume
2	000100535	America J	Refrest.		6.500	(28)	00/09/2025		Cond Approvel	Processing		FHA	Fixed Rale	Purchase	05/23/2025	05/23/2025	74 Apple Core	Auttin
3	000100534	2 Homeown	Constanting of the second		7.000	(28)	06/09/2025		Clear to Close	Ready for Docs		Convertional	Fixed Role	Purchase	06/06/2025	06/06/2025	A301 Chalces Manor Circle	Aurone
141	000100549	2 Public, Per	CADOL IO EXCM		6.075	(25)	06/06/2025		Cond. Review	Clear to Close		FIG	Fixed Rate	Furchase	05/01/2025		224 Vistera Blvd	Austin
27	000100552	2 America /	Print Forem		8.875	(24)	06/05/2025		Clear to Close	Ready for Docs		Convertional	Fixed Rate	Purchase	05/09/2025	05/09/2025	111 City Gete Lane	Auttin
100	000100386	2 Homeown	(Manage Alerts		7.125	(23)	06/04/2025		Clew to Close	Ready for Docs		Conventional	Fixed Rule	Purchase	04/15/2025	04/15/2025	(123 Oct 13	Autin
2	000100266	🤶 Test Jr, Bi		2 I I I	6.075	(10)	05/29/2025		Application	Submittel		-Conventional	Fixed Rate	Purchase	05/15/2025		123 Test	Auntin
	000100104	2. Davis, den	er ober Documer		6.250	📇 (t5)	05/27/2025		Rost Closing	Furchasing		Conventional	ARM	Purchase	12/22/2024	12/22/2024	123 Test St	Scotto
100	000100412	S. Adnan, M.	Open Web View	· · · ·	0.375	(15)	05/27/2025		Funding .	Post Closing		Conventional	Fixed Rate	Purchase	05/06/2025		123 Kingsbury Ave	Princet
	000100337	E Firstimer,	Constant of the local of the lo		6.875	🙆 (15)	05/27/2025		Application	📕 Submittel		VA	Fixed Rate	Purchase	04/18/2025		45 Alderan Place	Auttin
5.8	000100593	🚊 Firstimer,	GSE Services	- 21	7.625	(10)	05/22/2025		Poet Closing	Purchasing		Conventional	Fixed Role	Purchase	04/30/2025	04/30/2025	123 Main 51	Auttin
	.00010031B	E Firstimer,	Bid Tape		7.625	ff (9)	05/21/2025		Application	🔀 Submittal		VA	Fixed Rate	Purchase	04/04/2025		C 1977 Lew's Place	Artioci
11	000100505	2 Purchaser	Docertes		6.750	(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	05/15/2025	Vez	Cond Approval	Processing		Conventional	Fixed Rate	Purchase	04/30/2025	64/30/2025	3228 Vellow Finch Wwy	Columb
100	000100537	2 America /			7.375	A (2)	05/14/2025		Clear to Close	Ready for Docs		Conventional	Fixed Rate	Furchase	05/09/2025	05/09/2025	336 Darley Osli Dr	Autin
22	000100118	S America /	Select Align The	Pape	7.000	(A) (A)	05/14/2025		Submittel	Cond Approval		Conventional	Fixed Rate	Purchase	04/18/2025		65 Genworth Way	Carrolf
	000100526	🚊 Builder, S	04/05/2025	750,000.00	7,250	(m)	05/12/2025		Cond. Approval	Processing		Convertional	Fixed Role	Purchase	07/15/2025		1713 Lugano Circle	Beave
101	000100524	1 Homeown	04/05/2025	298,220.00	7.000	🖨 (m)	05/12/2025		Cond Approval	Processing	04/08/2025	Conventional	Fixed Rate	Purchase	07/15/2025		All16 Campote Loop	Deaver

L, LLC

Duplicating a Loan

Juplicate Loan	×
Select the duplication option:	
Duplicate the selected loan.	
O Create a second lien using the data from the	e selected loan.
O Create a second lien linked as a piggyback u	using the data from the selected loan.
Select the folder for the new loan.	
Prospects	~
Prospects Select the loan duplication template:	~



Once you have clicked on duplicate loan, you need to list what folder you would like loan in and the template. Once your loan is duplicated, it will ask you if you would like to open the loan now.



Duplicating a Loan

This duplicated loan has no Template Set. Please apply Template set. Click the Loan menu and select 'Apply Loan Template Set' to select your product.

Encompass

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OK

Once you choose to open the new loan, it will ask you to apply a template set. Then you will select the template you need. You will complete this from the loan tab. Once selected, proceed with editing the application and adding any documents to the loan.

Keep in mind, when you duplicate a loan, the only thing that carries over is the data. You will need to upload all documents to the new loan.

LIICOMPass - Dunu 20	.1.0.3 - IIIIps//DE113723.	orearementactuch rucombassabr	1372335 - CHIONASCENO - 3011372335	Apply Loan Template
ncompass <u>V</u> iew	Loan <u>Forms</u> Ve <u>r</u> ifs	<u>T</u> ools <u>S</u> ervices <u>H</u> elp		
Home Pipeline	Save Loan	Ctrl+S Ctrl+P		Default
Austin, TX 78731	America, Andy		LTV: 79.581/79.581/79.581 Ra DTI: 10.461/23.751	Loan Template Sets (6)
Alerts & Mess eConsent Not Yet R Compliance Review Lock Comparison Al UW Data Compariso Run Mavent prior to	Add Borrower Pair Manage Borrowers Manage Milestone J Apply Loan <u>T</u> empla	⊇ates re Set	issor User (jdaquila) Q Days to Fir ier (processor) Q I Finish	ABA & SSPL Templates
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» Access Lenders		Required Fields		
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X



Flip the Borrower and Co-Borrower within a Pair

Open the Manage Borrowers tool:

The Manage Borrowers window opens with the primary borrower at the top of the Borrower Pairs list. The borrower pair at the top of the list is always the primary borrower associated with the loan.

Home	Pipeline	Loan	Trades	Contacts	Dashboard	Reports	
8 Bo	rrowers	Alice Fred	die)	



Flip the Borrower and Co-Borrower within a Pair

On the Manage Borrowers window, select the borrower pair containing the borrower and coborrower to be switched, and then click Move.

	rrower Pairs			Import	🛛 🖓 🔶	Delete Borrower Pair
air	Borrower			Co-Borrower		
	Freddie, Alice	;		Freddie, Frank		
			-			
			\sim	\		
Bo	rrower		Move	Co-Borrower	Move	Delete Co-Borrower
Boi	rrower		Move	Co-Borrower	Move	Delete Co-Borrower
Boi	rrower ting Type		Move	Co-Borrower Vesting Type	Move	Delete Co-Borrower
Bon Ves Firs	rrower ting Type t Name	Alice	Move	Co-Borrower Vesting Type First Name	Move Frank	Delete Co-Borrower
Bon Ves Firs Midd	rrower ting Type t Name dle	Alice	Move	Co-Borrower Vesting Type First Name Middle	Move Frank	Delete Co-Borrower



Flip the Borrower and Co-Borrower within a Pair

Frank Freddie

Once move is selected, a dialog box will open. You will choose the borrower position to swap and click move. Then the information will be swapped, and the name of the new borrower displays in the borrower's pair section.



Deleting an Individual Borrower from an Application



You will start by pressing the manage borrowers icon.

This will open up the manage borrowers dialog box.

Borrower Pairs			Import	🚺 🔶 🚸	Delete Borrower Pair
Pair Borrower			Co-Borrower		
I John, Jimmy			Pizza, Patty		
Borrower		Move	Co-Borrower	Move	Delete Co-Borrower
Vesting Type		~	Vesting Type		~
First Name	Jimmy		First Name	Patty	
Middle			Middle		
Last Name	John	Suffix	Last Name	Pizza	Suffix
SSN	000-00-0000		SSN	000-00-0001	
Experian/FICO			Experian/FICO		
Trans Union/Empirica			Trans Union/Empirica		
EquiFax/BEACON			EquiFax/BEACON		
			Self-Employed		

Deleting an Individual Borrower

Manage Borrowers Manage Borrowers 🚺 🗁 🤴 Delete Borrower Pair Borrower Pairs Import 🔁 💮 🖶 🛛 Delete Borrower Pair Borrower Pairs Import Pair Borrower Co-Borrowe Borrower Pair Co-Borrowe John, Jimmy Pizza, Pattv 1 John, Jimmy Pizza, Patty Encompass The coborrower's data in the selected pairs will be Move Co-Borrower Move Delete Co-Borrower Borrower Borrower elete Co-Borrower permanently deleted from the loan. Are you sure you want to delete the coborrower? Vesting Type Vesting Type Vesting Type First Name First Name Jimmy Patty First Name No Middle Middle Yes Middle Suffix Last Name Pizza Suffix Last Name John Last Name lohn Suffix Last Nar Pizza Suffix 000-00-0000 SSN 000-00-0001 SSN SSN 000-00-0000 SSN 000-00-0001 Experian/FICO Experian/FICO Experian/FICO Experian/FICO Trans Union/Empirica Trans Union/Empirica Trans Union/Empirica Trans Union/Empirica EquiFax/BEACON EquiFax/BEACON EquiFax/BEACON EquiFax/BEACON Self-Employed Self-Employed \square Self-Employed Self-Employed Learn more... Close (2) Learn more. Close Within the Manage Borrowers, you will select what Encompass × borrower you would like to delete. Then you will press the Delete Borrower button.

It will ask you confirm that you want to delete, pressing yes will remove the borrower.



Deleting a Borrower Pair



In order to delete a 2nd pair on the application, you will need to use the borrower drop down and press the manage borrower's icon. You will then highlight the borrower pair you wish to delete and press the Delete Borrower Pair.

Dom	ower Pairs			Import	🔉 🔶 🖑	Delete Borrower Pair			
Pair Borrower 1 John, Jimmy 2 Borrower New				Co-Borrower Pizza, Patty)-Borrower zza, Patty				
Borrower Vesting Type					_				
Borr Vesti	ower ng Type	Individual	Move ~	Co-Borrower Vesting Type	Move] Delete Co-Borrower			
Borr Vesti First I Middle	ower ng Type Name e	Individual New	Move	Co-Borrower Vesting Type First Name Middle	Move	Delete Co-Borrower			
Borr Vesti First Middl Last	ower ng Type Name e Name	Individual New Borrower	Move	Co-Borrower Vesting Type First Name Middle Last Name	Move	Delete Co-Borrower V Suffix			
Borr Vesti First I Middl Last I SSN Expe	ower ng Type Name e Name rian/FICO	Individual New Borrower 111-11-1111 720	Move	Co-Borrower Vesting Type First Name Middle Last Name SSN Experian/FICO	Move	Delete Co-Borrower			
Borr Vesti First Middle Last SSN Expen	ower ng Type Name e Name rian/FICO s Union/Empirica	Individual New Borrower 111-11-1111 720	Move	Co-Borrower Vesting Type First Name Middle Last Name SSN Experian/FICO Trans Union/Empirica	Move	Delete Co-Borrower			
Borr Vesti First I Middl Last I SSN Exper Trans EquiF	ower ng Type Name e Name rian/FICO s Union/Empirica iax/BEACON	Individual New Borrower 111-11-1111 720	Move	Co-Borrower Vesting Type First Name Middle Last Name SSN Experian/FICO Trans Union/Empirica Equifax/BEACON	Move	Delete Co-Borrower			

Deleting a Borrower Pair

말 · · · · · · · · · · · · · · · · · · ·		1	-					
Borrower Pairs	İmport 📑 🖓 🖑	Delete Borrower Pair	Borrower Pairs			Import	L4 🕾 👳	
air Borrower	Co-Borrower		Pair Borrower			Co-Borrower		
John, Jimmy Borrower New	Pizza, Patty		1 John, Jimmy			Pizza, Patty		
Durtower, new								
Encompass	×							
orrower ? Are you sur	e you want to remove borrower pair 2?	Delete Co-Borrower	Borrower		Move	Co-Borrower	Move	Delete Co-Borrowe
esting Type Individu		~	Vesting Type		~	Vesting Type		~
irst Name New			First Name	Jimmy		First Name	Patty	
liddle	Yes No		Middle			Middle		
ast Name Borrower Suffix	Last Name	Suffix	Last Name	John	Suffix	Last Name	Pizza	Suffix
SN 111-11-1111	SSN		SSN	000-00-0000		SSN	000-00-0001	
kperian/FICO 720	Experian/FICO		Experian/FICO			Experian/FICO		
ans Union/Empirica	Trans Union/Empirica		Trans Union/Empirica	0		Trans Union/Empirica		
guiFax/BEACON	EquiFax/BEACON		EquiFax/BEACON			EquiFax/BEACON		—
elf-Employed	Self-Employed		Self-Employed			Self-Employed		
Learn more		Close	2 Learn more					Close
You will the	n click, yes, and it v	vill remove t	he					









