



Encompass – TWN ReVerify

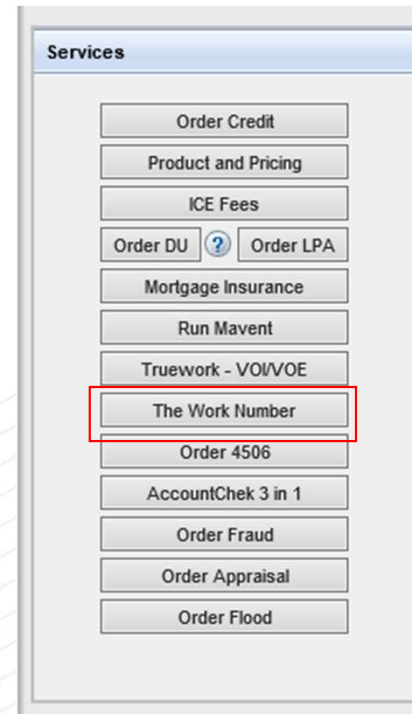


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A Subsidiary of M/I Homes, Inc.

Encompass – TWN ReVerify

The Work Number Re-
verifications

Start by opening up The
Work Number through
Services.



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The Work Number will open up. Select the borrower in which you would like to re-verify.

Select borrower, Select Order Status and press Reverify.

The top screenshot shows the 'NEW INSTANT ORDERS' tab. A red box highlights the 'BORROWER' column, which contains two entries: 'John Homeowner' and 'Mary Homeowner'. The 'ORDER TYPE' column shows 'All Employers Within 24 Months (VOI)' for both. The 'ADD OPTIONAL VALUES' column has 'Add Values' buttons.

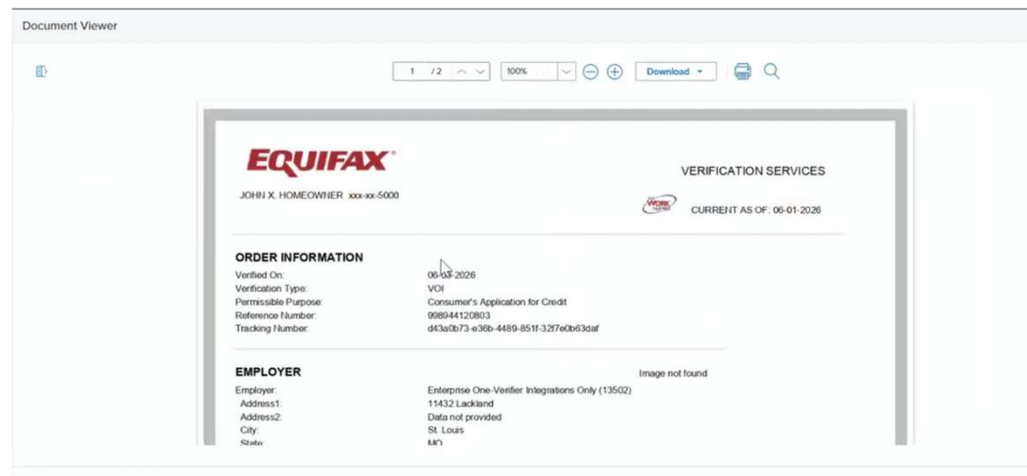
The bottom screenshot shows the 'ORDER STATUS' tab. A table lists two orders. A red box highlights the 'Reverify' button in the action column for the first order.

| STATUS | BORROWER | EMPLOYER | ORDER TYPE | ORDER NUMBER | UPDATED | | | |
|----------|----------------|---------------|--------------|--------------|-----------------------|---|---|-----------------|
| Complete | John Homeowner | All Employers | Mortgage VOI | 99894420801 | 6/9/2026, 10:05:49 AM | 1 | - | Reverify Import |
| Complete | Mary Homeowner | All Employers | Mortgage VOI | 99894421800 | 6/9/2026, 10:05:47 AM | 1 | - | Reverify Import |

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Document Viewer will open for the verification you have chosen.

Press the Reverify button.



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The ReVerify Order will open up and you will select the ReVerify Order button.

ReVerify Order

Borrower Name: John Homeowner
Order Number: 998944120801

Employers to ReVerify

Enterprise One-Verifier Integrations Only

CLOSE ReVerify Order

Document Viewer

1 / 2 100% Download

EMPLOYER

Enterprise One-Verifier Integrations Only (13502)

Address1: 14432 Lackland
Address2: Data not provided
City: St. Louis
State: MO
Zip Code: 63146

EMPLOYMENT

Division: DEMO 1
Employment Status: Active
Most Recent Start Date: 04-05-1995
Original Hire Date: 04-05-1990
Total Time With Employer: 31 years, 2 months
Job Title: DEMO EMPLOYEE

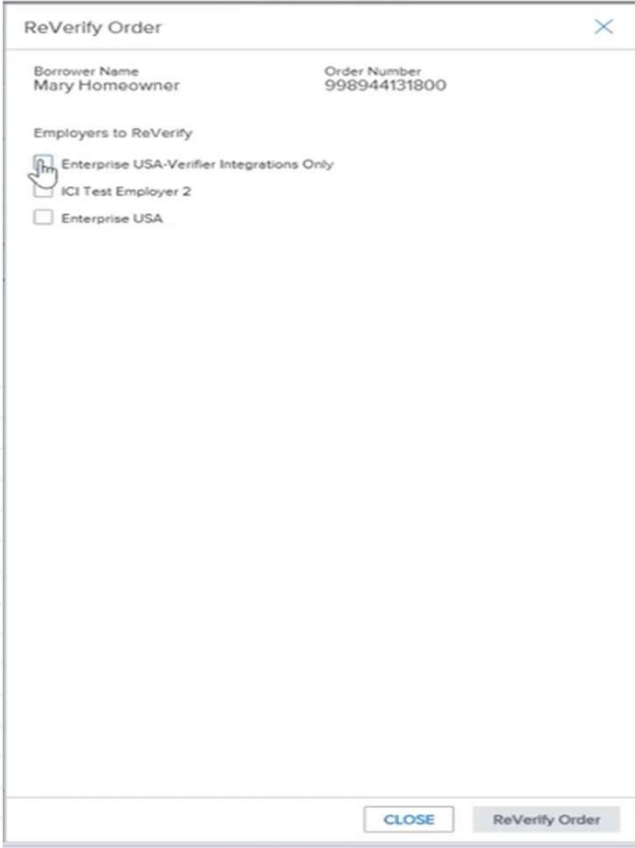
NOTICE: INFORMATION CONTAINED IN THE WORK NUMBER VERIFICATIONS SECTION OF THIS REPORT IS CONSUMER REPORT INFORMATION OBTAINED FROM THE WORK NUMBER. IT CAN BE USED FOR THE FCRA PERMISSIBLE PURPOSES FOR WHICH THIS CONSUMER REPORT WAS OBTAINED, AND THE USER MUST ADHERE TO FCRA REQUIREMENTS, INCLUDING BUT NOT LIMITED TO THE

The re-verify will pull employment history covering the past 35 day window as long as the original TWN order was placed within 120 days.

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If you have multiple employers, you will need to select the employer you wish to Re-Verify.

Once the ReVerify Order is placed, it will automatically flow into the eFolder in Encompass under Verifications.



ReVerify Order

Borrower Name: Mary Homeowner Order Number: 998944131800

Employers to ReVerify

- Enterprise USA-Verifier Integrations Only
- ICI Test Employer 2
- Enterprise USA

CLOSE ReVerify Order

Encompass – TWN ReVerify

The Work Number does have the availability to import information into Encompass.

Import is NOT automatic and you will need to select import with TWN to do so.

Select the borrower you would like to import, and press the import button.

If there are multiple employers, select the one needed, use the drop down and select update data for import, and press update loan. A success button will appear once the import is complete.

The screenshot displays the 'ORDER STATUS' section of the Encompass Work Number interface. It features a table with columns for STATUS, BORROWER, EMPLOYER, ORDER TYPE, ORDER NUMBER, and UPDATED. The table contains four rows of data. The second row is highlighted, and its 'Import' button is circled in red. Below the table is the 'Import/Update VOE Data' form, which includes fields for Borrower Name (Mary Homeowner) and Order Number (998944131800). The form lists three employers: Enterprise USA-Verifier Integrati..., ICI Test Employer 2, and Enterprise USA. The first employer is selected, and its 'Add new record' button is circled in red. At the bottom of the form, there are 'Close' and 'Update Loan' buttons, with the 'Update Loan' button circled in red.

| STATUS | BORROWER | EMPLOYER | ORDER TYPE | ORDER NUMBER | UPDATED | | |
|----------|----------------|--------------------------------------|-----------------------|--------------|-----------------------|---|-----------------|
| Complete | Mary Homeowner | Enterprise USA-Verifier Integrati... | Mortgage VOI Reverify | 998944131800 | 6/9/2026, 10:22:12 AM | 1 | Import |
| Complete | John Homeowner | Enterprise One-Verifier Integrati... | Mortgage VOI Reverify | 998944131807 | 6/9/2026, 10:21:17 AM | 1 | Import |
| Complete | John Homeowner | All Employers | Mortgage VOI | 998944120801 | 6/9/2026, 10:06:49 AM | 1 | Reverify Import |
| Complete | Mary Homeowner | All Employers | Mortgage VOI | 998944131800 | 6/9/2026, 10:06:47 AM | 1 | Reverify Import |

Import/Update VOE Data

Borrower Name: Mary Homeowner
Order Number: 998944131800

| EMPLOYER NAME | TYPE | WRITE TO VOE AS |
|--------------------------------------------------------------------------|---------|-----------------|
| <input checked="" type="checkbox"/> Enterprise USA-Verifier Integrati... | Current | Add new record |
| <input type="checkbox"/> ICI Test Employer 2 | Current | Add new record |
| <input type="checkbox"/> Enterprise USA | Current | Add new record |

Buttons: Close, Update Loan

Encompass –TWN ReVerify

Very important to note, that
The Work Number
ReVerify import process
WILL NOT import income
or calculate income.

This is for informational
purposes only and not an
income calculation.

TWN imports only the following records:

Import/Update VOE Data

Borrower Name: Mary Horn Number: 944131800

The following Encompass VOE fields will be populated with data provided by TWN

- EMPN Employer name
- Ente Employer address
- Ente Employer city
- Ente Employer state
- ICI T Employer postal code
- Ente Position/title
- Ente Date hired
- Ente Date terminated (where applicable)
- Ente Years and months on job
- Ente Current as of date
- Ente Current status

WRITE
Add
Add
Add



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TWN Solutions

- Mortgage Verification - Application/Underwriting
 - Instantly delivers the VOI or VOE service, with all available records (Active and Inactive) reported within the past 36 months from the date of the request.
- 24 Month
 - Instantly delivers the VOI or VOE service, with all available records (Active and Inactive) reported within the past 24 months from the date of the request.
- ReVerify - 10 Day Preclose VOE (ideal for spec loans)
 - Using the reference number and the last four digits of an individual's social security number, Company may obtain an updated VOE on the original verification (VOE or VOI) performed on such individual, as long as such request is within one hundred twenty (120) days of the original verification performed. Reverify will only return Data that has been updated within the past thirty five (35) days of the request.

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Loan Example - Spec Loan

| 2000005806 | 1031.25 |
|----------------------------------------------|---------------|
| BRIAN EMERY XXX-XX0085 | 891.35 |
| 1/27/2026 | 139.9 |
| Mortgage VOI B2B- Active Response-Active | 69.95 |
| Mortgage VOI B2B- Inactive Response-Inactive | 69.95 |
| 2/23/2026 | 69.95 |
| Mortgage VOI B2B- Inactive Response-Inactive | 69.95 |
| 3/6/2026 | 139.9 |
| Mortgage VOI B2B- Inactive Response-Inactive | 139.9 |
| 3/11/2026 | 69.95 |
| Mortgage VOI B2B- Inactive Response-Inactive | 69.95 |
| 3/12/2026 | 139.9 |
| Mortgage VOI B2B- Active Response-Active | 69.95 |
| Mortgage VOI B2B- Inactive Response-Inactive | 69.95 |
| 3/14/2026 | 139.9 |
| Mortgage VOE B2B- Active Response-Active | 69.95 |
| Mortgage VOE B2B- Inactive Response-Inactive | 69.95 |
| 3/15/2026 | 139.9 |
| Mortgage VOE B2B- Active Response-Active | 69.95 |
| Mortgage VOE B2B- Inactive Response-Inactive | 69.95 |
| 3/26/2026 | 51.95 |
| VERIFICATION OF INCOME - Network - B2B | 51.95 |
| Ebony Emery XXX-XX4067 | 139.9 |
| 1/27/2026 | 69.95 |
| Mortgage VOI B2B- Inactive Response-Inactive | 69.95 |
| 3/6/2026 | 69.95 |
| Mortgage VOI B2B- Inactive Response-Inactive | 69.95 |

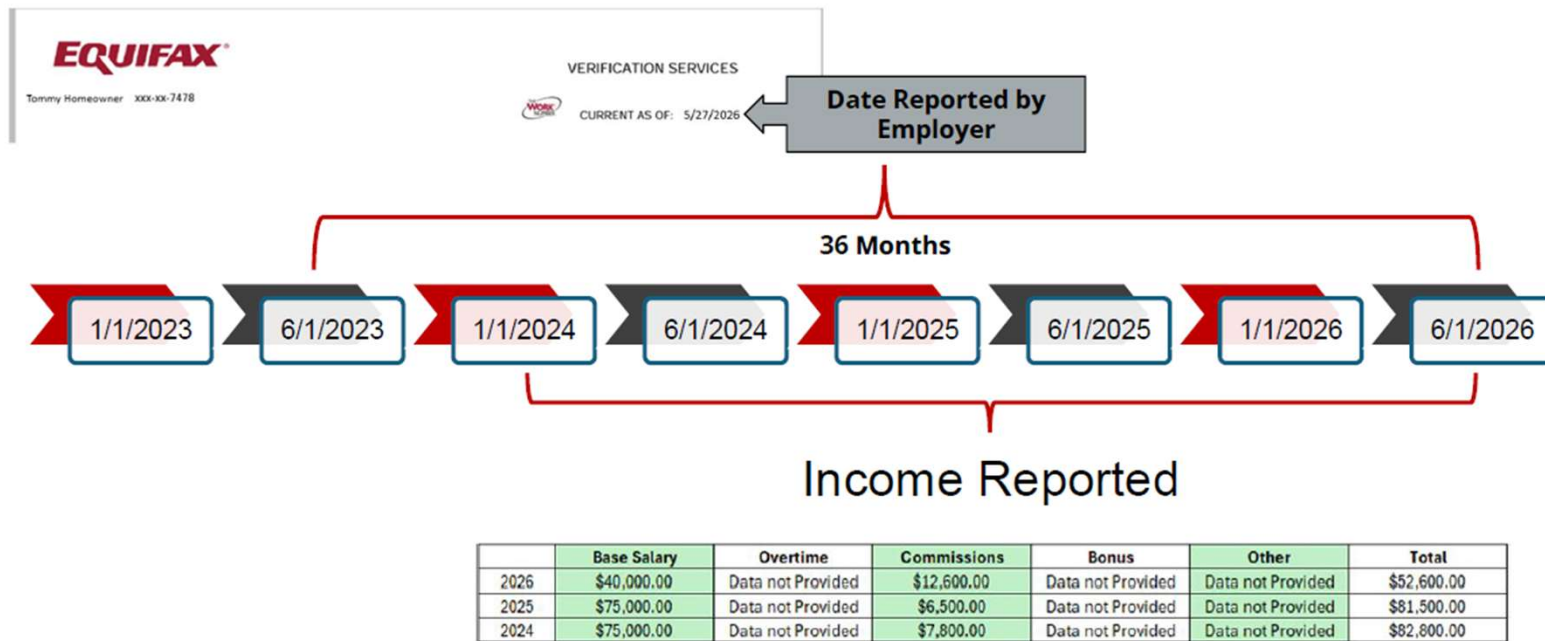
Cost of Additional VOIs
\$419.70

Cost of Not Using ReVerify
\$209.85



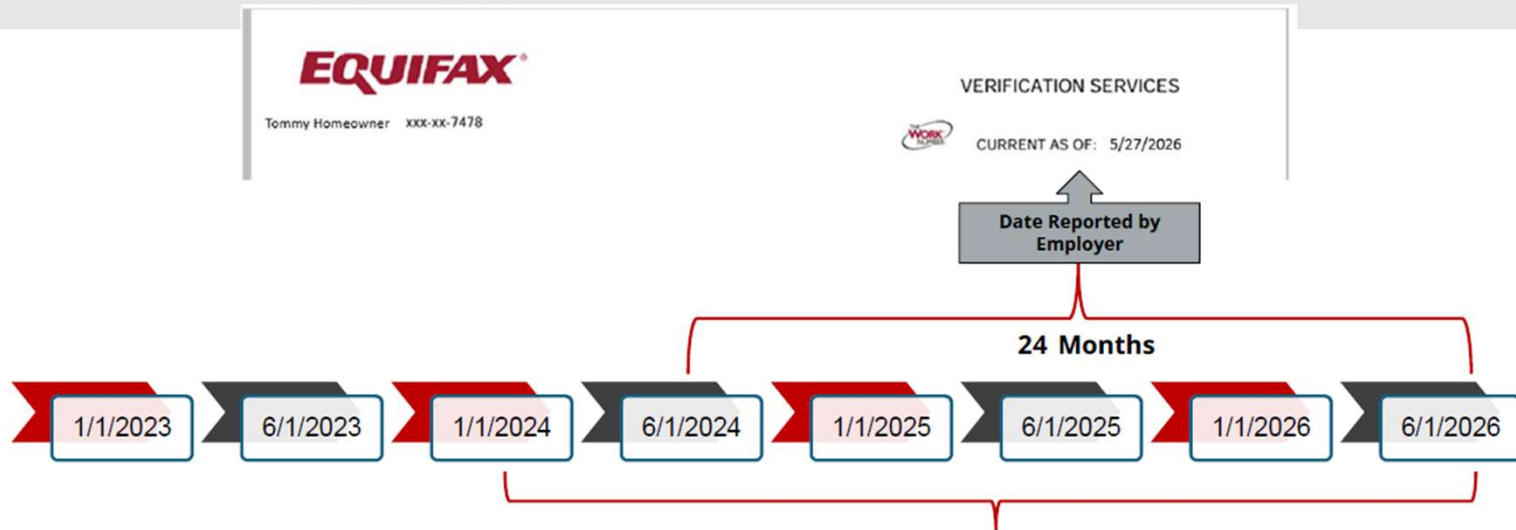
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36 Month VOI/VOE



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24 Month VOI/VOE

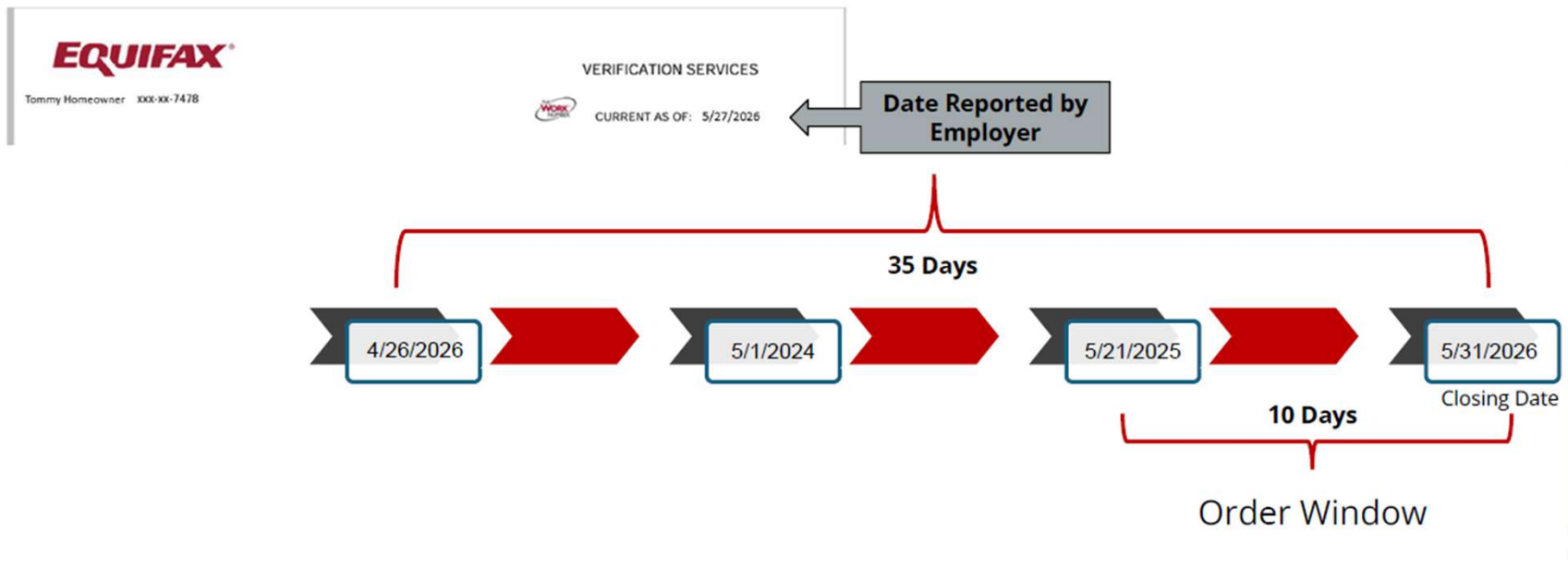


Income Reported

| | Base Salary | Overtime | Commissions | Bonus | Other | Total |
|------|-------------|-------------------|-------------|-------------------|-------------------|-------------|
| 2026 | \$40,000.00 | Data not Provided | \$12,600.00 | Data not Provided | Data not Provided | \$52,600.00 |
| 2025 | \$75,000.00 | Data not Provided | \$6,500.00 | Data not Provided | Data not Provided | \$81,500.00 |
| 2024 | \$75,000.00 | Data not Provided | \$7,800.00 | Data not Provided | Data not Provided | \$82,800.00 |

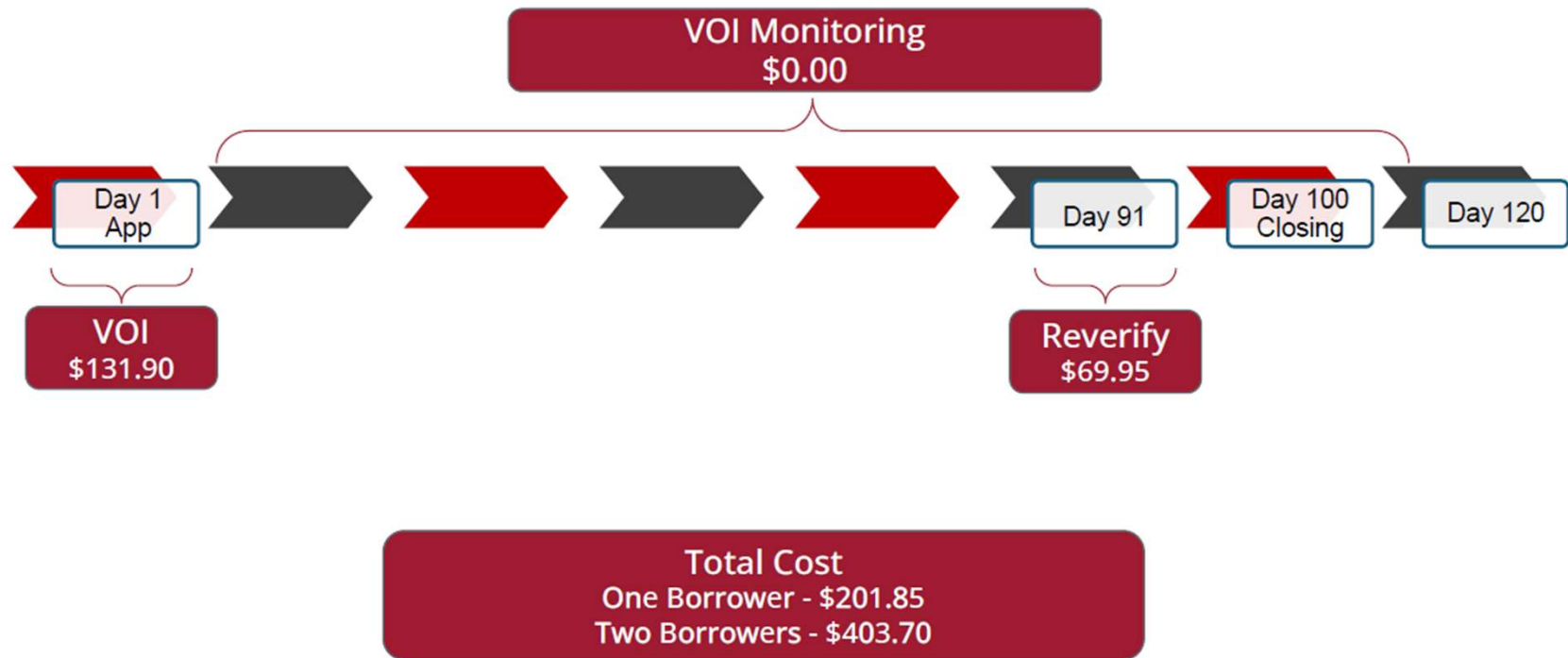
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Reverify



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Sample TWN Workflow - Closing within 120 Days



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ReVerify* within ICE

- To request that an order be reverified, the user will select ReVerify
 - Select the employer(s) to ReVerify
 - Select 'ReVerify' Order

The screenshot displays the Encompass interface for ReVerify. At the top, there are tabs for 'NEW INSTANT ORDERS', 'RESEARCHED ORDERS', and 'ORDER STATUS'. A 'Verify By Reference Number' button is visible in the top right. Below the tabs is a table with columns: STATUS, BORROWER, EMPLOYER, ORDER TYPE, ORDER NUMBER, and UPDATED. A red arrow points to the 'ReVerify' button in the table row for order 998968806142. A modal titled 'ReVerify Order' is open, showing the borrower name 'Andy America' and order number '998968806142'. Under 'Employers to ReVerify', there are checkboxes for 'AON', 'Enterprise USA-Verifier Integrations Only', 'Enterprise One-Verifier Integrations Only', 'Enterprise USA', and 'abc'. A red arrow points to the 'ReVerify Order' button in the modal. A red callout box with the text 'Select the employer you want to Reverify' has an arrow pointing to the checkboxes.

| STATUS | BORROWER | EMPLOYER | ORDER TYPE | ORDER NUMBER | UPDATED |
|----------|--------------|---------------|--------------|--------------|---------------------|
| Complete | Andy America | All Employers | Mortgage VOI | 998968806142 | 4/29/2026, 13:08 PM |

ReVerify Order

Borrower Name: Andy America
Order Number: 998968806142

Employers to ReVerify

- AON
- Enterprise USA-Verifier Integrations Only
- Enterprise One-Verifier Integrations Only
- Enterprise USA
- abc

Buttons: CLOSE, ReVerify Order



M/I TITLE AGENCY



M/I TITLE, LLC



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TransOhio Residential Title



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