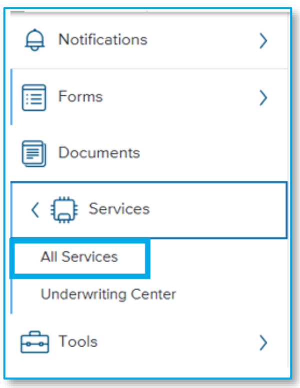
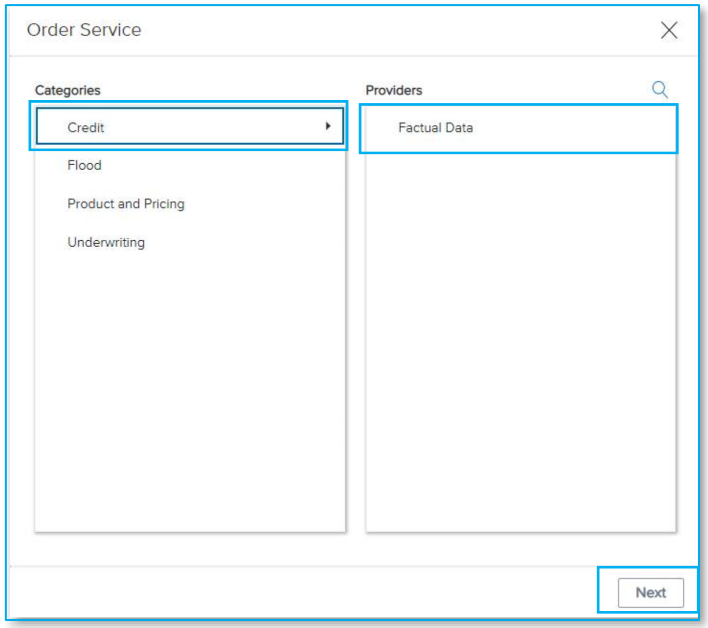
TRAINING

EPC Credit by ICE™ User Guide

Ordering a Credit Report from Encompass Web:

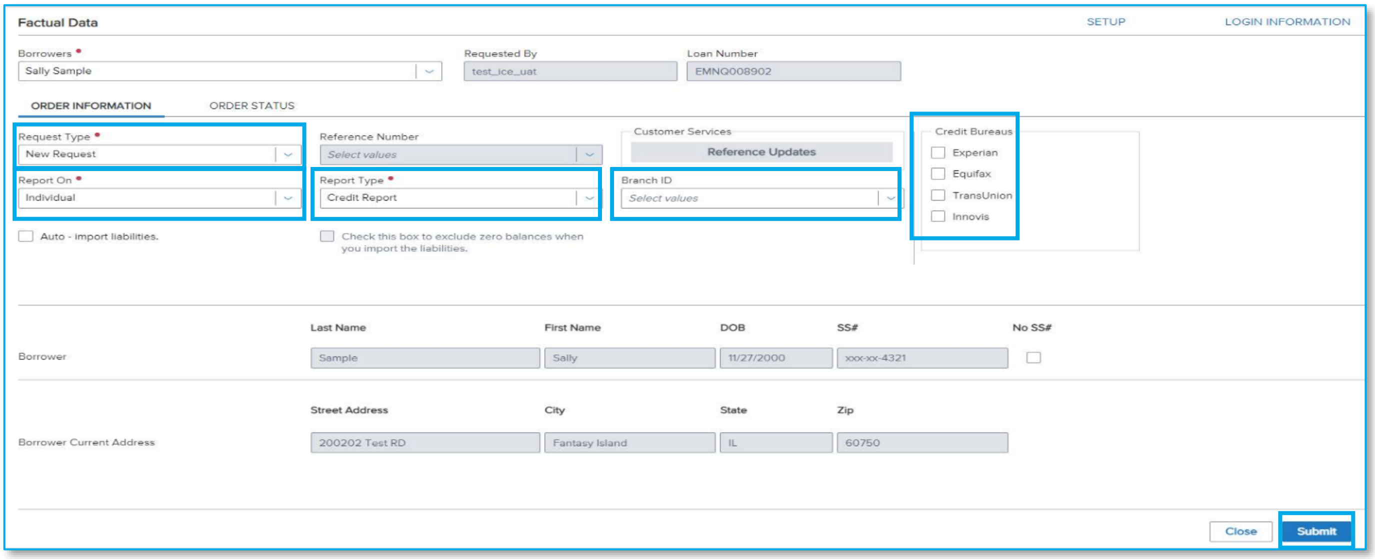
- Select **All Services** under the **Services** option.
- Select the **Order Service** button.
- Click the **Credit** option listed under **Categories**.
- Under the **Providers** list select **Factual Data** and hit **Next**.



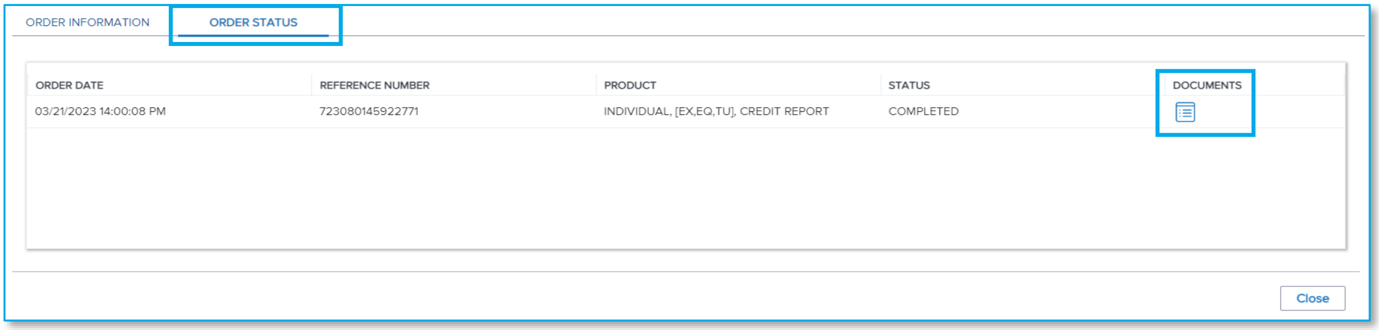


- Click on the **Login Information** link.
- Enter the following:
  - **User Name** and **Password**: Credentials match those used to log in to the FDWeb website. (Optional: Select the **Save Password** checkbox).
  - Click **Save**.
- Enter the following on the order screen under **Order Information**:
  - **Request Type**: New Request
  - **Report Type**: Credit Report, Prequal Report, IdentityPlus+, Workflow Solutions, or Mortgage Only ***Note:*** *if selecting 'Prequal Report', the Branch ID is a required field*
  - **Branch ID**: If utilizing the Branch ID for the request, select from the drop-down menu
  - **Credit Bureaus**: Select desired credit bureaus to order (if applicable)
  - **Auto – import liabilities checkbox**: Select the checkbox if desired
    - If Auto – import liabilities checkbox is checked, the additional checkbox stating "**Check this box to exclude zero balances when you import the liabilities**" becomes available to check, select as desired

- Click **Submit** button to submit the order



- The credit report will be displayed in the **Order Status** tab. A copy of the credit report will be automatically stored in the **Documents** section and can be accessed by either going to the **Order Status** tab or Documents option located on the left side bar menu. The credit report can be viewed when clicking on the Documents icon under the Documents column in the **Order Status** window. It can also be viewed under the Documents options in the left side bar menu under the **Document Folders** section.



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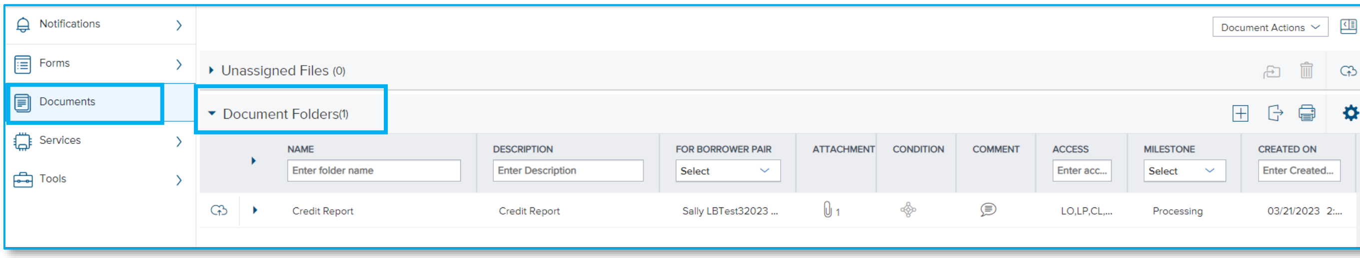
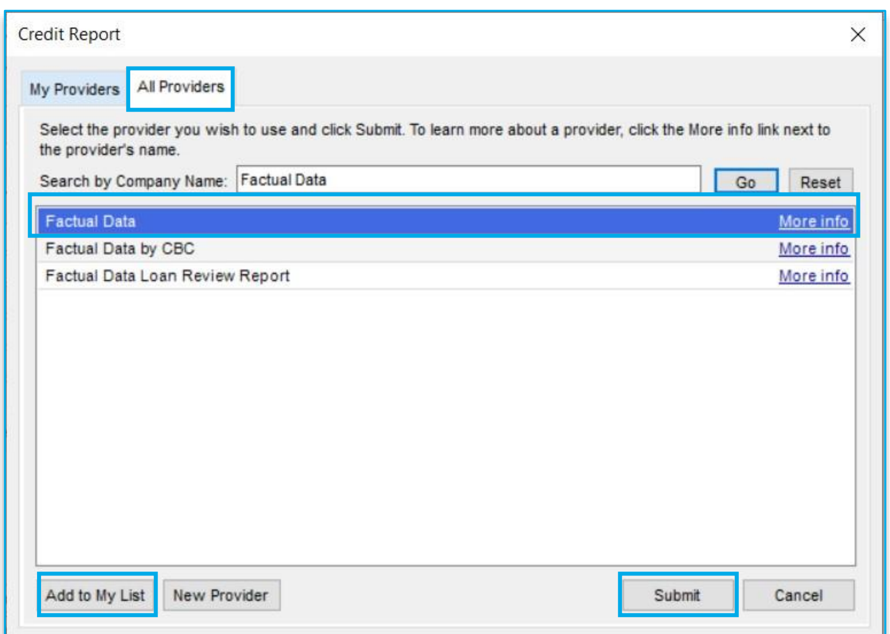
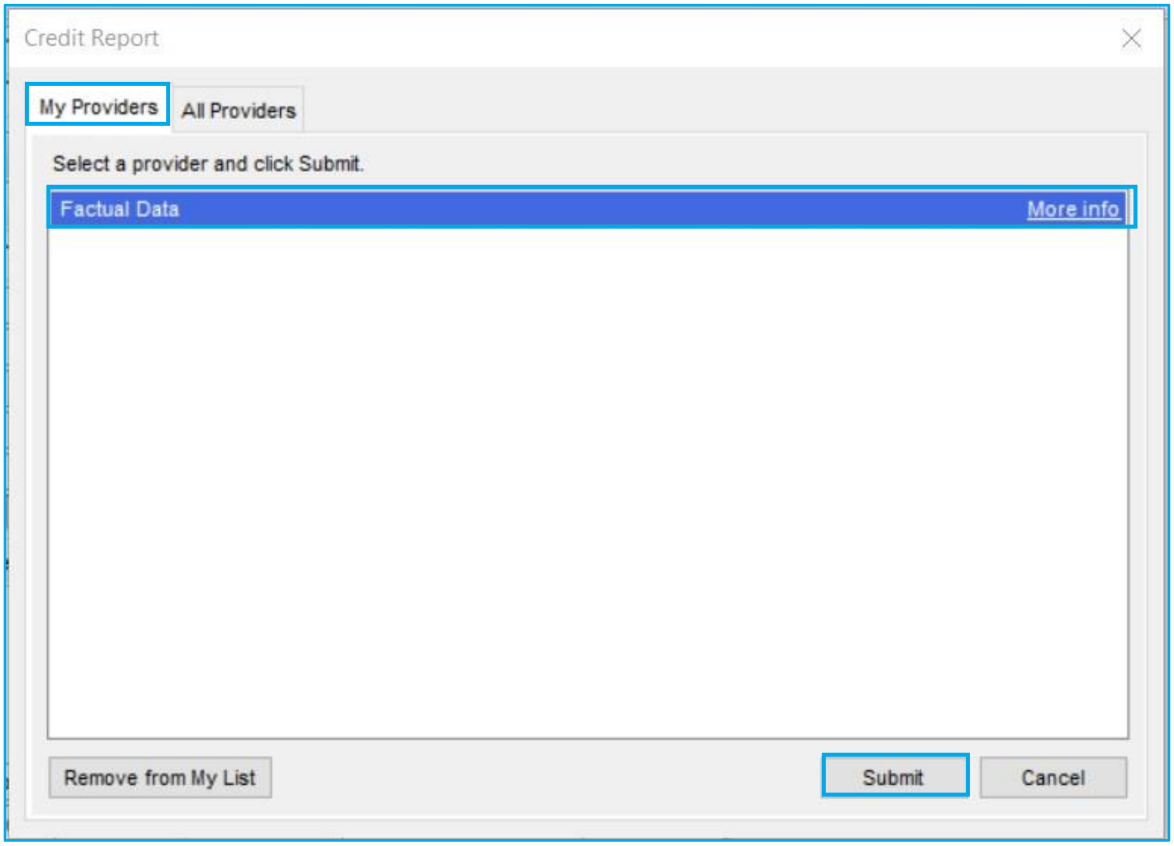


Ordering a Credit Report from the Desktop Application:

- To order a **Credit Report** from the **Desktop Application** the following steps can be take:
  - Select **Services** from either the top of the tool bar or tab on the left hand side.
  - Select **Order Credit Report** or **Credit Report** from the drop down menu.
  - Under the Credit Report window select the **All Providers** tab.
  - Locate or enter in the **Search by Company Name: Factual Data**
  - Select **Factual Data** and click the **Add to My List**.
  - Hit **Submit**.

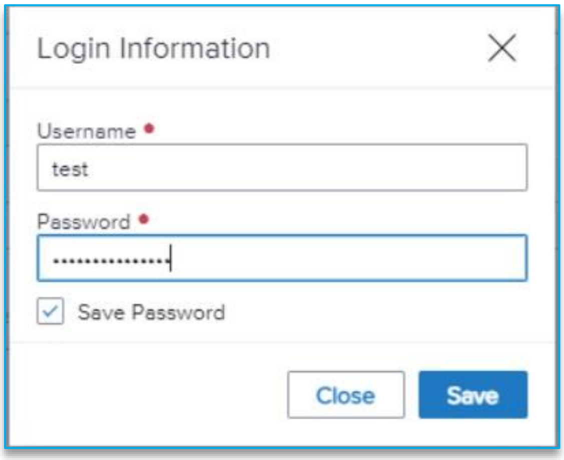


- Alternatively, if you have **Factual Data** already listed in your **My Providers** tab, select **Factual Data** and hit the **Submit** button.



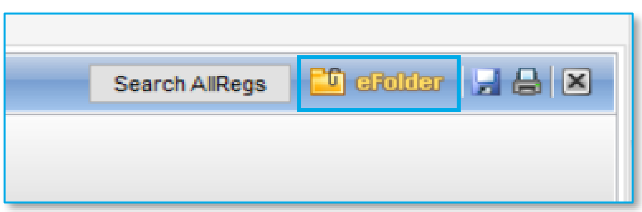
- Click on the **Login Information** link.
- Enter the following:
  - **User Name** and **Password**: Credentials match those used to log in to the FDWeb website. (Optional: Select the **Save Password** checkbox).

- Click **Save**.



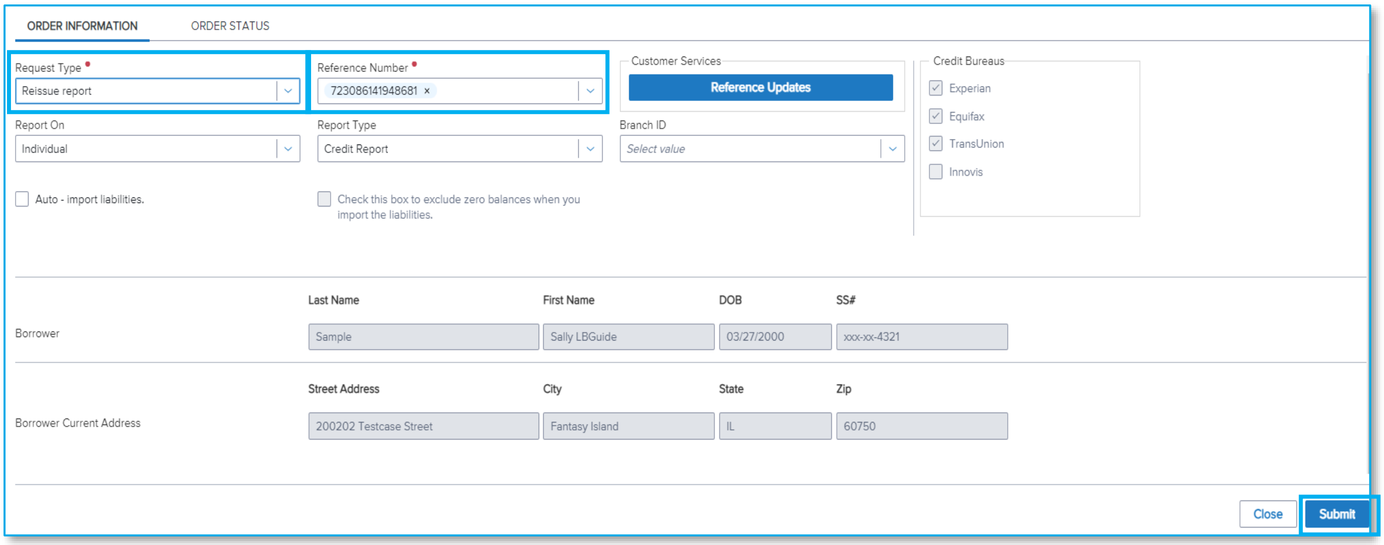
- Enter the following on the order screen under **Order Information**:
  - **Request Type**: New Request
  - **Report Type**: Credit Report, Prequal Report, IdentityPlus+, Workflow Solutions, or Mortgage Only ***Note:*** *if selecting 'Prequal Report', the Branch ID is a required field*
  - **Branch ID**: If utilizing the Branch ID for the request, select from the drop-down menu
  - **Credit Bureaus**: Select desired credit bureaus to order (if applicable)
  - **Auto – import liabilities checkbox**: Select the checkbox if desired
    - If Auto – import liabilities checkbox is checked, the additional checkbox stating "**Check this box to exclude zero balances when you import the liabilities**" becomes available to check, select as desired
  - Click **Submit** button to submit the order

- The credit report will be displayed in the **Order Status** tab. A copy of the credit report will be automatically stored in the **eFolder/Documents** section and can be accessed by either going to the **Order Status** tab or eFolder located on the top right-hand side of the loan form. The credit report can be viewed when clicking on the Documents icon under the Documents column in the **Order Status** window. It can also be viewed by accessing the eFolder.



Reissuing a Credit Report:

- From the **Order Information** tab, enter the following:
  - **Request Type**: Reissue Report
  - **Reference Number**: Enter or select the Reference Number for the report to be reissued.
  - Click **Submit** to place the order.



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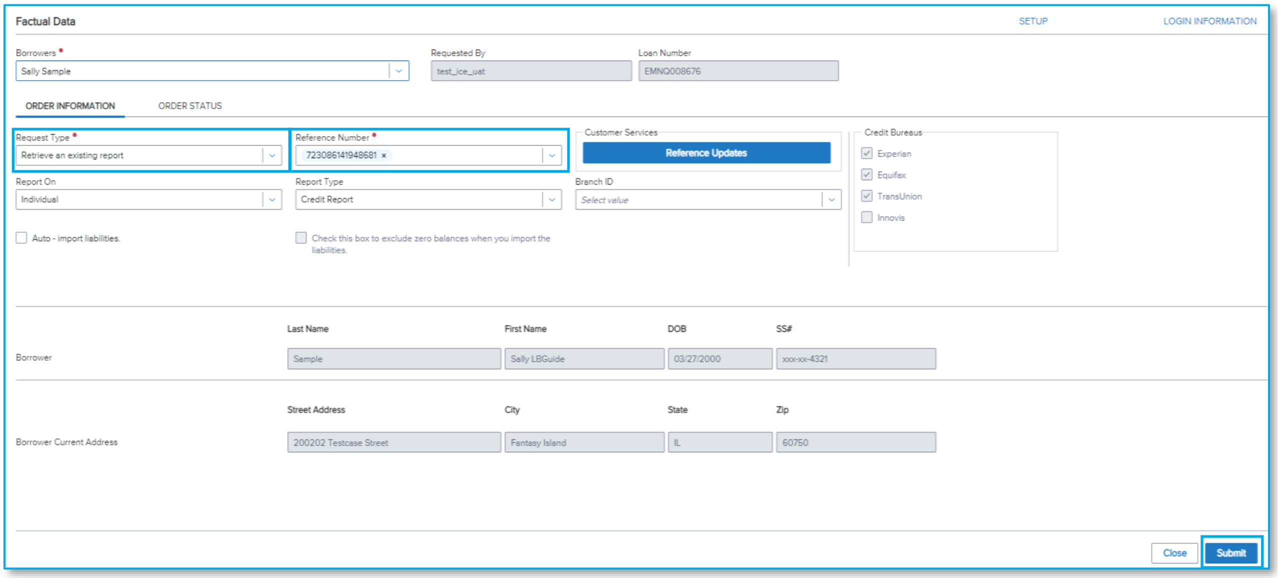
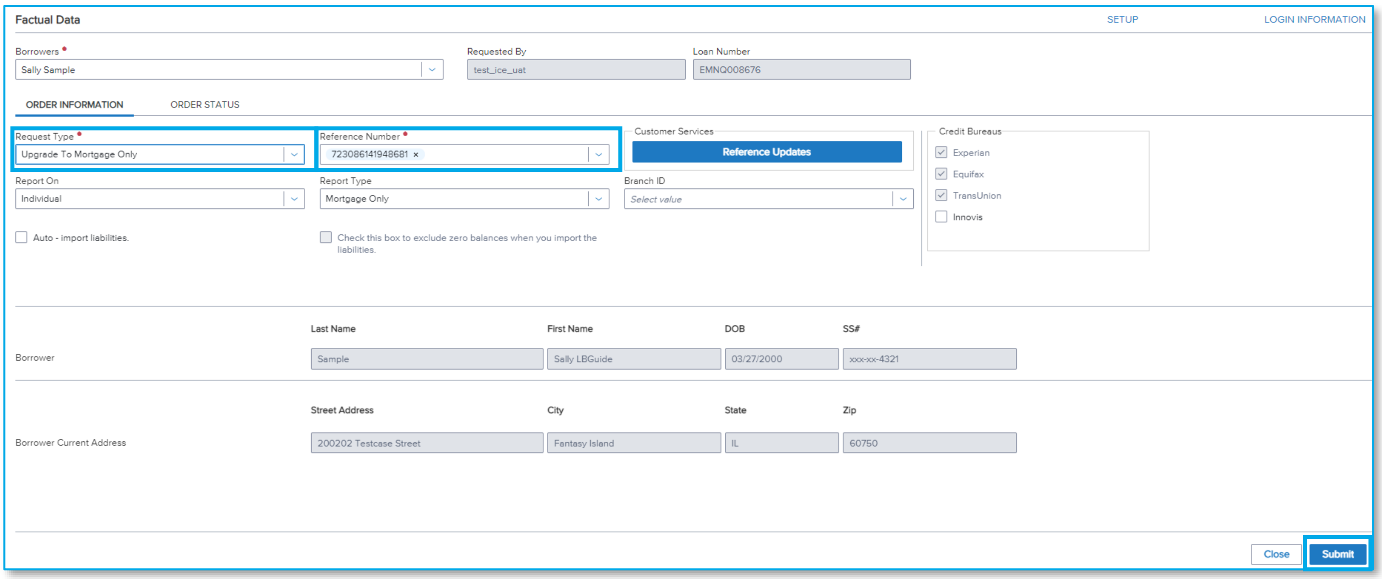
Retrieving an Existing Report:

- From the **Order Information** screen, select the following:
  - **Request Type**: Retrieve an existing report
  - **Reference Number**: Confirm the correct reference number is listed in this field. If it is not, first reissue the report (refer to previous section for Reissue process).
  - Click **Submit** to place the order.



Upgrading to a Mortgage Only Report:

- To upgrade an existing Credit Report to a Mortgage Only report, from the **Order Information** screen, select the following:
  - **Request Type**: Upgrade to Mortgage Only
  - **Reference Number**: Confirm the correct reference number is listed in this field.
  - Click **Submit** button to place the order.



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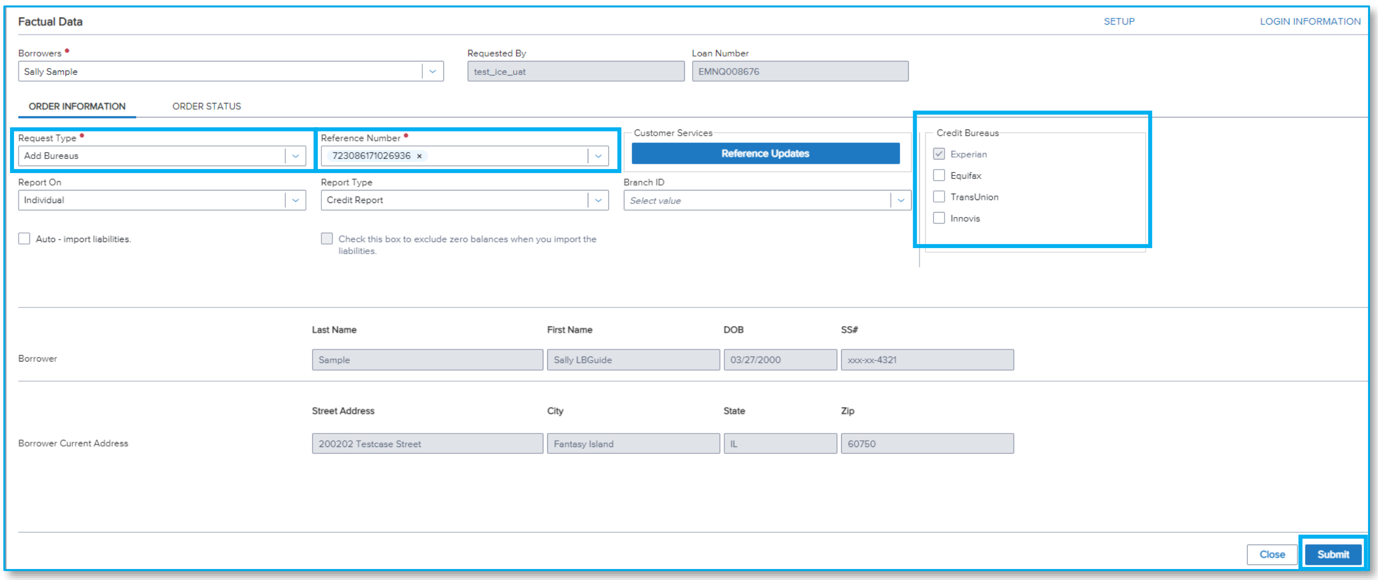
Add Bureaus:

- To add additional bureaus onto a credit report, from the **Order Information** screen, select the following:
  - **Request Type**: Add Bureaus
  - **Reference Number**: Confirm the desired reference number is in this field. If not, first reissue the report.
  - **Credit Bureaus**: Select which bureaus to add to the report. Any bureaus already ordered will be grayed out.
  - Click the **Submit** button to place the order.



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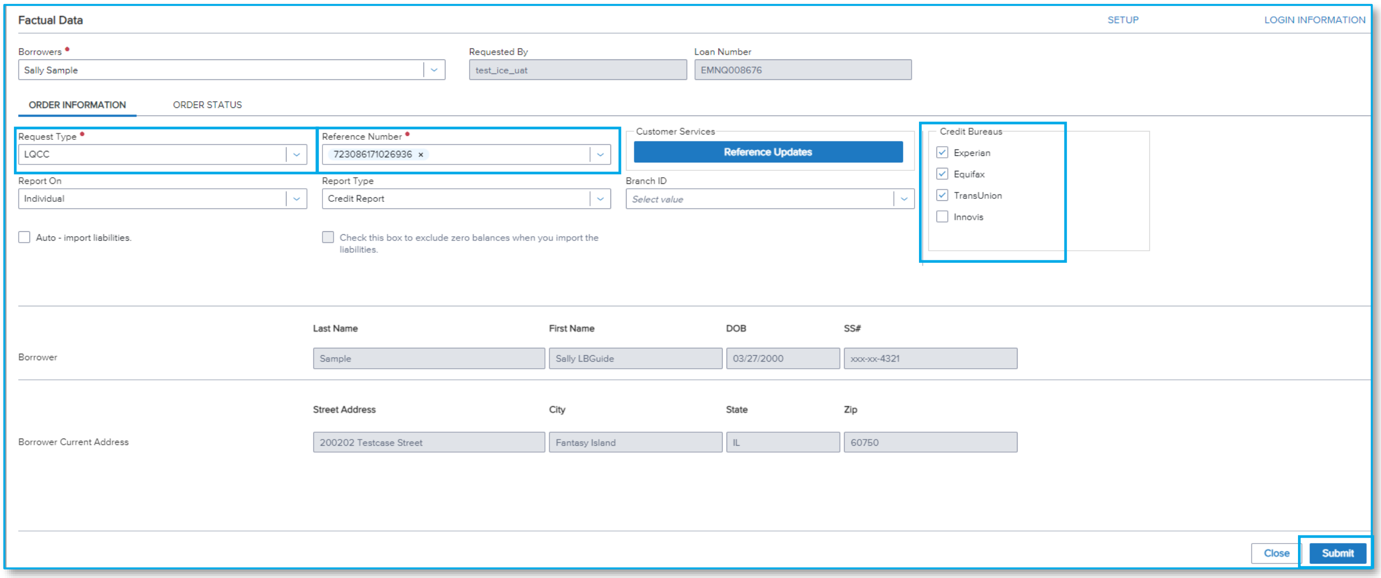
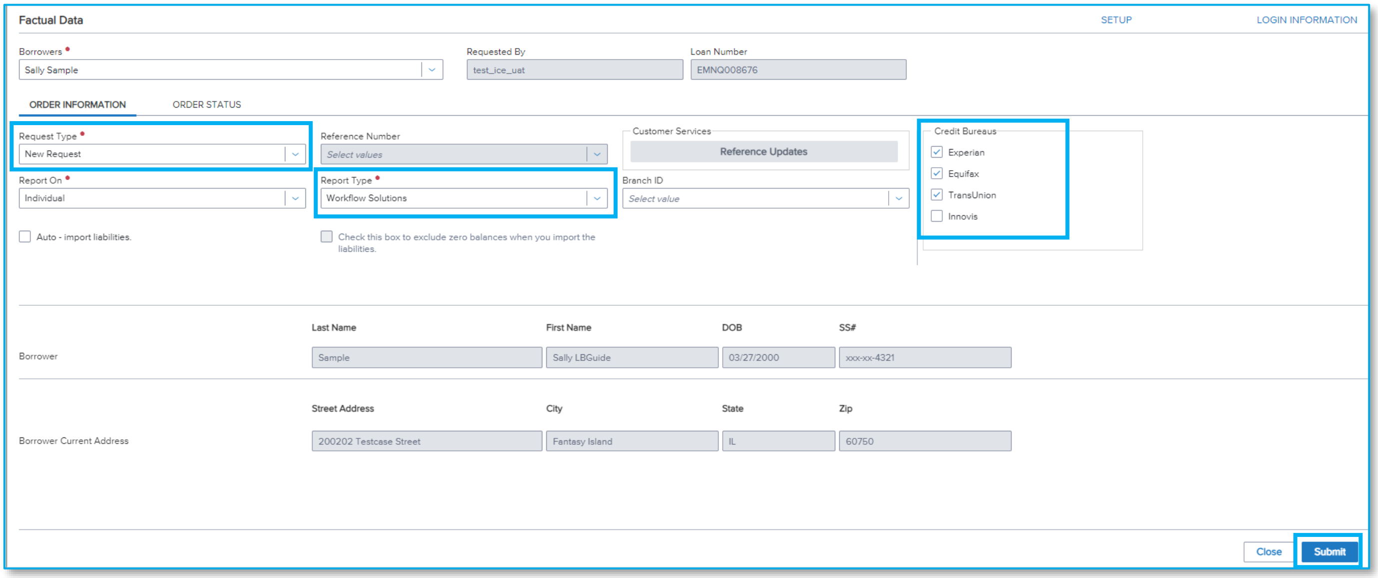
Order a Loan Quality Cross Check (LQCC):

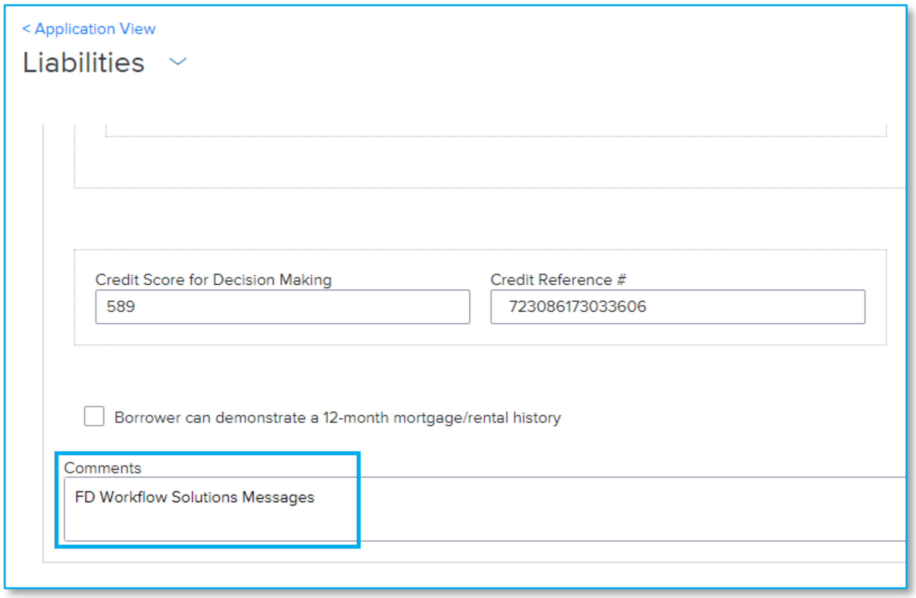
- To order a Loan Quality Cross Check (LQCC), enter the following:
  - **Request Type**: LQCC
  - **Reference Number**: Confirm the desired reference number is in this field. If not, first reissue the report.
  - **Credit Bureaus**: Select the desired bureaus for the Loan Quality Cross Check report.
  - Click the **Submit** button to place the order.
  - The LQCC report will be available in the Order Status tab and a copy of the report will automatically be stored in Documents.



Workflow Solutions Report:

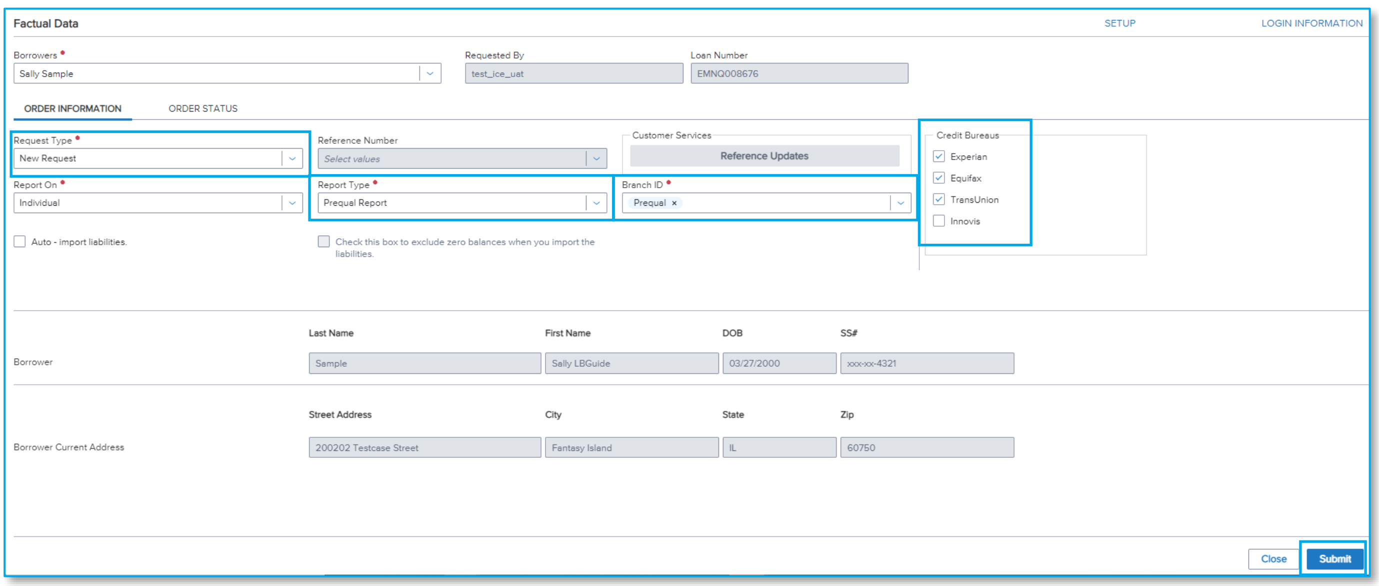
- To order a Workflow Solutions report, enter the following:
  - **Request Type**: New Request
  - **Report Type**: Workflow Solutions
  - **Credit Bureaus**: Select the desired bureaus for the report.
  - Click the **Submit** button to place the order.
  - ***Note:*** *If the Encompass Admin has set up Import Workflow Solutions Messages to be imported into the loan form, then the messaging may be either in the specific custom field or Credit Comments section of the form.*

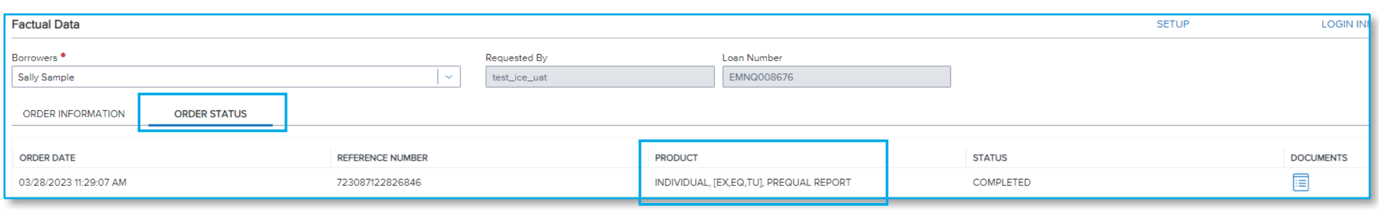




Ordering a Prequal Report:

- To order a Prequal report, enter the following:
  - **Request Type**: New Request
  - **Report Type**: Prequal Report
  - **Branch ID**: Select the Branch ID tied to your Prequal account
  - ***Note:*** *The Branch ID is required and would have been set up by your system administrator.*
  - **Credit Bureaus**: Select the desired bureaus for the report
  - Select **Auto-import liabilities** or **Check this box to exclude zero balance when you import the liabilities** if applicable
  - Click the **Submit** button to place the order
  - ***Note:*** *Under the* ***Order Status*** *tab the Prequal Report will show the Prequal Report name under the* ***Product*** *column.*

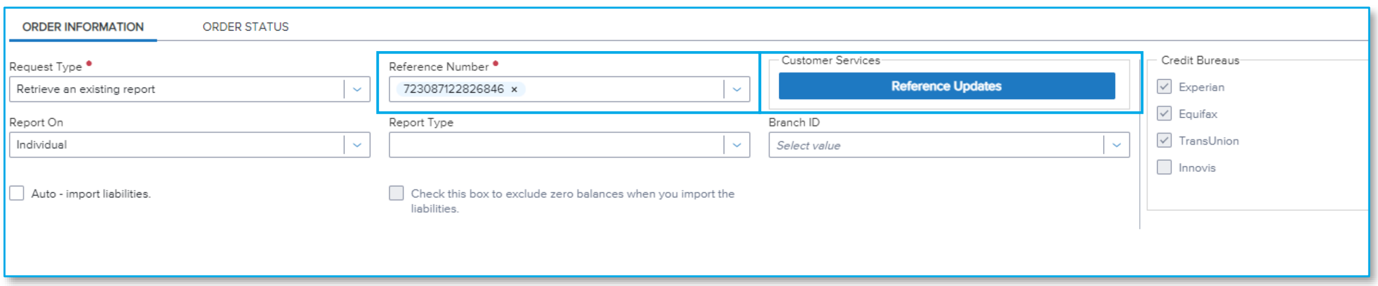




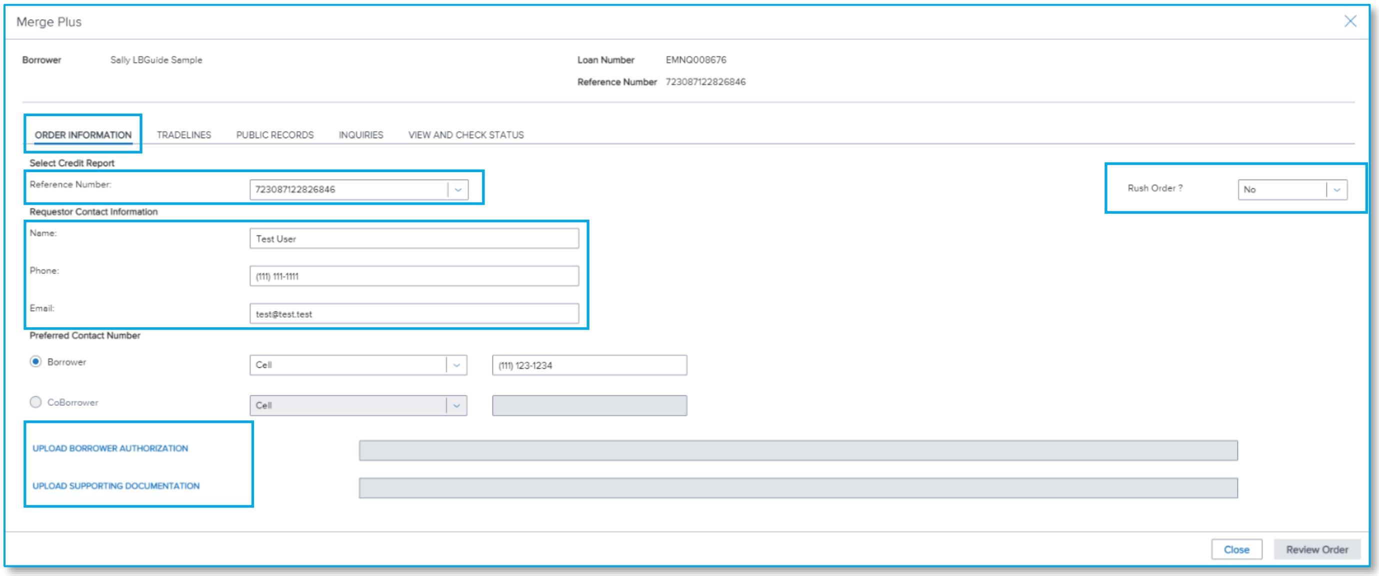
Order Reference Updates, Rescores, and No Doc Rescores:

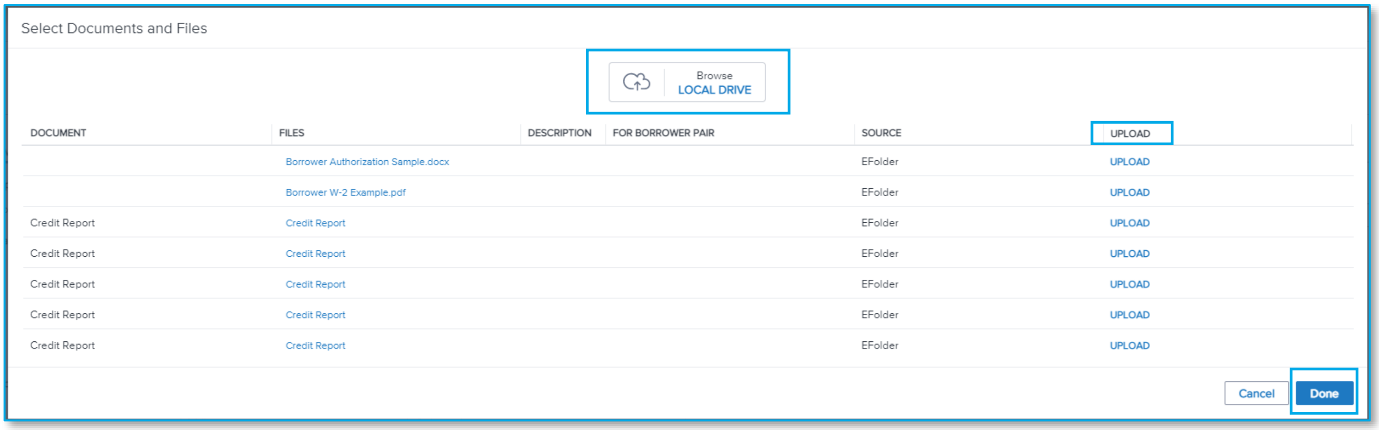
- To order Reference Updates, Rescores, and No Doc Rescores, enter the following:
  - **Reference Number**: Select the desired reference number from the drop down. If the desired reference number is not in the drop down, first reissue the report.
  - Click the **Reference Updates button**.

NOTE: *If the report selected does not contain any tradeline history, a pop-up indicator will appear when the Reference Updates button is selected. Select 'Continue' to proceed with your update request, or 'Cancel' to go back.*

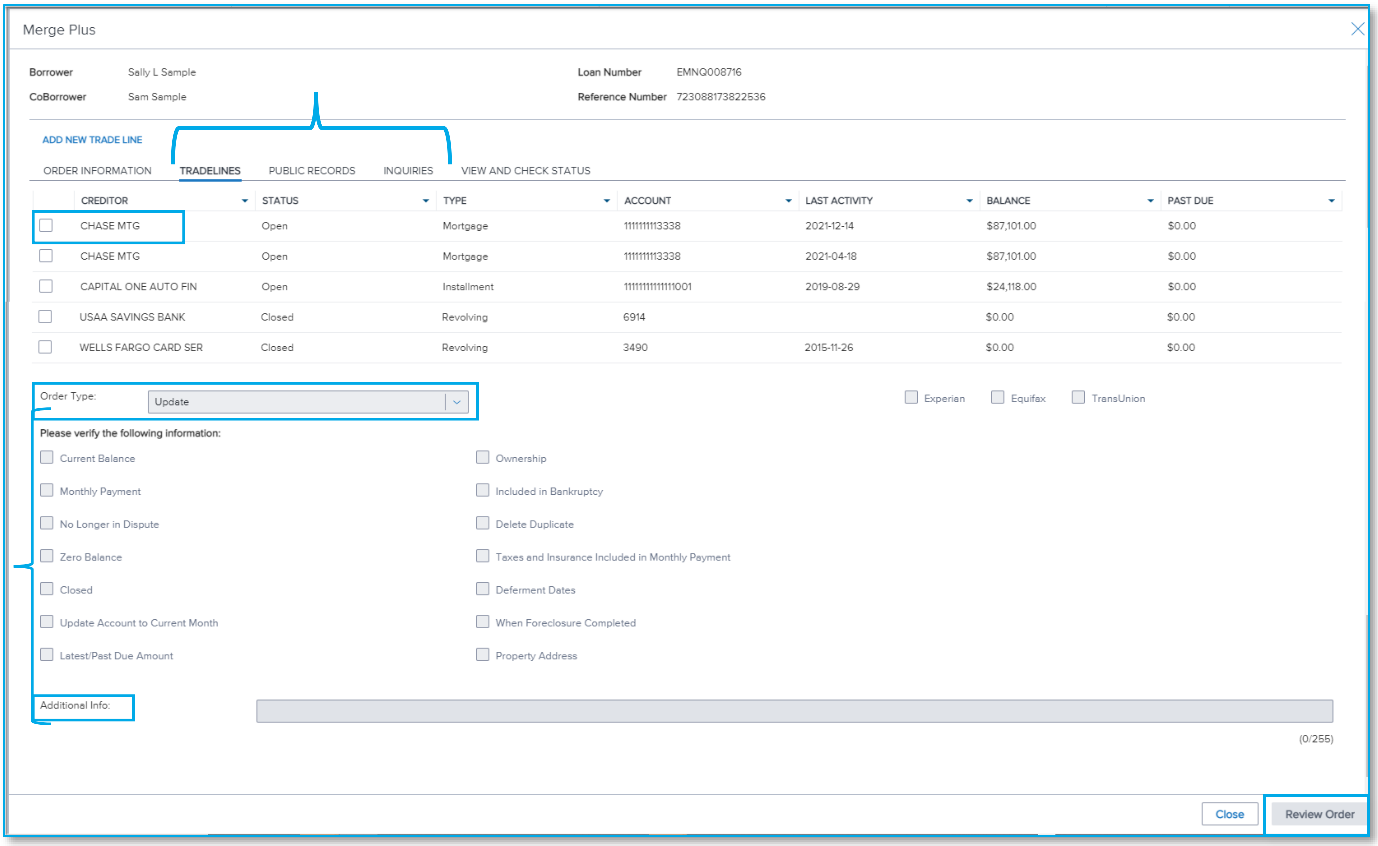


- Click on the Order Information tab, then enter the following:
  - Use the **Reference Number drop-down** to choose the report for the reference updates. ***Note:*** *If this is changed before submitting an order, all progress with the order will be discarded*.
  - **Requestor Contact Information**: This information is editable and pre-populates with the Encompass user's information
  - The **Preferred Contact Number** will default to Home but will be prepopulated with the Home, Work, and Cell numbers from the 1003 form (if available) which can be selected by using the drop-down option. The phone number field can be edited if the user needs to input a phone number not listed.
  - **Rush Order: **Select Yes or No
    - Note: Additional fees may be applied for a rush Rescore or a No Doc Rescore.
  - Click the **Attach Borrower's Authorization** link to upload a borrower's authorization. This will allow users to upload up to two authorizations per order.
  - Click **Attach Supporting Documentation** to add additional documents
  - Both upload links allow the user to select a document from the user's computer or the Encompass eFolder.
    - If uploading from the user's computer, choose the file(s) to upload and click Open.
    - If uploading from the Documents, check the box next to each chosen file and click Continue.

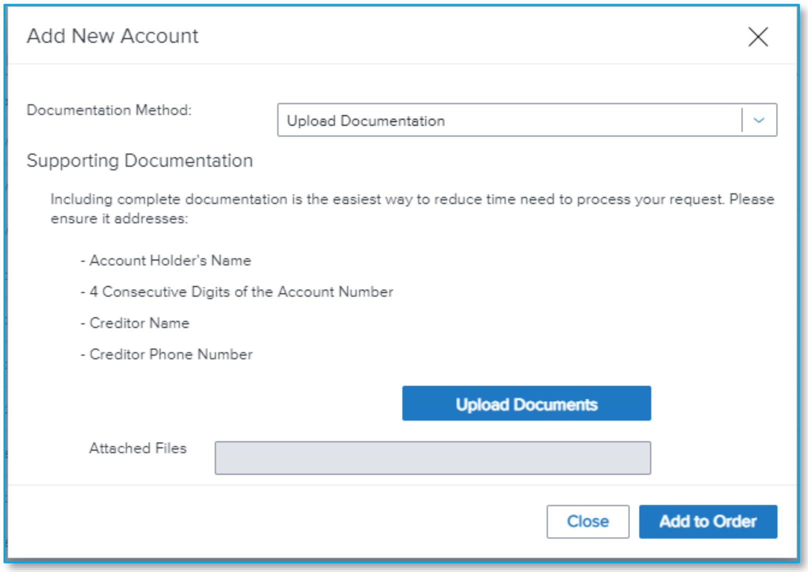

Merge Plus
Borrower
Sally LBGuide Sample
Loan Number
EMNQ008676
Reference Number
723087122826846
ORDER INFORMATION
TRADELINES
PUBLIC RECORDS
INQUIRIES
VIEW AND CHECK STATUS
Select Credit Report
Reference Number:
723087122826846
Rush Order ?
No
Requestor Contact Information
Name:
Test User
Phone:
(111) 111-1111
Email:
test@test.test
Preferred Contact Number
Borrower
Cell
(111) 123-1234
CoBorrower
Cell
UPLOAD BORROWER AUTHORIZATION
UPLOAD SUPPORTING DOCUMENTATION
Close
Review Order

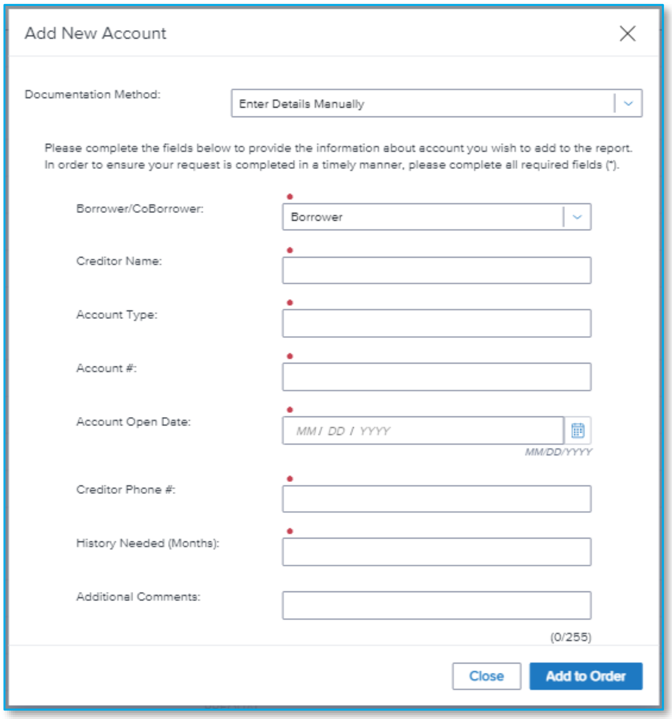

Select Documents and Files
Browse
LOCAL DRIVE
DOCUMENT
FILES
DESCRIPTION
FOR BORROWER PAIR
SOURCE
UPLOAD
Borrower Authorization Sample.docx
EFolder
UPLOAD
Borrower W-2 Example.pdf
EFolder
UPLOAD
Credit Report
Credit Report
EFolder
UPLOAD
Cancel
Done

- For each tab **Tradelines, Public Records, and Inquiries**, select each item for Reference Updates.
  - Select the checkboxes for the desired tradelines, public records and inquiries to be included in the reference update order
  - **Order Type**: Update, Rescore, or No Doc Rescore. ***Note:*** *If choosing Rescore or No Doc Rescore options, select which bureau(s) to include.*
  - Select **Verifying** information checkboxes. ***Note:*** *Inquiries does not have verifying information checkboxes, only Additional Information text field.*
  - **Additional Info**: Add comments into the text field section as needed
  - Repeat process as needed for each tradeline, public record or inquiry option

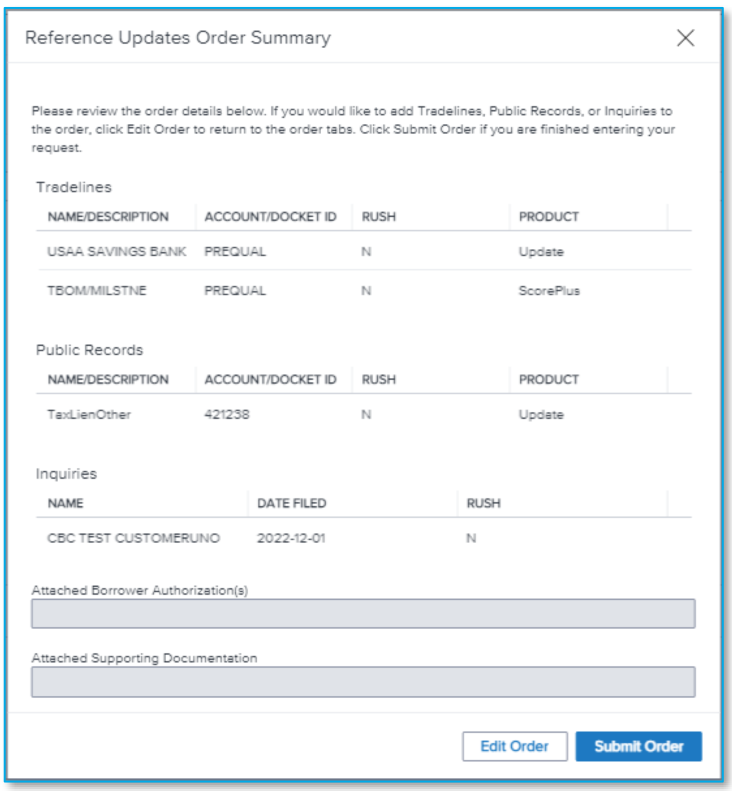


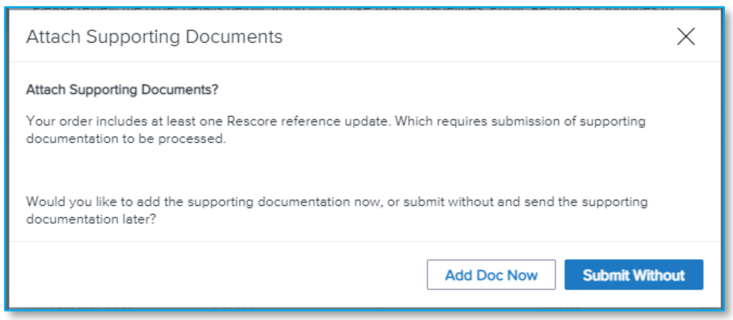
- To add a new tradeline, enter the following:
    - Click **Add New Trade Line** link.
- **Documentation Method**: Select either Upload Documentation or Enter Details Manually.
- **Upload Documentation**:
    - Click the **Upload Documents** button.
    - Upload documents from either the **Local Drive** computer option or **eFolder Upload** option
    - Click **Done** button
    - Click **Add to Order** button
- **Enter Details Manually**:
    - **Borrower/CoBorrower:** Select Borrower or CoBorrower from drop down. *Required*
    - **Creditor Name:** *Required*
    - **Account Type:** *Required*
    - **Account #:** *Required*
    - **Account Open Date:** Date can be entered manually or can be selected from the calendar pop-up window. *Required*
    - **Creditor Phone #:** *Required*
    - **History Needed (Months):** *Required*
    - **Additional Comments:** This is an optional field. Has a 255-character limit text field
    - Click **Add to Order** button

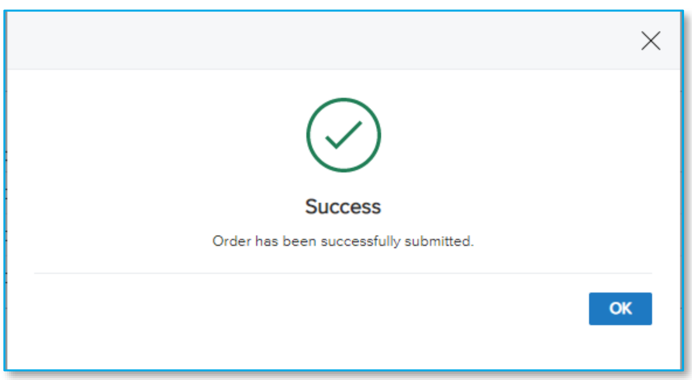




- Once all desired options have been selected, click the **Review Order** button
- **Reference Updates Order Summary** window will appear
  - Review the orders
    - If any changes need to be made click the **Edit Order** button to be taken back
    - If no changes are needed click the **Submit Order** button to place the order
      - **Note:** A warning pop-up window will appear as **Attach Supporting Documents** if the Order Type of Rescore is selected and no Supporting Documentation has been uploaded for it. Users can either select the **Add Doc Now** button to upload supporting documentation or can select **Submit Without** button to continue to place the order request







Checking Status on Reference Updates, Rescores, and No Doc Rescores:

- To check the status of an existing order, click the Reference Update button on the credit request screen:
  - Click the **View and Check Status** tab
  - Click the radio button under **Order History**
  - Click the **Check Status** button
    - A **Success** pop-up window will appear, click **OK**
    - Under the **Order History** section, a new data, time and status will appear under the **Status Date** and **Status** columns
- The **Order History** section will display the history of each status inquiry when the **Check Status** button is clicked on for the specific Reference Number
  - **Note:** If the status of **Received** is shown, then this indicates that an order was placed on this Reference Number
- The **Selected Order History Details** section will display the current status for all requests on the selected Reference Number
- The **Document Upload History** section will display a log of all documents that have been uploaded to the selected Reference Number
- **Upload Borrower Authorization** and **Upload Supporting Documentation** buttons. The user can still upload authorized documentation from the **View and Check Status** tab by selecting the required button options for the corresponding documents
- When all reference updates are completed, use the **Retrieve an Existing Report** functionality (see **Retrieving an Existing Report** section) to retrieve the updated credit report