

Using EnCompass with ePass

Setting up the ePass Interface

1. Open up EnCompass and select the desired loan file.
2. On the bottom left panel, click on the **My ePASS** tab

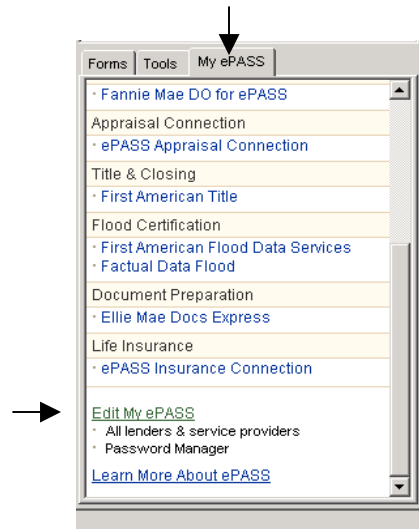


Figure 1: Configuring ePass

3. Click on the **Edit My ePass** link towards the bottom.
4. Under the **Service Provider Categories** click on the **Credit Reporting** button.

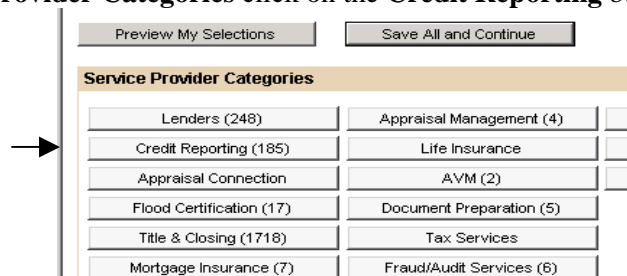


Figure 2: Selecting a Service Provider Category

5. Select your **Credit Reporting Agency** and click on the **Save All and Continue** button.

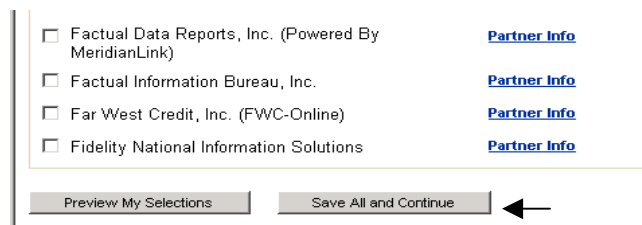
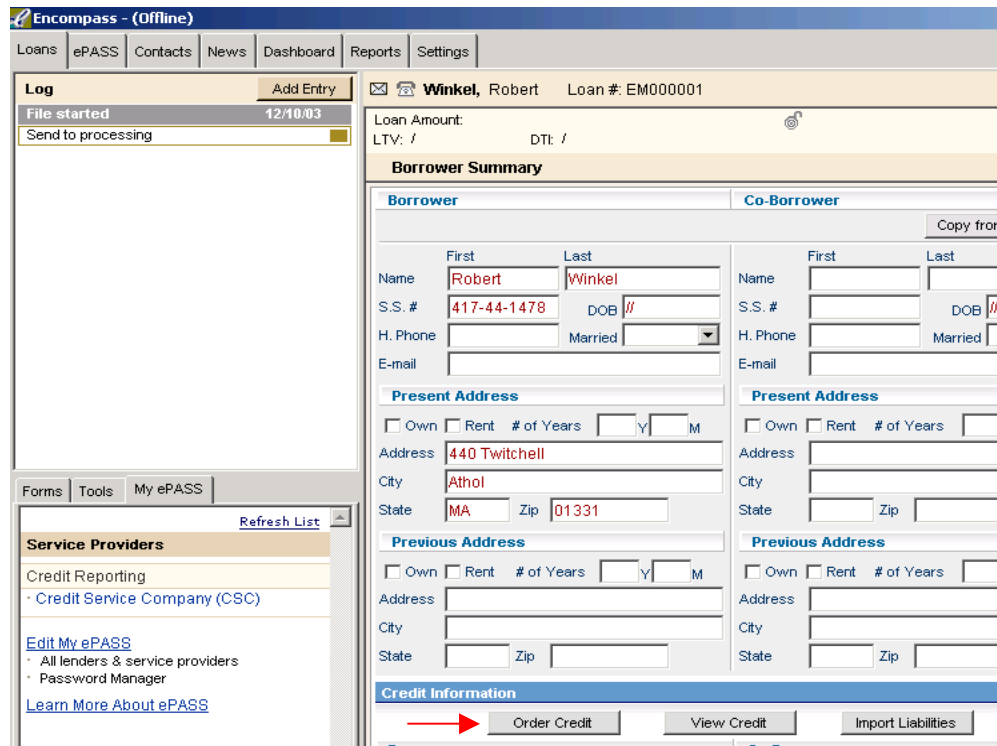


Figure 3: Selecting a Credit Reporting Agency

Using ePass with the Mortgage Credit Link System to order Credit Reports

Note: The Credit Card feature does not work with EnCompass/ePass.

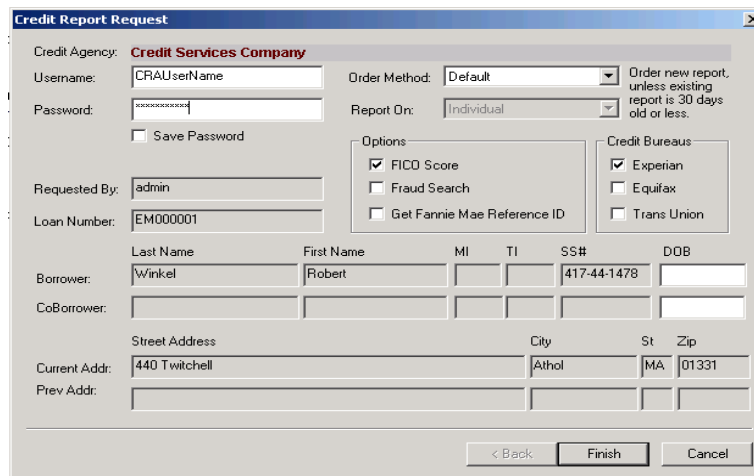
1. Open the desired file and in the **Credit Information** section and click on the **Order Credit** button.



The screenshot shows the Encompass - (Offline) web interface. The top navigation bar includes 'Loans', 'ePASS', 'Contacts', 'News', 'Dashboard', 'Reports', and 'Settings'. The main content area displays a loan summary for 'Winkel, Robert' with Loan # EM000001. The 'Borrower Summary' section is divided into 'Borrower' and 'Co-Borrower' tabs. The 'Borrower' tab shows fields for Name (Robert Winkel), S.S. # (417-44-1478), and Present Address (440 Twitchell, Athol, MA 01331). The 'Credit Information' section at the bottom has three buttons: 'Order Credit' (highlighted with a red arrow), 'View Credit', and 'Import Liabilities'.

Figure 4: Requesting a Credit Report

2. Type in your Credit Reporting Agency Username/Password. At the **Order Method** drop down list, select **Default**. Under **Options** and **Credit Bureaus** (if you want a FNMA file, check the **Get Fannie Mae Reference ID** box), make your selections and click on the **Finish** button.



The screenshot shows the 'Credit Report Request' dialog box. It contains the following fields and options:

- Credit Agency:** Credit Services Company
- Username:** CRAUserName
- Password:** [Redacted]
- Save Password:**
- Requested By:** admin
- Loan Number:** EM000001
- Order Method:** Default
- Report On:** Individual
- Options:**
 - FICO Score
 - Fraud Search
 - Get Fannie Mae Reference ID
- Credit Bureaus:**
 - Experian
 - Equifax
 - Trans Union
- Borrower:** Last Name: Winkel, First Name: Robert, MI: [Empty], TI: [Empty], SS#: 417-44-1478, DOB: [Empty]
- CoBorrower:** [Empty]
- Current Addr:** Street Address: 440 Twitchell, City: Athol, St: MA, Zip: 01331
- Prev Addr:** [Empty]

Buttons at the bottom: < Back, Finish, Cancel

Figure 5: Ordering a Credit Report

3. The Credit Report will come back in HTML format.
4. Go back to the Borrower file by clicking on the **Loans** tabs at the top.
5. At the **Credit Information** section click on the **Import Liabilities** button to import liabilities into the loan file.

The screenshot shows a web form with two columns of address fields. Below these is a blue bar labeled 'Credit Information' with three buttons: 'Order Credit', 'View Credit', and 'Import Liabilities'. A red arrow points to the 'Import Liabilities' button. Below the buttons are sections for 'Borrower' and 'Co-Borrower' with fields for Experian/FICO, Trans Union/Empirica, Equifax/BEACON, and Minimum FICO. A 'Credit Reference' field is at the bottom left.

Figure 6: Importing Liabilities

Using ePass to retrieve an existing Credit Report from Mortgage Credit Link

1. Open the desired file and in the **Credit Information** section click on the **Order Credit** button.
2. Type in your Credit Reporting Agency Username/Password. At the **Order Method** drop down list select **Retrieve Existing Report** and click on the **Finish** button.

The screenshot shows a 'Credit Report Request' dialog box. The 'Credit Agency' is 'Factual Data Reports, Inc.'. The 'Order Method' dropdown is set to 'Retrieve Existing Report', with a tooltip that says 'Retrieve existing ePASS or MeridianLink report.'. Other fields include Username, Password, Save Password checkbox, Requested By (admin), Loan Number (1ST 2ND EXAMPLE), Borrower (FIRSTSECOND JANET), CoBorrower (FIRSTSECOND JOE), and Current Address (77 Sunset Strip #1, Anaheim, CA, 92806). Buttons for '< Back', 'Finish', and 'Cancel' are at the bottom.

Figure 7: Retrieving an existing Credit Report

3. The Credit Report will come back in HTML format.
4. Go back to the Borrower file by clicking on the **Loans** tab at the top.
5. At the **Credit Information** section click on the **Import Liabilities** button to import liabilities into the loan file.

Using ePass to retrieve a specific Credit Report from Mortgage Credit Link

1. Open the desired file and in the **Credit Information** section click on the **Order Credit** button.
2. Type in your Credit Reporting Agency Username/Password. At the **Order Method** drop down list select **Import from Website**, enter a report number and click on the **Finish** button.

Credit Report Request

Credit Agency: **Beta**

Username: qa1

Password: *****

Save Password

Order Method: Import from website

Report On: []

File Number: 11478

Requested By: DEMO

Loan Number: 99-0110

Options:

- FICO Score
- Fraud Search
- Get Fannie Mae Reference ID

Credit Bureaus:

- Experian
- Equifax
- Trans Union

Borrower:

Last Name	First Name	MI	TI	SS#	DOB
blah	blah			789-78-9789	

CoBorrower:

Last Name	First Name	MI	TI	SS#	DOB

Current Addr:

Street Address	City	St	Zip
321 farmer land	irvine	CA	92620

Prev Addr:

Street Address	City	St	Zip

< Back Finish Cancel

Figure 7: Retrieving an existing Credit Report

3. The Credit Report will come back in HTML format.
4. Go back to the Borrower file by clicking on the **Loans** tab at the top.
5. At the **Credit Information** section click on the **Import Liabilities** button to import liabilities into the loan file.