



Encompass User Guide

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Encompass Integration User Guide

How to Guide to Enable VOE in LO Connect

Encompass

LENDING PLATFORM™

Encompass Integration User Guide



This User Guide will show a Lender how to access our services from within Encompass.

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1. Encompass Input Screen

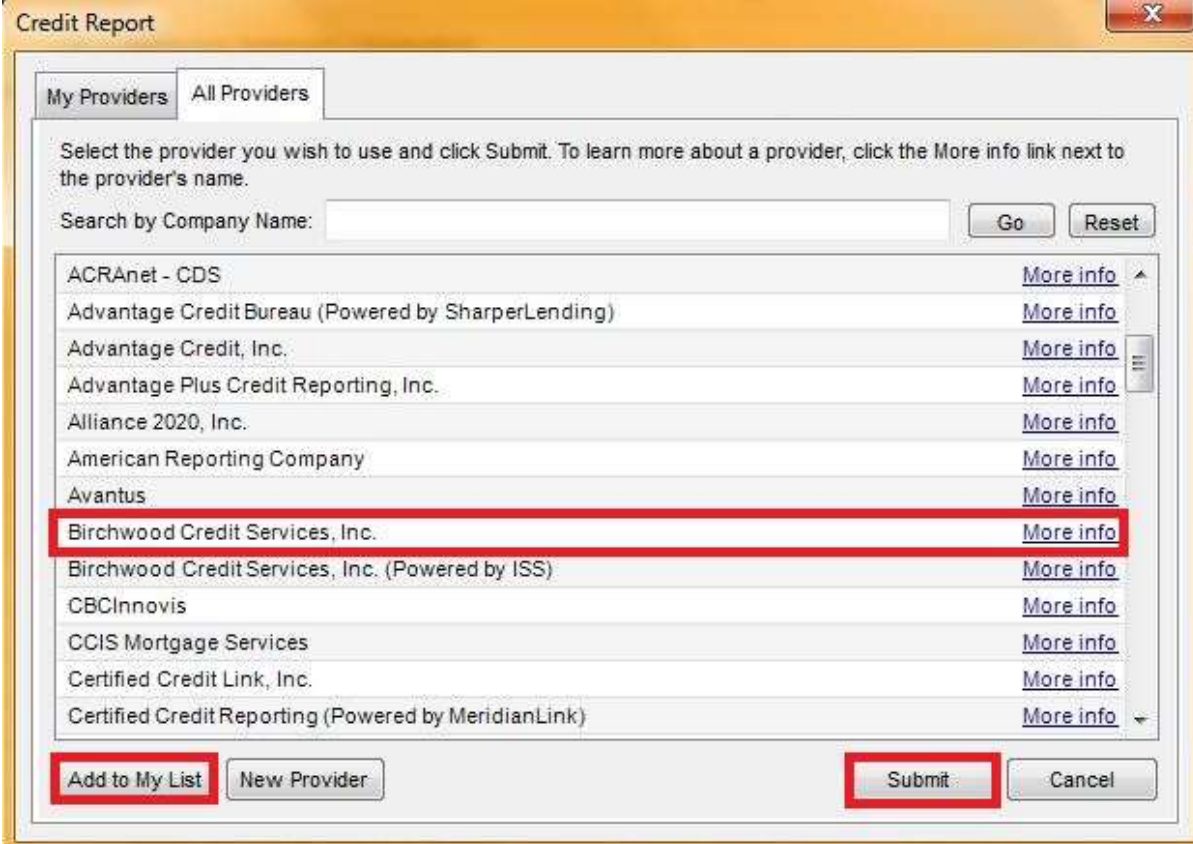
- Click on the **Services** category in the bottom left corner and select **“Order Credit Report”**.

The screenshot displays the Encompass software interface for a loan application. The top navigation bar includes 'Encompass', 'View', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. Below this is a secondary menu with 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The main window title is 'Borrowers' with a dropdown menu showing 'Marisol L Testcase'. The interface is divided into several sections:

- Alerts & Messages:** A sidebar on the left showing a list of events. The 'File started' event on '01/24/19' is highlighted. Other events include Qualification, Processing, Submittal, Cond. Approval, Resubmittal, Approval, Doc Preparation, Docs Signing, Funding, Post Closing, and Shipping.
- Forms, Tools, Services:** A bottom-left sidebar where the 'Services' tab is selected. The 'Order Credit Report' option is highlighted with a red box. Other options include 'Access Lenders', 'Search Product and Pricing', 'Request Underwriting', 'Order Appraisal', 'Order Flood Certification', 'Order Title & Closing', and 'Order Doc Preparation'.
- Borrower Summary - Origination:** The main content area showing loan details. It includes fields for 'Channel', 'Application Date' (01/24/2019), 'Current Status' (Active Loan), and 'Date'. Below this is the 'Borrower Information' section, which is split into 'Borrower' and 'Co-Borrower' columns. Fields include 'Vesting Type', 'First Name', 'Middle', 'Last Name', 'Suffix', 'SSN', 'DOB', 'Home Phone', 'Work Phone', 'Cell', 'Marital Status', 'Home E-mail', and 'Work E-mail'. There is also a 'Social Security Number Verification' section with 'The Purpose of the Transaction' field for both borrower and co-borrower.

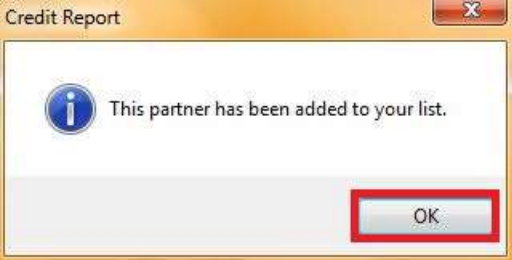
2. Select Birchwood Credit Services, Inc.

- From the All Providers tab click on **Birchwood Credit Services, Inc.** and click on the **Add to My List** button. Click on the **Submit** button to launch the request form.



The screenshot shows a window titled "Credit Report" with two tabs: "My Providers" and "All Providers". The "All Providers" tab is active. Below the tabs, there is a search bar labeled "Search by Company Name:" with a "Go" button and a "Reset" button. A list of providers is displayed below, with "Birchwood Credit Services, Inc." highlighted in red. To the right of each provider name is a "More info" link. At the bottom of the window, there are four buttons: "Add to My List" (highlighted in red), "New Provider", "Submit" (highlighted in red), and "Cancel".

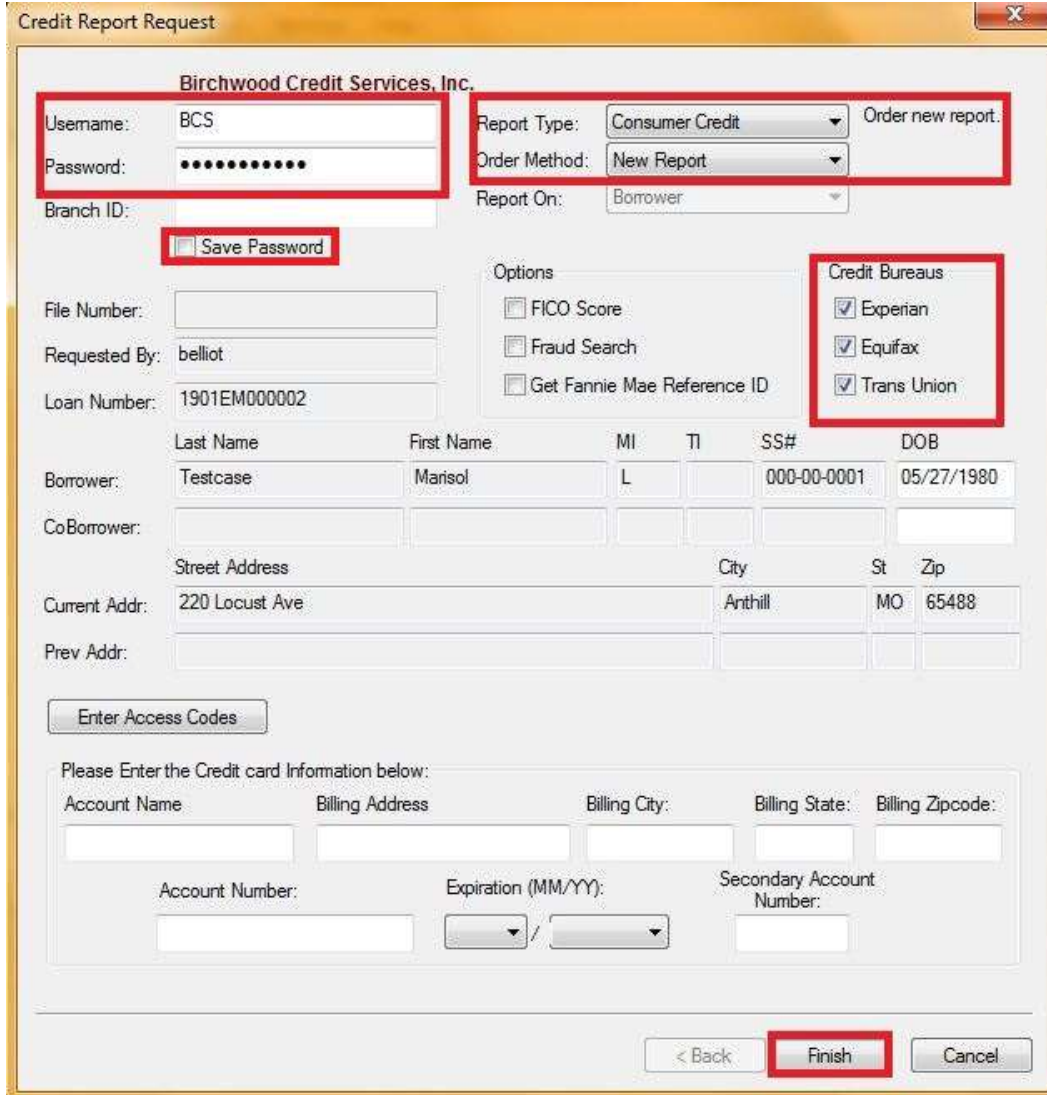
- Encompass will indicate **Birchwood Credit Services, Inc.** has been added to your list.



The screenshot shows a small dialog box titled "Credit Report" with a close button in the top right corner. On the left is an information icon (a lowercase 'i' in a blue circle). To the right of the icon is the text "This partner has been added to your list." At the bottom right of the dialog box is an "OK" button, which is highlighted with a red border.

3. Credit Report Request Input Fields

- Log in by entering the **username** and **password** that was assigned by **Birchwood Credit Services, Inc.** (leave Branch ID blank). Click **"Save Password"**.
- Select **"Consumer Credit"** for Report Type and **"New Report"** for Order Method.
- Select which **Credit Bureau(s)** need to be accessed for credit data.
- Click **Finish**.



Birchwood Credit Services, Inc.

Username: BCS
 Password: ●●●●●●●●
 Branch ID:

Report Type: Consumer Credit
 Order Method: New Report
 Report On: Borrower

Save Password

Options

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

Credit Bureaus

- Experian
- Equifax
- Trans Union

File Number:
 Requested By: belliot
 Loan Number: 1901EM000002

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	Testcase	Marisol	L		000-00-0001	05/27/1980
CoBorrower:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

	Street Address	City	St	Zip
Current Addr:	220 Locust Ave	Arthill	MO	65488
Prev Addr:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Enter Access Codes

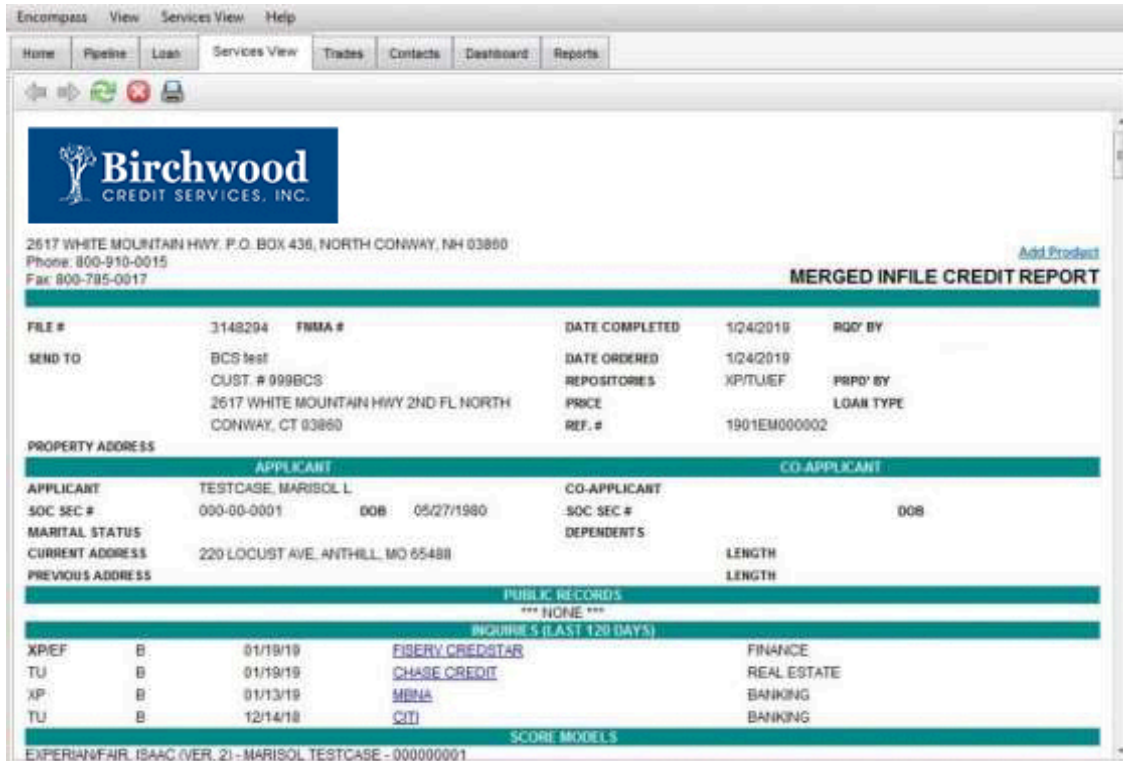
Please Enter the Credit card Information below:

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

4. Viewing the Credit Report in the Services View Window

- Upon completion the credit report will be displayed in the Services View Window.



The screenshot shows the Encompass application interface. The top menu includes 'Encompass', 'View', 'Services View', and 'Help'. Below the menu are tabs for 'Home', 'Pipeline', 'Loan', 'Services View', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The 'Services View' tab is active, displaying the Birchwood Credit Services, Inc. logo and contact information: 2617 WHITE MOUNTAIN HWY, P.O. BOX 436, NORTH CONWAY, NH 03860; Phone: 800-910-0015; Fax: 800-785-0017. A link for 'Add Product' is visible.

The main content area is titled 'MERGED INFILE CREDIT REPORT'. It contains the following data:

FILE #	3148294	FNMA #	DATE COMPLETED	1/24/2019	REQ' BY
SEND TO	BCS test	CUST. # 999BCS	DATE ORDERED	1/24/2019	PRPD' BY
	2617 WHITE MOUNTAIN HWY 2ND FL NORTH	CONWAY, CT 03860	REPOSITORIES	XP/TU/EF	LOAN TYPE
			PRICE		
			REF. #	1901EM000002	

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	TESTCASE, MARISOL L	CO-APPLICANT	
SOC SEC #	000-00-0001	DOB	05/27/1980
MARITAL STATUS		-SOC SEC #	
CURRENT ADDRESS	220 LOCUST AVE, ANTHILL, MO 65488	DEPENDENTS	
PREVIOUS ADDRESS		LENGTH	
		LENGTH	

PUBLIC RECORDS
*** NONE ***

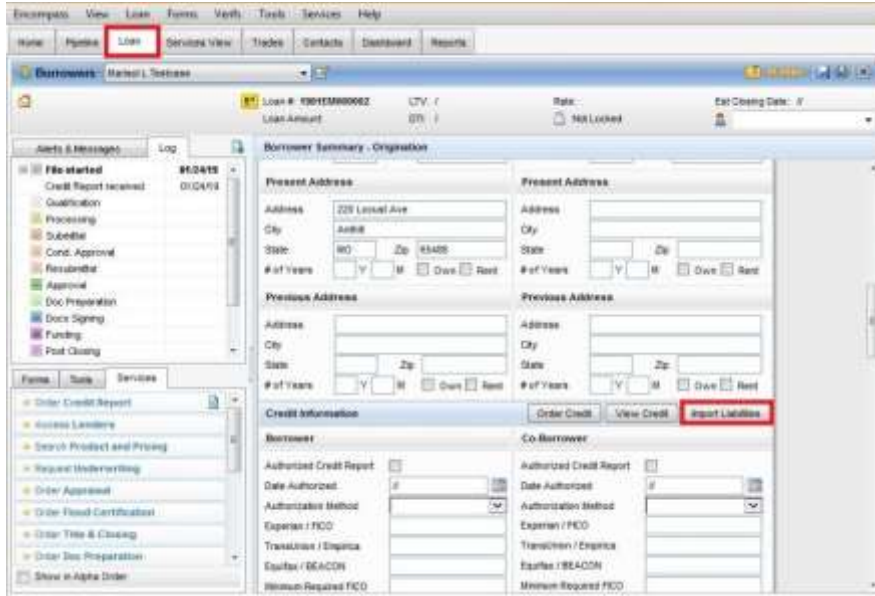
INQUIRE 5 (LAST 120 DAYS)

XPEF	B	01/19/19	FISERV CREDITSTAR	FINANCE
TU	B	01/19/19	CHASE CREDIT	REAL ESTATE
XP	B	01/13/19	MRNA	BANKING
TU	B	12/14/18	QTI	BANKING

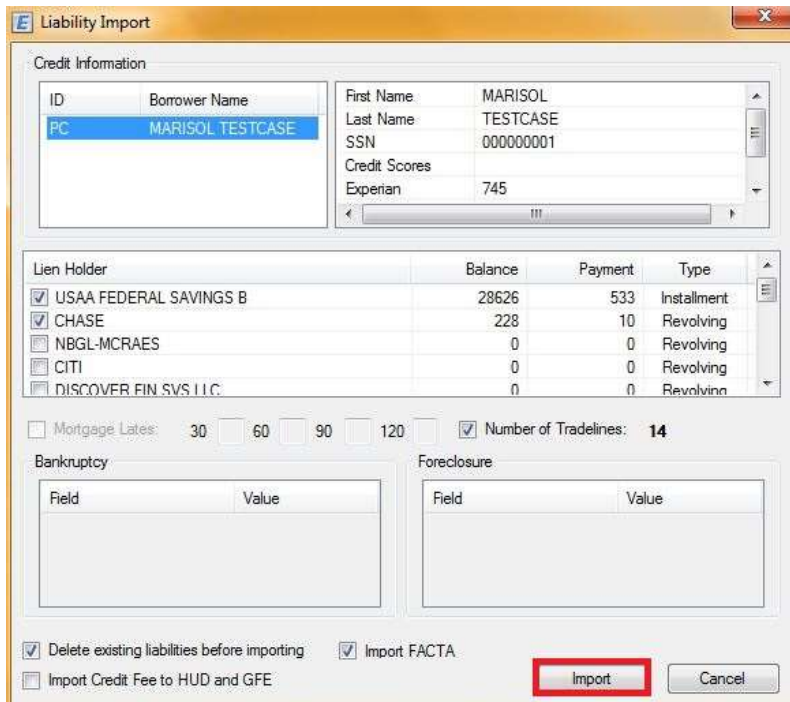
SCORE MODELS
EXPERIANFAIR, ISAAC (VER. 2) - MARISOL TESTCASE - 000000001

5. Importing Liabilities

- Go to the **Loan** tab and select **"Import Liabilities"**.

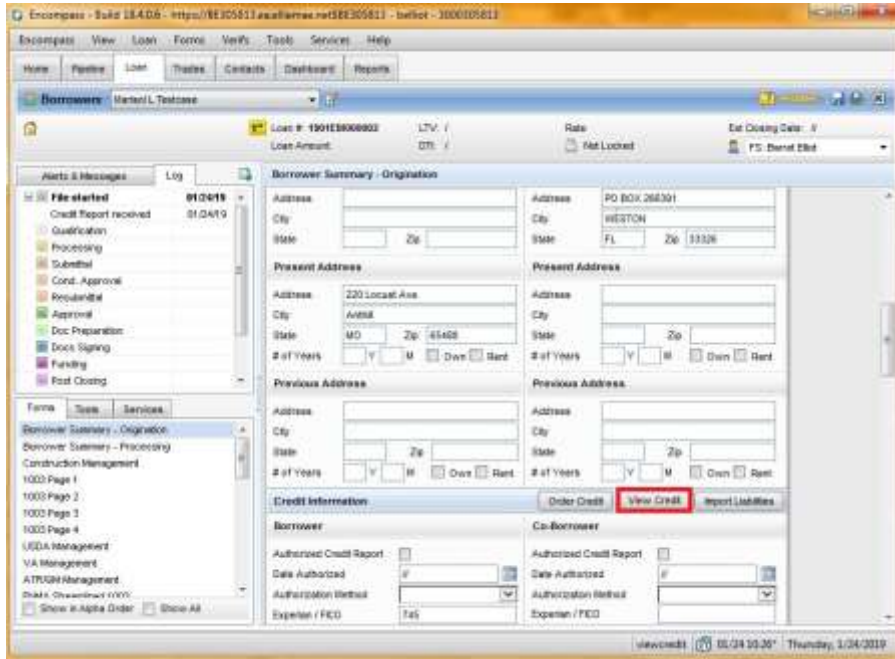


- Select which lien holders to include and select **"Import"**.

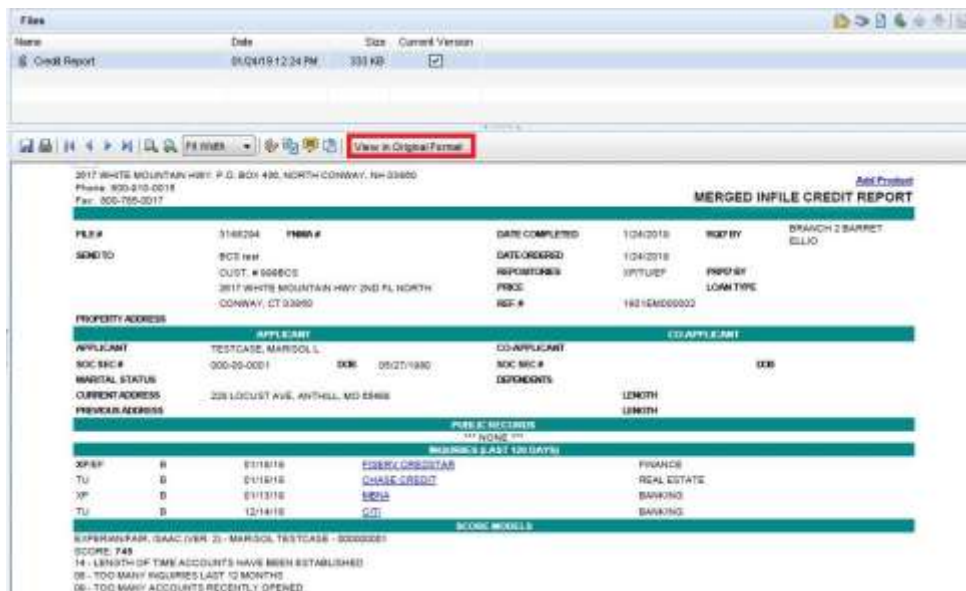


6. Ordering Credit Supplements/Updates

- Go to the **Loan** tab and select **"View Credit"**.



- Select **"View in Original Format"**.



- Click on tradeline creditor name to open supplement/update request menu.

Request New Tradeline		TRADELINES								Display Trended Data	
USAA FEDERAL SAVINGS B ACCT000006	Opened 04/18	Reported 12/18	Hi. Credit \$31206	Credit Limit -	Reviewed 9 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 063 X 533	Balance \$2826
	DLA 06/18	EQOA B	Source (B) XPTUJFF	Auto	AS AGREED						
CHASE ACCT000002	Opened 06/18	Reported 01/19	Hi. Credit \$4000	Credit Limit \$4000	Reviewed 7 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment MIN X 10	Balance \$228
	DLA 01/18	EQOA B	Source (B) XPTUJFF	Revolving	AS AGREED						
CATO CORPORATION ACCT000014	Opened 01/15	Reported 07/17	Hi. Credit \$200	Credit Limit \$200	Reviewed 31 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 05/15	EQOA B	Source (B) XPTUJFF	Revolving	PAID						

- Indicate information to be checked / verified.
- Include applicant's phone number (not a required field but will assist in expediting the request).
- Include any addition instructions.
- Upload supporting documentation (a borrower authorization will assist in expediting the request).
- Click **"Submit Order"**.

TRADELINES SUPPLEMENT

#3148294 - TESTCASE, MARISOL - *****0001

Requires full 16 digit account number

Check and/or Verify

<input checked="" type="checkbox"/> Update balance	<input type="checkbox"/> Verify late dates	<input type="checkbox"/> Update rating
<input type="checkbox"/> Update payment	<input type="checkbox"/> Not applicant	<input type="checkbox"/> Included bankruptcy
<input type="checkbox"/> Delete duplicate	<input type="checkbox"/> Account is closed	<input type="checkbox"/> Other
<input type="checkbox"/> 12 months rating	<input type="checkbox"/> Account is current	

Account Number

Creditor

Applicant's Phone

Ordered By

Email (please verify)

Phone

Additional Instructions

I have provided or will provide document(s) for this request ([download fax coversheet](#))

Document Description **Borrower's Authorization**

Borrower Authorization F

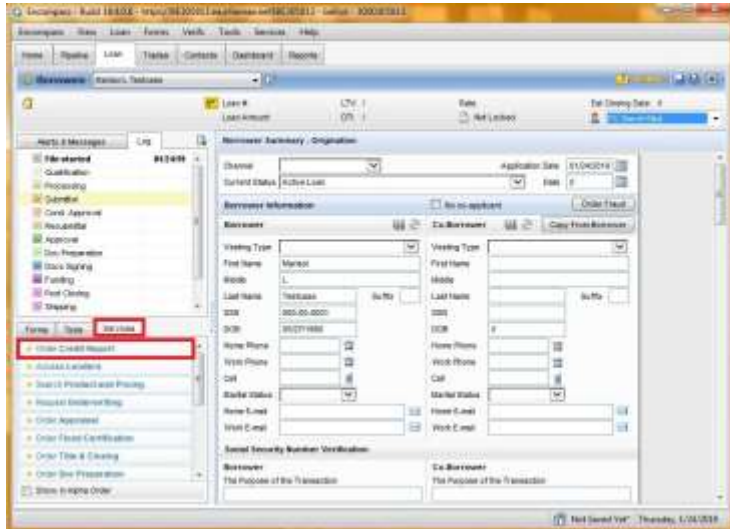
Document Description **Attach Documentation**

[Attach more ...](#)

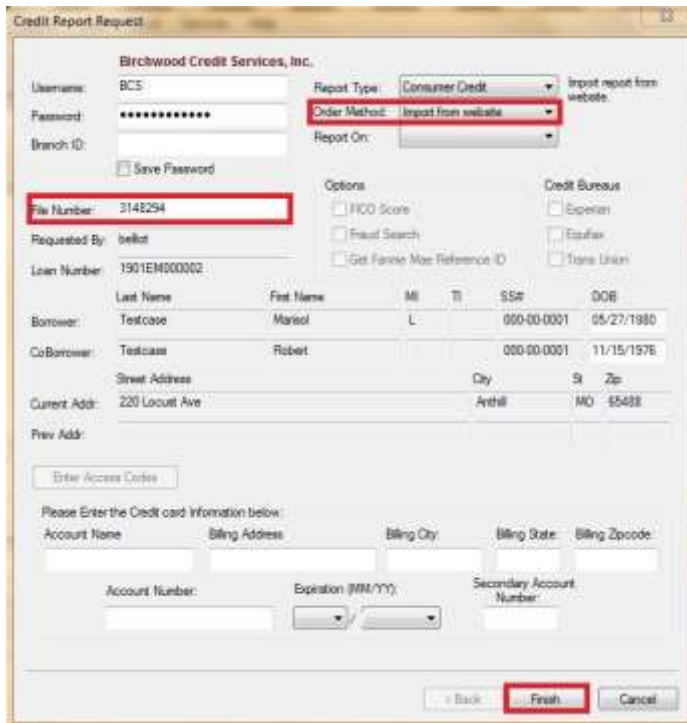
RUSH (There may be an additional fee)

7. Retrieving and Importing Supplements & Updated Reports

- Click on the **Services** category in the bottom left corner and select **“Order Credit Report”**.

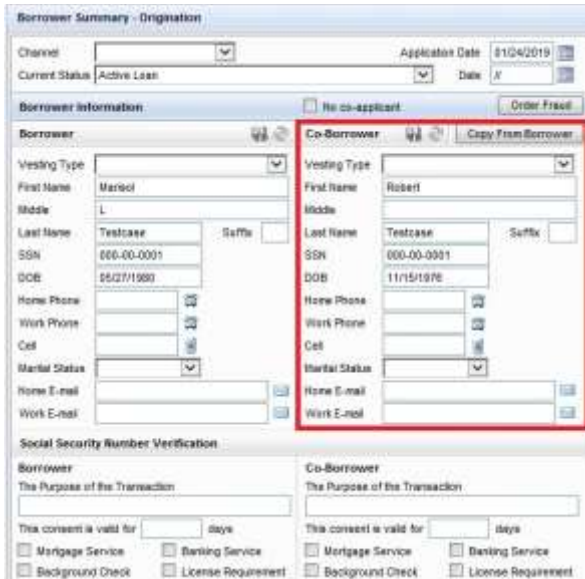


- Select **“Import from Website”** from **Order Method**, confirm accuracy of **File Number**, click **Finish**.



8. Adding a Co-Borrower to the Credit Report

- Add the co-borrowers information to the loan file.

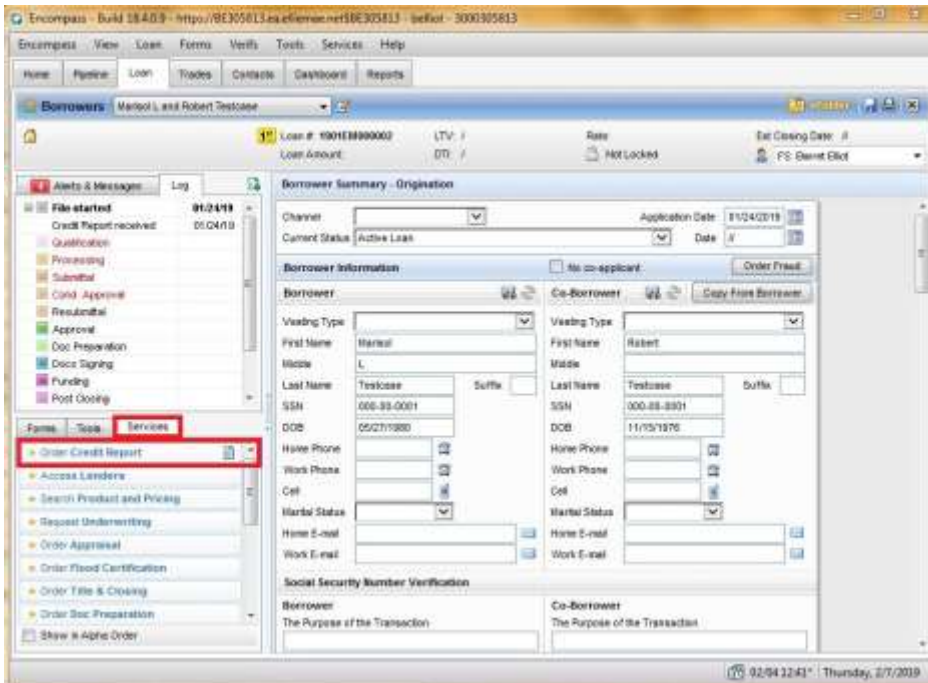


The screenshot shows the 'Borrower Summary - Origination' form. The 'Co-Borrower' section is highlighted with a red box. It contains the following fields:

- Vesting Type: [Dropdown]
- First Name: Robert
- Middle: [Text]
- Last Name: Testcase
- SSN: 000-00-0001
- DOB: 11/15/1976
- Home Phone: [Text]
- Work Phone: [Text]
- Cell: [Text]
- Marital Status: [Dropdown]
- Home E-mail: [Text]
- Work E-mail: [Text]

Below the 'Co-Borrower' section is the 'Social Security Number Verification' section, which includes fields for 'The Purpose of the Transaction' and 'This consent is valid for' (days), along with checkboxes for 'Mortgage Service', 'Banking Service', 'Background Check', and 'License Requirement'.

- Click on the **Services** category in the bottom left corner and select "Order Credit Report".



The screenshot shows the Encompass software interface. The 'Services' menu is open, and 'Order Credit Report' is selected. The 'Borrower Summary - Origination' form is visible in the background, showing the same 'Co-Borrower' information as the previous screenshot. The 'Services' menu includes the following items:

- Order Credit Report (Selected)
- Accept Lenders
- Search Product and Pricing
- Request Underwriting
- Order Approval
- Order Flood Certification
- Order File & Closing
- Order Doc Preparation
- Show in Active Order

The bottom of the screen shows the system tray with the date and time: 02/04/2019, Thursday, 2/7/2019.

- Select **“Upgrade”** from **Order Method** and **“Joint”** from **Report On**, Encompass will pre-populate the Co-Borrower information.
- Click **“Finish”**.

Credit Report Request

Birchwood Credit Services, Inc.

Username: BCS Report Type: Consumer Credit Upgrade existing ePASS or MeridianLink report.

Password: Password field Order Method: Upgrade Report On: Joint

Branch ID: Save Password

File Number: 3148294

Requested By: belliot

Loan Number: 1901EM000002

Options: FICO Score, Fraud Search, Get Fannie Mae Reference ID

Credit Bureaus: Experian, Equifax, Trans Union

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	Testcase	Marisol	L		000-00-0001	05/27/1980
CoBorrower:	Testcase	Robert			000-00-0001	11/15/1976

Street Address City St Zip

Current Addr: 220 Locust Ave Anthill MO 65488

Prev Addr:

Enter Access Codes

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:

< Back Finish Cancel

9. Ordering Refresh Reports

- Navigate to the Credit Report Request window and select “**Refresh Report**” for Report Type.
- Select which **Credit Bureau(s)** need to be accessed for credit data.
- Click “**Finish**”

Credit Report Request

Birchwood Credit Services, Inc.

Username: BCS Report Type: Refresh Order new refresh report.

Password: ●●●●●●●● Order Method: New Report

Branch ID: Report On: Borrower

Save Password

Options

FICO Score

Fraud Search

Get Fannie Mae Reference ID

Credit Bureaus

Experian

Equifax

Trans Union

File Number: 3148294

Requested By: belliot

Loan Number: 1901EM000002

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	Testcase	Marisol	L		000-00-0001	05/27/1980
CoBorrower:						

	Street Address	City	St	Zip
Current Addr:	220 Locust Ave	Anthill	MO	65488
Prev Addr:				

Enter Access Codes

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:		

< Back **Finish** Cancel

10. Ordering UDN (Undisclosed Debt Notifications)

- Navigate to the Credit Report Request window and select “**UDN**” for Report Type and “**Activate**” for Order Method.
- Select which **Credit Bureau(s)** need to be monitored.
- Click “**Finish**”

Credit Report Request

Birchwood Credit Services, Inc.

Username: BCS Report Type: **UDN** Activate Undisclosed Debt Notification.

Password: ●●●●●●●● Order Method: **Activate**

Branch ID: Report On: Borrower

Save Password

File Number: 3148294 Start Date: **Credit Bureaus**

Requested By: belliot Notification Email: barret@birchwoodcreditservi

Loan Number: 1901EM000002

Experian

Equifax

Trans Union

Borrower:	Last Name	First Name	MI	TI	SS#	DOB
	Testcase	Marisol	L		000-00-0001	05/27/1980

CoBorrower:

Current Addr:	Street Address	City	St	Zip
	220 Locust Ave	Anthill	MO	65488

Prev Addr:

Enter Access Codes

Please Enter the Credit card Information below:

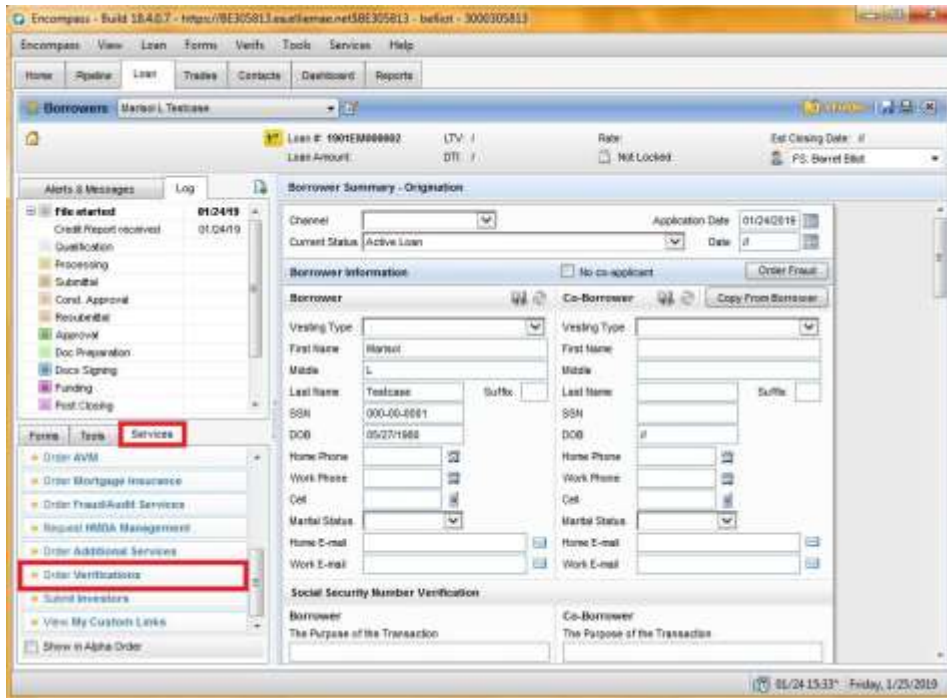
Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:

Account Number:	Expiration (MM/YY):	Secondary Account Number:
	/	

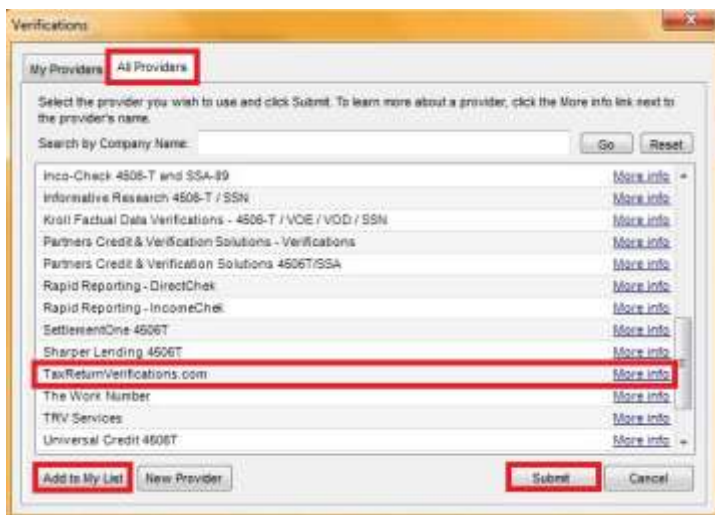
< Back **Finish** Cancel

1. Ordering 4506-C Verifications

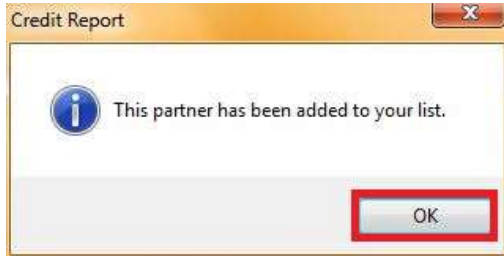
- Navigate to the **Loan** window and select **"Order Verifications"** under the **Services** tab.



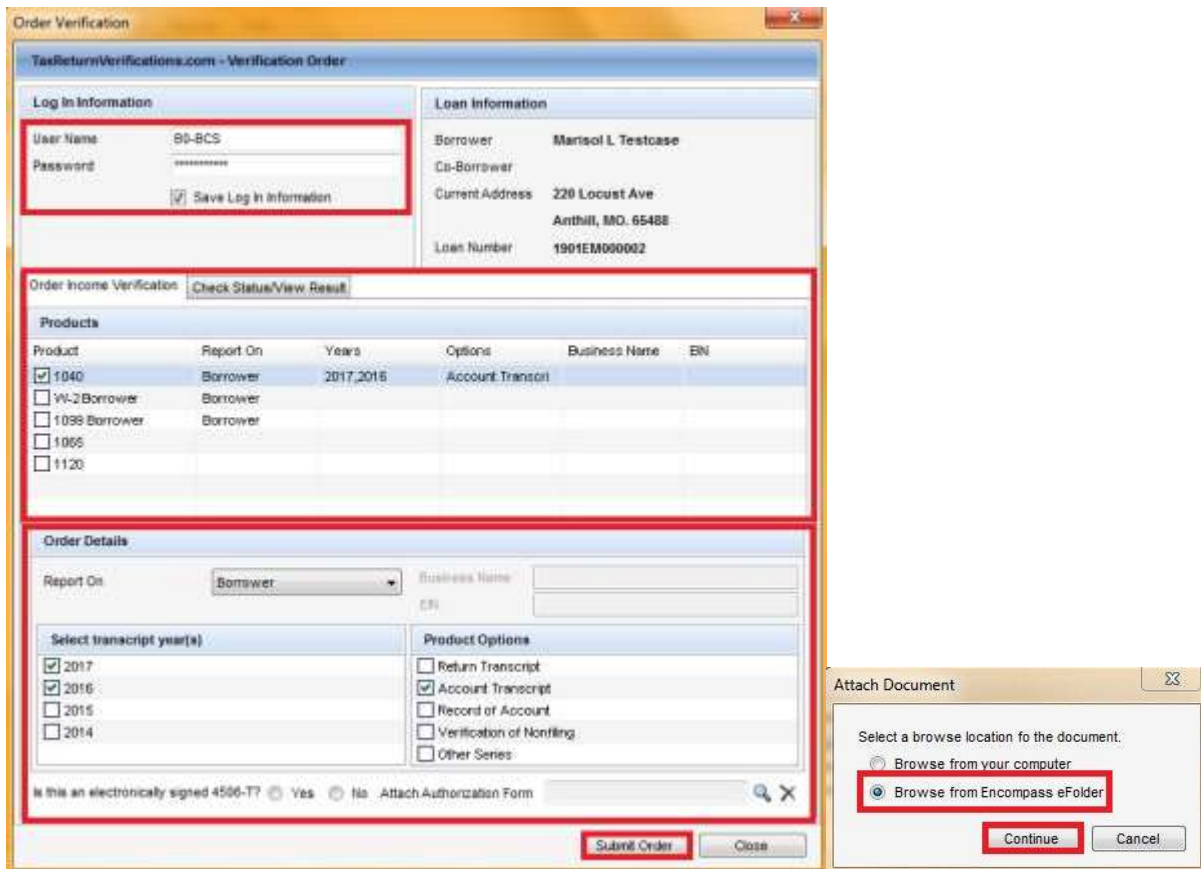
- From the All Providers tab click on TaxReturnVerifications.com and click on the **Add to My List** button. Click on the **Submit** button to launch the order form.



- Encompass will indicate **TaxReturnVerifications.com** has been added to your list.

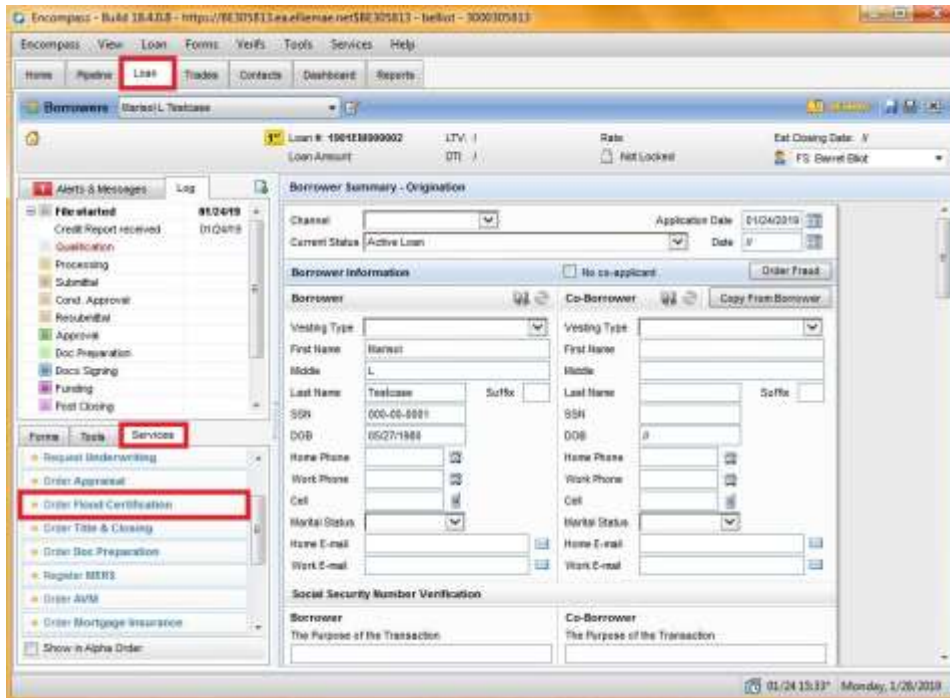


- Enter your Birchwood Credit Services, Inc. credentials with a prefix of B0- (capital B, Zero, Dash) preceding your user name.
- Select each Income Verification report (1040/W-2/etc.) to be ordered with the corresponding year(s) and Product Options.
- Indicate if the 4506-C form being uploaded has been E-signed.
- Upload supporting 4506-C document from computer or Encompass e-Folder.
- Click "**Continue**".

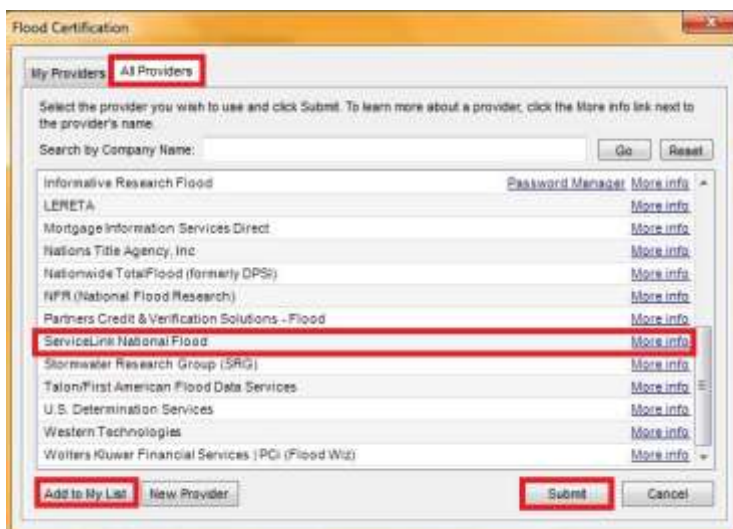


1. Ordering Flood Certifications

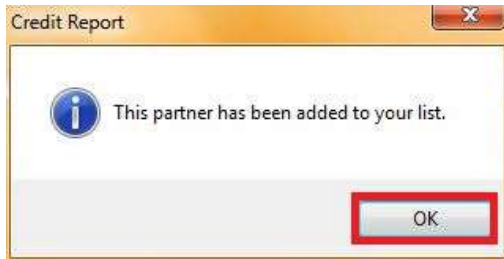
- Navigate to the **Loan** window and select **“Order Flood Certification”** under the **Services** tab.



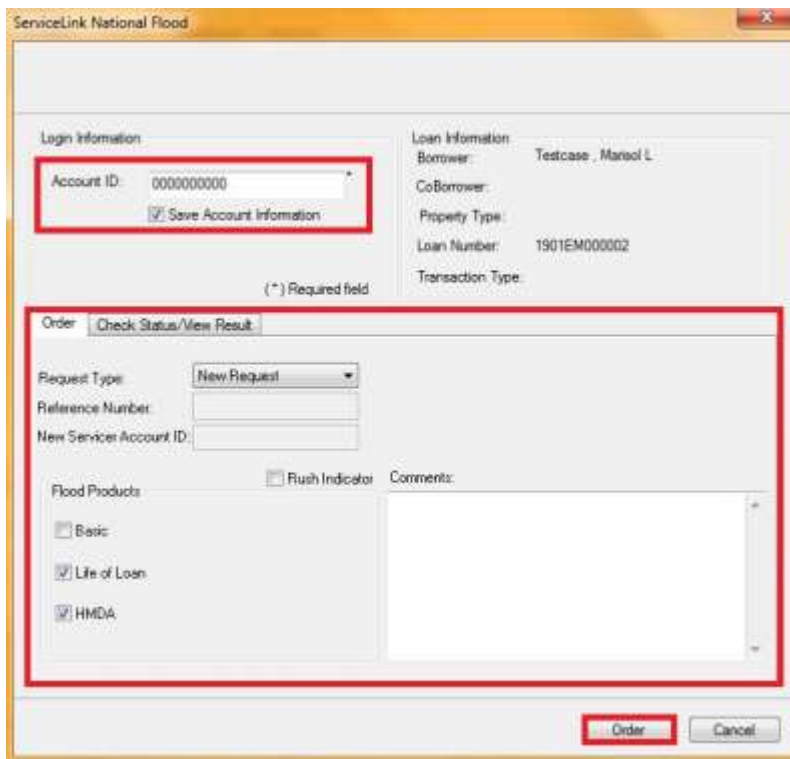
- From the All Providers tab click on **ServiceLink National Flood** and click on the **Add to My List** button. Click on the **Submit** button to launch the order form.



- Encompass will indicate **ServiceLink National Flood** has been added to your list.



- Enter your Account ID credentials and check **"Save Account Information"**.
- Select **"New Request"** under **Request Type** and check **"Life of Loan"** and **"HMDA"** under **"Flood Products"**.
- Click **"Order"**.



HOW-TO GUIDE

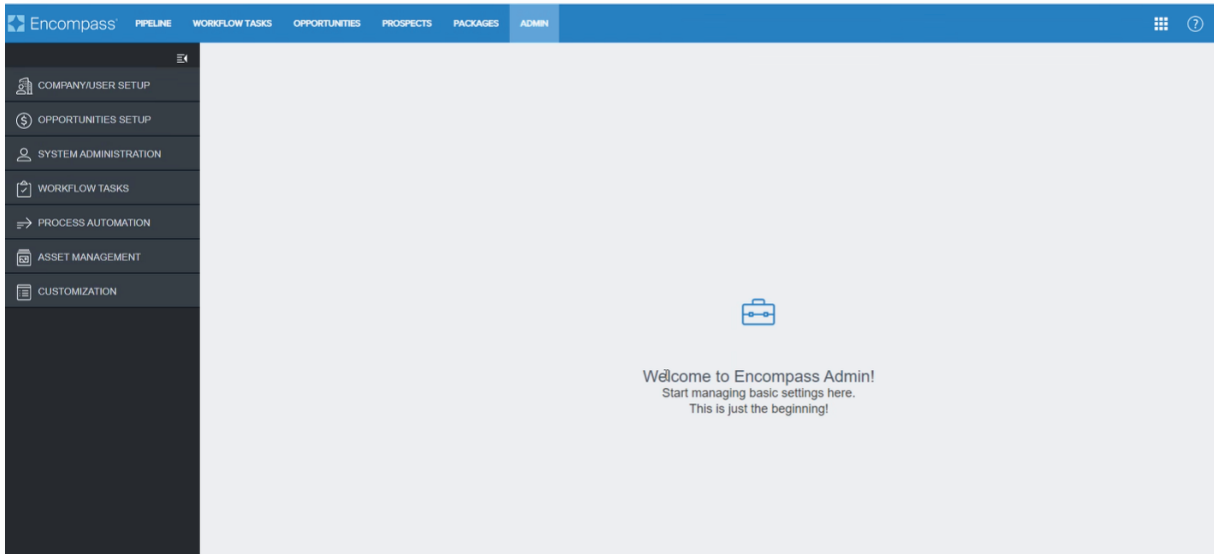


How to Enable VOE in LO Connect

Enabling VOE in LO Connect

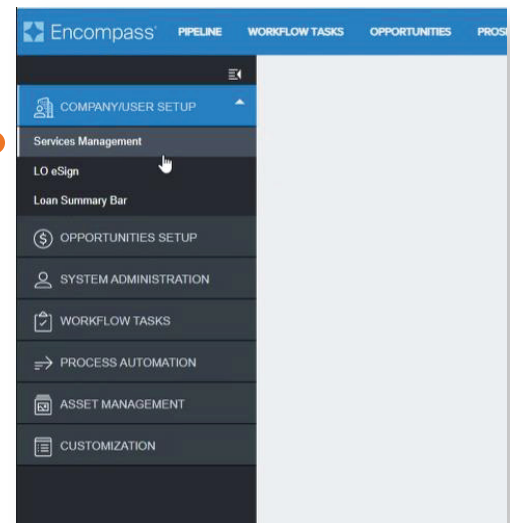
Step One

Select the **Admin** tab from within LO Connect.



Step Two

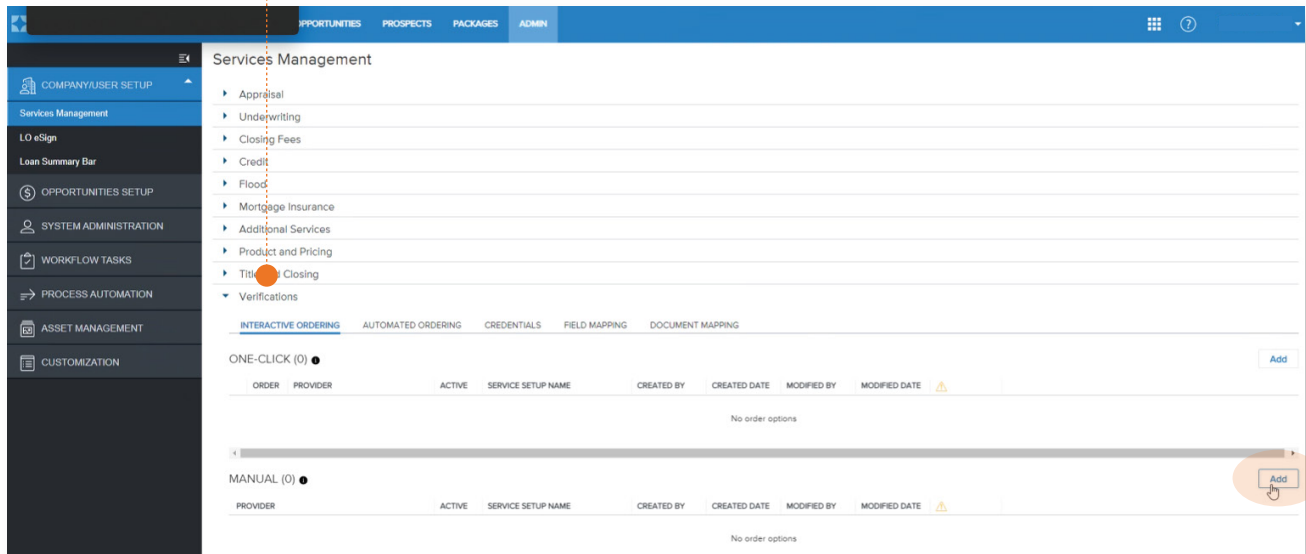
Select **Company/User Setup** and then **Services Management**.



Enabling VOE in LO Connect

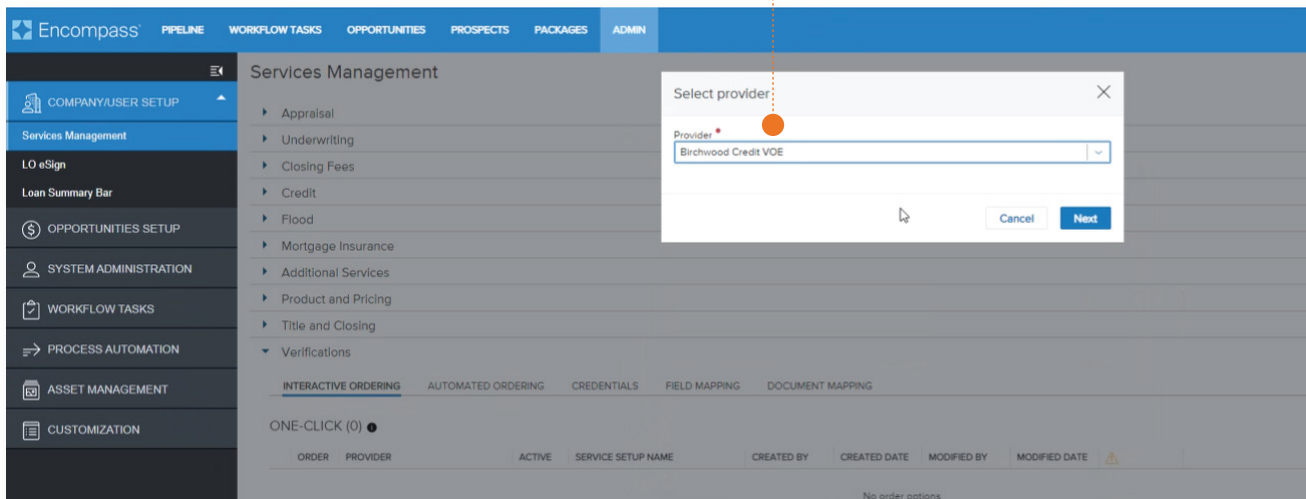
Step Three

Select **Verifications**, then within the **Interactive Ordering** tab, click **Add**.



Step Four

Select **Birchwood** from the provider drop down, then click **Next**.



Enabling VOE in LO Connect

Step Five

Enter the **Service Setup Name** (this does not have to be in a specific format to work), enable users and ensure the switch in the top right is toggled to **On**. Click **Save**.

Encompass PIPELINE WORKFLOW TASKS OPPORTUNITIES PROSPECTS PACKAGES ADMIN

Active **On**

Edit Order Options

Service Type Verifications Order Type Manual Provider Birchwood Credit VOE

Service Setup Name * Birchwood Credit Services VOE Service Setup Description

Readiness Conditions

Authorized Users*

Category	Selected Items
Organizations	<input type="checkbox"/> <input type="checkbox"/>
Users	<input checked="" type="checkbox"/> <input type="checkbox"/>
Persons	<input checked="" type="checkbox"/> <input type="checkbox"/>

CLEAR ALL

