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Encompass User Guide

Encompass LENDING PLATFORM™

Birchwood CREDIT SERVICES, INC.

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Encompass Integration User Guide

Birchwood
CREDIT SERVICES, INC.

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

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![ICE Mortgage Technology logo] One network. Every connection. Every mortgage.™

1. Encompass Input Screen

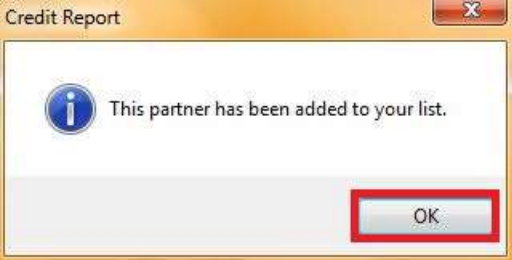- Click on the **Services** category in the bottom left corner and select "**Order Credit Report**".

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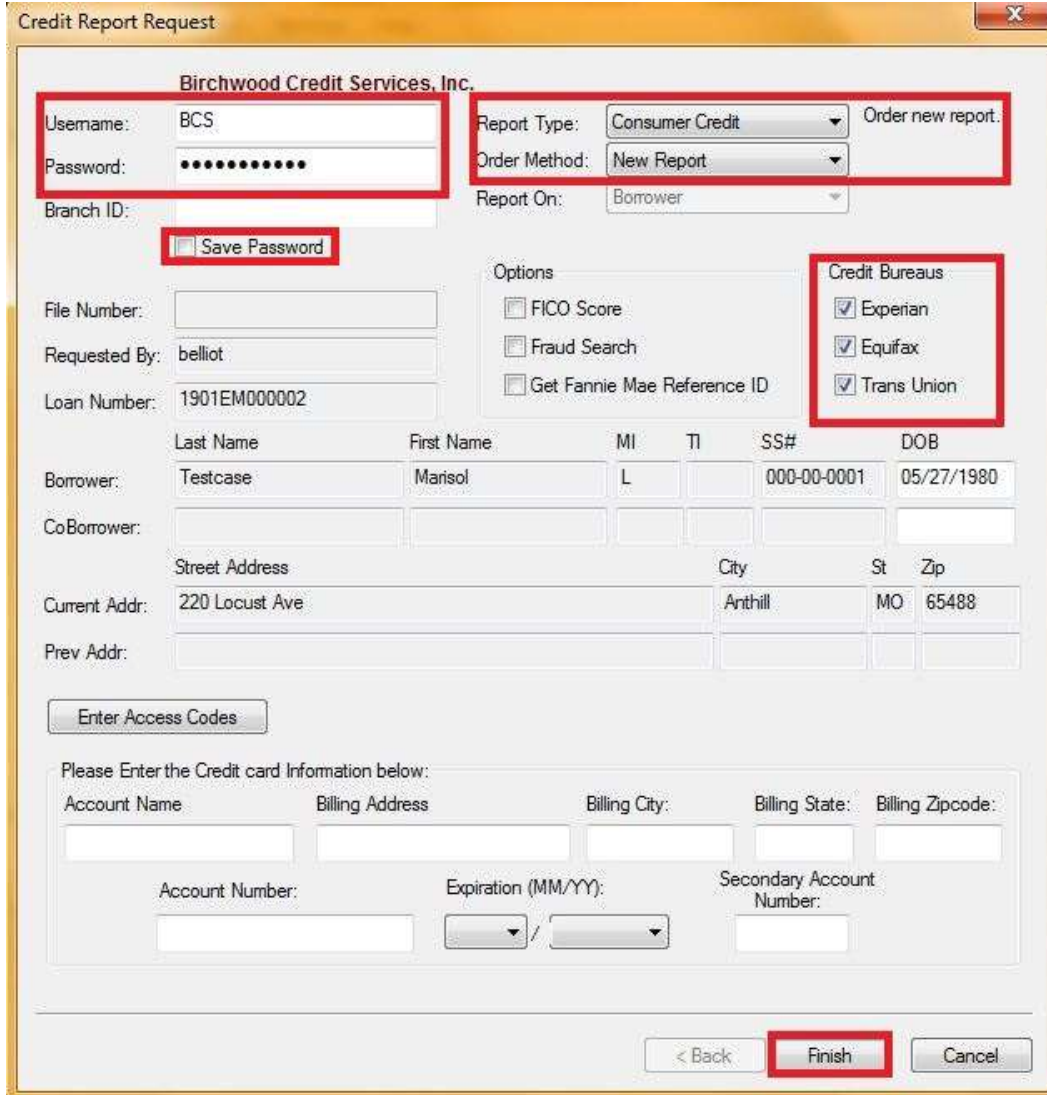
- Encompass will indicate Birchwood Credit Services, Inc. has been added to your list.

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**.

4. Viewing the Credit Report in the Services View Window

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

5. Importing Liabilities

- Go to the **Loan** tab and select "**Import Liabilities**".
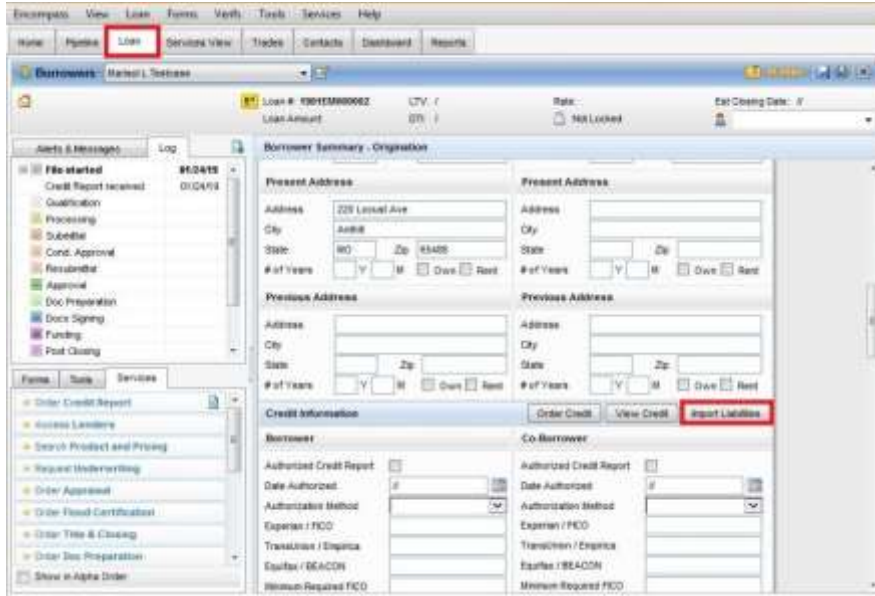
- Select which lien holders to include and select "**Import**".
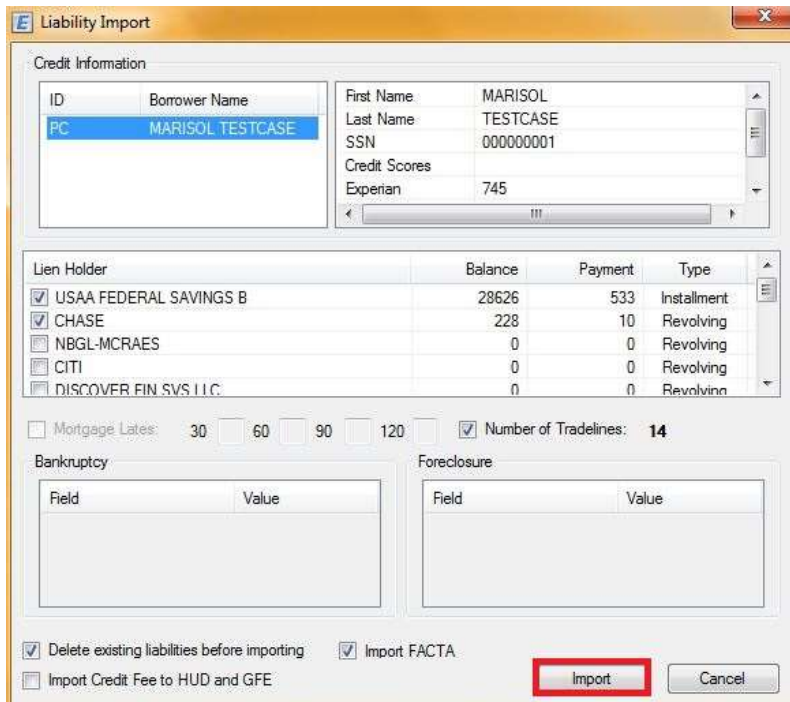
6. Ordering Credit Supplements/Updates

- 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.

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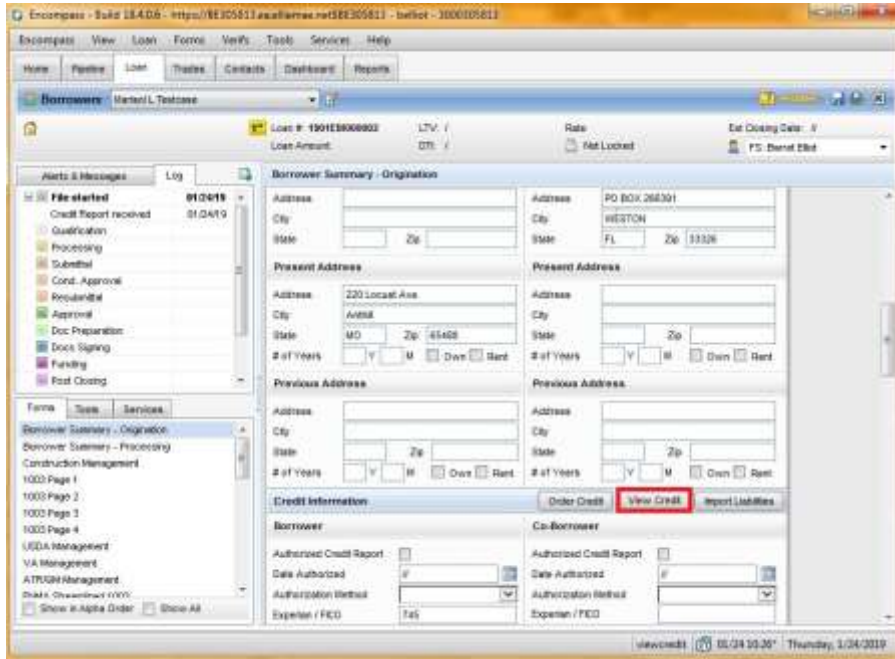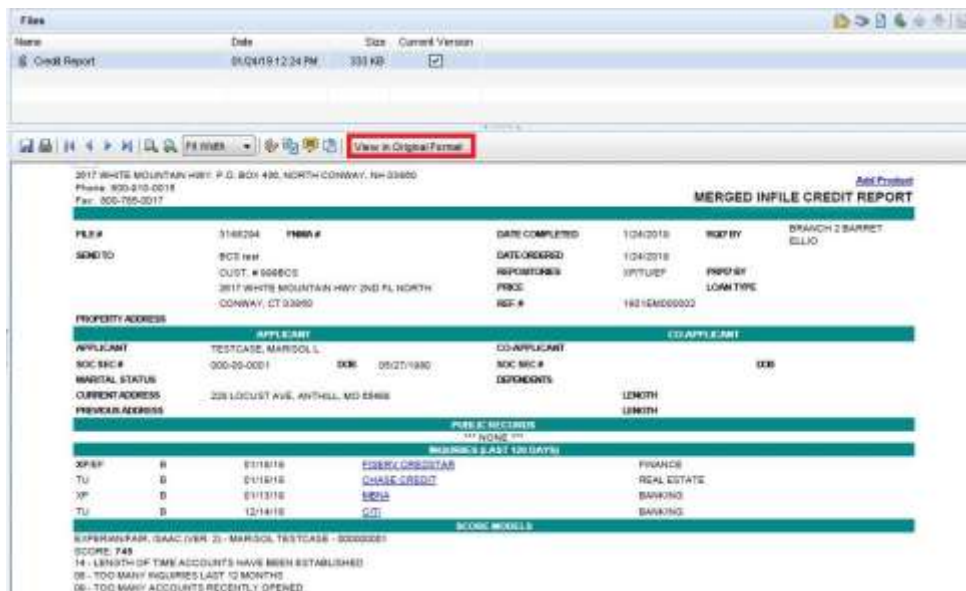- Include applicant's phone number (not a required field but will assist in expediting the request).
- Include any addition instructions.
- Upload supporting documentation (a borrower authorization will assist in expediting the request).
- Click "**Submit Order**".

7. Retrieving and Importing Supplements & Updated Reports

- Click on the **Services** category in the bottom left corner and select "**Order Credit Report**".
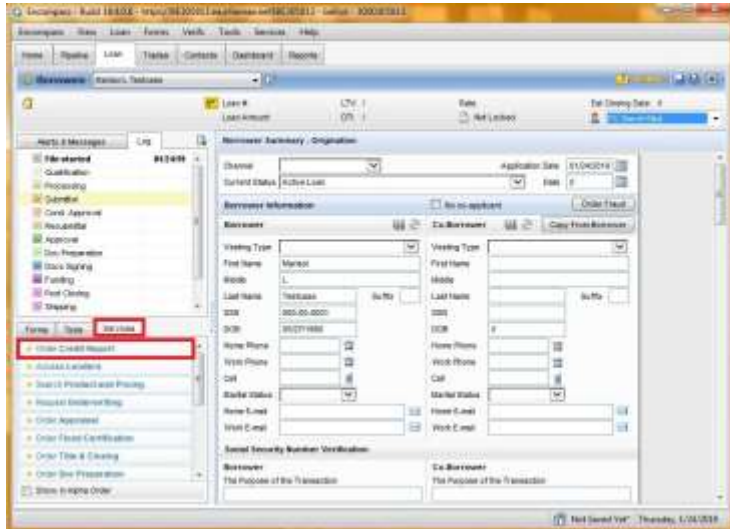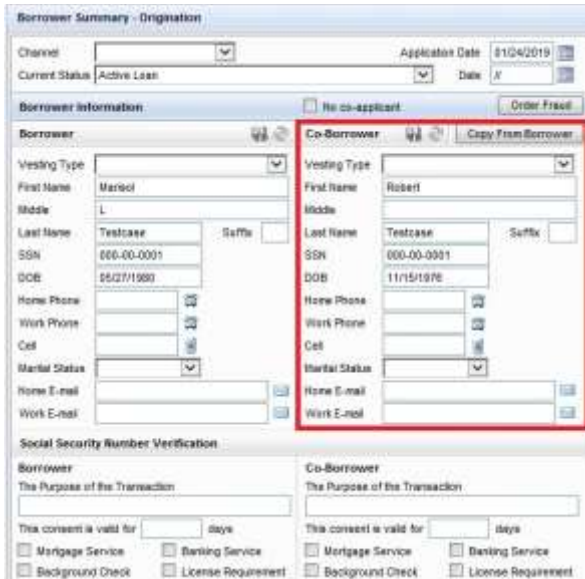
- Select "**Import from Website**" from **Order Method, confirm accuracy of File Number,** click **Finish**.
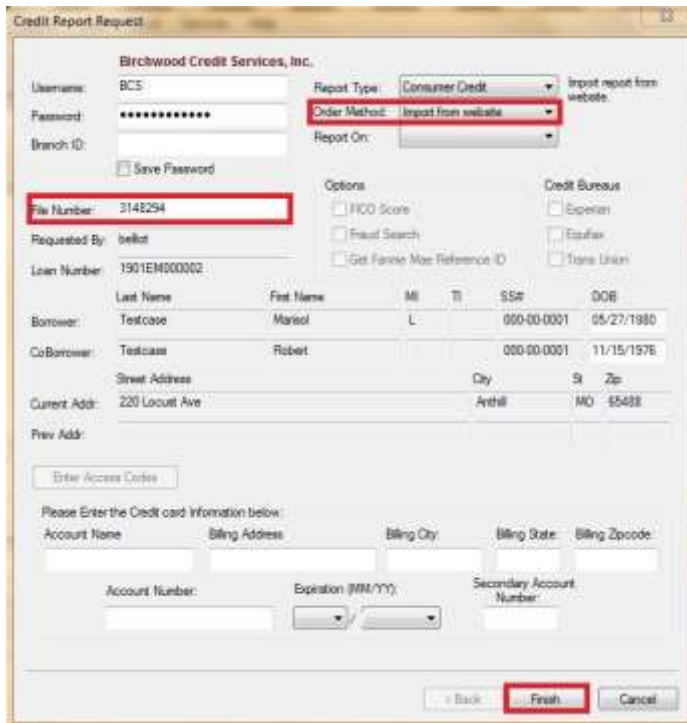
8. Adding a Co-Borrower to the Credit Report

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

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

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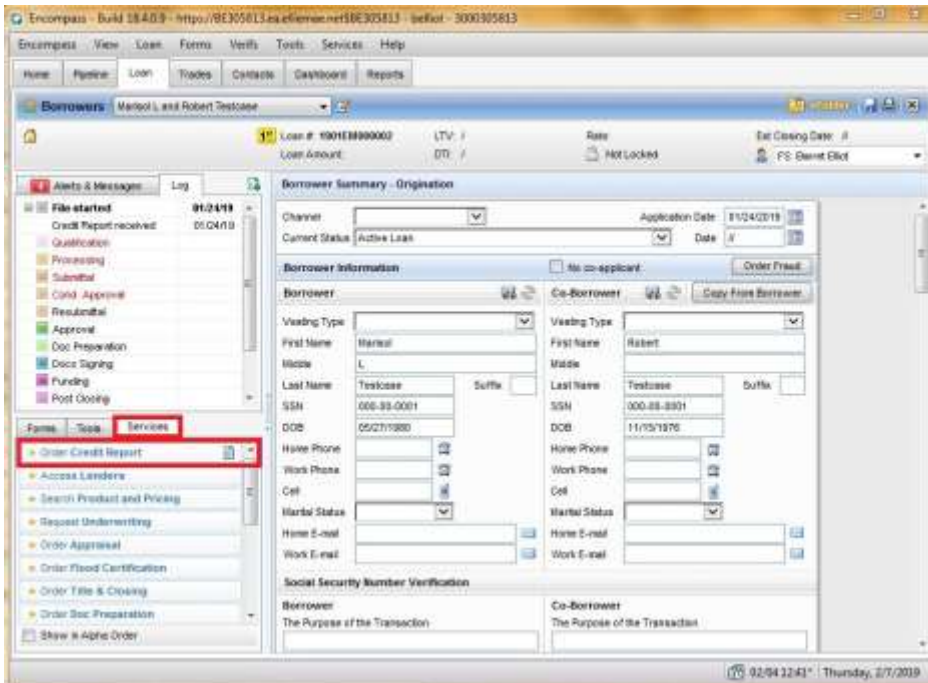- Click **"Finish".**

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**"

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**"

1. Ordering 4506-C Verifications

- Navigate to the **Loan** window and select "**Order Verifications**" under the **Services** tab.
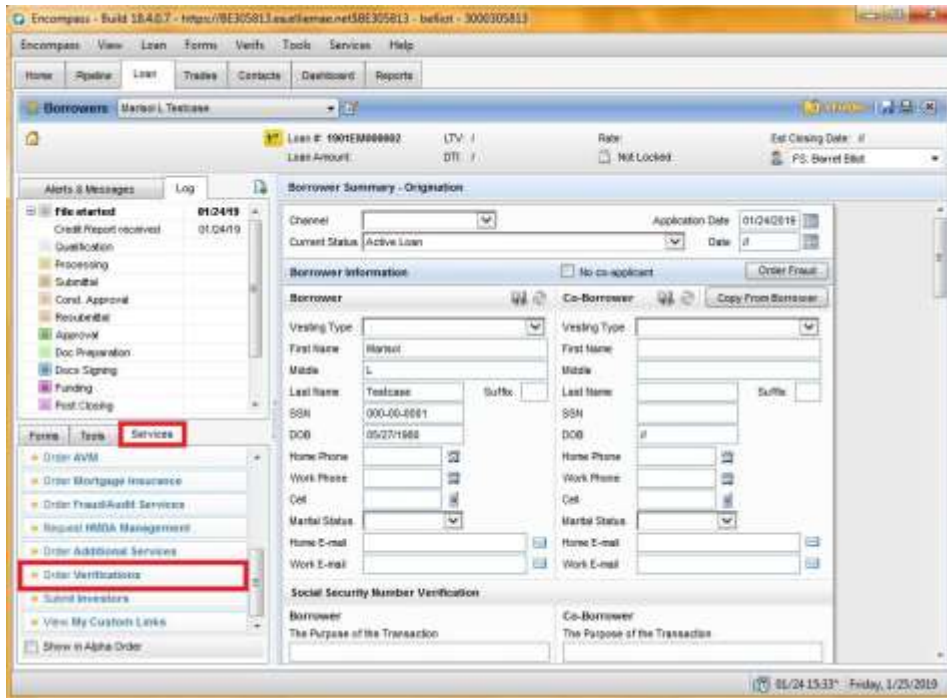
- From the All Providers tab click on TaxReturnVerifications.com and click on the **Add to My List** button. Click on the **Submit** button to launch the order form.

- 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

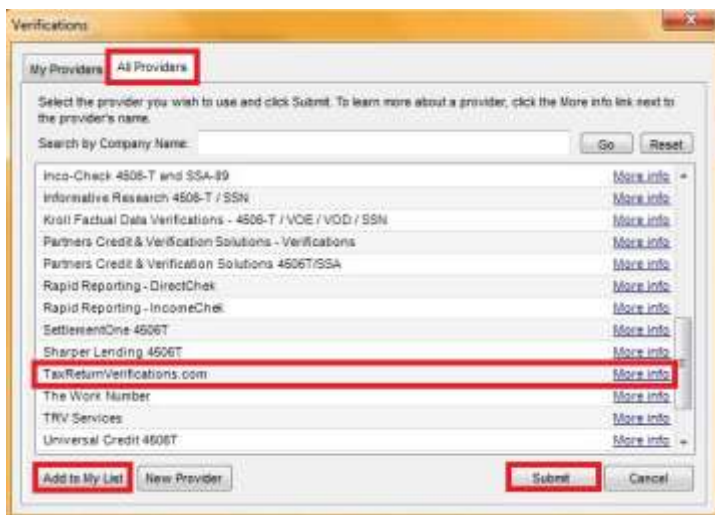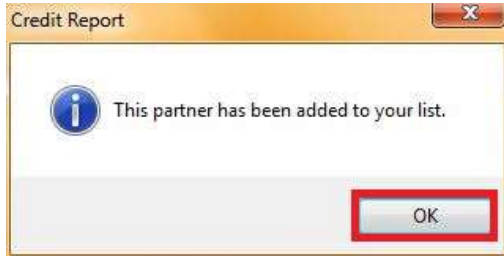- Navigate to the **Loan** window and select "**Order Flood Certification**" under the **Services** tab.
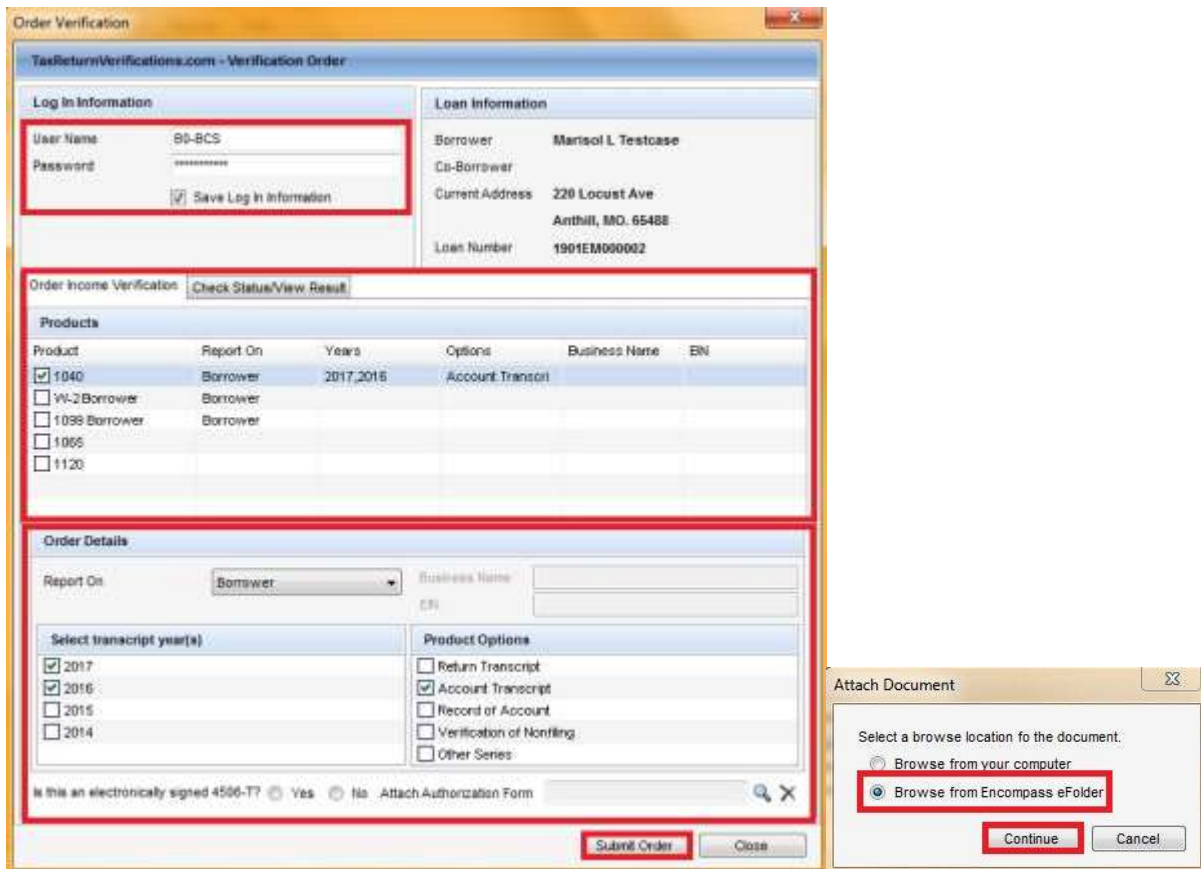

- From the All Providers tab click on ServiceLink National Flood and click on the **Add to My List** button. Click on the **Submit** button to launch the order form.

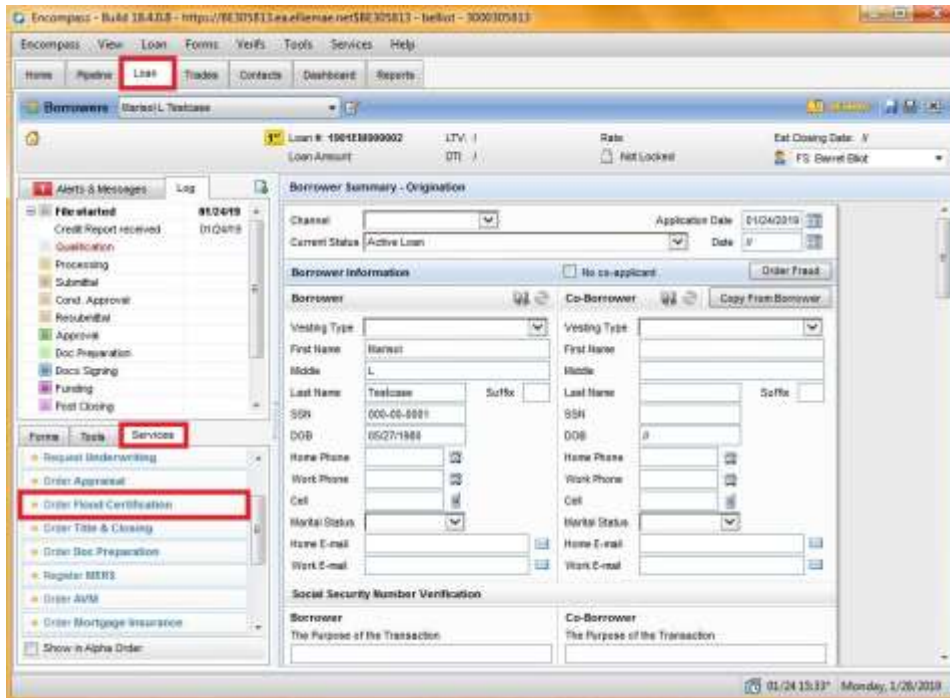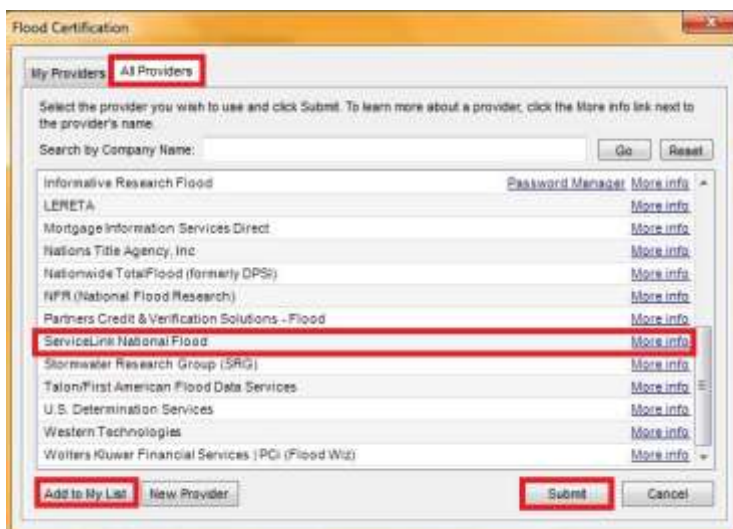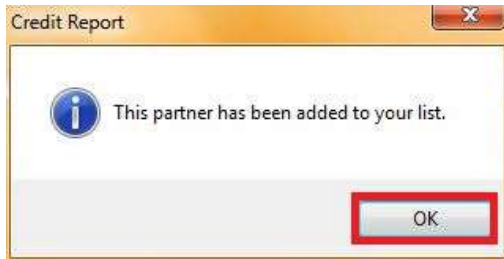- Encompass will indicate ServiceLink National Flood has been added to your list.

- 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**".
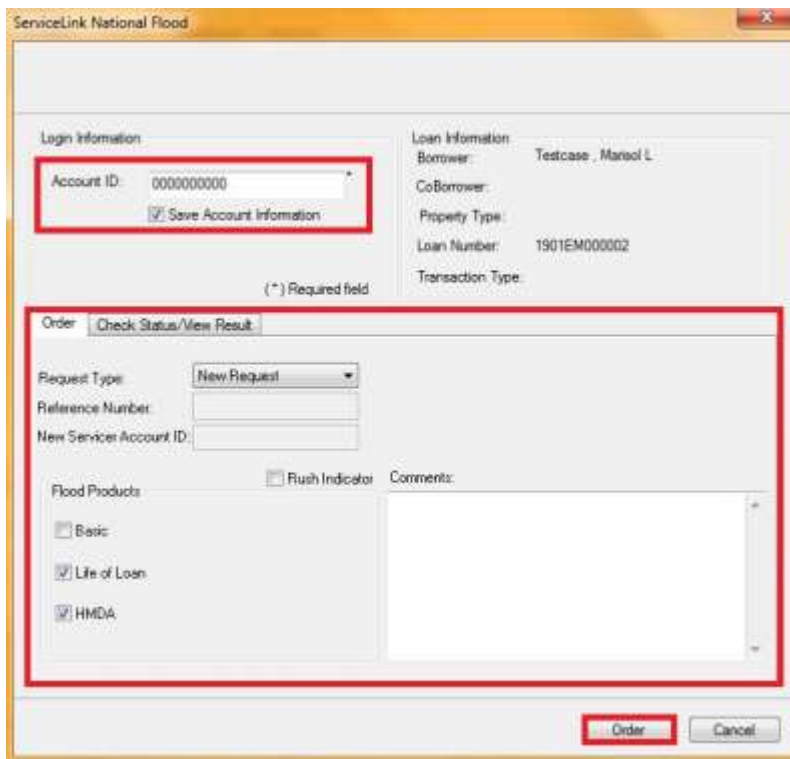
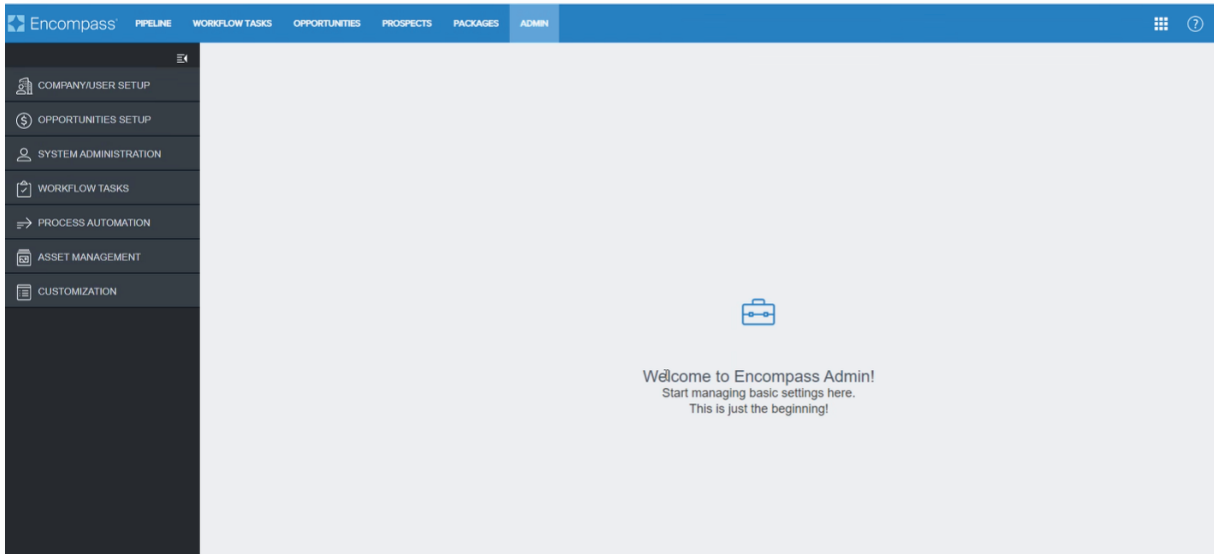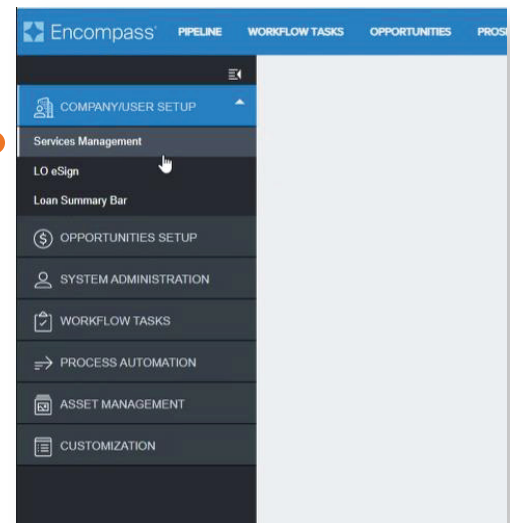# How to Enable VOE in LO Connect

Enabling VOE in LO Connect

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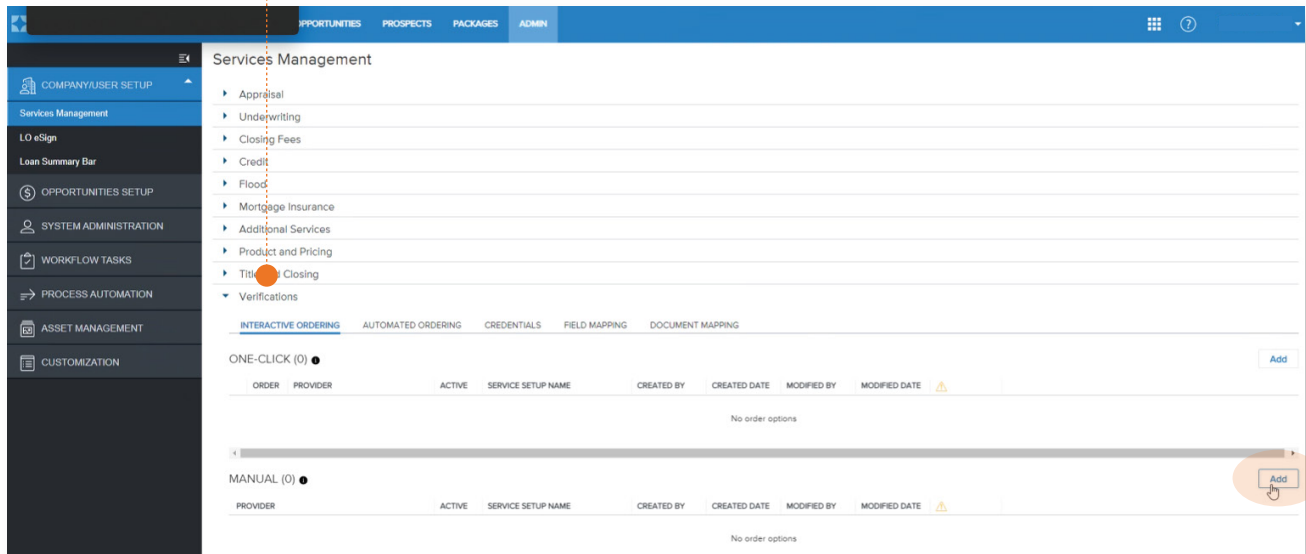

Step Two
Select **Company/User Setup** and then **Services Management**.
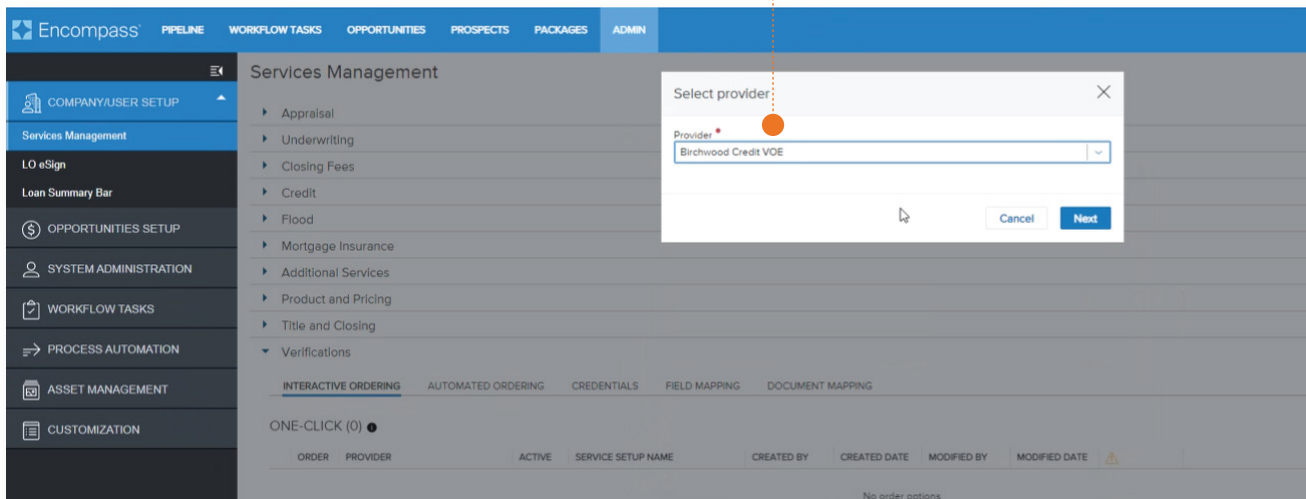

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Enabling VOE in LO Connect

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**.