ICE Mortgage Technology, Inc.
Encompass Product Order Guide

Contents

Overview

MeridianLink has a direct integration with ICE Mortgage Technology's Encompass using ePass. This connection allows loan originators to order products and services offered by MCL from within Encompass. By ordering through their LOS, loan originators save time and effort and can maintain a comprehensive loan file within Encompass.

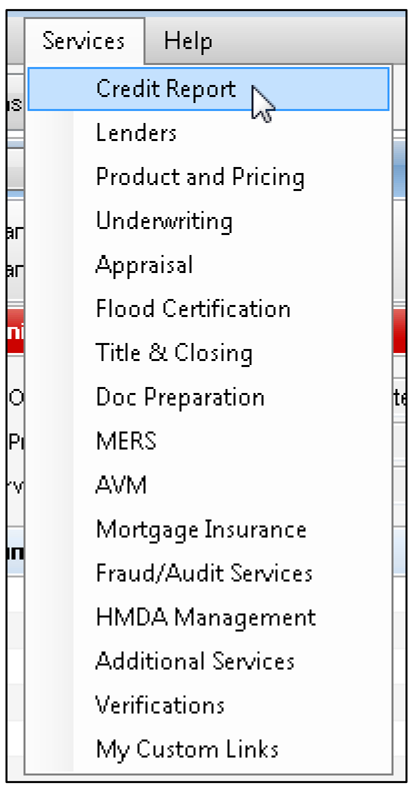
This guide is meant to instruct users on how to set up the ePass interface from within Encompass and how to order and retrieve various products and services, including credit reports, mortgage only reports, refresh reports, and UDN.

Setting Up the ePass Interface

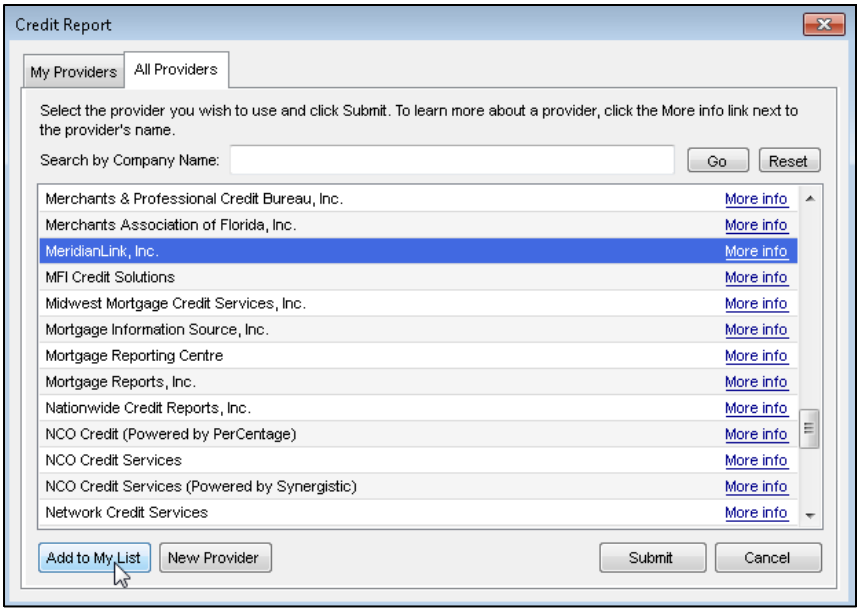
To set up the ePass interface from within Encompass:

1. Open Encompass and select the desired loan file from the pipeline.

2. Select *Services* from the toolbar at the top of the page, then select the service that should be set up through the interface.



3. In the *All Providers* tab, search for your Credit Reporting Agency or service provider. Then select *Add to My List* and click *OK*.



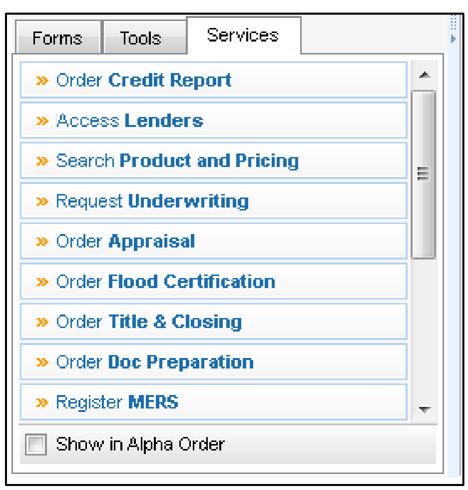
4. Navigate back to the *My Providers* tab to confirm that your Credit Reporting Agency has been added to your list of providers. Click *Cancel* to exit this screen.

Consumer Credit Reports

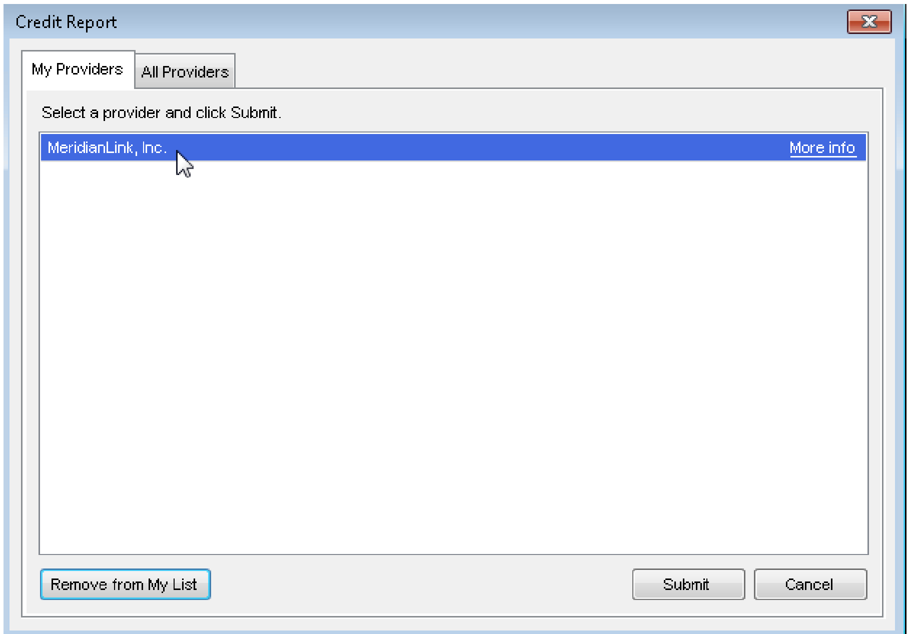
Navigating to the Credit Report Request Window

To order products and services through Encompass, it's necessary to first navigate to the Credit Report Request window. This page is used for the majority of interactions between Encompass and your Credit Reporting Agency.

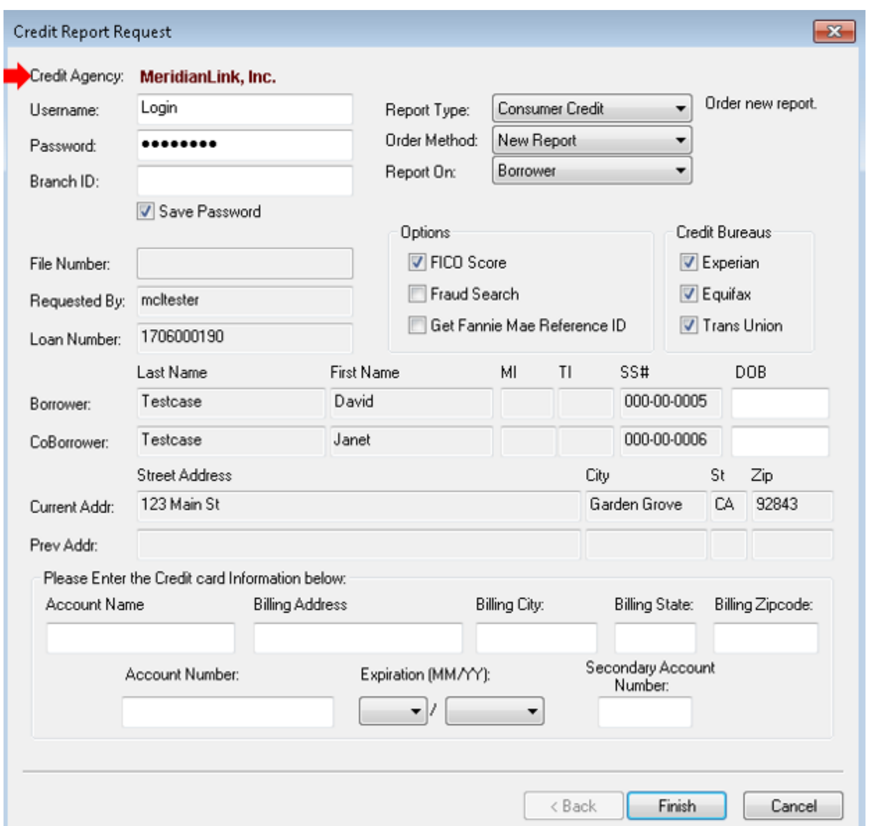
1. Click on the *Services* tab on the bottom left, then click on *Order Credit Report*. (Note: You may also click on *Services* at the top, then select *Credit Report*)



2. Select your Credit Reporting Agency, then click *Submit*.



3. The Credit Report Request page should now appear. Verify in the top left that your Credit Reporting Agency has been selected.

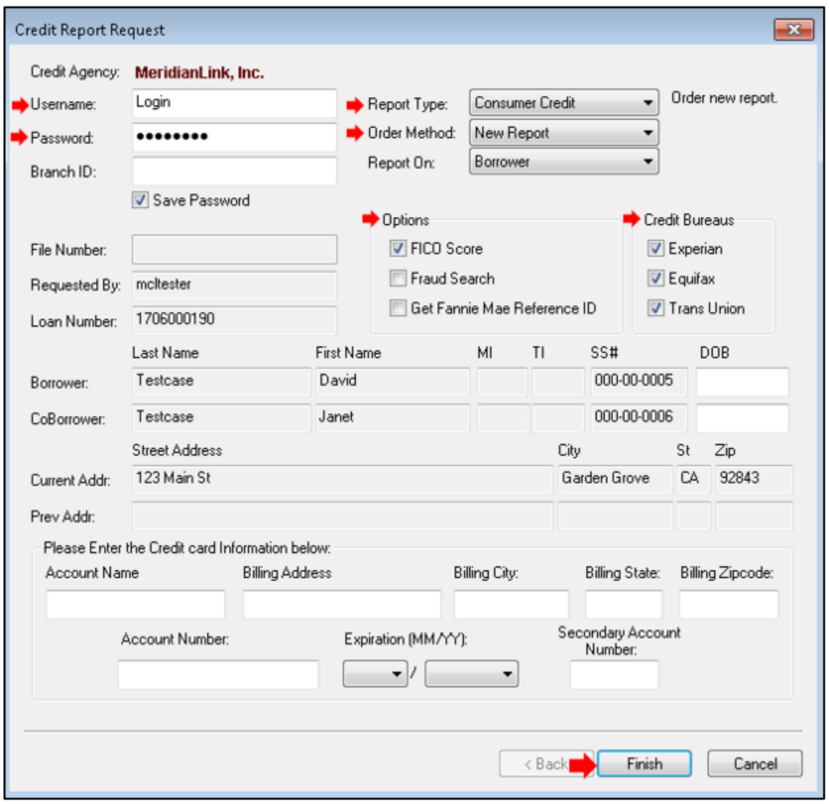


Order New Credit Report

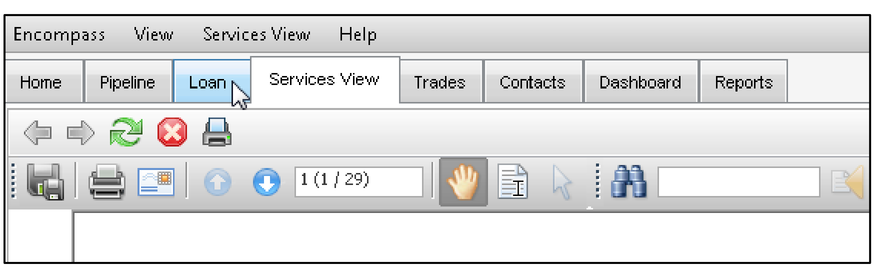
1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **Consumer Credit**
- Order Method: **New Report**

2. Verify your selections in the *Options* and *Credit Bureaus* sections, then select *Finish*.



3. After downloading the report you will be taken to the *Services View* tab to view the report. To go back to the loan file, select the *Loans* tab at the top of the page.



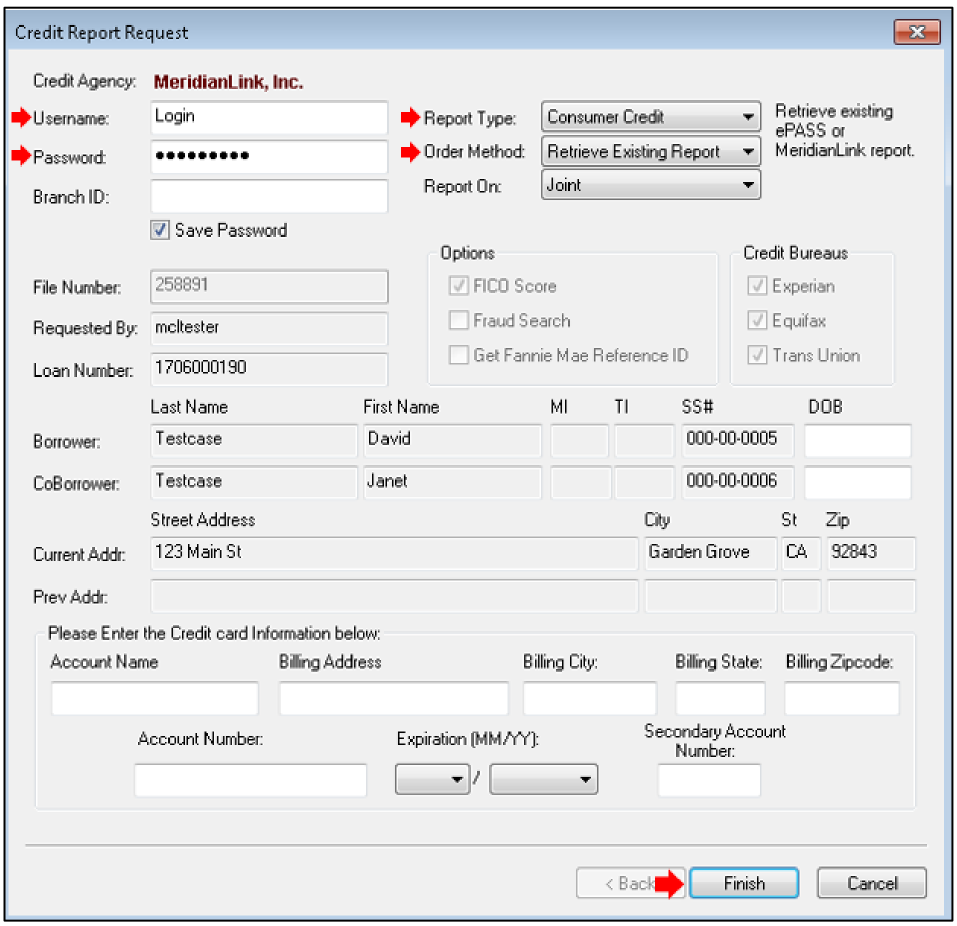
Retrieve Existing Credit Report

Retrieving an existing credit report will attempt to reissue/retrieve the last ordered report for the selected loan file with no option to edit the file number. To retrieve a report ordered from the Credit Reporting Agency website that is not yet associated with this loan file, see the Import Specific Credit Report section.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **Consumer Credit**
- Order Method: **Retrieve Existing Report**

2. Select *Finish*. The credit report will then be downloaded and appear on the *Services View* tab.



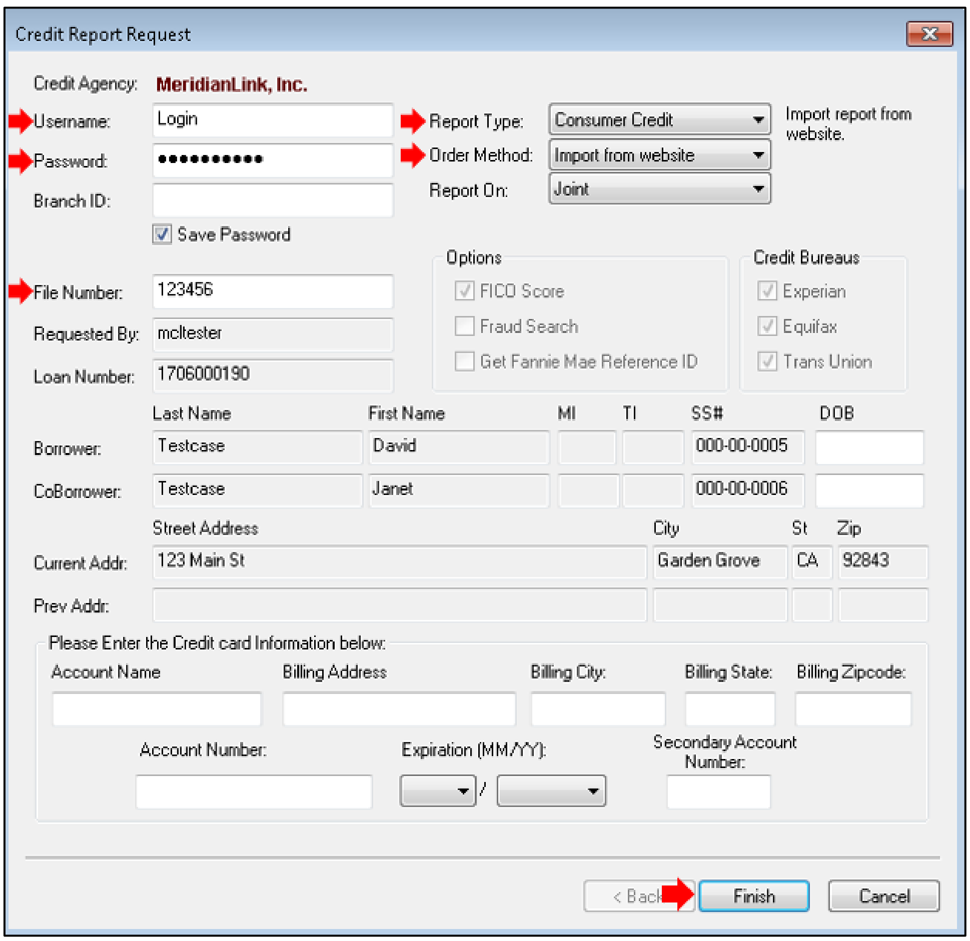
Import Credit Report

Importing a specific credit report will require you to have the desired credit file's number. You can input this number in the Credit Report Request window to retrieve the credit file from the Credit Reporting Agency's website.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **Consumer Credit**
- Order Method: **Import from website**

2. Enter the file number you wish to import from the CRA site, then select *Finish*. The credit report will be downloaded and appear on the *Services View* tab.



Upgrade Credit Report

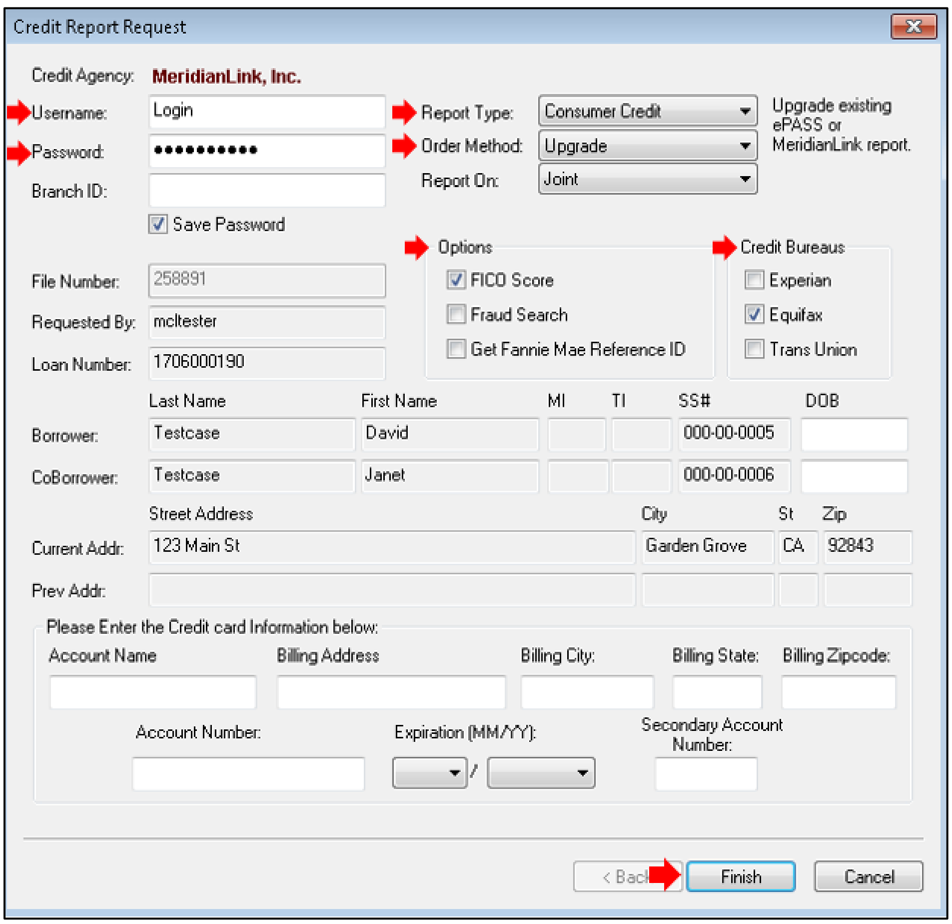
From within Encompass, you are able to upgrade an existing credit report to add a bureau or add additional options like Fraud Search.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **Consumer Credit**
- Order Method: **Upgrade**

2. Select all information you would like to have upgraded onto the report (e.g. check off the desired bureaus to order and add onto the report in the *Credit Bureaus* section).

3. Select *Finish to* apply the upgrade to the report both on the CRA's site and on the version in Encompass.



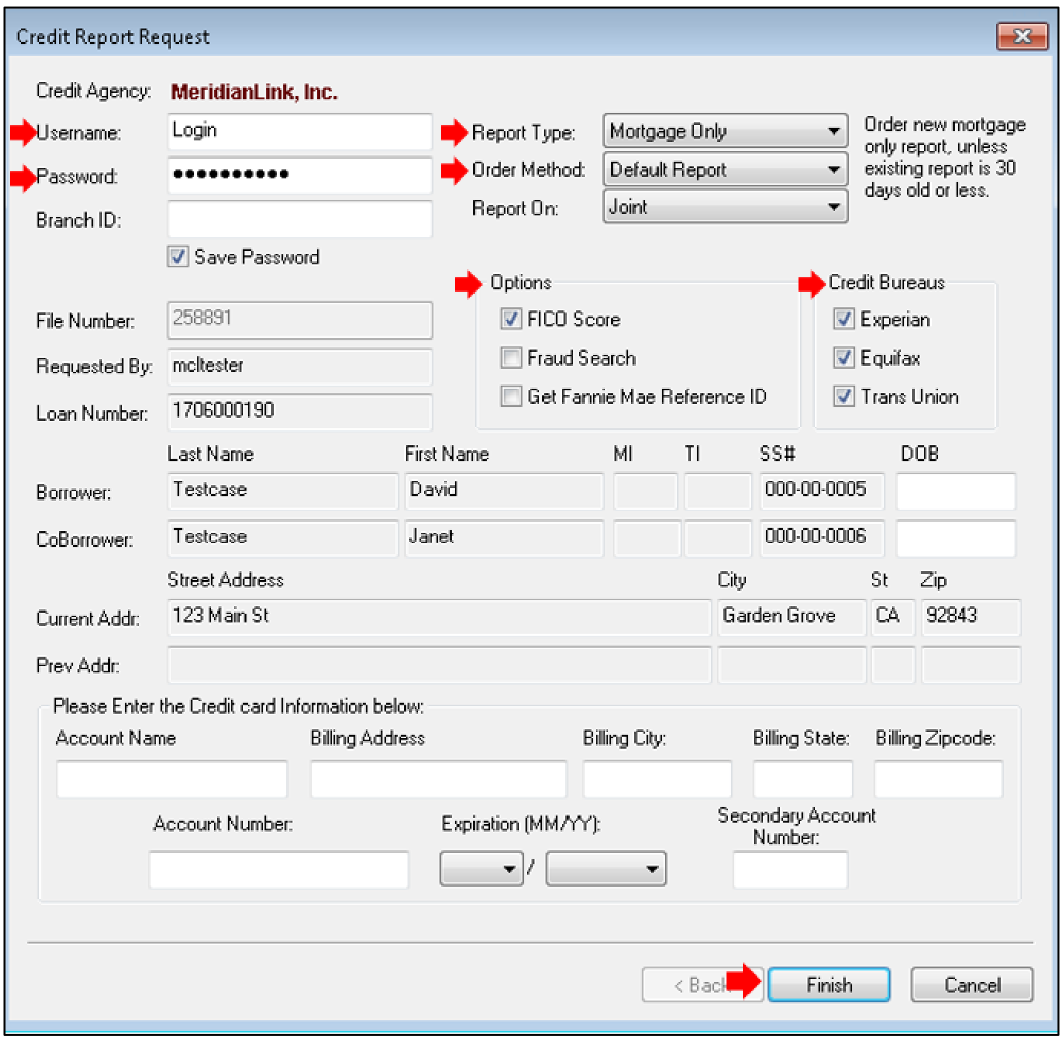
Order Mortgage Only Credit Report

Ordering a Mortgage Only Report will order the full credit report with the CRA, but it will only return a report with the mortgage tradelines, scores, and factors into Encompass.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **Mortgage Only**
- Order Method: **Default Report**

2. Verify your selections in the *Options* and *Credit Bureaus* sections, then select *Finish*. The credit report will be downloaded and appear on the *Services View* tab.



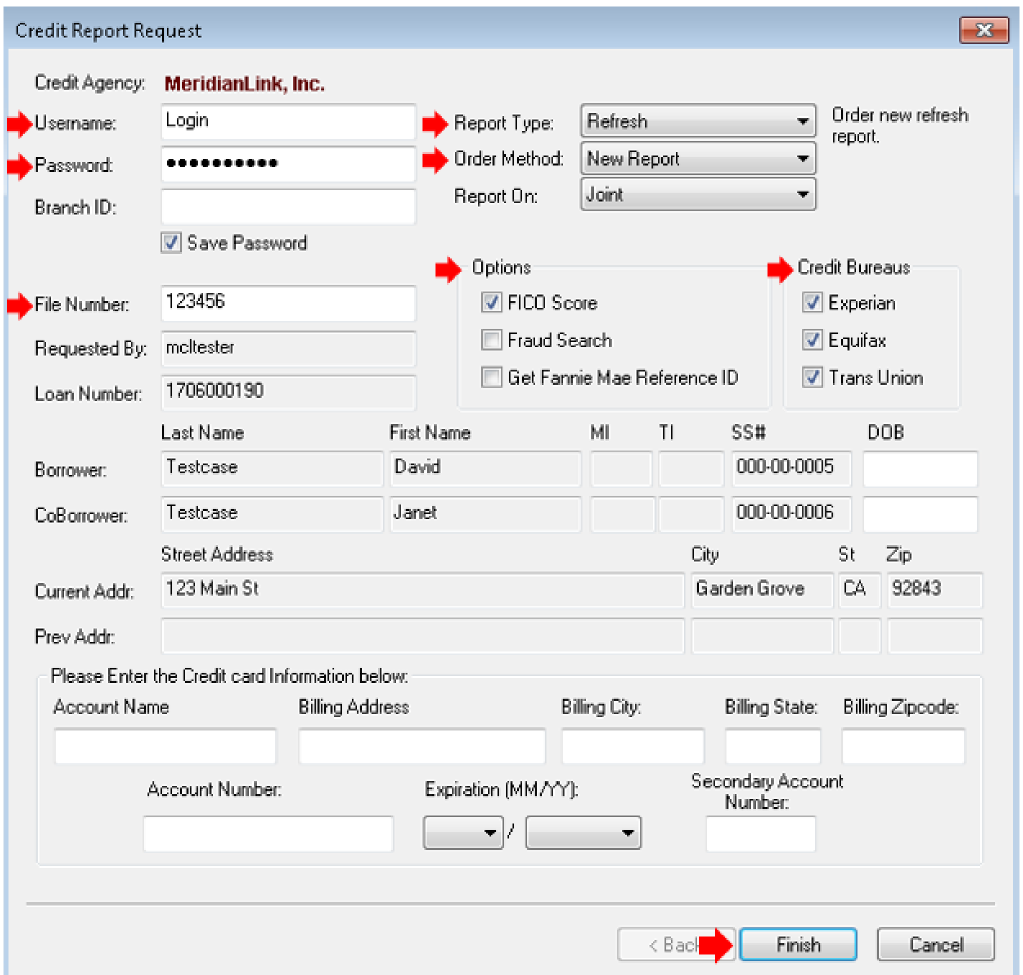
Order Refresh Report

Ordering a Refresh Report will order a soft-inquiry report for the borrower.

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **Refresh**
- Order Method: **New Report**

2. Input the original file number. Verify your selections in the *Options* and *Credit Bureaus* sections, then select *Finish*. The refresh report will be downloaded and appear on the *Services View* tab.

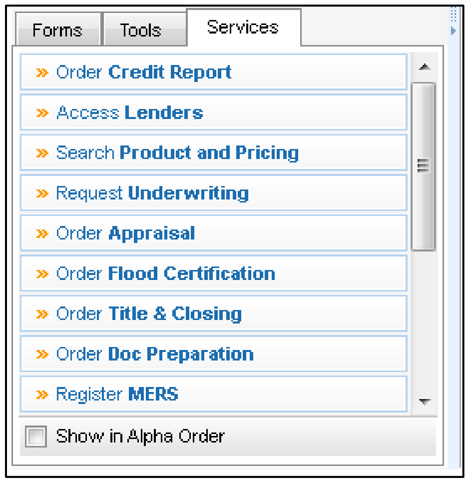


Undisclosed Debt Notifications

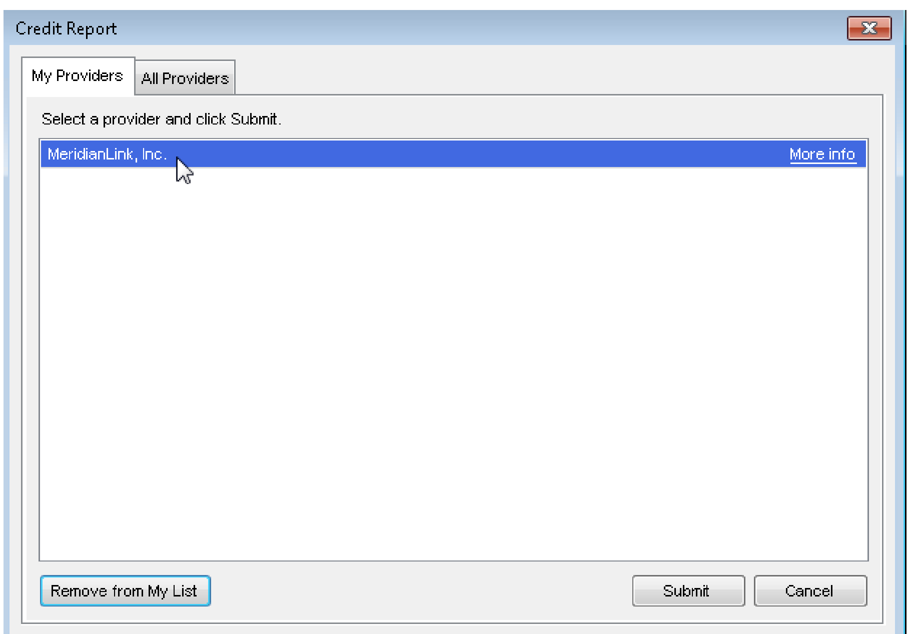
Navigating to the Credit Report Request Window

Similar to ordering consumer credit reports, it's necessary to first navigate to the Credit Report Request window in order to activate or deactivate UDN.

1. Click on the *Services* tab on the bottom left, then click on *Order Credit Report*. (Note: You may also click on *Services* at the top, then select *Credit Report*)



2. Select your Credit Reporting Agency, then click *Submit*.



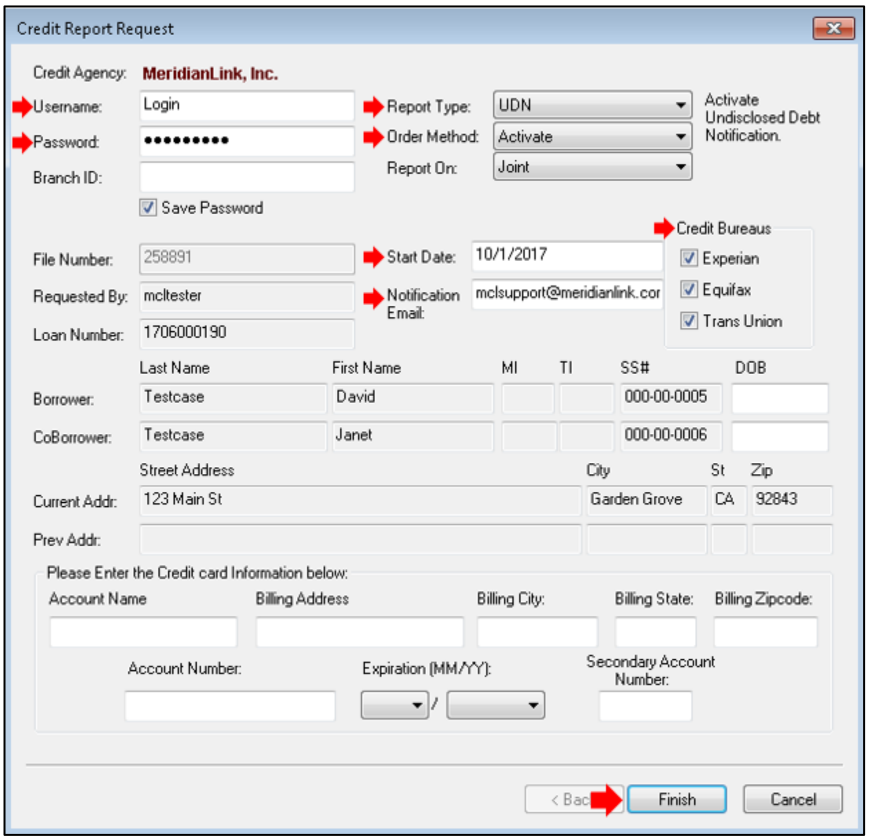
3. The Credit Report Request page should now appear. Verify in the top left that your Credit Reporting Agency has been selected.

Activate UDN

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **UDN**
- Order Method: **Activate**

2. Enter the *Start Date* and *Notification Email*. Make your selections under the *Credit Bureaus* section, then select *Finish*.



3. You will get a confirmation if the order was submitted properly. You won't be able to retrieve anything until the UDN order has been processed. You will get email notifications when you can retrieve a notifications report.

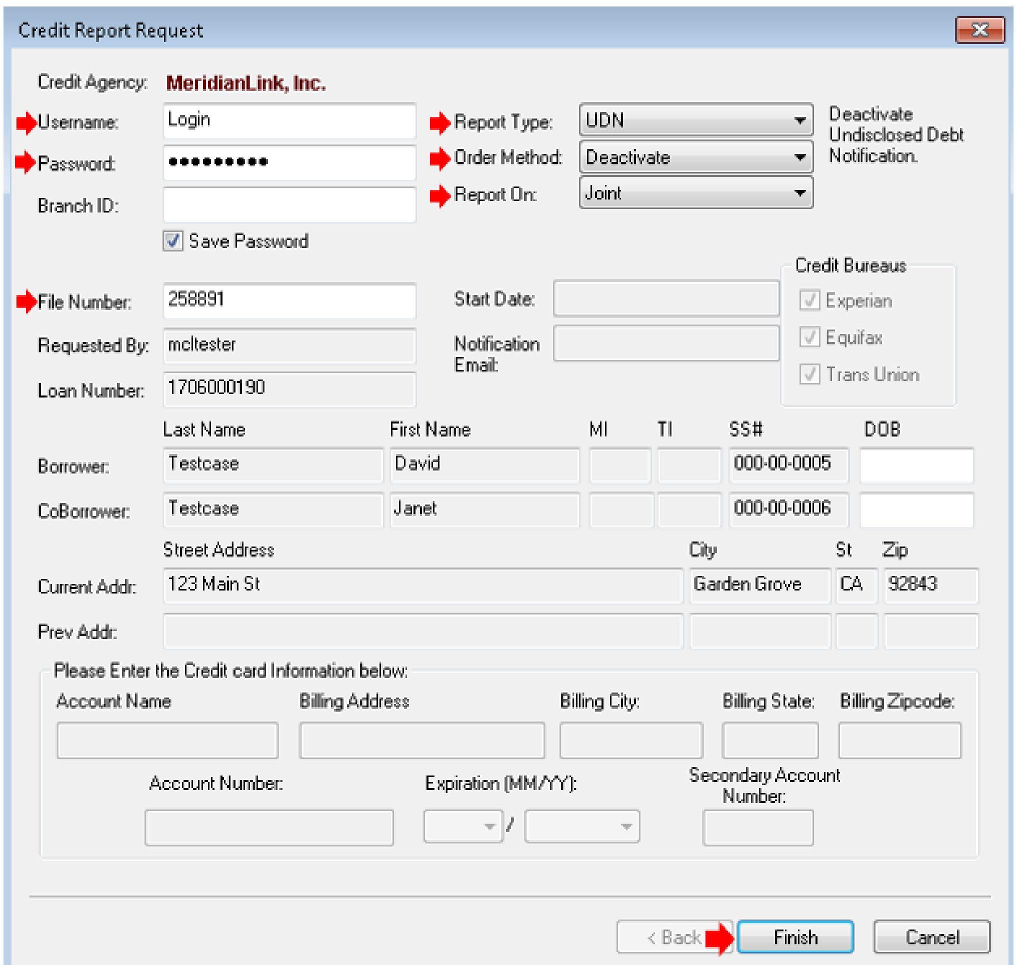
Deactivate UDN

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **UDN**
- Order Method: **Deactivate**

2. Select which consumer (or both consumers) to deactivate in the *Report On* field.

3. Verify the file number, then select *Finish*.



Retrieve UDN

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **UDN**
- Order Method: **Retrieve**

2. Select which consumer's notification report to retrieve in the *Report On* field.

3. Verify the file number, then select *Finish*.

Update UDN Notification Email

1. Navigate to the Credit Report Request window, and enter the following information:

- CRA Username
- CRA Password
- Report Type: **UDN**
- Order Method: **Update**

2. Enter the new email address that should receive notifications in the *Notification Email* field.

3. Verify the file number, then select *Finish*.