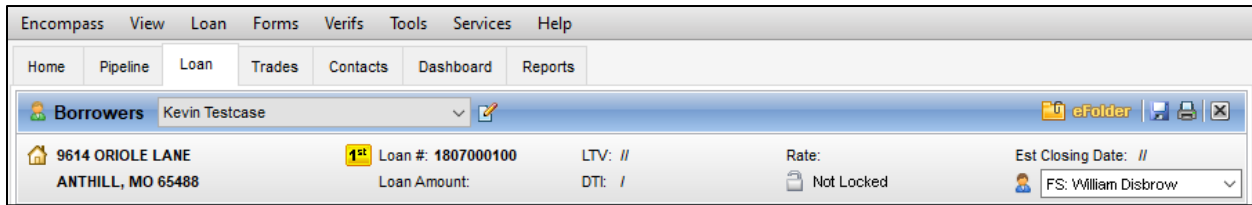
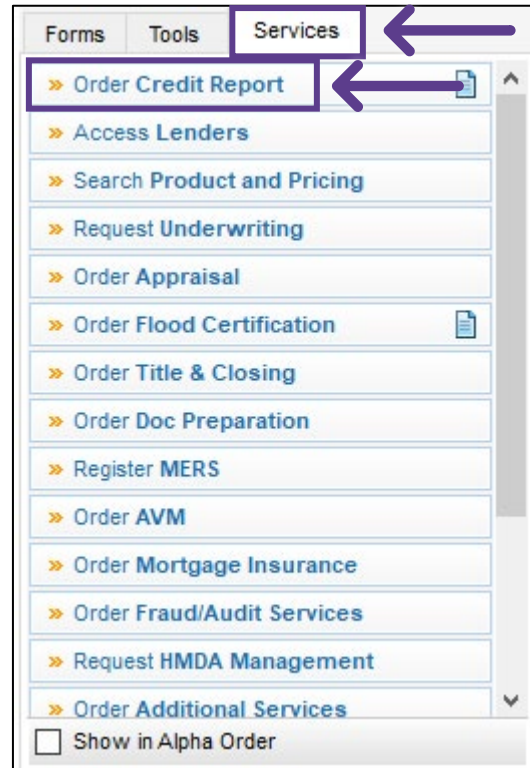


1. Start by logging in and opening the borrowers loan file.



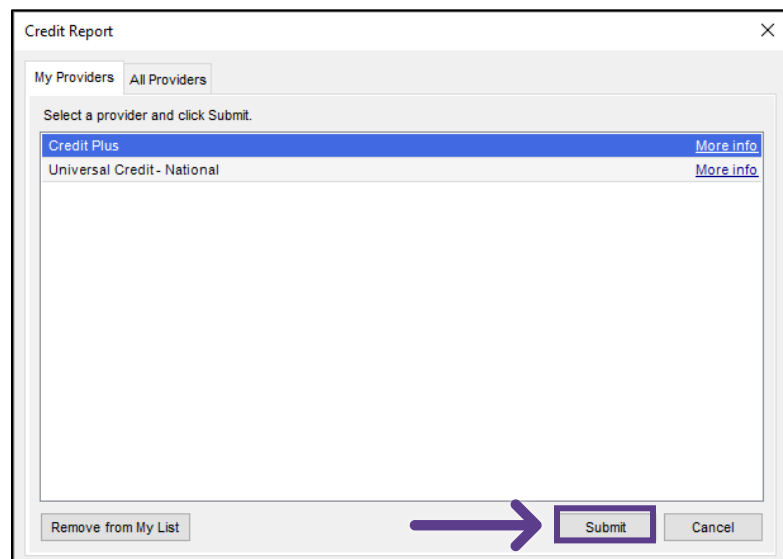
The screenshot shows the Encompass software interface. At the top, there is a menu bar with options: Encompass, View, Loan, Forms, Verifs, Tools, Services, and Help. Below this is a sub-menu bar with options: Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main area displays the Borrowers loan file for Kevin Testcase. It includes a dropdown menu for the borrower's name, a search icon, and an eFolder icon. Below this, there is a section for loan details: 9614 ORIOLE LANE, ANTHILL, MO 65488, Loan #: 1807000100, LTV: //, Rate: //, Est Closing Date: //, and Loan Amount: //.

2. Click on the Services tab in the bottom left corner. Select Order Credit Report.



The screenshot shows the Services tab in the Encompass software interface. It lists various services: Order Credit Report, Access Lenders, Search Product and Pricing, Request Underwriting, Order Appraisal, Order Flood Certification, Order Title & Closing, Order Doc Preparation, Register MERS, Order AVM, Order Mortgage Insurance, Order Fraud/Audit Services, Request HMDA Management, and Order Additional Services. The Order Credit Report option is highlighted with a red box and a red arrow. A checkbox labeled 'Show in Alpha Order' is at the bottom.

A window will pop-up allowing you to choose your Provider. Then, click Submit to launch the order form.



The screenshot shows the Credit Report window in the Encompass software interface. It has a title bar 'Credit Report' and a close button. Inside, there are two tabs: 'My Providers' and 'All Providers'. Below the tabs, it says 'Select a provider and click Submit.' There is a list of providers: 'Credit Plus' and 'Universal Credit - National'. Each provider has a 'More info' link. At the bottom, there is a 'Remove from My List' button, a 'Submit' button (highlighted with a red box and a red arrow), and a 'Cancel' button.

3. The Credit Report Request screen will first ask for your username and password. Then, make the selections for the report needed.

Report Type: Consumer Credit, Mortgage Only, Refresh Report, UDN

Order Method:

- Default Report – Orders a new credit report unless an existing report is 30 days old or less.
- New Report – Orders a new credit report.
- Retrieve Existing – Retrieves an existing report of the same file number.
- Import From Website – Imports an existing report of a particular file number.
- Upgrade – Add bureaus to an existing file and upgrade to include a co-borrower.

Credit Report Request

Credit Plus

Username:mtlw

Password:••••••••

Branch ID:

☐ Save Password

File Number:57962181

Requested By:admin

Loan Number:1807000100

Options

☒ FICO Score

☒ Fraud Search

☒ Get Fannie Mae Reference ID

Credit Bureaus

☒ Experian

☒ Equifax

☒ Trans Union

Report Type:Consumer Credit

Order Method:Default Report

Report On:Borrower

Order new report, unless existing report is 30 days old or less.

Last NameFirst NameMIDITSS#DOB

Borrower:TestcaseKevin000-00-0015

CoBorrower:

Street AddressCityStZip

Current Addr:9614 ORIOLE LANEANTHILLMO65488

Prev Addr:

Enter Access Codes

Please Enter the Credit card Information below:

Account NameBilling AddressBilling City:Billing State:Billing Zipcode:

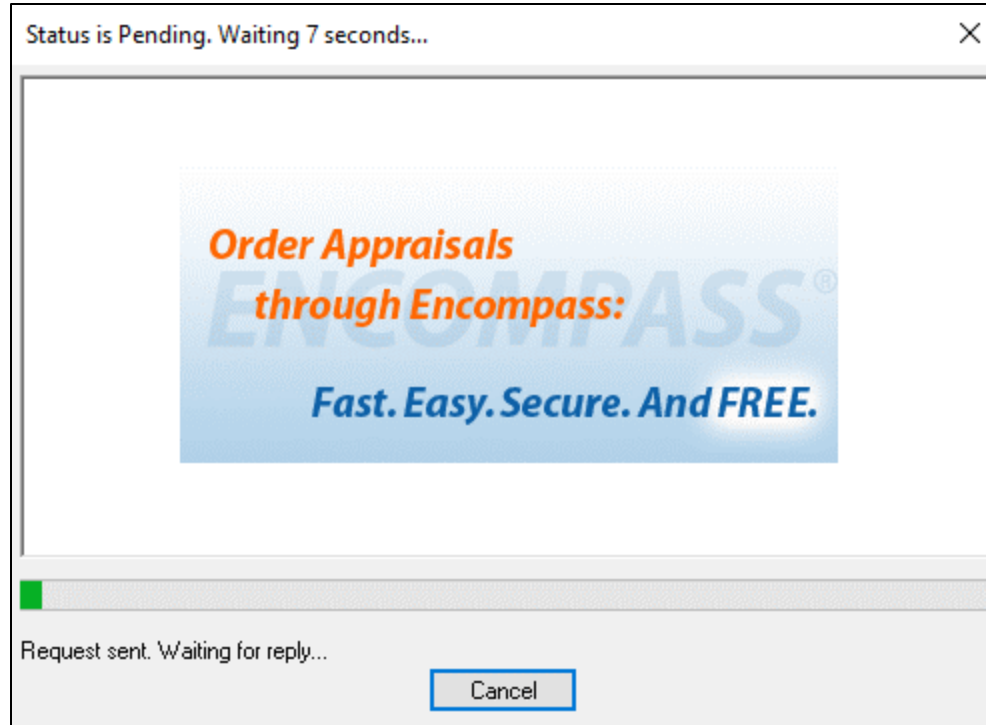
Account Number:Expiration (MM/YY):Secondary Account Number:

Back


Finish

Cancel

4. A small window will appear as the report is loading. Please do not click off this screen until the processing is complete.




5. When complete, the report will automatically be displayed and saved into the Encompass eFolder.

**xactus**   
formerly Credit Plus

**Potential Score Improvement**

File#: 68035998  
Date: 3/4/2022  
Company: CREDIT PLUS UNIVERSITY ACCOUNT

Applicant: KEVIN TESTCASE

  
A SERVICE OF CREDITXPRT INC.

	Experian	TransUnion	Equifax
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PLEASE LET US KNOW IF YOU HAVE ANY QUESTIONS OR CONCERNS AND WE WILL BE HAPPY TO HELP.