

How to pull out old report and import new report below.

You delete old search credit report by going to efolder, pull it up and you'll see this. Click on reports you want deleted and then this X up at the top.....keep scrolling

The screenshot shows the Encompass eFolder interface. The main window displays a list of documents under the heading "Documents (37)". A red circle highlights the "X" icon in the toolbar, which is used to delete documents. The table below lists the documents with their respective details.

Alt	Fo	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date
		** Internal Exception Emails ** DO NOT ...	All internal exception emails to be placed...		Needed	AC, AR, BD, CL...	Qualification		
		Assets - Bank Statements			Needed	AC, AR, BD, CL...	Qualification		
		Credit - Consumer Explanation Letter			Needed	AC, AR, BD, CL...	Cond. Approval		
		Credit - LDN			Needed	AC, AR, BD, CL...	Cond. Approval		
		Credit Report		Yulma Janet and Carlos...	Settlement Service	AC, AR, BD, CL...	Qualification	Received	01/20/23
		Credit Report		Yulma Janet and Carlos...	Settlement Service	AC, AR, BD, CL...	Qualification	Received	02/09/23
		Credit Report		Jeanette Gandara	Settlement Service	AC, AR, BD, CL...	Qualification	Received	02/02/23
		Credit Report			Settlement Service	AC, AR, BD, CL...	Qualification	Received	12/16/22
		Credit Report		Yulma Janet and Carlos...	Settlement Service	AC, AR, BD, CL...	Qualification	Received	12/16/22
		Credit Report		Yulma Janet and Carlos...	Settlement Service	AC, AR, BD, CL...	Qualification	Received	12/16/22
		Credit Report		Yulma Janet and Carlos...	Settlement Service	AC, AR, BD, CL...	Qualification	Received	02/09/23
		FEMA Disaster Search Results		Yulma Janet and Carlos...	Needed	AC, AR, BD, CL...	Started	Received	12/16/22
		Income - Paystubs			Needed	AC, AR, BD, CL...	Qualification		
		Income - Tax Returns w/ Schedules			Needed	AC, AR, BD, CL...	Qualification		
		Income - W-2s			Needed	AC, AR, BD, CL...	Qualification		
		LOA Folder			Needed	AC, AR, BD, CL...	Qualification		
		Misc - Google Search			Needed	AC, AR, BD, CL...	Qualification		
		Misc - Opening Docs			Needed	AC, AR, BD, CL...	Qualification		
		Misc - Reverse Search			Needed	AC, AR, BD, CL...	Qualification		
		Misc - USPS Look-up			Needed	AC, AR, BD, CL...	Qualification		
		Misc - UM Conditions List			Standard Form	AC, AR, BD, CL...	Cond. Approval		
		Product and Pricing		Yulma Janet and Carlos...	Settlement Service	AC, AR, BD, CL...	Qualification	Requested	12/19/22
		Property - Homeowner's Insurance Policy			Needed	AC, AR, BD, CL...	Cond. Approval		
		Property - Sales Contract			Needed	AC, AR, BD, CL...	Qualification		
		QC - Accounting Invoice			Needed	AC, AR, BD, CL...	Qualification		
		QC - Appraisal Credit Card Authorization			Custom Form	AC, AR, BD, CL...	Qualification		
		QC - Borrowers Certification and Authoriz...	Certification and Authorization Document		eDisclosure	AC, AR, BD, CL...	Processing	Received	12/15/22
		QC - Driver's License/Social Security Card			Needed	AC, AR, BD, CL...	Qualification		
		QC - Signed Approval Disclosures			Needed	AC, AR, BD, CL...	Cond. Approval		
		QC - Signed Initial Commitment			Needed	AC, AR, BD, CL...	Cond. Approval		
		QC - Signed Initial Disclosures			Needed	AC, AR, BD, CL...	Qualification		
		QC - Signed Rate Lock Disclosures			Needed	AC, AR, BD, CL...	Qualification		
		QC - SSN Validation			Needed	AC, AR, BD, CL...	Cond. Approval		
		Title Report			Settlement Service	AC, AR, BD, CL...	Processing		
		xxDO NOT SHIP - AUS			Needed	AC, AR, BD, CL...	Qualification		
		xxDO NOT SHIP - MISC			Needed	AC, AR, BD, CL...	Qualification		
		xxDO NOT SHIP - SHIPPING			Needed	AC, AR, BD, CL...	Qualification		

Now you act like you are pulling new credit, but when you get here you use this dropdown and you choose import from website.....keep scrolling

The screenshot displays a software interface with a '2015 Itemization' window and a 'Credit Report Request' dialog box. The dialog box is titled 'Universal Credit - National' and contains the following fields and options:

- Username:** bgriiffh1
- Password:** [Redacted]
- Branch ID:** [Empty]
- Report Type:** Consumer Credit
- Order Method:** Default Report
- Report On:** New Report (selected), Default Report, Retrieve Existing Report, Import from website, Upgrade
- Options:**
 - FICO Score
 - Fraud Search
 - Get Fannie Mae Reference ID
 - Experian
 - Equifax
 - Trans Union
- File Number:** 27772731
- Requested By:** bgriiffh
- Loan Number:** 19222125420
- Borrower:** Last Name: Molina, First Name: Yulma, MI: Janet, TI: [Empty], SS#: 330-72-5207, DOB: 03/24/1977
- CoBorrower:** Last Name: Molina, First Name: Carlos, MI: A, TI: [Empty], SS#: 560-53-2525, DOB: 03/24/1977
- Current Addr:** Street Address: 2335 Klondike Drive, City: Dallas, St: TX, Zip: 75228
- Prev Addr:** [Empty]
- Enter Access Codes:** [Button]
- Please Enter the Credit card information below:**
 - Account Name: [Empty]
 - Billing Address: [Empty]
 - Billing City: [Empty]
 - Billing State: [Empty]
 - Billing Zipcode: [Empty]

YOU enter the report number you are importing right here: keep scrolling

The screenshot shows a mortgage software interface. On the left is a navigation pane with sections like 'File Started', 'Qualification', and 'Forms'. The main area displays a '2015 Itemization' window with various financial summaries. Overlaid on this is a 'Credit Report Request' dialog box for 'Universal Credit - National'. The dialog box contains fields for Username, Password, Branch ID, File Number, Requested By, and Loan Number. A red arrow points to the 'File Number' field, which contains the value '27772731'. Below these fields are sections for 'Options' (including checkboxes for PICO Score, Fraud Search, and Get Fannie Mae Reference ID) and 'Credit Bureaus' (with checkboxes for Experian, Equifax, and Trans Union). At the bottom, there are fields for 'Please Enter the Credit card Information below:' including Account Name, Billing Address, Billing City, Billing State, and Billing Zipcode.

Then you import the liabilities right here.....like always.....

KEEP SCROLLING though, one more thing

Doc signing
 Funding
 Shipping

Forms Tools Services

- 1003 URLA - Lender
- 1003 URLA Part 1
- 1003 URLA Part 2
- 1003 URLA Part 3**
- 1003 URLA Part 4
- 2015 Itemization
- Benefit To Borrower
- Borrower Summary (US)
- Exception Request Form
- FHA Management
- GSE Additional Provider Data
- HUD 1003 Addendum
- HUD-92900LT FHA Loan Transmittal
- Loan Contacts
- Loan Qualification
- Loan Summary

Co-Borrower Does not apply

Bor/Cob/Both	Asset Type	Other Description	Cash or Market Value

Borrower Total Total Other Asset Amount
 Co-Borrower Total

2c. Liabilities - Credit Cards, Other Debts and Leases That You Owe - Borrower and Co-Borrower

Borrower Does not apply
 Co-Borrower Does not apply

Bor/Cob or Both	Account Type	Company Name	Account Number	Unpaid Balance	Paid Off	Monthly Amount	Included in Section 3
Borrower	Installment	DATCU CREDIT U	11343600001	19,245.00	<input type="checkbox"/>	374.00	<input type="checkbox"/>
Borrower	Installment	PROFESSIONAL	9895000690	4,163.00	<input type="checkbox"/>	0.00	<input type="checkbox"/>
Borrower	Revolving	DISCOVER BANK	601101201785	2,910.00	<input type="checkbox"/>	59.00	<input type="checkbox"/>

ALWAYS GO TO BORROWER SUMMARY and check right here to be sure the report number matches what you imported above.....

TBD Mesquite, TX 75181
Loan #: 19222125420 LTV: 96.500/96.500/96.500 Rate: 6.625% Est Closing Date: //
Loan Amount: \$241,250.00 DTI: 26.478/54.291 Not Locked FS: Brenda Elizabeth Lott-St

Alerts & Messages Log

- File Started 12/15/22
- Emailed Imported Loan App 12/15/22
- Emailed Borrower eConse 12/15/22
- Emailed Co-Borrower eCo 12/15/22
- Emailed Borrower Upload: 12/15/22
- QC - Borrowers Certificat 12/15/22
- Emailed Mobile Document 12/15/22
- Emailed Mobile Document 12/15/22
- Emailed Mobile Document 12/15/22
- FEMA Disaster Search Re 12/16/22
- Qualification
- Processing
- Submittal
- Received in UV
- Cond. Approval
- Resubmittal
- Approval
- Docs Out
- Doc signing
- Funding
- Shipping

Forms Tools Services

- 1003 URLA - Lender
- 1003 URLA Part 1
- 1003 URLA Part 2
- 1003 URLA Part 3
- 1003 URLA Part 4
- 2015 Itemization
- Benefit To Borrower
- Borrower Summary (US)
- Exception Request Form
- FHA Management
- GSE Additional Provider Data
- HUD 1003 Addendum
- HUD-8290LT FHA Loan Transmittal
- Loan Contacts
- Loan Qualification
- Loan Summary
- Origination
- Origination Summary
- SimpleNexus
- TBD PreApproval Workflow
- Show in Alpha Order Show All

Borrower Summary (US)

<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent (\$ 850.00 / Month)	<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent (\$ 850.00 / Month)
Former Address	Former Address
<input checked="" type="checkbox"/> Does not apply	<input checked="" type="checkbox"/> Does not apply
Address	Address
Addr. - URLA	Addr. - URLA
Unit Type	Unit Type
Unit #	Unit #
City	City
State	State
Zip	Zip
# of Years Y M	# of Years Y M
Housing	Housing
<input type="checkbox"/> No Primary Housing Expense	<input type="checkbox"/> No Primary Housing Expense
<input type="checkbox"/> Own	<input type="checkbox"/> Own
<input type="checkbox"/> Rent (\$ / Month)	<input type="checkbox"/> Rent (\$ / Month)

Credit Information Order Credit View Credit Import Liabilities

Credit Authorization & Decisioning Scores For the purpose of securing a home mortgage loan.

Are you applying for Joint Credit with a Co-Borrower? Jointly No Co-applicant

Will the income/assets of a person other than the Borrower including the borrower) be used? The incor

Bor Experian / FICO	618	Co-Bor Experian / FICO	608
Bor TransUnion / Empirca	664	Co-Bor TransUnion / Empirca	601
Bor Equifax / BEACON	651	Co-Bor Equifax / BEACON	611

Credit Report Received 02/09/2023 Credit Reference # 27772731

Credit Score for Decision Making 608 Prospect Date 12/16/2022

Borrower can demonstrate a 12-month mortgage/rental history

Borrower Income

Total Income for Current Borrower Pair		1003 URLA Part 2	
	Borrower	Co-Borrower	Total
Base Income		3,533.35	3,533.35
Other Income	1,363.50		1,363.50
(+) Cash Flw			
Co-Mort Set	3,048.93		3,048.93

