



Equifax Mortgage Solutions: Credit Report

This User Guide will show a Lender how to access
Equifax Mortgage Solutions Credit Report from within Encompass.

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Overview

Using this interface, users can electronically submit credit report requests within Encompass directly to Equifax Mortgage Solutions for processing. Credit report requests are returned immediately with an embedded PDF report that will be stored in eFolder.

User Authentication

- Each order requires a user name and password (credentials).
- Credentials can be saved by selecting the 'Save Login Information' check box on the UI data entry screens.
- Ellie Mae does not assign user credentials. Users can click on the "More Info" link on the Vendor Selection page, which launches Equifax Mortgage Solution's home page, to learn more about how to become a customer.

User Process

New Request

Users access Equifax Mortgage Solutions' credit report service by selecting a pipeline loan and navigating to the Services tab/Order Credit Report or from the Services/Credit Report drop down menu in Encompass.

Borrower Summary - Origination

Channel: [Dropdown] Application Date: 05/19/2020
 Current Status: Active Loan Date: //

Borrower Information ☐ No co-applciant

Borrower

Vesting Type: [Dropdown]
 First Name: Suzi
 Middle: [Text]
 Last Name: Bulker Suffix: [Text]
 SSN: 999-00-0000
 DOB: //
 Home Phone: [Text]
 Work Phone: [Text]
 Cell: [Text]
 Marital Status: [Dropdown]
 Home E-mail: winston.walker@equifax.com
 Work E-mail: [Text]

Co-Borrower
 Vesting Type: [Dropdown]
 First Name: [Text]
 Middle: [Text]
 Last Name: [Text] Suffix: [Text]
 SSN: [Text]
 DOB: //
 Home Phone: [Text]
 Work Phone: [Text]
 Cell: [Text]
 Marital Status: [Dropdown]
 Home E-mail: [Text]
 Work E-mail: [Text]

Social Security Number Verification

Borrower
 The Purpose of the Transaction: [Text]
 Test Transaction
 This consent is valid for 60 days
☒ Mortgage Service ☐ Banking Service
☐ Background Check ☐ License Requirement
☐ Credit Check ☐ Other

Co-Borrower
 The Purpose of the Transaction: [Text]
 Seeking a mortgage from the company
 This consent is valid for 60 days
☐ Mortgage Service ☐ Banking Service
☐ Background Check ☐ License Requirement
☐ Credit Check ☐ Other

Company's Information Company's Agent Information

Vendor Selection

To add a vendor to the My Providers list, click the All Providers tab, enter the company name in the Search window and select the Go button. Next click the Add to My List button. Clicking "Submit" in the Vendor Selection screen opens the order interface where users can enter any additional required data and submit their order:

Credit Report

My Providers All Providers

Select a provider and click Submit.

Equifax Mortgage Solutions Password Manager More info

Remove from My List Submit Cancel

Credit Report Interface

The order interface consists of a credit report order screen and a Merge Plus button. The user has the option of ordering 1) a new credit report, 2) check the status of a pending request, 3) retrieve an

existing report, 4) an additional bureau pull, 5) reissue report, or 6) add / drop borrower. Both merge or RMCR reports are available. Users need to select either Individual or Joint report. The order number will display after a report has been issued.

The screenshot shows a 'Credit Report Request' window with the following fields and options:

- Credit Agency:** Equifax Mortgage Solutions
- User Name:** [Redacted]
- Password:** [Redacted]
- ☒ Save Login Information
- Request Type:** New Request (dropdown)
- Report Type:** Merge (dropdown)
- Report On:** Joint (dropdown)
- Credit Bureaus:**
 - ☒ Equifax
 - ☒ Experian
 - ☒ TransUnion
- Loan Number:** 2005000080
- Order Number:** [Empty]
- Merge Plus** button
- Borrower:**

Last Name	First Name	MI	TI	SSN
Loanseeker	Home			999-60-1111
- CoBorrower:**

Last Name	First Name	MI	TI	SSN
Loanseeker	Test			111-00-0011
- Current Addr:**

Street	City	State	Zip
4420 E Douglas Ave	Higley	AZ	85236

At the bottom are buttons: < Back, Finish, and Cancel.

View Credit Report

The returned credit report opens and displays to the user in the Services View tab. All reports are stored in eFolder.

Prepared by:	EQUIFAX MORTGAGE SOLUTIONS 4300 WESTOWN PKWY, SUITE 200 WEST DES MOINES IA 50266 PHONE: 800-333-0037 FAX: 800-678-7079	Order No:	NQEBX5
		Ordered:	05/20/2020
		Completed:	05/20/2020
		Loan No:	2005000080
		Account No:	999
		Sources:	EFX XPN TU
		Price:	
		INDIV/JOINT:	JOINT
		Requested By:	Equifax Mortgage Se
Prepared for:	ELLIE MAE ENCOMPASS 4420 ROSEWOOD DR STE 500 PLEASATON, CA 94588		

APPLICANT				
Name	Phone	SSN	Age/DOB	Marital Status
HOME LOANSEEKER		999-60-1111		UNKNOWN
Current Address: 4420 E DOUGLAS AVE HIGLEY AZ 85236				

CO-APPLICANT				
TEST LOANSEEKER		111-00-0011		

MERGED CREDIT INFILE REPORT				
-----------------------------	--	--	--	--

CREDIT HISTORY				
----------------	--	--	--	--

Add / Remove Borrower

To add or remove a borrower, select Request Type, 'Add / Remove Borrower', from the drop down menu.

Credit Report Request

Credit Agency: **Equifax Mortgage Solutions**

User Name:

Password:

☒ Save Login Information

Loan Number:

Order Number:

Last Name

First Name

MI

TI

SSN

Borrower:

Loanseeker

Home

999-60-1111

CoBorrower:

Loanseeker

Test

111-00-0011

Street

City

State

Zip

Current Addr:

4420 E Douglas Ave

Higley

AZ

85236

Request Type: Add / Remove Borrower

Report Type: Merge

Report On: Joint

Credit Bureaus

☒ Equifax

☒ Experian

☒ Trans Union

Merge Plus

< Back

Finish

Cancel

Remove Borrower

Select the borrower to be removed from the borrower pair; click the “Remove” button. A message will be displayed that the borrower was successfully removed and a new report will be generated. **NOTE:** *You may not add the borrower back to the credit report once a borrower has been removed.*

Remove Borrower

Order Number: NQEBX5

Select one borrower to be removed from the order:

Select	Last Name	First Name	SSN
<input type="checkbox"/>	LOANSEEKER	HOME	999-60-1111
<input checked="" type="checkbox"/>	LOANSEEKER	TEST	111-00-0011

Remove Cancel

Equifax Credit - Status

i Borrower removed Successfully.

OK

Add Borrower

To add a borrower to the credit report, the borrower must first be added to the loan.

Borrower Summary - Origination	
Channel	<input type="text"/>
Current Status	Active Loan
Application Date	05/19/2020
Date	//
<input type="checkbox"/> No co-applicant	
<input type="button" value="Order Fraud"/>	
<input type="button" value="Copy From Borrower"/>	
Borrower	Co-Borrower
Vesting Type	Vesting Type
First Name	First Name
Middle	Middle
Last Name	Last Name
SSN	SSN
DOB	DOB
Home Phone	Home Phone
Work Phone	Work Phone
Cell	Cell
Marital Status	Marital Status
Home E-mail	Home E-mail
Work E-mail	Work E-mail
Social Security Number Verification	
Borrower	Co-Borrower
The Purpose of the Transaction	The Purpose of the Transaction
This consent is valid for	This consent is valid for
<input checked="" type="checkbox"/> Mortgage Service	<input type="checkbox"/> Mortgage Service
<input type="checkbox"/> Background Check	<input type="checkbox"/> Background Check
<input type="checkbox"/> Credit Check	<input type="checkbox"/> Credit Check
<input type="checkbox"/> Banking Service	<input type="checkbox"/> Banking Service
<input type="checkbox"/> License Requirement	<input type="checkbox"/> License Requirement
<input type="checkbox"/> Other	<input type="checkbox"/> Other

Credit Report Request

Credit Agency: **Equifax Mortgage Solutions**

User Name: Request Type: Add / Remove Borrower

Password: Report Type: Merge

☒ Save Login Information Report On: Individual

Loan Number: 2005000079 Order Number: NQFKB4

Credit Bureaus:
☒ Equifax
☒ Experian
☒ TransUnion

Merge Plus

Borrower: Last Name First Name MI TI SSN
 Builder Suzi 999-60-6666

CoBorrower: Last Name First Name MI TI SSN
 Jungle George 999-91-9991

Current Addr: Street City State Zip
 5404 Pawnee Trail Louisville KY 40202

< Back Finish Cancel

Select the borrower from the borrower pair to be added; click the “Add” button. A message will be displayed that the borrower was successfully added and a new report will be generated.

NOTE: Adding a borrower to the credit report is billable.

Add Borrower

Order Number: NQFKB4

Select one borrower to be added from the order:

Select	Included?	Borrower P...	Last Name	First Name
<input type="checkbox"/>	Yes	B1	Builder	Suzi
<input checked="" type="checkbox"/>	No	C1	Jungle	George

Add Cancel

Equifax Credit - Status

Borrower added Successfully.

OK

Requesting a Mortgage Trade Report (MTR)

Users may request an Equifax Mortgage Solutions MTR by selecting a pipeline loan and navigating to the Services tab/Order Credit Report or from the Services/Credit Report drop down menu in Encompass.

The screenshot displays the Encompass Borrowers interface for a loan titled "John and Mary Homeowner". The top header shows the address "8709 Grove ST, Silver Spring, ID 20910", the loan number "2005000081", LTV "95.000/95.000/95.000", Rate "5.000%", and Loan Amount "\$475,000.00". The current status is "Active Loan".

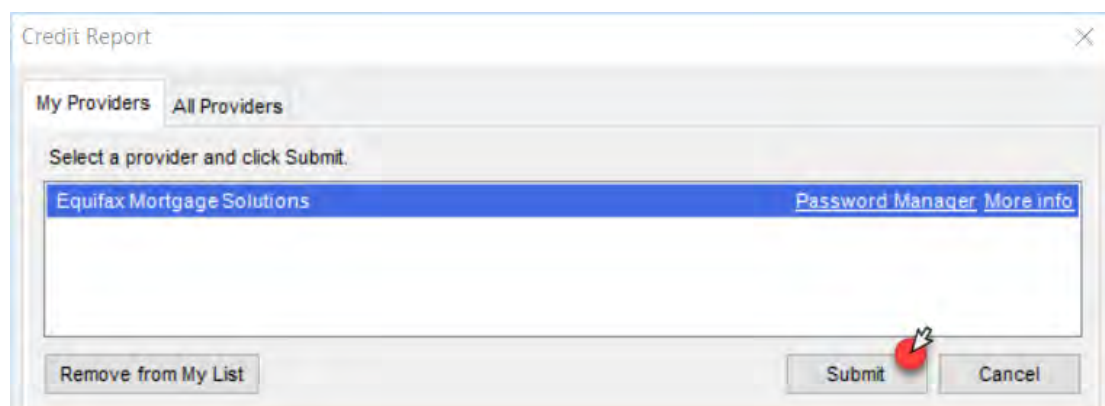
On the left sidebar, under the "Services" tab, the "Order Credit Report" option is highlighted with a red arrow. Other options include "Access Lenders", "Search Product and Pricing", "Request Underwriting", "Order Appraisal", "Order Flood Certification", "Order Title & Closing", "Order Doc Preparation", "Register MERS", and "Order AVM".

The main content area is titled "Borrower Summary - Origination". It includes fields for "Channel" (Banked - Retail), "Application Date" (05/21/2020), "Current Status" (Active Loan), and "Date". Below this is the "Borrower Information" section, which is split into "Borrower" and "Co-Borrower" columns. The "Borrower" column contains fields for "Vesting Type", "First Name" (John), "Middle", "Last Name" (Homeowner), "SSN" (300-40-5000), "DOB" (03/31/1965), "Home Phone" (501-233-6731), "Work Phone", "Cell", "Marital Status" (Married), "Home E-mail", and "Work E-mail". The "Co-Borrower" column contains similar fields for "Mary".

Below the borrower information is the "Social Security Number Verification" section, which includes "The Purpose of the Transaction" (Seeking a mortgage from the company), "This consent is valid for" (60 days), and checkboxes for "Mortgage Service", "Banking Service", "Background Check", "License Requirement", "Credit Check", and "Other".

At the bottom, there are sections for "Company's Information" (Lender/Broker Data) and "Company's Agent Information".

Select 'Equifax Mortgage Solutions' and click the submit button.



Credit Report

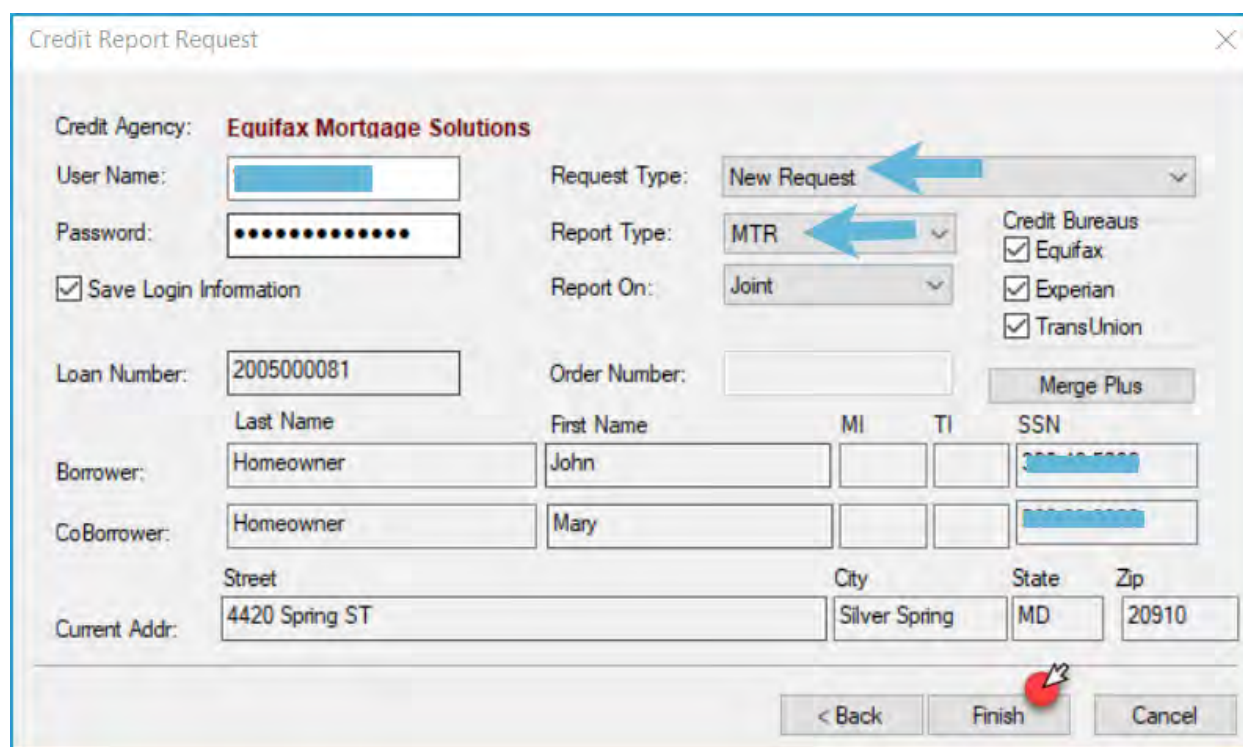
My Providers All Providers

Select a provider and click Submit.

Equifax Mortgage Solutions Password Manager More info

Remove from My List Submit Cancel

Select Request Type, 'New Request' and Report Type, 'MTR'. Click the finish button.



Credit Report Request

Credit Agency: **Equifax Mortgage Solutions**

User Name: [] Request Type: New Request

Password: [] Report Type: MTR

☒ Save Login Information Report On: Joint

Credit Bureaus

- ☒ Equifax
- ☒ Experian
- ☒ TransUnion

Loan Number: 2005000081 Order Number: [] Merge Plus

Borrower: Last Name First Name MI TI SSN

Homeowner John [] [] [] []

CoBorrower: Homeowner Mary [] [] [] []

Current Addr: Street City State Zip

4420 Spring ST Silver Spring MD 20910

< Back Finish Cancel

The MTR report will be generated and displayed.

Prepared by:	EQUIFAX MORTGAGE SOLUTIONS 4300 WESTOWN PKWY, SUITE 200 WEST DES MOINES IA 50266 PHONE: 800-333-0037 FAX: 800-678-7079	Order No:	NQHUC5
		Ordered:	05/21/2020
		Completed:	05/21/2020
		Loan No:	2005000081
		Account No:	[REDACTED]
		Sources:	EFX XPN TU
		Price:	0.00
		INDIV/JOINT:	JOINT
		Requested By:	Equifax Mortgage Se
Prepared for:	ELLIE MAE ENCOMPASS 4420 ROSEWOOD DR STE 500 PLEASANTON, CA 94588		

APPLICANT				
Name	Phone	SSN	Age/DOB	Marital Status
JOHN HOMEOWNER	501-233-6731	[REDACTED]	55 - 03/31/1965	Married
Current Address: 4420 SPRING ST SILVER SPRING MD 20910				

CO-APPLICANT				
Name	Phone	SSN	Age/DOB	Marital Status
MARY HOMEOWNER	501-233-6731	[REDACTED]	54 - 03/04/1966	

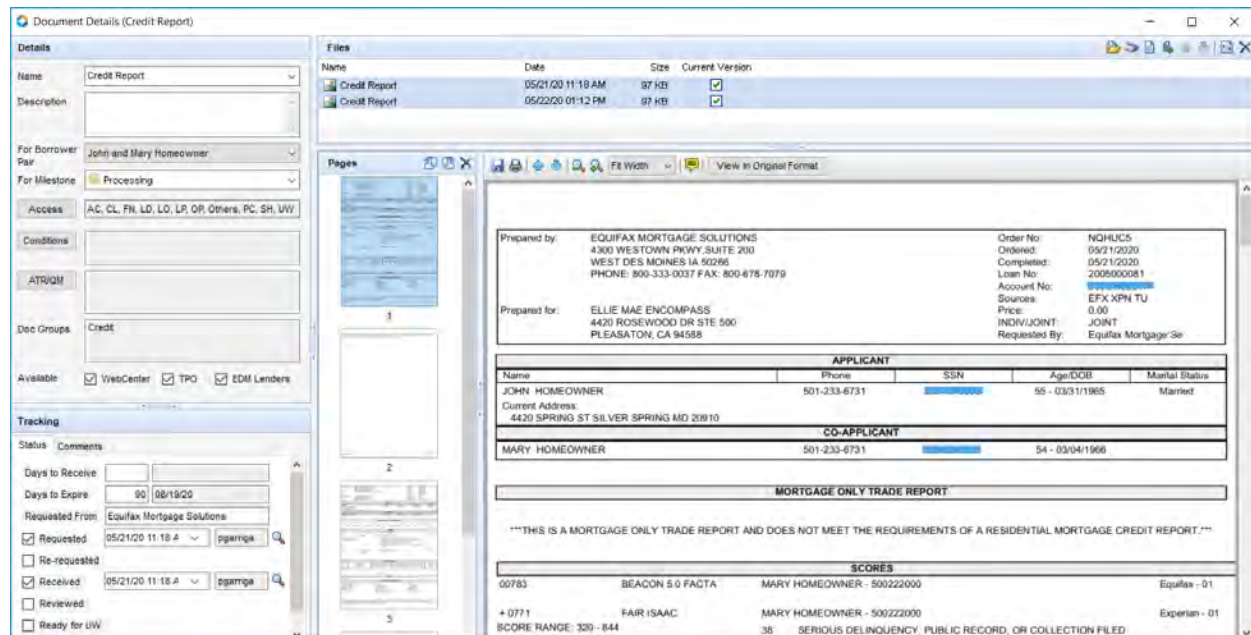
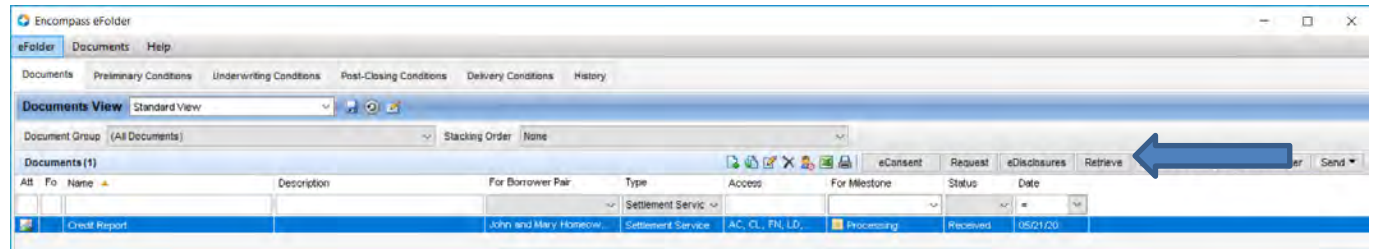
MORTGAGE ONLY TRADE REPORT				
THIS IS A MORTGAGE ONLY TRADE REPORT AND DOES NOT MEET THE REQUIREMENTS OF A RESIDENTIAL MORTGAGE CREDIT REPORT.				

Finding documents in the eFolder

- Click on the eFolder link.

The screenshot displays the Encompass360 software interface. At the top, the title bar reads "Encompass360 - (Local) - knakamura - 3010000024". Below this is a menu bar with "Encompass", "View", "Loan", "Forms", "Verifs", "Tools", "Services", and "Help". A secondary navigation bar contains "Home", "Pipeline", "Loan", "Trades", "Contacts", "Dashboard", and "Reports". The main header area shows "Borrowers" with a dropdown menu set to "rayette Batz". To the right of this, there is an "eFolder" link with a folder icon, which is pointed to by a blue arrow. Below the header, the interface is divided into several sections. On the left, there is a sidebar with "Alerts & Messages" and a "Log" section showing "File started" on "06/12/13". The main content area is titled "Borrower Summary - Origination" and contains fields for "Channel", "Application Date" (06/12/2013), "Current Status" (Active Loan), and "Date". Below this is the "Borrower Information" section, which is split into "Borrower" and "Co-Borrower" columns. The "Borrower" column includes fields for First Name (rayette), Middle, Last Name (Batz), SSN (516-28-2505), DOB, Home Phone, Work Phone, Cell, Marital Status, Home E-mail, and Work E-mail. The "Co-Borrower" column has similar fields. Below the borrower information is the "Social Security Number Verification" section with buttons for "Order SSN Verification" and "Check Status". At the bottom, there are sections for "Borrower" and "Co-Borrower" with a field for "The Purpose of the Transaction". The status bar at the bottom right shows "06/13 08:45 Thursday, 6/13/2013".

- The eFolder will list returned documents. Highlight the document associated with the order.
- Once highlighted, click the “Retrieve” button in the top right.
- Document details page will be presented.



More Information Link

The “more info” link on the vendor selection page takes the user to the Equifax screen below:



Equifax Encompass Overview

Important information for Ellie Mae users

Welcome to Equifax

EQUIFAX MORTGAGE SERVICES

Do you need a regular EMS/Elle Mae Encompass account number?
An account number for Fannie Mae's Desktop Underwriter / Desktop Originator?
An account for Freddie Mac's Loan Prospector?
Call or Email: [Equifax Mortgage Sales](#)

Please Include:

- ☐ Company Name
- ☐ Address
- ☐ Telephone Number
- ☐ Fax Number
- ☐ Email Address
- ☐ Current EMS or ECIS account number if you have one.

EMS will send you a Business Application and an Agreement for Service. Return the paperwork and an account number will be provided.

For more Equifax product information:
[Credit Services](#)

TriMerge: <http://www.equifax.com/business/trended-credit-hi-lite>
UDM: <http://www.equifax.com/business/undisclosed-debt-monitoring>

Verification Services
4506-T: <http://www.equifax.com/business/irs-income-verification-4506t>
SSA Verification: <http://www.equifax.com/business/ssn-verification>
Income and Employment Verification: <http://www.equifax.com/business/employment-and-income-verifications>
The WorkNumber: <http://www.equifax.com/business/employment-verifications>

If you are using an EMS affiliate, contact your sales representative:

Confluent Strategies, Inc. – Tennessee
FirstPoint, Inc. – Greensboro, NC

EQUIFAX MORTGAGE CONTACT INFORMATION

Customer Service:

Please contact Operations Customer Service for all credit report questions, trade line updates or disputes regarding credit reports.

- Telephone: 800-746-3780: option 3
- Hours of Operations: 8:00 a.m. EST to 8:00 pm EST

Equifax Technical Customer Service:

Please contact Technical Support for technical errors, bureaus down, etc.

Telephone: 800- 370-0283 or 800-746-3780 option 4

Hours of operation: 8:00 am EST – 8 pm EST

If a call is placed before 8:00 AM ET or after 8:00 PM ET or during holiday or weekend hours a technician will return the call within 30 minutes. The EMS HelpDesk support after 8:00 PM ET is limited to support for incidents that impact online availability. An e-mail can also be sent to mortgage.Support@equifax.com and the EMS HelpDesk will respond within 24 business hours.

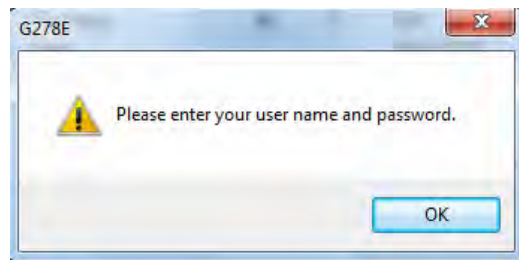
Equifax Mortgage Sales:

Please contact your assigned Equifax Sales Representative or EMS Sales Support to add products, change administrator, Invoice access, address changes, etc.

866-746-3780 option 2 or EMSSalesSupport@Equifax.com

Error Messaging

Users are alerted to errors or missing data input elements by error messages. For example, users will receive an error if they do not input valid credentials.



Equifax Mortgage Solutions Support Contact Information

For questions related to user credentials or to set up an account, please contact Equifax Mortgage Solutions Sales Support:

Phone: 888-279-9065

Email: EmsSalesSupport@equifax.com Hours

of Operation: 8:00 AM to 7:00 PM ET

For technical support issues, please contact Mortgage Support:

Phone: 800-370-0283

Email: Mortgage.Support@equifax.com Hours of

Operation: 7:30 AM to 8:00 PM ET

Ellie Mae Technical Support

Toll-free number: **1-800-777-1718**

Email: customersupport@elliemae.com

Internet:

<http://www.elliemae.com/support/>

Ellie Mae Encompass360

Sales Toll-free number: **1-888-**

955-9100 Email:

sales@elliemae.com

Internet: http://www.elliemae.com/solutions/banker_encompass_contact_sales.asp