Informative Research

ENCOMPASS

USER GUIDE

www.informativeresearch.com

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eI3PA ASSESSMENTS & CERTIFICATION

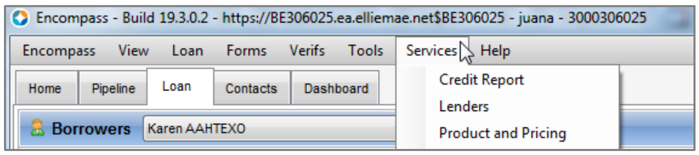
PCI DSS COMPLIANT

Table of Contents

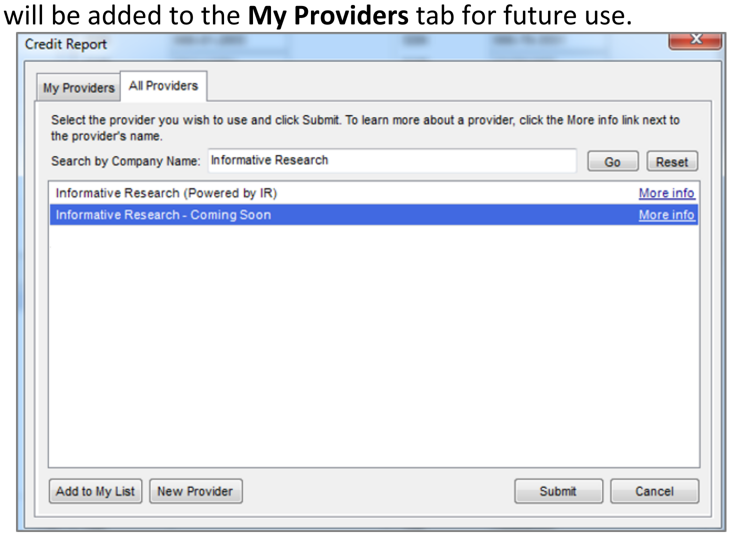
Credit Services

Adding Service Providers

In this section, we review how to select Informative Research as your Credit Report service provider. First, be sure you have opened a loan within your pipeline to access the **Services** menu at the top of your Encompass window. Once this is completed, proceed through the following steps.



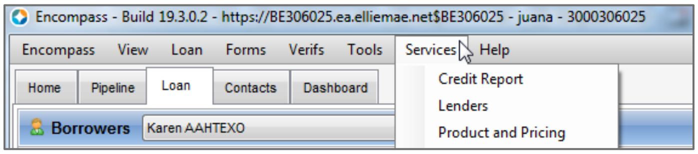
1. Select **Credit Report** from the Services Menu
2. In the pop-up window, go to the tab **All Providers**.
3. Under the “Search by Company Name” section type **Informative Research**.
4. Select and highlight **Informative Research – Coming Soon**.
5. Click **Submit** to continue
6. The provider will be added to the **My Providers** tab for future use.



Note: If you do not see Informative Research as a provider or you don’t have access to add credit providers, please contact your Encompass Administrator for assistance.

Opening the Credit Report Interface

In this section, we review how to open the Informative Research Credit Report interface. First, be sure you have opened a loan within your pipeline to access the **Services** menu at the top of your Encompass window. Once this is completed, proceed through the following steps.

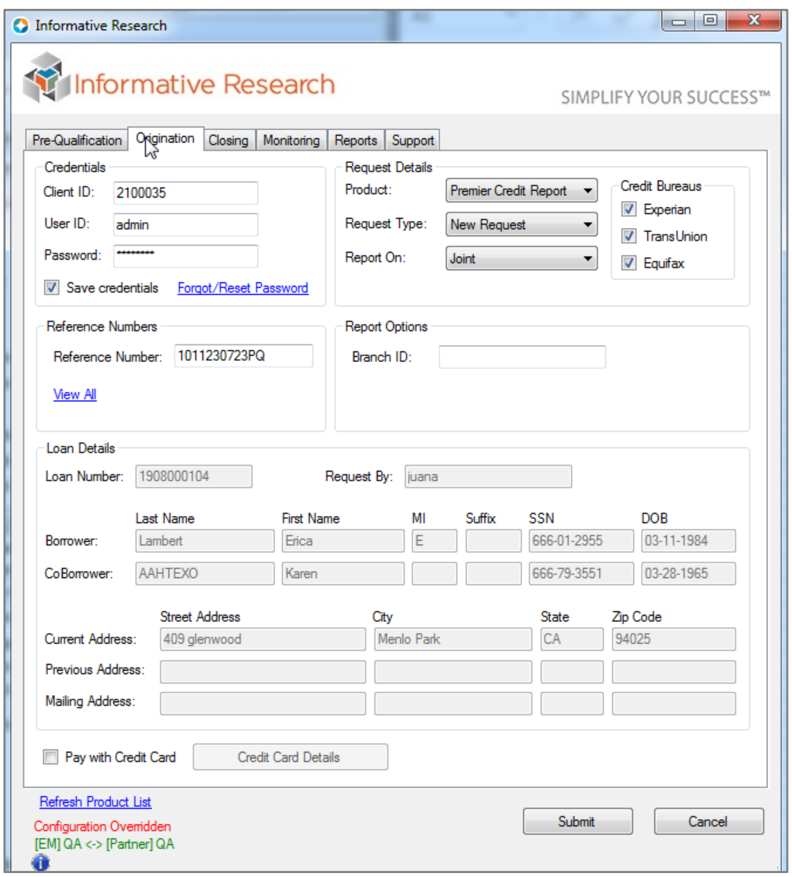


1. Select **Credit Report** from the Services Menu
2. A popup window will open, showing the tab **My Providers**.
3. Select and highlight **Informative Research – Coming Soon**.
4. Click **Submit** to continue

Credit Report Services Overview

This section will familiarize you with each of the parts of data so you can navigate through the product tabs. Some of the product tabs will have identical data, and others may have slight variations. Let's compare some of the variances before submitting an order request.

<u>Pre-Qualification, Origination and Closing Tab Overview</u>

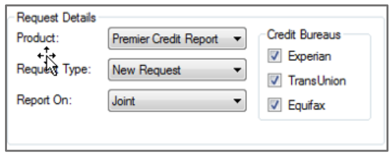


Pre-Qualification, Origination, and Closing tabs share the same layout of information (see screenshot above).

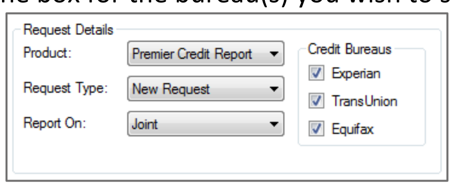
Here is a breakdown of each section explaining the purpose behind each field value.

a. **Credentials**: Here, you will enter your Web Credit System (WCS) log in credentials. If you do not remember or need to reset your password, you can click on the link **Forgot/Reset Password**. You will be taken to our web system and guided through the process to have your password updated.

b. **Request Details**: Displayed here are three dropdowns and 1 group of checkboxes for Bureau selection. Here is a brief explanation of when and how you will use these fields.

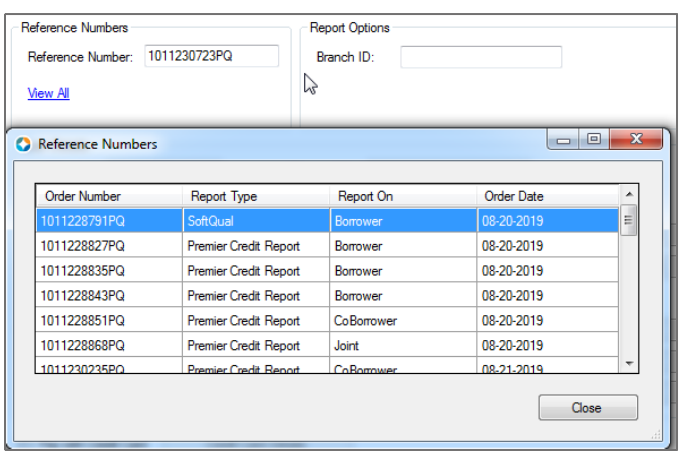


   i. **Product:** From the drop-down, select the Product types which are available for your company to order (this list will change based on the chosen tab).
   ii. **Request Type:** From the drop-down, identify the type of request you want to submit.
   iii. **Report On:** This is where you will select which borrower you wish to order the credit services for.
   iv. **Credit Bureau**: Credit Services can be ordered for all three bureaus. Here you will check the box for the bureau(s) you wish to submit your order request.



c. **Reference Number:** This field will either be empty or populated with your last credit report order number. Here are a few key points to consider when entering a reference number field.

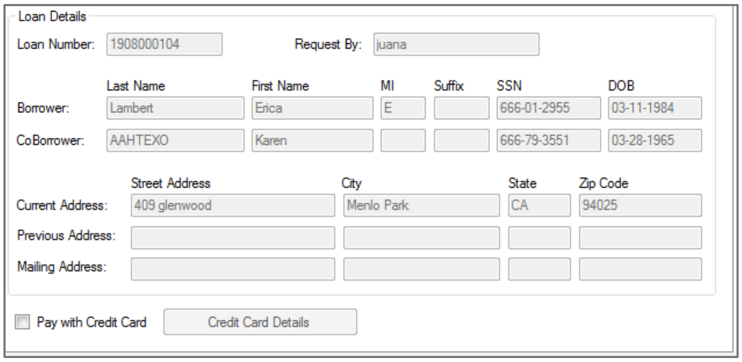
   i. Some request types will require the credit report reference number. You have the option of typing it yourself or selecting it from the list in Encompass.
   ii. To find a reference number for a previously ordered product, use the **View All** hyperlink and double click on the order number you wish to select.



d. **Report Options**

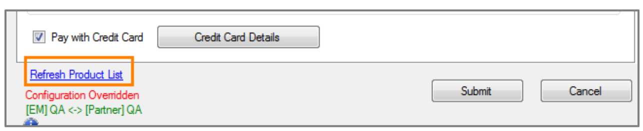
   i. **Branch ID:** This field is not required. You can use this field to send a branch identifier in your requests for billing purposes. Your Encompass Administrator may have this field mapped to an Encompass field.
   Please consult your internal team before using or making changes to this field.

e. **Loan Details:** This section displays the borrower information based on your borrower selection before opening the integration window. If you change borrower pairs and re-open credit services, the data will adjust accordingly

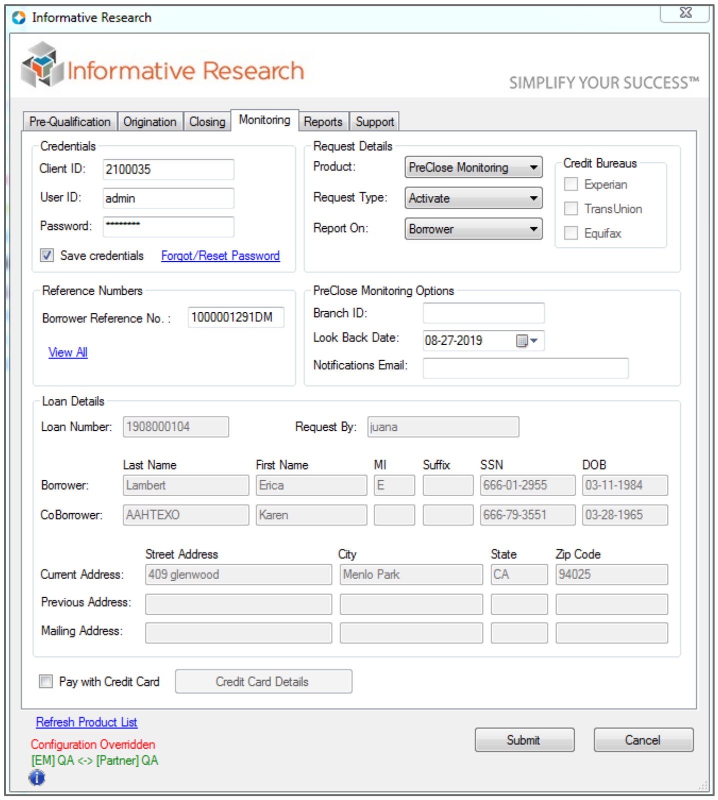


f. **Pay with Credit Card:** When checked, this will allow users to enter a credit card to pay for the product they are ordering. Note: the credit card information will not be saved for future transactions.

g. **Refresh Product List:** This hyperlink will refresh the interface and all of the products listed.



Monitoring Tab Overview



The Monitoring tab provides similar information to that which is also shown on the Pre-Qualification, Origination, and Closing tabs. The following is a brief description of the fields which are used differently or used only in the Monitoring tab.

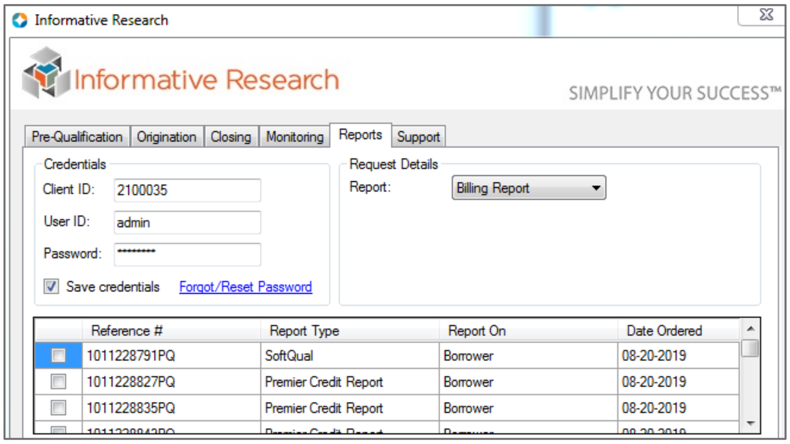
In the Monitoring tab, you will be able to order and manage PreClose Monitoring Reports.

Note: PreClose Monitoring requests are placed separately for each borrower. You can use the **Report On** field in the Request Details to switch between Borrower and CoBorrower.

a. **Reference Numbers:** This field is used to reference your previous orders for the PreClose Monitoring request.
   Note: PreClose Monitoring orders end with DM.
b. **PreClose Monitoring Options:**
   i. **Branch ID:** This field is not required. You can use this field to send a branch identifier in your requests for billing purposes. Your Encompass Administrator may have this field mapped to an Encompass field.
   Please consult your internal team before using or making changes to this field.

   ii. **Look Back Date:** This date will be used as the starting point for your PreClose Monitoring order. You can select any date in the past 120 days. Usually, the date the credit report was initially ordered will be used here.
   iii. **Notification Email:** Use this field to enter an additional email address you would want PreClose Monitoring alerts sent to (CC).

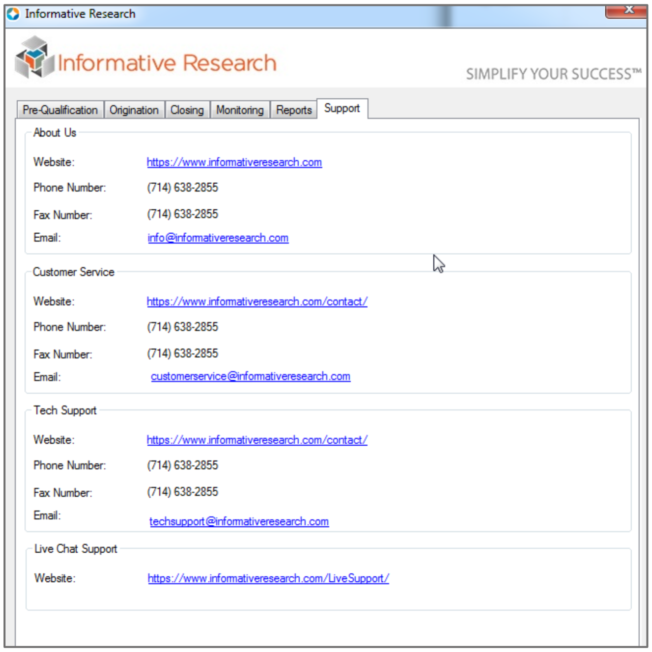
<u>Reports Tab Overview</u>



The Reports tab will allow you to retrieve billing reports directly within Encompass.

a. For billing reports on individual credit reports, select the desired checkbox in the list, and click **Submit**.
b. For Loan Billing Reports, there is no need to select a credit report on the list.

Support Tab Overview



The final tab will contain all Support contact information for customer service tech support and our Live Chat Support.

Now that we have reviewed all of the fields available under each Credit Services tab let's continue to go through each guide and learn to submit all of the different Request Types.

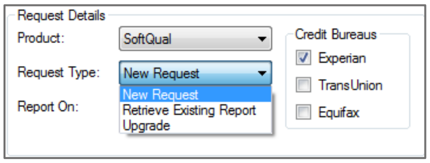
Pre-Qualification Tab

The pre-qualification tab allows users to order a SoftQual credit file for borrowers and CoBorrowers independently, or as a joint pair. SoftQual is not available for all clients, if you receive an error during the order process, please contact your management team to have this product enabled or grant you permissions to order this product.

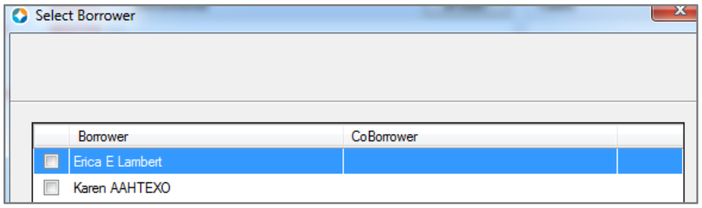
This concludes the general overview of the Pre-Qualification request; let's continue with the steps required to complete an order from start to finish for the following **Request Types: New Request, Retrieve Existing Reports**, and **Upgrade Reports.**

<u>New SoftQual Request</u>

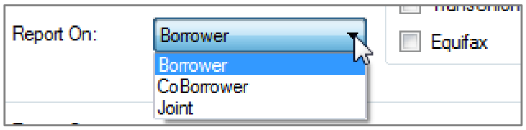
1. Select **SoftQual** from the Product drop-down
2. From the Request Type drop-down, select **New Request**



3. You will need to select the Bureau you wish to submit your request to, use the checkboxes to make your selection for Experian, TransUnion or Equifax.
4. Next, we have to choose who the request will be for. The options are Borrower, CoBorrower, or Joint. Make your selection using the **Report On** dropdown.
    a. As an example, if you have multiple borrower pairs, please make sure you select the correct one before opening the Credit Services tab. See the screenshot below.

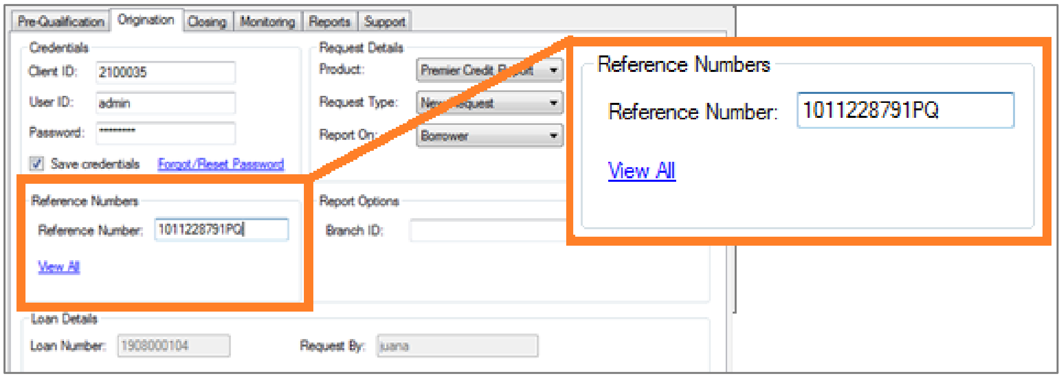


    b. When the borrower pair selected contains two borrowers, the Report On field will default to "Joint" in the Pre-Qualification, Origination, and Closing tabs. You can change this field to Borrower or CoBorrower if you wish to order credit reports individually.

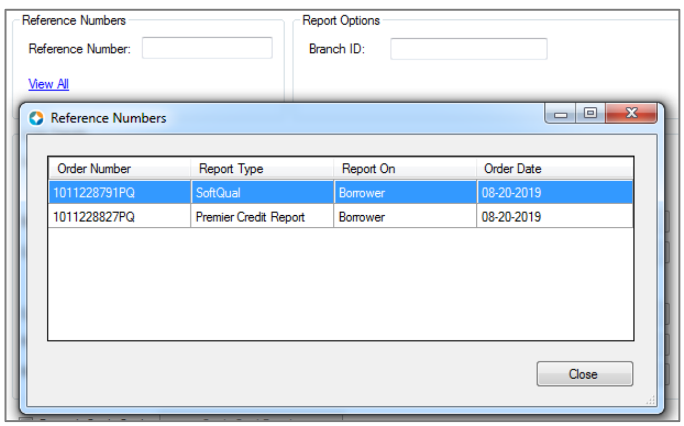


Retrieve Existing Report

1. For the **Retrieve Existing Report** request type option, a **Reference Number** must be provided, as shown in the below screenshot.



2. If the Reference Number is not populated already, you can either type it manually or click on **View All** and double click the order number you wish to retrieve.

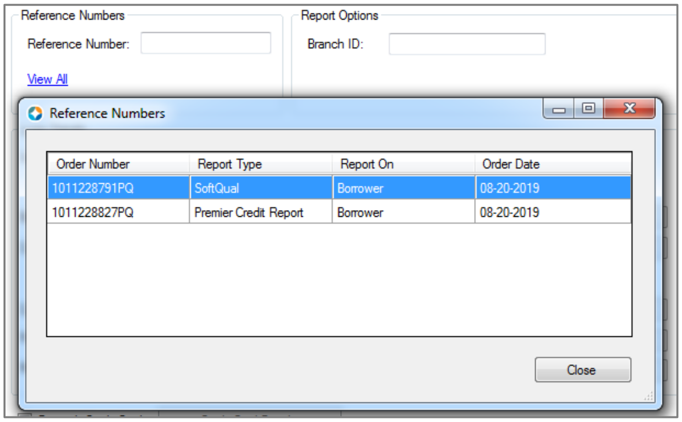


3. Finish the request by clicking **Submit**.
   a. The PDF Credit Report will open in the Encompass Services View. (Report PDF will also be saved into the eFolder under “SoftQual Report”)

Upgrade

This option can be used to add bureaus to an existing credit report.

1. Select **Upgrade** from the **Request Type** drop-down.
2. Verify the reference number entered is correct, and if not, click on the **View All** hyperlink to select one.



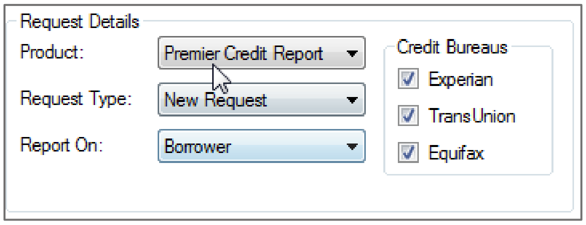
3. Select the check boxes for the bureaus you would like to have on the report after the upgrade. The bureau(s) already present on the report must be selected.
4. Submit your order, and once the Encompass progress bar completes, you will be redirected to the Services View tab to view your report PDF. (The eFolder will also contain your credit order PDF)

Origination Request

In this section of our guide, we provide instructions on products and actions available in the Origination Tab.

New Request

1. In the Origination tab, after selecting the desired Credit Report Product, select **New Request** from the **Request Type** drop-down.



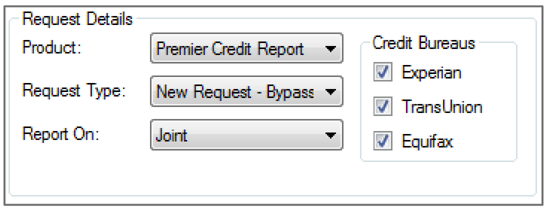
2. By default, all 3 Credit Bureaus will be selected. You can change the bureau selection if needed using the checkboxes for Experian, TransUnion, and Equifax.
3. The **Report On** drop down will default to either Borrower or Joint based on the number of borrowers present in the borrower pair. You can change the selection if needed.
4. Click **Submit** to complete the request.
5. Once the Encompass progress bar completes, you will be redirected to the Services View tab to view your report PDF. The credit report will also be saved in the eFolder under “Credit Report.”

New Request - Bypass Duplicate Check

By default, when a request for a new credit report is received, our system checks if a credit report with the same demographics was ordered by the same Client ID within the last 30 days. In the event one exists, our system will retransmit the existing credit report to avoid multiple inquiries in a short period.

The **New Request Bypass Duplicate Check** will override this duplicate check. Our system will generate a new credit report without checking for existing credit reports for the borrower(s) in our system. A new inquiry will be posted on the borrower's file if you use this option.

1. Select **New request - Bypass Duplicate Check** from the Request Type drop-down

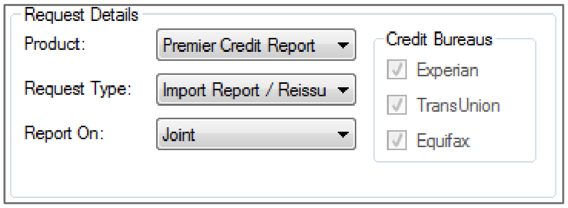


2. Check the boxes for each Bureau you would like to order
3. Complete the request by selecting **Submit**

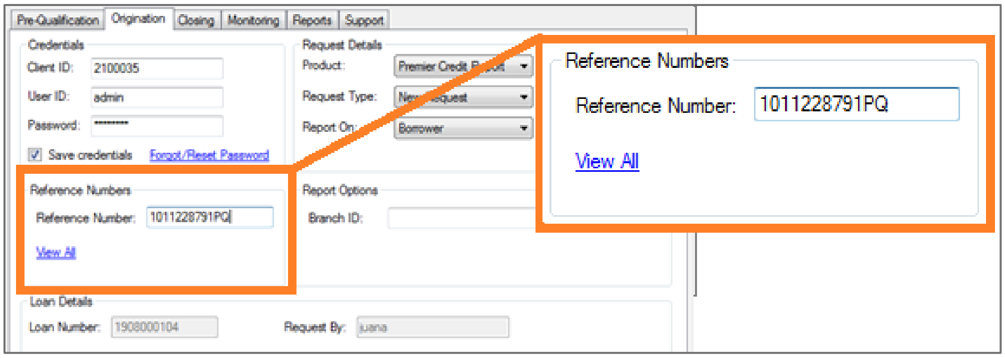
Import Report / Reissue

The Import Report / Reissue request type is used when the original borrower(s) credit report was ordered under a different Client ID. To proceed, you **MUST** have the previous credit report reference number.

1. Select the **Request Type** as **Import Report/Reissue**



2. Enter your reference number, as shown.

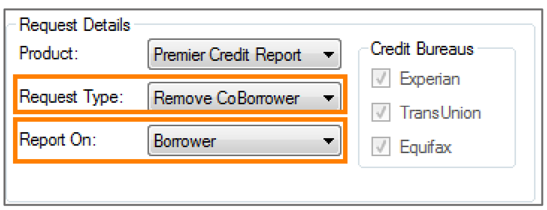


3. Complete your request by selecting **Submit**.
4. The credit report will be imported/reissued and presented in the Encompass Services View tab. The credit report will also be available in the eFolder.

Remove Borrower/CoBorrower

Prerequisite: Remove Borrower or Remove CoBorrower will require a reference number for a previously ordered **Joint** Credit Report.

1. Update the Borrower Pair in Encompass, so only the borrower you want to keep is present (Click here for instructions on Removing Borrower)
2. Open the Credit Report order screen
3. Select **Request Type** as **Remove Borrower** or **Remove CoBorrower.**
   a. Make your selection based on who you want to remove from the original joint credit report.

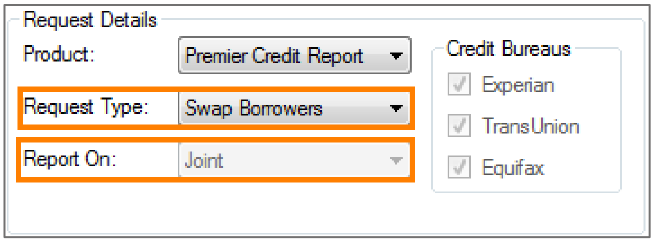


4. Complete the request by selecting **Submit**
5. When you review the new credit report, it will display only the borrower you have in your Encompass loan.

Swap Borrower

Prerequisite: Swap Borrower will require a reference number for a previously ordered **Joint** Credit Report.

1. Update the Borrower Pair in Encompass so the borrower positions match what you want to see in the final report (Click here for instructions on Swapping Borrower(s)
2. Open the Credit Report order screen
3. Select **Request Type** as **Swap Borrowers**



4. **Report On** will default to Joint.
5. Complete the request by selecting **Submit**, and the Borrower and CoBorrower will now be swapped in the credit report.

Order Supplements

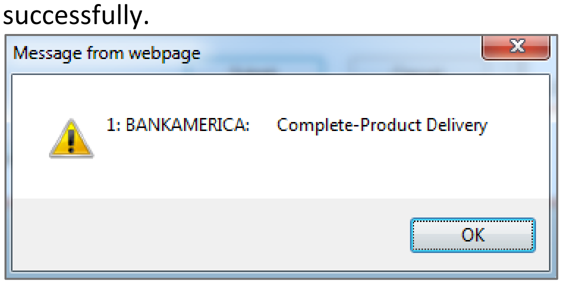
This option will allow you to access the supplement order page in WCS quickly.

1. Select **Request Type** as **Order Supplements**
2. Confirm that the reference number field has the correct Credit Report order number
3. Once you select **Submit**, you will be redirected to the Informative Research WCS login screen.
    a. If you have an active session open in a separate browser, you will be redirected to the Order Supplement page instead.
4. Complete the supplement order in WCS. **(For additional information refer to our WCS User Guide for ordering supplements)**

Retrieve Supplements

Once you receive notification that your Supplement order has been completed, you may retrieve the Supplement PDF report from WCS to Encompass.

1. Select **Request Type** as **Retrieve Supplements**
2. Confirm that the reference number field has the correct Credit Report order number
3. After selecting **Submit**, your request will be processed
    a. The below popup will notify you the supplement was delivered to your eFolder successfully.



    b. If any Supplements you ordered are not completed, this popup will display their current status.

Order Rescore

This option will allow you to access the Rescore order page in WCS quickly.

1. Select **Request Type** as **Order Rescore**
2. Confirm that the reference number field has the correct Credit Report order number

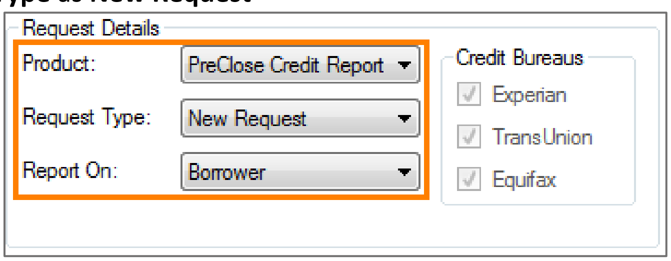
3. Selecting **Submit** will open our Informative Research WCS in a separate popup window.
    a. If you have an active session open in your Web Browser for WCS, you will not need to enter your sign-in credentials, otherwise please enter our credentials.
4. Follow the process to complete your Rescore request in WCS. Once the order is completed, you will be notified based on the notification type you selected.
   (For instructions on ordering Rescore in WCS refer to the WCS User Guide)

Closing

This section of our guide will walk through the steps to submit a PreClose Credit Report and QuickLook Report with or without scores.

PreClose Credit Report

1. Verify you are on the **Closing** tab of the Informative Research Credit Services screen before proceeding.
2. Select **Product** as **PreClose Credit Report**.
   Select **Request Type** as **New Request**



3. Confirm that the reference number field has the correct Credit Report order number
4. Complete the order by selecting **Submit**.
5. You will be redirected to the Encompass Services View to view the report, and the PDF will be delivered to your Encompass eFolder.

Click here for instructions on ordering Fannie DU in Encompass

Ordering and Retrieving Supplements

The steps for ordering and retrieving supplements are identical to the Origination Tab. (see links below to proceed)

1. Click here for instructions on ordering Supplements
2. Click here for instructions on retrieving Supplements

QuickLook and QuickLook w/Scores New Request

1. Select **Closing Tab**; Select **QuickLook or QuickLook w/Scores**
2. Choose **Request Type** as **New Request**
3. Select **Submit**, and the report will be shown in your Encompass Services View and eFolder.

QuickLook and QuickLook w/Scores Retrieve Existing Report

1. Select **Closing Tab**; Select **QuickLook or QuickLook w/Scores** for the Product

2. <u>Click here</u> for instructions on completing **Retrieve Existing Report**

<u>QuickLook and QuickLook w/Scores Upgrade Report</u>

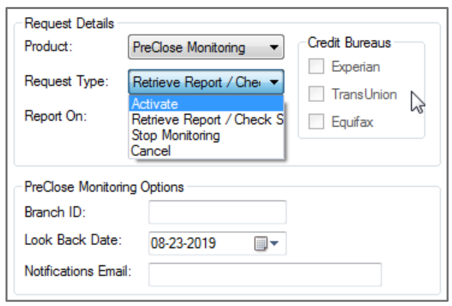
1. Select **Closing Tab**; Select **QuickLook or QuickLook w/Scores** for the Product
2. <u>Click here</u> for instructions on completing the **Upgrade Request** type

Monitoring Services

In this section of our guide, we show how to order PreClose Monitoring (PCM) products within the credit interface.

<u>Activate</u>

1. Select the Monitoring Tab
2. The **Product** dropdown is set to **PreClose Monitoring** by default
3. Select **Request Type** as **Activate**

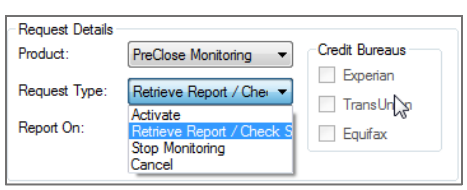


4. Select **Report On** as Borrower or CoBorrower
   a. If you are requesting PCM for both Borrower and CoBorrower, you will need to make two separate PreClose Monitoring requests.
5. Select the **Look Backdate** located you wish to begin monitoring on.
   a. Look Back Date is commonly set to the date the hard inquiry credit report was pulled. You can select any date within the last 120 days.
6. In the Notification Email field, you may add an email address that will be cc'd when alerts generate for the Borrower/CoBorrower.
7. Select the **Submit** to complete your order request.

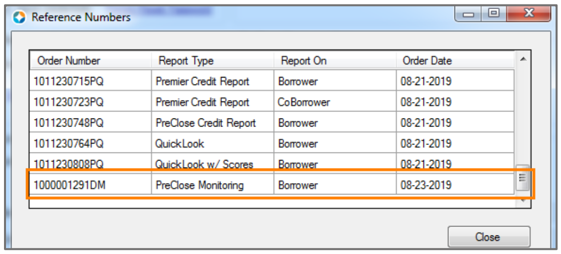
A message will be shown saying that the request is Pending or if any errors occur.

<u>Retrieve Report / Check Status</u>

1. Select the Monitoring Tab
2. The **Product** drop-down will be set to **PreClose Monitoring** by default
3. Select **Request Type** as **Retrieve Report / Check Status**



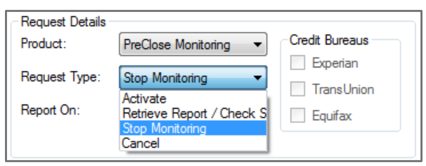
4. Select **Report On** as Borrower or CoBorrower
5. Under the Reference Numbers section, enter the **PreClose Monitoring** order number or **choose view all**, and in the popup window, select the Order you are requesting a status update for. The reference number would be populated automatically if the PCM was ordered through Encompass.



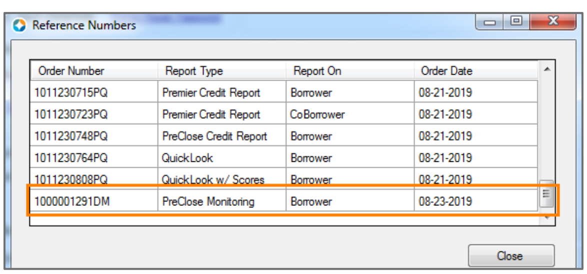
6. Select **Submit** to complete your request.
    a. Encompass will show the current status of the PCM order.
    b. If your request is currently being monitored or completed, the PreClose Monitoring report will be delivered to the Encompass eFolder under **Debt Monitoring**.

<u>Stop Monitoring</u>

1. Select the Monitoring Tab
2. The **Product** drop-down will be set to **PreClose Monitoring** by default
3. Select **Request Type** as **Stop Monitoring**



4. Select **Report On** as Borrower or CoBorrower
5. Under the Reference Numbers section, enter the **PreClose Monitoring** order number or choose **View All** and in the popup window, select the Order you are requesting to **Stop Monitoring** on. The reference number would be populated automatically if the PCM was ordered through Encompass.

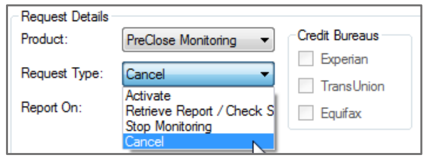


6. Select **Submit** to complete your request.

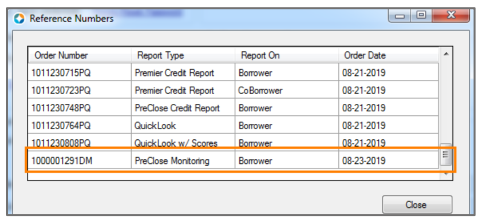
A message will be shown confirming that the request has been processed successfully or if any errors occur. Please **note** that Stop Monitoring can only be requested for orders in OnGoing status.

Cancel Order

1. Select the Monitoring Tab
2. The **Product** drop-down will be set to **PreClose Monitoring** by default
3. Select **Request Type** as **Cancel**



4. Select **Report On** as Borrower or CoBorrower
5. Under the Reference Numbers section, enter the **PreClose Monitoring** order number or **choose view all**, and in the popup window, select the Order you are requesting to **Cancel**. The reference number would be populated automatically if the PCM was ordered through Encompass.



6. Select **Submit** to complete your request.

A message will be shown saying that the order has been canceled successfully or if any errors occur.

Please note that cancellation can only be requested for orders in **Pending** status.

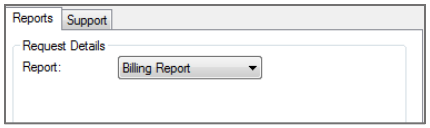
Reports

Billing Reports Selection

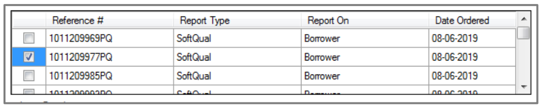
On the Reports tab, users may request a billing report for individual orders, or they may request a loan billing report, which shows the billing for all reports ordered on one report.

Billing Report

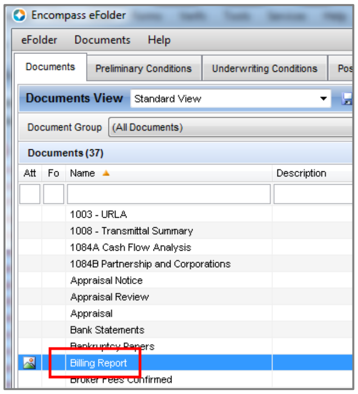
1. Select the **Reports** Tab
2. Your credentials should auto-populate if you saved them previously, otherwise please enter your Credentials for Client ID, User ID, and Password.
3. In the **Request Details** dropdown, select **Billing Report**.



4. In the section below, check the box to see the billing report for that credit report order.

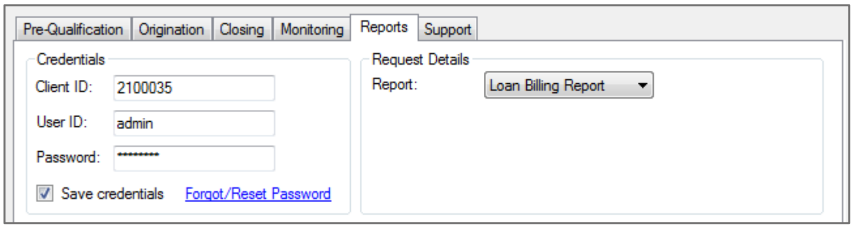


5. After an order is selected, users will want to click on submit to generate the billing report. Reports will be available in the e-folder under Billing Report documents.

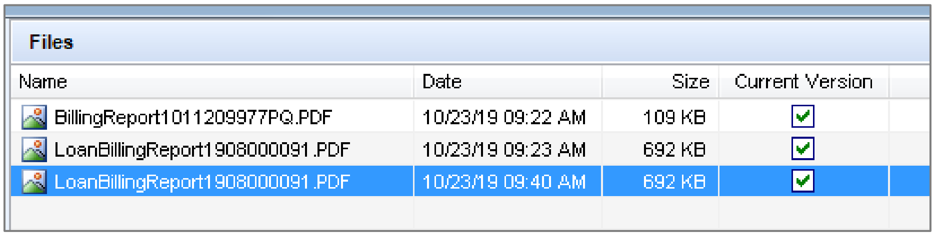


Loan Billing Report

1. Select the **Reports** Tab and from the Request Details select **Loan Billing Report**.



2. There is no need to select any particular order from the list at this point as the system, by default, will generate the report for all orders submitted.
3. The report will be located in the E-Folder under **Billing Report Documents**.



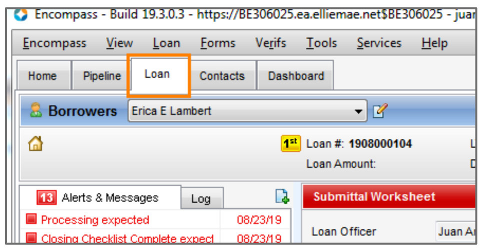
Borrower Pair Instructions

Borrower Pair Repositioning

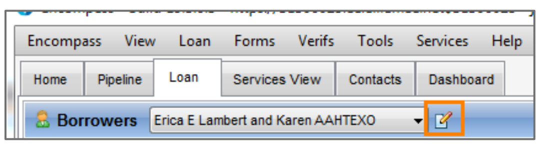
In Encompass, there is a function allowing you to update the borrower pair assignment, and this must be done correctly for Informative Research's Credit Services orders to be submitted. In this section of the guide, we will provide instructions on updating borrower pairs.

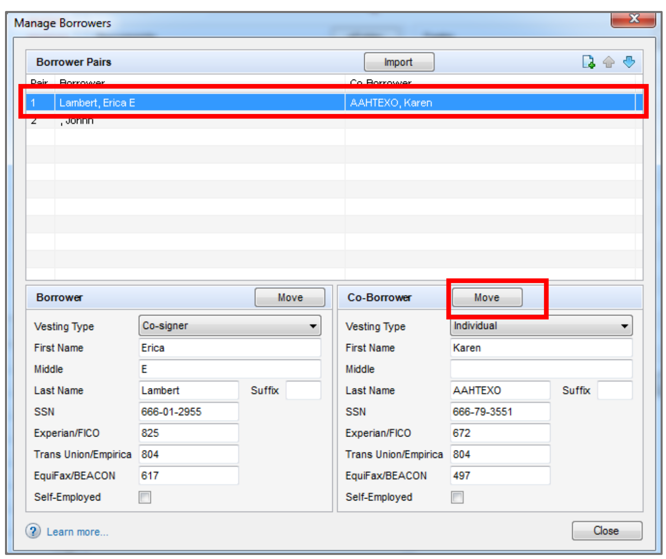
<u>Swap Borrowers</u>

1. Open a loan from your pipeline.

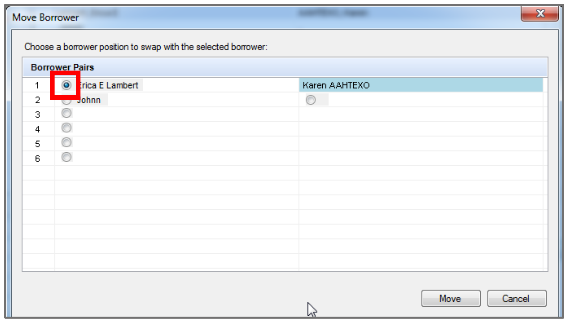


2. Click the pencil and paper icon to the right of the Borrower selection dropdown.

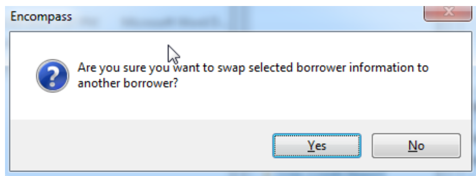




3. Highlight the first borrower pair and select the **Move** button for the CoBorrower
4. Select the radio button for the primary borrower under borrower pair one and choose **Move**.

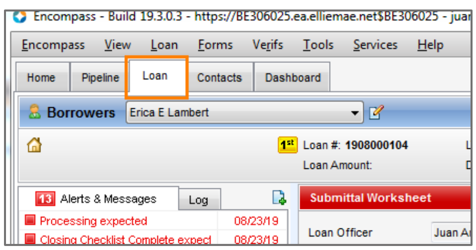


a. A popup will verify you want to swap the selected borrower information, select **Yes** to complete the swap borrower function.

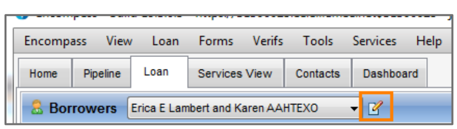


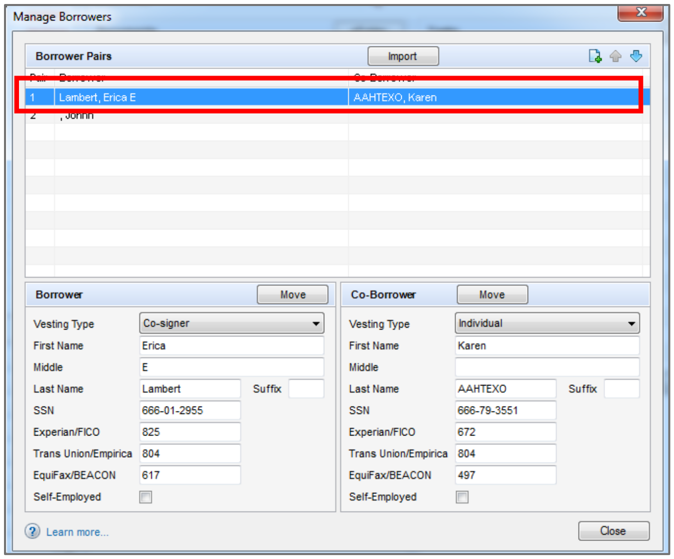
<u>Remove Borrowers</u>

1. Open a loan from your pipeline.

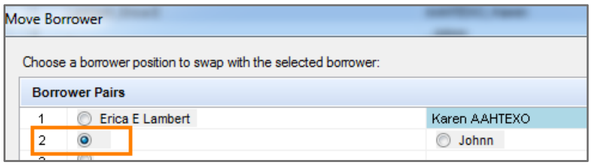


2. Click the pencil and paper icon to the right of the Borrower selection dropdown.

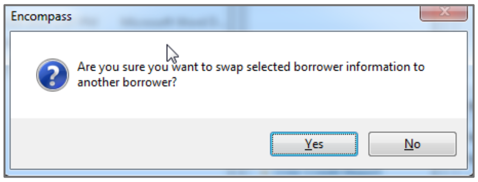




3. Highlight the first borrower pair and select the **Move** button for the Borrower or CoBorrower based on which borrower you want to remove from the previously ordered Credit Report.
4. Select the radio button for any empty borrower pair, as shown.



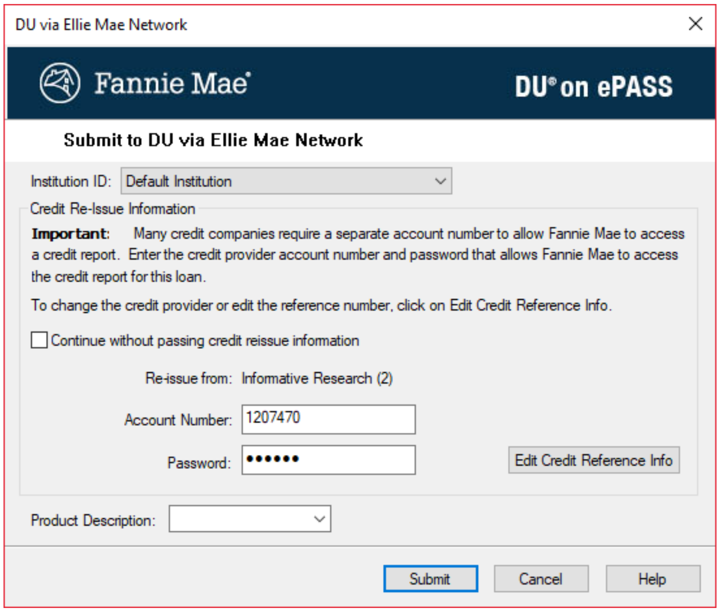
   a. A popup will verify you want to swap the selected borrower information, select **Yes** to complete the swap borrower function.



Submitting Loans to Underwriting

It is important to note that Encompass will always use the reference number from the most recently ordered report through Encompass's Credit Services. Due to this mapping of the credit reference number, there may be some cases where you will need to update the reference number before submitting your loan for underwriting.

Fannie Mae: Desktop Underwriter



You will be required to enter credentials within DU/DO to reissue your credit report for underwriting. Your company will have the two options described below:

1. Each user can use their credentials – users would enter the **Client ID** as the account number within DU, and their password (which is the same for our website and ordering credit in Encompass).

   OR

2. An admin can set a company-wide FNMA password on our website and distribute it. Users would enter the **Client ID** as the account number within DU and that company-wide password set by admin.

Please check with your management which option you should use.

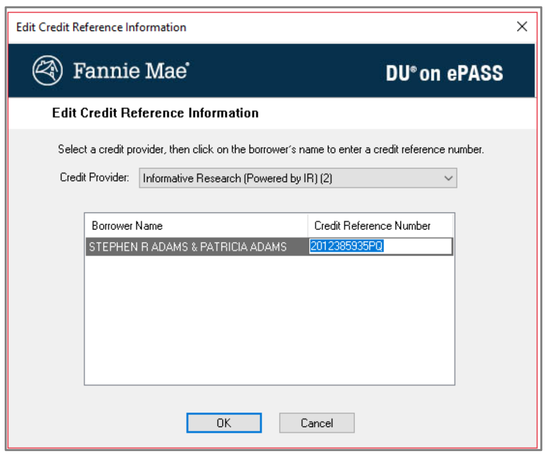
Updating the Reference Number for Underwriting Purposes

Method One

With this method, you will manually update the credit report number in the underwriting submission screen. For this method, please ensure you have the reference number available. You can use copy/paste for this process (recommended).

Fannie Mae (DU/DO)

1. Go to Services Underwriting and select either Fannie Mae DU or DO.
2. Click on **Submit to DU/DO on ePASS**.
3. Click on the button **Edit Credit Reference Info.**
4. Type or paste the correct credit reference number, as shown below.



5. Click **OK** and **Submit** to complete the transaction.

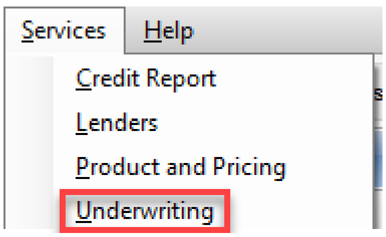
Method Two

With this method, you will request Informative Research to deliver a copy of the original credit report used for the loan into Encompass. This process will make the origination credit report reference number the most recent transaction, which will be used for underwriting purposes.

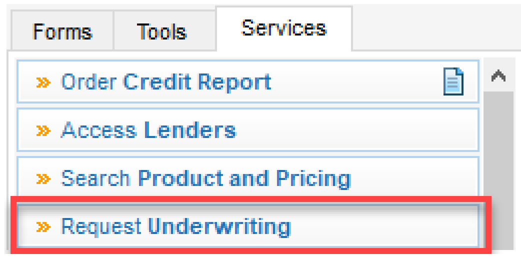
1. Open the IR Credit Services Integration screen and Select the **Origination** Tab.
2. In the **Request Type** dropdown, select **Retrieve Existing Report**.
3. Confirm that the reference number of the credit report you ran during the origination is correct. You can click on **View All** to select another credit report or type the reference number manually.
4. Submit the request.

Freddie Mac: Loan Prospector

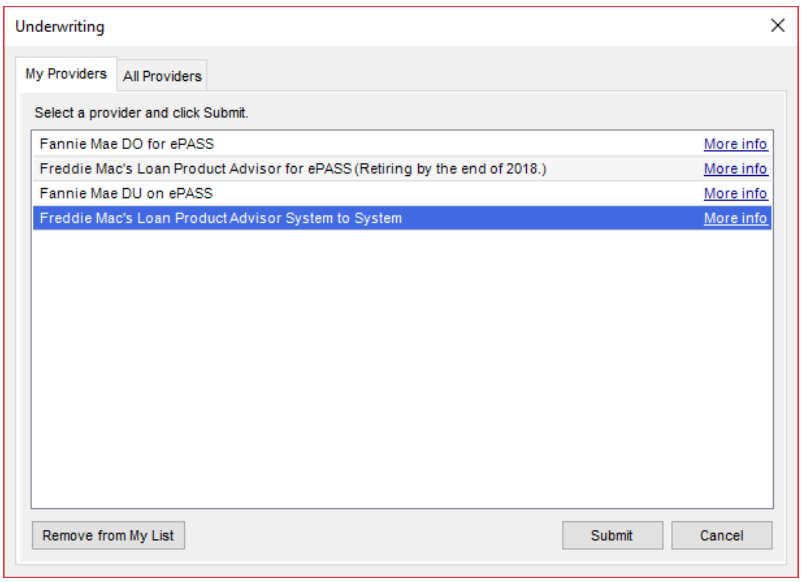
1. Select **Underwriting** from the **Services** menu or **Request Underwriting** Services tab



or



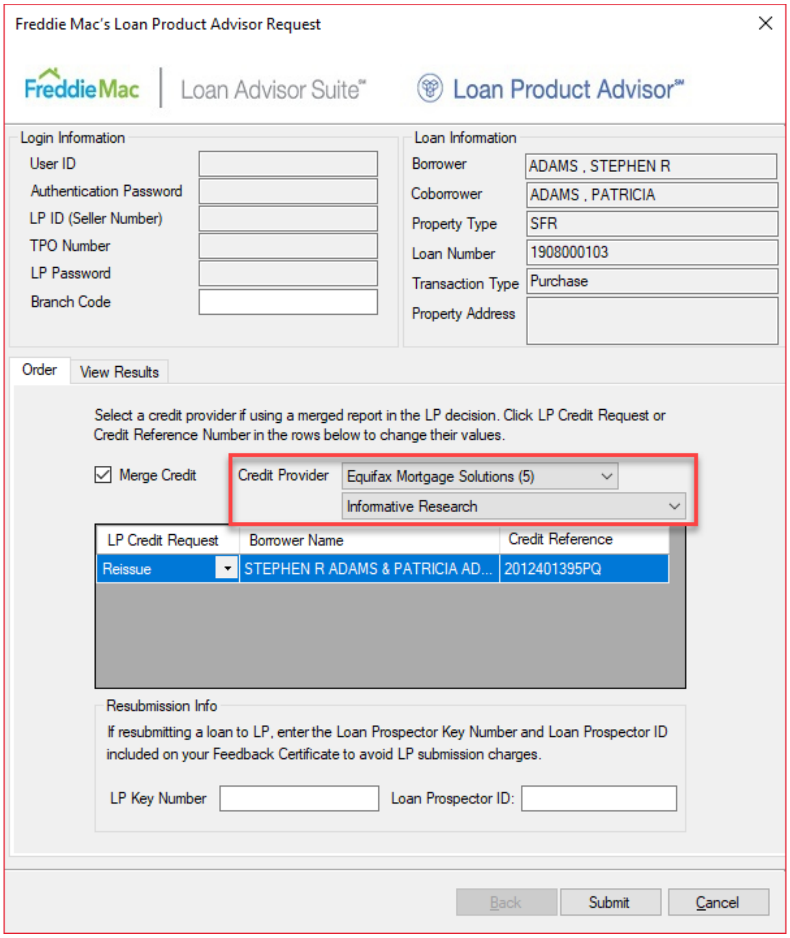
2. Select **Freddie Mac's Loan Product Advisor System to System**



3. In the LPA screen, ensure your Credit Provider information is as shown below:

    a. First Dropdown should have: **Equifax Mortgage Solutions**

    b. Second Dropdown should have: **Informative Research**

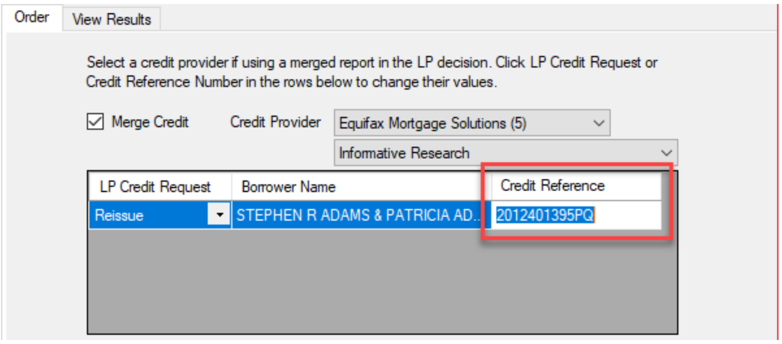


4. Ensure that the credit report number in the **Credit Reference** column is correct

Please note that depending on your setup, you may need to enter an alpha-numeric Branch Code on this screen for billing/tracking purposes.

Freddie Mac (LPA) – Update Reference Number

1. Go to Services Underwriting and select **Freddie Mac's Loan Product Advisor**
2. Type or paste the correct credit reference number as shown below



3. Click on **Submit** to complete the transaction

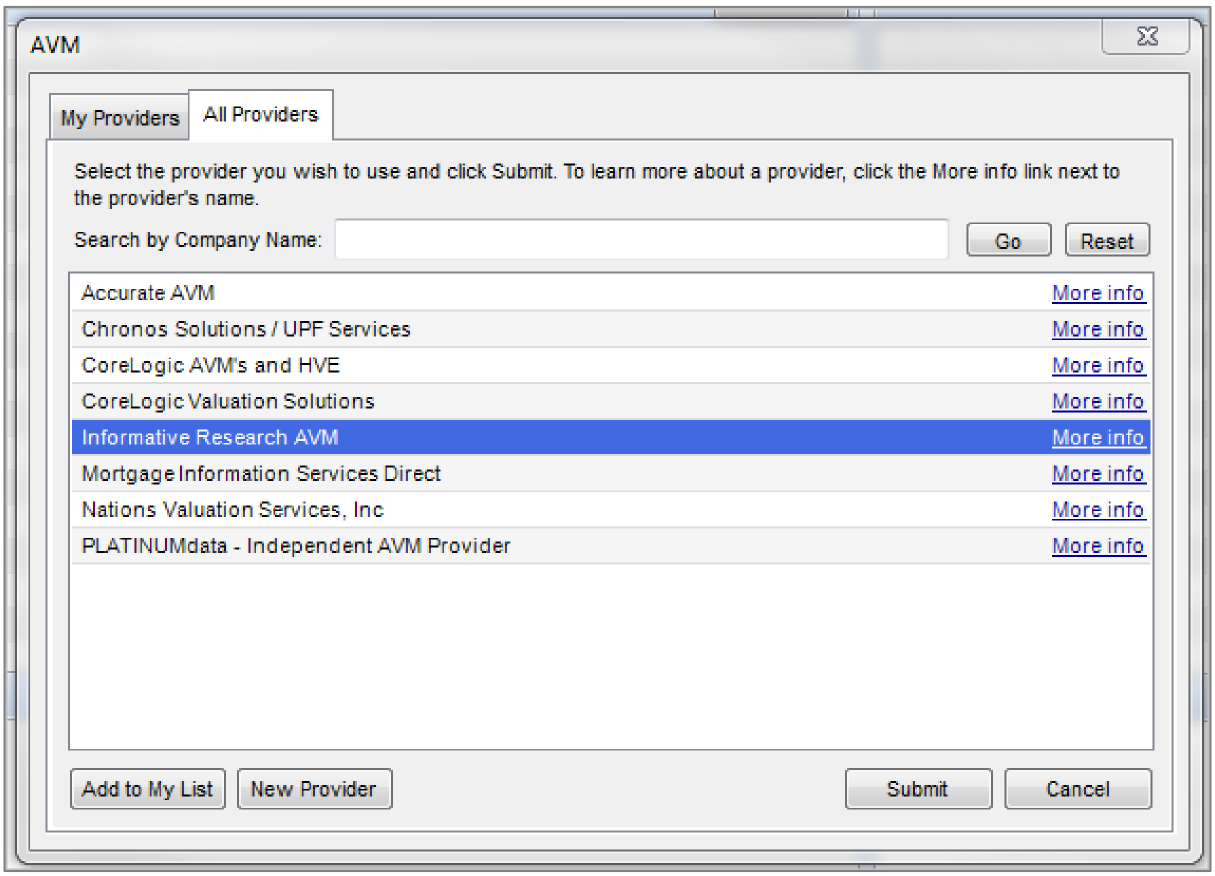
Automated Valuation Models (AVMs)

My Providers

While in a loan file, click on the **Services** Tab and select **Order AVM**.

If **Informative Research AVM** doesn't appear under My Providers:

1. Go to the **All Providers** Tab
2. Highlight **Informative Research AVM**
3. Click **Add to My List**
4. **Submit**



Now **Informative Research AVM** will appear as a Credit Report provider on the **My Providers** Tab.

Order an AVM

AVMs are instant, simple, and accurate verification tools to reduce the cost associated with more costly appraisals. By partnering with Black Knight IR's AVMs offer unsurpassed flexibility, accuracy and cost savings when valuing properties during the mortgage loan process.

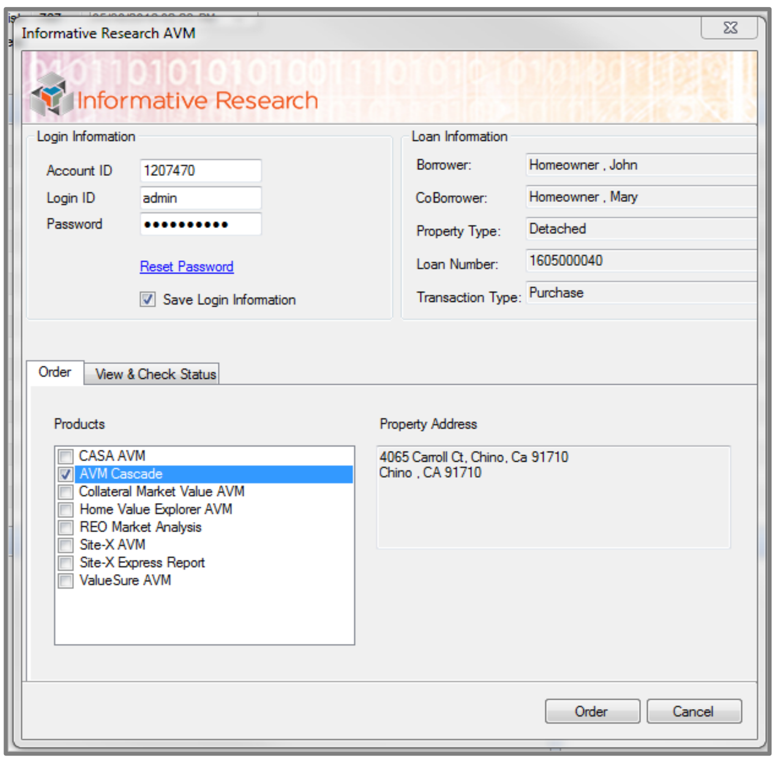
While in a loan file, click on the **Services** Tab and select **Order AVM.**

Input your Informative Research credentials, and we recommend clicking **Save Login Information** before selecting an AVM model.

For the most accurate valuation model, with the best geographic coverage and highest confidence, select **AVM Cascade**.

Other Black Knight models currently available through Informative Research's AVM integration are:

- ValueSure
- SiteXValue
- Realtors Valuation Model
- SafeValue
- Freddie Mac's Home Value Explorer



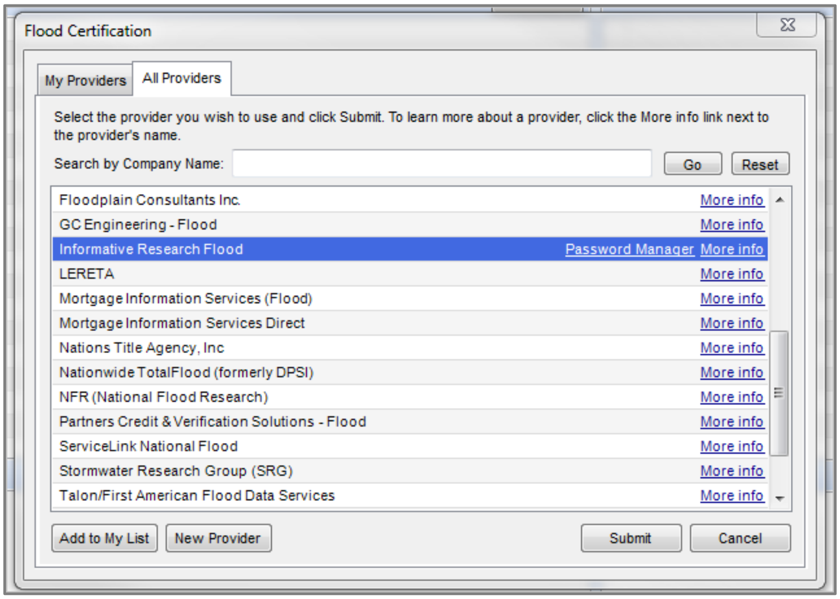
Flood Certification

My Providers

While in a loan file, click on the **Services** Tab and select **Order Flood Certification.**

If **Informative Research Flood** doesn't appear under My Providers:

1. Go to the **All Providers** Tab
2. Highlight **Informative Research Flood**
3. Click **Add to My List**
4. **Submit**



Order a Flood Certification

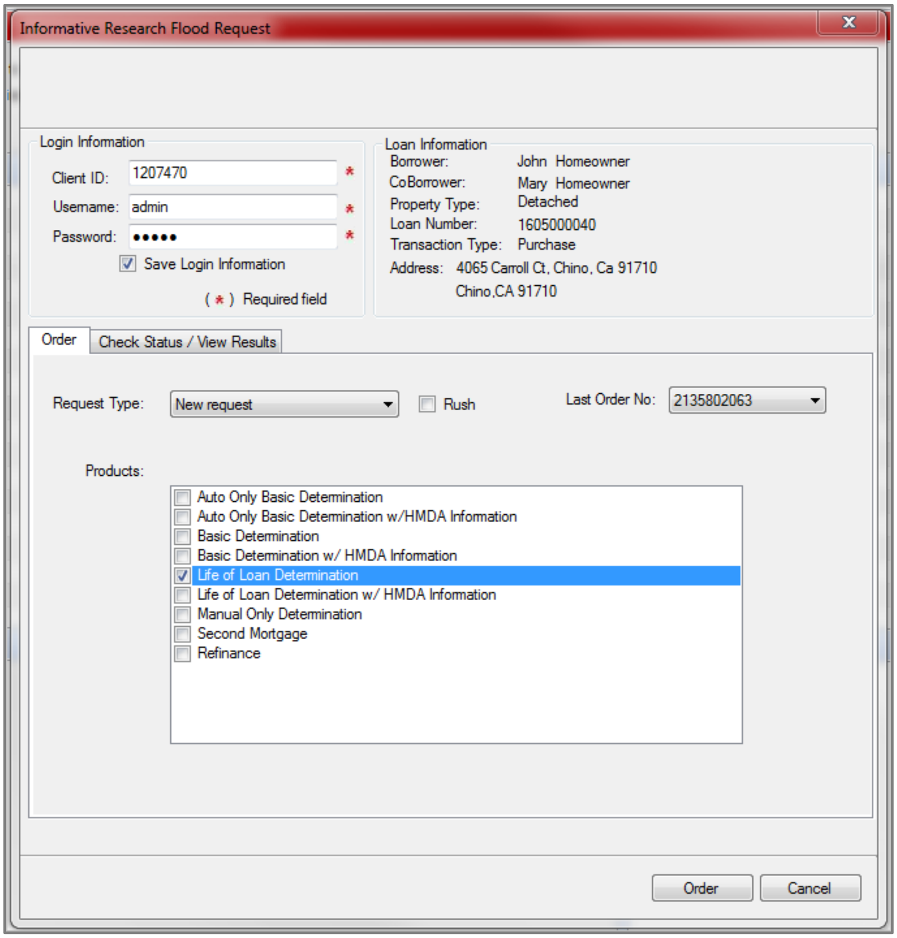
IR partners with Black Knight to offers a wide range of flood products to ensure our clients are compliant with federal flood regulations at origination and throughout the life of the loan. Each certificate utilizes innovative IT and parcel-level GIS building blocks to deliver accurate information quickly and conveniently.

While in a loan file click on the **Services** Tab and select **Order Flood Certification.**

Input your Informative Research credentials and we recommend clicking **Save Login Information** prior to selecting a Flood Certificate.

The user will select **New Request** and one of the following Black Knight Flood Certificates currently available through our Flood Request integration:

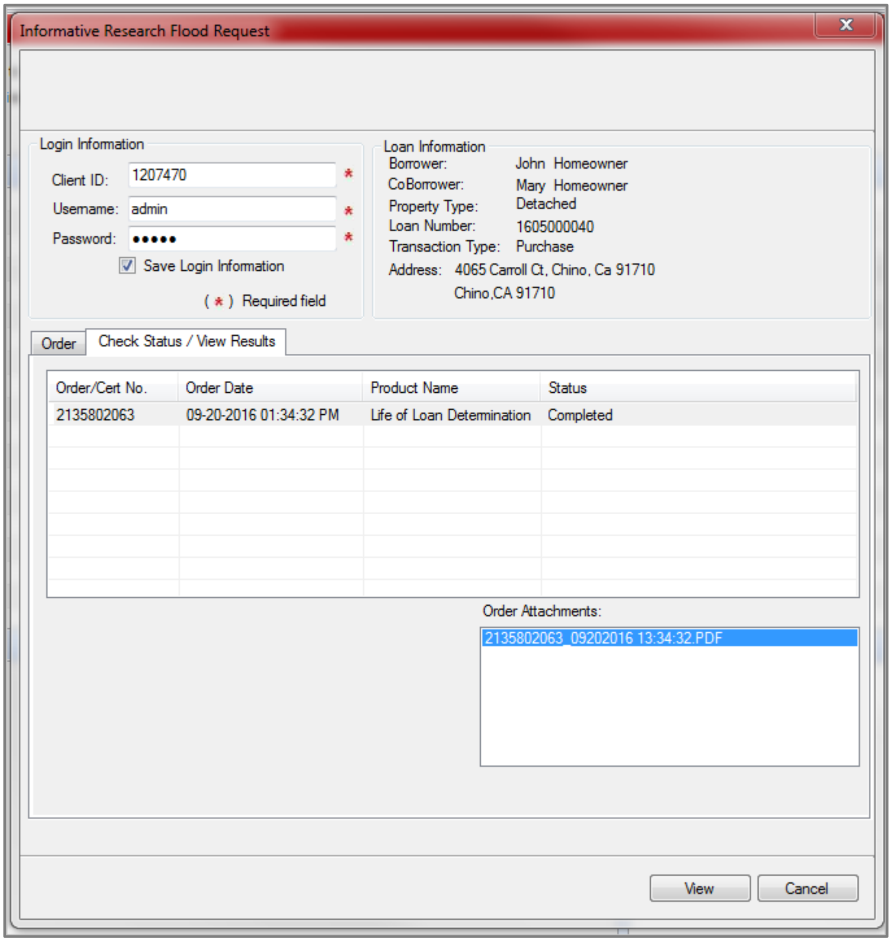
- Basic Determination
- Basic Determination w/HMDA Information
- Life of Loan Determination
- Life of Loan Determination w/HMDA Information



Flood Certification "Check Status / View Results"

The vast majority of flood requests are completed immediately, but if additional research is required the order status will be displayed as Pending.

If your account is provisioned for **CoreLogic** Flood Certificates, please refer to Appendix B for Order a CoreLogic Flood Certificate.



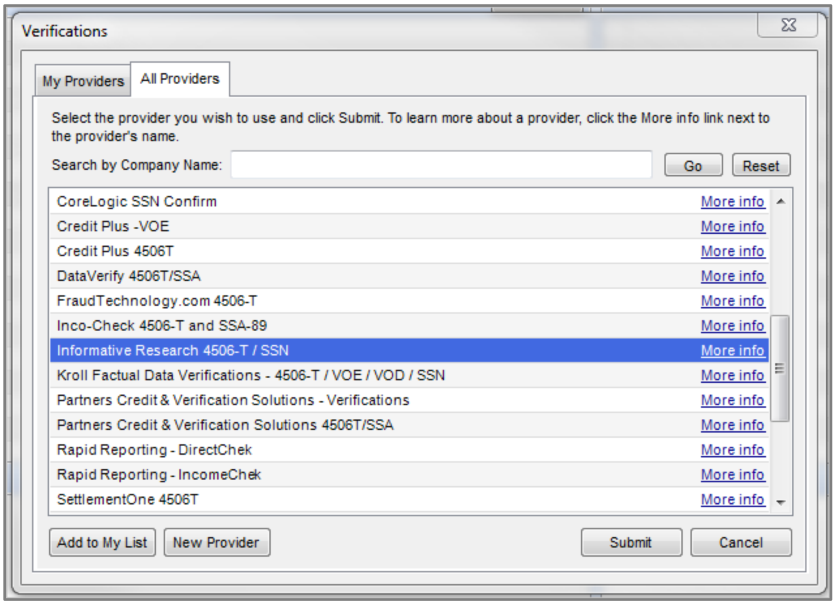
Income Tax Verifications (4506-T)

My Providers

While in a loan file, click on the **Services** Tab and select **Order Verifications**

If **Informative Research 4506-T / SSN** doesn't appear under My Providers:

1. Go to the **All Providers** Tab
2. Highlight **Informative Research 4506-T / SSN**
3. Click **Add to My List**
4. **Submit**

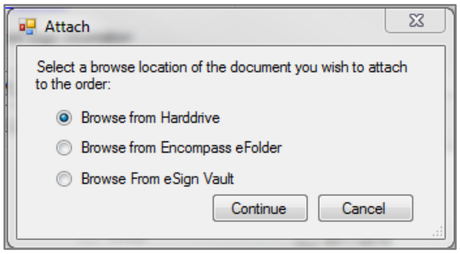


Order an Income Tax Verification (4506-T)

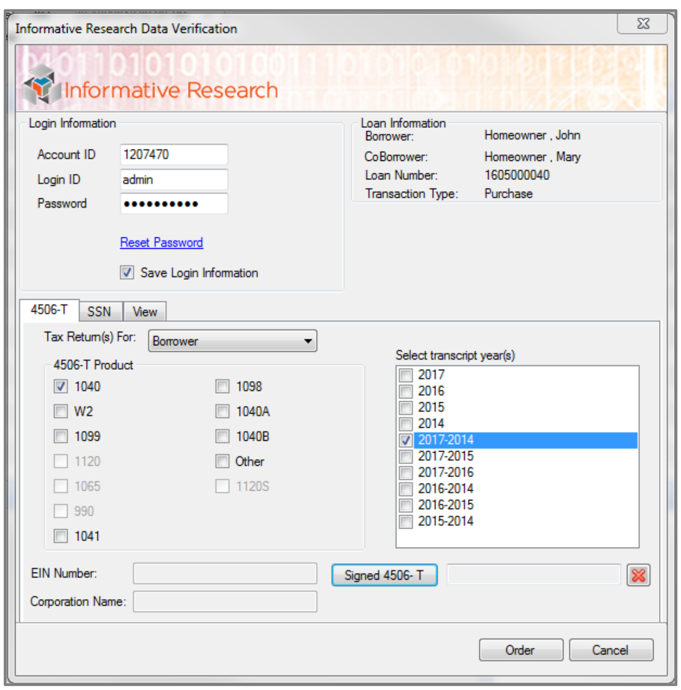
While in a loan file click on the **Services** Tab and select **Order Verification**

Input your Informative Research credentials and we recommend clicking **Save Login Information** before entering the following required fields on the **4506-T** tab:

1. **Tax Return(s) for:** is either **Borrower** or **CoBorrower**
2. Check the box next to the appropriate Tax Return type you want to order: **1040**, **W2**, **1099** etc.
3. Check the box(es) next to the appropriate years (2017, 2016) or select a range of dates (2017 – 2017).
4. Attach a signed 4506-T form by clicking **Signed 4506-T**, and the following screen will pop up:



   a. **Browse from Hard Drive** retrieves the signed 4506-T stored on your machine
   b. **Browse from Encompass eFolder** retrieves the signed 4506-T stored within the Encompass eFolder
   c. **Browse from eSign Vault** retrieves the eSigned 4506-T stored securely within the Encompass eVault



5. Click **Order**

Informative Research does a 100% QC review of orders to reduce IRS rejections for common causes like address discrepancies, illegible forms, and orders not matching the signed 4506T form.

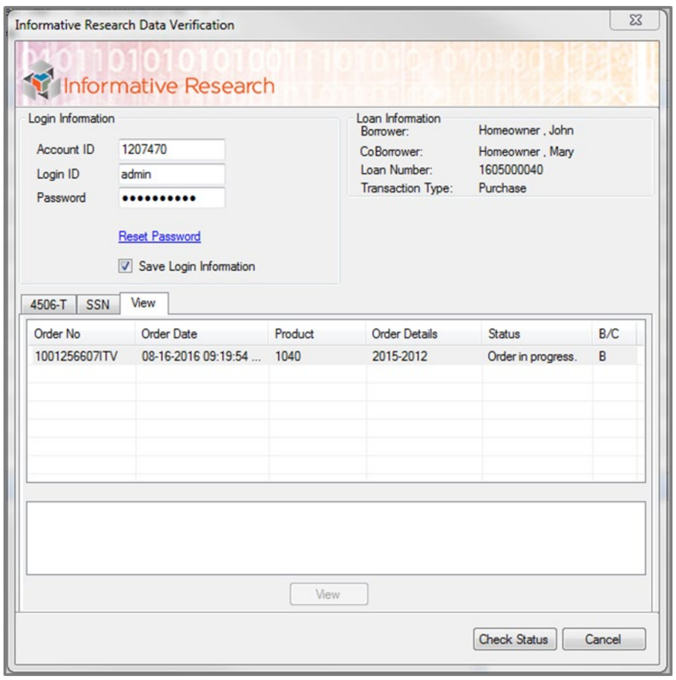
Status of a 4506-T

Because a 4506-T is not an instantly generated report status for an order can be requested from IR by navigating to the **Services** Tab, select **Order Verifications** and click on the **View** tab.

An order in process will be in **Order in Pending** status, highlight an order by clicking on it and select **Check Status** at the bottom of the screen. If the status is **Complete,** the report that will appear in the text box below the grid, highlight the report and click on the **View** button to open the PDF report.

4506-T Statuses:

- **Pending:** uploaded but processing hasn't started
- **Approved:** by IR QC and ready for submission to the IRS
- **Submitted:** order has been sent to the IRS
- **Failed:** IR rejected the order
- **Pending Client:** something's missing from the order, it's incorrect or not legible
- **Information:** customer service's waiting for input from the user
- **IRS Rejected:** IRS has rejected the order
- **Completed:** order has been completed and billed
- **Canceled:** the user has canceled the order – only Pending orders can be canceled



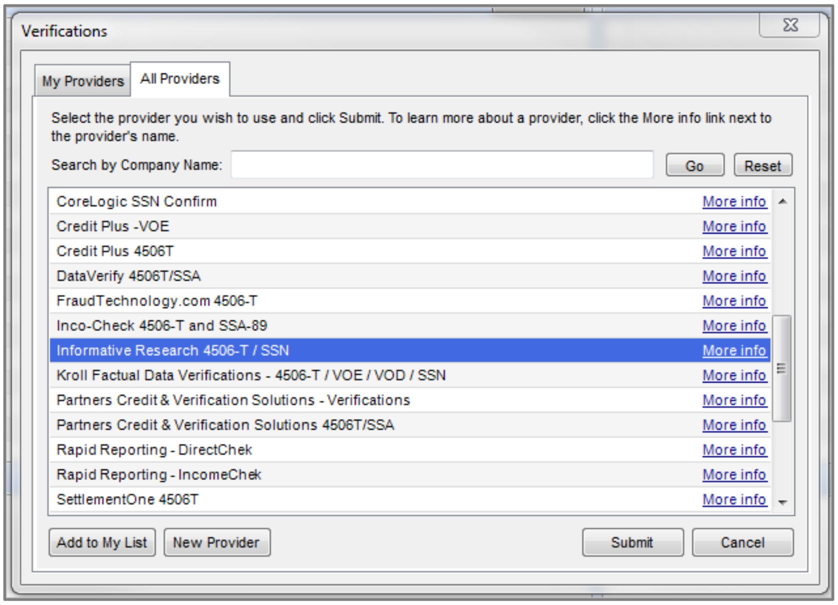
Social Security Verification (SSN+ or CBSV)

My Providers

While in a loan file, click on the **Services** Tab and select **Order Verifications**

If **Informative Research 4506-T / SSN** doesn't appear under My Providers:

1. Go to the **All Providers** Tab
2. Highlight **Informative Research 4506-T / SSN**
3. Click **Add to My List**
4. **Submit**

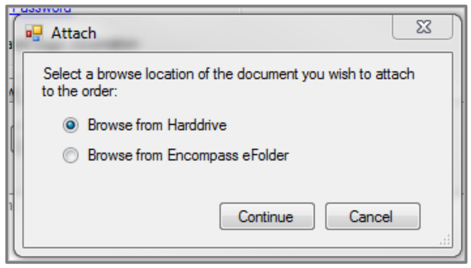


Order a Social Security Verification (SSN+ or CBSV)

While in a loan file click on the **Services** Tab, select **Order Verifications** and click on the **SSN** tab.

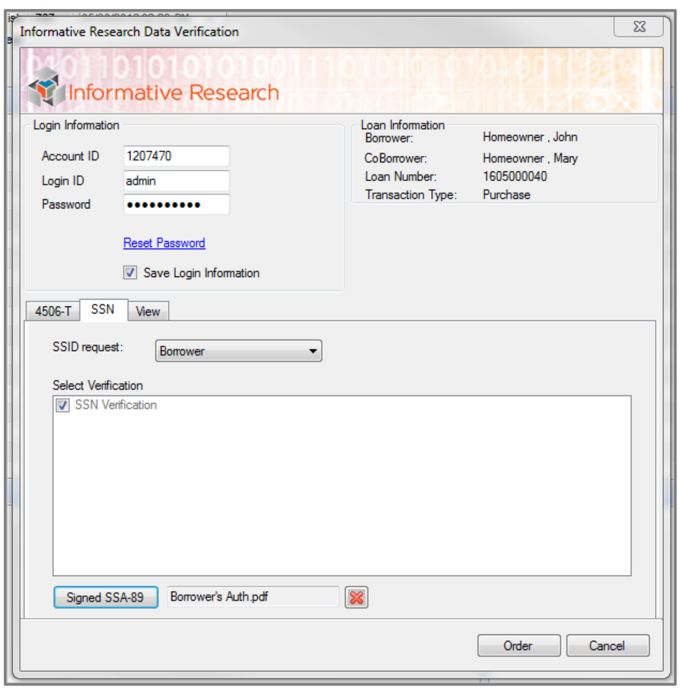
Input your Informative Research credentials and we recommend clicking **Save Login Information** prior to entering the following required fields on the **4506-T** Tab:

1. **SSID Request**: is either **Borrower** or **CoBorrower**
2. Attach a signed SSA-89 form by clicking **Signed SSA-89**, the following screen will pop up:



   a. **Browse from Hard Drive** retrieves the signed 4506-T stored on users' machine
   b. **Browse from Encompass eFolder** retrieves the signed 4506-T stored within Encompass' eFolder

3. Click **Order**



Status of a Social Security Verification (SSN+ or CBSV)

A Social Security Verification (SSN+ or CBSV) is typically an instantly generated report, but there have been occurrences of a delayed response, so this might result in a request for the status of an order. You can request a status from IR by navigating to the **Services** Tab, select **Order Verifications** and click on the **View** tab. An order in process will be in **Order in pending** status, highlight an order by clicking on it and select **Check Status** at the bottom of the screen. If the status is **Complete** the report that will appear in the text box below the grid, highlight the report and click on the **View** button to open the PDF report.

SSN Verification Statuses:

- **Pending:** uploaded but processing hasn't started
- **Approved:** by IR QC and ready for submission to the SSA
- **Submitted:** order has been sent to the SSA
- **Failed:** IR rejected the order
- **SSA Rejected:** SSA has rejected the order
- **Completed:** order has been completed and billed
- **Canceled:** the user has canceled the order, only Pending orders can be canceled

Fraud Solutions

Informative Research partners with two of the best data aggregators to offer mortgage fraud mitigation solutions: ADV120 and Fraud Guard. Both are powered by data from a myriad of sources and are designed to assist underwriters in making sound lending decisions. By analyzing a lender's 1003 the reports can identify known fraud consumer and collateral outcomes within a mortgage loan file.

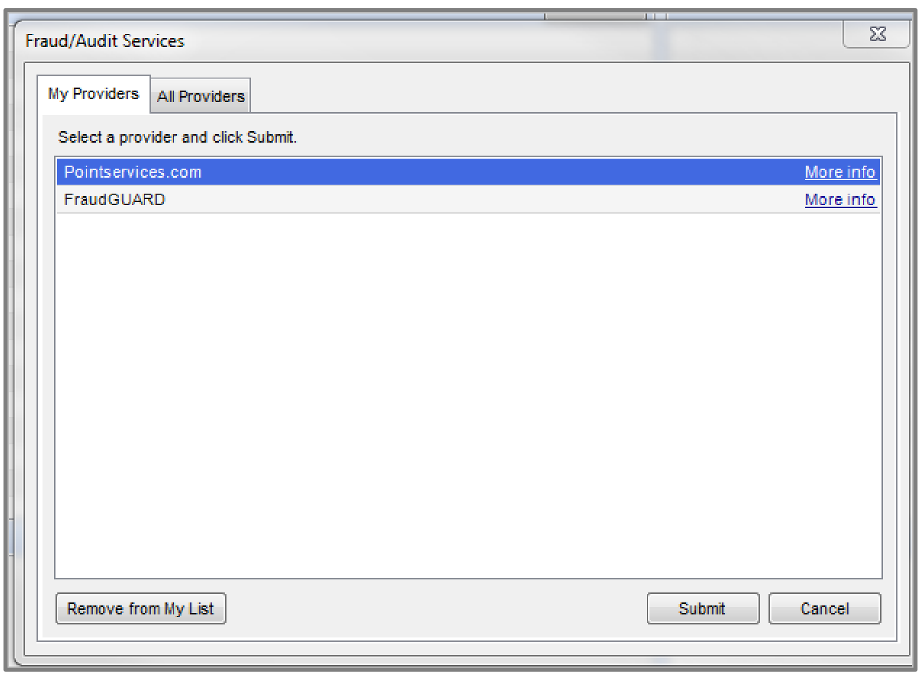
My Providers

While in a loan file, click on the **Services** Tab and select **Order Fraud/Audit Services**
ADV120 / Fraud Guard

For **ADV120** you will select **Pointservices.com** in My Providers.
For **FraudGUARD** you will select **FraudGUARD** in My Providers.

If the desired provider doesn't appear under **My Providers**, follow the steps below:

1. Go to the **All Providers** Tab
2. Highlight either **Pointservices.com** or **FraudGUARD**
3. Click **Add to My List**
4. **Submit**



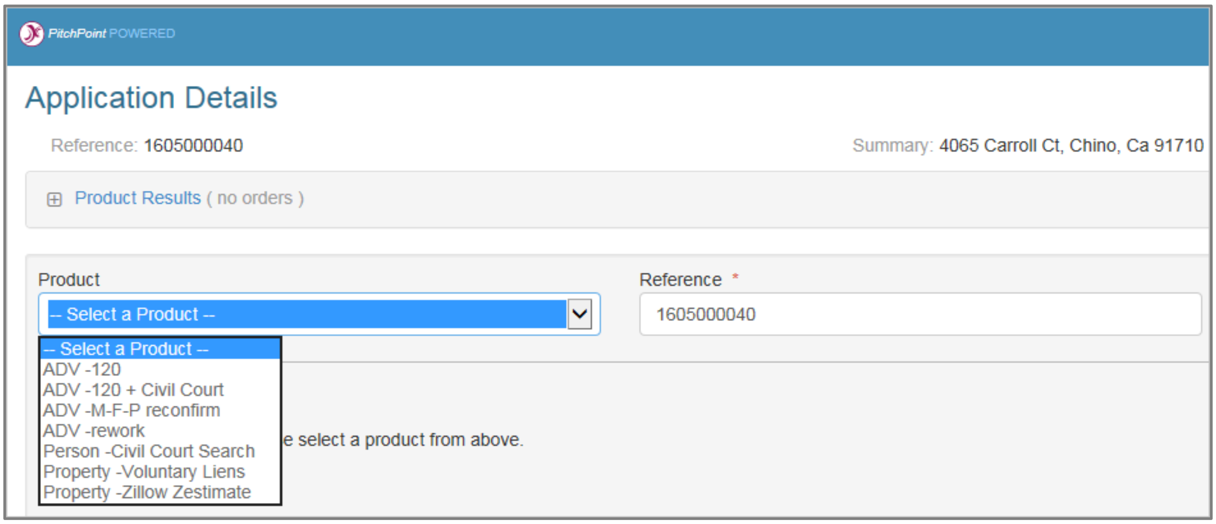
Order Fraud Solutions

If IR provisions your account for PitchPoint Inc.'s **ADV120** or First American's **Fraud Guard,** a user will click on the **Services** Tab and select **Order Fraud/Audit Services**.

Input your issued credentials, and we recommend clicking **Save Login Information** before ordering a fraud report.

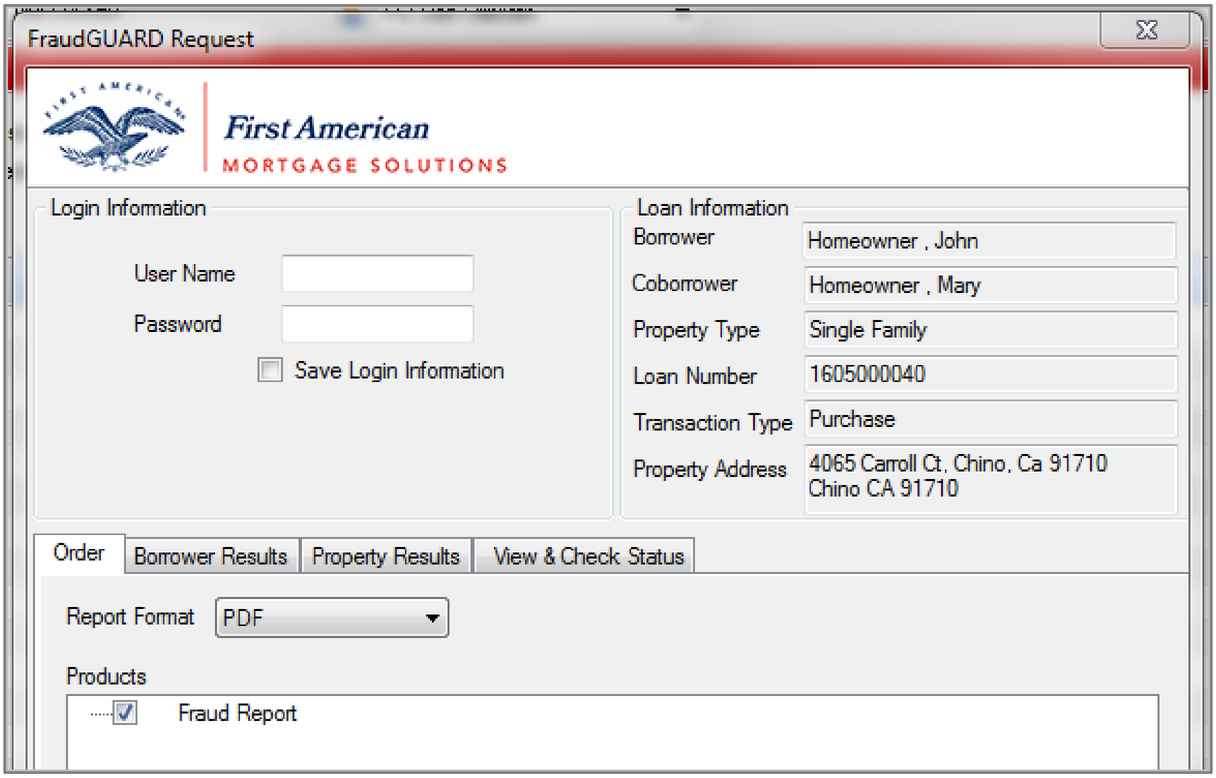
PitchPoint Inc.'s "ADV120"

1. The user's account is set up for certain reports by our data provider. The user will select a report from the dropdown menu and supply any additional required information before clicking **Submit.**



First American's "Fraud Guard"

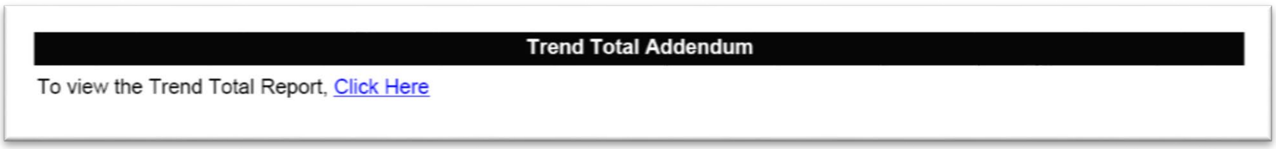
1. The user will select a report from the dropdown menu and supply any additional required information before clicking **Order.**



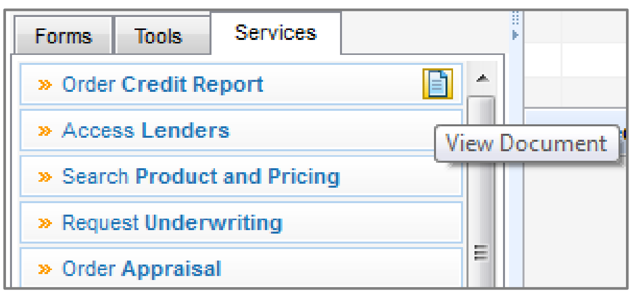
Appendix A – Retrieving a Trend Total Addendum

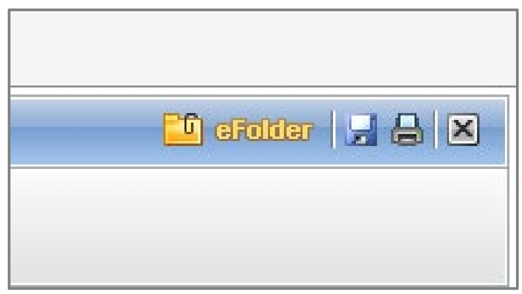
With the advent of Trended Credit Data by Fannie Mae, Informative Research has designed three display options for how our clients can view the data. Please visit our website for samples of Trend Total, Trend Select or Trend on Demand.

Clients who have opted for Trend on Demand or Trend Select will utilize a hyperlink at the end of their credit report that allows them to obtain a Trend Total Addendum:

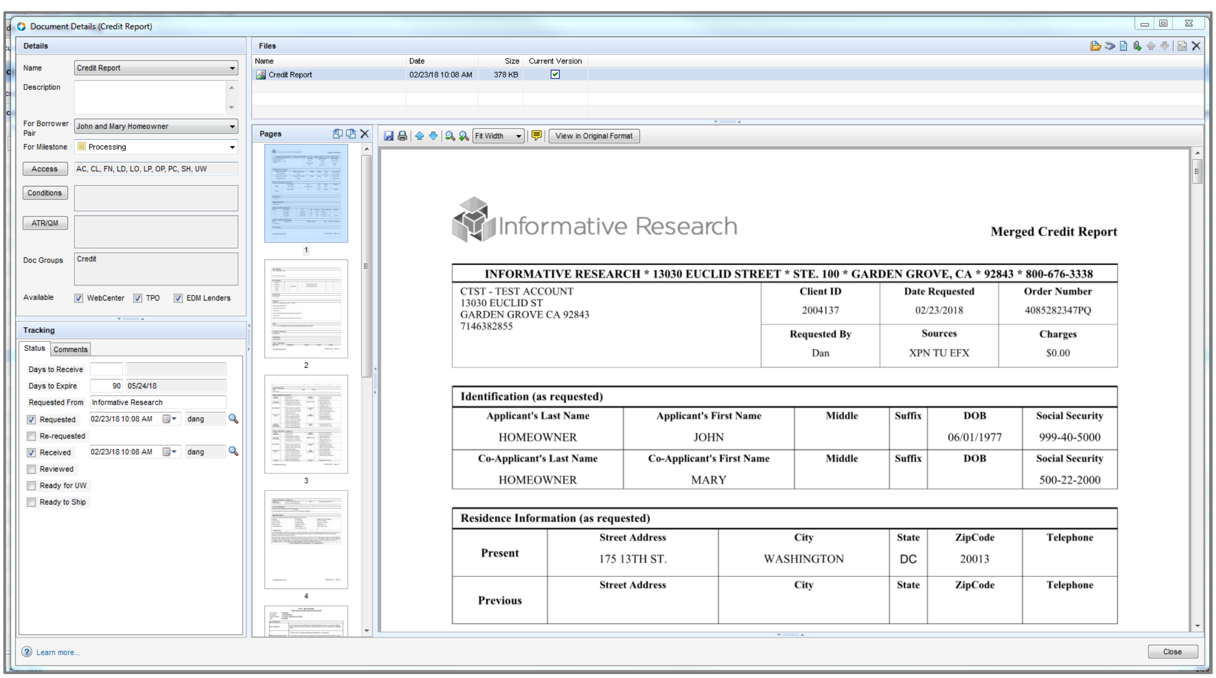


1. Open a file in Encompass and access the credit report by clicking on the Credit Report icon in the **Services Tab** or through the **eFolder**:





2. Once the credit report is open in a new window the click on **View in Original Format.**



3. The credit report will open as a PDF in another new window and the user can now navigate to the end of the credit report to utilize the hyperlink that allows them to obtain a Trend Total Addendum.

PreClose Monitoring Report

To order a PreClose Monitoring Report for this report, Click Here
For more information about Informative Research's PreClose Monitoring Report, Click Here

Trend Total Addendum

To view the Trend Total Report, Click Here

Credit Data Repository Information

Repository Name	Phone Number	Street Address	City, State Postal Code
Experian	(800) 509-8495	P.O. Box 9701	Allen, TX 75013
TransUnion	(800) 916-8800	P.O. Box 1000	Chester, PA 19016
Equifax Credit Information	(800) 203-7843	P.O. Box 740256	Atlanta, GA 30374

4. The user will be directed to IR's **Web Credit System** where they will enter their client ID, username, and password.

The Trend Data Addendum will populate for the user:

Informative Research

Trend Data Addendum

INFORMATIVE RESEARCH * 13030 EUCLID STREET * STE. 200 * GARDEN GROVE, CA * 92843 * 800-606-4593

	Client ID	Date Requested	Order Number
GG TEST 13030 Euclid st1233x HELLO 123 Gg CA 92683 123456789	9000064	11/10/2017	1007177439PQ
	Requested By	**Sources**	
	Daniel Gilbreth		

Identification (as requested)

Applicant's Last Name	Applicant's First Name	Middle	Suffix	DOB	Social Security
ANDERSON	EMERRILL				XXX-XX-2740
Co-Applicant's Last Name	**Co-Applicant's First Name**	**Middle**	**Suffix**	**DOB**	**Social Security**
BROWN	STACEY				XXX-XX-6728

Credit History

	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	01/14	08/17	113400	43 mo	0	0	0				
OCWEN/GMAC	**Last Active**	TU2	**High Limit**	Mortgage				0	1355	110130	M-01
111119956	08/17	J		360 MO							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	06/05	07/17	7800	48 mo	0	0	0				
BMOHARRISBK	**Last Active**	TU2	**High Limit**	Revolving				0	37	1772	R-01
111111101063	07/17	C	7800	REV							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

Appendix B - Order a CoreLogic Flood Certificate

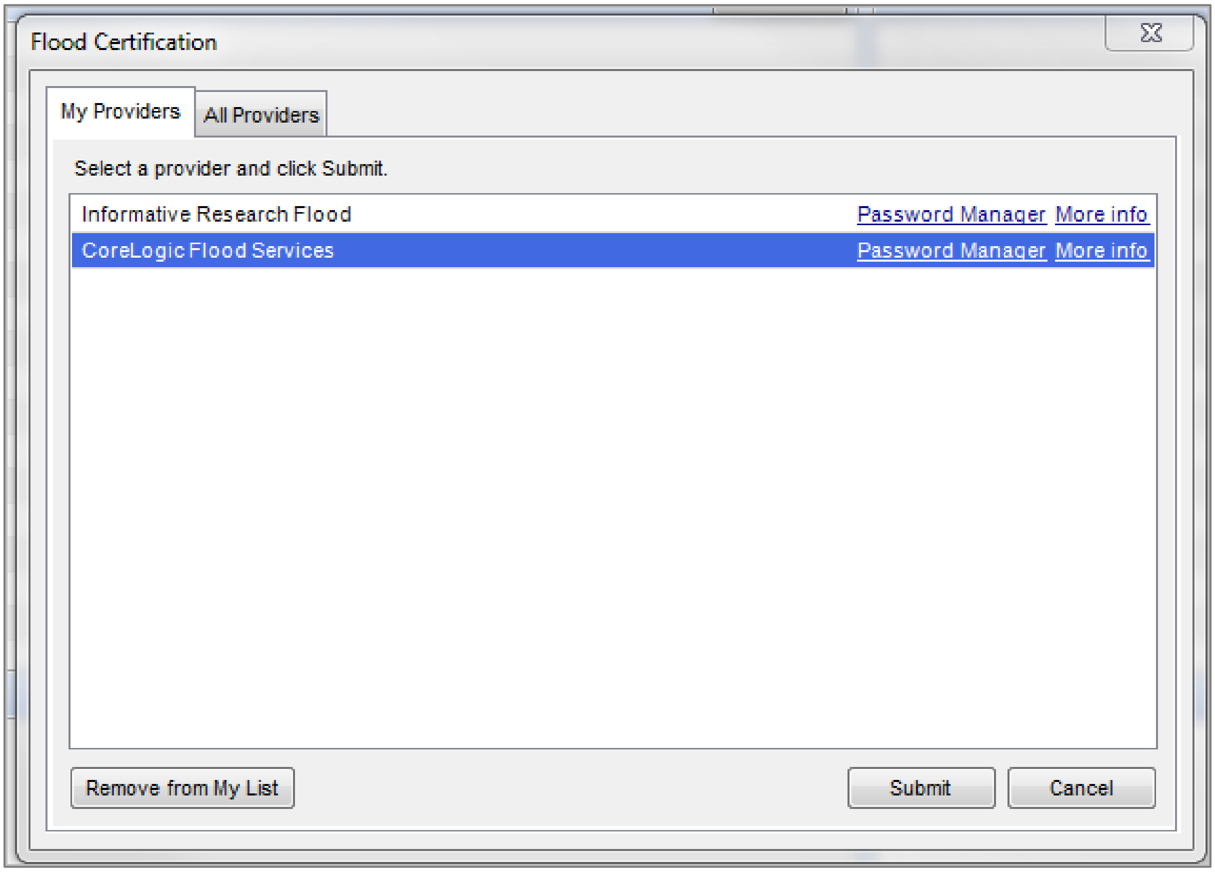
IR has partnered with multiple flood certificate service providers. If your account is provisioned for ServiceLink please refer to the Flood Certificates section in the guide.

My Providers

While in a loan file, click on the **Services** Tab and select **Order Flood Certification**

If **CoreLogic Flood Services** doesn't appear under My Providers:

1. Go to the **All Provider** Tab
2. Highlight **CoreLogic Flood Services**
3. Click **Add to My List**
4. **Submit**



CoreLogic Flood Services will now appear on the My Providers tab.

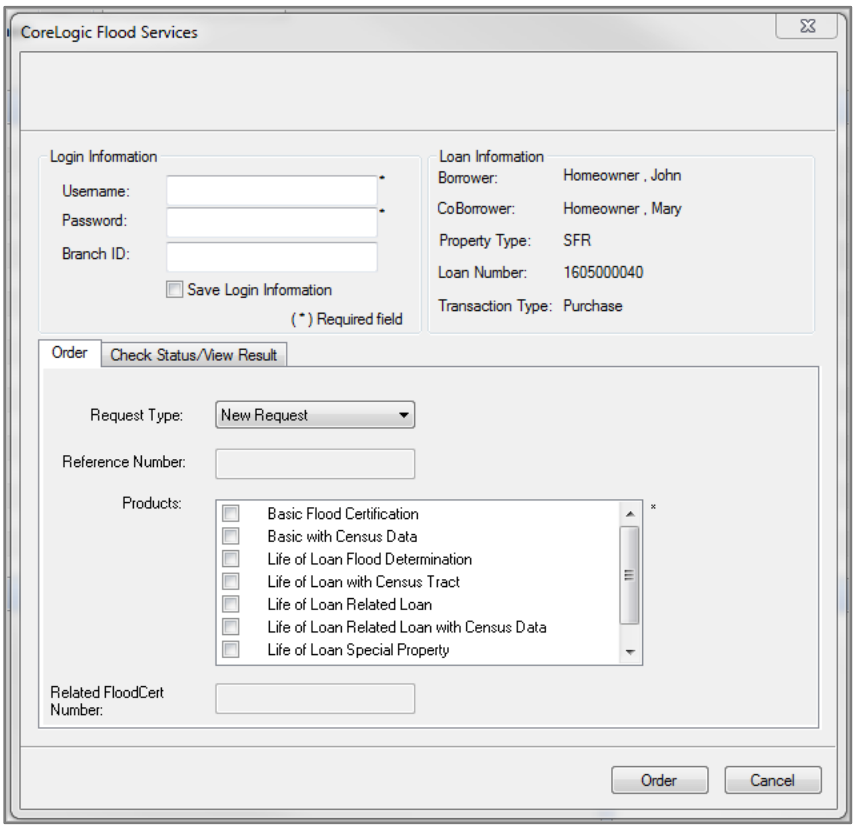
Order a CoreLogic Flood Certification

While in a loan file click on the **Services** Tab and select **Order Flood Certification**

Input your Informative Research credentials, and we recommend clicking **Save Login Information** before selecting a Flood Certificate.

The user will select **New Request** and one of the following CoreLogic Flood Certificates currently available through our Flood Request integration:

- Basic Determination
- Basic Determination w/ HMDA Information
- Life of Loan Determination
- Life of Loan Determination w/ HMDA Information



1. Provide the following elements when requesting a Flood Cert on the **Order** tab:
   a. Check the **Save Login Information** box
   b. Check the box next to the appropriate Flood Cert you'd like to run and click **Order**
2. Your Flood Cert will automatically load in the **eFolder** under the **Flood Certificate** tab.

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Questions?

ENCOMPASS
USER GUIDE

800-473-4633

service@informativeresearch.com

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Garden Grove, CA 92843

2019

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