

Order New Products from
Encompass® by Ellie Mae®
Click to view the existing Credit Report

The screenshot displays the 'Borrowers' interface for loan # 1410EM000002. The loan details include a 6.000% rate and a 'Not Locked' status. The 'Borrower Summary - Origination' section contains several checkboxes for services like Mortgage, Banking, Background, License, and Credit checks. It also includes 'Company's Information' and 'Company's Agent Information' with fields for Name, Address, City, State, and Zip. Address sections for 'Present Address' and 'Previous Address' are also present. A sidebar on the left lists services such as 'Order Credit Report', 'Access Lenders', and 'Search Product and Pricing'. A red arrow points from the text 'Click to view the existing Credit Report' to the 'View Credit' button in the 'Credit Information' section.

The 'Services' window shows a table titled 'From Service Providers' with the following data:

Att	Name	Requested From	For Borrower	Status	Date
	Credit Report	Advantage Credit , Inc.	MARISOL TESTCASE	Received	04/07/15
	Credit Report	Advantage Credit , Inc.	MARISOL TESTCASE	Expired	02/17/15

At the bottom right of the window, there are three buttons: 'Retrieve', 'View Document', and 'Cancel'. The 'Retrieve' and 'View Document' buttons are highlighted with a red box.

Our Add Product link is not accessible from this page

From this page, you MUST click View in Original Format

The screenshot shows a file list with columns for Name, Date, Size, and Current Version. A red box highlights a 'View in Original Format' button in the toolbar. A callout box on the right contains the text: "Our Add Product link is not accessible from this page".

Name	Date	Size	Current Version
Credit Report	04/07/15 03:37 PM	130 KB	Y
Credit Report	04/07/15 03:37 PM	130 KB	Y
Credit Report	04/07/15 03:47 PM	130 KB	Y
Credit Report	04/07/15 03:48 PM	130 KB	Y

Advantage Credit
Credit Reporting Services

32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439
Phone: 303-670-7993
Fax: 303-670-8067

MERGED INFILE CREDIT REPORT
Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.
Public Records Found For: Applicant Spouse

FILE #	2766894	FNMA #	DATE COMPLETED	4/7/2015	RQD' BY	HAPPY DAZE
SEND TO	Evergreen Credit A - 1101099		DATE ORDERED	4/7/2015		
	32065 CASTLE COURT		REPOSITORIES	XP/TU/EF	PRPD' BY	
	EVERGREEN, CO 80439		PRICE		LOAN TYPE	

From this report, click Add Product

The formats look the same, however, only this report has hyperlinks

The screenshot shows a detailed report page with an 'Add Product' link highlighted by a red arrow. The report content is identical to the previous screenshot.

Advantage Credit
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	32065 CASTLE COURT		REPOSITORIES	XP/TU/EF	PRPD' BY	
	EVERGREEN, CO 80439		PRICE		LOAN TYPE	
			REF. #	1410EM00002		

PROPERTY ADDRESS

APPLICANT	CO-APPLICANT	CO-APPLICANT
TESTCASE, MARISOL		
SOC SEC # 000-00-0001	DOB	DOB
MARITAL STATUS	DEPENDENTS	
CURRENT ADDRESS 123 MAIN, TIFTON, GA 31794	LENGTH	LENGTH
PREVIOUS ADDRESS		

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - MARISOL LEMUS TESTCASE - 000000001
SCORE: 743
00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
00068 - TOO MANY INQUIRIES LAST 12 MONTHS
00012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
TRANSUNION/FICO CLASSIC (98) - MARISOL L TESTCASE - 000000001
SCORE: 741
014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
008 - TOO MANY INQUIRIES LAST 12 MONTHS
030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
FA - INQUIRIES IMPACTED THE CREDIT SCORE
EXPERIAN/FAIR, ISAC (VER 2) - MARISOL TESTCASE - 000000001
SCORE: 745
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
08 - TOO MANY INQUIRIES LAST 12 MONTHS
09 - TOO MANY ACCOUNTS RECENTLY OPENED

ALERT

1 - MARISOL TESTCASE YOB: 1980

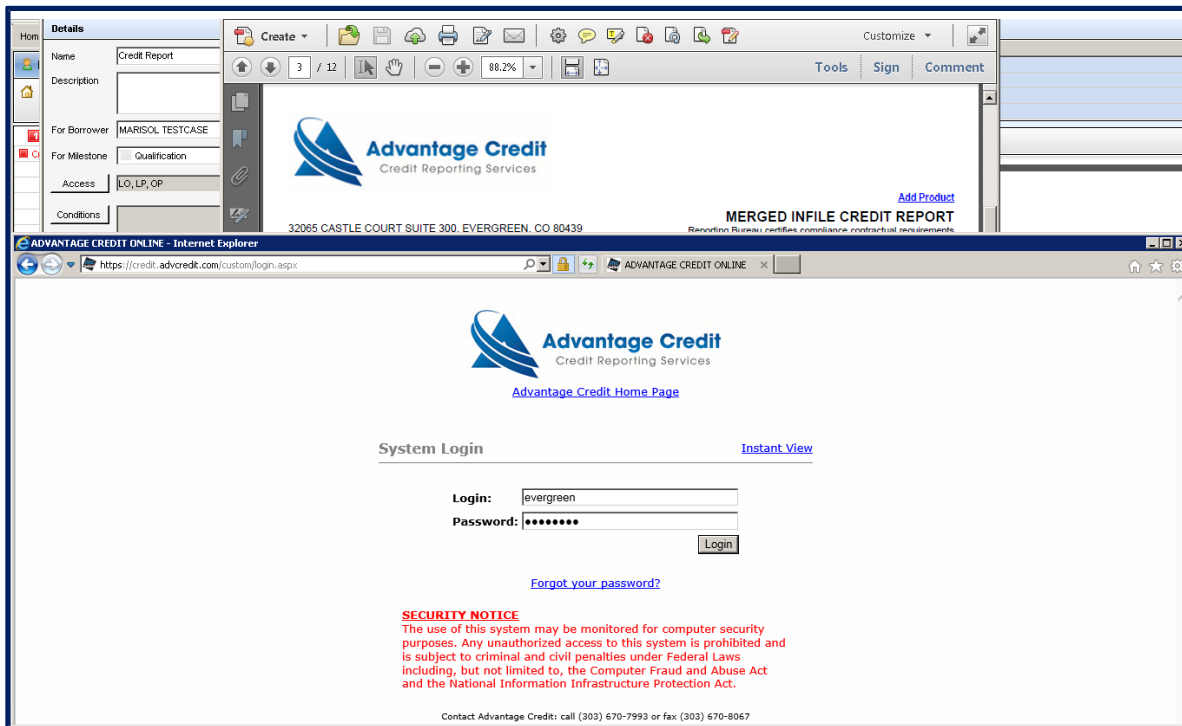
MERGED INFILE CREDIT REPORT
Bureau certifies compliance contractual requirements check of public records with these results.
ords Found For: Applicant Spouse

7/2015	RQD' BY	HAPPY DAZE
XP/TU/EF	PRPD' BY	
	LOAN TYPE	
10EM000002		

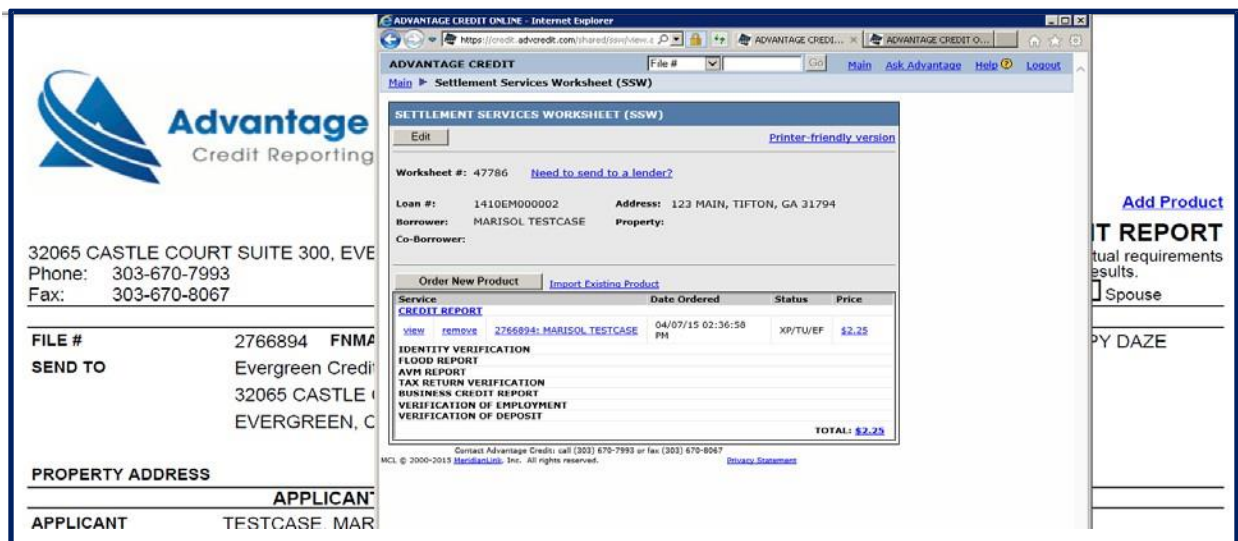
CO-APPLICANT

DOB

For security purposes, you will be asked to log into our secure site



The login will take you directly to the Settlement Service Worksheet, which will allow you to order all Products for this consumer



Settlement Services Worksheet (SSW)

By Clicking on the Order New Product button, you can Select a Service to Order

ADVANTAGE CREDIT

[Main](#) ▶ **Settlement Services Worksheet (SSW)**

SETTLEMENT SERVICES WORKSHEET (SSW)

[Edit](#) [Printer-friendly version](#)

Worksheet #: 47786 [Need to send to a lender?](#)

Loan #: 1410EM000002 **Address:** 123 MAIN, TIFTON, GA 31794

Borrower: MARISOL TESTCASE **Property:**

Co-Borrower:

Order New Product [Import Existing Product](#)

Service	Date Ordered	Status	Price
CREDIT REPORT			
view remove 2766894: MARISOL TESTCASE	04/07/15 02:36:58 PM	XP/TU/EF	\$2.25
IDENTITY VERIFICATION			
FLOOD REPORT			
AVM REPORT			
TAX RETURN VERIFICATION			
RT			

Select Service to Order

- ▶ Credit Verification
- ▼ Property Verification
 - [Order Flood Determination](#)
 - [Order Automated Valuation Model](#)
- ▶ Employment/Income/Asset Verification
- ▶ Fraud Detection

Select Service to Order

- ▶ Credit Verification
- ▶ Property Verification
- ▼ Employment/Income/Asset Verification
 - [Order Verification of Employment](#)
 - [Order TRV \(4506-T\)](#)
 - [Order Verification of Deposit](#)
- ▶ Fraud Detection

Select Service to Order

- ▶ Credit Verification
- ▶ Property Verification
- ▶ Employment/Income/Asset Verification
- ▼ Fraud Detection
 - [Order ID Verification](#)
 - [Order Application Data Validation](#)
 - [Order SSA89](#)