Confidential to CoreLogic®

The recipient of this document agrees that at all times and notwithstanding any other agreement or understanding, it will hold in strict confidence and not disclose the contents of this document to any third party and will use this document for no purpose other than evaluating or pursuing a business relationship with CoreLogic. No material herein may be reproduced, in whole or in part, by any means without the express written consent of CoreLogic. Unauthorized distribution is strictly prohibited.
## Table of Contents

### Instructions: Ellie Mae® Encompass® Instant Merge

- Overview ....................................................................................................................................................................................1
- Setting Up Rotating Password Credentials .........................................................................................................................2
  - Change your temporary password. ........................................................................................................................2
  - Ordering Credit from CoreLogic Credco ..............................................................................................................4
- Maintaining Encompass User IDs ....................................................................................................................................6
  - Changing the CoreLogic Credco password ........................................................................................................6
- Ordering Instant Merge Using Digital Certificate Credentials ..........................................................................................7
- Support Information .............................................................................................................................................................8

### Merge Plus – Encompass: Ordering Guide

- Overview ...................................................................................................................................................................................9
- Ordering a CoreLogic Credco Merge Plus Report .............................................................................................................9
  - Open a loan file in Encompass ................................................................................................................................9
  - Credit Report Request Screen ................................................................................................................................10
- Check Status / Review Completed Order ........................................................................................................................11
  - CoreLogic Merge Plus Request ................................................................................................................................11
- Updating a CoreLogic Credco Merge Plus Order .............................................................................................................13
  - Credit Report Request ................................................................................................................................................13
  - CoreLogic Merge Plus Request ................................................................................................................................14

### FinalCheck in Encompass: Ordering Guide

- Overview ..................................................................................................................................................................................15
- Upgrading an existing Instant Merge report to a FinalCheck report ...........................................................................15
  - Open a loan file in Encompass ................................................................................................................................15
  - Credit Report Request Screen ................................................................................................................................16
- Support Information ............................................................................................................................................................17

### Property Tax Estimator

- Overview ....................................................................................................................................................................................18
  - How to Order Property Tax Estimator ....................................................................................................................18
  - Create a New Order ....................................................................................................................................................19
  - Fee Import ....................................................................................................................................................................24
- Error Messaging ..................................................................................................................................................................25
CoreLogic and Freddie Mac HVE® AVMs ................................................................. 26
  Overview .................................................................................................................. 26
  How to Order AVMs ............................................................................................... 26
    Order AVMs from the Services tab ................................................................. 26
    Complete the AVM Order .................................................................................. 28

CoreLogic
LoanSafe Fraud Manager™ & LoanSafe Risk Manager™ ........................................... 30
  Overview .................................................................................................................. 30
    LoanSafe Risk Manager ..................................................................................... 30
    LoanSafe Fraud Manager .................................................................................. 30
  Input Data ................................................................................................................ 30
    Loan Participants for WatchList Screening .................................................. 30
  Output Data ............................................................................................................ 31
  LoanSafe Connect .................................................................................................. 31
    Clear Alerts with LoanSafe Connect .............................................................. 31
    Store the Alert Summary in Encompass eFolder .......................................... 31

How to Order LoanSafe Fraud Manager and LoanSafe Risk Manager ......................... 32
  New Request ........................................................................................................... 32
  Vendor Selection ................................................................................................... 32
  Product Ordering Interface .................................................................................... 33
  Order Tab ................................................................................................................. 33
  Contacts Tab .......................................................................................................... 34

View Report ............................................................................................................. 36

Loan Participants in Encompass .................................................................................. 38
  File Contacts ....................................................................................................... 38
  Co-Appraisers ...................................................................................................... 39
  Loan Originators & Co-Originators ................................................................. 40
  Loan Officer .......................................................................................................... 41

Launch LoanSafe Connect ......................................................................................... 43

Alert Summary .......................................................................................................... 44

Frequently Asked Questions LoanSafe Risk Manager / LoanSafe Fraud Manager via
Ellie Mae Encompass ............................................................................................... 45
CoreLogic LoanSafe Appraisal Manager

Overview
How to Order LoanSafe Appraisal Manager
First Time Login Setup for LoanSafe Appraisal Manager

CoreLogic 4506-T Direct

Overview
How to Order 4506-T Transcripts
Order Verifications from the Services tab
First Time Login Setup for 4506-T
Ordering 4506-T Direct
Retrieving Verifications Results

CoreLogic 4506-T Direct – E-Signature Submissions

CoreLogic 4506-T E-Signature Implementation
Setup Encompass for Ellie Mae Network 4506-T eSign documents
Encompass User workflow for eSign documents
Send the 4506-T document to the borrower for signature
Borrower eSignature process
eSigned document retrieval process
Sending the 4506T eSigned document to CoreLogic

Frequently Asked Questions for 4506-T

CoreLogic SSN Confirm

Overview
How to Order SSN Confirm
First Time Login Setup for SSN Confirm
Ordering SSN Confirm
Borrower Pairs
Order Interface
Attachment of the SSA-89
Check Status/View Result

View Report
Send Update
Cancel order
CoreLogic Flood Services .............................................................................................................................................77
  Setting up CoreLogic Flood Services in My Providers ..........................................................................................77
  Placing a New Flood Order ....................................................................................................................................79
  Receiving the Flood Determination .......................................................................................................................80
  Pending Flood Orders for Manual Research ........................................................................................................80
  Viewing Flood Data within the Loan File ................................................................................................................84
  Editing a Flood Determination ................................................................................................................................87
  Cancelling a Flood Determination ............................................................................................................................89

Using CoreLogic Valuation Solutions Integration in Encompass ..................................................................................90
Instructions: Ellie Mae® Encompass® Instant Merge

Overview

CoreLogic® Credco® credentials for Encompass are managed by the CoreLogic Credco Account Setup group. These instructions explain how to order CoreLogic Credco credit through Encompass.

► Open a loan/file in Encompass and click on the Services tab, and click Order Credit Report

► Select the All Providers tab and scroll down to view the CoreLogic Credco options

► If you received an all numeric (7-digit) account number and an 8-character password then select CoreLogic Credco (Digital Certificate)

► If you received a username composed of letters and/or numbers and a random character temporary password then select CoreLogic Credco

► After making your selection, click on the Add to My List button on the bottom left to add your selection to the My Providers tab
Click on the OK button to acknowledge the update.

Setting Up Rotating Password Credentials

If you are using rotating password credentials, your new Encompass password is temporary and must be changed before you can order products.

To order credit through Encompass you must first update your temporary password to a password of your choice. The password must be updated within 14 Days or it will expire.

Change your temporary password.

- Open a file in Encompass and click on the Services tab, and click Order Credit Report.
Select CoreLogic Credco from the vendor list and click More info.

Click Change Password and enter the temporary password into the Old Password field. Type a new password into the New and Confirm password fields and click OK.

Once the password has been updated, credit can be ordered.
Ordering Credit from CoreLogic Credco

1. Open a file in Encompass and click on the Services tab and click Order Credit Report.

2. Select CoreLogic Credco from the list of available providers. If you do not see CoreLogic Credco, please contact your company's Encompass administrator to enable this option.
Credit Report Request Screen

- Verify your order options such as Request Type and Credit Bureaus
- Click on the Finish button to submit your credit report order
Maintaining Encompass User IDs

Rotating Password security requirements mandate that credentials used to access credit be changed every 90 days. Fourteen days prior to User ID expiration, a reminder will be sent via email to reset the password.

Changing the CoreLogic Credco password

CoreLogic Credco password can be reset by clicking on the **Change Password** link on the Credit Order screen.

Type a new password in the **New** and **Confirm** password fields and click **OK**. The new password will remain active for 90 days at which time it will need to be changed.
Ordering Instant Merge Using Digital Certificate Credentials

► Click on the **My Providers** tab and select **CoreLogic Credco (Digital Certificate)**

► Click on the **Submit** button

► You will now be at the **Credit Report Request** screen where you can enter in your
Account Number and Password.

- Place a check mark on the Save Login Information option so you do not have to enter in your credentials for every submission.

- You may enter in a Branch ID or other identifier (optional) into the Branch ID field. You may enter in notes into the Notes field as well (optional)

- Verify your order options such as Request Type and Credit Bureaus

- Click on the Finish button to submit your credit report order

- You will see a Sending Credit Request progress screen as Encompass communicates your order to Credco

Once Encompass has received your processed order, it will display the credit report within the Services View tab. The document is a PDF and will be saved within Encompass’ eFolder if you wish to view/print at a later time.

Support Information

CoreLogic Credco Technical Support
Toll free: 800.423.1150
Email: Credco.techsupport@corelogic.com
Merge Plus – Encompass: Ordering Guide

Overview

CoreLogic Credco Merge Plus is a supplemental report that provides details on one or more flagged items from the Instant Merge report. It saves you the time and expense of researching credit of borrowers who don’t need a full RMCR.

With Merge Plus, users can:

► Verify existing mortgage balances and monthly payments
► Verify and delete duplicate accounts
► Update balances, verify judgments and derog information
► Access details on unlimited items from the Instant Merge report

Ordering a CoreLogic Credco Merge Plus Report

Open a loan file in Encompass

► Order the credit report from CoreLogic Credco as originally intended - 1, 2, or 3 bureau.

► Open a loan file in Encompass

► On the Services tab, click on the “Order Credit Report” button
Credit Report Request Screen

► Recall the credit request screen for the loan, click on the **Merge Plus** button to access the credit supplement dialog.

► Check the box next to the item you wish to verify, and then select a reason for the update or delete action in the Reason Codes pane.
Check Status / Review Completed Order

CoreLogic Merge Plus Request

► Click View & Check Status to check the status of your order.

► Upload supplemental documents if needed using Upload Documents feature.

► Click the Check Status button to get the latest updates. If the order is completed, it will automatically download.
Completed orders will be displayed in the order panel. Merge Plus reports are viewable in this window and saved to the Encompass eFolder.

Completed orders as viewed in the eFolder.
Updating a CoreLogic Credco Merge Plus Order

Credit Report Request

Recall the credit request screen for the loan, click on the **Merge Plus** button to access the credit supplement dialog.
CoreLogic Merge Plus Request

- Check the box next to the item you wish to verify, and then select a reason for the update or delete action in the Reason Codes panel.

- Click the **Update** button.

- The order will be updated with the requested update actions.
FinalCheck in Encompass: Ordering Guide

Overview

The CoreLogic Credco FinalCheck suite consists of three critical data verification products designed to mitigate loan buyback risk by instantly verifying loan credit, application and fraud data at prefunding. The result is a powerful set of reporting tools that provides lenders critical insight on any potential prefunding risk indicators before submitting the loan to the GSEs.

Note: Subject property and participant data (Name/Company Name, address, etc.) are required to process FinalCheck. Make sure that the subject property field is populated with the correct information and that any parties to the loan are associated to the loan file in Encompass before ordering a FinalCheck report.

Upgrading an existing Instant Merge report to a FinalCheck report

Open a loan file in Encompass

► On the Services tab, click Order Credit Report.
Credit Report Request Screen

- From the Request Type dropdown, select **Update an existing IM to FinalCheck**.
  The credit reference number of the original report will be auto-populated.
CoreLogic Credco will process the order using the FinalCheck settings on the account and return the Instant Merge and FinalCheck report.

Note that the original Instant Merge and the FinalCheck reports are both stored in the Encompass eFolder.

Support Information

Toll free: 800.423.1150
Email: Credco.techsupport@corelogic.com
Property Tax Estimator

Overview

Property Tax Estimator is a comprehensive automated solution that enables lenders to obtain accurate property tax values during the pre-closing stages of loan origination. Using this interface, users can electronically submit a request to the largest database in the industry and receive existing actual data, other tax collector specific data, and calculated estimated values for nearly all properties.

How to Order Property Tax Estimator

► Prior to ordering, the subject property information will need to be entered into the borrower summary. An address and estimated value or purchase price are required. Purpose of Loan and Property Will Be are also required.

Order from the Services tab.

► From within the loan in Encompass, go to the Services tab and click Order Additional Services.
If “CoreLogic Property Tax Estimator” does not appear under the My Providers tab.

► Go to the All Providers tab.

► Highlight CoreLogic Property Tax Estimator.

► Click Add to My List.

► Click Submit.

► CoreLogic Property Tax Estimator will now appear in your My Providers tab for all future orders.

Create a New Order

► Enter your CoreLogic supplied User Name and Password. Please note this Username and Password will be different from the credentials you use to access other CoreLogic services.

► Check the Save Login Information checkbox to save credentials for future orders.

► The subject property address is automatically populated and displayed on the interface.
► If the property is under construction or newly constructed ensure the **Construction Property** box is checked.

► Admin users will have an Admin Link where the CoreLogic supplied **Lender ID** can be entered. This is different than your customer number.

► Click the **Order** button.

► A progress bar displays alerting the user that the order is processing.

► The **Order** button is disabled to prevent duplicate ordering.

► Once an order is submitted a message displays.
Clicking **OK** directs the user to the **Check Status/View Result** tab.

Highlight the pending order and click the **Check Status** button to retrieve the result.

Results display the description, pay to designation and available tax values.

Users have the option to import either Actual or Estimate values.
Clicking the **Import** button will import the selected values to the Aggregate Escrow Account Form and the 2015 Itemization. 

**Note:** Importing tax values will override the current values on both forms.

Once an order is complete the Status updates to Completed.

Highlight the returned report and click the **View** button to view the report.
The completed report will be displayed in your eFolder.

- If no tax information is available for the property then “Complete – No Hit” will display in the Status column.
- A Status of “Expired” indicates the request must be re-ordered.
Fee Import

- Selected tax values import to the Aggregate Escrow Account Form and 2015 Itemization lines 1004, 1005, 1007, 1008 and 1009.

- Additionally, the tax authority’s address and phone number will populate into the Quick Entry window. If available, the Amount Last Paid, Date Paid (installment date of the last payment), and Date Tax Delinquent will populate.
On rare occasion there may more taxes returned than there are lines available in Encompass.

In this case, the annual and monthly amounts are appended in the last available line on the Aggregate Account Escrow Form and line 1009 on the 2015 Itemization.

The Pay To column designates the payees and their respective tax amounts separated by a semi-colon.

Error Messaging

If any of the data required to submit an order is missing the message below displays indicating the required fields.

If an error is returned from CoreLogic the error code and description will display in a popup window and the Status on the UI will display “Error”.

If you encounter this error message, contact Ellie Mae support at 800.777.1718 or customersupport@elliemae.com.
CoreLogic and Freddie Mac HVE® AVMs

Overview

The Ellie Mae® Encompass and AVM integration with CoreLogic is a system to system integration with the Encompass desktop application. This service provides access to the four CoreLogic Proprietary AVM models, the GeoAVM Core™ cascade (consists of the four proprietary CoreLogic models) and the Freddie Mac HVE AVM.

How to Order AVMs

Order AVMs from the Services tab

From within the loan in Encompass, go to the Services tab and click on Order AVM.
If “CoreLogic AVM’s and HVE” does not appear under the My Providers tab.

► Go to the All Providers tab

► Highlight CoreLogic AVM's and HVE

► Click Add to My List

► Click Submit

► CoreLogic will now appear in your My Providers tab for all future orders
Complete the AVM Order

► Enter your CoreLogic supplied Username and Password

► Check the box to “Save Login Information”

► Check the box for AVM model

► Click Order

There will be a pause while the system uploads and processes your request. This is normal and will vary depending on server traffic and speed.
After the order is processed, the AVM will appear in the **Services View** tab and will also be available in the “**eFolder**”. 

![Screen Shot](image)
CoreLogic
LoanSafe Fraud Manager™
& LoanSafe Risk Manager™

Overview

LoanSafe Risk Manager

LoanSafe Risk Manager™ helps lenders combat residential mortgage risk by employing a multi-layer process designed to target both collateral threat and fraudulent activity. When you request LoanSafe Risk Manager, you automatically receive LoanSafe Collateral Manager™ and LoanSafe Fraud Manager™. Both work in tandem within LoanSafe Risk Manager to simultaneously minimize your collateral risk, maximize fraud detection and meet your compliance requirements.

LoanSafe Fraud Manager

LoanSafe Fraud Manager can also be requested as a standalone product. LoanSafe Fraud Manager is an easy-to-use fraud report and mitigation solution that helps identify mortgage fraud risk using your loan application information paired with CoreLogic proprietary data. Fueled by a mortgage fraud consortium of over 100 million loan applications and known fraud outcomes, patented recognition models and the most complete property data collection available today, it’s no wonder LoanSafe Fraud Manager is considered the gold standard of fraud risk detection tool.

Input Data

Most of the required and optional input data needed to request LoanSafe Risk Manager and LoanSafe Fraud Manager are found and imported from the Form 1003 Uniform Residential Loan Application. Only the mortgage ratios and the loan participant names are not specified in Form 1003.

Loan Participants for WatchList Screening

Within Encompass, LoanSafe Fraud Manager and LoanSafe Risk Manager offer lenders the ability to electronically submit not only the borrower name(s) but also other loan participant names and information to be screened against various government and industry watch lists, including OFAC (Office of Foreign Assets Control), HUD LDP (Limited Denial of Participation), FHFA Suspended Counterparty Program, Sam.gov Exclusions (also known as GSA EPLS or Excluded Parties List) and your organization’s watchlist.

Loan participants sent to CoreLogic for WatchList Screening are mainly picked up from the File Contacts section of Encompass. All File Contacts (excluding those beginning with “Role”) automatically populate into the Contacts tab of the Product Ordering Interface. The File Contacts beginning with “Role” are available in the participant dropdown on the Product Ordering Interface.
As you will see in the subsequent section, the Contacts Tab in the Product Ordering Interface has a Participant dropdown list where users can input an individual's name, license, NMLS ID, company name, address, and company NMLS ID and submit to CoreLogic to run against the various watch lists active in your account profile.

The auto population of contact data is only available from the File Contacts screen to the Contacts tab in the interface (see Loan Officer Section for Loan Officer data population). Data input on the Contacts tab in the interface does not update records in Tools/File Contacts.

Output Data

CoreLogic returns a LoanSafe Fraud Manager or LoanSafe Risk Manager report that is immediately displayed in the Services View tab and stored in the Encompass eFolder. The report returns Risk Scores, Alerts, a summary with a Confirmation of Searches Performed and the data to help you with your due diligence.

For more information on how to use the report, download the User Guide from the Resources page of LoanSafe Connect (loansafeconnect.corelogic.com) or attend a monthly training webinar by registering at corelogic.com/mortgagefraud.

LoanSafe Connect

Clear Alerts with LoanSafe Connect

Included at no additional charge, LoanSafe Connect™ is a powerful tool that enables LoanSafe reports to do even more—turning static information into dynamic insight. With LoanSafe Connect, risk management professionals can interact directly with LoanSafe Risk Manager and Fraud Manager reports, including evaluating and clearing fraud alerts in real time online.

To use LoanSafe Connect, click on the Launch LoanSafe Connect hyperlink on the lower left corner of the Product Ordering Interface after a LoanSafe Risk Manager or LoanSafe Fraud Manager report has been generated.

Store the Alert Summary in Encompass eFolder

Once you have completed evaluating and clearing applicable alerts, an Alert Summary that includes a recap of the alert actions taken in LoanSafe Connect can be generated and automatically sent and stored within the Encompass eFolder. The Alert Summary allows for easy post-funding quality and fraud control testing, and provides critical insight that clearly demonstrates to investors how alerts were addressed.

To generate and store the Alert Summary in the Encompass eFolder, click on the Export to LOS button on the LoanSafe Connect page.
How to Order LoanSafe Fraud Manager and LoanSafe Risk Manager

New Request

► Log into Encompass and open a loan from the Pipeline view.

► Click the Services tab and navigate to Fraud/Audit Services.

Vendor Selection

► First time users must select the All Providers tab to find CoreLogic LoanSafe Fraud Manager or LoanSafe Risk Manager.

► Click the “Add to My List” button.

► Clicking Submit opens the order interface where users can enter additional required data and submit their order:

* NOTE: Once the Add to My List button is clicked Encompass will save the item to the My Providers tab. The next time the user selects Fraud/Audit Services the My Providers tab will display CoreLogic LoanSafe Risk Manager/Fraud Manager
Product Ordering Interface

- The interface consists of three (3) tabs: Order, Contacts and View Result.

Order Tab

- Enter the username and password provided by CoreLogic for LoanSafe Risk Manager and LoanSafe Fraud Manager in the Order Tab. To store your credentials, make sure the Save Login Information box is checked.

- Check the LoanSafe Risk Manager or LoanSafe Fraud Manager checkbox if it's not checked.

- If you don't have any changes to the Contacts tab, click on the Order button to request the product.
Contacts Tab

- Loan Participants are displayed on the **Contacts** tab. See the Loan Participants section to learn where the participant information comes from.

- Checkboxes designate which Participants are included or excluded from the order. Uncheck any loan participants you do not wish to screen.
  
  **NOTE:** Participants that are pre-populated from **Tools/File Contacts** cannot be updated in the interface. Updates can be made in the **File Contacts** screen, which will automatically update data in the interface.

- Users can add, update or delete Participant information.

- To add a Participant, click the **New Participant** link and select the appropriate participant from the **Participant** dropdown.
  
  - Once a Participant is selected, the corresponding data entry fields are enabled to allow users to enter information.
  
  - The fields enabled are dependent on the Participant Role. Regardless of which participant is selected, you have the option to enter First Name, Last Name and Company Name. Other possible fields may include NMLS ID, Company NMLS ID or Appraiser License, depending on the role selected.
  
  - As data is entered, the data is viewable in the display window.

- To delete a participant, highlight the entry and click the **Delete** link.
To save manual entries and exit the interface prior to submitting an order, click the **Save All** link.
View Report

- Each returned report is viewable from the View Result tab.
- Highlight the order and click the View Result button.
- The report displays in the Services View tab.
Each report is stored and viewable in the Encompass eFolder.
Loan Participants in Encompass

File Contacts

- Data entered in the **Tools/File Contacts** screen pre-populates to the Contacts tab of the LoanSafe Risk Manager and LoanSafe Fraud Manager product ordering interfaces (excluding contacts that begin with “Role”).

- Updates to these contacts must be made in the **File Contacts** screen, which will automatically update the interface.
Co-Appraisers

- If you have more than one Appraiser for your loan, you can submit up to 4 additional appraisers through the Contacts tab of the Product Ordering Interface.
- Co-Appraiser is available within the Participant drop-down list.
- A maximum of four (4) Co-Appraisers are allowed.
- If more than four Co-Appraisers exist when the user attempts to submit an order an error message will display.
Loan Originators & Co-Originators

- One (1) Loan Originator and up to five (5) Co-Originators are allowed.
- The Loan Originator Information on page 3 of the URLA (1003) is designated as the primary Loan Originator.
Co-Originators include:
- Lender (Tools/File Contacts)
- Broker (Tools/File Contacts)
- Loan Officer (Loan Officer assigned to a Milestone)
- Loan Originator-Branch (Participants list on the Contacts tab of the interface)
- Loan Originator-Other (Participants list on the Contacts tab of the interface)

If the combination of originator and co-originators exceeds the maximum of six (6) when the user attempts to submit an order an error message will display.

Loan Officer
- The user record assigned to a Milestone as Loan Officer pre-populates the Contacts tab of the interface as the Loan Officer Participant.
- Data for the Loan Officer Participant is mapped from the Loan Officer Persona located in the Encompass Settings/Company User Setup/Organization Users/User Details record.
Launch LoanSafe Connect

To evaluate and clear alerts returned within LoanSafe Risk Manager and LoanSafe Fraud Manager, click on the Launch LoanSafe Connect hyperlink on the lower left corner of the Product Ordering Interface.

- Clicking on the link will take you to the LoanSafe Connect site within the Service View tab of Encompass.
- Make sure there is a LoanSafe Risk Manager or LoanSafe Fraud Manager report associated with the loan.

For details on how to use LoanSafe Connect, download or view the LoanSafe Connect User Guide on the Resources section of LoanSafe Connect.
Alert Summary

- Store all of the actions taken with a LoanSafe Risk Manager or LoanSafe Fraud Manager by bringing the Alert Summary back into Encompass eFolder.
- Click on the Export to LOS button to send and store the Alert Summary in the eFolder.
Frequently Asked Questions
LoanSafe Risk Manager / LoanSafe Fraud Manager via Ellie Mae Encompass

Q: What third party file contacts are sent in the LoanSafe request?
A: With the exception of contacts with the word “Role” in front of it, the company name and address as well as the individual name from File Contacts will be mapped and sent in the request.

<table>
<thead>
<tr>
<th>Category/Role</th>
<th>Desc on CD</th>
<th>Company</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Borrower</td>
<td>Mark Marsupial</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Co-Borrower</td>
<td>Mary Marsupial</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Role</td>
<td>Ken Venables</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Role</td>
<td>Ken Venables</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Role</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Role</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Role</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Role</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Role</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Role</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Role</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Role</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Role</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Role</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Role</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Role</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Lender</td>
<td>My Home Loans</td>
<td>Joseph Smith</td>
</tr>
<tr>
<td>18</td>
<td>Appraiser</td>
<td>American Appraisals</td>
<td>John Doe</td>
</tr>
<tr>
<td>19</td>
<td>Escrow Company</td>
<td>ABC Escrow Company</td>
<td></td>
</tr>
</tbody>
</table>

Q: Where are the Loan Originators being mapped from?
A: The “Originator” is mapped from Page 3 of the 1003 and includes the Company Name, Company NMLS ID and Company Address, Loan Originator’s Name and Individual NMLS ID.

The “Lender” is mapped from Tools -> File Contacts and includes the Company Name, Company Address and Contact Name (The Lender and Originator can will be the same in some cases)

The Broker is mapped from Tools -> File Contacts and includes the Company Name, Company Address, Company NMLS ID, Contact Name and Individual NMLS ID

The Loan Officer is mapped from the Milestone Loan Officer, once identified from Encompass -> Settings -> Company/User Setup -> Organization/Users and includes the Loan Officer Name
Q: How can I enter an additional Loan Originator?
A: You can enter up to 5 additional Loan Originators, along with the address and NMLS ID from Services -> Order Fraud/Audit Services -> Contacts -> New Participant.

Q: What if I have a contact that doesn't fall under a role that is being mapped?
A: Encompass has 4 custom categories you can utilize in this scenario.

Tools -> File Contacts. These are at the bottom of the list. You can assign a category name that will display on the LoanSafe report.

Custom categories are used on a per loan basis.
Q: What if I don’t want a contact to be sent in the request?
A: You can uncheck any contact from the Contacts screen of the order interface.

Q: Why do I sometimes see a name twice in the Confirmation of Searches Performed?
A: When the same company/individual names are present in Encompass, they will be sent multiple times to the product

- Originator -> Page 3 of the 1003
- Lender -> File Contacts
- Broker -> File Contacts

The product does have de-dup functionality, although de-dup doesn’t apply when the roles are different.

Q: Why do I sometimes see a different address on the LoanSafe report than what is in Encompass?
A: Every Input Property Address provided is standardized using a third-party tool. The resulting Standardized Property Address is what is displayed on the header of the report and is used to search for the property.

If the third-party tool is unable to standardized the Input Property Address, the Input Property Address that was provided will be displayed on the header of the report.

Q: Why would the Input Property Address standardize to a different address?
A: A few common reasons are listed below.

- The property is a new construction.
- The property is part of a split parcel.
- There has been a street name change.

Q: What should I do if the Subject Property Address returned in the Subject Property Report section is different from what I provided?
A: Here are some steps you can take:

- Confirm that the address is entered correctly.
- Confirm that the address exists in the county assessor’s records.
- Run the report with the subject property’s Parcel Number or APN.
  - The APN (Parcel Number) input can be found on Property Information form under Title Information.

Q: Why is there no information in the Subject Property Report section of the report?
A: If the Subject Property Report section of the report is empty, this means that LoanSafe was unable to find the property in its databases.

Q: Why wasn’t the Free and Clear REO sent in the request?
A: Encompass first identifies the REO in the VOL worksheet. To send the free and clear REO in the request, enter a VOL for it (indicating a zero balance). This is a temporary workaround. A permanent solution will be implemented in a subsequent release. (Date TBD)
CoreLogic LoanSafe Appraisal Manager™

Overview

The Ellie Mae® Encompass LoanSafe Appraisal Manager™ integration with CoreLogic is a system to system integration with the Encompass desktop application and CoreLogic that provides the ability to order a comprehensive appraisal management solution that integrates data sets from Multiple Listing Service (MLS), Partner InfoNet™, and Automated Valuation Models (AVMs) along with an array of capabilities including an advanced analytic model, configurable tools, a compliance rules engine, and an overall risk score.

How to Order LoanSafe Appraisal Manager

Log into Encompass and open a loan from the Pipeline view.

► Click the Services tab and navigate to Order Fraud/Audit Services

► Go to the My Providers tab

► Highlight CoreLogic LoanSafe Appraisal Manager

► Click Submit
First Time Login Setup for LoanSafe Appraisal Manager

► Enter the Username and Password provided by your administrator

► The product order panel will automatically default to LoanSafe Appraisal Manager

► Check Save Login Information to store your login credentials for future orders

► Click Attach Appraisal MISMO/XML to add the 1004 appraisal doc

   NOTE: An order will not be sent unless a MISMO 2.6 XML file is attached. This applies to any and all orders. The interface will only accept MISMO 2.6 XML files. CoreLogic verifies if the MISMO XML version is 2.6 and will return an error if it is not. Encompass does not validate the MISMO XML version.

► Select “Browse from your computer”.

► Select the MISMO XML attachment from your local system.
After the Appraisal document is attached, click the order button to send the request to CoreLogic.
To view completed reports:

- Once an order is successfully placed, the interface displays the View Results tab to the user.
- Highlight the selected report and click the View Result button.
- The returned report will open and display in the eFolder.

*NOTE:* When the report displays in the standard eFolder view the Valuation Risk and Integrity Risk scores appear to overlap the score labels. This is because the returned report is in .html format and eFolder defaults to .pdf. Users can click the View in Original Format button to remove the overlap.

The html links in the report (Show/Hide, Expand/Collapse) will not function in the efolder view as it does not support .html. The user can click the View in Original Format button to enable the html links.
CoreLogic 4506-T Direct

Overview

The Ellie Mae® Encompass, 4506-T Direct integration with CoreLogic Credco is a system to system integration with the Encompass desktop application and Credco that provides the ability to order all IRS information related to 4506-T. Encompass users can request 4506-T Direct products, upload the 4506-T form in the request, download the 4506-T Direct coversheet for faxing the request form if needed and electronically sign the 4506-T documentation, all within the Encompass application.

How to Order 4506-T Transcripts

Order Verifications from the Services tab

- From within the loan in Encompass, go to the Services tab and click on Order Verifications
Go to the **My Providers** tab

- If you received an all numeric (7-digit) account number and an 8-character password then select **CoreLogic 4506-T Direct Report (Digital Certificate)**
- If you received a username composed of letters and/or numbers and a random character temporary password then select **CoreLogic 4506-T Direct Report**

*Note – Your new 4506-T password is temporary and must be changed before ordering Credco 4506-T Direct verification services.*

- Click **Submit**
First Time Login Setup for 4506-T

For Digital Certificate Users

► Enter your Account Number and Password and click “Save Login Information

DIGITAL CERTIFICATE ORDERING SCREEN:

For Rotating Password Users

► You’ll need to change your password before ordering transcripts the first time

ROTATING PASSWORD ORDERING SCREEN:
Enter the Username and Password provided by your administrator, but don’t check Save Login Information

Click Change Password

Enter your Username and initial Password, then enter a new Password (remember this password!)

Check Save Login Information and click OK

Answer the Security Questions, enter your email address and click OK

Ordering 4506-T Direct

Select your specific tax verification product and years

Provide Income Variance input (optional)

Upload the authorization Form (executed 4506-T, etc.) and click Order
If you selected a business transcript product, then you must complete the business information on the **Corporation Info** tab prior to placing your order.

You will see a confirmation that your order was successfully submitted to CoreLogic.

You will also receive an email confirming that the request was submitted to CoreLogic.

CoreLogic will review the 4506-T for errors prior to submitting to the IRS. If errors are found you will receive an email with the details. You will need to resubmit the order with a corrected 4506-T. No fees are incurred until the errors are corrected and the order is submitted to the IRS.
Transcripts will be returned typically within 24 to 48 hours (depending on IRS turn-times).

![Email Example]

Once the transcripts are ready, the user who ordered them will receive an email notification.

The email from CoreLogic will **NOT** have a link to download the results.

**(see next step)**

**Retrieving Verifications Results**

To retrieve the results, go into the loan in Encompass.

- Go to the **Services** tab and click on the icon next to **Order Verifications**
On the Services screen, select the 4506-T Direct and click Retrieve.

The CoreLogic 4506-T window will open to the tab that says Update Order, Check Status or View Results.

- Highlight the product you want, then click Check Status to “pull” the completed transcript into Encompass.

- Encompass will display the current status of each order and if any client action is required to fulfill the transaction.
The 4506-T transcript or product ordered will open in the Encompass “eFolder” window.
CoreLogic 4506-T Direct – E-Signature Submissions

CoreLogic 4506-T E-Signature Implementation.

Setup Encompass for Ellie Mae Network 4506-T eSign documents.

- In order for the Encompass eFolder to accept eSigned documents, the Administrator must grant the appropriate persona settings for the user and set the appropriate Encompass Settings for the 4506-T document to be eSignable. If your Administrator needs assistance with setting up eSign documents they can reference support material available online within the Encompass Resource Center or Help system or contact Ellie Mae directly for support.

Encompass User workflow for eSign documents

Select Request for Transcript of Tax Document from the forms tab. If the document doesn’t appear, check boxes as indicated below.

- If the user has not used the Request for Transcript of Tax Document, it may not appear in the Document panel.
- Click on the document icon and the document will appear in the panel.
Click on **Copy from Borrower Summary** button, which will populate borrower data into the form.

If the document has all of the necessary information, click on the **Add to eFolder** button. A message will display when the document is successfully inserted into the eFolder.
Send the 4506-T document to the borrower for signature.

In the eFolder screen, the 4506-T form will be part of the eFolder document list.

Click on the **Request** button to start the process of getting an eSignature on the 4506-T document.

Select document and click on the **Send** button. By default these documents are already checked.
The user will need to enter all information denoted by an asterisk on the Send Request form. Please note that the Borrower Sign Option should read eSign.

The Borrower Authentication method should be set to Authentication Code. The borrower's passwords will be entered in the boxes to the right of this field.

The borrowers will use these passwords to eSign the 4506-T documents. Click on Send button to email the borrower the eSignature request.

Once the email is successfully sent to the borrower, you will receive a confirmation message.
Borrower eSignature process

The borrower will receive an email with instructions for completing the eSignature process.

**Note:** The borrower may need to create an account on the eSignature website to complete the process. They will need the passwords you provided in when sending the documents to authorize the eSignature.

You will be notified via email once the borrower has completed the eSignature process.
eSigned document retrieval process

In Encompass, open the loan for which you have requested the eSigned 4506-T.

Click the eFolder button, and then click the Documents tab.

Click the Retrieve button. A list of the documents returned by the borrower displays. All the documents are selected (as indicated by check marks) by default.

Select the IRS 4506T – Request for Transcript of Tax Return document and then click Download.

The documents are downloaded to the eFolder’s File Manager.

**NOTE:** If the IRS 4506T – Request for Transcript of Tax Return document is not displayed, return to the Request for Transcript of Tax input form, and then click the Add to eFolder button to add the form to the Documents tab in the eFolder. Then, click the eFolder button, select the document, and click the Retrieve button.
Sending the 4506T eSigned document to CoreLogic

Select **Order Verifications**.

Go to the **My Providers** tab. Select the appropriate provider depending on the type of CoreLogic credentials you were issued.

- **If** you received an all numeric (7-digit) account number and an 8-character password then select **CoreLogic 4506-T Direct Report (Digital Certificate)**

- **If** you received a username composed of letters and/or numbers and a random character temporary password then select **CoreLogic 4506-T Direct Report**
  
  *(Note – Your new 4506-T password is temporary and must be changed before ordering Credco 4506-T Direct verification services.)*
Click Submit

Select the **Signed 4506-T button** to send an eSign document.

Select **Browse from eSign Vault** and click on **Continue**.
Select the eSigned document and click **Continue**.

![Select a Document](image)

The location of the document will now be visible next to the Signed 4506-T button.

![CoreLogic 4506-T Direct Report](image)

Complete the rest of the information required (see instructions in the previous 4506-T section for additional information) and click the **Order** button.
Frequently Asked Questions for 4506-T

Q We placed one order for two borrowers- It appears Encompass created two separate orders. Is this correct?
A The IRS will only accept a single 4506-T for each form request. To streamline the ordering process CoreLogic can accept multiple form requests on the inbound. On the front-end this appears to be a single order; however, CoreLogic splits these into separate orders before submitting to the IRS and the orders are tracked separately from this point forward.

Q Why can’t we upload the corrected 4506-T Form, if an order was alerted?
A You can upload a corrected 4506-T form using the Update order interface in the 4506-T interface. This will amend the order with the corrected form.

Q We received an email alert stating our transcript is ready. Why can’t we see it?
A The email notifies the client that the order is completed; however, to retrieve the order, you must go into the order screen and click the ‘Check Status’ button. This will show the completed order and can then be downloaded into the Encompass application.

Q Our order was rejected by the IRS. Do we need to re-order?
A Orders rejected to the IRS are fully completed orders that the IRS has rejected for one reason or another. Typically IRS will reject orders if the address submitted on the 4506-T form does not match what the IRS has on file for the consumer. A new order will need to be submitted with a 4506-T form that contains the correct address.

Q Why did our 4506-T form attach to only one of our orders?
A The current CoreLogic interface only allows for a single form request per order. This is currently being updated to allow multiple form orders per request.

Q Who do we call for support?
A If clients are using the CoreLogic 4506-T product, please refer to CoreLogic technical support – 800.423.1150. If they are using the Ellie Mae® verification services, please refer the client to their Ellie Mae support representative.
CoreLogic SSN Confirm

Overview

CoreLogic SSN Confirm allows authorized users to order, cancel, submit an updated form and retrieve Social Security Number (SSN) verification via the SSA-89 Form. This service validates information required to submit an order electronically by providing users with a systems interface to process these requests. The interface is available for both Banker and Broker editions and is accessible to all Encompass users.

How to Order SSN Confirm

Log into Encompass and open a loan from the Pipeline view.

► Navigate to the Services/Verifications tab.
First Time Login Setup for SSN Confirm

- First time users must select the All Providers tab to find CoreLogic SSN Confirm.
- SSN Confirm utilizes the CoreLogic BPVerify platform. You will need to be assigned BPVerify credentials to access this product via Ecompass. Contact your account representative for more information, or contact the BPVerify support team at (877) 877-6188 to verify your credentials.
- Search through the provider list for CoreLogic’s SSN and click the “Add to My List” button.*

* NOTE: Once the Add to My List button has been clicked Encompass will save the item to the My Providers tab so the next time the user selects Verifications the My Providers tab will display CoreLogic SSN Confirm.

Ordering SSN Confirm

Borrower Pairs

- For loans with borrower pairs, when a user selects CoreLogic SSN Confirm from the vendor selection screen a “Select Borrower” window displays to allow the user to select the appropriate borrower pair for the order.

- Clicking Submit in the Providers tab opens the order interface where users can enter any additional required data and submit their order.
Order Interface

► Enter a Username and Password provided by your administrator
   
   NOTE: Click the “Save Login Information” checkbox and Encompass will retain your credential for future orders.

► Click on the Report On dropdown and select Borrower or Co-Borrower.

► CoreLogic will notify the user placing the order when it is completed or alerted.

► Enter additional email addresses to notify additional parties of completed and alerted orders (optional).

► Click the Attach SSA-89 Form button to upload the signed SSA-89 form.

► Click the Order button.
Attachment of the SSA-89

Clicking the **Attach SSA-89** button on the order page will allow the user to locate and attach the signed SSA-89 document from the user's desktop or eFolder.

Select the document to attach.

Clicking the **Open** button attaches the document and returns the user to the order page.
Check Status/View Result

CoreLogic will send an email notification outside of the integration to the Encompass user placing the order (and the Additional Notification Email addresses, if provided) if an alert is posted on the order and when the results are available. To retrieve the result:

- Navigate to the Services/Verifications and select CoreLogic SSN Confirm
- Click on the Check Status/View Result tab
- Highlight the desired pending order to retrieve and click the Check Status button
If the order was successfully processed by CoreLogic, the Status will update to Completed and a PDF report will display in the lower window.
View Report

- Orders with a Completed status will display a Report PDF entry in the lower window.
- Click the View button to display the report in the eFolder view
- All reports all stored in the eFolder.

Send Update

Based on CoreLogic’s determination an order may receive an Alerted status. Users can submit an updated and/or corrected SSA-89 form by clicking the Send Update link on the Check Status/View Result tab.

Cancel order

Only orders with an Alerted status may be cancelled. To cancel an alerted order, highlight the alerted order and click the Cancel order button. If the cancellation is successful, a message will display confirming the order was successfully cancelled. If the order has already been completed it cannot be cancelled.
CoreLogic Flood Services

The following instructions will explain how to get set up for CoreLogic Flood via Encompass, how to place flood orders and view flood data, plus additional functions such as retrieving manual research orders and editing/cancelling existing orders.

Setting up CoreLogic Flood Services in My Providers

- From an open loan file, go to the Services Tab
- Click Order Flood Certification
From All Providers, find and choose CoreLogic Flood Services

Click Add to My List. This will place CoreLogic Flood Services on the My Providers tab
Placing a New Flood Order

► On the My Providers tab choose CoreLogic Flood Services

► Click Submit

► Enter your CoreLogic Flood Username and Password. Check the Save Login Information box.

For Username and Password support, please contact the CoreLogic Flood Services Account Coordinators at 844-496-4263 or accountcoord@corelogic.com. (Please note your Username will be your flood Account ID.)

► Choose New Request from the Request Type options and check the appropriate box for your flood Product selection(s).

► Click Order.
Receiving the Flood Determination

If the flood order automatically completed, it is returned and displayed in the Services View window.

► To print a copy of the flood cert, click the printer icon
► To return to the loan file, click the Loan tab
Pending Flood Orders for Manual Research

If an order does not automatically complete, it has gone to manual research for further review.

► You will receive the following alert message.
► Please take note of the flood cert number referenced.

► To check the status of orders, go to the Check Status/View Result tab in the flood ordering screen.
Sometimes additional information is required to complete a manual research order. Please contact the Account Coordinators about account settings to notify you when and what type of additional information is required.

Examples of additional information can include an APN or a legal description. To have these sent in the order, please ensure they are populated within the loan file as follows:

- On the Property Information tab, enter the APN – [1894]
- On the Property Information tab, enter the APN – [1894]
To retrieve a completed manual research order, select **Retrieve Report** from the **Request Type** drop down.

- Enter the flood cert number in the **Reference Number** field.
- Hit **Retrieve**.

The completed flood certification is returned and displayed in the **Services View** window.
Viewing Flood Data within the Loan File

Once the flood determination is completed and uploaded into the loan file, the flood data will also populate in various fields within the loan file.

On the Property Information tab, the following information will appear:

- Flood Cert Number – [2977]
- Flood Zone – [541]
- NFIP Community Participation status - Yes [NOTICES.X48] or No [NOTICES.X49]
- NFIP Community Name – [NOTICES.X50]
- NFIP Community Number – [NOTICES.X95]
- NFIP Map Panel Date – [NOTICES.X96]
On the **Additional Disclosures Information** tab, the following information will appear:

- NFIP Map Panel Number – [NOTICES.X97]
- NFIP Community Participation status - Yes [NOTICES.X48] or No [NOTICES.X49]
- NFIP Community Name – [NOTICES.X50]
- NFIP Community Number – [NOTICES.X95]
- NFIP Map Panel Date – [NOTICES.X96]

On the **Flood Information** tab, the following information will appear:

- Flood Cert Number – [2363]
- Flood Zone – [2366] and [541]
- Flood Determination Date – [2365]
- NFIP Community Participation status - Yes [NOTICES.X48] or No [NOTICES.X49]
- NFIP Community Name – [NOTICES.X50]
On the **2015 Itemization** tab, the following information will appear:

- Flood Company Name – [NEWHUD.X399]

On the **HMDA Information** tab, the following information will appear:

- MSA – [699]
- County Code – [1396]
- State Code – [1395]
- Census Tract – [700]
Editing a Flood Determination

If you need to edit something on the flood certification, be it the loan number, borrower name, or property address, you must first update the information in the loan file.

► Once that is updated, reopen your Order Flood Certification screen.
► Select Request Update from the Request Type drop down and select the appropriate cert number.
► Hit Update.
The edited flood certification will appear in the **Services View** window.

If the edit requires manual research, please follow the **Pending Flood Orders for Manual Research** mentioned earlier.
Cancelling a Flood Determination

- In the Order Flood Certification screen, select **Cancel Request** from the **Request Type** drop down.
- Select the **flood cert** you are wishing to cancel.
- Hit **Submit**.
Using CoreLogic Valuation Solutions Integration in Encompass

To submit an appraisal order in Encompass, first open the loan file, click on the Services tab and then click Appraisal:

From the My Appraisers list, select CoreLogic Valuation Solutions then Next. If CoreLogic Valuation Solutions is not listed in your My Appraisers list, click on All Appraisers tab and search for CoreLogic Valuation Solutions, in the list of matching appraisers, then click on Add to My Appraisers.
The CoreLogic Valuation Solutions Appraisal Order User Interface (UI) will be displayed. If you are entering the order UI for the first time you will be required to enter your user name and password in the fields provided. Please note, the credentials you provide here will be the ones assigned to you by CoreLogic Valuation Solutions. If you have access to more than one account you will be prompted to select which account you would like to use.

The interface will display all available products in the Appraisal Products window. *Please note, AVM products are located under Services → AVM. The Order UI will be prepopulated with data from the loan file. There are certain fields that are required and should be completed prior to submitting; however, if any fields are missing, Encompass will display a pop up indicating the missing fields.
To begin, first select the product type by clicking on the corresponding bubble, all available products under the specified product type will then be displayed. Please be sure to provide contact information, in the **Special Instructions** box on orders that will require property access.

Example of pop up box identifying missing fields:
Once the order has been created you will be able to view the invoice amount (also available on our website [https://clvs.corelogic.com](https://clvs.corelogic.com)). You will also have an opportunity to upload supporting documents such as the purchase contact, bids, or, in the case of a review product order, the appraisal for review. Click on Send Message to communicate with CoreLogic Valuation Solutions Operations staff. Order status/notes are viewable on this page, which is updated in real time.
Upon completion, the report and corresponding documents will be made available via the order status page as well as via the eFolder.

* Please note, SSRs for UCDP and EAD will be available only if you have elected CoreLogic Valuation Solutions to be a Lender Agent. Please contact your Account Manager or call 877.227.1600 Option 3 to discuss.