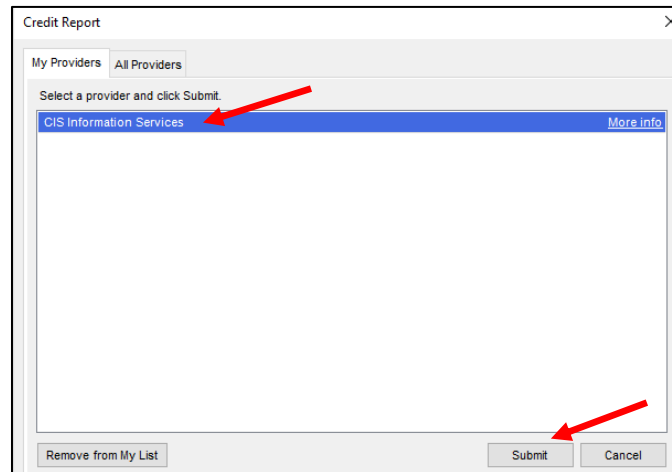


Ordering CIS credit through Encompass

From the **Loan** screen, for the applicant within Encompass, select the **Services** tab (bottom left menu), then select **Order Credit Report**. Alternatively, select **Services** from the top tool bar, then select **Credit Report**. From the Credit Report screen, select **CIS Information Services**, then choose **Submit**:



Make sure your **CIS username** is listed, along with your **CIS password**.

If your IP address & password is not authenticated on the [CIS website](#) BEFORE you order credit in Encompass, you will get an error, "Account is not accessible from (an IP address). Please log on to the [CIS website](#) to register your computer/network." [Log in](#), enter your CIS credentials & register your IP address. AFTER authenticating, return to Encompass to request credit.

Credit Report Request ✕

CIS Information Services

Username:

Password:

Branch ID:

Save Password

File Number:

Requested By:

Loan Number:

See below for detail on dropdown selections

Report Type: Order new report, unless existing report is 30 days old or less.

Order Method:

Report On:

Options

FICO Score

Fraud Search

Get Fannie Mae Reference ID

Credit Bureaus

Experian

Equifax

Trans Union

| Borrower: | Last Name | First Name | MI | TI | SS# | DOB |
|-------------|-----------|------------|----|----|-------------|------------|
| | Testcase | Bill | C | | 000-00-0005 | 12/15/1967 |
| CoBorrower: | | | | | | |

| Current Addr: | Street Address | City | St | Zip |
|---------------|----------------|---------|----|-------|
| | 8842 48th Ave | Anthill | MO | 65488 |
| Prev Addr: | | | | |

Enter Access Codes

Please Enter the Credit card Information below:

| | | | | |
|----------------------|---|---------------------------|----------------------|----------------------|
| Account Name | Billing Address | Billing City: | Billing State: | Billing Zipcode: |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Account Number: | Expiration (MM/YY): | Secondary Account Number: | | |
| <input type="text"/> | <input type="text"/> / <input type="text"/> | <input type="text"/> | | |

On the above screen, ensure **Report Type, Order Method, Report On, Options, Credit Bureaus and Borrower Information** are all accurately selected & populated (see below for detail). Select **Finish** to retrieve the report.

Report Type – for a standard credit report request, choose **Consumer Credit**. Other options include Mortgage Only, Refresh or UDN.

Order Method:

Default Report – new credit report (this selection is generally defaulted).

New Report – updated credit report on a borrower for which a previous pull exists.

Retrieve Existing Report – access previously pulled credit report. Use existing file number.

Import from Website – access credit pulled through the CIS website. Use existing file number.

Upgrade – add a borrower or credit bureau(s) to a previously pulled report. Use existing file number.

Report On:

Borrower - individual report

Joint - report on 2 borrowers

Options – **FICO Score & Fraud Search** are generally selected for a new, standard credit report request

Credit Bureaus – **all 3 credit bureaus** are generally selected for a new, standard credit report request

When all selections have been made, choose **FINISH**

The credit report appears in the **Services View** tab. Return to this tab to view the report. Go back to the Borrower file by clicking on the **Loan** tab:

The screenshot shows the CIS web application interface. At the top, there is a navigation bar with tabs: Home, Pipeline, Loan, Services View, Trades, Contacts, Dashboard, and Reports. Below the navigation bar is a toolbar with icons for back, forward, refresh, close, and print. The main content area displays the CIS logo and contact information for Panther Valley Village Square. A red arrow points to the 'Loan' tab in the navigation bar. Below the contact information is a table titled 'INFILE CREDIT REPORT' with columns for FILE #, SEND TO, DATE COMPLETED, DATE ORDERED, REPOSITORIES, PRICE, REF. #, RQD' BY, and PRPD' BY. The table contains data for a credit report filed on 9/14/2018. Below the table is a section for 'PROPERTY ADDRESS' and 'APPLICANT' information, including fields for APPLICANT, SOC SEC #, MARITAL STATUS, CURRENT ADDRESS, and PREVIOUS ADDRESS. At the bottom, there is a section for 'SCORE MODELS' showing a score of 605 and a note about a serious delinquency or public record collection filed.

| FILE # | 9414488 | FNMA # | | DATE COMPLETED | 9/14/2018 | RQD' BY | SHARIN PEET |
|---------|---|--------|--|----------------|------------|-----------|-------------|
| SEND TO | SANDYS MORTGAGE COMPANY | | | DATE ORDERED | 9/14/2018 | | |
| | CUST. # CIS-8888 | | | REPOSITORIES | TU | PRPD' BY | |
| | PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE | | | PRICE | \$1.00 | LOAN TYPE | |
| | ALLAMUCHY, NJ 07820 | | | REF. # | 1608000042 | | |

| PROPERTY ADDRESS | | APPLICANT | | CO-APPLICANT | |
|------------------|-----------------------------------|-----------|--|--------------|-----|
| APPLICANT | TESTCASE, CONDI X | | | CO-APPLICANT | |
| SOC SEC # | 000-00-0017 | DOB | | SOC SEC # | DOB |
| MARITAL STATUS | | | | DEPENDENTS | |
| CURRENT ADDRESS | 784 BEACH BLVD, ANTHILL, MO 65488 | | | LENGTH | |
| PREVIOUS ADDRESS | | | | LENGTH | |

SCORE MODELS

TRANSUNION/FICO CLASSIC (04) - CONDI X TESTCASE - 000000017
 SCORE: 605
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED