

How to order a refresh report through Encompass

There are multiple ways of ordering a refresh report. The most common way is to order a refresh report after a credit report has been ordered and imported into Encompass.

Step 1: Click on the credit report link. This link will take you to you list of providers.

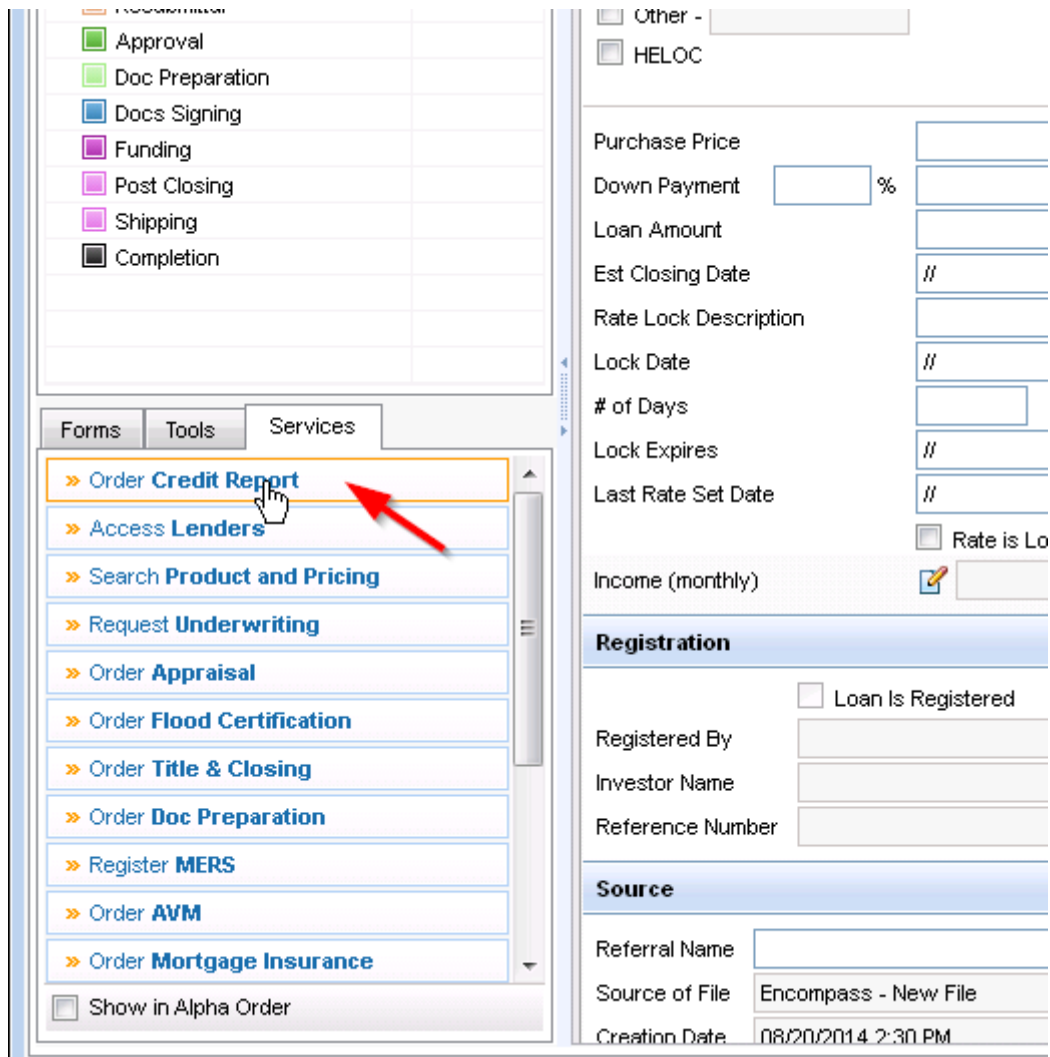


Figure 1: Services tab

Step 2: Select the appropriate provider and click on the Submit button. This will take you to the Credit Report Request page.

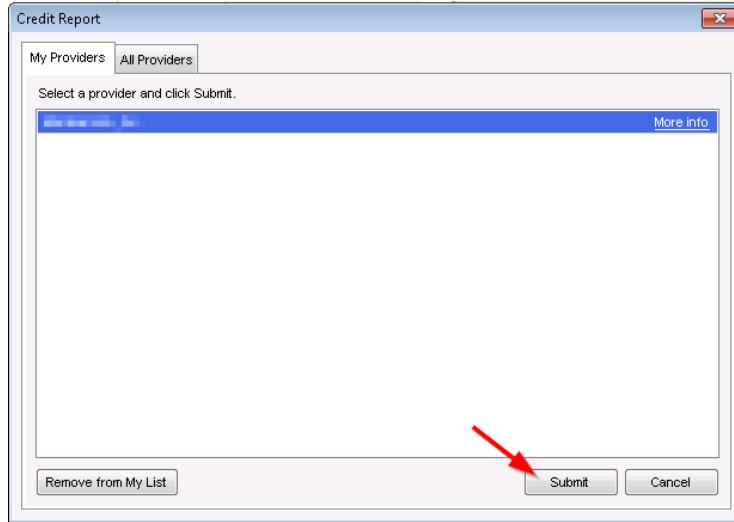


Figure 2: List of Providers

Step 3: Check the refresh report checkbox and select Finish. This will order a refresh report for the previously imported credit report.

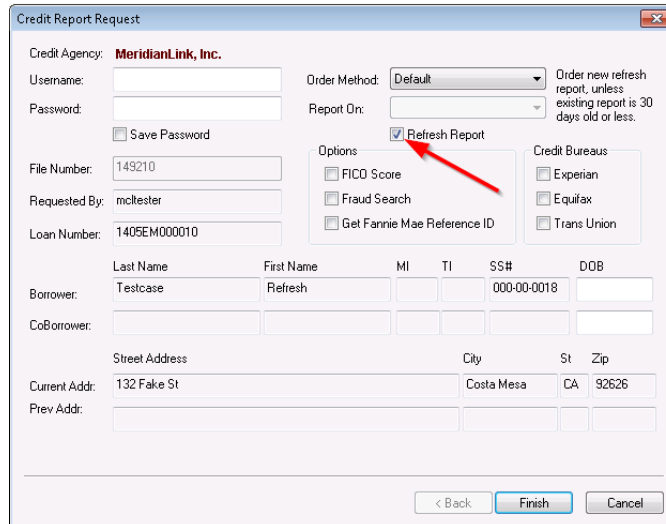
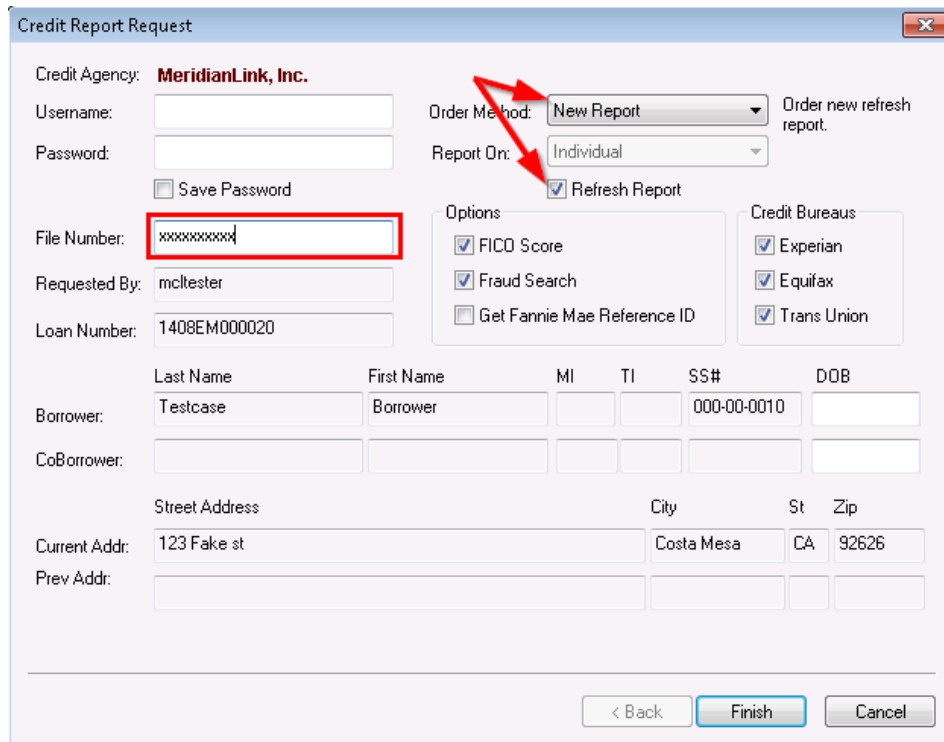


Figure 3: Credit Report Request

If you would like to order a refresh report without first having imported an original credit report, you must select New from the Order Method dropdown and input the file number for the regular credit report manually. **A file number for a regular credit report must be entered in order to order a refresh report on that regular credit report.** The borrower's information must also match or an error may appear.



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

- Credit Agency: MeridianLink, Inc.
- Username: [Empty]
- Password: [Empty]
- Save Password:
- File Number: [xxxxxxx] (highlighted with a red box)
- Requested By: mcltester
- Loan Number: 1408EM000020
- Order Method: New Report (dropdown menu)
- Report On: Individual (dropdown menu)
- Refresh Report:
- Options: FICO Score, Fraud Search, Get Fannie Mae Reference ID
- Credit Bureaus: Experian, Equifax, Trans Union
- Borrower: Last Name (Testcase), First Name (Borrower), MI, TI, SS# (000-00-0010), DOB
- CoBorrower: [Empty]
- Current Addr: Street Address (123 Fake st), City (Costa Mesa), St (CA), Zip (92626)
- Prev Addr: [Empty]

Buttons at the bottom: < Back, Finish, Cancel

Figure 4: Ordering refresh as New