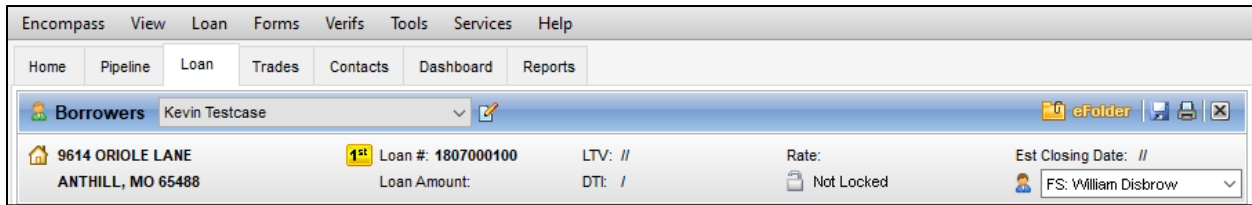
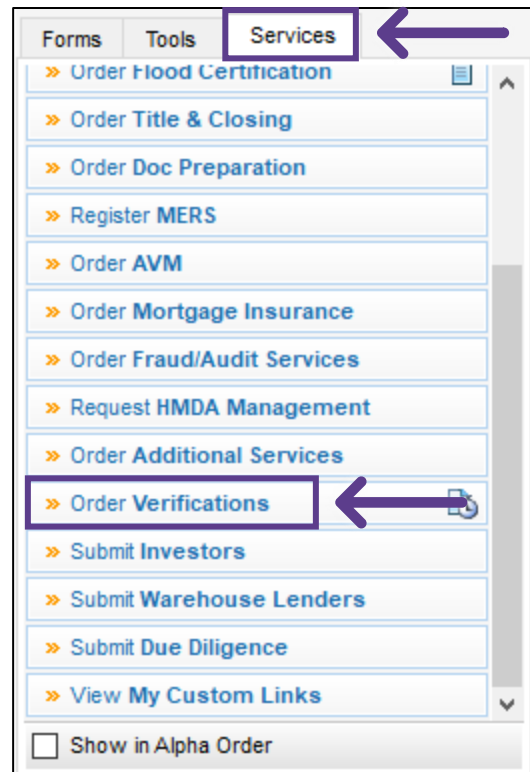


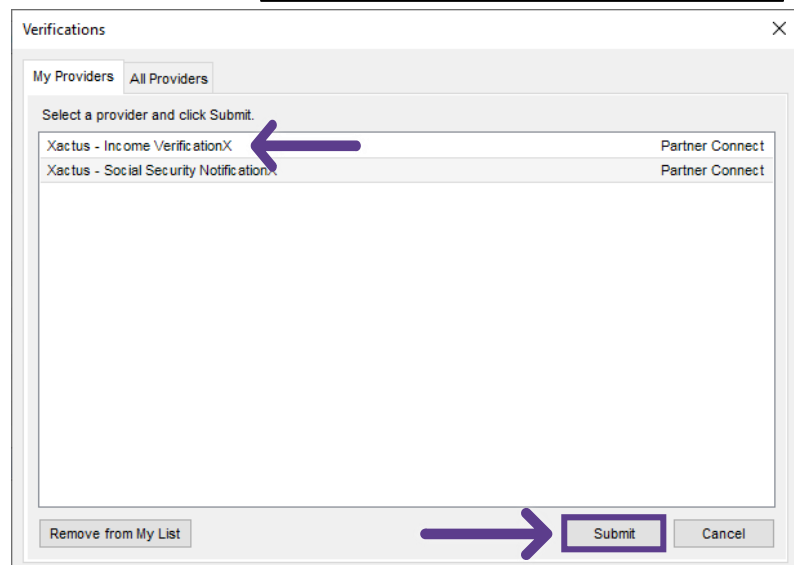
1. Start by logging in and opening the applicants loan file.




2. Click on the Services tab in the bottom left corner. Select Order Verifications.




A window will pop-up allowing you to choose your Provider. Then, click Submit to launch the order form.



3. Select Experian Verify, The Work Number or Manual to start. Then, complete the rest of the fields including Employee information and Type of Verification. Your applicant information will pre-populate from the 1003. Then, click Submit.

xactus 
Advancing the Modern Mortgage

 **Income VerificationX**

Order Type

Experian Verify The Work Number Manual

Borrowers
NICKIE GREEN

Loan Number

First Name
NICKIE

Last Name
GREEN

Social Security Number
123-00-3333

Date of Birth
01-01-1999

Type of Verification
☐ Verification of Employment
☒ Verification of Employment & Income

By submitting this order, I certify that I have a copy of the consumer's authorization.

Cancel

Submit

4. If an existing IVx order already exists, the Possible Matching Records will display presenting the orders. If none of the previous orders match your request, click Submit again to submit the order.

Possible Match Records

Report ID	Loan Number	Borrower	Employer Name	Date Ordered	Operator	Product	Status
29873		Nickie Green		08/15/2023, 01:31	Xactus Test	Instant VOE	Pending
472205	undefined	Nickie Green	MY FAKE COMPANY	07/20/2023, 12:31	Xactus Test	VOI	Pending
28334	undefined	Nickie Green		07/20/2023, 11:49	Xactus Test	Instant VOE	Completed
28333	undefined	Nickie Green		07/20/2023, 11:44	Xactus Test	Instant VOE	Completed

If none of the above previous orders match your request, please click Submit again to submit this order.

Cancel

Submit

5. If the borrower is on Experian Verify a report will be instantly returned. If the borrower is not on Verify, it will cascade to The Work Number order screen. When all details are complete, click Submit.

Experian Verify

The Work Number

Manual

No record found on Experian Verify

Borrowers
Nickie Green

Loan Number

First Name
Nickie

Last Name
Green

Social Security Number
123-00-3333

Employer Code

Employer Name

Employee Salary Key

Employee ID

[The Work Number Employer Search](#)

Type of Verification
☒ Verification of Employment
☐ Verification of Employment & Income

Records From
☒ Mortgage VOE (active & inactive records within past 36 months)
☐ 12 Month Employment History
☐ 24 Month Employment History
☐ 60 Month Employment History
☐ Employment Select
☐ Mortgage Select All

Additional fees may apply if records are present on both the Current and Previous database

By submitting this order, I certify that I have a copy of the consumer's authorization.

Cancel

Submit

6. If the borrower has a record on The Work Number the report will be instantly returned. If the borrower has no record on The Work Number or Experian Verify, you can then order a manual verification. Select the Type of Verification and complete the rest of the fields including Employee information. Again, your applicant information will pre-populate from the 1003.

Experian Verify

The Work Number

Manual

No record found on The WorkNumber

Type of Verification

☒ Verification of Employment

☐ Verification of Employment & Income

Borrowers

Nickie Green

▼

Loan Number

☐ Rush

Employee

First Name

Nickie

Middle

Last Name

Green

Suffix

Social Security Number

123-00-3333

Street

100 TERRACE AV

City

West Haven

State

CT

Zip

06516

Phone

Date Of Birth

01-01-1999

7. Select whether this is the applicants Current or Previous employer and complete all fields.

Employer

Employment Name

My Fake Company

▼

Employment Type

Current

Street

31550 Winterplace Parkway

City

Salisbury

State

MD

Zip

21804

Position

FOH

Date Hired

Date Terminated

Phone

800-258-3488

Enter Notes

8. Choose a file to attach for the authorization or select E-sign to have the document emailed. To upload a document, click 'Click here'.

Borrower's Authorization

✓ Upload E-mail borrower auth to E-sign

Borrower's Authorization.pdf

Click here

9. Either browse for the document on your Local Drive or Upload one of the existing documents by clicking UPLOAD. When the document has been uploaded, click Done.

Select Documents and Files

Browse LOCAL DRIVE

DOCUMENT	FILES	DESCRIPTION	FOR BORROWER PAIR	SOURCE	UPLOAD
Verifications- Employment Verific...	Verifications- Employment Verification	The Work Nu...	All	EFolder	UPLOAD
Verifications- Income Verification...	Verifications- Income VerificationX (9'	The Work Nu...	Alan Brown	EFolder	UPLOAD
Verifications- Income Verification...	Verifications- Income VerificationX (9'	The Work Nu...	Alan Brown	EFolder	UPLOAD
Verifications- Income Verification...	Verifications- Income VerificationX (9'	The Work Nu...	Alan Brown	EFolder	UPLOAD
Verifications- Income Verification...	Verifications- Income VerificationX (9'	The Work Nu...	Alan Brown	EFolder	UPLOAD
Verifications- Income Verification...	Verifications- Income VerificationX (9'	The Work Nu...	Alan Brown	EFolder	UPLOAD
Verifications- Income Verification...	Verifications- Income VerificationX (9'	The Work Nu...	Alan Brown	EFolder	UPLOAD

Done

10. If E-Sign is selected, enter the consumer's email address.

Borrower's Authorization

Upload ✓ E-mail borrower auth to E-sign

Email address xactus@xactus.com

11. Confirm the notification email address and click Submit when complete.

Send status Updates and notifications to:

Primary Notification E-mail xactus@xactus.com

Secondary Notification E-mail

Cancel Submit

12. Once complete, the report can be found in your eFolder once you exit the loan. The status and completed order can also be found by clicking the documents icon next to Verifications.

Forms Tools Services

- » Order Flood Certification
- » Order Title & Closing
- » Order Doc Preparation
- » Register MERS
- » Order AVM
- » Order Mortgage Insurance
- » Order Fraud/Audit Services
- » Request HMDA Management
- » Order Additional Services
- » Order Verifications
- » Submit Investors
- » Submit Warehouse Lenders
- » Submit Due Diligence
- » View My Custom Links

☐ Show in Alpha Order

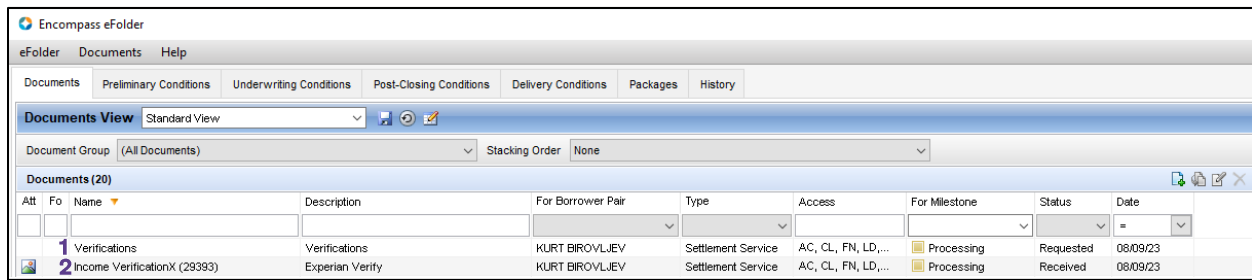
13. Click the order needed and click View Document.

[illegible]

*Please note Encompass Partner Connect verifications use Dynamic & Default E-folders.

1. The Default folder will be labeled verifications and remain in processing / requested status. This is the folder that will allow you to utilize the check status button next to the order verifications option and return to the report screen.

2. The Dynamic folder will return once your order is completed and be labeled with your product and vendor name and say Processing / Received. This is where your completed document will be located.



The screenshot shows the Encompass eFolder interface. At the top, there's a menu bar with 'eFolder', 'Documents', and 'Help'. Below this is a tabbed interface with 'Documents' selected. The 'Documents' tab shows a 'Documents View' section with a 'Standard View' dropdown. Below this is a 'Document Group' dropdown set to '(All Documents)' and a 'Stacking Order' dropdown set to 'None'. The main area displays a table of documents. The table has columns: Att, Fo, Name, Description, For Borrower Pair, Type, Access, For Milestone, Status, and Date. There are two rows of data. The first row is labeled '1' and the second row is labeled '2'.

Att	Fo	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date
1		Verifications	Verifications	KURT BIROVLJEV	Settlement Service	AC, CL, FN, LD,...		Processing	Requested
2		Income VerificationX (29393)	Experian Verify	KURT BIROVLJEV	Settlement Service	AC, CL, FN, LD,...		Processing	Received

PLEASE LET US KNOW IF YOU HAVE ANY QUESTIONS OR CONCERNS AND WE WILL BE HAPPY TO HELP.