Configuring and Using the Fannie Mae Automated Workflow in Encompass

For use with Encompass Banker & Broker Editions (version 16.1 or later)

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Chapter 1: Introduction

Use the Fannie Mae automated workflow to eliminate manual submissions and automatically submit the loan file to DU and EarlyCheck when specified milestones are completed and/or data in certain fields are updated.

**NOTE:** Automated submission to Fannie Mae services is supported in Encompass 16.1 and later versions.

The following Fannie Mae products can be set up for automatic submission:

- **Desktop Underwriter® (DU®):** Provides lenders a comprehensive credit risk assessment that determines whether a loan meets Fannie Mae’s eligibility requirements.
  
  For more information, see:  
  https://www.fanniemae.com/singlefamily/desktop-underwriter

- **EarlyCheck™:** Provides users with access to Fannie Mae underwriting and delivery edits at any point in the lender’s business process. EarlyCheck assists lenders in identifying and correcting potential eligibility and/or data issues early in their processes and prior to loan delivery.

  For more information, see:  
  https://www.fanniemae.com/singlefamily/earlycheck

Encompass administrators and other authorized users have the ability to configure Encompass Settings to automate the Fannie Mae services workflow.

Encompass supports the Day 1 Certainty program. You can order supported verification services (for income, employment and asset verification) from Encompass. For some services, the resulting report ID is automatically populated into the DU request. If your service does not have this support, you can manually type the record ID in the Additional Provider Data section of the FNMA Streamlined 1003 input form in Encompass. On the next submission to DU, Fannie Mae will retrieve report results from the data provider and return Day 1 Certainty messages in the DU findings.

Authorized users such as Encompass administrators can also configure Encompass such that when Day 1 Certainty fields are updated with Day 1C-supported vendor report IDs, orders to DU or EC would run automatically.

The Fannie Mae automated workflow further streamlines this process by automatically submitting to DU when a new report ID for a supported vendor is received in Encompass.

This document describes the administrative tasks required to enable the automated ordering of Fannie Mae products and services and the workflow that occurs after the order is placed when specified milestones are completed and/or fields are updated. View the following chapters for detailed information about each phase of the automated ordering Fannie Mae Services workflow:

- “Chapter 2: Persona and User Access to the Fannie Mae Automated Workflow” describes the tasks that need to be performed by authorized users to set up Fannie Mae login credentials for all users/at the organization level. This applies only to organizations that have not submitted their loans to Fannie Mae through Encompass before. If your organization has used Encompass to submit loans to Fannie Mae, you can skip this chapter and go to “Chapter 3: Configuring the Fannie Mae Automated Workflow” on page 4.

- “Chapter 3: Configuring the Fannie Mae Automated Workflow” describes the tasks the Encompass administrator needs to complete to enable the automated submission to Fannie Mae and configuring the conditions for the submission for Fannie Mae customers.

- “Chapter 4: Using the Automated Workflow” describes how the DU/EarlyCheck submissions are run automatically and the Alerts tab updates with a Fannie Mae order alert.

- “Chapter 5: Day 1 Certainty and the Automated Workflow” lists the Day 1 Certainty fields in Encompass which when configured by admins as Key Data Field Triggers, automatic loan submissions to DU and EarlyCheck will occur each time the report IDs in those fields are updated.
Chapter 2: Persona and User Access to the Fannie Mae Automated Workflow

Use the Services Password Management tool to set up usernames and passwords (or other applicable login credentials) for all Encompass users in your organization to use when submitting loan data to Fannie Mae services.

This applies only to users who have not submitted their loans to Fannie Mae through Encompass before. If your organization has used Encompass to submit loans to Fannie Mae, you can skip this chapter and go to “Chapter 3: Configuring the Fannie Mae Automated Workflow” on page 4.

NOTE: By default, this option is available to Encompass users with administrator Personas. These users can then assign access rights to the Services Password Management setting to other personas.

To Add a Services Password Account:
1. On the menu bar, click Encompass, and then click Settings.
2. On the left panel, click Company/User Setup, and then click Services Password Management.
3. Click the New icon.
4. On the Account Details screen, select Underwriting from the Service Category drop-down list.
5. Select a Fannie Mae service (Fannie Mae DU on ePass or Fannie Mae EarlyCheck) from the Provider Name drop-down list.
6. Enter a description for the account.
7. Enter the login credentials that will be used to access the service (for example, the User Name, Login, and Password).
8. Click the Find icon to select the users who will use the login credentials to access the service.
9 Select a **Search by** option from the drop-down list, and then click to select a name in the list.

![User Selection Interface](image)

10 Select a user in the Enabled Users list, and then click the right arrow to move the user to the Selected Users list.

11 Repeat these steps to add additional users to the Selected Users list.

12 When finished, click **Select**.

13 When finished, click **Save**.
Chapter 3: Configuring the Fannie Mae Automated Workflow

Use the Fannie Mae Workflow setting in Encompass Settings to enable and configure the Desktop Underwriter and EarlyCheck automated workflows for your Fannie Mae users.

**NOTE:** By default, this setup option is available to Encompass users with administrator Personas. These users can then assign access rights to the Fannie Mae Services setting to other personas.

Automatic submissions to both DU and EarlyCheck are disabled by default. Authorized users need to first enable and then update the workflow based on their organization’s business needs. You can set up your instance so that automatic submissions to Fannie Mae occur at the completion of Fannie Mae-suggested milestones, or at the completion of other milestones. Automatic submissions can also occur when specified fields are updated after the completion of certain milestones or after an initial underwriting submission has been completed.

The settings for DU and EarlyCheck are organized into two similar tabs. You need to update the settings for each.

**To Enable Automatic Submissions to Fannie Mae Services:**
1. On the menu bar, click **Encompass**, and then click **Settings**.

2. On the left panel, click **Additional Services**, and then click **Fannie Mae Workflow**.

**DU**

The DU tab displays by default when you access the Fannie Mae Services setting.

**To Enable DU Automated Workflow and Update the Settings:**
1. In the **Automatic Ordering** section, click the **Enabled** button.

   **NOTE:** Automatic submission to DU is **Disabled** by default.

2. In the **Default Channel** section drop-down list, click to select one of the following values to designate a channel for loans that do not have a loan channel (Field ID 2626 is blank):
   - Banked Wholesale
   - Brokered
   - Correspondent

   **NOTE:** The default selection for this field is **Banked - Retail**.

---

**To Enable Automatic Submissions to Fannie Mae Services:**
1. On the menu bar, click **Encompass**, and then click **Settings**.
3 Use the Trigger Milestones section to specify the milestones at which the automated DU submissions will be run for each loan channel.  

**NOTE:** The Milestone column displays a list of the milestones (out of the box and customized) available in your Encompass instance. The Fannie Mae Mapping column displays generic milestones that correspond to the milestones available in your instance.

![Trigger Milestones](image)

i If your Encompass instance has not been configured with custom milestones, select the **Require Fannie Mae Mapping** check box and in the Trigger Milestones Setup window, click **Yes**. This automatically selects the Run Report check box corresponding to the Qualification and Submittal milestones, and displays Application and Underwriting values for the Qualification and Submittal milestones in the Fannie Mae Mapping column. Automatic loan submissions to DU will occur when these milestones are completed.

![Trigger Milestones Setup](image)

ii If you select **No**, select the **Run Report** check box corresponding to both the Fannie Mae Mapping milestones (Application and Underwriting). You can select other/additional milestones at the completion of which loan submissions to DU will occur.

![Change Channel Field Triggers](image)

iii If your Encompass instance has custom milestones, ensure that the **Require Fannie Mae Mappings** check box is not selected, and then select the **Run Report** check box corresponding to the milestones at the completion of which automatic loan submissions to DU will occur. (You do not need to make any selections in the Fannie Mae Mapping column)

**NOTE:** If a selected milestone is later deleted, the first possible milestone in the list will be used instead. If the milestone name is updated after the settings are defined in the Trigger Milestones panel, the updated milestone name will be displayed in the Milestone columns in the Trigger Milestones panel.

iv Click the **Change Channel Field Triggers** link to view the list of fields that trigger automatic loan submissions to DU when the fields are updated in Encompass after the corresponding milestones are completed. Use the field trigger setup section to specify the key data fields that when changed will trigger a submission or resubmission to DU.

- The top panel displays the Fannie Mae-recommended default Encompass fields and milestones. You can clear the selections for the fields to disable automatic loan submissions to DU when these fields are updated.
  
- Use the bottom panel to add fields, which when updated (after the completion of the corresponding milestones), will trigger automatic loan submissions to DU. You can add **Day 1 Certainty Fields** here so that when these fields are updated with the report ID, the loan will be automatically submitted to DU.
To add fields, which when updated (after the completion of the corresponding milestones), will trigger automatic loan submissions to DU, click the New icon in the Field Trigger Setup window.

In the Add New Field Trigger window, type the field ID, and then click OK.

In the Add Field Trigger window, click OK.

The default milestone for the new field trigger is Cond Approval. To update the setting to a different milestone, select from the Milestone Trigger drop-down list.

In the Field Trigger Setup window, click OK.

Click the Apply These Settings to All Channels link to implement the Banked - Retail configurations to all other loan channels.

NOTE: Since this link is available on every loan channel tab on the Trigger Milestones panel, you can configure the settings in any tab and then click the Apply These Settings to All Channels link to apply the settings to the other loan channels.

If you did not click the Apply These Settings to All Channels link, click each channel tab and manually update the settings for automatic DU submissions at milestone completion and key data changes.
4 In the Loan Criteria panel, optionally, select the check boxes to define the loan criteria for which DU submissions will be placed automatically.

- Use the options in the AUS Status section to ensure that an automated order is not placed until a loan has been manually submitted to DU (Desktop Underwriter) or other GSE Automated Underwriting Systems:
  - Completed DU Submission - When this is selected, a loan must have a DU submission (field ID MORNET.X4 is populated) to initiate the automated DU workflow
  - Any Completed AUS Submission - When this is selected, a loan must have a DU or other GSE Automated Underwriting System submission (field ID DU.LP.ID is populated) to initiate the automated DU workflow

5 If your organization is using Fannie Mae Services for the first time:

- In the Users section, click in the Fannie Mae Institution Name and Fannie Mae ID fields and type in the user’s Fannie Mae credentials, if the users have their own credentials (in addition to your company’s credentials for Fannie Mae).

NOTE: If you do not select any settings in this section, DU submissions will be placed for all loan types.

- In the Organization Setup section, click in the Fannie Mae Institution Name and Fannie Mae ID fields and type in your organization’s Fannie Mae credentials.

NOTE: The Organization Name, Code, Address, City, State, and Zip fields are automatically populated from the Organization Details setting in Encompass Settings, Organization/Users setting.

- To add an organization that uses a different set of Fannie Mae credentials, click the New icon, and in the Add an Organization window, type in the credentials, and click OK.

6 In the Users section:

- In the Clear Alert column, select check boxes corresponding to users who can clear Fannie Mae-related alerts in the Alerts & Messages tab in the loan file.
- In the Workflow Enabled column, select check boxes corresponding to users for whom the automatic loan submissions to DU will occur.
- OR, select the Workflow Enabled check box to enable the workflow for all your users.

7 Click the Save icon on the top right corner of the page.
In the confirmation window, click **OK**.

### EarlyCheck

To Enable EarlyCheck Automated Workflow and Update the Settings:

1. Click the **EarlyCheck** tab and in the **Automatic Ordering** section, select the **Enabled** button.
   
   **NOTE:** Automatic submission to EarlyCheck is **Disabled** by default.

2. In the **Default Channel** section drop-down list, click to select one of the following values to designate a channel on loans that do not have a loan channel (Field ID 2626 is blank):
   
   - Banked Wholesale
   - Brokered
   - Correspondent

   **NOTE:** The default selection for this field is **Banked - Retail**.

3. Use the **Trigger Milestones** section to specify the milestones at which automated EarlyCheck submissions will be run for each loan channel.

   **NOTE:** The **Milestone** column displays a list of the milestones (out of the box and customized) available in your Encompass instance. The **Fannie Mae Mapping** column displays generic milestones that correspond to the milestones available in your instance.

   ![Trigger Milestones](image)

   i. If your Encompass instance has not been configured with custom milestones, click the **Require Fannie Mae Mappings** check box and in the **Trigger Milestone Setup** window, click **Yes**. This automatically selects the **Run Report** check box corresponding to the following milestones and displays the values in the **Fannie Mae Mapping** and **Loan Data Used** columns listed in the table below:

   ![Trigger Milestones](image)

<table>
<thead>
<tr>
<th>Milestone</th>
<th>Fannie Mae Mapping</th>
<th>Loan Data Used</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cond. Approval</td>
<td>Underwriting</td>
<td>1003</td>
</tr>
<tr>
<td>Approval</td>
<td>Pre-Closing</td>
<td>1003</td>
</tr>
<tr>
<td>Funding</td>
<td>Post-Closing</td>
<td>ULDD</td>
</tr>
<tr>
<td>Post Closing</td>
<td>Pre-Delivery</td>
<td>ULDD</td>
</tr>
</tbody>
</table>

   - Automatic loan submissions to EarlyCheck will occur when these milestones are completed.

   ii. If you select **No**, select the **Run Report** check box corresponding to all of the following Fannie Mae Mapping milestones:

   - Underwriting
- Pre-Closing
- Post-Closing
- Pre-Delivery

iii You can select additional milestones at the completion of which loan submissions to EarlyCheck will occur.

iv In the Loan Data Used column, select 1003 or ULDD from the drop-down list to identify the file format for EarlyCheck submissions.

v If your Encompass instance has custom milestones, ensure that the Require Fannie Mae Mappings check box is not selected, and then select the Run Report check box corresponding to the milestones at the completion of which automatic loan submissions to EarlyCheck will occur. (You do not need to make any selections in the Fannie Mae Mapping column)

NOTE: If a selected milestone is later deleted, the first possible milestone in the list will be used instead. If the milestone name is updated after the settings are defined in the Trigger Milestones panel, the updated milestone name will be displayed in the Milestone columns in the Trigger Milestones panel.

vi Click the Change Channel Field Triggers link to view the list of fields that trigger automatic loan submissions to EarlyCheck (at the completion of the selected milestones) when the fields are updated in Encompass. Use the field trigger setup section to specify the key data fields that when changed will trigger a submission or resubmission to EarlyCheck.

• The top panel displays the Fannie Mae-recommended/default Encompass fields and milestones. You can clear the selections for the fields to disable automatic loan submissions to EarlyCheck due to the field updates.

• Use the bottom panel to add fields, which when updated (after the completion of the corresponding milestones), will trigger automatic loan submissions to EarlyCheck. You can add Day 1 Certainty Fields here so that when these fields are updated with the report ID, the loan will be automatically submitted to EarlyCheck.

vii To add fields, which when updated, will trigger automatic loan submissions to EarlyCheck, click the New icon in the Field Trigger Setup window.
viii In the **Add New Field Trigger** window, type the field ID, and then click **OK**.

![Add New Field Trigger](image)

ix In the **Add Field Trigger** window, click **OK**.

![Add Field Trigger](image)

- The default milestone for the new field trigger is **Cond Approval**. To update the setting to a different milestone, select from the **Milestone Trigger** drop-down list.

x In the **Field Trigger Setup** window, click **OK**.

![Field Trigger Setup](image)

xi Click the **Apply These Settings to All Channels** link to implement the Banked - Retail configurations to all other loan channels.

**NOTE:** Since this link is available on every loan channel tab on the **Trigger Milestones** panel, you can configure the settings in any tab and then click this link to apply the settings to the other loan channels.

xii If you did not click the **Apply These Settings to All Channels** link, click each channel tab and manually update the settings for automatic EarlyCheck submissions at milestone completion and key data changes.

4 In the **Loan Criteria** section, optionally, select the check boxes to define the loan criteria for automated EarlyCheck submissions.

![Loan Criteria](image)

**NOTE:** If you do not select any settings in this section, automated EarlyCheck submissions will be enabled for all loan types.

5 If your organization is using Fannie Mae Services for the first time:

- In the **Users** section, click in the **Fannie Mae Institution Name** and **Fannie Mae ID** fields and type in the user’s Fannie Mae credentials, if the users have their own credentials (in addition to your company’s credentials for Fannie Mae).

**NOTE:** You can skip step 5 if your login credentials have already been set up. For more information, see Chapter 2: Persona and User Access to the Fannie Mae Automated Workflow.
• In the Organization Setup section, click in the **Fannie Mae Institution Name** and **Fannie Mae ID** fields and type in your organization’s Fannie Mae credentials.

<table>
<thead>
<tr>
<th>Organization Setup</th>
<th>Code</th>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>Zip</th>
<th>Fannie Mae Institution Name</th>
<th>Fannie Mae ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration</td>
<td>124556</td>
<td>4146 Dublin Blvd Suite 300</td>
<td>Dublin</td>
<td>CA</td>
<td>94560</td>
<td>Myers and Lennon</td>
<td>123456</td>
</tr>
</tbody>
</table>

**NOTE:** The **Organization Name**, **Code**, **Address**, **City**, **State**, and **Zip** fields are automatically populated from the **Organization Details** setting in **Encompass Settings**, **Organization/Users** setting.

• To add an organization that uses a different set of Fannie Mae credentials, click the **New** icon, and in the **Add an Organization** window, type in the credentials, and click **OK**.

6 In the **Users** section:

• In the **Clear Alert** column, select check boxes corresponding to users who can clear Fannie Mae-related alerts in the **Alerts & Messages** tab in the loan file.

• In the **Workflow Enabled** column, select check boxes corresponding to users for whom the automatic loan submissions to DU will occur.

• OR, select the **Workflow Enabled** check box to enable the workflow for all your users.

7 Click the **Save** icon on the top right corner of the page.

8 In the confirmation window, click **OK**.
Chapter 4: Using the Automated Workflow

Submissions to Fannie Mae Services
After you have entered information in the mandatory fields, and the milestone at which the Fannie Mae submission is configured to run automatically is completed, the DU/EarlyCheck submission runs automatically, and the Alerts tab updates with a Fannie Mae order alert.

Automated Submission to DU

To Process an Automatic DU Submission:
1. Open the loan file, and then click the Log tab.
2. For the purpose of this exercise, click the Qualification milestone.
3. In the Qualification Worksheet, click the Lookup icon next to the Loan Opener field.
4. In the Select Loan Team Member window, click to select a loan opener, and then click OK.
5. Select the Finished check box, and then click the Save icon.

NOTE: The automatic submission starts when the loan is saved after milestone completion.

6. In the Select a Credit Report Option window, select a credit report type from the Order a credit report drop-down list, and then click Next.

NOTE: This applies only if you have not ordered a credit report on the loan.

• If credit has previously been ordered a credit reference number has been supplied, a Processing window displays while your submission is processed.
7 Click the **Loan** tab to return to your loan file, and then click the **Alerts & Messages** tab to view the Fannie Mae DU alert.

8 Click the alert to view the alert details.

9 Click the **View Report** button to view the associated DU findings report.

10 Click the **Clear Alert** button to remove the DU alert.

**NOTE:** Only authorized users have access to the **Clear Alert** button.
Chapter 5: Day 1 Certainty and the Automated Workflow

Fannie Mae's Day 1 Certainty program introduces a streamlined process and freedom from certain representations and warranties when lenders use automated verifications for income, employment, and assets from approved vendors. This information is retrieved and validated by the DU Validation Service. Using these services relieves the lender from requesting and gathering pay stubs and bank statements from borrowers. Lenders can now obtain borrower permission to electronically order tax return, employment, income, and asset verification from Day 1 Certainty-approved service providers and their resellers. The resulting report ID needs to be included in a subsequent submission to Fannie Mae's Desktop Underwriter® (DU®) and they will confirm the verification and associated representation and warranty relief in DU messages.

**NOTE:** For more information, see *Day 1 Certainty.*

To support the Day 1 Certainty program, the *Additional Provider Data* section of the *FNMA Streamlined 1003* input form has been updated to include direct Day 1 Certainty-approved service providers.
On the next submission to DU, Fannie Mae will retrieve report results from the
data provider and return Day 1 Certainty messages in the DU findings.

To enable this feature, authorized users such as Encompass administrators need
to add Day 1 Certainty Fields as Key Data Field Triggers in the Fannie Mae
Workflow DU setting so that when those fields are updated with the report ID,
orders to DU would run automatically.

For some supported integrations such as Equifax and The Work Number, their
report details are not visible in the application. When a loan is submitted to Day 1
Certainty, Fannie Mae runs validations on the loan data such as loan number,
borrower name, and social security number.

**NOTE:** To subscribe to vendors supported by Day 1 Certainty, contact your
Fannie Mae account representative.

### Day 1 Certainty Fields

Information on services supported by Encompass and Day 1 Certainty, associated
field IDs, and action required on these fields are available in the table below:

<table>
<thead>
<tr>
<th>Service</th>
<th>Encompass Field ID</th>
<th>Additional Information</th>
</tr>
</thead>
</table>
| Equifax The Work Number        | 305                | Lender Case # (field ID 305) must match the Encompass loan number and be entered in this field.
You can select the **Copy Loan Number to lender case number** check box (field ID 1481) to automatically match the lender case and loan numbers.|
<p>| AccountChek (Bor)              | FANNIESERVICE.X3   | AccountChek integration saves the borrower’s asset ID       |
| AccountChek (CoBor)            | FANNIESERVICE.X4   | AccountChek integration saves the co-borrower’s asset ID    |
| Early Warning Services (EWS) (Bor) | FANNIESERVICE.X5 | Manually enter the borrower’s order number                  |
| Early Warning Services (EWS) (CoBor) | FANNIESERVICE.X6 | Manually enter the co-borrower’s order number               |
| CoreLogic 4506T (Bor)          | GSEVENDOR.X1       | TQL Service auto-populates the borrower’s order number      |
| CoreLogic 4506T (CoBor)        | GSEVENDOR.X2       | TQL Service auto-populates the co-borrower’s order number   |
| DataVerify                     | GSEVENDOR.X3       | TQL Service auto-populates the DVPinCode for the loan       |
| Finicity (VOA) (Bor)           | GSEVENDOR.X4       | Manually enter the borrower’s Verification of Assets (VOA) report ID from Finicity |</p>
<table>
<thead>
<tr>
<th>Service</th>
<th>Encompass Field ID</th>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finicity (VOA) (CoBor)</td>
<td>GSEVENDOR.X5</td>
<td>Manually enter the co-borrower’s Verification of Assets (VOA) report ID from Finicity</td>
</tr>
<tr>
<td>Finicity (VOE/VOI) (Bor, CoBor)</td>
<td>GSEVENDOR.X41</td>
<td>Manually type the borrower and co-borrower’s Verification of Employment/Income Report IDs (provided by Finicity), as two comma-separated values, without any spaces. For example, VOI12345,VOI67899</td>
</tr>
<tr>
<td>Informative Research 4506T (Bor)</td>
<td>GSEVENDOR.X6</td>
<td>Manually enter the borrower’s order number</td>
</tr>
<tr>
<td>Informative Research 4506T (CoBor)</td>
<td>GSEVENDOR.X7</td>
<td>Manually enter the co-borrower’s order number</td>
</tr>
<tr>
<td>Blend (Bor)</td>
<td>GSEVENDOR.X8</td>
<td>Manually enter the borrower’s order number</td>
</tr>
<tr>
<td>Blend (CoBor)</td>
<td>GSEVENDOR.X9</td>
<td>Manually enter the co-borrower’s order number</td>
</tr>
<tr>
<td>Avantus 4506T (Bor)</td>
<td>GSEVENDOR.X10</td>
<td>Manually enter the borrower’s order number</td>
</tr>
<tr>
<td>Avantus 4506T (CoBor)</td>
<td>GSEVENDOR.X11</td>
<td>Manually enter the co-borrower’s order number</td>
</tr>
<tr>
<td>Universal Credit 4506T (Bor)</td>
<td>GSEVENDOR.X12</td>
<td>Manually enter the borrower’s order number</td>
</tr>
<tr>
<td>Universal Credit 4506T (CoBor)</td>
<td>GSEVENDOR.X13</td>
<td>Manually enter the co-borrower’s order number</td>
</tr>
<tr>
<td>Covius (Bor,CoBor)</td>
<td>GSEVENDOR.X14</td>
<td>Manually enter the borrower and co-borrower’s order numbers, separated by a comma</td>
</tr>
<tr>
<td>Finlocker (Bor,CoBor)</td>
<td>GSEVENDOR.X15</td>
<td>Manually enter the borrower and co-borrower’s order numbers, separated by a comma</td>
</tr>
<tr>
<td>FirstAmerican (Bor,CoBor)</td>
<td>GSEVENDOR.X16</td>
<td>Manually enter the borrower and co-borrower’s order numbers, separated by a comma</td>
</tr>
<tr>
<td>Inco-Check (Bor,CoBor)</td>
<td>GSEVENDOR.X17</td>
<td>Manually enter the borrower and co-borrower’s order numbers, separated by a comma</td>
</tr>
<tr>
<td>Meridian Link (Bor,CoBor)</td>
<td>GSEVENDOR.X18</td>
<td>Manually enter the borrower and co-borrower’s order numbers, separated by a comma</td>
</tr>
<tr>
<td>NCS (Bor,CoBor)</td>
<td>GSEVENDOR.X19</td>
<td>Manually enter the borrower and co-borrower’s order numbers, separated by a comma</td>
</tr>
<tr>
<td>Plaid (Bor,CoBor)</td>
<td>GSEVENDOR.X20</td>
<td>Manually enter the borrower and co-borrower’s order numbers, separated by a comma</td>
</tr>
<tr>
<td>PointServ (VOE/VOI/4506T/Asset) (Bor,CoBor)</td>
<td>GSEVENDOR.X21</td>
<td>Manually enter the borrower and co-borrower’s order numbers, separated by a comma</td>
</tr>
<tr>
<td>Service</td>
<td>Encompass Field ID</td>
<td>Additional Information</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>--------------------</td>
<td>----------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>SharperLending (Bor,CoBor)</td>
<td>GSEVENDOR.X22</td>
<td>Manually enter the borrower and co-borrower’s order numbers, separated by a comma</td>
</tr>
<tr>
<td>VeriTAX (Bor,CoBor)</td>
<td>GSEVENDOR.X23</td>
<td>Manually enter the borrower and co-borrower’s order numbers, separated by a comma</td>
</tr>
<tr>
<td>Yodlee (Bor,CoBor)</td>
<td>GSEVENDOR.X24</td>
<td>Manually enter the borrower and co-borrower’s order numbers, separated by a comma</td>
</tr>
<tr>
<td>BankVOD (Bor,CoBor)</td>
<td>GSEVENDOR.X25</td>
<td>Manually enter the borrower and co-borrower’s report IDs, separated by a comma</td>
</tr>
<tr>
<td>LendSnap (Bor,CoBor)</td>
<td>GSEVENDOR.X26</td>
<td>Manually enter the borrower and co-borrower’s report IDs, separated by a comma</td>
</tr>
<tr>
<td>Quovo (Bor,CoBor)</td>
<td>GSEVENDOR.X27</td>
<td>Manually enter the borrower and co-borrower’s report IDs, separated by a comma</td>
</tr>
<tr>
<td>Roostify (Bor,CoBor)</td>
<td>GSEVENDOR.X28</td>
<td>Manually enter the borrower and co-borrower’s report IDs, separated by a comma</td>
</tr>
<tr>
<td>CoreLogic (VOE/VOI) (Bor,CoBor)</td>
<td>GSEVENDOR.X29</td>
<td>Manually enter the borrower and co-borrower’s report IDs, separated by a comma</td>
</tr>
<tr>
<td>Advanced Data (4506-T, VOE, VOI) (Bor,CoBor)</td>
<td>GSEVENDOR.X30</td>
<td>Manually enter the borrower and co-borrower’s 4506-T, VOE, VOI report IDs, separated by a comma</td>
</tr>
<tr>
<td>Partners Credit (IncomeVerify) (Bor,CoBor)</td>
<td>GSEVENDOR.X31</td>
<td>Manually enter the borrower and co-borrower’s report IDs, separated by a comma</td>
</tr>
<tr>
<td>Taxdoor 4506-T Service (Chronos) (Bor,CoBor)</td>
<td>GSEVENDOR.X32</td>
<td>Manually enter the borrower and co-borrower’s report IDs, separated by a comma</td>
</tr>
<tr>
<td>ComplianceEase IRS Tax Transcript (Bor,CoBor)</td>
<td>GSEVENDOR.X33</td>
<td>Manually enter the borrower and co-borrower’s report IDs, separated by a comma</td>
</tr>
<tr>
<td>Private Eyes (4506-Transcripts.com) (Bor,CoBor)</td>
<td>GSEVENDOR.X34</td>
<td>Manually enter the borrower and co-borrower’s report IDs, separated by a comma</td>
</tr>
<tr>
<td>BankVOD IRS (Bor,CoBor)</td>
<td>GSEVENDOR.X35</td>
<td>Manually enter the borrower and co-borrower’s report IDs, separated by a comma</td>
</tr>
<tr>
<td>QuestSoft (Bor,CoBor)</td>
<td>GSEVENDOR.X36</td>
<td>Manually enter the borrower and co-borrower’s report IDs, separated by a comma</td>
</tr>
<tr>
<td>Creddit Plus (Bor,CoBor)</td>
<td>GSEVENDOR.X45</td>
<td>Manually enter the borrower and co-borrower’s report IDs, separated by a comma</td>
</tr>
<tr>
<td>Service</td>
<td>Encompass Field ID</td>
<td>Additional Information</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>--------------------</td>
<td>----------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Service Provider Name &amp; Ref Number (Bor)</td>
<td>GSEVENDOR.X37</td>
<td>Manually enter the vendor name and borrower’s report ID, separated by a colon.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>For example: Name:ID</td>
</tr>
<tr>
<td>Service Provider Name &amp; Ref Number (CoBor)</td>
<td>GSEVENDOR.X38</td>
<td>Manually enter the vendor name and co-borrower’s report ID, separated by a colon.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>For example: Name:ID</td>
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</tbody>
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