eMortgage User Guide

MergePlus™

January 2018

Table of Contents

MergePlus via eMortgage

Users can order a MergePlus report requesting Equifax Mortgage Solutions (EMS) research and/or update a trade line or public record via eMortgage. Additional documentation may be provided to EMS or EMS may simply investigate the request. Upon completion of their investigation, EMS provides a supplemental report indicating their findings, which may include added, modified, or deleted information relative to the trade line or public record inquiries.

This user guide has been designed to get you started and will lead you through the request process, step by step. We hope you find your EMS eMortgage experience to be intuitive and efficient.

Thank you for selecting Equifax Mortgage Solutions for your business needs.

MergePlus

How to Request a Tradeline Verification

A credit report must have already been ordered and received to order MergePlus for tradeline verification.

1. Log into eMortgage (reference eMortgage User Guide for steps required to log in).
2. Select “Order Search” located in the top navigation menu.

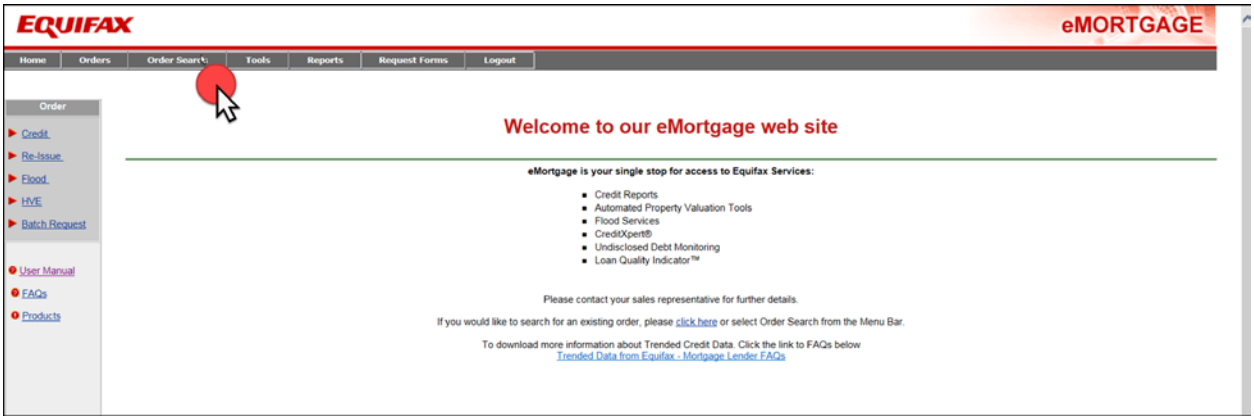

Figure 1 Order Search

3. Enter the appropriate search criteria to locate the credit report requiring a supplement or search “ALL” to display all reports previously requested. We recommend searching using the borrower Social Security number (SSN) so all reports associated with that specific SSN are displayed. Click the “Search” button.

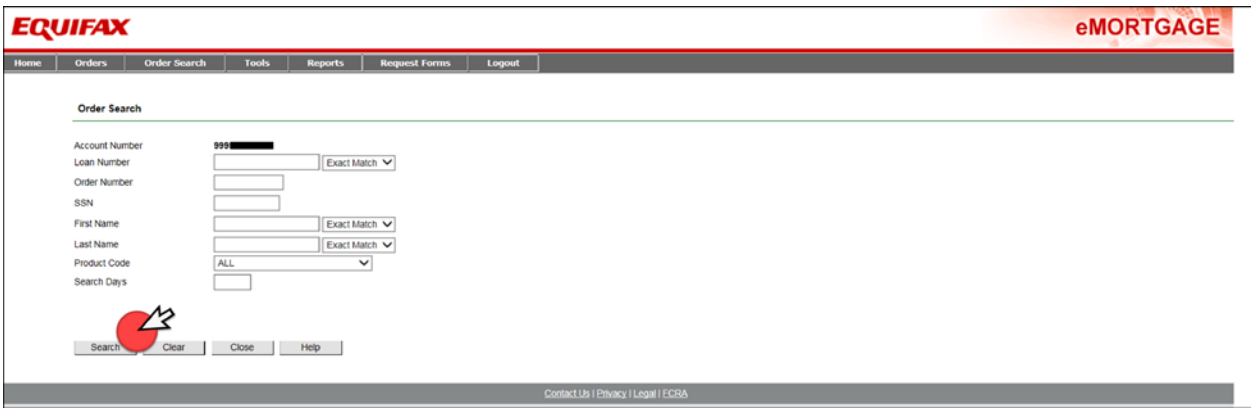

Figure 2 Order Search Criteria

4. Click the “Select” button next to the credit report you wish to update and choose “Update to MergePlus.” You will be advanced to the “MergePlus” request page. *Alternatively, you may click the “Order#” hyperlink for the desired report.*

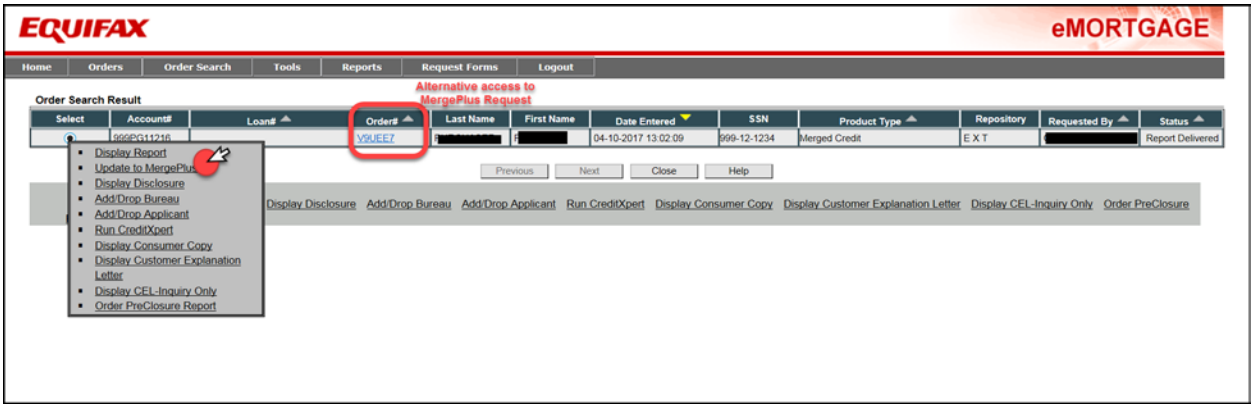

Figure 3 Update to MergePlus

5. Click the button on the “Verify” column adjacent to the tradeline to be updated.

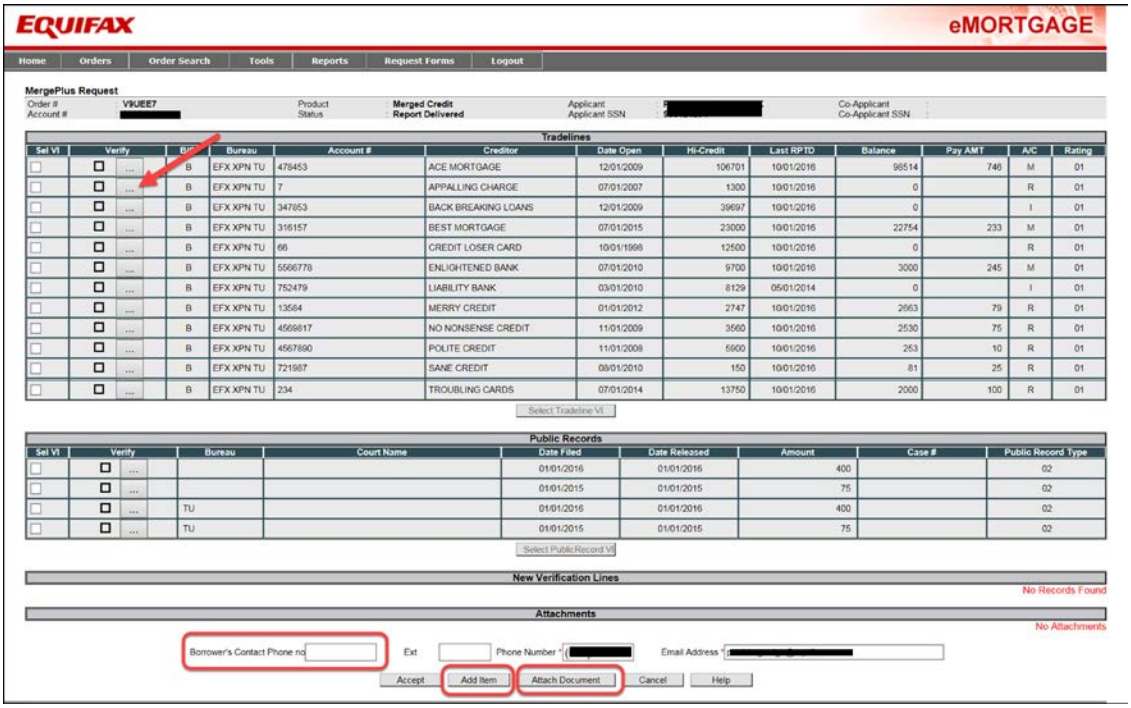

Figure 4 Select Tradeline to be updated

6. You will be advanced to the “Verification Request” page. This page provides all of the information associated with the selected tradeline (with the exception of the trended credit data).

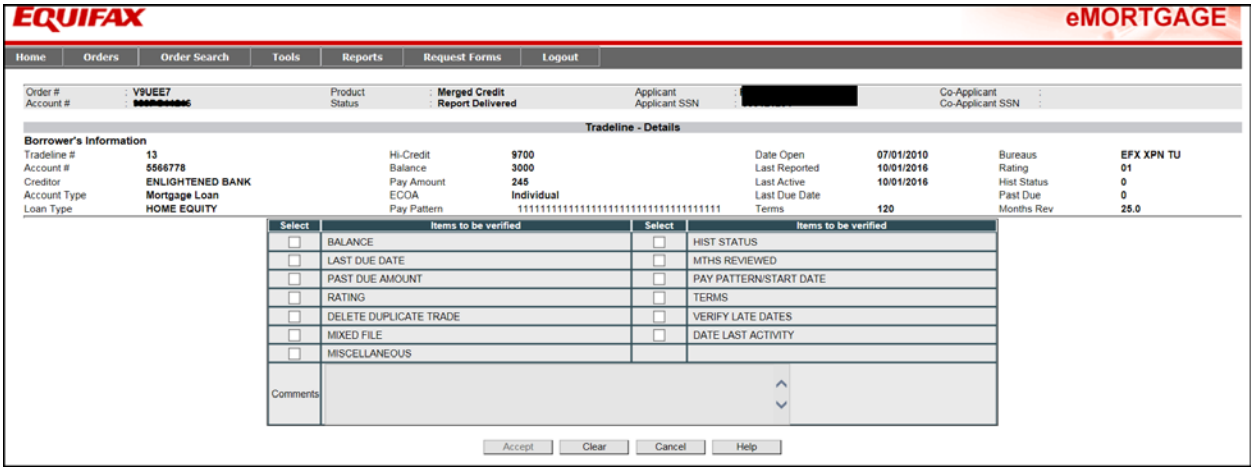

Figure 5 Select Tradeline item(s) to be updated

7. Click in the “Select” column next to each item requiring verification as part of the MergePlus. Select the “Miscellaneous” item if the verification you need is not represented in the list (must include comprehensive comments when selecting this item).
8. Enter any clarifying comments that may aid in the research.
9. Click the “Accept” button to save the tradeline update request.

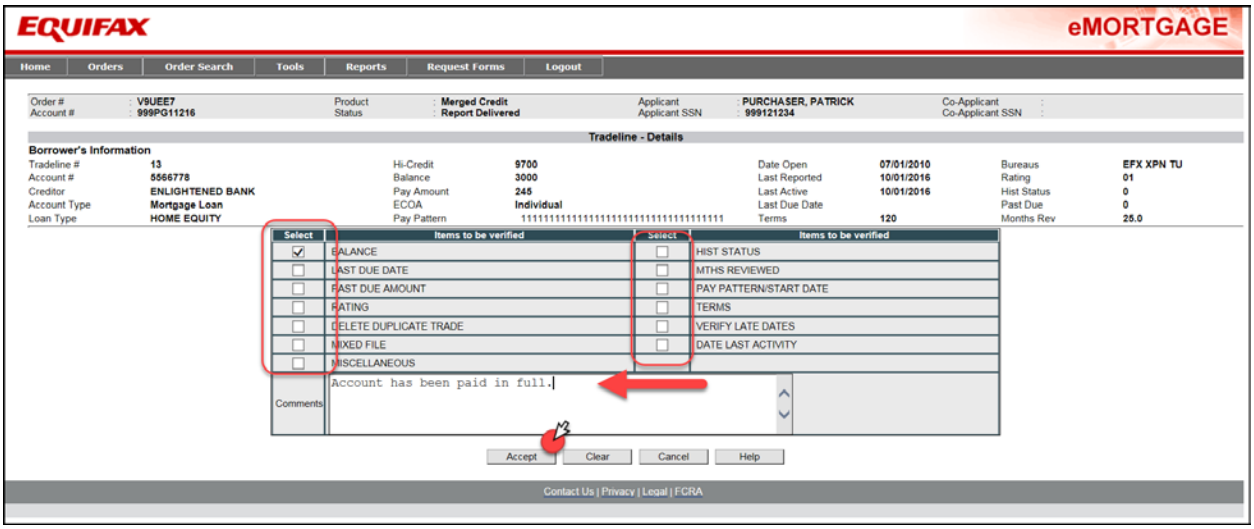

Figure 6 Tradeline update request

10. You will automatically be advanced to the “MergePlus Request” page. Note the checkmark next to the tradeline indicating that a verification request for that tradeline has been submitted.
11. If no further verifications are required, click the “Attach Document” button to attach the borrower’s authorization and any supporting documentation to assist with the verification request.
    a. The only special character allowed in a document name is an underscore (_)
    b. Attachments must be one of the following file types: .pdf or .tif
12. Be sure to provide borrower contact information in the field provided. Failure to provide the necessary information will increase the likelihood of a delay in processing your request.
13. Click the “Accept” button.

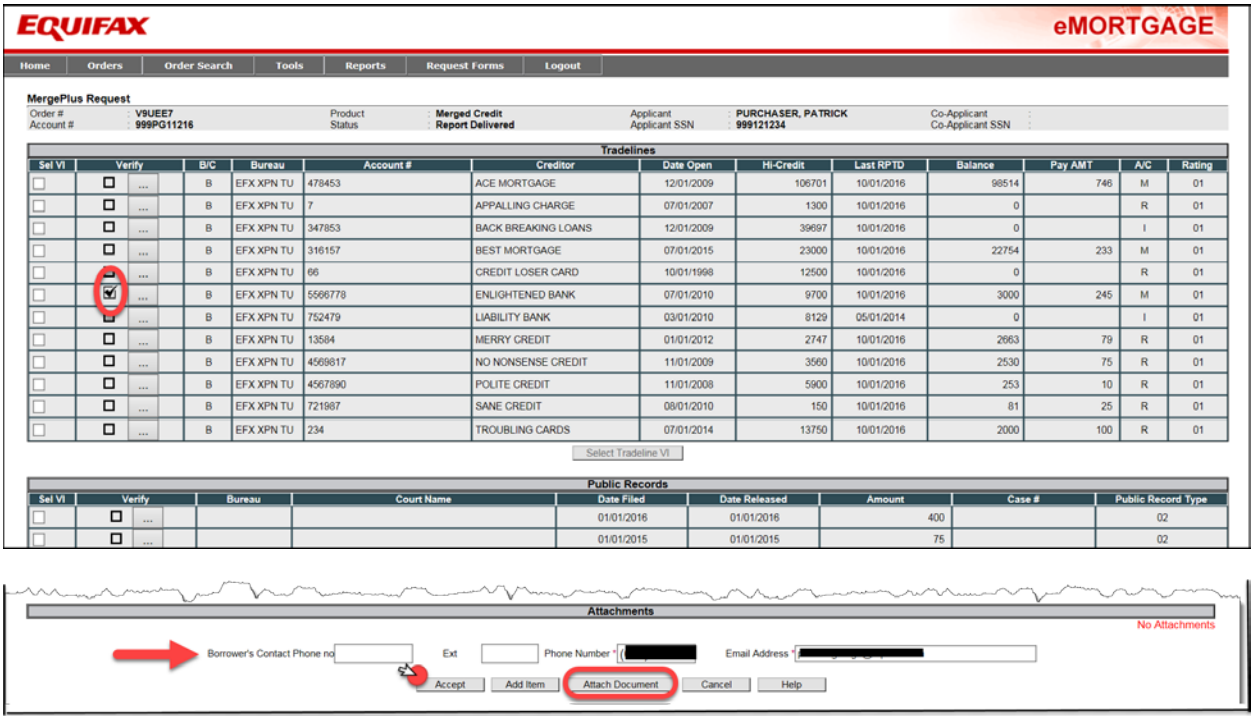

Figure 7 Tradeline update request

14. You will be presented with a confirmation summarizing the request submitted. Click “Continue.”

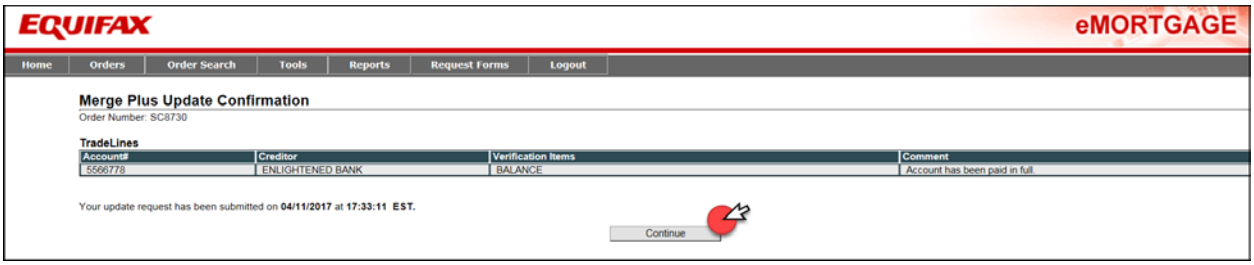

Figure 8 MergePlus Updated Confirmation

15. You will advance to the “Order Search Result” page where you will see the MergePlus request and the current status.

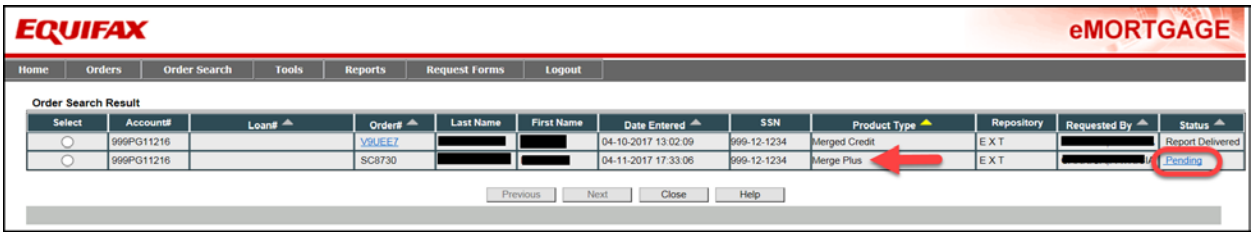

Figure 9 Order Search Results

16. Click on the “Pending” hyperlink as required for the status of the request

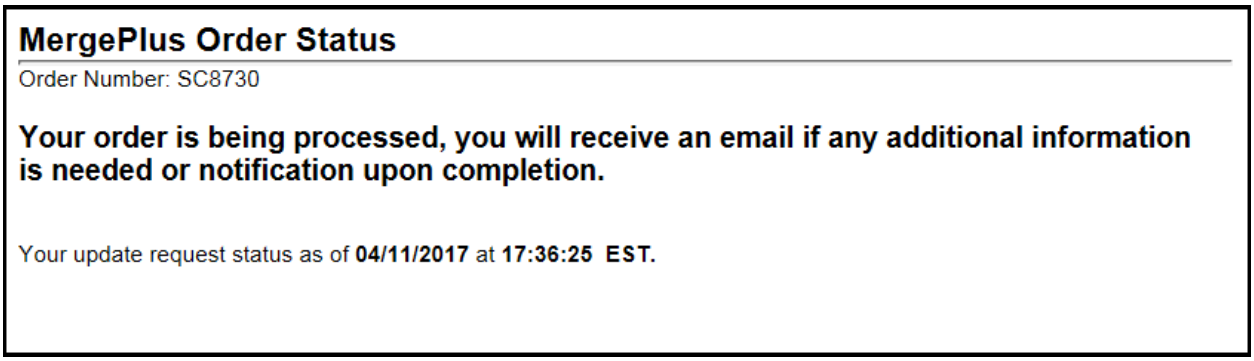

Figure 10 Request Status

Updating an Existing MergePlus Order

After the MergePlus order has been submitted and the order status is “Pending,” all updates or subsequent supplement requests related to the original order should reference the initial MergePlus order number to avoid duplicate request issues. To request updates, simply send an email to EMS Operations at gibbsboro.production@equifax.com, or call 800-333-0037. Please include the MergePlus order number in all communications (see figure 11 and figure 12 for order number location).

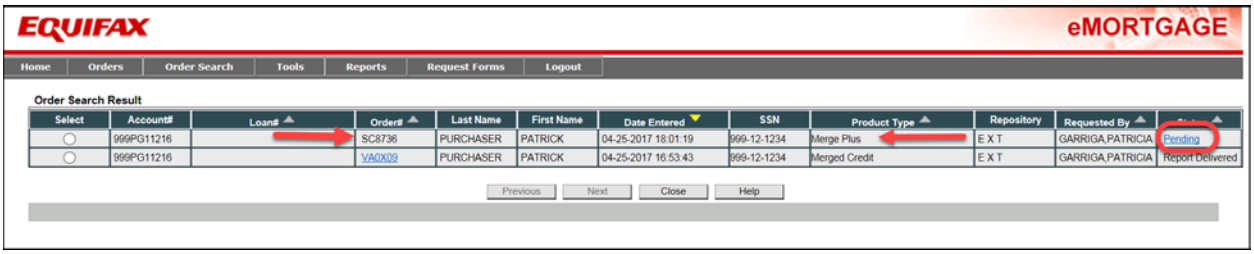

Figure 11 MergePlus Order Number

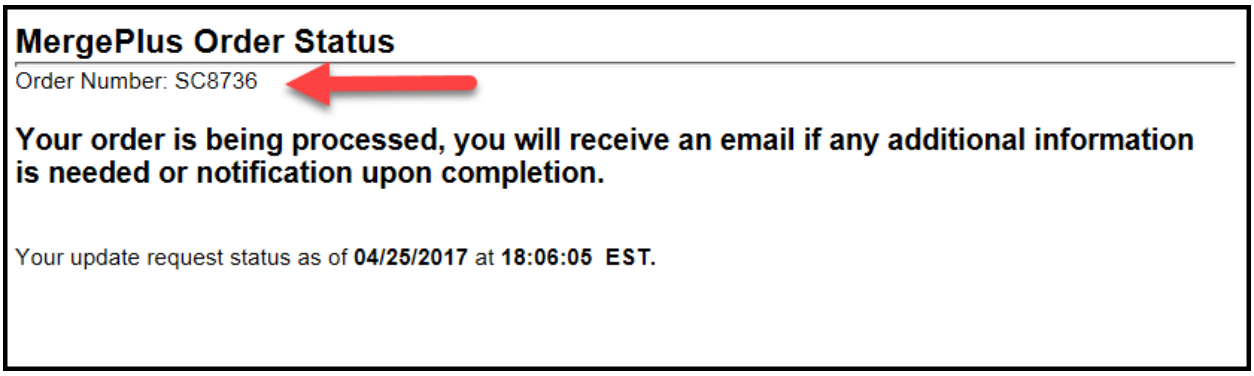

Figure 12 MergePlus Order Number

How to Request a Public Records Verification

A credit report must have already been ordered and received to order MergePlus for public records verification.

1. Log into eMortgage (reference eMortgage User Guide for steps required to log in).
2. Select “Order Search” located in the top navigation menu.

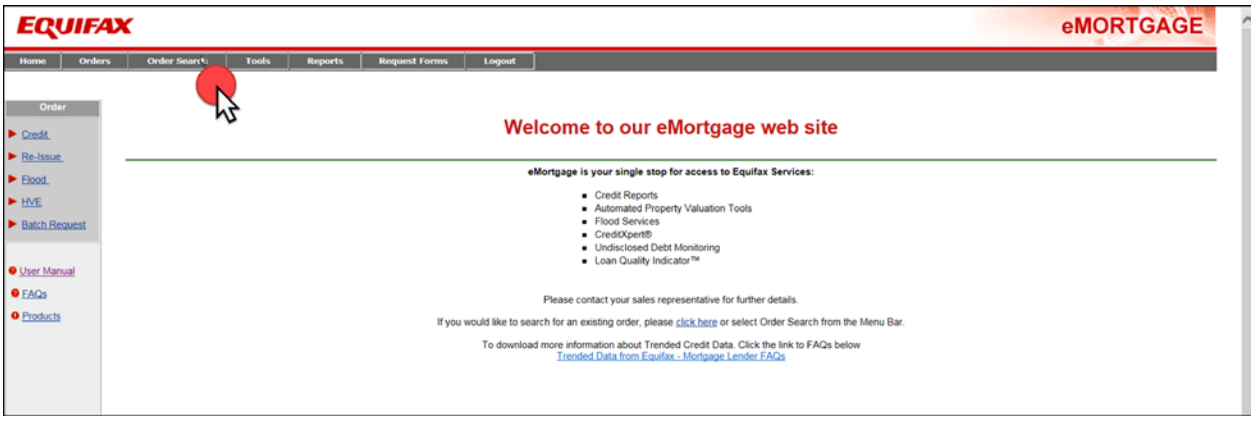

Figure 13 Order Search

3. Enter the appropriate search criteria to locate the credit report requiring verification or search “ALL” to display all reports previously requested. We recommend searching using the borrower Social Security number (SSN) so all reports associated with that specific SSN are displayed. Click the “Search” button.

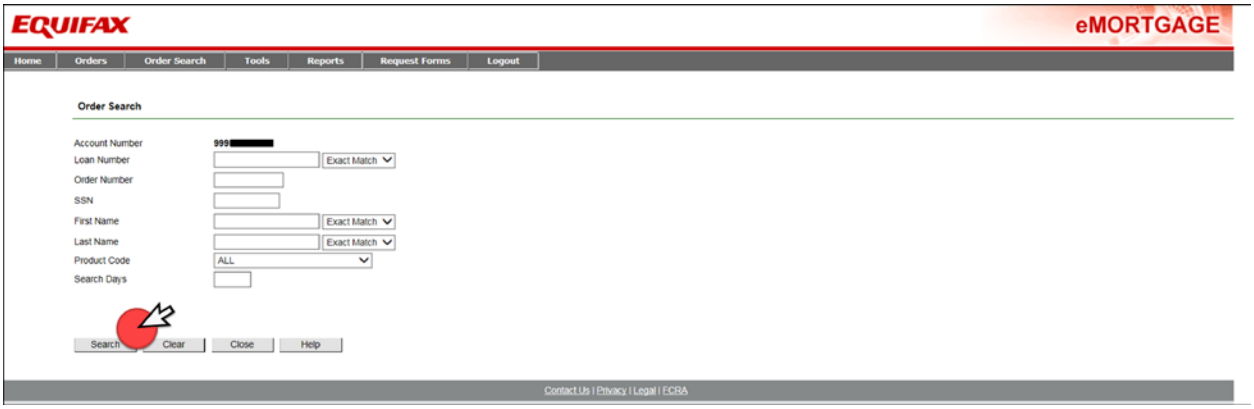

Figure 14 Order Search Criteria

4. Click the “Select” button next to the credit report you wish to select and choose “Update to MergePlus.” You will be advanced to the “MergePlus” request page. *Alternatively, you may click the “Order#” hyperlink for the desired report.*

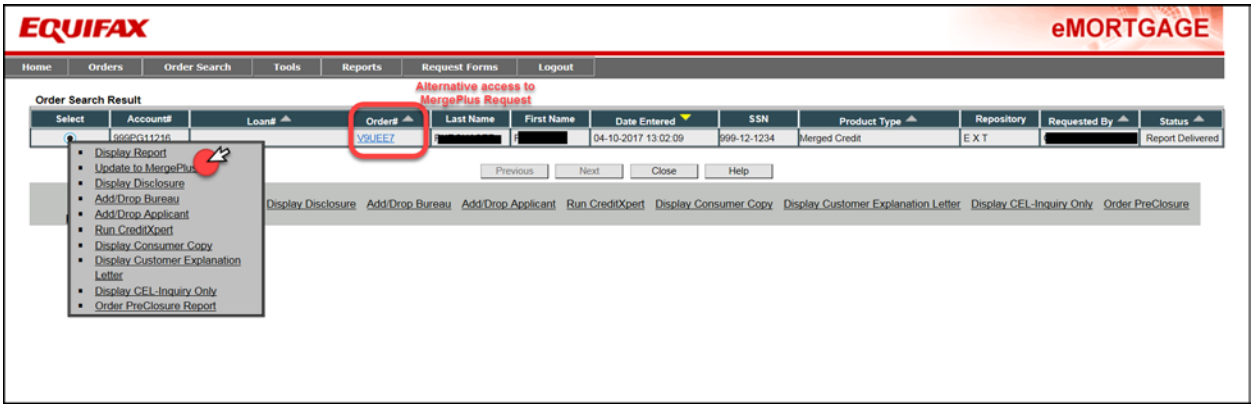

Figure 15 Update to MergePlus

5. Click the button on the “Verify” column adjacent to the Public Record to be updated. You will automatically be advanced to the “Verification Request” page. This page provides all of the information associated with the selected Public Record.

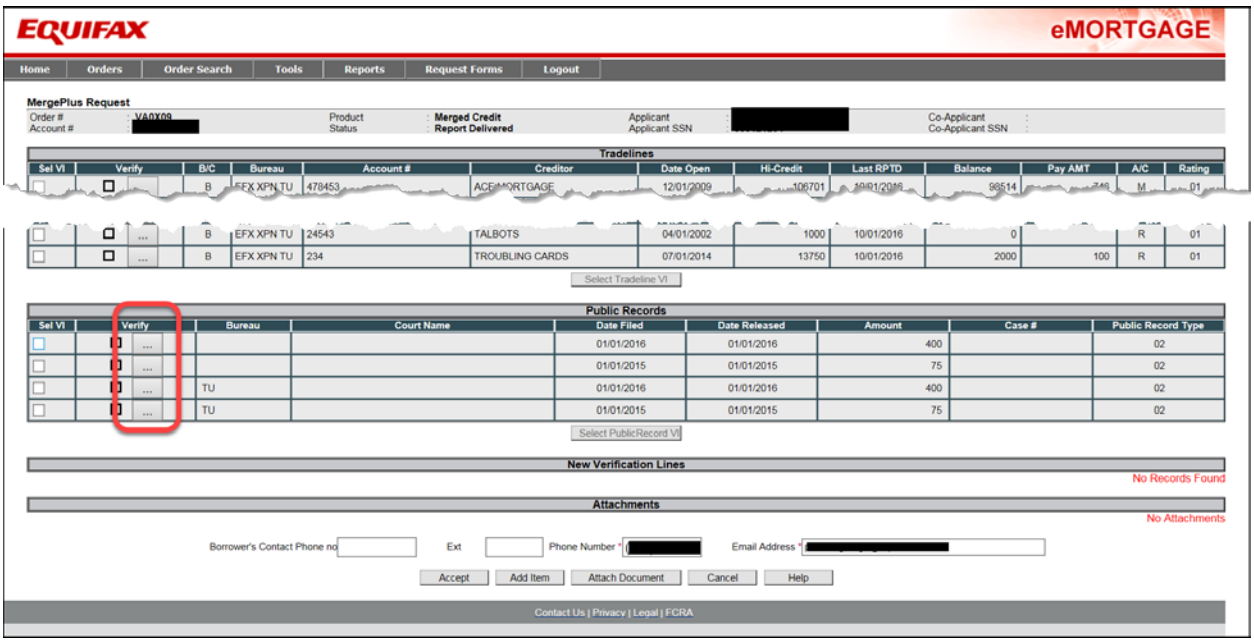

Figure 16 Select Public Record to be updated

6. Click in the “Select” column next to each item requiring verification as part of the MergePlus. Select the “Miscellaneous” item if the verification you need is not represented in the list (you must include comprehensive comments when selecting this option).
7. Enter any clarifying comments that may aid in the research.
8. Click the “Accept” button to save the Public Record update request.

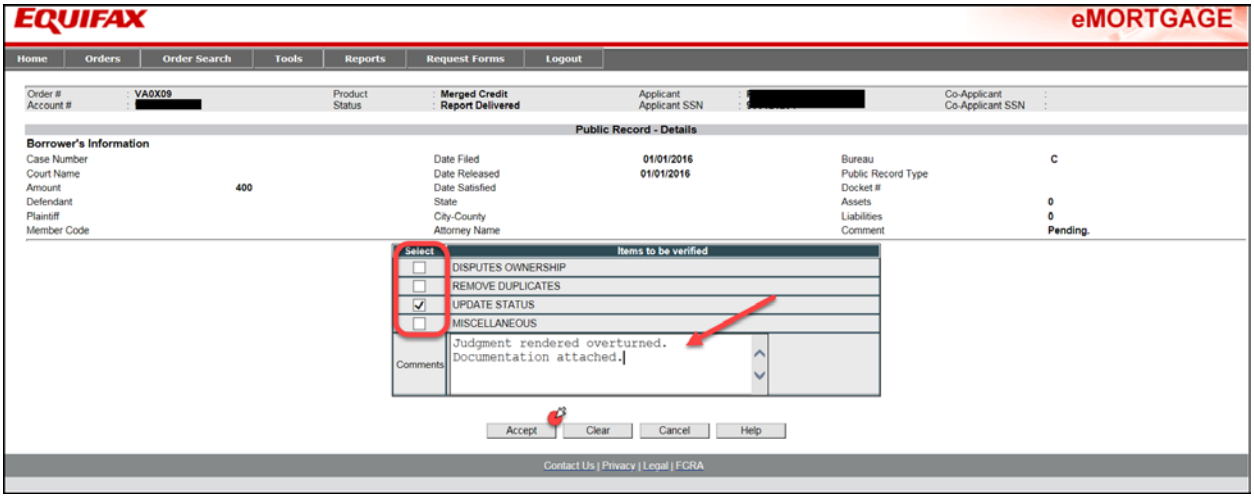

Figure 17 Select Public Record item(s) to be updated

9. You will automatically be advanced to the “MergePlus Request” page. Note the checkmark next to the Public Record indicating that a verification request for that record has been submitted.
10. If no further verifications are required, click the “Attach Document” button to attach the borrower’s authorization and any supporting documentation to assist with the verification request.
    a. The only special character allowed in a document name is an underscore (_)
    b. Attachments must be one of the following file types: .pdf or .tif
11. Be sure to provide borrower contact information in the field provided. Failure to provide the necessary information will increase the likelihood of a delay in processing your request.
12. Click the “Accept” button.

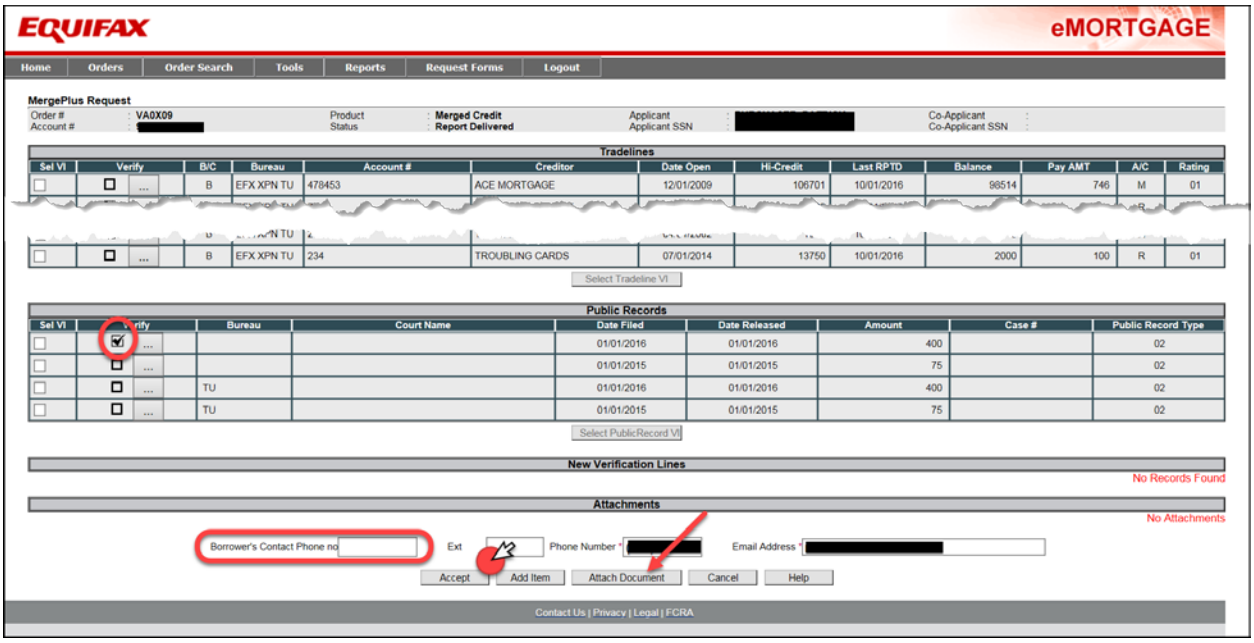

Figure 18 Public Records update request

13. You will be presented with a confirmation summarizing the request submitted. Click "Continue."

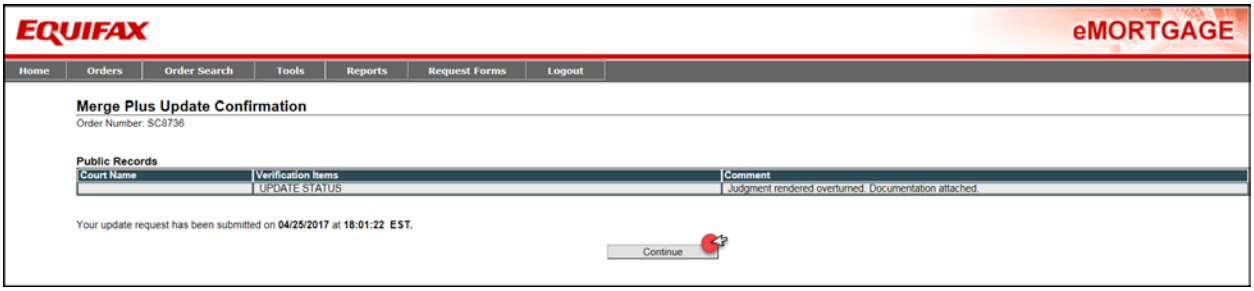

Figure 19 MergePlus Update Confirmation

14. You will advance to the "Order Search Result" page where you will see the MergePlus request and the current status.
15. Click on the "Pending" hyperlink as required for the status of the request.

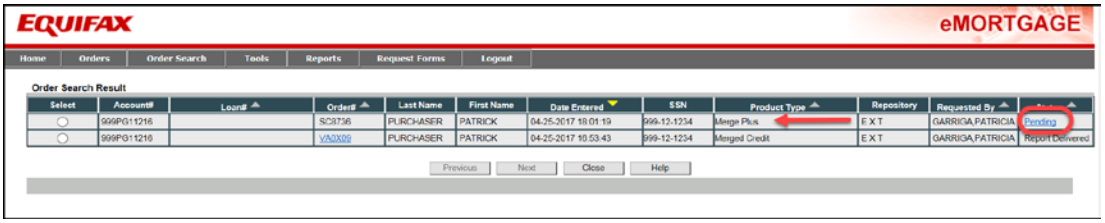

Figure 20 Order Search Results

MergePlus Order Status

Order Number: SC8736

Your order is being processed, you will receive an email if any additional information is needed or notification upon completion.

Your update request status as of **04/25/2017** at **18:06:05 EST.**

Figure 21 Request Status

After the MergePlus order has been submitted and the order status is “Pending,” all updates or subsequent supplement requests related to the original order should reference the initial MergePlus order number to avoid duplicate request issues (see “Updated an Existing MergePlus Order”).

How to Request Multiple Tradeline / Public Record Verifications

When ordering multiple tradeline or public record verifications, there is the capability to select more than one line item at one time. The key to using this functionality is to ensure that the same items are required for each of the verifications requested. For example, if you have three tradelines requiring verification, and all threer are related to balance, you may select all three tradelines and select “Balance” as the verification type. Be sure to enter comments for each tradeline as appropriate.

1. Insert a checkmark adjacent to each line item requiring verification in the “Sel VI” column.
2. Click the “Select Tradeline VI” button (for public records, you will click the “Select Public Record VI” button).

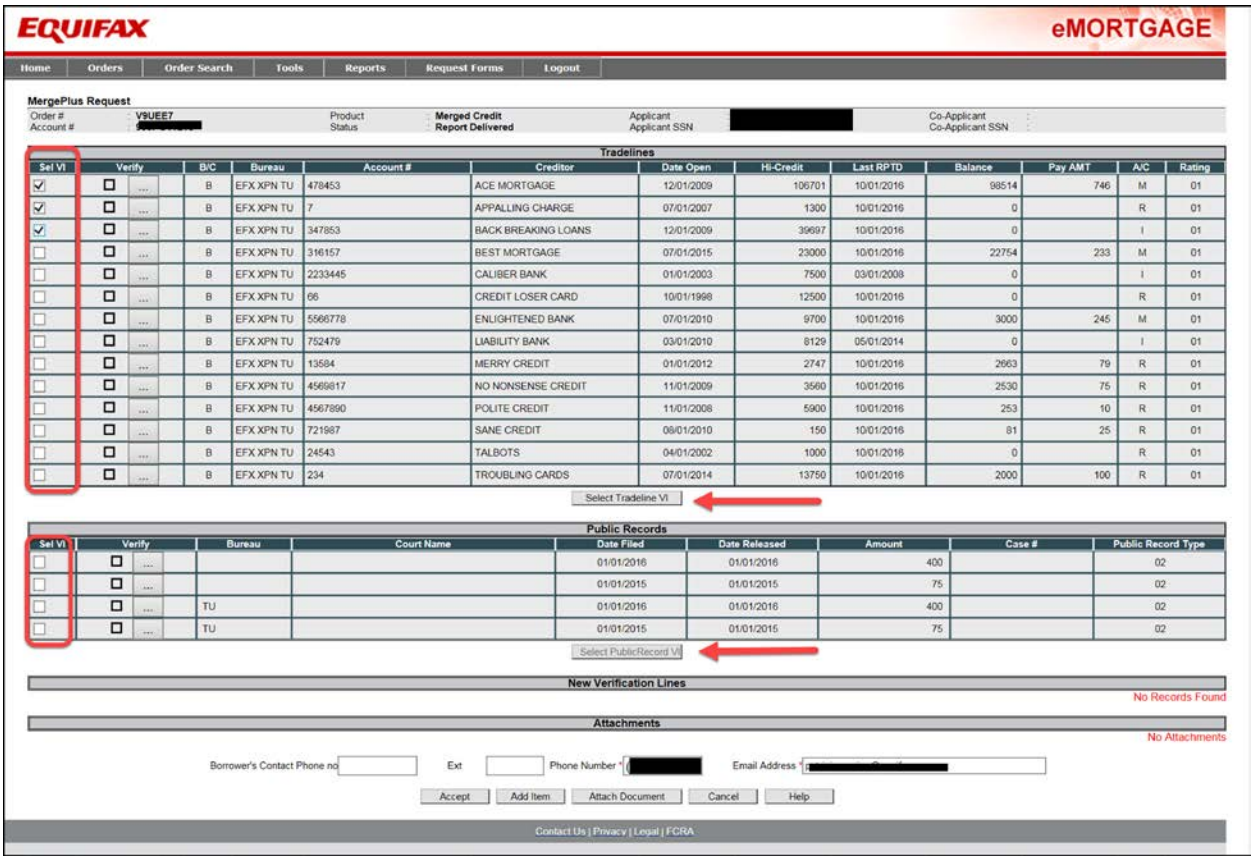

Figure 22 MergePlus Request, Multiple Item Request

3. Notice the top line, “Multiple Tradelines Selected.” Select the item(s) to be verified and enter comments to help ensure clarity of what is being requested.
4. Click the “Accept” button.

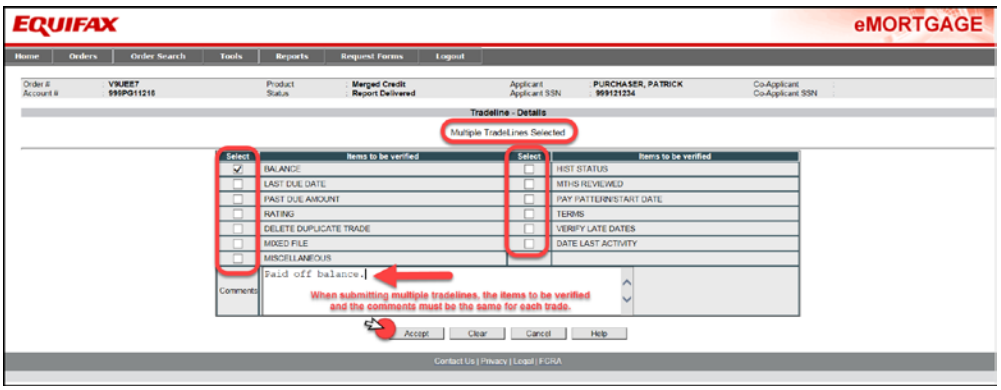

Figure 23 MergePlus Verification Request, Multiple Item Request

5. You will be advanced to the MergePlus Request page. A checkmark will be present in the “Verify” column indicating the items requiring verification
6. Click the “Attach Document” button to attach the borrower’s authorization and any supporting documentation to assist with the verification request.
    a. The only special character allowed in the document name is an underscore (_)
    b. Attachments must be one of the following file types: .pdf or .tif

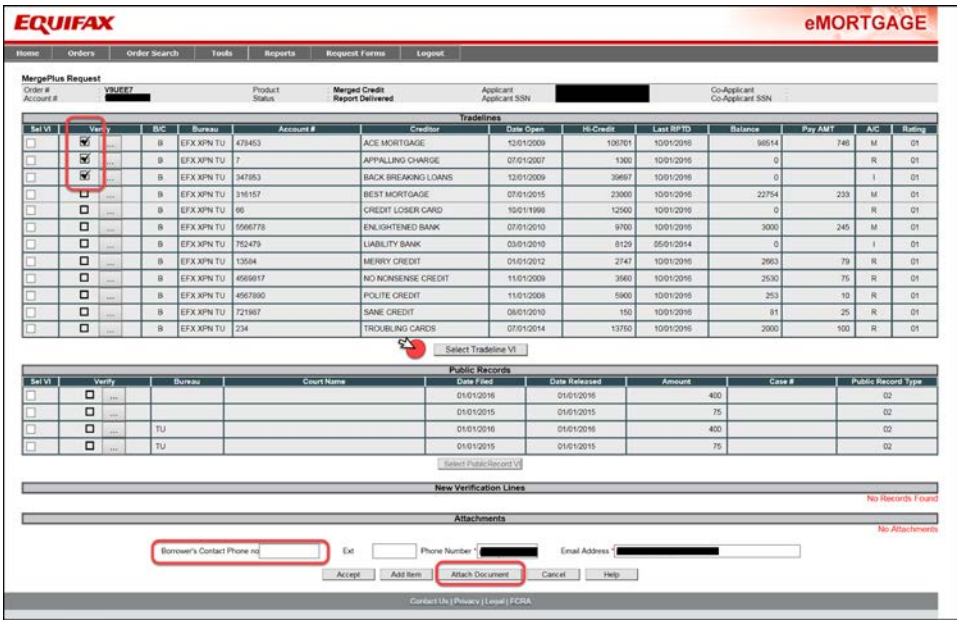

Figure 24 MergePlus Request, Multiple Item Request

How to Add a Tradeline for Verifications

1. Log into eMortgage (reference eMortgage User Guide for steps required to log in).
2. Select “Order Search” located in the top navigation menu.

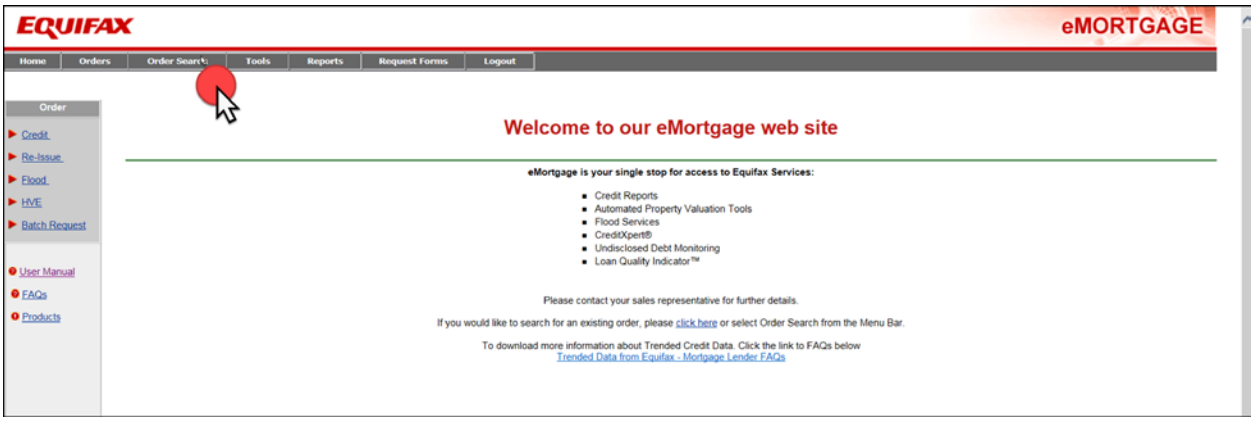

Figure 25 Order Search

3. Enter the appropriate search criteria to locate the credit report requiring verification or search “ALL” to display all reports previously requested. We recommend searching using the borrower SSN so all reports associated with that specific SSN are displayed. Click the “Search” button.

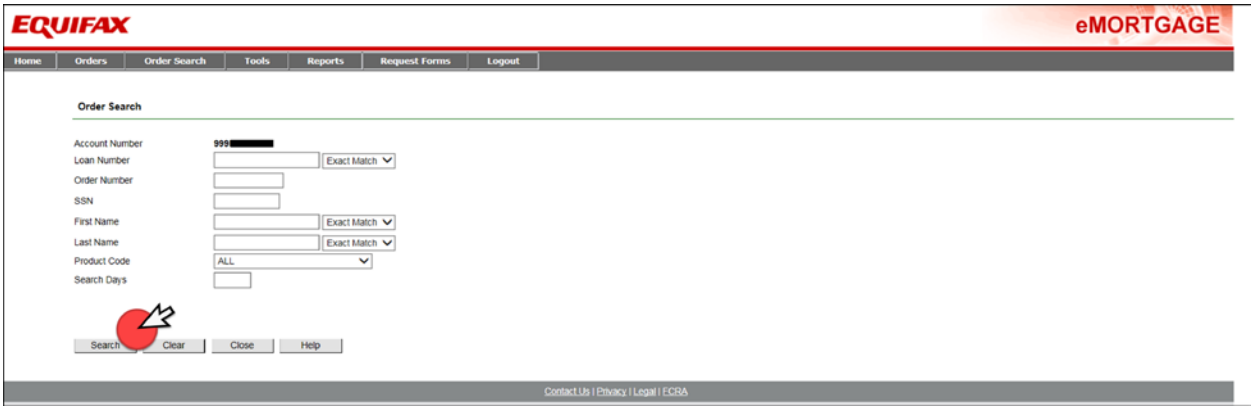

Figure 26 Order Search Criteria

4. Click the button next to the credit report you wish to select and choose “Update to MergePlus.” You will be advanced to the “MergePlus” request page. *Alternatively, you may click the Order# hyperlink for the desired report.*

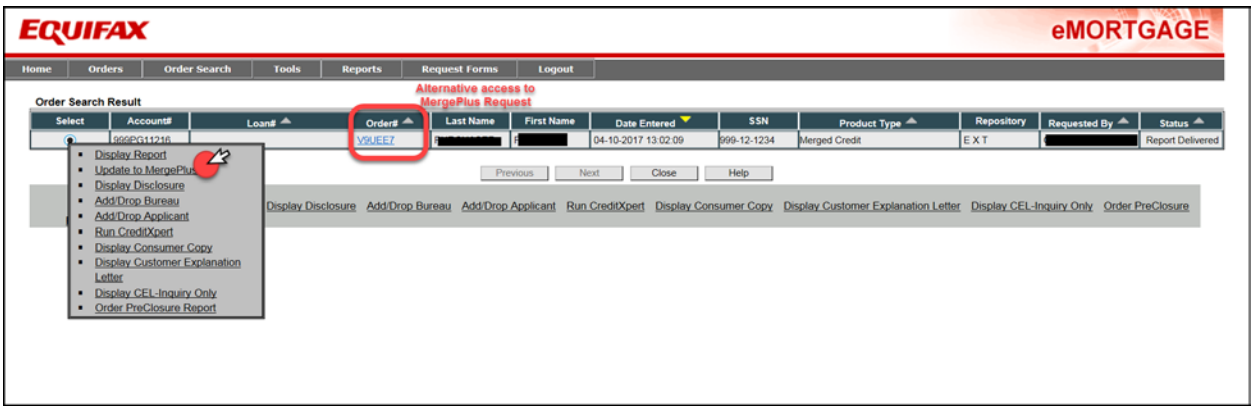

Figure 27 Update to MergePlus

5. Enter the borrower’s phone contact information; Click the “Attach Documentation” button to attach the borrower’s authorization and any supporting documentation to assist with the verification request.
    a. The only special character allowed in the document name is an underscore (_)
    b. Attachments must be one of the following file types: .pdf or .tif
6. Click the “Add Item” button.

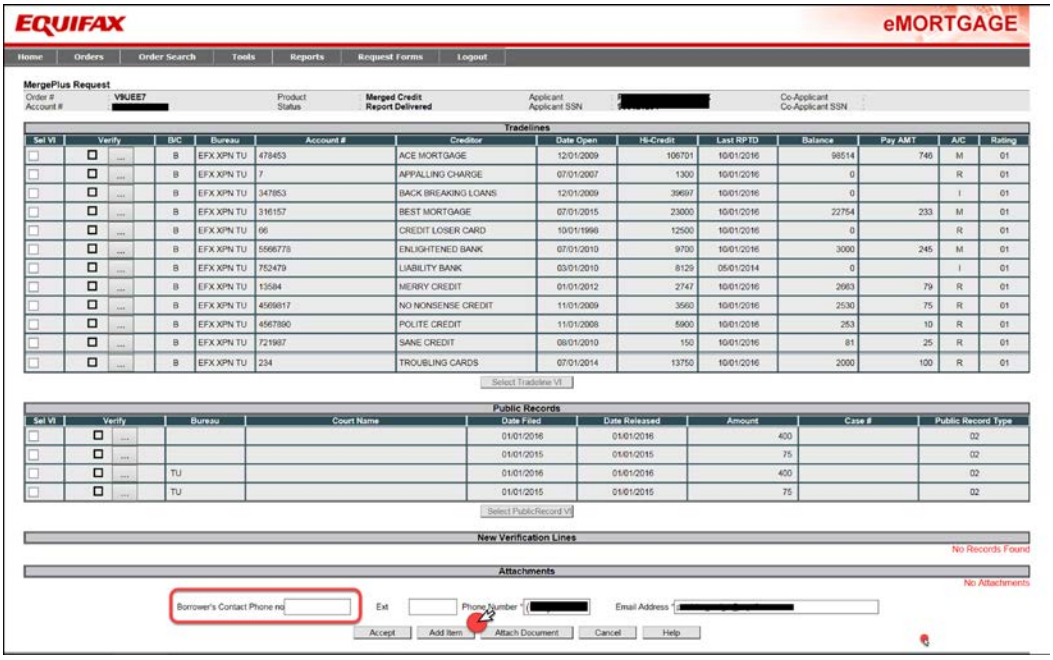

Figure 28 MergePlus Request, Add Item

7. Enter the tradeline (creditor) information and the account number. Enter comments to help ensure clarity; generally the more detail and precision provided with the request, the less likelihood of processing delays.
8. Click the “Accept” button.

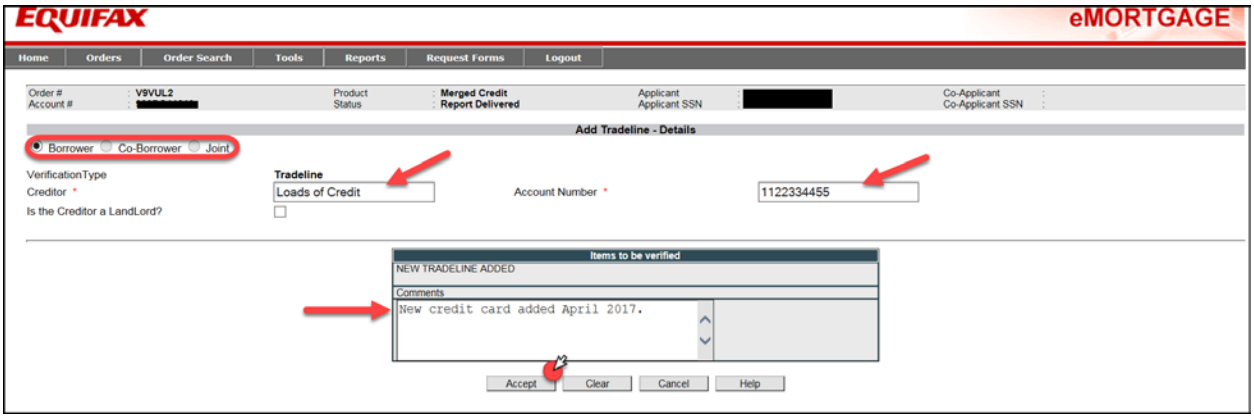

Figure 29 Adding a New Tradeline or Public Record

9. If the creditor is a landlord, check the appropriate box and provide the rental property address, landlord phone number, monthly rent and number of years the borrower rented the property.
10. Click “Accept.”

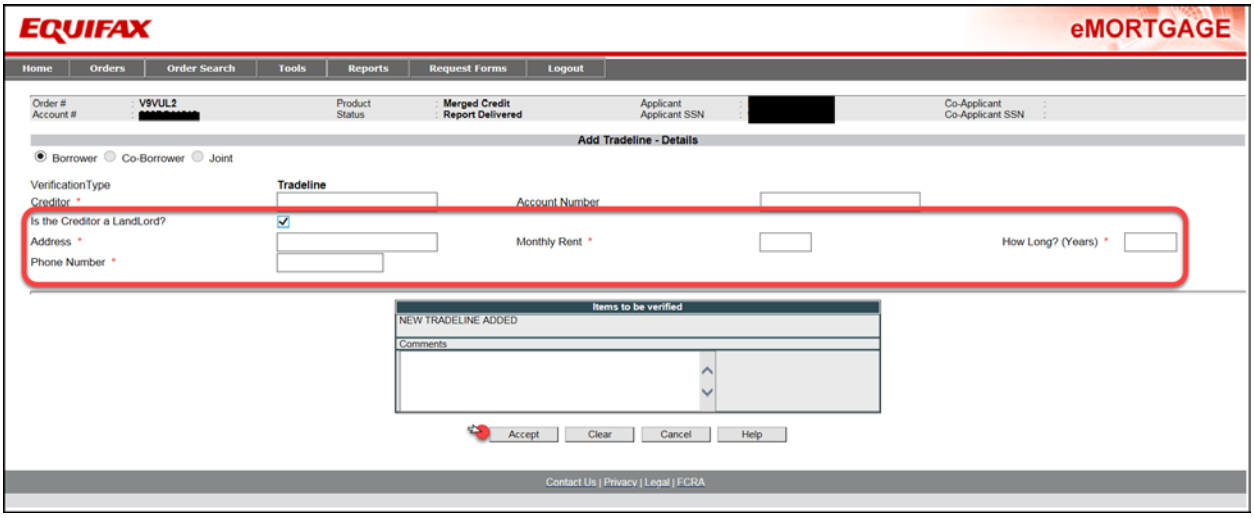

Figure 30 Adding a New Tradeline; Renter Information

11. The MergePlus Request page will reflect the request to add a new verification in the “New Verification Lines” section at the bottom of the page.
12. Click “Accept.”

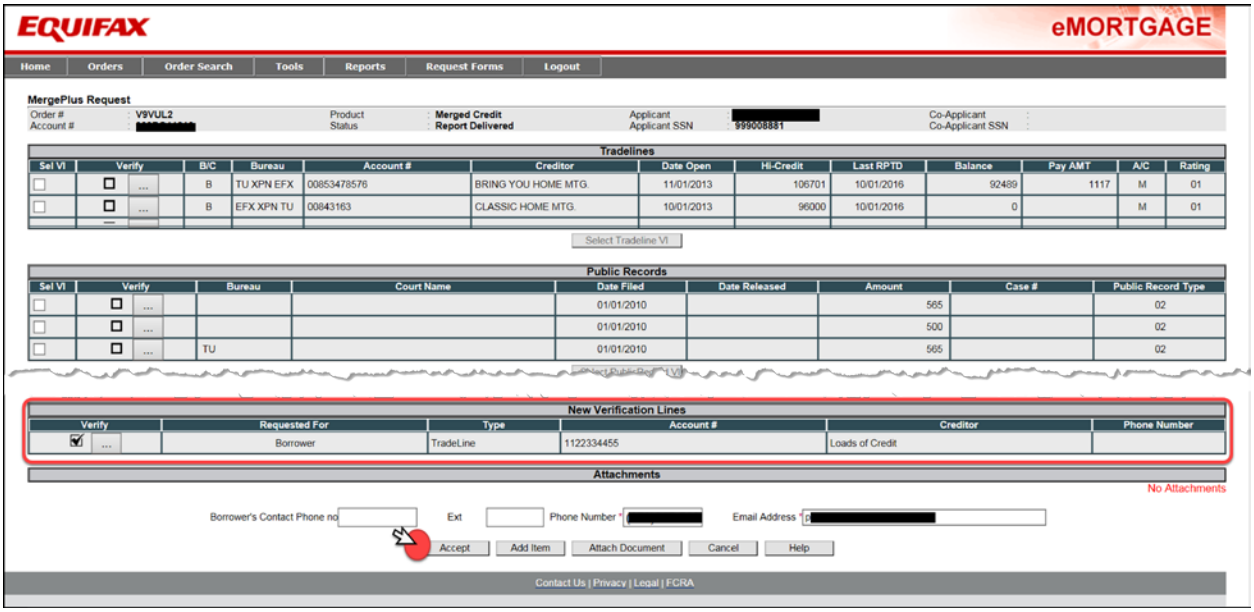

Figure 31 MergePlus Request

13. You will receive a MergePlus Update Confirmation with a summary of the new tradeline.
14. Click the “Continue” button. Your order will now be in a pending status.

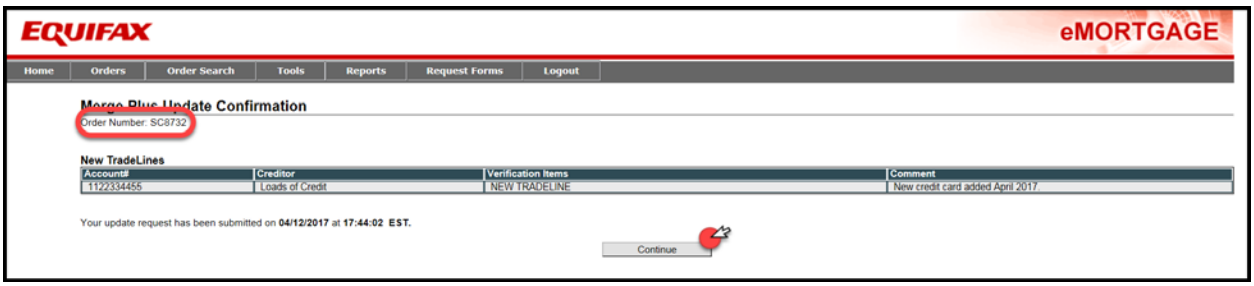

Figure 32 MergePlus Update Confirmation

After the MergePlus order has been submitted and the order status is “Pending,” all updates or subsequent supplemental requests related to the original order should reference the initial MergePlus order number to avoid duplicate request issues (see “Updating and Existing MergePlus Order”).

How to Add a Public Record for Verifications

1. Log into eMortgage (reference eMortgage User Guide for steps required to log in).
2. Select “Order Search” located in the top navigation menu.

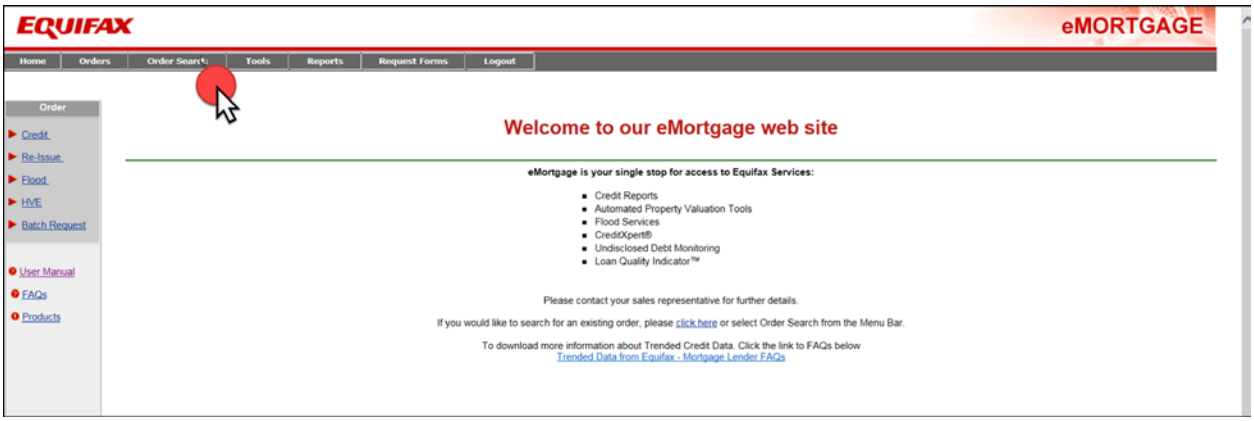

Figure 33 Order Search

3. Enter all the appropriate search criteria to locate the credit report requiring verification or search “ALL” to display all reports previously requested. We recommend searching using the borrower SSN so all reports associated with that specific SSN are displayed. Click the “Search” button.

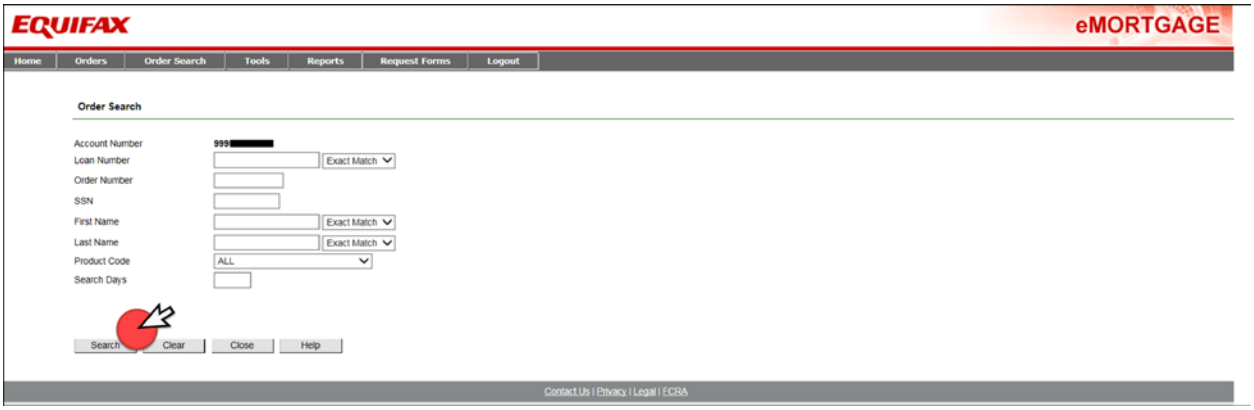

Figure 34 Order Search Criteria

4. Click the button next to the credit report you wish to select and choose “Update to MergePlus.” You will be advanced to the “MergePlus” request page. *Alternatively, you may click the Order# hyperlink for the desired report.*

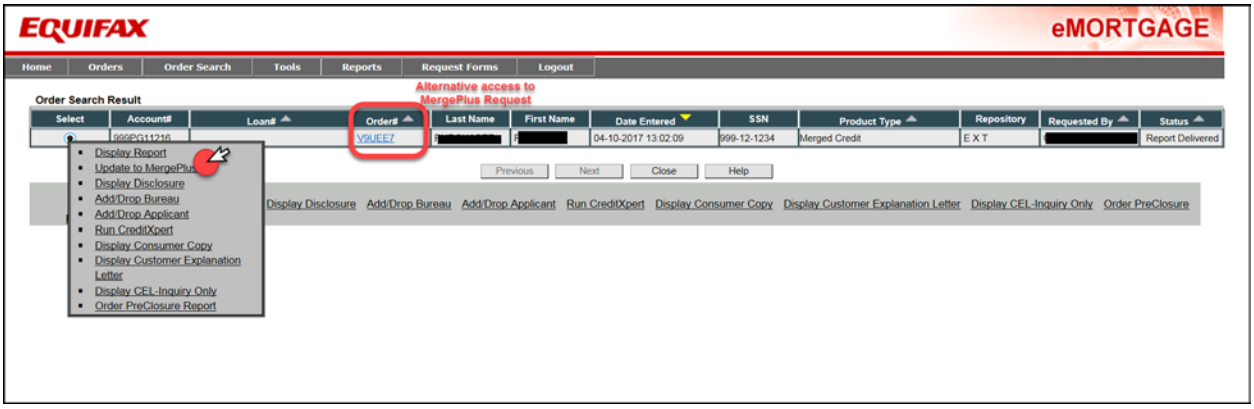

Figure 35 Update to MergePlus

5. Enter the borrower’s phone contact information; Click the “Attach Documentation” button to attach the borrower’s authorization and any supporting documentation to assist with the verification request.
    a. The only special character allowed in the document name is an underscore (_)
    b. Attachments must be one of the following file types: .pdf or .tif
6. Click the “Add Item” button.

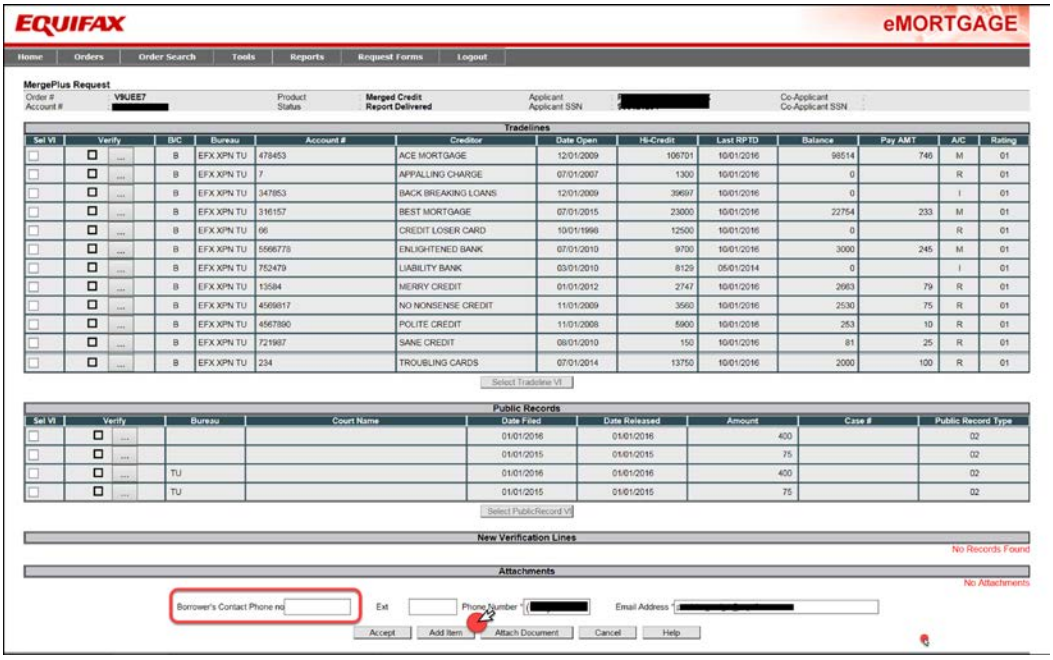

Figure 36 MergePlus Request, Add Item

7. In the “Tradeline” field, enter “Public Record.”
   In the “Account Number” field, enter the docket / case number or the book / page number
   In the “Items to be Verified” field, enter the following information:
   Court Name, Court Location, Public Record Type, Plaintiff Name, Defendant Name, Amount
8. Click the “Accept” button.

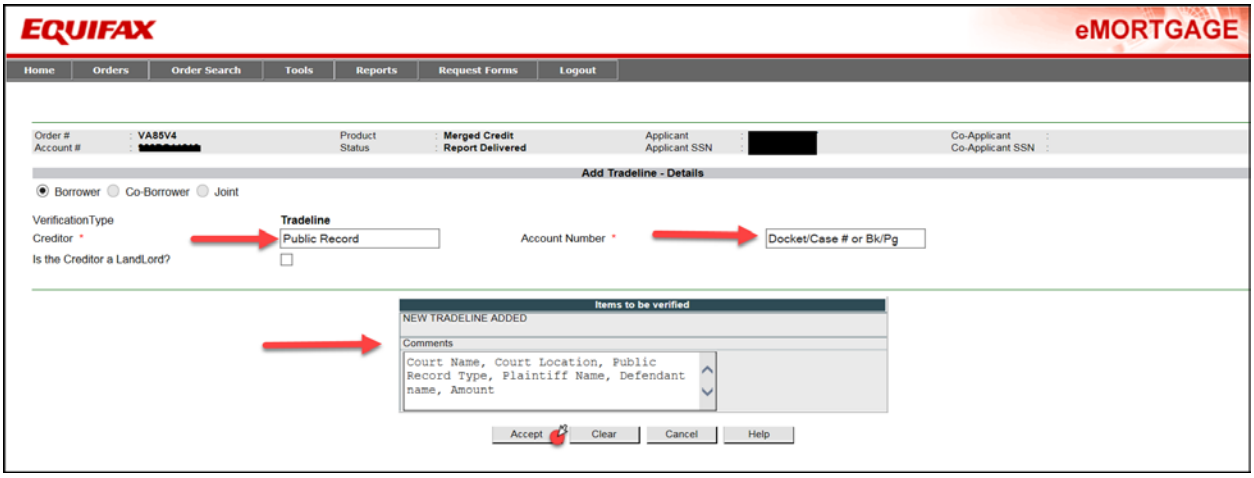

Figure 37 Public Records to be Verified

9. The MergePlus Request page will reflect the request to add a new verification in the “New Verification Lines” section at the bottom of the page. Click “Accept.”

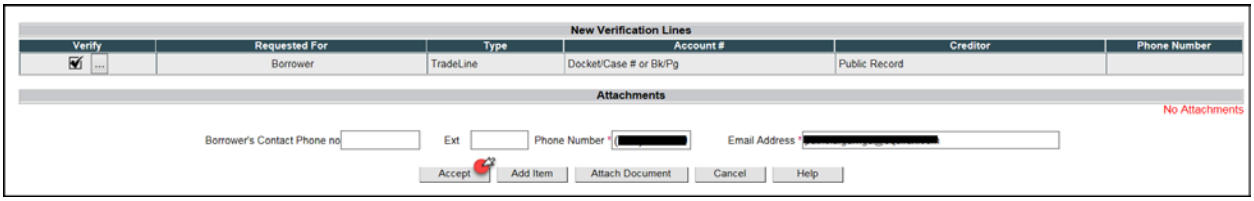

Figure 38 MergePlus Request Page

10. You will receive a MergePlus Update Confirmation with a summary of the new public record.
11. Click the “Continue” button. Your order will now be in a pending status.

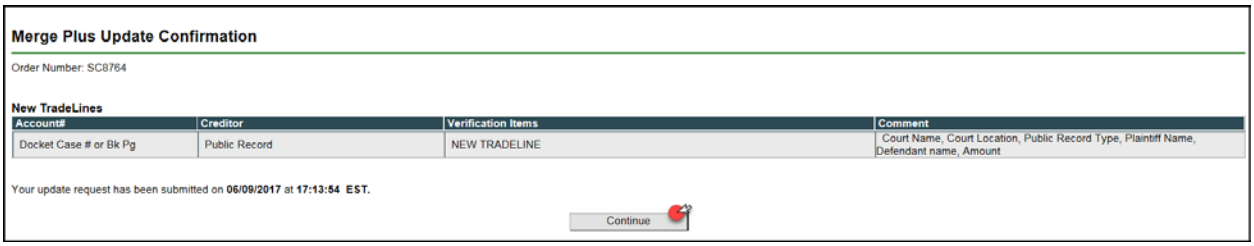

Figure 39 MergePlus Update Confirmation

After the MergePlus order has been submitted and the order status is “Pending,” all updates or subsequent supplemental requests related to the original order should reference the initial MergePlus order number to avoid duplicate request issues (see “Updating an Existing MergePlus Order”).

Customer Support

Equifax Mortgage Solutions Sales Support (EMSSS)

Please contact EMSSS with any of the following requests:

- Account setup and account information changes
- Product questions
- Product training
- Billing questions

Call 1-866-746-3780, Option 2

Email emssalessupport@equifax.com

Hours of operation: 8:00am – 7:00pm Eastern Time, Monday through Friday (excluding holidays)

Equifax Mortgage Solutions Technical Support

Production-related issues, password support, product-related issues.

Support Contacts	Responder	Phone
Mortgage Support Help Desk 8:00am - 8:00pm Eastern Time	Live person will answer, or leave message for call back	1-866-746-3780 Option 4
EMS after hours support (after hours / weekends / holidays)	EMS after hours Support Agent	1-800-370-0283

Customers may contact Equifax Mortgage Solutions Support to report production service problems. The customer and EMS Support will work to jointly determine the applicable severity level of the service condition based upon the definition and conditions. EMS Support shall provide the customer with technical assistance and consultation regarding the service.

EMS Support shall be available to be contacted by the customer at 1-866-746-3780 option 4 or 1-800-370-0283 with requests for support and problem resolution. If a call is placed before 8:00am Eastern Time or after 8:00pm Eastern Time, weekends or holidays, a technician will return the call within 30 minutes. EMS after hours support will be limited to incidents impacting online availability. An email can be sent to mortgage.support@equifax.com and EMS Support will respond within 24 business hours.