



EQUIFAX®

The Equifax logo, featuring the word "EQUIFAX" in a bold, white, sans-serif font with a registered trademark symbol (®) at the end.

eMortgage User Guide

MergePlus™

January 2018

Equifax Confidential and Proprietary Information

Table of Contents

Table of Contents	2
MergePlus via eMortgage	3
MergePlus	4
How to Request a Tradeline Verification.....	4
Updating an Existing MergePlus Order.....	9
How to Request a Public Records Verification	10
How to Request Multiple Tradeline / Public Record Verifications.....	15
How to Add a Tradeline for Verifications.....	17
How to Add a Public Record for Verifications	21
Customer Support	24

Equifax and EFX are registered trademarks of Equifax Inc. Copyright © 2018, Equifax Inc., Atlanta, Georgia. All rights reserved.

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.

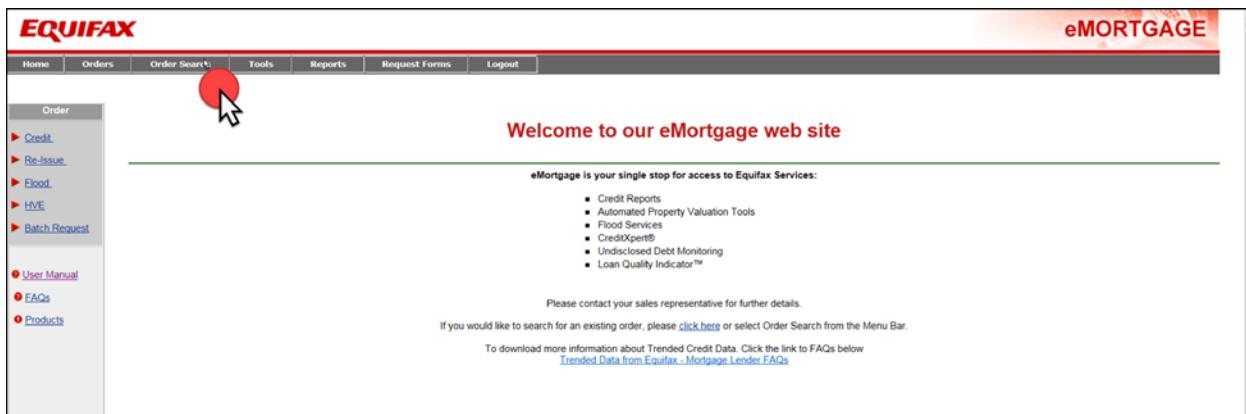


Figure 1 Order Search

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.

The screenshot shows the 'Order Search' page. The top navigation bar and sidebar are identical to Figure 1. The main content area is titled 'Order Search'. It contains several input fields: 'Account Number' (with value '999'), 'Loan Number' (with dropdown 'Exact Match'), 'Order Number' (empty), 'SSN' (empty), 'First Name' (empty), 'Last Name' (empty), 'Product Code' (dropdown 'ALL'), and 'Search Days' (empty). Below these fields is a red circle with a white arrow pointing to the 'Search' button. At the bottom of the page are links for Contact Us, Privacy, Legal, and FCRA.

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.*

The screenshot shows the EQUIFAX Order Search Result page. A context menu is open over a row in the table, with the 'VERIFY' button highlighted by a red circle. The menu options include:

- Display Report
- Update to MergePlus
- Display Disclosure
- Add/Drop Bureau
- Add/Drop Applicant
- Run CreditXpert
- Display Consumer Copy
- Display Customer Explanation Letter
- Display CEL-Inquiry Only
- Order PreClosure
- Display Report

Figure 3 Update to MergePlus

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

The screenshot shows the EQUIFAX MergePlus Request page. The Tradelines section displays a list of credit accounts with columns for Sel VI, Verify, Bureau, Account #, Creditor, Date Open, Hi-Credit, Last RPTD, Balance, Pay AMT, A/C, and Rating. An arrow points to the 'Verify' column for the first account. The Public Records section shows a table with columns for Sel VI, Verify, Bureau, Court Name, Date Filed, Date Released, Amount, Case #, and Public Record Type. The bottom section contains fields for Borrower's Contact Phone no., Ext., Phone Number, Email Address, and buttons for Accept, Add Item, Attach Document, Cancel, and Help.

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).

Select	Items to be verified	Select	Items to be verified
<input type="checkbox"/>	BALANCE	<input type="checkbox"/>	HIST STATUS
<input type="checkbox"/>	LAST DUE DATE	<input type="checkbox"/>	MTHS REVIEWED
<input type="checkbox"/>	PAST DUE AMOUNT	<input type="checkbox"/>	PAY PATTERN/START DATE
<input type="checkbox"/>	RATING	<input type="checkbox"/>	TERMS
<input type="checkbox"/>	DELETE DUPLICATE TRADE	<input type="checkbox"/>	VERIFY LATE DATES
<input type="checkbox"/>	MIXED FILE	<input type="checkbox"/>	DATE LAST ACTIVITY
<input type="checkbox"/>	MISCELLANEOUS		

Comments: Account has been paid in full.

Figure 5 Select Tradeline item(s) to be updated

- 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).
- Enter any clarifying comments that may aid in the research.
- Click the “Accept” button to save the tradeline update request.

Comments: Account has been paid in full.

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.

The screenshot shows the EQUIFAX eMORTGAGE MergePlus Request interface. At the top, there are navigation links: Home, Orders, Order Search, Tools, Reports, Request Forms, and Logout. The main section is titled "MergePlus Request". It displays a table for "Tradelines" with columns: Sel VI, Verify, B/C, Bureau, Account #, Creditor, Date Open, HI-Credit, Last RPTD, Balance, Pay AMT, A/C, and Rating. One row in the Tradelines table has a checked checkbox in the Verify column, which is circled in red. Below the Tradelines table is a "Select Tradeline VI" dropdown menu. Underneath is a "Public Records" table with columns: Sel VI, Verify, Bureau, Court Name, Date Filed, Date Released, Amount, Case #, and Public Record Type. The "Attachments" section at the bottom contains fields for Borrower's Contact Phone no., Ext, Phone Number, Email Address, and buttons for Accept, Add Item, Attach Document (which is circled in red), Cancel, and Help. A red arrow points to the "Borrower's Contact Phone no." field.

Tradelines												
Sel VI	Verify	B/C	Bureau	Account #	Creditor	Date Open	HI-Credit	Last RPTD	Balance	Pay AMT	A/C	Rating
<input type="checkbox"/>	<input type="checkbox"/> ...	B	EFX XPN TU	478453	ACE MORTGAGE	12/01/2009	106701	10/01/2016	98514	746	M	01
<input type="checkbox"/>	<input type="checkbox"/> ...	B	EFX XPN TU	7	APPALLING CHARGE	07/01/2007	1300	10/01/2016	0		R	01
<input type="checkbox"/>	<input type="checkbox"/> ...	B	EFX XPN TU	347853	BACK BREAKING LOANS	12/01/2009	39697	10/01/2016	0		I	01
<input type="checkbox"/>	<input type="checkbox"/> ...	B	EFX XPN TU	316157	BEST MORTGAGE	07/01/2015	23000	10/01/2016	22754	233	M	01
<input type="checkbox"/>	<input checked="" type="checkbox"/> ...	B	EFX XPN TU	66	CREDIT LOSER CARD	10/01/1998	12500	10/01/2016	0		R	01
<input type="checkbox"/>	<input checked="" type="checkbox"/> ...	B	EFX XPN TU	5566778	ENLIGHTENED BANK	07/01/2010	9700	10/01/2016	3000	245	M	01
<input type="checkbox"/>	<input checked="" type="checkbox"/> ...	B	EFX XPN TU	752479	LIABILITY BANK	03/01/2010	8129	05/01/2014	0		I	01
<input type="checkbox"/>	<input checked="" type="checkbox"/> ...	B	EFX XPN TU	13584	MERRY CREDIT	01/01/2012	2747	10/01/2016	2663	79	R	01
<input type="checkbox"/>	<input checked="" type="checkbox"/> ...	B	EFX XPN TU	4569817	NO NONSENSE CREDIT	11/01/2009	3560	10/01/2016	2530	75	R	01
<input type="checkbox"/>	<input checked="" type="checkbox"/> ...	B	EFX XPN TU	4567890	POLITE CREDIT	11/01/2008	5900	10/01/2016	253	10	R	01
<input type="checkbox"/>	<input checked="" type="checkbox"/> ...	B	EFX XPN TU	721987	SANE CREDIT	08/01/2010	150	10/01/2016	81	25	R	01
<input type="checkbox"/>	<input checked="" type="checkbox"/> ...	B	EFX XPN TU	234	TROUBLING CARDS	07/01/2014	13750	10/01/2016	2000	100	R	01

Select Tradeline VI

Public Records								
Sel VI	Verify	Bureau	Court Name	Date Filed	Date Released	Amount	Case #	Public Record Type
<input type="checkbox"/>	<input type="checkbox"/> ...			01/01/2016	01/01/2016	400		02
<input type="checkbox"/>	<input type="checkbox"/> ...			01/01/2015	01/01/2015	75		02

Attachments

No Attachments

Borrower's Contact Phone no. Ext. Phone Number Email Address

Figure 7 Tradeline update request

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

Merge Plus Update Confirmation

Order Number: SC8730

TradeLines	Account#	Creditor	Verification Items	Comment
	5566778	ENLIGHTENED BANK	BALANCE	Account has been paid in full.

Your update request has been submitted on 04/11/2017 at 17:33:11 EST.

[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.

Order Search Result												
Select	Account#	Loan#	Order#	Last Name	First Name	Date Entered	SSN	Product Type	Repository	Requested By	Status	
<input type="radio"/>	999PG1216		VQUEEZ	[REDACTED]	[REDACTED]	04-10-2017 13:02:09	999-12-1234	Merged Credit	EXT	[REDACTED]	Report Delivered	
<input type="radio"/>	999PG1216	SC8730		[REDACTED]	[REDACTED]	04-11-2017 17:33:06	999-12-1234	Merge Plus	EXT	[REDACTED]	Pending	

Previous Next Close Help

Figure 9 Order Search Results

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

MergePlus Order Status

Order Number: SC8730

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 04/11/2017 at 17:36:25 EST.

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).

The screenshot shows the EQUIFAX eMORTGAGE interface. At the top, there are navigation links: Home, Orders, Order Search, Tools, Reports, Request Forms, and Logout. The main area is titled "Order Search Result". A table displays search results with columns: Select, Account#, Loan# (with a red arrow pointing to it), Order#, Last Name, First Name, Date Entered, SSN, Product Type (with a red arrow pointing to it), Repository, Requested By, and Status (with a red circle around the word "Pending"). Two rows of data are shown:

Select	Account#	Loan#	Order#	Last Name	First Name	Date Entered	SSN	Product Type	Repository	Requested By	Status
<input type="radio"/>	999PG11216		SC8736	PURCHASER	PATRICK	04-25-2017 18:01:19	669-12-1234	Merge Plus	EXT	GARRIGA,PATRICIA	Pending
<input type="radio"/>	999PG11216		VA0X09	PURCHASER	PATRICK	04-25-2017 16:53:43	669-12-1234	Merged Credit	EXT	GARRIGA,PATRICIA	Report Delivered

Below the table are buttons for Previous, Next, Close, and Help.

Figure 11 MergePlus Order Number

The screenshot shows the "MergePlus Order Status" page. At the top, it displays "Order Number: SC8736" with a red arrow pointing to it. Below this, a message reads: "Your order is being processed, you will receive an email if any additional information is needed or notification upon completion." Further down, it states: "Your update request status as of 04/25/2017 at 18:06:05 EST."

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.

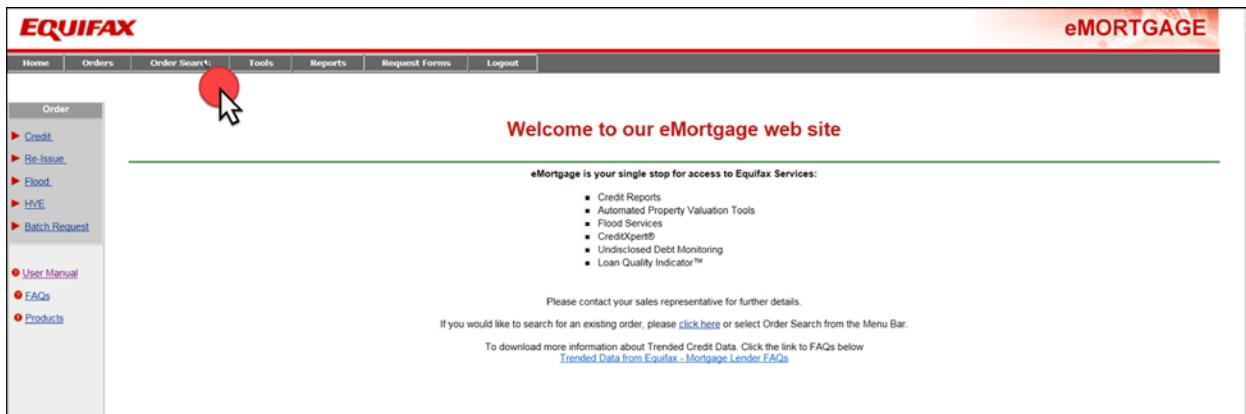


Figure 13 Order Search

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.

The screenshot shows the 'Order Search' page. The navigation bar and sidebar are identical to Figure 13. The main form has a title 'Order Search' and contains fields for Account Number (with value '999'), Loan Number, Order Number, SSN, First Name, Last Name, Product Code (set to 'ALL'), and Search Days. Each field has an 'Exact Match' dropdown menu. Below the form are buttons for 'Search' (which is highlighted with a red circle and a cursor), 'Clear', 'Close', and 'Help'. At the bottom, there is a footer with links for Contact Us, Privacy, Legal, and FCRA.

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.*

The screenshot shows the EQUIFAX Order Search Result page. A context menu is open over a row in the table, with the 'Verify' button highlighted by a red circle. The menu options include:

- Display Report
- Update to MergePlus
- Display Disclosure
- Add/Drop Bureau
- Add/Drop Applicant
- Run CreditXpert
- Display Consumer Copy
- Display Customer Explanation Letter
- Display CEL-Inquiry Only
- Display CEL-Inquiry Only
- Order PreClosure 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.

The screenshot shows the EQUIFAX MergePlus Request page. A red box highlights the 'Verify' column in the 'Public Records' table. The table contains the following data:

Sel VI	Verify	Bureau	Court Name	Date Filed	Date Released	Amount	Case #	Public Record Type	
<input type="checkbox"/>	<input checked="" type="checkbox"/>	E FXX XPN TU	24543	TALBOTS	04/01/2002	1000	10/01/2016	0	R 01
<input type="checkbox"/>	<input checked="" type="checkbox"/>	E FXX XPN TU	234	TROUBLING CARDS	07/01/2014	13750	10/01/2016	2000	R 01

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.

The screenshot shows the EQUIFAX eMORTGAGE interface. At the top, there's a navigation bar with links for Home, Orders, Order Search, Tools, Reports, Request Forms, and Logout. Below the navigation, there are fields for Order # (VA0X09), Account # (redacted), Product Status (Merged Credit Report Delivered), Applicant SSN (redacted), and Co-Applicant SSN (redacted). The main area is titled "Public Record - Details". It displays "Borrower's Information" with fields like Case Number, Court Name, Amount, Defendant, Plaintiff, and Member Code. To the right, there are details such as Date Filed (01/01/2016), Date Released (01/01/2016), Bureau (C), Public Record Type, Docket #, Assets (0), Liabilities (0), and Comment (Pending). Below these details is a table titled "Items to be verified" with four options: DISPUTES OWNERSHIP, REMOVE DUPLICATES, UPDATE STATUS (which has a checked checkbox), and MISCELLANEOUS. A red box surrounds the "Select" column of this table. A red arrow points from the "Comments" field at the bottom left of the table to the "MISCELLANEOUS" checkbox. At the bottom of the screen, there are buttons for Accept, Clear, Cancel, and Help, along with links for Contact Us, Privacy, Legal, and FCRA.

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.

MergePlus Request

Order # : VA0X09	Product Status : Merged Credit Report Delivered	Applicant Applicant SSN : [REDACTED]	Co-Applicant Co-Applicant SSN : [REDACTED]
------------------	---	--------------------------------------	--

Tradelines

Sel VI	Verify	B/C	Bureau	Account #	Creditor	Date Open	Hi-Credit	Last RPTD	Balance	Pay AMT	A/C	Rating
[REDACTED]	[REDACTED]	B	EFXPNTU	478453	ACE MORTGAGE	12/01/2009	106701	10/01/2016	98514	746	M	01
[REDACTED]	[REDACTED]	B	EFXPNTU	234	TROUBLING CARDS	07/01/2014	13750	10/01/2016	2000	100	R	01

Select Tradeline VI : [REDACTED]

Public Records

Sel VI	Verify	Bureau	Court Name	Date Filed	Date Released	Amount	Case #	Public Record Type
[REDACTED]	<input checked="" type="checkbox"/>	[REDACTED]	[REDACTED]	01/01/2016	01/01/2016	400	[REDACTED]	02
[REDACTED]	<input checked="" type="checkbox"/>	[REDACTED]	[REDACTED]	01/01/2015	01/01/2015	75	[REDACTED]	02
[REDACTED]	<input checked="" type="checkbox"/>	TU	[REDACTED]	01/01/2016	01/01/2016	400	[REDACTED]	02
[REDACTED]	<input checked="" type="checkbox"/>	TU	[REDACTED]	01/01/2015	01/01/2015	75	[REDACTED]	02

Select PublicRecord VI : [REDACTED]

New Verification Lines

No Records Found

Attachments

No Attachments

Borrower's Contact Phone no : [REDACTED] Ext : [REDACTED] Phone Number : [REDACTED] Email Address : [REDACTED]

Accept Add Item Attach Document Cancel Help

Contact Us | Privacy | Legal | FCRA

Figure 18 Public Records update request

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

Merge Plus Update Confirmation

Order Number: SC8736

Public Records

Court Name	Verification Items	Comment
[REDACTED]	UPDATE STATUS	Judgment rendered overturned. Documentation attached.

Your update request has been submitted on 04/25/2017 at 18:01:22 EST.

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.

Order Search Result

Select	Account#	Lastname	First Name	Date Entered	SSN	Product Type	Repository	Requested By
<input type="radio"/>	999PG11216	PURCHASER	PATRICK	04-25-2017 10:01:19	999-12-1254	Merge Plus	EXT	GARRIGA, PATRICIA
<input type="radio"/>	VA0X09	PURCHASER	PATRICK	04-25-2017 10:53:43	999-12-1254	Merged Credit	EXT	GARRIGA, PATRICIA

Previous Next Close Help

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 three 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).

The screenshot shows the EQUIFAX MergePlus Request interface. At the top, there are tabs for Home, Orders, Order Search, Tools, Reports, Request Forms, and Logout. The main area is titled "MergePlus Request". It displays two tables of credit information:

Tradelines

Sel VI	Verify	B/C	Bureau	Account #	Creditor	Date Open	Hi-Credit	Last RPTD	Balance	Pay AMT	A/C	Rating
<input checked="" type="checkbox"/>	<input type="checkbox"/>	B	EFX XPN TU	478453	ACE MORTGAGE	12/01/2009	106701	10/01/2016	98514	746	M	01
<input checked="" type="checkbox"/>	<input type="checkbox"/>	B	EFX XPN TU	7	APPALING CHARGE	07/01/2007	1300	10/01/2016	0		R	01
<input checked="" type="checkbox"/>	<input type="checkbox"/>	B	EFX XPN TU	347853	BACK BREAKING LOANS	12/01/2006	39697	10/01/2016	0		I	01
<input type="checkbox"/>	<input type="checkbox"/>	B	EFX XPN TU	316157	BEST MORTGAGE	07/01/2015	23000	10/01/2016	22754	233	M	01
<input type="checkbox"/>	<input type="checkbox"/>	B	EFX XPN TU	2233445	CALIBER BANK	01/01/2003	7500	03/01/2008	0		I	01
<input type="checkbox"/>	<input type="checkbox"/>	B	EFX XPN TU	66	CREDIT LOSER CARD	10/01/1998	12500	10/01/2016	0		R	01
<input type="checkbox"/>	<input type="checkbox"/>	B	EFX XPN TU	5566778	ENLIGHTENED BANK	07/01/2010	9700	10/01/2016	3000	245	M	01
<input type="checkbox"/>	<input type="checkbox"/>	B	EFX XPN TU	752479	LIAIBILITY BANK	03/01/2010	8129	05/01/2014	0		I	01
<input type="checkbox"/>	<input type="checkbox"/>	B	EFX XPN TU	13584	MERRY CREDIT	01/01/2012	2747	10/01/2016	2603	79	R	01
<input type="checkbox"/>	<input type="checkbox"/>	B	EFX XPN TU	4569817	NO NONSENSE CREDIT	11/01/2009	3560	10/01/2016	2530	75	R	01
<input type="checkbox"/>	<input type="checkbox"/>	B	EFX XPN TU	4567890	POLITE CREDIT	11/01/2008	5900	10/01/2016	253	10	R	01
<input type="checkbox"/>	<input type="checkbox"/>	B	EFX XPN TU	721987	SANE CREDIT	08/01/2010	150	10/01/2016	81	25	R	01
<input type="checkbox"/>	<input type="checkbox"/>	B	EFX XPN TU	24543	TALBOTS	04/01/2002	1000	10/01/2016	0		R	01
<input type="checkbox"/>	<input type="checkbox"/>	B	EFX XPN TU	234	TROUBLING CARDS	07/01/2014	13750	10/01/2016	2000	100	R	01

Select Tradeline VI!

Public Records

Sel VI	Verify	Bureau	Court Name	Date Filed	Date Released	Amount	Case #	Public Record Type
<input type="checkbox"/>	<input type="checkbox"/>			01/01/2016	01/01/2016	400		02
<input type="checkbox"/>	<input type="checkbox"/>			01/01/2015	01/01/2015	75		02
<input type="checkbox"/>	<input type="checkbox"/>	TU		01/01/2016	01/01/2016	400		02
<input type="checkbox"/>	<input type="checkbox"/>	TU		01/01/2015	01/01/2015	75		02

Select PublicRecord VI!

New Verification Lines No Records Found

Attachments No Attachments

Borrower's Contact Phone no: Ext: Phone Number: Email Address:

Contact Us | Privacy | Legal | FCRA

Figure 22 MergePlus Request, Multiple Item Request

- 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.
- Click the "Accept" button.

The screenshot shows the 'MergePlus Verification Request' page. At the top, it displays 'Order # V1UEE7' and 'Product Status Merged Credit Report Delivered'. Below this, the 'Tradeline - Details' section has a red box around the 'Multiple Tradelines Selected' message. A second red box highlights the 'Select' column where several items like 'BALANCE', 'LAST DUE DATE', and 'PAST DUE AMOUNT' have checkmarks. A third red box highlights the 'Comments' field containing the text 'Paid off balance.' A fourth red box points to a note below the comments: 'When submitting multiple tradelines, the items to be verified and the comments must be the same for each trade.' At the bottom, there are 'Accept', 'Clear', 'Cancel', and 'Help' buttons.

Figure 23 MergePlus Verification Request, Multiple Item Request

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

The screenshot shows the 'MergePlus Request' page. At the top, it displays 'Order # V1UEE7' and 'Product Status Merged Credit Report Delivered'. Below this, the 'Tradelines' section lists various credit accounts with their details. A red box highlights the 'Verify' column for several entries. A second red box highlights the 'Select' column for the first few entries. A third red box highlights the 'Borrower's Contact Phone no.' field. At the bottom, there are 'Accept', 'Add Item', 'Attach Document', 'Cancel', and 'Help' buttons.

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.

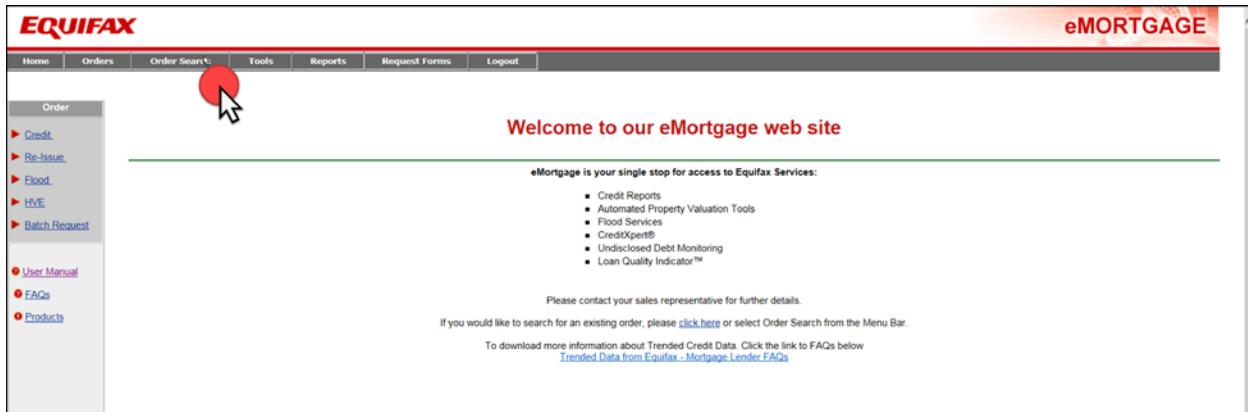


Figure 25 Order Search

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.

This screenshot shows the 'Order Search' page. The top navigation bar and sidebar are identical to Figure 25. The main form is titled 'Order Search' and contains fields for Account Number (with value '999'), Loan Number, Order Number, SSN, First Name, Last Name, Product Code (set to 'ALL'), and Search Days. Below the form are buttons for 'Search' (with a red circle and cursor icon), 'Clear', 'Close', and 'Help'. At the bottom, there's a footer bar with links for Contact Us, Privacy, Legal, and FCRA.

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.*

The screenshot shows the EQUIFAX eMORTGAGE software interface. At the top, there's a navigation bar with links for Home, Orders, Order Search, Tools, Reports, Request Forms, and Logout. Below the navigation bar is a search result table titled "Order Search Result". The table has columns for Select, Account#, Loan#, Order#, Last Name, First Name, Date Entered, SSN, Product Type, Repository, Requested By, and Status. An "Alternative access to MergePlus Request" link is visible above the table. A context menu is open over the Order# column for the row with Order# V1UEE7. The menu items include: Display Report, Update to MergePlus (which is circled in red), Display Disclosure, Add/Drop Bureau, Add/Drop Applicant, Run CreditXpert, Display Consumer Copy, Display Customer Explanation Letter, Display CEL-Inquiry Only, and Order PreClosure. At the bottom of the screen, there are several buttons: Previous, Next, Close, and Help.

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.
- The only special character allowed in the document name is an underscore (_)
 - Attachments must be one of the following file types: .pdf or .tif
6. Click the “Add Item” button.

The screenshot shows the EQUIFAX eMORTGAGE MergePlus Request page. At the top, it displays "MergePlus Request" and the Order# V1UEE7. Below this, there are sections for "Product Status" (Merged Credit Report Delivered), "Applicant" (Applicant SSN), and "Co-Applicant" (Co-Applicant SSN). The main area contains two tables: "Tradelines" and "Public Records". The "Tradelines" table lists various creditors, account numbers, and account details. The "Public Records" table lists court names, dates filed/released, amounts, case numbers, and public record types. At the bottom of the page, there is a form with fields for "Borrower's Contact Phone no.", "Ext", "Phone Number", "Email Address", and buttons for "Accept", "Add Item", "Attach Document", "Cancel", and "Help". A red box highlights the "Borrower's Contact Phone no." input field.

Figure 28 MergePlus Request, Add Item

- 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.
- Click the “Accept” button.

The screenshot shows the 'Add Tradeline - Details' section of the EQUIFAX eMORTGAGE system. At the top, there are fields for Order # (V9VUL2), Account # (redacted), Product Status (Merged Credit Report Delivered), and Applicant SSN (redacted). Below these are radio buttons for Borrower (selected), Co-Borrower, and Joint. A 'VerificationType' dropdown is set to 'Creditor'. A checkbox 'Is the Creditor a LandLord?' is checked. The 'Tradeline' field contains 'Loads of Credit' and the 'Account Number' field contains '1122334455'. A large text area labeled 'Items to be verified' shows a message: 'NEW TRADELINE ADDED' and 'Comments: New credit card added April 2017.' Buttons at the bottom include 'Accept' (with a red arrow pointing to it), 'Clear', 'Cancel', and 'Help'.

Figure 29 Adding a New Tradeline or Public Record

- 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.
- Click “Accept.”

This screenshot shows the same 'Add Tradeline - Details' screen as Figure 29, but with additional highlighted fields. A red box surrounds the 'Is the Creditor a LandLord?' checkbox, which is checked. Below this, 'Address' and 'Phone Number' fields are present. A second red box surrounds the 'How Long? (Years)' input field. The rest of the interface, including the 'Tradeline' and 'Comments' sections, is identical to Figure 29.

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.”

MergePlus Request

Order #	V9VUL2	Product Status	Merged Credit Report Delivered	Applicant Applicant SSN	999008881	Co-Applicant Co-Applicant SSN	
Account #	[REDACTED]						

Tradelines

Sel VI	Verify	B/C	Bureau	Account #	Creditor	Date Open	Hi-Credit	Last RPTD	Balance	Pay AMT	A/C	Rating
<input type="checkbox"/>	<input checked="" type="checkbox"/>	B	TU XPN EFX	00853478576	BRING YOU HOME MTG.	11/01/2013	106701	10/01/2016	92489	1117	M	01
<input type="checkbox"/>	<input checked="" type="checkbox"/>	B	EFX XPN TU	00843163	CLASSIC HOME MTG.	10/01/2013	96000	10/01/2016	0		M	01

Select Tradeline VI:

Public Records

Sel VI	Verify	Bureau	Court Name	Date Filed	Date Released	Amount	Case #	Public Record Type
<input type="checkbox"/>	<input checked="" type="checkbox"/>			01/01/2010		565		02
<input type="checkbox"/>	<input checked="" type="checkbox"/>			01/01/2010		500		02
<input type="checkbox"/>	<input checked="" type="checkbox"/>	TU		01/01/2010		565		02

New Verification Lines

Verify	Requested For	Type	Account #	Creditor	Phone Number
<input checked="" type="checkbox"/>	Borrower	TradeLine	1122334455	Loads of Credit	

Attachments

No Attachments

Borrower's Contact Phone no: [REDACTED] Ext: [REDACTED] Phone Number: [REDACTED] Email Address: [REDACTED]

Accept Add Item Attach Document Cancel Help

Contact Us | Privacy | Legal | FCRA

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.

MergePlus Update Confirmation

Order Number: SC8732

New TradeLines

Account#	Creditor	Verification Items	Comment
1122334455	Loads of Credit	NEW TRADELINE	New credit card added April 2017

Your update request has been submitted on 04/12/2017 at 17:44:02 EST.

Continue

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.

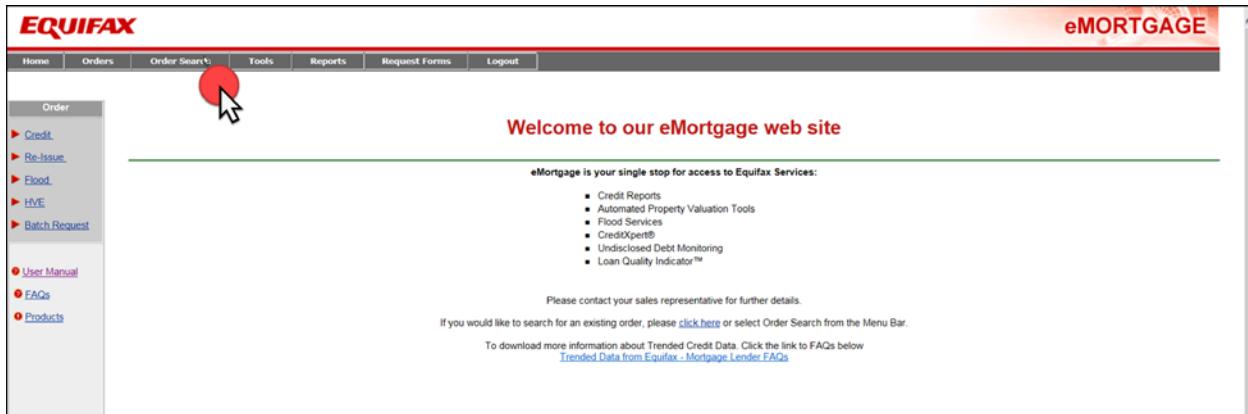


Figure 33 Order Search

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.

The screenshot shows the "Order Search" page. At the top, there is a red header bar with the Equifax logo on the left and "eMORTGAGE" on the right. Below the header is a navigation bar with links: Home, Orders, Order Search (highlighted with a red circle and a cursor icon), Tools, Reports, Request Forms, and Logout. The main content area is titled "Order Search" and contains a form with fields for Account Number (with value 999), Loan Number, Order Number, SSN, First Name, Last Name, Product Code (set to "ALL"), and Search Days. Below the form are buttons for "Search" (with a red circle and a cursor icon), "Clear", "Close", and "Help". At the bottom, there is a footer bar with links: Contact Us | Privacy | Legal | FCRA.

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.*

The screenshot shows the EQUIFAX eMORTGAGE software interface. At the top, there's a navigation bar with links for Home, Orders, Order Search, Tools, Reports, Request Forms, and Logout. Below the navigation bar is a search result table titled "Order Search Result". The table has columns for Select, Account#, Loan#, Order#, Last Name, First Name, Date Entered, SSN, Product Type, Repository, Requested By, and Status. An "Alternative access to MergePlus Request" link is visible above the table. A context menu is open over the Order# column for the row with Order# V1UEE7. The menu items include: Display Report, Update to MergePlus (which is circled in red), Display Disclosure, Add/Drop Bureau, Add/Drop Applicant, Run CreditXpert, Display Consumer Copy, Display Customer Explanation Letter, Display CEL-Inquiry Only, and Order PreClosure. At the bottom of the screen, there are several buttons: Previous, Next, Close, and Help.

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.
- The only special character allowed in the document name is an underscore (_)
 - Attachments must be one of the following file types: .pdf or .tif
6. Click the “Add Item” button.

The screenshot shows the EQUIFAX eMORTGAGE MergePlus Request page. At the top, it displays the MergePlus Request section with Order# V1UEE7 and Account# [REDACTED]. Below this is a "Tradtelines" section containing a grid of creditor information. The next section is "Public Records" with a similar grid. At the bottom, there's a form for "New Verification Lines" with fields for Borrower's Contact Phone no., Exit, Phone Number, Email Address, and several buttons: Accept, Add Item, Attach Document, Cancel, and Help. A red box highlights the "Borrower's Contact Phone no." input field.

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
- Click the "Accept" button.

The screenshot shows the EQUIFAX eMORTGAGE interface. At the top, there's a navigation bar with links for Home, Orders, Order Search, Tools, Reports, Request Forms, and Logout. Below the navigation bar, there's a form for adding a tradeline. The 'Tradeline' field is highlighted with a red arrow and contains the value 'Public Record'. The 'Docket/Case # or BkPg' field is also highlighted with a red arrow. A modal window titled 'Items to be verified' is open, displaying the text 'Court Name, Court Location, Public Record Type, Plaintiff Name, Defendant name, Amount'. There are 'Accept' and 'Cancel' buttons at the bottom of the modal.

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."

The screenshot shows the MergePlus Request Page. It features a table for 'New Verification Lines' with columns for Verify (checkbox checked), Requested For (Borrower), Type (TradeLine), Account# (Docket/Case # or BkPg), Creditor (Public Record), and Phone Number. Below this is an 'Attachments' section with fields for Borrower's Contact Phone no., Ext., Phone Number, and Email Address. A note indicates 'No Attachments'. At the bottom, there are 'Accept' and 'Cancel' buttons.

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.

The screenshot shows the Merge Plus Update Confirmation page. It displays a table for 'New TradeLines' with one row. The table columns are Account#, Creditor, Verification Items, and Comment. The account number is 'Docket Case # or Bk Pg', the creditor is 'Public Record', the verification item is 'NEW TRADELINE', and the comment is 'Court Name, Court Location, Public Record Type, Plaintiff Name, Defendant name, Amount'. A note at the bottom states 'Your update request has been submitted on 06/09/2017 at 17:13:54 EST.' and there is a 'Continue' button.

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.