

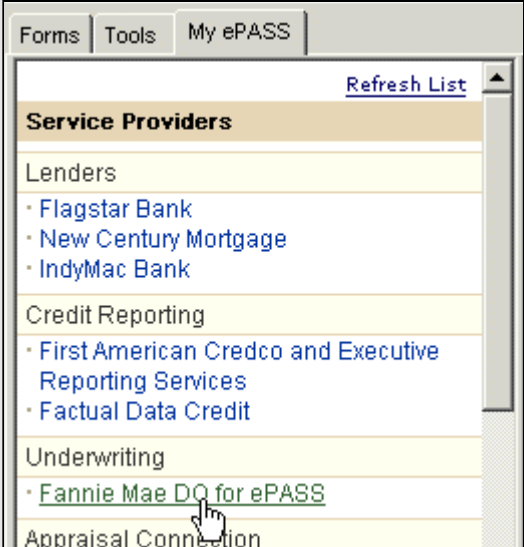


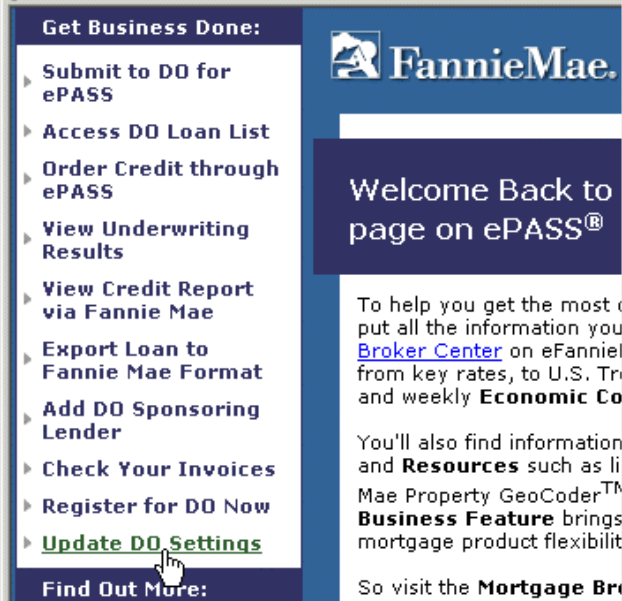
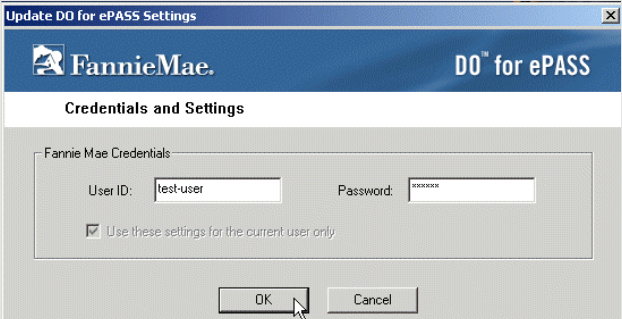
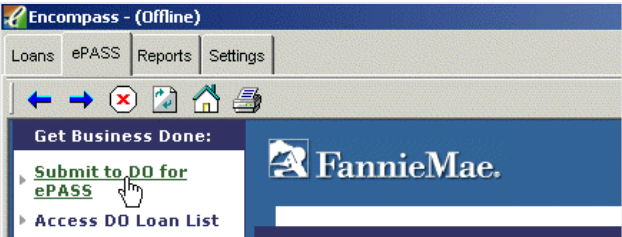
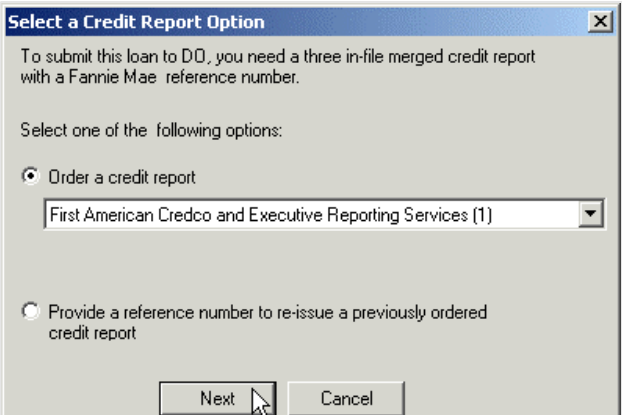
Submitting a loan to a sponsoring lender through Encompass and DO for ePASS

Tip: To print this document, click  (Print). To get a closer look at a screen, click  (Zoom In) in the toolbar.

This document shows experienced users of Encompass™ how to submit a loan to a sponsoring lender by using Encompass and Fannie Mae's DO™ for ePASS®. This document only shows the steps involved with submitting the loan once you are in ePASS. For a more detailed look at how to create a new loan in Encompass and submit it to a sponsoring lender through DO for ePASS, see the Quick Steps document [Submitting a loan to underwriting through Encompass](#).

This first step assumes you already have the loan open in Encompass and are ready to request credit and submit the loan to underwriting.

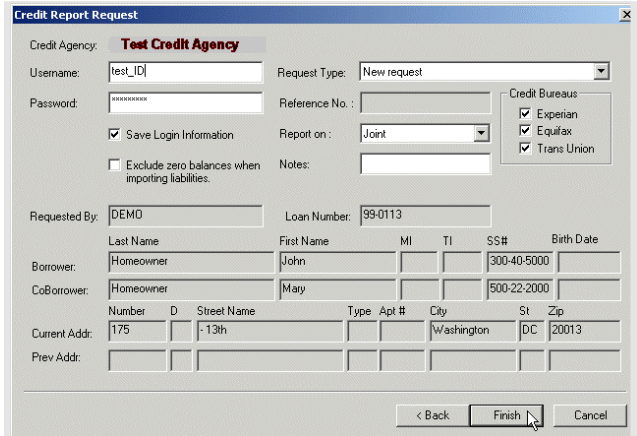
Step	Screen
<p>1. To request a credit report and underwriting findings, click the My ePASS tab, then click Fannie Mae DO for ePASS.</p>	

Step	Screen
<p>2. The Fannie Mae DO for ePASS screen appears. Before you submit the loan to DO for ePASS, verify that your DO user ID and password are entered correctly. Click Update DO Settings.</p> <p>Note: You only have to perform this settings procedure once. The settings remain the same until you change them. If you have already set up your user ID and password, go to Step 4.</p>	
<p>3. Enter your DO user ID and password, then click OK.</p> <p>Note: You only have to perform this settings procedure once. The settings remain the same until you change them.</p>	
<p>4. To submit the loan to DO for ePASS, click Submit to DO for ePASS.</p>	
<p>5. The Select a Credit Report Option screen appears. Select a credit information provider from the list. Make sure that you have both an ePASS account and a Fannie Mae account with the credit provider that you choose. After you select a credit information provider, click Next.</p> <p>Important: Fannie Mae requires a three in-file merged credit report, so make sure credit provider you choose provides this type of report.</p>	

Step

- The Credit Report Request screen appears. Enter the user ID and password that were given to you by your credit provider. Fannie Mae requires a three in-file merged credit report, so make sure a check appears next to all three selections in the **Credit Bureaus** section. Order a joint credit report if the borrower and co-borrower appear on the same 1003, or an individual credit report for each borrower that appears on a separate 1003. Make the appropriate selection in the remaining fields. Click **Finish** to submit the request.

Screen



Credit Report Request

Credit Agency: **Test Credit Agency**

Username: test_ID | Request Type: New request

Password: | Reference No.: |

Save Login Information | Report on: Joint

Exclude zero balances when importing liabilities. | Notes: |

Requested By: DEMO | Loan Number: 99-0113

Borrower: Homeowner | John | MI | TI | SS# 300-40-5000 | Birth Date

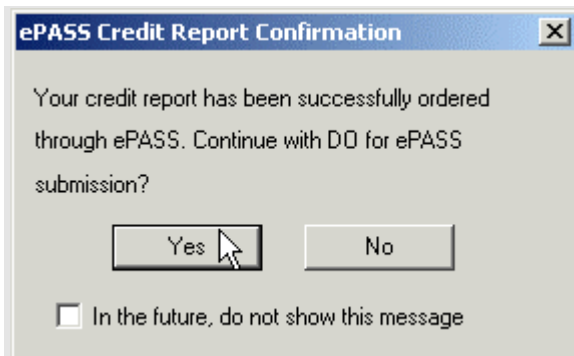
CoBorrower: Homeowner | May | | | 500-22-2000 |

Current Addr: Number 175 | D | Street Name | Type | Apt # | City Washington | St DC | Zip 20013

Prev Addr: | | | | | | | |

< Back | Finish | Cancel

- A processing screen appears indicating the status of your request. Simply wait for the processing to complete. When the credit report is available, the ePASS Credit Report Confirmation screen appears. Click **Yes** to continue.

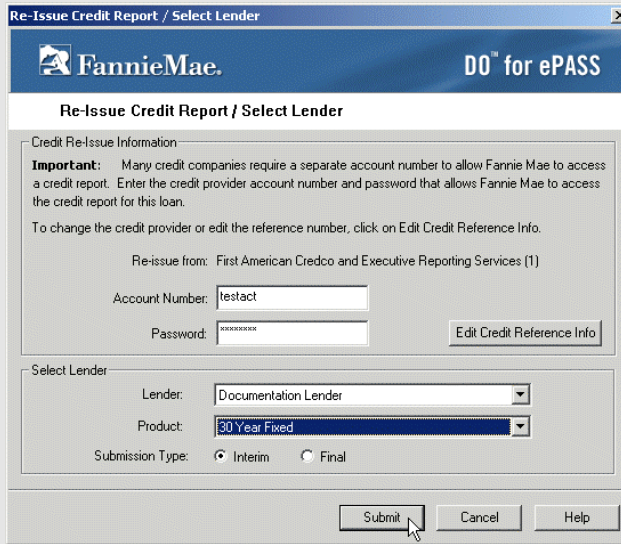


ePASS Credit Report Confirmation

Your credit report has been successfully ordered through ePASS. Continue with DO for ePASS submission?

Yes | No

In the future, do not show this message

Step	Screen
<p>8. The Re-Issue Credit Report/Select Lender screen appears. Before you can receive an underwriting recommendation, you must ensure that DO for ePASS has access to a current joint or individual credit report.</p> <p>If you have already requested a credit report through DO for ePASS, that credit report is automatically used for this submission and you do not need to enter a reference number. To complete the submission process, take the following steps:</p> <ol style="list-style-type: none"> Enter the Fannie Mae account number and password assigned by the credit provider from which you originally requested the credit report. <p>Note: The Fannie Mae user name and password for the credit provider may be different from the ePASS user name and password assigned by the same credit provider.</p> Select the sponsoring lender to which you want to submit the loan. After you select a lender, the products offered by that lender appear in the Product list box. Select the product you want to use. Select the type of submission you want to perform. The submission type denotes the party that will control the Form 1003 data in the electronic loan file. To retain control of the Form 1003 data so that you can continue making changes to the data after the submission is complete, select Interim. To transfer the control and editing rights of the Form 1003 data to your sponsoring lender, select Final. Click Submit to submit the loan to the sponsoring lender you selected. 	


Step

9. A processing screen appears indicating the status of your request. Simply wait for the processing to complete.

Screen



10. When the findings are available, the Fannie Mae Underwriting Findings report screen appears. The findings and credit reports are automatically downloaded to the ePASS Business Center and saved on your computer.

Note: To print the Fannie Mae Underwriting Findings report, click the **Print** () icon in the menu bar.

