



# **Encompass - User Guide**

## **ScoreNavigator, Inc**

26 June 2024

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# Encompass - User Guide

## ScoreNavigator, Inc

### 1. About ScoreNavigator, Inc.

**For over 22 years, the team at ScoreNavigator has helped over 4000 loan officers to close more loans.**

ScoreNavigator's **Point Deduction Technology®** is nothing short of a paradigm shift in credit report analysis. This proprietary technology employs a sophisticated algorithm that goes beyond the surface-level assessment of credit reports, offering a granular analysis of each item's impact on the overall credit score. By assigning a point deduction value to both positive and negative report items, it provides users with a clear, numerical understanding of what's affecting their credit and how.

The application of **Point Deduction Technology®** enables ScoreNavigator to deliver a level of detail in credit report analysis that is unparalleled. This analytical depth allows users to identify specific factors influencing their credit scores, including errors or discrepancies that could be rectified to improve their credit standing. Unlike conventional credit reporting services, which often leave consumers guessing the impact of individual report items, ScoreNavigator demystifies credit scores through transparency and precision.

For loan officers, the **Mortgage Action Plan™** is a transformative tool that enhances the efficiency and effectiveness of the mortgage pre-approval process. It serves as a digital consultant, offering insights that enable loan officers to make informed decisions quickly. By having access to a detailed analysis of an applicant's credit health, loan officers can easily identify viable candidates for mortgage approval, thereby streamlining the qualification process.

This plan significantly boosts the qualification rates of clients by providing a clear blueprint for credit improvement. Loan officers can guide their clients through the recommended steps, fostering a collaborative relationship that extends beyond mere transactional interactions. This collaborative approach not only enhances client satisfaction but also contributes to a higher success rate in mortgage applications.

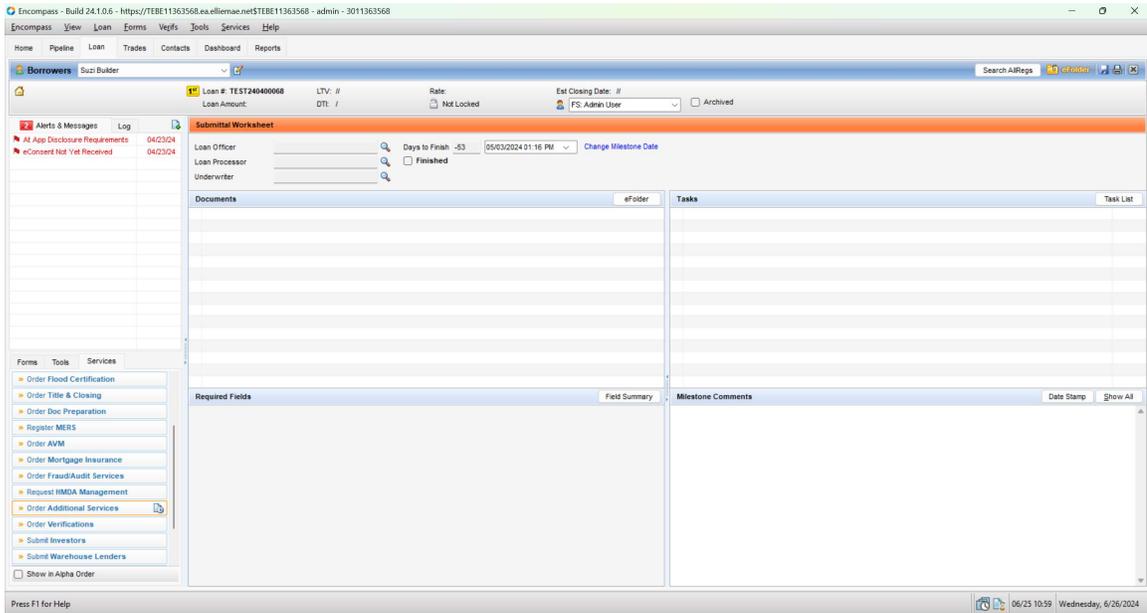
Moreover, the efficiency gained through this process allows loan officers to manage their time and resources more effectively. By reducing the amount of time spent on each application, loan officers can focus on delivering personalized service to a larger client base. This not only improves productivity but also enhances the overall customer experience, setting the stage for increased referrals and a stronger reputation in the competitive mortgage industry.

### 2. ScoreNavigator Ordering

**ScoreNavigator** is currently available to **Encompass** users that have pulled a credit report from one of the integrated Credit Repositories on their borrower(s). If you have a recently request report from one of these partners, please continue reading to see how to **Access ScoreNavigator Using Encompass**.

### 3. Accessing ScoreNavigator Using SmartClient

If you have not already requested analyzation by **ScoreNavigator**, click the **Services** tab and choose **Order Additional Services**.

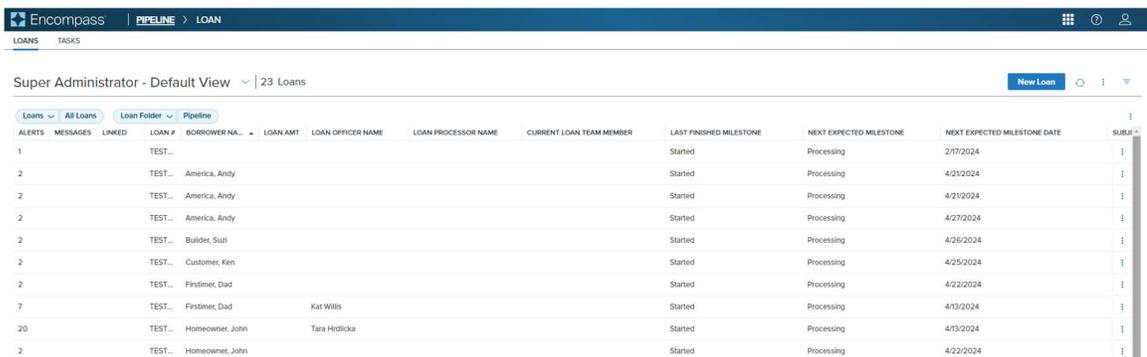


If you have never used ScoreNavigator, you should find ScoreNavigator under **All Providers**. Once you use ScoreNavigator once, you may have ScoreNavigator show up under **My Providers** as a shortcut to the service.

### 4. Accessing ScoreNavigator Using Encompass Web

The ScoreNavigator App is available via the **Encompass Web** and **SmartClient** interfaces. The following screenshots are from the Encompass Web version.

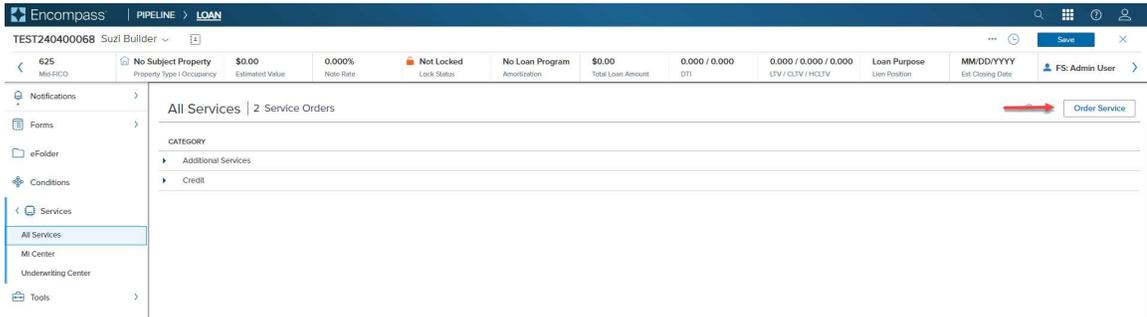
From your **Pipeline**, click on a loan to open that loan.



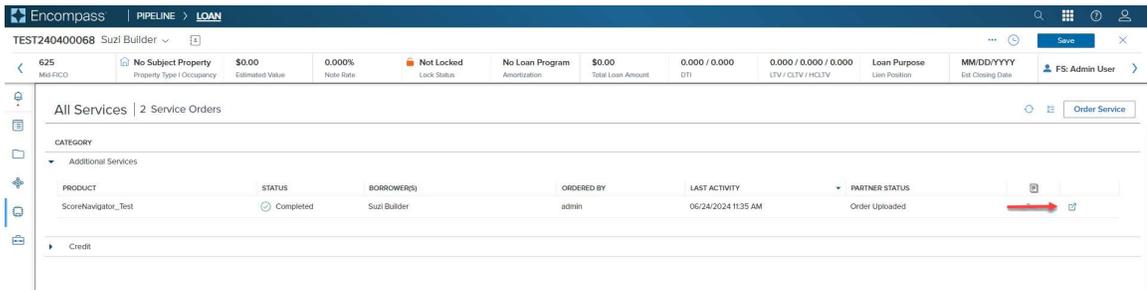
Once the loan is loaded and you have already pulled credit, you may go to **Services** on the right-hand side of the page, then click **All Services**.

## 5. Ordering ScoreNavigator Service via Encompass Web

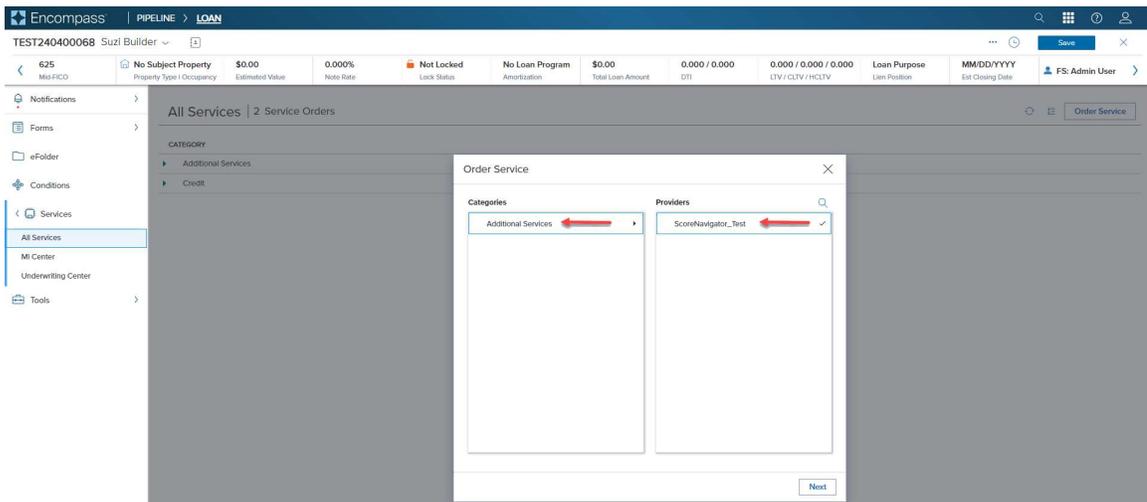
If you have not already requested analyzation by ScoreNavigator, click the **Order Service** button on the top right of the **All Services** pane.



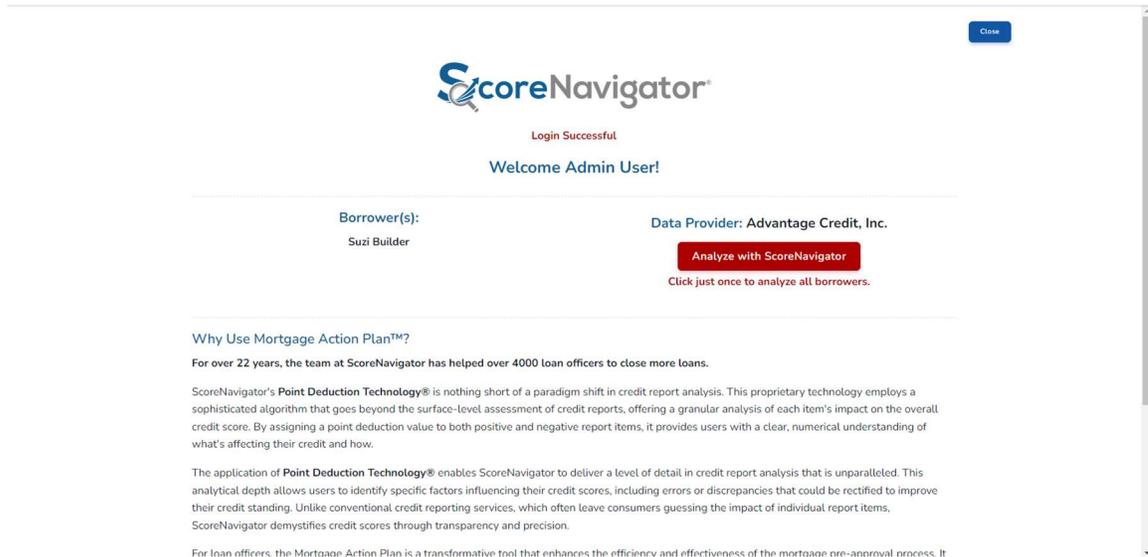
If you have already had ScoreNavigator analyze your loans data, click the **icon** below to relaunch your previous results.



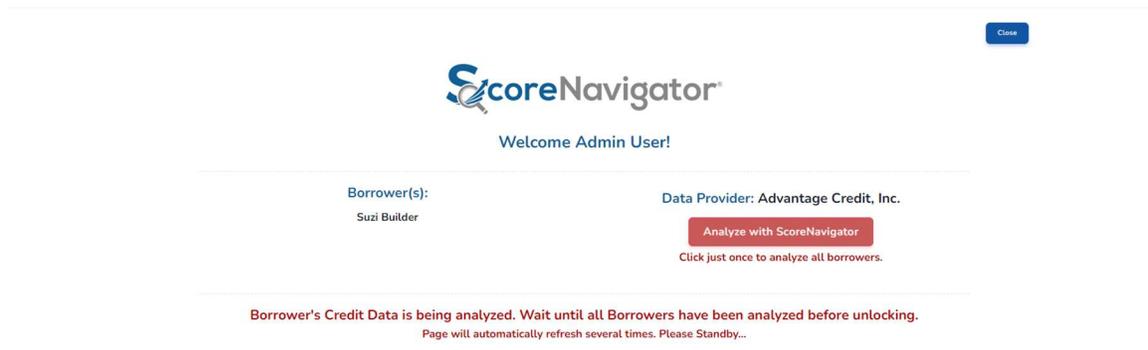
Once you click Order Service at the top, you will have a list of Categories and Providers. ScoreNavigator is listed under the **Additional Services** category. The Provider Name will be **ScoreNavigator**.



Once you click on the **Order Service** button, you will be greeted and the borrowers will be listed on your loan. Click **Analyze with ScoreNavigator** to request ScoreNavigator to fetch and analyze the credit reports of these borrowers.



Once you click the **Analyze with ScoreNavigator** button, you will see several messages on your screen while the reports are fetched and analyzed. Please wait until all Borrowers have been analyzed before unlocking results.



## 6. Unlocking Features of ScoreNavigator Analysis

Once the analysis is complete, you will see a ScoreNavigator Preview like shown below. The Preview will show all three credit bureau scores: **TransUnion, Equifax, and Experian**. You will also see a potential Max Score, if following our Action Steps, Short Term, Long Term, and Immediate Recoverable Points.

From here, you may choose to **Unlock Features** to help maximize your Borrowers' scores. You may unlock **Mortgage Action Plan (M.A.P.)** and / or ScoreNavigator's own **Simulators: Target Score Simulator, Money Simulator, and Manual Score Simulator**. These options may be unlocked per bureau, or you may be unlocked for all bureaus at once.

More on these in the pages to follow.



### 7.2. Mortgage Action Plan – Navigation

At the top, you have a **Bureaus** dropdown. If you have unlocked a bureau, you may navigate to it here.



At the top, you have a **Simulators** dropdown. If you have unlocked a Simulator any bureau, you may navigate to it here.



### 7.3. Mortgage Action Plan – Tradeline Report

The M.A.P. Tradeline Report has several detailed documents such as a Complete Tradeline Report with our own Point Deduction Technology®. We also highlight in red where most errors occur on a credit report.

Tradelines		Recommendations		Credit Summary		
<b>Tradelines</b>						
Bureau	Current Score	Target Score	Max Score	Action Points		
	619	850	703	Short Term	Long Term	Immediate
				54	55	84
Bureau	Current Score	Target Score	Max Score	Action Points		
	630	850	714	Short Term	Long Term	Immediate
				54	55	84
Bureau	Current Score	Target Score	Max Score	Action Points		
	625	850	709	Short Term	Long Term	Immediate
				54	54	84
<b>Tradelines</b>						
Positive Accounts - OPEN						
Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
ATT UNIVERSAL CARD From Pre****	01/01/2024 03/01/2024	03/01/2024	\$3500 RV - PAY AS AGREED	\$3350 -	0 / 0 / 0	TU EQ EX 20 20 20
BANK OF KENTUCKY From Pre****	02/01/2022 03/01/2024	03/01/2024	\$8823 IN - PAY AS AGREED	\$0 -	0 / 0 / 0	TU EQ EX 0 0 0

The tradelines are organized as follows: Positive Accounts – OPEN, Positive Accounts – CLOSED, Negative Accounts – OPEN, Negative Accounts – CLOSED, Public Records, and Collections.

**Tradelines**  
Positive Accounts - OPEN

Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
ATT UNIVERSAL CARD From Pre****	01/01/2024 03/01/2024	03/01/2024	\$3500 RV - PAY AS AGREED	\$3350 -	0 / 0 / 0	TU EQ EX 20 20 20
BANK OF KENTUCKY From Pre****	02/01/2022 03/01/2024	03/01/2024	\$8823 IN - PAY AS AGREED	\$0 -	0 / 0 / 0	TU EQ EX 0 0 0
BANK ONE From Pre****	02/01/2021 03/01/2024	03/01/2024	\$10605 IN - PAY AS AGREED	\$5342 -	0 / 0 / 0	TU EQ EX 0 0 0
BANK ONE KENTUCKY From Pre****	05/01/2004 03/01/2024	03/01/2024	\$1443 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	TU EQ EX 0 0 0
DISCOVER CARD SERVICES From Pre****	11/01/2023 03/01/2024	03/01/2024	\$2000 RV - PAY AS AGREED	\$1800 -	0 / 0 / 0	TU EQ EX 16 16 16
FIRST USA BANK From Pre****	07/01/2023 03/01/2024	03/01/2024	\$3000 RV - PAY AS AGREED	\$2050 -	0 / 0 / 0	TU EQ EX 12 12 12
HESS/ CRS From Pre****	06/01/2004 03/01/2024	03/01/2024	\$800 RV - PAY AS AGREED	\$750 -	0 / 0 / 0	TU EQ EX 6 6 6
KENTUCKY NATIONAL From Pre****	02/01/2018 03/01/2024	03/01/2024	\$130000 MTG - PAY AS AGREED	\$123773 -	0 / 0 / 0	TU EQ EX 0 0 0
KENTUCKY TELCO From Pre****	07/01/2022 03/01/2024	03/01/2024	\$480 IN - PAY AS AGREED	\$255 -	0 / 0 / 0	TU EQ EX 0 0 0

Positive Accounts - CLOSED

### 7.4. Mortgage Action Plan – Recommendations

Under the M.A.P. Section, you also have access to our **Recommended Action Steps**. These steps show specific actions that may be taken to retrieve X number of points on your score, if you follow the Recommended Action.

Tradelines
Recommendations
Credit Summary

Recommendations

Bureau	Current Score	Target Score	Max Score	Action Points		
				Short Term	Long Term	Immediate
	619	850	703	54	55	84

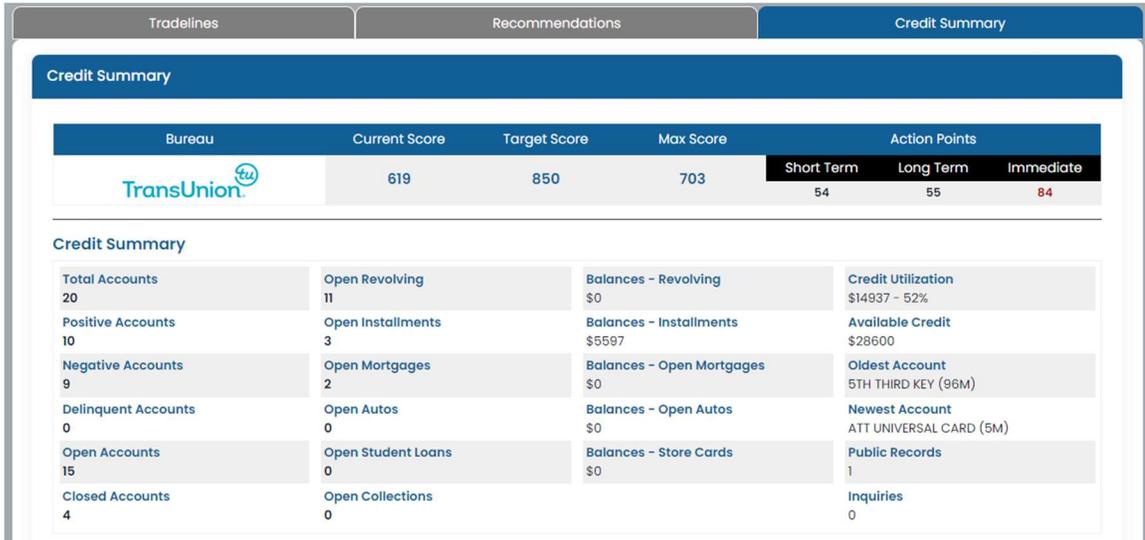
**Recommendations**  
To get the maximum point increase on your credit scores, you should follow the below instructions. Please read all of the instructions before proceeding.

**Actions - Positive Accounts**

Pay Down Balance	Points
HESS/ CRS From Pre****	6 points
Examine HESS/ CRS (#From Pre****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$886 by the 23 <sup>rd</sup> of the month could result in 6 points. Going forward, its best to make payment by the 1 <sup>st</sup> of the month and to keep the balance below \$64.	
Pay Down Balance	Points
DISCOVER CARD SERVICES From Pre****	16 points
Examine DISCOVER CARD SERVICES (#From Pre****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$1640 by the 23 <sup>rd</sup> of the month could result in 16 points. Going forward, its best to make payment by the 1 <sup>st</sup> of the month and to keep the balance below \$160.	

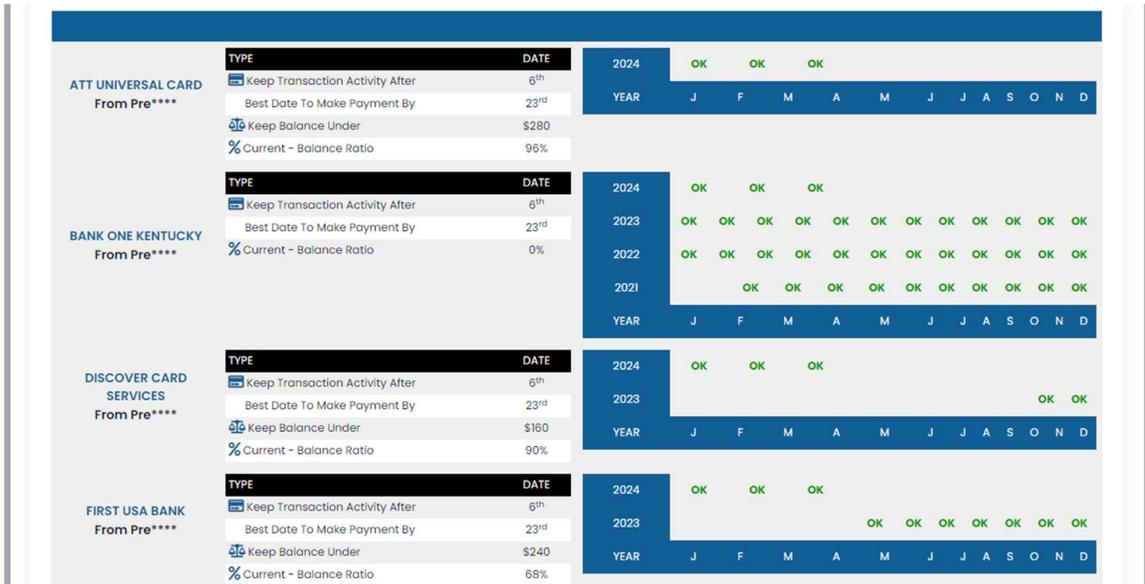
### 7.5. Mortgage Action Plan – Credit Summary

Another Report under M.A.P. is our **Credit Summary**, which shows the borrower’s current and max score, short term, long term, and immediate action points. Below that are various credit report metrics and statistics of the overall make-up of the borrower’s credit report.



Next, you will see vital instructions for paying your accounts, such as when to Keep Transaction Activity After, the Best Date to Make Payment By, your Current Balance Ratio, and thresholds to Keep Balances Under.

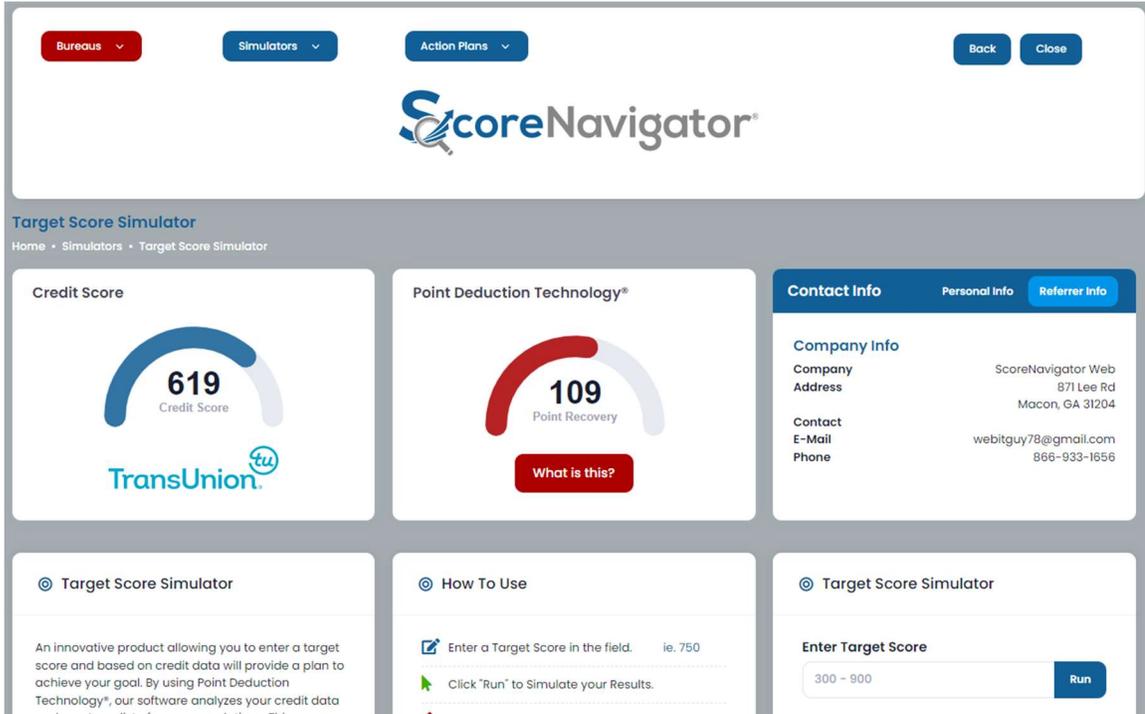
To the right of that information is a detailed **Payment History Chart**, if payment history is reported.



## 8. Using the Simulators

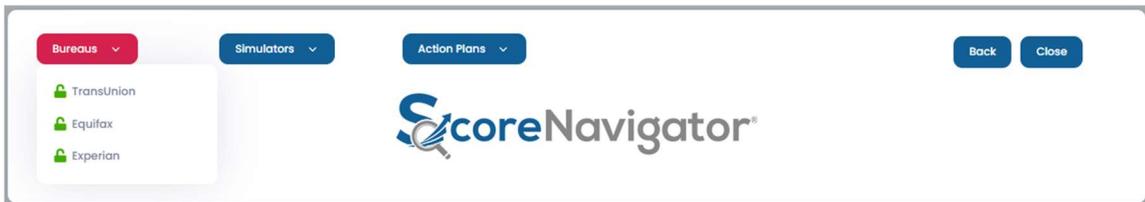
### 8.1. Simulators – Overview

One of ScoreNavigator’s greatest features is its **Simulators**. Our Simulators are built on top of our own **Point Deduction Technology®**. Our Simulators include: **Target Score Simulator**, **Money Simulator**, and a **Manual Score Simulator**.

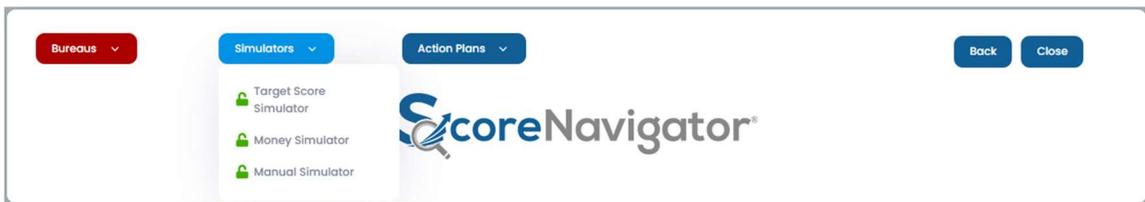


### 8.2. Simulators – Navigation

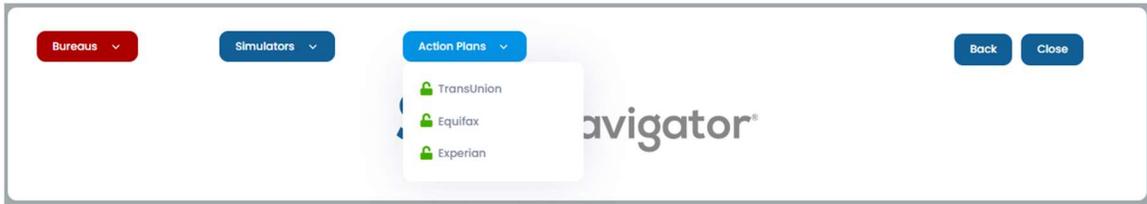
At the top, you have a **Bureaus** dropdown. If you have unlocked a Simulator for any bureau, you may change the bureau here.



At the top, you have a **Simulators** dropdown. If you have unlocked a Simulator for any bureau, you may navigate to it here.

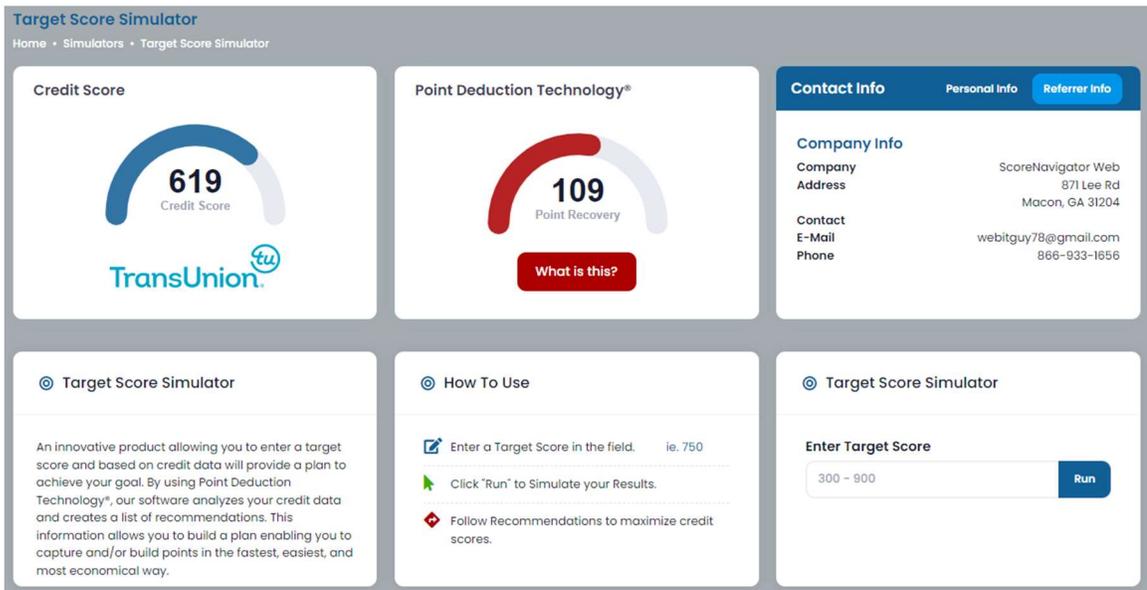


At the top of the Simulators page, you have an **Action Plans** dropdown. If you have unlocked a M.A.P. for any bureau, you may navigate to it here.



### 8.3. Simulators – Target Score Simulator

Below is our **Target Score Simulator**. This Simulator asks you to enter a **Target Score** in the form field, and click **Run** to simulate your results.



The goal of the **Target Score Simulator** is to give you the most efficient route to your Target Score using the least number of accounts possible to make it easier for the borrower to follow the recommendations.

Results - Target Score Simulator

The Following Actions Are Recommended

- ⚡ Examine **DISCOVER CARD SERVICES (#From Pre\*\*\*\*)** to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay **\$1640** by the **23<sup>rd</sup>** of the month could result in **16 points**. Going forward, its best to make payment by the **1<sup>st</sup>** of the month and to keep the balance below **\$160**. 16 pts
- ⚡ Examine **HESS/ CRS (#From Pre\*\*\*\*)** to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay **\$550** by the **23<sup>rd</sup>** of the month could result in **5 points**. Going forward, its best to make payment by the **1<sup>st</sup>** of the month and to keep the balance below **\$64**. 5 pts

21 PTS

Potential Score Change

Your credit score will likely increase by 21 points and cost you \$2190.

Maximum Score using these recommendations - 640

The best estimated day of the month to have your credit pulled - 2<sup>nd</sup>\*

\* The estimated date is based upon following the above action steps.

Target Score Simulator

Enter Target Score

Run

### 8.4. Simulators – Money Simulator

Below is our **Money Simulator**, also known as the Best Use of Funds Simulator. This Simulator asks you to enter a **dollar amount** in the form field, and click **Run** to simulate your results.

**Money Simulator**

Home • Simulators • Money Simulator

Credit Score

619

Credit Score

Point Deduction Technology®

109

Point Recovery

What is this?

**Contact Info**    Personal Info    Referrer Info

**Company info**

Company Address    ScoreNavigator Web  
871 Lee Rd  
Macon, GA 31204

Contact E-Mail    webitguy78@gmail.com  
Phone    866-933-1656

Money Simulator

The Money Simulator will show you the best place to apply money to your creditors so you can get the most positive impact on your score.

How To Use

- ✔ Enter a dollar amount in the field.    ie. 500
- ➡ Click "Run" to Simulate your Results.
- ⚡ Follow Recommendations to maximize credit scores.

Money Simulator

Enter Funds Available

Run



In this screenshot, notice we have changed the DISCOVER CARD SERVICES balance to \$1000 down from \$1800.

Account Name	Credit Limit	Balance	Change Status	Points
BANK ONE KENTUCKY #From Pre****	1443	0	<input type="text"/>	0pts
DISCOVER CARD SERVICES #From Pre****	2000	1000	<input type="text"/>	16pts
FIRST USA BANK #From Pre****	3000	2050	<input type="text"/>	12pts

When you click **Run**, the **Manual Simulator** will show the expected score change, if any. In this example, paying \$800 on DISCOVER CARD SERVICES should net your borrower 6 points on their score.

Results - Manual Simulator

**The Following Actions Are Recommended**

⚡ Setting balance to \$1000 on DISCOVER CARD SERVICES From Pre\*\*\*\*.

👍 6 PTS

**Potential Score Change**

Your credit score will likely increase by 6 points.

Manual Simulator Change Simulators

Open Accounts

Positive - Revolving Accounts

Account Name	Credit Limit	Balance	Change Status	Points
ATT UNIVERSAL CARD #From Pre****	3500	3350	<input type="text"/>	20pts
BANK ONE KENTUCKY #From Pre****	1443	0	<input type="text"/>	0pts
DISCOVER CARD SERVICES #From Pre****	2000	1800	<input type="text"/>	16pts

## 9. ScoreNavigator Pricing

Please contact ScoreNavigator directly for pricing at [info@scorenavigator.com](mailto:info@scorenavigator.com).