

Sending Credit Authorization in Encompass

Purpose: If application is taken over the phone or if borrower fails to check box granting credit authorization when completing online application then this process sends the appropriate credit authorization document to the borrower(s) for electronic signature.

1. On Borrower Summary page in the Transaction Details box, set the Lender to **Johns Creek Mortgage, LLC**

Transaction Details

Lender: Johns Creek Mortgage, LLC

Loan Program: FHA

Closing Cost: Kind Lending - GA Purchase - FH

Loan Documentation Type Code: (F) Full Documentation

Product and Pricing

Access Lenders

Copy Loan Number to lender case number

Loan Number: 2608003673

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2. Go to eFolder and click on **Request** button.

eConsent Request eDisclosures Retrieve Document Manager File Manager Send

3. Click on the + **(Add Document)** icon.

Preview Print Send

Add Document

4. Scroll down to **Credit Authorization** and click on it to highlight then click **Add**.
5. Once the document is prepared, click **Send**.
6. Select the appropriate **Sender Type**:
 - a. For LO's, use **Current User**
7. For LOA's, use **Loan Officer**
8. In Authorization Code field, input the last 4 digits of the borrower(s)' SSN.
9. Add the sentence "**The authorization code is the last 4 digits of your social security number**" to the body of the message:

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B I U

The <<Recipient Full Name>> loan application is available to view on my website. It is a password-protected website that provides 24-hour access to the status and details of the application. You can also view, sign, and return required documents. Please follow the instructions below.

The authorization code is the last 4 digits of your social security number.

Please sign and return the following documents:

10. Click **Send**.