Ordering credit through Calyx Point with Advantage Credit

From Page 3 of the Loan Application, In the Liabilities section, Click Request Credit or From Services Menu, Click Credit Reports, Click Request Credit

🙊 Point - [test2]			
🔲 File Edit Marketing Forms eLoanFile	Verifs Track Banker Lenders Services Interfa	es Bor/Co-Bor Utilities Window Help	
	🖒 🗐 🗊 🍞 🗐 🔶 AVM Reports	•	
Navigation Rand	Closing Docume	nts 🕨 💷 👘	
Navigation Paner	- testcases, david Loal Credit Reports	Request Credit	
🚯 Loans 🛞	Flood Certificat	on 🕨 View Credit	
testrases david	New Insert dit Del Hazard Insuran	ce 🕨 Populate Liabilities ovec Up Dn	
costcases, autra	Initial Disclosure	**	
Primary Data Folder	Title/Escrow	Cash (Mila) (a)	
Borrower Information	Peol Estate Owned Verifications	Cash/Mkt val	
Loan Application-1	Real Estate Owned		
Loan Application-2	Vested Interest in Retirement Funds		
Loan Application-4	Net Worth of Business(es) Owned		
Loan Application 5	Charles and Bonds Charles Tatal Amount	Other Assets	
Prequalification	Stocks and Bonus Shales Total Allount	Other Assets	
Amortization Schedule			
Cash-To-Close			
Loan Comparison	i i i i		
Fees Worksheet			
Good Faith Estimate	Life Ins: Face Amt		
LID 1 Settlement Statement			
HUD-1A Settlement Statement	Subtotal Liquid Assets	Total Assets (a)	
Truth-In-Lending			
TIL Section 32	Lidolitics		
MLDS/GFE(CA): Traditional Loans			
MLDS/GFE[CA]:Non-Traditional Loans	Request Credit Vew Credit Populate Liab.	Match to REO From VOM /L	
Combined Transmittal	DEO# Company	D // Al Delance Mith Det D // Off	
Mtg Loan Commitment	hcu# company	H7L7M Balance Mth Fint Fo Un	
Cash Flow Analysis-1			
Cash Flow Analysis-2			
Self Empline Analysis-A			
Loan Submission			
Patriot Act: Organization Identification			
Patriot Act: Borrower Identification			
Patriot Act: Co-Borrower Identification			
Request for Appraisal			
Inequestioninsurance			



- 1. Verify Borrowers' information
- 2. Select Bureaus, Request Type
- 3. Click Submit

Fredit Report Request					
Credit Agency	david testcas	e	1000 C 10		1.0 M
Advantage Credit, Inc (800) 670-7993 Getting Started Report Type	Name SSN Home Phone	First david 000-00-0002	Middle Birth Date	Last testca	se Suffi Age Age ried Separate
Individual Report Credit Report	Present Addr.	504 n grandviev anthill	vstStal	e MO	Zip 85488
 ✓ Equifax ✓ Experian ✓ TransUnion 	Former Addr. City		Stal	.e 🕅	Zip
Request Type Order New Report Re-issue Existing Report Upgrade Existing Report Retrieve Updated Report Credit Reference Number 1468537	(no co-borrowe Name SSN Home Phone Copy from	er) First	Middle Birth Date	Last 	Age Age ried Separated
Pay by credit card Enter Credit Card Copy credit report liabilities to this 1003	Present Addr. City Former Addr. City		State State	2	Zip Zip
Press F1 for help	Submit	Cancel			

Enter Advantage Credit Login and Password, click OK

Advantage Credit, Inc Login	×
	Need Help?
	Advantage Credit, Inc
User ID: Happy Client Password:	(800) 670-7993 <u>Getting Started</u>
, Save Password	
ОК	Cancel
Advan Credit R	eporting Services

www.advcredit.com 800-670-7993

Click Ignore \$0 Balance

pulate Liabilit	ies								
iabilities to be lo	gnored:				Liabilities	to be Imported:		# of Liabilitie	es: 3
Status Cred	tor Type	Balance	Pmt		Status	Creditor	Туре	Balance	Pmt 🔺
					Open	HOMECOME FIN	Mortgage	52729	404
					Open	SM SERVICING	Installment	30933	221
				45	Open	CAP ONE BK	Revolving	641	34
					Open	WASH MUTUAL	Revolving	625	19
				Ignore	Open	CAP ONE BK	Revolving	108	21
					Open	CAP ONE BK	Revolving	107	21
				-₽	Paid	HSBC NV	Revolving	0	0
				Import	Paid	GLELSI/CITIBAN	Installment	0	0
				Tubor	Paid	HSBC NV	Revolving	0	0
					Paid	US DEPT OF ED	Installment	0	0
					Paid	SPIEGEL	Revolving	0	0
					Paid	SM SERVICING	Installment	0	0
					Open	NBGL-YOUNKER	Revolving	0	0
				- 1	Paid	SM SERVICING	Installment	0	0
		20		₩	Paid	SM SERVICING	Installment	0	0
				Ignore	Paid	SW STDNT SRV	Installment	0	0
			_	\$ <u>0</u> Balance	Closed	BK SUN PR	Unknown		
					Paid	US DEP ED	Installment	0	0
					Paid	SW STDNT SRV	Installment	0	0
				Closed	Paid	SM SERVICING	Installment	0	0
					Paid	STUDENT LOAN	Installment	0	0.
						GEMR/ICP	Revoluina		150
					<u> </u>				
			Populat	e Do	n't Popula	te			

Click Populate

abilities	to be ignored.					Liabilities	to be imported.		# UI LIADIII	65.
Status	Creditor	Туре	Balance	Pmt 🔺		Status	Creditor	Туре	Balance	Pmt
Paid	HSBC NV	Revolving	0	0		Open	HOMECOME FIN	Mortgage	52729	404
aid	GLELSI/CITIBAN	Installment	0	0		Open	SM SERVICING	Installment	30933	221
Paid	HSBC NV	Revolving	0	0	4	Open	CAP ONE BK	Revolving	641	34
Paid	US DEPT OF ED	Installment	0	0		Open	WASH MUTUAL	Revolving	625	19
Paid	SPIEGEL	Revolving	0	0	Ignore	Open	CAP ONE BK	Revolving	108	21
aid	SM SERVICING	Installment	0	0	-	Open	CAP ONE BK	Revolving	107	21
pen	NBGL-YOUNKER	Revolving	0	0	-					
aid	SM SERVICING	Installment	0	0	Impart					
aid	SM SERVICING	Installment	0	0	Import					
aid	SW STDNT SRV	Installment	0	0		1				
losed	BK SUN PR	Unknown								
aid	US DEP ED	Installment	0	0						
aid	SW STDNT SRV	Installment	0	0						
aid	SM SERVICING	Installment	0	0	[
aid	STUDENT LOAN	Installment	0	0	-					
	GEMB/JCP	Revolving			Ignore					
aid	STUDENT LOAN	Installment	0	0	\$0 Balance					
aid	STUDENT LOAN	Installment	0	0	-	1				
losed	DISCOVER FIN	Revolving								
losed	CITI AUTO	Installment			Ignore					
losed	FHUTCREDADV	Revolving			Liosed					
head	MRNA AMERICA	Revoluina								



Advantage Credit's Custom Page

To View the Credit Report and/or Order a Tradeline Supplements: Click WEB

/iew Credit Report							
Poter	ntial Ec	quifax score (change	of +6 points v	vith <u>Credit</u>	Analyzer 📀	VIEW REPORT
FILE #: 15786 Applicant: DA ¹ Co-Bor:	81 VID TES	TCASE - 000000	1002	XP: 6 +	68 TU: 658 8 +1	B EF: 660 B +6	WEB Prequal mary cor Other Reports -
ADDR: 504 PREV:	N GRAM	VDVIEW STREET	, ANTHI	LL, MO 85488			UNMERGE REPORT
Submission Res	ults	Date	OK	Ordered By	Error M	escane	
EOUIFAX	B	12/12/2011	YES	TRACY VANCE	LIIOIII	casage	
EXPERIAN	В	12/12/2011	YES	TRACY VANCE			EXPERIAN
TRANSUNION	В	12/12/2011	YES	TRACY VANCE			✓ TRANSUNION ✓ EQUIFAX
Charges							@web C PDF View
Date	Desc	ription			Credit	Charge	
12/12/2011	3BUR				\$0.00	\$11.75	
12/12/2011	SURC	HARGE-MO Stat	e Surch	9	\$0.00	\$0.50	
2/8/2012	Calyx	Direct			\$0.00	\$0.00	
					Tax Total	\$0.00 \$12.25	



Click on the Creditor's name, complete Trade Supplement request and Click Submit

ACCT000034	DLA 11/11	ECOA B	Source (B) XP/TU/EF	Mortgage	AS AG	REED		
	CONVENTIO	AL REAL ESTAT	EMORTGAGE					
	Opened	Reported 12/11	Hi. Credit \$1620	Credit Lii	//credit.advcredit.c	com/?orderid=1578681&record	id=83 - Supplement Re	quest - ADVANTAGE CRED 📮 🗖
CAP ONE BK ACCT000027	12/11	ECOA B	Source (B) XP/TU/EF	Revolving	TRADELINE SUPPLE	https://credit.advcredit.com/?orderid	=1578681&recordid=83 - 5	upplement Request - ADVANTAGE CRED - V
					T		#1578681 - TE	STCASE, DAVID - 000000002
	Opened 10/06	Reported 12/11	Hi. Credit \$3600	Credit Lii	authorize a conference	call with the applicant.	ble, please enter the	applicant s phone number to
ACCT000022	DLA 12/11	ECOA B	Source (B) XP/TU/EF	Revolvin	Check and/or Verify			
					Update balance	Verify late date	s 🗆 Up	date rating
	Onened	Departed	Li Oredit	Ore dit Lis	Update payment	Not applicant		luded bankruptcy
	08/06	12/11	\$320	Credit Li	Delete duplicate	Account is close	d 🗆 Otl	ner
ACCT000021	DLA 11/11	ECOA B	Source (B) XP/TU/EF	Revolvin	☐ 12 months rating	C Account is curre	ent	- 220
					Account Number	JACCT000021		0
	35.8		2025	DEROGA	Creditor	CAP ONE BK		
	Opened 09/09	Reported 11/11	Hi. Credit \$28700	Credit Li	Applicant's Phone			
SM SERVICING ACCT000030	DLA 11/11	ECOA B	Source (B) XP/TU/EF	Educatio	Ordered By	TV-TEST999		O User Look Up
	LAST LATE D	ATE 01/06			Phone			
	Onened	Reported	Hi, Credit	Credit Li	Additional Instructions	•		×
	12/06	12/11	\$398	or out an				
ACCT000023	DLA 11/11	ECOA B	Source (B) XP/TU/EF	Revolvin				_ 0
	LAST LATE D	ATE 01/08			—			
					Document Description	Attach Documentation		
	1	1		CREDIT				Browse
AQUA FINANCE INC	Opened 01/07	Reported 12/10	Hi. Credit \$1999	Credit Lii	BUSH (There may b	e an additional fee)		Attach more
ACCT000025	DLA 12/10	ECOA B	Source (B)	Installme				
	INSTALLMEN	T SALES CONTR	ACT					
	Onened	Reported	Hi Credit	Credit Lin	nit Reviewed	30-59 60-89 90+	Past Due	Payment Balance
	06/11	07/11	\$2000	\$	2000 3 mos	0 0 0	0 -0-	Paid -0-



To View Other "free" Reports

Pote	ntial Ec	uifax score	change	of +6 points	with Credit	Analyzer 🕐	VIEW REPORT
FILE #: 15786 APPLICANT: DA	81 VID TES	TCASE - 00000	0002	XP: 6	68 TU: 658	B EF: 660	WEB / PDF Prequal Analyzer
CO-BOR:							– Other Reports – 🛛 💌
ADDR: 504 PREV:	4 N GRAN	NDVIEW STREET	r, anthi	LL, MO 85488			UNMERGE REPORT
Submission Re	sults						BORROWER
Bureau	For	Date	OK	Ordered By	Error M	essage	CO-BORROWER
EQUIFAX	В	12/12/2011	YES	TRACY VANCE			
EXPERIAN	В	12/12/2011	YES	TRACY VANCE			EXPERIAN
TRANSUNION	В	12/12/2011	YES	TRACY VANCE			EQUIFAX
Charges							
Date	Desc	ription			Credit	Charge	
12/12/2011	3BUR				\$0.00	\$11.75	
12/12/2011	SURC	HARGE-MO Sta	te Surch	9	\$0.00	\$0.50	
2/8/2012	Calyx	Direct			\$0.00	\$0.00	
					Tax Total	\$0.00 \$12.25	

One of the many "free" reports is the <u>Customer Explanation Letter</u>, which is a prefilled form letter available for the borrower to address any inquiries and any derogatory information on the original credit report or the refreshing report.

	- Other Reports -
	– Other Reports –
	SCORE DISCLOSURE
٢	
ι	CREDITORS
	ADVERSE SUMMARY
	MORTGAGE ONLY
	MTG W/SCORE
	TRADE COMPARISON
	VIEW INVOICE



Unmerge Reports

(Please note, to permanently unmerge and obtain a new file number for a credit report, you must create reissue number from <u>www.advcredit.com</u>.

This section in Calyx Point is only a temporary view on an individual report)

Pote	ntial Ed	quifax score	change	of +6 points v	with Credit	Analyzer 🕐	VIEW REPORT		
FILE #: 15786 APPLICANT: DA	81 VID TES	TCASE - 000000	0002	XP: 6	68 TU: 658	B EF: 660	WEB / PDF Prequal Analyzer		
CO-BOR:							- Other Reports -		
ADDR: 504 PREV:	4 N GRAI	NDVIEW STREET	, ANTHI	LL, MO 85488		C	UNMERGE REPORT		
Submission Res	sults						BORROWER		
Bureau	For	Date	OK	Ordered By	Error M	essage	CO-BORROWER		
EQUIFAX	В	12/12/2011	YES	TRACY VANCE		ų v			
EXPERIAN	В	12/12/2011	YES	TRACY VANCE			EXPERIAN		
TRANSUNION	В	12/12/2011	YES	TRACY VANCE			TRANSUNION		
							EQUIFAX		
Charges							@ Web C PDF View		
Date	Desc	ription			Credit	Charge			
12/12/2011	3BUR				\$0.00	\$11.75			
12/12/2011	SURG	CHARGE-MO Stat	te Surch	g	\$0.00	\$0.50			
2/8/2012	Calys	< Direct			\$0.00	\$0.00			
					Tax	\$0.00			

