

BlueBerry Systems/Relay and Advantage Credit Inc.

After login, choose the loan for which you want to pull a credit report. Then choose the 'Borrower Information' screen.

The screenshot displays the BlueBerry Systems/Relay and Advantage Credit Inc. interface. On the left, the 'Stations' menu is visible, with 'Appl042 - Borrower Information' selected. A red arrow points to this menu item. The main window shows a table of loans with columns: TransactionID, Loan #, Borrower, Loan Amt., Est. Close, App Date, Lock Expire, and Lock. The loan 'AdvCredit009' for 'Aoaccommon, Joan' is highlighted. A red arrow points to this row. Below the table, the 'Relay™ - Mortgage Application Borrower 1 and 2 Information' screen is displayed. It includes fields for 'Loan Number: AdvCredit009' and 'Relay Transaction Number: 55027'. There are buttons for 'Swap/Delete Borrowers' and tabs for 'Borrower 1 and 2', 'Borrower 3 and 4', and 'Borrower 5 and 6'. The 'Borrower 1 and 2 Information' section contains checkboxes for joint credit applications and income/assets. Below this, there are sections for 'Borrower 1 Information' and 'Borrower 2 Information', each with fields for Salutation, First, Middle, and Last names.

TransactionID	Loan #	Borrower	Loan Amt.	Est. Close	App Date	Lock Expire	Lock
55019	AdvCredit001	Testcase, Marisol					
55020	AdvCredit002	Testcase, David	\$88,500.00				
55021	AdvCredit003	Testcase, Joseph					
55022	AdvCredit004	Testcase, Maria	\$99,500.00				
55023	AdvCredit005	Testcase, Sarah	\$95,750.00				
55024	AdvCredit006	Testcase, Joseph	\$87,450.00	2/27/2012			
55025	AdvCredit007	Testcase, Melinda	\$85,000.00	2/27/2012			
55026	AdvCredit008	Testcase, Janet	\$100,000.00	2/26/2012	1/3/2012		
55027	AdvCredit009	Aoaccommon, Joan					
55028	AdvCredit010	Testcase, David	\$100,000.00	2/26/2012			

Relay™ - Mortgage Application Borrower 1 and 2 Information

Loan Number: AdvCredit009 Relay Transaction Number: 55027

Swap/Delete Borrowers

Borrower 1 and 2 Borrower 3 and 4 Borrower 5 and 6

Borrower 1 and 2 Information

Who is applying for this loan?

☒ This is a joint credit application resulting in a combined 1003 for borrowers 1 & 2.

☐ The income or assets of a person other than the Borrower (including Borrower's spouse) will be used as a basis for loan qualification.

☐ The income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, or the Borrower is relying on community property located in a community property state as a basis for repayment of this loan.

Borrower 1 Information

Salutation: Select... First: Joan Middle: Last: Aoaccommon

Borrower 2 Information

Salutation: Select... First: Vinnie Middle: Last: Aoaccommon

Slide the DataLinks menu out and choose 'Credit Reporting.'

Stations

Station Tools

Loan Production Views

Select a Loan Production View . . .

List By Station

List View v2 LO

Data Entry Screens **FormX**

Processing

Proc004 - Processing Summary

Appl041 - Mortgage Terms

Proc003 - Property Information

Proc026 - Secondary Appraisal Information

✓ Appl042 - Borrower Information

Appl011 - Employment Information

Appl051 - Monthly Housing Expenses

Appl020 - Checking and Savings

Appl019 - Assets

Appl015 - Liabilities

Appl017 - Alimony/Child Support

Appl018 - Job Expenses

Appl021 - Real Estate Owned

Appl022 - Borrower Declarations

Proc029 - Good Faith Estimate Fee

Proc032 - Good Faith Estimate Summary

Proc018 - Good Faith Estimate

Proc033 - Changed Circumstances

Clos017 - APR Calc Results

Proc028 - APR Disclosure Summary

Proc015 - TIL Disclosure Terms

Proc027 - Community Lending Information

Appl050 - Transmittal Summary

Proc007 - VA Loan Analysis Part 1

Proc008 - VA Loan Analysis Part 2

Proc024 - VA Loan Summary

Proc023 - FHA Transmittal Summary

Proc013 - FHA/VA Addendum

Proc017 - FHA Statement of Application

Proc016 - Insurance Information

Appl024 - Title Company Information

Proc_038_SellerInformation

Appl027 - Listing and Selling Agent

Borrower: | Aoacommon, Joan

Look for: advcr

TransactionID	Loan #	Borrower	Loan Amt.	Est. Close	App Date	Lock Expire	Lock
55019	AdvCredit001	Testcase, Marisol					
55020	AdvCredit002	Testcase, David	\$88,500.00				
55021	AdvCredit003	Testcase, Joseph					
55022	AdvCredit004	Testcase, Maria	\$99,500.00				
55023	AdvCredit005	Testcase, Sarah	\$95,750.00				
55024	AdvCredit006	Testcase, Joseph	\$87,450.00	2/27/2012			
55025	AdvCredit007	Testcase, Melinda	\$85,000.00	2/27/2012			
55026	AdvCredit008	Testcase, Janet	\$100,000.00	2/26/2012	1/3/2012		
55027	AdvCredit009	Aoacommon, Joan	\$100,000.00	2/26/2012			
55028	AdvCredit010	Testcase, David	\$100,000.00	2/26/2012			

Data Entry Tasks Conversations Documents Manifest Imaging Lock Desk

Processing Appl042 - Borrower Information

Relay™ - Mortgage Application Borrower 1 and 2 Information

Loan Number: AdvCredit009 Relay Transaction Number: 55027

Swap/Delete Borrowers

Borrower 1 and 2 Borrower 3 and 4 Borrower 5 and 6

Borrower 1 and 2 Information

Who is applying for this loan?

☒ This is a joint credit application resulting in a combined 1003 for borrowers 1 & 2.

☐ The income or assets of a person other than the Borrower (including Borrower's spouse) will be used as a basis for loan qualification.

☐ The income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, or the Borrower is relying on community property located in a community property state as a basis for repayment of this loan.


Borrower 1 Information


Salutation: Select... First: Joan Middle: Last: Aoacommon


Borrower 2 Information


Salutation: Select... First: Vinnie Middle: Last: Aoacommon


Dele...



Suspense
Tracking


LSSI


Credit
Reporting


Ellie Mae


Flood
Certification


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Report

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Select Advantage Credit as the Credit Reporting vendor, then select service “Credit Report” and enter the log-in credentials. (Credentials can be set to auto-populate in Relay). Then select ‘Order Services.’

The screenshot shows the 'System Audit Tool' window. At the top, there are tabs for 'Data Entry', 'Tasks', 'Conversations', 'Documents', 'Manifest Imaging', 'Lock Desk', and 'Toolbox'. Below these tabs, the 'Vendor' dropdown is set to 'Advantage Credit' and the 'Service' dropdown is set to 'Credit Report'. To the right of these dropdowns is a 'Close' button. Below the dropdowns, there is a logo for 'ADVANTAGE Credit, Inc.' with the website 'www.adveredit.com' and the text 'Providing Old Fashioned Customer Service Since 1993'. To the right of the logo, the 'User Name' field contains 'blueberry' and the 'Password' field contains a series of dots. To the right of the password field is an 'Order Services' button. Below the login fields, there is a table with the following structure:

Request Type	Joint Request	Reference Number	Borrower	Date Run
Available Actions		View	Co Borrower	Run By

Red arrows point to the 'Vendor' dropdown, the 'Service' dropdown, the 'User Name' field, the 'Password' field, and the 'Order Services' button.

This opens the Credit Reporting interface.

TransactionID	Loan #	Borrower	Loan Amt.	Est. Close	App Date	Lock Expire	Lock Date	In Station	LoanScore
55027	AdvCredit009	Acacommom, Joan						Processing	1
55028	AdvCredit010	Amacommom, Louis						Processing	

System Audit Tool
Tracking
Data Links

Data Entry

Tasks

Conversations

Documents

Manifest Imaging

Lock Desk

Toolbox

Final Documents Tracking

Processing
App042 - Borrower Information

Relay™ - Mortgage Application Borrower 1 and 2 Information

Loan Number:
Relay Transaction Number:

Borrower 1 and 2 Information

Who is applying for this loan?

☒ This is a joint credit application resulting in a combined 1003 for borrowers 1 & 2.

☐ The income or assets of a person other than the Borrower (including Borrower's spouse) will be used as a basis for loan qualification.

☐ The income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of this loan.

Borrower 1 Information

Salutation:
First:
Middle:
Last:
Suffix:
SS#:

Borrower 2 Information

Salutation:
First:
Middle:
Last:
Suffix:
SS#:

(For a Joint report, mark the application as 'Joint' on the Relay Borrower Information screen).

In this example, it is a joint application and therefore the Order Services screen indicates a Joint credit report will be ordered. Check the borrowers and check the credit repositories to be used in the report. (Note that when there are multiple borrowers on a loan, all borrowers will be shown on the Order Services screen. Selects which borrower's credit will be requested).

TransactionID	Loan #	Borrower	Loan Amt.	Est. Close	App Date	Lock Expire	Lock Date	In Station
55027	AdvCredit009	Acacommom, Joan						Processing
55028	AdvCredit010	Amacommom, Louis						Processing

Data Entry
Tasks
Conversations
Documents
Manifest Imaging
Lock Desk
Toolbox
Final Doc

Vendor: Advantage Credit
Service: Credit Report

ADVANTAGE Credit, Inc.
Providing Old Fashioned Service
800/303.670.3

User Name: blueberry
Password:

Order Credit Report

Request Type

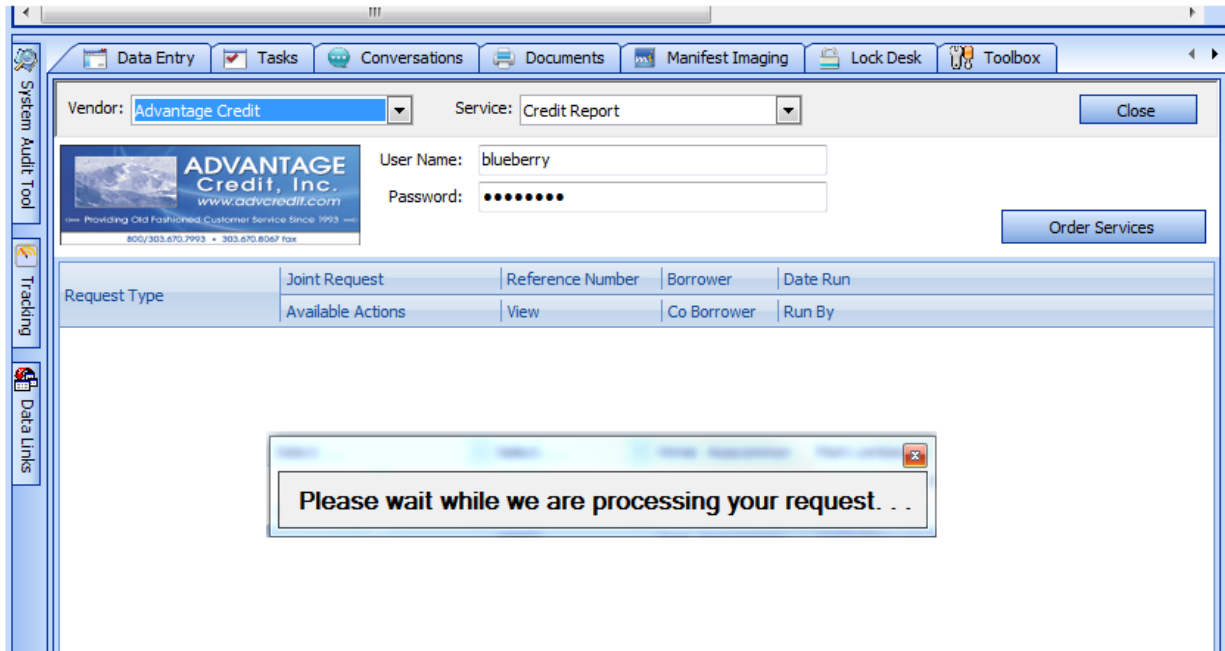
Reissue Credit
Reissue Credit
Reissue Credit
New Credit

Select the applicants and Credit Repositories

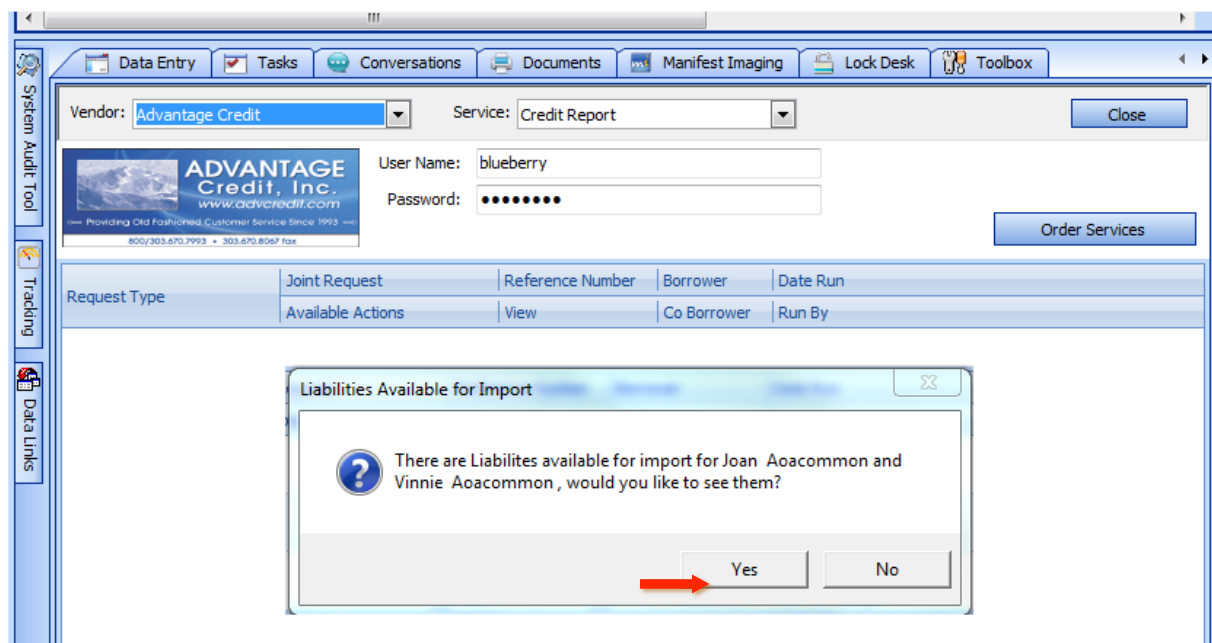
<input checked="" type="checkbox"/>	Borrower Co-Borrower	Type	Equifax	Experian	Trans Union
<input checked="" type="checkbox"/>	Joan Acacommom	Joint	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Vinnie Acacommom				

Cancel Submit

After making selections, select 'Submit'. The Processing message will appear.



When the credit request is complete, the following message pops-up.



Select 'Yes' and the following Manage Liabilities window appears.

Liabilities shown in the Existing Liabilities section of the window are debts that have already been entered in the Relay Liabilities screen. Un-checking the boxes for these liabilities will

remove the Liability; Leaving the box checked will retain the liability in Relay. If no debts have been entered in the Existing Liabilities section the section will be blank.

The New Liabilities section displays the basic tradeline info from the credit report. Checking the box next to the debt will add the liability to the Relay Liabilities screen when the user selects Submit.

The screenshot shows a software window titled "Relay™ Liability Management Tool". Inside, there's a section titled "Manage Liabilities". Under this, there are two main sections: "Existing Liabilities" and "New Liabilities".

Existing Liabilities: This section contains a table with columns: Creditor Name, Account #, Monthly Payment, and Balance. Each row has a checkbox in the first column. All checkboxes are checked. The data is as follows:

	Creditor Name	Account #	Monthly Payment	Balance
<input checked="" type="checkbox"/>	CITIMORTGAGE	9743776	612	38306
<input checked="" type="checkbox"/>	CITIMORTGE		612	38306
<input checked="" type="checkbox"/>	CITICORP MORTGAGE	9743776	612	38267
<input checked="" type="checkbox"/>	ADVANTA NATIONAL BANK	40712964	141	5109
<input checked="" type="checkbox"/>	BK OF AMER		134	5053
<input checked="" type="checkbox"/>	JCP CRD BK	8220183	177	1698
<input checked="" type="checkbox"/>	FUSA BANK		38	1257
<input checked="" type="checkbox"/>	FIRST CARD	467384	29	1257

New Liabilities: This section contains a similar table with the same columns. Each row has an unchecked checkbox in the first column. The data is as follows:

	Creditor Name	Account #	Monthly Payment	Balance
<input type="checkbox"/>	CITIMORTGAGE	9743776	612	38306
<input type="checkbox"/>	CITIMORTGE		612	38306
<input type="checkbox"/>	CITICORP MORTGAGE	9743776	612	38267
<input type="checkbox"/>	ADVANTA NATIONAL BANK	40712964	141	5109
<input type="checkbox"/>	BK OF AMER		134	5053
<input type="checkbox"/>	JCP CRD BK	8220183	177	1698
<input type="checkbox"/>	FUSA BANK		38	1257

At the bottom right of the window are "Cancel" and "Submit" buttons. The status bar at the bottom left says "Ready...".

To view the credit report, select 'Response' from the 'View' drop down menu.

Vendor: Advantage Credit Service: Credit Report

User Name: blueberry

Password: ••••••••

ADVANTAGE Credit, Inc.
www.advcredit.com
Providing Old Fashioned Customer Service Since 1993
800/303.670.7993 • 303.670.8067 Fax

Request Type	Joint Request	Reference Number	Borrower	Date Run
New Credit Report	<input checked="" type="checkbox"/>	36089	Joan Aoaccommon	01/10/2012 09:17:52 AM
Reissue Credit Report	<input checked="" type="checkbox"/>		Vinnie Aoaccommon	12/07/2011 01:01:57 PM
	<input checked="" type="checkbox"/>		Joan Aoaccommon	12/07/2011 01:00:58 PM

Available Actions: Select. . . Select. . . Select. . . Order Response

A new window will open in your browser. From here you can select whether to view the report on the web or in a .pdf file.

View File - Windows Internet Explorer

C:\Users\mlemberger\AppData\Roaming\Blueberry Systems\Relay\Advantage Credit\Credit Report55027HTML1-10-2012 9-17-54 AM.HTML

Google Search

McAfee

Favorites: Software Planner - Bluebe... Suggested Sites Web Slice Gallery

FFCars.com : Factory Five ... ALMComplete - Blueberry ... Blueberry Project - Team ... View File

To help protect your security, Internet Explorer has restricted this webpage from running scripts or ActiveX controls that could access your computer. Click here

Potential Experian score change of +25 points with Credit Analyzer

FILE #: 36089

APPLICANT: JOAN AOACCOMMON - 291449258 XP: 645 TU: EF: 648
+25

CO-BOR: VINNIE AOACCOMMON - 529474757 XP: 673 TU: 617 EF: 689
+22 +103 +31

ADDR: 12 CHARM, FANTASY ISLAND, IL 60750

PREV:

Submission Results

Bureau	For	Date	OK	Ordered By	Error Message
TRANSUNION	C	1/10/2012	YES	BLUEBERRY	
TRANSUNION	B	1/10/2012	YES	BLUEBERRY	*** NO RECORD FOUND ***
EXPERIAN	C	1/10/2012	YES	BLUEBERRY	
EXPERIAN	B	1/10/2012	YES	BLUEBERRY	
EQUIFAX	B	1/10/2012	YES	BLUEBERRY	
EQUIFAX	C	1/10/2012	YES	BLUEBERRY	

Charges

Date	Description	Credit	Charge
1/10/2012	3BURJ	\$0.00	\$30.00
1/10/2012	SURCHARGE-test	\$0.00	\$0.30
		Tax	\$0.00
		Total	\$30.30

VIEW REPORT

- WEB / PDF
- Pregel Analyzer

- Other Reports -

UNMERGE REPORT

☒ BORROWER

☒ CO-BORROWER

☒ EXPERIAN

☒ TRANSUNION

☒ EQUIFAX

☒ Web ☐ PDF

or

Here is the .pdf version in a new window.

https://demo.mortgagecreditlink.com/inetapi/RemoteAgent.aspx?remoteType=unmerge&key=D1-A91753&u - Windows Internet Explorer

Google Search Share Check Translate More Sign In

McAfee

1 / 6 116% Find

Mortgage Credit Link
1600 Sunflower Ave., Suite 100
Costa Mesa, CA 92626
(714) 708-6950 | Fax (714) 708-6956

CREDIT REPORT
Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.
Public Records Found For: ☐ Applicant ☐ Spouse

S E N D O	J-MORTGAGE	REPORT #	36089	FNMA #	
	12345 MAIN STREET	LOAN TYPE		REF. #	AdvCredit009
	FOUNTAIN VALLEY, CA 92708	REPOSITORIES	XP/TU/EF	BY	BLUEBERRY
		ORDERED	1/10/2012	PRICE	
	COMPLETED	1/10/2012			

PROPERTY ADDRESS

BORROWER		CO-BORROWER	
BORROWER	AOACOMMON, JOAN	CO-BORROWER	
SOC SEC #	DOB 1/1/1980	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	12 CHARM, FANTASY ISLAND, IL 60750	LENGTH	
PREVIOUS ADDRESS		LENGTH	

EMPLOYMENT

Here is the Web version.

Favorites Software Planner - Blueberry Suggested Sites Web Slice Gallery

ALMComplete - Blueberry ... Blueberry Project - Team ... Mortgage Credit Link

Back Print

Mortgage Credit Link
Online Credit Reporting System

CREDIT REPORT

FILE #	36300	FNMA #		DATE COMPLETED	1/11/2012	REQ'D BY	BLUEBERRY
PREPARED FOR	J-MORTGAGE - 12345 12345 MAIN STREET FOUNTAIN VALLEY, CA 92708			DATE ORDERED	1/11/2012	PRPD' BY	
				REPOSITORIES	XP/TU/EF*	LOAN TYPE	
				PRICE			
				REF. #	AdvCredit009		

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	AOACOMMON, JOAN	CO-APPLICANT	AOACOMMON, VINIE
SOC SEC #	DOB 1/1/1980	SOC SEC #	DOB 12/31/1978
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	12 CHARM, FANTASY ISLAND, IL 60750*	LENGTH	
PREVIOUS ADDRESS		LENGTH	

SCORE MODELS

EQUIFAX/FACTA BEACON 5.0 - JOAN P AOACOMMON - *****9258
SCORE: 648
00039 - SERIOUS DELINQUENCY
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNIONVIL2C THIN FILE MODEL - AOACOMMON, JOAN
SCORE: 340
DLG - CREDIT AND/OR DEBIT HISTORY IS DELINQUENT
C3 - NUMBER OF RECENT INQUIRIES ON CREDIT REPORT
J1 - MISMANAGEMENT OF OBLIGATIONS

To request updated information on a tradeline, use the web version to select a highlighted creditor. A Tradeline Supplement form window will appear. In this example, Citimortgage was

chosen. Submit your Tradeline Supplement Request directly from the web version of the credit report.

The screenshot displays the Mortgage Credit Link (MCL) web application. On the left, a list of credit reports is shown, including entries for CITIMORTGAGE, CITICORP MORTGAGE, ADVANTA NATIONAL BANK, BK OF AMER, FIRST CARD, FUSA BANK, and JCP-MCCBG. A red arrow points to the 'CITIMORTGAGE' link. On the right, the 'TRADELINE SUPPLEMENT' form is open, showing details for account #36089 - AOACOMMON, JOAN - 291449258. The form includes sections for 'Check and/or Verify' (with checkboxes for Update balance, Verify late dates, Update rating, etc.), 'Account Information' (Account Number, Creditor, Applicant's Phone, etc.), and 'Document Description' (with a 'Browse...' button). A red arrow points to the 'Submit Order' button at the bottom of the form.

TRADELINE SUPPLEMENT
#36089 - AOACOMMON, JOAN - 291449258

To expedite or ensure that your request is verifiable, please enter the applicant's phone number to authorize a conference call with the applicant.

Check and/or Verify

- ☐ Update balance
- ☐ Verify late dates
- ☐ Update rating
- ☐ Update payment
- ☐ Not applicant
- ☐ Included bankruptcy
- ☐ Delete duplicate
- ☐ Account is closed
- ☐ Other
- ☐ 12 months rating
- ☐ Account is current

Account Number: 9743776
Creditor: CITIMORTGAGE
Applicant's Phone:
Ordered By: BLUEBERRY
Email (please verify): minness@blueberrysystems.com
Phone: 714-708-6950
Additional Instructions:

☐ I have faxed or will fax document(s) for this request

Document Description **Attach Documentation** [Attach more...](#)

☐ RUSH (There may be an additional fee)

Contact MeridianLink: call (714) 708-6950 or fax (714) 708-6956
MCL © 2000-2012 MeridianLink, Inc. All rights reserved. [Privacy Statement](#)

To access other areas of Advantage Credit, such as Explanation Letter, go to 'Other Reports' and select Explanation Letter.

FFCars.com : Factory Five ... ALMComplete - Blueberry ... Blueberry Project - Team ... View File

Potential Experian score change of +25 points with [Credit Analyzer](#) ?

FILE #: 36089
APPLICANT: JOAN AOACOMMON - 291449258 XP: **645** TU: EF: **648**
CO-BOR: VINNIE AOACOMMON - 529474757 XP: **673** TU: **617** EF: **689**
ADDR: 12 CHARM, FANTASY ISLAND, IL 60750
PREV:

Submission Results

Bureau	For	Date	OK	Ordered By	Error Message
TRANSUNION	C	1/10/2012	YES	BLUEBERRY	
TRANSUNION	B	1/10/2012	YES	BLUEBERRY	*** NO RECORD FOUND ***
EXPERIAN	C	1/10/2012	YES	BLUEBERRY	
EXPERIAN	B	1/10/2012	YES	BLUEBERRY	
EQUIFAX	B	1/10/2012	YES	BLUEBERRY	
EQUIFAX	C	1/10/2012	YES	BLUEBERRY	

Charges

Date	Description	Credit	Charge
1/10/2012	3BURJ	\$0.00	\$30.00
1/10/2012	SURCHARGE-test	\$0.00	\$0.30
		Tax	\$0.00
		Total	\$30.30

VIEW REPORT

- [WEB / PDF](#)
- [Prequal Analyzer](#)

-- Other Reports --

-- Other Reports --
SCORE DISCLOSURE
CONSUMER COPY
EXPLANATION LETTER
CREDITORS
ADVERSE SUMMARY
MORTGAGE ONLY
MTG W/SCORE
TRADE COMPARISON
VIEW INVOICE

☒ Web ☐ PDF

A report is generated that lists all derogatory credit accounts and all inquiries. This includes a signature line at the bottom of the document for the customer to sign.

Internet Explorer browser window showing a document titled "CONSUMER EXPLANATION LETTER" from J-MORTGAGE.

Address bar: <https://demo.mortgagecreditlink.com/inetapi/>

McAfee Security Scan: McAfee

Navigation buttons: Back, Print

CONSUMER EXPLANATION LETTER

FILE #: 36089
REFERENCE #: AdvCredit009
APPLICANT: AOACOMMON, JOAN
CO-APPLICANT: AOACOMMON, VINNIE
ADDRESS: 12 CHARM
FANTASY ISLAND, IL 60750

CREDIT REPORT PROVIDED BY:
MCL DEMO
1124 BRISTOL STREET
COSTA MESA, CA 92626
VOICE 714-708-6950 FAX 714-708-6956

RE: CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant,

A copy of your credit report has been provided to J-MORTGAGE in association with your recent application.

A brief statement may be required by J-MORTGAGE to explain credit accounts which indicate a past due credit history status, public record items, and/or credit inquiries*. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to J-MORTGAGE promptly. If you are unsure of the explanation(s) required, please contact J-MORTGAGE.

IT IS VERY IMPORTANT that you respond to J-MORTGAGE IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to MCL DEMO.

Please return this letter to: **J-MORTGAGE**
12345 MAIN STREET
FOUNTAIN VALLEY, CA 92708
Phone: 714-708-6950

* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

TRANSUNION PO BOX 1000 CHESTER, PA 19022	EXPERIAN PO BOX 2002 ALLEN, TX 75013	EQUIFAX PO BOX 740241 ATLANTA, GA 30374
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Done Internet | Protected Mode: Off 95%

statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years or both."

DEROGATORY ACCOUNTS												
E C C O A S E	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDITOR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

J C CITIMORTGAGE 11/11 08/02 \$41000 \$38306 \$0 47 8 2 1 CUR WAS 90
9743776 MTG 360 \$612 TU
Late Dates: 5/09-30, 3/09-90, 2/09-60, 11/08-30, 10/08-60, 9/08-30, 6/08-30, 5/08-30, 4/08-30, 1/08-30, 12/07-30
CONVENTIONAL REAL ESTATE MORTGAGE; COLLATERAL: FRD450479137

☒ Explanation: _____

Outcome: _____

J J CITIMORTGAGE 08/11 05/02 \$41000 \$38306 \$0 99 12 4 1 CUR WAS 90
FREDDIE MAC ACCOUNT; REAL ESTATE MORTGAGE MTG \$612 EF
Late Dates: LAST LATE DATE 02/09

☒ Explanation: _____

Outcome: _____

J J CITICORP MORTGAGE 04/05 12/95 \$41000 \$38267 \$0 99 9 4 1 CUR WAS 90
9743776 MTG 360 \$612 XP
Late Dates: LAST LATE DATE 09/02
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

☒ Explanation: _____

Outcome: _____

J B BK OF AMER 08/11 11/04 \$5500 \$5053 \$0 81 1 0 0 CUR WAS 30
REV \$134 EF
Late Dates: LAST LATE DATE 12/05

☒ Explanation: _____

Done

Internet | Protected Mode: Off



95%

Re-access of the Credit Report and Liabilities is available by returning to Data Links and opening Credit Reporting. The Advantage Credit section will display the credit report history, showing when it was re-issued, New Credit pulled, etc.


The screenshot shows the Advantage Credit software interface. At the top, there's a toolbar with icons for Loan Score Card, Calculate, Promote, Lock Request, Field Chooser, Dictionary, and Audit Log. Below this is a header bar for 'Borrower: Aoacommon, Joan'. A search bar contains 'advc' and a 'Find Now' button. A table lists transactions with columns: TransactionID, Loan #, Borrower, Loan Amt., Est. Close, App Date, Lock Expire, Lock Date, In Station, LoanScore, and ProcessorName. Two transactions are visible: 55027 (AdvCredit009, Aoacommon, Joan, Processing, LoanScore 1) and 55028 (AdvCredit010, Aoacommon, Louis, Processing). Below the table is a navigation bar with tabs: Data Entry, Tasks, Conversations, Documents, Manifest Imaging, Lock Desk, Toolbox, Final Documents Tracking, and Credit Reporting (highlighted). The main area shows a form for 'Vendor: Advantage Credit' and 'Service: Credit Report'. It includes fields for 'User Name: blueberry' and 'Password: *****'. An 'Order Services' button is at the bottom right. A table below the form lists request types and actions:

Request Type	Joint Request	Reference Number	Borrower	Date Run
Reissue Credit Report	Select ..	34687	Joan Aoacommon	12/07/2011 01:01:57 PM
Reissue Credit Report	Select ..	34687	Vinnie Aoacommon	12/07/2011 01:00:58 PM
Reissue Credit Report	Select ..	34687	Joan Aoacommon	12/07/2011 01:00:58 PM
Reissue Credit Report	Select ..	34687	Vinnie Aoacommon	12/07/2011 12:59:58 PM
New Credit Report	Select ..	34687	Joan Aoacommon	11/21/2011 02:35:31 PM

A red arrow points to the 'Data Links' button in the left sidebar.

To select the Liabilities and map them to the Relay Liabilities section, select Re-Access Original Credit Report from the Available Actions drop menu. This will bring up the Liabilities Available for Import screen.

Vendor: Advantage Credit Service: Credit Report



ADVANTAGE Credit, Inc.
 www.advcreditif.com
Providing Old Fashioned Customer Service Since 1993
800/303.670.7993 • 303.670.8067 Fax

User Name:

Password:

Request Type	Joint Request	Reference Number	Borrower	Date
New Credit Report	<input checked="" type="checkbox"/>	36089	Joan Aoaccommon	01/10
	Select. . .	Select. . .	Vinnie Aoaccommon	Mark
Reissue Credit Report	<input checked="" type="checkbox"/>	587	Joan Aoaccommon	12/07
	Select. . .	Select. . .	Vinnie Aoaccommon	Mark
Reissue Credit Report	<input checked="" type="checkbox"/>	34687	Joan Aoaccommon	12/07
	Select. . .	Select. . .	Vinnie Aoaccommon	Mark
Reissue Credit Report	<input checked="" type="checkbox"/>	34687	Joan Aoaccommon	12/07
	Select. . .	Select. . .	Vinnie Aoaccommon	Mark

<input checked="" type="checkbox"/>	36089	Joan Aoaccommon	01/10
Select. . .	Select. . .	Vinnie Aoaccommon	Mark
Select. . .	587	Joan Aoaccommon	12/07
Re-access original Credit Report	Select. . .	Vinnie Aoaccommon	Mark
<input checked="" type="checkbox"/>	34687	Joan Aoaccommon	12/07
Select. . .	Select. . .	Vinnie Aoaccommon	Mark
<input checked="" type="checkbox"/>	34687	Joan Aoaccommon	12/07
Select. . .	Select. . .	Vinnie Aoaccommon	Mark

Liabilities Available for Import

There are Liabilites available for import for Joan Aoaccommon and Vinnie Aoaccommon , would you like to see them?

Yes No