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.

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

Detecti...

Suspense
Tracking

LSSI

Credit
Reporting

Ellie Mae

Flood
Certification

NMLS Call
Report

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.'

This opens the Credit Reporting interface.

(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).

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

Vendor: Advantage Credit ▼   Service: Credit Report ▼

ADVANTAGE Credit, Inc.
Providing Old Fashion
800/303.670.7

User Name: blueberry
Password: ●●●●●●●●

Order Credit Report

Select the applicants and Credit Repositories

☑	Borrower / Co-Borrower	Type	Equifax	Experian	Trans Union
☑	Joan Aoacommon / Vinnie Aoacommon	Joint	☑	☑	☑

Request Type

Reissue Credit

Reissue Credit

Reissue Credit

New Credit

[Cancel] [Submit]

After making selections, select 'Submit'. The Processing message will appear.
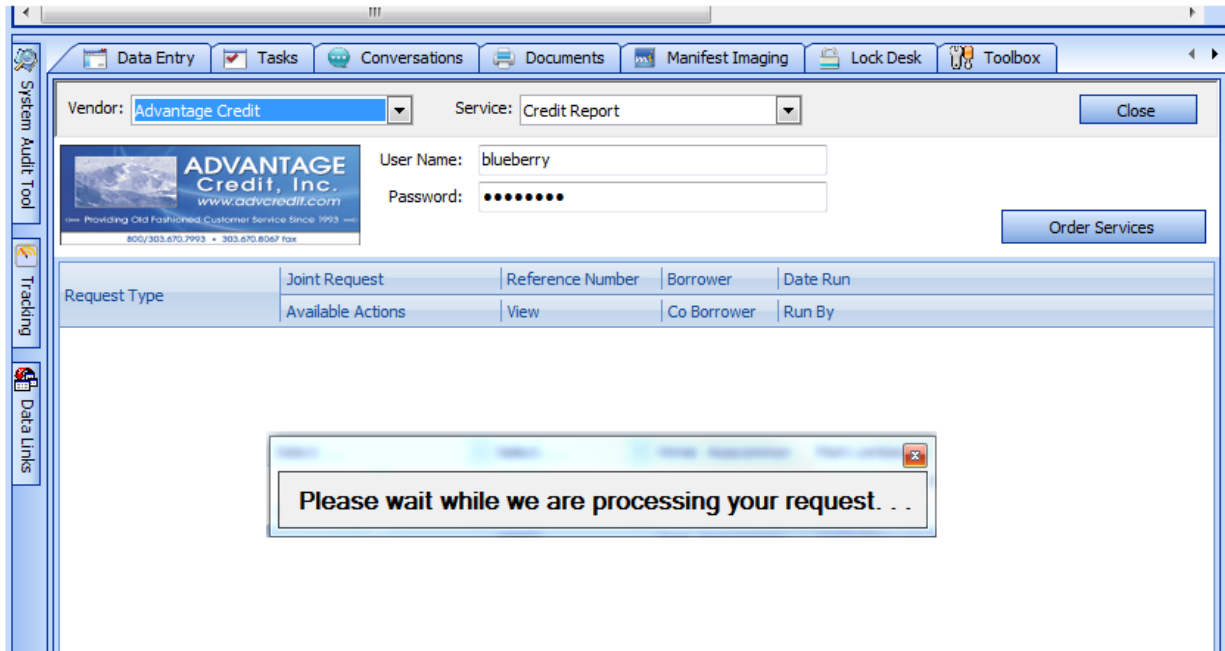
When the credit request is complete, the following message pops-up.
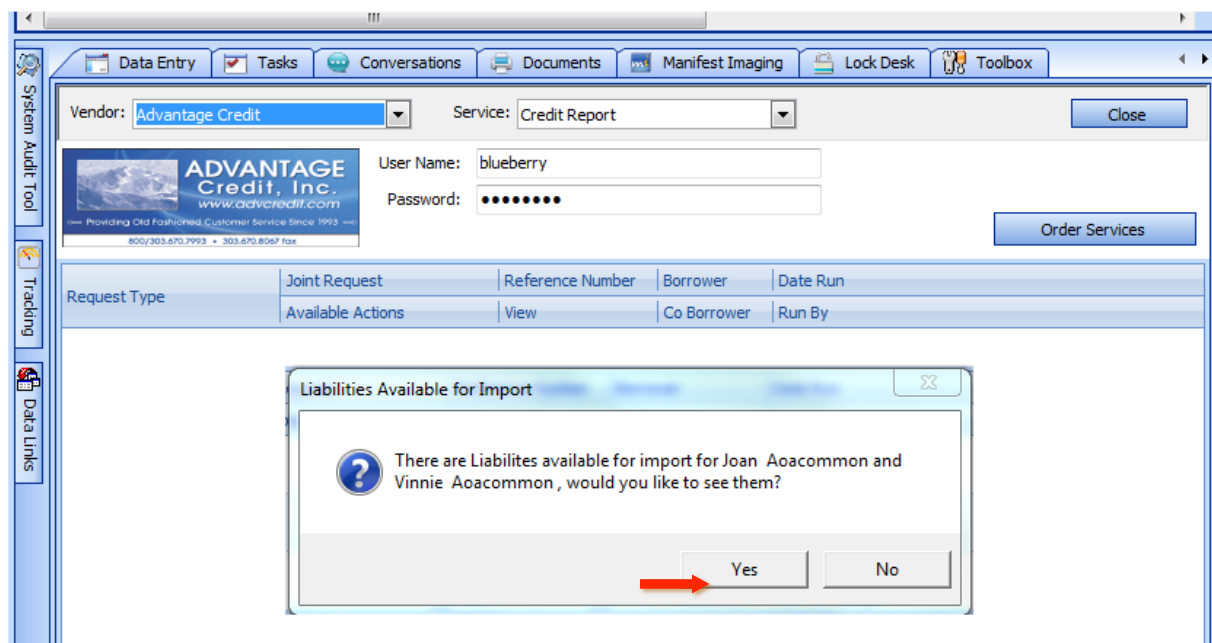
Select 'Yes' and the following Manage Liabilities window appears.

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.

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

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.

Here is the .pdf version in a new window.

Here is the Web version.

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.

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

Potential Experian score change of +25 points with Credit Analyzer ⓘ

VIEW REPORT

- WEB / PDF
- Prequal Analyzer

FILE #: 36089

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

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

ADDR: 12 CHARM, FANTASY ISLAND, IL 60750
PREV:

-- Other Reports -- ▼

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

◉ Web ○ PDF   [View]

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

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.

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	EXPERIAN	EQUIFAX
PO BOX 1000	PO BOX 2002	PO BOX 740241
CHESTER, PA 19022	ALLEN, TX 75013	ATLANTA, GA 30374

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."

E C O A	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 | CITIMORTGE | 08/11 | 05/02 | $41000 | $38306 | $0 | 99 | 12 | 4 | 1 | CUR WAS 90 |
| | | | | 08/11 | MTG | $612 | | | | | | EF |

Late Dates: LAST LATE DATE 02/09
FREDDIE MAC ACCOUNT; REAL ESTATE MORTGAGE

☑ 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 |
| | | | | 08/11 | 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.

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.advcredit.com
Providing Old Fashioned Customer Service Since 1993
800/303.670.7993 • 303.670.8067 fax

| User Name: | blueberry |
| Password: | •••••••• |

Request Type	Joint Request	Reference Number	Borrower	Date
	Available Actions	View	Co Borrower	Run B
☑ New Credit Report	☑	36089	Joan Aoacommon	01/10
	Select. . . ▼	Select. . . ▼	Vinnie Aoacommon	Mark
↻ Reissue Credit Report	Select. . .	687	Joan Aoacommon	12/07
	Re-access original Credit Report	ect. . . ▼	Vinnie Aoacommon	Mark
↻ Reissue Credit Report	☑	34687	Joan Aoacommon	12/07
	Select. . . ▼	Select. . . ▼	Vinnie Aoacommon	Mark
↻ Reissue Credit Report	☑	34687	Joan Aoacommon	12/07
	Select. . . ▼	Select. . . ▼	Vinnie Aoacommon	Mark
	☑	34687	Joan Aoacommon	11/2

☑	36089	Joan Aoacommon	01/10
Select. . . ▼	Select. . .	Vinnie Aoacommon	Mark
Select. . .	687	Joan Aoacommon	12/07
Re-access original Credit Report	ect. . . ▼	Vinnie Aoacommon	Mark
☑	346		
Select. . . ▼	Sele		
☑	346		
Select. . . ▼	Sele		
☑	346		

Liabilities Available for Import   ✕

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

[Yes]   [No]