

## Calyx 5.4 and higher

The user now has the ability to Unmerge and Export a borrower.

From a loan file (saved and named)

Click on **Interfaces**

Click on **Credit Reporting**

Select **Advantage Credit, Inc of Colorado**, click OK

Click **Launch Advcredit.com**

Log into Advantage Credit's Secured site

Click on **Recent Reports** tab

Click on the borrower's name

The screenshot shows the Advcredit.com interface. The main content area displays loan details for two borrowers: JOSEPH TESTCASE and MARTIA TESTCASE. Below this is a 'Supplement Request History' table with no records, and a 'Submission Results' table listing reports from various bureaus. At the bottom is a 'Charges' table. The right-hand sidebar contains several sections: 'EXPORT TO POINT' with an 'Export' button and checkboxes for 'Append liabilities', 'Include zero balance', 'PDF', and 'HTML'; 'ADD-ON PRODUCTS' with links to 'Credit Analyzer', 'What-If Simulator', 'Request Supplement', 'Request RMCR', and 'Add Bureaus/Spouse'; 'UNMERGE REPORT' with checkboxes for 'BORROWER', 'CO-BORROWER', 'EXPERIAN', 'TRANSUNION', and 'EQUIFAX'; and 'EXPORT TO POINT' with 'Web' and 'PDF' radio buttons and a 'View' button. Below these are 'ADDITIONAL PRODUCTS' with links to 'Automated Valuation', 'Flood Determination', and 'ID Verification'. A red box highlights the 'UNMERGE REPORT' section, and a blue box highlights the 'EXPORT TO POINT' section. A grey callout box points to the 'Exit advcredit.com' button in the browser's address bar. Three numbered instructions are provided: 1. Uncheck the borrower that you do NOT want to send to Point; 2. Click PDF to send a PDF report to your Point file; 3. Click Export to Point.

Improve the Experian score by 45 points with [Credit Analyzer](#)

[View Invoice](#) [Close](#)

FILE #: 888267 FNMA #: 888267 REF #:  Save

APPLICANT: JOSEPH TESTCASE - 000000004 XP: 622 TU: 627 EF: 614  
+45 +30 +35

CO-BOR: MARTIA TESTCASE - 000000005 XP: 566 TU: 567 EF: 524  
+33 + +

ADDR: 13743 BLUE WATER CIRCLE, ANTHILL, MO 65488

PREV:

**Supplement Request History**

Type	Processor	Message	Ordered	Completed	Status
*** NO RECORD FOUND ***					

**Submission Results**

Bureau	For	Date	OK	Ordered By	Error Message
IRFNMA	ALL	6/4/2007	YES	N/A	
TRANSUNION	C	6/4/2007	YES	MORTGAGE DASHBOARD	
TRANSUNION	B	6/4/2007	YES	MORTGAGE DASHBOARD	
EXPERIAN	C	6/4/2007	YES	MORTGAGE DASHBOARD	
EXPERIAN	B	6/4/2007	YES	MORTGAGE DASHBOARD	
EQUIFAX	C	6/4/2007	YES	MORTGAGE DASHBOARD	
EQUIFAX	B	6/4/2007	YES	MORTGAGE DASHBOARD	

**Charges**

Date	Description	Credit	Charge
6/4/2007	1BURJ	\$0.00	\$10.00
6/4/2007	SURCHARGE-FACT ACT	\$0.00	\$0.50
6/4/2007	SURCHARGE-MO State Surchg	\$0.00	\$0.50
6/4/2007	CREDIT	\$10.00	\$0.00
6/4/2007	2BURJ	\$0.00	\$20.00
6/4/2007	SURCHARGE-FACT ACT	\$0.00	\$0.50
6/4/2007	SURCHARGE-MO State Surchg	\$0.00	\$0.00
6/4/2007	CREDIT	\$20.00	\$0.00
6/4/2007	3BURJ	\$0.00	\$18.00

**EXPORT TO POINT**

Export

Append liabilities  
 Include zero balance  
 PDF  HTML

**ADD-ON PRODUCTS**

- [Credit Analyzer](#)
- [What-If Simulator](#)
- [Request Supplement](#)
- [Request RMCR](#)
- [Add Bureaus/Spouse](#)

**UNMERGE REPORT**

BORROWER  
 CO-BORROWER  
 EXPERIAN  
 TRANSUNION  
 EQUIFAX

**EXPORT TO POINT**

Web  PDF [View](#)

**ADDITIONAL PRODUCTS**

- [Automated Valuation](#)
- [Flood Determination](#)
- [ID Verification](#)

Click Exit advcredit.com to return to Calyx Point

1. Uncheck the borrower that you do NOT want to send to Point

2. Click PDF to send a PDF report to your Point file

3. Click Export to Point



**Advantage Credit**

Credit Reporting Services  
www.advcredit.com 800-670-7993

Once the file has been exported to point, it will send the individual trimerge to Calyx. Click on here to view/print the report

The screenshot shows the 'Point' software interface. The main window title is 'TESTCASE, JOSEPH | Credit Reporting Interfaces - Advantage Credit, Inc of Colorado'. The 'Credit Report #' field contains '888267'. A 'Launch advcredit.com' button is visible. A table of documents is displayed, with a red box highlighting it. The table has columns for 'Item', 'Results', 'Date', and 'Document'.

Item	Results	Date	Document
HTML-878419	OK	5/8/2007 10:51:20 AM	ADVANTAGE CREDIT-878419
HTML-888267	OK	6/6/2007 5:30:13 AM	ADVANTAGE CREDIT-888267(Ur

The navigation panel on the left lists various report sections under 'Loans', including 'Borrower Information', 'Loan Application-1' through '5', 'Prequalification', 'Amortization Schedule', 'Rent vs. Own', 'Cash-To-Close', 'Loan Comparison', 'Good Faith Estimate', 'Truth-In-Lending', 'TIL Section 32', 'MLDS (CA GFE)-1', 'MLDS (CA GFE)-2', 'Transmittal Summary', 'Combined Transmittal', 'Mtg Loan Commitment', 'Cash Flow Analysis-1', 'Cash Flow Analysis-2', 'Self Emp Inc Analysis-A', 'Self Emp Inc Analysis-B', 'Loan Submission', 'Patriot Act: Organization Identification', 'Patriot Act: Borrower Identification', 'Patriot Act: Co-Borrower Identification', 'Request for Appraisal', 'Request for Insurance', 'Request for Payoff', 'Request for Title', 'Stmt of Credit Denial', 'Credit Score Info Disclosure', 'Flood Certification', 'Flood Hazard Det.', and 'Request for Title'. The status is 'Opened (04/17/2007)'. The Windows taskbar at the bottom shows the Start button, the application name 'Point - [TESTTTT]', and the system tray with the date 'Wed, 06/06/07' and time '6:57 AM'.



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