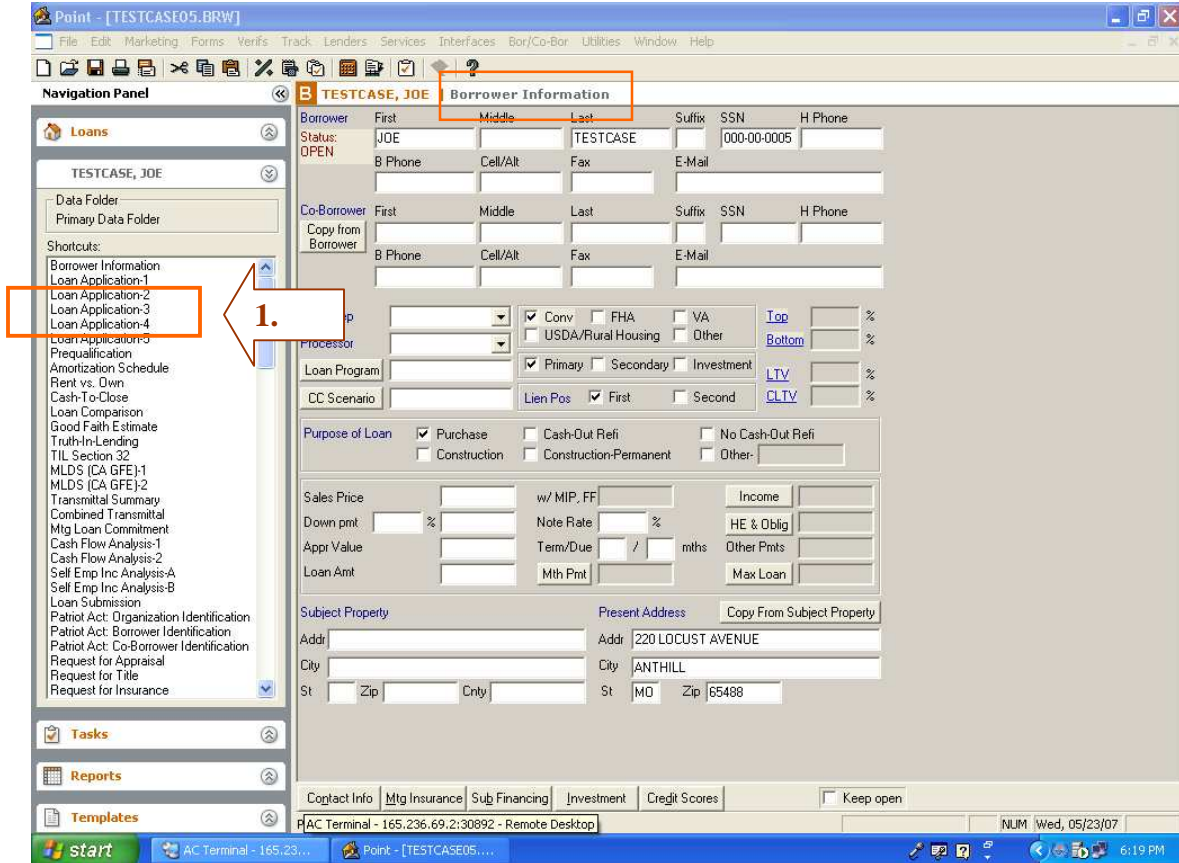


Calyx Point 5.3 and 5.2

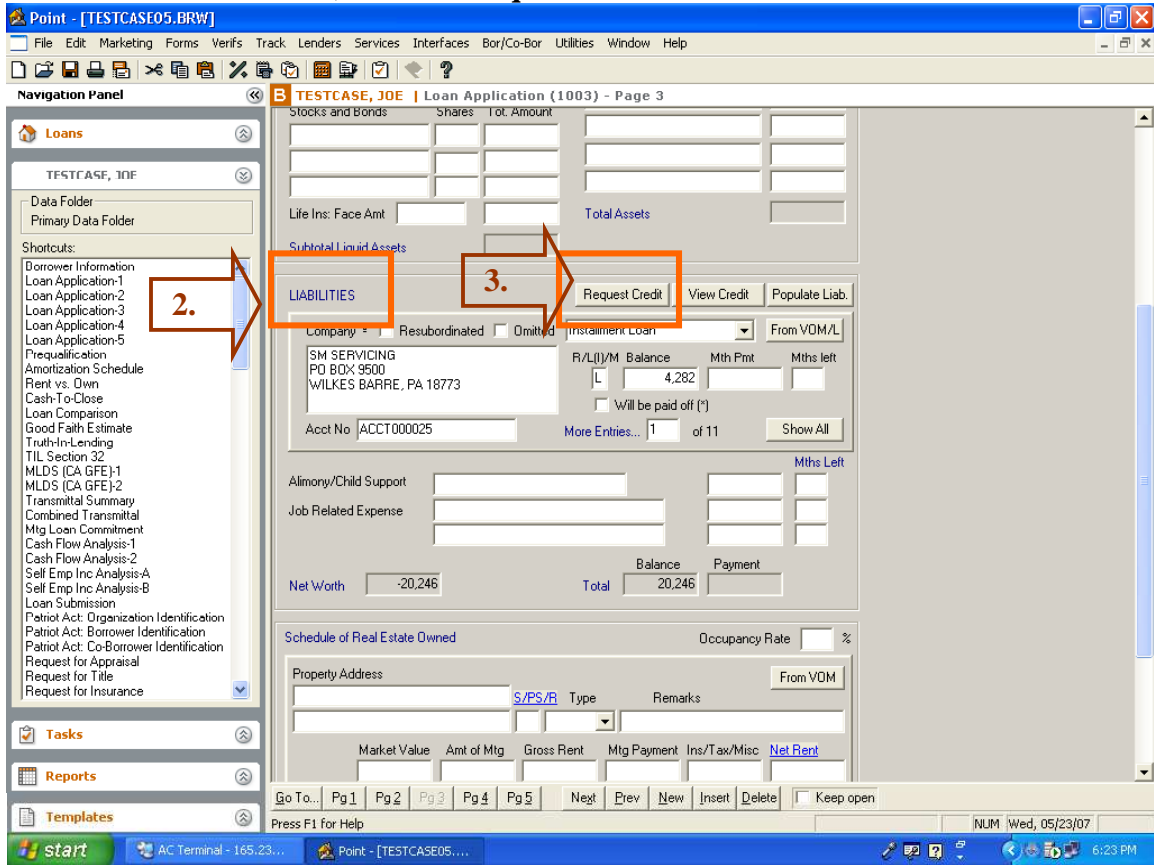
From a borrowers' file, go to **Page 3** of the loan application
Or from the main menu, click on Services, then Request Credit



Advantage Credit

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

In the Liabilities Section, Click on Request Credit



Under Credit Agency, Choose Advantage Credit Inc of Colorado
DO NOT CHOOSE Advantage Credit – that is not us

The screenshot shows a software application window titled "Point - [TESTCASE05.BRW]". The main window displays a "Navigation Panel" on the left with a "Loans" section. A "Credit Report Request" dialog box is open in the foreground. The dialog box has a "Credit Agency" dropdown menu that is open, showing a list of agencies. "Advantage Credit, Inc of Colorado" is highlighted in blue. Below the dropdown, there are checkboxes for "Pay by credit card" and "Copy credit report liabilities to this 1003". The dialog box also contains fields for Name, SSN, Birth Date, Age, Home Phone, Marital Status, Present Address, City, State, and Zip for both the borrower and a co-borrower. The borrower's information is partially filled in: Name: JOE TESTCASE, SSN: 000-00-0005, Birth Date: [blank], Age: [blank], Home Phone: [blank], Marital Status: [blank], Present Address: 220 LOCUST AVENUE, City: ANTHILL, State: MD, Zip: 65488. The co-borrower's information is mostly blank. There are "Submit" and "Cancel" buttons at the bottom of the dialog box.



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Select Bureaus

Request Type:

1. Order New Report

2. **Reissue Existing Report** – brings over an existing report

3. **Upgrade Existing Report** – ability to add bureaus and/or spouse to existing report

4. **Retrieve Updated Report** – brings over an existing report that may have been updated with trade supplements or typos

Credit reference Number – if bringing over an existing report (2-4 above) they must enter our file number here.

Requested by: please leave this blank; currently this may cause an error

The screenshot shows the 'Credit Report Request' form in the Point software. The form is for 'JOE TESTCASE' and includes fields for Name, SSN, Birth Date, Home Phone, Present Address, City, State, and Zip. The 'Report Type' dropdown is set to 'Credit Report'. The 'Request Type' section has radio buttons for 'Order New Report', 'Re-issue Existing Report', 'Upgrade Existing Report', and 'Retrieve Updated Report'. The 'Credit Reference Number' field contains '878036'. The 'Requested By' field is empty. The 'Pay by credit card' checkbox is checked, and the 'Enter Credit Card' button is highlighted. The 'Loans' navigation panel on the left shows a list of loan applications and reports. The bottom of the screen shows the Windows taskbar with the start button and several open applications.

***Pay by credit card will only be found on Calyx Version 5.3**

Pay by credit card – if the user has 5.2 and is required to pay by credit card, they will not be able to order credit from Calyx –

They can, however, order credit from advcredit and then reissue an existing report and retrieve the liabilities onto the 1003

OR upgrade to Calyx 5.4



Advantage Credit

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Point - [TESTCASE05.BRW]

File Edit Marketing Forms Verifs Track Lenders Services Interfaces Bor/Co-Bor Utilities Window Help

Navigation Panel TESTCASE, JOE | Loan Application (1003) - Page 3

Loans

TESTCASE, JOE

Data Folder
Primary Data Folder

Shortcuts:

- Borrower Information
- Loan Application-1
- Loan Application-2
- Loan Application-3
- Loan Application-4
- Loan Application-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
- Sell Emp Inc Analysis-A
- Sell Emp Inc Analysis-B
- Loan Submission
- Patriot Act: Organization Identification
- Patriot Act: Borrower Identification
- Patriot Act: Co-Borrower Identification
- Request for Appraisal
- Request for Title
- Request for Insurance

Credit Report Request

Credit Agency:
Advantage Credit, Inc of Colorado
(800) 670-7993
[Getting Started](#)

Report Type:
Individual Report
Credit Report

Request Type:
 Order New Report
 Re-issue Existing Report
 Upgrade Existing Report
 Retrieve Updated Report

Credit Reference Number:
878036

Requested By:
 Pay by credit card
 Copy credit report liabilities to this 1003

JOE TESTCASE

Name: JOE TESTCASE
 SSN: 000-00-0005 Birth Date: Age:
 Home Phone: Marital Status: Married Unmarried Separated
 Present Address: 220 LOCUST AVENUE Credit PIN
 City: ANTHILL State: MO Zip: 65488
 Former Address: City: State: Zip:

(no co-borrower)

Name: Birth Date: Age:
 Home Phone: Marital Status: Married Unmarried Separated

 Present Address: Credit PIN
 City: State: Zip:
 Former Address: City: State: Zip:

Submit Cancel

Act No | ACCT000025 | More Entries... 1 of 11 | Show All

Go To... Pg 1 Pg 2 Pg 3 Pg 4 Pg 5 Next Prev New Insert Delete Keep open

Press F1 for Help

NUM | Wed, 05/23/07

start AC Terminal - 165.23... Point - [TESTCASE05...

6:47 PM



Advantage Credit

Credit Reporting Services

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Point - [TESTCASE05.BRW]

File Edit Marketing Forms Verifs Track Lenders Services Interfaces Bor/Co-Bor Utilities Window Help

Navigation Panel TESTCASE, JOE | Loan Application (1003) - Page 3

Loans

TESTCASE, JOE

Data Folder

Primary Data Folder

Shortcuts:

- Borrower Information
- Loan Application-1
- Loan Application-2
- Loan Application-3
- Loan Application-4
- Loan Application-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 Title
- Request for Insurance

Tasks

Reports

Templates

Acct No ACCT000025 More Entries... 1 of 11 Show All

Go To... Pg 1 Pg 2 Pg 3 Pg 4 Pg 5 Next Prev New Insert Delete Keep open

Press F1 for help

NUM Wed, 05/23/07 6:50 PM

Credit Report Request

Credit Agency: Advantage Credit, Inc of Colorado (800) 670-7993

Report Type: Credit Report

Request Type:

- Order New Report
- Re-issue Existing Report
- Upgrade Existing Report
- Retrieve Updated Report

Credit Reference Number: 878036

Requested By:

Pay by credit card

Copy credit report liabilities to this 1003

Credit Card Payment

Pay with borrower's credit card
 Pay with my credit card

Cardholder Billing Information:

Name: [Redacted]

Address: [Redacted]

City: [Redacted] St: [Redacted] Zip: [Redacted]

Credit Card:

Type: [Redacted]

Acct No: [Redacted]

Mo: [Redacted] Year: [Redacted]

Exp. Date: [Redacted]

Card Security Code: [Redacted]

OK Cancel

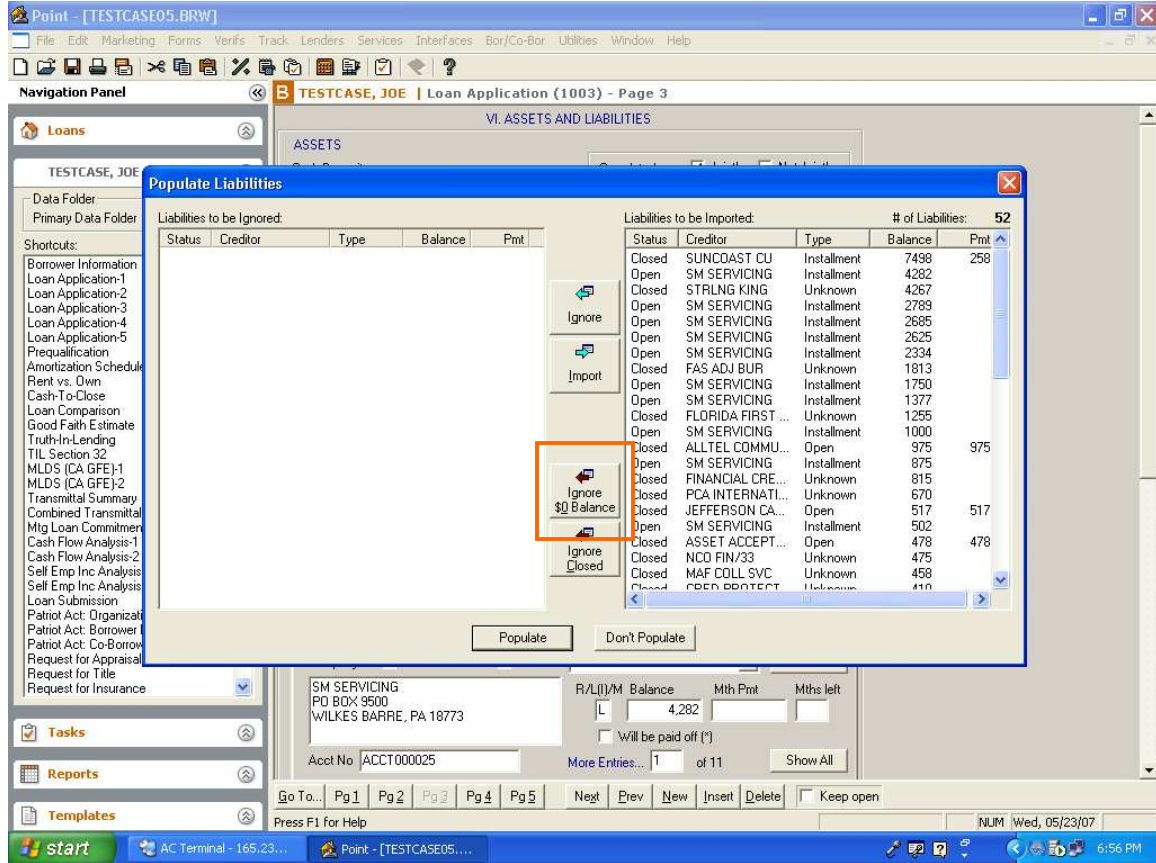


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Next the Populate Liabilities box will appear

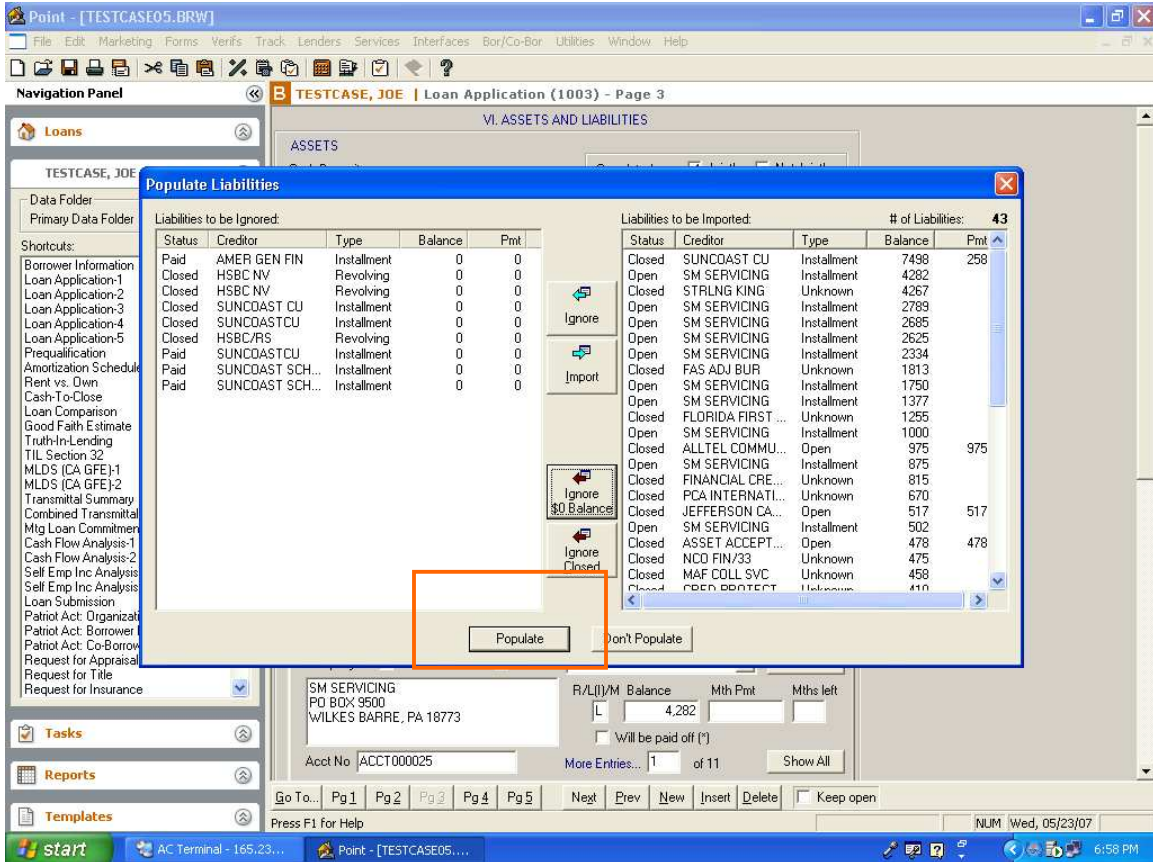
You may eliminate transferring trade lines without balances, by clicking the Ignore \$0 balance button



Advantage Credit

Credit Reporting Services
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This feature will shift all trade lines with a zero balance to the left.
 Once satisfied with the accts you want to send to your application,
 Click **Populate**



Next our credit report will appear
To enlarge this page, you can click on the bottom right corner and drag it out
You can view and print the report from here

The screenshot displays a web-based credit reporting application. The main window shows a credit report for 'ABC MORTGAGE TEST' with details on the borrower (TESTCASE, JOE) and employment information. Below the report is a 'LIABILITIES' section for 'SUNCOAST CU'. A helpful hint box with the text 'Helpful Hint: To enlarge this page, drag corner with mouse' points to the bottom right corner of the report area. A notification at the bottom right states 'New updates are ready to install'. The interface includes a sidebar with navigation options like 'Tasks', 'Reports', and 'Templates', and a taskbar at the bottom with open applications like 'AC Terminal' and 'Point'.

BORROWER		CO-BORROWER	
BORROWER	TESTCASE, JOE	CO-BORROWER	
SOC SEC #	000-00-0005	SOC SEC #	
AGE		AGE	
STREET	220 LOCUST AVENUE	YEARS AT ADDR.	
CITY, STATE, ZIP	ANTHILL, MO 65488	MARITAL STATUS	
		# OF DEP.	

EMPLOYMENT INFORMATION	
EMPLOYER	
POSITION	
SINCE	
INCOME	
VERIFIED BY	

DATE	CREDITOR	DATE OPENED	REPORTED	HIGH CREDIT	BALANCE	PAST DUE	MINIMUM	PRESENT STATUS
CL	CA	CLA	DATE		TERMS	AMOUNT	REV	

LIABILITIES			
Company	<input type="checkbox"/> Resubordinated	<input type="checkbox"/> Omitted	Installation Loan
SUNCOAST CU			From VOM/L
PO BOX 11904			R/L(I)/M Balance
TAMPA, FL 33680			L 7,498
			Mth Pmt 258
			Mths left 21
			<input type="checkbox"/> Will be paid off (*)

OR

(Depending on how the account has been set up – the client may see the next screen)



Advantage Credit

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

This will generate – *basically* – our credit file

From this page, the user has the ability to:

1. View and print **Web** or **PDF** version of our report

VIEW REPORT

- WEB / PDF
- Merge Analyze

Other Reports -

UNMERGE REPORT

BORROWER
 CO-BORROWER
 EXPERIAN
 TRANSUNION
 EQUIFAX

Web PDF

Submission Results

Bureau	For	Date	OK	Ordered By	Error Message
IRFNMA	ALL	5/9/2007	YES	N/A	
EQUIFAX	B	5/9/2007	YES	HAPPY DAZE	
TRANSUNION	B	5/9/2007	YES	HAPPY DAZE	
EXPERIAN	B	5/9/2007	YES	HAPPY DAZE	

Charges

Date	Description	Credit	Charge
5/9/2007	3BUR	\$0.00	\$12.25
5/9/2007	SURCHARGE-FACT ACT	\$0.00	\$0.75
5/9/2007	SURCHARGE-MO State Surchg	\$0.00	\$0.25
7/5/2007	INTERFACE-RETRIEVE	\$0.00	\$1.00
7/5/2007	INTERFACE-RETRIEVE	\$0.00	\$1.00
	Total		\$15.25

LIABILITIES

Company # Resubordinated Omitted Mortgage From VDM/L

COUNTRYWIDE HOME LOANS
450 AMERICAN ST
SIMI VALLEY, CA 93065

R/L(I)/M Balance Mth Pmt Mths left
M 51,084 (501) 294

Will be paid off (*)

Acct No ACCT000018 More Entries... 1 of 8 Show All

Go To... Pg 1 Pg 2 Pg 3 Pg 4 Pg 5 Next Prev New Insert Delete Keep open

Press F1 for Help NUM Thu, 07/05/07

start ADVANTAGE CREDIT ... Point - [maria1] Document1 - Microsof... 8:40 AM

Helpful Hint: To enlarge this page, drag corner with mouse

2. View our [Web](#) version, and order trade supplements by clicking on the creditor's name

The screenshot displays the 'Point' software interface. A 'TRADE SUPPLEMENT' window is open in the foreground, titled '#878850 - TESTCASE'. It contains a 'Check and/or Verify' section with several checkboxes: 'Update balance', 'Verify late dates', 'Update', 'Update payment', 'Not applicant', 'Includ', 'Delete duplicate', 'Account is closed', 'Other', '12 months rating', and 'Account is current'. Below this, there is a table with columns for 'BALANCE', 'PAST DUE', 'MO REV', and 'STATUS'. The table lists several entries, including one for 'GREEN TREE SERVICING' which is highlighted with a red box. The main window in the background shows account details for 'ACCT000011' and 'ACCT000012', with a 'LIABILITIES' section for 'COUNTRYWIDE HOME LOANS'.

TRADE SUPPLEMENT #878850 - TESTCASE

To expedite or ensure that your request is verifiable, please enter number.

Check and/or Verify

Update balance Verify late dates Update
 Update payment Not applicant Includ
 Delete duplicate Account is closed Other
 12 months rating Account is current

BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
\$372	\$0	28	0	0	0	AS AGREED XP/TU/EE
\$299	\$0	9	0	0	0	AS AGREED XP/TU/EE
\$20	\$0	20	0	0	0	AS AGREED EF

LIABILITIES

Company # Resubordinated Omitted Mortgage From VDM/L

COUNTRYWIDE HOME LOANS
450 AMERICAN ST
SIMI VALLEY, CA 93065

R/L(I)/M Balance Mth Pmt Mths left
M 51,084 (501) 294

Will be paid off (*)

Acct No ACCT000018 More Entries... 1 of 8 Show All

Also, the use of *Other Reports*, including **View/Print Invoice**

The screenshot displays the Advantage Credit software interface. A 'View Credit Report' window is open, showing a dropdown menu for 'Other Reports' with the following options: SCORE DISCLOSURE, CONSUMER COPY, DEROG LETTER, CREDITORS, ADVERSE SUMMARY, MORTGAGE ONLY, MTG W/SCORE, TRADE COMPARISON, and VIEW INVOICE. The 'VIEW INVOICE' option is highlighted. The main window shows a credit report for MARIA TESTCASE, including submission results and charges.

VIEW REPORT

- WEB / PDF
- Prequal Analyzer
- Other Reports -
- SCORE DISCLOSURE
- CONSUMER COPY
- DEROG 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
IRFNMA	ALL	5/9/2007	YES	N/A	
EQUIFAX	B	5/9/2007	YES	HAPPY DAZE	
TRANSUNION	B	5/9/2007	YES	HAPPY DAZE	
EXPERIAN	B	5/9/2007	YES	HAPPY DAZE	

Charges

Date	Description	Credit	Charge
5/9/2007	3BUR	\$0.00	\$12.25
5/9/2007	SURCHARGE-FACT ACT	\$0.00	\$0.75
5/9/2007	SURCHARGE-MO State Surchg	\$0.00	\$0.25
7/5/2007	INTERFACE-RETRIEVE	\$0.00	\$1.00
7/5/2007	INTERFACE-RETRIEVE	\$0.00	\$1.00

LIABILITIES

Company: COUNTRYWIDE HOME LOANS
 450 AMERICAN ST
 SIMI VALLEY, CA 93065

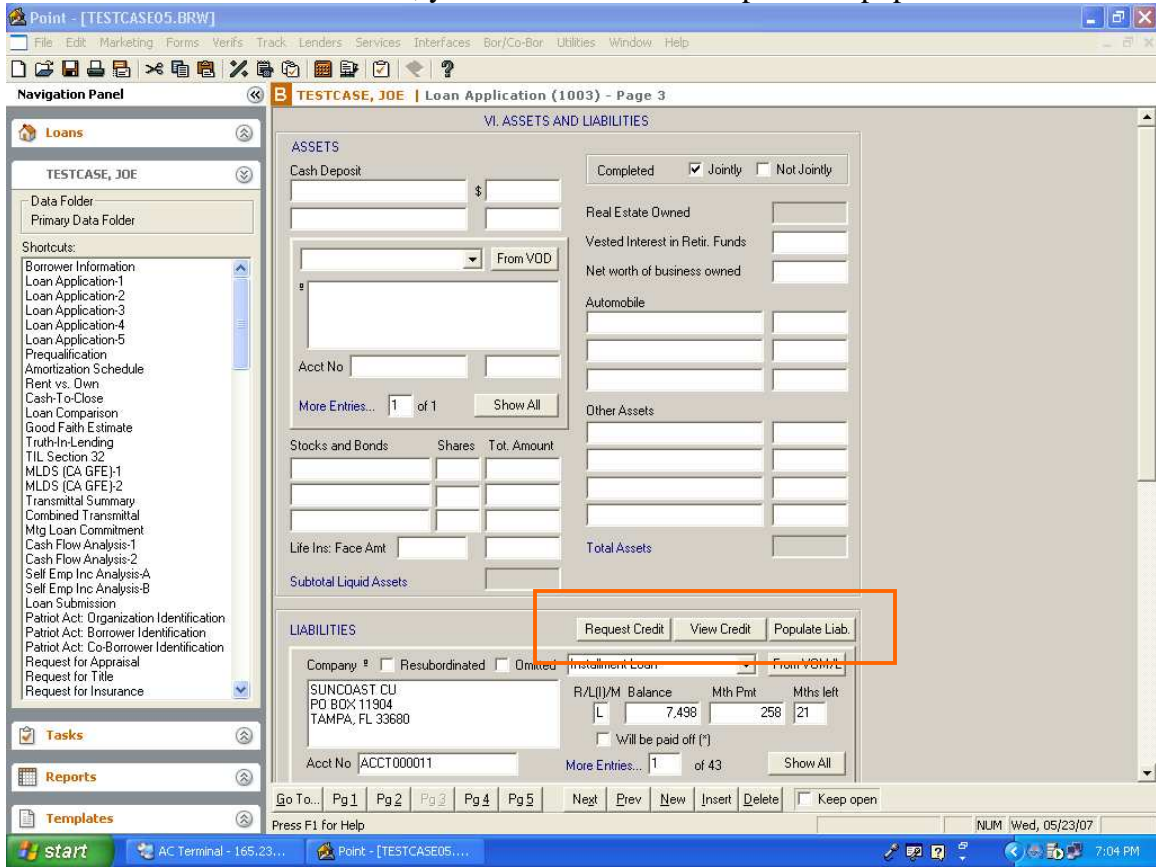
Mortgage: From VDM/L

R/L(I)/M Balance Mth Pmt Mths left
 M 51,084 (501) 294

Will be paid off (*)

Acct No: ACCT000018 More Entries... 1 of 8 Show All

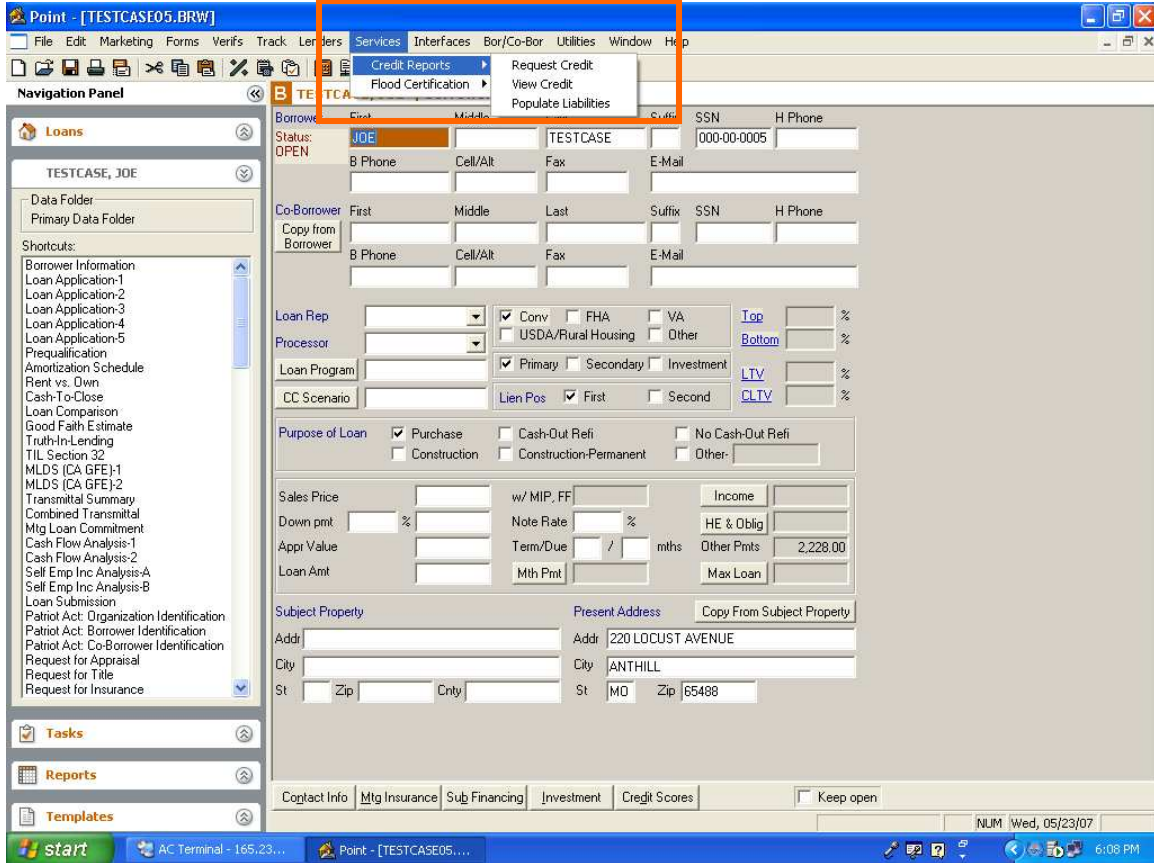
Once the file has been retrieved, you can now view the report or repopulate the liabilities



Advantage Credit

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

This method of retrieving credit is also available from the **SERVICES** Menu



Advantage Credit

Credit Reporting Services

www.advcredit.com 800-670-7993