

How to order credit reports

From a Borrower's file, click Order Credit from either Services Tab or in borrower's Summary page

Borrowers megan and david testcase

Loan #: 1106EM000001 LTV: / Rate: /
Loan Amount: DTI: / Not Locked

Borrower Summary - Origination

Marital Status: [Dropdown] Home E-mail: tracy@advcredit.com Work E-mail: [Text]
Marital Status: [Dropdown] Home E-mail: [Text] Work E-mail: [Text]

Social Security Number Verification

Borrower
The Purpose of the Transaction: [Text]
This consent is valid for [Text] days

Co-Borrower
The Purpose of the Transaction: [Text]
This consent is valid for [Text] days

Company's Information Lender/Broker Data
Name: [Text] Address: [Text] City: [Text] State: [Text] Zip: [Text]

Company's Agent Information
Name: Advantage Credit Inc. Of Colorado Address: 32065 CASTLE CT, Suite 300 City: EVERGREEN State: CO Zip: 80439

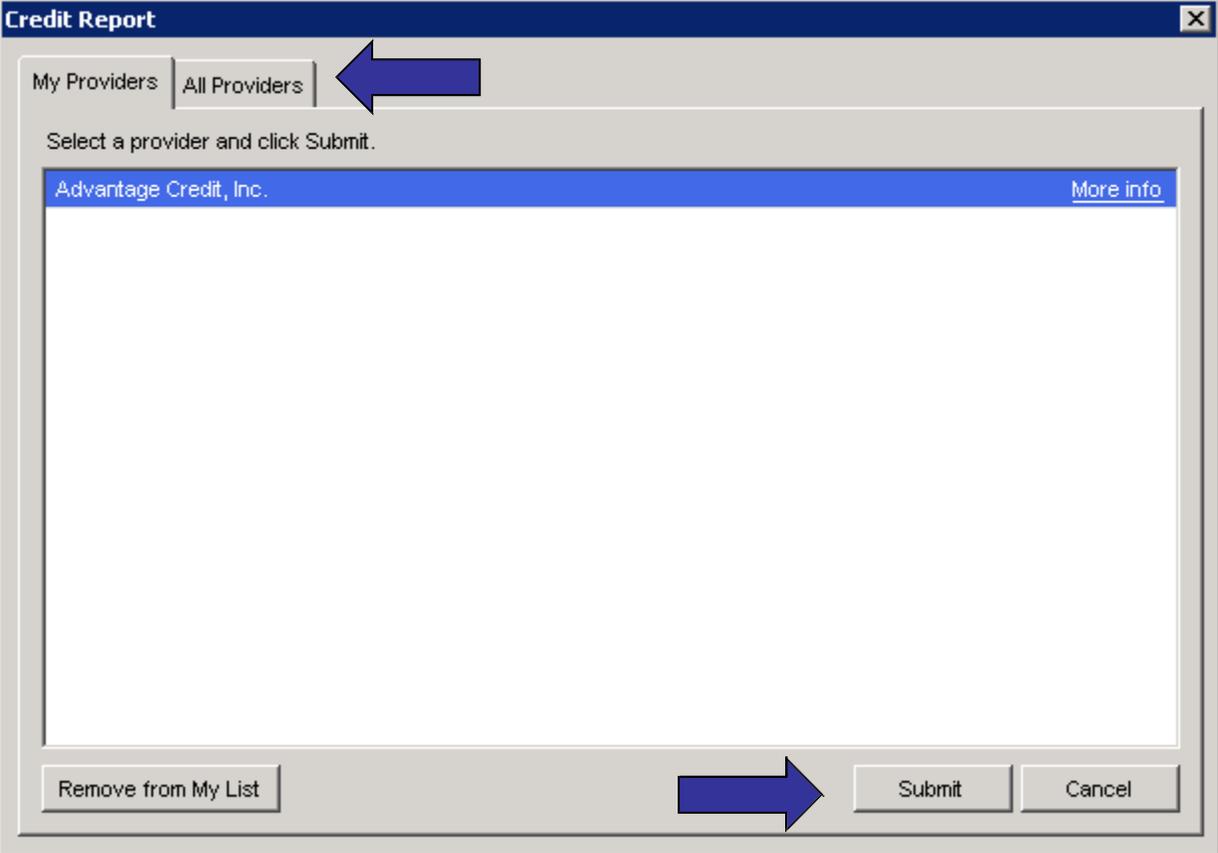
Present Address
Address: 5524 eastbourne City: anthill State: MO Zip: 65488 # of Years: [Y] [M] [Own] [Rent]

Previous Address
Address: [Text] City: [Text] State: [Text] Zip: [Text] # of Years: [Y] [M] [Own] [Rent]

Credit Information
Order Credit View Credit Import Liabilities

Services
Order Credit Report
Access Lenders
Search Product Pricing
Request Underwriting
Order Appraisal
Order Flood Certification
Order Title & Closing
Order Doc Preparation
Register MERS
Order AVM
Order Mortgage Insurance

If Advantage Credit, Inc. is not listed under the My Providers tab, then click on the All Providers tab to add



The screenshot shows a window titled "Credit Report" with a close button in the top right corner. Below the title bar are two tabs: "My Providers" and "All Providers". A blue arrow points to the "All Providers" tab. Below the tabs is the instruction "Select a provider and click Submit." A list box contains one entry: "Advantage Credit, Inc." with a "More info" link on the right. At the bottom of the window are three buttons: "Remove from My List", "Submit", and "Cancel". A blue arrow points to the "Submit" button.

Choose Advantage Credit, Inc. on the All Providers tab and click Add to My List

Credit Report

My Providers All Providers

Select the provider you wish to use and click Submit. To learn more about a provider, click the More info link next to the provider's name.

Search by Company Name: Go Reset

Accurate Financial Services	More info
ACRAnet	More info
ACRAnet (CBS Branch)	More info
ACRAnet (Financial Dimensions Branch)	More info
ACRAnet (New York Branch)	More info
ACRAnet - CARS	More info
ACRAnet - CDS	More info
Advantage Credit Bureau (Powered by SharperLending)	More info
Advantage Credit, Inc.	More info
Advantage Plus Credit Reporting, Inc.	More info
Alliance 2020, Inc.	More info
Amaesing Credit Solutions (Powered by ISS)	More info
American Reporting Company, LLC (Powered by MeridianLink)	More info

Add to My List New Provider Submit Cancel

Click back to My Providers Tab, select Advantage Credit, Inc. and click Submit

Select Borrower

Borrower	CoBorrower
<input checked="" type="checkbox"/> megan testcase	david testcase
<input type="checkbox"/>	
<input type="checkbox"/>	

Select Borrower(s) Click Next

< Back Next > Cancel

Encompass® by Ellie Mae® Order Page

Report Types

Consumer Credit – Standard Credit Report

Mortgage Only – Mortgage Only report (no tradelines uploaded into Encompass)

Refresh – LQI report (no scores)

UDN – Undisclosed Debt Notification

Credit Report Request [X]

Credit Agency: **Advantage Credit , Inc.**

Username:

Password:

Branch ID:

Save Password

Report Type: Order new report, unless existing report is 30 days old or less.

Order Method: Consumer Credit
Mortgage Only
Refresh
UDN

Report On:

File Number:

Requested By:

Loan Number:

Options

- FICO Score
- Fraud Search
- Get Fannie Mae Reference ID

Credit Bureaus

- Experian
- Equifax
- Trans Union

Order Method

Request **New Report** and under Credit Bureaus - click all 3 Credit Bureaus and Click Finish

Request **Default**, UNLESS there is an existing report in our system that is less than 30 days

Retrieve Existing system will recognize the original borrower's SS# and file # to identify and bring over the existing file (the credit report must be less than 30 days old or you will be required to pull a new report).

Import from Website Upgrade

Use this if you have more than one credit report in our system. This will open up a field: FILE NUMBER beneath the Password

IF you use this selection – you **MUST** type a file number in this field or the system will automatically pull a new report

Upgrade Add a spouse or a bureau

You must first add the co-borrower on the 1003, then save the file.

Credit Report Request

Credit Agency: **Advantage Credit , Inc.**

Username: evergreen

Password: ●●●●●●

Branch ID:

Save Password

File Number: 2669066

Requested By: tracy

Loan Number: 1410EM000001

Report Type: Consumer Credit

Order Method: Default Report

Report On:
New Report
Default Report
Retrieve Existing Report
Import from website
Upgrade

Options

FICO Score

Fraud Search

Get Fannie Mae Reference ID

Credit Bureaus

Experian

Equifax

Trans Union

Order new report, unless existing report is 30 days old or less.

Status is Pending. Waiting 6 seconds...



Request sent. Waiting for repl)'...

Cancel ...I



Advantage Credit

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



INFILE CREDIT REPORT

SEND TO: Evergreen Credit - - 1101099
32065 CASTLE COURT, EVERGREEN, CO 80439

REQUESTED BY: HAPPY DAZE
DATE: 8/21/2013

FILE #: 2166468
REF. #: 1308EM000003
REPOSITORIES: XP

APPLICANT INFORMATION

APPLICANT:	TESTCASE, JANET	000-00-0003	-
CURRENT ADDRESS:	19 FOREST DRIVE, ANTHILL, MO 65488		

MORTGAGE SUMMARY

TYPE	APPLICANT	CO-APPLICANT
# OF 30 DAY MTG DELINQ	0	-
# OF 60 DAY MTG DELINQ	0	-
# OF 90 DAY MTG DELINQ	0	-
# OF INQUIRIES	0	-
TRADELINE COUNT	19	-

OPEN ACCOUNTS

	CREDITOR ACCT#	RPTD OPEN LAST ACT	LIMIT/AM BALANCE	PAST-DUE	TERMS	#MONTHS HISTORY	30/60/90	TYPE STATUS
E	SM SERVICING ACCT000025	07/13 03/11 07/12	\$4000 \$4282	0	UNK M ?	29 00	0/0/0	EDU AS AGREED XP/TU/EE
PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 12182009								
B	SM SERVICING ACCT000037	07/13 03/12 07/12					0/0/0	EDU AS AGREED XP/TU/EE
PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 12182009								
B	SM SERVICING ACCT000052	07/13 05/13 05/13	\$2685		UNK M ?	01 00	0/0/0	EDU AS AGREED XP/TU/EE
PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 11162009								
B	SM SERVICING ACCT000026	07/13 03/11 07/12	\$2625 \$2625	0	UNK M ?	29 00	0/0/0	EDU AS AGREED XP/TU/EE
PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 12182009								
B	SM SERVICING ACCT000051	07/13 05/13 05/13	\$2334 \$2334	0	UNK M ?	01 00	0/0/0	EDU AS AGREED XP/TU/EE
PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 11162009								
B	SM SERVICING ACCT000038	07/13 03/12	\$2625 \$1750	0	UNK M ?	16 00	0/0/0	EDU AS AGREED

See Below for details on these links

Click on the bureaus' for detailed information on how each bureau is reporting

https://credit.advcredit.com/?key=BE-4E5973C&orderid=2166119&recordid=105&userid=22592 - Origin - Windows Internet Explorer

Original Tradelines

MEGAN TESTCASE							File ID: 1					
Creditor Name	SALLIE MAE 3RD PTY LSC		Opened	03/11	High Credit	\$4,000	Credit Limit	\$ --	Terms	UNK	Status	AS AGREED
Account Number	ACCT000025		Reported	06/13	Balance	\$4,000						
Account Type	KOB	F	Last Activity	07/12	Payment	\$ --	Past Due	\$0	Bureau	EXPERIAN	Payment History CCCCCCCCCCCC CCCCCCCCCCCC C	
Remarks STUDENT LOAN-PAYMENT DEFERRED												

MEGAN TESTCASE							File ID: 2					
Creditor Name	SM SERVICING		Opened	03/11	High Credit	\$4,000	Credit Limit	\$ --	Terms	--	Status	AS AGREED
Account Number	ACCT000025		Reported	07/13	Balance	\$4,282						
Account Type	KOB	B	Last Activity	07/12	Payment	\$ --	Past Due	\$0	Bureau	TRANSUNION	Payment History CC	
Remarks PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 12182009												

MEGAN TESTCASE							File ID: 3					
Creditor Name	SALLIE MAE		Opened	03/11	High Credit	\$4,000	Credit Limit	\$ --	Terms	--	Status	AS AGREED
Account Number	ACCT000025		Reported	07/13	Balance	\$4,282						
Account Type	KOB	F	Last Activity	01/13	Payment	\$ --	Past Due	\$0	Bureau	EQUIFAX	Payment History	
Remarks STUDENT LOAN - PAYMENT DEFERRED												

E Liability Import [X]

Credit Information

ID	Borrower Name	First Name	Last Name	SSN	Credit Scores	Experian
PC	MEGAN TESTCASE	MEGAN	TESTCASE	000000005		566

Lien Holder	Balance	Payment	Type
<input checked="" type="checkbox"/> SM SERVICING	4282	0	Installment
<input checked="" type="checkbox"/> STRLNG KING	4267	0	Unknown
<input checked="" type="checkbox"/> SM SERVICING	2789	0	Installment
<input checked="" type="checkbox"/> SM SERVICING	2685	0	Installment
<input checked="" type="checkbox"/> SM SERVICING	2625	0	Installment

Mortgage Lates: 30 6 90 12 Number of Tradelines: 52

Bankruptcy

Field	Value

Foreclosure

Field	Value

Delete existing liabilities before importing Import FACTA **Import** Cancel

Import Liabilities [X]

 42 liabilities were imported.
FACTA imported successfully.
Tradelines information imported.

OK