

HOW TO Order Credit Analyzer

Once you log in to Advantage Credit's secure site

From the Recent Request section click Credit link

- 1. Click on the File# to view an existing credit report
- 2. Under View Report (menu on right)
- 3. Click on **Other Reports** dropdown list
- 4. Choose from the following:
 - Score Disclosure a notice to the applicant that you have pulled their credit history from TransUnion, Experian, and/or Equifax.
 - Consumer Copy an easy to read version of the credit report to distribute to the borrower. (can be translated into Spanish)
 - Explanation Letter- a letter addressed to the borrower to explain any derogatory accounts or public records. (can be translated into Spanish)
 - o **Creditors** a list of all reported creditors including address and phone numbers.
 - o Adverse Summary a report summarizing only derogatory accounts and public records.
 - o **Dispute Summary** list any trades that are listed as in dispute by consumer or creditor
 - Mortgage Only a report that list only mortgage accounts.
 - o **Mortgage with Score** same as mortgage only, but with credit scores.
 - o **Denial Letter-** Statement of Denial, Termination or Change
 - Trade Comparison- a report that contains the raw data from each bureau to determine possible inaccurate data that could be affecting the score.
 - o Form 1003 Mortgage Application
 - o Form 4506T- Request form for tax transcripts
 - Address Discrepancy List/explain different addresses listed on reports
- 5. View / Print the report

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Thank you! We appreciate your business.

^{*}Some reports may be customized