

# ADDING ADVANTAGE CREDIT TO PULL CREDIT

From a Borrower's file, click on Services tab

The screenshot shows the Encompass360 software interface. At the top, there is a navigation bar with tabs for Home, Pipeline, Loan, ePASS, Trades, Contacts, Dashboard, and Reports. Below this, the 'Borrowers' section is active, showing the name 'Maria Testcase'. The loan details include Loan #: 0910000024, LTV: /, Rate: 6.000%, and Est Closing Date: //. The 'Services' tab is highlighted in the left sidebar, with a blue arrow pointing to it. The main content area displays the 'Borrower Summary - Origination' section, which includes fields for Previous Address, Credit Information, Borrower, Co-Borrower, Subject Property Information, and Transaction Details.

File started	10/09/09
Credit Report received	10/20/09
Disclosure Notices expect	10/29/09
Qualification	
Credit & Send	
Send to processing	
Submittal	
Cond. Approval	
Resubmittal	
Approval	
Doc Preparation	
Doc signing	
Funding	
Post Closing	

**Borrower Summary - Origination**

**Previous Address**

Address:   
City:   
State:  Zip:   
# of Years:  Y  M  Own  Rent

**Credit Information**

**Borrower**

Experian / FICO:   
Trans Union / Empirica:   
Equifax / BEACON:   
Minimum Required FICO:

**Co-Borrower**

Experian / FICO:   
Trans Union / Empirica:   
Equifax / BEACON:   
Minimum Required FICO:

Credit Score for Decision Making:  Credit Reference #:

**Subject Property Information**

Address:  Property Type:   
City:  Estimated Value:   
State:  Zip:  Appraised Value:

**Transaction Details**

Lender:   Copy Loan Number to lender case number  
Loan Program: 30 Year Fixed Loan Number: 0910000024



## Advantage Credit

Credit Reporting Services

www.advcredit.com 800-670-7993

## Click on Order Credit Report on Services Tab

**Encompass360 - (Local) - admin**

Encompass View Loan Forms Verifs Tools Services Help

Home Pipeline **Loan** ePASS Trades Contacts Dashboard Reports

**Borrowers** Maria Testcase

1<sup>st</sup> Loan #: 091000024 LTV: / Rate: 6.000% Est Closing Date: /  
Loan Amount: DTI: / Not Locked FS: John P

Alerts & Messages Log

File started	10/09/09
Credit Report received	10/20/09
Disclosure Notices expected	10/29/09
<input type="checkbox"/> Qualification	
<input type="checkbox"/> Credit & Send	
<input type="checkbox"/> Send to processing	
<input type="checkbox"/> Submittal	
<input type="checkbox"/> Cond. Approval	
<input type="checkbox"/> Resubmittal	
<input type="checkbox"/> Approval	
<input type="checkbox"/> Doc Preparation	
<input type="checkbox"/> Doc signing	
<input type="checkbox"/> Funding	
<input type="checkbox"/> Post Closing	

Forms Tools **Services**

- Order Credit Report
- Access Lender
- Search Product and Pricing
- Request Underwriting
- Order Appraisal
- Order Flood Certification
- Order Title & Closing
- Order Doc Preparation

### Borrower Summary - Origination

Previous Address		Previous Address	
Address		Address	
City		City	
State	Zip	State	Zip
# of Years	<input type="checkbox"/> Y <input type="checkbox"/> M <input type="checkbox"/> Own <input type="checkbox"/> Rent	# of Years	<input type="checkbox"/> Y <input type="checkbox"/> M <input type="checkbox"/> Own <input type="checkbox"/> Rent

**Credit Information** Order Credit View Credit Import Liabilities

Borrower		Co-Borrower	
Experian / FICO	566	Experian / FICO	
Trans Union / Empirica	567	Trans Union / Empirica	
Equifax / BEACON	524	Equifax / BEACON	
Minimum Required FICO	600	Minimum Required FICO	

Credit Score for Decision Making Credit Reference #

### Subject Property Information

Copy from Present Order Appraisal Order Flood Order Title

Address	Property Type	
City	Estimated Value	
State	Zip	Appraised Value

### Transaction Details

Product and Pricing Access Lenders

Lender Loan Program 30 Year Fixed Loan Number 091000024

Copy Loan Number to lender case number

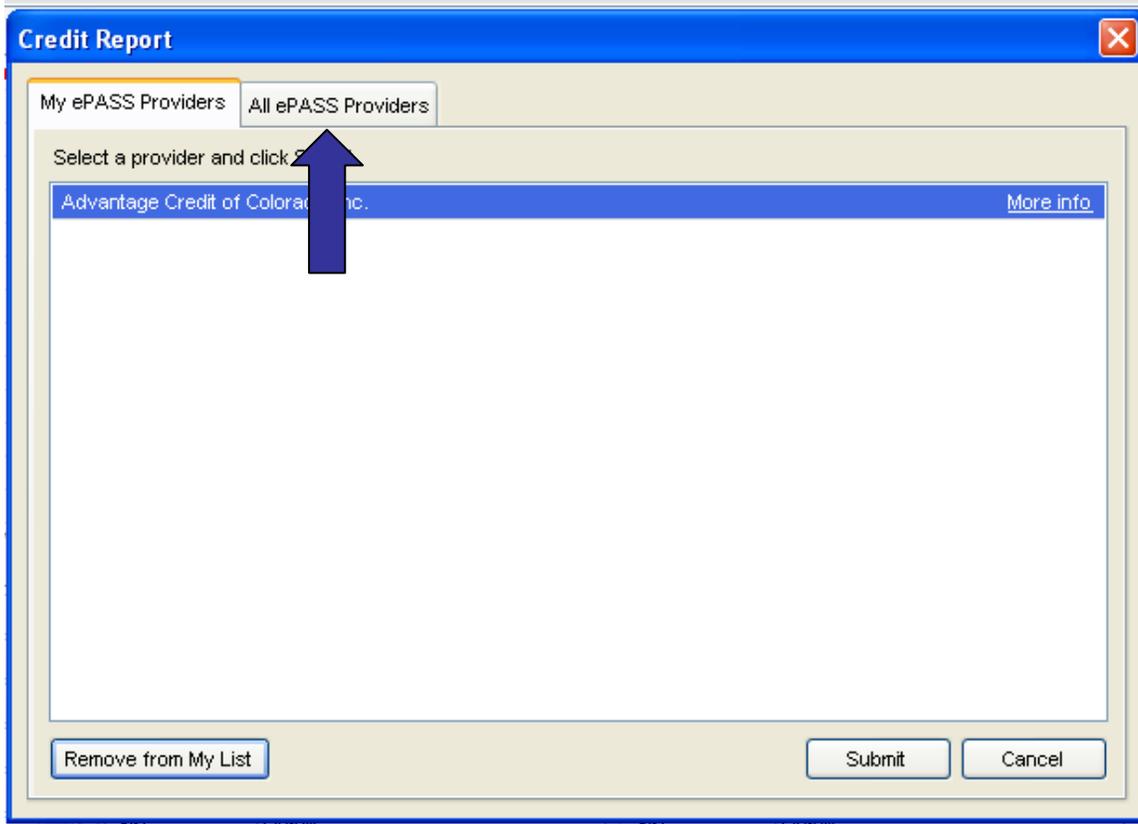


**Advantage Credit**

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If Advantage Credit of Colorado, Inc. is not listed under the My ePASS Providers, then click on the All ePASS Providers tab



**Advantage Credit**

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

The screenshot displays the Encompass360 - (Local) - admin interface. The main window shows the 'Borrowers' section for 'Maria Testcase' with loan details: Loan #: 0910000024, LTV: /, Rate: 6.000%, Est Closing Date: //, Loan Amount: /, DTI: /, Not Locked, and FS: John Kenny. A 'Credit Report' dialog box is open, showing a list of ePASS providers. The 'All ePASS Providers' tab is selected. The list includes: ACRAnet - CARS, ACRAnet - CDS, Advantage Credit, Advantage Credit of Colorado, Inc. (highlighted with a blue arrow), Advantage Credit of Colorado, Inc. (Powered by IR), Advantage Plus Credit Reporting, Inc., Alliance Credit Services, Amaesing Credit Solutions, Amaesing Credit Solutions (Powered by ISS), American Reporting Company, LLC, American Reporting Company, LLC (Powered by MeridianLink), Avantus, and Birchwood Credit Services, Inc. Below the list are buttons for 'Add to My List', 'New Provider', 'Submit', and 'Cancel'. A blue arrow points to the 'Add to My List' button. The background interface includes a navigation menu with 'Home', 'Pipeline', 'Loan', 'ePASS', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. A sidebar on the left contains 'Alerts & Messages', 'Disclosure Notices Advantage Ci', and a 'Services' section with options like 'Order Credit Report', 'Access Lenders', 'Search Product and Pricing', 'Request Underwriting', 'Order Appraisal', 'Order Flood Certification', 'Order Title & Closing', 'Order Doc Preparation', and 'Register MERS'. The bottom of the dialog shows a form for 'Previous Address' with fields for State (MO), Zip (65488), # of Years, and Address.



# Advantage Credit

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

**Your Order Credit screen should now show Advantage Credit of Colorado, Inc. as the Credit Agency**

**Credit Report Request**

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

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

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

Save Password

File Number:

Requested By:

Loan Number:

**Options**

FICO Score

Fraud Search

Get Fannie Mae Reference ID

**Credit Bureaus**

Experian

Equifax

Trans Union

	Last Name	First Name	MI	TI	SS#	DOB
Borrower:	Testcase	Maria			000-00-0005	
CoBorrower:						

	Street Address	City	St	Zip
Current Addr:	5524 Eastbourne	Anthill	MO	65488
Prev Addr:				

Please Enter the Credit card Information below:

Account Name	Billing Address	Billing City:	Billing State:	Billing Zipcode:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Account Number:	Expiration (MM/YY):	Secondary Account Number:		
<input type="text"/>	<input type="text"/> / <input type="text"/>	<input type="text"/>		

< Back   Finish   Cancel



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