Calyx 5.4 or higher

In a file that has been saved From the Main Menu Click on Interfaces Drop down and click on Credit Reporting

🙋 Point - [testcase3.prs]										
📃 File Edit Marketing Forms Trad	ck Le	nders Services	Interfaces Prospect/C	o-Bor Utilit	ies Window	Help			-	a x
	2	6 🗖 🗊	Fannie Mae	•						
Navigation Panel	~	P testrase.	Freddie Mac	•						
		Perromor Fir	WebCaster		-	C. Mar	CCN	U Dhana		_
Coans Loans	٢	Bonower Fin				Sums				
testcase, luis	3	l lui B F	Appraisais Bundled Services		case	F-Mail	1000-00-0009			
Primary Data Folder			closing bocsm				(
Prospect Information	^	Co.Romonor Fin	Credit Reporting			0.464	CON	LI Dhawa		
Loan Application-1		CO-DONOWER Fill	Down Payment Assist	ce		SUIIIX	PICC	n Friune		
Loan Application-2		Copy from ni	Flood Certification		case		000-00-0007			
Loan Application 3		Borrower	Eraud Detection			EMAIL				
Loan Application-4		01	riada Detection		11/05	E-IM dil				
Loan Application-5			Internet Services							
Prequalification			Loan Servicing							
Amortization Schedule		Loan Rep	Drocport Markoting		EHA	T VA	Top	*		
Rent vs. Own		and the second se	Prospect Markeding		und blausian	E Oth				
Cash-To-Close		Processor	Mortgage Insurance.		urai nousing	1 Um	er <u>Botto</u>	m %		
Loan Comparison		100 AVA 101	Outsource Processing	1	Consider	. 🗂 Lava				
Good Faith Estimate		Loan Program	Product and Pricing		Secondary	1 Inve	LTV	%		
Truth-In-Lending			Product and Pricing		- 	100				
TIL Section 32		CC Scenario	Tax Services		 First 	1 Sec	ond <u>ULIV</u>	1		
MLDS (CA GFE)-1			Title/Escrow							
MLDS (CA GFE)-2		Purpose of Loar	3		Befi		No Cash-Out B	Refi		
Cash Flow Analysis-1			Supplemental Screen:	s 🕨		. 🚔				
Cash Flow Analysis-2				23	ion-Permaner	t I	Uther- j			
Self Emp Inc Analysis-A			Interface Notification							
Self Emp Inc Analysis-B		0.1.01	Interface Transaction	100	-	- (c)	100	r		
Patriot Act: Organization Identification		Sales Price	Interface mansaction	reog	<u>1</u>		Income			
Patriot Act: Borrower Identification		Down post		Note Pate	*		UE & ONG			
Patriot Act: Co-Borrower Identification		Downburg	~	Note Hate	· ·	- 21	HE & UDIN			
Request for Appraisal		Appr Value		Term/Due	1	mths	Other Pmts			
Request for Insurance				and a second sec	- and	- 2				
Request for Payoff		Loan Amt		Mth Pmt			Max Loan			
Request for Title				13.						
Stmt of Credit Denial		Subject Property			Present Add	ess	Copy From S	ubject Property		
Flood Certification		Addr			Addr 5002	hanner c				
Flood Hazard Det. Flood Hazard Notice		City			City Destal					
Affiliated Business Disclosure		0.4			anthin	0				
GFE Prov Relation		St Zip	Cnty		St MO	Zip [5488			
Brokerage Business Contract (Generic)	1221	and house	1000		SAME DOTE 1					
I maida ñaloar a cassa à 👘 🦾										
Status: <u>Opened (09/14/2007)</u>	۲									
Tasks	۲									
Reports	3	Contact Info F	Prepared For Mtg Insur	ance Su <u>b</u> F	inancing In-	/estment	Credit Score	s F Keep open		
Templates	٢			- Linear					NUM Fri, 09/14/07	1
🛃 start 🔗 🔬 Point - [testca	ase3.pi	rs] 🛛 🖄 Docur	nent1 - Microsof						6:25	PM



The Credit Reporting Interfaces box will appear Highlight Advantage Credit, Inc of Colorado

(If you do not see our complete name, you will need to update your vendor's list)

Click OK			
🙆 Paint - [testcase3.prs]			_ a 🗙
File Edit Marketing Forms Trac	ck Le	iders Services Interfaces Prospect/Co-Bor Utilities Window Help	_ 8 X
	% 🛱	0 🗃 🔜 😰 🔍 🦿	
Navigation Panel	~	P testcase, luis Prospect Information	
🚷 Loans	٢	Borrower First Middle Last Suffix SSN H Phone	
testcase, luis	٢		
Primary Data Folder		Please select a vendor	
Prospect Information Loan Application 1 Loan Application 2 Loan Application 2 Loan Application 4 Loan Application 4 Loan Application 5 Prequalification Amotization Schedule Rent vs. Uwn Cash-To-Close Loan Comparison Good Faith Estimate Tuth-In-Lending Tuth-In-Lending Tuth-In-Lending Tuth-In-Lending Tuth-In-Lending Tuth-In-Lending Tuth-In-Lending Self Emplic Analysis 2 Self Emplic Analysis 2 Self Emplic Analysis 8 Self Emplic Analysis 8 Self Emplic Analysis 8 Self Emplic Analysis 8 Patiot Act: Borrower Identification Patiot Act: Borrower Identification Patiot Act: Borrower Identification Patiot Act: Borrower Identification Patiot Act: Borrower Identification Request for Insurance Request for Application Flood Hazard Dett. Flood Hazard Dett. Flood Hazard Dett. Flood Hazard Notice Affiliated Business Disclosure GFE Prov Relation Brokerage Business Contract (Generic) Status: <u>Opened (09/14/2007)</u>		Co-Borrower Advantage Credit Inc of Colorado DOA Information Schultone Borrower Potentional Inc of Colorado DOA Information Schultone CDS Mortgage Reports Inc. CIS Credit Communications Inc. (CCI) Credit Plus, Inc Credit Venifiers, Inc. MeridianLink, Inc Service 13 Information Systems Southwest Credit Services, Inc. 2 % Loan Prograt Service 11 Information Systems Southwest Credit Services, Inc. 2 % Sales Price Down pmt Apr Value Loan Amt 0K Cancel Subject Prope Addit 0K Cancel 0F	
Reports	(3)	Contact Info Prepared For Mtg Insurance Sub Financing Investment Credit Scores Keep open	
Templates	\otimes	Press F1 for Help	NUM Fri, 09/14/07
🛃 start 🔰 🔌 Point - [testca	ase3.p	s] 🖳 Document 1 - Microsof	🔦 🔂 🥸 6:25 PM



Click Launch advcredit.com

🖄 Point - [testcase3.prs]						
File Edit Marketing Forms Tr	ack Li	enders Services In	terfaces Prospect/Co-B	or Utilities Window I	Help	_ 8 ×
	%	ð 🖻 🖬 🗗	2 🔶 ?			
Navigation Panel	*	P testcase, lu	is Credit Reportir	ng Interfaces - Ad	vantage Credit, Inc of Colorado	
🚯 Loans	٢				Getting Started	
testcase, luis	٢	Credit Report #		Clear	Launch advoredit.com	1
Primary Data Folder		-				
Prospect Information	^	* To view/print any	document listed under the	e heading/section "Docu	ent" double click on the document	
Lean Application-1 Lean Application-2 Lean Application-3 Lean Application-4 Lean Application-4 Lean Application-5 Prequalification Amotization Schedule Rent vs. 0wm Cash To-Close Lean Comparison Bood Failt Estimate Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending Truth-in-Lending House (Cash Flow Analysis-2 Self Emp Inc Analysis-2 Self Emp Inc Analysis-2 Self Emp Inc Analysis-3 Self Emp Inc Analysis-3 Self Emp Inc Analysis-4 Self Emp		Item	Results	Date	Document	
Brokerage Business Contract (Generic)	*					
Status: <u>Opened (09/14/2007)</u>	۲					
Tasks	٢					
Reports	٢					
Templates	٢	Press F1 for Help				NUM Fri, 09/14/07
🛃 start 🛛 🔞 Point - [test	case3.p	ors] 🛛 🖳 Docume	nt1 - Microsof			🔇 🔂 🦉 6:26 PM



This will bring up our System Login page Enter your Advantage Credit login and password

🖄 advcredi	it.com				
🔇 Back	O Forward	🛐 Refresh	실 Print	🔀 Exit advcredit.com	
				ADVANTAGE CREDIT, INC. CREDIT, INC. COLORADO DUTUR.Advcredit.com + Providing Old Fashioned Customer Service Strice 1993.	<u>~</u>
			System	Login/Email: test123 Password:	1
			SECUR The us purposi and is includir and the	ITY NOTICE e of this system may be monitored for computer sected. es. Any unauthorized access to this system is prohib subject to criminal and civil penalties under Federal L 19, but not limited to, the Computer Fraud and Abuse e National Information Infrastructure Protection Act.	urity sited Laws e Act
			Contact MCL © 200 reserved.	Advantage Credit: call (303) 670-7993 or fax (303) i J0-2007 <u>MeridianLink</u> , Inc. All rights	670-8067 <u>Privacy</u> <u>Statement</u>
Done	A Po	int - [testcase3.	prs) 🔗 advers	edit.com	€ 10 € 6:26 PM



If you have not already installed / downloaded our Site Security Certificate, You will be asked to enter your Site Security Question





From Advantage Credit's Main Desktop Click New Report





The system will auto fill the borrowers' information Click Order

Back Forward Peter ADVANTAGE CREDIT Main Help Main Help Main Help Loant Type Main Main Main Help Loant Yeith State Length Previous Address Num Dir Street Name Type Apt # Zip City State Length	🕺 advcredit.com		- 2 🛛
ADVANTACE CREDIT SSN God Main Help Locout Main ▶ Credit File Imain ▶ Credit GREDIT ORDER Imain ▶ Name Consumer Information (Applicant and/or Spouse) Prestimation (Applicant and/or Spouse) First Name Name Suffix SSN DOB JOSEPH TESTCASE Imain © 000000004 Prey by credit Card Imain ▶ Credit State Length Fantal Imain Dir Street Name Type Apt # Imain Imain Imain Imain Imain Imain	🔇 Back 💿 Forward 😰 Refresh 🍇 Print 🛛 🖾 Exit advoredit.com		
Main Credit File USER TEST ACCOUNT Reference No. Loan Type LANET0003 Y Consumer Information (Applicant and/or Spouse) First Name Mantel TestroAse Y D0B Previous Address Num Dir Type Apt # Previous Address Num Dir Previous Address Vision City Previous Address	ADVANTAGE CREDIT	SSN 🔽 Go Main Help L	oqout 🏠
CREDIT ORDER USER TEST ACCOUNT Cancel Reference No. Loan Type JANET0003 Image: Suffix SSN Image: Suf	Main 🕨 Credit File		
CREDIT ORDER USER TEST ACCOUNT Caccel CAREDIT ORDER XP TU EF Reference No. Loan Type Marital Status Dependents XP TU EF POOT V V First Name Marital Status Dependents JANET TEST ACCOUNT V TU EF FANNIE FIRST Mane (Applicant and/or Spouse) First Name TEST CASE OD00000003 DOPTIONS JOSEPH TEST CASE OD00000004 Pay by credit card JOSEPH Type Apt # Street Name Type Apt # South and Years.) Num Dir Street Name Type Apt # State Length State Length State Length City State Length Others			
Reference No. Loan Type JANET0003 Image: Suffix SSN DOB (Consumer Information (Applicant and/or Spouse) First Name M. Name JANET TESTCASE Image: Dire Street Name Suffix SSN DOB (Consumer Information Pay by credit card JOSEPH TESTCASE Image: Dire Street Name Type Street Name Type Street Name Type Apt # Sold N GRANDVIEW Street Name Type Apt # Sold Num Dir Street Name Type Apt # Street Name Type Apt # Zip City State Length State Length Street Name Type Apt # Cothers	USER TEST ACCOUNT		
JANET0003 Consumer Information (Applicant and/or Spouse) First Name M. Name Last Name Suffix SN D08 JANET TESTCASE J000000003 DB OB JANET TESTCASE J000000004 Pay by credit card Enter Access Codes Num Dir Street Name Type Apt # Street Name Type Apt # Zip City State Length City State Length Others Others	Reference No. Loan Type Marital Status Dependents	REPORT V V	
Consumer Information (Applicant and/or Spouse) First Name M. Name Last Name JANET TESTCASE TESTCASE TESTCASE O00000003 Automatic Print JOSEPH TESTCASE TESTCASE TESTCASE O00000004 Pay by credit card Enter Access Codes Previous Address (If less than 2 years.) Num Num Dir Street Name Type Apt # City State Length City State Length Others	JANET0003	FANNIE	
First Name M. Name Last Name Suffix SSN DOB OPTIONS JANET TESTCASE 000000003 Image: SSN ODB Image: SSN OPTIONS First Name M. Name Last Name Suffix SSN DOB Image: SSN OPTIONS First Name M. Name Last Name Suffix SSN DOB Image: SSN OPTIONS First Name M. Name Last Name Suffix SSN DOB Image: SSN Image: SSN OPTIONS JOSEPH TESTCASE Image: SSN DOB Image: SSN Image: SSN<	Consumer Information (Applicant and/or Spouse)	Order	
JANET TESTCASE Imponention First Name N. Name Last Name JOSEPH TESTCASE TESTCASE Imponention JOSEPH TESTCASE Imponention Pay by credit card Pay by credit card Enter Access Codes Previous Address (If less than 2 years.) Num Dir Street Name Type Apt # Zip City State Length City City State City <td>First Name O Suffix SSN DOB 0</td> <td></td> <td></td>	First Name O Suffix SSN DOB 0		
First Name M. Name Last Name Suffix SSN D08 I Automatic Print (III) JOSEPH TESTCASE 000000004 Pay by credit card Residential Address Enter Access Codes Num Dir Street Name Type 504 N GRANDVIEW State Length 66488 ANTHILL Mo Previous Address (If less than 2 years.) Num Dir Street Name Type Apt # Zip City State Length City State Length City State Length Code the state of the	JANET TESTCASE <u>▼</u> 000000003	OPTIONS	
Residential Address Num Dir Street Name Type Apt # For City Image: State Image Image: State Image Im	First Name M. Name Last Name Suffix SSN DOB	Automatic Print 🕐	
Residential Address Num Dir Street Name Type Apt # 504 N GRANDVIEW Street Previous Address (If less than 2 years.) Num Dir Street Name Type Apt # Zip City State Length Zip City State Length Zip City State Length City State Length City State Length City State Length City State Length City State Length City State Length City State Length State Length State Length State Length State Length State Length		Pay by credit card	
Num Dir Street Name Type Apt # 504 N GRANDVIEW STREET Zip City State Length 65488 ANTHILL MO Image: State Previous Address (If less than 2 years.) Num Dir Street Name Type Apt # Zip City State Length	Residential Address	Enter Access Codes	
604 N GRANDVIEW STREET Zip City City Previous Address (If less than 2 years.) Num Dir Street Name Type Apt # Zip City State Length	Num Dir Street Name Dir Apt #		
Zip City 65488 ANTHILL Previous Address (If less than 2 years.) Num Dir Street Name Type Apt # Zip City State Length Others	504 N STREET		
65488 ANTHILL Previous Address (If less than 2 years.) Num Dir Street Name Type Apt # Zip City State Length Others	Zip City City City City City City City City		
Previous Address (If less than 2 years.) Num Dir Street Name Type Apt # Zip City State Length Others Others Others Others	65488 ANTHILL MO ▼		
Num Dir Street Name Type Apt # Zip City State Length Others Image: City Image: City Image: City	Previous Address (If less than 2 years.)		
Zip City State Length	Num Dir Street Name Type Apt #		
Zip City State Length Others			
Others	Zip City State Length		
Others			
	Others		
Property Address	Property Address		
1	1		
Phone Email	Phone Email		
Done	Done	1	
📕 Start 💿 2 Internet Ex 🔹 📓 Calculator 🛛 📓 Microsoft Excel 🔗 Point - [UNIMER 🔗 advcredit.com 🔛 Document 1 - M 🔹 🔂 🦉 12:44 PM	🕂 start 🕒 2 Internet Ex 🖌 📓 Calculator 🛛 🔽 Microsoft Excel 🖌	🗞 Point - [UNMER 🔗 advcredit.com 🔛 Document 1 - Mi < 📸 🔇	12:44 PM



If the SSN/Name is detected as an existing report, you will receive a warning

- 1. Use existing report by clicking Open
- 2. Order a new Report by clicking New Report 🖄 advcredit.com 🔘 Forward [👔 Refresh 🛛 🍇 Print Exit advoredit.com C Back SSN Go ADVANTAGE CREDIT • Main Help Logout Main 🕨 Credit File WARNING: Duplicated SSN/Name detected! Use existing or create new report. File# Ref# Joint XP TU EF Firstname Lastname SSN Created User XP TU EF JANET TESTCASE 000000003 08/02/2007 HAPPY USER 924824
 TESTCASE
 000000003
 08/02/2007
 HAPPY USER
 open
 view

 TESTCASE
 00000003
 08/02/2007
 TEST ACCOUNT*
 open
 view
 XP TU EF JANET 910026 0703EM000010 891783 JANET0003 YES XP TU EF JANET TESTCASE 000000003 06/12/2007 TEST ACCOUNT* open view 858478 YES XP TU EF JANET TESTCASE 000000003 03/20/2007 CALYX TEST view New Report Close WARNING!! If you are trying to reorder the credit report for the same applicant because the bureau was previously unavailable, click on the blue "open" link for the duplicate file that is detected. Once opened, click on the "Add Bureau" link. Then select the bureau that was not available and click on the "Order" button to reorder. **DO NOT** click on the "New Report" button. Contact Advantage Credit: call (303) 670-7993 or fax (303) 670-8067 MCL © 2000-2007 MeridianLink, Inc. All rights Privacy Statement reserved. https://credit.advcredit.com/client/credit_file/ClientConsumer.aspx?sid=cmd=create# 🛃 start 🔰 😑 2 Internet Ex... 👻 📓 Calculator Microsoft Excel ... 🔗 Point - [UNMER. 🏄 advcredit.com Document1 - Mi... 🔇 🔂 🏹 12:46 PM



Once the file has been retrieved, you will have access to all Advantage Credit's services from the Credit File page

🙇 advcredit.com	n											
🔾 Back 🛛 🔘	Forward	👔 Refresh 🛛 👌	🗼 Print		🔀 Exit advo	redit.com						
ADVANTAGE	CREDIT	Ì					SSI	1 -	Go	Main	Help	Logout
Main It Credi	t File										-	
Han P Croa	et ne											
Improve the Exp	oerian sc	ore by 9 points	with Crea	lit Analyzer		New Report		VIEW REPORT				
			and a stranger				• PREQ (PD	E 🚑)				
FILE #: 933813							Pregual A	nalvzer				
APPLICANT: JA	TCASE - 00000	10003	XP: 654	TU: 667	EF: 622							
CO 800. 1/	+9						Other Rep	orts 🗾				
CU-BUR: JC	JSEPH IE	ESTCASE - 000	000004	AP: 022	10: 027	L35	EXI					
ADDR: 5	14 N GRA	NOVIEW STRE	ET. ANTH	ILL. MO 65488		+33		oki ioioiiii				
PREV:	on in oith	NUDVIEN OTICE	EI) HAII	nee, no 40400			Export					
							- F Append	liabilities				
Submission Be	culte	*** OR	DER CO	MPLETED ***			Include	zero balance				
Bureau	Eor	Date	OK	Ordered By	Error	Message	I F PDF R	THTML				
TRANSLINION	C	10/12/2007	YES	TEST ACCOUNT	LITOT	lessage						
TRANSUNION	B	10/12/2007	YES	TEST ACCOUNT			ADD	-ON PRODUCTS				
EOLITEAX	В	10/12/2007	YES	TEST ACCOUNT			Credit An	alyzer				
EXPERIAN	c	10/12/2007	YES	TEST ACCOUNT			What-If !	Simulator				
EXPERIAN	в	10/12/2007	YES	TEST ACCOUNT			Request	Supplement				
EQUIFAX	С	10/12/2007	YES	TEST ACCOUNT			Request					
-						-	- Kequest	-KDC Kepon				
Please click or	n the blu	ue <u>PREQ</u> link :	to view	the credit repor	t		UN	MERGE REPORT				
Charges							BORROW	ER				
Date	Des	cription			Credit	Charge	CO-BORI	ROWER				
10/12/2007	Caly	x Order Report			\$0.0	0 \$1.00						
10/12/2007	3BUF	ਹ			\$0.0	0 \$18.00	EXPERIA	N				
10/12/2007 SURCHARGE-MO State Surchg						0 \$0.50	TRANSU	JION				
					Ta	× \$0.00	EQUIFAX					
					100	N \$19.50	• Web C	PDF View				
			<u>Vi</u>	ew Invoice M	ake Credit C	ard Payment						
							EXPORT	TO POINT				
							SETTLEN	IENT SERVICES				
							Order AV	M				15
Done												
🛃 start 🔰	321	nternet Ex 👻	Calo	ulator 🛛 💌	Microsoft Exce	el 🛛 🚵 Point	- [UNMER	advcredit.com	Document	:1 - Mi	R	😵 12:47 PM



To Unmerge and Send One Borrower to Point: From the borrowers' Credit File Go to Unmerge Report





Click Exit advcredit.com

🖄 advcredit.co	m												EF	×
🔇 Back 🙁 🔘	Forward	👔 Refresh 🛛 🍇	, Print			Exit advored	lit.com							
ADVANTAGE	CREDI	r							File #	Go	Main	Help	Logout	^
Main 🌬 Credi	t File													
									·					1
						e	VIEW REPORT							
FILE #: 9247	77	CASE - 000000	000	REF #	#:	Save	1	WEB / PDE / Prequal Analyzer						
CO-BOR: N	ICHOLE .	TESTCASE - 000	000000	7	XP: 509	TU: 528	EF: 499		Other Reports 🗾					
								ľ	EXPORT TO POINT					
ADDR: 5 PREV:	UUZ BANI	NER COURT, AN	THILL,	MO 65488					Export					
C								_	Append liabilities					
Supplement R	equest i	HISTORY		Ordered	Comple	eted	Status		Include zero balance					
*** NO RECORD	FOUND	***		ordered	compr	otou	Status	-	F PDF F HTML					
Submission Re	culte													
Bureau	For	Date	ОК	Ordered B	y	Error Me	ssage		ADD-GIV PRODUCTS					
EXPERIAN	С	9/14/2007	YES	TEST ACCO	UNT				<u>Credit Analyzer</u> What-If Simulator					
TRANSUNION	С	9/14/2007	YES	TEST ACCO	UNT				Request Supplement					
EQUIFAX	С	9/14/2007	YES	TEST ACCO	UNT				Request RMCR					
TRANSUNION	В	9/10/2007	YES	TEST ACCO	UNT				Add Bureaus/Spouse					
EQUIFAX	В	9/10/2007	YES	TEST ACCO	UNT									
EXPERIAN	В	9/10/2007	YES	TEST ACCO	UNT				UNMERGE REPURI					
							BORROWER CO-BORROWER							
Charnes									EXPERIAN					
Date Des	cription				e	TRANSUNION								
9/14/2007 COMBINE 2 FILES-PER JIM, ORIGINAL FILES 923115 AND 924774 \$0.00 \$6.00									I EQUIFAX					
9/14/2007 3BURJ \$0.00 \$0.00									Ciales Good View					
9/14/2007 SURCHARGE-MO State Surchg \$0.00 \$0.00							10	Web (* PDF						
Total \$6.00								0	EXPORT TO POINT					
					Make	e Credit Car	d Payment							
									ADDITIONAL PRODUCTS					
									<u>Automated Valuation</u>					~
Done	_					_								
🥶 start	🚵 Poir	nt - [testcase3.prs		🖄 advcredit.co		🖳 🛄 Docu	ment1 - Micros						6:59 PI	v1



From Calyx Point's system, you can now click on the PDF file to view the individual credit report (it will be stored to view and print later)



