



**Welcome
to Credit Plus!**

I'm Max Close. Let me show
you how to get started.



CREDIT PLUS^{INC}
Simply the best mortgage information services

**New Client
WELCOME PACKET**

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800.258.3488 or info@creditplus.com

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Credit Plus University

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Where would you like to go?



How to Access Credit Plus CUSTOMER CREDENTIALS

Welcome to Credit Plus and thank you for your business! We are committed to providing mortgage professionals with the products, services and support they need to succeed. Our goal is to make it easy for you to take advantage of what we offer – simply the best mortgage information and support services.


You should receive two emails, one with your Credit Plus login and a second with a link to set up a secured password to access our numerous services at www.creditplus.com.

Didn't receive your Welcome to Credit Plus email or cannot locate it?

Please check your spam filter.

Still cannot find it? No problem!

Getting the information you need is easy. Simply contact your Credit Plus account executive for assistance or call our Sales Support Department at 800.258.3488, ext. 1405.



Welcome to
Credit Plus. Let's
get started!

How to Access Credit Plus SITE SECURITY AUTHENTICATION

How to Register your Computer & Cell Phone

Overview

We are pleased to announce a security enhancement for the site security authentication that will make logging in to the Credit Plus system more secure, and without the need for anything to be installed. This update will enable one-click computer registration, and the ability to register your cell phone number for you to receive the authentication code in a text message straight to your personal phone!

How to Register Your Computer

The updated site security certificate is still used in conjunction with the authentication code and enables Credit Plus to remember your computer's IP address. Once your IP address is registered, you will no longer be prompted to input the authentication code.

Site Security: Authentication Code Required

An authentication code is required to proceed. Please follow the steps below to complete the login process.

| | | |
|---|---|---|
| ENTRY PAD: Clear | | |
| 5 | 8 | 9 |
| 3 | 2 | 7 |
| 1 | 6 | 4 |

Step 1. Do you have a valid authentication code?
If not, the system can email you a new authentication code or you can contact your account administrator for one.

Step 2. Enter your authentication code using the entry pad 🗿

Step 3. Submit authentication code and register computer/network
To avoid having to enter an authentication code every time you access the system, please register your computer/network. Please also record your cell phone number.

Register computer/network (leave unchecked if you are accessing from someone else's computer/network)

Cell Phone Number
[why is this needed?](#)

1. Log into Credit Plus with your user name and password.
2. You will be brought to the Site Security Authentication screen, which should look familiar. Follow the steps on the screen.



How to Access Credit Plus

SITE SECURITY AUTHENTICATION

How to Register your Computer & Cell Phone

3. Click the **Email Me Authentication Code** button to obtain a new authentication code to enter the Credit Plus system. If your cell phone number is available, you will see a button to text the authentication code instead. If both your email and cell phone number are unavailable, you will need to contact your administrator for an authentication code.
4. After obtaining your authentication code, enter it into the Entry Pad on the left side of the screen using the numbered buttons.
5. If you wish to register your current computer with Credit Plus so you don't have to do steps 2-4 each time you log in, please check the "Register computer/network" checkbox before you click the Continue button.

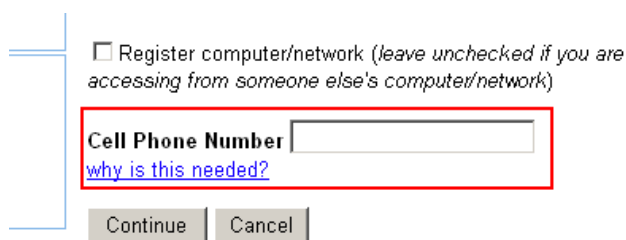
How to Register your Cell Phone Number

Why are we asking for your cell phone number?

If you ever use a computer/network that is not registered in the system, you will need an authentication code to bypass the security restriction. By recording your cell phone number in your account, you will be able to conveniently and securely get an authentication code sent to you via text message.

Privacy Policy

We will not share or sell your cell phone number with any third party companies or use it for telephone solicitation. The sole purpose of recording your cell phone number is to provide you with a way to access the system from computer/networks that are not registered.



Register computer/network (leave unchecked if you are accessing from someone else's computer/network)

Cell Phone Number

[why is this needed?](#)

Continue Cancel

Figure 2: Enter your cell phone number here for the Authentication Code to be sent via text message

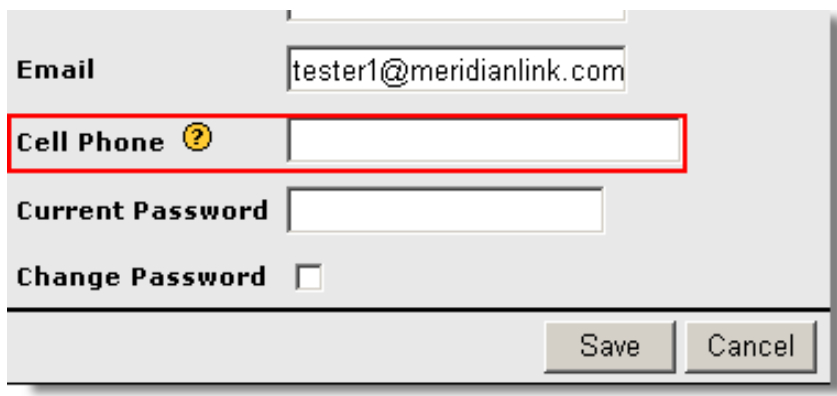
How to Access Credit Plus SITE SECURITY AUTHENTICATION

How to Register your Computer & Cell Phone

Follow this step to register your cell phone number:

As a final step on the Site Security Authentication page you may enter a cell phone number that you wish to receive authentication code text messages from and click the Continue button to finalize your log in.

Additionally, you can input or update your cell phone number later by going to **Main > My Account** if you want to enable the authentication code text messages.



The screenshot shows a web form with the following fields and controls:

- Email:** A text input field containing the email address "tester1@meridianlink.com".
- Cell Phone:** A text input field that is highlighted with a red rectangular border. To its left is a yellow question mark icon.
- Current Password:** A text input field.
- Change Password:** A checkbox that is currently unchecked.
- Buttons:** Two buttons labeled "Save" and "Cancel" are located at the bottom right of the form.

Figure 3: Cell Phone field under Main > My Account

Frequently Asked Questions

Q. Why are we asking for your cell phone number?

A. If you ever use a computer/network that is not registered in the system, you will need an authentication code to bypass the security restriction. By recording your cell phone number in your account, you will be able to conveniently and securely get an authentication code sent to you via text message.

Privacy Policy - We will not share or sell your cell phone number with any third-party companies or use it for telephone solicitation. The sole purpose of recording your cell phone number is to provide you with a way to access the system from computer/networks that are not registered.

How to Access Credit Plus

SITE SECURITY AUTHENTICATION

How to Register your Computer & Cell Phone

Q. What if I am working on a different computer other than my dedicated work computer?

A. If you are working on a different computer that is not yours it is not recommended that you check the **“Register computer/network”** checkbox. However, if you are accessing Credit Plus from home or a mobile computer that is yours, it is recommended you register that computer.

Q. Do I have to register my cell phone number?

A. No. Registering your cell phone number is completely voluntary, and is being offered only as a convenience to our clients when they are in a different location.

Q. Can I enter my office phone number instead of my cell phone?

A. No. The number you enter has to be able to receive text messages in order for you to receive your authentication code.

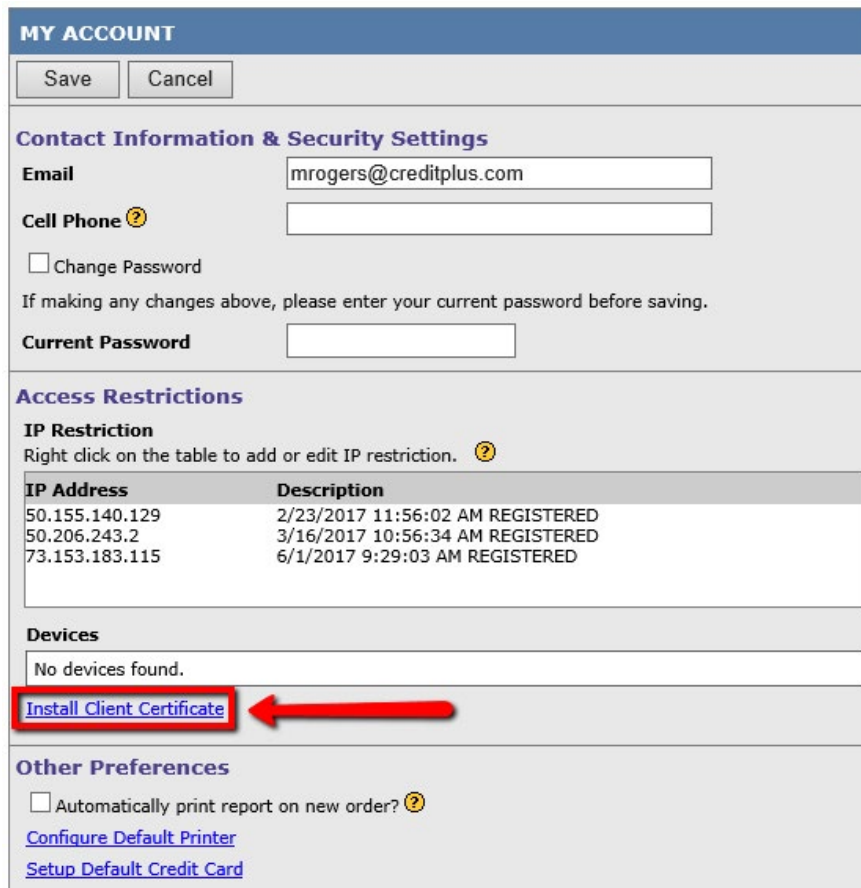
How to Access Credit Plus SITE SECURITY AUTHENTICATION

How to Install CPI Digital Certificate

Overview

We also offer another convenient way to access Credit Plus. The digital certificate can be installed to authenticate a user and bypass the authentication code process. To install the certificate, follow the instructions below. **Please note that this should only be installed on a trusted machine.**

1. You can access the installation of the certificate from My Account by selecting **Install Client Certificate**.



MY ACCOUNT

Save Cancel

Contact Information & Security Settings

Email

Cell Phone

Change Password

If making any changes above, please enter your current password before saving.

Current Password

Access Restrictions

IP Restriction

Right click on the table to add or edit IP restriction. [?](#)

| IP Address | Description |
|----------------|----------------------------------|
| 50.155.140.129 | 2/23/2017 11:56:02 AM REGISTERED |
| 50.206.243.2 | 3/16/2017 10:56:34 AM REGISTERED |
| 73.153.183.115 | 6/1/2017 9:29:03 AM REGISTERED |

Devices

[Install Client Certificate](#)

Other Preferences

Automatically print report on new order? [?](#)

[Configure Default Printer](#)

[Setup Default Credit Card](#)

How to Access Credit Plus SITE SECURITY AUTHENTICATION

How to Install CPI Digital Certificate

- You will need to specify a name for your machine. This name will be used to identify which certificate is tied to your computer. Once complete, click **Continue**.

Device Name [X]

Please specify a name to identify your device.

Device Name: Megan's Work Computer [R]

[Red Arrow] Continue Cancel

- Press the **Get Certificate** button to download the certificate. **Either make note of the password or leave this window open so that you can refer to it during the installation process.**

Install Client Certificate [X]

The client certificate can be installed to authenticate a user and bypass the authentication code process. This should only be installed on a trusted machine. You will be required to enter the password below during installation.

Certificate Password: 545953

For detailed installation instructions, [click here](#).

[Red Arrow] Get Certificate Close

- Internet Explorer will display a prompt asking you to download or save the certificate. Press **Open** to start the installation process.

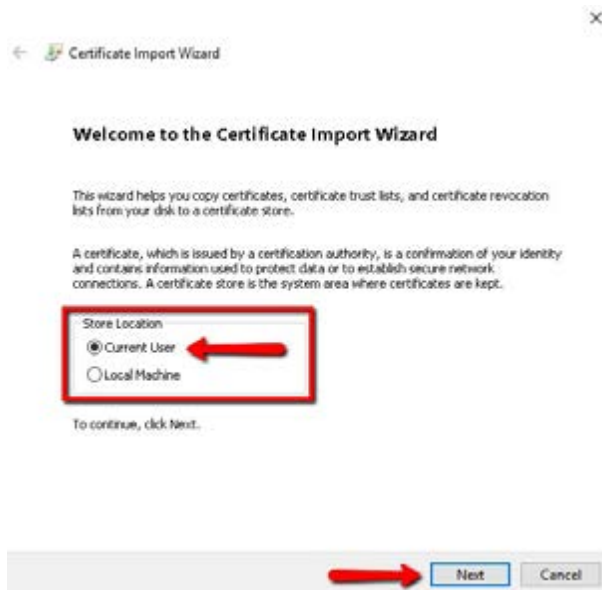
Do you want to open or save MCLClient.p12 from credit2.creditplus.com?

[Red Arrow] Open Save Cancel [X]

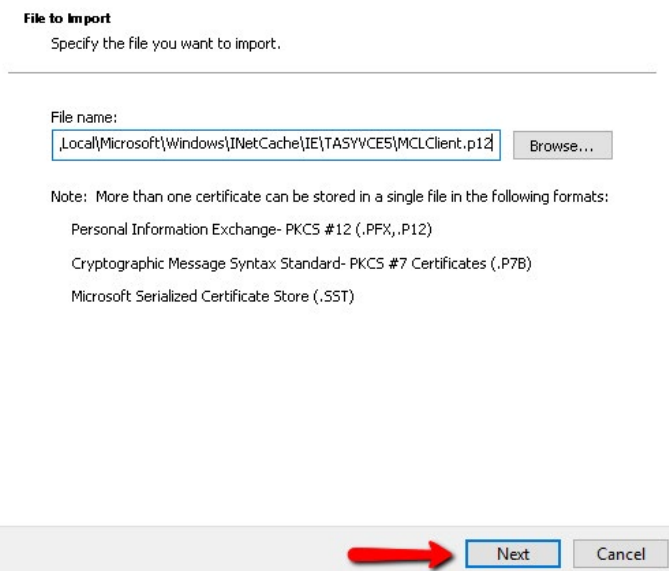
How to Access Credit Plus SITE SECURITY AUTHENTICATION

How to Install CPI Digital Certificate

5. The Certificate Import Wizard will open. Press **Next** to continue.



6. You will be asked for a certificate file to import. It already will be populated with a temporary file name. Press **Next** to continue.



How to Access Credit Plus SITE SECURITY AUTHENTICATION

How to Install CPI Digital Certificate

- You will be asked to provide a password for the certificate. Enter the password that was given to you in Step 3 and press **Next** to continue.

Private key protection

To maintain security, the private key was protected with a password.

Type the password for the private key.

Password:

←

Display Password

Import options:

- Enable strong private key protection. You will be prompted every time the private key is used by an application if you enable this option.
- Mark this key as exportable. This will allow you to back up or transport your keys at a later time.
- Include all extended properties.

→

- You will be asked where to store the certificate. By default, Internet Explorer will automatically select the certificate store and will place it in your personal certificate store. Press **Next** to continue.

Certificate Store

Certificate stores are system areas where certificates are kept.

Windows can automatically select a certificate store, or you can specify a location for the certificate.

- Automatically select the certificate store based on the type of certificate
- Place all certificates in the following store

Certificate store:

→

How to Access Credit Plus SITE SECURITY AUTHENTICATION

How to Install CPI Digital Certificate

- The wizard will confirm your installation instructions. Press the **Finish** button to install the certificate.

Completing the Certificate Import Wizard

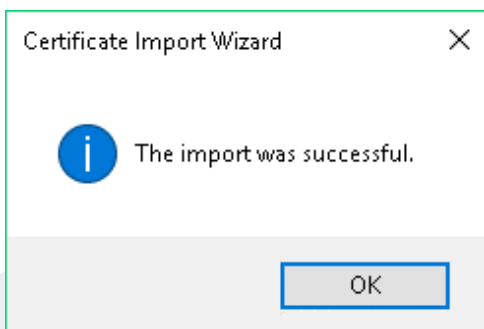
The certificate will be imported after you click Finish.

You have specified the following settings:

| | |
|----------------------------|--|
| Certificate Store Selected | Automatically determined by the wizard |
| Content | PFX |
| File Name | C:\Users\MROGERS\AppData\Local\Microsoft\Windows\INetC |



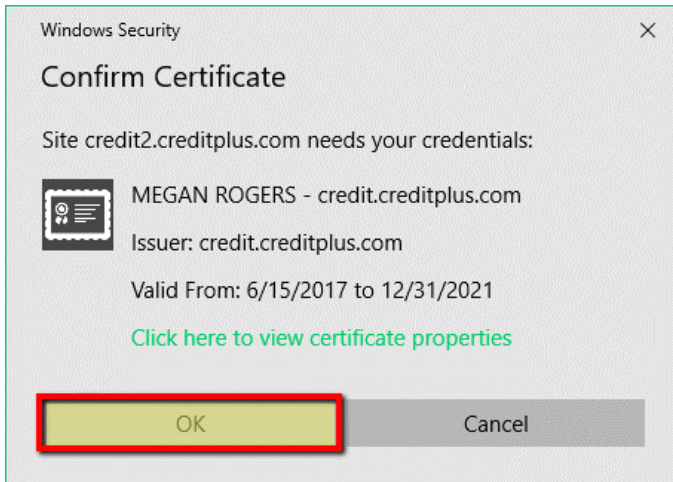
- You will receive a message letting you know the import was successful. The certificate will be available for use after you restart Internet Explorer.



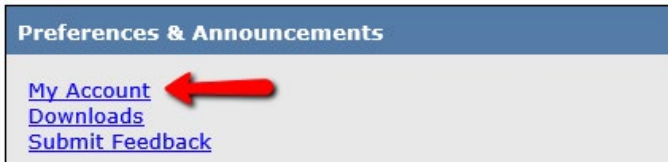
How to Access Credit Plus SITE SECURITY AUTHENTICATION

How to Install CPI Digital Certificate

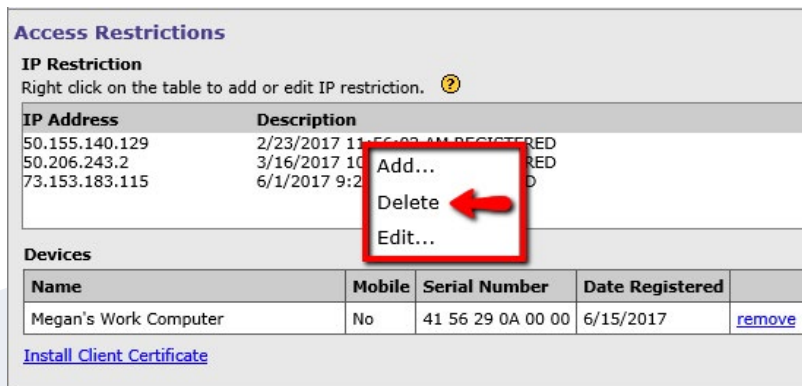
11. Upon your next login, you will be prompted to confirm the digital certificate. Click **OK**.



12. Navigate to **My Account** under Preferences & Announcements.



13. If you see any IP addresses listed, please right click on the IP address you see and a drop down will appear, hit **Delete** on each IP address you see.



When all are deleted, click **Save**.

How to Access Credit Plus LOS INTERFACES AND GSE SUBMISSIONS

For Byte:

Select Order Credit > Select Credit Plus > Enter your Username and Password (under Credit Provider Defaults) > Ok > Finish

Import a credit report from our website:
Select Import from website > Enter File Number > Finish

For Calyx Point:

Services > Credit Reports > Request Credit > Select Credit Plus > > Submit > Enter your User ID (login) and Password (after the first time, it will default your settings)

Import a credit report from our website:
Services > Credit Reports > Request Credit > Select Credit Plus > Select Re-issue Existing Report > Enter Credit Reference Number > Submit > Enter your User ID (login) and Password

For Encompass:

Select Order Credit > Select Credit Plus > Submit > Enter your Username and Password > Finish

Import a credit report from our website:
Select Import from website > Enter File Number > Finish

For Harland E3:

Click E3 Connect > Order Service > Select Credit Plus > New > Submit Order

Reissue a credit report:
Click E3 Connect > Order Service > Select Credit Plus > Reissue > Submit Order

For PC Lender IHM:

Select Interfaces > Interfaces > Meridian Link (or Credit Plus if you changed the name in item 4) > Check Experian, Trans Union, Equifax > Send Request

How to Access Credit Plus LOS INTERFACES AND GSE SUBMISSIONS

Fannie Mae:

Your account is also set up with Fannie Mae for DU/DO.

Select **Credit Plus MCL #17** in **Desktop Underwriter/Originator** > Enter user ID/login in the **Account Number** field > Enter File/Report number under the **Reference Number** field. Your user ID/login and password are the same as what you use to log into Credit Plus.

Credit Plus may be accessed through numerous LOS systems. For specific instructions on how to access Credit Plus through the LOS that you use, please contact our Sales Support Department at 800.258.3488, ext. 1405, or email sales_support@creditplus.com.

Freddie Mac:

You must register your TPO or Seller Service number with Credit Plus by calling our compliance department at 800-258-3488, ext. 1404 or email compliance@creditplus.com. Once compliance has confirmed your registration, you will access Freddie Mac Loan Prospector by taking the following steps:

Navigate to **Request Services** > **Order Merged Credit** > Choose **Equifax Mortgage Solutions**. Select **Credit Plus MD** from technical affiliate dropdown menu > Enter File/Report number under the **Reference Number** field > **Submit**

If your Loan Origination System is in the list below and you need help pulling a credit report, please call our technical department at 1-800-258-3488, ext. 3.

| Company Name | Product Name | Integration Type | Help Documentation |
|-------------------------|-------------------------|------------------|--------------------|
| 1003 Power Loan Builder | 1003 Power Loan Builder | Direct | 1003 |
| AFT Solutions | SMART System | Direct | |
| Avista | Avista | Direct | Avista |
| Banker Systems | ARTA | AgentLink | |
| Box Home Loans | Box Home Loans | Direct | Box Home Loans |
| Broker Logix | Broker Logix | Direct | |

How to Access Credit Plus LOS INTERFACES AND GSE SUBMISSIONS

| | | | |
|----------------------|-------------------|-----------------------|--------------------------|
| Brokers Network | Brokers Network | Direct | |
| Buyer Acquire | ScoreGuardian | Direct | |
| Calyx Software | Point | Direct | Point, Verifications Sys |
| CBC Innovis | BytePro | Direct/ AgentLink | |
| Channel Inc. | Channel | Direct | |
| Closed First | Closed First | Direct | |
| Commerce Velocity | Commerce Velocity | Direct | |
| CreativeThinking | CreativeVisions | Direct | |
| Criterion Systems | Loan Vision | AgentLink | |
| CRMNow | MortgageIQ | Direct | |
| Cygnus | Mortgage Methods | Direct | |
| DataVision | LoanQuoter | Direct | Loan Quoter |
| DelMarDatabase | Data Trac | Fannie Mae | |
| Del Mar DataTrac | inTrac | Fannie Mae | |
| Delphi Information | AppliDocs | AgentLink | |
| Delphi Information | Discovery | AgentLink | |
| Dexma/Prime Alliance | Prime Alliance | Fannie Mae | |
| Ellie Mae | Encompass | ePass | Encompass |
| eMagic | eMagic | Direct/ Fannie Mae | eMagic |
| Fannie Mae | DO/DU | Direct | |
| Fidelity National | Eastern Empower | Direct/ AgentLink | |

How to Access Credit Plus LOS INTERFACES AND GSE SUBMISSIONS

| | | | |
|--|-------------------------------|----------------------|-------------------|
| Financial Industry Computer Systems (FICS) | LoanProducer | Direct/ AgentLink | |
| FiServ | EZLender | Direct | |
| FiServ | Unifi | AgentLink | |
| FiServ | MortgageServ | Direct | |
| FiServ | Easy Access | Direct | |
| FiServ | Metavante | Direct | |
| GHR Metavante | GHR Metavante | Direct | |
| Harland | E3 | Direct | E3 |
| Harland | MortgageWare | | |
| InThe Lead | InThe Lead | Direct | |
| Insight Pricing Solutions | Price My Loan | Direct | |
| Integra | Destiny | Direct | |
| ISGN | Catapult | Direct | |
| ISGN | MORVision | Direct | Morvision |
| Laser Credit | Laser Credit/Salesforce | Direct | |
| LenderFlex | LenderFlex | Direct | |
| LendingQB/ Lender's Office | LendingQB/ Lender's Office | Direct | LendingQB |
| Lending Space | Lending Space | Direct | Lending Space |
| Loan Energizer | Loan Energizer | Direct | |
| Loan Officer Plus | Loan Officer Plus | AgentLink | Loan Officer Plus |
| LoanScore | LoanScore | Direct | |

How to Access Credit Plus LOS INTERFACES AND GSE SUBMISSIONS

| | | | |
|-----------------------------|-------------------------------|-----------|------------------|
| Mega Loan Officer Machine | MLOM | Direct | |
| Mind Box | Mind Box | ePass | |
| Mortgage Builder Software | Mortgage Builder | Direct | Mortgage Builder |
| Mortgage Cadence | Mortgage Cadence | Direct | Mortgage Cadence |
| Mortgage Software Solutions | The Mortgage Solutions | AgentLink | |
| MortgageBot | PowerSite (Pro), PowerManager | Direct | |
| MortgageFlex | LoanQuest | Direct | |
| MortgageHub/ISGN | TMO/Diamond/Bridgeline | Direct | Diamond |
| Nation Star | XpressQual | Direct | |
| Nylx | Nylx | Direct | |
| OpenClose/ BeanStalk | OpenClose | Direct | |
| Overture | Overture | Direct | |
| PCLender | PCLender | Direct | PC Lender |
| Pipeline Solutions | Pipeline | AgentLink | |
| ProLender Solutions | ProLender | Direct | |
| RAM PowerPak | PowerPak | AgentLink | |
| ReverseVision | ReverseVision | Direct | |
| Search My Loan | Search My Loan Inc | Direct | |
| Sound Software | WinMort | AgentLink | |
| Sterns | RealEC | Direct | Snap |

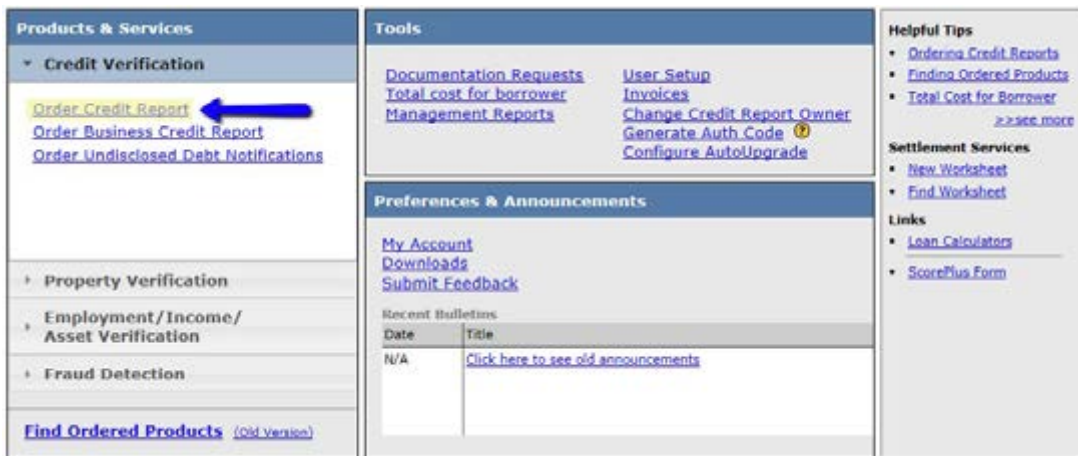
How to Access Credit Plus LOS INTERFACES AND GSE SUBMISSIONS

| | | | |
|---------------|--------------------------------|------------|---------------|
| TeraVendo | LoanAce | Direct | |
| TruResolution | TruResolution | Direct | TruResolution |
| USDA | Guaranteed Underwriting System | Fannie Mae | |
| Vue Centric | MortgageDashboard | Direct | Vue Centric |
| Xetus | XetusOne | Direct | |
| XL Dynamic | MortgageSoft | Direct | |

How to Order – Credit Verification

HOW TO ORDER A CREDIT REPORT

1. Start by logging into Credit Plus Inc. and accessing the main page. Click on **Order Credit Report** under **Products & Services**.



2. Enter the borrower information for the required fields shown with an  symbol.

3. Check the boxes next to the bureaus you need ordered, and then click **Order**.

How to Order – Credit Verification

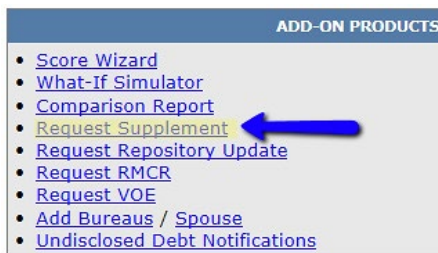
HOW TO ORDER A CREDIT REPORT

How to Request a Credit Supplement

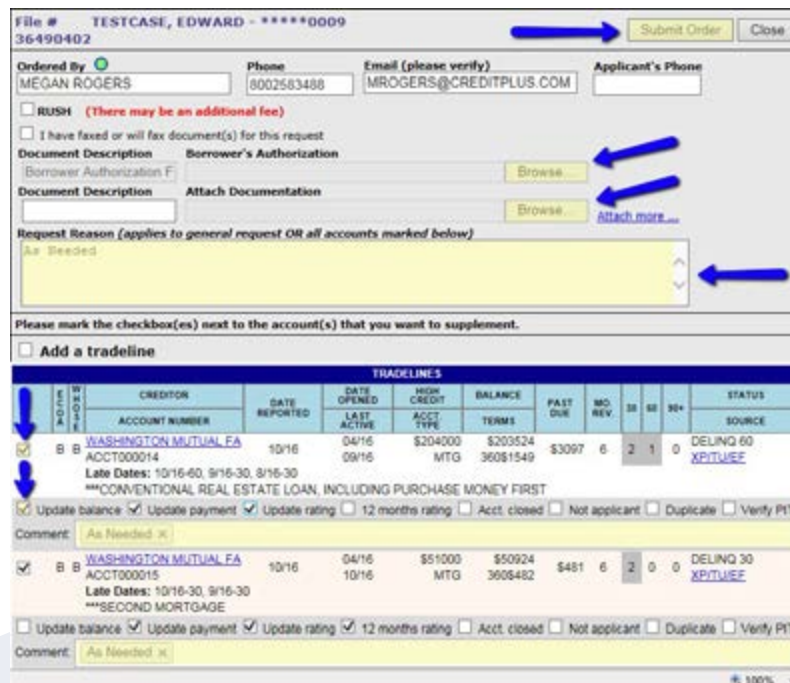
1. Start by logging into Credit Plus Inc. and opening your borrower’s file from the main page.



2. Once in the file, on the right hand side you will see **ADD-ON PRODUCTS**, then you will find a bullet that says **Request Supplement**.



3. Input your name in the **Ordered By** field and also please include Phone, Email, and Applicant’s Phone. Click on **Browse** to attach any documents you may have including the borrower’s authorization. Choose which tradelines you need to update by checking the box next to it. Then a new section will drop down so you can specify what account information is being supplemented. When you are ready, click on **Submit Order** to send your request.



This method is most often used when multiple supplements are being requested on the credit file.

How to Order – Credit Verification

HOW TO ORDER A CREDIT REPORT

How to Request a Credit Supplement

- If you only need one single tradeline updated, you may select to order the supplement from this method instead:

Open your borrower’s credit report and scroll down to the **CREDIT** section. Click on the blue link which displays the name of the creditor you need updated.

[Request New Tradeline](#)

| CREDIT | | | | | | | | | | | |
|---|--------------|------------|--|--------------|----------|---------------|-------|-----|----------|------------|----------|
| | Opened | Reported | Hi. Credit | Credit Limit | Reviewed | 30-59 | 60-89 | 90+ | Past Due | Payment | Balance |
| WASHINGTON MUTU ACCT000014 | 04/16 | 10/16 | \$204000 | - | 6 mos | 2 | 1 | 0 | \$3097 | 360 X 1549 | \$203524 |
| | 09/16 | B | Source (B) XP/TU/EE | Mortgage | M3 | 9/16 8/16 | 10/16 | | | | |
| CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST | | | | | | | | | | | |
| WASHINGTON MUTU ACCT000015 | 04/16 | 10/16 | \$51000 | - | 6 mos | 2 | 0 | 0 | \$481 | 360 X 482 | \$50924 |
| | DLA 10/16 | ECO A B | Source (B) XP/TU/EE | Mortgage | M2 | 10/16 9/16 | | | | | |
| SECOND MORTGAGE | | | | | | | | | | | |

Similar to above, specify what exactly needs to be updated. If you would like to provide extra information, please do so in the Additional Instructions box. Click on **Browse** to attach any documents you may have including the borrower’s authorization.

TRADELINE SUPPLEMENT

#36490402 - TESTCASE, EDWARD - ***

To expedite or ensure that your request is verifiable, please enter the applicant’s phone number to authorize a conference call with the

Check and/or Verify

| | | |
|--|---|---|
| <input checked="" type="checkbox"/> Update balance | <input type="checkbox"/> Verify late dates | <input checked="" type="checkbox"/> Update rating |
| <input checked="" type="checkbox"/> Update payment | <input type="checkbox"/> Not applicant | <input type="checkbox"/> Included bankruptcy |
| <input type="checkbox"/> Delete duplicate | <input type="checkbox"/> Account is closed | <input type="checkbox"/> Verify PITI |
| <input type="checkbox"/> 12 months rating | <input type="checkbox"/> Account is current | <input type="checkbox"/> Other |

Account Number:

Creditor:

Applicant's Phone:

Ordered By:

Email (please verify):

Phone:

Additional Instructions:

I have faxed or will fax document(s) for this request

Document Description:

Document Description: [Attach more...](#)

When you are ready, click on **Submit Order** to send your request.

How to Order – Credit Verification

HOW TO ORDER A CREDIT REPORT

How to Request a Credit Supplement

- You may also view and print completed requests from the Main page under **Recent Requests**, click on **Supplement Requests**.

Recent Requests

Show latest: Refresh

Please select a product to view recent activity

- Credit Verification**
 - Credit
 - Supplement Requests** ←
 - Credit Analysis
 - Business Credit Report
 - Total Scorecard
 - Undisclosed Debt Notifications
- Property Verification**
 - Flood Zone Determination
 - Automated Valuation Model
- Employment/Income/Asset Verification**
 - Tax Return Verification (4506T)
 - Verification of Employment
 - Verification of Deposit
 - Supplement Requests

- Orders will auto populate below, click on the **Req #** you would like to display.

| Req # | File # | Applicant | Account | Rush | Type | Ordered | Ordered By | Status | Resolved |
|---------|----------|------------------|------------------|------|-------|----------|-------------------|-----------|----------|
| 5295059 | 27199623 | TESTCASE, STACIA | MERITECH | NO | Trade | 05/28/14 | BRE1-NUBIA CUEVAS | Completed | 05/28/14 |
| 5047817 | 20740057 | TESTCASE, JUDY | CITIMORTGAGE INC | NO | Trade | 12/15/14 | NC-NUBIA CUEVAS | Completed | 12/16/14 |
| 5853872 | 28755247 | TESTCASE, CARLOS | CITIMORTGAGE | NO | Trade | 12/17/14 | NUBIA CUEVAS | Completed | 12/17/14 |

- The Request Review will look like this. Click the **View** button to see the full report.

REVIEW REQUEST

Customer: CREDIT PLUS UNIVERSITY ACCOUNT
 Owner: NUBIA CUEVAS
 File: TESTCASE, JUDY - *****0013
 TESTCASE, TED - *****0004
 Request #: 5847817
 File #: 28740057
 File Type: PREQUAL
 Report Date: 12/16/2014

Type: Trade
 Request Status: Completed
 Rush: No
 Ordered By: NC-NUBIA CUEVAS (NUBIA@CREDITPLUS.COM)
 Date Ordered: 12/15/2014 6:22:13 PM
 Date Resolved: 12/16/2014 5:50:44 AM
 Resolved By: DANIEL MATTHEWS EXT 1171
 Charge: \$12.00

Account Number: 06208878
 Creditor: CITIMORTGAGE INC
 Request Reason: TEST. I need this one pushed through/completed so we can test the pricing please.; Update payment (Submitted by NUBIA CUEVAS)

Supplement Reports:

| Date Created | Created By | |
|-----------------------|--------------------------|----------------------|
| 12/16/2014 5:51:02 AM | DANIEL MATTHEWS EXT 1171 | view |

Close

How to Order – Credit Verification

HOW TO ORDER A CREDIT REPORT

How to Request a Credit Supplement

Below is a sample of what the supplement report will look like:



31550 WINTERPLACE PKWY, SALISBURY, MD 21804
 Phone: (800) 258-3488
 Fax: (800) 258-3287

SUPPLEMENTAL REPORT

SEND TO: NUBIA TEST ACCOUNT 2
 CUST. # 99999NC
 31550 WINTERPLACE PKWY, SALISBURY, MD 21804

REQUESTED BY: NUBIA CUEVAS
 DATE: 12/18/2014

FILE #: 28740057
 REF. #: 1412EM000034
 REPOSITORIES: XP/TU/EF

APPLICANT INFORMATION

| | | | |
|------------------|------------------------------------|-------------|---|
| APPLICANT: | TESTCASE, JUDY | 000-00-0013 | - |
| CO-APPLICANT: | TESTCASE, TED | 000-00-0004 | - |
| CURRENT ADDRESS: | 4499 TEST DRIVE, ANTHILL, MO 65488 | LENGTH: | |

CREDIT

| 001 | | ACCT TYPE | REPORTED | HI CREDIT | PAYMENT | 30 | 60 | 90+ | M1 | | |
|--------------|---|-----------|----------|-----------|----------|----|----|-----|--------|-----------|-------|
| ECCA / WHOSE | CITIMORTGAGE INC 06208878 | MTG | 11/14 | \$160700 | \$1131 | 0 | 0 | 0 | | | |
| B / B | | TERM | OPENED | BALANCE | PAST DUE | | | | MO REV | LAST LATE | DLA |
| SOURCE | | 360 | 10/13 | \$160699 | \$0 | - | - | - | 6 | -- | 11/14 |
| XP/TU/EF | CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST | | | | | | | | | | |

MISCELLANEOUS INFORMATION

- Instant View Password: AV-B9698A
- To verify the authenticity of this credit report, please visit <https://credit.creditplus.com> and click on the Instant View link. Enter Identifier # 28740057 and password AV-B9698A to view the report. For any inquiries regarding this report or services provided by CREDIT PLUS 2 please contact us at (800) 258-3488.

How to Order – Credit Verification

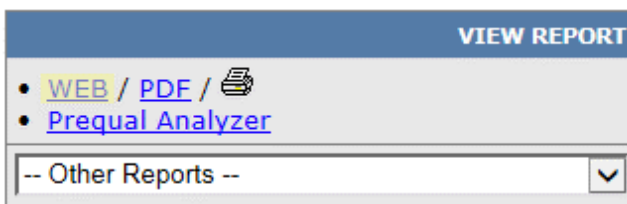
HOW TO ORDER A CREDIT REPORT

How to Request a New Tradeline

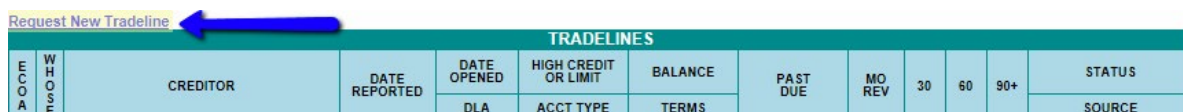
1. Start by logging into Credit Plus Inc. and opening your borrower’s file from the main page.



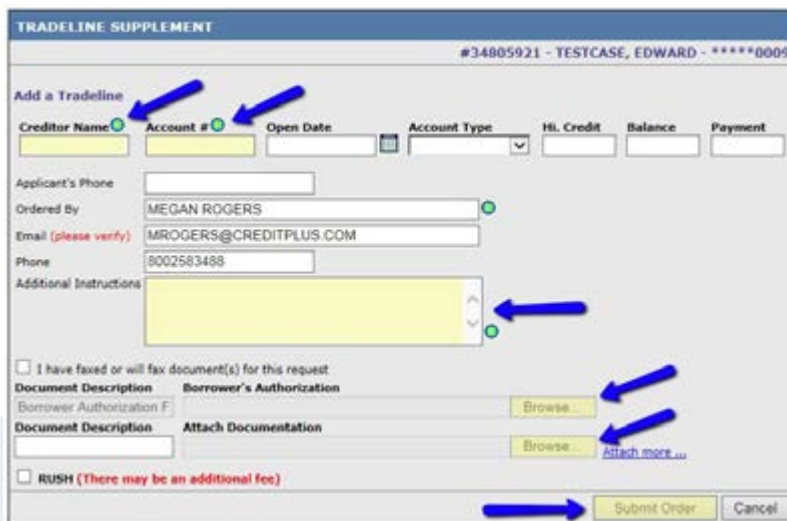
2. Once in the file, on the right hand side you will see **VIEW REPORT**, then you will find a bullet that says **WEB**.



3. Once the credit report is open, scroll down to the **TRADELINES** section. Right above this section is a link called **Request New Tradeline**.



4. Input Phone, Email, and Applicant’s Phone. Click on **Browse** to attach any documentation you may have including the borrower’s authorization. Please specify what the supplement is for in the Additional Instructions section. When you are ready, click on the **Submit Order** button to send your supplement request.



How to Order – Credit Verification

HOW TO ORDER A CREDIT REPORT

How to Request a New Tradeline

- You may also view and print completed requests from the Main page under **Recent Requests**, click on **Supplement Requests**.

Recent Requests

Show latest: Refresh

Please select a product to view recent activity

- Credit Verification**
 - Credit
 - Supplement Requests** ←
 - Credit Analysis
 - Business Credit Report
 - Total Scorecard
 - Undisclosed Debt Notifications
- Property Verification**
 - Flood Zone Determination
 - Automated Valuation Model
- Employment/Income/Asset Verification**
 - Tax Return Verification (4506T)
 - Verification of Employment
 - Verification of Deposit
 - Supplement Requests

- Orders will auto populate below, click on the **Req #** you would like to display.

| Req # | File # | Applicant | Account | Rush | Type | Ordered | Ordered By | Status | Resolved |
|---------|----------|------------------|------------------|------|-------|----------|-------------------|-----------|----------|
| 5295059 | 27199625 | TESTCASE, STACIA | MERITECH | NO | Trade | 05/28/14 | BRE1-NUBIA CUEVAS | Completed | 05/28/14 |
| 5847817 | 28740057 | TESTCASE, JUDY | CITIMORTGAGE INC | NO | Trade | 12/15/14 | NC-NUBIA CUEVAS | Completed | 12/16/14 |
| 5853872 | 28755247 | TESTCASE, CARLOS | CITIMORTGAGE | NO | Trade | 12/17/14 | NUBIA CUEVAS | Completed | 12/17/14 |

- The **Review Request** will look like this. Click the **View** button to see the full report.

REVIEW REQUEST

Customer: CREDIT PLUS UNIVERSITY ACCOUNT
 Owner: NUBIA CUEVAS
 File: TESTCASE, JUDY - *****0013
 TESTCASE, TED - *****0004
 Request #: 5847817
 File #: 28740057
 File Type: PREQUAL
 Report Date: 12/16/2014

Type: Trade
 Request Status: Completed
 Rush: No
 Ordered By: NC-NUBIA CUEVAS (NUBIA@CREDITPLUS.COM)
 Date Ordered: 12/15/2014 6:22:13 PM
 Date Resolved: 12/16/2014 5:50:44 AM
 Resolved By: DANIEL MATTHEWS EXT 1171
 Charge: \$12.00

Account Number: 06208878
 Creditor: CITIMORTGAGE INC
 Request Reason: TEST. I need this one pushed through/completed so we can test the pricing please.; Update payment (Submitted by NUBIA CUEVAS)

Supplement Reports:

| Date Created | Created By | |
|-----------------------|--------------------------|----------------------|
| 12/16/2014 5:51:02 AM | DANIEL MATTHEWS EXT 1171 | view |

Close

How to Order – Credit Verification

HOW TO ORDER A CREDIT REPORT

How to Retrieve a Supplement

- You may view and print completed requests from the Main page under **Recent Requests**, click on **Supplement Requests**.

Recent Requests

Show latest: Refresh

Please select a product to view recent activity

- Credit Verification**
 - Credit
 - Supplement Requests** ←
 - Credit Analysis
 - Business Credit Report
 - Total Scorecard
 - Undisclosed Debt Notifications
- Property Verification**
 - Flood Zone Determination
 - Automated Valuation Model
- Employment/Income/Asset Verification**
 - Tax Return Verification (4506T)
 - Verification of Employment
 - Verification of Deposit
 - Supplement Requests

- Orders will auto populate below, click on the **Req #** you would like to display.

| Cred | Supplements | Scorecard | Property | Employment/Income/Asset | Fraud Detection | | | | |
|---|-------------|------------------|------------------|-------------------------|-----------------|-----------|-------------------|-----------|----------|
| Display Filter: <input checked="" type="checkbox"/> Credit <input type="checkbox"/> VOE <input type="checkbox"/> VOD <input type="checkbox"/> SSAB9 | | | | | | | | | |
| Req # | File # | Applicant | Account | Rush | Type | Ordered / | Ordered By | Status | Resolved |
| 5295059 | 27199625 | TESTCASE, STACIA | MERITECH | NO | Trade | 05/28/14 | BRE1-NUBIA CUEVAS | Completed | 05/28/14 |
| 5847817 | 28740057 | TESTCASE, JUDY | CITIMORTGAGE INC | NO | Trade | 12/15/14 | NC-NUBIA CUEVAS | Completed | 12/16/14 |
| 5853872 | 28755247 | TESTCASE, CARLOS | CITIMORTGAGE | NO | Trade | 12/17/14 | NUBIA CUEVAS | Completed | 12/17/14 |

- The Request Review will look like this. Click the **View** button to see the full report.

REVIEW REQUEST

Customer: CREDIT PLUS UNIVERSITY ACCOUNT
 Owner: NUBIA CUEVAS
 File: TESTCASE, JUDY - *****0013
 TESTCASE, TED - *****0004
 Request #: 5847817
 File #: 28740057
 File Type: PREQUAL
 Report Date: 12/16/2014

Type: Trade
 Request Status: Completed
 Rush: No
 Ordered By: NC-NUBIA CUEVAS (NUBIA@CREDITPLUS.COM)
 Date Ordered: 12/15/2014 6:22:13 PM
 Date Resolved: 12/16/2014 5:50:44 AM
 Resolved By: DANIEL MATTHEWS EXT 1171
 Charge: \$12.00

Account Number: 06208878
 Creditor: CITIMORTGAGE INC
 Request Reason: TEST. I need this one pushed through/completed so we can test the pricing please.; Update payment (Submitted by NUBIA CUEVAS)

Supplement Reports:

| Date Created | Created By | |
|-----------------------|--------------------------|----------------------|
| 12/16/2014 5:51:02 AM | DANIEL MATTHEWS EXT 1171 | view |

Close

How to Order – Credit Verification

HOW TO ORDER A CREDIT REPORT

How to Retrieve a Supplement

Below is a sample of what the supplement report will look like:



31550 WINTERPLACE PKWY, SALISBURY, MD 21804
 Phone: (800) 258-3488
 Fax: (800) 258-3287

SUPPLEMENTAL REPORT

SEND TO: NUBIA TEST ACCOUNT 2
 CUST. # 99999NC
 31550 WINTERPLACE PKWY, SALISBURY, MD 21804

REQUESTED BY: NUBIA CUEVAS
 DATE: 12/16/2014

FILE #: 28740057
 REF #: 1412EM000034
 REPOSITORIES: XP/TU/EF

APPLICANT INFORMATION

| | | | |
|------------------|------------------------------------|-------------|---|
| APPLICANT: | TESTCASE, JUDY | 000-00-0013 | - |
| CO-APPLICANT: | TESTCASE, TED | 000-00-0004 | - |
| CURRENT ADDRESS: | 4499 TEST DRIVE, ANTHILL, MO 65488 | LENGTH: | |

CREDIT

| 001 | | ACCT TYPE | REPORTED | HI CREDIT | PAYMENT | 30 | 60 | 90+ | M1 | | |
|---|------------------------------|-----------|----------|-----------|----------|----|----|-----|--------|-----------|-------|
| ECON / WHOSE | B / B | MTG | 11/14 | \$180700 | \$1131 | 0 | 0 | 0 | | | |
| SOURCE | CITIMORTGAGE INC 06208878 | TERM | OPENED | BALANCE | PAST DUE | - | - | - | MO REV | LAST LATE | DIA |
| XP/TU/EF | | 360 | 10/13 | \$180699 | \$0 | | | | 6 | -/- | 11/14 |
| CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST | | | | | | | | | | | |

MISCELLANEOUS INFORMATION

- Instant View Password: AV-B9698A
- To verify the authenticity of this credit report, please visit <https://credit.creditplus.com> and click on the Instant View link. Enter Identifier # 28740057 and password AV-B9698A to view the report. For any inquiries regarding this report or services provided by CREDIT PLUS 2 please contact us at (800) 258-3488.

How to Order – Credit Verification

HOW TO ORDER A CREDIT REPORT

Helpful Tips for Supplements

A Credit Supplement Request is often used to clarify incomplete, missing, or questionable data on tradelines, public records, and employment histories.

When a Credit Supplement is ordered, it's our job at Credit Plus to make sure we have all the data we need to complete the requested order in a timely manner.

In most cases, this cannot be done without a few key pieces of information from you and your borrower:

Account/Tradeline Information

- Account number
- State exactly what is to be updated

Reliable Contact Phone Number for the Borrower

- Cell/Home/Work – however we can reach your borrower

Signed Borrower Authorization

- In some instances, we will need a signed borrower authorization as some creditors will not accept conference calls
- Some creditors also will not accept electronic signatures so please try to provide only wet signed authorizations

We urge you to please contact your borrower ahead of time to let them know a conference call with a Credit Plus Customer Service Representative may be required to complete the requested supplement. By communicating with the consumer so they are aware of the possible conference call, it will alleviate any hesitancy they may have to speak with us.

Upon request, we have bilingual representatives ready to assist in those areas as well.

Lastly, when your borrower calls to complete the conference call with Credit Plus, have them call us at 800-258-3488 and choose Option #1. Anyone in Customer Service will be able to assist with the conference call.

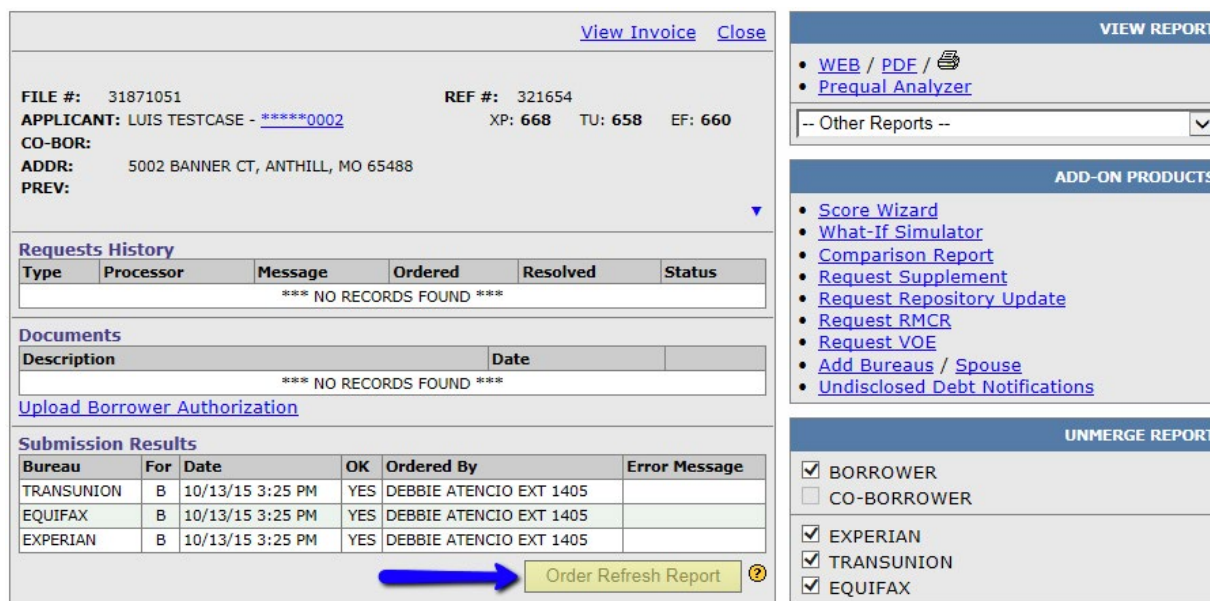
How to Order – Credit Verification

HOW TO ORDER A REFRESH REPORT

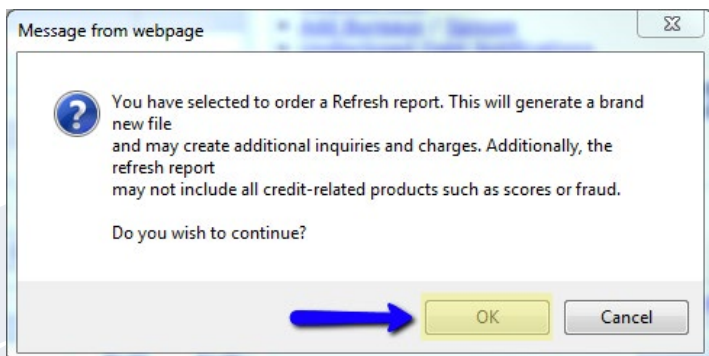
1. Start by logging into Credit Plus Inc. and opening your borrower’s file from the main page.



2. After opening the credit report, click **Order Refresh Report**.




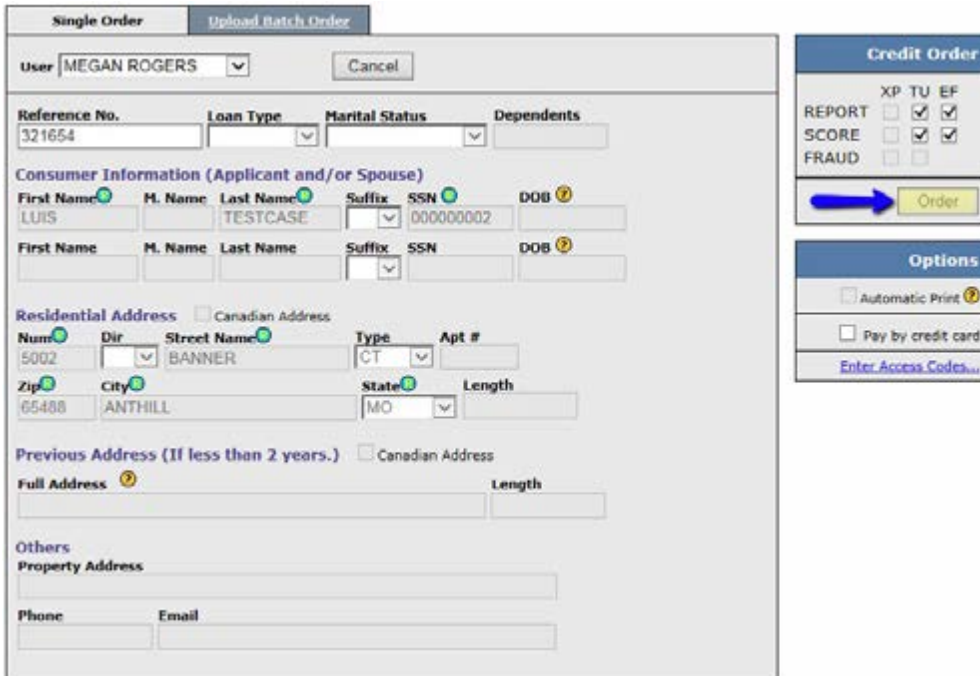
3. This message will pop-up, please click **OK** to continue.



How to Order – Credit Verification

HOW TO ORDER A REFRESH REPORT

- Please ensure that all information marked with this  symbol is correct. When you are ready, click **Order**.



The screenshot shows a web form for placing a credit order. It includes sections for 'Single Order' and 'Upload Batch Order'. The 'User' field is set to 'MEGAN ROGERS'. The 'Reference No.' is '321654'. The 'Consumer Information' section includes fields for First Name (LUIS), M. Name, Last Name (TESTCASE), Suffix, SSN (000000002), and DOB. The 'Residential Address' section includes Num (5002), Dir, Street Name (BANNER), Type (CT), Apt #, Zip (65488), City (ANTHILL), State (MO), and Length. There are also fields for 'Previous Address' and 'Others' (Property Address, Phone, Email). On the right, there is a 'Credit Order' section with checkboxes for REPORT, SCORE, and FRAUD, and an 'Order' button. Below that is an 'Options' section with checkboxes for 'Automatic Print' and 'Pay by credit card', and a link for 'Enter Access Codes...'. A blue arrow points to the 'Order' button.

- Your report will automatically appear on the screen. You will know if it is complete by seeing the new file number and (**REFRESH**) after that.



The screenshot shows a credit report summary page. The top left section, titled 'New Report', displays: FILE #: 31997746 (REFRESH), FNMA #: INVALID, APPLICANT: LUIS TESTCASE - ****0002, XP: TU: 658, EF: 660, CO-BOR: ADDR: 5002 BANNER CT, ANTHILL, MO 65488, PREV: Below this is a 'Submission Results' section with a table showing two successful submissions. A message states '*** ORDER COMPLETED ***'. Below that is a 'Charges' table. The right side of the page is titled 'VIEW REPORT' and includes a list of report options (PREQ (PDF), Prequal Analyzer), 'ADD-ON PRODUCTS' (Score Wizard, What-If Simulator, Comparison Report, Request Supplement, Request RMCR, Undisclosed Debt Notifications), 'UNMERGE REPORT' (Borrower, Co-Borrower, Experian, Transunion, Equifax), and 'SETTLEMENT SERVICES' (Order AVM, Order Flood, Order...). A 'View Invoice' button and a 'Make Credit Card Payment' button are also visible.

| Bureau | For | Date | OK | Ordered By | Error Message |
|------------|-----|------------------|-----|--------------|---------------|
| EQUIFAX | B | 10/26/15 2:25 PM | YES | MEGAN ROGERS | |
| TRANSUNION | B | 10/26/15 2:25 PM | YES | MEGAN ROGERS | |

| Date | Description | Credit | Charge |
|------------|-------------------|--------|---------------|
| 10/26/2015 | COMPARISON REPORT | \$0.00 | \$2.50 |
| 10/26/2015 | 2BUR-R | \$0.00 | \$2.34 |
| | Tax | | \$0.00 |
| | Total | | \$4.84 |

How to Order – Credit Verification

HOW TO ORDER A BUSINESS CREDIT REPORT

1. Start by logging into Credit Plus Inc. and from the main page, under **Products & Services**, click on **Order Business Credit Report**.


2. Please enter all necessary information marked with the  symbol. When all required fields are filled in, click **Order**.

How to Order – Credit Verification


HOW TO ORDER A BUSINESS CREDIT REPORT

- The report will process instantaneously. You may click **view report** or **Return** to go back to the Main page. Please note the **File #** and/or **Reference #** provided to you on this page for future reference.

| Business Credit Order Info | |
|----------------------------|---|
| File #: | 17449 |
| Status: | Completed |
| Reference #: | 321654 |
| Company Name: | GANDER MOUNTAIN |
| Company Address: | 308 NEW MANNSDALE RD MADISON, MS 39110 |
| Product: | ListOfSimilar |
| Price: | \$0.01 |

 [view report](#)

This is a sample of what the report will look like:



CREDIT PLUS^{INC}

BUSINESS CREDIT REPORT

| | | | |
|--------------------------|---|---------------------|------------|
| REPORT #: | 17449 | REPORT DATE: | 10/28/2015 |
| PROVIDED FOR: | CREDIT PLUS UNIVERSITY ACCOUNT - 99999NC | REFERENCE: | 321654 |
| BUSINESS NAME: | GANDER MOUNTAIN | | |
| BUSINESS ADDRESS: | 308 NEW MANNSDALE RD, MADISON, MS 39110 | | |
| TELEPHONE: | 952-830-8700 | TAX ID: | 881990949 |

| SIMILAR ENTITIES | | | | |
|---|--|----------------------|--------|-----------|
| NAME PHONE | ADDRESS | FILE NUMBER TYPE | TRADES | FILE DATE |
| GANDER MOUNTAIN CO (651)325-4300 | 180 5TH ST E STE 1300 SAINT PAUL, MN 55101-1664 | 759244332 PRIMARY | 92 | < 1977 |

*** END OF REPORT 10/28/2015 8:37:37 AM ***

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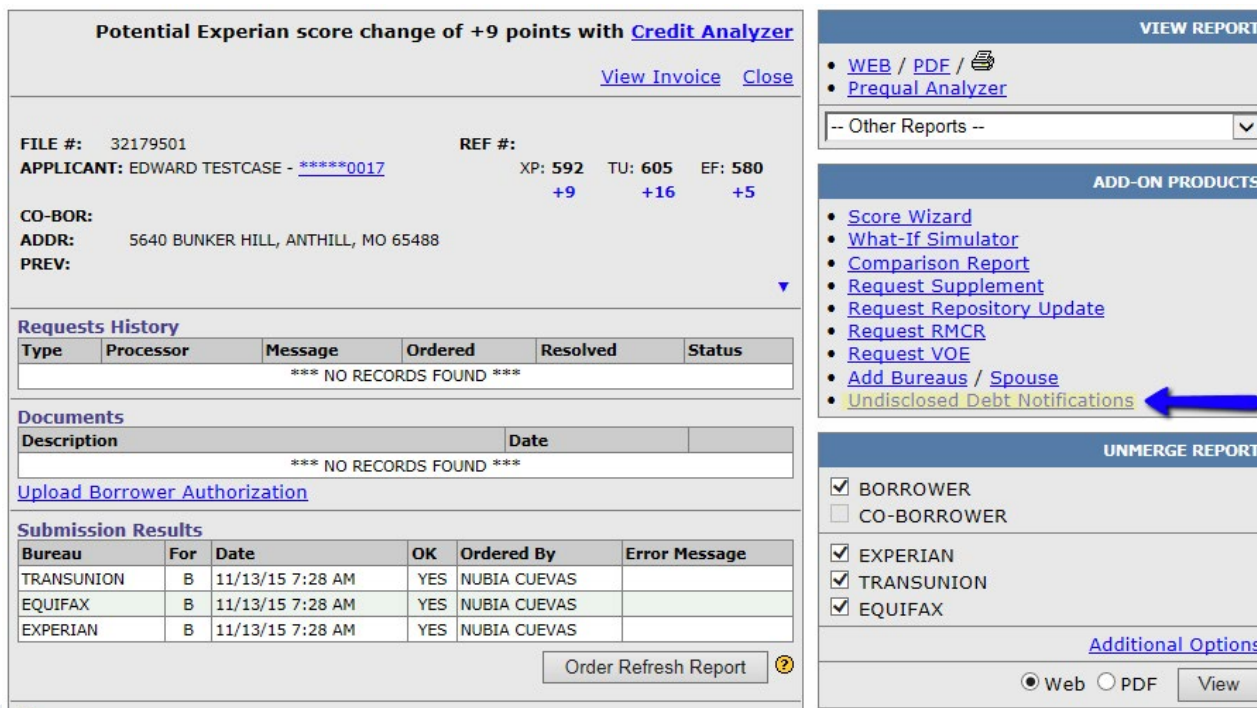
How to Order – Credit Verification

HOW TO ACTIVATE AND DEACTIVATE UNDISCLOSED DEBT VERIFICATIONS

1. Start by logging into Credit Plus Inc. and opening your borrower’s file from the main page.



2. After opening the credit report, under **ADD-ON PRODUCTS**, click **Undisclosed Debt Notifications**.



How to Order – Credit Verification

HOW TO ACTIVATE AND DEACTIVATE UNDISCLOSED DEBT VERIFICATIONS

- Please ensure that all information marked with this  symbol is correct. When you are ready, click **Order**.

Undisclosed Debt Notifications




User: MEGAN ROGERS Cancel

Please click on Order to confirm purchase. **Please allow 24-48 hours for order to process.**



Reference # 987654 **Start Date** 11/13/2015




Notification Email(s) (Separate multiple addresses with semicolon.)
MROGERS@CREDITPLUS.COM

Consumer Information (Applicant and/or Spouse)

First Name  EDWARD **Last Name**  TESTCASE **SSN**  00000017


First Name **Last Name** **SSN**

Num  5640 **Dir** ▼ **Street Name**  BUNKER HILL **Type** ▼ **Apt #**

Zip  65488 **City**  ANTHILL **State**  MO ▼

Options

Pay by credit card

 Order

- The order will immediately be in processing until active. Please do not click Activate again.

Undisclosed Debt Notifications

Activate Deactivate

File # 453621 **Equifax**

Borrower: EDWARD TESTCASE - *****0017 **Processing**

Reference #: 987654

Notification E-Mail: MROGERS@CREDITPLUS.COM [edit](#)

Credit File: [32179501](#)

Address: 5640 BUNKER HILL, ANTHILL, MO 65488

Price: \$0.01

Notification Summary

(No notifications on file)

Activity Log



| Time | User | Bureau | Description |
|-----------------------|--------------|--------|---|
| 11/16/2015 1:30:40 PM | MEGAN ROGERS | EF | Order activation submitted for borrower. Requested Start Date 11/13/2015. |

Return

How to Order – Credit Verification

HOW TO ACTIVATE AND DEACTIVATE UNDISCLOSED DEBT VERIFICATIONS

- To find the UDV again: from the **Main** page, about half way down the screen, click **Find Ordered Products**.

| <p>Products & Services</p> <p>▼ Credit Verification</p> <p>Order Credit Report Order Business Credit Report Order Undisclosed Debt Notifications</p> <hr/> <p>▶ Property Verification</p> <hr/> <p>▶ Employment/Income/Asset Verification</p> <hr/> <p>▶ Fraud Detection</p> <hr/> <p>Find Ordered Products </p> | <p>Tools</p> <p>Documentation Requests User Setup Total cost for borrower Invoices Management Reports Change Credit Report Owner Generate Auth Code  Configure AutoUpgrade</p> <hr/> <p>Preferences & Announcements</p> <p>My Account Downloads Submit Feedback</p> <p>Recent Bulletins</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Title</th> </tr> </thead> <tbody> <tr> <td>N/A</td> <td>Click here to see old announcements</td> </tr> </tbody> </table> | Date | Title | N/A | Click here to see old announcements | <p>Helpful Tips</p> <ul style="list-style-type: none"> • Ordering Credit Reports • Finding Ordered Products • Total Cost for Borrower <p style="text-align: right;">>>see more</p> <p>Settlement Services</p> <ul style="list-style-type: none"> • New Worksheet • Find Worksheet <p>Links</p> <ul style="list-style-type: none"> • Loan Calculators • ScorePlus Form |
|--|---|------|-------|-----|---|---|
| Date | Title | | | | | |
| N/A | Click here to see old announcements | | | | | |

- Enter the **File #** or **Ref#/Loan ID** and click Search. You may enter as many fields as you would like.

Find Ordered Products

| | | | | | |
|---|-------------------------------------|--|--|-------------------------------|--|
| File # | Ref #/Loan ID | SSN | First Name | Last Name / Business Name | User |
| <input type="text" value=""/> | <input type="text" value="987654"/> | <input type="text" value=""/> | <input type="text" value=""/> | <input type="text" value=""/> | <input type="text" value="-- ALL USERS --"/> |
| Start Date | End Date | Product Type | Status | | |
| <input type="text" value="04/30/2015"/> | <input type="text" value=""/> | <input type="text" value="-- ALL --"/> | <input type="text" value="-- ALL --"/> | | |

[Advanced Search](#)

Search Results

One record found.

| File # | Flag | Type | Product | Description | Property Address | Date Ordered | Status | Ref #/Loan ID | User |
|--------|------|------|---------|---------------------------|------------------|--------------------|------------|---------------|--------------|
| 442305 | | UDN | EF | EDWARD TESTCASE *****0009 | | 10/30/2015 7:59 AM | PROCESSING | 987654 | MEGAN ROGERS |

Legend for Flags: N = Notes, R = RMCR, F = Refresh, C = Copied

How to Order – Credit Verification

HOW TO ACTIVATE AND DEACTIVATE UNDISCLOSED DEBT VERIFICATIONS

7. If you would like to deactivate the file, please click **Deactivate**.

Undisclosed Debt Notifications

Activate Deactivate

File # 453621 **Equifax** **TransUnion**
Borrower: EDWARD TESTCASE - *****0017 **Active** **Active** [View Notification Report](#)

Reference #: 987654
Notification E-Mail: MROGERS@CREDITPLUS.COM [edit](#)
Credit File: [32179501](#)
Address: 5640 BUNKER HILL, ANTHILL, MO 65488
Price: \$0.01

Notification Summary
(No notifications on file)

Activity Log

| Time | User | Bureau | Description |
|------------------------|--------------|--------|---|
| 11/16/2015 10:32:24 AM | | TU | Order active for borrower. Start Date 9/7/2015. |
| 11/16/2015 9:50:46 AM | | EF | Order active for borrower. Start Date 9/7/2015. |
| 11/15/2015 10:25:45 AM | MEGAN ROGERS | TU | Order activation submitted for borrower. Requested Start Date 9/7/2015. |
| 11/15/2015 10:25:45 AM | MEGAN ROGERS | EF | Order activation submitted for borrower. Requested Start Date 9/7/2015. |

Save Return

8. The order will immediately start the deactivation process.

Undisclosed Debt Notifications

Activate Deactivate Cancel Deactivation

File # 453621 **Equifax** **TransUnion**
Borrower: EDWARD TESTCASE - *****0017 **Deactivating** **Deactivating** [View Notification Report](#)

Reference #: 987654
Notification E-Mail: MROGERS@CREDITPLUS.COM [edit](#)
Credit File: [32179501](#)
Address: 5640 BUNKER HILL, ANTHILL, MO 65488
Price: \$0.01

Notification Summary
(No notifications on file)

Activity Log

| Time | User | Bureau | Description |
|------------------------|--------------|--------|---|
| 11/16/2015 9:11:23 AM | MEGAN ROGERS | EF/TU | Order deactivation submitted for borrower |
| 11/16/2015 10:32:24 AM | | TU | Order active for borrower. Start Date 9/7/2015. |
| 11/16/2015 9:50:46 AM | | EF | Order active for borrower. Start Date 9/7/2015. |
| 11/15/2015 10:25:45 AM | MEGAN ROGERS | TU | Order activation submitted for borrower. Requested Start Date 9/7/2015. |
| 11/15/2015 10:25:45 AM | MEGAN ROGERS | EF | Order activation submitted for borrower. Requested Start Date 9/7/2015. |

Save Return

How to Order – Credit Verification

HELPFUL TIPS FOR UNDISCLOSED DEBT MONITORING

DON'T LET UNDISCLOSED DEBT DETOUR CLOSING! LEARN THE CREDIT PLUS WAY:

The bureaus turnaround time is 24-48 hours.

(*Depending on the processing service timeline below)

- None of the bureaus offer a RUSH option at this time.
- All bureaus allow you to monitor up to 120 days back.
- The system automatically starts the deactivation for UDN at 118 days from the start date.

Processing Service Timeline

To ensure that all bureaus become active on the following business day, the request must be submitted no later than 9:15 AM PST. Please refer to the chart below for exact times per bureau.

- TU-PCMN Processing Service - 9:15 AM PST
- EF-UDM Processing Service - 9:20 AM PST
- XP-MURS Processing Service - 9:25 AM PST

Q & A

Is a credit freeze preventing activation?

- The file has to be permanently unfrozen in order to be monitored.
- If available, the Resubmit button can be utilized to resubmit that bureau on an existing UDN order.
 - If the button is not available, please re-order from the main menu.

Has the UDN been active for over 120 days?

- A new credit report will have to be pulled OR activate UDN from the main screen and set the date sooner than 120 days.

Are you trying to activate UDN when there is already an existing order?

- Debt monitoring cannot be active on more than one file so the UDN on the old file will need to be deactivated before a new file can be monitored. It will take 24 – 48 hours before the old order will become inactive and it will then take another full 24 - 48 hours for the UDN to activate on the new file.

Did you know
1 in 5 applicants
take on new debt
prior to closing?



How to Order – Credit Verification


HOW TO ORDER A LIENS AND JUDGEMENTS REPORT

1. Start by logging into Credit Plus Inc. and accessing the main page. Click on **Order Liens and Judgements Report** under **Products & Services**.

The screenshot shows the main navigation menu with several sections:

- Products & Services**
 - Credit Verification**
 - Order Credit Report
 - Order Business Credit Report
 - Order Undisclosed Debt Notifications
 - Order Liens and Judgments Report (highlighted with a blue arrow)
 - Property Verification
 - Employment/Income/Asset Verification
 - Fraud Detection
 - Find Ordered Products (Old Version)
 - Settlement Services Worksheet (SSW)
- Tools**
 - Documentation Requests
 - Total cost for borrower Management Reports
 - User Setup Invoices
 - Change Credit Report Owner
 - Generate Auth Code ?
 - Configure AutoUpgrade
- Preferences & Announcements**
 - My Account
 - Downloads
 - Submit Feedback
 - Recent Bulletins

| Date | Title |
|---------|---|
| 9/06/17 | IRS Tax Transcript - Outage |
- Helpful Tips**
 - Ordering Credit Reports
 - Finding Ordered Products
 - Total Cost for Borrower
- Links**
 - Loan Calculators
 - ScorePlus Form

2. Enter the borrower information for the required fields shown with an  symbol. Once complete, click **Order**.

The screenshot shows the 'Liens and Judgments Report' form with the following fields and options:

- User:** MEGAN ROGERS (with a required field icon)
- Reference #:** [Empty text box]
- APPLICANT INFORMATION**
 - First Name (required)
 - M. Name
 - Last Name (required)
 - Suffix
 - SSN (required)
 - DOB (required)
 - Phone
 - Driver's License Number
 - Driver's License State
- Residential Address**
 - Full Address (required) (with a help icon and 'more detail' link)
- Options**
 - Pay by credit card
 - Order** (highlighted with a blue arrow)

How to Order – Property Verification

HOW TO ORDER A FLOOD DETERMINATION ON-LINE

1. Start by logging into Credit Plus Inc and opening your borrowers file from the main page.



2. At the bottom right-hand side there will be a box that says **ADDITIONAL PRODUCTS**. Click on **Flood Determination**.

Submission Results

| Bureau | For | Date | OK | Ordered By | Error Message |
|------------|-----|------------------|-----|-------------------------|---------------|
| TRANSUNION | B | 10/13/15 3:25 PM | YES | DEBBIE ATENCIO EXT 1405 | |
| EQUIFAX | B | 10/13/15 3:25 PM | YES | DEBBIE ATENCIO EXT 1405 | |
| EXPERIAN | B | 10/13/15 3:25 PM | YES | DEBBIE ATENCIO EXT 1405 | |

Order Refresh Report ?

Charges

| Date | Description | Credit | Charge |
|------------|-------------|--------------|---------------|
| 10/13/2015 | 3BUR | \$0.00 | \$3.06 |
| | | Tax | \$0.00 |
| | | Total | \$3.06 |

Make Credit Card Payment

UNMERGE REPORT

BORROWER
 CO-BORROWER

EXPERIAN
 TRANSUNION
 EQUIFAX

[Additional Options](#)

Web
 PDF
 View

ADDITIONAL PRODUCTS

- [Automated Valuation](#)
- [Flood Determination](#) ←
- [ID Verification](#)
- [Tax Return Verification](#)
- [Verification of Deposit](#)

How to Order – Property Verification

HOW TO ORDER A FLOOD DETERMINATION ON-LINE

3. This will take you to a screen where information should auto-populate. In case that is not the case, please fill in all needed info. Then select **Request New Service**.

Settlement Services Worksheet (SSW)

Worksheet #: 562684 Loan #: 1711000088 Current Address: 50 BRAYDON BLVD, SALISBURY, MD 21804 [View/Edit Loan Info](#)

Borrower: ANDY AMERICA Co-Borrower: Property Address:



Request New Service  [Additional Actions](#) ▼

| | Service | Details | Description | Date Ordered | Price | Status |
|-----------------------------|---------|---------|--|----------------------|-------------------------|-----------|
| View report | Credit | TU/EF | 42546449: ANDY AMERICA | 03/09/18 01:14:33 PM | \$10.34 | COMPLETED |
| View report | Credit | TU/EF | 42481336: ANDY AMERICA | 03/06/18 09:30:39 AM | \$10.34 | COMPLETED |
| View report | Credit | TU/EF | 42202440: ANDY AMERICA | 02/14/18 09:27:36 AM | \$10.34 | COMPLETED |

TOTAL: \$31.02 [View or pay SSW invoice](#)


4. Then under **Property Verification**, click **Order Flood Determination**.

Select Service to Order






- ▶ Credit Verification
- ▼ **Property Verification** 
 - Order Flood Determination** 
 - [Order Automated Valuation Model](#)
- ▶ Employment/Income/Asset Verification
- ▶ Fraud Detection

How to Order – Property Verification

HOW TO ORDER A FLOOD DETERMINATION ON-LINE

5. Complete the required fields marked with the  symbol. You may expand the address fields by clicking more detail. Under **Options**, at the top right-hand side of the screen you will see 4 check boxes, please see descriptions:

- **Flood – Flood Zone Determination.** The option cannot be deselected.
- **Life of Loan** – Guarantee that the issued certificate is good for the life of the loan.
- **HMDA** – Include geostatistical data in accordance with the Home Mortgage Disclosure Act of 1975.
- **Rush Order** – Attempt a rush order. As always, using this option may include an extra charge.

| Flood | | Options | |
|--|--|---|--|
| User: MEGAN ROGERS  | | <input checked="" type="checkbox"/> Flood | |
| | | <input checked="" type="checkbox"/> Life of Loan | |
| | | <input checked="" type="checkbox"/> HMDA | |
| | | <input type="checkbox"/> Rush Order | |
| Loan Identifier  : TESTING Notification Email: MROGERS@CREDITPLUS.COM First Name: <input type="text"/> Last Name / Business Name  : TESTCASE Co-Borrower's Name: <input type="text"/> Full Address   : more detail 4870 CRISWELL CT, COLORADO SPRINGS, CO 80920 Legal Description: <input type="text"/> | | <input type="checkbox"/> Pay by credit card <input type="button" value="Order"/> | |
| <input type="button" value="Cancel"/> | | | |


6. Once all fields are completed. **Click Order.**

How to Order – Property Verification

HOW TO ORDER A FLOOD DETERMINATION ON-LINE

7. This is what a Completed order screen will look like. To view the flood certificate, click **View**.

| Flood Order Info | |
|---------------------------|--|
| Flood ID: | 2129666254 |
| Status: | Completed |
| Reference #: | TESTING |
| Applicant: | TESTCASE |
| Address: | 4870 CRISWELL CT COLORADO SPRINGS CO, 80920 |
| Legal Description: | |
| Add-Ons: | HMDA;Life-Of-Loan |
| Price: | \$15.00 |


[View](#)
[Transfer](#)
[Re-Certify](#)

8. You may also order Flood Determinations from the main page. Click on **Order Flood Determination** under **Products & Services > Property Verification**.

| <p>Products & Services</p> <ul style="list-style-type: none"> ▶ Credit Verification ▼ Property Verification <ul style="list-style-type: none"> • Order Flood Determination • Order Automated Valuation Model ▶ Employment/Income/Asset Verification ▶ Fraud Detection <p>Find Ordered Products (Old Version)</p> | <p>Tools</p> <table border="0"> <tr> <td>Documentation Requests</td> <td>User Setup</td> </tr> <tr> <td>Total cost for borrower</td> <td>Invoices</td> </tr> <tr> <td>Management Reports</td> <td>Change Credit Report Owner</td> </tr> <tr> <td></td> <td>Generate Auth Code ⓘ</td> </tr> <tr> <td></td> <td>Configure AutoUpgrade</td> </tr> </table> <p>Preferences & Announcements</p> <p>My Account Downloads Submit Feedback</p> <p>Recent Bulletins</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Title</th> </tr> </thead> <tbody> <tr> <td>N/A</td> <td>Click here to see old announcements</td> </tr> </tbody> </table> | Documentation Requests | User Setup | Total cost for borrower | Invoices | Management Reports | Change Credit Report Owner | | Generate Auth Code ⓘ | | Configure AutoUpgrade | Date | Title | N/A | Click here to see old announcements | <p>Helpful Tips</p> <ul style="list-style-type: none"> • Ordering Credit Reports • Finding Ordered Products • Total Cost for Borrower >>see more <p>Settlement Services</p> <ul style="list-style-type: none"> • New Worksheet • Find Worksheet <p>Links</p> <ul style="list-style-type: none"> • Loan Calculators • ScorePlus Form |
|---|---|--|----------------------------|---|--------------------------|------------------------------------|--|--|--------------------------------------|--|---------------------------------------|------|-------|-----|---|---|
| Documentation Requests | User Setup | | | | | | | | | | | | | | | |
| Total cost for borrower | Invoices | | | | | | | | | | | | | | | |
| Management Reports | Change Credit Report Owner | | | | | | | | | | | | | | | |
| | Generate Auth Code ⓘ | | | | | | | | | | | | | | | |
| | Configure AutoUpgrade | | | | | | | | | | | | | | | |
| Date | Title | | | | | | | | | | | | | | | |
| N/A | Click here to see old announcements | | | | | | | | | | | | | | | |

How to Order – Property Verification

HOW TO ORDER A FLOOD DETERMINATION ON-LINE

9. To the right is a sample Flood Certificate. Please be familiar with the Loan Identifier as well as the Order Number. (both have been highlighted in this sample)

GEOTRAC STATUS'

- **ALL** – Unspecified; retrieve all.
- **NEW** – New entries that haven't been processed
- **PENDING** – Entries waiting for a response from Geotrac
- **MANUAL** – Entries where Geotrac is looking up information manually
- **COMPLETED** – Completed entries.
- **ERROR** – Entries where processing has failed.
- **CANCELLED** – The request has been cancelled by the user.

| DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF) | | See the attached instructions | O.M.B. No. 1660-0040 Expires May 30, 2015 |
|--|--|---|--|
| SECTION I – LOAN INFORMATION | | | |
| 1. LENDER NAME AND ADDRESS: Customer Number: 1000074604 Address: CREDIT PLUS INC-TEST ACCOUNT 130 RIVERSIDE DR SALISBURY, MD 21801 Phone: (800)258-3488 Fax: (800)258-3287 Loan Officer/Processor: MEGAN ROGERG Delivery Method: FDR-COM - WEB | | 2. COLLATERAL (Building/Mobile Home/Property) PROPERTY ADDRESS AND PARCEL NUMBER* (See instructions section for more information) Borrower: TESTCASE Determination Address: 4870 CRISWELL CT COLORADO SPRINGS, CO 80920-8017 EL PASO COUNTY APN/Tax ID: _____ Lot: _____ Block: _____ S/D: _____ Phase: _____ Section: _____ Township: _____ Range: _____ Requested Address: 4870 CRISWELL CT COLORADO SPRINGS, CO 80920- Parcel Number optional per FEMA Bulletin W-14022 | |
| 3. LENDER ID NO. | 4. LOAN IDENTIFIER TESTING | 5. AMOUNT OF FLOOD INSURANCE REQUIRED | |
| SECTION II | | | |
| A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION | | | |
| 1. NFIP Community Name COLORADO SPRINGS, CITY OF | 2. County(ies) EL PASO COUNTY | 3. State CO | 4. NFIP Community Number 000060 |
| B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME | | | |
| 1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 0804100528F | 2. NFIP Map Panel Effective/Revised Date March 17, 1997 | 3. LOMAL/OMR Number Date _____ Number _____ | 4. Flood Zone CX |
| 5. No NFIP Map | | | |
| C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply) | | | |
| 1. <input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in NFIP) | | <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP | |
| 2. <input type="checkbox"/> Federal Flood Insurance is not available because community is not participating in the NFIP. | | | |
| 3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available. CBRA/OPA Designation Date: _____ | | | |
| D. DETERMINATION | | | |
| IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed. | | | <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO |
| E. COMMENTS (Optional) | | | HMMA Information State: 08 County: 041 MSA/MD: 17920 CT: 0060.01 |
| LIFE OF LOAN DETERMINATION This flood determination is provided solely for the use and benefit of the entity named in Section 1, Box 1 in order to comply with the 1994 Reform Act and may not be used or relied upon by any other entity or individual for any purpose, including, but not limited to, deciding whether to purchase a property or determining the value of a property. This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map. | | | |
| F. PREPARER'S INFORMATION NAME, ADDRESS, TELEPHONE NUMBER (if other than Lender) SERVICELINK A BLACK KNIGHT COMPANY ServiceLink National Flood 1521 N Cooper St Fourth Floor Arlington, TX 76011-5942 Phone: 1.800.833.6347 Fax: 1.800.662.6347 | | ORDER NUMBER 2120662054 DATE OF DETERMINATION October 22, 2015 | |
| FEMA Form 099-0-32, (4/12) | | PREVIOUSLY FEMA Form 81-43 | |
| Document created 10/22/2015 12:38:46 PM | | | |

How to Order – Property Verification

HOW TO ORDER A FLOOD DETERMINATION ON-LINE

10. To find the flood certificate again: from the Main page, about half way down the screen, click **Find Ordered Products**

The screenshot shows a user interface with three main sections:

- Products & Services:** A sidebar menu with categories: Credit Verification, Property Verification, Employment/Income/Asset Verification, and Fraud Detection. At the bottom, there is a link for **Find Ordered Products** with a blue arrow pointing to it.
- Tools:** A central area with links for Documentation Requests, Total cost for borrower, Management Reports, User Setup, Invoices, Change Credit Report Owner, Generate Auth Code, and Configure AutoUpgrade.
- Preferences & Announcements:** A section with links for My Account, Downloads, and Submit Feedback. Below it is a 'Recent Bulletins' table with columns for Date and Title, containing one entry: N/A with a link to see old announcements.
- Helpful Tips, Settlement Services, and Links:** A right-hand sidebar containing various utility links like Ordering Credit Reports, Finding Ordered Products, New Worksheet, Loan Calculators, and ScorePlus Form.

11. Enter the File # or Ref#/Loan ID and click Search. You may enter as many fields as you would like

The screenshot shows the 'Find Ordered Products' search interface. It includes a search form with fields for File #, Ref #/Loan ID, SSH, First Name, Last Name / Business Name, User, Start Date, End Date, Product Type, and Status. Below the form are 'Search', 'Reset', and 'Cancel' buttons. The search results section shows one record found, displayed in a table:

| File # | Flag | Type | Product | Description | Property Address | Date Ordered | Status | Ref #/Loan ID | User |
|-----------|------|-------|----------|-------------|--|---------------------|-----------|---------------|--------------|
| 212966254 | | Flood | HMDA/LOL | TESTCASE | 4870 CRESWELL CT, COLORADO SPRINGS, CO 80920 | 10/22/2015 10:38 AM | COMPLETED | TESTING | MEGAN ROGERS |

Legend for Flags: N = Notes, R = RMCR, F = Refresh, C = Copied

How to Order – Property Verification

HOW TO ORDER A FLOOD DETERMINATION ON-LINE

12. **To Transfer** the flood report to another lender. This is used when the lender sells/transfers the loan to another lender. That new lender will also need risk change notifications for the life of the loan. Note: This feature is only available if the flood has Life of Loan.

Transfer Flood To

| | Lender | Address |
|-----------------------|--------------------------|---------|
| <input type="radio"/> | SAMPLE TEST COMPANY CSRF | |

REMINDER: You cannot access this flood report after it's transferred.

New Loan #:

13. **To Recertify** - Create a duplicate/new flood report on the property. Used when the lender does a refinance or 2nd mortgage loan on the same borrower/property. Only available if flood has Life of Loan protection.

Re-Certify

Recertifying will create a new flood order. Use this only if you're doing another refinance or home equity loan on the same borrower/property address.

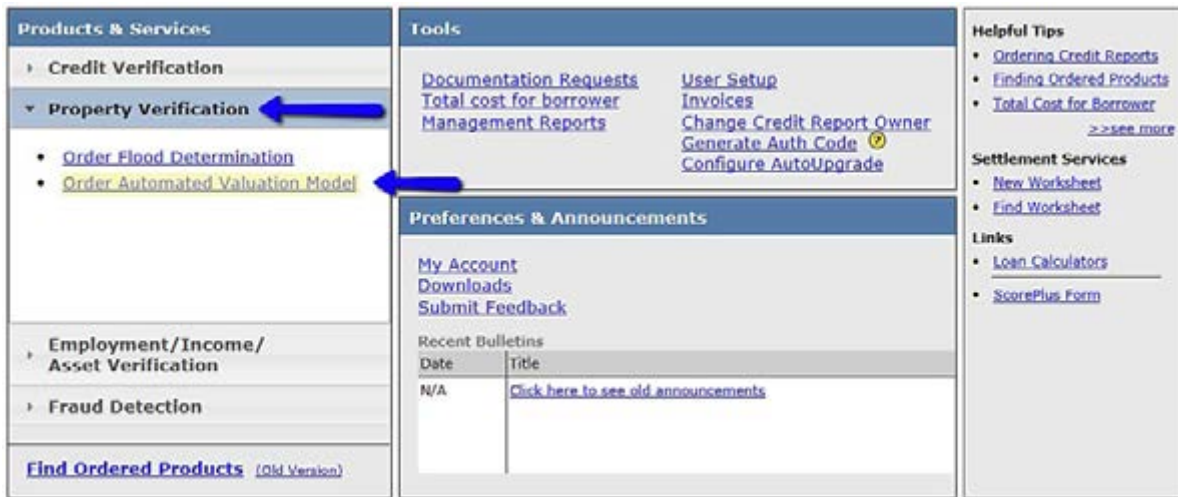
New Loan #:


Product Type:

How to Order – Property Verification

HOW TO ORDER AN AVM ON-LINE

1. Start by logging into Credit Plus Inc. and from the main page, under **Products & Services**, click **Property Verification**, and then click on **Order Automated Valuation Model**.



2. Please enter all necessary information marked with the  symbol.
 - **Stop on First Hit (checked):** Attempt to order an AVM from each of the selected providers until a hit is returned. This option is used when you only want a single AVM from a list of AVMs that are already approved by the investor.
 - **Stop on First Hit (unchecked):** The system will order an AVM from every provider selected. This is used when you would like to order several AVMs and pick the one that the user thinks is best for the loan. This typically means the highest appraised value.

When the required fields are filled in, click **Order**.

The screenshot shows the 'Automated Valuation Model' form. The 'User' field is set to 'MEGAN ROGERS'. The 'Loan Identifier' is '321654'. The 'First Name' is 'MEGAN' and the 'Last Name' is 'TESTCASE'. The 'Full Address' is '4870 CRISWELL CT, COLORADO SPRINGS, CO 80920'. The 'Property Type' is 'Single Family Dwelling' and the 'APN' is empty. The 'Owner's Last Name' is empty and the 'Estimated Value' is '1.00'. On the right side, the 'Type' is set to 'AVM'. The checkboxes for 'HVE', 'PASS', 'IVAL', and 'GeoAVM' are all checked. The 'Stop on First Hit' checkbox is also checked. There is a 'Configure' button below these checkboxes. At the bottom right, there is an 'Options' section with a 'Pay by credit card' checkbox and an 'Order' button.

How to Order – Property Verification


HOW TO ORDER AN AVM ON-LINE

3. The results will process instantaneously. The order results will look like this:
Click View Report

Order Results – AVM

| | |
|-------------------------|-----------------------|
| Tracking #: | 38097 |
| Product: | CL_HVE |
| Loan Identifier: | 321654 |
| Ordered by: | MEGAN ROGERS |
| Date Ordered: | 10/28/2015 2:30:06 PM |
| Address: | 4870 CRISWELL CT |
| City: | COLORADO SPRINGS |
| State: | CO |
| Zip: | 80920 |
| Status: | Completed |

4. This is a sample of what the report will look like:



Home Value Explorer

| | | | |
|--|--------------------|------------------------|--------------------------------|
| REPORT NUMBER | 38097 | PROVIDED FOR | CREDIT PLUS UNIVERSITY ACCOUNT |
| REPORT DATE | 10/28/2015 2:30 PM | LOAN IDENTIFIER | 321654 |
| PROPERTY ADDRESS 4870 CRISWELL CT, COLORADO SPRINGS, CO 80920 | | | |

| SUGGESTED PROPERTY VALUE | | | | |
|--------------------------|------------|-----|------------|-----------|
| MARKET VALUE | CONFIDENCE | FSD | HIGH VALUE | LOW VALUE |
| \$293,143 | H | 0.1 | \$323,003 | \$266,044 |

| PROPERTY DETAIL | | | | | | | |
|--|--------------------------|--------------------------|--|--|--|--|--|
| 4870 CRISWELL CT, COLORADO SPRINGS, 809208017 | | | | | | | |
| Sale Date: 05/23/2008 | Sale Price: \$263,000 | Assessed Value: \$22,169 | | | | | |
| Floors: | Year Built: 1996 | Year Assessed: | | | | | |
| Living Area (sq.ft.): 1,796 | Tax Year: | County: | | | | | |
| Lot Size: 15,840 | Tax Amount: | FIPS: | | | | | |
| Bedrooms: 4 | Bathrooms: 3.5 | Census Tract: | | | | | |
| Garage: | Tax Parcel #: 6301225017 | | | | | | |
| Legal Description: | | | | | | | |

| COMPARABLE PROPERTIES | | | | | | | | | |
|---|------------|-----------|-------------|----------|--------|-------|-------|------------|----------|
| ADDRESS | SALE DATE | PRICE | LIVING AREA | LOT SIZE | FLOORS | BDRMS | BATHS | YEAR BUILT | DISTANCE |
| 8075 CHANCELLOR DR, COLORADO SPRINGS, 80920 | 07/16/2015 | \$296,400 | 2,102 | | | 3 | 2 | 1991 | 0.0843 |
| 4945 BRADDOCK DR, COLORADO SPRINGS, 80920 | 05/16/2015 | \$307,400 | 1,796 | 7,479 | | 4 | 3.5 | 1996 | 0.0939 |
| 8015 CHANCELLOR DR, COLORADO SPRINGS, 80920 | 08/18/2015 | \$290,000 | 2,102 | | | 3 | 2 | 1991 | 0.0978 |
| 4975 BRADDOCK DR, COLORADO SPRINGS, 80920 | 05/16/2015 | \$286,500 | 1,984 | | | 3 | 2 | 1997 | 0.1168 |
| 5010 CULPEPPER CT, COLORADO SPRINGS, 80920 | 11/15/2014 | \$265,000 | 1,990 | | | 4 | 2 | 1996 | 0.1284 |

How to Order – Employment/Income/Asset Verification

HOW TO ORDER A VOE ON-LINE

1. Start by logging into Credit Plus Inc. and opening your borrower’s file from the main page.

2. Once in the file, on the right hand side you will see **ADD-ON PRODUCTS**, you will find a bullet that says **Request VOE**.

| Type | Processor | Message | Ordered | Resolved | Status |
|--------------------------|-----------|---------|---------|----------|--------|
| *** NO RECORDS FOUND *** | | | | | |

| Bureau | For | Date | OK | Ordered By | Error Message |
|------------|-----|------------------|-----|--------------|---------------|
| EQUIFAX | B | 10/26/15 2:25 PM | YES | MEGAN ROGERS | |
| TRANSUNION | B | 10/26/15 2:25 PM | YES | MEGAN ROGERS | |

| Date | Description | Credit | Charge |
|------------|-------------------|--------------|---------------|
| 10/26/2015 | COMPARISON REPORT | \$0.00 | \$2.50 |
| 10/26/2015 | 2BUR-R | \$0.00 | \$2.34 |
| | | Tax | \$0.00 |
| | | Total | \$4.84 |

How to Order – Employment/Income/Asset Verification

HOW TO ORDER A VOE ON-LINE

3. An ordering screen will pop-up with your borrower’s information already filled in.
 - a. Please select the **Record Filter** needed.
 - If there is a Specific Employer you are requesting, you will be asked to input the employer name and the code may be required if the company has multiple divisions. You can click on **Employer Code** to look up the appropriate division number.
 - b. Please choose the **Type of Verification** you need.

Employment

Order Verification of Employment

User: MEGAN ROGERS [Cancel]

Reference No.: 321654 | Permissible Purpose: Employee's application for credit

Borrower Information

First Name: LUIS | Last Name: TESTCASE | SSN: 000000002

Salary Key: []

Record Filter

Current Employer(s)
 Previous Employer(s)
 Both - Current & Previous
 Specific Employer
 Employer Name: [] | Employer Code: [] | Employee ID: []

Type of Verification

Employment
 Employment plus Income
 Re-Verify

Pay by credit card

[Order]

Employment plus Income (please attach the Borrower’s Written Authorization)

Order Verification of Employment

User: MEGAN ROGERS [Cancel]

Reference No.: 321654 | Permissible Purpose: Employee's application for credit

Borrower Information

First Name: LUIS | Last Name: TESTCASE | SSN: 000000002

Salary Key: []

Borrower's Written Authorization [Browse...]

Record Filter

Current Employer(s)
 Previous Employer(s)
 Both - Current & Previous
 Specific Employer
 Employer Name: [] | Employer Code: [] | Employee ID: []

Type of Verification

Employment
 Employment plus Income
 Re-Verify

Pay by credit card

[Order]

How to Order – Employment/Income/Asset Verification

HOW TO ORDER A VOE ON-LINE

Re-Verify

Order Verification of Employment

User: MEGAN ROGERS [Cancel]

Reference No.: 321654 | Notification Email: MROGERS@CREL | Permissible Purpose: Employee's application for credit

Type of Verification

- Employment
- Employment plus Income
- Re-Verify
- Pay by credit card

Order Information

Previous File #: [] | Last 4 Digits of SSN: []

[Order]

4. When this is complete, click **Order**.

5. Results will process instantaneously. The status will either show **NoHit** or **Completed**.

NoHit

Verification of Employment Order Info

File #: 323030
 Status: **NoHit**
 Error Message: Employee not found in database.
 Reference #: VOETEST
 Type: Employment plus Income
 Record Filter: Current Employers
 Date Ordered: 12/17/2015
 Employee: LUIS TESTCASE - *****0009
 Vendor Reference Number:
 Price: \$0.00

Internal Notes: (Any changes must be saved)

Requests History:

| Req. # | Type | Rush | Processor | Ordered | Resolved | Status | Notes |
|------------------|------|------|-----------|---------|----------|--------|-------|
| (No requests) | | | | | | | |
| ----- SELF ----- | | | | | | | |

Documents:

| Description | Received On | Display? |
|--------------------------|-------------|----------|
| *** NO RECORDS FOUND *** | | |

Charges:

| Date | Description | Credit | Charge |
|--------------|-------------|--------|--------|
| (No charges) | | | |

[Save] [Return]

How to Order – Employment/Income/Asset Verification

HOW TO ORDER A VOE ON-LINE

Completed

Verification of Employment Order Info

File #: 323030 [View Report](#)

Status: Completed

Reference #:

Type: Employment

Record Filter: Current Employers

Date Ordered: 12/17/2015

Date Completed: 12/17/2015

Employee: LUIS TESTCASE - *****0009

Vendor Reference Number: 4652213356

Price: \$21.00

Internal Notes: (Any changes must be saved)

Documents:

| Description | Received On | Display? | |
|--------------------------|-------------|----------|--|
| *** NO RECORDS FOUND *** | | | |

[Upload file](#)

Charges:

| Date | Description | Credit | Charge |
|------------|-------------|--------|---------|
| 12/17/2015 | EMPLOYHIST | \$0.00 | \$21.00 |

[Re-Verify](#)

How to Order – Employment/Income/Asset Verification

HOW TO ORDER A VOE ON-LINE

- If the employer is not on The Work Number and you would like to continue with a manual VOE, complete the order form. Then select the type of verification, once completed click **Order**. The order will then be submitted directly to our dedicated VOE team.

| Order Verification of Employment | Type of Verification |
|---|--|
| User <input type="text" value="NUBIA C"/> <input type="button" value="Cancel"/> | <input checked="" type="radio"/> Employment <input type="radio"/> Employment plus Income |
| <p>***The record you requested is not available on our instant service. Please enter the information below and you will receive an email when the verification is complete.***</p> | <input type="checkbox"/> Pay by credit card <input type="checkbox"/> RUSH (There may be an additional fee) |
| Reference No. <input type="text" value="020614"/> Permissible Purpose <input type="text" value="Employee's application for credit"/> | <input type="button" value="Order"/> |
| Borrower Information | |
| First Name <input type="text" value="CONDI"/> Last Name <input type="text" value="TESTCASE"/> SSN <input type="text" value="000000017"/> | |
| Full Address <input type="text"/> Phone Number <input type="text"/> | |
| Employer Information Remove specific contact information | |
| Name <input type="text"/> Phone Number <input type="text"/> Fax Number <input type="text"/> | |
| Full Address <input type="text"/> | |
| Verification Contact Information | |
| First Name <input type="text"/> Last Name <input type="text"/> Title <input type="text"/> | |
| Phone Number <input type="text"/> Fax Number <input type="text"/> | |

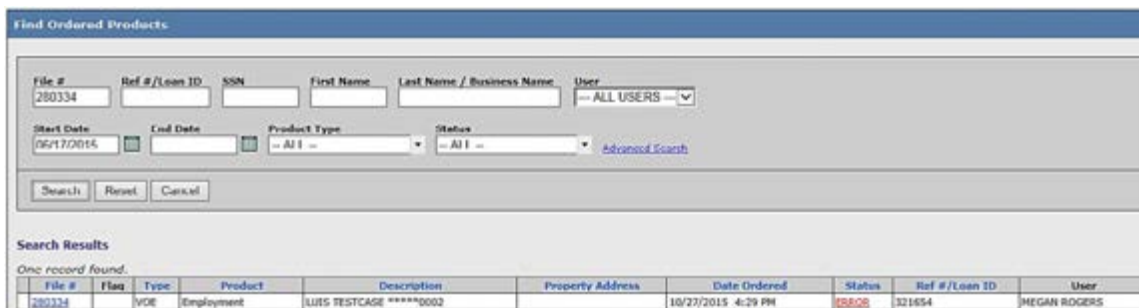
How to Order – Employment/Income/Asset Verification

HOW TO ORDER A VOE ON-LINE

7. When the order has completed, you can login into the website and access the report in two ways: from the Main screen, you may click on **Find Ordered Products** (located under Fraud Detection) or by clicking **Verification of Employment** (located under Recent Requests).



a. Example of Find Ordered Products



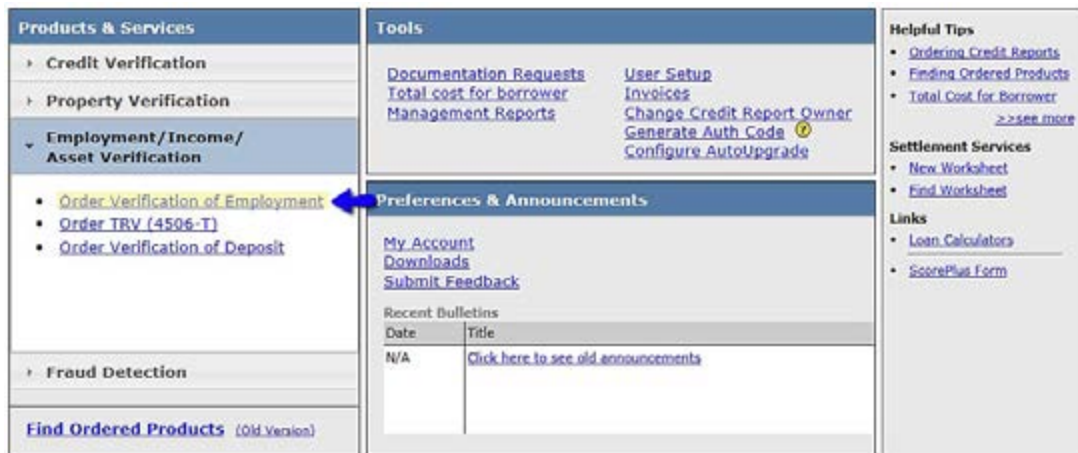
b. Example of Recent Requests



How to Order – Employment/Income/Asset Verification

HOW TO ORDER A VOE ON-LINE

8. You may also order a VOE on the Main page. Please follow from Step #3 of these instructions.



9. Re-Verification of Employment

From the Find Ordered Products screen, click on the **File #** on the left hand side. When Order Info displays, click the **Re-Verify** button at the bottom.

Search Results

One record found.

| File # | Flag | Type | Product | Description | Property Address | Date Ordered | Status | Ref #/Loan ID | User |
|--------|------|------|------------|-------------------------|------------------|--------------------|--------|---------------|--------------|
| 280334 | | VOE | Employment | LUIS TESTCASE *****0002 | | 10/27/2015 4:29 PM | ERROR | 321654 | MEGAN ROGERS |

Verification of Employment Order Info

File #: TESTING [View Report](#)

Status: Completed

Reference #:

Type: Employment plus Income

Record Filter: Current Employers

Date Ordered: 10/24/2015

Date Completed: 10/24/2015

Employee: EDWARD TESTCASE - *****0009

Vendor Reference Number: TESTING

Price: \$32.50

Internal Notes: (Any changes must be saved)

Requests History:

| Req. # | Type | Rush | Processor | Ordered | Resolved | Status | Notes |
|---------------|------|------|-----------|---------|----------|--------|-------|
| (No requests) | | | | | | | |

Documents:

| Description | Received On | Display? |
|--------------------------|-------------|----------|
| *** NO RECORDS FOUND *** | | |

Charges:

| Date | Description | Credit | Charge |
|------------|-------------|--------|---------|
| 10/24/2015 | INCOMEEST | \$0.00 | \$32.50 |

[Re-Verify](#) Save Return

How to Order – Employment/Income/Asset Verification

HOW TO ORDER A VOE ON-LINE

10. Requesting a Supplement

When you need additional information verified on an employer returned from The Work Number, you may request a supplement.

From the Find **Ordered Products** screen, click **View** on the left hand side.

| | | | | | | | | |
|-------|-----|------------|---------------------------|------------------|-----------|------|-------|--|
| 23202 | VOE | Employment | Scott Ostendorf *****5990 | 2/9/2015 6:07 AM | COMPLETED | 3232 | ASPEN | CREDIT PLUS UNIVERSITY ACCOUNT - 99999DA |
|-------|-----|------------|---------------------------|------------------|-----------|------|-------|--|

The TWN report will open on the screen. Click on the **name of the employer** that you are requesting additional information on.

EMPLOYMENT - American Express Company ←

Verification Type: Employment

Permissible Purpose: Employee's application for credit

Information Current As Of: 12/28/2012

Employer: American Express Company

Employer Address: 90 Hudson Street
Jersey City, NJ 07302

Employer Disclaimer: employer: Please forward all wage garnishment requests to American Express Payroll - Garnishments, 20002 N 19th Ave, Phoenix, AZ 85027, MC 049-02-18

Division Number: Data not provided

Employee Name: SCOTT OSTENDORF

SSN: XXX-XX-5990

Employment Status: No Longer Employed

Most Recent Start Date: 05/06/2009

Employment End Date: 01/15/2010

Original Hire Date:

Total Time with Employer: 0 years, 8 months

Job Title: Data not provided

On the **Employment Supplement** screen, please provide as much information as possible and provide Additional Instructions such as extra income information, verify employment dates, etc. Attach any documentation that you may have including the authorization and click on the **Submit Order** button.

EMPLOYMENT SUPPLEMENT VOE #6477 - ostendorf, Scott - *****5990

Employer Name: Contact Name:

Employer Phone: Contact Phone:

Employer Fax: Contact Fax:

Employer Address: Ordered By: Use: Look Up

Email: Phone:

Additional Instructions:

Document Description: Attach Documentation [Attach more...](#)

RUSH (There may be an additional fee)

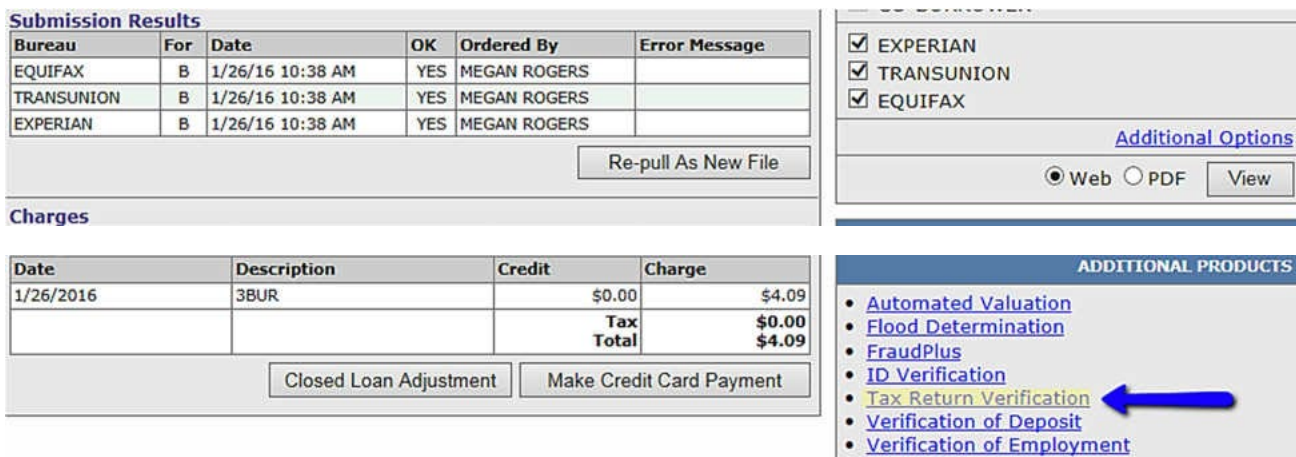
How to Order – Employment/Income/Asset Verification

HOW TO ORDER TAX RETURN VERIFICATION ON-LINE

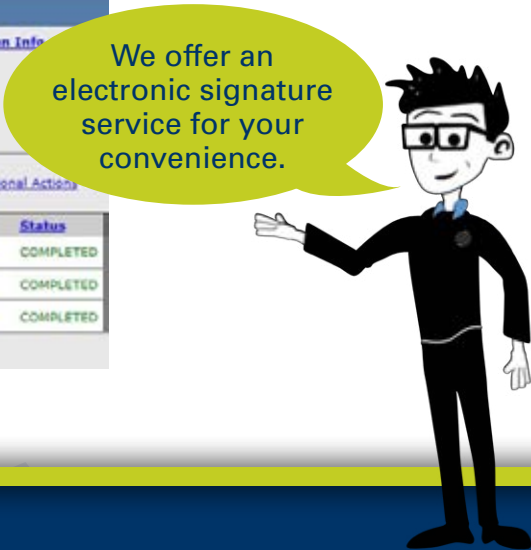
1. Start by logging into Credit Plus Inc and opening your borrowers file from the main page.



2. At the bottom right-hand side there will be a box that says **ADDITIONAL PRODUCTS**. Click on **Tax Return Verification**.



3. This will take you to a screen where information should auto-populate. In case that is not the case, please fill in all needed info. Then select **Request New Service**



How to Order – Employment/Income/Asset Verification

HOW TO ORDER TAX RETURN VERIFICATION ON-LINE

- Then under **Employment/Income/Asset Verification**, Click **Order Tax Return Verification (4506-T)**

Select Service to Order

- ▶ Credit Verification
- ▶ Property Verification
- ▼ **Employment/Income/Asset Verification**
 - [Order Verification of Employment](#)
 - [Order TRV \(4506-T\)](#)**
 - [Order Verification of Deposit](#)
- ▶ Fraud Detection

Cancel

- Complete the required fields marked with the **R** symbol. Please upload the 4506T form by clicking **Browse** located near the bottom of the screen.

Tax Return Verification

User: MEGAN ROGERS [Cancel]

Loan Identifier [R] [?] [?] Notification Email [R] [?] MROGERS@CREDITPLUS.COM

Taxpayer Information

Full name or Business Name on tax form [R] [?] SSN/EIN [R] [?]

Spouse's Name for Joint Returns Spouse's SSN

Current Address

Full Address [R] [?] [?]

Previous Address (shown on last tax return, if different from above)

Full Address [R] [?] [?]

Order Detail

Tax Forms [R] [?] [?] Transcript Type [R] [?] [?] Year(s) Requested [R] [?] [?]

1. 1040 [?] [?] 6a - Return Transcript [?] [?] 2014 2013 2012 2011

[Add Transcript](#)

4506-T Delivery Method [R] [?] [?]

Please upload the signed 4506-T form.
(PDF or TIFF file smaller than 2 MB)

Browse...

How to Order – Employment/Income/Asset Verification


HOW TO ORDER TAX RETURN VERIFICATION ON-LINE

When everything looks correct, please click **Order**.

Options

Pay by credit card

Order



6. Another box will pop up after clicking the **Order** button that displays the order details.

Tax Return Verification Order Info

Your order has been submitted. We will notify you by email when the order is completed.

| | | |
|----------------------------|--|--|
| File #: | 1195670 | View CoverSheet and 4506-T |
| Status: | Processing | View Uploaded 4506-T |
| Reference #: | 1601EM000014 | |
| Notification Email: | lgillette@creditplus.com | |
| Applicant: | NICOLE S TESTCASE - *****0007 | |
| Co-Applicant: | | |
| Tax Form: | 1040 | |
| Address: | 8315 BUNKER HILL RD, ANTHILL, MO 65488 | |
| Transcript: | 6a - Return Transcript | |
| Tax Year(s): | 2015 | |
| Price: | \$0.00 | |

Internal Notes: (Any changes must be saved)

| Status History: | | | | Access History |
|----------------------|-----------|----------------|--------------------------------------|--------------------------------|
| Date | Status | User | Message | |
| 01/20/16 10:53 AM | Submitted | P-MEGAN ROGERS | 4506T form received by TRV provider. | |
| 01/20/16 10:53 AM | New | P-MEGAN ROGERS | Initiated or Resubmitted an order. | |
| 01/20/16 10:53 AM | New | P-MEGAN ROGERS | New Order entered into System | |

| Charges: | | | |
|--------------|-------------|--------|--------|
| Date | Description | Credit | Charge |
| (No charges) | | | |

Specify a file to re-upload (PDF or TIFF file smaller than 2 MB)

[Place another order](#)

How to Order – Employment/Income/Asset Verification

HOW TO ORDER TAX RETURN VERIFICATION ON-LINE

- Once completed, you can come back to the website and access the transcript several ways. From the Main screen, you may click on **Find Ordered Products** (located directly under Fraud Detection) or by clicking **Tax Return Verification (4506T)** (located under Recent Requests).

Find Ordered Products (Old Version)

Recent Requests

Show latest: 40 Refresh

Please select a product to view recent activity

- Credit Verification**
 - Credit
 - Supplement Requests
 - Credit Analysis
 - Business Credit Report
 - Undisclosed Debt Notifications
- Property Verification**
 - Flood Zone Determination
 - Automated Valuation Model
- Employment/Income/Asset Verification**
 - Tax Return Verification (4506T)** ←
 - Verification of Employment
 - Verification of Deposit
 - Supplement Requests

Example of Find Ordered Products:

Find Ordered Products

File # Ref #/Loan ID SSN First Name Last Name / Business Name Customer # Customer Name Customer ID User

Start Date 04/23/2015 End Date Product Type TRV (4506-T) Status -- ALL -- Advanced Search

Search Results

22 records found.

| File # | File Type | Product | Description | Property Address | Date Ordered | Status | Ref #/Loan ID | User | Customer |
|--------|-----------|---------|---------------------------|------------------|-------------------|------------|---------------|---------------|--|
| 916368 | TRV | 1099 | CARLOS TESTCASE *****0006 | | 6/18/2015 2:38 PM | CANCELED | 1509EM000044 | LISA GILLETTE | CREDIT PLUS UNIVERSITY ACCOUNT - 9999904 |
| 933156 | TRV | 1040 | MARIA TESTCASE *****0005 | | 6/17/2015 8:12 AM | PROCESSING | 1509EM000040 | LISA GILLETTE | CREDIT PLUS UNIVERSITY ACCOUNT - 9999904 |

Example of Recent Requests:

Recent Requests

Show latest: 40 Refresh

Display Filter: TRV VOE VOD Hide errors

| File # | Reference # | Name | Ordered By | Date Ordered | Date Completed | Product | Status |
|--------|--------------|------------------------------|-----------------|--------------|----------------|------------|----------|
| 692666 | 1408EM000001 | TESTCASE, EDWARD - *****4567 | WILLIAM DISBROW | 11/4/2014 | 11/4/2014 | TRV - 1040 | Canceled |

How to Order – Employment/Income/Asset Verification

HOW TO ORDER TAX RETURN VERIFICATION ON-LINE

8. You may also order from the Main page. Click on **Order Tax Return Verification (4506-T)** under **Products & Services > Employment/Income/Asset Verification**. Follow from step #5 to complete the order.

| <p>Products & Services</p> <ul style="list-style-type: none"> ▶ Credit Verification ▶ Property Verification ▼ Employment/Income/Asset Verification ← • Order Verification of Employment • Order TRV (4506-T) ← • Order Verification of Deposit <p>▶ Fraud Detection</p> <p>Find Ordered Products (Old Version)</p> | <p>Tools</p> <ul style="list-style-type: none"> Documentation Requests Total cost for borrower Management Reports User Setup Invoices Change Credit Report Owner Generate Auth Code ? Configure AutoUpgrade | <p>Helpful Tips</p> <ul style="list-style-type: none"> • Ordering Credit Reports • Finding Ordered Products • Total Cost for Borrower >>see more <p>Settlement Services</p> <ul style="list-style-type: none"> • New Worksheet • Find Worksheet <p>Links</p> <ul style="list-style-type: none"> • Loan Calculators • ScorePlus Form | | | |
|---|--|---|-------|-----|---|
| <p>Preferences & Announcements</p> <ul style="list-style-type: none"> My Account Downloads Submit Feedback <p>Recent Bulletins:</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Title</th> </tr> </thead> <tbody> <tr> <td>N/A</td> <td>Click here to see old announcements</td> </tr> </tbody> </table> | | Date | Title | N/A | Click here to see old announcements |
| Date | Title | | | | |
| N/A | Click here to see old announcements | | | | |

How to Order – Employment/Income/Asset Verification HOW TO COMPLETE THE 4506-T FORM

This is a SAMPLE of how the form 4506-T must be completed.
NOTE: The IRS cannot accept any alterations to this form including whiteouts, cross outs, write overs, etc.

| | | |
|--|--|-------------------|
| Form 4506-T <small>(Rev. September 2015) Department of the Treasury Internal Revenue Service</small> | Request for Transcript of Tax Return ▶ Do not sign this form unless all applicable lines have been completed. ▶ Request may be rejected if the form is incomplete or illegible. ▶ For more information about Form 4506-T, visit www.irs.gov/form4506t . | OMB No. 1545-1872 |
|--|--|-------------------|

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

| | |
|--|---|
| 1a Name shown on tax return. If a joint return, enter the name shown first. TAXPAYERS NAME EXACTLY AS SHOWN ON THEIR TAX RETURNS | 1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) TAXPAYERS ENTIRE SOCIAL SECURITY NUMBER |
| 2a If a joint return, enter spouse's name shown on tax return. 2ND TAXPAYERS NAME EXACTLY AS SHOWN ON THEIR TAX RETURNS | 2b Second social security number or individual taxpayer identification number if joint tax return 2ND TAXPAYERS ENTIRE SOCIAL SECURITY NUMBER |
| 3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) TAXPAYERS ADDRESS AS SHOWN ON THEIR TAX RETURNS FOR THE CURRENT YEAR BEING ORDERED. (INCLUDE STREET INFO, LN, AVE, ETC.) | |
| 4 Previous address shown on the last return filed if different from line 3 (see instructions) ADDRESS TAXPAYER FILED UNDER PREVIOUSLY FOR PREVIOUS YEAR(S) BEING ORDERED. (INCLUDE ALL STREET INFO.) | |
| 5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. CREDIT PLUS, INC, 31550 WINTERPLACE PKWY, SALISBURY MD 21804 800.258.3488/CPLUS21804 | |

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ **LIST ALL FORMS ORDERED (AT LEAST 1 PRODUCT MUST BE MARKED AND MUST MATCH YOUR ORDER)**

- a** Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
- b** Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days
- c** Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days
- 7** Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days
- 8** Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

LIST ALL YEARS OF TRANSCRIPTS REQUIRED [EX 12/31/14 FOR CONSUMER OR FOR A BUSINESS THE YEAR ENDING MAY BE DIFFERENT SUCH AS 4/31/2014]
Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions. Phone number of taxpayer on line 1a or 2a

Sign Here

▶ Signature (see instructions) **ALL REQUESTS MUST CONTAIN SIGNATURE AND DATE FOR THE BORROWER(S) LISTED ON THE ORDER; IF FILES JOINTLY ONE SIGNATURE AND DATE IS ACCEPTABLE**

▶ Title (if line 1a above is a corporation, partnership, estate, or trust)

▶ Spouse's signature Date

How to Order – Employment/Income/Asset Verification

HOW TO COMPLETE THE 4506-T FORM

Form 4506-T (Rev. 9-2015)

Page 2

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip: Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-serve service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

| If you filed an individual return and lived in: | Mail or fax to: |
|--|--|
| Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address | Internal Revenue Service RAVVS Team Stop 6716 AUSC Austin, TX 73301 |
| Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming | Internal Revenue Service RAVVS Team Stop J7106 Fresno, CA 93888 |
| Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia | 559-456-7227 |
| Internal Revenue Service RAVVS Team Stop 6705 P-6 Kansas City, MO 64999 | 816-292-6102 |

Chart for all other transcripts

| If you lived in or your business was in: | Mail or fax to: |
|--|--|
| Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address | Internal Revenue Service RAVVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409 |
| Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin | 801-620-6922 |
| Internal Revenue Service RAVVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250 | 559-669-3592 |

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 4802, Change of Address. For a business address, file Form 6802-B, Change of Address or Responsible Party – Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 3a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

CAUTION You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on the 9.

All others. See section 6109(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript, if you do request a transcript, sections 6109 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and other, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6109.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

How to Order – Employment/Income/Asset Verification

HELPFUL TIPS FOR TAX RETURN VERIFICATION

We use Form 4506-T or 4506-T EZ to order transcripts from the IRS. A regular Form 4506 (Copy of Return) cannot be used in place of a 4506-T (Transcript of Tax Return) for transcript orders.

The 4506-T must be filled out completely and must be legible and unaltered. The IRS will not accept any signs of alteration, whether whited out, crossed out, added or written over, even if initialed.

Hand written forms are accepted, but must be legible.

Line 1 must contain the name and SSN of the primary taxpayer or, in the case of a business transcript, the name and EIN of the business. If the consumer filed taxes under multiple last names for the years requested, those names need to be listed on the 4506-T. The best procedure to follow is:

FirstName PreviousLastName CurrentLastName

By rule, the IRS can reject any order where the name, SSN and address do not match EXACTLY with what they have on file; however we have never received a rejection in reference to middle name or initial. We also have not received a first name rejection, i.e. "Bob" on the 4506-T, "Robert" on transcripts.

Line 3, the Current address, is the address where the most recent taxes were filed, which may not be the actual current address at which the borrower resides. If the consumer uses a PO Box, it is best to add that to line 3 also. The IRS will use a PO Box over a physical street address as they consider the PO Box to be more secure.

Line 4 is used when requesting multiple years. Add any previous address the consumer filed taxes from here. As long as it is legible, you can put multiple addresses on Line 4.

Remember, only the address where the consumer has filed taxes from will be on file with the IRS.

The address should read exactly as on the tax return. The IRS has, and will reject even for something simple, such as omitting the street type (ST., DR., BLVD., etc.). The order will also be rejected if street direction is missing (N, S, NW, etc.).

It is extremely important to remember that where addresses are concerned, the IRS has no knowledge of any address other than those from which taxes were filed. Almost no one files a change of address form with the IRS.

How to Order – Employment/Income/Asset Verification

HELPFUL TIPS FOR TAX RETURN VERIFICATION

Many of our clients use the loan application to fill out the 4506-T, and the current address listed on the loan application is not the address used to file taxes.

The W-2 is also not always a reliable indicator of address. The addresses on the W-2's are provided by the employer, not by the IRS.

Line 5 must contain Credit Plus account information:

Credit Plus, Inc. 31550 Winterplace Pkwy Salisbury, MD 21804 800-258-3488

Write the name of the transcript being requested on **Line 6** (1040, 1120, 1120S or 1065). Multiple boxes may be checked on lines 6 through 8.

Verification of Non-filing (Line 7) is not available.

A regular Return Transcript (box 6a) should be ordered when the consumer has filed their taxes on time without amendments. This box would also be checked for 1065 or 1120 transcripts.

Box 6B (Account Transcript). The main reason to order an account transcript would be to show the borrower has filed for an extension, but has not yet filed their taxes.

Box 6C (Record of Account) is used when the consumer filed their taxes late (late being after April 15th, even with an approved extension), or made amendments after they originally filed (also referred to as a 1040X).

We order the W2 and 1099 transcripts separately. The 1099 includes the 1099 series, 1098 series, 5498 series and K-1s.

Line 9 must contain the years you are requesting the transcripts for using the year ending date 12/31/XXXX. For business transcripts, the dates entered should be the fiscal year ending date or the quarter/tax period ending date.

Form must be signed (jointly filed tax returns may be furnished to either spouse, therefore only one signature is required) and dated within 120 days. Requests for business transcripts need to include a title under the signature. The IRS requires the title Partner for all 1065 transcript requests and President for all 1120 or 1120S transcript requests.

If the person signing is not a consumer, the IRS requires Power of Attorney Form 2848 (found at www.irs.gov) to accompany the 4506-T. General Power of Attorney forms will not be accepted.

How to Order – Employment/Income/Asset Verification

HELPFUL TIPS FOR TAX RETURN VERIFICATION

Electronic or digital signatures are accepted by the IRS.

The average turnaround time to receive transcripts back is 5.4 business days. The IRS states that any order placed after 3pm Eastern will not be processed until the next day.

Tax transcripts are available 3-6 weeks after e-filing or 4-8 weeks after paper filing. W-2 and 1099 transcripts for the previous year historically will not be available until after June 30th.

Reasons you might get a “No Record of Return Filed”


- The IRS has not had time to get the transcripts entered in to their Tax Return Verification system. Transcripts take between 4-8 weeks to get in to the transcript system.
- The borrower filed their taxes late, and a regular 1040a was ordered. If they filed late, the only way to get results would be to order a Record of Account (Line 6C).
- For business transcripts, the wrong type was ordered (e.g. you need a 1065 and ordered an 1120), or the year ending date does not match the tax period.

How to Order – Employment/Income/Asset Verification

HOW TO ORDER A VOD ON-LINE

1. Start by logging into Credit Plus Inc. and accessing the main page. Click on **Order Verification of Deposit** under **Products & Services > Employment/Income/Asset Verification**.

The screenshot shows the main navigation menu of the Credit Plus Inc. website. The 'Products & Services' section is expanded to show 'Employment/Income/Asset Verification', with 'Order Verification of Deposit' highlighted by a blue arrow. The 'Tools' section includes links for 'Documentation Requests', 'User Setup', 'Total cost for borrower', 'Invoices', 'Management Reports', 'Change Credit Report Owner', 'Generate Auth Code', and 'Configure AutoUpgrade'. The 'Preferences & Announcements' section includes 'My Account', 'Downloads', and 'Submit Feedback'. The 'Helpful Tips' section lists 'Ordering Credit Reports', 'Finding Ordered Products', and 'Total Cost for Borrower'. The 'Settlement Services' section includes 'New Worksheet' and 'Find Worksheet'. The 'Links' section includes 'Loan Calculators' and 'ScorePlus Form'.

2. Complete the required fields marked with the  symbol. If you have more than one account to verify, please click on **Add Account** under **Financial Institution**. You may verify up to 10 different accounts at 10 different institutions at one cost, however they **MUST BE ORDERED AT THE SAMETIME** to avoid additional charges. When you are ready to move on, click **Order**.

The screenshot shows the 'Order Verification of Deposit' form. The 'User' field is set to 'MEGAN ROGERS'. The 'Reference#' field is empty. The 'Notification Email' field is 'MROGERS@CREDITPLUS.COM'. The 'Account History' field is '30 days' and the 'Refresh Period' field is 'None'. The 'Borrower Information' section includes fields for 'First Name', 'Last Name', 'SSN', 'Email Address', 'Cell Phone Number', and 'Employer Name'. The 'Depository Information' section includes fields for 'Financial Institution', 'Account Number', 'Routing Number', and 'Account Nickname'. The 'Loan Information' section includes a 'Required Reserve Amount' field. The 'Options' panel on the right includes 'Automated Verification' (selected), 'Manual Verification', and 'Pay by credit card'. An 'Order' button is visible at the bottom right.

How to Order – Employment/Income/Asset Verification

HOW TO ORDER A VOD ON-LINE

3. Once you provide all required information, an email will be sent to your borrower. When they open the email, he/she will be asked to enter their account information using secure key access. Then AccountChek gets to work:
 - Verifies the account balances and deposits
 - Creates a standard format for all the account data
 - Calculates cash flow and residual income
 - Analyzes the data for irregularities
 - Alerts for fraud, unusual deposits, NSF's, and other suspect activities

4. An email will then be sent to you letting you know that your report has been completed. To view the completed report, simply login to Credit Plus from the main page and click **Find Ordered Products**.

| <p>Products & Services</p> <p>▼ Credit Verification</p> <p>Order Credit Report Order Business Credit Report Order Total Scorecard Direct Order Undisclosed Debt Notifications</p> <p>▶ Property Verification</p> <p>▶ Employment/Income/Asset Verification</p> <p>▶ Fraud Detection</p> <p>Find Ordered Products ←</p> | <p>Tools</p> <p>Documentation Requests User Setup Total cost for borrower Invoices Management Reports Change Credit Report Owner Generate Auth Code ⓘ Configure AutoUpgrade</p> <p>Preferences & Announcements</p> <p>My Account Downloads Submit Feedback</p> <p>Recent Bulletins</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Title</th> </tr> </thead> <tbody> <tr> <td>N/A</td> <td>Click here to see old announcements</td> </tr> </tbody> </table> | Date | Title | N/A | Click here to see old announcements | <p>Helpful Tips</p> <ul style="list-style-type: none"> • Ordering Credit Reports • Finding Ordered Products • Total Cost for Borrower >>see more <p>Settlement Services</p> <ul style="list-style-type: none"> • New Worksheet • Find Worksheet <p>Links</p> <ul style="list-style-type: none"> • Loan Calculators • ScorePlus Form |
|---|--|------|-------|-----|---|---|
| Date | Title | | | | | |
| N/A | Click here to see old announcements | | | | | |

How to Order – Employment/Income/Asset Verification

HOW TO ORDER A VOD ON-LINE

5. From this screen, type your order information in the fields and click **Search**.

Your order will then appear and you will click the **File #** link.

6. The Verification of Deposit Order info will show you all the details about your order. At the top right side of this screen, click **View Asset Report**.

How to Order – Employment/Income/Asset Verification

HOW TO ORDER A VOD ON-LINE

7. By clicking the **rounded arrow**, you will be able to **Generate/Refresh** all reports.

Verification of Deposit Order Info

| | | |
|----------------------------|---|-----------------------------------|
| File #: | 1088 | View Asset Report |
| Status: | Completed | |
| Reference #: | | |
| Notification Email: | SOSTENDORF@CREDITPLUS.COM | |
| Borrower: | TEST JOHNSON - *****1234 | |
| Verification Type: | Automated | |
| Date Ordered: | 04/21/2016 | |
| Account History: | 60 Days | |
| Refresh Period: | None | |
| Borrower Email: | osty9@hotmail.com | |
| Borrower URL: | https://borrower.accountchek.com/?vodkey=C69A-T83S-E72X | |
| Price: | \$0.00 | |

Message from webpage

Generate/Refresh all reports ?

8. This is a sample of what your VOD report will look like:

AccountChek Asset Report for: **SCOTT TESTCASE**
 Information current as of: **01/15/2015**
 Time: **21:50 EST**
 Order ID: **17**

| APPLICANT INFORMATION | ORDER DETAILS | Borrower has explicitly authorized access to the account(s) examined within this report, and all transaction data has been provided directly by the bank or financial institution. | | | | | | | | | | | | | | | | |
|---|-------------------|--|-------|-------------------|--------------|-----|----------|------|--|----------|----|-------------|------|-----------------|---------------|---------------------|------|--|
| <table style="width: 100%; border-collapse: collapse;"> <tr><td style="border-bottom: 1px solid #ccc;">Name</td><td>SCOTT TESTCASE</td></tr> <tr><td style="border-bottom: 1px solid #ccc;">Email</td><td>osty9@hotmail.com</td></tr> <tr><td style="border-bottom: 1px solid #ccc;">Phone Number</td><td>N/A</td></tr> <tr><td style="border-bottom: 1px solid #ccc;">Employer</td><td>None</td></tr> </table> | Name | SCOTT TESTCASE | Email | osty9@hotmail.com | Phone Number | N/A | Employer | None | <table style="width: 100%; border-collapse: collapse;"> <tr><td style="border-bottom: 1px solid #ccc;">Order ID</td><td>17</td></tr> <tr><td style="border-bottom: 1px solid #ccc;">Loan Number</td><td>9999</td></tr> <tr><td style="border-bottom: 1px solid #ccc;">Account Refresh</td><td>One-Time Pull</td></tr> <tr><td style="border-bottom: 1px solid #ccc;">Req. Funds to Close</td><td>0.00</td></tr> </table> | Order ID | 17 | Loan Number | 9999 | Account Refresh | One-Time Pull | Req. Funds to Close | 0.00 | |
| Name | SCOTT TESTCASE | | | | | | | | | | | | | | | | | |
| Email | osty9@hotmail.com | | | | | | | | | | | | | | | | | |
| Phone Number | N/A | | | | | | | | | | | | | | | | | |
| Employer | None | | | | | | | | | | | | | | | | | |
| Order ID | 17 | | | | | | | | | | | | | | | | | |
| Loan Number | 9999 | | | | | | | | | | | | | | | | | |
| Account Refresh | One-Time Pull | | | | | | | | | | | | | | | | | |
| Req. Funds to Close | 0.00 | | | | | | | | | | | | | | | | | |

ASSET REPORT SUMMARY

| | AVERAGE, AVAILABLE & CURRENT BALANCES | | | | | MATCHES: YES / NO ^x | | | ALERTS | |
|-------------------------|---------------------------------------|----------------|----------------|-------------------|-----------------|--------------------------------|----------------|------------|--------|-------|
| | 30 Day Average | 60 Day Average | 90 Day Average | Available Balance | Current Balance | Account Ownership 1 | Account Number | Employer 2 | NSF 3 | VDA 4 |
| Wells Fargo 3306104005 | 474.40 | N/A | N/A | 474.40 | 474.40 | x | x | x | 0 | x |
| Total Assets | 474.40 | | | | | | | | | |
| Required Funds To Close | 0.00 | | | | | | | | | |
| Funds Remaining | 474.40 | | | | | | | | | |

LARGE DEPOSITS⁵ Over \$500

| Date | Description | Account Name | Account Number | Account Type | Amount | Alerts |
|------|-------------|--------------|----------------|--------------|--------|--------|
|------|-------------|--------------|----------------|--------------|--------|--------|

OTHER ACCOUNTS

| Financial Institution | Account Number | Account Type | Amount |
|-----------------------|----------------|--------------|--------|
|-----------------------|----------------|--------------|--------|

How to Order – Fraud Detection

HOW TO ORDER FRAUDPLUS

1. Start by logging into Credit Plus Inc and opening your borrowers file from the main page.

CREDITPLUS File # [] Go

Main

Products & Services

- ▼ Credit Verification
 - Order Credit Report
 - Order Business Credit Report
 - Order Undisclosed Debt Notifications

Tools

- Documentation Requests
- Total cost for borrower
- Management Reports
- User Setup
- Invoices
- Change Credit Report Owner
- Generate Auth Code
- Configure AutoUpgrade

Helpful Tips

- Ordering Credit Reports
- Finding Ordered Products
- Total Cost for Borrower
- Settlement Services
- New Worksheet

2. Navigate to the bottom right-hand side to **ADDITIONAL PRODUCTS**. Click on **FraudPlus**.

Submission Results

| Bureau | For | Date | OK | Ordered By | Error Message |
|------------|-----|-----------------|-----|--------------|-------------------------|
| TRANSUNION | B | 1/13/16 2:47 PM | YES | NUBIA CUEVAS | |
| EQUIFAX | B | 1/13/16 2:47 PM | YES | NUBIA CUEVAS | |
| EXPERIAN | B | 1/13/16 2:47 PM | YES | NUBIA CUEVAS | *** NO RECORD FOUND *** |

Re-pull As New File

Charges

| Date | Description | Credit | Charge |
|-----------|-------------|------------------|---------------|
| 1/13/2016 | 3BUR | \$0.00 | \$4.09 |
| | | Tax Total | \$0.00 |
| | | | \$4.09 |

Closed Loan Adjustment Make Credit Card Payment

ADDITIONAL PRODUCTS

- Automated Valuation
- Flood Determination
- FraudPlus**
- ID Verification
- Tax Return Verification
- Verification of Deposit
- Verification of Employment

3. Then select **Request New Service**.

Settlement Services Worksheet (SSW)

Worksheet #: 562684 Loan #: 1711000088 Current Address: 50 BRAYDON BLVD, SALISBURY, MD 21804 [View/Edit Loan Info](#)

Borrower: ANDY AMERICA Co-Borrower: Property Address:

Request New Service [Additional Actions](#)

| Service | Details | Description | Date Ordered | Price | Status |
|-----------------------------|--------------|--|----------------------|-------------------------|-----------|
| View report | Credit TU/EF | 42546449: ANDY AMERICA | 03/09/18 01:14:33 PM | \$10.34 | COMPLETED |
| View report | Credit TU/EF | 42481336: ANDY AMERICA | 03/06/18 09:30:39 AM | \$10.34 | COMPLETED |
| View report | Credit TU/EF | 42202440: ANDY AMERICA | 02/14/18 09:27:36 AM | \$10.34 | COMPLETED |

TOTAL: \$31.02 [View or pay SSW invoice](#)

How to Order – Fraud Detection

HOW TO ORDER FRAUDPLUS

- Then under Fraud Detection, click **Order FraudPlus**

Select Service to Order

- ▶ Credit Verification
- ▶ Property Verification
- ▶ Employment/Income/Asset Verification
- ▼ **Fraud Detection** ←
- [Order ID Verification](#)
- [Order SSA89](#)
- Order FraudPlus** ←

Cancel

- On the right hand side of the Fraud Plus screen under **Type**, select the fraud report you are requesting. Complete the required fields marked with the **R** symbol,

FraudPlus

User: NUBIA CUEVAS

Reference#: 1504EM00062 Notification Email: MROGERS@CREDITPLUS.COM

Borrower Information Add Co-Borrower

First Name: MEGAN Middle Name: Last Name: TESTFILE Suffix: SSN: 000000000 DOB: [R]

Home Phone: [R] Cell Phone: [R] Driver's License Number: [R] DL State: [R] Credit File #: 32084739 [R]

Current Resident Address: 123 MAIN STREET, ANTHILL, MO 65488 Rent/Own: [R]

Order Property Verification

Borrower Employer's Name: [R] Employer Phone: [R] Employment Status: CURRENTLY EMPLOYED [R]

Employer's Address: [R]

PROPERTY INFORMATION

Copy Borrower 1's Residential Address

Number: [R] Dir: [R] Street Name: [R] Type: [R] Apt #: [R]

Zip: [R] City: [R] State: [R]

Property Type: [R] APN: [R] Owner's Last Name: [R] Purchase Price: [R]

PARTICIPANTS Upload Participants

First Name: [R] Middle Name: [R] Last Name: [R] Company Name: [R] Role: [R]

License #: [R] Phone: [R] Zip: [R] State: [R]

Upload a PDF, ZIP File

Type: FRAUDPLUS ALL

Pay by credit card

Order


How to Order – Fraud Detection


HOW TO ORDER FRAUDPLUS

Or you may upload a FNMA 3.2 File by clicking the blue link on the right hand side of the box, under the **Cancel** button.

Upload Fannie Mae 3.2 File

Specify a Fannie Mae 3.2 file to populate the borrower(s) information from the 1003.

File: 



Once all fields are completed and the correct Type is selected. **Click Order.**

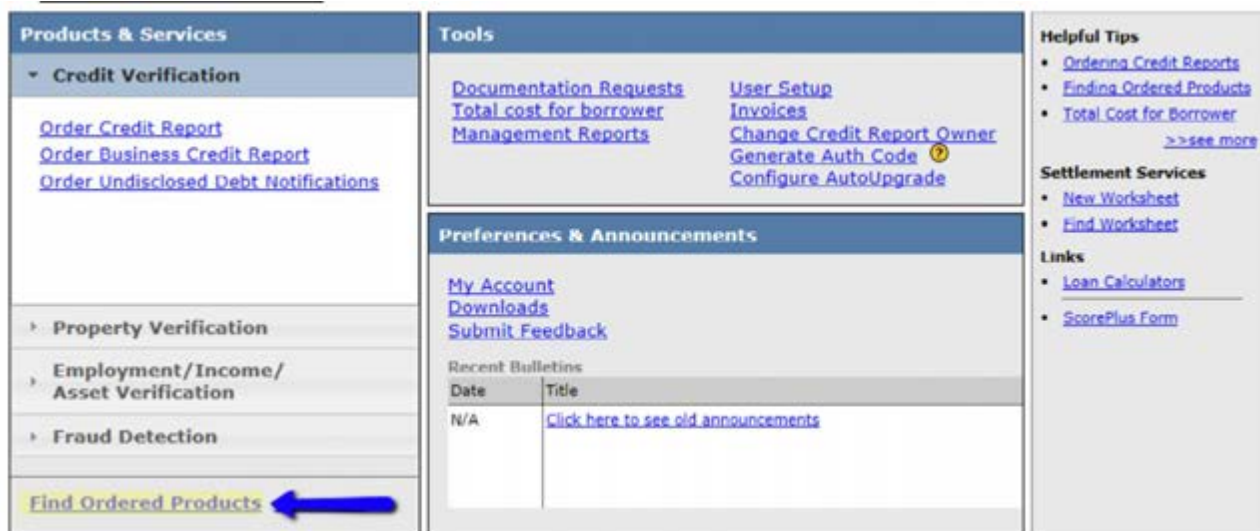
- You may also order FraudPlus from the main page. Click on **Order FraudPlus** under **Products & Services > Fraud Detection**. Follow from step #7 to complete the order.

| <p>Products & Services</p> <ul style="list-style-type: none"> ▶ Credit Verification ▶ Property Verification ▶ Employment/Income/Asset Verification ▶ Fraud Detection ← • Order ID Verification • Order SSA89 • Order FraudPlus ← • Order Mortgage Participant Verification <p>Find Ordered Products (Old Version)</p> | <p>Tools</p> <ul style="list-style-type: none"> Documentation Requests Total cost for borrower Management Reports User Setup Invoices Change Credit Report Owner Generate Auth Code ⓘ Configure AutoUpgrade <p>Preferences & Announcements</p> <ul style="list-style-type: none"> My Account Downloads Submit Feedback <p>Recent Bulletins</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Title</th> </tr> </thead> <tbody> <tr> <td>N/A</td> <td>Click here to see old announcements</td> </tr> </tbody> </table> | Date | Title | N/A | Click here to see old announcements | <p>Helpful Tips</p> <ul style="list-style-type: none"> • Ordering Credit Reports • Finding Ordered Products • Total Cost for Borrower <li style="text-align: right;">>> see more <p>Settlement Services</p> <ul style="list-style-type: none"> • New Worksheet • Find Worksheet <p>Links</p> <ul style="list-style-type: none"> • Loan Calculators • ScorePlus Form |
|---|--|------|-------|-----|---|--|
| Date | Title | | | | | |
| N/A | Click here to see old announcements | | | | | |

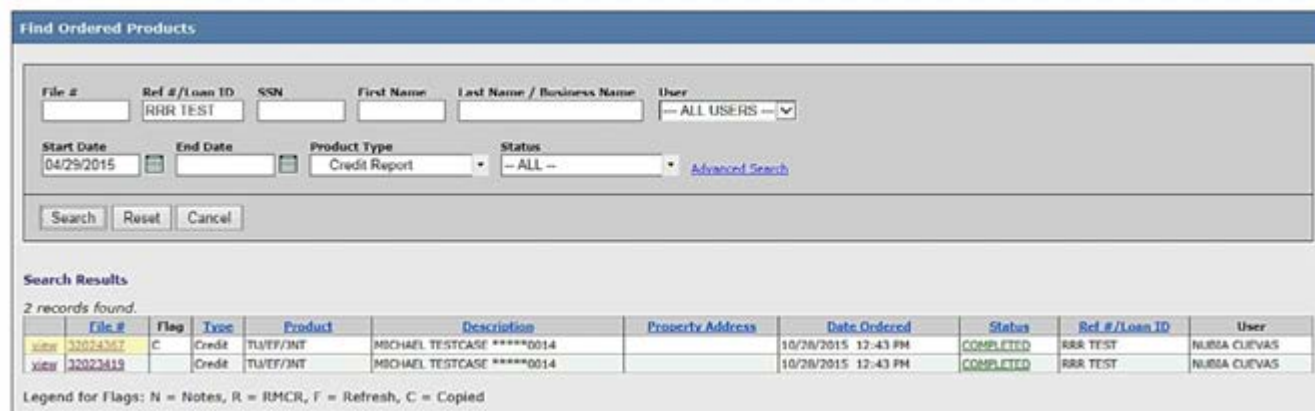
How to Order – Fraud Detection

HOW TO ORDER FRAUDPLUS

- To find the completed FraudPlus Order: from the Main page, about half way down the screen, click **Find Ordered Products**



- Enter the File # or Ref#/Loan ID and click **Search**. You may enter as many fields as you would like. When you have found your file, click **View**.



How to Order – Fraud Detection

HOW TO ORDER FRAUDPLUS

9. If for any reason you need to update a previously ordered Fraud Plus package, please repeat the instructions from step 8 and 9, and then click on **Create New Order**.

Packaged Report Order Info

| | | |
|-----------------------------|--|----------------------------------|
| File #: | 62150 | View Report |
| Status: | Completed | Upgrade Report |
| Reference #: | <input type="text" value="hightowek"/> | Create New Order |
| Notification Email: | datencio@creditplus.com | |
| Product: | FRAUDPLUS PKG 128 16427 | |
| Date: | 11/3/2015 4:26:06 PM | |
| Borrower 1: | JANET TESTCASE | |
| Borrower 1 SSN: | *****7994 | |
| Borrower 1 Address: | 19 FOREST DR. ANTHILL, MO 65488 | |
| Borrower 1 Employer: | Meridianlink | |
| Borrower 2: | DAVID TESTCASE | |
| Borrower 2 SSN: | *****7994 | |
| Borrower 2 Address: | 19 FOREST DR. ANTHILL, MO 65488 | |
| Borrower 2 Employer: | Jonny Inc | |
| Price: | \$0.04 | |

Property Address: 123 FAKE ST
COSTA MESA, CA 92627

Participant(s): OTHERBORROWER TESTCASE - Other Individual
OTHERCBORROWER TESTCASE - Other Individual
INTERVIEWIER NAME - Interviewer
APPRAISER NAME - Appraiser

Internal Notes: (Any changes must be saved)

| Date | User | Status | Message |
|----------------------|----------------|-----------|-------------------------------|
| 11/3/2015 4:26:20 PM | | Completed | Order is completed |
| 11/3/2015 4:26:06 PM | DEBBIE ATENCIO | New | New order entered into system |

How to Order – Fraud Detection

HOW TO ORDER FRAUDPLUS

10. Once all changes have been updated, please click **Order**.

FraudPlus

[Cancel](#)

Order for CREDIT PLUS UNIVERSITY ACCOUNT(#99999DA) - DEBBIE ATENCIO

Reference# Notification Email [Upload a PDMA 3.2 File](#)

Borrower 1 Information

First Name Middle Name Last Name Suffix SSN DOB

Home Phone [Move to Cell Phone](#) Cell Phone Driver's License Number DL State Credit File # [Upload](#)

Current Resident Address Rent/Own

Order Property Verification

Borrower Employer's Name Employer Phone Employment Status

Employer's Address

Borrower 2 Information

First Name Middle Name Last Name Suffix SSN DOB

Home Phone [Move to Cell Phone](#) Cell Phone Driver's License Number DL State Credit File # [Upload](#)

Current Resident Address Rent/Own

Order Property Verification Same address as primary borrower (Borrower 1)

Borrower Employer's Name Employer Phone Employment Status

Employer's Address

[Add more...](#)

Property Information

[Copy Borrower 1's Residential Address](#)

| Num | Dir | Street Name | Type | Apt # |
|----------------------------------|----------------------|-----------------------------------|---------------------------------|----------------------|
| <input type="text" value="123"/> | <input type="text"/> | <input type="text" value="FAKE"/> | <input type="text" value="ST"/> | <input type="text"/> |

Zip City State

Property Type APN Owner's Last Name Purchase Price

Participants [Upload Participants](#)

| First Name | Middle Name | Last Name | Company Name | Role |
|---|----------------------|---------------------------------------|----------------------|---|
| <input type="text" value="OTHERBORROWE"/> | <input type="text"/> | <input type="text" value="TESTCASE"/> | <input type="text"/> | <input type="text" value="Other Individual"/> |

License # Phone Zip State

Type

Options

Pay by credit card

[Order](#)

How to Order – Fraud Detection

HOW TO ORDER FRAUDPLUS

11. If you need to add existing participants, please click **Upgrade Report**.

Packaged Report Order Info

| | | |
|--|---|----------------------------------|
| File #: 94515 | | View Report |
| Status: Completed | | Upgrade Report |
| Reference #: <input type="text" value="test indicators"/> | | Create New Order |
| Notification Email: NUBIA@CREDITPLUS.COM | Property Address: 1624 S 5TH ST 01 WACO, TX 76706 | |
| Product: FRAUDPLUS PKG 32 10036022 | Participant(s): JUDY RYAN - Other Individual Nubia Cuevas - Other Individual Megan Rogers - Other Individual | |
| Date: 1/28/2016 12:07:24 PM | | |
| Borrower 1: JAMES HIGHTOWEK | | |
| Borrower 1 SSN: *****7994 | | |
| Borrower 1 Address: 1624 S 5TH ST 01 WACO, TX 76706 | | |
| Price: \$7.25 | | |

Internal Notes: (Any changes must be saved)

| Date | User | Status | Message |
|-----------------------|----------------|------------|-------------------------------|
| 1/28/2016 12:12:46 PM | | Completed | Order is completed |
| 1/28/2016 12:12:32 PM | P:NUBIA CUEVAS | Processing | Report upgrade |
| 1/28/2016 12:09:51 PM | | Completed | Order is completed |
| 1/28/2016 12:09:38 PM | P:NUBIA CUEVAS | Processing | Report upgrade |
| 1/28/2016 12:07:39 PM | | Completed | Order is completed |
| 1/28/2016 12:07:24 PM | P:NUBIA CUEVAS | New | New order entered into system |

12. At the bottom of the screen, find the Participants section and click **Add more...**

Participants [Upload Participants](#)

| | | | | |
|--|-------------------------------------|--|--------------------------------------|--|
| First Name <input type="text" value="Nubia"/> | Middle Name <input type="text"/> | Last Name <input type="text" value="Cuevas"/> | Company Name <input type="text"/> | Role <input type="text" value="Underwriter"/> |
| License # <input type="text"/> | Phone <input type="text"/> | Zip <input type="text"/> | State <input type="text"/> | |

[Add more...](#)

How to Order – Fraud Detection

HOW TO ORDER FRAUDPLUS

You may add as many participants as you want.

The screenshot shows a 'Participants' form with two rows of input fields. The first row is for Nubia Cuevas, with the role 'Underwriter'. The second row is for Megan Rogers, with the role 'Other Individual'. Each row includes fields for First Name, Middle Name, Last Name, Company Name, License #, Phone, Zip, and State. A red 'X' icon is visible next to the State dropdown for the second participant. A link 'Add more...' is at the bottom left.

| First Name | Middle Name | Last Name | Company Name | Role |
|------------|-------------|-----------|--------------|------------------|
| Nubia | | Cuevas | | Underwriter |
| Megan | | Rogers | | Other Individual |

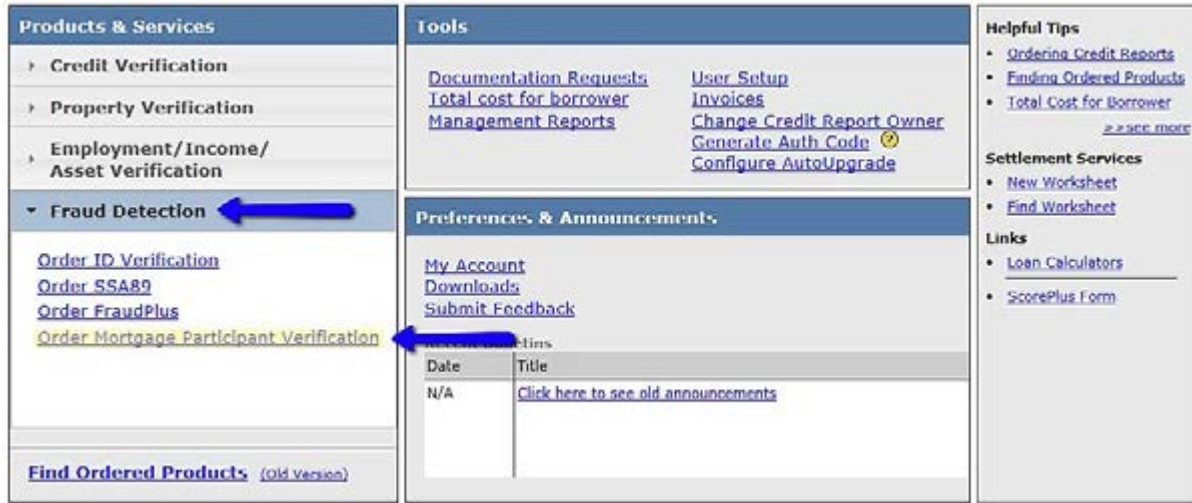
When you are finished, click **Order**.

The screenshot shows the 'Options' section of the form. It contains a checkbox labeled 'Pay by credit card' which is currently unchecked. Below this is a yellow 'Order' button. A large blue arrow points from the left towards the 'Order' button.

How to Order – Fraud Detection

HOW TO ORDER A MORTGAGE PARTICIPANT VERIFICATION

1. Start by logging into Credit Plus Inc. and accessing the main page. Click on **Order Mortgage Participant Verification** under **Products & Services > Fraud Detection**.



2. Mortgage Participant Verification batches must be saved as a .csv file before uploading. To ensure the .csv is formatted correctly, please follow the below template sample.

The Headers in **Red** are always required fields

The Headers in **Blue** are only required if ROLE is Individual type

The Headers in **Green** are only required if ROLE is Company type

| Header Name | Description | Required? |
|-----------------------|--|---------------------------------------|
| RefNumber | Reference Number for report | Yes |
| Role | Entity/Role identifier of loan process | Yes |
| ParticipantFirstName | Participant's first name | Yes (only if ROLE is Individual type) |
| ParticipantMiddleName | Participant's middle name | No |
| ParticipantLastName | Participant's last name | Yes (only if ROLE is Individual type) |
| LicenseNumber | License number for Appraiser, if available | No |
| CompanyName | Name of organization | Yes (only if ROLE is Company type) |
| PhoneNumber | Current contact number | No |
| ZipCode | Current ZIP code | No |
| State | Current State Code | Yes |
| NotificationEmail | Notification Email Address | No |

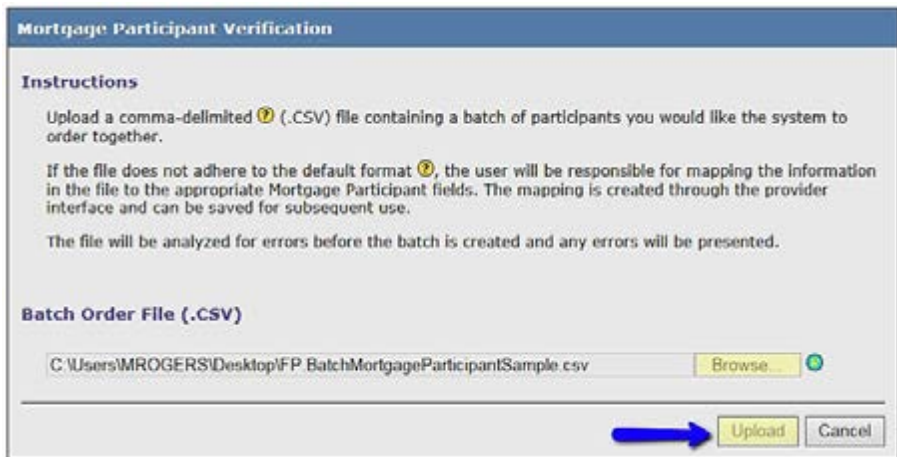
How to Order – Fraud Detection

HOW TO ORDER A MORTGAGE PARTICIPANT VERIFICATION

This is a sample of what the .csv file will look like.

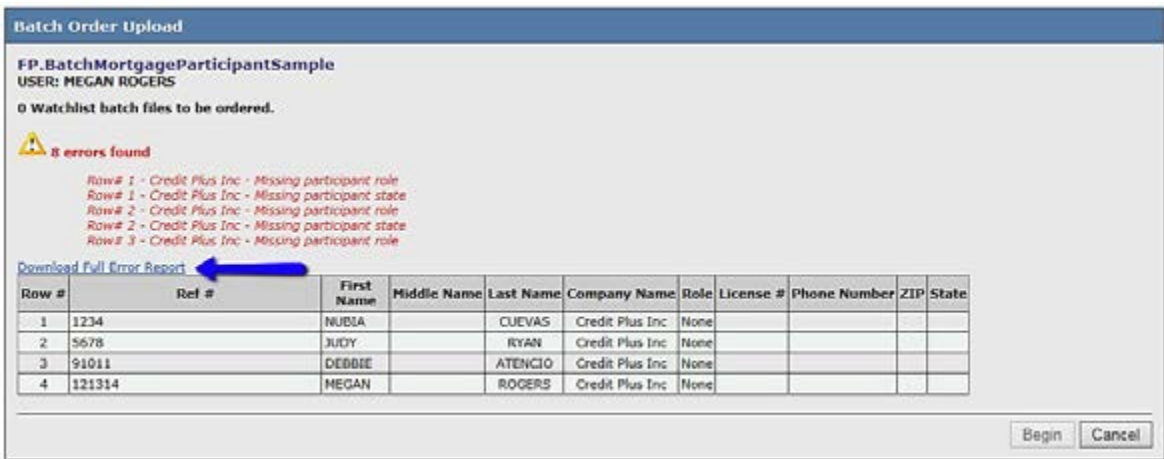
| | A | B | C | D | E | F | G | H | I | J | K |
|---|-----------|-------------|----------------------|-----------------------|---------------------|---------------|-----------------|-------------|---------|-------|-------------------|
| 1 | RefNumber | Role | ParticipantFirstName | ParticipantMiddleName | ParticipantLastName | LicenseNumber | CompanyName | PhoneNumber | ZipCode | State | NotificationEmail |
| 2 | 1234 | Processor | Nubia | | Cuevas | | Credit Plus Inc | | | MD | |
| 3 | 5678 | Processor | Judy | | Ryan | | Credit Plus Inc | | | MD | |
| 4 | 91011 | UnderWriter | Debbie | | Atencio | | Credit Plus Inc | | | MD | |
| 5 | 121314 | Appraiser | Megan | | Rogers | | Credit Plus Inc | | | MD | |

- Click browse and attach the **.csv Mortgage Participant Verification** batch.



- The Batch Order Upload screen will appear when the batch has completed the upload. If you have errors in your report (see below), you must click **Cancel, fix the .csv file and re-upload** until you receive no errors.

You may need to **Download the Full Error Report** if there are more than 5 errors.



How to Order – Fraud Detection

HOW TO ORDER A MORTGAGE PARTICIPANT VERIFICATION


- When you upload the .csv and receive no errors (see below), click **Begin** to upload the batch.

Batch Order Upload

FP.BatchMortgageParticipantSample
USER: MEGAN ROGERS

5 Watchlist batch files to be ordered.

| Row # | Ref # | First Name | Middle Name | Last Name | Company Name | Role | License # | Phone Number | ZIP | State |
|-------|--------|------------|-------------|-----------|-----------------|--------------|-----------|--------------|-----|-------|
| 1 | 1234 | NUBIA | | CUEVAS | | Processor | | | | MD |
| 2 | 1234 | | | | Credit Plus Inc | OtherCompany | | | | MD |
| 3 | 5678 | JUDY | | RYAN | Credit Plus Inc | Processor | | | | MD |
| 4 | 91011 | DEBBIE | | ATENCIO | Credit Plus Inc | Underwriter | | | | MD |
| 5 | 121314 | MEGAN | | ROGERS | Credit Plus Inc | Appraiser | | | | MD |



- Batch Order Processing...

Batch Order Processing

Batch Name: FP.BatchMortgageParticipantSample

Estimated time until completion: ...

Now processing mortgage participant verification report 1 of 5 ...

Note: Navigating away from this page during the order will not interrupt the batch process.
To return, search for Batch Name "FP.BatchMortgageParticipantSample."


- When complete, click on **Show Results**.

Batch Order Processing

Batch Name: FP.BatchMortgageParticipantSample

Estimated time until completion: Completed

Note: Navigating away from this page during the order will not interrupt the batch process.
To return, search for Batch Name "FP.BatchMortgageParticipantSample."



How to Order – Fraud Detection HOW TO ORDER A MORTGAGE PARTICIPANT VERIFICATION

8. You may **Download CSV Report** and **Batch Download all Mortgage Participant reports** in PDF format.

Mortgage Participant Batch Order - FP.BatchMortgageParticipantSample

Summary Report Options: ⓘ

Include Complete Participant

Hit results only

[Download CSV Report](#)

[Batch download Mortgage Participant reports \(PDF\)](#)

Search Results

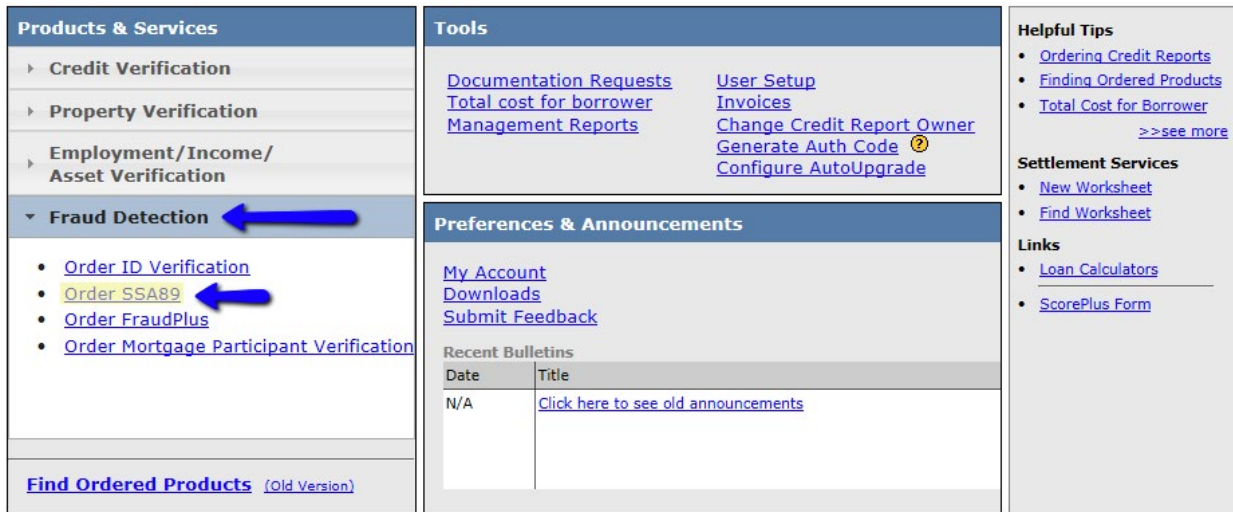
5 records found with applied flag filter.


| Report | File # | Flag | Type | Product | Description | Property Address | Date Ordered | Status | Ref #/Loan ID | User |
|----------------------|---------|------|------|---------|-----------------|------------------|-------------------|-----------|---------------|--------------|
| view | 2103832 | | MPV | MPV | MEGAN ROGERS | | 1/18/2017 3:17 PM | COMPLETED | 121314 | MEGAN ROGERS |
| view | 2103831 | | MPV | MPV | DEBBIE ATENCIO | | 1/18/2017 3:17 PM | COMPLETED | 91011 | MEGAN ROGERS |
| view | 2103830 | | MPV | MPV | JUDY RYAN | | 1/18/2017 3:17 PM | COMPLETED | 5678 | MEGAN ROGERS |
| view | 2103829 | | MPV | MPV | CREDIT PLUS INC | | 1/18/2017 3:17 PM | COMPLETED | 1234 | MEGAN ROGERS |
| view | 2103828 | | MPV | MPV | NUMIA QUEVAS | | 1/18/2017 3:17 PM | COMPLETED | 1234 | MEGAN ROGERS |

How to Order – Fraud Detection

HOW TO ORDER A SSA89 ON-LINE

1. Start by logging into Credit Plus Inc. and accessing the main page. Click on **Order SSA89** under **Products & Services > Fraud Detection**.



2. Complete the required fields marked with the  symbol. The SSA89 form is available for download by clicking **Download SSA 89 Form**. If you have already completed the form, please upload it by clicking **Browse**.

3. Once everything is filled out and you have uploaded the signed SSA89 Form, Click **Order**.

How to Order – Fraud Detection

HOW TO COMPLETE THE SSA89 FORM

Required Info: ←

Form SSA-89 (04-2017)
Social Security Administration

Page 1 of 2
OMB No.0960-0760

Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification

| | | |
|---------------|----------------|-------------------------|
| Printed Name: | Date of Birth: | Social Security Number: |
| ← | ← | ← |

I want this information released because I am conducting the following business transaction:

←

Reason (s) for using CBSV: (Please select all that apply) ←

- Mortgage Service
- Banking Service
- Background Check
- License Requirement
- Credit Check
- Other

with the following company ("the Company"):

Company Name: ←

Company Address: ←

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

CREDIT PLUS
31550 WINTERPLACE PKWY, SALISBURY, MD 21804

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for ← days from the date signed. ← (Please initial.) ←

Signature: ← Date Signed: ←

Relationship (if not the individual to whom the SSN was issued): ←

Contact information of individual signing authorization:

Address: ←

City/State/Zip: ←

Phone Number: ←

How to Order – Fraud Detection

HOW TO COMPLETE THE SSA89 FORM

THIS PAGE NEEDS TO BE PRESENT

Form SSA-89 (04-2017)

Page 2 of 2

Privacy Act Statement Collection and Use of Personal Information

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent.

We will use the information to verify your name and Social Security number (SSN). In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs.

A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications. Additional information and a full listing of all our SORNs are available on our website at www.socialsecurity.gov/foia/bluebook.

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. **Send to this address only comments relating to our time estimate, not the completed form.**

-----TEAR OFF-----

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit [HYPERLINK http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf](http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf)

How to Order – Fraud Detection HELPFUL TIPS FOR SSA89

| CBSV Error Message | Scenario |
|---|--|
| This is a verification for a minor. For these verifications, the request must contain a 'Y' in the 'minor' field attesting that the proper authorization for the minor SSN holder was obtained. You may not verify the SSN of a minor without this authorization. | A minor date of birth verification with a minor value set to 'N' results in this error. |
| Agreement in force: Negative account balance | A valid agreement exists, but there is a negative account balance. |
| Agreement in force: No account found | A valid agreement exists, but a financial account does not exist. |
| Agreement in force: Unable to check account balance | A valid agreement exists, but the system is unable to confirm the requesting party's account balance. |
| Agreement not in force | The requesting party's agreement is not in force. |
| Agreement not in force: Negative account balance | The requesting party's agreement is not in force, and there is a negative account balance. |
| Agreement not in force: No account found | The requesting party's agreement is not in force, and a financial account does not exist. |
| Agreement not in force: Unable to check account balance | The requesting party's agreement is not in force, and the system is unable to confirm the account balance. |
| No agreement found: Unable to check account balance | An agreement does not exist, and the system is unable to confirm the account balance. |
| Systems problem: API not functioning or network unavailable | CBSV Web Service or network is unavailable. |
| Verification Successful, but deceased | SSN Test date verified successfully, but the SSN holder is deceased |
| Authentication failure | User Id not in the database OR Digital Certificate problems OR Password expired |

BSV ERRORS

ADDITIONAL INFORMATION

- All eight (8) fields must be completed and legible or the form will be rejected.
- No strikeouts are allowed on the form. If you make a mistake, start again with a clean form.
- Borrower's name must show as displayed on their SS card.
- Form must be signed and dated by borrower and include their contact information.

How to Order – Fraud Detection HELPFUL TIPS FOR SSA89

- Each SS number submitted will be returned with a Verification Code that the submission either agrees or does not agree with SSA's records. If SSA's response is that the "submission does not match our records", SSA requires the following actions to be taken:
 - Review the data submitted to SSA against the data contained in your records. If it does not match, resubmit the corrected data to SSA for verification.
 - If the data in your records matches the data submitted to SSA, then re-contact the SSN holder (borrower) and ask to see his/her Social Security Card and/or verify the information provided to you to assure that the SSN and name were correctly shown on the request. If the number holder corrects the original data, then you should submit the corrected data to SSA for verification.
 - If you cannot resolve the "no match" data discrepancy, then you will refer the SSN holder (borrower) to the Social Security Field Office that services where he/she resides to determine the nature of the problem. The servicing SSA Field Office can be located by visiting www.socialsecurity.gov. Select the "Find a Social Security Office" link and follow the instructions.

NOTE: If the Social Security Administration's records are wrong, only the Number Holder (borrower) can request that the record be corrected.

How to Order LENDING HAND

We have a proven program called Lending Hand, which can assist you with score simulations and determine what it takes to get your applicant qualified.

To order, simply complete the [Lending Hand Request Form](#) and email lendinghand@creditplus.com.

Our Lending Hand experts will review the borrower's credit file for potential score improvements and an email will then be sent to you with a step-by-step solution to get the applicant loan ready. The turnaround time is 24-48 hours and the cost is \$25 plus the cost of the Credit Analyzer tools.


We also offer two classes a week on how to use our scoring analysis tools. If you would like to register for a live training session, please click here: <http://creditplus.com/> and select the blue blinking "Join the next class". The class is titled "Master the Power of Score Wizard" and runs every Tuesday and Thursday afternoon.

In addition, we offer a free, weekly Credit Plus University class on Lending Hand. The class is titled, "Lending Hand – Make the Most of Every Loan" and takes place on Wednesdays. During the session you'll learn how Lending Hand credit score analysis boosts your bottom line while helping applicants qualify for mortgage loans.

Please let us know if you have any additional questions. We are always happy to help and thank you for the business.

Credit Plus, Inc.
31550 Winterplace Parkway
Salisbury, MD 21804
800-258-3488

www.creditplus.com



Help your applicants reach their potential credit score.

How to Order - Repository Update

HOW TO ORDER RESCORE ON-LINE

1. Start by logging into Credit Plus Inc. and opening your borrower's file from the main page.



2. Once in the file, on the right hand side you will see **ADD-ON PRODUCTS**, you will find a bullet that says **Request Repository Update**.

[View Invoice](#) [Close](#)

FILE #: 31482836 REF #:

APPLICANT: MEGAN TESTCASE - *****0013 XP: TU: 647 EF: 653

CO-BOR:

ADDR: 584 BUNKERHILL RD, ANTHILL, MO 65488

PREV:

Requests History

| Type | Processor | Message | Ordered | Resolved | Status |
|--------------------------|-----------|---------|---------|----------|--------|
| *** NO RECORDS FOUND *** | | | | | |

Documents

| Description | Date |
|--------------------------|------|
| *** NO RECORDS FOUND *** | |

[Upload Borrower Authorization](#)

Submission Results

| Bureau | For | Date | OK | Ordered By | Error Message |
|------------|-----|----------------|-----|--------------|---------------|
| TRANSUNION | B | 9/3/15 4:44 PM | YES | MEGAN ROGERS | |
| EQUIFAX | B | 9/3/15 4:44 PM | YES | MEGAN ROGERS | |

[Order Refresh Report](#) ⓘ

Charges

| Date | Description | Credit | Charge |
|----------|-------------------------|--------------|---------------|
| 9/3/2015 | 2BUR | \$0.00 | \$3.04 |
| 9/3/2015 | SURCHARGE-Credit Assure | \$0.00 | \$0.30 |
| | | Tax | \$0.00 |
| | | Total | \$3.34 |

[Make Credit Card Payment](#)

VIEW REPORT

- [WEB / PDF /](#)
- [Prequal Analyzer](#)

[- Other Reports -]

ADD-ON PRODUCTS

- [Score Wizard](#)
- [What-If Simulator](#)
- [Comparison Report](#)
- [Request Supplement](#)
- [Request Repository Update](#) ←
- [Request RMCR](#)
- [Request VOE](#)
- [Add Bureaus / Spouse](#)

UNMERGE REPORT

BORROWER

CO-BORROWER

EXPERIAN

TRANSUNION

EQUIFAX

[Additional Options:](#)

Web PDF [View](#)

ADDITIONAL PRODUCTS

- [Automated Valuation](#)
- [Flood Determination](#)
- [ID Verification](#)
- [Tax Return Verification](#)
- [Verification of Deposit](#)
- [Verification of Employment](#)

How to Order - Repository Update HOW TO ORDER RESCORE ON-LINE

- This will bring you to a screen where you can input all the necessary information to submit your rescore. Simply **click on the box next to the trade** you would like to work with.

File # TESTCASE, MEGAN - *****0013
31482836 Next Cancel

Ordered By: MEGAN ROGERS Phone: 8002583488 Email: (please verify) MROGERS@CREDITPLUS.COM Preferred Contact: Phone E-mail

RUSH (There may be an additional fee)

General Comments:

Select the tradeline or public record that you would like to update and specify the bureau/borrower and update reason.

| TRADELINES | | | | | | | | | | | |
|-------------------------------------|--|-------------------------|---------------|-------|-------------|--------------|---------|---------|----|----|----|
| <input checked="" type="checkbox"/> | CITIMORTGAGE | ACCOUNT #06208878 | | | | | | | | | |
| | SOURCE | ECOA | REPORTED DATE | DLA | HIGH CREDIT | CREDIT LIMIT | BALANCE | PAYMENT | 30 | 60 | 90 |
| | TU/EF | B | 08/15 | 08/15 | 160700 | | 160699 | 1131 | 0 | 0 | 0 |
| | REMARK: CONVENTIONAL REAL ESTATE MORTGAGE | | | | | | | | | | |
| <input checked="" type="checkbox"/> | GMAC MORT. | ACCOUNT #795154423 | | | | | | | | | |
| | SOURCE | ECOA | REPORTED DATE | DLA | HIGH CREDIT | CREDIT LIMIT | BALANCE | PAYMENT | 30 | 60 | 90 |
| | TU/EF | B | 07/15 | 07/15 | 40100 | | 40001 | 467 | 0 | 0 | 0 |
| | REMARK: BALLOON PAYMENT; SECOND MORTGAGE; COLLATERAL: BALLOON DUE 02012021 35997 | | | | | | | | | | |
| <input checked="" type="checkbox"/> | BK OF AMER | ACCOUNT #56 | | | | | | | | | |
| | SOURCE | ECOA | REPORTED DATE | DLA | HIGH CREDIT | CREDIT LIMIT | BALANCE | PAYMENT | 30 | 60 | 90 |
| | TU/EF | B | 08/15 | 08/15 | 20200 | 20200 | 19189 | 448 | 0 | 0 | 0 |
| | REMARK: CONVENTIONAL REAL ESTATE MORTGAGE | | | | | | | | | | |
| <input checked="" type="checkbox"/> | NAVY FCU | ACCOUNT #62410007500312 | | | | | | | | | |
| | SOURCE | ECOA | REPORTED DATE | DLA | HIGH CREDIT | CREDIT LIMIT | BALANCE | PAYMENT | 30 | 60 | 90 |
| | TU/EF | B | 08/15 | 08/15 | 18959 | | 10317 | 424 | 0 | 0 | 0 |
| | REMARK: CONSOLIDATION | | | | | | | | | | |

- From there, it will drop down for you to make selections on which bureaus you need and the reason of your request. If you need to attach additional documents you may do so at the bottom. You may check as many boxes as you would like to process requests for multiple tradelines. Click **Next** at the top right of the page when you are ready to move on.

| TRADELINES | | | | | | | | | | | |
|---|---|-------------------|---------------|-------|-------------|---|---------|---------|----|----|----|
| <input checked="" type="checkbox"/> | CITIMORTGAGE | ACCOUNT #06208878 | | | | | | | | | |
| | SOURCE | ECOA | REPORTED DATE | DLA | HIGH CREDIT | CREDIT LIMIT | BALANCE | PAYMENT | 30 | 60 | 90 |
| | TU/EF | B | 08/15 | 08/15 | 160700 | | 160699 | 1131 | 0 | 0 | 0 |
| | REMARK: CONVENTIONAL REAL ESTATE MORTGAGE | | | | | | | | | | |
| UNMERGED DATA | | | | | | | | | | | |
| <input type="checkbox"/> | TU-B | B | 08/15 | | 160700 | | 160699 | 1131 | 0 | 0 | 0 |
| | REMARK: CONVENTIONAL REAL ESTATE MORTGAGE | | | | | | | | | | |
| <input type="checkbox"/> | EF-B | B | 08/15 | 08/15 | 160700 | | 160699 | 1131 | 0 | 0 | 0 |
| | REMARK: REAL ESTATE MORTGAGE; CONVENTIONAL MORTGAGE | | | | | | | | | | |
| Reasons: <input checked="" type="checkbox"/> Update balance <input type="checkbox"/> Update status <input type="checkbox"/> Remove lates <input type="checkbox"/> Delete account <input type="checkbox"/> Remove dispute | | | | | | | | | | | |
| Comments: | | | | | | | | | | | |
| <input checked="" type="radio"/> I will not be including or sending any document(s) for the request. (There may be a higher fee for the No Doc service) <input type="radio"/> I will be including or sending document(s) for this request. <input type="checkbox"/> I have faxed or will fax document(s) for this request | | | | | | | | | | | |
| Document Description | | | | | | Attach Documentation | | | | | |
| <input type="text"/> | | | | | | <input type="text"/> | | | | | |
| | | | | | | Browse... Attach more ... | | | | | |

How to Order - Repository Update

HOW TO ORDER RESCORE ON-LINE

- After clicking **Next**, you will be brought to a page where you are asked to confirm your request. This page will estimate how much you will be charged as well as give you details. You may be required to pay by credit card before ordering the rescore. If so, input the card information at the bottom of the screen. When you are ready and everything looks good, hit the **Submit Request** button at the top.

CONFIRM REQUEST

File # TESTCASE, MEGAN - *****0013
31482836

Requested By: MEGAN ROGERS **Phone:** 8002583488 **Total Estimated Charge: \$40.00**
Preferred Contact: Phone **E-mail:** MROGERS@CREDITPLUS.COM *(Additional fees may apply)*
General Comments:

Request Details

Creditor: CITIMORTGAGE
Account #: 06208878
Reasons: TU-B;EF-B;Update balance
Comments: RUSH

Credit Card Payment

You are required to enter a credit card before ordering.

Please enter a valid credit card to be billed once the request has been approved.

Name

Street Address

Zip **City** **State**

Card Number **Exp. Month** **Exp. Year**

Order Agreement

The bureaus require that the consumer is not to be charged in any way for this service. You hereby agree to pay for the total charges of the request, authorize the total charges of the request to be applied to the credit card (should a credit card be provided), agree to pay for the cost of a new credit report to complete the service, and acknowledge that CREDIT PLUS does not guarantee the results of updating a consumer's credit file. If you have any questions, please contact CREDIT PLUS.

CREDIT PLUS does not guarantee any turnaround times in connection with this request. CREDIT PLUS will not be held liable for any order that goes into bureau dispute which can take up to 30 days to process.

How to Order – Repository Update

HOW TO COMPLETE THE SCORE PLUS REQUEST FORM

Once you complete the required fields, click **Email Request** or fax to the number provided.

Email Request
Reset

CREDIT PLUS^{INC}
Score Plus Request Form
 Phone: (800)-258-3488 Fax: (800)-258-3287 Email: scoreplusorders@creditplus.com

| | | | |
|----------------|--|--------------|--|
| Requested by: | | Company: | |
| Email: | | Phone: | |
| Report Number: | | | |
| Borrower: | | Co-Borrower: | |

| Creditor Name & Acct # | Update Requested /Special Notes | Bureau to Update (Check All that Apply) |
|------------------------|---------------------------------|--|
| | | <input type="checkbox"/> EQ <input type="checkbox"/> TU <input type="checkbox"/> XP <input type="checkbox"/> Borr <input type="checkbox"/> CoBorr |
| | | <input type="checkbox"/> EQ <input type="checkbox"/> TU <input type="checkbox"/> XP <input type="checkbox"/> Borr <input type="checkbox"/> CoBorr |
| | | <input type="checkbox"/> EQ <input type="checkbox"/> TU <input type="checkbox"/> XP <input type="checkbox"/> Borr <input type="checkbox"/> CoBorr |
| | | <input type="checkbox"/> EQ <input type="checkbox"/> TU <input type="checkbox"/> XP <input type="checkbox"/> Borr <input type="checkbox"/> CoBorr |

Instructions and Notices

Please fax the Score Plus Form and Written Documentation from the Creditor to (800)258-3287
 -or-
 Click the Submit Button Below and Attach the Supporting Documents

Email Request

Acceptable forms of Creditor Documentation are:

- A specific and unambiguous letter of instruction directly from the creditor as shown on the credit report
- An authentic Statement of Account referencing account number and current balance

Current Fees: \$35 per bureau/borrower item; \$10 Processing fee per order
 RUSH Fee: \$10 per bureau/borrower item (Equifax and Experian Only)

Upon completion of your request, (typically 5 business days), we will pull a new credit file that reflects the updated information and scores. However, Credit Plus, Inc. does not guarantee that updates and/or corrections made to the consumer's national credit file will improve the consumer's credit score.

I authorize Credit Plus, Inc. to process the above request and agree to pay for any corrections and/or updates to the consumer's credit file regardless of the resulting score. I understand that charges incurred for this service cannot be passed to the consumer in accordance with Section 611 of the Fair Credit Reporting Act.

Authorized by: _____ Date: _____

31550 Winter Place Parkway, Salisbury, MD 21804
 Use our Score Wizard What-If Simulator to see if Score Plus is right for your borrower

How to Order – Repository Update

HELPFUL TIPS FOR RESCORES

THE CREDIT PLUS WAY!

- The bureaus turnaround time is 5-7 business days.
- Score Plus fees: \$35 per bureau, per Tradeline, per borrower, \$10 processing fee.
- RUSH fee is \$10, per bureau, per Tradeline, per borrower.
 - Transunion does not offer RUSH option at this time.
- NO DOCUMENT OPTION/DIRECT VERIFY-One-time fee of \$25.
- Dispute removal information. Here are some helpful tips:
- Did the consumer call the creditors to 'note' the accounts are no longer in dispute? This will avoid the disputes from re-reporting.
 - Is the consumer letter in the proper format?
 - Date:
 - Borrower Name:
 - Borrower Address:
 - Borrower(s) Social(s):
 - Creditor(s) and Account number(s):
 - To Whom It May Concern:
 - I, Borrower Name, currently do not dispute the account and agree with the status reported. Please delete dispute remark(s).
 - Borrower's Signature

Updates to American Express accounts:

Per American Express' request, to update balance information on an AMEX account, the bureaus will only accept a document called the American Express Credit Verification Release Form, and must be obtained by calling 800-874-2717 with the American Express account number from the credit report.

- In addition to requesting this document the borrower, while requesting the documentation from AMEX, must ask them to note the account that it's okay to release information by phone to Transunion for two weeks. If this authorization is not in place when Transunion calls, they will not update the account and will cause delays in the completion of the request.
- When using the no document option for all three bureaus regarding AMEX accounts, the consumer will need to provide the verbal authorization for Equifax, Experian and Transunion for two weeks.

How to Order – Repository Update

HELPFUL TIPS FOR RESCORES

To avoid delays in the completion of your request, have your borrower call each creditor you're requesting be updated and have them note on the account that it's okay to release information to Equifax, Transunion and Experian (or appropriate bureaus). Any request that has to be resubmitted due to no authorization having been noted on the account(s) may incur additional Score Plus fees.

If there is a failed rescore where the scores analyzed through CreditXpert are not achieved, we send the client to our Lending Hand department for further analysis.

WHAT TYPES OF CREDIT INFORMATION CAN SCORE PLUS UPDATE?

Given a verifiable document from the creditor, Score Plus can:

- Remove derogatory information and accounts that were reported in error
- Update an account that has been paid in full and closed
- Update the status of a collection
- Update a balance or paid-in-full status
- Update an account to show that it was included in a bankruptcy

WHAT DOCUMENTATION IS REQUIRED FOR SCORE PLUS?

Bureaus require that all documents submitted:

MUST be typed on the creditor's letterhead

MUST be dated

MUST be addressed to the consumer or contain the consumer's name

MUST come from the creditor reporting the account on the credit report (third party documents are not accepted)

MUST specifically state the changes that have been made

MUST include the partial account number, (the creditor letterhead or logo should suffice the credit bureaus' guidelines - the name of the creditor is not always listed in the body of the document - the bureaus should accept the document if it does not contain a specific name)

If using an online document, it **MUST** include the URL address and date website was visited in addition to the items above - NOTE: Screen shots will not suffice because it does not meet the credit bureaus' guidelines. The date from the Task Bar is not considered the date the website was visited.

How to Order – Repository Update **HELPFUL TIPS FOR RESCORES**

TYPES OF DOCUMENTATION THE CREDIT REPOSITORIES WILL NOT ACCEPT ARE:

- Universal Data Verification Forms
- In-store payment receipts (such as from the register at Sears)
- Letters without a telephone number or date (for audit purposes)
- Divorce decrees
- Documentation without matching account numbers
- Documents over 30 days old (other than court documents)
- Canceled checks
- Bank statements
- Payment histories or confirmations
- Western Union or other wire transfer receipts
- Money orders
- Cashier's check copies
- Hand-written letters from ANY source, buyer OR creditor
- HUD sheets/settlement sheets
- Documents from original grantors for debts listed by agencies are frequently rejected by the repositories
- Documents from the collection agency for debts listed by the original creditor (this is considered a third- party document) i.e. Credit report lists Bank of America as the creditor however creditor letter is from LVNV FUNDING and lists Bank of America in the RE: area of the letter

How to Order – Repository Update **HOW TO REMOVE A DISPUTE**

Here is the procedure to have the disputed statement removed from a credit report:

1. Please have them sign a letter in the format below.
2. Complete a Score Plus request form which can be found on www.creditplus.com and emailed to scoreplusorders@creditplus.com with the borrower's signed letter.
3. We will email you when the update is complete. The turnaround time is normally 5 business days for completion.

DATE

TO THE ATTENTION OF TRANS UNION, EQUIFAX, AND EXPERIAN CREDIT BUREAUS

TO WHOM IT MAY CONCERN: _____

BORROWER NAME: _____

ADDRESS: _____

SSN: _____

ACCOUNT NAME: _____

ACCOUNT NUMBER: _____

TO WHOM IT MAY CONCERN: _____

I [INSERT BORROWER'S NAME] am no longer disputing this account and agree with the status as reported. Please remove the consumer dispute remark.

BORROWER'S SIGNATURE

To avoid delays in the completion of your request, have your borrower call each creditor and have them note on the account that it is okay to release information to Equifax, Transunion and Experian (or appropriate bureaus). The borrower must get the name of the person they gave this verbal authorization to and also get their phone number so we can call to verify if the remark should be deleted before we can submit the request to the bureau(s).

Equifax: Another option is available to your borrower(s). Borrowers can contact Equifax's Office of Consumer Affairs at 800-203-7843, wait for a representative to answer and have the following dialogue: "We are trying to close on a mortgage loan and the underwriters have indicated that this/these remark(s) is preventing us from closing. We NO longer have ANY dispute with this trade line and are requesting the remarks be removed." In most cases, they will be able to remove it.

Keep in mind this is done at no charge to the consumer.

How to Order – Scoring Tools

HOW TO ORDER THE SCORE WIZARD

The Score Wizard provides you with an action plan to show which account(s) could potentially be updated to have a positive effect on the score.

1. Start by logging into Credit Plus Inc. and opening your borrower’s file from the main page.



2. Once in the file, navigate to **ADD-ON PRODUCTS** where you will find a bullet that says Score Wizard.



3. This will take you to a screen that allows you to input all necessary information. From the dropdown menu, choose between Rapid Rescore or Planning. Choose which bureaus you would like to work with, how much Disposable Cash will be available to pay down balances, and how much of a score increase the borrower needs. If you chose to pay by credit card, check the box. Then click **Order**.

Credit Analyzer Order Options

Please click on Order to confirm purchase. There may be an additional fee.

Rapid Rescore Experian

Borrower TransUnion

Co-Borrower Equifax

Disposable Cash: \$ 5000 Target score increase: 20
(leave 0 for no limit)

Pay by credit card

This product will no longer be accessible for this credit report after 17 days



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CreditXpert™ products are based on information derived from credit reports produced by the major credit reporting agencies. CreditXpert Inc. is not responsible for inaccurate results, including any due to incorrect, missing, or outdated credit report information. Score changes predicted by CreditXpert products are only estimates and are not guaranteed. CreditXpert Inc. is not associated with Fair Isaac Corporation. CreditXpert Inc. is not a credit counseling or a credit repair organization.

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How to Order – Scoring Tools

HOW TO ORDER THE SCORE WIZARD

4. Your results will process immediately. The page will look like this:

CREDIT PLUS
SCORE WIZARD

Credit Analyzer

Reports available for: Experian Equifax TransUnion

Results for Experian
 For: LUIS TESTCASE
 Provided By: CREDIT PLUS UNIVERSITY ACCOUNT
 Mode: Rapid Rescore (Timeframe: Immediate)
 Credit Report Date: 10/13/2015
 Target: +20

CreditXpert Credit Score™ Summary

Your CreditXpert Credit Score™ is:

Fair

Excellent
 Good
 Fair
 Poor
 Very poor

0% 10 20 30 40 50 60 70 80 90 100%

Your CreditXpert Credit Score™ is higher than 30% of the U.S. population.

Actions

Potential score change: +9

Results based on a credit report that is 13 days old.

If you scroll down to where the report says Actions, please follow these steps EXACTLY. You may quit the process at any time, but you cannot SKIP a step.

Rapid Rescore Mode: Rapid Rescore will analyze the borrower’s credit data and then give suggestions on what the borrower can do to improve his or her score. The results will potentially reflect with the bureaus within 5-7 business days upon requesting a repository update through Credit Plus.

Planning Mode: The Planning Mode will calculate changes that are made automatically when the creditors update the accounts on the monthly basis. Although a Rapid Rescore reflects with the bureaus within 5-7 days, it generally takes 30-45 days for the Planning Mode.

How to Order – Scoring Tools

HOW TO ORDER THE WHAT-IF SIMULATOR

The What-If Simulator allows you to explore how various actions may impact your credit scores. You can experiment with applying for credit, making payments, opening or closing accounts, transferring balances and more.

1. Start by logging into Credit Plus Inc. and opening your borrower’s file from the main page.



2. Once in the file, on the right hand side you will see **ADD-ON PRODUCTS**, you will find a bullet that says **What-If Simulator**.



3. This will take you to a screen that allows you to input all necessary information. If you chose to pay by credit card, check the box. Then click **Order**.

What-If Simulator Order Options

Please click on Order to confirm purchase. There may be an additional fee.

Borrower
 Co-Borrower

Pay by credit card

Select Bureau: TRANSUNION

SCANNED BY CREDIT ASSURE
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CreditXpert™ products are based on information derived from credit reports produced by the major credit reporting agencies. CreditXpert Inc. is not responsible for inaccurate results, including any due to incorrect, missing, or outdated credit report information. Score changes predicted by CreditXpert products are only estimates and are not guaranteed. CreditXpert Inc. is not associated with Fair Isaac Corporation. CreditXpert Inc. is not a credit counseling or a credit repair organization.

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How to Order – Scoring Tools

HOW TO ORDER THE WHAT-IF SIMULATOR

- If you want to pay by Credit Card, check the box and the **Pay with Credit Card** screen will display where you can fill out the credit card information.

- When you first order the simulator the CreditXpert Version will display as seen below. This version displays a table that includes: creditor information and account numbers, the date the account was opened, credit limit, balance, account utilization percentage, type of account, and status.

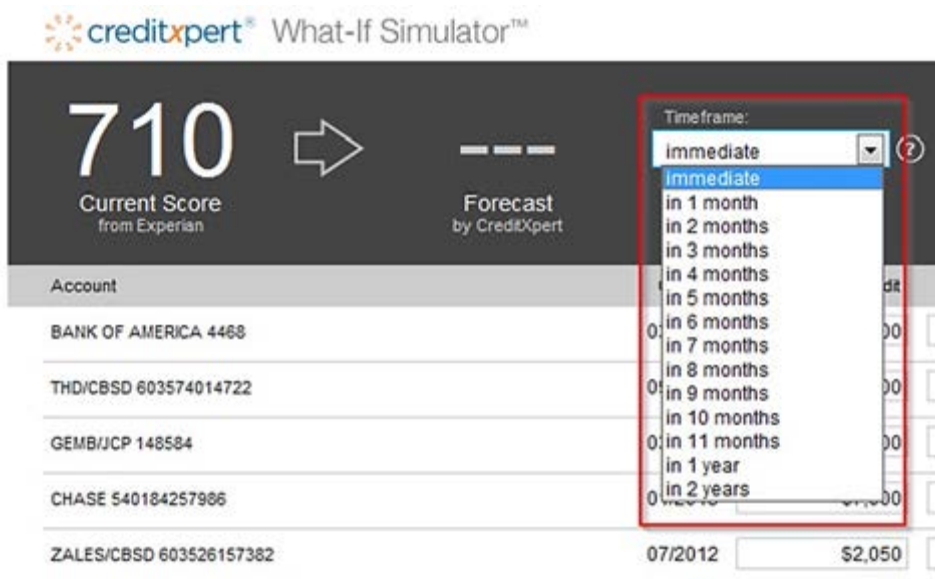
| Account | Opened | High Credit | Balance | Utilization | Type | Status |
|-----------------------------------|---------|-------------|---------|-------------|---------------------|-----------------------------------|
| Fed Dist Ct P000005 | 05/2014 | | | | Ch 13 bankruptcy | Filed |
| Rec of Deeds P000001 | 09/2012 | | | | Foreclosure | Filed |
| Rec of Deeds P000002 | 05/2013 | | | | Lawsuit or Judgment | Judgment |
| Rec of Deeds P000003 | 11/2013 | | | | Lawsuit or Judgment | Judgment |
| Rec of Deeds P000004 | 02/2014 | | | | Lawsuit or Judgment | Judgment |
| GTMORTGAGE ACCT000025 CLOSED | 12/2009 | 90,400 | 87,122 | | Installment | Ch 13 bankruptcy LATE PAYMENTS |
| HFC - USA ACCT000030 | 10/2010 | 14,266 | 13,520 | | Installment | 60 days late LATE PAYMENTS |
| CAPITAL 1 BK ACCT000027 CLOSED | 03/2010 | 1,572 | 2,050 | 131% | Revolving | Charged-off LATE PAYMENTS |
| ASSOCIATI ACCT000007 CLOSED | 01/2003 | 2,700 | 1,754 | 65% | Revolving | Charged-off LATE PAYMENTS |

How to Order – Scoring Tools

HOW TO ORDER THE WHAT-IF SIMULATOR

Immediate rescoring is a means of quickly updating credit report information during the loan application process. If your broker or loan officer uses rapid rescoring services, they can arrange for changes to be posted to the credit report within a short timeframe. Rapid Rescoring can help you by either correcting errors or updating out-of-date information.

You may choose to change the timeframe desired. Your choice is then used to instantly recalculate the possible credit score using that timeframe.



When Immediate Mode is not selected, the passage of at least one month's time is an automatic part of each custom scenario because in order to see a score change you must normally wait a month for the new information to be reported to the credit bureau. However, Immediate Mode turns off the passage of time so that you can see the effect of immediately correcting errors or updating out-of-date values. The actions available to you in the two modes are different because some changes can only be made by waiting for new information to be reported.

Both modes allow correcting information that is wrong on the credit report. When Immediate Mode is not selected, we assume that the corrections are made as a result of the consumer disputing the information with the credit bureau. Actions to open new accounts, add inquiries, or see the effect of changing information in the future do not appear in Immediate Mode. Actions to update out-of-date information appear in Immediate Mode for all fields, but do not appear for balance and payment status when Rapid Rescoring Mode is not selected. This is because after the passage of one month's time, new information for these fields should be reported that will supersede the updated information.

How to Order – Scoring Tools

HOW TO ORDER THE WHAT-IF SIMULATOR

Changes to Balances

- Paying off the past due balances of past due accounts
- Reduce the Balance value by the past due amount

| | | | | |
|---------|---------|-------|------|-----------|
| 08/2013 | \$300 | \$299 | 100% | Revolving |
| 09/2008 | \$9,750 | 0 | 93% | Revolving |
| 01/2012 | \$433 | \$372 | 86% | Revolving |

BEFORE

| Account | Open | High Debt | Balance | Utilized | Type | Status |
|--|---------|-----------|---------|----------|-----------------|----------------|
| US BANK OF FLORIDA | 10/2009 | | | | Ch 7 bankruptcy | Discharged |
| HEALTHCARE MEDICAL PAYMENT DATA ACCT | 01/2014 | | \$100 | | Collection | In collections |
| HEALTHCARE MEDICAL PAYMENT DATA ACCT | 11/2013 | | \$100 | | Collection | In collections |
| HEALTHCARE MEDICAL PAYMENT DATA ACCT | 11/2013 | | \$100 | | Collection | In collections |
| MC CREDIT TO SERVICE CENTER ACCT | 04/2011 | | \$54 | | Collection | In collections |
| NATIONAL CREDIT SERVICE FOR STUDENT FINANCIAL ACCT | 07/2010 | | \$45 | | Collection | In collections |
| RAVIA DAVANI FINANCIAL CONSULTING LLC ACCT | 06/2012 | | \$60 | | Collection | In collections |
| DEPT COLLECTION SERV FOR HIGH PROFESSIONAL ACCT | 11/2010 | | \$197 | | Collection | In collections |
| AMERICAN ACCT | 03/2013 | \$925 | \$925 | 101% | Revolving | Not as agreed |
| FIRST PREMIER DATA ACCT | 03/2013 | \$200 | \$200 | 100% | Revolving | Not as agreed |
| CHASE BANK | 09/2008 | \$9,750 | \$9,112 | 93% | Revolving | 30 days late |
| CAPITAL ONE ACCT | 01/2012 | \$433 | \$372 | 86% | Revolving | Not as agreed |

AFTER

| Account | Open | High Debt | Balance | Utilized | Type | Status |
|--|---------|-----------|---------|----------|-----------------|----------------|
| US BANK OF FLORIDA | 10/2009 | | | | Ch 7 bankruptcy | Discharged |
| HEALTHCARE MEDICAL PAYMENT DATA ACCT | 01/2014 | | \$100 | | Collection | In collections |
| HEALTHCARE MEDICAL PAYMENT DATA ACCT | 11/2013 | | \$100 | | Collection | In collections |
| HEALTHCARE MEDICAL PAYMENT DATA ACCT | 11/2013 | | \$100 | | Collection | In collections |
| MC CREDIT TO SERVICE CENTER ACCT | 04/2011 | | \$54 | | Collection | In collections |
| NATIONAL CREDIT SERVICE FOR STUDENT FINANCIAL ACCT | 07/2010 | | \$45 | | Collection | In collections |
| RAVIA DAVANI FINANCIAL CONSULTING LLC ACCT | 06/2012 | | \$60 | | Collection | In collections |
| DEPT COLLECTION SERV FOR HIGH PROFESSIONAL ACCT | 11/2010 | | \$197 | | Collection | In collections |
| AMERICAN ACCT | 03/2013 | \$925 | \$925 | 101% | Revolving | Not as agreed |
| FIRST PREMIER DATA ACCT | 03/2013 | \$200 | \$200 | 100% | Revolving | Not as agreed |
| CHASE BANK | 09/2008 | \$9,750 | \$0 | 0% | Revolving | Not as agreed |
| CAPITAL ONE ACCT | 01/2012 | \$433 | \$372 | 86% | Revolving | Not as agreed |

The Score, Balance, Utilization, Status, and Actions have all changed.

How to Order – Scoring Tools

HOW TO ORDER THE WHAT-IF SIMULATOR

Correcting a balance that is wrong on the credit report

Proceed as in the example just above, for "Paying off the past due balances of past due accounts", but with the corrected amount.

Changes to Disputed Accounts

Correcting a dispute on an account

By moving your mouse pointer over the word "DISPUTED" on an account reporting in dispute, the word changes to "REMOVE DISPUTE". The forecast score will show the potential change of removing the dispute.

| | | | | | | |
|-----------------------|---------|-------|-------|-----|-----------|-----------------|
| ASSOC/CITI ACCT000007 | 01/2003 | 2,700 | 1,754 | 65% | Revolving | Charged-off |
| DISPUTED | | | | | | LATE PAYMENTS ▾ |
| CLOSED | | | | | | |

| | | | | | | |
|-------------------------|---------|--|-------|-------|------|--|
| CAPITAL 1 BK ACCT000027 | 03/2010 | | 1,572 | 2,059 | 131% | |
| CLOSED | | | | | | |

| | | | | | | |
|--------------------------------|---------|-------|-------|-----|--|---|
| X ASSOC/CITI ACCT000007 | 01/2003 | 2,700 | 1,754 | 65% | | |
| REMOVE DISPUTE | | | | | | Remove the dispute to make changes other than deleting the account. |
| CLOSED | | | | | | |

Changes to Payment Statuses

Chapter 7 Bankruptcy

How to correct the payment status of accounts that should have been included in a chapter 7 bankruptcy but were never marked that way.

1. Find the Status for the Account you want to change to "Chapter 7 bankruptcy"

| | | | |
|----------|----------|-------------|----------------------|
| \$52,021 | \$51,084 | Installment | Paid as agreed ▾ |
| | | | LATE PAYMENTS ▾ |
| \$522 | \$522 | Installment | Charged-off ▾ |
| | | | LATE PAYMENTS ▾ |
| \$48,750 | \$48,508 | Installment | Paid as agreed ▾ |
| | | | LATE PAYMENTS ▾ |

How to Order – Scoring Tools

HOW TO ORDER THE WHAT-IF SIMULATOR

2. Select the **Ch. 7 Bankruptcy**.

| | | | |
|------------------|---------------------------------------|-------------|----------------|
| \$52,021 | <input type="text" value="\$51,084"/> | Installment | Paid as agreed |
| LATE PAYMENTS | | | |
| \$522 | <input type="text" value="\$522"/> | Installment | Charged-off |
| Paid derogatory | | | |
| Ch 13 bankruptcy | | | |
| Charged-off | | | |
| Ch 7 bankruptcy | | | |
| \$48,750 | <input type="text" value="\$48,508"/> | Installment | |

3. The change is made. Note the **yellow warning box** about the balance being changed to zero.

| High Credit | Balance | Utilization | Type | Status | Actions |
|-------------|---------------------------------------|-------------|-------------|-----------------|---------------|
| \$36 | | | Installment | Charged-off | LATE PAYMENTS |
| \$24,995 | <input type="text" value="\$20,904"/> | | Installment | Paid as agreed | |
| \$24,995 | | | Installment | | |
| \$52,021 | <input type="text" value="\$51,084"/> | | Installment | | |
| \$522 | <input type="text" value="\$0"/> | | Installment | Ch 7 bankruptcy | |
| \$48,750 | <input type="text" value="\$48,508"/> | | Installment | Paid as agreed | |

Correct the status to "in chapter 7 bankruptcy" on the WACH/REC account (# ACCT000027, opened 01/2012) with a discharge date of 03/2014.

The account balance was changed to \$0 in order to be consistent with the way accounts included in bankruptcy are usually reported.

How to Order – Scoring Tools

HOW TO ORDER THE WHAT-IF SIMULATOR

Changes to Collections and Public Records

Deleting an Incorrect Collection or Public Record

By moving your mouse pointer over the Account name, a red x will appear. By moving the mouse directly over that red x, it will become a **Red Circle**. Click on it to delete this record.

| | | |
|---|---------|----------|
| MEDICAL PAYMENT DATA ACCT000034 CLOSED | 08/2013 | \$36 |
|  CAPITAL ONE AUTO FINAN ACCT000023 | 07/2011 | \$24,995 |
| CAPITAL ONE AUTO FINAN ACCT000023 TERMINATED | 07/2011 | \$24,995 |

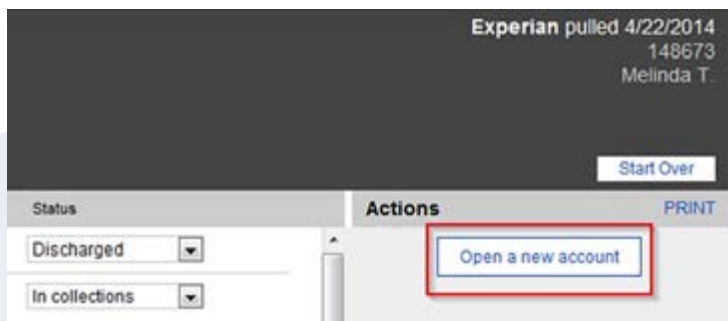
Alternatively you can move the mouse to the end of the row, and a **Close** link will appear. Click that.



Changes to Available Credit

Opening a New Revolving Account

1. Find the **Open a New Account** button towards the upper left corner of the What-if Simulator.



How to Order – Scoring Tools

HOW TO ORDER THE WHAT-IF SIMULATOR

- The Open a new account box will open with the defaults.

The screenshot shows a dialog box titled "Open a new account". It contains the following fields and options:

- "Open a new:" dropdown menu with "Credit card" selected.
- "Credit limit:" text input field containing "\$300".
- "Starting balance:" text input field containing "\$0".
- A note: "An inquiry will also be added."
- Two buttons: "Simulate" (highlighted in blue) and "Cancel".

- Select the type of account you want to add.

This screenshot shows the same "Open a new account" dialog box, but with the "Open a new:" dropdown menu open. A red box highlights the dropdown list, which includes the following options:

- Credit card (highlighted in blue)
- Other revolving
- Auto loan
- Mortgage loan
- Student loan
- Other installment

- Change the **Credit Limit** and **Starting Balance** if you wish, and click on the **Simulate** button. A warning will appear.

The screenshot shows a "Warning" dialog box with the following text:

This action will also change the timeframe from "immediate" to "in 1 month," because new accounts typically take at least one month to be reported.

At the bottom, there are two buttons: "Change timeframe" (highlighted in blue) and "Cancel".

How to Order – Scoring Tools

HOW TO ORDER THE WHAT-IF SIMULATOR

5. Confirm by clicking on the **Change Timeframe** button. The account will be added, and the score simulated. (Adding an account is not a Rapid Rescore feature.)

The screenshot shows the Credit Simulator interface. At the top, the current score is 509 (from Experian) and the forecast score is 500* (by CreditExpert). The timeframe is set to 'in 7 months'. Below this is a table of accounts:

| Account | Opened | High Credit | Balance | Utilization | Type | Status |
|---|---------|-------------|---------|-------------|-----------------|----------------|
| New Credit Card | 05/2014 | \$300 | \$0 | 0% | Revolving | Paid as agreed |
| US BROT CT FL JACKSONV P00001 | 10/2009 | | | | Ch 7 bankruptcy | Discharged |
| WCD FRU33 for MEDICAL PAYMENT DATA ACCT000037 | 01/2014 | | \$105 | | Collection | In collections |

An 'Actions' panel on the right shows a message: 'Open a new credit card with a credit limit of \$300 (with inquiry) and a starting balance of \$0.' and a button 'Open a new account'.

Credit Limit Increase

Find the **High Credit** amount you want to Increase and press enter.

The screenshot shows the Credit Simulator interface with the timeframe set to 'immediate'. The current score is 509 and the forecast score is ---. The table of accounts is as follows:

| Account | Opened | High Credit | Balance | Utilization |
|---|---------|-------------|---------|-------------|
| UAFUND COLLECTION SERV FOR AT HOME PROFESSIONS ACCT000022 | 11/2010 | | | 19% |
| ASPRE/CB&T ACCT000031 | 03/2013 | \$625 | \$631 | 101% |
| FIRST PREMIER BANK ACCT000033 | 08/2013 | \$300 | \$299 | 100% |
| CHASE MANHATTAN MORTGA ACCT000017 | 09/2008 | \$9,750 | \$9,112 | 93% |

The Forecast, High Credit, and Utilization will be recalculated.

The screenshot shows the Credit Simulator interface after the credit limit increase. The current score is 509 and the forecast score is 531*. The timeframe is 'immediate'. The table of accounts is updated:

| Account | Opened | High Credit | Balance | Utilization |
|---|---------|-------------|---------|-------------|
| UAFUND COLLECTION SERV FOR AT HOME PROFESSIONS ACCT000022 | 11/2010 | | | 19% |
| ASPRE/CB&T ACCT000031 | 03/2013 | \$6,000 | \$631 | 11% |
| FIRST PREMIER BANK ACCT000033 | 08/2013 | \$300 | \$299 | 100% |
| CHASE MANHATTAN MORTGA ACCT000017 | 09/2008 | \$9,750 | \$9,112 | 93% |

HOW TO ORDER – QA/QC

Overview:

Pre-closing services

QC Review takes each loan through a series of validations to ensure compliance, then provides a report detailing how the loan checked out and highlighting areas that need a closer look. Results are available in 24-to-48 hours, the fastest turn time in the industry.

- Credit refresh or Undisclosed Debt Verifications for undisclosed debt
- Review of the automated underwriting approval
- Verification of compliance with lender, state, and federal guidelines

Post-closing services

Once a loan has been funded and closed, QC Review performs both an automated and a manual audit. These reviews not only validate and verify data, but use proprietary technology to compare documents for inconsistencies, omissions and compliance thresholds, such as dates.

- Review 10% of each loan type of your closed loans, as required by Fannie Mae and Freddie Mac
- Re-verification of employment and assets
- Review of the automated underwriting approval
- Appraisal review
- Audit reports
- Exclusive technology allows comparisons of signatures, dates and other important details, clearly highlighting any inconsistencies and saving time over manual comparisons
- Comprehensive reporting features and automated rebuttals that make corrective actions simple and trackable

HOW TO ORDER – QA/QC

Forensics review identifies data inconsistencies

Once closing is past, QC Review can perform a forensics review to uncover any inconsistencies in the loan documents and ensure the loan remains in compliance with regulations. Forensics reviews can be customized to search for discrepancies in specific areas of the funded loan, such as re-verification of employment, identity, assets, and collateral. A forensics review may provide both material and non-material findings. Results are provided in a summary analysis that highlights the inconsistencies found and provides supporting documentation.

Repurchase loss protection with Reps & Warranties coverage

Loans that have been underwritten in QC Review have exclusive Reps and Warranties insurance coverage included in the cost. The insurance is underwritten by an insurer rated A by A.M. Best and A+ by Standard and Poor's. Lenders can obtain additional protection against repurchases for underwriting, fraud, compliance and appraisal issues through The Prieston Group's Reps and Warranties Insurance program. Those who choose this optional program receive a Mortgage Operational Safety Assessment™ to compare their lending processes against their peers and provide feedback on ensuring compliance using industry best practices.*

- MOSA™ U.S. Patent 7,707,103
- PBIS Insurance Services, Inc — CA License Number 0D35048
 - New Client Onboarding Questionnaire (REMOVE)
 - Internal Set-Up Process (REMOVE)
 - File Upload Procedures (GOOD)
 - FTP (GOOD)
 - LoanHD (GOOD)

How to Order – QA/QC FILE UPLOAD PROCEDURES

QC Review requires your LOS data and loan documents.

What you will be uploading:

LOS Data: Your LOS data for each loan file is necessary to complete a data-to-document comparison. We accept your LOS data as a ULDD file or Excel spreadsheet with loan attributes commonly found on your LOS data report.

You may upload the LOS ULDD data which must be in one of the following formats:

FNMA (MISMO) XML

FREDDIE (MISMO) XML

Excel Spreadsheet: Must contain the minimum loan attributes often found in the FNMA/Freddie ULDD file.

Example: 123564789.xml

Please note Naming Convention and PDF Configuration: Your PDF Loan Document File

Our preferred file naming convention for image files should always be loan number and/or borrower name.

Our preferred PDF configuration is one PDF (with multiple documents) for each loan or one folder containing multiple PDF/TIFF files for each loan. Create a folder/s on the SFTP site within the appropriate product folder and then upload the PDFs to the SFTP site.

Example: 123564789_James.PDF; or 123457869.PDF

QC Review FTP INSTRUCTIONS

When you first go to the website, <https://sftp.loanlogics.com>, you will see the login screen below. Enter the **Username and Password** provided to you by LoanLogics.



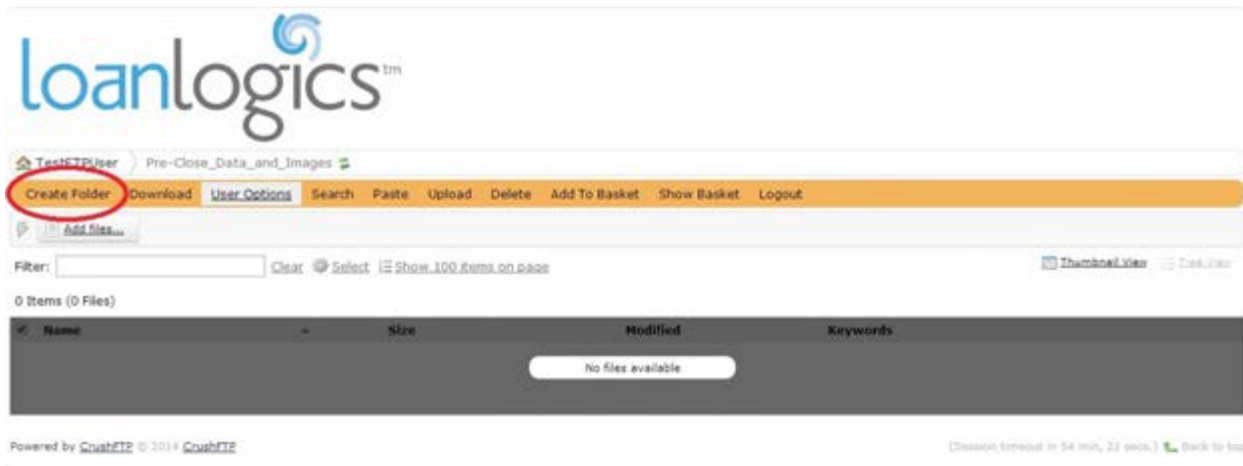
After logging in, if you use both the pre-close and post-close products, you will see two folders: **'Pre-Close_Data_and_Images'** for Pre-close files, and **'Post-Close_Data_and_images'** for Postclose files, as in the image below. If you use only one product or a different product you'll see the appropriate folder.



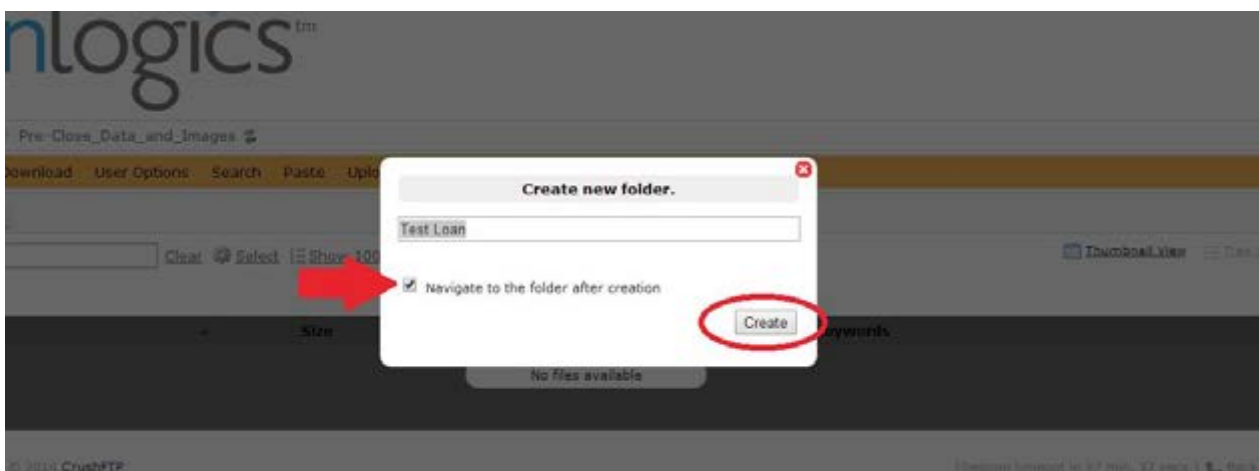
Note: Please ensure that you create sub-folders that include Month and Year for your loan files. Double click on the appropriate product folder on the SFTP site to open it. In the example below, we have selected the **Pre-Close_Data_and_Images** folder in which to add the LOS files.

QC Review FTP INSTRUCTIONS

Once the folder is open, if you have multiple files for a loan select **'Create Folder'** in the yellow menu bar. Otherwise, please proceed to the upload instructions.



This will open a new window. Name the folder with the appropriate loan number and/or borrower name and make sure **'Navigate to the folder after creation'** is checked. Then select **'Create'**.



QC Review FTP INSTRUCTIONS

You will then be in your new loan folder. Please proceed with the upload instructions to upload the loan files. If you need to add another loan folder, navigate back to the product folder by selecting it above the folder path, above the yellow menu bar.



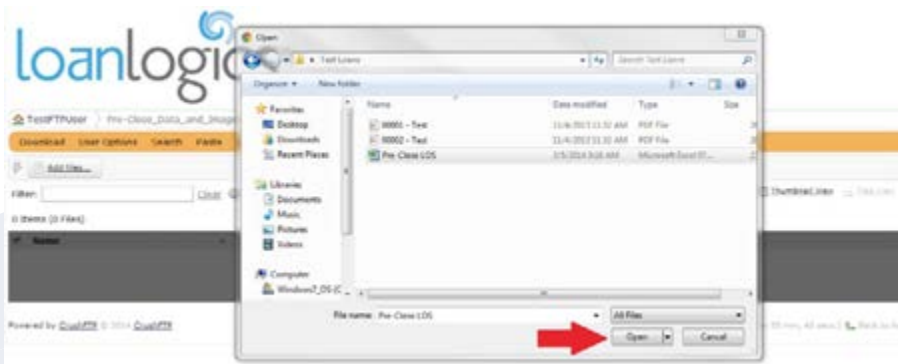
Upload Instructions

Select the **Add Files** button in the upper left below the menu bar.



This will bring up a Windows Explorer browser window. From there, navigate to the location where your files are to be selected for uploading.

After you select the file, click on **Open**:

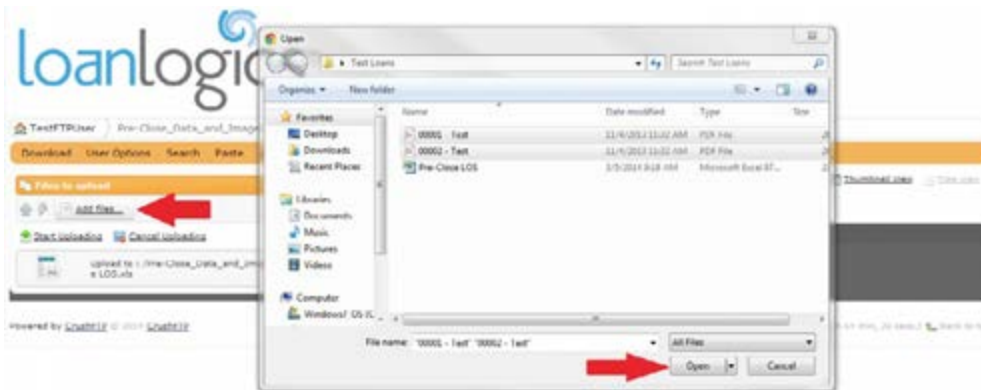


QC Review FTP INSTRUCTIONS

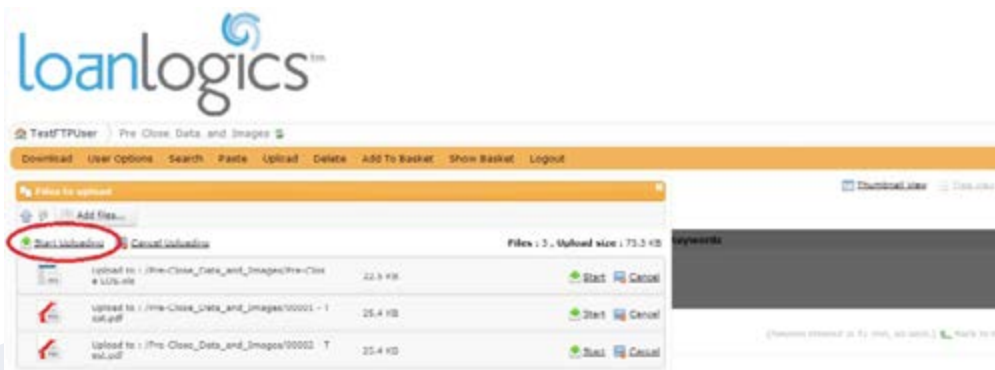
You will then see the following screen:



If there are more files to upload, just repeat the process by selecting **'Add Files'** or you can use the **CTRL** key to select multiple files in the Windows Explorer browser window



Once you have selected all files to be uploaded, click on the **Start Uploading** button.

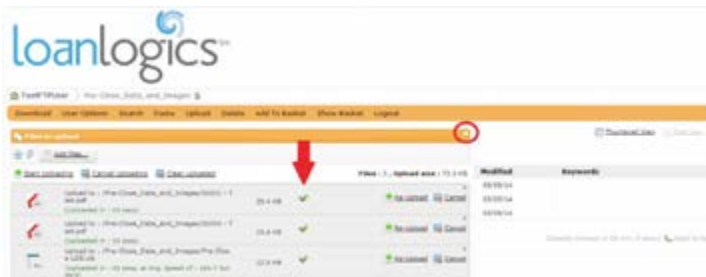


QC Review FTP INSTRUCTIONS

You will see a progress indicator window showing the status of each file being uploaded.



When all files are uploaded, you will see a **green checkmark** next to each file confirming the file successfully uploaded. After the files have finished uploading click on the 'X' in the File Upload box, which will return you to your folder to show the files that you have uploaded.

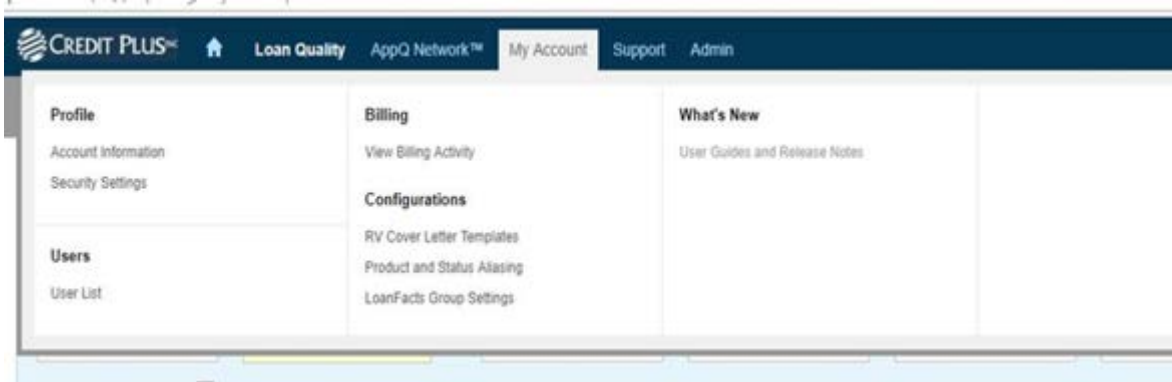


You can then click on the main folder and select another folder to upload files to, if you have additional files to upload for another product.



LOAN HD INSTRUCTIONS

Once logged into the LoanHD System, a user can hover their cursor over **“My Account”** and select the **“User Guides and Release Notes”** section.



That will bring up the screen shot below, where they can select any of the following User Guides:

- [Audit the Auditor User Guide](#)
- [Pre Close Training Manual](#)
- [Post Close Training Manual](#)
- [Rebuttals User Guide](#)
- [Reporting User Guide](#)
- [Report Builder User Guide - August 2016](#)
- [Sampling User Guide](#)
- [Scoring User Guide](#)
- [SFTP Upload User Guide - August 2016](#)
- [TRID User Guide](#)
- [User Role Definitions](#)

CREDIT PLUS UNIVERSITY

Maximize your relationship with Credit Plus through Credit Plus University at no cost!

<https://creditplus.com/credit-plus-university/>

Whether you are new to Credit Plus or have been working with us for years – in either case, we have a class that can help you get the most out of our products and services. The educational sessions offered through Credit Plus University focus on important market trends, helpful techniques and product training that can have a positive impact on your ROI.

- **Welcome to Credit Plus** – We have three separate classes: one tailored to **loan officers**, one for **processors and underwriters**, and one for **administrators**. Each class provides an overview of the innovative tools and services that are offered by Credit Plus specific to your employee's position. We can even customize and develop a special class for your team, upon request.
- **Master the Power of Score Wizard & Learn About Rescoring** – Learn how to use Score Wizard, our proprietary scoring tool, and how to better assist customers. You'll also be shown the advantages of the What If Simulator.
- **Tax Return Verifications** – Get the latest on uncovering income discrepancies to help you meet LQI and Red Flag requirements.
- **Lending Hand** – Learn how Lending Hand credit score analysis can help boost your bottom line while helping applicants qualify for mortgage loans.
- **Mortgage Loan Originator Education and Training Classes** – Get up to date on new mortgage regulations and help fulfilling licensing requirements.

ON-LINE REGISTRATION

To register for one of our classes go to <https://creditplus.zoom.us/>

Knowledge is power my friends!



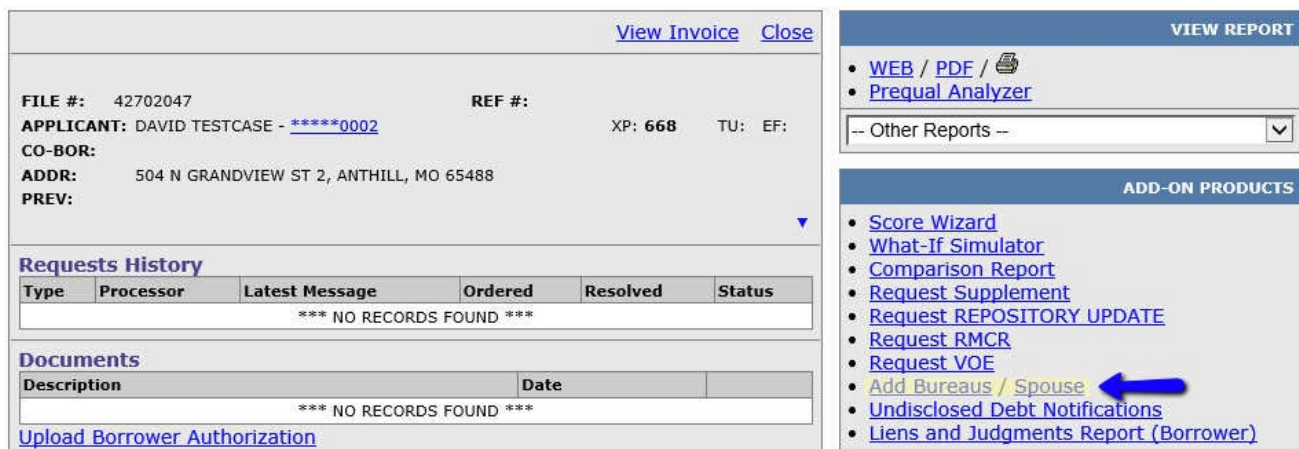
Additional Features

HOW TO ADD A CO-BORROWER OR BUREAUS

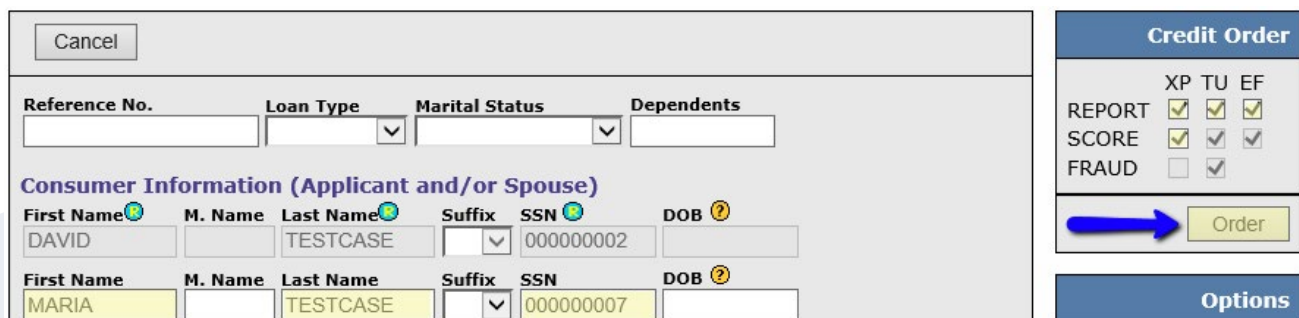
1. Start by logging into Credit Plus Inc and opening your borrowers file from the main page.



2. To add a bureau or spouse to the credit file, go to the Credit File screen of the report and click on **Add Bureaus/Spouse** under **Add-On Products**.



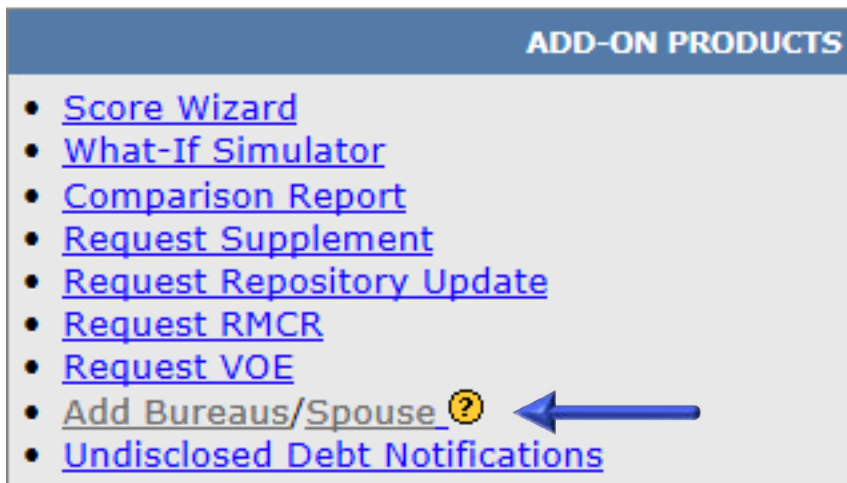
3. This will take you to the "New Credit Order" screen. Fill in the spouse information if you want to order credit data on the spouse and merge it with the applicant's. If you are adding more bureaus simply, check the boxes below the bureau you would like added to the report. When everything looks correct and you are ready, click **Order**.



Additional Features

HOW TO ADD A CO-BORROWER OR BUREAUS

What if the **Add Bureaus/Spouse** link is grayed out or not showing at all?



Here are some possible reasons why:

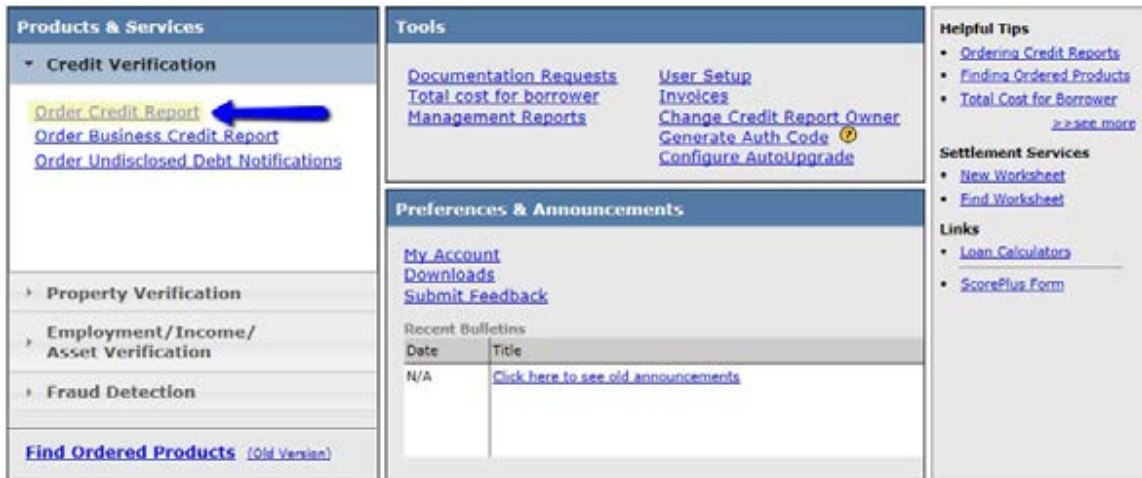
- The report is over 30 days old
- You are not the person who ordered the original report and you don't have rights to order reports for others. (contact administrator)
- The file is an RMCR or all three repositories have already been ordered.
- The file is currently under system lock. (contact administrator)

You can click the question mark next to it to see possible reasons why the feature is not available.

Additional Features

HOW TO CHANGE THE ADDRESS FORMAT

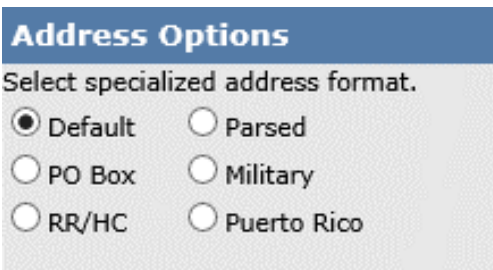
1. Start by logging into Credit Plus Inc. and accessing the main page. Click on **Order Credit Report** under **Products & Services**.



2. Next to Residential Address, select **Address Format**.



3. All the address options will appear. Choose the one that best correlates with your borrower.



4. Below is an example of a Parsed layout. All required fields need to be completed.



Additional Features

HOW TO CHANGE THE ADDRESS FORMAT

5. For a PO Box, select **PO Box** and complete the required fields:

Residential Address Canadian Address [Address Format](#)

PO Box Num **Mailbox** **Mailbox Num**

Zip **City** **State** **Length**

6. For a Military Address (APO/FPO), select **Military** and complete the required fields:

Residential Address Canadian Address [Address Format](#)

Designation **Num** **Box Num**

Ship's Name

Post Office **State** **Zip** **Length**

7. **RR/HC Addresses** Rural Route and Highway Contract Routes:

Residential Address Canadian Address [Address Format](#)

Designation **Num** **Box Num**

Mailbox **Mailbox Num**

Zip **City** **State** **Length**

8. Lastly, we offer an address format for **Puerto Rican** addresses:

Residential Address Canadian Address [Address Format](#)

Urb. Type **Urbanization Name**

Num **Street Type** **Street Name**

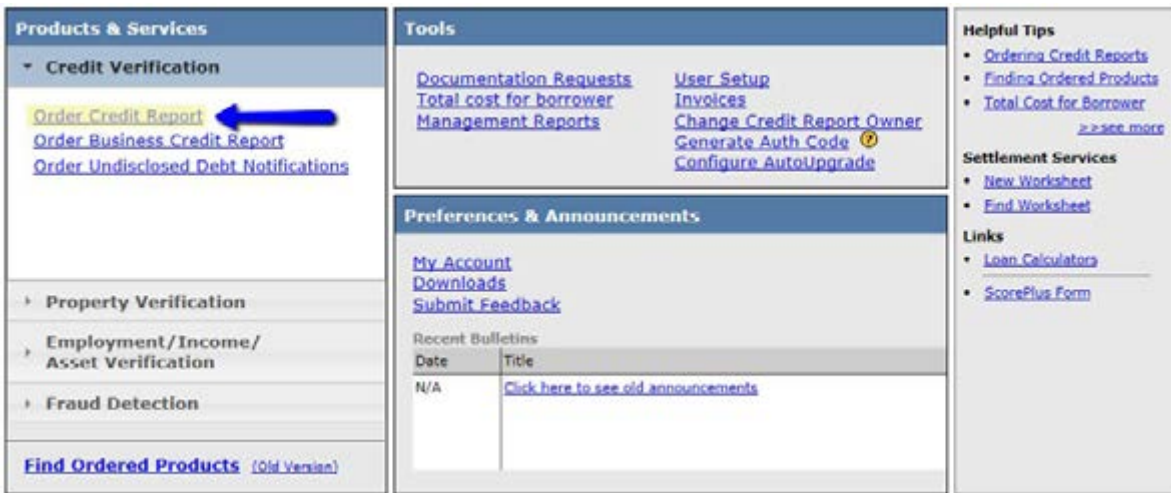
Building Name **Building Num** **Apt Num**

Zip **City** **State** **Length**

Additional Features

HOW TO ORDER A FROZEN CREDIT REPORT USING THE CODE/PIN

1. Start by logging into Credit Plus Inc. and accessing the main page. Click on **Order Credit Report** under **Products & Services**.



2. Enter the borrower information for the required fields shown with an  symbol. Then under Options, click **Enter Access Codes**.

Additional Features

HOW TO ORDER A FROZEN CREDIT REPORT USING THE CODE/PIN

3. Simply type the **Code/Pin** that was given to the borrower by the bureaus and then click **OK**.

CREDIT FREEZE - UNLOCK FILE

These features should only be used when attempting to order a frozen credit file.

| | Borrower | Spouse | |
|----|----------------------|----------------------|----------------------|
| EF | <input type="text"/> | <input type="text"/> | Consumer PIN |
| TU | <input type="text"/> | <input type="text"/> | Consumer Access Code |
| XP | <input type="text"/> | <input type="text"/> | Consumer Thaw PIN |

4. You will then be taken back to the Credit Order screen, once everything is verified, click **Order**.

Credit Order

| | XP | TU | EF |
|--------|-------------------------------------|-------------------------------------|-------------------------------------|
| REPORT | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| SCORE | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| FRAUD | <input type="checkbox"/> | <input type="checkbox"/> | |

Additional Features

HOW TO UN-FREEZE A CREDIT FILE

Equifax

• **By Website:**

https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

• **By Telephone:**

1 800.349.9960

• **By Mail:**

Submit your request in writing to:

Equifax Security Freeze
P.O. Box 105788 Atlanta, GA 30348

Please be sure to include the following:

- Your complete name including any suffix
- Complete address
- SSN
- Date of birth
- Payment (if applicable, please check security fees and requirements for your state). Equifax accepts checks, money orders, or a major credit card (VISA, MasterCard, Discover or American Express)
- For your protection, please also send some proof of identification.

Experian

• **By Website:**

<https://www.experian.com/freeze>

• **By Telephone:**

1 888.397.3742 x 2

• **By Pin Number:**

You received a PIN number when you initiated the freeze. If you forgot your number, you can request a reminder from Experian. You need the PIN to both temporarily and permanently remove the freeze.

You need to state to Experian that you wish to either permanently or temporarily remove the freeze. If it will be a temporary freeze, you must tell Experian who is going to receive your credit report or during what time period the report is to be made available.

Additional Features

HOW TO UN-FREEZE A CREDIT FILE

TransUnion

- **By Website:**

<https://freeze.transunion.com/sf/securityFreeze/indexProcess>

- **By Telephone:**

1 888.909.8872

Our interactive voice response system will guide you through the process. Please have ready your Social Security number, date of birth, Security Freeze PIN, lift type, start and end dates and the payment method to be used to pay the applicable fee, if any, for the service. Please note that it may take up to 15 minutes to process your request. It may take longer if you have lost your Security Freeze PIN.

- **By Mail:**

Complete the Lift section of the Security Freeze Form that was sent to you with the Security Freeze information letter (sent to you after you requested the Security Freeze), and mail it to the address shown at the bottom of the form. Acceptable forms of payment are check, money order, or credit card (American Express, Discover, MasterCard and Visa). When selecting the start date for your temporary lift, be sure to allow mail delivery time for your request to reach TransUnion. It may take up to three business days from date of receipt to process your request to temporarily lift the Security Freeze by mail.

Additional Features

HOW TO FREEZE A CREDIT FILE

Freezing Procedures per Bureau:

Equifax

To request a freeze, Equifax wants you to send a certified letter with seven specific elements to:

Equifax Security Freeze/
P.O. Box 105788
Atlanta, Georgia 30348

The elements are spelled out clearly on the general information page, but they are, basically – name, address, date of birth, SSN, utility bill for proof of address, payment and a police report if you are a victim.

Experian

Before giving you the information you need, Experian will warn you that a security freeze may make your credit life very difficult. Take that with a grain of salt, and then pick your state. You'll send the request by certified or overnight mail to:

Experian
P.O. Box 9554
Allen, TX 75013.

Again, the instructions are listed on the firm's website, but it will call for a name, SSN, date of birth, current and past addresses dating back two years, a copy of your driver's license, and one utility bill.

TransUnion

Send your freeze requests to:

TransUnion/Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834.

A few residents can call instead of write – check the link above. Transunion wants the following on the letter: name, address, SSN, a copy of your driver's license and payment. Freezes will cost usually \$10 per bureau, depending on your state. Also, if you want to take out a new line of credit, you'll have to pay to unfreeze your report, and then again to refreeze it. Credit report freezes are free for identity theft victims.

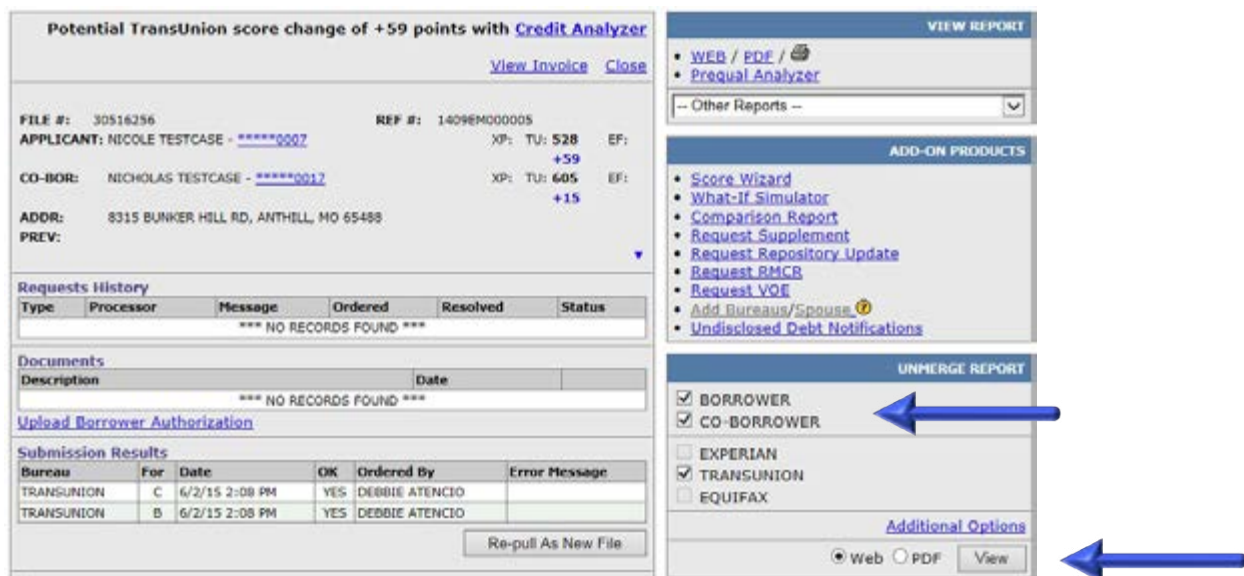
Additional Features

HOW TO REMOVE A BORROWER

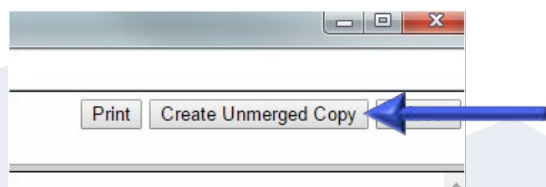
1. Start by logging into Credit Plus Inc. and opening your borrower's file from the main page.



2. After opening the joint credit report number, uncheck the borrower you are removing from the loan and click "View".



3. Once you have selected "View", select **Create Unmerged Copy** and then you will receive a new file number to reissue back into the loan and through an AUS.



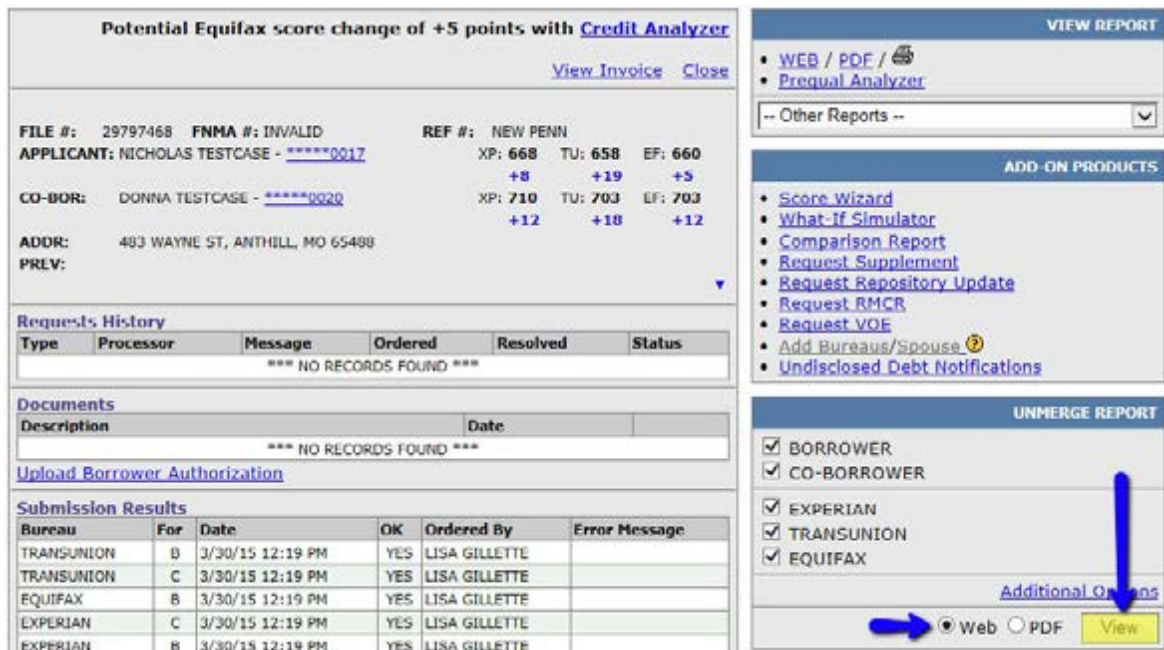
Additional Features

HOW TO SWAP APPLICANTS

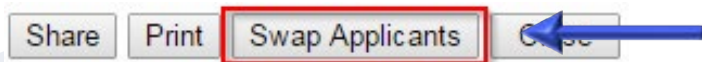
1. Start by logging into Credit Plus Inc. and opening your borrower's file from the main page.



2. After opening the joint credit report number, make sure both borrowers and all bureaus are selected and then click **View** in the Web format.



3. Once you have selected View, you will see a button to **Swap Applicants**. The file number remains the same.



Additional Features

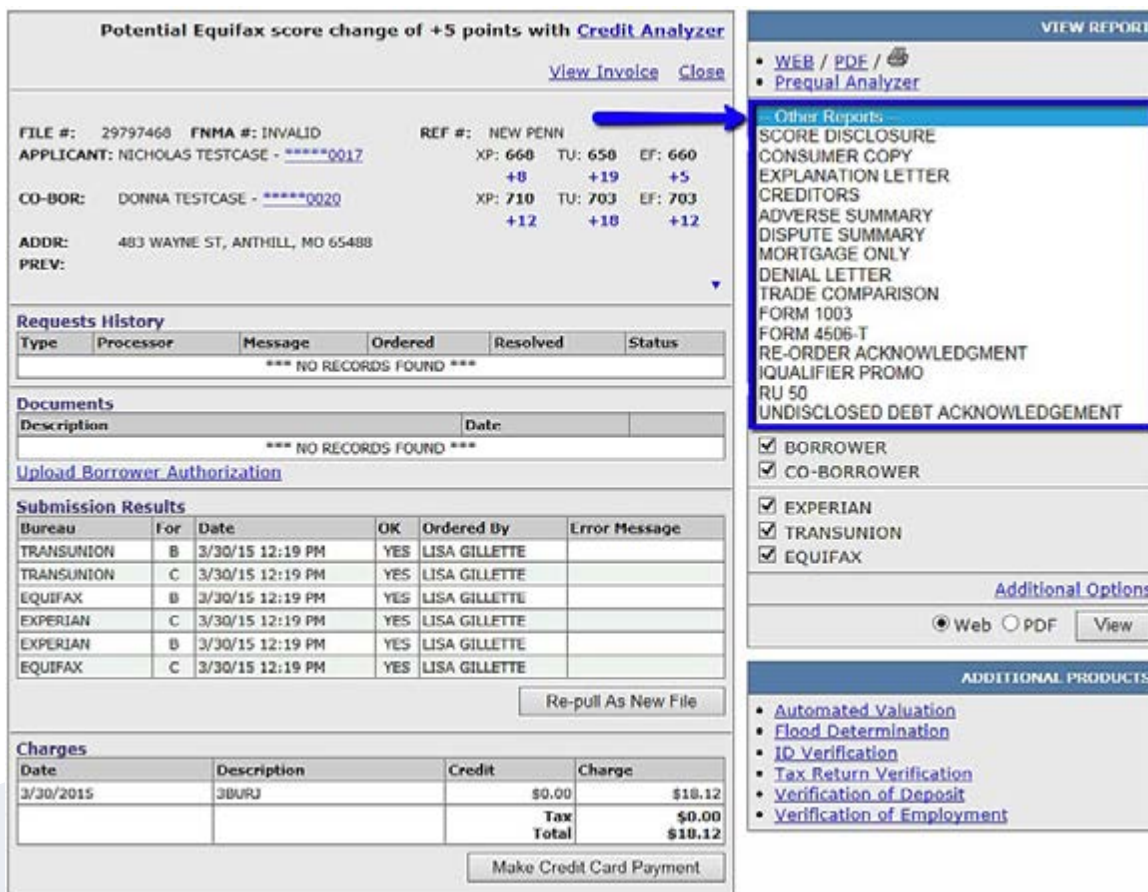
HOW TO VIEW OTHER REPORTS

Credit Plus offers your processing and originating team with some great time saving and customer service features, ALL FOR FREE.

1. Start by logging into Credit Plus Inc. and opening your borrower's file from the main page.



2. This will bring you to your borrowers credit file. On the right hand side of your screen you will see a box that says **VIEW REPORT**. Within that box is a drop down arrow labeled -- **Other Reports** --. Click to drop down all the report options you have to choose from:



Additional Features

HOW TO VIEW OTHER REPORTS

3. Below are samples of all reports:

SCORE DISCLOSURE – Prints a copy of the Notice to Home Loan Applicant.

Type: **Risk Based Pricing (Mortgage) - Mid score only**
 Risk Based Pricing (Mortgage) - All scores
 Risk Based Pricing (Mortgage) - All scores merged
 Risk Based Pricing (Non-Mortgage) - Mid score only
 Risk Based Pricing (Non-Mortgage) - All scores
 Risk Based Pricing (Non-Mortgage) - All scores merged
 Score Disclosure

Borrowers: **SHOW ALL**
 SHOW ALL
 BORROWER ONLY
 SPOUSE ONLY

NUBIA
 31550
 SALISBURY
 800258

CONSUMER COPY – Prints a modified version of a credit report that you can deliver to your borrowers. These are translatable into several languages, and include creditor contact information from a proprietary database.

SHOW ALL
 BORROWER ONLY
 SPOUSE ONLY

English

Share Print Close

CONSUMER COPY IF REQUIRED BY LAW

| | | |
|-------------|----------------------|----------------------------|
| FILE # | 29797468 | CREDIT REPORT PROVIDED BY: |
| REPORT TO | NUBIA TEST ACCOUNT 2 | CREDIT PLUS 2 |
| REFERENCE # | NEW PENN | 31550 WINTERPLACE PKWY |
| APPLICANT | TESTCASE, NICHOLAS | SALISBURY, MD 21804 |

EXPLANATION LETTER – Offers a time-saving feature that allows your processors to interactively type borrower explanations directly into the report. You can also print and deliver this directly to the borrower for self-explanation. It includes only the derogatory information that you choose.

Dear Applicant,

A copy of your credit report has been provided to NUBIA TEST ACCOUNT 2 in association with your recent application.

A brief statement may be required by NUBIA TEST ACCOUNT 2 to explain credit accounts which indicate a past due credit history status, public record items, addresses, and/or credit inquiries. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to NUBIA TEST ACCOUNT 2 promptly. If you are unsure of the explanation(s) required, please contact NUBIA TEST ACCOUNT 2.

IT IS VERY IMPORTANT that you respond to NUBIA TEST ACCOUNT 2 IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to CREDIT PLUS 2.

Please return this letter to:

NUBIA TEST ACCOUNT 2
 31550 WINTERPLACE PKWY
 SALISBURY, MD 21804
 Phone: 8002583488

CREDITORS – Provides a clear and concise list of creditor contact information.

| CREDITORS | | |
|------------------------|--|--------------|
| ACCREDIT HOME | 16550 W BERNARDO D BLDG 1, SAN DIEGO, CA 92127 | 877-683-4466 |
| ACCREDITED HOME LENDER | 15030 AVENUE OF SCIENCE, SAN DIEGO CA 92128 | 877-683-4466 |
| AMER HONDA | 3625 WEST ROYAL LA SUITE 100, IRVING, TX 75063 | 214-2775200 |
| AMERICAN HONDA FINAN | 3625 W ROYAL LANE SUITE 100, IRVING, TX 75063 | 972-929-1566 |

Additional Features

HOW TO VIEW OTHER REPORTS

ADVERSE SUMMARY – Is the listing of only derogatory accounts, without the interaction of the explanation letter.

DISPUTE SUMMARY – A listing of disputed information on the borrower’s credit file.

MORTGAGE ONLY – Removes all other information and produces a report with just mortgage information that you select. Great for FHA lending!

DENIAL LETTER – Print a customizable denial letter with a few clicks of a button.

STATEMENT OF DENIAL, TERMINATION OR CHANGE

Date: 10/22/2015

Lender: CREDIT PLUS UNIVERSITY ACCOUNT

Lender's Address: 31550 WINTERPLACE PKWY City/State/ZIP: SALISBURY, MD 21804

Applicant's Name: NICHOLAS TESTCASE / DONNA TESTCASE

Applicant's Address: 483 WAYNE ST City/State/ZIP: ANTHILL, MO 65488

Description of Account, Transaction or Requested Credit

Application for a Consumer Loan Application for a Mortgage Loan

Application for a Credit Card Request for an Increase of Credit

Other

TRADE COMPARISON – Allows you to quickly see what information is on a report that is different at each bureau. Underwriters get a one-click report accuracy check.

| ID | E C O A | CREDITOR ACCOUNT# | TRADE LINES | | | HI. CREDIT CREDIT LIMIT | BALANCE PAYMENT | 30 | 60 | 90+ | STATUS SOURCE |
|-----|------------------|-----------------------------------|---------------|-------|----------|----------------------------|--------------------|----|----|------------------------|------------------|
| | | | REPORTED DATE | DLA | | | | | | | |
| 2 | J | CIT GROUP SALES FIN 9800567330 | 02/15 | 02/15 | \$116800 | \$115749 840 | 0 | 0 | 0 | AS AGREED XP/TL/UEF | |
| 2 C | J | CIT GROUP SALES FIN 9800567330 | 02/15 | 02/15 | \$116800 | \$115749 840 | 0 | 0 | 0 | AS AGREED XP | |
| 4 C | J | CIT FIN SERV 9800567330 | 01/15 | 01/15 | \$116800 | \$115842 840 | 0 | 0 | 0 | AS AGREED TU | |
| 6 C | J | CIT 9800567330 | 01/15 | 01/15 | \$116800 | \$115842 840 | 0 | 0 | 0 | AS AGREED EF | |

FORM 1003 –

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

Additional Features

HOW TO VIEW OTHER REPORTS

FORM 4506-T –

| | |
|--|---|
| Tax Return Verification Coversheet | CREDIT PLUS 31550 WINTERPLACE PKWY SALISBURY, MD 21804 Phone: (800) 258-3488 |
| INSTRUCTIONS: | |
| 1) Fill out this Tax Return Verification Coversheet and the 4506-T form. Please use black or blue ink and write in CAPS. | |
| 2) Fax signed forms to (800) 258-3287 Unreadable and incomplete forms will delay service or be rejected. | |

RE-ORDER ACKNOWLEDGMENT – An acknowledgment letter for the consumer to understand why credit might be pulled multiple times during the loan process.

UNDISCLOSED DEBT ACKNOWLEDGMENT – This form was designed to help the consumer explain any new inquiries or Tradelines during the mortgage process.

| |
|---|
| UNDISCLOSED DEBT OBLIGATION |
| <p>It is illegal for a person to knowingly withhold debt obligation information regarding a credit application to a financial institution. Withholding such information is mortgage fraud, which is investigated by the Federal Bureau of Investigations (FBI), and is punishable by up to 30 years in federal prison. All additional debt obligations that are expected to exist at or around the time of this transaction closing*, not included on my loan application, are provided below.</p> |

Additional Features

HOW TO VIEW THE ORIGINAL TRADELINES

1. Start by logging into Credit Plus Inc. and opening your borrower's file from the main page.



2. Once in the file, on the right hand side you will see **VIEW REPORT**, click on **WEB** to open the report in the website.



3. Scroll to the tradeline you would like more information on and click the **SOURCE** link **XP/TU/EF**.

[Request New Tradeline](#) [Display Trended Data](#)

| CREDIT | | | | | | | | | | | | | |
|------------------|-----------------------|---|---------------|----------------|----------------------|----------|----------|--------|----|----|-----|--------|--------------------------|
| E C O A | W H O S E | CREDITOR | DATE REPORTED | DATE OPENED | HIGH CREDIT OR LIMIT | BALANCE | PAST DUE | MO REV | 30 | 60 | 90+ | STATUS | SOURCE |
| | | | | DLA | ACCT TYPE | TERMS | | | | | | | |
| B | B | WEICHERT FINANCIAL SRV 10380967 | 07/16 | 06/16 07/16 | \$160700 | \$160700 | \$0 | 1 | 0 | 0 | 0 | M1 | XP/EF |
| B | B | CITIMORTGAGE INC 06208878 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST | 07/17 | 06/16 07/17 | \$160700 | \$160699 | \$0 | 6 | 0 | 0 | 0 | M1 | XP/TU/EF |

Additional Features

HOW TO VIEW THE ORIGINAL TRADELINES

- The **SOURCE** link will take you to **Original Tradelines**. Here you can find how each bureau is reporting specific trades information, such as exact name, account number, opened and reported date, balance, payment, and so much more. Please see below screen shot of Original Tradelines.

Original Tradelines

File: 40071556

| MEGAN TESTCASE | | | | | | | File ID: 1 | | | | | |
|---|--------|---------------|--------|--------------|--------|--------------|------------|----------|--------|-----------------|--------|--------|
| Creditor Name | | Opened | | High Balance | | Credit Limit | | Terms | | Status | | |
| CITIMORTGAGE INC | | 06/16 | | \$160,700 | | \$ — — | | 360 | | AS AGREED | | |
| Account Number | | Reported | | Balance | | Past Due | | ECOA | | 30 - 60 - 90+ | | |
| 06208878 | | 07/17 | | \$160,699 | | \$0 | | B | | 0 - 0 - 0 | | |
| Account Type | KOB | Last Activity | | Payment | | Member ID | | Bureau | | Payment History | | |
| MORT | F | UU/UU | | \$1,131 | | 2570635 | | EXPERIAN | | CCCCC | | |
| Remarks | | | | | | | | | | | | |
| CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST | | | | | | | | | | | | |
| Trended | 06/17 | 05/17 | 04/17 | 03/17 | 02/17 | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 |
| Scheduled (\$) | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 |
| Actual (\$) | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 |
| Balance (\$) | 161830 | 162961 | 164092 | 165223 | 166354 | 167485 | 168616 | 169747 | 170878 | 172009 | 173140 | 174271 |
| Trended | 06/16 | 05/16 | 04/16 | 03/16 | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 |
| Scheduled (\$) | 1131 | — | — | — | — | — | — | — | — | — | — | — |
| Actual (\$) | 1131 | — | — | — | — | — | — | — | — | — | — | — |
| Balance (\$) | 175402 | — | — | — | — | — | — | — | — | — | — | — |

| MEGAN TESTCASE | | | | | | | File ID: 2 | | | | | |
|-----------------------------------|-----|---------------|--|--------------|--|--------------|------------|------------|--|-----------------|--|--|
| Creditor Name | | Opened | | High Balance | | Credit Limit | | Terms | | Status | | |
| CITIMORTGAGE | | 06/16 | | \$160,700 | | \$ — — | | 360 | | AS AGREED | | |
| Account Number | | Reported | | Balance | | Past Due | | ECOA | | 30 - 60 - 90+ | | |
| 06208878 | | 07/17 | | \$160,699 | | \$0 | | B | | 0 - 0 - 0 | | |
| Account Type | KOB | Last Activity | | Payment | | Member ID | | Bureau | | Payment History | | |
| MORT | B | UU/UU | | \$1,131 | | B 0462S015 | | TRANSUNION | | CCCCC | | |
| Remarks | | | | | | | | | | | | |
| CONVENTIONAL REAL ESTATE MORTGAGE | | | | | | | | | | | | |

| MEGAN TESTCASE | | | | | | | File ID: 3 | | | | | |
|---|--------|---------------|--------|--------------|--------|--------------|------------|---------|--------|-----------------|--------|--------|
| Creditor Name | | Opened | | High Balance | | Credit Limit | | Terms | | Status | | |
| CITIMORTGE | | 06/16 | | \$160,700 | | \$ — — | | — — | | AS AGREED | | |
| Account Number | | Reported | | Balance | | Past Due | | ECOA | | 30 - 60 - 90+ | | |
| 06208878 | | 07/17 | | \$160,699 | | \$0 | | B | | 0 - 0 - 0 | | |
| Account Type | KOB | Last Activity | | Payment | | Member ID | | Bureau | | Payment History | | |
| MORT | F | 07/17 | | \$1,131 | | 906FM06418 | | EQUIFAX | | C | | |
| Remarks | | | | | | | | | | | | |
| REAL ESTATE MORTGAGE; CONVENTIONAL MORTGAGE | | | | | | | | | | | | |
| Trended | 07/17 | 06/17 | 05/17 | 04/17 | 03/17 | 02/17 | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 |
| Scheduled (\$) | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 |
| Actual (\$) | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 | 1131 |
| Balance (\$) | 160699 | 161830 | 162961 | 164092 | 165223 | 166354 | 167485 | 168616 | 169747 | 170878 | 172009 | 173140 |

Additional Features

HOW TO GENERATE A COMPARISON REPORT

1. Start by logging into Credit Plus Inc and opening your borrowers file from the main page.

2. Once in the file, on the right hand side you will see ADD-ON PRODUCTS, click the bullet that says Comparison Report

Potential Experian score change of +9 points with [Credit Analyzer](#)
[View Invoice](#) [Close](#)

FILE #: 42377122 REF #: T3ST1NG
 APPLICANT: GARRETT TESTCASE - *****0017 XP: 592 TU: 605 EF: 580
 +9 +16 +5

CO-BOR:
 ADDR: 13743 BLUEWATER CI, ANTHILL, MO 65488
 PREV:

Requests History

| Type | Processor | Latest Message | Ordered | Resolved | Status |
|--------------------------|-----------|----------------|---------|----------|--------|
| *** NO RECORDS FOUND *** | | | | | |

Documents

| Description | Date |
|--------------------------|------|
| *** NO RECORDS FOUND *** | |

[Upload Borrower Authorization](#)

Submission Results

| Bureau | For | Date | OK | Ordered By | Error Message |
|------------|-----|-----------------|-----|------------|---------------|
| EQUIFAX | B | 2/27/18 9:34 AM | YES | MEGAN WITT | |
| EXPERIAN | B | 2/27/18 9:34 AM | YES | MEGAN WITT | |
| TRANSUNION | B | 2/27/18 9:34 AM | YES | MEGAN WITT | |

Re-pull As New File [Order Refresh Report](#)

Charges

| Date | Description | Credit | Charge |
|-----------|-------------------------|--------|----------------|
| 2/27/2018 | JBUR | \$0.00 | \$12.75 |
| 2/27/2018 | SURCHARGE-Credit Assure | \$0.00 | \$0.45 |
| | Tax | | \$0.00 |
| | Total | | \$13.20 |

[Make Credit Card Payment](#)

VIEW REPORT

- [WEB / PDF /](#)
- [Prequal Analyzer](#)

Other Reports

ADD-ON PRODUCTS

- [Score Wizard](#)
- [What-If Simulator](#)
- [Comparison Report](#) ←
- [Request Supplement](#)
- [Request REPOSITORY UPDATE](#)
- [Request RMCR](#)
- [Request VOE](#)
- [Add Bureaus / Spouse](#)
- [Undisclosed Debt Notifications](#)
- [Liens and Judgments Report \(Borrower\)](#)

UNMERGE REPORT

BORROWER
 CO-BORROWER

EXPERIAN
 TRANSUNION
 EQUIFAX

[Additional Options](#)

Web PDF [View](#)

ADDITIONAL PRODUCTS

- [Flood Determination](#)
- [FraudPlus](#)
- [ID Verification](#)
- [Tax Return Verification](#)
- [Verification of Deposit/Assets](#)

Additional Features

HOW TO GENERATE A COMPARISON REPORT

- Choose which file you would like to compare with and select the data you need to analyze. Then, click either Generate Comparison Report or View both reports side-by-side...

42377122 - TESTCASE, GARRETT - *****0017

Choose another file to compare

| File # | Order Date | Bureau | Reference # | Name | SSN | Spouse | Spouse S |
|----------|------------|----------|-------------|-------------------|-----------|--------|----------|
| 41556774 | 12/26/2017 | XP/TU/EF | T3STING | TESTCASE, GARRETT | *****0017 | | |

Instant View Password: _____

Select data to analyze

Applicants: Borrower Co-borrower

Ignore Changes To: Date of Last Activity (Tradeline) Date Reported (Tradeline) Modified Data

Generate Comparison Report >> View both reports side-by-side

- Here is an example of how the Comparison Report looks. The BLUE information is from the old file and the RED information is from the new file.

If the information stays the same, it will show (same).

<< Change report or settings Print Close

Credit Report Comparison

Bureau(s): XP/TU/EF
 Applicant: GARRETT TESTCASE - *****0017
 Co-Applicant:

Summary

| | File 41556774 | File 42377122 |
|----------------|---------------|---------------|
| Order Date | 12/26/2017 | 2/27/2018 |
| Tradelines | 42 | (same) |
| Public Records | 1 | (same) |
| Inquiries | 24 | (same) |

| | File 41556774 | File 42377122 | Net Change | Net % Change |
|---------------|---------------|---------------|------------|--------------|
| Total Balance | \$409,390 | (same) | \$0 | 0.0 % |
| Total Payment | \$3,129 | (same) | \$0 | 0.0 % |

General Information


| | Applicant | | Co-Applicant | |
|-------------|---------------|---------------|---------------|---------------|
| | File 41556774 | File 42377122 | File 41556774 | File 42377122 |
| First Name | GARRETT | (same) | (N/A) | (N/A) |
| Middle Name | | (same) | (N/A) | (N/A) |
| Last Name | TESTCASE | (same) | (N/A) | (N/A) |
| Suffix | | (same) | (N/A) | (N/A) |

To navigate back to the previous screen to make different configurations, Click <<Change report or settings.

Additional Features

HOW TO GENERATE A COMPARISON REPORT

- Here is an example of how the View both reports side-by-side... feature looks. This is literally just two reports being displayed side-by-side.



CREDIT PLUS INC

31550
WINTERPLACE
PKWY,
SALISBURY, MD
21804
Phone: (800)
258-3488
Fax: (800)
258-3287

[Add Product](#)

MERGED INFILE CREDIT REPORT

| | | |
|---------|--------------------------------|----------|
| FILE # | 42377122 FNMA # | DATE COM |
| SEND TO | CREDIT PLUS UNIVERSITY ACCOUNT | DATE ORD |
| | CUST. # 99999MW | REPOSITO |
| | 31550 WINTERPLACE PKWY | PRICE |
| | SALISBURY, MD 21804 | REF. # |


PROPERTY ADDRESS

| APPLICANT | | |
|------------------|---------------------------------------|--------|
| APPLICANT | TESTCASE, GARRETT | CO-APP |
| SOC SEC # | 000-00-0017 DOB | SOC SE |
| MARITAL STATUS | | DEPEND |
| CURRENT ADDRESS | 13743 BLUEWATER CI, ANTHILL, MO 65488 | |
| PREVIOUS ADDRESS | | |

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - CONDI X TESTCASE - 000000017
SCORE: 580
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD
00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR C
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT

TRANSI INION/FICO CLASSIC (04) - CONDI X TESTCASE - 000000017



CREDIT PLUS INC

31550
WINTERPLACE
PKWY,
SALISBURY, MD
21804
Phone: (800)
258-3488
Fax: (800)
258-3287

[Add Product](#)

MERGED INFILE CREDIT REPORT

| | | |
|---------|--------------------------------|----------|
| FILE # | 41556774 FNMA # | DATE COM |
| SEND TO | CREDIT PLUS UNIVERSITY ACCOUNT | DATE ORD |
| | CUST. # 99999MR | REPOSITO |
| | 31550 WINTERPLACE PKWY | PRICE |
| | SALISBURY, MD 21804 | REF. # |

PROPERTY ADDRESS

| APPLICANT | | |
|------------------|---------------------------------------|--------|
| APPLICANT | TESTCASE, GARRETT | CO-APP |
| SOC SEC # | 000-00-0017 DOB | SOC SE |
| MARITAL STATUS | | DEPEND |
| CURRENT ADDRESS | 13743 BLUEWATER CI, ANTHILL, MO 65488 | |
| PREVIOUS ADDRESS | | |

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - CONDI X TESTCASE - 000000017
SCORE: 580
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD
00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR C
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT

TRANSI INION/FICO CLASSIC (04) - CONDI X TESTCASE - 000000017

Additional Features

HOW TO GENERATE INSTANT VIEW

1. Start by going to CreditPlus.com and next to the word **CLIENTS**, click **LOGIN**.



2. Right below the **SECURITY NOTICE**:, in orange letters, click **Instant View**.

SECURITY NOTICE: The use of this system may be monitored for computer security purposes. Any unauthorized access to this system is prohibited and is subject to criminal and civil penalties under Federal Laws including, but not limited to, the Computer Fraud and Abuse Act and the National Information Infrastructure Protection Act.

[Reset Password](#) | [Instant View](#) ←

3. You will be brought to a screen that looks like this:

- Refer to the Instant View password found under the **MISCELLANEOUS** section of the credit report. (Ex. AV-6FAD2A4)

- Place the **FILE #** in the **IDENTIFIER # FIELD**.

- Place the instant view password in the **PASSWORD** field.

4. Check **Additional Options** for choice of seeing edited or un-edited file.
5. Click **Submit** and this will take you to see the file.

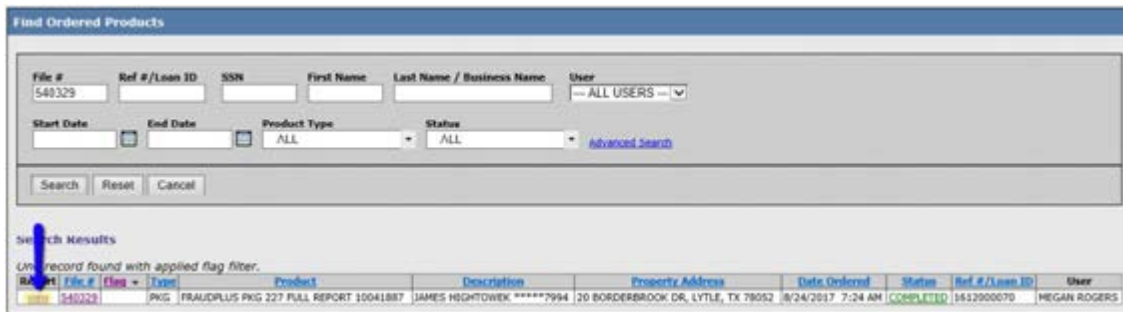
Additional Features

HOW TO EDIT A FRAUDPLUS REPORT

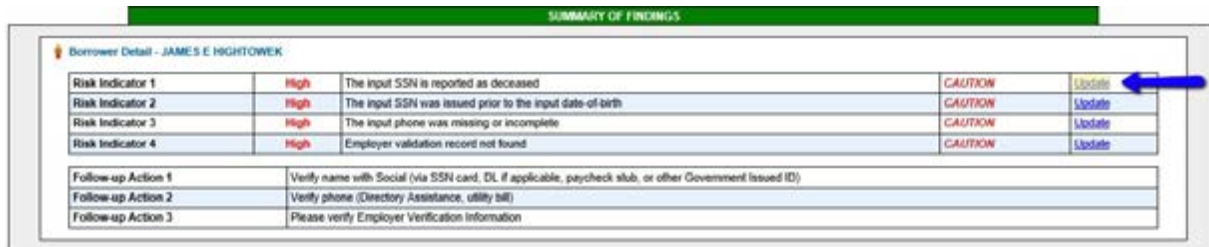
1. Start by logging into Credit Plus Inc. and opening your borrower's file from the main page.



2. On the left hand side, select **View** to open the report.



3. Scroll to the section you need to edit and click **Update**.



4. The Note Log will appear allowing you to type a note and change the status of the Risk Indicator. Once complete, click **OK**.



Additional Features

HOW TO EDIT A FRAUDPLUS REPORT

5. This note will now be displayed on the report for all future viewings.

| SUMMARY OF FINDINGS | | | | |
|-------------------------------------|------|---|---------|------------------------|
| Borrower Detail - JAMES E HIGHTOWEK | | | | |
| Risk Indicator 1 | High | The input SSN is reported as deceased | CLEARED | Update |
| | | Note Log: Confirmed by Social Security Card; Caution -> Cleared - (MEGAN ROGERS, 08/24/2017 07:35:43 AM) | | |

6. There is an additional section at the bottom of the Summary of Findings to input any other information needed to clear the Risk Indicators. This section is called **REMARKS**. To add a new remark, click **Add comments**.

| SUMMARY OF FINDINGS | | | | |
|--|---|---|---------|------------------------------|
| Borrower Detail - JAMES E HIGHTOWEK | | | | |
| Risk Indicator 1 | High | The input SSN is reported as deceased | CAUTION | Update |
| Risk Indicator 2 | High | The input SSN was issued prior to the input date-of-birth | CAUTION | Update |
| Risk Indicator 3 | High | The input phone was missing or incomplete | CAUTION | Update |
| Risk Indicator 4 | High | Employer validation record not found | CAUTION | Update |
| Follow-up Action 1 | Verify name with Social (via SSN card, DL, if applicable, paycheck stub, or other Government issued ID) | | | |
| Follow-up Action 2 | Verify phone (Directory Assistance, utility bill) | | | |
| Follow-up Action 3 | Please verify Employer Verification Information | | | |
| Property Detail - 20 BORDERBROOK DR, LYTLE, TX 78152 | | | | |
| No risk indicators found | | | | |
| Participant Detail | | | | |
| No risk indicators found | | | | |
| REMARKS | | | | Add comments |

7. Type in the Note: box and then click **OK** to save.

Remark Entry ✕

Add

Note:

SSN Risk Indicator Cleared

↑
↓

➔
OK
Cancel

| | |
|--|------------------------------|
| REMARKS | Add comments |
| 1. SSN Risk Indicator Cleared - MEGAN ROGERS, 08/24/2017 08:28:53 AM | |

Additional Features

HOW TO MAKE A CREDIT CARD PAYMENT

An extra credit card service fee will usually be added to the payment. A valid Visa, MasterCard, or Discover credit card is required.

All fields in this form are required. The charge amount is imported directly from the invoice data. The service charge will be automatically added to the amount; do not add this yourself. If any stored credit card data is available, the system will automatically insert the billing information and obscured card number. Contact your administrator for information about stored credit card numbers. Otherwise, the system will place the consumer's name and address on the form, with the expectation that you will be using the consumer's credit card to pay for this report.

Pay with Credit Card

A \$1.00 or 5.00 % service charge (whichever is greater) will be added to your payment.

Amount Ⓡ

Billing Information

Name Ⓡ

Street Address Ⓡ

Zip Ⓡ **City** Ⓡ **State** Ⓡ

Card Number Ⓡ **Exp. Month** Ⓡ **Exp. Year** Ⓡ

Card Verification Value ?

I certify that the cardholder has authorized any related charges for the next 90 days to be applied to this card.

Type in the card number and specify the expiration date. To continue, press the **Next** button.

When you complete the billing information form, you will be shown a confirmation form. Verify that everything is correct, and press the **Submit** button. If you see an error in the confirmation notice, press the **Back** button and correct the billing data.

When you submit the credit card payment, you will see a **Credit Card Result** screen. This process usually takes a few seconds to verify the credit card information. Once the card is accepted or denied, you will be shown the order number, payee, authorization code, payment amount, and date of the payment.

Additional Features

CREDIT REPORT REFERENCE GUIDE

2 Add Product

1 31550 WINTERPLACE PKWY, SALISBURY, MD 21804
 Phone: (800) 258-3488
 Fax: (800) 258-3287

MERGED INFILE CREDIT REPORT
 Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.
 Public Records Found For: Applicant Spouse

3 FILE # 35520116 FNMA # **4** DATE COMPLETED 8/22/2016 **5** RQD' BY MEGAN ROGERS
 SEND TO CREDIT PLUS UNIVERSITY ACCOUNT **4** DATE ORDERED 8/22/2016 **5** PRPD' BY
 CUST. # 99999NC REPOSITORIES XP/TU/EF PRPD' BY
 31550 WINTERPLACE PKWY PRICE LOAN TYPE
 SALISBURY, MD 21804 REF. # 5004449

PROPERTY ADDRESS

| 6 APPLICANT | | | 6 CO-APPLICANT | | |
|------------------|--------------------------------|-----|----------------|--------------|-----|
| APPLICANT | AMERICA, ANDY | | CO-APPLICANT | AMERICA, AMY | |
| SOC SEC # | 999-60-3333 | DOB | SOC SEC # | 500-60-2222 | DOB |
| MARITAL STATUS | MARRIED | | DEPENDENTS | | |
| CURRENT ADDRESS | 123 MAIN ST, ANTHILL, MO 65488 | | LENGTH | | |
| PREVIOUS ADDRESS | | | LENGTH | | |

7 SCORE MODELS

7 EQUIFAX/FICO CLASSIC V5 FACTA - ANDY AMERICA - 999603333
 SCORE: 724

TRANSUNION/FICO CLASSIC (04) - ANDY AMERICA - 999603333
 SCORE: 740

EXPERIAN/FAIR, ISAAC (VER. 2) - ANDY AMERICA - 999603333
 SCORE: 742

EQUIFAX/FICO CLASSIC V5 FACTA - AMY AMERICA - 500602222
 SCORE: 750

TRANSUNION/FICO CLASSIC (04) - AMY AMERICA - 500602222
 SCORE: 739

EXPERIAN/FAIR, ISAAC (VER. 2) - AMY AMERICA - 500602222
 SCORE: 728

8 **CREDIT**

| E C O A | W H O S E | CREDITOR | DATE REPORTED | DATE OPENED | HIGH CREDIT OR LIMIT | BALANCE | PAST DUE | MO REV | 30 | 60 | 90+ | STATUS | | |
|--|-----------------------|---|---------------|----------------|----------------------|------------------------|--------------|--------------|--------------|--------------|--------------|-----------------------|--------------|--------------|
| | | | | DLA | ACCT TYPE | TERMS | | | | | | | | |
| B | J | <u>BEST EVER MORTGAGE</u> 00000000000000502088 | 07/16 | 05/11 07/16 | \$220000 MTG | \$210279 360 \$1691 | \$0 | 36 | 0 | 0 | 0 | M1 <u>XP/TU/EF</u> | | |
| PAYING UNDER A PARTIAL PAYMENT AGREEMENT | | | | | | | | | | | | | | |
| | | Trended | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 |
| | | Scheduled (\$) | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 |
| | | Actual (\$) | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 |
| | | Balance (\$) | 210279 | 210679 | 211079 | 211479 | 211879 | 212279 | 212679 | 213079 | 213479 | 213879 | 214279 | 214679 |

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

CREDIT PLUS 2: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287
 The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

Additional Features

CREDIT REPORT REFERENCE GUIDE

1 PROCESSING CENTER CONTACT INFORMATION

2 ADD PRODUCT – This link has been added to all credit reports in order to facilitate ordering of products through the website and LOS systems. This link will appear on credit reports on the Credit Plus website as well as your LOS system.

3 FILE # - The credit report file number

SEND TO -The company requesting the report

PROPERTY ADDRESS

DATE COMPLETED/DATE ORDERED

4 REPOSITORIES -The credit bureaus that the FICO score was requested

PRICE

REFERENCE NUMBER -The loan #/reference # that was input upon ordering

5 REQUESTED BY – Name of the user who ordered the credit report

6 LOAN TYPE - Allows you to fully customize the loan types that appear on the Credit Order screen and the associated purpose codes.

7 APPLICANT / CO-APPLICANT INFORMATION - Identifying information for the applicant (and co-applicant if the report is a joint report), including Social Security number, date of birth, marital status, dependents, along with the current address and previous address.

8 SCORE MODELS - Displays the score for each of the three bureaus and you can then choose to display the Factors and Reasons, Factor Codes Only, or None.

FICO REASON CODES

| DESCRIPTION | FICO® Risk Score, Classic |
|--|---------------------------|
| No Adverse Factor | 00 |
| Amount owed on accounts is too high | 01 |
| Level of delinquency on accounts | 02 |
| Proportion of loan balances to loan amounts is too high | 03 |
| Lack of recent installment loan information | 04 |
| Too many accounts with balances | 05 |
| Too many consumer finance company accounts | 06 |
| Account payment history is too new to rate | 07 |
| Too many inquiries last 12 months | 08 |
| Too many accounts recently opened | 09 |
| Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high | 10 |
| Amount owed on revolving accounts is too high | 11 |

Additional Features

CREDIT REPORT REFERENCE GUIDE

| | |
|---|-----|
| Length of time accounts have been established | 14 |
| Lack of recent bank/national revolving information | 15 |
| Lack of recent revolving account information | 16 |
| No recent non-mortgage balance information | 17 |
| Number of accounts with delinquency | 18 |
| Date of last inquiry too recent | 19 |
| Time since derogatory public record or collection is too short | 20 |
| Amount past due on accounts | 21 |
| Serious delinquency, derogatory public record or collection filed | 22T |
| No recent revolving balances | 24 |
| Too few accounts currently paid as agreed | 27 |
| Number of established accounts | 28 |
| No recent bank/national revolving balances | 29 |
| Time since most recent account opening is too short | 30 |
| Serious delinquency, and public record or collection filed | 38 |
| Serious delinquency | 39 |
| Derogatory public record or collection filed | 40 |
| Length of time consumer finance company loans have been established | 98 |

8 KOB (KIND OF BUSINESS) CODES -

These represent the first letter in a KOB code. A second letter is added to specify a particular category in each of these levels.

| | | |
|--|--|-----------------------------------|
| A AUTOMOTIVE | K CONTRACTORS | S SPORTING GOODS |
| B BANKS AND S&LS | L LUMBER, BUILDING MATERIAL, HARDWARE | T FARM AND GARDEN SUPPLIES |
| C CLOTHING | M MEDICAL AND RELATED HEALTH | U UTILITIES AND FUEL |
| D DEPARTMENT, VARIETY AND RETAIL | N CREDIT CARD AND TRAVEL/ENTERTAINMENT COMPANIES | V GOVERNMENT |
| E EMPLOYMENT | O OIL COMPANIES | W WHOLESALE |
| G GROCERIES | P PERSONAL SERVICES OTHER THAN MEDICAL | X ADVERTISING |
| H HOME FURNISHINGS | Q FINANCE COMPANIES (OTHER THAN PERSONAL FINANCE COMPANIES) | Y COLLECTION |
| I INSURANCE | R REAL ESTATE AND PUBLIC ACCOMMODATIONS | Z MISCELLANEOUS |
| J JEWELRY, CAMERAS, AND COMPUTERS | | |

8 CREDIT

| E C O D E | W H O S E | C C R E D I T O R | D D A T E R E P O R T E D | E D A T E O P E N E D | G H I G H C R E D I T O R L I M I T | I B A L A N C E | K P A S T D U E | L M O R E V | M 3 0 | 6 0 | 9 0 + | N S T A T U S | O S O U R C E | |
|--|-----------------------|---|---|---|--|--------------------------------------|--------------------------------------|----------------------------|-------------|--------|-------------|---------------------------------|---------------------------------|------------------|
| | | | | | | | | | | | | | | F D L A |
| B | J | BEST EVER MORTGAGE 00000000000000502088 | 07/16 | 05/11 07/16 | \$220000 MTG | \$210279 360 \$1691 | \$0 | 36 | 0 | 0 | 0 | M1 XP/TU/EF | | |
| PAYING UNDER A PARTIAL PAYMENT AGREEMENT | | | | | | | | | | | | | | |
| P | | Trended | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 |
| Q | | Scheduled (\$) | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 |
| R | | Actual (\$) | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 | 1691 |
| S | | Balance (\$) | 210279 | 210679 | 211079 | 211479 | 211879 | 212279 | 212679 | 213079 | 213479 | 213879 | 214279 | 214679 |

Additional Features

CREDIT REPORT REFERENCE GUIDE

8 CREDIT

| | |
|---|--|
| <p>A ECOA - This code is used to identify the responsible party for public records, inquiries and alerts as well as tradelines.</p> <p>A: Authorized user - A joint account where the borrower is an authorized user, but has no contractual responsibility.</p> <p>I: Individual account - An account solely for this borrower.</p> <p>B: Borrower's account - An account solely for the borrower.</p> <p>C: Co-borrower's account - An account solely for the co-borrower.</p> <p>J: Joint account - An account for which both spouses are liable.</p> <p>M: Maker - An account where the borrower is primarily responsible, having a cosigner [or Co-maker] with no spousal relationship to assume liability if the borrower defaults.</p> <p>S: Co-maker - An account for which the borrower is the co-signer, with no spousal relationship, who becomes liable if the primary signer [or Maker] defaults.</p> <p>P: Participating account - A joint account for which contractual liability cannot be determined.</p> <p>T: Terminated - A joint/co-signed account where the borrower is no longer associated with the account.</p> <p>X: Deceased - The borrower has been reported deceased.</p> <p>U: Undesignated account - Account that has not yet been designated.</p> | <p>J TERMS - The first number indicates # of months, and the second figure indicates the amount.</p> |
| <p>B WHOSE</p> <p>B: Account returns from repositories under borrower's name</p> <p>C: Account returns from repositories under co-applicant's name</p> <p>J: Account returns from the repositories under both applicant and co-applicant names</p> | <p>K PAST DUE - This is the amount that is past due on the account.</p> |
| <p>C CREDITOR - This shows the name of the creditor that the borrower has an account with, as well as the Account Number beneath it. The Late Days tells you the dates of late payments and number of days they were past due.</p> | <p>L MO REV - This field indicates the number of months this account has been reviewed by the bureau.</p> |
| <p>D DATE REPORTED - This is the date of the last report the creditor gave to the credit bureau.</p> | <p>M 30/60/90 - These fields indicate how many times the account has been 30, 60, or 90 days past due.</p> |
| <p>E DATE OPENED - The date that the account was originally opened.</p> | <p>N STATUS RATING CODES</p> <p>I: Installment</p> <p>R: Revolving</p> <p>M: Mortgage</p> <p>O: Open Account</p> <p>C: Closed</p> <p>1: as agreed</p> <p>2: 30 day late</p> <p>3: 60 day late</p> <p>4: 90 day late</p> <p>5: 120+ day late, settled</p> <p>7: BK</p> <p>8: repo/foreclosure</p> <p>9: charge off/collection</p> |
| <p>F DLA - This is the date of the last recorded activity on the account.</p> | <p>STATUS</p> <p>AS AGREED - current/as agreed</p> <p>BANKRUPTCY - bankruptcy</p> <p>CHARGE OFF - charge off</p> <p>CLOS NP AA -Closed/Not paid as agreed</p> <p>CLOSED - closed account</p> <p>CO NOW PAY -now paying/was chrg off</p> <p>COLLECTION - placed for collection</p> <p>CRCDLOST - credit card lost</p> <p>CUR WAS 120+ - current was 120+</p> <p>CUR WAS 30 - "" 30</p> <p>CUR WAS 60 - "" 60</p> <p>CUR WAS 90 - "" 90</p> <p>CUR WAS BK - "" bankrupt</p> <p>CUR WAS COLL - "" collection</p> <p>CUR WAS FORE - "" foreclosure</p> <p>CUR WAS REPO - "" repossessions</p> <p>CURRENT - current</p> <p>DEFRD PAY - payment deferred</p> <p>DELETED - deleted</p> <p>DELINQ 120+ - 120+ days</p> <p>DELINQ 30 - 30 days</p> <p>DELINQ 60 - 60 days</p> <p>DELINQ 90 - 90 days</p> <p>FORECLOS - foreclosure</p> <p>GOV CLAIM - Claim filed w/ gvrnmnt</p> <p>INACTIVE - inactive</p> <p>NO STATUS - no status</p> <p>PAID - paid account</p> <p>PAID CHGOFF - paid was charge off</p> <p>PAID COLL - Paid was collection</p> <p>PAID FORE - paid was foreclosure</p> <p>PAID REPO - paid was repossession</p> <p>PAY PLAN - under payment plan</p> <p>PD WAS 120+ - paid was 120+</p> <p>PD WAS 30 - paid was 30</p> <p>PD WAS 60 - paid was 60</p> <p>PD WAS 90 - paid was 90</p> <p>REPOSESS - repossession</p> <p>SCNL - Cannot locate consumer</p> <p>SETTLED - settled</p> <p>TOO NEW RT - too new to report</p> <p>TRANSFERRED - transferred account</p> <p>VOL SUR - voluntary surrender</p> |
| <p>G HIGH CREDIT OR LIMIT - This is the highest amount borrowed on this account. This shows only if it is a charge account.</p> | <p>O SOURCE - This field describes which of the three bureaus the tradeline data is from.</p> |
| <p>H ACCT TYPE</p> <p>MTG: Mortgage</p> <p>INST: Installation account</p> <p>AUTO: Auto loan</p> <p>COLL: Account in collections</p> <p>REV: Revolving account</p> <p>OPEN: Open account</p> <p>EDU: Education account</p> <p>COSI: Co-signer account</p> <p>LEAS: Leasing account</p> | <p>TRENDED CREDIT DATA</p> <p>P TRENDED - Shows 24 months for Equifax prior to the date reported (30 months for TransUnion).</p> |
| <p>I BALANCE - The amount of money owed on the account as of the last date reported.</p> | <p>Q SCHEDULED (\$) - The scheduled amount due</p> <p>R ACTUAL (\$) - The actual payment made by the borrower</p> <p>S BALANCE (\$) - The overall account balance</p> |

Additional Features

CREDIT REPORT REFERENCE GUIDE

| 9 COLLECTION ACCOUNTS | | | | |
|------------------------------|---|----------|--------------------------------|---------|
| *** NONE *** | | | | |
| 10 INQUIRIES (LAST 120 DAYS) | | | | |
| XP/TU | J | 07/23/16 | MOBIL OIL | UNKNOWN |
| XP/TU | J | 07/23/16 | DELL COMPUTERS | UNKNOWN |
| XP/TU | J | 06/24/16 | FARMERS TRUST | UNKNOWN |
| XP/TU | J | 06/24/16 | NLE FINANCIAL | UNKNOWN |
| XP/TU | J | 06/07/16 | SMG FINANCIAL | UNKNOWN |
| XP/TU | J | 05/24/16 | PROVIDENT BANK | UNKNOWN |

| 11 PUBLIC RECORDS | | | | |
|---|---|----------|---|--|
| B B MEMBER Docket #: A Source: TU | File Date: 10/15 Amount: \$400 Status Date: 10/15 | C | Plaintiff: Action Type: JUDGMENT Status: JUDGMENT | |
| B B MEMBER Docket #: A Source: TU | File Date: 10/14 Amount: \$75 Status Date: 10/14 | | Plaintiff: Action Type: JUDGMENT Status: JUDGMENT | |
| B B MEMBER Docket #: A Source: EF | File Date: --/-- Amount: - Status Date: --/-- | | Plaintiff: Action Type: JUDGMENT Status: SETTLED | |
| B B MEMBER Docket #: A Source: EF | File Date: --/-- Amount: - Status Date: --/-- | | Plaintiff: Action Type: JUDGMENT Status: SETTLED | |
| C C MEMBER Docket #: A Source: EF | File Date: --/-- Amount: - Status Date: --/-- | | Plaintiff: Action Type: JUDGMENT Status: SETTLED | |
| C C MEMBER Docket #: A Source: EF | File Date: --/-- Amount: - Status Date: --/-- | | Plaintiff: Action Type: JUDGMENT Status: SETTLED | |

| 12 TRADE SUMMARY | | | | | | |
|-------------------|-----------|---------------|------------------|-------------|----------|--|
| | # | BALANCE | HIGH CREDIT | PAYMENTS | PAST DUE | |
| MORTGAGE | 3 | 124268 | 139401 | 1224 | 0 | |
| AUTO | 0 | 0 | 0 | 0 | 0 | |
| EDUCATION | 0 | 0 | 0 | 0 | 0 | |
| OTHER INSTALLMENT | 3 | 0 | 0 | 0 | 0 | |
| OPEN | 0 | 0 | 0 | 0 | 0 | |
| REVOLVING | 11 | 9527 | 40907 | 389 | 0 | |
| OTHER | 0 | 0 | 0 | 0 | 0 | |
| TOTAL | 17 | 133795 | 180308 | 1613 | 0 | |
| SECURED DEBT | | 124268 | OLDEST TRADELINE | | 07/98 | |
| UNSECURED DEBT | | 9527 | DEBT/HIGH CREDIT | | 74% | |

| 13 DEROGATORY SUMMARY | | | | | |
|-----------------------|---|----------|---|-------------------|-------|
| CHARGE OFFS: | 0 | 30 DAYS: | 1 | INQUIRIES: | 6 |
| COLLECTIONS: | 0 | 60 DAYS: | 0 | MOST RECENT LATE: | 09/14 |
| BANKRUPTCY: | 0 | 90 DAYS: | 0 | DISPUTES: | 0 |
| PUBLIC RECORDS: | 6 | OTHER: | 0 | | |

| 14 MORTGAGE SUMMARY | | |
|------------------------|-----------|--------------|
| | APPLICANT | CO-APPLICANT |
| # OF 30 DAY MTG DELINQ | 0 | 0 |
| # OF 60 DAY MTG DELINQ | 0 | 0 |
| # OF 90 DAY MTG DELINQ | 0 | 0 |
| # OF INQUIRIES | 6 | 0 |
| TRADELINE COUNT | 17 | 0 |

15 MISCELLANEOUS INFORMATION

- Instant View Password: AV-4E8E805

- To verify the authenticity of this credit report, please visit <https://credit.creditplus.com> and click on the Instant View link. Enter Identifier # 35534031 and password AV-4E8E805 to view the report. For any inquiries regarding this report or services provided by CREDIT PLUS 2 please contact us at (800) 258-3488.

Additional Features

CREDIT REPORT REFERENCE GUIDE

- 9 COLLECTION ACCOUNTS** – Outlines any account that is delinquent or past-due and has been transferred from routine account to the collection department (or a collection agency).
- 10 INQUIRIES (LAST 120 DAYS)** - Displays hard inquiries for the last 90 days, 120 days, year, or two years.
- 11 PUBLIC RECORDS** - Shows public record information, including the court name, docket number, source, filing date, status date, plaintiff, action type, amount in question, and status text.

| | | |
|---|--|---|
| <p>A</p> <p>DOCKET # - The official court document number.</p> <p>SOURCE- Equifax, TransUnion, Experian.</p> | <p>B</p> <p>FILE DATE - Month and year the information was reported to the credit repository file/filed initially at the court.</p> <p>AMOUNT - The dollar amount involved in the case.</p> <p>STATUS DATE- The date of last activity.</p> | <p>C</p> <p>PLAINIFF - Information regarding the plaintiff or additional notes, such as the location where the information is filed, i.e., records or deeds, county common pleas, etc.</p> <p>ACTION TYPE – Type of legal action placed.</p> <p>STATUS- The condition of the account as of the current month reporting.</p> |
|---|--|---|

- 12 TRADE SUMMARY** - Summarizes account, balance, payment, and past due amounts for mortgages, auto loans, education loans, other installment plans, open accounts, revolving accounts, other accounts, and overall. Additionally, gives balance totals for secured and unsecured debt.
- 13 DEROGATORY SUMMARY** - Summarizes all derogatory information. It gives totals for charge-offs, collections, bankruptcies, public records, 30/60/90 day delinquencies, inquiries, and other derogatory items.
- 14 MORTGAGE SUMMARY** - Summarizes derogatory mortgage information. It gives totals for delinquent mortgage accounts, inquiries, and tradelines and is separated by borrower. This summary is intended to meet the US Bank Home Mortgage underwriting requirements.
- 15 MISCELLANEOUS INFORMATION** - This section will contain the Instant View information
 Instant View is a feature that allows retrieval of a PDF credit report without logging in to the system. To use Instant View, you must have an Identifier # and an Instant View Password.
 You may allow a lender to view a consumer's credit report directly the Credit Plus website using Instant View. To do this, give the lender the Identifier #, the Instant View password, and direct them to creditplus.com. Although you may give an Instant View password to a lender, never disclose your regular login name or password. Instant view is disabled for files older than 180 days.

Additional Features

CREDIT REPORT REFERENCE GUIDE

| 16 | SOURCE OF INFORMATION |
|----|--|
| 1 | EXPERIAN - PULLED ON: 08/23/16 NAME: PATRICK PURCHASER 999121234 DOB: 05/01/70 SSN: 999121234 ADDRESS: 1234 MAIN STREET, BALTIMORE, MD 20600 EMPLOYER: EMPLOYER X// |
| 2 | EXPERIAN - PULLED ON: 08/23/16 NAME: LORRAINE PURCHASER 999565678 DOB: 05/01/72 SSN: 999565678 ADDRESS: 1234 MAIN STREET, BALTIMORE, MD 20600 EMPLOYER: EMPLOYER X// |
| 3 | TRANSUNION - PULLED ON: 08/23/16 - INFILE DATE: 08/01/10 NAME: PATRICK PURCHASER NAME: DOB: 05/01/70 SSN: 999121234 ADDRESS: 1234 MAIN ST, ANTHILL, MO 65488 - REPORTED 08/15 EMPLOYER: EMPLOYER X/PROFESSIONAL/ |
| 4 | TRANSUNION - PULLED ON: 08/23/16 - INFILE DATE: 08/01/10 NAME: LORRAINE PURCHASER NAME: DOB: 05/01/72 SSN: 999565678 ADDRESS: 1234 MAIN ST, ANTHILL, MO 65488 - REPORTED 08/15 EMPLOYER: EMPLOYER Y/PROFESSIONAL/ |
| 5 | EQUIFAX - PULLED ON: 08/23/16 - INFILE DATE: N/A NAME: PATRICK PURCHASER SSN: 999121234 |
| 6 | EQUIFAX - PULLED ON: 08/23/16 - INFILE DATE: N/A NAME: LORRAINE PURCHASER SSN: 999565678 |
| 17 | CREDITORS |
| | HSBC/SUZUKI , 800-333-4563 |
| 18 | DISCLAIMER |

An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

| | | |
|---|--|---|
| EXPERIAN PO BOX 4500 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess | TRANSUNION PO BOX 2000 CHESTER, PA 19016 800-888-4213 transunion.com/myoptions | EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra |
|---|--|---|

16 SOURCE OF INFORMATION - Shows any variation of borrower information reported from the bureaus including SSN, address, DOB and employer.

17 CREDITORS - A list of creditor's normally including address and phone number.

18 DISCLAIMER - Displays verbiage on where the information on the credit report originated from and how to dispute discrepancies.

Additional Features

CREDIT REPORT REFERENCE GUIDE

19

CONSUMER EXPLANATION LETTER

FILE #: 35534031
LOAN TYPE: CONV
REFERENCE #:
APPLICANT: PURCHASER, PATRICK
CO-APPLICANT: PURCHASER, LORRAINE
ADDRESS: 123 MAIN ST
 ANTHILL, MO 65488

RE: CREDIT ACCOUNTS AND INQUIRIES

CREDIT REPORT PROVIDED BY:
 CREDIT PLUS 2
 31550 WINTERPLACE PKWY
 SALISBURY, MD 21804
 VOICE: (800) 258-3488
 FAX (800) 258-3287

Dear Applicant,

A copy of your credit report has been provided to CREDIT PLUS UNIVERSITY ACCOUNT in association with your recent application.

A brief statement may be required by CREDIT PLUS UNIVERSITY ACCOUNT to explain credit accounts which indicate a past due credit history status, public record items, addresses, and/or credit inquiries*. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to CREDIT PLUS UNIVERSITY ACCOUNT promptly. If you are unsure of the explanation(s) required, please contact CREDIT PLUS UNIVERSITY ACCOUNT.

IT IS VERY IMPORTANT that you respond to CREDIT PLUS UNIVERSITY ACCOUNT IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to CREDIT PLUS 2.

Please return this letter to:
 CREDIT PLUS UNIVERSITY ACCOUNT
 31550 WINTERPLACE PKWY
 SALISBURY, MD 21804
 Phone: 8002583488

* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

TRANSUNION
 PO BOX 2000
 CHESTER, PA 19016
 800-688-4213
 transunion.com/myoptions

EXPERIAN
 PO BOX 4500
 ALLEN, TX 75013
 888-397-3742
 www.experian.com

EQUIFAX
 PO BOX 740241
 ATLANTA, GA 30374
 800-685-1111
 www.equifax.com/fora

The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

U.S. Criminal Code, Section 1010, Title 18, U.S.C., "Department of Housing and Urban Development and Federal Housing Administration transactions", Provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Department . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years or both."

19 CONSUMER EXPLANATION LETTER - A letter given to the consumer where they provide explanations of each derogatory account on the credit report as well as public records, addresses, inquiries and name variations.

Additional Features

CREDIT REPORT REFERENCE GUIDE

20

Your Credit Score and the Price You Pay for Credit

| Your Credit Score | |
|--|---|
| Your credit score | 675 Source: EXPERIAN Model: EXPERIAN/FAIR, ISAAC (VER. 2) Date: 08/23/16 |
| Understanding Your Credit Score | |
| What you should know about credit scores | Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes. |
| How we use your credit score | Your credit score can affect whether you can get a loan and how much you will have to pay for that loan. |
| The range of scores | Scores range from a low of 320 to a high of 844. Generally, the higher your score, the more likely you are to be offered better credit terms. |
| How your score compares to the scores of other consumers | Your credit score ranks higher than 38 percent of U.S. consumers. |
| Key factors that adversely affected your credit score | |
| Checking Your Credit Report | |
| What if there are mistakes in your credit report? | You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate. |
| How can you obtain a copy of your credit report? | Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report: By telephone: Call toll-free: 1-877-322-8228 On the web: Visit www.annualcreditreport.com By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281 |
| How can you get more information? | For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore . |

21

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Signature _____ Date _____

20 SCORE DISCLOSURE LETTER – Risk based pricing disclosure.

21 NOTICE TO THE HOME APPLICANT – Credit score information disclosure.

Additional Features

LOST SALES ANALYSIS

Do you know where your lost business went? Did your applicants take their business elsewhere – and if so, do you know why?

Our new Lost Sales Analysis by Equifax* can help you gain a better understanding of the applicants you've lost, who you lost them to, and why. With this loan-level competitive intelligence, you will be able to make the necessary adjustments to your processes so you can reduce pipeline fallout, maximize your marketing ROI and improve customer retention.

- Find out where lost applicants went and why
- Learn which competitors won your applicants' business
- Understand portfolio run-off trends to increase customer retention
- Better assess pipeline fallout to improve your closing rates

To obtain a Lost Sales Analysis, contact your Credit Plus Account Executive for an addendum to complete.

*Lost Sales Analysis is a product of Equifax, Inc., Atlanta, Georgia and Credit Plus is a certified reseller.

Billing and Invoices

HOW TO GENERATE AN INVOICE FOR CLOSED LOAN PRICING

1. Start by logging into Credit Plus Inc. and opening your borrower's file from the main page.

2. Below the Charges section, click **Closed Loan Adjustment**.

Potential Experian score change of +36 points with Credit Analyzer

[View Invoice](#) [Close](#)

FILE #: 36490402 REF #:
 APPLICANT: EDWARD TESTCASE - *****0009 XP: 493 TU: 531 EF: 486
 +36 +26 +28
 CO-BOR:
 ADDR: 123 MAIN ST, ANTHILL, MO 65488
 PREV:

Requests History

| Type | Processor | Message | Ordered | Resolved | Status |
|--------------------------|-----------|---------|---------|----------|--------|
| *** NO RECORDS FOUND *** | | | | | |

Documents

| Description | Date |
|--------------------------|------|
| *** NO RECORDS FOUND *** | |

[Upload Borrower Authorization](#)

Submission Results

| Bureau | For | Date | OK | Ordered By | Error Message |
|------------|-----|-----------------|-----|--------------|---------------|
| EXPERIAN | B | 11/9/16 2:53 PM | YES | MEGAN ROGERS | |
| EQUIFAX | B | 11/9/16 2:53 PM | YES | MEGAN ROGERS | |
| TRANSUNION | B | 11/9/16 2:53 PM | YES | MEGAN ROGERS | |

[Order Refresh Report](#) ?

Charges

| Date | Description | Credit | Charge |
|-----------|-------------|--------|---------|
| 11/9/2016 | 3BUR | \$0.00 | \$15.50 |
| | | Tax | \$0.00 |
| | | Total | \$15.50 |

[Closed Loan Adjustment](#) [Make Credit Card Payment](#)

VIEW REPORT

- WEB / PDF /
- Prequal Analyzer

-- Other Reports --

ADD-ON PRODUCTS

- Score Wizard
- What-If Simulator
- Comparison Report
- Request Supplement
- Request Repository Update
- Request RMCR
- Request VOE
- Add Bureaus / Spouse
- Undisclosed Debt Notifications

UNMERGE REPORT

BORROWER
 CO-BORROWER

EXPERIAN
 TRANSUNION
 EQUIFAX

[Additional Options](#)

Web PDF


ADDITIONAL PRODUCTS


- Automated Valuation
- Flood Determination
- FraudPlus
- ID Verification
- Tax Return Verification
- Verification of Deposit
- Verification of Employment

Billing and Invoices

HOW TO GENERATE AN INVOICE FOR CLOSED LOAN PRICING

A sample is below. You may print the invoice by clicking the **Print** button at the top of the page.

[Find and add other ordered products to invoice](#) 



CREDIT PLUS^{INC}

31550 WINTERPLACE PKWY
SALISBURY, MD 21804
Tel: (800) 258-3488
Fax: (800) 258-3287

11/9/2016 INVOICE #36490402

CREDIT PLUS UNIVERSITY ACCOUNT #99999NC
31550 WINTERPLACE PKWY
SALISBURY, MD 21804

| | Date | Name | Description | Payments | Charges |
|-------------------------------------|-----------|------------------|-------------|----------|-----------|
| <input checked="" type="checkbox"/> | 11/9/2016 | TESTCASE, EDWARD | 3BUR | \$0.00 | \$15.50 |
| <input checked="" type="checkbox"/> | 11/9/2016 | TESTCASE, EDWARD | CREDIT | \$0.00 | (\$15.50) |
| <input checked="" type="checkbox"/> | 11/9/2016 | TESTCASE, EDWARD | RMCR | \$0.00 | \$55.50 |

[Recalculate](#)

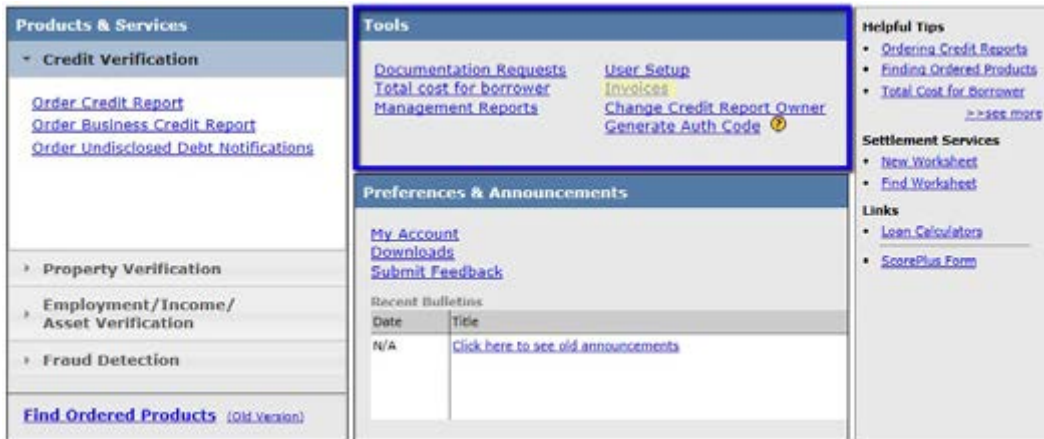
| | |
|------------------------|---------|
| Total Charges: | \$55.50 |
| Taxes: | \$0.00 |
| Total Payments: | \$0.00 |
| Amount Due: | \$55.50 |

Note: If paying by check, please include the invoice or report number on the check.

Billing and Invoices

HOW TO VIEW INVOICES

1. Start by logging into Credit Plus Inc. and from the main page, under **Tools**, click on **Invoices**.



2. This will automatically show you a list of the 50 most recent records found. You have the option to change which user to view and how many of the most recent invoices are shown.

| Invoices | | | | | | | |
|---|--------------------------------|----------------------|------------|------------|----------|--|---------------------|
| Options: | | | | | | | |
| User: -- ALL -- | | Show most recent: 50 | | Refresh | | Cancel | |
| <input type="checkbox"/> Include Sales Tax (CSV Only) | | | | | | | |
| 16 records returned. | | | | | | | |
| Invoice# | Customer | User | Created | Due Date | Amount | | Download |
| 831021 | CREDIT PLUS UNIVERSITY ACCOUNT | | 8/31/2015 | 9/30/2015 | \$125.28 | View Customize | csv |
| 826625 | CREDIT PLUS UNIVERSITY ACCOUNT | | 7/31/2015 | 8/31/2015 | \$347.31 | View Customize | csv |
| 822237 | CREDIT PLUS UNIVERSITY ACCOUNT | | 6/30/2015 | 7/31/2015 | \$62.24 | View Customize | csv |
| 817825 | CREDIT PLUS UNIVERSITY ACCOUNT | | 5/31/2015 | 6/30/2015 | \$90.69 | View Customize | csv |
| 815380 | CREDIT PLUS UNIVERSITY ACCOUNT | | 4/30/2015 | 5/31/2015 | \$240.97 | View Customize | csv |
| 810897 | CREDIT PLUS UNIVERSITY ACCOUNT | | 3/31/2015 | 4/30/2015 | \$153.48 | View Customize | csv |
| 806558 | CREDIT PLUS UNIVERSITY ACCOUNT | | 2/28/2015 | 3/31/2015 | \$43.74 | View Customize | csv |
| 802324 | CREDIT PLUS UNIVERSITY ACCOUNT | | 1/31/2015 | 2/28/2015 | \$15.18 | View Customize | csv |
| 798170 | CREDIT PLUS UNIVERSITY ACCOUNT | | 12/31/2014 | 1/31/2015 | \$118.34 | View Customize | csv |
| 794591 | CREDIT PLUS UNIVERSITY ACCOUNT | | 11/30/2014 | 12/31/2014 | \$52.80 | View Customize | csv |
| 790493 | CREDIT PLUS UNIVERSITY ACCOUNT | | 10/31/2014 | 11/30/2014 | \$77.95 | View Customize | csv |
| 786343 | CREDIT PLUS UNIVERSITY ACCOUNT | | 9/30/2014 | 10/31/2014 | \$36.61 | View Customize | csv |
| 782230 | CREDIT PLUS UNIVERSITY ACCOUNT | | 8/31/2014 | 9/30/2014 | \$4.30 | View Customize | csv |
| 778147 | CREDIT PLUS UNIVERSITY ACCOUNT | | 7/31/2014 | 8/31/2014 | \$8.97 | View Customize | csv |
| 774084 | CREDIT PLUS UNIVERSITY ACCOUNT | | 6/30/2014 | 7/31/2014 | \$1.64 | View Customize | csv |
| 770019 | CREDIT PLUS UNIVERSITY ACCOUNT | | 5/31/2014 | 6/30/2014 | \$6.22 | View Customize | csv |

Billing and Invoices

HOW TO VIEW INVOICES

3. Click on the **View** button to see each individual invoice. You may choose to Customize your invoice by looking at charges by user.
 - a) This is an example of how the invoice looks after clicking **View**.

31550 WINTERPLACE PKWY
SALISBURY, MD 21804
(P) (800) 258-3488 (F) (800) 258-3287

CREDIT PLUS INC

Account #: 99999NC
Invoice ID: 774084
Invoice Date: 6/30/2014
Due Date: 7/31/2014
Amount Due: \$1.64

| File # | Ref # | Date | Description | Payments | Charges |
|--|--------------|-----------|--|----------|---------|
| 35 | | 6/13/2014 | 5436 STYLE LN - FRAUD PLUS PKG PROP ONLY #35 | \$0.00 | \$0.01 |
| 42 | 1402EM109461 | 6/16/2014 | *****7280 ESTRADA, JESUS ESTRADA, JESUS - *****7280 - FRAUD PLUS PKG 8 #42 | \$0.00 | \$0.01 |
| 41 | 1404EM112278 | 6/16/2014 | *****4101 PENTECOST, IRENE PENTECOST, IRENE - *****4101 - FRAUD PLUS PKG 8 #41 | \$0.00 | \$0.01 |
| 43 | 1402EM109979 | 6/16/2014 | *****0479 REID, RICHARD REID, RICHARD - *****0479 - FRAUD PLUS PKG 8 #43 | \$0.00 | \$0.01 |
| 44 | 1403EM110916 | 6/16/2014 | *****8505 SEIG, STEPHEN SEIG, STEPHEN - *****8505 - FRAUD PLUS PKG 8 #44 | \$0.00 | \$0.01 |
| 27338137 | 123456 | 6/14/2014 | *****0020 TESTCASE, DONNA 2BUR | \$0.00 | \$1.59 |
| Subtotal of Charges for NUBIA CUEVAS | | | | | \$1.64 |
| Subtotal of Tax (0.00%) for NUBIA CUEVAS | | | | | \$0.00 |
| Subtotal of Payments for NUBIA CUEVAS | | | | | \$0.00 |
| Total Charges | | | | | \$1.64 |
| Total Tax (0.00%) | | | | | \$0.00 |
| Total Payments | | | | | \$0.00 |
| Grand Total | | | | | \$1.64 |

NOTE:

- b) This is an example of how the charges can be viewed in a csv file.

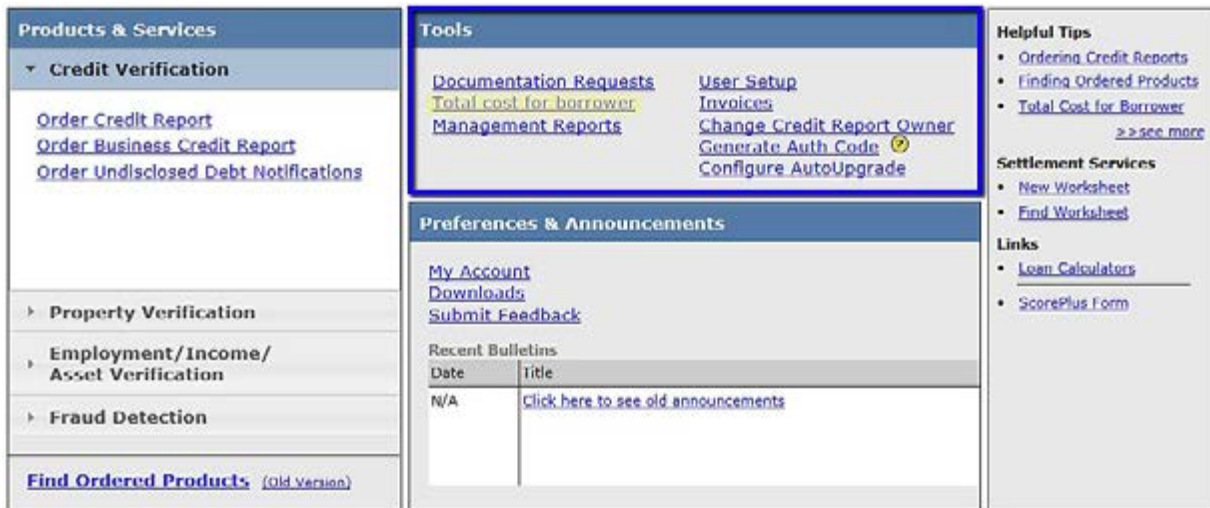
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N |
|----|-------------------|----------|----------|--------------|----------|-----------|----------|-------------------|----------|-----------|------------|----------|---------|---|
| | Customer | Customer | File # | Ref # | Departme | FirstName | LastName | Product | User | Date | Descriptic | Payments | Charges | |
| 1 | CREDIT PL 99999NC | | 35 | | | | | FRAUD PL NUBIA CU | ##### | 5436 STYL | 0 | 0.01 | | |
| 2 | CREDIT PL 99999NC | | 42 | 1402EM109461 | | JESUS | ESTRADA | FRAUD PL NUBIA CU | ##### | *****7280 | 0 | 0.01 | | |
| 3 | CREDIT PL 99999NC | | 41 | 1404EM112278 | | IRENE | PENTECOS | FRAUD PL NUBIA CU | ##### | *****4101 | 0 | 0.01 | | |
| 4 | CREDIT PL 99999NC | | 43 | 1402EM109979 | | RICHARD | REID | FRAUD PL NUBIA CU | ##### | *****0475 | 0 | 0.01 | | |
| 5 | CREDIT PL 99999NC | | 44 | 1403EM110916 | | STEPHEN | SEIG | FRAUD PL NUBIA CU | ##### | *****8505 | 0 | 0.01 | | |
| 6 | CREDIT PL 99999NC | | 27338137 | 123456 | | DONNA | TESTCASE | 2BUR | NUBIA CU | ##### | *****0020 | 0 | 1.59 | |
| 7 | | | | | | | | | | | | | | |
| 8 | | | | | | | | | | | | | | |
| 9 | | | | | | | | | | | | | | |
| 10 | | | | | | | | | | | | | | |
| 11 | | | | | | | | | | | | | | |
| 12 | | | | | | | | | | | | | | |
| 13 | | | | | | | | | | | | | | |
| 14 | | | | | | | | | | | | | | |
| 15 | | | | | | | | | | | | | | |
| 16 | | | | | | | | | | | | | | |
| 17 | | | | | | | | | | | | | | |
| 18 | | | | | | | | | | | | | | |
| 19 | | | | | | | | | | | | | | |
| 20 | | | | | | | | | | | | | | |
| 21 | | | | | | | | | | | | | | |
| 22 | | | | | | | | | | | | | | |
| 23 | | | | | | | | | | | | | | |

ViewInvoice

Billing and Invoices

HOW TO VIEW TOTAL COST FOR BORROWER

1. Start by logging into Credit Plus Inc. and from the main page, under **Tools**, click on **Total Cost for Borrower**.




2. Enter **First name, Last name and/or SSN#** and/or **Reference Number** to search for ordered products.

Total Cost for Borrower

Enter First name, Last name and/or SSN# and/or Reference Number to search for ordered products.

| | | | |
|------------------------------|---|------------------------|----------------|
| First Name michael | Last Name / Company Name testcase | Reference # | SSN |
| Start Date | End Date | | |



Billing and Invoices

HOW TO VIEW TOTAL COST FOR BORROWER

- All reports will load on this page automatically. All reports are checked when it first loads, so if they only want certain ones they can either uncheck all of them or select only the ones they want, or they can manually uncheck each one they don't want. When ready, click **View Invoice**.

Uncheck the transaction(s) you do not want and click on View Invoice.

Credit Reports

| | Date | File# | Ref# | Firstname | Lastname | SSN | User | Product | Credit | Charge | Inv# |
|-------------------------------------|------------|----------|--------------|-----------|----------|-----------|--------------|--------------------|--------|---------|--------|
| <input checked="" type="checkbox"/> | 07/30/2015 | 31113453 | 1507EM000060 | MICHAEL | TESTCASE | *****0020 | NUBIA CUEVAS | 1BUR | \$0.00 | \$2.82 | 826625 |
| <input checked="" type="checkbox"/> | 07/30/2015 | 31113453 | 1507EM000060 | MICHAEL | TESTCASE | *****0020 | NUBIA CUEVAS | INTERFACE-ORDER | \$0.00 | \$0.50 | 826625 |
| <input checked="" type="checkbox"/> | 07/30/2015 | 31113453 | 1507EM000060 | MICHAEL | TESTCASE | *****0020 | NUBIA CUEVAS | CreditAnalyzer | \$0.00 | \$5.00 | 826625 |
| <input checked="" type="checkbox"/> | 07/30/2015 | 31113453 | 1507EM000060 | MICHAEL | TESTCASE | *****0020 | NUBIA CUEVAS | WHATIF | \$0.00 | \$6.00 | 826625 |
| <input checked="" type="checkbox"/> | 07/30/2015 | 31113453 | 1507EM000060 | MICHAEL | TESTCASE | *****0020 | NUBIA CUEVAS | WHATIF | \$0.00 | \$0.00 | 826625 |
| <input checked="" type="checkbox"/> | 07/30/2015 | 31113453 | 1507EM000060 | MICHAEL | TESTCASE | *****0020 | NUBIA CUEVAS | WHATIF | \$0.00 | \$0.00 | 826625 |
| <input type="checkbox"/> | 08/04/2015 | 31149212 | 1502EM000039 | MICHAEL | TESTCASE | *****0018 | NUBIA CUEVAS | 1BUR | \$0.00 | \$2.82 | 831021 |
| <input type="checkbox"/> | 08/04/2015 | 31149212 | 1502EM000039 | MICHAEL | TESTCASE | *****0018 | NUBIA CUEVAS | INTERFACE-ORDER | \$0.00 | \$0.50 | 831021 |
| <input type="checkbox"/> | 08/04/2015 | 31149212 | 1502EM000039 | MICHAEL | TESTCASE | *****0018 | NUBIA CUEVAS | INTERFACE-RETRIEVE | \$0.00 | \$0.50 | 831021 |
| <input type="checkbox"/> | 08/07/2015 | 31113453 | 1507EM000060 | MICHAEL | TESTCASE | *****0020 | NUBIA CUEVAS | CREDIT | \$2.82 | \$0.00 | 831021 |
| <input type="checkbox"/> | 08/07/2015 | 31113453 | 1507EM000060 | MICHAEL | TESTCASE | *****0020 | NUBIA CUEVAS | 3BURJ | \$0.00 | \$18.12 | 831021 |
| <input type="checkbox"/> | 08/07/2015 | 31197070 | 12313 | MICHAEL | TESTCASE | *****0015 | NUBIA CUEVAS | 3BURJ | \$0.00 | \$18.12 | 831021 |

- This is a sample of what the invoice will look like:



31550 WINTERPLACE PKWY
 SALISBURY, MD 21804
 Tel: (800) 258-3488
 Fax: (800) 258-3287

10/26/2015

CREDIT PLUS UNIVERSITY ACCOUNT #99999NC
 31550 WINTERPLACE PKWY
 SALISBURY, MD 21804

| Date | File # | Name | Description | Payments | Charges |
|-----------|----------|-------------------|---|----------|---------|
| 7/30/2015 | 31113453 | TESTCASE, MICHAEL | 1BUR | \$0.00 | \$2.82 |
| 7/30/2015 | 31113453 | TESTCASE, MICHAEL | INTERFACE-ORDER | \$0.00 | \$0.50 |
| 7/30/2015 | 31113453 | TESTCASE, MICHAEL | CREDIT ANALYZER (# 31113453) - TUC - PC | \$0.00 | \$5.00 |
| 7/30/2015 | 31113453 | TESTCASE, MICHAEL | WHAT-IF SIMULATOR (# 31113453) - TUC - PC | \$0.00 | \$6.00 |
| 7/30/2015 | 31113453 | TESTCASE, MICHAEL | WHAT-IF SIMULATOR (# 31113453) - TUC - PC | \$0.00 | \$0.00 |
| 7/30/2015 | 31113453 | TESTCASE, MICHAEL | WHAT-IF SIMULATOR (# 31113453) - TUC - PC | \$0.00 | \$0.00 |

Total Charges: \$14.32
Taxes: \$0.00
Total Payments: \$0.00
Amount Due: \$14.32

Note: If paying by check, please include the invoice or report number on the check.

Billing and Invoices

SAMPLE INVOICES



31550 WINTERPLACE PKWY
SALISBURY, MD 21804
(P) (800) 258-3488 (F) (800) 258-3287

BILL TO:
ATTN: ACCOUNTS PAYABLE
CREDIT PLUS of SALISBURY
31550 WINTERPLACE PKWY
SALISBURY, MD 21804

| | |
|----------------------|-----------|
| Account #: | 99999 |
| Invoice ID: | 826621 |
| Invoice Date: | 7/31/2015 |
| Due Date: | 8/31/2015 |
| Amount Due: | \$158.09 |

| File # | Ref # | Date | Description | Payments | Charges |
|---|--------------|-----------|--|----------|----------------|
| 31113011 | | 7/30/2015 | *****0012 TESTCASE, TIM 3BUR | \$0.00 | \$2.29 |
| 31113011 | | 7/30/2015 | *****0012 TESTCASE, TIM SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 31113033 | | 7/30/2015 | *****0012 TESTCASE, TIM 3BUR | \$0.00 | \$2.29 |
| 31113033 | | 7/30/2015 | *****0012 TESTCASE, TIM SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 31113033 | | 7/30/2015 | *****0012 TESTCASE, TIM WHAT-IF SIMULATOR (# 31113033) - EXP - PC | \$0.00 | \$6.00 |
| 31128130 | | 7/31/2015 | *****0012 TESTCASE, TIM 3BUR | \$0.00 | \$2.29 |
| 31128130 | | 7/31/2015 | *****0012 TESTCASE, TIM SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| Subtotal of Charges for BESMARTEE | | | | | \$14.22 |
| Subtotal of Tax (0.00%) for BESMARTEE | | | | | \$0.00 |
| Subtotal of Payments for BESMARTEE | | | | | \$0.00 |
| 30802235 | LUISTESTCASE | 7/8/2015 | *****0009 TESTCASE, LUIS WHAT-IF SIMULATOR (# 30802235) - TUC - PC | \$0.00 | \$6.00 |
| 30802235 | LUISTESTCASE | 7/8/2015 | *****0009 TESTCASE, LUIS CREDIT ANALYZER (# 30802235) - EXP - PC | \$0.00 | \$5.00 |
| 30802235 | LUISTESTCASE | 7/8/2015 | *****0009 TESTCASE, LUIS CREDIT ANALYZER (# 30802235) - TUC - PC | \$0.00 | \$5.00 |
| Subtotal of Charges for CARY HARDING | | | | | \$16.00 |
| Subtotal of Tax (0.00%) for CARY HARDING | | | | | \$0.00 |
| Subtotal of Payments for CARY HARDING | | | | | \$0.00 |
| 30851774 | 5500046593 | 7/6/2015 | *****3333 AMERICA, ANDY 3BURJ | \$0.00 | \$4.58 |
| 30851774 | 5500046593 | 7/6/2015 | *****3333 AMERICA, ANDY SURCHARGE - Credit Assure | \$0.00 | \$0.90 |
| 30808774 | 5500045462 | 7/1/2015 | *****9991 FIRSTIMER, ALICE 3BUR | \$0.00 | \$2.29 |
| 30808774 | 5500045462 | 7/1/2015 | *****9991 FIRSTIMER, ALICE SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 30808775 | 5500045470 | 7/1/2015 | *****9991 FIRSTIMER, ALICE 1BUR | \$0.00 | \$0.68 |
| 30808775 | 5500045470 | 7/1/2015 | *****9991 FIRSTIMER, ALICE SURCHARGE - Credit Assure | \$0.00 | \$0.15 |
| 30822280 | 5500045892 | 7/2/2015 | *****9991 FIRSTIMER, ALICE 3BUR | \$0.00 | \$2.29 |
| 30822280 | 5500045892 | 7/2/2015 | *****9991 FIRSTIMER, ALICE SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 30848060 | 5500046528 | 7/6/2015 | *****9991 FIRSTIMER, ALICE 3BUR | \$0.00 | \$2.29 |
| 30848060 | 5500046528 | 7/6/2015 | *****9991 FIRSTIMER, ALICE SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 30853793 | 5500046726 | 7/6/2015 | *****9991 FIRSTIMER, ALICE 3BUR | \$0.00 | \$2.29 |
| 30853793 | 5500046726 | 7/6/2015 | *****9991 FIRSTIMER, ALICE SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 30860807 | 5500047096 | 7/7/2015 | *****9991 FIRSTIMER, ALICE 3BUR | \$0.00 | \$2.29 |
| 30860807 | 5500047096 | 7/7/2015 | *****9991 FIRSTIMER, ALICE SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 30869463 | 5500047203 | 7/7/2015 | *****9991 FIRSTIMER, ALICE 3BUR | \$0.00 | \$2.29 |
| 30869463 | 5500047203 | 7/7/2015 | *****9991 FIRSTIMER, ALICE SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 30854260 | 5500046908 | 7/6/2015 | *****5000 HOMEOWNER, JOHN 3BUR | \$0.00 | \$2.29 |
| 30854260 | 5500046908 | 7/6/2015 | *****5000 HOMEOWNER, JOHN SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 30838692 | 5500046239 | 7/5/2015 | *****1111 TRAIN, SALLY 3BUR | \$0.00 | \$2.29 |
| 30838692 | 5500046239 | 7/5/2015 | *****1111 TRAIN, SALLY SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 30838702 | 5500046262 | 7/5/2015 | *****1111 TRAIN, SALLY 2BUR | \$0.00 | \$1.36 |
| 30838702 | 5500046262 | 7/5/2015 | *****1111 TRAIN, SALLY SURCHARGE - Credit Assure | \$0.00 | \$0.30 |
| 30838703 | 5500046262 | 7/5/2015 | *****1111 TRAIN, SALLY 2BUR | \$0.00 | \$1.36 |
| 30838703 | 5500046262 | 7/5/2015 | *****1111 TRAIN, SALLY SURCHARGE - Credit Assure | \$0.00 | \$0.30 |
| Subtotal of Charges for DANA YORK | | | | | \$31.55 |
| Subtotal of Tax (0.00%) for DANA YORK | | | | | \$0.00 |
| Subtotal of Payments for DANA YORK | | | | | \$0.00 |

Billing and Invoices

SAMPLE INVOICES



31550 WINTERPLACE PKWY
SALISBURY, MD 21804
(P) (800) 258-3488 (F) (800) 258-3287

BILL TO:
ATTN: ACCOUNTS PAYABLE
CREDIT PLUS of SALISBURY
31550 WINTERPLACE PKWY
SALISBURY, MD 21804

| | |
|----------------------|-----------|
| Account #: | 99999 |
| Invoice ID: | 826621 |
| Invoice Date: | 7/31/2015 |
| Due Date: | 8/31/2015 |
| Amount Due: | \$158.09 |

| File # | Ref # | Date | Description | Payments | Charges |
|--|--------------|-----------|--|----------|----------------|
| 31069499 | | 7/27/2015 | *****0016 TESTCASE, HERBERT 3BUR | \$0.00 | \$2.29 |
| 31069499 | | 7/27/2015 | *****0016 TESTCASE, HERBERT SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 31069499 | | 7/28/2015 | TESTCASE, HERBERT (1BUR) - UDN # 31069499 | \$0.00 | \$0.00 |
| 31071965 | | 7/27/2015 | *****0019 TESTCASE, RAYMOND 3BUR | \$0.00 | \$2.29 |
| 31071965 | | 7/27/2015 | *****0019 TESTCASE, RAYMOND SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| Subtotal of Charges for DARLEEN ARAGON | | | | | \$5.48 |
| Subtotal of Tax (0.00%) for DARLEEN ARAGON | | | | | \$0.00 |
| Subtotal of Payments for DARLEEN ARAGON | | | | | \$0.00 |
| 30910008 | 1507000449 | 7/11/2015 | *****5000 REBERG, SHELLY 3BUR | \$0.00 | \$2.29 |
| 30910008 | 1507000449 | 7/11/2015 | *****5000 REBERG, SHELLY SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 30910008 | 1507000449 | 7/11/2015 | *****5000 REBERG, SHELLY INTERFACE-ORDER | \$0.00 | \$0.50 |
| Subtotal of Charges for JEFF COLSTEN | | | | | \$3.24 |
| Subtotal of Tax (0.00%) for JEFF COLSTEN | | | | | \$0.00 |
| Subtotal of Payments for JEFF COLSTEN | | | | | \$0.00 |
| 30937590 | 1507EM000055 | 7/14/2015 | *****0016 TESTCASE, BETH 3BUR | \$0.00 | \$2.29 |
| 30937590 | 1507EM000055 | 7/14/2015 | *****0016 TESTCASE, BETH SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 30937590 | 1507EM000055 | 7/14/2015 | *****0016 TESTCASE, BETH INTERFACE-ORDER | \$0.00 | \$0.50 |
| 30937590 | 1507EM000055 | 7/15/2015 | *****0016 TESTCASE, BETH WHAT-IF SIMULATOR (# 30937590) - EXP - PC | \$0.00 | \$6.00 |
| 30937590 | 1507EM000055 | 7/22/2015 | *****0016 TESTCASE, BETH CREDIT ANALYZER (# 30937590) - EXP - PC | \$0.00 | \$5.00 |
| 30937590 | 1507EM000055 | 7/22/2015 | *****0016 TESTCASE, BETH COMPARISON REPORT | \$0.00 | \$2.50 |
| Subtotal of Charges for LISA GILLETTE | | | | | \$16.74 |
| Subtotal of Tax (0.00%) for LISA GILLETTE | | | | | \$0.00 |
| Subtotal of Payments for LISA GILLETTE | | | | | \$0.00 |
| 31120474 | | 7/31/2015 | *****0011 TESTCASE, HANNAH 3BUR | \$0.00 | \$2.29 |
| 31120474 | | 7/31/2015 | *****0011 TESTCASE, HANNAH SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 31120522 | | 7/31/2015 | *****0005 TESTCASE, MARIA 3BUR | \$0.00 | \$2.29 |
| 31120522 | | 7/31/2015 | *****0005 TESTCASE, MARIA SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| Subtotal of Charges for MARK BILLION | | | | | \$5.48 |
| Subtotal of Tax (0.00%) for MARK BILLION | | | | | \$0.00 |
| Subtotal of Payments for MARK BILLION | | | | | \$0.00 |
| 31018922 | 1507EM000055 | 7/22/2015 | *****0016 TESTCASE, BETH 3BUR | \$0.00 | \$2.29 |
| 31018922 | 1507EM000055 | 7/22/2015 | *****0016 TESTCASE, BETH SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 31020268 | 1507EM000055 | 7/22/2015 | *****0016 TESTCASE, BETH 3BUR | \$0.00 | \$0.00 |
| 31020268 | 1507EM000055 | 7/22/2015 | *****0016 TESTCASE, BETH SURCHARGE - Credit Assure | \$0.00 | \$0.00 |
| Subtotal of Charges for MIKE HALL | | | | | \$2.74 |
| Subtotal of Tax (0.00%) for MIKE HALL | | | | | \$0.00 |
| Subtotal of Payments for MIKE HALL | | | | | \$0.00 |
| 31109809 | 1409EM000003 | 7/30/2015 | *****0009 TESTCASE, LUIS 3BUR | \$0.00 | \$2.29 |
| 31109809 | 1409EM000003 | 7/30/2015 | *****0009 TESTCASE, LUIS SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 31109809 | 1409EM000003 | 7/30/2015 | *****0009 TESTCASE, LUIS INTERFACE-ORDER | \$0.00 | \$0.50 |
| Subtotal of Charges for POINT TEST USER | | | | | \$3.24 |
| Subtotal of Tax (0.00%) for POINT TEST USER | | | | | \$0.00 |
| Subtotal of Payments for POINT TEST USER | | | | | \$0.00 |

Billing and Invoices

SAMPLE INVOICES



31550 WINTERPLACE PKWY
SALISBURY, MD 21804
(P) (800) 258-3488 (F) (800) 258-3287

BILL TO:
ATTN: ACCOUNTS PAYABLE
CREDIT PLUS of SALISBURY
31550 WINTERPLACE PKWY
SALISBURY, MD 21804

| | |
|----------------------|-----------|
| Account #: | 99999 |
| Invoice ID: | 826621 |
| Invoice Date: | 7/31/2015 |
| Due Date: | 8/31/2015 |
| Amount Due: | \$158.09 |

| File # | Ref # | Date | Description | Payments | Charges |
|--|---------|-----------|---|----------|-----------------|
| 16336 | | 7/14/2015 | FIBOX INC - BUS CREDIT # 16336 | \$0.00 | \$55.00 |
| Subtotal of Charges for SARA MARSHALL | | | | | \$55.00 |
| Subtotal of Tax (0.00%) for SARA MARSHALL | | | | | \$0.00 |
| Subtotal of Payments for SARA MARSHALL | | | | | \$0.00 |
| 31075006 | 4007040 | 7/27/2015 | *****5000 HOMEOWNER, JOHN 1BURJ | \$0.00 | \$1.36 |
| 31075006 | 4007040 | 7/27/2015 | *****5000 HOMEOWNER, JOHN SURCHARGE - Credit Assure | \$0.00 | \$0.30 |
| 31075159 | 4007041 | 7/27/2015 | *****0001 TESTCASE, MARISOL 3BUR | \$0.00 | \$2.29 |
| 31075159 | 4007041 | 7/27/2015 | *****0001 TESTCASE, MARISOL SURCHARGE - Credit Assure | \$0.00 | \$0.45 |
| 31079385 | 4007041 | 7/28/2015 | *****0001 TESTCASE, MARISOL 3BUR | \$0.00 | \$0.00 |
| 31079385 | 4007041 | 7/28/2015 | *****0001 TESTCASE, MARISOL SURCHARGE - Credit Assure | \$0.00 | \$0.00 |
| Subtotal of Charges for TIM BUSKIRK | | | | | \$4.40 |
| Subtotal of Tax (0.00%) for TIM BUSKIRK | | | | | \$0.00 |
| Subtotal of Payments for TIM BUSKIRK | | | | | \$0.00 |
| Total Charges | | | | | \$158.09 |
| Total Tax (0.00%) | | | | | \$0.00 |
| Total Payments | | | | | \$0.00 |
| Grand Total | | | | | \$158.09 |
| NOTE: | | | | | |

Administrative Features

HOW TO ADD/EDIT A NEW USER


1. Start by logging into Credit Plus Inc. and accessing the main page. Under **Tools**, click on **User Setup**.

2. This will bring you to a page allowing you to see all existing users. At the top left hand side of the screen, click **Add**.

| Name | Login | Email | Locked | Admin | See Credit | Bill Separately | Report Ordering | Supplement Ordering | Department Teams | Restrictions | Last Login |
|--------------------|-------------|-------------------------------|--------|-------|------------|-----------------|-----------------|---------------------|------------------|--------------|------------------------|
| BRIAN THROCKMORTON | bthrocknc | brian@creditplus.com | NO | YES | YES | NO | ALL | ALL | | | 9/9/2015 8:36:06 AM |
| COLLEEN KNAPP | CKNAPPP | COLLEEN.KNAPP@CREDITPLUS.COM | NO | NO | NO | NO | SELF | SELF | | | 10/8/2015 11:47:30 AM |
| DARLENE ARAGON | DARARAGON | DARLENE.ARAGON@CREDITPLUS.COM | NO | NO | YES | NO | ALL | ALL | | | 10/8/2015 8:23:56 AM |
| DAVID JONES | djones@cp | djones@creditplus.com | NO | YES | YES | NO | ALL | ALL | | | 10/16/2015 9:45:21 AM |
| DEBBIE ATENCIO | debatencio | debatencio@creditplus.com | NO | YES | YES | NO | ALL | ALL | | | 6/9/2015 11:56:08 AM |
| JOEL HILLS | JoelTest123 | jhills@creditplus.com | NO | YES | YES | NO | ALL | ALL | | | 8/28/2015 10:33:12 AM |
| JOHN GUIDO TECH | jjtech | william@creditplus.com | NO | YES | YES | NO | ALL | ALL | | | 10/13/2015 3:03:10 PM |
| JORGE MEDINA | JORGEM5 | J.MEDINA@CCAMPO.COM.DO | NO | NO | NO | NO | SELF | SELF | | | 10/8/2015 1:47:07 PM |
| JUDY RYAN | Jubia123 | judy.ryan@creditplus.com | NO | YES | YES | NO | ALL | ALL | | | 10/16/2015 1:21:08 PM |
| JULIAN SANTANA | jmcclore89 | jsantana@creditplus.com | NO | YES | YES | NO | ALL | ALL | | | 10/20/2015 11:08:02 AM |
| LISA GILLETTE | lgillette3 | lgillette@creditplus.com | NO | YES | YES | NO | ALL | ALL | | | 10/14/2015 1:05:30 PM |
| MEGAN ROGERS | MTLROGERS | MROGERS@CREDITPLUS.COM | NO | YES | YES | NO | ALL | ALL | | | 10/21/2015 10:09:10 AM |
| NATE | nate123 | | NO | NO | NO | NO | SELF | SELF | | | 8/17/2015 1:08:18 PM |
| NURIA QUEVAS | NUBES | NURIA@CREDITPLUS.COM | NO | YES | YES | NO | ALL | ALL | | | 10/21/2015 7:44:24 AM |
| SCOTT OSTENDORF | OSTY2015 | SOSTENDORF@CREDITPLUS.COM | NO | YES | YES | NO | ALL | ALL | | | 9/24/2015 10:34:41 AM |

Administrative Features

HOW TO ADD/EDIT A NEW USER

3. This screen is where you input all User information. The  symbolizes required fields.
- **Department** – Fill in this field if you would like to track activity by a specific department.
 - **Full Name** (phone and fax are optional)
 - **Login** – These usernames cannot exceed more than 12 characters and are not case sensitive. They are unique to each user and duplicate logins are not allowed.
 - **Email Address**

| USER EDIT | RESTRICTIONS | SMARTPAY |
|---|--|---|
| Save | Close | |
| PROFILE | | |
| Department <input type="text"/> | | |
| Full Name  RANDOM TEST  | Phone <input type="text"/> | Fax <input type="text"/> |
| Login  RANDOMTEST  | Email  randomtest@testing.com  | Cell Phone (For auth code)  <input type="text"/> |

- **Password** – You may choose to set the password **AUTOMATICALLY** or **MANUALLY**.
 - If you choose the **Automatic** password set, a separate email will be sent containing a link to allow you to choose your password after you hit **Save**.

| SET PASSWORD AUTOMATICALLY | SET PASSWORD MANUALLY |
|---|-----------------------|
| An email will be sent to the user with a link to let them choose their password. If the user is given access to credit reports ordered by other users, please remember to enter the user's cell phone above or provide the user with an authentication code. | |

Administrative Features

HOW TO ADD/EDIT A NEW USER

- If you choose the **Manual** password set, you will need to create the password and enter it into both boxes. The password must be at least 8 characters long and contain at least 1 numerical digit.

SET PASSWORD AUTOMATICALLY | SET PASSWORD MANUALLY

Message (this will be displayed on the login page)

Locked ?

Password Re-type Password

Generate Password

Force user to change password on the first system login

Password Requirements:

- Must be 8 to 15 characters in length
- At least 1 digit (0-9) and 1 letter (A-Z)
- Cannot contain " & ' " < >

- The checkmark at the bottom forces the user to change their password upon the first login. This would act as a security measure after the user is provided the temporary password you created.

4. If you need to lock a user, check the **Locked** box. You may enter a reason in the **Message** box.

SET PASSWORD AUTOMATICALLY | SET PASSWORD MANUALLY

Message (this will be displayed on the login page)

Locked ? Sample Message

Password Re-type Password

Generate Password

Force user to change password on the first system login

Password Requirements:

- Must be 8 to 15 characters in length
- At least 1 digit (0-9) and 1 letter (A-Z)
- Cannot contain " & ' " < >

Administrative Features

HOW TO ADD/EDIT A NEW USER

- 5. Access Permissions** – These options set viewing privileges for this account. These options determine whether or not a user is an administrator, whether the user can view other users’ credit files, whether a user can see billing invoices and whether the user can view the Activity Summary.
 - Ordering Options** - These options control whether a user can order reports and supplements for herself/himself or everyone. The values can be:
 - Order For Self** - Allows a user to order reports, supplements, or rescore requests on their own behalf.
 - Order For All** - Allows a user to order reports, supplements, or rescore requests on another user's behalf. A loan processor is usually given Order for All permission on these fields.
 - No Access** - Prevents a user from ordering a new report, supplement, or rescore request.
 - Allow Re-Order After** - Determines how many days until you can order another file using the same borrower information. It is recommended to put 30 days unless you have other needs.
 - If a user is an administrator, your selections for these options will be overridden and locked. Administrators will have Order for All access for report and supplement ordering.
 - For any questions about **Special Options**, please contact your sales representative.
 - Any notes that need to be made on the user can be detailed in the **Notes** box.

[Reset Security Certificate](#) ?

Access Permission

Is this user an administrator?
 Can view ordered products belonging to other users?
 Can view billing invoice of all users?
 Can view transaction charges report?

Report Ordering **Supplement Ordering** **Rescore Ordering** **Allow Re-Order After** ?
 Order For All Order For Self No access 30 days

Fannie ID **Special Options** ?
 ...

Notes

Administrative Features

HOW TO ADD/EDIT A NEW USER

6. **Billing Information** – Complete this section only as required.

- **To store credit card information** for a user simply fill out the **Default Credit Card Details**. The stored credit card information will automatically populate into the credit card payment screen when a user pays for the report. Press **Save** at the top to save the data and exit, deselect and save to clear the fields, and **Cancel** to exit without saving. The credit card number will not be visible to the user; they will see only the last four digits of the card number. This option will not be available for a new user until you save the account information.

BILLING INFORMATION

Bill user separately from company

Credit Card ACH

Require credit card payment on each order

User's billing address is different from Company's

Default Credit Card

Default ACH for AutoPay

7. Once all fields are complete, scroll to the very top and click **Save**.

NEW USER

USER EDIT **RESTRICTIONS** **SMARTPAY**

Save ←

PROFILE

Department

Full Name Phone Fax

Login Email Cell Phone (For auth code)

Administrative Features

HOW TO ADD/EDIT A NEW USER

- Please do not overlook the **RESTRICTIONS** tab across the top.
 - This is a preview of what the **RESTRICTIONS** tab will look like:
 - It is important to note that you cannot edit a user's restrictions until the user has been saved.
 - Restrictions are optional based upon your needs/requirements
 - Upon completion, please click **Save**.

RESTRICTIONS

Save Close Save as Default

RESTRICTIONS

- EXP** Disable Experian credit reports ordering unless customer is configured to always order.
- TUC** Disable TransUnion credit reports ordering unless customer is configured to always order.
- EQF** Disable Equifax credit reports ordering unless customer is configured to always order.
- WEB** Disable web access to system. I.e., access allowed only through credit interface.
- FLD** Disable flood report ordering.
- FNMA** Disable Fannie Mae access for credit report ordering and reissuing.
- CX** Disable Credit Analytics ordering. E.g., CreditXpert products.
- IDV** Disable ID Verification/Authentication ordering.
- AVM** Disable AVM ordering.
- TRV** Disable Tax Return Verification ordering.
- BIZ** Disable Business Credit report ordering.
- LORDER** Disable Credit Report ordering through LOS.
- WORDER** Disable Credit Report ordering through website.
- AUTOSELECT** Disable SmartSelect for credit ordering.
- VOE** Disable Verification of Employment ordering.
- PKG** Disable Packaged Report ordering.
- VOD** Disable Verification of Deposit ordering.
- UDN** Disable Undisclosed Debt Notification ordering.

[Reset Security Certificate](#)

IP RESTRICTION

Right click on the table to add or edit IP restriction.

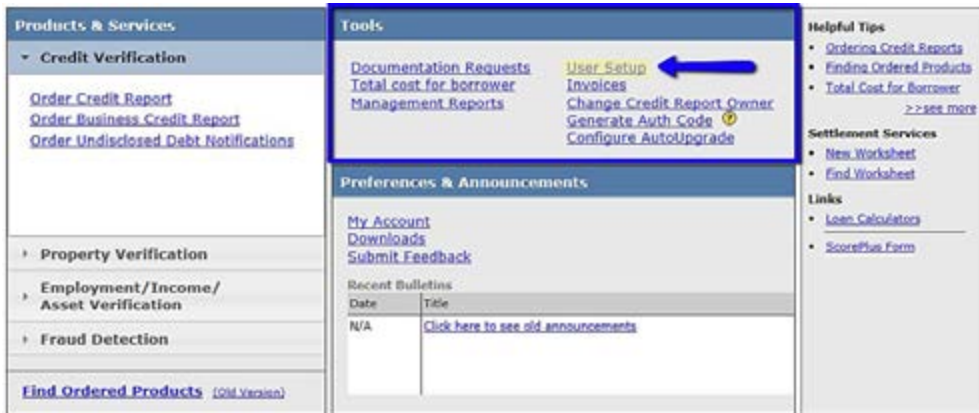
| IP Address | Description |
|----------------|---------------------------------|
| 73.3.189.149 | 4/20/2015 2:37:01 PM REGISTERED |
| 97.121.161.166 | 5/6/2015 2:18:11 PM REGISTERED |
| 67.190.22.206 | 9/3/2015 4:48:21 PM REGISTERED |

User Cannot Register New IPs

Administrative Features

HOW TO SETUP AND MANAGE TEAMS

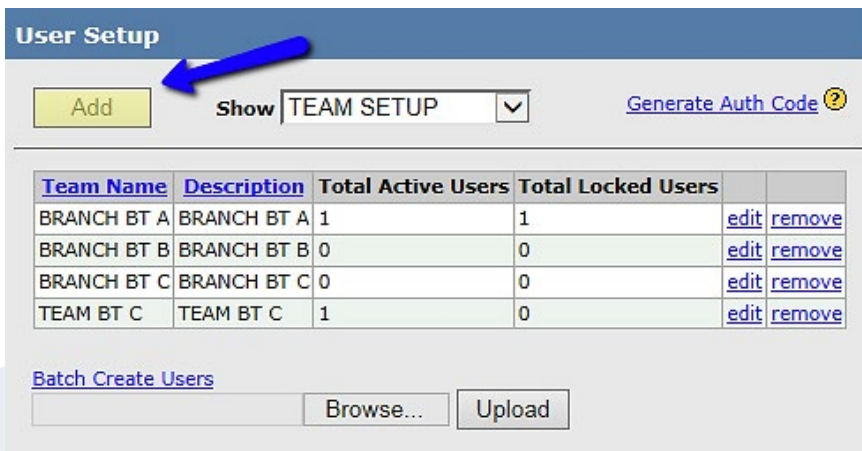
1. Start by logging into Credit Plus Inc. and from the main page, under **Tools**, click on **User Setup**



2. You can select a team to display all users located in that team by going to the **Show** dropdown. Then, click **TEAM SETUP**.



3. From this screen, you can add a new team or edit an existing one. We will start with Adding a New team. Click **Add**.



Administrative Features

HOW TO SETUP AND MANAGE TEAMS

4. Type the Name and Description of the team. Then, check the box next to all the users associated with the team. When all users are selected, click **Save**.

EDIT TEAM

Name

Description

Users

Check the checkbox next to the users you would like to include in the team. Users who are a part of a team will only be able to view information belonging to others in the team. Only active users are shown below. An asterisk (*) indicates the user is an admin and will not be limited by the team restriction.

Show locked users

| | User Name | Existing Team Membership |
|-------------------------------------|---------------------------|--------------------------|
| <input checked="" type="checkbox"/> | ADMINISTRATOR* | |
| <input type="checkbox"/> | ASPECT | |
| <input checked="" type="checkbox"/> | BRIAN THROCKMORTON* | |
| <input type="checkbox"/> | LOAN OFFICER/ORIGINATOR | |
| <input checked="" type="checkbox"/> | MEGAN ROGERS* | TEAM BT C |
| <input type="checkbox"/> | PROCESSOR AND UNDERWRITER | |
| <input type="checkbox"/> | SAMPLE TESTCASE | |
| <input type="checkbox"/> | TEST USER | BRANCH BT A |
| <input type="checkbox"/> | TEST USER 2 | |

5. To add a user to an existing team, from the **User Setup** screen, click **edit**.

User Setup

show **TEAM SETUP** ▼
Generate Admin Code

| Team Name | Description | Total Active Users | Total Locked Users | |
|-------------|-------------|--------------------|--------------------|---|
| BRANCH BT A | BRANCH BT A | 1 | 1 | edit remove |
| BRANCH BT B | BRANCH BT B | 0 | 0 | edit remove |
| BRANCH BT C | BRANCH BT C | 0 | 0 | edit remove |
| TEAM BT C | TEAM BT C | 1 | 0 | edit remove |

[Batch Create Users](#)

Administrative Features

HOW TO SETUP AND MANAGE TEAMS

- Simply check the box next to the associated user, then click **Save**.

EDIT TEAM

Name
BRANCH BT A

Description
BRANCH BT A

Users
Check the checkbox next to the users you would like to include in the team. Users who are a part of a team will only be able to view information belonging to others in the team. Only active users are shown below. An asterisk (*) indicates the user is an admin and will not be limited by the team restriction.

Show locked users

| | User Name | Existing Team Membership |
|-------------------------------------|---------------------------|----------------------------|
| <input checked="" type="checkbox"/> | TEST USER | BRANCH BT A |
| <input type="checkbox"/> | ADMINISTRATOR* | BRANCH BT ADMIN |
| <input type="checkbox"/> | ASPECT | |
| <input type="checkbox"/> | BRIAN THROCKMORTON* | BRANCH BT ADMIN |
| <input type="checkbox"/> | LOAN OFFICER/ORIGINATOR | |
| <input type="checkbox"/> | MEGAN ROGERS* | BRANCH BT ADMIN, TEAM BT C |
| <input type="checkbox"/> | PROCESSOR AND UNDERWRITER | |
| <input type="checkbox"/> | SAMPLE TESTCASE | |
| <input type="checkbox"/> | TEST USER 2 | |

- Another way to add a user to an existing team is through the **USER ACCOUNTS** tab. Click on the **Name of the user**.

User Setup

Show locked user accounts

| Name | LNID | Email | Locked | Admin | See Credit | Bill Separately | Receipt Orderline | Supplemental Ordering | Department | Teams | Restrictions | LAST LOGIN |
|---------------------------|------------|------------------------|--------|-------|------------|-----------------|-------------------|-----------------------|------------|----------------------------|--------------|------------------------|
| ADMINISTRATOR | adminbt | brian@creditplus.com | NO | YES | YES | NO | ALL | ALL | | BRANCH BT ADMIN | | 2/16/2017 12:42:43 PM |
| BRIAN THROCKMORTON | bthrockbt | brian@creditplus.com | NO | YES | YES | NO | ALL | ALL | | BRANCH BT ADMIN | | 2/23/2017 12:08:11 PM |
| LOAN OFFICER/ORIGINATOR | LOFFICERBT | BRIAN@CREDITPLUS.COM | NO | NO | NO | NO | SELF | SELF | | | | 2/20/2017 12:49:03 PM |
| MEGAN ROGERS | meganbt | m.ogers@creditplus.com | NO | YES | YES | NO | ALL | ALL | | BRANCH BT ADMIN, TEAM BT C | -TRV | 2/23/2017 11:53:56 AM |
| PROCESSOR AND UNDERWRITER | PROCUNDER | brian@creditplus.com | NO | NO | YES | NO | ALL | ALL | | | | 2/23/2017 8:15:53 AM |
| SAMPLE TESTCASE | btocasesam | brian@creditplus.com | NO | NO | YES | NO | ALL | ALL | | | | 2/10/2017 8:05:30 AM |
| TEST USER | TEST132 | BRIAN@CREDITPLUS.COM | NO | NO | NO | NO | SELF | SELF | | BRANCH BT A | | 1/12/2017 12:28:18 PM |
| TEST USER 2 | test.user2 | brian@creditplus.com | NO | NO | YES | NO | ALL | ALL | | | TRV | 12/13/2016 11:45:57 AM |

Batch Create Users


Administrative Features

HOW TO SETUP AND MANAGE TEAMS

8. Then, navigate to the **RESTRICTIONS** tab.

User : SAMPLE TESTCASE

USER EDIT
RESTRICTIONS
SMARTPAY



9. Scroll to the **TEAM SETTINGS** section. Check the box next to the team you would like the user added to.

TEAM SETTINGS

Adding a team will limit the user to view only information belonging to users in that team. (Leave blank to allow all access.)


| | Team | Description |
|-------------------------------------|-----------------|-----------------|
| <input type="checkbox"/> | BRANCH BT A | BRANCH BT A |
| <input type="checkbox"/> | BRANCH BT ADMIN | BRANCH BT ADMIN |
| <input type="checkbox"/> | BRANCH BT B | BRANCH BT B |
| <input type="checkbox"/> | BRANCH BT C | BRANCH BT C |
| <input checked="" type="checkbox"/> | TEAM BT C | TEAM BT C |

10. Then, scroll back to the top and click **Save**.

User : SAMPLE TESTCASE

USER EDIT
RESTRICTIONS
SMARTPAY

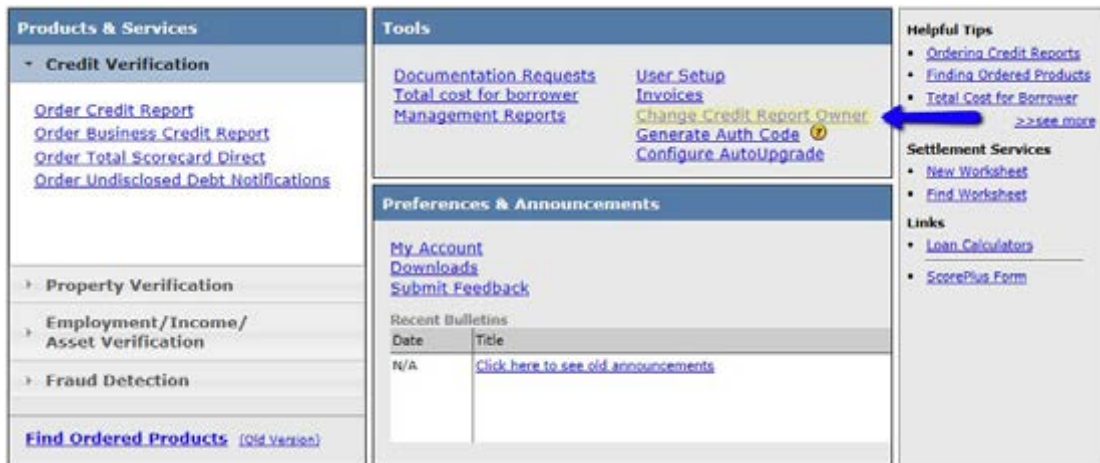
Save
[Save as Default](#)



Administrative Features

HOW TO CHANGE THE CREDIT REPORT OWNER

1. Start by logging into Credit Plus Inc. and from the main page, under **Tools**, click on **Change Credit Report Owner**.



2. Please enter the file number of the report you need moved. Then using the drop down menu, select the user you would like the report moved to. Once these two fields are completed, click **Submit**.

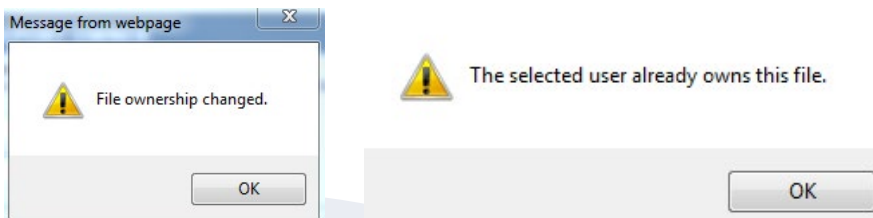
CHANGE CREDIT REPORT OWNER

Change a credit report ownership to another user.
Note: This will also move invoiced items. The charge will remain with the original invoiced user.

File #

User

3. When the report is successfully transferred, you will receive the notification on the left. If the report already belongs to the user you selected, you will receive the notification on the right.



Administrative Features

HOW TO GENERATE AN AUTHENTICATION CODE

For security measures, upon logging in we require that you verify your account by generating an authentication code for the Site Security Certificate. Authentication codes are only valid for a limited time and can only be used within your own account. This feature is for Administrators only.

1. Start by logging into Credit Plus Inc. and from the main page, under **Tools**, click on **Generate Auth Code**

The screenshot shows the administrative interface with three main sections:

- Products & Services:**
 - Credit Verification:** Order Credit Report, Order Business Credit Report
 - Property Verification**
 - Employment/Income/Asset Verification**
 - Fraud Detection**
 - Find Ordered Products (Old Version)
 - Settlement Services Worksheet (SSW)
- Tools:**
 - Documentation, Requests, Total cost for borrower, Management Reports
 - User Setup, Invoices, Change Credit Report Owner, **Generate Auth Code** (highlighted)
- Preferences & Announcements:**
 - My Account, Downloads, Submit Feedback
 - Recent Bulletins table:

| Date | Title |
|------|---|
| N/A | Click here to see old announcements |
- Helpful Tips:**
 - Ordering Credit Reports
 - Finding Ordered Products
 - Total Cost for Borrower >>see more
- Links:**
 - Loan Calculators
 - ScorePlus Form

2. A new window will automatically appear on your screen with the Auth Code. Keep in mind that these codes expire two hours after being generated.

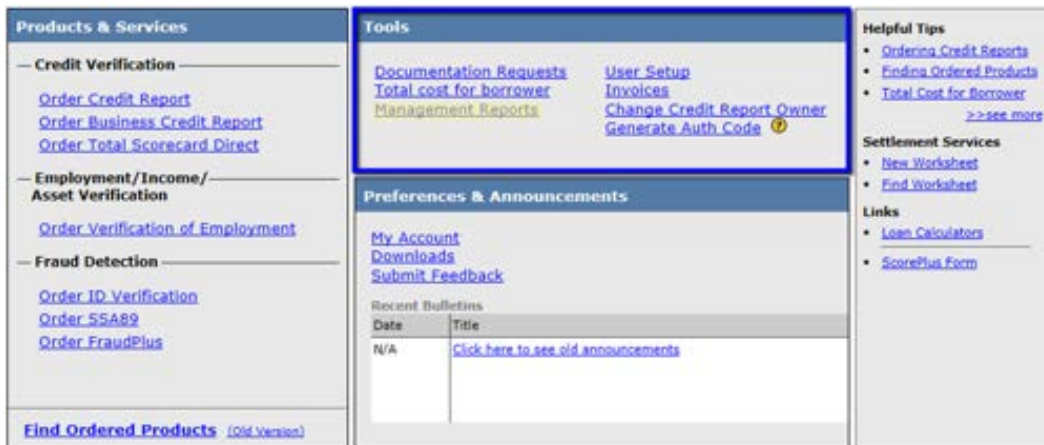
The dialog box titled 'Generate Auth Code -- Webpage Dialog' displays the following information:

- URL: <https://credit2.creditplus.com/shared/Login/GenerateAuthCr>
- Generate Auth Code
- Auth Code:** 5923
- This authorization code is only valid for 2 hours.
- OK button

Administrative Features

HOW TO VIEW MANAGEMENT REPORTS

1. Start by logging into Credit Plus Inc. and from the main page, under **Tools**, click on **Management Reports**.



2. This will bring you to a screen where you can select which **Account Activity** you would like to view. It will drop down so you can specify what information (dates, users, ect.) you want to work with.
3. When you are ready to see results – either click **Download CSV Report** or **View Report**.

