

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



The screenshot shows the CREDITPLUS Main page. At the top, there is a search bar with a "File #" dropdown and a "Go" button. Below this, the page is divided into three main sections: "Products & Services", "Tools", and "Helpful Tips".

- Products & Services:** Includes a dropdown for "Credit Verification" and links for "Order Credit Report", "Order Business Credit Report", and "Order Undisclosed Debt Notifications".
- Tools:** Includes links for "Documentation Requests", "Total cost for borrower Management Reports", "User Setup Invoices", "Change Credit Report", "Owner Generate Auth Code", and "Configure AutoUpgrade".
- Helpful Tips:** Includes links for "Ordering Credit Reports", "Finding Ordered Products", and "Total Cost for Borrower".

2. First, please notice the file number of this report. When frozen files are added, the data is copied to a new file number no longer showing the frozen submissions. Now, to add the frozen bureaus to the credit file, under ADD-ON PRODUCTS click **Reorder Frozen/Locked Files**.

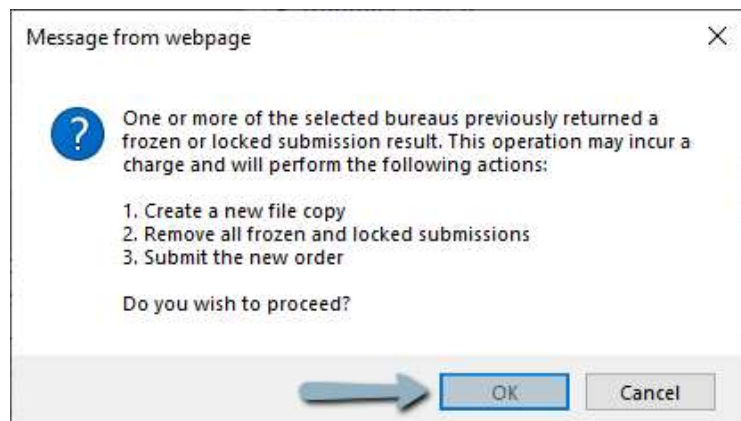


The screenshot shows the "VIEW REPORT" interface. It displays report details for FILE #: 56275979 and REF #: [redacted]. The applicant is BARBIE SURFER. The address is 468 WAVE LN, LA JOLLA, CA 92037. The "Requests History" and "Documents" sections show "NO RECORDS FOUND". The "Submission Results" table is as follows:

Bureau	For	Date	OK	Ordered By	Error Message
EQUIFAX	B	8/14/20 8:30 AM	YES	MEGAN WITT	CONSUMER REQUESTED SECURITY FREEZE ON CREDIT FILE - REPORT UNAVAILABLE
TRANSUNION	B	8/14/20 8:30 AM	YES	MEGAN WITT	FILE FROZEN BY CONSUMER

The "ADD-ON PRODUCTS" section is highlighted, with a blue arrow pointing to the "Reorder Frozen/Locked Files" link. The "UNMERGE REPORT" section has checkboxes for BORROWER, CO-BORROWER, EXPERIAN, TRANSUNION, and EQUIFAX.

3. The following pop-up will appear letting you know that the bureaus previously returned a frozen or locked submission and will ask if you would like to proceed. By clicking OK a new file will be created to remove all frozen and locked submissions.



The screenshot shows a "Message from webpage" dialog box with a question mark icon. The text inside reads:



One or more of the selected bureaus previously returned a frozen or locked submission result. This operation may incur a charge and will perform the following actions:

1. Create a new file copy
2. Remove all frozen and locked submissions
3. Submit the new order

Do you wish to proceed?

At the bottom, there are "OK" and "Cancel" buttons, with a blue arrow pointing to the "OK" button.

4. You will be taken back to the borrower information screen. Please notice the new file number of this report as well as the new unfrozen submissions under Submission Results.

View Invoice Close					
FILE #: 56276338	REF #:				
APPLICANT: BARBIE SURFER - *****4874	XP: TU: 683 EF: 658				
CO-BOR:	+26 +6				
ADDR: 468 WAVE LN, LA JOLLA, CA 92037					
PREV:					
View Report					
<ul style="list-style-type: none">WEB / PDF / Prequal Analyzer					
-- Other Reports --					
ADD-ON PRODUCTS					
<ul style="list-style-type: none">WayfinderWhat-If SimulatorComparison ReportRequest SupplementRequest REPOSITORY UPDATERequest RMCRRequest VOEAdd Bureaus / SpouseReorder Frozen/Locked FilesUndisclosed Debt NotificationsLiens and Judgments Report (Borrower)					
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	8/14/20 8:38 AM	YES	MEGAN WITT	CONSUMER REQUESTED SECURITY FREEZE ON CREDIT FILE - REPORT UNAVAILABLE
TRANSUNION	B	8/14/20 8:38 AM	YES	MEGAN WITT	FILE FROZEN BY CONSUMER
EQUIFAX	B	8/14/20 8:30 AM	YES	MEGAN WITT	
TRANSUNION	B	8/14/20 8:30 AM	YES	MEGAN WITT	
Order Refresh Report 					
UNMERGE REPORT					
<input checked="" type="checkbox"/> BORROWER					
<input type="checkbox"/> CO-BORROWER					
<input type="checkbox"/> EXPERIAN					
<input checked="" type="checkbox"/> TRANSUNION					
<input checked="" type="checkbox"/> EQUIFAX					
Additional Options					
<input checked="" type="radio"/> Web <input type="radio"/> PDF <input type="button" value="View"/>					

PLEASE LET US KNOW IF YOU HAVE ANY QUESTIONS OR CONCERNS AND WE WILL BE HAPPY TO HELP.

08/14/2020