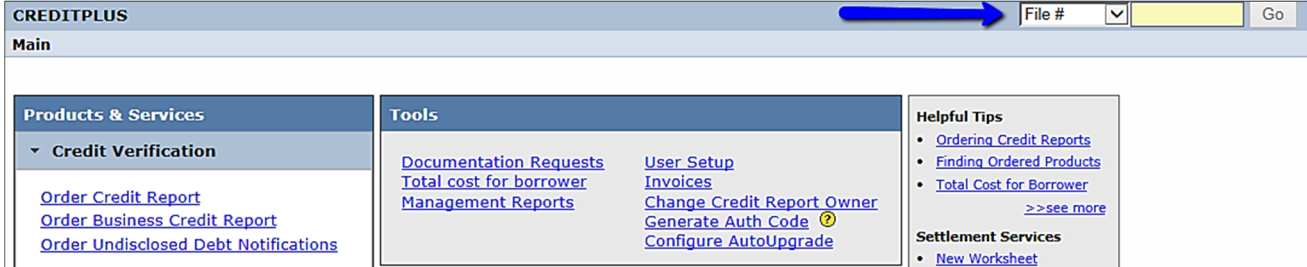


1. Start by logging into Credit Plus Inc and opening your borrowers file from the main page.



CREDITPLUS

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](#)

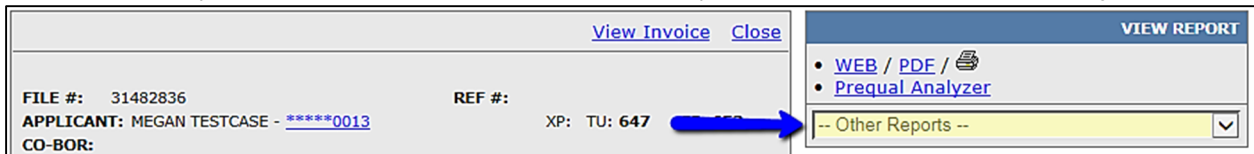
Helpful Tips

- [Ordering Credit Reports](#)
- [Finding Ordered Products](#)
- [Total Cost for Borrower](#)
- [>> see more](#)

Settlement Services

- [New Worksheet](#)

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 --**.



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

FILE #: 31482836 REF #:

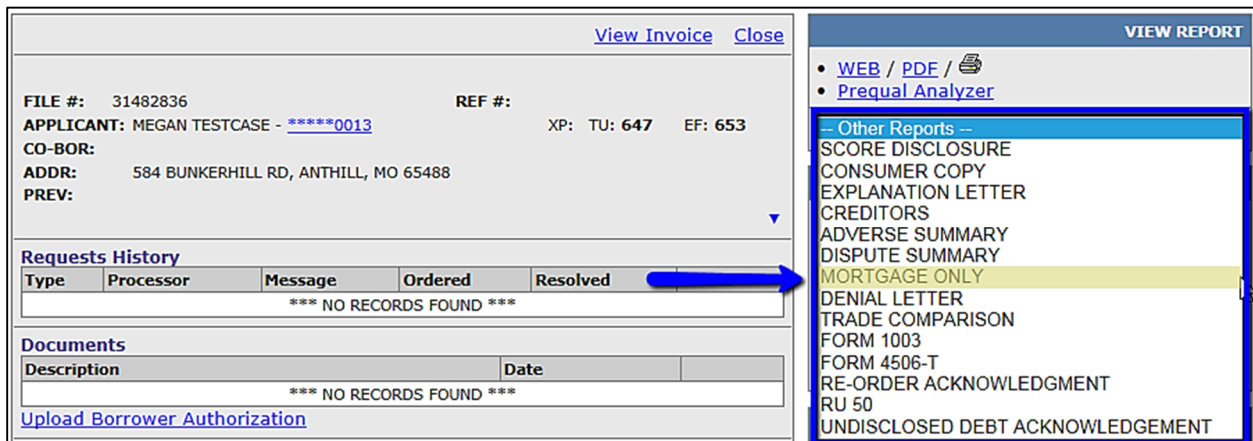
APPLICANT: MEGAN TESTCASE - *****0013 XP: TU: 647

CO-BOR:

VIEW REPORT

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

3. Navigate to the Option that says MORTGAGE ONLY



[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
*** NO RECORDS FOUND ***				

Documents

Description	Date
*** NO RECORDS FOUND ***	

[Upload Borrower Authorization](#)


VIEW REPORT

- [WEB / PDF /](#)
- [Prequal Analyzer](#)
- Other Reports --
- SCORE DISCLOSURE
- CONSUMER COPY
- EXPLANATION LETTER
- CREDITORS
- ADVERSE SUMMARY
- DISPUTE SUMMARY
- MORTGAGE ONLY**
- DENIAL LETTER
- TRADE COMPARISON
- FORM 1003
- FORM 4506-T
- RE-ORDER ACKNOWLEDGMENT
- RU 50
- UNDISCLOSED DEBT ACKNOWLEDGEMENT

The report will look very similar to the usual credit report; except that it will only contain tradeline information on mortgages and nothing else (i.e. credit scores, fraud alerts, etc.)

4. The report will process automatically to show you the report as a Mortgage with Score. This will show you all the active Mortgage Accounts on the credit report while also displaying the FICO scores.

Type:



MORTGAGE WITH SCORE

SEND TO: CREDIT PLUS UNIVERSITY ACCOUNT
CUST. # 99999MR
31550 WINTERPLACE PKWY, SALISBURY, MD 21804

REQUESTED BY: MEGAN ROGERS
DATE: 9/3/2015

FILE #: 31482836
REF. #: -
REPOSITORIES: TU/EF
PRICE: \$3.34

APPLICANT INFORMATION

APPLICANT:	TESTCASE, MEGAN	000-00-0013	-
CURRENT ADDRESS:	584 BUNKERHILL RD, ANTHILL, MO 65488	LENGTH:	

SCORE MODELS

653 EQUIFAX/FICO CLASSIC V5 FACTA
RANGE: 334-818
HERMAN M TESTCASE - 000000013

647 TRANSUNION/FICO CLASSIC (04)
RANGE: 309-839
HERMAN M TESTCASE - 000000013

[Request New Tradeline](#)

MORTGAGE ACCOUNTS

001

EEOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
CITIMORTGAGE	MTG	08/15	\$160700	\$1131	0	0	0			
SOURCE: TU/EF	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
	360	07/14	\$160699	\$0				05	-/-	08/15

History: 08/15; 000000
CONVENTIONAL REAL ESTATE MORTGAGE

002

EEOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
GMAC MORT.	MTG	07/15	\$40100	\$467	0	0	0			
SOURCE: TU/EF	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
	360	07/14	\$40001	\$0				07	-/-	07/15

History: 07/15; 000000
BALLOON PAYMENT; SECOND MORTGAGE; COLLATERAL: BALLOON DUE 02012021 35997

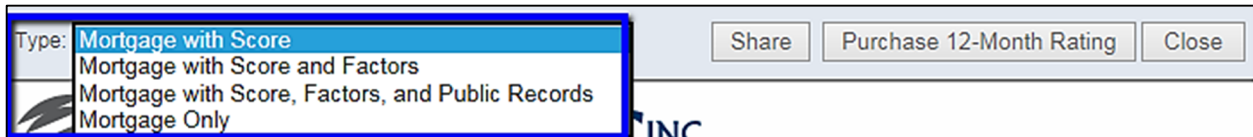
003

EEOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
MOAC	MTG	12/14	\$40100	\$0	0	0	0			
SOURCE: EF	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
	-	07/14	\$0	\$0				04	-/-	11/14

History: -/-;
ACCOUNT TRANSFERRED OR SOLD; REAL ESTATE MORTGAGE

5. If you wish to change this, you may do so by clicking on the Type: dropdown menu located at the top right-hand side of the screen. The other Types of displaying the Mortgage Only report is as follows:

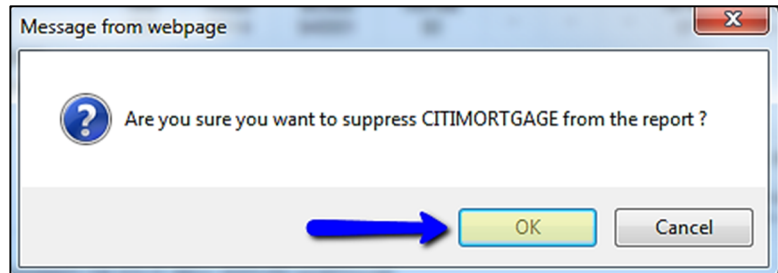
- **Mortgage with Score** - shows you all the active Mortgage Accounts on the credit report while also displaying the FICO scores.
- **Mortgage with Score and Factors** - shows you all the active Mortgage Accounts on the credit report while also displaying the FICO scores and score factors.
- **Mortgage with Score, Factors, and Public Records** - shows you all the active Mortgage Accounts on the credit report while also displaying the FICO scores, score factors, and public records.
- **Mortgage Only** - shows you only the active Mortgage Accounts on the credit report



6. To remove a Mortgage Account from the showing on the report. Simply click the link of the Creditor Name.

Request New Tradeline		MORTGAGE ACCOUNTS									
001											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
B / B	CITIMORTGAGE	MTG	08/15	\$160700	\$1131	0	0	0			
SOURCE	062085	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
TU/EF		360	07/14	\$160699	\$0				05	--	08/15
History: 08/15; 000000											
CONVENTIONAL REAL ESTATE MORTGAGE											

The following pop-up will appear to let you know the Account is being suppressed from the report. If you are sure this is correct, click **OK**. The Account will be removed from the report.



Request New Tradeline		MORTGAGE ACCOUNTS									
*** NOT ALL ACCOUNTS ARE SHOWN ***											
002											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
B / B	GMAC MORT.	MTG	07/15	\$40100	\$467	0	0	0			
SOURCE	795154423	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
TU/EF		360	07/14	\$40001	\$0				07	--	07/15
History: 07/15; 000000											
BALLOON PAYMENT; SECOND MORTGAGE; COLLATERAL: BALLOON DUE 02012021 35997											
003											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
B / B	MOAC	MTG	12/14	\$40100	\$0	0	0	0			
SOURCE	8950088459622	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
EF		-	07/14	\$0	\$0				04	--	11/14
History: --;											
ACCOUNT TRANSFERRED OR SOLD; REAL ESTATE MORTGAGE											

7. If your company is enabled for the 12 Month Mortgage Rating report, this button will appear on the Mortgage Only report.

Type:



MORTGAGE WITH SCORE

SEND TO: CREDIT PLUS UNIVERSITY ACCOUNT
CUST. # 99999MR
31550 WINTERPLACE PKWY, SALISBURY, MD 21804

REQUESTED BY: MEGAN ROGERS
DATE: 9/3/2015

FILE #: 31482836
REF. #: -
REPOSITORIES: TU/EF
PRICE: \$3.34

A 12-month mortgage rating is a type of report that displays the borrower's payment profile on his most recent mortgage (based off reported date) and only on the last 12 months' worth of payment data. This gives the lender a quick snapshot of the borrower's ability to pay his mortgage on time, without having to analyze all of the borrower's other tradelines. Like the Mortgage Rating report, it will not contain the usual additional items found on a credit report (i.e. scores, fraud alerts, etc.)

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