

Pulling Credit from Calyx Point:

- Open borrower's application (1003).
- Select Services drop-down, then Credit Reports, and Request Credit.

The screenshot displays the Calyx Point software interface. The main window title is "Point - [baacommon.BRW]". The menu bar includes File, Edit, Marketing, Forms, eLoanFile, Verifs, Track, Banker, Lenders, Services, Interfaces, Bor/Co-Bor, Utilities, Window, and Help. The Services menu is open, showing options like AVM Reports, Closing Documents, Credit Reports, Flood Certification, Hazard Insurance, Initial Disclosures, Title/Escrow, and VOE/VOI. The Credit Reports sub-menu is expanded, highlighting "Request Credit".

The interface is divided into several sections:

- Navigation Panel:** Located on the left, it shows a tree view of application folders under "baacommon, olga".
- Borrower Information:** Fields for First, Middle, Last, SSN (196-64-0413), DOB, E-Mail, H Phone, B Phone, Cell/Alt, Fax, and Best Contact.
- Co-Borrower:** Similar fields to the Borrower section, with a "Copy from Borrower" button.
- Loan Rep and Processor:** Dropdown menus for selecting the loan representative and processor.
- Loan Program and CC Scenario:** Fields for specifying the loan program and credit scenario.
- Loan Type:** Checkboxes for Conventional, FHA, VA, USDA/RHS, Other, Primary, Secondary, Investment, First Mtg, and Second Mtg.
- Purpose of Loan:** Checkboxes for Purchase, No Cash-Out Refi, Cash-Out Refi, Construction, Construction-Perm, and Other.
- Financial Fields:** Input boxes for Sales Price, Down Pmt, Appr Value, Loan Amt, w/ MIP, FF, Note Rate, Term/Due, Mth Pmt, Income, HE & Oblig, Other Pmts (1,299.00), and Max Loan.
- Subject Property and Present Address:** Fields for address, city, state, and zip code.

At the bottom, there are sections for "Tasks" and "Reports & Marketing".

- This will open the Credit Report Request window.
- Select Avantus from the drop-down as the Credit Agency.
- From the Report Type drop-down select on of the following options:

Merge
RMCR

- Click the checkbox for the required repositories.

Note: After the initial request these settings will be saved as defaults.

- Select the desired Report Type, and verify Credit Reference Number (if performing any type of reissue).
- Click on Submit

Credit Report Request ✖

<p>Credit Agency</p> <p>Avantus</p> <p>1-800-243-0120</p> <p>Getting Started</p> <hr/> <p>Report Type</p> <p>Individual Report</p> <p>Merge</p> <p><input checked="" type="checkbox"/> Equifax</p> <p><input checked="" type="checkbox"/> Experian</p> <p><input checked="" type="checkbox"/> TransUnion</p> <hr/> <p>Request Type</p> <p><input checked="" type="radio"/> Order New Report</p> <p><input type="radio"/> Re-issue Existing Report</p> <p><input type="radio"/> Upgrade Existing Report</p> <p><input type="radio"/> Retrieve Updated Report</p> <p>Credit Reference Number</p> <p>20390972</p> <p>Requested By</p> <p><input type="text"/></p> <p><input type="checkbox"/> Pay by credit card</p> <p><input type="button" value="Enter Credit Card"/></p> <p><input checked="" type="checkbox"/> Copy credit report liabilities to this 1003</p>	<p>olga baacomon</p> <table border="1"> <tr> <td>Name</td> <td>First</td> <td>Middle</td> <td>Last</td> <td>Suffix</td> </tr> <tr> <td></td> <td>olga</td> <td></td> <td>baacomon</td> <td></td> </tr> <tr> <td>SSN</td> <td>196-64-0413</td> <td>Birth Date</td> <td></td> <td>Age</td> </tr> <tr> <td>Home Phone</td> <td></td> <td><input type="checkbox"/> Married</td> <td><input type="checkbox"/> Unmarried</td> <td><input type="checkbox"/> Separated</td> </tr> <tr> <td>Present Addr.</td> <td colspan="3">24 linden ave</td> <td><input type="button" value="Credit PIN"/></td> </tr> <tr> <td>City</td> <td>fantasy island</td> <td>State</td> <td>IL</td> <td>Zip 60750</td> </tr> <tr> <td>Former Addr.</td> <td colspan="4"><input type="text"/></td> </tr> <tr> <td>City</td> <td></td> <td>State</td> <td></td> <td>Zip</td> </tr> </table> <hr/> <p>(no co-borrower)</p> <table border="1"> <tr> <td>Name</td> <td>First</td> <td>Middle</td> <td>Last</td> <td>Suffix</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>SSN</td> <td></td> <td>Birth Date</td> <td></td> <td>Age</td> </tr> <tr> <td>Home Phone</td> <td></td> <td><input type="checkbox"/> Married</td> <td><input type="checkbox"/> Unmarried</td> <td><input type="checkbox"/> Separated</td> </tr> <tr> <td colspan="5"><input type="button" value="Copy from Borrower"/></td> </tr> <tr> <td>Present Addr.</td> <td colspan="3"><input type="text"/></td> <td><input type="button" value="Credit PIN"/></td> </tr> <tr> <td>City</td> <td></td> <td>State</td> <td></td> <td>Zip</td> </tr> <tr> <td>Former Addr.</td> <td colspan="4"><input type="text"/></td> </tr> <tr> <td>City</td> <td></td> <td>State</td> <td></td> <td>Zip</td> </tr> </table>	Name	First	Middle	Last	Suffix		olga		baacomon		SSN	196-64-0413	Birth Date		Age	Home Phone		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Separated	Present Addr.	24 linden ave			<input type="button" value="Credit PIN"/>	City	fantasy island	State	IL	Zip 60750	Former Addr.	<input type="text"/>				City		State		Zip	Name	First	Middle	Last	Suffix						SSN		Birth Date		Age	Home Phone		<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Separated	<input type="button" value="Copy from Borrower"/>					Present Addr.	<input type="text"/>			<input type="button" value="Credit PIN"/>	City		State		Zip	Former Addr.	<input type="text"/>				City		State		Zip
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Press F1 for help

- This will open the Avantus Log In window
- Enter your company's Account Number (optional).
- Enter your Avantus Operator ID in the User ID field.
- Enter your Avantus Password in the Password field.
- Click OK.



The image shows a screenshot of the "Avantus Login" dialog box. The dialog has a title bar with the text "Avantus Login" and a close button (X) in the top right corner. The main area contains three input fields: "Account #:", "User ID:", and "Password:". Below the "Password:" field is a checkbox labeled "Save Password". To the right of the input fields is a "Need Help?" section with the text "Avantus", the phone number "1-800-243-0120", and a blue underlined link "Getting Started". At the bottom of the dialog are two buttons: "OK" and "Cancel".

- The returned liabilities are displayed in the Populate Liabilities window.
- Use the Calyx Point options to select the data you wish to import.
- Click Populate.

Populate Liabilities

Liabilities to be Ignored:					Liabilities to be Imported:					# of Liabilities:
Status	Creditor	Type	Balance	Pmt	Status	Creditor	Type	Balance	Pmt	14
Closed	BK DF NY	Installment	0	219	Open	GMAC MTG	Mortgage	103361	1314	
Paid	CBUSASEARS	Revolving	0		Open	LNG ISLND CU	nstallment	15405	507	
Closed	FCNB PRF CHG	Revolving	0		Open	SUFFOLK COUN	nstallment	10345	349	
Closed	FCNB PRFCH	Revolving	0		Open	DISCOVER FIN	Revolving	3994	68	
Closed	FCNB/SPIEGL/E...	Revolving	0		Open	CITI	Revolving	2498	47	
Closed	GMAC	Installment	0	139	Open	AFS / ACB	Revolving	1177	58	
Paid	LANE BRYANT	Revolving	0		Open	WFFINANCE	Revolving	1038	44	
Paid	LI FCU	Installment	0	107	Open	WFFINANCIAL	Revolving	1038	44	
Closed	LNG ISLND CU	Installment	0	107	Open	CITIBANK FSB	nstallment	500	10	
Closed	LNG ISLND CU	Installment	0	112	Open	CITIBANKNA	Revolving	489	24	
Paid	MACYS/FDSB	Revolving	0		Open	JCP-MCCBG	Revolving	441	60	
Closed	MANDEES	Revolving	0		Open	SUFFOLK COUN	Revolving	402	20	
Closed	SFRN/CBUSA	Revolving	0		Open	SUFFOLK CR	Revolving	402	20	
Closed	WFNNB/LANE B...	Revolving	0		Open	LNG ISLND CU	nstallment	380	48	
Closed	WFNNB/LNBR	Revolving	0							
Open	WLS FRG MTGE	Mortgage	0	1383						

Buttons: Ignore, Import, Ignore \$0 Balance, Ignore Closed

Buttons: Populate, Don't Populate

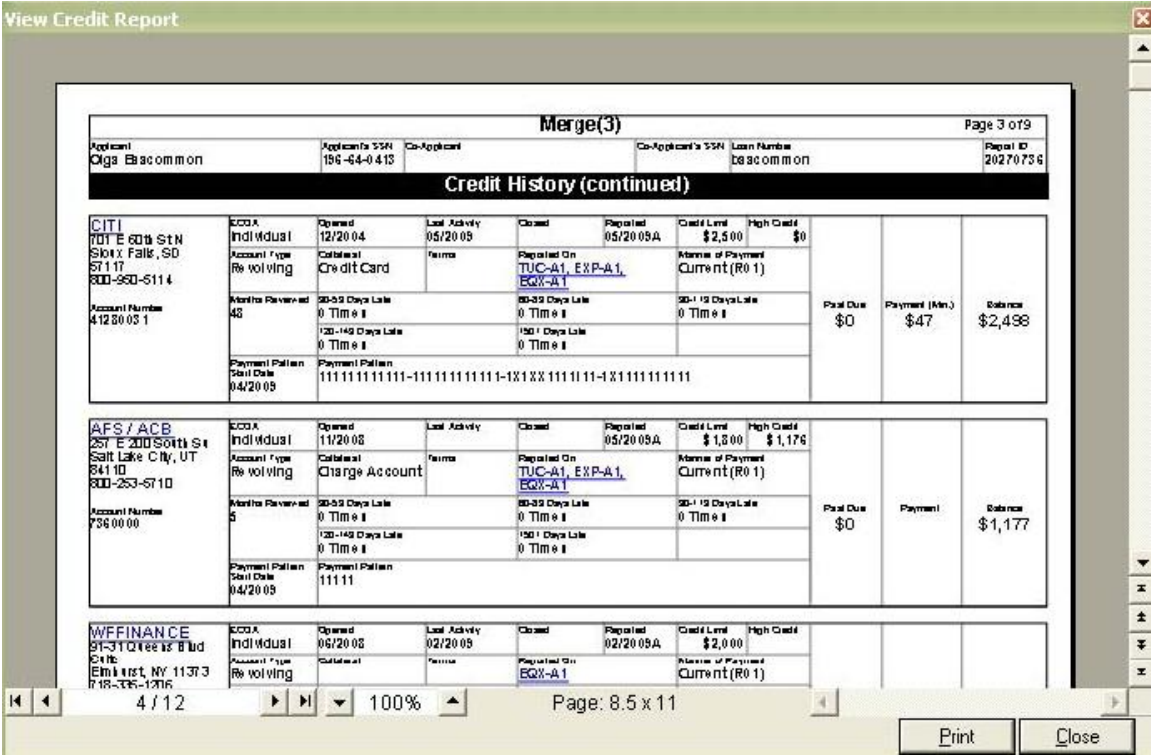
The credit report will now be display. Select Print or Close.

Ordering Updates from within Calyx

There are two different ways that you may order liability updates from Avantus within the Calyx Point system.

Option 1:

- Open borrower’s application (1003).
- Once the PDF (or HTML) is opened, you will note that each creditor’s name is a link.
- Click on the creditor name link for the trade that you wish to update.
- A pop-up will appear for you to login to Avantus. Enter your Avantus ID and Password.
- Select the type of Update you wish to order and click on Submit. Repeat process for each liability you wish to update.



Option 2:

- Repeat the steps above to view the requested credit report.
- Click on the Report ID link.
- A pop-up will appear for you to login to Avantus. Enter your Avantus ID and Password.
- You will be entered into the Credit Report Detail page of the file within the Avantus site.

The screenshot displays the Avantus web application interface. At the top is the Avantus logo. Below it is a navigation menu with links: Home, Batch Submissions, Batch Print, My Reports, Management Reports, Preferences, Customer Service, Administration, and News. A secondary menu contains icons for various services: Credit Report, Flood Zone, AVM, Appraisal, Title Search, MIP, Recording, Closing Services, Documents, and Invoice.

The main content area is divided into several sections:

- Actions:** Includes links for Upgrades to RMCR, Order Updates, Modify and Resubmit, and Order Credit Analysis.
- Options:** Includes links for Subscriber Directory, View Authorization, Rapid Update Form, Letter Of Explanation, and Score Disclosure.
- Batch Printing:** Includes radio buttons for 'Include' and 'Don't include'.
- Applicant Information:**
 - Applicant:** Olga Baaccommon, SSN: 196-64-0413
 - Address:** 24 Linden Av, Fantasy Island, IL, 60750
- Co-Applicant:** Add Co-Applicant
- Credit Scores:**

	TransUnion	Experian	Equifax
FICO:	653	[581]	579
Credit Assure:	OK	+18	OK
Essentials™:	Order	Order	Order
What-If™:	Order	Order	Order
- Credit Report Summary:**

Accounts:	30	Balance:	\$141,470
Open Accounts:	17	Payment:	\$2,531
Delinquent Accounts:	0	Past Due:	\$0
- Credit Analysis:**

Date	Details	Product Label	Program Label	Result Text
06-18-2009, 08:35:15 AM	View Details		No programs matched.	No programs matched.
- Credit Report Details:**

Loan Number:	baaccommon	Status:	Completed
Report ID:	20270736	Entered:	06-18-2009, 08:42:11 AM
Report Type:	Merge	Completed:	06-18-2009, 08:42:11 AM
- Available Credit Reports:**

	Report Type	Date	Format	Report Key
View Download	Merge	06-18-2009, 08:42:11 AM	PDF	659F77BB

- On the left side of the page, click on the Order Updates link under the Actions header.

The Order Updates page will be displayed; listing all liability and public record items from the credit report as shown below:

Order Updates

Order Updates

When you are finished, click "Continue".

Liabilities

Update	Name	Account Number	Date Opened	Balance	Owner	Source
<input type="checkbox"/>	AFS / ACB	7360000	11-2008	\$1,177	Applicant	TransUnion
<input type="checkbox"/>	BK OF NY	4034055920	01-2001	\$0	Applicant	TransUnion
<input type="checkbox"/>	CBUSASEARS	64804	07-1999	\$0	Applicant	TransUnion
<input type="checkbox"/>	CITI	41280031	12-2004	\$2,498	Applicant	TransUnion
<input type="checkbox"/>	CITIBANK FSB	9736	04-2009	\$500	Applicant	TransUnion
<input type="checkbox"/>	CITIBANKNA	2049	04-2009	\$489	Applicant	TransUnion
<input type="checkbox"/>	DISCOVER FIN	60110022	01-2004	\$3,994	Applicant	TransUnion
<input type="checkbox"/>	FCNB PRF CHG	80	04-2007	\$0	Applicant	TransUnion
<input type="checkbox"/>	GMAC	29801044	03-1997	\$0	Applicant	TransUnion
<input type="checkbox"/>	GMAC MTG	30483	01-2006	\$103,361	Applicant	TransUnion
<input type="checkbox"/>	JCP--MCCBG	8719	09-2006	\$441	Applicant	TransUnion
<input type="checkbox"/>	LANE BRYANT	0007944379443	11-2007	\$0	Applicant	TransUnion
<input type="checkbox"/>	LNG ISLND CU	2351920100423	05-2005	\$0	Applicant	TransUnion
<input type="checkbox"/>	LNG ISLND CU	2351970100423	07-2008	\$15,405	Applicant	TransUnion
<input type="checkbox"/>	LNG ISLND CU	2351950100423	03-2006	\$0	Applicant	TransUnion
<input type="checkbox"/>	LNG ISLND CU	2351910100423	01-2002	\$380	Applicant	TransUnion
<input type="checkbox"/>	MACYS/FDSB	7300	12-2003	\$0	Applicant	TransUnion
<input type="checkbox"/>	MANDEES	1000	11-2004	\$0	Applicant	TransUnion
<input type="checkbox"/>	SFRN/CBUSA	77589500	02-2006	\$0	Applicant	TransUnion
<input type="checkbox"/>	SUFFOLK COUN	17	12-2007	\$402	Applicant	TransUnion
<input type="checkbox"/>	SUFFOLK COUN	580813	02-2007	\$10,345	Applicant	TransUnion
<input type="checkbox"/>	WFFINANCIAL	1100597	08-2008	\$1,038	Applicant	TransUnion
<input type="checkbox"/>	WLS FRG MTGE	685253	01-2006	\$0	Applicant	TransUnion
New:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Applicant <input type="checkbox"/>	<input type="button" value="Add"/>

Public Records

Update	Plaintiff	Docket Number	Date Reported	Liability	Owner	Source
<input type="checkbox"/>	MEDICAL	00000647091	09-2002	\$0	Applicant	TransUnion

- Check the Update box to the left of each item you wish to update.
- Click on Continue

The following page will be displayed:

Order Updates

Select the type of update to be performed for each liability below.
When you are finished, click "Submit"

Name:	Acct Number:	Owner:
WFFINANCE	512-73160000	Applicant

Update Type: Notes:

Operator:

Operator:

Special Instructions:

If you have special instructions for any of the above items, please enter them here.

Notification:

You can choose to receive an e-mail notification when this order is complete.

E-Mail Notification:

Send notification to:

To process update please fax consumer authorization to 800-942-9451.

- From the Update Type drop-down, select the Update type that you wish to order.
- Include any additional comments desired in the Notes text box.
- Include any Special Instructions in the text box provided.
- Select to receive an email notification and enter your email address (if it's not already filled in).
- Click on Submit.