

## **User Guides**

# Ordering Credit Advantage Credit

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# How to Select Advantage Credit as your Credit Provider within LendingDox

In LendingDox, you can select Advantage Credit as your credit provider, and you can use the same credentials Company wide, Branch wide, or per User.

#### Enabling Advantage Credit

To enable Advantage Credit as a credit provider, navigate to Company settings. Click the "Settings" tab, then the "Cmpny" button in the ribbon, and select the Vendors tab:

🔀 LendingD		JCTS SETTINGS SUP	PORT	Sign Out Demo 🔻
Myself Users Branch	Image: Compny Imag	Rules Flows Log	gos Docs Sets	Letters Pages
	Compan	y Profile		
General Calculatio		ing Vendors La Edit	anding Pages	
Company Name	Lending Inc.			
Cmpny Full Name	Lending Incorporated			
Address Line 1	555 Lender Lane			
City	Santa Marta			
State	CA			
Zip	99121			
Time Zone	Pacific Standard Time			
Email				
Phone				
Website				
Company NMLSID	11223344			
Company Type	Lender			
Theme	Default			

🗙 LendingDox		DANS PRODUCTS	SETTINGS SUPPORT	Sign Out Demo 🔻
Myself Users Branch Cmp		ees Flags Ru	les Flows Logos Doc	s Sets Letters Pages
		Company Pr	ofile	
General Calculations	Setup LE Busines	s Days Billing	Vendors Landing Page	25
Service Name	5	status Enabled	Notes	
Advantage Credit CCR	(	Online 🛛		A
Desktop Originator	(	Online 🛛		
Desktop Underwriter	(	Online 🛛		

From the Vendors tab, select Advantage Credit CCR:

Check the Is Enabled option to enable Advantage credit for your company. Select Production as the Vendor Server, and enter "Lendingdox" as the MCL Interface:

	dina Dove File Edit Vendor: Advanta	CONTACTS LOANS PRODUCTS SETTINGS REPORTS SUPPORT	Sign Out Norville -
Myself	Credentials		ers Pages
	ADVANTAGE CREDIT CR	EDENTIALS	
Genera	Is Enabled		
Service	Vendor Server	Production	~
Advant	Log Success Jobs Too?	0	
Desktor	MCL Interface	Lendingdox	

If your Company is using the same credentials Company wide, continue to page 3.

If each Branch will be using its own credentials, save the changes and continue to page 4.

If each User will be using their own credentials, save the changes continue to page 7.

To allow the same set of credentials to be used Company wide, enter the User Name and Password. If you will allow consumer payment, select the corresponding checkbox.

If you will Allow Retrieval of credit reports, select the corresponding checkbox.

Finally, select your Default Repositories, and save your changes.

	Edit Vendor: Advan		Sign Out Norville 🔻
Myself	Ealt vendor. Auvan	lage Credit CCK	ers Pages
	Credentials		
	ADVANTAGE CREDIT	CREDENTIALS	
Genera	Is Enabled		
Service	Vendor Server	Production	~
Advant	Log Success Jobs Too?		
Desktor	MCL Interface	Lendingdox	
Desktor	User Name	UserName	
DocuSi	Password	••••••	
Fannie	Allow Consumer Pmt?		
Loan Cl	Allow Retrieval?		
Loan Pr	DEFAULT REPOSITORI	ES	_
Loann	Equifax		
	Experian		
	Trans Union		
	NOTES		
			¥
		Save	Cancel

Your Company is now ready to order credit through Advantage Credit!

## Adding Branch Credentials

#### Each Branch can have its own set of credentials.

To add Branch Credentials, navigate to Branch settings. Click the "Settings" tab, then the "Branch" button in the ribbon, and select the Branch you want to update:

KendingDox	CONTACTS LOANS			SUPPORT	Sign Out Demo 🔻	^
Myself Users Branch Cmpny Role		Flags Rules	Flows Logos	Docs Sets	Letters Pages	
		Branch List				
Search Go 🎦 New					20 Rows 40 60	
Branch Name	Ina	active Phone Numb	er Ado	dress		
Napa					<b>×</b> ^	
Sonoma					×	

Select the Vendors tab, then select Advantage Credit CCR:

🔀 Len	dinaDox	FILE -	CONTACTS	LOANS	PRODUCTS	SETTINGS	REPORTS	SUPPORT	Sign Ou	t Demo 🔻 💧
2	Edit Branch								×	
Myself L	Branch Ca	lculations	Loan Setu	p Us	ers Vendo	ors				s Pages
Crowk	Service Name			Status	Enabled N	lotes				vs 40 60
Search	Advantage Crec	lit CCR		Online					-	vs 40 60
Branch Na	Desktop Origina	ator		Online						
Napa	Desktop Underv	vriter		Online						× ^
Sonoma	DocuSign ESign			Online	~					×
	Fannie Mae UCI	)		Online						
	Loan Closing Ac	lvisor		Online	<b>V</b>					
	Loan Product A	dvisor		Online						
									~	
								Save	Cancel	

Enter "Lendingdox" as the MCL Interface, then enter the User Name and Password. If you will allow consumer payment, select the corresponding checkbox. If you will Allow Retrieval of credit reports, select the corresponding checkbox. Finally, select your Default Repositories, and save the changes for Advantage Credit, then save the changes for the Branch:

🔀 Ler	ndinaDox FIL	e <del>-</del> contacts loans	PRODUCTS SETTIN	NGS REPORTS SUPPO	ORT Sign O	ut Demo 🔻
Myself	Edit Vendor: Adva	antage Credit CCR			×	s Pages
	Credentials					
Search	ADVANTAGE CREDI	T CREDENTIALS				vs 40 60
Branch Na Napa	MCL Interface User Name	Lendingdox BranchUserName				× *
Sonoma	Password	•••••				×
	Allow Consumer Pmt Allow Retrieval?	2 2				
	DEFAULT REPOSITO	RIES				
	Equifax Experian					
	Trans Union					
	NOTES					
				Save	e Cancel	

Your Branch is now ready to order credit through Advantage Credit!

## Adding User Credentials

#### Each User can have their own set of credentials.

To add User Credentials, navigate to User settings. Click the "Settings" tab, then the "Users" button in the ribbon, and select the User you want to update:

🔀 LendingDo	K FILE -	CONTACTS	LOANS	PRODUC	TS SET	TINGS	REPORTS	SUPPOI	रा	Sign Out D	Demo 🔻
Myself Users Branch	Cmpny Role		\$ Fees	Flags	<b>Y</b> Rules	<b>□</b> Elows	Logos	Docs	C Sets	Letters	Pages
bianci bianci	empily hole	5 Cond5	Tees	User Li		1 Ions	Logos	Docs	500	Letters	luges
Users Landing Page Use	ers										
Search Go	🎦 New									20 Rows	40 60
Name	Las	t Signin	Inactive	Locked E	mail				R	ole	
Daphne Blake				S	upport+d	laphne@	lendingdox	.com	A	dministrato	r 🗙 🔶
Velma Dinkley	1 m	ionths ago		S	upport+v	elma@le	ndingdox.c	om	А	dministrato	r 🗙
Norville Rogers	14	minutes ago		S	upport+n	orville@	lendingdox	.com	А	dministrato	r 🗙

Select the Vendors tab, then select Advantage Credit CCR:

User Related Parties	Calculations Loa	n Setup	Vendors	Photo		
Name	Status	Enabled	Notes			
Advantage Credit CCR	Online				<b>^</b>	
Desktop Originator	Online	~				
Desktop Underwriter	Online					s 40 (
DocuSign ESign	Online	<b>V</b>				
Fannie Mae UCD	Online					ator 🗙
Loan Closing Advisor	Online	<b>1</b>				ator 🗙
Loan Product Advisor	Online	<b>V</b>				ator 🗙
					-	

From here, choose to have the User use the General Settings, the Advantage Credit Credentials, and the Default Repositories for the Company, the Branch, or the User:

🔀 Ler	dingDox FILET	CONTACTS LOANS PRODUCTS SETTINGS REPORTS SUPPORT	Sign Out Demo 🔻 着
Myself	Edit Vendor: Advanta	ige Credit CCR	× Pages
	Credentials		
Users L	GENERAL		
	Data Source	○ This User ○ Branch ◉ Company	
Search	MCL Interface	Lendingdox	5 40 60
Name	Allow Consumer Pmt?		
Daphne	Allow Retrieval?		ator 🗙 🔶
Velma Di	ADVANTAGE CREDIT CR	EDENTIALS	itor 🗙
Norville	Data Source	This User $\bigcirc$ Branch $\bigcirc$ Company	ator 🗙
	User Name	UserUserName	
	Password		
	DEFAULT REPOSITORIES		
	Data Source	○ This User ⑧ Branch ○ Company	
	Equifax		
	Experian		
	Trans Union		
	NOTES		
			1
		Save	Cancel

If the User will be using their own credentials, enter them here, or have the User enter their own credentials by following the steps on page 8. Save the changes to Advantage Credit, then save the changes to the User.

## Adding Your Credentials

#### Each User can have their own set of credentials.

To add your Credentials, navigate to your settings. Click the "Settings" tab, then the "Myself" button in the ribbon:

🗙 Lendir	ngDox	FILE - C	ONTACTS	LOANS	PRODU	CTS SE	TTINGS	REPORTS	SUPPO	RT	Sign Out I	Demo 🔽
Myself	Branch Cmp		Conds	<b>\$</b> Fees	Flags	Rules	Flows	Logos	Docs	Sets	Letters	Pages
					My Pro	ofile						
User Relat	ed Parties	Calculations	Loan	Setup	Vendors	s Pho	oto					
USER INFORM			20411	occup			Edi	t				
User Name	Demo											
First Name	Demo											
Last Name	LastNa	ame										
Email	suppo	rt@lendingd	ox.com									
Branch	Napa											
Role	Admir	nistrator										
Title												
Work Phone	(555)	555-5555										
Cell Phone	(555)	555-5555										
Email From												

Select the Vendors tab, then select Advantage Credit CCR:

🗶 Le	endii	ngDo	X FIL	.E 🔻 C0	ONTACTS	LOANS	PRODUC	ETS SE	TINGS	REPORTS	SUPPC	ORT	Sign Out I	Demo 🔻
Ayself	Users	Branch	Cmpny	Roles	Conds	<b>\$</b> Fees	Flags	Rules	Elows	Logos	Docs	Sets	Letters	Pages
							My Pro	file						
User	Rela	ted Partie	s Calc	ulations	Loan	Setup	Vendors	Pho	oto					
Name								atus	Enabled	Notes				
_	tage Cree	dit CCR						nline						-
Deskto	p Origin	ator					0	nline	~					
Deskto	p Under	writer					0	nline						
DocuSi	ign ESigr	n					0	nline	~					
Fannie	Mae UC	D					0	nline						
		dvisor						nline	~					

🔀 Len		CONTACTS LOANS PRODUCTS SETTINGS REPORTS SUPPORT	Sign Out Demo 🔻
Myself	Edit Vendor: Advanta	age Credit CCR	s Pages
	Credentials		
	GENERAL		
User	Data Source	○ This User ○ Branch ⑧ Company	
Name	MCL Interface	Lendingdox	
Advantac	Allow Consumer Pmt?		
CIC Credi	Allow Retrieval?		
CISCO Cr	ADVANTAGE CREDIT CR	REDENTIALS	
Desktop	Data Source	$\odot$ This User $\bigcirc$ Branch $\bigcirc$ Company	
Desktop	User Name	UserUserName	
DocuSigr Factual D	Password		
Fannie M	DEFAULT REPOSITORIES	;	
Loan Clos	Data Source	○ This User ○ Branch ⑧ Company	
Loan Proc	Equifax		
Universal	Experian		
	Trans Union		
	NOTES		_
		Save	Cancel

Under Advantage Credit Credentials, next to Data Source, select This User, then enter your credentials:

If you will be using different General Settings, or different Default Repositories, you may change them by Selecting This User, or Branch.

Save your changes.

If you are unable to edit your credentials, please contact your Company Administrator so that they can update your credentials.

You are now ready to order credit through Advantage Credit!

## Ordering Credit

#### Order Credit through Advantage Credit.

To Order Credit, navigate to the LoanCredit page. From the Loan, select the "Credit" button in the ribbon, or select "Borrowers and Credit" from the left menu. On the right, under Order Report, select Borrower, Co-Borrower, or Joint:

🔀 LendingDo	FILE - CONTA	CTS LOANS PRODUCTS	SETTINGS REPORTS SUPP	ORT	Sign Out Demo 🔻
Search Start Credit	URLA VA Fan	nie Freddie LE A	PR CD Verifs Docs	Conds History E-File	
oan Navigator			Testcase, Mari	sol - 54	▶ 12 ▶ 1 💽
Loan Data	Testcase / 🗴	:			
Start	BORROWER		CO-BORROW	VER	ORDER REPORT
Borrowers and Credit	First Name	Marisol	First Name		Borrower
Loan Application	Last Name	Testcase	Last Name		Borrower
Page 2 Page 3	Middle		Middle		Co-Borrower
Page 4	Suffix		Suffix		
New 1003-Borrower(s)	SSN	000-00-0001	SSN		Joint
New 1003-Lender	Birth Date	mm/dd/yyyy 🗊	Birth Date	mm/dd/yyyy	
VA Loans	Email	mm/ dd/ yyyy 😂	Email	mm, dd, yyyy	RETRIEVE REPORT
Fannie Mae					Borrower
Freddie Mac	Cell Phone		Cell Phone		
Loan Estimate	Home Phone		Home Phone		Co-Borrower
Page 2	Address	220 Locust Ave	Address		1-1-4
Page 3	City	Anthill	City		Joint
Circumstance					

Confirm that Advantage Credit CCR is selected as the Credit Report Vendor:

Select	Credit Report Vendor	×
Q	Select a credit vendor from the list below.	
Advant	age Credit CCR	~
	OK Canc	el

Confirm that the appropriate Repositories are selected, then select Order Credit:

Order Credit F	Report		×
SELECT REPOSITO	ORIES		
Equifax			
Experian			
Trans Union			
		Order Credit	Cancel

If your settings Allow Consumer Payment, choose to bill your account, or to bill the consumer:

Order Credit Re	port	×
SELECT REPOSITOR	RIES	
Equifax		
Experian	$\checkmark$	
Trans Union	$\checkmark$	
SELECT PAYMENT	METHOD	
Bill account		
Bill Consumer		
Credit Card	Account ending in 0654	
Number	Change	
	Order Credit Ca	ancel

It will take a few moments to process the request. Once the request is completed, you will receive a Credit Report Summary:

ORRC	WER INFORMATIO	DN		C	O-BORROWER INFOR	MATIO	N			
Name		MARISOL TESTCASE			Name					
/ledia	n FICO	743		1	Vedian FICO	N/A				
elect	Account Name	Account Number	Account Status	Balance	Monthly Payment	Who	Opened Date	30 Days Late	60 Days Late	90+ Days Late
	USAA FEDERAL SAVINGS B	*****0006	Open	28,626	533 Installment	В	Oct-2021	0	0	C
	CHASE	*****0002	Open	228	10 Revolving	В	Dec-2021	0	0	(
	NBGL-MCRAES	*****0013	Paid	0	0 Revolving	В	Oct-2018	0	0	(
	CITI	*****0009	Paid	0	0 Revolving	В	Oct-2017	0	0	(
	DISCOVER FIN SVS	******0003	Paid	0	0 Revolving	В	Aug-2019	0	0	(
	Toyota Motor Credit	******0012	Paid	0	0 Installment	В	Oct-2021	0	0	(
	CATO CORPORATION	******0014	Paid	0	0 Revolving	В	Jul-2018	0	0	(
	GEMB/OLD NAVY	*****0008	Open	0	0 Revolving	В	May-2021	0	0	(
	HSBC/MCRAE	*****0010	Open	0	0 Revolving	В	Oct-2018	0	0	(
	MBNA AMERICA	*****0001	Open	0	0 Revolving	В	Jul-2022	0	0	(
	CITI	*****0004	Open	0	0 Revolving	В	Jul-2022	0	0	(
$\cap$		******	<u></u>	0	o pki	5	E-1- 2022	0	0	

From here, you may choose to import any of the liabilities by selecting them, and then merging them into the loan file.

To view the Credit Report, select the PDF link from the Report grid at the bottom of the page:

Verifications Other Loan Forms Loan Conditions Loan History Loan File	Credit Ref# Company	2048611 Advantage Credit Inc of Colorado	Cor	dit Ref# npany his application has a co-borrower		
Loannie	Report ID	Report Date	Vendor	Description	Repositories	Merge View
Letters	2048611	07-20-22 4:58:23 PM	Advantage_Credi	t MARISOL TESTCASE	EXP/EFX/TU	Merge 🔼 🗙 🗘
Rate Sheets						

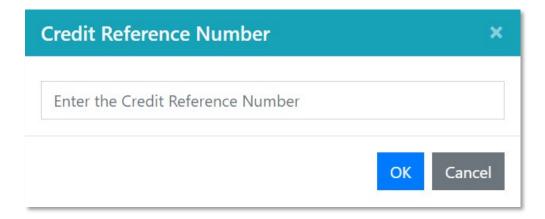
## Retrieving Credit

#### Retrieve credit through Advantage Credit.

To Retrieve Credit, navigate to the LoanCredit page. From the Loan, select the "Credit" button in the ribbon, or select "Borrowers and Credit" from the left menu. On the right, under Retrieve Report, select Borrower, Co-Borrower, or Joint:

🔀 LendingDox	FILE - CONTA		SETTINGS	REPORTS SUPPO	RT	Sign Out Demo 🔻
Search Start Credit URLA	VA Fan	nie Freddie LE	PR CD	Verifs Docs	Conds History E-File	
Loan Navigator				Testcase, Maris	ol - 54	▶ 12 ▶ 1 😱
Loan Data	Testcase / >					
Start	BORROWER			CO-BORROWE	ER	ORDER REPORT
Borrowers and Credit	First Name	Marisol		First Name		Borrower
Loan Application Page 2	Last Name	Testcase		Last Name		Donower
Page 3	Middle			Middle		Co-Borrower
Page 4	Suffix			Suffix		Joint
New 1003-Borrower(s)	SSN	000-00-0001		SSN		Joint
New 1003-Lender	Birth Date	mm/dd/yyyy 🖃		Birth Date	mm/dd/yyyy	RETRIEVE REPORT
VA Loans	Email			Email		
Fannie Mae Freddie Mac	Cell Phone			Cell Phone		Borrower
Loan Estimate	Home Phone			Home Phone		Co-Borrower
Page 2	Address	220 Locust Ave		Address		
Page 3	City	Anthill		City		Joint

Enter the Credit Reference Number:



It will take a few moments to process the request. Once the request is completed, you will receive a Credit Report Summary:

ORRC	WER INFORMATIO	ON		0	O-BORROWER INFOR	MATIO	N				
Jame		MARISOL TESTCASE			Name	N/A					
Median FICO		743			Median FICO		N/A				
elect	Account Name	Account Number	Account Status	Balance	Monthly Payment	Who	Opened Date	30 Days Late	60 Days Late	90+ Days Late	
	USAA FEDERAL SAVINGS B	*****0006	Open	28,626	533 Installment	В	Oct-2021	0	0	C	
	CHASE	*****0002	Open	228	10 Revolving	В	Dec-2021	0	0	(	
	NBGL-MCRAES	*****0013	Paid	0	0 Revolving	В	Oct-2018	0	0	(	
	CITI	*****0009	Paid	0	0 Revolving	В	Oct-2017	0	0	(	
	DISCOVER FIN SVS	******0003	Paid	0	0 Revolving	В	Aug-2019	0	0	(	
	Toyota Motor Credit	*****0012	Paid	0	0 Installment	В	Oct-2021	0	0	(	
	CATO CORPORATION	******0014	Paid	0	0 Revolving	В	Jul-2018	0	0	(	
	GEMB/OLD NAVY	*****0008	Open	0	0 Revolving	В	May-2021	0	0	(	
	HSBC/MCRAE	*****0010	Open	0	0 Revolving	В	Oct-2018	0	0	(	
	MBNA AMERICA	*****0001	Open	0	0 Revolving	В	Jul-2022	0	0	(	
	CITI	*****0004	Open	0	0 Revolving	В	Jul-2022	0	0	C	
$\frown$		*****	<u></u>	^	o paralatan	5	E-1- 2022	0	0		

From here, you may choose to import any of the liabilities by selecting them, and then merging them into the loan file.

To view the Credit Report, select the PDF link from the Report grid at the bottom of the page:

erifications ther Loan Forms	Credit Ref# Company	2048611 Advantage Credit Inc of Colorado	<u>Edit</u> Credit Compa			
oan Conditions oan History oan File		, la la la ge si call ins of solo add		application has a co-borrower		
Jan File	Report ID	Report Date	Vendor	Description	Repositories	Merge View
	2048611	07-20-22 5:39:12 PM	Advantage_Credit	MARISOL TESTCASE	EXP/EFX/TU	Merge 🛃 🗙 🏠
tters	2048611	07-20-22 4:58:23 PM	Advantage_Credit	MARISOL TESTCASE	EXP/EFX/TU	Merge 📕 🗙 🗸