

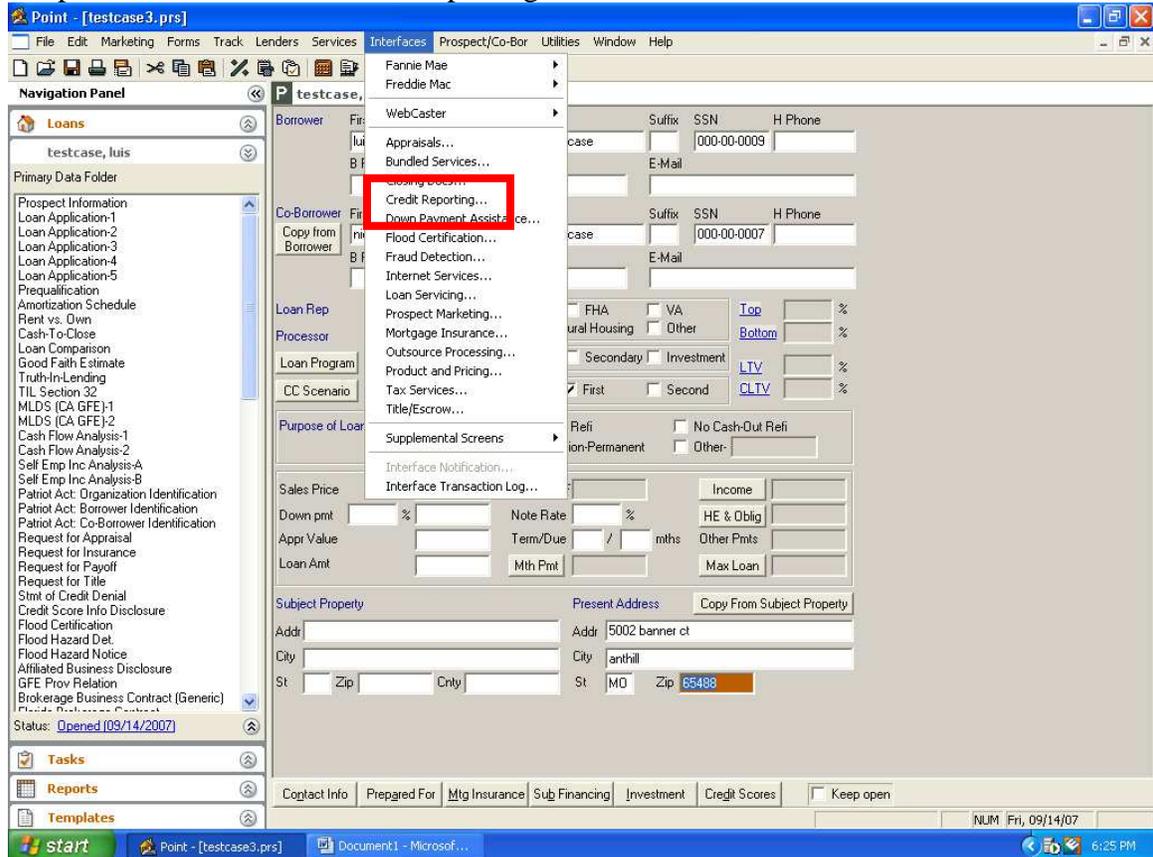
## Calyx 5.4 or higher

In a file that has been saved

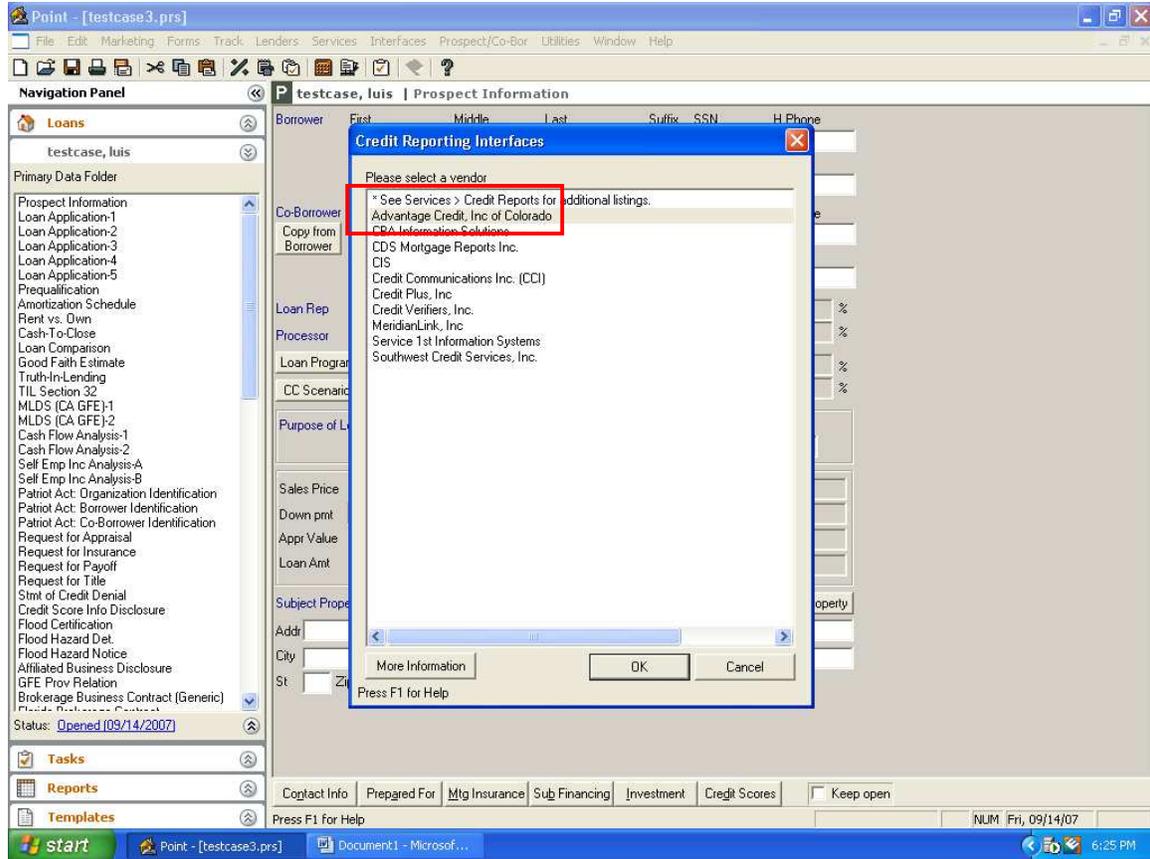
From the Main Menu

Click on Interfaces

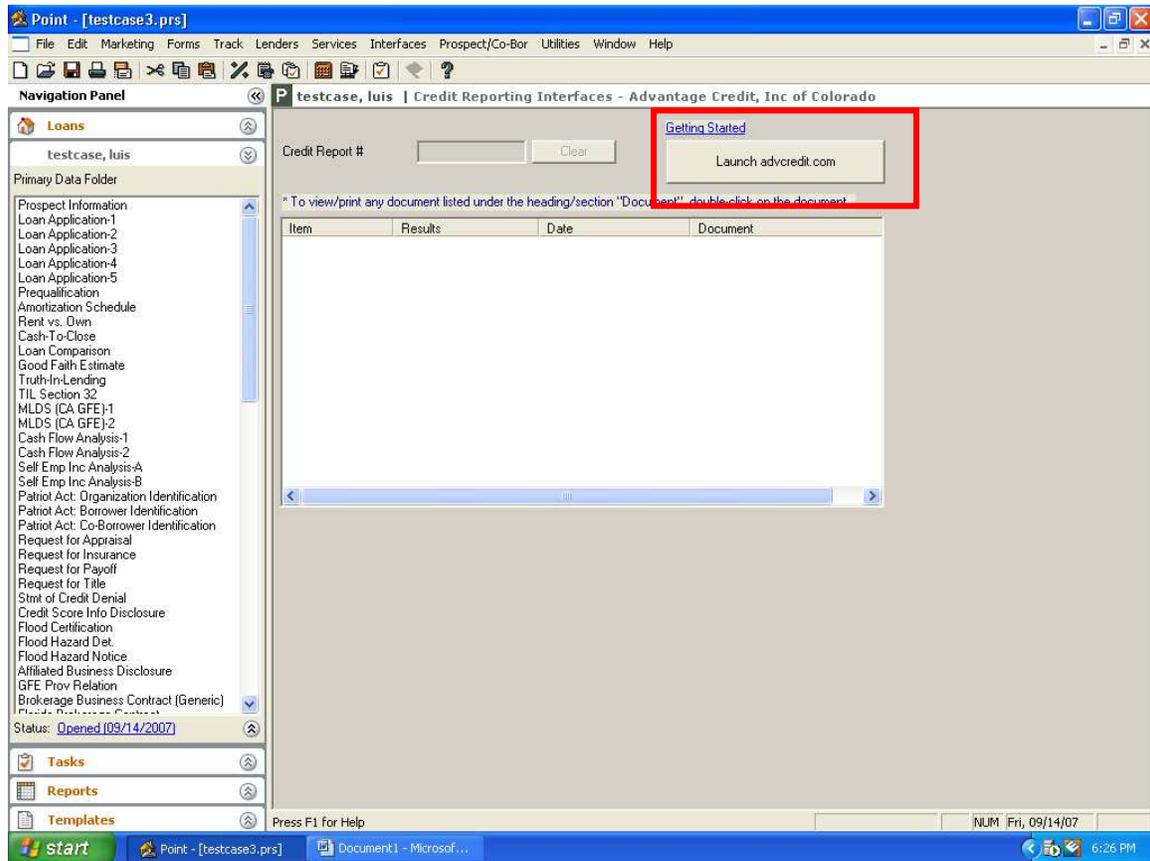
Drop down and click on Credit Reporting



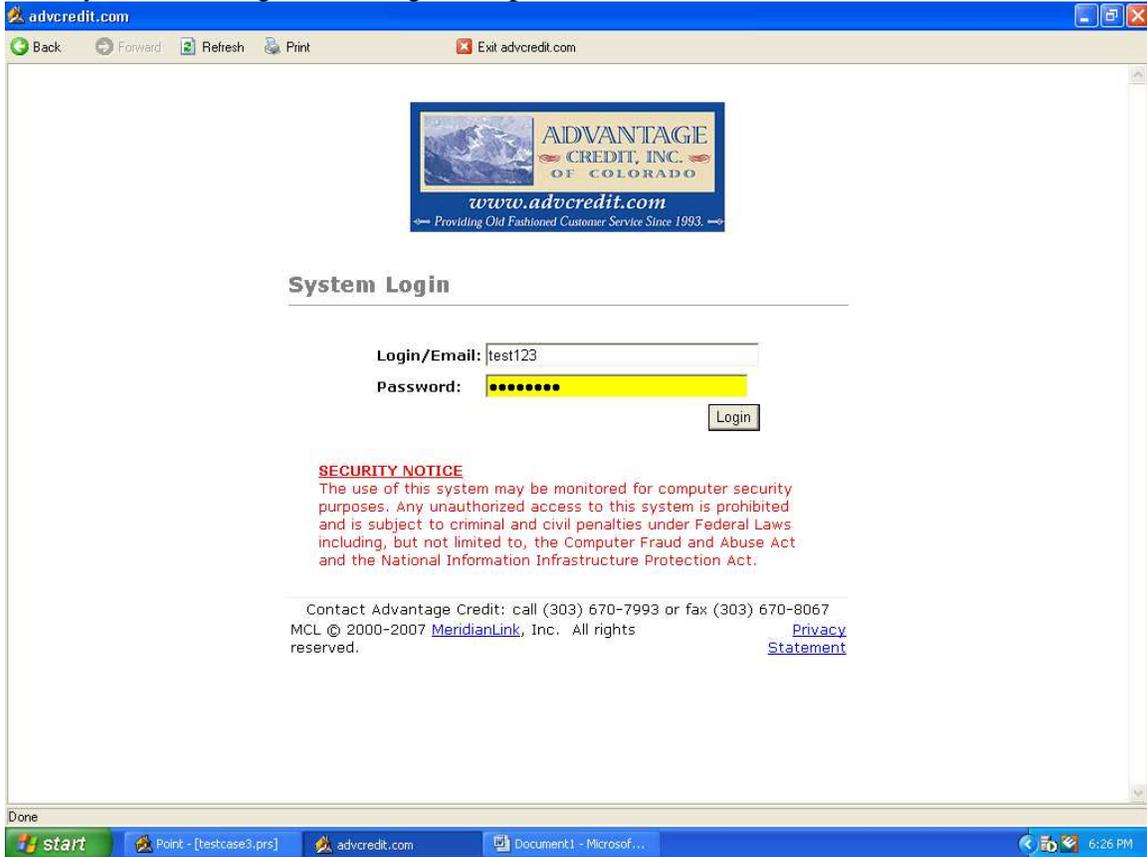
The Credit Reporting Interfaces box will appear  
Highlight Advantage Credit, Inc of Colorado  
(If you do not see our complete name, you will need to update your vendor's list)  
Click OK



# Click Launch advcredit.com



This will bring up our System Login page  
Enter your Advantage Credit login and password



The screenshot shows a web browser window with the address bar displaying "advcredit.com". The browser's navigation bar includes "Back", "Forward", "Refresh", "Print", and "Exit advcredit.com". The main content area features the Advantage Credit logo, which includes a mountain scene and the text "ADVANTAGE CREDIT, INC. OF COLORADO" and "www.advcredit.com". Below the logo is the heading "System Login". There are two input fields: "Login/Email:" with the text "test123" and "Password:" with a masked password of eight dots. A "Login" button is positioned to the right of the password field. Below the login fields is a "SECURITY NOTICE" in red text, stating that the system may be monitored for security purposes and that unauthorized access is prohibited. At the bottom of the page, there is contact information for Advantage Credit, including a phone number and a copyright notice for MeridianLink, Inc. There are also links for "Privacy Statement". The Windows taskbar at the bottom shows the Start button, several open applications, and the system clock displaying "6:26 PM".

advcredit.com

Back Forward Refresh Print Exit advcredit.com

  
www.advcredit.com  
Providing Old Fashioned Customer Service Since 1993.

### System Login

Login/Email: test123

Password: ●●●●●●●●

Login

**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.

Contact Advantage Credit: call (303) 670-7993 or fax (303) 670-8067  
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Done

start Point - [testcase3.prs] advcredit.com Document1 - Microsof... 6:26 PM



**Advantage Credit**

Credit Reporting Services  
www.advcredit.com 800-670-7993

If you have not already installed / downloaded our Site Security Certificate,  
You will be asked to enter your Site Security Question

advcredit.com

Back Forward Refresh Print Exit advcredit.com

**ENTRY PAD** ?

VWX	MNO	DEF
JKL	PQR	STU
GHI	ABC	YZ_

DELETE

**Site Security Question**  
Please enter the answer to Site Question with the onscreen keyboard map and code entry pad. If you do not remember setting up the Site Question, please contact your administrator to reset your Site Question.

If you are accessing the system from your own computer and would like to bypass the Site Question at each login, check the 'Install Certificate' checkbox before clicking Submit.

**What is your favorite hobby?**

**Answer:**

Install Certificate -- DO NOT check if this is not your computer

Continue Cancel

Done

start Point - [testcase3.prs] advcredit.com Document1 - Microsof... 6:26 PM



**Advantage Credit**

Credit Reporting Services  
www.advcredit.com 800-670-7993

## From Advantage Credit's Main Desktop Click New Report

advcredit.com

Back Forward Refresh Print Exit advcredit.com

ADVANTAGE CREDIT SSN Go Main Help Logout

Main

DESKTOP ORDER RECENT REPORTS RECENT REQUESTS

**Credit**

- [New Report](#)
- [Batch Order Reports](#)
- [Find Credit Report](#)

**Settlement Services**

- [New Worksheet](#)
- [Find Worksheet](#)

**Admin**

- [Setup](#)
- [Lists](#)
- [Activity Summary](#)
- [Find Invoice](#)

**Utilities**

- [Download](#)
- [Authorization Form](#)
- [Loan Calculators](#)
- [Total Cost for Borrower](#)
- [Change Report Owner](#)
- [My Account](#)

**System Info**

- [Bulletin Board](#)
- [Tutorial](#)
- [Request Feature/Report Bug](#)

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start Internet Ex... Calculator Microsoft Excel ... Point - [LUMMER... advcredit.com Document1 - Mi... 12:44 PM



**Advantage Credit**

Credit Reporting Services  
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The system will auto fill the borrowers' information  
Click Order

advcredit.com

ADVANTAGE CREDIT

USER: TEST ACCOUNT

Reference No.	Loan Type	Marital Status	Dependents
JANET0003			0

Consumer Information (Applicant and/or Spouse)

First Name	M. Name	Last Name	Suffix	SSN	DOB
JANET		TESTCASE		000000003	
First Name	M. Name	Last Name	Suffix	SSN	DOB
JOSEPH		TESTCASE		000000004	

Residential Address

Num	Dir	Street Name	Type	Apt #
504	N	GRANDVIEW	STREET	

Zip	City	State	Length
65488	ANTHILL	MO	

Previous Address (If less than 2 years.)

Num	Dir	Street Name	Type	Apt #

Zip	City	State	Length

Others

Property Address

Phone

Email

CREDIT ORDER

REPORT  XP  TU  EF

FANNIE

Order

OPTIONS

Automatic Print

Pay by credit card

[Enter Access Codes...](#)



**Advantage Credit**

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- If the SSN/Name is detected as an existing report, you will receive a warning
1. Use existing report by clicking Open
  2. Order a new Report by clicking New Report

advcredit.com

ADVANTAGE CREDIT

SSN Go Main Help Logout

Main Credit File

**WARNING: Duplicated SSN/Name detected! Use existing or create new report.**

File#	Ref#	Joint	XP	TU	EF	Firstname	Lastname	SSN	Created	User	
924824			XP	TU	EF	JANET	TESTCASE	000000003	08/02/2007	HAPPY USER	<a href="#">open</a> <a href="#">view</a>
910026	0703EM000010		XP	TU	EF	JANET	TESTCASE	000000003	08/02/2007	TEST ACCOUNT*	<a href="#">open</a> <a href="#">view</a>
891783	JANET0003	YES	XP	TU	EF	JANET	TESTCASE	000000003	06/12/2007	TEST ACCOUNT*	<a href="#">open</a> <a href="#">view</a>
858478		YES	XP	TU	EF	JANET	TESTCASE	000000003	03/20/2007	CALYX TEST	<a href="#">open</a> <a href="#">view</a>

New Report Close

**WARNING!!**

If you are trying to reorder the credit report for the same applicant because the bureau was previously unavailable, click on the blue "open" link for the duplicate file that is detected. Once opened, click on the "Add Bureau" link. Then select the bureau that was not available and click on the "Order" button to reorder. **DO NOT** click on the "New Report" button.

Contact Advantage Credit: call (303) 670-7993 or fax (303) 670-8067  
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https://credit.advcredit.com/client/credit\_file/ClientConsumer.aspx?sid=cmd=create#

start Internet Ex... Calculator Microsoft Excel... Point - [LUMMER... advcredit.com Document1 - Mi... 12:46 PM



Once the file has been retrieved, you will have access to all Advantage Credit's services from the Credit File page

The screenshot shows the 'Credit File' page on advcredit.com. The page is divided into several sections:

- Header:** ADVANTAGE CREDIT, with a search bar for SSN and navigation links (Main, Help, Logout).
- File Information:**
  - FILE #: 933813
  - APPLICANT: JANET TESTCASE - 000000003
  - CO-BOR: JOSEPH TESTCASE - 000000004
  - ADDR: 504 N GRANDVIEW STREET, ANTHILL, MO 64488
  - PREV: [Redacted]
- Submission Results:** A table showing submission status for various bureaus.
 

Bureau	For	Date	OK	Ordered By	Error Message
TRANSUNION	C	10/12/2007	YES	TEST ACCOUNT	
TRANSUNION	B	10/12/2007	YES	TEST ACCOUNT	
EQUIFAX	B	10/12/2007	YES	TEST ACCOUNT	
EXPERIAN	C	10/12/2007	YES	TEST ACCOUNT	
EXPERIAN	B	10/12/2007	YES	TEST ACCOUNT	
EQUIFAX	C	10/12/2007	YES	TEST ACCOUNT	
- Charges:** A table showing charges and their amounts.
 

Date	Description	Credit	Charge
10/12/2007	Calyx Order Report	\$0.00	\$1.00
10/12/2007	3BURJ	\$0.00	\$18.00
10/12/2007	SURCHARGE-MO State Surchg	\$0.00	\$0.50
	<b>Tax</b>		<b>\$0.00</b>
	<b>Total</b>		<b>\$19.50</b>
- Buttons:** 'View Invoice' and 'Make Credit Card Payment' are highlighted with a red box.
- Right Sidebar:**
  - VIEW REPORT:** Includes links for PREQ (PDF), Prequal Analyzer, and Other Reports.
  - EXPORT TO POINT:** Options for Append liabilities, Include zero balance, PDF, and HTML.
  - ADD-ON PRODUCTS:** Links for Credit Analyzer, What-If Simulator, Request Supplement, Request RMCR, and Request PRBC Report.
  - UNMERGE REPORT:** Checkboxes for BORROWER, CO-BORROWER, EXPERIAN, TRANSUNION, and EQUIFAX.
  - EXPORT TO POINT:** Radio buttons for Web and PDF, with a View button.
  - SETTLEMENT SERVICES:** Link for Order AVM.

To Unmerge and Send One Borrower to Point:  
 From the borrowers' Credit File  
 Go to Unmerge Report

ADVANTAGE CREDIT

File # [ ] Go Main Help Logout

Main Credit File

Improve the Experian score by 32 points with [Credit Analyzer](#)

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

FILE #: 923115 REF #: TV967 Save

APPLICANT: LUIS TESTCASE - 000000009 XP: 493 TU: 531 EF: 486  
 +32 +49 +28

CO-BDR: 5002 BANNER COURT, ANTHILL, MO 65488

PREV:

Supplement Reports

Title	Date Created	Created By
<a href="#">view</a> SUPPLEMENTAL REPORT	9/14/2007	TRACY VANCE

Supplement Request History

Type	Processor	Message	Ordered	Completed	Status
TRADE	TRACY VANCE		9/14/2007	9/14/2007	Completed

Submission Results

Bureau	For	Date	OK	Ordered By	Error Message
TRANSUNION	B	9/10/2007	YES	TEST ACCOUNT	
EQUIFAX	B	9/10/2007	YES	TEST ACCOUNT	
EXPERIAN	B	9/10/2007	YES	TEST ACCOUNT	

Re-pull As New File

Charges

Date	Description	Credit	Charge
9/10/2007	Calyx Order Report	\$0.00	\$1.00
9/10/2007	1BUR	\$0.00	\$5.00
9/10/2007	SURCHARGE-MO State Surchg	\$0.00	\$0.00

VIEW REPORT

- WEB / PDE /
- Prequal Analyzer

Other Reports --

EXPORT TO POINT

Export

Append liabilities

Include zero balance

PDF  HTML

ADD-ON PRODUCTS

- Credit Analyzer
- What-If Simulator
- Request Supplement
- Request RMCR
- Add Bureaus / Spouse

UNMERGE REPORT

BORROWER

CO-BORROWER

EXPERIAN

TRANSUNION

EQUIFAX

Web PDF View

EXPORT TO POINT

ADDITIONAL PRODUCTS

- Automated Valuation

Uncheck the borrower that you do NOT want to send to Point

Click PDF to send a PDF report to your Point file

Click Export to Point



**Advantage Credit**

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 www.advcredit.com 800-670-7993

Click Exit advcredit.com

ADVANTAGE CREDIT

File # [ ] Go Main Help Logout

Main Credit File

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

FILE #: 924777 REF #: [ ] Save

APPLICANT: LUIS TESTCASE - 000000009 XP: 493 TU: 531 EF: 486

CO-BOR: NICHOLE TESTCASE - 000000007 XP: 509 TU: 528 EF: 499

ADDR: 5002 BANNER COURT, ANTHILL, MO 65488

PREV:

**Supplement Request History**

Type	Processor	Message	Ordered	Completed	Status
*** NO RECORD FOUND ***					

**Submission Results**

Bureau	For	Date	OK	Ordered By	Error Message
EXPERIAN	C	9/14/2007	YES	TEST ACCOUNT	
TRANSUNION	C	9/14/2007	YES	TEST ACCOUNT	
EQUIFAX	C	9/14/2007	YES	TEST ACCOUNT	
TRANSUNION	B	9/10/2007	YES	TEST ACCOUNT	
EQUIFAX	B	9/10/2007	YES	TEST ACCOUNT	
EXPERIAN	B	9/10/2007	YES	TEST ACCOUNT	

Re-pull As New File

**Charges**

Date	Description	Credit	Charge
9/14/2007	COMBINE 2 FILES-PER JIM, ORIGINAL FILES 923115 AND 924774	\$0.00	\$6.00
9/14/2007	3BURJ	\$0.00	\$0.00
9/14/2007	SURCHARGE-MO State Surchg	\$0.00	\$0.00
<b>Total</b>			<b>\$6.00</b>

Make Credit Card Payment

**VIEW REPORT**

- WEB / PDF / Print
- Prequal Analyzer

-- Other Reports --

**EXPORT TO POINT**

Export

Append liabilities

Include zero balance

PDF  HTML

**ADD-ON PRODUCTS**

- Credit Analyzer
- What-If Simulator
- Request Supplement
- Request RMCR
- Add Bureaus/Spouse

**UNMERGE REPORT**

BORROWER

CO-BORROWER

EXPERIAN

TRANSUNION

EQUIFAX

Web PDF View

**EXPORT TO POINT**

**ADDITIONAL PRODUCTS**

- Automated Valuation

Done

start Point - [testcase3.prs] advcredit.com Document1 - Microsof... 6:59 PM



**Advantage Credit**

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From Calyx Point's system, you can now click on the PDF file to view the individual credit report (it will be stored to view and print later)

The screenshot shows the Calyx Point software interface. The main window displays a credit report for 'TESTCASE, LUIS' with report number 'ADV-924777'. A table lists documents available for viewing:

Item	Results	Date	Document
HTML-924777	OK	9/14/2007 5:54:58 PM	ADVANTAGE CREDIT-924777(Ur
PDF-924777	OK	9/14/2007 5:57:28 PM	ADVANTAGE CREDIT-924777(Ur

A red box highlights this table. Below it, a 'Helpful Hint' text box states: 'To enlarge, grab the corner and drag out'. The main window also displays a detailed credit report for 'TESTCASE, LUIS' with various fields such as 'FILE #', 'PREPARED FOR', 'BORROWER', and 'EMPLOYMENT INFORMATION'.