

Pulling Credit via Calyx Point version 5.2 & above

You must have a file already created and saved in Calyx. You must have the first name, last name, social security number and address in the fields shown below.

The screenshot shows the 'Borrower Information' form in Calyx Point. The form is titled 'Consumer, Jonathon | Borrower Information'. It contains the following fields and values:

- Borrower:** First: Jonathon, Middle: , Last: Consumer, Suffix: , SSN: 548-60-3388, H Phone: [Redacted]
- Co-Borrower:** First: , Middle: , Last: , Suffix: , SSN: , H Phone: [Redacted]
- Address:** Present Address: 10655 Birch Street, City: Burbank, St: CA, Zip: 91502
- Loan Rep:** [Dropdown]
- Processor:** [Dropdown]
- Loan Program:** [Dropdown]
- CC Scenario:** [Dropdown]
- Purpose of Loan:** Purchase, Cash-Out Refi, No Cash-Out Refi, Construction, Construction-Permanent, Other-
- Sales Price:** [Field], w/ MIP, FF: [Field], Income: [Field]
- Down pmt:** [Field] %
- Note Rate:** [Field] %
- HE & Oblig:** [Field]
- Appr Value:** [Field], Term/Due: [Field] / [Field] mths, Other Pmts: [Field]
- Loan Amt:** [Field], Mth Pmt: [Field], Max Loan: [Field]

The navigation panel on the left includes sections for Loans, Tasks, Reports, and Templates. The 'Loans' section is expanded, showing a list of tasks such as 'Borrower Information', 'Loan Application-1', 'Loan Application-2', etc.

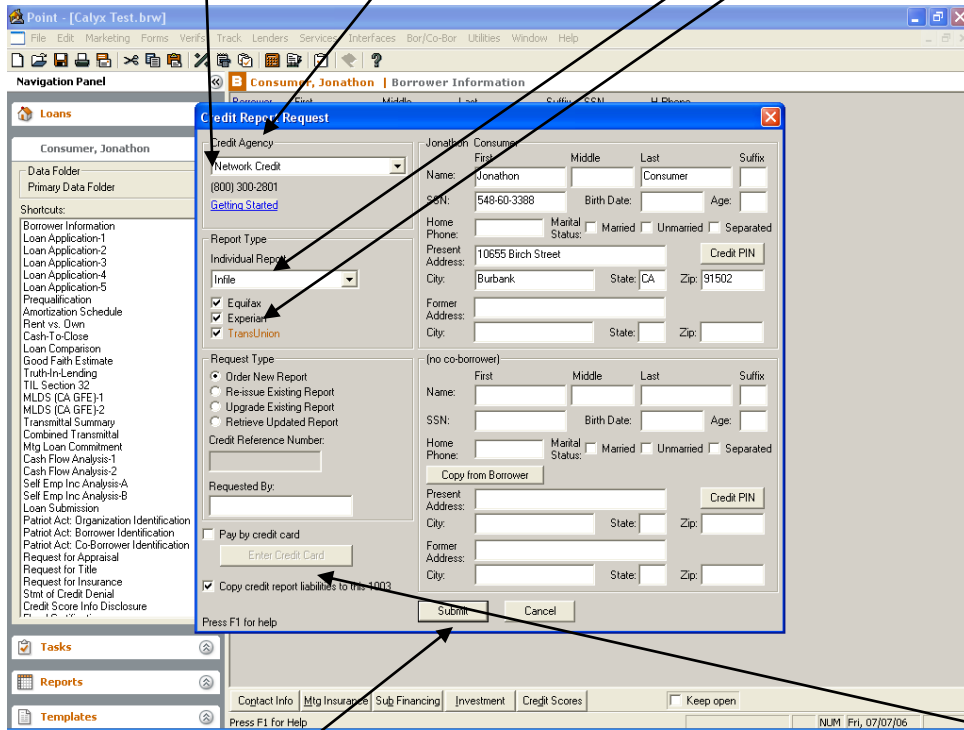
After the file is saved, click on Services, Credit Reports the Request Credit.

The screenshot shows the 'Services' menu in Calyx Point. The 'Request Credit' option is selected, and a sub-menu is visible with the following options:

- Credit Reports
- Flood Certification
- View Credit
- Populate Liabilities

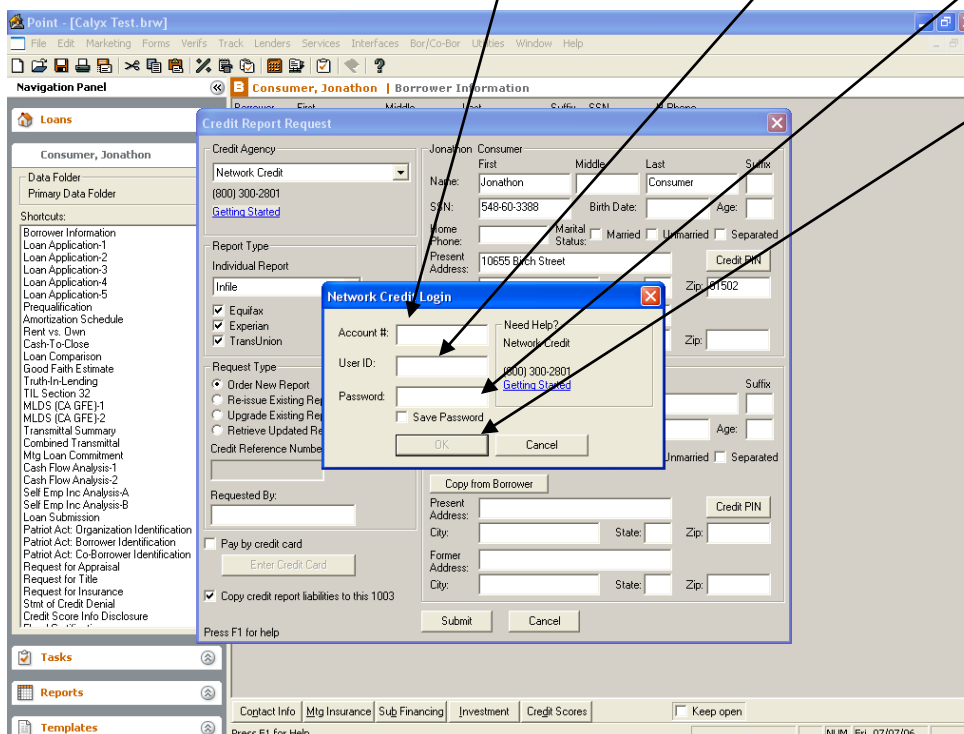
The background shows the same 'Borrower Information' form as the previous screenshot, with the 'Request Credit' button highlighted in the bottom right corner of the form area.

On this screen, you will notice Credit Agency at the top left of the new screen. Click the down arrow, and choose Network Credit from the drop down list. Make sure Report Type is set to Infile. Choose the bureaus you desire for the pull. If you want a Trimerge, make sure all 3 boxes are selected. Order New Report will already be selected.

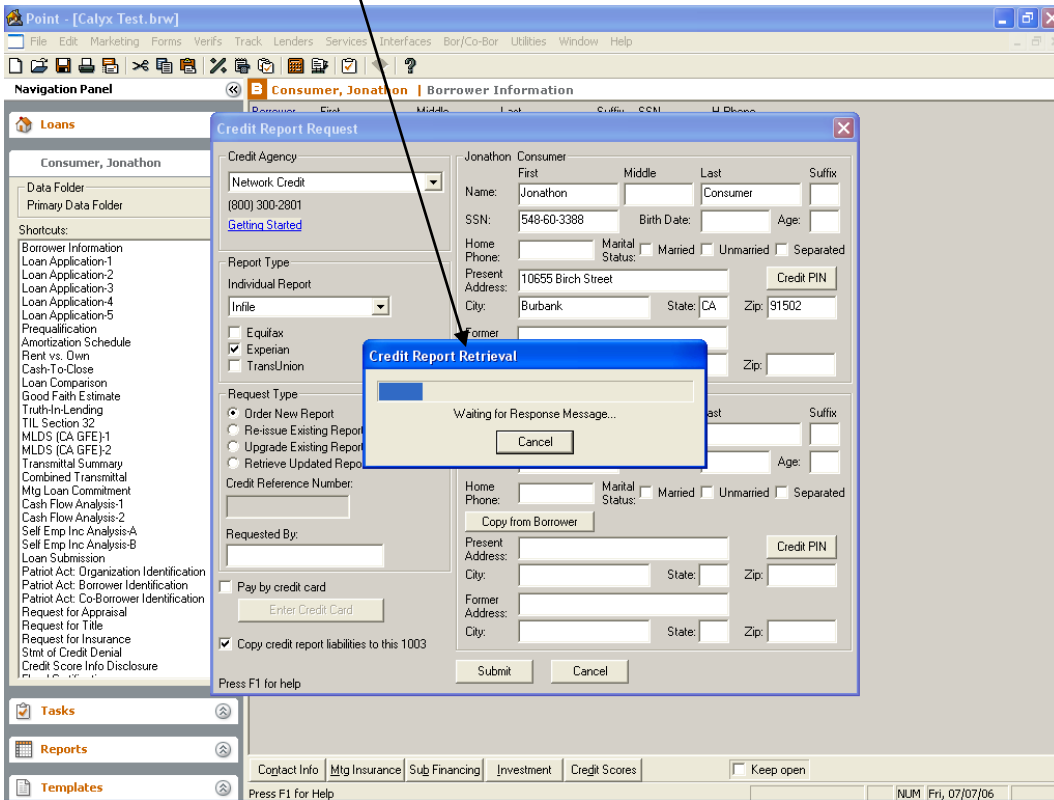


Simply click on Submit at the bottom of the page, or if you wish to pay by Credit Card, Check the box for Pay by credit card, and click Enter Credit Card.

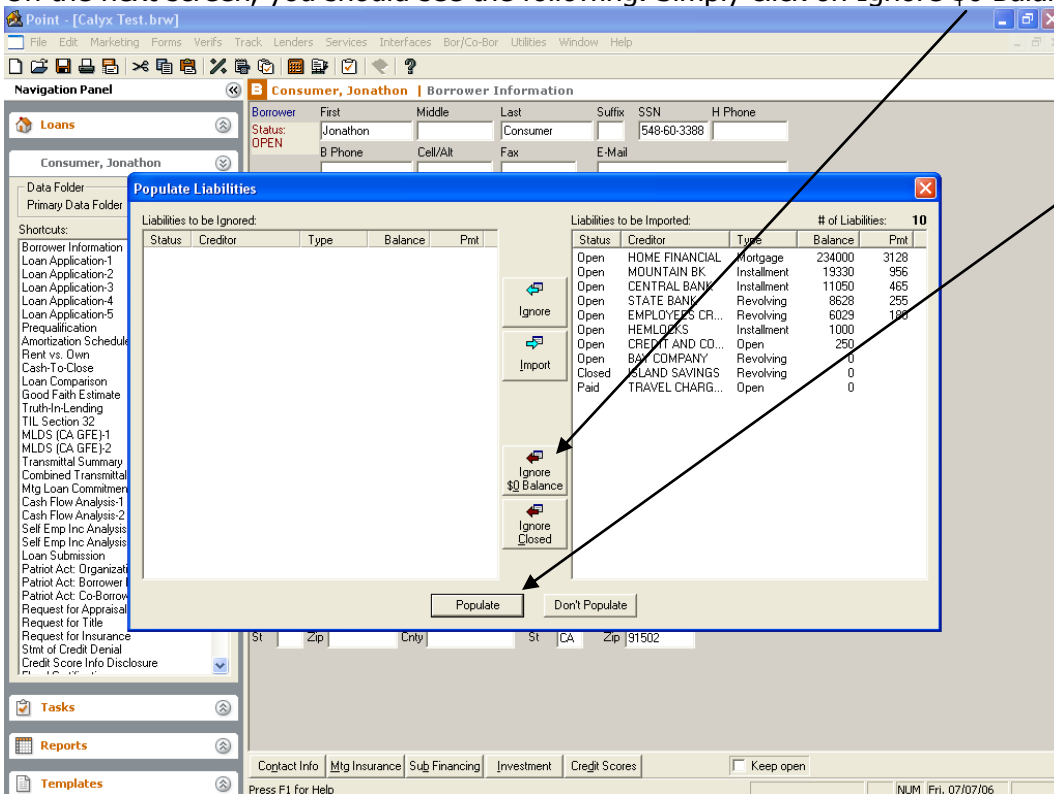
On this screen, simply enter your Account # (not 219), User ID and Password. Then click OK.



You should see Waiting for Response Message...



On the next screen, you should see the following. Simply click on Ignore \$0 Balance, then click on Populate.



You all done. At this point, your Credit Report should appear on your screen.