Informative Research

WEB CREDIT SYSTEM

USER GUIDE

www.informativeresearch.com

AICPA SOC

ei3PA ASSESSMENTS & CERTIFICATION

PCI DSS COMPLIANT

Table of Contents

Overview

This guide outlines procedures available to a standard **Web Credit System (WCS)** user. For administrative users, please refer to the **WCS Admin Guide**, which is available on the **Admin** tab.

Web Credit System is an easy-to-use site that allows you to order all credit-related reports, ITVs (Income Tax Verifications), AVMs (Automated Valuation Models), SSN+ (Social Security Verifications), Pre-Close Monitoring, and more.

Features

When you log into WCS you will encounter a main page consisting of the products available, along with highlights and updates. By clicking on any of the products, you can link to those products ordering screen or the report list. At any time, you can click on the **Logout** button located on the right side of the main navigational menubar to logout of WCS.

The main navigational tool bar with tabs to navigate between the windows may differ depending on the product mix your account has access to:

Once a user selects a product to order, a **Report Tasks** list becomes available on the lower left side of your screen. The **Report Tasks** is a list of tasks that identifies the tasks a user may perform on the selected report. Unlike other systems, you won't have to wade through pages of reports that are unrelated to your loan. WCS is an efficient way to order reports for each stage of the loan cycle.

Our system also has a built-in **Error Message** which enables you to correct the error for that order with minimal effort. Most error message will define the problem so that you will be back to work quickly and efficiently, but if you need support feel free to contact us.

Logging into WCS

To access WCS's ordering center, go to www.informativeresearch.com using your internet browser. Place your cursor over the **Login** box on the top right-hand side of the page and then select **Order Credit Services**. This will take you to the Ordering Center Login window.

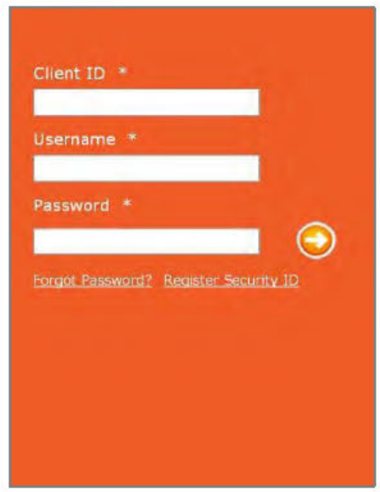
We recommend you update to the current browsers of:

1. Google Chrome
2. Internet Explorer
3. Mozilla Firefox
4. Safari

A designated admin at your company will provide you with your login information and our team will supply the administrative login information for your designated admin. The first time that you log into order credit you will need to supply the following information:

1. Client ID
2. User ID
3. Password

If you are logging in for the first time for additional security purposes, you will need to type in the security code.



For subsequent logins, you will see the **User ID** (User ID should be retained in this field) and **Password** fields. To log in to the same account you will only need to supply your **Password**.

Forgotten Password

If you have forgotten your password, click on the **Forgot Password?** link, supply the credentials required (including your email), and a new password will be emailed to you.

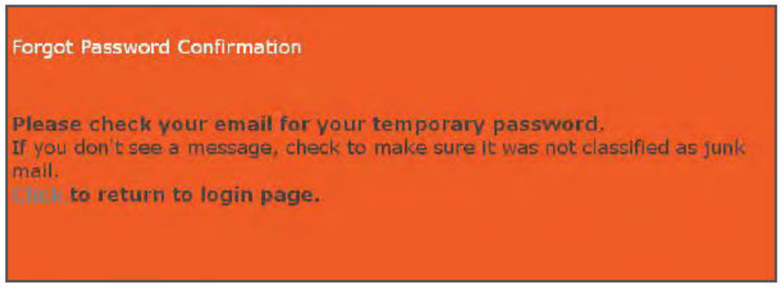
Note: This feature will not work if a user has been blocked, deleted or if the client ID (Account) is on hold for any reason.

If you attempt to log into WCS with the wrong password three times your user ID will be blocked. If this happens, please contact your company's administrator or our tech support at service@informativeresearch.com to unblock your User ID and / or reset your Password.

The next window will ask for your **Client ID** (Account Number), **User ID** (Username) and your **Email Address**. If you are logging in for the first time for additional security purposes, you will need to type in the security code you received.

Enter the information in these fields and click **Submit** to send your password request to our processing system. You can also click on **Cancel** to clear the fields and try again.

Note: The information supplied here must match the information that was entered in your profile for WCS by your company's administrator. If you do not have this information, please contact your company's administrator.



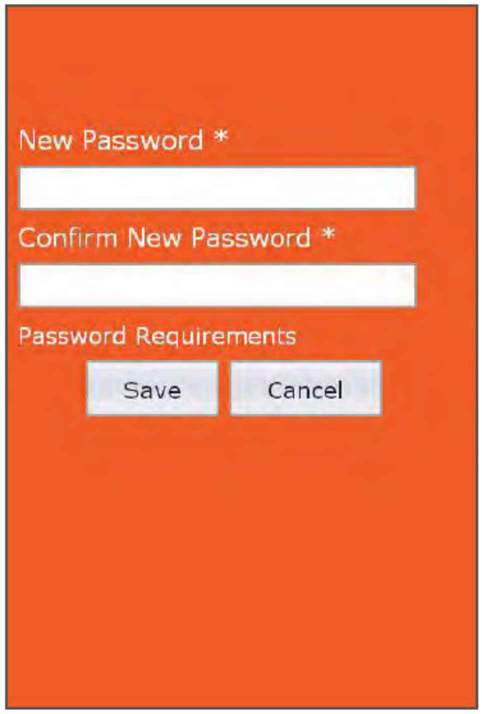
If you have entered the correct information, you will receive a **Forgot Password Confirmation** message. An email from no-reply@informativeresearch.com titled: **Your Temporary Password** will also be sent to you. Locate this email and copy the temporary password.

Temporary Password

Type or paste the temporary password into the **Password** field and click the **arrow icon**.

You will be directed to a window that asks you to **Reset your Password.** Enter a new password in the **New Password*** field and enter it again in the **Confirm New Password*** field.

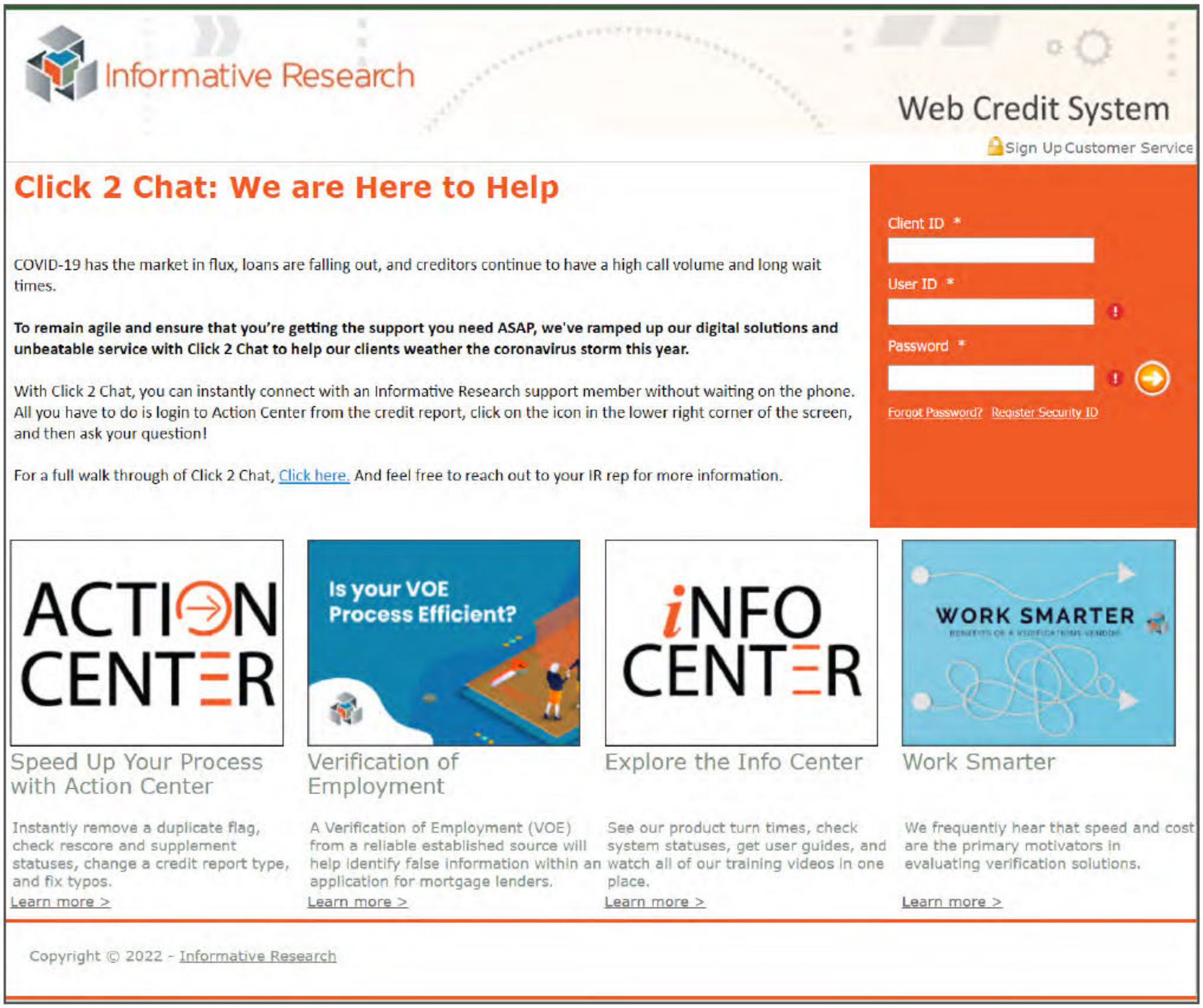
Click on **Save** to login to the main WCS credit ordering window and begin ordering reports.



Temporary passwords expire after 3 days. If you attempt to use it after this period, you will receive an error message. Click on the **Forgot Your Password?** link again and supply your information to receive a new temporary password. Any new temporary password voids all previous temporary password(s) sent to you via email.

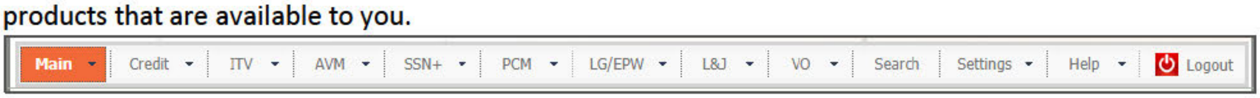
WCS Main Screen

After you have logged in successfully you will see the main screen for the WCS.



WCS Main Navigational Menu Bar

At the top of the screen is your main navigational menu bar. Your menu bar will vary depending on the products that are available to you.



Main: Click on this tab to see the main page containing our featured products

Credit: Hover your cursor over the tab to see the dropdown menu

- **Credit Report List:** View all orders
- **Order Credit Report:** Order a new credit report

ITV: Hover your cursor over the tab to see the dropdown menu

- **ITV Report List:** View all orders
- **Order ITV Report:** Order a new ITV report

AVM: Hover your cursor over the tab to see the dropdown menu

- **AVM Report List:** View all AVM orders
- **Order AVM Report:** Order a new AVM

SSN+: Hover your cursor over the tab to see the dropdown menu

- **SSN+ Report List:** View all SSN+ orders
- **Order SSN+ Report:** Order a new SSN verification

PCM: Hover your cursor over the tab to see the dropdown menu

- **PCM Report List:** View all PCM orders
- **Order PCM Report:** Order a new PCM report

LeadGuard/Early Payoff Warning: Hover your cursor over the tab to see the dropdown menu

- **Early Payoff Warning Report List:** View all Early Payoff Warning orders
- **LeadGuard Report List:** View all LeadGuard orders

Lien & Judgment: Hover your cursor over the tab to see the dropdown menu

- **L&J Report List:** View all L&J Report orders
- **Order L&J Report**

Search: takes you to an advance search window

Settings: Hover your cursor over the tab to see the dropdown menu

- **Admin** (if present)
    - Manage Group
    - Manage Role
    - Manage User
    - Manage Fannie Mae Password
    - View Admin Guide
- **Change My Password**
- **Change My User Profile**
- **Run Management Reports**
- **Product Settings**
- **Change Billing Method**

Help: Hover your cursor over the tab to see the dropdown menu

- **Contact us**
- **User Guide**

Logout: Click this tab to logout and end your session

Settings

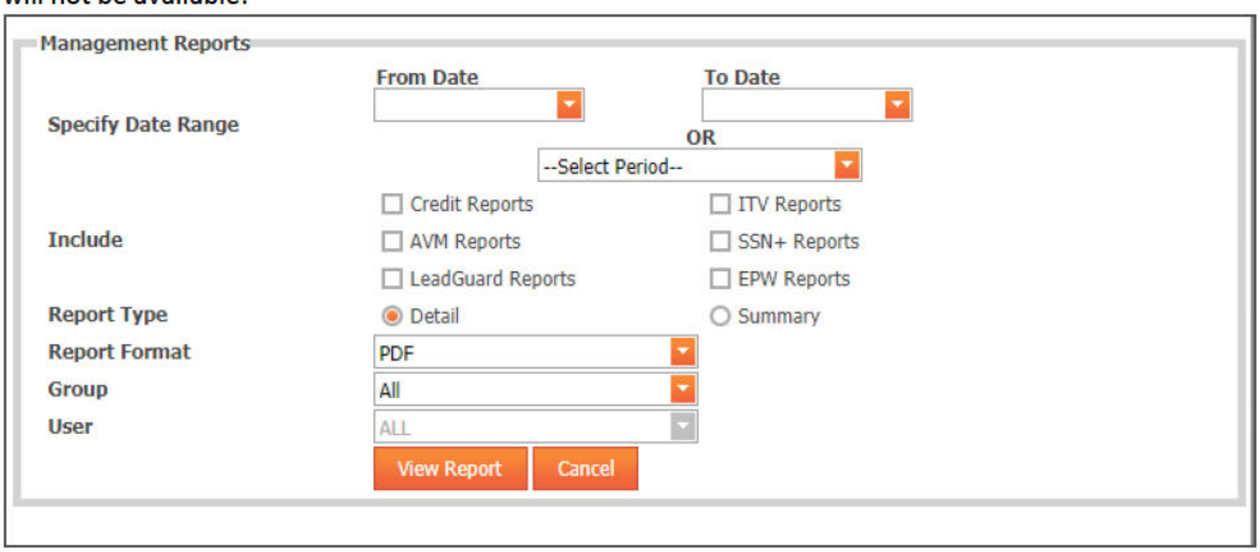
Reports

There are three types of reports that a user can generate: Management Reports, Billing Report by Loan #, and Billing Report by SSN.

To have access to any of these types of reports, you must have approval from your admin.

<u>Management Reports</u>

If your role has permission, you may view a management report for all users or even a specific user for your company by selecting **Run Management Reports** from the **Settings** tab. Depending on your profile you may only be allowed to view your own reports and in this case the **Group** and **User** dropdown fields will not be available:



Specify Date Range: enter up to a 16-day range OR **Select Period** allows the user to choose from predetermined periods of time like today, last week, or last billing period.

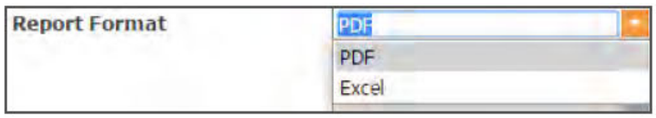
Include: Check the appropriate box(es) for the reports you'd like include in report.

Report Type: system defaults to **Detail**.

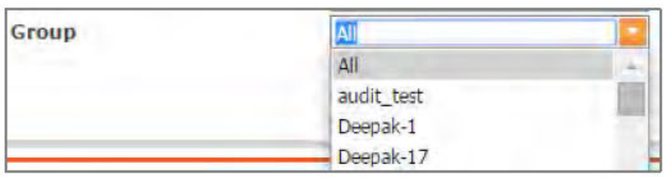
- Detail Report: displays the users and groups depending on selection, plus borrower, pricing, and other information.
- Summary Report: displays products ordered and their quantity. The report will be sorted by group, not user.

Note: the default summary settings (for **all groups**) are recommended, as report header information is not provided in summary reports using other group/user selections.

Report Format: choose to view the reports as an Adobe PDF or Microsoft Excel spreadsheet.



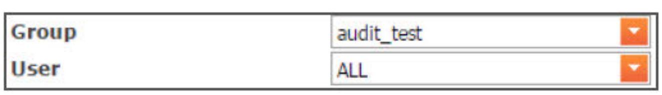
Group: system defaults to **All.** If **All** is selected the report will include all groups, users, and unsolicited reports (reports ordered through wholesale vendors like FNMA). Your access may be limited to only your reports; in this case, the default group will be **Everyone** and the user will be you.

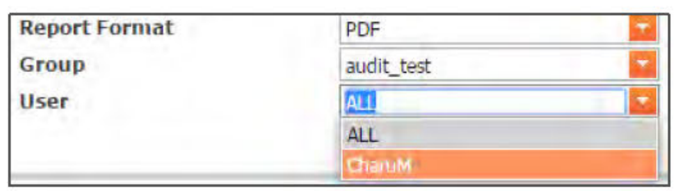


Note: Unsolicited Group is not selectable as a report option. The only way to view a Management Report with unsolicited credit reports is to set the default group to **All**.

If the **Group** and **User** fields are not greyed out, you may view a report for a specific user or a group of users. If a group is selected, the **User** field will automatically change to **ALL** to include all users within that group.

If a group is selected and user field automatically changes to **ALL,** you can still select a specific user in the **User** dropdown menu.



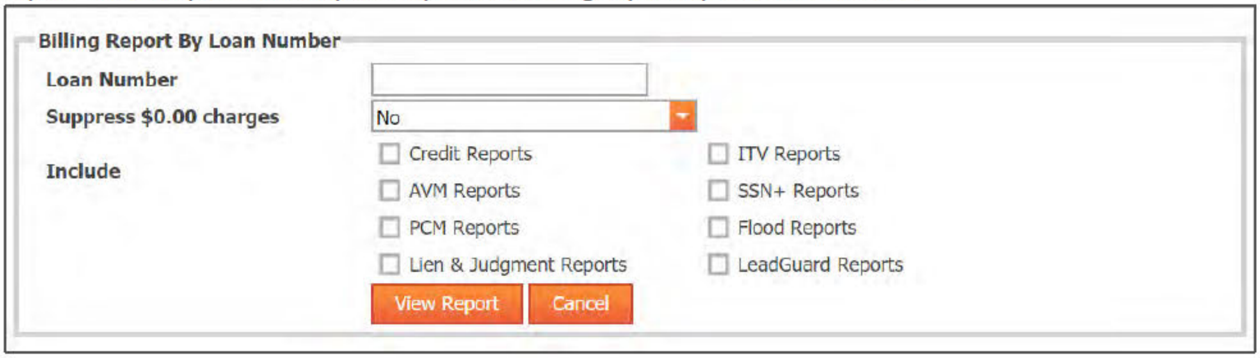


If you select **Everyone** as the group, the **User** field will show **ALL** users which allow you to select a specific user for a report without having to know which group they are a member of.

Note: You would only run a report for **Every One** as the **Group** if you want a report that doesn't show unsolicited user activity. Otherwise, you should use the default setting of **ALL** to view activity for all users.

Billing Report by Loan #

If your role has permission, you may view a billing report by the loan number.

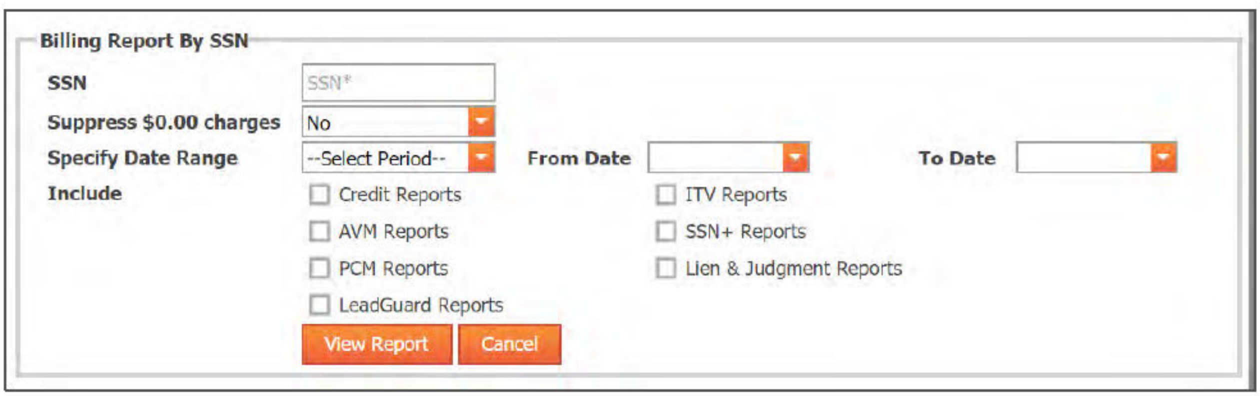


Loan Number: Enter Loan Number
Suppress $0.00 charges: if you wish to remove any fees reflecting $0.00 from the billing report
Include: options of which products you want in the billing report

Note: You will only see the type of report in the billing if it was ran by the loan number

Billing Report by SSN

If your role has permission, you may view a billing report by the social security number.



SSN: enter the social security number
Suppress $0.00 charges: if you wish to remove any fees reflecting $0.00 from the billing report
Include: options of which products you want in the billing report

Note: You will only see the type of report in the billing if it was ran by the SSN

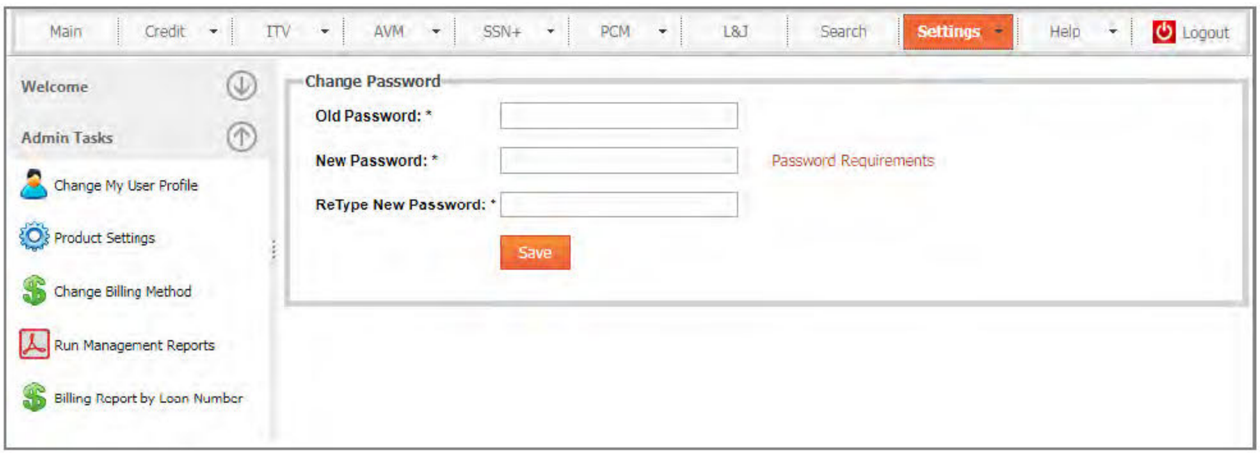
Change My Password

For security purposes, you are required to change your password every 90 days.

Password should be:

- At least 8 characters long
- Have at least one letter
- Have at least one number
- Have at least one special character (!, @, #, $, %, ^, ?, _) in the middle or at the end of the password (Do not use a special character in the beginning of the password)

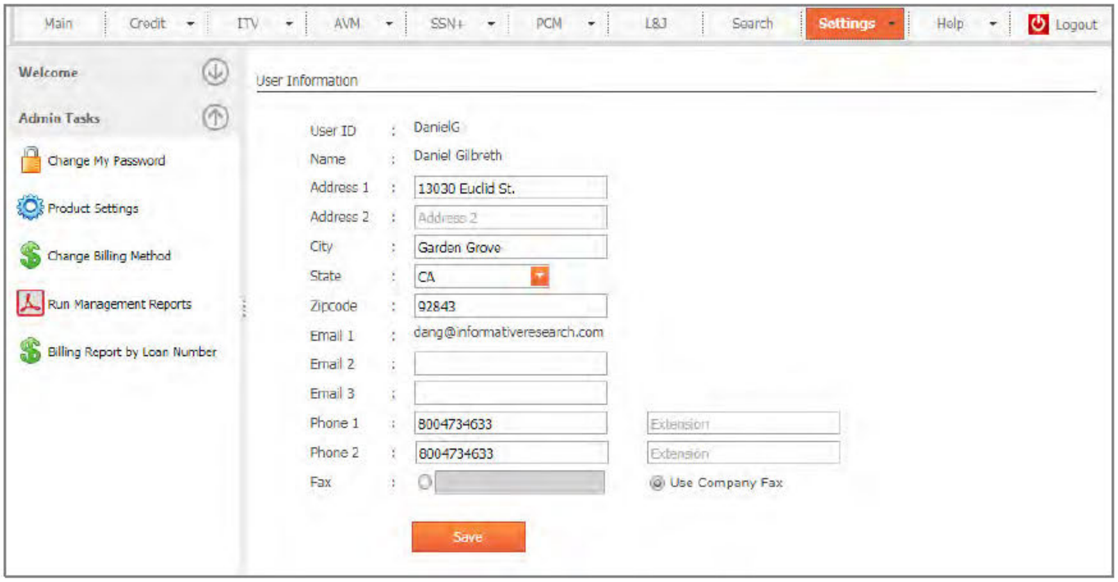
If you have been assigned a randomly generated password, you may want to change it to something that's easier for you to remember. Type your current password, a new password, retype the new password and click **Save**. To exit this window without making any changes just click on another tab.



Change My User Profile

- User ID, first name, last name and an email are required fields set by your company's account administrator.
- You can add up to two additional email addresses and phone numbers.
- Additional contacts are used in conjunction with supplements or product notifications.

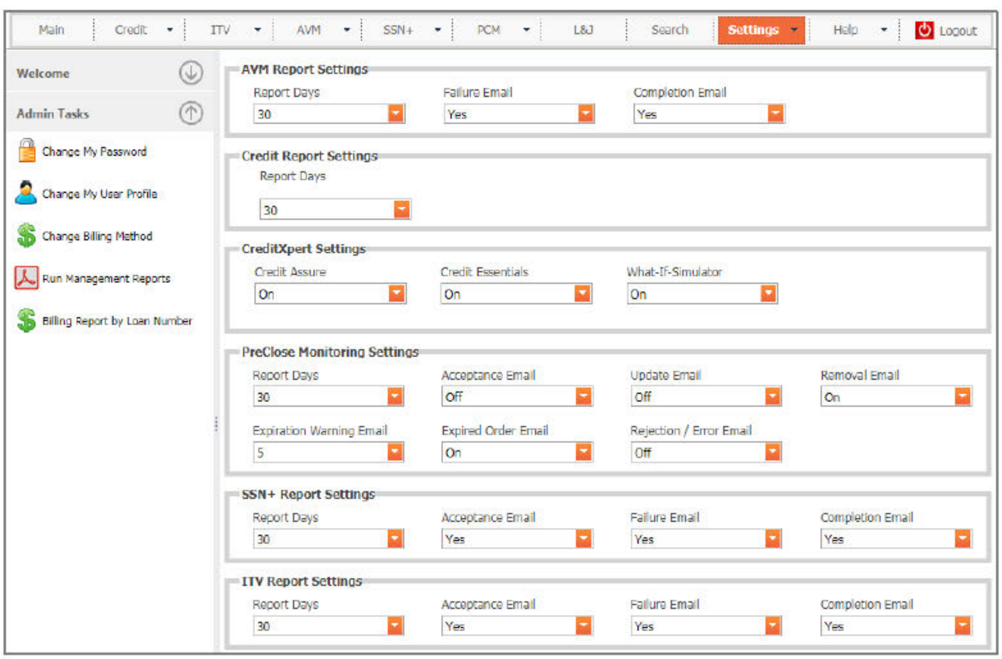
When you are finished here click **Save**. To exit this window without making any changes just click on another tab.



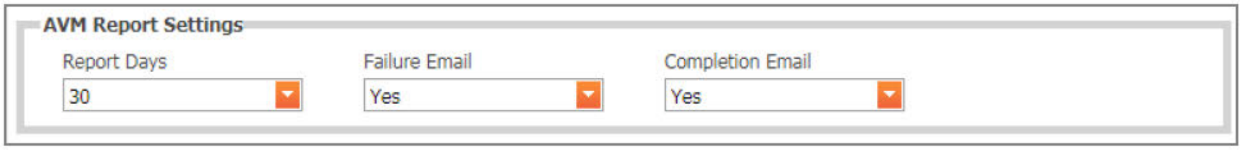
Product Settings

(Only available to users in admin roles)

To view or change your product settings click on **Product Settings** from the dropdown menu on the Main Navigational Menu Bar. After making any changes to your Product Settings click **Save.**



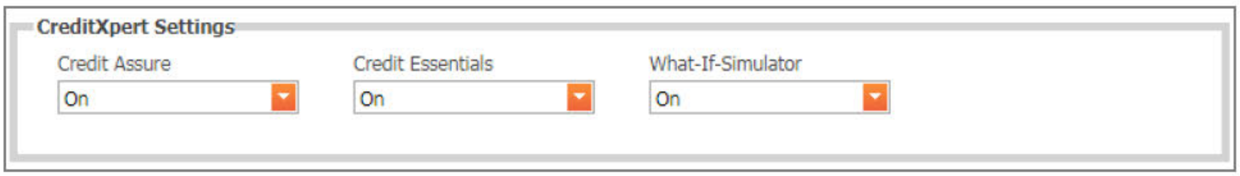
AVM Report Settings



Users will not see the AVMs if your company isn't set up for AVMs. The default for Report Days is 30 days, but an administrator can change the report days and email settings.

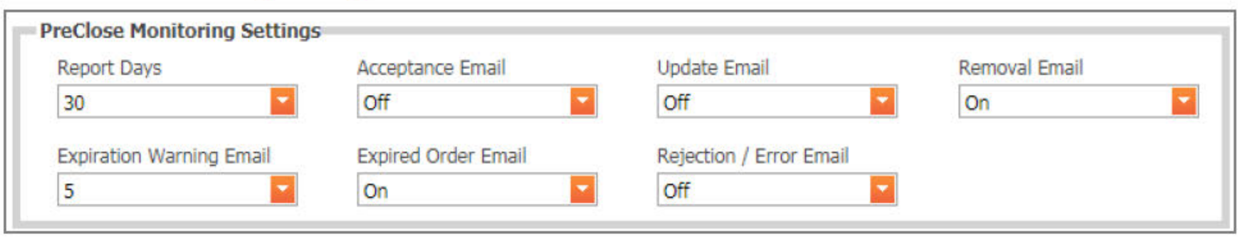
- **Report Days:** days shown in the AVM Report List (15, 30, 60, 90, 120 or 180 days).
- **Failure Email:** determines if a user's notified via email when an AVM order is cancelled.
- **Completion Email:** determines if a user's notified when an AVM order has been completed.

CreditXpert Settings



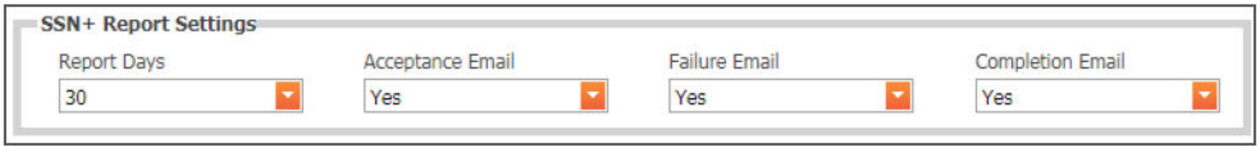
From this box you can turn any of the CreditXpert Solutions **On** or **Off.**

PreClose Monitoring Settings



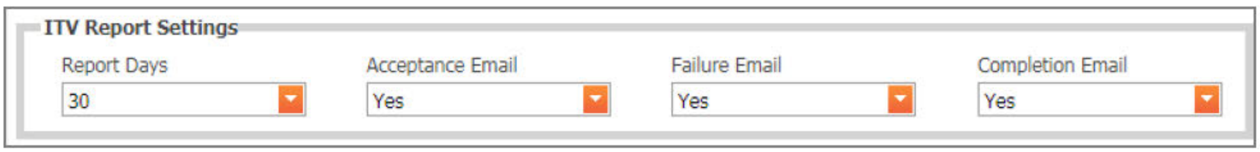
- **Report Days:** defaults to 30 days.
- **Acceptance Email:** determines if a user's notified via email when IR accepts/approves a PCM order.
- **Update Email:** determines if a user's notified via email when IR updates a PCM order.
- **Removal Email:** determines if a user's notified via email when IR removes PCM from an order.
- **Expiration Warning Email:** determines if a user's notified via email when the PCM order will expire (off, 5, 7 or 10 days).
- **Expired Order Email:** determines if a user's notified via email when an order expires.
- **Rejection Email:** determines if a user's notified via email when an order is rejected prior to being monitored.

SSN+ Report Settings



- **Report Days:** defaults to 30 days, but an administrator can change the report days and email settings.
- **Acceptance Email:** determines if a user's notified via email when IR accepts/approves an SSN+ order.
- **Failure Email:** determines if a user's notified via email when IR rejects an SSN+ order.
- **Completion Email:** determines if a user's notified via email when IR completes an SSN+ order.

ITV Report Settings

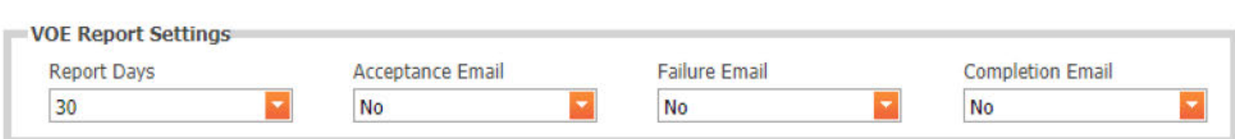


- **Report Days:** defaults to 30 days, but an administrator can change the report days and email settings.
- **Acceptance Email:** determines if a user's notified via email when IR accepts/approves an ITV order.
- **Failure Email:** determines if a user's notified via email when IR rejects an ITV order.
- **Completion Email:** determines if a user's notified via email when IR completes an ITV order.

Lien & Judgment Settings

System defaults to Report Days at 15 days but an administrator can change it.

VOE Report Settings



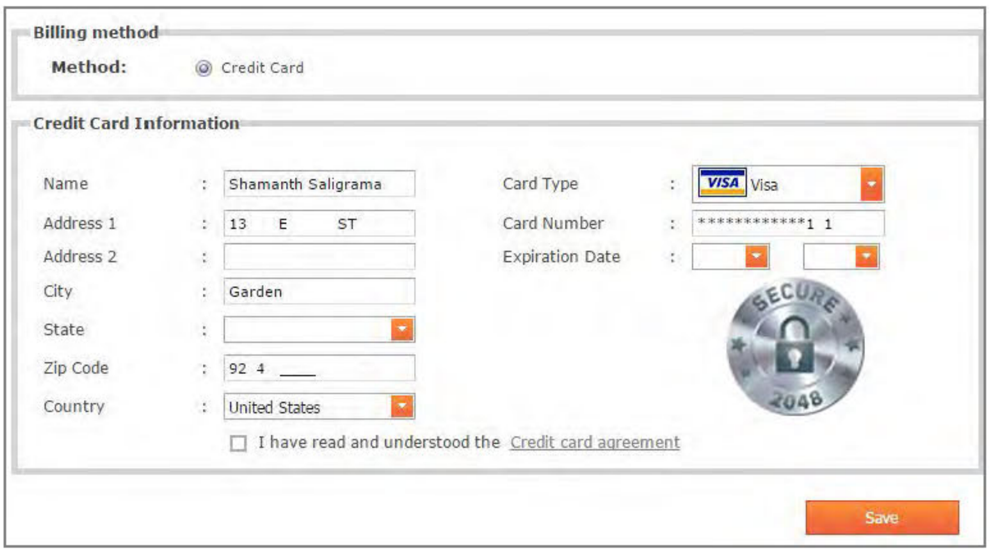
- **Report Days:** defaults to 30 days, but an administrator can change the report days and email settings.
- **Acceptance Email:** determines if a user's notified via email when IR accepts/approves a VOE order.
- **Failure Email:** determines if a user's notified via email when IR rejects a VOE order.
- **Completion Email:** determines if a user's notified via email when IR completes a VOE order.

Change Billing Method

(Only available to users in admin roles)

Depending on your company's contract with Informative Research you may select between the following billing methods for your account: billing by invoice or a credit card.

If your account is setup only for credit card billing or if you select the **Credit Card** method, you will be presented with a credit card information window where you can enter or edit your credit card details:



Fill in the credit card billing information fields to match your credit card statement. If this information doesn't match your statement exactly the credit card may be declined.

After filling out the credit card information you are required to click, **I have read and understood the Credit card agreement** and then **Save** to proceed.

SSN Billing Report – Group by Loan Number format

Billing Report by SSN (Group by Loan Number)

This change will organize all charges for a given SSN by loan Number. Similar to how the Loan Billing Report functions today. User's role must have "Can Run SSN Billing Reports" to be able to see the WCS - Billing Report by SSN page.

Billing Report By SSN

SSN	[redacted]	☑ Group by Loan Number	
Suppress $0.00 charges	No		
Specify Date Range	--Select Period--	**From Date**	**To Date**
Account	IRUM TEST CLIENT - 2900030 (Parent Account)		
Include	☑ Credit Reports	☑ ITV Reports	
	☑ AVM Reports	☑ SSN+ Reports	
	☑ PCM Reports	☑ Lien & Judgment Reports	
	☐ LeadGuard Reports	☑ EPW Reports	
	☐ Verification Reports		

View Report | Cancel

User must enter SSN and select "Group by Loan Number" to generate the SSN Billing Report grouped by Loan Number. If user does not select "Group by Loan Number" the existing standard SSN Billing Report format will be generated.

Informative Research

IRUM TEST CLIENT(2900030)
Generated on : 10/31/2023
Requested By : SpiderMan

Loan Billing Report - XXX-XX-5320

Loan Number :

Bill Date	Order Number	Borrower Name	Service Description	Charge ($)	Ordered By
10/12/2023 11:22:30 AM	1000002082LJ		Credit Card Payment	0.00	SpiderMan - 2900030
10/12/2023 11:30:14 AM	1000002082LJ		Credit Card Payment	0.00	SpiderMan - 2900030
10/13/2023 7:10:48 AM	1000002089LJ		Credit Card Payment	0.00	SpiderMan - 2900030
10/13/2023 7:21:03 AM	1000002089LJ		Credit Card Payment	0.00	SpiderMan - 2900030
10/3/2023 12:51:35 PM	1013073431FQ		Credit Card Payment	0.00	SpiderMan - 2900030

Loan Number : Client Type B

Bill Date	Order Number	Borrower Name	Service Description	Charge ($)	Ordered By
10/4/2023 10:59:46 AM	1013075313FQ	LLEEXO, FRANK D	CreditAssure (J) - 2 Bureau	0.00	SpiderMan - 2900030
10/4/2023 10:59:46 AM	1013075313FQ	LLEEXO, FRANK D	FICO SCORE - TU, XPN (J)	0.00	SpiderMan - 2900030
10/4/2023 10:59:46 AM	1013075313FQ	LLEEXO, FRANK D	LETTER OF EXPLANATION - AUTO GENERATE	2.00	SpiderMan - 2900030
10/4/2023 10:59:46 AM	1013075313FQ	LLEEXO, FRANK D	Red Flag Addendum (J) - TU, XPN	0.00	SpiderMan - 2900030
10/4/2023 10:59:46 AM	1013075313FQ	LLEEXO, FRANK D	FRAUD ALERT - TU HAWK, XPN FACS+ (J)	0.00	SpiderMan - 2900030
10/4/2023 10:59:46 AM	1013075313FQ	LLEEXO, FRANK D	FACTA Surcharge (J) - TU, XPN	0.00	SpiderMan - 2900030
10/4/2023 10:59:46 AM	1013075313FQ	LLEEXO, FRANK D	OFAC - XPN	0.00	SpiderMan - 2900030
10/4/2023 10:59:46 AM	1013075313FQ	LLEEXO, FRANK D	PREMIER REPORT (J) - TU, XPN	15.00	SpiderMan - 2900030
10/4/2023 10:59:46 AM	1013075313FQ	LLEEXO, FRANK D	TREND DATA (J) - TU, XPN	0.00	SpiderMan - 2900030

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10/3/2023 12:52:00 PM	1013073431PQ	LLEEXO, FRANK D	CreditXpert What-if (Borrower) - TU	0.00	SpiderMan - 2900030
10/3/2023 12:50:00 PM	1013073431PQ	LLEEXO, FRANK D	LETTER OF EXPLANATION - AUTO GENERATE	2.00	SpiderMan - 2900030
10/3/2023 12:50:00 PM	1013073431PQ	LLEEXO, FRANK D	FICO SCORE - TU, XPN (J)	0.00	SpiderMan - 2900030
10/3/2023 12:50:00 PM	1013073431PQ	LLEEXO, FRANK D	CreditAssure (J) - 2 Bureau	0.00	SpiderMan - 2900030
10/3/2023 12:51:00 PM	1013073431PQ	LLEEXO, FRANK D	CreditXpert Wayfinder (B) - XPN	5.50	SpiderMan - 2900030

Loan Number : **Testing AC Spaces 080223**

Bill Date	Order Number	Borrower Name	Service Description	Charge ($)	Ordered By
10/20/2023 3:36:03 PM	1013092497PQ	LLEEXO, FRANK D	PreCloseCredit Report No Scores – Individual	11.00	SpiderMan - 2900030

Total Charges :	**327.25**
Total Payments :	**27.50**
Outstanding Balance :	**299.75**

Each Loan Number section is sorted in alphabetical order. Charges within each Loan Number section is sorted by “Bill Date” Descending date (oldest charge on top).

“Total Charges” is the sum of all charges present in the report.

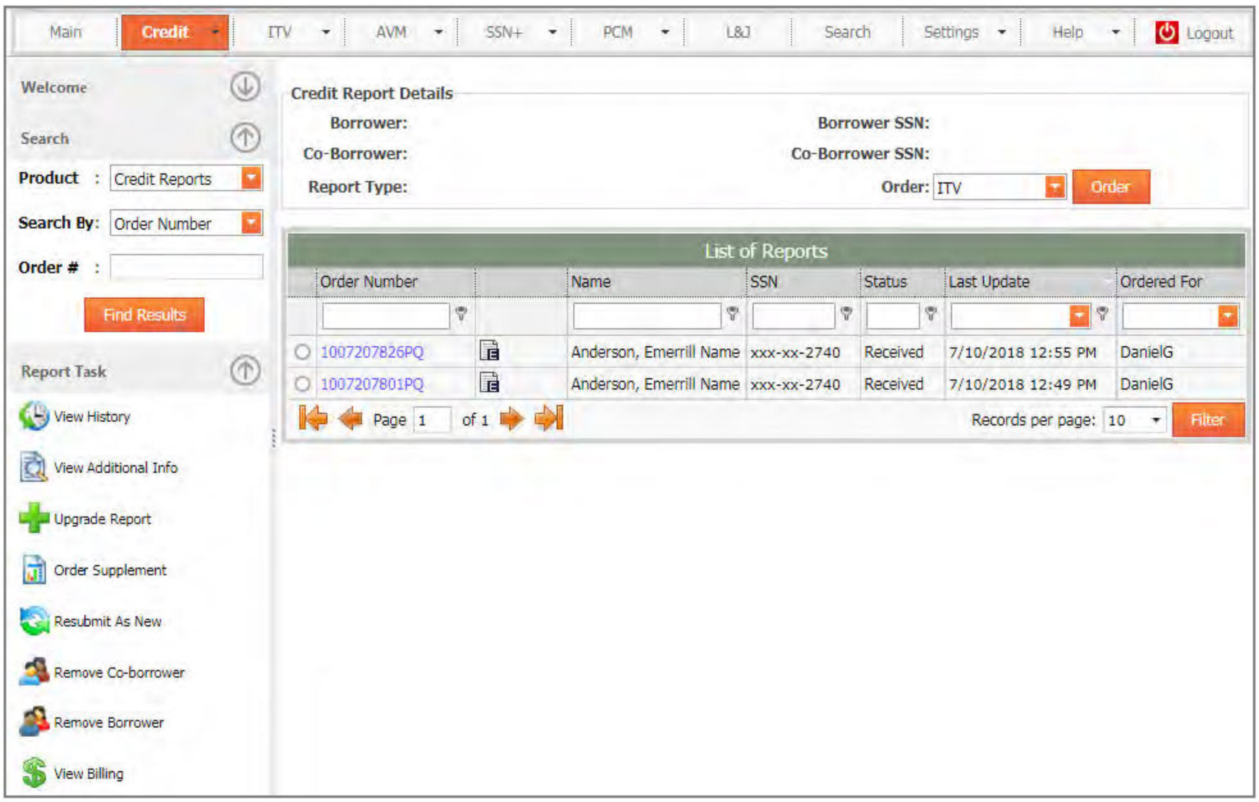
“Total Payments” is the sum of all payments made towards charges associated with the loan number.

“Outstanding Balance” is the outstanding balance associated with all loan numbers for the SSN after client has made payments towards the total charges.\

Credit Report List

To retrieve any previously run Credit Report click on the **Credit Report List**.

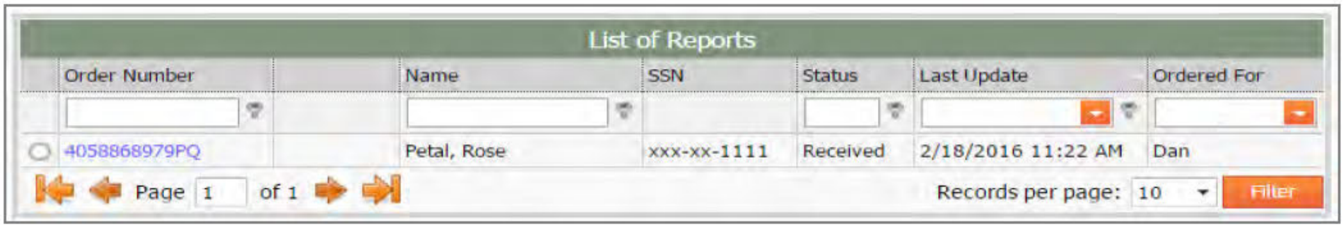
The default screen will show all the Credit Reports you have ordered (through WCS or your LOS). When you select an order by clicking on the radio button located on the left side of the order number, the system will present the Report Tasks available to you for the selected order.



The **List of Reports** will display all reports ordered within a specified period of time based upon your settings. The default setting allows a user to view credit reports ordered within the last 30 days from the current date. Other account settings allow for reports to be viewed within 15, 30 days, etc.

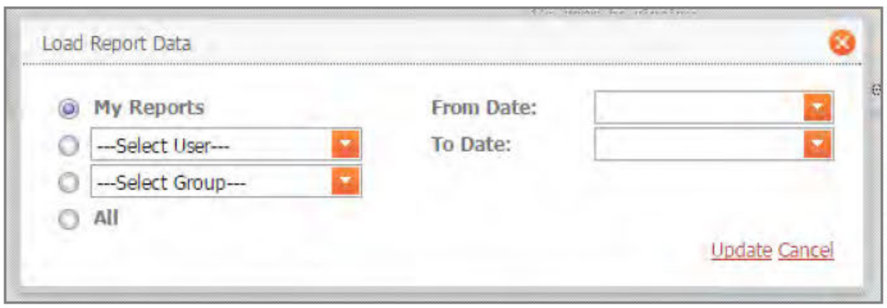
You may also filter the list of reports by date range, user ID, group or all by clicking on the **Filter** button. Available options will be based on your permissions.

Note: The Report List will only show reports ordered in the last 90 days.

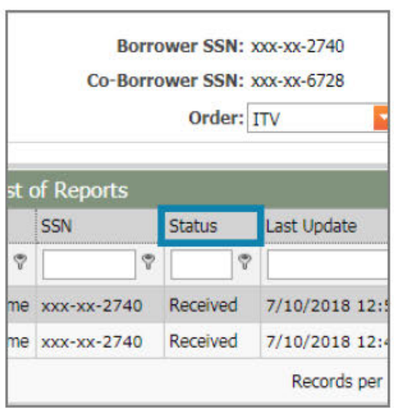


To easily locate a credit report that didn't appear on the List of Reports and to avoid paging through reports, click on **Filter** to display search options. Depending on your role, you might see credit reports for all users within your company.

The **Load Report Data** window will appear. You can perform a search using specific dates, users or groups. Click **Update** to search or **Cancel** to return back to the Report List Screen. Click **All** to see all reports for everyone available within your group.



The **Status** column will show whether the report has been Received, Saved, Updated, etc. Clicking on a column heading will sort the list in ascending or descending order based on that column.



Report List Statuses are:

- **Saved**: a request has been saved prior to being ordered
- **Received**: a credit report has been ordered and successfully returned to your List of Reports
- **Failed**: a credit report has an error and is returned without a report

To select an individual report, click on the button next to it. All actions you perform will be for the selected report and the Report List Tasks section on the left side of the window will only show tasks available for the selected report. Also note that the borrower's name is shown, but their SSN information is redacted.

For a joint file you will also see the co-borrower's name and SSN.

Clicking on the order number will display the credit report. Orders that were **Saved as draft** will be assigned a temporary order number and clicking on it will take you back to the Order Credit Report window so you can make changes, order, or cancel the report.

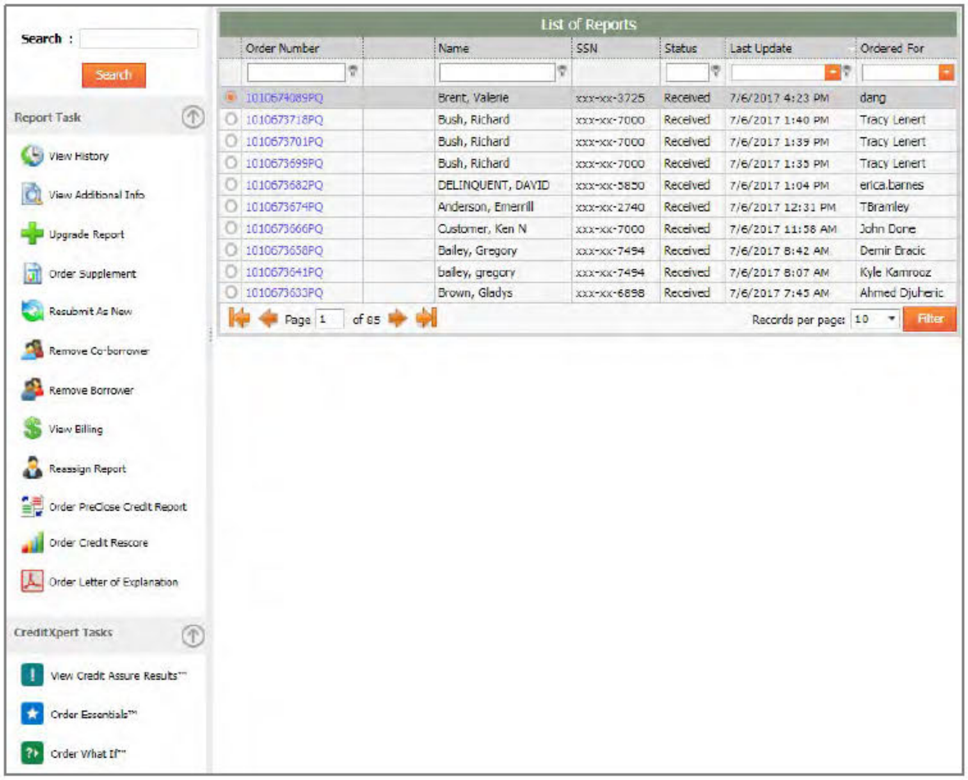
Unsolicited Reports

Credit reports ordered through an underwriting system like Fannie Mae's will be listed as a report ordered by an unsolicited user. They will have a PQ extension and you will be able to upgrade or supplement them just like a credit report ordered through the Web Credit System. Users may or may not see these Unsolicited Reports based on their role, which is determined by the WCS administrator for your company.

Report Task

<u>The report tasks are defined in order below:</u>

- **View History:** View the history for the selected report, including supplements and rescores ordered
- **View Additional Info:** Open the Additional 1003 Information entered by the user (if applicable)
- **Upgrade Report:** Upgrade the selected report from a single bureau to a two or three bureau report, a two bureau to a three bureau, or a three-bureau report to a RMCR
- **Order Supplement:** Order a supplement for the selected report
- **Resubmit As New:** Allows you to select a report from the report list and resubmit it as a new request
- **Add Borrower:** Allows you to add a borrower to an existing individual credit report and turn it into a joint credit report
- **Swap Borrower:** Allows you to swap the borrower and co-borrower on a joint credit report
- **Remove Co-borrower:** Allows you to remove the co-borrower from a joint report
- **Remove Borrower:** Allows you to remove the borrower from a joint report
- **View Billing:** Allows you to see a billing report for the selected report
- **Reassign Report:** Allows you to reassign the report to another user on your account
- **Order PreClose Credit Report:** Allows you to request a PreClose Credit Report. This option is only available for three bureaus reports
- **Order Credit Rescore:** Allows you to order a Credit Rescore
- **Order Letter of Explanation:** Allows you to order an explanatory worksheet to provide an explanation for your borrower's derogatory tradelines
- **CreditXpert Tasks:** If the CreditXpert Suite of Solutions has been added to your role, you will also see the three report options at the bottom of your Report Task column.



Report Status Definitions/Symbols

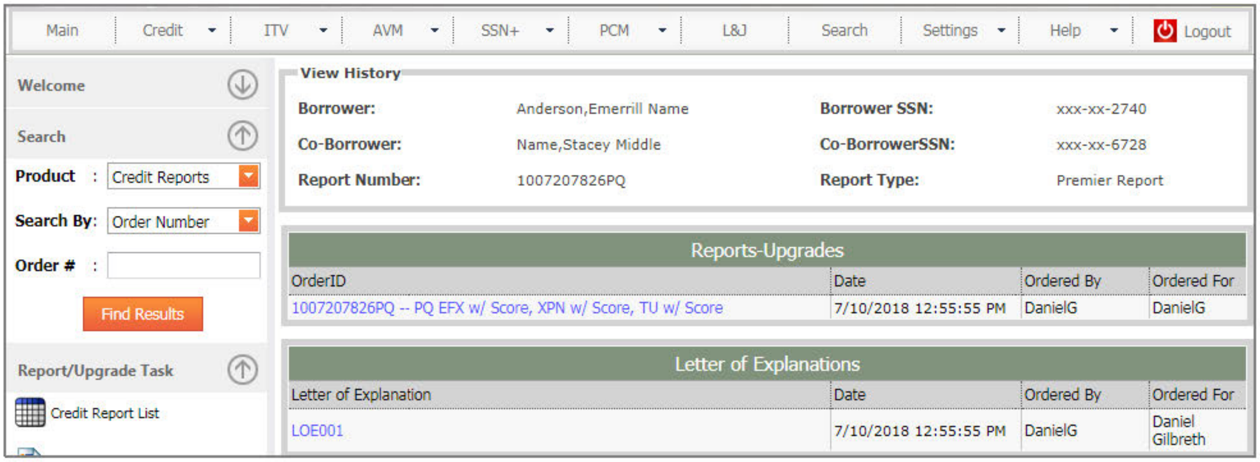
These icons will be displayed to the right of an order number if applicable:

1010223235PQ	
1010223227PQ	

- Open Original Report
  - If another report was ordered like a PreClose Credit you can view the original.
- Open PreClose Credit Report
  - If a PreClose Credit Report was ordered on report.
- Open Letter of Explanation
  - If a Letter of Explanation was ordered on the report.
- Supplement
  - A supplement has been completed or is in process
- Credit Rescore
  - A rescore has been completed or is in process
- RMCR
  - The report is a Residential Mortgage Credit Report.
- Upgrade
  - If the report has been upgraded

View History

When you click on **View History** after selecting a credit report you will see a window that shows all of the reports, upgrades and supplements for that file. The borrower and co-borrower (if applicable) will be displayed at the top of the window.



For multiple supplements ordered on the same report, users have the option to use the "Combine Supplements" feature for all supplements in "Done" status.

User should simply select the supplements they would like to combine into one PDF and click on the "Combine Supplements" link for the PDF to appear in a separate window. This feature is only available for supplements that are "Done" and sent to the client.

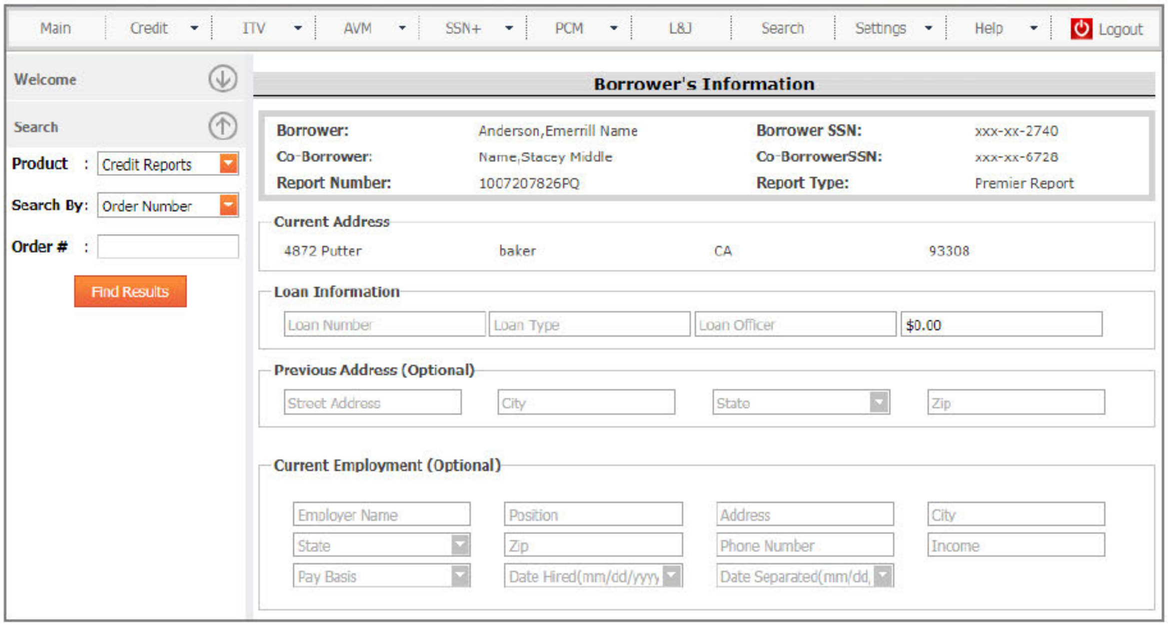
Supplements

Supplement	Date	Ordered By	Status
CB/LNBRYANT	11/17/2022 1:46:14 PM	irumA	Done
CB/LNBRYANT	11/17/2022 1:46:31 PM	irumA	Pending Addl Info
CB/LNBRYANT	11/17/2022 1:46:43 PM	irumA	Unable to Verify
CB/LNBRYANT	11/17/2022 1:46:59 PM	irumA	Cancelled-Partially Completed
CAP ONE AUTO	11/17/2022 1:53:12 PM	irumA	Not Sent
MERRICK BK	11/18/2022 10:24:09 AM	irumA	Not Sent
KAY JEWELERS	11/18/2022 10:24:10 AM	irumA	Done
BADCOCK HOME	11/18/2022 10:24:10 AM	irumA	Done
CB/LNBRYANT	11/18/2022 11:54:57 AM	irumA	Waiting for BMO/BFO response

Combine Supplements

View Additional Information

When you click on **View Additional Info** after selecting a credit report you will see a window that shows all of the additional 1003 information entered by the user (if applicable):



- Borrower's Information (pre-populated)
- Current Address
- Loan Information
- Optional (a section of each is provided for the borrower and co-borrower):
  - Previous Address
  - Current Employment
  - Former Employment
  - Current Landlord
  - Property Address
  - Personal Information
  - Driver's License

Upgrade Report

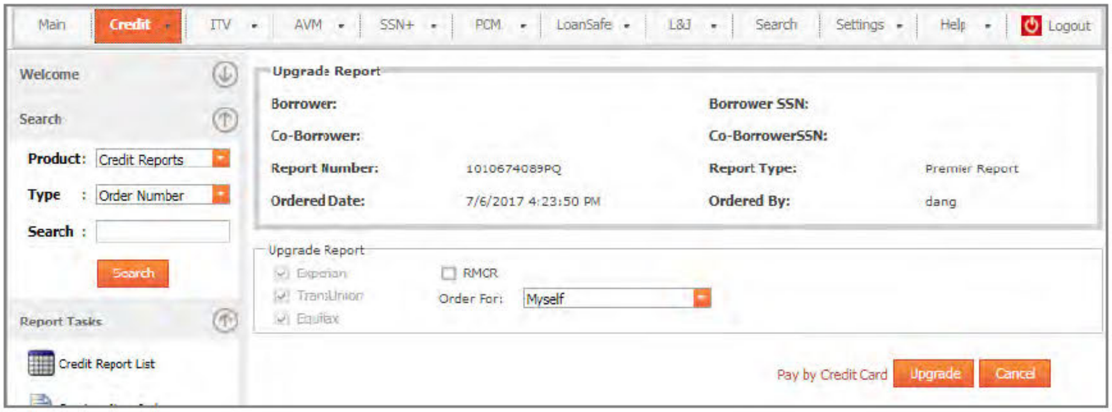
When you click on **Upgrade Report** after selecting a credit report you will see a window that shows all of the available upgrades for the selected report. Your options are set by your company's administrator.

When upgrading a previously ordered report the user cannot select or unselect the original bureaus. In the example below:

- Experian and Transunion were originally ordered so they cannot be removed.
- Equifax was down during the original request. Check Equifax can select **Upgrade** to upgrade the report to a Premier TriMerge Report.

- Click **Cancel** to return to the previous window without upgrading the report.

By default the report will be upgraded for the logged-in user. You may select a different user from the dropdown list in the **Order For** field.



Once the report has completed the upgrading process you will be returned to the window from where you initiated the upgrade request. If you upgraded from the Report List you will see an upgrade icon in the column to the right of the order number.

If you upgraded from the **History** window you will see a **Reports/Upgrades** section for the report.

Reports-Upgrades			
OrderID	Date	Ordered By	Ordered For
	7/7/2014 4:48:07 PM	admin	admin
[illegible]	7/7/2014 12:26:11 PM	admin	AnnieC

Later during the lending process, if the upgraded report requires a supplement, you will be able to view both an upgrades section and a supplements section in the **View History** window.

Ordering/Upgrading to a Residential Mortgage Credit Report (RMCR)

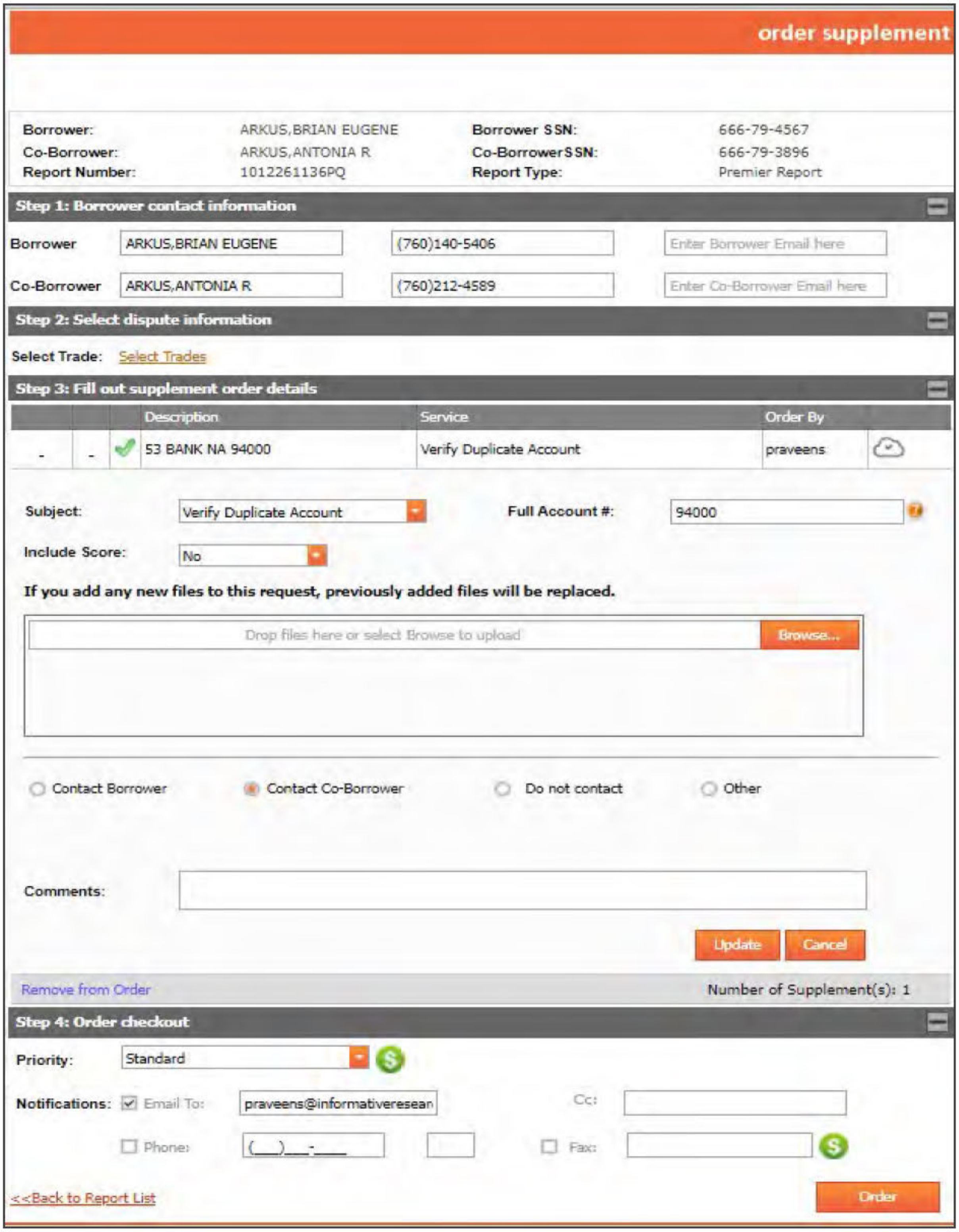
If you are going to order or upgrade to an RMCR there are some additional items of borrower information that may be entered in the 1003 section in WCS before selecting the Upgrade Report link (which is optional). **Note:** only three bureau RMCRs are supported currently.

To provide the additional information:

- Click on the View Additional Info link from the Report Task section. Find the section you would like to include and add the data in the appropriate fields. Any fields marked with an asterisk (*) must have data.
- When you have finished entering data click on the Return to Report List link in the Tasks List to return to the Report List.
- Then reselect (or search for) the Report that you want to upgrade to an RMCR and click on the Upgrade Report link.

Order a Supplement

To order a supplement, find the report from the Credit Report List and click **Order Supplement** from the **Report Task** list. Once the Order Supplement screen loads there are 4 steps to submitting an order.



Step 1: Borrower Contact Information

The Borrower, Co-Borrower contact information is captured in this section. The Borrower and Co-Borrower names will be prefilled from the credit report. They are editable and can be changed if needed. User can enter Borrower/Co-Borrower contact info (Phone Number, Email) here in this section which will be used to process the supplement.

Step 1: Borrower contact information

Borrower	ARKUS,BRIAN EUGENE	(888)888-8888	borrower@gmail.com
Co-Borrower	ARKUS,ANTONIA R	(800)123-1234	co-borrower@gmail.com

Step 2: Select Dispute Information

Start by clicking on **Select Trade**. The screenshot below is where a user may select a tradeline or tradelines (WCS provides the user the option to select multiple creditors during the **Select Trade** stage) by clicking the checkbox to the left of the creditor(s) name.

Select Dispute Information

Addresses | Public Records | Trade Lines | Employment | Inquiries | Consumer Statements

#	Creditor Name	AccountNumber	Date Opened	Balance	Terms	Current Status	Past Due	Last Activity Date
☐		69000	11/01/2019	$170,544.00	$1,216.00	01	$0.00	11/01/2020
☐	AES/CHASE BK	387	07/01/2011	$0.00	$0.00	01	$0.00	10/01/2014
☐	AES/CHASE BK	405	05/18/2010	$0.00	$0.00	01	$0.00	10/18/2020
☐	AES/CHASE BK	684113321	02/01/2013	$0.00	$0.00	01	$0.00	05/01/2015
☐	BANK	614000057	12/01/1999	$0.00	$0.00	01	$0.00	02/12/2011
☐	BANK OF AMERICA	632297989	09/22/2002	$8,558.00	$176.00	01	$0.00	02/19/2018
☐	BANKAMERICA	614000057	11/01/1999	$0.00	$0.00	01	$0.00	03/01/2011
☐	BANKAMERICA	632297989	07/23/2002	$8,558.00	$428.00	01	$0.00	10/20/2020
☐	BB&T	923239000	01/26/2017	$0.00	$0.00	01	$0.00	01/21/2018
☐	BB&T	923552000	03/18/2018	$375,186.00	$2,295.00	01	$0.00	11/15/2020

Create New Tradeline

Page 1 of 13 (122 items) 1 2 3 4 5 6 7 ... 11 12 13

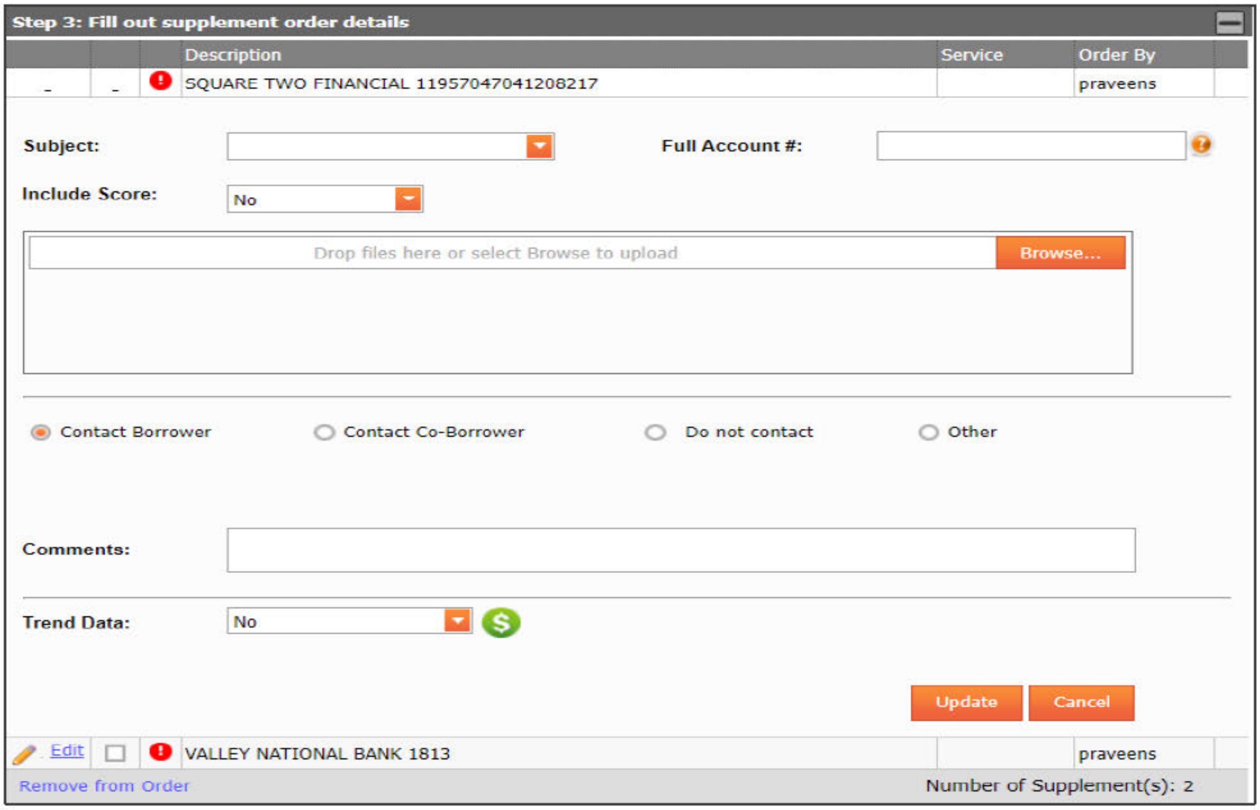
Add Cancel

Select the appropriate category by clicking on the corresponding tab for Credit Scores, Addresses, etc.

Note: If you have done a previous supplement for the selected credit report it is recommended that you click on the **View History** link before requesting a new supplement in order to verify you are not requesting the same supplement for the report.

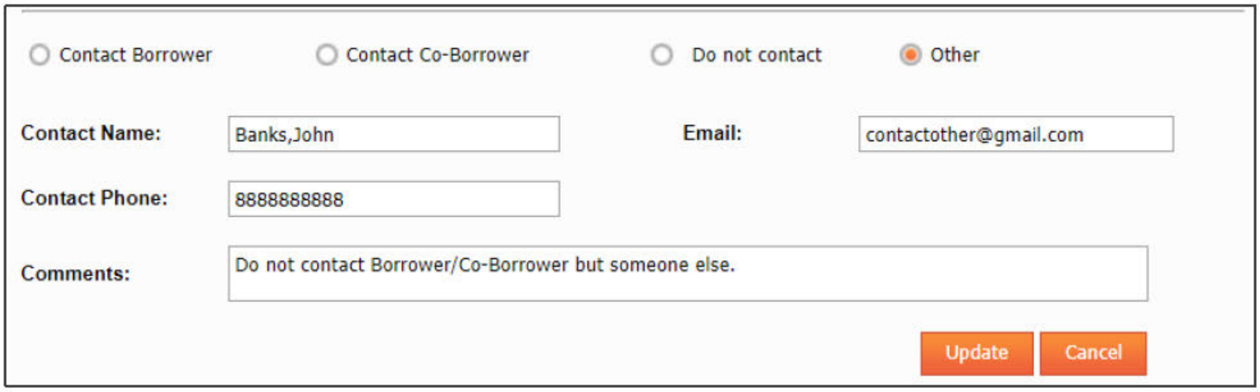
After you have selected the tradeline(s) click on the **Add** button. WCS will direct the user back to the order supplement screen and all the selected tradeline(s) will be listed.

Step 3: Fill Out Supplement Order Details



On the next screen, you'll need to fill in the supplement details:

- Select a **Subject** from the dropdown menu
- Provide the **full account number**
- Indicate if you would like to **Include Score**
- **Upload** supporting documentation
  - When uploading supporting documentation to assist with the supplement processing please upload the document in one of the following formats: PDF, JPG, JPEG, GOF, PNG or TIF. The maximum file size is 4MB.
- The Contact Borrower/Contact Co-Borrower radio button for the selected tradeline will be preselected automatically based on tradeline ownership. If you need to contact someone other than the Borrower /Co-Borrower click on radio button 'Other' and enter the contact information



- You can also select **Do not contact** radio button if they do not wish to be contacted for the selected tradeline.
    - Providing the borrowers information is optional, but we strongly encourage it since a lot of creditors require a conference call
- Provide additional **comments**
    - In this section, provide details on what you are trying to achieve with this supplement. The details you provide will allow our team to get more accurate results for the supplement
- Click **Update** to place the request in your Supplement Order Summary

If multiple supplements are being ordered, click **Edit** and complete the steps above for each additional creditor.

If you decide not to request a supplement listed just click the checkbox to the left of the tradeline and click on **Remove from Order**.

Step 3: Fill out supplement order details

			Description	Service	Order By
Edit	☐	✓	SQUARE TWO FINANCIAL 11957047041208217	Additional SSN	praveens
Edit	☑	✓	VALLEY NATIONAL BANK 1813	Mortgage Only with Scores	praveens

Remove from Order — Number of Supplement(s): 2

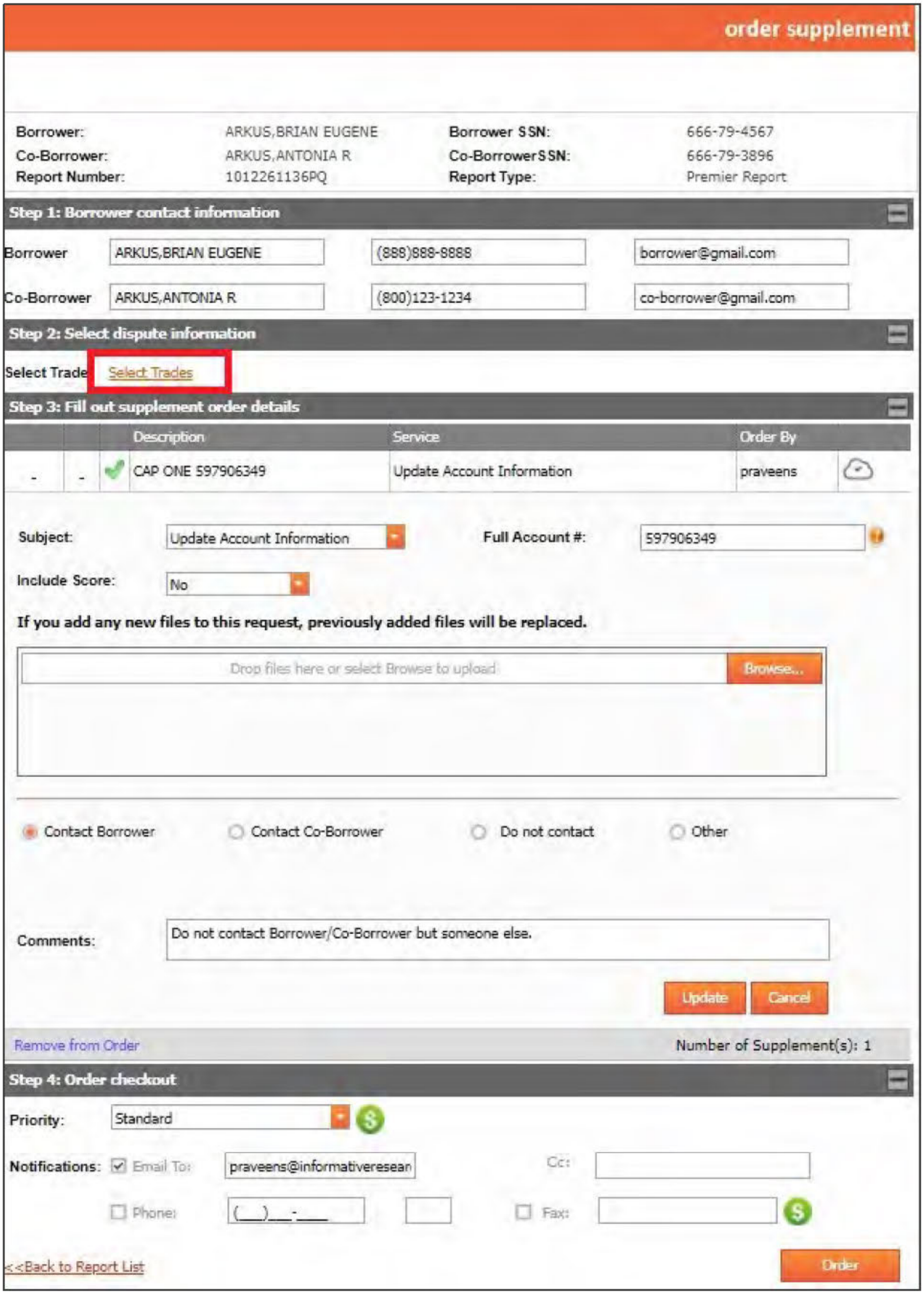
The window will refresh, and you will see the supplements window again with the item removed.

Depending on your company's setup, account numbers on the **Order Supplement** screen may be partially or completely masked.

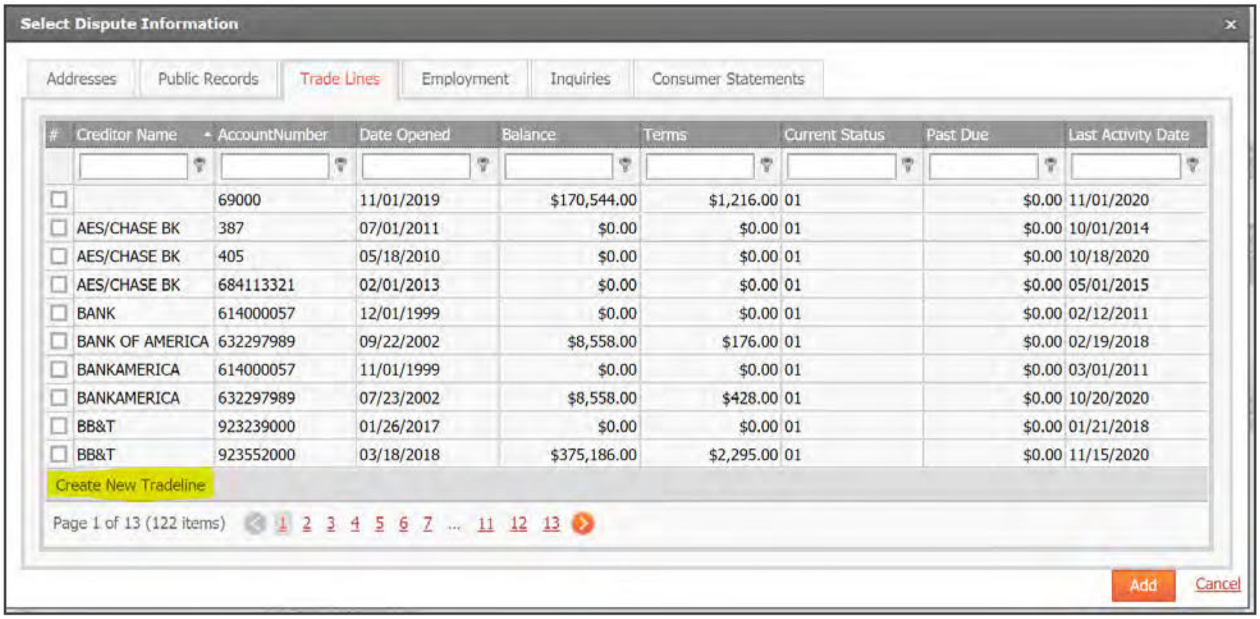
Adding a Tradeline (General Supplement)

To add a tradeline to an existing credit report via a general supplement order, first, navigate to the report from the Credit Report List and click **Order Supplement** from the **Report Task** list. Next on the Order Supplement screen, navigate to Step 1, Borrower Contact Information enter Borrower, Co-borrower contact details then proceed to **Step 2, Select dispute information.**

Clicking on **Select Trades**, you will then be given the option to **Select Dispute Information** on Tradelines, AKA Records, Public Records, etc.

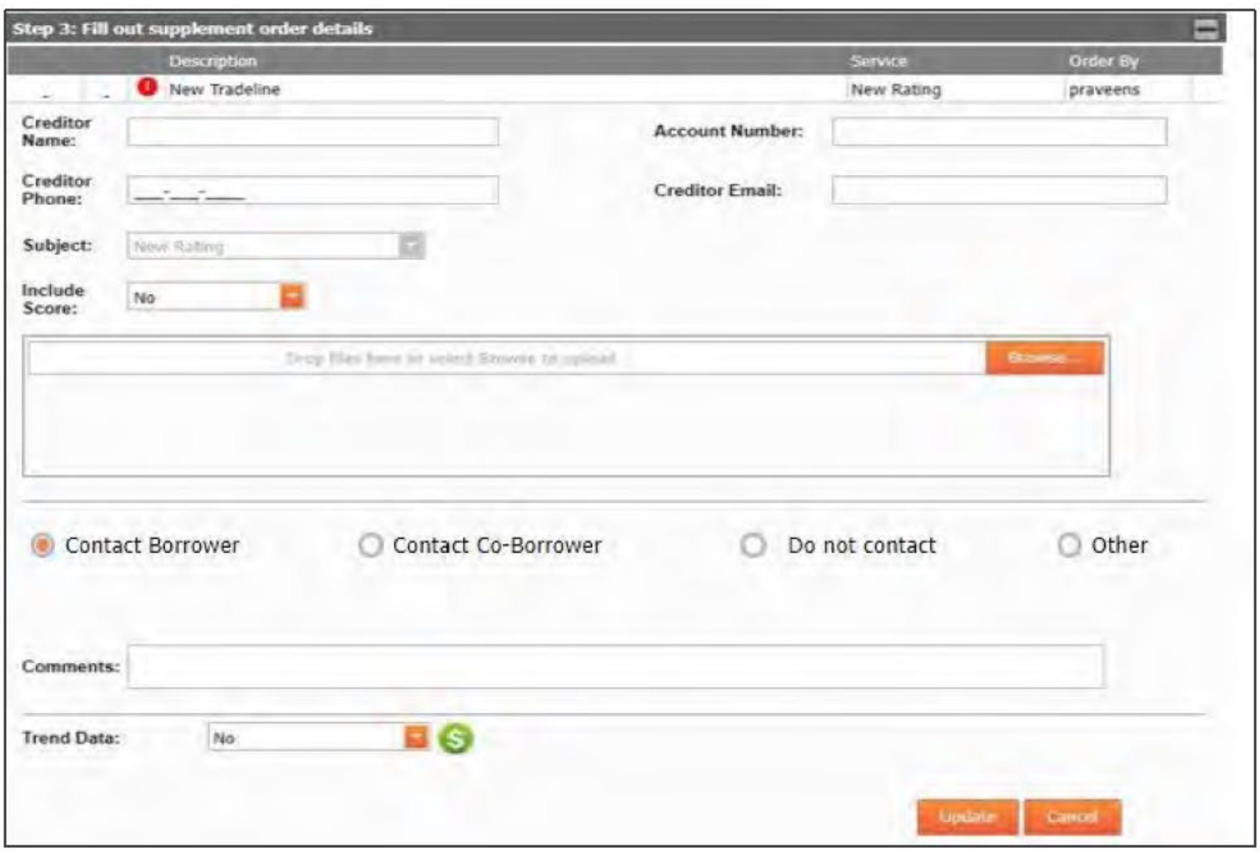

order supplement
Borrower: ARKUS,BRIAN EUGENE
Borrower SSN: 666-79-4567
Co-Borrower: ARKUS,ANTONIA R
Co-Borrower SSN: 666-79-3896
Report Number: 1012261136PQ
Report Type: Premier Report
Step 1: Borrower contact information
Borrower ARKUS,BRIAN EUGENE (888)888-8888 borrower@gmail.com
Co-Borrower ARKUS,ANTONIA R (800)123-1234 co-borrower@gmail.com
Step 2: Select dispute information
Select Trade Select Trades
Step 3: Fill out supplement order details
Description Service Order By
CAP ONE 597906349 Update Account Information praveens
Subject: Update Account Information
Full Account #: 597906349
Include Score: No
If you add any new files to this request, previously added files will be replaced.
Drop files here or select Browse to upload
Browse...
Contact Borrower
Contact Co-Borrower
Do not contact
Other
Comments: Do not contact Borrower/Co-Borrower but someone else.
Update
Cancel
Remove from Order
Number of Supplement(s): 1
Step 4: Order checkout
Priority: Standard
Notifications: Email To: praveens@informativeresear
Cc:
Phone:
Fax:
<<Back to Report List
Order

Next, in the bottom left-hand corner, click **Create New Tradeline**.



#	Creditor Name	AccountNumber	Date Opened	Balance	Terms	Current Status	Past Due	Last Activity Date
☐		69000	11/01/2019	$170,544.00	$1,216.00	01	$0.00	11/01/2020
☐	AES/CHASE BK	387	07/01/2011	$0.00	$0.00	01	$0.00	10/01/2014
☐	AES/CHASE BK	405	05/18/2010	$0.00	$0.00	01	$0.00	10/18/2020
☐	AES/CHASE BK	684113321	02/01/2013	$0.00	$0.00	01	$0.00	05/01/2015
☐	BANK	614000057	12/01/1999	$0.00	$0.00	01	$0.00	02/12/2011
☐	BANK OF AMERICA	632297989	09/22/2002	$8,558.00	$176.00	01	$0.00	02/19/2018
☐	BANKAMERICA	614000057	11/01/1999	$0.00	$0.00	01	$0.00	03/01/2011
☐	BANKAMERICA	632297989	07/23/2002	$8,558.00	$428.00	01	$0.00	10/20/2020
☐	BB&T	923239000	01/26/2017	$0.00	$0.00	01	$0.00	01/21/2018
☐	BB&T	923552000	03/18/2018	$375,186.00	$2,295.00	01	$0.00	11/15/2020

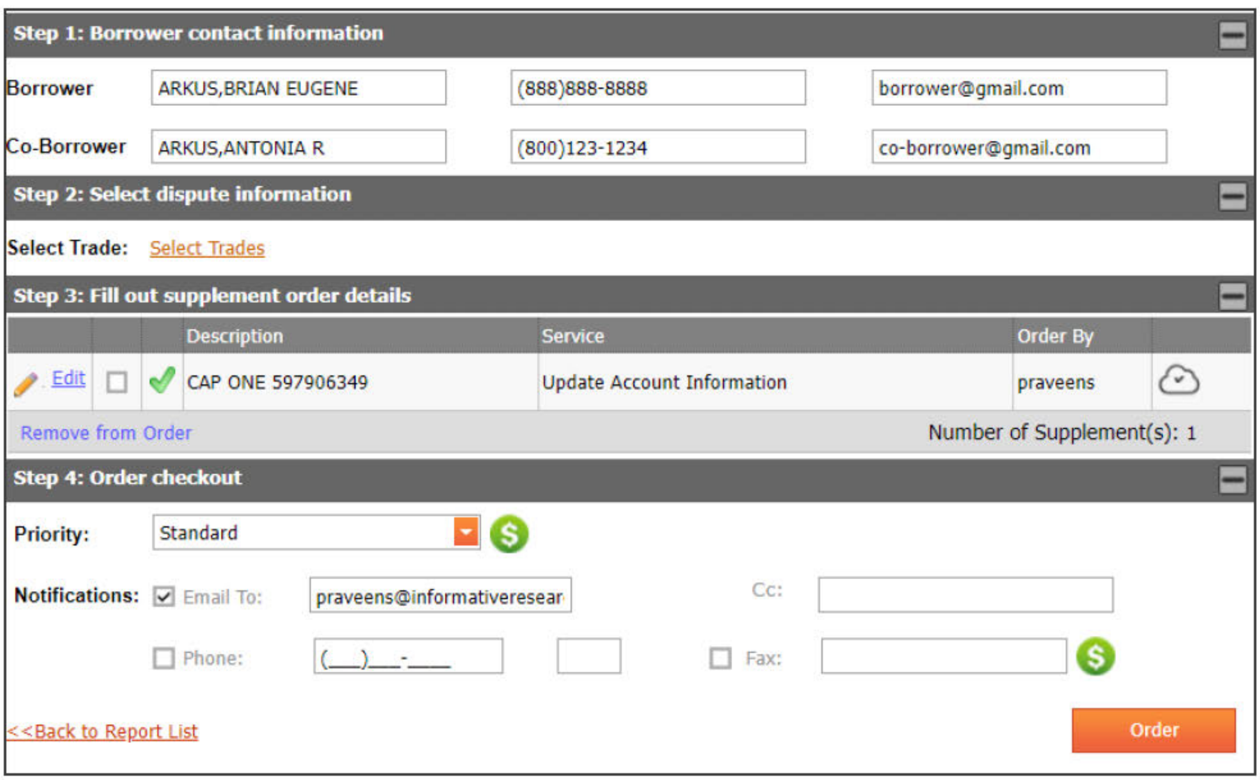
After, **Step 3: Fill out supplement order** details will be available to edit:



Include the following data for adding a new tradeline:

- Creditor Name
- Creditor Phone
- Creditor Email
- Account Number
- Subject
- Upload File (Upload Borrower's Authorization to Release Information)
- Include Score: Yes or No

Next, select the radio button Contact Borrower/Contact Co-Borrower for whom the tradeline needs to be added. If its someone other than the Borrower/Co-Borrower select radio button 'Other' and enter the person's **Full Name, Phone Number, Email Address**, and related **Comments**. There is an option for **Trend Data**, though do note an additional fee applies. Once all of the data has been entered, select **Update**.



The details for the tradeline will then be ready for submission, indicated by the Green check mark to the left of the **Description**.

Step 4: Order checkout

Confirm the Priority for your order. Include any **Email Addresses** you would like to be notified of the order submission and progress, then click **Order**. Please note you may include up to **5 Email Addresses** in the **CC field**.

Once your order has been placed, you will then receive a confirmation via an email notification. You will also receive an email confirmation once your order has been successfully completed and the new tradeline has been added to the Consumer's credit report. The order number will remain the same.

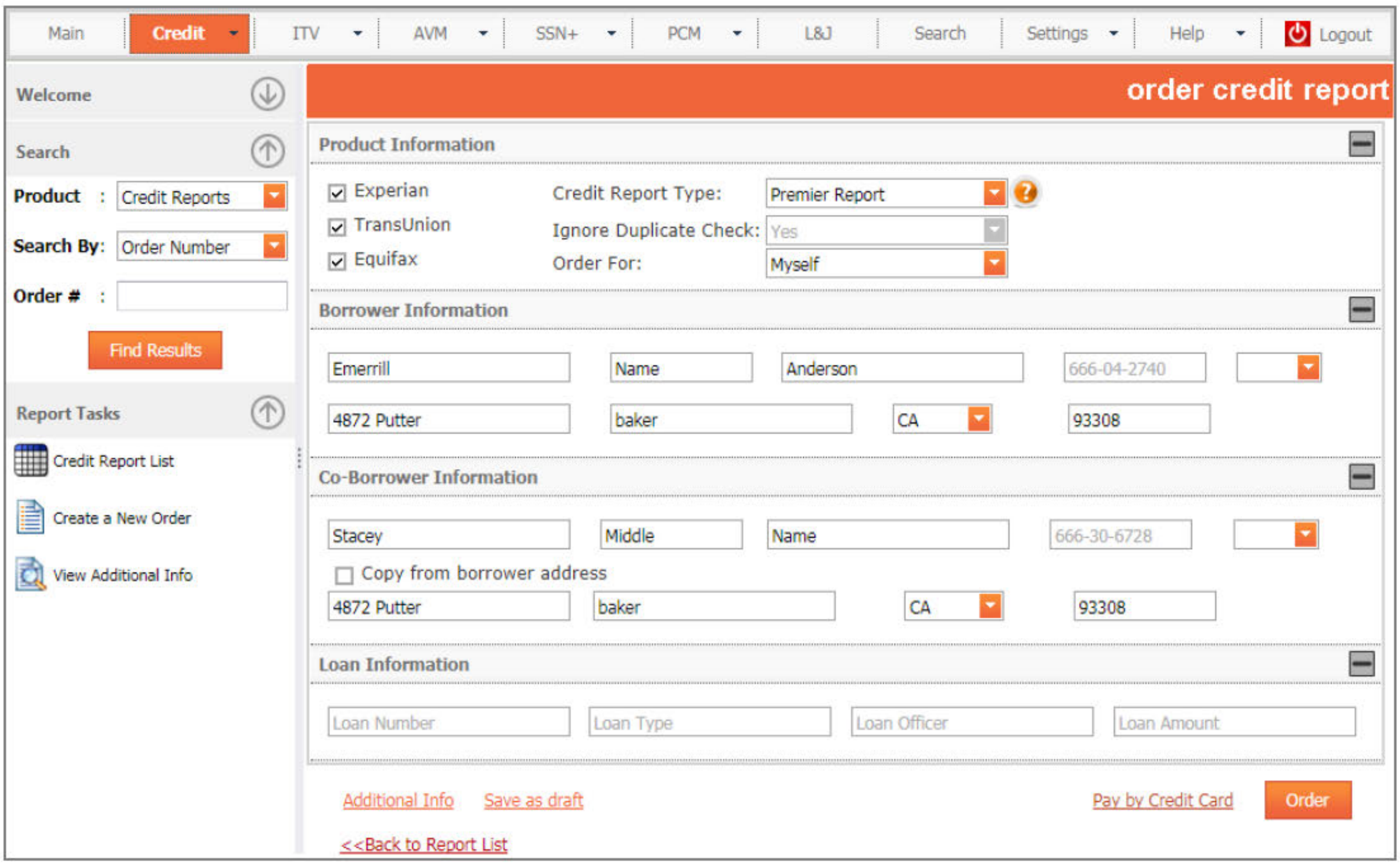
Resubmit As New

If you need to request a new file after performing a separate Report Task like removing a borrower or co-borrower or correcting demographic information you can do it by selecting **Resubmit as New**. When the file is being resubmitted as new make sure the **Credit Report Type** field is displaying the same **Type** report as the original.

To order a new report instead of retrieving an existing report select the report from the Report List.

Then select the **Resubmit As New** link from the **Report List Tasks** section on the left side of the window.

The **Order Report** form window will open with the demographics as originally entered:



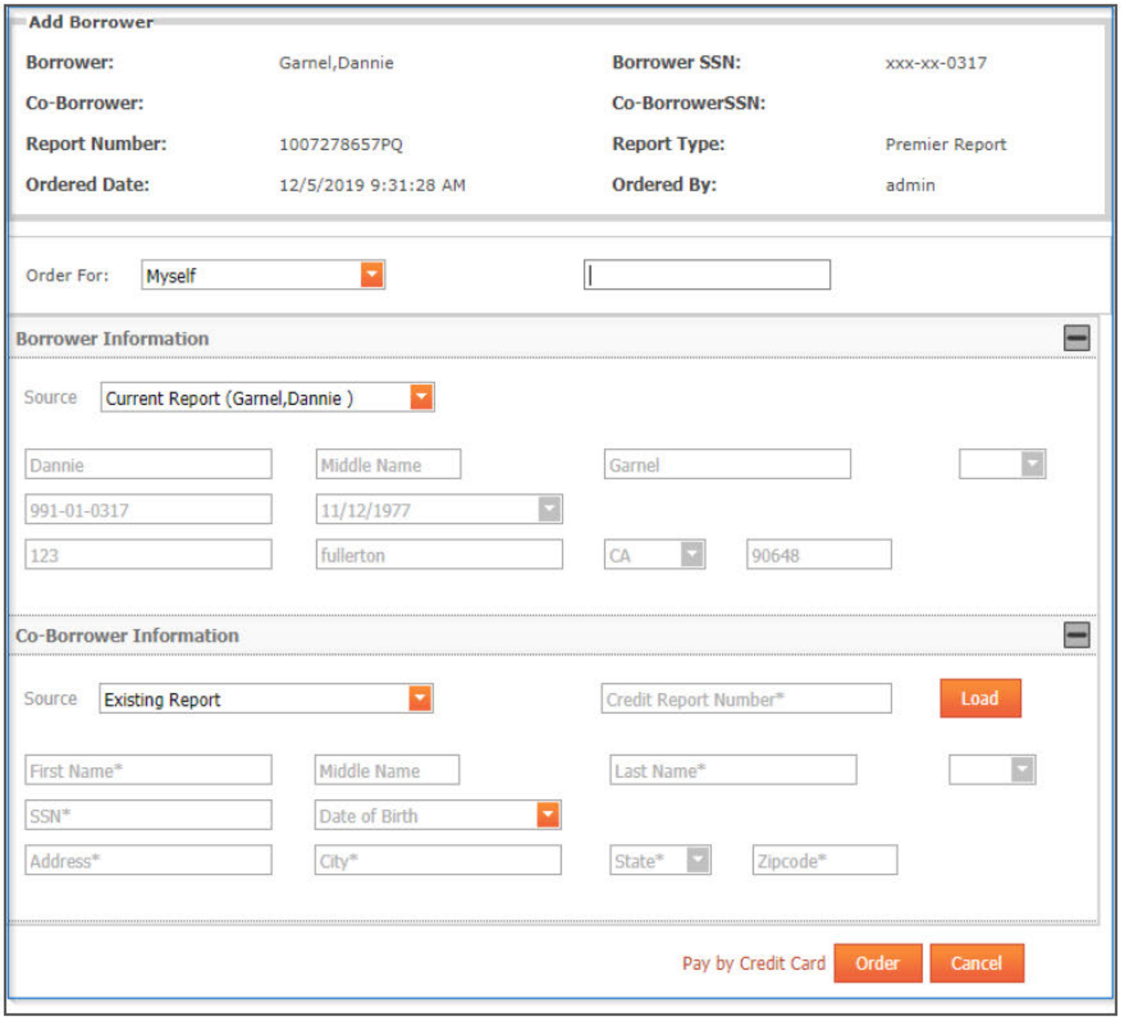
The **Ignore Duplicate Check** checkbox will automatically default to **Yes** ensuring you will receive a new file. You cannot unselect this checkbox when resubmitting a report as new. You may select different bureaus (if your administrator has set up your profile to allow you to override your default product) and you may change the **Order For** field to order the new file for another user.

You may also order a new report by clicking on the **Order Credit Report** tab, enter the borrower's information (and co-borrower's if applicable), set the **Ignore Duplicate Check** to **Yes** and click **Order**.

Add Borrower

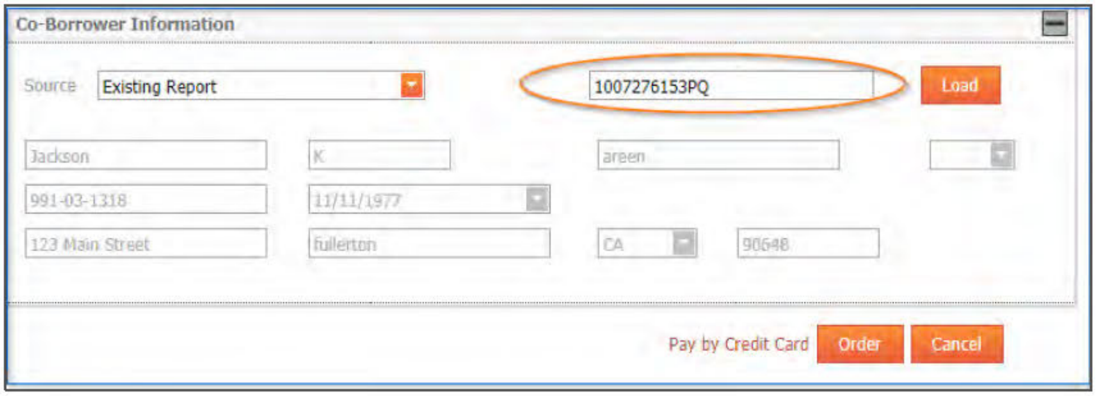
WCS allows you to add a borrower from a credit report to another borrower's credit report to form a new, merged credit report.

To add a borrower, select the Order Number from List of Reports for which you would like to add a



borrower. Under Report Task, select **Add Borrower** which will prompt you to the Add Borrower screen.

Here you will have the option to load the borrower's info from an existing Credit report by entering the Credit Report number, or by manually inputting the borrower's info.



Select **Order**, and a new report will be created with both borrowers information.

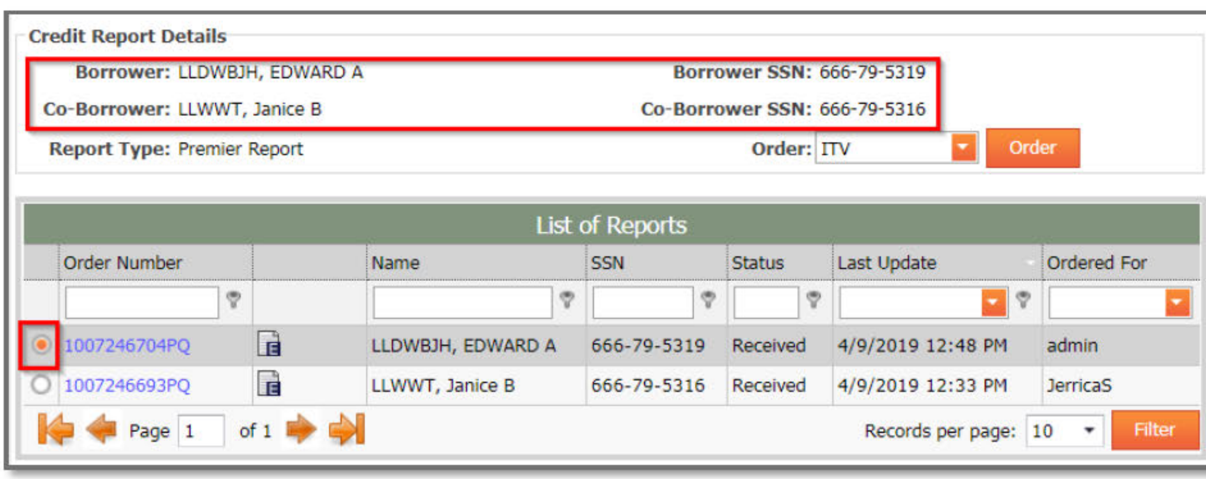
Note: For Report Styles (PQ, PQ1, PQ6, and PQ7) "First issued" date will correspond to the oldest report date issued, while "Last Updated" will reflect the current date when the Added Borrower report was created. For Report Styles (PQ3 and PQ5) "First Issued" shows "oldest report issued date" and "Last Updated" shows current date

Swap Borrower

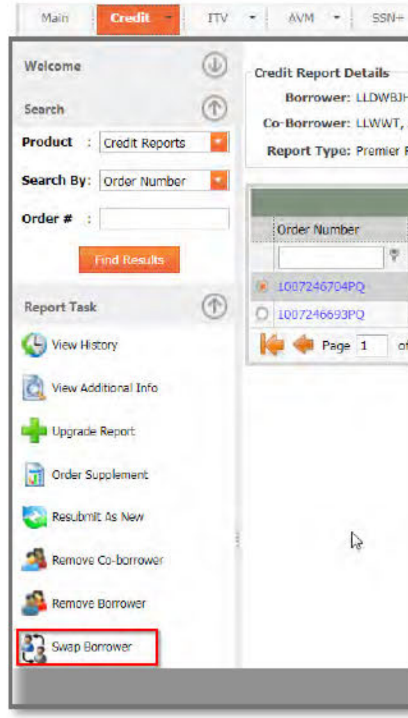
WCS allows you to swap the borrower and co-borrower on a previously run join credit report.

From the Credit Report list, select a credit report for which borrower needs to be swapped.

Note: Swap Borrower option will not be available unless it's a joint credit report.

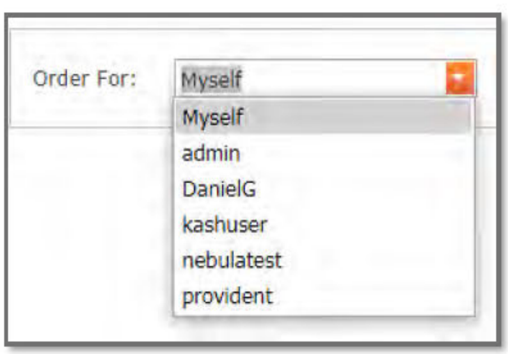


Select the Swap Borrower icon located on the left menu under **Report Task** options.

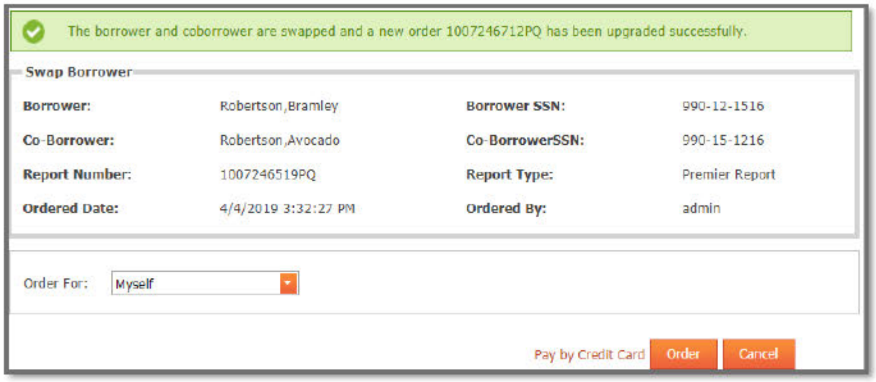


You will be navigated to a new screen – Swap Borrower will be shown as below so you can verify that the Borrower Swap information is correct.

If ordering is being processed for another user, please select that user's name from the **Order For** dropdown.



Then, Click the **Order** button and an order confirmation will be shown to verify your borrower swap was successful.

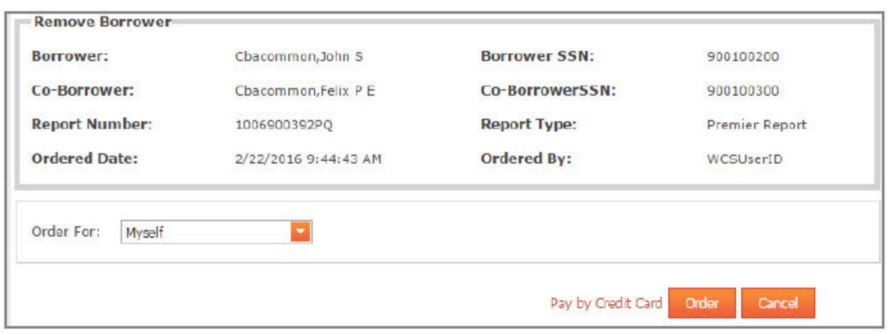


Removing a Borrower or Co-Borrower

WCS allows you to remove a borrower or co-borrower from a credit report to create a new report from the existing data. When you request a report with an applicant to be removed, the resulting report will have a new order number. The original credit report will still appear in your Credit Report List, but as a separate order.

To remove either the borrower or co-borrower find the joint credit report in the **Credit Report List** or search for the report and select that report and which applicant you want to remove.

The user will see either the **Remove Borrower** or **Remove Co-Borrower** order window:

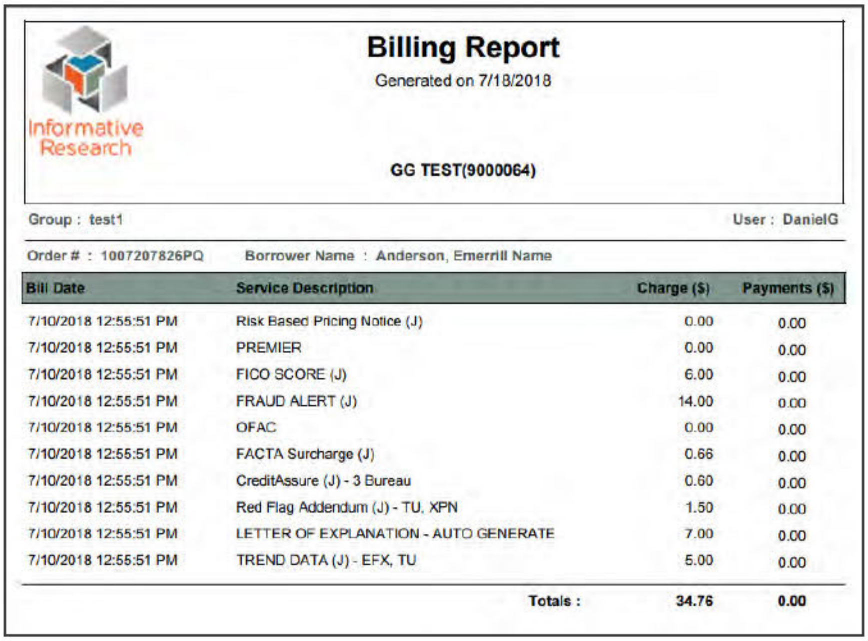


If you click **Order** a new report with a new order number will be generated for the remaining applicant. Since we are not re-accessing the bureaus, the data will be pulled from the original order and their score will not change. Also, as long as the original report was re-issuable the new report will also be re-issuable to third party systems.

Note: Make sure you review the Bureau's Information from the original joint report before removing an applicant because if the remaining applicant had a SSN variation with any bureau that bureau's data will not be present in the new report.

- **Example**: If you remove the borrower and the co-borrower had a SSN variation reported by Equifax, their credit data won't be supplied on the new report. The new report would only contain the other two bureaus' credit data.

View Billing



Billing Report

Generated on 7/18/2018

Informative Research

GG TEST(9000064)

Group : test1 | User : DanielG

Order # : 1007207826PQ | Borrower Name : Anderson, Emerrill Name

Bill Date	Service Description	Charge ($)	Payments ($)
7/10/2018 12:55:51 PM	Risk Based Pricing Notice (J)	0.00	0.00
7/10/2018 12:55:51 PM	PREMIER	0.00	0.00
7/10/2018 12:55:51 PM	FICO SCORE (J)	6.00	0.00
7/10/2018 12:55:51 PM	FRAUD ALERT (J)	14.00	0.00
7/10/2018 12:55:51 PM	OFAC	0.00	0.00
7/10/2018 12:55:51 PM	FACTA Surcharge (J)	0.66	0.00
7/10/2018 12:55:51 PM	CreditAssure (J) - 3 Bureau	0.60	0.00
7/10/2018 12:55:51 PM	Red Flag Addendum (J) - TU, XPN	1.50	0.00
7/10/2018 12:55:51 PM	LETTER OF EXPLANATION - AUTO GENERATE	7.00	0.00
7/10/2018 12:55:51 PM	TREND DATA (J) - EFX, TU	5.00	0.00
	Totals :	**34.76**	**0.00**

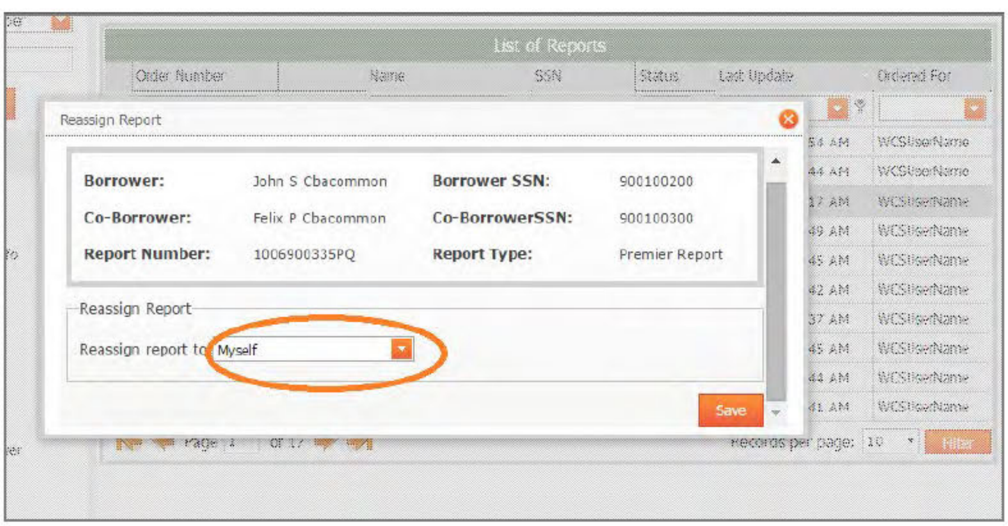
If you select **View Billing,** a billing report for the charges associated with all services for that credit report will generate. To run the report, find the credit report in the **Credit Report List** or search for the report, select that report, and then select **View Billing** from the Report Tasks.

Generating a billing report is only available if it has been enabled at your profile level. By default, it is generally only available to administrators or supervisors.

Note: Whenever you log in to the WCS the default format for displaying billing reports is PDF.

Reassign Report

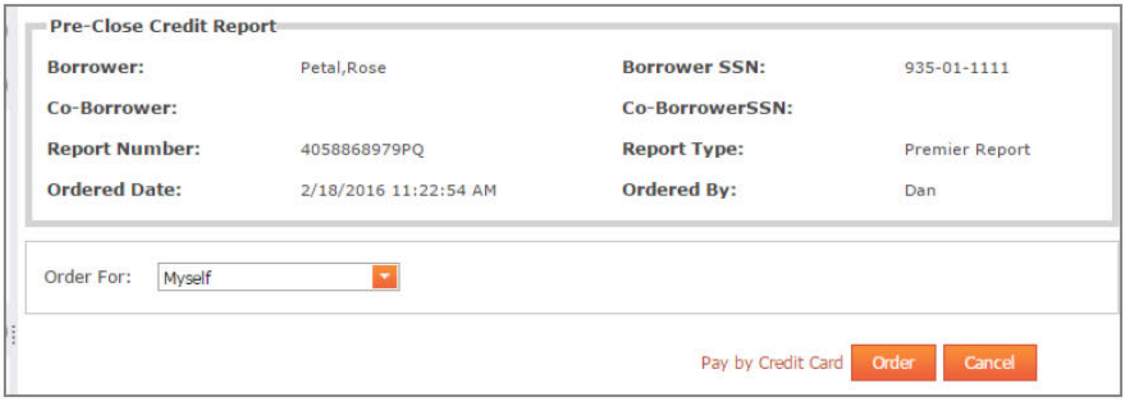
WCS allows you to reassign a report to another user on your account. Find the credit report in the Credit Report List or search for the report, select that report, and then select **Reassign Report** from the Report



Tasks. A Reassign Report window will pop up and the user can select another user from their company to assign the report to.

Order PreClose Credit Report

A PreClose Credit Report provides a comparison between a borrower's previously run credit report and the borrower's credit profile from current bureau data. To order it, find the credit report in the **Credit Report List** or search for the report, select that report, and then select **Order PreClose Credit Report** from the Report Tasks.



Since the borrower's information remains the same, the report number and date are not editable. The only editable field is the **Order For** which defaults to **Myself**, but you can select another user within your organization.

Important: The PreClose report is only available if the original credit report has all three bureaus. The PreClose Report link will not be shown on the left menu if a one or two bureau report is selected.

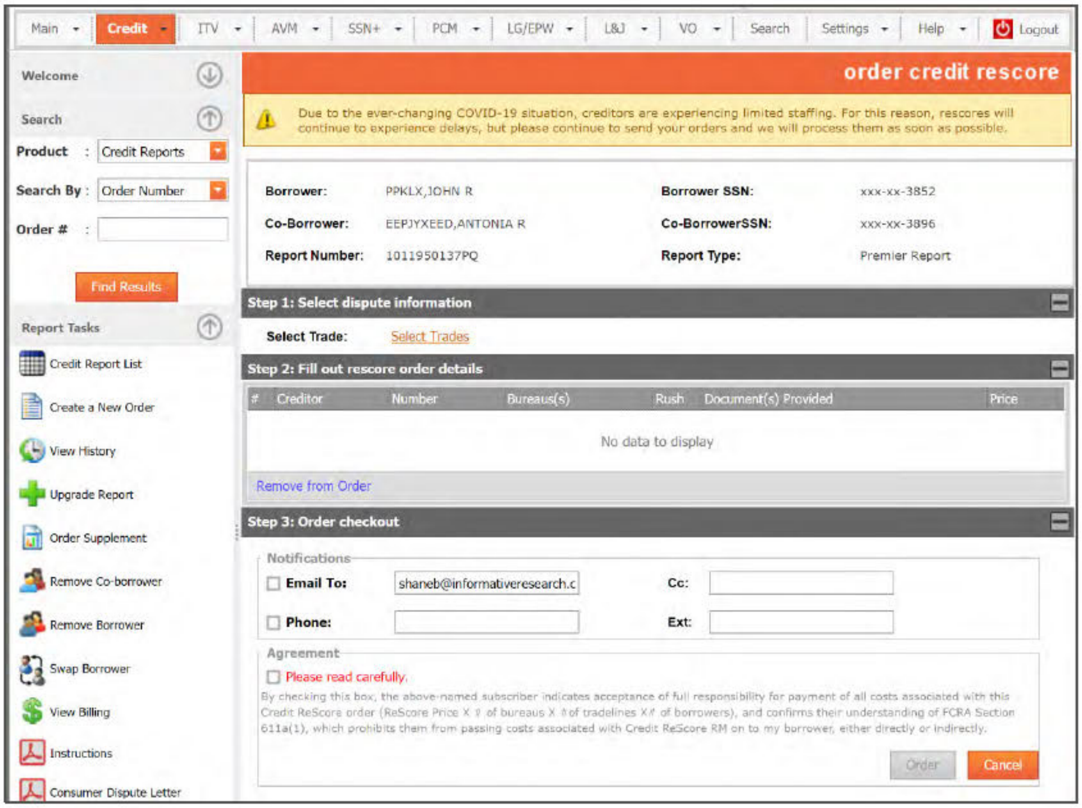
PreClose Credit may have the following sections depending on how your account has been setup:

- <u>**PreClose Credit Comparison Summary**</u>: shows the date difference between the date of the **PCC** report and the original report. Displays changes in balances, payments, new credit, number of trades by type and new inquiries. It also has a recommendation if the changes are significant enough to warrant further action.
- <u>**Credit Score Changes**</u>: shows if the borrower or co-borrower's scores remained the same or changed.
- <u>**Balance/Payment Comparison**</u>: shows the balances, totals and % variation by trade type (Mrtg, Rvlving).
- <u>**Credit Quality Change**</u>: shows the differences for derogatory information.
- <u>**Credit Quality Change**</u>: shows changes in past due amounts, late payments, and adverse tradelines.

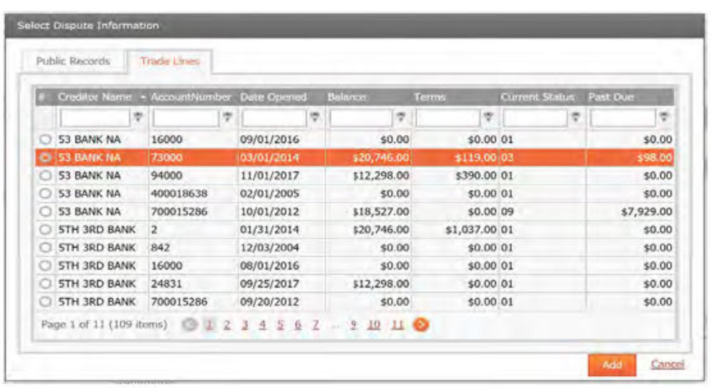
You cannot reissue the PreClose Credit report; it's used for comparison purposes only. If there are inconsistencies that need correcting with the borrower's current information, you may order a new report to reissue to a lender.

Order Credit Rescore

A Credit Rescore is when credit data is changed at the bureau level. IR will contact the bureaus directly on a consumer's behalf and after the process is complete, a new credit report reflecting the changes can be ordered. To order a Credit Rescore, find the credit report in the **Credit Report List** or search for the report, select that report, and then click **Order Credit Rescore** from the Report Tasks.

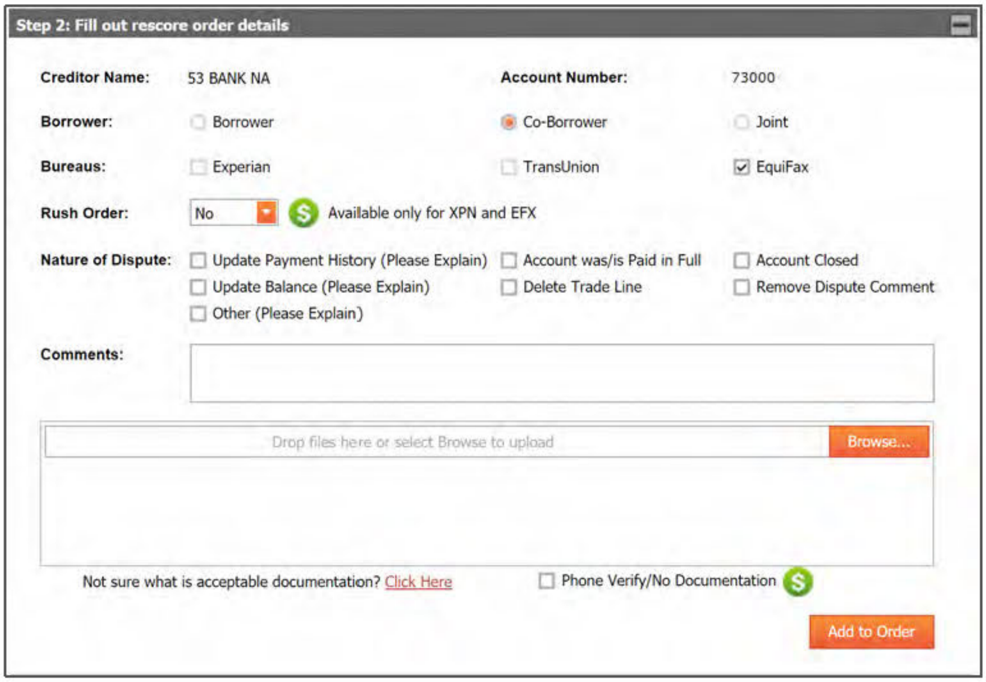


Step 1: Select Trade



On the **Select Dispute Information** pop-up, select the **Trade Line** or **Public Record** that you would like to submit the Rescore order for. Click the radial button to the left of your selection, and then select **Add**.

Step 2: Fill out Rescore order details



- **Borrower:** select Borrower, Co- Borrower or Joint if you're requesting a Rescore for both borrowers.
- **Bureaus:** select the bureau(s) to be updated.
- **Rush Order:** defaults to No and is only available through Experian & Equifax; will result in additional charges.
- **Nature of Dispute:** provide IR with the details of the Public Record or Tradeline to be rescored.
  - Update Payment History (Please Explain)
  - Account was/is Paid in Full
  - Account Closed
  - Update Balance (Please Explain)
  - Delete Trade Line
  - Remove Dispute Comment
  - Other (Please Explain)
  - Lastly is a Comments section, where the details of the Rescore, order can be included.

Next, include relevant documentation for the Rescore order. You may add up to 3 supporting documents for each Trade Line or Public Record you are submitting the order for. You have the option to **Browse** your computer or drop files into the interface.

Here is an example of documents NOT acceptable for Rescore orders:

The Bureaus WILL NOT accept the following documents

- Handwritten Documents
- Trustees Deed
- Escrow Papers
- Computer Generated Payment Histories
- Receipts, cancelled checks
- Divorce Decrees
- Bureau Investigation Results
- Internet court record information and court documents that are not recorded by the court listed on the credit report
- Universal data forms
- HUD 1 statement or Settlement Statements
- Bankruptcy schedules are acceptable to show the account as "discharge through bankruptcy" change balance to zero and correct reporting date to reflect discharge date only.

Close

There is also an option for **Phone Verify/No Documentation**, though an additional fee does apply.

Once you have completed your selections, click **Add to Order**. You will see the Trade Line or Public Record ready for submission. You may also click on each document again to verify accuracy. If needed, you may also click the checkbox to the left of the **Creditor** name, and then **Remove from Order** to remove your submission.

#	Creditor	Number	Bureaus(s)	Rush	Document(s) Provided	Price
☐	53 BANK NA	73000	EFX	No		$60.00
Remove from Order						

Step 3: Order checkout

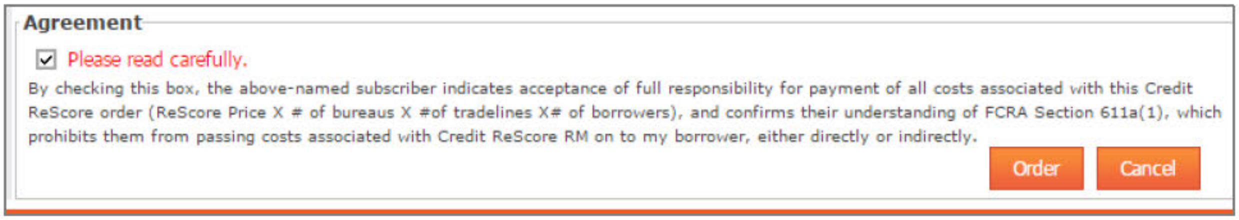
After entering all Rescore requests, please provide your **Contact Information**:

- **Email To:** WCS automatically populates this field with the email address from your user profile.
- **Cc:** Enter another email address that should be copied on the notification.
- **Phone:** Check this box and enter your phone number to be notified by phone.

Contact Information

Notify Me via	☑ Email To:	dang@informativeresearch.coı	**Cc:**	
	☐ Phone:	8004734633	**Ext:**	

After entering your contact information, please read the Rescore Agreement and click **Order**:



Once you complete your order, you will be directed to the **Credit Report List,** and a rescore icon will appear to the right of the **Credit Report's Order Number**. Upon completion of the Rescore, the request's status will be updated to **Received** and the requestor will be notified by email or phone.

<u>Rescore Statuses</u>

Pending: Order has been saved and the work is pending

Approved: Order has passed the IR Quality Control and is ready for submission to the bureau(s)

Submitted: Order has been submitted to the bureau(s)

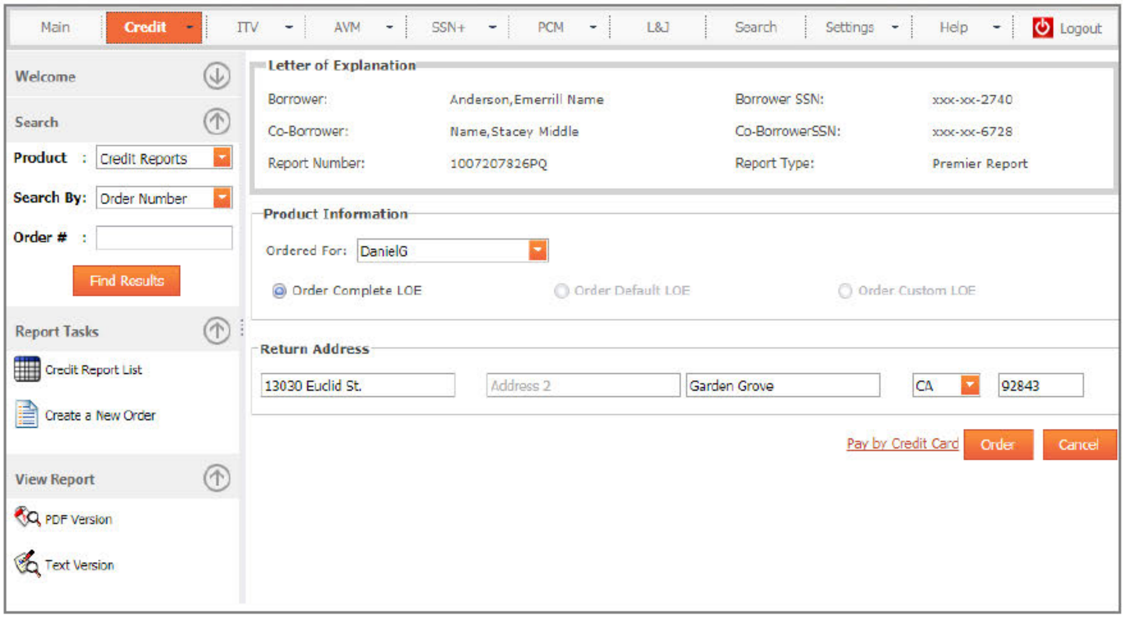
Completed: Order has been completed by the bureau(s)

Completed/Error: Order has been completed by the bureau(s), but there was a problem with the results

Failed: Order has failed the IR Quality Assurance process

Letter of Explanation

If your company is setup to order a Letter of Explanation you will see **Order Letter of Explanation** as an option within the **Report Task** list. Informative Research has multiple options for LOEs. Start by selecting a previously ordered credit report from the Credit Report List and click on the **Letter of Explanation** icon.



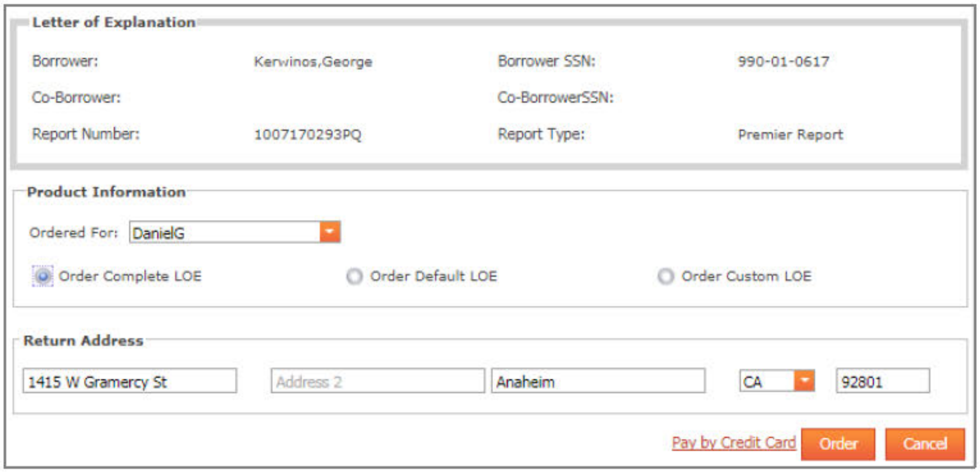
<u>Options for LOE</u>

- Access to the report:
  - LOE Offered to Client – available to users permissioned in WCS
  - Custom LOE Offered to Client – available to users permissioned in WCS
- Complete LOE contains:
  - Address Variations
  - AKAs
  - Collections
  - Derogatory Tradelines
  - Inquiries
  - New Accounts
  - Public Records
- Default LOE Contains:
  - Any combination of attributes a Complete LOE consists of
- Custom LOE Contains:
  - Any combination of attributes a Complete LOE consists of

Order a Complete LOE

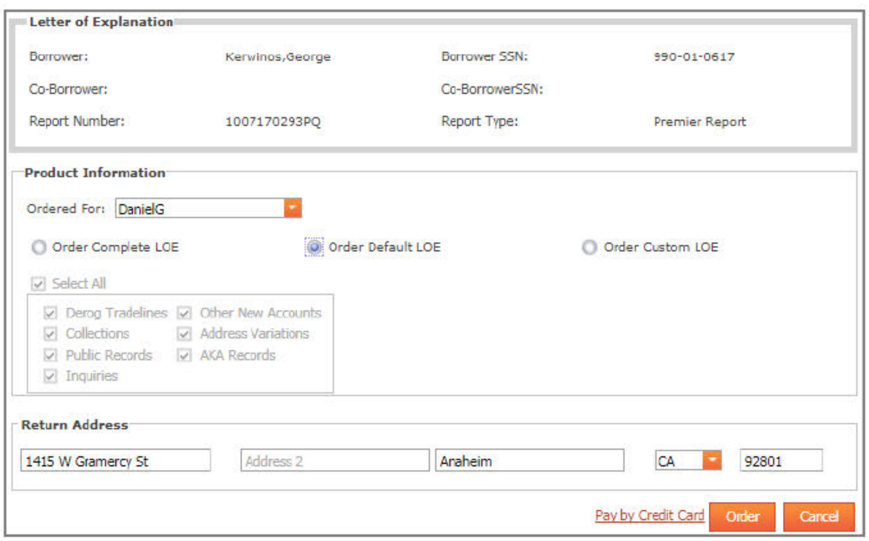
A Complete Letter of Explanation consists of the following: address variations, AKAs, collections, derogatory tradelines, inquiries, new accounts, and public records.

The **Order Letter of Explanation** button will appear with all the fields filled in, just click on **Order** to order the report:



Order Default LOE

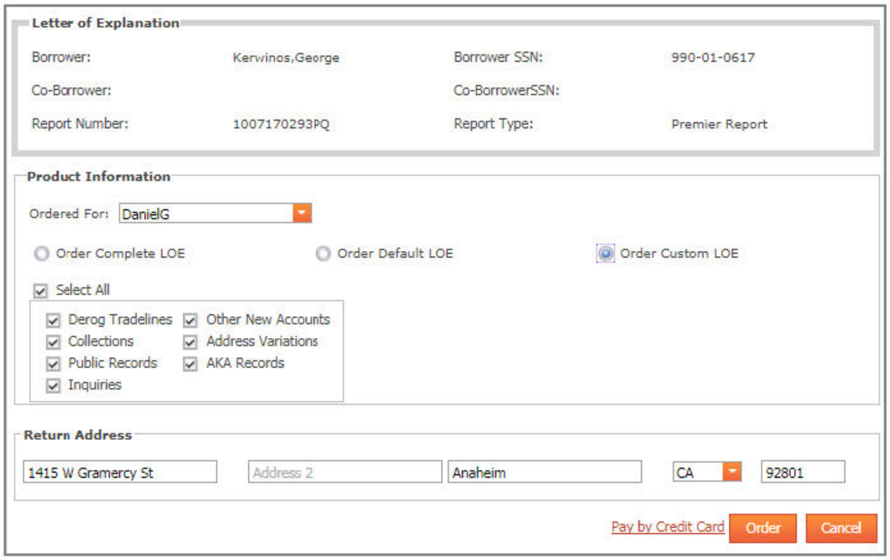
A Default Letter of Explanation is defined at the client level and can consist of all or any combination of the following:



The **Order Letter of Explanation** button will appear with all the fields filled in, just click on **Order** to order the report.

Order Custom LOE

A Custom Letter of Explanation is defined at the user level; the user can select all or any combination of the following:



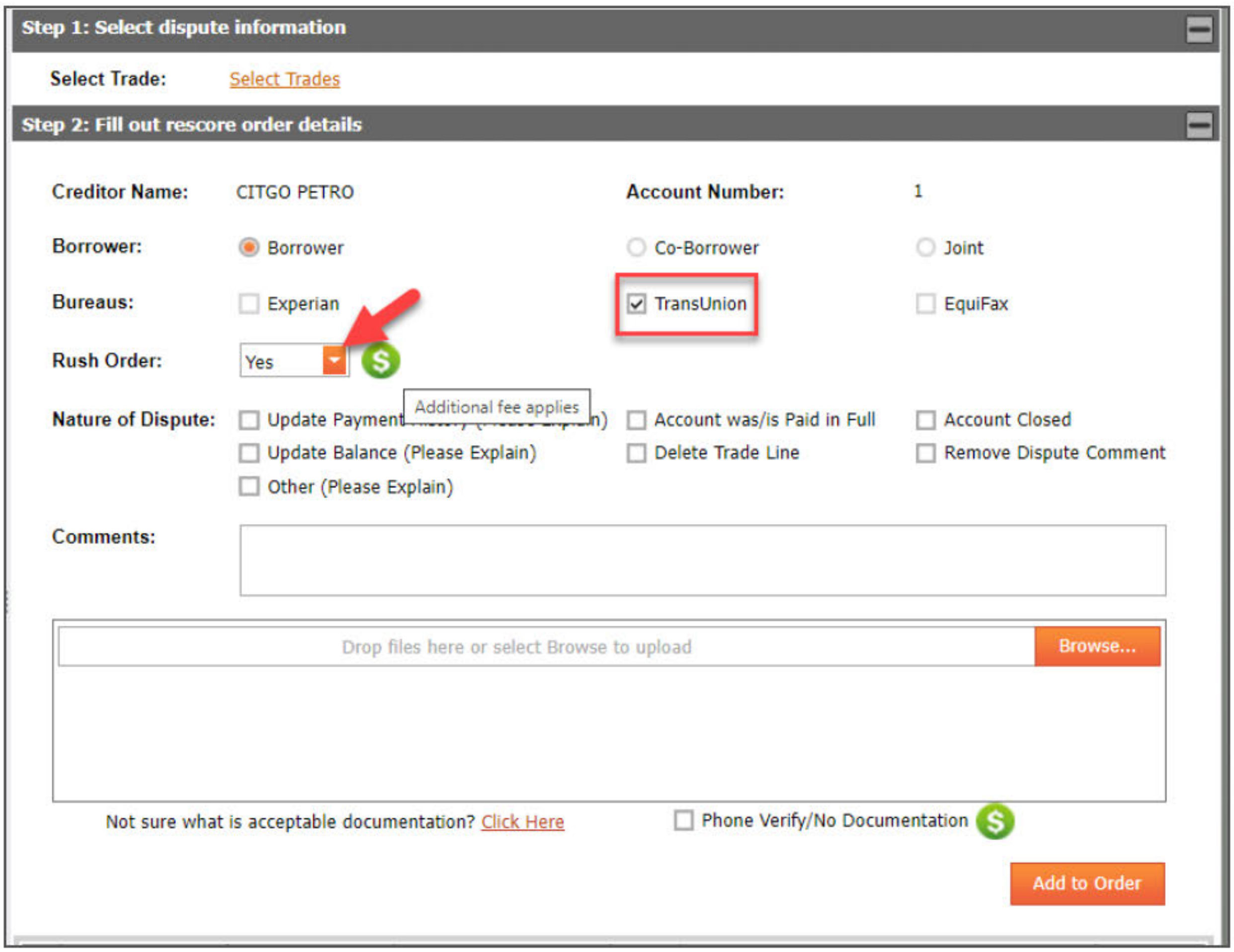
The **Order Letter of Explanation** button will appear, and the user makes their selections then click on **Order** to order the report.

Order Rush Rescore for TU

Order Rush Rescore on TU

IR Offers Rescore services that are used to update credit profile information at the bureau level. This service includes a ‘Rush’ option that expedites the changes but includes an additional cost.

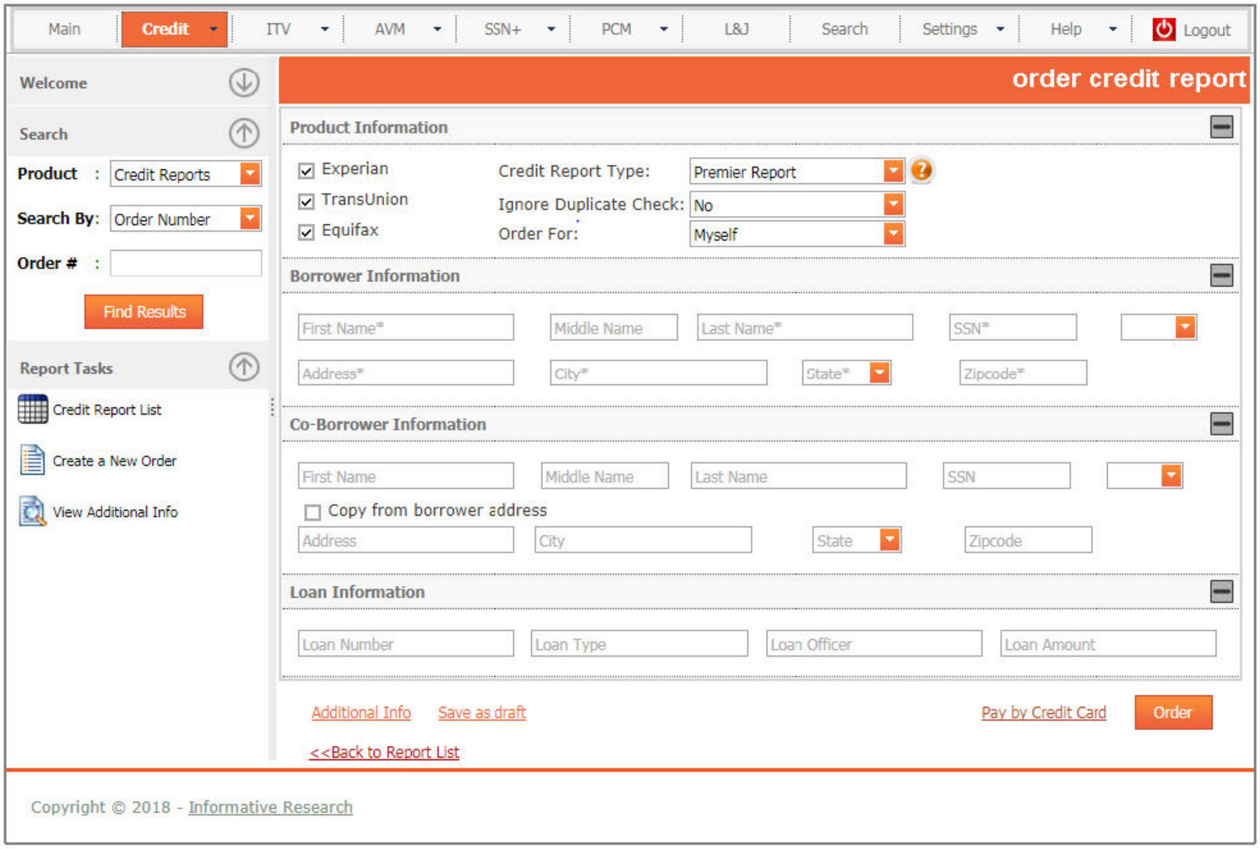
TU has now confirmed they support a Rush request for Rescores. As such, we have modified WCS to support ordering and billing TU Rescores as a ‘Rush’.



If user’s role has the “Block Rush Requests- Rescore” permission enabled, the “Rush Order” drop-down option should still be disabled.

Order Credit Report Screen

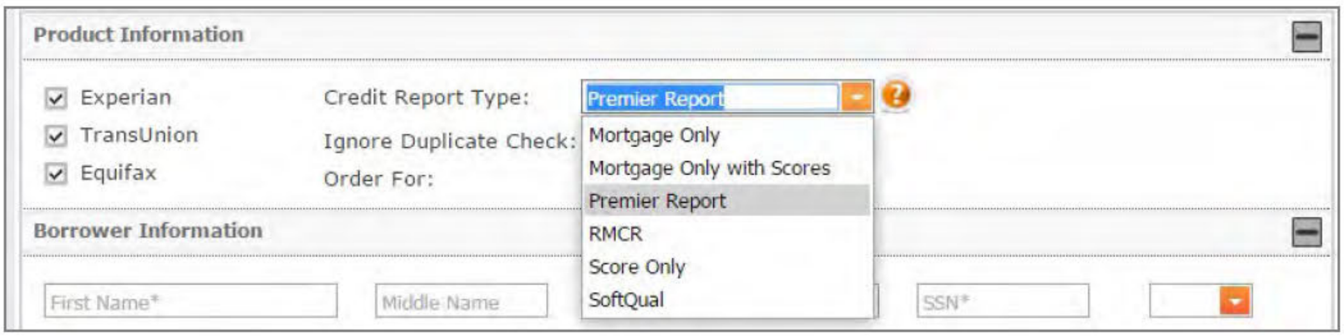
When you click on **Order Credit Report** located in the dropdown menu of the Credit tab you will see the Order Credit Report window



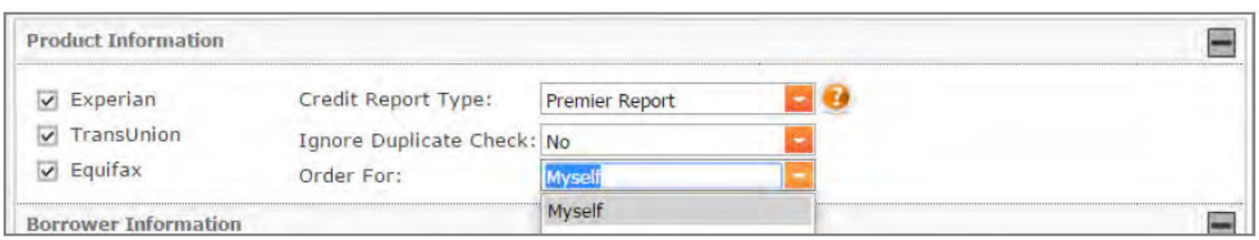
Creating a New Credit Order

Note: If you fail to fill out or typed invalid information on a required field before submitting the order you will see an **exclamation icon** by the field that need to be corrected:

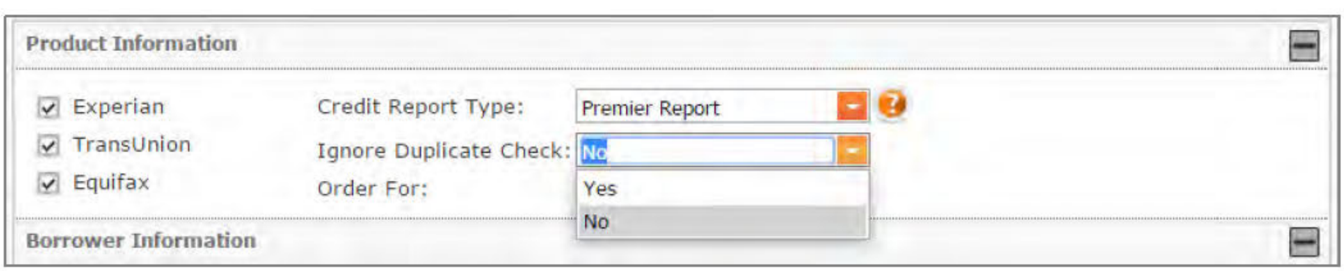
- Select a **Credit Report Type** from the drop-down menu



- The **Ignore Duplicate Check** by default is set to **No**. Not ignoring the duplicate check means when a new report is ordered our system will check if a credit report with the same demographics (Name, SSN and Address) was pulled by your company's client ID in the last 30 days. If a credit report is found the system will provide you a copy of the existing report, otherwise the system will get the data from the bureaus.
- If you select **Yes**, our system will go directly to the bureaus to get the consumer(s) data and generate a new report. This will result on a new inquiry posted on the consumer's file.
- The **Order For** by default is set to the logged-in user (**Myself**). You may select a different user from the **Order For** field when you order for another user, the management report will show that you ordered the report on behalf of that user.



All required Borrower Information fields have an * in the cell. If you are adding a co-borrower, you need to fill all their required information too. If the address is the same as the borrower's you may check **Copy from borrower address** box.



The **Additional Info** box at the bottom left of the Order Credit Report screen allows the user to supply additional 1003 information with your request like: Previous Address, Current Employment, Former Employment, Current Landlord, Property Address, DL, Date of Birth or other personal info but it's completely optional.

If you click on the **Return to Order Screen** you will return Order Credit Report page and the information you entered will be saved along with the request information from the Order Report window.

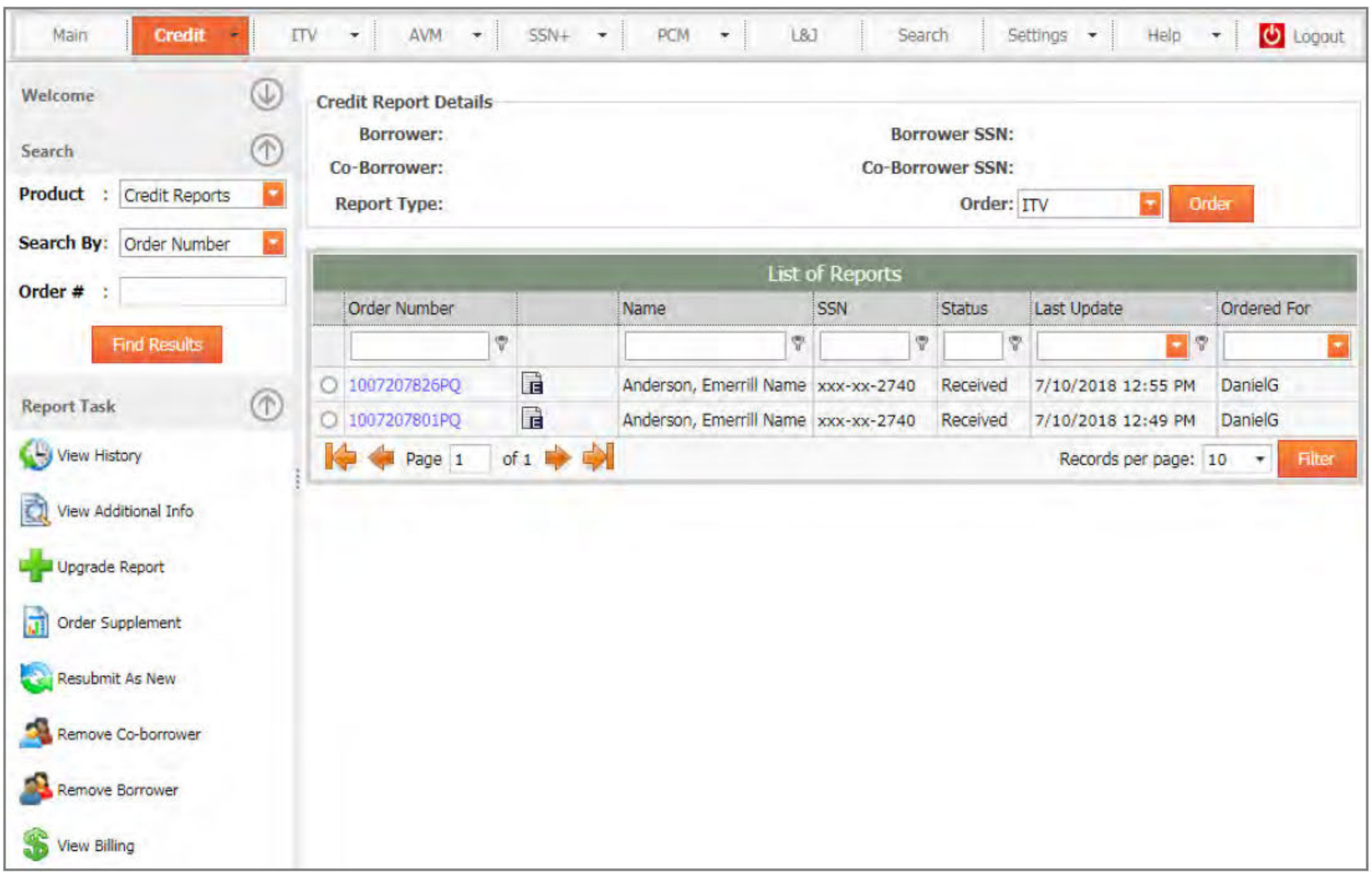
After entering all the necessary information, you will have the option to **Save as Draft** or **Order** the report.

- **Save as draft** will give the order a random, temporary number and place it on the report list. You may return to a saved order at a later time and click on the number to return to the Order Report window. The window will display the data you previously entered. You may either Order or Cancel the report.
- No report number will be assigned to the order until you select **Order**.
- **Order** will send the requestor to our Credit Processing System and will assign a report number.
- The **Back to Report List** box at the bottom left of the Order Credit Report screen allows the user to navigate back to the Credit Report List to view previously run reports.

Credit Report List

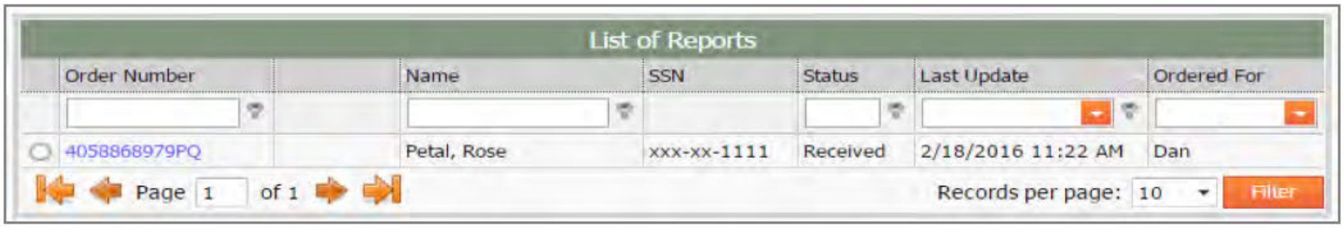
To retrieve any previously run Credit Report click on the **Credit Report List** (see **Simple Search** on page **45 for more details**).

The default screen will show all the Credit Reports you have ordered (through WCS or your LOS). When you select an order by clicking on the radio button located on the left side of the order number, the system will present the Report Tasks available to you for the selected order.



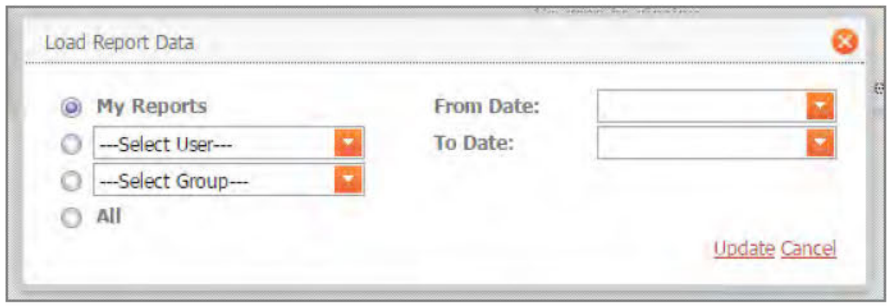
The List of Reports will display all reports ordered within a specified period of time based upon your settings. The default setting allows a user to view credit reports ordered within the last 30 from today's date. Other account setting allows for reports to be viewed within 15, 30 days, etc.*You may also filter the list of reports by date range, User ID, Group or All by clicking **Filter**. Available options will be based on your permissions.*

Note: *The Report List will only show reports ordered in the last 90 days.*



To easily locate a credit report that didn't appear on the List of Reports and to avoid paging through reports click on **Filter** to display search options. Depending on the role to you've been assigned you might see credit reports for all users within your company.

The **Load Report Data** window will appear. You can perform a search using specific dates, users or groups. Click **Update** to **Search** or **Cancel** to cancel your search and return back to the Report List Screen. If you click **All**, all reports will appear for everyone available within your group.

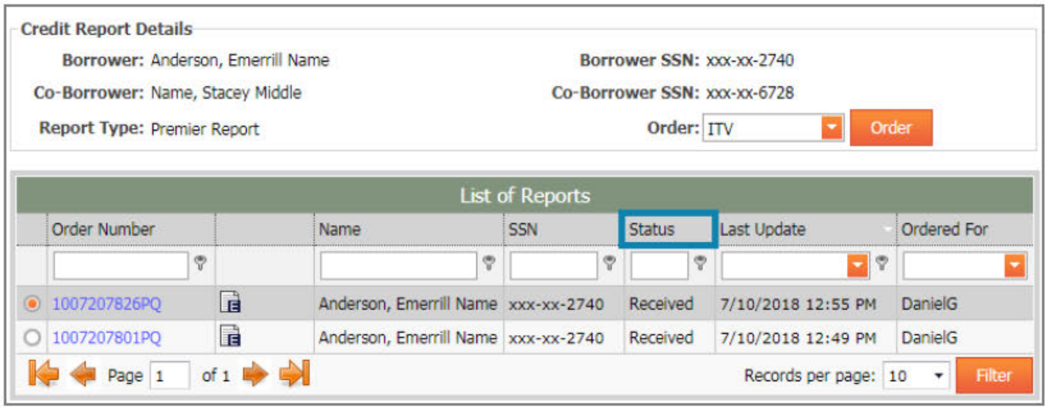


The **Status** column will show whether the report has been Received, Saved, being Updated etc. Clicking on a column heading will sort the list in ascending or descending order based on that column.

Report List Statuses:

- Saved: a request has been saved prior to being ordered
- Received: a credit report has been ordered and successfully returned to your List of Reports
- Failed: a credit report has an error and is returned without a report

To select an individual report, click on the radial button next to it. All actions you perform will be for the selected report and the Report List Tasks section on the left side of the window will only show tasks available for the selected report (see following page). Also note that the borrower's name is shown but their SSN information is redacted. For a joint file you will also see the co-borrower's name and SSN.



Clicking on the order number will display the credit report. For orders that were saved as a draft will be assigned a temporary order number and clicking on it will take you back to the Order Credit Report window so you can make changes, order or cancel the report.

Unsolicited Reports:

Credit Reports ordered through an underwriting system like Fannie Mae's will be listed here as a report ordered by an unsolicited user. They will have a PQ extension and you will be able to upgrade or supplement them just like a credit report ordered through the Web Credit System. Users may or may not see these Unsolicited Reports based on their Role which is determined by the WCS administrator for your company.

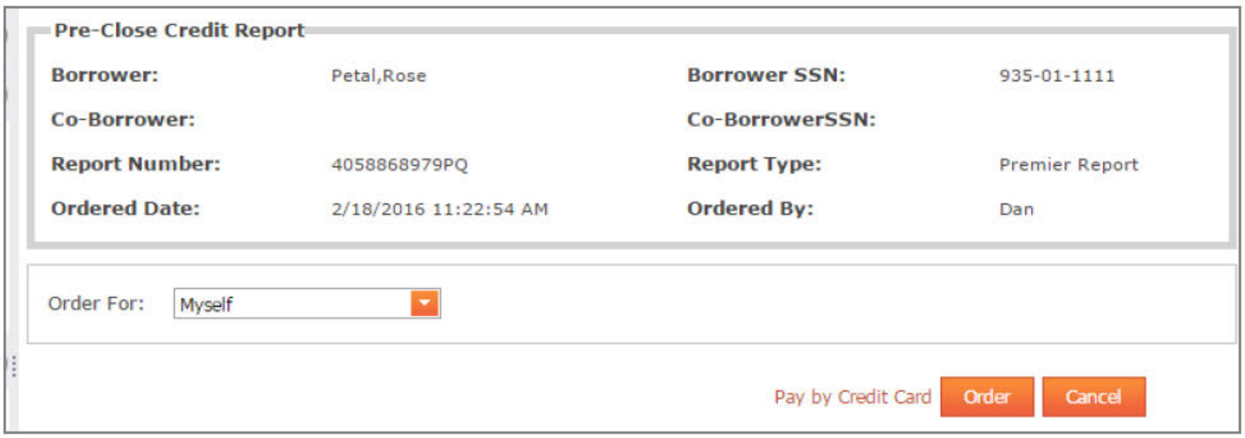
To the left of the Order Number column is **Report Task** - available to be ordered on the selected credit report. Please see the following page for an explanation of the tasks in this column.

Order PreClose Credit Report

A PreClose Credit Report provides a comparison between a borrower's previously run credit report and the borrower's credit profile from current bureau data. To order the product find the credit report in the **Credit Report List** or Search for the report and select the button next to that report and select **Order PreClose Credit Report** from the Report Tasks.

Since the borrower's information remains the same the report # and date are not editable. The only editable field is the **Order For** which defaults to **Myself** or select another user within your organization.

Important: The PreClose report is only available if the original credit report has all 3 bureaus. The PreClose Report link will not be shown on the left menu if a one or two bureau report is selected.



You cannot reissue the PreClose Credit report; it's used for comparison purposes only. If there are inconsistencies that need correcting with the borrower's current information, you may order a new report to reissue to a lender.

PreClose Credit may have the following sections depending on how your account has been setup.

PreClose Credit Comparison Summary: shows the date difference between the date of the **PCC** report and the original report. Displays changes in balances, payments, new credit, number of trades by type and new inquiries. It also has a recommendation if the changes are significant enough to warrant further action.

Credit Score Changes: shows if the Applicant or Co-Applicant's scores remained the same or changed.

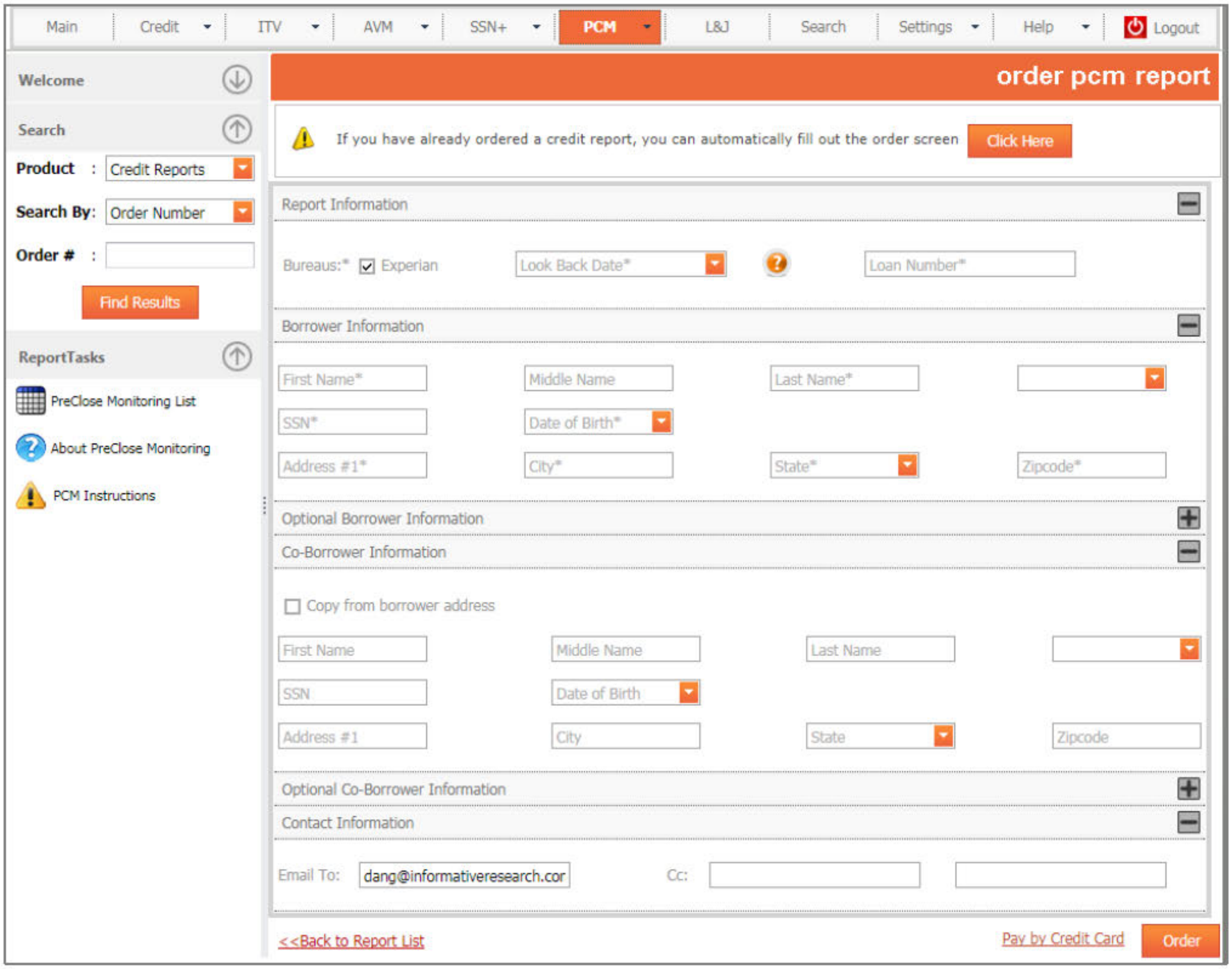
Balance/Payment Comparison: shows the balances, totals and % variation by trade type (Mrtg, Rvlving).

Credit Quality Change: shows the differences for derogatory information.

Credit Quality Change: shows changes in past due amounts, late payments and adverse trade lines.

PreClose Monitoring

When you click on **Order PCM Report** located in the dropdown menu of the PCM tab you will see the Order PCM Report window.

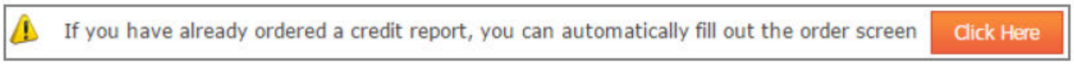


PCM Report List and **Order PCM Report** allows users to order and track PCM Requests online, if you are not set up to order PCM's the tab will not be available to you. Please check with your administrator or contact Informative Research for more details with the product.

PCM helps clients track their borrowers' activities from the time of the initial credit report through closing. PCM can be setup to monitor the following items: Balance changes, New Collection, New Public Records, New Late Payments, Scheduled Payment Changes, Tradeline Bankruptcy, Tradeline Collection, New Inquiries and New Trades.

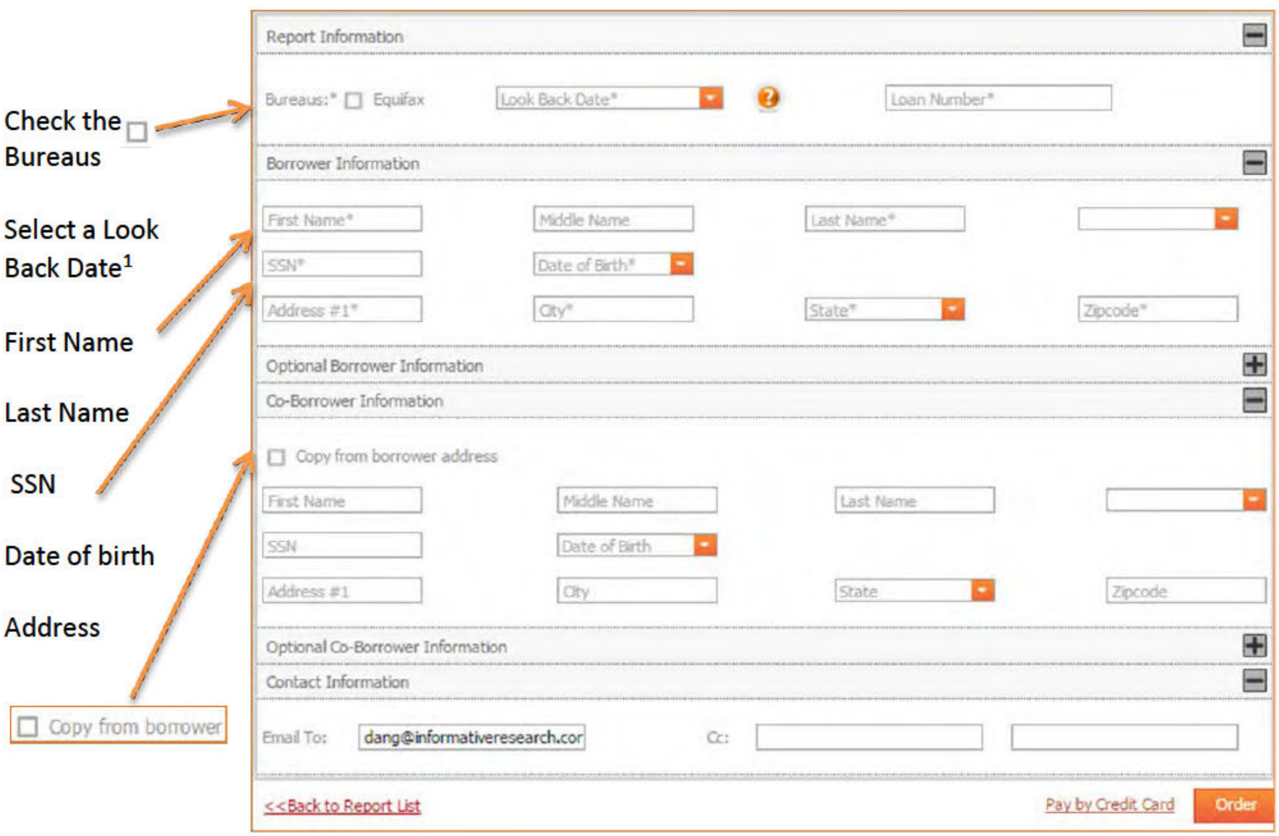
Steps to Order a PreClose Monitoring Report

Click **Order PCM Report** to load the Order PCM Report window. If you've ordered a credit report from IR for the borrower you can import most of the required data from that previously run credit report by clicking.



Enter the credit report's order number in the **Find Credit Report** field

If you haven't ordered a credit report, you can still order a PCM by entering the following requires fields

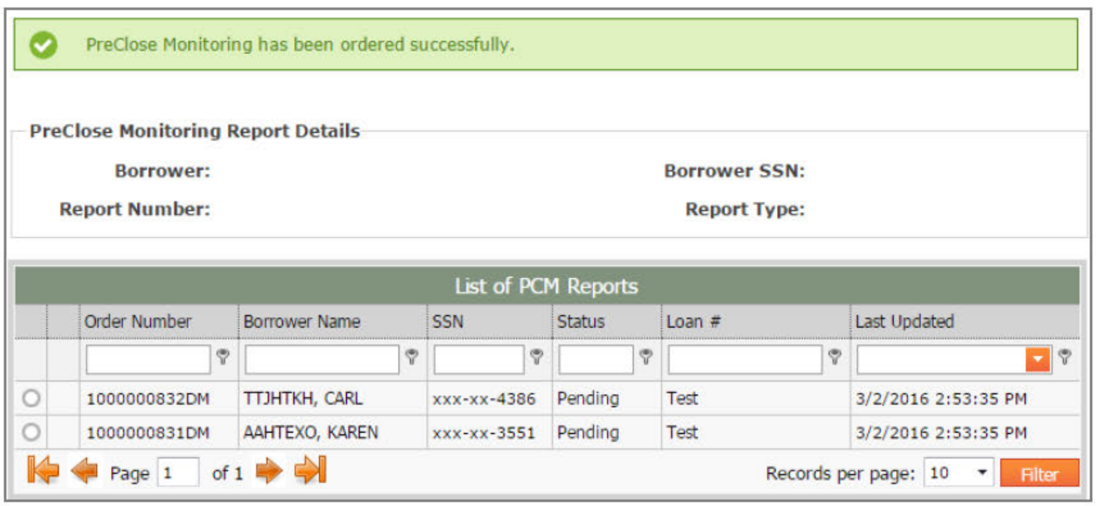


Email To: will default to logged in user. There are 2 fields for additional emails click **Order**.

Look Back Date: You can select a date up to 119 days before the order date OR use the date the original credit report was pulled. If more than one report was pulled, the look back date should reference the report that will be used for underwriting the loan. If the lender used IR for the credit report, this date will be prepopulated when ordering PCM from that report.

If a required field(s) has not been filled out the system will display an **exclamation** icon to the right of the required field.

When you are finished adding all of the required fields to the list Order PCM Report screen click on **Order** and the user will be directed to the List of PCM Reports.



PCM Report List

Once an order has been successfully submitted, it will be **Pending** within the **List of PCM Reports**. The List of PCM Reports allows you to track your orders that are in process or completed. Click on **PCM Report List** to access the list to view all your PCM orders.

List of PCM Reports

Order Number	Borrower Name	SSN	Status	Loan #	Last Updated
1000000018DM	BENTLEY, SHEILA	666148094	Pending		7/18/2014 3:16:03 PM
1000000017DM	BARTLETT, WILLIAM	666364093	Submitted		7/18/2014 3:14:31 PM
1000000016DM	BARROW, PATTI	666300120	Ongoing		7/18/2014 11:49:44 AM
1000000015DM	BANICKI, DANIELLE	666344051	Stop Monitoring		7/18/2014 11:47:30 AM
1000000014DM	BAILEY, GREGORY	666387494	Completed		7/18/2014 11:45:36 AM
1000000013DM	ADAMS, PATRICIA	666420632	Canceled		7/18/2014 11:44:19 AM

Additional PCM Status

Pending: submission to bureaus

Submitted: submitted and awaiting bureau approval

Ongoing: bureau accepted order

Stop Monitoring: user has stopped the monitoring process

Completed: monitoring is complete

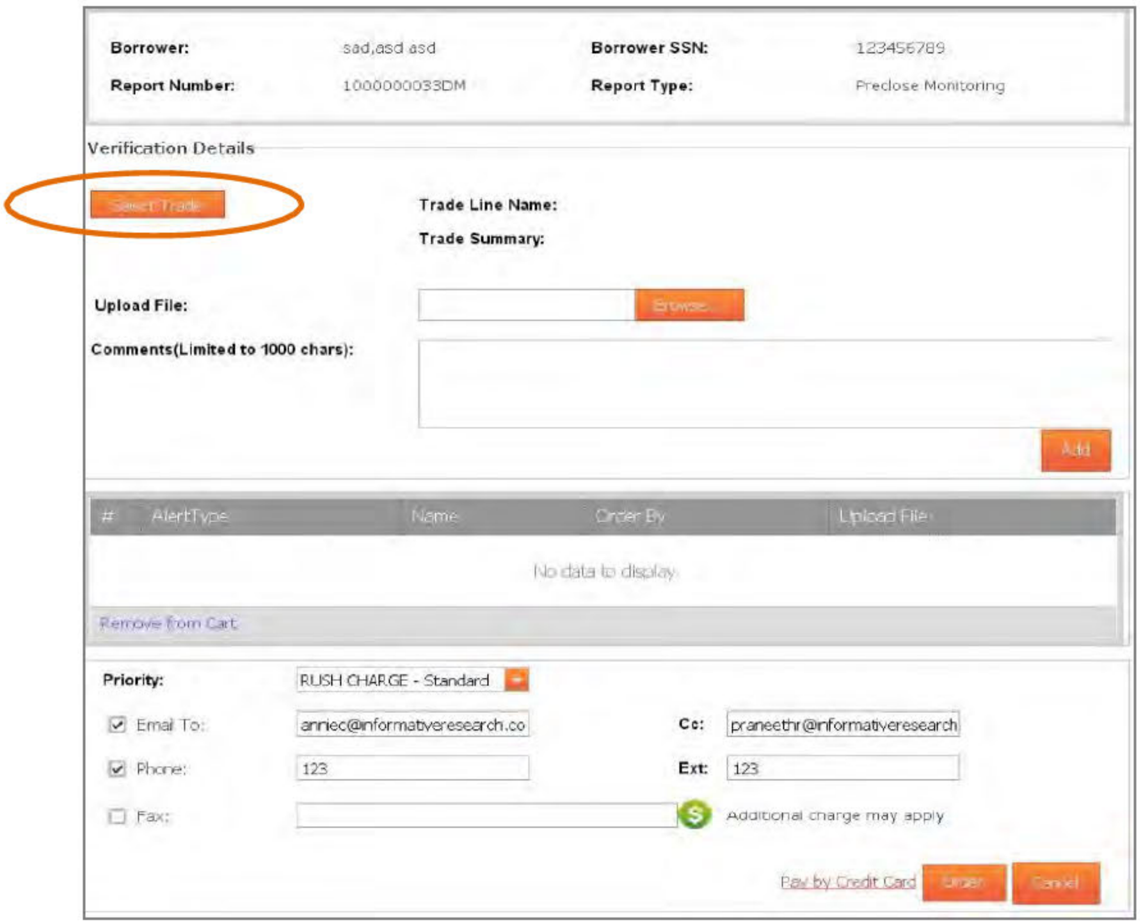
Canceled: order has been canceled

Error: order has an error[2]

Change Notifications: When the bureau(s) notify IR of changes in your borrower's credit profile, our system will send the user an email. To view the new credit scenario, click on the order number of the PCM report with the following **exclamation icon** to the left of the order. The **exclamation icon** indicates that PCM report has had changes.

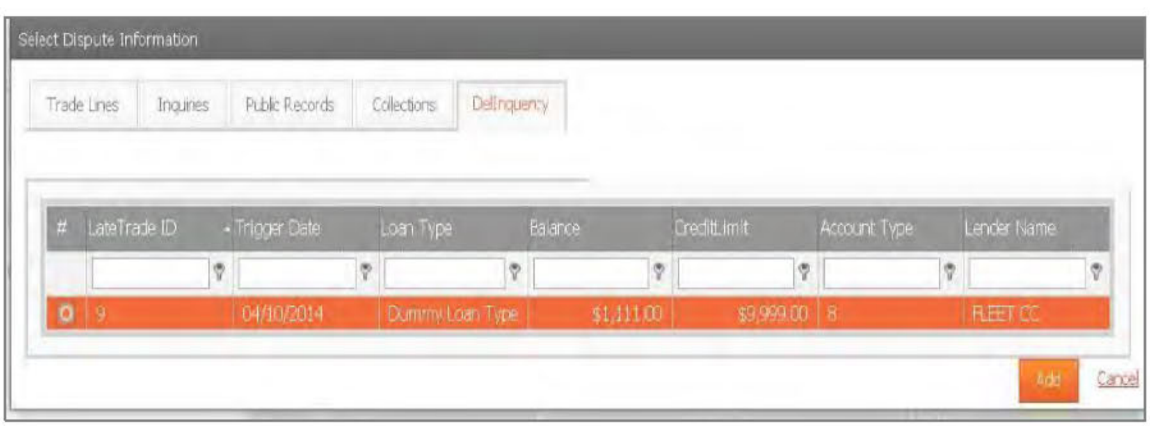
Order Number	Borrower Name
	Football
1000000136DM	Football, Jennifer

Order Verification is used to verify a new credit scenario by first selecting the radio button next to an order number and then clicking the **Order Verification** icon located in the Report Tasks list. A **Verification Details** window will appear, and the user can click on the **Select Trade**.



Select Dispute Information

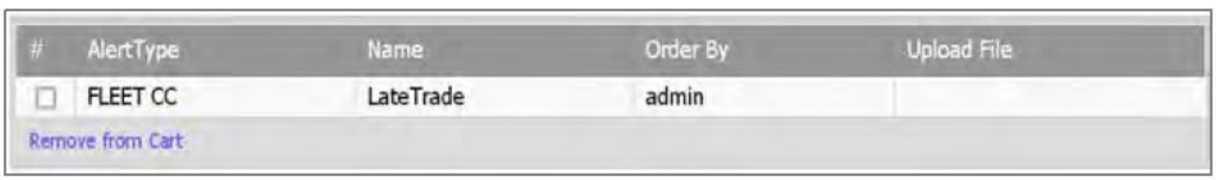
User can select from a Trade Line, Inquiries, Public Records, Collections, or Delinquency tabs, then select the item they would like to verify and click **Add**.



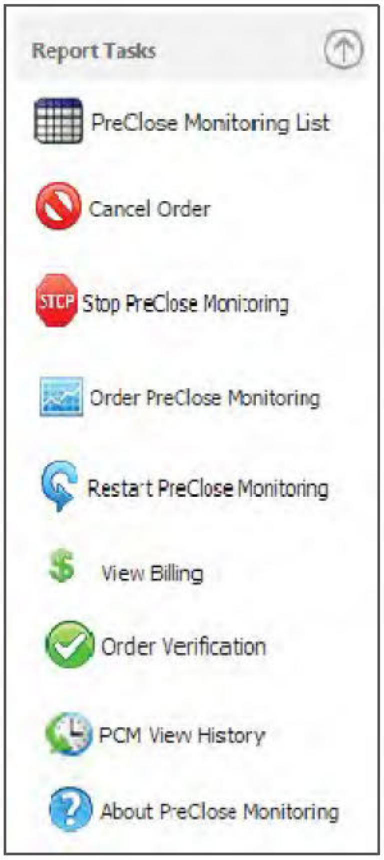
After, you will be taken back to the Order Verification page; click **Add** again to place an order for the specified tradeline, which will now appear in your cart.

The verification will now appear in your PCM Order Summary. If you'd like to cancel the request, click **Remove** from Cart.

After all verifications are added click **Order**.



Select **Stop PreClose Monitoring** link from the Report Tasks to stop monitoring the borrower's credit file. By clicking stop, the order will be saved with a status of Stop Monitoring.



PCM Report Tasks:

PreClose Monitoring List: view all current PCM orders

Cancel Order: only available for Pending status orders. By clicking this link the user will select Yes / No option to cancel order. If yes is selected the orders status will be Canceled.

Stop PreClose Monitoring: only available for Submitted or Ongoing status orders.

Order PreClose Monitoring: Create a new PCM order.

Restart PreClose Monitoring: available for Canceled or Completed status orders. By clicking this link the user select Yes / No option to restart monitoring. If yes is selected the orders status will be Pending.

View Billing: only available for Completed status orders.

Order Verification: user can verify tradeline, public records, collections, inquiries and late payments.

PCM View History: view the history for the selected PCM report.

About PreClose Monitoring: This will load a new window with details about PCM reports.

LeadGuard

Introduction to LeadGuard

LeadGuard identifies applications that may be at risk to a competitor. New mortgage inquiry alerts are provided daily, Monday through Friday, on active mortgage applicants within 24 hours. These alerts indicate the borrower may be shopping for another mortgage provider.

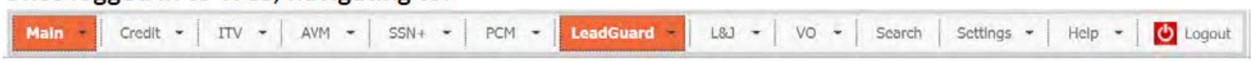
This helps the client protect and retain their prospective customer.

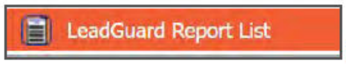
Applicants (Consumers) may be automatically enrolled based on a minimum score requirement or added upon request. Notifications may be sent out to the Loan Officer through email, SMS messaging, or directly to the client's Point of Sale or CRM system.

LeadGuard Report List

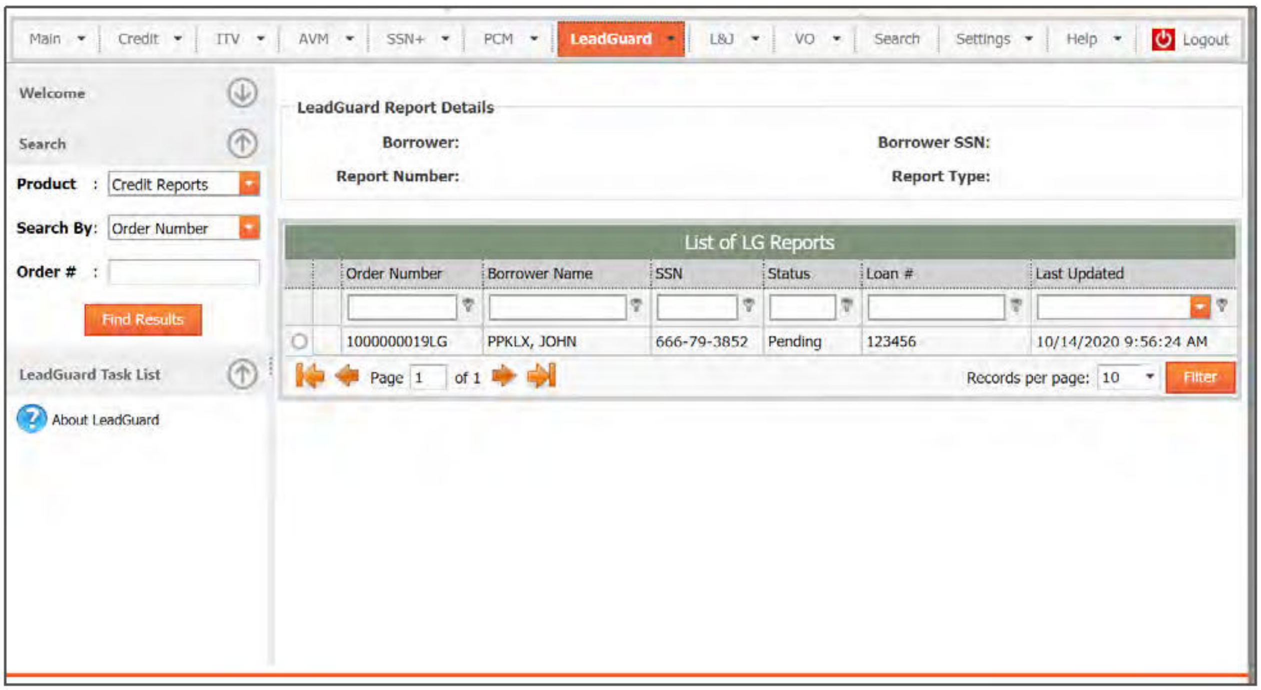
A User may access the Web Credit System (https://order.informativeresearch.com/WCS/Main/Login) to access a list of their LeadGuard orders and the status of the orders.

Once logged in to WCS, navigating to:



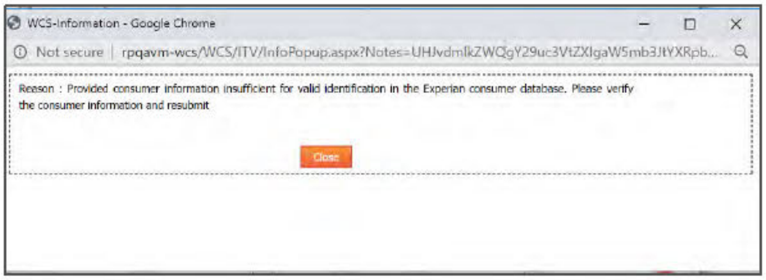
Next, selecting 

you will access the list of reports:



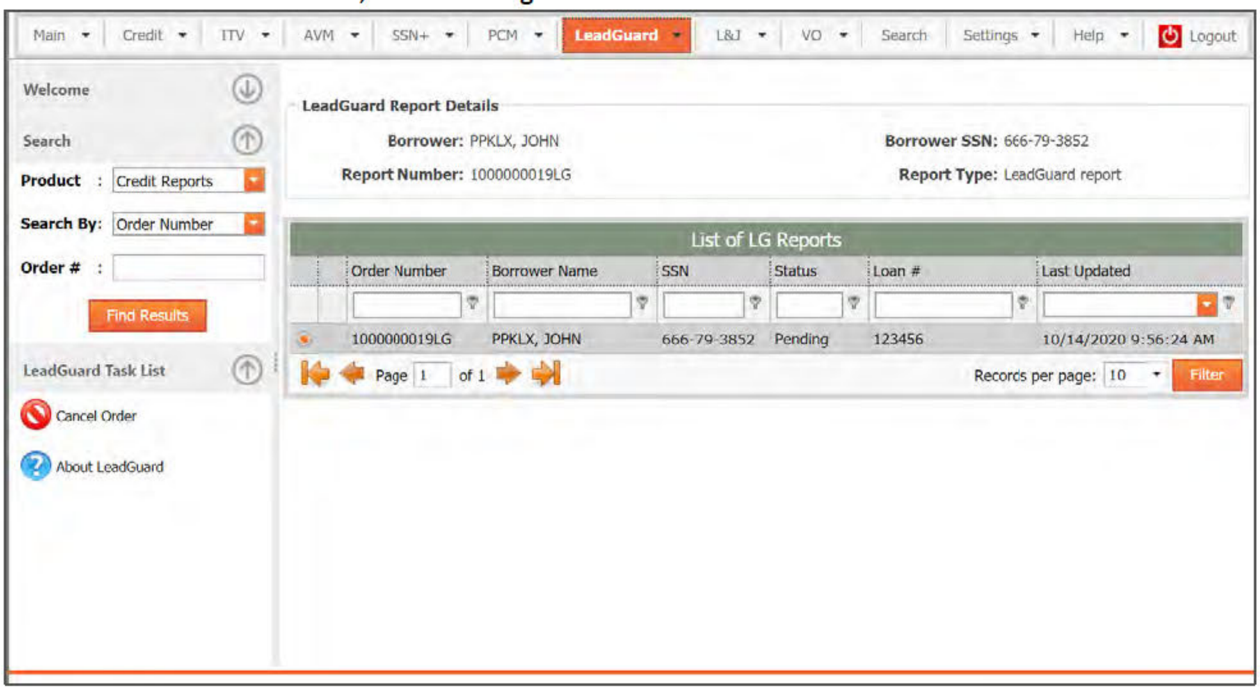
Order Number: The order ID for the LeadGuard report.
Borrower Name: The name of the consumer being monitored by the LeadGuard solution.
SSN: The social security number associated with the Consumer.
Loan Number: The loan number associated with the Consumer's loan application.
Last Updated: The most recent date and time stamp of status change.
Status:

- **Pending:** The order is currently pending approval from the Bureau that the Consumer is being monitored.
- **Submitted:** The order has been submitted to the Bureau for final review.
- **Ongoing:** The consumer is currently monitored by LeadGuard.
- **Ongoing-Hold:** Used for orders being monitored and the file became frozen by the Bureau.
- **Submitted for Stop**: The order has been submitted to the Bureau for completion.
- **Completed:** Monitoring for the consumer has been completed.
- **Error:** An error has occurred with the LeadGuard order. Examples may include insufficient data for valid identification of the consumer:

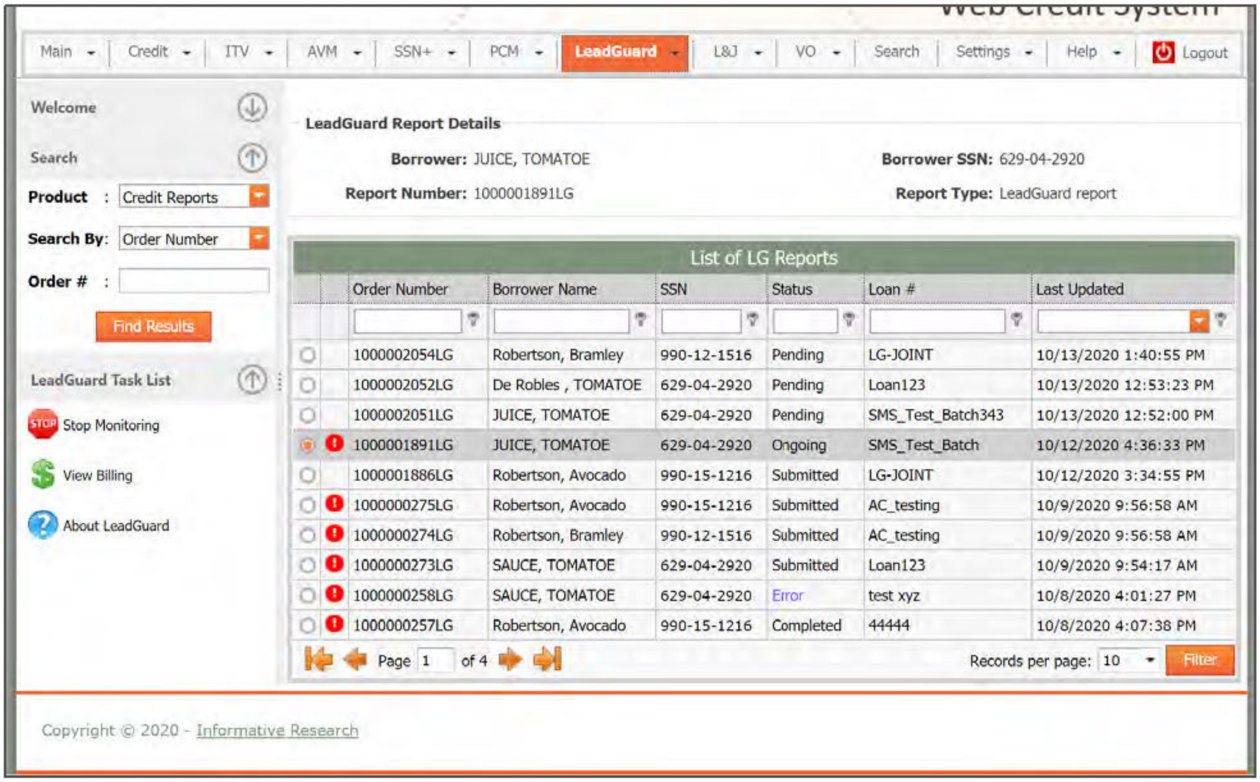


NOTE: Selecting the radial button to the left of the Order Number, you will then notice the LeadGuard Task List provide the option to:

- **Cancel Order:** The order will be canceled. This can only occur during the Pending status. Once the order has been Submitted, it can no longer be canceled.



- **View Billing:** Access the billing report detailing the specific cost for the LeadGuard report.
- **Stop Monitoring:** Submit for LeadGuard to conclude and the monitoring process for the consumer to end.



Early Payoff Warning

Introduction to Early Payoff Warning

Early Payoff Warning identifies applications that may be at risk of paying off their loan early. New mortgage inquiry alerts are provided daily, Monday through Friday, on closed mortgage applicants within 24 hours. These alerts indicate the borrower may be planning to pay off their mortgage loan early and inform the lender of this risk.

This helps the client protect and retain their quality loans closed.

Notifications are sent out to the Loan Officer through email if a mortgage inquiry is presented post-close.

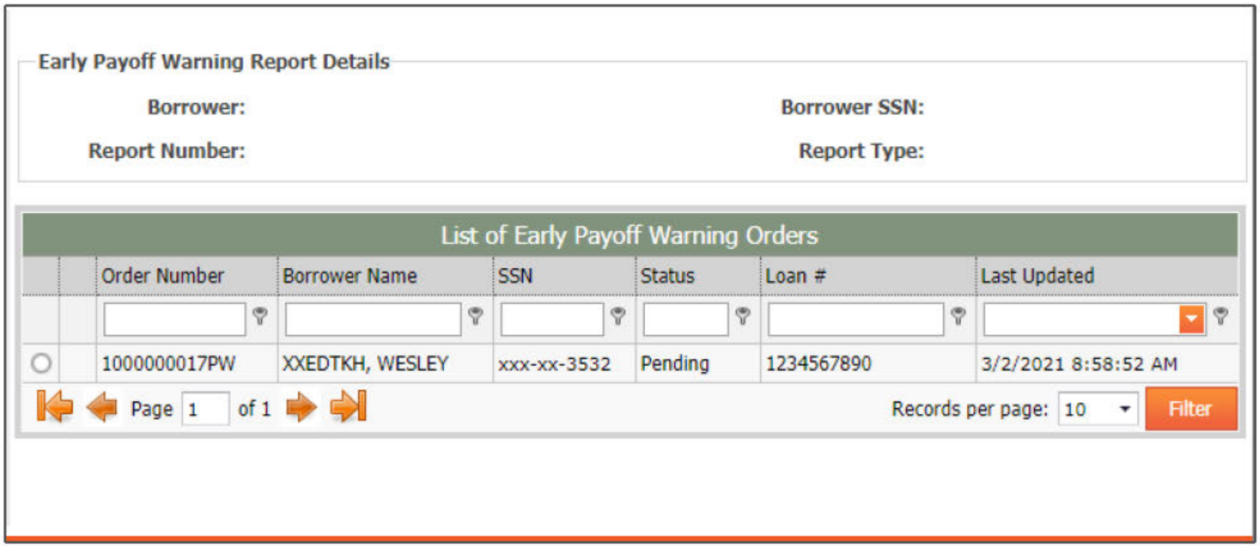
Early Payoff Warning Report List

A User may access the Web Credit System (https://order.informativeresearch.com/WCS/Main/Login) to access a list of their Early Payoff Warning orders, and the status of the orders.

Once logged in to WCS, navigating to:

Next, selecting 

you will access the list of reports:

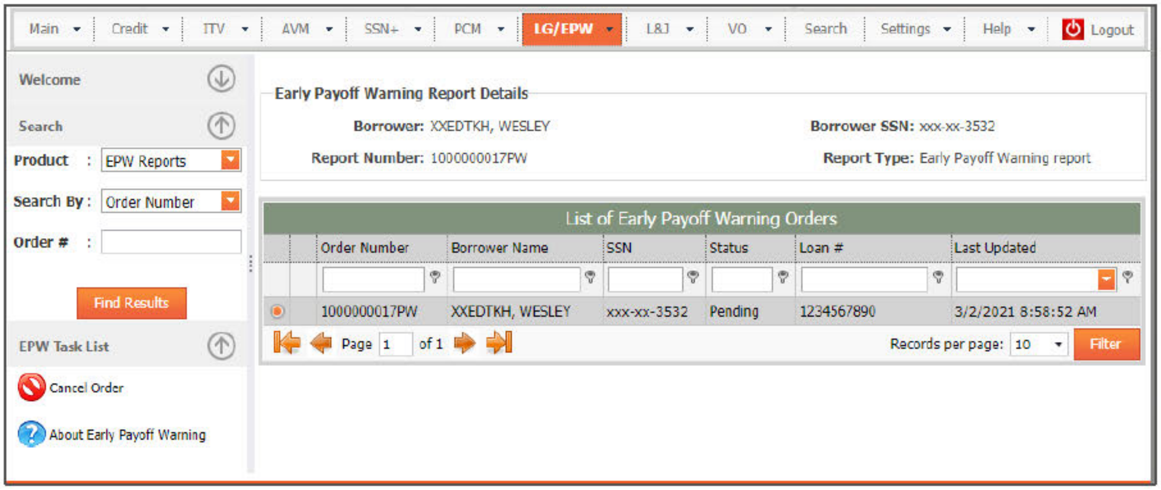


Order Number: The order ID for the Early Payoff Warning report.
Borrower Name: The name of the consumer being monitored by the Early Payoff Warning solution.
SSN: The social security number associated with the Consumer.
Loan Number: The loan number associated with the Consumer's loan application.
Last Updated: The most recent date and time stamp of status change.
Status:

- **Pending:** The order is currently pending approval from the Bureau that the Consumer is being monitored.
- **Submitted:** The order has been submitted to the Bureau for final review.
- **Ongoing:** The consumer is currently monitored by Early Payoff Warning.
- **Ongoing-Hold:** Used for orders being monitored and the file became frozen by the Bureau.
- **Submitted for Stop**: The order has been submitted to the Bureau for completion.
- **Completed:** Monitoring for the consumer has been completed.
- **Error:** An error has occurred with the Early Payoff Warning order. Examples may include insufficient data for valid identification of the consumer:

NOTE: Selecting the radial button to the left of the Order Number, you will then notice the Early Payoff Warning Task List provide the option to:

- **Cancel Order:** The order will be cancelled. This can only occur during the Pending status. Once the order has been Submitted, it can no longer be cancelled.
-



- **View Billing:** Access the billing report, detailing the specific cost for the Early Payoff Warning report.
- **Stop Monitoring:** Submit for Early Payoff Warning to conclude and the monitoring process for the consumer to end.

For additional details on how to order Early Payoff Warning, please consult the Action Center User Guide.

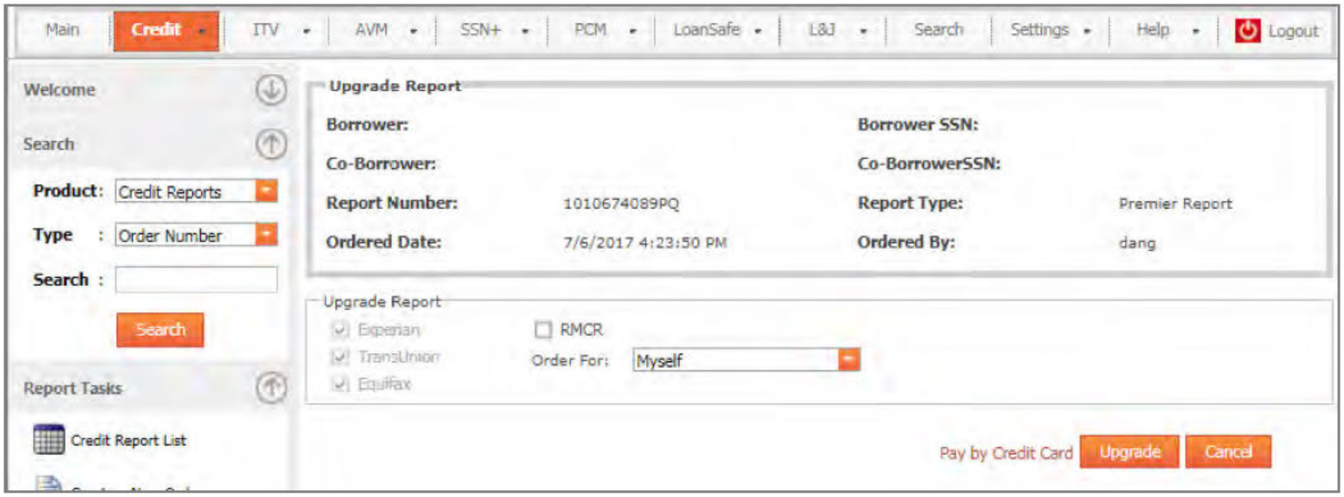
Upgrade Report

When you click on the **Upgrade Report** link after selecting the radio button for a credit report, you will see a window that shows all of the available upgrades for the selected report. Your options are by your company's administrator when your WCS profile is created.

When upgrading a previously ordered report, the user cannot select or unselect the original bureaus. In the example below:

- Experian and Transunion were originally ordered so they cannot be removed.
- Equifax was down during the original request. Check Equifax can select **Upgrade** to upgrade the report to a TriMerge Report.
- Click **Cancel** to return to the previous window without upgrading the report.

By default, the report will be upgraded for the logged-in user. However, you may select a different user from the drop-down list in the Order for field.



Once the report has completed the upgrading process you will be returned to the window from where you initiated the upgrade request.

If you upgraded from the **History** window you will see a **Reports/Upgrades** section for the report.

Reports-Upgrades			
OrderID	Date	Ordered By	Ordered For
	7/7/2014 4:48:07 PM	admin	admin
[illegible]	7/7/2014 12:26:11 PM	admin	AnnieC

Later during the lending process, if the upgraded report requires a supplement, you will view both an upgrades section and a supplements section in the **View History** window.

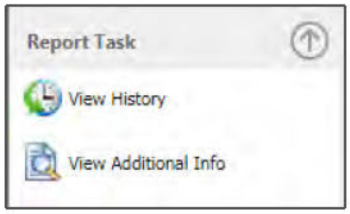
Ordering or Upgrading to a Residential Mortgage Credit Report (RMCR)

(Only 3 bureau RMCRs are currently supported)
If you are going to order or upgrade to an RMCR there are some additional items of Borrower information that may be entered in the 1003 section in WCS before selecting the Upgrade Report link which is optional.

To provide the additional information:

- Click on the View Additional Info link from the Report Task section. Find the section you would like to include and add the data in the appropriate fields. Any fields marked with an asterisk (*) must have data.
- When you have finished entering data click on the Return to Report List link in the Tasks List to return to the Report List.

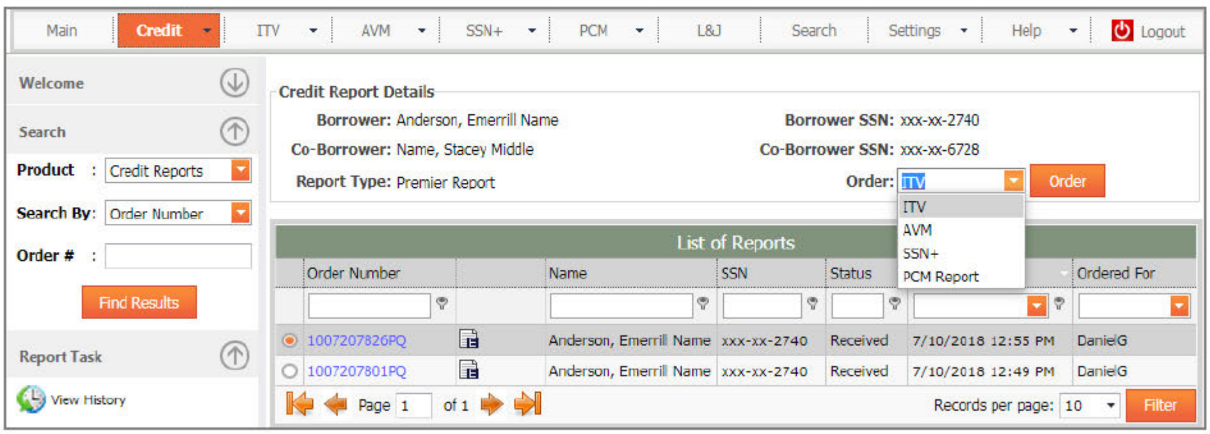
- Then reselect (or search for) the Report that you want to upgrade to an RMCR, and click on the Upgrade Report link.



Order an Additional Product from the Credit Report List Screen

If your account has been setup to also order ITV – Income Tax Verification (4506t), AVMs,

SSN+ (SSA-89) or PCM Reports a Quick Order option will be available when a Credit Report is selected. Choose a product in the dropdown and click **Order**.



If you select a product from the list and click on the **Order** button, you will be taken to the ordering screen for the selected product, and the Borrower's information will be prepopulated.

Appendix A: Credit Report Types

TriMerge:	A TriMerge three bureau credit report generated by our proprietary merge engine sourcing the national credit repositories TransUnion, Experian and Equifax. This is the Default Report Type in WCS.
Mortgage Only:	A verified detail report related to the mortgage tradelines only which can be ordered with or without scores.
Quick Look:	Similar to the standard Merged Credit Report (PQ) but it will not have Fraud Products, Red Flag alerts, OFAC or Credit Assure findings.
RMCR:	The Residential Mortgage Credit Report is a thorough TriMerged report with independently verified, up-to-the-minute updates of borrower tradelines.
Score Only:	A credit report containing only the Credit Scores. It is void of trade lines, employment, etc. Score Only reports cannot be supplemented and cannot be upgraded to a different report type.
PreCloseCredit:	A report that compares a previously requested credit report to current bureau data. It contains a summary section to show differences (if any) between the sets of data for trade lines, scores, etc.

Please contact us for a current Integration Guide to determine which Credit Reports are available only through WCS or are integrated into a LOS.

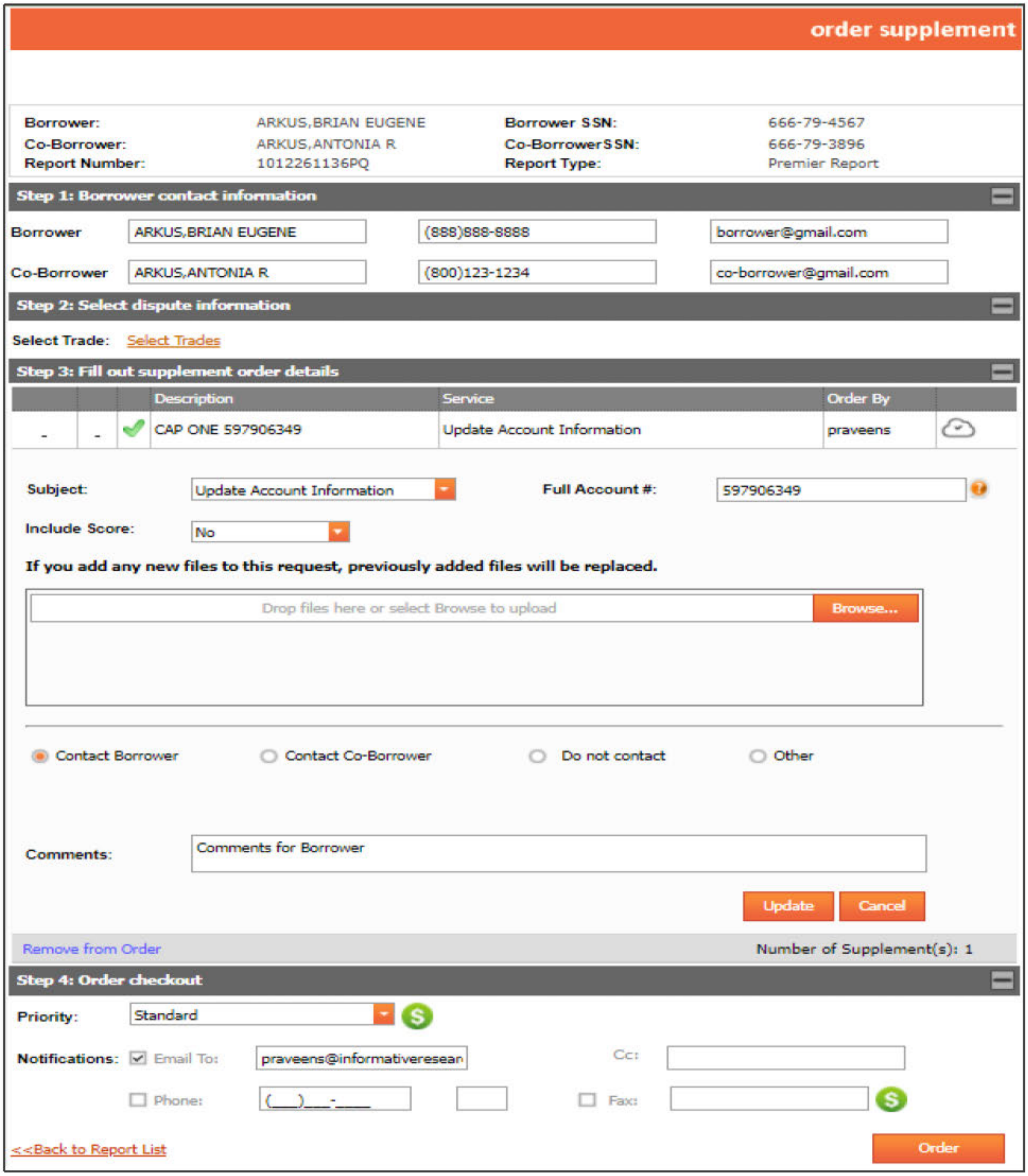
Mortgage Only:

- Only display Mortgage tradelines subsequently, only those Mortgage tradelines can be supplemented. If you need to submit a supplement on a non-mortgage trade line from a **Mortgage Only** report you must order a new **Premier Report**.
- The printed version of a **Mortgage Only** report will use our default **Mortgage Only** format, not the credit report style normally used for your reports.
- If you have ordered a **Mortgage Only** Report and want to see the full credit report, you can reissue the report into your LOS (i.e., Calyx, Encompass, etc.), and the report will be delivered in your default format.
    - Even though the reissued report delivers the entire report, the report type won't change. You still will be limited to only supplement on the Mortgage tradelines.
- A one or two bureau credit report can only be upgraded to a **report of the same type**. A user cannot upgrade from Mortgage Only to Mortgage Only with Scores, Mortgage Only to Premier Report, etc.

Note: Premier Report may be upgraded to an RMCR.

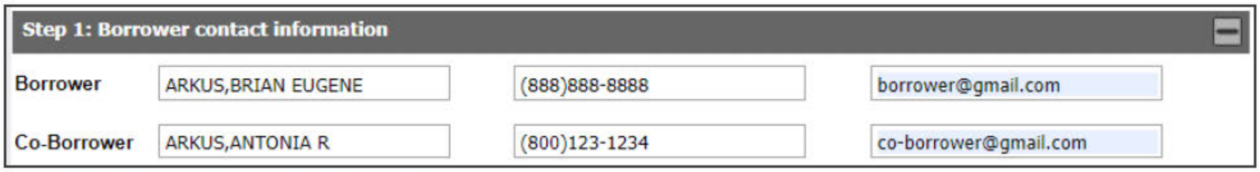
Order Supplement

To order a supplement, you must find the credit report from the Credit Report List and click on the Order Supplement link on the Report Task list. Once the Order Supplement screen loads, there are 4 steps to submitting an order.



Step 1: Borrower Contact Information

The Borrower, Co-Borrower contact information is captured in this section. The Borrower and Co-Borrower names will be prefilled from the credit report. They are editable and can be changed if needed. User can enter Borrower/Co-Borrower contact info (Phone Number, Email) here in this section which will be used to process the supplement.



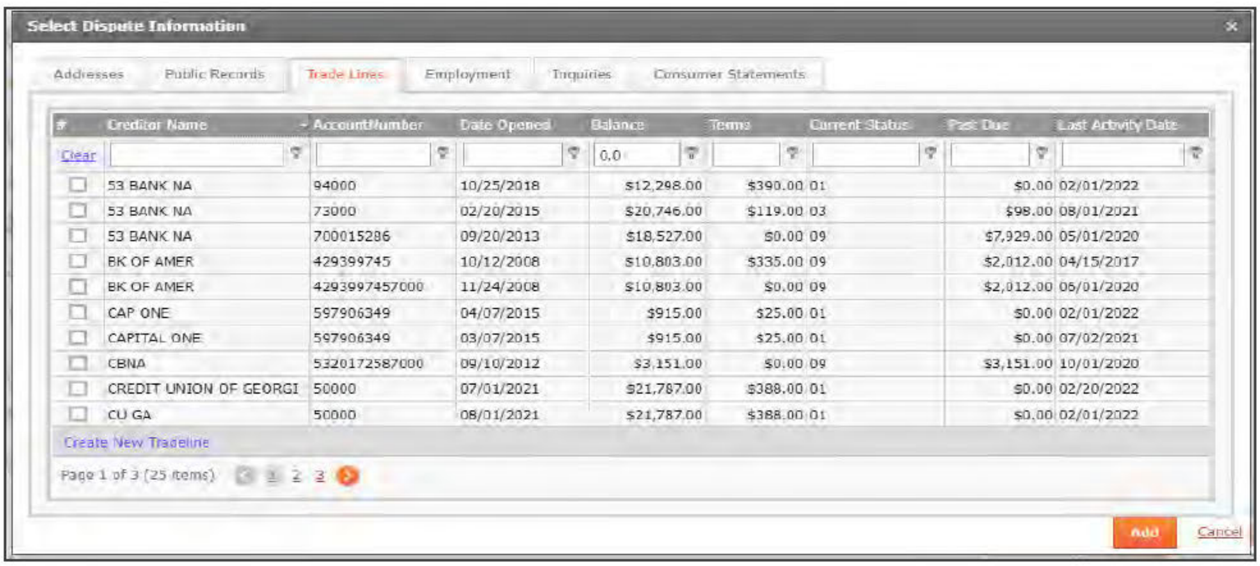
Step 1: Borrower contact information

Borrower	ARKUS,BRIAN EUGENE	(888)888-8888	borrower@gmail.com
Co-Borrower	ARKUS,ANTONIA R	(800)123-1234	co-borrower@gmail.com

Step 2: Select Dispute Information

Start by clicking on the **Select Trade** hyperlink. The screenshot below is where a user may select a tradeline or tradelines (WCS allows the user to select multiple creditors during the **Select Trade** stage) by clicking the checkbox to the left of the creditor(s) name.

Select the appropriate category by clicking on the corresponding tab for Credit Scores, Addresses, etc.



Select Dispute Information

Addresses | Public Records | Trade Lines | Employment | Inquiries | Consumer Statements

#	Creditor Name	AccountNumber	Date Opened	Balance	Terms	Current Status	Past Due	Last Activity Date
Clear				0.0				
☐	53 BANK NA	94000	10/25/2018	$12,298.00	$390.00	01	$0.00	02/01/2022
☐	53 BANK NA	73000	02/20/2015	$20,746.00	$119.00	03	$98.00	08/01/2021
☐	53 BANK NA	700015286	09/20/2013	$18,527.00	$0.00	09	$7,929.00	05/01/2020
☐	BK OF AMER	429399745	10/12/2008	$10,803.00	$335.00	09	$2,012.00	04/15/2017
☐	BK OF AMER	4293997457000	11/24/2008	$10,803.00	$0.00	09	$2,012.00	06/01/2020
☐	CAP ONE	597906349	04/07/2015	$915.00	$25.00	01	$0.00	02/01/2022
☐	CAPITAL ONE	597906349	03/07/2015	$915.00	$25.00	01	$0.00	07/02/2021
☐	CBNA	5320172587000	09/10/2012	$3,151.00	$0.00	09	$3,151.00	10/01/2020
☐	CREDIT UNION OF GEORGI	50000	07/01/2021	$21,787.00	$388.00	01	$0.00	02/20/2022
☐	CU GA	50000	08/01/2021	$21,787.00	$388.00	01	$0.00	02/01/2022

Create New Tradeline

Page 1 of 3 (25 items) 1 2 3

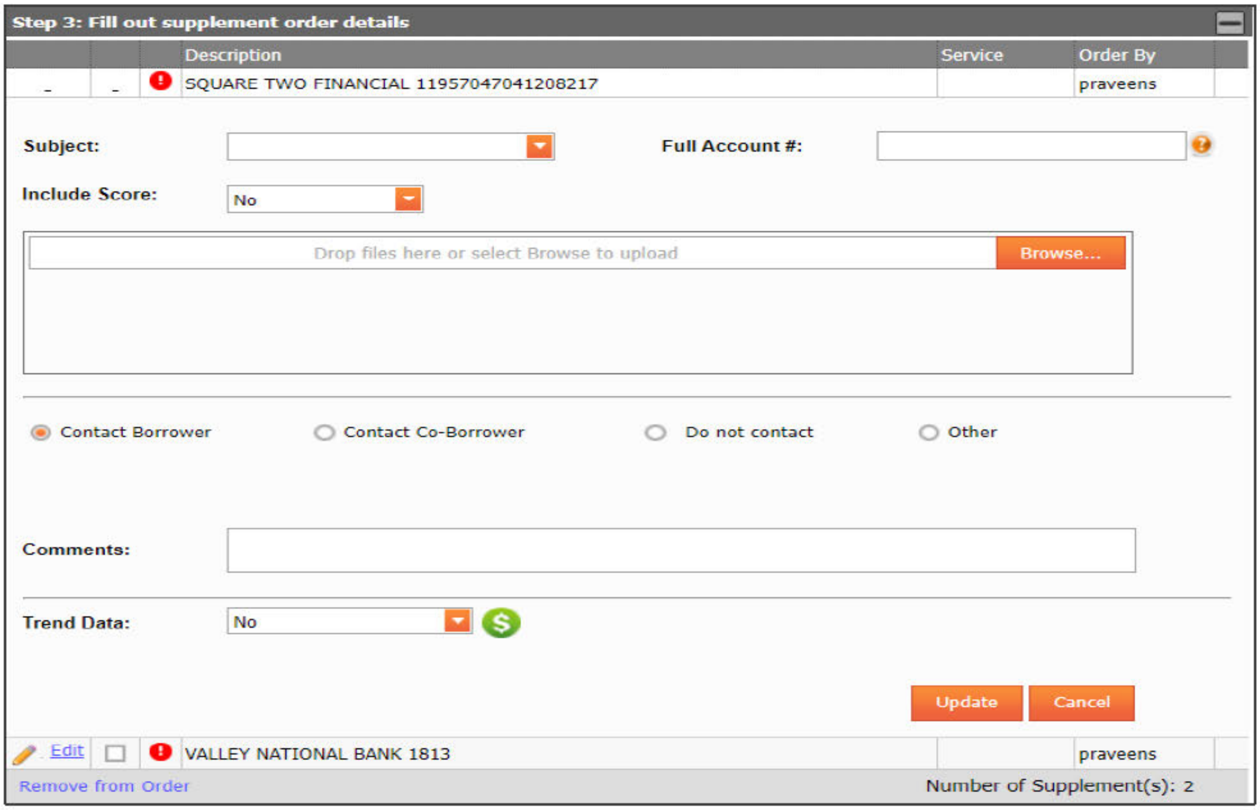
Add Cancel

Note: If you have done a previous supplement for the selected credit report, it is recommended that you click on the **View History** link before requesting a new supplement in order to verify you are not requesting the same supplement for the report.

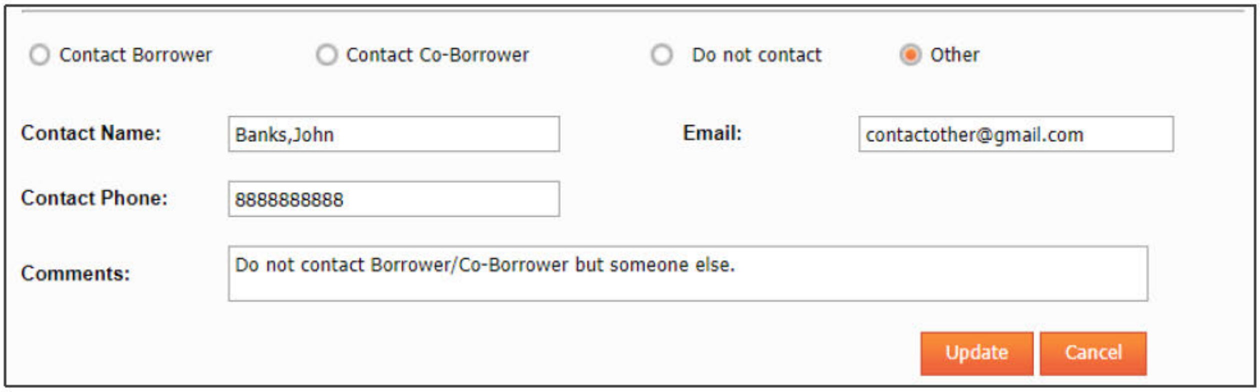
After you have selected the tradeline(s), click on the **Add** button. WCS will direct the user back to the order supplement screen, and all the selected tradeline(s) will be listed.

Step 3: Fill Out Supplement Order Details

On the next screen, you will need to fill in the supplement details:



- Select a **Subject** from the dropdown menu
- Provide the **full account number**
- Indicate if you would like to **Include Score**
- **Upload** supporting documentation
    - When uploading supporting documentation to assist with the supplement processing please upload the document in one of the following formats: PDF, JPG, JPEG, GOF, PNG or TIF. The maximum file size is 4MB.
- The Contact Borrower/Contact Co-Borrower radio button for the selected tradeline will be preselected automatically based on tradeline ownership. If you need to contact someone other than the Borrower /Co-Borrower click on radio button 'Other' and enter the contact information



- You can also select **Do not contact** radio button if they do not wish to be contacted for the selected tradeline.
    - Providing the borrowers information is optional, but we strongly encourage it since a lot of creditors require a conference call
- Provide additional **comments**
    - In this section, provide details on what you are trying to achieve with this supplement. The details you provide will allow our team to get more accurate results for the supplement
- Click **Update** to place the request in your Supplement Order Summary

If multiple supplements are being ordered, click **Edit** and complete the steps above for each additional creditor.
If you decide not to request a supplement listed just click the checkbox to the left of the tradeline and click on **Remove from Order**.

Step 3: Fill out supplement order details

			Description	Service	Order By
Edit	☐	✓	SQUARE TWO FINANCIAL 11957047041208217	Additional SSN	praveens
Edit	☑	✓	VALLEY NATIONAL BANK 1813	Mortgage Only with Scores	praveens
Remove from Order				Number of Supplement(s): 2	

The window will refresh, and you will see the supplements window again with the item removed.

Depending on your company's setup, account numbers on the **Order Supplement** screen may be partially or completely masked.

Step 4: Order Checkout

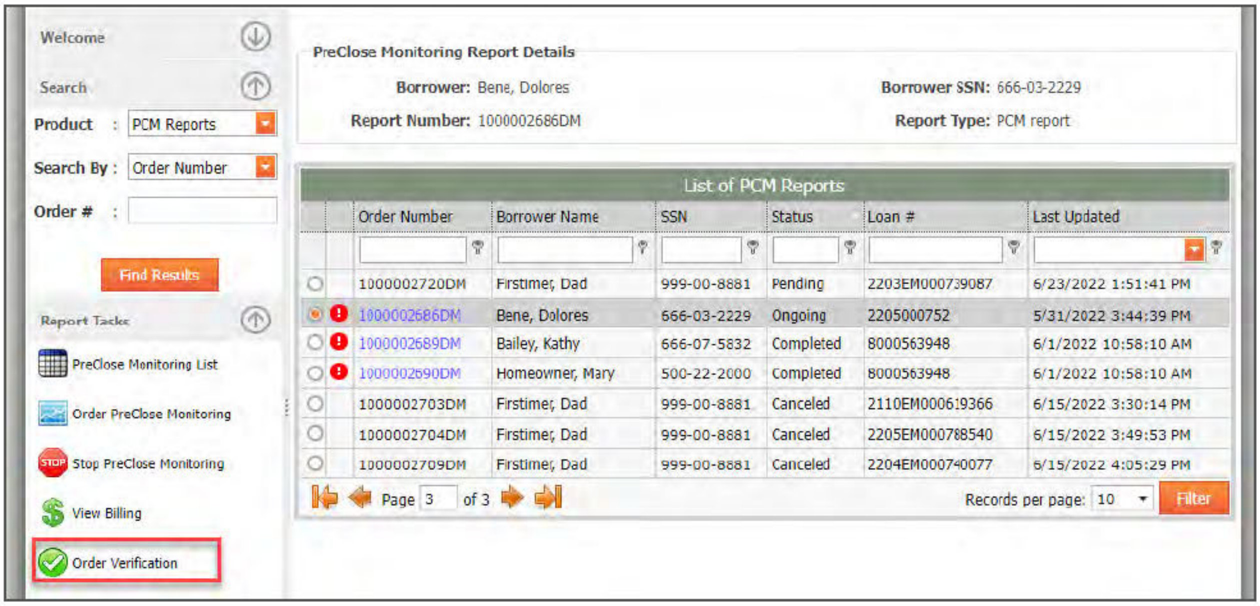
In **Order checkout**, confirm the Priority for your order. Include any **Email Addresses** you would like to be notified of the order submission and progress, then click **Order**. Please note you may include up to **5** **Email Addresses** in the **CC field**.

Once your order has been placed, you will then receive an email notification confirming. You will also receive an email confirmation once you order has been successfully completed and the new tradeline has been added to the Consumer's credit report. The order number will remain the same.

Please see Appendix A if you are ordering a **Supplement for Trended Credit Data.**

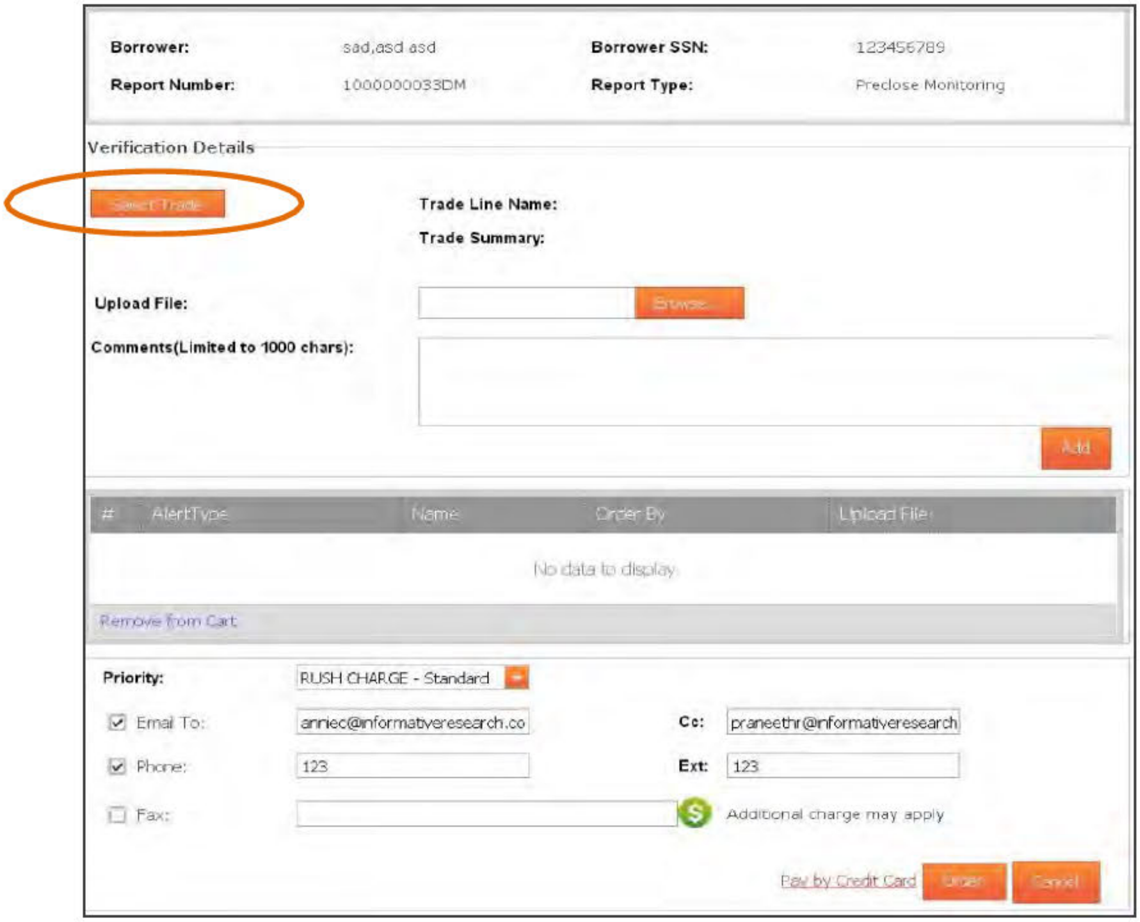
PCM Verification

Order Verification is used to verify a new credit scenario by first selecting the button next to an order number and then clicking the **Order Verification** icon located in the Report Tasks list. Order must be in "Completed" or "Ongoing" status for user "Order Verification" option to be enabled.

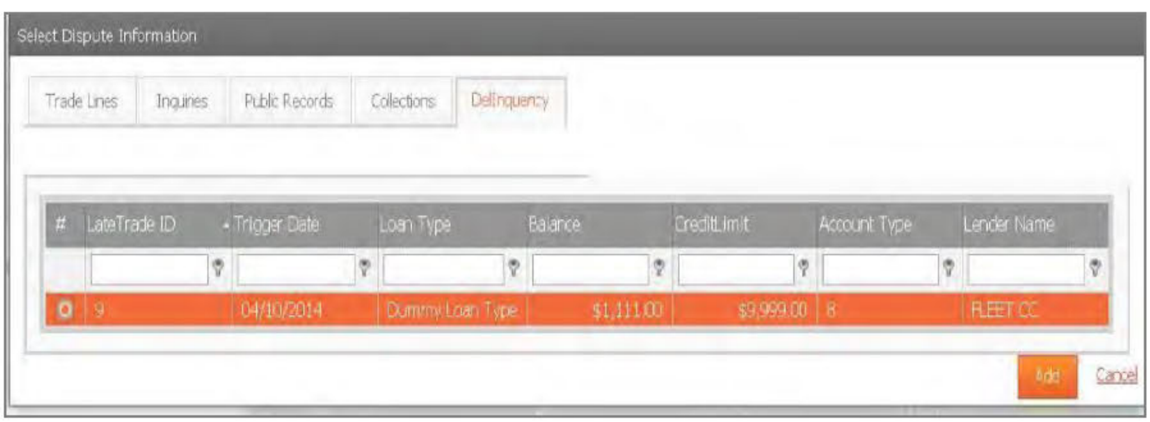


Note: To view the status of previously ordered verifications, please use "Status" column to sort the grid by Status. Orders in "Ongoing" or "Completed" will have a blue hyperlink on the Order Number, if users click on the hyperlink it will open the "PreClose Monitoring Report" for that order. On the report user will see all the alerts returned by bureau(s) for a given order.

Next, a **Verification Details** window will appear, and the user can click on **Select Trade**.

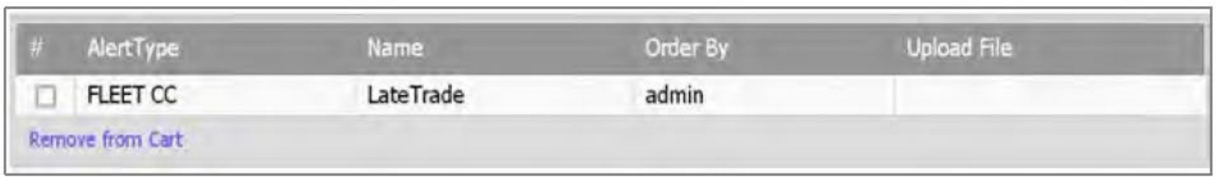


Select Dispute Information



User can select from the Trade Lines, inquiries, Public Records, Collections, or Delinquency tabs, then select the item they would like to verify and click **Add**.

After you click **Add,** you will be taken back to the Order Verification page; click **Add** again to place an order for the specified tradeline, which will now appear in your cart:

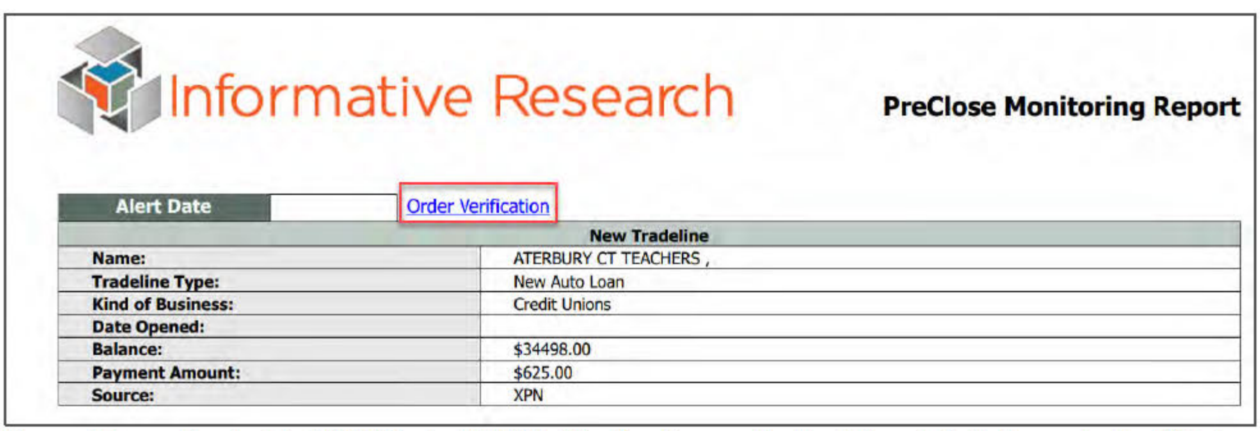


The verification will now appear in your PCM Order Summary. If you'd like to cancel the request, click **Remove from Cart.**

After all verifications are added click **Order.**

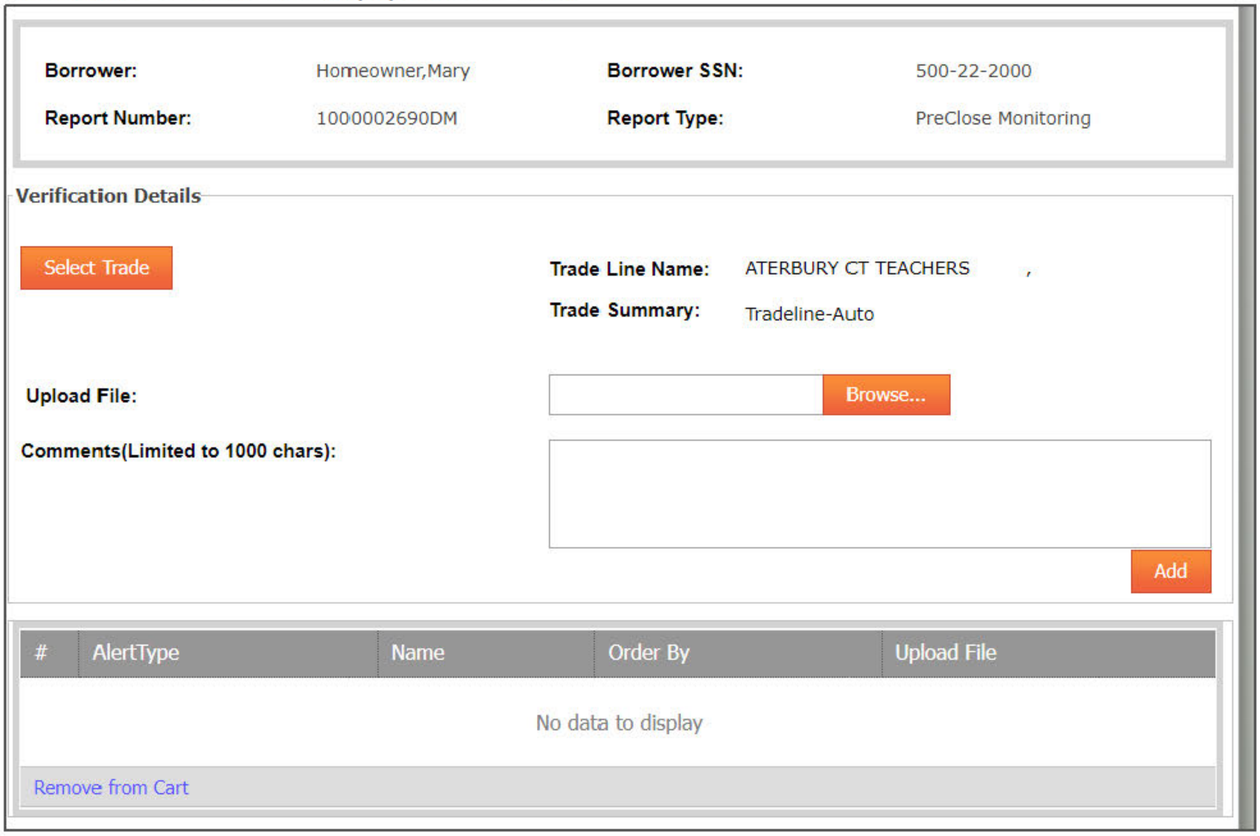
To make ordering PCM verifications easier for users, we have added verification links (similar to Portals links) onto PCM Reports. These links will allow users to easily order verifications from WCS.

User would have to click on "Order Verification" link on a given "Alert" on the PreClose Monitoring Report



User will be redirected to WCS "Order PCM Verification" page, the tradeline details they selected "Order

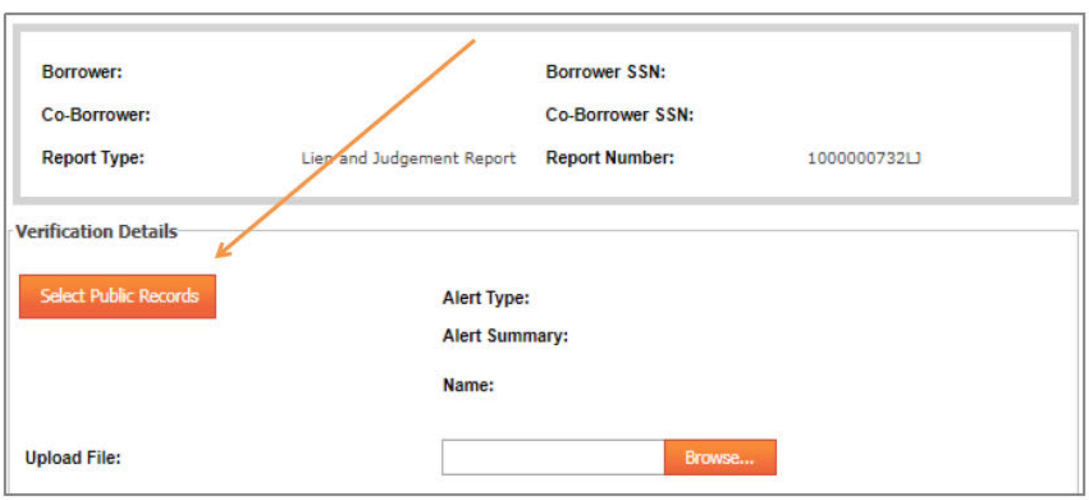
Verification" link from will be populated in WCS.

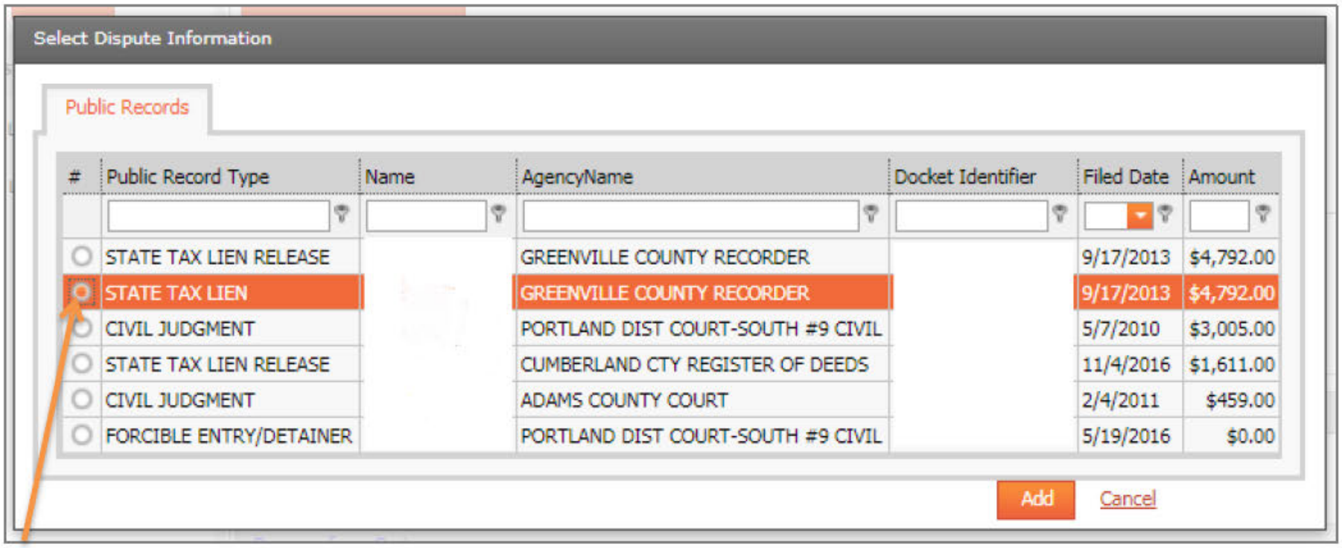


User can complete steps highlighted above and onwards to order a verification.

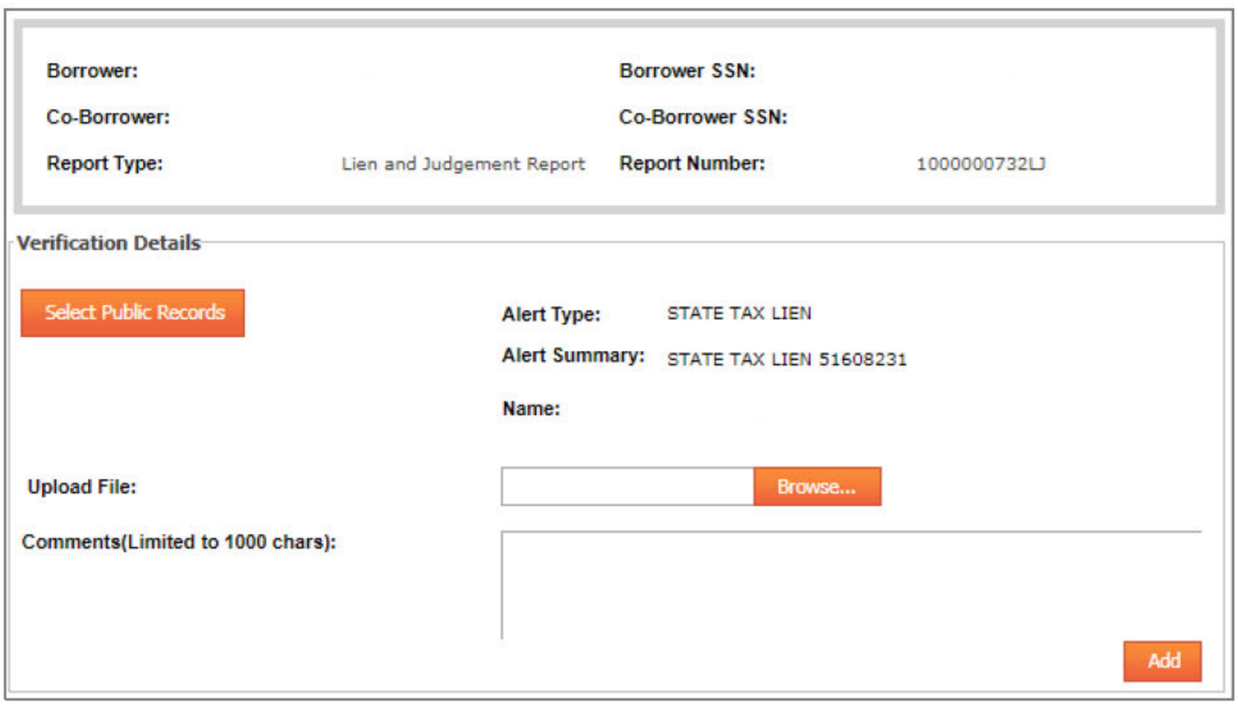
L&J Order Verification

Order Verification is used to verify/supplement a lien, judgment, or eviction reported on the L&J Report. First, select the button next to an order number and then click the **Order Verification** icon located in the Report Tasks list. A **Verification Details** window will appear, and the user can click on **Select Public Record.**





Select Dispute Information: You can select a **Public Record** that needs to be verified by clicking the button next to the item and clicking **Add**. After, you will be taken back to the Order Verification page.



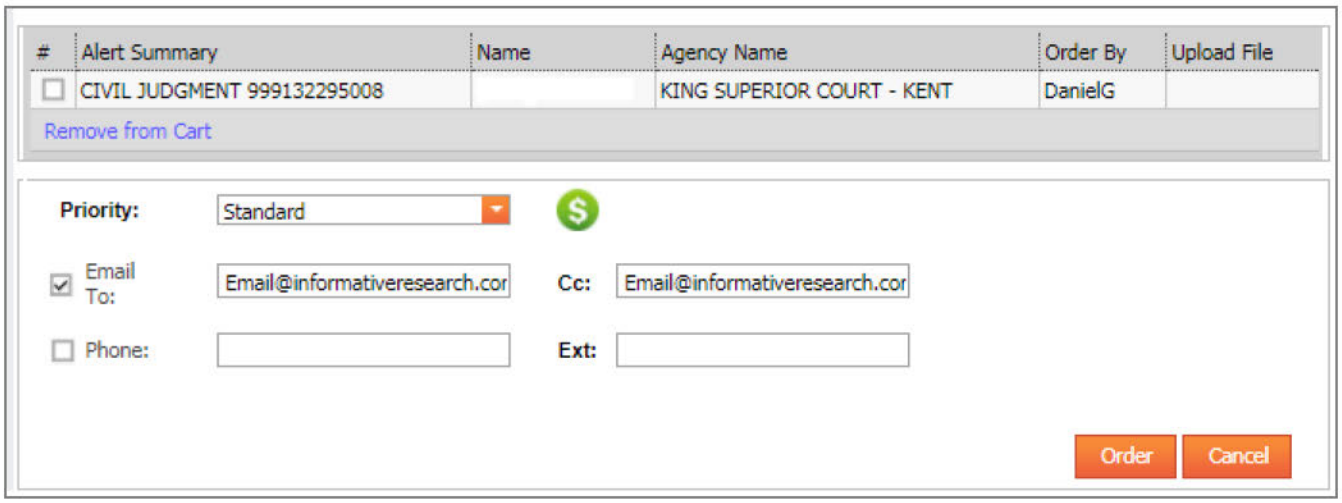
The top panel with the borrower's name, SSN, and report number will be filled in automatically.

1. Click **Browse** to upload supporting documentation to fulfill the request
   a. When uploading supporting documentation to assist with the verification processing, please upload the document in one of the following formats: PDF, JPG, JPEG, GIF, PNG, or TIF. The maximum file size is 4MB.

2. Provide **comments** to assist in processing the order
    a. Provide details on what you are trying to achieve with this verification, which will allow our team to get more accurate results for the verification.
3. Click **Add** to place the verification request in your cart

If multiple verifications are being ordered complete the steps above for each additional public record to be verified.

If you decide not to request a verification listed in the Verification Order Screen, just click the checkbox to the left of the public record and click on **Remove from Cart.** The window will refresh, and you will see the verifications window again with the item removed.



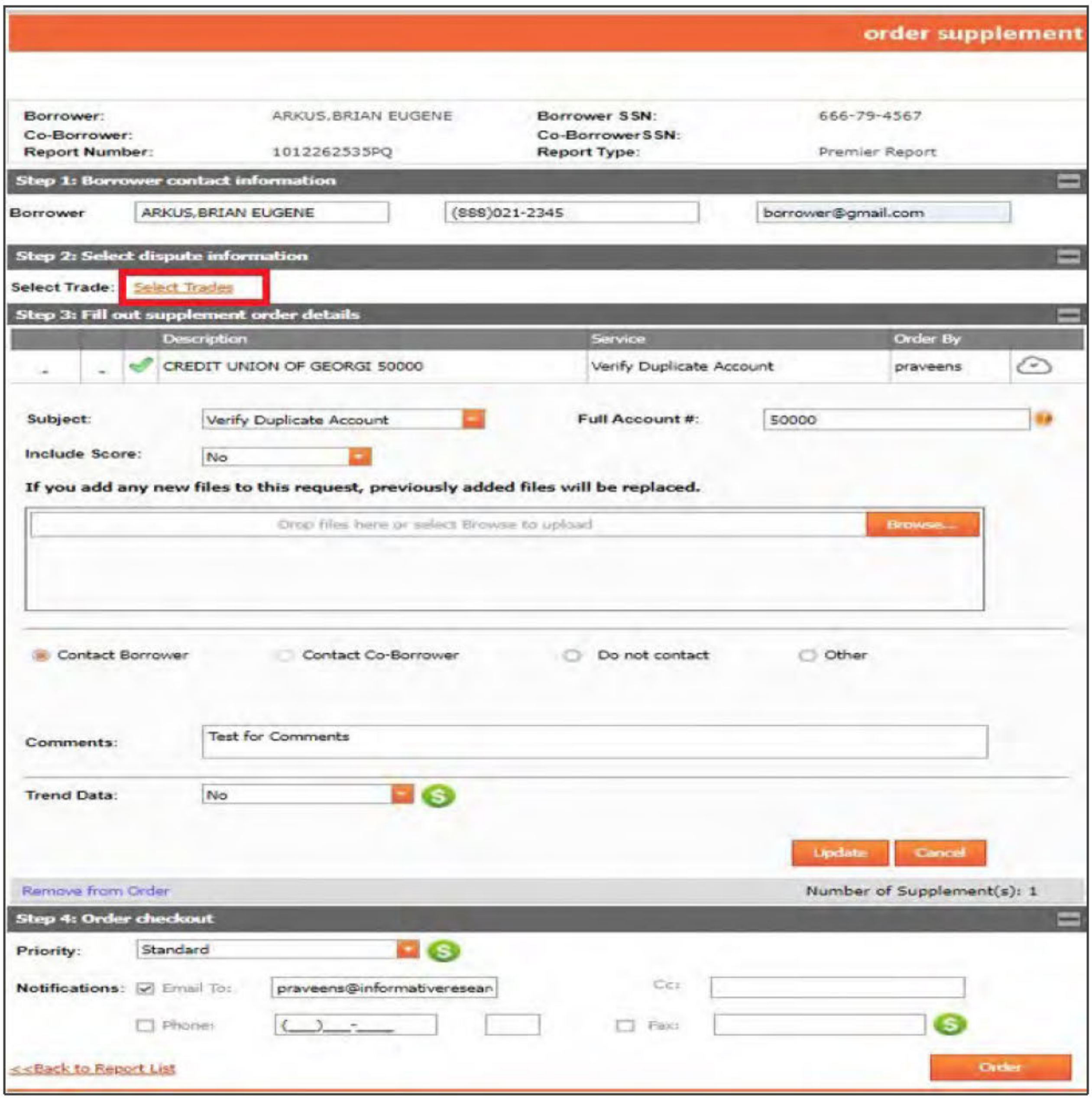
Note: Standard, 1 hour, and 4 hour **priority** processing options are available and may incur an additional charge.

After all verifications are added click **Order**.

Appendix A: Supplement for Trended Credit Data

With the advent of Trended Credit Data (TCD) there may be a circumstance where the historic data needs to be updated by the three independent credit bureaus. Like a standard credit supplement, a supplement of TCD can be used to add, delete, omit, prove, remove, update or verify nearly every aspect of the 24 months of historic consumer credit information.

To order a supplement for TCD, find the credit report from the Credit Report List and click on the **Order Supplement** link in the **Report Task** list. There is a **Select Trade** link on the order supplement screen that allows you to select the Credit Score, Address, AKAs, Public Records, SSNs, Trade Lines, Employment, Information, Inquiries, or Consumer Statement you need updated.



Step 1: Borrower Contact Information

Enter Borrower/Co-Borrower contact information in this section

Step 2: Select Dispute Information

Please refer to this section for use of the **Select Trade** hyperlink.

Step 3: Fill Out Supplement Order Details

Refer to this section for each step. After having selected a **Subject** from the dropdown list, indicate if you would like a FICO score, upload any supporting documentation, provide the full account number, and included or excluded the consumer's contact information.

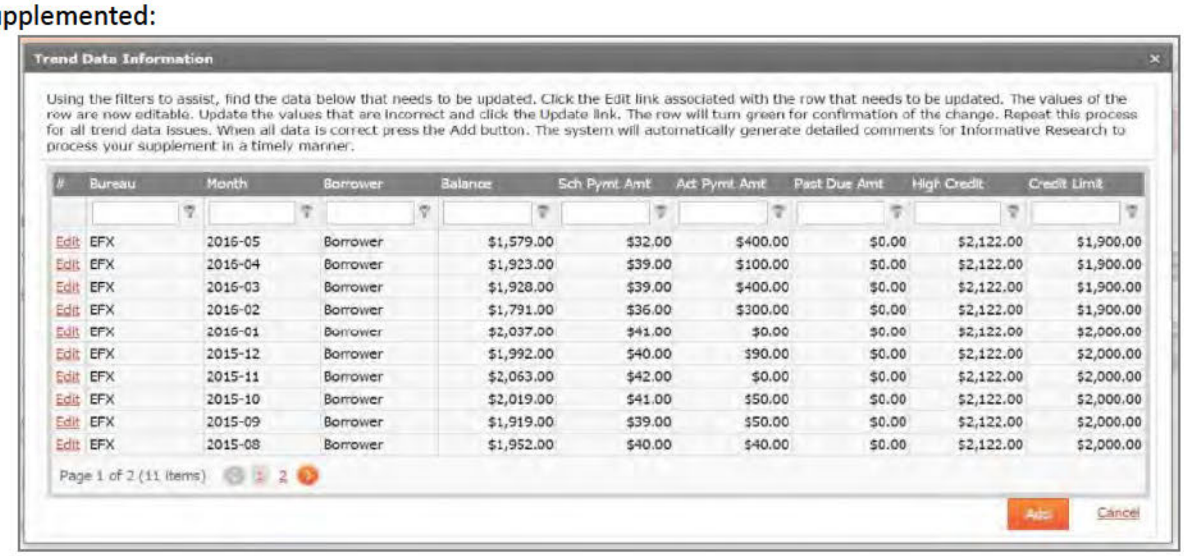
Then, you will need to complete the Trend Data section:

Step 1: Set the Trend Data link to **Yes**

Note: The Trend Data controls may be disabled and defaulted to No if: 1) the disputed item is not a tradeline, 2) the disputed item does not contain trend data.

Step 2: To review the TCD, click **View Trend Data**

Step 3: Utilize the **Trend Data Information** screen to identify the changes to TCD that are to be supplemented:



Trend Data Information

Using the filters to assist, find the data below that needs to be updated. Click the Edit link associated with the row that needs to be updated. The values of the row are now editable. Update the values that are incorrect and click the Update link. The row will turn green for confirmation of the change. Repeat this process for all trend data issues. When all data is correct press the Add button. The system will automatically generate detailed comments for Informative Research to process your supplement in a timely manner.

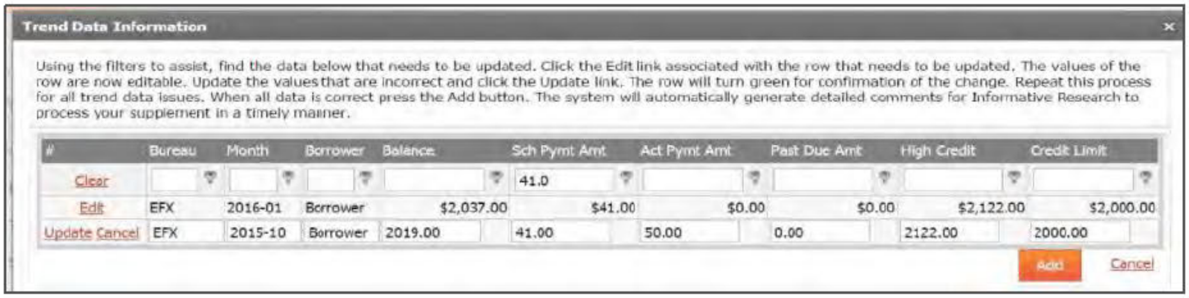
#	Bureau	Month	Borrower	Balance	Sch Pymt Amt	Act Pymt Amt	Past Due Amt	High Credit	Credit Limit
Edit	EFX	2016-05	Borrower	$1,579.00	$32.00	$400.00	$0.00	$2,122.00	$1,900.00
Edit	EFX	2016-04	Borrower	$1,923.00	$39.00	$100.00	$0.00	$2,122.00	$1,900.00
Edit	EFX	2016-03	Borrower	$1,928.00	$39.00	$400.00	$0.00	$2,122.00	$1,900.00
Edit	EFX	2016-02	Borrower	$1,791.00	$36.00	$300.00	$0.00	$2,122.00	$1,900.00
Edit	EFX	2016-01	Borrower	$2,037.00	$41.00	$0.00	$0.00	$2,122.00	$2,000.00
Edit	EFX	2015-12	Borrower	$1,992.00	$40.00	$90.00	$0.00	$2,122.00	$2,000.00
Edit	EFX	2015-11	Borrower	$2,063.00	$42.00	$0.00	$0.00	$2,122.00	$2,000.00
Edit	EFX	2015-10	Borrower	$2,019.00	$41.00	$50.00	$0.00	$2,122.00	$2,000.00
Edit	EFX	2015-09	Borrower	$1,919.00	$39.00	$50.00	$0.00	$2,122.00	$2,000.00
Edit	EFX	2015-08	Borrower	$1,952.00	$40.00	$40.00	$0.00	$2,122.00	$2,000.00

Page 1 of 2 (11 items) 1 2

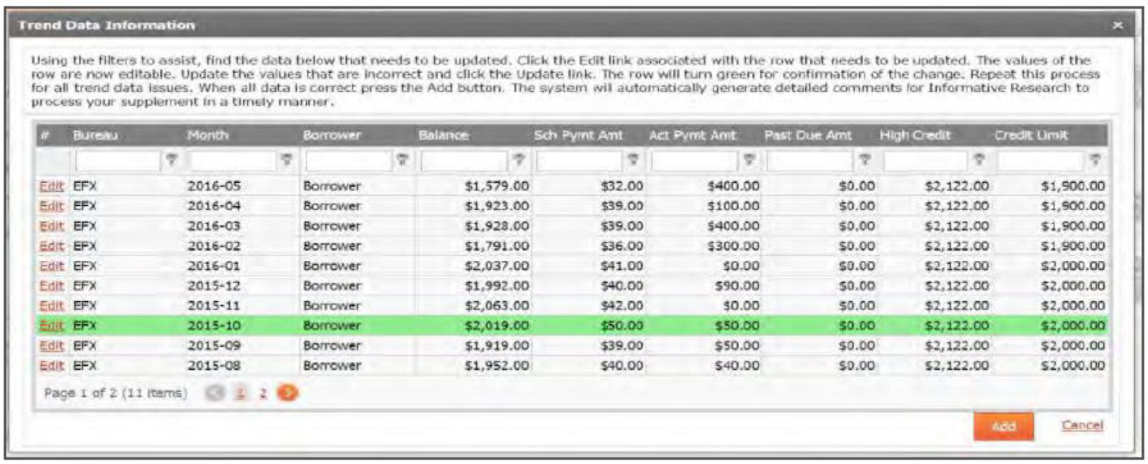
Add Cancel

a. Click **Edit** with the row you want to supplement

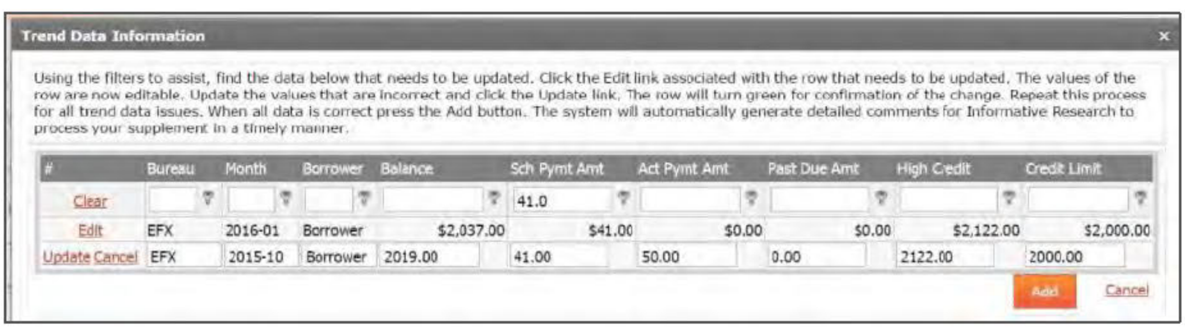
b. Update the values that are incorrect and click **Update**



c. The row will turn green confirming the change



d. If additional fields need to be updated, click **Edit** and make the changes



e. When all TCD fields have been updated, click **Add**. The system will automatically generate detailed comments for Informative Research to process the request.

CreditXpert® Overview

The CreditXpert® Solutions Suite helps loan officers determine what actions a borrower might benefit from in order to improve their credit scores. Users can act on the suggestions offered by automated products like Credit Assure™ and Credit Wayfinder™ or can experiment with credit scenarios using the What-If Simulator™. CreditXpert allows a user to be consultative with their borrowers while exploring effects on a borrower's FICO by simulating credit scenarios; paying off debt, removing a dispute comment, or erasing a late payment from a borrower's credit profile.

Credit Assure ™ scans a credit report for opportunities to optimize a borrower's credit scores. Potential score improvements are conveniently placed on the cover of a credit report. This product is only available for PDF documents, not plain text credit reports.

CreditXpert Wayfinder ™ identifies specific credit improvement opportunities in order for the borrower to obtain their true credit potential. In addition, Wayfinder identifies cost-efficient actions that will positively impact the borrower's FICO score through detailed credit analysis.

CreditXpert What-If Simulator ™ allows the user to explore effects on a borrower's FICO by simulating credit scenarios; paying off debt, removing a dispute comment, or erasing a late payment from a borrower's credit profile. The What-If Simulator™ does not change credit scores or the information in a credit report; it only simulates a range of actions that could be taken on credit accounts.

After using these products to determine the best way to improve scores, always be sure to ask the borrower to take the necessary actions exactly as presented.

Once Wayfinder or What-If-Simulator are ordered, the user will have up to 30 days to do more simulations for that report without further charges. Simulations cannot be run on a credit report that is over 30 days old.

Credit Assure

Credit Assure™

Borrower Name:Emerrill Anderson

	TransUnion	Experian	Equifax
Current Score	781	696	755
Potential Improvement	+29	OK	+6
Potential Score	810	696	761
View CreditXpert Solutions	More...	More...	More...

Co-Borrower Name:Stacey Brown

	TransUnion	Experian	Equifax
Current Score	788	620	
Potential Improvement	+8	+30	
Potential Score	796	650	
View CreditXpert Solutions	More...	More...	

Scans a credit report for opportunities to optimize a borrower's credit scores. Potential score improvements are conveniently placed on the cover of a credit report. This product is only available for PDF documents, not a plain text credit report.

Accessing Credit Assure

- Open a credit report (in PDF format) to view the Credit Assure results. If the user wants to explore score improve scenarios, click on the link beneath a bureau.
- Select a credit report from the **List of Reports**, click the radio button next to the report, and select **View Credit Assure Results** from the **CreditXpert Tasks** on the left-hand side of the screen:

credit assure

Borrower:	LAMBERT,ERICA E	**Borrower SSN:**	666012955
Co-Borrower:		**Co-Borrower SSN:**	
Report Number:	1011080614PQ	**Report Type:**	Premier Report

Instructions

Credit Assure Results

Name	Ind	Bureau	Score	Opportunity	Actions	Available Cash	Timeframe	Type
LAMBERT,ERICA E	B	Equifax	617	+22	1	$5000	Immediate	Wayfinder
LAMBERT,ERICA E	B	Experian	825	OK	0	$5000	Immediate	Wayfinder
LAMBERT,ERICA E	B	TransUnion	804	+21	4	$5000	Immediate	Wayfinder

Credit Assure Column Headings

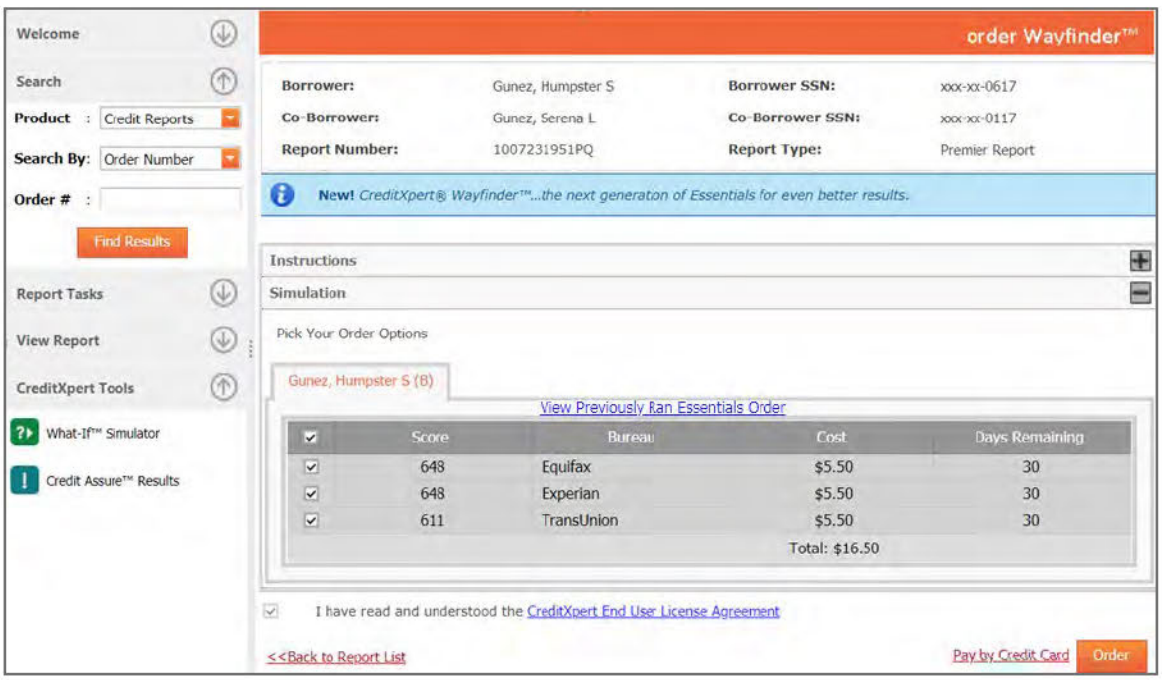
Name	Name of either the borrower or co-borrower from the chosen credit report
Ind	Individual; (B) Borrower, (C) Co-Borrower
Bureau	Credit repository furnishing the consumers credit file
Score	FICO score(s) returned by the bureau for borrower(s)
Opportunity	Additional credit FICO points achievable by following the suggested actions. OK indicates no opportunities have been found
Actions	Number of credit maximization opportunities identified in the consumers credit file
Available Cash	Amount of money a borrower could apply toward maximizing the credit score ($5,000 is the default amount)
Timeframe	Indicates whether the opportunities could be achieved within a time period less than 30 days (Immediate) or greater than 30 days (Planning)
Type	Type of opportunity the system has found to increase the FICO score(s)

CreditXpert Wayfinder™

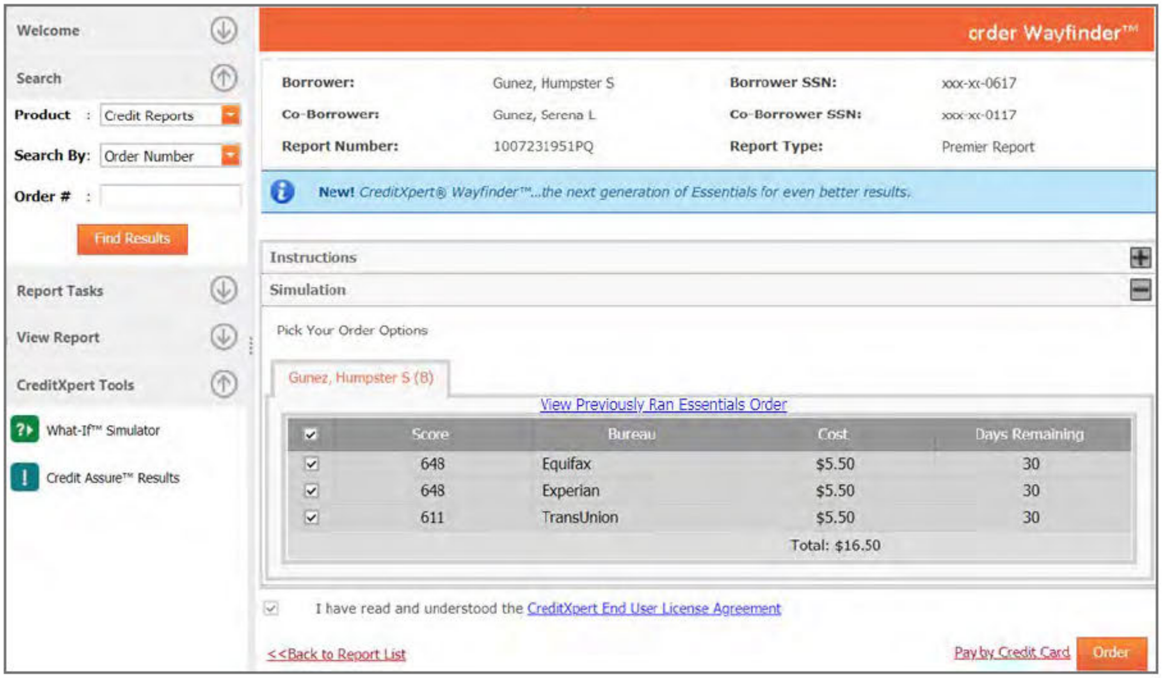
When you click on the Wayfinder link you will be directed to the Wayfinder order screen. The Wayfinder order screen will display all bureau credit scores per borrower in a tabbed format. Each bureau listed will have a checkbox selection so you may submit a Wayfinder order for all scores or individually.

Order Request Screen

- *CreditXpert End User License Agreement:* Based on how clients are setup within WCS the User License Agreement will be defaulted as Accepted or unchecked.
  - If unchecked, the order request button will not be accessible.
- *Pay by Credit Card:* Clients will have the ability to pay for Wayfinder individually per bureau with a credit card or through their billing agreement terms.



Remember that there is a separate cost associated with each bureau/borrower selected.



Example: The prices in the picture shown above are not actual prices. However, in this example, if all three bureaus were selected for this borrower, the cost would be $5.50 + $5.50 + $5.50 OR $16.50 to simulate all three at once.

Description of the Columns

Bureau: Select the bureau that you would like to simulate credit changes for. If the credit report is run for multiple borrowers you may select between tabs for each borrower.

Score: Current bureau score pulled from the borrower(s) credit report.

Cost: Cost for a 30-day simulation period for the selected bureau/borrower. Once an order is placed the dollar amount changes to "Purchased" per bureau.

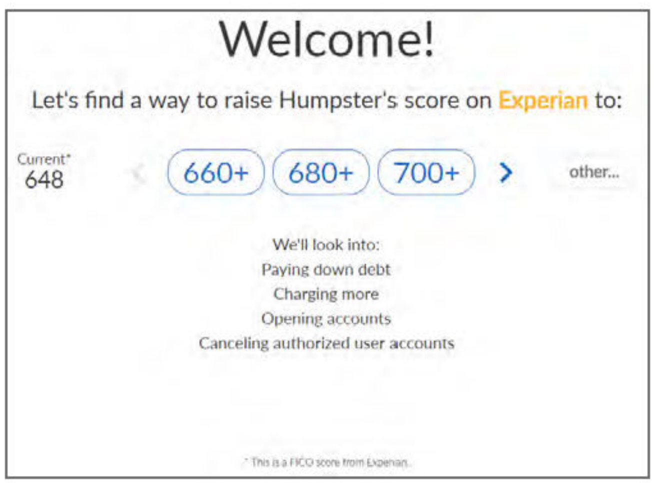
Once you have started a simulation, you can simulate as much as you wish until the **Days Remaining** column equals 0.

Days Remaining: Shows the days remaining before the simulation period ends.

Simulating with Wayfinder™

Orders placed per Bureau will have suggested improvement scores as shown below with the possibility of changing the scores to identify alternative results in score improvement in the CreditXpert Wayfinder simulation popup as shown below.

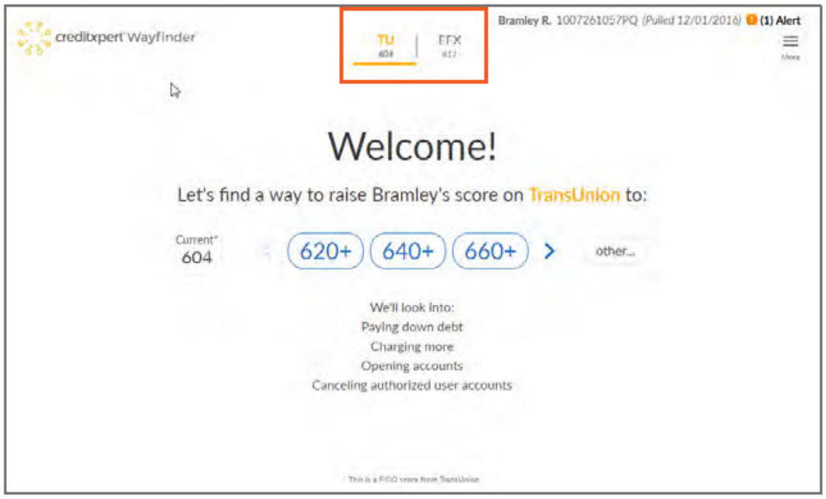
- Selecting a bureau from this screen will allow numerous custom credit score improvement scenarios to be run.



Bureau Selection

Wayfinder Simulator Popup

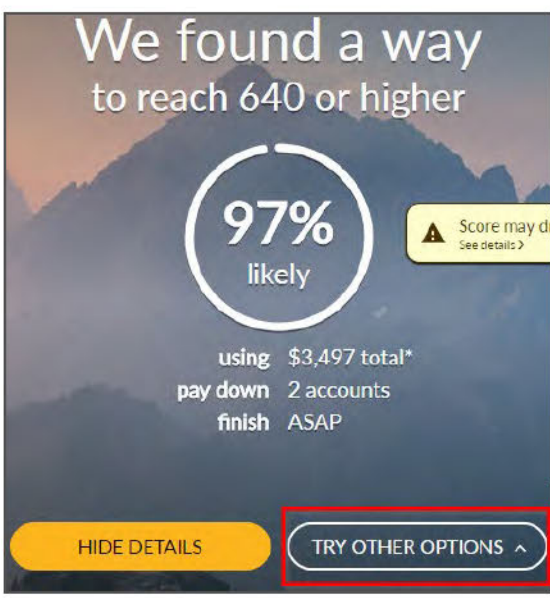
- In the Wayfinder simulator popup users may switch between bureaus. Bureau selection is center on the top of the screen as shown below.

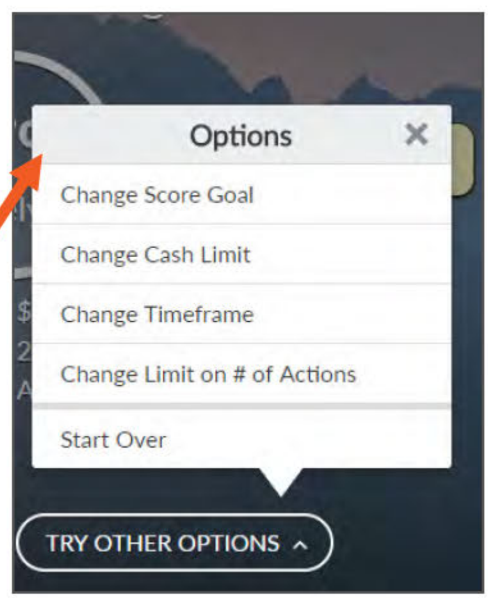


Try Other Options

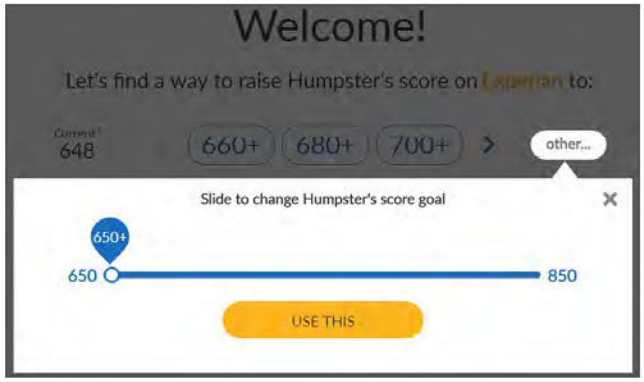
CreditXpert Wayfinder provides borrowers the ability to simulate multiple options which determine the likeliness for their credit score improvement actions to succeed. The available options which can be simulated are: Score Goal, Available Cash Limit, Action Plan Timeframe and Limit on # of Actions. In this section, we will explain how to access these values and change them according to the borrower(s) credit score goals. ****Example below shows where the Try Other Options is accessible in Wayfinder****

Change Achievable Credit Score





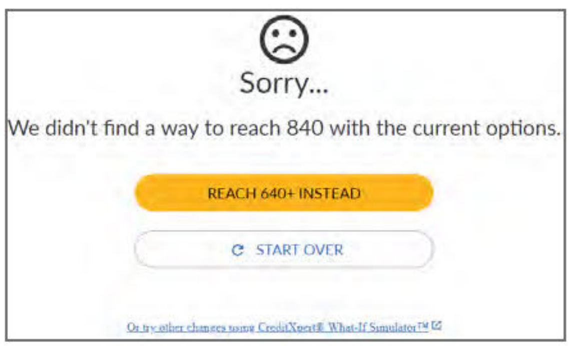
Each bureau will display three credit scores, which are likely to be achieved based on the default Wayfinder configurations. The slider bar to change the achievable credit score is accessed via **Try Other Options** or from the other option shown in the screenshot below.



(Additional scores may be selected via the* other *button, see below)

When a score is not achievable you will be shown the below message. Users may select the **Recommended Score** or **Start Over** option.

In some cases, no improved credit score is shown based on the borrower's credit history, available cash, and immediate timeframe for action



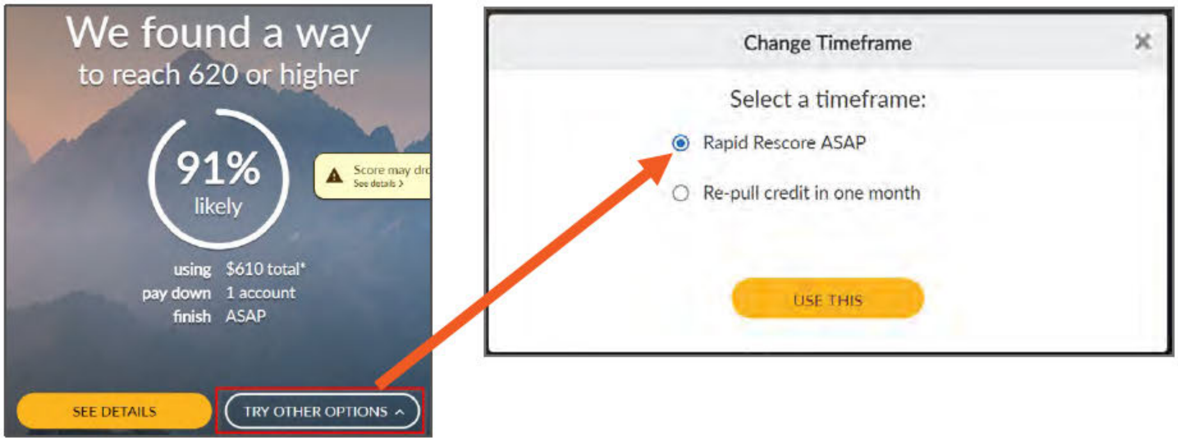
Timeframe Adjustments

- **Immediate**
    - The default setting. It is used to view actions/results that may impact your borrower's credit report in a short period of time. Once a borrower has implemented the suggested actions as indicated, you would pull a new credit report within 3-7 days to see improvements.

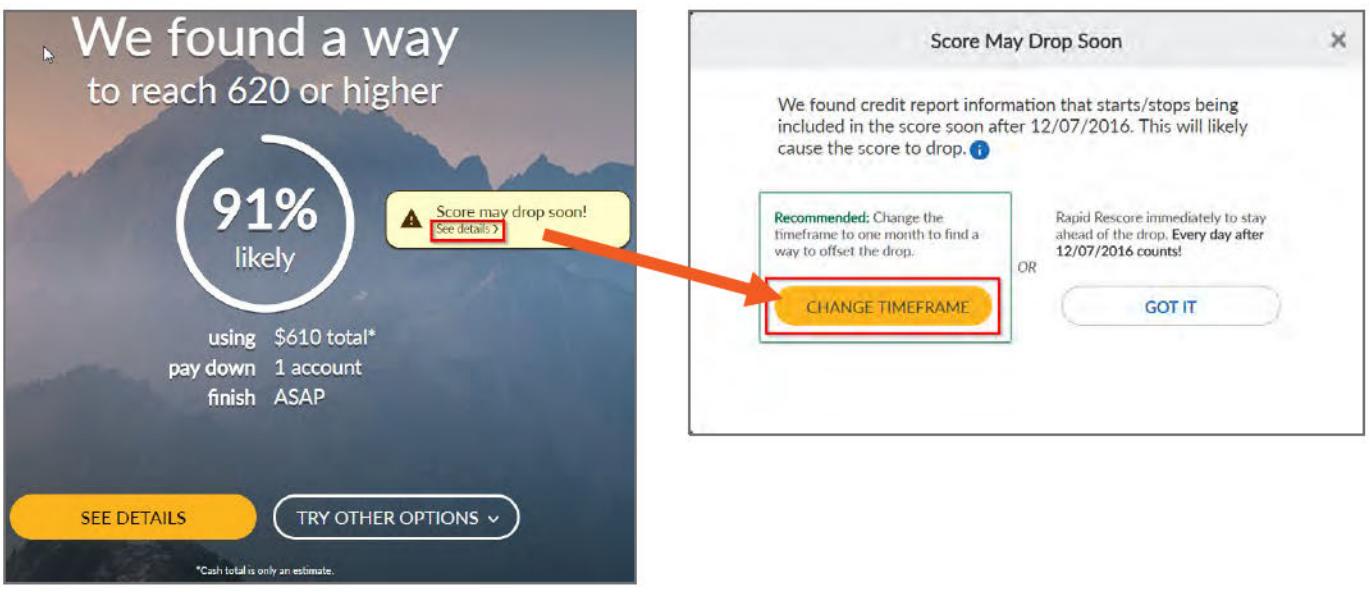
When made available the timeframe may be adjusted in 2 places. See below

- Re-Pull Credit in One Month

- Selecting **Try Other Options** will allow you to adjust the ***timeframe*** from Immediate to re-pull credit in one month.



See Details is an alternative method to adjust the borrower's action plan timeframe from Rapid Rescore ASAP to re-pull in one month.

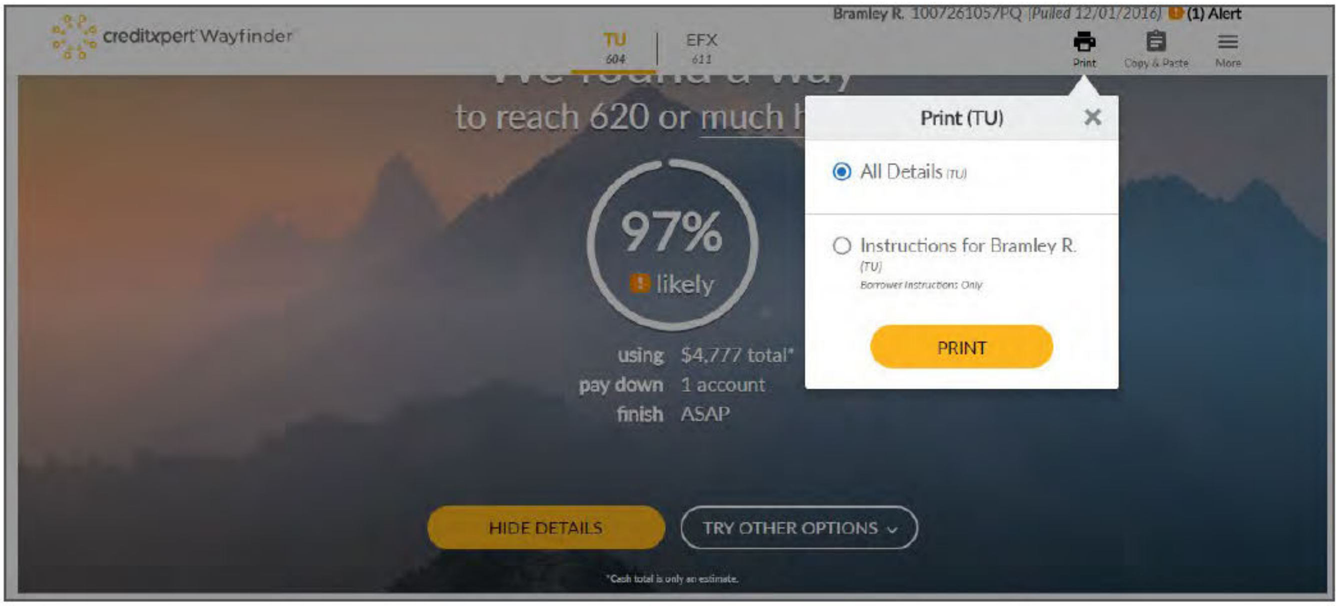


Once a borrower has completed the suggested action plan, the next course of action is to re-order the credit report within 4 -6 weeks to see score improvements.

CreditXpert Wayfinder™ Report

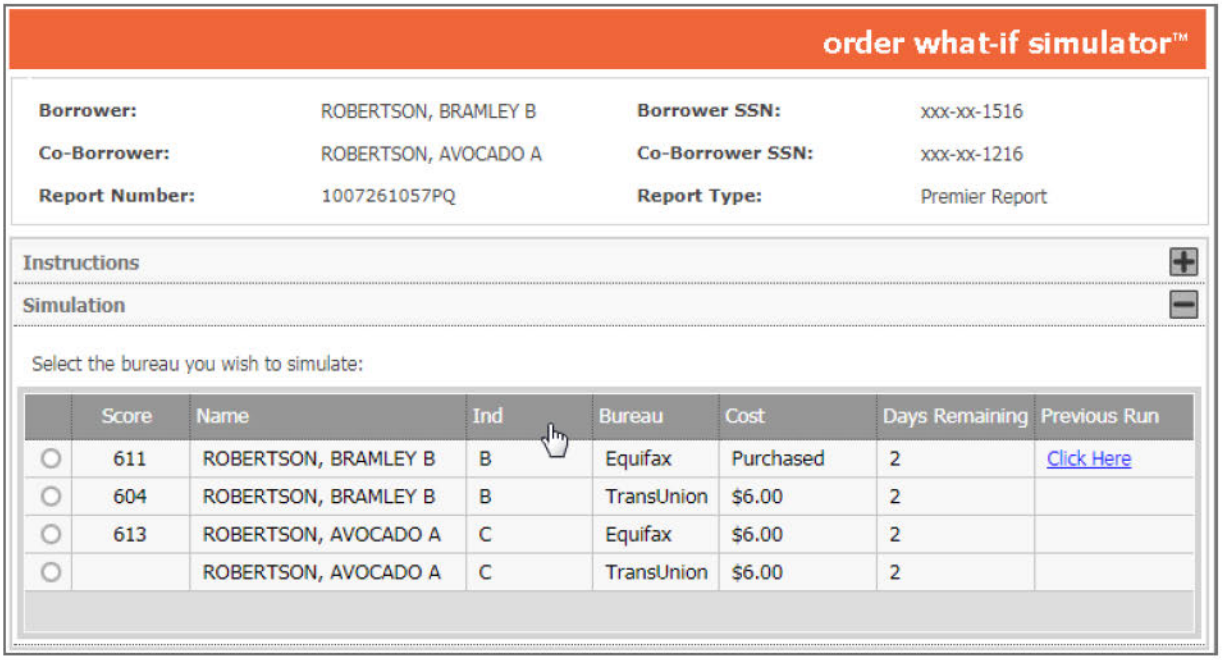
<u>Printed Instructions</u>

The Wayfinder printed reports are accessible via the **print button** located at the top right-hand corner of the screen. Select All details to view the full borrower and client instructions or select the second option for borrower only instructions.



CreditXpert What-If Simulator

When the user clicks on the What-If Simulator link they are directed to the What-If Simulator main menu. What-If Simulator provides the user the opportunity to explore effects on a borrower's FICO by simulating credit scenarios; paying off debt, removing a dispute comment or erasing a late payment from a borrower's credit profile.


order what-if simulator™

Borrower:	ROBERTSON, BRAMLEY B	**Borrower SSN:**	xxx-xx-1516
Co-Borrower:	ROBERTSON, AVOCADO A	**Co-Borrower SSN:**	xxx-xx-1216
Report Number:	1007261057PQ	**Report Type:**	Premier Report

Instructions

Simulation

Select the bureau you wish to simulate:

	Score	Name	Ind	Bureau	Cost	Days Remaining	Previous Run
○	611	ROBERTSON, BRAMLEY B	B	Equifax	Purchased	2	Click Here
○	604	ROBERTSON, BRAMLEY B	B	TransUnion	$6.00	2	
○	613	ROBERTSON, AVOCADO A	C	Equifax	$6.00	2	
○		ROBERTSON, AVOCADO A	C	TransUnion	$6.00	2	

CreditXpert's What-If Simulator does not change credit scores or the information in a credit report – it only simulates credit scenarios.

What-If Simulation

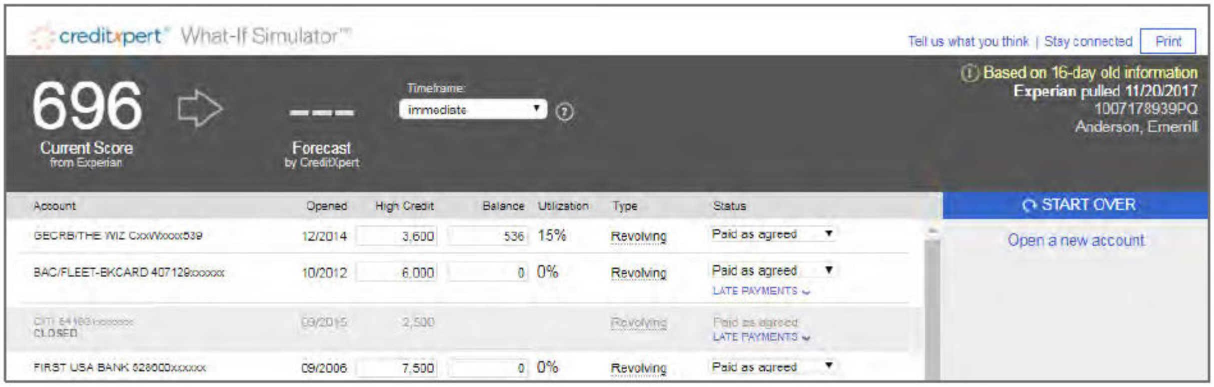
Select a bureau and click **Order** to begin using CreditXpert's What-If Simulator for that bureau:


Simulation

Select the bureau you wish to simulate:

	Name	Ind	Bureau	Cost	Charges To Date	Days Remaining
●	Anderson, Emerrill	B	Equifax	$6.00	-	14
○	Anderson, Emerrill	B	Experian	$6.00	-	14
○	Anderson, Emerrill	B	TransUnion	$6.00	-	14
○	Brown, Stacey	C	Equifax	$6.00	-	14
○	Brown, Stacey	C	Experian	$6.00	-	14
○	Brown, Stacey	C	TransUnion	$6.00	-	14

The consumer's credit report will now be displayed within the What-If Simulator's platform:



Prior to using What-If Simulator for the first time the user will need to click the box indicating they have read and understand the End User License Agreement:

"I have read and understood the CreditXpert End User License Agreement"

The user is ready to start a What-If Simulation after they have indicated:

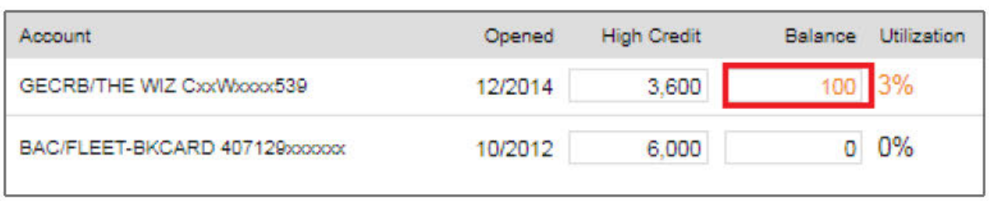
1. **Bureau / Borrower**

Click **Order**

If the user does not want to run the simulation click **Back to Report List.**

Alter an Accounts Balance

User should place their cursor over the **Balance** of the tradeline they wish to alter and enter a new dollar amount:

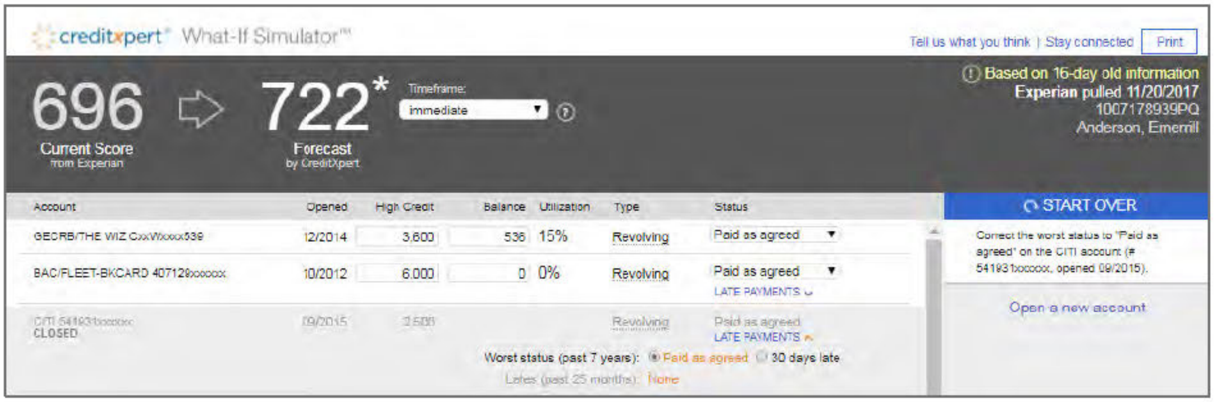


The immediate effect of altering an account's balance will be indicated in the **Forecast.**

User can erase any changes and begin another simulation by clicking **Start Over.**

Remove a Late Payment

User should place their cursor over the **LATE PAYMENTS** of the tradeline they wish to alter and select **Paid as agreed**:



The immediate effect of removing a late payment will be indicated in the **Forecast**.

User can erase any changes and begin another simulation by clicking **Start Over.**

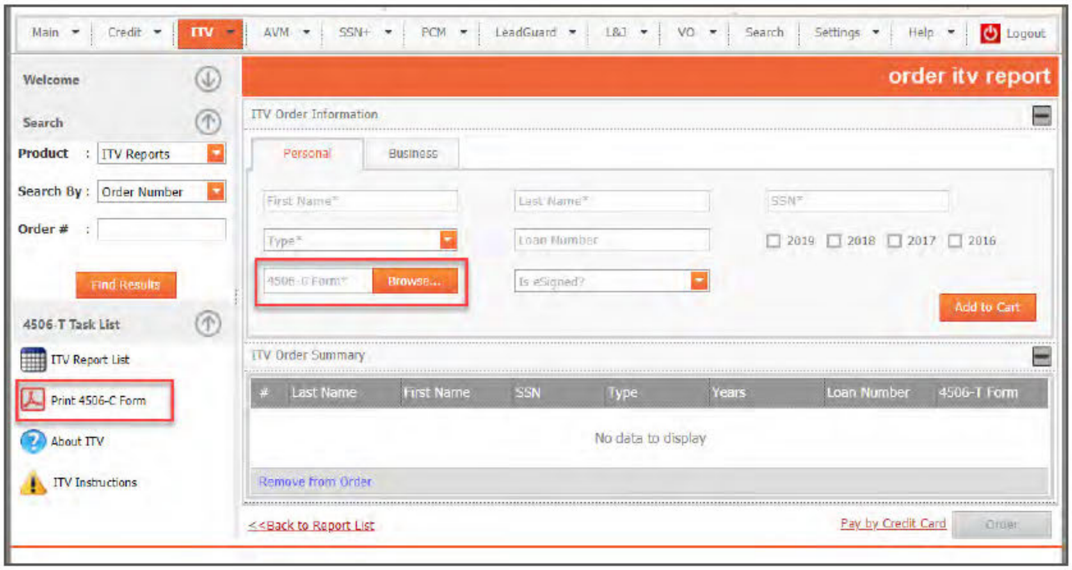
Additional Simulations

- Alter the High Credit Balance
- Close a tradeline
- Delete a tradeline
- Open a new account

Remove an authorized user account

Income Tax Verification (ITV/4506-C)

When you click on **Order ITV Report** located in the dropdown menu of the **ITV** tab you will see the Order ITV Report window:



The ITV Report List and Order ITV Report tabs allows users to order and track ITV Requests online, if you are not set up to order ITVs the tab will not be available to you. Please check with your administrator or contact Informative Research for more details on the product.

Note: Please refer to ITV account settings to enable confirmation emails when orders are accepted, rejected and completed.

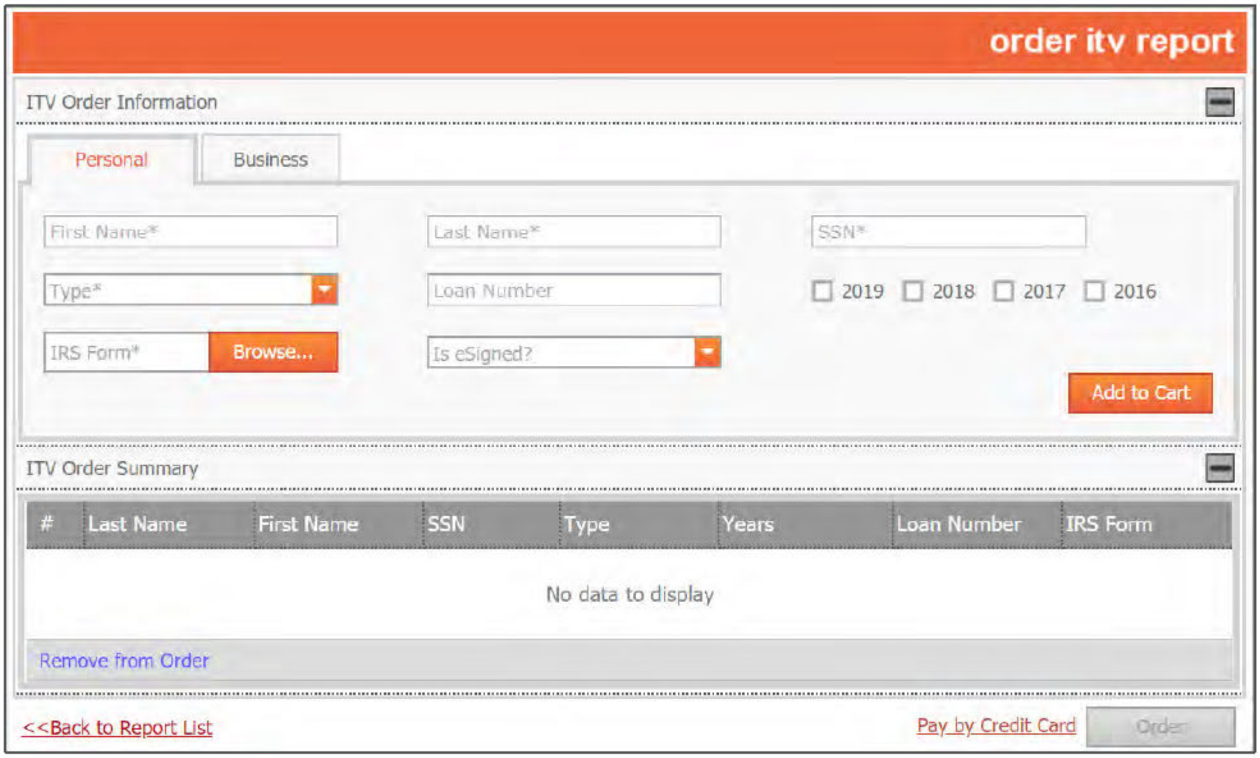
Each ITV requires a signed 4506-C form. Informative Research also accepts eSigned 4506-Cs.

- 4506-Cs are available by clicking on the **Print 4506-C Form,** but you may supply your own 4506-C form.
- After the form is filled out and signed you need to scan it (preferred format is PDF) and save it to a folder accessible from your computer. Each ITV requires its own signed form.

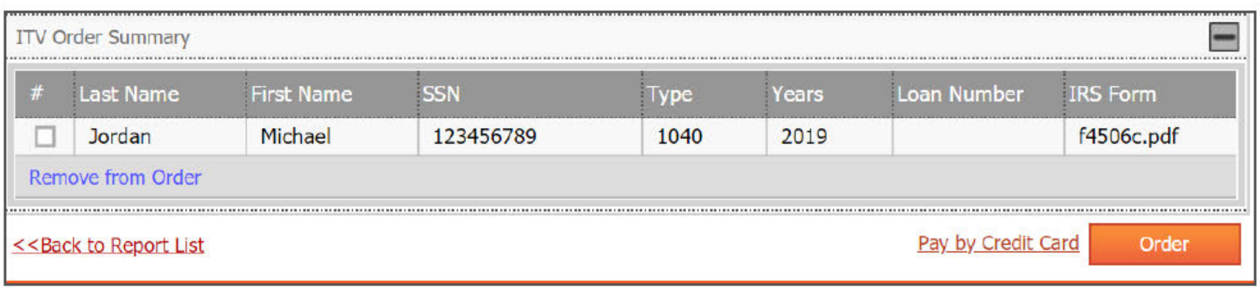
Order an ITV Report for Personal

Fill in all of the required fields:

1. **First Name** of the taxpayer
2. **Last Name** of the taxpayer
3. **SSN** of the taxpayer (it can be entered without dashes)
4. **Type** of verification you need (1040, 1040A, 1040B, 1098, 1099, Other & W2)
5. **Loan Number** is optional
6. **Years** for the verification (the IRS only provides transcripts for the last 4 years).
7. **4506-C Form** is uploaded (as a .pdf, .gif, .jpg, .png or .tif) by clicking **Browse**. The maximum allowable file size is 4 Mb.
8. **Is eSigned?** dropdown allows the user to indicate Yes/No if the 4506C was eSigned.



Use **Add to Cart** to place the order, but if any required* fields are missing the user will see an exclamation icon to the right of a required field. To remove an order from the request list, select one or more checkbox(es) to the left of the taxpayers last name and click **Remove from Order**.



ITV Order Information for Business

Steps to Order a Business ITV report are the same as above, but Business Name, Tax ID # & Types (1065 1120) are required.
Again, use **Add to Cart** to place the order, but if any required fields are missing the user will see an **exclamation icon** to the right of a required field.

When you are finished adding all of the ITVs to the list (if you are ordering more than one), click on **Order** to upload the request to our customer service team, and those orders will now be displayed in your **List of ITV Reports.**

ITV Report List

Once an order has been successfully submitted new orders will be **Pending**. Your List of ITV Reports allows you to track your orders that are in process or completed. WCS defaults to display reports that were ordered within the last 30 days from the current date. If you need to change the date range while searching for an order, click on the **Filter** button. User can also use the **Simple Search** feature to locate orders.

<u>List of ITV Reports Columns</u>

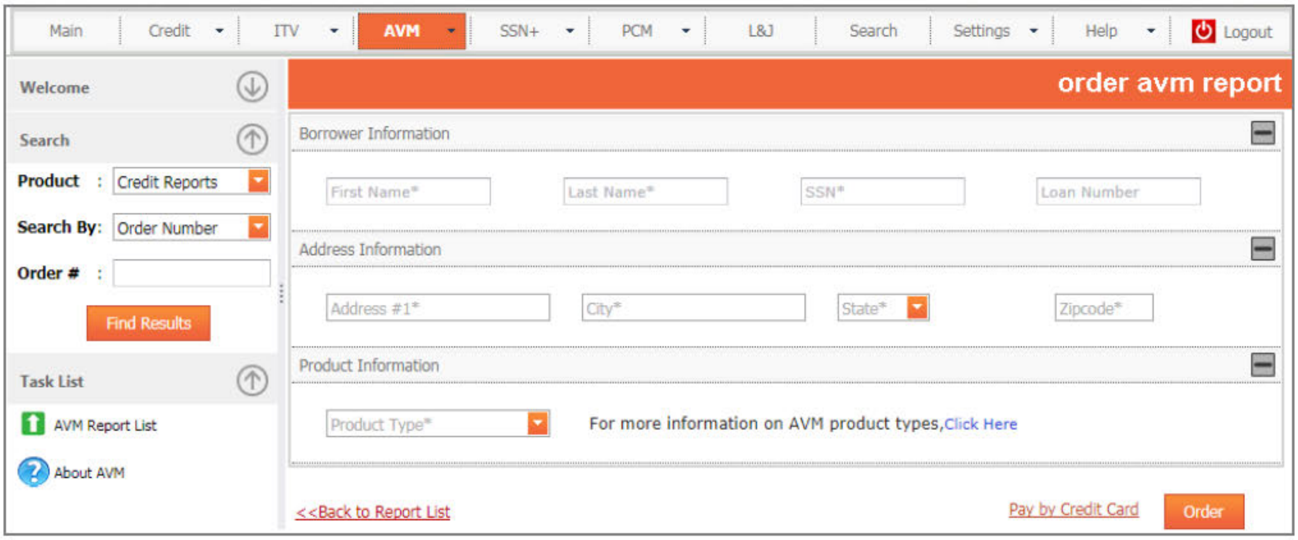
- **Order Number:** Number assigned to your request for processing in our system.
- **Name:** Tax payers name submitted for processing.
- **Request Type:** Transcript type (1040, 1040A, 1040B, 1065, 1098, 1099, 1120, 1120S, Other & W2)
- **Year(s):** Years included in the request.
- **Loan Number:** If a Loan Number was supplied it will be displayed in this column.
- **Status:** Displays the current status of the ITV Report.
    - Pending: uploaded but processing hasn't started. This is the only status an order is still cancelable in.
    - Approved: by Informative Research and ready for the IRS.
    - Submitted: order has been sent to the IRS.
    - Failed: IR rejected the order. If your request has failed, this will be a link and by clicking the link a window will open explaining why.
    - Pending Client: something's missing from the order or it's incorrect or not legible.
    - Information: customer service's waiting for input from the user before completing the order.
    - IRS Rejected: IRS has rejected the order
    - Completed: order has been completed and billed. Once an order has been completed, select the radio button to the left of the order number and then click the View Billing link in the Report.

ITV Report Tasks

- **ITV Report List:** window displays a list of your ITV orders
- **Print 4506-C Form:** retrieve the most recent IRS 4506-T Form
- **About ITV:** this will load a new window with information about Income Tax Verifications
- **ITV Instructions**: This will load a new window with the WCS Verification Guide

Automated Valuation Model (AVM)

When you click on **Order AVM Report** located in the dropdown menu of the AVM tab you will see the Order AVM Report window.



AVM Report List and **Order AVM Report** allows users to order and track AVM requests online, if you are not set up to order AVM's the tab will not be available to you. Please check with your administrator or contact Informative Research for more details with the product.

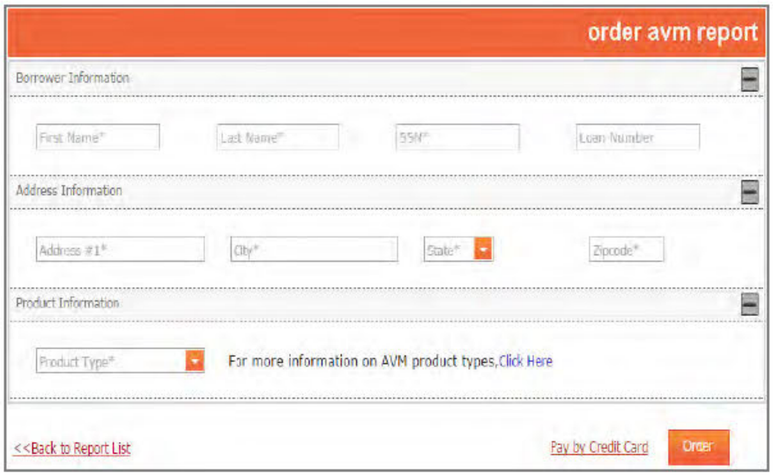
<u>Task List</u>

- **AVM Report List:** window displays a list of your AVM orders
- **About AVM:** information about Automated Valuation Models

Steps to Order an AVM

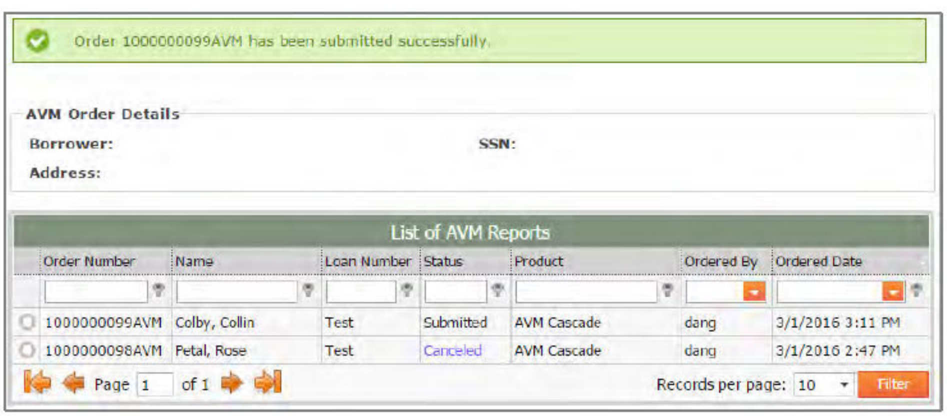
Fill in the appropriate fields:

- **First Name** on the order
- **Last Name** on the order
- **SSN** on the order (can be entered with or without dashes)
- **Loan Number** is optional
- **Address Information** for the subject property



Product Type will default to a report type if only one is available, but if other models are available for your role, you can select a different model by using the dropdown menu.

When you are finished entering the required information for an AVM, click on **Order** to submit the request. The user will be directed to the **List of AVM Reports** and the status column will read **Submitted** while the report is processing. Click on the **AVM Report List** to refresh the list until the report has finished. Upon completion, the status will either be **Completed** or **Canceled** (request resulted in a **No-Hit** or failed for another reason).



AVM Report List

Once an order has been successfully submitted the **List of AVM Reports** allows you to track your orders that are in process or completed. System defaults to display reports that were ordered within the last 30 days from the current date.

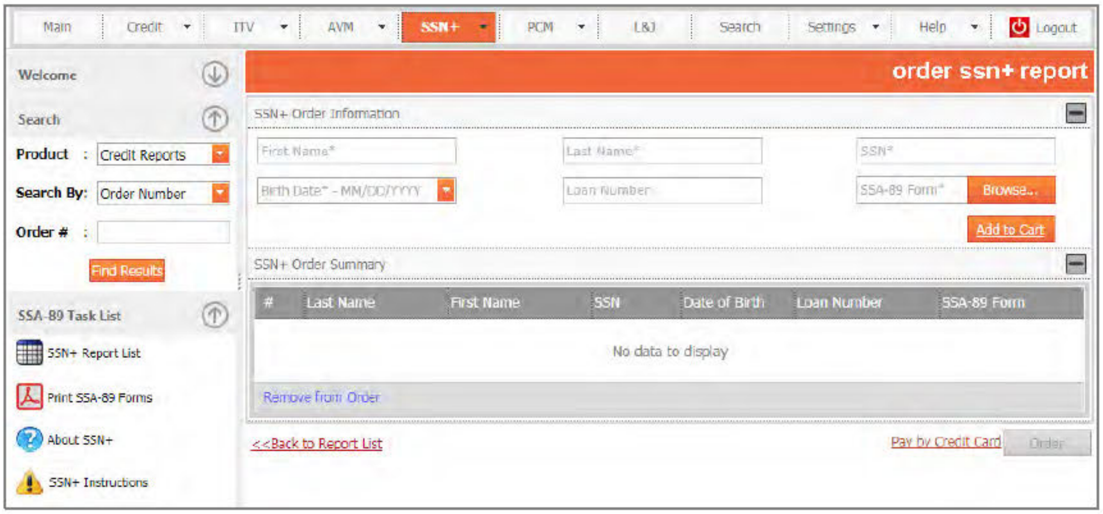
If you need to change the date range while searching for an order, click on the **Filter** button. User can also use the **Simple Search** feature to locate orders.

<u>List of AMV Reports Columns</u>

- **Order Number:** Number assigned to your request for processing in our system.
- **Name:** Borrower's name from your request.
- **Status:** Displays the current status of the AVM report.
    - **Completed:** order has been completed and billed. Once an order has been completed, select the radio button to the left of the order number and then click the View Billing link in the report.
    - **Canceled:** the order was canceled or the AVM failed and resulted in a **No-Hit**.
- **Product:** AVM product used for the request.
- **Ordered By:** User ID of the person who placed the order.
- **Ordered Date:** Date and time of the request.

Social Security Verification (SSN+/SSA-89)

When you click on **Order SSN+ Report** located in the dropdown menu of the **SSN+** tab you will see the Order SSN+ Report window.



SSN+ Report List and **Order SSN+ Report** allows users to order and track SSN+ requests online, if you are not set up to order SSN+, the tab will not be available to you. Please check with your administrator or contact Informative Research for more details on the product.

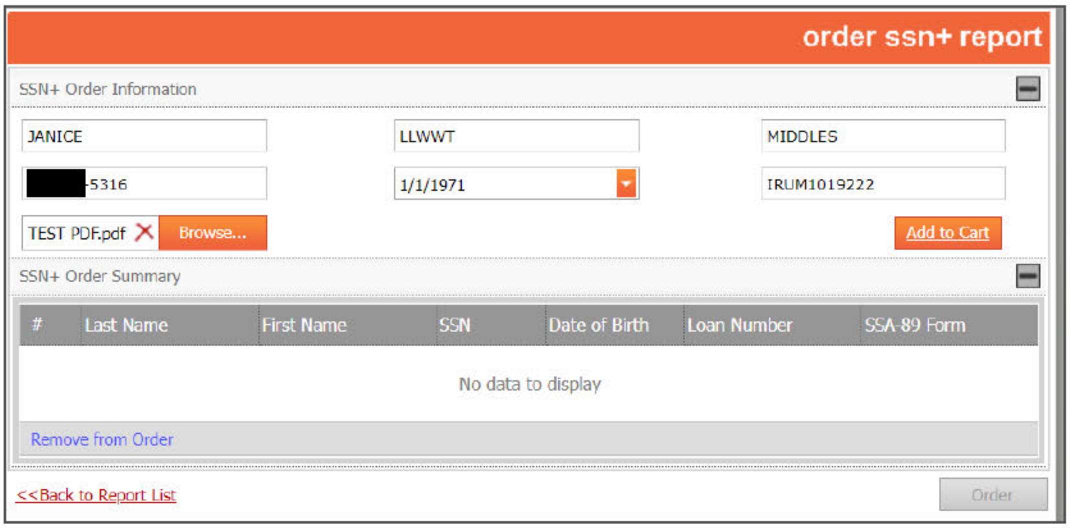
Each SSN+ request requires a signed SSA-89 form.

- SSA-89 are available by clicking on **Print SSA-89 Forms,** but you may supply your own SSA-89 Form.
- After the form is filled out and signed you need to scan it (preferred format is PDF) and save it to folder accessible from your computer. Each request requires its own signed form.

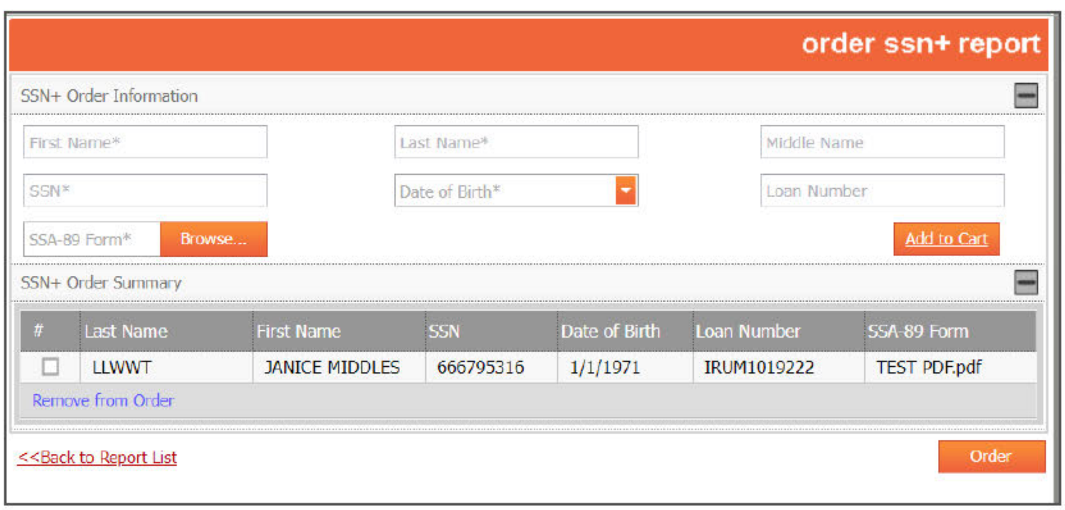
Steps to Order an SSN+

Fill in the appropriate fields:

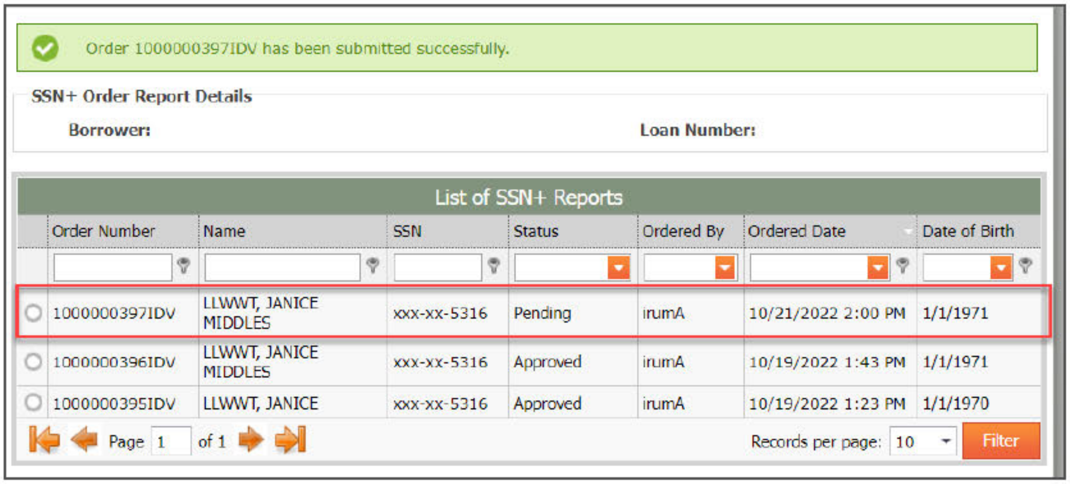
- **First Name** on the order
- **Last Name** on the order.
- **Middle Name** on the order (optional). Maximum 7 characters.
- **SSN** on the order (can be entered with or without dashes)
- **Birthdate** for the person on the order
- **Loan Number** is optional
- **SSA-89 Form** is uploaded (as a .pdf, .gif, .jpg, .png or .tif) by hitting **Browse**. If an invalid format is used you will see a 4506T.jpg



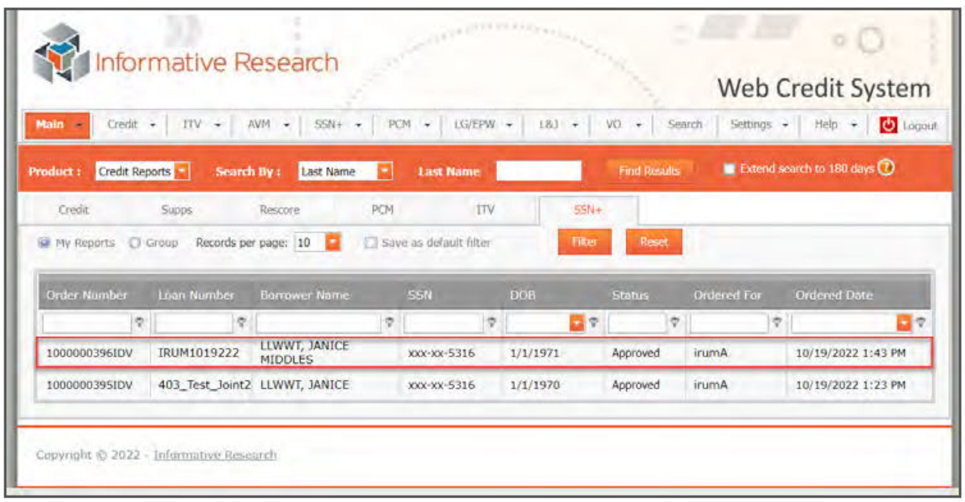
Use **Add to Cart** to place the order, but if any required fields are missing the user will see an **exclamation icon** to the right of a required field. To remove an order from the request list, select one or more checkbox(es) to the left of the consumer's last name and click **Remove from Order**.



When you are finished adding all of the SSA-89s to the list (if you are ordering more than one), click on **Order** to upload the request to our customer service team and those orders will now be displayed in your List of SSN+ Reports.



User may also find their order in Quickview > SSN+ tab.



SSN+ Report List

Once an order has been successfully submitted new orders will be **Pending**. Your List of SSN+ Reports allows you to track your orders that are in process or completed.

WCS defaults to display reports that were ordered within the last 30 days from the current date.
If you need to change the date range while searching for an order, click on the **filter** button. User can also use the **Simple Search** feature to locate orders.

List of SSN+ Reports Columns

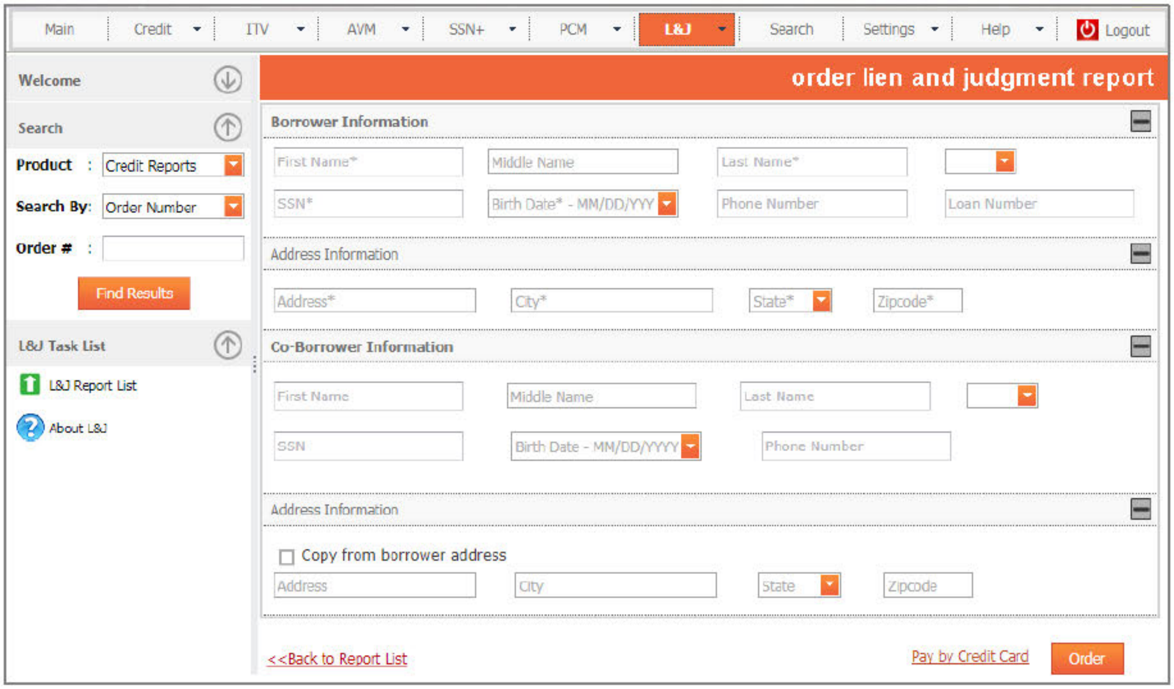
- **Order Number:** Number assigned to your request for processing in our system.
- **Name:** Borrower's name submitted for processing.
- **SSN:** Borrower's Social Security Number submitted for processing.
- **Status:** displays the current status of the SSN+ Report.
- **Pending:** uploaded but processing hasn't started. This is the only status an order is still cancelable in.
- **Approved:** by Informative Research and ready for the SSA.
- **Submitted:** order has been sent to the SSA.
- **Failed:** IR rejected the order. If your request has failed, this will be a link and by clicking the link a window explaining why it.
- **SSA Rejected:** SSA rejected the order.
- **Completed:** order has been completed and billed. Once an order has been completed, select the radio button to the left of the order number and then click the View Billing link in the Report.
- **Canceled:** the user has canceled the order (only pending orders can be canceled).
- **Ordered By:** user ID of the person who placed the order.
- **Ordered Date:** date and time of the request.
- **Last Updated:** date and time the order moved to its present status.

SSN+ Report Tasks

- **SSN+ Report List:** window displays a list of your completed SSN+ Orders.
- **Print SSA-89 Forms:** Retrieve the most recent SSA-89 Form.
- **About SSN+:** This will load a new window with some information about SSN verifications

Lien & Judgment Report

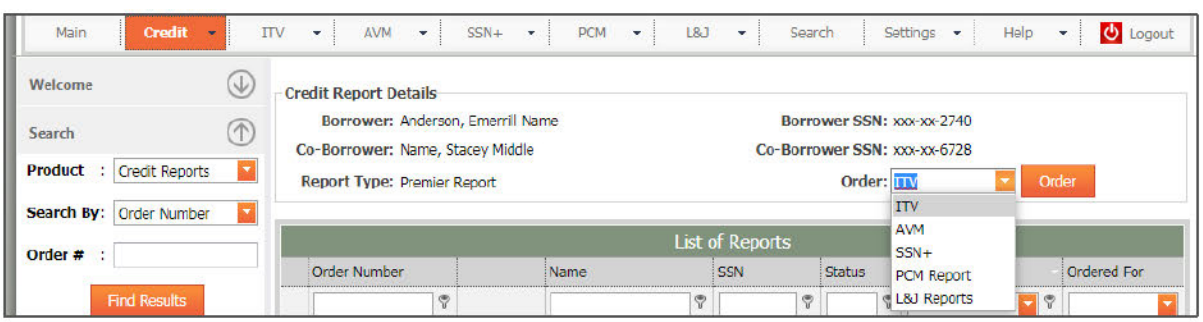
When you click on **L & J Report List** located in the dropdown menu of the **L & J** tab, you will see the Order lien and judgment report window.



L & J Report List and **Order L & J Report** allows users to order a Lien & Judgment Report online. If you are not set up to order L & J Reports the tab will not be available to you. Please check with your administrator or contact Informative Research for more details on the product.

L & J Reports are FCRA-compliant, assist in identify unreported public records associated with the borrower, and are a quick way to confirm if a property is free and clear of any encumbrances.

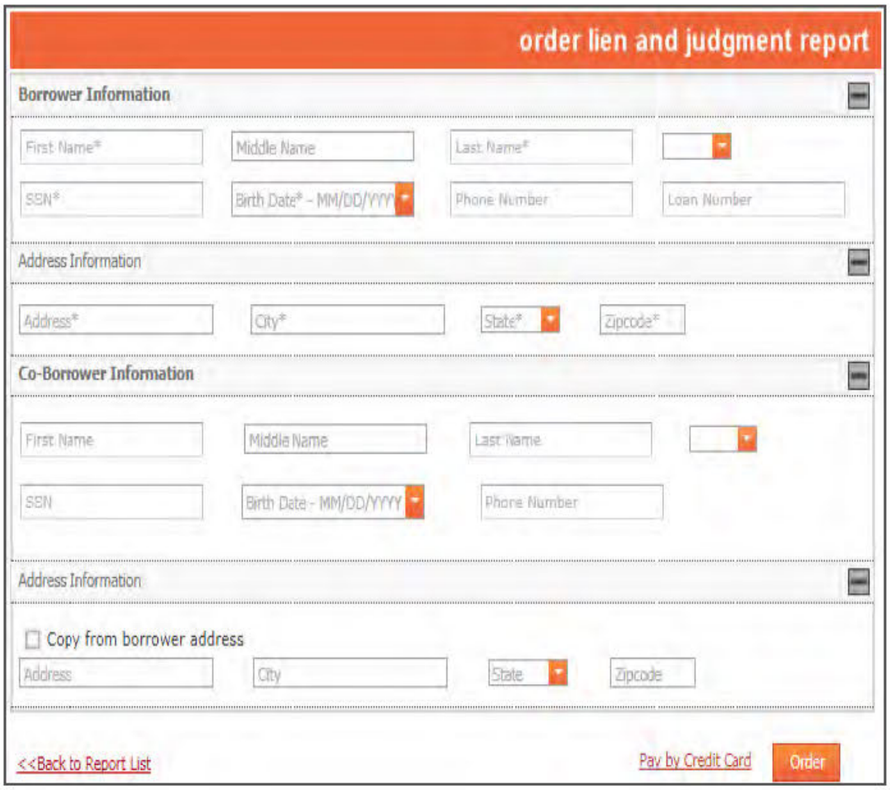
If you've ordered a credit report from IR for the borrower(s), you can import most of the required data from that previously run credit report by clicking **L & J Reports** from the quick order menu.



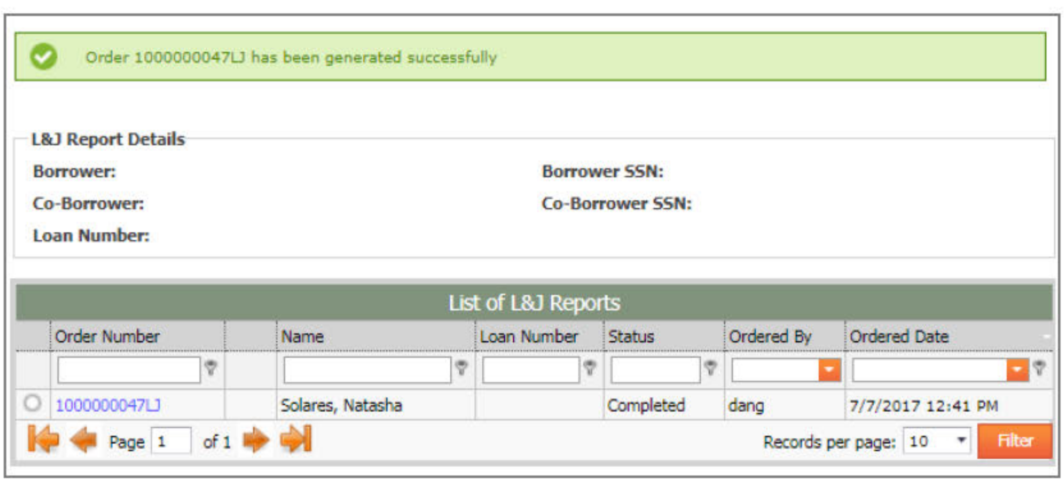
Steps to Order a L & J Report

Click **Order L & J Report** to load the Order L & J Report window. To order an L & J Report enter the following required fields:

- First Name and Last Name
- Social Security Number
- Date of Birth
- Address



If a required field(s) has not been filled out the system will display an **exclamation** icon to the right of the required field. When you are finished adding all of the required fields, click on **Order** and the user will be directed to here:



L & J Report List

Once an order has been successfully fulfilled, it will be **Completed** within your List of L & J Reports. The List of L & J Reports allows you to track your orders that are in process or completed. Click on **Order L & J Reports** to view all your orders.

List of L&J Reports

Order Number		Name	Loan Number	Status	Ordered By	Ordered Date
1000000764LJ		LUDE, DORICE		Completed	KrishaS	7/7/2017 2:01 PM
1000000763LJ		75787878787, 545645645456`		Completed	KrishaS	7/7/2017 10:30 AM
1000000762LJ		Robertson, Bramley		Completed	KrishaS	7/7/2017 10:29 AM
1000000743LJ		RECTOR, FAAFIA	Loan123	Completed	KrishaS	7/5/2017 6:09 PM
1000000742LJ		RECTOR, FAAFIA	Loan123	Completed	KrishaS	7/5/2017 5:04 PM
1000000741LJ		RECTOR, FAAFIA	Loan123	Completed	KrishaS	7/5/2017 4:51 PM
1000000740LJ		RECTOR, FAAFIA	Loan123	Completed	KrishaS	7/5/2017 4:45 PM
1000000739LJ		RECTOR, FAAFIA	Loan123	Completed	KrishaS	7/5/2017 4:42 PM
1000000738LJ		RECTOR, FAAFIA	Loan123	Completed	KrishaS	7/5/2017 4:40 PM
1000000735LJ		HARRIS, DEEARNEST	Loan123	Completed	KrishaS	6/30/2017 2:10 PM

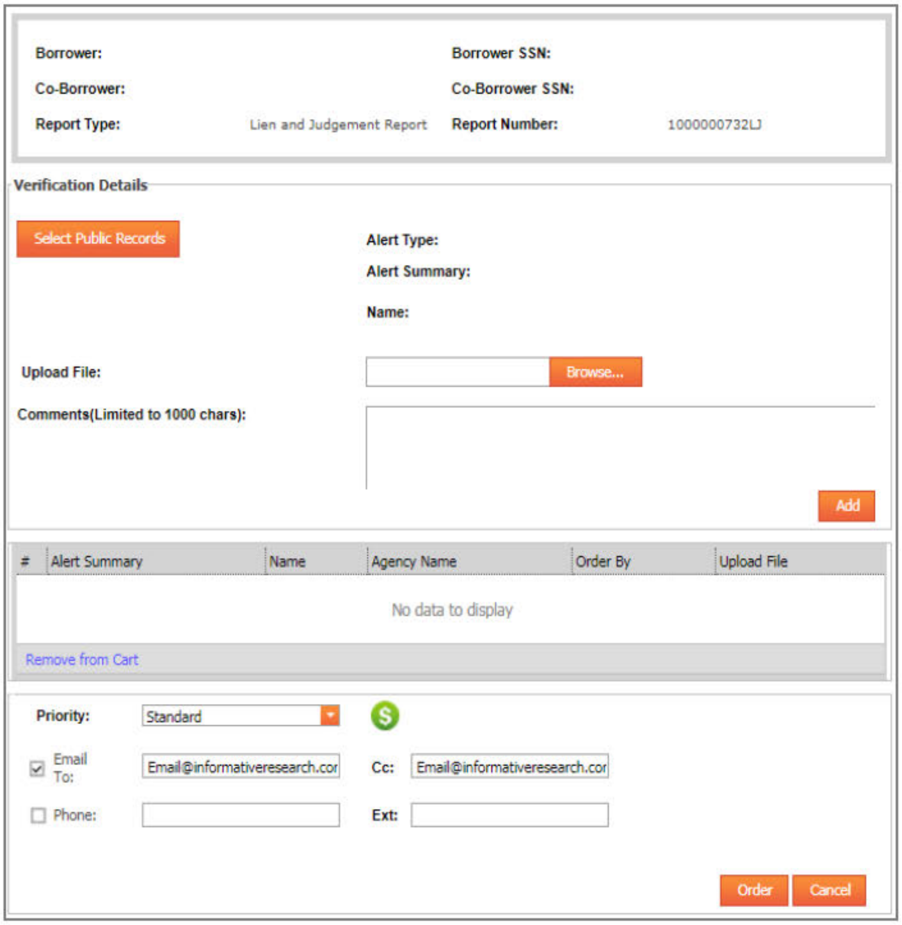
Page 1 of 8 Records per page: 10 Filter

L & J Statuses

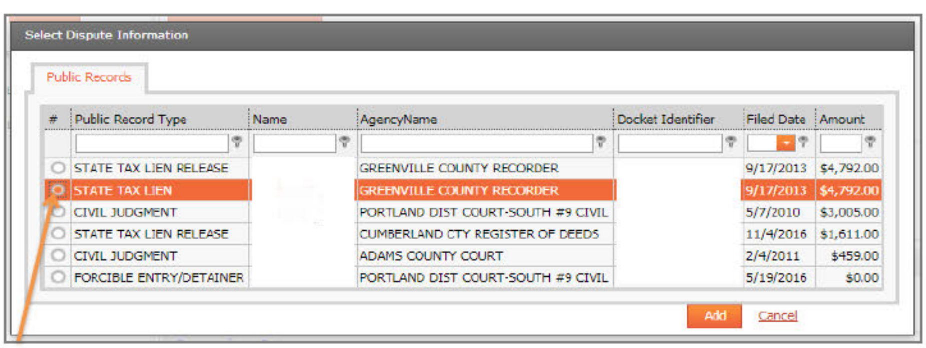
- **Pending:** submission to data provider
- **Submitted:** submitted and awaiting data provider approval
- **Error:** order has an error
- **Completed:** order is complete

L & J Order Verification

Order Verification is used to verify/supplement a lien, judgment, or eviction reported on the L & J report. First, select an order number and then click the **Order Verification** icon located in the Report Tasks list. A **Verification Details** window will appear, and the user can click on the **Select Public Record.**

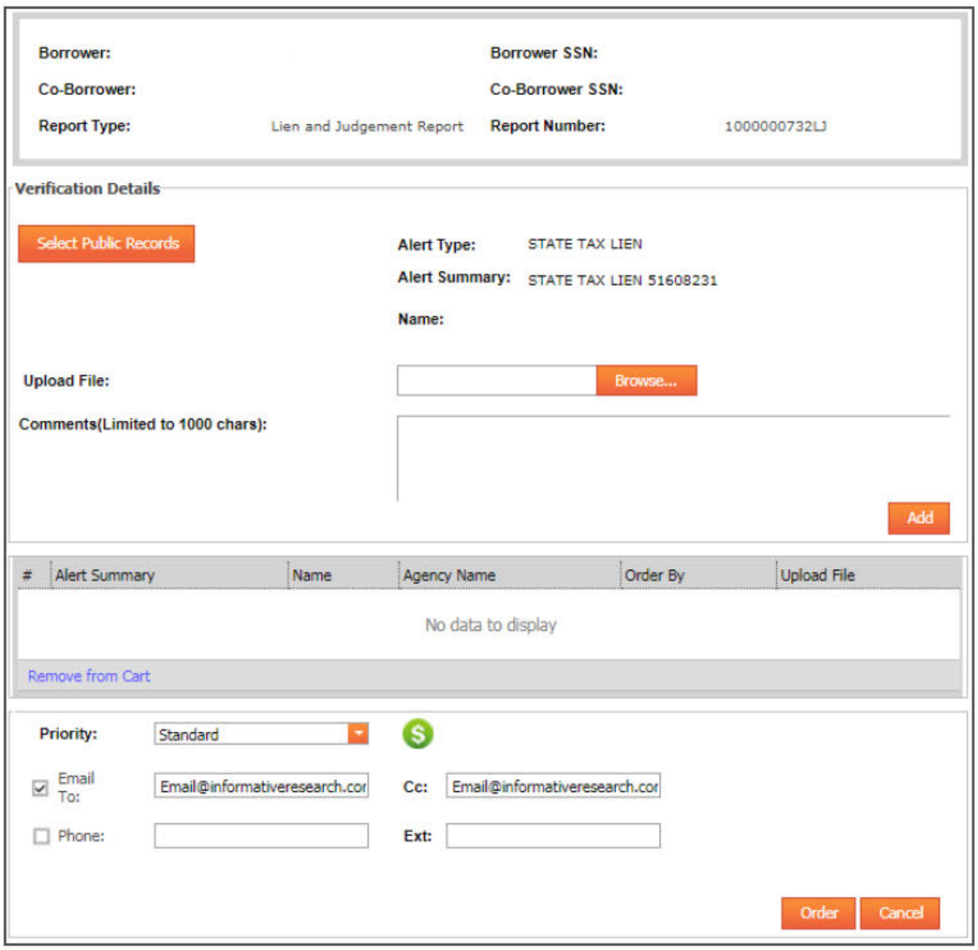


Select Dispute Information: User can select a public record they need verified by clicking the button for the item they would like to verify and click **Add.**



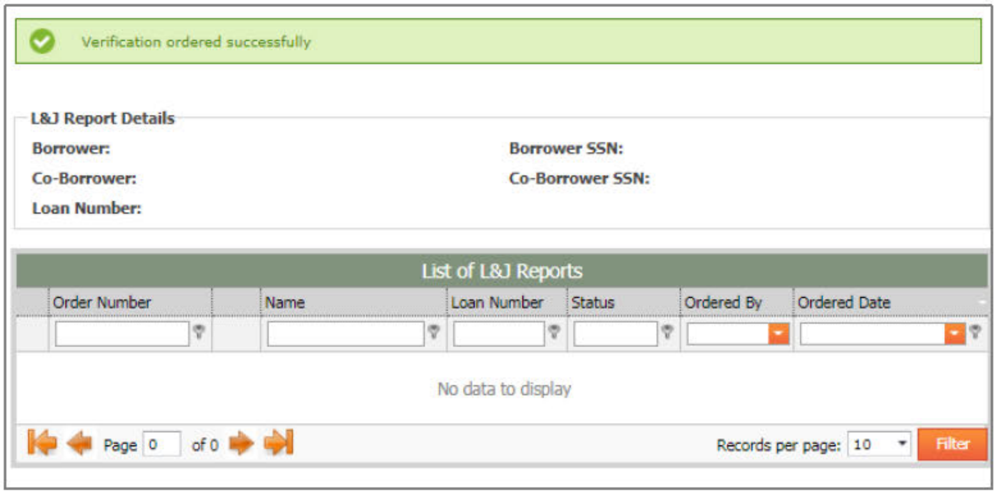
After you click **Add** you will be taken back to the **Order Verification** page. The top section with the borrower's name, SSN, and report number will already be filled in. Then, just add in the following details:

1. Click **Browse** to upload supporting documentation
    a. When uploading supporting documentation to assist with the verification processing, please upload the document in one of the following formats: PDF, JPG, JPEG, GIF, PNG, or TIF. The maximum file size is 4MB.
2. Provide **comments** to assist in processing the order
    a. Provide details on what you are trying to achieve with this verification. This allows our team to get more accurate results for the verification.
3. Choose the **Priority** of your order – we have standard or 1 hour and 4 hour rush processing (rush may incur additional charges)
4. Click **Add** to place the order in your cart



If multiple verifications are being ordered complete the steps above for each additional public record to be verified.

If you decide not to request a verification listed in the **Verification Order** screen just click the checkbox to the left of the public record and click on the **Remove from Cart.** The window will refresh and you will see the verifications window again with the item removed. After all verifications are added, click **Order**.



<u>L & J Report Tasks</u>

Order L & J Report: Create a new L & J report order.

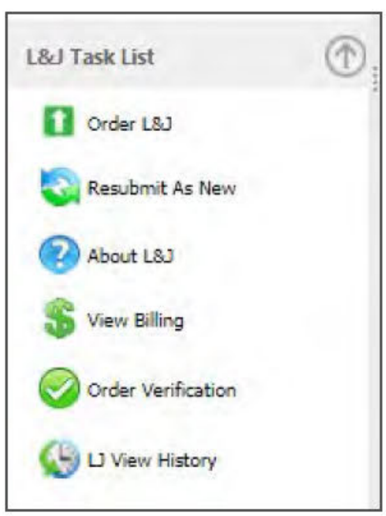
Resubmit As New: If you need to request a file, the borrowers name, date of birth, social security number (not editable), and address will be populated by the system.

About L & J: This will load a new window with details about L & J reports.

View Billing: only available for completed orders.

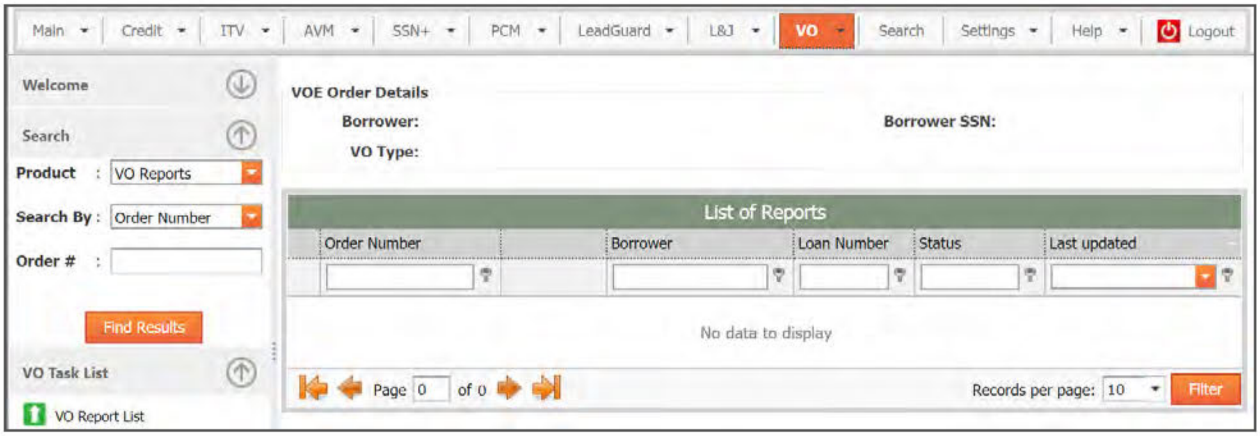
Order Verification: user can verify public records.

L & J View History: view the history for the selected L & J report.



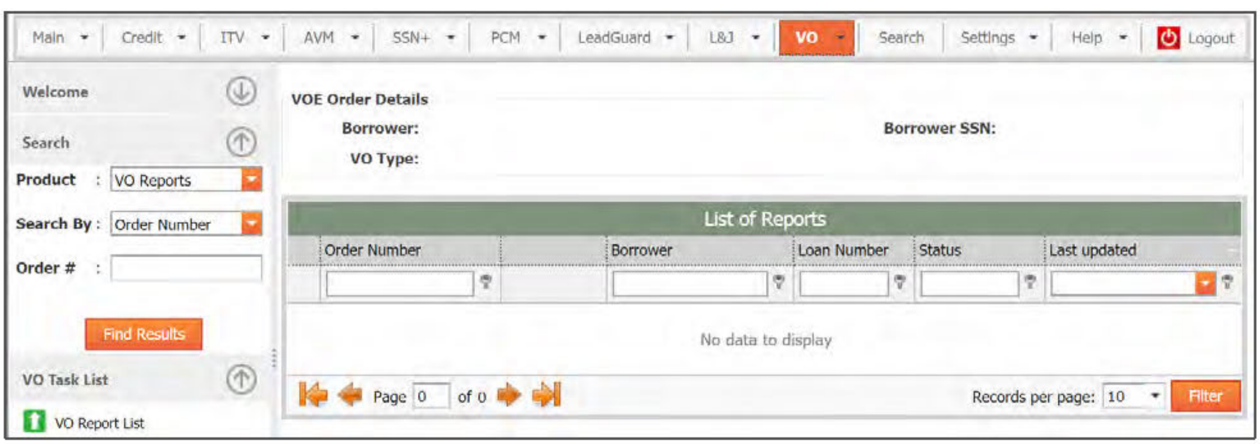
Verification Solutions

When you click on **VO Report List** located in the dropdown menu of the **VO** tab, you will see the **List of Reports** for your existing VO orders.



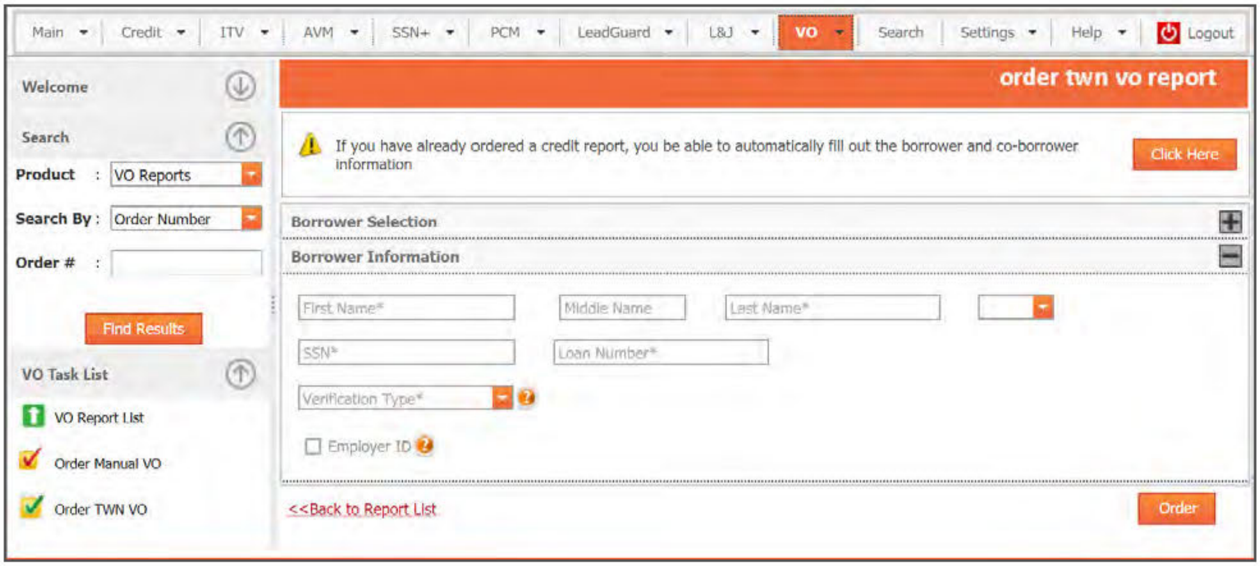
TWN Order VO Report allows users to order a Standard VOE (Verification of Employment) or a Standard VOI (Verification of Income). If you are not set up to order TWN VO Reports, the tab will not be available to you. Please check with your administrator or contact Informative Research for more details on the product.

Manual Order VO Report allows users to order a Standard VOE (Verification of Employment) or a Standard VOI (Verification of Income). If you are not set up to order a Manual VO Reports, the tab will not be available to you. Please check with your administrator or contact Informative Research for more details on the product.



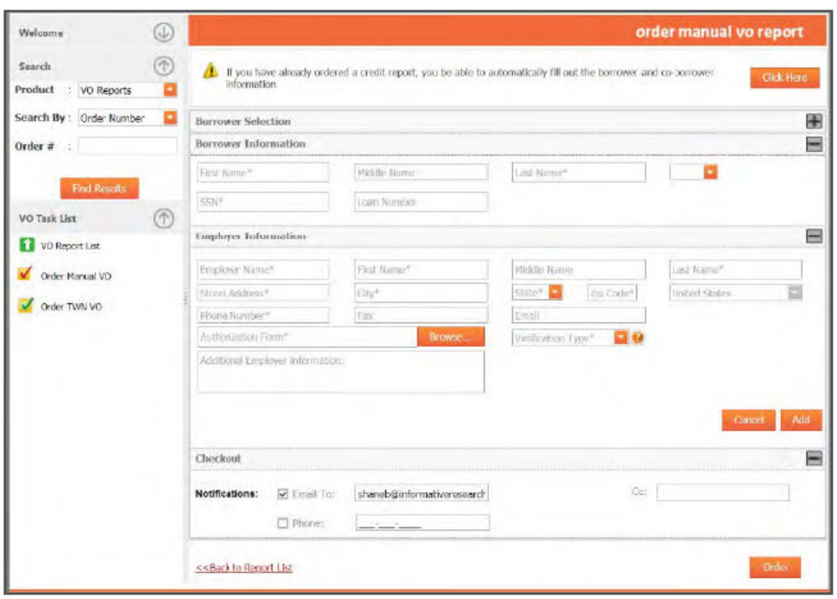
How to order a TWN VO Report

TWN Order VO Report will allow you to place a new order, using The Work Number's verification solutions, for Verification of Income and/or Verification of Employment.



How to order a Manual VO Report

Manual Order VO Report will allow you to place a new order for Verification of Income and/or Verification of Employment.



On the **Order Manual VO Report** screen, include the following Consumer information:

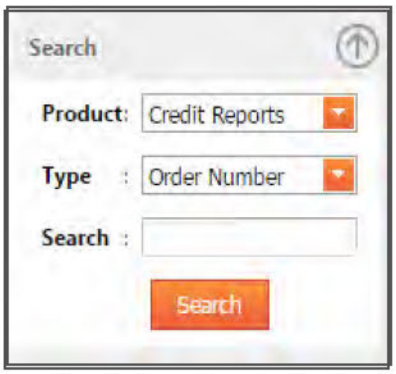
- First Name
- Middle Name
- Last Name
- Suffix
- SSN
- Loan Number
- Employer Information
    - Employer Name
    - First Name
    - Middle Name
    - Last Name
    - Street Address
    - City
    - State
    - Zip Code
    - Country
    - Phone Number
    - Fax
    - Email
    - Authorization Form
    - Verification Type
    - Additional Employer Information
- Notifications of Order Confirmation

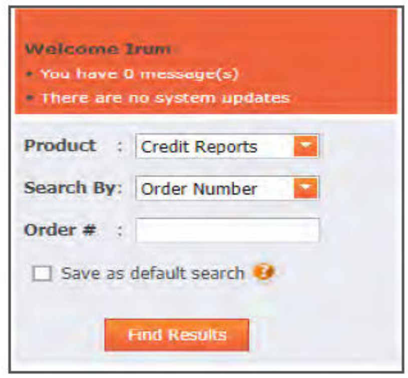
Once the information has been filled out, select **Order**. The Verification Report order will then be placed, which will also prompt an order confirmation page. To access the status of the Verification Report, please utilize the **VO Report List**.

Searching in WCS

Simple Search

The Simple Search feature is displayed on the left-hand side of all pages or if you click on **Main** in the navigational menu.





To use Simple Search, select a **Product** (type), **Type** (search feature) and enter an order number, applicant's last name or SSN in the **Search** text field and click **"Search."** If a match is found, the report will be displayed in the Report List window for the report type chosen.

You may also select "Save as Default Search" to save your selections for future reference.

Using Simple Search, you can search by **Product**, including:

- Credit Reports
- ITV Reports
- AVM Reports
- SSN+ Reports
- PCM Reports
- LeadGuard Reports
- L&J Reports

You may also search by **Type**, including:

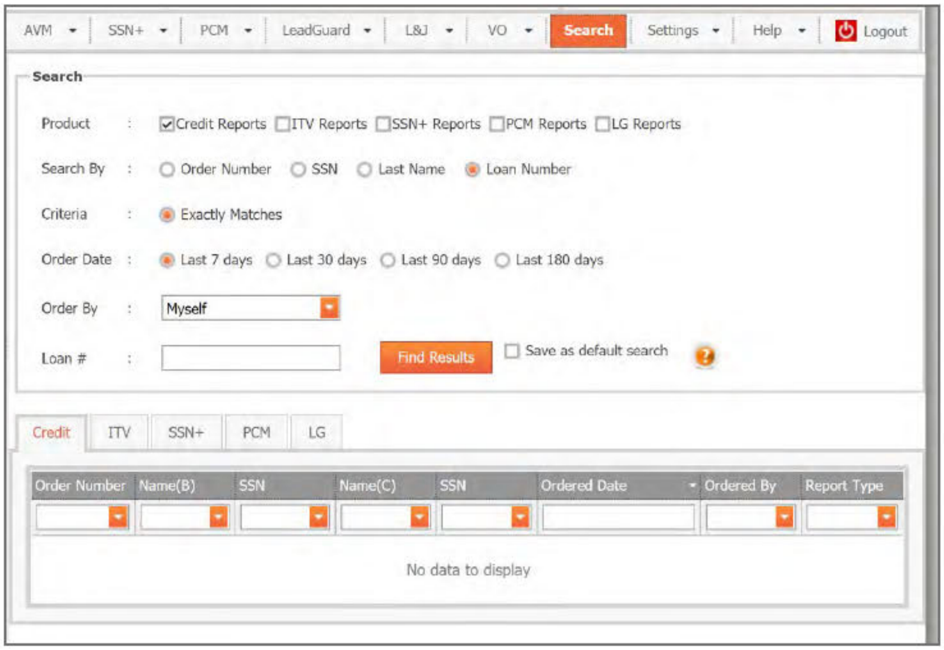
- Order Number
- SSN
- Last Name
- Loan Number

The **Simple Search** feature is limited to reports ordered in the last 90 days for reports older than 90 days use the **Advanced Search** feature below.

Advanced Search

To access reports older than 90 days, use the **Advanced Search** by clicking on the **Search** tab located on the WCS menu bar.

Advance Search can be used to find reports ordered within a 7, 30, 90 or 180 days. It can also be used by a supervisor or administrator to find reports ordered by a specific user or all users within a selected period. All searches initiated here will be displayed in this **Search** window:



Product: Select the products you would like to include in the search, including Credit Reports, ITV Reports, SSN+ Reports, PCM Reports, and LeadGuard Reports.

Type: Click whether to search by order number, SSN, last name, or loan number. If you select more than one product the search by order number will not be available.

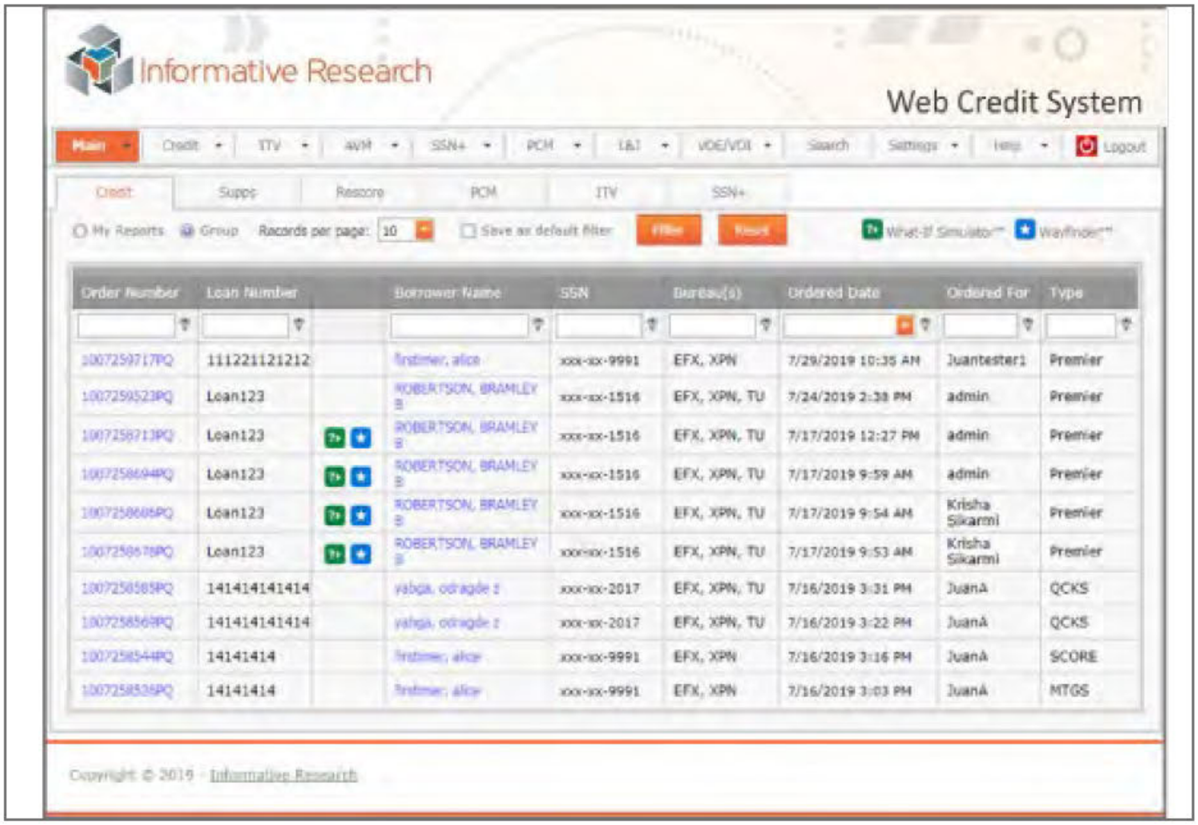
Criteria: System default to **Exactly Matches**. If the search type selected is SSN, you will be able to select **Last 4 digit**. If last name is selected the option **Starts with** will be available.

Order Date: Select the date range for the search.

Ordered By: Search for completed reports by a specific user. The system defaults to **Myself,** but users with access to view all reports can search for reports for specific users by entering their user ID or do a search for reports ordered by any users by selecting <blank> in the **Order By**.

QuickView

The following instructions will guide users on how to use QuickView for Credit Reports, Supplement, Rescore, PCM, ITV and SSN+ orders. After initial login to WCS, users with access will now see the QuickView screen which defaults to our QuickView Credit section. Please see your user administrator for questions regarding access to QuickView.



Credit Report Tab

- On the QuickView Credit tab, a list of credit report orders are displayed in descending order of the credit report order date.
- Order numbers will be shown as hyperlinks; select the hyperlink to be redirected to the credit report PDF.
  - Hyperlinks within the PDF can be used to quickly navigate to the supplement order screen for the credit report you are viewing.
  - Additional hyperlinks have been provided under borrower names which redirect users to the View History Credit section for the selected order.
  - Orders will only show for up to 90 days of the credit report ordered date.

Credit Report Tab: CreditXpert Icons

Order Number	Loan Number		Borrower Name	SSN	Bureau(s)	Ordered Date	Ordered For	Type
1007259717PQ	111221121212		firstimer, alice	xxx-xx-9991	EFX, XPN	7/29/2019 10:35 AM	Juantester1	Premier
1007259523PQ	Loan123		ROBERTSON, BRAMLEY B	xxx-xx-1516	EFX, XPN, TU	7/24/2019 2:38 PM	admin	Premier
1007258713PQ	Loan123		ROBERTSON, BRAMLEY B	xxx-xx-1516	EFX, XPN, TU	7/17/2019 12:27 PM	admin	Premier
1007258694PQ	Loan123		ROBERTSON, BRAMLEY B	xxx-xx-1516	EFX, XPN, TU	7/17/2019 9:59 AM	admin	Premier

- Both Wayfinder and What-If icons will be shown for users who have previously ordered these products on the corresponding credit orders.
  - Selecting either icon will redirect users to the order screen for either Wayfinder or What-If (Blue Icon = Wayfinder, Green Icon = What-If Simulator)
  - If no icon is displayed for Wayfinder or What-If Simulator, then the product has not been ordered previously.

Supplement Tab

Main | Credit | ITV | AVM | SSN+ | PCM | L&J | VOE/VOI | Search | Settings | Help | Logout

Credit | Supps | Rescore | PCM | ITV | SSN+

My Reports | Group | Records per page: 10 | Save as default filter | Filter | Reset | Rush | Standard

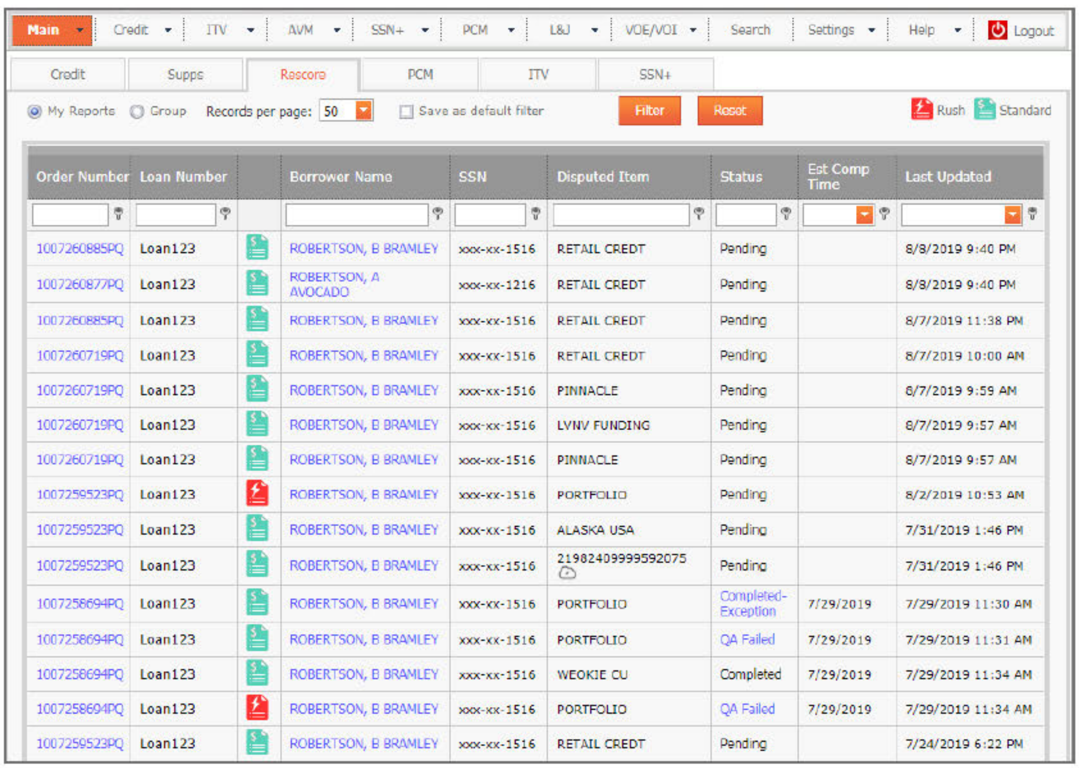
Order Number	Loan Number		Borrower Name	SSN	Tradeline	Status	Requested Date	Requested By
1007259523PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	TU1ALERT004	Done	7/29/2019 2:32 PM	admin
1007259523PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	ALC MOTOR SERVICES	Assigned	7/29/2019 2:30 PM	admin
1007259523PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	Foreclosure	Done	7/29/2019 2:29 PM	admin
1007259523PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	JKAQBTPMD,AGHPMA,	Done	7/29/2019 2:26 PM	admin
1007259523PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	2320 MILL CREEK RD	Done	7/29/2019 2:21 PM	admin
1007259523PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	EquifaxFACTABeacon5	Done	7/29/2019 2:02 PM	admin
1007255691PQ	31313546		Garnel, Dannie	xxx-xx-0317	BK OF AMER	Done	6/24/2019 3:49 PM	admin
1007255691PQ	31313546		Garnel, Dannie	xxx-xx-0317	CURACAO	Cancelled-Partially Completed	6/24/2019 3:49 PM	admin
1007255691PQ	31313546		Garnel, Dannie	xxx-xx-0317	RAFE FEDERAL CR UNION	Cancelled	6/24/2019 3:49 PM	admin
1007255691PQ	31313546		Garnel, Dannie	xxx-xx-0317	CHASE CARD	Done	6/24/2019 3:49 PM	admin

- The Supplement QuickView section will show orders and their statuses as they change from: Requested, Assigned, Done, Unable to Verify, Cancelled-Partially Completed or Cancelled. (For additional information on supplement statuses, please refer to our WCS user guide located in WCS under **Help**)
- Orders listed are in descending order based on order date.
  - Orders will only show up to 90 days of the credit report ordered date.
- Order number hyperlinks are available for all orders and when selected will open a popup

displaying the borrower credit report.

- Borrower name hyperlinks are available to redirect users to the Credit Report View History page.
- Priority level provided to help identify the priority level of the previously submitted supplement orders being shown.
    - The red paper identifies rush priority orders and the green paper identifies standard priority orders.
    - 1-4 hour rush is identified by hovering your cursor over the icon and a popup text box will display.
- Once orders are in a completed/done status, a hyperlink will be available via the tradeline name.
    - This hyperlink redirects users to a popup window for viewing or to download the supplement report PDF.
- To review previously uploaded documents for each order you will find the cloud icon located under the tradeline column.
    - When selected, this will open the document in a separate popup window.

Rescore Tab

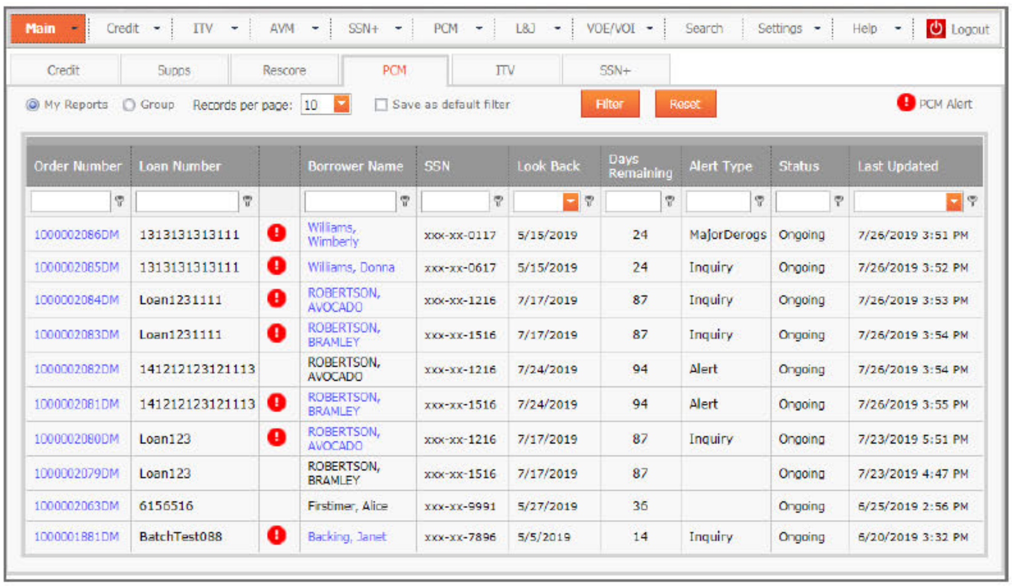


Order Number	Loan Number		Borrower Name	SSN	Disputed Item	Status	Est Comp Time	Last Updated
1007260885PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	RETAIL CREDT	Pending		8/8/2019 9:40 PM
1007260877PQ	Loan123		ROBERTSON, A AVOCADO	xxx-xx-1216	RETAIL CREDT	Pending		8/8/2019 9:40 PM
1007260885PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	RETAIL CREDT	Pending		8/7/2019 11:38 PM
1007260719PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	RETAIL CREDT	Pending		8/7/2019 10:00 AM
1007260719PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	PINNACLE	Pending		8/7/2019 9:59 AM
1007260719PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	LVNV FUNDING	Pending		8/7/2019 9:57 AM
1007260719PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	PINNACLE	Pending		8/7/2019 9:57 AM
1007259523PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	PORTFOLIO	Pending		8/2/2019 10:53 AM
1007259523PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	ALASKA USA	Pending		7/31/2019 1:46 PM
1007259523PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	21982409999592075	Pending		7/31/2019 1:46 PM
1007258694PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	PORTFOLIO	Completed-Exception	7/29/2019	7/29/2019 11:30 AM
1007258694PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	PORTFOLIO	QA Failed	7/29/2019	7/29/2019 11:31 AM
1007258694PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	WEOKIE CU	Completed	7/29/2019	7/29/2019 11:34 AM
1007258694PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	PORTFOLIO	QA Failed	7/29/2019	7/29/2019 11:34 AM
1007259523PQ	Loan123		ROBERTSON, B BRAMLEY	xxx-xx-1516	RETAIL CREDT	Pending		7/24/2019 6:22 PM

- The Rescore QuickView tab will display rescore orders and their statuses as they change from: Pending, Assigned, Submitted, Completed, Completed-Exceptions, QA Failed, or Cancelled.
- Order number hyperlinks are provided so that users can quickly open the borrower's credit report as needed.

  - Additionally we have provided a hyperlink under the borrower's name which will redirect users to the Credit Report View History page.
- Priority level icons shown will help users identify the priority level of the orders submitted
  - The red paper icon identifies rush priority and green paper icon identifies standard priority.
- Under the Status column we have hyperlinks for QA-Failed or Complete-Exception.
  - Selecting the links will redirect users to a popup window showing comments/notes regarding the order.
- If users need to read their documents that were uploaded for their borrower's rescore they may do so by clicking on the cloud icon shown under the Disputed Item name column.
  - Selecting the icon will open the original PDF uploaded by the user who submitted the rescore request.

PreClose Monitoring (PCM) Tab



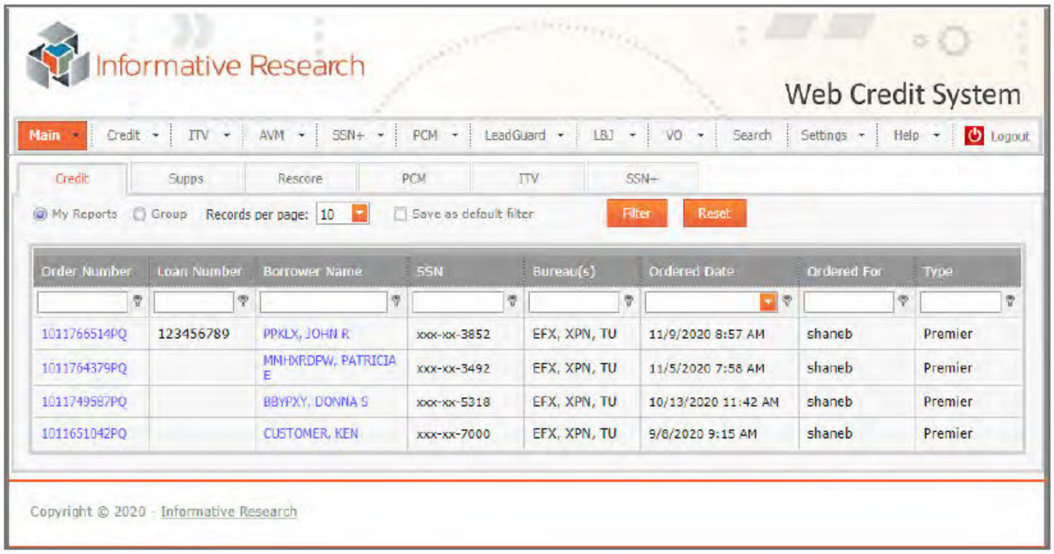
Order Number	Loan Number		Borrower Name	SSN	Look Back	Days Remaining	Alert Type	Status	Last Updated
1000002086DM	131313131311	!	Williams, Wimberly	xxx-xx-0117	5/15/2019	24	MajorDerogs	Ongoing	7/26/2019 3:51 PM
1000002085DM	131313131311	!	Williams, Donna	xxx-xx-0617	5/15/2019	24	Inquiry	Ongoing	7/26/2019 3:52 PM
1000002084DM	Loan1231111	!	ROBERTSON, AVOCADO	xxx-xx-1216	7/17/2019	87	Inquiry	Ongoing	7/26/2019 3:53 PM
1000002083DM	Loan1231111	!	ROBERTSON, BRAMLEY	xxx-xx-1516	7/17/2019	87	Inquiry	Ongoing	7/26/2019 3:54 PM
1000002082DM	141212123121113		ROBERTSON, AVOCADO	xxx-xx-1216	7/24/2019	94	Alert	Ongoing	7/26/2019 3:54 PM
1000002081DM	141212123121113	!	ROBERTSON, BRAMLEY	xxx-xx-1516	7/24/2019	94	Alert	Ongoing	7/26/2019 3:55 PM
1000002080DM	Loan123	!	ROBERTSON, AVOCADO	xxx-xx-1216	7/17/2019	87	Inquiry	Ongoing	7/23/2019 5:51 PM
1000002079DM	Loan123		ROBERTSON, BRAMLEY	xxx-xx-1516	7/17/2019	87		Ongoing	7/23/2019 4:47 PM
1000002063DM	6156516		Firstimer, Alice	xxx-xx-9991	5/27/2019	36		Ongoing	6/25/2019 2:56 PM
1000001881DM	BatchTest088	!	Backing, Janet	xxx-xx-7896	5/5/2019	14	Inquiry	Ongoing	6/20/2019 3:32 PM

- The QuickView PreClose Monitoring (PCM) tab displays the monitoring status for orders submitted.
- Orders will be displayed in descending order of the last updated date/time.
  - Note the most recent alerts for orders will be shown at the top of the list.
- Order numbers will be shown as hyperlinks which redirect users to the PCM PDF report.
- As alerts are generated for PCM orders, a red alert exclamation icon will be shown to the left of the borrower's name.
  - For additional details regarding alerts, you may open the PCM PDF report by selecting the order number or clicking on the alert icon.
  - We have also included an alert type icon which identifies the most recently received alert type.
- All PCM orders will have an expiration date, which if exceeded will automatically submit a PCM stop request for the PCM order.

- Order expiration date is determined by the Look Back date (submitted during the order process) and Expired Days value setup on the client level.
- To avoid users having to figure out how many days are remaining before an order expires, we have conveniently added this value under the Days Remaining column.

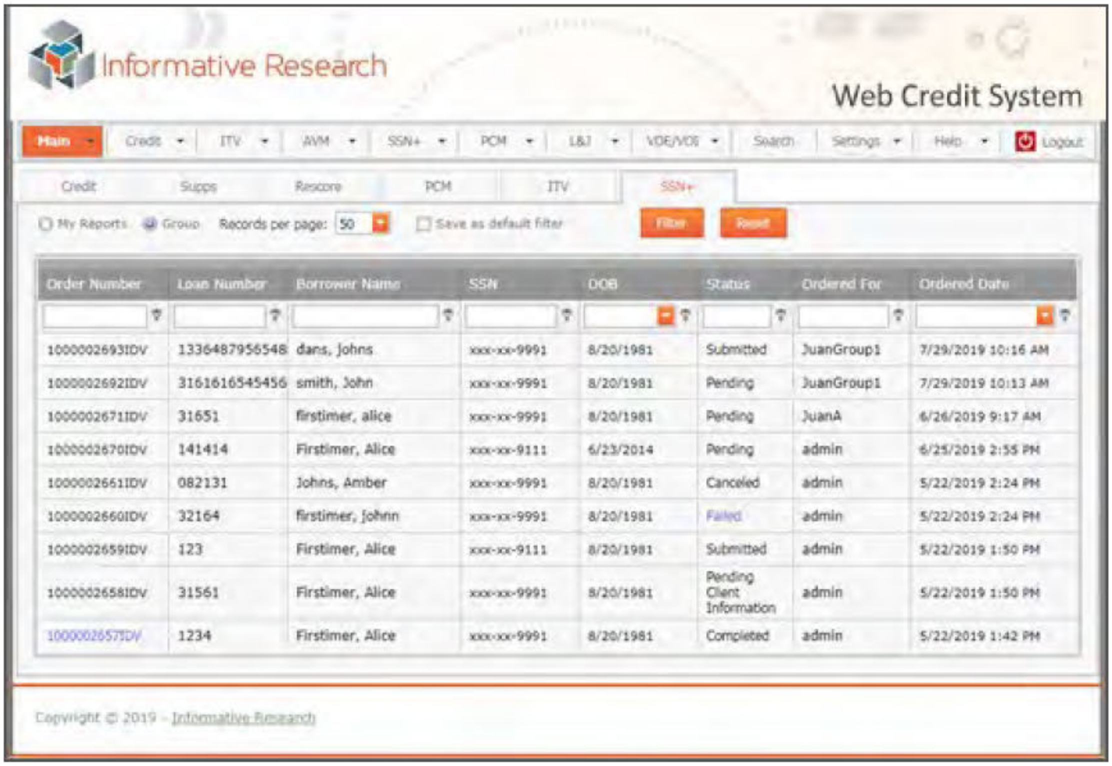
- When a PCM order fails the order status will change to **Error**.
  - Clicking the error hyperlink will open a popup displaying the reason for the order failure which is provided by the bureau.

Income Tax Verification (ITV) Tab



- The QuickView Income Tax Verification (ITV) tab displays ITV orders in descending order by the date ordered.
- The Status column shows users their order status change from: Submitted to Completed, Pending Client Information, Approved, and/or Failed.
  - Failed orders display as a hyperlink and when selected will redirect to a popup displaying notes regarding the failure or any additional details.
- Order number hyperlinks will be displayed when the order status is shown as completed.
  - Selecting the hyperlink redirects users to the ITV PDF provided by the Internal Revenue Service.

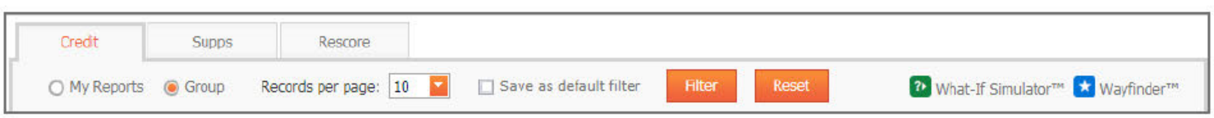
SSN Verification (SSN+) Tab



Order Number	Loan Number	Borrower Name	SSN	DOB	Status	Ordered For	Ordered Date
1000002693IDV	1336487956548	dans, Johns	xxx-xx-9991	8/20/1981	Submitted	JuanGroup1	7/29/2019 10:16 AM
1000002692IDV	3161616545456	smith, John	xxx-xx-9991	8/20/1981	Pending	JuanGroup1	7/29/2019 10:13 AM
1000002671IDV	31651	firstimer, alice	xxx-xx-9991	8/20/1981	Pending	JuanA	6/26/2019 9:17 AM
1000002670IDV	141414	Firstimer, Alice	xxx-xx-9111	6/23/2014	Pending	admin	6/25/2019 2:55 PM
1000002661IDV	082131	Johns, Amber	xxx-xx-9991	8/20/1981	Canceled	admin	5/22/2019 2:24 PM
1000002660IDV	32164	firstimer, johhn	xxx-xx-9991	8/20/1981	Failed	admin	5/22/2019 2:24 PM
1000002659IDV	123	Firstimer, Alice	xxx-xx-9111	8/20/1981	Submitted	admin	5/22/2019 1:50 PM
1000002658IDV	31561	Firstimer, Alice	xxx-xx-9991	8/20/1981	Pending Client Information	admin	5/22/2019 1:50 PM
1000002657IDV	1234	Firstimer, Alice	xxx-xx-9991	8/20/1981	Completed	admin	5/22/2019 1:42 PM

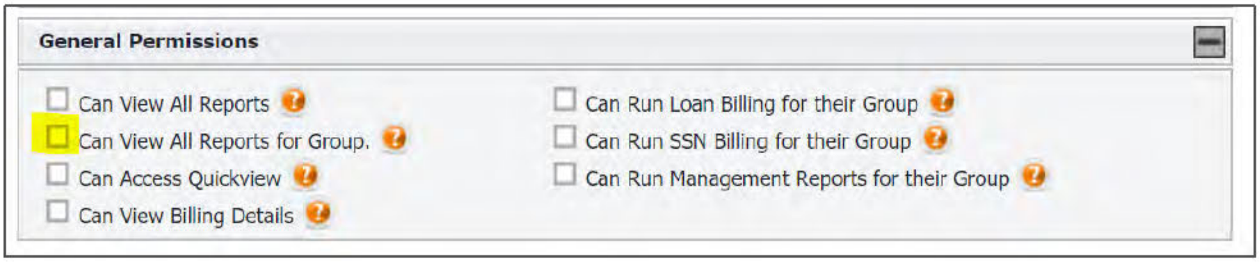
- The QuickView SSN+ tab displays SSN+ orders in descending order by the date ordered.
- Under the Status column users will see order status' change from: Submitted to Pending, Pending Client Information, Failed, and Completed.
  - Failed status will be a hyperlink that users can select to read additional details regarding why the failure occurred.
- Order number hyperlinks will be displayed when the order status is shown as completed.
  - Selecting the hyperlink redirects users to the SSN+ PDF report.

Filtering Options

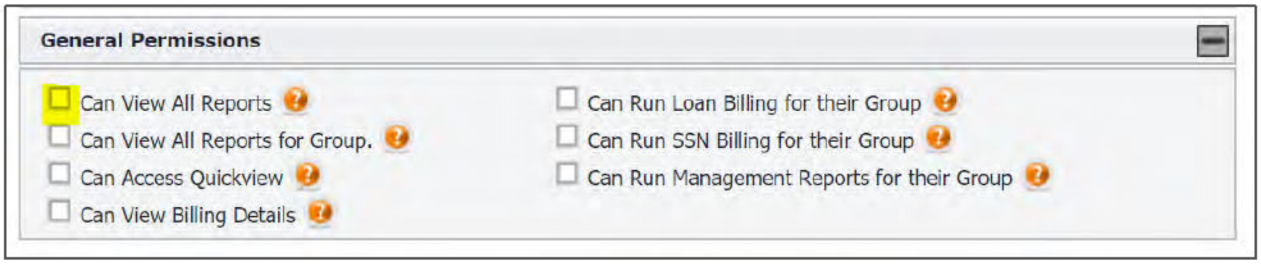


<u>My Reports vs Group Reports</u>

- **My Reports** will only display orders that were ordered by the user currently logged into the WCS session.
- **Group Reports** will display all orders for users who are in the same Group and subgroups when the user's role permissions are **View All Reports for Group**



- For users with **View All Reports** role permissions**, Group View** will display orders for all user groups within the company client ID.



<u>Records per Page</u>

- By default, 10 records will be shown per page and should you want to view more records, use the drop down and make a selection of 25 or 50.
  - Records shown are limited to only the most recently placed orders and based on the QuickView tab of Credit, Supplements, Rescore, PCM, ITV and SSN+ orders will display in different sorting order by **Ordered Date** or **Last Updated Date**.
  - The maximum of records shown will always be 50 of the most recent orders placed as of current day.

<u>Save as Default</u>

- In QuickView, users have the ability to save filters of My Reports/Group view and records per page for each of the QuickView sections.
  - Check the **save as default filter** and click **Filter** to save your current filters.
  - When you log in and out of WCS your filter will be defaulted to what was last saved.

<u>Sort and Search</u>

- Each QuickView tab allows users to sort or search based on the column headers available.
  - This feature is similar to an excel spreadsheets where you may type in a value and press enter to search for any of the available header attributes displayed.
  - Clicking on the header column will change sorting to descending or ascending order based on the column type. (Name, Date, Time)

Informative Research

Questions?

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