WEB CREDIT SYSTEM
USER GUIDE
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Overview

This guide outlines procedures available to a standard Web Credit System user. For Administrative users refer to the "WCS Administrative Guide" which is available through the Admin tab.

Web Credit System is an easy to use site that allows you to order all Credit related reports, ITV's (Income Tax Verifications), AVMs (Automated Valuation Models), SSN+ (Social Security Verifications) or Pre-Close Monitoring or LoanSafe Reports.

Features:

When you log in to Web Credit System you will encounter a main page consisting of products available along with highlights and updates. By clicking on any of the products a user can link to those products ordering screen or the report list. At any time you can click on the button located on the right side of the main navigational menu bar 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 either to order or that products Report List a Report Tasks list becomes available within WCS. The is a list of tasks (on the lower left side) of your screen that identifies the tasks a user may perform on the selected report. Unlike other systems our users won't have to wade through pages of reports that are not related to your loan. WCS is an efficient way to order reports for each stage of the life of the loan.

Our system has built in Error Message which if encountered will enable 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 to contact us for support please utilize HelpDesk@InformativeResearch.com.

See:
- Page 8 for more information about the main navigational menu bar.
Logging in to Web Credit System (WCS)

To access Web Credit System’s ordering center log into www.informativ research.com using your internet browser. Place your cursor over the Login box on the top right-hand side of the page and then select the appropriate report type. This will take you to the Ordering Center Login window.

We recommend you update to the current browsers of:
- Google Chrome
- Internet Explorer
- Mozilla Firefox
- Safari

A designated Credit Administrator (Admin) at your company will provide you with your login information. Our representatives will supply the administrative login information to your designated Administrator. The first time that you log in to order credit you will need to supply the following information:

- Client ID
- User ID
- Password

If you are logging in for the first time for additional security purposes you will need to type in the security code. (Appendix C - Dual Authentication Security ID (page 96).

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 newly created 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.

**Note:** If you attempt to log in to WCS with the wrong password 3 times your User ID will be blocked. If this happens please contact your company’s administrator or our Tech Support at HelpDesk@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. (Appendix C - Dual Authentication Security ID (page 96)).

Enter the information in these fields and click **Submit** to send your password request to our processing system.

A user 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.

Also See:
- Page 41 Password Requirements
- Appendix C – Dual Authentication (Security ID)
Temporary Password:

Type (or paste) the temporary password into the Password field and click the 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 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, supply your information and you will 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 Web Credit System.

Click on any of the links to learn more about some of our featured products.
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 and a dropdown menu will appear:
  - **Credit Report List:** View all orders (See the Report List on page 16)
  - **Order Credit Report:** Order a new Credit Report (See page 12)

- **ITV:** Hover your cursor over the tab and a dropdown menu will appear:
  - **ITV Report List:** View all orders (See the ITV Report List on page 53)
  - **Order ITV Report:** Order a new ITV Report (See page 52)

- **AVM:** Hover your cursor over the tab and a dropdown menu will appear:
  - **AVM Report List:** View all AVM orders (See the AVM Report List on page 57)
  - **Order AVM Report:** Order a new AVM (See page 56)

- **SSN+:** Hover your cursor over the tab and a dropdown menu will appear:
  - **SSN+ Report List:** View all SSN+ orders (See the SSN+ Report List on page 60)
  - **Order SSN+ Report:** Order a new SSN Verification (See page 58)

- **PCM:** Hover your cursor over the tab and a dropdown menu will appear:
  - **PCM Report List:** View all PCM orders (See the PCM Report List on page 63)
  - **Order PCM Report:** Order a new PCM report (See page 62)

- **Lien & Judgment:** Hover your cursor over the tab and a dropdown menu will appear:
  - **L&J Report List:** View all L&J Report orders (See the L&J Report List on page 67)
  - **Order L&J Report:** (See pages 67 - 68)

- **Search:** takes the user to an Advance search window (See page 41)
(Continued)

**Settings:** Hover your cursor over the Settings tab and a dropdown menu will appear:
- **Admin** (if present) Hover your cursor over the Admin tab and a dropdown menu will appear:
  - 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 Help tab and a dropdown menu will appear:
- Contact us
- User Guide

**Logout:** Click this tab to logout and end your session
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 ![icon] icon by the field that need to be corrected:

- Select a “Credit Report Type” from the drop down menu:

![Credit Report Type Selection]

- 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.

![Duplicate Check Option]

- 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.

![Order For Selection]

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 **Save as draft** 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 **Order** or **Save as draft**.

- **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 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

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 allow for reports to be viewed within 15, 30 days, etc.

(The Report List Settings window is covered in the Admin Guide)
(Continued)
You may also filter the list of reports by date range, User ID, Group or All by clicking a [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 the role to you’ve been assigned you might see credit reports for all users within your company.

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 Status’ 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 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 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 available to be ordered on the selected credit report. Please see the following page for an explanation of the tasks in this column.
Using a Credit Card for a Single Transaction (optional):

**NOTE:** By default this feature is turned off. Before you can use a credit card you must sign and return an addendum to your subscriber agreement regarding Borrower Credit Card Payments. Please contact your Account Executive for further information about this.

If you have obtained permission from a borrower to use their credit card for requesting a report you may enter the information in the Credit Card Information section before submitting the request.

If you are entering credit card information here you must read the Credit Card User Agreement and check the checkbox to accept the terms of the Credit Card agreement prior to ordering a credit report.

If the name and address information on the borrower’s credit card statement is the same as the information used for the Borrower Information fields you only need to check the **Same as Borrower’s Information** checkbox.

Be sure to type this information correctly because mistakes will cause the credit card transaction to be declined. If you entered information but need to correct or remove it just click the **Cancel** button to clear this section.
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.
Report Task:

The report tasks are defined in order below:

- **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 2 or 3 bureau report, a 2 bureau to a 3 bureau or a 3 bureaus 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.
(Continued)

- **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 3 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:

- **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 report.
- **Supplement**: A Supplement has been completed or is in the process of being completed.
- **Credit ReScore**: A ReScore has been completed or is in the process of being completed.
- **RMCR**: Report is a Residential Mortgage Credit Report.
- **Upgrade**: If the report has been upgraded
**View History:**

When you click on the link after selecting the radio button for 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:
View Additional Information:

When you click on the link after selecting the radio button for 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 the 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 to upgrade the report to a Premier TriMerge Report.
- Click 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 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 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.
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 or Upgrading to a Residential Mortgage Credit Report (RMCR)**
(Only 3 bureau RMCR’s 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 Supplement:

To order a supplement first you must find the credit report from the Credit Report List (see page 14 - 16) and click on the link that’s a feature of the list. Once the Order Supplement screen loads there are 3 steps to submitting an order:
Start by clicking on the Select Trade hyperlink. 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 radial button to the left of the Creditor(s) that is to be supplemented.

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

If you have done a previous supplement for the selected credit report it is recommended that you click on the View History (page 21) link before requesting a new supplement in order to verify you are not requesting the same supplement for the report.

WCS provides the user the option to select multiple Creditors during the Select Trade stage.

After you have selected the tradeline or tradelines click the Add button. WCS will direct the user back to the order supplement screen and all the selected tradeline(s) will be listed:
WCS provides the user the option to select multiple Creditors during the **Select Trade** stage. After you have selected the tradeline or tradelines 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:

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

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.

If you decide not to request a supplement listed in the Supplement Order Screen just click the checkbox to the left of the tradeline and click on the **Remove from Order**. The window will refresh and you will see the supplements window again with the item removed.

Providing the borrowers information is optional but strongly encouraged since a lot of creditors require a conference call.
(Continued)
In the “Comments” you will 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.

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

Please see Appendix D if you are ordering a Supplement for Trend Data:
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

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 by clicking on the radio button next to it.

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 de-select 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 “Yes” and click Order.
When you are ready to order:

- 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 or other personal info but it’s completely optional.

- The **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.

- 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.

- **Order** will send the requestor to our Credit Processing System and will assign a report number.

The new credit report will be available in the users List of Reports:
Removing a Borrower or Co-Borrower:

Web Credit System 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 the radio button for that report and select which applicant is to be removed.

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.

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:

If you select 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 and select the radio button for that report and then select 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.

Tip:
Whenever you log in to the Web Credit System the default format for displaying Billing Reports is PDF.
Reassign Report:

Allows you to reassign the report to another user on your account by selecting

Find the credit report in the or Search for the report and select the radio button for that report and then select 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:

Swap Borrower Request

1. Login to WCS
2. Select from the Credit Drop down “Credit Report List”
3. Using the Radio button, select a credit report for which borrower needs to be swapped.
   a. Swap Borrower option will not be available unless it is Joint credit report.

![Credit Report Details](image1)

4. Select Swap Borrower Icon located on the left menu under “Report Task” options.

![Swap Borrower Icon](image2)

5. User will be navigated to a new screen – Swap Borrower as shown below. Verify the Borrower Swap information is correct.

![Swap Borrower Screen](image3)
6. If ordering is being processed for another user please select that user name from the “Order For” dropdown at this time.

7. Click “Order” button.
   a. Order confirmation will be shown to verify your borrower swap was successful.
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 radio button for that report and select 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.

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.
Order Credit Rescore:

A Credit Rescore is the process in which 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 and select the radio button for that report and select from the Report Tasks:

**“Disputed Information”**

**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 and will result in additional charges.

**Creditor:** opens a window where you choose either the Public Record or Tradeline you wish to update and click.

**Nature of Dispute:** provide IR with the details of the
The Public Record or Tradeline to be Rescored will be shown in the Rescore request list. The user may:

- Add additional Rescores
- Remove requested Rescores by clicking the box to the left of the item and click "Remove from Order"

<table>
<thead>
<tr>
<th>#</th>
<th>Creditor</th>
<th>Number</th>
<th>Bureau(s)</th>
<th>Rush</th>
<th>Document(s) Provided</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>BANKAMERICA</td>
<td>10032662000</td>
<td>TU</td>
<td>No</td>
<td></td>
<td>$101.00</td>
</tr>
</tbody>
</table>

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 notification related to the Rescore request.
- **Phone:** Check this box and enter your phone number to be notified by phone.

After entering your **Contact Information** please read the Rescore Agreement and:

- "Please read carefully." By checking this box, the above-named subscriber indicates acceptance of full responsibility for payment of all costs associated with this Credit Rescore order (Rescore Price X # of bureau X # of tradelines X of borrowers), and confirms their understanding of FCRA Section 614(1), which prohibits them from passing costs associated with Credit Rescore RM on to my borrower, either directly or indirectly.

After checking the box to accept the Agreement, the user will be directed to the Credit Report List and an **icon** will appear to the right of the Credit Report’s order number. Upon completion of the Rescore the requests status will be updated to “Received” and the requestor will be notified by email or phone.
<table>
<thead>
<tr>
<th>Status</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pending:</strong></td>
<td>Order has been saved, but the work has not started</td>
</tr>
<tr>
<td><strong>Approved:</strong></td>
<td>Order has passed the IR Quality Control and is ready for submission to the Bureau(s)</td>
</tr>
<tr>
<td><strong>Submitted:</strong></td>
<td>Order has been submitted to the bureau(s)</td>
</tr>
<tr>
<td><strong>Completed:</strong></td>
<td>Order has been completed by the bureau(s)</td>
</tr>
<tr>
<td><strong>Completed / Error:</strong></td>
<td>Order has been completed by the bureau(s), but there is a problem with the results</td>
</tr>
<tr>
<td><strong>Failed:</strong></td>
<td>Order has failed the IR Quality Assurance process</td>
</tr>
</tbody>
</table>
Letter of Explanation:

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

Options for LOEs:

- 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

- A custom LOE can be generated on each IR credit report with any combination of attributes a Complete LOE consists of.

- 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 Complete LOE

A Complete Letter of Explanation consists of the following Address Variations, AKAs, Collections, Derogatory Tradelines, Inquiries, New Accounts and Public Records.

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

A Default Letter of Explanation is defined at the client level; the LOE can consist of all or any combination of the following; Address Variations, AKAs, Collections, Derogatory Tradelines, Inquiries, New Accounts and Public Records.

The [Order Letter of Explanation](#) will appear with all the fields filled in, just click on **Order** button 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: Address Variations, AKAs, Collections, Derogatory Tradelines, Inquiries, New Accounts and Public Records.

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

The Simple Search feature is displayed on the Left Menu of all pages and on the Right side of WCS’ Main page.

To use the Simple Search select a Product (type), Type (search feature) and enter an Order #, Applicant’s Last Name or SSN in the Search Text field and click Search.

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.

If a match is found, the report will be displayed in the Report List window for the report type chosen:

(You may not see all these report tabs if you are not set up to order these products from IR).
Advanced Search:

To access reports older than 90 days use the Advanced Search by clicking on the 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.

**Type:** Click the to search by Order Number, SSN or Last Name. 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.
Search Text: Type the text to be searched based on the search type selected. After entering the search criteria, click Search. The following is an example of an Advanced Search:
Settings:

Hover your cursor over the Settings tab and a dropdown menu will appear:

Change My Password:

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

Password should be:

- 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)
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.
Run Management Reports

If your Role has permissions to Run Management Reports you may view a Management Report for all users, a subset users or even a specific user for your company by selecting the Run Management Reports options 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 drop down fields will not be available:

**Specify Date Range:** allows the user to 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 by user.

Currently, the default Summary settings (for <All> Groups) is recommended, as report header information is not provided in Summary reports using other Group/User selections.

**Report Format:** options to view the reports are Adobe Reader (PDF) or Microsoft Excel.

**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 maybe limited to only your reports, in this case the default Group will be “Every One” and the User will be you.
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 the User drop down menu to select a specific user.

If you select the **Every One** as the Group, the User List 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.

You would only run a report for the **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 Group “**ALL**” to view activity for all users.
Product Settings (Only available to users in Admin roles)

To view or change your Product Settings click on the Product Settings from the dropdown menu on the Main Navigational Menu Bar. Assistance from your WCS Administrator might be required.

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.
- System defaults to Report Days at 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: System 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:
- System defaults to Report Days at 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:**

- System defaults to Report Days at 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.

**L&J Settings:**

- System defaults to Report Days at 15 days but an administrator can change the Report Days.
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 Bill Credit Card method you will be presented with a Credit Card Information window where you can enter (add or change) your credit card information:

- Just fill in the credit card billing information fields to match your credit card statement.
- Please note that 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 to proceed.
Income Tax Verification (ITV / 4506T):

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

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 with the product.

Please refer to ITV account settings on (page 45) to enable confirmation emails when orders are accepted, rejected and completed.

- Each ITV request requires a signed 4506T form, Informative Research also accepts eSigned 4506Ts.
- 4506Ts are available by clicking on [Print 4506-T Form] but you supply your own 4506T 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 4506T request requires its own signed form.
Steps to Order an ITV Report:

**ITV Order Information for “Personal”**

**First Name** of the tax payer.

**Last Name** of the tax payer.

**SSN** of the tax payer and it can be entered without dashes.

**Type** of verification you need (1040, 1040A, 1040B, 1098, 1099, Other & W2).

**Loan Number** is optional.

**Years** for the verification. The IRS only provides transcripts for the last 4 years.

**4506T Form** is uploaded (as a .pdf, .gif, .jpg, .png or .tif) by **Browse...**. The maximum allowable file size is 4 Mb.

**Is eSigned?** drop down allows the user to indicate Yes / No if the 4506T was eSigned.

To place the order but if any required fields are missing the user will see a 🔄 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 tax payers last name and click “Remove from Order.”
Steps to Order a “Business” ITV Report are the same as above but Business Name & Tax ID # are required.

Again, to place the order but if any required fields are missing the user will see a to the right of a required field.

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

Once an order has been successfully submitted new orders will be Pending. The List of ITV 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 and click on the button. User can also use the Simple Search feature (page 38) to locate orders.
**List of ITV Reports Columns:**

- **Circle:** (Radio Button). Click on this to select an order. (See **Status** > **Completed** below).

- **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.
  - **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.

---

**ITV Report Tasks:**

- **ITV Report List:** window displays a list of your ITV Orders

- **Print 4506-T Form:** click the icon to retrieve the most recent IRS 4506-T Form

- **About ITV:** this will load a new window with information about Income Tax Verifications
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.

Please refer to AVM account settings on (page 45) to enable confirmation emails when orders are accepted, rejected and completed.

**Task List:**
System defaults to the list of AVMs your order was set up with.

**AVM Report List:** window displays a list of your AVM Orders

**About AVM:** this will load a new window with information about Automated Valuation Model
Steps to Order an AVM:

First Name on the order.

Last Name on the order.

SSN on the order, it can 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 available (for your role), you can select a different model by using the drop down menu.

When you are finished entering the required information for an AVM click on Order to submit the request to our system. 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 button 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 and click on the button. User can also use the Simple Search feature (page 38) to locate orders.

<table>
<thead>
<tr>
<th>Order Number</th>
<th>Name</th>
<th>Loan Number</th>
<th>Status</th>
<th>Product</th>
<th>Ordered By</th>
<th>Ordered Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000000099</td>
<td>Colby, Collin</td>
<td>Test</td>
<td>Submitted</td>
<td>AVM Cascade</td>
<td>dang</td>
<td>3/1/2016 3:11 PM</td>
</tr>
<tr>
<td>1000000098</td>
<td>Petal, Rose</td>
<td>Test</td>
<td>Canceled</td>
<td>AVM Cascade</td>
<td>dang</td>
<td>3/1/2016 2:47 PM</td>
</tr>
</tbody>
</table>

List of AVM Reports

Columns:

- **Circle**: (Radial Button). Click on this to select an order (see Status > Completed below).
- **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 located in the dropdown menu of the SSN+ tab you will see the Order SSN+ Report window:

![SSN+ Report Window](image)

**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+’s the tab will not be available to you. Please check with your administrator or contact Informative Research for more details with the product.

Please refer to SSN+ account settings on (page 45) to enable confirmation emails when orders are accepted, rejected and completed.

- Each SSN+ request requires a signed SSA-89 form.
- SSA-89 are available by clicking on 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 a folder accessible from your computer. Each SSA-89 request requires its own signed form.
Steps to Order an SSN+:

First Name on the order.

Last Name on the order.

SSN on the order, it 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 .

Add to Cart to place the order but if any required fields are missing the user will see 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 ." 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.
SSN+ Report List:

Once an order has been successfully submitted new orders will be Pending. The 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 button. User can also use the Simple Search feature (page 38) to locate orders.

List of SSN+ Reports Columns:

Circle: (Radio Button). Click on this to select an order. (See Status > Completed below).

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: Click the icon to retrieve the most recent SSA-89 Form.

About SSN+: This will load a new window with some information about SSN verifications.
PreClose Monitoring:

When you click on the 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:

![Image](https://example.com/pcm_order.png)

If you have already ordered a credit report, you can automatically fill out the order screen.

Enter the credit report’s order number in the “Find Credit Report” field:

![Image](https://example.com/find_credit_report.png)

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

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 a ⚠ 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.
Stop PreClose Monitoring

- Select a PCM order with an Ongoing Status.
- Select “Stop PreClose Monitoring” from the Report Tasks options.
  - All Stop Reasons are optional, the dropdown will identify why the PCM Order is being stopped by selecting one of the four options.
    - Closed Loan
    - Lost Loan
    - Error
    - Other

- Select “Stop” to complete the request.

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 of PCM Reports to view all your PCM orders.

### 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 cancelled

Error: order has an error

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 that has the following icon to the left of the order. The icon indicates that PCM report has had changes:
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 radio button for the item they would like to verify and click
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 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 the 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 StopMonitoring:

PreClose Monitoring has been successfully Stopped.

**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 tradelines, 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.
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 with the product.

L&J Reports are FCRA compliant, assist in identify unreported Public Records associated with borrower and are a quick way to confirm 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 & Last Name
- SSN
- Date of Birth
- Address

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

When you are finished adding all of the required fields to the list Order Lien & Judgment Report screen click on [Order] and the user will be directed to the:
L&J Report List:

Once an order has been successfully fulfilled it will be Completed within the .

The List of L&J Reports allows you to track your orders that are in process or completed. Click on to access the List of L&J Reports to view all your orders.

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 the radio 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 the Select Public Record:
Select Dispute Information: User can select a Public Record they need verified by clicking the radio 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:
If multiple Verifications are being ordered complete the steps above for each additional public record to be verified.

When uploading supporting documentation to assist with the verification processing please upload the document in one of the following formats: PDF, JPG, JPEG, GOF, PNG or TIF. The maximum file size is 4MB.

In the “Comments” you will provide details on what you are trying to achieve with this verification. The details you provide will allow our team to get more accurate results for the verification.
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**.

**Verification ordered successfully**

### L&J Report Details
- **Borrower:**
- **Co-Borrower:**
- **Loan Number:**

### List of L&J Reports

<table>
<thead>
<tr>
<th>Order Number</th>
<th>Name</th>
<th>Loan Number</th>
<th>Status</th>
<th>Ordered By</th>
<th>Ordered Date</th>
</tr>
</thead>
<tbody>
<tr>
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No data to display

Records per page: 10

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(Continued)
L&J Report Tasks:


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 status orders.

Order Verification: user can verify public records.

L&J View History: view the history for the selected L&J Report.
Appendix A - Credit Report Types:

Credit Report Types:
A TriMerged 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 an 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.
Appendix B - CreditXpert:
Overview:

The CreditXpert suite of products allows you to explore how various actions may impact a borrower's credit scores. You can act on the suggestions offered by the automated products, Credit Assure and Credit Wayfinder. Or, you can experiment with applying for credit, making payments, opening or closing accounts, transferring balances and more using the What-If Simulator. This can help you determine what actions a borrower might try to improve their credit scores.

Note: This is a permissions based option. You will only be able to use the CreditXpert products if it has been added to your current Role. See your company's administrator about adding this option.

Credit Assure™ automatically scans every credit report for opportunities to optimize a borrower's credit scores. Any potential score improvements found are conveniently placed on the cover page of every credit report. This product is only available for Adobe PDF Credit Assure information on a Plain Text Credit Report.

CreditXpert Wayfinder identifies a list of specific credit improvement opportunities and uncovers a borrower's credit potential. It will find the most cost-efficient actions to take by highlighting top positive and negative score factors and related tradelines. And it provides a detailed credit analysis for understanding factors that may be affecting a credit score.

CreditXpert What-If Simulator™ allows you to explore how various actions may impact your credit scores. You can experiment with applying for credit, making payments, opening or closing accounts, transferring balances and more. Or experiment with actions identified in CreditXpert Wayfinder. This can help you determine whether or not a borrower should try these actions.

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

Once you order a Credit Wayfinder or What-If-Simulator product on a credit report, you will have up to 30 days to do more simulations with that product, without further charges. Simulations cannot be run on a credit report that is over 30 days old.

Clicking on this symbol when it appears next to an item will open a window to display a brief description about the item.
CreditXpert Suite Overview

The CreditXpert solutions suite of products will review a borrower(s) credit score per bureau and determine if any actions are available to improve the borrower(s) credit. This document will provide a set of instructions on how to utilize the following products: Wayfinder, What-If and Assure.

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 Adobe 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. Wayfinder identifies cost efficient actions that will have a positive impact on the borrower’s FICO score through detailed credit analysis.

CreditXpert What-If Simulator™ provides the user the opportunity to explore effects on a borrower’s FICO score by simulating credit scenarios; paying off debt, removing a dispute comment or erasing a late payment from a borrower’s credit profile.

Credit Assure Results

- From the WCS Credit Report Order List, select any credit report using the radio button to the left of the order number.
- Select Credit Assure Results listed on the left hand side of your screen under CreditXpert
• Users may also open the Credit Report PDF directly and from this page you can click on the blue hyperlink under Order Number.
  o Inside of the PDF formatted credit report CreditXpert Assure hyperlinks selected will navigate users to the Wayfinder ordering page. (Proceed to Wayfinder instructions for more details)

• On the Credit Assure details page users are shown each of the bureau potential score improvements along with a hyperlink to order Wayfinder or from the CreditXpert Tools options What-If Simulator.
- It is important to know that Credit Assure will always show the optimized score improvement based on the immediate action timeframe and if the client were to have a maximum of $10,000 available cash.
- Proceed to one of the following sections for instructions on ordering **Wayfinder** or **What-If Simulator**
Ordering Wayfinder

- Navigate to the Credit Report Order List.
- Users may select Wayfinder from the CreditXpert Tool list or select one of “More” Credit Assure hyperlinks shown in the borrowers PDF credit report.

- From the Wayfinder order screen select the borrower tab you would like to order Wayfinder for.

- Pricing shown is an example and does not represent actual prices.
- Check the checkbox for each of the bureaus you want run through Wayfinder and select the order button.
- Users are redirected to a popup browser window displaying the Wayfinder welcome screen.
- Wayfinder welcome screen will display all of the bureau achievable scores and if no score improvements are available you will see a message stating “Wayfinder Can’t Be Used”.
- Select 1 of the bureau(s) scores to proceed.
- Users may now choose any of the shown score improvements or an “Other” option to create a more customized action plan.
  - See “Other” instructions for step by step on using this feature.

- If an action plan is available for the selected score improvement users will be taken to the “We found a way” page.
  - Displayed is the potential improvement score, likeness to reach the score, amount of cash required, number of actions/pay downs and timeframe to complete the number of actions.
• “See Details” when selected will expand the page providing the entire action plan which may also be printed from the Print buttons at top right corner of your Wayfinder screen.

Wayfinder Print Options

• From the top right corner of your Wayfinder screen select the Printer Icon.
  o Options available are “All Details (bureau name) or Instructions for “Borrower Name”.

• From the print type of “All Details” you will be shown the entire Wayfinder page for likeliness to complete said actions and the expanded section of the action plan details.
• From the Print selection you will find the Instructions print type which shows a printout of the Wayfinder “See Details” section action plan.

![Instruction Printout](image)

**Copy and Paste Feature**

• Selecting the Copy and Paste feature will provide you two options, “All Details” or “Instructions for Borrower”.
  o This feature will copy all of the details which are shown in the Print All Details options or detailed instructions only and then you may paste what was copied as needed into a document.
Try Other Options

- From the Wayfinder action plan details screen users have the ability to also try a feature called “Try Other Options”.
  - Available options are: Change Score Goal, Change Cash Limit, Change Timeframe, Change Limit on # of Actions, and Start Over

Change Score Goal (Other Option)

- This option allows you to go back to the original Bureau Score improvement selection screen and you may choose one of the defaulted available improved scores or you may select “Other”.
  - Other provides a slider to customize the potential improved score should you not want to select the defaults shown.

- Selected scores will either show an available action plan or a “Sorry... We didn’t find a way to reach XYZ score”.
  - You may select an alternate selection, Start Over link or run What-If simulator via the hyperlink available.
Change Cash Limit

- Selecting Change Cash Limit will allow you to customize the available cash limit which is defaulted to $10,000.
- If the value selected does not lead to a score improvement you will be guided to the “Sorry we didn’t find a way to reach XYZ score” and you can adjust the cash limit until you do receive an action plan.

![Change Cash Limit](image)

Change Timeframe

- Selecting Change Timeframe will allow 2 options, Rapid Rescore ASAP (defaulted) and Re-pull credit in one month
  - The Rapid Rescore ASAP means you are working to complete the action plan as quickly as possible. (1-2 days)
  - Re-Pull credit in one month means you will be provided an action plan allowing you to take up to a month to make changes and then pull a Rescore. (Action plan details may or may not change based on borrower credit history)

![Change Timeframe](image)
Change Timeframe

- Selecting Change Limit on # of Actions will allow you to change the total number of actions you take to achieve a score improvement.
  - # of actions changed will only show a change in the action plan when more than 1 action is available.

Start Over

- Start over will guide users back to the original Bureau improved score selection.
**Score May Drop Soon**

- This is a warning reminding the users the borrower credit history indicates a change within the next month that may lower the likelihood of the action plan being successful.
- Select “See Details” to view the next course of action recommended for the borrower to improve their score with a higher likeliness of succeeding.

Example of likelihood of completion lowering due to a change occurring on the borrower’s credit history within the next month.

**Alerts**

- Wayfinder includes a simple and elegant Alert feature which notifies the users of any critical details which may affect the likelihood of the borrower improving their credit score or other critical states of the credit history.
**Viewing Wayfinder Orders**

- Once orders are placed you have 30 days of the Credit Order date to view previously ran simulations.
  - On the WCS Wayfinder order details screen you can see the Days Remaining countdown.
  - Selecting View button will reopen a second browser window allowing you to view and re-simulate Wayfinder scenarios as needed.

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<th>Monrovia, Lannette k (C)</th>
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<tbody>
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<td><strong>Score</strong></td>
<td><strong>Bureau</strong></td>
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<tr>
<td>701</td>
<td>Equifax</td>
</tr>
<tr>
<td>677</td>
<td>Experian</td>
</tr>
<tr>
<td>679</td>
<td>TransUnion</td>
</tr>
<tr>
<td><strong>Total:</strong> $0.00</td>
<td></td>
</tr>
</tbody>
</table>

- I have read and understood the CreditXpert End User License Agreement.

**Order What-If Simulations**

- Select a credit report from your list of reports in WCS.
  - Access is available within Wayfinder Simulator page and Wayfinder WCS ordering page.
  - Select What-If Simulator from the CreditXpert Tools.
  - If you do not see the What-If Simulator options please reach out to your company user administrator regarding your user permissions or Informative Research support for additional assistance.

- The order What-If Simulator page will display a list of bureau scores pulled from the credit report for each borrower.
  - Simulations are completed 1 bureau at a time.
  - Days remaining displays how many days you have to run What-If Simulator before the credit report will need to be re-ordered.
  - Cost is the amount paid per order and will display as “purchased” when order is completed.
  - Previous Run column will provide a link to view previously ran simulations for up to 90 days.

(Click here for additional details on Editing and View Only of Previous simulations)
• What-If Simulator will open in a separate popup window.

Simulation Options

• From the list of accounts users may edit any of the account data fields shown for High Credit Limit, Balance, Account Status and Timeframe to complete all account update actions.
  o Timeframe adjustments vary from Immediate to 1 or more months/years. (See screenshot explaining more on timeframes)
• After a change is made it will be tracked on the right hand side of the screen under the “Start Over” button.

• It is important to monitor your Forecast changes as they may lower or improve your borrowers credit score based on your changes to the account balances, credit limits and balances.

Add Account Feature

• Some cases require you to add an account to increase a borrowers credit score and to do this Select the “Add a new account” hyperlink
• From the popup window you must select the type of account you are adding from the drop down provided.

○ Account Details to be added will change based on the Account Type.
Remove Account Feature

- To remove an account select the “X” icon to the left of the account name once you have moved your mouse cursor on the account row.

- Records deleted will show in your tracking log as follows:

Printing Action Plan

- Select Print from the top right corner of your browser
- The options to print your action plan will be presented for you to print a physical copy or if your computer allows, to save a pdf directly.

Viewing Wayfinder Orders

- Navigating to What-If Simulator order page you will find a link titled “Click Here” which if selected will allow you to open any previously ran simulations of What-If.
  - Simulations are editable for up to 30 days
  - After 30 days all simulations will be in a view only mode.
  - View only mode is available for up to 180 days from when the borrower’s credit report was originally ordered.
Appendix C - Dual Authentication (Security ID):

Dual Authentication (2 factor authentications) has been added to WCS. Along with the password that is associated with your User ID, IR will check the IP Address of computers ordering in WCS.

If another person obtains your credentials they won’t be able to use them and order credit in WCS. When a login request with your User ID comes to our system from an unknown IP Address it will need to be registered and the only one that will be able to register it will be the actual user.

Logging in from a known IP Address:
If you log in with credentials from a computer that our system knows the IP Address of you will be able to log in using just your **Client ID**, **User ID** and **Password**.

Logging in from a unknown IP Address:
If you log in with credentials from a computer that our system does not know the IP Address of you will automatically be directed to a log in screen with the following four fields; Client ID, User ID, Password and Security ID. An alert message will appear in red at the top of the screen informing you that you are attempting to log in from a computer with an unknown IP Address.

Security IDs:
WCS will randomly generate a temporary Security ID which are automatically sent to your email address so you do not need to click on the “Request a Security ID” link. The Security ID will ONLY be sent to the email address that was entered into your user profile in WCS and will expire as soon as it is used so there is no need to write the number down and save it.

After you successfully log in with your **Client ID**, **User ID**, a valid **Password** and this **Security ID** you will be able to access **IRs Web Credit System**.

Note:
If you are logging in from a new computer, or know that your IP Address has changed, you can click on the link titled “Request a Security ID” link before attempting to log in to have our system send you a temporary Security ID. Then you would just log in as noted above.

Once you have logged in to **WCS** and registered the computer (IP Address), you will not have to register the same computer again. This will only be required when you attempt to use a new (or different) computer, or if your IP Address has changed.
Appendix D – 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 the 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 first you must find the credit report from the Credit Report List (see page 15 - 17) and click on the link that’s a feature of the list. There is a Select Trade hyperlink on the order supplement Screen that allows you to select the Credit Score, Address, AKAs, Public Records, SSNs, Trade Lines, Employment, Information, Inquiries or Co
Step 1: Select dispute information

Step 2: Fill out supplement order details

Refer to page 28 for each step but after having selected a Subject from the drop down list, indicated if you would like a FICO score, uploaded any supporting documentation, provide the full account # and included or Excluded the consumer’s contact info you will need to complete the Trend Data section:

- Trend Data: Yes / No
- View Trend Data Link: Launches TCD pop up screen
- Trend Data Comment text box: Section is for user entered information and is required if Trend Data drop down is set to Yes.

The Trend Data controls may be disabled and defaulted to No if:
- The disputed item is not a tradeline
- The disputed item does not contain trend data

Step 1: Set the Trend Data link to Yes

Step 2: To review the TCD use the Click Here link

Step 3: Utilize the Trend Data Information screen to identify the changes to TCD that are to be supplemented: Click the Edi link associated with the row to be supplemented so that rows values can be edited

a. Update the values that are incorrect and click the Update link:

b. The row will turn green confirming the change:
c. If additional fields need to be updated click the Edit link associated with that row and make the changes:
When all TCD fields have been updated click. The system will automatically generate detailed comments for Informative Research to process the request with:

**Step 3: Order checkout** has not changed please refer to page 29 to complete the order the supplement(s) process.
Appendix E - Transactional Credit Cards:

If your company has been set up to allow a Transactional Credit Card for Credit Reports (See page 14) you will see a credit card section when ordering the following products:

- Credit Reports
- CreditXpert
- Supplements (Not applicable for General supplements)
- Income Tax Verifications (ITV / 4506T)
- Social Security Verifications (SSN+)
- Automated Valuation Model (AVM)
- Removing Applicants

If your company has NOT been set up to allow a Transactional Credit Card for credit reports, you will NOT see these transactional credit card sections.

For the CreditXpert, Supplement, Remove Applicants, ITV, and SSN+ windows, the Credit Card section will initially be a closed link (fields are hidden).

Closed: To make a one-time payment for this order with a credit card, Click

To fill in the credit card information for a transaction, just click on the link to display the fields.

Open: To make a one-time payment for this order with a credit card, Click

Click on the link again if you want to hide the fields again.

Closed: To make a one-time payment for this order with a credit card, Click