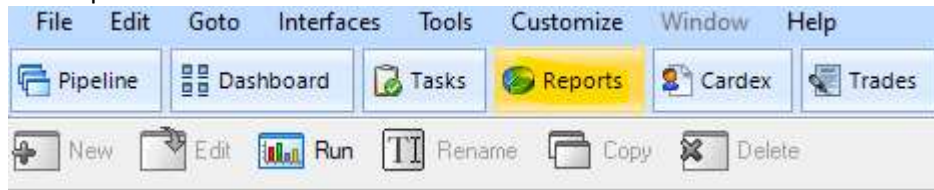


## SSN Check and Pulling Credit Report

1. Verify no other loans for borrower in Acra Lending Pipeline. As loans are assigned out the SSN is checked but underwriters are encouraged to re-validate.

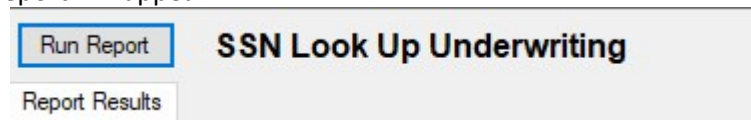
- a) Open file in BytePro
- b) Click on Reports Tab



- 1) Locate SSN Lookup Underwriting

SSN Look Up Underwriting	Underwriting Dept.	Data Grid
--------------------------	--------------------	-----------

- 2) Double click on this report
- 3) This report will appear



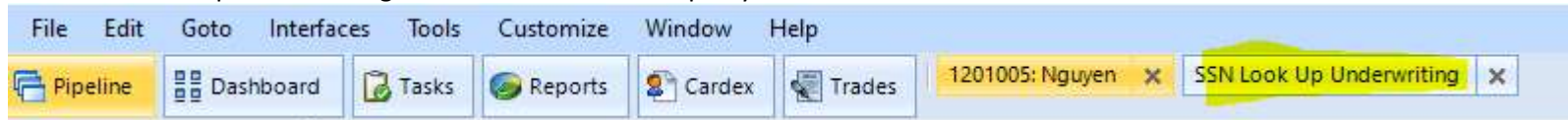
- c) Go to Home Screen in loan you are working on



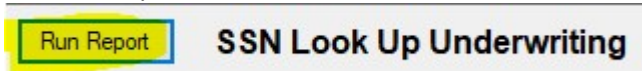
- 1) Mid page you will see Borrowers Panel

The screenshot shows the "BORROWERS" panel. At the top are buttons for "Add Borrower", "Delete Borrower", and "Move / Switch Borrowers". Below is a form for "Application 1 - Borrower" with fields for Name (First, Middle, Last, Suffix), D.O.B., Age (43), Nickname, SSN (624-56), and Taxpayer ID Type (SSN). There are checkboxes for "Non - Person Entity" and "Self Employed". Below the form are links for "Mobile", "E-Mail", "Street", "City-St-Zip", and "Credit". At the bottom, there are dropdowns for "Citizen" (US Citizen), "CAIVRS", "Order" (LDP/SAM), and "First Time Homebuyer". A link at the bottom says "Click here to add a new borrower on a new application".

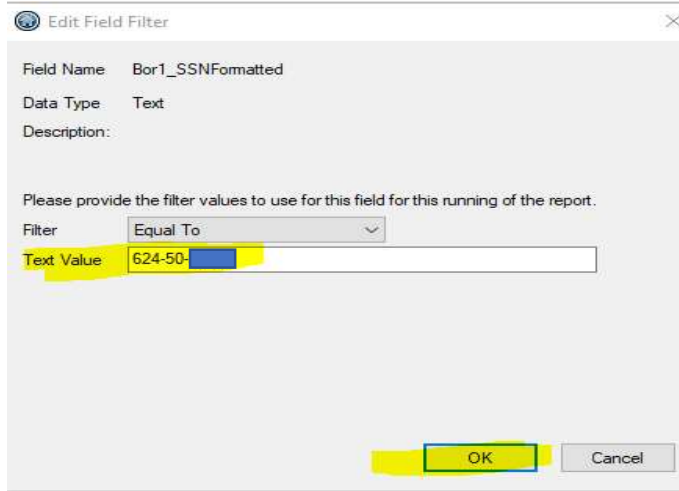
- d) Highlight SSN and Copy
- e) Go back to SSN Lookup Underwriting Tab that will be at the top of your screen



- 1) Click on Run Report



- 2) Click on this screen and paste the SSN into the Text Value then right click on OK

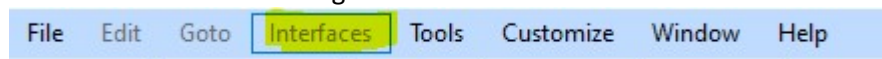


- 3) The loans for borrower will display. In this case, you can see that there are no other loans for this borrower in the Acra Lending Pipeline.

Bor 1 SSN Formatted	File Name	Bor 1 Last Name	Sub Prop Full Address	Sub Prop State	Account Executive First And Last Name	Loan Status	Status Date	Underwriter User Name
624-50-						Submitted	01/07/2021	LisaC

Next – Pull Credit

1. Go to Interfaces Tab and Right Click



2. Scroll down and right click on Credit
3. Scroll down to Informative Research and double click



Factual Data by CBC



Alliance 2020



Avantus



Birchwood Credit



CIS Information Services



CoreLogic Credco



Credit Information Systems



Credit Plus



Credit Technologies



Equifax



Factual Data



Informative Research



Merchants Credit Bureau



Partners Credit



United One Resources

4. This Screen will pop-up. Verify borrower's information with 1003 to ensure that SSN is correct then right click on Submit

The screenshot shows the 'Informative Research' form. On the left, the 'Provider' section lists 'Informative Research Support' with the phone number '(800) 366-2794'. Below this, the 'Order' section has 'Request Type' set to 'Order New Report' and 'Report Type' set to 'Premier'. There are input fields for 'Reference No', 'Lender Case No' (containing '1201005'), and 'Alt. Case No'. Under 'Default Bureaus', three checkboxes are checked: 'Equifax', 'Experian', and 'TransUnion'. At the bottom left, there is a checkbox for 'Pay with Credit Card' and a link for 'Informative Research Defaults'. On the right, the 'Borrower' section contains fields for 'Name' (partially obscured by a blue box), 'Street' (partially obscured), 'City, State, Zip' (with 'CA' and '95123'), 'Social Security No' (partially obscured), 'DOB' (partially obscured), 'Age' (43), and 'Marital Status' (Unmarried). A link 'Click here to add a coborrower' is present. At the bottom, there are buttons for 'Submit' (highlighted in yellow), 'View', 'Import Debts', 'Supplements', and a 'Close' button in the bottom right corner.

5. This screen will pop-up. Right click on Yes

This screenshot shows the same 'Informative Research' form as above, but with a 'BytePro Enterprise' dialog box overlaid in the center. The dialog box contains the text 'Report downloaded successfully. Would you like to view it now?' and has two buttons: 'Yes' (highlighted in yellow) and 'No'. The background form is partially visible, showing the same fields and buttons as in the previous screenshot, including the 'Submit' button which is now blue.

6. Borrower's credit report will pop-up on your screen. Next we need to upload to DocVelocity. Right click on the Print Icon

The screenshot displays a web application interface for viewing a credit report. On the left, a sidebar shows a vertical list of thumbnails representing different pages of the report, numbered 1 through 8. The main content area on the right displays the credit report for a borrower named Hoang Manh Nguyen. The report is provided by Informative Research, with contact information: PO Box 2379, Garden Grove, CA, 92842, 800-676-3338, and www.informativeresearch.com. The report is a Merged Credit Report for Client Name CITADEL SERVICING CORPORATION, Client ID 2005626, Report Type Merged Credit Report, Sources XPN TU EFX, and Order Number 4115492428PQ. The report includes sections for Borrower Information and Credit Assure™. The Credit Assure™ section shows scores from TransUnion, Experian, and Equifax, along with potential improvements. The report also includes a disclaimer and a copyright notice.

**Informative Research**  
PO Box 2379  
Garden Grove, CA, 92842  
800-676-3338  
www.informativeresearch.com

**ACTION CENTER**

**Attention:** LisaC  
**Client Name:** CITADEL SERVICING CORPORATION  
**Client ID:** 2005626  
**Report Type:** Merged Credit Report  
**Sources:** XPN TU EFX  
**Order Number:** 4115492428PQ

**Borrower Information**

**Borrower:** [Redacted]  
**Borrower SSN:** [Redacted]  
**Borrower DOB:** [Redacted]  
**Current Address:** [Redacted]

**Co-Borrower:**  
**Co-Borrower SSN:**  
**Co-Borrower DOB:**

**Credit Assure™**

Borrower Name: Hoang Manh Nguyen

	TransUnion	Experian	Equifax
Current Score	725	740	716
Potential Improvement	+2	+6	+14
Potential Score	727	746	730

[View CreditXpert Solutions](#) [More...](#) [More...](#) [More...](#)

**Available Cash is set at \$10000. Timeframe: Immediate**  
Order a detailed report to try different settings, which may yield better results. Potential score improvements include the impact of actions identified by CreditAssure™ and the effect of time. Time may account for none, some, or all of a potential improvement and decrease it even cause it to be negative.

Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau or FICO scores or changes. Predicted scores and score changes simulated by CreditXpert® products are only estimates. CXI does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report information will result in a score improvement. CreditXpert products are based on credit reports from the bureaus. CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. CXI is not a credit counseling or credit repair organization. CXI is not endorsed by Equifax, Experian, TransUnion or FICO.

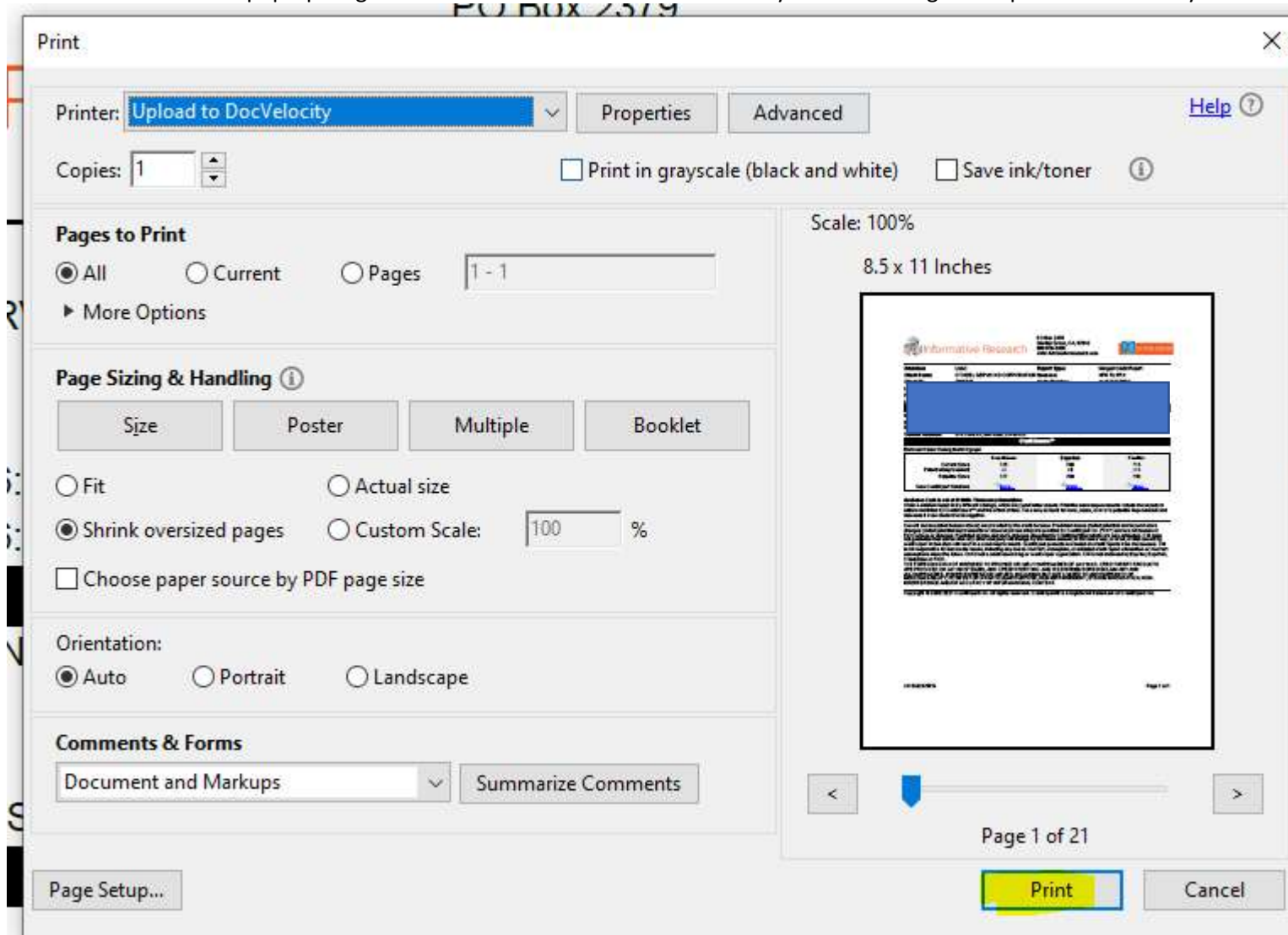
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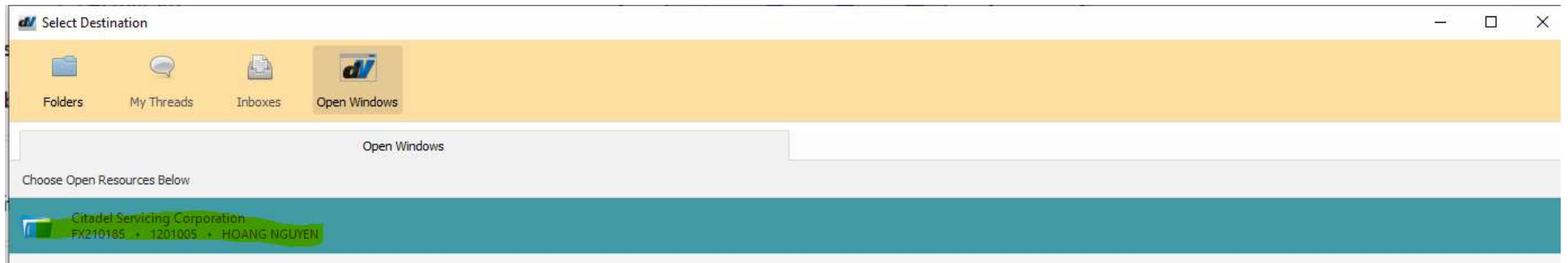
4115492428PQ

Page 1 of 1

7. This screen will pop-up. Right click on Print. Make sure that the file you are working on is open in DocVelocity.



8. After you click on Print, this screen will pop-up. Double click on the highlighted file.



9. This screen will pop-up and at the highlighted section start typing in Lender Credit Report. After you type in Lender file name options will populate – select Lender Credit Report

Upload to 1201005 (FX210185)

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Send Attach Files ☐ Use Automated Document Recognition ☒ File These Documents

To: Received Mail and Filed Docs of Folder FX210185 • 1201005 • HOANG NGUYEN

From: This Computer

By: Lisa Curry

Subject:

Message:


1 document (21 pages)

Search for documents and files

Stacking Orders Filters Tags

Unknown (Informative Res...) PDF

Unknown (Informative Research Premier Report\_2021\_01\_10\_@06\_55\_40.pdf) (21 pgs)

 **Informative Research**

PO Box 2379  
Garden Grove, CA, 92842  
800-676-3338  
[www.informativeresearch.com](http://www.informativeresearch.com)

**Attention:** LisaC  
**Client Name:** CITADEL SERVICING CORPORATION  
**Client ID:** 2005626  
**Loan Number:** 1201005  
**First Issued:** 01/10/2021 06:52 PM  
**Last Updated:** 01/10/2021 06:52 PM

**Report Type:** Merged Credit Report  
**Sources:** XPN TU EFX  
**Order Number:** 4115492428PQ  
**Original Order Number:**  
**Product Price:** \$26.25 **Other:** \$0.00 **Total:**

**Borrower Information**

**Borrower:** Hoang Manh Nguyen  
**Borrower SSN:** 624-50-3633  
**Co-Borrower:**  
**Co-Borrower SSN:**

Then right click on send



Upload from THIS COMPUTER to FOLDER 1201005 (FX210185)

Send

Attach Files

☐ Use Automated Document Recognition

☒ File These Documents

To: Received Mail and Filed Docs of Folder FX210185 • 1201005 • HOANG NGUYEN

From: This Computer

By: Lisa Curry

Subject: Please type the subject here

Message:

1 document (21 pages)

Search for documents and files

Stacking Orders

Filters

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Lender Credit Report (21 p... PDF

Lender Credit Report (21 pgs)



Lender Credit Report (21 pgs)



Informative Research

PO Box 2379  
Garden Grove, CA, 92842  
800-676-3338  
[www.informativeresearch.com](http://www.informativeresearch.com)



Attention:

LisaC

Report Type:

Merged Credit Report