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Informative Research credentials for Calyx are managed by our account setup department. These instructions explain how to order products while in Calyx.



New Credit Request

1. Open a file in Calyx, click on the Services tab and select Credit Reports.

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🚯 Loans	۲	- Borrower Info	mation		Cre	dit Reports	•	
Bbttxo, Brian	۲	Borrower			Floo	d Certificatio	on 🕨	orrower
Primary Data Folder			First	Middle	Initi	al Disclosure	s 🕨	
Borrower Information		Name	Brian	Eugene	Title	e/Escrow	•	e
Loan Application-1	<u></u>	SSN	DC)B 11/04.	Veri	fications	+	
Loan Application-2 Loan Application-3								1
Loan Application-4		Best Contact	H Phone	Nickna	ime		Bes	t Contact
Prequalification		H Phone	949 111 2245	R Phor		470 4000	не	hone l
Rent vs. Own			343-111-2343	-	~ 800	4/3-4633		
Cash-To-Close		Cell/Alt	949-222-3456	Fax			Cell	/Alt
Loan Comparison	E	E-Mail	Brian.Bbttxo@yah	oo.com			E-M	lail
Good Faith Estimate								
GFE Service Providers List		Present Add		Rent		No of Ym	A Prov	ent Addree
HUD-1 Settlement Statement		- Audi	USS IV UW	n nen	•	NO OF ITS		
HUD-1A Settlement Statement		Street	776 Emberwood [Dr.			Stre	et

Credit can also be ordered by clicking the **Request Credit** button on page 3 of the 1003 (**A**) or by clicking on **Service: Request Credit** from the Primary Data Folder (**B**):

(/	A)										
	Liabilities										
	Request Credit View Credit Populate Liał	p.						Match to REC		From VOM	/L
							-				
	REC. Company	R/L/M	Balance	Mth Pmt	Pd Off	Mths Left	Liability Type		Ac	count #	*
Ш		M	007407	e/740)	V		Maaaaa		200	00000	

((B)
	Service:Request AVM
	Service:Request Closing Documents
	Service:Request Credit
	Service:Request Initial Disclosures
	Service:Request Flood
	Service:Request Title/Escrow
	Service:Request Verifications
	Service:Select Product

3



2. Select Request Credit

🖄 Point - [Bbttxo]			
🔳 File Edit Marketing Forms eLo	anFile Verifs Track Banker Lenders	Services Interfaces Bor/Co-Bor	Utilities Window Help
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*Navigation Panel	B Bbttxo, Brian Eugene Loan Ap	Closing Documents	
🚯 Loans 🛞	The income/assets of a person other that	Credit Reports	Request Credit
Bbttxo, Brian 🛞	The income/assets of the Borrower's spo	Flood Certification	View Credit
Primary Data Folder		Initial Disclosures	Populate Liabilities
Borrower Information		Title/Escrow	
Loan Application-1	Agency Case No	Verifications	
Loan Application-2 Loan Application-3			

3. Select Informative Research Inc. as the credit agency:

oŋ	: Amortization Type:					
	Credit Report Request					x
	Credit Agency	Brian Eugene Bbttxo				
	Informative Research Inc.	First	M	liddle La	ast	Suffix
I	Informative Research Inc.	Name Bnar	n jt	ugene Bi	ottxo	
1	MCB-Savannah	SSN	E	Birth Date 1	1/04/1964 Age	51
n	MeridianLink, Inc.	Home Phone 949-	-111-2345 🗌 N	Mamied 🔲 U	nmarried 🔲 Sep	arated
1	NCO Credit Services Network Credit	Present Addr. 776	Emberwood Dr.		Credit	PIN
	Old Republic Credit Services One Source Credit Reporting LLC	City Dalla	as	State D	X Zip 75232	
2	ONLINE Mortgage Reports	Former Addr.				
	Premium Credit Bureau Data	City		State	Zip	
1	Sarma-Meridian Link	(no co-borrower)				
1	SettlementOne	First	Mi	iddle La	st	Suffix
1	Strategic Information Resources, Inc.	Name				
6	Universal Credit - National	SSN		Birth Date	Age	
	WebStar	Home Phone		Mamied 🔲 U	nmarried 🔲 Sepa	arated
	4065633596PQ	Copy from Borrov	wer			
1		Present Addr.			Credit	PIN
		City		State	Zip	_
Π	Pay by credit card	Former Addr			_	
	Enter Credit Card					
	Copy credit report liabilities to this 1003	Uity		State	Zip	
		Submit	Cancel			
	Press F1 for help					
R	ate 🛛 🕹 Keq Ksv					

4



- 4. Select the **Report Type** as **Premier** and make sure all three credit bureaus are checked.
- 5. Select Request Type as Order New Report.
- 6. Click Submit

Credit Agency	Brian Eugene I	Bbttxo			
Informative Research Inc.		First	Middle	Last	Suffix
(800) 473-4633	Name	Brian	Eugene	Bbttxo	
Getting Started	SSN	L	Birth Date	11/04/196	4 Age 51
	Home Phone	949-111-2345	Married 🔲	Unmarried	Separated
Report Type					
Individual Report	Present Addr.	776 Emberwood Dr.			Credit PIN
Premier 👤	City	Dallas	State	TX Zip	75232
Equifax	Former Addr			_	
Experian	C7.				
I✔ TransUnion	City	1	State	Zip	J
Request Type	[(no co-borrowe	er)			
Order New Report		First	Middle L	.ast	Suffix
C Re-issue Existing Report	Name				
Upgrade Existing Report Retrieve Updated Report	SSN		Birth Date		Age
Credit Reference Number	Home Phone		Married 🔲	Unmarried	Separated
	Copy from	Borrower			
	Present Addr.	J			Credit PIN
	City		State	Zip	
Pay by credit card	Former Addr			_	
Enter Credit Card	ronner Audr.			_	
Copy credit report liabilities to this 1003	City	1	State	Zip	
	0.1.1				
Press E1 for belo	Submit	Cancel			

Pay by credit card:

If you are paying for the credit report with a credit card check the Pay by credit card box, the Enter Credit Card button will become enabled. Click it and complete the credit card information window before clicking OK.





7. Enter your Informative Research supplied credentials, Save Password and click OK

Need Help? Informative Research
(800) 366-2794
Getting Started
Cancel

8. Your borrower's TriMerge Premier Credit Report will automatically load to Calyx. To view the report click on the **Services tab**, select **Credit Reports**, and **View Credit**.

🖄 Point - [Bbttxo]			
E File Edit Marketing Forms eLo	anFile Verifs Track Banker Lenders	Services Interfaces Bor/Co-	Bor Utilities Window Help
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Bbttxo, Brian 🛞	The income/assets of the Borrower's spo	Flood Certification	View Credit
Primary Data Folder		Initial Disclosures	 Populate Liabilities
Borrower Information		Title/Escrow	•
Loan Application-1 Loan Application-2	Agency Case No	Verifications	•
Loan Application-3			
Loan Application-4 Loan Application-5	Loan Type:	Lien Position:	Amortization Type:
Prequalification	Conventional	✓ First	Fixed Rate
Rent vs. Own	🗖 FHA	Second	GPM - Rate % Years
Cash-To-Close	VA VA	C Other	

Credit Reports with Trended Credit Data:

Clients who have opted for Trend on Demand or Trend Select will utilize a hyperlink at the end of their credit report that allows them to obtain a Trend Total Addendum. Please refer to **Appendix A – Retrieving a Trend Total Addendum**.

Trend Total Addendum

To view the Trend Total Report, Click Here



Re-Issue Existing Report

7

Your Informative Research credentials allow you to run credit and other reports from our Web Credit System (WCS) as well as Calyx. If you have run a credit report from WCS you can reissue the report into your LOS by following these steps:

- 1. Open a file in Calyx, click on the **Services** tab, select **Credit Reports**, **Request Credit**, select **Informative Research Inc.** as the credit agency
- 2. Select the **Report Type** as **Premier** and make sure all three credit bureaus are checked.
- 3. Select Request Type as Re-issue Existing Report and enter the IR credit reference number.
- 4. Click Submit

pg: Amortization Type:				
Credit Report Request				×
Credit Agency	-Brian Eugene Bb	ottxo		
	Fi	irst	Middle Last	Suffix
	Name E	Brian	Eugene Bbttx	(O O
(800) 4/3-4633			Diate Data 11/0	4/1964 And 51
Getting Started	55N [Birth Date 1170	Age 51
Denot Tran	Home Phone	949-111-2345	Married 🔲 Unm	amied Separated
Individual Report	Present Addr.	776 Emberwood Dr.		Credit PIN
Premier	City	Dallas	State TX	Zip 75232
🔽 Equifax	Former Addr			
Experian				
✓ TransUnion	City		State	Zip
Request Type	(no co-borrower))		
C Order New Report	E	First I	Middle Last	Suffix
Re-issue Existing Report	Name			
C Upgrade Existing Report	SSN		Birth Date	Age
Credit Reference Number	Home Phone		Married 🔲 Unm	arried 🗍 Separated
4065633596PO	Conv from Bo	mower		
4000000000	Copy nom bo	Jiower		
	Present Addr.			Credit PIN
	City [State	Zip
Pay by credit card				
Enter Credit Card	Former Addr.			
	City		State	Zip
I Copy credit report liabilities to this 1003				
	Submit	Cancel		
Press F1 for help				
Rate / % Req Rsv /				



Upgrade Existing Report

If you need to upgrade a credit report from a single bureau or two bureau report to a three-bureau report follow these steps:

- 1. Open a file in Calyx, click on the **Services** tab, select **Credit Reports**, **Request Credit**, select **Informative Research Inc.** as the credit agency.
- 2. Select the **Report Type** as **Premier** and make sure all three credit bureaus are checked.
- 3. Select Request Type as Upgrade Existing Report and enter the IR credit reference number.
- 4. Click Submit

Credit Report Request	
Credit Agency Informative Research Inc. (800) 473-4633 Getting Started Report Type Individual Report Premier Fremier Equifax Experian	Brian Eugene Bbttxo First Middle Last Suffix Name Brian Eugene Bbttxo Suffix SSN 666-79-4567 Birth Date 11/04/1964 Age 51 Home Phone 949-111-2345 Married Unmarried Separated Present Addr. 776 Emberwood Dr. Credit PIN City Dallas State TX Zip 75232 Former Addr. Cthu State Zip Zip
Request Type Order New Report Re-issue Existing Report Upgrade Existing Report Retrieve Updated Report Credit Reference Number 4065633596PQ	(no co-borrower) First Middle Last Suffix Name SSN Birth Date Age Home Phone Married Unmarried Separated Copy from Borrower Present Addr.
Pay by credit card Enter Credit Card Copy credit report liabilities to this 1003 Press F1 for help	City State Zip Former Addr.

8



Retrieve a Credit Report

To retrieve a previously run credit report follow these steps:

1. Open a file in Calyx, click on the eLoanFile tab, select Document Management

🚵 Point - [Bbttxo]	
E File Edit Marketing Forms	eLoanFile Verifs Track Banker Lend
D 🗳 🖶 🖶 🖶 メ 🖻 🛍 🔰	Document Management
*Navigation Panel	Borrower
🚯 Loans	Property
Bbttxo, Brian	Loan Product
Primary Data Folder	Government (EHA/VA)
Track:VOM/R Track:Title Track:HMDA Reporting	Additional Loan Data

2. Double click the **Credit Report** and the new window will open with the credit report:

					×
Stored	06/28/2018 09:21:31 /	AM By Kash Santos	Category	Credit	•
Received From	Informative Research In	c.	Туре	Credit Report	•
Size	0.119 MB	Active 🔲 Restrict To Secondary Marketing	Description	Credit Report - ERICA LAMBERT	
Borrower		▼ Signature Type ▼	Package	To	
Co-Borrower		▼ Signature Type ▼	1	By	
Sent To Borrower		By			
Viewed By Borrower					
	Signature Required				
Show Thumbs (Ro	tate, Extract, Delete, Reon	der pages) View		Send/Retrieve Save	Cancel
	s is in the				
the second se					
					<u> </u>
		e e native Research ga info	Box 2379 den Grove, C -676-3338 rmativeresea	A, 92842 rch.com	±

Credit reports can also be retrieved by clicking on the **Services** tab, select **Credit Reports** and then **View Credit**.



4506-T Verifications

10

1. Open a file in Calyx, click on the Services tab and select Verifications then Request Verifications

🖄 Point - [Bbttxo]			
🔳 File Edit Marketing Forms el	oanFile Verifs Track Banker Lend.	rs Services Interfaces Bor/C	Co-Bor Utilities Window Help
🗅 🚅 🖶 🖶 🖶 🛰 🖻 🛍 🗡	🖥 🕲 🔜 🔛 🔽 🗐 🔍 🥐	AVM Reports	•
*Navigation Panel) 🖪 Bbttxo, Brian Eugene Loar	Ap Closing Documents	•
🚯 Loans 🛞	The income (assets of a person other	Credit Reports	• •
Bbttxo, Brian) The income/assets of the Borrower's	spo Flood Certification	→
Primary Data Folder	-	Initial Disclosures	
Banker:Borrower	-	Title/Escrow	
Banker:Closing Instructions	Agency Case No	Verifications	Request Verifications
Banker:Loan Program information			View Report
Banker:Property information	Loso Tupe:	Lien Position:	Amo Populate Employment (1003)
Banker:Trust	Conventional	First	Fixed Rate

4506-T Verifications can also be ordered by clicking on **Service: Request Verification** located in the Primary Data Folder (**A**):

(A)			
	A) Service:Request AVM Service:Request Closing Documents Service:Request Credit Service:Request Initial Disclosures Service:Request Flood Service:Request Title/Escrow Service:Request Verifications Service:Request Verifications Service:Select Product Fannie:Loan App-1 Fannie:Loan App-2	Property Type Purpose of Loan: Purchase Cash-Out Refi No Cash-Out Refi	Detached Condominium Construction Construction - Permanent Other -	Property will be: Primary Secondary Investment
	Fannie:Loan App-3			



1. Select Informative Research as the Verification Service Provider:

Request Verifications					
Verification Services Provider					
Informative Research	(800) 366-2794 Gett	ting Started			
(select a Verification Provider)]				
Advanced Data					
Advantage Credit, Inc					
ComplianceFase					
Credit Plus Inc	Request Type				
DataVerify	Select Borrower				
IDCHECKDIRECT.COM	Brian Eugene Bbttxo	🔿 (No Co-Borrower Name)			
Old Republic Credit Services	5				
T4506.com	SSN: 4567	SSN:			
The Work Number	DOD. 11/04/1964				
TRV Services	DOB: 1170471304	DOB: 1			
Ven-Tax	Verification Type:				
Co-Borrower Order Reference Number	E ini				
	✔ 1040	2012-2015	▼		
	1040A	2015			
Additional Instructions Comments	□ w2	,			
		2015			
	1099	2015	-		
	C Other	2015	v		
	SSN+ Verification	SSN	_		
		,			
	Authorization Method:				
	Document Attached	v			
Pay by credit card Enter Credit Card	Calyx Software\Point\AllUsers\tE	ST.pdf Browse			
	Submit Close				
Press F1 for help					



Order 4506-T Verification

1. Only one item can be ordered at a time by inputting the following info:

Order Type:

Order New Verification

Request Type: Indicate borrower or

- Indicate borrower or co-borrower
- Select Transcript Type (1040, 1040A, W2 etc.)
- Select desired years using the drop down

· Verification Services Provider			
Informative Research	▼ (800) 366-2794 <u>Get</u>	tting Started	
Generic Verification Request			
Order	Request Type		
Order New Verification	Brian Eugene Bbttxo	C (No Co-Borrower Name)	
O Upgrade Order	CCN 4567	CCN	
C Check Status	SSN: 4367	SSN:	
Primary Borrower Order Reference Number	DOB: 11/04/1964	DOB:	
J	Verification Type:		
Co-Borrower Order Reference Number	1040	2010 2015	
	- 1040 - 1040	2012-2015	
	J 1040A	2015	<u>_</u>
Additional Instructions, Comments	□ W2	2015	v
A	1099	2015	-
	Other	2015	
	SSN+ Verification	2010	
) 30144 Veniloation	ISSN	<u> </u>
	Authorization Method:		
· · · · · ·	Document Attached	v	
Pay by credit card Enter Credit Card	Calyx Software\Point\AllUsers\tE	ST.pdf Browse	
	Submit Close		
D 517 1 1			
Press F I for help			

Upload a signed / E-Signed 4506-T and click Submit (see details on the following page)

Calyx Limitation with Reference Number:

Once a 4506-T order has been placed a reference number for that order will be issued. Store that reference number on your desktop OR within the "Additional Instructions, Comments" field because if a Social Security Verification (SSN+) order is placed another reference number for the SSN+ order will be issued and supersede the 4506-T reference number.

12



Authorization Method / Signed 4506-T

- 1. Click Browse
- 2. Select either Send from Document Repository OR Select a file on your computer
- 3. Select a Type as 4506T and click Add

Document Attached Calyx Software\Point\AllUsers\tEST.pdf Browse	Authorization Method:		
Calyx Software\Point\AllUsers\tEST.pdf Browse	Document Attached		
	Calyx Software\Point\AllUsers\tEST.pdf	Browse	



Pay by credit card:

If you are paying for the 4506-T with a credit card check the **Pay by credit card** box, the **Enter Credit Card** button will become enabled. Click it and complete the credit card information window before clicking OK.

(000) 472 4022	Name Brian	Eugene	Bbtt
Getting Started	Credit Card Payment		
Report Type Individual Report Premier	C Pay with borrower's credit card C Pay with my credit card Cardholder Billing Information		- -
Equifax Experian TransUnion	Address City St	Zip	-
Order New Report Re-issue Existing Re Upgrade Existing Re Retrieve Updated Re	Credit Card Information Type Acct No.		
Credit Reference Numbe 4065633596PQ	Mo. Year Exp. Date Card Security Code		n
Pay by credit card Enter Credit C	Press F1 for Help		

4. Enter you Informative Research supplied credentials, Save Password and click OK

q	Informative R	esearch Login		×
5	Account #: User ID: Password:	1207470 admin	Need Help? Informative Research (800) 366-2794 <u>Getting Started</u>	
		Save Password	Cancel	



Check Status

In order to request a status for an outstanding 4506-T order, follow the below instructions.

1. Choose **Check Status** and input the reference number.

Image: Provide and the search intermediate intermedintermediate intermediate intermediate intermediate intermediate i	enfication Services Provider			
erencic Verification Request Order Order New Verification Upgrade Order Order New Verification Upgrade Order SSN: 4567 SSN: 4567 SSN: 4567 DOB: 11/04/1964 DOB: Verification Type: Verification SSN Veri	nformative Research		tting Started	
Order Request Type Select Borrower Select Borrower © Order New Verification SSN: © Order Katus SSN: Primary Borrower Order Reference Number DOB: 1000580377/DV DOB: Co-Borrower Order Reference Number DOB: 1000580377/DV Verification Type: Co-Borrower Order Reference Number Interface Name Additional Instructions, Comments W2 2015 Interface Number Image: SSN+ Verification SSN W2 2015 Image: SSN+ Verification SSN Image: Submit Close	eneric Verification Request			
C Order New Verification C Upgrade Order C Upgrade Order S Brian Eugene Bbtxo C (No Co-Borrower Name) SSN: 4567 SSN: Primary Borrower Order Reference Number DOB: 11/04/1964 I 000580377/DV DOB: DOB: Co-Borrower Order Reference Number I 1040 2012-2015 Additional Instructions, Comments I 1040A 2015 I 009 2015 I I 099 2015 I Other 2015 I Ocument Attached I Calyx Software\Point\AllUsers\tEST.pdf Browse Submit Close	Order	- Request Type		
C Upgrade Order SSN: 4567 SSN: Check Status DOB: 11/04/1964 DOB: DOB: 11/04/1964 DOB: Verification Type: Co-Borrower Order Reference Number ✓ 1040A 2015 ✓ Additional Instructions, Comments ✓ ✓ 1040A 2015 ✓ Additional Instructions, Comments ✓ ✓ 1099 2015 ✓ Other 2015 ✓ ✓ Other 2015 ✓ Other 2015 ✓ ✓ ✓ Other 2015 ✓ Document Attached ✓ ✓ ✓ Cose Zubmit Cose	C Order New Verification	Brian Eugene Bbttxo	C (No Co-Borrower Name)	
 Check Status Primary Borrower Order Reference Number 10005803771DV Co-Borrower Order Reference Number Image: Dollar Control of the state o	C Upgrade Order	SSN: 4567	SSN	-
Primary Borrower Order Reference Number DOB: 11/04/1964 DOB: 1 Co-Borrower Order Reference Number Verification Type: Co-Borrower Order Reference Number I 040 2012-2015 Additional Instructions, Comments I 040A 2015 I 040A 2015 I I 040A IIIII 040A IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	Check Status		55N.]	_
Co-Borrower Order Reference Number Image: Co-Borrower Order Reference Number Image: Co-Borrower Order Reference Number Image: Co-Borrower Order Reference Number Image: Co-Borrower Order Reference Number Image: Co-Borrower Order Reference Number Additional Instructions, Comments Image: Co-Borrower Order Reference Number Image: Co-Borrower Order Reference Number Image: Co-Borrower Order Reference Number Additional Instructions, Comments Image: Co-Borrower Order Reference Number Image: Co-Borrower Order Reference Number Image: Co-Borrower Order Reference Number Image: Co-Borrower Order Reference Number Image: Co-Borrower Order Reference Number Image: Comment Attached Image: Cose Image: Provent Values Image: Cose	Primary Borrower Order Reference Number	DOB: 11/04/1964	DOB:	
Co-Borrower Order Reference Number Image: 1040 2012-2015 Additional Instructions, Comments Image: 1040A 2015 Image: W2 2015 Image: 1099 Image: W2 SSN+ Verification SSN Image: W2 Close Image: 1000 Image: W2 Close Image: 1000 Image: W2 Close Image: 1000		Verification Type:		
Additional Instructions, Comments I 1040A 2015 W2 2015 I I 1099 2015 I Other 2015 I Occument Attached I I Calyx Software\Point\AllUsers\tEST.pdf Browse Submit Close	Co-Borrower Order Reference Number	✓ 1040	2012-2015	-
Additional Instructions, Comments W2 2015 1099 2015 Other 2015 SSN+ Verification SSN Authorization Method:	1	1040A	2015	
Authorization Method: Column Content Card	Additional Instructions, Comments	□ w2	2015	
Image: Submit Close		L 1099	2015	
Correction C			2015	
SSN+ Verification SSN Authorization Method:) Other	2015	-
Authorization Method: Document Attached Calyx Software\Point\AllUsers\tEST.pdf Browse Submit Close Press F1 for help		SSN+ Verification	SSN	-
Pay by credit card Enter Credit Card Calyx Software \Point\AllUsers \tEST.pdf Browse Submit Close		Authorization Mathed	,	
Pay by credit card Enter Credit Card Calyx Software\Point\AllUsers\tEST.pdf Browse Submit Close Press F1 for help				
Pay by credit card Enter Credit Card Calyx Software\Point\AllUsers\tEST.pdf Browse Submit Close				
Press F1 for help	Pay by credit card Enter Credit Card	Calyx Software\Point\AllUsers\tB	EST.pdf Browse	
Press F1 for help				
Press F1 for help		Submit Close		
	Press F1 for help			

2. Click Submit

3. Enter your Informative Research supplied credentials, Save Password and click OK

Informative R	esearch Login	the second se	×
Account #:	1207470	Need Help? Informative Research	
User ID:	admin	(800) 366-2794	
Password:		Getting Started	
	Save Password		
	ОК	Cancel	

	4506-T Statuses
Pending:	Uploaded but processing hasn't started. This is the only status an order can be canceled in.
Approved:	By Informative Research and ready for the IRS.
Submitted:	Order has been sent to the IRS.
Failed QA:	Rejected order by the IRS.
Completed:	Order has been completed and billed.
Canceled:	User has canceled the order.



Retrieve a 4506-T

15

To retrieve a previously run 4506-T follow these steps:

1. Open a file in Calyx, click on the eLoanFile tab, select Document Management.

		_
🚵 Point - [Bbttxo]		
E File Edit Marketing Forms	eLoanFile Verifs Track Banker Ler	10
D 🗳 🖬 🖶 🖶 🖂 🖷 🛍 🕽	Document Management	
*Navigation Panel	Borrower	rı
🚯 Loans	Property	
Bbttxo, Brian	Loan Product	
Primary Data Folder	Government (FHA/VA)	id
Track:VOM/R Track:Title	Additional Loan Data	1
Track. I MDA hepotung		

2. Double click the **Verification 4506T** and the new window will open with the 4506-T.

4506-T Verifications can also be retrieved by clicking on Services – Verification – View Report (A):

🖄 Point - [Bbttxo]			
💷 File Edit Marketing Forms eLo	anFile Verifs Track Banker Lenders	Services Interfaces Bor/Co-Bor	Utilities Window Help
D 🗳 🖶 🖶 🖶 メ 🖻 🕄 🖊 🕻	🖥 🕲 🔜 🚉 🔽 🗐 📢 🔷 🤋	AVM Reports	
*Navigation Panel 🛞	B Bbttxo, Brian Eugene Borrowe	Closing Documents	
🚯 Loans 🛞	Borrower Information	Credit Reports	
Bbttxo, Brian	Borrower	Flood Certification	orrower Copy from Borrower
Primary Data Folder	First Middle	Initial Disclosures	First Middle Last
Borrower Information	Name Brian Eugene	Title/Escrow	e and a second s
Loan Application-1	SSN -4567 DOB 11/04.	Verifications	Request Verifications
Loan Application-2 Loan Application-3			View Report
Loan Application-4 Loan Application-5	Best Contact H Phone 🗨 Nickna	ame Be	Populate Employment (1003)
Prequalification	LL Dhanne Dava state and us		base D Dharas



SSN+ Social Security Verifications

1. Open a file in Calyx, click on the Services tab and select Verifications then Request Verifications

🚵 Point - [Bbttxo]			
💷 File Edit Marketing Forms eL	oanFile Verifs Track Banker Lenders	Services Interfaces Bor/Co-R	3or Utilities Window Help
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🚯 Loans 🛞	The income (search of a series other that	Credit Reports	•
Bbttxo, Brian 🛞	The income/assets of the Borrower's spo	Flood Certification	▶
Primary Data Folder		Initial Disclosures	D TERMS OF LOAN
Banker:Borrower		Title/Escrow	
Banker:Closing Instructions	Agency Case No	Verifications	Request Verifications
Banker: Construction Loan/contractors Banker: Loan Program information			View Report
Banker: Property information			
Banker:State Specific Information	Loan Type:	Lien Position: A	mo Populate Employment (1003)
Banker:Trust	Conventional	🔽 First	Fixed Rate

SSN+ Verifications can also be ordered by clicking on **Service: Request Verification** located in the Primary Data Folder:

Service:Request AVM	CO-DC 6	38 0014 00300 2006638 0014	
Service:Request Closing Documents Service:Request Credit	Property Type	Detached Condominium	•
Service:Request Initial Disclosures			
Service:Request Flood Service:Request Title/Escrow Service:Request Verifications Service:Select Product Fannie:Loan App-1 Fannie:Loan App-2 Fannie:Loan App-3	Purpose of Loan: Purchase Cash-Out Refi No Cash-Out F	Construction Construction - Permanent Refi Cother -	Property will be: Primary Secondary Investment

2. Select Informative Research as the Verification Service Provider:

Request Verifications			X
Verification Services Provider Informative Research (select a Verification Provider) Advanced Data Advantage Credit, Inc (AVANTUS IRS Direct ComplianceEase Credit Plus Inc DataVerify IDCHECKDIRECT.COM	(800) 366-2794 Getti Request Type Select Borrower	ing Started	
Informative Research Old Republic Credit Services T4506.com The Work Number TRV Services Ver-Tax	V• Bnan Eugene Bottxo SSN: -4567 DOB: 11/04/1964	C (No Lo-Borrower Name) SSN: DOB:	
Co-Borrower Order Reference Number	Verification Type: Verification Type: 1040 1040A	2012-2015	•
Additional Instructions, Comments	☐ W2 ☐ 1099	2015	v
	Cther	2015	-



Order New SSN+ Verification

- 1. Select Order New Verification, indicate borrower or co-borrower, and only select SSN Verification.
- 2. Upload a signed SSA-89 form and click **Submit.**
- 3. Enter your Informative Research supplied credentials, Save Password and click OK.

Request Verifications			×
Verification Services Provider			
Informative Research	▼ (800) 366-2794 Get	tting Started	
Generic Verification Request Order Order New Verification C Upgrade Order C Check Status	Request Type Select Borrower Brian Eugene Bbttxo SSN: 4567	C (No Co-Borrower Name) SSN:	
Primary Borrower Order Reference Number	DOB: 11/04/1964	DOB:	
Co-Borrower Order Reference Number Additional Instructions, Comments	Verification Type: 1040 1040A W2 1099 Other	2012-2015 2015 2015 2015 2015 2015	
	Authorization Method:	SSN	•
Press F1 for help	Submit Close	Lo 1. par	

Calyx Limitation with Reference Number:

Once a SSN+ order has been placed a reference number for that order will be issued. Store that reference number on your desktop OR within the "Additional Instructions, Comments" field because if a 4506-T Verification order is placed another reference number for the 4506T order will be issued and superseded the SSN+ reference number.



Informative Research Login	
Account #: 1207470 User ID: admin Password: *****	Need Help? Informative Research (800) 366-2794 <u>Getting Started</u>
Save Password	Cancel

Authorization Method / Signed SSA89

- 1. Click Browse
- 2. Select either Send from Document Repository OR Select a file on your computer
- 3. Select a Type as Social Security Number Certification and click Add.

Authorization Method:		
Document Attached		
Calyx Software\Point\AllUsers\tEST.pdf	Browse	

ſ	🖄 Document Informa	ation Preview (SECURED)	1. Tana 1. (198			
	Stored	11/08/2016 04:34:15 PM	By Daniel Gilbreth	Category	All	
	Received From			Туре	Social Security Number Certification	▼
I	Size	0.079 MB 🔽 Active	🔲 Restrict To Secondary Marketing	Description	Request For Notice Of Default Boad Maintenance Arreement	
Ш	Sent To Borrower		By	Package	Satisfaction Of Judgment	
I	Viewed By Borrower	, 	Signature Required		Satisfaction Of Mortgage Section 32 Disclosure Form	
)U	Show Thumbs (Rota	ate, Extract, Delete, Reorder pages)	View		Security Instrument Security Instrument Modification	
8					Security Instrument Rider	
					Servicing Disclosure Statement	
1					Servicing/Loan Transfer All	
î		🖌 📐 👍 🗸 🕀 🦳			Servicing/Loan Transfer Other	
			•		Social Security Award Letter	
1					Standard Flood Hazard Determination	
1					Statement Of Borrower Benefit	-
W		Sign SSA89				



Pay by credit card:

If you are paying for the 4506-T with a credit card check the **Pay by credit** card box, the **Enter Credit Card** button will become enabled. Click it and complete the credit card information window before clicking OK.

(000) 473 4033	Ivame	Bnan	Eugene Bbtt
Getting Started	Credit Card Payment		
Report Type Individual Report Premier	C Pay with borrower's credit card C Pay with my credit card Cardholder Billing Information		
 ✓ Equifax ✓ Experian ✓ TransUnion 	Address		
Request Type Order New Report Re-issue Existing Re Upgrade Existing Re Retrieve Updated R	City Credit Card Information Type Acct No.	St	Zp
Credit Reference Numbe 4065633596PQ	Mo. Year Exp. Date ✓ Card Security Code		-
Pay by credit card Enter Credit C	Press F1 for Help	Cancel	State

Check Status

In order to request status from Informative Research for an outstanding 4506-T order:

- 1. Select Check Status and enter the reference number.
- 2. Click Submit.

/enfication Services Provider			
Informative Research	▼ (800) 366-2794 Ge	tting Started	
eneric Verification Request			
Order			
C Order New Verification	Brian Eugene Bbttxo	C (No Co-Borrower Name)	
C Upgrade Order	CSN: -4567	CCN-	-
Check Status	3514.	55N.	_
Primary Borrower Order Reference Number	DOB: 11/04/1964	DOB:	
10005803771DV	Verification Type:		
Co-Borrower Order Reference Number	L 1040		
	1040	2012-2015	<u> </u>
	🗖 1040A	2015	-
Additional Instructions, Comments	□ W2	2015	-
A	L 1099	2015	
	C Other	2015	
		2015	
	SSIV+ vemication	SSN	
	Authorization Method:		
· · ·	Document Attached	v	
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Enter Credit Card	Calyx Soltware (Forne Vilosels (L	Diowse	
	Submit Class		
ress F1 for help			



3. Enter your Informative Research supplied credentials, Save Password and click OK.

Informative Research Login Account #: 1207470 User ID: admin (800) 366-2794 Getting Started Image: Save Password OK

SSN Statuses:		
Pending:	Uploaded but processing hasn't started. This is the only status an order can be canceled in.	
Approved:	By Informative Research and ready for the IRS.	
Submitted:	Order has been sent to the IRS.	
Failed QA:	IR rejects order prior to submission to SSA because it is illegible, incomplete or a SSA90 form was not attached.	
Completed:	Order has been	
Canceled:	User has canceled the order.	

Retrieve a SSN+

To retrieve a previously run 4506-T follow these steps:

1. Open a file in Calyx, click on the eLoanFile tab, select Document Management.

🚵 Point - [Bbttxo]	
E File Edit Marketing Forms	eLoanFile Verifs Track Banker Leng
D 🗳 🖶 🖶 🖶 🛰 🖻 🛍 🕽	Document Management
*Navigation Panel	Borrower
🚯 Loans	Property
Bbttxo, Brian	Loan Product
Primary Data Folder	Government (EHA/VA)
Track:VOM/R Track:Title Track:HMDA Reporting	Additional Loan Data

2. Double click the Verification SSN and the new window will open with the 4506-T.



Flood Certification

1. Open a file in Calyx, click on the **Services** tab and select **Flood Certification**.

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I File Edit Marketing Forms eLoa	nFile Verifs Track Banker Lenders	Services Interfaces Bor/Co-Bo	or Utilities Window Help
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🚯 Loans 🛞	The income (case to of a nomen other that	Credit Reports	
Bbttxo, Brian	The income/assets of a berson other that	Flood Certification	Request Flood
Primary Data Folder		Initial Disclosures	View Flood
Borrower Information		Title/Escrow	
Loan Application-1	Agency Case No	Verifications 0	·
Loan Application-2			
Loan Application-4	Loan Type:	Lien Position: Am	nortization Type:
Prequalification	Conventional	I First I	Fixed Rate

Flood Certifications can also be ordered from the Flood Certification page or by clicking on **Service: Request Flood** located in the Primary Data Folder **(B)**.

(A)	
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*Navigation Panel 🛞	B Bbttxo, Brian Eugene Federal Flood Certification - Work Order
👌 Loans 🛞	Request Rood View Flood
Bbttxo, Brian 🛞	
Primary Data Folder	FFCC Customer No. Branch Location
Request for Tax Return (4506 / 4506-T) 🔺	BORROWER'S INFORMATION
Social Security Number Verification (SSA-8 Notice of Action Taken	Borrower First Middle Last Suffix
Flood Certification	Brian Eugene Bbttxo
Flood Hazard Det. Tool Hazard Notice	Property Addr

(B)

Service:Request AVM Service:Request Closing Documents Service:Request Credit Service:Request Initial Disclosures Service:Request Flood Service:Request Title/Escrow Service:Request Verifications Service:Select Product



2. Select **Informative Research** as the Flood Provider.

3. Select **Report Type** from the drop down menu

Flood Certification Request	∕₀ Tears I				×
Rood Provider INFORMATIVE RESEARCH 714-638-2855 Getting Started Administration Report Type Basic Determination Auto Only Basic Determination Auto Only Basic Determination Auto Only Basic Determination Basic Determination Life of Loan Determination Life of Loan Determination Life of Loan Determination C Reissue Existing Certification C Modify Existing Order C Cancel Existing Order Flood Certification Number	Loan Information Borrower Property Address City Lender Case Number Legal Description POLK TERRACE 2ND CO-DC 6638 00N 0030 Assessor's Parcel Numb	First Brian 776 Emberwood Dr. Dallas INSTALLMENT BLK N 0 2006638 00N ver	Middle Eugene Sta /6638 LT 3 V	Last Bbttxo ste TX Zip 75 OL2001240/4237 D	Suffix 232 D1129200
Copy Flood Hazard Information to this Ioan Press F1 for help	Submit	Cancel			

- 4. Input the address, lender case number and click **Submit**.
- 5. Enter your Informative Research issued credentials and check **Save Password** and click **OK**.

Flood Certification Request	l and leferentie				
INFORMATIVE RESEARCH 714-638-2855 Getting Started Administration Report Type Life of Loan Determination Rush Order Request Type © Order New Certification © Upgrade Existing Certificati © Check Status of Pending 0 © Re-issue Existing Cretificati © Modify Existing Order © Cancel Existing Order Rood Certification Number	Borrower Property Addres INFORMATIVE RESEARCH Lo Account #: 2004137 User ID: IRTESTACCT Password: V Save Passw OK	First Brian s 776 Emberwood I Dallae rgin Need Help? INFORMATIVE RE 714-638-2855 Getting Started Administration ord Cancel	Middle Eugene Dr.	Last Bbttxo	Suffix p 75232 237 DD1129200
r I ⊂ Copy Flood Hazard Informatio Press F1 for help	on to this loanSubr	nit Cancel			



Additional Flood Request Types

Upgrade Existing Certification:	Upgrade a Basic Flood Determination to a Life of Loan by entering the Flood Certificate Number.
Check Status of Pending Order:	Get status of an existing Flood Determination.
Re-Issue Existing Certification:	If a Flood Determination was ordered online the order can be reissued into Calyx by entering the Flood Certificate Number.
Modify Existing Order:	A Flood Determination can be modified by correcting the APN, Legal Description or the spelling of the borrowers name or address, LOL upgrade or for a Refinance all by entering the Flood Certificate Number.
Cancel Existing Order:	An order can only be canceled if the current status is Pending . Completed orders cannot be canceled.

Contact Information

For support with credentials, questions or status of any Informative Research products please contact us at: Informative Research's Help Desk 800-473-4633 <u>service@informativeresearch.com</u> Monday - Friday 6am - 6pm PST

> For Calyx questions please contact: Calyx Support & Training 800-342-2599 <u>support@calyxsoftware.com</u> <u>training@calyxsoftware.com</u>



Appendix A – Retrieving a Trend Total Addendum

With the advent of Trended Credit Data by Fannie Mae, Informative Research has designed 3 display options for how our clients can view the data. Please visit our website for samples of Trend Total, Trend Select or Trend on Demand.

Clients who have opted for Trend on Demand or Trend Select will utilize a hyperlink at the end of their credit report that allows them to obtain a Trend Total Addendum:

Trend Total Addendum
To view the Trend Total Report, <u>Click Here</u> .

 Open a file in Calyx and access the credit report by clicking on the Services tab, select Credit Reports and View Credit

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*Navigation Panel	🛞 🖪 Bbttxo, Brian Eugene Loan Ap	ρ Closing Documents	
🚯 Loans	The income/assets of a person other the	Credit Reports	Request Credit
Bbttxo, Brian	The income/assets of the Borrower's sport	Flood Certification	View Credit
Primary Data Folder		Initial Disclosures	Populate Liabilities
Borrower Information		Title/Escrow	
Loan Application-1 Loan Application-2	Agency Case No	Verifications	

2. Click Open PDF

View Credit Report					x
	÷ • • •				
	native Research	PO Box 2379 Garden Grove, CA, 92842 800-676-3338 informativeresearch.com	2		
Attention: Client Name: Client ID: Loan Number: First Issued: Last Updated:	admin IR TEST ACCOUNT 1207470 IR20170929000 06/28/2018 09:21 AM 08/08/2018 10:50 AM	Report Type: Sources: Order Number: Original Order Number: Product Price: \$0.00	Merged Credit Report XPN TU EFX 2010014718PQ 2010014718PQ Total: \$0.00		
	Borrowei	r Information			
Borrower: Borrower SSN: Borrower DOB: Current Address:	ERICA E LAMBERT 666-01-2955 01/01/1980 409 GLENWOOD, MENLO PARK	Co-Borrower: Co-Borrower SSN: Co-Borrower DOB: , CA 94025			•
•		- -	Open PDF	Print	Close

3. The credit report will open as a PDF in another new window and the user can now navigate to the end of the credit report to utilize the hyperlink that allows them to obtain a Trend Total Addendum:

PreClose Monitoring Report		
To order a PreClose Monitoring Repo	rt for this report, <u>Click Here</u> .	
For more information about Informati	ve Research's PreClose Monitoring Report, <u>Click H</u>	lere .
Trend Total Addendum		
To view the Trend Total Report, Click	Here .	
Information Sources		
This report includes information	from the following repository(ies):	
Experian	TransUnion	Equifax Credit Information
P.O. Box 9701	P.O. Box 1000	P.O. Box 740256
Allen, TX 75013	2 Baldwin Place	Atlanta, GA 30374
(800) 509-8495	Chester, PA 19022	(800) 685-1111
www.experian.com	(800) 888-4213	www.equifax.com
	www.transunion.com	
This credit report contains data fro information. The credit report may as currently defined by FHA, FM Credit Report values. Contact Info	om the identified repositories. The contents ha y be used for real estate lending purposes; how HA, VA, Fannie Mae and Freddie Mac guidel ormative Research HelpDesk with questions. I	ave not been verified and the report may contain duplicate wever, it is not a residential mortgage credit report (RMCR) tines. IR merge version(s) may impact your Pre-Close IR Blend V 2.2.42.1r
*	** END OF REPORT 06/28/2016 08:32:16	AM - 1010348589PQ ***

4. You'll be directed to IR's Web Credit System (WCS) where you can enter your client ID, username, and password:





5. The Trend Data Addendum will populate for the user:

Informative Re	search												Tren	d Data A	Addendui
1	NFORMATIVE R	ESEARCH	1 * 13030	EUCLID	STREET * S	TE. 100	* GARDEN	N GROVE,	CA * 9284	3 * 800-6	76-333	8			
IR TEST ACCOUNT Client ID Date Requested On Kash Santos 13030 EUCLID STREET 1207470 07/30/2019 20 GARDEN (ROVE CA \$2843 1207470 07/30/2019 20										Order Nu 20114539	i mber 991PQ				
/146382855				a	itlanticbay				Sources						
Identification (as requested) Applicant's Last Name Applicant's First Name Middle Suffix DOB Social Security															
LAMBERT Co-Applicant's Last Name	Co-Ar	ERICA plicant's F	CA s First Name		Mid	Middle Suffix		05/01/1960 DOB		666-01-2955 Social Security					
Credit History															
UFIN Last	ened Report 1/16 03/19 Active EFX1	ed	High Balanc 112000 High Limit	e	Reviewe 21 mo Mortgage	d	30 0	60 0	90 0	Past Du	e	Payment 1004	Balance 110000	e)	Status M-01
67.346189990 0 ERICA LAMBERT Balance	VDN FEX	Payment An	nount	EEV	INST	ount	EEV	Past Due Am	ount	EEV	High Cre	edit VDNI	EEV	Credit Lin	iit vou

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