



Certified Credit Reporting
"A Nationwide Credit Reporting Firm"

The **Point Embedded interface** allows you to send and receive borrower data using Calyx Point.
No installation required

Ordering Credit Reports

Finding and Launching the Interface

To use the Point Embedded Interface to order a credit report for this borrower, first select **Services** then select **Credit Reports** and then **Request Credit**.

The screenshot shows the Point BETA software interface for a borrower named Jonathan. The 'Services' menu is open, and the 'Credit Reports' sub-menu is selected, with 'Request Credit' highlighted. The borrower information is as follows:

Borrower	First	Last	SSN	H Phone	B Phone
Status: OPEN	Jonathan	Consumer	548-60-3388		
E-Mail		Cell/Alt		Fax	

Co-Borrower information is also present but empty. Loan details include:

- Loan Rep: [Dropdown]
- Processor: [Dropdown]
- Loan Program: [Dropdown]
- CC Scenario: [Dropdown]
- Conv: FmHA: FHA: VA: Other:
- Primary: Secondary: Investment:
- Lien Pos: First Second
- Purpose of Loan: Purchase Cash-Out Refi No Cash-Out Refi Construction Construction-Permanent Other

Financial details:

Sales Price	[Input]	w/ MIP, FF	[Input]	Income	[Input]
Down pmt	[Input] %	Note Rate	[Input] %	HE & Oblig	[Input]
Appr Value	[Input]	Term/Due	[Input] / [Input] mths	Other Pmts	2,846.00
Loan Amt	[Input]	Mon Pmt	[Input]	Max Loan	[Input]

Address information:

Subject Property	Present Address
Addr [Input]	Addr 10655 Birch
City [Input]	City Burbank
St [Input] Zip [Input] Cnty [Input]	St CA Zip 91502

The **Credit Report Request** dialog box will open. The information required by the Point Embedded Interface will already be populated in the form. Verify that the consumer information was correctly populated before continuing. Select **Certified Credit Reporting**. Click on the **Submit** button to open the login screen.

The Certified Credit login dialog box should pop up. Enter in your **Login** and **Password** and click on the **OK** button to order the report. **NOTE*** the **Account#** is not required.

The screenshot shows the 'Credit Report Request' dialog box with the following fields and options:

- Credit Agency:** Certified Credit Reporting (800) 769 7615, [Getting Started](#)
- Report Type:** Individual Report, Fannie Mae Report
- Request Type:** Equifax, Experian, TransUnion; Order New Report, Re-issue Existing Report, Upgrade Existing Report, Retrieve Updated Report
- Credit Reference Number:** 1433922
- Consumer Information:** Name: Johathan Consumer, SSN: 111-22-3333, Birth Date: [blank], Age: [blank], Home Phone: [blank], Marital Status: Married, Unmarried, Separated, Present Address: 123 Main St, City: West Palm Beach, State: FL, Zip: 33409
- Copy from Borrower:** Present Address: [blank], City: [blank], State: [blank], Zip: [blank]; Former Address: [blank], City: [blank], State: [blank], Zip: [blank]
- Copy credit report liabilities to this 1003
- Buttons: Submit, Cancel

The overlaid 'Certified Credit Reporting Login' dialog box contains:

- Account #:** [blank]
- User ID:** [blank]
- Password:** [blank]
- Save Password
- Need Help?** Certified Credit Reporting (800) 769 7615, [Getting Started](#)
- Buttons: OK, Cancel

A **Credit Report Retrieval** dialog box should pop up showing you the status of the report being ordered.

The screenshot shows the 'Credit Report Request' dialog box with the following fields and options:

- Credit Agency:** Certified Credit Reporting (800) 769 7615, [Getting Started](#)
- Report Type:** Individual Report, Merged Credit Report
- Request Type:** Order New Report, Re-issue Existing Report, Upgrade Existing Report, Retrieve Updated Report
- Credit Reference Number:** 3971
- Consumer Information:** Name: Jonathan Consumer, SSN: 548-60-3388, Age: [blank], Marital Status: Married, Unmarried, Separated, Present Address: 10655 Birch, City: [blank], State: [blank], Zip: 91502
- Copy credit report liabilities to this 1003
- Buttons: Submit, Cancel

The overlaid 'Credit Report Retrieval' dialog box contains:

- Waiting for Response Message...
- Button: Cancel

Importing to Point

Once your report has been successfully ordered, a **Populate Liabilities** dialog box should be displayed with the liabilities showing. Click on the **Populate** button to export the liabilities into Calyx Point.

Populate Liabilities

Liabilities to be Ignored:

Status	Creditor	Type	Balance	Pmt
--------	----------	------	---------	-----

Liabilities to be Imported: # of Liabilities: **30**

Status	Creditor	Type	Balance	Pmt
Open	HOME FINANCIAL	Mortgage	234000	3128
Open	MOUNTAIN BK	Installment	19330	956
Open	CENTRAL BANK	Installment	11050	465
Open	STATE BANK	Revolving	8628	255
Open	EMPLOYEES CR...	Revolving	6029	180
Open	DAIMLERCHRYS	Installment	5812	264
Open	BK OF NOR IL	Installment	5563	292
Open	BANK ONE	Unknown	3869	0
Open	DISCOVER FIN	Revolving	2496	70
Open	HEMLOCKS	Installment	1000	0
Closed	CREDIT PAC	Unknown	364	364
Transf...	CREDIT AND CO...	Unknown	250	0
Paid	AT&TWIRELESS	Open	0	0
Closed	BAY COMPANY	Revolving	0	0
Open	BELDEN JEWLR	Revolving	0	0
Open	BMBY/CBUSA	Revolving	0	0
Open	DMGT/CBUSA	Revolving	0	0
Paid	FIN PART CU	Installment	0	0
Closed	ISLAND SAVINGS	Revolving	0	0
Paid	NBGL-SAKS	Revolving	0	0
Open	ORTEACHERFCU	Revolving	0	0
Paid	ORTEACHERFCU	Revolving	0	0

Buttons: Ignore, Import, Ignore \$0 Balance, Ignore Closed

Buttons: **Populate**, Don't Populate

Order Results: Once the liabilities are imported the **Credit Report** is displayed.