Advantage Plus Credit Reporting

REFERENCE CARD Phone 623-889-8999 Fax 623-889-8998

Log on to Credit Reporting System

1. Go to www.advpluscredit.com in Internet Explorer.
2. Type in Login and Password. ***Please contact our office to obtain a login and password, or if you have forgotten your login and/or password.*
3. Click **Login** to enter the credit reporting system.

Ordering and Viewing a New Credit Report

1. Click on **New Report**
2. Fill in the borrower/co-borrower information. Fields with a ® symbol are required.
3. Check off the bureaus and products and click the **Order** button. The credit report will be returned in 30 seconds or less.
4. Select to view **Web Version** or **PDF Version** of the credit report by clicking on the appropriate link.
5. Click on **ePrint** to print the credit report

Viewing an Existing Credit Report

1. On the **Main Desktop** , click on **Find Report** .
2. Enter any of the following to search for an existing report:
   a. File Number
   b. Reference Number
   c. Fannie Mae Job Number
   d. Borrower First Name, Last Name, and/or Social Security Number
   e. Co-borrower First Name, Last Name, and/or Social Security Number
   f. Last modified date
3. Click on the **Submit Query** button.
4. Click on **Open** to view the credit file.
5. Click on **Preq/PDF** to view the credit report.
6. Click on **ePrint** to print the credit report.

Ordering a Supplement Request

1. View the **Web version** of the credit report (see *Viewing an Existing Credit Report*).
2. Scroll to the item (tradeline, public record, inquiry) you wish to supplement.
3. Click on the account name.
4. Check off the task(s) you wish to request or type in request in the **Additional Instructions** field.
5. Click on **Submit Order** to send the supplement request.

Viewing a Supplement Report

1. From the **Main** screen, click on the **Supplements** tab.
2. Click on **View** to display Supplement Report.
3. Click on **Print** to print Supplement Report.

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Adding a Spouse or Bureau to an Existing File

1. View an existing credit report (see above).
2. Click on **Add Bureaus** or **Add Spouse** link.
3. Select bureaus to add to file or enter spouse Name and SSN.
4. Click the **Order** button.

Removing a Borrower and/or Bureau from an Existing File

1. Open an existing file (see *Viewing an Existing Credit Report*)
2. Go to the **Unmerge Report** interface.
3. To remove a borrower, uncheck the box next to corresponding individual you wish to remove.
4. To remove a bureau, uncheck the box next to the corresponding bureau you wish to remove.
5. Select to view the **Web** or **PDF** credit report.
6. Click the **View** button.

Changing Passwords and Configuring Auto Print

1. From the **Main Desktop**, click on **My Account**.
2. Type in your **Current Password**.
3. Type in **New Password**.
4. **Confirm Password** by typing it again.
5. Select the printing method:
   a. **EPrint** is the default print method.
   b. **Express Print** is used only if ePrint does not function properly.
6. To turn on Auto Print, place a check mark next to the **Automatically print report on new order**.
7. Click on the **Configure Default Printer** button.
8. Click on the drop-down menu and select your **default printer** and **paper size**.
9. Click on **Save** to keep your changes.

Creating Derogatory Letters and Additional Products

1. Open an existing file (see *Viewing an Existing Credit Report*)
2. Go to the **View Report** interface.
3. Click on the **Other Reports** drop-down menu.
4. Select from the following list:
   a. NOTICE: Notice to Home Loan Applicant Letter (CA only)
   b. DEROG LETTER: Derogatory Accounts Letter
   c. CREDITORS: Creditors listed on credit report, including address and phone number
   d. DEROG: Derogatory Accounts report
   e. MORTGAGE: Mortgage Only Accounts report
   f. MTG W/SCORE: Mortgage Only Accounts with credit scores
   g. DENIAL: Denial letter to applicant