# A+ Credit Reporting

Advantage Plus

WE ARE THE DOOR TO CLOSING MORE LOANS

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## LOG ON TO CREDIT REPORTING SYSTEM

1. Go to www.MyCreditSources.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 R 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.

## 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 EXPLANATION 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. **EXPLANATION LETTER:** DEROG Explanation 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