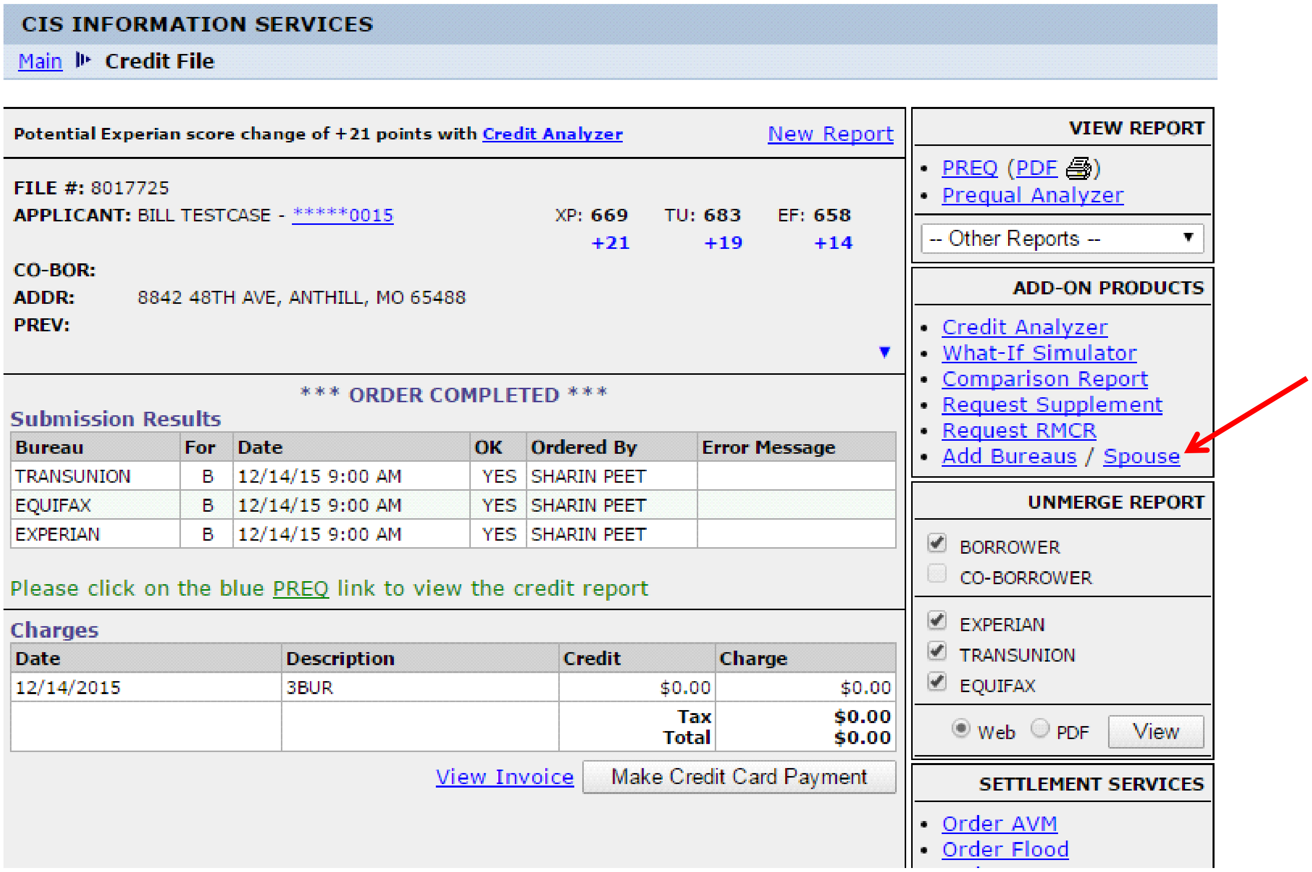
How to Add a Borrower on a Credit Report from CIS

CIS credit solutions

You must add the spouse within 30 days of the original credit pull!

Navigate to the credit file screen, locate ADD-ON PRODUCTS on the right of screen.

Click on **Spouse**



If the Spouse option is not available, possible reasons include:

1. The original report is over 30 days old. Order a new file as a joint report.
2. The original report was ordered by another use and you do not have rights to modify reports ordered by others. Contact your system administrator for assistance.
3. The original file has already been reissued to Fannie Mae or Freddie Mac (Fannie & Freddie do not allow for spousal upgrade).
4. The original file is an RMCR.
5. The file is under system lock. Contact your system administrator for assistance.

If none of the above reasons exist, the Spouse link will be available! After choosing Spouse, an order screen appears on which to enter the spouse's first and last name and social security number. Enter the required information (marked with a "R" in a green circle), choose the bureaus and click **Order.** The joint report will become available. The joint report will be under the same file number as the original credit pull. Choose one of the view options to see the full report.