

How to Add a Borrower on a Credit Report from CIS

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**

CIS INFORMATION SERVICES

[Main](#) » [Credit File](#)

Potential Experian score change of +21 points with [Credit Analyzer](#) [New Report](#)

FILE #: 8017725
APPLICANT: BILL TESTCASE - [*****0015](#) XP: **669** TU: **683** EF: **658**
+21 +19 +14

CO-BOR:
ADDR: 8842 48TH AVE, ANTHILL, MO 65488
PREV:

VIEW REPORT

- [PREQ \(PDF\)](#)
- [Prequal Analyzer](#)

-- Other Reports -- ▾

*** ORDER COMPLETED ***

Submission Results

Bureau	For	Date	OK	Ordered By	Error Message
TRANSUNION	B	12/14/15 9:00 AM	YES	SHARIN PEET	
EQUIFAX	B	12/14/15 9:00 AM	YES	SHARIN PEET	
EXPERIAN	B	12/14/15 9:00 AM	YES	SHARIN PEET	

Please click on the blue [PREQ](#) link to view the credit report

Charges

Date	Description	Credit	Charge
12/14/2015	3BUR		\$0.00
		Tax	\$0.00
		Total	\$0.00

[View Invoice](#)

ADD-ON PRODUCTS

- [Credit Analyzer](#)
- [What-If Simulator](#)
- [Comparison Report](#)
- [Request Supplement](#)
- [Request RMCR](#)
- [Add Bureaus / Spouse](#)

UNMERGE REPORT

- BORROWER
- CO-BORROWER

- EXPERIAN
- TRANSUNION
- EQUIFAX

Web PDF

SETTLEMENT SERVICES

- [Order AVM](#)
- [Order Flood](#)

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.