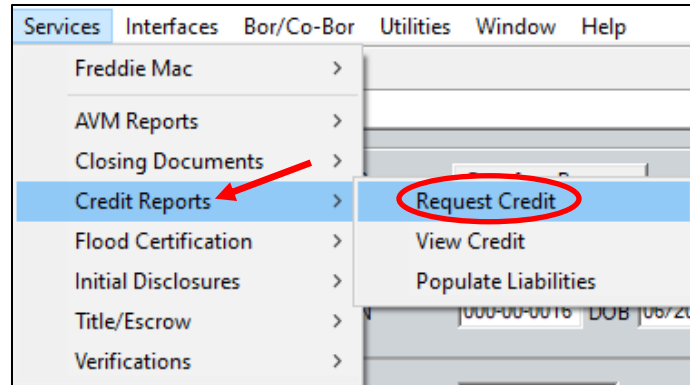


Ordering CIS credit through Calyx Point

From within the Borrower file in Calyx Point, select the **Services > Credit Reports > Request Credit**.



On the following screen, select **CIS** from the Credit Agency dropdown list. Make sure your selection for **Request Type** and **borrower details** are accurate. When all input fields have been reviewed for accuracy, select **Submit**:

The screenshot shows the 'Credit Report Request' form. It is divided into several sections:

- Credit Agency:** A dropdown menu with 'CIS' selected. Below it are the phone number '(800) 275-7722' and a link 'Getting Started'.
- Report Type:** A dropdown menu with 'Credit Report' selected. Below it are three checked checkboxes: 'Equifax', 'Experian', and 'TransUnion'.
- Request Type:** A section with four radio buttons: 'Order New Report' (selected), 'Re-issue Existing Report', 'Upgrade Existing Report', and 'Retrieve Updated Report'. Below these are fields for 'Credit Reference Number' (10254085) and 'Requested By'.
- Payment:** A checkbox for 'Pay by credit card' (unchecked) and a button 'Enter Credit Card'. Below it is a checked checkbox for 'Copy credit report liabilities to this 1003'.
- Bill C Testcase:** Fields for Name (First: Bill, Middle: C, Last: Testcase, Suffix:), SSN (000-00-0015), Birth Date (12/15/1962), Age (57), Home Phone (555-111-2222), and marital status (Married, Unmarried, Separated). Address fields include Present Addr. (8842 48th Avenue), City (Anthill), State (MO), and Zip (65488).
- Beth P Testcase:** Fields for Name (First: Beth, Middle: P, Last: Testcase, Suffix:), SSN (000-00-0016), Birth Date (06/20/1968), Age (51), Home Phone (555-111-2222), and marital status. A 'Copy from Borrower' button is present. Address fields are identical to the Bill C Testcase.

At the bottom of the form are 'Submit' and 'Cancel' buttons. A red arrow points to the 'Submit' button.

Request Types:

- **Order New Report** - obtain a credit report for the borrower(s)
- **Re-issue Existing Report** - access a previously-pulled credit report using the existing CIS file number
- **Upgrade Existing Report** - add a bureau(s) &/or co-borrower to a report using the existing CIS file number
- **Retrieve Updated Report** - find an updated credit report using the existing CIS file number, such as a report that was updated to show a higher credit score, different liabilities, etc.

On the following screen, ensure your **CIS username** is listed, along with your **CIS password**, then select **OK**.
 If your IP address & password is not authenticated on the [CIS website](#) BEFORE you request credit in Calyx Point, you will get an error. Please log into the [CIS website](#), enter your CIS credentials & register your IP address. AFTER authenticating, return to Calyx Point to request credit.

The CIS Login dialog box contains the following fields and controls:

- User ID:** Text box containing "Sharin".
- Password:** Password field with masked characters.
- Save Password**
- Need Help?** section with "CIS" text, phone number "(800) 275-7722", and a link "Getting Started".
- OK** and **Cancel** buttons at the bottom.

The credit request will process momentarily, then the Populate Liabilities window will appear. **Make your selections** (see below), then click **Populate**:

- **Ignore** - select single or multiple liabilities that you do not want to populate, moving them to the Liabilities to be Ignored list (move right to left).
- **Import** - select single or multiple liabilities from the Liabilities to be Ignored list and move them back to the Liabilities to be Imported list (move left to right).
- **Ignore \$0 Balance** – select \$0 balance accounts, moving to the Liabilities to be Ignored list
- **Ignore Closed** - select closed accounts, moving to Liabilities to be Ignored list

The Populate Liabilities dialog box features two main tables and several action buttons:

- Liabilities to be Ignored:** An empty table with columns: Status, Creditor, Type, Balance, Pmt.
- Liabilities to be Imported:** A table with 64 total liabilities. Columns include Status, Creditor, Type, Balance, and Pmt.
- Action Buttons:** Ignore, Import, Ignore \$0 Balance, and Ignore Closed.
- Final Buttons:** **Populate** and **Don't Populate**.

Status	Creditor	Type	Balance	Pmt
Open	Account8888888...	Mortgage	263168	1235
Open	Account7777777...	Mortgage	32249	250
Open	Account1111111...	Installment	8360	231
Open	Account1111111...	Revolving	1798	28
Open	Account111	Revolving	1798	28
Open	Account11B	Revolving	691	10
Open	Account5	Revolving	576	28
Open	Accoun6	Revolving	227	6
Open	Acco6	Revolving	189	5
Paid	Account101010	Revolving	0	0
Paid	Accoun4	Installment	0	0
Paid	Account444	Revolving	0	0
Paid	Account22B22B2...	Revolving	0	0
Paid	NEXTCARD INC	Revolving	0	0
Paid	INDYMAC BANK	Mortgage	0	0
Paid	DISCOVER FIN ...	Revolving	0	0
Open	Inq5	Revolving	0	0
Open	Inq5	Revolving	0	0
Open	Account5	Revolving	0	0
Paid	Account181	Revolving	0	0
Paid	Account181	Revolving	0	0
Paid	Account181	Revolving	0	0

The credit report will appear after you select **Populate**. From the bottom right, select **Print** or use the **Print** option to save as pdf.