

HOW TO RUN CREDIT PRIOR TO SUBMITTING A LOAN

Effective March 1, 2010: All loans submitted to PacificBanc Mortgage MUST now include a credit report. This document will give directions step-by-step on how to run credit.

FIRST STEPS

- Open Calyx Point 7.2 and open the loan in query.
- Click on "Services" and then select "Credit Report" and then click "Request Credit."
- From the drop down menu, select "**Settlement One**" as your credit agency. Ensure that all of the borrowers information is correct.

SECOND STEPS

- Then, check the box "Pay By Credit Card." Click on "Enter Credit Card" and input **your payment information**. Select "OK."
- Click on "Submit" and a pop-up box should open up requesting account information. **You must input our account information** so that we have access to the credit report.
- Our account information:
 - Company ID: 62050CAE
 - UserID: pacificbanc
 - Password: mortgage1

FINAL STEPS

- Once all the information is in, hit "Submit" and populate the report. Save the Point file and send it to your Account Executive.
- The cost of credit reports range from \$13.59 for an individual to \$17.59 for a joint report. Re-issuing a credit report starts at \$3.00 and a secondary for FHA starts at \$4.00. All fees are paid to SettlementOne.
- **All submissions MUST come with a credit report!**