CoreLogic®
Credco®

Credco.com

Quick Start Guide

Get Started:

Go to credco.com.

Select the Sign in button.

Use Internet Explorer with Compatibility turned on for best results.

Log In:

Log into credco.com/ecredco using your assigned username and temporary password which was emailed to you (two separate emails).

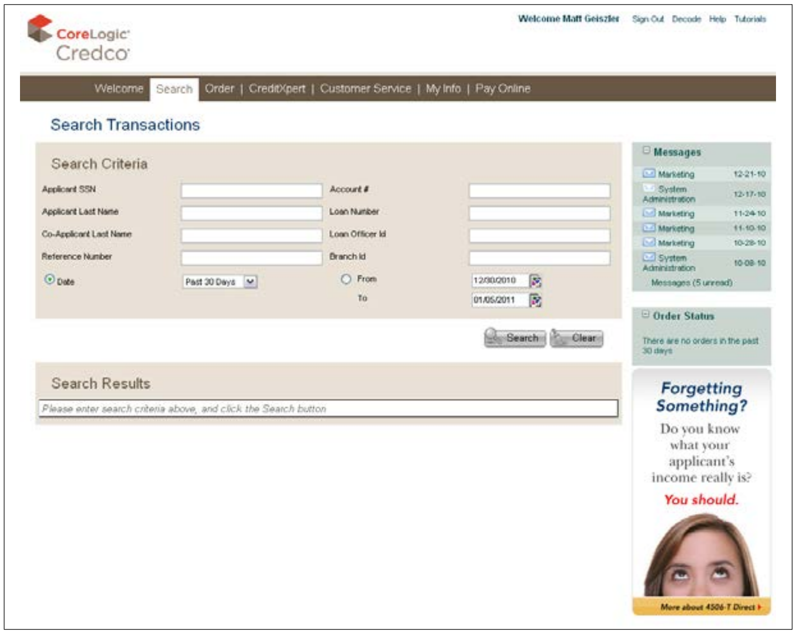
Credco® employs the latest RSA security protocols on Credco.com in order to protect sensitive consumer data. As a result, a secondary authentication device may occasionally ask to verify your identity by sending you a unique code you will be required to enter to gain access to the site.

Note: *Passwords are case sensitive and expire every 90 days. Using the incorrect password 3 times will temporarily lock you out of the system. In order to reactivate your account, you must contact your System Administrator or CoreLogic® Credco Technical Support @ 800.423.1150.*

Search:

From the search screen, you can select one or more search criteria to find your previously ordered transactions.

Note: *All search criteria are based on permissions granted.*



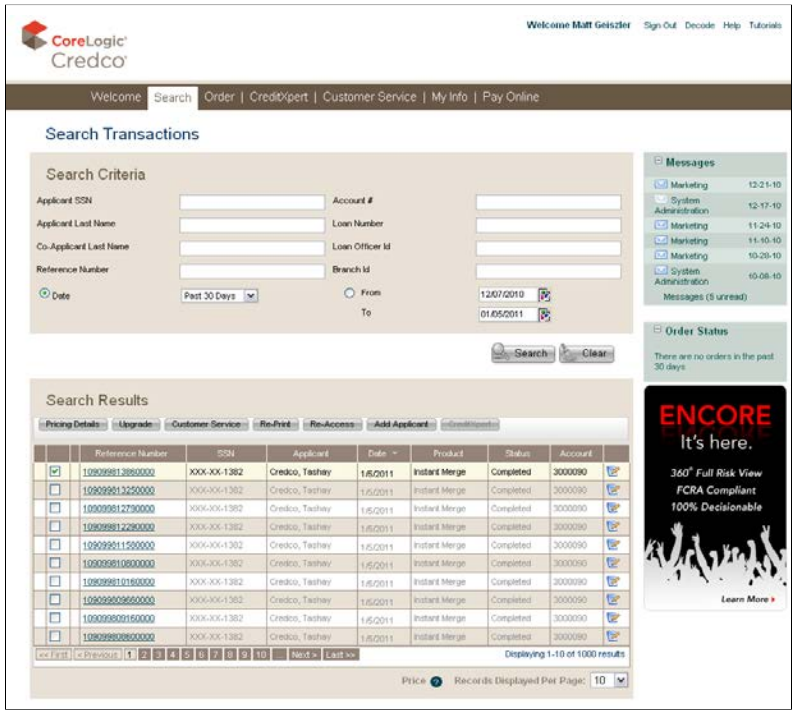
Search by any of the following criteria:

- SSN
- Applicant Last Name
- Co-Applicant Last Name
- Reference number
- Account #
- Loan Number
- Loan Officer ID
- Branch ID
- Date (using the calendar)

Note: *The more narrow your search criteria, the better chance you have of only retrieving the transactions you are interested in.*

List of Orders:

Select a transaction by clicking a check box to the left of the transaction number. This will show you what is available per your user privileges.



Depending upon your selection, one or more transactions will appear.

Note: *The more narrow your search criteria, the better chance you have of only retrieving the transactions you are interested in.*

The list of transactions includes columns for Reference #, SSN, Applicant name, Date of the transaction, Product ordered, Status of the order, Account number of the order, and a Notes field.

The buttons that are available to you depend upon the transaction(s) selected.

You have the option to show from 1–100 transactions per page of the list of orders

If you do not see the transaction that you wish to upgrade, use the "Next" link at the lower right corner. The transaction may be on the next List of Order screen. Once you identify a transaction, you can click "**Pricing Details**", "**Upgrade**", "**Customer Service**", "**Order Additional products**", "**Reprint**", "**ReAccess**", "**Add or Remove Applicant**" and "**CreditXpert**", if authorized.

Note: *"Customer Service" can be used to search through Questions & and Answers or ask general questions, billing questions, or request information about an existing upgrade request.*

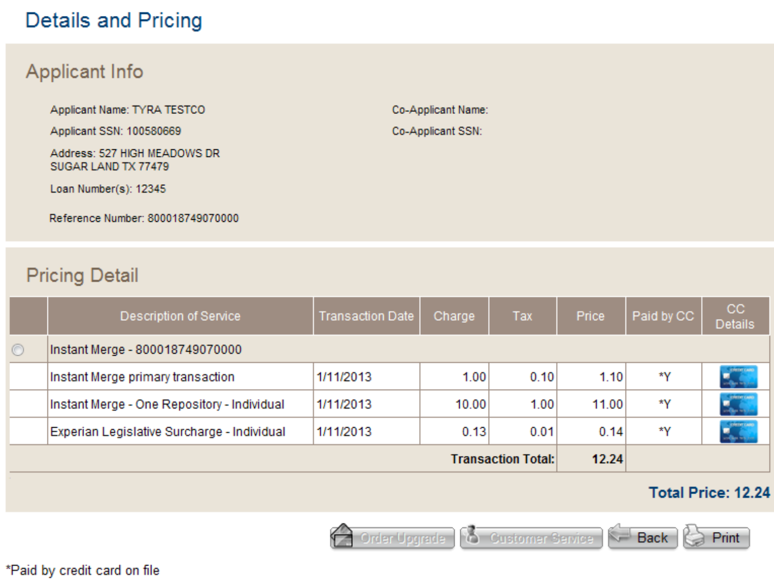
Re-Print vs. Re-Access: There is no charge to re-print an existing report, it will be the same report originally pulled.

Re-access would be used for a scenario when the original report was pulled during a bureau outage and you didn't receive a full report, this includes, IM Reports and Proscan reports.

Pricing Details:

If you have pricing privileges, select "**Pricing Details**" to view both pricing and transaction details. If you do not have pricing privileges, you will see only the transaction details. You may select multiple transactions to obtain pricing but some of the other buttons will not be available.

Note: *This screen can be printed and used for closings. However, after 120 days some features may not be available for the order or report.*



Details and Pricing

Applicant Info

Applicant Name: TYRA TESTCO
Applicant SSN: 100580669
Address: 527 HIGH MEADOWS DR
SUGAR LAND TX 77479
Loan Number(s): 12345
Reference Number: 800018749070000

Co-Applicant Name:
Co-Applicant SSN:

Pricing Detail

	Description of Service	Transaction Date	Charge	Tax	Price	Paid by CC	CC Details
	Instant Merge - 800018749070000						
	Instant Merge primary transaction	1/11/2013	1.00	0.10	1.10	*Y	
	Instant Merge - One Repository - Individual	1/11/2013	10.00	1.00	11.00	*Y	
	Experian Legislative Surcharge - Individual	1/11/2013	0.13	0.01	0.14	*Y	
				Transaction Total:	12.24		

Total Price: 12.24

Order Upgrade Customer Service Back Print

*Paid by credit card on file

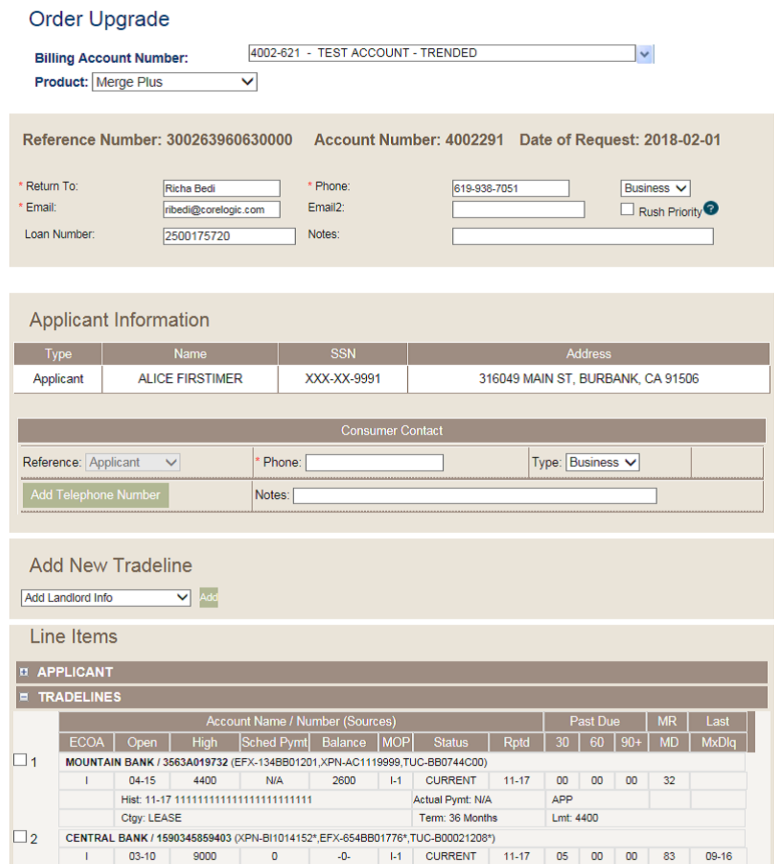
Upgrading Orders:

The Order Upgrade screen is used to order Merge Plus, Mortgage Only, Rapid ReCheck (if authorized) and Anthem Report® (non-traditional) reports.

Note: *Rapid ReCheck can not be ordered when Merge Plus has been placed on the credit report. Clients must fill out a separate form and fax back.*

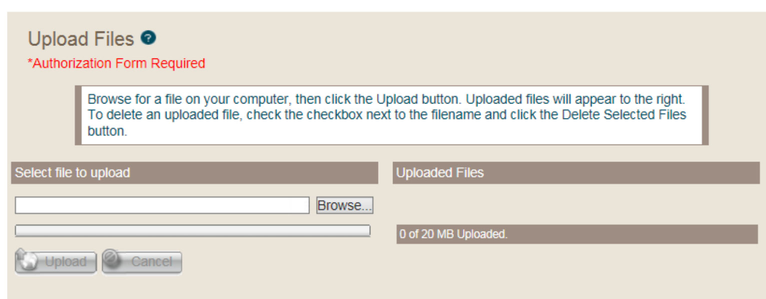
Please verify your contact info [phone/email] when ordering an upgrade, you can also add on an additional email address once file is completed.

Check RUSH if needed.



When ordering upgrades you must:

1. Enter phone numbers of applicants.
2. Identify the trade lines or areas within the credit data that you want us to work on.
3. Click the checkbox before the item and then select one or more reason codes.
4. Complete notes field if necessary.
5. Upload an authorization form and any supporting documentation that may also be required.



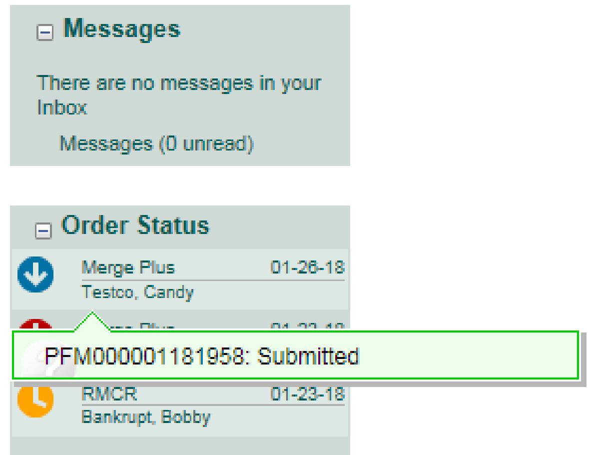
Note: *You are required to upload an Authorization Form for the following upgrade orders, Merge Plus, Mortgage Only, VOE and Anthem. In addition, a box will appear reminding you to attach the appropriate authorizations, pending on the type of order you submit.*

Require Authorization Form: Clients are required to upload an Authorization Form with every Merge Plus, Mortgage Only, VOE and Anthem order.

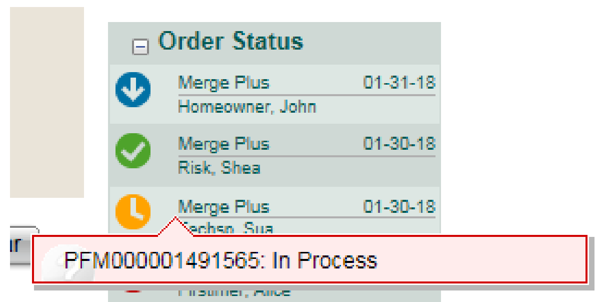
6. When finished, click "Submit".

Order Status Messages

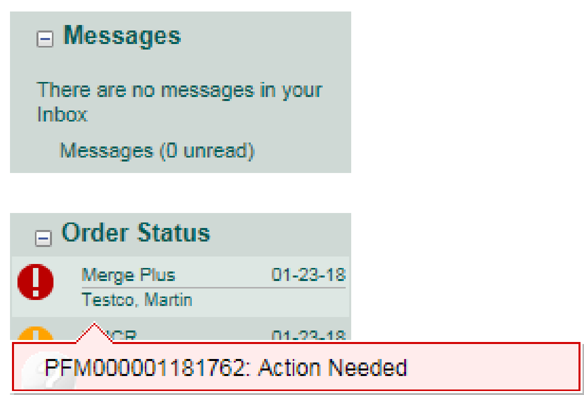
Submitted – This status is displayed after an order is submitted until processing commences.



In Process – This status is displayed until processing of an order is complete.



Action Needed – This status is displayed when processing is on hold until additional information is provided or a conference call is pending.



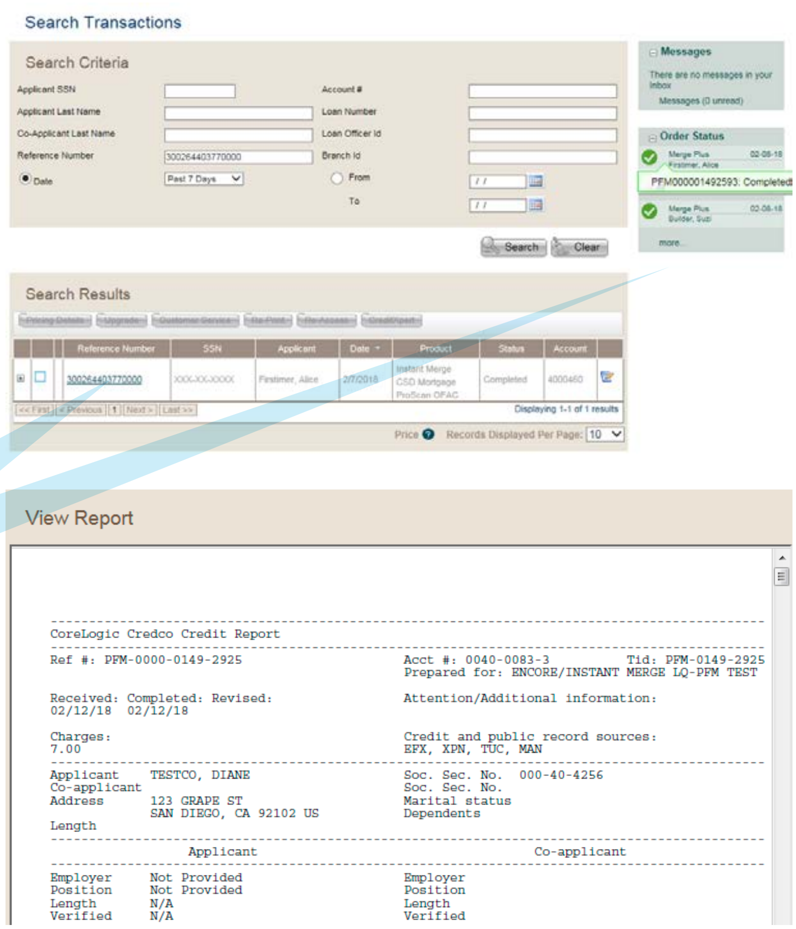
Retrieving Upgrades:

You will receive an e-mail notifying you that your upgrade product is ready. You can retrieve your upgrade in three different ways. You can search for your transaction on the List of Orders page, you can click on the upgrade in the order status section to view the status of your request, or you can use the reprint function by checking the box that has the upgrade order. Click on reprint, then on the list of transactions select the option for the order/product that you want. Finally, click on reprint to complete.

If you have searched and brought up the list, you will see an underlined "**Completed**" link. Click on this link to bring up a screen listing the file or files that may be downloaded.

To Retrieve Upgrades: Click on your Order in the Order Status section, or click on the specific transaction in the search menu.

Note: *Your upgrade product may be released in stages. You will be notified each time a portion on the file is ready to be downloaded.*



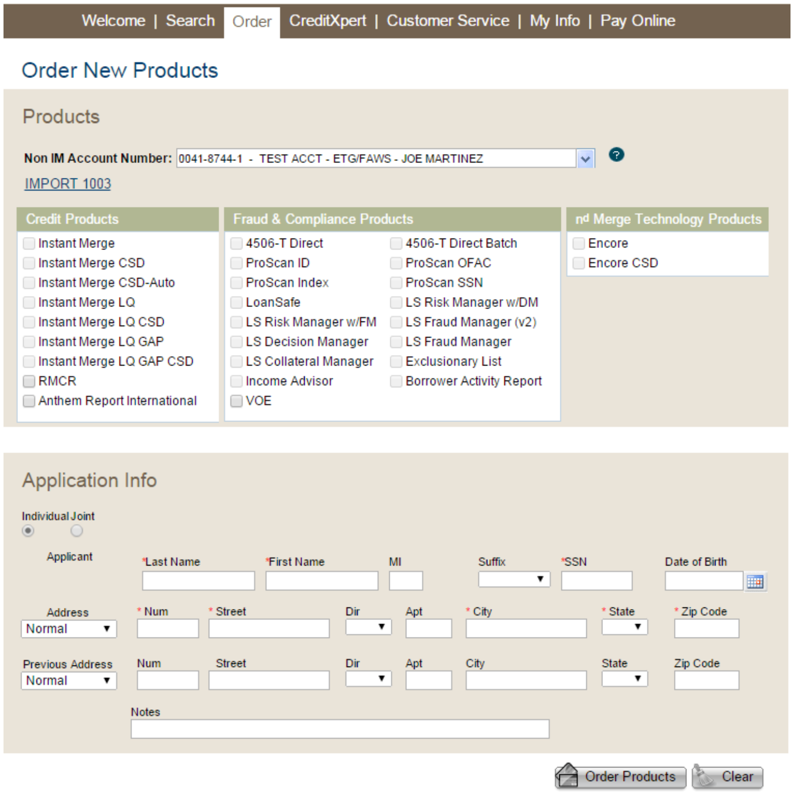
Ordering:

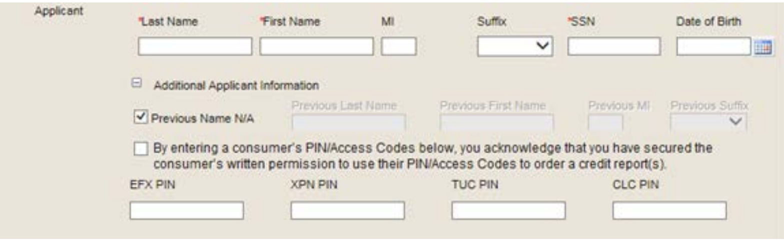
If you have been given Ordering rights, you can order a wide variety of products via the Order module. The products available to you to order are determined by your account administrator.

The Product Ordering Module is a dynamically generated system that allows you to:

1. Order one or more products.
2. Select specific repositories or use your account defaults, if required by the product.
3. Input address. Address fields depend upon the type of address.
4. Add Notes and/or a loan number that can be transferred with your order.
5. Re-access a credit report by entering the reference number and applicant data.

If you need to enter a PIN code to unfreeze a credit file, select the checkbox confirming your client's consent to use the PIN and enter the code."





Basic product definitions

- Instant Merge® = Credit report
- Instant Merge CSD (Credit Score Disclosure) = Standalone Credit Score Disclosure
- Joint = Married or legal partners only

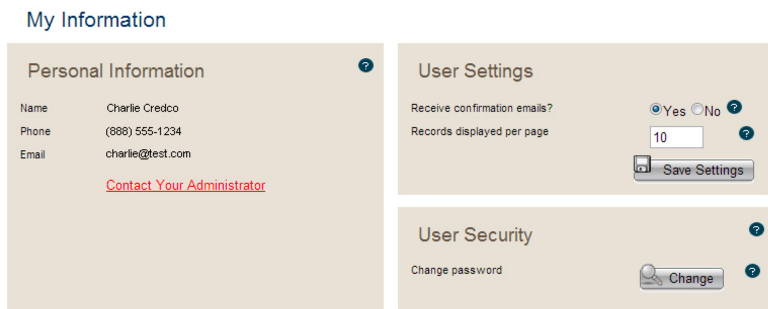
Once you click the order products button, you will be taken to a page which shows the first product you ordered or if you order multiple products, you can access each. Your report will be returned to you as a PDF file within 30 seconds. You can print the report(s) and/or save them to your hard drive. If you do not save the file, you can use the re-access or reprint functions to view the report at a later date.

Note: *The Instant Merge Credit Report is available in English and Spanish if you have the Views credit format.*

My Info:

The My Info section allows all users to:

1. Opt to receive confirmation emails.
2. Set the number of records to be displayed on the list of orders page.
3. Change your password (requires you to input your current password.)
4. Email your Administrator.



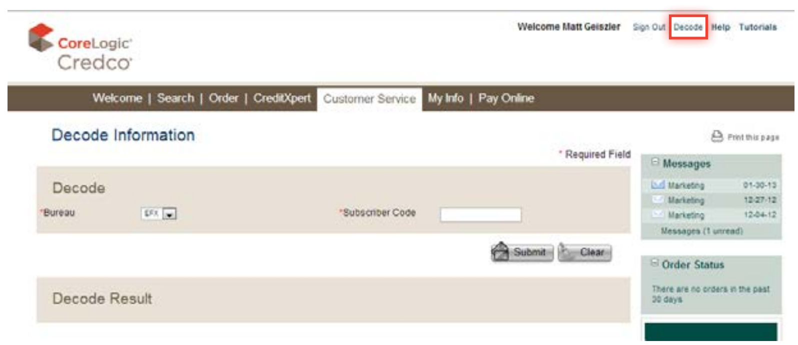
Decode Information:

(Creditor Contact Info)

To access decode information, click the Decode link from the upper menu. The Decode Information screen will open.

To request decode information on a tradeline, public record or inquiry you must:

1. Select the Bureau.
2. Enter the Subscriber Code.
3. Click "Submit."



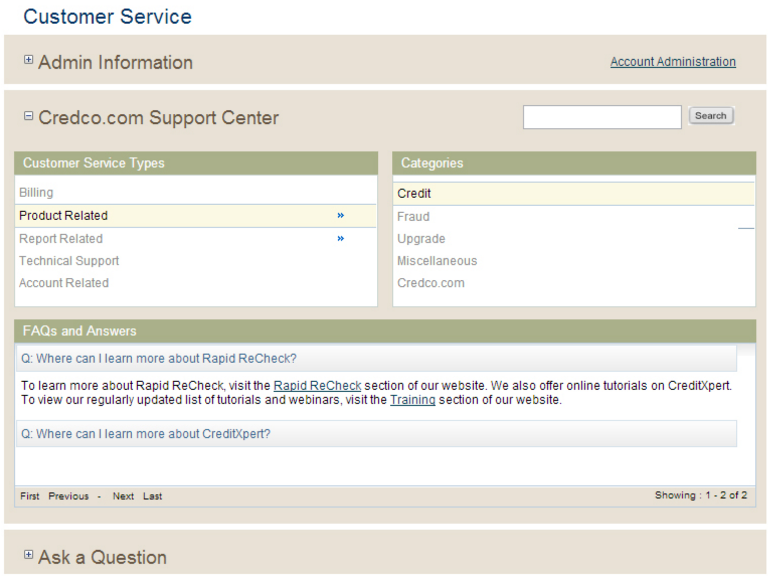
Tutorials:

If you have any questions regarding product ordering, importing documents, upgrading orders and more, we have provided a helpful tutorial library to assist you. To access these tutorials, simply click on the "**Tutorials**" link located on the upper right-hand side of the site.

You must be logged in to Credco.com in order to access these tutorials.

Customer Service:

Customer Service may be accessed from the menu or from several different sections within Credco.com. When you access customer service you will see a series of Customer Service Types and where you see a double arrow, you can click on the type to reveal categories and sub-categories.



When you click on a category, the questions and answers belonging to that category appear in the box below. If the questions and answers display what you needed to know, you are finished. If not, you can click on Ask a question, pick a category, type in your title and ask your question. You can also upload supporting documentation.

Other Helpful Quick Start Guides:

- VOE Quickstart
- 4506-T Quickstart
- CreditXpert Quickstart
- Proscan SSN Quickstart
- Rapid Recheck Quickstart

Please contact Sales Support team @ 800.577.8787, option 2, for any product questions.

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