



Informative Research

# CALYX USER GUIDE

[www.informativeresearch.com](http://www.informativeresearch.com)





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Informative Research credentials for Calyx are managed by our account setup department. These instructions explain how to order products while in Calyx.



## New Credit Request

1. Open a file in Calyx, click on the **Services** tab and select **Credit Reports**.

The screenshot shows the Calyx software interface for a borrower named Brian Eugene. The 'Services' menu is open, and 'Credit Reports' is highlighted with a red box. The interface includes a navigation panel on the left, a main data entry area, and a 'Borrower Information' section.

**Borrower Information**

Name	First	Middle
Brian Eugene	Brian	Eugene

SSN: [ ] DOB: 11/04

**Best Contact**

H Phone	B Phone	Cell/Alt	E-Mail
949-111-2345	800-473-4633	949-222-3456	Brian.Bbtxo@yahoo.com

**Present Address**  Own  Rent No of Yrs: 4

Street: 776 Emberwood Dr.

Credit can also be ordered by clicking the **Request Credit** button on page 3 of the 1003 (A) or by clicking on **Service: Request Credit** from the Primary Data Folder (B):

(A)

The screenshot shows the 'Liabilities' section of the software interface. The 'Request Credit' button is highlighted with a red arrow. The interface includes a table with columns for 'REQ', 'Company', 'R/L/M', 'Balance', 'Mth Pmt', 'Pd Off', 'Mths Left', 'Liability Type', and 'Account #'. The first row of the table is partially visible.

REQ	Company	R/L/M	Balance	Mth Pmt	Pd Off	Mths Left	Liability Type	Account #
1	WELLS	M	667403	67403	Y		Mortgage	100070000

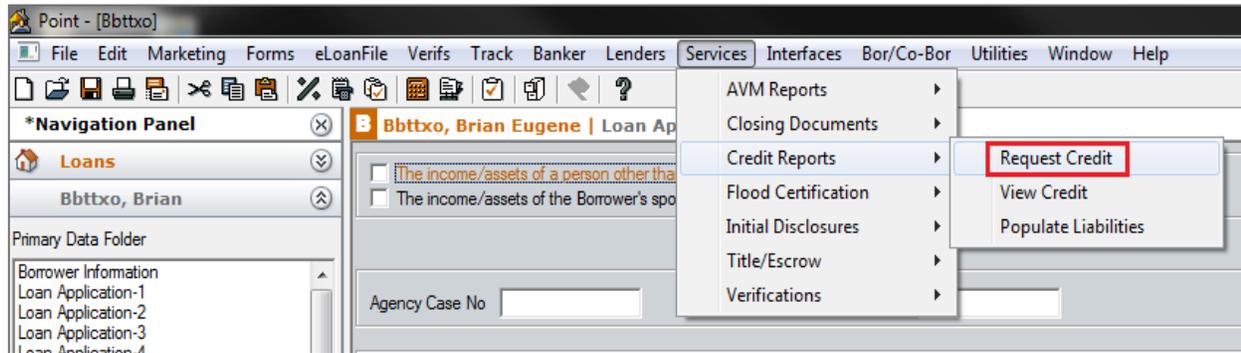
(B)

The screenshot shows the 'Service: Request Credit' menu item in the software interface. The menu is open, and the following options are listed:

- Service:Request AVM
- Service:Request Closing Documents
- Service:Request Credit
- Service:Request Initial Disclosures
- Service:Request Flood
- Service:Request Title/Escrow
- Service:Request Verifications
- Service:Select Product



## 2. Select Request Credit



## 3. Select Informative Research Inc. as the credit agency:

Amortization Type:

Credit Report Request

Credit Agency

Informative Research Inc.

Informative Research Inc.

MCB-Augusta

MCB-Savannah

MeridianLink, Inc.

MFI Credit Solutions

NCO Credit Services

Network Credit

Old Republic Credit Services

One Source Credit Reporting LLC

ONLINE Mortgage Reports

Premium Credit Bureau

Premium Credit Bureau Data

SARMA

Sama-MeridianLink

Service 1st Information Systems

SettlementOne

Strategic Information Resources, Inc.

United One Resources

Universal Credit - National

WebStar

Credit Reference Number

4065633596PQ

Pay by credit card

Enter Credit Card

Copy credit report liabilities to this 1003

Press F1 for help

Submit Cancel

Brian Eugene Bbtxo

Name	First	Middle	Last	Suffix
Name	Brian	Eugene	Bbtxo	

SSN

Birth Date 11/04/1964 Age 51

Home Phone 949-111-2345  Married  Unmarried  Separated

Present Addr. 776 Emberwood Dr. Credit PIN

City Dallas State TX Zip 75232

Fomer Addr.

City State Zip

(no co-borrower)

Name	First	Middle	Last	Suffix
Name				

SSN

Birth Date Age

Home Phone  Married  Unmarried  Separated

Copy from Borrower

Present Addr. Credit PIN

City State Zip

Fomer Addr.

City State Zip



4. Select the **Report Type** as **Premier** and make sure all three credit bureaus are checked.
5. Select **Request Type** as **Order New Report**.
6. Click **Submit**

Amortization Type:

Credit Report Request

Credit Agency: Informative Research Inc. (800) 473-4633 [Getting Started](#)

Report Type: Individual Report  
Premier

Equifax  
 Experian  
 TransUnion

Request Type:  
 Order New Report  
 Re-issue Existing Report  
 Upgrade Existing Report  
 Retrieve Updated Report

Credit Reference Number:

Pay by credit card

Copy credit report liabilities to this 1003

Press F1 for help

Brian Eugene Bbtxo

Name: First: Brian Middle: Eugene Last: Bbtxo Suffix:

SSN:  Birth Date: 11/04/1964 Age: 51

Home Phone: 949-111-2345  Married  Unmarried  Separated

Present Addr.: 776 Emberwood Dr.

City: Dallas State: TX Zip: 75232

Former Addr.:

City:  State:  Zip:

(no co-borrower)

Name: First:  Middle:  Last:  Suffix:

SSN:  Birth Date:  Age:

Home Phone:   Married  Unmarried  Separated

Present Addr.:

City:  State:  Zip:

Former Addr.:

City:  State:  Zip:

#### Pay by credit card:

If you are paying for the credit report with a credit card check the **Pay by credit card** box, the **Enter Credit Card** button will become enabled. Click it and complete the credit card information window before clicking OK.

(800) 473-4633 [Getting Started](#)

Report Type: Individual Report  
Premier

Equifax  
 Experian  
 TransUnion

Request Type:  
 Order New Report  
 Re-issue Existing Report  
 Upgrade Existing Report  
 Retrieve Updated Report

Credit Reference Number: 4065633596PQ

Pay by credit card

Press F1 for Help

Credit Card Payment

Pay with borrower's credit card  
 Pay with my credit card

Cardholder Billing Information

Name:

Address:

City:  St:  Zip:

Credit Card Information

Type:

Acct No.:

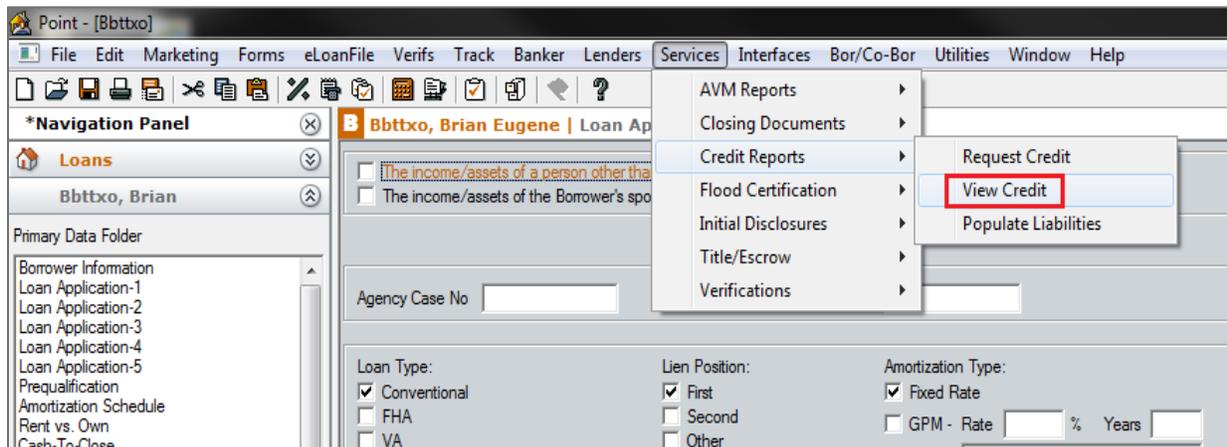
Exp. Date: Mo.  Year

[Card Security Code](#):



7. Enter your Informative Research supplied credentials, **Save Password** and click **OK**

8. Your borrower's TriMerge Premier Credit Report will automatically load to Calyx. To view the report click on the **Services** tab, select **Credit Reports**, and **View Credit**.



#### Credit Reports with Trended Credit Data:

Clients who have opted for Trend on Demand or Trend Select will utilize a hyperlink at the end of their credit report that allows them to obtain a Trend Total Addendum. Please refer to **Appendix A – Retrieving a Trend Total Addendum**.

#### Trend Total Addendum

To view the Trend Total Report, [Click Here](#).



## Re-Issue Existing Report

Your Informative Research credentials allow you to run credit and other reports from our Web Credit System (WCS) as well as Calyx. If you have run a credit report from WCS you can reissue the report into your LOS by following these steps:

1. Open a file in Calyx, click on the **Services** tab, select **Credit Reports, Request Credit**, select **Informative Research Inc.** as the credit agency
2. Select the **Report Type** as **Premier** and make sure all three credit bureaus are checked.
3. Select **Request Type** as **Re-issue Existing Report** and enter the IR credit reference number.
4. Click **Submit**

Amortization Type:

### Credit Report Request

<p><b>Credit Agency</b></p> <p>Informative Research Inc. <input type="button" value="v"/></p> <p>(800) 473-4633</p> <p><a href="#">Getting Started</a></p>	<p><b>Brian Eugene Bbtxo</b></p> <table border="1"> <tr> <th>Name</th> <th>First</th> <th>Middle</th> <th>Last</th> <th>Suffix</th> </tr> <tr> <td></td> <td>Brian</td> <td>Eugene</td> <td>Bbtxo</td> <td></td> </tr> </table> <p>SSN <input type="text"/> Birth Date 11/04/1964 Age 51</p> <p>Home Phone 949-111-2345 <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated</p> <p>Present Addr. 776 Emberwood Dr. <input type="button" value="Credit PIN"/></p> <p>City Dallas State TX Zip 75232</p> <p>Fomer Addr. <input type="text"/></p> <p>City <input type="text"/> State <input type="text"/> Zip <input type="text"/></p>	Name	First	Middle	Last	Suffix		Brian	Eugene	Bbtxo	
Name	First	Middle	Last	Suffix							
	Brian	Eugene	Bbtxo								
<p><b>Report Type</b></p> <p>Individual Report</p> <p>Premier <input type="button" value="v"/></p> <p><input checked="" type="checkbox"/> Equifax</p> <p><input checked="" type="checkbox"/> Experian</p> <p><input checked="" type="checkbox"/> TransUnion</p>	<p><b>(no co-borrower)</b></p> <table border="1"> <tr> <th>Name</th> <th>First</th> <th>Middle</th> <th>Last</th> <th>Suffix</th> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table> <p>SSN <input type="text"/> Birth Date <input type="text"/> Age <input type="text"/></p> <p>Home Phone <input type="text"/> <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated</p> <p><input type="button" value="Copy from Borrower"/></p> <p>Present Addr. <input type="text"/> <input type="button" value="Credit PIN"/></p> <p>City <input type="text"/> State <input type="text"/> Zip <input type="text"/></p> <p>Fomer Addr. <input type="text"/></p> <p>City <input type="text"/> State <input type="text"/> Zip <input type="text"/></p>	Name	First	Middle	Last	Suffix					
Name	First	Middle	Last	Suffix							
<p><b>Request Type</b></p> <p><input type="radio"/> Order New Report</p> <p><input checked="" type="radio"/> Re-issue Existing Report</p> <p><input type="radio"/> Upgrade Existing Report</p> <p><input type="radio"/> Retrieve Updated Report</p> <p><b>Credit Reference Number</b></p> <p>4065633596PQ</p> <p><input type="checkbox"/> Pay by credit card</p> <p><input type="button" value="Enter Credit Card"/></p> <p><input checked="" type="checkbox"/> Copy credit report liabilities to this 1003</p>	<p><input type="button" value="Submit"/> <input type="button" value="Cancel"/></p> <p>Press F1 for help</p>										



## Upgrade Existing Report

If you need to upgrade a credit report from a single bureau or two bureau report to a three-bureau report follow these steps:

1. Open a file in Calyx, click on the **Services** tab, select **Credit Reports, Request Credit**, select **Informative Research Inc.** as the credit agency.
2. Select the **Report Type** as **Premier** and make sure all three credit bureaus are checked.
3. Select **Request Type** as **Upgrade Existing Report** and enter the IR credit reference number.
4. Click **Submit**

Amortization Type:

### Credit Report Request

Credit Agency: Informative Research Inc. (800) 473-4633 [Getting Started](#)

Report Type: Individual Report  
Premier

Request Type:  
 Order New Report  
 Re-issue Existing Report  
 Upgrade Existing Report  
 Retrieve Updated Report

Credit Reference Number: 4065633596PQ

Pay by credit card  
 Copy credit report liabilities to this 1003

Submit Cancel

Press F1 for help

Brian Eugene Bbtxo

Name	First	Middle	Last	Suffix
Brian Eugene Bbtxo	Brian	Eugene	Bbtxo	

SSN: 666-79-4567 Birth Date: 11/04/1964 Age: 51

Home Phone: 949-111-2345  Married  Unmarried  Separated

Present Addr.: 776 Emberwood Dr. Credit PIN

City: Dallas State: TX Zip: 75232

Fomer Addr.:

City: State: Zip:

(no co-borrower)

Name	First	Middle	Last	Suffix

SSN: Birth Date: Age:

Home Phone:  Married  Unmarried  Separated

Copy from Borrower

Present Addr. Credit PIN

City: State: Zip:

Fomer Addr.:

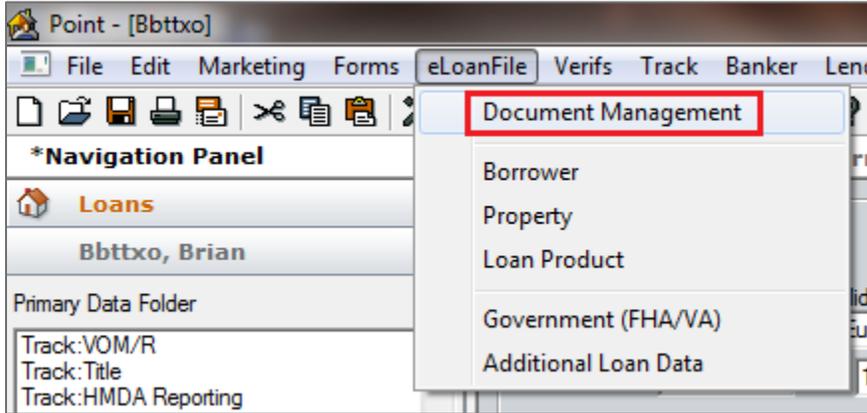
City: State: Zip:



## Retrieve a Credit Report

To retrieve a previously run credit report follow these steps:

1. Open a file in Calyx, click on the **eLoanFile** tab, select **Document Management**



2. Double click the **Credit Report** and the new window will open with the credit report:

Document Information Preview

Stored	06/28/2018 09:21:31 AM	By	Kash Santos	Category	Credit
Received From	Informative Research Inc.			Type	Credit Report
Size	0.119 MB	<input checked="" type="checkbox"/> Active	<input type="checkbox"/> Restrict To Secondary Marketing	Description	Credit Report - ERICA LAMBERT
Borrower		Signature Type		Package	
Co-Borrower		Signature Type		To	
Sent To Borrower		By		By	
Viewed By Borrower		<input type="checkbox"/> Signature Required			

Show Thumbs (Rotate, Extract, Delete, Reorder pages)    View    Send/Retrieve    Save    Cancel

PO Box 2379  
Garden Grove, CA, 92842  
800-676-3338  
informativeresearch.com

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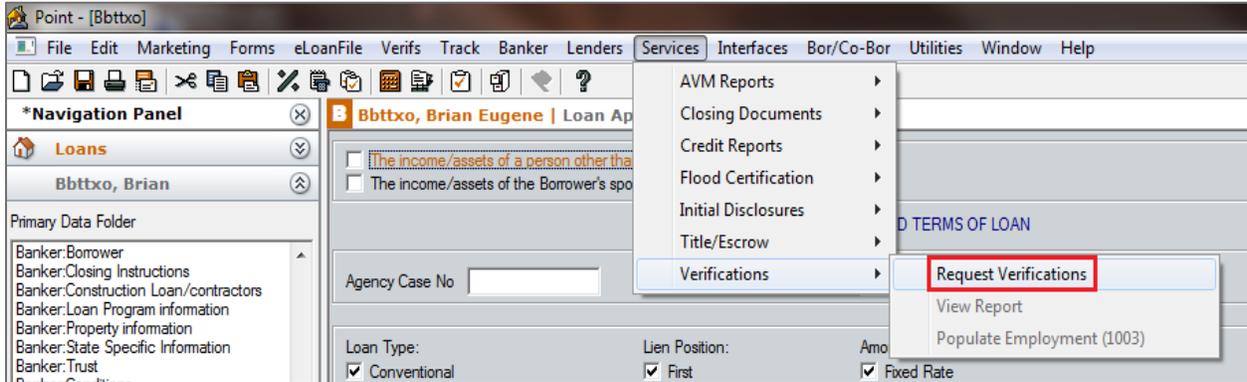
<b>Attention:</b> admin	<b>Report Type:</b> Merged Credit Report
<b>Client Name:</b> IR TEST ACCOUNT	<b>Sources:</b> XPN TU EFX
<b>Client ID:</b> 1207470	<b>Order Number:</b> 2010014718PQ
<b>Loan Number:</b> IR20170929000	<b>Original Order Number:</b>
<b>First Issued:</b> 06/28/2018 09:21 AM	<b>Product Price:</b> \$0.00 <b>Other:</b> \$0.00 <b>Total:</b> \$0.00
<b>Last Updated:</b> 06/28/2018 09:21 AM	

Credit reports can also be retrieved by clicking on the **Services** tab, select **Credit Reports** and then **View Credit**.



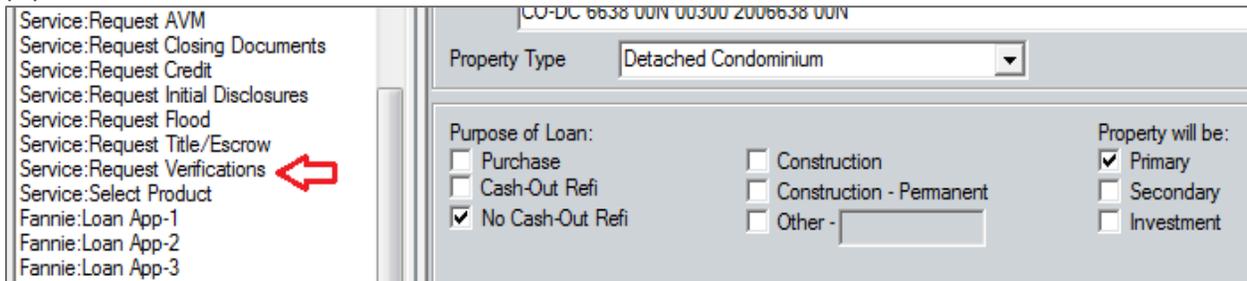
## 4506-T Verifications

1. Open a file in Calyx, click on the **Services** tab and select **Verifications** then **Request Verifications**



4506-T Verifications can also be ordered by clicking on **Service: Request Verification** located in the Primary Data Folder (A):

(A)





1. Select **Informative Research** as the Verification Service Provider:

Request Verifications

Verification Services Provider  
Informative Research (800) 366-2794 [Getting Started](#)

(select a Verification Provider)  
Advanced Data  
Advantage Credit, Inc  
AVANTUS IRS Direct  
ComplianceEase  
Credit Plus Inc  
DataVerify  
IDCHECKDIRECT.COM  
Informative Research  
Old Republic Credit Services  
T4506.com  
The Work Number  
TRV Services  
Veri-Tax

Co-Borrower Order Reference Number

Additional Instructions, Comments

Pay by credit card

Request Type

Select Borrower

Brian Eugene Bbtxo  (No Co-Borrower Name)

SSN:  SSN:

DOB:  DOB:

Verification Type:

1040

1040A

W2

1099

Other

SSN+ Verification

Authorization Method:

Press F1 for help



## Order 4506-T Verification

- Only one item can be ordered at a time by inputting the following info:

### Order Type:

- Order New Verification

### Request Type:

- Indicate borrower or co-borrower
- Select Transcript Type (1040, 1040A, W2 etc.)
- Select desired years using the drop down

Upload a signed / E-Signed 4506-T and click **Submit** (see details on the following page)

### Calyx Limitation with Reference Number:

Once a 4506-T order has been placed a reference number for that order will be issued. Store that reference number on your desktop OR within the "Additional Instructions, Comments" field because if a Social Security Verification (SSN+) order is placed another reference number for the SSN+ order will be issued and supersede the 4506-T reference number.



## Authorization Method / Signed 4506-T

1. Click **Browse**
2. Select either **Send from Document Repository** OR **Select a file on your computer**
3. Select a **Type** as **4506T** and click **Add**

### Pay by credit card:

If you are paying for the 4506-T with a credit card check the **Pay by credit card** box, the **Enter Credit Card** button will become enabled. Click it and complete the credit card information window before clicking OK.

4. Enter you Informative Research supplied credentials, **Save Password** and click **OK**



## Check Status

In order to request a status for an outstanding 4506-T order, follow the below instructions.

1. Choose **Check Status** and input the reference number.

2. Click **Submit**
3. Enter your Informative Research supplied credentials, **Save Password** and click **OK**

### 4506-T Statuses

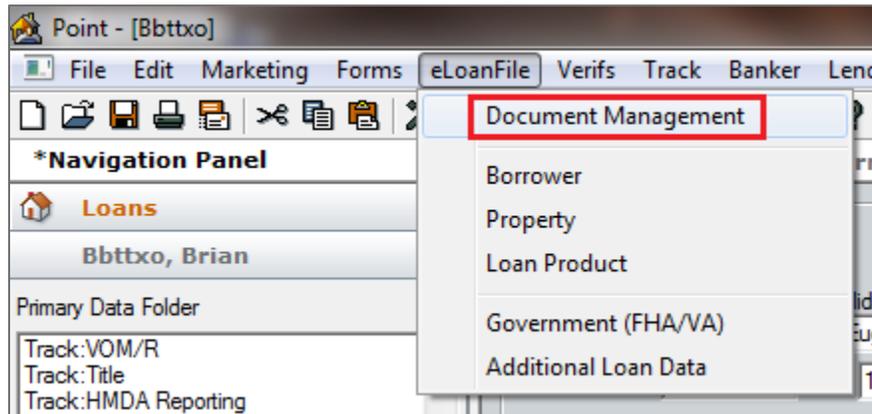
- Pending:** Uploaded but processing hasn't started. This is the only status an order can be canceled in.
- Approved:** By Informative Research and ready for the IRS.
- Submitted:** Order has been sent to the IRS.
- Failed QA:** Rejected order by the IRS.
- Completed:** Order has been completed and billed.
- Canceled:** User has canceled the order.



## Retrieve a 4506-T

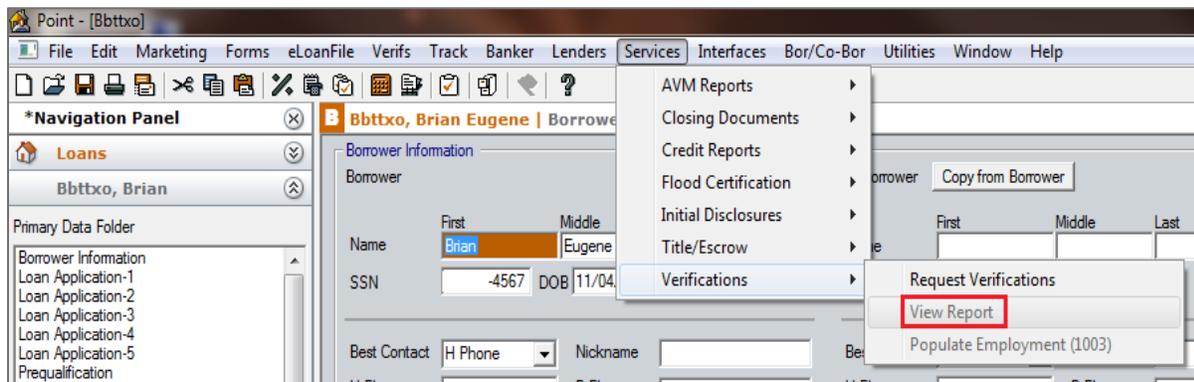
To retrieve a previously run 4506-T follow these steps:

1. Open a file in Calyx, click on the **eLoanFile** tab, select **Document Management**.



2. Double click the **Verification 4506T** and the new window will open with the 4506-T.

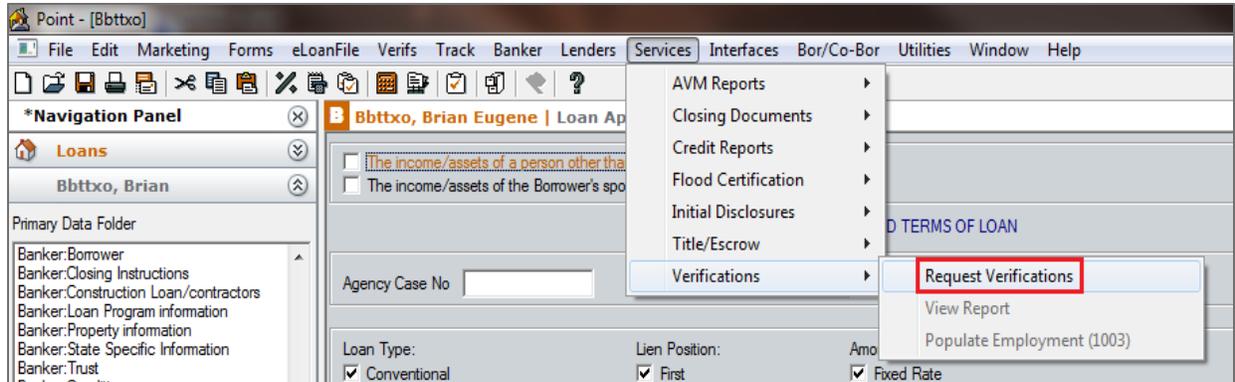
4506-T Verifications can also be retrieved by clicking on **Services – Verification – View Report (A)**:



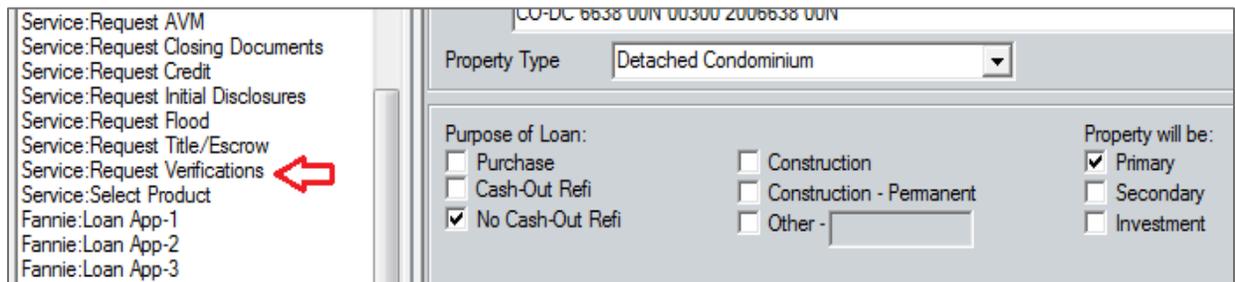


## SSN+ Social Security Verifications

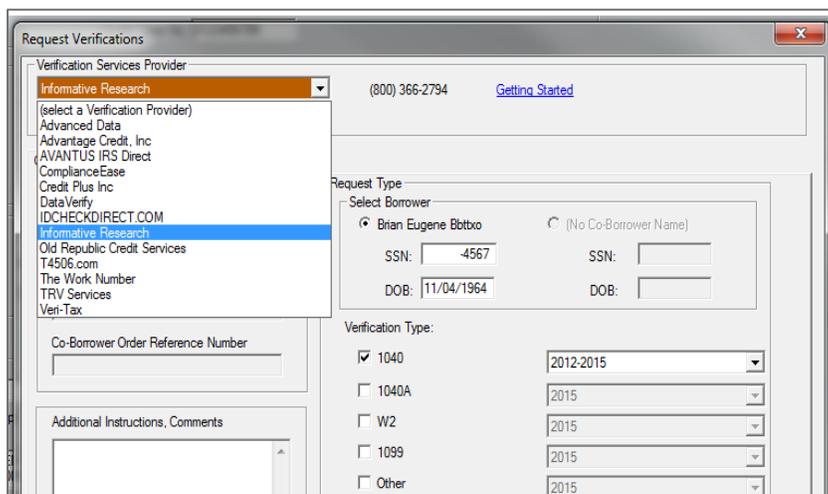
1. Open a file in Calyx, click on the **Services** tab and select **Verifications** then **Request Verifications**



SSN+ Verifications can also be ordered by clicking on **Service: Request Verification** located in the Primary Data Folder:



2. Select **Informative Research** as the Verification Service Provider:





## Order New SSN+ Verification

1. Select **Order New Verification**, indicate borrower or co-borrower, and **only select SSN Verification**.
2. Upload a signed SSA-89 form and click **Submit**.
3. Enter your Informative Research supplied credentials, **Save Password** and click **OK**.

### **Calyx Limitation with Reference Number:**

Once a SSN+ order has been placed a reference number for that order will be issued. Store that reference number on your desktop OR within the "Additional Instructions, Comments" field because if a 4506-T Verification order is placed another reference number for the 4506T order will be issued and superseded the SSN+ reference number.



Informative Research Login

Account #:

User ID:

Password:

Save Password

Need Help?  
Informative Research  
(800) 366-2794  
[Getting Started](#)

OK Cancel

### Authorization Method / Signed SSA89

1. Click Browse
2. Select either **Send from Document Repository** OR **Select a file on your computer**
3. Select a **Type** as **Social Security Number Certification** and click **Add**.

Authorization Method:

Document Information Preview (SECURED)

Stored: 11/08/2016 04:34:15 PM By: Daniel Gilbreth

Received From:

Size: 0.079 MB  Active  Restrict To Secondary Marketing

Sent To Borrower:  By:

Viewed By Borrower:   Signature Required

Show Thumbs (Rotate, Extract, Delete, Reorder pages)

Category: All

Type: **Social Security Number Certification**

Description: Request For Notice Of Default  
Road Maintenance Agreement  
Satisfaction Of Judgment  
Satisfaction Of Mortgage  
Section 32 Disclosure Form  
Security Instrument  
Security Instrument Modification  
Security Instrument Rider  
Servicing Disclosure Statement  
Servicing Transfer Statement  
Servicing/Loan Transfer All  
Servicing/Loan Transfer Other  
Social Security Award Letter  
**Social Security Number Certification**  
Standard Flood Hazard Determination  
Statement Of Borrower Benefit

Sign SSA89



### Pay by credit card:

If you are paying for the 4506-T with a credit card check the **Pay by credit card** box, the **Enter Credit Card** button will become enabled. Click it and complete the credit card information window before clicking OK.

### Check Status

In order to request status from Informative Research for an outstanding 4506-T order:

1. Select **Check Status** and enter the reference number.
2. Click **Submit**.



3. Enter your Informative Research supplied credentials, **Save Password** and click **OK**.

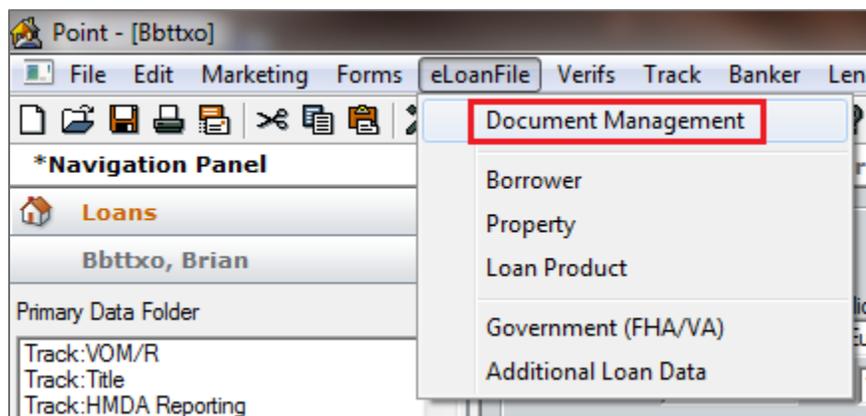
#### SSN Statuses:

<b>Pending:</b>	Uploaded but processing hasn't started. This is the only status an order can be canceled in.
<b>Approved:</b>	By Informative Research and ready for the IRS.
<b>Submitted:</b>	Order has been sent to the IRS.
<b>Failed QA:</b>	IR rejects order prior to submission to SSA because it is illegible, incomplete or a SSA90 form was not attached.
<b>Completed:</b>	Order has been completed and billed.
<b>Canceled:</b>	User has canceled the order.

### Retrieve a SSN+

To retrieve a previously run 4506-T follow these steps:

1. Open a file in Calyx, click on the **eLoanFile** tab, select **Document Management**.

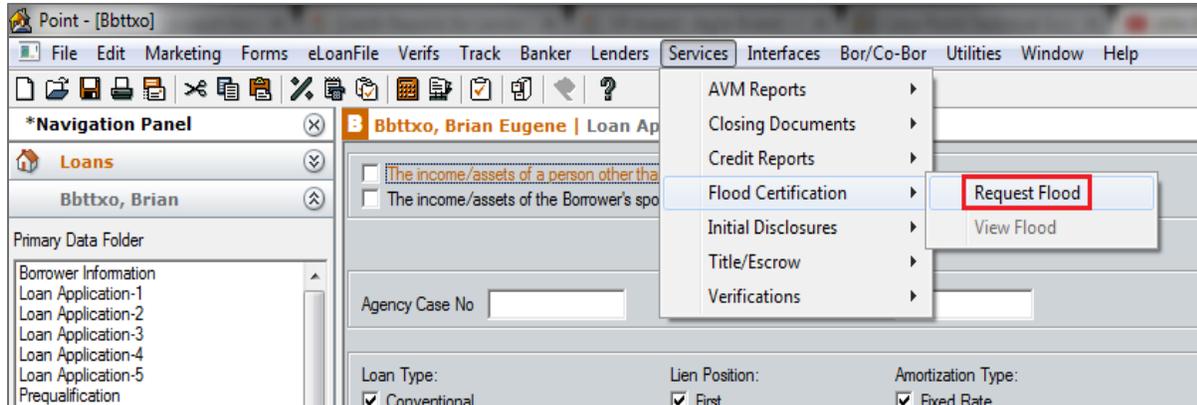


2. Double click the **Verification SSN** and the new window will open with the 4506-T.



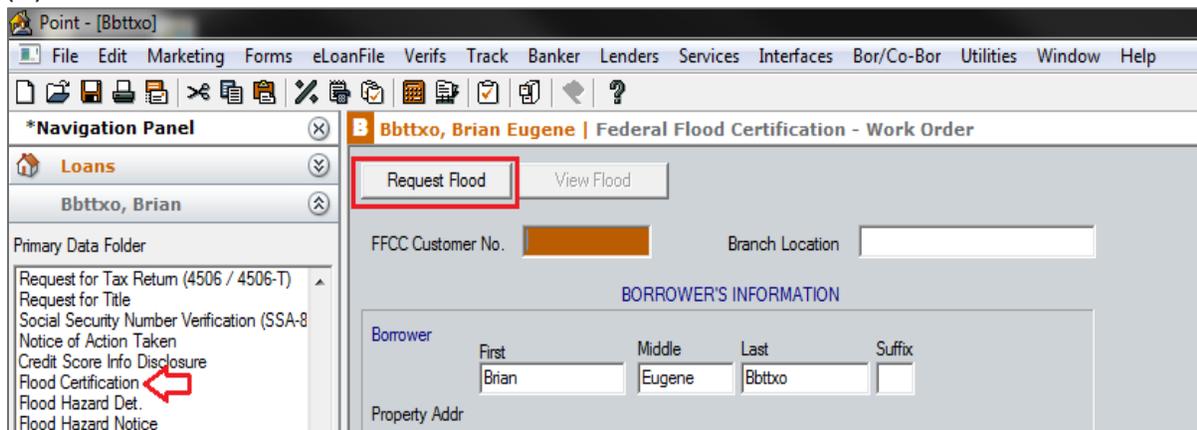
# Flood Certification

1. Open a file in Calyx, click on the **Services** tab and select **Flood Certification**.



Flood Certifications can also be ordered from the Flood Certification page or by clicking on **Service: Request Flood** located in the Primary Data Folder (B).

(A)



(B)





2. Select **Informative Research** as the Flood Provider.
3. Select **Report Type** from the drop down menu

**Flood Certification Request**

Flood Provider: INFORMATIVE RESEARCH  
714-638-2855  
[Getting Started](#)  
[Administration](#)

Report Type: **Basic Determination**  
 Auto Only Basic Determination  
 Auto Only Basic Determination w/HMDA Inf  
 Basic Determination  
 Basic Determination w/ HMDA Information  
 Life of Loan Determination  
 Life of Loan Determination w/ HMDA Inform  
 Manual Only Determination  
 Re-issue Existing Certification  
 Modify Existing Order  
 Cancel Existing Order  
 Flood Certification Number: \_\_\_\_\_

Loan Information

First	Middle	Last	Suffix
Brian	Eugene	Bbtxo	

Borrower: Brian Eugene Bbtxo  
 Property Address: 776 Emberwood Dr.  
 City: Dallas State: TX Zip: 75232  
 Lender Case Number: \_\_\_\_\_  
 Legal Description: POLK TERRACE 2ND INSTALLMENT BLK N/6638 LT 3 VOL2001240/4237 DD1129200  
 CO-DC 6638 00N 00300 2006638 00N  
 Assessor's Parcel Number: \_\_\_\_\_

Copy Flood Hazard Information to this loan  
 Press F1 for help

4. Input the address, lender case number and click **Submit**.
5. Enter your Informative Research issued credentials and check **Save Password** and click **OK**.

**Flood Certification Request**

Flood Provider: INFORMATIVE RESEARCH  
714-638-2855  
[Getting Started](#)  
[Administration](#)

Report Type: Life of Loan Determination  
 Rush Order

Request Type:  
 Order New Certification  
 Upgrade Existing Certificati  
 Check Status of Pending C  
 Re-issue Existing Certificati  
 Modify Existing Order  
 Cancel Existing Order  
 Flood Certification Number: \_\_\_\_\_

Loan Information

First	Middle	Last	Suffix
Brian	Eugene	Bbtxo	

Borrower: Brian Eugene Bbtxo  
 Property Address: 776 Emberwood Dr.  
 City: Dallas State: TX Zip: 75232  
 Legal Description: POLK TERRACE 2ND INSTALLMENT BLK N/6638 LT 3 VOL2001240/4237 DD1129200  
 Assessor's Parcel Number: \_\_\_\_\_

Copy Flood Hazard Information to this loan  
 Press F1 for help

**INFORMATIVE RESEARCH Login**

Account #: 2004137  
 User ID: IRTESTACCT  
 Password:   
 Save Password  
 Need Help?  
 INFORMATIVE RESEARCH  
 714-638-2855  
[Getting Started](#)  
[Administration](#)



## Additional Flood Request Types

<b>Upgrade Existing Certification:</b>	Upgrade a Basic Flood Determination to a Life of Loan by entering the Flood Certificate Number.
<b>Check Status of Pending Order:</b>	Get status of an existing Flood Determination.
<b>Re-Issue Existing Certification:</b>	If a Flood Determination was ordered online the order can be reissued into Calyx by entering the Flood Certificate Number.
<b>Modify Existing Order:</b>	A Flood Determination can be modified by correcting the APN, Legal Description or the spelling of the borrowers name or address, LOL upgrade or for a Refinance all by entering the Flood Certificate Number.
<b>Cancel Existing Order:</b>	An order can only be canceled if the current status is <b>Pending</b> . Completed orders cannot be canceled.

## Contact Information

**For support with credentials, questions or status of any Informative Research products please contact us at:**

Informative Research's Help Desk  
800-473-4633  
[service@informativeresearch.com](mailto:service@informativeresearch.com)  
Monday - Friday 6am - 6pm PST

**For Calyx questions please contact:**

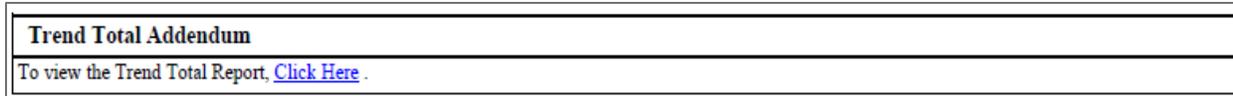
Calyx Support & Training  
800-342-2599  
[support@calyxsoftware.com](mailto:support@calyxsoftware.com)  
[training@calyxsoftware.com](mailto:training@calyxsoftware.com)



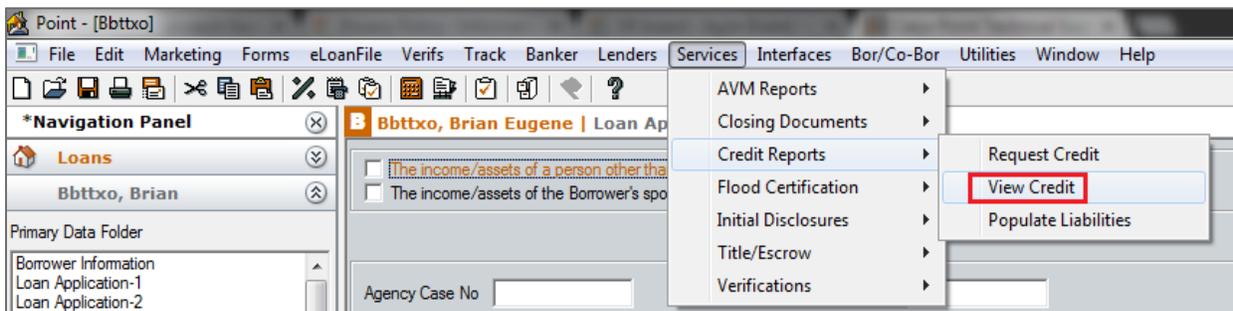
## Appendix A – Retrieving a Trend Total Addendum

With the advent of **Trended Credit Data** by Fannie Mae, Informative Research has designed 3 display options for how our clients can view the data. Please visit [our website](#) for samples of Trend Total, Trend Select or Trend on Demand.

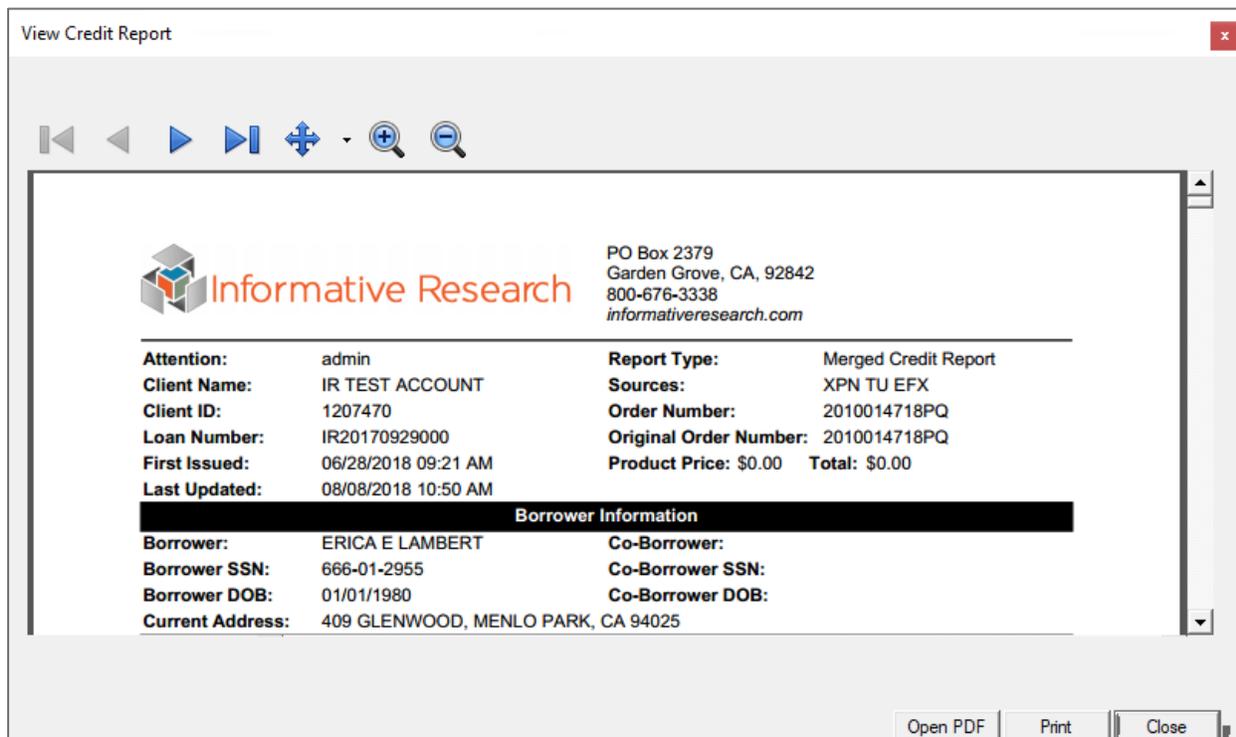
Clients who have opted for Trend on Demand or Trend Select will utilize a hyperlink at the end of their credit report that allows them to obtain a Trend Total Addendum:



1. Open a file in Calyx and access the credit report by clicking on the **Services** tab, select **Credit Reports** and **View Credit**



2. Click **Open PDF**





- The credit report will open as a PDF in another new window and the user can now navigate to the end of the credit report to utilize the hyperlink that allows them to obtain a Trend Total Addendum:

<b>PreClose Monitoring Report</b>		
To order a PreClose Monitoring Report for this report, <a href="#">Click Here</a> .		
For more information about Informative Research's PreClose Monitoring Report, <a href="#">Click Here</a> .		
<b>Trend Total Addendum</b>		
To view the Trend Total Report, <a href="#">Click Here</a> .		
<b>Information Sources</b>		
This report includes information from the following repository(ies):		
Experian P.O. Box 9701 Allen, TX 75013 (800) 509-8495 www.experian.com	TransUnion P.O. Box 1000 2 Baldwin Place Chester, PA 19022 (800) 888-4213 www.transunion.com	Equifax Credit Information P.O. Box 740256 Atlanta, GA 30374 (800) 685-1111 www.equifax.com
This credit report contains data from the identified repositories. The contents have not been verified and the report may contain duplicate information. The credit report may be used for real estate lending purposes; however, it is not a residential mortgage credit report (RMCR) as currently defined by FHA, FMHA, VA, Fannie Mae and Freddie Mac guidelines. IR merge version(s) may impact your Pre-Close Credit Report values. Contact Informative Research HelpDesk with questions. IR Blend V 2.2.42.1r		
*** END OF REPORT 06/28/2016 08:32:16 AM - 1010348589PQ ***		

- You'll be directed to IR's Web Credit System (WCS) where you can enter your client ID, username, and password:



**Informative Research**

**Web Credit System**

[Sign Up Customer Service](#)

**CreditXpert® Wayfinder™**  
**Boost Your Borrower's Score**

With an improved algorithm and upgraded user interface, CreditXpert® Wayfinder™ automatically gives you a step-by-step plan to help get your borrower a higher score!

With CreditXpert® Wayfinder™, lenders can close more loans by helping borrowers manage their credit and qualify for better mortgage terms.

For more details, reach out to your sales rep, give us a call at 800-473-4633, or send us an [email](#).

Client ID \*

Username \*

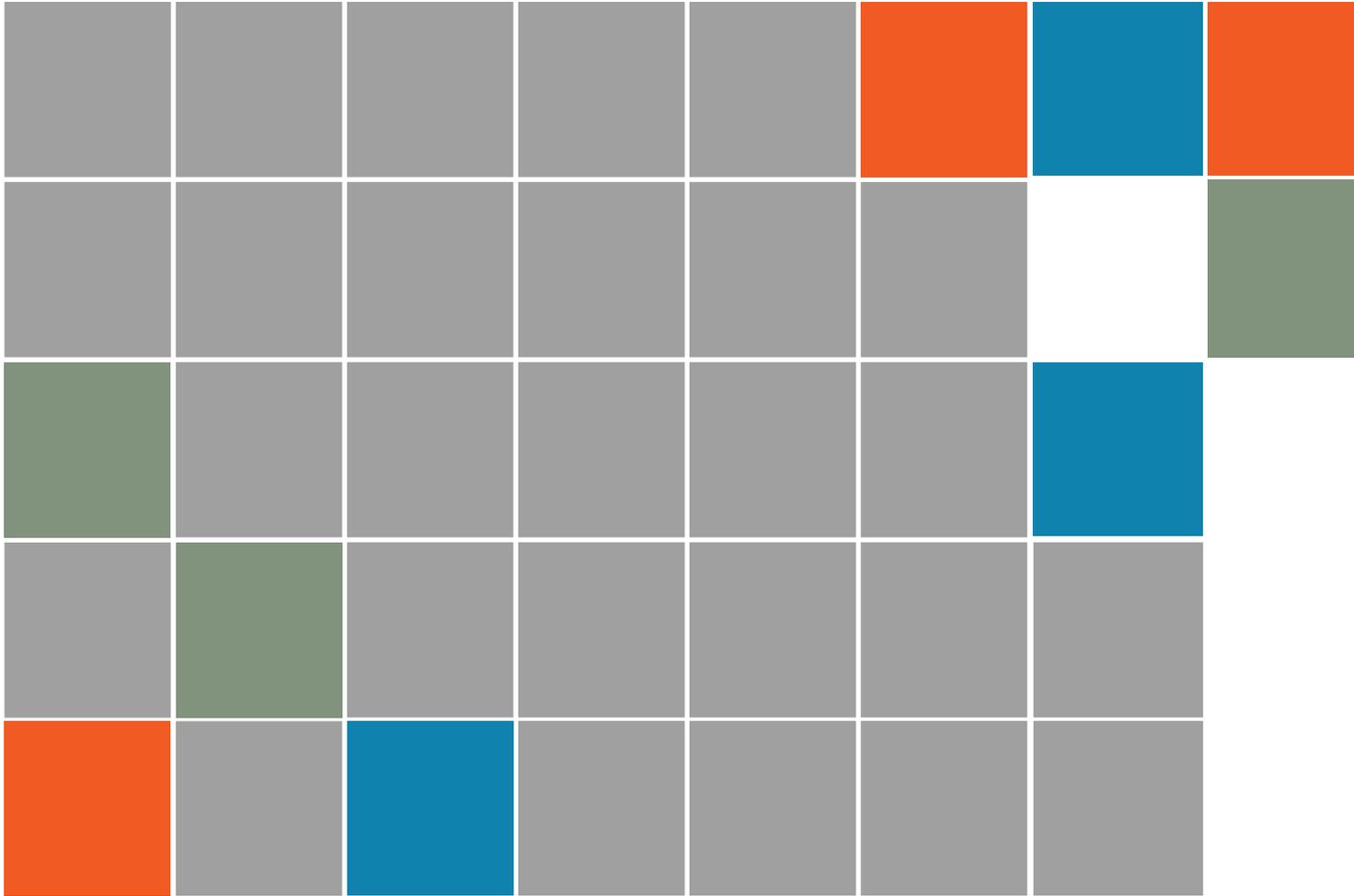
Password \*

[Forgot Password?](#) [Register Security ID](#)





# Informative Research



## Questions?

**CALYX  
USER GUIDE**



800-473-4633



service@informativeresearch.com



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**2020**

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