


CIS Credit Report Reference Card

Log on to Credit Reporting System

- Go to <https://cis.meridianlink.com> in Internet Explorer version 5.5 or higher.
- Type in Login and Password. ***Please contact our office to obtain a login and password, or if you have forgotten your login and/or password please see your account administrator.*
- Click **Login** to enter the credit reporting system.

Ordering and Viewing a New Credit Report

- Click on **New Report**
- Fill in the borrower/co-borrower information. Fields with a  symbol are required.
- Check off the bureaus and products and click the **Order** button. The credit report will be returned in 30 seconds or less.
- Select to view **Web Version** or **PDF Version** of the credit report by clicking on the appropriate link.
- Click on **ePrint** to print the credit report

Viewing an Existing Credit Report

- On the **Main Desktop**, click on **Find Report**.
- Enter any of the following to search for an existing report:
 - File Number
 - Reference Number
 - Fannie Mae Job Number
 - Borrower First Name, Last Name, and/or Social Security Number
 - Co-borrower First Name, Last Name, and/or Social Security Number
 - Last modified date
- Click on the **Submit Query** button.
- Click on **Open** to view the credit file.
- Click on **Preq/PDF** to view the credit report.
- Click on **ePrint** to print the credit report.

Ordering a Supplement Request

- View the **Web version** of the credit report (see *Viewing an Existing Credit Report*).
- Scroll to the item (tradeline, public record, inquiry) you wish to supplement.
- Click on the account name.
- Check off the task(s) you wish to request or type in request in the **Additional Instructions** field.
- Click on **Submit Order** to send the supplement request.

Viewing a Supplement Report

- From the **Main** screen, click on the **Requests** tab.
- Click on **View** to display Supplement Report.
- Click on **Print** to print Supplement Report.

CIS Credit Report Reference Card

Adding a Spouse or Bureau to an Existing File

- Open an existing file (see *Viewing an Existing Credit Report*).
- If the file is NOT a Fannie Mae Reissue-able file, you will see links for **Add Spouse** and **Add Bureau**.
- If the file is a Fannie Mae file, you will only see the **Add Bureau** link. Spouses can not be added to Fannie Mae reports.

Removing a Borrower and/or Bureau from an Existing File

- Open an existing file (see *Viewing an Existing Credit Report*)
- Go to the **Unmerge Report** section.
- To remove a borrower, uncheck the box next to corresponding individual you wish to remove.
- To remove a bureau, uncheck the box next to the corresponding bureau you wish to remove.
- Select to view the **Web** or **PDF** credit report.
- Click the **View** button.

Changing Passwords and Configuring Auto Print

- From the **Main Desktop**, click on **My Account**.
- Type in your **Current Password**.
- Type in **New Password**.
- Confirm Password** by typing it again.
- Select the printing method:
 - EPrint** is the default print method.
 - Express Print** is used only if ePrint does not function properly.
- To turn on Auto Print, place a check mark next to the **Automatically print report on new order**.
- Click on the **Configure Default Printer** button.
- Click on the drop-down menu and select your **default printer** and **paper size**.
- Click on **Save** to keep your changes.

Creating Derogatory Letters and Additional Products

- Open an existing file (see *Viewing an Existing Credit Report*)
- Go to the **View Report** interface.
- Click on the **Other Reports** drop-down menu.
- Select from the following list:
 - NOTICE**: Notice to Home Loan Applicant Letter (CA only)
 - DEROG LETTER**: Derogatory Accounts Letter
 - CREDITORS**: Creditors listed on credit report, including address and phone number
 - DEROG**: Derogatory Accounts report
 - MORTGAGE**: Mortgage Only Accounts report
 - MTG W/SCORE**: Mortgage Only Accounts with credit scores
 - DENIAL**: Denial letter to applicant