

How to Order Mortgage Only Reports from CIS

The Mortgage Only report will filter the credit data on the full credit file to display only mortgage tradelines. The Mortgage Only report is accessed from the credit file screen, after you pull the credit report, under the Other Reports dropdown:

The screenshot shows the CIS INFORMATION SERVICES interface. On the left, there is a 'FILE #' section with details: 8857829, APPLICANT: DAVE X TESTCASE - *****0019, CO-BOR, ADDR: 5359 FRIDAY STREET, ANTHILL, MO 65488, and PREV. Below this is a 'Requests History' table with columns: Type, Processor, Message, Ordered, Resolved, Status. The message says '*** NO RECORDS FOUND ***'. There is also a 'Documents' section with a table for Description and Date, also showing '*** NO RECORDS FOUND ***'. On the right, the 'VIEW REPORT' dropdown menu is open, showing options: WEB / PDF / Print, Prequal Analyzer, -- Other Reports --, -- Other Reports --, SCORE DISCLOSURE, CONSUMER COPY, CONSUMER EXPLANATION LETTER, CREDITORS, ADVERSE SUMMARY, DISPUTE SUMMARY, MORTGAGE ONLY (highlighted with a red arrow), DENIAL LETTER, TRADE COMPARISON, FORM 1003, and FORM 4506-T.

After selecting Mortgage Only, a report will appear that contains only tradeline information on mortgages. There are selections in the top left, specifying different options for what information you require be displayed on the Mortgage Only report, including 1) Mortgage with Score 2) Mortgage with Score and Factors 3) Mortgage with Score, Factors and Public Records 4) Mortgage Only.

The screenshot shows a browser window titled 'Mortgage Report - CIS INFORMATION SERVICES - Google Chrome'. The address bar shows 'https://cis.meridianlink.com/shared/reports/Mortgage_h...'. A dropdown menu is open for 'Type', with options: Mortgage with Score (selected), Mortgage with Score and Factors, Mortgage with Score, Factors, and Public Records, and Mortgage Only. A red arrow points to the 'Mortgage with Score' option. In the top right corner, there is a 'View 12-Month Rating' button circled in red. The main content area shows 'MORTGAGE WITH SCORE' report details. It includes a table for 'MORTGAGE ACCOUNTS' with columns: B, W, O, A, C, R, D, I, T, O, R, DATE REPORTED, DATE OPENED, HIGH CREDIT OR LIMIT, BALANCE, PLST DUE, MO REV, 30, 60, 90, and STATUS. The table contains one row of data for a mortgage account.

See below for detail on 12-month rating, suppressing mortgage tradelines & saving Mortgage Only reports after selecting format preferences:

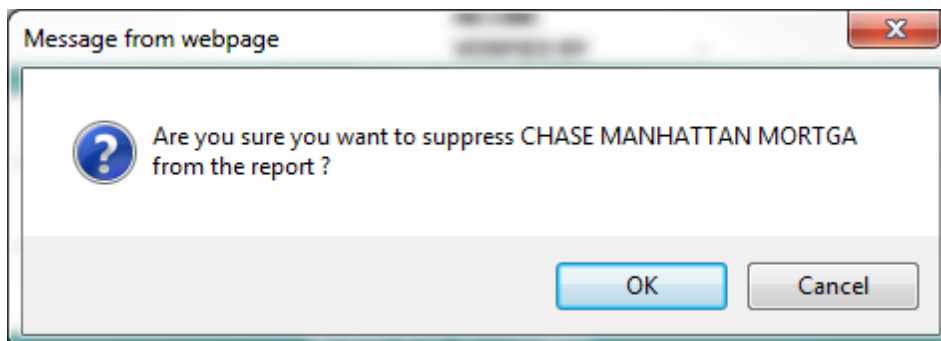
12 Month Rating: If your CIS account is enabled, you will see the selection, labeled View 12-Month Rating in the top right of the mortgage only report (see screenshot above). A 12-Month Rating displays the borrower’s payment profile on the most recent mortgage (determined by reported date) and rates only on the last 12 month’s of payment data. This option is used to provide a quick snapshot of the borrower’s ability to pay a mortgage on time, without having to analyze all credit report tradeline & data.

Suppress individual accounts from the Mortgage Only report:

When viewing a Mortgage Only report, all mortgages display, including current and paid/satisfied. If you require the paid mortgages be removed, select the hyperlink for the name of the mortgage company/creditor.

ID	CREDIT	DATE REPORTED	DATE OPENED DLA	HIGH CREDIT OR LIMIT ACCT TYPE	BALANCE TERMS	PAST DUE	MO REV	30	60	90+	STATUS	
											AS AGREED	SOURCE
B	Acce3 3333333333333333	08/17	08/16 08/17	\$242000 MTG	\$242000 360 \$1432	\$0	4	0	0	0	AS AGREED	XP/TU/IE

A message box appears asking if you wish to suppress that creditor’s tradeline from the report. Click OK and the tradeline selected will be removed:



Printing & Saving the Mortgage Only Report:

After editing the Mortgage Only report as you require, click the Share button, on the top right, to print the report or save as pdf:

