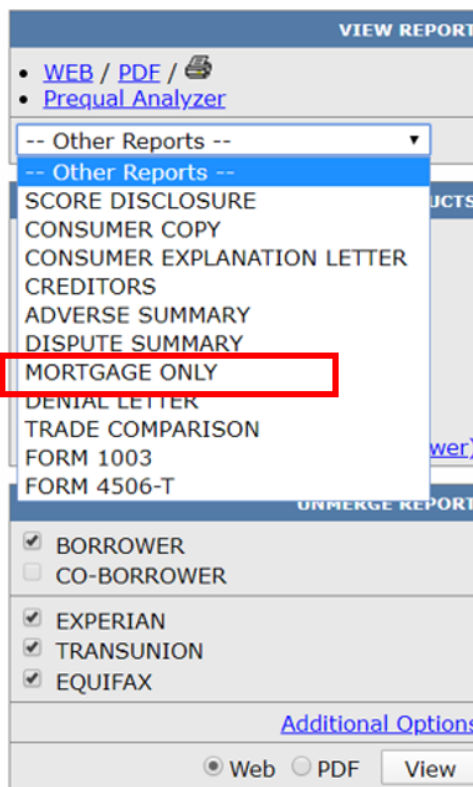


# Universal Credit Services

## Mortgage Only Reports

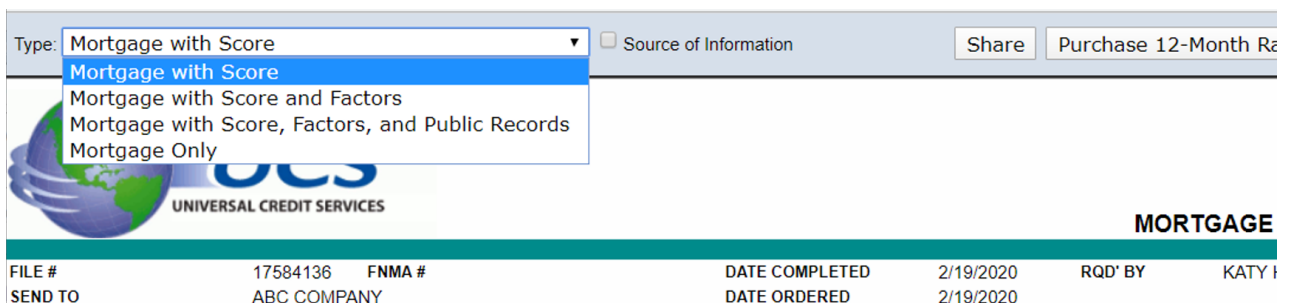
The Mortgage Only report will filter the credit data to display only mortgage tradelines.

The report is accessed from the credit file screen, under the "Other Reports" dropdown. See **Figure 1**.



The screenshot shows a 'VIEW REPORT' dropdown menu. The menu is open, showing a list of report types. The 'MORTGAGE ONLY' option is highlighted with a red rectangular box. Other options include 'SCORE DISCLOSURE', 'CONSUMER COPY', 'CONSUMER EXPLANATION LETTER', 'CREDITORS', 'ADVERSE SUMMARY', 'DISPUTE SUMMARY', 'DENIAL LETTER', 'TRADE COMPARISON', 'FORM 1003', and 'FORM 4506-T'. Below the dropdown, there are checkboxes for 'BORROWER' (checked), 'CO-BORROWER' (unchecked), 'EXPERIAN' (checked), 'TRANSUNION' (checked), and 'EQUIFAX' (checked). At the bottom, there are radio buttons for 'Web' (selected) and 'PDF', and a 'View' button.

**Figure 1: Accessing the Mortgage Only Report**




The screenshot shows the report selection interface. The 'Type:' dropdown menu is open, showing 'Mortgage Only' selected. Other options include 'Mortgage with Score', 'Mortgage with Score and Factors', and 'Mortgage with Score, Factors, and Public Records'. Below the dropdown, there is a 'Source of Information' checkbox (unchecked), a 'Share' button, and a 'Purchase 12-Month Report' button. The UCS logo is visible in the background. At the bottom, there is a table with the following data:

FILE #	17584136	FNMA #	DATE COMPLETED	2/19/2020	RQD' BY	KATY I
SEND TO	ABC COMPANY		DATE ORDERED	2/19/2020		

The report will look very similar to the usual credit report, except that it will only contain tradeline information on mortgages and nothing else (i.e. credit scores, fraud alerts, etc.).

If your company is enabled for the 12 Month Mortgage Rating report, this button will appear on the Mortgage Only report. See Figure 2.

Type: Mortgage with Score  Source of Information Share Purchase 12-Month Rating Close

 UNIVERSAL CREDIT SERVICES

**MORTGAGE WITH SCORE**

FILE #	17615547	FNMA #	DATE COMPLETED	2/23/2020	RQD' BY	KATY HOWELL
SEND TO	ABC COMPANY		DATE ORDERED	2/23/2020		
	CUST. # T100		REPOSITORIES	XP/TU/EF	PRPD' BY	
	123 MAIN STREET		PRICE	\$0.00	LOAN TYPE	
PROPERTY ADDRESS	CLIFTON HEIGHTS, PA 19018		REF. #	HOMEOWNER		
	APPLICANT			CO-APPLICANT		

**Figure 2: Purchasing the 12-Month Rating**

A 12-month mortgage rating is a type of report that displays the borrower's payment profile on his most recent mortgage (based off reported date) and only on the last 12 months worth of payment data. This gives the lender a quick snapshot of the borrower's ability to pay his mortgage on time, without having to analyze all of the borrower's other tradelines. Like the Mortgage Rating report, it will not contain the usual additional items found on a credit report (i.e. scores, fraud alerts, etc.).

