INSTRUCTIONS for presetting Low & High Credit Scores for each of the Agencies

The Low and High Credit Scores will need to be preset for each PRODUCT TYPE your company offers, such as Real Estate, Construction Only, Home Equity Closed End, Home Equity Open End, Consumer, Assumption, Modification, Consumer Line of Credit and Consumer Modification. The ranges can be obtained from a current credit report.

The following example is to preset the Credit Scores in a Real Estate loan.

From the Goals screen click on the Set-Up tab, followed by the Presets tab, to display a list of preset vision's applicable to the type of loan you have loaded.

Load the preset vision CTI1036 – Real Estate Program **full screen** by double clicking on the paper icon to the left of the vision number.

Scroll down through the vision to locate the Low and High Credit Score questions. You will need to enter the Low and High Credit Scores for each of the Agencies. After entering the data you will need to turn the presets on for each of the questions. To turn a preset on, position your cursor on the control which displays the answer you would like to preset. Right click on the control to display a list of choices, and the click to select "Preset ON".
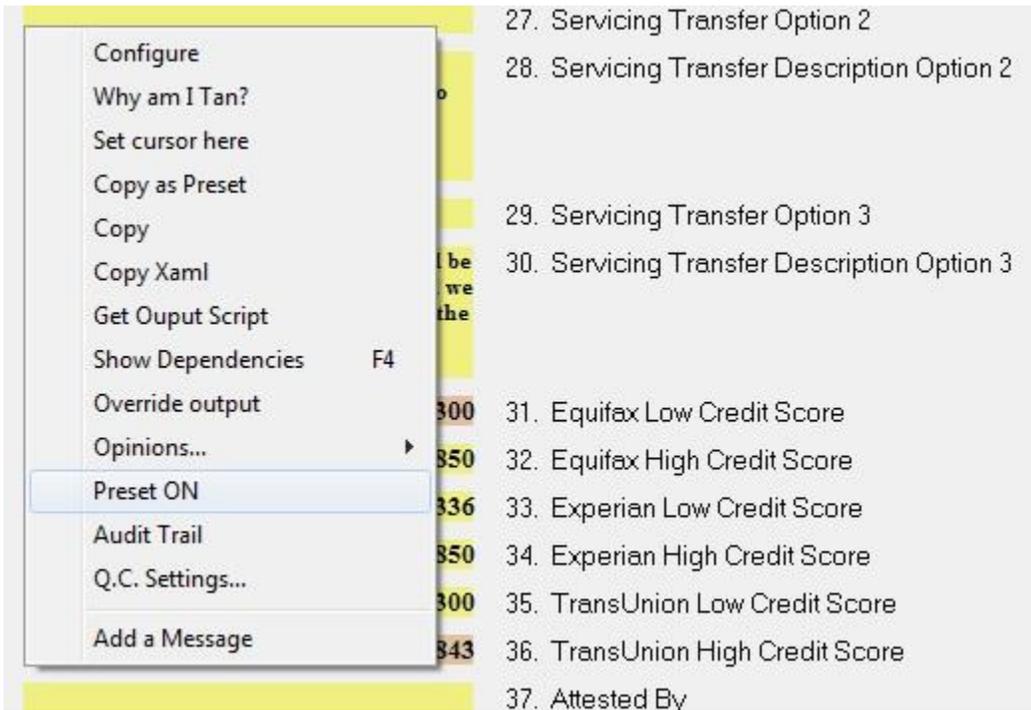
A preset question displays with an arrow pointing left to the answer in the loan file, the answer to the right of the arrow is the preset definition.

You will need to repeat these steps for each Product Type your company offers.