Before You Install MTD KeyCredit

It is critical that you perform each of these steps before installing KeyCredit. Failure to do so could cause your credit reporting data to contain errors, have incomplete information, or not conform to the formatting standards of Credit Reporting Agencies.

1. Obtain a copy of the *Credit Reporting Resource Guide*.

   The *Credit Reporting Resource Guide* can be purchased at the [Consumer Data Industry Association Store](#).

   You can also download a copy free of charge if you have an account with a credit report supplier and high-speed Internet access. You can get a username and password from a Credit Reporting Agency for this purpose. See [Downloading the Metro 2 Format](#).

2. Use the *Credit Reporting Resource Guide* to review your Keystone data for conformance with formatting standards.

   Consumers' names should conform to the general rules for names described on page 4-19 of the *Guide*; addresses should conform to the general rules for addresses shown in Exhibit 11 and Exhibit 12 of the *Guide*.

3. Read the [FCRA (Fair Credit Reporting Act)](#), specifically sections *623 – Responsibilities of furnishers of information to consumer reporting agencies* and *611 – Procedure in case of disputed accuracy*.

   The FCRA is in Adobe Reader (PDF) format. If you do not have a copy of the Adobe Reader, you can download it for free from [Adobe](#).

4. Open Keystone and perform the following checks on your data.

   a. Open the Keystone Reports screen and run the Family Services > Addresses > By Street report. Verify that your street names are consistent.

      Verify all parts of the street name - including that you have used abbreviations such as `St` and `Rd` properly and consistently - against the standards in Exhibit 12 of the *Credit Reporting Resource Guide* and the [US Postal Addressing Standards](#).

   b. Review the mortgages in Keystone you want to report to make sure they are marked *Active*; and review the homeowners for these mortgages to ensure that their *Family Partnership Level* is set to `VI`.

      KeyCredit only imports and reports Keystone mortgages that are both 1) marked *Active*, and 2) the homeowner's *Family Partnership Level* is set to `VI`. Level VI indicates that a deed has been secured by a mortgage that is serviced by your affiliate.

      You can mark a mortgage as active in Keystone on the [Mortgage/Payment Information screen](#); and you can set the homeowner's family partnership level on the [*(S/A/F)/Demographics/Family Partnership* tab](#) on the [Family Partners screen](#).

   c. Review your Keystone mortgages to determine if you have any special situations where you want a mortgage to be excluded from being reported to the [Credit Reporting Agencies](#). If you do, make a list of these so that the first time you run KeyCredit you can mark these to be excluded.

   d. Make sure the mortgage origination date for each of your mortgages is correct.

   e. Make a list of homeowners in Keystone who have separated where one or the other of them has moved out of their house. (Note: 'Homeowners' in Keystone are 'Consumers' in KeyCredit.)

      If the primary consumer (*Partner 1* in Keystone) has moved out, swap the *Partner 1* and *Partner 2* information in Keystone, including names, DOBs, SSNs, etc. Once you do this, the partner who has moved out then will always be the co-owner (*Partner 2*).

      Add the co-owner's new address to your list if you have it. When KeyCredit imports these couples it will set the *Partner 1*s from Keystone as *Consumers*; and the co-owners (*Partner 2*s) from Keystone as *Associate Consumers*.

      For more information, see both the [*Consumer* tab](#) and [*Associate Consumer* tab](#) sections.

Installing KeyCredit

KeyCredit can be run on more than one computer under a single user profile, and you can share the KeyCredit database over a network. In addition, KeyCredit can access your Keystone database anywhere on your network.

Once you finish installing KeyCredit, be sure to store the KeyCredit CD in a central place that others know about. You will need the KeyCredit CD in the future to:

- reference documents stored on the CD
- reprint the installation instructions
- install KeyCredit on a new computer

To install KeyCredit

1. Insert the KeyCredit CD, and wait for the Setup program to launch.

   If the Setup program does not start automatically, go to your CD drive and double-click the *MTD KeyCredit Setup.exe* file to launch the program manually.

2. Continue through the installation steps by following the Setup prompts. Perform whatever actions are needed and click **Next** at the bottom of each screen.

   a. When you are asked if you want to do a *Typical* or *Compact* installation, chose *Typical* the first time you install KeyCredit and *Compact* for any subsequent installations that will be sharing your KeyCredit database.

   b. If you chose *Compact*, you will be asked to browse to your *KeyCredit Data* file.

3. When you reach the last screen, you will see the **Finish** button. Click **Finish** to exit the installer.
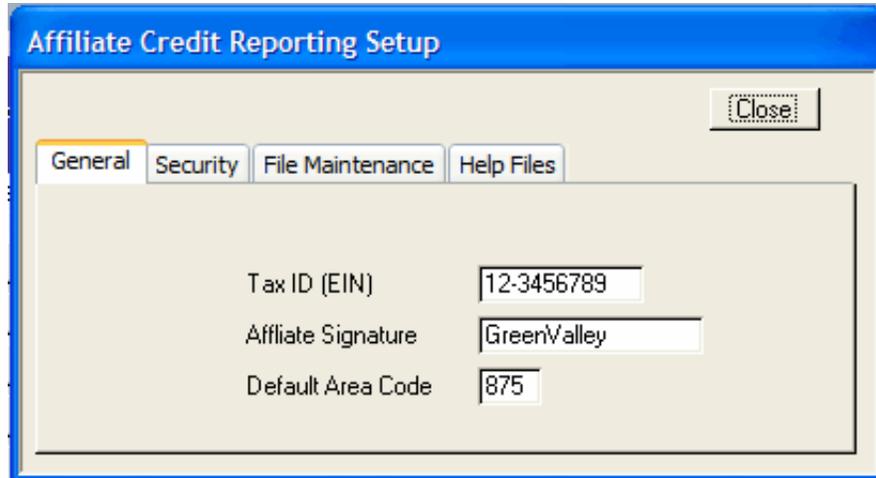
Affiliate Credit Reporting Setup Screen

The first time you launch KeyCredit, the Affiliate Credit Reporting Setup screen will appear automatically. You must enter certain information about your affiliate before you can generate and transmit credit reporting information.

You can also open this screen by choosing Tools > Affiliate Setup on the menu bar.

Complete the information in each of these fields, which are described below.

General tab

The *Tax ID (EIN)* – Employer Identification Number – is a unique number assigned to each company (in this case, your affiliate) by the IRS. It is a nine-digit number with a hyphen after the first two digits (Example: `12-3456789`).

The *Affiliate Signature* should be a single, short, one-word (no spaces) name for your affiliate. Do not include the `HFH` or `Habitat for Humanity` part of your affiliate's name. Later, when you do your first credit reporting update, KeyCredit will create a folder using your *Tax ID* and *Affiliate Signature* combined (e.g., `12-3456789-GreenValley`). KeyCredit puts this folder in the same folder your KeyCredit Data file is stored; copies of your transmittal files will be stored in it. You can quickly locate this folder using the [System Information Summary](#) screen.

The *Default Area Code* is simply for the area code most commonly used by most or all of the homeowners at your affiliate. If a homeowner/co-owner telephone number does not have an area code already entered for it, this is the area code that KeyCredit will add to it.
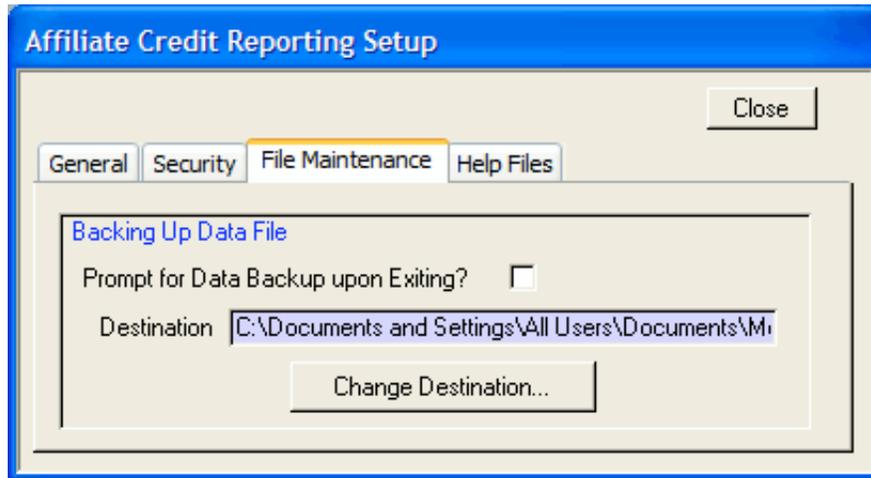

Security tab
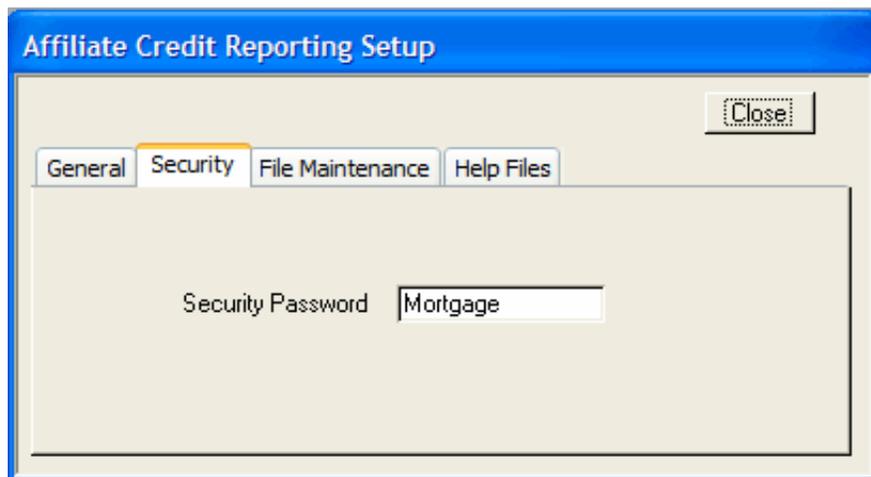
Use the *Security* tab to set the password required to open KeyCredit. If the *Security Password* is left blank, KeyCredit will not ask for a password when it is launched.

    Passwords are case-sensitive.

File Maintenance tab

If you are using KeyCredit and Keystone on a single computer, you should check the *Prompt for Data Backup upon Exiting* box so that you are prompted to back up the KeyCredit Data file each time you exit KeyCredit. Then set the *Destination* for where you want the backup to be stored.

On a peer-to-peer network, the computer that functions as the "server" should have the *Prompt for Data Backup upon Exiting* box checked with the *Destination* set to wherever the backups should be stored. All other computers using KeyCredit should have this box unchecked.

On a server network, the KeyCredit Data file would normally be stored on the server and the server would be responsible for backing it up. In this case, all client computers using KeyCredit should have the *Prompt for Data Backup upon Exiting* box unchecked.

The *Prompt for Data Backup upon Exiting* box not only controls the backup prompt but also whether that computer will initiate a backup process.

The *Destination* field on this tab defines the location of the *KeyCredit Backup Files* folder. This is where your backup files will be stored. If you double-click this field, a larger screen will show you the entire path to the folder.

Help Files tab
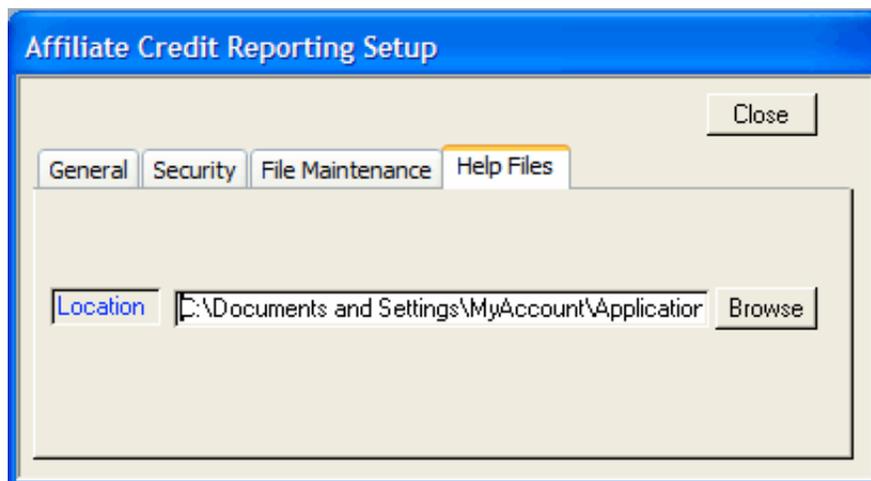
The *Help Files* tab shows the location of the KeyCredit Help files. The Help files are generally stored in the same folder as the KeyCredit Data file. If you need to move the Help files to a different location, click **Browse** and select the new location of the Help files after you move them.

Uninstalling KeyCredit

If you should need to uninstall KeyCredit from your computer, follow the instructions below.

To uninstall KeyCredit

In Windows, click the **Start** button and choose All Programs > More Than Data > KeyCredit Uninstall.

This will uninstall all the KeyCredit files on your computer except your folder of transmittal files and your *KeyCredit Data* file, which holds your credit reporting history. These files are left on your computer for the protection of your historical credit reporting data. If you want to delete these, they must be manually deleted. You should back them up before you delete them.