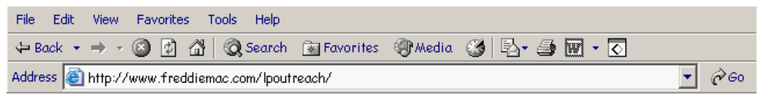
Loan Prospector® Outreach User Guide

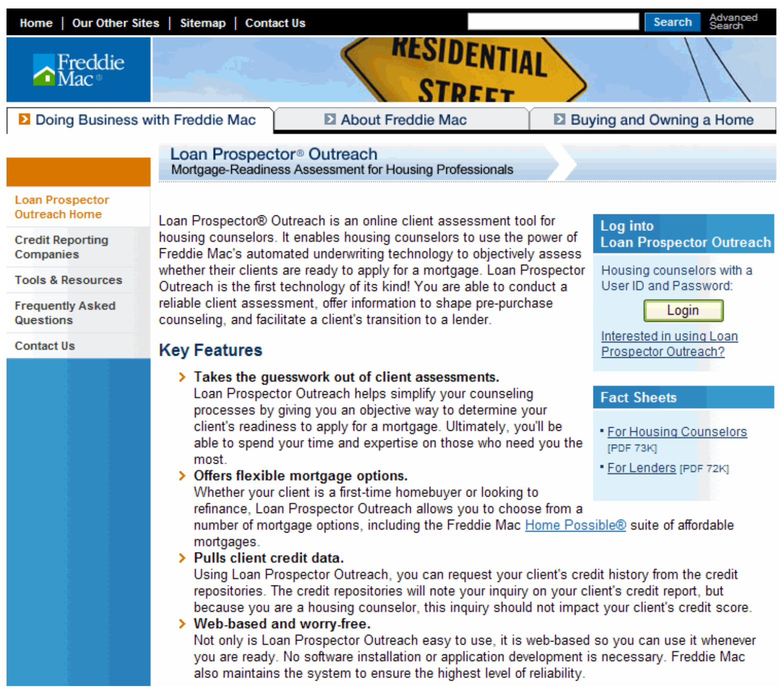
The information provided in this document applies to all Loan Prospector® Outreach users. This guide includes information on the following topics:

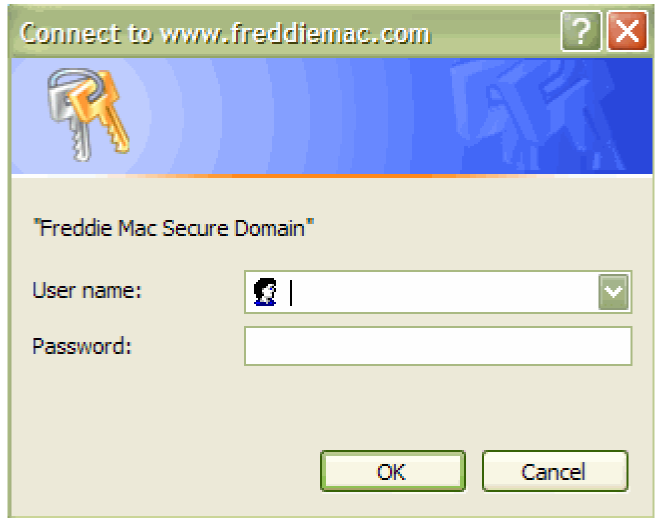
- Accessing Loan Prospector Outreach
- Entering Client Data
- Submitting a Request
- Providing Missing Data
- Viewing Results
- Accessing Previous Client Activity
- Modifying a Client File
- Granting Lender Access to a Client File
- Helpful Hints
- Processing Messages
- Results Messages

Accessing Loan Prospector Outreach

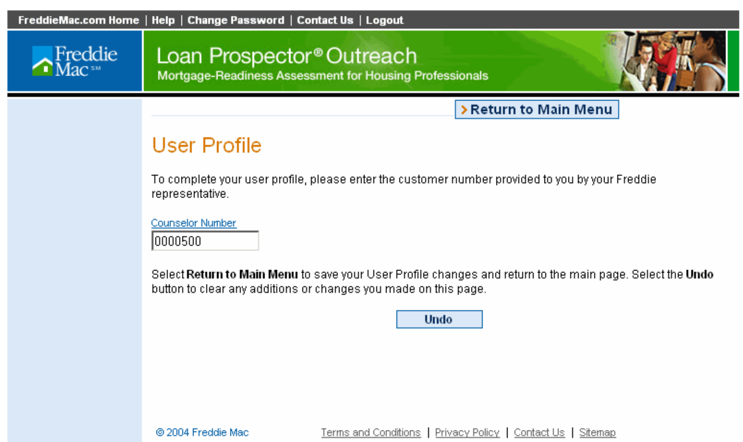
Follow these steps to login into Loan Prospector Outreach via the Internet.

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>1</td><td>Launch your Internet Browser.</td><td>Browser window displays.</td></tr>
<tr><td>2</td><td>Enter the following address into the address line:
http://www.freddiemac.com/lpoutreach</td><td>Web address entered.


Note: Bookmark this address for future access.</td></tr>
<tr><td>3</td><td>Select Login.</td><td>The Loan Prospector Outreach login page displays.

</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>4</td><td>When the pop-up login screen appears, enter your User Name and Password.</td><td>User Name and Password prompt displays.


Note: Your User Name and Password were provided to you in the Welcome Kit emailed by a Freddie Mac representative.</td></tr>
<tr><td>5</td><td>For first-time users, enter your Counselor Number provided in the Welcome Kit you received in an email from a Freddie Mac representative.

Follow the on-screen instructions and select Return to Main Menu to access the Main Menu.</td><td>First-time users see the following display:


Note: If needed, you can access the User Profile page from the Main Menu screen on the left navigation bar after logging in.</td></tr>
</table>

Entering Client Data

Follow these steps to create a client file and enter client data in Loan Prospector Outreach.

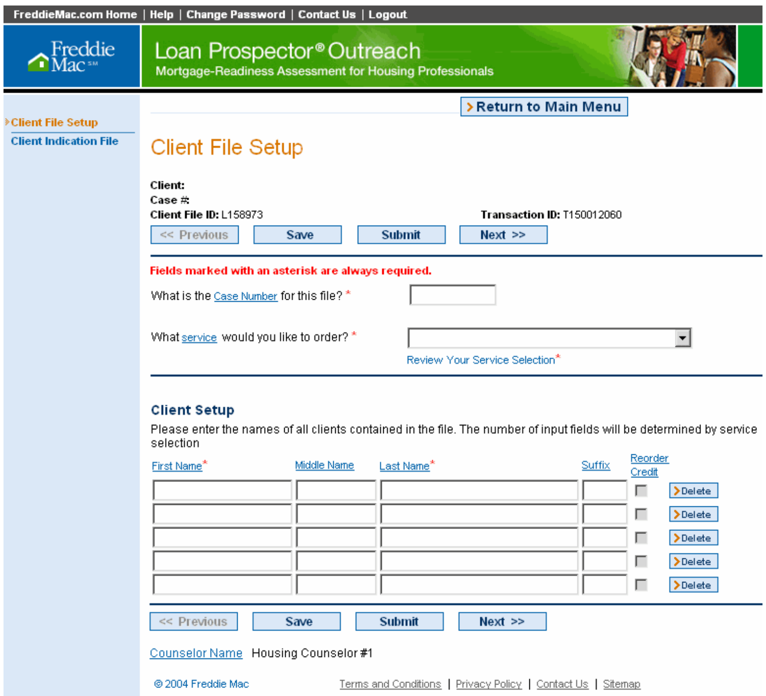
<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>1</td><td>After logging in, select Return to the Main Menu.</td><td>

The **Main Menu** screen displays**.**

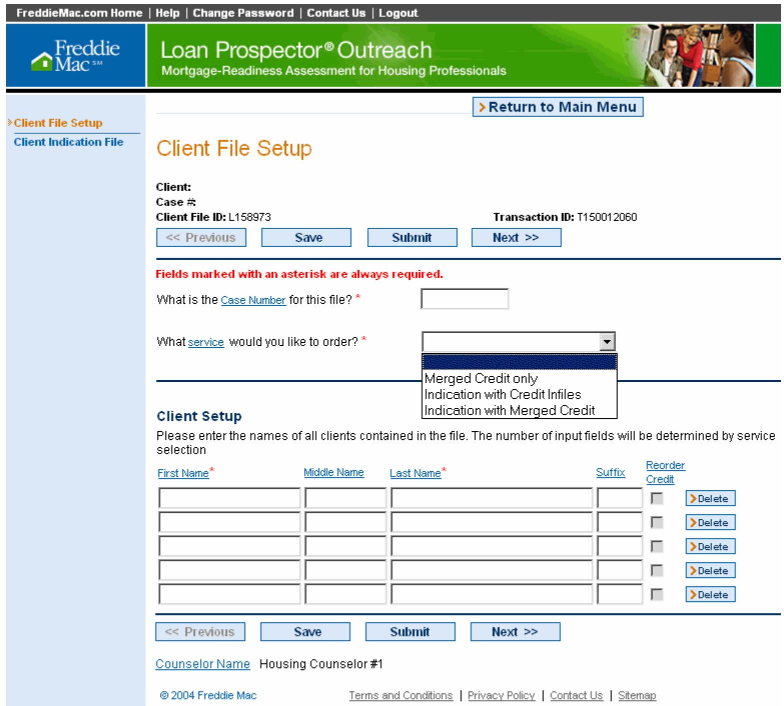
Note: While on any data entry page, select **Help** to launch the online Help feature in Loan Prospector Outreach. Online Help provides valuable information on each page of the system. For an explanation of any data field, select the underlined field label to access the online Help glossary. The glossary contains a definition of each field and corresponding data entry instructions.

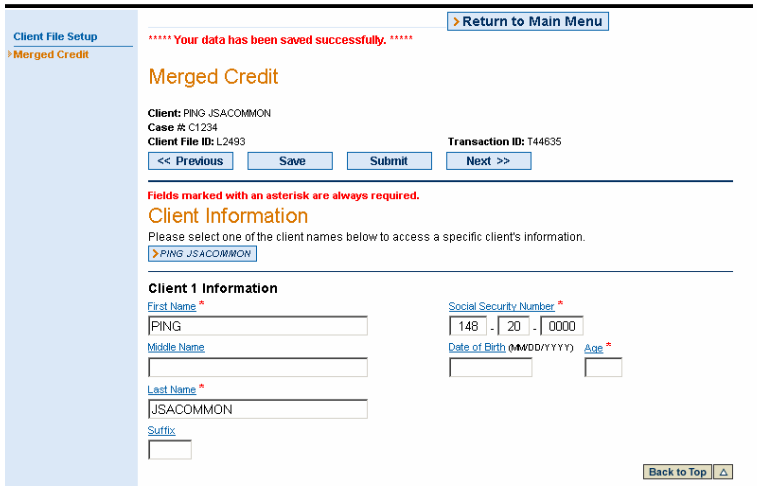
</td></tr>
<tr><td>2</td><td>Select Enter Client File.</td><td>

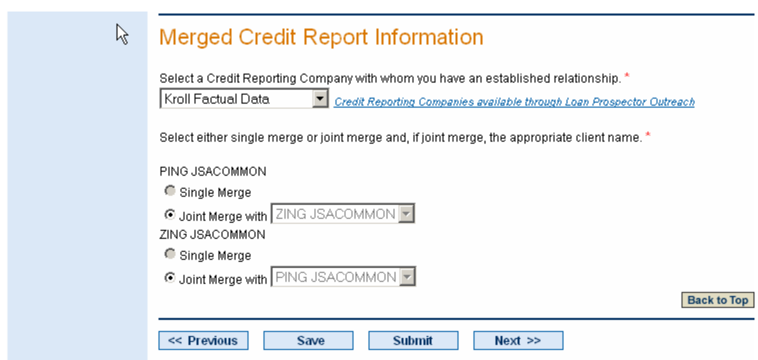
Client File Setup page displays.



</td></tr>
</table>

Step	Action	Result
3	Enter your client's file data on the **Client File Setup** page. The data fields marked with an asterisk (*) are required fields. Select the desired service option from the drop-down list of services. Select the **Next** button to proceed with your service request.	Client file data entered. Service option selected.  Options from the **service** drop-down list are: ▪ **Merged Credit Only –** to conduct an initial review of your client(s)' credit report, or to verify corrections or improvement in your client(s)' credit report prior to obtaining a Loan Prospector Outreach assessment. **Note**: Once you request an Indication, the Merged Credit Only service option for the same client file is no longer available. ▪ **Indication with Credit Infiles –** to retrieve existing credit files that are available for up to 120 days. ▪ **Indication with Merged Credit –** to obtain a Merged Credit report for your client(s) and an Indication assessment.

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>4</td><td>If you wish to order Merged Credit Only, or Indication with Merged Credit, select the service from the drop-down menu, then enter the client’s data in the Client Information section(s) as applicable.</td><td>The Merged Credit page.

</td></tr>
<tr><td>5</td><td>Select your agency’s Credit Reporting Company (CRC).

Select Single Merge for an individual client, or Joint Merge with if you entered two individual clients in the file.</td><td>Merged Credit report parameters selected.


For a Joint Merge with, the drop-down box will display the corresponding client name entered on the Client File Setup page.

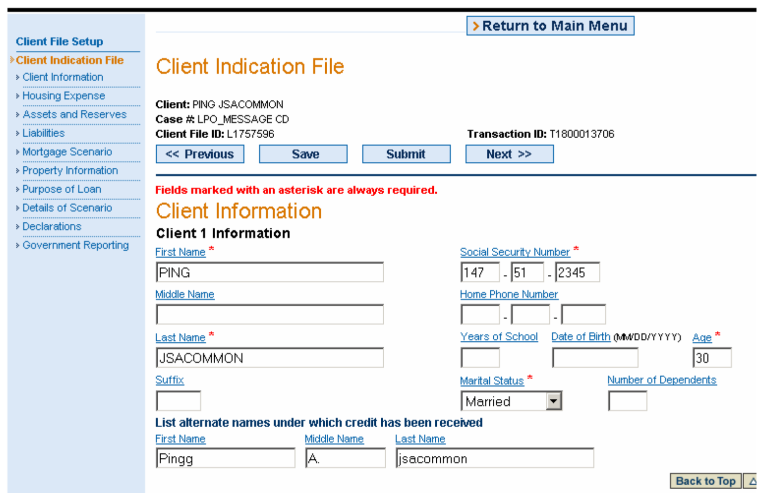
If you select Joint Merge with, you will obtain a combined Merged Credit report for the clients displayed.</td></tr>
<tr><td colspan="3">Note: Your client(s)’ credit report displays for 7 days through Loan Prospector Outreach. If you ordered an Indication with Credit Infiles or an Indication with Merged Credit, the credit from the report can be retrieved for an Indication assessment for 120 days. If you ordered Merged Credit Only, the credit from the report can be retrieved for an Indication assessment for 120 days. You may request an Indication with fresh credit (merged or individual infiles) after this time frame has elapsed and you continue to provide counseling services to your client(s). Client Indication Files remain stored in Loan Prospector Outreach for up to 540 days for you to access.</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td colspan="3">Note: The Merged Credit report service option provided by your agency’s selected CRCs – Kroll Factual Data and First American Credco – allows you to obtain a special compilation of credit data derived from the “infiles” of the national credit repositories. Your agency must first execute a service agreement with the selected CRCs to obtain the Merged Credit service through Loan Prospector Outreach. Your agency will incur a charge for each new Merged Credit report by the CRC. Contact your CRCs to obtain current pricing. Your agency may already be requesting Merged Credit reports for clients outside Loan Prospector Outreach and a separate agreement must be signed so that service can be established to receive Merged Credit reports through Loan Prospector Outreach.

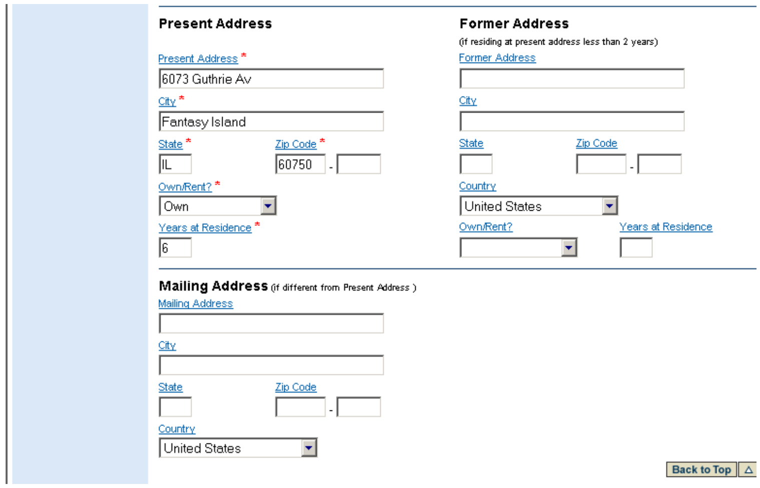
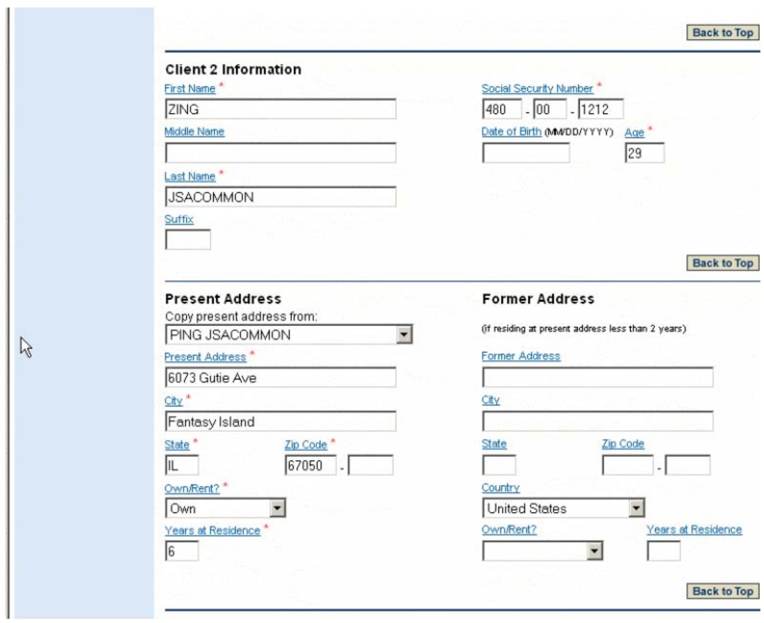
Your agency’s selected CRC may provide the same credit report at no charge for credit inquiries submitted within 30 days of the initial request, if there are no changes in the client(s) personal data. Merged Credit requested through Loan Prospector Outreach results in an inquiry on your client(s) credit report with the repositories.

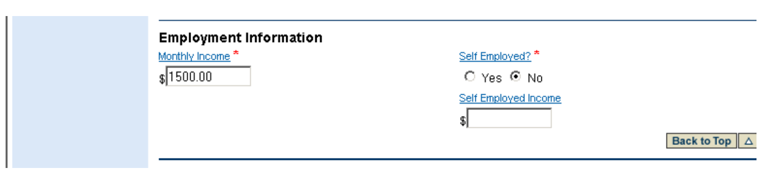
Note: Using Loan Prospector Outreach, you can request your client’s credit history from the credit repositories.
The credit repositories will note your inquiry on your client’s credit report, and since you are a housing counselor, this inquiry should not impact your client’s credit score.

Visit the <u>Credit Reporting Companies available through Loan Prospector Outreach</u> page to register with a CRC.</td></tr>
<tr><td>6</td><td>Select Next to continue data entry.</td><td>The Client Indication File page will display if you request an Indication for your client as a service option in the Client File Setup page.

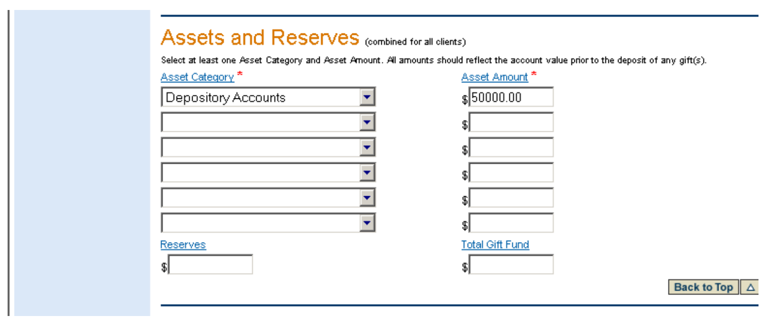


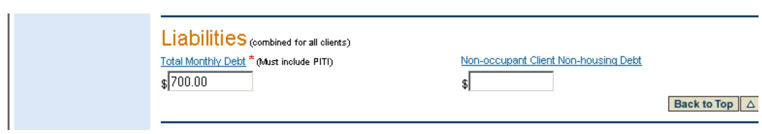
Note: Select Save at any time, or at least every 20 minutes, to save your data.</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>7</td><td>Scroll down the page to view and input data as applicable.</td><td>Data entered in Present Address section.

</td></tr>
<tr><td>8</td><td>Click the desired client's name in the Copy present address from drop-down box if there is more than one client in the file and you wish to use the same address for all clients in the same file.</td><td>

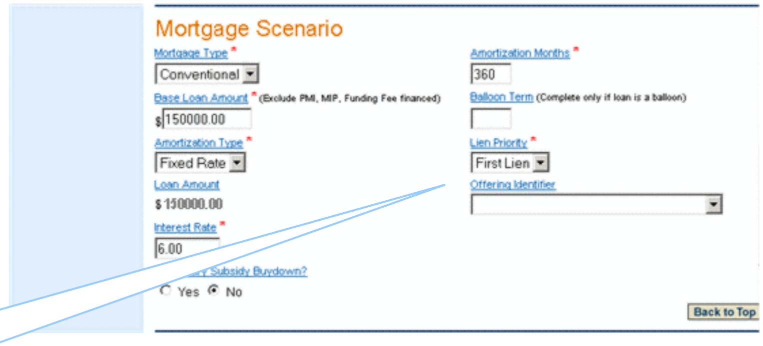
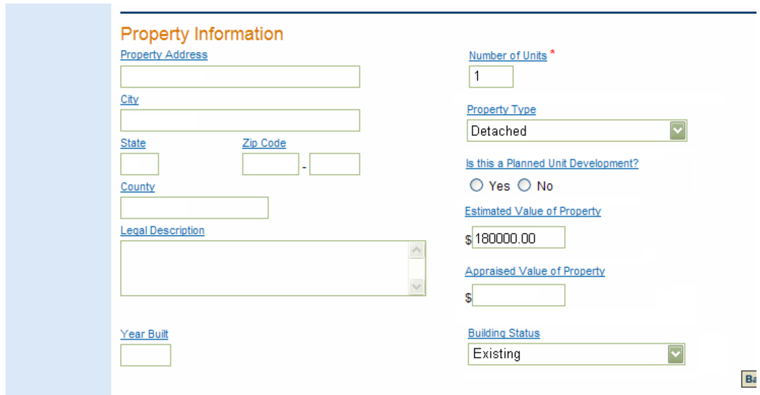
Note: If the address changes after selecting Copy present address from, make the address change and select the Copy present address from option again.</td></tr>
<tr><td>9</td><td>Continue to scroll down the screen to complete additional data entry fields.</td><td>Data entered in Employment Information section.

</td></tr>
</table>

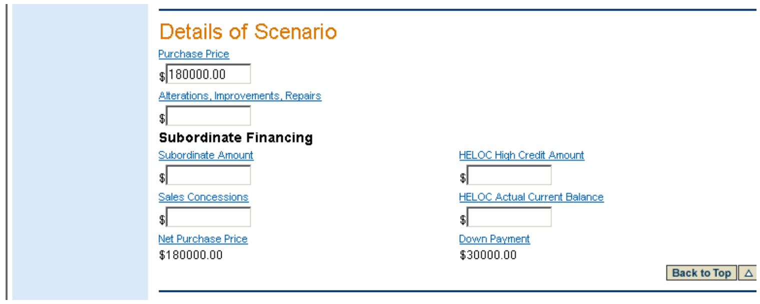
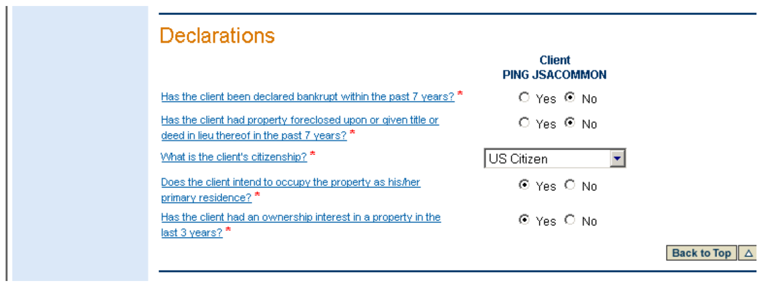
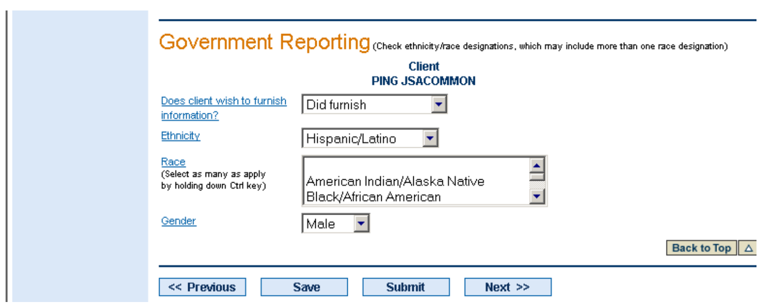
<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>10</td><td>Continue to scroll down the screen to complete additional data entry fields.</td><td>Data entered in Housing Expense section.


Note: To understand how to enter non-occupant client housing expenses, see the Online Help glossary feature.</td></tr>
<tr><td>11</td><td>Continue to scroll down the screen to complete additional data entry fields.</td><td>Data entered in Assets and Reserves section.


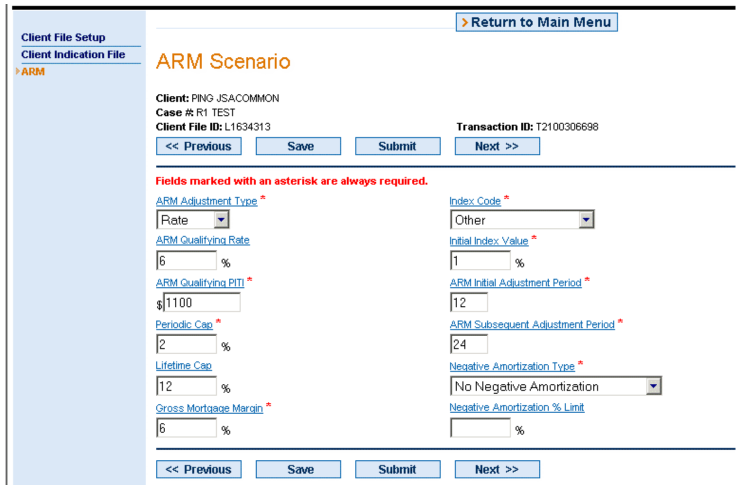
Note: To understand how to enter a grant allotted to the client, see the online Help glossary feature.</td></tr>
<tr><td>12</td><td>Continue to scroll to complete additional data entry fields.</td><td>Data entered in Liabilities section.


Note: See the Online Help glossary for details on entering data.</td></tr>
</table>

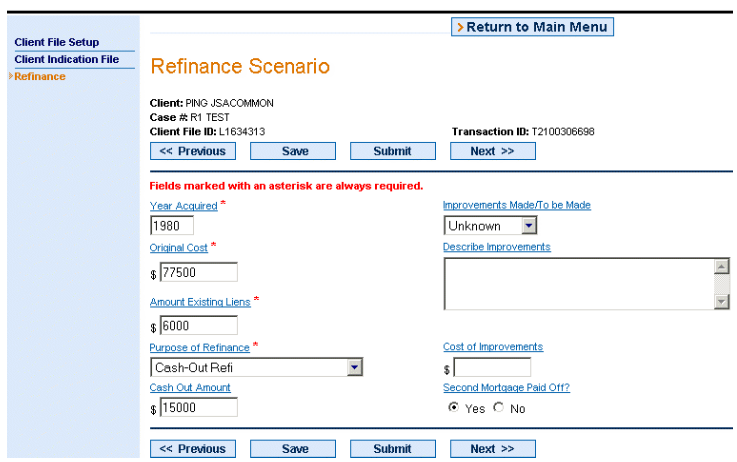
Step	Action	Result
13	Continue to scroll down the screen to complete additional data entry fields. Alt 97 Home Possible 97 Home Possible 3% Cash Home Possible NH Solution 97 Home Possible NH Solution 3% Cash	Data entered in **Mortgage Scenario** section.  **Note:** You may select **Offering Identifier** based on the client's qualification for these products. For **Amortization Months**, fixed-rate mortgages may be amortized for a minimum of 120 months, (10 years), and a maximum of 480 months (40 years). Adjustable rate mortgages may be amortized for a minimum of 180 months (15 years), and a maximum of 360 months (30 years). See the Helpful Hints section for more information on mortgage products.
14	Continue to scroll down the screen to complete additional data entry fields.	Data entered in **Property Information** section.  **Note:** You may need to enter data in non-required fields based on related data entered in other fields. Most of the information in the Property Information section is required for a Refinance. See the Helpful Hints section.
15	Continue to scroll down the screen to complete additional data entry fields.	Data entered in **Purpose of Loan** section. 

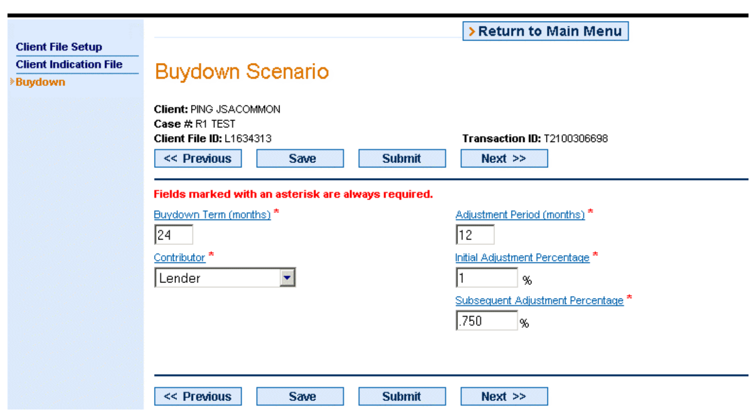
Step	Action	Result
16	Continue to scroll down the screen to complete additional data entry fields.	Data entered in **Details of Scenario** section. 
17	Continue to scroll down the screen to complete additional data entry fields.	Data entered in **Declarations** section. 
18	Continue to scroll to complete additional data entry fields.	Data entered in **Government Reporting** section. 

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>19</td><td>Select Next. Additional data entry pages, such as ARM, Refinance, or Buydown pages appear based on data you input into client scenarios.</td><td>Example of ARM Scenario page.



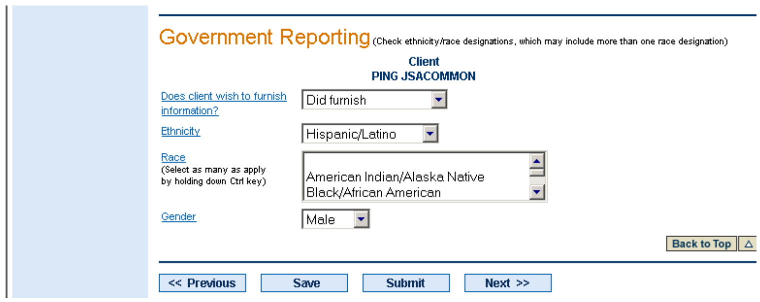
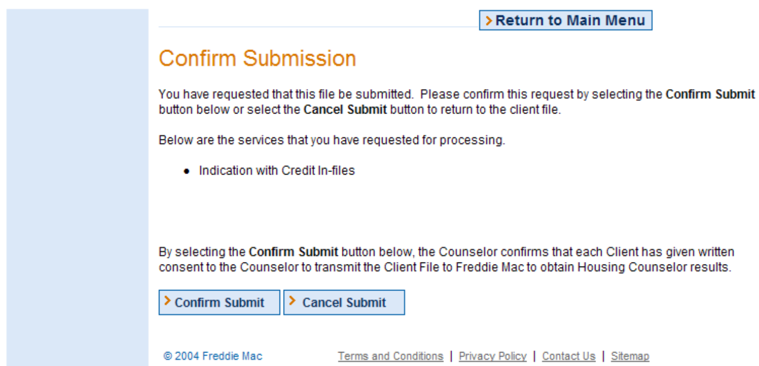
Note: See the online Help glossary to understand data entry values.</td></tr>
<tr><td>20</td><td>For a refinance loan, where the client is borrowing money out of equity from a current home, enter data on the Refinance Scenario page.</td><td>Example of Refinance Scenario page.


</td></tr>
<tr><td>21</td><td>For a buydown loan, when the client is given a subsidy paid by a contributor to temporarily reduce the monthly payment, enter data on the Buydown Scenario page.</td><td>Example of Buydown Scenario page.


</td></tr>
</table>

Submitting a Request

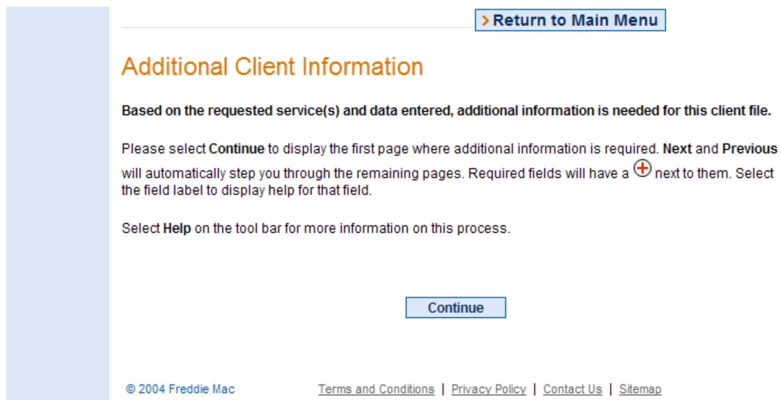
Once all data entry pages are completed, you are ready to submit your request for an assessment to Loan Prospector Outreach.

Step	Action	Result
1	From any data entry page, select **Submit** to submit the client file.	
2	Select **Confirm Submit** on the **Confirm Submission** page to proceed with your service request. Or Select **Cancel Submit** to return to the **Client File Setup** page to modify data or your request.	The **Confirm Submission** page lists the services you requested. 

Providing Missing Data

After you select **Submit**, Loan Prospector Outreach verifies that data fields contain valid values. If the system detects missing information or errors in the client data file, the **Additional Client Information** page is displayed. Follow these steps to revise the data you supplied:

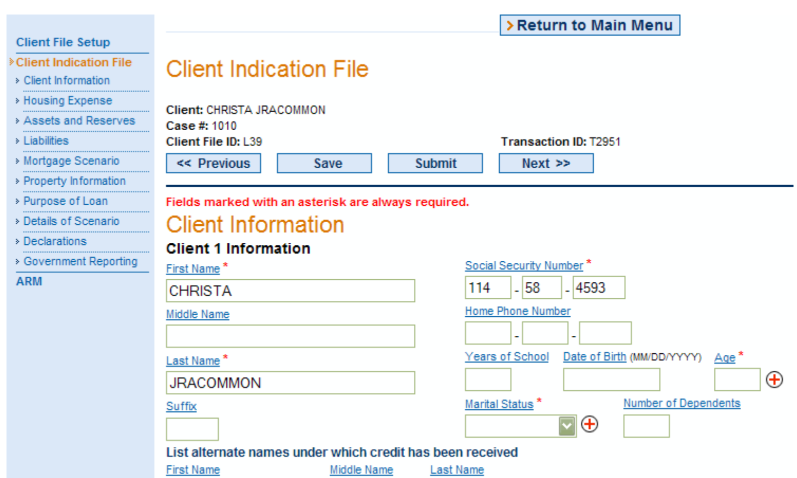
<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>1</td><td>Select Continue to navigate to the data pages needing data.</td><td>The Additional Client Information page displays.



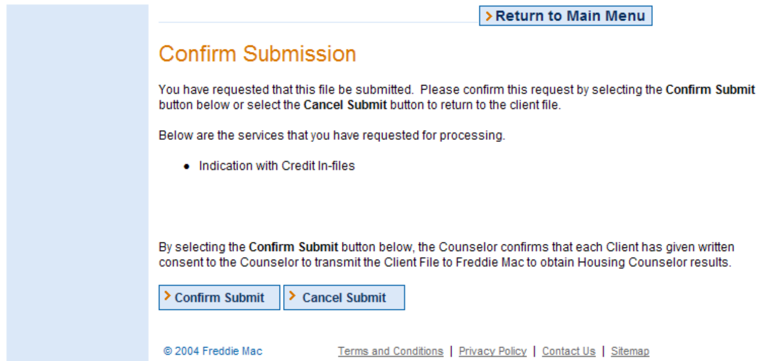
If missing or incomplete data are detected, the Additional Client Information page displays.

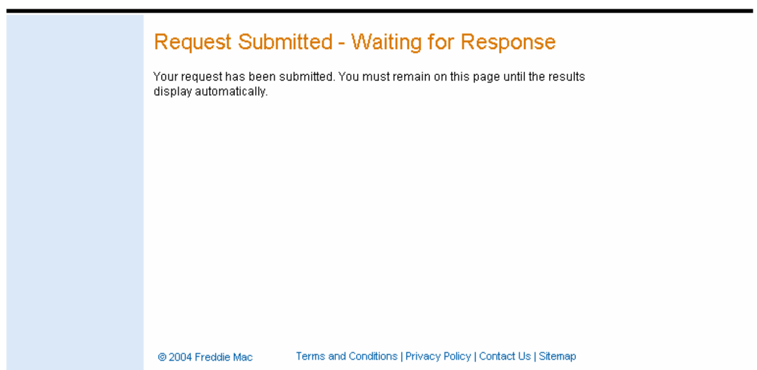
As the Additional Client Information page indicates, provide additional data in the fields identified by red plus (+) signs.</td></tr>
<tr><td>2</td><td>Provide additional data or complete the missing data in the fields identified by a red plus (+) sign.

Select Submit.</td><td>The Client Indication File displays identifying the missing data with red plus (+) signs.


</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>3</td><td>The Confirm Submission page displays service descriptions to help you verify that you have selected the service you need before resubmitting your request.

Select Confirm Submit. Wait for the results to display (This process may take 2-4 minutes).</td><td>The Confirm Submission page displays.


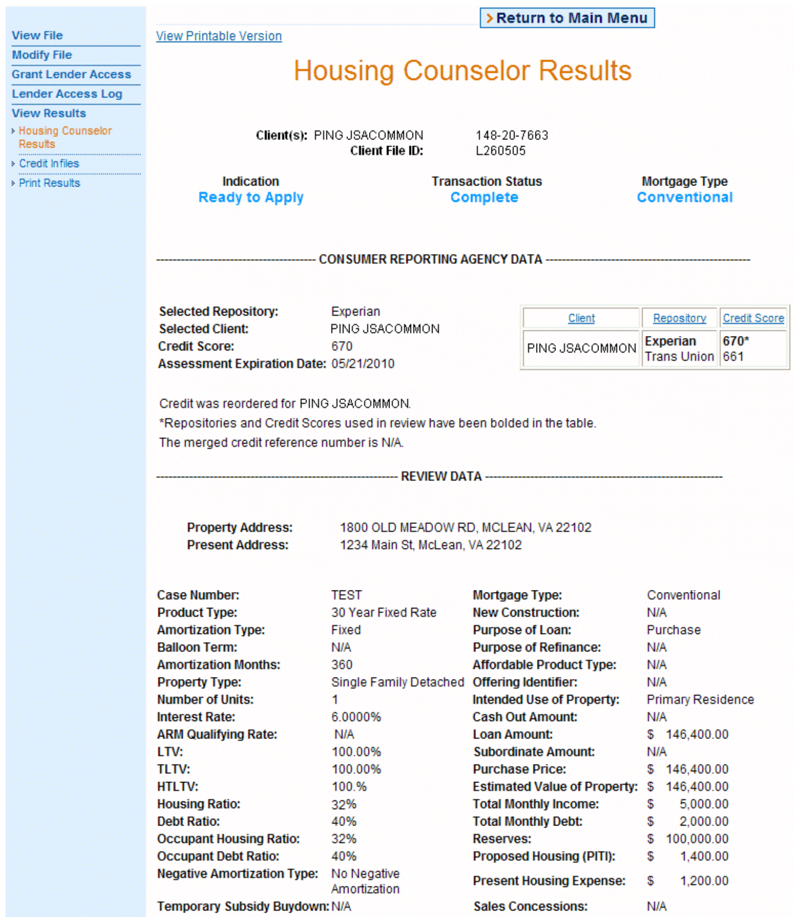
Selecting Confirm Submit acknowledges your client’s permission to forward client file data to Freddie Mac for assessment.</td></tr>
<tr><td>4</td><td>After selecting Confirm Submit, await a response containing results.</td><td>The Request Submitted page displays.


Note: You must wait on this page to receive your results.</td></tr>
</table>

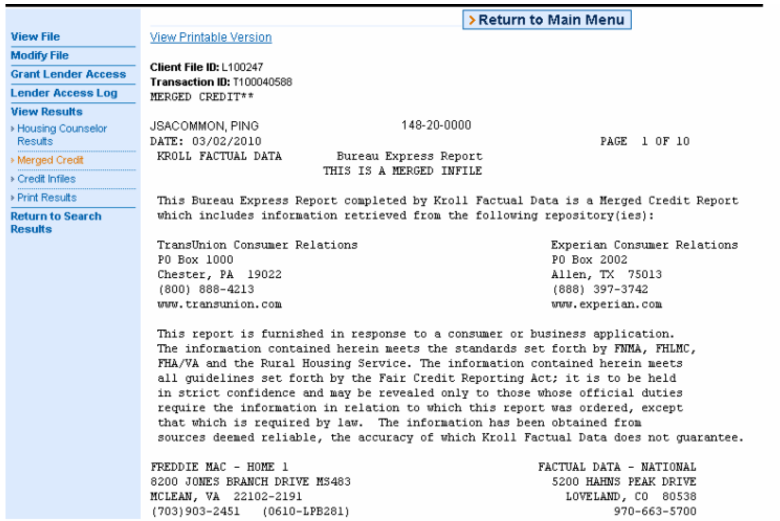
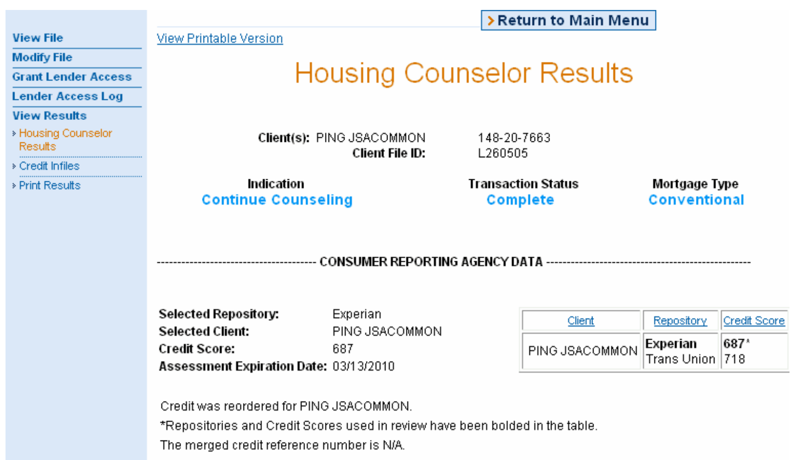
Viewing Results

After submitting client data to Loan Prospector Outreach, wait a few minutes for the results to display.

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>1</td><td>Under the View Results heading, select Housing Counselor Results.</td><td>The Housing Counselor Results page displays.

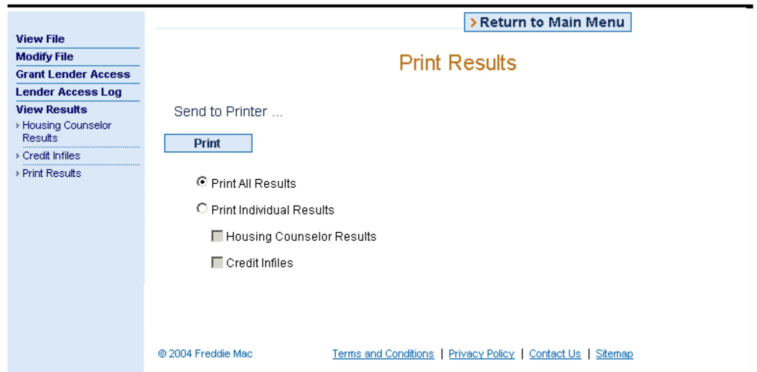
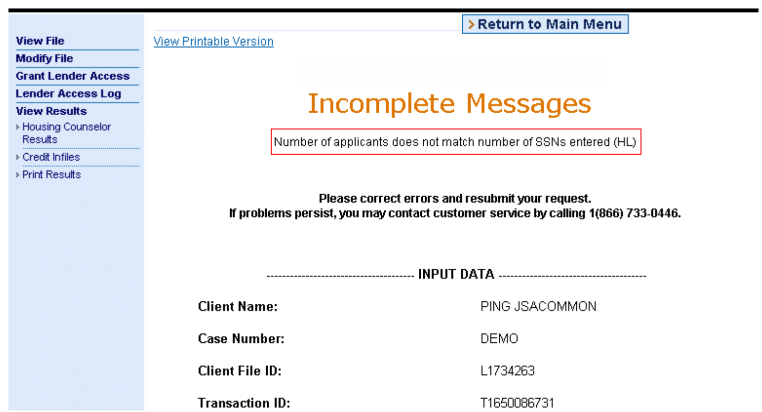

</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>2</td><td>Under the View Results heading, select either the Credit Infiles or Merged Credit results link (if you requested Merged Credit from the Client File Setup page).</td><td>The Credit Infiles or Merged Credit (if ordered from the Client File Setup) page displays.


</td></tr>
<tr><td>3</td><td>You may receive a Continue Counseling indication if the client's credit, capacity, and/or collateral do not meet the requirements of the selected mortgage product.</td><td>

Based on the messages in the results document, you may either modify the file to select a more appropriate mortgage product for the client, or you might determine the client needs more time for counseling before proceeding to meet with the lender.</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>4</td><td>Select Print Results under View Results if you wish to print Housing Counselor Results and/or the credit report results document.

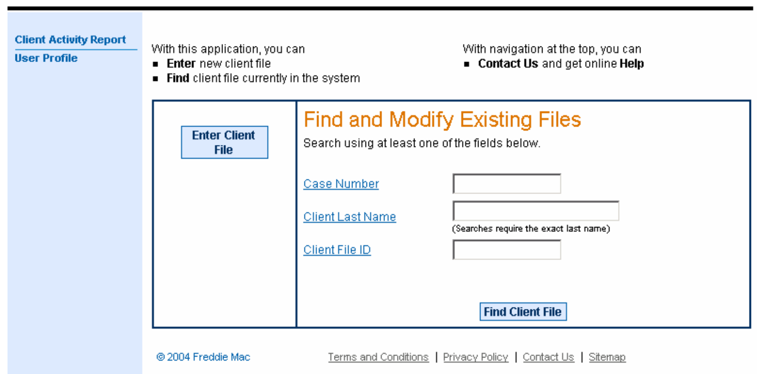
Select your desired output and select Print.</td><td>The Print Results page displays.

</td></tr>
<tr><td>5</td><td>For client files that contain incomplete, invalid or ineligible data, and do not receive a Housing Counselor Results page, a message will display, to help you identify the problem with your submission.</td><td>The Incomplete Messages page displays for client files that contain incomplete, invalid or ineligible data.


Note: Select Modify File, make data corrections, if applicable, and resubmit.</td></tr>
</table>

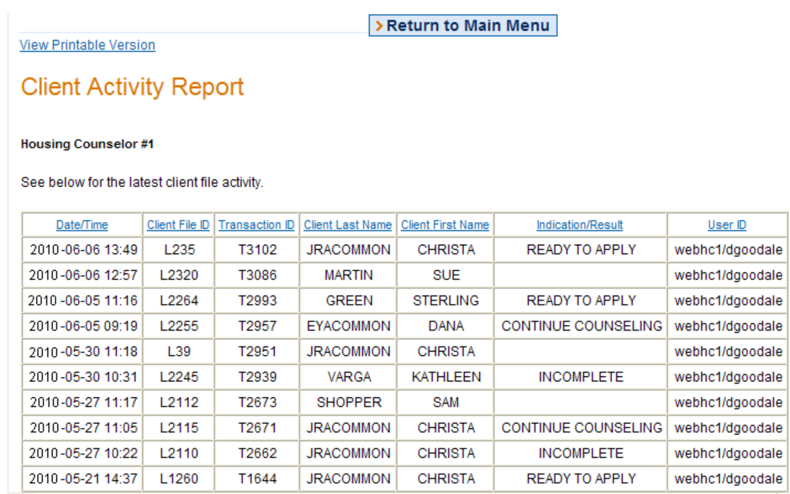
Accessing Previous Client Activity

To review client activity over the past month in Loan Prospector Outreach, follow these steps:

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>1</td><td>To view past client activity, select Return to Main Menu.</td><td>The Main Menu screen displays.



</td></tr>
<tr><td>2</td><td>Select the Client Activity Report option to view past client activity.</td><td>The Client Activity Report page displays.



<table>
<tr><th>Date/Time</th><th>Client File ID</th><th>Transaction ID</th><th>Client Last Name</th><th>Client First Name</th><th>Indication/Result</th><th>User ID</th></tr>
<tr><td>2010-06-06 13:49</td><td>L235</td><td>T3102</td><td>JRACOMMON</td><td>CHRISTA</td><td>READY TO APPLY</td><td>webhc1/dgoodale</td></tr>
<tr><td>2010-06-06 12:57</td><td>L2320</td><td>T3086</td><td>MARTIN</td><td>SUE</td><td></td><td>webhc1/dgoodale</td></tr>
<tr><td>2010-06-05 11:16</td><td>L2264</td><td>T2993</td><td>GREEN</td><td>STERLING</td><td>READY TO APPLY</td><td>webhc1/dgoodale</td></tr>
<tr><td>2010-06-05 09:19</td><td>L2255</td><td>T2957</td><td>EYACOMMON</td><td>DANA</td><td>CONTINUE COUNSELING</td><td>webhc1/dgoodale</td></tr>
<tr><td>2010-05-30 11:18</td><td>L39</td><td>T2951</td><td>JRACOMMON</td><td>CHRISTA</td><td></td><td>webhc1/dgoodale</td></tr>
<tr><td>2010-05-30 10:31</td><td>L2245</td><td>T2939</td><td>VARGA</td><td>KATHLEEN</td><td>INCOMPLETE</td><td>webhc1/dgoodale</td></tr>
<tr><td>2010-05-27 11:17</td><td>L2112</td><td>T2673</td><td>SHOPPER</td><td>SAM</td><td></td><td>webhc1/dgoodale</td></tr>
<tr><td>2010-05-27 11:05</td><td>L2115</td><td>T2671</td><td>JRACOMMON</td><td>CHRISTA</td><td>CONTINUE COUNSELING</td><td>webhc1/dgoodale</td></tr>
<tr><td>2010-05-27 10:22</td><td>L2110</td><td>T2662</td><td>JRACOMMON</td><td>CHRISTA</td><td>INCOMPLETE</td><td>webhc1/dgoodale</td></tr>
<tr><td>2010-05-21 14:37</td><td>L1260</td><td>T1644</td><td>JRACOMMON</td><td>CHRISTA</td><td>READY TO APPLY</td><td>webhc1/dgoodale</td></tr>
</table>

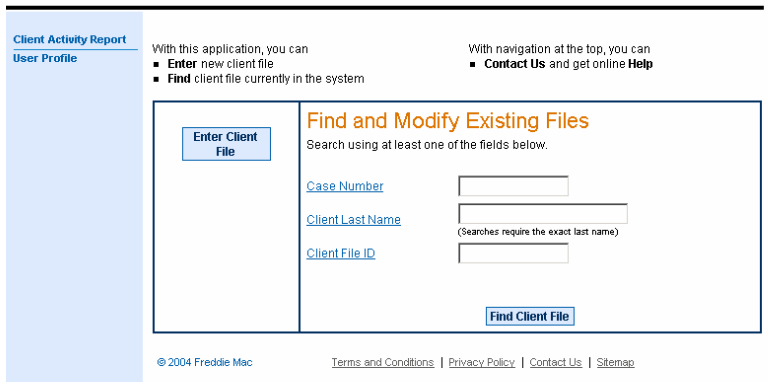
The report contains a list of the files you submitted through Loan Prospector Outreach from the first day of the previous month to the current date.

The report displays the most recent transactions for each Client File ID.</td></tr>
</table>

Modifying a Client File

After submitting a client file, you may need to modify the request data. To modify a client file:

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>1</td><td>Enter the Case Number, Client Last Name, or Client File ID to search for your desired client file and select Find Client File.</td><td>At the Main Menu page.

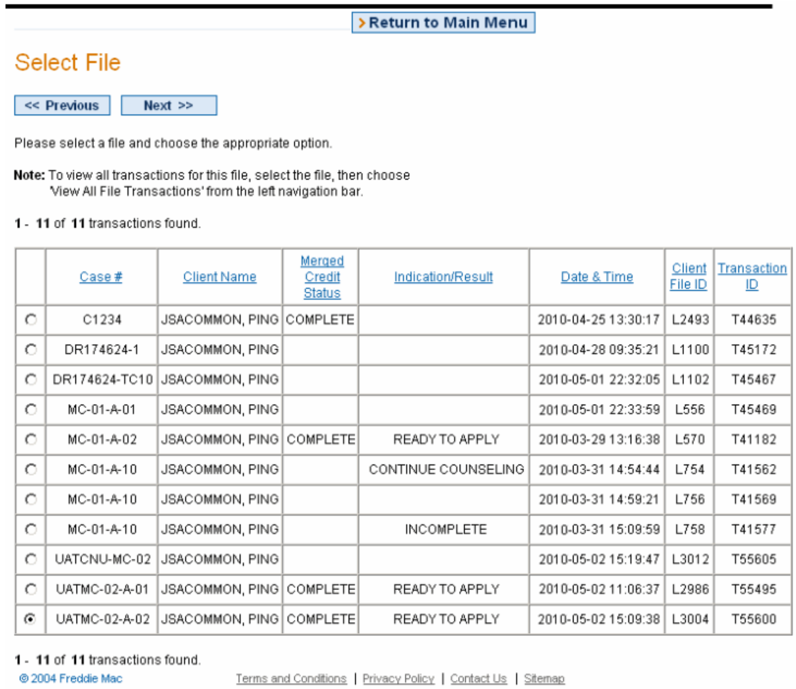


</td></tr>
<tr><td>2</td><td>View the Select File page to choose the desired transaction.</td><td>The Select File page displays, listing the located client files.

</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr>
<td>3</td>
<td>Select the desired transaction from the list of client files by selecting the radio button in the left column.

Then select View All File Transactions on the left navigation bar.</td>
<td>The Select File page displays the selected client file.

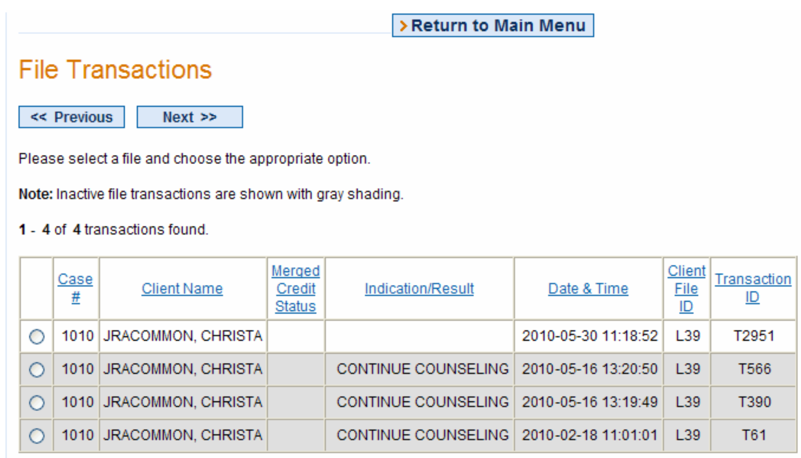


› Return to Main Menu
Select File
<< Previous   Next >>
Please select a file and choose the appropriate option.
Note: To view all transactions for this file, select the file, then choose 'View All File Transactions' from the left navigation bar.
1 - 11 of 11 transactions found.
<table>
<tr><th></th><th>Case #</th><th>Client Name</th><th>Merged Credit Status</th><th>Indication/Result</th><th>Date & Time</th><th>Client File ID</th><th>Transaction ID</th></tr>
<tr><td>○</td><td>C1234</td><td>JSACOMMON, PING</td><td>COMPLETE</td><td></td><td>2010-04-25 13:30:17</td><td>L2493</td><td>T44635</td></tr>
<tr><td>○</td><td>DR174624-1</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-04-28 09:35:21</td><td>L1100</td><td>T45172</td></tr>
<tr><td>○</td><td>DR174624-TC10</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-05-01 22:32:05</td><td>L1102</td><td>T45467</td></tr>
<tr><td>○</td><td>MC-01-A-01</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-05-01 22:33:59</td><td>L556</td><td>T45469</td></tr>
<tr><td>○</td><td>MC-01-A-02</td><td>JSACOMMON, PING</td><td>COMPLETE</td><td>READY TO APPLY</td><td>2010-03-29 13:16:38</td><td>L570</td><td>T41182</td></tr>
<tr><td>○</td><td>MC-01-A-10</td><td>JSACOMMON, PING</td><td></td><td>CONTINUE COUNSELING</td><td>2010-03-31 14:54:44</td><td>L754</td><td>T41562</td></tr>
<tr><td>○</td><td>MC-01-A-10</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-03-31 14:59:21</td><td>L756</td><td>T41569</td></tr>
<tr><td>○</td><td>MC-01-A-10</td><td>JSACOMMON, PING</td><td></td><td>INCOMPLETE</td><td>2010-03-31 15:09:59</td><td>L758</td><td>T41577</td></tr>
<tr><td>○</td><td>UATCNU-MC-02</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-05-02 15:19:47</td><td>L3012</td><td>T55605</td></tr>
<tr><td>○</td><td>UATMC-02-A-01</td><td>JSACOMMON, PING</td><td>COMPLETE</td><td>READY TO APPLY</td><td>2010-05-02 11:06:37</td><td>L2986</td><td>T55495</td></tr>
<tr><td>◉</td><td>UATMC-02-A-02</td><td>JSACOMMON, PING</td><td>COMPLETE</td><td>READY TO APPLY</td><td>2010-05-02 15:09:38</td><td>L3004</td><td>T55600</td></tr>
</table>
1 - 11 of 11 transactions found.
© 2004 Freddie Mac   Terms and Conditions | Privacy Policy | Contact Us | Sitemap

Note: Selecting View All File Transactions will give you a history of all transactions for this client.

You may also select Modify File directly from the Select File page.</td>
</tr>
<tr>
<td>4</td>
<td>Follow the on-screen instructions to select a file and see the transaction history.

Select Modify File.</td>
<td>The File Transactions page displays.

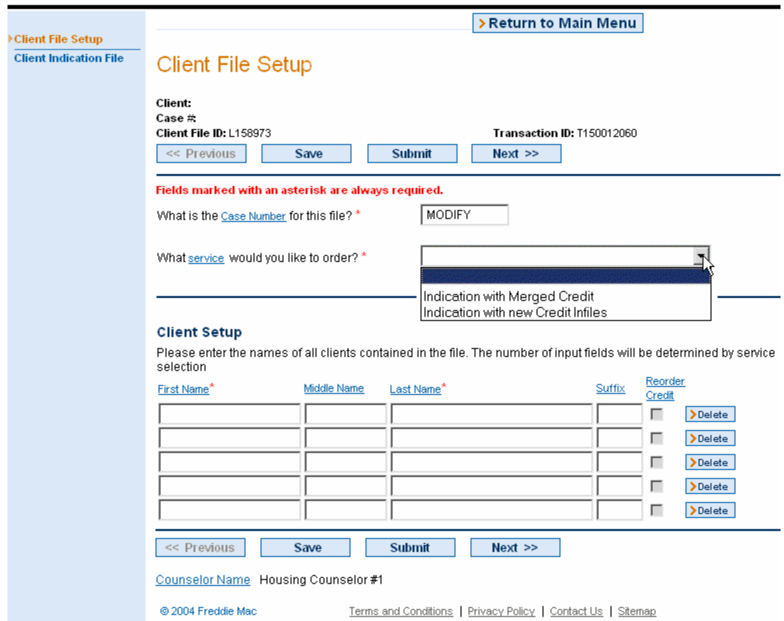


› Return to Main Menu
File Transactions
<< Previous   Next >>
Please select a file and choose the appropriate option.
Note: Inactive file transactions are shown with gray shading.
1 - 4 of 4 transactions found.
<table>
<tr><th></th><th>Case #</th><th>Client Name</th><th>Merged Credit Status</th><th>Indication/Result</th><th>Date & Time</th><th>Client File ID</th><th>Transaction ID</th></tr>
<tr><td>○</td><td>1010</td><td>JRACOMMON, CHRISTA</td><td></td><td></td><td>2010-05-30 11:18:52</td><td>L39</td><td>T2951</td></tr>
<tr><td>○</td><td>1010</td><td>JRACOMMON, CHRISTA</td><td></td><td>CONTINUE COUNSELING</td><td>2010-05-16 13:20:50</td><td>L39</td><td>T566</td></tr>
<tr><td>○</td><td>1010</td><td>JRACOMMON, CHRISTA</td><td></td><td>CONTINUE COUNSELING</td><td>2010-05-16 13:19:49</td><td>L39</td><td>T390</td></tr>
<tr><td>○</td><td>1010</td><td>JRACOMMON, CHRISTA</td><td></td><td>CONTINUE COUNSELING</td><td>2010-02-18 11:01:01</td><td>L39</td><td>T61</td></tr>
</table>

Note: Select a shaded transaction and then View File from the left navigation bar if you wish to view previous client file transactions.

The non-shaded entry is the most recent transaction for the particular client and the only transaction that may be modified.</td>
</tr>
</table>

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr>
<td>5</td>
<td>
Update your client’s file data as needed, starting on the Client File Setup page.
Select the applicable service you would like to order.
</td>
<td>
The Client Indication File displays with modifiable fields. Resubmission service option selected.



Options from the service drop-down list are:

Merged Credit Only – to conduct an initial review of your client(s)’ credit report, or to verify corrections or improvement in your client(s)’ credit report prior to obtaining a Loan Prospector Outreach assessment.
Note: Once you request an Indication, the Merged Credit Only service option for the same client file is no longer available.
Indication with Credit Infiles – to retrieve existing credit files that are available for up to 120 days.
Indication with Merged Credit – to obtain a Merged Credit report for your client(s) and an Indication assessment.

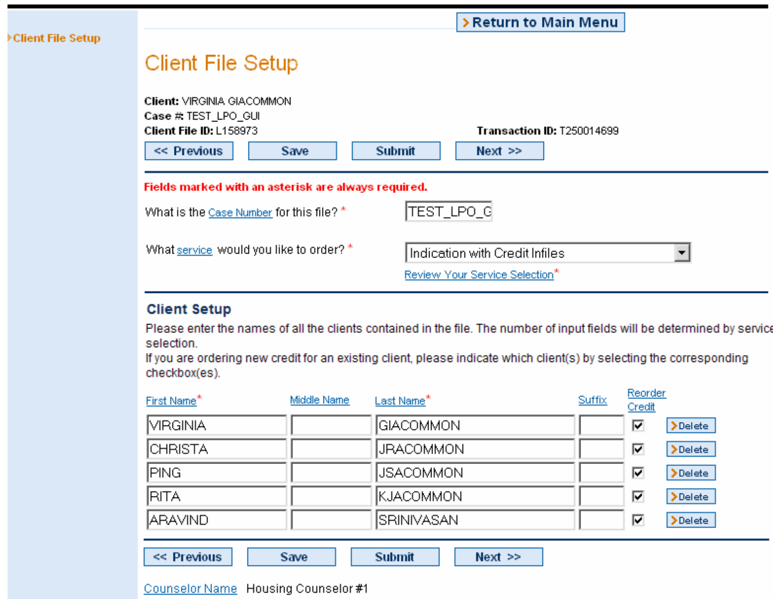
</td>
</tr>
</table>

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>6</td><td>If using the Reorder Credit Service select either Indication with Credit Infiles or Indication with Merged Credit and click the checkbox of each client you wish to see new infiles or merged credit report.

Select the Next button to make additional client file data modifications.

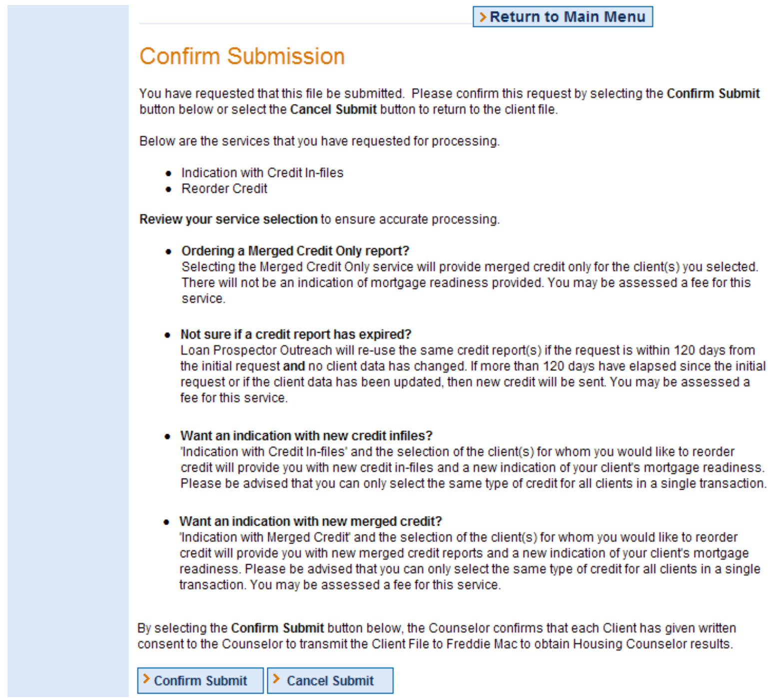
Or

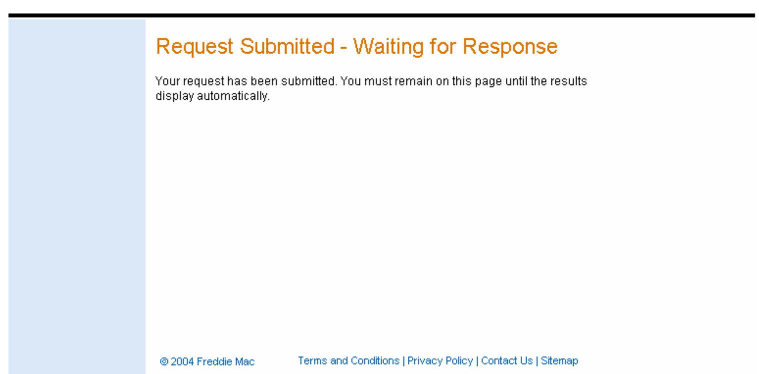
Select the Submit button to proceed with your service request.</td><td>Client file data entered. Service option selected.



Note:
The Reorder Credit Service option can be selected for one to five clients per client file.
You must order the same type of credit (infiles or merged credit) for all clients within the same transaction.
If you select the Reorder Credit Service option to order a joint merged credit file, but later change your request to a single merged credit file, new credit will be reordered for each client.
If you request new credit for your client in Loan Prospector Outreach, the previously obtained credit becomes unavailable.
By selecting the Reorder Credit Service option for fresh credit, the credit repositories will identify your inquiry on your client’s credit report. However, your inquiry should not impact the client’s credit score.</td></tr>
<tr><td colspan="3">Important Information about the Reorder Credit Service option - Freddie Mac has no control of the credit data returned from the repositories for the borrowers and cannot guarantee credit returned to the Loan Prospector user is the expected fresh credit reflecting borrower-requested updates from the credit repositories. Loan Prospector Outreach and the CRCs have no influence on when the credit repositories update credit information for borrowers. You should instruct your borrowers to work directly with the credit repositories or you may be able to work with your CRC to ensure that the credit data is accurately updated before the Reorder Credit Service is selected.</td></tr>
<tr><td colspan="3">Reorder Credit Service Fees - When you select the Reorder Credit Service option using merged credit in Loan Prospector Outreach, you may incur a fee for each order of fresh credit. You will need to check with your selected CRCs for the price and applicability of their merged credit fees. The fees may vary according to the CRC used, the number of clients, and whether single or joint merged credit is indicated. If you use credit infiles, your fee will continue to be waived.</td></tr>
</table>

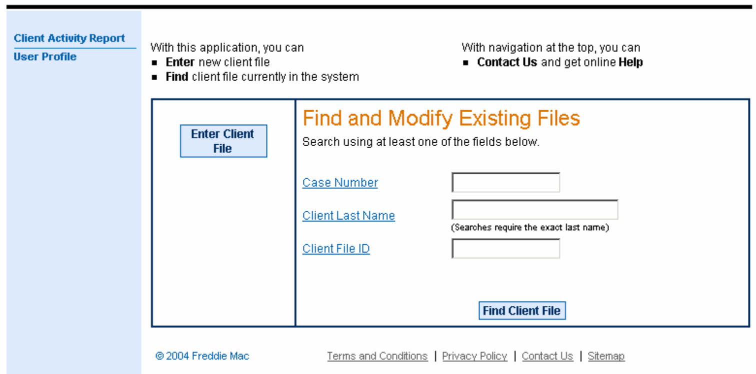
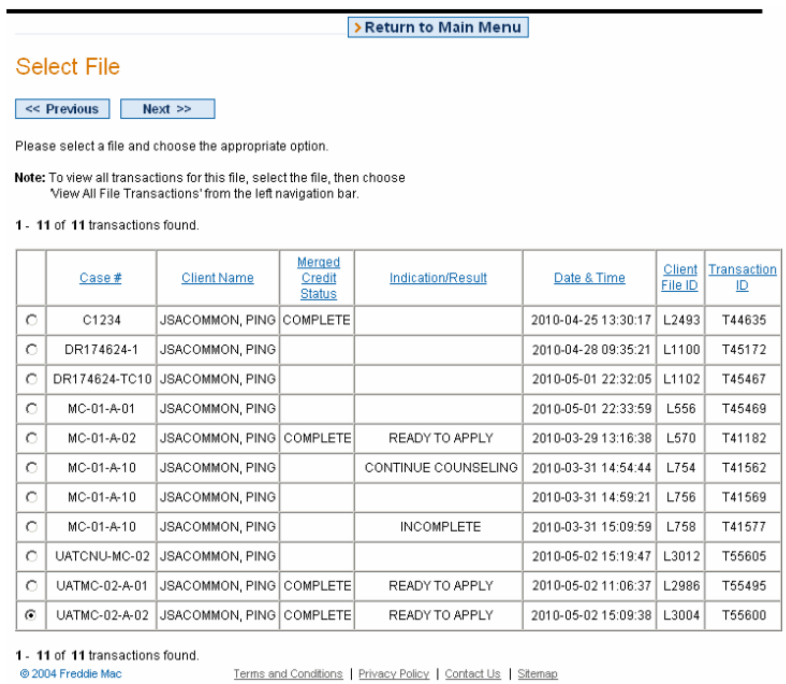
<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>7</td><td>Select Confirm Submit to review the Housing Counselor Results.</td><td>The Confirm Submission page displays.


</td></tr>
<tr><td>8</td><td>After selecting Confirm Submit, await a response containing results (this process may take 2-4 minutes). To review the results, you will need to remain on the same page.</td><td>The Request Submitted page displays.


</td></tr>
</table>

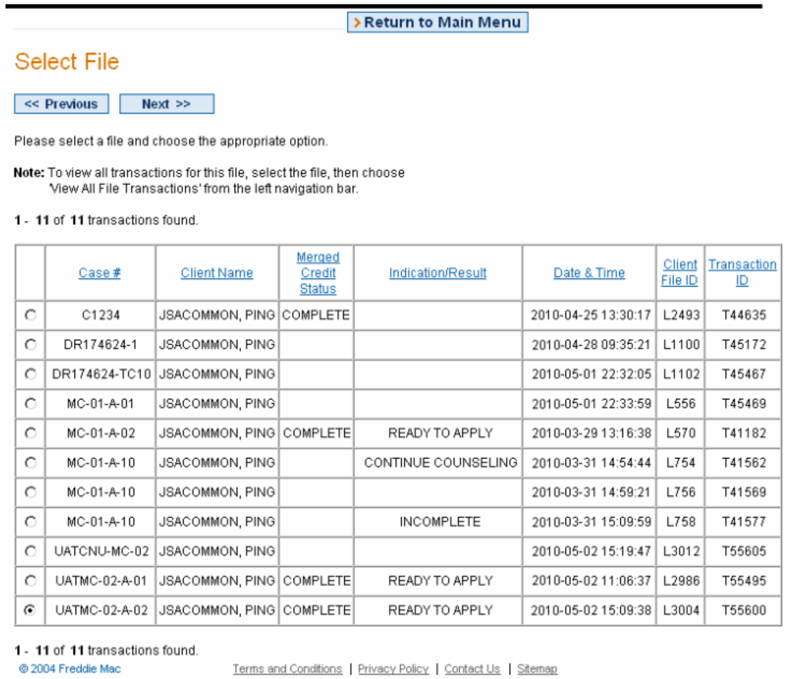
Granting Lender Access

Once you have helped your client to become ready for homeownership, you have the ability to grant lender access to data in your client's Loan Prospector Outreach file. To grant lender access to a client file:

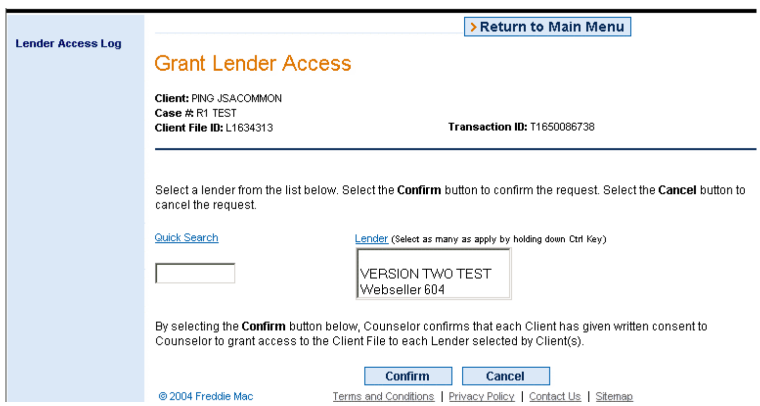
<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr><td>1</td><td>Enter Case Number, Client Last Name, or Client File ID to search for your desired client file. Select Find Client File.</td><td>At the Main Menu page.

</td></tr>
<tr><td>2</td><td>Select the desired transaction from the list of client files on the Select File page.</td><td>The Select File page displays.

</td></tr>
</table>

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr>
<td>3</td>
<td>Select the radio button to the left of the desired client file, and then on the navigation bar, select Grant Lender Access.

Note: Grant Lender Access may also be selected from the Housing Counselor Results page.</td>
<td>The Select File page shows list of client files.

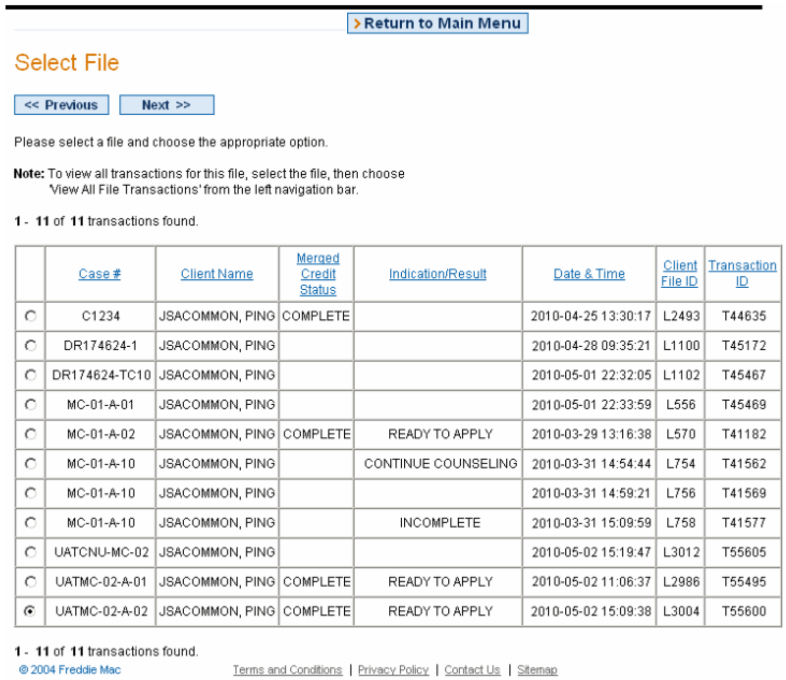
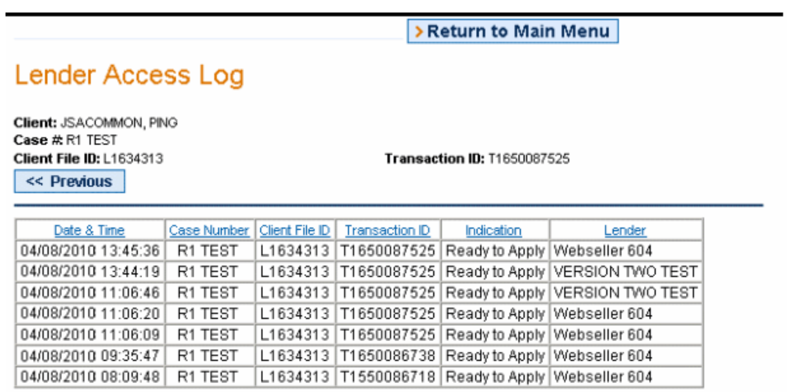


<table>
<tr><th></th><th>Case #</th><th>Client Name</th><th>Merged Credit Status</th><th>Indication/Result</th><th>Date & Time</th><th>Client File ID</th><th>Transaction ID</th></tr>
<tr><td>○</td><td>C1234</td><td>JSACOMMON, PING</td><td>COMPLETE</td><td></td><td>2010-04-25 13:30:17</td><td>L2493</td><td>T44635</td></tr>
<tr><td>○</td><td>DR174624-1</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-04-28 09:35:21</td><td>L1100</td><td>T45172</td></tr>
<tr><td>○</td><td>DR174624-TC10</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-05-01 22:32:05</td><td>L1102</td><td>T45467</td></tr>
<tr><td>○</td><td>MC-01-A-01</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-05-01 22:33:59</td><td>L556</td><td>T45469</td></tr>
<tr><td>○</td><td>MC-01-A-02</td><td>JSACOMMON, PING</td><td>COMPLETE</td><td>READY TO APPLY</td><td>2010-03-29 13:16:38</td><td>L570</td><td>T41182</td></tr>
<tr><td>○</td><td>MC-01-A-10</td><td>JSACOMMON, PING</td><td></td><td>CONTINUE COUNSELING</td><td>2010-03-31 14:54:44</td><td>L754</td><td>T41562</td></tr>
<tr><td>○</td><td>MC-01-A-10</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-03-31 14:59:21</td><td>L756</td><td>T41569</td></tr>
<tr><td>○</td><td>MC-01-A-10</td><td>JSACOMMON, PING</td><td></td><td>INCOMPLETE</td><td>2010-03-31 15:09:59</td><td>L758</td><td>T41577</td></tr>
<tr><td>○</td><td>UATCNU-MC-02</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-05-02 15:19:47</td><td>L3012</td><td>T55605</td></tr>
<tr><td>○</td><td>UATMC-02-A-01</td><td>JSACOMMON, PING</td><td>COMPLETE</td><td>READY TO APPLY</td><td>2010-05-02 11:06:37</td><td>L2986</td><td>T55495</td></tr>
<tr><td>◉</td><td>UATMC-02-A-02</td><td>JSACOMMON, PING</td><td>COMPLETE</td><td>READY TO APPLY</td><td>2010-05-02 15:09:38</td><td>L3004</td><td>T55600</td></tr>
</table>
</td>
</tr>
<tr>
<td>4</td>
<td>Select the lender or lenders you wish to grant lender access to the client file and select Confirm.</td>
<td>The Grant Lender Access page displays.



Note: Follow the on-screen instructions to select one or more lenders listed.

Note: You may also use the Quick Search feature by entering the first few letters of a lender's name.</td>
</tr>
</table>

<table>
<tr><th>Step</th><th>Action</th><th>Result</th></tr>
<tr>
<td>5</td>
<td>View the confirmation message granting lender access.</td>
<td>A message displays confirming you have granted lender(s) access.

> Return to Main Menu
Select File
<< Previous | Next >>
Please select a file and choose the appropriate option.
Note: To view all transactions for this file, select the file, then choose 'View All File Transactions' from the left navigation bar.
1 - 11 of 11 transactions found.
<table>
<tr><th></th><th>Case #</th><th>Client Name</th><th>Merged Credit Status</th><th>Indication/Result</th><th>Date & Time</th><th>Client File ID</th><th>Transaction ID</th></tr>
<tr><td>○</td><td>C1234</td><td>JSACOMMON, PING</td><td>COMPLETE</td><td></td><td>2010-04-25 13:30:17</td><td>L2493</td><td>T44635</td></tr>
<tr><td>○</td><td>DR174624-1</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-04-28 09:35:21</td><td>L1100</td><td>T45172</td></tr>
<tr><td>○</td><td>DR174624-TC10</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-05-01 22:32:05</td><td>L1102</td><td>T45467</td></tr>
<tr><td>○</td><td>MC-01-A-01</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-05-01 22:33:59</td><td>L556</td><td>T45469</td></tr>
<tr><td>○</td><td>MC-01-A-02</td><td>JSACOMMON, PING</td><td>COMPLETE</td><td>READY TO APPLY</td><td>2010-03-29 13:16:38</td><td>L570</td><td>T41182</td></tr>
<tr><td>○</td><td>MC-01-A-10</td><td>JSACOMMON, PING</td><td></td><td>CONTINUE COUNSELING</td><td>2010-03-31 14:54:44</td><td>L754</td><td>T41562</td></tr>
<tr><td>○</td><td>MC-01-A-10</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-03-31 14:59:21</td><td>L756</td><td>T41569</td></tr>
<tr><td>○</td><td>MC-01-A-10</td><td>JSACOMMON, PING</td><td></td><td>INCOMPLETE</td><td>2010-03-31 15:09:59</td><td>L758</td><td>T41577</td></tr>
<tr><td>○</td><td>UATCNU-MC-02</td><td>JSACOMMON, PING</td><td></td><td></td><td>2010-05-02 15:19:47</td><td>L3012</td><td>T55605</td></tr>
<tr><td>○</td><td>UATMC-02-A-01</td><td>JSACOMMON, PING</td><td>COMPLETE</td><td>READY TO APPLY</td><td>2010-05-02 11:06:37</td><td>L2986</td><td>T55495</td></tr>
<tr><td>◉</td><td>UATMC-02-A-02</td><td>JSACOMMON, PING</td><td>COMPLETE</td><td>READY TO APPLY</td><td>2010-05-02 15:09:38</td><td>L3004</td><td>T55600</td></tr>
</table>
1 - 11 of 11 transactions found.
© 2004 Freddie Mac | Terms and Conditions | Privacy Policy | Contact Us | Sitemap
Note: After granting the lender access to the client file, complete the Indication Certificate supplied in the Loan Prospector Outreach Welcome Kit. You should write the Client File ID on this form and provide it to the client upon selection of a Freddie Mac lender(s).</td>
</tr>
<tr>
<td>6</td>
<td>Select Lender Access Log, located on the left navigation bar to see the list of all files that were granted access by lenders.</td>
<td>The Lender Access Log page displays.

> Return to Main Menu
Lender Access Log
Client: JSACOMMON, PING
Case #: R1 TEST
Client File ID: L1634313 Transaction ID: T1650087525
<< Previous
<table>
<tr><th>Date & Time</th><th>Case Number</th><th>Client File ID</th><th>Transaction ID</th><th>Indication</th><th>Lender</th></tr>
<tr><td>04/08/2010 13:45:36</td><td>R1 TEST</td><td>L1634313</td><td>T1650087525</td><td>Ready to Apply</td><td>Webseller 604</td></tr>
<tr><td>04/08/2010 13:44:19</td><td>R1 TEST</td><td>L1634313</td><td>T1650087525</td><td>Ready to Apply</td><td>VERSION TWO TEST</td></tr>
<tr><td>04/08/2010 11:06:46</td><td>R1 TEST</td><td>L1634313</td><td>T1650087525</td><td>Ready to Apply</td><td>VERSION TWO TEST</td></tr>
<tr><td>04/08/2010 11:06:20</td><td>R1 TEST</td><td>L1634313</td><td>T1650087525</td><td>Ready to Apply</td><td>Webseller 604</td></tr>
<tr><td>04/08/2010 11:06:09</td><td>R1 TEST</td><td>L1634313</td><td>T1650087525</td><td>Ready to Apply</td><td>Webseller 604</td></tr>
<tr><td>04/08/2010 09:35:47</td><td>R1 TEST</td><td>L1634313</td><td>T1650086738</td><td>Ready to Apply</td><td>Webseller 604</td></tr>
<tr><td>04/08/2010 08:09:48</td><td>R1 TEST</td><td>L1634313</td><td>T1550086718</td><td>Ready to Apply</td><td>Webseller 604</td></tr>
</table></td>
</tr>
</table>

Helpful Hints

The following hints will help you use Loan Prospector Outreach.

1. **Data Integrity:** Loan Prospector Outreach provides feedback on a client file based on the data you enter into the system. You are responsible for the accuracy and completeness of data submitted to Loan Prospector Outreach from the point of client file initiation through time of granting access to lenders.

2. **Online Help:** Online Help is just a click away -- select any underlined data field label for definitions, valid values, and if required or optional.

3. **Accessing the System:** When logging on to the system for the first time using a new User Name and Password, you will be prompted to change your Password and complete the User Profile page.

4. **Saving Data:** Save your data every 20 minutes, especially when correcting errors, and before you exit the system.

5. **Additional Assistance:** Call 866-733-0446 for additional assistance from Customer Support to answer your questions.

6. **Data Entry:** To ensure Loan Prospector Outreach interprets data correcly, do not use punctuation marks when entering data.

7. **Required, Optional and Conditional Data:** The data fields in Loan Prospector Outreach are either required, optional or conditional and require you to enter data as follows:

   Required – You must enter data into this field (identified with a red asterisk).
   Optional – You may enter data or leave this field blank.
   Conditional – You must enter data into this fields based on other criteria supplied.

   If you submit a transaction after completing only the required fields, you may trigger the **Additional Client Information** page if conditional data were not supplied. The following table explains a few conditional fields you may need to complete:

Conditional Field	Becomes Required When…
Former Address (and related fields)	**Years at Residence** is equal to **2** or less
Non-occupant Housing Expense	Declaration stating borrower will occupy residence is equal to **No**
Non-occupant Client Non-housing Debt	Declaration stating borrower will occupy residence is equal to **No**
Property Type	**Number of Units** is equal to **1**
Planned Unit Development	**Property Type** is equal to **Attached** or **Detached**
Purchase Price	**Purpose of Loan** is equal to **Purchase**
Estimated Value of Property	**Purpose of Loan** is equal to **Refinance**

8. **Offering Identifier:** When completing the **Mortgage Scenario** section on the **Client Indication File** page, you may select an **Offering Identifier**. If a client is not "Ready to Apply" for a loan based on the scenario entered into Loan Prospector Outreach and the client's credit seems acceptable, modify the file to select a different loan product from this field. Also:
   - Speak with lenders about the mortgage products they offer.
   - Review information at www.FreddieMac.com/learn and confirm Home Possible Mortgages details with lenders who offer these products.
   - Adjust the loan-to-value (LTV) ratio, if the client could obtain assistance from a grant or another funding source for the down payment.

   By changing the loan product, you may find a type of loan that better meets your client's needs.

9. **Grant Assistance Data Entry:** A few clients might receive grant assistance for a down payment or closing costs. No specific data fields exist in Loan Prospector Outreach to reflect a grant. If a grant is available to the client, with no repayment requirement, enter the grant as an asset by selecting **Other** under **Asset Type** in the **Assets and Reserves** data entry area.

   If entering grant money and gift funds, Loan Prospector Outreach does not assume these funds will be used toward the down payment. Loan Prospector Outreach calculates down payment by subtracting the **Base Loan Amount** and any **Subordinate Financing** from the **Purchase Price**.

10. **Borrower's Age:** To have Loan Prospector Outreach input the **Borrower's Age** in the **Client Information** section, enter **Date of Birth** and save the file. **Borrower's Age** then will be populated by the system.

11. **Property Address Data Entry:** When entering data in the **Client Information** section, do not include punctuation in property addresses. To see examples of how to enter addresses properly, go to the online **Help** feature, and select **Client Indication File** page under **Starting a New Client File** from the **Table of Contents**.

12. **Borrowers without Usable Credit Scores:** Clients with unusable credit scores may take part in the mortgage application process with your lender partner if the following conditions are met:
    - In a client file with two or more clients, at least one client has a usable credit score, as determined through Loan Prospector Outreach credit inquiries.
    - The client with usable credit scores contributes at least 50 percent of the total monthly income.
    - The client(s) without a usable credit score is not self-employed.
    - Any debt not reported on the credit report is being repaid in a satisfactory manner and the payment is included in the total monthly debt-payment-to-income ratio.

    During the loan application process, the mortgage lender will verify additional requirements:
    - The transaction is a purchase, "no cash-out" refinance mortgage.
    - The mortgage is secured by a 1-unit property and all borrowers occupy the property as their primary residence.

Processing Messages

Loan Prospector Outreach may display processing error messages when you submit a client file. The following table provides a description of the main types of messages Loan Prospector Outreach displays.

Message Type	Description	Recommended Action
Processing Errors	For system errors usually outside the control of the counselor, Loan Prospector Outreach will display a processing error. Example: **"Procesing error 19. Invalid identification or password submitted for this file."**	▪ Verify the identification or password submitted. ▪ Resubmit the file. ▪ If the system displays the processing error again, contact Customer Support at 866-733-0446.
Ineligible Messages	If the file data does not meet Freddie Mac requirements, an ineligible error message will display. Examples: "**File terms do not meet Alt 97 requirements.**" "**TLTV is higher than maximum limit.**"	▪ Modify the client file data to resolve the eligibility for a particular loan product or select a different loan product for your client file. ▪ Resubmit the file.
Invalid Messages	If the system detects that data is inconsistent or invalid, an invalid message will display. Example: "**Current zip not valid for current state – client 1.**"	▪ Verify the client file data and modify it to resolve the data error. ▪ Resubmit the file.
Incomplete Messages	If the system is unable to assess the client file based on the data supplied in the client file or the data obtained from the credit repositories, an incomplete message will display. Example: **"Min number of repositories cannot be accessed at this time."**	▪ Verify the client file data, primarily, name, Social Security number and address. ▪ Review the credit infiles to locate any error messages returned from the credit repositories to understand how to resolve the error. If the client has limited credit history, which led to no credit being returned, then consider discussing non-traditional forms of credit with a lender. ▪ Resubmit the file.

Results Messages

The Housing Counselor Results page displays the data entered into Loan Prospector Outreach, the credit scores received for each client from the repositories, credit risk comments based on the client's credit, and feedback messages from Freddie Mac explaining whether the file meets Freddie Mac requirements for the mortgage product selected. Reviewing all sections of the Housing Counselor Results page enables you to understand whether your client is ready to meet with a lender, whether the product selected meets the client's needs, or if you need to continue working with your client to identify areas of improvement to become ready to apply for a mortgage.

The following table provides information on the most common Credit Risk messages Loan Prospector Outreach displays and the suggested actions to take.

Message	Description	Suggested Action
41	**Review disputed tradeline(s) on the credit report.**	A creditor and the client may not agree over information being reported regarding the account. Request supporting information from the client for inclusion in the file.
43	**Sufficient credit history not received for all clients.**	If your client appears to have insufficient traditional credit history as shown in the credit report, you may consider speaking with lenders that offer loan programs for which non-traditional credit records, such as utility bills and rent payments, may be accepted.
51	**Number of inquiries adds to overall risk.**	A large number of credit inquiries within a certain period of time may negatively impact an individual's credit risk. Work with your client to address the reason for the credit inquiries.
53	**Short length of credit history adds to overall risk.**	A short credit history may not demostrate continued debt or bill payment ability. Work with your client to establish a good credit history.
55	**Balances near or at credit limits adds to overall risk.**	The client's revolving debt is high in relation to the current account limits. Discuss with your client options to reduce the revolving account balances.
65	**Additional clients may reduce risk.**	Adding more applicants to the transaction may reduce its risk.

Message	Description	Suggested Action
80	**Recent bankruptcy/significant derogatory appears on credit report.**	You may consider continuing counseling to help your client become ready to apply for a mortgage.
LT	**Lower Loan-to-Value/Total Loan-to-Value may strengthen loan quality.**	A lower ratio to the amount of the loan and to the property appraised value of the sales price may increase client ability to qualify for a greater number of loan products. Discuss with your client the possibility of a gift or grant option to reduce the Loan-to-Value/Total Loan-to-Value ratio.
RD	**Analysis of total debt ratio is recommended.**	Discuss with your client the option of paying off some of the debt in order to improve the debt ratio.

The most common Repository Reason Code messages credit repositories provide include:

Message	Message Text
CC	**Credit History – refer to related comments for details**
G6	**Length of time open installment loans have been established**
CM	**Time since deliquency is too recent or unknown**
CZ	**Number of established accounts is excessive**
76	**Serious delinquency, and public record or collection filed**