

Ordering Merged Credit (Loan Product Advisor System-to-System Access)



Loan Product AdvisorSM will obtain infile credit reports unless you request a merged credit report (with or without a [Reference Number](#). This document provides instructions on the [Merged Credit Report Options](#), the [Reorder Credit Service](#), and other [helpful information](#) for using the merged credit report options available through Loan Product Advisor, Freddie Mac's automated underwriting service.

Setup

To use the merged credit options in Loan Product Advisor you must first complete the following:

- Contact at least two participating credit reporting companies (CRCs), and if applicable, their technical affiliates, to establish agreements allowing you to obtain merged credit through Loan Product Advisor and confirm pricing and billing options with them. If you are using [Reference Number\(s\)](#), you'll also need to verify that your CRC has provided you with access to use them via Loan Product Advisor. Refer to [CRCs](#) on http://www.FreddieMac.com/singlefamily/loan_product_advisor.html for more information.
- Ensure that you're using the latest version of your [loan origination system \(LOS\)](#).

Merged Credit Report Options for Conventional, FHA and VA Loans

The merged credit report options include:

- Order Merged Credit Only
- Order AUS and Merged Credit
- Order AUS and Merged Credit with Reference Number

Order Merged Credit Only		
Step	Action	Result
1	Order Merged Credit	Loan Product Advisor will obtain a new merged credit report and return the merged credit report in the response file. Fees: Merged credit fee (billed by your CRC) Resubmission: Provide merged credit reference number(s). No fees unless credit is re-accessed or re-ordered from the CRC or technical affiliate.
2	Provide the Credit Reporting Company, and if applicable, the technical affiliate	
3	Provide Merged Credit Specifications (single/joint indicator)	
4	Ensure Automated Underwriting is not requested	

Order AUS and Merged Credit		
Step	Action	Result
1	Order AUS	Loan Product Advisor will obtain a new merged credit report and return the merged credit report in the response file. Fees: <ul style="list-style-type: none"> • No AUS fee • Merged credit fee (billed by your CRC) Resubmission: Provide merged credit reference number(s). No fees unless credit is re-accessed or re-ordered from the CRC or technical affiliate.
2	Order Merged Credit	
3	Provide the Credit Reporting Company, and if applicable, the technical affiliate	
4	Provide Merged Credit Specifications (single/joint indicator)	

Order AUS and Merged Credit with Reference Number (Initial Submission)

Step	Action	Result
1	Order AUS	Loan Product Advisor will return the previously ordered merged credit report if the CRC (or if applicable, technical affiliate) is able to validate the MCRN. Fees: <ul style="list-style-type: none"> No AUS fee \$0.00 to \$1.00 Reference Number fee (billed by your CRC)
2	Order Merged Credit	
3	Provide Merged Credit Reference Number (MCRN) (for each single borrower or primary borrower of a joint borrower pair)	
4	Provide the CRC, and if applicable, the technical affiliate	
5	Provide Merged Credit Specifications (single/joint indicator)	

Order AUS and Merged Credit with Reference Number (Resubmission)

Step	Action	Result
1	Order AUS	Loan Product Advisor will return and use the previously ordered merged credit report if the MCRNs sent match the MCRNs from the previous submission, credit is fresh, no critical data changes have been made. Refer to resubmission in the Additional Tips section for more information. Fees: No fees unless credit is re-accessed or re-ordered from the CRC or technical affiliate.
2	Order Merged Credit	
3	Provide MCRN (for each single borrower or primary borrower of a joint borrower pair)	
4	Provide the Credit Reporting Company, and if applicable, the technical affiliate	
5	Provide Merged Credit Specifications (single/joint indicator)	
6	Provide the LP AUS Key and/or Loan Product Advisor Identification (LID)	

Reorder Credit Service

The Reorder Credit Service allows you to request fresh merged credit data to be used in Loan Product Advisor for its assessment. This option gives you the ability to request that a loan transaction be assessed with new merged credit for individual borrowers or joint borrower pairs. It may be beneficial to use this service when credit has been corrected at the credit repositories. Existing credit will be used in the assessment for borrowers not using the Reorder Credit Service.

Using the Reorder Credit Service to Order New Merged Credit

Step	Action	Result
1	Order AUS	<p>Loan Product Advisor will return new merged credit reports for each single borrower or joint borrower pair requested and will use the new credit data with its assessment.</p> <p>Fees: You will incur a fee for each request of fresh credit in Loan Product Advisor, and the credit repositories will identify your inquiry on the borrower's credit report. If the new credit has a negative impact to the assessment, you cannot subsequently request to use the original credit.</p> <p>Credit Data Returned: Freddie Mac has no control of the credit data returned from the repositories for the borrowers and cannot guarantee that credit returned to the Loan Product Advisor user is the expected fresh credit reflecting borrower-requested updates from the credit repositories. Loan Product Advisor has no influence on when the credit repositories update credit information for borrowers. You should inform your borrowers to work directly with the credit repositories, or you may be able to work with your CRC, to ensure the credit data is accurately updated before the Reorder Credit Service is selected.</p>
2	Order Merged Credit	
3	Order Reorder Credit for the borrower(s) using the Reorder Credit Service	
4	Provide MCRN for borrower(s) not using the Reorder Credit Service	
5	Provide the CRC, and if applicable, the technical affiliate	
6	Provide Merged Credit Specifications (single/joint indicator)	
7	Provide the LP AUS Key and/or Loan Product Advisor Identification (LID)	

Additional Tips

- If your Sponsoring Seller requires the use of merged credit, you may select from the following services:
 - Merged Credit Only
 - Automated Underwriting and Merged Credit
 - Automated Underwriting and Merged Credit with Reference Number
 - Merged Credit All (machine-readable)
- Terms**
 - Reference Number:** a unique identifier, i.e. Order Number, File Number, or Report ID, created by the CRC when you order a merged credit report that can be used to re-access credit.
 - Credit may be re-used, re-accessed, or re-ordered:
 - Re-used:** Previously viewed credit is displayed.
 - Re-accessed:** A copy of the same consumer credit report is re-issued by the CRC (or technical affiliate, if applicable) to the same requesting entity based on the Reference Number provided.
 - Re-ordered:** Credit is re-ordered when the user indicates to reorder credit in Loan Product Advisor through the Reorder Credit Service, or because Loan Product Advisor cannot re-use or re-access credit (for example, if critical borrower data has changed or the credit has expired). If credit is re-ordered, an additional merged credit fee may apply, and another inquiry will appear on the borrower's credit report.
 - Secondary Credit Data Use:** Access to credit data for the same loan application and borrower data by a different requesting entity. This results in an inquiry on the borrower's credit report.
- Fees:**
 - Merged Credit Report Fees:** Each CRC invoices customers directly using their own price structures for their products and services. For more details, contact your selected CRC(s).

- **Secondary Use Fees:** Loan Product Advisor will identify all entities that view a borrower's credit data and provide that information to the credit repositories and the CRCs, so the viewing entities can be identified on the borrower's credit report. If a loan is assigned to you, you must resubmit the loan in order to view the results and credit data. Resubmit with your Seller Number to specify that you are the credit data viewing entity. When you resubmit the loan you will be charged a secondary use fee by the CRC. The fees may vary, according to the CRC used, number of borrowers, and whether single or joint merge is indicated.



Any questions regarding merged credit report pricing, including the amount and timing of new secondary use fees, should be directed to your CRC(s).

4. Reference Numbers:

- You can use up to five Reference Numbers in Loan Product Advisor, both joint and single for conventional, FHA and VA loans.
- The Reference Numbers used can be obtained from previously ordered merged credit outside of Loan Product Advisor. Borrowers that do not have Reference Numbers can obtain new merged credit from the CRC selected in Loan Product Advisor. You can also obtain Reference Numbers for borrowers by first requesting merged credit with or without the automated underwriting service.

5. Resubmission:

- Ensure merged credit reference numbers are included on resubmissions. If you resubmit a loan to Loan Product Advisor, request merged credit and do not include the Reference Number, you may be charged a full fee for a new merged credit report.



New credit could impact the feedback results, including the risk class.

- If you resubmit without a Reference Number and any of the following conditions occur, Loan Product Advisor will obtain new credit data (either infiles or merged credit). If a Reference Number is provided, once the CRC or technical affiliate validates the Reference Number, Loan Product Advisor will use the credit data that correlates with the Reference Number to re-assess the transaction. If the CRC or technical affiliate cannot validate the Reference Number, an ME error message will be returned from the CRC or technical affiliate.
 - **Change in Loan Type** – for any given re-submission, if the Loan Type has changed from Conventional or VA to FHA, or vice versa, from what was sent with the most recent, complete transaction.
 - **Change in Specified CRC or Technical Affiliate** – if the CRC code or technical affiliate code on the resubmission is different than the CRC or technical affiliate code from the most recent, complete transaction.
 - **Change in Joint Merged Credit Borrowers** – if the primary borrower name on a joint borrower pair for the resubmission differs from the information provided on the most recent, complete transaction. Loan Product Advisor will perform the logic check at the joint borrower level and will obtain merged credit for joint borrowers that have had a change in the primary borrower name. For borrowers remaining unchanged, Loan Product Advisor will re-use the previously obtained merged credit report.
 - **Change in Merged Credit Transaction Request Type** – if the Transaction Request Type changes from what was sent on the most recent, complete transaction. For example, OrderMergedCredit (readable merged credit report) changes to OrderMergedCreditAll (machine-readable merged credit report), or vice versa.
 - **Change in Borrower Data, including change in borrower order on a joint merged credit request** – if the borrower's last name and/or social security number changes, including changes to a joint borrower on resubmission.
 - **Non-matching Reference Number** – if the Reference Number is new to Loan Product Advisor or the Reference Number on the most recent, complete transaction does not match the Reference on the resubmission for any given borrower.

- **Credit Freshness Expiration** – if the credit is greater than 120 days old – includes Construction Conversion and Renovation Mortgages; and FHA and VA new construction loans, which have a credit freshness time limit of 180 days from the date of the original merged credit reference number provided in Loan Product Advisor (or date of the first submission for VA loans if using credit infiles). Also see Resubmission to Loan Product Advisor After the Note Date guidelines below.
- **Secondary Submission Error** – if on a secondary submission (resubmission after loan assignment), the new credit viewing entity is not recognized by the credit data provider, Loan Product Advisor will prompt the user to request new files from a CRC or register with the CRC from the previous credit data request.

6. **Data Accuracy** – It is your responsibility, regardless of job function, to ensure data accuracy when ordering credit and accessing merged credit through Loan Product Advisor. Using reference numbers helps ensure data integrity by using the same credit data in the assessment that was previously used to create the merged credit report.



An 'ME Merged Credit Error' message occurs when the identifying information submitted (Reference Number, CRC name, merged credit (joint/single) indicator, borrower name(s), or Social Security Number) does not match the original record, the CRC cannot validate your account information, or the CRC is experiencing technical issues. To correct, review the data entered and ensure the information submitted with the Reference Number matches the original merged credit request, or contact the CRC.

7. **Adding and/or Deleting Borrowers with Merged Credit** – When adding another borrower to the loan, merged credit will only be ordered for the additional borrower(s), upon resubmission, unless the new borrower is indicated as joint with an existing borrower. After deleting a borrower from the loan, resubmit the loan with Merged Credit selected.
8. **Loan Product Advisor Assessment Expiration Date** – Specifies the date the assessment will expire based on the date credit information was first obtained, or the date the first credit is to expire if there are multiple borrowers with different credit dates. The assessment expiration date can be found in the “Loan Processing Information” section of the Loan Product Advisor Full Feedback Certificate
9. **Construction Conversion and Renovation Mortgages** – Merged Credit will be obtained if merged credit is requested with the AUS, or infiles if Reference Numbers are entered to access previously ordered merged credit data. If you need to resubmit, keep the same CRC (and if applicable, technical affiliate), critical borrower data, and submitting entity **after** the first 120 days to maintain the same credit data, and for FHA and VA new construction, up to the credit expiration of 180 days from the date of the original merged credit reference number used. Loan Product Advisor may obtain new credit if any of the conditions listed under [resubmission](#) occur.
10. **Resubmission to Loan Product Advisor After the Note Date** - Resubmission **after** the Note Date, or Effective Date of the Permanent Financing if a Construction Conversion or Renovation Mortgage, but prior to the Delivery Date, unless otherwise prohibited or not required by Guide Chapter 5101, **is required** if:
- Information on previous submission was not true, complete or accurate, and
 - Information does not match the terms of the Mortgage to be delivered to Freddie Mac
- Refer to Guide Section 5101.7 for exceptions and requirements.