

Loan Product Advisor will obtain infile credit reports unless you request a merged credit report (with or without a [Reference Number](#)). This document provides step-by-step instructions on the [Merged Credit Report Options](#), the [Reorder Credit Service](#) for merged credit, 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.
- Ensure that you're using the latest version of your loan origination system (LOS), if applicable.

Merged Credit Report Options

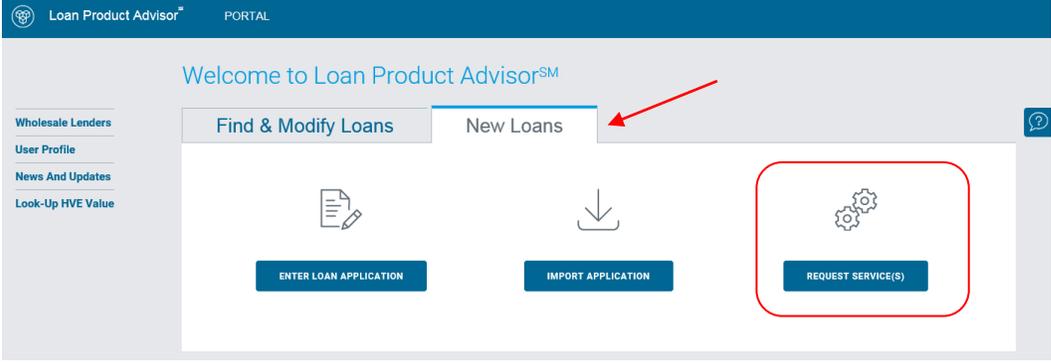
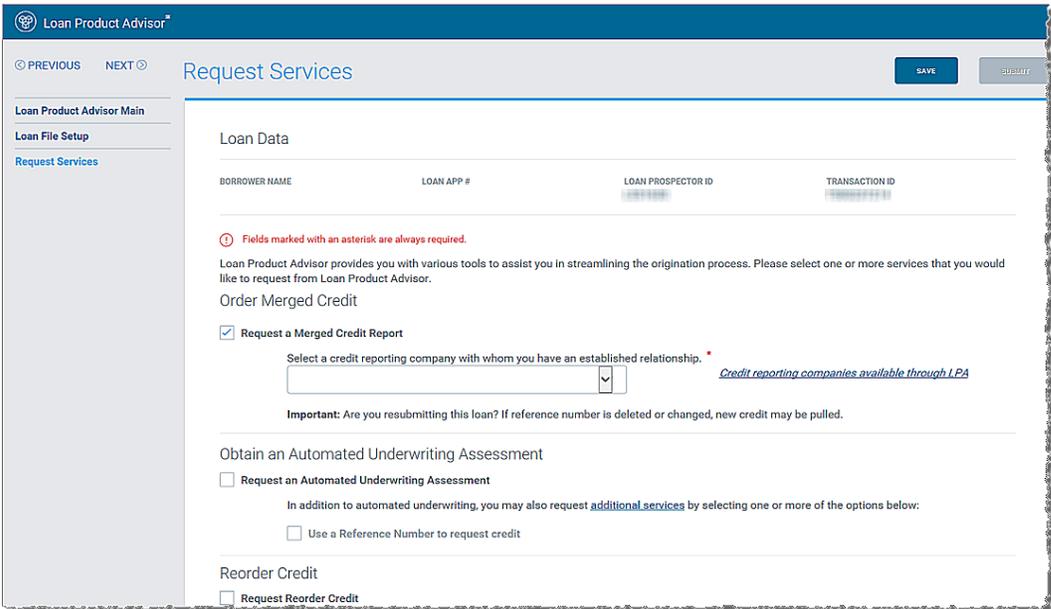
Once you are set up, you have access to the following merged credit report options:

Merged Credit Report Options (Click on links below for step-by-step instructions)	Type of Credit Report Provided	Loan Product Advisor Feedback Provided
Merged Credit With or Without Reference Numbers - Order merged credit reports before submitting your loan for assessment, with the option to use Reference Numbers to access merged credit reports previously ordered through or outside of Loan Product Advisor. (Applies to Conventional, FHA, and VA mortgages)	Merged	Merged Credit Certificate
Automated Underwriting and Merged Credit With or Without Reference Numbers - Order new merged credit reports and automated underwriting using infiles from the merged credit reports, with the option to use Reference Numbers to access merged credit reports previously ordered through or outside of Loan Product Advisor. (Applies to Conventional, FHA, and VA mortgages.)	Merged	Full Feedback Certificate

Merged Credit With or Without Reference Numbers

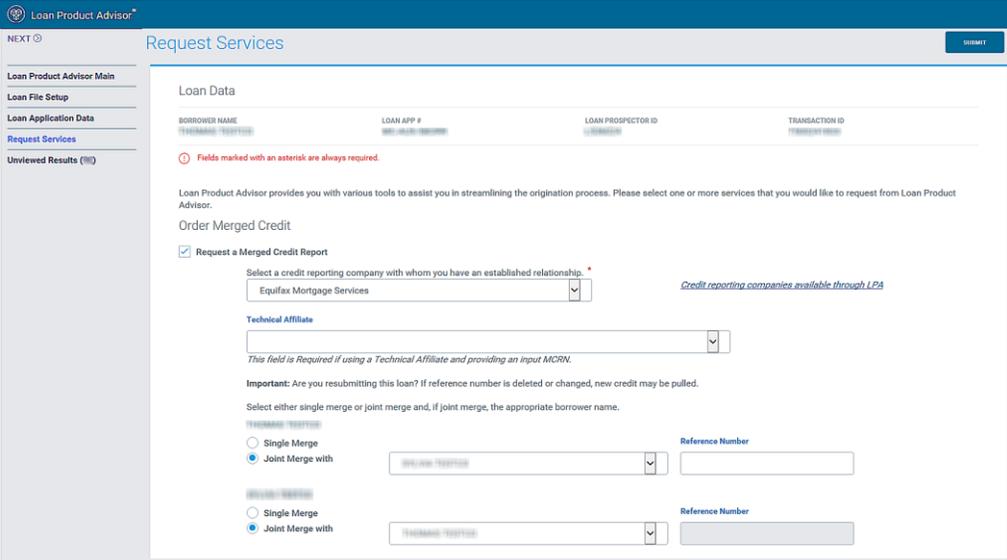
Loan Product Advisor provides you with the capability to request and view borrowers' credit before submitting the loan for the automated underwriting assessment. You can also use Reference Number(s) to view merged credit you previously requested through or outside of Loan Product Advisor.

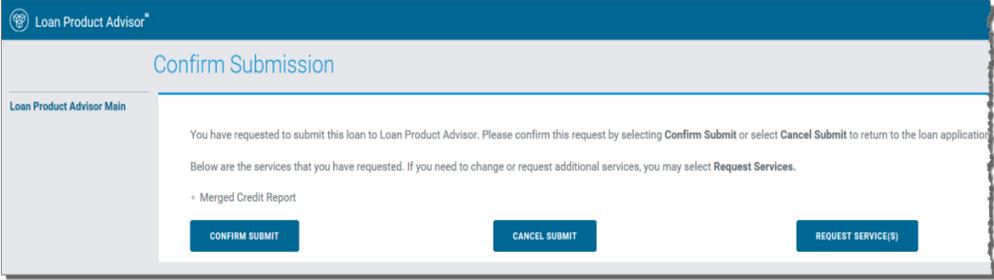
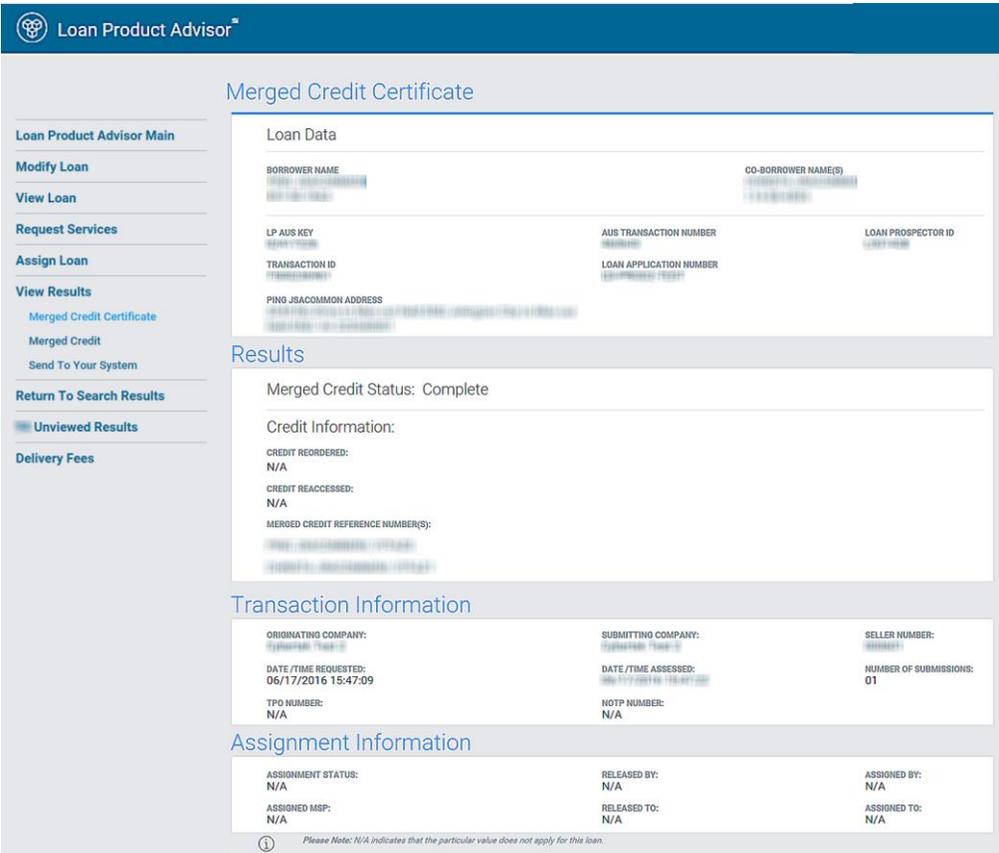
For Conventional, FHA and VA

Step / Action	Result / Notes
<p>1. From the Welcome to Loan Product Advisor Main page, select the New Loans tab.</p> <p>Select Request Services</p>	
<p>2. Select Order Merged Credit Report.</p> <p>Then, de-select Automated Underwriting and click Next.</p>	<p>The Request Services page displays.</p>  <p> You must have a signed agreement for service with a CRC or technical affiliate prior to using this service.</p>

Step / Action	Result / Notes
<p>3. Fill in required information (identified by a red *) and click Next.</p>	<p>Loan File Setup page displays.</p>

Step / Action	Result / Notes
<p>4. Fill in information for all borrowers and click Next.</p>	<p>Merged Credit page displays.</p>

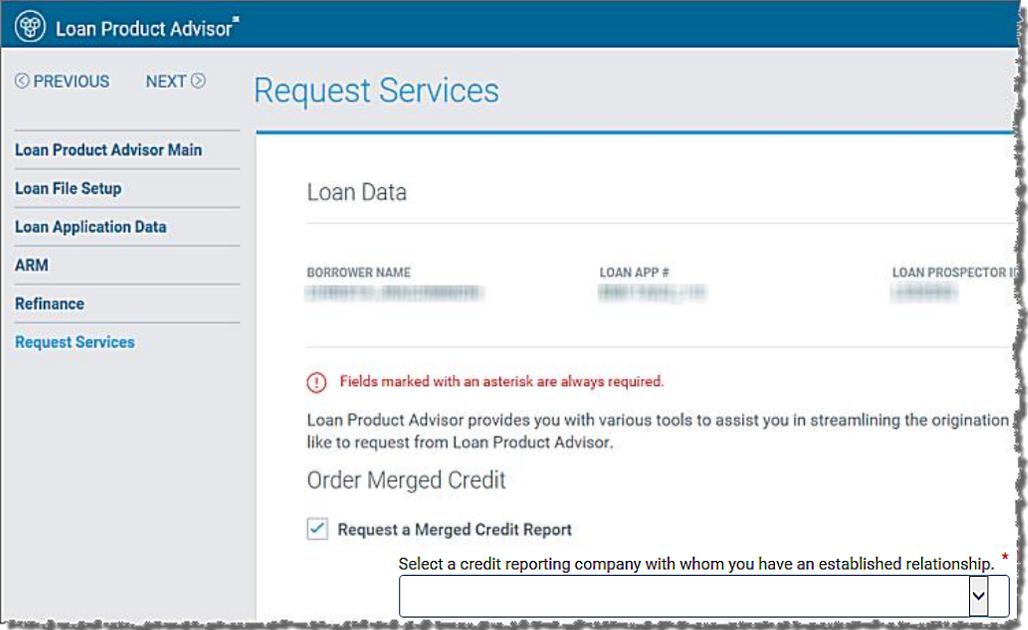
Step / Action	Result / Notes
<p>5. Select the CRC you wish to use, and when required, select the technical affiliate from the drop-down list.</p> <p>Then, select either Single Merge or Joint Merge with, and the appropriate name(s) from the Joint Merge with dropdown list.</p> <p>If applicable, enter the Reference Number(s).</p> <p>Click Submit.</p>	<p>Request Services page displays, including borrower information.</p>  <p>Technical Affiliate:</p> <p>If the CRC selected has technical affiliate associations, an additional Technical Affiliate field displays with a drop-down list of those technical affiliate associations. Currently, only Equifax Mortgage Solutions supports technical affiliate associations and requires you to select a technical affiliate and merged credit reference number (MCRN) upon resubmission.</p> <p>The Technical Affiliate field allows you to identify the name of the technical affiliate from whom you wish to request new merged credit, or re-access credit via a MCRN that was previously provided by that technical affiliate.</p> <p>Reference Numbers:</p> <ul style="list-style-type: none"> – You can use up to five Reference Numbers in Loan Product Advisor, both joint and single. – If using Reference Numbers, not all borrowers need a reference number for the merged credit only service. <p>Fees:</p> <ul style="list-style-type: none"> – If your CRC charges a fee to use a Reference Number in Loan Product Advisor, you will be charged that fee for each Reference Number you submit. – If you submit/resubmit a loan to Loan Product Advisor with the Merged Credit box selected, the CRC may charge you for a new merged credit report unless the Reference Number is also entered.

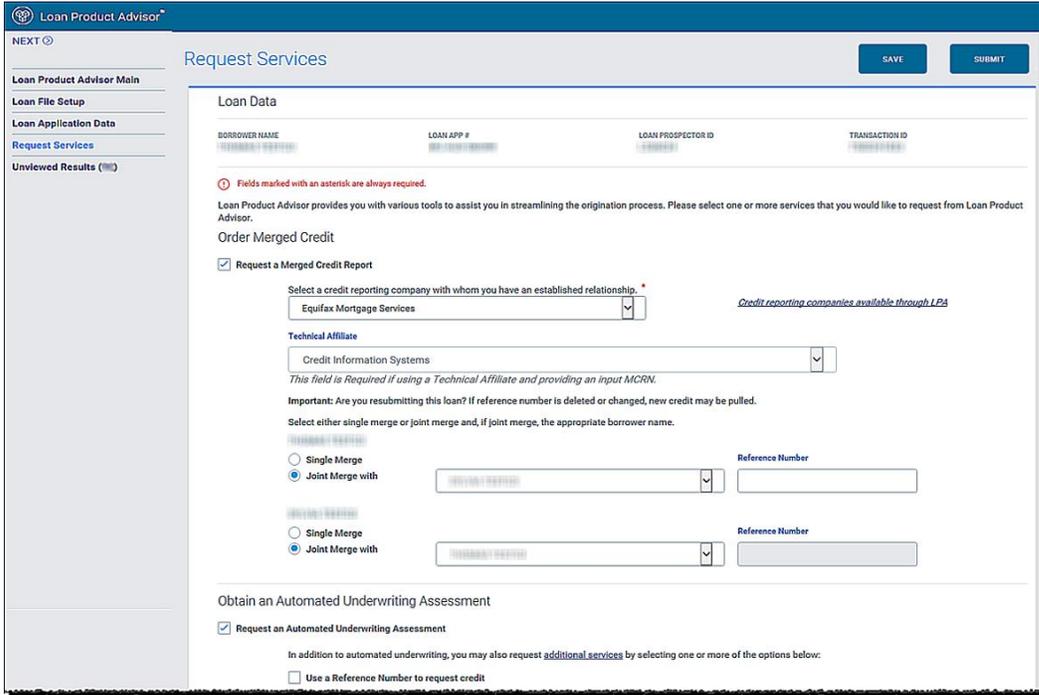
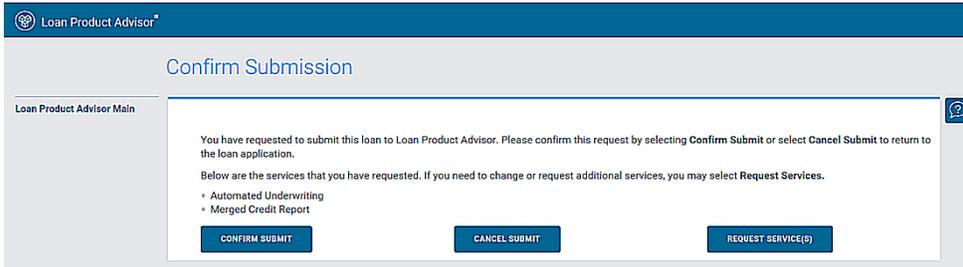
Step / Action	Result / Notes
<p>6. Click Confirm Submit.</p>	<p>Confirm Submission page displays, indicating you requested merged credit.</p> 
<p>7.</p>	<p>When Merged Credit Status = <i>Complete</i>, Merged Credit Certificate displays:</p>  <p>The Merged Credit Certificate contains details regarding your merged credit request. It does not contain the full merged credit report. The full merged credit report is a separate report and also available through Loan Product Advisor. Messages confirm that credit was re-accessed from the CRC based on the Reference Numbers indicated. Messages are not returned if credit was re-used.</p>

Step / Action	Result / Notes								
	<p>When Merged Credit Status = <i>Invalid</i> or <i>Incomplete</i>, the applicable error page and error messages display:</p> <div data-bbox="459 348 1463 869" style="border: 1px solid #ccc; padding: 10px;"> <p style="color: #0070C0; margin: 0;">Loan Product Advisor Invalid Messages</p> <p style="margin: 10px 0 0 20px;">Merged credit request must include all borrowers (2W)</p> <p style="margin: 10px 0 0 20px;">Self-help tools and resources for this error can be found here: http://www.freddie.mac.com/help/lpa/index.htm#determine_error_types.htm.</p> <p style="margin: 10px 0 0 20px;">For live agent assistance, please click the following link for our Customer Service Center's contact information and hours of operation: https://las.fmrei.com/passch/contactus.html/.</p> <hr style="margin: 20px 0 0 0;"/> <p style="margin: 0 0 0 20px;">INPUT DATA</p> <table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; padding: 5px 0;">BORROWER NAME [REDACTED]</td> <td style="width: 25%; padding: 5px 0;">LOAN APP # [REDACTED]</td> <td style="width: 25%; padding: 5px 0;">LOAN PROSPECTOR ID [REDACTED]</td> <td style="width: 25%; padding: 5px 0;">TRANSACTION ID [REDACTED]</td> </tr> <tr> <td style="padding: 5px 0;">LP AUS KEY [REDACTED]</td> <td colspan="3" style="padding: 5px 0;">AUS TRANSACTION NUMBER [REDACTED]</td> </tr> </table> </div>	BORROWER NAME [REDACTED]	LOAN APP # [REDACTED]	LOAN PROSPECTOR ID [REDACTED]	TRANSACTION ID [REDACTED]	LP AUS KEY [REDACTED]	AUS TRANSACTION NUMBER [REDACTED]		
BORROWER NAME [REDACTED]	LOAN APP # [REDACTED]	LOAN PROSPECTOR ID [REDACTED]	TRANSACTION ID [REDACTED]						
LP AUS KEY [REDACTED]	AUS TRANSACTION NUMBER [REDACTED]								

Automated Underwriting and Merged Credit With or Without Reference Numbers

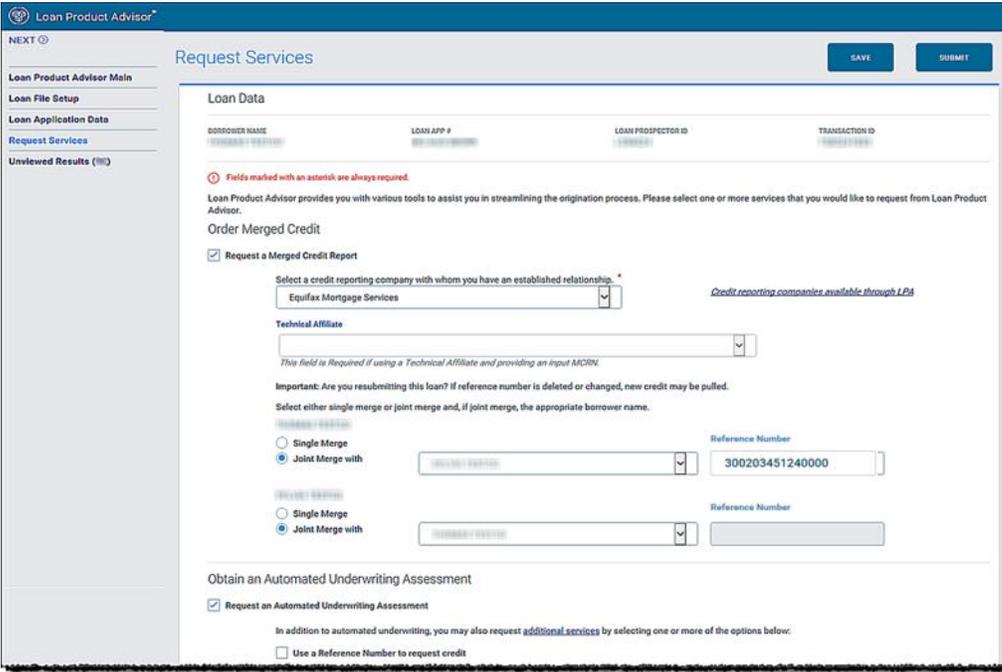
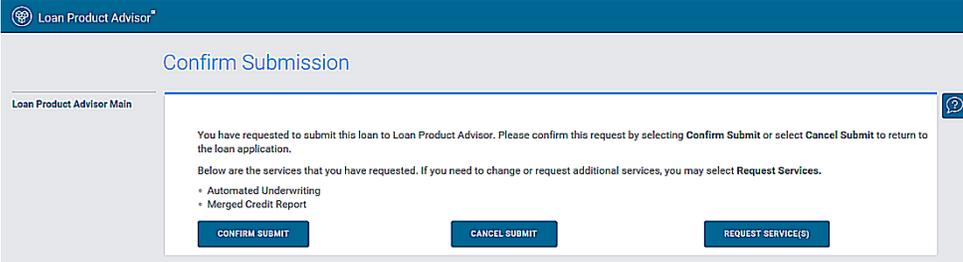
This option provides you with a merged credit report from a participating CRC at the same time as an automated underwriting assessment. You may also use a Reference Number to obtain a copy of a previously ordered merged credit report with your assessment.

Initial Submission	For Conventional, FHA and VA
Step / Action	Result / Notes
<p>1. Fill in required information (identified by a red *) on Loan File Setup page, Loan Application Data page and additional applicable pages (i.e., refinance, buydown, or ARM pages). Then, click Next.</p>	<p>Request Services page displays, including borrower information:</p> 

Step / Action	Result / Notes
<p>2. Select Merged Credit, then select:</p> <ul style="list-style-type: none"> - CRC from the dropdown list, and when required, select the technical affiliate from the drop-down list. - Either Single Merge or Joint Merge with, and appropriate name(s) from the Joint Merge with dropdown list. - If applicable, fill in Reference Number(s) - Automated Underwriting 	 <p>Technical Affiliate:</p> <p>If the CRC selected has technical affiliate associations, an additional Technical Affiliate field displays with a drop-down list of those technical affiliate associations. Currently, only Equifax Mortgage Solutions supports technical affiliate associations and requires you to select a technical affiliate and MCRN upon resubmission.</p> <p>The Technical Affiliate field allows you to identify the name of the technical affiliate from whom you wish to request new merged credit, or re-access credit via a MCRN that was previously provided by that technical affiliate.</p> <p>Reference Numbers:</p> <ul style="list-style-type: none"> - Borrower Reference Numbers may be provided or left blank on the initial submission. You can obtain Reference Numbers for all borrowers by first requesting the Merged Credit With or Without Reference Numbers service. - If using Reference Numbers, when you select a borrower from the Joint Merge with dropdown, their individual Reference Number becomes grayed out because you are requesting access to a joint merged report.
<p>3. Click Submit, then Confirm Submit.</p>	<p>Confirm Submission page displays indicating you requested Automated Underwriting and Merged Credit Report services.</p>  <p>After a few minutes, the feedback results will automatically display.</p>

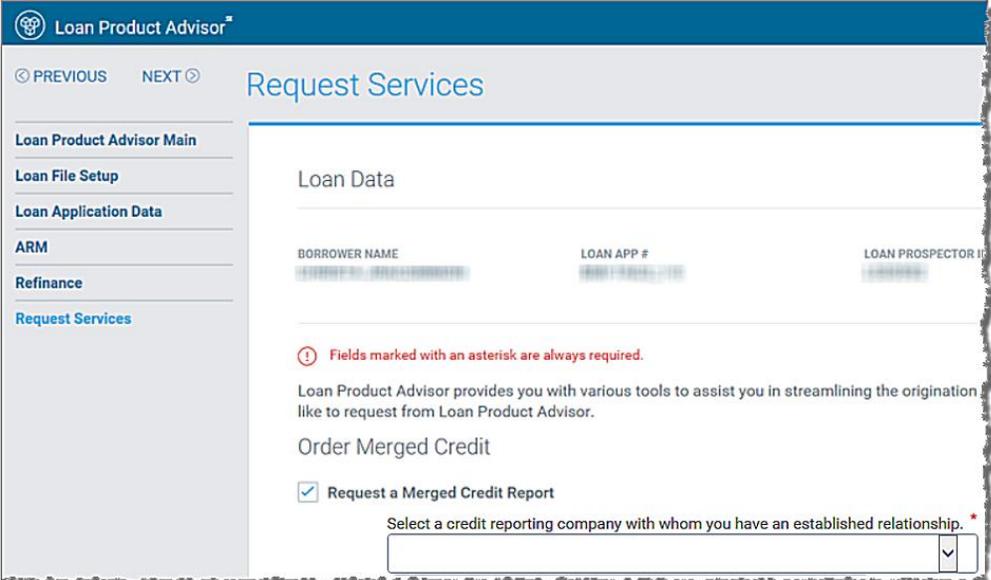
Resubmission

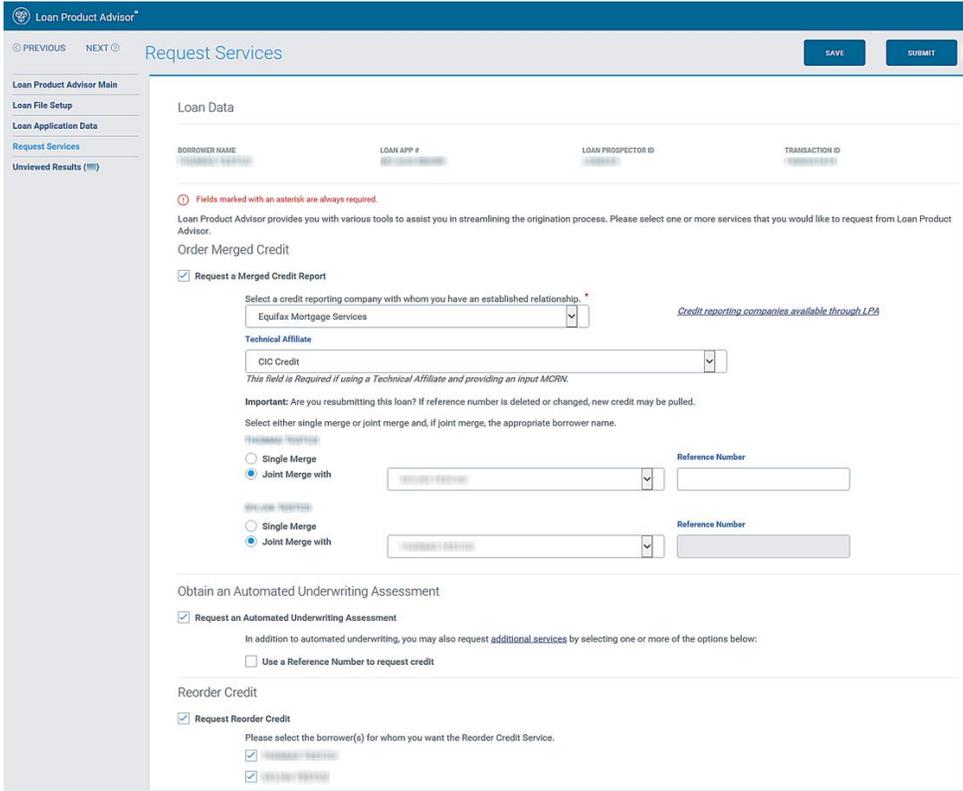
For Conventional, FHA and VA Mortgages.

Step / Action	Result / Notes
<p>1. On the Request Services page, ensure Automated Underwriting and Merged Credit are selected.</p> <p>Then, ensure the same CRC (and the technical affiliate when required) is selected, and Reference Numbers are entered for each single borrower or primary borrower of a joint borrower pair.</p>	 <p> If importing into LoanProspector.com, also provide the LP AUS Key and/or Loan Product Advisor ID (LID) to identify the loan.</p>
<p>2. Click Submit, then Confirm Submit.</p>	 <p>After a few minutes, the feedback results will automatically display.</p> <p> Loan Product Advisor will also return the merged credit report with the feedback results and accessible on the left-hand navigation bar.</p> <p> If none of the conditions listed under Resubmission in the Additional Tips section occur, you will not be charged additional fees on a resubmission.</p>

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.

Step / Action	Result / Notes
<p>1. Fill in required information (identified by a red *) on Loan File Setup page, Loan Application Data page and additional applicable pages (i.e., refinance, buydown, or ARM pages). Then, click Next.</p>	<p>Request Services page displays, including borrower information:</p> 

Step / Action	Result / Notes
<p>2. Select Merged Credit, then:</p> <ol style="list-style-type: none"> Select the CRC from the dropdown list and, when required, the technical affiliate from the drop-down list. Select either Single Merge or Joint Merge with, and appropriate name(s) from the Joint Merge with dropdown list. Fill in Reference Number(s) for borrower not using the Reorder Credit Service Select Automated Underwriting. Select Reorder Credit Select the checkbox next to borrower(s) for whom you wish to reorder credit 	 <p> Currently, only Equifax Mortgage Solutions supports technical affiliate associations and requires you to select a technical affiliate and MCRN upon resubmission.</p> <p> If Reorder Credit is selected for only one borrower of a joint merged pair, merged credit will be requested for the joint merged pair. If you select a joint merged credit file for your borrowers and then change your request to use the Reorder Credit Service for a single merged credit file, new credit will be reordered for each borrower.</p> <p> MCRNs cannot be used with the Reorder Credit Service. If you receive an error with a MCRN message being used with the Reorder Credit Service, remove the MCRN(s) and resubmit.</p>

Step / Action	Result / Notes
<p>3. Click Submit, the Confirm Submit.</p>	<p>Confirm Submission page displays indicating you requested Automated Underwriting and Reorder Credit Service.</p> <div data-bbox="500 344 1463 638" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p style="text-align: center; color: #4F81BD;">Confirm Submission</p> <hr/> <p><small>Loan Product Advisor Main</small></p> <p>You have requested to submit this loan to Loan Product Advisor. Please confirm this request by selecting Confirm Submit or select Cancel Submit to return to the loan application.</p> <p>Below are the services that you have requested. If you need to change or request additional services, you may select Request Services.</p> <ul style="list-style-type: none"> • Automated Underwriting • Merged Credit Report • Reorder Credit <div style="display: flex; justify-content: space-around; margin-top: 10px;"> CONFIRM SUBMIT CANCEL SUBMIT REQUEST SERVICE(S) </div> </div> <p> Fees:</p> <p>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. Check with your selected CRCs for the price and applicability of their merged credit fees.</p> <p>Please note: The repositories will identify all entities that view a borrower's credit data in Loan Product Advisor on the borrower's credit report.</p>
	<p>After a few minutes, the feedback results will automatically display.</p>
<p>Credit Data Returned:</p> <p>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>	

Additional Tips

1. 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:** 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.

2. 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).

3. 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, a ME error message will be returned from the CRC or technical affiliate.
 - **Change in Loan Type** – for any given resubmission, 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) changed 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 Number 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.
4. **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.
5. **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.
6. **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
7. **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 technical affiliate when required), 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.

8. **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.