

Loan Prospector 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 Prospector®, Freddie Mac's automated underwriting service. You'll also find information on [ordering machine-readable format](#) and other [additional tips](#).

Setup

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

- Contact at least two participating credit reporting companies (CRCs) to establish agreements allowing you to obtain merged credit through Loan Prospector 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 Prospector. Refer to [Credit Reporting Companies](#) on LoanProspector.com for more information.
- 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:

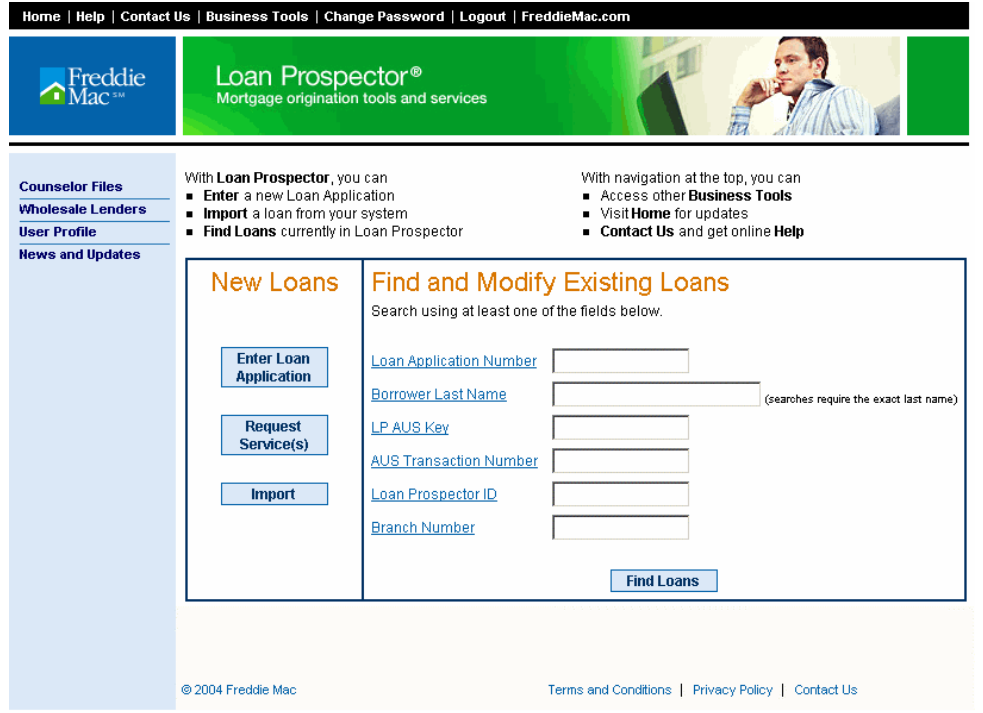
Merged Credit Report Options (Click on links below for step-by-step instructions)	Type of Credit Report Provided	Loan Prospector Feedback Provided
Merged Credit With or Without Reference Numbers - Order merged credit reports before submitting your loan for assessment, with the option to use Reference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

Note: Vertical revision bars " | " are used in the margin of this quick reference to highlight new requirements and significant changes

Merged Credit With or Without Reference Numbers

Loan Prospector 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 Prospector.

For Conventional, FHA and VA


Step / Action	Result / Notes
<p>1. From Loan Prospector Main page, click Request Services.</p>	
	<p>The Request Services page displays.</p>

Step / Action	Result / Notes
<p>2. Select Merged Credit.</p> <p>Then, de-select Automated Underwriting and click Next.</p>	<div style="border: 1px solid #ccc; padding: 5px;"> <div style="display: flex; justify-content: space-between; border-bottom: 1px solid #ccc;"> <div style="font-size: small;"> Loan Prospector Main Loan File Setup > Request Services 44 Unviewed Results </div> <div style="text-align: right; color: orange; font-weight: bold;">Request Services</div> </div> <div style="padding: 5px 0 5px 20px;"> <p>Borrower: Loan App #: Loan Prospector ID: L260824 Transaction ID: T250015858</p> <div style="display: flex; justify-content: space-between; font-size: x-small;"> << Previous Save Submit Next >> </div> <hr/> <p style="color: red; font-size: x-small;">Fields marked with an asterisk are always required.</p> <p style="font-size: x-small;">Loan Prospector provides you with various tools to assist you in streamlining the origination process. Please select one or more services that you would like to request from Loan Prospector.</p> <div style="border-top: 1px solid #ccc; padding-top: 10px;"> <p style="color: orange; font-weight: bold; margin: 0;">Order Merged Credit</p> <p style="margin: 5px 0 5px 20px;"><input checked="" type="checkbox"/> Merged Credit Request a Merged Credit Report</p> <p style="font-size: x-small; margin: 5px 0 5px 20px;">Select a credit reporting company with whom you have an established relationship. *</p> <div style="display: flex; align-items: center; margin: 5px 0 5px 20px;"> <input style="width: 100px; height: 20px;" type="text"/> Credit reporting companies available through LP </div> <p style="font-size: x-small; margin: 5px 0 5px 20px;">Important: Are you resubmitting this loan? If reference number is deleted or changed, new credit may be pulled.</p> <hr/> <p style="color: orange; font-weight: bold; margin: 0;">Obtain an Automated Underwriting Assessment</p> <p style="margin: 5px 0 5px 20px;"><input type="checkbox"/> Automated Underwriting Request an Automated Underwriting Assessment</p> <p style="font-size: x-small; margin: 5px 0 5px 20px;">In addition to automated underwriting, you may also request additional services by selecting one or more of the options below:</p> <div style="margin: 5px 0 5px 20px;"> <p><input type="checkbox"/> Reference Number Use a Reference Number to request credit</p> <p><input type="checkbox"/> Mortgage Insurance Request Mortgage Insurance for Conventional loans</p> </div> <hr/> <p style="color: orange; font-weight: bold; margin: 0;">Reorder Credit</p> <p style="margin: 5px 0 5px 20px;"><input type="checkbox"/> Reorder Credit Request Reorder Credit</p> <div style="display: flex; justify-content: space-between; font-size: x-small; margin-top: 10px;"> << Previous Save Submit Next >> </div> </div> </div> </div>
	<p>Loan File Setup page displays.</p>

Step / Action	Result / Notes
<p>3. Fill in required information (identified by a red *) and click Next.</p>	
	<p>Merged Credit page displays.</p>
<p>4. Fill in information for all borrowers and click Next.</p>	
	<p>Request Services page displays, including borrower information.</p>

Step / Action	Result / Notes
<p>5. Select the CRC you wish to use.</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</p> <p>Borrower: PING JSACOMMON Loan App #: HLRMC_C01_02.06 Loan Prospector ID: L1278 Transaction ID: T45159</p> <p><< Previous Save Submit Next >></p> <p>Fields marked with an asterisk are all required.</p> <p>Loan Prospector provides you with various tools to assist you in streamlining the origination process. Please select one or more services that you would like to request from Loan Prospector.</p> <p>Order Merged Credit</p> <p><input checked="" type="checkbox"/> Merged Credit Request a Merged Credit Report</p> <p>Select a credit reporting company with whom you have an established relationship. *</p> <p>LandSafe Credit reporting companies available through LP</p> <p>Important: Are you resubmitting this loan? If reference number is deleted or changed, new credit may be pulled.</p> <p>Select either single merge or joint merge and, if joint merge, the appropriate borrower name.</p> <p>PING JSACOMMON <input checked="" type="radio"/> Single Merge Reference Number <input type="radio"/> Joint Merge with [dropdown] CF4598538416</p> <p>CHRISTA JRACOMMON <input type="radio"/> Single Merge Reference Number <input checked="" type="radio"/> Joint Merge with SANOWAR JTACOMMON CF4699905326</p> <p>SANOWAR JTACOMMON <input type="radio"/> Single Merge Reference Number <input checked="" type="radio"/> Joint Merge with CHRISTA JRACOMMON CF4699905326</p> <p>BETH JUACOMMON <input checked="" type="radio"/> Single Merge Reference Number <input type="radio"/> Joint Merge with [dropdown] CF4677790226</p> <p>Reference Numbers:</p> <ul style="list-style-type: none"> - You can use up to five Reference Numbers in Loan Prospector, 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 credit reporting company (CRC) charges a fee to use a Reference Number in Loan Prospector, you will be charged that fee for each Reference Number you submit. - If you submit/resubmit a loan to Loan Prospector with the Merged Credit box selected, the CRC may charge you for a new merged credit report unless the Reference Number is also entered.
	<p>Confirm Submission page displays, indicating you requested merged credit.</p>

Step / Action	Result / Notes																																
<p>6. Click Confirm Submit.</p>	<div style="border: 1px solid #ccc; padding: 10px;"> <div style="display: flex; justify-content: space-between; align-items: center;"> Loan Prospector Main Confirm Submission </div> <p style="font-size: x-small; margin-top: 10px;">You have requested to submit this loan to Loan Prospector. Please confirm this request by selecting Confirm Submit or select Cancel Submit to return to the loan application.</p> <p style="font-size: x-small; margin-top: 10px;">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"> Merged Credit Report <div style="display: flex; justify-content: center; gap: 10px; margin-top: 10px;"> > Confirm Submit > Cancel Submit > Request Service(s) </div> </div>																																
	<p>When Merged Credit Status = <i>Complete</i>, Merged Credit Certificate displays:</p>																																
	<div style="border: 1px solid #ccc; padding: 10px;"> <div style="background-color: #333; color: white; padding: 5px; font-size: x-small; display: flex; justify-content: space-between;"> Home Help Contact Us Business Tools Change Password Logout FreddieMac.com </div> <div style="display: flex; justify-content: space-between; align-items: center; margin-top: 10px;"> <div style="text-align: center;"> <p style="color: white; font-weight: bold; font-size: 1.2em;">Loan Prospector®</p> <p style="color: white; font-size: 0.8em;">Mortgage origination tools and services</p> </div> </div> <div style="margin-top: 10px;"> <p style="font-size: x-small; color: #0070c0;">View Printable Version</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 25%; border-right: 1px solid #ccc; padding-right: 5px; font-size: x-small;"> <p>Loan Prospector Main</p> <p>Modify Loan</p> <p>View Loan</p> <p>Request Services</p> <p>Assign Loan</p> <p>View Results</p> <p style="color: #e67e22;">> Merged Credit Certificate</p> <p style="color: #e67e22;">> Merged Credit</p> <p style="color: #e67e22;">> Print Results</p> <p style="color: #e67e22;">> Send to Your System</p> <p>Return to Search Results</p> <p>12 Unviewed Results</p> <p>Delivery Fees</p> </div> <div style="width: 75%; padding-left: 10px;"> <h2 style="color: #e67e22; text-align: center;">LoanProspector Merged Credit Certificate</h2> <table style="width: 100%; border-collapse: collapse; font-size: x-small;"> <tr><td style="width: 50%;">PING JSACOMMON</td><td style="width: 50%;">097-50-7663</td></tr> <tr><td>CHRISTA JRACOMMON</td><td>114-58-4593</td></tr> <tr><td>SANOWAR JTACOMMON</td><td>096-78-9514</td></tr> <tr><td>BETH JUACOMMON</td><td>075-86-0638</td></tr> <tr><td>LP AUS Key:</td><td>00294308</td></tr> <tr><td>AUS Transaction Number:</td><td>132883</td></tr> <tr><td>Loan Prospector ID:</td><td>L1278</td></tr> <tr><td>Transaction ID:</td><td>T31614</td></tr> </table> <hr style="border-top: 1px dashed #ccc;"/> <p style="text-align: center; font-weight: bold; font-size: x-small;">RESULTS</p> <hr style="border-top: 1px dashed #ccc;"/> <p>Merged Credit Status: Complete</p> <hr style="border-top: 1px dashed #ccc;"/> <p style="text-align: center; font-weight: bold; font-size: x-small;">CREDIT INFORMATION</p> <hr style="border-top: 1px dashed #ccc;"/> <p style="font-size: x-small;">Credit was reassessed for PING JSACOMMON Credit was reassessed for CHRISTA JRACOMMON Credit was reassessed for SANOWAR JTACOMMON Credit was reassessed for BETH JUACOMMON</p> <p>Merged Credit Reference Number(s):</p> <p style="font-size: x-small;">PING JSACOMMON: CF4598538416 CHRISTA JRACOMMON and SANOWAR JTACOMMON: CF4699905326 BETH JUACOMMON: CF4677790226</p> <hr style="border-top: 1px dashed #ccc;"/> <p style="text-align: center; font-weight: bold; font-size: x-small;">LOAN INFORMATION</p> <hr style="border-top: 1px dashed #ccc;"/> <p>Loan Application Number: HLRMC_C01_02.06 PING JSACOMMON Address: 6073 Guthrie Ave, Fantasy Island, IL 60750</p> <hr style="border-top: 1px dashed #ccc;"/> <p style="text-align: center; font-weight: bold; font-size: x-small;">TRANSACTION INFORMATION</p> <hr style="border-top: 1px dashed #ccc;"/> <table style="width: 100%; font-size: x-small;"> <tr> <td style="width: 33%;">Originating Company:</td> <td style="width: 33%;">Cybertek Test 2</td> <td style="width: 33%;">Date /Time Requested:</td> <td style="width: 33%;">06/28/2005 16</td> </tr> <tr> <td>Submitting Company:</td> <td>Cybertek Test 2</td> <td>Date /Time Assessed:</td> <td>06/28/2005 16</td> </tr> <tr> <td>Seller Number:</td> <td>000601</td> <td>Number of Submissions:</td> <td>01</td> </tr> <tr> <td>TPO Number:</td> <td>N/A</td> <td>NOTP Number:</td> <td>N/A</td> </tr> </table> </div> </div> </div></div>	PING JSACOMMON	097-50-7663	CHRISTA JRACOMMON	114-58-4593	SANOWAR JTACOMMON	096-78-9514	BETH JUACOMMON	075-86-0638	LP AUS Key:	00294308	AUS Transaction Number:	132883	Loan Prospector ID:	L1278	Transaction ID:	T31614	Originating Company:	Cybertek Test 2	Date /Time Requested:	06/28/2005 16	Submitting Company:	Cybertek Test 2	Date /Time Assessed:	06/28/2005 16	Seller Number:	000601	Number of Submissions:	01	TPO Number:	N/A	NOTP Number:	N/A
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TPO Number:	N/A	NOTP Number:	N/A																														

Step / Action	Result / Notes												
	 <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 Prospector. 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>												
	<p>When Merged Credit Status = <i>Incomplete</i> or <i>Invalid</i>, the applicable error page and error messages display:</p> <div data-bbox="500 632 1461 1255" style="border: 1px solid #ccc; padding: 10px;"> <p style="text-align: right;">View Printable Version</p> <div style="float: left; width: 25%; border-right: 1px solid #ccc; padding-right: 5px;"> <p>Loan Prospector Main</p> <p>Modify Loan</p> <p>View Loan</p> <p>Request Services</p> <p>Assign Loan</p> <p>View Results</p> <p style="color: #0070C0;">> Merged Credit Certificate</p> <p style="color: #0070C0;">> Merged Credit</p> <p style="color: #0070C0;">> Print Results</p> <p style="color: #0070C0;">> Send to Your System</p> <p>Return to Search Results</p> <p>3 Unviewed Results</p> <p>Delivery Fees</p> </div> <div style="float: right; width: 75%; padding-left: 20px;"> <h3 style="color: #0070C0; text-align: center;">LoanProspector Incomplete Messages</h3> <p style="text-align: center; color: #0070C0;">MERGED CREDIT ERROR:Borrower Data & Ref Num Mismatch - JSAC (ME)</p> <p style="text-align: center; color: #0070C0;">Please correct errors and resubmit your request. If problems persist, check the LP.com status line by calling 1(800) FREDDIE.</p> <p style="text-align: center;">----- INPUT DATA -----</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Borrower Name:</td> <td>PING JSACCOMMON</td> </tr> <tr> <td>Loan Application Number:</td> <td>S2S0S_C01_04.02</td> </tr> <tr> <td>LP AUS Key:</td> <td>00293730</td> </tr> <tr> <td>AUS Transaction Number:</td> <td>132157</td> </tr> <tr> <td>Loan Prospector ID:</td> <td>L760</td> </tr> <tr> <td>Transaction ID:</td> <td>T20946</td> </tr> </table> </div> </div>	Borrower Name:	PING JSACCOMMON	Loan Application Number:	S2S0S_C01_04.02	LP AUS Key:	00293730	AUS Transaction Number:	132157	Loan Prospector ID:	L760	Transaction ID:	T20946
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Automated Underwriting with Reference Number(s)

When requesting an automated underwriting assessment, you may include Reference Number(s) to access merged credit reports previously ordered from a participating CRC or affiliate outside of Loan Prospector. Loan Prospector will use the infiles associated with the Reference Number(s) to make its assessment.



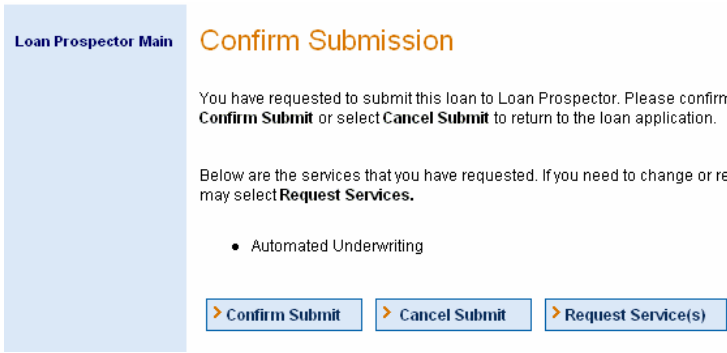
This option provides credit infiles with the feedback. It does not provide a merged credit report. See [Automated Underwriting and Merged Credit With or Without Reference Numbers option](#) to have a merged credit report provided along with an assessment.



This option is not valid for FHA loans. FHA loans must use the merged credit option with Reference Numbers on the Request Services page.

Initial Submission and Resubmission	For Conventional and VA
Step / Action	Result / Notes
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 .	Request Services page displays, including borrower information.

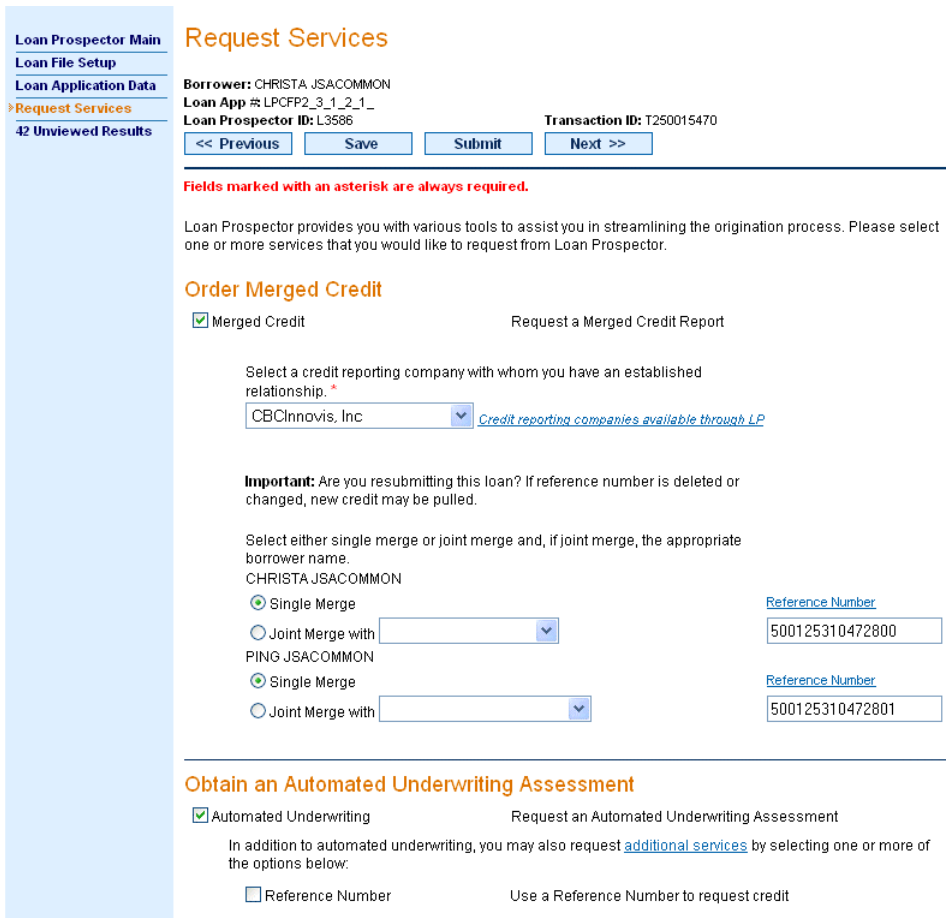


Step / Action	Result / Notes
<p>2. Select Automated Underwriting, then select:</p> <ul style="list-style-type: none"> – Reference Number – CRC from the dropdown list – Either Single Merge or Joint Merge with, and appropriate name(s) from the Joint Merge with dropdown list <p>Then, enter the applicable Reference Number(s).</p>	<div style="border: 1px solid #ccc; padding: 5px;"> <div style="display: flex; justify-content: space-between;"> <div style="width: 25%;"> <p>Loan Prospector Main</p> <p>Loan File Setup</p> <p>Loan Application Data</p> <p>Request Services</p> <p>42 Unviewed Results</p> </div> <div style="width: 75%;"> <h3 style="margin: 0;">Request Services</h3> <p>Borrower: CHRISTA JSACOMMON Loan App #: LPCFP2_3_1_2_1_ Loan Prospector ID: L3586 Transaction ID: T250015470</p> <p style="text-align: center;"> <input type="button" value="Previous"/> <input type="button" value="Save"/> <input type="button" value="Submit"/> <input type="button" value="Next >>"/> </p> <hr/> <p style="color: red; font-size: small;">Fields marked with an asterisk are always required.</p> <p style="font-size: x-small;">Loan Prospector provides you with various tools to assist you in streamlining the origination process. Please select one or more services that you would like to request from Loan Prospector.</p> <h4 style="margin: 0;">Order Merged Credit</h4> <p><input type="checkbox"/> Merged Credit Request a Merged Credit Report</p> <hr/> <h4 style="margin: 0;">Obtain an Automated Underwriting Assessment</h4> <p><input checked="" type="checkbox"/> Automated Underwriting Request an Automated Underwriting Assessment</p> <p style="font-size: x-small;">In addition to automated underwriting, you may also request additional services by selecting one or more of the options below:</p> <p><input checked="" type="checkbox"/> Reference Number Use a Reference Number to request credit</p> <p>Note: This submission will return only credit infiles. If you would like a merged credit report, please deselect the Reference Number checkbox and select the Merged Credit checkbox above.</p> <p style="font-size: x-small;">Select a credit reporting company with whom you have an established relationship. *</p> <p>CBCInnovis, Inc Credit reporting companies available through LP</p> <p>Important: Are you resubmitting this loan? If reference number is deleted or changed, new credit may be pulled.</p> <p style="font-size: x-small;">Select either single merge or joint merge and, if joint merge, the appropriate borrower name.</p> <p>CHRISTA JSACOMMON</p> <p><input checked="" type="radio"/> Single Merge Reference Number</p> <p><input type="radio"/> Joint Merge with <input type="text" value=""/> <input type="text" value="500125310472800"/></p> <p>PING JSACOMMON</p> <p><input checked="" type="radio"/> Single Merge Reference Number</p> <p><input type="radio"/> Joint Merge with <input type="text" value=""/> <input type="text" value="500125310472801"/></p> </div> </div> </div> <div style="margin-top: 10px;"> <p>Reference Numbers:</p> <ul style="list-style-type: none"> – You can use up to five Reference Numbers in Loan Prospector, both joint and single. – The Reference Numbers used can be obtained from previously ordered merged credit outside of Loan Prospector. You can also obtain Reference Numbers for borrowers by first requesting merged credit with or without automated underwriting service. <p>New Reference Numbers are needed when certain conditions occur. Refer to Resubmission in the Additional Tips section for more information.</p> </div> <div style="margin-top: 10px;"> <p>Resubmissions and Fees:</p> <ul style="list-style-type: none"> – Ensure Reference Numbers are provided for each single borrower or primary borrower of a joint borrower pair. – If none of the conditions listed under Resubmission in the Additional Tips section occur, you will not be charged additional fees on a resubmission. </div>

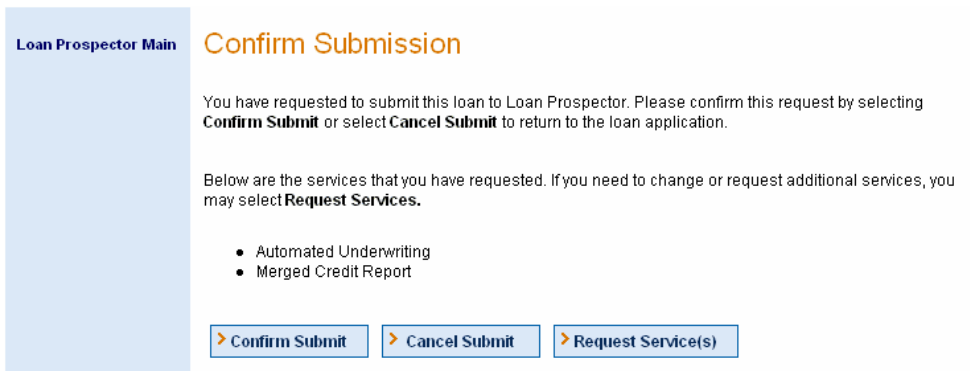
Step / Action	Result / Notes
3. Click Submit .	<p>Confirm Submission page displays.</p>  <p>Loan Prospector Main Confirm Submission</p> <p>You have requested to submit this loan to Loan Prospector. Please confirm this request by selecting Confirm Submit or select Cancel Submit to return to the loan application.</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 <p> <input type="button" value="Confirm Submit"/> <input type="button" value="Cancel Submit"/> <input type="button" value="Request Service(s)"/> </p>
4. Click Confirm Submit .	After a few minutes, the feedback results will automatically display.

Automated Underwriting and Merged Credit With or Without Reference Numbers

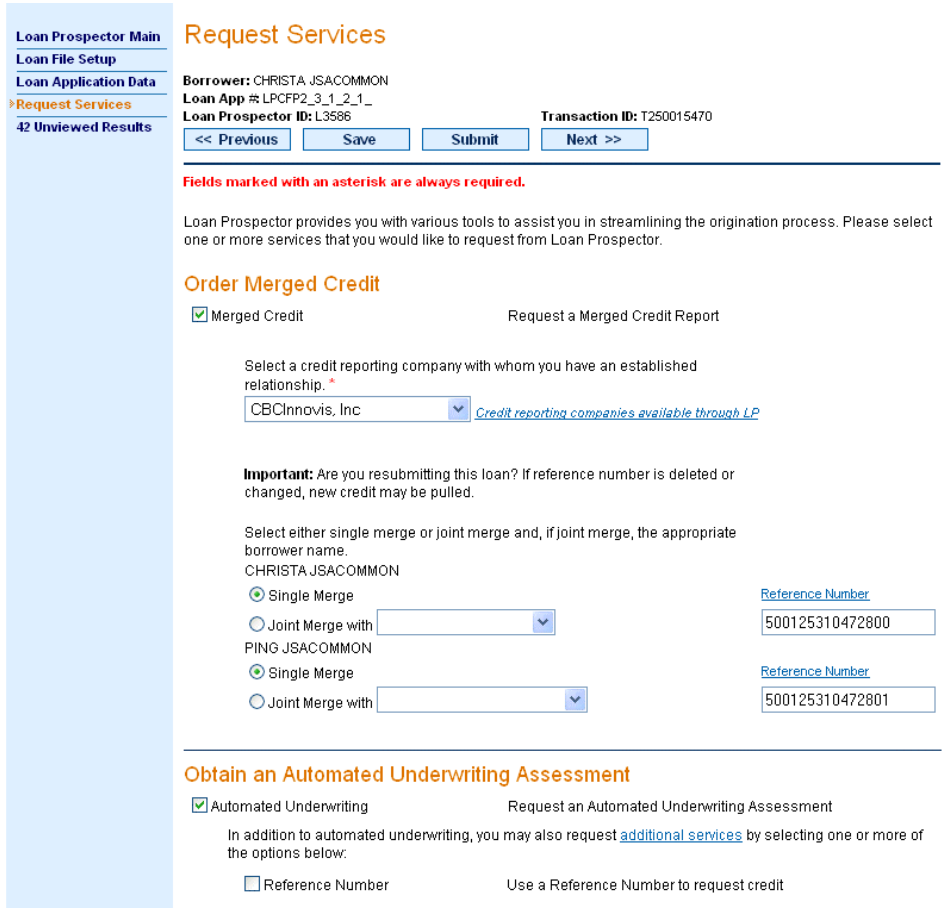

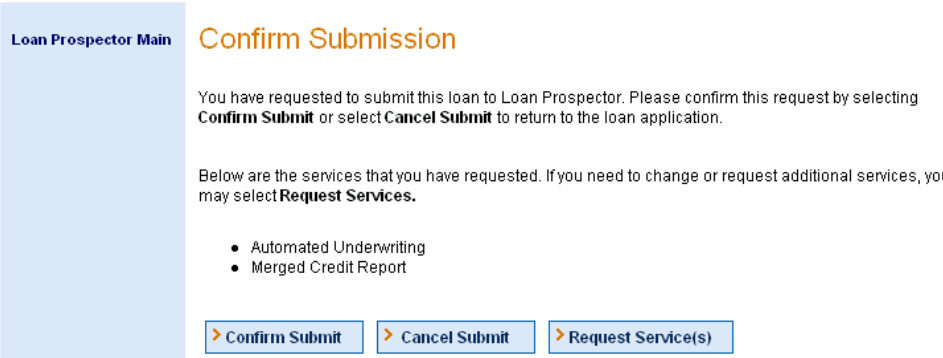
This option provides you with a merged credit report from a participating CRC at the same time as an automated underwriting assessment. You may also use a Reference Number to obtain a copy of a previously ordered merged credit report with your assessment.



Initial Submission	For Conventional, FHA and VA
Step / Action	Result / Notes
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 .	Request Services page displays, including borrower information:

Step / Action	Result / Notes
<p>2. Select Merged Credit, then select:</p> <ul style="list-style-type: none"> - CRC from the dropdown 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>Request Services</p> <p>Borrower: CHRISTA JSACOMMON Loan App #: LPCFP2_3_1_2_1_ Loan Prospector ID: L3586 Transaction ID: T250015470</p> <p><< Previous Save Submit Next >></p> <p>Fields marked with an asterisk are always required.</p> <p>Loan Prospector provides you with various tools to assist you in streamlining the origination process. Please select one or more services that you would like to request from Loan Prospector.</p> <p>Order Merged Credit</p> <p><input checked="" type="checkbox"/> Merged Credit Request a Merged Credit Report</p> <p>Select a credit reporting company with whom you have an established relationship.* CBCInnovis, Inc Credit reporting companies available through LP</p> <p>Important: Are you resubmitting this loan? If reference number is deleted or changed, new credit may be pulled.</p> <p>Select either single merge or joint merge and, if joint merge, the appropriate borrower name. CHRISTA JSACOMMON <input checked="" type="radio"/> Single Merge Reference Number <input type="radio"/> Joint Merge with [dropdown] 500125310472800 PING JSACOMMON <input checked="" type="radio"/> Single Merge Reference Number <input type="radio"/> Joint Merge with [dropdown] 500125310472801</p> <hr/> <p>Obtain an Automated Underwriting Assessment</p> <p><input checked="" type="checkbox"/> Automated Underwriting Request an Automated Underwriting Assessment</p> <p>In addition to automated underwriting, you may also request additional services by selecting one or more of the options below:</p> <p><input type="checkbox"/> Reference Number Use a Reference Number to request credit</p> <p> 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.</p> <p> 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>
<p>3. Click Submit.</p>	<p>Confirm Submission page displays indicating you requested Automated Underwriting and Merged Credit Report services.</p>

Step / Action	Result / Notes
<p>4. Click Confirm Submit.</p>	 <p>Loan Prospector Main Confirm Submission</p> <p>You have requested to submit this loan to Loan Prospector. 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 <p> > Confirm Submit > Cancel Submit > Request Service(s) </p>
	<p>After a few minutes, the feedback results will automatically display.</p>

Resubmission For Conventional, FHA and VA

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 is selected and Reference Numbers are entered for each single borrower or primary borrower of a joint borrower pair.</p>	 <p>Request Services</p> <p>Borrower: CHRISTA JSACOMMON Loan App #: LPCFP2_3_1_2_1_ Loan Prospector ID: L3586 Transaction ID: T250015470</p> <p><< Previous Save Submit Next >></p> <p>Fields marked with an asterisk are always required.</p> <p>Loan Prospector provides you with various tools to assist you in streamlining the origination process. Please select one or more services that you would like to request from Loan Prospector.</p> <p>Order Merged Credit</p> <p><input checked="" type="checkbox"/> Merged Credit Request a Merged Credit Report</p> <p>Select a credit reporting company with whom you have an established relationship.* CBCLInnovis, Inc Credit reporting companies available through LP</p> <p>Important: Are you resubmitting this loan? If reference number is deleted or changed, new credit may be pulled.</p> <p>Select either single merge or joint merge and, if joint merge, the appropriate borrower name. CHRISTA JSACOMMON <input checked="" type="radio"/> Single Merge Reference Number 500125310472800 <input type="radio"/> Joint Merge with [dropdown] PING JSACOMMON <input checked="" type="radio"/> Single Merge Reference Number 500125310472801 <input type="radio"/> Joint Merge with [dropdown]</p> <p>Obtain an Automated Underwriting Assessment</p> <p><input checked="" type="checkbox"/> Automated Underwriting Request an Automated Underwriting Assessment</p> <p>In addition to automated underwriting, you may also request additional services by selecting one or more of the options below:</p> <p><input type="checkbox"/> Reference Number Use a Reference Number to request credit</p> <p> If importing into LoanProspector.com, also provide the LP AUS Key and/or Loan Prospector ID (LID) to identify the loan.</p>
<p>2. Click Submit.</p>	<p>Confirm Submission page displays indicating you requested Automated Underwriting.</p>
<p>3. Click Confirm Submit.</p>	 <p>Confirm Submission</p> <p>You have requested to submit this loan to Loan Prospector. 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 <p>> Confirm Submit > Cancel Submit > Request Service(s)</p>

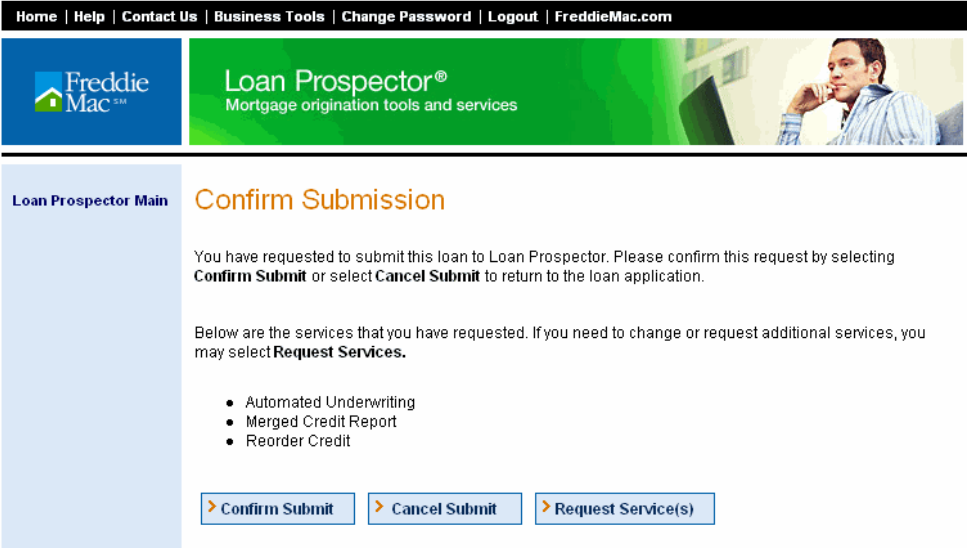
Step / Action	Result / Notes
	<p data-bbox="505 285 1442 317">After a few minutes, the feedback results will automatically display.</p> <p data-bbox="505 338 1360 428"> Loan Prospector will also return the merged credit report with the feedback results and accessible on the left-hand navigation bar.</p> <p data-bbox="505 449 1406 562"> 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 Prospector 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
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 .	Request Services page displays, including borrower information:

Step / Action	Result / Notes
<p>2. Select Merged Credit, then:</p> <ol style="list-style-type: none"> Select the CRC from the dropdown 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 	<div data-bbox="505 317 1458 1539"> </div> <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> Merged Credit Reference Numbers (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>

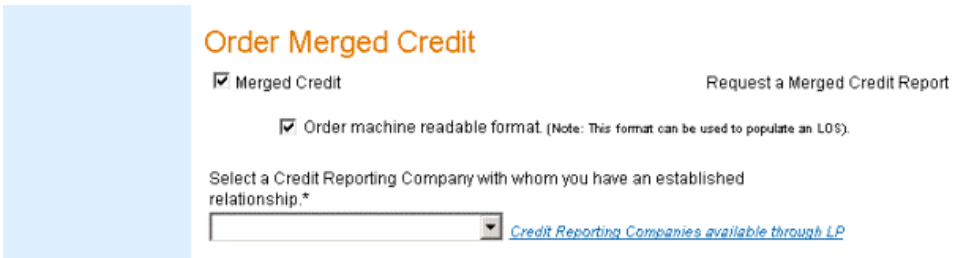
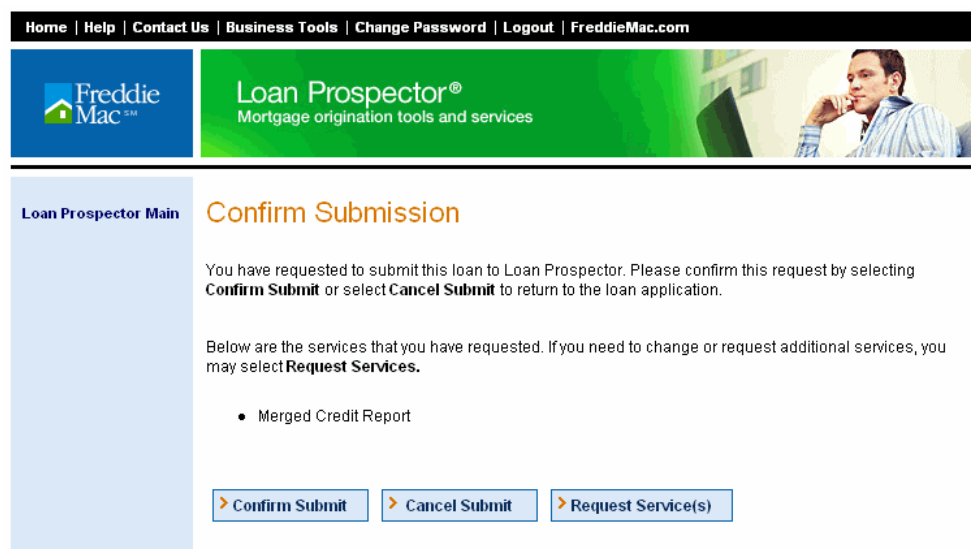
Step / Action	Result / Notes
3. Click Submit .	Confirm Submission page displays indicating you requested Automated Underwriting and Reorder Credit Service.
4. Click Confirm Submit .	 <p>Fees:</p> <p>You will incur a fee for each request of fresh credit in Loan Prospector, and the credit repositories 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 credit reporting companies (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 Prospector on the borrower's credit report.</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 Prospector user is the expected fresh credit reflecting borrower-requested updates from the credit repositories. Loan Prospector 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>
	After a few minutes, the feedback results will automatically display.



Order Machine-Readable Format

Loan Prospector provides the option to send your credit data to your LOS in machine-readable format to populate the debts. Credit data is returned as discrete data fields in an XML format for your loan origination system to auto-populate liabilities onto the loan application.



The machine-readable option is visible and available if using a browser interface with a verified two-way system. Check with your LOS vendor to determine if your LOS has the ability to receive this data from Loan Prospector.

Step / Action	Result / Notes
<p>1. On the Request Services page, select Merged Credit and Order machine-readable format.</p> <p>Then, click Next to continue through any necessary data entry pages.</p>	
<p>2. Click Submit</p>	<p>Confirm Submission page displays.</p>
<p>3. Click Confirm Submit</p>	
	<p>After a few minutes, the feedback results will automatically display.</p>

Step / Action	Result / Notes
<p>4. After feedback results are received, select Send to Your System from the left navigation bar.</p>	 <p>The screenshot shows a vertical navigation menu with the following items: Loan Prospector Main, Modify Loan, View Loan, Request Services, Assign Loan, View Results, > Full Feedback Certificate, > Doc Checklist, > Merged Credit, > Credit Infiles, > Print Results, and > Send to Your System. A blue arrow points to the 'Send to Your System' option.</p>
	<p>Loan Prospector sends merged credit report in machine-readable format to your LOS.</p>  <p>The machine-readable format does not display in Loan Prospector. However, the full merged credit report is still available through Loan Prospector (View Results/Merged Credit).</p>

Additional Tips

1. Terms

- **Reference Number:** a unique identifier 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 to the same requesting entity based on the Reference Number provided.
 - **Re-ordered:** Credit is re-ordered because Loan Prospector 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 Prospector 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 Prospector, 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 Prospector will obtain new credit data (either infiles or merged credit). If a Reference Number is provided, once the CRC validates the Reference Number, Loan Prospector will use the credit data that correlates with the Reference Number to re-assess the transaction. If the CRC cannot validate the Reference Number, a ME error message will be returned from the CRC.
 - **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** – if the CRC code on the resubmission is different than the CRC 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 Prospector 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 Prospector 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** – 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 Prospector 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. Exception: Mortgages for Newly Constructed Homes conventional conforming loans, which have a credit freshness time limit of 18 months; and FHA and VA new construction loans, which have a credit freshness time limit of 180 days.
 - **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 Prospector 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 Prospector. 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 Prospector 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 Prospector Full Feedback Certificate
7. **Mortgages for Newly Constructed Homes** – 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, critical borrower data, and submitting entity **after** the first 120 days to maintain the same credit data for 18 months for Mortgages for Newly Constructed Homes conventional conforming loans and 180 days for FHA and VA new construction loans. Loan Prospector may obtain new credit if any of the conditions listed under [resubmission](#) occur.

Additional Resources

- Loan Prospector’s Merged Credit Report Options Frequently Asked Questions, Fact Sheets, and other information about Loan Prospector: <http://www.LoanProspector.com/about/features/mergedcreditoptions.html>.
- Credit Reporting Companies page: <http://www.LoanProspector.com/about/crc.html>.