

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<sup>®</sup>, Freddie Mac's automated underwriting service.

## 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), and if applicable, their technical affiliates, 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:

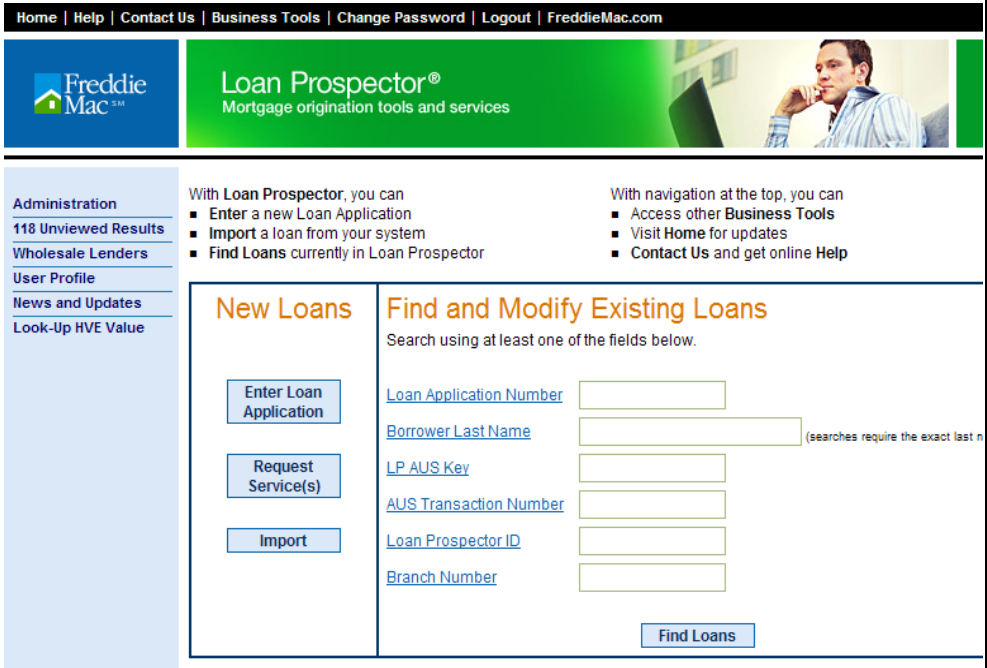
<b>Merged Credit Report Options</b> (Click on links below for step-by-step instructions)	<b>Type of Credit Report Provided</b>	<b>Loan Prospector Feedback Provided</b>
<a href="#">Merged Credit With or Without Reference Numbers</a> - Order merged credit reports before submitting your loan for assessment, 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
<a href="#">Automated Underwriting and Merged Credit With or Without Reference Numbers</a> - 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

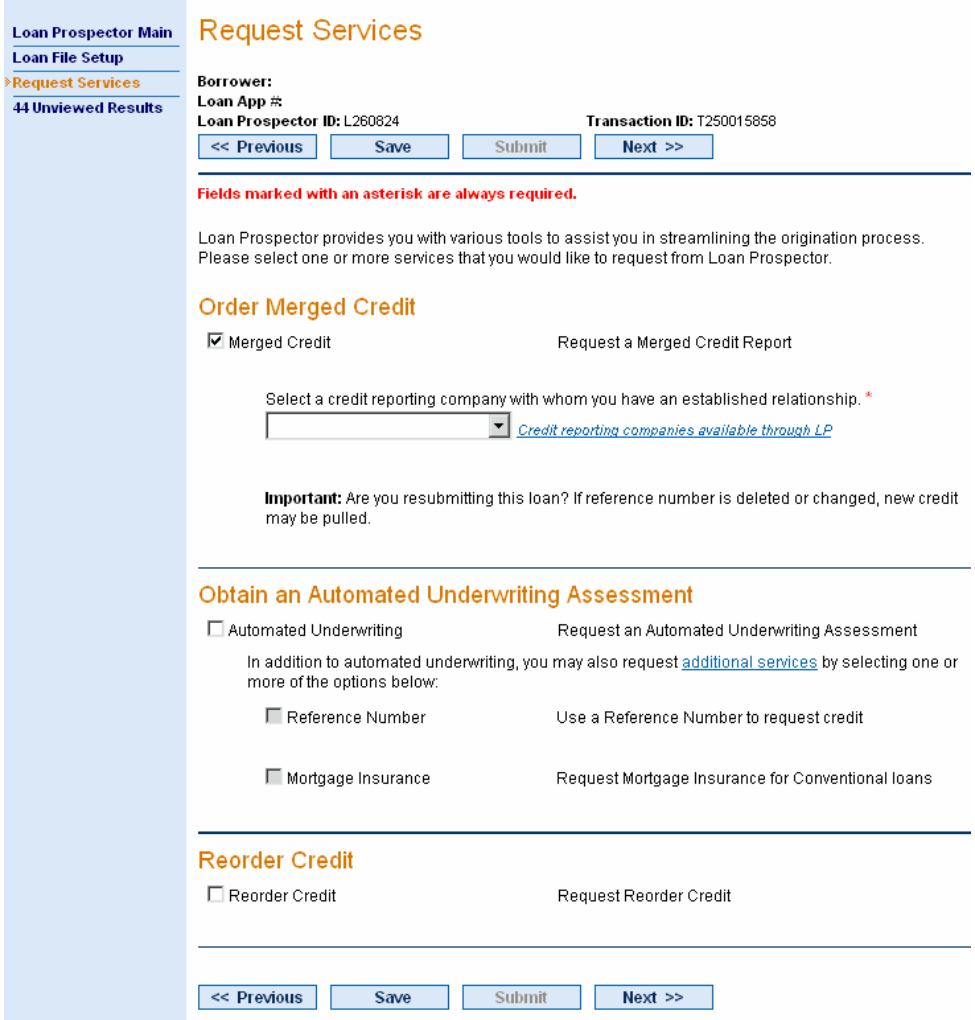

**Note:** Vertical revision bars " | " are used in the margin of this quick reference to highlight new requirements and significant changes

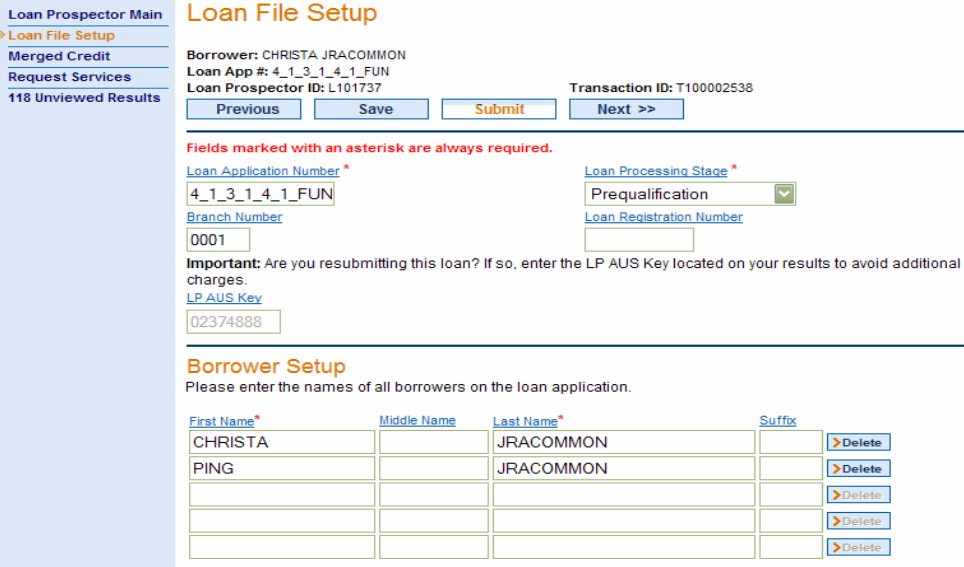
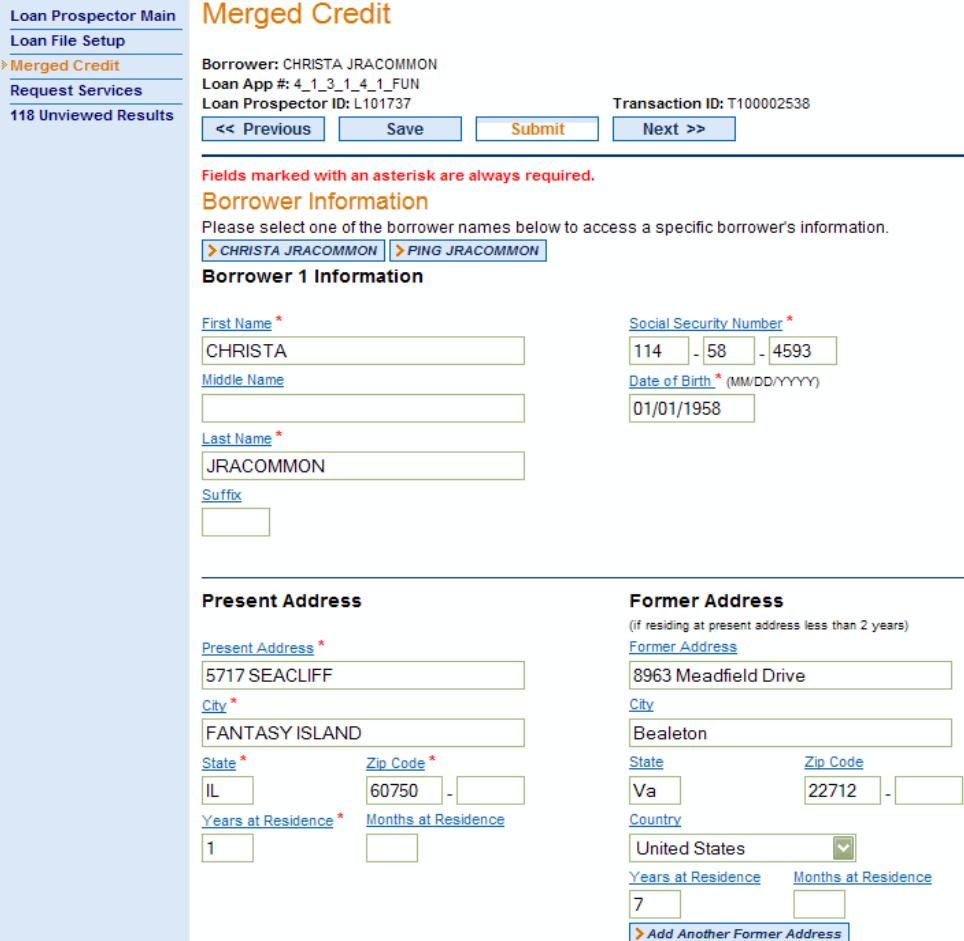
## Merged Credit With or Without Reference Numbers

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.


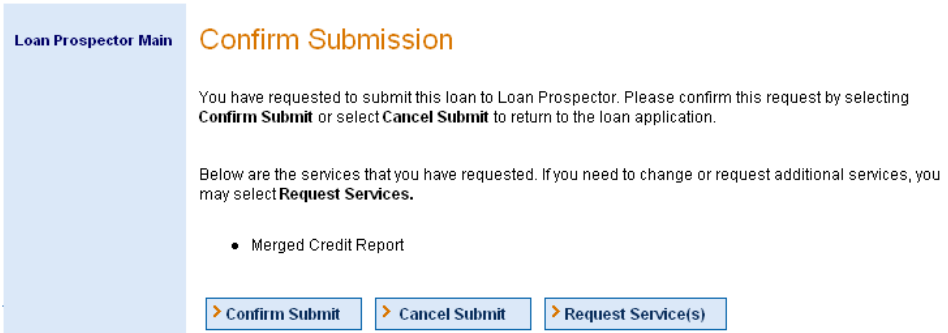
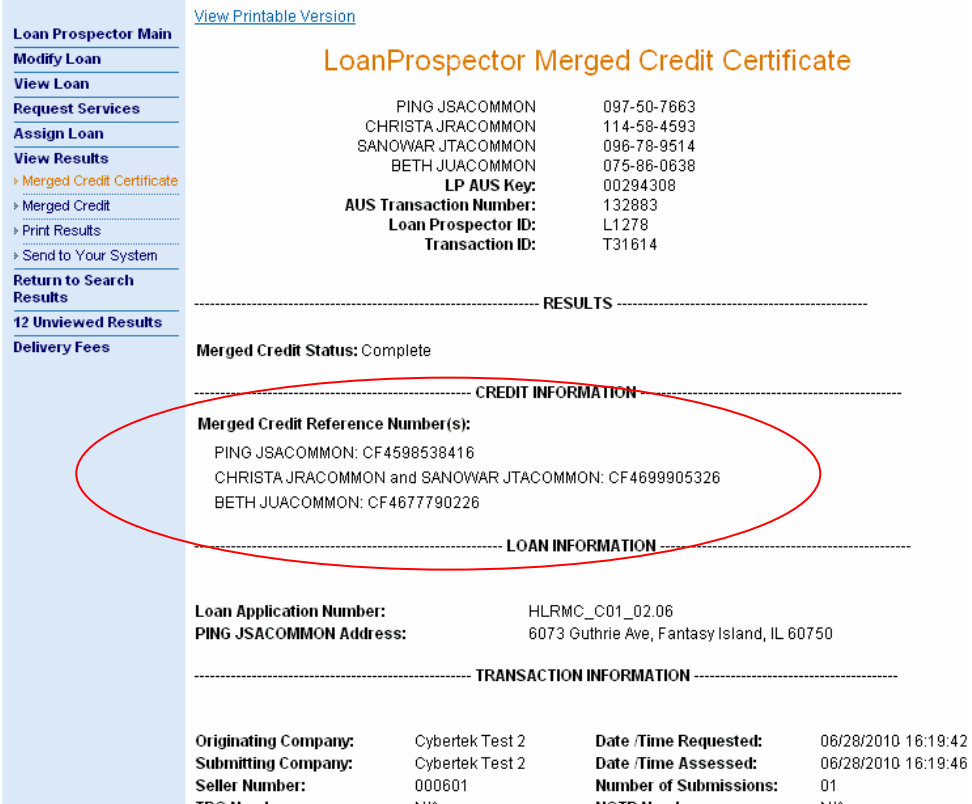
### For Conventional, FHA and VA


Step / Action	Result / Notes
<p>1. From Loan Prospector Main page, click <b>Request Services</b>.</p>	 <p>The screenshot displays the Loan Prospector web application interface. At the top, there is a navigation bar with links for Home, Help, Contact Us, Business Tools, Change Password, Logout, and FreddieMac.com. Below this is a banner for Loan Prospector® with the tagline 'Mortgage origination tools and services'. A sidebar on the left contains a menu with items: Administration, 118 Unviewed Results, Wholesale Lenders, User Profile, News and Updates, and Look-Up HVE Value. The main content area is divided into two columns: 'New Loans' and 'Find and Modify Existing Loans'. Under 'New Loans', there are buttons for 'Enter Loan Application', 'Request Service(s)', and 'Import'. Under 'Find and Modify Existing Loans', there is a search instruction 'Search using at least one of the fields below.' followed by several search criteria fields: 'Loan Application Number', 'Borrower Last Name' (with a note '(searches require the exact last n...)', 'LP AUS Key', 'AUS Transaction Number', 'Loan Prospector ID', and 'Branch Number'. A 'Find Loans' button is located at the bottom right of the search section.</p>

Step / Action	Result / Notes
<p>2. Select <b>Merged Credit</b>.</p> <p>Then, de-select <b>Automated Underwriting</b> and click <b>Next</b>.</p>	<p>The Request Services page displays.</p>  <p><b>Request Services</b></p> <p>Borrower:          Loan App #          Loan Prospector ID: L260824      Transaction ID: T250015858</p> <p>&lt;&lt; Previous   Save   Submit   Next &gt;&gt;</p> <p><b>Fields marked with an asterisk are always required.</b></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><b>Order Merged Credit</b></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><input type="text"/> <a href="#">Credit reporting companies available through LP</a></p> <p><b>Important:</b> Are you resubmitting this loan? If reference number is deleted or changed, new credit may be pulled.</p> <p><b>Obtain an Automated Underwriting Assessment</b></p> <p><input type="checkbox"/> Automated Underwriting      Request an Automated Underwriting Assessment</p> <p>In addition to automated underwriting, you may also request <a href="#">additional services</a> 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><input type="checkbox"/> Mortgage Insurance      Request Mortgage Insurance for Conventional loans</p> <p><b>Reorder Credit</b></p> <p><input type="checkbox"/> Reorder Credit      Request Reorder Credit</p> <p>&lt;&lt; Previous   Save   Submit   Next &gt;&gt;</p> <p> You must have a signed agreement for service with a CRC or technical affiliate prior to using this service. For more information, refer to the CRC and Technical Affiliates page at: <a href="http://www.loanprospector.com/about/crc.html">http://www.loanprospector.com/about/crc.html</a></p>

Step / Action	Result / Notes
<p>3. Fill in required information (identified by a red *) and click <b>Next</b>.</p>	<p>Loan File Setup page displays.</p>  <p>The screenshot shows the 'Loan File Setup' page. It includes a navigation menu on the left with 'Loan File Setup' selected. The main content area has a header with 'Loan File Setup' and borrower information: 'Borrower: CHRISTA JRACOMMON', 'Loan App #: 4_1_3_1_4_1_FUN', and 'Loan Prospector ID: L101737'. There are buttons for 'Previous', 'Save', 'Submit', and 'Next &gt;&gt;'. Below this is a section for 'Fields marked with an asterisk are always required.' containing input fields for 'Loan Application Number' (4_1_3_1_4_1_FUN), 'Branch Number' (0001), 'LP AUS Key' (02374888), and 'Loan Processing Stage' (Prequalification). A 'Borrower Setup' section follows, with a table for entering borrower names: First Name, Middle Name, Last Name, and Suffix. Two borrowers are listed: CHRISTA JRACOMMON and PING JRACOMMON, each with a 'Delete' button.</p>
<p>4. Fill in information for all borrowers and click <b>Next</b>.</p>	<p>Merged Credit page displays.</p>  <p>The screenshot shows the 'Merged Credit' page. It includes a navigation menu on the left with 'Merged Credit' selected. The main content area has a header with 'Merged Credit' and borrower information: 'Borrower: CHRISTA JRACOMMON', 'Loan App #: 4_1_3_1_4_1_FUN', and 'Loan Prospector ID: L101737'. There are buttons for '&lt;&lt; Previous', 'Save', 'Submit', and 'Next &gt;&gt;'. Below this is a section for 'Fields marked with an asterisk are always required.' containing a 'Borrower Information' section with a dropdown menu showing 'CHRISTA JRACOMMON' and 'PING JRACOMMON'. A 'Borrower 1 Information' section follows, with input fields for 'First Name' (CHRISTA), 'Middle Name', 'Last Name' (JRACOMMON), 'Suffix', 'Social Security Number' (114 - 58 - 4593), and 'Date of Birth' (01/01/1958). At the bottom, there are sections for 'Present Address' and 'Former Address'. The 'Present Address' section includes fields for 'Present Address' (5717 SEACLIFF), 'City' (FANTASY ISLAND), 'State' (IL), 'Zip Code' (60750), 'Years at Residence' (1), and 'Months at Residence'. The 'Former Address' section includes fields for 'Former Address' (8963 Meadfield Drive), 'City' (Bealeton), 'State' (Va), 'Zip Code' (22712), 'Country' (United States), 'Years at Residence' (7), and 'Months at Residence'. There is also an 'Add Another Former Address' button.</p>

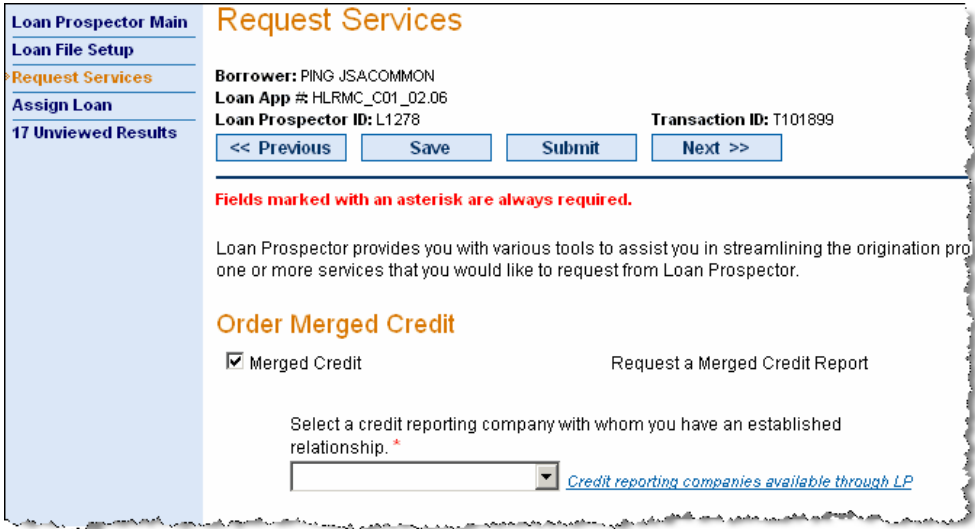
Step / Action	Result / Notes
<p>5. Select the CRC you wish to use, and when required, select the technical affiliate from the drop-down list.</p> <p>Then, select either <b>Single Merge</b> or <b>Joint Merge with</b>, and the appropriate name(s) from the <b>Joint Merge with</b> dropdown list.</p> <p>If applicable, enter the <b>Reference Number(s)</b>.</p> <p>Click <b>Submit</b>.</p>	<p>Request Services page displays, including borrower information.</p> <p><b>Request Services</b></p> <p>Borrower: CHRISTA JRACOMMON          Loan App #: 4_1_3_1_4_1_FUN          Loan Prospector ID: L101737          Transaction ID: T100002494</p> <p>&lt;&lt; Previous Save Submit Next &gt;&gt;</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><b>Order Merged Credit</b></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>Equifax Mortgage Services <small>Credit reporting companies available through LP</small></p> <p>Technical Affiliate</p> <p>This field is Required if using a Technical Affiliate and providing an input MCRN.</p> <p><b>Important:</b> 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>CHRISTA JRACOMMON</p> <p><input checked="" type="radio"/> Single Merge <a href="#">Reference Number</a></p> <p><input type="radio"/> Joint Merge with <input type="text"/></p> <p>PING JRACOMMON</p> <p><input type="radio"/> Single Merge <a href="#">Reference Number</a></p> <p><input type="radio"/> Joint Merge with <input type="text"/></p>
	<p> <b>Technical Affiliate:</b></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. 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> <b>Reference Numbers:</b></p> <ul style="list-style-type: none"> <li>- You can use up to five Reference Numbers in Loan Prospector, both joint and single.</li> <li>- If using Reference Numbers, not all borrowers need a reference number for the merged credit only service.</li> </ul>

Step / Action	Result / Notes																																
	 <p><b>Fees:</b></p> <ul style="list-style-type: none"> <li>- If your CRC charges a fee to use a Reference Number in Loan Prospector, you will be charged that fee for each Reference Number you submit.</li> <li>- 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.</li> </ul>																																
<p>6. Click <b>Confirm Submit</b>.</p>	<p>Confirm Submission page displays, indicating you requested merged credit.</p>  <p>The screenshot shows the 'Confirm Submission' page in Loan Prospector. It includes a navigation menu on the left with options like 'Loan Prospector Main', 'Modify Loan', 'View Loan', 'Request Services', 'Assign Loan', 'View Results', 'Merged Credit Certificate', 'Merged Credit', 'Print Results', 'Send to Your System', 'Return to Search Results', '12 Unviewed Results', and 'Delivery Fees'. The main content area has the heading 'Confirm Submission' and a message: 'You have requested to submit this loan to Loan Prospector. Please confirm this request by selecting <b>Confirm Submit</b> or select <b>Cancel Submit</b> to return to the loan application.' Below this, it lists requested services: 'Merged Credit Report'. At the bottom, there are three buttons: '&gt; Confirm Submit', '&gt; Cancel Submit', and '&gt; Request Service(s)'.</p>																																
	<p>When Merged Credit Status = <i>Complete</i>, Merged Credit Certificate displays:</p>  <p>The screenshot shows the 'LoanProspector Merged Credit Certificate' page. It features a navigation menu on the left with options like 'Loan Prospector Main', 'Modify Loan', 'View Loan', 'Request Services', 'Assign Loan', 'View Results', 'Merged Credit Certificate', 'Merged Credit', 'Print Results', 'Send to Your System', 'Return to Search Results', '12 Unviewed Results', and 'Delivery Fees'. The main content area has the heading 'LoanProspector Merged Credit Certificate' and a table of contact information:         <table border="0"> <tr> <td>PING JSACOMMON</td> <td>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><b>LP AUS Key:</b></td> <td>00294308</td> </tr> <tr> <td><b>AUS Transaction Number:</b></td> <td>132883</td> </tr> <tr> <td><b>Loan Prospector ID:</b></td> <td>L1278</td> </tr> <tr> <td><b>Transaction ID:</b></td> <td>T31614</td> </tr> </table>         Below this is a section titled 'RESULTS' with the text 'Merged Credit Status: Complete'. This is followed by a section titled 'CREDIT INFORMATION' with the text 'Merged Credit Reference Number(s):'. A red oval highlights the following information:         <p>PING JSACOMMON: CF4598538416          CHRISTA JRACOMMON and SANOWAR JTACOMMON: CF4699905326          BETH JUACOMMON: CF4677790226</p>         Below this is a section titled 'LOAN INFORMATION' with the text 'Loan Application Number: HLRMC_C01_02.06' and 'PING JSACOMMON Address: 6073 Guthrie Ave, Fantasy Island, IL 60750'. At the bottom is a section titled 'TRANSACTION INFORMATION' with the following details:         <table border="0"> <tr> <td><b>Originating Company:</b></td> <td>Cybertek Test 2</td> <td><b>Date /Time Requested:</b></td> <td>06/28/2010 16:19:42</td> </tr> <tr> <td><b>Submitting Company:</b></td> <td>Cybertek Test 2</td> <td><b>Date /Time Assessed:</b></td> <td>06/28/2010 16:19:46</td> </tr> <tr> <td><b>Seller Number:</b></td> <td>000601</td> <td><b>Number of Submissions:</b></td> <td>01</td> </tr> <tr> <td><b>TPO Number:</b></td> <td>N/A</td> <td><b>NOTP Number:</b></td> <td>N/A</td> </tr> </table> </p>	PING JSACOMMON	097-50-7663	CHRISTA JRACOMMON	114-58-4593	SANOWAR JTACOMMON	096-78-9514	BETH JUACOMMON	075-86-0638	<b>LP AUS Key:</b>	00294308	<b>AUS Transaction Number:</b>	132883	<b>Loan Prospector ID:</b>	L1278	<b>Transaction ID:</b>	T31614	<b>Originating Company:</b>	Cybertek Test 2	<b>Date /Time Requested:</b>	06/28/2010 16:19:42	<b>Submitting Company:</b>	Cybertek Test 2	<b>Date /Time Assessed:</b>	06/28/2010 16:19:46	<b>Seller Number:</b>	000601	<b>Number of Submissions:</b>	01	<b>TPO Number:</b>	N/A	<b>NOTP Number:</b>	N/A
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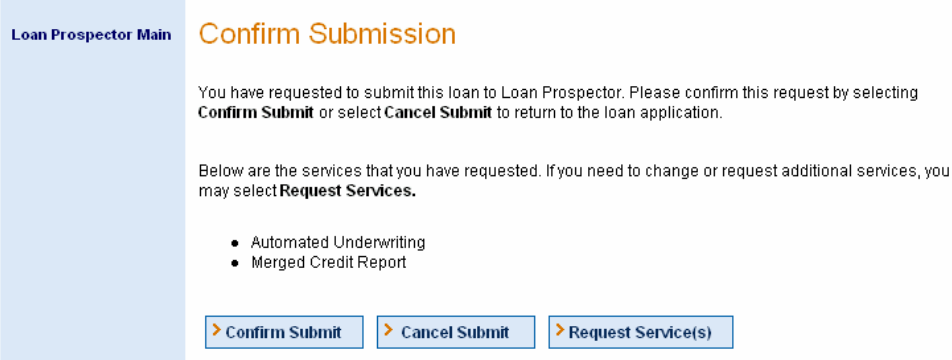
Step / Action	Result / Notes												
	 <p>The Merged Credit Certificate contains details regarding your merged credit request. It does not contain the full merged credit report. The full merged credit report is a separate report and also available through Loan Prospector. Messages confirm that credit was <a href="#">re-accessed</a> from the CRC based on the Reference Numbers indicated. Messages are not returned if credit was <a href="#">re-used</a>.</p>												
	<p>When Merged Credit Status = <i>Incomplete</i> or <i>Invalid</i>, the applicable error page and error messages display:</p> <div style="display: flex; justify-content: space-between;"> <div data-bbox="505 625 699 1245" style="background-color: #e6f2ff; padding: 5px;"> <p><a href="#">View Printable Version</a></p> <ul style="list-style-type: none"> <li><a href="#">Loan Prospector Main</a></li> <li><a href="#">Modify Loan</a></li> <li><a href="#">View Loan</a></li> <li><a href="#">Request Services</a></li> <li><a href="#">Assign Loan</a></li> <li><a href="#">View Results</a></li> <li style="padding-left: 10px;"><a href="#">Merged Credit Certificate</a></li> <li style="padding-left: 10px;"><a href="#">Merged Credit</a></li> <li style="padding-left: 10px;"><a href="#">Print Results</a></li> <li style="padding-left: 10px;"><a href="#">Send to Your System</a></li> <li><a href="#">Return to Search Results</a></li> <li><a href="#">3 Unviewed Results</a></li> <li><a href="#">Delivery Fees</a></li> </ul> </div> <div data-bbox="699 625 1474 1245" style="padding: 10px;"> <p style="text-align: center;"><b>LoanProspector Incomplete Messages</b></p> <p style="text-align: center;">MERGED CREDIT ERROR:Borrower Data &amp; Ref Num Mismatch - JSAC (ME)</p> <p style="text-align: center;"><b>Please correct errors and resubmit your request. If problems persist, check the LP.com status line by calling 1(800) FREDDIE.</b></p> <p style="text-align: center;">----- INPUT DATA -----</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 40%;">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 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 <b>Next</b>.</p>	<p>Request Services page displays, including borrower information:</p> 



Step / Action	Result / Notes
<p>2. Select <b>Merged Credit</b>, then select:</p> <ul style="list-style-type: none"> <li>- CRC from the dropdown list, and when required, select the technical affiliate from the drop-down list.</li> <li>- Either <b>Single Merge</b> or <b>Joint Merge with</b>, and appropriate name(s) from the <b>Joint Merge with</b> dropdown list.</li> <li>- If applicable, fill in Reference Number(s)</li> <li>- Automated Underwriting</li> </ul>	<div style="border: 1px solid #ccc; padding: 5px;"> <div style="display: flex; justify-content: space-between;"> <div style="font-size: small;"> <a href="#">Loan Prospector Main</a>  <a href="#">Loan File Setup</a>  <a href="#">Loan Application Data</a>  <a href="#">Request Services</a>            119 Unviewed Results         </div> <div> <h3 style="margin: 0;">Request Services</h3> <p style="font-size: x-small; margin: 0;">Borrower: CHRISTA JRACOMMON            Loan App #: 4_1_3_1_4_1_FUN            Loan Prospector ID: L101737            Transaction ID: T100002520</p> <p style="text-align: center; font-size: x-small;"> <input type="button" value="Previous"/> <input type="button" value="Save"/> <input type="button" value="Submit"/> <input type="button" value="Next &gt;&gt;"/> </p> <hr/> <p style="font-size: x-small; color: red;">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> <h3 style="margin: 0;">Order Merged Credit</h3> <p style="font-size: x-small;"> <input checked="" type="checkbox"/> Merged Credit <span style="float: right;">Request a Merged Credit Report</span> </p> <p style="font-size: x-small;">Select a credit reporting company with whom you have an established relationship. *</p> <p style="font-size: x-small;"> <input type="text" value="Equifax Mortgage Services"/> <span style="font-size: x-small; color: blue;">Credit reporting companies available through LP</span> </p> <p style="font-size: x-small;"> <a href="#">Technical Affiliate</a>  <input type="text" value="CIC Mortgage Credit, Inc."/> </p> <p style="font-size: x-small;">This field is Required if using a Technical Affiliate and providing an input MCRN.</p> <p style="font-size: x-small;"> <b>Important:</b> 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.            CHRISTA JRACOMMON</p> <div style="display: flex; justify-content: space-between; font-size: x-small;"> <div> <input type="radio"/> Single Merge  <input checked="" type="radio"/> Joint Merge with <input type="text" value="PING JRACOMMON"/> </div> <div style="text-align: right;"> <a href="#">Reference Number</a>  <input type="text" value="DB3847285176"/> </div> </div> <div style="display: flex; justify-content: space-between; font-size: x-small;"> <div> <input type="radio"/> Single Merge  <input checked="" type="radio"/> Joint Merge with <input type="text" value="CHRISTA JRACOMMON"/> </div> <div style="text-align: right;"> <a href="#">Reference Number</a>  <input type="text" value="DB3847285176"/> </div> </div> </div> <hr/> <h3 style="margin: 0;">Obtain an Automated Underwriting Assessment</h3> <p style="font-size: x-small;"> <input checked="" type="checkbox"/> Automated Underwriting <span style="float: right;">Request an Automated Underwriting Assessment</span> </p> <p style="font-size: x-small;">In addition to automated underwriting, you may also request <a href="#">additional services</a> by selecting one or more of the options below:</p> <div style="display: flex; justify-content: space-between; font-size: x-small;"> <div> <input type="checkbox"/> Reference Number         </div> <div style="text-align: right;">           Use a Reference Number to request credit         </div> </div> </div> </div>
	<p> <b>Technical Affiliate:</b></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> <b>Reference Numbers:</b></p> <ul style="list-style-type: none"> <li>- 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 <a href="#">Merged Credit With or Without Reference Numbers</a> service.</li> <li>- If using Reference Numbers, when you select a borrower from the <b>Joint Merge with</b> dropdown, their individual Reference Number becomes grayed out because you are requesting access to a joint merged report.</li> </ul>

Step / Action	Result / Notes
3. Click <b>Submit</b> , then <b>Confirm Submit</b> .	<p>Confirm Submission page displays indicating you requested Automated Underwriting and Merged Credit Report services.</p>  <p>The screenshot shows the 'Confirm Submission' page with the following content:</p> <ul style="list-style-type: none"> <li>Page title: <b>Confirm Submission</b></li> <li>Text: "You have requested to submit this loan to Loan Prospector. Please confirm this request by selecting <b>Confirm Submit</b> or select <b>Cancel Submit</b> to return to the loan application."</li> <li>Text: "Below are the services that you have requested. If you need to change or request additional services, you may select <b>Request Services</b>."</li> <li>List of services:           <ul style="list-style-type: none"> <li>• Automated Underwriting</li> <li>• Merged Credit Report</li> </ul> </li> <li>Buttons: <b>Confirm Submit</b>, <b>Cancel Submit</b>, and <b>Request Service(s)</b></li> </ul>
	After a few minutes, the feedback results will automatically display.

## Resubmission

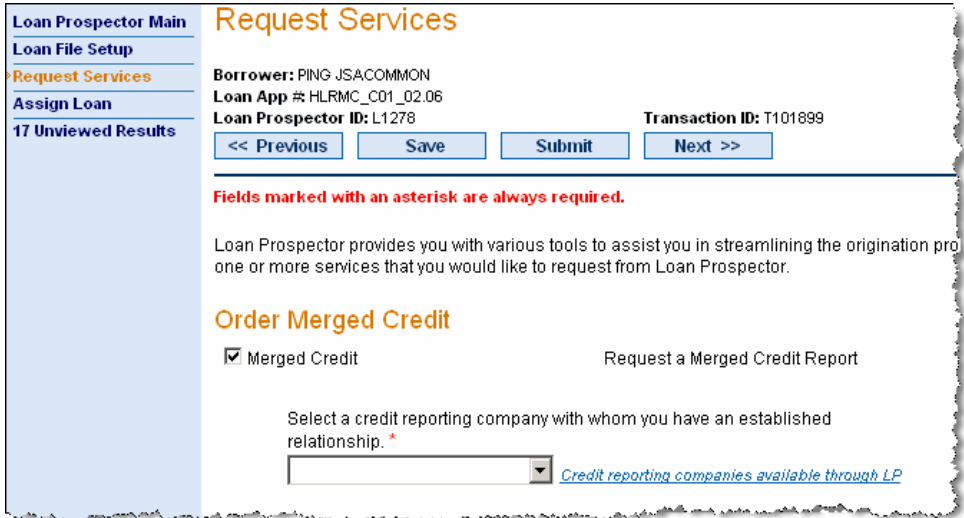
For Conventional, FHA and VA Mortgages.

Step / Action	Result / Notes
<p>1. On the Request Services page, ensure <b>Automated Underwriting</b> and <b>Merged Credit</b> 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>	<div style="border: 1px solid #ccc; padding: 5px;"> <p><a href="#">Loan Prospector Main</a>  <a href="#">Loan File Setup</a>  <a href="#">Loan Application Data</a>  <a href="#">Request Services</a>  118 Unviewed Results</p> <h3 style="color: #0070C0;">Request Services</h3> <p>Borrower: CHRISTA JRACOMMON  Loan App #: 4_1_3_1_4_1_FUN  Loan Prospector ID: L101737 <span style="float: right;">Transaction ID: T100002494</span></p> <p style="text-align: center;"> <input style="border: 1px solid #0070C0;" type="button" value=" &lt;&lt; Previous "/> <input style="border: 1px solid #0070C0;" type="button" value=" Save "/> <input style="border: 1px solid #0070C0;" type="button" value=" Submit "/> <input style="border: 1px solid #0070C0;" type="button" value=" Next &gt;&gt; "/> </p> <hr/> <p style="color: #C00000; 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> <h3 style="color: #0070C0;">Order Merged Credit</h3> <p><input checked="" type="checkbox"/> Merged Credit <span style="float: right;">Request a Merged Credit Report</span></p> <p style="font-size: x-small;">Select a credit reporting company with whom you have an established relationship.*</p> <p>Equifax Mortgage Services <input style="border: 1px solid #0070C0;" type="button" value=" v "/> <span style="font-size: x-small; color: #0070C0;">Credit reporting companies available through LP</span></p> <p><a href="#">Technical Affiliate</a> <input style="border: 1px solid #0070C0;" type="button" value=" v "/></p> <p style="font-size: x-small;">This field is Required if using a Technical Affiliate and providing an input MCRN.</p> <p><b>Important:</b> 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 JRACOMMON</p> <p><input checked="" type="radio"/> Single Merge <span style="float: right;"><a href="#">Reference Number</a></span></p> <p><input type="radio"/> Joint Merge with <input style="border: 1px solid #0070C0;" type="button" value=" v "/> <span style="float: right; border: 1px solid #0070C0; padding: 2px;">DB3847285176</span></p> <p>PING JRACOMMON</p> <p><input type="radio"/> Single Merge <span style="float: right;"><a href="#">Reference Number</a></span></p> <p><input type="radio"/> Joint Merge with <input style="border: 1px solid #0070C0;" type="button" value=" v "/> <span style="float: right; border: 1px solid #0070C0; padding: 2px;"></span></p> <hr/> <h3 style="color: #0070C0;">Obtain an Automated Underwriting Assessment</h3> <p><input checked="" type="checkbox"/> Automated Underwriting <span style="float: right;">Request an Automated Underwriting Assessment</span></p> <p style="font-size: x-small;">In addition to automated underwriting, you may also request <a href="#">additional services</a> by selecting one or more of the options below:</p> <p><input type="checkbox"/> Reference Number <span style="float: right;">Use a Reference Number to request credit</span></p> </div> <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 <b>Submit</b>, then <b>Confirm Submit</b>.</p>	<div style="border: 1px solid #ccc; padding: 5px;"> <p><a href="#">Loan Prospector Main</a>  <a href="#">Loan File Setup</a>  <a href="#">Loan Application Data</a>  <a href="#">Request Services</a>  118 Unviewed Results</p> <h3 style="color: #0070C0;">Confirm Submission</h3> <p>You have requested to submit this loan to Loan Prospector. Please confirm this request by selecting <b>Confirm Submit</b> or select <b>Cancel Submit</b> 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 <b>Request Services</b>.</p> <ul style="list-style-type: none"> <li>Automated Underwriting</li> <li>Merged Credit Report</li> </ul> <p style="text-align: center;"> <input style="border: 1px solid #0070C0;" type="button" value=" &gt; Confirm Submit "/> <input style="border: 1px solid #0070C0;" type="button" value=" &gt; Cancel Submit "/> <input style="border: 1px solid #0070C0;" type="button" value=" &gt; Request Service(s) "/> </p> </div>


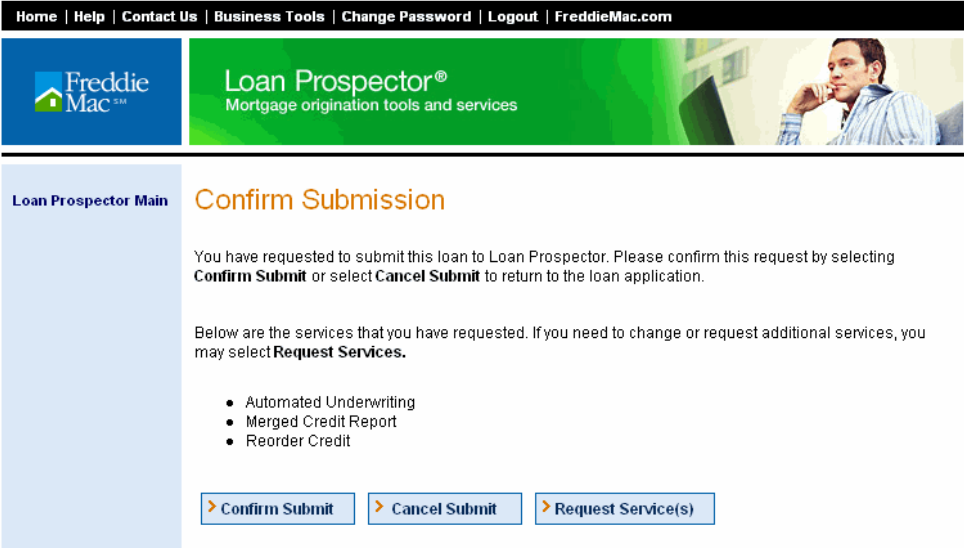
Step / Action	Result / Notes
	<p data-bbox="500 321 1365 352">After a few minutes, the feedback results will automatically display.</p> <p data-bbox="500 369 1360 464"> Loan Prospector will also return the merged credit report with the feedback results and accessible on the left-hand navigation bar.</p> <p data-bbox="500 478 1409 600"> If none of the conditions listed under <a href="#">Resubmission</a> in the <b>Additional Tips</b> 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
<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 <b>Next</b>.</p>	<p>Request Services page displays, including borrower information:</p> 

Step / Action	Result / Notes
<p>2. Select <b>Merged Credit</b>, then:</p> <ol style="list-style-type: none"> <li>Select the CRC from the dropdown list and, when required, the technical affiliate from the dropdown list.</li> <li>Select either <b>Single Merge</b> or <b>Joint Merge with</b>, and appropriate name(s) from the <b>Joint Merge with</b> dropdown list.</li> <li>Fill in Reference Number(s) for borrower <b>not using</b> the Reorder Credit Service</li> <li>Select Automated Underwriting.</li> <li>Select Reorder Credit</li> <li>Select the checkbox next to borrower(s) for whom you wish to reorder credit</li> </ol>	<div style="border: 1px solid #ccc; padding: 5px;"> <div style="display: flex; justify-content: space-between;"> <span>Loan Prospector Main</span> <span><b>Request Services</b></span> </div> <div style="display: flex; justify-content: space-between; font-size: small;"> <span>Loan File Setup</span> <span>Borrower: CHRISTA JRACOMMON</span> </div> <div style="display: flex; justify-content: space-between; font-size: small;"> <span>Loan Application Data</span> <span>Loan App #: 4_1_3_1_4_1_FUN</span> </div> <div style="display: flex; justify-content: space-between; font-size: small;"> <span>Request Services</span> <span>Loan Prospector ID: L101737</span> </div> <div style="display: flex; justify-content: space-between; font-size: small;"> <span>119 Unviewed Results</span> <span>Transaction ID: T100002520</span> </div> <div style="display: flex; justify-content: center; gap: 10px; margin-top: 5px;"> <span>&lt;&lt; Previous</span> <span>Save</span> <span>Submit</span> <span>Next &gt;&gt;</span> </div> <hr/> <p style="color: red; font-size: small;">Fields marked with an asterisk are always required.</p> <p style="font-size: 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> <p><b>Order Merged Credit</b></p> <p><input checked="" type="checkbox"/> Merged Credit <span style="float: right;">Request a Merged Credit Report</span></p> <p style="font-size: small;">Select a credit reporting company with whom you have an established relationship. *</p> <p>Equifax Mortgage Services <span style="font-size: x-small; color: blue;">Credit reporting companies available through LP</span></p> <p><u>Technical Affiliate</u></p> <p>CIC Mortgage Credit, Inc. <span style="font-size: x-small; color: blue;">This field is Required if using a Technical Affiliate and providing an input MCRN.</span></p> <p><b>Important:</b> Are you resubmitting this loan? If reference number is deleted or changed, new credit may be pulled.</p> <p style="font-size: small;">Select either single merge or joint merge and, if joint merge, the appropriate borrower name.</p> <p>CHRISTA JRACOMMON</p> <p><input type="radio"/> Single Merge <span style="float: right;"><a href="#">Reference Number</a></span></p> <p><input checked="" type="radio"/> Joint Merge with PING JRACOMMON <span style="float: right;"><input type="text"/></span></p> <p>PING JRACOMMON</p> <p><input type="radio"/> Single Merge <span style="float: right;"><a href="#">Reference Number</a></span></p> <p><input checked="" type="radio"/> Joint Merge with CHRISTA JRACOMMON <span style="float: right;"><input type="text"/></span></p> <hr/> <p><b>Obtain an Automated Underwriting Assessment</b></p> <p><input checked="" type="checkbox"/> Automated Underwriting <span style="float: right;">Request an Automated Underwriting Assessment</span></p> <p style="font-size: x-small;">In addition to automated underwriting, you may also request <a href="#">additional services</a> by selecting one or more of the options below:</p> <p><input type="checkbox"/> Reference Number <span style="float: right;">Use a Reference Number to request credit</span></p> <p><input type="checkbox"/> Mortgage Insurance <span style="float: right;">Request Mortgage Insurance for Conventional loans</span></p> <hr/> <p><b>Reorder Credit</b></p> <p><input checked="" type="checkbox"/> Reorder Credit <span style="float: right;">Request Reorder Credit</span></p> <p style="font-size: x-small;">Please select the borrower(s) for whom you want the Reorder Credit Service.</p> <p><input checked="" type="checkbox"/> CHRISTA JRACOMMON</p> <p><input checked="" type="checkbox"/> PING JRACOMMON</p> </div> <div style="margin-top: 10px;"> <p>Currently, only Equifax Mortgage Solutions supports technical affiliate associations and requires you to select a technical affiliate and MCRN upon resubmission.</p> </div> <div style="margin-top: 10px;"> <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> </div>

Step / Action	Result / Notes
	 <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>
<p>3. Click <b>Submit</b>, the <b>Confirm Submit</b>.</p>	<p>Confirm Submission page displays indicating you requested Automated Underwriting and Reorder Credit Service.</p>  <p><b>Fees:</b></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><b>Please note:</b> The repositories will identify all entities that view a borrower's credit data in Loan Prospector on the borrower's credit report.</p>
	<p>After a few minutes, the feedback results will automatically display.</p>
<p><b>Credit Data Returned:</b></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>	

## 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:** 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 Prospector through the Reorder Credit Service, or 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 or technical affiliate 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 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 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, 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 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 – 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 Prospector (or date of the first submission for VA loans if using credit infiles).
  - **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. **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 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>.