

# Bulletin

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**TO:** All Freddie Mac Sellers and Servicers

November 5, 2007

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**SUBJECT:** Updating Loan Prospector® and requirements related to Loan Prospector assessments with respect to recently-established credit repository requirements

The credit repositories recently established requirements that call for each entity that views credit data to be identified on the consumer's credit report. To help Sellers meet these new requirements, we are updating Loan Prospector and our requirements related to assessments in Loan Prospector to enable Loan Prospector to accurately identify and report to the credit repositories and credit reporting companies those who are requesting and viewing a Borrower's credit data in the system.

Effective November 18, 2007, in order to continue to use credit infiles in Loan Prospector for assessment purposes, all users of Loan Prospector (including third-party users) must enter into an agreement with each credit repository to allow the user to obtain consumer credit reports from that credit repository.

[Exhibit 15, Loan Prospector User Agreement](#); [Exhibit 16, Automated Underwriting System Timesharing Agreement](#); and [Exhibit 29, Agreement of Terms and Conditions for Third-Party Use of Loan Prospector](#); are being revised to reflect these changes and to modify provisions relating to disclosure of system output.

**Effective date: November 18, 2007**

All users of Loan Prospector, including third-party users, must enter into an agreement with each credit repository to allow the user to obtain consumer credit reports from that credit repository beginning on this date.

**Updating the Guide**

The Guide has been revised to reflect these changes.

**Conclusion**

If you have questions, please contact your Freddie Mac representative or call (800) FREDDIE.

Sincerely,



Patricia J. McClung  
Vice President  
Customer Outreach and Offerings Deployment