

This document provides step-by-step instructions for using the [Merged Credit Report Options](#) when accessing Loan Product Advisor® (LPA®) through Freddie Mac Gateway<sup>SM</sup> single sign-on portal.

## Setup

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

- Contact at least two [participating credit providers](#) to establish agreements allowing you to obtain merged credit through LPA. Credit providers are either credit reporting companies (CRCs) or a Technical Affiliate of a CRC. LPA does not charge users any fees. Pricing and billing for merged credit reports are determined and agreed upon between you and your credit provider.
  - Currently, only Equifax Mortgage Solutions®, MeridianLink® and SharperLending™, support Technical Affiliate associations.  
**Note:** SharperLending does not directly provide merged credit reports. Through its Technical Affiliate program, its credit providers can provide merged credit reports.
  - Some Technical Affiliates are associated with multiple CRCs, and you may choose which CRC (Equifax Mortgage Solutions, MeridianLink or SharperLending) to use when accessing the Technical Affiliate.
    - For existing LPA users who have been using Equifax Mortgage Solutions to access Technical Affiliates, if the Technical Affiliates are also available through MeridianLink, you may access the Technical Affiliates through MeridianLink without contacting them to update your account.
    - For existing LPA users who have been using Equifax Mortgage Solutions to access Technical Affiliates, if the Technical Affiliate is now also available through SharperLending, contact the Technical Affiliate to ensure your account is updated, before accessing them through SharperLending.
  - If you have been using technical affiliates through MeridianLink or SharperLending, but never from LPA, then verify with them that they have enabled you to obtain reissues of merged credit reports through LPA. Contact your credit providers and refer to the [Additional Tips](#) section below for more information.
  - If you are a wholesale lender and you need access to reissues of merged credit reports from multiple Technical Affiliates who are available through SharperLending, consider contacting SharperLending to discuss their Wholesale Lender's Program, which provides an efficient set up for access to reissues.

## Merged Credit Report Options

The merged credit report options available through Loan Product Advisor include:

- Request Automated Underwriting Using Merged Credit
- Resubmit Using Merged Credit
- Reorder Merged Credit

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

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Service Guide* or any other contractual agreements. This information does not constitute an agreement between Freddie Mac and any other party.

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## Defined Terms

The following terms are used in this document

Term	Definition
Reference Number	<ul style="list-style-type: none"><li>• A unique identifier (i.e., Order Number, File Number, or Report ID) assigned by the credit provider to each merged credit report.</li><li>• By providing a Reference Number of a merged credit report that was originally ordered outside of LPA, LPA will be able to <a href="#">re-access</a> the merged credit report from the credit provider.</li><li>• By providing a Reference Number of a merged credit report that was originally ordered from within LPA when ordered with an AUS, LPA will be able to re-use the copy.</li><li>• A wholesale lender or aggregator may also use a Reference Number for Secondary Credit Data Use.</li><li>• You can use up to five Reference Numbers for each loan file submission in LPA, both joint and single for conventional, FHA and VA loans.</li></ul>
Re-accessed	Using the Reference Number, a copy of the merged credit report was newly obtained through LPA for your submission.
Re-ordered	Although a previous copy of the merged credit report existed, a new merged credit report will be obtained if you request it through the Reorder Credit Service. You may request this service if LPA could not re-use or re-access credit (i.e., if critical borrower data has changed, credit disputes were resolved and updated at the repositories 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.



## Merged Credit Report Options

(Click on links below for step-by-step instructions)

### [Request Automated Underwriting Using Merged Credit](#)

Order a new merged credit report through LPA when you submit a loan for an underwriting assessment. (Applies to Conventional, FHA, and VA mortgages.),

Or,

Use a merged credit report that was previously ordered by including the Reference Number when you submit a loan for an underwriting assessment.

### [Resubmit Using Merged Credit](#)

LPA will return and use the previously ordered merged credit report if the Reference Number(s) matches the previous submission, credit is fresh, and no critical data changes have been made. Refer to the resubmission section in the [Additional Tips section](#) for more information.

### [Reorder Merged Credit](#)

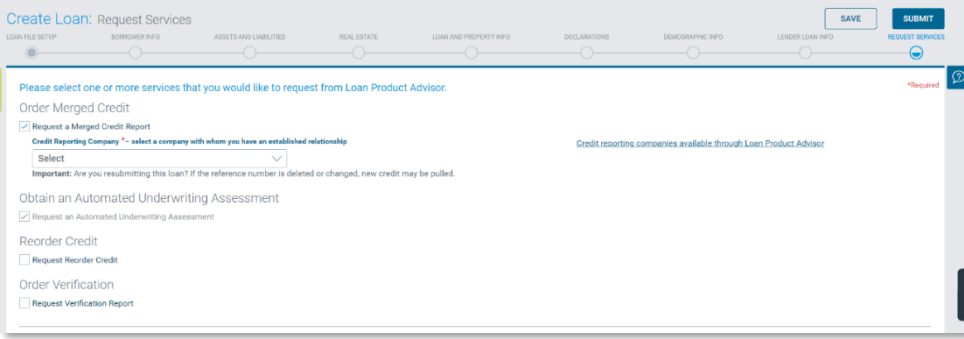
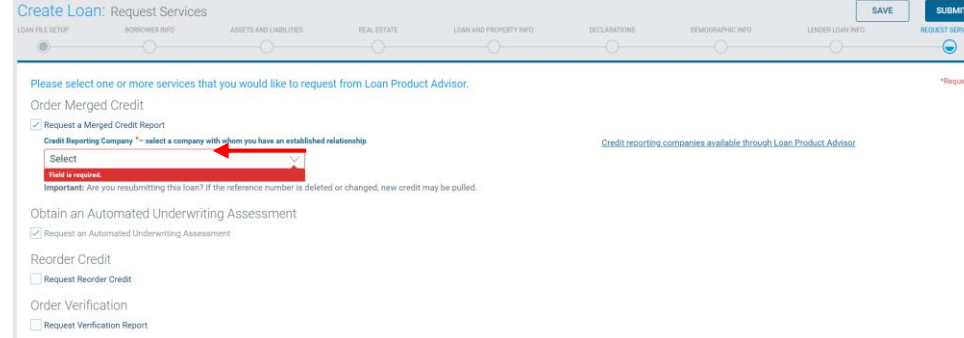
The Reorder Credit service allows you to request fresh merged credit data to be used in LPA for its assessment.



## Request Automated Underwriting Using Merged Credit

This option provides you with a merged credit report from a participating credit provider 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/Note
To access the Request Services page, Click the Request Services Metro Stop.	<p>Request Services page displays:</p>  <p><b>Note:</b> Request an <b>Automated Underwriting Assessment</b> under the Obtain an Automated Underwriting Assessment section is defaulted.</p>
<p>Order Merged Credit section:</p> <ol style="list-style-type: none"><li>To use previously ordered merged credit:<ul style="list-style-type: none"><li>Select <b>Request a Merged Credit Report</b></li><li>Select the <b>Credit Reporting Company</b> from the drop down list</li></ul></li></ol>	 <p><b>Note:</b> As an optional service you may use LPA to order a merged credit report with the Automated Underwriting Service. You must have a signed agreement for service with a credit provider prior to using this service.</p>



Step/Action	Result/Note
2. If applicable, select the <b>Technical Affiliate</b> , refer to Note.	<div>Please select one or more services that you would like to request from Loan Product Advisor.</div> <div>Order Merged Credit</div> <div><input checked="" type="checkbox"/> Request a Merged Credit Report</div> <div>Credit Reporting Company * - select a company with whom you have an established relationship</div> <div>Equifax Mortgage Solutions (5)</div> <div><b>Technical Affiliate</b></div> <div>Select</div> <div>Important: Are you resubmitting this loan? If the reference number is deleted or changed, new credit may be pulled.</div> <div><b>Note:</b></div> <div><b>Technical Affiliate</b></div> <ul style="list-style-type: none"><li>- If the CRC selected has Technical Affiliate (TA) associations, an additional <b>Technical Affiliate</b> field displays with a drop-down list of those TA associations. Currently, only Equifax Mortgage Solutions, MeridianLink and SharperLending support TA associations.</li><li>- Unlike other CRCs, SharperLending does not provide merged credit reports. Therefore, if you choose SharperLending as the CRC, you must also select a TA who will provide the merged credit report.</li><li>- If you intend to use a merged credit report originally obtained from a TA through Equifax Mortgage Solutions within LPA, then Equifax Mortgage Solutions has assigned the Reference Number. You must continue to use Equifax for submissions and resubmissions. Otherwise, if you obtained the original merged credit report from a TA outside of LPA, and if the TA is available through Equifax Mortgage Solutions, MeridianLink or SharperLending, you may use any of them as the CRC before selecting the TA.</li></ul>
3. Select either <b>Single Merged</b> or <b>Joint Merged with</b> , as applicable. If joint, select a Borrower from the <b>Select a Borrower</b> drop down list.	<div>Select either single merged or joint merged. If joint merged, select appropriate borrower name.</div> <div><b>Freddie Test</b></div> <div><input type="radio"/> Single Merged</div> <div><input checked="" type="radio"/> Joint Merged with</div> <div><b>Mac Test</b></div> <div><input type="radio"/> Single Merged</div> <div><input checked="" type="radio"/> Joint Merged with</div> <div>Select a Borrower *</div> <div>Mac Test</div> <div>Reference Number</div> <div>Select a Borrower *</div> <div>Freddie Test</div> <div>Reference Number</div> <div>Obtain an Automated Underwriting Assessment</div> <div><input checked="" type="checkbox"/> Request an Automated Underwriting Assessment</div>



Step/Action	Result/Note
4. Enter the Merged Credit Report Reference Number (MCRN) in the <b>Reference Number</b> field.	<div><p>Select either single merged or joint merged. If joint merged, select appropriate borrower name.</p><p><b>Freddie Test</b></p><p><input type="radio"/> Single Merged</p><p><input checked="" type="radio"/> Joint Merged with</p><p><b>Mac Test</b></p><p><input type="radio"/> Single Merged</p><p><input checked="" type="radio"/> Joint Merged with</p><p>Select a Borrower *</p><p>Mac Test</p><p>Select a Borrower *</p><p>Freddie Test</p><p>Reference Number</p><p>Reference Number</p><p>Obtain an Automated Underwriting Assessment</p><p><input checked="" type="checkbox"/> Request an Automated Underwriting Assessment</p></div> <p><b>Note:</b></p> <p><b>Reference Numbers</b></p> <ul style="list-style-type: none"><li>Reference Numbers may be provided or left blank*.</li><li>*Leaving the <b>Reference Number</b> field blank will result in LPA obtaining new merged credit.</li><li>By providing a Reference Number, you are requesting that the borrower be assessed using a merged credit report that was previously obtained, either from within or outside of LPA.</li><li>If using Reference Numbers, when you select <b>Joint Merged with</b>, select a borrower from the <b>Select a Borrower</b> drop down list. Their individual <b>Reference Number</b> becomes grayed out because you are requesting access to a joint merged report.</li></ul> <p><b>Note:</b></p> <p>The merged credit report must contain information from at least two national credit repositories for each borrower. For borrowers with frozen credit, see <a href="#">Guide Section 5203.1(f)</a>.</p>
5. Once all applicable information has been completed, click, <b>Submit</b> .	<div><p>Loan Product Advisor CREATE LOAN OTHER LINKS <b>PREVIEW VERSION</b></p><p>Create Loan: Request Services</p><p>LOAN FILE SETUP BORROWER INFO ASSETS AND LIABILITIES REAL ESTATE LOAN AND PROPERTY INFO DECLARATIONS DEMOGRAPHIC INFO LENDER LOAN INFO</p><p>SAVE <b>SUBMIT</b></p></div> <p>After a few minutes, the feedback results will automatically display.</p>

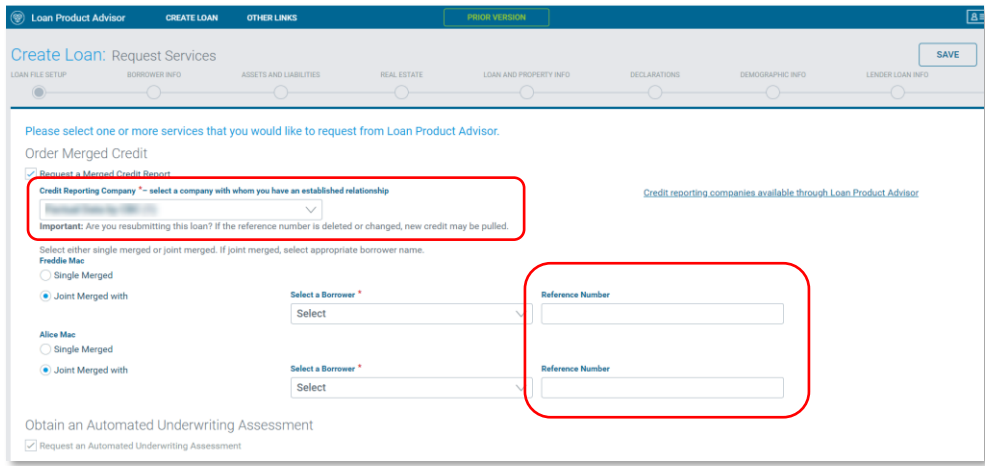
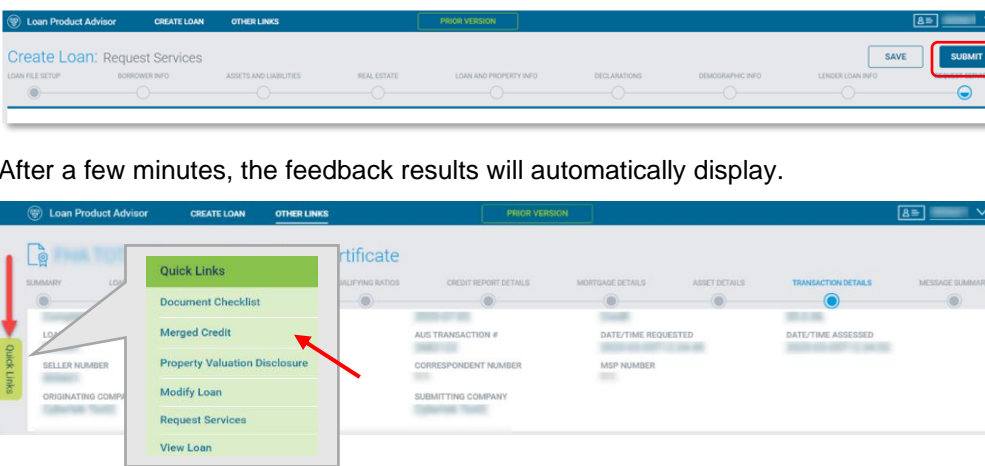


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6. Full Feedback Certificate	<div><div>Credit Report Information</div><table><tr><td>SELECTED BORROWER</td><td>SELECTED REPOSITORY</td><td colspan="2">INDICATOR SCORE</td><td>CREDIT REORDERED</td><td>CREDIT REACCESSSED</td></tr><tr><td>MARY FREDDIE</td><td>Experian</td><td colspan="2">771</td><td>John Freddie</td><td></td></tr><tr><td></td><td></td><td colspan="2"></td><td>Mary Freddie</td><td></td></tr></table><table><tr><th>BORROWER</th><th colspan="2">REPOSITORY AND CREDIT SCORE</th><th colspan="2">CREDIT REFERENCE</th></tr><tr><td>John Freddie</td><td>Experian</td><td>TransUnion</td><td>Equifax</td><td>3</td></tr><tr><td></td><td>785</td><td>779</td><td>760</td><td></td></tr><tr><td>Mary Freddie</td><td>Experian</td><td>TransUnion</td><td>Equifax</td><td>3</td></tr><tr><td></td><td>771</td><td>768</td><td>783</td><td></td></tr></table></div> <div><div>Credit And Liabilities Messages</div><table><tr><th>CODE</th><th>MESSAGE</th></tr><tr><td>FCL0325</td><td>The following debt(s) was omitted from the debt-to-income (DTI) ratio due to 10 months or fewer payments remaining. Confirm the number of months remaining, and if the payment will continue for more than 10 months, resubmit the loan to Loan Product Advisor: Installment, Bal: \$1,799.00, Pymt: \$257.00, Rem mos: 7.</td></tr><tr><td>FCL0257</td><td>The following debt(s) was submitted as paid off and/or excluded and is therefore omitted from the debt-to-income (DTI) ratio; include evidence to support omission in the mortgage file: Creditor: , Bal: \$1,100.00; Creditor: , Bal: \$5,000.00.</td></tr><tr><td>FCL0001</td><td>Credit was re-pulled for JOHN FREDDIE, MARY FREDDIE.</td></tr><tr><td>FCL0003</td><td>The Credit Scores for JOHN FREDDIE are TRW (Experian) 785, Equifax 760, Trans Union 779. The Underwriting Score is Trans Union 779.</td></tr><tr><td>FCL0004</td><td>The Credit Scores for MARY FREDDIE are TRW (Experian) 771, Equifax 783, Trans Union 768. The Underwriting Score is TRW (Experian) 771.</td></tr><tr><td>FCL0259</td><td>771 is the Loan Product Advisor Indicator Score from TRW (Experian) for MARY FREDDIE.</td></tr></table></div> <p><b>Note:</b> Messages confirm that credit was <a href="#">re-accessed</a> from the credit provider based on the Reference Numbers indicated.</p>	SELECTED BORROWER	SELECTED REPOSITORY	INDICATOR SCORE		CREDIT REORDERED	CREDIT REACCESSSED	MARY FREDDIE	Experian	771		John Freddie						Mary Freddie		BORROWER	REPOSITORY AND CREDIT SCORE		CREDIT REFERENCE		John Freddie	Experian	TransUnion	Equifax	3		785	779	760		Mary Freddie	Experian	TransUnion	Equifax	3		771	768	783		CODE	MESSAGE	FCL0325	The following debt(s) was omitted from the debt-to-income (DTI) ratio due to 10 months or fewer payments remaining. Confirm the number of months remaining, and if the payment will continue for more than 10 months, resubmit the loan to Loan Product Advisor: Installment, Bal: \$1,799.00, Pymt: \$257.00, Rem mos: 7.	FCL0257	The following debt(s) was submitted as paid off and/or excluded and is therefore omitted from the debt-to-income (DTI) ratio; include evidence to support omission in the mortgage file: Creditor: , Bal: \$1,100.00; Creditor: , Bal: \$5,000.00.	FCL0001	Credit was re-pulled for JOHN FREDDIE, MARY FREDDIE.	FCL0003	The Credit Scores for JOHN FREDDIE are TRW (Experian) 785, Equifax 760, Trans Union 779. The Underwriting Score is Trans Union 779.	FCL0004	The Credit Scores for MARY FREDDIE are TRW (Experian) 771, Equifax 783, Trans Union 768. The Underwriting Score is TRW (Experian) 771.	FCL0259	771 is the Loan Product Advisor Indicator Score from TRW (Experian) for MARY FREDDIE.
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## Resubmit Using Merged Credit

Loan Product Advisor will return and use the previously ordered merged credit report if the Reference Number(s) match the previous submission, credit is fresh, and no critical data changes have been made. Refer to the resubmission section in the Additional Tips section for more information.

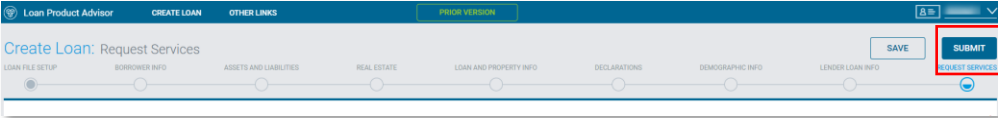
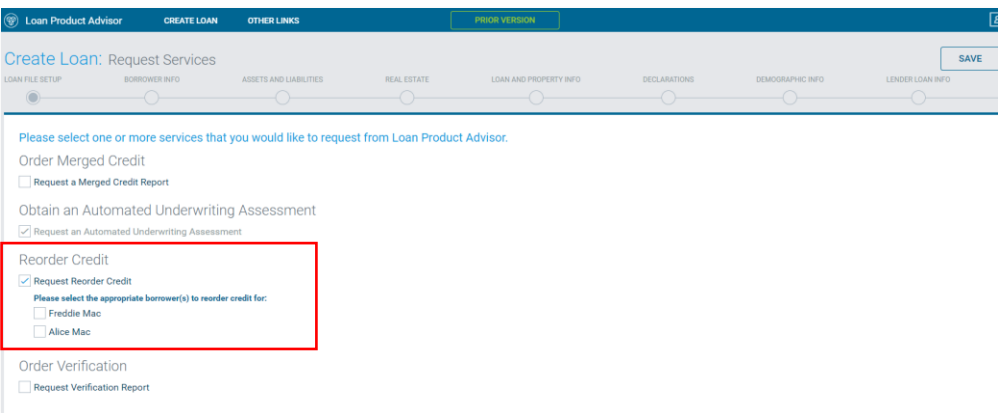
Step/Action	Result/Note
1. On the Request Services page, ensure the same CRC (and the Technical Affiliate when appropriate) is selected, and Reference Numbers are entered for each single borrower or primary borrower of a joint borrower pair.	
2. Click <b>Submit</b> .	<p>After a few minutes, the feedback results will automatically display.</p>  <p><b>Note:</b> Loan Product Advisor will also return the merged credit report with the feedback results, accessible by clicking on the <b>Quick Links</b> slider on the left side of the Feedback Certificate page.</p> <p><b>Note:</b> Check the conditions listed under <a href="#">Resubmission</a> in the <a href="#">Additional Tips section</a> for fees that may be charged by your credit provider.</p>






## Reorder Merged Credit

The Reorder Credit service allows you to request fresh merged credit data to be used in LPA 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. If the new credit is obtained, you cannot subsequently request to use the original credit.

Step/Action	Result/Note
1. Access the Request Services page, Click, the Request Services Metro Stop.	<p>Request Services page displays, including borrower information:</p> 
2. Select <b>Request Reorder Credit</b> from the <b>Reorder Credit</b> section. Select the checkbox next to borrower(s) for whom you wish to reorder credit	 <p><b>Note:</b> 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 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><b>Note:</b> A Reference Number cannot be used for borrower(s) for whom you are requesting the reorder of credit. If you receive an error with a Reference Number message being used with the Reorder Credit Service, remove the Reference Number(s) and resubmit.</p> <p><b>Note:</b> The merged credit report must contain information from at least two national credit repositories for each borrower.</p>



Step/Action	Result/Note
3. Click <b>Submit</b> .	<div></div> <p><b>Note:</b> <b>Fees</b> - Your credit provider may charge a fee for each request of fresh credit, and the credit repositories will identify your inquiry on the borrower's credit report. Check with your selected credit provider for the price and applicability of its merged credit fees.</p> <p><b>Note:</b> The repositories will identify all entities that view a borrower's credit data on the borrower's credit report.</p>
After a few minutes, the feedback results will automatically display.	
<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 LPA user is the expected fresh credit reflecting borrower-requested updates from the credit repositories. LPA does not influence 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 credit provider to ensure the credit data is accurately updated before the Reorder Credit Service is selected.</p>	



## Additional Tips

1. Refer to the [Data Quality and System Messages – Cause and Resolution](#) job aid for a list of top merged credit error messages and how to resolve.
2. **Resubmission - Ensure Merged Credit Reference Numbers are included on resubmissions.**
  - If you resubmit a loan to LPA and do not include the Reference Number, you may be charged a full fee for a new merged credit report by your credit provider. Check with your selected credit provider for the price and applicability of their merged credit fees.

**Note:** 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, LPA will obtain new credit data.**
    - **Change in Loan Type** – for any given re-submission, if the Loan Type has changed from Conventional or VA to FHA, or vice versa, from what was sent with the most recent, complete transaction.
    - **Change in Specified CRC or Technical Affiliate** – if the credit provider on the resubmission is different than the CRC or Technical Affiliate 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. LPA 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, LPA will re-use the previously obtained merged credit report.
    - **Change in Critical Borrower Data** - if the borrower's last name and/or social security number changes, including changes to a joint borrower on resubmission.

**Note:** A change in borrower order on a joint merged credit request will not result in new credit.
    - **Non-matching Reference Number** – if the Reference Number is new to Loan Product Advisor or the Reference Number on the most recent, complete transaction does not match the Reference Number on the resubmission for any given borrower.
    - **Credit Freshness Expiration** – The credit report must be dated no more than 120 days before the Note Date or Effective Date of Permanent Financing. After the first 120 days, you must obtain a new merged credit report.

**Note:** For VA new construction, the credit report must be dated no more than 180 days. After the first 180 days, you must obtain a new merged credit report.



- **Secondary Submission Error** – if on a secondary submission, the credit viewing entity (a wholesale lender or aggregator) is not recognized by the credit provider, the user will receive the message Account invalid error. To access the merged credit report originally obtained by the third-party originator (TPO) who originated the loan, the wholesale lender/aggregator must also have an agreement/account established with the credit provider used by the TPO.
2. **Reference Numbers:** If a valid Reference Number is provided, LPA will use the merged credit report that correlates with the Reference Number to assess the transaction.
    - If the merged credit report was originally obtained from a Technical Affiliate through Equifax Mortgage Solutions within LPA, then Equifax Mortgage Solutions has assigned the Reference Number. You must continue to use Equifax Mortgage Solutions as the CRC before selecting the appropriate Technical Affiliate for resubmissions.
    - Otherwise, if the original merged credit report was originally obtained from a Technical Affiliate outside of LPA, and if the Technical Affiliate is available through Equifax Mortgage Solutions, MeridianLink or SharperLending, you may use any of them as the CRC before selecting the Technical Affiliate.
    - If the credit provider cannot validate the Reference Number, a merged credit error message will be returned from the credit provider.
  3. **Data Accuracy** – It is your responsibility, regardless of job function, to ensure data accuracy when ordering credit and accessing merged credit through LPA. 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.

**Note:** A merged credit error message occurs when the identifying information submitted (Reference Number, credit provider, merged credit (joint/single) indicator, borrower name(s), or Social Security Number) does not match the original record, the credit provider cannot validate your account information, or the credit provider 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 credit provider.
  4. **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.
  5. **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 “Transaction Details” section of the Loan Product Advisor Full Feedback Certificate.



6. **Resubmission to Loan Product Advisor After the Note Date** - Resubmission after the Note Date, or Effective Date of the Permanent Financing if a Construction Conversion or Renovation Mortgage, but prior to the Delivery Date, unless otherwise prohibited or not required by Guide Chapter 5101, **is required** if:

- Information on previous submission was not true, complete or accurate, and
- Information does not match the terms of the Mortgage to be delivered to Freddie Mac
- Refer to Guide Section 5101.7 for exceptions and requirements.

## 7. Fees

- **Merged Credit Report Fees:** Each credit provider invoices customers directly using their own price structures for their products and services. For more details, contact your credit provider.
- **Secondary Use Fees:** Loan Product Advisor will identify all entities that view a borrower's credit data and provide that information to the credit repositories and the credit providers, 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 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, a secondary use fee may be by the credit provider. The fees may vary, according to the credit provider. The cost of the fees and which entity (the entity who obtained the original merged credit report or the entity who resubmitted the loan for secondary use) may vary, according to the credit provider. Check with your selected credit provider for the price and applicability of their merged credit fees.

This information is not a replacement or substitute for the requirements in the Freddie Mac *Single-Family Seller/Service Guide* or any other contractual agreements. This information does not constitute an agreement between Freddie Mac and any other party.

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