



## HOW TO: Re-Issue Credit in TPO Connect

There are two ways to re-issue your credit in TPO Connect. One is with the DU findings, and the other is from the Order Credit function, only if your loan uses LPA findings, or manually underwritten. Please see the instructions below for each option.

### Option 1: Re-issuing Credit with Fannie DU Findings

Step 1: After importing the Fannie 3.2 file, review the 1003 data for accuracy.

The screenshot shows the TPO Connect user interface for a loan. At the top, the borrower's name "Alice Firstimer" is displayed along with loan details: Loan Number 477555, Loan Type FHA, Rate 3.750%, and Total Loan Amt \$98,188.00. The main menu on the left includes "LOAN SUMMARY", "1003", "PRODUCT PRICING & LOCK", "DOCUMENTS", "CONDITIONS", "FEES", and "LOAN ACTIONS". Under "LOAN ACTIONS", "Order DU" is highlighted with a red box and a red arrow. The main content area is titled "1003 / Loan Information" and shows a "Select Borrower Pair" dropdown set to "(f) Alice Firstimer". Below this are two checkboxes for income/asset usage. The "I. Types of Mortgage and Terms of Loan" section contains various input fields: Base Loan Amount (\$96,500.00), Lien Position (First), Sub Financing (No), Loan Type (FHA), Decision FICO (800), Interest Rate (3.750%), Prepayment Penalty (Select One), and MI Coverage (0.850%).

Step 2: Access the “Order DU” function under Loan Actions.

Step 3: Select your credit provider from the dropdown and input your credit credentials.

**NOTE:** After you run/re-issue credit in this order form, the credentials will save for future orders.

The screenshot shows the 'DU Order' form. On the left is a dark sidebar with 'LOAN ACTIONS' including 'Order DU'. The main form has a 'Request Type' dropdown set to 'New' (highlighted with a yellow box and an arrow pointing to a callout: 'This Request Type is referring to a "New" DU Order.'). Below it, a red box highlights the 'Credit Provider' dropdown (set to 'Credit Plus'), 'Credit Provider User Name' (username), and 'Credit Provider Password' (masked with dots). A 'Save Login Information' checkbox is checked. A green box highlights the 'Borrower Pair 1 Reference Number' field, with a green arrow pointing to a callout: 'Input the credit reference number here to Re-Issue an existing credit report.'. Other fields include 'FHA Lender Identifier' (2179909994), 'FHA Sponsor Identifier', and 'Product Description'. An 'Order DU' button is at the bottom right.

Step 4: Input the Credit Reference Number; and click “Order DU”

**NOTE:** If you do NOT input the reference number, a NEW Credit Report will be ordered.

**NOTE:** Your Credit Report can be viewed in the TPO Connect website after DU findings are processed.

This screenshot shows the 'Last DU Ordered' section of the form. The 'Borrower Pair 1 Reference Number' field (112359580190000) is highlighted with a red box, with a red arrow pointing down to a callout: '(1) Alice Firstimer'. Below this, the 'View Credit Report' and 'Import Liabilities' buttons are also highlighted with a red box. The 'DU Key Number' is 1362452374. The sidebar on the left shows 'LOAN ACTIONS'.

## Option 2: Re-issuing Credit with Freddie LPA findings or Manual Underwrite.

Step 1: After importing the Fannie 3.2 file, review the 1003 data for accuracy.

**Alice Firstimer**  
123 Memories Ln, Troy, MI, 48063  
01 Towne Wholesale

Loan Number: **477555** | Loan Type: **FHA** | Rate: **3.750**  
Total Loan Amt: **\$98,188.00** | Loan Purpose: **Purchase** | LTV/CLTV: **96.50**

**1003 / Loan Information**

Select Borrower Pair  
(1) Alice Firstimer [Edit]

The income / assets of a person other than the Borrower will be used.  
 The income / assets of the Borrower's spouse will not be used.

**I. Types of Mortgage and Terms of Loan**

Base Loan Amount: \$96,500.00 | Decision FICO: [ ]  
Lien Position: First | Interest Rate: [ ]  
Sub Financing:  Yes  No | Prepayment Penalty: [ ]  
Loan Type: FHA | MI Coverage: [ ]

Step 2: Access the “Order Credit” function under Loan Actions.

Step 3: Select the credit provider from the dropdown and input your credit reference number.

Step 4: Input your credit credentials and click “Reissue Credit.”

**Choose Provider**

Credit Provider: CoreLogic Credco (Digital Certificate) | Request Type: Individual  
 New Credit Order | Report Type: TriMerge  
 Reissue Credit | Reference Number: 1234567890 | Credit Bureau:  Experian  Equifax  Trans Union

**Provider Details**

User Name: USERNAME | Password: \*\*\*\*\* |  Save Login Information

**Borrower Information**

Borrower: Susan Bulder | Present Address: 5404 Pawnee Trail, Bellewood, KY, 40207  
Date of Birth: 11/11/1960  
SSN: \*\*\* \*\* 0868

**Reissue Credit**

Step 5:

If you are submitting to LPA, you can access the “Order LPA” function under Loan Actions.

**NOTE:**

**In order to order LPA findings, you will need to update your credit vendor account with the Freddie Seller Servicer ID: 708900.**

The screenshot displays the 'Order Loan Product Advisor' interface. On the left, a dark sidebar contains a menu with 'LOAN ACTIONS' expanded, and 'Order LPA' is highlighted with a red box. The main content area is titled 'Order Loan Product Advisor' and contains an 'LPA Order' form. The form has the following fields:

- Request Type: New
- Processing Point: Application/Processing
- Property Type: Single Family Detached (highlighted with a red box)
- Appraisal Form Type: FNM 1004 / FRE 70 = Uniform Residential A (highlighted with a red box)
- Appraisal Method: Desktop Appraisal (highlighted with a red box)

Below the form, there is a section for '(1) Susan Builder' with a table titled 'Last Credit Ordered':

Last Credit Ordered	
Credit Provider	CoreLogic Credco
Reference Number	112364183280000
Date Ordered	02-12-2018 08:27:01 PM

At the bottom right of the interface, there is a button labeled 'Order LPA Underwriting', which is also highlighted with a red box. A red arrow points from the red box around the form fields to this button.