



## 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 displays the TPO Connect interface for a loan. At the top, the borrower's name is Alice Firstimer, with address 121 Memories Ln, Troy, MI, 48083, and phone 01 Towne Wholesale. Loan details include Loan Number 477555, Total Loan Amt \$98,188.00, Loan Type FHA, Loan Purpose Purchase, Rate 3.750%, and LTV/CLTV 96.50% / 96.50%. The interface shows a sidebar menu with 'LOAN ACTIONS' expanded, and 'Order DU' highlighted with a red box and a red arrow. The main content area is titled '1003 / Loan Information' and includes a 'Select Borrower Pair' dropdown set to '(f) Alice Firstimer', two checkboxes for income/assets, and a section 'I. Types of Mortgage and Terms of Loan' with fields for 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 sidebar with 'LOAN ACTIONS' including 'Order DU'. The form has a 'Request Type' dropdown set to 'New'. Below it is a 'Credit Provider' dropdown set to 'Credit Plus'. There are input fields for 'Credit Provider User Name' (containing 'username') and 'Credit Provider Password' (masked with dots). A 'Save Login Information' checkbox is checked. Below these are fields for 'Borrower Pair 1 Reference Number' (containing 'Alice Firstimer'), 'FHA Lender Identifier' (containing '2179909994'), 'FHA Sponsor Identifier', and 'Product Description'. A red box highlights the 'Request Type' and 'Credit Provider' fields, with a yellow arrow pointing to the 'Request Type' and a text box saying 'This Request Type is referring to a "New" DU Order.'. A green box highlights the 'Borrower Pair 1 Reference Number' field, with a green arrow pointing to it and a text box saying 'Input the credit reference number here to Re-Issue an existing credit report.'. At the bottom right is an 'Order DU' button.

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 'DU Order' form after submission. The 'Borrower Pair 1 Reference Number' field now contains '112359580190000'. Below the form, the text 'Last DU Ordered' is visible, followed by 'DU Key Number' with the value '1362452374'. At the bottom, there is a section for '(1) Alice Firstimer' with two buttons: 'View Credit Report' and 'Import Liabilities'. A red arrow points from the reference number field down to the 'View Credit Report' button.

## 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, 48083  
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) [v]  
 New Credit Order  
 Reissue Credit  
Reference Number: 1234567890 [X]

Request Type: Individual [v]  
Report Type: TriMerge  
Credit Bureau:  Experian  Equifax  Trans Union

**Provider Details**

User Name: USERNAME | Password: [ ] [Save Login Information]

**Borrower Information** [Edit info]

Borrower: Susan Bulder | Present Address: 8404 Pawnee Trail, Bellewood, KY, 40207  
Date of Birth: 11/11/1960 | SSN: \*\*\* \*\* 6868

[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.**

**Order Loan Product Advisor**

**LPA Order**

Request Type: New

Processing Point: Application/Processing

Property Type: Single Family Detached

Appraisal Form Type: FNM 1004 / FRE 70 = Uniform Residential A

Appraisal Method: Desktop Appraisal

**(1) Susan Builder** [Import Liabilities](#) [View Credit Report](#)

**Last Credit Ordered**

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

[Order LPA Underwriting](#)