



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.

A screenshot of the TPO Connect web application interface. At the top, the user's name "Alice Firstimer" is displayed along with their address: "121 Memories Ln, Troy, MI, 48063" and "01 Towne Wholesale". To the right, loan details are shown: "Loan Number: 477555", "Loan Type: FHA", "Rate: 3.750%", "Total Loan Amt: \$98,188.00", and "Loan Purpose: Purchase". There are also icons for "Wh", "1st", a lock, an envelope, and a user profile. The main content area is titled "1003 / Loan Information". It includes a "Select Borrower Pair" dropdown menu with "(f) Alice Firstimer" selected and an "Edit" button. Below this are two checkboxes: "The income / assets of a person other than the Borrower will be used." and "The income / assets of the Borrower's spouse will not be used.", both of which are currently unchecked. The section "I. Types of Mortgage and Terms of Loan" contains several input fields: "Base Loan Amount" (\$96,500.00), "Lien Position" (First), "Sub Financing" (Yes/No, with "No" selected), "Loan Type" (FHA), "Decision FICO" (800), "Interest Rate" (3.750%), "Prepayment Penalty" (Select One), and "MI Coverage" (0.850%). A sidebar on the left is titled "LOAN SUMMARY" and contains several menu items: "1003", "PRODUCT PRICING & LOCK", "DOCUMENTS", "CONDITIONS", "FEES", "LOAN ACTIONS", "Import Additional Data", "Order Credit", "Order DU", "Order LPA", and "Disclosures". A red arrow points to the "Order DU" option, which is highlighted with a red border.

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 'Import Additional Data', 'Order Credit', 'Order DU', 'Order LPA', 'Disclosures', 'Submit Loan', 'Re-Submit Loan', and 'Change of Circumstance'. The main form has a 'Request Type' dropdown set to 'New'. Below it, a red box highlights the 'Credit Provider' dropdown (set to 'Credit Plus'), 'Credit Provider User Name' (set to 'username'), and 'Credit Provider Password' (masked with dots). A blue checkmark for 'Save Login Information' is also visible. A green box highlights the 'Borrower Pair 1 Reference Number' field. A yellow arrow points to the 'Request Type' dropdown with the text 'This Request Type is referring to a "New" DU Order.' A green arrow points to the 'Reference Number' field with the text 'Input the credit reference number here to Re-issue an existing credit report.' At the bottom right is a red '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 'Last DU Ordered' section of the form. The 'Borrower Pair 1 Reference Number' field is highlighted with a red box and contains the value '112359580190000'. Below it, the 'FHA Lender Identifier' is '2179909994'. The 'DU Key Number' is '1362452374'. At the bottom, a red box highlights two buttons: 'View Credit Report' and 'Import Liabilities'. A red arrow points from the 'View Credit Report' button up to the 'Reference Number' field. The sidebar on the left is the same as in the previous screenshot.

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) [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, Bellevue, 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: 1236483280000

Date Ordered: 02-12-2018 08:27:01 PM

[Order LPA Underwriting](#)