



## HOW TO: Running AUS/Re-Issue Credit in TPO Connect

There are two ways to re-issue your credit in TPO Connect. If you are running DU (Fannie Mae) then reissue credit from the Order DU screen under Loan Actions. If running LPA (Freddie Mac) or a doing a Manual Underwrite, then reissue credit from the Order Credit screen under Loan Actions.

### 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 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, Loan Type FHA, Rate 3.750%, and Total Loan Amt \$98,188.00. The interface is divided into a left sidebar and a main content area. The sidebar has a 'LOAN ACTIONS' section with 'Order DU' highlighted in red. The main content area shows '1003 / Loan Information' with a dropdown for 'Alice Firstimer' and 'Edit' button. Below this are two checkboxes for income/assets of other persons and spouse. The 'I. Types of Mortgage and Terms of Loan' section contains various input fields: Base Loan Amount (\$96,500.00), Decision FICO (800), Lien Position (First), Interest Rate (3.750%), Sub Financing (No), Prepayment Penalty (Select One), Loan Type (FHA), 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 fields are: 'Request Type' (New), 'Credit Provider' (Credit Plus), 'Credit Provider User Name' (username), 'Credit Provider Password' (masked), 'Save Login Information' (checked), 'Borrower Pair 1 Reference Number' (Alice Firstimer), 'FHA Lender Identifier' (2179909994), 'FHA Sponsor Identifier', and 'Product Description'. A red box highlights the login fields, with a yellow arrow pointing to the 'Request Type' dropdown and a callout: '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 callout: 'Input the credit reference number here to Re-issue an existing credit report.' A red box highlights the 'Order DU' button 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. A red arrow points from this field down to the 'View Credit Report' button, which is also highlighted with a red box. Other fields include 'FHA Lender Identifier' (2179909994), 'FHA Sponsor Identifier', 'Product Description', and 'DU Key Number' (1362452374). The 'Save Login Information' checkbox is checked. The borrower name 'Alice Firstimer' is displayed above the reference number field. Below the form, the text '(1) Alice Firstimer' is shown, followed by the 'View Credit Report' and 'Import Liabilities' buttons.

## 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 in, Troy, MI, 48083  
G1 Towne Wholesale

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

**LOAN SUMMARY**

- 1003
- PRODUCT PRICING & LOCK
- DOCUMENTS
- CONDITIONS
- FEES
- LOAN ACTIONS**
  - Import Additional Data
  - Order Credit**
  - Order DU
  - Order LPA
  - Disclosures

**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	<input type="radio"/> Yes <input checked="" type="radio"/> 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)  
 New Credit Order  
 Reissue Credit  
Reference Number: 1234567890 [X]

Request Type: Individual  
Report Type: Tri-Merge  
Credit Bureaus:  Experian,  Equifax,  Trans Union

**Provider Details**

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

**Borrower Information** [Edit Info]

Borrower	Present Address
Susan Bulder	5404 Pawnee Trail Bellevue, KY 40207
Date of Birth	
11/11/1980	
SSN	
*** ** 6666	

**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 is a dark sidebar with a menu. The 'LOAN ACTIONS' section is 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 fields are: Request Type (New), Processing Point (Application/Processing), Property Type (Single Family Detached), Appraisal Form Type (FNIM 1004 / FRE 70 - Uniform Residential A), and Appraisal Method (Desktop Appraisal). A red box highlights these four fields. Below the form is a section for '(f) Susan Builder' with a table for 'Last Credit Ordered' containing: Credit Provider (CoreLogic Credco), Reference Number (112364183280000), and Date Ordered (02-12-2018 08:27:01 PM). A red arrow points from the 'Order LPA' menu item to a button labeled 'Order LPA Underwriting' at the bottom right of the page.

**LOAN SUMMARY**  
1003  
PRODUCT PRICING & LOCK  
DOCUMENTS  
CONDITIONS  
FEES  
**LOAN ACTIONS**  
Import Additional Data  
Order Credit  
Order DU  
**Order LPA**  
Disclosures  
Submit Loan  
Re-Submit Loan  
Change of Circumstance

**Order Loan Product Advisor**

**LPA Order**

Request Type: New  
Processing Point: Application/Processing  
Property Type: Single Family Detached  
Appraisal Form Type: FNIM 1004 / FRE 70 - Uniform Residential A  
Appraisal Method: Desktop Appraisal

**(f) 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**