

Submitting a loan to FMAC using Advantage Credit Reports

Under the services Tab

Click Request Underwriting

Select Freddie Mac's Loan Prospector for ePASS

The screenshot displays a web-based loan origination system interface. On the left, there is a sidebar with a 'Services' tab selected, containing a list of actions: 'Order Credit Report', 'Access Lenders', 'Search Product and Pricing', 'Request Underwriting', 'Order Appraisal', 'Order Flood Certification', and 'Order Title & Closing'. The 'Access Lenders' option is highlighted with a blue box. Above this sidebar is a table with columns for 'Alerts & Messages' and 'Log', showing a 'File started' alert on 08/21/13 and subsequent events like 'Credit Report received' and 'Flood Certificate expected'. The main content area is titled 'Borrower Summary - Origination' and contains several sections: 'Present Address' (19 forest dr, anthill, MO, 65488), 'Previous Address' (empty), 'Credit Information' (Experian / FICO: 654), and 'Borrower' details. A modal window titled 'Underwriting' is open, showing a list of providers with 'Freddie Mac's Loan Prospector for ePASS' selected and highlighted in blue. A blue arrow points from the 'Request Underwriting' instruction to this selection. At the bottom, there is a 'Subject Property Information' section with buttons for 'Copy from Present', 'Order Appraisal', 'Order Flood', and 'Order Title'.

Alerts & Messages	Log
<input checked="" type="checkbox"/> File started	08/21/13
<input type="checkbox"/> Credit Report received	08/21/13
<input type="checkbox"/> Flood Certificate expected	09/04/13
<input type="checkbox"/> Send to processing	
<input type="checkbox"/> Submittal	
<input type="checkbox"/> Approval	
<input type="checkbox"/> Doc signing	
<input type="checkbox"/> Funding	
<input type="checkbox"/> Completion	

Borrower Summary - Origination

State: [] Zip: [] State: CO Zip: 80439

Present Address

Address: 19 forest dr
City: anthill
State: MO Zip: 65488
of Years: [] Y [] M [] Owr

Previous Address

Address: []
City: []
State: [] Zip: []
of Years: [] Y [] M [] Owr

Credit Information

Borrower

Experian / FICO: 654
TransUnion / Empirica: []
Equifax / BEACON: []
Minimum Required FICO: []
Credit Score for Decision Making: []

Borrower can demonstrate a 12-month mortgage/rental history

Subject Property Information | Copy from Present | Order Appraisal | Order Flood | Order Title

Underwriting

My Providers | All Providers

Select a provider and click Submit.

Fannie Mae DO for ePASS
Freddie Mac's Loan Prospector for ePASS

Remove from My List

From Loan Prospector's Page

Click LOS Settings

Enter Branch Code (issued from Advantage Credit)

Click Submit Loan to LP

The screenshot shows the Loan Prospector interface. At the top, there is a header with the text "Encompass360 - Build 8.1.0.3 - acapp02 - tracy - 3000307374" and a menu with "Encompass", "View", "Services View", and "Help". Below this is a navigation bar with tabs for "Home", "Pipeline", "Loan", "Services View", "Contacts", "Dashboard", and "Reports". A sidebar on the left contains a menu with the following items: "Access LP", "Submit Loan to LP", "View LP Feedback", "View Loans on LoanProspector.com", "Sign up for Loan Prospector", "LOS Settings", "Resources & Info", "Training", "Find Out More About Loan Prospector", "News & Information", "Loan Prospector Customer Service", "Fact Sheets", "Key Features", and "Mortgage Products". The "Submit Loan to LP" and "LOS Settings" items are highlighted with blue boxes. A blue arrow points from the "LOS Settings" box to the "Settings" dialog box shown in the next image. The main content area features the Freddie Mac logo with the tagline "We make home possible SM" and the Loan Prospector logo with the tagline "Mortgage origination tools and services". Below this is a section titled "Using ePASS with Freddie Mac's LoanProspector.com" with a welcome message and a list of links: "Login to Loan Prospector", "Loan Prospector Customer Service", "Sign Up for Loan Prospector", "Broker Resource Center", "Single-Family News Center", "Single-Family Seller/Service Guide and Forms", and "Single-Family Mortgage Products".

The screenshot shows a "Settings" dialog box with a title bar and a close button. The dialog contains a "Company Settings" section with a "Branch Code:" label and a text input field containing the value "9999". Below the input field are "Save" and "Cancel" buttons.

Advantage Credit is an Affiliate of Equifax Mortgage Solutions

Credit Provider: Equifax Mortgage Solutions

If credit Reference Number is not in this page, you can double click to add or edit

Select a Credit Report Option [X]

Select one of the following options:

Order a tri-merged credit report in Encompass and pass the reference number to LP

Equifax Mortgage Solutions [v]

Pass a reference number from a previously ordered tri-merged credit report to LP

Continue to LP without passing a credit reference number

Next Cancel

Edit Credit Type and Credit Reference Information [X]

Edit Credit Type and Credit Reference Information

Select a credit provider if using a merged report in the LP decision. Click LP Credit Request or Credit Reference Number in the rows below to change their values.

Merged Credit Credit Provider: Equifax Mortgage Solutions [v]

LP Credit Request	Borrower Name	Credit Reference Number
Reissue	janet testcase	2166468

Resubmission Info

If resubmitting a loan to LP, enter the Loan Prospector Key Number and Loan Prospector ID included on your Feedback Certificate to avoid LP submission charges.

LP Key Number: [] Loan Prospector ID: []

Submit Cancel

Once in Loan Prospector

Go to Loan Files Set up and enter the Branch Number * provided by Advantage Credit

Loan Prospector Main
Loan File Setup
Request Services
Assign Loan

Loan File Setup

Borrower:
Loan App #
Loan Prospector ID: L450177 **Transaction ID:** T450000251

Fields marked with an asterisk are always required.

Loan Application Number *
Branch Number
Loan Processing Stage *
Loan Registration Number

Important: Are you resubmitting this loan? If so, enter the LP AUS Key located on your results to avoid additional charges.
LP AUS Key

Borrower Setup

Please enter the names of all borrowers on the loan application.

<u>First Name</u> *	<u>Middle Name</u>	<u>Last Name</u> *	<u>Suffix</u>	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Delete"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Delete"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Delete"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Delete"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="Delete"/>

Seller Name Generic Lender
Broker/TPO Name Pacesetter Mortgage Corp
MSP/NOTP Name
Originating Company Name Pacesetter Mortgage Corp

*Branch Number provided by Advantage Credit when FMAC codes are created from TPO or seller servicer #



Loan Prospector®

Mortgage origination tools and services



Loan Prospector Main

Loan File Setup

» Request Services

39 Unviewed Results

Request Services

Borrower:

Loan App #:

Loan Prospector ID: L109912

Transaction ID: T100025627

<< Previous

Save

Submit

Next >>

Fields marked with an asterisk are always required.

Loan Prospector provides you with various tools to assist you in streamlining the origination process. Please select one or more services that you would like to request from Loan Prospector.

Order Merged Credit

Merged Credit

Request a Merged Credit Report

Select a credit reporting company with whom you have an established relationship. *

Equifax Mortgage Services [Credit reporting companies available through LP](#)

Technical Affiliate

This field is optional and can be left blank.

Important: Are you resubmitting this loan? If reference number is deleted or changed, new credit may be pulled.

- 1 Source Data
- ACRAnet
- Advantage Credit Bureau
- Advantage Credit Inc.
- Advantage Credit International Group
- Advantage Plus Credit Reporting, Inc.
- Alliance Credit Services, Inc.
- Amassing Credit Solutions
- American Reporting Company LLC via MeridianLink
- American Reporting Company LLC via Sharper Lending
- Averus, LLC
- Birchwood Credit Services
- CBY Systems, Inc.
- CCIS Mortgage Services
- CDS Mortgage Reports
- CS, Inc.
- CSC Mortgage Services
- Cal Coast Credit Reports
- Calmeysa Credit Corp
- Certified Credit Reporting via MeridianLink
- Certified Credit Reporting via Sharper Lending
- Cisco Credit
- Cogent Road, Inc.
- Credit Bureau Services Inc., Ft. Laud., FL
- Credit Bureau of San Luis Obispo & Santa Barbara Counties
- Credit Communications, Inc.
- Credit Data Corporation
- Credit Plus, Inc. MD
- Credit Service Company
- Credit Technologies, Inc.

Select Equifax Mortgage Services as the Credit Reporting Company

Select Advantage Credit Inc. as the Technical Affiliate