Submitting a loan to FMAC using Advantage Credit Reports

Under the services Tab Click Request Underwriting Select Freddie Mac's Loan Prospector for ePASS

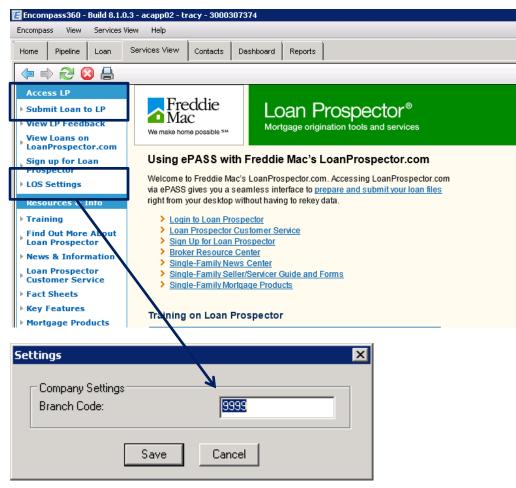
Alerts & Messages	Log		Borrower Summary Origination		
🖃 🗏 File started		08/21/13	State CO Zip 80439		
Credit Report received		08/21/13	Present Address Underwriting		
Flood Certificate expected		09/04/13	Present Address		
Send to processing			Address 19 forest dr My Providers All Providers		
📕 Submittal	🔲 Submittal				
Approval			Select a provider and click Submit.		
Doc signing			Fannie Mae DO for ePASS		
Funding			# of Years M Owr Freddie Mac's Loan Prospector for ePASS		
Completion			Previous Address		
			Address		
			City		
			State		
			# of Years Y M Ow		
			Credit Information		
Forms Tools Services]	Borrower		
» Order Credit Report	_		Experian / FICO 654		
» Access Lenders			TransUnion / Empirica		
» Search Product and Pricing			Equifax / BEACON		
			Minimum Required FICO		
» Request Underwriting			Remove from My List		
» Order Appraisal			Credit Score for Decision Making		
» Order Flood Certification		3	Borrower can demonstrate a 12-month mortgage/rental history		
» Order Title & Closing			Subject Property Information Copy from Present Order Appraisal Order Flood Order Title		

From Loan Prospector's Page

Click LOS Settings

Enter Branch Code (issued from Advantage Credit)

Click Submit Loan to LP



Advantage Credit is an <u>Affiliate of Equifax Mortgage Solutions</u>

Credit Provider: Equifax Mortgage Solutions If credit Reference Number is not in this page, you can double click to add or edit

Select one of the following options:	Select a Credit Report Option	
	Select one of the following options:	
Pass a reference number from a previously ordered trimerged credit report to LP Continue to LP without passing a credit reference number Next Cancel Catche Credit Type and Credit Reference Information Contraction Catche 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: Quidax Mortgage Solutions Presubmission Info If resubmission Info If resubmission Info If 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:	C Order a tri-merged credit report in Encompass and pass the reference n	umber to LP
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LP Key Number: Loan Prospector ID:		
Submit Cancel	LP Key Number: Loan Prospector ID):
Submit Cancel		
	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						
Loan File Setup							
Request Services	Borrower:						
Assign Loan	Loan App #						
	Loan Prospector ID: L450177 Transaction ID: T450000251						
	Previous Save Submit Next >>						
	Fields marked with an asterisk are always required.						
	Loan Application Number * Loan Processing Stage *						
_							
	Branch 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						
	Porrowor Sotup						
	Borrower Setup						
	Please enter the names of all borrowers on the loan application.						
	First Name* Middle Name Last Name* Suffix						
	Delete						
	>Delete						
	>Delete						
	>Delete						
	Delete						
	Delete						
	Seller Name Generic Lender						
	Broker/TPO Name Pacesetter Mortgage Corp						
	<u>MSP/NOTP Name</u> Originating Company Name Pacesetter Mortgage Corp						
	Previous Save Submit Next >>						

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

Home Help Contact	Home Help Contact Us Business Tools Change Password Logout FreddieMac.com						
Freddie Mac™	Loan Prospector® Mortgage origination tools and services						
Loan Prospector Main Loan File Setup Request Services 39 Unviewed Results	Borrower: Loan App # Loan Prospector ID: L109912 Transaction ID: T100025627 << Previous Save Submit Next >>						
	Fields marked with an asterisk are always required.						
L Source Date AGRAnd Advantage Credit Bureau Advantage Credit Itermetional Group Advantage Credit Itermetional Group Advantage Plus Credit Reporting Inc. Minace Credit Solutions American Reporting Company LLC via MeridianLink American Reporting Company LLC via Sharper Lending Avantus, LLC Birchwood Credit Services 25: Solo Mortgage Services 25: Shortgage Services 25: Shortgage Services 26: Solot Gredit Reporting 25: Mortgage Services 26: Chortgage Services 26: Chor	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 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.						

Select Equifax Mortgage Services as the Credit Reporting Company Select Advantage Credit Inc. as the Technical Affiliate