

Reissuing a Credit Report

If you previously generated a three-in-file merged credit report, you can request a reissue of the credit report in the FundLoans web portal, likely without incurring a charge from your credit agency for pulling new credit. However, please note that the credit agency may charge a fee for the reissuance. Check with your specific credit agency for pricing questions.

Note: If a valid credit report does not yet exist for a loan, you may order a new credit report in the FundLoans web portal instead.

Before reissuing the credit report: You must complete the “III. Borrower Information” section on the “1003 page 1” screen in the FundLoans web portal.

- Make sure the credit report you are reissuing has the borrower(s) first, middle, and last name matching exactly how it appears in the 1003 screen.
- Make sure the borrower Social Security Number(s) match(es) exactly between the credit report and the 1003 data.
- Make sure the present address (current residence) of each borrower on the credit report matches the 1003 data. Check spelling, abbreviations, and punctuation as the credit agency may validate the information matches before reissuing the report.

Note: In order to reissue a joint credit report for two applicants, both applicants need to be on the same 1003 loan application and appear in the same order as they appear on the credit report you are reissuing.

Contact your credit agency if you need to make any corrections or changes prior to reissuing.

Reissuing the report:

1. In the existing credit report, find the reissue number, reference number, or order number. This number usually appears at the top of the first page of the credit report. Your credit agency may refer to the number differently. Contact your credit agency if you are unsure which number to use for the reissue request.

Important: If a reissue number on the credit report contains spaces, dashes, or other punctuation characters, please ask your credit information provider whether these characters should be included in the reissue request.

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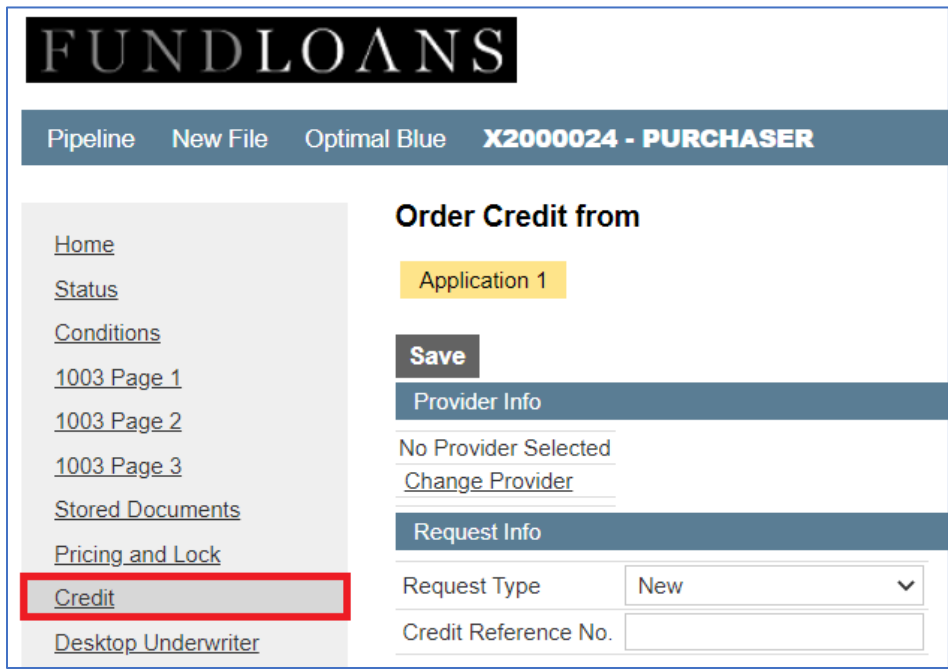
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*** TEST CREDIT REPORT ***

DATE ORDERED: 01-01-2019          ACCOUNT #: 99999FNMA ORDER #: 50048
REPORT PRICE: $0.00              REQUESTED BY:
PREPARED FOR: FANNIE MAE TESTING BUREAU SIMULATION

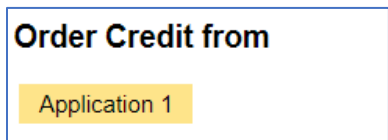
BORROWER: HOMEOWNER, JOHN          SSN: 999405000
PRESENT ADDRESS: 175 13TH STREET
                  WASHINGTON, DC 20013

SPOUSE: HOMEOWNER, MARY           SSN: 500222000
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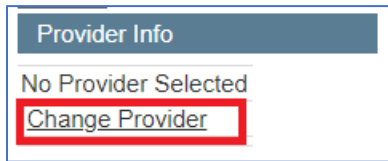
2. Go to the **Credit** screen to order/reissue credit.



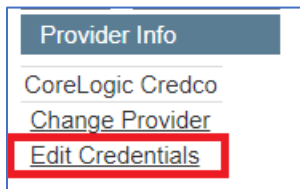
3. If your loan has multiple 1003 applications, make sure you select the correct Application for the report you are currently reissuing.



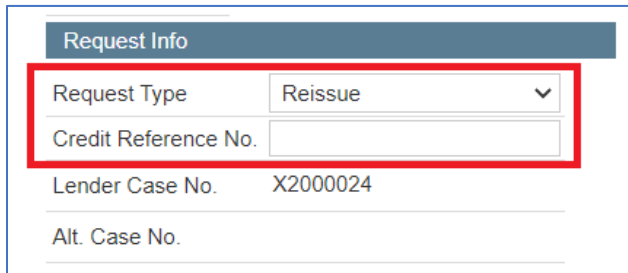
4. Under **Provider Info**, if the provider shows as “No Provider Selected” or is a credit provider that does not match your credit report, click on “Change Provider” to select the correct credit agency. Then select the credit agency from which you requested the original credit report.



5. Once the correct credit provider is displayed, you can edit your login credentials. Check with your credit agency to confirm what ID and password you will need to use for a reissue.

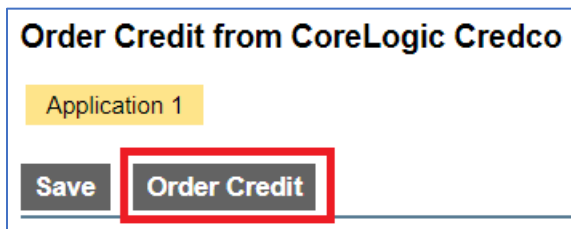


- In the **Request Info** section, select either “Reissue” as the Request Type if you are reissuing an existing credit report, or select “New” if you want to order a completely new credit report. If you are reissuing an existing report, enter the reissue number you identified from step #1 above and enter it in the “Credit Reference No” field.



The screenshot shows a form titled "Request Info" with a blue header. Below the header, there are four input fields. The first field is "Request Type" with a dropdown menu showing "Reissue". The second field is "Credit Reference No." with an empty text box. The third field is "Lender Case No." with the value "X2000024". The fourth field is "Alt. Case No." with an empty text box. A red rectangular box highlights the "Request Type" dropdown and the "Credit Reference No." text box.

- Click the **Order Credit** button to submit your request.



The screenshot shows a form titled "Order Credit from CoreLogic Credco". Below the title, there is a yellow box labeled "Application 1". At the bottom of the form, there are two buttons: "Save" and "Order Credit". A red rectangular box highlights the "Order Credit" button.

- If you get an error back when ordering/reissuing, you may need to contact your credit provider to resolve. If the error references an unknown IP Address, you just need to contact your credit agency and let them know you are ordering on a lender website and just need to add the IP Address that the error provides. Once the error is resolved, try your reissue/order request again.