



Order Credit Running LPA

Rev. 8/7/2018

To Order or Reissue Credit Report:

1. On the Loan Actions menu, click Order Credit.
2. On the Order Credit page, select credit provider, then confirm that the order information is correct, and then click the Order Credit button to submit the order.
3. Once the credit report is received, a confirmation message displays.

The screenshot displays the 'Order Credit' interface. On the left, a sidebar lists 'LOAN ACTIONS' with 'Order Credit' selected. The main area features a green banner with a checkmark and the message 'The credit report for Alice Firstimer is now available.' Below this, the 'Choose Provider' section shows 'Factual Data Credit' as the selected provider, with options for 'New Credit Order' (selected) and 'Reissue Credit'. The 'Provider Details' section includes a password field and a checked 'Save Login Information' box. The 'Borrower Information' section shows fields for Borrower, Lender Case ID, Date of Birth, and SSN. A blue 'Order Credit' button is located at the bottom right.

NOTE: After ordering credit the Order Credit button is renamed to Reissue Credit. The View Credit Report and Import Liabilities buttons will also appear on the same page. If the loan includes more than one borrower pair, you must use the same credit provider to order credit for each borrower pair.

Run LPA:

❖ **ATTENTION:** Prior to running LPA, rate must be selected. Please refer to Product, Pricing & Extensions manual. You **MUST** order credit via TPO Connect prior to running LPA. The order DU and LPA links will be disabled by your administration once loan has been submitted to PBM.

1. On the **Loan Actions** menu, click **Order LPA**.
2. Credit information auto populates from previously ordered credit.
3. Enter the required information and click **Order LPA Underwriting**.

The screenshot displays the 'Order Loan Product Advisor' interface. On the left is a dark sidebar menu with the following items: LOAN SUMMARY, 1003, PRODUCT PRICING & LOCK, DOCUMENTS, CONDITIONS, FEES, DISCLOSURE, TRACKING, LOAN ACTIONS, Import Additional Data, Order Credit, Order DU, Order LPA (highlighted with a blue bar and a circled '1'), Disclosures, Submit Loan, Re-Submit Loan, and Change of Circumstance. 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 Attached, circled with a '3'), Appraisal Form Type (DU Form 2075 - Desktop Ur), and Appraisal Method (Automated Valuation Model). Below the form, the borrower information '(1) John Homeowner & Mary Homeowner' is shown with 'Import Liabilities' and 'View Credit Report' buttons. Under 'Last Credit Ordered', the Credit Provider is 'Equifax' (circled with a '2'), Reference Number is empty, and Date Ordered is '01-12-2017'. At the bottom right of the form area is a blue button labeled 'Order LPA Underwriting' (circled with a '3').

Order LPA – Errors Found:

1. If the LPA processes with errors you will receive a red bar indicating errors found.
2. To view underwriting checklist errors, click where it says **Click here**.
3. A pop-up window will appear with the errors LPA encountered, click close when you are done reviewing.
4. After the errors and necessary changes have been made, click **Order LPA Underwriting**.

The screenshot displays the Wholesale TPO Connect interface. On the left is a dark sidebar with navigation options: LOAN SUMMARY, 1003, Loan Info, Borrower Info, Employer History, Income & Expenses, Assets & Liabilities, Transaction Details, Information for Government Monitoring, Comments, PRODUCT PRICING & LOCK, DOCUMENTS, CONDITIONS, FEES, DISCLOSURE, TRACKING, and LOAN ACTIONS (Import Additional Data, Order Credit, Order DU, Order LPA, Disclosures). The main content area has a red header bar with a warning icon and the text "Errors Found" (1). Below this is a message: "Underwriting Checklist Error. See Checklist Log for details - Click here" (2). The main section is titled "Order Loan Product Advisor" and contains an "LPA Order" form with fields for Request Type (New), Processing Point (Application/Processing), Property Type (Single Family Detached), Appraisal Form Type (Select One), and Appraisal Method (Select One). Below the form is a section for "(1) Alice Firstimer" with buttons for "Import Liabilities" and "View Credit Report". Underneath is a "Last Credit Ordered" section with fields for Credit Provider, Reference Number (4088424388PQ), and Date Ordered (06-01-2018 12:01...). At the bottom right is a blue button labeled "Order LPA Underwriting" (4).

Order LPA – Viewing Findings Report:

1. On the **Loan Actions** menu, click **Order LPA**.
2. Click the **View Findings Report** and a LPA Result pop-up window will open in a new tab in your browser.
3. After viewing the LPA results click on one of the following:
 - **Go to Loan Summary** – returns you to the Loan Summary.
 - **Go to Documents** – takes you to the Documents and Conditions screen.
 - **Close** – will close the DU Results screen.

