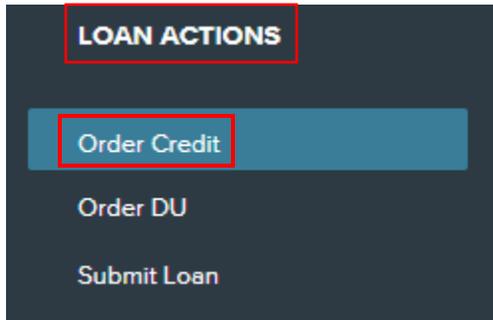## Reissuing Credit into TPO Connect

Following the process will bring the credit report ordered by the Broker into the CHM system without re-pulling a new credit report.

**Step 1:** From the Loan Actions options, select *Order Credit*.



**Step 2:** From the *Credit Provider* drop down list, select the vendor that was used to pull the credit report. If the credit vendor is not showing in the drop down list, a new credit report may have to be ordered by CHM with an approved credit vendor.
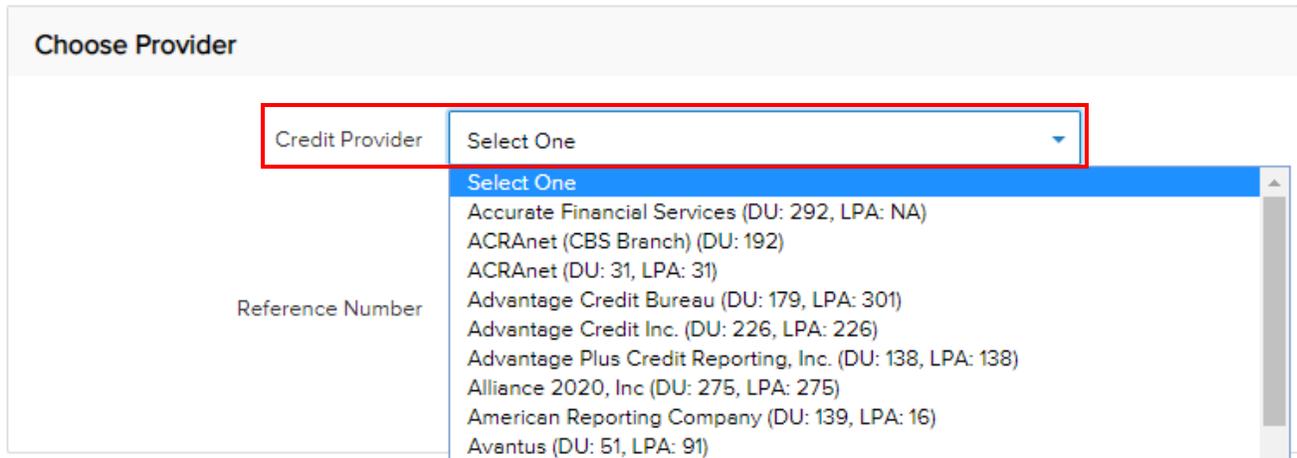


**Step 3**: Select the *Reissue Credit* option and input the credit report reference number into the field:
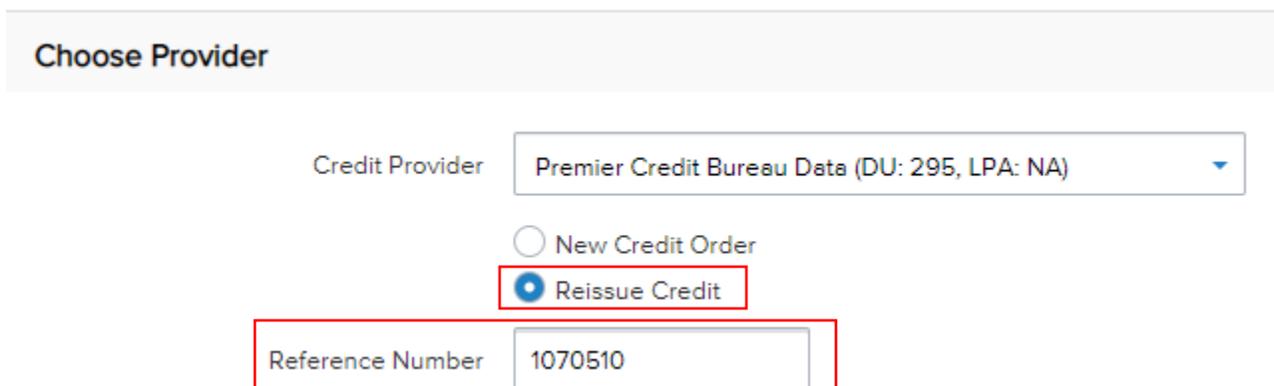
**Step 4:** Review the Request Type, Report Type and Credit Bureaus.  CHM requires a Tri-Merged report with all three bureaus:

| | |
|---|---|
| Request Type | Individual ▾ |
| Report Type | Tri-Merge |
| Credit Bureaus | ☑ Experian |
| | ☑ Equifax |
| | ☑ Trans Union |

**Step 5:** The Broker will input their User Name and Password for the credit vendor they used to pull credit:

## Provider Details

| User Name | Password |
|---|---|
| BOCMTRAIN1 | •••••••• |

**Step 6:** Prior to requesting the Reissued Report, the borrower information should be reviewed:

## Borrower Information

| Borrower | Present Address |
|---|---|
| Ken Customer | 123 Main Street |
| | Orange, CA |
| Date of Birth | 92865 |
| 05/27/1980 | |
| SSN | |
| *** ** 7000 | |

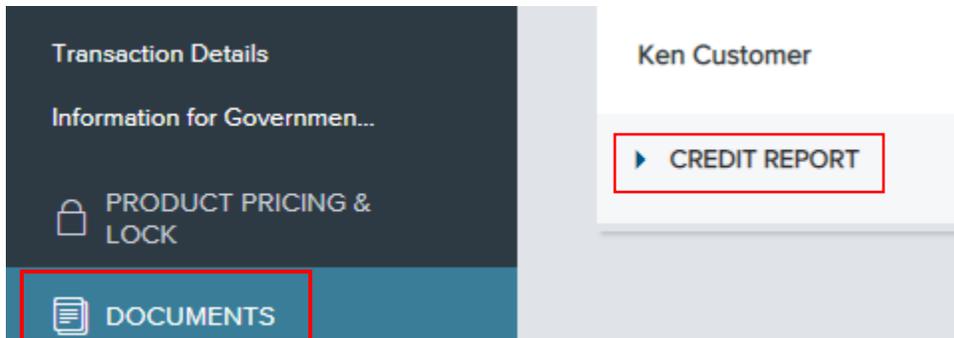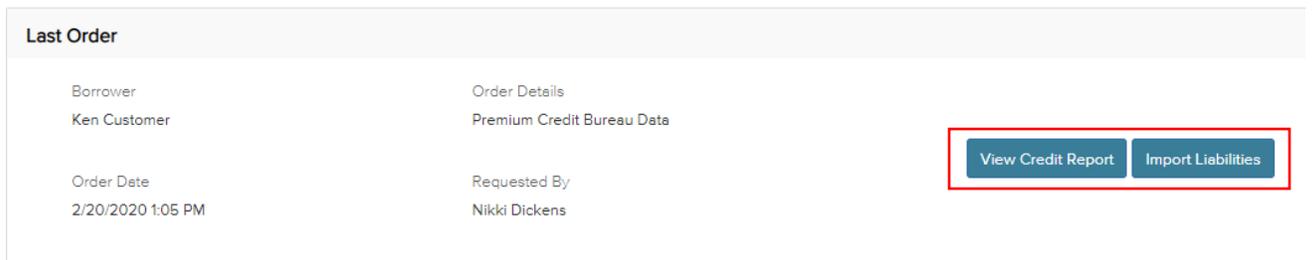**Step 7:** Select the *Reissue Credit* button on the bottom right hand side of the screen:

Reissue Credit

**Step 8:** The Processing messaging will appear towards the top of the TPO Connect screen:

Processing your credit order for Ken Customer.
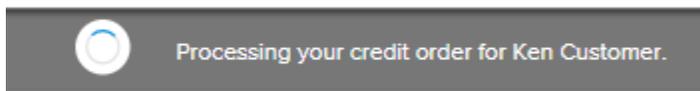
**Step 9:** When the credit report has been successfully reissued, it may be viewed or the liabilities added to the 1003, Assets & Liabilities section, by clicking on the desired button.

The borrower's credit report will automatically downloaded into the *Documents* section:

**Last Order**

| Borrower | Order Details | |
| --- | --- | --- |
| Ken Customer | Premium Credit Bureau Data | View Credit Report Import Liabilities |
| Order Date | Requested By | |
| 2/20/2020 1:05 PM | Nikki Dickens | |

Transaction Details

Information for Governmen...

🔒 PRODUCT PRICING & LOCK

📄 DOCUMENTS

Ken Customer

▶ CREDIT REPORT

**Step 10**: Selecting the *Import Liabilities* button will bring up a menu of the liabilities showing on the borrower's credit report. To continue the import select the *Import Liabilities* button:

**General Liabilities**

Please provide information about liabilities. Do not include liabilities entered under Real Estate Holdings.

| Company Name | Liability Type | Balance | Monthly Payment | Months Left | Account Holder |
|---|---|---|---|---|---|
| HILLSIDE BANK | Installment | $14,748.00 | $425.00 | 35 | Borrower |
| HEMLOCKS | Revolving | $437.00 | $44.00 | 10 | Borrower |
| BAY COMPANY | Revolving | $0.00 | $0.00 | 0 | Borrower |
| CENTRAL BANK | Installment | $0.00 | $0.00 | 0 | Borrower |

Cancel    Import Liabilities

**Step 11:** Should any liabilities be present on the 1003, they may be overridden by selecting the *Yes, Delete current liabilities* box and clicking on the *Continue* button:

Delete liabilities before importing?
☐ Yes. Delete current liabilities before importing.

Cancel    Continue

**Step 12:** You will be notified when the liabilities have been imported and click on the *Close* button:

Liabilities have been successfully imported.

close