Getting Signed Up with Loan Prospector

Go to LoanProspector.com & choose “Sign Up for Loan Prospector”

Click the button for “Third Party Originator” & then choose “Direct Access”. NPF does not allow for “Sponsored Access” at this time.
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Open up the forms in step #1, fill them out, & overnight them to the address below. This will take 5-7 business days from receipt to approve your request.

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**Loan Prospector Sign Up**

**Third-Party Originator > Direct Access**

Loan Prospector now requires the use of merged credit for all new customers.

Please review the information below before beginning the sign-up process. It will help ensure that your request is processed quickly and efficiently.

1. **Loan Prospector Sign-Up Forms**

   Complete the following Loan Prospector sign-up forms:
   - Transmittal Cover Sheet [PDF]
   - Third-Party Originator Automated Clearing House (ACH) Authorization Form [PDF]
   - Loan Prospector Originator Agreement [PDF]

You must sign and mail these forms to Freddie Mac at the address below. We recommend that you use a mailing method that allows you to track your package's delivery.

Freddie Mac
Attn: Loan Prospector
MG B2G
8250 Jones Branch Drive
McLean, VA 22102-3110

You must mail the original, signed documents to Freddie Mac to complete the sign-up process. All documents must be dated within 75 days of your online sign-up confirmation date. Photocopies or faxes will not be accepted and will delay completion of your sign-up.
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Make sure to read step #2 & step #3. Then proceed to step #4 & fill in the online sign-up application.

2. Third-Party Originator (TPO) Checklist
Download this itemized checklist for all the information you will need in order to complete the sign-up process.

> Checklist for Third-Party Originators [PDF]

3. Important Sign-Up Reminders
To access merged credit reports in Loan Prospector, you must directly contact participating credit reporting companies (CRCs) or their affiliates, provide them with your Loan Prospector TPO number, and establish service agreements for use with Loan Prospector with at least one of them (two or more is recommended).

Even if you have existing relationships with the CRCs, in order to use Loan Prospectors Merged Credit Report Options, you must specifically update your account with your TPO number to access merged credit reports and/or Merged Credit Reference Numbers through Loan Prospector.

4. Sign-Up
You are now ready to begin the sign-up process. Please complete this secure sign-up form.

Complete all the fields/screens to conclude the Loan Prospector online sign-up process. Please print and document your confirmation number.

Once you have completed the sign-up process, please remember to log in to LoanProspector.com at least once every 90 days to avoid deactivating your user ID.

Please note that Loan Prospector assesses only a loan's eligibility for sale to Freddie Mac and does not analyze compliance with laws, regulations or ordinances, or any requirements imposed by your regulator. It is possible that a loan that otherwise meets Freddie Mac's purchase standards may violate a state or local law or regulation, because of that violation, the loan would be ineligible for sale to Freddie Mac. Please consult with your legal counsel and/or a compliance services vendor to ensure that your loans comply with all applicable laws, regulations, etc.

Choose “Third-Party Originator”, input your Tax ID, & Company name and click “Next”.

![Loan Prospector Sign-Up Form](image)
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As you proceed through the sign-up process, you will come to a screen where you will choose New Penn as the lender you will be doing business with through LP. Once you receive your approval from Freddie Mac, you may run findings through LP. When you are satisfied with the outcome of the findings, please Final Assign them to New Penn & submit them with your Underwriting package through the New Penn Portal at www.GoNewPenn.com.

Please note that if you already have a relationship with LP through Sponsored Access, you will still need to sign-up for Direct Access in order to do business with New Penn. If you are already set up with Direct Access, you should be able to choose New Penn in the Final Assignment stage as listed above. If New Penn is not in the drop down menu for any reason, please contact Loan Prospector to add New Penn.

Please contact your Account Executive or Client Support with any further questions on this process.