newrez® WHOLESALE

JOB AID

Ordering a Credit Bureau Report

How to order credit for 1st lien transactions in Blueprint

Last updated: August 10, 2026

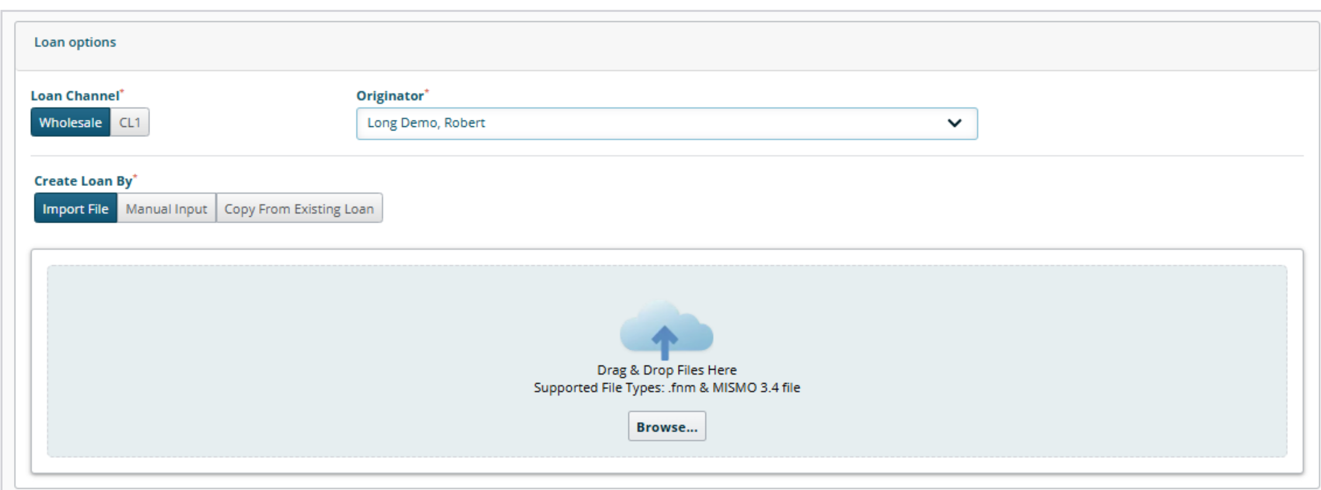
Follow these steps to order a Credit Bureau Report (CBR) for 1st lien transactions. You can import an already-completed 3.4 file or add borrowers manually, then pull soft and hard credit directly within Blueprint.

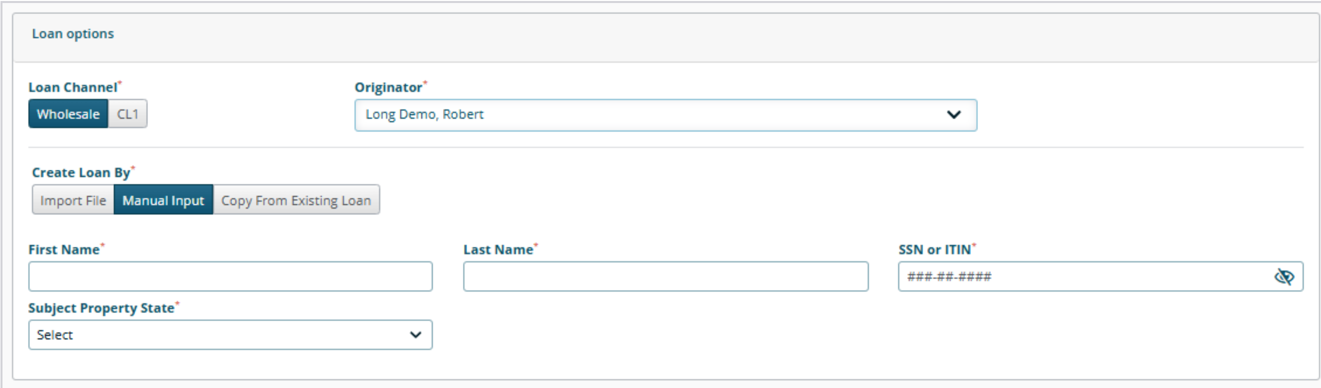
IN THIS GUIDE

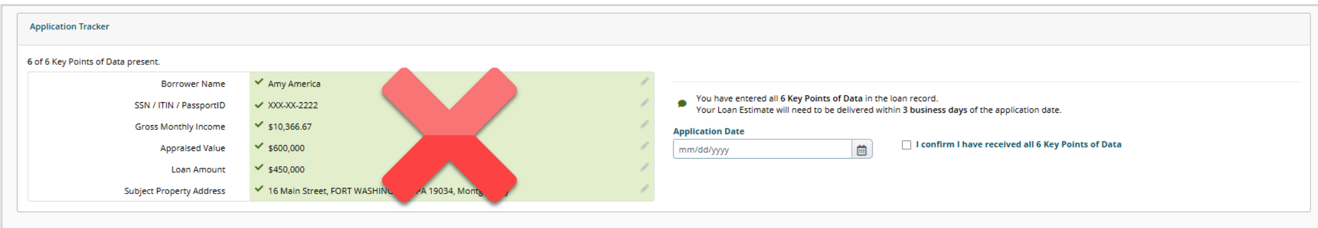
1 Start the loan

Import a 3.4 or add your borrower

- Import an already-completed 3.4 file, or manually add your primary borrower — you can add additional borrowers on a later screen.
- You do **NOT** need all 6 pieces of data to pull credit within the system.



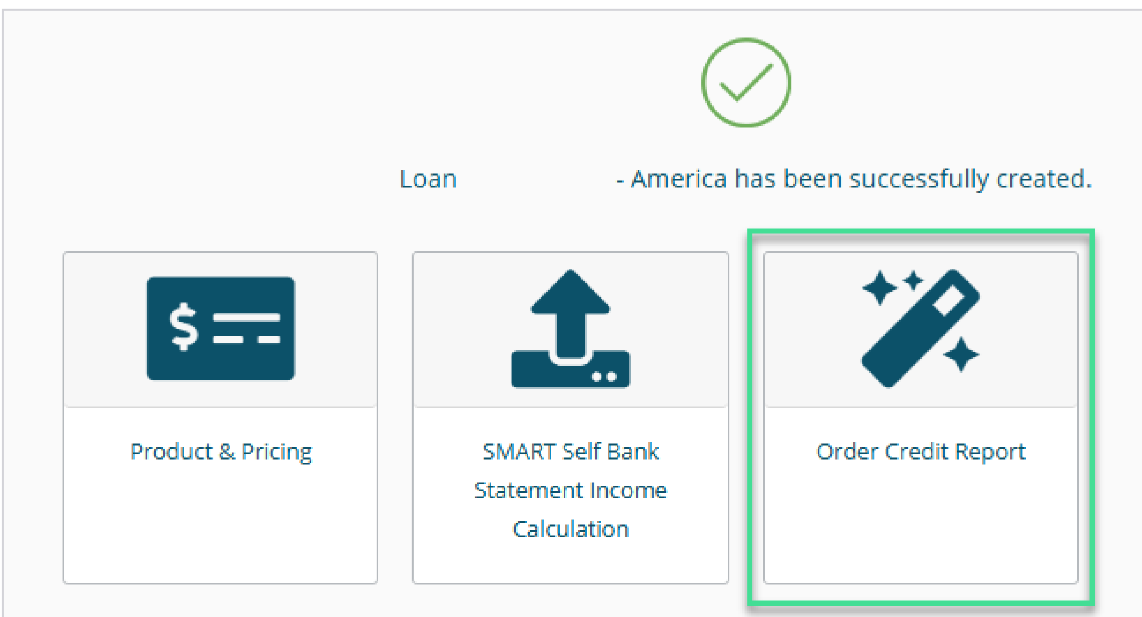


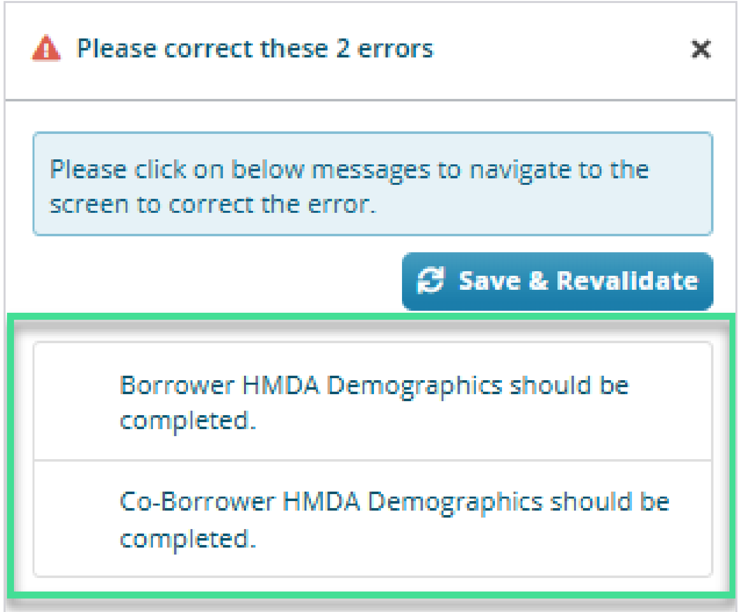


2 Open Order Credit Report

A new button at loan creation

- Once you reach loan creation, you'll see a new **Order Credit Report** button.
- Clicking it takes you to the 1003 screen and shows a DV Error.

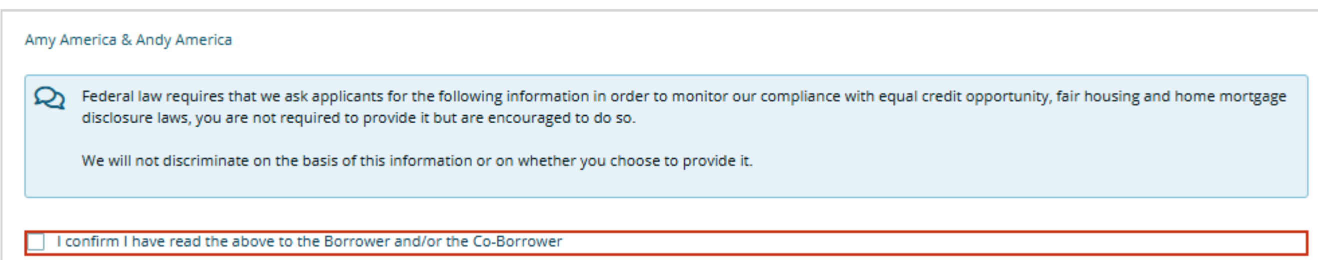




3 Complete the HMDA screen

Required before credit can be pulled

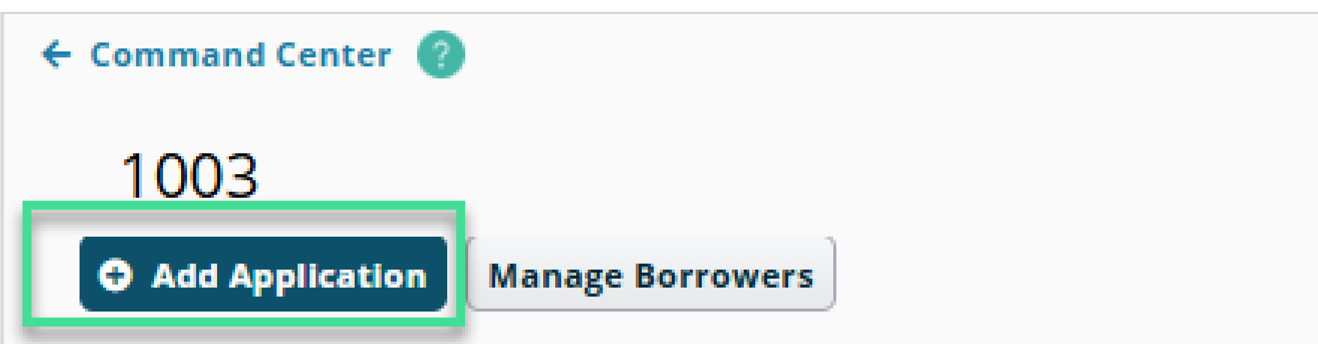
- Loans with a qualifying FICO of 580 or below are automatically denied, so the HMDA screen must be completed in full.
- Even if you uploaded a completed 3.4, you must check **"I confirm I have read the above to the Borrower and Co-Borrower."**

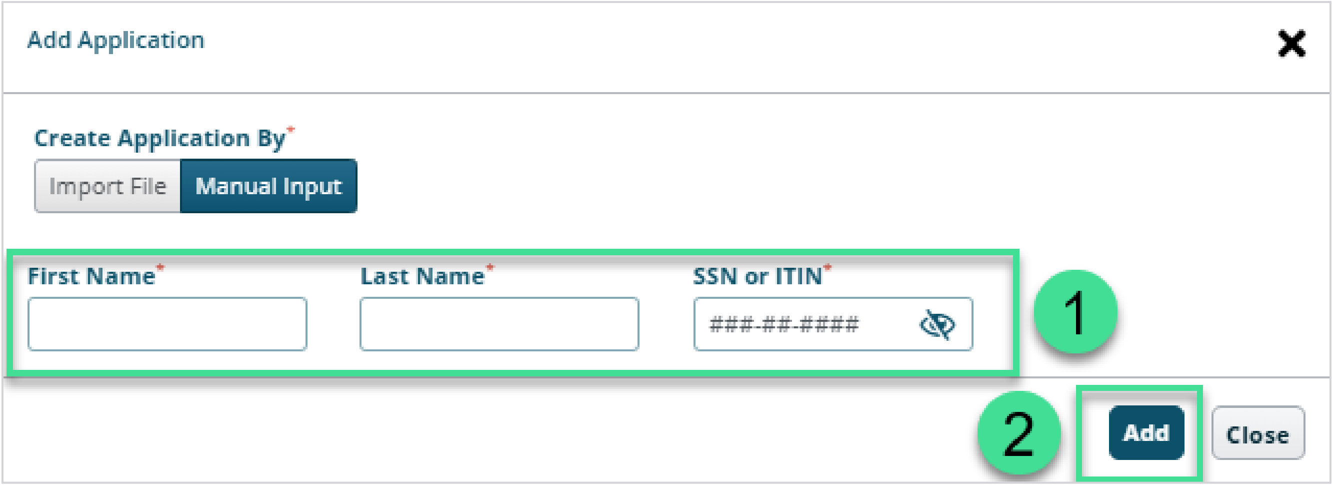


4 Add a second borrower (if needed)

Add before pulling credit

- To manually enter a second borrower before you pull credit, click **Add Application** and add the additional borrower.

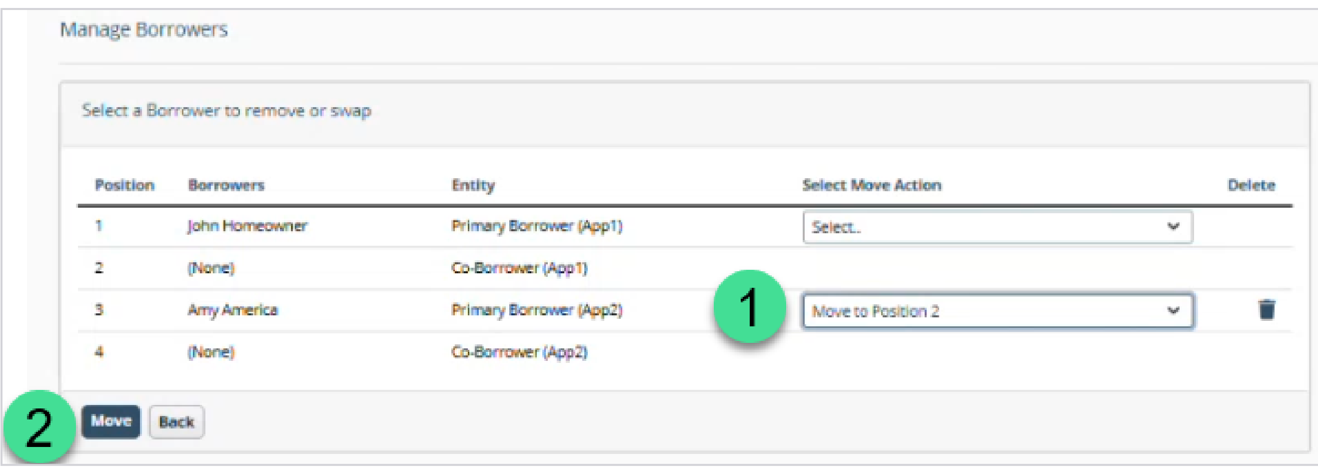




5 Move borrower to the same application

Only if they share one application

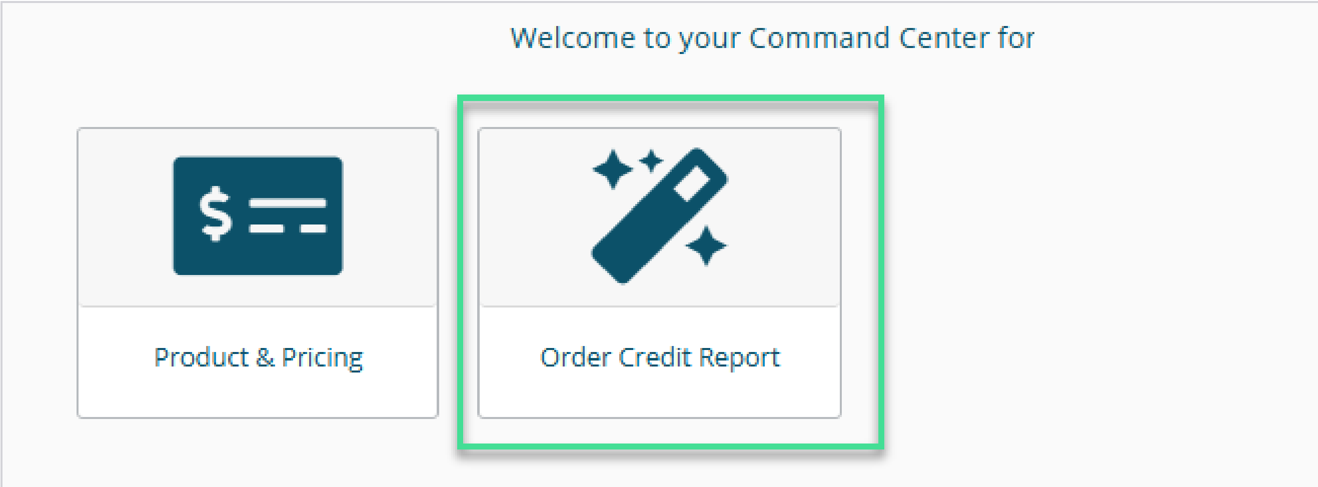
- If the borrowers need to be on the same application, click **Manage Borrowers** and move the new application to **Position 2.**
- *Note: If they'll be on two separate applications, you do not need to complete this step.*

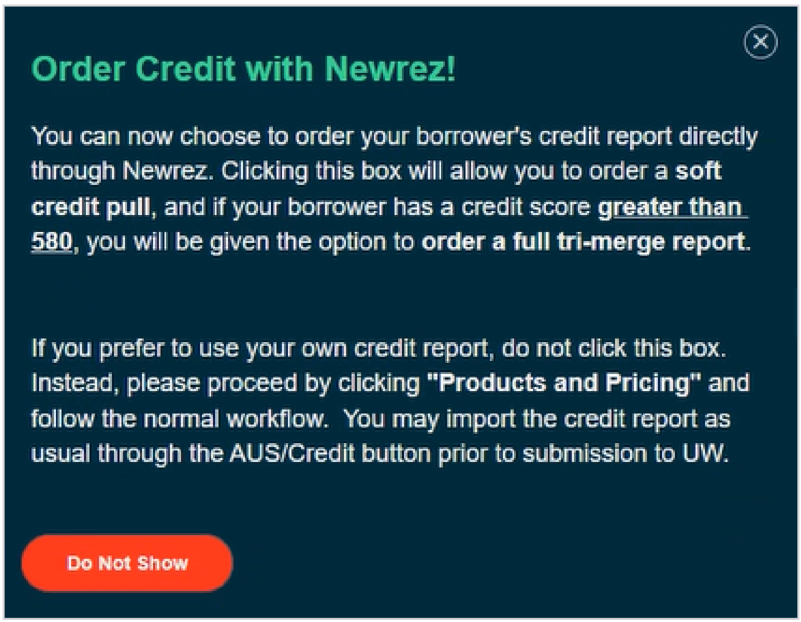


6 Return to Command Center

Then re-open Order Credit Report

- Click **Command Center** to go back, then click **Order Credit Report.**
- You can order a soft credit pull first; if the borrower scores above 580, you'll be given the option to order a full tri-merge report.

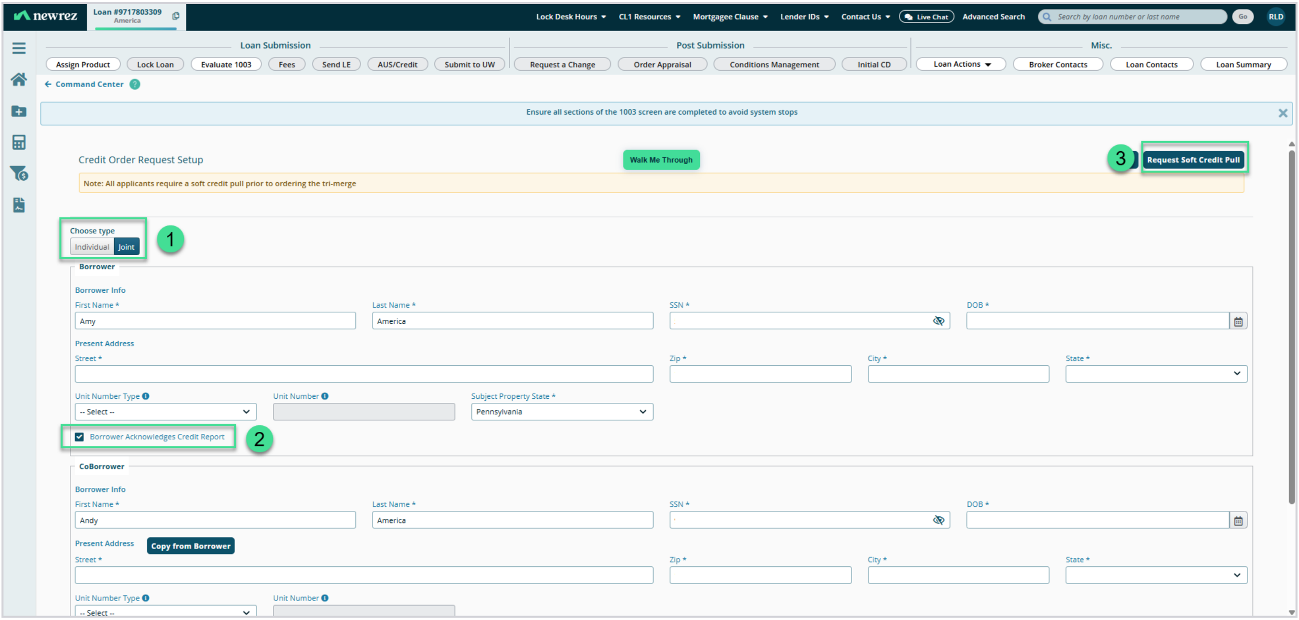




7 Pull a soft credit report

Confirm the qualifying FICO is above 580

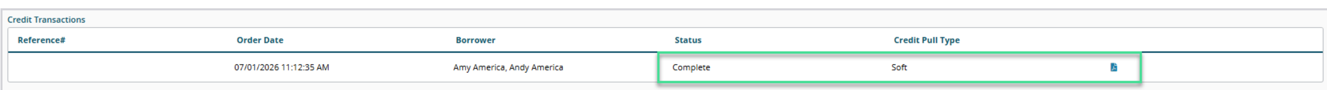
- Pull a soft-pull report first to ensure the qualifying FICO is above 580.
- 1) Choose the Type — **Individual** or **Joint.** 2) Check **Borrower Acknowledges Credit Report** for EACH borrower. 3) Click **Request Soft Credit Pull.**



8 Review the soft pull

Confirmation and report appear

- A confirmation message appears, and the soft pull report appears at the bottom of the screen.



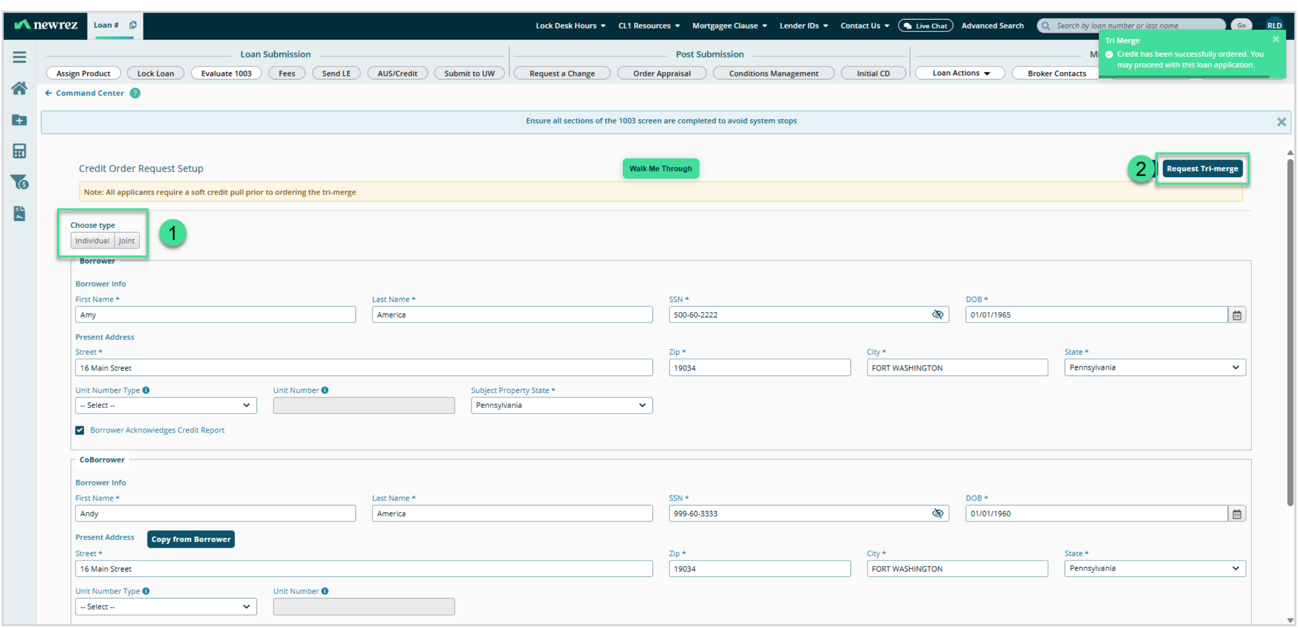
Credit Transactions

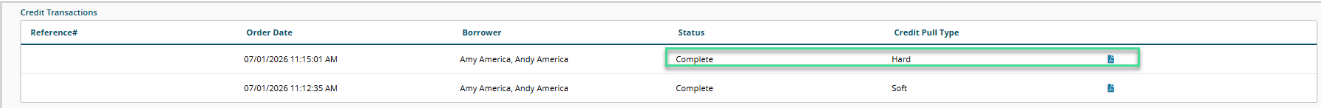
Reference#	Order Date	Borrower	Status	Credit Pull Type
	07/01/2026 11:12:35 AM	Amy America, Andy America	Complete	Soft

9 Request the tri-merge

The hard pull report

- Select the report type — **Individual** or **Joint** — and click **Request Tri-merge.**
- The hard pull report generates at the bottom.
- *Do NOT share either credit report with the borrower or any third parties.*

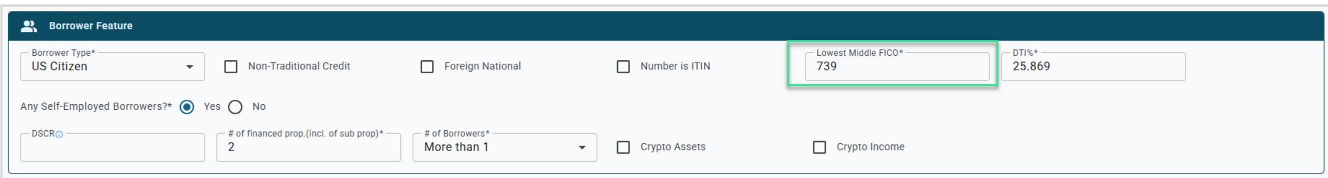


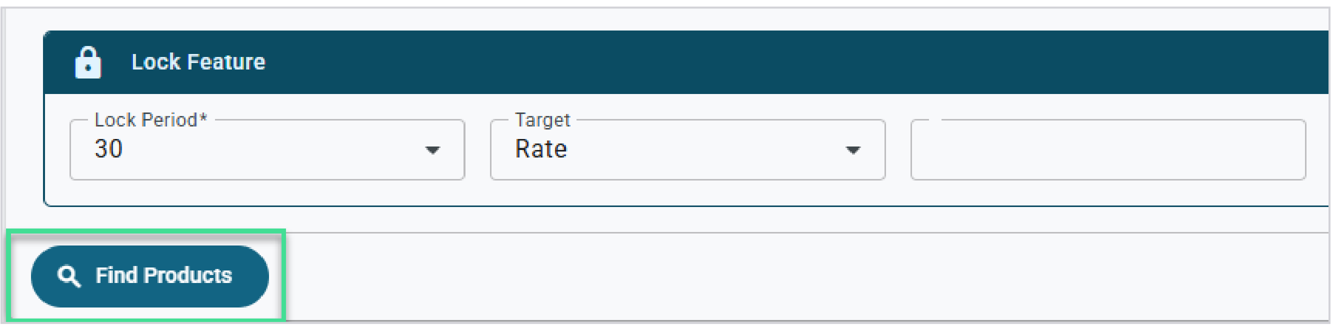


10 Assign your product

FICO auto-populates in Loan Advisor

- Navigate up to the tool bar, or back to the Command Center, and assign your product.
- In Loan Advisor, the **Borrower Feature** section now automatically has the Qualifying FICO populated.
- Complete the rest of the screen and click **Find Products.**

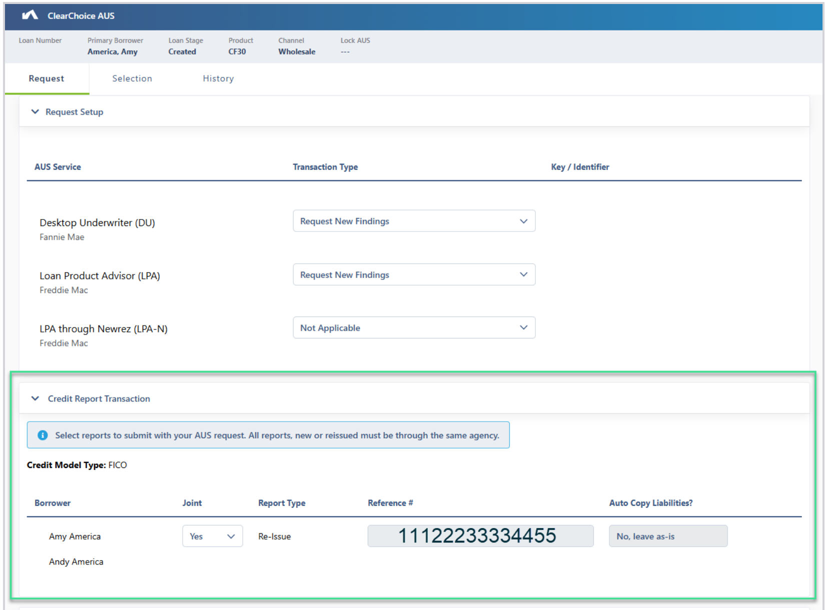


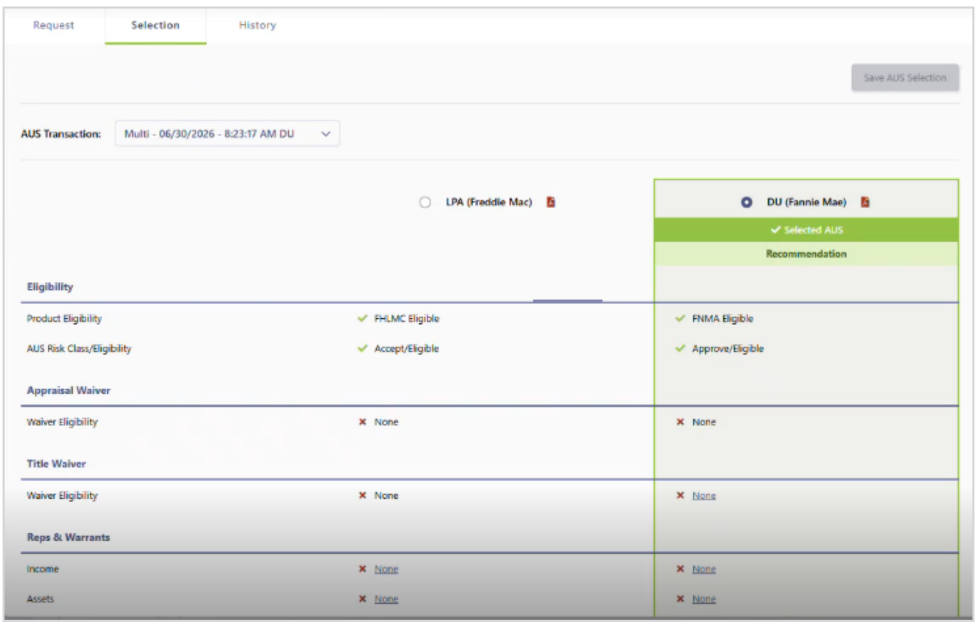


11 Disclose or run AUS

Credit info is already populated

- Once you find and assign a product, you can disclose or **Run AUS.**
- On the AUS screen, the **Credit Report Transaction** section is read-only because the credit report information is already populated.
- If you chose not to run credit within the system, the section stays open so you can manually enter the credit reference number. Run AUS as normal and the reports generate with the AUS findings.

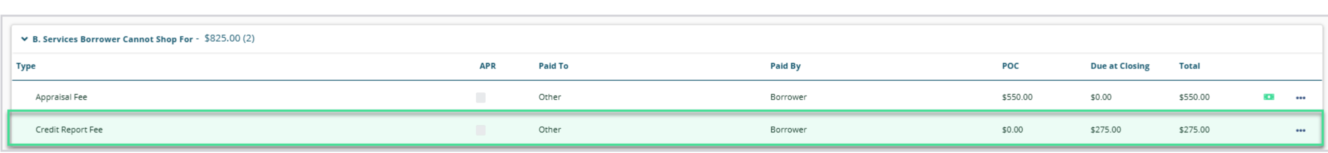




12 Confirm the credit report fee

$275 per report

- If you disclose the application before running AUS, a **$275** credit report fee appears in the Fees section. If you have multiple applications or reports, increase the fee by $275 per report.
- If you did **NOT** pull the credit report within Blueprint, adjust this amount to your fee. Then continue the rest of the Loan Submission steps for a successful submission into Underwriting.



B. Services Borrower Cannot Shop For - $825.00 (2)

Type	APR	Paid To	Paid By	POC	Due at Closing	Total
Appraisal Fee		Other	Borrower	$550.00	$0.00	$550.00
Credit Report Fee		Other	Borrower	$0.00	$275.00	$275.00

LEGAL