

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.

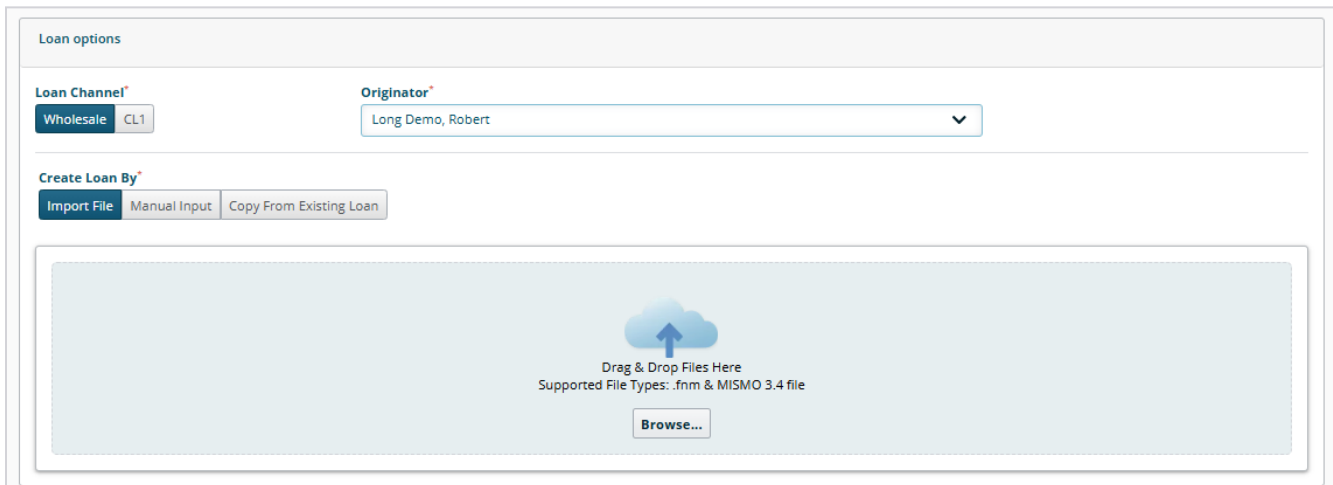
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1 Start the loan

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.



The screenshot shows the 'Loan options' form in the Blueprint system. It includes fields for 'Loan Channel*' (set to 'Wholesale' with a 'CL1' tag) and 'Originator*' (set to 'Long Demo, Robert' with a dropdown arrow). Below these is the 'Create Loan By*' section with three buttons: 'Import File' (highlighted), 'Manual Input', and 'Copy From Existing Loan'. At the bottom is a large dashed box for file upload with a cloud icon, an upward arrow, and the text 'Drag & Drop Files Here' and 'Supported File Types: .fnm & MISMO 3.4 file'. A 'Browse...' button is located at the bottom center of the dashed box.

Loan options

Loan Channel*

Wholesale CL1

Originator*

Long Demo, Robert

Create Loan By*

Import File

Manual Input

Copy From Existing Loan

First Name*

Last Name*

SSN or ITIN*

#####

Subject Property State*

Select

Application Tracker

6 of 6 Key Points of Data present.

Borrower Name	✓ Amy America	
SSN / ITIN / PassportID	✓ XXX-XX-2222	
Gross Monthly Income	✓ \$10,366.67	
Appraised Value	✓ \$600,000	
Loan Amount	✓ \$450,000	
Subject Property Address	✓ 16 Main Street, FORT WASHINGTON, PA 19034, Mont...	

You have entered all 6 Key Points of Data in the loan record.
Your Loan Estimate will need to be delivered within 3 business days of the application date.

Application Date

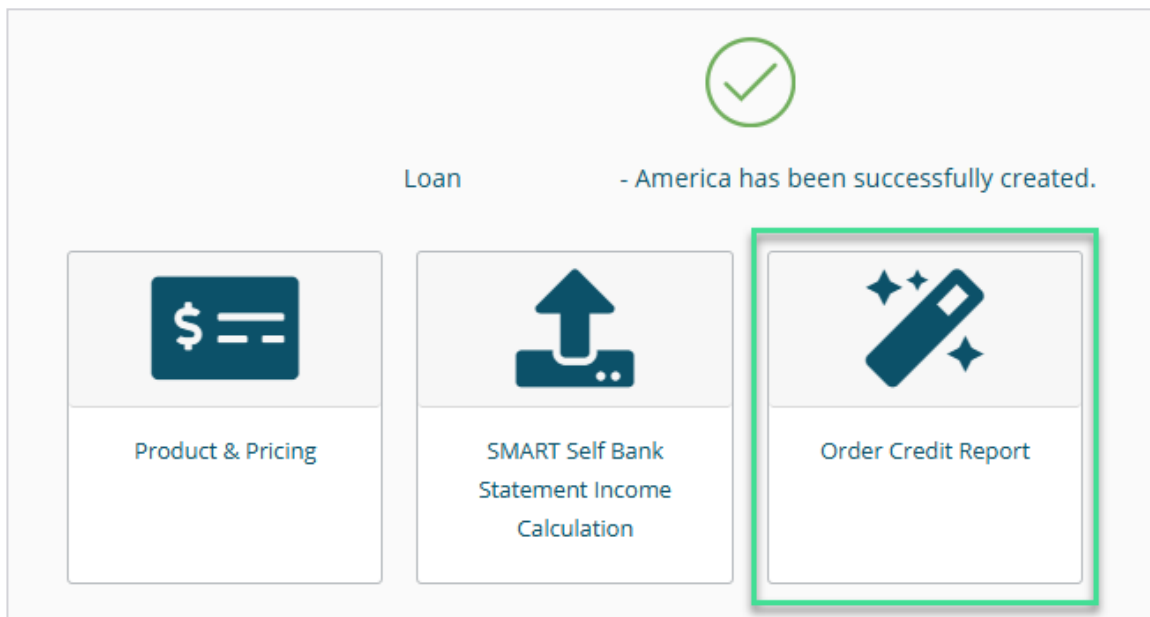
mm/dd/yyyy

☐ I confirm I have received all 6 Key Points of Data

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.



Please correct these 2 errors
 ✕

Please click on below messages to navigate to the screen to correct the error.

Save & Revalidate

Borrower HMDA Demographics should be completed.

Co-Borrower HMDA Demographics should be completed.

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.”**

Amy America & Andy America

Federal law requires that we ask applicants for the following information in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws, you are not required to provide it but are encouraged to do so.

We will not discriminate on the basis of this information or on whether you choose to provide it.

☐ I confirm I have read the above to the Borrower and/or the 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.

Command Center
 ?

1003

Add Application

Manage Borrowers

Welcome to your Command Center for



Product & Pricing



Order Credit Report

Order Credit with Newrez!

You can now choose to order your borrower's credit report directly through Newrez. Clicking this box will allow you to order a **soft credit pull**, and if your borrower has a credit score greater than 580, you will be given the option to **order a full tri-merge report**.

If you prefer to use your own credit report, do not click this box. Instead, please proceed by clicking "**Products and Pricing**" and follow the normal workflow. You may import the credit report as usual through the AUS/Credit button prior to submission to UW.

Do Not Show

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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.

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.*

Credit Transactions					
Reference#	Order Date	Borrower	Status	Credit Pull Type	
	07/01/2026 11:15:01 AM	Amy America, Andy America	Complete	Hard	B
	07/01/2026 11:12:35 AM	Amy America, Andy America	Complete	Soft	B

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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**.

Loan Submission

Assign Product
Lock Loan
Evaluate 1003
Fees
Send LE
AUS/Credit
Submit to UW

Post Submission

Request a Change
Order Appraisal
Conditions Management
Initial CD

Misc.

Loan Actions
Broker Contacts
Loan Contacts
Loan Summary

Borrower Feature

Borrower Type*
US Citizen

☐ Non-Traditional Credit
☐ Foreign National
☐ Number is ITIN

Lowest Middle FICO*
739

DTI%*
25.869

Any Self-Employed Borrowers?*
☒ Yes
☐ No

DSCR
of financed prop. (incl. of sub prop)*
2
of Borrowers*
More than 1
☐ Crypto Assets
☐ Crypto Income

Lock Feature

Lock Period*
30

Target Rate

Find Products

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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.

ClearChoice AUS

Loan Number: America, Amy | Primary Borrower: Created | Loan Stage: CF30 | Product: Wholesale | Channel: Lock AUS

Request | Selection | History

Request Setup

AUS Service	Transaction Type	Key / Identifier
Desktop Underwriter (DU) Fannie Mae	Request New Findings	
Loan Product Advisor (LPA) Freddie Mac	Request New Findings	
LPA through Newrez (LPA-N) Freddie Mac	Not Applicable	

Credit Report Transaction

Select reports to submit with your AUS request. All reports, new or reissued must be through the same agency.

Credit Model Type: FICO

Borrower	Joint	Report Type	Reference #	Auto Copy Liabilities?
Amy America	Yes	Re-Issue	11122233334455	No, leave as-is
Andy America				

Request | Selection | History

Save AUS Selection

AUS Transaction: Multi - 06/30/2026 - 8:23:17 AM DU

☐ LPA (Freddie Mac) ☒ DU (Fannie Mae)

Selected AUS Recommendation

Eligibility		
Product Eligibility	✓ FHLMC Eligible	✓ FNMA Eligible
AUS Risk Class/Eligibility	✓ Accept/Eligible	✓ Approve/Eligible
Appraisal Waiver		
Waiver Eligibility	✗ None	✗ None
Title Waiver		
Waiver Eligibility	✗ None	✗ None
Reps & Warrants		
Income	✗ None	✗ None
Assets	✗ None	✗ None

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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	...

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