

Order a tri-merge credit report on Closed End Second loans

You can now order the tri-merge yourself in Blueprint, before you submit the loan to the Underwriter.

BEFORE

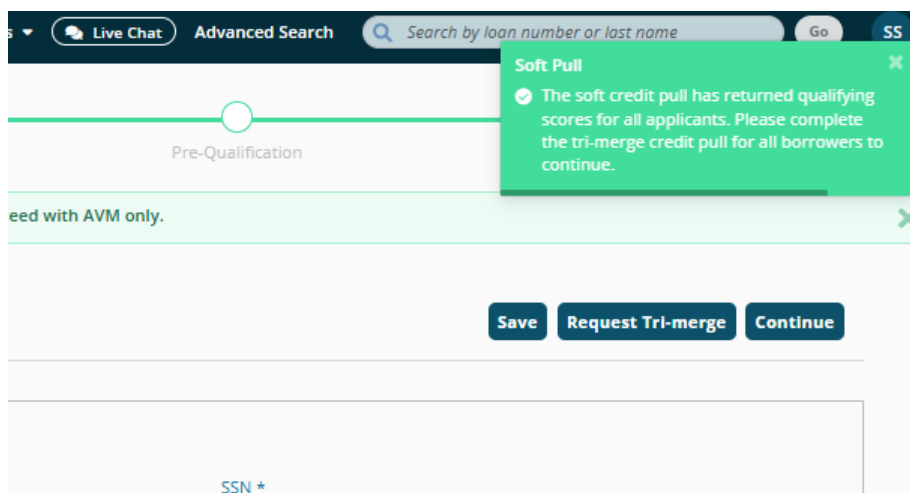
Brokers could only order a soft pull on Closed End Second (CES) loans. The Registration team ordered the tri-merge.

NOW

Once the soft pull qualifies, you can request the tri-merge right from the credit order screen. No hand-off needed.

1 Order and review the soft pull

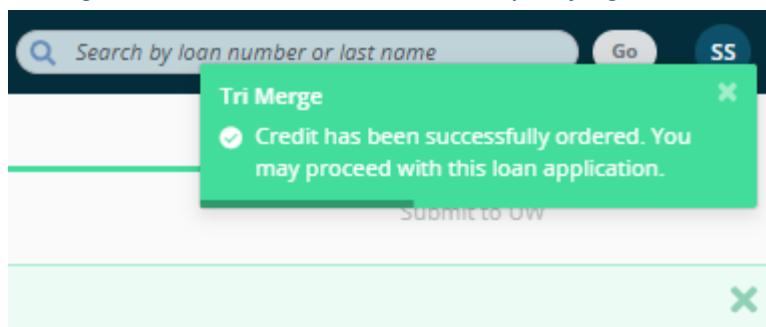
Order the soft pull as you do today. If the lowest soft pull score among all borrowers is at least 640, a green Soft Pull message appears and the Request Tri-merge button becomes available next to Save and Continue.



2 Request the tri-merge

Select Request Tri-merge. The report comes back in about 10 seconds, and a green message confirms credit was ordered so you can proceed with the loan application.

Once the tri-merge is back, the middle score is reviewed for each borrower. The lowest middle score among the borrowers on the loan is the qualifying score for the loan.



3 Not ready yet? Select Continue

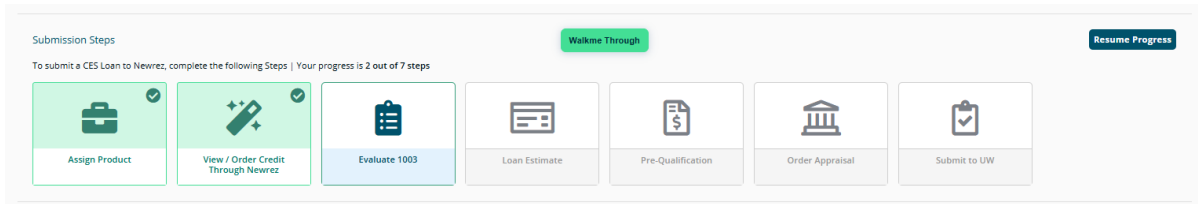
You can continue and disclose the loan without the tri-merge. **You must order the tri-merge and lock the loan before you accept the pre-qualification.**

Until it is ordered, the View / Order Credit Through Newrez step in the progress tracker shows an orange warning marker.



4 Order it later

Select the orange step in the progress tracker, or go back to the loan overview and select View / Order Credit Through Newrez in Submission Steps. Then request the tri-merge as in step 2.



Keep in mind

At the soft pull, only the soft pull score is available. The lowest soft pull score among the borrowers must be at least 640 to order the tri-merge.

After the tri-merge, the lowest middle score among the borrowers is the qualifying score for the loan.

The tri-merge must be ordered, and the loan must be locked, before the pre-qualification is accepted.