

Follow the below Steps to Order a Credit Bureau Report for 1st Lien Transactions.

You still have the option to import an already completed 3.4 file.

Loan options

Loan Channel* Wholesale CL1 Originator* Long Demo, Robert

Create Loan By* Import File Manual Input Copy From Existing Loan

Drag & Drop Files Here
Supported File Types: .frm & MISMO 3.4 file
Browse...

Or manually add your primary borrower. You will be able to add additional Borrowers in an additional screen.

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

You do **NOT** need all 6 pieces of data to pull credit within the system.

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	✓ \$500,000	✓
Loan Amount	✓ \$450,000	✓
Subject Property Address	✓ 16 Main Street, FORT WASHINGTON, PA 19034, Mon...	✓

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 I confirm I have received all 6 Key Points of Data

Once you get to the loan creation you will have a new button “Order Credit Report”

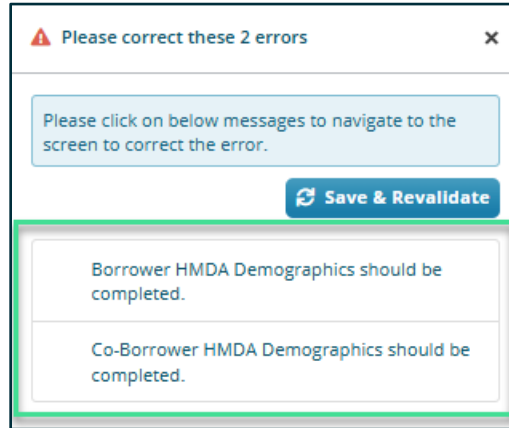
Loan - America has been successfully created.

Product & Pricing

SMART Self Bank Statement Income Calculation

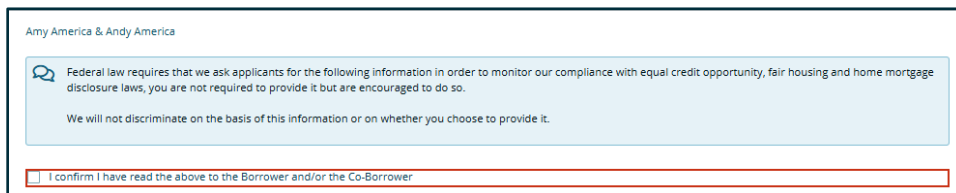
Order Credit Report

When you click on Order Credit Report it will take you to the 1003 Screen and Will give you a DV Error

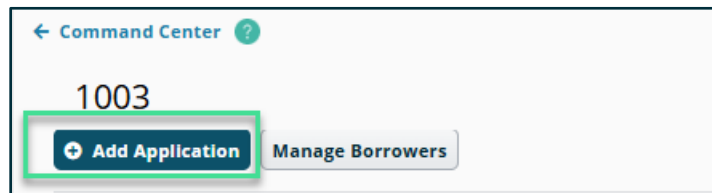


Because loans with a Qualifying FICO of 580 or below are automatically denied, the HMDA screen must be completed in full.

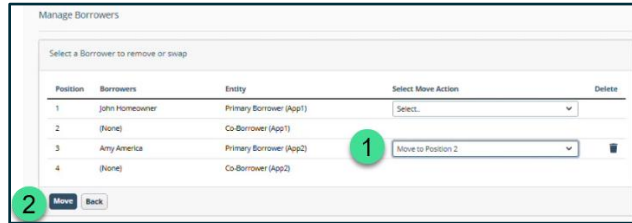
If you have uploaded a completed 3.4 you still must go and check the "I confirm I have read the above to the Borrower and Co-Borrower."



If you need to manually enter a second borrower before you pull credit, you will need to click "Add Application" and Add an additional Borrower.



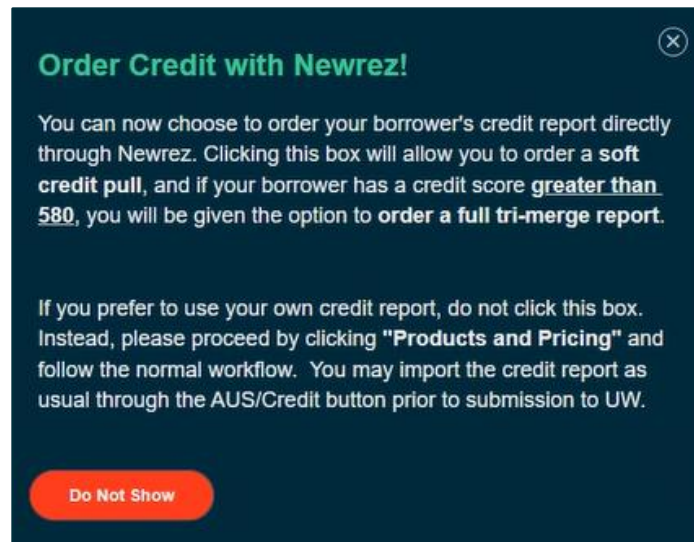
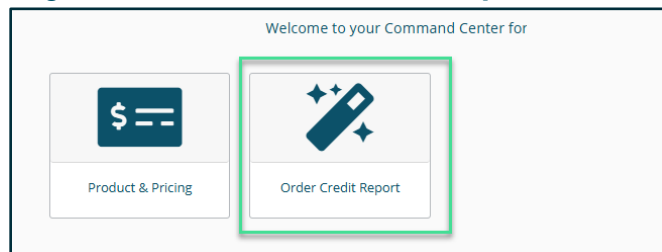
If they need to be on the same application, you are going to click Manage Borrowers and move that new application to Position 2.



Position	Borrowers	Entity	Select Move Action	Delete
1	John Homeowner	Primary Borrower (App1)	Select...	
2	(None)	Co-Borrower (App1)		
3	Any America	Primary Borrower (App2)	Move to Position 2	
4	(None)	Co-Borrower (App2)		

NOTE: If they are going to be on two separate applications, you do NOT need to complete the above step.

Click “Command Center” to go back and “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

First Mortgage Credit Bureau Report

You are first going to pull a soft-pull credit report to ensure that the **qualifying FICO is above 580**.

- 1.) Click the Type **“Individual or Joint”**
- 2.) Check the **“Borrower Acknowledges Credit Report”** box **FOR EACH BORROWER**
- 3.) Click **“Request Soft Credit Pull”**

A confirmation message will appear, and a soft pull report will appear 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

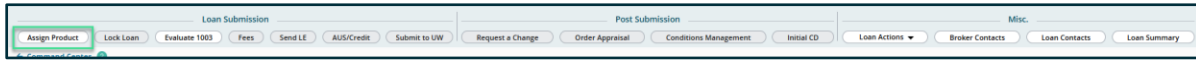
You will then Select what type of report **“Individual”** or **“Joint”** and click **“Request Tri-merge”**

The hard pull report will show generated at the bottom.

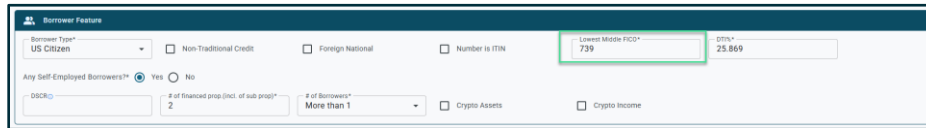
Reference#	Order Date	Borrower	Status	Credit Pull Type
	07/01/2026 11:15:01 AM	Amy America, Andy America	Complete	Hard
	07/01/2026 11:12:35 AM	Amy America, Andy America	Complete	Soft

DO NOT SHARE EITHER CREDIT REPORT WITH THE BORROWER OR ANY THIRD PARTIES.

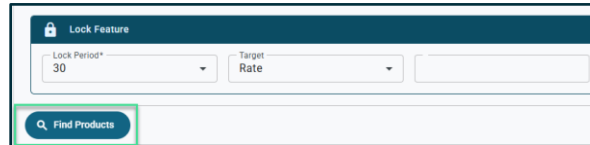
Navigate up to the tool bar OR back to the Command Center and assign your product.



When you work through Loan Advisor, “Borrower Feature” section will now automatically have the Qualifying FICO populated.

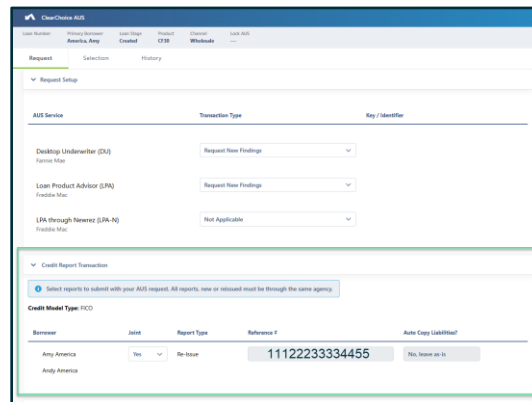


Complete the rest of the screen and click find products.



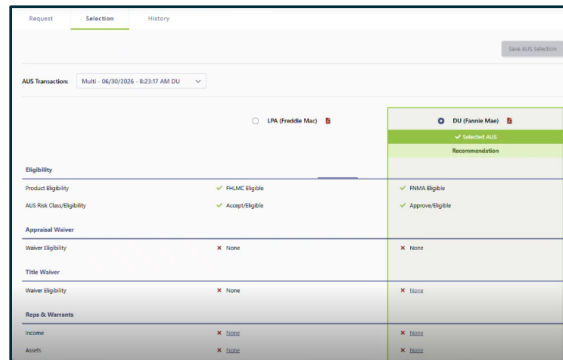
Once you find your applicable product and assign it to the loan, you are now able to disclose OR Run AUS.

On the AUS screen, the Credit Report Transaction section will be read-only because the credit report information is already populated.



If you choose NOT to run the Credit Report within the system the section will continue to remain open so that you can manually enter the credit reference number.

Run AUS as normal and the reports will generate with the AUS findings.



If you disclose the application before running AUS, a \$275 credit report fee will appear in the Fees section.

If you have multiple applications or multiple credit reports, please increase the fee at the rate of \$275 per report.

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	...

If you did NOT pull the credit report within Blueprint, please adjust this amount to your fee amount.

Continue to complete the rest of the **Loan Submission Steps** to ensure successful Submission into Underwriting.



First Mortgage Credit Bureau Report



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