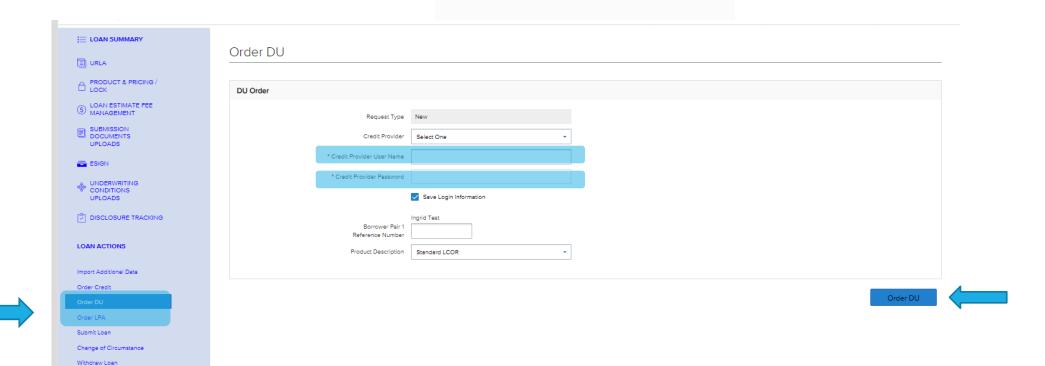


DU/LP/Credit Manual



DU/LP Manual

Order DU or LPA



** DU/LPA order must be done before loan get submitted to us **



Credit Reissue/Pull Manual

Credit Report Policy

Fannie Mae & FHA Programs	 With DO: Broker credit report will be allowed from any credit company as long as the broker runs DO with MK Lending sponsorship and releases the final AUS before submitting the file. A copy of the DO findings and broker credit report are required in the submission package. Without DO: Broker credit report must be approved by MK Lending. If approved, broker must include broker credit report with the loan package. Credit report must be from the same credit vendor MK Lending approved.
Freddie Mac & Non-QM Programs Non-QM List: PLP, AltP, 1YrP PLC, AltC, 1YrC, PL Plus, VOE Plus, DSCR, DSCRM, DSCR Plus ITIN 101, ITIN 102 HELOAN-1, & HELOAN-2	Broker credit report must be approved by MK Lending. If approved, broker must include broker credit report with the loan package. Credit report must be from the same credit vendor MK Lending approved.
Non-QM EZ Programs Non-QM EZ List: EZ, MK EZ, SNQ EZ, CRA EZ, MK CRA EZ, SI, & MK SI	MK Lending will pull credit

Our Credit Reporting Agencies



Advantage Credit



Avantus



Corelogic Credco



KCB



Certified Credit



Xactus formerly Universal Credit



Credit Plus



Funding Suite



PCB

Order/ Reissue Credit Report

