



***DU/LP/Credit Manual***



## ***DU/LP Manual***

# Order DU or LPA

**LOAN SUMMARY**

- URLA
- PRODUCT & PRICING / LOCK
- LOAN ESTIMATE FEE MANAGEMENT
- SUBMISSION DOCUMENTS UPLOADS
- ESIGN
- UNDERWRITING CONDITIONS UPLOADS
- DISCLOSURE TRACKING

**LOAN ACTIONS**

- Import Additional Data
- Order Credit
- Order DU**
- Order LPA
- Submit Loan
- Change of Circumstance
- Withdraw Loan

### Order DU

**DU Order**

Request Type: New

Credit Provider: Select One

\* Credit Provider User Name: [Text Field]

\* Credit Provider Password: [Text Field]

Save Login Information

Ingrid Test

Borrower Pair 1 Reference Number: [Text Field]

Product Description: Standard LCOR

**Order DU**

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



## ***Credit Reissue/Pull Manual***

# Credit Report Policy

<p><b>Fannie Mae &amp; FHA Programs</b></p>	<ol style="list-style-type: none"><li>1. <b>With DO:</b> 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.</li><li>2. <b>Without DO:</b> 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.</li></ol>
<p><b>Freddie Mac &amp; Non-QM Programs</b></p> <p><b><u>Non-QM List:</u></b> PLP, AltP, 1YrP PLC, AltC, 1YrC, PL Plus, VOE Plus, DSCR, DSCRm, DSCR Plus ITIN 101, ITIN 102 HELOAN-1, &amp; HELOAN-2</p>	<p>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.</p>
<p><b>Non-QM EZ Programs</b></p> <p><b><u>Non-QM EZ List:</u></b> EZ, MK EZ, SNQ EZ, CRA EZ, MK CRA EZ, SI, &amp; MK SI</p>	<p>MK Lending will pull credit</p>

# Our Credit Reporting Agencies



Advantage Credit



Corelogic Credco



Certified Credit



Avantus



KCB



Xactus formerly Universal Credit



Credit Plus



Funding Suite



PCB

# Order/ Reissue Credit Report

- LOAN SUMMARY
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  - Import Additional Data
  - Order Credit**
  - Order DU
  - Order LPA
  - Submit Loan
  - Change of Circumstance
  - Withdraw Loan

## Order Credit

Select Borrower Pair

(1) Ingrid Test

### Choose Provider

Credit Provider:

New Credit Order  
 Reissue Credit

Reference Number:

Request Type:

Report Type:

- Credit Bureaus
- Experian
  - Equifax
  - Trans Union

### Borrower Information

Edit Info

Borrower	Present Address
Ingrid Test	11023 McCormick St 202 North Hollywood, CA 91601
Date of Birth	
11/11/1991	
SSN	
*** ** 0000	

### Choose Provider

Credit Provider:

- New Credit Order  
 Reissue Credit

Reference Number:

Add reference number to Reissue Credit

