

You have options!

Use the **Merged Credit Reference Number(s)** (MCRNs) from the previously ordered merged credit report you obtained **outside** Loan Quality Advisor.



Simply **include** the MCRN and credit report provider information in the Uniform Loan Delivery Dataset (**ULDD**) file. Risk Assessment will obtain a **reissue** of the previously ordered merged credit report for its assessment.

In addition, when using merged credit reports don't let merge credit errors slow you down. **Opt-in** for Loan Quality Advisor to **automatically** retrieve **new** infile credit reports when the "reissue of merged credit request" fails. You will **not incur** any additional credit costs with this feature. For more information on the opt-in process refer to the [Merged Credit: Opt-In for Infile Credit Reports](#) section.

This document provides instructions for using merged credit reports in the Loan Quality Advisor Risk Assessment service.

First things first...



New to Loan Quality Advisor

If you're **not** an existing Loan Quality Advisor user, register today by following the **Get Started** steps on the Freddie Mac Access Manager [webpage](#).



Merged Credit Setup

To use the merged credit options in Loan Quality Advisor you must first complete the following:

- Establish an agreement with at least one of the [participating credit reporting providers](#) for Loan Quality Advisor that allows you to obtain reissues of merged credit through Loan Quality Advisor.
 - If using **Technical Affiliates**: Equifax Mortgage Solutions®, MeridianLink® and SharperLending™ support Technical Affiliate associations that are accessible from Loan Quality Advisor. Refer to the [Technical Affiliates](#) section.

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Merged Credit: Opt-in Infile Credit Reports

Next Steps

In addition to completing the merged credit setup process also reach out to your **Freddie Mac representative** to set up the opt-in credit infile service.

How It Works

By **opting in**, the Loan Quality Advisor Risk Assessment Service will **automatically** obtain infile credit reports in instances where the Uniform Loan Delivery Dataset (ULDD) data provided results in an “Incomplete” Risk Assessment result due to an unsuccessful merged credit reissue request.

Loan Quality Advisor will return the message below when it assesses a loan file using infile credit reports instead of merged credit.

Risk Assessment Service Messages

CODE	MESSAGES
IF2207	An infile report may have been used because the merged credit report information was incomplete or could not be retrieved

Risk Assessment Messages

CODE	MESSAGES
RA0001	High likelihood of Accept.

“An infile report may have been used because the merged credit report information was incomplete or could not be retrieved.”

Reasons for an **unsuccessful** merged credit request in Loan Quality Advisor could include the following:

- ➡ The original merged credit is greater than 120 days old.
- ➡ A change to the names of the joint borrower pair from the original merged credit request.
- ➡ A change in borrower data (borrower’s name and/or Social Security Number) from the original merged credit request.
- ➡ No more than two borrowers may have the same MCRN on a loan file.
- ➡ An issue with the set up process with your credit provider.
- ➡ A Credit Report Identifier (MCRN) was not provided or was provided but was invalid.
- ➡ The Credit Score Provider Name (represented as a 4-digit CRC code or Technical Affiliate code) was not a valid ULDD enumerated value supported by Loan Quality Advisor or was not provided.



Merged Credit: Steps for Using Merged Credit with the Risk Assessment Service

Step	Action	Notes
1	Order merged credit (outside Loan Quality Advisor) following your organization's processes.	Risk Assessment service has the capability to access that merged credit report data for its assessment.
2	Provide the following information in the ULDD file:	The ULDD file is uploaded to Loan Quality Advisor.
	<ul style="list-style-type: none"> ▪ Credit Report Identifier (Sort ID 580) 	This is often referred to as the MCRN and must be provided for each borrower.
	<ul style="list-style-type: none"> ▪ Credit Score Provider Name (Sort ID 591.1) 	<p>This is the 4-digit ULDD enumerated value for the Loan Quality Advisor-supported CRC or Technical Affiliate that provided the merged credit report.</p> <p>Notes:</p> <ul style="list-style-type: none"> ✓ The last 3 digits of the Sort ID must represent a Technical Affiliate, otherwise, if "3000" is submitted, Loan Quality Advisor will use infile credit reports. ✓ Do not provide the text/string name of the credit provider. ✓ SharperLending does not directly provide merged credit reports. Refer to SharperLending in the chart below.
3	Upload the ULDD file to Loan Quality Advisor.	Loan Quality Advisor performs data quality checks to confirm that the data required to process the Risk Assessment is present.
4	Review your results.	<p>Loan Quality Advisor displays one of three results as an overall result for the loan file:</p> <ul style="list-style-type: none"> ▪ GREEN - Indicates a high likelihood of an Accept risk class. ▪ YELLOW - Indicates a high likelihood of a Caution risk class. ▪ INCOMPLETE – The file was unable to be assessed due to missing or invalid information. (i.e., credit report errors). <p>For other results, refer to the Loan Quality Advisor User Guide.</p>



Technical Affiliates Information Section

Equifax Mortgage Solution's (EMS)	
IF...	THEN...
You currently use a Technical Affiliate associated with EMS from Loan Product Advisor® (LPA®) ,	You can access that Technical Affiliate in Loan Quality Advisor through EMS without contacting EMS to update your account.
You currently don't use one of EMS's Technical Affiliates,	Contact the Technical Affiliate associated with EMS to establish agreements allowing you to obtain reissues of merged credit via Loan Quality Advisor. Please check the credit provider's webpage or the Credit Reporting Companies and Technical Affiliates webpage to ensure that your Technical Affiliate participates in Loan Quality Advisor services.
NOTE: If you are a wholesale lender , you must obtain access to reissuances* of merged credit reports from multiple Technical Affiliates that are available via EMS. Please contact EMS directly for assistance.	

*Referred to the Defined Terms section.

MeridianLink	
IF...	THEN...
You currently use Technical Affiliates associated with MeridianLink from LPA ,	You can access that Technical Affiliate in Loan Quality Advisor through MeridianLink without contacting MeridianLink to update your account.
You currently use one of the Technical Affiliates associated with MeridianLink, but not through LPA ,	Contact the Technical Affiliate with your Seller or Third-Party Originator (TPO) number to update your account. Please check the credit provider's webpage to ensure that your Technical Affiliate participates in Loan Quality Advisor services.
You currently don't use MeridianLink or one of its Technical Affiliates,	Contact MeridianLink or the Technical Affiliates to establish agreements allowing you to obtain reissues* of merged credit through Loan Quality Advisor.

*Referred to the Defined Terms section.



SharperLending	
IF...	THEN...
You currently use Technical Affiliates associated with SharperLending, but not through LPA ,	Contact the applicable Technical Affiliate with your Seller or Third-Party Originator (TPO) number to update your account.
You currently don't already use one of the Technical Affiliates associated with SharperLending,	Contact the applicable Technical Affiliate associated with SharperLending to establish agreements allowing you to obtain reissues* of merged credit through Loan Quality Advisor.
<p>If you are a wholesale lender and you need access to reissuances* of merged credit reports from multiple Technical Affiliates that are available through SharperLending, consider contacting SharperLending to discuss their Wholesale Lender's Program, which provides an efficient set up for access to reissues.</p> <p>Note: SharperLending does not directly provide merged credit reports. Through SharperLending's Technical Affiliate program, their credit providers can provide merged credit reports.</p>	

*Referred to the Defined Terms section.

Defined Terms

The following terms are used with merged credit.

Term	Definition
Merged Credit Reference Number	<ul style="list-style-type: none"> A unique identifier, i.e., Order Number, File Number, or Report ID, created by the credit provider when you order a merged credit report that can be used to re-access credit. You can use up to five Merged Credit Reference Numbers in Loan Quality Advisor, both joint and single for conventional loans.
Reissue	<ul style="list-style-type: none"> A copy of the same consumer merged credit report provided by the CRC (or Technical Affiliate, if applicable) is re-issued to the same requesting entity based on the Merged Credit Reference Number provided.
Secondary Credit Data Use	<ul style="list-style-type: none"> A reissue of the merged credit report for the same loan application and borrower data by a different requesting entity. This results in an inquiry on the borrower's credit report.

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