

# How to Reissue Credit

## Contents:

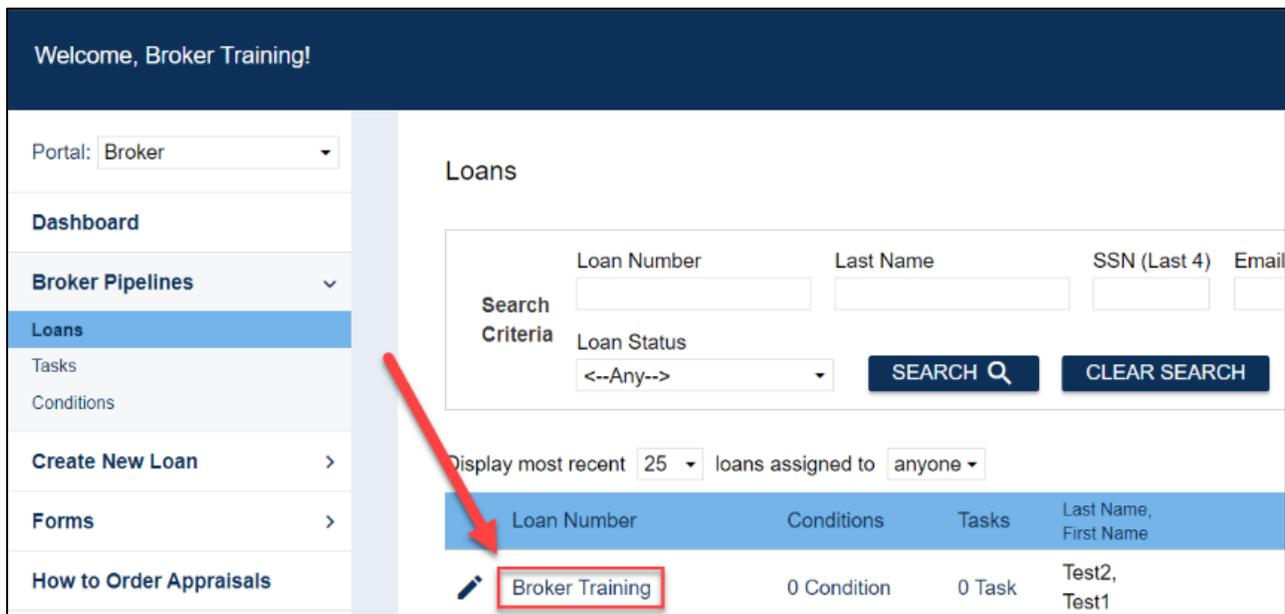
- Introduction ..... 1
- Step-By-Step..... 1
- Questions? ..... 4

## Introduction

This guide provides step-by-step instructions on how to reissue credit reports in BluePoint Mortgage’s portal.

## Step-By-Step

1. Log into our broker portal: <https://secure.pricemyloan.com/custom/Bluepoint/>
2. Go to **Broker Pipelines > Loans** and click on your Loan #:



Welcome, Broker Training!

Portal: Broker

**Loans**

Search Criteria: Loan Number, Last Name, SSN (Last 4), Email, Loan Status (<--Any-->)

Display most recent 25 loans assigned to anyone

Loan Number	Conditions	Tasks	Last Name, First Name
 <span style="border: 1px solid red; padding: 2px;">Broker Training</span>	0 Condition	0 Task	Test2, Test1

3. Go to the **Pricing** tab on the left:

Pipeline | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$420,000.00 | DTI: 2.534% | Gross / Base LTV: 71.225% / 70.000% | Gross / Base C: 71.225% / 70.000%

**Status and Agents**

Status

Current Status: Registered | Status Date: 8/25/2022

Loan Open (6/2/2022) → Pre-Qual → Registered (8/25/2022)

Agents

4. Go to the **Applications** tab at the top left:

Pipeline | Loan Number: Broker Training | Borrower Name: Test1 Test2 | Loan Amount: \$420,000.00 | DTI: 2.534% | Gross / Base LTV: 71.225%

**Pricing**

Submit to DO (Seamless) | DO (Seamless) Credit-only

Submit to DU (Seamless) | Submit to LPA (Seamless)

Horizon of borrower interest: 60 months (explain)

**Applications (1)** | Property & Loan Info | PML Options

Remove this application | Add New 1003 Application

Applications (1) | Test2, Test1

**Applicant Info**

First Name: Test1

Middle Name:

Last Name: Test2

Suffix:

SSN: 111-11-1111

E-mail: bma@bluepointmtg.com

Citizenship: US Citizen

Monthly Income: \$100,000.00 | Self Employed?

[Explain](#)

5. Scroll down, ensure “Re-Issue Credit Report” is selected.

6. Select the Credit Provider. Some tips:
  - a. Many credit providers have multiple options. For example, Advantage Credit Inc has two:

- b. Always select the option without numbers, unless the report was issued through an AUS.
  - c. Some providers go by different names (Xactus vs. Avantus, etc.).

7. Select “Re-Issue Credit”.

- Enter your credit credentials (“Instant View Password” is not required) and click “Re-Issue Credit” to complete the credit upload:

**Credit Report**

To proceed, please answer the following questions:

**Credit Provider Information**

Login Name  ✖

Password  ✖

Remember Login Name

File ID  ✖ [Where is the file # on the credit report?](#)

Instant View Password  [What is an Instant View Password?](#)

- If your loan has multiple applications: Select a different application, then repeat Steps 5-8 for each additional application:

← Pipeline
 

Loan Number:	Borrower Name:	Loan Amount:	DTI:	Gross / E
Broker Training	Test1 Test2	\$420,000.00	2.534%	71.225%

<div style="background-color: #e0e0e0; padding: 5px; margin-bottom: 5px;"><b>Status and Agents</b></div> <div style="background-color: #e0e0e0; padding: 5px; margin-bottom: 5px;"><b>Application Information</b></div> <div style="background-color: #e0e0e0; padding: 5px; margin-bottom: 5px;"><b>Closing Costs</b></div> <div style="background-color: #0070c0; color: white; padding: 5px; margin-bottom: 5px;"><b>Pricing</b></div> <div style="background-color: #e0e0e0; padding: 5px; margin-bottom: 5px;"><b>Loan Information</b></div> <div style="background-color: #e0e0e0; padding: 5px; margin-bottom: 5px;"><b>Rate Lock</b> <span style="font-size: 0.8em;">🔒</span></div> <div style="background-color: #e0e0e0; padding: 5px;"><b>Disclosures</b></div>	<div style="background-color: #e0e0e0; padding: 10px; margin-bottom: 10px;"> <b>Pricing</b> <table style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="border: 1px solid gray; padding: 5px;">Submit to DO (Seamless)</td> <td style="border: 1px solid gray; padding: 5px;">DO (Seamless) Credit-only</td> </tr> <tr> <td style="border: 1px solid gray; padding: 5px;">Submit to DU (Seamless)</td> <td style="border: 1px solid gray; padding: 5px;">Submit to LPA (Seamless)</td> </tr> </table> <p>Horizon of borrower interest: <input style="width: 40px;" type="text" value="60"/> months <a href="#">(explain)</a></p> <table style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="border: 1px solid gray; padding: 2px;">Applications (1)</td> <td style="border: 1px solid gray; padding: 2px;">Property &amp; Loan Info</td> <td style="border: 1px solid gray; padding: 2px;">PML Options</td> </tr> </table> <div style="margin-top: 5px;"> <input type="button" value="Remove this application"/> <input style="float: right;" type="button" value="Add New 1003 Application"/> </div> <div style="border: 2px solid red; padding: 5px; margin-top: 5px;"> <p>Applications (1) <span style="border: 1px solid gray; padding: 2px;">Test2, Test1 ▼</span></p> <p style="background-color: #0070c0; color: white; padding: 2px;">Test2, Test1</p> </div> <p><b>Applicant Info</b></p> <p>First Name <input style="width: 150px;" type="text" value="Test1"/></p> <p>Middle Name <input style="width: 150px;" type="text"/></p> </div>	Submit to DO (Seamless)	DO (Seamless) Credit-only	Submit to DU (Seamless)	Submit to LPA (Seamless)	Applications (1)	Property & Loan Info	PML Options
Submit to DO (Seamless)	DO (Seamless) Credit-only							
Submit to DU (Seamless)	Submit to LPA (Seamless)							
Applications (1)	Property & Loan Info	PML Options						

## Questions?

Please contact your AE or email our Broker Desk at [brokerdesk@bluepointmtg.com](mailto:brokerdesk@bluepointmtg.com) if you have questions about the submission process.

***Thank you for choosing BluePoint Mortgage!***