



Update on Equifax/Freddie Mac Connection Changes

In the past months, there has been a lot of confusion regarding the program to facilitate the creation of an automated service for the purpose of secondary lender use of a merged credit report originally ordered from ONLINE. Starting on or about December 12, 2008, Equifax Mortgage (who bought TC/LSI earlier this year), has instituted a new program to create an automated service agreement between ONLINE, its customers and a Wholesale lender using the Freddie Mac platform govern the access and use, for the purpose of using a secondary lender of a merged credit report. **These changes will affect you.**

Please note that the process does not insure that every request will be completed. When a report is submitted for underwriting the secondary lender has the option to accept/deny the request by simply clicking on the option that says "accept" or "deny." The secondary lender must be credential with one of the Credit Report Agency's on the system and there must be an identifier in the request from Freddie Mac that tells Equifax of the agreement between ONLINE and the secondary lender. If the request fails you must contact the secondary lender to find out why the request didn't go through. Equifax is working diligently with Freddie Mac on a new initiative to have a drop down list of all of ONLINE's affiliates and to have each request identify the affiliate. This initiative is not scheduled for production until March 2009.

Contact your ONLINE Representative with any questions.

Amy Roberson
(800) 447-1336