

Getting Started as a Credit Information Provider

Desktop Underwriter® (DU®) Early Assessment

Early assessment enables DU users to obtain a conditional risk assessment during their pre-qualification process, with no impact to a consumer's credit score, through the use of a single bureau soft pull credit file. If the borrower proceeds with a full loan application, a tri-merge credit report will be required.

Steps to Become a Credit Information Provider for Early Assessment

Credit Information Providers must meet Fannie Mae's expectations and requirements as an approved partner for early assessment by completing the following process.

- 1 **Request to become a Fannie Mae-approved Credit Information Provider for early assessment.**
 - Fill out the [request form](#).
 - A Fannie Mae representative will reach out to schedule an initial kickoff call.
- 2 **Attend the kickoff call to review expectations and requirements.**
- 3 **Set up a special purpose account for early assessment with your credit sponsor.**
- 4 **Initiate testing:**
 - A special purpose account is required for testing.
 - Detailed testing instructions will be provided during the kickoff call.
 - Use a single and joint borrower test case. Fannie Mae test cases are listed below.
 - Use the following table as a guide and request the early assessment credit file for each scenario.
 - Submit the list of credit file reference numbers using the email address provided in the testing instructions. Be sure to include the test credit agency to be used and the username and password for the selected test credit agency.
 - Fannie Mae will submit the credit files for early assessment to test results.

Name of Test Credit Agency:	Username:	Password:
Test Case Single Borrower (e.g., Ken Customer)	Bureau	Credit File Reference Number
	Equifax	
	Experian	
	TransUnion	
	Equifax and Experian	
	Equifax and TransUnion	
	Experian and TransUnion	
	Equifax, Experian, and TransUnion	
Joint Borrower (e.g., John and Mary Homeowner)	Equifax	
	Experian	
	TransUnion	
	Equifax and Experian	
	Equifax and TransUnion	
	Experian and TransUnion	
	Equifax, Experian, and TransUnion	



5 **Fannie Mae will validate test results (within 5 business days of submission).**

- Successful testing results: The Credit Information Provider is now approved to participate in early assessment and will be notified via email.
- Unsuccessful testing results: Fannie Mae will work with the Credit Information Provider to troubleshoot and resolve the issue. Once the issue is resolved, the Credit Information Provider must resubmit the test results, which will be re-validated within 5 business days of resubmission.

6 **Start using early assessment.**

- Once testing is successful and approval is complete, the Credit Information Provider can immediately offer early assessment soft credit files to lenders participating in early assessment.
- The Credit Information Provider will be listed on Fannie Mae's website as a solution provider for early assessment.

7 **Provide ongoing reports.**

- Credit Information Providers are required to produce a weekly report of lenders that have requested to participate in early assessment and send it to their Fannie Mae representative.

Note: Lenders must test early assessment credit reports with their Credit Information Provider through a separate process prior to using early assessment in production.

