

Desktop Underwriter

Credit-related Error Codes Job Aid

May 5, 2026

This Job Aid provides descriptions of the credit-related error codes that appear in Desktop Underwriter® (DU®) and remedies to help resolve them. For additional information, view the [DU Error Codes](#) job aid and the [DU Job Aids](#).

If you are still receiving the same error after applying the remedy to the error code, please contact the Technology Support Center at 1-800-232-6643, option 1, then option 1.

Helpful Tips:

- The **maximum number of borrowers permitted on a loan application in DU is four**, but the maximum number of borrowers per credit report is two. If there are three borrowers, and a joint credit report was requested for two of the borrowers, then an individual credit report would need to be requested for the third borrower.
- The borrower's present **address must be within the U.S.**, U.S. territories, or certain military addresses located within the U.S. in order to obtain a credit report that is compatible with DU loan casefile requirements. Otherwise, the loan must be manually underwritten.
- For DU to accept a credit report, information from all **three major credit repositories (Equifax, Experian, and TransUnion) must be requested**. A minimum credit score is not required for DU loan casefiles. However, lenders must request credit scores for each borrower from each of the three credit repositories when they order the three in-file merged credit report. A loan casefile can be underwritten using DU when a borrower has placed a freeze on their credit report – as long as the freeze is only placed at one of the three credit repositories.
- One of the most frequent credit errors is the **general failure** error. Although this error does not provide detailed information, it typically indicates there is no credit report associated with the loan. In these instances, the loan should be **resubmitted for Credit and Underwriting**. DU should then return either an underwriting response or a more descriptive error.
- The reference to “credit agency” in this document refers to credit provider that you requested your credit report from. The reference to “repositories” in this document refers to the three major credit repositories - Equifax®, Experian® and TransUnion®.

For additional information on Credit Report Requirements please visit [B3-5.2-01: Requirements for Credit Reports](#)

Credit Error Code	Error Description	Remedy
111308	<p>Could not load Credit Data into the Dataset.</p> <p>Note: Typically means there is an error parsing the credit report.</p>	<ul style="list-style-type: none"> • Ensure the borrower information in the Borrower Information section of the loan application is correct and matches what is on the credit report: <ul style="list-style-type: none"> • Borrower's name • Co-borrower's name • Social Security Number • Age is numeric value • Generation • Present Address • Once the borrower information has been verified, resubmit for Credit Only or Credit and Underwriting. • If unable to resolve, contact your credit agency's technical support for assistance.
111309	<p>Could not validate Credit Report data.</p> <p>Note: Typically means there is a credit report formatting issue.</p>	<ul style="list-style-type: none"> • Ensure the borrower information in the Borrower Information section of the loan application is correct and matches what is on the credit report: <ul style="list-style-type: none"> • Borrower's name • Co-borrower's name • Social Security Number • Age is numeric value • Generation • Present Address • Once the borrower information has been verified, resubmit for Credit Only or Credit and Underwriting. • If unable to resolve, contact your credit agency's technical support for assistance.
111315	<p>Incorrect credit agency was selected.</p> <p>Note: Typically means that an invalid credit agency was sent in with the credit request.</p>	<ul style="list-style-type: none"> • Ensure the correct credit agency was selected. • Ensure the correct credit agency account number and password were entered. • If applicable, ensure the correct credit report reference number(s) is entered. • Ensure the loan data has not changed in the following: <ul style="list-style-type: none"> • Borrower's Name • Co-borrower's Name • Social Security Number (SSN) • Generation • Present Address • If not resolved, contact your credit agency's technical support for assistance.

Credit Error Code	Error Description	Remedy
111335	<p>Borrower data not found.</p> <p>Note: Typically means that the credit agency could not find the borrower data.</p>	<ul style="list-style-type: none"> • Compare the borrower’s information on the credit report with the borrower’s information in the loan application (Form 1003). • Ensure the correct credit agency is selected. • Submit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency’s technical support for assistance.
111336	<p>Credit agency error: The account number and/or password are not recognized.</p>	<ul style="list-style-type: none"> • Ensure the account number and password your credit agency requires you to use when reissuing or pulling credit in DU is entered correctly. It is typically different than the one you use to log into the credit agency’s web site. • Ensure the correct credit agency is selected. • Once you’ve gathered your Credit Agency credentials, resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency’s technical support for assistance.
111337	<p>Credit agency error: Social Security Number (SSN) is not 9 characters, SSN is not numeric, SSN does not match borrower, or SSN is missing.</p>	<ul style="list-style-type: none"> • Ensure a 9-digit numeric Social Security Number (SSN) is entered for all borrowers on the loan application (Form 1003) and that it matches the SSN on the credit report. • Once you’ve verified the SSN, resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency’s technical support for assistance.
111338	<p>Credit agency error: Last name is missing or invalid.</p>	<ul style="list-style-type: none"> • Ensure a valid last name is entered for all borrowers on the loan application (Form 1003) and that it matches the last name on the credit report. • Once you’ve verified the last name, resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency’s technical support for assistance.

Credit Error Code	Error Description	Remedy
111339	Credit agency error: Invalid middle name.	<ul style="list-style-type: none"> • If there is a middle name entered on the loan application for any borrower, ensure it is valid and, if applicable, matches the middle name on the credit report. • Once you've verified the middle name, resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency's technical support for assistance.
111340	Credit agency error: First name is missing or invalid.	<ul style="list-style-type: none"> • Ensure there is a valid first name entered for all borrowers on the loan application (Form 1003) and that it matches the first name on the credit report. • Once the first name is verified, resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency's technical support for assistance.
111341	Credit agency error: The name suffix is invalid.	<ul style="list-style-type: none"> • If applicable, ensure the suffix is correctly entered on the loan application (Form 1003) and that it matches the suffix on the credit report. • Once the suffix is verified, resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency's technical support for assistance.
111342	<p>Credit agency error: The reference number does not match number on file with the credit agency.</p> <p>Note: Typically means that the credit agency determined the reference number you provided in your credit request does not match a credit report in their system.</p>	<ul style="list-style-type: none"> • Ensure the correct credit agency is selected. • Ensure you have accurately entered the credit report reference number for the credit report you are requesting. • Once the credit report reference number is verified, submit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency's technical support for assistance.

Credit Error Code	Error Description	Remedy
111343	Credit agency error: The address in the credit report does not match the address on file for this reference number.	<ul style="list-style-type: none"> • Ensure the address for the borrowers in the Borrower Information section of the loan application (Form 1003) is correctly entered and that it matches the address on the credit report. • Ensure you have accurately entered the credit report reference number for the credit report you are requesting. • Once the address is verified resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency's technical support for assistance.
111344	Credit agency error: City is missing or invalid.	<ul style="list-style-type: none"> • Ensure the city associated with the borrower's current address is correctly entered on the loan application and that it matches the information on the credit report. • Once the city is verified, resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency's technical support for assistance.
111345	<p>Credit agency error: State code is missing or invalid.</p> <p>Note: DU only supports United States addresses.</p>	<ul style="list-style-type: none"> • Ensure the state associated with the borrower's current address is correctly entered on the loan application and that it matches the information on the credit report. • Once the state is verified, resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency's technical support for assistance.
111346	Credit agency error: Zip code is missing, invalid or not numeric.	<ul style="list-style-type: none"> • Ensure the zip code associated with the borrower's current address is correctly entered on the loan application and that it matches the information on the credit report. • Once zip code is verified, resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency's technical support for assistance.

Credit Error Code	Error Description	Remedy
111347	<p>Credit agency error: The credit agency could not deliver the credit report.</p> <p>Note: Typically means that the credit agency could not complete the credit report request.</p>	<ul style="list-style-type: none"> • Ensure that all three repositories are reporting on the credit report pulled for all borrowers on the loan. • If all three repositories are reporting, resubmit for Credit Only or Credit and Underwriting. • If any of the three repositories are not reporting, contact your credit agency's technical support for assistance.
111348	<p>Credit agency error: The credit agency rejected the credit re-issue request. The original report exceeded the retention period.</p> <p>Note: Typically means that the credit agency could not complete the credit report reissue request because it is over the retention period.</p>	<ul style="list-style-type: none"> • Check the order date on the credit report to see if it has been more than 120 days from the order date. • If the credit report is less than 120 days old, then verify the reference number was entered correctly and resubmit for Credit Only or Credit and Underwriting. • If the credit report is more than 120 days old, reach out to your credit agency's technical support to see if the report can be made available to be reissued. If not, a new credit report may need to be ordered. • Note: For future reference, you can resubmit to DU with an expired credit report by selecting Underwriting Only.
111349	<p>Credit agency error: The borrower information in the credit report does not match the information the credit agency has on file for this reference number.</p>	<ul style="list-style-type: none"> • Ensure the borrower's information used to pull the credit report (name, current address, and Social Security Number) matches what is listed in the Borrower Information screen in DU, and that the borrowers are in the same position on the loan application (Form 1003). • Confirm the number of borrowers on the loan matches the number of borrowers on the associated credit report(s). • Ensure the reference number(s) included in the credit report request matches the reference number(s) on the credit report(s). • Once information has been verified, resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency's technical support for assistance.

Credit Error Code	Error Description	Remedy
111350	Credit agency error: Your request did not complete.	<ul style="list-style-type: none"> • Ensure the borrower information on the loan application (Form 1003) matches the information on the credit report. • Once the borrower information has been verified, resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency's technical support for assistance.
111351	<p>Credit agency error: The Credit Reporting Agency security code is invalid.</p> <p>Note: Typically means that the credit agency could not complete the credit report request because of a security code issue.</p>	<ul style="list-style-type: none"> • Ensure the borrower's information on the loan application (Form 1003) matches the information on the credit report. • Once the borrower's information has been verified, resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency's technical support for assistance.
111352	<p>Credit agency error: Unknown error received from credit agency.</p> <p>One of the errors below may appear in your Credit Log:</p> <ul style="list-style-type: none"> • Age is not numeric • Invalid Segment • Invalid report format • Invalid repository • Invalid origin • Invalid transaction ID code • Too many borrowers on credit pull (max is 2) <p>Borrower type is missing or invalid</p>	<ul style="list-style-type: none"> • Ensure the borrower information in the Borrower Information section of the loan application is correct and matches what is on the credit report: <ul style="list-style-type: none"> • Borrower's name • Co-borrower's name • Social Security Number • Age is numeric value • Generation • Present Address • Once the borrower information has been verified, resubmit for Credit Only or Credit and Underwriting. • If unable to resolve, contact your credit agency's technical support for assistance.
111357	Fannie Mae error: Connection lost with credit agency.	<ul style="list-style-type: none"> • Resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency's technical support for assistance.

Credit Error Code	Error Description	Remedy
111364	Fannie Mae error: The borrower information in the credit report returned by credit agency does not match the requested information.	<ul style="list-style-type: none"> • Ensure the borrower’s information used to pull the credit report (name, current address, and Social Security Number) matches what is listed in the Borrower Information screen in DU, and that the borrowers are in the same position on the loan application (Form 1003). • Confirm the number of borrowers on the loan matches the number of borrowers on the associated credit report(s). • Ensure the reference number(s) included in the credit report request matches the reference number(s) on the credit report(s). • Once information has been verified resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency’s technical support for assistance.
111367	<p>Fannie Mae error: The MISMO formatted credit report was not returned from the agency.</p> <p>Note: Could mean that there is an issue with the format of the MISMO version of the credit report.</p>	<ul style="list-style-type: none"> • Resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact the Technology Support Center at 1-800-232-6643, option 1, then option 1.
111368	Fannie Mae Error: 111368. Please resubmit. If the problem continues, please call the Fannie Mae Customer Interaction Center, 1-800-232-6643.	<ul style="list-style-type: none"> • Resubmit for Credit Only or Credit and Underwriting. • If not resolved, contact the Technology Support Center at 1-800-232-6643, option 1, then option 1.
130717	Borrower information has changed, or a new borrower has been added since the original credit report was issued.	<ul style="list-style-type: none"> • If the borrower information has changed, a new credit report is required. • If the borrower information has not changed, try resubmitting for Credit Only or Credit and Underwriting. • If a borrower on the loan application (Form 1003) has been added or removed to match the credit report, a new casefile can be created for the transaction. The casefile ID can be removed, and the loan data can be reimported to DO/DU to avoid pulling new credit for the borrower.

Credit Error Code	Error Description	Remedy
140004	<p>Completed unsuccessfully Credit Failures.</p> <p>Note: Typically means that the credit report request was unsuccessful.</p>	<ul style="list-style-type: none"> • This error code typically accompanies other DU error codes and means no credit report was returned. Review other error codes for indication of what may be causing the issue. • If no other error codes were returned, ensure the borrower’s information used to pull the credit report (name, current address, and Social Security Number) matches what is listed in the Borrower Information screen in DU, and that the borrowers are in the same position on the loan application (Form 1003). • Confirm the number of borrowers on the loan matches the number of borrowers on the associated credit report(s). • If there is only one borrower, ensure a joint credit report was not requested. • Verify the correct credit agency is selected and, if applicable, the correct reference number(s) is provided. • Submit for Credit Only or Credit and Underwriting.
150301	<p>Missing borrower single-in file DU has not received a single-in credit report from each repository for each borrower on the loan casefile.</p> <p>It’s also possible that one or more repository failed to respond, provide a credit score, or returned an error for the applicant</p> <p>Note: Typically means that one or more repository file or data is missing.</p>	<ul style="list-style-type: none"> • Ensure a tri-merge credit report was requested, and all three repositories are reporting. • Ensure the following information has been entered on the loan application (Form 1003) correctly: <ul style="list-style-type: none"> • Borrower(s) name(s) • Social Security number(s) • Present address(s) • If this is a reissue, ensure this information matches the credit report that is being reissued: <ul style="list-style-type: none"> • Borrower information • Credit agency • Reference number • Submit for Credit Only or Credit and Underwriting. • If not resolved, contact your credit agency’s technical support for assistance.

Credit Error Code	Error Description	Remedy
111304 111369 111370 111371	<p>Fannie Mae errors:</p> <p>Note: Typically means that the credit report request could not be completed because of one of the following reasons:</p> <ul style="list-style-type: none"> • Borrower data is missing. • An invalid borrower type. • An issue with initializing the data. • An invalid credit agency. • A missing reference number. • An invalid credit report segment. • An incomplete credit report segment. • A connection or timeout issue. <p>An unknown error.</p>	<ul style="list-style-type: none"> • Ensure the borrower information in the Borrower Information screen is complete and accurate. • If applicable, ensure the credit report reference number included in the request does not have any dashes (-). • Submit for Credit Only or Credit and Underwriting. Verify that the account number and PIN or password for the selected credit agency are correct. • If not resolved, contact your credit agency's technical support for assistance.