

# Desktop Underwriter

## Credit-related Error Codes Job Aid

Feb. 26, 2019

This Job Aid provides the description of the error codes that appear in Desktop Originator® (DO®)/Desktop Underwriter® (DU®) related to credit agencies and remedies to help resolve them.

### Helpful Tips:

- The **maximum number of borrowers permitted on a loan application in DO/DU is four**, but the maximum number of borrowers per a credit report pull is two. If there are three borrowers, then the third borrower would need to be on a separate report from the other two borrowers.
- 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 DO/DU to accept a credit report, information from all **three credit repositories (Equifax, Experian, and TransUnion) must be included**. A score is not required; however, information pertaining to the borrower's credit history is needed to underwrite the loan casefile through DU. 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 **submitted for credit and underwriting, reissuing or pulling credit**. DU should then give either an underwriting response or receive a more descriptive error.
- *Credit agency* described below refers to credit provider that you requested your credit report from and *Repositories* refers to Equifax®, Experian® and TransUnion® credit reporting bureaus.

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

Credit Error Code	Error Description	Remedy
Merged Credit report not found  Size of Merged Credit report is 0 (Zero)	The Social Security Number (SSN) provided in the loan application (1003 form) received by DU does not match the social security number returned in the credit report data provided by at least one of the three repositories.	<ul style="list-style-type: none"> <li>• Please validate the Social Security Number (SSN) on the 1003 is accurate.</li> <li>• If the SSN is inaccurate, update the loan application (1003 form) and resubmit the loan casefile in DU for Credit Only or Credit and Underwriting.</li> <li>• If the SSN is accurate, contact your credit reporting agency's Technical Support Department to determine why the SSN(s) provided to DU in the credit data do not match.</li> </ul>
111308/140412  111309	Credit report has been updated by the credit agency or repositories	<ul style="list-style-type: none"> <li>• If the credit report has been changed, then a new credit report will need to be pulled after information is updated on the repository level.</li> </ul>



Credit Error Code	Error Description	Remedy
		<ul style="list-style-type: none"><li>• Ensure the borrower information in the Borrower Information screen and ensure it matches what is on the credit report.<ul style="list-style-type: none"><li>○ Borrower's Name</li><li>○ Co-borrower's Name</li><li>○ Social Security Number (SSN)</li><li>○ Age is numeric value</li><li>○ Generation</li><li>○ Present Address</li></ul></li><li>• Request new credit.</li><li>• Ensure the correct Credit Agency is selected. If there is more than one borrower on one loan application (1003 form), specify whether it should be a joint report or individual reports.</li><li>• If unable to resolve, refer to credit agency's technical support for assistance.</li></ul> <p>Note: Information must be changed at the repository level. Changes made any other way to the credit report invalidates the credit report for automated underwriting.</p>
111311	Credit agency error: Last name is missing or invalid	<ul style="list-style-type: none"><li>• Ensure the borrower's last name is in the last name field on the loan application (1003 form) and it matches what is on the credit report then resubmit the loan casefile for credit only or credit and underwriting.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111312/140421	Credit agency error: Co-Borrower name field(s) are empty	<ul style="list-style-type: none"><li>• Ensure the co-borrower's name is entered in the co-borrower information column of the Borrower Information screen on the loan application (1003 form) and it matches what is on the credit report then submit the loan casefile for credit only or credit and underwriting.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111315/140422	Incorrect credit agency was selected.	<ul style="list-style-type: none"><li>• Ensure the correct credit agency was selected.</li><li>• Ensure the correct credit agency account number and password was entered.</li></ul>



Credit Error Code	Error Description	Remedy
	<p>Note: Typically means that an invalid credit agency was sent in with the credit request.</p>	<ul style="list-style-type: none"><li>• If applicable, ensure the correct credit report reference number(s) is entered</li><li>• Ensure that the loan data has not changed in the following:<ul style="list-style-type: none"><li>○ Borrower's Name</li><li>○ Co-borrower's Name</li><li>○ Social Security Number (SSN)</li><li>○ Generation</li><li>○ Present Address</li></ul></li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
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"><li>• Compare the borrower's information on the credit report with the borrower's information in the loan application (1003 form).</li><li>• Ensure the correct credit agency is selected.</li><li>• Submit for credit only or credit and underwriting.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111336/ 140446	<p>Credit agency error: The account number and/or password are not recognized.</p>	<ul style="list-style-type: none"><li>• Ensure the account number and password your credit agency requires you to use when reissuing or pulling credit in DO or DU. <i>It is typically different than the one you use to log into the credit agency's web site.</i></li><li>• Once you've gathered your Credit Agency credentials, resubmit for credit only or credit and underwriting.</li><li>• Ensure the correct credit agency is selected.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111337/ 140447	<p>Credit agency error: Social Security Number (SSN) is not 9 characters, SSN is not numeric, or SSN is missing.</p>	<ul style="list-style-type: none"><li>• Ensure there is a 9-digit numeric Social Security Number (SSN) entered for all borrowers on the loan application (1003 form) and matches what is on the credit report.</li><li>• Once you've verified the Social Security Number (SSN), resubmit for credit only or credit and underwriting.</li></ul>



Credit Error Code	Error Description	Remedy
		<ul style="list-style-type: none"><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111338/140448	Credit agency error: Last name is missing or invalid.	<ul style="list-style-type: none"><li>• Ensure there is a valid last name entered for all borrowers on the loan application (1003 form) and if applicable matches what is on the credit report</li><li>• Once borrowers last name is verified resubmit for credit only or credit and underwriting.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111339/140449	Credit agency error: Invalid middle name.	<ul style="list-style-type: none"><li>• If there is a middle name entered on the 1003 for any borrower, then Please ensure it is valid and if applicable matches what is on the credit report.</li><li>• Once middle name is verified resubmit for credit only or credit and underwriting.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111340/140450	Credit agency error: First name is missing or invalid.	<ul style="list-style-type: none"><li>• Ensure there is a valid first name entered for all borrowers on the loan application (1003 form) and if applicable matches what is on the credit report.</li><li>• Once first name is verified resubmit for credit only or credit and underwriting.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111341/140451	Credit agency error: The name suffix appears in the Generation field.	<ul style="list-style-type: none"><li>• Ensure the name suffix is in the correct place in the Borrower Information screen for all borrowers.</li><li>• If borrower suffix is verified resubmit for credit only or credit and underwriting.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111342/140452	Credit agency error: The reference number does not match number on file with the credit agency.  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.	<ul style="list-style-type: none"><li>• Submit for credit only or credit and underwriting.</li><li>• Ensure the correct credit agency is selected.</li><li>• Ensure the reference number on the credit report is accurate.</li></ul>



Credit Error Code	Error Description	Remedy
		<ul style="list-style-type: none"><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111343/140453	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"><li>• Ensure the address on the Borrower Information screen in the loan application (1003 form) for the borrower(s) is correct and matches the credit report.</li><li>• Once the address is verified resubmit for credit only or credit and underwriting.</li><li>• Ensure the reference number on the credit report you want to associate with the DU loan casefile.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111344/140454	Credit agency error: City is missing or invalid.	<ul style="list-style-type: none"><li>• Ensure the city in the Borrower Information screen is correct and matches the credit report for all borrowers.</li><li>• Once city is verified resubmit for credit only or credit and underwriting.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111345/140455	Credit agency error: State code is missing or invalid.  Note: DU only supports United States addresses.	<ul style="list-style-type: none"><li>• Ensure there is a valid state abbreviation entered in the Borrower Information screen and matches the state listed on the credit report for each borrower.</li><li>• Once state is verified resubmit for credit only or credit and underwriting.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111346/140456	Credit agency error: Zip code is missing, invalid or not numeric.	<ul style="list-style-type: none"><li>• Ensure the correct numeric zip code is entered in the Borrower Information screen and matches the credit report for each borrower.</li><li>• Once zip code is verified resubmit for credit only or credit and underwriting.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111347/140457	Credit agency error: The credit agency could not deliver the credit report.	<ul style="list-style-type: none"><li>• Ensure that all three repositories are reporting on the credit report pulled for all borrowers on the loan.</li></ul>



Credit Error Code	Error Description	Remedy
	<p>Note: Typically means that the credit agency could not complete the credit report request.</p>	<ul style="list-style-type: none"><li>• If not, then contact the credit agency to see why all three repositories are not reporting. It is possible a new credit report will need to be ordered.</li><li>• If all three repositories are reporting resubmit for credit only or credit and underwriting.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111348/140458	<p>Credit agency error: The credit agency rejected the credit re-issue request. The original report is more than 120 days old.</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"><li>• Credit reports can typically only be reissued within the first 120 days after they were originally ordered.</li><li>• Check the order date on the credit report to see if it has been more than 120 days from the order date.<ul style="list-style-type: none"><li>◦ If it is more than 120 days old, a new credit report may need to be ordered.</li></ul></li><li>• If the credit report date is less than 120 days ago, then verify the reference number entered was correct.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul> <p><b>Note:</b> For future reference, if needed you can resubmit with an expired credit report if you select Underwriting Only, there is a possibility DO/DU will ask you to associate the credit report with the loan application (1003 form) again. If you submit the loan for credit only or credit and underwriting and receive this error, then it is possible a new credit report would need to be ordered. To confirm contact your credit agency's technical support for assistance.</p>



Credit Error Code	Error Description	Remedy
111349/140459	Credit agency error: The credit agency rejected the credit reissue request. The original report has different borrower information.	<ul style="list-style-type: none"> <li>• Ensure that the borrower’s information used to pull the credit (name, current address, and Social Security Number) all match what is listed in the Borrower Information screen in DU and the borrowers are in the same position on the loan application (1003 form).</li> <li>• Re-confirm the number of borrowers on the loan application (1003 form).               <ul style="list-style-type: none"> <li>○ If there is only one borrower, ensure a joint credit report is not being used.</li> </ul> </li> <li>• Ensure the reference number is entered correctly and it matches the reference number on the credit report(s).</li> <li>• If not resolved, then contact your credit agency’s technical support for assistance.</li> </ul>
111350	Credit agency error: Your request did not complete.	<ul style="list-style-type: none"> <li>• Ensure borrower information on the loan application (1003 form) and confirm the information matches the information on the credit report.</li> <li>• Once Borrower Information screen has been verified resubmit for credit only or credit and underwriting.</li> <li>• If not resolved, then contact your credit agency’s technical support for assistance.</li> </ul>
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"> <li>• Ensure borrower information on the loan application (1003 form) and confirm the information matches the information on the credit report.</li> <li>• Submit for credit only or credit and underwriting.</li> <li>• If not resolved, then contact your credit agency’s technical support for assistance.</li> </ul>
111352/140464	<p>Credit agency error: Unknown error received from credit agency.</p> <p>One of the below bulletins may be in your Credit Log:</p> <ul style="list-style-type: none"> <li>• Age is not numeric</li> <li>• Invalid Segment Type (Issue with the file the credit agency is sending to DU)</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure the borrower information in the Borrower Information screen:               <ul style="list-style-type: none"> <li>• Borrower’s Name</li> <li>• Co-borrower’s Name</li> <li>• Generation</li> <li>• Social Security Numbers</li> <li>• Age is a numeric value</li> <li>• Present Address</li> </ul> </li> </ul>



Credit Error Code	Error Description	Remedy
	<ul style="list-style-type: none"><li>• Invalid report format: (Issue with the format of the file the credit agency's technical support is sending to DU)</li><li>• Invalid repository: (one of the repositories is not sending over a valid report)</li><li>• Invalid origin: (issue on the credit agency's side)</li><li>• Invalid transaction ID code: (the transaction code is being sent by the credit agency is invalid)</li><li>• Too many borrowers on credit pull (max is 2): (If there are three borrowers then the third borrower would need to be on a separate report from the other two borrowers).</li><li>• Borrower type is missing or invalid: (The credit agency is not sending over the borrower type or it is invalid)</li></ul>	<ul style="list-style-type: none"><li>• Submit for credit only or credit and underwriting.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111353	<p>Credit agency error: Unknown error received from credit agency.</p> <p>Note: Could mean that there is a communication issue with the credit agency.</p>	<ul style="list-style-type: none"><li>• Try submitting for credit only or credit and underwriting again.*</li></ul>
111354	<p>Fannie Mae error: Communications error. Invalid acknowledgement received from the credit agency.</p> <p>Note: This could mean that the connection with the credit agency is down.</p>	<ul style="list-style-type: none"><li>• Try submitting for credit only or credit and underwriting again.*</li></ul>





Credit Error Code	Error Description	Remedy
111355	Fannie Mae error: Applicant Information not provided with request.	<ul style="list-style-type: none"><li>• Ensure all the required borrower information is in the Borrower Information screen of the loan application (1003 form).</li><li>• Submit for credit only or credit and underwriting.*</li></ul>
111356	Fannie Mae error: Credit Summary Ext set not provided with request.  Note: Could mean that some required credit information is missing.	<ul style="list-style-type: none"><li>• Try submitting for credit only or credit and underwriting again.*</li></ul>
111357	Fannie Mae error: Connection lost with HOST <Credit Agency Name>  Note: Could mean that the connection with the credit agency was lost.	<ul style="list-style-type: none"><li>• Try submitting for credit only or credit and underwriting again.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111358	Fannie Mae error: Timeout system error.  Note: Could mean that the connection with the credit agency timed out.	<ul style="list-style-type: none"><li>• Try submitting for credit only or credit and underwriting again.*</li></ul>
111359	Credit agency error: The Credit Agency <Credit Agency Name> is slowing down.  Note: Could mean that the response from the credit agency was not received in the allotted time.	<ul style="list-style-type: none"><li>• Try submitting for credit only or credit and underwriting again.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>



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"><li>• Ensure that the borrower's information used to pull the credit (name, current address, and Social Security Number) matches what is listed in the Borrower Information screen and the borrowers are in the same positions.</li><li>• Confirm the number of borrowers on the loan matches the number of borrowers on the associated credit report(s).</li><li>• Ensure the reference number(s) included in the credit report request matches the reference number(s) on the credit report(s).</li><li>• Once information has been verified resubmit for credit only or credit and underwriting.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111365	Fannie Mae error: The ACK segment is too short to contain the MISMO report.  Note: Could mean that there is a format issue with the credit report.	<ul style="list-style-type: none"><li>• Try submitting for credit only or credit and underwriting again.*</li></ul>
111366	Fannie Mae error: Could not attach credit report MISMO file.  Note: Could mean that there is an issue with attaching the MISMO version of the credit report.	<ul style="list-style-type: none"><li>• Try submitting for credit only or credit and underwriting again.*</li></ul>
111367	Fannie Mae error: The MISMO formatted credit report was not returned from the agency.  Note: Could mean that there is an issue with the format of the MISMO version of the credit report.	<ul style="list-style-type: none"><li>• Try submitting for credit only or credit and underwriting again.*</li></ul>



Credit Error Code	Error Description	Remedy
111368	<p>Fannie Mae error: Unable to set the correct permissions on the .FILENAME.</p> <p>Note: Could mean that there is an issue with the file permissions associated to the credit report.</p>	<ul style="list-style-type: none"><li>• Try submitting for credit only or credit and underwriting again.*</li></ul>
130717	<p>Borrower information has changed, or a new borrower has been added since the original credit report was issued.</p>	<ul style="list-style-type: none"><li>• If borrower information has changed a new credit report is required.</li><li>• If borrower information has not changed, try resubmitting for credit only or credit and underwriting.</li><li>• If a borrower in the loan application (1003 form) has been added or removed to match the credit report, the Casefile ID can be removed, and the loan data can be reimported to DO/DU to avoid pulling new credit for the borrower.</li></ul>
140002	<p>Unknown Error</p>	<ul style="list-style-type: none"><li>• Try submitting for credit only or credit and underwriting again.*</li></ul>
140004/30000300	<p>Completed unsuccessfully Credit Failures.</p> <p>Note: Typically means that the credit report request was unsuccessful.</p>	<ul style="list-style-type: none"><li>• This error code typically accompanies all of the other DU error codes and means no credit report was returned. Please look for another error code. If there are no other error codes, verify that the borrower information used to pull the credit report (name, generation, current address, and Social Security number) matches what is listed in the Borrower Information screen and the borrowers are in the same positions.</li><li>• Confirm the number of borrowers on the loan application (1003 form) matches the number of borrowers on the credit report.<ul style="list-style-type: none"><li>○ If there is only one borrower, ensure a joint credit report was not requested.</li></ul></li><li>• Verify the correct agency is selected and if applicable the correct reference number(s) is provided.</li><li>• Submit for credit only or credit and underwriting.</li></ul>



Credit Error Code			Error Description	Remedy
150301			<p>Missing borrower single-in file</p> <p>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 bureaus 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"> <li>• Ensure tri-merge credit report was requested, and all three repositories are reporting.</li> <li>• Ensure the following information has been entered on the loan application (1003 form) correctly: <ul style="list-style-type: none"> <li>○ Borrower(s) name(s)</li> <li>○ Social Security number(s)</li> <li>○ Present address(s)</li> </ul> </li> <li>• If this is a reissue, ensure this information matches the credit report that is being reissued: <ul style="list-style-type: none"> <li>○ Borrower information</li> <li>○ Credit agency</li> <li>○ Reference number</li> </ul> </li> <li>• Submit for credit only or credit and underwriting.</li> <li>• If not resolved, then contact your credit agency's technical support for assistance.</li> </ul>
111301	111319	111331	<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"> <li>• Borrower data is missing.</li> <li>• An invalid borrower type.</li> <li>• An issue with initializing the data.</li> <li>• An invalid credit agency.</li> <li>• A missing reference number.</li> <li>• An invalid credit report segment.</li> <li>• An incomplete credit report segment.</li> <li>• A connection or timeout issue.</li> <li>• An unknown error.</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure the borrower information in the Borrower Information screen is complete and accurate.</li> <li>• Check the Interview Date at the bottom of the Declaration page to ensure that the date is correct.</li> <li>• If applicable, ensure the credit report reference number included in the request does not have any dashes (-).</li> <li>• Submit for credit only or credit and underwriting. Verify that the account number and PIN or password for the selected credit agency are correct.</li> <li>• If not resolved, then contact your credit agency's technical support for assistance.</li> </ul>
111302	111320	111334		
111303	111321	111361		
111304	111322	111362		
111305	111323	111363		
111307	111324	111369		
111313	111325	111370		
111314	111326	111371		
111315	111327	140064		
111316	111328	140445		
111317	111329			
111318	111330			

\*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.