Fannie Mae

Desktop Originator/Desktop Underwriter

Test Credit Report Procedures

Sept. 9, 2026

The Fannie Mae Test Credit Agency is a mock credit database comprised of test borrowers to help our customers develop and test customized loan application scenarios specific to their business needs. Lenders, originators, technology service providers, and vendors that have access to Desktop Originator® (DO®)/Desktop Underwriter® (DU®) can use the Test Credit Agency to request test credit reports for the test borrowers.

The test credit reports generated by the Test Credit Agency are available free of charge to registered DO/DU users. In addition, all submissions to DU for the test borrowers identified below are free of charge.

> **NOTE:** *Use of these test borrowers for testing and training purposes is subject to the terms and conditions of the Fannie Mae Software Subscription Agreement and the DO/DU Schedules.*

Requesting credit reports from the Test Credit Agency

To access the Test Credit Agency, select **Test Credit Agency (200)** from the list of credit providers. Enter any combination of letters and numbers as the account number. Enter **fnma** as the Password/PIN.

You can access the Test Credit Agency during the same hours of availability as DO/DU. Because we are not connecting to an outside credit service, your test credit report will be returned within seconds.

List of test borrowers

The following chart identifies the test borrowers for whom test credit reports are currently available through DU.

Make sure borrowers are listed *exactly* as shown below. Where a borrower and co-borrower are listed together, a joint credit report must be ordered.

Borrowers	Current Address	SSN (or ITIN)	Credit Score Model	Credit Scores
John Homeowner Mary Homeowner	175 13th Street Washington, DC 20013	999-40-5000 500-22-2000	Classic FICO®	760, 779, 785 783, 768, 771
Andy America Amy America	4321 Cul de Sac Street Someplace, MA 02723	999-60-3333 500-60-2222	Classic FICO	724, 740, 742 750, 739, 728
Patrick Purchaser Lorraine Purchaser	1234 Main Street Baltimore, MD 20600	999-12-1234 999-56-5678	Classic FICO	670, 661, 675 678, 670, 663
Suzi Builder	5404 Pawnee Trail Louisville, KY 40207	999-60-6666	Classic FICO	630, 625, 619
Alice Firstimer	9991 Warford Street Dawson, IA 50066	991-91-9991	Classic FICO	715, 710, 703
Penny Public	2935 Augusta #3 San Luis Obispo, CA 93401	999-60-3000	Classic FICO	670, 640, 650
Dad Firstimer Mom Firstimer	888 Willis Avenue Dawson, IA 50060	999-00-8881 999-00-8882	Classic FICO	660, 685, 672 674, 680, 695

Borrowers	Current Address	SSN (or ITIN)	Credit Score Model	Credit Scores
Ross Blemished	309 North Elm Street Orrville, OH 44667	000-88-9999	Classic FICO	595, 625, 610
Wanna House Needa House	98 Lincoln Street Jefferson, TX 65433	000-11-2222 999-44-5555	Classic FICO	547, 555, 525 521, 530, 515
Elizabeth Spender	7054 Canaan Center Road Wooster, OH 44691	000-66-7777	Classic FICO	525, 560, 585
Ken Customer	10655 Birch Street Burbank, CA 91502	500-50-7000	Classic FICO	650, 639, 620
Homer Loanseeker	4420 Douglas Avenue East Higley, AZ 85236	999-60-1111	Classic FICO	640, 636, 620
Mort Gage Ann Gage	123 Rocky Road Pasadena, CA 91115	000-00-0002 000-00-0003	Classic FICO	710, 680, 685 720
Sonny Graves	00357 Monument Road San Jose, CA 95130	001-01-0021	Classic FICO	678, 702, 692
Loco Motion	00345 Yankee Point Road San Jose, CA 95129	999-47-8801	Classic FICO	658, 584, 641
Pitt Rock, Jr.	1456 Peach Tree Lane Atlanta, GA 30303	666-00-6666	Classic FICO	525, 515, 497
Jess T. Sea Ann T. Sea	7344 Deepinthe Heart Ave. El Paso, TX 80935	999-00-1147 999-00-9066	Classic FICO	685, 645, 691
Ron Tintin	6 Circle Golf Course Pinehurst, NC 28374	999-72-5641	Classic FICO	660, 670, 680
Lucky Knowscore	2121 13th Avenue Las Vegas, NV 89109	999-42-2345	Classic FICO	NA (No score)
Ima One	1234 Warford Street Dawson, IA 50066	000-01-0001	Classic FICO	710, 703
Alice Altcrdtvg	9991 Warford Street Dawson, IA 50066	999-11-8888	VantageScore® 4.0	536, 712, 610
Ken Ficovntg	10655 Birch Street Burbank, CA 91502	999-22-1111	Classic FICO	620, 650, 639
			VantageScore 4.0	536, 712, 610

> **NOTE:** *The borrowers used for DU testing and training purposes are fictitious and do not relate to real people. The names, addresses, Social Security numbers, and ITINs were created at random, and any similarity with real individuals is unintentional.*

To order these test credit reports, follow these instructions:

- Correctly enter "borrowers" and "co-borrowers." For example, always enter John Homeowner as the borrower and Mary Homeowner as the co-borrower in the loan application.
- Request "joint" credit when the borrower and co-borrower are listed together. For example, order joint credit for John and Mary Homeowner. Request "individual" credit when a borrower is listed individually.
- You can combine test borrowers and co-borrowers to create a three- or four-borrower loan application. Order the appropriate joint or individual credit reports, as applicable.
- Actual reissues on the test borrowers cannot be obtained. The system will return a new report.

> **NOTE:** *Although the credit scores are not used in determining the recommendation, they do indicate the relative level of credit risk for each test case. For the test borrowers, the credit scores have been estimated and do not reflect actual credit scores. For this reason, the score factor codes have been omitted from the test credit reports.*

Using the test Social Security numbers

The request for the test credit reports is based solely on the Social Security number (or ITIN) entered for the borrower(s).

- Unlike actual credit agencies, the Test Credit Agency does not validate the Social Security number against the borrower's name or address. For example, if you enter John Homeowner as the borrower, but enter Patrick Purchaser's Social Security number, the system will return the Purchaser credit report.
- The credit reports will not be returned if you enter the Social Security numbers incorrectly and you may receive an error message.

Updating the credit reports

We will update the credit data monthly so that you will receive consistent underwriting results with each test credit report you request. We update the dates associated with all test tradelines, public records, and inquiries. This will mean that if a borrower has "recent mortgage delinquencies" as a significant credit factor, it will always be the case whether the loan is submitted today or six months from now.

The date on the credit report you retrieve may not be the same as the date you pull the credit report. We will update the credit report data monthly to reflect the first of the current month (i.e., the month pulled). The date shown on your test credit report will have no effect on the evaluation of the credit.

Miscellaneous

Additional borrowers and credit reports may become available in the future.

> **NOTE:** *Some of the above borrower names and Social Security numbers are also available in test credit reports provided by one or more of our external credit information providers. The data in these test credit reports may not match the test credit reports provided in the Fannie Mae Test Credit Agency; therefore, underwriting results may differ if external test credit reports are used.*

Review the companion Test Credit Report Characteristics document, which lists specific credit data on each test borrower, including:

- which borrowers have outstanding mortgages;
- the number of times each borrower was 30, 60, and 90 days delinquent;
- whether a borrower has frozen credit; and
- which borrowers have public records (bankruptcy, foreclosure, tax liens, outstanding judgments, collections, and civil suits).

For more information

If you have questions regarding the test credit reports, procedures, or the Test Credit Agency, contact Integration Support at integration_support@fanniemae.com.