



Click n' Close™, Inc.
Mortgage

HOW TO
RUN FREDDIE
MAC LPA IN
MORTGAGE
MACHINE

Running LPA (Loan Product Advisor) in Mortgage Machine

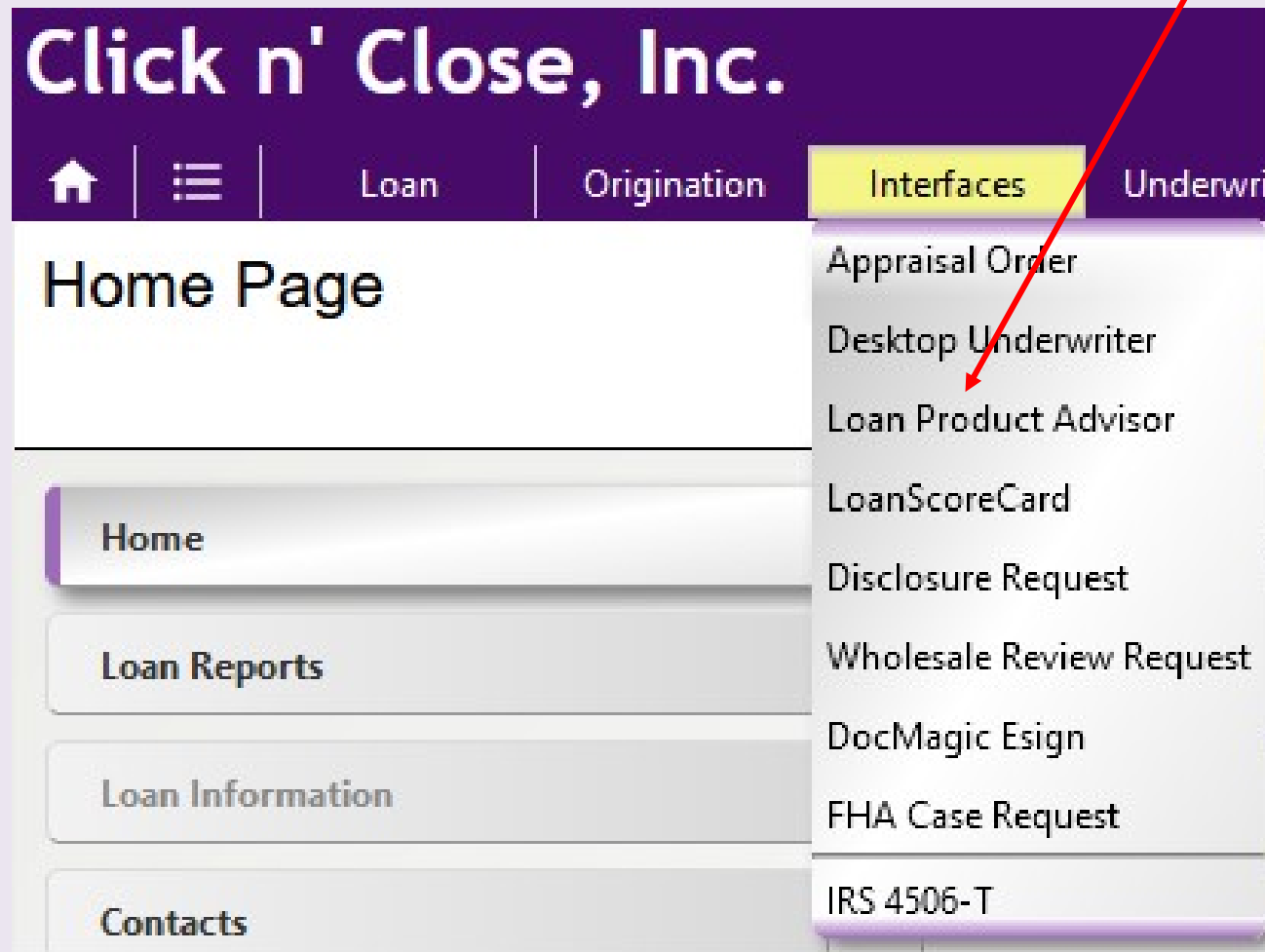
1.) Please ensure that your Credit Company has Click n' Close, Inc. added as a relationship through Freddie Mac. This can be easily done by reaching out to your Credit Company and providing them with our Freddie Mac Seller Information along with our corporate address. In all likelihood, we may have already been added.

Here is the info they'll need.

CNC's Freddie # is 159833 4 digit code 9999

Company Headquarters:
Click n' Close, Inc.
15301 Spectrum Drive, Suite 405
Addison, TX 75001
Phone: 214-261-3300
Toll Free: 866-544-7013

2.) Once you have verified your Credit Company and Mid America have a relationship for LPA submissions, click the Interfaces tab at the top of the screen. Select “Loan Product Advisor.”



3.) The following page will open up below. You can auto-populate your credit report by filling out this section.

When importing the credit report under the LPA interface page, you'll simply enter the credit information and then hit the "Submit to LPA" button. You will **not hit** the "Order Reports" tab under the credit section.

-Once the credit company is selected and reference number section is completed...Please Do Not Click "Order Report". Please click "Submit to LPA"

Credit & LP

- When *reissuing* credit in LP do NOT click the "order report" button.
- Chose the credit company and input the reference number; then go directly to the submit to LP button.
- When the submit to LP button is pushed it imports the credit report automatically.

Credit Setup

Credit Company: Credit Technologies, Inc Copy Liabilities to the 1003*

Copying liabilities to the 1003 will cause existing liabilities to be DELETED and replaced by those on the DU credit report(s).

Order New Not Joint Ref Num: [AR9214000]

LPA Submission No rule violations were found.

[Refresh List](#) | [Report Incorrect Error Message\(s\)](#)

Findings

Received Date	Status	LPA Key ID	Eligibility	Risk Class
Report Date		LPA Transaction		Collateral Relief

4.) The LPA findings will appear below in this section of the page.

The screenshot displays the 'Loan Product Advisor' interface. At the top, there are buttons for 'Open Loan', 'Close Loan', and 'Import Data'. The loan details include: Loan Number: 1002081738 (TEST LOAN), Borrower Name: America, Andy, Business Channel: Wholesale, Property Address: 999 West Main #333, Washington, CA 75080, and Loan Status: UW Approved w/Conditions / QM Safe Harbor. A green message states: 'Origination pages are read-only during underwriting and can only be accessed by certain lender users.'

Navigation tabs include: Summary, Pricing, Compliance, Fees, Truth-In-Lending, 1003 & Forms, and Processing. A breadcrumb trail shows: Lender | Borrower | Employment/Income | Other Income | Assets | Liabilities | Real Estate | Loan/Property | Declarations | Sections 6-9 | AUS & Forms | Desktop Underwriter | Loan Product Advisor | Additional Loan Fields | HUD/VA Addendum | Underwriting | 1008 | HUD-92900-LT | HUD-92900.5B | VA Ln Analysis | VA Ln Summary.

The 'Credit Setup' section indicates: 'Use the existing credit report(s) in LPA. Order or Reissue a Credit Report'. The 'LPA Submission' section shows: 'No rule violations were found.' with a 'Refresh List' button and a 'Submit to LPA' button. There are checkboxes for 'TEST Mode' and 'Use Infiles', and a link for 'Interface Diagnostics'.

An error message states: 'An error occurred on the last submission dated 8/17/2022 1:43 PM: Loan Product Advisor is currently not available. Resubmit at a later time or call Freddie Mac Customer Support (800-FREDDIE) for additional information.'

The 'Findings' section contains a table with the following data:

Received Date	Status	LPA Key ID	Eligibility	Risk Class
8/17/2022 11:52:21 AM	Complete	D2832004	FreddieMacEligible	Accept
8/17/2022 4:52:06 PM	Submission SB	2095133207		NotEligible

Additional details on the right side include: Originator: Chicago Test, Estimated Close Date: 9/1/2022, Lock Expiration Date: n/a, Lien Position: First Lien, HTI / DTI Ratios: 13.840 / 19.612, Liquid Assets: \$110,000.00, Cash to Close: \$45,956.66, Reserve Mos: 17.5735, Rate / Total Pmt.: 5.000 / \$3,644.32.

Reach out to your Account Executive with questions or for more information.

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