

**Fannie Mae's reissue requirements**

- File must not be older than 120 days
- File must use accepted score models from all three bureaus
 - ? Experian Fair Issac v2, Transunion FICO Classic 04, Equifax BEACON 5 are the current defaults

Things to check if you get an error:

- Borrower's information
- There are no additional or duplicate bureau pulls
- If you're using MeridianLink as the credit agency your CRA code and a dash is before your login name **or** password

Freddie Mac's reissue requirements

- These are the same as for Fannie Mae

Things to check if you get an error:

- Borrowers are in the right spot if it's a joint file
- Borrower's information
- If you get a borrower mismatch try using your CRA code before the file number.

Secondary reissue requirements

- The file has not been altered since first reissue
- The file isn't older than 30 days from first reissue

Things to check if you get an error:

- Borrower's information
- Changes have not been made to the file

(Note: Once a file is non-reissuable you will have to re-pull to reissue it.)