



How to Reorder a Frozen Credit Infile

1. In the event one of your borrowers has frozen their credit, you will note the following messaging in the **Error Message** column under Submission Results.

Submission Results					
Bureau	For	Date	OK	Ordered By	Error Message
EQUIFAX	B	4/19/21 7:46 AM	YES	ANTO PARK	CONSUMER REQUESTED SECURITY FREEZE ON CREDIT FILE - REPORT UNAVAILABLE
TRANSUNION	B	4/19/21 7:46 AM	YES	ANTO PARK	FILE FROZEN BY CONSUMER
EXPERIAN	B	4/19/21 7:46 AM	YES	ANTO PARK	**** NO RECORD FOUND ****

Re-pull As New File Order Refresh Report ?

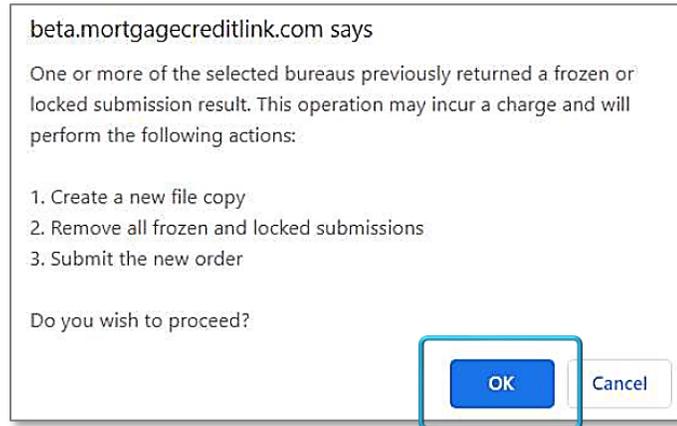
2. Reach out to your borrower and ensure they have contacted the affected bureaus to have the freeze(s) lifted appropriately. Once lifted, you will be able to reorder the credit file from your original report and create a new copy.

Equifax File Freezes: 800-203-7843
Experian File Freezes: 800-509-8495
TransUnion File Freezes: 888-909-8872

3. In MCL, a hyperlink for **Reorder Frozen/Locked Files** will appear in the Add-On Products section. When you are ready to reorder the frozen bureaus, click the link.

ADD-ON PRODUCTS
<ul style="list-style-type: none">• Comparison Report• Request Supplement• Request RAPID RESCORE• Request RMCR• Request VOE• Add Bureaus / Spouse• Reorder Frozen/Locked Files• Undisclosed Debt Notifications• Liens and Judgments Report (Borrower)

4. A pop up will appear asking you to confirm that you'd like to proceed. When you are ready and click **OK**.



5. MCL will immediately process a new copy of the credit report, removing the frozen infile(s) and ordering new infile(s) to replace them. Once finished, under Submission Results, the frozen infile(s) will have been replaced and the system will show the message **Order Completed**.

***** ORDER COMPLETED *****

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