

How to Re-Pull Previously Frozen Credit

- This feature cannot be used after the file has been reissued through AUS (DU, LP)
- This feature is only available from the [CIS platform](#) (not within Loan Origination Systems)
- The original credit pull must have occurred within the past 30 days

After the borrower has confirmed they have unfrozen their credit file with the bureau(s) previously frozen, access the existing credit file in the [CIS platform](#) and select **Reorder Frozen/Locked Files**:

Potential TransUnion score change of +30 points with [Wayfinder](#)

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FILE #: 10588883 REF #: XP: TU: 720 EF: +30
 APPLICANT: ANN C GAGE - *****0003

CO-BOR: ADDR: 123 ROCKY ROAD, ANTHILL, MO 65488
 PREV:

Requests History

Type	Processor	Latest Message	Ordered	Resolved	Status
*** NO RECORDS FOUND ***					

Documents

Description	Date
*** NO RECORDS FOUND ***	

[Upload Borrower Authorization](#)

Submission Results

Bureau	For	Date	OK	Ordered By	Error Message
TRANSUNION	B	8/17/20 5:11 AM	YES	SHARIN PEET	Frozen bureau(s) shown here:
EQUIFAX	B	8/17/20 5:11 AM	YES	SHARIN PEET	CONSUMER REQUESTED SECURITY FREEZE ON CREDIT FILE - REPORT UNAVAILABLE
EXPERIAN	B	8/17/20 5:11 AM	YES	SHARIN PEET	FILE FROZEN BY CONSUMER

ADD-ON PRODUCTS

- [Wayfinder](#)
- [What-If Simulator](#)
- [Comparison Report](#)
- [Request Supplement](#)
- [Request REPOSITORY UPDATE](#)
- [Request RMCR](#)
- [Request VOE](#)
- [Add Bureaus / Spouse](#)
- **[Reorder Frozen/Locked Files](#)**
- [Undisclosed Debt Notifications](#)
- [Liens and Judgments Report \(Borrower\)](#)

UNMERGE REPORT

BORROWER
 CO-BORROWER

EXPERIAN
 TRANSUNION
 EQUIFAX

[Additional Options](#)

Web PDF

A pop-up message will appear confirming your selection. Select **OK** if you wish to proceed:

cis.meridianlink.com says

One or more of the selected bureaus previously returned a frozen or locked submission result. This operation may incur a charge and will perform the following actions:

1. Create a new file copy
2. Remove all frozen and locked submissions
3. Submit the new order

Do you wish to proceed?

Note the new file number upon completion of your re-pull request.

If the credit report was already a copied file, these operations will all be done on the existing file without creating a second copy of the report.

Submission Results will again show the status of your request. If the applicant file(s) is still in a frozen status, notification will be provided.

Some or all credit data on the consumer may not have been returned from the repositories. Please try one or all of the following:

1. Verify that the information that you've entered were correct.
2. Select different credit bureaus.
3. Try again later.