

**Title**

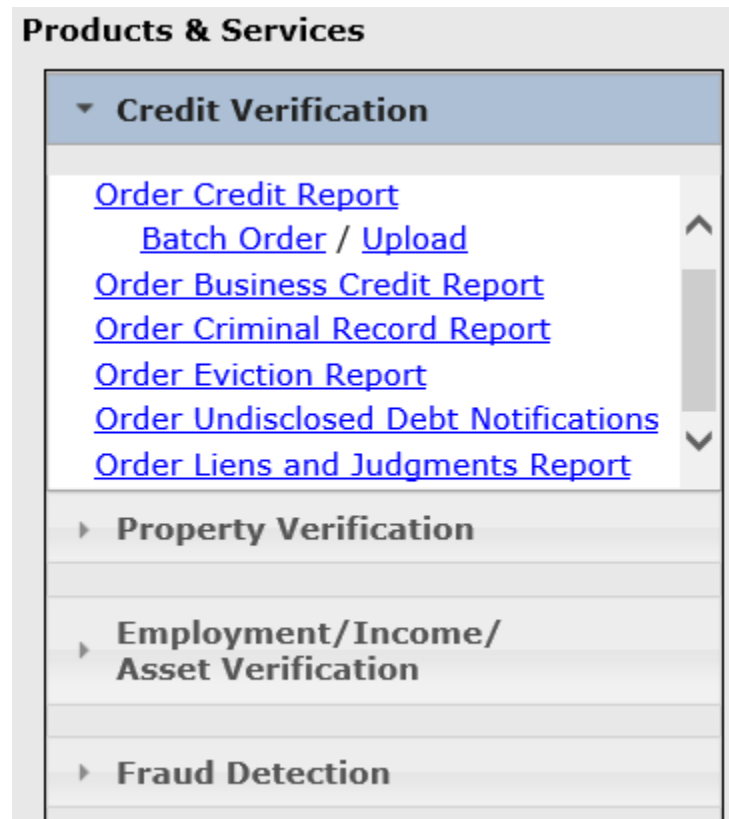
How to Order Undisclosed Debt Notification (UDN)

**Product**

Mortgage Credit Link

**Information**

Clients can order Undisclosed Debt Notification (UDN) reports as a stand alone, or through an existing credit report. To order a stand alone UDN report, use the "Order Undisclosed Debt Notifications" link located under the Credit Verification section of the Products & Services menu.



Alternatively, clients can order UDN from an existing credit report by using the "Undisclosed Debt Notification" link located under the Add-On Products section on the credit file screen. Ordering this way will set the UDN monitor start date as the credit order date. If ordering as a stand alone, the start date can be entered manually up to 118 days in the past.

Undisclosed Debt Notifications		Options
Branch	Bluth Banana Stand-2107	<input type="checkbox"/> Pay by credit card <input type="button" value="Order"/>
User	TOBIAS FUNKE	
<input type="button" value="Cancel"/>		
<p>Please click on Order to confirm purchase. <b>Please allow 24-48 hours for order to process.</b></p> <p>Reference # <input type="text"/> Start Date (Cannot be more than 118 days in the past) <input type="text"/></p> <p>Notification Email(s) (Separate multiple addresses with semicolon.)  <input type="text" value="TEST@MERIDIANLINK.COM"/></p> <p><b>Consumer Information (Applicant and/or Spouse)</b></p> <p>First Name <input type="text"/> Last Name <input type="text"/> SSN <input type="text"/></p> <p>First Name <input type="text"/> Last Name <input type="text"/> SSN <input type="text"/></p> <p>Full Address <input type="text"/> <a href="#">more detail</a></p>		

## UDN Order Information Page

Once you place the UDN order, you will be taken to the Undisclosed Debt Notification's order information page.

Undisclosed Debt Notifications			
<input type="button" value="Activate"/> <input type="button" value="Deactivate"/>			
<b>File #</b>	1949	<b>Equifax</b>	<b>TransUnion</b>
<b>Borrower:</b>	MARISOL TESTCASE - *****1234	Processing	Processing
		<b>Experian</b>	Processing
<b>Reference #:</b>			
<b>Notification E-Mail:</b>	testing@test.com <a href="#">edit</a>		
<b>Credit File:</b>	<a href="#">205165</a>		
<b>Address:</b>	1600 SUNFLOWER AVE, COSTA MESA, CA 92626		
<b>Price:</b>	\$34.00		
<b>Notification Summary</b>			
(No notifications on file)			
<b>Activity Log</b>			
Time	User	Bureau	Description
8/10/2016 2:33:07 PM	DOCUMENTATION	XP	Order activation submitted for borrower. Requested Start Date 8/10/2016.
8/10/2016 2:33:07 PM	DOCUMENTATION	TU	Order activation submitted for borrower. Requested Start Date 8/10/2016.
8/10/2016 2:33:07 PM	DOCUMENTATION	EF	Order activation submitted for borrower. Requested Start Date 8/10/2016.
<input type="button" value="Return"/>			

## Bureau statuses

UDN is available for Equifax, Transunion, and Experian. This shows the current status of the debt notification order for that bureau. See the various statuses below:

- **Inactive** - No debt notifications have yet been ordered on this borrower.
- **Processing** - UDN has been ordered and is processing. This will normally take up to 48 hours.
- **Error** - This message is something returned by the bureau and will include a description of the error.
- **Active** - This borrower is actively being monitored.
- **Deactivating Monitoring** - A request to stop monitoring the borrower was submitted. Deactivation will normally take up to 48 hours to process.
- **Deactivated** - UDN was ordered on this borrower and has ended.

### Notification Summary

Notification Summary						
Notification Date	Consumer	Notification Type	Creditor / Phone #	Subscriber Code	Industry	Source
3/8/2014	Borrower	Inquiry	BANCFIRST/4052704747		All Banks	EF
3/7/2014	Borrower	Inquiry	BANCFIRST/4052704747		All Banks	EF

Notifications from the bureaus will be added to the notification summary. An e-mail notification will also be sent out whenever a new notification is detected.

### Activity Log

This shows when an order was activated, when notifications were received, and when the order was activated.

### De-activating a UDN Order

UDN orders will automatically de-activate once the order expires, which is 120 days after the requested "Start Date".

**To deactivate a UDN order, go to the UDN order information page and click on the *Deactivate* button on the top left.** This will begin the process of deactivating the UDN. The process can take between 24-48 hours to complete.