Quick Reference Guide for Agency Credit Provider Identification

CREDIT VENDOR / PROVIDER	TECHNICAL AFFILIATE
The primary credit reporting company/provider that has the agency relationship or connection used to obtain merged credit.	A company that provides credit services through one or more primary credit reporting companies/providers.
Think: the primary credit provider.	**Think:** the company accessing/providing the credit service through the primary provider.

Why Distinction Matters

When identifying or setting up a credit provider, do not assume the company name you recognize is the primary agency credit vendor. A company may instead be a Technical Affiliate operating through a participating credit reporting company. Use the applicable Agency resource below to verify the relationship and the correct provider/code.

Fannie Mae

Fannie Mae publishes a Credit Information Providers list for ordering credit through DU/DO. Use the Agency list to verify the applicable credit information provider.

Fannie Mae - Credit Information Providers

Freddie Mac

Freddie Mac distinguishes between Credit Reporting Companies (CRCs) and Technical Affiliates. Use Freddie Mac's resource to identify the applicable CRC or Technical Affiliate and related code.

Freddie Mac - Credit Reporting Companies and Technical Affiliates

QUICK RULE: If you are unsure whether a company is the actual credit provider/vendor or a Technical Affiliate, verify it on the applicable Agency site before selecting or communicating the provider information.

Source note: Terminology follows the Agency resources linked above. Freddie Mac expressly uses "Credit Reporting Companies (CRCs)" and "Technical Affiliates"; Fannie Mae's page uses "Credit Information Providers."