

(d) Authorized user Tradelines

For Accept Mortgages, when a Borrower's credit report contains Tradelines for accounts for which the Borrower is not the primary account holder but is listed as an authorized user, Loan Product Advisor will return a feedback message indicating when the following requirements must be met:

- The Mortgage file must contain documentation evidencing that for each authorized user account:
 - Another Borrower on the Mortgage owns the Tradeline in question, or
 - The Tradeline is owned by the Borrower's spouse, or
 - The Borrower has been making the payments on the account for the last 12 months

OR

- If the Seller is unable to document one of the above requirements for each authorized user account, the Seller may make the determination that the authorized user accounts have an insignificant impact on the Borrower's overall credit history and the information on the credit report is representative of the Borrower's own credit reputation. The Seller should base its determination on the number of the Borrower's own Tradelines, as well as their age, type, size and the payment history, as compared to the authorized user accounts. The Seller must document its determination in the Mortgage file.

If the Seller is unable to document any of the above four requirements when the feedback message is returned, the Seller must consider the Loan Product Advisor assessment invalid and manually underwrite the Mortgage as a Non-Loan Product Advisor Mortgage.