

UNDISCLOSED DEBT MONITORING: FROZEN ACCOUNTS

- What will I see in DRIVE?
 - Condition 9007 will present

High

9007 (H)	Borrower 1	Undisclosed Debt Monitoring has a vendor status of FROZEN	Contact borrower to determine if this status is valid.	XPN returned borrower credit status as FROZEN, Received Date: 07/20/2021
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- UDM Detailed Report will reflect a “Frozen Account” status

Summary of Monitoring									
									Hide/Show History
Borrower #1			Start	Bureau	Message	Start Date	End Date		
JOHN L.	Reorder*	Stop	7/22/2021	<input type="checkbox"/>	XPN	Monitoring In Progress	4/20/2021	7/20/2021	

Bureau	Message	Date	User
XPN	Monitoring In Progress	7/20/2021 2:50:17 PM	System
XPN	Frozen Account	7/20/2021 2:50:05 PM	System
XPN	Monitoring Requested	7/19/2021 1:33:32 PM	.rson

- **NOTE:** Even though the borrower’s credit is frozen, monitoring will continue. However, for any credit activity during the freeze, specific details are not disclosed by the bureau.

Now What?

- If you see additional “Frozen Alerts” returned, this means there is credit activity for the borrower. Since their credit is frozen the specific details are not provided.

Other Notifications

Bureau B	Alert Type	Date Opened	Date Reported to Bureau	Creditory Name	Balance	Payment	Remarks	Date Received
TRU	1	Frozen					FROZEN	9/21/2020
TRU	1	Frozen					FROZEN	11/3/2020

- **What do I do Next?**

- Work with the borrower to lift the freeze.
 - For any credit activity completed AFTER the freeze is lifted, those alerts will be returned in DRIVE with the full details.
 - If there was credit activity PRIOR to the freeze being lifted and you need to see those details, you'll need to stop monitoring on that borrower and reorder UDM. See below screenshots showing this process.
- **NOTE: Condition 9007 will remain on the DRIVE report even if the freeze is lifted.**

Stop Monitoring

Monitoring can be stopped manually prior to its End Date by either:

- a. Clicking **Stop All Monitoring** at the top of the *UDM Detailed Report*, or
- b. Checking the box(es) to the left of each Bureau still monitoring and clicking **Stop** under an individual borrower. Repeat for each borrower.

UDM Detailed Report

Reorder All Monitoring* Stop All Monitoring

Summary of Monitoring Hide/Show History

Borrower #1	Start	Bureau	Message	Start Date	End Date
KEVIN D MCCOOL	1/15/2019	TRU	Monitoring In Progress	9/15/2018	3/20/2019
	1/15/2019	EFX	Monitoring Stopped	9/15/2018	

a. Stops monitoring for an individual borrower; monitoring continues for other borrowers

b. Stops monitoring for ALL borrowers

NOTE

If monitoring is stopped for one borrower and monitoring exists for additional borrowers, monitoring will continue on all other borrowers.

In the Bureau table under each Borrower, if the individual bureau Message does not reflect *Monitoring Stopped* but *Stop Requested* is displayed, no additional alerts will be added to the DRIVE report for that borrower.

The **Stop All Monitoring** and **Stop** options will be grayed out if UDM has been stopped.

Reorder Monitoring

Monitoring can be reordered from the *UDM Report* page for any bureau which has stopped monitoring.

Confirming monitoring has stopped

On the *UDM Report* page, verify that the Message in both areas of the Summary of Monitoring section indicate Monitoring Stopped (not *Stop Requested*). This could take 2 or more business days from the time Stop Monitoring is requested.

UDM Detailed Report					
Reorder All Monitoring*			Stop All Monitoring		
Summary of Monitoring					
Hide/Show History					
Borrower #1	Start	Bureau	Message	Start Date	End Date
Reorder* Stop	1/15/2019	EFX	Monitoring Stopped	8/22/2018	12/20/2018
Bureau	Message		Date		
EFX	Monitoring Stopped		12/19/2018		
EFX	Monitoring In Progress		8/24/2018		
EFX	Monitoring Requested		8/23/2018		

If any bureau is still monitoring, you have two options before reordering:

Option 1: Wait for monitoring to expire for ALL bureaus, OR

Option 2: Stop monitoring for any bureau that is still monitoring using one of the Manual stop methods outlined in the [Stop Monitoring](#) section above.

Reordering steps

UDM must be reordered individually for each borrower.

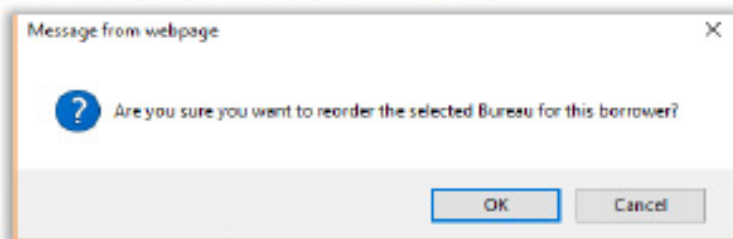
The screenshot shows the 'UDM Detailed Report' interface. At the top, there are two buttons: 'Reorder All Monitoring*' (highlighted in red) and 'Stop All Monitoring'. Below this is a 'Summary of Monitoring' section with a 'Hide/Show History' link. The main table has columns: Borrower #1, Start, Bureau, Message, Start Date, and End Date. A red circle '3' points to the 'Start' column, a red circle '2' points to the 'Bureau' column, and a red circle '1' points to the 'Message' column. A red circle '4' points to a 'Reorder*' link under the 'Borrower #1' column. Below the main table is a history table with columns: Bureau, Message, and Date.

Borrower #1	Start	Bureau	Message	Start Date	End Date
Reorder* Stop	1/15/2019	<input type="checkbox"/>	EFX	Monitoring Stopped	8/22/2018 12/20/2018

Bureau	Message	Date
EFX	Monitoring Stopped	12/19/2018
EFX	Monitoring In Progress	8/24/2018
EFX	Monitoring Requested	8/23/2018

1. Wait for confirmation that monitoring has stopped for each bureau (see [Confirming monitoring has stopped](#) section above). This could take 2 or more business days.
2. Once UDM has successfully stopped, click the checkbox next to each bureau in the first borrower section.
3. In the Start column to the left of each checkbox, enter the desired monitoring start date.
NOTE: This date defaults to today's date, not the new credit report date or UDM end date, but you can enter the desired start date.
4. Click the **Reorder** link for that borrower.
NOTE: Do NOT select **Reorder All Monitoring** as that will override the start date you entered with today's date.

A confirmation message will display.



5. Repeat the above steps for each borrower.

Monitoring will begin two business days after the reorder but will look back to the start date that was entered.

NOTE: The date displayed in the Start column will default back to today's date but the start date that was input with the reorder will display in the Start Date column.