![Nations Direct Mortgage logo — Your Partner For Prosperity]
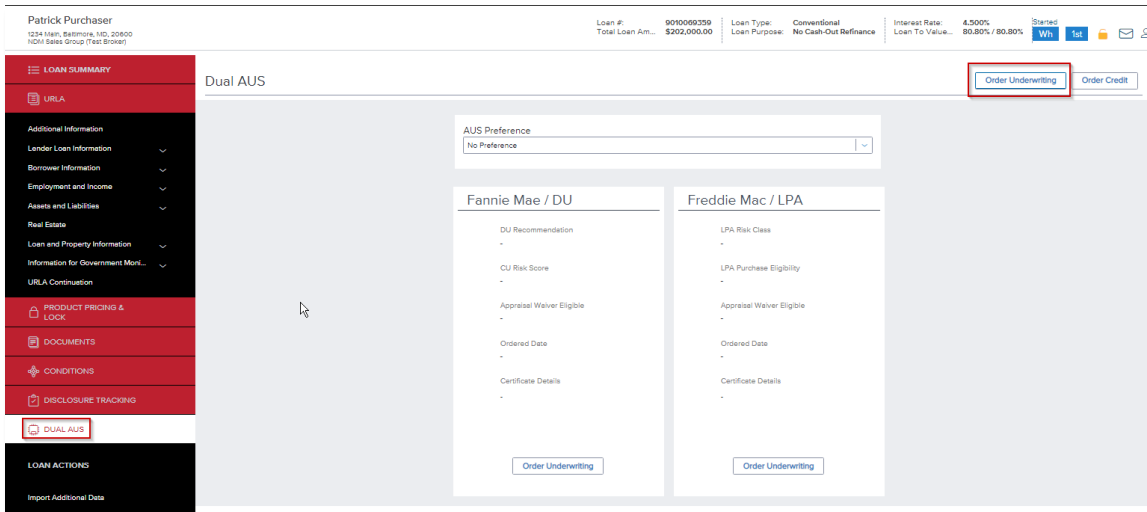
Purpose

This job aid will walk you through how to run Fannie Mae's Desktop Underwriter (DU) and Freddie Mac's Loan Product Advisor (LPA) at the same time.
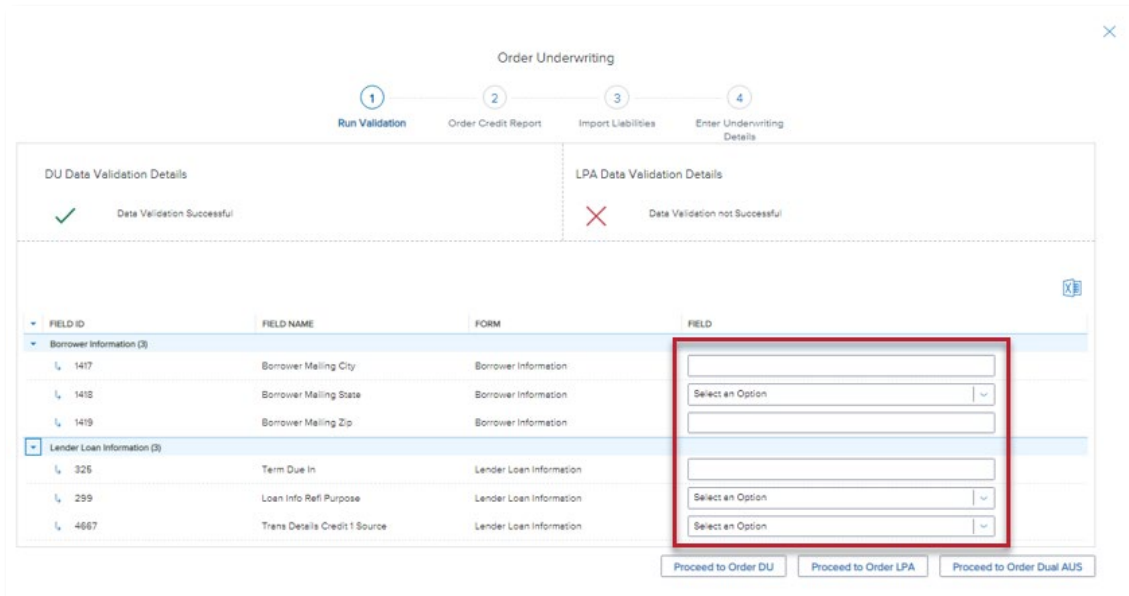
Instructions

STEP 1

Select Dual AUS from the sidebar and then "Order Underwriting". You can also order or re-issue credit from within this option.

STEP 2

If there is missing information to run the AUS, it will appear here for completion. You can complete the information from within this screen.

STEP 3

You will see 2 green checkmarks to indicate you have populated the required fields, click on 'Proceed to Order Dual AUS'. *Note: If you only want to run DU or LPA, you can select the applicable option versus running Dual AUS.*

STEP 4

Order credit by entering your provider and credentials, click Next
You can re-issue the credit report by clicking on Re-issue and entering the Reference Number

STEP 5

Review the liabilities to confirm all liabilities are present; if they are, click Skip

If they are not, you can either Append Liabilities to add or Delete Existing and Import New Liabilities
The credit report will be saved to the eFolder.

STEP 6

Complete any outstanding required fields which are marked by a red asterisk, then click Submit to run AUS

PLEASE NOTE: If you receive this credential error, simply exit out of the interface and go back in to re-run. It will bypass this error.

STEP 7

The results will be presented and saved to the loan file in Loan Manager and Encompass

AUS Preference

No Preference

Fannie Mae / DU

✓ DU Recommendation
Approve/Eligible

CU Risk Score
-

✗ Appraisal Waiver Eligible
NO

Ordered Date
04-11-2023 12:51 pm

Certificate Details
PDF

Freddie Mac / LPA

✓ LPA Risk Class
Accept

✓ LPA Purchase Eligibility
Eligible

Appraisal Waiver Eligible
-

Ordered Date
04-11-2023 12:51 pm

Certificate Details
PDF

STEP 8

The final report can be found in the Documents Tab of Loan Manager

PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

DISCLOSURE TRACKING

DUAL AUS

LOAN ACTIONS

Max attachment size is 200 MB. View Supported Files.

Expand All   Collapse All   + Add Document   Print Fax Cover Sheet

All Borrowers

[UNASSIGNED]   Drag & Drop files here or   Browse for files

Andy America, Amy America

▸ UNDERWRITING   Comments

▸ UNDERWRITING   Comments