

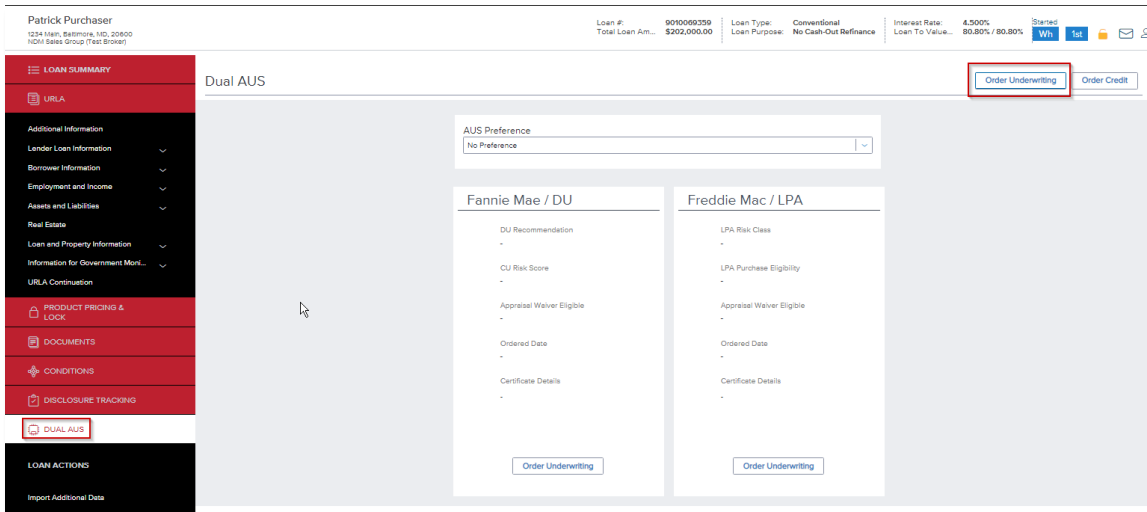
Purpose

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

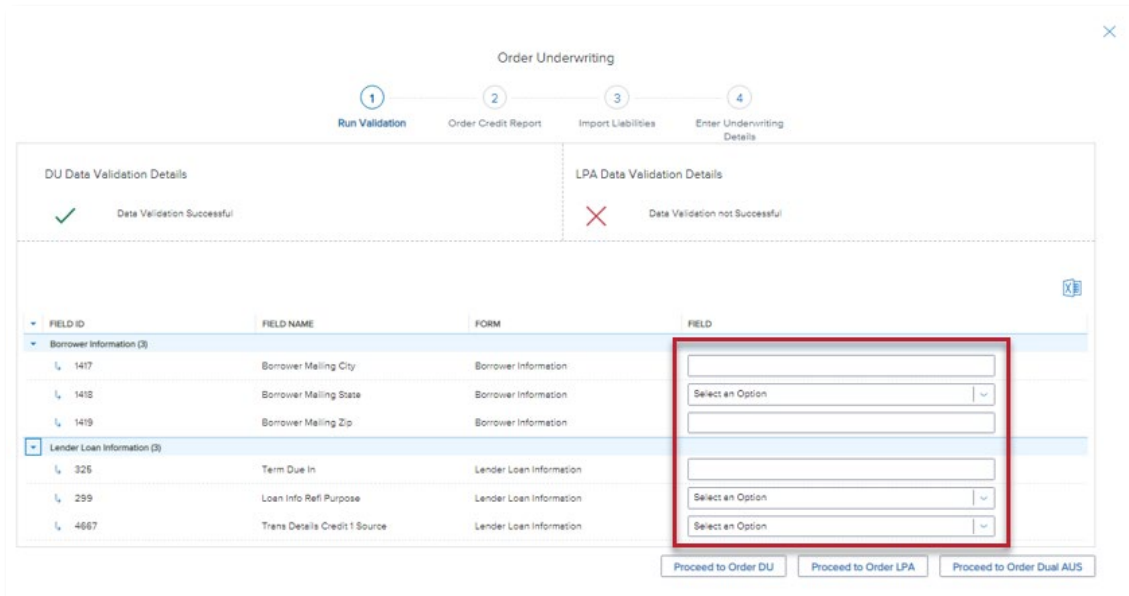
STEP 1

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.

Order Underwriting

5566778	HELOC	\$8,000.00	\$345.00	
MERRY CREDIT				
13584	Revolving	\$2,663.00	\$79.00	34
NO NONSENSE CREDIT				
4569817	Revolving	\$2,530.00	\$75.00	34
POLITE CREDIT				
4567890	Revolving	\$253.00	\$10.00	26
SANE CREDIT				
CREDIT LOSS CARD				
66	Revolving	\$0.00	\$0.00	0
ENLIGHTENED BANK				
5566778	Mortgage	\$3,000.00	\$245.00	86
TROUBLING CARDS				
234	Revolving	\$2,000.00	\$100.00	20

STEP 6

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

Order Underwriting

Run Validation
 Order Credit Report
 Import Liabilities
 4 Enter Underwriting Details

DU Underwriting Details

Request Type:

Credit Provider:

Credit Provider User Name:

Credit Provider Password:

Save Login Information

Product Description:

LPA Underwriting Details

Request Type:

Processing Point:

Branch ID:

Property Type:

Appraisal Form Type:

Appraisal Method:

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

Freddie Mac / LPA

- ✓ LPA Risk Class
Accept
- ✓ LPA Purchase Eligibility
Eligible
- Appraisal Waiver Eligible
-
- Ordered Date
04-11-2023 12:51 pm
- Certificate Details

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 Comments Print Fax Cover Sheet

All Borrowers

[UNASSIGNED] Drag & Drop files here or [Browse for files](#)

Andy America, Amy America

- ▶ UNDERWRITING Comments
- ▶ UNDERWRITING Comments