



a Mortgage Boutique is a division of  
first community mortgage

# how to Run AUS



This is not a consumer advertisement. It is for industry professionals only and not for delivery to consumers for a commercial communication purpose. FCM NMLS ID 629700

# Loan Processing

- After file is registered from the left hand tool bar select Loan Processing and then Automated Underwriting
- Click Dual AUS or Fannie Mae Desktop or Freddie Mac Loan

The screenshot displays the 'MORTGAGE Boutique' interface. A sidebar on the right contains a menu with the following items: 'View Pipeline', 'Loan Summary', 'Loan Processing' (highlighted with a blue arrow), 'Lock Management', 'Fees & Closing Costs', 'Change of Circumstance', 'Upload / View Documents', 'Automated Underwriting' (highlighted with a blue arrow), and 'Full Application'. Below the sidebar, the 'Automated Underwriting' section is visible. It includes a 'Borrower(s)' table with two entries: 'Andy America' (Married, Applicant) and 'Amy America' (Married, Co-Applicant). Below the table, there are checkboxes for 'Dual AUS', 'Fannie Mae Desktop Underwriter (DU)', and 'Freddie Mac Loan Product Advisor (LPA)'. The 'Fannie Mae Desktop Underwriter (DU)' option is selected. At the bottom, there are buttons for 'Send Request', 'Credentials', 'Create DU MISMO 3.4', and 'Create LPA File'.

Borrower(s)		
Andy America	(Married)	Applicant
Amy America	(Married)	Co-Applicant

☐ Dual AUS  
☒ Fannie Mae Desktop Underwriter (DU)  
☐ Freddie Mac Loan Product Advisor (LPA)

AUS Only Order: ☐  
(Use the credit report already associated with the casefile)

Send Request Credentials Create DU MISMO 3.4 Create LPA File



# Credentials

- Click the credential button and fill in your credit reference number, user name & password and click OK
- Click the Send Request button to reissue credit and run AUS.

The screenshot shows the Fannie Mae Desktop Underwriter (DU) interface. The 'Borrower(s)' section lists Andy America (Married) as the Applicant and Amy America (Married) as the Co-Applicant. The 'AUS Only Order' checkbox is unchecked. The 'Send Request', 'Credentials', 'Create DU MISMO 3.4', and 'Create LPA File' buttons are visible. The 'DU Summary' and 'LPA Summary' sections contain fields for submission details. The 'Credentials' dialog box is open, showing the 'Reference #' field, a checkbox for 'Do you want to auto-populate the liabilities from the credit report to the 1003?', and the 'Fannie Mae' section with fields for 'Credit Agency', 'Partner Credit Account Id', and 'Partner Credit Password'. The 'Ok' and 'Cancel' buttons are at the bottom right of the dialog box. Blue arrows indicate the flow from the 'Credentials' button in the main window to the dialog box and then to the 'Ok' button.

The screenshot shows the Fannie Mae Desktop Underwriter (DU) interface. The 'Borrower(s)' section lists Andy America (Married) as the Applicant and Amy America (Married) as the Co-Applicant. The 'AUS Only Order' checkbox is unchecked. The 'Send Request', 'Credentials', 'Create DU MISMO 3.4', and 'Create LPA File' buttons are visible. A blue arrow points to the 'Send Request' button. The 'DU Summary' and 'LPA Summary' sections contain fields for submission details.

# Underwriting Findings

- To view your finding click on Underwriting Findings under either DU or LPA summary
- The underwriter will use the last findings that were run in the system. Please make sure that the last findings are either Fannie or Freddie depending upon which product you are wanting the file to be underwriting to.

The screenshot displays the 'Underwriting Findings' interface. At the top, there are checkboxes for 'Dual AUS', 'Fannie Mae Desktop Underwriter (DU)', and 'Freddie Mac Loan Product Advisor (LPA)'. A 'Borrower(s)' section shows 'Ken N Customer JR' (Unmarried) as the Applicant. Below this, there's a section for 'AUS Only Order' with a checked box and a note: '(Use the credit report already associated with the casefile)'. Action buttons include 'Send Request', 'Credentials', 'Create DU MISMO 3.4', and 'Create LPA File'.

The 'DU Summary' section shows: Submitted By: Cindy Edmondson, Submitted Date-Time: 12/09/2024 3:49 PM, Times Sent: 1, DU Case File ID: 2008684552, DU Recommendation: Approve/Eligible, Result Code: 3, and Appraisal Waiver: Not Eligible. A blue arrow points to the 'Underwriting Findings Pdf' link in the 'Response Files' section.

The 'LPA Summary' section shows: Submitted By: (empty), Submitted Date: (empty), Times Sent: (empty), Loan Product Advisor Key Identifier: (empty), Documentation Level: (empty), Evaluation Status: (empty), Loan Product Advisor Loan Identifier: (empty), Credit Risk Classification: (empty), Note: (empty), Purchase Eligibility: (empty), and Appraisal Waiver: (empty). The 'Response Files' section is also present.





a Mortgage Boutique is a division of  
first community mortgage



This is not a consumer advertisement. It is for industry professionals only and not for delivery to consumers for a commercial communication purpose. For licensing information, go to: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). 262 Robert Rose Drive Murfreesboro, TN 37129 FCM NMLS ID 629700