

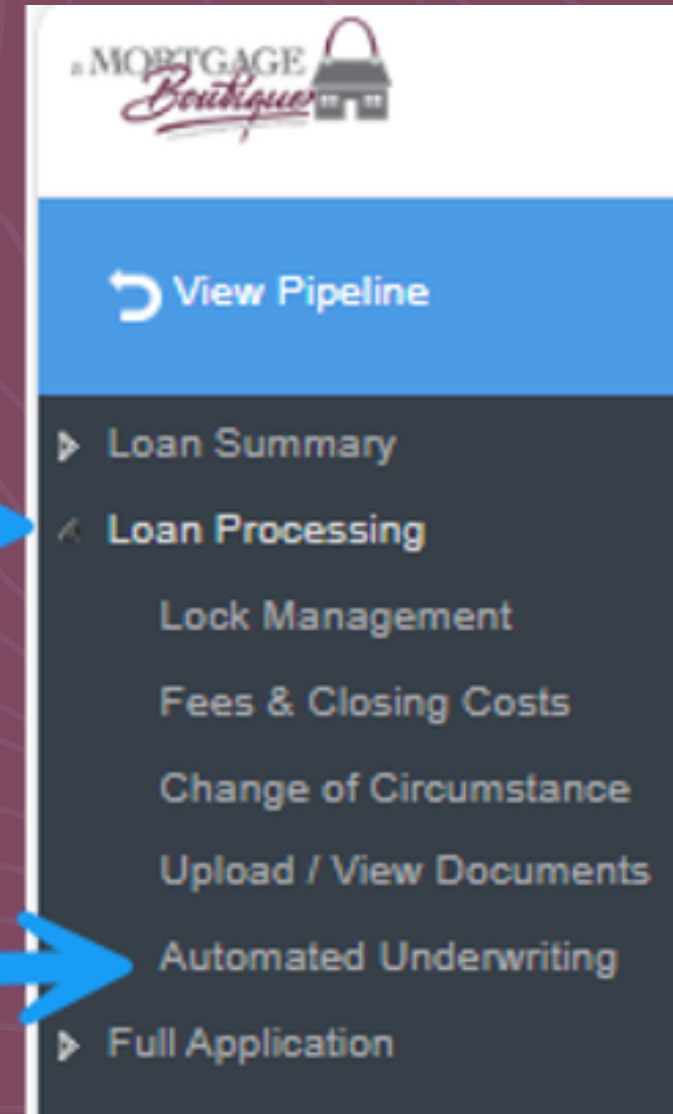


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# how to Run AUS

# 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

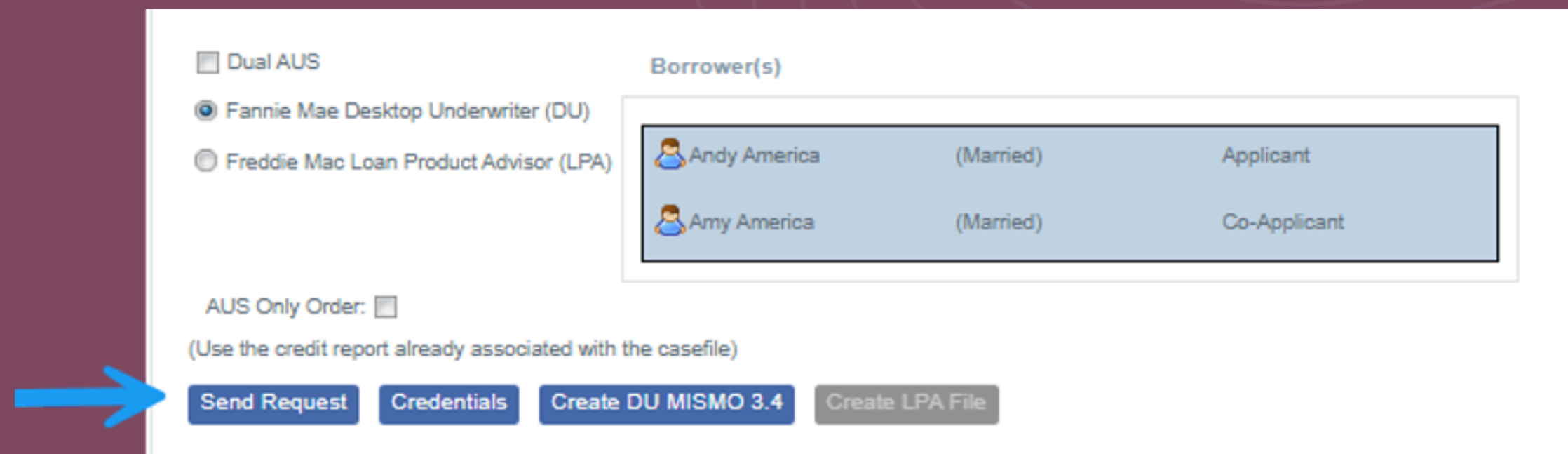
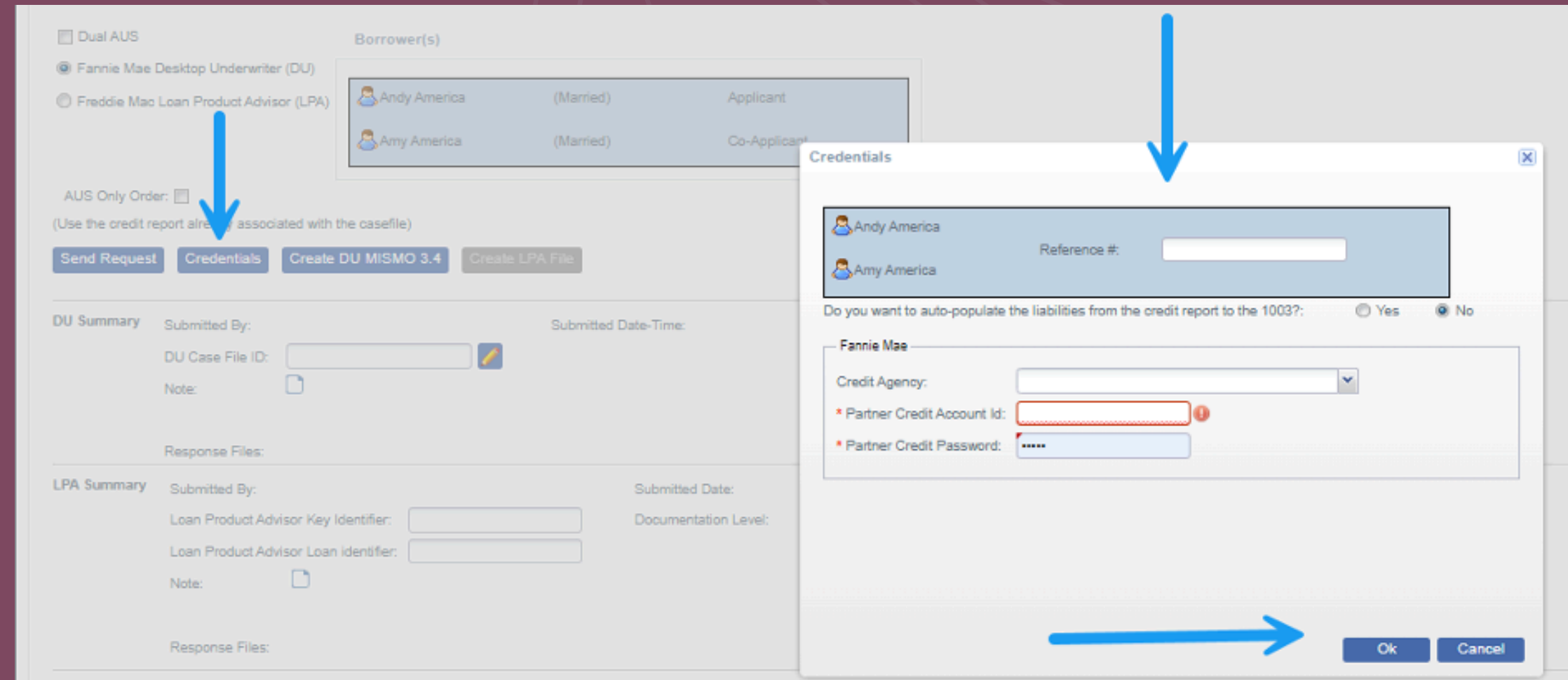


A screenshot of the Automated Underwriting (AUS) selection screen. The screen is white and contains several options for AUS. At the top left, there is a checkbox labeled "Dual AUS". Below it are three radio button options: "Fannie Mae Desktop Underwriter (DU)" (which is selected), "Freddie Mac Loan Product Advisor (LPA)", and "AUS Only Order: [checkbox]". Below these options is the text "(Use the credit report already associated with the casefile)". At the bottom of the screen are four buttons: "Send Request", "Credentials", "Create DU MISMO 3.4", and "Create LPA File". On the right side of the screen, there is a section titled "Borrower(s)" which contains a table with two rows of borrower information. A blue arrow points to the "Dual AUS" checkbox, and two blue arrows point to the "Fannie Mae Desktop Underwriter (DU)" and "Freddie Mac Loan Product Advisor (LPA)" radio buttons.

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

# 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.





# 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 a web interface for loan underwriting. At the top, there are radio buttons 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) Applicant'. Below this, there are buttons for 'Send Request', 'Credentials', 'Create DU MISMO 3.4', and 'Create LPA File'. The 'DU Summary' section includes fields for 'Submitted By: Cindy Edmondson', 'Submitted Date-Time: 12/09/2024 3:49 PM', 'DU Case File ID: 2008884552', and 'Times Sent: 1'. A blue arrow points to the 'Underwriting Findings Pdf' link in the 'Response Files' list. The 'LPA Summary' section has input fields for 'Loan Product Advisor Key Identifier' and 'Loan Product Advisor Loan identifier', and a 'Note' field.

Field	Value
Submitted By	Cindy Edmondson
Submitted Date-Time	12/09/2024 3:49 PM
Times Sent	1
DU Case File ID	2008884552
DU Recommendation	Approve/Eligible
Result Code	3
Appraisal Waiver	Not Eligible



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