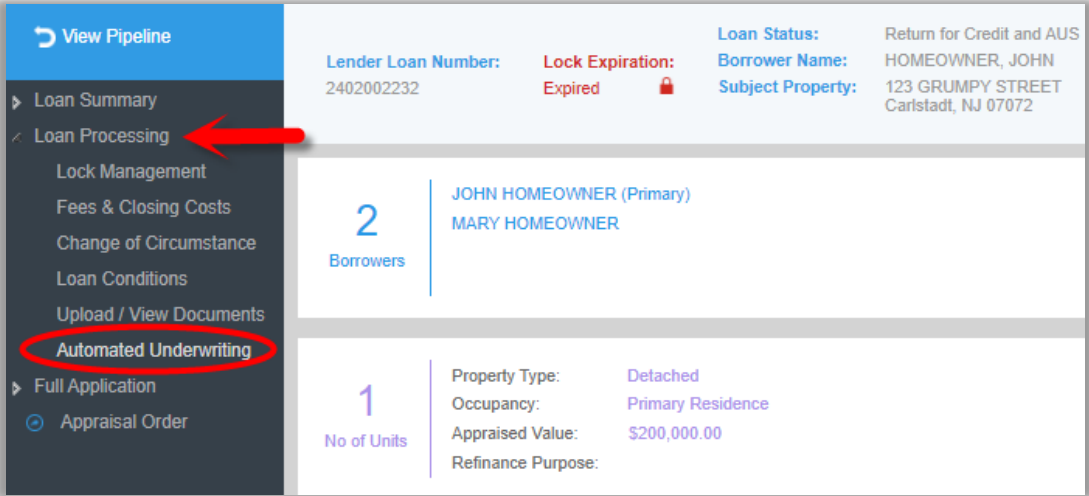
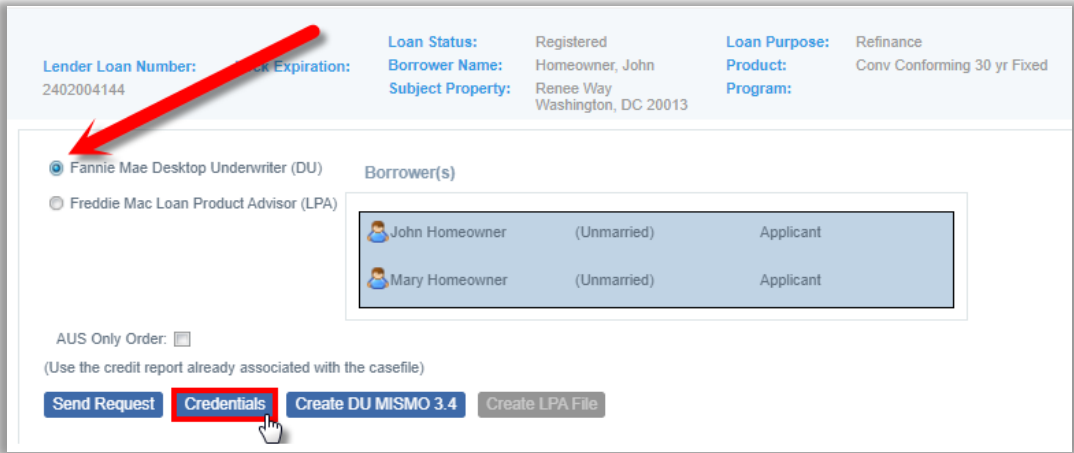
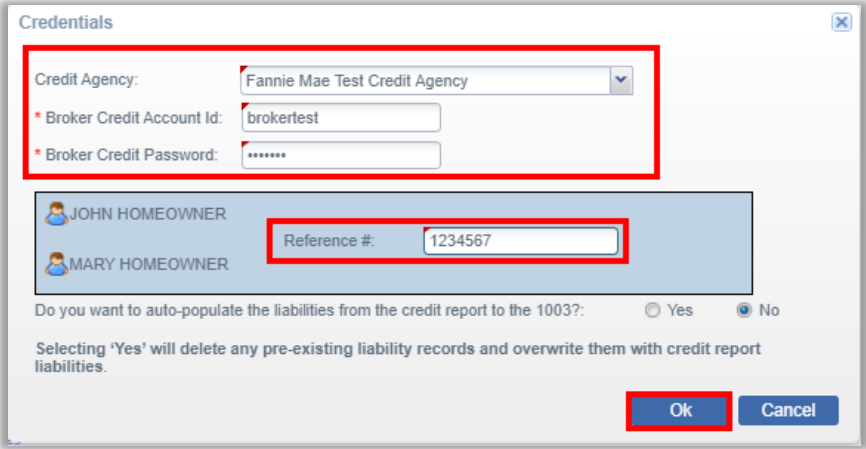
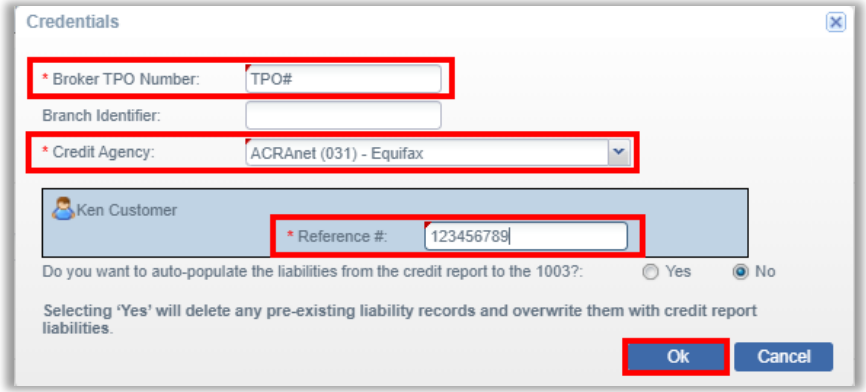
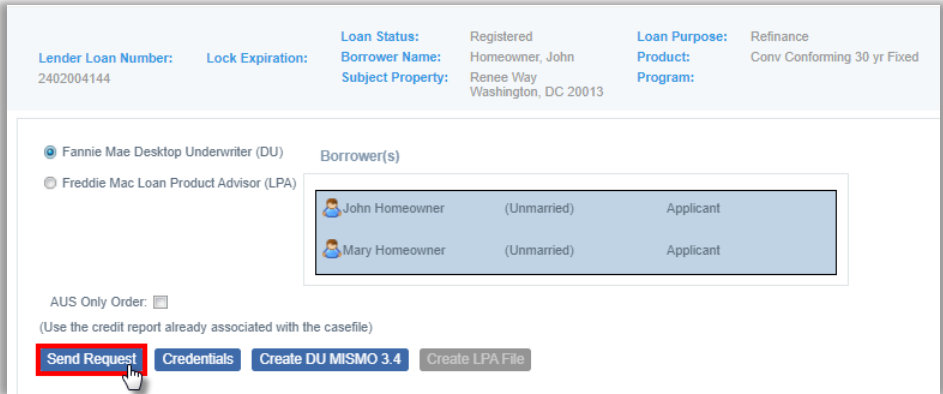
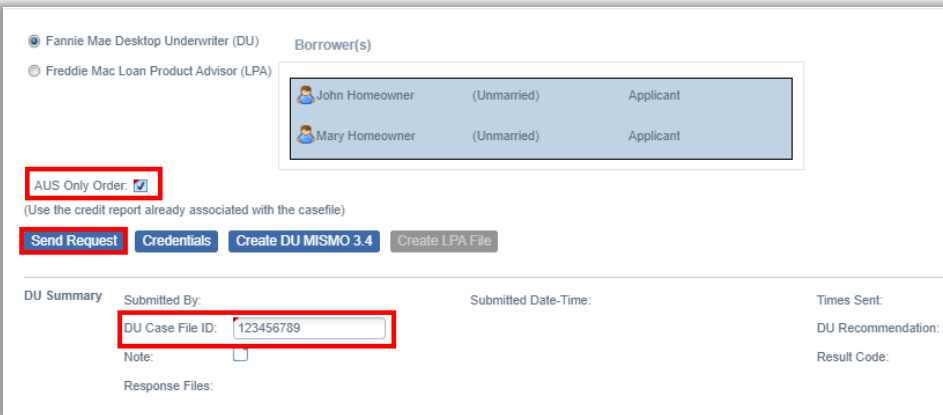
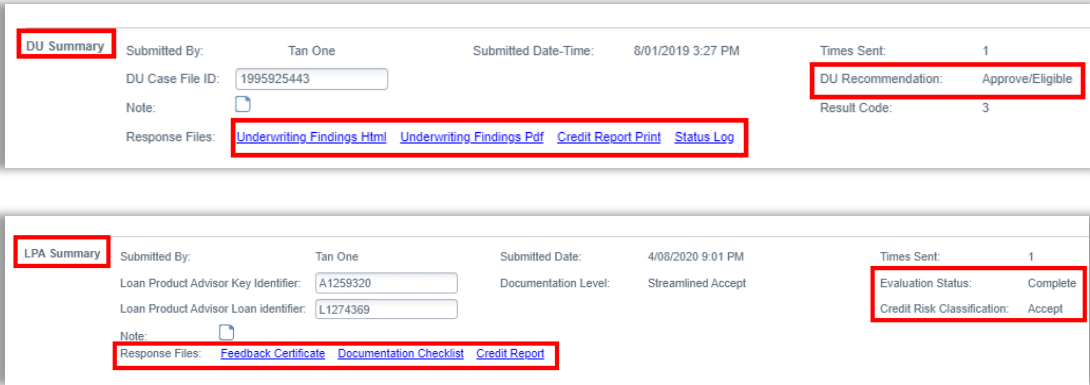


Submit to Automated Underwriting (AUS)

Follow the instructions below to submit a file to AUS in P.A.T.H.

Step	Action
1	<p>Click Loan Processing to open the menu and select Automated Underwriting.</p> 
2	<ul style="list-style-type: none"> • Select Fannie Mae (DU) or Freddie Mac (LPA) • Uncheck AUS Only Order • Click the Credentials button 

Step	Action
	<p>To Submit to DU:</p> <ul style="list-style-type: none">• Select the Credit Agency from the dropdown.• Enter your login credentials.• Enter the credit report Reference #.• Click Ok. 
3	<p>To Submit to LPA:</p> <ul style="list-style-type: none">• Enter the Broker TPO Number (Provided by Freddie Mac).• Enter Branch Identifier (if applicable as per Credit Agency)• Select Credit Agency from dropdown.• Enter the credit report Reference #.• Click Ok.  <p>Note: Always choose to not auto-populate from the credit report.</p>

Step	Action
4	<p>Click the Send Request button to submit.</p>  <p>The screenshot shows a loan application form with the following details:</p> <ul style="list-style-type: none"> Lender Loan Number: 2402004144 Lock Expiration: (blank) Loan Status: Registered Borrower Name: Homeowner, John Subject Property: Renee Way Washington, DC 20013 Loan Purpose: Refinance Product: Conv Conforming 30 yr Fixed Program: (blank) <p>Underwriter selection:</p> <ul style="list-style-type: none"> <input checked="" type="radio"/> Fannie Mae Desktop Underwriter (DU) <input type="radio"/> Freddie Mac Loan Product Advisor (LPA) <p>Borrower(s):</p> <ul style="list-style-type: none"> John Homeowner (Unmarried) Applicant Mary Homeowner (Unmarried) Applicant <p>AUS Only Order: <input type="checkbox"/> (Use the credit report already associated with the casefile)</p> <p>Buttons: Send Request (highlighted), Credentials, Create DU MISMO 3.4, Create LPA File</p>
5	<p>To request a Reissue, enter the DU Case File ID and select AUS Only.</p>  <p>The screenshot shows the same form as step 4, but with the following changes:</p> <ul style="list-style-type: none"> AUS Only Order: <input checked="" type="checkbox"/> DU Case File ID: 123456789 (entered in a text box) <p>Buttons: Send Request (highlighted), Credentials, Create DU MISMO 3.4, Create LPA File</p> <p>DU Summary section:</p> <ul style="list-style-type: none"> Submitted By: (blank) Submitted Date-Time: (blank) Times Sent: (blank) DU Recommendation: (blank) Result Code: (blank)
6	<p>Results will return in the applicable summary section below. Click hyperlink to review Findings/Feedback or Credit Report.</p>  <p>The screenshot shows two summary sections:</p> <p>DU Summary (highlighted):</p> <ul style="list-style-type: none"> Submitted By: Tan One Submitted Date-Time: 8/01/2019 3:27 PM Times Sent: 1 DU Case File ID: 1995925443 DU Recommendation: Approve/Eligible (highlighted) Result Code: 3 Response Files: Underwriting Findings Html, Underwriting Findings Pdf, Credit Report Print, Status Log (all highlighted) <p>LPA Summary (highlighted):</p> <ul style="list-style-type: none"> Submitted By: Tan One Submitted Date: 4/08/2020 9:01 PM Times Sent: 1 Loan Product Advisor Key Identifier: A1259320 Documentation Level: Streamlined Accept Evaluation Status: Complete (highlighted) Loan Product Advisor Loan Identifier: L1274369 Credit Risk Classification: Accept (highlighted) Response Files: Feedback Certificate, Documentation Checklist, Credit Report (all highlighted)