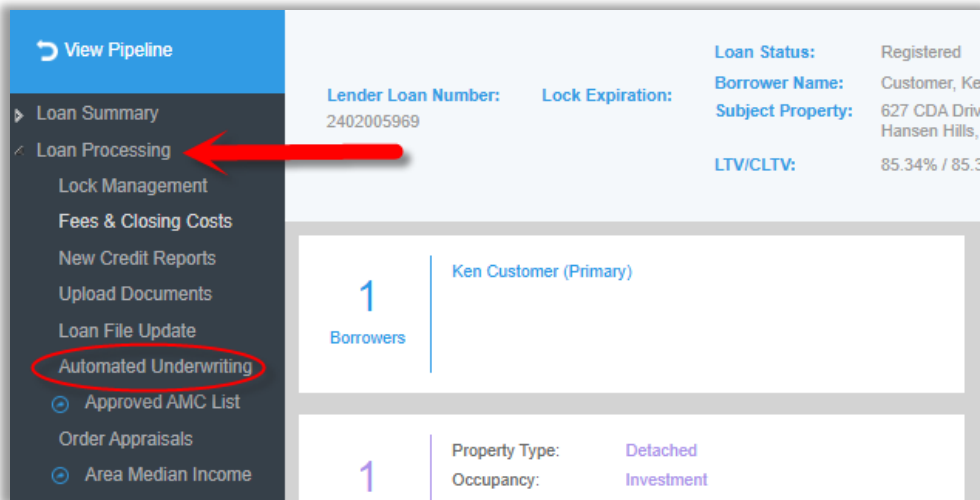
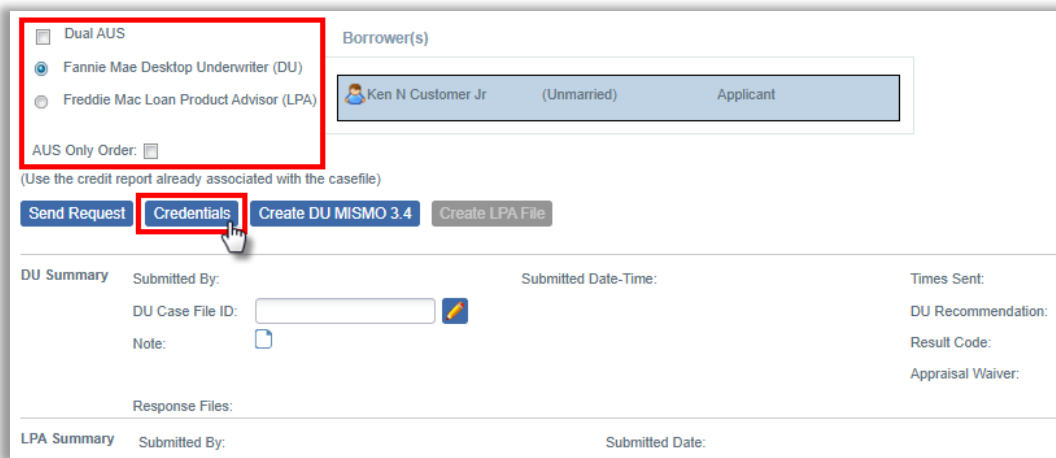


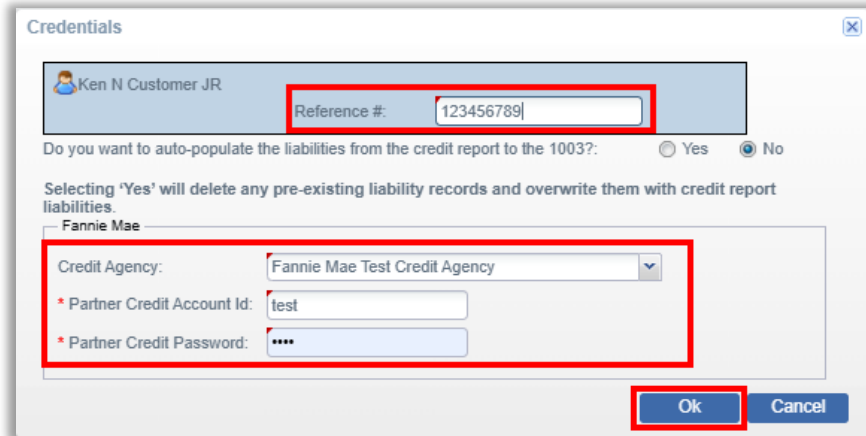
## Submit to Automated Underwriting (AUS)

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

Step	Action
1	<p>Go to <b>Loan Processing</b>→<b>Automated Underwriting</b>.</p> 
2	<ul style="list-style-type: none"> <li>Select <b>Fannie Mae (DU)</b> or <b>Freddie Mac (LPA)</b></li> <li>Uncheck <b>AUS Only Order</b></li> <li>Click the <b>Credentials</b> button</li> </ul>  <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>Broker must participate in a sponsored relationship with Homebridge Financial Services to Submit to LPA. <a href="#">Click Here</a> for instructions.</li> <li>Submit to LPA and DU simultaneously by selecting <b>Dual AUS</b>.</li> </ul>

### To Submit to DU:

- Enter the credit report **Reference #**.
- Select the **Credit Agency** from the dropdown.
- Enter your login credentials.
- Click **Ok**.

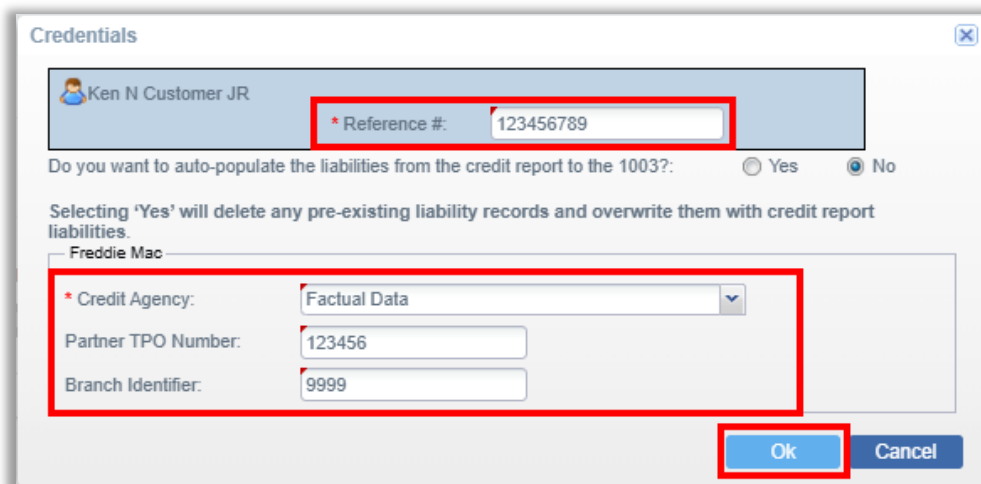


**Note:** Always choose not to auto-populate from the credit report.

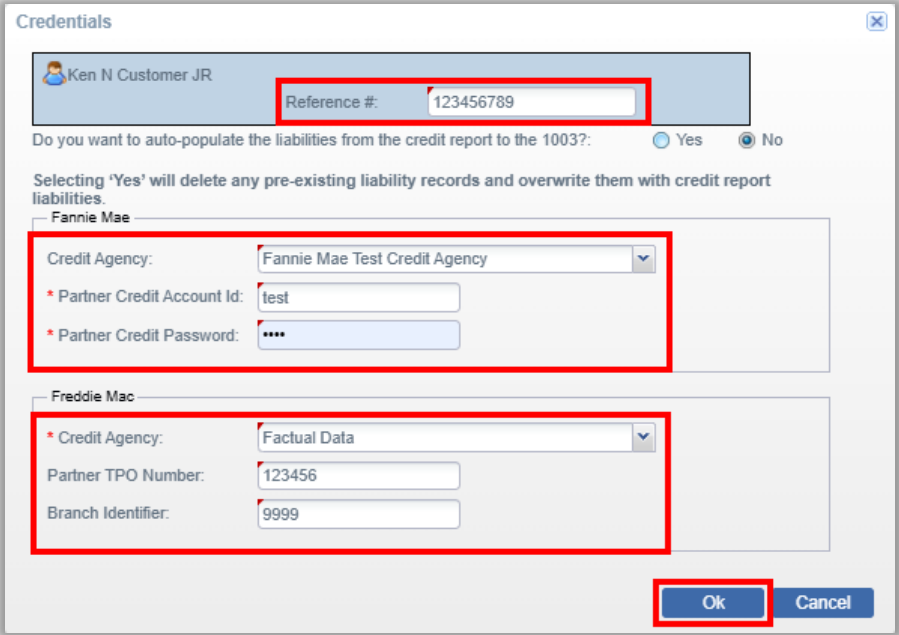
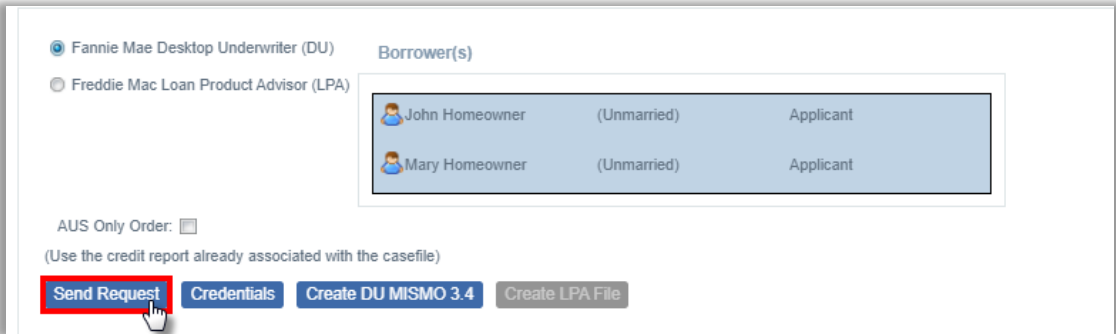
### To Submit to LPA:






3

- Enter the credit report **Reference #**.
- Select the **Credit Agency** from dropdown.
- Enter the **Broker TPO Number** (Provided by Freddie Mac).
- Enter **Branch Identifier** (if applicable as per Credit Agency)
- Click **Ok**.



**Note:** Always choose not to auto-populate from the credit report.

Step	Action
	<p><b>To Submit to Dual AUS:</b></p> <ul style="list-style-type: none"> <li>• Enter the credit report <b>Reference #</b>.</li> <li>• Enter Fannie Mae (DU) credentials.</li> <li>• Enter Freddie Mac (LPA) credentials.</li> <li>• Click <b>Ok</b>.</li> </ul>  <p><b>Note: Always choose not to auto-populate from the credit report.</b></p>
4	<p>Click the <b>Send Request</b> button to submit.</p> 

Step	Action																								
5	<p>Results will return in the applicable summary section below. Click hyperlink to review <b>Findings/Feedback</b> or <b>Credit Report</b>.</p> <div data-bbox="332 346 1421 514"> <p><b>DU Summary</b></p> <p>Submitted By: Tan One      Submitted Date-Time: 8/01/2019 3:27 PM      Times Sent: 1</p> <p>DU Case File ID: 1995925443      <b>DU Recommendation: Approve/Eligible</b></p> <p>Note: </p> <p>Response Files: <a href="#">Underwriting Findings Html</a> <a href="#">Underwriting Findings Pdf</a> <a href="#">Credit Report Print</a> <a href="#">Status Log</a></p> </div> <div data-bbox="332 556 1421 724"> <p><b>LPA Summary</b></p> <p>Submitted By: Tan One      Submitted Date: 4/08/2020 9:01 PM      Times Sent: 1</p> <p>Loan Product Advisor Key Identifier: A1259320      Documentation Level: Streamlined Accept      <b>Evaluation Status: Complete</b></p> <p>Loan Product Advisor Loan Identifier: L1274369      <b>Credit Risk Classification: Accept</b></p> <p>Note: </p> <p>Response Files: <a href="#">Feedback Certificate</a> <a href="#">Documentation Checklist</a> <a href="#">Credit Report</a></p> </div> <p>Click the <b>LPA Feedback Certificate</b> or <b>DU Underwriting Findings Html</b> hyperlink to review or print the findings.</p> <div data-bbox="422 850 1323 1165"> <p><b>DU Underwriting Findings</b></p> <p><b>SUMMARY</b></p> <table border="1"> <tr> <td>Recommendation</td> <td colspan="3">Approve/Eligible</td> </tr> <tr> <td>Primary Borrower</td> <td>JOHN HOMEOWNER Co-Borrower</td> <td>MARY HOMEOWNER</td> <td></td> </tr> <tr> <td>Lender Loan Number</td> <td>2102000270</td> <td>Casefile ID</td> <td>1988715008</td> </tr> <tr> <td>Submission Date</td> <td>01/23/2018 10:06AM</td> <td>Submitted By</td> <td>w7928rnl</td> </tr> <tr> <td>First Submission Date</td> <td>01/23/2018 10:06AM</td> <td>DU Version</td> <td>10.1</td> </tr> <tr> <td>Submission Number</td> <td colspan="3">1</td> </tr> </table> </div> <p> <b>Helpful Tips:</b></p> <ul style="list-style-type: none"> <li>Enter <b>Gifts</b> as an asset (<b>Full Application</b>→<b>Assets</b>) for DU to capture the gift information in the findings.</li> <li>You can review or print the Borrower's credit report by clicking the <b>Credit Report</b> hyperlink.</li> <li>Use the <b>Note</b> icon  to send a message to the Underwriter regarding AUS.</li> </ul> <div data-bbox="324 1501 1421 1858"> <p>AUS Only Order: <input checked="" type="checkbox"/></p> <p>(Use the credit report already associated with the casefile)</p> <p><a href="#">Send Request</a> <a href="#">Credentials</a> <a href="#">Create DU MISMO 3.4</a> <a href="#">Create</a></p> <div> <p><b>DU Summary</b></p> <p>Submitted By: Tan Scott</p> <p>DU Case File ID: 20049234</p> <p>Note: </p> <p>Response Files: <a href="#">Underwriting Findings Html</a> <a href="#">Underwriting Findings Pdf</a></p> </div> <div> <p><b>LPA Summary</b></p> <p>Submitted By:</p> <p>Loan Product Advisor Key Identifier:</p> <p>Documentation Level:</p> <p>Evaluation Status:</p> </div> </div> <div data-bbox="771 1501 1404 1816"> <p><b>Automated Underwriting History Notes</b></p> <p>Desktop Underwriter   AUS_LOG</p> <p>DU recommendation is ineligible because fees &amp; closing costs have not been reconciled.</p> <p><a href="#">Save</a> <a href="#">Cancel</a></p> </div>	Recommendation	Approve/Eligible			Primary Borrower	JOHN HOMEOWNER Co-Borrower	MARY HOMEOWNER		Lender Loan Number	2102000270	Casefile ID	1988715008	Submission Date	01/23/2018 10:06AM	Submitted By	w7928rnl	First Submission Date	01/23/2018 10:06AM	DU Version	10.1	Submission Number	1		
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