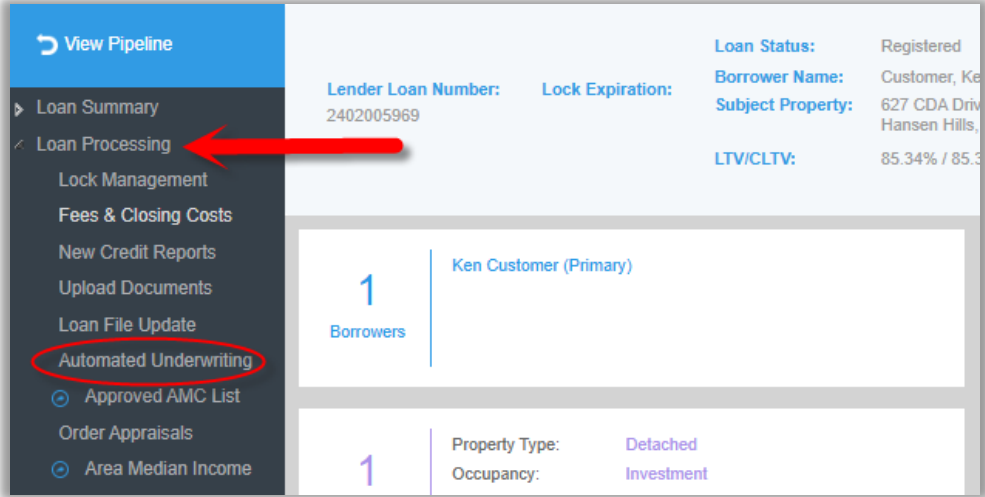
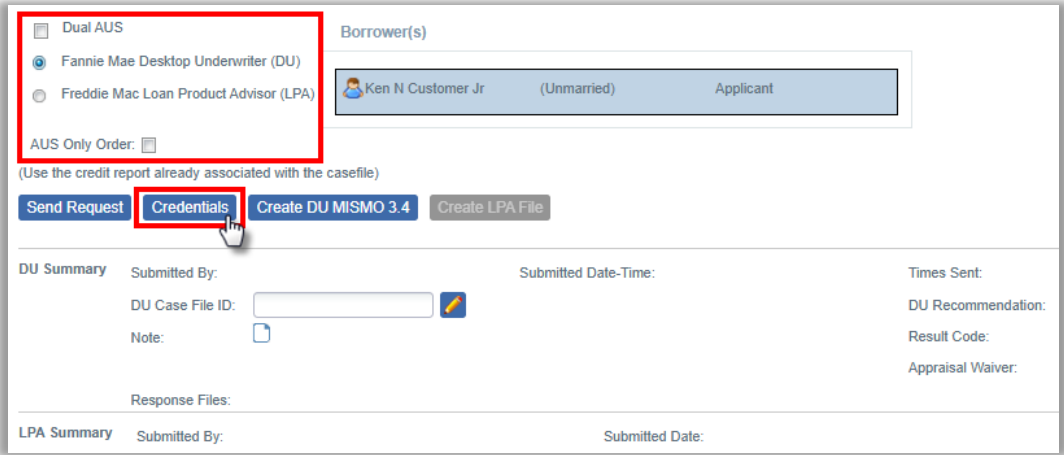


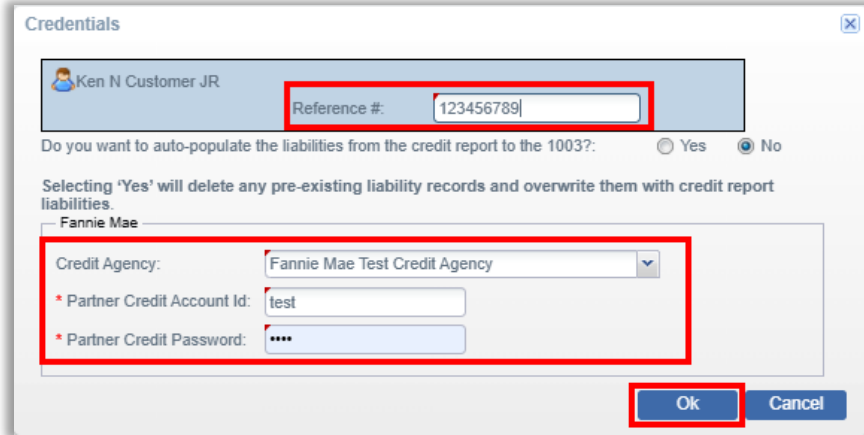
Submit to Automated Underwriting (AUS)

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

Step	Action
1	<p>Go to Loan Processing → 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  <p>Notes:</p> <ul style="list-style-type: none"> Broker must participate in a sponsored relationship with Homebridge Financial Services to Submit to LPA. Click Here for instructions. Submit to LPA and DU simultaneously by selecting Dual AUS.

To Submit to DU:

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

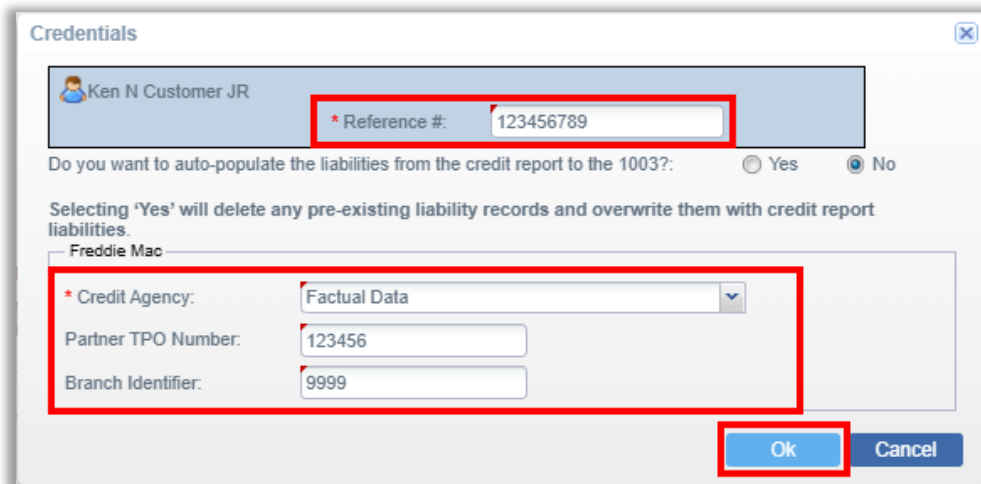


Note: Always choose not to auto-populate from the credit report.

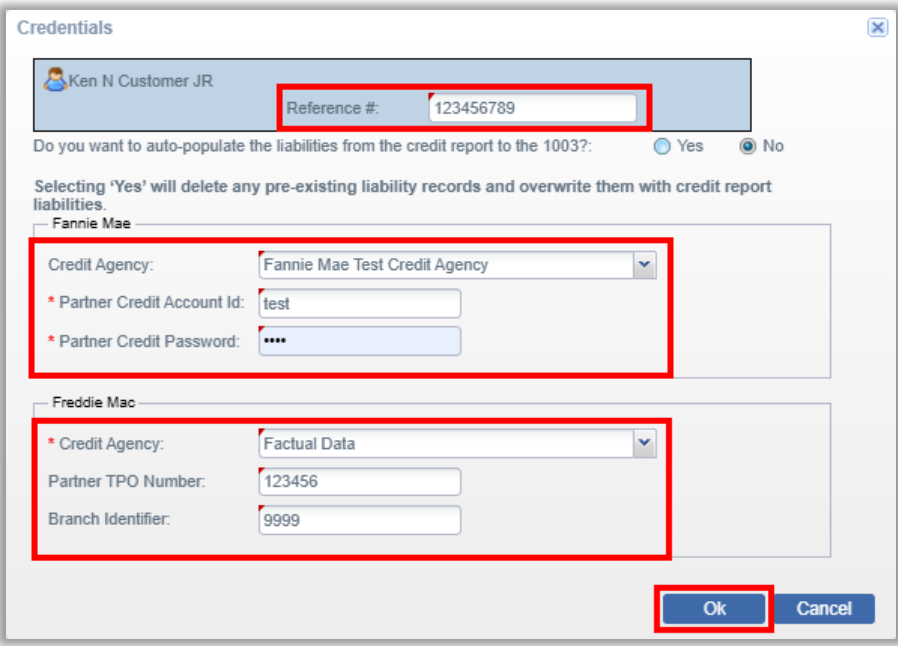
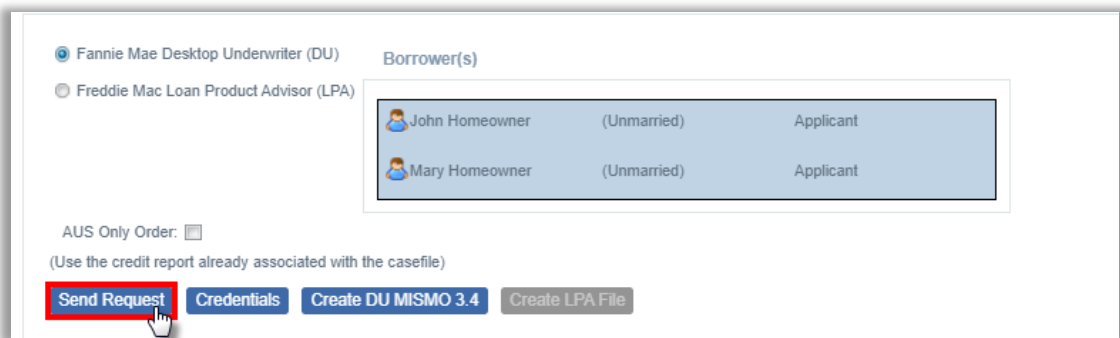
To Submit to LPA:

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>To Submit to Dual AUS:</p> <ul style="list-style-type: none"> • Enter the credit report Reference #. • Enter Fannie Mae (DU) credentials. • Enter Freddie Mac (LPA) credentials. • Click Ok. <div data-bbox="430 472 1323 1113" data-label="Form">  </div> <p>Note: Always choose not to auto-populate from the credit report.</p>
4	<p>Click the Send Request button to submit.</p> <div data-bbox="316 1281 1429 1617" data-label="Form">  </div>

Step	Action
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Results will return in the applicable summary section below. Click hyperlink to review **Findings/Feedback** or **Credit Report**.

DU Summary

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

Note:

Result Code: 3

Response Files: [Underwriting Findings Html](#) [Underwriting Findings Pdf](#) [Credit Report Print](#) [Status Log](#)

LPA Summary

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

Loan Product Advisor Loan Identifier: L1274369

Credit Risk Classification: Accept

Note:

Response Files: [Feedback Certificate](#) [Documentation Checklist](#) [Credit Report](#)

Click the **LPA Feedback Certificate** or **DU Underwriting Findings Html** hyperlink to review or print the findings.

5

DU Underwriting Findings

SUMMARY			
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		



Helpful Tips:

- Enter **Gifts** as an asset (**Full Application**→**Assets**) for DU to capture the gift information in the findings.
- You can review or print the Borrower's credit report by clicking the **Credit Report** hyperlink.
- Use the **Note** icon to send a message to the Underwriter regarding AUS.

AUS Only Order:

(Use the credit report already associated with the casefile)

[Send Request](#)

[Credentials](#)

[Create DU MISMO 3.4](#)

[Create](#)

DU Summary Submitted By: Tan Scott

DU Case File ID: 20049234

Note:

Response Files: [Underwriting Findings Html](#) [Underwriting Findings Pdf](#)

Automated Underwriting History Notes

Desktop Underwriter | AUS_LOG

DU recommendation is ineligible because fees & closing costs have not been reconciled.

Save

Cancel