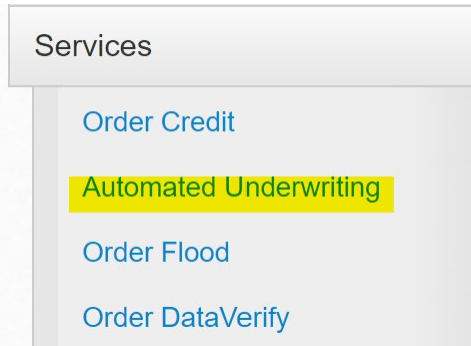


Running AUS (DU or LP) in Mortgagebot

Desktop Underwriter (DU):

You will have full access to DU as it is the default AUS engine for Mortgagebot. DU will be ran for FHA, VA, and certain Conventional files when it is necessary.

1. When entering the file, you will go to the left-hand side column and click on “Services”. This will take you to a drop-down menu, from there click on “Automated Underwriting”.



2. DU will pop up a screen that looks like this:

Please confirm submission to automated underwriting:

Loan Number:	0011590601
Borrower Name:	Mickey R Mouse
Submission Type:	Credit and Underwriting ▾

If you want to reissue existing credit reports and associate it with this loan, please click [HERE](#).

Auto-populate the liabilities from the new credit report to the 1003?

Credit Agency	Partners Credit and Verification Solutions (251) ▾
Account Number	<input type="text"/>
Password	<input type="text"/> <input type="checkbox"/> Remember Password for login session

You will enter a few pieces of information here, such as:

- Credit agency
- Account number
- Account password

3. You will also, more than likely, wish to reissue credit. To do that you will click on the link that says “HERE”.

Submit Loan

Please confirm submission to automated underwriting:

Loan Number:	0011590601
Borrower Name:	Mickey R Mouse
Submission Type:	Credit and Underwriting ▾

If you want to reissue existing credit reports and associate it with this loan, please click [HERE](#).

Auto-populate the liabilities from the new credit report to the 1003?

Credit Agency

Account Number

Password Remember Password for login session

If this loan was submitted to DU already outside of this site and you have the Fannie Mae Casefile ID, please enter it below:

Fannie Mae Casefile ID:

4. This will open a section for you to input the reference number from the credit report you pulled.

Please enter the reference numbers for the existing credit reports below:

Mickey R Mouse (Borrower) ▾ Reference Number

Please keep in mind that the check box for auto-populating liabilities is always checked when entering DU. You will want to uncheck this if you are reissuing credit.

If you want to reissue existing credit reports and associate it with this loan, please click [HERE](#).

Auto-populate the liabilities from the new credit report to the 1003?

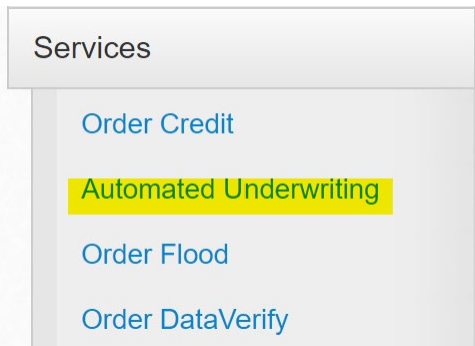
- Once you have all the information input, you will simply click submit at the bottom of your screen and your findings will appear on the home page of the file.

Loan Details		Hide	
Final:	Not Finaled	Product Code:	FHA 30
Loan Amount:	\$135,696.00	Rate:	2.500%
Loan Purpose:	Purchase	APR:	3.814%
		P & I:	\$536.16
Loan Status:	U/W Conditions Pending Review	PITI:	\$815.87
AU Status:	DU: Approve/Eligible		
		Cash To Close:	\$5,517.38
		Closing Date:	8/20/2021
Appraised Value:	\$139,400.00		

Loan Product Advisor (LPA):

LPA is ran on Conventional files which we prefer to run this AUS system first as we are a Freddie Mac shop.

- When entering the file, you will go to the left-hand side column and click on “Services”. This will take you to a drop-down menu, from there click on “Automated Underwriting”.



- LPA will pop up a screen that looks like this:

Submit Loan

Please confirm submission to automated underwriting:

████████████████████

████████████████████

Processing Stage

- Use new merge credit reports for LPA evaluation.
- Use existing merge credit reports for LPA evaluation.

Please choose the following options for the credit report request:

Credit Agency

Technical Affiliate

Applicant	Credit Type	Reference Number	Reorder Credit
████████████████████	Joint	<input type="text"/>	<input type="checkbox"/>
████████████████████	Joint		<input type="checkbox"/>

If this loan was submitted to LPA already outside of this site and you have a LPA Key, please enter it below:

LPA Key:

Depending on where you are at with the file, the option you will pick for the Processing Stage will be either prequalification or application

3. You will enter some key information when this screen pops up, such as
 - Credit Agency
 - Technical Affiliate

Submit Loan

Please confirm submission to automated underwriting:

[Redacted]

[Redacted]

Processing Stage

- Use new merge credit reports for LPA evaluation.
- Use existing merge credit reports for LPA evaluation.

Please choose the following options for the credit report request:

Credit Agency
Technical Affiliate

Applicant	Credit Type	Reference Number	Reorder Credit
[Redacted]	Joint	<input type="text"/>	<input type="checkbox"/>
[Redacted]	Joint		<input type="checkbox"/>

If this loan was submitted to LPA already outside of this site and you have a LPA Key, please enter it below:

LPA Key:

- Once those are entered, you will enter your reference number from the credit report you ran and click submit at the bottom of the screen.
- Your findings will appear on the home screen of the loan, exactly like this:

Loan Details		Hide	
Final:	7/30/2021	Product Code:	Conventional 30
Loan Amount:	\$148,000.00	Rate:	3.125%
Loan Purpose:	Purchase	APR:	3.238%
[REDACTED]	[REDACTED]	P & I:	\$634.00
Loan Status:	U/W Received	PITI:	\$884.00
AU Status:	LPA: Eligible/Accept/Accept	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	Cash To Close:	\$41,957.04
Appraised Value:	\$185,000.00	Closing Date:	9/3/2021

If you have any questions at all, please reach out to our Mortgage Support Team at mtgsupportcenter@flanagansstatebank.com or at (815) 676-0990.